IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

Matthew Seebachan and	§	
Marcia Seebachan,	§	
	§	
Plaintiffs,	§	
	§	
vs.	§	Civil Action No. 4:17-cv-537
	§	
State Farm Mutual Automobile	§	
Insurance Company d/b/a State Farm,	§	
	§	
Defendant.	§	

PLAINTIFFS' COMPLAINT

To the Honorable United States Judge of Said Court:

COME NOW, Matthew Seebachan and Marcia Seebachan (hereinafter referred to as "Plaintiffs"), and respectfully file this Complaint against State Farm Mutual Automobile Insurance Company d/b/a State Farm (hereinafter referred to as "Defendant" or "State Farm").

In support hereof, Plaintiffs would state and show unto this Honorable Court the following:

I. Parties

1. Plaintiffs Matthew Seebachan and Marcia Seebachan are husband and wife. Plaintiffs reside in and are citizens of Murphy, Collin County, Texas.

2. Defendant, State Farm Mutual Automobile Insurance Company d/b/a State Farm, is an out-of-state insurance company with its primary place of business in Illinois. Service of process upon this Defendant may be had by serving its registered agent for service, Corporation Service Company, at 221 E. 7th Street, Austin, Texas 78701-3218.

II. Jurisdiction

- 3. This Court has jurisdiction over the lawsuit under the provisions of 28 U.S.C. Section 1332.
- 4. The parties to this lawsuit are citizens of different states, and the matter in controversy exceeds the sum or value of \$75,000.00, exclusive of interest and costs.

III. Facts

- 5. On or about December 21, 2013, Matthew Seebachan was driving a 2010 Honda Fit _______. Marcia Seebachan was the right-front passenger in the vehicle. Both Matthew and Marcia Seebachan were properly wearing their seat belts.
- 6. The Seebachans purchased the 2010 Honda Fit used in August of 2013, and had only had it for approximately 4 months before the accident.
- 7. When the Seebachans purchased the 2010 Honda Fit, it was important to them to purchase a vehicle which had no prior collisions, damage, or significant repair work.
- 8. At the time the vehicle was purchased, it was not disclosed to Plaintiffs that the Honda Fit had had previous repairs and body work (particularly a new roof)

which had been performed by John Eagle Collision Center in Dallas. The CarFax

report which was provided to them did not contain any repair work or other damage

on it.

9. While driving, the Seebachan vehicle was struck by another vehicle being

driven by Jack Jordan.

10. During the accident, both Matthew and Marcia Seebachan sustained seri-

ous injuries when their safety cage collapsed because their roof literally separated

where it had been glued with 3M 8115 adhesive rather than being welded.

11. After the accident, the vehicle caught on fire, and Matthew Seebachan sus-

tained serious burn injuries. He was trapped in the burning vehicle, and was con-

scious while his body burned.

12. Again, as noted earlier, prior to the subject accident, John Eagle Collision

Center had performed certain repairs and/or maintenance to the subject vehicle in-

cluding removing, replacing a new roof, and using adhesive rather than welds to se-

cure the roof to the safety cage.

13. It was only after the accident had occurred that it was discovered that the

vehicle had had previous repair work. Moreover, there was no way for Plaintiffs to

have known because of the way the roof work was covered up by John Eagle.

14. The 2010 Honda Fit was originally developed, designed, manufactured, and

tested by Honda to provide structural and fuel system crashworthiness protection

which would prevent serious injuries to occupants in foreseeable accidents including

accidents like the Seebachens experienced.

Plaintiffs' Complaint

15. However, the repairs performed by John Eagle Collision Center were defective/deficient. John Eagle Collision Center is a "certified" Honda body shop. However, John Eagle did not follow the 2009-2013 Honda Fit Body Repair Manual, which called for the steel roof to be welded onto the Honda Fit's steel safety cage with 104 spot welds. Below are sections of the 2009-2013 Honda Fit Body Repair Manual:

2009-2013 Honda Fit Body Repair Manual INTRODUCTION

How to Use This Manual This manual covers the repairs of a 2009-2013 model series Fit that have been involved in an collision, General and it describes the work related to the replacement of damaged body parts Information Please read through these instructions and familiarize yourself with them before actually using this NOTE: Refer to the appropriate Fit Service Manual, for specifications, wire harness locations, safety stand support points, etc. Paint Information Special Information 🕰 WARNING You CAN be KILLED or SERIOUSLY HURT if you don't follow instructions. *Replacement A CAUTION You CAN be HURT if you don't follow instructions. NOTE: Gives helpful information. **Body Dimensional Drawings** Detailed descriptions of standard workshop procedures, safety principles and service operations are not included. Please note that this manual does contain warnings and cautions against some specific service methods which could cause PERSONAL INJURY, damage a vehicle, or make it unsafe. Please understand that these warnings cannot cover all conceivable ways in which service, whether Rust 5 Prevention or not recommended by Honda, might be done or of the possible hazardous consequences of each conceivable way, nor could Honda Investigate all such ways. Anyone using service procedures or tools, whether or not recommended by Honda, must satisfy himself thoroughly that neither personal safety or vehicle safety will be jeopardized. All information contained in this manual is based on the latest product information available at the time of **General Safety** printing. We reserve the right to make changes at any time without notice. No part of this publication may be **Precautions** reproduced, stored in retrieval system, or transmitted, in any form by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher. This includes text, figures and tables. HONDA MOTOR CO., LTD. Service Publication Office Reference

Main Menu

A Few Words About Safety

Service Information

The repair information contained in this manual is intended for use by qualified, professional technicians. Attempting repairs without the proper training, tools, and equipment could cause injury to you or others. It could also damage the vehicle or create an unsafe condition.

This manual describes the proper methods and procedures for doing repairs. Some procedures require the use of specially designed tools and dedicated equipment. Any person who intends to use a replacement part, a repair procedure, or a tool that is not recommended by Honda, must determine the risks to their personal safety and the safe operation of the vehicle.

If you need to replace a part, use Honda parts with the correct part number, or an equivalent part. We strongly recommend that you do not use replacement parts of inferior quality.

FOR YOUR CUSTOMER'S SAFETY

Proper repair is essential to the customer's safety and the reliability of the vehicle. Any error or oversight while repairing a vehicle can result in faulty operation, damage to the vehicle, or injury to others.

Improper repairs can create an unsafe condition that can cause your customer or others to be seriously hurt or killed.

Follow the procedures and precautions in this manual and other service materials carefully.

FOR YOUR SAFETY

Because this manual is intended for the professional service technician, we do not provide warnings about many basic shop safety practices (for example, hot part - wear gloves). If you have not received shop safety training or do not feel confident about your knowledge of safe repairing practices, we recommend that you do not attempt the procedures described in this manual.

AWARNING

Failure to properly follow instructions and precautions can cause you to be seriously hurt or killed

Follow the procedures and precautions in this manual carefully.

Some of the most important general service safety precautions are given below. However, we cannot warn you of every conceivable hazard that can arise in doing repair procedures. Only you can decide whether or not you should do a given task.

IMPORTANT SAFETY PRECAUTIONS

- Make sure you have a clear understanding of all basic shop safety practices and that you are wearing appropriate clothing and using safety equipment.
 When doing any repair task, follow these precautions:
 - Read all of the instructions before you begin, and make sure you have the tools, the replacement or repair parts, and the skills required to do the tasks safely and completely.
- Protect your eyes by using proper safety glasses, goggles, or face shields any time you hammer, drill, grind, or work around pressurized air or liquids and springs or other stored-energy components. If there is any doubt, put on eye protection.
- Use other protective wear when necessary, for example, gloves or safety shoes. Handling hot or sharp parts can cause severe burns or cuts. Before you grab something that looks like it can hurt you, stop and put on gloves.
- Protect yourself and others whenever you have the vehicle up in the air. Any time you raise the vehicle, either with a lift or a jack, make sure that it is always securely supported. Use jack stands.
- Protect yourself by wearing an approved welding helmet, gloves, and safety shoes any time you are welding. Protect yourself from burns from hot parts; allow the parts to cool before working in that area.
- Protect yourself from paints and harmful chemicals by wearing an approved respirator, eye protection, and gloves whenever you are painting. Spray paint only in an approved paint booth that is well ventilated.

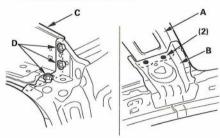
Main Menu

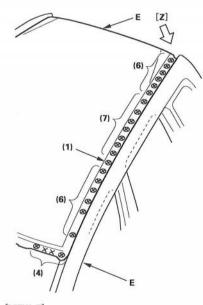
Table of Contents

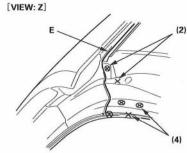
Installation

NOTE:

- Welding symbols
- X: 2-Plate spot welding
- ⊗: 3-Plate spot welding
- : MIG plug welding
- : MIG welding
- L= Welding length Unit: mm (in.)
- (): The number of welds
- Clamp the new roof panel and install the roof arch gusset.
- 2. Check the body dimensions.
 - Windshield and door opening (see page 4-10)
 - · Tailgate opening (see page 4-11)
 - Rear pillar gutter position (see page 4-9)
 - Passenger's compartment (see page 4-7)
 - Door hinge position (see page 4-6)
- Tack weld the front and rear corner edges of the roof panel.
- 4. Temporarily install the roof molding, the windshield, the tailgate and the door, then check for differences in level and clearance. Check the external parts fitting position (see page 4-12). Make sure the body lines flow smoothly.
- 5. Do the main welding.
 - From inside the vehicle, weld the front roof rail (A) and the inner upper extension (B).
 - Fix the rear roof rail (C) with the mounting bolts (D).
 - Weld the front, rear, and side flange of the roof panel (E).
 - The roof area must be free of burrs and/or sharp edges to prevent damage to the side curtain airbag during deployment.

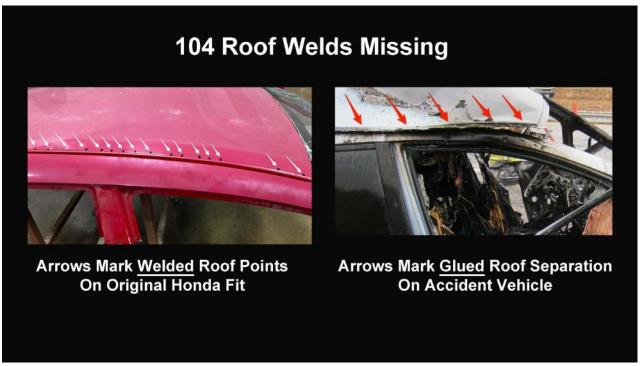






16. In order to have a better understanding, below are pictures of the driver's and passenger's sides of the subject vehicle as well as an exemplar vehicle:





17. John Eagle Collision Center admitted, under oath, on July 7, 2017, that John Eagle violated Honda's 2009-2013 Honda Fit Body Repair Manual when it glued the new roof to the 2010 Honda Fit with 3M 8115 adhesive. Again, as shown above, Honda's official repair manual for dealers specifies that a new roof must be welded onto a 2009-2013 Honda Fit when the roof is replaced. John Eagle's corporate representative further testified on July 7, 2017, that the 3M 8115 adhesive used to glue the new roof on was used despite the fact that 3M has specifically stated that Honda does not permit the use of adhesives. Below is 3M's language:



Thursday, December 22, 2011

Regarding Roof Skin Bonding

The use of adhesives in attaching non-structural exterior panels in a repair setting has been well established and accepted as industry practice for over ten years in the United States. In addition to the standard/obvious panel bonding benefits (ease of use, equipment access, corrosion protection, seam sealing, stress distribution, etc.), the fact that dropping the headliner and extreme measures for protecting interior components from weld sparks are not needed, makes bonding procedures for roof skins preferred over weld-only procedures in many shops.

Additional support for Roof Skin Bonding is demonstrated by I-CAR, not only in the Top 10 Technical Inquiries section of the I-CAR website:

I-CAR recommends following the vehicle maker's recommendations regarding the use of adhesives for panel installation. Using adhesives without the vehicle maker's recommendation is a business decision.

With that being said, there has been an increase in use of adhesives by the vehicle makers. General Motors has begun allowing the use of adhesive on several outer body panels. In General Motors technical service bulletin #02-08-98-001, GM provides specific recommendations regarding the use of adhesive on roof panels, door skins, quarter panels, and rear body panels on specific vehicles. Using adhesives on GM vehicles without specific procedures is a business decision.

Weld-bonding is also another method of panel replacement that may be recommended by the vehicle maker. Weld-bonding is the combination of using STRSW or GMA (MIG) plug welds along with adhesive to attach an exterior body panel.

When weld-bonding, DaimlerChryler recommends "to replace any suspected adhesive with a two-component, corrosion inhibiting, epoxy structural adhesive when any repairs are made, providing the STRSW process is applicable. The adhesive must meet or exceed Chrysler MS CD507."

Vehicle makers that have specific recommendations against the use of adhesives on their vehicles include:

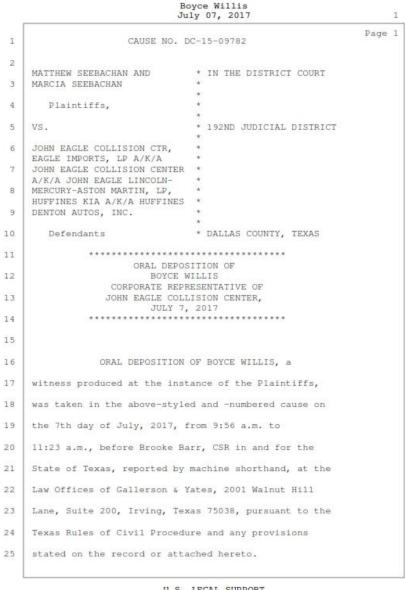
- Toyota
- Ford

Honda/Acura recommends to "repair at factory seams with the same procedure as the factory assembly process except where specified otherwise in the Honda And Acura Body Repair Manuals. Please note that the door skin is welded at the top of the skin, and is glued around the crimp."

As previously mentioned, using adhesives on any vehicle not discussed in this section is a business decision. It is important to note, however, that almost all vehicle makers allow the use of adhesive for installing door skins.

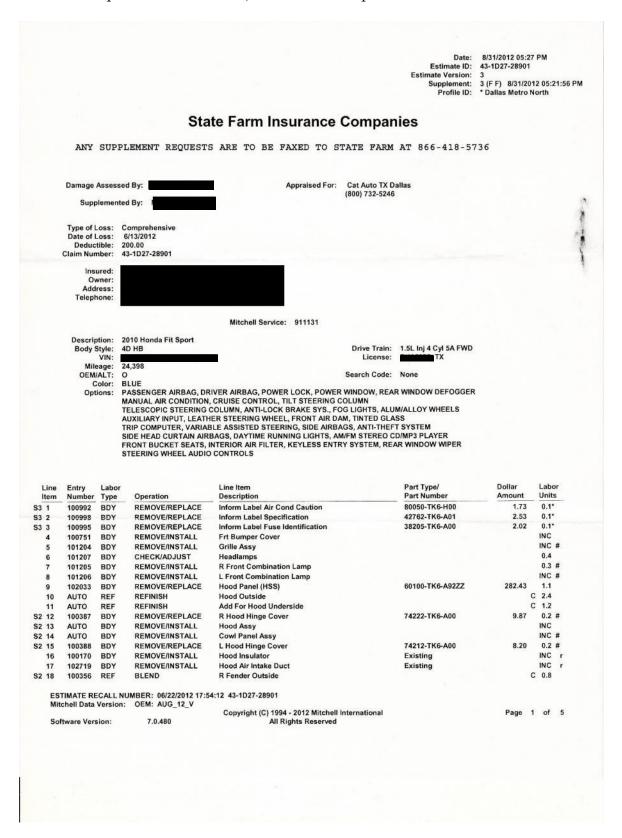
but also in their Adhesive Bonding (ADH01) training course, where they specifically call out bonding for roof skin replacement on Screen A4 of Module 2.

18. According to John Eagle's corporate representative, in sworn testimony taken on July 7, 2017, State Farm dictated to John Eagle how the car was to be repaired, i.e., to use adhesive rather than spot welding. Furthermore, according to John Eagle's corporate representative, State Farm can "trump" the OEM (Honda) specifications because the repair facility needs to get paid. However, profits should never trump safety.



```
A. I do not have personal knowledge.
         Q. All right. Do you know the -- when you say
 2
     that it was a 3M 8115 product, is that because that's
 3
 4
     what was customary within John Eagle Collision Center
     back in the 2012 time period?
         A. It is -- it is a accepted repair alternative,
     based on our cars and insurance certifications.
 7
         Q. All right. And let's have an agreement today
     that we don't use the word "insurance." Can we -- is
 9
     that cool?
10
      A. Well, unfortunately we're guided by
11
     insurance. So -- the -- if you brought your car into
12
     my shop, right, the insurance company's going to
     dictate what -- how we're going to repair your car.
     Q. I understand. But the -- but you -- your --
     as a certified body shop, you have to -- you -- the --
17
     the insurance company cannot trump the OEM
    specifications, correct, sir?
18
19
       A. Yes, they can.
       Q. Where does it say that?
20
21
    A. By not paying the bill.
22
         Q. Well, I understand. But where does it say
23
     that with the -- because you have a contract with the
     vehicle manufacturers when you're a certified body
24
25
     shop, correct?
```

19. With respect to State Farm, below is the repair estimate:



					Date:	8/31/2012 05:27 PM
					Estimate ID: Estimate Version:	43-1D27-28901 3
					Supplement:	3 (F F) 8/31/2012 05:21:56 PM
2 19	AUTO	BDY	PAINTLESS REPAIR	R Fender Panel (HSS)	Profile ID: Sublet	* Dallas Metro North 225.00 * 0.0*#
2 20	101524	BDY	REMOVE/REPLACE	L Fender Panel (HSS)	60261-TK6-A90ZZ	200.97 2.8 #
21	AUTO	REF	REFINISH	L Fender Outside	00201-11to-A3022	C 1.6
22	AUTO	REF	REFINISH	L Add To Edge Fender		C 0.5
2 23	101527	BDY	REMOVE/INSTALL	R Fender Liner	Existing	0.3 r
2 24	101528	BDY	REMOVE/INSTALL	L Fender Liner	Existing	INC r
25	102863	BDY	REMOVE/INSTALL	R Fender Garnish	Existing	INC #r
26	102864	BDY	REMOVE/INSTALL	L Fender Garnish	Existing	INC #r
2 27	100125	MCH	REMOVE/REPLACE	Disable & Enable Air Bag System -M		0.3
3 28	100961	GLS	REMOVE/REPLACE	W/Shield Glass	Sublet	306.12 * 0.0*#
29 30				W/S Broken on R/I Allowed at cost Per Accurate Glass Invoice		
3 31	100962	BDY	REMOVE/REPLACE	W/Shield Adhesive	N.A.	INC*
2 32	100963	BDY	REMOVE/REPLACE	W/Shield Moulding	73150-TF0-003	30.98
2 33	101464	BDY	REMOVE/REPLACE	R Otr Upr W/Shield Dam	73127-TF0-000	3.78
2 34	100472	BDY	REMOVE/REPLACE	L Otr Upr W/Shield Dam	73127-TF0-000	3.78
2 35	100473	BDY	REMOVE/REPLACE	Ctr Upr W/Shield Dam	73126-TF0-000	5.70
2 36	100363	BDY	REMOVE/REPLACE	R W/Shield Dam	73129-TF0-000	6.03
2 37	100364	BDY	REMOVE/REPLACE	L W/Shield Dam	73129-TF0-000	6.03
2 38	100474	BDY	REMOVE/REPLACE	Lwr W/Shield Dam	73128-TK6-000	14.12
2 39	101833	BDY	REMOVE/REPLACE	R W/Shield Wiper Blade Arm	76610-TK6-A01	46.37 INC #
2 40	101843	BDY	REMOVE/REPLACE REMOVE/INSTALL	Cowl/Dash Panel Assy	74219-TK6-A00	177.15 0.8 #
2 42	100158 900500	MCH BDY *	ADD'L LABOR OP	Instrument Panel Assy -M Clean/remove glass chards	Existing	4.5 1.0*
2 42	100159	BDY	REMOVE/INSTALL	Console	Existing	0.5
2 44	100642	REF	REFINISH	R Roof Rail		C 1.6 #
2 45	900500	BDY *	REPAIR	Right Roof Rail	Existing	12.0*
2 46	100643	REF	REFINISH	L Roof Rail		C 1.6 #
2 47	900500	BDY *	REPAIR	L Roof Rail	Existing	10.0*
48	102701	BDY	REMOVE/INSTALL	R Rocker Moulding		0.4
49	102702	BDY	REMOVE/INSTALL	L Rocker Moulding		0.4
2 50	102439	BDY	REMOVE/INSTALL	R Frt Rocker Scuff Plate	Existing	INC #r
32 51	102440	BDY	REMOVE/INSTALL	L Frt Rocker Scuff Plate	Existing	INC #r
2 52	101032	BDY	REMOVE/INSTALL	R Lwr Ctr Pillar Trim Panel	Existing	0.6 #r
52 53	101033	BDY	REMOVE/INSTALL	L Lwr Ctr Pillar Trim Panel	Existing	0.6 #r
2 54 2 55	102500 102501	BDY	REMOVE/INSTALL REMOVE/INSTALL	R Rear Rocker Scuff Plate L Rear Rocker Scuff Plate	Existing Existing	INC r
2 56	101042	BDY	REMOVE/REPLACE	Floor Carpet	83301-TK6-A11ZA	440.02 1.0*
2 57	100339	BDY	REMOVE/INSTALL	R Pillar Glass		1.5 #
2 58	900500	BDY *	REMOVE/REPLACE	Pillar glass adhesive	New	15.00 * 0.0*
2 59	100340	BDY	REMOVE/INSTALL	L Pillar Glass		1.5 #
2 60	900500	BDY *	REMOVE/REPLACE	Pillar glass adhesive	New	15.00 * 0.0*
2 61	101030	BDY	REMOVE/REPLACE	R Pillar Window Seal	73335-TF0-000	4.42
2 62	101031	BDY	REMOVE/REPLACE	L Pillar Window Seal	73335-TF0-000	4.42
2 63	101051	BDY	REMOVE/REPLACE	R Lwr Pillar Window Seal	73337-TF0-000	4.42
2 64	101052	BDY	REMOVE/REPLACE	L Lwr Pillar Window Seal	73337-TF0-000	4.42
2 65 2 66	100628 100629	BDY	REMOVE/INSTALL REMOVE/INSTALL	R Frt Seat Assy L Frt Seat Assy		0.3 0.3
2 67	100629	BDY	REMOVE/INSTALL	R Rear Seat Assy		0.3
2 68	100630	BDY	REMOVE/INSTALL	L Rear Seat Assy		0.3
2 69	101685	BDY	REPAIR	L Frt Door Shell (HSS)	Existing	4.0*#
70	AUTO	REF	REFINISH	L Frt Door Outside		C 1.7
2 71	101687	BDY	REPAIR	R Frt Door Repair Panel (HSS)	Existing	5.0*#
72	AUTO	REF	REFINISH	R Frt Door Outside		C 1.9
73	101660	BDY	REMOVE/REPLACE	R Frt Otr Door Belt Moulding	72410-TF0-003	31.07 0.2 #
74	AUTO	BDY	REMOVE/INSTALL	R Frt Door Garnish		0.2
75	101661	BDY	REMOVE/REPLACE	L Frt Otr Door Belt Moulding	72450-TF0-003	31.07 0.2 #
76	AUTO	BDY	REMOVE/INSTALL	L Frt Door Garnish		0.2
77	101581	REF	BLEND	R Rear Door Outside		C 0.8
			JMBER: 06/22/2012 17:54 OEM: AUG_12_V			1
Sof	ftware Ver	sion:	7.0.480	Copyright (C) 1994 - 2012 Mitchell Internation All Rights Reserved	nai	Page 2 of 5

					A Marie Control	0/24/0046 05:05	DM
					Date: Estimate ID: Estimate Version:	3	
					Supplement: Profile ID:	3 (F F) 8/31/201 * Dallas Metro N	
78	AUTO	BDY	PAINTLESS REPAIR	R Rear Door Shell (HSS)	Sublet	125.00 *	
79	101795	BDY	REPAIR	L Rear Door Shell (HSS)	Existing		2.5*
80	AUTO	REF	REFINISH	L Rear Door Outside			1.6
81	101752	BDY	REMOVE/REPLACE	R Rear Otr Door Belt Moulding	72910-TF0-003	27.97	0.2 #
82 83	AUTO 101753	BDY	REMOVE/INSTALL REMOVE/REPLACE	R Rear Door Pillar Frame Mldg L Rear Otr Door Belt Moulding	72950-TF0-003	27.97	0.2 #
84	101753	BDY	REMOVE/INSTALL	R Roof Moulding	72930-11-0-003	21.51	0.4
85	100593	BDY	REMOVE/INSTALL	L Roof Moulding			0.4
3 86	100850	BDY	REMOVE/REPLACE	Roof Panel (HSS)	62100-TK6-A00ZZ	451.95	14.0*#
87	AUTO	REF	REFINISH	Roof Panel Outside		С	2.1
88	AUTO	MCH	REMOVE/REPLACE	Add w/Side Curtain Air Bag -M			2.2
89	400570	DEE	BLEND	W/S replacement labor time deducted R Quarter Panel Outside			1.0
90	100570 AUTO	REF BDY	PAINTLESS REPAIR	R Quarter Panel Outside R Quarter Outer Panel (HSS)	Sublet	225.00 *	0.0*#
2 92	100279	BDY	REPAIR	L Quarter Outer Panel (HSS)	Existing	220.00	3.0*#
2 93	AUTO	REF	REFINISH	L Quarter Panel Outside		C	2.0
94	100568	GLS	REMOVE/INSTALL	R Quarter Giass			2.0 #
95	100569	GLS	REMOVE/INSTALL	L Quarter Glass	20.2		2.0 #
2 96	102007	BDY	REMOVE/REPLACE	Qtr Glass Adhesive	N.A.	15.00 *	
97 98	102007 100566	BDY	REMOVE/REPLACE REMOVE/INSTALL	Qtr Glass Adhesive	N.A.	15.00 *	0.9
2 99	AUTO	BDY	PAINTLESS REPAIR	Liftgate Assy Liftgate Shell	Sublet	100.00 *	0.9
100	100350	BDY	REMOVE/INSTALL	R Rear Combination Lamp	045101		0.3
101	100351	BDY	REMOVE/INSTALL	L Rear Combination Lamp			0.3
102	100346	BDY	REMOVE/INSTALL	Rear Bumper Cover			1.0
103	AUTO	REF	ADD'L OPR	Clear Coat			3.1
1 104	933005	REF *	ADD'L OPR	RESTORE CORROSION PROTECTION	Fulletten		1.0* 0.4*
1 105	900500 900500	REF *	REFINISH/REPAIR REMOVE/REPLACE	DENIB AND FINESSE Car Cover	Existing New	0.00 *	
1 106	933024	GLS	ADD'L OPR	Broken Glass Cleanup	New	0.00	1.0*
108	AUTO	OLU	ADD'L COST	Paint/Materials		650.00 *	
109	AUTO	# - Lab	and them or Note Applies	Hazardous Waste Disposal Calc		3.00 *	
109	АИТО	# - Lab C - Incl r - CEG	gment Item or Note Applies luded in Clear Coat G R&R Time Used Fo			3.00	
109	АИТО	# - Lab C - Incl r - CEG	gment Item or Note Applies luded in Clear Coat G R&R Time Used Fo	Calc or This Labor Operation		3.00	
		# - Lab C - Incl r - CEG	gment Item or Note Applies luded in Clear Coat G R&R Time Used Fo	Calc or This Labor Operation		3.00	
Remark	S	# - Lab C - Incl r - CEG Paintle	gment Item or Note Applies luded in Clear Coat G R&R Time Used Fo	Calc or This Labor Operation		3.00	
Remark	S	# - Lab C - Incl r - CEG Paintle	gment Item or Note Applies luded in Clear Coat B R&R Time Used Fo less Dent Repair amo	Calc or This Labor Operation		3.00	
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Remark	S	# - Lab C - Incl r - CEG Paintle	gment Item or Note Applies luded in Clear Coat B R&R Time Used Fo less Dent Repair amo	Calc or This Labor Operation		3.00	
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20. Below are John Eagle documents regarding the repairs, and close attention should be paid to the \$3,580.31 discount that John Eagle gave to the Defendant:



SUSTOMER NO.	C1 C 2 7		ADVISO	R		TAG	NO.	INVOICE DATE	INVOICE NO.
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6125 PEELER ST. DALLAS, TX 75235 800.406.2344

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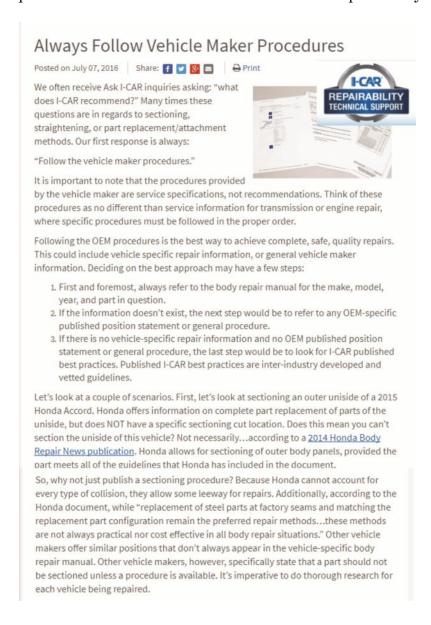
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IV. Cause(s) of Action as to Defendant

- 21. In Texas, "Every person has a duty to exercise reasonable care to avoid a foreseeable risk of injury to others." *Midwest Emp'rs Cas. Co. ex rel. English v. Harpole*, 293 S.W.3d 770, 776 (Tex.App. San Antonio 2009, no pet.)(citations omitted).
- 22. Vehicle manufacturers sell safety. Vehicle manufacturers spend hundreds of millions of dollars each year developing, designing, engineering, manufacturing, and testing their vehicles so that they will be crashworthy in the event of foreseeable accidents.
- 23. Collision Repair Centers sell expertise in how to safely repair cars. In fact, these certified facilities tout how they follow OEM specifications and will restore your vehicle to better than it was before the accident.
- 24. Vehicle insurance companies like State Farm sell insurance. They are not in the business of designing vehicles, or testing vehicles, or repairing vehicles.
- 25. No insurance company should ever dictate to a collision repair center or body shop how to repair a vehicle. To do so is extremely negligent, and shows a wanton disregard for human life and the safety of others.
- 26. Collision repair centers/body shops should always follow the vehicle manufacturer's procedures/OEM repair specifications and should never be coerced or enticed by an insurance company to cut corners, take safety shortcuts, or do anything that jeopardizes members of the motoring public.

- 27. Indeed, I-Car, which stands for the Inter-Industry Conference on Auto Collision Repair, is the industry standard in collision repair training. It provides the insurance industry with proven, recognized solutions for collision repair training.
- 28. I-Car has specifically stated that the vehicle maker's procedures should always be followed. In fact, the following is a direct quote from I-Car: "First and foremost, always refer to the body repair manual for the make, model, year, and part in question." Below is from I-Car where this is specifically mentioned:



- 29. It was foreseeable to State Farm that accidents involving vehicles it insured or that would later be bought by others would be involved in accidents.
- 30. Plaintiff Matthew Seebachan suffered his severe burn and other serious injuries, and Plaintiff Marcia Seebachan suffered her severe injuries, because Defendant had, prior to the accident, forced the body shop repair facility to use deadly, dangerous, unproven, and untested adhesive rather than welds in violation of the OEM requirements.
- 31. Defendant's negligent acts and/or omissions include, but are not necessarily limited to, one of more of the following:
 - a. Defendant was negligent for dictating to John Eagle Collision Center that it must use adhesives, rather than Honda's OEM weld specifications when repairing the subject 2010 Honda Fit;
 - b. Defendant was negligent in not being an being an expert in the field of crashworthiness, yet dictating how a repair facility should repair a vehicle;
 - c. Defendant was negligent in not being an expert in structural engineering, material engineering, and/or process engineering; yet dictating how a repair facility should repair a vehicle;
 - d. Defendant was negligent for not conducting any type of engineering analysis or testing on the 2009-2013 Honda Fit platform where the roof was glued and not welded with 104 spot welds:
 - e. Defendant was negligent for not conducting any type of testing to determine the crashworthiness of using glue rather than welds; and/or
 - f. Defendant coerced the repair facility to use glue rather than welds by threatening the repair facility with not getting paid.
- 32. John Eagle did not repair the subject 2010 Honda Fit to Honda's body repair specifications due to State Farm's instructions, threats, and/or coercion.

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33. John Eagle has admitted that it chose to make money over its safety obliga-

tion it owed to customers and other members of the motoring public.

34. Moreover, Defendant State Farm is liable for authorizing, approving, ratify-

ing, and/or dictating the conduct of John Eagle. The acts of State Farm constitute a

civil conspiracy for which it is liable for all damages and punitive damages.

35. Additionally, Defendant is liable for negligent undertaking. State Farm un-

dertook to pay for services that it knew or should have known would degrade the

crashworthiness of the 2010 Honda Fit. As such, State Farm failed to exercise rea-

sonable care in performing those services, and State Farm's performance increased

the risk of harm.

36. State Farm is also responsible for violating the Texas Deceptive Trade

Practices Act (DTPA).

37. Lastly, Plaintiffs make a breach of warranty claim against State Farm.

State Farm essentially delivered engineering advice and tried to establish its own

repair standards, and did so for the benefit of its bottom line. State Farm cared

more about cutting costs than it did about ensuring its policy holder's vehicle was

crashworthy. Defendant chose its desire to make money over safety of anyone who

would ever operate or ride in the 2010 Honda Fit.

38. Plaintiffs did not learn of State Farm's coercion and forcing John Eagle to

perform substandard repairs until July 2017 when John Eagle's corporate repre-

sentative testified under oath that insurance companies trumped the OEM. State

Farm's conduct was inherently undiscoverable. Furthermore, State Farm's conduct was exceptional. Therefore, Plaintiffs affirmatively plead the discovery rule.

39. The foregoing acts and/or omissions of Defendant were a producing, direct, and/or proximate cause of the crush, burn, and other injuries suffered to Plaintiff Matthew Seebachan and the injuries to Plaintiff Marcia Seebachan, as well as all of Plaintiffs' damages.

V. Damages to Plaintiffs

- 40. Plaintiffs seek recovery for all available damages under any applicable statute and/or common law of the state of Texas.
- 41. Indeed, as a producing, direct, and/or proximate result of the acts and/or omissions of Defendant, Plaintiff Matthew Seebachan has suffered damages which include, but are not limited to, the following:
 - a. Physical pain and mental anguish sustained in the past;
 - b. Physical pain and mental anguish that, in reasonable probability, Matthew Seebachan will sustain in the future;
 - c. Loss of earning capacity sustained in the past;
 - d. Loss of earning capacity that, in reasonable probability, Matthew Seebachan will sustain in the future;
 - e. Disfigurement sustained in the past;
 - f. Disfigurement that, in reasonable probability, Matthew Seebachan will sustain in the future;
 - g. Physical impairment sustained in the past;
 - h. Physical impairment that, in reasonable probability, Matthew Seebachan will sustain in the future;
 - i. Medical care expenses in the past;
 - j. Loss of consortium in the past;
 - k. Loss of consortium in the future;
 - 1. Medical care expenses that, in reasonable probability, Matthew Seebachan will incur in the future.

- 42. Furthermore, as a producing, direct, and/or proximate result of the acts and/or omissions of Defendant, Plaintiff Marcia Seebachan has suffered damages which include, but are not limited to, the following:
 - a. Physical pain and mental anguish sustained in the past;
 - b. Physical pain and mental anguish that, in reasonable probability, Marcia Seebachan will sustain in the future;
 - c. Loss of earning capacity sustained in the past;
 - d. Loss of earning capacity that, in reasonable probability, Marcia Seebachan will sustain in the future;
 - e. Disfigurement sustained in the past;
 - f. Disfigurement that, in reasonable probability, Marcia Seebachan will sustain in the future;
 - g. Physical impairment sustained in the past;
 - h. Physical impairment that, in reasonable probability, Marcia Seebachan will sustain in the future;
 - i. Loss of consortium in the past;
 - j. Loss of consortium in the future;
 - k. Medical care expenses in the past;
 - 1. Medical care expenses that, in reasonable probability, Marcia Seebachan will incur in the future.
- 43. Additionally, Plaintiffs Matthew and Marcia Seebachan have suffered a loss of household services in the past, a loss of household services that, in reasonable probability, each will sustain in the future, a loss of consortium sustained in the past, and a loss of consortium that each will sustain in the future.

VI. Exemplary Damages

44. Plaintiffs hereby incorporate by reference the allegations contained in the preceding paragraphs of this Complaint.

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45. State Farm advertises that it is a "good neighbor". On the contrary: behind

the closed doors of auto collision centers, State Farm's "good neighbor" becomes a

Dr. Jekyll and Mr. Hyde creature that turns into the "neighbor from hell".

46. State Farm forced a certified body shop to use glue instead of welds and the

shoddy and substandard repair work turned Matthew and Marcia Seebachan's

Honda into a bonfire.

47. State Farm claims that it is a "good neighbor" by being there for its custom-

ers. Yet, State Farm's supposed "good neighbor" policy was nowhere to be seen

when it paid John Eagle Collision Center for ignoring Honda's body repair specifica-

tions.

48. State Farm controls body shop revenues and profits by forcing body shops to

take shortcuts that jeopardize the safety of not only their customers, but also un-

suspecting third parties who may later own and/or ride in these vehicles. In effect,

State Farm secretly and covertly plays Russian Roulette with its customers and the

public by forcing body shops to choose their profits over the safety of the motoring

public. Citizens are mandated by law to have insurance, and, consequently, insur-

ance premiums. Insurance companies should be mandated to not interfere with how

a vehicle is repaired so shortcuts that endanger people's lives are not taken. These

safeguards existed with the 2009-2013 Honda Fit body repair manual but Defend-

ant forced the repair facility to violate the repair manual.

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49. Accordingly, Plaintiffs' injuries resulted from Defendant's gross negligence,

malice, intentional acts, or actual fraud, which entitles Plaintiffs to exemplary

damages under Texas Civil Practice & Remedies Code section 41.003(a).

50. Indeed, the repair work and the dictating of how the repair work was to be

performed was done with gross negligence, malice, intent, or actual fraud.

51. John Eagle Collision Center has admitted that it was supposed to follow the

2009-2013 Honda Fit Body Repair Manual and that if the repair specifications were

not followed, that serious injury or death could occur. John Eagle ignored the 2009-

2013 Honda Fit Body Repair Manual due to the dictates, direction, and/or financial

coercion of State Farm. State Farm made a conscious and deliberate decision to

place unsuspecting people in a vehicle that it knew or should have known could

cause serious injury or harm if involved in an accident such as occurred in this case.

Indeed, State Farm knew or should have known that people could be killed or seri-

ously injured, and deliberately chose to place the Seebachans in danger. Such con-

duct (or lack of conduct) shows a total lack of regard for human life.

52. It also shows a deliberate disregard by Defendant State Farm for the safety

of persons who would own or ride in the vehicle at a later date when Defendant

knew that it had directed the repair facility to glue rather than weld the safety

cage.

VII. Conclusion and Prayer

- 53. For the reasons presented herein, Plaintiffs pray that Defendant be cited to appear and answer, and that upon a final trial of this cause, Plaintiffs recover judgment against Defendant for:
 - a. actual damages;
 - b. exemplary damages;
 - c. prejudgment and post-judgment interest at the maximum rate allowed by law;
 - d. costs of suit; and
 - e. all other relief, general and special, to which Plaintiffs are entitled to at law and/or in equity, and/or which the Court deems proper.

Respectfully submitted,

The TRACY firm

/s E. Todd Tracy

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