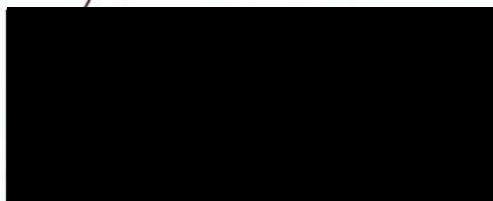


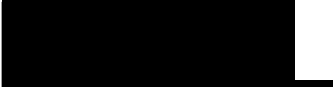
5-21-12

Dear Mr. Reid,

Enclosed is the
Complete File as per your
request.

Thank You




E. Hanover, N.J.


October 13, 2010

Cincinnati Ins.
P.O. Box 3496
Allentown, Pa. 18106
Att: Susan Cressman

Dear Ms. Cressman:

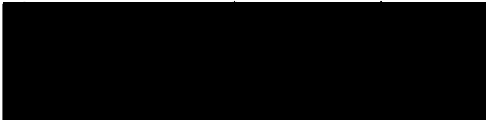
Approximately two (2) weeks ago you called me to inform me that my claim was being denied. You said the gentleman that you sent stated that the gooseneck trailer was not defective, but it should have had a fifth wheel. You told me that was the reason the claim was denied. I then asked if this person was an engineer you said no, my concern is how can he make such a claim with out the proper qualifications & yet you were willing to deny my claim on his say so. I then asked you for copies of his written report & any pictures taken & you denied me.

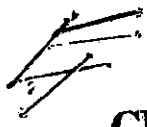
Once you realized this gentlemen was not qualified to deny my claim you then decided to send an engineer. The engineer contacted me to make an appointment & I told him that before we made the appointment he needed to get in touch with you so you can give your approval for him (the engineer) to give me copies of his written report & any pictures he may take.

On October 13, 2010 you called me & again denied this request. I am not refusing the engineer to come and evaluate the gooseneck trailer but I feel I am entitled to see his report whether it be approved or denied.

I await your reply.

cc:President/CEO

Sincerely,



THE CINCINNATI INSURANCE COMPANIES



Suzanne Cressman
Field Claims Representative

2
THE CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

P.O. Box 3496
Allentown, PA 18106-0496
Phone (610) 366-1955
Fax (888) 216 7445
Email: Suzanne_Cressman@cinfin.com

October 13, 2010

[REDACTED]
East Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills
Policy Number : [REDACTED]
Date of Loss : 06/02/2010
Claim Number : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and serves as a follow up to our phone conversation of October 13, 2010.

We hired an engineer at our expense to inspect your trailer and vehicle to determine the cause of the accident. It is understood that you are not allowing the engineer to inspect your damage unless you are guaranteed a copy of his report. Please note any report generated by the engineer is considered our work product and this is not released to you.

Please keep in mind as we discussed that should the engineer find our insured negligent in some fashion, a report will not be needed as we will move forward to adjust your loss. In the event our engineer does not find any negligence on our insured's behalf, we will be more than happy to provide a copy of his report to you to substantiate our position.

If you refuse to allow the engineer to inspect your property to determine the cause of the accident, then we have no other choice but to deny any and all negligence in relation to this claim. I wish to remind you that the burden of proof is on you. We are going above and beyond by hiring an engineer to investigate your loss. However, if you refuse, you are certainly free to hire an engineer of your choice and assume payment for his/her expenses. You can then present that report to us as proof of liability for our consideration, however please allow this letter to serve as notice to not destroy or alter the involved vehicles as we may elect to inspect ourselves as well with an engineer and wish for you to avoid any spoliation of evidence.

Previously, PDA complete an inspection of your trailer and tow vehicle and verbally indicated to us they did not feel this damage was due to any negligence on our insured's behalf, rather the cause is likely due to the stress of towing heavy loads (backhoe) multi times over last few years which cause

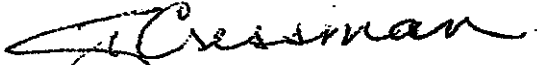


3
the part to eventually fail.

Please notify us upon receipt of this letter whether you will allow us to complete our investigation with the engineer accordingly. Otherwise, we deny liability and invite you to submit your proof of negligence on our insured's behalf as explained above.

Should you have any further questions please contact the undersigned.

Sincerely,



Suzanne Cressman
Field Claims Representative

Cc: File





Suzanne Cressman
Field Claims Representative

THE
CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

P.O. Box 3496
Allentown, PA 18106-0496
Phone (610) 366-1955
Fax (888) 216 7445
Email: Suzanne_Cressman@cinfin.com

October 22, 2010

[REDACTED]
East Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills
Policy Number : [REDACTED]
Date of Loss : 06/02/2010
Claim Number : [REDACTED]

Dear Mr. [REDACTED]

I am in receipt of your letter dated October 13, 2010 and your phone call October 22, 2010, we agree to provide a copy of the engineer report if a written report is requested. We know at this time, we simply wish for the engineer to do an inspection and contact us with his thoughts verbally. If we decide to pay the claim after speaking with the engineer to get his verbal finding, then we likely will not request a written report. However, if the engineer communicates to us that he does not believe the loss was caused by any negligence on our insured's behalf, then we will be certain to secure a written report and share it with you to support our final decision.

Previously, PDA completed an inspection of your trailer and tow vehicle and verbally indicated to us they did not feel this damage was due to any negligence on our insured's behalf, rather the cause is likely due to the stress of towing heavy loads (backhoe) multi times over last few years which caused the part to eventually fail we attempted.

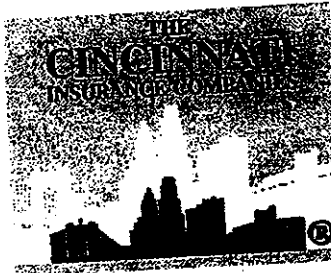
Please notify us upon receipt of this letter whether you will allow us to complete our investigation with the engineer accordingly. Otherwise we deny liability and invite you to submit your proof of negligence on our insured's behalf as explained above.

Sincerely,


Suzanne Cressman
Field Claims Representative

Cc: File





Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

THE
CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

P.O. Box 3798
Reading, PA 19606
Phone (610) 779-6310
Fax (866) 231-0248
Email: robert_misztal@cinfin.com

December 3, 2010

Via Certified Mail/Return Receipt

[REDACTED]
East Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment
Policy Number : [REDACTED]
Date of Loss : 6/2/10
Claim Number : [REDACTED]
Claimant : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and in follow up of our phone conversation of December 3rd, 2010. As I explained, we hired Property Damage Appraisers to inspect your trailer and vehicle to provide us an estimate of repair and to give us an indication of what caused the loss. PDA verbally explained to us they felt the break that occurred was due to stress of towing heavy loads multiple times over time which caused the part to fail.

The above was communicated to you and you had concerns over this decision. We asked PDA to provide us with a written explanation of the verbal discussion with us. We found that PDA was reluctant to do this stating they do not have the qualifications to render this opinion.

While the burden of proof is on you, we felt it was in our mutual best interests to hire a professional engineer at our expense to determine the cause of loss. Unfortunately, the demands you placed on our engineer did not allow him to move forward with his inspection and we were billed for telephone calls and written correspondence that did not



move us any closer to gaining the information needed from a professional engineer to render a final opinion on liability in this matter. 6

I explained to you, there are two choices you have to move forward in this claim. They are as follows:

- 1) Allow our engineer to inspect the related equipment and render his opinion to us. Should his opinion indicate potential negligence on our insured, we will contact you and arrange to make payment for the damages to your 2003 Dodge Pickup R3500 which we understand to be \$4,804.30 in exchange for a Release of All Claims.
- 2) You may secure an engineer of your choice, pay for that expense out of pocket and submit his/her report to us for review. We will then respond accordingly, but do note we have a right to inspect the property with an engineer of our choice if we elect to do so and you have an obligation to protect the property from spoilation.

I was trying to get across to you in our conversation that option #1 is the most convenient for you and will allow us to move forward quickly. You stipulated that you wished to have a copy of PDA's written correspondence and photographs. Upon receipt, you would consider giving us permission to have the engineer inspect the property. You also would give us written correspondence that we could review and give to the engineer for consideration. I believe this would be the best course of action.

By copy of this letter to Mrs. Suzanne Cressman, I request that she send you PDA's written correspondence which includes their estimate on your truck and photographs taken when they inspected the property.

In the event you do not elect option #1 above, then we will be happy to review your engineer's report as explained in option #2. Should we not hear from you with regard to either option and we receive no evidence of liability on our insured's behalf, we will be unable to consider any payment on this claim.

It is my hope you do contact us with permission to move forward with option #1 after you have received the documentation from PDA which Mrs. Cressman will send you accordingly.

Sincerely,



Robert W. Misztal AIC, AIM, SCLA

3819
Vaila or Pichin Main

CINCINNATI INSURANCE CO.
BOBBY MISZTAL
FIELD CLAIMS COORDINATOR
P.O. BOX 3798
READING, PA. 19606

DECEMBER 17, 2010

1

DEAR ROBERT MISZATAL,

ACCORDING TO YOUR LETTER DATED DECEMBER 3, 2010, YOU ARE AWARE THAT THE ENGINEER DID NOT WANT TO INSPECT MY TRAILOR BECAUSE HE REFUSED TO ANSWER ANY OF MY QUESTIONS. THEREFORE, I FEEL IT WAS WRONG AND DECEITFULL TO SEND THE ENGINEER UP TO RINGO TRAILOR BEHIND MY BACK, SO THAT HE WOULD NOT HAVE TO ANSWER ANY OF MY QUESTIONS.

I BROUGHT MY TRAILOR UP TO RINGO TRAILOR TO SEE BILL IN GOOD FAITH, BECAUSE BILL ASSURED ME HE HIMSELF WOULD CHECK OUT MY TRAILOR AND GET BACK TO ME. BILL ALSO TOLD ME NOT TO BRING MY BACK HOE AND ASSURED ME THAT HE WOULD HAVE SOMETHING THERE TO BE PUT ON MY TRAILOR SO THAT THE TRAILOR COULD BE CHECKED OUT WITH WEIGHT ON IT. WHEN THE ENGINEER WENT TO RINGO TRAILOR, BILL SAID THERE WAS NO NEED TO SHOW THE ENGINEER WHAT HAPPENS WHEN THE TRAILOR HAS WEIGHT ON IT. THEREFORE, NO WEIGHT WAS PUT ON THE TRAILOR WHEN THE ENGINEER INSPECTED THE TRAILOR.

I HAVE ENCLOSED PICTURES AND A SKETCH THAT CLEARLY SHOW THAT THERE IS SOMETHING WRONG WITH THE EQUALIZERS AND SPRINGS ON THE TRAILOR WHEN YOU PUT A LOAD ON THE TRAILOR OF 7,800 LBS. WHICH IS THE WEIGHT OF MY BACK HOE.

ALSO, BILL TOLD ME THAT THERE WAS A CHANGE MADE TO THE TRAILOR IN 2003, MY TRUCK IS A 2003 AND MY TRAILOR IS A 2003 AND NEVER HAD THE CHANGE DONE TO MY TRAILOR. THEREFORE YOU COULD NEVER LEVEL THIS TRAILOR. BETWEEN THE TRAILOR NOT BEING LEVEL AND THE MEASUREMENTS THAT DON'T MATCH THE ENCLOSED HANGER LOCATION CHART FOR A TRIPLE AXEL, AND WHEN YOU BACK THE BACK HOE OFF THE TRAILOR AND GO ON THE TAPERED END IT PICKS UP THE BACK WHEELS OF THE TRUCK AND PUTS A STRAIN ON THE GOOSE NECK. THIS IS WHAT CAUSED RINGO TRAILOR'S GOOSE NECK TO FAIL AND THE ENGINEER HAS NOT SEEN ANYTHING OF THIS. IF YOUR ENGINEER CLAIMS THERE IS NOTHING WRONG WITH THE TRAILOR, WHAT CAUSED THE GOOSE NECK TO BREAK WHEN IT IS RATED AT 30,000 LBS?

ALSO, I WOULD LIKE TO SEE THE ENGINEERS MEASUREMENTS AND HOW THEY MATCH UP TO THE HANGER LOCATION CHART. I FEEL I AM ENTITLED TO THIS. SENDING AN ENGINEER WITHOUT ME BEING ABLE TO ASK QUESTIONS IS NOT IN MY BEST INTEREST, IT IS IN YOUR BEST INTEREST.

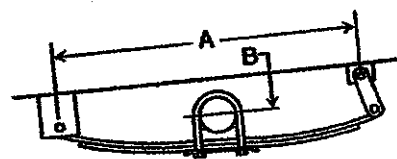
SINCERELY,


CC: JOE PETRELLA OR.
BILL, RINGO TRAILOR

Hanger Locations Chart

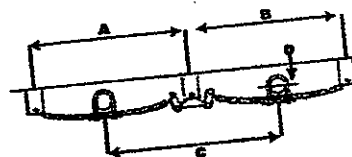
USING THIS HANGER KIT	W/THIS SPRING SET(S)	A	B	AXLE DIAMETER
AP3SE	WIC2, WIE3	23"	3 3/4"	1 3/4"
AP3SE	WID2, WIF3, WIG4	28"	4"	1 3/4"
AP51	1020	20"	4 1/2"	1 3/4"
AP51	PR722, 3, 4, 4B, 5, 6	25 3/4"	4 1/4"	2 3/8"
AP53	1020	20"	4 1/2"	1 3/4"
AP53	PR722, 3, 4, 4B, 5, 6	25 3/4"	4"	2 3/8"
AP54	1020	20"	5 1/2"	1 3/4"
AP54	PR722, 3, 4, 4B, 5, 6	25 3/4"	5"	2 3/8"
AP55	1020	20"	5 3/8"	1 3/4"
AP55	PR722, 3, 4, 4B, 5, 6	25 3/4"	4 3/4"	2 3/8"
AP56SE	803T3, 1203T3, 1403T3	25"	4 3/4"	3"
AP56SE	E5226	26"	5"	3"
AP56SE	E5115	28"	5"	3"

Single Axles



USING THIS HANGER KIT	W/THIS SPRING SET(S)	A	B	C	D	AXLE DIAMETER
APT1	1020	24 3/4"	24 3/4"	29 1/2"	4 1/2"	1 3/4"
APT1	PR722, 3, 4, 4B, 5, 6	29 1/2"	29 1/2"	34"	4"	2 3/8"
APT3	1020	24 3/4"	24 3/4"	30"	3 3/4"	1 3/4"
APT3	PR722, 3, 4, 4B, 5, 6	29 1/2"	29 1/2"	33 1/2"	3 1/2"	2 3/8"
APT5	1020	24 3/4"	29 1/2"	29 1/2"	5"	1 3/4"
APT5	PR722, 3, 4, 4B, 5, 6	29 1/2"	24 3/4"	29 1/2"	4 1/2"	3"
AP233/H248	1020	25"	29"	29"	5"	1 3/4"
AP233/H248	PR722, 3, 4, 4B, 5, 6	29 1/2"	25"	29"	4 1/2"	2 3/8"
APT6SE	E5226	29 3/4"	29 3/4"	34 1/2"	4 3/4"	3"
APT6SE-GS	E5226	29 3/4"	29 3/4"	34 1/2"	4 3/4"	3"
APT6SE	803T3, 1203T3, 1403T3	28 1/2"	29 1/2"	33"	4 1/2"	3"
APT6SE-GS	803T3, 1203T3, 1403T3	28 1/2"	29 1/2"	33"	4 1/2"	3"
APT6SE	E5115	32"	32"	36 3/4"	4 3/4"	3"
APT6SE-GS	E5115	32"	32"	36 3/4"	4 3/4"	3"
AP202/H202	803T3, 1203T3, 1403T3	28 3/4"	28 3/4"	33 1/2"	5 1/4"	3"
AP202/H202	E5226	29 3/4"	29 3/4"	34 1/2"	5"	3"
AP202/H202	E5115	32 1/2"	32 1/2"	36 3/4"	5"	3"
AP216/H202	803T3, 1203T3, 1403T3	30 1/2"	30 1/2"	36"	5"	3"
AP216/H202	E5226	31 1/2"	31 1/2"	37"	5"	3"
AP216/H202	E5115	33 3/4"	33 3/4"	39"	5"	3"

Tandem Axles



Triple Axle

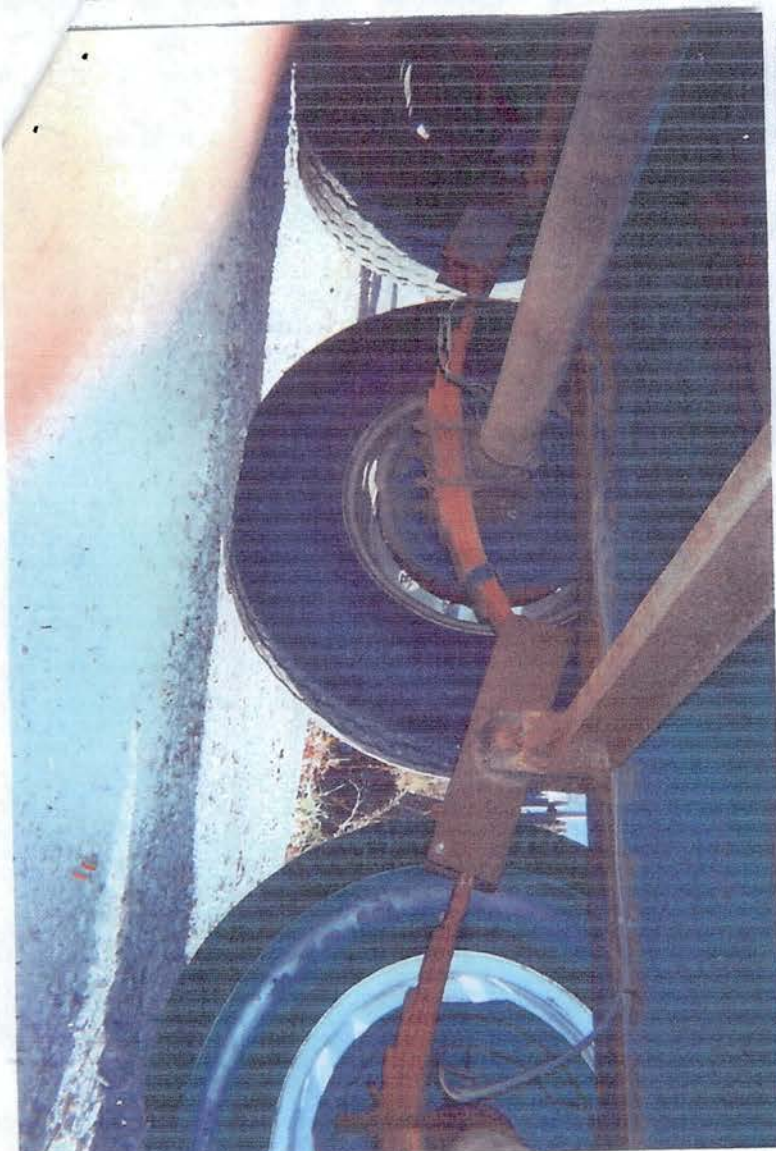
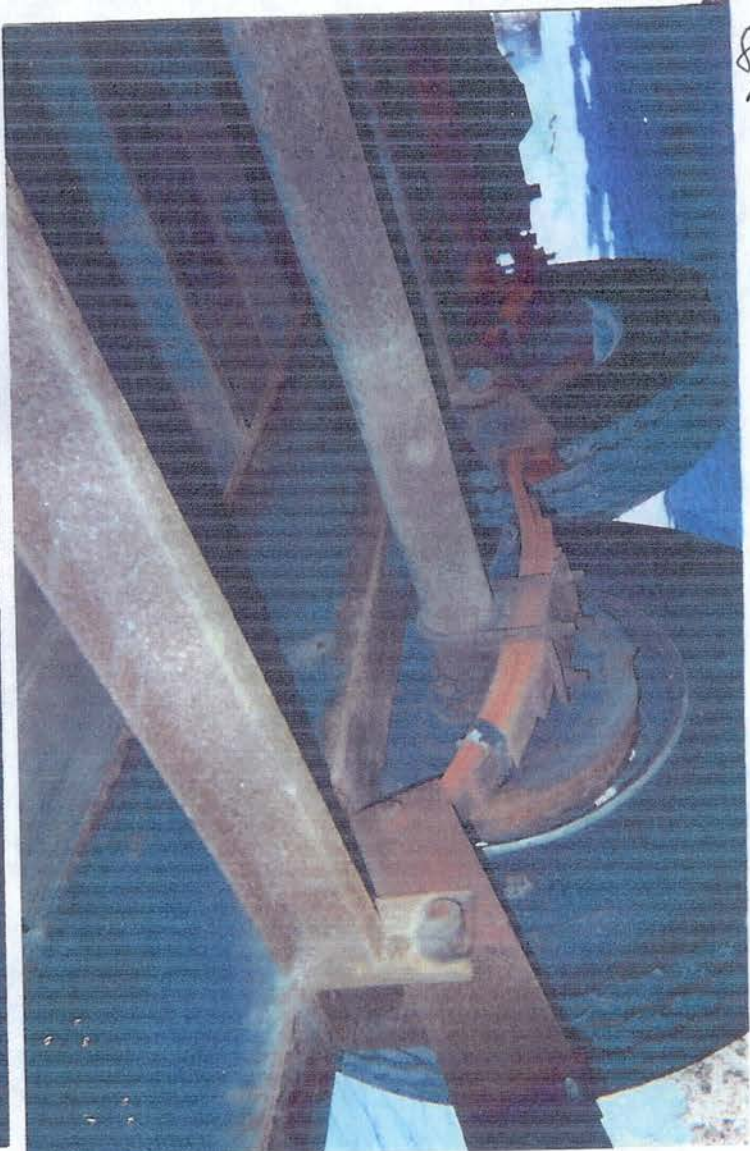


USING THIS HANGER KIT	W/THIS SPRING SET(S)	A	B	C	D	E	AXLE DIAMETER
APTT1	1020	24 3/4"	29"	24 3/4"	28 1/2"	4 1/2"	1 3/4"
APTT1	PR722, 3, 4, 4B, 5, 6	29 1/2"	34"	29 1/2"	34"	4"	2 3/8"
APTT3	1020	24 3/4"	29"	24 3/4"	28 1/2"	4 1/2"	1 3/4"
APTT3	PR722, 3, 4, 4B, 5, 6	29 1/2"	34"	29 1/2"	34"	3 1/2"	2 3/8"
APTT5	1020	24 3/4"	29"	24 3/4"	28 1/2"	4 1/2"	1 3/4"
APTT5	PR722, 3, 4, 4B, 5, 6	29 1/2"	34"	29 1/2"	34"	5"	2 2/8"
APTT6SE	803T3, 1203T3, 1403T3	29"	33 1/2"	29"	33 1/2"	4 3/4"	3"
APTT6SE	E5226	29 1/2"	34"	29 1/2"	34"	4 3/4"	3"
APTT6SE	E5115	32"	36 1/2"	32"	36 3/4"	4 3/4"	3"

*All dimensions shown should be considered as "zero load" on suspensions, without weight of trailer or cargo. Allow 1.5" deflection at rated capacity of spring for approximate full load dimension and 3" above tires beyond that point for "maximum bump clearance." For best suspension performance, allow 2-2.5" clearance above top of axle to bottom of frame. Use of "bump stops" is recommended above 2.5" clearance.

Section D-9

8A



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Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

THE
CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY
THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

P.O. Box 3798
Reading, PA 19606
Phone (610) 779-6310
Fax (866) 231-0248
Email: robert_misztal@cinfin.com

December 21, 2010

[REDACTED]
E. Hanover, NJ [REDACTED]

Re: Policyholder
Policy Number
Date of Loss
Claim Number

: Ringo Hills Farm Equipment
[REDACTED]
: 6/2/10
[REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and acknowledges your letter of December 17th, 2010. As I explained on the phone, our insured inspected your trailer and failed to find any responsibility on their behalf for any problems and/or damages sustained. Knowing you would not accept this and in an effort to complete a fair and impartial investigation into your claim, an engineer was hired while the trailer was made available. If you recall, our intent was to hire an engineer some time ago as well.

With regard to your allegations of putting or not putting a load on your trailer during inspection, it was up to the engineer whether this was necessary. Furthermore, if you have not heard from the engineer at this time, I suspect you will in the near future. The engineer contacted me and wished to speak with you and inspect your truck. When the engineer contacts you, I suggest you give him anything you wish to submit as well as any concerns you may have for consideration. While I appreciate you sending me photos and explanations of your concerns, I am not an expert and could not comment on the data you sent.

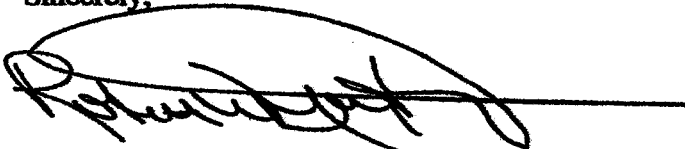
I disagree that the engineer was not in your best interests. I am certain that the hiring of the engineer, his inspections, his wish to speak with you to complete his investigation, etc are without question in the best interests of both parties.



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When the engineer has rendered his decision, I will be back in touch either verbally and/or in writing with our position. Incidentally, the engineer hired was not the same as the original engineer selected given the location of the trailer at the time of the inspection. The engineer is Pablo Ross from Plick & Associates and the firm's number is (610) 747-0675. I wished to note this as I noticed your letter copied the prior engineer.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert W. Misztal", written over a horizontal line.

Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

Cc: File
Mr. Bill Weierbach

December 27, 2010

Plick & Associates Forensic Engineers
221 Woodbine Ave
Narberth, PA 19072

Dear Mr. Ross;

According to the letter dated December 21, 2010 from Mr. Robert Mesztal, I was advised to contact you regarding my trailer.

In his letter dated December 21, 2010 Mr. Mesztal advised you would be contacting me in regards to my trailer. He also stated I should share any concerns I have with you. Therefore, I thought it best to provide you some additional information I had previously provided Mr. Mesztal which include several of my concerns.

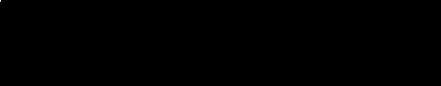
Enclosed please find a copy of my letter dated December 17, 2010, the Hanger Location Chart and five pictures which I sent to Mr. Mesztal, Ringo Trailer and the previous engineer. The letter is self explanatory and outlines several of my concerns. When I provided this additional information to Mr. Mesztal, he stated that he could not comment because he was not an expert, therefore I am providing this information to you as the expert. In addition to these concerns I have an additional concern on how your measurements of my trailer match up with the Hanger Location Chart measurements after your inspection of my trailer.

Also enclosed is PDA's report and pictures they took when they provided the appraisal of my truck, and trailer. The pictures and remarks in PDA's report clearly show the design of the trailer is faulty. There are pictures in the report that show the ramps would only lower by using the weight of the backhoe to push them down which also caused a strain on the gooseneck. The pictures also show the broken gooseneck and the stop bolts as seen in picture 19 of the report. At the time of the break the truck and trailer was only in operation for 20,000 miles as shown in picture 2 of 10. In picture 1 of 10 it shows the trailer pushing on the truck and there is no ability to level the trailer. An additional consideration is the gooseneck is rated at 30,000 lbs and the backhoe is only 7,800. All of these factors including those outlined in my letter dated December 17th contributed to the faulty design and malfunction of the gooseneck trailer.

My understanding from Mr. Mesztal is your finding will be in the best interest of both Ringo Trailer and me. Therefore, I respectively request a copy of your report be sent to me when you submit the report to the insurance company. I see no reason why your report would not be made available to me if the findings are meant to be fair and impartial and in the best interest of both parties. I have to reiterate my concern that you are not willing to speak with me and answer any questions I may have related to your evaluation.

I look forward to receiving your report and your measurements compared to the measurements outlined in the Hanger Location Chart I enclosed.

Sincerely,






Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

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THE
CINCINNATI INSURANCE COMPANIES
THE CINCINNATI INSURANCE COMPANY THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI CASUALTY COMPANY THE CINCINNATI LIFE INSURANCE COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY

P.O. Box 3798
Reading, PA 19606
Phone (610) 779-6310
Fax (866) 231-0248
Email: robert_misztal@cinfin.com

December 29, 2010

[REDACTED]
E. Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment
Policy Number : [REDACTED]
Date of Loss : 6/2/10
Claim Number : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim. In speaking with Pablo Ross from Plick & Associates, it is understood you will not allow Mr. Ross to complete his investigation and inspect your truck and backhoe. Mr. Ross is therefore unable to render an opinion on this claim. It was also mentioned by Mr. Ross that you questioned his professional credibility.

Given your lack of cooperation which has occurred on more than one occasion when inspections have been attempted by an engineer, we hereby deny any and all liability associated with this claim.

Should you wish to provide an engineering report of your own at your expense, we would be willing to review same, but as stated previously, we retain the right to inspect with an engineer of our choice thereafter and caution you to not spoil any evidence.

Sincerely,

Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager



Cc: File
Mr. Bill Weierbach
Mrs. Suzanne Cressman

21
E. HANOVER, NJ

JANUARY 3, 2011

PLICK ASSOCIATES, FORENSIC ENGINEERS
221 WOODBINE AVE.
NARBERTH, PA. 19072

DEAR MIKE,

IN OUR LETTER TO MR. ROSS DATED 12-27-10 YOU ALREADY HAVE:

- 1: MY LETTER TO ROBERT MISZATAL DATED 12-17-10
- 2: ROBERT MISZATAL'S RESPONSE DATED 12-21-10
- 3: HANGER LOCATION CHART
- 4: 5 PICTURES OF THE EQUALIZERS
- 5: P.D.A.'S REPORT

AS PER YOUR REQUEST ENCLOSED ARE- 6 LETTERS STARTING FROM:

- 1: MY LETTER DATED 10-13-10 TO CINCINNATI INS.
- 2: LETTER DATED 10-13-10 FROM CINCINNATI INS. TO ME.
- 3: LETTER DATED 10-22-10 FROM CINCINNATI INS. TO ME.
- 4: LETTER DATED 12-3-10 FROM CINCINNATI INS. TO ME.
LETTER DATED 12-17-10 FROM ME TO CINCINNATI INS., WHICH YOU ALREADY HAVE.
- 5: LETTER DATED 12-21-10 FROM CINCINNATI INS. TO ME.
- 6: LETTER DATED 12-29-10 FROM CINCINNATI INS. TO ME.
- 7: SEVEN PICTURES WITH EXPLANATIONS SENT TO: U.S. DEPT. OF TRANSPORTATION
NATL HWY TRAFFIC SAFETY ADM. OFFICE OF DEFECTS AND INVESTIGATIONS.
- 8: 57 COLORED PICTURES BECAUSE YOU SAID THE BLACK AND WHITE PICTURES FROM P.D.A. WERE NOT CLEAR.

I ALSO GAVE MR. ROSS, JENSEN AND MITCHELL'S PHONE NUMBER 1-973-279-3535, ROSS OF JENSEN AND MITCHELL IS THE ONE WHO GAVE ME THE HANGER LOCATION CHART AFTER HE LOOKED AT THE TRUCK, BACK HOE AND TRAILOR, AND SAID THE EQUALIZERS ARE WRONG AND TO BRING IT BACK TO THE MANUFACTURER. I ALSO HAD PERFORMANCE TRAILOR LOOK AT THE TRUCK, BACK HOE AND TRAILOR AND HE SAID TAKE IT BACK TO THE MANUFACTURER THE TRAILOR HAS TO MANY PROBLEMS HIS PHONE NUMBER IS 1-973-347-3472. I ALSO CALLED NY-NJ TRAILOR PHONE NUMBER 1-973-838-1050, THEY SAID YOU JUST CAN'T ADD AN AXEL WITHOUT MAKING CHANGES TO THE OTHER AXELS. RINGO TRAILOR ADDED A THIRD AXEL AND NEVER CHANGED THE REGISTRATION, AS NOTED TO THE U S DEPT OF TRANS REFERRING TO PICTURE #2, WHICH IS ENCLOSED.

YOU NOW HAVE ALL THE PICTURES OF THE TRUCK, THE BACK HOE AND THE TRAILOR. I THINK THIS SHOULD BE ENOUGH TO MAKE A DECISION. I HOPE WITH ALL THIS YOU CAN SEE THERE IS A MANUFACTURERS DEFECT WITH THE TRAILOR.

AS I TOLD YOU ON THE PHONE WE ARE LEAVING FOR FLORIDA AND WE WILL BE BACK IN APRIL. HOWEVER, YOU CAN CONTACT ME IN FLORIDA AT [REDACTED] WE NO NOT RECEIYE MAIL IN FLORIDA.

SINCERELY,
[REDACTED]

CINCINNATI INSURANCE CO.
BOBBY MISZTAL
FIELD CLAIMS COORDINATOR
P.O. BOX 3798
READING, PA 19606

MAY 6, 2011 27

DEAR ROBERT MISZTAL,

ON DECEMBER 27, 2010, I SENT A LETTER TO MR. ROSS OF PLICK ASSOC. (COPY ENCLOSED) AFTER SPEAKING WITH MIKE PLICK HE REQUESTED EVERYTHING I HAD REGARDING THIS CLAIM. HE SAID HE WANTED THIS BECAUSE THE PICTURES HE HAD WERE NOT VERY CLEAR. I SENT MIKE EVERYTHING I HAD. WHEN I WAS IN FLORIDA AND I SPOKE WITH MIKE, HE TOLD ME HE SENT ALL MY CORRESPONDENCE THAT I HAD SENT TO HIM, HE SENT TO YOU. MIKE ALSO TOLD ME HE HAD NOT MADE A WRITTEN REPORT YET.

ACCORDING TO RINGO TRAILOR THE ONLY THING THEY NEEDED WAS MY TRAILOR FOR INSPECTION. RINGO TRAILOR SAID HE WOULD SUPPLY A TRUCK AND BACK HOE FOR THE INSPECTION. THIS TRAILOR WAS ORIGINALLY RATED AS A 2 AXEL TRAILOR AT 12,000 LBS. RINGO TRAILOR ADDED A THIRD AXEL AND NEVER CHANGED THE GROSS WEIGHT AND LEFT IT AT 12,000 LBS. IN YOUR LETTER DATED DECEMBER 21, 2010, YOU STATED THAT "RINGO TRAILOR FAILED TO FIND ANY RESPONSIBILITY ON THEIR BEHALF FOR ANY PROBLEMS AND OR DAMAGES SUSTAINED". YOU THEN SENT MR. ROSS TO INSPECT THE TRAILOR AT THE SITE OF RINGO TRAILOR WITHOUT MY KNOWLEDGE. I WOULD LIKE BOTH RINGO TRAILOR AND MR. ROSS TO PUT THEIR FINDINGS IN WRITING. REASONS BEING:

1. WHY DID THE GOOSE NECK BREAK?
PDA STATED "THE STRESSES OF TOWING HEAVY LOAD (BACK HOE) MULTI TIMES OVER LAST FEW YEARS CAUSED PART TO EVENTUALLY FAIL." THIS TRAILOR IS A 12,000 LB. TRAILOR WHICH IS MADE TO CARRY HEAVY LOADS UP AND DOWN THE RAMPS, AND I WAS ONLY TOWING A 7,600 LB. L48 KUBOTA. ALSO A THIRD AXEL WAS ADDED WHICH SHOULD ALLOW THE TRAILOR TO CARRY EVEN MORE WEIGHT.
2. DID THE 2 BOLTS ON THE GOOSE NECK CAUSE THE BREAK?
AS PDA STATED IN THEIR REPORT "BY A OVER TIGHTENED STOP BOLT" HOWEVER, OVER TIGHTENED BOLT IS NOT APPLICABLE, BECAUSE IF THE BOLTS ARE NOT TIGHT YOU COULD LOOSE THE TRAILOR. YET, 2 BOLTS DIGGING INTO STEEL, EVENTUALLY WILL CAUSE A BREAK. THIS IS WHERE THIS TRAILOR IS DEFECTIVE. (AS PICTURES SHOW)
3. COULD THE TRAILOR BE LEVED WITHOUT HITTING THE TRUCK? (AS PICTURES SHOW)
4. WHEN THE BACK HOE IS GOING OFF THE TRAILOR IT PICKS UP THE BACK WHEELS ON THE TRUCK. (AS PICTURES SHOW)
5. IS IT RIGHT TO USE THE BACK HOE TO GET THE RAMPS DOWN? (AS PICTURES SHOW)
6. HANGER LOCATION CHART, WHICH I HAVE ENCLOSED AND YOU ALREADY HAVE, REFER TO TRIPLE AXLE: I WOULD LIKE TO KNOW THE MEASUREMNTS THEY TOOK AND DO THEY MATCH ANY OF THE NUMBERS UNDER THE TRIPLE AXEL CHART?
7. IN ADDITION WITHIN THIS PAST YEAR I REPLACED 6 TIRES, THE 4 FRONT TIRES ARE STILL ALMOST NEW, AND THE REAR TIRES ALMOST HAVE NO THREADS. WHICH WHEN THEY INSPECTED THE TRAILOR THEY SHOULD HAVE SEEN THIS. WHATS THE REASON FOR THIS?

23
RESPONSE FROM RINGO TRAILOR AND MR. ROSS TO MY LETTER DATED DECEMBER 2010 TO MR. ROSS WOULD ANSWER ALL THESE QUESTIONS. ALSO IN THE MESSAGE I MAILED TO MIKE PLICK DATED JANUARY 3, 2011 AND HE IN TURN SENT YOU, YOU HAVE THE PICTURES AND CHART TO SUPPORT ALL I AM SAYING.

PER SUZANNE CRESSMAN'S LETTER DATED OCTOBER 13, 2010 SHE STATED: "THE EVENT OUR ENGINEER DOES NOT FIND ANY NEGLIGENCE ON OUR INSURED'S HALF WE WILL BE MORE THAN HAPPY TO PROVIDE A COPY OF HIS REPORT TO YOU TO SUBSTANTIATE OUR POSITION." ALSO IN HER LETTER DATED OCTOBER 2010 SHE STATED THE SAME.

I AM WAITING TO RECEIVE THE WRITTEN REPORTS FROM RINGO TRAILOR AND MR. ROSS.

INCERELY,

P.S. THIS CLAIM HAS ALREADY BEEN DENIED BY PDA, ALSO RINGO TRAILOR DENIED THIS CLAIM. I AM WAITING TO HEAR FROM RINGO TRAILOR AND MR. ROSS. PDA HAS ALREADY DENIED MY CLAIM IN WRITING.

CC: RINGO TRAILOR, ATTN: BILL
MR. ROSS
MR. MIKE PLICK
MR. TOM BOWMAN, NATL HWY TRAFFIC AND SAFETY ADM.

December 21, 2011

Mr. Misztal
Cincinnati Insurance
P.O. Box 3496
Allentown, PA 181806

Dear Mr. Misztal:

To date, I have not received any finding from you or any engineering experts that you hired to review my trailer design. Your engineering experts went to Ringo Trailer to inspect my trailer over a year ago. I requested this information from you and your engineering experts several times in writing. All my letters included the details on hanger location/ measurements and pictures of the spring equalizers for the trailer.

In one of your letters, you suggested I hire my own engineering expert to determine if the trailer was defective. Since the accident, I have communicated with you on several occasions my concern that the trailer was designed incorrectly and I am at risk for another accident that could be fatal. After requesting a resolution to this issue multiple times, I was left no choice but to seek other professional guidance from a forensic engineer and a spring and suspension specialist. These are the findings of my research:

1. The trailer was in fact designed incorrectly and is defective.
2. It would be impossible to level this trailer because the distance between the deck and the bottom of the eyebeam is only 25 inches and the eyebeam should be much higher.
3. An additional flaw made by Ringo Trailer was adding an additional axle which caused further issues. When he added the axle he never moved the axles to the proper location. Attached is a report from the spring and suspension specialist which shows the placement of the axle is incorrect.
4. In addition, adding this axle caused the trailer to exceed the required weight distribution for a 12,000 lb trailer. I enclosed copies of the certified automated truck scale reports showing the resulting impact to the weight of the trailer. These reports show the weight is distributed wrong and clearly the majority of the weight is on the back end of the trailer and not evenly distributed.

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You sighted the PDA report stated that over tightening of the stop bolt was the issue and not the defective trailer design. This position was not supported by my experts. As I have never seen your engineers' assessment, I don't know if they agree with PDA or my forensic engineer's oral report outlined above.

I request a written response to this letter either agreeing with the above finds or outlining why you disagree with this assessment. To further assist in your review, I am resending a picture which shows equalizer to spring location. In addition, I am including a sketch outlining the trailer's current dimensions for your review. This information was reviewed by my experts as well. He determined the trailer was designed incorrectly and is defective. My reason for continuing to follow-up on this issue is avoid having a similar issue and a fatal accident.

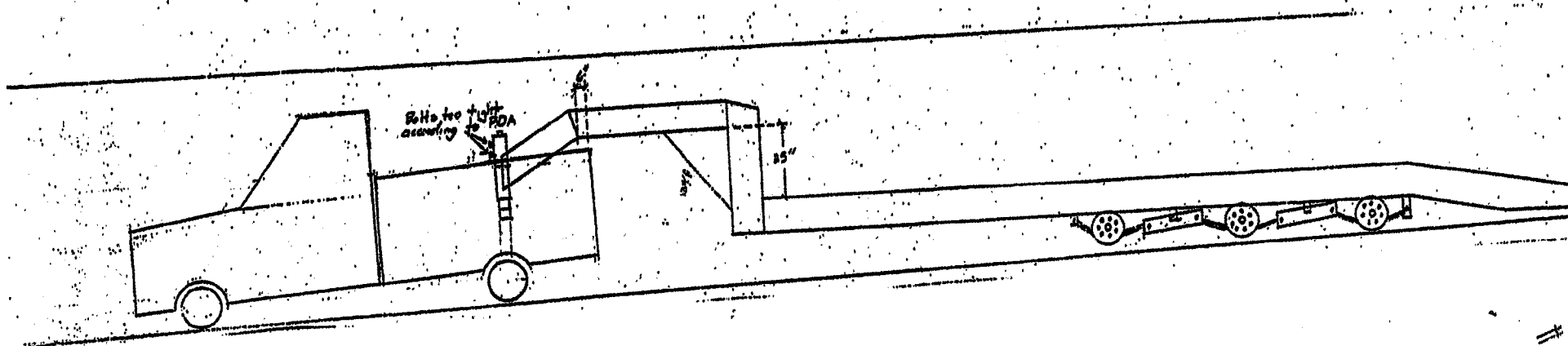
I have been requesting your cooperation and Ringo Trailer since June 2010. I respectfully request your response in writing with a final assessment within two weeks so I don't have to take this matter further. I look forward to your respond and resolution.

Sincerely,



C.C.
Mr. Ross
Plick & Associates Forensic Engineers
221 Woodbine Ave
Narberth, PA 19072

	Empty Truck Weight	With Trailer
Steer Axle	4800 lbs	4820 lbs
Drive Axle	3420 lbs	3780 lbs
Trailer Axle	0 lbs	4920 lbs
Gross Weight	8020 lbs	13320 lbs
Note: Trailer Weight = 8300 lbs		



#28

*Collected
10-11-10
phone
Report on 9-30-10*

29

09/30/2010

08:32:37



Page: 1

Property Damage Appraisers
Condition Report for Assignment Number - 0090326

Company: Cincinnati Equitable Ins Co -
Adjuster: Suzanne Cressman

Owner: [REDACTED]

Claim #: [REDACTED]

Policy #: [REDACTED]

Recommendation: Repairable
Type of Loss: Other

Year/Make/Model: 2003/ RINGO/24' TRAILER

License/State: [REDACTED]

VIN: 1R9GN202X3P [REDACTED]

Interior: Average
Engine:

Paint:

Paint Comments:

Mileage: 0

Special Equipment:

Approximate Special Equipment 0.00

Tires: L/F: 0/32
L/R: 0/32

R/F: 0/32
R/R: 0/32

Spare: 0/32

Size: RADIAL
Type: STEEL

Equipment List:

Description

Description

Description

Loss Recap:

Agreed Price:

0.00

Old Damage:

0.00

Repair Shop: INSPECT/PHOTOS ONLY

Suggested Settlement:

0.00

Est. Salvage Value:

0.00

Driveable: Unknown

Agreed Price After Settlement:

0.00

Approximate ACV:

0.00

Parts Delay: Unknown

Approx. Number of Days to Repair: 0

Settlement:

Description

Amount

0.00

Old Damage:

Description

Amount

LKQ Repl. Assy.:
Salvage Yard

City

Phone

Contact

Remarks:

INSPECTION PHOTOS OF TRAILER AND MOUNTING TO TOW VEHICLE.
INSPECTION OF OLD BROKEN HITCH/GOOSENECK. PHOTO OF REPLACEMENT HITCH/GOOSENECK.
NOTE- UPON INSPECTION OF OLD BROKEN PART--THE BREAK/CRACK ORIGINATED FROM A STRESS POINT CAUSED
BY A OVER TIGHTENED STOP BOLT, THE OVERTIGHTENED STOP BOLT CONDITION CAN BE SEEN ON OLD BROKEN
PART BY THE INDENTATION ON THE CYLINDER BODY WHERE BREAK ORIGINATED/OCCURED.
--THE STRESSES OF TOWING HEAVY LOAD (BACKHOE) MULTI TIMES OVER LAST FEW YEARS CAUSED PART TO
EVENTUALLY FAIL.

Appraiser: PAUL TECZA

Date: _____

All PDA Offices Independently Owned and Operated

F002-08/16/1999

J. Mitchell, Inc.

Steering & Suspension Specialists

www.jensonandmitchell.com

JENSON & MITCHELL, INC.

477 STRAIGHT ST.

PATERSON NJ 07501

973-279-3535

11/14/2011 12:11 PM	
INVOICE NO. 3333017	PAGE 1
CUSTOMER NO. 00001	BRANCH * 3 *

SOLD
TO:
MISC CASH ACCOUNT
NEWARK NJ 07103

SHIP TO: A TO Z EXCAVATING
14 CAROLYN CT
EAST HANOVER NJ 07936

30

CUSTOMER NO.	REFERENCE	RT	001/000
026477			
*** CASH SALE ***		WARRANTY	
JOB#01 00 000 01 MISC. REPAIR			
AS OER CUSTOMER REQUEST			
INSPECTED TRAILER FOR			
PROPER WEIGHT DISTRIBUTION			
FOUND AXLE PLACEMENT WRONG			
BY STANDARD AXLE PRACTICE			
AND FORMULA INCLUDED WITH			
THIS INSPECTION IS AXLE			
PLACEMENT GUIDE TO SHOW			
PROPER AXLE INSTALLATION			
PARTS SUBTOTAL			0.00
LABOR SUBTOTAL			0.00
** JOB SUBTOTAL			0.00
*TOTAL PARTS:			0.00
*TOTAL LABOR:			0.00
*** CASH SALE - PAID WITH CASH ***			
***** RE-TORQUE LUGNUTS AND U-BOLTS WITHIN 10 DAYS *****			
Any warranties on the product sold hereby are those made by the manufacturer. The seller hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose, and the seller neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of said products. Any limitation contained herein does not apply where prohibited by law.			
ZERO		NJ TAX NJ	0.00
CUSTOMER SIGNATURE		REMIT TO:	*CASH SALE
		50 BRANFORD ST.	

How To Order Tubular Axle Assemblies

Our part numbers for axles are assigned in accordance to the capacity, bolt pattern, type of brakes (if any) and type of spindle used. When ordering axles, the following information should be helpful to you.

EX: 20545I-ST-EZ 2,000 lb., 5 on 4 1/2" Idler Straight with E-Z Lube

20 / 545 / I / ST / EZ

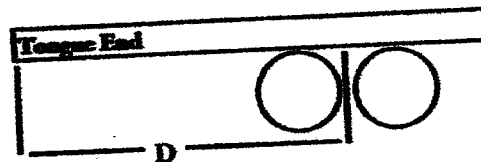
- 20: The first group of digits represent the capacity (20 = 2,000 lb. capacity).
 545: The next group represents the number of studs and the bolt pattern of the studs (545 = 5 on 4 1/2", 655 = 6 on 5 1/2", 865 = 8 on 6 1/2", etc.).
 I: This tells you which type of brakes are used, if any:
 (I = Idler, E = Electric, H = Hydraulic, HPB = Hydraulic Free-Backing, DS = Disc, A = Air).
 ST: This tells you which type of spindles are used (ST = Straight, 4D = 4" Drop).
 EZ: Any other options: (EZ = E-Z Lube Spindle, SPR = Springs Mounted)



DEXTER AXLE

How to Determine Correct Axle Position

1. Weigh the trailer (under wheels) "Wheel Weight".
2. Obtain "Tongue Weight" (actual).
3. Measure distance from tongue to axle, or to center between Dual Axle Set (D).
4. Determine Total Weight:
 Total Weight = Tongue Weight + Wheel Weight.



IF TONGUE WEIGHT IS GREATER THAN 10% OF TOTAL WEIGHT

If tongue weight is greater than 10% of Total Weight, decrease distance "D" by "X" where

$$X = \frac{(\text{Tongue Weight} - 10\% \text{ Total})}{\text{Total Weight}} \text{ Times } D$$

Example #1 - Tongue greater than 10% of Total Weight

Tongue Weight = 1025#

Wheel Weight = 7200#

D = 264"

Total Weight = 8225#

% Tongue Weight = $\frac{1025}{8225} = 0.1246$ or 12 1/2%

$$X = \frac{1025 - 822.5}{8225} \text{ Times } 264 = 6.499"$$

Move the Axle(s) toward the Tongue of the trailer approximately 6 1/2"

$$\text{New } D = D - 6 \frac{1}{2} = 264 - 6 \frac{1}{2} = 257.5"$$

IF TONGUE WEIGHT IS LESS THAN 10% OF TOTAL WEIGHT

If tongue weight is less than 10% of Total Weight, increase distance "D" by "X" where

$$X = \frac{(10\% \text{ Total Tongue Weight})}{\text{Total Weight}} \text{ Times } D$$

Example #2 - Tongue less than 10% of Total Weight

Tongue Weight = 300#

Wheel Weight = 8200#

D = 264"

Total Weight = 8500#

% Tongue Weight = $\frac{300}{8500} = 0.035$ or 3 1/2%

$$X = \frac{850 - 300}{8500} \text{ Times } 264 = 17"$$

Move the Axle(s) toward the Rear of the trailer approximately 17"

$$\text{New } D = D + 17 = 264 + 17 = 281"$$

40

NUMBER

CAT
SCALECERTIFIED
AUTOMATED
TRUCK
SCALECAT SCALE COMPANY
P.O. BOX 630
ALCOTT, IA 52773
(63) 284-6263
www.catscale.com

1544

86088740

SCALE

LOCATION:

PUBLIC WEIGHMASTERS
CERTIFICATE OF
WEIGHT & MEASUREIMPRINT SEAL HERE
(IF APPLICABLE)

WEIGH NUMBER

8740

OWNER COPY

THE CAT SCALE GUARANTEE

The CAT Scale Company guarantees that our scales will give an accurate weight. What makes us different from other scale companies is that we back up our guarantee with cash.

WEIGH WHAT WE SAY OR WE PAY®

If you get an overweight fine from the state AFTER one of our CAT Scales showed a legal weight, we will immediately check our scale and we will:

- (1) Reimburse you for the cost of the overweight fine if our scale is wrong. OR
- (2) A representative of CAT Scale Company will appear in court WITH the driver as an expert witness if we believe our scale was correct.

IF YOU SHOULD GET AN OVERWEIGHT FINE, YOU SHOULD DO THE FOLLOWING TO GET THE PROBLEM RESOLVED:

- 1) Post bond and request a court date.
- 2) Call CAT Scale Company direct 24 hours a day at 1-877-CAT-SCALE (Toll Free).
- 3) IMMEDIATELY send a copy of the citation, CAT Scale Ticket, your name, company, address, and phone number to CAT Scale Company Attn: Guarantee Department.

*The four weights shown below are separate weights. The GROSS WEIGHT is the CERTIFIED WEIGHT and was weighed on a full length platform scale. All weights are guaranteed by CAT Scale.

STEER AXLE

4620 1b

DRIVE AXLE

3760 1b

TRAILER AXLE

4940 1b

*GROSS WEIGHT

113320 1b

This is to certify that the following described merchandise was weighed, counted, or measured by a public or deputy weighmaster, and when properly signed and sealed shall be prima facia evidence of the accuracy of the weight shown as prescribed by law.

LIVESTOCK, PRODUCE, PROPERTY, COMMODITY, OR ARTICLE WEIGHED

COMPANY

FEE \$9.50

WEIGHMASTER OR
WEIGHER SIGNATURE

DRIVER IN TRUCK UNLESS CHECKED HERE

FREIGHT ALL KINDS

TRACTOR #

TRAILER #

FULL WEIGH
TICKET #
(IF REWEIGH)

© CAT Scale® Reg 3037 01/11

8794

NUMBER

THE CAT SCALE GUARANTEE

The CAT Scale Company guarantees that our scales will give an accurate weight. What makes us different from other scale companies is that we back up our guarantee with cash.

WEIGH WHAT WE SAY OR WE PAY®

If you get an overweight fine from the state AFTER one of our CAT Scales showed a legal weight, we will immediately check our scale and we will:

- (1) Reimburse you for the cost of the overweight fine if our scale is wrong, OR
- (2) A representative of CAT Scale Company will appear in court WITH the driver as an expert witness if we believe our scale was correct.

CAT SCALE
COLLECTOR
CARD
INSIDE!

IF YOU SHOULD GET AN OVERWEIGHT FINE, YOU SHOULD DO THE FOLLOWING TO GET THE PROBLEM RESOLVED:

- 1) Post bond and request a court date.
- 2) Call CAT Scale Company direct 24 hours a day at 1-877-CAT-SCALE (Toll Free).
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*The four weights shown below are separate weights. The GROSS WEIGHT is the CERTIFIED WEIGHT and was weighed on a full length platform scale. All weights are guaranteed by CAT Scale.

**CERTIFIED
AUTOMATED
TRUCK
SCALE**

CAT SCALE COMPANY
P.O. BOX 630
WALCOTT, IA 52773
(563) 284-6263
www.catscale.com

DATE: 11-05-2011

STEER AXLE 4600 LB

DRIVE AXLE 3420 LB

TRAILER AXLE 00 LB

*GROSS WEIGHT 8020 LB

743
86088794 SCALE
LOCATION:
PUBLIC WEIGHMASTER'S
CERTIFICATE OF
WEIGHT & MEASURE

308
TULLO TRUCK STOP
I95 AND EXIT 15E
SOUTH KEARNY NJ

IMPRINT SEAL HERE
(IF APPLICABLE)

This is to certify that the following described merchandise was weighed, counted, or measured by a public or deputy weighmaster, and when properly signed and sealed shall be prima facie evidence of the accuracy of the weight shown as prescribed by law.

FREIGHT ALL KINDS

LIVESTOCK, PRODUCE, PROPERTY, COMMODITY, OR ARTICLE WEIGHED

A TO Z EXCAVATING

COMPANY

TRACTOR #

TRAILER #

WEIGH NUMBER

8794

FEE \$9.50

WEIGHMASTER OR
WEIGHER SIGNATURE

JAMES LURE

FULL WEIGH
TICKET #
(IF REWEIGH)

DRIVER IN TRUCK UNLESS CHECKED HERE: _____

© CAT Scale® Reg 3037 01/11

TOMER GORY





**THE
CINCINNATI
INSURANCE COMPANIES**

**Robert W. Misztal AIC, AIM,
SCLA**

Field Claims Manager

December 30, 2011

[REDACTED]
E. Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment
Policy Number : [REDACTED]
Date of Loss : 6/2/10
Claim Number : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and acknowledges receipt of your letter dated December 21, 2011.

You state the following:

"To date, I have not received any finding from you or any engineering experts that you hired to review my trailer design. Your engineering experts went to Ringo Trailer to inspect my trailer over a year ago. I requested this information from you and your engineering experts several times in writing."

Please allow me to reference the past history of this file. If you may recall, your letters and communication have been answered promptly in the past. Your letter of October 13, 2010 was responded to with a letter from me dated October 22, 2010. Another letter was sent to you on December 3, 2010. Your letter of December 17, 2010 was responded to with a letter from me dated December 29, 2010. Lastly, your letter of May 6, 2011 was responded to with a letter from me dated May 12, 2011. I reference you to all these prior communications which were clear in our intention, requests and your failure to cooperate in our investigation.

You request a finding from us and engineer report as to our investigation by the engineering firm we hired to inspect the trailer. Per my letter of May 12, 2011, our engineer was not able to complete his investigation due to your lack of cooperation. You may recall it was explained that the engineer needed to inspect your vehicle to complete his investigation. While you agreed to this verbally during our conversation of April 19, 2011, you did not allow the engineer to do this per your conversation with him on or about April 21, 2011 as you demanded that a condition of the inspection be that the engineer guarantee to answer your questions at the time of the inspection. As previously explained, the engineer needs to collect data after his inspection, complete research and then render an opinion. He is not privy to answer questions to you, rather

Mailing Address: PO Box 3798 Reading, PA 19606

robert_misztal@cinfin.com • Phone (610) 779-6310 Fax (866) 231-0248

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he is to research his data collected and then render an opinion to us. Should in fact a report be necessary, we would then request it and send you a copy.

It was my letter of May 12, 2011 that stated should you not wish to allow our engineer to complete his investigation, that you may hire an engineer of your choice and provide a report from said engineer to us for review. I also reminded you at this time that if you do retain an engineer that you are required to preserve the evidence from spoliation and we continue to retain the right to inspect in the future if necessary.

Your letter of December 21, 2011 states you have discussed the claim with a forensic engineer and a spring and suspension specialist. While you provide a written invoice from Jensen & Mitchell, Inc. who states they found the axle placement wrong by standard axle practice, you do not provide any engineer report by a professional engineer that you spoke with who allegedly came to the findings listed in your letter.

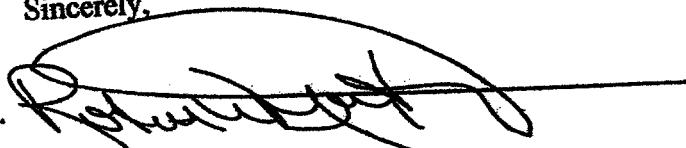
At this time, given you have not provided us with a written report from your forensic engineer, have not cooperated in our investigation to allow an inspection of your vehicle and are demanding a written final assessment, we are left with no choice but to deny any and all liability regarding this claim.

It should be noted that on August 4, 2011 I did speak with a Joanne at the insurance agency who carries the insurance on your vehicle. Joanne explained that your auto carrier was involved and paid you for your collision claim on your vehicle. I wish to point out that they have not contacted us to pursue the damages they have apparently paid. I suspect you signed a Proof of Loss and assigned your recovery rights over to them for the damages to your vehicle. If you believe there is negligence on our insured's behalf that caused damages to your vehicle, you should discuss this with your carrier as they would be sure to pursue this in the event they felt negligence was evident.

Barring any further evidence presented consisting of a professional engineer report, along with communication from your insurance carrier stating they have not paid you for the damage to your vehicle (given they would have the first right of recovery), our position will remain as stated above and we will be unable to entertain any payment on this claim and hereby fully deny any and all liability.

For any future correspondence, please note my address of PO Box 3798 Reading, PA 19606. I note you have sent your correspondence to PO Box 3496 in Allentown, PA which is the address for the engineer we hired to complete the investigation.

Sincerely,



Mailing Address: PO Box 3798 Reading, PA 19606

Robert Mieczal@cinfin.com • Phone (610) 779-6310 Fax (866) 231-0248

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Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

Cc: File
Ms. Suzanne Cressman
Plick & Associates

March 5, 2012

Mr. Misztal
Cincinnati Insurance
PO Box 3798
Reading, PA 19606

Dear Mr. Misztal:

In response to your letter dated December 30, 2011, I have attached a copy of an engineering assessment on my trailer.

In reference to your comments on my lack of cooperation, this is not true. I had asked several times to be involved in the overall investigation of this claim. You did hire an engineer early in the investigation which would not release a written report of his findings. Then I was requested by Ringo Trailer to bring my trailer to their location. At that time, I did bring my trailer to their location in good faith as I believed they would agree to correct it. Later I was advised you hired a second engineering expert and sent him to evaluate my trailer without my knowledge. After that inspection, I requested the engineer's report and was denied access again. In speaking with your second engineering experts Mr. Ross and Mr. Plick, they requested I submit everything I had compiled in reference to this accident and design of the trailer to them. On December 27, 2010, I submitted 100% of my documentation and was expecting to cooperate with your experts. I did request the engineer answer my questions during the second inspection and was told his feedback would be sent only to you. Unfortunately given my first experience, I was very skeptical on the intent of this investigation. As I am not an insurance expert, your lack of willingness to share the on-going findings was in my opinion a clear indication my best interests were not being represented.

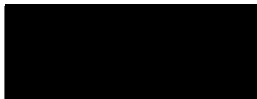
My desire since my first letter dated October 13, 2010 was to simply have my trailer corrected and avoid a future fatal injury to myself or someone else.

I hope the letter attached will provide the details you need to settle this claim and my trailer will be corrected so we can avoid any future damage and potential injury to me or someone else. If you still feel you must hire an engineering expert, my only request is he evaluate the trailer with and without the backhoe loaded. I will make it

available. I am certain having the backhoe on and off the trailer is the only way an engineer could fully investigate the design issues.

I look forward to an expedited resolution.

Sincerely,



C.C.

Mr. Ross

Plick & Associates Forensic Engineers

221 Woodbine Ave

Narberth, PA 19072

Ringo Hill Farms Equipement Co, Inc.

1624 Route 212 Pleasant Valley

Quakertown, PA 18951



VIGANI TECHNICAL SERVICES, INC.

39A

February 29, 2012

[REDACTED]
East Hanover, New Jersey [REDACTED]

Re: Ringo Trailer VIN No: 1R9GN202X3P [REDACTED]
Cincinnati Insurance Companies Claim No: [REDACTED]
VTS Ref: 1552

Dear [REDACTED]

In accordance with your request, on January 10, 2012, I inspected your Ringo Trailer, VIN No: 1R9GN202X3P [REDACTED]. Photographs taken at the time of my inspection are included on the enclosed DVD.

It is my understanding that the subject trailer was purchased new from Ringo Hill Farms Equipment Company located in Quakertown, PA, specifically for towing your 7,800 pound Kabota back hoe. Ringo Hill reportedly recommended the subject trailer as being appropriate for your intended use. It is my further understanding that on June 10, 2010, the gooseneck post attaching your trailer to the hitch ball on your truck broke, causing damage to your truck. It is also my understanding that premature rear tire wear has been an ongoing problem since you originally purchased the trailer. To help alleviate the tire wear, a third axle was added to the trailer on or about September 2007. Reportedly, tire wear still remains an issue.

Based on my inspection, I offer the following comments, observations and opinions.

1. The excessive tire wear is the result of an excessive rearward weight distribution when your backhoe is loaded on the trailer. This improper weight distribution is evidenced by the inability of the axle suspension to level out and by the tongue weight being less than is appropriate. In that regard, normal tongue weight should be approximately 10% of the gross trailer weight. It is my understanding that the weight of the trailer is approximately 5300 pounds and the weight of the Kabota backhoe approximately 7800 pounds for a total weight of 13,100 pounds. Accordingly, the tongue weight for the loaded trailer should be approximately 1300 pounds.

39B



Photo 1

At the time of my inspection the balance of the trailer was checked both with and without the backhoe loaded. When not connected to the truck, the unloaded trailer was supported both by the wheels and the front jack as expected. When the backhoe was loaded, the weight was shifted to the rear of the trailer to the point where the jack came off the ground and provided no support. (See Photo 1) To provide appropriate tongue weight, the jack should have borne on the order of 1500 pounds when the backhoe was loaded. It is clear from the evidence that the axles on the trailer are mounted too far forward to properly balance the trailer when your Kabota backhoe is loaded. This, in my opinion, is clearly a design issue.

2. The failure of the gooseneck post was the result of the propagation of a crack that originated at the point where the bottom post retaining bolt interfaced with the post (See Photo 2). Based on the evidence, the crack appears to be the result of excessive bending of the post resulting from insufficient mobility of the ball in the socket. In that regard, during operation, interference between the truck mounted ball and the edge of the post mounted socket caused an excessive and unintended bending load to be applied to the post. This interference is evidenced by wear on the edge of the socket (See Photo 3). In addition, the lack of tongue weight changed the geometry between the ball and socket exacerbating the condition. In my opinion, this is also a design issue.

39C



Photo 2



Photo 3

Based on my inspection of your truck and trailer, and the above understandings, it is my opinion, within a reasonable degree of engineering certainty, that both the failure of the gooseneck post and the excessive wear on the rear tires are the result of improper design of the trailer. Specifically, the location of the axles is too far forward for proper balancing of the trailer when your Kabota backhoe is

Ringo Trailer VIN No: 1R9GN202X3P [REDACTED]
VTS Ref: 1552

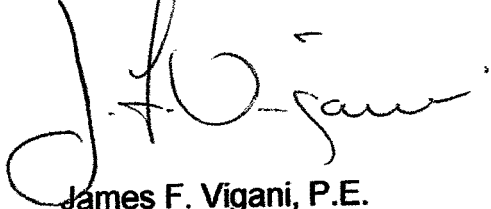
Page: 4

39.D

loaded. Considering the trailer was specifically purchased to transport your backhoe, this design parameter should have been taken into account by Ringo Hill Farms Equipment Company at the time the trailer was purchased.

If you need additional information, or require further assistance in any way, please advise.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'J. F. Vigani', with a large, stylized initial 'J'.

James F. Vigani, P.E.
Engineering Consultant

JFV/sg

Enclosure:

CC: Mike DeStasio, Jr. - Donald F. LaPenna Associates, Inc.



40

The Cincinnati Insurance Company ■ The Cincinnati Indemnity Company
The Cincinnati Casualty Company ■ The Cincinnati Specialty Underwriters Insurance Company
The Cincinnati Life Insurance Company

**Robert W. Misztal AIC, AIM,
SCLA**
Field Claims Manager

March 10, 2012

[REDACTED]

E. Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment
Policy Number : [REDACTED]
Date of Loss : 6/2/10
Claim Number : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and acknowledges receipt of your letter dated March 5, 2012. Your letter indicates you attached a copy of an engineering assessment on your trailer, however please be advised that no such documentation was attached within your correspondence to me.

You also mention not receiving any engineering report from us. I refer you to my prior letter of December 30, 2011 where it is explained that we do not have a written report from the engineer we hired and why.

Your letter of March 5, 2012 does not make mention of the damages that were being claimed to your vehicle. I suspect this is because your personal auto carrier handled those damages. Please note that if this is indeed the case, your carrier has not contacted us to seek reimbursement of those damages, likely because there is a lack of evidence to support such a claim.

It appears at this time, you are making a claim for corrections to your trailer for alleged design issues. Please be advised that the insurance policy does not respond to any alleged damages to our insured's product. Should you have proof of any design issues, you would need to take this up directly with Ringo Hills Farms Equipment.

Regarding any resulting damages, our position remains as stated in my previous letter.

Sincerely,

Robert W. Misztal AIC, AIM, SCLA

41

Field Claims Manager

Cc: File
Ms. Suzanne Cressman – Cincinnati Insurance Company
Mr. Pablo Ross - Plick & Associates
Mr. Bill Weierbach – Ringo Hills Farm Equipment

Mailing Address: PO Box 3798 Reading, PA 19606

Phone: (610) 370-6210 Fax: (610) 370-6211

March 17, 2012

Mr. Misztal
Cincinnati Insurance
PO Box 3798
Reading, PA 19606

Dear Mr. Misztal:

This letter is in response to your letter dated March 10, 2012. Your letter stated you did not receive the engineering assessment I had attached, yet you have denied coverage stating a design flaw. How did you come to that conclusion without an engineering report?

I have written and stated since the start of this investigation that something was wrong with my trailer which resulted in the accident and damage. However in previous communications you stated my opinion was irrelevant and you needed an expert engineering opinion to settle this claim. Now after a year and half you deny for design issues without an engineering assessment claiming Ringo Trailer does not have coverage for design issues. This confuses me.

I am an injured party in this incident. I am not implying the correction of my trailer is the only issue. The trailer, in my opinion is the direct cause of the accident.

As the insurance company, I would expect you to investigate and determine cause of loss and provide appropriate retribution. I suspect you would follow the same process you expect my auto company to follow. I have sent all of our correspondences to them so they can assess next steps too. It seems there is a process insurance companies follow to settle claims and reimburse each other. I suspect you know that procedure or you would not have mentioned it your letter. As a injured party, I would not expect to be penalized and be caught between this process for damages that were not my fault.

I complied with your direction to get my own engineering assessment. I shared those result with you in good faith and reattached my letter from March 5th which includes a letter from the engineer. If you were going to deny based on design without an engineering assessment I question why you sent me in that direction in the first place.

43

At a minimum, I am asking to address the damage to both my vehicle and trailer. I started this entire process with faith that this would be addressed. Unfortunately this was not the case. This entire incident has brought both physical and mental anguish to me.

I believe it is your responsibility to send an expert to determine the ultimate cause of the trailer malfunction and resulting damage to my truck. I again request to have an engineering expert evaluate the trailer with and without the backhoe loaded. It is my understanding Pick & Associates cannot complete their report without your authorization.

As I have previously stated since my first letter dated October 13, 2010 my intent was to simply have this matter resolved and avoid a future fatal injury to myself or someone else.

I look forward to being contacted by yourself or Mr. Ross to conduct the assessment and bring this issue to a close.

Sincerely,

[Redacted Signature]

C.C.
Mr. Ross
Plick & Associates Forensic Engineers
221 Woodbine Ave
Narberth, PA 19072

Suzanne Cressman, Cincinnati Insurance Company

Ringo Trailer



44

The Cincinnati Insurance Company • The Cincinnati Indemnity Company
The Cincinnati Casualty Company • The Cincinnati Specialty Underwriters Insurance Company
The Cincinnati Life Insurance Company

**Robert W. Misztal AIC, AIM,
SCLA**
Field Claims Manager

March 23, 2012

[REDACTED]
E. Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment
Policy Number : [REDACTED]
Date of Loss : 6/2/10
Claim Number : [REDACTED]

Dear [REDACTED]

This letter is in regards to the above captioned claim and acknowledges receipt of your letter dated March 17, 2012. I can understand your confusion with regard to coverage versus liability. The policy written for our insured does not provide coverage under the policy for their product therefore as an insurance company per the contract we have with Ringo Hills Farm Equipment we would not address any issues to your trailer. The policy does provide coverage for resulting damages from our insured's product, which in this case is your vehicle. In order for us to make payment for your vehicle, you must show negligence on our insured's behalf that cause such damage.

I have instructed Mrs. Suzanne Cressman of The Cincinnati Insurance Company to contact Plick & Associates (Mr. Pablo Ross) to authorize them to complete their investigation. Please cooperate in allowing Mr. Ross to do so by giving him access to whatever he may need. As mentioned previously, Mr. Ross will complete his investigation, do research and then provide us with his opinion. We will then be back in contact accordingly.

Sincerely,

Robert W. Misztal AIC, AIM, SCLA
Field Claims Manager

Cc: File
Ms. Suzanne Cressman – Cincinnati Insurance Company
Mr. Pablo Ross - Plick & Associates
Mr. Bill Weierbach – Ringo Hills Farm Equipment
Ms. Janet Koob - C.M. Stauffer Agency

Mailing Address: PO Box 3798 Reading, PA 19606
robert_misztal@cinfin.com • Phone (610) 779-6310 Fax (866) 231-0248

MAY 3, 2012

45

[REDACTED]
East Hanover, NJ [REDACTED]

North American Risk Services
Terry Pevehouse, CSRP
P.O.Box 166002
Altamonte Springs, Florida 32716-6002
Claim # [REDACTED]

Dear Terry,

I've enclosed copies of two letters, the first dated 12/21/10 from Cincinnati Insurance where they clearly states the trailer was inspected by their Engineer and their Insured. However, no written or verbal report has been given by their Engineer or their Insured. Since the beginning of this case, the issue has been the design of the trailer. In the same letter, Robert Misztal of Cincinnati Insurance states that his Insured, Ringo Trailer, inspected the trailer and failed to find anything wrong with it.

Now with regard to the second letter from Cincinnati Insurance dated 3/10/12, please note the last paragraph which states, "It appears at this time, you are making a claim for corrections to your trailer for alleged design issues. Please be advised that the insurance policy does not respond to any alleged damages to our insured's product. Should you have proof of any design issues, you would need to take this up directly with Ringo Hills Farm Equipment".

As per Vigani Technical Services my engineer's inspection report, which you have a copy of and I have also enclosed a copy which it clearly states a design flaw. I also have written documentation from Jenson and Mitchell Incorporated, Paterson New Jersey, also stating a design flaw.
Copies Enclosed.

As per our phone conversation, you said you were going to turn this matter over to your attorney to take them to court. I would like to meet with your attorney to go over this case as I stated to you on the phone.

Please advise me as soon as possible, because as you know, June is my deadline to bring a suit.

Thank You,
[REDACTED]

Ringo Trailer VIN No: 1R9GN202X3P [REDACTED]
VTS Ref: 1552

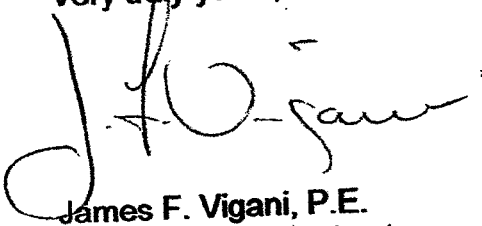
Page: 4

53

loaded. Considering the trailer was specifically purchased to transport your backhoe, this design parameter should have been taken into account by Ringo Hill Farms Equipment Company at the time the trailer was purchased.

If you need additional information, or require further assistance in any way, please advise.

Very truly yours,



James F. Vigani, P.E.
Engineering Consultant

JFV/sg

Enclosure:

CC: Mike DeStasio, Jr. - Donald F. LaPenna Associates, Inc.

VIGANI TECHNICAL SERVICES, INC.

57

Tax ID# 22-2649628

Invoice

Bill To

Invoice No: 012008

Date: 4/9/2012

East Hanover, New Jersey

Attention:

Description

Amount

Ringo Trailer VIN No: 1R9GN202X3P
Cincinnati Insurance Companies Claim No:
VTS Ref: 1552

Professional Services:
Meetings on 10/18/11 & 1/10/12
Report

500.00

THIS CHECK IS DELIVERED FOR PAYMENT ON THE FOLLOWING ACCOUNTS	
DATE	AMOUNT

 **A & Z PLUMBING**
14 CAROLYN COURT
EAST HANOVER, NJ 07936

4-16-2012

PAY TO THE ORDER OF Vigani Technical Services Inc. \$ 500.00
Five Hundred 00/100 DOLLARS

 **United Jersey Bank**
19 Ridgeway Avenue
East Hanover, NJ 07936

FOR [Redacted]



Total Amount:

\$500.00

Any balance over 30 days subject to a finance charge of 1.5% per month or 18% per annum.

THE
CINCINNATI
INSURANCE COMPANIES



Suzanne Cressman
Field Claims Representative

THE
CINCINNATI INSURANCE COMPANIES

THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY

THE CINCINNATI INDEMNITY COMPANY
THE CINCINNATI LIFE INSURANCE COMPANY

P.O. Box 3496
Allentown, PA 18106-0496
Phone (610) 366-1955
Fax (888) 216 7445
Email: Suzanne_Cressman@cinfm.com
Via Certified mail/Return Receipt

December 6, 2010

[REDACTED]
East Hanover, NJ [REDACTED]

Re: Policyholder : Ringo Hills Farm Equipment.
Policy Number : [REDACTED]
Date of Loss : 06/02/2010
Claim Number : 1399360
Claimant : [REDACTED]

Dear Mr. [REDACTED]

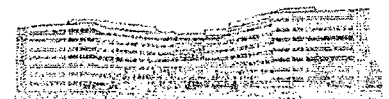
As per your request please find the attached copies from the Inspection that PDA completed.

Should you have any questions please contact the undersigned.

Sincerely,

Suzanne Cressman
Field Claims Representative

Cc: File



Claim Number: [REDACTED] PDA Assignment Number: 799-009-0326 Owner Name: [REDACTED]

Date: 9/30/2010 06:25 AM
Estimate ID: 7990090326
Estimate Version: 0
Committed
Profile ID: PDA North Jersey

THIS IS NOT AN AUTHORIZATION TO REPAIR. ALL COSTS OF REPAIRS ARE THE
SOLE RESPONSIBILITY OF THE VEHICLE OWNER, WHO ULTIMATELY MUST
AUTHORIZE ALL REPAIRS. NO SUPPLEMENTS WILL BE HONORED WITHOUT THE
PRIOR APPROVAL OF PROPERTY DAMAGES APPRAISERS. CALL 973-857-1515

Property Damage Appraisers

6148 Pompton Ave, Cedar Grove, NJ 07009
(973) 857-1515
Fax: (973) 857-7070
Email: pdanorthjersey@pdaorp.net

Damage Assessed By: Paul Tecza

Appraised For: Suzanne Cressman

Condition Code: Good
Date of Loss: 9/27/2010
Deductible: 0.00
File Number: 7990090326
Policy No: [REDACTED]

Type of Loss: Property Damage
Inspect date: 9/28/2010

Claim Number: [REDACTED]

Insured: RINGO HILL GARMS
Claimant: [REDACTED]
Address: [REDACTED] EAST HANOVER, NJ [REDACTED]
Telephone: Home Phone: [REDACTED]
Owner: [REDACTED]
Address: [REDACTED] EAST HANOVER, NJ [REDACTED]
Telephone: Home Phone: [REDACTED]

Mitchell Service: 911000

Description: 03 RINGO FLATBED TRAILER
VIN: 1R9GN202X3P [REDACTED]
OEM/ALT: A
Color: BLACK

Vehicle Production Date: 5/03
License: [REDACTED]
Search Code: 799

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/Part Number	Dollar Amount	Labor Units
1	900500	BDY *	REPAIR	PHOTOS OF TRAILER=NO DAMAGES	Existing		0.0*
2	900500	BDY *	REPAIR	PHOTO OF OLD/BROKEN GOOSE NECK/HITCH	Existing		0.0*
3				CRACK/BREAK ORIGINATED @ STOP BOLT			
4	900500	BDY *	REPAIR	PHOTOS TAKEN OF REPLACEMENT GOOSE NECK/H	Existing		0.0*

* - Judgment Item

ESTIMATE RECALL NUMBER: 09/30/2010 06:25:08 7990090326
Mitchell Data Version: OEM: AUG_10_V UltraMate is a Trademark of Mitchell International
MAPP: AUG_10_V0905 Copyright (C) 1994 - 2010 Mitchell International
UltraMate Version: 7.0.022 All Rights Reserved

Page 1 of 2

Date: 9/30/2010 06:25 AM
 Estimate ID: 7990090326
 Estimate Version: 0
 Committed
 Profile ID: PDA North Jersey

Remarks

PHOTOS OF TRAILER/LOAD CARRIED(BACKHOE), AND OLD/BROKEN TRAILER HITCH/GOOSENECK, PHOTO OF REPLACEMENT HITCH/GOOSENECK ALREADY INSTALLED.
 UPON INSPECTION OF OLD BROKEN HITCH/GOOSENECK-THE BREAK/CRACK ORIGINATED @ ADJUSTING BOLT STOP AREA(METAL WAS WEAKENED AT BOLT STOP AREA- LOAD/TORQUE FROM REPEATED TOWING OF HEAVY LOAD(BACKHOE) EVENTUALLY CAUSED PART TO BREAK.

An automated search for aftermarket & LKQ parts was performed during the completion of the appraisal.

Estimate Totals

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Labor Summary	0.0				0.00	Total Replacement Parts Amount	0.00
III. Additional Costs					Amount	IV. Adjustments	Amount
Total Additional Costs					0.00	Insurance Deductible	0.00
						Customer Responsibility	0.00
						I. Total Labor:	0.00
						II. Total Replacement Parts:	0.00
						III. Total Additional Costs:	0.00
						Gross Total:	0.00
						IV. Total Adjustments:	0.00
						Net Total:	0.00

Insurance Co: Cincinnati Equitable Ins Co - Cincinnati
 Address: P.O. Box 3428
 Cincinnati, OH 45201-3428
 Work Phone: (513) 621-1826
 Fax Phone: (513) 621-4531

Inspection Site: HOME ADDRESS
 EAST HANOVER, NJ
 Inspection Date: 9/28/2010

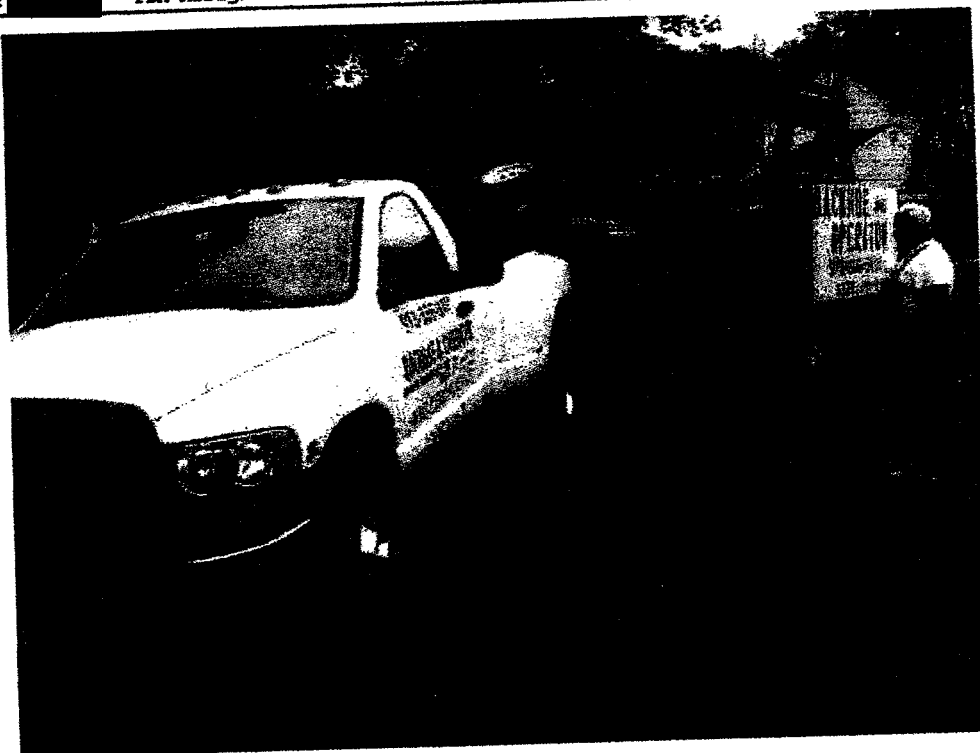
Body Shop: PHOTOS ONLY

Copy of appraisal worksheet left at inspection site.

Pin Number: [REDACTED]

PDA Assignment Number: 799-009-0326

Owner Name: [REDACTED]



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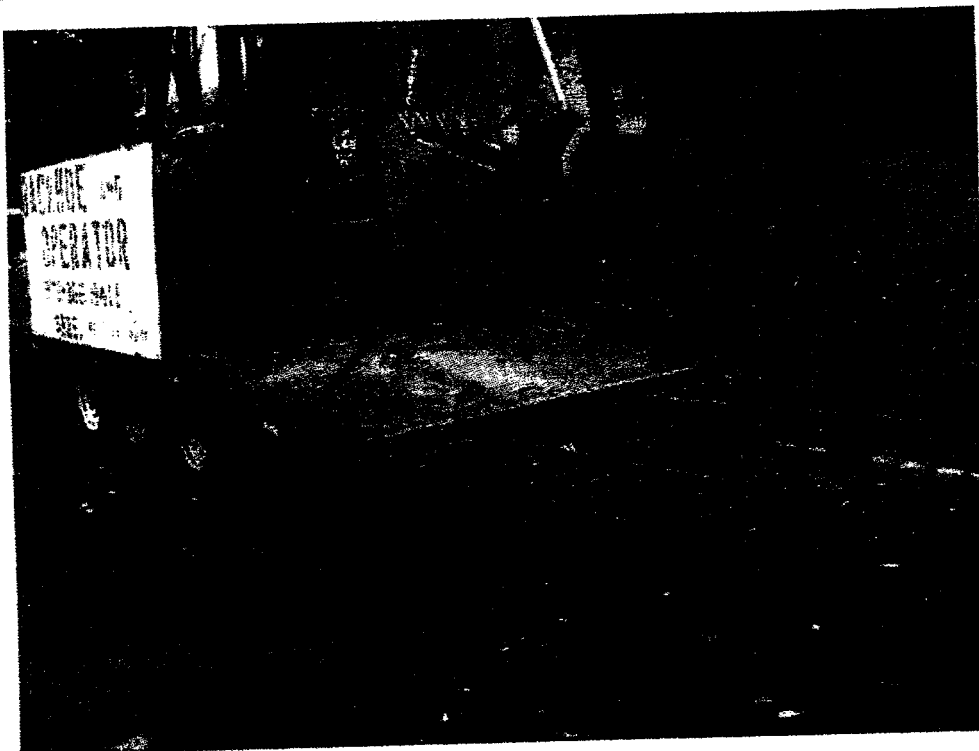
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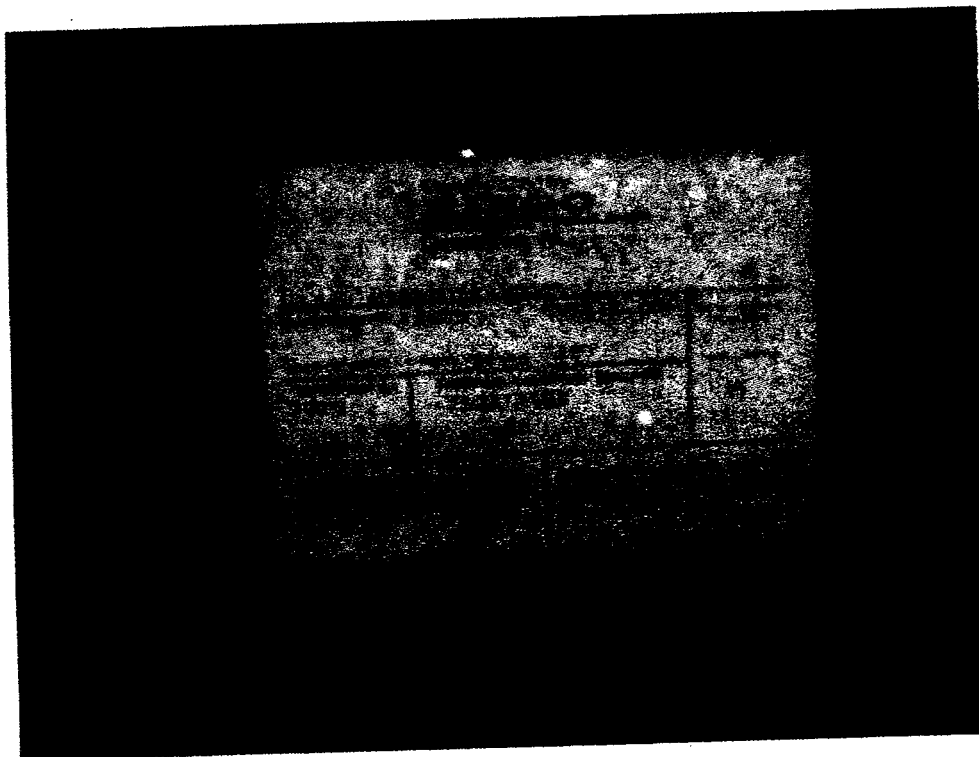
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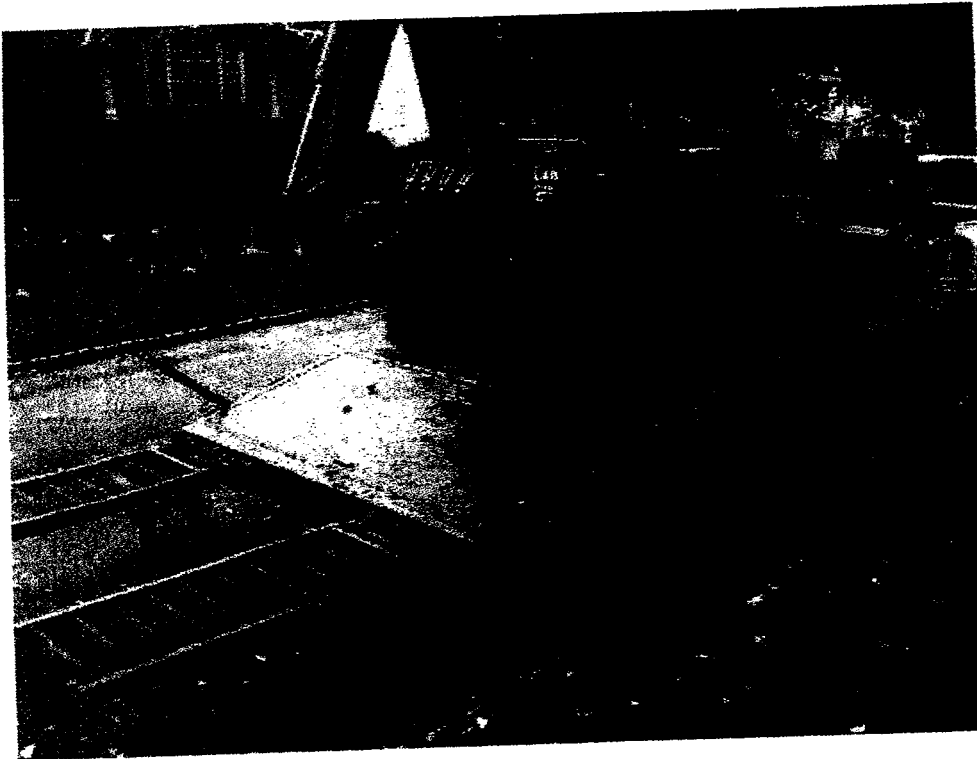
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Remarks:



Document Name: P I17 005.jpg Document Type: Photo
Remarks:



Document Name: P I17 006.jpg Document Type: Photo
Remarks:



Document Name: P I17 007.jpg Document Type: Photo
Remarks:



Document Name: P I17 008.jpg Document Type: Photo
Remarks:



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Remarks:

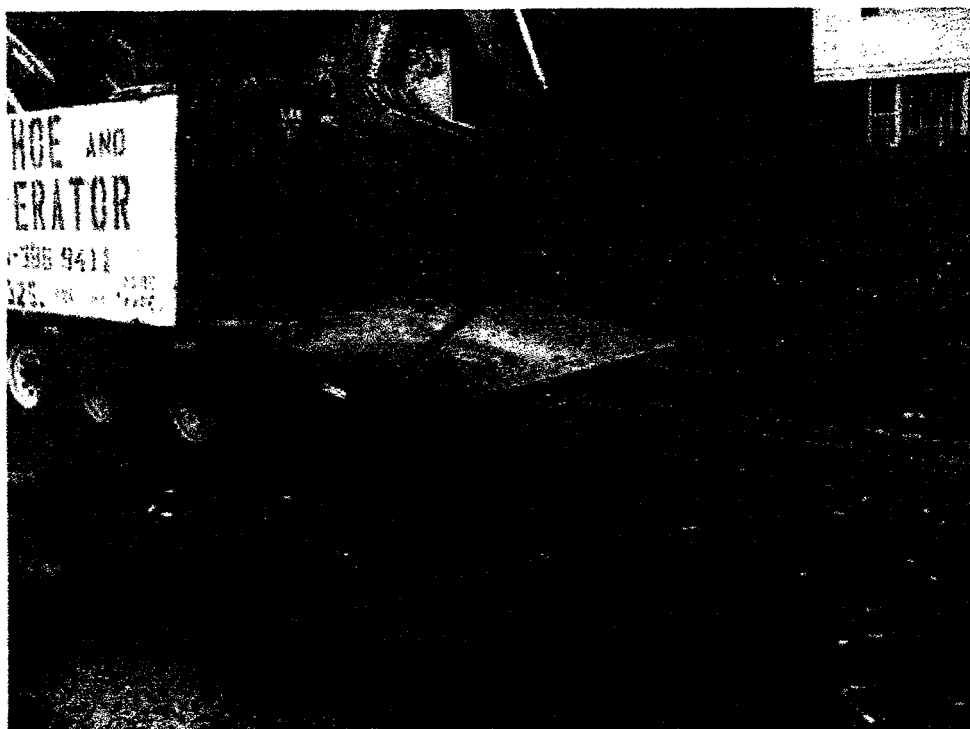


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Claim Number:

PDA Assignment Number: 799-009-0326

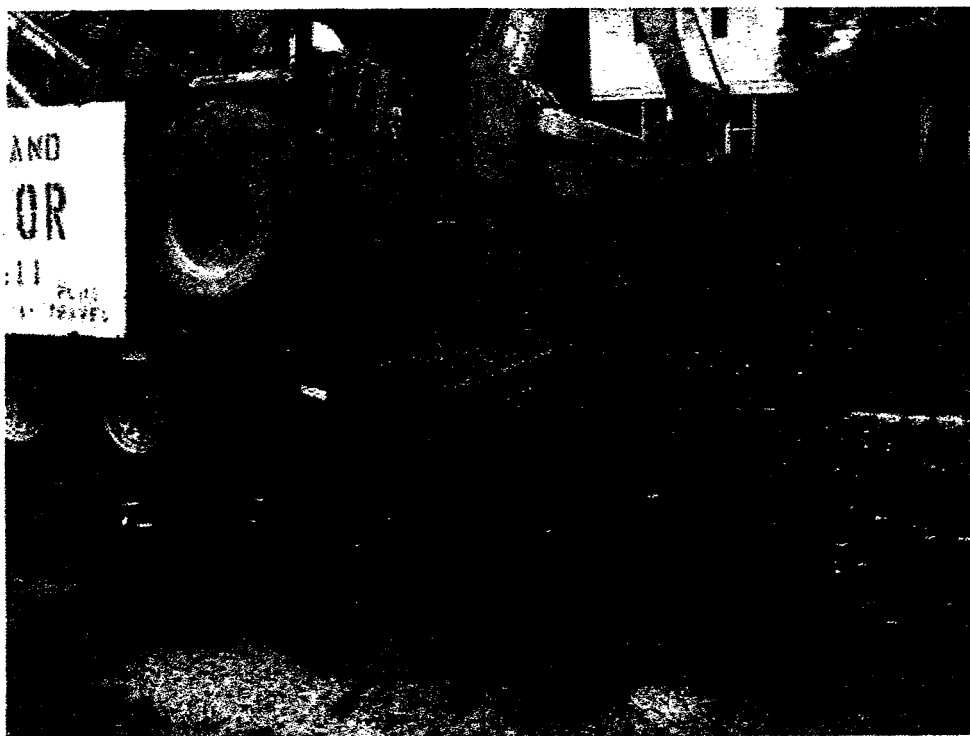
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Remarks:



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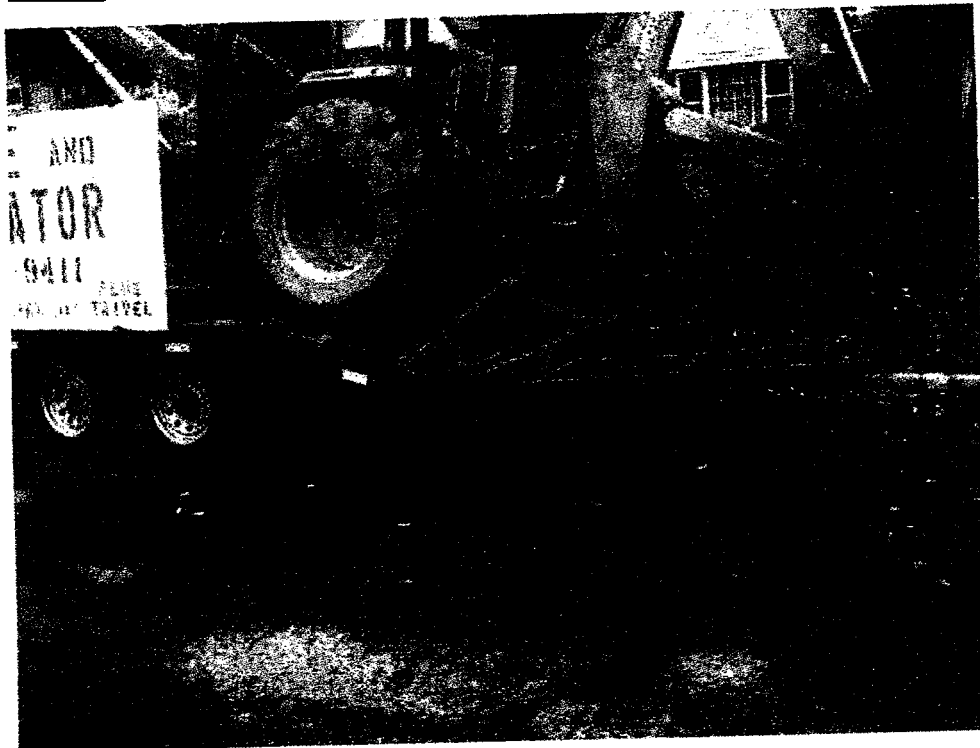
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Remarks:

Claim Number:

PDA Assignment Number: 799-009-0326

Owner Name:



Document Name: P I17 013.jpg

Document Type: Photo

Remarks:



Document Name: P I17 014.jpg

Document Type: Photo

Remarks:

Claim Number: [REDACTED]

PDA Assignment Number: 799-009-0326

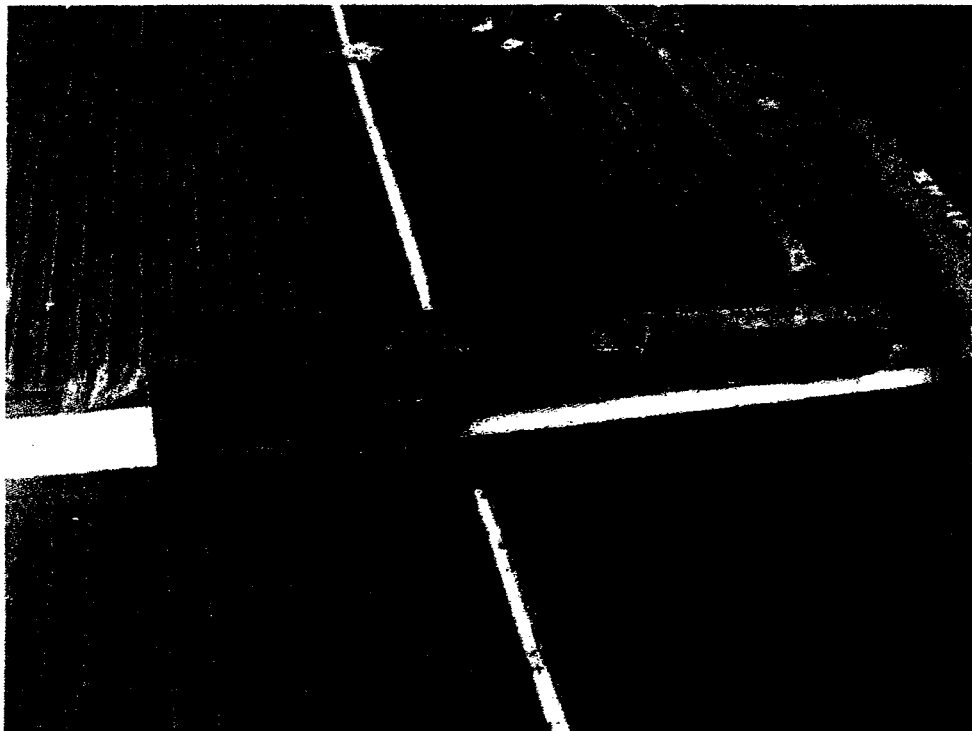
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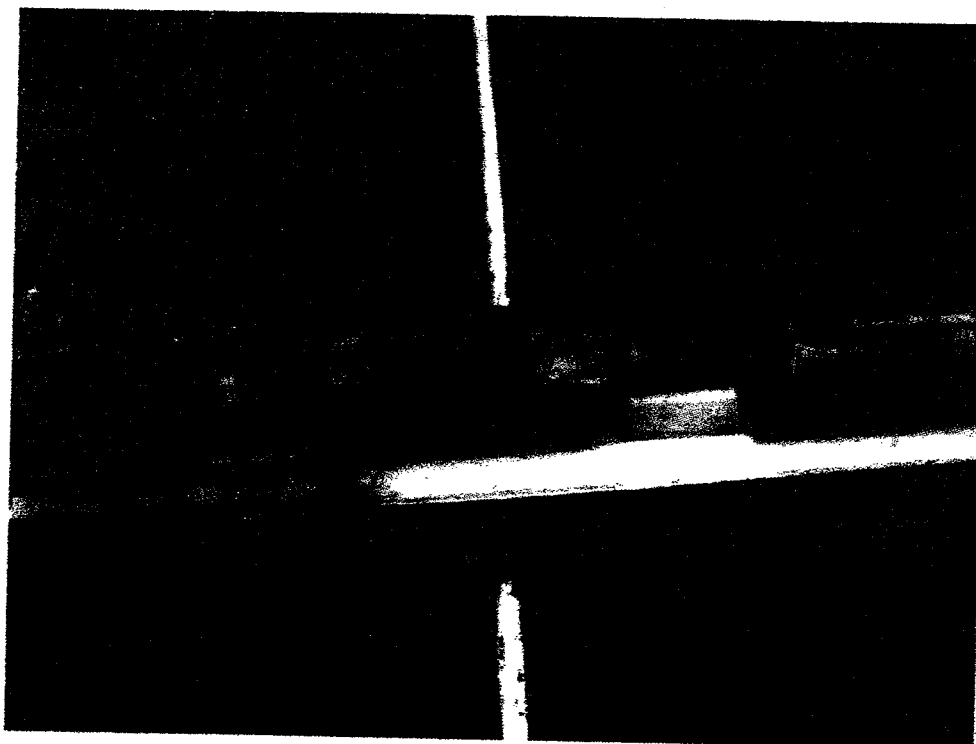
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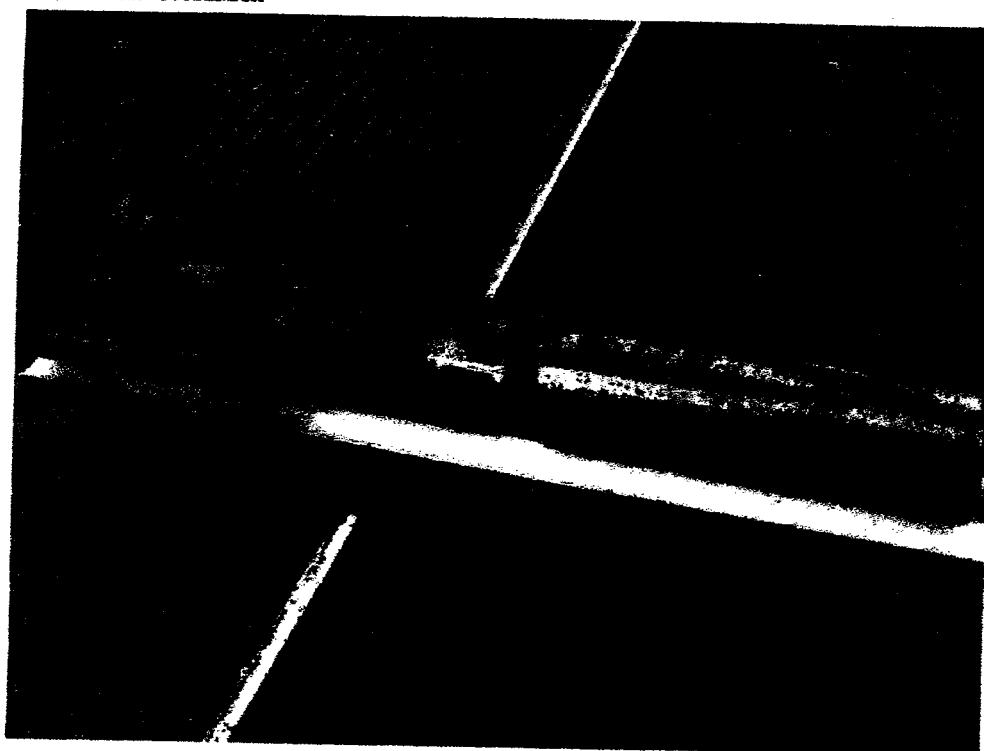
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Document Type: Photo

Remarks: OLD CRACKED/BROKEN HITCH/GOOSENECK



Document Name: P I17 017.jpg Document Type: Photo
Remarks: BROKEN/CRACKED GOOSENECK

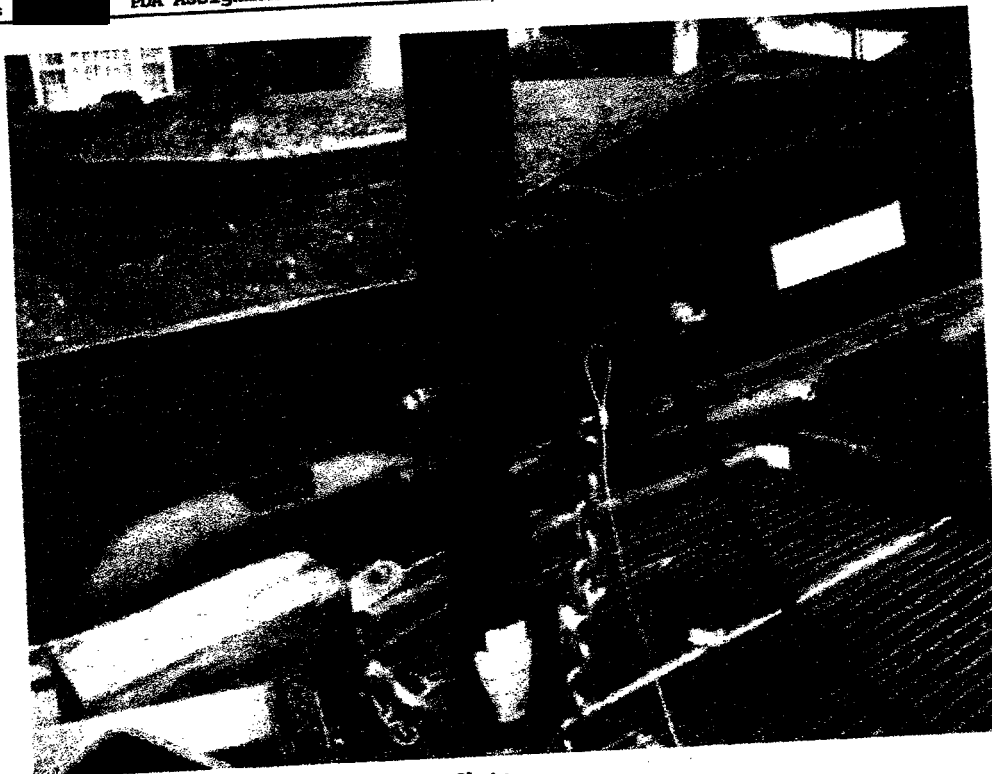


Document Name: P I17 018.jpg Document Type: Photo
Remarks: BREAK ORIGINATED @ BOLT STOP INDENTATION/STRESS POINT

Claim Number: [REDACTED]

PDA Assignment Number: 799-009-0326

Owner Name: [REDACTED]



Document Name: P I17 019.jpg

Document Type: Photo

Remarks: REPLACEMENT GOOSENECK



Document Name: P I17 020.jpg

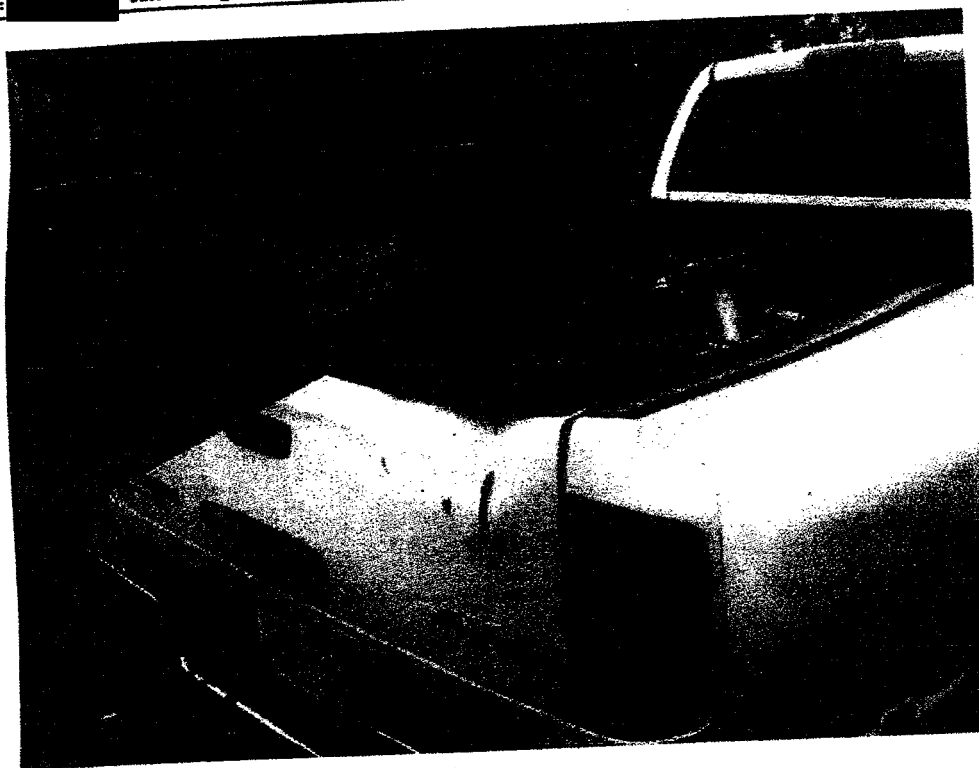
Document Type: Photo

Remarks: GOOSENECK PARTS

Claim Number: [REDACTED]

PDA Assignment Number: 799-009-0326

Owner Name: [REDACTED]



Document Name: P I17 021.jpg

Document Type: Photo

Remarks:



Document Name: P I17 022.jpg

Document Type: Photo

Remarks:

09/30/2010

06:46:39

Page: 1



Property Damage Appraisers
Condition Report for Assignment Number - 0090325

Company: Cincinnati Equitable Ins Co -		Owner: [REDACTED]	
Adjuster: Suzanne Crossman		Policy #: [REDACTED]	Claim #: [REDACTED]
Recommendation: Repairable		Year/Make/Model: 2004 DODGE RAM 2500 PICK UP	
Type of Loss: Collision		License/State: [REDACTED]	VIN: 3D7MU46C33G [REDACTED]
Interior: Average	Paint: Average	Paint Comments:	
Engine:		Mileage: 20,000	
Approximate Special Equipment 0.00		Special Equipment:	
Tires: L/F: 0/32	R/F: 0/32	Spare: 0/32	Size: RADIAL
L/R: 0/32	R/R: 0/32		Type:

Equipment List:		Description	Description
Loss Recap:	Agreed Price: 4,804.30	Old Damage: 0.00	Repair Shop: OWNERS CHOICE
	Suggested Betterment: 0.00	Est. Salvage Value: 0.00	Drivability: Yes
	Agreed Price After Betterment: 4,804.30	Approximate ACV: 0.00	Parts Delay: Unknown
	Approx. Number of Days to Repair: 5		

Betterment:	Description	Amount
		0.00

Old Damage:	Description	Amount

LKQ Repl. Assy.:	Salvage Yard	City	Phone	Contact

Remarks:
TRUCK @ HOME, OWNER PRESENT, DAMAGE TO REAR BED ASSY AS A RESULT OF BROKEN TRAILER HITCH/GOOSENECK MOUNT.
NO NAMED REPAIR FACILITY-OWNERS CHOICE.
NOTE- PHOTOS TAKEN OF TRAILER/BROKEN HITCH/GOOSENECK ALSO.

Appraiser: PAUL TECZA Date: _____

FD02-08/16/1999

All PDA Offices Independently Owned and Operated

Date: 9/30/2010 06:42 AM
 Estimate ID: 7990090325
 Estimate Version: 0
 Committed
 Profile ID: * PDA North Jersey

THIS IS NOT AN AUTHORIZATION TO REPAIR. ALL COSTS OF REPAIRS ARE THE
 SOLE RESPONSIBILITY OF THE VEHICLE OWNER, WHO ULTIMATELY MUST
 AUTHORIZE ALL REPAIRS. NO SUPPLEMENTS WILL BE HONORED WITHOUT THE
 PRIOR APPROVAL OF PROPERTY DAMAGES APPRAISERS. CALL 973-857-1515

Property Damage Appraisers

6148 Pompton Ave, Cedar Grove, NJ 07009
 (973) 857-1515
 Fax: (973) 857-7070
 Email: pdanorthjersey@pdaorg.net

Damage Assessed By: Paul Tecza
 Appraised For: Suzanne Cressman
 Condition Code: Good
 Date of Loss: 9/27/2010
 Deductible: 0.00
 File Number: 7990090325
 Policy No: [REDACTED]
 Type of Loss: Property Damage
 Inspect date: 9/28/2010
 Claim Number: [REDACTED]

Insured: RINGO HILL GARMS
 Claimant: [REDACTED]
 Address: [REDACTED] EAST HANOVER, NJ [REDACTED]
 Telephone: Home Phone: [REDACTED]
 Owner: [REDACTED]
 Address: [REDACTED] EAST HANOVER, NJ [REDACTED]
 Telephone: Home Phone: [REDACTED]

Mitchell Service: 913530

Description: 2003 Dodge Pickup R3500 Laramie HO Turbo
 Body Style: 2D Pkup 8' Bed 140" WB
 VIN: 2D7MU46C330 [REDACTED]
 Mileage: 20,577
 OEM/ALT: A
 Color: WHITE
 Options: VEHICLE ANTI-THEFT, PASSENGER AIRBAG, DRIVER SIDE AIRBAG, POWER DRIVER SEAT
 POWER LOCK, POWER WINDOW, POWER STEERING, MANUAL AIR CONDITION, CRUISE CONTROL
 TILT STEERING COLUMN, HEATED EXTERIOR MIRROR, LEATHER SEAT
 SLIDING REAR PICKUP WINDOW, ANTI-LOCK BRAKE SYS., FOG LIGHTS
 ADJUSTABLE FOOT PEDALS, LEATHER STEERING WHEEL, DIESEL ENGINE
 POWER ADJUSTABLE EXTERIOR MIRROR, FRONT AIR DAM, TINTED GLASS, TRIP COMPUTER
 FIRST ROW SPLIT BENCH SEAT, KEYLESS ENTRY, UNIVERSAL GARAGE DOOR OPENER
 OUTSIDE TEMPERATURE GAUGE, TACHOMETER
 Vehicle Production Date: 9/02
 Drive Train: 5.9L Turbo Inj 6 Cyl Dsl 4WD
 License: [REDACTED] NJ
 Search Code: 799

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/Part Number	Dollar Amount	Labor Units
1	301242	BDY	REMOVE/INSTALL	Bed Assembly			INC
2	305140	BDY	REMOVE/INSTALL	R Rear Fender Assy			2.0 #
3	305141	BDY	REMOVE/INSTALL	L Rear Fender Assy			INC #
4	302573	BDY	REPAIR	R Pickup Bed Side Panel	Existing		6.0**
5	AUTO	REF	REFINISH	R Bed Side Panel Outside	5101755AA	1,880.00	C 3.6
6	302574	BDY	REMOVE/REPLACE	L Pickup Bed Side Panel			6.0**
7	AUTO	REF	REFINISH	L Bed Side Panel Outside			C 3.2

ESTIMATE RECALL NUMBER: 09/30/2010 06:42:26 7990090325
 Mitchell Data Version: OEM: AUG_10_V UltraMate is a Trademark of Mitchell International
 MAPP: AUG_10_V0905 Copyright (C) 1994 - 2010 Mitchell International
 UltraMate Version: 7.0.022 All Rights Reserved

Claim Number: PDA Assignment Number: 799-009-0325 Owner Name:

Date: 9/30/2010 06:42 AM
 Estimate ID: 7990090325
 Estimate Version: 0
 Committed
 Profile ID: * PDA North Jersey

8	302560	BDY	REMOVE/REPLACE	Tailgate Shell			
9	AUTO	REF	REFINISH	Tailgate Outside			
10	AUTO	REF	REFINISH	Tailgate Inside			
11	301314	BDY	REMOVE/REPLACE	Tailgate Adhesive Nameplate	55077300AA	40.30	0.1
12	301317	BDY	REMOVE/REPLACE	Tailgate Adhesive Nameplate	55077299AA	40.30	0.1
13	301362	BDY	REMOVE/INSTALL	R Rear Combination Lamp			0.3
14	301383	BDY	REMOVE/INSTALL	L Rear Combination Lamp			INC
15	304062	BDY	REMOVE/INSTALL	R Rear Side Marker Lamp			0.2 #
16	304063	BDY	REMOVE/INSTALL	L Rear Side Marker Lamp			0.2 #
17	AUTO	REF	ADD'L OPR	Clear Coat	Existing		2.5
18	900500	BDY *	REPAIR	COLOR TINT	** QUAL REPL PART	15.00	* 0.2*
19	900500	BDY *	REMOVE/REPLACE	SEAM SEALER/CAULK	** QUAL REPL PART	50.00	* 0.0*
20	900500	BDY *	REMOVE/REPLACE	UPPER BED PLASTIC MOULDING			
21				APPROX COST-EXACT PRICE SUBJECT TO INVOICE		314.60	*
22	AUTO		ADD'L COST	Paint/Materials		3.00	*
23	AUTO		ADD'L COST	Hazardous Waste Disposal			

* - Judgment Item
 # - Labor Note Applies
 ** QRP CAPA - Quality Replacement Parts CAPA Certified
 C - Included in Clear Coat Cost

KEYSTONE AUTOMOTIVE FPPP
 55 SHEPHERDS LN.
 KENILWORTH
 NJ 07033
 (973) 238-4632 (800) 339-8381

8 ** CH1000125C 444.00

Remarks
 TRUCK @ HOME, OWNER PRESENT. DAMAGE TO REAR BED ASSY.
 VISIBLE DAMAGES ONLY.
 REPAIR FACILITY=OWNERS CHOICE.

An automated search for aftermarket & LKQ parts was performed during the completion of the appraisal.

Estimate Totals

					II. Part Replacement Summary			Amount
I. Labor Subtotals					Taxable Parts			2,469.60
	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals			172.87
Body	26.6	44.00	0.00	0.00	1,170.40	T	@ 7.000%	
Refinish	12.1	44.00	0.00	0.00	532.40	T		
					1,702.80			2,642.47
					119.20			
					1,822.00			
Labor Summary								

Date: 9/30/2010 06:42 AM
 Estimate ID: 7990090325
 Estimate Version: 0
 Committed
 Profile ID: * PDA North Jersey

				Amount	IV. Adjustments	Amount
III. Additional Costs				317.60	Insurance Deductible	0.00
Taxable Costs				22.23		0.00
Sales Tax @ 7.000%				339.83	Customer Responsibility	
Total Additional Costs						
Paint Material Method: Rates						
Init Rate = 26.00 , Init Max Hours = 99.9, Addl Rate = 0.00						
					I. Total Labor:	1,822.00
					II. Total Replacement Parts:	2,642.47
					III. Total Additional Costs:	339.83
					Gross Total:	4,804.30
					IV. Total Adjustments:	0.00
					Net Total:	4,804.30

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AUTOMOBILE PARTS NOT MADE BY THE ORIGINAL MANUFACTURER. PARTS USED IN THE REPAIR OF YOUR VEHICLE BY OTHER THAN THE ORIGINAL MANUFACTURER ARE REQUIRED TO BE AT LEAST EQUAL IN LIKE KIND AND QUALITY IN TERMS OF FIT, QUALITY AND PERFORMANCE TO REPLACEMENT PARTS AVAILABLE FROM THE ORIGINAL MANUFACTURER.

Point(s) of Impact
 6 Rear Center (P)

Insurance Co: Cincinnati Equitable Ins Co - Cincinnati
 Address: P.O. Box 3426
 Cincinnati, OH 45201-3426
 Work Phone: (513) 621-1826
 Fax Phone: (513) 621-4541

Inspection Site: HOME ADDRESS
 EAST HANOVER, NJ
 Inspection Date: 9/28/2010

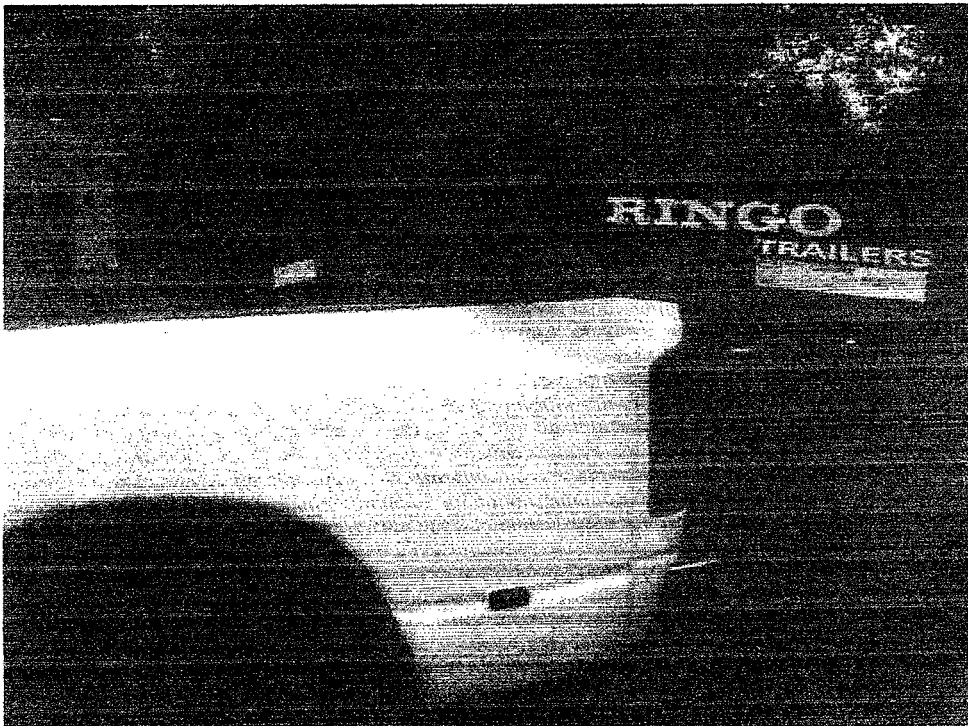
Body Shop: OWNERS CHOICE

Copy of appraisal worksheet left at inspection site.

Claim Number: [REDACTED]

PDA Assignment Number: 799-009-0325

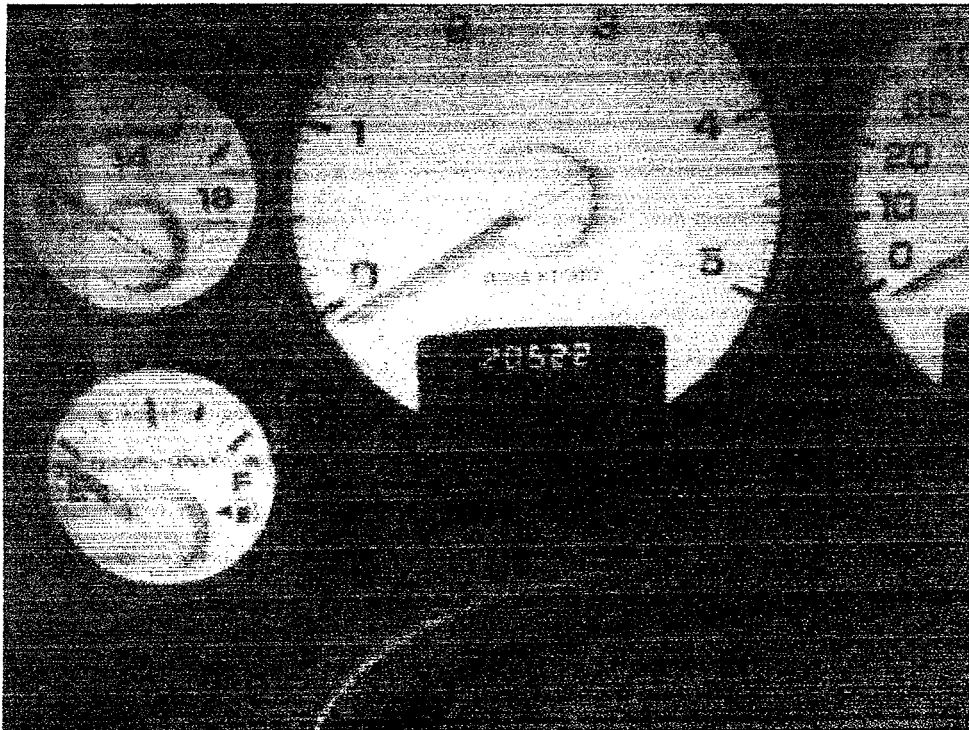
Owner Name: [REDACTED]



Document Name: P I16 027.jpg

Document Type: Photo

Remarks:



Document Name: P I16 028.jpg

Document Type: Photo

Remarks:

Claim Number:

PDA Assignment Number: 799-009-0325

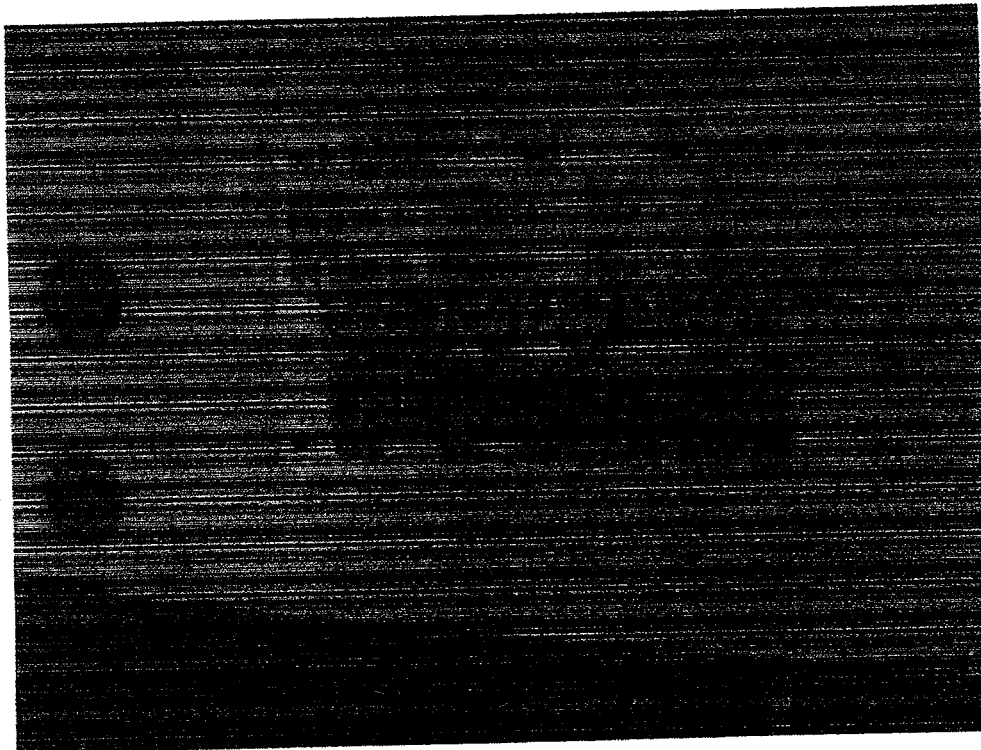
Owner Name:



Document Name: P I16 029.jpg

Document Type: Photo

Remarks:



Document Name: P I16 030.jpg

Document Type: Photo

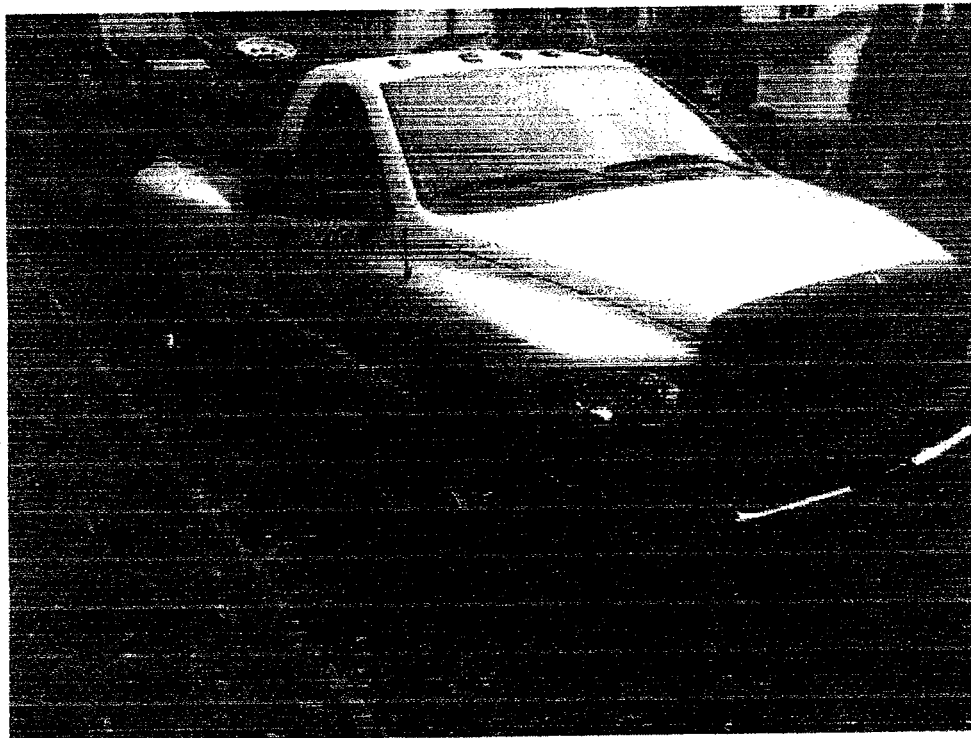
Remarks:



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Document Type: Photo

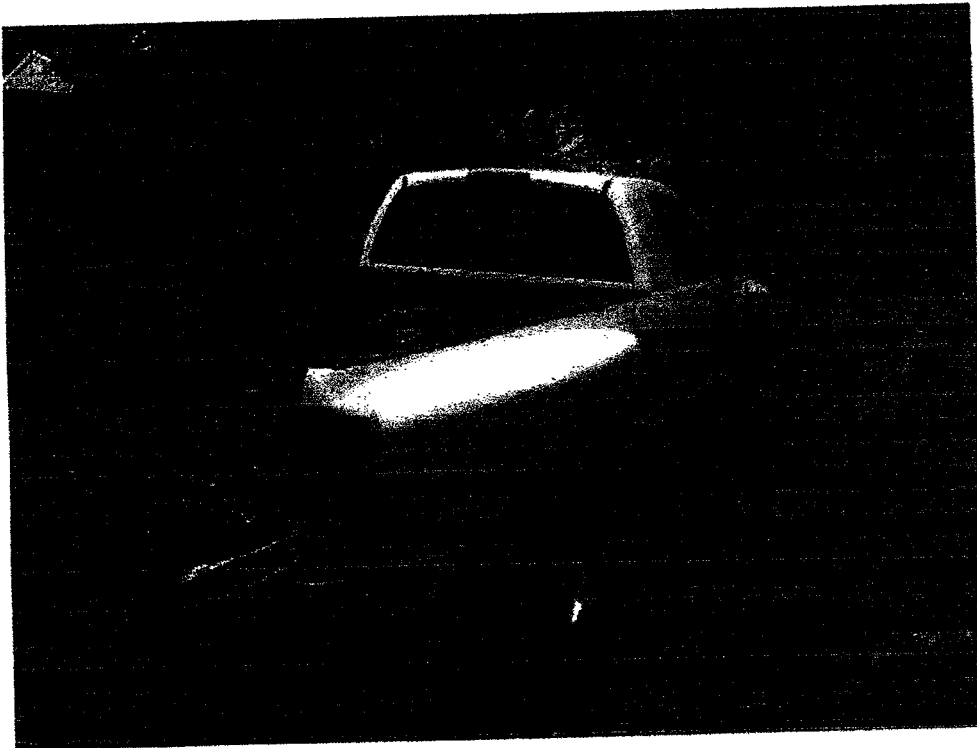
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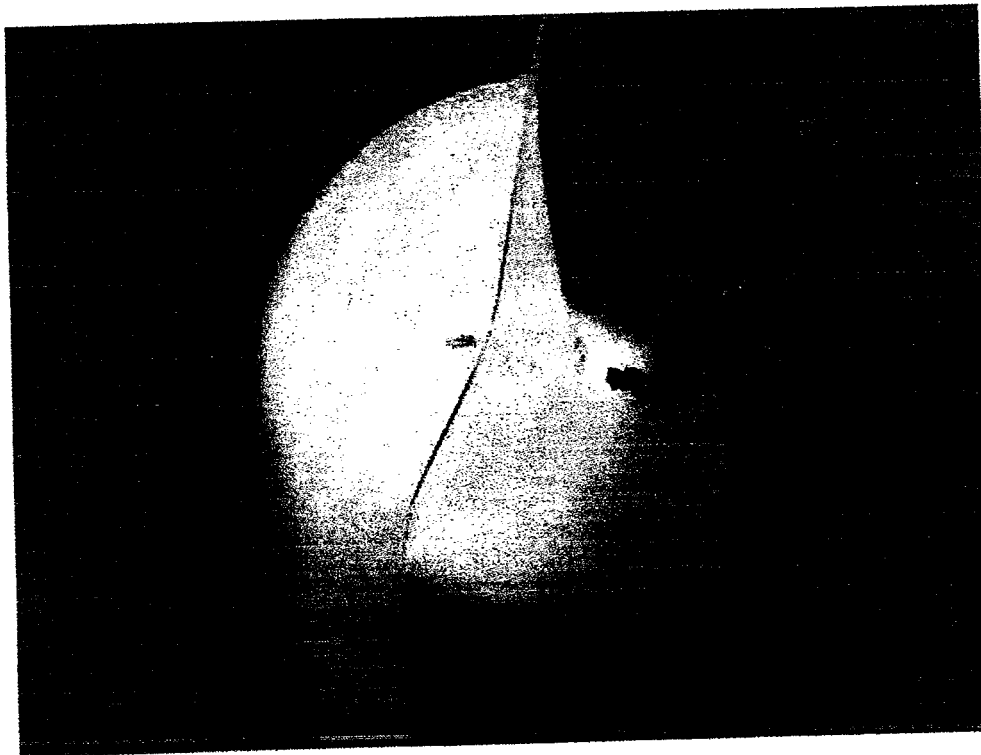
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Document Type: Photo

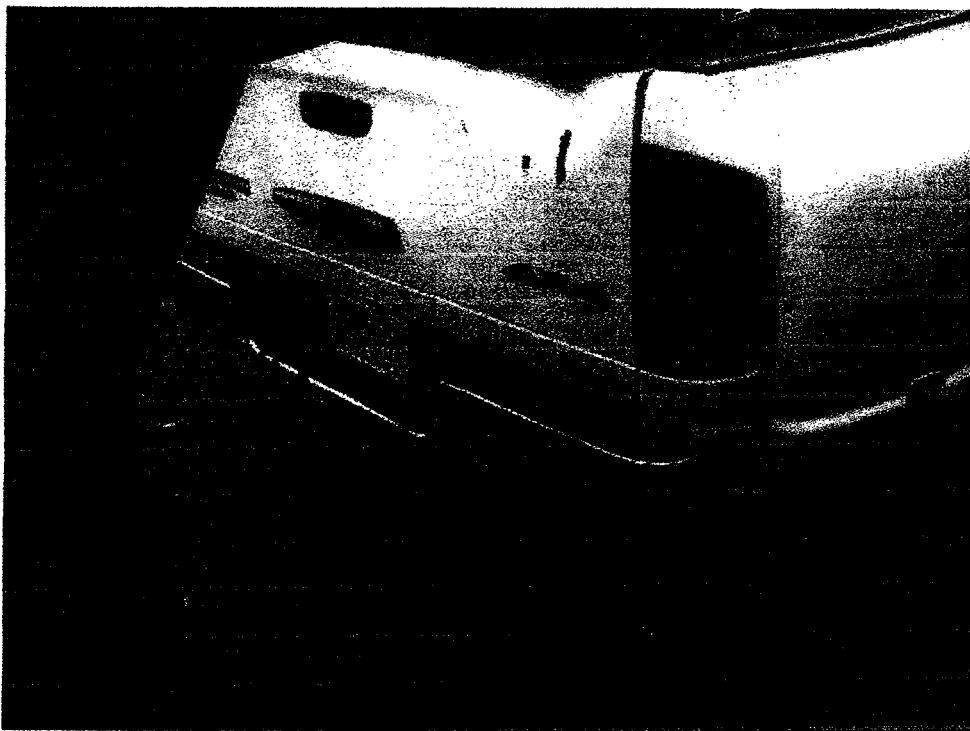
Remarks:



Document Name: P I16 033.jpg Document Type: Photo
Remarks:



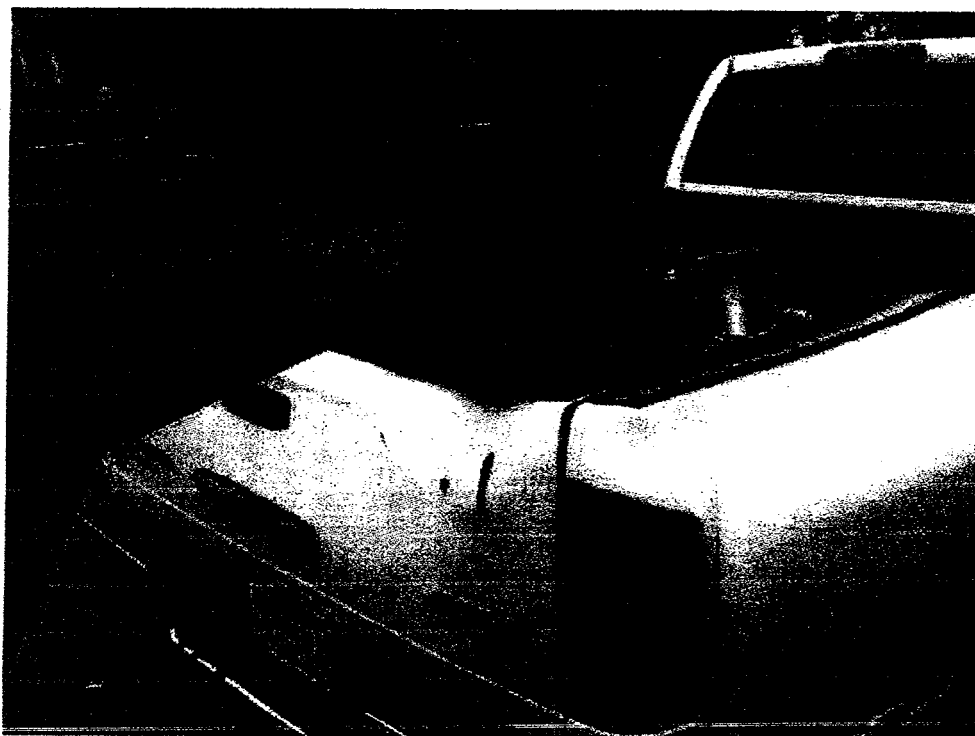
Document Name: P I16 034.jpg Document Type: Photo
Remarks:



Document Name: P I16 035.jpg

Document Type: Photo

Remarks:



Document Name: P I16 036.jpg

Document Type: Photo

Remarks:

8-12-10

Reference No 10336941

Tom,

As per our phone Conversation of 8-10-10,
I have enclosed numbered pictures #1 thru #7
With explanations.

- Picture #1 - on a turn clearly shows the Goose neck hits the truck. That's why you cannot lower the trailer.
- * #2 - shows that the trailer is not level & you cannot lower the trailer to make it level, if you try you would hit the truck as picture #1 shows
- #3 - shows, because the Goose neck trailer cannot be lowered the ramps cannot go down to the ground
- #4 - when the tires are on the back of the trailer on the tapered end of the trailer before the tires hit the ramps, causes the strain on the Goose neck & that's what broke the Goose neck.
- #5 - Once the Back hoe tires are on the ramps, the weight of the Back hoe pushes the ramps down to the ground.
- #6 - shows the Goose neck breaking. It also shows two marks, one at the break, & one 3 inches up, which matches picture #7
- #7 - shows the two bolts which caused the break
- * You already have the pictures that show the mileage, Gross Weight the Vin number the Gross Weight. However if you look at 17000 Gross Weight ... it shows

(2)

3 Apels + not level. But he did
not change the Gross Weight when he
added the third Apel.

When the Goose neck Failed I was only
doing 15 miles an hour on Murray Rd which
is a 25 mile an hour zone. I am enclosing
a copy of the Police Department dispatching
an officer to Murray Rd for Assistance.
I was only doing 15 miles an hour, if
I were on a Highway doing 55 miles an
hour, I could have been Killed or Killed
someone else. What ever Caused the
Goose Neck to fail must be corrected or
this can happen again + I may not be
as lucky next time. The Only one that can
correct this problem is the Manufacturer
which is Ringo Tractor.
I would appreciate it if you could get
me the specs for the Tractor.

Thanks Again

P.S. Sorry I couldn't E-mail this, My
daughter is away for a couple of weeks

2/10 06:30 NOVALIS

10

0581 DISABLED VEHICLE
Loc: HOME DEPOT THE, 902 MURRAY I
Notes: RECEIVED A CALL FROM AL
MAZZA, REPORTING THAT HIS TRAILER
CAME OFF HIS TRUCK NJ REG-T79V5J
AND NEEDED ASSISTANCE. SENT 803
WHO ARRIVED AND ASSISTED WITHOUT
INCIDENT. NO IR.

①



②



3



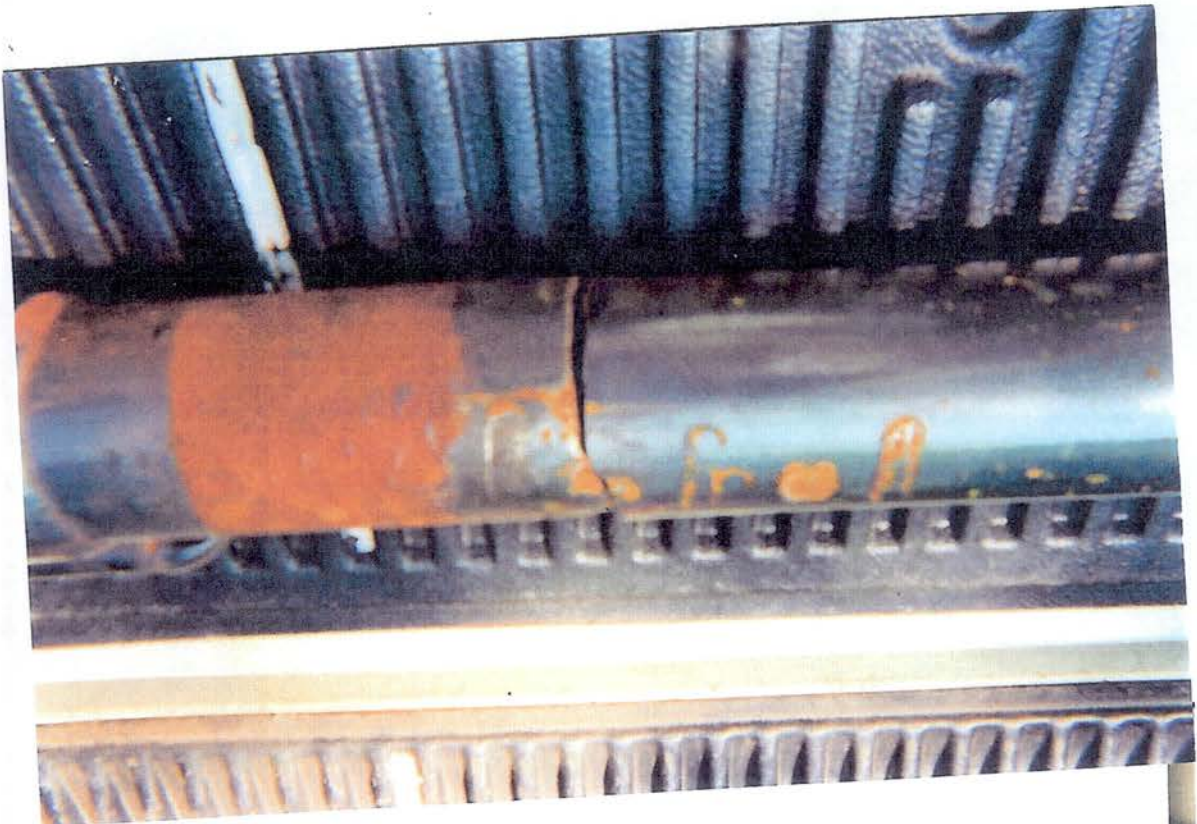
4



5



6



0-19-10

R L

10221941

7



AFLS
Oct 4th

TO

East Hamover NJ

DATE OF ORDER	ORDER TAKEN BY	
PHONE	03604	
JOB NAME/NUMBER		
JOB LOCATION		
JOB PHONE	CUSTOMER ORDER #	
TERMS		
DAY WORK ☐ CONTRACT ☐ OTHER ☐		

[illegible]

RINGO HILL FARMS EQUIPMENT COMPANY, INC.

124 ROUTE 212, PLEASANT VALLEY • QUAKERTOWN, PENNSYLVANIA 18951
(610) 346-7340 • FAX (610) 346-8041

JOB INVOICE

DATE OF ORDER 10/01/07	ORDER TAKEN BY (Signature)	03616
JOB NAME/NUMBER		
JOB LOCATION		
JOB PHONE	CUSTOMER ORDER #	
TERMS		
DAY WORK ☐	CONTRACT ☒	OTHER ☐

TO
Backhoe Operator
[Redacted]
[Redacted]
East Hanover NJ [Redacted]

QTY	MATERIAL	ITEM/PART NUMBER	UNIT PRICE	AMOUNT	WORK DESCRIPTION																												
1	7.50-16 Tire			91	<i>BAI</i> \$1789.49 + 175.50 = \$1965.39 w/VITA paid 10/1/07																												
1	Axle Seal			6																													
1	inner Bearing			12																													
1	Outer Bearing			12																													
1	inner Race			9																													
1	Outer Race			9																													
1	Grease			4																													
1	1/8x2" Cotter Pin			2																													
1	Brake Clean			5																													
	Pants Washer			5																													
	Haz Mat Disposal			15																													
2	Equalizer			88																													
2	Equalizer Bolts & Nuts																																
2	Equalizer Hangers			16																													
2	Spring Hangers			16																													
4	Spring Bolts & Nuts			12																													
2	5/16x4" Bolts wss			2																													
2	5/16 Locknuts wss																																
2	7.50-16 LT Tire & wheels			290																													
16	Lug nuts			9																													
	Adjust Brakes			45																													
DATE COMPLETED 4 grinding wheel			TOTAL •		28																												
WORK ORDERED BY					67695																												
CUSTOMER SIGNATURE																																	
(I hereby acknowledge the satisfactory completion of the above described work.)																																	
					<i>paid full</i> <i>Thank You!</i>																												
					MISCELLANEOUS CHARGES <table border="1"> <tr> <td>1</td> <td>AXLE 65x80 8 Lug</td> <td>385</td> </tr> <tr> <td>4</td> <td>Yellow H/s Paint Can</td> <td>6</td> </tr> <tr> <td></td> <td>Torch-weld gas & wire</td> <td>18</td> </tr> <tr> <td>1</td> <td>129" 3" Channel</td> <td>32</td> </tr> <tr> <td colspan="2">TOTAL •</td> <td>441.25</td> </tr> </table>	1	AXLE 65x80 8 Lug	385	4	Yellow H/s Paint Can	6		Torch-weld gas & wire	18	1	129" 3" Channel	32	TOTAL •		441.25													
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					LABOR <table border="1"> <tr> <th></th> <th>HRS</th> <th>RATE</th> <th>AMOUNT</th> </tr> <tr> <td>R&R LR Tire - Pull</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Clean LR Drum</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Bearings - R & R Bearings</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Grease</td> <td>2</td> <td></td> <td>570</td> </tr> <tr> <td>install 3rd Axle</td> <td>7 1/2</td> <td></td> <td></td> </tr> <tr> <td colspan="2">TOTAL •</td> <td></td> <td></td> </tr> </table>		HRS	RATE	AMOUNT	R&R LR Tire - Pull				Clean LR Drum				Bearings - R & R Bearings				Grease	2		570	install 3rd Axle	7 1/2			TOTAL •			
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					COST SUMMARY <table border="1"> <tr> <td>TOTAL LABOR •</td> <td>570</td> </tr> <tr> <td>TOTAL MATERIALS •</td> <td>676.95</td> </tr> <tr> <td>TOTAL MISCELLANEOUS •</td> <td>441.25</td> </tr> <tr> <td colspan="2">SUB TOTAL •</td> </tr> <tr> <td>TAX •</td> <td>101.24</td> </tr> <tr> <td>TOTAL ▶</td> <td>1789.49</td> </tr> </table>	TOTAL LABOR •	570	TOTAL MATERIALS •	676.95	TOTAL MISCELLANEOUS •	441.25	SUB TOTAL •		TAX •	101.24	TOTAL ▶	1789.49																
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RHF RINGO HILL FARMS EQUIPMENT CO., INC.

LANDSCAPE, LAWN CARE AND FARM EQUIPMENT

1624 Route 212, Pleasant Valley
Quakertown, PA 18951
610-346-7340 FAX: 610-346-8041

INVOICE

NO. 77896

CUSTOMER ORDER NO. ORDER DATE DUE DATE

PHONE SHIP AMOUNT DUE

NAME

ADDRESS

CITY STATE ZIP

MERCHANDISE SOLD			MIDGE RETD.		RECEIVED ON		PAID OUT		SOLD BY
CASH	CHARGE	C.O.D.	CASH	CREDIT	ACCOUNT	NOTE			

QTY.	DESCRIPTION	PRICE	AMOUNT
------	-------------	-------	--------

1	210-16 Fdw Right Paw	145	W
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1	1/4" Allen 2 & R tie bar	20	W
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--	--	--	--

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			1650
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- ☐ WARRANTY INCLUDED
- ☐ SAFETY MANUALS RECEIVED
- ☐ EQUIPMENT PURCHASED AS IS - NO WARRANTY, NO RETURNS
- ☐ RETURNS MUST HAVE PRIOR AUTHORIZATION AND ARE SUBJECT TO A 20% RESTOCKING FEE.
- ☐ 2% INTEREST PER MONTH WILL BE ADDED TO YOUR ACCOUNT FOR PAST DUE INVOICES OVER 30 DAYS.
- ☐ DEPOSIT ON SPECIAL ORDERS IS NOT REFUNDABLE.

Purchaser agrees that title does not pass until paid for in full and that said goods remain the property of Ringo Hill Farms Equipment Company, Inc. until that time. In case of default, RHF has the right to repossess with or without due process of law. In the event a claim is placed for collection, attorney fees and costs shall be added.

SIGNATURE

LANDSCAPE, LAWN CARE AND FARM EQUIPMENT



INVOICE

LANDSCAPE, LAWN CARE AND FARM EQUIPMENT

1624 Route 212, Pleasant Valley
Quakertown, PA 18951
610-346-7340 FAX: 610-346-8041

NO. 71811

CUSTOMER ORDER NO. _____ ORDER DATE 11/20/11 DUE DATE _____

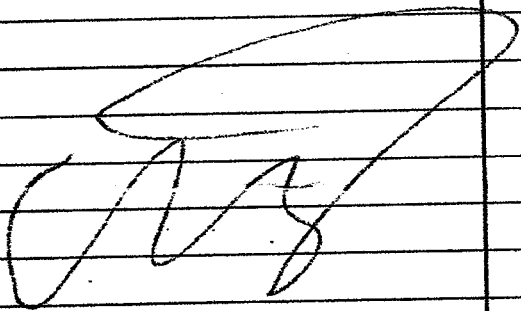
PHONE SHIP DATE 10-2-10 AMOUNT DUE

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

[illegible]

QTY.	DESCRIPTION	PRICE	AMOUNT
2	Pyo Spjs	27	54.00
			

- ☐ WARRANTY INCLUDED
- ☐ SAFETY MANUALS RECEIVED
- ☐ EQUIPMENT PURCHASED AS IS - NO WARRANTY, NO RETURNS
- ☐ RETURNS MUST HAVE PRIOR AUTHORIZATION AND ARE SUBJECT TO A 20% RESTOCKING FEE.
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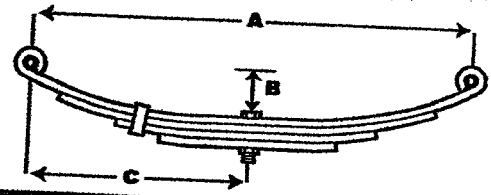
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P.T.A. TAX	
SALES TAX	34
TOTAL	\$ 372

SIGNATURE

Double Eye Springs

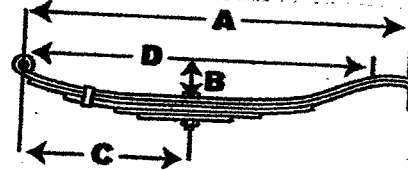
When replacing worn or broken springs, be sure to measure old springs as noted in the diagram. Your worn spring will be longer than a new spring due to wear. Be sure to call and let our professionals help you select the proper replacement.



PART NO.	REF. NO.	NO. OF LEAVES	CAPACITY	A	B	C	WIDTH	EYE DIAMETER
1020	065000	3	1000 LBS	20 1/4"	3 3/6"	10 3/16"	1 3/4"	9/16"
1724	065200	3	1750 LBS	23 1/4"	3 1/2"	11 1/2"	1 3/4"	9/16"
PR722	065420	3	1250 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR3	065600	3	1750 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR4B	065800	4	1750 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR4	066000	4	2400 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR5	066200	5	2900 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR6	066400	6	3300 LBS	24 7/8"	3"	12 5/8"	1 3/4"	9/16"
TE30	066600	1	3000 LBS	25 1/4"	3"	12 5/8"	1 3/4"	9/16"
PR427	066800	4	1500 LBS	27"	2 3/4"	13 1/2"	1 3/4"	9/16"
PR626	067000	6	2250 LBS	26"	3 3/4"	13"	1 3/4"	9/16"

Slipper Springs

Slipper Springs should be measured for dimensions A, B, C & D, to best determine the proper spring for replacement.



PART NO.	REF. NO.	NO. OF LEAVES	CAPACITY	A	B	C	D	WIDTH	EYE DIAMETER	BUSHING
WIC2	067200	2	500 LBS	24 1/4"	4"	11"	23 1/8"	1 3/4"	9/16"	NYLON
WIE3	067400	3	750 LBS	24 1/4"	4"	11"	23 1/8"	1 3/4"	9/16"	NYLON
WIH4	067600	4	1,000 LBS	24 1/4"	4"	11"	23 1/8"	1 3/4"	9/16"	NYLON
WID2	067800	2	1,000 LBS	30 1/4"	4 1/2"	13 1/2"	27 3/8"	1 3/4"	9/16"	NYLON
WIF3	068000	3	1,500 LBS	30 1/4"	4 1/2"	13 1/2"	27 3/8"	1 3/4"	9/16"	NYLON
WIG4	068200	4	1,750 LBS	30 1/4"	4 1/2"	13 1/2"	27 3/8"	1 3/4"	9/16"	NYLON
803T3	068400	4	2,000 LBS	26 1/8"	3"	11 3/16"	24 7/8"	2"	9/16"	NYLON
1003T3	068600	4	2,500 LBS	26 1/8"	3"	11 3/16"	24 7/8"	2"	9/16"	NYLON
E5226	068800	5	3,000 LBS	26 5/8"	3 1/2"	12"	25 1/4"	2"	9/16"	NYLON
1203T3	069000	5	3,500 LBS	26 1/8"	3"	11 3/16"	24 7/8"	2"	9/16"	NYLON
1403T3	069200	7	4,000 LBS	26 1/8"	3"	11 3/16"	24 7/8"	2"	9/16"	NYLON
E5115	069400	6	4,000 LBS	29 1/2"	3 1/2"	13 1/2"	27 1/2"	2"	9/16"	NYLON
72-10-2	069550	6	4,500 LBS	30"	3 7/8"	13 1/8"	26 7/8"	2"	5/8"	RUBBER
E8536	069800	8	5,000 LBS	29 1/2"	3 1/8"	13 1/2"	27 1/2"	2"	9/16"	NYLON
93161	070000	5	5,000 LBS	32 1/2"	4"	14"	29"	2 1/2"	3/4"	RUBBER
72-21	070200	5	5,000 LBS	30"	4"	13 1/2"	26 7/8"	2 1/2"	3/4"	BRONZE
72-77	070201	5	5,000 LBS	30"	4"	13 1/2"	26 7/8"	2 1/2"	7/8"	BRONZE
72-43-1	070250	5	5,000 LBS	30"	4"	13 3/8"	26 3/4"	3"	1"	RUBBER
72-44-1	070450	6	6,000 LBS	30"	4"	13 3/8"	26 3/4"	3"	1"	RUBBER
72-45-1	070650	7	7,500 LBS	30"	4"	13 3/8"	26 3/4"	3"	1"	RUBBER
72-48	071000	3	11,200 LBS	43 3/4"	6 1/4"	N/A	42"	3"	N/A	N/A

NOTE: Dimensions shown above are for identification purposes only. Allow for slight variances in dimensions, due to spring manufacturing tolerances. "Replacement in pairs" is recommended for proper axle alignment and suspension performance.

Specifications

	B26	L39	L48
Model			
Engine			
Gross power (SAE)	26 HP (19.4 kW)	37.4 HP (27.9 kW)	48 HP (35.8 kW)
Net power (SAE)	23.3 HP (17.4 kW)	36.3 HP (27.1 kW)	46 HP (34.3 kW)
Total displacement	68.5 cu.in. (1123 cm³)	111.4 cu.in. (1826 cm³)	148.5 cu.in. (2434 cm³)
No. of cylinders	3	3	4
Rated speeds	2800 rpm	2700 rpm	2600 rpm
Max. PTO power	19.5 HP (14.5 kW)	29.6 HP (22.1 kW)	37.5 HP (27.8 kW)
Fuel tank capacity	8.2 gal. (31 litres)	10.6 gal. (40 litres)	13.2 gal. (50 litres)
Tire size			
Front	23×8.50—14 R4 (IND)	27×10.5—15 R4	10—16.5 R4
Rear	12.4—16 R4 (IND)	15—19.5 R4	17.5L—24 R4
Wheelbase	62.2 in. (1581 mm)	68.9 in. (1750 mm)	74.0 in. (1880 mm)
Tread			
Front	35.6 in. (905 mm)	45.9 in. (1165 mm)	53.7 in. (1363 mm)
Rear	41.3 in. (1050 mm)	51.8 in. (1315 mm)	57.6 in. (1462 mm)
Weight with Loader, Backhoe and ROPS/FOPS	4001 lbs. (1815 kg)**	6987 lbs. (3170 kg)**	7760 lbs. (3520 kg)**
Min. turning radius w/o brake	8.2 ft. (2.5 m)	10.5 ft. (3.2 m)	10.5 ft. (3.2 m)
Rear PTO RPM	540 rpm	540 rpm	540 rpm
TYPE	Independent	Independent	Live-continuous running
Clutch	N/A	Dry, Single	Dry, Single
Power steering	Hydrostatic	Hydrostatic	Hydrostatic
Type	HST (3Range)	GST	"Feather Step" HST (3Range)
No. of speeds	Infinite	F12, R8	Infinite
Max. traveling speed	11.1 mph (17.8 km/h)	14.3 mph (23.0 km/h)	15.3 mph (24.6 km/h)
Shift lever position	Seat side, left	Main: Seat side, right Shuttle: Steering column, left	Seat side, right
Synchro	—	Fully synchronized	—
Shuttle shift	—	Standard	—
Brake type	Wet disc	Wet disc	Wet disc
Pump capacity	11.2 GPM (42.3 l/min.)	23.4 GPM (88.7 l/min.)	25.9 GPM (98.1 l/min.)
3-point hitch lift capacity at 24 in. (610 mm) behind lift point	1676 lbs. (760 kg)	2800 lbs. (1270 kg)	3310 lbs. (1500 kg)
Position control	Standard	Standard	Standard
3-point hitch (Category I)	Standard	Standard	Standard
ROPS/FOPS	4 post, Standard	4 post, Standard	4 post, Standard
Retractable seat belt	Standard	Standard	Standard
Slanted hard nose hood	Standard	Standard	Standard
Loader-integrated reinforced frame	Standard	Standard	Standard
Movable seat	Spin in place	Spin in place	Spin in place
Tilt steering	Standard	Standard	Standard
Muffler	Enclosed (w/ spark arrestor)	Enclosed (w/ spark arrestor)	Enclosed (w/ spark arrestor)
Pedals	Hanging type	Hanging type	Hanging type
Deck	Full-floating ISO-mounted flat deck	Walk-through deck	Walk-through deck
Glow plug	Super glow	Super glow	Super glow

The company reserves the right to change the above specifications without notice.
 This brochure is for descriptive purposes only. Please contact your local Kubota dealer for warranty information.
 Some of the items pictured in this brochure are optional, and not standard equipment.
 For your safety, KUBOTA strongly recommends the use of a Rollover Protective Structure (ROPS) and seat belt in almost all applications.
 For complete operational information, the operator's manual should be consulted.

**With round back loader bucket, 18" backhoe bucket and standard tires.

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KUBOTA TRACTOR CORPORATION

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