

PE19-004
KIA
6/28/2019
DEFECT A
CA FILES
OPTIMA

2016 OPTIMA_ACCIDENT
SCRIPTS_ALLEGED DEFECT
A_EXPANDED SCOPE

Accident Report

Case [REDACTED]

Report Details

A-1) Who Owns the Vehicle? Please provide Owner Name, Address, and Phone.

[REDACTED]

A-2) Who Was Driving the Vehicle and how many passengers were there? Please provide Driver's Name

[REDACTED]

A-3) Do You Own the Vehicle?

Yes

A-4) What is the Age of the Driver?

35

A-5) What Was the Date and Time of the Accident?

12/16/2018 03:31:00

A-6) Describe the Road & Weather Conditions at the Time of the Accident.

It had rained but not raining

A-7) What Speed was the Vehicle Traveling?

65

B-1) Were any Other Vehicles Involved in the Accident?

No

B-2) Were There Any Injuries?

No

B-3) Was Anyone Taken by Ambulance to The Hospital?

No

B-4) Is Anyone Currently Under Medical Attention for this Incident?

No

B-5) Describe the Incident in Detail, including the approximate vehicle speeds, street names

We were driving and started smoking and cars around us told us to stop and I did. We got out of the vehicle as quick as possible and called 911 were had just left walmart 42st in Fairbern Fire department make report my car was the only car involved . We lost all the stuff in vehicle part of the vehicle damage front engine and under body dash

Accident Report

Case [REDACTED]

Report Details

Accident Report

Case [REDACTED]

Report Details

Accident Report

Case [REDACTED]

Report Details

A-1) Who owns the vehicle?

I do

A-2) Who was driving the vehicle or who was the last person to drive the vehicle?

[REDACTED]

A-3) What is the age of the driver?

24

A-4) How many other passengers were in the vehicle?

None

A-5) Where was each passenger sitting in the vehicle & what is each person's name and age?

n/a

A-6) Were there any objects in the luggage compartment, passenger compartment, being towed, or

Sneakers, umbrellas - nothing towed

B-1) What was the date & time of the incident?

10/23/2017 03:30:00

B-10) Describe all structures and/or vehicles involved & any damage that occurred to each one.

No other

B-2) What time was 911 called?

no

B-3) Describe the road & weather conditions at the time of the incident.

Dry - no rain

B-4) Were there any injuries (describe injuries)?

No

B-5) Describe the incident in detail including when & where the burning smell, smoke, and fire were

Driving on Sawmill river pkwy NB in Hawthorne NY -the car lost power, then started smoking from the engine compartment. He pulled over and got out . Then it caught fire

B-6) Was the engine on, off or in accessory mode?

On

B-7) Were any warning lights on or recent service done prior to the incident?

no

B-8) Have there ever been any aftermarket accessories installed on the vehicle?

no

B-9) What is the closest address or cross streets, city, and state to where the incident happened?

in front of



C-1) Which fire agency responded?

I dont know

C-2) What is the fire report number?

n/a

D-1) Where is the vehicle now?

At Brendans Auto Body

D-2) Have any repairs been completed?

No - it is a total loss

D-3) Was the insurance company contacted?

Met Life

D-4) Have you settled with the insurance company?

no

D-5) What action are you requesting of Kia?

we want our money back for the car

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2016 OPTIMA_CA
REPORTS_ALLEGED DEFECT
A_EXPANDED SCOPE

Kia Motors America

Consumer Affairs Department

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Case History

*** 10/30/2017 09:30:04 (GMT-07:00) Arizona ***

Contact = , Priority = Standard, Sub Status = Working

*** Phone - Call - Inbound created on 10/30/2017 09:39:16 (GMT-07:00) Arizona and created by LaKindra Sims ***

caller stated

1. The car caught on fire while my son was driving
2. The car burst into flames

wtr stated

1. apologized
2. took fire report
3. case will be escalated
4. caller will be contacted

*** 11/01/2017 11:00:39 (GMT-07:00) Arizona ***

Dispatched from WIPBin = default to Queue National CA by LaKindra Sims

Reason:

*** 11/02/2017 07:36:41 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 11/02/2017 07:40:21 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin default of Alex Villalpando by Jeff Stroup

Reason:

*** Phone - Call - Outbound created on 11/02/2017 09:51:12 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt attempted contact. Left message for CB

*** Phone - Call - Inbound created on 11/02/2017 09:52:02 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

na

*** Phone - Call - Inbound commitment created on 11/02/2017 09:52:01 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 11/03/2017 and created by Alex Villalpando ***

*** Phone - Call - Inbound created on 11/03/2017 11:11:41 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Cust attempted contact.

*** Phone - Call - Outbound created on 11/03/2017 11:13:04 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt contacted customer

1. Customer advised not available at this time but will back

*** Email - External Email Sent created on 11/03/2017 11:15:16 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Sent: Friday, November 03, 2017 11:15 AM

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Last name	First name	VIN of 2016 OPTIMA	Case Number	Mileage
		5XXGU4L37GG		20,000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

To: [REDACTED]
Subject: Kia Motors America [REDACTED]

Hello [REDACTED]

Thank you for speaking with me. Per our discussion, please contact me once you are available.

Thank you,

*** Email - External Email Received created on 11/03/2017 13:08:37 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Sent: Friday, November 03, 2017 11:17 AM
Subject: Re: Kia Motors America [REDACTED]

Thank you Alex. I will call you around 1pm pacific time

*** Phone - Call - Inbound created on 11/03/2017 13:09:08 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Cust states.

1. Contacting you in regards to case
2. Son was the driver when this happened
3. I am the primary driver but he does drive it from time to time
4. This happened in front of a police station
5. We lost a lot of items due to this
6. Insurance has taken the car and they were suppose to inspect it today or yesterday
7. Have not heard back yet

Wrt states

1. thank you for information
2. Please provide photos and report if available
3. Will review and follow up

Cust states

1. thank you

*** Email - External Email Sent created on 11/03/2017 13:15:47 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Sent: Friday, November 03, 2017 1:16 PM
To: 'Maryanne Brogan'
Subject: RE: Kia Motors America [REDACTED]

Hello [REDACTED]

Thank you for speaking with me earlier. Per our conversation, please email me pictures of your vehicle and a copy of the police and/or fire report if you have one. Please send the photos 1 at a time as our system does not accept large file attachments.

Thank you,

Kia Motors America

Consumer Affairs Department

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Phone - Call - Inbound commitment created on 11/02/2017 09:52:01 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 11/07/2017 and created by Alex Villalpando ***

*** Phone - Call - Outbound created on 11/07/2017 14:45:40 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Reviewed with KMA engineers.

*** Phone - Call - Outbound created on 11/07/2017 14:46:10 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Wrt attempted contact. Left message for CB

*** Phone - Call - Inbound commitment created on 11/02/2017 09:52:01 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 11/08/2017 and created by Alex Villalpando ***

*** Phone - Call - Inbound created on 11/09/2017 13:24:55 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Cust attempted contact.

*** Phone - Call - Outbound created on 11/09/2017 13:28:03 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***
Wrt states
1. Hello contacting in regards to case
2. Have reviewed with KMA engineers
3. After review, unable to identify cause of event at this time
4. Have you heard from your insurance company

Cust states
1. They tried calling me but I was not available
2. So what happens next

Wrt states
1. Will work with insurance company once contacted.
2. You may provide my contact info to insurance

Cust states
1. That sounds good
2. I will do that and let them know
3. thank you

*** Phone - Call - Inbound commitment fulfilled on 11/09/2017 14:07:28 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 11/10/2017 closed by Alex Villalpando ***

*** 11/09/2017 14:07:44 (GMT-08:00) Pacific Time (US & Canada) ***
Closed with Resolution Code : Information Given
[Resolution Summary]
Pending further contact.

*** 02/21/2018 16:45:12 (GMT-08:00) Pacific Time (US & Canada) ***
Reopened with Sub Status of Working

*** Letter - Letter Received created on 02/21/2018 16:45:33 (GMT-08:00) Pacific Time (US & Canada) and created by Brecon Crosby ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

NCA rec'd letter from MetLife. Letter states:

1. Our investigation reveals that the proximate cause for the fire loss to the above vehicle was caused by negligent manufacturing of the vehicle.
2. Intent to pursue recovery for monies paid.
3. Veh is located at Copart Auto Salvage if your company decides they would like an inspection.

Attaching & dispatching to NCA.

*** 02/21/2018 16:48:56 (GMT-08:00) Pacific Time (US & Canada) ***

Dispatched from WIPBin = Default to Queue National CA by Brecon Crosby

Reason:

*** 02/22/2018 07:57:20 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 02/22/2018 08:13:45 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin default of Alex Villalpando by Jeff Stroup

Reason:

*** Phone - Call - Inbound commitment created on 02/22/2018 12:07:46 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 02/23/2018 and created by Alex Villalpando ***

*** Phone - Call - Outbound created on 02/23/2018 13:52:27 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt contacted Insurance and spoke to Anrdrea. Andrea advised

1. Inquiring about joint inspection
2. Unable to provide any information at this time.

*** Phone - Call - Inbound commitment created on 02/22/2018 12:07:46 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 02/27/2018 and created by Alex Villalpando ***

*** Phone - Call - Inbound commitment created on 02/22/2018 12:07:46 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 03/02/2018 and created by Alex Villalpando ***

*** Note - Others created on 03/05/2018 08:44:30 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Reviewed with KMA engineers.

*** Phone - Call - Outbound created on 03/05/2018 08:44:57 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt attempted contact. Left message for CB

*** Phone - Call - Inbound commitment created on 02/22/2018 12:07:46 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 03/06/2018 and created by Alex Villalpando ***

*** Phone - Call - Outbound created on 03/06/2018 10:11:18 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt contacted Andrea and spoke to insurance.

Wrt states

1. Hello contacting in regards to claim

Kia Motors America

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

2. Apologize, unable to attend inspection in a timely manner
3. Please proceed with inspection and advise if a manufacturer defect is found

Andrea states

1. Okay thank you

*** Phone - Call - Inbound commitment fulfilled on 03/06/2018 10:12:32 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 03/06/2018 closed by Alex Villalpando ***

*** 03/06/2018 10:12:38 (GMT-08:00) Pacific Time (US & Canada) ***

Closed with Resolution Code : Concerns Recorded

[Resolution Summary]

Pending further contact.

*** 04/20/2018 14:46:32 ***

Reopened with Sub Status of Working

*** Letter - Letter Received created on 04/20/2018 14:47:40 and created by Jazmin Diaz ***

NCA rec'd packet from Metlife. Letter states:

1. Our investigation of the accident has determined your responsibility for the damages we have paid to our insured.
2. Enclosed I sour supporting documentation.
3. Kindly remit payment to: Metlife Auto & Home.

Attaching to case & dispatching to NCA.

*** 04/20/2018 14:50:35 ***

Dispatched from WIPBin = Default to Queue National CA by Jazmin Diaz

Reason:

*** 04/23/2018 07:48:44 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 04/23/2018 08:04:15 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin default of Alex Villalpando by Jeff Stroup

Reason:

*** Phone - Call - Inbound commitment created on 04/23/2018 09:47:14 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 04/24/2018 and created by Alex Villalpando ***

*** Note - Others created on 04/25/2018 08:24:12 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Reviewed with KMA engineers.

*** Phone - Call - Outbound created on 04/25/2018 08:25:32 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt attempted contact. Left message for CB
800 634 9740 ext. 6057

*** Phone - Call - Inbound commitment updated on 04/25/2018 08:26:16 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 04/25/2018 and updated by Alex Villalpando ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Phone - Call - Inbound commitment updated on 04/25/2018 09:30:11 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 04/27/2018 and updated by Alex Villalpando ***

*** Phone - Call - Outbound created on 04/27/2018 08:41:35 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt contacted Carlos at insurance. Carlos advised

1. Will contact Aliya and see if report is available.

*** Phone - Call - Inbound commitment updated on 04/27/2018 08:42:21 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/03/2018 and updated by Alex Villalpando ***

*** Email - External Email Received created on 05/01/2018 10:43:11 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Subject: - MetLife

Hi-

I have attached the cause and origin report for your review.

Thank you

*** Phone - Call - Inbound commitment updated on 05/02/2018 09:39:14 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/04/2018 and updated by Alex Villalpando ***

*** Email - External Email Sent created on 05/07/2018 10:29:24 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Sent: Monday, May 07, 2018 10:29 AM

To: 'Ahmed, Aliya'

Subject: RE: - MetLife

Hello Aliya,

I am currently reviewing the claim with my engineers. Do you have the maintenance records for this vehicle?

Thank you,

*** Phone - Call - Inbound commitment updated on 05/07/2018 10:29:38 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/11/2018 and updated by Alex Villalpando ***

*** Phone - Call - Inbound commitment updated on 05/07/2018 10:29:39 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/11/2018 and updated by Alex Villalpando ***

*** Phone - Call - Inbound commitment updated on 05/11/2018 10:23:38 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/15/2018 and updated by Alex Villalpando ***

*** Letter - Letter Received created on 05/14/2018 09:24:25 and created by Jazmin Diaz ***

NCA rec'd letter from MetLife. Letter states:

1. Please provide a status on our subrogation claim.

Attaching to case.

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Email - External Email Sent created on 05/14/2018 09:41:40 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Sent: Monday, May 14, 2018 9:41 AM

To: 'aahmed12@metlife.com'

Subject: FW: - MetLife / Kia Case#

Hello Aliya,

I am currently reviewing the claim with my engineers. Do you have the maintenance records for this vehicle?

Thank you,

*** Phone - Call - Inbound commitment updated on 05/15/2018 09:15:56 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/18/2018 and updated by Alex Villalpando ***

*** Phone - Call - Outbound created on 05/18/2018 11:02:48 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt states

1. Hello contacting in regards to case
2. do you have maintenance records?

Aliya states

1. Do not see anything here
2. However have been contacted my customer's attorney who is preparing a case against Kia
3. They may have it
4. I will contact them

Wrt states

1. Thank you

*** Phone - Call - Inbound commitment updated on 05/18/2018 11:06:16 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/22/2018 and updated by Alex Villalpando ***

*** Phone - Call - Inbound commitment fulfilled on 05/23/2018 10:29:52 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/22/2018 closed by Alex Villalpando ***

*** Note - Others created on 05/23/2018 10:29:58 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Reviewed with KMA engineers.

*** 05/23/2018 10:30:44 (GMT-08:00) Pacific Time (US & Canada) ***

Closed with Resolution Code : Letter Sent

[Resolution Summary]

Pending further contact.

*** 06/08/2018 11:08:25 ***

Reopened with Sub Status of Working

*** Letter - Letter Received created on 06/08/2018 11:09:06 and created by Jazmin Diaz ***

NCA rec'd letter from MetLife. Letter states:

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

1. Second request for status.
2. Please provide a status on our subrogation claim.

Attaching to case & dispatching to NCA.

*** 06/08/2018 11:10:17 ***

Dispatched from WIPBin = Default to Queue National CA by Jazmin Diaz
Reason:

*** 06/11/2018 07:44:57 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 06/11/2018 08:51:23 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin default of Alex Villalpando by Jeff Stroup
Reason:

*** 06/14/2018 16:34:20 (GMT-08:00) Pacific Time (US & Canada) ***

Closed with Resolution Code : Letter Sent

[Resolution Summary]

Pending further contact.

*** 06/28/2018 16:02:53 (GMT-08:00) Pacific Time (US & Canada) ***

Reopened by Brecon Crosby with Sub Status of Working

*** Letter - Letter Received created on 06/28/2018 16:03:04 (GMT-08:00) Pacific Time (US & Canada) and created by Brecon Crosby ***

NCA rec'd letter from MetLife. Letter states:

1. Final notice prior to litigation.
2. Please provide a status on out subrogation.

Attaching & dispatching to NCA.

*** 06/28/2018 16:03:56 (GMT-08:00) Pacific Time (US & Canada) ***

Dispatched from WIPBin = Default to Queue National CA by Brecon Crosby
Reason:

*** 06/29/2018 07:57:08 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 06/29/2018 08:12:47 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin default of Alex Villalpando by Jeff Stroup
Reason:

*** Note - Others created on 07/02/2018 16:24:09 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Reviewed with KMA engineers.

*** 07/02/2018 16:24:29 (GMT-08:00) Pacific Time (US & Canada) ***

Closed by Alex Villalpando with Resolution Code : Letter Sent

[Resolution Summary]

Pending further contact.

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Last name	First name	VIN of 2016 OPTIMA	Case Number	Mileage
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** 05/13/2019 13:23:47 (GMT-08:00) Pacific Time (US & Canada) ***

Reopened by Alex Villalpando with Sub Status of Working

*** Email - External Email Received created on 05/13/2019 13:23:52 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Mary E. Hoffman [mailto:mhoffman@gluck-allen.com]

Sent: Thursday, May 09, 2019 6:35 AM

To: Villalpando, Alex [KMA]

Subject:

Re: Metropolitan Group Property and Casualty Insurance Company

Insured:

Defendant(s): Consumer Affairs Kia Motors

Your Claim No.:

Our File No.:

Date of Loss: 10/22/2017

Amount of Claim: \$20,370.26

Please be advised that our firm represents the interest of Metropolitan Group Property and Casualty Insurance Company a/s/o with regard to the above referenced claim. We have been retained to assert a claim for property damages resulting from a fire loss that occurred on October 22, 2017.

Attached please find our subrogation supports for your review. Kindly contact our office to discuss. Thank you.

Mary E. Hoffman
Gluck & Allen, LLC
217 Washington Street
Toms River, NJ 08753
Phone: 732-505-4800
Direct Fax: 732-582-3886
Office Fax: 732-505-4813
mhoffman@gluck-allen.com

*** Phone - Call - Outbound created on 05/14/2019 13:38:01 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

Wrt states

1. Hello contacting in regards to case
2. See we were in prior contact with insurance
3. Insurance was unable to provide maintenance records
4. Carfax does not indicate service records
5. Do you have any maintenance records available

Mary Attorney states

1. Do not
2. Aware of possible class action
3. Know my client was interested in that

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Wrt states

1. Possible gap(s) in maintenance
2. In interest of settling, can offer to settle for 50% of demand

Mary states

1. Can review with client and follow up

Wrt states

1. thank you

*** Phone - Call - Inbound commitment created on 05/14/2019 13:45:31 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/17/2019 and created by Alex Villalpando ***

*** Email - External Email Sent created on 05/17/2019 10:34:19 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Villalpando, Alex [KMA]
Sent: Tuesday, May 14, 2019 1:45 PM
To: 'mhoffman@gluck-allen.com'
Subject: RE:

Hi Mary,

Thank you for speaking with me. As discussed, I can offer to settle for \$10,185.13 inclusive.

Please advise if your client would like to accept so I may send over the paperwork.

Thank you,

*** Phone - Call - Inbound commitment updated on 05/17/2019 10:34:34 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/24/2019 and updated by Alex Villalpando ***

*** Email - External Email Received created on 05/23/2019 16:07:32 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Mary E. Hoffman [mailto:mhoffman@gluck-allen.com]
Sent: Thursday, May 23, 2019 8:25 AM
To: Villalpando, Alex [KMA]
Subject: RE:

The client has agreed to settle their subrogation claim for 50% of the total claim in the amount of \$10,185.13.

Please forward your release for review. Please note that the release shall be signed by Robert W. Allen, Esq. attorney/agent for Metropolitan Group Property and Casualty Insurance Company.

Thank you.

Mary E. Hoffman
Gluck & Allen, LLC
217 Washington Street
Toms River, NJ 08753
Phone: 732-505-4800

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Consumer Affairs Department

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2016 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGU4L37GG		20.000
		Prod. Date: 03/02/2016	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Direct Fax: 732-582-3886

Office Fax: 732-505-4813

mhoffman@gluck-allen.com

*** Phone - Call - Inbound commitment updated on 05/24/2019 08:58:35 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 05/30/2019 and updated by Alex Villalpando ***

*** Email - External Email Sent created on 05/30/2019 07:43:32 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Villalpando, Alex [KMA]

Sent: Thursday, May 23, 2019 4:14 PM

To: 'Mary E. Hoffman'

Subject: RE:

Hi Mary,

Please see attached.

Thank you,

*** Phone - Call - Inbound commitment updated on 05/30/2019 07:43:47 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 06/06/2019 and updated by Alex Villalpando ***

*** Phone - Call - Inbound commitment updated on 06/06/2019 09:35:09 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 06/13/2019 and updated by Alex Villalpando ***

*** Email - External Email Sent created on 06/13/2019 11:09:14 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Villalpando, Alex [KMA]

Sent: Thursday, June 13, 2019 11:09 AM

To: 'Mary E. Hoffman'

Subject: RE:

Hi Mary,

Just wanted to follow up.

Thank you,

*** Phone - Call - Inbound commitment updated on 06/13/2019 11:09:34 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 06/20/2019 and updated by Alex Villalpando ***

*** Email - External Email Received created on 06/20/2019 13:51:47 (GMT-08:00) Pacific Time (US & Canada) and created by Alex Villalpando ***

From: Mary E. Hoffman <mhoffman@gluck-allen.com>

Sent: Friday, June 14, 2019 7:20 AM

To: Villalpando, Alex [KMA] <AVillalpando@Kiausa.com>

Subject: RE:

Importance: High

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Last name	First name	VIN of	2016 OPTIMA	Case Number	Mileage
		5XXGU4L37GG			20.000
Prod. Date: 03/02/2016			Dealer:		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Re: Metropolitan Group Property and Casualty Insurance Company

Insured:

Defendant(s): Consumer Affairs Kia Motors

Your Claim No.:

Our File No.:

Date of Loss: 10/22/2017

Amount of Claim: \$20,270.26

This shall confirm the case is settled for the sum of \$10,135.13. Settlement draft(s) may be made payable to our firm's trust account "Gluck & Allen, LLC, attorney trust account" (i.d. 22-) and mailed to our New Jersey Office address listed below.

Attached is a signed Property Damage Release and our firm's W-9 for your file.

Thank you for your time and assistance in settling this matter.

Mary E. Hoffman

*** Phone - Call - Inbound commitment updated on 06/20/2019 14:27:44 (GMT-08:00) Pacific Time (US & Canada) with Commitment Date 06/25/2019 and updated by Alex Villalpando ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Case History

*** 01/04/2019 10:37:52 ***

Contact = , Priority = Standard, Sub Status = Working

*** Phone - Call - Inbound created on 01/04/2019 09:37:06 and created by Nancy Maldonado ***

Customer states

1. Car start on fire
2. Had it towed home
3. Fire department report taken

Writer states:

1. I apologize for that scary incident
2. Was any body hurt

Customer states

1. No
2. Scared but not hurt
3. My self my daughter my sister were in the vehicle

Writer states:

1. I am going to asked you some questions so I can get this documented

Customer states

1. I need a car the dealership is who I called and its been two week and they have not helped me

Writer states

1. Where is the vehicle

Customer states

1. I had the vehicle towed home
2. That cost me 200.
3. I am still paying a car payment for a burned car

Writer states:

1. I am going to send you case to national and they will be contacting you for further help

Customer states:

When are they going to call me

Writer states:

1. You should be contacted by Tuesday
2. Please feel free to call if you have any more questions

*** Note - Others created on 01/04/2019 10:43:00 and created by Nancy Maldonado ***

****Call to Action****

Forward to NCA

1. Customer alleges vehicle caught fire while driving
2. Vehicle is a customer address
3. Escalating to NCA for further handling
4. Follow accordingly

*** Case is sent on 1/4/2019 10:46:2 by Nancy Maldonado

To:

Cc: nmaldonado@kiaconsumeraffairs.com

Title: NO ACTION REQUIRED - Case Escalation:,

*** 01/04/2019 10:46:55 ***

Dispatched from WIPBin = Default to Queue National CA by Nancy Maldonado

Reason:

*** 01/07/2019 08:04:07 (GMT-08:00) Pacific Time (US & Canada) ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer: Sons KIA		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 01/07/2019 08:21:22 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin Intro Calls of Ashley Vazquez by Jeff Stroup

Reason:

*** 01/07/2019 12:18:31 ***

Case moved into WIPBin Intro Calls and Sub Status of Assigned

*** Phone - Call - Outbound created on 01/07/2019 12:20:06 and created by Ashley Vazquez ***

Wtr called customer but could not leave VM

*** Phone - Call - Outbound commitment created on 01/07/2019 12:20:33 with Commitment Date 01/08/2019 and created by Ashley Vazquez ***

*** Phone - Call - Inbound created on 01/10/2019 11:12:57 (GMT-05:00) Eastern Time (US & Canada) and created by Meggan Gorley ***

1 I have been following up with my case and I was supposed to receive a call back and my veh was caught up in a fire and I was supposed to get my veh towed and I need to speak with someone

Writer States

1 I understand your concern and your frustration

2 The case is with national let me see if I can get an update for you

3 This case was dispatched 01/07/2019 we do have to allow 3 business days for the CM to follow up with you

4 Ashley Vazquez is your CM I do have her contact number

5 Provided number

Cust States

1 I will wait for her to call me

2 I have been dealing with the dealer

*** Phone - Call - Outbound created on 01/10/2019 14:22:04 and created by Ashley Vazquez ***

Wtr spoke with customer:

1. Calling in regards to case

2. Please advise

Mrs. states:

1. I had driven my car to my moms house with my kids and when I was driving back it felt like the throttle was on the floor but then that went away right after

2. I continued driving with my kids and then I saw smoke in my rear view mirror

3. I pulled over and my car started catching in flames from the entire front end

4. The fire department and the police showed up and they put the fire

5. They told me they needed to investigate the car so they had it towed to a tow yard and it was returned to me after 2 days

6. They said that it might be an electrical fire

7. But I paid for my car to be returned to my home and it is currently here

8. I just wanted to know what I need to do

Wtr states:

1. Thank for the information and I do apologize that you were in this situation but I am happy to hear that you and

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Last name	First name	VIN of 2016 OPTIMA	Case Number	Mileage
McDonough	GA,	5XXGT4L38GG		69.000
Prod. Date: 04/19/2016		Dealer: Sons KIA		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

your family are safe

2. At this time I did want to request further information documents from you
3. verified address, mileage, requested email and dealer that vehicle has been serviced at
4. Is your insurance involved?
5. Do you have any photos/reports in reference to your vehicle?

Customer states:

1. I do have reports from the investigation the fire department did that I can send
2. I can also take photos of the car because it is sitting in my driveway
3. I also wanted to ask about a loaner car for me?

Wtr states:

1. I will go ahead and send you an email requesting all that information from you
2. And i can look into possible getting you into a loaner car depending on if the dealer has any available

Customer states:

1. thank you very much
2. I will send you everything I have today

Wtr thanked

*** Email - External Email Sent created on 01/10/2019 14:47:07 and created by Ashley Vazquez ***

Wtr emailed customer stating:

Hello Mrs. [REDACTED]

Thank you for taking the time to speak with me.

At this time I would like to request any photos, reports or other documents in regards to your vehicle. Once I have all that information on my end I will go ahead and review with my team and we will go from there regarding the next steps in your case. I will also go ahead and contact ALM Kia South for the loaner/rental vehicle that you are requesting. I will contact you as soon as I have further information.

Thank you,

*** Phone - Call - Inbound commitment created on 01/10/2019 14:47:34 with Commitment Date 01/11/2019 and created by Ashley Vazquez ***

*** Phone - Call - Inbound commitment fulfilled on 01/11/2019 08:21:13 with Commitment Date 01/11/2019 closed by Ashley Vazquez ***

*** Email - External Email Received created on 01/11/2019 08:21:14 and created by Ashley Vazquez ***
Wtr received attachment photos from customer via [REDACTED]

*** Phone - Call - Inbound commitment created on 01/11/2019 08:22:16 with Commitment Date 01/14/2019 and created by Ashley Vazquez ***

*** Phone - Call - Inbound commitment fulfilled on 01/11/2019 17:56:05 with Commitment Date 01/14/2019 closed by Ashley Vazquez ***

*** Others - Others created on 01/11/2019 17:56:07 and created by Ashley Vazquez ***
Reviewed with Engineers

*** Others - Others created on 01/11/2019 17:59:15 and created by Ashley Vazquez ***

PER LEGAL - WE HAVE BEEN INFORMED ABOUT THE OPERATIVE FACTS OF CASE [REDACTED] WE BELIEVE

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Last name	First name	VIN of	2016 OPTIMA	Case Number	Mileage
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date:	04/19/2016	Dealer:	Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

THAT THERE IS A REASONABLE PROSPECT THAT THIS CASE MAY END UP IN LITIGATION AND REQUEST CA TO PERFORM AN INSPECTION TO PROTECT THE COMPANY IN THE EVENT OF LITIGATION. THIS WILL CONFIRM THAT ANY INSPECTION REPORTS WILL BE SUBJECT TO THE ATTORNEY CLIENT PRIVILEGE.

*** Email - External Email Sent created on 01/14/2019 12:11:53 and created by Ashley Vazquez ***
Wtr called customer but could not leave VM

*** Email - External Email Sent created on 01/16/2019 08:25:06 and created by Ashley Vazquez ***
Wtr emailed customer stating:
Mrs. [REDACTED]

I could not leave your phone a voicemail as the mail box is full. I did review your case with our engineers this past Friday and we do want to send an investigator out to look at your vehicle. I have verified with the investigator and he would like to go out to inspect your vehicle this Thursday 1/17 morning. Would it be possible for your landlord to allow your vehicle to remain at the location until our investigator is able to go out and look at your vehicle this week?

As for your rental, I do apologize as I had no luck finding you a loaner/rental vehicle at the dealer as it does depend on whether they have one available or a contract with a rental company. If you choose, I can go ahead and reimburse you up to \$35/day until your claim is complete. Please let me know if you have any other questions.

Thank you,

*** Phone - Call - Outbound created on 01/16/2019 11:59:13 and created by Ashley Vazquez ***
Wtr called customer and could not leave VM

*** Email - External Email Sent created on 01/16/2019 12:11:33 and created by Ashley Vazquez ***
Wtr emailed customer stating:
Mrs. [REDACTED]

I have just given you another call but could not get a hold of you or leave you a voicemail again. I would need authorization and confirmation of tomorrow's inspection or I will have to cancel the inspection for tomorrow. Please respond with confirmation and authorization to inspect your vehicle tomorrow if you would like us to proceed.

Best,

*** Email - External Email Received created on 01/16/2019 14:39:50 and created by Ashley Vazquez ***
customer emailed stating:
Yes mam you sure can have the attorney go out and after tomorrow it will have to be moved I spoke with an attorney last week because I might be evicted because of the car still being in his property

*** Email - External Email Received created on 01/16/2019 14:40:37 and created by Ashley Vazquez ***
customer emailed stating:
I'm sorry I meant the inspector that will be fine but after that the car has to be moved and I also called the dealership and they stated they had a car but it had to go through the company but that's find just call me back when possible

*** Phone - Call - Outbound created on 01/16/2019 14:52:56 and created by Ashley Vazquez ***
Wtr called customer stating:
1. I have received your emails
2. I wanted to verify with you again that the inspection for tomorrow is okay with you

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer: Sons KIA		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Customer states:

1. Yes my car can be looked at
2. I am just wondering what is going to happen because I am getting told that I am going to get evicted
3. I want to know if I can get my vehicle moved out soon?

Wtr states:

1. Dependent on the results of the inspection tomorrow I can see what I will be able to do for her

Customer thanked

*** Phone - Call - Outbound created on 01/18/2019 09:06:09 and created by Ashley Vazquez ***

Wtr spoke EFI investigator 1/17/18 for verbal results

*** Phone - Call - Outbound created on 01/18/2019 09:09:46 and created by Ashley Vazquez ***

Wtr spoke with customer:

1. Calling in regards to case
2. I understand that you are requesting to have your vehicle moved out as soon as possible
3. After the inspection, I spoke with the investigator and typically KMA waits for the report to arrive, but in this instance I had a verbal report and am still waiting for the written one
4. From his investigation he concluded the the origin of the fire was in the engine compartment while the cause of the fire was due to a hole in the engine block
5. At this time I wanted to let you know that I can offer to repurchase your vehicle for the KBB value of \$12,500 and i can see about getting your vehicle moved out if you accept the offer
6. Do you still owe on the vehicle?

Customer states:

1. I still owe on my car about \$15,000

Wtr states:

1. If you can give me your bank information so that I can contact them for the payoff and I will see what I can do for you

Customer states:

1. I will accept the repurchase offer please
2. I will send you the bank information

Wtr thanked

*** Email - External Email Received created on 01/18/2019 09:34:04 and created by Ashley Vazquez ***

Customer emailed stating:

Elliott H.

Account Manager

Avid Acceptance, LLC

6995 Union Park Center, Suite 450

Cottonwood Heights, Ut 84047

Direct line 801-438-1256

Toll free 888-777-9190 ext. 5052

Fax 801-365-0155

My Account number is [REDACTED] and the 10 pay off balance is 14,452

*** Phone - Call - Outbound created on 01/18/2019 09:34:25 and created by Ashley Vazquez ***

Wtr contacted elliot requested payoff #

Payoff: \$14,452.19

Per Diem: \$7.09251

10 Day: 1/27/19

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
████	████	5XXGT4L38GG	████	████	69.000
McDonough	GA, █████	Prod. Date: 04/19/2016	Dealer:	Sons KIA	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Phone - Call - Outbound created on 01/18/2019 09:36:25 and created by Ashley Vazquez ***

Wtr contacted Alm Kia South, Atlanta West Kia, Kia Atlanta South, Ed Voyles Kia and were unable to assist with rental vehicle

*** Phone - Call - Outbound created on 01/18/2019 09:38:03 and created by Ashley Vazquez ***

Wtr spoke with customer:

1. Calling in regards to case
2. I was able to get the pay off confirmation/document
3. I will be able to assist you with the entire pay as gw.
4. I did want to confirm with you that that is okay with you so we can get started to see about moving your vehicle

Customer states:

1. Yes that is okay
2. But my landlord does not want it here and is wanting it out by the 1st of February

Wtr states:

1. I will go ahead and see about when I will be able to get the vehicle towed out
2. I would also need a copy of your registration if you can go ahead and send me that document

Customer states:

1. I will fax that to you
2. I also wanted to know about whether I will be getting a rental?

Wtr states:

1. I have contacted 3 dealers that have been unable to assist with the vehicle but I will go ahead and verify with a few more

Customer states:

1. Yes, because I really need one and I can't pay out of pocket

Wtr states:

1. I can't guarantee that a dealer will say yes as it is up to them, but I will go ahead and try

Customer thanked

*** Phone - Call - Outbound created on 01/25/2019 17:02:12 and created by Ashley Vazquez ***

Wtr spoke with Sons KIA

1. calling in regards to case
2. requesting assistance for a rental for the customer and possibility of having the vehicle moved to your dlr?

Svc manager at Sons Kia states:

1. Yes, I can set her up in a rental until the vehicle arrives here
2. The vehicle can remain here as we have a back area where we can put it

Wtr thanked for assistance

1. will have vehicle towed

*** Email - External Email Sent created on 01/25/2019 17:03:54 and created by Ashley Vazquez ***

wtr emailed customer stating:

Hello Mrs. █████

I just wanted to follow up with you. I tried to give you a few calls, but could not leave a voicemail.

I spoke with Sons Kia in McDonough, GA which is the dealer a bit farther from your area. They have let me know that I am able to have your vehicle towed there while the repurchase process is going on and once the vehicle arrives there he will be able to set you up with a rental vehicle. I will not be able to do so for you this evening as it is later in the day, but once I get back on Tuesday I will go ahead and get the process moving for the vehicle to be moved that day and for a rental to be set up with you.

Also, per our last conversation, please send me a copy of your registration.

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Thank you,

*** Note - Others created on 01/25/2019 17:04:57 and created by Ashley Vazquez ***
vehicle was towed to Sons Kia on 1/22/19

*** Email - External Email Received created on 01/25/2019 17:05:31 and created by Ashley Vazquez ***
Customer emailed stating:

Yes I was inquiring to see have you spoken with someone at Avid Acceptance and enterprise told me the car was only for one day if you could please reach out to me I have tried to call but no answer. I was also trying to see my mom said she would give me half the down payment I need and it's 3000 if Kia could do 1500 as well because the price of the renter car is probably going to be more with I have

*** Phone - Call - Outbound created on 01/25/2019 17:05:56 and created by Ashley Vazquez ***
wtr called customer 3 times but could not leave VM

*** Email - External Email Sent created on 01/25/2019 17:06:14 and created by Ashley Vazquez ***
wtr emailed customer stating:
Mrs. [REDACTED]

I apologize, but I was out of the office yesterday.

I have tried to reach you but could not get through to your voicemail today. I have also called the dealer and had them extend your rental. However, repurchasing your vehicle is a process and I have requested for you to send me a copy of your registration. Without the registration I cannot move forward with the repurchase process. The process takes up to 40-60 days so please send me a copy of your registration at your earliest convenience.

Thank you,

*** Phone - Call - Inbound commitment created on 01/25/2019 17:07:13 with Commitment Date 01/28/2019 and created by Ashley Vazquez ***

*** Phone - Call - Outbound created on 01/29/2019 09:35:47 and created by Ashley Vazquez ***
Wtr called customer but could not leave VM

*** Email - External Email Sent created on 01/29/2019 09:42:36 and created by Ashley Vazquez ***
Wtr emailed customer stating:
Mrs. [REDACTED]

I have been unable to reach you through phone. As previously mentioned, I will not be able to assist with the repurchase without a copy of your registration as you still need to sign an offer letter. Please let me know if you will be sending that over.

Thank you,

*** 01/29/2019 13:48:23 ***

Case moved into WIPBin Pending Customer Call Back and Sub Status of Assigned

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Phone - Call - Outbound created on 01/31/2019 12:35:51 and created by Ashley Vazquez ***

Wtr called Avid Acceptance to confirm address for pay check

6995 Union Park Center, Suite 450

Cottonwood Heights, Ut 84047

*** 02/07/2019 17:06:36 ***

Case moved into WIPBin Pending Customer Docs and Sub Status of Assigned

*** Email - External Email Received created on 02/08/2019 08:35:39 and created by Ashley Vazquez ***

Customer emailed stating:

When you get a chance call you please give me a call please concerning the payment to avid acceptance. I was wondering if the payment is sent directly to them or me still waiting on taxes and I don't know how long I have this rental for. I wanted to see if you can send them most of it and me enough for a down payment for a car and I finish paying them off please

*** Phone - Call - Outbound created on 02/08/2019 08:36:01 and created by Ashley Vazquez ***

Wtr called customer and could not leave VM

*** Email - External Email Sent created on 02/08/2019 08:36:17 and created by Ashley Vazquez ***

Wtr emailed customer stating:

Hello Mrs. [REDACTED]

I tried to give you a call and could not get a hold of you again. The payment is sent directly to the lien holder as the vehicle has to be paid off completely for KIA to complete the repurchase. I have extended the rental for you and I will follow up with you once the rental needs to be returned, but for now the rental does not need to be returned.

Best,

*** Phone - Call - Inbound commitment fulfilled on 02/08/2019 08:37:06 with Commitment Date 01/28/2019 closed by Ashley Vazquez ***

*** Phone - Call - Inbound created on 02/19/2019 08:39:39 and created by Ashley Vazquez ***

Wtr spoke with Elliot at Avid Acceptance:

Elliot states:

1. I have not rec'd check
2. Customer is stating she has completed everything on her end
3. I just wanted to check in and make sure everything was being done

Wtr states:

1. Yes, customer has sent in all documents
2. Repurchase is currently in process with our auditors
3. Can take about 4-8 weeks before repurchase can be complete

Elliot states:

1. Okay thank you so much

*** Note - Others created on 02/19/2019 16:37:13 and created by Ashley Vazquez ***

Morley Case # [REDACTED]

*** Note - Others created on 02/20/2019 09:41:39 and created by Ashley Vazquez ***

Checks sent to Morley

Tracking Numbers: [REDACTED]

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69,000
		Prod. Date: 04/19/2016	Dealer: Sons KIA		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Phone - Call - Inbound created on 03/12/2019 14:07:17 and created by Ashley Vazquez ***

Customer left VM stating:

1. Call me back!
2. I am getting told that there has not been any payment
3. You need to call me back

*** Phone - Call - Outbound created on 03/13/2019 11:37:31 and created by Ashley Vazquez ***

Wtr contacted Morley

1. requesting status of case

Rep states:

1. We have been trying to get in contact with the customer to sign final documents but have been unable to reach hear both through phone and email
2. We are just waiting to set up a time to get everything taken care of but the customer is not returning our calls

Wtr states:

1. I will go ahead and let her know

*** Phone - Call - Outbound created on 03/13/2019 11:37:35 and created by Ashley Vazquez ***

Wtr spoke with

1. Calling in regards to case
2. Our surrender company has been trying to reach out to you to schedule a day to finalize documentation
3. They have been unable to get a hold of you

Customer states:

1. I thought I had done everything already
2. This is crazy
3. what is there number? or just send it to my email because I am at work!

Wtr states:

1. I have sent you that information via email already

Customer thanked

*** Email - External Email Sent created on 03/13/2019 16:58:00 and created by Ashley Vazquez ***

Wtr emailed customer stating:

Hello Mrs.

I received your voicemail and called you 3 times with no answer and I could not leave a message as your voicemail is not set up. I contacted our surrender company Morley about the payment to your lienholder and it looks like they have been trying to reach you in regards to the surrender. They are trying to send you documents to sign but have been unable to get a hold of you. Please give them a call:

Morley VSPC

800.518.3498

Case #

Please let me know if you have any further questions.

Thank you,

*** Email - External Email Sent created on 03/13/2019 16:58:39 and created by Ashley Vazquez ***

wtr called customer and could not leave vm

*** Phone - Call - Outbound created on 03/13/2019 16:59:30 and created by Ashley Vazquez ***

Wtr spoke with rep at Morley:

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

1. calling in regards to case
2. Has customer reached out to you?

Rep states:

1. I spoke with her and told her we can schedule a surrender for next week but I am waiting to hear back from her on that
2. We spoke with the lien holder about leaving the vehicle at the dealer until the documents can be signed
3. It looks like she has not been making payments on the vehicle or getting in contact with her lien holder either
4. I will be sending another email to follow up

Wtr thanked for information

*** Email - External Email Received created on 03/13/2019 17:02:37 and created by Ashley Vazquez ***

Morley rep's cc'd emailed me in customer's email:

Hi

I will need you to reply and specify a date and time for your surrender next week. I would like to schedule you for THURSDAY 3/21 at noon. Please let me know of that date and time will work for you.

I will not be able to delay your surrender appointment any further than the 21st, so please confirm that you will be there in a reply to this email immediately. If we do not get you scheduled for the 21st, we will most likely cancel the case and send your lien payoff check back to the manufacturer.

The state will then be requiring that you keep up the registration and insurance on the vehicle as you will remain the owner of the vehicle.

*** Phone - Call - Outbound created on 03/19/2019 11:46:47 and created by Ashley Vazquez ***

Wtr called customer and could not leave VM

*** Email - External Email Sent created on 03/19/2019 14:22:48 and created by Ashley Vazquez ***

Wtr emailed customer stating:

Hello Mrs.

It looks like our surrender company has been trying to get a hold of you and have had no luck either through email or through your phone. At this time, your case is being canceled through them. If you would like to further proceed please give me a call. The rental vehicle also needs to be returned by the end of the day on March 21st or it will become customer pay after that date. If you have any further questions, please give me a call.

Thank you,

*** Phone - Call - Outbound created on 03/19/2019 14:27:55 and created by Ashley Vazquez ***

Wtr spoke with Justin at GA098:

1. Calling in regards to case
2. I will be calling enterprise 678-432-0130 to let them know that the rental will only be covered until 3/21/19
3. After that it will become customer pay
4. Please send me the invoice after that date
5. I will also let the lien holder know so that they can have the vehicle towed

Justin thanked

*** Phone - Call - Outbound created on 03/19/2019 14:32:22 and created by Ashley Vazquez ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer: Sons KIA		

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Wtr spoke with enterprise 678-432-0130

1. Calling in regards to customer reservation
2. We will no longer be assisting with the rental vehicle after the 21st
3. Will you be able to call the customer to advise them that the rental needs to be returned by the end of the day on the 21st?

Representative states:

1. Yes, I will let them know

Wtr thanked

*** Phone - Call - Outbound created on 03/20/2019 11:46:59 and created by Ashley Vazquez ***

Wtr spoke with Morley:

1. Calling in regards to case

Jennifer states:

1. We were able to reach the customer yesterday evening
2. She wants to get everything signed at GA101.
3. We are waiting for her to give us a call back to schedule a date for next week

Wtr states:

1. Please let me know when that date is scheduled as right now the rental is only extended until tomorrow

Jennifer states:

1. The customer was supposed to call us 2 hours ago but we have not heard from her

Wtr states:

1. I will give her a call and send her an email as well
2. If you receive any information please let me know

*** Phone - Call - Outbound created on 03/20/2019 11:55:28 and created by Ashley Vazquez ***

Wtr called [REDACTED] but could not leave a VM

*** Email - External Email Sent created on 03/20/2019 11:55:50 and created by Ashley Vazquez ***

Wtr emailed customer stating:

Mrs. [REDACTED]

I have been trying to reach you and have had no luck reaching you through your phone or through email. Please let Morley know what date you will be going to get everything signed because the rental was only extended until tomorrow as I have not heard back from you. If I do not hear back from you today with a date for the surrender, the rental will have to be returned by the end of the day tomorrow or it will become customer pay. Please give me a call to discuss further.

Thank you,

*** Phone - Call - Outbound created on 03/20/2019 12:03:14 and created by Ashley Vazquez ***

Wtr contacted Josh from Avid Acceptance and left VM for c/b

*** Phone - Call - Outbound created on 03/22/2019 11:01:41 and created by Ashley Vazquez ***

[REDACTED] called stating:

1. I have not heard anything back
2. I spoke with someone at that company and they told me they were going to send me documents
3. Now I am hearing that I have to go to the dealer to sign documents
4. Why cant you guys just pay the car?

Wtr states:

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

1. Apologized but we have been trying to reach you for the past few weeks and have had no luck reaching you through email or phone
2. Our surrender company wanted to schedule a date for documents to be signed
3. You case was going to be canceled as we were not hearing back from you

Customer states:

1. Well I am not just going to wait around for the phone to ring
2. I will call them right now!

*** Phone - Call - Outbound created on 03/22/2019 11:02:09 and created by Ashley Vazquez ***

Wtr spoke with rep at Morley:

1. Calling in regards to case
2. I wanted to verify that customer called in

Morley states:

1. Yes we finally spoke with the customer
2. The transfer will take place this week the 28th at Alm Kia South

Wtr thanked for information

*** Phone - Call - Outbound created on 04/01/2019 08:55:49 and created by Ashley Vazquez ***

Wtr spoke with Morley:

1. Customer did not attend surrender appointment
2. All information regarding the appointment was sent to her via email
3. She went there a day late during after hours
4. Contacted Svc manager at Alms Kia but have not heard back in regards to whether the documents were signed

Wtr states:

1. Thank you for information
2. I will contact both the dlr and customer

*** Phone - Call - Outbound created on 04/01/2019 12:48:01 and created by Ashley Vazquez ***

Wtr called Alms Kia South 4 times but could not get through to anyone in service

*** Phone - Call - Outbound created on 04/01/2019 12:48:23 and created by Ashley Vazquez ***

Wtr called customer and could not leave VM

*** Phone - Call - Outbound created on 04/09/2019 09:45:37 and created by Ashley Vazquez ***

Wtr spoke with Morley

1. Calling in regards to case
2. Please advise

Morley states:

1. Customer was at her appointment and rec'd her paperwork but she has not had the documents notarized or sent back to us yet
2. We have tried to reach her and have not heard back

Wtr states:

1. Thank you for information
2. I will go ahead and reach out to her

*** Phone - Call - Outbound created on 04/09/2019 09:47:50 and created by Ashley Vazquez ***

Wtr called customer 3 times and could not leave vm

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Last name	First name	VIN of	2016 OPTIMA	Case Number	Mileage
McDonough	GA,	5XXGT4L38GG			69.000
Prod. Date: 04/19/2016		Dealer:		Sons KIA	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Email - External Email Sent created on 04/09/2019 10:03:55 and created by Ashley Vazquez ***

Wtr emailed customer stating: Hello Mrs. [REDACTED]

I have tried to reach you many times and have been unable to get a hold of you either through email or phone. As per my last email, as of 4/3/19 the rental vehicle is now customer pay. We are no longer covering the rental vehicle. Please contact enterprise as they may start billing you within the next few days. Please also reach out to Morley within the next few days to complete all documentation or the case will be closed.

Thank you,

*** Note - Others created on 04/09/2019 10:20:56 and created by Ashley Vazquez ***

Wtr contacted Svc Manager at [REDACTED] and advised that rental for customer is now customer pay after 4/8.

*** Phone - Call - Outbound created on 04/15/2019 13:03:16 and created by Ashley Vazquez ***

Wtr called [REDACTED] stating:

1. Calling in regards to case
2. We have been trying to reach you regarding your case
3. Have you sent signed documents to Morley?

Customer states:

1. yes I sent everything last week so they should be getting them
2. I put them in the same envelope they sent everything

Wtr states:

1. Do you have the tracking numbers that I can give to Morley?
2. Did you have the rental vehicle returned as well?

Customer states:

1. I don't have the numbers with me but I will be able to send them to you after I get off of work
2. Yes I returned the rental car but they were talking about something about some bills

Wtr states:

1. Okay I will follow up with an email reminding you of our request for the tracking numbers
2. If the vehicle was returned after 4/3 then you will be responsible for pay as previously stated in emails
3. Payment to your lien holder won't be made until all signed documents are rec'd

Customer states:

1. okay

*** Email - External Email Sent created on 04/15/2019 17:35:03 and created by Ashley Vazquez ***

Wtr emailed [REDACTED] stating:

Hello Mrs. [REDACTED]

As per our conversation earlier, please provide me with the tracking numbers for the documents sent to Morley. I did speak with them and it looks like at this time they still have not received any documents. They will be able to have your lien holder paid until all documents are received. Please let me know if you have any further questions.

Thank you,

*** Phone - Call - Outbound created on 04/16/2019 10:38:18 and created by Ashley Vazquez ***

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u>	<u>2016 OPTIMA</u>	<u>Case Number</u>	<u>Mileage</u>
McDonough	GA,	5XXGT4L38GG			69.000
		Prod. Date: 04/19/2016	Dealer:		Sons KIA

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Wtr called Morley requesting status on case

1. Documents have not been rec'd

*** Phone - Call - Outbound created on 04/16/2019 10:38:55 and created by Ashley Vazquez ***

Wtr called Ashley Cox and could not leave VM for c'b

*** Phone - Call - Outbound created on 04/17/2019 09:34:32 and created by Ashley Vazquez ***

Wtr called Ashley Cox and could not leave VM for c'b

*** Note - Others created on 05/03/2019 18:46:04 and created by Ashley Vazquez ***

Morley rec'd most documents.

1. Requesting license

*** Note - Others created on 05/03/2019 18:46:42 and created by Ashley Vazquez ***

Pending Rental Invoices from dlr

*** Note - Others created on 06/12/2019 08:58:13 and created by Ashley Vazquez ***

Supplemental check to dlr and EFI submitted 6/6/19

*** Note - Others created on 06/12/2019 14:11:07 and created by Ashley Vazquez ***

EFI Check Sent 6/12/19

PE19-004
KIA
6/28/2019
DEFECT A
CA FILES
OPTIMA

2017 OPTIMA_ACCIDENT
SCRIPTS_ALLEGED DEFECT
A_EXPANDED SCOPE

Accident Report

Case [REDACTED]

Report Details

PE19-004
KIA
6/28/2019
DEFECT A
CA FILES
OPTIMA

2017 OPTIMA_CA
REPORTS_ALLEGED DEFECT
A_EXPANDED SCOPE

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Case History

*** 10/25/2018 08:40:06 (GMT-08:00) Pacific Time (US & Canada) ***

Contact = , Priority = Escalated, Sub Status = Working

*** Fax - Fax Received created on 10/25/2018 08:40:19 (GMT-08:00) Pacific Time (US & Canada) and created by Stephanie Mondragon ***

NCA rec'd letter from Dairyland Auto. Letter states:

1. Our insured's 2017 Kia Optima is a total loss due to fire.
 2. We are placing you on notice of this loss and require your participation.
 3. Promptly respond and acknowledge your receipt within 10 days of your receipt of this letter.
- Attaching and dispatching to NCA.

*** 10/25/2018 08:42:54 (GMT-08:00) Pacific Time (US & Canada) ***

Dispatched from WIPBin = Default to Queue National CA by Stephanie Mondragon

Reason:

*** 10/26/2018 07:32:36 (GMT-08:00) Pacific Time (US & Canada) ***

Accepted from Queue National CA to WIPBin Inbox/Need To Call by Jeff Stroup

*** 10/26/2018 07:53:59 (GMT-08:00) Pacific Time (US & Canada) ***

Assigned to WIPBin 24/24 of Samuel Kim by Jeff Stroup

Reason:

*** 10/26/2018 10:11:14 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin 24/24 and Sub Status of Assigned

*** Letter - Letter Received created on 11/01/2018 16:24:20 (GMT-08:00) Pacific Time (US & Canada) and created by Stephanie Mondragon ***

NCA rec'd DUP letter from Dairyland Auto. Attaching to case.

*** Note - Others created on 11/02/2018 12:40:06 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Copart Raleigh location in Dunn, NC. Lot number

*** Phone - Call - Outbound created on 11/02/2018 13:06:54 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Called Dairyland Auto Insurance and spoke with Claims Representative II Subrogation Julie Mouw (800)334-0090, extension 3469376

Writer states:

1. Calling in regards to claim number

Insurance states:

1. We were notified immediately following the loss
2. Our insured had just left her mom's house, was planning a 10 minute trip
3. No warning lights, the car was operating as usual when it started spontaneously smoke
4. The driver advised they had stopped on the roadway due to mechanical issues
5. The driver and his children exited the vehicle
6. While stopped a passerby said the car was on fire
7. According to our insured, it appeared to be underneath the car and burn all the way up
8. When it caught on fire, he contacted the dealership and they arranged to have the vehicle picked up, but brought to a different dealership
9. Someone from that dealership called and said you have to have the vehicle picked up
10. So we arranged for Copart to pick up the vehicle

Kia Motors America

Consumer Affairs Department

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

11. Our insured stated they purchased the vehicle new, but that is not that case
12. No concern before this
13. The insured bought the vehicle 12/9/2017

Writer states:

1. Requested photos and copy of Police and/or Fire Report
2. Gave call back number, email address, fax number, mailing address and Kia case number
3. Once I receive it, I will follow up with you

Insurance states:

1. The Zebulon Fire Department arrived along with Middlesex Volunteer Fire Department
2. The fire rescue squad said it was mechanical
3. Thank you

*** 11/02/2018 13:13:59 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin 10/26 (Friday) and Sub Status of Assigned

*** Note - Others created on 11/02/2018 17:09:54 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Reviewed case with KMA Engineer

*** 11/02/2018 17:11:14 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin Legal Review and Sub Status of Assigned

*** Note - Others created on 11/05/2018 13:29:35 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

PER LEGAL - WE HAVE BEEN INFORMED ABOUT THE OPERATIVE FACTS OF CASE [REDACTED] WE BELIEVE THAT THERE IS A REASONABLE PROSPECT THAT THIS CASE MAY END UP IN LITIGATION AND REQUEST CA TO PERFORM AN INSPECTION TO PROTECT THE COMPANY IN THE EVENT OF LITIGATION. THIS WILL CONFIRM THAT ANY INSPECTION REPORTS WILL BE SUBJECT TO THE ATTORNEY CLIENT PRIVILEGE.

*** Phone - Call - Outbound created on 11/06/2018 12:45:54 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Called Dairyland Auto Insurance and spoke with Claims Representative II Subrogation Julie Mouw (800)334-0090, extension 3469376

Writer states:

1. Calling in regards to claim number [REDACTED]
2. I have not received an email
3. Kia would like to participate in a joint inspection

Insurance states:

1. I have a meeting on that, I'm glad you reached out to me
2. I was going to send you a Fire Report, but I waited on it because I needed some clarifications, specifically conflicting information
3. I actually went and listened to the recorded conversation
4. Our insured reported no mechanical issues, it was driving fine
5. The vehicle was pulled to the side of the road, not because of mechanical issues but because of smoke
6. However, the report advised the vehicle was pulled over due to mechanical issues
7. So I had a few more questions on it
8. One of the things I know we're going to discuss is to determine what type of expert
9. We have the vehicle wrapped and preserved
10. Let me find out some more information and I'll get back to you

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Writer states:

1. Thank you

*** Letter - Letter Received created on 11/09/2018 10:01:42 (GMT-08:00) Pacific Time (US & Canada) and created by Stephanie Mondragon ***
NCA rec'd DUP subrogation letter. Attaching to case

*** Email - External Email Received created on 11/09/2018 10:13:28 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***
Received email from Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com)
Samuel,

I have attached the Fire Department Report for this loss, per your request. I have contacted the Town of Zebulon to determine who may have additional information related to this loss as it appears as though Middlesex Fire Dept was first on the scene and Wake SO handled the call for the North Carolina State Highway Patrol. If additional reports are found, I will provide you with that information.

Our request for a possible report from the Zebulon PD resulted in no findings, as did our request to the North Carolina DMV. The vehicle is currently being preserved at the following address: 310 Copart Rd., Dunn. North Carolina, 28334. I have submitted my request for a Fire Investigation for this loss and requested that our investigator coordinate scheduling with you.

If our insured obtained photos at the scene, I am yet to receive them in our claim file. I have sent an email to our insured to request an update on the status of our pending information.

Feel free to contact me with questions.

Julie Mouw
Claims Representative II | Subrogation Department
Peak Property and Casualty Insurance Company
715 346 9376 | 800 473 6879 Ext. 346 9376 TOLL | 800 999 4642 FAX
julie.mouw@sentry.com

Sentry Insurance
PO Box 8043
Stevens Point, Wisconsin 54481

sentry.com

*** Email - External Email Sent created on 11/09/2018 10:18:08 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***
Sent email to Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com)
Hi Julie,

We would like to have EFI Global inspect this vehicle on our behalf.

*** 11/09/2018 12:05:39 (GMT-08:00) Pacific Time (US & Canada) ***
Case moved into WIPBin Inspection (3rd Party) and Sub Status of Assigned

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Email - External Email Received created on 11/09/2018 12:06:02 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com)

Thank you Samuel. Would you like us/our investigator to coordinate with EFI directly? If so, who would you like us to use as our contact?

The preliminary dates I have are: Nov. 19, 20, 21, 26, 27 and then into Dec. Not all of those dates have been verified to be available have been offered as preliminary options. I am forwarding them in the event that your expert may have some dates of availability in common.

*** Email - External Email Sent created on 11/09/2018 12:06:33 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com)

Once EFI has assigned this case to an expert, I will CC him/her onto this email.

*** Email - External Email Sent created on 11/14/2018 12:17:44 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent inspection request to EFI Global

*** Phone - Call - Inbound created on 11/15/2018 16:23:07 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received message from Andrew Barnott at EFI Global, Inc.

1. Hello Samuel
2. This is Andrew Barnott, fire investigator with EFI Global
3. Giving you a call in reference to claim number
4. This is in regards to a 2017 Kia Optima in Dunn, NC
5. If you would, give me a call back at your earliest convenience
6. The best number to reach me at is (704)607-0883
7. Thank you

*** 11/15/2018 16:24:34 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin Inspection Results Pending and Sub Status of Assigned

*** 11/26/2018 13:10:48 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin 11/9 (Friday) and Sub Status of Assigned

*** Phone - Call - Inbound created on 11/27/2018 18:20:25 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received message from customer:

1. Hello my name is
2. I am calling on behalf of a recent fire that I had with my Kia
3. My claim number is
4. And if you can, give me a call back at
5. Again
6. Have a great day

*** Email - External Email Sent created on 11/28/2018 13:05:53 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Project Coordinator Jordyn Cory at EFI Global (jcory@uis-usa.com)

Kia Motors America

Consumer Affairs Department

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<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Do you have Andrew Barnott's contact information by any chance.

*** 11/28/2018 13:23:13 (GMT-08:00) Pacific Time (US & Canada) ***

Case moved into WIPBin 11/26 (Monday) and Sub Status of Assigned

*** Email - External Email Sent created on 11/28/2018 13:31:18 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com) and CC'd Andrew Barnott at EFI Global (andrew.barnott@efiglobal.com) and Project Coordinator Freda Florence (fflorence@uis-usa.com)
Hi Julie,

I don't know if you and EFI Global have been in contact with each other, but Mr. Andrew Barnott from EFI Global was assigned this case. Could you let me know when an inspection date is confirmed.

*** Email - External Email Received created on 11/28/2018 15:30:22 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Fire Investigator Andrew Barnott at EFI Global (abarnott@uis-usa.com)
The inspection took place yesterday 11/27/18. A jump drive of the photos was sent via Fed Ex this afternoon to your attention. Per your instructions a verbal report was not provided and a written report will be prepared. If you would like a verbal report I'd be happy to discuss the findings with you. The best number to reach me at is 704-607-0883.

Best Regards,

Andrew D. Barnott, NC-CFI, CFEI, CVFI, IAAI-FIT | Fire Investigator
EFI Global, Inc.
Charlotte, North Carolina
Office 704-426-6130 | Fax 704-426-6152
Cell 704-607-0883 | EMAIL andrew.barnott@efiglobal.com
www.efiglobal.com | Caring counts®

*** Email - External Email Received created on 11/28/2018 15:31:52 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Claims Representative II Subrogation Julie Mouw at Dairyland Auto Insurance (julie.mouw@sentry.com)
Good afternoon Samuel,

The inspection occurred yesterday and has been completed. Due to the holiday and schedules, I provided Mr. [REDACTED] with the contact information for our investigator and asked that they coordinate the inspection amongst themselves, which they were both glad to do. They both decided on a date that worked best and that was yesterday.

I have Mr. [REDACTED] number and email if you need it, let me know.

*** Phone - Call - Outbound created on 11/28/2018 16:10:30 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Called and spoke with [REDACTED]
Writer states:

1. Calling in regards to a 2017 Kia Optima

Customer states:

1. I was trying to figure out about some warranties, but I've been talking to Julie Mouw

Kia Motors America

Consumer Affairs Department

Page 6 of 9

<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

2. My GAP still hasn't went through

Writer states:

1. Your vehicle was inspected yesterday
2. Writer explained to customer subrogation process
3. If you have any questions or concerns, please feel free to contact us
4. Gave call back number

Customer states:

1. Okay, thank you

*** Letter - Letter Received created on 11/29/2018 16:46:47 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received physical media from Fire Investigator Andrew Barnott at EFI Global via Fedex. Tracking number

*** Email - External Email Received created on 12/10/2018 11:49:34 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com) and sent to Fire Investigator Donel Braxton at Nefco Fire Investigations:
Good afternoon Donel and Samuel,

I'm the new subrogation adjuster assigned to this file (Julie Mouw is no longer with Peak Property and Casualty) so I request that all future inquiries be directed to my attention.

Upon reviewing the file notes of my predecessor, it appears that a vehicle inspection took place around November 27th. Would you please furnish me with a copy of this report upon its completion?

I'll be working with management on how to proceed from here once I have a better understanding of what took place prior to my assignment.

Sincerely,

Terri Anderson
Claim Representative 2 | Subrogation
Toll-free (800) 334-0090 x4595482 | Fax (888) 729-2225
terri.anderson@sentry.com

Peak Property and Casualty Insurance Corporation
PO Box 8043
Stevens Point, WI 54481

*** Email - External Email Sent created on 12/10/2018 14:27:48 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com) and CC'd Fire Investigator Donel Braxton at Nefco Fire Investigations:
Hi Terri,

Thank you for reaching out to us. Unfortunately, I am not able to provide you with a copy of the report. But what I can do is provide you with KMA's response upon completion of our expert's report.

Please let me know if you have any questions.

Kia Motors America
Consumer Affairs Department

Page 7 of 9

Last name	First name	VIN of 2017 OPTIMA	Case Number	Mileage
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint
Kia Case Type Lvl2: Quality

Kia Case Type Lvl3: Product Liability
Kia Case Type Lvl4: Fire/Explosion

*** Email - External Email Received created on 12/21/2018 11:14:13 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Senior Project Coordinator Judy Ratchford at EFI Global (jratchford@uis-usa.com) and CC'd to Andrew Barnott (abarnott@uis-usa.com) and Project Coordinator Freda Florence (freda.florence@efiglobal.com)
Dear Mr. Samuel Kim:

Please find attached, our Fire Investigator, Andrew Barnott's completed report in reference to the above loss assignment from you.

Also attach is our invoice for his investigative activities on same. (Please forward for payment. Thank you!)

If you should have any questions, please feel free to contact us.

As always, thank you for selecting EFI Global as part of your investigative team.

Judy Ratchford | Senior Project Coordinator
EFI Global
Charlotte, NC
DIRECT 704.625.5868 | FAX 704.426.6152
EMAIL Judy.Ratchford@efiglobal.com
www.efiglobal.com | Caring counts®

*** 12/21/2018 11:21:53 (GMT-08:00) Pacific Time (US & Canada) ***
Case moved into WIPBin Inspection Results Pending and Sub Status of Assigned

*** 01/03/2019 12:33:06 (GMT-08:00) Pacific Time (US & Canada) ***
Case moved into WIPBin Legal Review and Sub Status of Assigned

*** Email - External Email Received created on 01/03/2019 12:39:34 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***
Received email from Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com)
Good afternoon Samuel,

Would you please provide our office with status of the fire investigation for our insured's 2017 Kia Optima LX, VIN 5XXGT4L39HG? Is Kia going to accept responsibility for this fire loss under the recall?
This vehicle is currently on a seller hold with Copart until you have concluded your investigation.

Sincerely,

Terri Anderson
Claim Representative 2 | Subrogation
Toll-free (800) 334-0090 x4595482 | Fax (888) 729-2225
terri.anderson@sentry.com

Peak Property and Casualty Insurance Corporation
PO Box 8043
Stevens Point, WI 54481

Kia Motors America

Consumer Affairs Department

Page 8 of 9

<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

*** Note - Others created on 01/10/2019 21:26:54 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

TREAD review complete

*** Note - Others created on 01/11/2019 11:26:40 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Reviewed case w/ KMA Engineer:

1. Report states "The oil drain pan plug was not in place at the time of the examination."
2. We believe the cause of this fire was the drain pan plug was not torqued properly at the most recent oil change

*** Email - External Email Sent created on 01/14/2019 13:42:08 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com)

Hi Terri,

I'm sorry for the delay. The following observation(s) were made during our expert's inspection:

- The oil drain plug was not in place at the time of the examination

We believe the cause of this fire was because the drain pan plug was not properly torqued at the most recent oil change. Kia Motors America, Inc. ("KMA") is not making a settlement offer at this time.

If you have any additional questions or concerns, please do not hesitate to contact us.

*** 01/14/2019 13:54:17 (GMT-08:00) Pacific Time (US & Canada) ***

Goodwill #: Submitted

*** Email - External Email Received created on 01/16/2019 10:28:52 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Received email from Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com)

Hello Samuel,

Do you have photographic evidence that the oil drain plug was not in place? My inspector did not note that in his report to us and I believe our inspectors worked together on this inspection.

Terri Anderson

Claim Representative 2 | Subrogation

Toll-free (800) 334-0090 x4595482 | Fax (888) 729-2225

terri.anderson@sentry.com

Peak Property and Casualty Insurance Corporation

PO Box 8043

Stevens Point, WI 54481

*** Email - External Email Sent created on 01/16/2019 10:30:25 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent email to Claim Representative Terri Anderson at Peak Property and Casualty Insurance Corporation (terri.anderson@sentry.com)

Kia Motors America

Consumer Affairs Department

Page 9 of 9

<u>Last name</u>	<u>First name</u>	<u>VIN of</u> 2017 OPTIMA	<u>Case Number</u>	<u>Mileage</u>
		5XXGT4L39HG		17.635
		Prod. Date: 01/20/2017	Dealer:	

Kia Case Type Lvl1: Complaint

Kia Case Type Lvl3: Product Liability

Kia Case Type Lvl2: Quality

Kia Case Type Lvl4: Fire/Explosion

Hi Terri,

Yes of course, please see attached.

*** 02/12/2019 15:11:27 (GMT-08:00) Pacific Time (US & Canada) ***

Goodwill #: Submitted

*** 02/12/2019 16:21:17 (GMT-08:00) Pacific Time (US & Canada) ***

Goodwill #: Final Approved

*** Letter - Letter Sent created on 02/14/2019 13:30:02 (GMT-08:00) Pacific Time (US & Canada) and created by Samuel Kim ***

Sent check to EFI Global, Inc. via Fedex. Tracking number

*** 02/14/2019 13:30:59 (GMT-08:00) Pacific Time (US & Canada) ***

Closed by Samuel Kim with Resolution Code : Information Given

[Resolution Summary]

*** 03/26/2019 14:31:58 ***

Reopened by Ashley Vazquez with Sub Status of Working

*** 03/26/2019 14:32:16 ***

Inspection requested by KMA62020

Request Code: PLThirdParty--

Request Details:

*** 03/26/2019 14:34:05 ***

Closed by Ashley Vazquez with Resolution Code : Information Given

[Resolution Summary]

PE19-004

KIA

6/28/2019

DEFECT A

CA FILES

OPTIMA



MetLife Auto & Home®
Subrogation - Warwick
Mail Processing Center
PO Box 2204
Charlotte, NC 28241-2204
800-634-9740

RECEIVED

MAY 11 2018

CONSUMER AFFAIRS

MetLife®

05/01/2018

Consumer Affairs Kia Motors
Attn: Alex Villapando
111 Peter Canyon Rd
Irvine, CA 92606

Our Customer: [REDACTED]
Our Claim Number: [REDACTED]
Date of Accident: 10/22/2017
Your Customer: Consumer Affairs Kia Motors
Your Claim Number: [REDACTED]

Dear Consumer Affairs Kia Motors,

- () Enclosed is the documentation you requested.
- () Please call the undersigned upon receipt of this letter.
- (X) Please provide a status on our subrogation claim.
- () Please fill out the enclosed statement form as completely as possible.

Sincerely,

Aliya Ahmed
Metropolitan Group Property and Casualty Insurance Company
SUBROGATION ADJUSTER, Ext: 6057
Fax: 866-236-9803

APPLICABLE TO AUTO CLAIMS:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI



MetLife Auto & Home®
Subrogation - Warwick
Mail Processing Center
PO Box 2204
Charlotte, NC 28241-2204
800-634-9740

MetLife®

05/29/2018

Consumer Affairs Kia Motors
Attn: Alex Villapando
111 Peter Canyon Rd
Irvine, CA 92606

RECEIVED
JUN 07 2018
CONSUMER AFFAIRS

Our Customer: [REDACTED]
Our Claim Number: [REDACTED]
Date of Accident: 10/22/2017
Your Customer: Consumer Affairs Kia Motors
Your Claim Number: [REDACTED]

Dear Consumer Affairs Kia Motors,

SECOND REQUEST FOR STATUS

- ☐ Enclosed is the documentation that you requested.
- ☐ Please call the undersigned upon receipt of this letter.
- ☒ Please provide a status on our subrogation claim. I have left prior voice mail messages, but have not received a response.
- ☐ Final request for contact prior to arbitration, collections, or attorney referral.

Sincerely,

Aliya Ahmed
Metropolitan Group Property and Casualty Insurance Company
SUBROGATION ADJUSTER, Ext: 6057
Fax: 866-236-9803

APPLICABLE TO AUTO CLAIMS:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI

[REDACTED]

Irvine, CA


CARFAX® Vehicle History Report™
US \$39.99

Vehicle Information:
2016 KIA OPTIMA EX
VIN: 5XXGU4L37GC
SEDAN 4 DR
2.4L I4 F DOHC 24V
GASOLINE
FRONT WHEEL DRIVE
[Standard Equipment](#) | [Safety Options](#)

CARFAX Report Provided By:
Kia Motors America
111 Peters Canyon Rd
Irvine, CA 92606
949-468-4800

	Branded Title: Salvage
	Other damage reported
	CARFAX 1-Owner vehicle
	5 Service history records
	Personal vehicle
	17,138 Last reported odometer reading



This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 5/1/18 at 2:24:17 PM (EDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

 Ownership History The number of owners is estimated	
Year purchased	2016
Type of owner	Personal
Estimated length of ownership	1 yr. 11 mo.
Owned in the following states/provinces	New York
Estimated miles driven per year	16,080/yr
Last reported odometer reading	17,138

 Title History CARFAX guarantees the information in this section	
Salvage | Junk | Rebuilt | Fire | Flood | Hail | Lemon	Alert! Problem Found
Not Actual Mileage | Exceeds Mechanical Limits	No Problem
Alert! Severe problems were reported by a state Department of Motor Vehicles (DMV). This vehicle does not qualify for the CARFAX Buyback Guarantee.	

 Additional History Not all accidents / issues are reported to CARFAX	
Total Loss Total loss reported on 10/22/2017.	 Total Loss Reported
Structural Damage No structural damage reported to CARFAX.	 No Issues Reported

Airbag Deployment No airbag deployment reported to CARFAX.	 No Issues Reported
Odometer Check No indication of an odometer rollback.	 No Issues Indicated
Accident / Damage DMV title problems reported. Fire damage reported on 10/22/2017. Damage reported on 11/06/2017.	 Severe Damage
Manufacturer Recall No open recalls reported to CARFAX.	 No Recalls Reported



Detailed History

Glossary

Owner 1

Purchased: 2016
 Type: Personal
 Where: New York
 Est. miles/year: 16,080/yr
 Est. length owned: 5/7/16 - present
 (1 yr. 11 mo.)

Date:	Mileage:	Source:	Comments:
04/18/2016	21	Kia of White Plains White Plains, NY 914-219-8299 kiaofwhiteplains.com	Pre-delivery inspection completed Maintenance inspection completed
05/06/2016	25	Kia of White Plains White Plains, NY 914-219-8299 kiaofwhiteplains.com	Safety inspection performed Emissions or safety inspection performed
05/06/2016		New York Inspection Station	Passed safety inspection Emissions inspection performed View what was inspected
05/07/2016		New York Motor Vehicle Dept. South Salem, NY	Registration issued or renewed Titled or registered as personal vehicle Passed safety inspection
05/19/2016	575	Kia of White Plains White Plains, NY 914-219-8299 kiaofwhiteplains.com	Maintenance inspection completed Body electrical system checked
05/23/2016		New York Motor Vehicle Dept. South Salem, NY	Title issued or updated First owner reported Titled or registered as personal vehicle
06/01/2016	1,210	Kia of White Plains White Plains, NY 914-219-8299 kiaofwhiteplains.com	Body electrical system checked
06/16/2016	1,926	Kia of White Plains White Plains, NY 914-219-8299 kiaofwhiteplains.com	Vehicle serviced
04/13/2017		New York Motor Vehicle Dept. South Salem, NY	Registration issued or renewed Titled or registered as personal vehicle Passed safety inspection
05/31/2017	17,138	New York Inspection Station	Passed safety inspection Emissions inspection performed View what was inspected
10/22/2017		New York Damage Report	TOTAL LOSS VEHICLE Vehicle declared a total loss by an insurance company Fire damage reported

There are many reasons an insurance company will declare a vehicle a total loss. Have this vehicle inspected by a qualified technician before you buy.
[Learn more](#)



11/06/2017	Damage Report	Damage reported
01/16/2018	New York Motor Vehicle Dept. Albany, NY	SALVAGE TITLE/CERTIFICATE ISSUED

Have Questions? Consumers, please visit our Help Center at www.carfax.com. Dealers or Subscribers, please visit our Help Center at www.carfaxonline.com.



Glossary

[View Full Glossary](#)

Damage Indicator

Damage can be a result of many different types of events. Examples include contact with objects (other cars, trees, traffic signs, road debris, etc), vandalism, or weather-related events. Not every damage event is reported to CARFAX. As details about the damage event become available, those additional details are added to the CARFAX Vehicle History Report. CARFAX recommends that you have this vehicle inspected by a qualified mechanic.

- This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 5/1/18 at 2:24:17 PM (EDT). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

Fire Damage

CARFAX receives information on vehicle fires from most U.S. jurisdictions. These events are taken from the actual fire department reports compiled at the scene.

First Owner

When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

Ownership History

CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Salvage Title

A Salvage Title is issued on a vehicle damaged to the extent that the cost of repairing the vehicle exceeds approximately 75% of its pre-damage value. This damage threshold may vary by state. Some states treat Junk titles the same as Salvage but the majority use this title to indicate that a vehicle is not road worthy and cannot be titled again in that state. The following eleven states also use Salvage titles to identify stolen vehicles - AZ, FL, GA, IL, MD, MN, NJ, NM, NY, OK and OR.

Title Issued

A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

Total Loss Vehicle

An insurance or fleet company declares a vehicle a total loss when a claim exceeds approximately 75% of its pre-damage value or if the vehicle is stolen and not recovered. This damage threshold varies by company. These companies typically take possession and obtain the title. Not all total loss vehicles result in a DMV-reported branded title. This may occur when an insurance company's definition of a total loss is different than the state DMV's definition for a branded title or when the owner of the vehicle is a self-insured company, like a fleet or rental company.

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Covered by United States Patent Nos. 7,113,853; 7,778,841; 7,596,512; 8,600,823; 8,595,079; 8,606,648; 7,505,838.

5/1/18 2:24:17 PM (EDT)

Metlife
Aliya Ahmed
P.O. Box 2204
Charlotte, NC 28241



July 2, 2018

Metlife
Aliya Ahmed
P.O. Box 2204
Charlotte, NC 28241

RE: Your Insured:
Claim Number:
Vehicle:
VIN:
Case:

[REDACTED]
2016 Kia Optima
5XXGU4L37GG [REDACTED]
[REDACTED]

Dear Aliya Ahmed:

In order to evaluate your request, we need specific information regarding your insured's accident and vehicle. Please send copies of the following documents to my attention at the above address or by email:

- Maintenance Records

Upon receipt of necessary documents, your request will be reviewed. You will be notified either by phone or in writing of the results of such review. We will be closing the case until further documents are received.

We at Kia Motors America, Inc. wish to thank you in advance for your courtesy and cooperation.

Sincerely,

Alex Villalpando
National Consumer Affairs
Kia Motors America, Inc.

[REDACTED]

Metlife
Aliya Ahmed
P.O. Box 2204
Charlotte, NC 28241



May 23, 2018

Metlife
Aliya Ahmed
P.O. Box 2204
Charlotte, NC 28241

RE: Your Insured:
Claim Number:
Vehicle:
VIN:
Case:

[REDACTED]
2016 Kia Optima
5XXGU4L37GG [REDACTED]
[REDACTED]

Dear Aliya Ahmed:

In order to evaluate your request, we need specific information regarding your insured's accident and vehicle. Please send copies of the following documents to my attention at the above address or by email:

- Maintenance Records

Upon receipt of necessary documents, your request will be reviewed. You will be notified either by phone or in writing of the results of such review. We will be closing the case until further documents are received.

We at Kia Motors America, Inc. wish to thank you in advance for your courtesy and cooperation.

Sincerely,

Alex Villalpando
National Consumer Affairs
Kia Motors America, Inc.

[REDACTED]

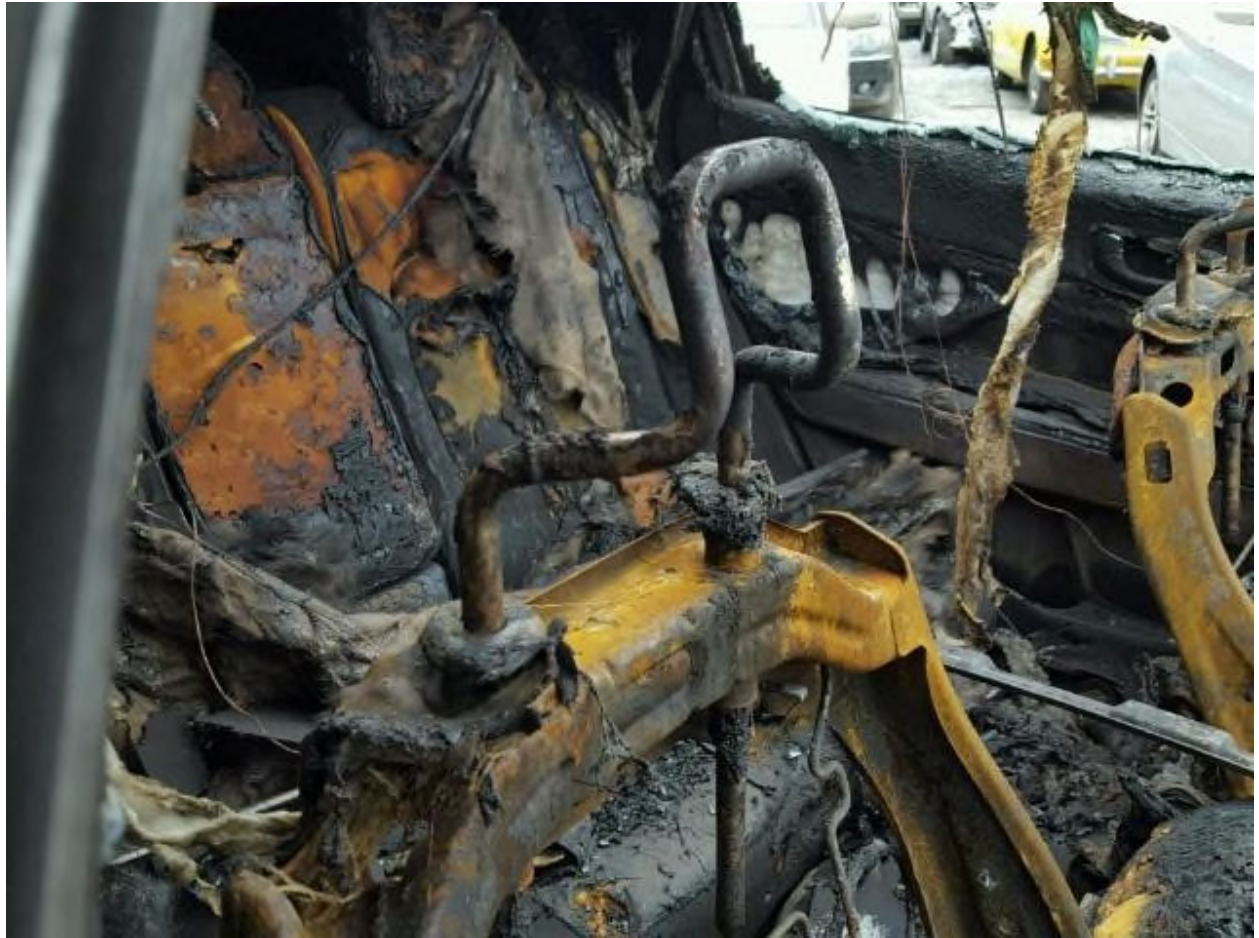


















REMOVED FROM SERVICE
BY KIA MOTORS MANUFACTURING GEORGIA, INC.

MANUFACTURED BY
KIA MOTORS MANUFACTURING GEORGIA, INC.
MAR/01/16 CWR 4497 bs PAINT IM
GAWR FRONT 2557 bs GAWR REAR 2513 bs TRIM WK
THIS VEHICLE CONFORMS TO ALL APPLICABLE U.S.A. FEDERAL
MOTOR VEHICLE SAFETY, BUMPER, AND THEFT PREVENTION STANDARDS
IN EFFECT ON THE DATE OF MANUFACTURE SHOWN ABOVE.
V.I.N. 5XXGU4L37GG
PASSENGER CAR



METLIFE AUTO & HOME

Auto Adjusting Unit - NY
 NY 1A Lic# 1414990
 P.O. Box 6040
 Scranton, PA 18506
 Phone: (800) 854-6011 x4576
 Fax: (855) 291-9442

Claim #:
 Workfile ID:

Estimate of Record

Written By: JOE MCCARTHY, License Number: 1019914, 11/6/2017 11:13:05 AM
 Adjuster: Davis, Lynn

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
 Type of Loss: Comprehensive Date of Loss: 10/22/2017 09:30 PM Days to Repair: 99
 Point of Impact: 15 Total Loss Deductible: 1000.00

Owner (Insured): [REDACTED] Inspection Location: [REDACTED] Appraiser Information: [REDACTED] Repair Facility:
 [REDACTED] Copart lot # [REDACTED] jmccarthy2@metlife.com
 SOUTH SALEM, NY [REDACTED] Copart lot # [REDACTED] (800) 854-6011 x4576
 [REDACTED] 25 Riverview Dr
 [REDACTED] Marlboro, NY 12542-5311
 [REDACTED] Other
 [REDACTED] (845) 236-3371 Day
 [REDACTED] 11/06/2017 Date Inspected

VEHICLE

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

VIN: 5XXGU4L37G [REDACTED] Production Date: [REDACTED] Interior Color:
 License: [REDACTED] Odometer: UNK Exterior Color: Tan
 State: NY Condition: Good

TRANSMISSION

Automatic Transmission

POWER

Power Steering

Power Brakes

Power Windows

Power Locks

Power Mirrors

Heated Mirrors

Power Driver Seat

Power Passenger Seat

Memory Package

DECOR

Dual Mirrors

Tinted Glass

Console/Storage

CONVENIENCE

Air Conditioning

Intermittent Wipers

Tilt Wheel

Cruise Control

Rear Defogger

Keyless Entry

Alarm

Message Center

Steering Wheel Touch Controls

Telescopic Wheel

Climate Control

Navigation System

Backup Camera w/Parking Sensors

RADIO

AM Radio

Search/Seek

CD Player

Auxiliary Audio Connection

Satellite Radio

SAFETY

Drivers Side Air Bag

Passenger Air Bag

Anti-Lock Brakes (4)

4 Wheel Disc Brakes

Front Side Impact Air Bags

Head/Curtain Air Bags

Hands Free Device

Blind Spot Detection

ROOF

Electric Glass Sunroof

Skyview Roof

Reclining/Lounge Seats

Leather Seats

Heated Seats

Ventilated Seats

WHEELS

Aluminum/Alloy Wheels

Locking Wheels

PAINT

Clear Coat Paint

Metallic Paint

OTHER

Traction Control

Stability Control

Signal Integrated Mirrors

Power Trunk/Gate Release

11/6/2017 11:13:05 AM

Page 1

Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Overhead Console
Wood Interior Trim

FM Radio
Stereo

SEATS
Bucket Seats



Claim #:

Workfile ID:

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	TOTAL BURN-OBVIOUS TOTAL LOSS		1	0.00	0.0	0.0
2	ROOF						
3	Repl	Roof assy black	81600D4030WK	1	4,666.70	9.5	0.0
4	RECYCLED ASSEMBLIES						
5	*	Repl LKQ RT part inn struct +25%	NONE	1	10,000.00 s	14.5	2.6
SUBTOTALS					14,666.70	24.0	2.6

NOTES**Estimate Notes:**

Pay code NO

Total burn of ft end-extensive damages to rear from 1st responders.

Did not contact insd. Unknown if leased/ milage unknown

OFFICE TO CONCLUDE

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			14,666.70
Body Labor	24.0 hrs @	\$ 50.00 /hr	1,200.00
Paint Labor	2.6 hrs @	\$ 50.00 /hr	130.00
Paint Supplies	2.6 hrs @	\$ 27.00 /hr	70.20
Subtotal			16,066.90
Sales Tax	\$ 16,066.90 @	7.7500 %	1,245.18
Total Cost of Repairs			17,312.08
Deductible			1,000.00
Total Adjustments			1,000.00
Net Cost of Repairs			16,312.08

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

This is not an authorization to repair. Authorization to repair must come from vehicle owner.

This estimate is not final until MetLife has reviewed and advised of the approval.

By law, you must keep customer information we provide to you CONFIDENTIAL. You may use it only to perform insurance-related services/functions for us and/or our customer(s). You may not use, share, sell or otherwise disclose this information for other purposes or to anyone else without prior consent. If you do not agree to these terms, you must return this information to us at once.

AN ITEMIZED SUMMARY OF REPAIRS / ESTIMATE HAS BEEN GIVEN TO THE CUSTOMER AND IS AVAILABLE TO THE CUSTOMER AT ANY TIME.

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AFTERMARKET CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. THE AFTERMARKET CRASH PARTS USED IN THE PREPARATION OF THIS ESTIMATE ARE WARRANTED BY THE MANUFACTURER OR DISTRIBUTOR OF SUCH PARTS RATHER THAN THE MANUFACTURER OF YOUR VEHICLE.

QUALITY REPLACEMENT PARTS WARRANTY

OUR REPAIR ESTIMATE MAY SPECIFY THE USE OF QUALITY REPLACEMENT PARTS, QUALITY REPLACEMENT PARTS ARE PARTS NOT MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER. WE WILL STAND BEHIND THE QUALITY REPLACEMENT PARTS THAT ARE SPECIFIED ON THIS ESTIMATE AND USED IN THE REPAIR OF YOUR VEHICLE, FOR AS LONG AS YOU OWN/LEASE THE VEHICLE. WE WARRANT THESE PARTS ARE OF LIKE KIND, QUALITY, SAFETY, FIT AND PERFORMANCE TO PARTS MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER.

THIS WARRANTY EXCLUSIVELY COVERS LOSS OR DAMAGE THAT IS RELATED TO DEFECTS IN THE QUALITY REPLACEMENT PART. THIS WARRANTY DOES NOT COVER DAMAGE OR PART FAILURE DUE TO IMPROPER INSTALLATION, MISUSE, NEGLIGENCE, ABUSE, IMPROPER MAINTENANCE, ABNORMAL OPERATION, OR NORMAL WEAR & TEAR.

SHOULD A SUPPLIER OF A PART SPECIFIED IN OUR REPAIR ESTIMATE, OR THE REPAIR FACILITY THAT PERFORMS THE REPAIR ON YOUR VEHICLE, BE UNABLE TO RESOLVE A LEGITIMATE COMPLAINT ABOUT THE QUALITY REPLACEMENT PART USED IN THE REPAIR, WE WILL MAKE EVERY EFFORT TO SEE THAT THE PROBLEM IS CORRECTED.

THIS WARRANTY AND ANY REPRESENTATIONS MADE HEREIN ARE NON-TRANSFERABLE AND EXTEND ONLY TO THE PARTY OWNING/LEASING THE VEHICLE AT THE TIME OF THE REPAIR.

FOR ASSISTANCE, PLEASE CONTACT THE NEAREST METLIFE CLAIM SERVICES OFFICE.

The glass part price, kit and labor has been calculated based on market pricing for your area. The MetLife Auto & Home glass administrator is Safelite Auto Glass. Please contact Safelite Auto Glass at 888-800-4527 if you would like to arrange for them to complete the work.

Our number one goal is to ensure that you are completely satisfied with your claim experience. If you have any questions or concerns about your claim, please call the adjuster listed at the top of your estimate and we would be happy to assist you.

We realize that you have a choice when selecting an insurance company and we thank you for choosing MetLife Auto & Home.

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR COMMERCIAL INSURANCE OR A STATEMENT OF CLAIM FOR ANY COMMERCIAL OR PERSONAL INSURANCE BENEFITS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO, IN CONNECTION WITH SUCH APPLICATION OR CLAIM, KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

You are entitled to the return of all replaced parts, except warranty and exchange parts, but you must ask for them in writing before any work is done. If you authorize work by phone, the shop must keep any replaced parts, and make them available when you pick up the vehicle.

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARY2436, CCC Data Date 11/1/2017, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (< >) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2017 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
M=Mechanical labor category. S=Structural labor category. (number) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blend=Blend. BOR=Boron steel.
CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway
Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

PURSUANT TO SECTION 2610 OF THE INSURANCE LAW, AN INSURANCE COMPANY CANNOT REQUIRE THAT REPAIRS BE MADE TO A MOTOR VEHICLE IN A PARTICULAR PLACE OR REPAIR SHOP. YOU HAVE THE RIGHT TO HAVE YOUR VEHICLE REPAIRED IN THE SHOP OF YOUR CHOICE



Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Left Side

Insured: BROGAN, MARYANNE

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37G [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



[REDACTED]

Claim Number: [REDACTED]

Version: E01

Image FileName: P [REDACTED]

Image Label: Left Front

Insured [REDACTED]

Policy Number: [REDACTED]

Claimant [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37GG [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



[REDACTED]

Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Right QP

Insured: [REDACTED]

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXCU4L37G [REDACTED]

Loss Date: 10/22/2017

Appraiser: [REDACTED]

Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version:E01

Image FileName:[REDACTED]

Image Label:Image 1

Insured [REDACTED]

Policy Number [REDACTED]

Claimant:[REDACTED]

Year:2016

Make:Kia

Model:Optima EX

VIN:5XXGU4L37G [REDACTED]

Loss Date:10/22/2017

Appraiser [REDACTED]

Photo Added Date:11/06/2017



Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Left Rear

Insured: [REDACTED]

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37GG [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version: E01

Image FileName [REDACTED]

Image Label: Dash Plate

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37G [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



[REDACTED]

Claim Number : [REDACTED]

Version : E01

Image FileName : [REDACTED]

Image Label : Right Front

Insured : [REDACTED]

Policy Number : [REDACTED]

Claimant : [REDACTED]

Year : 2016

Make : Kia

Model : Optima EX

VIN : 5XXGU4L37GG [REDACTED]

Loss Date : 10/22/2017

Appraiser : MCCARTHY, JOE

Photo Added Date : 11/06/2017



Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Left QP

Insured: [REDACTED]

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37GC [REDACTED]

Loss Date: 10/22/2017

Appraiser: [REDACTED]

Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName : [REDACTED]

Image Label :Right Side

Insured [REDACTED]

Policy Number [REDACTED]

Claimant: [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37GG [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number: [REDACTED]
Version: E01
Image FileName: [REDACTED]
Image Label: Image 2
Insured: [REDACTED]
Policy Number: [REDACTED]
Claimant: [REDACTED]

Year: 2016
Make: Kia
Model: Optima EX
VIN: 5XXGU4L37GC [REDACTED]
Loss Date: 10/22/2017
Appraiser: MCCARTHY, JOE
Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName : [REDACTED]

Image Label :Headrests

Insured [REDACTED]

Policy Number : [REDACTED]

Claimant : [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :SXXCU4L37G [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number [REDACTED]

Version:E01

Image FileName:[REDACTED]

Image Label:Image 3

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year:2016

Make:Kia

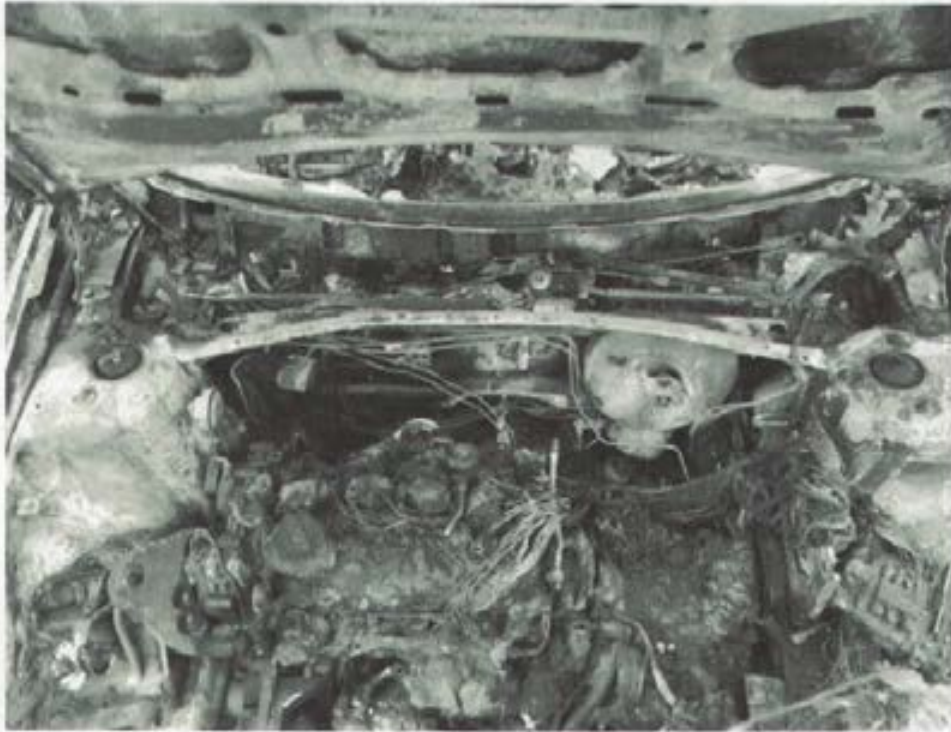
Model:Optima EX

VIN:5XXGU4L37CG [REDACTED]

Loss Date:10/22/2017

Appraiser:MCCARTHY, JOE

Photo Added Date:11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label:Rear

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year:2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37GQ [REDACTED]

Loss Date:10/22/2017

Appraiser:MCCARTHY, JOE

Photo Added Date:11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName

Image Label :VIN

Insured [REDACTED]

Policy Number [REDACTED]

Claimant

Year:2016

Make : Kia

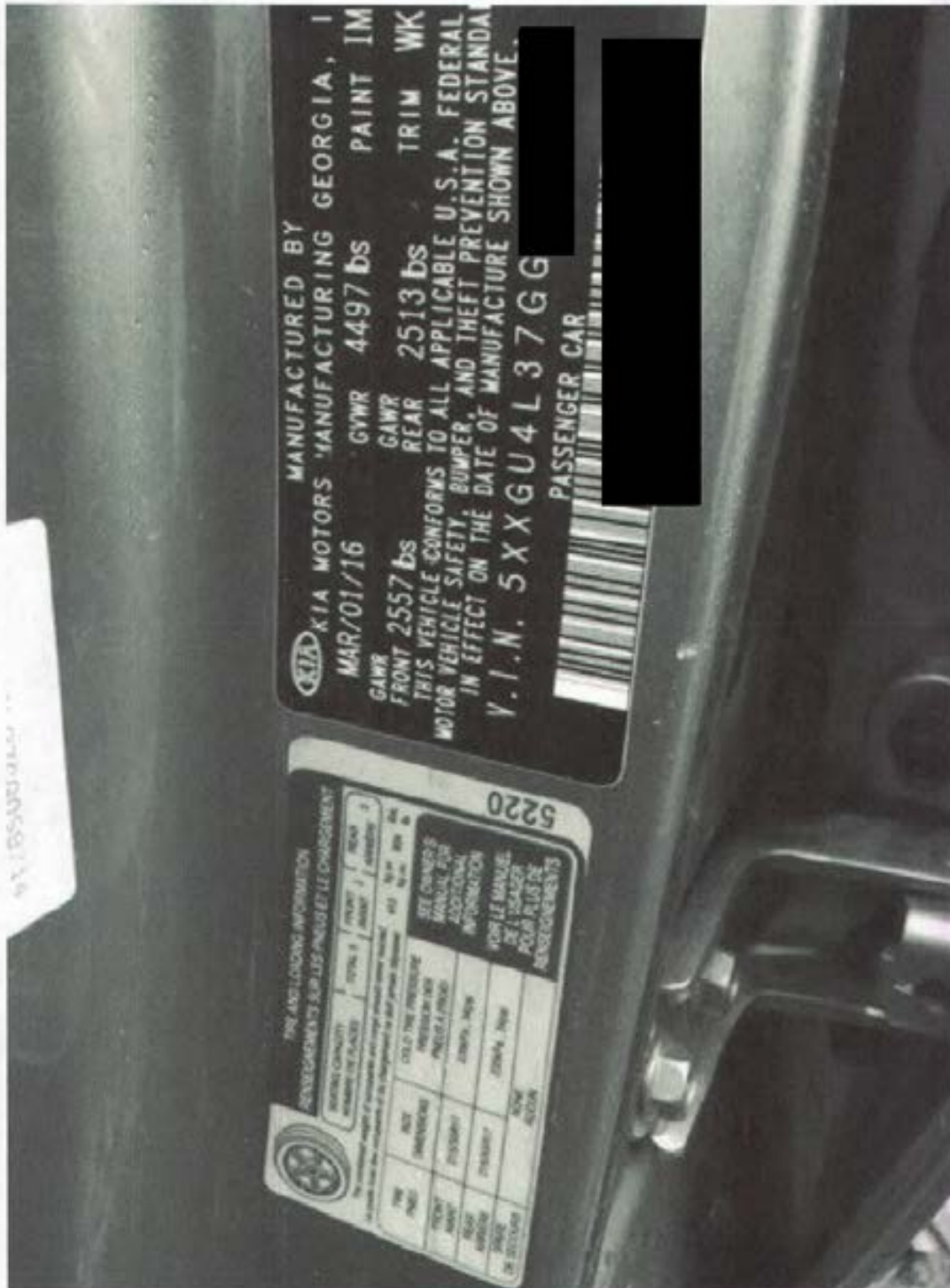
Model : Optima EX

VIN : 5XXGU4L37G0 [REDACTED]

Loss Date :10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date : 11/06/2017



Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Interior

Insured: [REDACTED]

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37CG [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Right Pillar

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37GG [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number [REDACTED]

Version:E01

Image FileName [REDACTED]

Image Label :Front

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year:2015

Make :Kia

Model :Optima EX

VIN :SXXGU4L37GG [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number: [REDACTED]

Version: E01

Image FileName: [REDACTED]

Image Label: Left Pillar

Insured: [REDACTED]

Policy Number: [REDACTED]

Claimant: [REDACTED]

Year: 2016

Make: Kia

Model: Optima EX

VIN: 5XXGU4L37G0 [REDACTED]

Loss Date: 10/22/2017

Appraiser: MCCARTHY, JOE

Photo Added Date: 11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Right Rear

Insured [REDACTED]

Policy Number [REDACTED]

Claimant: [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

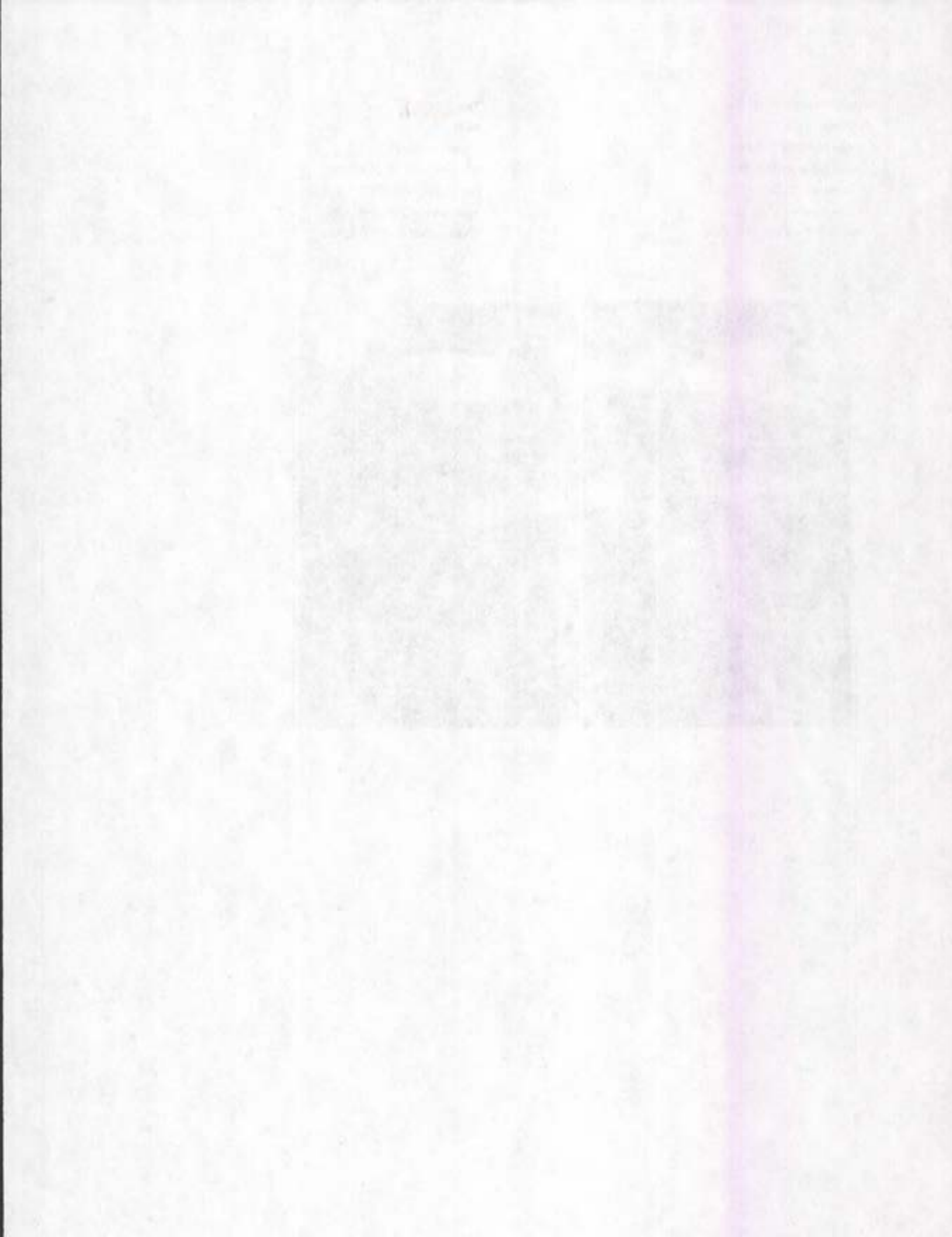
VIN :5XXGU4L37GG [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017







MET LIFE

Rental Company:

ENTERPRISE RENT-A-CAR

Invoice:

Alternate Invoice

Number:

Bill To: MPL0102
MET LIFE AUTO AND HOME
ATTN: LYNN DAVIS
500 JORDAN ROAD
TROY, NY 12180

RENTER INFORMATION:

Renter:

RENTAL INFORMATION:

Rental Branch Location:

ENTERPRISE RENT-A-CAR (2424)
283 N BEDFORD RD
MOUNT KISCO, NY 105491106
(914) 241-2999

**ADDITIONAL CLAIM
INFORMATION:**

Claim Number :

Claim Type: Insured

Vehicle Condition: Total Loss

Date Of Loss: 10/22/17

Insured Name:

Owner's Vehicle: 2016 KIA OPTIM

Additional Driver:

Repair Facility:

BRENDAN'S AUTO BODY-2435
ELMSFORD, NY 10523
(914) 592-6767

VEHICLES RENTED:

Effective

Date and Time **Year** **Make** **Model** **VIN**

Starting Mileage **Ending Mileage** **Mileage** **Rate Charged**

10/27/17 2016 JEEP COMP 1C4NJDEB5GD 27961 28520 559 \$51.74
8:56 AM

Rental Invoice

Please Return This Portion with Remittance

Make Payment To:
ENTERPRISE RENT-A-CAR

Total Charges:
Less Amount Received:

\$244.99
\$144.99

P.O. BOX 840086
KANSAS CITY, MO 64184-0086
Federal ID:

Total Amount Due..... \$100.00

Please include on your check:

Invoice: 

CCC ONE MARKET VALUATION REPORT

Prepared for METLIFE AUTO & HOME

REPORT SUMMARY

CLAIM INFORMATION

Owner [REDACTED]
 South Salem, NY [REDACTED]
 Loss Vehicle 2016 Kia Optima EX
 Loss Incident Date 10/22/2017
 Claim Reported 11/06/2017

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by METLIFE AUTO & HOME.

Loss vehicle has 18% fewer than average mileage of 27,100.

INSURANCE INFORMATION

Report Reference Number [REDACTED]
 Claim Reference [REDACTED]
 Adjuster Davis, Lynn
 Appraiser McCarthy, Joe
 Odometer 22,138
 Last Updated 11/15/2017 07:15 PM

VALUATION SUMMARY

Base Vehicle Value	\$ 18,653.00
Condition Adjustment	+ \$ 76.00
Adjusted Vehicle Value	\$ 18,729.00
Vehicular Tax (7.38%)	+ \$ 1,381.26
Tax reflects applicable state, county and municipal taxes.	
DMV Fee	+ \$ 60.00
Value before Deductible	\$ 20,170.26
Deductible	- \$ 1,000.00

Total \$ 19,170.26

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived from comparable vehicle(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology.....	2
Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	7
Valuation Notes.....	11
Supplemental Information.....	12

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

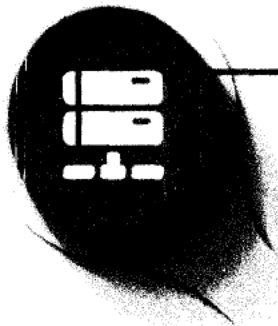
VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

METLIFE AUTO & HOME has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

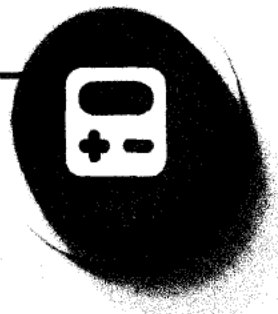
When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.



CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the straight average of the adjusted values of the comparable vehicles.



CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]


VEHICLE INFORMATION

VEHICLE DETAILS

Location	SOUTH SALEM, NY [REDACTED]
VIN	5XXGU4L37G[REDACTED]
Year	2016
Make	Kia
Model	Optima
Trim	EX
Body Type	Sedan
Engine -	
Cylinders	4
Displacement	2.4L
Fuel Type	Gasoline
Carburation	Gasoline Direct Injection
Transmission	Automatic Transmission
Curb Weight	3362 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number (VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE ALLOWANCES

Odometer	22,138	+ 652
Options		
Power Passenger Seat	Reported	+ 100
Navigation System	Reported	+ 700
Ventilated Seats	Reported	+ 100
Electric Glass Roof	Reported	+ 500
Skyview Roof	Reported	+ 457
Blind Spot Detection	Reported	+ 150
Reported* Option(s) added after initial valuation		

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration

VEHICLE HISTORY SUMMARY

Experian AutoCheck	Title Check
National Highway Traffic Safety Administration	3 Recalls

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]


VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	22,138	
Transmission	Automatic Transmission	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
	Power Driver Seat	✓
	Power Passenger Seat	☐
	Power Trunk/Gate Release	✓
Decor/Convenience	Air Conditioning	✓
	Climate Control	✓
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✓
	Intermittent Wipers	✓
	Console/Storage	✓
	Overhead Console	✓
	Memory Package	✓
	Navigation System	☐
	Keyless Entry	✓
	Telescopic Wheel	✓
	Message Center	✓
	Wood Interior Trim	✓
Seating	Bucket Seats	✓
	Reclining/Lounge Seats	✓
	Leather Seats	✓
	Heated Seats	✓
	Ventilated Seats	☐
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓

To the left is the equipment of the loss vehicle that METLIFE AUTO & HOME provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

☐ **Additional** Equipment that is not standard but was noted to be on the loss vehicle.

CCC ONE MARKET VALUATION REPORT

 Owner: 
 Claim: 


VEHICLE INFORMATION

VEHICLE EQUIPMENT

	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Satellite Radio	✓
Wheels	Aluminum/Alloy Wheels	✓
	Locking Wheels	☐
Roof	Electric Glass Roof	☐
	Skyview Roof	☐
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera W/ Parking Sensors	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
	Blind Spot Detection	☐
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Tinted Glass	✓
	Signal Integrated Mirrors	✓
	Clearcoat Paint	✓
	Metallic Paint	☐

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]


VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Mechanical	NORMAL	total burn	\$ 0
Tires	ABOVE AVERAGE	8,8,rear tires ft tires total burn	\$ 76
Paint	NORMAL	total burn	\$ 0
Body	NORMAL	total burn	\$ 0
Glass	NORMAL	total burn	\$ 0
Interior	NORMAL	total burn	\$ 0
Total Condition Adjustments			\$ 76

METLIFE AUTO & HOME uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Normal condition. These dollar adjustments are based upon interviews with dealerships across the United States.

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	22,138	23,443	7,860	2,469
Automatic Transmission	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Wood Interior Trim	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓	✓
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓	✓
Locking Wheels	✓	✓	✓	x
Electric Glass Roof	✓	✓	✓	✓

Comp 1 Updated Date: 10/11/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN SXXGU4L37G [REDACTED]

Dealership Generation Kia Preowned S

Telephone (631) 569-5700

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

39 Miles - Bohemia, NY

Comp 2 Updated Date: 08/15/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN SXXGU4L31G [REDACTED]

Dealership Karp Auto

Telephone (516) 764-0200

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

40 Miles - Rockville Centre, NY

Comp 3 Updated Date: 08/15/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN SXXGU4L33G [REDACTED]

Dealership Executive Kia

Telephone (203) 949-7480

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

40 Miles - Wallingford, CT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

CCC ONE MARKET VALUATION REPORT

 Owner
 Claim


COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓	✓
Rear Side Impact Air Bags	x	x	x	✓
Hands Free	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Tinted Glass	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
Metallic Paint	✓	x	x	x
List Price		\$ 20,799	\$ 21,000	\$ 21,618
Adjustments:				
Mileage		+ \$ 167	- \$ 1,610	- \$ 2,135
Condition ¹		- \$ 1,429	- \$ 1,429	- \$ 1,429
Adjusted Comparable Value		\$ 19,537	\$ 17,961	\$ 18,054

CCC ONE MARKET VALUATION REPORT

 Owner
 Claim


COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5
Odometer	22,138	32,305	10,806
Automatic Transmission	✓	✓	✓
Power Steering	✓	✓	✓
Power Brakes	✓	✓	✓
Power Windows	✓	✓	✓
Power Locks	✓	✓	✓
Power Mirrors	✓	✓	✓
Power Driver Seat	✓	✓	✓
Power Passenger Seat	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓
Air Conditioning	✓	✓	✓
Climate Control	✓	✓	✓
Tilt Wheel	✓	✓	✓
Cruise Control	✓	✓	✓
Rear Defogger	✓	✓	✓
Intermittent Wipers	✓	✓	✓
Console/Storage	✓	✓	✓
Overhead Console	✓	✓	✓
Memory Package	✓	✓	✓
Navigation System	✓	✓	x
Keyless Entry	✓	✓	✓
Telescopic Wheel	✓	✓	✓
Message Center	✓	✓	✓
Remote Starter	x	✓	x
Wood Interior Trim	✓	✓	✓
Bucket Seats	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓
Leather Seats	✓	✓	✓
Heated Seats	✓	✓	✓
Rear Heated Seats	x	✓	x
Ventilated Seats	✓	✓	x
AM Radio	✓	✓	✓
FM Radio	✓	✓	✓
Stereo	✓	✓	✓
Search/Seek	✓	✓	✓
CD Player	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓
Premium Radio	x	✓	x
Satellite Radio	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓

Comp 4 Updated Date: 10/03/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L36G

Dealership Crowley Kia And Motorspor

Telephone (860) 589-4444

Source Autotrader

Stock #

Distance from South Salem, NY

43 Miles - Bristol, CT

Comp 5 Updated Date: 09/29/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L37G

Dealership Barberino Nissan

Telephone (203) 678-1879

Source Autotrader

Stock #

Distance from South Salem, NY

40 Miles - Wallingford, CT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]


COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5
Locking Wheels	✓	x	✓
Electric Glass Roof	✓	✓	x
Skyview Roof	✓	✓	x
Drivers Side Air Bag	✓	✓	✓
Passenger Air Bag	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓
Hands Free	✓	✓	✓
Alarm	✓	✓	✓
Traction Control	✓	✓	✓
Stability Control	✓	✓	✓
Blind Spot Detection	✓	✓	x
Dual Mirrors	✓	✓	✓
Heated Mirrors	✓	✓	✓
Tinted Glass	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓
Clearcoat Paint	✓	✓	✓
Metallic Paint	✓	x	x
List Price		\$ 18,400	\$ 20,674
Adjustments:			
Options		- \$ 419	+ \$ 1,907
Mileage		+ \$ 1,315	- \$ 1,307
Condition ¹		- \$ 1,429	- \$ 1,429
Adjusted Comparable Value		\$ 17,867	\$ 19,845

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]

Claim: [REDACTED]



VALUATION NOTES

11/15/2017 19:15 - POADJ CHANGE REQUESTED BY: LAWRENCE,null

11/15/2017 19:15 - ADJR Z03 CONFIGURATION CHANGE

11/15/2017 19:15 - Mileage changed to 22138 from UNK

This Market Valuation Report has been prepared exclusively for use by METLIFE AUTO & HOME, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value
include New York Regulation 11 NY
ADC 216.7, Regulation 64

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]

Claim: [REDACTED]

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

TITLE CHECK

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	⊖	Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	✓	No Rebuilt Record Found
Salvage	✓	No Salvage Record Found

EVENT CHECK

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	⊖	Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

VEHICLE INFORMATION

Accident	✓	No Accident Record Found
Corrected Title	✓	No Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

RESULTS FOUND

RESULTS FOUND

RESULTS FOUND

CCC provides METLIFE AUTO & HOME information reported by Experian regarding the 2016 Kia Optima (SXXGU4L37GC [REDACTED]). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND:

- ✓ No Event Found
- ⊖ Event Found
- ⊖ Information Needed

TITLE CHECK

EVENT FOUND

AutoCheck's database for this loss vehicle found historical events that might indicate a significant automotive problem. These problems can indicate past automotive damage or warnings associated with the vehicle title.

EVENT CHECK

EVENT FOUND

AutoCheck's database for this loss vehicle found historical events that might indicate a significant automotive problem. These problems can indicate past automotive damage or warnings associated with the vehicle title.

VEHICLE INFORMATION

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

CCC ONE MARKET VALUATION REPORT

 Owner: 
 Claim: 

SUPPLEMENTAL INFORMATION


FULL HISTORY REPORT RUN DATE: 11/16/2017

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
05/07/2016	SOUTH SALEM, NY		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
05/23/2016	SOUTH SALEM, NY	25	Motor Vehicle Dept.	TITLE
04/13/2017	SOUTH SALEM, NY		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/22/2017	NY		Auto Insurance Source	VEHICLE REPORTED AS TOTAL LOSS
10/22/2017			Auto Insurance Source	VEHICLE HAD FIRE DAMAGE

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

SUPPLEMENTAL INFORMATION



NHTSA VEHICLE RECALL

The National Highway Traffic Safety Administration has issued 3 safety related recall notices that may apply to the above valued vehicle.

NHTSA Campaign ID: 16V231000

Mfg's Report Date: APR 20, 2016

Component: AIR BAGS:FRONTAL

Potential Number Of Units Affected: 17

Summary: Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 10, 2015, to February 12, 2016. In these vehicles, a chemical enhancer required for the second stage deployment of the driver's frontal air bag was not loaded, resulting in the second stage not deploying in necessitating crashes.

Consequence: If the second stage air bag does not deploy it increases the risk of injury or death.

Remedy: Kia will notify owners, and dealers will replace the driver's frontal air bag module, free of charge. The recall began on May 6, 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC131.

Dates Of Manufacture: NOV 09, 2015 to FEB 11, 2016

Manufacturer Recall No.: SC131

NHTSA Campaign ID: 16V705000

Mfg's Report Date: OCT 02, 2016

Component: POWER TRAIN:AXLE ASSEMBLY:AXLE SHAFT

Potential Number Of Units Affected: 12214

Summary: Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 13, 2015, to April 23, 2016 and equipped with a 2.4l engine. The right front axle driveshaft may crack and fail.

Consequence: If the driveshaft cracks and separates from the vehicle, it will not be able to move forward. Additionally, if the parking brake is not applied upon exiting the vehicle, the vehicle may roll. Either scenario can increase the risk of a crash.

Remedy: Kia will notify owners, and dealers will replace the front axle driveshaft, free of charge. The recall began November 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC139.

Dates Of Manufacture: NOV 12, 2015 to APR 22, 2016

Manufacturer Recall No.: SC139

NHTSA Campaign ID: 17V007000

Mfg's Report Date: JAN 05, 2017

Component: AIR BAGS:FRONTAL:DRIVER SIDE INFLATOR MODULE

CCC ONE MARKET VALUATION REPORT

Owner:

Claim:

SUPPLEMENTAL INFORMATION

Summary : Kia Motors America (Kia) has recalled one 2016 Optima vehicle. In this vehicle, the end seal for the driver's frontal air bag inflator may not have been properly installed, possibly resulting in reduced inflation of the frontal air bag in the event of a crash.

Consequence : In the event of a crash, an air bag that does not inflate fully increases the risk of injury.

Remedy : The affected vehicle was remedied on January 10, 2017. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC143.

Dates Of Manufacture : AUG 27, 2016 to AUG 27, 2016

Manufacturer Recall No. : SC143

SUMMARY MASTER TRANSACTION FILE PAGE BACK SCR M1

POL NUM [REDACTED] -0 LOSS DATE 102217-0 CLAIM NUM [REDACTED] - 0 PG 1 OF 1

FCO A1 EMPL# [REDACTED] PASSWORD FUNCTION CODE

I S

NAME	SUFF	B	P	R	RESERVE	TO DATE	TO DATE	REC'D	REC'D	T	CD
[REDACTED]	Y	C			0	19270.26	4148.10	0.00	0.00	0	
[REDACTED]	C				0	0.00	0.00	0.00	0.00	0	
[REDACTED]	Y	C			0	100.00	0.00	0.00	0.00	0	

END OF DATA - HIT ENTER SUFF/GROUP SUMMARY SCREEN

PF1=CLAIMS MENU PF3=INQUIRY PF5=DATA ENTRY PF12=PRINT

MetLife Auto & Home®
Charlotte Field Claim Office
Attention: Claims
P.O. Box 6040
Scranton, PA 18505
(800) 854-6011



RECEIVED

FEB 13 2018

MetLife®

February 6, 2018

CONSUMER AFFAIRS

Kia Motors
Attn: Alex Villalpando
Consumer Affairs Analyst
111 Peters Canyon Road
Irvine, CA 92606

Our Customer: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: October 22, 2017
Claim number: [REDACTED]
Vehicle: 2016 Kia Optima
Vin: 5XXGU4L37GG [REDACTED]

Dear Alex Villalpando:

Our investigation reveals that the proximate cause for the fire loss to the above vehicle was caused by negligent manufacturing of the vehicle. This letter serves as notice of our intent to pursue recovery for monies paid to our insured as a result of this loss. We have paid to date \$19270.26 for property damages not including the \$1000.00 comprehensive deductible and the rental amount of \$100.00. We will forward our supports for your review.

The vehicle is located at Copart Auto Salvage, 25 Riverview Drive, Marlboro, NY 12542, 845-236-3371, lot number [REDACTED] if your company decides they would like an inspection. Please make contact with Leo at EFI Global at 1-800-675-8500.

Sincerely,

[REDACTED]

Lynn Davis
Metropolitan Group Property and Casualty Insurance Company
Claim Adjuster
(800) 854-6011 Ext. 5152
Fax: (866) 947-0184

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI

APPLICABLE TO AUTO CLAIMS: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

MetLife Auto & Home®
Subrogation - Warwick
Mail Processing Center
PO Box 2204
Charlotte, NC 28241-2204
800-634-9740

RECEIVED

APR 20 2018

CONSUMER AFFAIRS

MetLife®

04/10/2018

Kia Motors - Consumer Affairs
Attn: Alex Villapando
111 Peter Canyon Rd
Irvine, CA 92606

Your Insured: Kia Motors
Your Policy Number: [REDACTED]
Your Claim Number: [REDACTED]

Our Customer: [REDACTED]
Our Claim Number: [REDACTED]
Date of Accident: 10/22/2017

Dear Alex Villapando:

We understand you are financially responsible for the above referenced loss. Our investigation of the accident has determined your responsible for the damages we have paid to our insured. If you have insurance coverage, please provide us with your insurance information. Enclosed is our supporting documentation.

Property Damage

Collision or ACV:	\$20,817.00
Sales Tax:	\$1,381.26
License/Fee:	\$60.00
Deductible:	\$900.00
Tow/Storage/Pool Fee:	\$0.00
Salvage Recovery:	-\$2,988.00
Rental:	\$100.00
TOTAL:	\$20,270.26

Does Massachusetts Bailment Apply? n/a

Kindly remit payment to: **MetLife Auto & Home; P.O. Box 2204, Charlotte, NC 28241-2204**
If you have any questions, please call us. Please include claim number [REDACTED] on all payments.

Thank you.

Aliya Ahmed
SUBROGATION ADJUSTER, Ext: 6057, Fax: 866-236-9803
Metropolitan Group Property and Casualty Insurance Company
APPLICABLE TO AUTO CLAIMS:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI

SUMMARY MASTER TRANSACTION FILE PAGE BACK .SCR M1									
POL NUM	[REDACTED]		0	LOSS	DATE 102217-0	CLAIM NUM	[REDACTED]		- 0 PG 1 OF 1
	FCO A1		EMPL#	[REDACTED]		PASSWORD	FUNCTION CODE		
		I							S
	CLAIM	S	D	B	CURRENT	LOSSES	EXPENSES	NET	NET
	SYM/	U	S	N	O/S	PAID	PAID	SUBRO	SALVAGE
NAME	SUFF	B	P	R	RESERVE	TO DATE	TO DATE	REC'D	REC'D
									I ID
									T CD
[REDACTED]		Y	C		0	19270.26	5.60	0.00	0.00
			C		0	0.00	0.00	0.00	0.00
		Y	C		0	100.00	0.00	0.00	0.00

END OF DATA - HIT ENTER SUFF/GROUP SUMMARY SCREEN
PF1=CLAIMS MENU PF3=INQUIRY PF5=DATA ENTRY PF12=PRINT

MTF TRANSACTION SCREEN															SCR MI				
PAGE FORWD										PAGE BACK		PG 01 OF 02							
LINE A		POLICY NUMBER			[REDACTED]			SUFFIX 0		LOSS DATE		1022170							
		CLAIM#			[REDACTED]			- 0		RISK STATE		31							
CSM	S	P	F	ID	BLK	CHK	NO	CR	AMOUNT	SUITS	OD	OC	DC	CC	DATE	IMCC	MC	KD	OC
RFI	0	.	.	[REDACTED]					00000000	.....	NV	D3	.	C	102317	....		NV	D3
RFI	0	.	.	98	....					.....	NV	J3	.	C	111017	....	.	99	HO
RFI	0	.	.	37	PRPT	678282501			00000280	.....	NV	J3		C	112417	...		99	D3
RFI	0	.	.	37	PRPT	678282502			00000280	.....	NV	J3		C	120717	...		99	D3
RFI	0	.	.	21	0894	010590933	.		00010000	.....	NV	J3	.	C	010818	S...	O	C2	K7
RFI	0	.	.	22	0894	010587841	.		01917026	.....	NV	J3	.	C	010818	S...	T	C2	K7
RFI	0	.	.	98	....					.....	SV	J3	.	C	020618	....	.	NV	J3
RFI	0	.	7	10	....					19170	SV	J3	.	C	020718	....	.	WN	A1
RFI	0	.	.	98	....					.....	A1	A1	.	C	032718	....	.	XN	A1
RFI	0	.	.	98	....					.....	PR	A1	.	C	032818	....	.	SM	A1
RPE	0	.	.	11	[REDACTED]				00000000	.....	NV	J3	.	C	121917	....		NV	J3
RPE	0	.	.	15	....				00000000	.....	NV	J3	.	C	122817	....		NV	J3
RPE	0	.	.	98	....					.....	SV	J3	.	C	020618	....	.	NV	J3
RPE	0	.	.	98	....					.....	NV	J3	.	C	020718	....	.	WN	A1
RRR	0	.	.	11	[REDACTED]				00000000	.....	NV	D3	.	C	102317	....		NV	D3

HIT ENTER FOR ADDITIONAL DATA

MTF TRANSACTION SCREEN																	SCR MI		
										PAGE FORWD		PAGE BACK		PG 02 OF 02					
LINE A		POLICY NUMBER					[REDACTED]					SUFFIX 0		LOSS DATE 1022170					
					CLAIM#					[REDACTED] - 0					RISK STATE 31				
CSM	S	P	F	ID	BLK	CHK	NO	CR	AMOUNT	SUITS	OD	OC	DC	CC	DATE	IMCC	MC	KD	OC
RRR	0			22	EFT	ENTERPRIS			00010000	.....	NV	D3		C	110217	...		99	D3
RRR	0	.	.	98	....	.....	.	.	.....	.....	SV	J3	.	C	020618	....	.	NV	J3
RRR	0	.	7	10	.....	.....	.	.	.....	00100	SV	J3	.	C	020718	....	.	WN	A1
RRR	0	.	.	98	....	.....	.	.	.....	.....	A1	A1	.	C	032718	....	.	XN	A1
RRR	0	.	.	98	....	.....	.	.	.....	.....	PR	A1	.	C	032818	....	.	SM	A1

END OF DATA - HIT ENTER FOR SUM MTF SCREEN

METLIFE AUTO & HOME

Auto Adjusting Unit - NY
NY IA Lic#1414990
P.O. Box 6040
Scranton, PA 18506
Phone: (800) 854-6011 x4576
Fax: (855) 291-9442

Claim #:
Workfile ID:

Estimate of Record

Written By: JOE MCCARTHY, License Number: 1019914, 11/6/2017 11:13:05 AM
Adjuster: Davls, Lynn

Insured: [REDACTED] Owner Policy #: [REDACTED] Claim #: [REDACTED]
Type of Loss: Comprehensive Date of Loss: 10/22/2017 09:30 PM Days to Repair: 99
Point of Impact: 15 Total Loss Deductible: 1000.00

Owner (Insured): [REDACTED] SOUTH SALEM, NY [REDACTED] [REDACTED] Evening [REDACTED] Cellular	Inspection Location: Copart lot # [REDACTED] Copart lot # [REDACTED] 25 Riverview Dr Marlboro, NY 12542-5311 Other (845) 236-3371 Day 11/06/2017 Date Inspected	Appraiser Information: jmccarthy2@metlife.com (800) 854-6011 x4576	Repair Facility:
--	---	---	-------------------------

VEHICLE

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

VIN: SXXGU4L37G [REDACTED]	Production Date:	Interior Color:
License:	Odometer: UNK	Exterior Color: Tan
State: NY	Condition: Good	

TRANSMISSION

Automatic Transmission

POWER

Power Steering
Power Brakes
Power Windows
Power Locks
Power Mirrors
Heated Mirrors
Power Driver Seat
Power Passenger Seat
Memory Package

DECOR

Dual Mirrors
Tinted Glass
Console/Storage

CONVENIENCE

Air Conditioning
Intermittent Wipers
Tilt Wheel
Cruise Control
Rear Defogger
Keyless Entry
Alarm
Message Center
Steering Wheel Touch Controls
Telescopic Wheel
Climate Control
Navigation System
Backup Camera w/Parking Sensors

RADIO

AM Radio

Search/Seek

CD Player
Auxiliary Audio Connection
Satellite Radio

SAFETY

Drivers Side Air Bag
Passenger Air Bag
Anti-Lock Brakes (4)
4 Wheel Disc Brakes
Front Side Impact Air Bags
Head/Curtain Air Bags
Hands Free Device
Blind Spot Detection

ROOF

Electric Glass Sunroof
Skyview Roof

Reclining/Lounge Seats

Leather Seats
Heated Seats
Ventilated Seats

WHEELS

Aluminum/Alloy Wheels
Locking Wheels

PAINT

Clear Coat Paint
Metallic Paint

OTHER

Traction Control
Stability Control
Signal Integrated Mirrors
Power Trunk/Gate Release

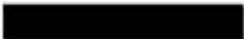
Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Overhead Console	FM Radio	SEATS
Wood Interior Trim	Stereo	Bucket Seats



Claim #:

Workfile ID:

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	TOTAL BURN-OBVIOUS TOTAL LOSS		1	0.00	0.0	0.0
2	ROOF						
3	Repl	Roof assy black	81600D4030WK	1	4,666.70	9.5	0.0
4	RECYCLED ASSEMBLIES						
5	*	Repl LKQ RT part inr struct + 25%	NONE	1	10,000.00 s	14.5	2.6
SUBTOTALS					14,666.70	24.0	2.6

NOTES**Estimate Notes:**

Pay code NO

Total burn of ft end- extensive damages to rear from 1st responders.

Did not contact insd. Unknown if leased/ mileage unknown

OFFICE TO CONCLUDE

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			14,666.70
Body Labor	24.0 hrs @	\$ 50.00 /hr	1,200.00
Paint Labor	2.6 hrs @	\$ 50.00 /hr	130.00
Paint Supplies	2.6 hrs @	\$ 27.00 /hr	70.20
Subtotal			16,066.90
Sales Tax	\$ 16,066.90 @	7.7500 %	1,245.18
Total Cost of Repairs			17,312.08
Deductible			1,000.00
Total Adjustments			1,000.00
Net Cost of Repairs			16,312.08

Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

This is not an authorization to repair. Authorization to repair must come from vehicle owner.

This estimate is not final until MetLife has reviewed and advised of the approval.

By law, you must keep customer information we provide to you CONFIDENTIAL. You may use it only to perform insurance-related services/functions for us and/or our customer(s). You may not use, share, sell or otherwise disclose this information for other purposes or to anyone else without prior consent. If you do not agree to these terms, you must return this information to us at once.

AN ITEMIZED SUMMARY OF REPAIRS / ESTIMATE HAS BEEN GIVEN TO THE CUSTOMER AND IS AVAILABLE TO THE CUSTOMER AT ANY TIME.

THIS ESTIMATE HAS BEEN PREPARED BASED ON THE USE OF AFTERMARKET CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. THE AFTERMARKET CRASH PARTS USED IN THE PREPARATION OF THIS ESTIMATE ARE WARRANTED BY THE MANUFACTURER OR DISTRIBUTOR OF SUCH PARTS RATHER THAN THE MANUFACTURER OF YOUR VEHICLE.

QUALITY REPLACEMENT PARTS WARRANTY

OUR REPAIR ESTIMATE MAY SPECIFY THE USE OF QUALITY REPLACEMENT PARTS, QUALITY REPLACEMENT PARTS ARE PARTS NOT MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER. WE WILL STAND BEHIND THE QUALITY REPLACEMENT PARTS THAT ARE SPECIFIED ON THIS ESTIMATE AND USED IN THE REPAIR OF YOUR VEHICLE, FOR AS LONG AS YOU OWN/LEASE THE VEHICLE. WE WARRANT THESE PARTS ARE OF LIKE KIND, QUALITY, SAFETY, FIT AND PERFORMANCE TO PARTS MANUFACTURED BY OR FOR THE ORIGINAL EQUIPMENT MANUFACTURER.

THIS WARRANTY EXCLUSIVELY COVERS LOSS OR DAMAGE THAT IS RELATED TO DEFECTS IN THE QUALITY REPLACEMENT PART. THIS WARRANTY DOES NOT COVER DAMAGE OR PART FAILURE DUE TO IMPROPER INSTALLATION, MISUSE, NEGLIGENCE, ABUSE, IMPROPER MAINTENANCE, ABNORMAL OPERATION, OR NORMAL WEAR & TEAR.

SHOULD A SUPPLIER OF A PART SPECIFIED IN OUR REPAIR ESTIMATE, OR THE REPAIR FACILITY THAT PERFORMS THE REPAIR ON YOUR VEHICLE, BE UNABLE TO RESOLVE A LEGITIMATE COMPLAINT ABOUT THE QUALITY REPLACEMENT PART USED IN THE REPAIR, WE WILL MAKE EVERY EFFORT TO SEE THAT THE PROBLEM IS CORRECTED.

THIS WARRANTY AND ANY REPRESENTATIONS MADE HEREIN ARE NON-TRANSFERABLE AND EXTEND ONLY TO THE PARTY OWNING/LEASING THE VEHICLE AT THE TIME OF THE REPAIR.

FOR ASSISTANCE, PLEASE CONTACT THE NEAREST METLIFE CLAIM SERVICES OFFICE.

The glass part price, kit and labor has been calculated based on market pricing for your area. The MetLife Auto & Home glass administrator is Safelite Auto Glass. Please contact Safelite Auto Glass at 888-800-4527 if you would like to arrange for them to complete the work.

Our number one goal is to ensure that you are completely satisfied with your claim experience. If you have any questions or concerns about your claim, please call the adjuster listed at the top of your estimate and we would be happy to assist you.

We realize that you have a choice when selecting an insurance company and we thank you for choosing MetLife Auto & Home.



Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR COMMERCIAL INSURANCE OR A STATEMENT OF CLAIM FOR ANY COMMERCIAL OR PERSONAL INSURANCE BENEFITS CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO, IN CONNECTION WITH SUCH APPLICATION OR CLAIM, KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THE THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY, THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

You are entitled to the return of all replaced parts, except warranty and exchange parts, but you must ask for them in writing before any work is done. If you authorize work by phone, the shop must keep any replaced parts, and make them available when you pick up the vehicle.



Claim #:
 Workfile ID:

Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARY2436, CCC Data Date 11/1/2017, and potentially other third party sources of data; and (b) the parts presented are OEM-parts manufactured by the vehicles Original Equipment Manufacturer. OEM parts are available at OE/Vehicle dealerships. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships. OPT OEM or ALT OEM parts may reflect some specific, special, or unique pricing or discount. OPT OEM or ALT OEM parts may include "Blemished" parts provided by OEM's through OEM vehicle dealerships. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2017 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category. X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category. M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel. CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel. HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace. R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel. Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #:
Workfile ID:



Estimate of Record

2016 KIA Optima EX 4D SED 4-2.4L Gasoline Gasoline Direct Injection Tan

PURSUANT TO SECTION 2610 OF THE INSURANCE LAW, AN INSURANCE COMPANY CANNOT REQUIRE THAT REPAIRS BE MADE TO A MOTOR VEHICLE IN A PARTICULAR PLACE OR REPAIR SHOP. YOU HAVE THE RIGHT TO HAVE YOUR VEHICLE REPAIRED IN THE SHOP OF YOUR CHOICE





MET LIFE AUTO & HOME

Rental Company: ENTERPRISE RENT-A-CAR
Invoice: [REDACTED]
Alternate Invoice Number: [REDACTED]

Bill To: MPL0102
MET LIFE AUTO AND HOME
ATTN: LYNN DAVIS
500 JORDAN ROAD
TROY, NY 12180

RENTER INFORMATION:

Renter: [REDACTED]

RENTAL INFORMATION:

Rental Branch Location:
ENTERPRISE RENT-A-CAR (2424)
283 N BEDFORD RD
MOUNT KISCO, NY 105491106
(914) 241-2999

ADDITIONAL CLAIM INFORMATION:

Claim Number [REDACTED]
Claim Type: Insured
Vehicle Condition: Total Loss
Date Of Loss: 10/22/17
Insured Name:
Owner's Vehicle: 2016 KIA OPTIM
Additional Driver:

Repair Facility:

BRENDAN'S AUTO BODY-2435
ELMSFORD, NY 10523
(914) 592-6767

VEHICLES RENTED:

Effective Date and Time	Year	Make	Model	VIN	Starting Mileage	Ending Mileage	Mileage	Rate Charged
10/27/17 8:56 AM	2016	JEEP	COMP	1C4NUDEB5GD [REDACTED]	27961	28520	559	\$51.74

Rental Invoice

Please Return This Portion with Remittance

Make Payment To:
ENTERPRISE RENT-A-CAR
P.O. BOX 840086
KANSAS CITY, MO 64184-0086
Federal ID: 43-0724835

Total Charges: \$244.99
Less Amount Received: \$144.99
Total Amount Due: \$100.00

Please include on your check:

Invoice: [REDACTED]

RENTAL DETAIL:

Rental Period: 10/27/17 to 10/30/17 (4 days)
Billed Period: 10/27/17 to 10/30/17 (4 days)

Products and Services	Rate	Amount
4 TIME & DISTANCE	51.74	\$206.96
1 REFUELING CHARGE	0.00	\$0.00
Taxes and Surcharges		
1 CAR RENTAL SALES TAX	11.00%	\$22.77
1 SALES TAX	7.38%	\$15.26
Total Charges: \$244.99		
Less Amount Received: \$144.99		
Total Amount Due: \$100.00		

?

Search by Lot #, Claim #, or VIN

Advanced Lot Search

Welcome ldavis4@metlfo.com | Sign Out

Driver's Seat

Assignment

Title

Auctions

ProQuote

Inventory Tool

Locations

Reporting

My Account

Resources

ProQuote

All values are shown in USD ☐ Print ☐ Email

ProQuote Result

☐ ProQuote Home Page



\$2,988.00

(Hide) Low \$2,627.00

(Hide) High \$4,502.00

Quote ID [REDACTED]

Generated 03/16/2018 12:51

Generate New ProQuote

Create Assignment

See similar vehicles in Historical Sales

Criteria			☐ Edit ProQuote
Seller	MT70 - METROPOLITAN P&C-ALL MAP VEHS.	Country	United States
Claim #		Vehicle Type	Automobile
VIN	5XXGU4L37G[REDACTED]	Year	2016
Make	Kia	Model	Optima Ex
Body Style	Sedan 4dr	Engine Size	2.4L 4
Primary Damage	Burn - Engine	Severity of Damage	Heavy
Secondary Damage		Vehicle Location	12542
Drivability Rating	Non-starts	ACV	\$18,729.00
Repair Cost	\$17,312.08	Loss Type	Burn
Doc Type	Clean Title	Drive Train	Front-wheel Drive
Keys	Yes		

☐ Back to Top

Assignment	Auctions	Reporting	Resources
Assignment Entry	Bid Approval	Seller Dashboard	Forms
Clear for Pickup	Auction Dashboard	Reports (Old)	Tutorials
Early Tow IQ	Auction Calendar	CAT Quick Looks	Seller News

Copart Seller Access

DTLE	On the Block	Harvey	About Copart
Inspection Lots	On Sale Now	CAT Quick Looks	
Open Service Orders		Irma	
Seller Holds	Miscellaneous	Sold Last 30 Days	
	Advanced Lot		
Title	Search	My Account	
Title Issues	ProQuote	Account	
Title Approval	Inventory Tool	Maintenance	
Titling Guide	Locations	Adjuster	
		Maintenance	
		Event Alerts	
		Preference Center	



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MARKET VALUATION REPORT

Prepared for METLIFE AUTO & HOME



REPORT SUMMARY



CLAIM INFORMATION

Owner	[REDACTED] South Salem, NY [REDACTED]
Loss Vehicle	2016 Kia Optima EX
Loss Incident Date	10/22/2017
Claim Reported	11/06/2017

The CCC ONE® Market Valuation Report reflects CCC Information Services Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by METLIFE AUTO & HOME.

Loss vehicle has 18% fewer than average mileage of 27,100.



INSURANCE INFORMATION

Report Reference Number	[REDACTED]
Claim Reference	[REDACTED]
Adjuster	Davis, Lynn
Appraiser	McCarthy, Joe
Odometer	22,138
Last Updated	11/15/2017 07:15 PM



VALUATION SUMMARY

Base Vehicle Value	\$ 18,653.00
Condition Adjustment	+ \$ 76.00
Adjusted Vehicle Value	\$ 18,729.00
Vehicular Tax (7.38%)	+ \$ 1,381.26
Tax reflects applicable state, county and municipal taxes.	
DMV Fee	+ \$ 60.00
Value before Deductible	\$ 20,170.26
Deductible	- \$ 1,000.00

Total \$ 19,170.26

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

BASE VEHICLE VALUE

This is derived from comparable vehicle(s) available or recently available in the marketplace at the time of valuation, per our valuation methodology described on the next page.

ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

Inside the Report

Valuation Methodology.....	2
Vehicle Information.....	3
Vehicle Condition.....	6
Comparable Vehicles.....	7
Valuation Notes.....	11
Supplemental Information.....	12

VALUATION METHODOLOGY

How was the valuation determined?



CLAIM INSPECTION

METLIFE AUTO & HOME has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.



DATABASE REVIEW

CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.



CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the straight average of the adjusted values of the comparable vehicles.



CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

VEHICLE INFORMATION

VEHICLE DETAILS

Location	SOUTH SALEM, NY [REDACTED]
VIN	5XXGU4L37G [REDACTED]
Year	2016
Make	Kia
Model	Optima
Trim	EX
Body Type	Sedan
Engine -	
Cylinders	4
Displacement	2.4L
Fuel Type	Gasoline
Carburation	Gasoline Direct Injection
Transmission	Automatic Transmission
Curb Weight	3362 lbs

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number (VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

VEHICLE ALLOWANCES

Odometer	22,138	+ 652
Options		
Power Passenger Seat	Reported	+ 100
Navigation System	Reported	+ 700
Ventilated Seats	Reported	+ 100
Electric Glass Roof	Reported	+ 500
Skyview Roof	Reported	+ 457
Blind Spot Detection	Reported	+ 150

Reported* Option(s) added after initial valuation

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration

VEHICLE HISTORY SUMMARY

Experian AutoCheck	Title Check
National Highway Traffic Safety Administration	3 Recalls

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

VEHICLE INFORMATION

VEHICLE EQUIPMENT

Odometer	22,138	
Transmission	Automatic Transmission	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
	Power Driver Seat	✓
	Power Passenger Seat	☐
	Power Trunk/Gate Release	✓
Decor/Convenience	Air Conditioning	✓
	Climate Control	✓
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✓
	Intermittent Wipers	✓
	Console/Storage	✓
	Overhead Console	✓
	Memory Package	✓
	Navigation System	☐
	Keyless Entry	✓
	Telescopic Wheel	✓
	Message Center	✓
	Wood Interior Trim	✓
Seating	Bucket Seats	✓
	Reclining/Lounge Seats	✓
	Leather Seats	✓
	Heated Seats	✓
	Ventilated Seats	☐
Radio	AM Radio	✓
	FM Radio	✓
	Stereo	✓

To the left is the equipment of the loss vehicle that METLIFE AUTO & HOME provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

☐ **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

VEHICLE INFORMATION

VEHICLE EQUIPMENT

	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Satellite Radio	✓
Wheels	Aluminum/Alloy Wheels	✓
	Locking Wheels	☐
Roof	Electric Glass Roof	☐
	Skyview Roof	☐
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Backup Camera W/ Parking Sensors	✓
	Hands Free	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
	Blind Spot Detection	☐
Exterior/Paint/Glass	Dual Mirrors	✓
	Heated Mirrors	✓
	Tinted Glass	✓
	Signal Integrated Mirrors	✓
	Clearcoat Paint	✓
	Metallic Paint	☐

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

VEHICLE CONDITION

COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
Mechanical	NORMAL	total burn	\$ 0
Tires	ABOVE AVERAGE	8,8, rear tires fit tires total burn	\$ 76
Paint	NORMAL	total burn	\$ 0
Body	NORMAL	total burn	\$ 0
Glass	NORMAL	total burn	\$ 0
Interior	NORMAL	total burn	\$ 0
Total Condition Adjustments			\$ 76

METLIFE AUTO & HOME uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Normal condition. These dollar adjustments are based upon interviews with dealerships across the United States.

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	22,138	23,443	7,860	2,469
Automatic Transmission	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Driver Seat	✓	✓	✓	✓
Power Passenger Seat	✓	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Memory Package	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Message Center	✓	✓	✓	✓
Wood Interior Trim	✓	✓	✓	✓
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓	✓
Leather Seats	✓	✓	✓	✓
Heated Seats	✓	✓	✓	✓
Ventilated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓	✓
Locking Wheels	✓	✓	✓	✗
Electric Glass Roof	✓	✓	✓	✓

Comp 1 Updated Date: 10/11/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L37G [REDACTED]

Dealership Generation Kia Preowned S

Telephone (631) 569-5700

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

39 Miles - Bohemia, NY

Comp 2 Updated Date: 08/15/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L31G [REDACTED]

Dealership Karp Auto

Telephone (516) 764-0200

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

40 Miles - Rockville Centre, NY

Comp 3 Updated Date: 08/15/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L33G [REDACTED]

Dealership Executive Kia

Telephone (203) 949-7480

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

40 Miles - Wallingford, CT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Skyview Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓	✓
Rear Side Impact Air Bags	✗	✗	✗	✓
Hands Free	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Blind Spot Detection	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Tinted Glass	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
Metallic Paint	✓	✗	✗	✗
List Price		\$ 20,799	\$ 21,000	\$ 21,618
Adjustments:				
Mileage		+ \$ 167	- \$ 1,610	- \$ 2,135
Condition ¹		- \$ 1,429	- \$ 1,429	- \$ 1,429
Adjusted Comparable Value		\$ 19,537	\$ 17,961	\$ 18,054



CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5
Odometer	22,138	32,305	10,806
Automatic Transmission	✓	✓	✓
Power Steering	✓	✓	✓
Power Brakes	✓	✓	✓
Power Windows	✓	✓	✓
Power Locks	✓	✓	✓
Power Mirrors	✓	✓	✓
Power Driver Seat	✓	✓	✓
Power Passenger Seat	✓	✓	✓
Power Trunk/Gate Release	✓	✓	✓
Air Conditioning	✓	✓	✓
Climate Control	✓	✓	✓
Tilt Wheel	✓	✓	✓
Cruise Control	✓	✓	✓
Rear Defogger	✓	✓	✓
Intermittent Wipers	✓	✓	✓
Console/Storage	✓	✓	✓
Overhead Console	✓	✓	✓
Memory Package	✓	✓	✓
Navigation System	✓	✓	✗
Keyless Entry	✓	✓	✓
Telescopic Wheel	✓	✓	✓
Message Center	✓	✓	✓
Remote Starter	✗	✓	✗
Wood Interior Trim	✓	✓	✓
Bucket Seats	✓	✓	✓
Reclining/Lounge Seats	✓	✓	✓
Leather Seats	✓	✓	✓
Heated Seats	✓	✓	✓
Rear Heated Seats	✗	✓	✗
Ventilated Seats	✓	✓	✗
AM Radio	✓	✓	✓
FM Radio	✓	✓	✓
Stereo	✓	✓	✓
Search/Seek	✓	✓	✓
CD Player	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓
Premium Radio	✗	✓	✗
Satellite Radio	✓	✓	✓
Aluminum/Alloy Wheels	✓	✓	✓

Comp 4 Updated Date: 10/03/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L36G [REDACTED]

Dealership Crowley Kia And Motorspor

Telephone (860) 589-4444

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

43 Miles - Bristol, CT

Comp 5 Updated Date: 09/29/2017

2016 Kia Optima Ex 4 2.4l Gasoline

Gasoline Direct Injection

VIN 5XXGU4L37G [REDACTED]

Dealership Barberino Nissan

Telephone (203) 678-1879

Source Autotrader

Stock # [REDACTED]

Distance from South Salem, NY

40 Miles - Wallingford, CT

Comparable vehicles used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

List Price is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

Distance is based upon a straight line between loss and comparable vehicle locations.

The Condition Adjustment sets that comparable vehicle to Normal condition, which the loss vehicle is also compared to in the Vehicle Condition section.

CCC ONE MARKET VALUATION REPORT

Owner [REDACTED]
Claim [REDACTED]

COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 4	Comp 5
Locking Wheels	✓	✗	✓
Electric Glass Roof	✓	✓	✗
Skyview Roof	✓	✓	✗
Drivers Side Air Bag	✓	✓	✓
Passenger Air Bag	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓
4-wheel Disc Brakes	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓
Backup Camera W/ Parking Sensors	✓	✓	✓
Hands Free	✓	✓	✓
Alarm	✓	✓	✓
Traction Control	✓	✓	✓
Stability Control	✓	✓	✓
Blind Spot Detection	✓	✓	✗
Dual Mirrors	✓	✓	✓
Heated Mirrors	✓	✓	✓
Tinted Glass	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓
Clearcoat Paint	✓	✓	✓
Metallic Paint	✓	✗	✗
List Price		\$ 18,400	\$ 20,674
Adjustments:			
Options		- \$ 419	+ \$ 1,907
Mileage		+ \$ 1,315	- \$ 1,307
Condition ¹		- \$ 1,429	- \$ 1,429
Adjusted Comparable Value		\$ 17,867	\$ 19,845



CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

VALUATION NOTES

11/15/2017 19:15 - POADJ CHANGE REQUESTED BY: LAWRENCE,null

11/15/2017 19:15 - ADJR Z03 CONFIGURATION CHANGE

11/15/2017 19:15 - Mileage changed to 22138 from UNK

This Market Valuation Report has been prepared exclusively for use by METLIFE AUTO & HOME, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value
include New York Regulation 11 NY
ADC 216.7, Regulation 64

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

SUPPLEMENTAL INFORMATION



EXPERIAN® AUTOCHECK® VEHICLE HISTORY REPORT

CCC provides METLIFE AUTO & HOME information reported by Experian regarding the 2016 Kia Optima (5XXGU4L37G0 [REDACTED]). This data is provided for informational purposes. Unless otherwise noted in this Valuation Detail, CCC does not adjust the value of the loss vehicle based upon this information.

LEGEND :

- ✓ No Event Found
- ✗ Event Found
- Information Needed

TITLE CHECK

EVENT FOUND

AutoCheck's database for this loss vehicle found historical events that might indicate a significant automotive problem. These problems can indicate past automotive damage or warnings associated with the vehicle title.

EVENT CHECK

EVENT FOUND

AutoCheck's database for this loss vehicle found historical events that might indicate a significant automotive problem. These problems can indicate past automotive damage or warnings associated with the vehicle title."

VEHICLE INFORMATION

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no vehicle information that indicate a significant automotive problem. These problems can indicate past previous car damage, theft, or other significant problems.

ODOMETER CHECK

THIS VEHICLE CHECKS OUT

AutoCheck's result for this loss vehicle show no indication of odometer rollback or tampering was found. AutoCheck determines odometer rollbacks by searching for records that indicate odometer readings less than a previously reported value. Other odometer events can report events of tampering, or possible odometer breakage.

TITLE CHECK

Abandoned	✓	No Abandoned Record Found
Damaged	✓	No Damaged Record Found
Fire Damage	✓	No Fire Damage Record Found
Grey Market	✓	No Grey Market Record Found
Hail Damage	✓	No Hail Damage Record Found
Insurance Loss	✗	Insurance Loss Record Found
Junk	✓	No Junk Record Found
Rebuilt	✓	No Rebuilt Record Found
Salvage	✓	No Salvage Record Found

EVENT CHECK

NHTSA Crash Test Vehicle	✓	No NHTSA Crash Test Vehicle Record Found
Frame Damage	✓	No Frame Damage Record Found
Major Damage Incident	✗	Major Damage Incident Record Found
Manufacturer Buyback/Lemon	✓	No Manufacturer Buyback/Lemon Record Found
Odometer Problem	✓	No Odometer Problem Record Found
Recycled	✓	No Recycled Record Found
Water Damage	✓	No Water Damage Record Found
Salvage Auction	✓	No Salvage Auction Record Found

VEHICLE INFORMATION

Accident	✓	No Accident Record Found
Corrected Title	✓	No Corrected Title Record Found
Driver Education	✓	No Driver Education Record Found
Fire Damage Incident	✓	No Fire Damage Incident Record Found
Lease	✓	No Lease Record Found
Lien	✓	No Lien Record Found
Livery Use	✓	No Livery Use Record Found
Government Use	✓	No Government Use Record Found
Police Use	✓	No Police Use Record Found
Fleet	✓	No Fleet Record Found
Rental	✓	No Rental Record Found
Fleet and/or Rental	✓	No Fleet and/or Rental Record Found
Repossessed	✓	No Repossessed Record Found
Taxi use	✓	No Taxi use Record Found
Theft	✓	No Theft Record Found
Fleet and/or Lease	✓	No Fleet and/or Lease Record Found
Emissions Safety Inspection	✓	No Emissions Safety Inspection Record Found
Duplicate Title	✓	No Duplicate Title Record Found

CCC ONE MARKET VALUATION REPORT

 Owner: [REDACTED]
 Claim: [REDACTED]

SUPPLEMENTAL INFORMATION


FULL HISTORY REPORT RUN DATE: 11/16/2017

Below are the historical events for this vehicle listed in chronological order.

EVENT DATE	RESULTS FOUND	ODOMETER READING	DATA SOURCE	EVENT DETAIL
05/07/2016	SOUTH SALEM, NY		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
05/23/2016	SOUTH SALEM, NY	25	Motor Vehicle Dept.	TITLE
04/13/2017	SOUTH SALEM, NY		Motor Vehicle Dept.	REGISTRATION EVENT/ RENEWAL
10/22/2017	NY		Auto Insurance Source	VEHICLE REPORTED AS TOTAL LOSS
10/22/2017			Auto Insurance Source	VEHICLE HAD FIRE DAMAGE

AUTOCHECK TERMS AND CONDITIONS:

Experian's Reports are compiled from multiple sources. It is not always possible for Experian to obtain complete discrepancy information on all vehicles; therefore, there may be other title brands, odometer readings or discrepancies that apply to a vehicle that are not reflected on that vehicle's Report. Experian searches data from additional sources where possible, but all discrepancies may not be reflected on the Report.

These Reports are based on information supplied to Experian by external sources believed to be reliable, BUT NO RESPONSIBILITY IS ASSUMED BY EXPERIAN OR ITS AGENTS FOR ERRORS, INACCURACIES OR OMISSIONS. THE REPORTS ARE PROVIDED STRICTLY ON AN "AS IS WHERE IS" BASIS, AND EXPERIAN FURTHER EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE REGARDING THIS REPORT.

YOU AGREE TO INDEMNIFY EXPERIAN FOR ANY CLAIMS OR LOSSES, INCLUDING COSTS, EXPENSES AND ATTORNEYS FEES, INCURRED BY EXPERIAN ARISING DIRECTLY OR INDIRECTLY FROM YOUR IMPROPER OR UNAUTHORIZED USE OF AUTOCHECK VEHICLE HISTORY REPORTS.

Experian shall not be liable for any delay or failure to provide an accurate report if and to the extent which such delay or failure is caused by events beyond the reasonable control of Experian, including, without limitation, "acts of God", terrorism, or public enemies, labor disputes, equipment malfunctions, material or component shortages, supplier failures, embargoes, rationing, acts of local, state or national governments, or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots and strikes.

These terms and the relationship between you and Experian shall be governed by the laws of the State of Illinois (USA) without regard to its conflict of law provisions. You and Experian agree to submit to the personal and exclusive jurisdiction of the courts located within the county of Cook, Illinois.

CCC ONE MARKET VALUATION REPORT

SUPPLEMENTAL INFORMATION

Owner: [REDACTED]
Claim: [REDACTED]



NHTSA VEHICLE RECALL

The National Highway Traffic Safety Administration has issued 3 safety related recall notices that may apply to the above valued vehicle.

NHTSA Campaign ID : 16V231000

Mfg's Report Date : APR 20, 2016

Component : AIR BAGS:FRONTAL

Potential Number Of Units Affected : 17

Summary : Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 10, 2015, to February 12, 2016. In these vehicles, a chemical enhancer required for the for the second stage deployment of the driver's frontal air bag was not loaded, resulting in the second stage not deploying in necessitating crashes.

Consequence : If the second stage air bag does not deploy it increases the risk of injury or death.

Remedy : Kia will notify owners, and dealers will replace the driver's frontal air bag module, free of charge. The recall began on May 6, 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC131.

Dates Of Manufacture : NOV 09, 2015 to FEB 11, 2016

Manufacturer Recall No. : SC131

NHTSA Campaign ID : 16V705000

Mfg's Report Date : OCT 02, 2016

Component : POWER TRAIN:AXLE ASSEMBLY:AXLE SHAFT

Potential Number Of Units Affected : 12214

Summary : Kia Motors America (Kia) is recalling certain model year 2016 Kia Optima vehicles manufactured November 13, 2015, to April 23, 2016 and equipped with a 2.4l engine. The right front axle driveshaft may crack and fail.

Consequence : If the driveshaft cracks and separates from the vehicle, it will not be able to move forward. Additionally, if the parking brake is not applied upon exiting the vehicle, the vehicle may roll. Either scenario can increase the risk of a crash.

Remedy : Kia will notify owners, and dealers will replace the front axle driveshaft, free of charge. The recall began November 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC139.

Dates Of Manufacture : NOV 12, 2015 to APR 22, 2016

Manufacturer Recall No. : SC139

NHTSA Campaign ID : 17V007000

Mfg's Report Date : JAN 05, 2017

Component : AIR BAGS:FRONTAL:DRIVER SIDE INFLATOR MODULE

CCC ONE MARKET VALUATION REPORT

Owner: [REDACTED]
Claim: [REDACTED]

SUPPLEMENTAL INFORMATION

Summary : Kia Motors America (Kia) has recalled one 2016 Optima vehicle. In this vehicle, the end seal for the driver's frontal air bag inflator may not have been properly installed, possibly resulting in reduced inflation of the frontal air bag in the event of a crash.

Consequence : In the event of a crash, an air bag that does not inflate fully increases the risk of injury.

Remedy : The affected vehicle was remedied on January 10, 2017. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC143.

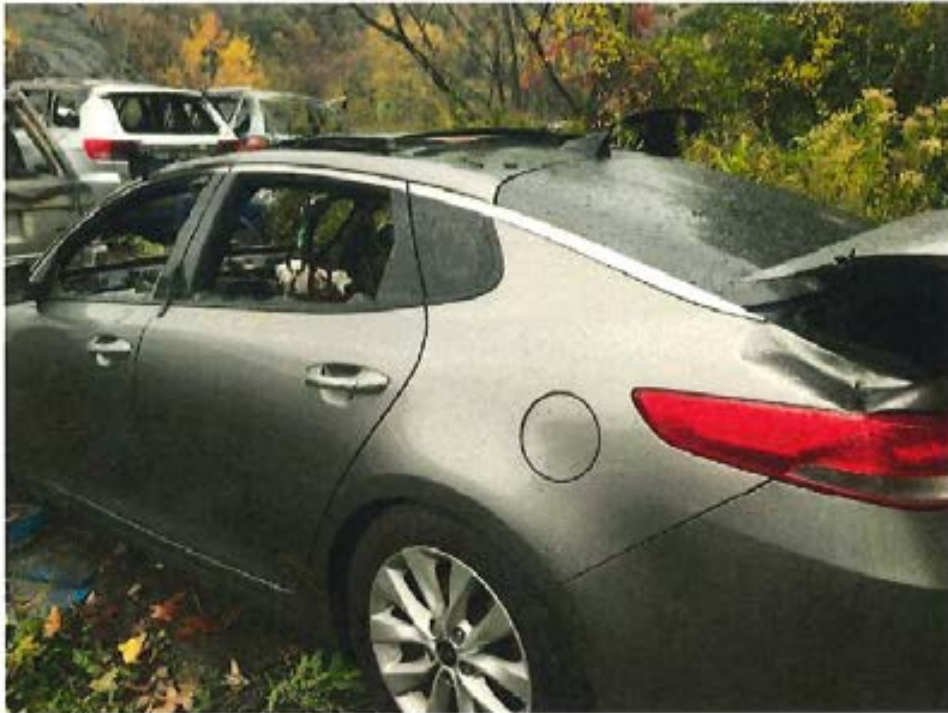
Dates Of Manufacture : AUG 27, 2016 to AUG 27, 2016

Manufacturer Recall No. : SC143



Claim Number [REDACTED]
Version :E01
Image FileName [REDACTED]
Image Label :Left Side
Insured [REDACTED]
Policy Number [REDACTED]
Claimant [REDACTED]

Year :2016
Make :Kia
Model :Optima EX
VIN :5XXGU4L37G0 [REDACTED]
Loss Date :10/22/2017
Appraiser :MCCARTHY, JOE
Photo Added Date :11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Left Front

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :SXXGU4L37G0 [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Image 1

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37G0 [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Page 7 of 21

Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Left Rear

Insured [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37GG [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



Claim Number [REDACTED]
Version :ED1
Image FileName [REDACTED]
Image Label :Dash Plate
Insured [REDACTED]
Policy Number [REDACTED]
Claimant [REDACTED]

Year :2016
Make :Kia
Model :Optima EX
VIN :5XXGU4L37G [REDACTED]
Loss Date :10/22/2017
Appraiser :MCCARTHY, JOE
Photo Added Date :11/06/2017



Claim Number [REDACTED]

Version :E01

Image FileName [REDACTED]

Image Label :Image 3

Insured : [REDACTED]

Policy Number [REDACTED]

Claimant [REDACTED]

Year :2016

Make :Kia

Model :Optima EX

VIN :5XXGU4L37G0 [REDACTED]

Loss Date :10/22/2017

Appraiser :MCCARTHY, JOE

Photo Added Date :11/06/2017



MetLife Auto & Home[®]
Subrogation - Warwick
Mail Processing Center
PO Box 2204
Charlotte, NC 28241-2204
800-634-9740

MetLife[®]

Kia Motors - Consumer Affairs
ATTN: Alex Villapando
111 Peter Canyon Rd
Irvine, CA 92606

Our Claim Number: [REDACTED]
Your Claim Number: [REDACTED]

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI

PE19-004

KIA

6/28/2019

DEFECT A

CA FILES

OPTIMA



October 23, 2018

**DAIRYLAND
AUTO.**

Claim Number:

Insured:

Regarding:

Date of Loss:

2017 KiaOptima

10/21/2018

5XXGT4L39HG

HYUNDAI MOTOR AMERICA
PO BOX 20850
FOUNTAIN VALLEY CA 92728-0850



RECEIVED

NOV 01 2018

CONSUMER AFFAIRS

*Rec'd
10/30/18*

Our insured's 2017 Kia Optima is a total loss due to fire and is being preserved at this time while the fire is investigated. The vehicle's location is near Greenville, NC.

As the vehicle manufacturer, we are placing you on notice of this loss and require your participation.

Promptly acknowledge your receipt of this correspondence in writing within 10 days of your receipt of this letter, and provide our office with contact information for the Hyundai Motor America representative responsible for handling this loss.

Respectfully,

Julie Mouw, Claims Rep II Subrogation
Peak Property and Casualty Insurance Corporation
A Member of the Sentry Insurance Group
800-334-0090 Ext 3469376
888-729-2225 Fax
Julie.Mouw@sentry.com

Peak Property and Casualty Insurance
Corporation
PO Box 8843
Stevens Point
WI
54481



eRR

Barry Ratzlaff
Hyundai Motor America
PO Box 20850
Fountain Valley CA 92728-0850

Fold Here
Reference



Peak Property and Casualty Insurance Corporation
P.O. Box 8043
Stevens Point, WI 54481

October 23, 2018

**DAIRYLAND
AUTO.**

Claim Number:

Insured:

Regarding:

Date of Loss:

2017 KiaOptima

10/21/2018

5XXGT4L39HG

KIA MOTORS AMERICA, INC
111 PETERS CANYON RD
IRVINE CA 92606-1790



Our insured's 2017 Kia Optima is a total loss due to fire. Our insured's vehicle is being preserved at this time while the fire is being investigated. The vehicle is currently near Greenville, NC.

As the manufacturer, we are placing you on notice of this loss and require your participation.

Promptly respond and acknowledge your receipt of this correspondence in writing, within 10 days of your receipt of this letter and provide our office with contact information for the Kia representative responsible for handling our claim.

Respectfully,


Julie Mouw, Claims Rep II Subrogation
Peak Property and Casualty Insurance Corporation
A Member of the Sentry Insurance Group
800-334-0090 Ext 3469376
888-729-2225 Fax
Julie.Mouw@sentry.com

Julie Moore
Peak Property and Casualty Insurance
Corporation
PO Box 8043
Stevens Point
WI
54481



eRR

James Hope
Kia Motors America
111 Peters Canyon Rd.
Irvine CA 92606

Fold Here
Reference




CARFAX® Vehicle History Report™
 An independent company established in 1986

US \$39.99

Vehicle Information:
2017 KIA OPTIMA LX
 VIN: 5XXGT4L39HC [REDACTED]
 SEDAN 4 DR
 2.4L I4 F DOHC 24V
 GASOLINE
 FRONT WHEEL DRIVE
[Standard Equipment](#) | [Safety Options](#)
[Original Window Sticker](#)

CARFAX Report Provided By:
 Kia Motors America
 111 Peters Canyon Rd
 Irvine, CA 92606
 (949) 468-4800

	Fire damage reported: total loss vehicle
	2 Previous owners
	Regular oil changes
	Types of owners: Personal lease, Personal
	Last owned in North Carolina
	17,635 Last reported odometer reading



This CARFAX Vehicle History Report is based only on [information](#) supplied to CARFAX and available as of 11/28/18 at 3:12:51 PM (CST). Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

 Ownership History	 Owner 1	 Owner 2
The number of owners is estimated		
Year purchased	2017	2017
Type of owner	Personal lease	Personal
Estimated length of ownership	6 months	11 months
Owned in the following states/provinces	North Carolina	North Carolina
Estimated miles driven per year	---	---
Last reported odometer reading	7,883	17,635

 Title History	 Owner 1	 Owner 2
CARFAX guarantees the information in this section		
Salvage | Junk | Rebuilt | Fire | Flood | Hail | Lemon	No Problem	No Problem
Not Actual Mileage | Exceeds Mechanical Limits	No Problem	No Problem

 Additional History	 Owner 1	 Owner 2
Not all accidents / issues are reported to CARFAX		
Total Loss Total loss reported on 10/21/2018.	 No Issues Reported	 Total Loss Reported
Structural Damage No structural damage reported to CARFAX.	 No Issues Reported	 No Issues Reported

Airbag Deployment No airbag deployment reported to CARFAX.	No Issues Reported	No Issues Reported
Odometer Check No indication of an odometer rol back.	No Issues Indicated	No Issues Indicated
Accident / Damage Fire damage reported on 10/21/2018.	No Issues Reported	Fire Damage
Manufacturer Recall No open recalls reported to CARFAX.	No Recalls Reported	No Recalls Reported

Detailed History Glossary			
Owner 1 Purchased: 2017 Type: Personal lease Where: North Carolina Est. length owned: 4/24/17 - 11/2/17 (6 months) CERTIFIED pre-owned™	Date:	Mileage:	Source:
	Not Reported		Kia Motors America, Inc. Vehicle manufactured and shipped to original dealer Original Window Sticker
	02/07/2017	5	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Vehicle offered for sale
	02/08/2017	10	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Pre-delivery inspection completed Recommended maintenance performed Wheel locks installed Safety inspection performed Vehicle washed/detailed
	03/14/2017		Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Vehicle serviced
	04/10/2017		Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Vehicle serviced
	04/10/2017	118	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Vehicle sold
	04/24/2017		North Carolina Motor Vehicle Dept. Rocky Mount, NC Title [REDACTED] Title or registration issued First owner reported Titled or registered as personal lease vehicle Loan or lien reported
	08/18/2017	6,050	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com Maintenance inspection completed Vehicle washed/detailed Oil and filter changed
	08/19/2017		North Carolina Motor Vehicle Dept. Rocky Mount, NC Title [REDACTED] Registration issued or renewed Loan or lien reported
	11/02/2017	7,847	

		Kia Certified Dealer Greenville, NC	Offered for sale as a Kia Certified Pre-Owned Vehicle Silver exterior Black interior
11/02/2017		Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com	Vehicle offered for sale
11/03/2017		Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com	Pre-delivery inspection completed Recommended maintenance performed Tires rotated Oil and filter changed Vehicle washed/detailed Emissions inspection performed
11/13/2017	7,883	Kia Certified Dealer Greenville, NC	Sold as a Kia Certified Pre-Owned Vehicle

Owner 2

Purchased: 2017
Type: Personal
Where: North Carolina
Est. length owned: 12/9/17 - present
(11 months)

Date:	Mileage:	Source:	Comments:
12/09/2017		North Carolina Motor Vehicle Dept. Greenville, NC Title [REDACTED]	Title or registration issued New owner reported Loan or lien reported
01/31/2018	10,914	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com	Maintenance inspection completed Vehicle washed/detailed Oil and filter changed
02/26/2018		North Carolina Motor Vehicle Dept. Greenville, NC Title [REDACTED]	Title issued or updated Loan or lien reported
08/16/2018	17,635	Lee Kia of Greenville Greenville, NC 252-378-3600 leekiaofgreenville.com	Maintenance inspection completed Recommended maintenance performed Fluids checked Oil and filter changed Tire condition and pressure checked
10/21/2018		North Carolina Damage Report	TOTAL LOSS VEHICLE Vehicle declared a total loss by an insurance company Fire damage reported
 There are many reasons an insurance company will declare a vehicle a total loss. Have this vehicle inspected by a qualified technician before you buy. Learn more  This vehicle's oil change history, as reported to CARFAX, follows the manufacturer's recommendation. Track your service history for free at myCARFAX.com.			

CARFAX Well Maintained - Regular Oil Changes

CARFAX identifies a "Well Maintained - Regular Oil Change" vehicle as having a regular oil change history when all its recommended oil changes, based on the vehicle's maintenance schedule, have been reported to CARFAX. CARFAX uses the manufacturer's schedule and assumes normal driving conditions. When an oil change schedule is not available, CARFAX may analyze reported service events to determine what is typical for the same make and model vehicle. Dealers and service shops may publish different recommended service schedules.

Fire Damage

CARFAX receives information on vehicle fires from most U.S. jurisdictions. These events are taken from the actual fire department reports compiled at the scene.

First Owner

When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.

New Owner Reported

When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.

Ownership History

CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1991 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma, Pennsylvania and South Dakota. Please consider this as you review a vehicle's estimated ownership history.

Title Issued

A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

Total Loss Vehicle

An insurance or fleet company declares a vehicle a total loss when a claim exceeds approximately 75% of its pre-damage value or if the vehicle is stolen and not recovered. This damage threshold varies by company. These companies typically take possession and obtain the title. Not all total loss vehicles result in a DMV-reported branded title. This may occur when an insurance company's definition of a total loss is different than the state DMV's definition for a branded title or when the owner of the vehicle is a self-insured company, like a fleet or rental company.

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Covered by United States Patent Nos. 7,113,853; 7,778,841; 7,596,512; 8,600,823; 8,595,079; 8,606,648; 7,505,838.

11/28/18 3:12:51 PM (CST)



5XXGT4L39HG

Search

[Need Help?](#)[Register](#)[Sign In](#)2017 KIA OPTIMA LX [Watch](#)Lot # [REDACTED] [Glossary >](#)

Doc Type:

Odometer:

Highlights: **Enhanced Vehicles**Primary Damage: **BURN - ENGINE**Secondary Damage: **BURN - INTERIOR**

Est. Retail Value:

VIN: **5XXGT4L39HG*******

Features

Body Style:

Color: **BURN**Engine Type: **2.4L 4**Cylinders: **4**Transmission: **AUTOMATIC**Drive: **Front-wheel Drive**Fuel: **GAS**Keys: **YES**

Notes:

Bid Information

Bid Status:

Never Bid

Sale Status:

Pure Sale

Current Bid:

\$0 USD

Starting Bid:

\$

(\$150 USD Bid Increment)

Maximum Bid:

\$ [Bid Now](#)

This vehicle is being sold as "as is - where is". All bids are binding and all sales are final.

What This Means

Sale Information

Location:

**NC - RALEIGH
Inspection Services**Lane/Item/Grid/Row: **-/-/HVY**

Sale Name:

NC - RALEIGH

Sale Date:

Not Applicable

Last Updated:

**10/29/2018
11:18 am**

Order Products & Services

[Vehicle Condition Report >](#)[EpicVin Vehicle History Report >](#)

Help

What's the First Step to Using Copart's Online Salvage Auctions?

To search, bid and buy thousands of clean title and salvage title vehicles for sale, start by **registering for Membership**. It's easy, fast and free! After you register, upload your photo ID and any business licenses you have.

Once you've registered, either **add a deposit** to gain more Buying Power, or upgrade to **Premier Membership** to get increased Buying Power.

How Do I Bid on a Vehicle for Sale?

Once you find a vehicle you want, go to the Lot Details page to place a bid. If you see options for "Buy It Now" or "Make An Offer," available for

select vehicles, you can also choose from one of those options.

If the vehicle is already in the live online auction, [join the auction](#) and bid in real time!

What Vehicles Am I Allowed to Bid on and Buy?

State laws determine what you may bid on, based on whether you buy vehicles for business or personal use. If you have business licenses, be sure to submit them through the [license uploader](#). If you don't have business licenses, [search vehicles that don't require business licenses](#) or hire a [Broker](#) to assist you.

You can learn more about bidding laws with our [state licensing map](#).

How Can I Find Out More about Each Vehicle for Sale?

You may preview vehicles at Copart locations during normal business hours. Find your local Copart by [searching locations](#). If you aren't able to inspect vehicles prior to bidding, you may [hire an inspector](#) to perform a vehicle inspection for you.



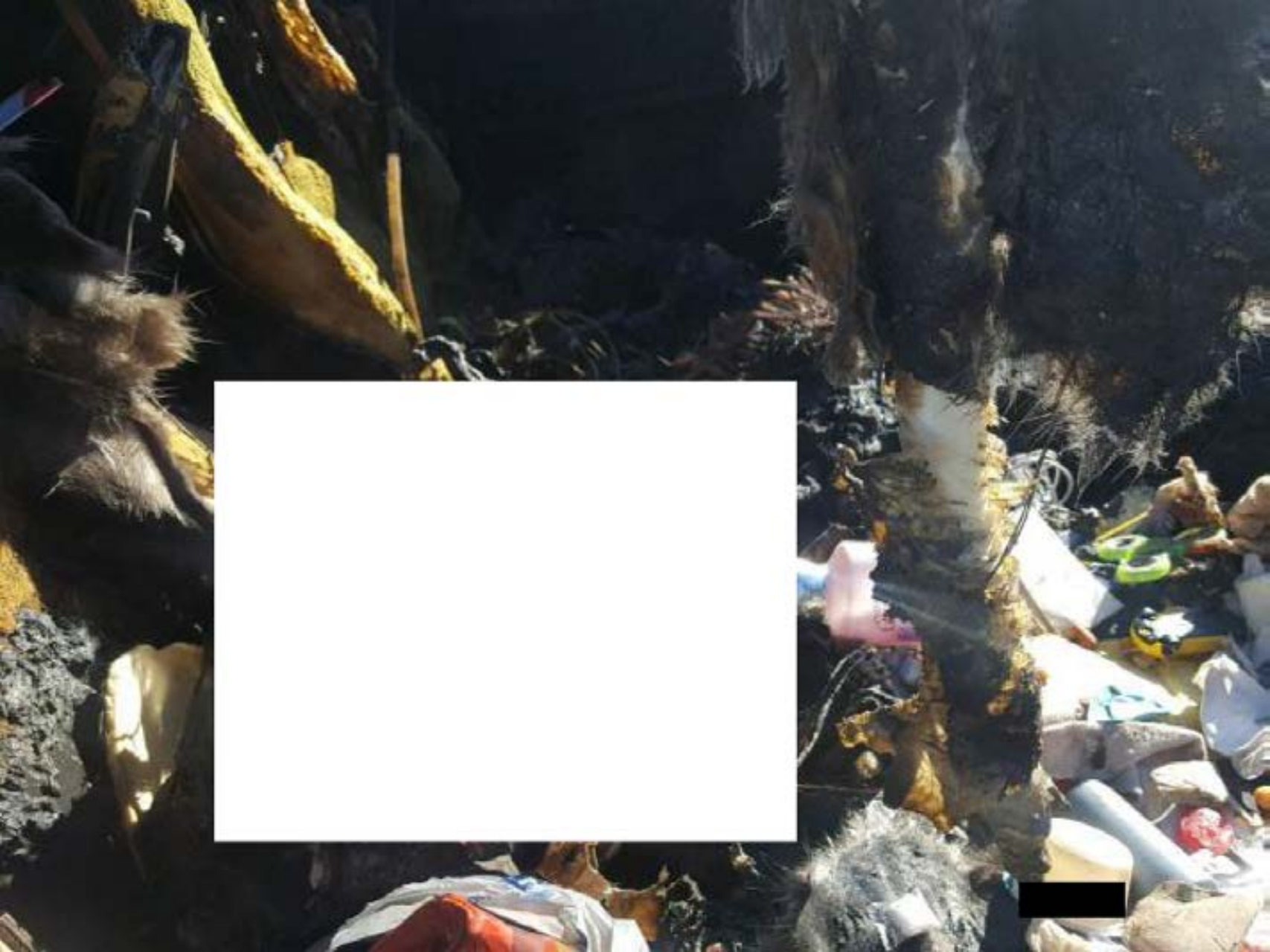
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Town of Zebulon Fire Department

Station: 1
Shifts Or Platoon: A Shift

Location: US-264 - East Bound HWY Zebulon NC 27597 Just east of NC HWY 39	Incident Type: 130 - Mobile property (vehicle) fire, other
Lat/Long: N 35° 49' 6.56" W 78° 15' 35.92"	FDID: [REDACTED] Incident #: [REDACTED] Exposure ID: [REDACTED] Exposure #: 0 Incident Date: 10/21/2018 Dispatch Run #: 29460
Zone: County - Wake County District Location Type: 6 - Directions Cross Street, Directions or National Grid: Just east of NC HWY 39	

Report Completed by:	Brown, Philip M	ID: 205	Date: 10/22/2018
Report Reviewed by:	Not Reviewed		
Report Printed by:	Perry, Christopher C	ID: 100	Date: 10/22/2018 Time: 08:45

Structure Type:	Property Use: 961 - Highway or divided highway		
Automatic Extinguishment System Present: ☐	Detectors Present: ☐	Cause of Ignition: Unintentional	
Aid Given or Received: None	Primary action taken: 11 - Extinguishment by fire service personnel		
Losses	Pre-Incident Values		
Property:	Property:	Civilian Injuries: 0	Fire Service Injuries: 0
Contents:	Contents:	Civilian Fatalities: 0	Fire Service Fatalities: 0
Total:	Total:	Total Casualties: 0	Total Fire Service Casualties: 0
Total # of apparatus on call:		1	Total # of personnel on call: 3

NARRATIVE (1)

Narrative Title: n/a

Narrative Author: Brown, Philip

Narrative Date: 10/22/2018 08:43:47

Narrative Apparatus ID: ZFP92

Narrative:

We were dispatched to the reported area in reference to a vehicle fire. We arrived along with Middlesex FD to find the vehicle fully involved. We assisted with Fire Attack. Once the fire was out, we determined that it was in Wake Co and Middlesex units cleared. Wake SO said that they would handle the call for NCSHP. The driver advised that they had stopped on the roadway due to mechanical issues. While stopped, a passerby stopped and advised that his vehicle was on fire. The fire's cause was determined to be related to the mechanical issue.

APPARATUS

Fire Controlled Date / Time:	10/21/2018 11:54:21 AM
Unit:	ZFP92
Type:	Tanker & pumper combination
Use:	Suppression
Response Mode:	Lights and Sirens
# of People:	3
Alarm:	10/21/2018 11:25:17
Dispatched:	10/21/2018 11:25:17
Enroute:	10/21/2018 11:26:36
Arrived:	10/21/2018 11:32:50
Cancelled:	-- / -- / -- -- : -- : --
Cleared Scene:	10/21/2018 12:06:39
In Quarters:	-- / -- / -- -- : -- : --
In Service:	-- / -- / -- -- : -- : --
Number Of People not on apparatus:	0

FIRE			
Acres Burned	None or Less Than One	Acres Burn From Wildland Form	False
Area Of Fire Origin	Fuel tank, fuel line	Heat Source	Undetermined
Item First Ignited	Undetermined	Fire Is Confined To Object Of Origin	
Type Of Material	Undetermined	Cause Of Ignition	Unintentional
Factor Contributing To Ignition	Undetermined		
Human Factors Contributing	None		
Mobile Property Involve And Type	Not involved in ignition, but burned	Mobile Property Type	Automobile, passenger car, ambulance, race car
Mobile Property Make	Kia	Mobile Property Year	2017
Mobile Property Model	Optima	License Plate	
State	NC	VIN	

PEOPLE -- PERSON 1			
Is Owner		Business Name	
Name		Date of Birth	
Address			

CUSTOM FIELDS FORM	
Was the response delayed beyond a normal response time for any reason?	No
If response was delayed, what was the reason?	



TO:	Consumer Affairs Kia Motors America	FROM:	Mouw Julie Sentry Insurance a Mutual Company
FAX:	9494684515	FAX:	(888) 729-2225
TOTAL PAGES:#	2	PHONE:	(800) 473-6879
RE:	Re: Total vehicle loss due to fire, our claim no: [REDACTED]	DATE:	Tue Oct 23 20:43:54 CDT 2018
		Confidential and Privileged: This information contained in this facsimile is privileged and confidential information intended for the sole use of the addressee.	

Deliver To: Consumer Affairs Subject: Re: Total vehicle loss due to fire, our claim no: 97A352608 I have attached our notice of total vehicle loss due to fire. Please forward our letter to the appropriate Kia Motors America Representative for handling and reply within 10 days. Respectfully, Julie Mouw

Fax.

Members of the Sentry Insurance Group:

Sentry Insurance a Mutual Company
Viking Insurance Company of Wisconsin
Peak Property and Casualty Insurance Corporation
Dairyland County Mutual Insurance Company of Texas
Dairyland Insurance Company Parker
Sentry Lloyds of Texas
Middlesex Insurance Company
Patriot General Insurance Company

Sentry Select Insurance Company
Sentry Casualty Company
Sentry Life Insurance Company
Sentry Life Insurance Company of New York
Centennial Assurance Company
Florists' Insurance Company
Florists' Mutual Insurance Company

Sentry P. O. Box 8043 Stevens Point, WI 54481



Peak Property and Casualty Insurance Corporation
P.O. Box 8043
Stevens Point, WI 54481

October 23, 2018



Claim Number:

Insured:

Regarding:

Date of Loss:

2017 KiaOptima

10/21/2018

5XXGT4L39HG

KIA MOTORS AMERICA, INC
111 PETERS CANYON RD
IRVINE CA 92606-1790



Our insured's 2017 Kia Optima is a total loss due to fire. Our insured's vehicle is being preserved at this time while the fire is being investigated. The vehicle is currently near Greenville, NC.

As the manufacturer, we are placing you on notice of this loss and require your participation.

Promptly respond and acknowledge your receipt of this correspondence in writing, within 10 days of your receipt of this letter and provide our office with contact information for the Kia representative responsible for handling our claim.

Respectfully,



Julie Mouw, Claims Rep II Subrogation
Peak Property and Casualty Insurance Corporation
A Member of the Sentry Insurance Group
800-334-0090 Ext 3469376
888-729-2225 Fax
Julie.Mouw@sentry.com

PE19-004

KIA

6/28/2019

DEFECT A

CA FILES

OPTIMA



Signature

Email:

0 - RECEIPT (COPY)

STATE OF GEORGIA
MOTOR VEHICLE REGISTRATION

5XXGT4L38GG [REDACTED] - 2016 KIA OPTIMA LX 4S

STANDARD TAG FEE 20.00
TAG PENALTY 5.00
HUMMINGBIRD REN FEE 25.00
TOTAL FEES PAID 50.00

Tag Number: [REDACTED] Expires: 11/25/2019
Valuation [REDACTED] \$5300 Tag Fee: 45.00
Title Number: [REDACTED] Equip. No:
County: 001 District: 55 Mill Rate: Fuel: G
Farm Vehicle? N GVW: Color: RED/RED
Classification: HUMMINGBIRD
Insurance Status: VALID INSURANCE COVERAGE
Customer 1 No: [REDACTED] Customer 2 No:

[REDACTED]
FAIRBURN GA [REDACTED]

Signature: _____

COMMISSIONER

STATE OF GEORGIA
MOTOR VEHICLE REGISTRATION

5XXGT4L38GG [REDACTED] - 2016 KIA OPTIMA LX 4S

STANDARD TAG FEE 20.00
TAG PENALTY 5.00
HUMMINGBIRD REN FEE 25.00
TOTAL FEES PAID 50.00

Tag Number: [REDACTED] Expires: 11/25/2019
Valuation 34358G \$5300 Tag Fee: 45.00
Title Number: [REDACTED] Equip. No:
County: 001 District: 55 Mill Rate: Fuel: G
Farm Vehicle? N GVW: Color: RED/RED
Classification: HUMMINGBIRD
Insurance Status: VALID INSURANCE COVERAGE
Customer 1 No: [REDACTED] Customer 2 No:

[REDACTED]
FAIRBURN GA [REDACTED]

Signature: _____

ASH
THIS IS NOT A BILL
THIS IS YOUR RECEIPT
RETAIN FOR TAX PURPOSES ***





Home > What's My Car Worth > Style > Options & Condition > LX Sedan 4D



PRIVATE PARTY VALUE

Leverage this value to set your price and negotiate with private-party buyers.

Average Time to Sell:



DAYS

Level of Effort:



High

[See Overview of Values](#)

2 See How Others Price Your Car

Set a competitive price when you know what others are asking.



2016 Kia Optima
\$9,995
Mileage: 68,846



2016 Kia Optima
\$12,695
Mileage: 67,737



2016 Kia Optima
\$14,744
Mileage: 60,298

[Browse more listings](#)

3 Place an Ad

Reach serious car shoppers on both KBB.com and Autotrader.

[Get Started](#)



Autotrader

Start the Trade-in Process Online

Plus, get a no-obligation quote for your next car.



Your Trade-In Vehicle
2016 Kia Optima LX Sedan 4D

[Change Vehicle](#)

What Vehicle Are You Shopping For?

Make

Model

30213

See Local Dealers

More Shopping Tools

presented by



The 2018 Kia Optima

- [Learn More](#)
- [Find a Dealer](#)
- [Special Offers](#)
- [Build & Price](#)
- [Inventory](#)
- [Get a Quote](#)

Legal

SPONSORED

Trade Up to a New Car

2018 Kia ForteS

2019 Kia Forte

2018 Hyundai Elantra

2018 Ford Fusion

Est. \$315/mo*

Est. \$331/mo*

Est. \$338/mo*

Est. \$329/mo*



*Based on the [Blue Book® Fair Purchase Price](#) (click vehicle to see) for 60 months, 3.19% APR, 20% down & 6.5% tax. For illustrative purposes only and not an offer/commitment to provide credit or financing.

New Car Price Quote

3 Easy Steps!

Step 1: Select a vehicle

Step 2: Find a dealer

Step 3: Get free quotes

Kia

Optima

ZIP Code:

Start

Sellers Tools

Give Buyers Confidence

Show them a clean AutoCheck vehicle history report



Refinance Your Car

Compare loan offers from multiple lenders to see if you can lower your monthly payment



Save on Auto Insurance

New car insurance customers report an average annual savings of over \$500 with Geico



Sellers Information

10 Steps for Selling Your Car

Our experts walk you through the steps. [Get the Details](#)

How to Improve Resale Value

Whether selling or trading in, get the most for your car with these tips. [Watch video](#)

Payoff Notice

Date Printed: 01/17/2019

FAIRBURN GA

Account Number	
Short Name	
Loan Group	Avid Automobile Receivables Trust 2018-1
Year	2016
Make	KIA
Model	OPTIMA
VIN	5XXGT4L38GG
Interest Paid Through	10/09/2018
Principal Paid Through	10/09/2018
Loan Date	02/24/2017
Maturity Date	03/10/2023
Payoff Date	01/27/2019
Interest Rate	18.95000%
Per Diem	7.09251
Principal Balance	13,661.03
Accrued Interest	312.84
Fees Due	150.00
Late Charges Due	328.32
Payoff Amount	14,452.19



