

PE19-004

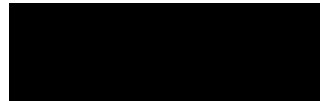
KIA

6/28/2019

DEFECT B

CA FILES

FORTE



PART 1 OF 2

June 15, 2015

National Consumer Affairs

Irvine CA [REDACTED]

State Farm Claims

Atlanta GA [REDACTED]

RECEIVED

JUN 22 2015

CONSUMER AFFAIRS

RE: Claim Number: [REDACTED]
Date of Loss: 02/22/2015
City/State of Loss: Calera, AL
Insured: [REDACTED]
Vehicle: Kia FORTE
VIN: KNAFK4A69F5 [REDACTED]
Mileage: 1300
KIA Claim: [REDACTED]

To Whom It May Concern:

This notice is to advise you of a loss that occurred to our insured's vehicle. Our preliminary investigation indicates that Kia Motors may be responsible for this loss. Please consider this as our notice of possible subrogation and our notice to you of the opportunity to schedule an inspection of the vehicle.

The vehicle is being held at a location in the CoPart lot at [REDACTED] in Hueytown, AL [REDACTED] and is available for your inspection by appointment only. There is no authorization to inspect this vehicle outside the presence of a State Farm® representative.

Any settlement with our policyholder with respect to this loss must not prejudice State Farm's rights, as subrogator, nor shall State Farm's rights be released by the execution of a general release with such policyholder.

In order to assist you in evaluating and processing the subrogation claim, we may provide nonpublic personal information about our customer. We are sharing this information to effect, administer, or enforce a transaction authorized by the consumer. However, you are neither authorized nor permitted to: (1) use the customer information we provide for any purpose other than to evaluate and process the subrogation claim or (2) disclose or share the customer information we provide for any purpose other than to evaluate and process the subrogation claim.

Your cooperation is appreciated. If you have any questions, or would like to set up an appointment to inspect the evidence, please contact us.

[REDACTED]

[REDACTED]
Page 2
June 15, 2015

Sincerely,

Carlos J Cruz
Claim Representative
[REDACTED]

Fax: [REDACTED]

State Farm Mutual Automobile Insurance Company

PS: Your representative has asked for a copy of the vehicle photos and the initial report from our expert Crain and Associates. We are collecting those documents and the documents we can release will be forward under seperate cover.

[REDACTED]

June 29, 2015

RECEIVED

JUL 06 2015

Kia Motors America, Inc.
[REDACTED]
Irvine CA [REDACTED]

State Farm Claims
[REDACTED]
Atlanta GA [REDACTED]

CONSUMER AFFAIRS

Certified Mail-Return Receipt Requested

RE: Claim Number: [REDACTED]
Date of Loss: February 22, 2015
Our Insured: [REDACTED]
Loss Location: Unknown, AL
Vehicle: Kia FORTE
VIN: KNAFK4A69F5 [REDACTED]
Mileage: **PMR MILEAGE**
Your File Number: **THEIR FILE NUMBER**
Insured's Deductible: \$500.00

To Whom It May Concern:

This notice is to advise of a loss that occurred to our insured's vehicle. The damage was caused by a defective cooling fan resistor.

Our investigation indicates that KIA Motors is responsible for this loss. By virtue of our payment, we are entitled to recover from the responsible party. Please consider this letter as our demand to KIA Motors for reimbursement of \$16,577.63.

Any settlement with State Farm's policyholder with respect to this loss must not prejudice our rights, as subrogor, and shall not be released by execution of a general release with such policyholder.

To assist you in your review, here is a breakdown of the amounts State Farm paid by Cause of Loss:

041/045 - Uninsured Motorist BI	\$
042 - Uninsured Motorist PD	\$
300 series/400 - Comp/Collision	\$16,077.63
501 - Rental/Loss of Use	\$
600/050 - Med Pay/PIP	\$
Other	\$
Salvage Recovery	\$
Amount State Farm Paid	\$16,077.63
Insured Deductible	\$500.00
Total Claim Amount	\$16,577.63

[REDACTED]



State Farm Mutual Automobile Insurance Company

Auto Payments

Route To: Brian Spencer

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: 02-22-2015

Policy Number: [REDACTED]

Named Insured: [REDACTED]

PAYMENTS

C denotes consolidated payment

E denotes EFT payment

P previously converted payment from CAT/CMR

<u>Payment Number</u>	<u>Issued Date</u>	<u>Payee</u>	<u>Status</u>	<u>Amount</u>	<u>Auth ID</u>
[REDACTED]	05-06-2015	COMMUNITY AND SOUTHERN	Paid	\$15,952.63	TOFE
[REDACTED]	03-19-2015	CROSS COUNTRY MOTOR CLUB	Paid	\$125.00	TMIU
Grand Total:				\$16,077.63	























Date: 2/23/2015 03:20 PM
Estimate ID: [REDACTED]
Estimate Version: 2
Supplement: 1 (F F) 2/23/2015 03:18:24 PM
Profile ID: [REDACTED]

State Farm Insurance Companies

Damage Assessed By: Alex QIVB

Appraised For: Express Team C

Supplemented By: Alex QIVB
Classification: Field

Supplements must be approved by State Farm®. Itemized supplement requests and any supporting documentation should be emailed to [REDACTED] or faxed to [REDACTED]. A Supplement Request form may be found on b2b.statefarm.com.

Condition Code: Good
Date of Loss: 2/22/2015
Deductible: 500.00
Claim Number: [REDACTED]

Type of Loss: Comprehensive (Spec)

Insured: [REDACTED]
Owner: [REDACTED]
Address: [REDACTED] CALERA, AL [REDACTED]
Telephone: Work Phone: [REDACTED]

Home Phone: [REDACTED]

Mitchell Service: [REDACTED]

Description: 2015 Kia Forte LX
Body Style: 4D Sed
VIN: KNAFK4A69F5 [REDACTED]
OEM/ALT: A
Color: Black
Options: PASSENGER AIRBAG, DRIVER AIRBAG, POWER LOCK, POWER WINDOW, REAR WINDOW DEFOGGER
MANUAL AIR CONDITION, TILT STEERING COLUMN, TELESCOPIC STEERING COLUMN
ANTI-LOCK BRAKE SYS., TRACTION CONTROL, AUXILIARY INPUT, SATELLITE RADIO
AUTOMATIC TRANSMISSION, TINTED GLASS, TRIP COMPUTER, SIDE AIRBAGS
AUTOMATIC HEADLIGHTS, SIDE HEAD CURTAIN AIRBAGS, AM/FM STEREO CD/MP3 PLAYER
ELECTRONIC STABILITY CONTROL, FRONT BUCKET SEATS, INTERIOR AIR FILTER
POWER DISC BRAKES, POWER LIFTGATE/TRUNK, STEERING WHEEL AUDIO CONTROLS

Vehicle Production Date: 11/14
Drive Train: 1.8L I4 Cyl 6A FWD
License: [REDACTED]
Search Code: BIRMHAM

Line Item	Entry Number	Labor Type	Operation	Line Item Description	Part Type/Part Number	Dollar Amount	Labor Units
1	900500	BDY *	REPAIR	*****	Existing		0.0*
2				UPON INSPECTION, VEHICLE APPEARS			
3				TO BE A TOTAL LOSS			
4				TLV COMPLETED AND SENT			
5				*****			
6							

* - Judgment Item

ESTIMATE RECALL NUMBER: 02/23/2015 15:19:06 [REDACTED]

Mitchell Data Version: OEM: JAN_15_V

MAPP:JAN_15_V

Software Version: 7.1.175

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Page 1 of 3

Date: 2/23/2015 03:20 PM
Estimate ID: [REDACTED]
Estimate Version: 2
Supplement: 1 (F F) 2/23/2015 03:18:24 PM
Profile ID: [REDACTED]

Estimate Totals

I. Labor Subtotals	Units	Rate	Add'l Labor Amount	Sublet Amount	Totals	II. Part Replacement Summary	Amount
Labor Summary	0.0				0.00	Total Replacement Parts Amount	0.00
III. Additional Costs					Amount	IV. Adjustments	Amount
Total Additional Costs					0.00	Insurance Deductible	500.00-
						Subtotal of Adjustments Exceeds Gross Total	
						Customer Responsibility	0.00
						I. Total Labor:	0.00
						II. Total Replacement Parts:	0.00
						III. Total Additional Costs:	0.00
						Gross Total:	0.00
						IV. Total Adjustments:	0.00
						Net Total:	0.00
						Less Original Net Total:	0.00
						Net Supplement Amount:	0.00
						S1: Alex QIVB	0.00

Register online to check the status of your claim and stay connected with State Farm®. To register, go to www.statefarm.com and select Check the Status of a Claim. If you are already registered, thank you! Not available in New Mexico.

Point(s) of Impact

16 Non-Collision (P), 12 Front Center (S)

Insurance Co: STATE FARM INSURANCE COMPANIES

Inspection Site: Kia Dealership

Address: [REDACTED]

Pelham, AL [REDACTED]

TE00

Inspection Date: 2/23/2015

*****THIS IS NOT AN AUTHORIZATION TO REPAIR*****
ALL SUPPLEMENTS REQUIRE PRIOR APPROVAL BY A
STATE FARM REPRESENTATIVE.

*****NOTICE*****

*****REPAIRS TO VEHICLE MAY REQUIRE SPECIFIC WELDING
EQUIPMENT AS RECOMMENDED BY THE MANUFACTURER*****

ESTIMATE RECALL NUMBER: 02/23/2015 15:19:06 [REDACTED]

Mitchell Data Version: OEM: JAN_15_V

MAPP:JAN_15_V

Software Version: 7.1.175

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Page 2 of 3

Date: 2/23/2015 03:20 PM
Estimate ID: [REDACTED]
Estimate Version: 2
Supplement: 1 (F F) 2/23/2015 03:18:24 PM
Profile ID: [REDACTED]

This is an estimate. Repair facilities must inspect the vehicle to determine if any repairs not listed are required, and to contact State Farm before making such repairs. Repairer also is responsible for conducting any necessary inspection and safety checks prior to and after completing repairs.

ESTIMATE RECALL NUMBER: 02/23/2015 15:19:06 [REDACTED]

Mitchell Data Version: OEM: JAN_15_V

MAPP:JAN_15_V

Software Version: 7.1.175

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Page 3 of 3

[REDACTED]

Date: 2/23/2015 03:20 PM
Estimate ID: [REDACTED]
Estimate Version: 2
Supplement: 1 (F F) 2/23/2015 03:18:24 PM
Profile ID: [REDACTED]

State Farm Insurance Companies

Supplement Delta Report
Comparison of Estimate [REDACTED] Supplement 0 and Supplement 1

Damage Assessed By: Alex QIVB
Supplemented By: Alex QIVB

Insured: [REDACTED]

Owner: [REDACTED]

Vehicle Description: 2015 Kia Forte LX

Date of Loss: 2/22/2015

Line Item	Labor Type	Operation	Line Item Description	Part Type	Dollar Amount	Labor Units	CEG Unit
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No changes to Repair Lines.

Global Changes

No Deductible, Customer Responsibility, Labor Rate, or Part Adjustment changes were made.

	Amount
Original Estimate:	0.00
Supplement 1	0.00
Net Supplement Amount	0.00
Net Total	0.00

	Program Calc Versions	Data Versions
Supp 0	7.1.175	JAN_15_V
Supp 1	7.1.175	JAN_15_V

ESTIMATE RECALL NUMBER: 2/23/2015 15:19:06 [REDACTED]

Software Version: 7.1.175

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Page 1 of 1



Vehicle Valuation Report

Prepared for: State Farm Insurance

Summary

Claim Information

Claim Number:	[REDACTED]	Version #:	1
Policy Number:	[REDACTED]	Coverage Type of Loss:	COMPREHENSIVE
Insured:	[REDACTED]	Loss Date:	02/22/2015
Address:	[REDACTED]	Reported Date:	02/22/2015
	CALERA, AL	Valuation Report Date:	02/23/2015 13:23:25
Insured Home Phone:	[REDACTED]	Valuation Report ID:	[REDACTED]

Vehicle Information

Loss Vehicle:	2015 KIA FORTE LX 4D SDN 1.8L 4 Cyl GAS A 2WD	Location:	AL [REDACTED]
VIN:	KNAFK4A69F5 [REDACTED]	Exterior Color:	Aurora Black
Mileage:	True Mileage Unknown	License Plate:	[REDACTED] Alabama, Exp, 09/2015

Valuation Summary

Base Value:	\$16,535.77
Loss Vehicle Adjustments	
Condition Adjustment:	-\$637.70
Prior Damage Adjustment:	\$0.00
After Market Parts Adjustment:	\$0.00
Refurbishment Adjustment:	\$0.00
Market Value:	\$15,898.07
Settlement Adjustments	
Deductible:	-\$500.00
Settlement Value:	\$15,398.07

Loss Vehicle Detail

Loss vehicle: 2015 KIA FORTE LX 4D SDN 1.8L 4 Cyl GAS A 2WD

Standard Equipment

Exterior

Automatic Headlights With Automatic Off and Time Delay	Automatic High/Low Beam Control Twin Projector Beam Halogen Headlights
Front and Rear Body Color Bumpers	Steel Wheels, Front 15-in. X 6-in. and Rear 15-in. X 6-in.

Interior

AM/FM Radio Seek, Scan, Speed Sensitive Volume and 4 Speakers Total; CD Player; MP3 Player; SiriusXM Satellite Radio	Auxiliary Audio Input Jack
Cloth Seats	Driver Adjustable Seat Height
Dual Body Color Folding Power Adjustable Heated Exterior Rearview Mirrors	Front and Rear Power Windows With Driver One-Touch Down
Front Dual Reclining Bucket Seats Driver Side Adjusts 6 Ways Total, Adjustable Seat Height, Passenger Side Adjusts 4 Ways Total, Adjustable Headrests and Fold-Down Center Armrest	Front Vanity Mirror
In-Glass Radio Antenna	Interior Air Filter
Manual Air Conditioning	Memory Device Reader
MP3 Player	Rear Bench Folding Seats
Rear Folding Bench Seats With Manually Adjustable Headrests	Rear HVAC Ducts
Rear Window Defroster	Steering Wheel Mounted Controls For Audio
Tinted Glass	Trip Computer With Trip Odometer
Variable Intermittent Windshield Wipers	Wireless Communication Access For Bluetooth Enabled Devices with Bluetooth Streaming Audio

Mechanical

4-Wheel Anti-Lock Brakes	Front Power 279-mm Ventilated Disc and Rear Power 262-mm Disc Brakes
Hill Start Control	Telescopic Steering Column
Tilt Steering Column	Traction Control Controlled By Engine Management
Vehicle Stability Control System	

Safety

Child Safety Door Locks Located On Rear Doors	Driver Airbag
Front and Rear Side Head Curtain Airbags	Front Pretensioners
Front Seatbelt Height Adjusters	Locking Fuel Filler
Passenger Airbag	Passenger Airbag Cutoff Sensor
Power Door Locks Operated Via Key	Power Trunk Lock/Unlock Via Interior Switch
Rear Center 3-Point Seatbelts	Remote Fuel Door Release Located Inside Vehicle
Remote Trunk/Decklid Release Located Inside Vehicle	Seat Mounted Front Side Airbags
Side Guard Door Beams	

Loss Vehicle Base Value

Loss vehicle: 2015 KIA FORTE LX 4D SDN 1.8L 4 Cyl GAS A 2WD

Comparable Vehicle Information

Search Radius used for this valuation:

300 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle:

6,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	4,274	30504	181 miles	\$16,967.00 Sold Price	\$16,840.49
2	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	5,759	30144	138 miles	\$15,599.00 List Price	\$15,582.76
3	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	5,053	31705	192 miles	\$16,910.00 List Price	\$16,150.66
4	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	2,178	38115	225 miles	\$18,500.00 List Price	\$17,448.08
5	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	1,995	38115	225 miles	\$16,756.00 List Price	\$15,790.98
6	2015 KIA FORTE LX 4D SDN 4 1.8NORMAL GAS A 2WD	1,572	38115	225 miles	\$18,500.00 List Price	\$17,401.63
Base Value:						\$16,535.77

Loss Vehicle Adjustments

Loss vehicle: 2015 KIA FORTE LX 4D SDN 1.8L 4 Cyl GAS A 2WD

Condition Adjustments

Condition Adjustment:	-\$637.70	Overall Condition: 3.55-Very Good	Typical Vehicle Condition: 5.00
-----------------------	-----------	-----------------------------------	---------------------------------

Category	Condition		Comments
Interior			
SEATS	3 Good		
CARPET	3 Good		
HEADLINER	3 Good		
DOORS/INTERIOR PANELS	3 Good		
DASH/CONSOLE	3 Good		
GLASS	3 Good		
Exterior			
BODY	3 Good		
PAINT	3 Good		
TRIM	3 Good		
VINYL/CONVERTIBLE TOP	Typical		
Mechanical	Typical		
Tire	3 Good		

Typical condition reflects a vehicle that is in ready-for-sale condition and reflects normal wear and tear for that vehicle type / age.

Comments:

Comparable Vehicles

Loss vehicle: 2015 KIA FORTE LX 4D SDN 1.8L 4 Cyl GAS A 2WD

Comparable Vehicles



1	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	Sold Price: \$16,967.00																
VIN: KNAFK4A69F5XXXXXX Stock No: Listing Date: 11/18/2014 ZIP/Postal Code: [REDACTED] Distance from Loss Vehicle: 181 miles Source: FRANCHISE SALE - J.D. POWER AND ASSOCIATES <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: left;">Loss Vehicle</th> <th style="text-align: left;">This Vehicle</th> <th style="text-align: left;">Amount</th> </tr> </thead> <tbody> <tr> <td>Mileage</td> <td>6,000</td> <td>4,274</td> <td>-\$126.51</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td>-\$126.51</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td>\$16,840.49</td> </tr> </tbody> </table>			Adjustments	Loss Vehicle	This Vehicle	Amount	Mileage	6,000	4,274	-\$126.51	Total Adjustments:			-\$126.51	Adjusted Price:			\$16,840.49
Adjustments	Loss Vehicle	This Vehicle	Amount															
Mileage	6,000	4,274	-\$126.51															
Total Adjustments:			-\$126.51															
Adjusted Price:			\$16,840.49															

2	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	List Price: \$15,599.00																				
VIN: KNAFK4A6XF [REDACTED] Stock No: 11437081 Listing Date: 01/19/2015 ZIP/Postal Code: [REDACTED] Distance from Loss Vehicle: 138 miles Source: DEALER WEB LISTING - VAST.COM CARMAX TOWN CENTER [REDACTED] BARRETT PARKWAY GA [REDACTED] [REDACTED] <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: left;">Loss Vehicle</th> <th style="text-align: left;">This Vehicle</th> <th style="text-align: left;">Amount</th> </tr> </thead> <tbody> <tr> <td>Projected Sold Adjustment</td> <td></td> <td></td> <td>\$0.00</td> </tr> <tr> <td>Mileage</td> <td>6,000</td> <td>5,759</td> <td>-\$16.24</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td>-\$16.24</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td>\$15,582.76</td> </tr> </tbody> </table>			Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			\$0.00	Mileage	6,000	5,759	-\$16.24	Total Adjustments:			-\$16.24	Adjusted Price:			\$15,582.76
Adjustments	Loss Vehicle	This Vehicle	Amount																			
Projected Sold Adjustment			\$0.00																			
Mileage	6,000	5,759	-\$16.24																			
Total Adjustments:			-\$16.24																			
Adjusted Price:			\$15,582.76																			



3	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	List Price: \$16,910.00																				
VIN: KNAFX4A68F5 [REDACTED] Stock No: [REDACTED] Listing Date: 12/03/2014 ZIP/Postal Code: [REDACTED] Distance from Loss Vehicle: 192 miles Source: DEALER WEB LISTING - AUTOTRADER.COM KIA OF ALBANY [REDACTED] ALBANY GA [REDACTED] <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: left;">Loss Vehicle</th> <th style="text-align: left;">This Vehicle</th> <th style="text-align: left;">Amount</th> </tr> </thead> <tbody> <tr> <td colspan="3">Projected Sold Adjustment</td> <td style="text-align: right;">-\$693.00</td> </tr> <tr> <td>Mileage</td> <td style="text-align: right;">6,000</td> <td style="text-align: right;">5,053</td> <td style="text-align: right;">-\$66.34</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td style="text-align: right;">-\$759.34</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td style="text-align: right;">\$16,150.66</td> </tr> </tbody> </table>			Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$693.00	Mileage	6,000	5,053	-\$66.34	Total Adjustments:			-\$759.34	Adjusted Price:			\$16,150.66
Adjustments	Loss Vehicle	This Vehicle	Amount																			
Projected Sold Adjustment			-\$693.00																			
Mileage	6,000	5,053	-\$66.34																			
Total Adjustments:			-\$759.34																			
Adjusted Price:			\$16,150.66																			

4	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	List Price: \$18,500.00																				
VIN: KNAFK4A61F5 [REDACTED] Stock No: [REDACTED] Listing Date: 11/28/2014 ZIP/Postal Code: [REDACTED] Distance from Loss Vehicle: 225 miles Source: DEALER WEB LISTING - AUTOTRADER.COM GOSSETT KIA HYUNDAI - MT. MORIAH [REDACTED] MEMPHIS TN [REDACTED] <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Adjustments</th> <th style="text-align: left;">Loss Vehicle</th> <th style="text-align: left;">This Vehicle</th> <th style="text-align: left;">Amount</th> </tr> </thead> <tbody> <tr> <td colspan="3">Projected Sold Adjustment</td> <td style="text-align: right;">-\$759.00</td> </tr> <tr> <td>Mileage</td> <td style="text-align: right;">6,000</td> <td style="text-align: right;">2,178</td> <td style="text-align: right;">-\$292.92</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total Adjustments:</td> <td style="text-align: right;">-\$1,051.92</td> </tr> <tr> <td colspan="3" style="text-align: right;">Adjusted Price:</td> <td style="text-align: right;">\$17,448.08</td> </tr> </tbody> </table>			Adjustments	Loss Vehicle	This Vehicle	Amount	Projected Sold Adjustment			-\$759.00	Mileage	6,000	2,178	-\$292.92	Total Adjustments:			-\$1,051.92	Adjusted Price:			\$17,448.08
Adjustments	Loss Vehicle	This Vehicle	Amount																			
Projected Sold Adjustment			-\$759.00																			
Mileage	6,000	2,178	-\$292.92																			
Total Adjustments:			-\$1,051.92																			
Adjusted Price:			\$17,448.08																			



5	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	List Price: \$16,756.00				
VIN:	KNAFK4A67F5		Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:			Projected Sold Adjustment			-\$687.00
Listing Date:	11/10/2014		Mileage	6,000	1,995	-\$278.02
ZIP/Postal Code:						
Distance from Loss Vehicle:	225 miles					
Source:	DEALER WEB LISTING - AUTOTRADER.COM					
	GOSSETT KIA HYUNDAI - MT. MORIAH					
	MEMPHIS TN					

6	2015 KIA FORTE LX 4D SDN 4 1.8 NORMAL GAS A2WD	List Price: \$18,500.00			
VIN:	KNAFK4A6XF5	Adjustments	Loss Vehicle	This Vehicle	Amount
Stock No:		Projected Sold Adjustment			-\$759.00
Listing Date:	11/06/2014	Mileage	6,000	1,572	-\$339.37
ZIP/Postal Code:					
Distance from Loss Vehicle:	225 miles				
Source:	DEALER WEB LISTING - AUTOTRADER.COM				
	GOSSETT KIA HYUNDAI - MT. MORIAH				
	MEMPHIS TN				

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2015 KIA FORTE LX	4D SDN 1.8L 4 Cyl GAS 2WD	\$17,490.00

Vehicle Valuation Methodology Explanation

WorkCenter Total Loss was built through a joint partnership between J.D. Power and Associates vehicle valuation division Power Information Network (P.I.N.) and Mitchell International, a leading provider of claims processing solutions to private passenger insurers.

WorkCenter Total Loss produces accurate and easy-to-understand vehicle valuations via this five step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles similar to the loss vehicle in the same market area. WorkCenter Total Loss finds these vehicles in AutoTrader.com, Cars.com, Vast.com and directly from dealerships.

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. The comparable vehicles are identical to the loss vehicle except where adjustments are itemized. There are several types of comparable vehicle adjustments

- Projected Sold Adjustment - an adjustment to reflect consumer purchasing behavior (negotiating a different price than the listed price).
- Mileage Adjustment - an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment- adjustments for differences in equipment between the comparable vehicle (e.g. equipment packages and options) and the loss vehicle.

Step 3 - Calculate Base Vehicle Value

The base vehicle value is calculated by averaging the adjusted prices of the comparable vehicles.

Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- Condition Adjustment:
Adjustments to account for the condition of the loss vehicle prior to the loss.
- Prior Damage Adjustment:
Adjustments to account for any prior damage present on the loss vehicle prior to the loss.
- After Market Part Adjustment:
Adjustments to account for any after market parts present on the loss vehicle prior to the loss.
- Refurbishment Adjustment:
Adjustments to account for any refurbishment performed on the loss vehicle prior to the loss.

Step 5 - Calculate the Market Value

The Market Value is calculated by applying the loss vehicle adjustments to the base value.

Crain & Associates, Inc.

Technical Investigations

Origin and Cause Investigations
Explosions and Fire
Structures
Vehicles

Mechanical Evaluations
Engine - Transmissions
Braking systems
Road Hazard
Fluid Analysis

Crash Data Retrieval
Financial Investigations
Field Investigation Support
Plumbing Systems / Water Damage
Contents Inventory / Scene Sift

Friday, June 12, 2015

Technical Investigative Report

Type: Detailed

Regarding: [REDACTED] 2015, Kia Forte
Copart
Hucytown, Alabama

Date of Loss: February 22, 2015

Claim Number: [REDACTED]

C & A File Number: [REDACTED]

Investigation request received from: Mr. Carlos Cruz
Problem: Fire Loss
Need: Origin and Cause Examination

Report submitted to: Mr. Carlos Cruz
State Farm Insurance Company

Report submitted by: [REDACTED]

Morgan Fuller I.A.A.I. - C.F.I., C.F.E.I., C.V.F.I.

Administrative and technical review by: [REDACTED]

Jeff Crain I.A.A.I. - C.F.I.

www.fireonc.com

Claim Number: [REDACTED]

Summary of conclusions and determination

The loss involves a 2015, Kia Forte. The fire damage is mostly confined to the engine compartment.

The patterns of burning and the extent of damage are consistent with a fire extending upward and outward from the rear of the engine compartment. The examination has been non-destructive in nature at this time.

Vehicle details

This loss involves a 2015, Kia Forte, bearing vehicle identification number KNAFK4A69F3 [REDACTED]. The vehicle is powered by a gasoline engine and an automatic transmission.

Introduction

Attempts to contact the owners [REDACTED] have been unsuccessful at this time.

According to Mr. Carlos Cruz with State Farm Insurance Company, at the time of the fire, the vehicle was parked at a retail store and caused damage to the vehicles on either side of the Kia.

Assignment instructions

This origin and cause assignment was received from Mr. Carlos Cruz on May 26, 2015. The examination was conducted on May 27, 2015 at Copart in Hueytown, Alabama.

Vehicle Examination

The exterior sustained fire damage involving the hood and windshield. The passenger compartment received heat damage to the instrument panel and smoke damage throughout. The worst fire damage involves the engine compartment. The patterns of burning and the extent of damage is consistent with a fire extending upward and outward from the engine compartment.

The engine compartment exhibits the worst burning with the most extensive damage to the rear. The examination was stopped at this time for concerns of spoliation of evidence.

Page | 2

Office [REDACTED]

Circle K Associates, Inc.
Birmingham, Alabama [REDACTED]

Fax [REDACTED]

www.fireonc.com

Claim Number: [REDACTED]

There is a National Highway Safety Transportation Safety Administration recall, number 106416, concerning this year, make and model vehicle. The recall specifically affects vehicles manufactured from December 5, 2012 and April 17, 2014. The purpose of the recall is for "the cooling fan resistor may overheat and melt". This vehicle is in the recall criteria.

Conclusions and determination

The loss involves a 2015, Kia Forte. The fire damage is mostly confined to the engine compartment.

The patterns of burning and the extent of damage are consistent with a fire extending upward and outward from the rear of the engine compartment. The examination has been non-destructive in nature at this time.

It is my recommendation that all interested parties be placed on notice and the examination continued at a later date. It would be beneficial for an electrical engineer to be present during the joint inspection to represent State Farm Insurance Company.

This investigation was conducted in a manner that is consistent with the National Fire Protection Association document 921, Guide for Fire and Explosion Investigations. The scientific method has been used throughout the investigation along with many of the recommended procedures, but in accordance with section 1.3, strict compliance is not required. Any specific references to this or any other documents have been noted in the body of the letter / report with the list of references on the last page.

All photographs, notes and sketches will be retained by Crain & Associates, Inc. so if at any time in the future a more in-depth report is needed, one can be prepared. If we can be of further assistance with this matter or others, please do not hesitate to call our office [REDACTED]

Office: [REDACTED]

Crain & Associates, Inc.
[REDACTED]
Birmingham, Alabama [REDACTED]

Fax: [REDACTED]



CARFAX® Vehicle History Report™
 An independent company established in 1986

US \$39.99

Vehicle Information:
2015 KIA FORTE LX
 VIN: KNAFK4A69F5
 SEDAN 4 DR
 1.8L I4 DIR DOHC 16V
 FRONT WHEEL DRIVE

CARFAX Report Provided By:
 Kia Motors America
 Irvine, CA

	Total loss vehicle
	CARFAX 1-Owner vehicle
	Personal vehicle
	Last owned in Alabama
	3 Detailed records available
	17 Last reported odometer reading



This CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 8/1/16 at 2:48:24 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	2015
Type of owner	Personal
Estimated length of ownership	1 yr. 6 mo.
Owned in the following states/provinces	Alabama
Estimated miles driven per year	---
Last reported odometer reading	17

 Title History CARFAX guarantees the information in this section	
Salvage Junk Rebuilt Fire Flood Hail Lemon	No Problem
Not Actual Mileage Exceeds Mechanical Limits	No Problem

 Additional History Not all accidents / issues are reported to CARFAX	
Total Loss Total loss reported on 02/22/2015.	 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
	No Issues

Odometer Check No indication of an odometer rollback.	 Indicated
Accident / Damage Fire damage reported on 02/22/2015.	 Fire Damage
Manufacturer Recall No open recalls reported to CARFAX.	 No Recalls Reported



Detailed History

[View Full History](#)

Owner 1		Date:	Mileage:	Source:	Comments:
Purchased: 2015- Type: Personal Where: Alabama Est. length owned: 1/22/15 - present (1 yr. 6 mos.)		01/22/2015	17	Alabama Motor Vehicle Dept.	Vehicle purchase reported Titled or registered as personal vehicle
		02/09/2015		Alabama Motor Vehicle Dept. Calera, AL Title [REDACTED]	Title issued or updated Registration issued or renewed First owner reported Loan or lien reported Vehicle color noted as Black
		02/22/2015		Alabama 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](#)

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](#)
Accident / Damage Indicator

CARFAX receives information about accidents in all 50 states, the District of Columbia and Canada. Different information in a vehicle's history can indicate an accident or damage, such as: salvage auction, fire damage, police-reported accident, crash test vehicle, damage disclosure, collision repair facility and automotive recycler records. Not every accident or damage event is reported and not all reported are provided to CARFAX. Details about the accident or damage event when reported to CARFAX (e.g. severity, impact location, airbag deployment) are included on the Vehicle History Report. CARFAX recommends you obtain a vehicle inspection from your dealer or an independent mechanic.

- According to the National Safety Council, Injury Facts, 2015 edition, 8% of the 254 million registered vehicles in the U.S. were involved in an accident in 2013. Over 74% of these were considered minor or moderate.
- CARFAX depends on many sources for its accident / damage data. CARFAX can only report what is in our database on 8/1/16 at 2:48:24 PM (EDT). New data will result in a change to this report.

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.

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.

8/1/16 2:48:24 PM (EDT)



Kelley Blue Book The Trusted Resource®

KIA
TOP QUALITY
SALES EVENT

Advertisement

2015 Kia Forte Pricing Report



Style: LX Sedan 4D
Mileage: 1,814

Vehicle Highlights

Fuel Economy:
City 26/Hwy 39/Comb 31 MPG

Max Seating: 5

Doors: 4

Engine: 4-Cyl, 1.8 Liter

Drivetrain: FWD

Transmission: Auto, 6-Spd Sportmatic

EPA Class: Midsize Cars

Body Style: Sedan

Country of Origin: Korea

Country of Assembly: Korea

Sell To Private Party



Private Party Values valid for your area through 8/4/2016

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

4-Cyl, 1.8 Liter

Transmission

Auto, 6-Spd Sportmatic

Drivetrain

FWD

Braking and Traction

Hill Start Assist Control
Traction Control
Electronic Stability Control
ABS (4-Wheel)

Comfort and Convenience

Air Conditioning
Power Windows
Power Door Locks

Steering

Power Steering
Tilt & Telescoping Wheel

Entertainment and Instrumentation

AM/FM Stereo
MP3 (Single Disc)
SiriusXM Satellite
Bluetooth Wireless

Safety and Security

Dual Air Bags
Side Air Bags
F&R Head Curtain Air Bags

Wheels and Tires

Steel Wheels

Glossary of Terms

Kelley Blue Book® Trade-in Value - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

Trade-In Range - The Trade-In Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week based on the style, condition, mileage and options of your vehicle when you trade it in to a dealer. However, every dealer is different and values are not guaranteed.

Tip:

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider having your mechanic give you an objective report.

Kelley Blue Book® Private Party Value - This is the starting point for negotiation of a used-car sale between a private buyer and seller. This is an "as is" value that does not include any warranties. The final price depends on the car's actual condition and local market factors.

Private Party Range - The Private Party Range is Kelley Blue Book's estimate of what you can reasonably expect to receive this week for a vehicle with stated mileage in the selected condition and configured with your selected options, excluding taxes, title and fees when selling to a private party.

Excellent Condition - 3% of all cars we value. This car looks new and is in excellent mechanical condition. It has never had paint or bodywork and has an interior and body free of wear and visible defects. The car is rust-free and does not need reconditioning. Its clean engine compartment is free of fluid leaks. It also has a clean title history, has complete and verifiable service records and will pass safety and smog inspection.

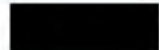
Very Good Condition - 23% of all cars we value. This car has minor wear or visible defects on the body and interior but is in excellent mechanical condition, requiring only minimal reconditioning. It has little to no paint and bodywork and is free of rust. Its clean engine compartment is free of fluid leaks. The tires match and have 75% or more of tread. It also has a clean title history, with most service records available, and will pass safety and smog inspection.

Good Condition - 54% of all cars we value. This car is free of major mechanical problems but may need some reconditioning. Its paint and bodywork may require minor touch-ups, with repairable cosmetic defects, and its engine compartment may have minor leaks. There are minor body scratches or dings and minor interior blemishes, but no rust. The tires match and have 50% or more of tread. It also has a clean title history, with some service records available, and will pass safety and smog inspection.

Fair Condition - 18% of all cars we value. This car has some mechanical or cosmetic defects and needs servicing, but is still in safe running condition and has a clean title history. The paint, body and/or interior may need professional servicing. The tires may need replacing and there may be some repairable rust damage.

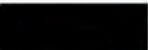
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[REDACTED]















[REDACTED]











































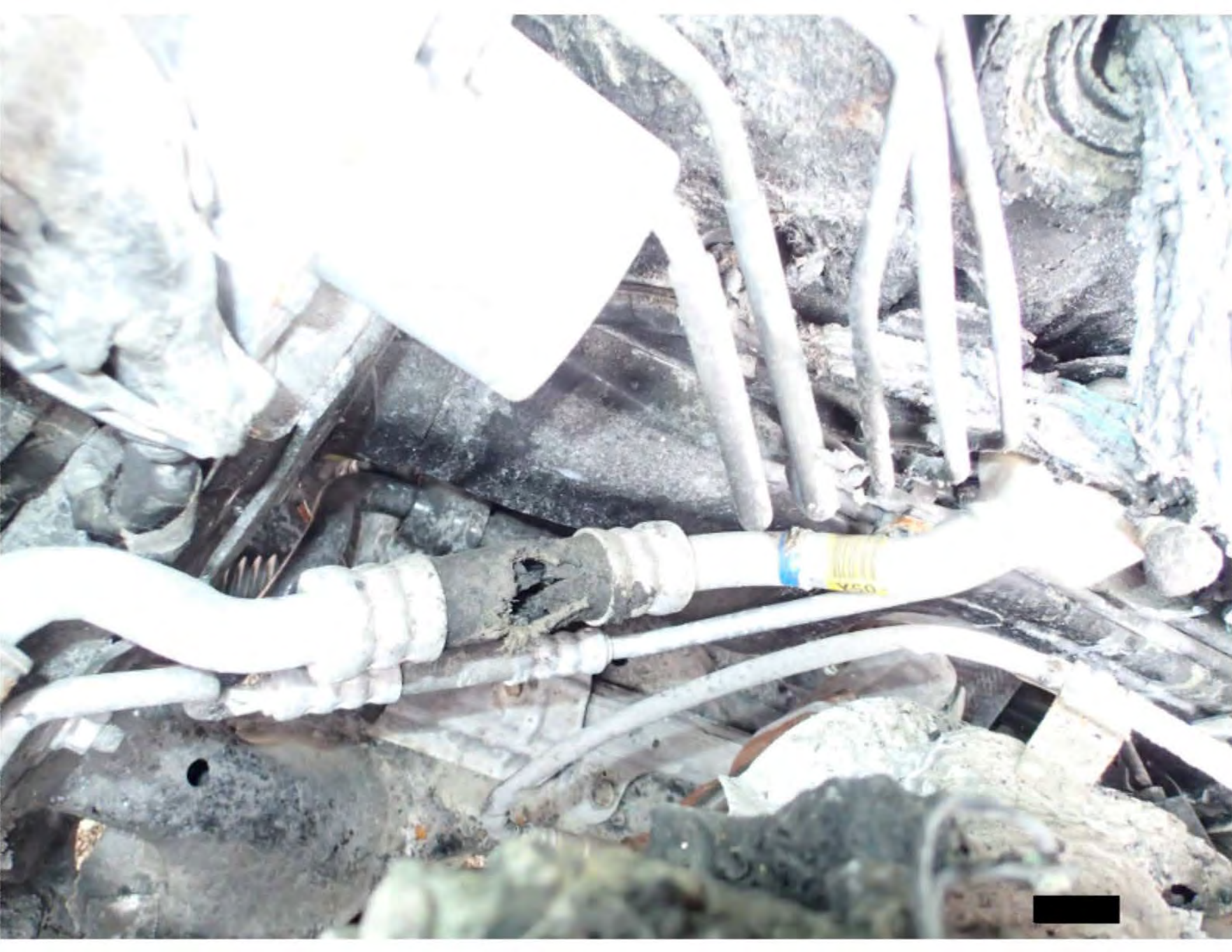


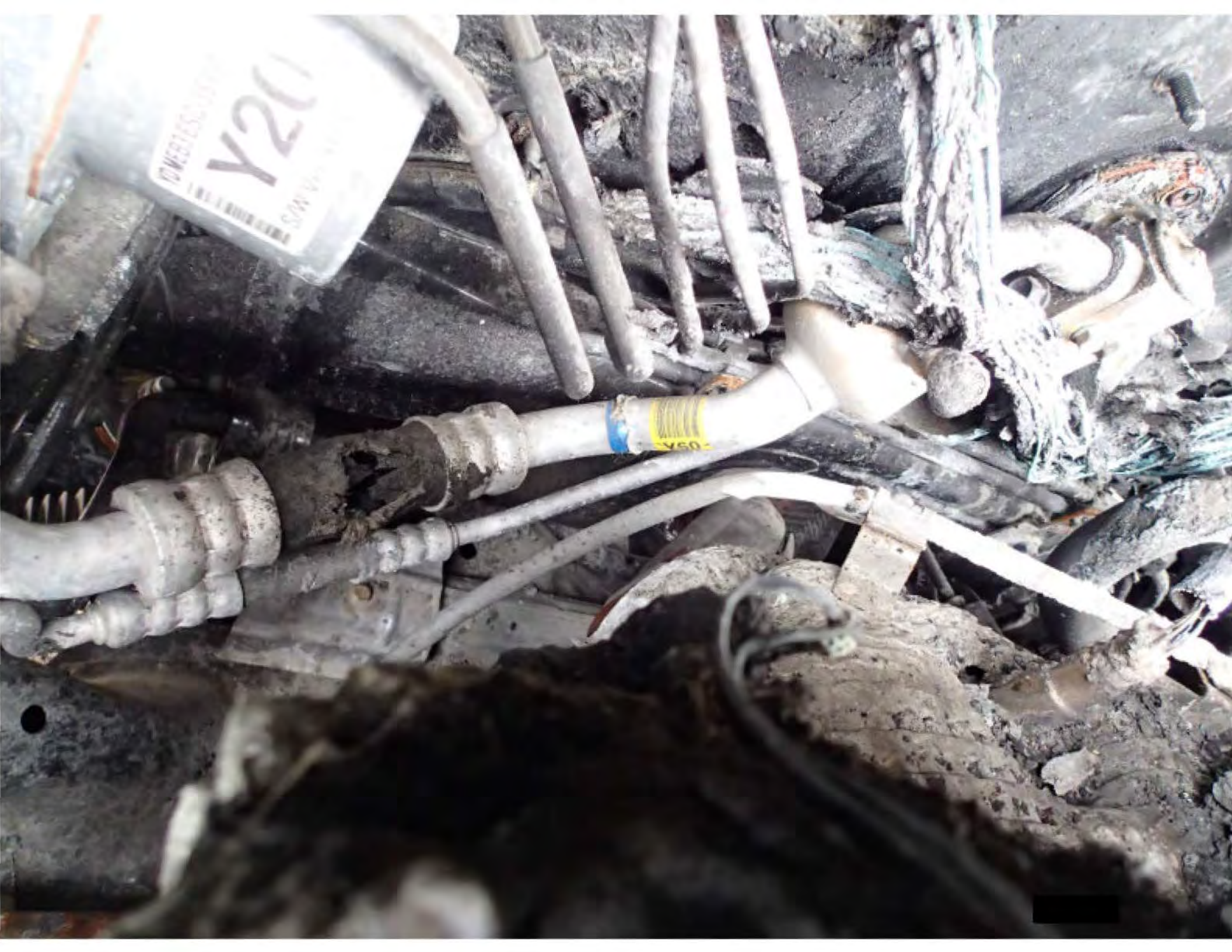










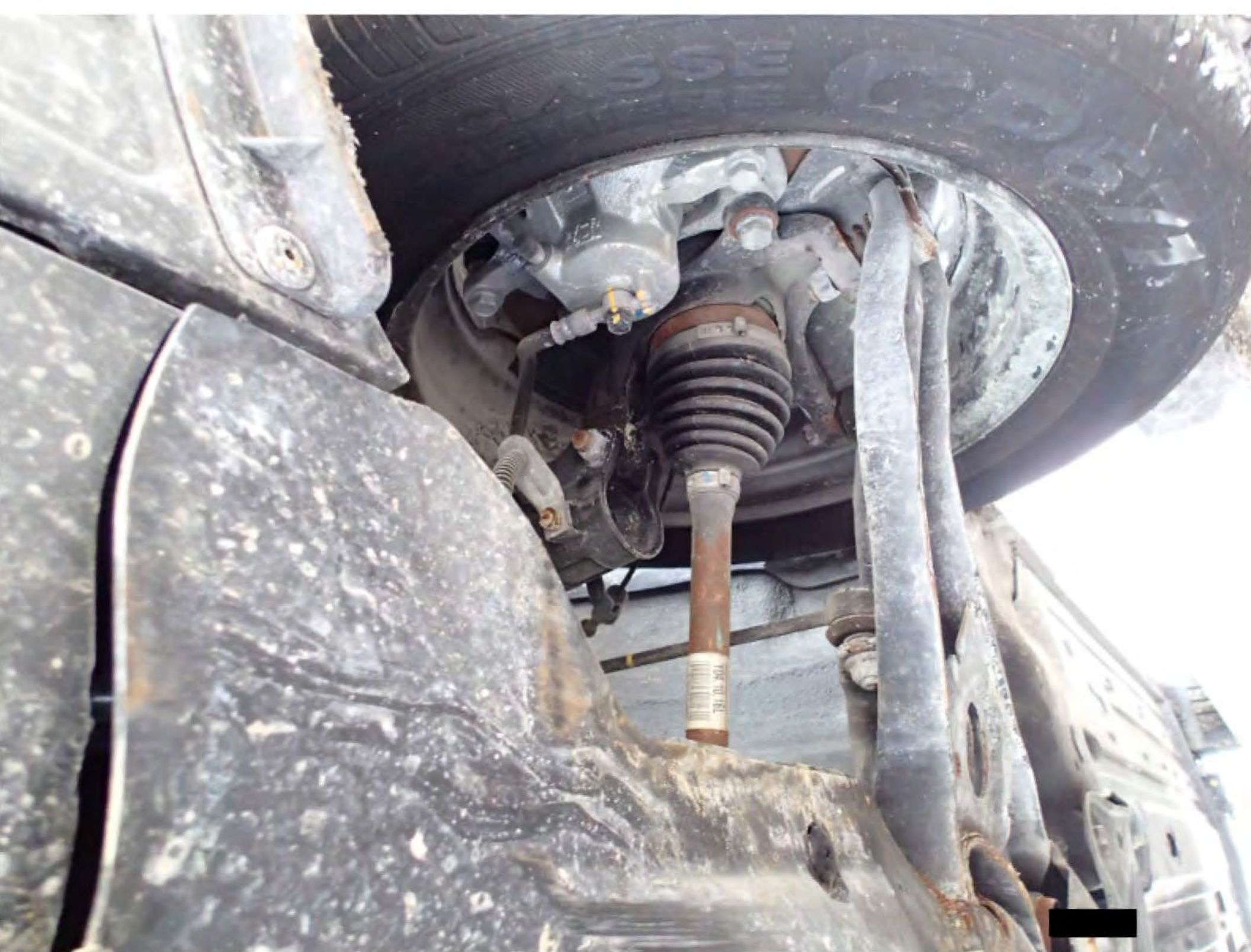


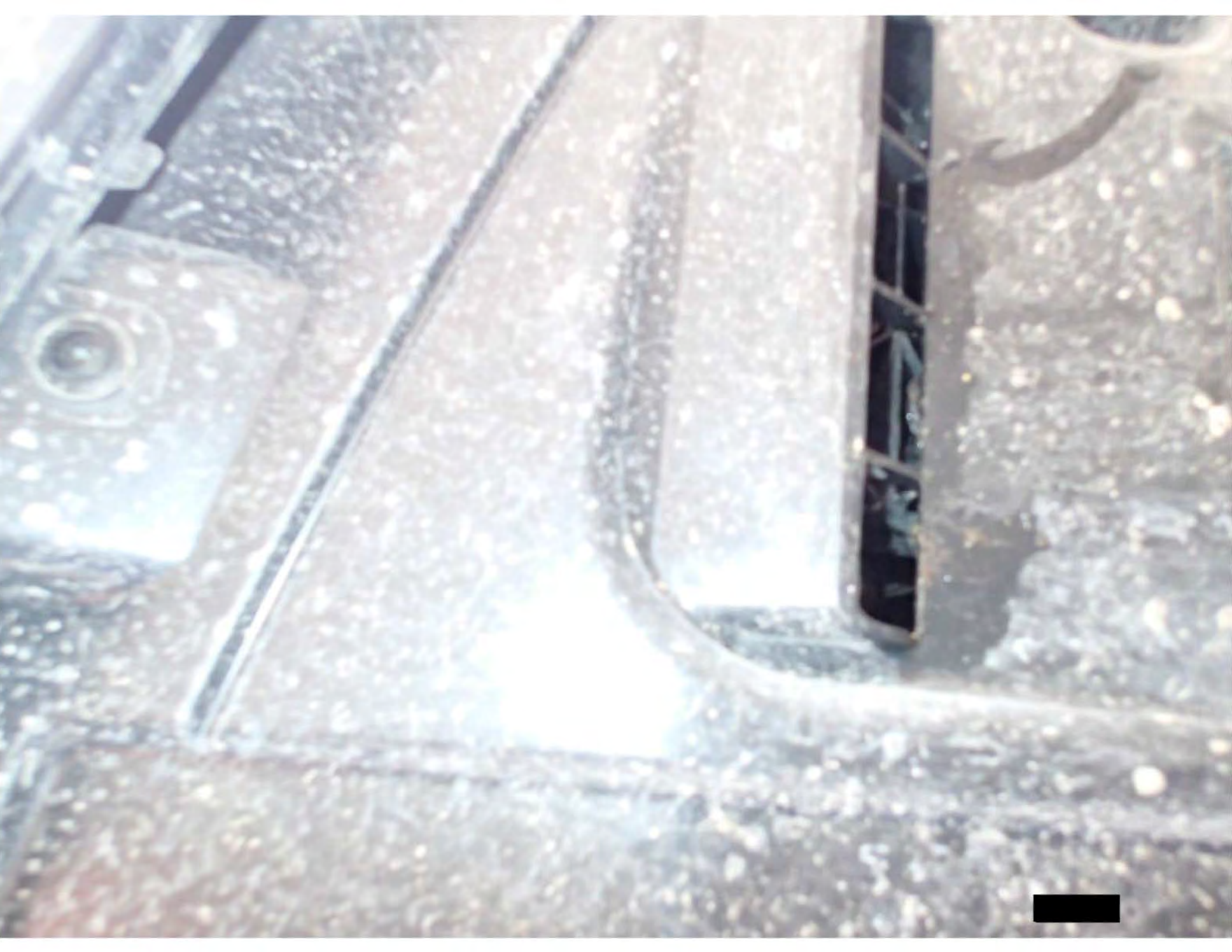




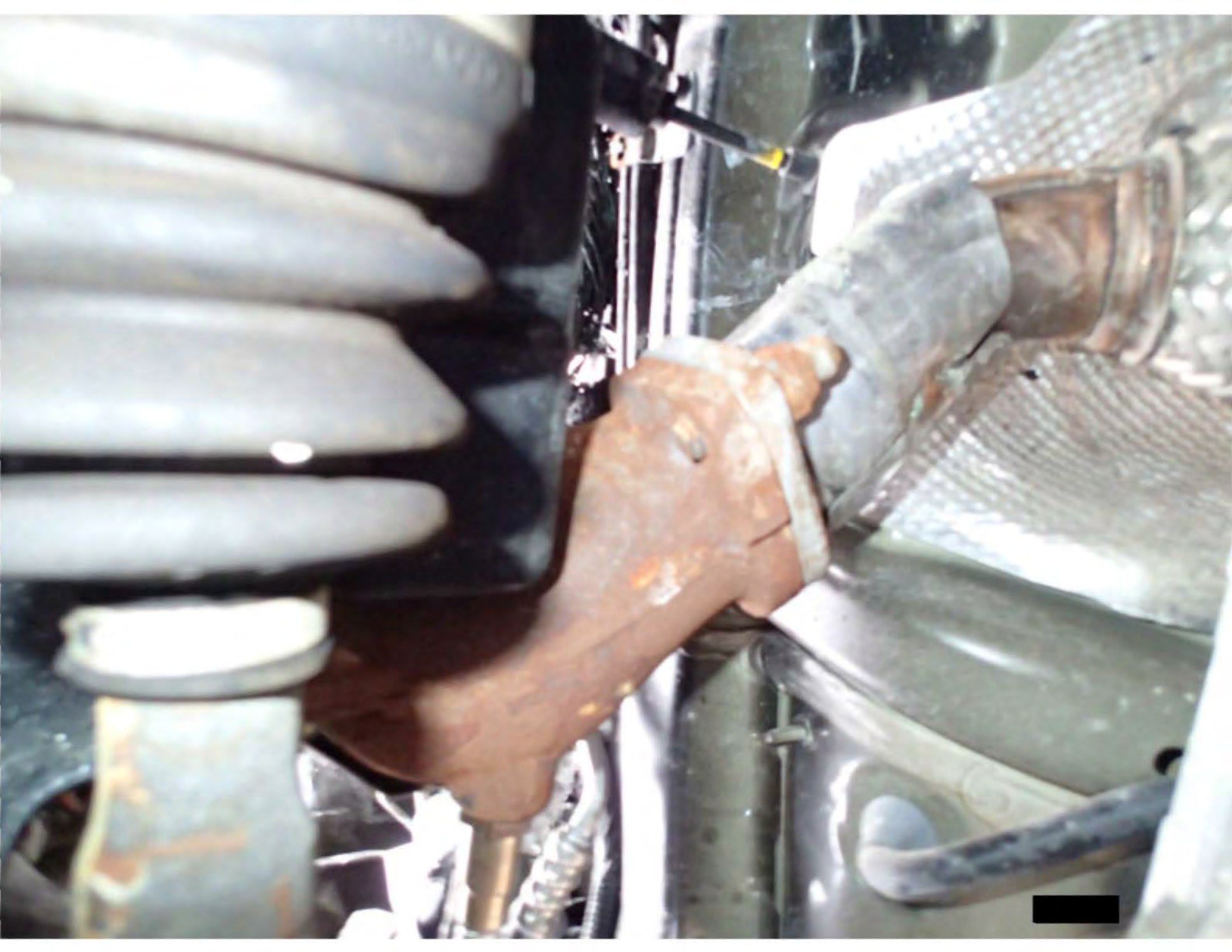




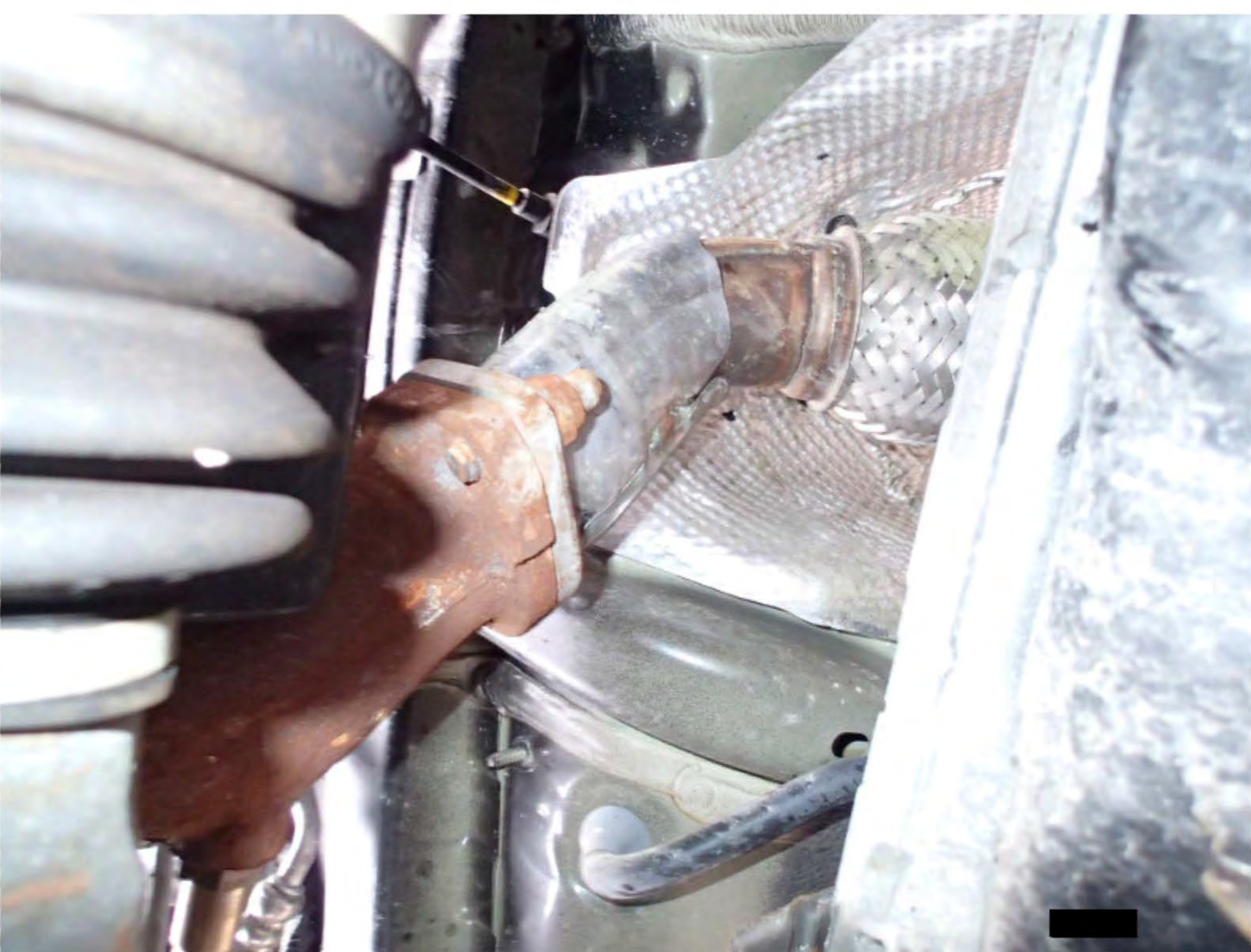






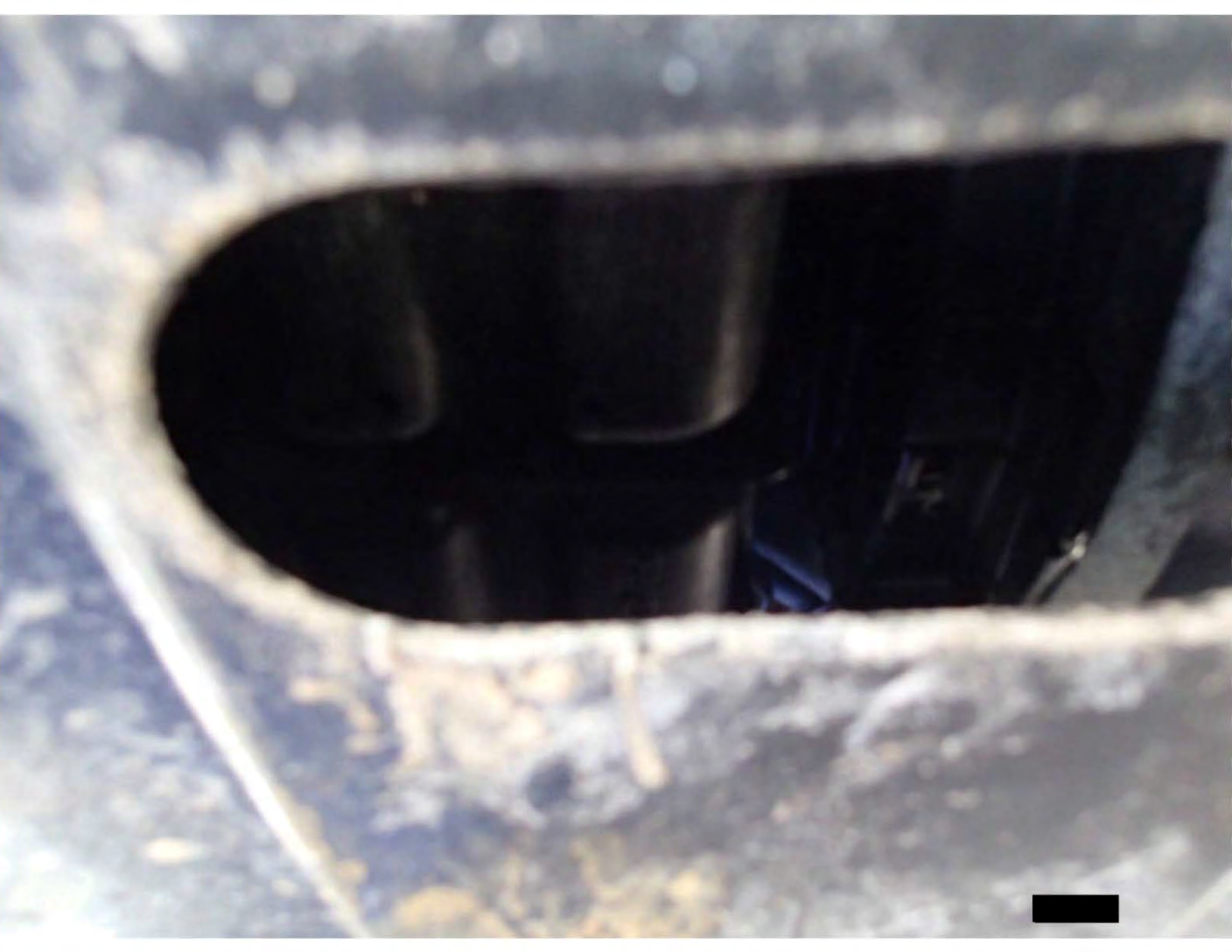




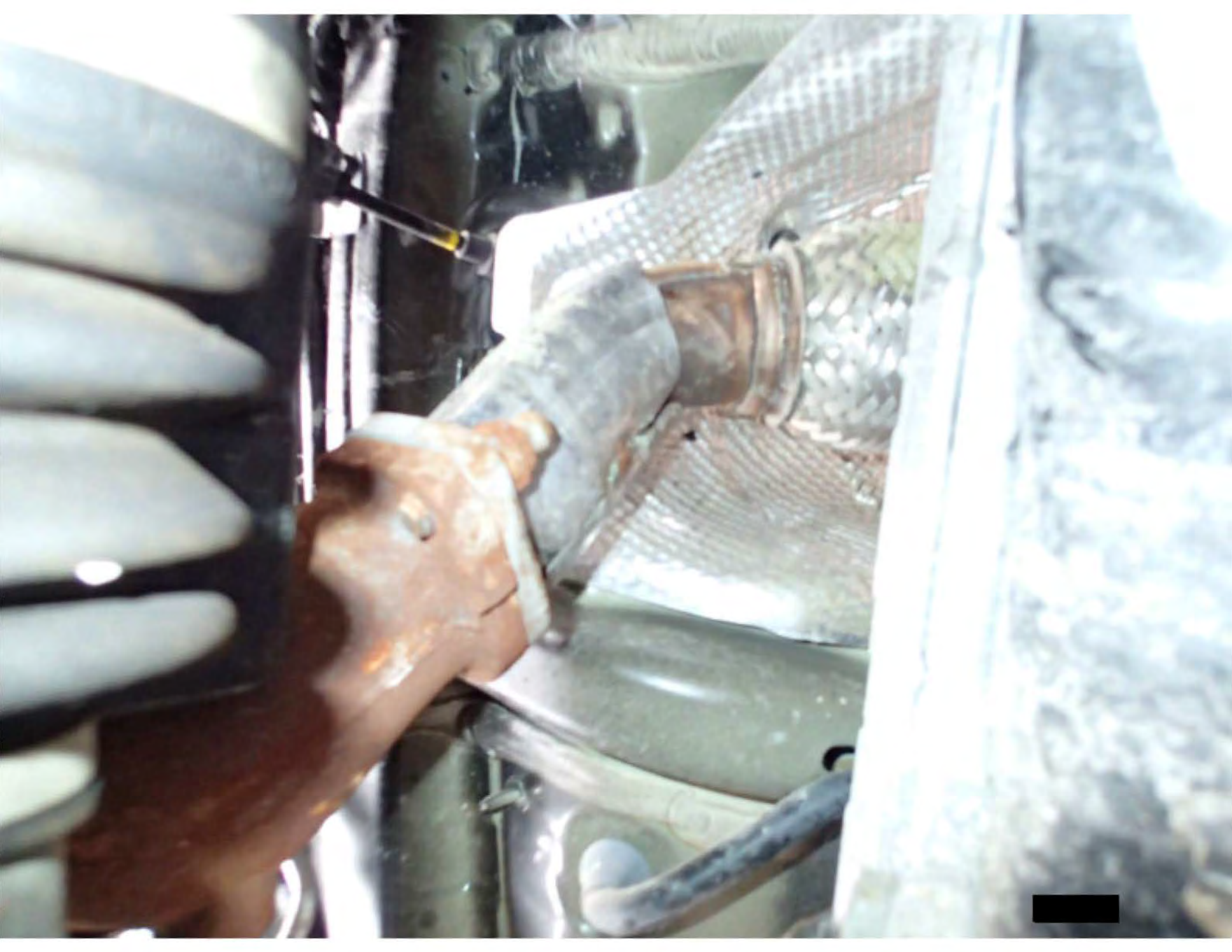




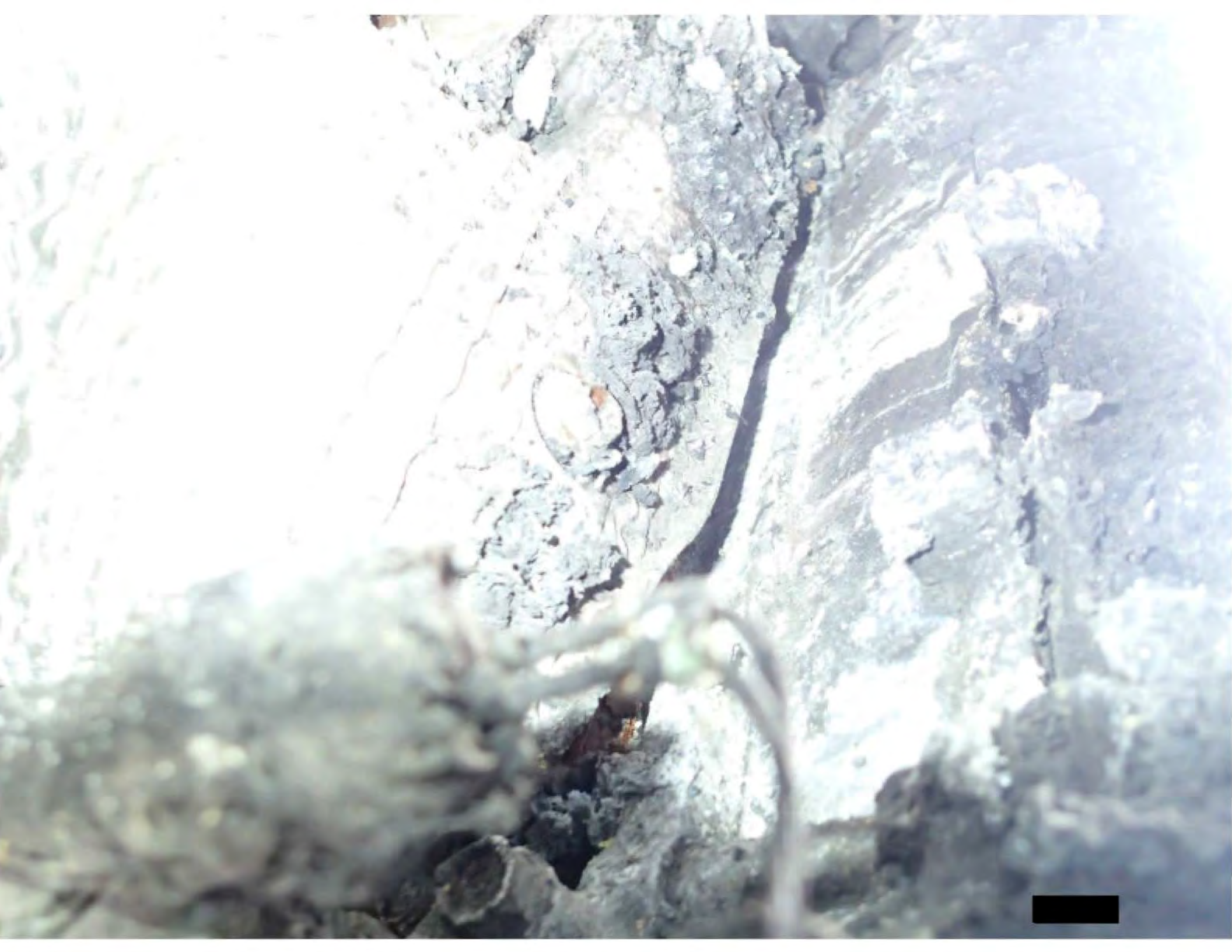








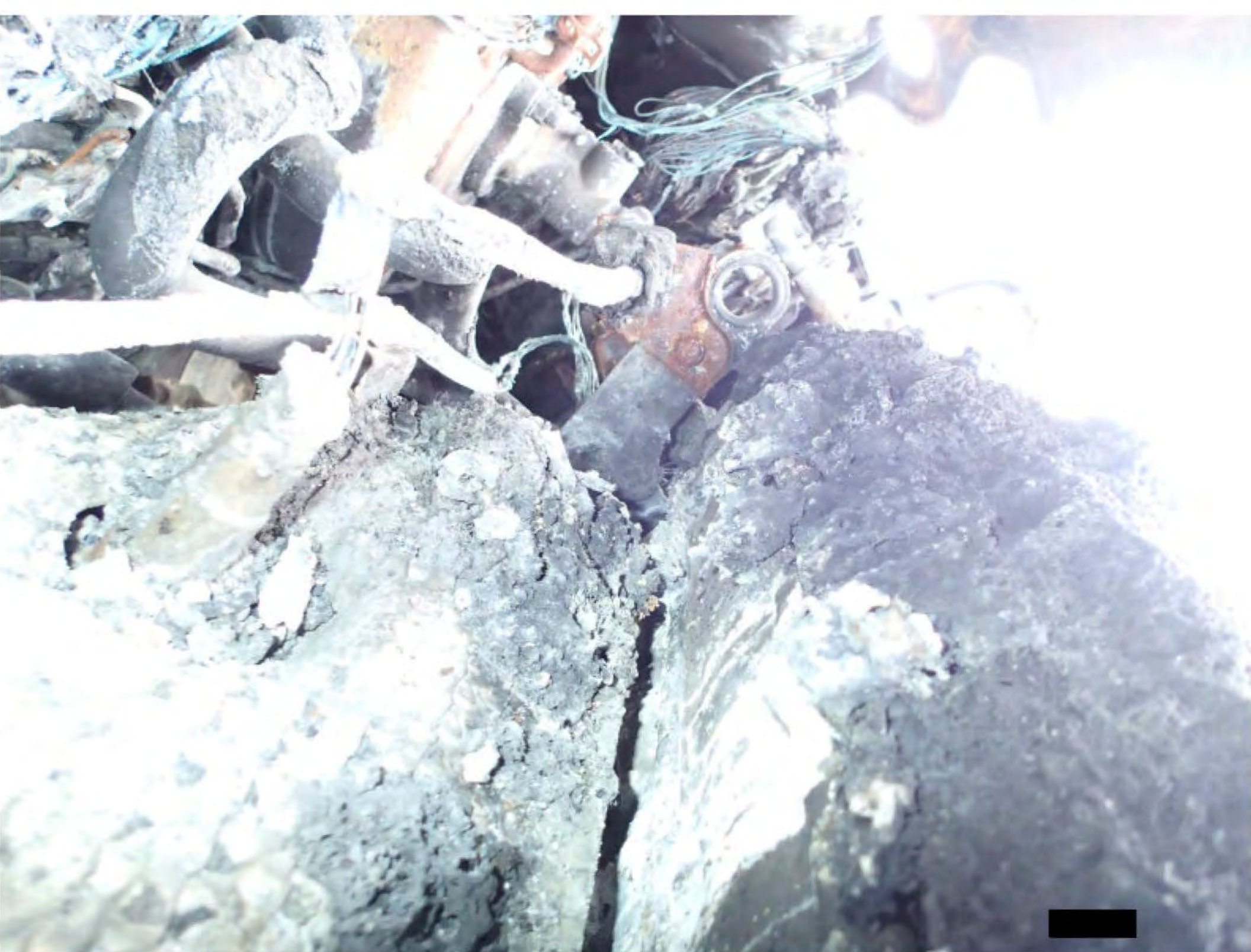


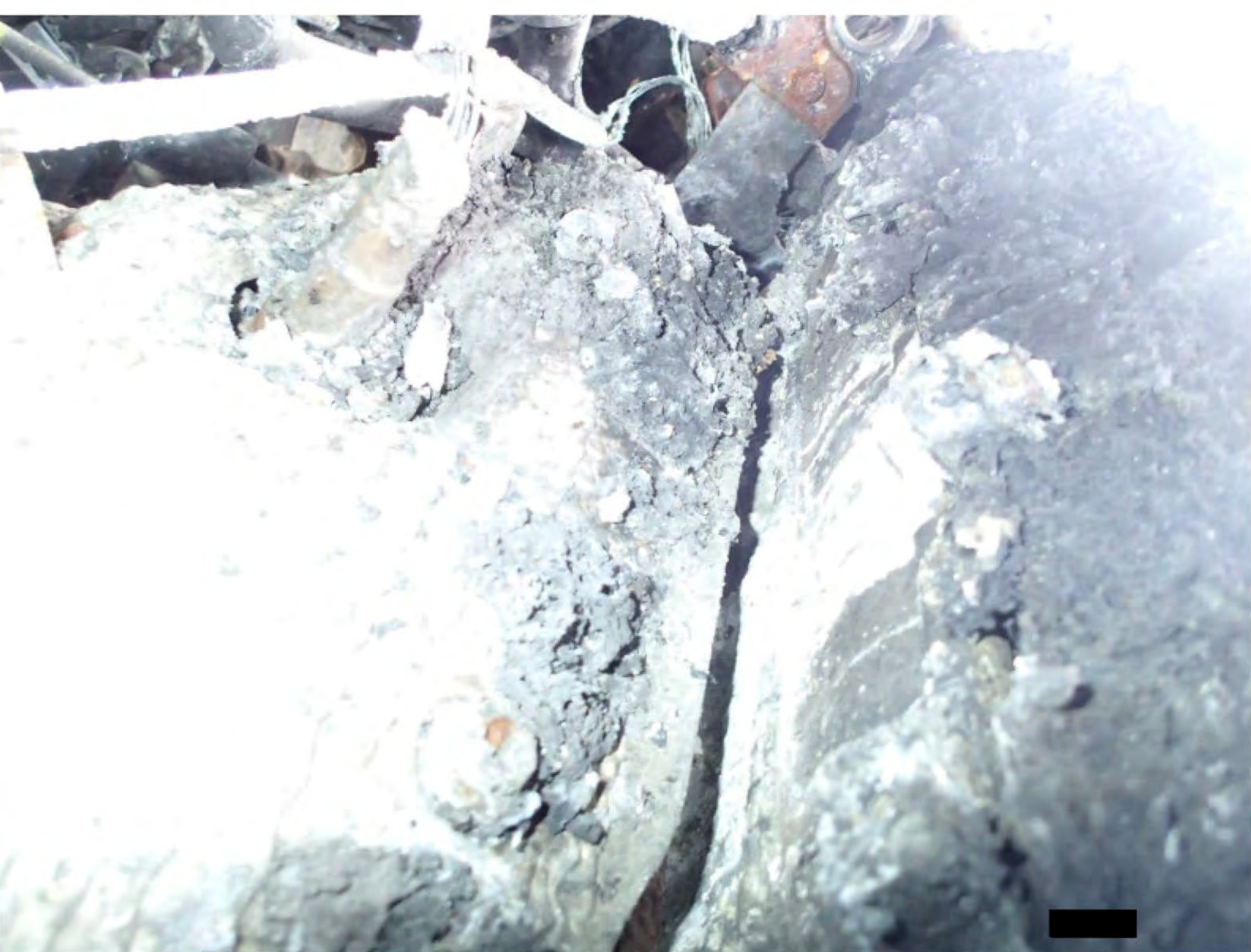












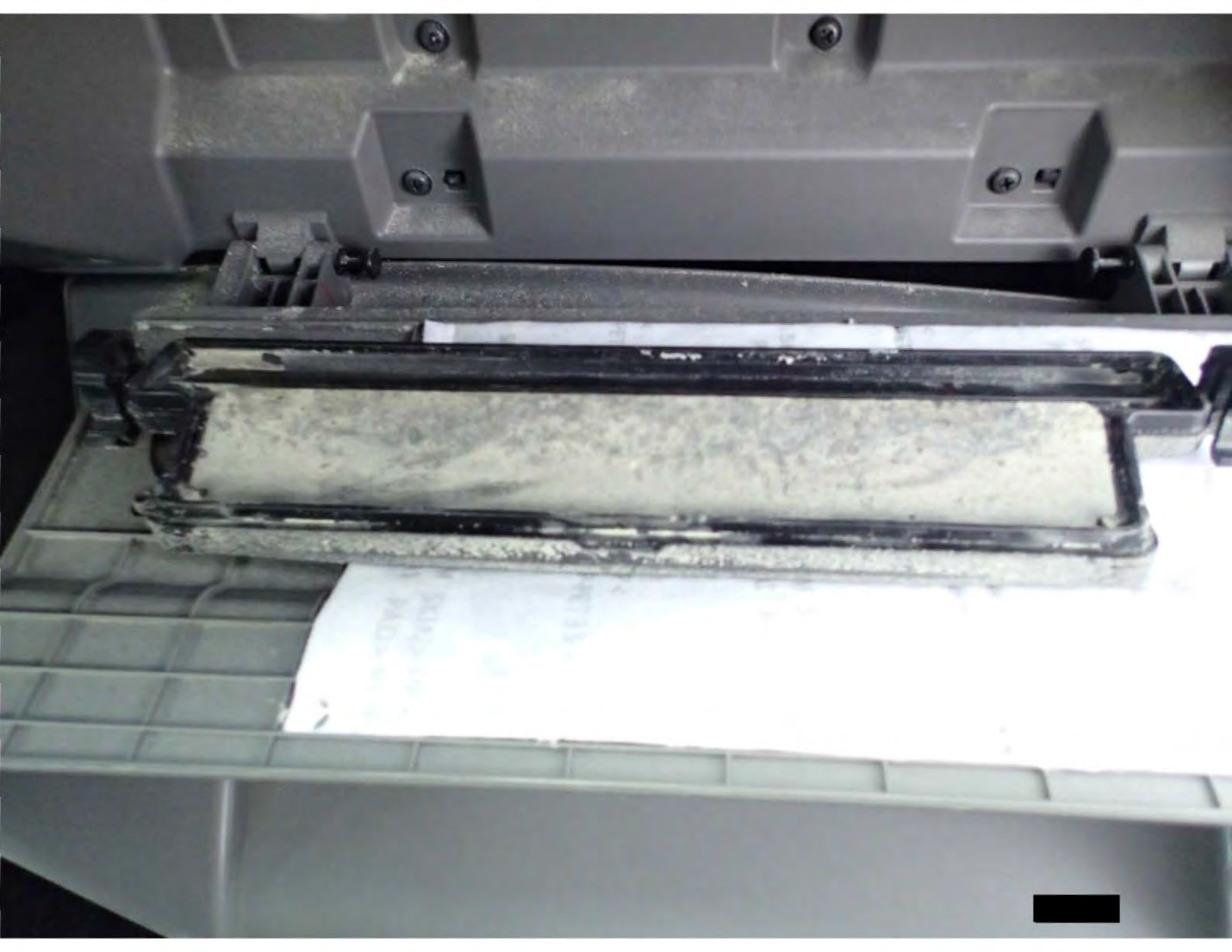


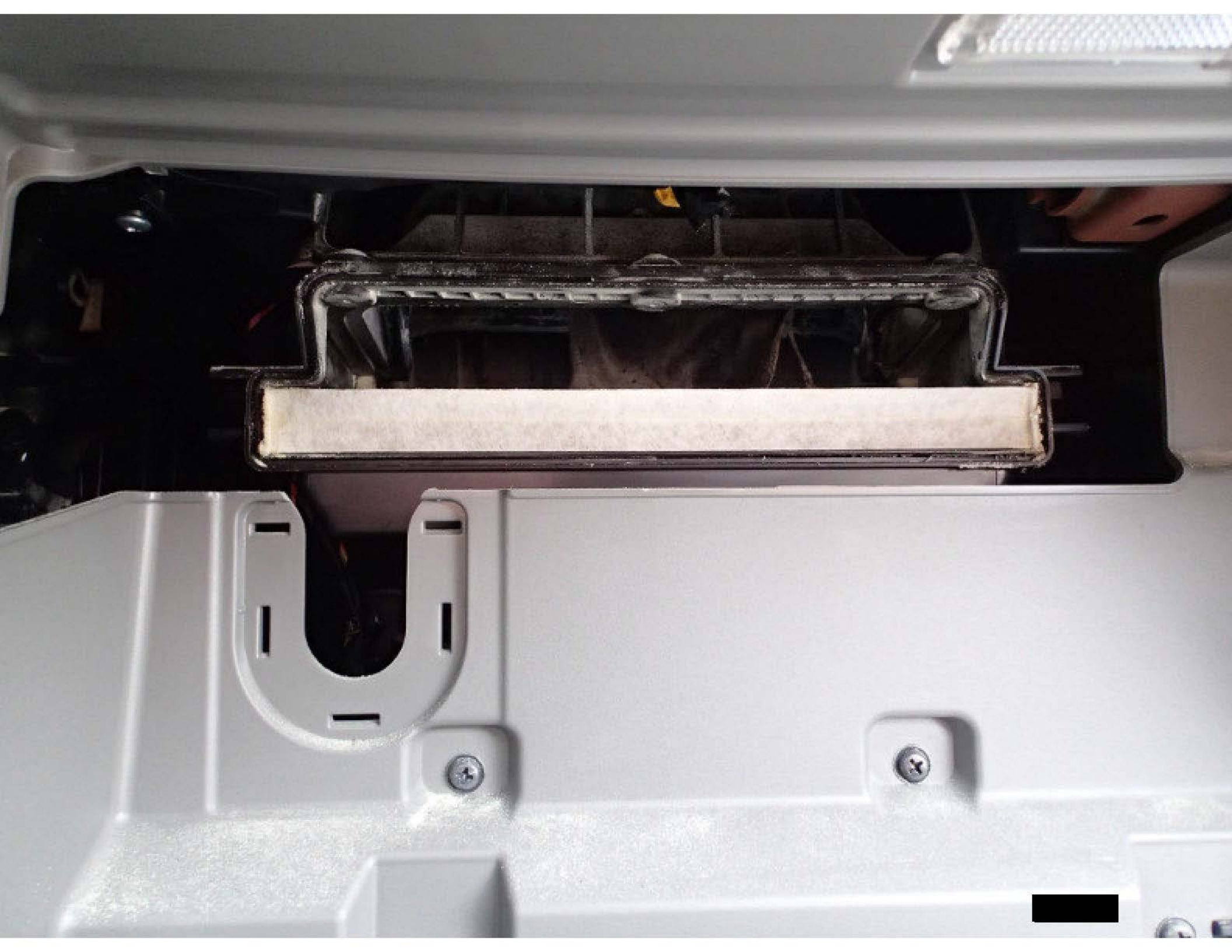










































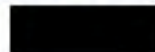




















































15 MIN POSTER BY MAIL

[REDACTED]

X

STATE FARM INSURANCE

PICKUP DATE: 4/07/15

CLAIM#

[REDACTED]

LOSS TYPE: BURN

VIN:

[REDACTED]

52

15

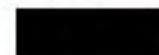
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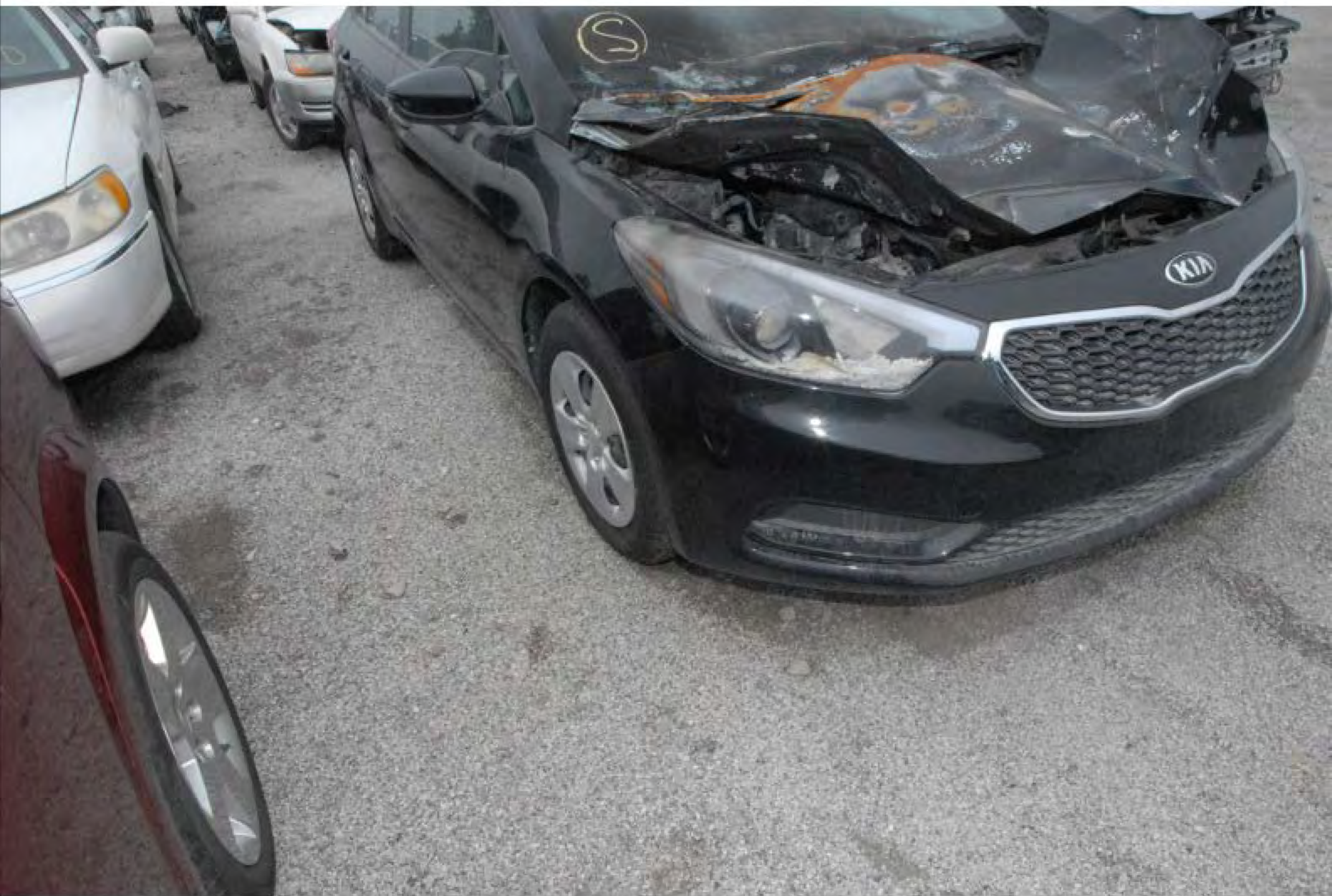














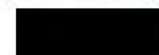










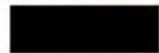




























RIVERCHASE KIA

Prichard, AL

THANK YOU FOR
YOUR BUSINESS

DATE:

0

MILEAGE

5000



MOBIL

RIVERCHASE KIA

Peiham, AL

THANK YOU FOR
YOUR BUSINESS

DATE:

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MILEAGE:

5000





