

PE19-004

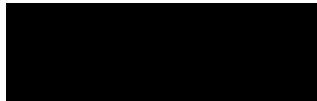
KIA

6/28/2019

DEFECT B

CA FILES

OPTIMA



K1 Person/Entity Involved

Local Option

Business name (if applicable)

Area Code

Phone Number

☐ Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

☐ More people involved? Check this box and attach Supplemental Forms (NFIRS-1S) as necessary

K2 Owner

☐ Same as person involved? Then check this box and skip The rest of this section.

Local Option

Business name (if Applicable)

Area Code

Phone Number

☐ Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

L Remarks

Local Option

☐ More Remarks? Check this box and attach Supplement Forms (NFIRS-1S) as Necessary

L Authorization

305

officer in charge ID

McDowell, Steve E

Signature

CP

Position or rank

Assignment

Month Day Year

2017

Check Box if same as Officer making report ID in charge.

305

McDowell, Steve E

Signature

CP

Position or rank

Assignment

Month Day Year

2017

A FDID * State * Incident Date MM DD YYYY 2017 Station 1 Incident Number Exposure 000		☐ Delete ☐ Change ☐ No Activity	NFIRS - 2 Fire
B Property Details B1 0002 ☐ Not Residential Estimated Number of residential living units in building of origin whether or not all units became involved B2 ☒ Buildings not involved Number of buildings involved B3 ☒ None Acres burned (outside fires) ☐ Less than one acre		C On-Site Materials ☒ None or Products Complete if there were any significant amounts of commercial, industrial, energy or agricultural products or materials on the Property, whether or not they became involved Enter up to three codes. Check one or more boxes for each code entered. On-site material (1) NNN None On-site material (2) On-site material (3) 1 ☐ Bulk storage or warehousing 2 ☐ Processing or manufacturing 3 ☐ Packaged goods for sale 4 ☐ Repair or service 1 ☐ Bulk storage or warehousing 2 ☐ Processing or manufacturing 3 ☐ Packaged goods for sale 4 ☐ Repair or service	
D Ignition D1 83 Engine area, running Area of fire origin * D2 10 Heat from powered Heat source * D3 62 Flammable liquid/gas - Item first ignited * 1 ☒ was confined to object of origin D4 10 Flammable gas, Other Type of material first ignited Required only if item first ignited code is 00 or <70		E1 Cause of Ignition ☐ Check box if this is an exposure report. Skip to section G 1 ☐ Intentional 2 ☐ Unintentional 3 ☒ Failure of equipment or heat source 4 ☐ Act of nature 5 ☐ Cause under investigation U ☐ Cause undetermined after investigation E2 Factors Contributing To Ignition NN None ☒ None Factor Contributing To Ignition (1) Factor Contributing To Ignition (2)	
E3 Human Factors Contributing To Ignition Check all applicable boxes 1 ☐ Asleep ☒ None 2 ☐ Possibly impaired by alcohol or drugs 3 ☐ Unattended person 4 ☐ Possibly mental disabled 5 ☐ Physically Disabled 6 ☐ Multiple persons involved 7 ☐ Age was a factor Estimated age of person involved 1 ☐ Male 2 ☐ Female			
F1 Equipment Involved In Ignition ☐ None If Equipment was not involved, Skip to Section G Equipment Involved Brand Model Serial # Year		F2 Equipment Power Equipment Power Source F3 Equipment Portability 1 ☐ Portable 2 ☐ Stationary Portable equipment normally can be moved by one person, is designed to be use in multiple locations, and requires no tools to install.	
G Fire Suppression Factors Enter up to three codes. ☒ None NNN None Fire suppression factor (1) Fire suppression factor (2) Fire suppression factor (3)			
H1 Mobile Property Involved ☐ None 1 ☐ Not involved in ignition, but burned 2 ☐ Involved in ignition, but did not burn 3 ☒ Involved in ignition and burned		H2 Mobile Property Type & Make 11 Automobile, passenger Mobile property type KI Kia Mobile property make Optima Mobile property model 2016 Year MI KNAGT4L39G5 License Plate Number State VIN Number	
Local Use ☐ Pre-Fire Plan Available Some of the information presented in this report may be based upon reports from other Agencies ☐ Arson report attached ☐ Police report attached ☐ Coroner report attached ☐ Other reports attached		NFIRS-2 Revision 01/19/99	

A	FDID *	MI *	Incident Date MM DD YYYY 2017 *	Station 1 *	Incident Number *	Exposure 000 *	☐ Delete ☐ Change	NFIRS - 9 Apparatus or Resources
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B Apparatus or * Resource	Date and Times Check if same as alarm date Month Day Year Hour Min	Sent ☒	Number of * People	Use Check ONE box for each apparatus to indicate its main use at the incident.	Actions Taken
1 ID 3 Dispatch ☒ Type 11 Arrival ☒ Clear ☒	2017 18:57 2017 19:02 2017 19:39	☒	1	☒ Suppression ☐ EMS ☐ Other	
2				☐ Suppression ☐ EMS ☐ Other	
3				☐ Suppression ☐ EMS ☐ Other	
4				☐ Suppression ☐ EMS ☐ Other	
5				☐ Suppression ☐ EMS ☐ Other	
6				☐ Suppression ☐ EMS ☐ Other	
7				☐ Suppression ☐ EMS ☐ Other	
8				☐ Suppression ☐ EMS ☐ Other	
9				☐ Suppression ☐ EMS ☐ Other	

Type of Apparatus or Resources

Ground Fire Suppression

11 Engine

12 Truck or aerial

13 Quint

14 Tanker & pumper combination

16 Brush truck

17 ARF (Aircraft Rescue and Firefighting)

10 Ground fire suppression, other

Heavy Ground Equipment

21 Dozer or plow

22 Tractor

24 Tanker or tender

20 Heavy equipment, other

Aircraft

41 Aircraft: fixed wing tanker

42 Helitanker

43 Helicopter

40 Aircraft, other

Marine Equipment

51 Fire boat with pump

52 Boat, no pump

50 Marine apparatus, other

Support Equipment

61 Breathing apparatus support

62 Light and air unit

60 Support apparatus, other

Medical & Rescue

71 Rescue unit

72 Urban Search & rescue unit

73 High angle rescue unit

75 BLS unit

76 ALS unit

70 Medical and rescue unit, other

More Apparatus?
Use Additional
Sheets

Other

91 Mobile command post

92 Chief officer car

93 HazMat unit

94 Type 1 hand crew

95 Type 2 hand crew

99 Privately owned vehicle

00 Other apparatus/resource

NN None

UU Undetermined

NFIRS-9 Revision 11/17/98

A FDID * [REDACTED]		MI * [REDACTED]		MM DD YYYY Incident Date * 2017		Station 1		Incident Number * [REDACTED]		Exposure * 000		☐ Delete ☐ Change		NFIRS - 10 Personnel	
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B Apparatus or Resource	Date and Times	Sent	Number of People	Use	Actions Taken
Use codes listed below	Check if same as alarm date Month Day Year Hours/mins	☒		Check ONE box for each apparatus to indicate its main use at the incident.	List up to 4 actions for each apparatus and each personnel.
1 ID 3 Type 11	Dispatch ☒ [REDACTED] 2017 18:57 Arrival ☒ [REDACTED] 2017 19:02 Clear ☒ [REDACTED] 2017 19:39	☒	1	☒ Suppression ☐ EMS ☐ Other	

Personnel ID	Name	Rank or Grade	Attend	Action Taken	Action Taken	Action Taken	Action Taken
305	McDowell, Steve	CP	☒				

2 ID [REDACTED] Type [REDACTED]	Dispatch ☐ [REDACTED] [REDACTED] [REDACTED] Arrival ☐ [REDACTED] [REDACTED] [REDACTED] Clear ☐ [REDACTED] [REDACTED] [REDACTED]	Sent ☐	☐ Suppression ☐ EMS ☐ Other	
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Personnel ID	Name	Rank or Grade	Attend	Action Taken	Action Taken	Action Taken	Action Taken
			☐				
			☐				
			☐				
			☐				
			☐				
			☐				

3 ID [REDACTED] Type [REDACTED]	Dispatch ☐ [REDACTED] [REDACTED] [REDACTED] Arrival ☐ [REDACTED] [REDACTED] [REDACTED] Clear ☐ [REDACTED] [REDACTED] [REDACTED]	Sent ☐	☐ Suppression ☐ EMS ☐ Other	
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Personnel ID	Name	Rank or Grade	Attend	Action Taken	Action Taken	Action Taken	Action Taken
			☒				
			☐				
			☐				
			☐				
			☐				
			☐				

FDID	MI State	Incident Date	2017	1 Station	Incident Number	000 Exposure	Responding Units/Personnel
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Unit	Notify Time	Enroute Time	Arrival Time	Cleared Time
3 333	18:57:00	18:57:00	19:02:00	19:39:00

Staff ID\Staff Name	Activity	Rank	Position	Role
305 McDowell, Steve E	Motor Vehicle Fi	Captain	Captain	Duty Officer

FDID *	MI *	MM DD YYYY Incident Date *	1 Station	Incident Number *	000 Exposure *	Responding Personnel
Staff ID\Staff Name	Unit	Activity	Position	Rank	PayScl	Hrs HrsPd Pts
305 McDowell, Steve E	3	MVF Motor Vehicle	CA	CP		0.70 0.70 0.00
3102 Miller, Brandon	PV	MVF Motor Vehicle	FF	FF		0.70 0.70 0.00
3100 Picek, Russell	PV	MVF Motor Vehicle	LT	LT		0.70 0.70 0.00
380 Flynn, Pat L	PV	MVF Motor Vehicle	SG	SG		0.70 0.70 0.00
384 Bildner, Douglas	PV	MVF Motor Vehicle	SG	SG		0.70 0.70 0.00
395 Scriptor, Paul E	PV	MVF Motor Vehicle	FM	FF		0.70 0.70 0.00
396 Bennett, Brian C	PV	MVF Motor Vehicle	FM	FF		0.70 0.70 0.00
CD3100 Dow, Corey	PV	MVF Motor Vehicle	FF			0.70 0.70 0.00
DG 3101 Grumhaus, David	PV	MVF Motor Vehicle	FE			0.70 0.70 0.00
RW 388 Woodruff, Rick	PV	MVF Motor Vehicle	FF			0.70 0.70 0.00

Total Participants: 10

Total Personnel Hours: 7.00

An 'X' next to the unit denotes driver.

Vehicle Inspection Report

Administrative Data

Ron TTJ6
State Farm Insurance
STATE FARM GREAT LAKES 9 Branch

Tempe AZ 85282

Claimant
Insured
Claim
Loss Date 2017
Loss Type Comp
Policy
Other

Vehicle Description

VIN: KNAGT4L39G5

2016 Kia Optima LX 4D Sedan

10,000 Miles Not Actual

4cyl Gasoline 2.4

6-Speed Automatic



Interior	Air Conditioning Bucket Seats Lighted Entry System Pwr Accessory Outlet(s) Split Folding Rear Seat Trip Computer Tilt & Telescopic Steer	Cruise Control Intermittent Wipers Floor Mats Power Door Locks Velour/Cloth Seats Tire Pressure Monitor	Center Console Illuminated Visor Mirror Overhead Console Power Windows Tachometer Touch Screen Display
Exterior	Rear Window Defroster Power Mirrors Tinted Glass	Chrome Grille Perimeter Alarm System Ext Mirror Turn Signals	Keyless Entry System Rem Trunk-L/Gate Release Aluminum/Alloy Wheels
Mechanical	Electric Steering	Power Brakes	Stability Cntrl Suspensn
Safety	Auto Headlamp Control Driver Knee Airbag Halogen Headlights Side Airbags	Dual Airbags Fog Lights 2nd Row Head Airbags Traction Control System	Anti-Lock Brakes Head Airbags Rear View Camera
Entertainment	Auxiliary Audio Input AM/FM CD Player USB Audio Input(s)	1st Row LCD Monitor(s) SiriusXM Satellite Radio Wireless Phone Connect	MP3 Decoder Strg Wheel Radio Control Wireless Audio Streaming

Trim Levels

*LX, EX

* Indicates your trim level

A detailed description of your vehicle was provided to Autosource by a trained appraiser. Through a partnership with Kia, AudaExplore AudaVIN retrieves the individual vehicle specifications to identify the vehicle specifications including equipment, packages, engine and transmission. Contact State Farm Insurance if revisions are necessary. The bold/italic font indicates options reported by the manufacturer.

Vehicle Condition

Seats	Below Average. Slight Stains.
Carpets	Below Average. Slight Stains.
Int Trim	Below Average. Slight Scuffs Or Scratches.
Glass	Average
Headliner	Average. No Damage. Very Negligible Wear Visible On Close Inspection.
Body	Average. 1-3 Small Dings Possible On Close Inspection.
Paint	Average. 1-3 Very Small Chips.
Ext Trim	Average. No Dents. No Impact Damage.
Engine	Average
Transmission	Average
Front Tires	Average
Rear Tires	Average

Report Generated by AudaExplore, a Solera Company
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State Farm Insurance is dedicated to delivering exceptional service to you in reference to your claim [REDACTED] from loss date

[REDACTED] 2017 on a 2016 Kia Optima LX 4D Sedan. State Farm Insurance has selected AudaExplore, an independent vehicle valuation company, to prepare a comprehensive vehicle valuation for your vehicle. This valuation report was prepared specifically for your vehicle and represents a fair and accurate value driven by the retail used vehicle market.

In these pages, you will find:

- => [Vehicle Inspection](#)
- => [Market Overview](#)
- => [Valuation Detail](#)

Market Value
\$18,023



The Valuation Process

The breadth and depth of the AudaExplore used vehicle database makes Autosource the most comprehensive market-driven valuation process available. AudaExplore has been determining locally sensitive, fair, and accurate market values for vehicles since 1985, with more than 30 million vehicles valued. The Autosource Market Value includes vehicles for sale at dealerships and private party sellers, starting right in the local market.

Valuation Detail

1. 2016 Kia Optima LX 4D Sedan

	Comparable 1	Your Vehicle	Adjustments
Price	Kenton, Oh		\$17,100
Odometer	6,697 Mi(Actual)	2,800 Mi(Actual)	290
Equipment		Floor Mats	100
Comparable 1 Adjusted Price			\$17,490

2. 2016 Kia Optima LX 4D Sedan

	Comparable 2	Your Vehicle	Adjustments
Price	Kenton, Oh		\$17,100
Odometer	21,570 Mi(Actual)	2,800 Mi(Actual)	1,410
		Floor Mats	100
Comparable 2 Adjusted Price			\$18,610



3. 2016 Kia Optima LX 4D Sedan

	Comparable 3	Your Vehicle	Adjustments
Price	Kenton, Oh		\$17,575
Odometer	14,669 Mi(Actual)	2,800 Mi(Actual)	890
		Floor Mats	100

Comparable 3 Adjusted Price	\$18,565
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4. 2016 Kia Optima LX 4D Sedan

	Comparable 4	Your Vehicle	Adjustments
Price	Kenton, Oh		\$17,955
Odometer	9,576 Mi(Actual)	2,800 Mi(Actual)	510
		Floor Mats	100

Comparable 4 Adjusted Price	\$18,565
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Final Market Value Calculation

1.2016 Kia Optima LX 4D Sedan	\$17,490
2.2016 Kia Optima LX 4D Sedan	\$18,610
3.2016 Kia Optima LX 4D Sedan	\$18,565
4.2016 Kia Optima LX 4D Sedan	\$18,565

Average Price	\$18,308
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Condition

Category	Typical Condition	Loss Vehicle Condition	
Seats Condition	Good	Minor Wear	-175
Carpets Condition	Good	Minor Wear	-45
Int Trim Condition	Good	Minor Damage	-65

Total Condition Adjusted Market Value	\$18,023
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Sales Tax 6.000%	1,081.38
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Deductible	-50.00
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Net Adjusted Value	\$19,054.38
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Vehicle Description**VIN: KNAGT4L39G5** [REDACTED]**2016 Kia Optima LX 4D Sedan**

2,800 Miles Actual

4cyl Gasoline 2.4**6-Speed Automatic**

Interior

Air Conditioning**Cruise Control****Center Console****Bucket Seats****Intermittent Wipers****Illuminated Visor Mirror****Lighted Entry System****Floor Mats****Overhead Console****Pwr Accessory Outlet(s)****Power Door Locks****Power Windows****Split Folding Rear Seat****Velour/Cloth Seats****Tachometer**

	<i>Trip Computer</i>	<i>Tire Pressure Monitor</i>	<i>Touch Screen Display</i>
	<i>Tilt & Telescopic Steer</i>		
Exterior	<i>Rear Window Defroster</i>	<i>Chrome Grille</i>	<i>Keyless Entry System</i>
	<i>Power Mirrors</i>	<i>Perimeter Alarm System</i>	<i>Rem Trunk-L/Gate Release</i>
	<i>Tinted Glass</i>	<i>Ext Mirror Turn Signals</i>	<i>Aluminum/Alloy Wheels</i>
Mechanical	<i>Electric Steering</i>	<i>Power Brakes</i>	<i>Stability Cntrl Suspensn</i>
Safety	<i>Auto Headlamp Control</i>	<i>Dual Airbags</i>	<i>Anti-Lock Brakes</i>
	<i>Driver Knee Airbag</i>	<i>Fog Lights</i>	<i>Head Airbags</i>
	<i>Halogen Headlights</i>	<i>2nd Row Head Airbags</i>	<i>Rear View Camera</i>
	<i>Side Airbags</i>	<i>Traction Control System</i>	
Entertainment	<i>Auxiliary Audio Input</i>	<i>1st Row LCD Monitor(s)</i>	<i>MP3 Decoder</i>
	<i>AM/FM CD Player</i>	<i>SiriusXM Satellite Radio</i>	<i>Strg Wheel Radio Control</i>
	<i>USB Audio Input(s)</i>	<i>Wireless Phone Connect</i>	<i>Wireless Audio Streaming</i>

Trim Levels

*LX, EX

* Indicates your trim level

A detailed description of your vehicle was provided to Autosource by a trained appraiser. Through a partnership with Kia, AudaExplore AudaVIN retrieves the individual vehicle specifications to identify the vehicle specifications including equipment, packages, engine and transmission. Contact State Farm Insurance if revisions are necessary. The bold/italic font indicates options reported by the manufacturer.

Vehicle Condition

Seats	Minor Wear. Slight Stains.
Carpets	Minor Wear. Slight Stains.
Int Trim	Minor Damage. Slight Scuffs Or Scratches.
Glass	Good
Headliner	Good. No Damage. Very Negligible Wear Visible On Close Inspection.
Body	Good. 1-3 Small Dings Possible On Close Inspection.
Paint	Good. 1-3 Very Small Chips.
Ext Trim	Good. No Dents. No Impact Damage.
Engine	Well Maintained
Transmission	Well Maintained
Front Tires	Good
Rear Tires	Good

Market Overview



What is my Vehicle Market Value based on?

Hillsdale Michigan--Research for your vehicle was based on market analysis originating from your zip code.

Fair and accurate market valuations must balance geographic location with comparability of one vehicle to others. Having the largest and most current database of vehicles for sale provides a comprehensive view of your vehicle's market. In addition to the vehicle inventories received directly from dealerships, Autosource finds comparable vehicle information for vehicles in the same places most buyers look for them--local and national internet websites, vehicle guides, publications and partnerships representing more than 10,000 independent vehicle sources.

How did Autosource make adjustments for my vehicle?

The main factors that affect the retail selling price and marketability of a vehicle are **mileage, equipment and condition**. Therefore, Autosource valuations include adjustments that fairly consider the differences between your vehicle and the typical vehicle found in the market.

o Mileage

- ✦ Adjustments are made to account for the odometer differences between the loss vehicle and comparable(s).
- ✦ The mileage adjustment is based on 7.50 cents per mile specific to the 2016 Kia Optima LX 4D Sedan in the state of Michigan. Mileage adjustments are capped at 40% of the vehicle's starting value.

o Equipment

- ✦ Adjustments are made to account for the differences in equipment between the loss vehicle and comparable(s).
- ✦ Equipment adjustments are based on the manufacturer's retail price, adjusted for depreciation

o Condition

- ✦ Typical condition is based on hundreds of inspected vehicles
- ✦ Condition adjustments are based on a percentage of the vehicle's value

Comparable Vehicle Details

The following information provides the details for the vehicles used to calculate the Autosource Value. The selling price may be substantially less than the asking price. Where indicated, the asking price has been adjusted to account for typical negotiation according to each comparables price.

1 2016 Kia Optima LX 4D Sedan	5XXGT4L33GG	\$17,100
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Stock# 6697 Miles. 4 Cylinder 2.4 Engine, 6-Speed Automatic, Auxiliary Audio Input, Anti-Lock Brakes, Air Conditioning, Auto Headlamp Control, Aluminum/Alloy Wheels, Bucket Seats, Cruise Control, AM/FM CD Player, Chrome Grille, Center Console, Dual Airbags, Rear Window Defroster, Driver Knee Airbag, Electric Steering, Fog Lights, Head Airbags, Halogen Headlights, Intermittent Wipers, Illuminated Visor Mirror, Keyless Entry System, 1st Row LCD Monitor(s), Lighted Entry System, MP3 Decoder, Overhead Console, Perimeter Alarm System, Pwr Accessory Outlet(s), Power Brakes, Power Door Locks, Power Mirrors, Power Windows, 2nd Row Head Airbags, Rem Trunk-L/Gate Release, Rear View Camera, Side Airbags, Stability Cntrl Suspensn, Split Folding Rear Seat, Strg Wheel Radio Control, SiriusXM Satellite Radio, Tachometer, Trip Computer, Traction Control System, Tinted Glass, Tire Pressure Monitor, Touch Screen Display, Ext Mirror Turn Signals, Tilt & Telescopic Steer, USB Audio Input(s), Velour/Cloth Seats, Wireless Phone Connect, Wireless Audio Streaming, Blue Tooth Communications, Original Owner of Vehicle, Center Armrest, outside temperature display, Security System.

Offered for sale by Halleen Kia Of Sandusky in Kenton, OH, (419) 679-4079. Vehicle information by *Leading Internet Auto Site on 01/25/17.

The advertised price of \$18,000 was adjusted to account for typical negotiation.

2 2016 Kia Optima LX 4D Sedan	5XXGT4L30GG	\$17,100
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Stock# [REDACTED] 21570 Miles. 4 Cylinder 2.4 Engine, 6-Speed Automatic, Auxiliary Audio Input, Anti-Lock Brakes, Air Conditioning, Auto Headlamp Control, Aluminum/Alloy Wheels, Bucket Seats, Cruise Control, AM/FM CD Player, Chrome Grille, Center Console, Dual Airbags, Rear Window Defroster, Driver Knee Airbag, Electric Steering, Fog Lights, Head Airbags, Halogen Headlights, Intermittent Wipers, Illuminated Visor Mirror, Keyless Entry System, 1st Row LCD Monitor(s), Lighted Entry System, MP3 Decoder, Overhead Console, Perimeter Alarm System, Pwr Accessory Outlet(s), Power Brakes, Power Door Locks, Power Mirrors, Power Windows, 2nd Row Head Airbags, Rem Trunk-L/Gate Release, Rear View Camera, Side Airbags, Stability Cntrl Suspensn, Split Folding Rear Seat, Strg Wheel Radio Control, SiriusXM Satellite Radio, Tachometer, Trip Computer, Traction Control System, Tinted Glass, Tire Pressure Monitor, Touch Screen Display, Ext Mirror Turn Signals, Tilt & Telescopic Steer, USB Audio Input(s), Velour/Cloth Seats, Wireless Phone Connect, Wireless Audio Streaming, Blue Tooth Communications, Original Owner of Vehicle, Center Armrest, outside temperature display, Security System.

Offered for sale by Hallee Kia Of Sandusky in Kenton, OH, (419) 679-4079. Vehicle information by *Leading Internet Auto Site on 01/25/17.

The advertised price of \$18,000 was adjusted to account for typical negotiation.

3 2016 Kia Optima LX 4D Sedan

5XXGT4L39GG [REDACTED]

\$17,575

Stock# [REDACTED] 14669 Miles. 4 Cylinder 2.4 Engine, 6-Speed Automatic, Auxiliary Audio Input, Anti-Lock Brakes, Air Conditioning, Auto Headlamp Control, Aluminum/Alloy Wheels, Bucket Seats, Cruise Control, AM/FM CD Player, Chrome Grille, Center Console, Dual Airbags, Rear Window Defroster, Driver Knee Airbag, Electric Steering, Fog Lights, Head Airbags, Halogen Headlights, Intermittent Wipers, Illuminated Visor Mirror, Keyless Entry System, 1st Row LCD Monitor(s), Lighted Entry System, MP3 Decoder, Overhead Console, Perimeter Alarm System, Pwr Accessory Outlet(s), Power Brakes, Power Door Locks, Power Mirrors, Power Windows, 2nd Row Head Airbags, Rem Trunk-L/Gate Release, Rear View Camera, Side Airbags, Stability Cntrl Suspensn, Split Folding Rear Seat, Strg Wheel Radio Control, SiriusXM Satellite Radio, Tachometer, Trip Computer, Traction Control System, Tinted Glass, Tire Pressure Monitor, Touch Screen Display, Ext Mirror Turn Signals, Tilt & Telescopic Steer, USB Audio Input(s), Velour/Cloth Seats, Wireless Phone Connect, Wireless Audio Streaming, Blue Tooth Communications, Original Owner of Vehicle, Center Armrest, outside temperature display, Security System.

Offered for sale by Hallee Kia Of Sandusky in Kenton, OH, (419) 679-4079. Vehicle information by *Leading Internet Auto Site on 01/25/17.

The advertised price of \$18,500 was adjusted to account for typical negotiation.

4 2016 Kia Optima LX 4D Sedan

5XXGT4L35GG [REDACTED]

\$17,955

Stock# [REDACTED] 9576 Miles. 4 Cylinder 2.4 Engine, 6-Speed Automatic, Auxiliary Audio Input, Anti-Lock Brakes, Air Conditioning, Auto Headlamp Control, Aluminum/Alloy Wheels, Bucket Seats, Cruise Control, AM/FM CD Player, Chrome Grille, Center Console, Dual Airbags, Rear Window Defroster, Driver Knee Airbag, Electric Steering, Fog Lights, Head Airbags, Halogen Headlights, Intermittent Wipers, Illuminated Visor Mirror, Keyless Entry System, 1st Row LCD Monitor(s), Lighted Entry System, MP3 Decoder, Overhead Console, Perimeter Alarm System, Pwr Accessory Outlet(s), Power Brakes, Power Door Locks, Power Mirrors, Power Windows, 2nd Row Head Airbags, Rem Trunk-L/Gate Release, Rear View Camera, Side Airbags, Stability Cntrl Suspensn, Split Folding Rear Seat, Strg Wheel Radio Control, SiriusXM Satellite Radio, Tachometer, Trip Computer, Traction Control System, Tinted Glass, Tire Pressure Monitor, Touch Screen Display, Ext Mirror Turn Signals, Tilt & Telescopic Steer, USB Audio Input(s), Velour/Cloth Seats, Wireless Phone Connect, Wireless Audio Streaming, Center Armrest, outside temperature display, Security System.

Offered for sale by Hallee Kia Of Sandusky in Kenton, OH, (419) 679-4079. Vehicle information by *Leading Internet Auto Site on 12/05/16.

The advertised price of \$18,900 was adjusted to account for typical negotiation.

Administrative Data

Angela K4KP
State Farm Insurance
Concordville CTLU Branch
PO Box 106108
Atlanta GA 30348

Claimant
Insured [REDACTED]
Claim [REDACTED]
Loss Date [REDACTED] 2017
Loss Type Comp
Policy
Other

VINSOURCE Analysis

VIN KNAGT4L39G5 [REDACTED]

Decodes as 2016 Kia Optima LX 4D Sedan

Accuracy Decodes Correctly

History Activity was reported

AudaVIN Yes

- o Autosource activity: (NONE).
- o Autotrak activity: (NONE).
- o AudaExplore/Estimating activity: Reported on 01/26/2017, claim number [REDACTED] (customer information is not available). Loss date is [REDACTED] 2017.
- o Sales history activity: (NONE)

Reported Phone Number Analysis

No Vehicles Advertised at (517) 425-0753

No Vehicles Advertised at (517) 610-4195

Valuation Notes

- o **Loss vehicle description was provided by State Farm Insurance**
- o **Adjustments of Special Note**
 - ▣ The requested Exception valuation has been processed using one or more Comparables in order to meet state regulatory requirements.
 - ▣ A mileage adjustment of 7.50 cents per mile/kilometer has been applied. This adjustment is based on the vehicle year, vehicle category and market area. Mileage adjustments are capped at 40% of the vehicle's starting value.
 - ▣ Typical mileage for this 2016 Kia Optima in Michigan is 16,035.
 - ▣ No special adjustments were made for this vehicle.
 - ▣ All values are in U.S. dollars.
- o **Autosource Valuation Process**
 - ▣ Over 5,000,000 vehicles are entered weekly into the database used for researching this value. This database includes dealer inspected, dealer inventory, dealer advertised, phone verified and advertised private party vehicles.
 - ▣ The originating search area for this valuation was Hillsdale, Michigan.
 - ▣ The market area expansion was authorized by Autosource Guidelines.
 - ▣
- o **Other Adjustments or Comments**
 - ▣ The tax was calculated based on a date of loss of [REDACTED]/2017 using zip [REDACTED] in Hillsdale, Hillsdale County, Michigan. The city may vary from search area to reflect correct tax location.
- o **Conditioning Notes**
 - ▣ **INTERIOR**
 - o **Seats:** Slight stains.
 - o **Carpets:** Slight stains.
 - o **Int Trim:** Slight scuffs or scratches.
 - o **Headliner:** No damage. Very negligible wear visible on close inspection.
 - ▣ **EXTERIOR**
 - o **Body:** 1-3 small dings possible on close inspection.
 - o **Paint:** 1-3 very small chips.
 - o **Ext Trim:** No dents. No impact damage.
- o **Correction Notes**
 - ▣ **Version 2**
 - o On 01/31/17 changes to this request were completed as requested by Angela K4KP on behalf of State Farm Insurance. These changes are detailed below.

° **Odometer:** changed from Not Actual to Actual, from 10,000mi to 2,800mi.

NICB Report

NICB/ISO S037 STATE FARM MUTUAL AUTOMOBILE INSURANCE

Member COMPANY

Claim [REDACTED]

Loss Date [REDACTED]/17

Type of Loss PROPERTY/CASUALTY

Phone

Recall Bulletins

Nat'l. Highway Traffic Safety Admin (US) has issued a total of 2 recall bulletins that may apply to this vehicle.

NHTSA ID Number 16V231000

Date Issued 04/21/16

Quantity Affected 17

Defect 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. 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 is expected to begin in May 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC131.

NHTSA ID Number 16V705000

Date Issued 10/03/16

Quantity Affected 12,214

Defect 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. 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 is expected to begin November 29, 2016. Owners may contact Kia customer service at 1-800-333-4542. Kia's number for this recall is SC139.

Original Equipment Guide

Engine Options

* 4 Cylinder 2.4 Engine STD

Other Optional Equipment

* Anti-Lock Brakes STD

Blind Spot Sensor

* Chrome Grille STD

Cross Traffic Alert

* Center Console STD

Interior Cargo Tray

* Dual Airbags STD

* Driver Knee Airbag STD

Electronic Compass

* Fog Lights STD

* Head Airbags STD

Transmission Options

* 6-Speed Automatic STD

Convenience Options

* Air Conditioning STD

Automatic Dimming Mirror

* Auto Headlamp Control STD

Cargo/Trunk Mat \$95

* Cruise Control STD

Cargo/Trunk Net \$50

* Rear Window Defroster STD

* Floor Mats \$130

Garage Door Opener

* Illuminated Visor Mirror STD

Mud/Splash Guards \$100

* Halogen Headlights	STD	Reverse Sensing System	
* Intermittent Wipers	STD	* Rem Trunk-L/Gate Release	STD
* Keyless Entry System	STD	* Rear View Camera	STD
* 1st Row LCD Monitor(s)	STD	* Strg Wheel Radio Control	STD
* Lighted Entry System	STD	* Tire Pressure Monitor	STD
Mirror(s) Memory		* Tilt & Telescopic Steer	STD
* Overhead Console	STD	Power Accessories	
* Pwr Accessory Outlet(s)	STD	Heated Power Mirrors	
Pearlescent Paint	\$295	Power Drivers Seat	
Paint Protective Film	\$250	* Electric Steering	STD
* 2nd Row Head Airbags	STD	* Power Brakes	STD
Remote Starter	\$425	Pwr Driver Lumbar Supp	
* Side Airbags	STD	Pwr Folding Ext Mirrors	
* Stability Cntrl Suspensn	STD	* Power Door Locks	STD
* Tachometer	STD	* Power Mirrors	STD
* Trip Computer	STD	* Power Windows	STD
* Traction Control System	STD	Radio/Phone/Alarm Options	
* Tinted Glass	STD	* Auxiliary Audio Input	STD
* Ext Mirror Turn Signals	STD	* AM/FM CD Player	STD
Wheel Locks	\$55	* MP3 Decoder	STD
* Wireless Phone Connect	STD	* Perimeter Alarm System	STD
* Wireless Audio Streaming	STD	* SiriusXM Satellite Radio	STD
Seat Options		* Touch Screen Display	STD
* Bucket Seats	STD	* USB Audio Input(s)	STD
Driver Seat Memory		Wheel Options	
* Split Folding Rear Seat	STD	17 Inch Alloy Wheels	\$200
* Velour/Cloth Seats	STD	* Aluminum/Alloy Wheels	STD
Option Packages			
Convenience Package	\$1,850	Includes Automatic Dimming Mirror, Blind Spot Sensor, Cross Traffic Alert, Heated Power Mirrors, Driver Seat Memory, Power Drivers Seat, Mirror(s) Memory, Pwr Driver Lumbar Supp, Pwr Folding Ext Mirrors, Reverse Sensing System, Laminated Door Glass	
Door Sill Applique	\$110		
Mirror w/Compass&HomeLink	\$350	Includes Automatic Dimming Mirror, Electronic Compass, Garage Door Opener	
Rear Bumper Applique	\$75		
Trunk Hook	\$25	Includes Trunk Mounted Hooks	

Base retail price \$22,665

Loss Vehicle manufacturer's suggested retail price as reported **\$22,795**

Editions available for the same body style (in order of original cost, increasing): *LX, EX

* Indicates loss vehicle equipment.

About Your Valuation

This report contains proprietary information of AudaExplore and third parties and shall not be disclosed to any third party (other than the insured or claimant) without AudaExplore's prior written consent. If you are the insured or claimant and have questions regarding the description of your vehicle, please contact the insurance company that is handling your claim. Information within

VINsource/NICB is provided solely to identify potential duplicative claims activity. User agrees to use such information solely for lawful purposes.

Tax rates contained herein are based on general sales tax data provided by Vertex Inc. Excise, use, registration, licensing and other taxes and fees that may be applicable are not included. AudaExplore makes no representations or warranties concerning the applicability or accuracy of such tax data.

Report Generated by AudaExplore, a Solera Company



US Pat. No 7912740B2

US Pat. No 8200513B2

US Pat. No 8468038B2

US Pat. No 8725544

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State Farm Insurance Companies
Supplements must be approved by State Farm®
Itemized supplement requests and any supporting documentation should be
e-mailed to suppteam6@statefarm.com or faxed to 1-800-230-1949.
A Supplement Request form may be found on b2b.statefarm.com

*** ESTIMATE ***

01/26/2017 12:10 PM

Owner

Owner:

Address:

City State Zip: HILLSDALE, MI

Home/Day:

Cell:

Home/Evening:

Control Information

Claim # :

Loss Date/Time: 2017 07:00 AM

Deductible: \$50.00

Insured Policy # :

Loss Type: Comprehensive

Ins. Company: State Farm

Insured:

Address:

City State Zip:

City State Zip: 00000

Home/Day:

Cell:

Home/Evening:

Claim Rep: Arnold Cooper

Address:

Work/Day: (855)341-8184

Inspection

Inspection Date: 01/26/2017 11:46 AM

Inspection Location: COPART 19889857 1/25

Address: 3902 S Canal Rd

City State Zip: Lansing, MI 48917

Primary Impact: Non-Collision

Driveable: No

Inspection Type: Field

Contact:

Home/Day:

Secondary Impact:

Rental Assisted:

Assigned Date/Time:

First Contact Date/Time:

Received Date/Time: 01/26/2017 10:14 AM

Appointment Date/Time: 01/26/2017 12:41 PM

Appraiser Name: RON TTJ6

Appraiser License # :

Repairer

Repairer: Copart Auto Auctions- Lansing,
MI.

Address: 3902 S.Canal Road

City State Zip: Lansing, MI 48917-9540

Contact:

Work/Day:

FAX:

Vehicle

2016 Kia Optima LX 4 DR Sedan

4cyl Gasoline 2.4
 6-Speed Automatic

Lic. Plate: [REDACTED]
Lic Expire: 01/2017
Prod Date: 03/2016
Veh Insp# :
Condition:
Ext. Color: Moss Gray
Ext. Refinish: Two-Stage
Ext. Paint Code: M5G

Lic State: OH
VIN: KNAGT4L39G5 [REDACTED]
Mileage: 10,000
Mileage Type: Non Readable
Code: KA353A
Int. Color: Beige
Int. Refinish: Two-Stage
Int. Trim Code: BHH

Options - AudaVIN Information Received

1st Row LCD Monitor(s)	2nd Row Head Airbags	AM/FM CD Player
Air Conditioning	Aluminum/Alloy Wheels	Anti-Lock Brakes
Auto Headlamp Control	Auxiliary Audio Input	Bucket Seats
Center Console	Chrome Grille	Cruise Control
Driver Knee Airbag	Dual Airbags	Electric Steering
Ext Mirror Turn Signals	Floor Mats	Fog Lights
Halogen Headlights	Head Airbags	Illuminated Visor Mirror
Intermittent Wipers	Keyless Entry System	Lighted Entry System
MP3 Decoder	Overhead Console	Perimeter Alarm System
Power Brakes	Power Door Locks	Power Mirrors
Power Windows	Pwr Accessory Outlet(s)	Rear View Camera
Rear Window Defroster	Rem Trunk-L/Gate Release	Side Airbags
SiriusXM Satellite Radio	Split Folding Rear Seat	Stability Cntrl Suspensn
Strg Wheel Radio Control	Tachometer	Tilt & Telescopic Steer
Tinted Glass	Tire Pressure Monitor	Touch Screen Display
Traction Control System	Trip Computer	USB Audio Input(s)
Velour/Cloth Seats	Wireless Audio Streaming	Wireless Phone Connect

AudaVIN options are listed in bold-italic fonts

Damages

Line	Op	Guide	MC	Description	MFR.Part No.	Price	ADJ%	B%	Hours	R
1	N			Obvious Total Loss	ADDITIONAL OPERATION					SM
				>> "This is not an estimate. This document is necessary to attach the >> Vehicle Inspection Report to the claim file. Please see VIR >> and subsequent photos for damage description >> Complete frt burn. Wiring, dash, firewall, windshield, frt sheetmetal						
1		Items								

Estimate Total & Entries

Labor	Rate	Replace	Repair Hrs	Total Hrs
		Hrs		
Sheet Metal (SM)	\$48.00			
Mech/Elec (ME)	\$75.00			
Frame (FR)	\$65.00			
Refinish (RF)	\$48.00			
Gross Total				\$0.00
Less: Deductible				\$50.00-
Net Total			(\$-50.00)	\$0.00

Register online to check the status of your claim and stay connected with State Farm®. To register, go to statefarm.com and select Check the Status of a Claim. If you are already registered, thank you!

Alternate Parts Y/00/00/00/00/00 CUM 00/00/00/00/00 Zip Code: [REDACTED] Lansing

Recycled Parts NOT APPLICABLE

Rate Name (01848) MI Lansing

Audatex Estimating 8.0.035 ES 01/26/2017 12:14 PM REL 8.0.035 DT 01/01/2017

© 2017 Audatex North America, Inc.

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. WARRANTIES THAT APPLY TO THESE REPLACEMENT PARTS ARE PROVIDED BY THE MANUFACTURER, DISTRIBUTOR, OR INSURER OF THESE PARTS.

Op Codes

* = User-Entered Value
EC = ** NON-OEM PART
ET = Partial Replace Labor
TE = Partial Replace Price
L = Refinish
TT = Two-Tone
BR = Blend Refinish
CG = Chipguard
RP = RP-RELATED PRIOR

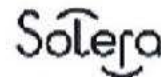
E = New Part
OE = Replace PXN OE Srpls
EP = ** NON-OEM PART
PM = REMAN/REBUILT PART
PC = RECOND PART
SB = Sublet Repair
I = Repair
RI = R & I Assembly

NG = Replace NAGS
UE = Replace OE Surplus
EU = RECYCLED PART
UM = REMAN/REBUILT PART
UC = RECOND PART
N = ADDITIONAL OPERATION
IT = Partial Repair
P = Check

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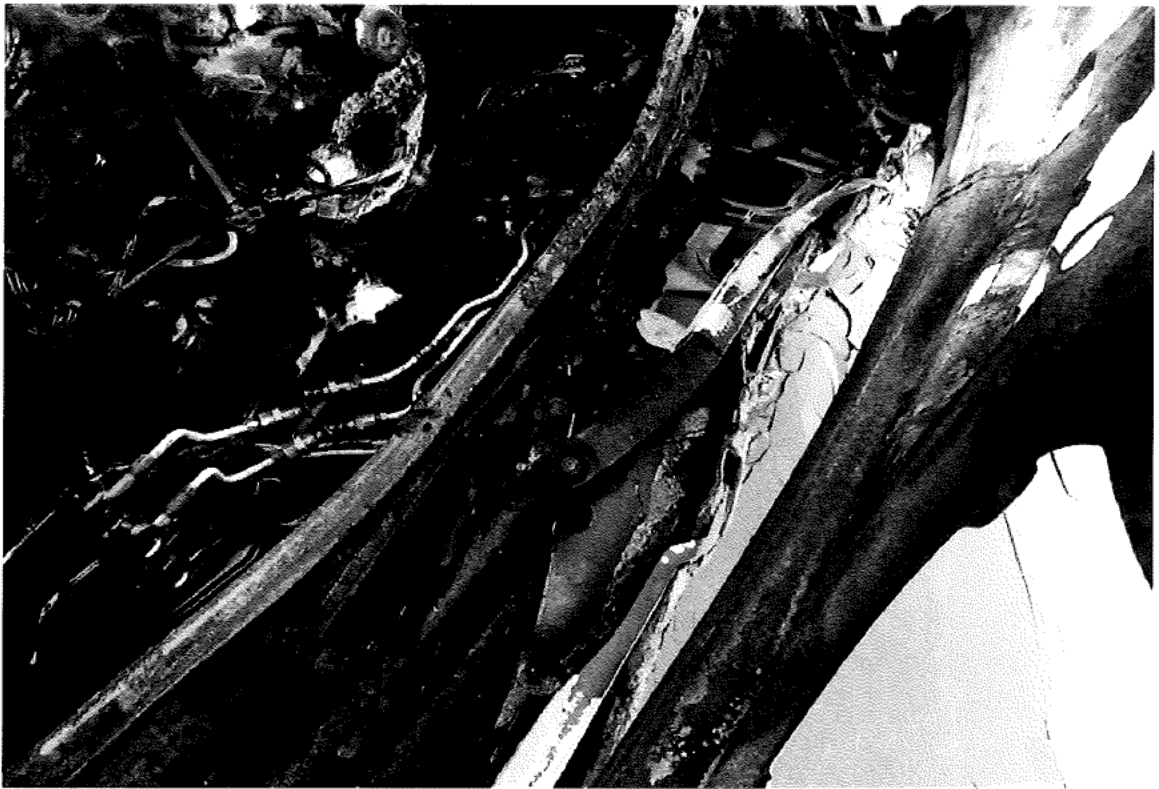
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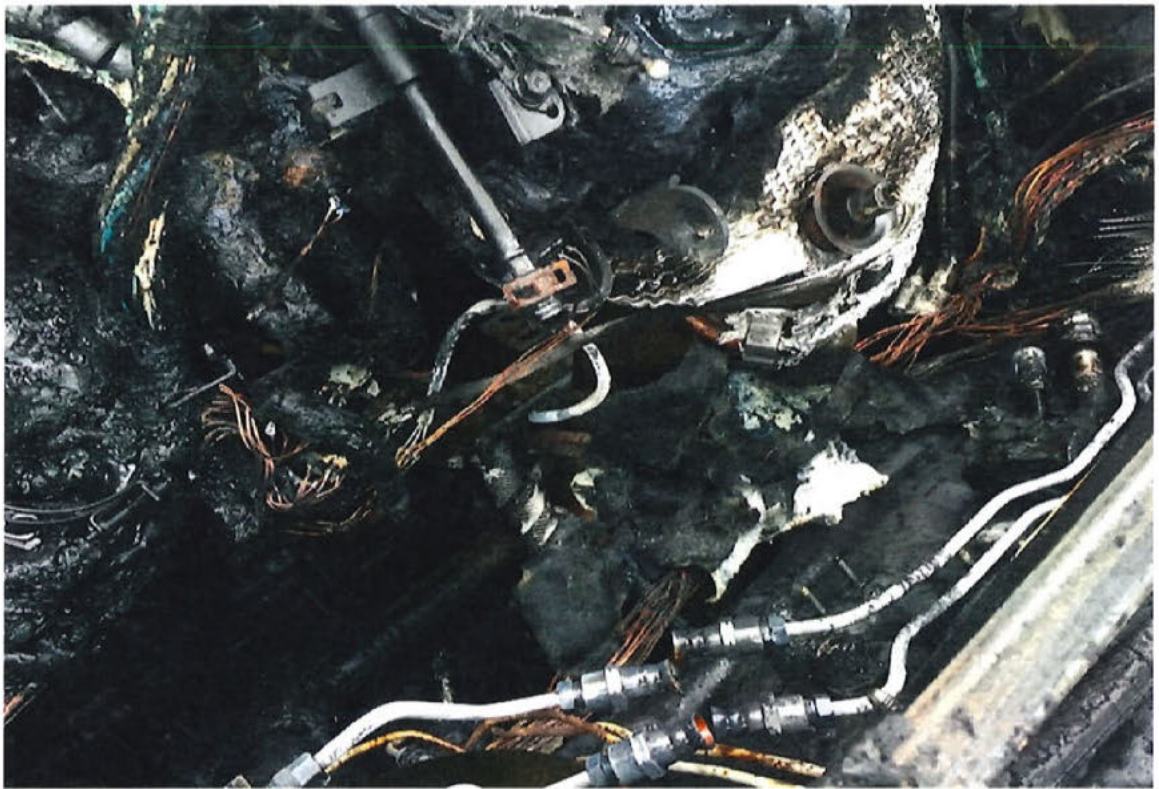


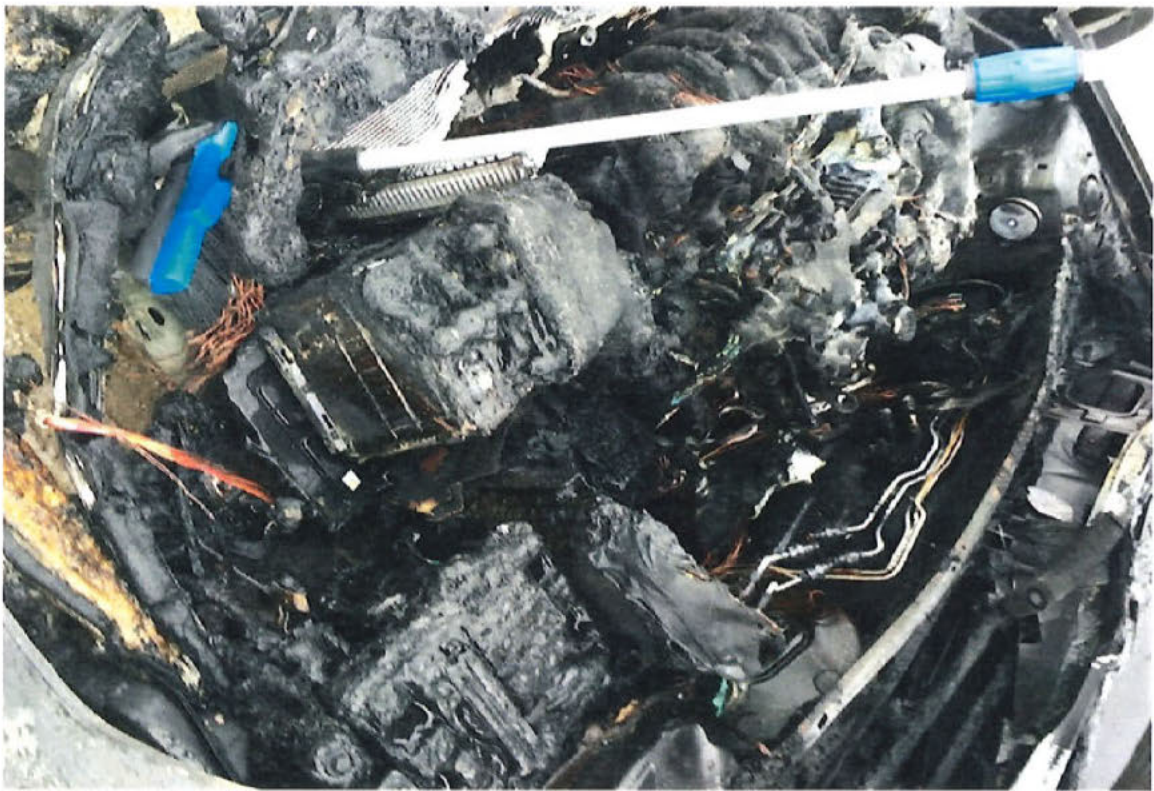


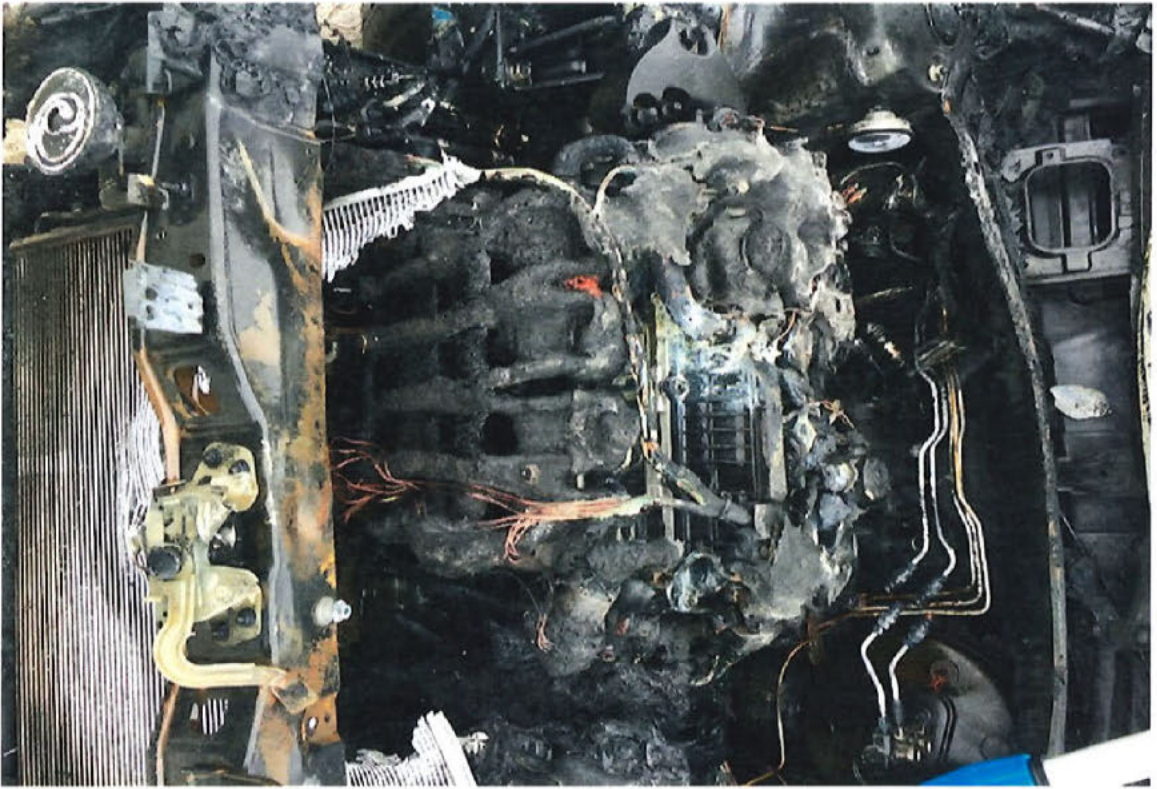




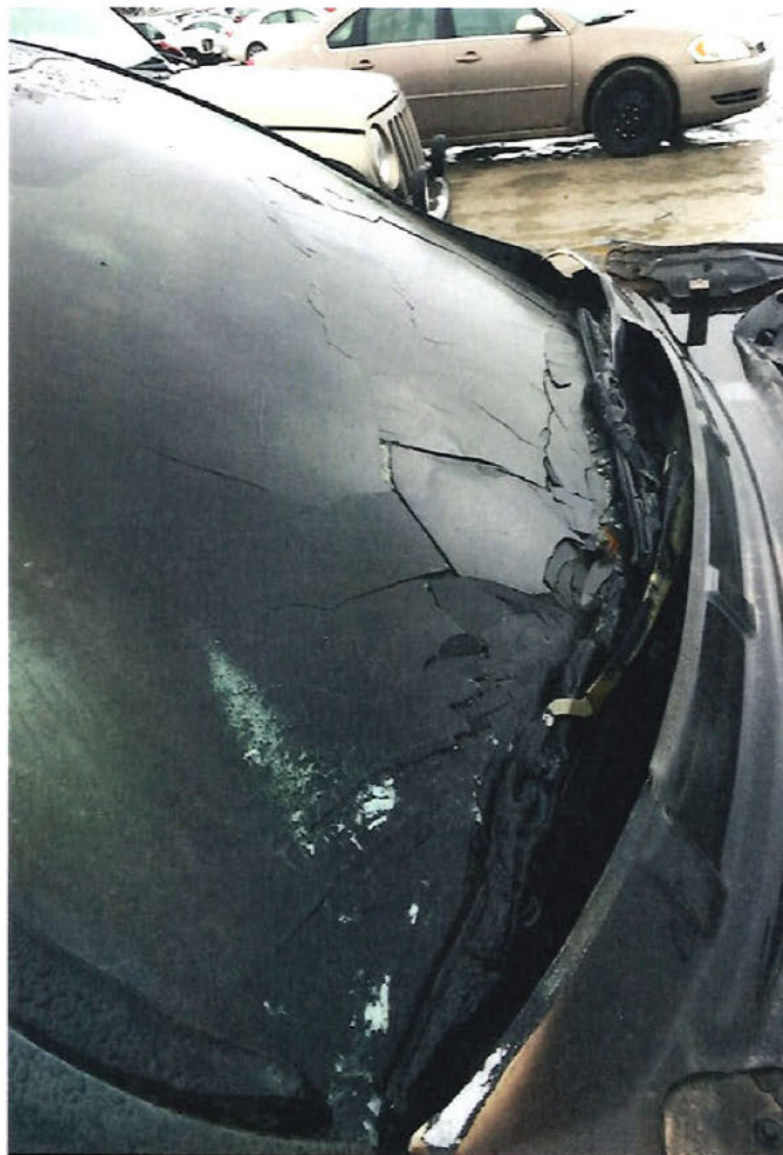














OHIO DEPARTMENT OF PUBLIC SAFETY - BUREAU OF MOTOR VEHICLES
TEMPORARY TAG REGISTRATION APPLICATION
*** CUSTOMER COPY ***

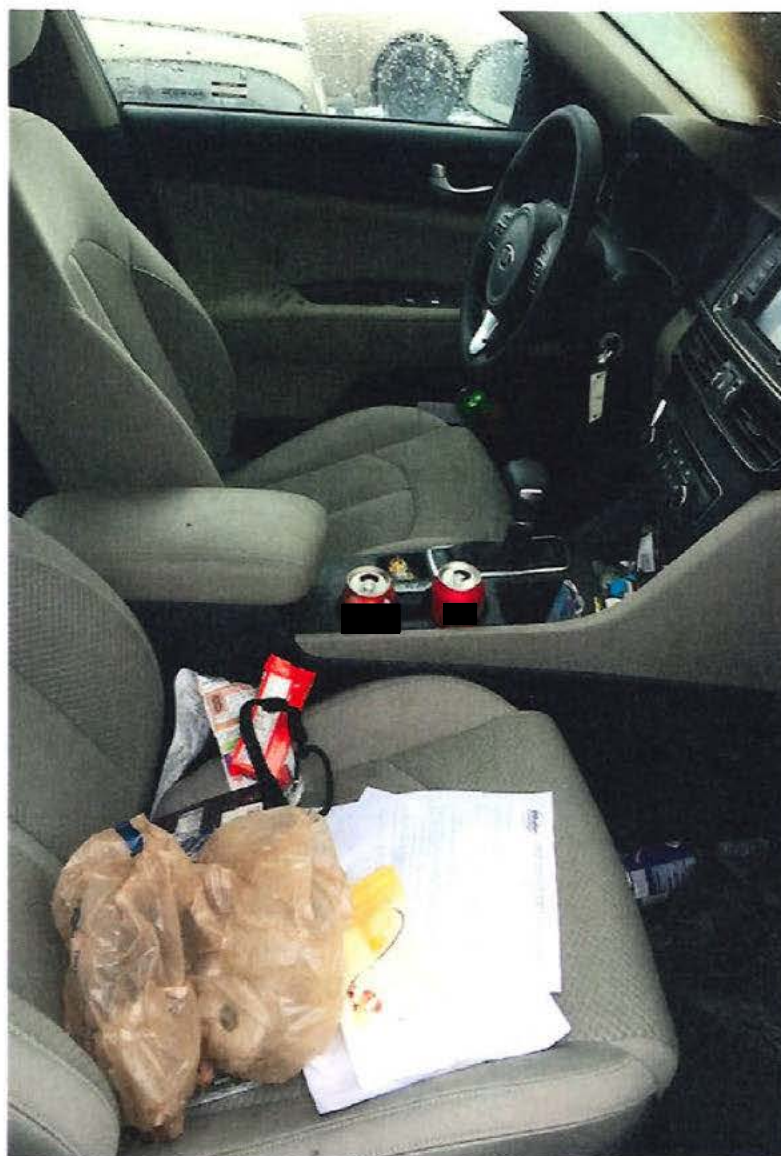
Temporary Tag: [REDACTED]
Vehicle Ownership: Single
Purchaser/Lessee Name: [REDACTED]
SS # / Tax ID: [REDACTED]
Home Address: [REDACTED]
City: [REDACTED]
State/ZIP: [REDACTED]
Additional Purchaser Name: [REDACTED]
SS # / Tax ID: [REDACTED]
Home Address: [REDACTED]
City: [REDACTED]
State/ZIP: [REDACTED]

Issue Date: 12/17/2016
Expiration Date: 1/31/2017
Dealer Permit: [REDACTED]
Issuing Dealership: TAYLOR CADILLAC INC
Address: 6300 W CENTRAL AVE
City: TOLEDO
State/ZIP: OH [REDACTED]
Vehicle Year: 2016
Vehicle Type: 85
Vehicle Make: Kia
Vehicle Serial No.: KNAGT4L39G5 [REDACTED]

YOU WILL LOSE YOUR DRIVER LICENSE IF YOU DRIVE WITHOUT INSURANCE OR OTHER ACCEPTABLE FINANCIAL RESPONSIBILITY COVERAGE
If you fail to provide proof of insurance or other acceptable financial responsibility (FR) coverage, you will lose your driver license. If you fail to provide proof of insurance or other acceptable financial responsibility (FR) coverage, you will lose your driver license. If you fail to provide proof of insurance or other acceptable financial responsibility (FR) coverage, you will lose your driver license.

PROOF OF COVERAGE IS REQUIRED: - Insurance - A police officer issues a traffic ticket - At all vehicle inspection stops - Upon traffic court appearance - At all vehicle inspection stops - Upon traffic court appearance - At all vehicle inspection stops - Upon traffic court appearance

IF YOU FAIL TO SHOW PROOF OF INSURANCE OR OTHER COVERAGE WILL: - Lose his or her driver license until insurance is provided - Lose his or her driver license until insurance is provided - Lose his or her driver license until insurance is provided









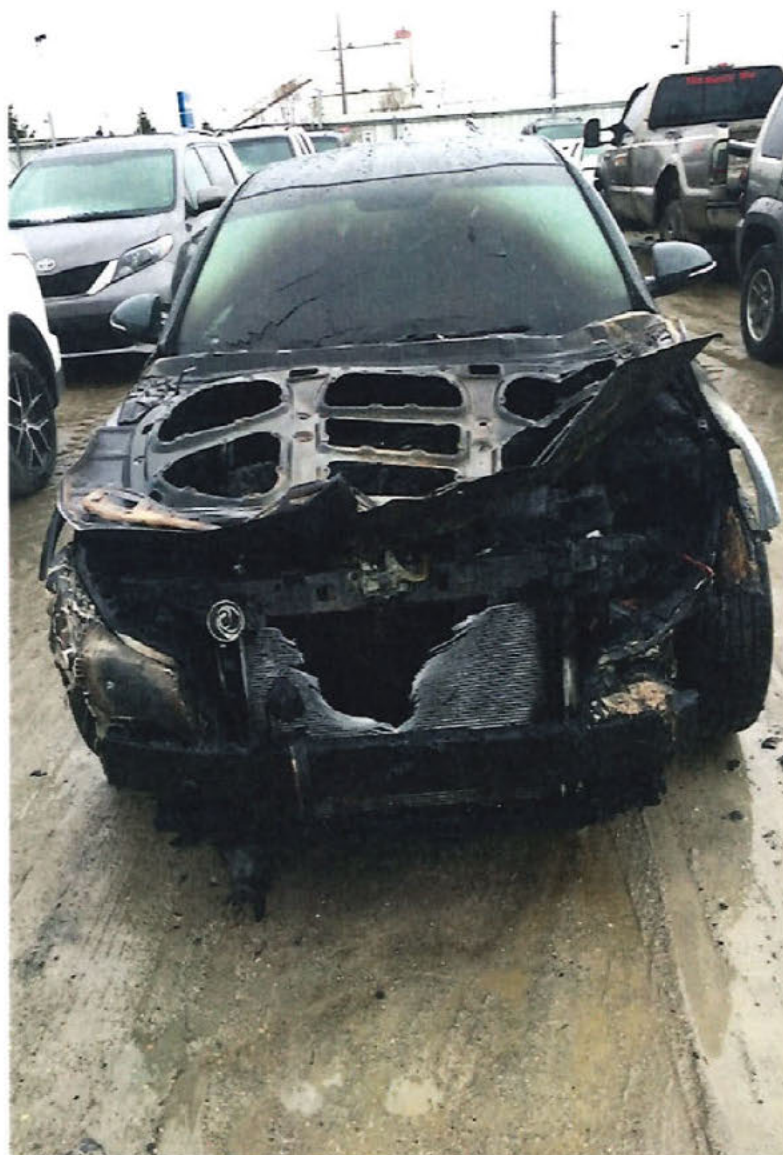


ATTENTION
LE CHARGEMENT
Veuillez consulter le manuel d'instructions pour plus de détails.
5100

MANUFACTURED IN KOREA BY
KIA MOTORS CORPORATION
03/16 GVWR 4497LB PAINT M5G
FRONT GAWR 2557LB REAR GAWR 2513LB TRIM BHH
THIS VEHICLE CONFORMS TO ALL APPLICABLE U.S.A. FEDERAL
SAFETY, BUMPERS, AND THEFT PREVENTION STANDARDS
IN EFFECT ON THE DATE OF MANUFACTURE SHOWN ABOVE
VIN KNAGT4L39G5
PASSENGER CAR















January 24, 2017

Kia Motors America, Inc.
Corporate Headquarters
111 Peters Canyon Rd
Irvine CA 92606

State Farm Auto Claims
P.O. Box 52250
Phoenix AZ 85072

RECEIVED

FEB 07 2017

CONSUMER AFFAIRS

RE: Claim Number: [REDACTED]
Date of Loss: [REDACTED] 2017
City/State of Loss: Hillsdale MI
Insured: [REDACTED]
Vehicle: 2016 Kia OPTIMA I X
VIN: KNAGT4L39G5 [REDACTED]
Mileage: **MILEAGE**

To Whom It May Concern:

This notice is to advise of a loss that occurred to our insured's vehicle. Our preliminary investigation indicates Kia Motors America, Inc 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 an offsite location in Lansing, MI and is available for your inspection by appointment only. There is no authorization to inspect this vehicle outside the presence of the State Farm® representative.

In order to assist you in evaluating and processing the subrogation claim we are asserting, 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 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 should have any questions, or would like to set up and appointment to inspect evidence/salvage, please contact me.

[REDACTED]





Kia Motors America, Inc.
Corporate Headquarters
111 Peters Canyon Road
Irvine, CA 92606-1790 USA
T 1 949 468 4800 F 1 949 468 4905

May 3, 2017

State Farm Insurance Companies
Megg Beverage
P.O. Box 106172
Atlanta, GA 30348-6172

Your Insured: [REDACTED]
Claim #: [REDACTED]
Kia Case #: [REDACTED]
Car: 2016 Kia Optima
VIN: KNAGT4L39G5 [REDACTED]
Date of Loss: [REDACTED]/17

Dear Ms. Beverage:

This letter is to confirm that we are in receipt of your letter, with intent to subrogate, dated March 30, 2017. Please be advised that Kia Motors America, Inc. (KMA) have completed its review of the above-referenced vehicle along with the information provided to determine the incident was not related to the fuel line.

Based on its investigation, Kia will take no further action in this matter at this time. If you have additional information you wish to be considered, please forward it to me at the above address. Thank you for your courtesy and cooperation.

Sincerely,

[REDACTED]
Ryan Ristow
National Consumer Affairs
Kia Motors America, Inc.

[REDACTED]

January 24, 2017

Kia Motors America, Inc.
Corporate Headquarters
111 Peters Canyon Rd
Irvine CA 92606

State Farm Auto Claims
P.O. Box 52250
Phoenix AZ 85072

RE: Claim Number: [REDACTED]
Date of Loss: [REDACTED]/2017
City/State of Loss: Hillsdale MI
Insured: [REDACTED]
Vehicle: 2016 Kia OPTIMA LX
VIN: KNAGT4L39G5 [REDACTED]
Mileage: **MILEAGE**

To Whom It May Concern:

This notice is to advise of a loss that occurred to our insured's vehicle. Our preliminary investigation indicates Kia Motors America, Inc 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 an offsite location in Lansing, MI and is available for your inspection by appointment only. There is no authorization to inspect this vehicle outside the presence of the State Farm® representative.

In order to assist you in evaluating and processing the subrogation claim we are asserting, 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 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 should have any questions, or would like to set up and appointment to inspect evidence/salvage, please contact me.

[REDACTED]


Page 2
January 24, 2017

Sincerely,

Arnold Cooper
Claim Specialist
(301) 620-6069
Fax: (855) 666-0964

State Farm Mutual Automobile Insurance Company



March 30, 2017

Kia Motors America, Inc
Corporate Headquarters
111 Peters Canyon Rd
Irvine CA 92606-1790

Sub Auto Litigation Office
PO Box 106172
Atlanta GA 30348-6172

RECEIVED

APR 03 2017

CONSUMER AFFAIRS

Certified Mail-Return Receipt Requested

RE: Claim Number: [REDACTED]
Date of Loss: [REDACTED] 2017
Our Insured: [REDACTED]
Loss Location: Hillsdale, MI
Vehicle: Kia Optima
VIN: KNAGT4L39G5 [REDACTED]
Mileage: 2,800
Your File Number: [REDACTED]
Insured's Deductible: \$50.00

Ryan:

This notice is to advise of a loss that occurred to our insured's vehicle. The damage was caused by a defect in the fuel line connection.

Our investigation indicates that Kia Motors America 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 America for reimbursement of \$19,127.38.

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.

Your cooperation is appreciated. If you should have any questions, or would like to set up and appointment to inspect the evidence/salvage, please feel free to contact me at (877) 787-8276 Ext. 6156927554

In order to assist you in evaluating and processing the claim we are asserting, 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.

If you have any questions or need additional information, please call me at the number listed below. If I am not available, any other member of my team may assist you.

[REDACTED]



RBZ00070

State Farm Mutual Automobile Insurance Company

Auto Payments by Participant/COL

Route To: Megg Beverage

BASIC CLAIM INFORMATION

Claim Number: [REDACTED]

Date of Loss: [REDACTED]-2017

Policy Number: [REDACTED]

Named Insured: [REDACTED]

Named Insured(s) / 311 - COMP

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>Payable COL</u>	<u>Pay Cd</u>	<u>Status</u>	<u>Amount</u>	<u>Auth Id</u>	<u>Rsn Cd</u>
[REDACTED]	02-09-2017	HERNDON AND HERNDON INVESTIGATIONS	311	8	Paid	\$2,039.10	JZ1S	
[REDACTED]	02-13-2017	REGIONAL ACCEPTANCE CORP	311	1	Paid	\$19,077.38	L4AV	TL
Total:						\$21,116.48		

STATE FARM INSURANCE
ARNOLD COOPER
PO BOX 52250
PHOENIX AZ 85072-2250

CLAIM



Investigators/Consultants

36135 Schockcraft
Livonia, Michigan 48150
(800) 961-2909
FAX: 734.591.8148

www.hardon-associates.com

1855 Normandy St., Unit 603
LaSalle, Ontario N9B 2R4

P.O. Box 27
Boyer City, Michigan 49712
Phone/Fax 231.282-5813

P.O. Box 520
Coloma, Michigan 49038
Phone/Fax 269.468.3418

Licensed in Michigan, Ohio,
Illinois, Indiana, Arizona,
Florida and Ontario, Canada

February 1, 2017

IN RE: State Farm Insurance Claim No. [REDACTED]
H&A File No. [REDACTED]
Date Received: January 24, 2017
[REDACTED]

PREDICATION:

This case is predicated upon the request of Mr. Arnold Cooper, Claims Representative, to conduct an investigation into the fire loss of a 2016 Kia Optima.

SECRETARY OF STATE:

A review of the title information indicates the 2016 Kia Optima, bearing Vehicle Identification Number KNA3GT4L39G5 [REDACTED] was transferred from Ohio to [REDACTED] Hillsdale, MI [REDACTED] on January 9, 2017 with 14 actual miles. Regional Acceptance Corp. is the secured interest. There is no Michigan license plate listed on the registration. (See enclosed document)

INSPECTION:

On January 26, 2016 at 12:00 PM, this Investigator arrived at Copart, Lansing, Michigan to conduct an investigation into the fire loss of a 2016 Kia Optima.

Once at the scene, a close inspection provided the following information:

SEE ENCLOSED INVESTIGATION REPORT

Prior to leaving the inspection location, several digital photographs were taken, are stored on a server off site, and are enclosed for your review.

IN RE: State Farm Insurance Claim No. [REDACTED]
H&A File No. [REDACTED]

February 1, 2017
Page 2

ORIGIN AND CAUSE INVESTIGATION:

On January 26, 2017 at 12:00 PM, this Investigator arrived at Copart to conduct an origin and cause investigation into the fire loss of a 2016 Kia Optima. Upon arrival, the vehicle, gray in color, is located in the secured lot and is identified by the Vehicle Identification Number on the federal manufacturers label secured to the driver B pillar. There is a temporary Ohio license plate in the rear window with an expiration date of January 31, 2017 and a date of issue December 17, 2016. Further, there is a Taylor Kia advertisement license plate on the trunk lid. Initial observations reveal evidence of a fire to have originated within the engine compartment causing charring and blistering to the painted surfaces of the hood and fenders as well as heat damage and cracking to the windshield. Both headlight assemblies are partially consumed, the remains of the grille and front bumper cover are not present. Both front tires are still inflated. The remaining exterior painted surfaces of the vehicle are intact, the rear tires are intact and inflated and all remaining window glass is intact in the up/closed position.

The examination is focused to the fuel tank, fill tube and fuel cap where all are found to be intact. cursory inspection of the undercarriage reveals it is intact.

The examination is focused to the vehicle's interior where it is found to be intact and undamaged by fire. It should be noted the remains of assemblies and the washer solvent reservoir as well as the outer portion of the steel hood have been placed in the rear passenger compartment after the fire. Contents in the vehicle include pop cans, candy and candy wrappers, blood glucose test strips, miscellaneous papers and CDs. Subsequently, the odometer is digital and does not illuminate however there is a Taylor Kia of Toledo oil change sticker on the windshield indicating the first service due October 26, 2016 or 5,000 miles.

At this time, entry is gained into the trunk using the key in the ignition where the trunk is found to be intact. Within the trunk is a gas can nozzle cap, papers and a children's toy. Further, the spare tire, tire changing equipment and tire mobility kit are intact under the cover.

The investigation is focused to the engine compartment where a subsequent check of the fluid levels reveal the brake fluid and coolant have drained during the course of the fire, transmission fluid drained during the fire, power steering is electric and the oil is registering overfull and may be attributed to water having entered the engine during fire suppression.

The inspection is focused to the electrical system on the left or driver side where exposure fire damage is noted to the fuse box, powertrain computer and battery. Plastic casing remains surrounding the fuse box and wiring traveling to same reveals color coded wiring insulation still intact. Wiring traveling to the power train computer inboard the fuse box reveals charred wrapping, charred wiring insulation and wires with color coded insulation still present and no

IN RE: State Farm Insurance Claim No. [REDACTED]
H&A File No. [REDACTED]

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evidence of any fire origin. Inspection of the battery and the left front reveals exposure fire damage with plastic casing and a heat protector on the sides of the battery. The negative battery post on the outboard side is broken off and the cable is void of insulation. Combustibles surround the positive cable connection on the inboard side. Upon examining the battery cable wiring, the positive cable which travels to the starter at the front of the engine and alternator cable in the right front of the engine have made contact with a hose bracket in the area of the engine and transmission connection with electrical activity and fusing noted and the metal bracket melted in two. Further, branch wiring traveling over the top of the engine within this area reveals electrical activity present.

The examination is focused to the front of the engine compartment where melting is present to center of the aluminum air conditioning condenser and radiator. The lower radiator hose is still connected to the radiator on the passenger side and much of the upper radiator hose is still present on the left side of the engine. The examination continues and the cooling fan motor is not located at this time, wiring on the left or driver side reveals it is void of insulation but no evidence of any electrical activity is found. The examination further reveals the oil filter secured at the front of the engine with the hoses traveling to the oil cooler partially consumed with the hose clamps still in place.

The investigation is focused to the right or passenger side where there is serpentine belt remains on the pulleys. Further, there are the remains of a coolant reservoir and no evidence of any fire origin.

The inspection continues and is focused to the rear of the engine compartment where in the left rear factory wiring harnesses reveal wrapping charred and color coded wiring insulation still remaining. Factory rubber grommet to the left of the brake booster is also still basically intact. The examination of the right or passenger side reveals exposure fire damage to the ABS module and associated wiring. The wiring harness traveling along the rear of the engine compartment in the center is void of insulation. Further, the silencer pad material at the bulkhead in the center has been consumed. Consumption of air conditioning hoses, combustible brake hoses from the fittings within this area is noted. The examination reveals the heater hose connections with the remains of the hoses and clamps in place and the hoses partially consumed.

The investigation is now focused to the top of the engine where there is the remains of fiberglass material covering the valve cover on the passenger side where the oil fill cap is still in place. The examination reveals the fire damage to the engine is most pronounced on the left or driver side as indicated by the lack of fiberglass material covering areas of the driver side of the valve cover and top of the engine and melting to the aluminum heat shielding for the exhaust manifold and catalytic converter at the rear of the engine. The examination is focused to the fuel system where the combustible fuel line at the bulkhead to the left of the exhaust has melted off and been

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consumed where it would travel and connect to the engine. The examination of the engine reveals the fuel rail below the combustible intake at the front of the engine. A metal fuel line is connected to the driver side of the fuel rail which travels along the left side of the engine to the high pressure fuel pump in the upper left corner. At the front of the high pressure fuel pump is a metal line and partially consumed combustible fuel line which would travel and connect to the supply at the bulkhead as previously stated.

Further examination reveals foam padding with the Hyundai cover assy. imprint noted which is at this time lying in the area of the exhaust manifold and rear of the engine compartment. The inspection of same reveals an odor familiar to this Investigator as gasoline on the remains of the padding.

At this time, the vehicle is placed on an inspection rack where the examination reveals the rear and mid undercarriage are intact to include the underbody protector. The examination reveals the bottom of the engine is intact to include the drain plug and the oil filter is tight. The examination continues and the positive battery cable which is arced in two in the area of the bracket at the front of the engine is noted traveling back to the battery. The inspection of the fuel line reveal it is consumed within the engine compartment and is not visible from the channel along the undercarriage to the fuel tank where the underbody shielding is still intact.

At this time, having completed the above inspection and examination, it is the opinion of this Investigator that the fire originated within the rear of the engine compartment in the area of the fuel lines and at this time, the investigation continues.

FIRE SCENE INVESTIGATION:

On January 27, 2017 vehicle parts were retrieved from the fire scene; [REDACTED] Hillsdale, MI. Located at the scene were: a light bulb assembly, the cooling fan motor and wiring and the throttle body. Inspection of these items reveal exposure fire damage and no evidence of fire origin. Further, the items were placed in the vehicle at Copart on January 31, 2017. (See enclosed photographs)

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EXEMPLAR VEHICLE:

On January 27, 2017, exemplar 2016 Kia Optima engine compartment was photographed at Feldman Kia in Novi, Michigan. (See enclosed photographs).

VINLINK:

Vinlink decoded the Vehicle Identification Number as a 2016 Kia Optima equipped with a 2.4 liter, L4 engine and was assembled in Korea. (See enclosed document)

NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION:

A search of the National Highway Traffic Safety Administration for 2016 Kia Optima vehicles produced two recalls. Upon review, they were found to have nothing whatsoever to do with the fire in question. (See enclosed documents)

ALLDATA SYSTEM:

A search of the Alldata system for 2016 Kia Optima vehicles produced one general campaign, three safety campaigns and three safety recalls as well as a number of technical service bulletins. Upon review, none were found to pertain to the fire in question. (See enclosed documents)

RECALL/CAMPAIGN QUERY:

A search by VIN through the Kia.com website indicates there are no open safety recalls for this vehicle.

CARFAX:

This office obtained a Carfax vehicle history report for the vehicle which indicates no accident damage reported to Carfax, one owner, vehicle last owned in Michigan, one detailed record available, last reported odometer reading 14 miles. (See enclosed document)

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HILLSDALE FIRE DEPARTMENT:

This Investigator was advised by the Claims Investigator State Farm has requested a copy of the fire report.

INTERVIEW -- [REDACTED]

Investigator Karl Belanger of this office conducted a telephone interview with [REDACTED] the title holder and named insured and [REDACTED] the operator of the vehicle and eyewitness to the fire. (See enclosed interview)

CONCLUSION:

Having completed an examination of the vehicle, examined the vehicle components left at the fire scene, reviewed an interview with the insured and the operator of the vehicle who was an eyewitness to the fire, conducted research pertaining to the vehicle, and based upon all of the information known at the time of the preparation of this report, it is the opinion of this Investigator that the fire originated within the rear of the engine compartment in the center to left or driver side in the ignition of fuel vapors escaping from the fuel system to include the fuel line/fittings/connections and upon ignition of the fuel vapors, the fire extended upward and outward from this location causing the damage present. The fire is classified as an accidental fire.

At this time, all requests for services have been completed, we are closing our file and forwarding our report and photographs for your review.

Conclusions and opinions expressed in the report were developed utilizing the Investigator's training, education, experience and standard investigative techniques.

[REDACTED]
Devin C. Jordan, IAAI - CFI

The electronic signature appearing on this document was authorized by the Investigator(s) and the original copy of this report is maintained by Herndon & Associates and is a true and accurate copy of the final report which is available upon request.

DCJ/pas



HERNDON
& ASSOCIATES
Investigators/Consultants

36135 Schoolcraft
Livonia, Michigan 48150
1-800-961-2909
Fax 734-591-0140

1855 Normandy St., Unit 603
LaSalle, Ontario N9H 2R4

P.O. Box 27
Bozette City, Michigan 48712
231-282-5813

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VEHICLE FIRE INVESTIGATION

Fire Dept. _____ Incident No. _____
Date/Time Of Investigation 1-26-07 at 12pm
Vehicle Examined At Copart, Lansing, MI
Location At Time Of Fire _____
Alley ☐ Building ☐ Driveway/Garage ☐ Field ☐ Freeway ☐ Park ☐ Pk Lot ☐ Street ☐
Date Of Fire _____ Day _____ Time of Call _____ Arrived _____ Clear _____

Description Of Vehicle

Title Holder: _____
Owner: _____
Address: _____
Year 2006 Make Kia Model Optima
Color: (Top) Gray (Bottom) Gray
License Plate: State MI Number _____ Expiration Date _____
Vehicle Identification Number: KNA67463965
Lien Holder: Regional Acc Corp
Insurance Company State Farm

Passenger Compartment (Interior)

1	Dashboards	Intact ☒	Missing ☐	Partially Consumed ☐	Consumed ☐
2	Radio	Intact ☒	Missing ☐	Aftermarket ☐	
3	HVAC	Intact ☒	Missing ☐	Partially Consumed ☐	Consumed ☐
4	Speakers	Intact ☒	Missing ☐	Aftermarket ☐	
5	Bulkhead	Intact ☒	Breached By Fire ☐		
6	Ignition/fob housing or push button start	Intact ☒	Missing ☐	On Position ☐	Off Position ☒
			Thumb Assist/Beauty Ring Off ☐	Locked ☐	
		Tampered With/Locked ☐ Tampered With/Unlocked ☐ Destroyed By Fire ☐ In Debris ☐			
7	Steering Column	Intact/Locked ☒	Intact/Unlocked ☐	Unlocked By Factory ☐	
		Tampered With/Locked ☐	Tampered With/Unlocked ☐	Missing ☐	
		Destroyed By Fire ☐			
8	Gear Shift Selector	(Column ☐ Floor ☒	Locked ☐	Unlocked ☒	Manual ☐
			Missing ☐	Destroyed By Fire ☐	
9	Trans Linkage	Intact ☐	Compromised ☐	Destroyed By Fire ☐	N/A ☐
10	Anti-Theft System	Factory ☐ Type: _____ Aftermarket ☐ Type: _____ Unknown ☐	Alarm System	Factory ☐ Type: _____ Aftermarket ☐ Type: _____ Unknown ☐	
11	Ignition Key/fob	None Found ☐ In Ignition ☒ At Scene ☐	Provided By: Claim Rep ☐ Owner ☐		
		Tested immobilizer system Yes ☐ No ☒			
12	Front Seat	Intact ☒	Missing ☐	Partially Consumed ☐	Consumed ☐
13	Rear Seat	Intact ☒	Missing ☐	Partially Consumed ☐	Consumed ☐
14	Third Seat	Intact ☒	Missing ☐	Partially Consumed ☐	Consumed ☐
15	Glove Box	Intact ☒	Partially Consumed ☐	Consumed ☐	N/A ☐
		Owner's Manual ☒ Miscellaneous Papers ☐ Sundries ☐			
16	Center Console	Intact ☒	Partially Consumed ☐	Consumed ☐	N/A ☐
		CD Changer Yes ☐ No ☒			
		Owner's Manual ☐ Miscellaneous Papers ☐ Sundries ☒			

VEHICLE FIRE INVESTIGATION 2

Passenger Compartment (Interior) Cont.

17	Overhead Console	Intact ☒	Partially Consumed ☐	Consumed ☐	N/A ☐
	DVD Player/Monitor(s)	Intact ☐	Partially Consumed ☐	Consumed ☐	N/A ☐
18	Air Bags:				
	Steering Wheel:	Intact ☒	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Passenger Side Dash:	Intact ☒	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Right Rear:	Intact ☐	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Left Rear:	Intact ☐	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Side Air Bags (Driver):	Intact ☒	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Side Air Bags (Pass):	Intact ☒	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
	Headliner/Curtain:	Intact ☒	Missing ☐	Deployed ☐	Fire Damaged ☐ N/A ☐
19	Odometer Reading: _____ Removed ☐				
	Analog ☐ Digital ☒	Destroyed By Fire ☐ Vandalized ☐		Tadefk - Toledo	
	Oil Change Sticker ☒	Date: 10-24-16	Mileage: 8000		
20	Title Information: (Date Of Transfer To Current Owner/Mileage) 1-9-17 164 actual miles				
21	Ashtray	Smoking Materials Present ☐ Yes ☒ No ☐ Unk ☐	Cigar Lighter Used ☐ Yes ☐ No ☒ Unk ☐		
22	Personal Effects In Passenger Compartment candy, pap, hand gloves, test, papers				

Engine Compartment

23	Engine Accessibility	Limited (Hood Jammed) ☐	Open ☒	Forced Or Unbolted By Investigator ☐
		Consumed ☐		
24	Engine	Intact ☐	Missing ☐	Partially Stripped ☐ Fire Damaged ☒
25	Battery	Intact ☐	Missing ☐	Fire Damaged ☒ After-Mkt wiring/conn ☐
26	Aux Battery	Intact ☐	Missing ☐	Fire Damaged ☐ N/A ☐
27	Fuse/ Relay Center	Intact ☐	Missing ☐	Fire Damaged ☒
28	ECM/PCM	Intact ☐	Missing ☐	Fire Damaged ☒
29	Radiator	Intact ☐	Missing ☐	Fire Damaged ☒
30	AC Condenser	Intact ☐	Missing ☐	Fire Damaged ☒ N/A ☐
Fluid Levels - NOTE: D.B.F. = DRAINED BY FIRE				
31	Oil	Transmission	Coolant	Brake
	D.B.F. ☐ Overfill ☐ 1/4 full	D.B.F. ☒ Dealers Access ☐	D.B.F. ☒	D.B.F. ☐
				Power Steering D.B.F. ☐ Electric ☒
32	Belts:	Intact ☐	Partially Consumed ☒	Consumed ☐
33	Upper Hose:	Intact ☐	Partially Consumed ☒	Consumed ☐
34	Lower Hose:	Intact ☐	Partially Consumed ☒	Consumed ☐
35	Engine Parts Missing: cooling fan motor			
36	Additional Information:			

Exterior Examination

37	Tires (Brand)	OEM or Aftermarket Wheels/Wheel Covers	32" of Tread Remaining	No. Of Lugs	Missing	Switched
LF						
LR	None	4	new	All		
RR						
RF						

VEHICLE FIRE INVESTIGATION **3**

Door Handle/Cylinder

38	Driver Door	Intact ☒	Fire Damaged ☐	Forced Entry ☐
39	Left Rear (sliding/cargo) Door(s)	Intact ☒	Fire Damaged ☐	Forced Entry ☐
40	Rear Cargo Door (s)	Intact ☐	Fire Damaged ☐	Forced Entry ☐
41	Right Rear (sliding/cargo) Door(s)	Intact ☒	Fire Damaged ☐	Forced Entry ☐
42	Passenger Door	Intact ☒	Fire Damaged ☐	Forced Entry ☐

Trunk/Cargo/Bed Compartment Examination

43	Pickup ☐	Van ☐	Utility Vehicle ☐	Other ☐
44	Trunk Lock	Intact ☐	Locked ☐	Forced Open ☐
45	Trunk Release	Yes ☐	No ☐	Electric ☐
46	Entry To Trunk	Yes ☐	No ☐	Through Deck ☐

Trunk/Cargo/Bed Contents

47	Spare Tire	Intact ☒	Missing ☐	On Vehicle ☐	Fire Damaged ☐
48	Tire Change Equipment	Intact ☒	Missing ☐		
49	CD Changer in Cargo Area or Trunk	Yes ☐	No ☒	Hybrid Batteries ☐	
50	Aftermarket Wiring for Audio/Video System i.e. Power Cable, Speaker Wiring, RCA Connectors	Yes ☐	No ☒	Unknown ☐	
51	Trailer Hitch	Yes ☐	No ☒	Factory ☐	Non-Factory ☐
	Trailer Wiring	Yes ☐	No ☒	Factory ☐	Non-Factory ☐

Glass Condition

52	Windshield:	Intact ☐	Missing ☐	Melted/Cracked By Heat ☒	Broken ☐	In ☐	Out ☐
53	Electric Windows:	Yes ☒	No ☐				
54	Driver's Window:	Intact ☒	Up/Closed ☒	Down ☐	Missing ☐	Cracked ☐	Broken ☐
55	Left Rear Window:	Intact ☒	Up/Closed ☒	Down/Open ☐	Missing ☐	Stationary ☐	Moveable ☐
56	Vent/Triangle Window:	Intact ☒	Missing ☐	Stationary ☒	Moveable ☐	Cracked ☐	Broken ☐
57	Left Rear 3rd Window:	Intact ☐	Missing ☐	Stationary ☐	Moveable ☐	Cracked ☐	Broken ☐
58	Rear Window:	Intact ☒	Open ☐	Closed ☐	Missing ☐	Stationary ☒	Moveable ☐
59	Right Rear 3rd Window:	Intact ☐	Missing ☐	Stationary ☐	Moveable ☐	Cracked ☐	Broken ☐
60	Vent/Triangle Window:	Intact ☒	Missing ☐	Stationary ☒	Moveable ☐	Cracked ☐	Broken ☐
61	Right Rear Window:	Intact ☒	Up/Closed ☒	Down/Open ☐	Missing ☐	Stationary ☐	Moveable ☐

VEHICLE FIRE INVESTIGATION **4**

62	Passenger Window:	Intact ☒	Up ☒	Down ☐	Missing ☐	Stationary ☐	Moveable ☐	Cracked ☐	Broken ☐
	Position:	In ☐	Out ☐						
63	Sun Roof:	Open ☐	Closed ☐	Missing ☐	Fire Damaged ☐				
64	Convertible	Up ☐	Down ☐	Missing ☐	Fire Damaged ☐				
65	T-Top	On ☐	Missing ☐	Fire Damaged ☐					
66	Hard/Soft Top	On ☐	Missing ☐	Fire Damaged ☐					
67	Tonneau Cover/Fiberglass Cap	On ☐	Missing ☐	Fire Damaged ☐					

Under Vehicle

68	Gasoline ☒	Diesel ☐	Natural Gas ☐	Electric ☐	Hybrid ☐
69	1. Fuel Tank	Intact ☒	Missing ☐	Fire Damaged ☐	
70	1. Fill Pipe	Intact ☒	Missing ☐	Fire Damaged ☐	
71	1. Fuel Cap	Intact ☒	Missing ☐	Fire Damaged ☐	
72	2. Fuel Tank	Intact ☐	Missing ☐	Fire Damaged ☐	
73	2. Fill Pipe	Intact ☐	Missing ☐	Fire Damaged ☐	
74	2. Fuel Cap	Intact ☐	Missing ☐	Fire Damaged ☐	
75	Transmission Pan	Intact ☐	Missing ☐	Leakage Noted ☐	Yes ☐ No ☐
76	Oil Pan	Intact ☐	Missing ☐	Leakage Noted ☐	Yes ☐ No ☐

NOTE: For Damage/Rust * L = Light M = Medium H = Heavy

Areas	Open	Closed	Missing	Rust*	Damage*	Vandalized	Consumed
77 Front Bumper							
78 Hood		x					
79 Grille							
80 Head Lights							
81 Left Fender							
82 Driver's Door		x					
83 Left Rear(sliding/cargo)Door(s)		x					
84 Left Quarter Panel							
85 Trunk Lid/Tail Gate		x					
86 Rear Cargo Door(s)							
87 Tail Lights							
88 Rear Bumper							
89 Roof							
90 Right Quarter Panel							
91 Right Rear(sliding/cargo)Door(s)		x					
92 Passenger Door		x					
93 Right Fender							
94 Running Boards/Step Bars							
95 Exterior Mirrors							
96 Body Condition:	Excellent ☐	Good ☐	Fair ☐	Poor ☐			
97 Plate on vehicle Yes ☒ No ☐	Plate Number	OH Temp					
98 Evidence Confiscated: Yes ☐ No ☒							

Revised 03/11/2012

Completed By: _____

abStation - Print Screen

A SOS 2 01/24/2017 11:15:12 CCF/JAVAP1999/74_126_26_146/1.
59:1:KNAGT4L38G
TITLE INFORMATION:
2016 KIA KNAGT4L38G 22 FOUR DOOR M FOREIGN-OH
01/09/2017 OPTIMA 14 A

HILLSDALE

FULL RIGHTS TO SURVIVOR

REGIONAL ACCEPTANCE CORP
PO BOX 277760 01/06/2017
SACRAMENTO CA 95827

MI SOS

1/24/2017 1:15:32 PM

Report type: BASIC

VIN: KNAGT4L39G5

VIN number: KNAGT4L39G5

DECODED: Kia - Optima (2016)

Model Year	2016
Make	Kia
Model	Optima
Trim Level	LX
Body Type	4 Door Sedan
Manufacturer	Hyundai-Kia America Technical Center Inc.
Production Seq. Number	
Engine Type	L4, 2.4L; DOHC 16V; GDI
Fuel Type	Gasoline
Engine Code	3
Drive Line Type	FWD
Vehicle Type	Passenger Car
Vehicle Class	Mid-size Car
Restraint System	Dual Air Bag; Side Air Bag
Country	KOREA
Asy. Plant	Hwasung
Check Digit	9
AAIA	237862
AAIA ENGINE	21745
AAIA TRANSMISSION	5037

BETA



Unique
History,
Unique
Value

This Car's History


 No Accidents
Reported


 1-Owner
Vehicle

As of 10/24/2017
This Car's Retail Value

\$18,660

[View Details](#)

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Livonia, MI Print Report



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

Vehicle Information:
 2016 KIA OPTIMA LX
 VIN: KNAGT4L3G5
 SEDAN 4 DR
 2.4L I4 F DOHC 24V
 GASOLINE
 FRONT WHEEL DRIVE
Standard Equipment | Safety Options

-  No accident / damage reported to CARFAX
-  CARFAX 1-Owner vehicle
-  Last owned in Michigan
-  1 Detailed record available
-  14 Last reported odometer reading



The CARFAX Vehicle History Report is based only on information supplied to CARFAX and available as of 10/24/17 at 1:22:48 PM (EST). 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.

CARFAX Ownership History		Owner: 1
The number of owners is estimated		
Year purchased		2017
Type of owner		—
Estimated length of ownership		15 days
Owned in the following state/provinces		Michigan
Estimated miles driven per year		—
Last reported odometer reading		14

CARFAX Title History		Owner: 1
CARFAX guarantees the information in this report		
Salvage Junk Rebuilt Fire Flood Theft Lemon		Guaranteed No Problem
Not Actual Mileage Exceeds Mechanical Limits		Guaranteed No Problem



GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back. [Register](#) | [View Terms](#)

CARFAX Additional History	
No total loss reported to CARFAX.	
No structural damage reported to CARFAX.	
No airbag deployment reported to CARFAX.	
No indication of an odometer rollback.	
No accidents or damage reported to CARFAX.	
No open recalls reported to CARFAX.	
Total Loss	No Issues Reported
Structural Damage	No Issues Reported
Airbag Deployment	No Issues Reported
Odometer Check	No Issues Indicated
Accident / Damage	No Issues Reported
Manufacturer Recall	No Recalls Reported

CARFAX Detailed History	
Owner 1	
Date:	Mileage:
01/09/2017	14
Source:	Comment:
Michigan	Title issued or updated
Michigan	First owner reported
Michigan	
Michigan	

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CARFAX Glossary	
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's history. Estimated ownership is available for vehicles manufactured after 1981 and titled solely in the US including Puerto Rico. Dealers sometimes report in title 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.	

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VIN: 4T4E39G 1:22:48 PM (EST)

Owner/ Driver Interview (Motorized Vehicles)



Interviewer: Karl Belanger

Insurance company: State Farm

Claim number:

Herndon & Associates File No:

Person interviewed (owner):

Date: January 25, 2017
Time: 5:20 p.m.

Person interviewed (driver*):

Date: January 25, 2017
Time: 7:00 p.m.

1. Occupation of person interviewed: Bank Mortgage Student
Refused to answer ☐

2. Name of Titleholder:

3. Name of Insured:

4. Owner's relationship to driver: Common-law

5. Name of any passenger(s) None

6. Who is the primary driver?

7. Does anyone else operate the vehicle? Yes ☒ No ☐

8. Indicate who and relationship: common-law)

9. Do any of the drivers have any recent complaints or problems with the vehicle? Yes ☐ No ☒
Describe:

Owner/ Driver Interview (Motorized Vehicles)



10. * Date and Time of fire: January 20, 2017 6:45-7:00 p.m.
11. * Weather Conditions: Rainy ☒ Windy ☐ Cloudy ☐ Snow ☐ Sleet ☐
Clear ☐ UNK ☐ Other ☐ misty ☐
Temperature: ° C ☐ F ☐
12. *What direction of wind (i.e. front to rear)? UNK ☒
13. *Address of fire (include City, State/Province) 133 Marion Street, Hillsdale, MI
Street ☐ Driveway ☐ Parking Lot ☐
Inside Building ☐ Freeway ☐ Alley ☐
Other:
14. *What Fire and/or Police Department(s) responded? Hillsdale Fire & Police
Not Called ☐
15. *Who called the Fire and/or Police Department? UNK ☐
16. Do you have a copy of the fire report? Yes ☐ No ☒
If Yes, have record forwarded to our office: FAX ☐ MAIL ☐ EMAIL ☐
17. Do you have a copy of the police report? Yes ☐ No ☒
If yes, have record forwarded to our office: FAX ☐ MAIL ☐ EMAIL ☐
18. *How long to respond? under 5 min ☐ 5-10 min ☒ 10-15 min ☐
15-20 min ☐ 20-25 min ☐ 25-30 min ☐
above 30 min ☐ unk ☐
19. Type of motor vehicle (Yr./Make/Model/Color): 2016 Kia Optima, gray
20. Engine: Gasoline ☒ Diesel ☐ Hybrid ☐ Electric ☐
Natural Gas ☐ Propane ☐ Hydrogen ☐
21. Purchased: New ☒ Demo ☐ Used ☐ Lease ☐ Auction ☐
Family Member ☐ **
- **Identify family member:

Owner/ Driver Interview (Motorized Vehicles)



22. Approximate date of purchase: December 17, 2016
23. Name of dealer (City, State/Province): Taylor Kia dealership, Toledo, OH
Private Individual ☐
24. Any recall notices, campaigns or correspondence from the manufacturer? What did it pertain to? Yes ☐ No ☒
If yes, was it satisfied? Yes ☐ No ☐
By whom? Selling Dealer ☐ Other Dealer ☐ Unknown ☐
If not satisfied, why?
25. Any warranty on the vehicle at the time you acquired it? Yes ☒ No ☐
(Years/Miles): 10 years
26. Did you purchase an extended warranty? Yes ☐ No ☒
(If yes, have copy forwarded to our office): Fax ☐ Mail ☐ Email ☐
(Years/Miles):
27. Have you had any warranty work done to the vehicle since the purchase? Yes ☐ No ☒
(If yes, have copy forwarded to our office): Fax ☐ Mail ☐ Email ☐
Records: In Vehicle ☐ Sent to Adjuster ☐
Do Not Have Records ☐
28. Type of warranty service:
29. Who performed warranty service? (Name of dealer or repair facility, indicate City, State/Province)
30. Any service work performed? (excluding oil changes) Yes ☐ No ☒
Type of service work:

31. Date of service and facility

(City, State/Province):

(Have records forwarded to our office):

Fax ☐ Mail ☐ Email ☐Sent to adjuster ☐ Do not have records ☐

32. *How much fuel was in the tank?

% ☒ % ☐ % ☐ FULL ☐ UNK ☐

But it ran out of gas; it was showing 20 miles left in gas tank

When did you last fill up?

Couple days before

33. *Who checks the fluid levels, such as the oil, transmission fluid, etc?

Oil Change Facilities ☐ Dealer ☐ Insured ☐Other ☐ too new

34. *How often do you obtain an oil change?

Computer indicates ☐ IntervalOil Change Sticker ☐

35. *When was the last oil change?

Only owned it for a month - not changed yet

UNK ☐

36. *Do you (between oil changes) ever have to add any fluids?

Yes ☐ No ☒

(If yes, indicate amount):

Oil:

Transmission:

Power Steering:

Brake:

Coolant:

Hydraulic Oil:

37. When and who was the last person to enter the engine compartment and for what reason?

Taylor Kia at purchase

38. *Any recent unresolved mechanical problems with the vehicle?
Explain:Yes ☐ No ☒

39. If yes, have you had the problem resolved? Name of dealer or repair facility (City, State/Province):

40. *Any recent unresolved electrical problems with the vehicle prior to the fire?
Explain: Yes ☐ No ☒

41. If yes, have you had the problem resolved? Name of dealer or repair facility (City, State/Province)

42. Mileage at the time of purchase? New ☒ UNK ☐

43. *Mileage at the time of loss: 3,000 UNK ☐

44. Have you ever had any problems with animals? (i.e. building nests in engine, chewing wires, etc.)
Explain: Yes ☐ No ☒

45. *Are you a smoker? Yes ☐ No ☒

46. *Was anyone smoking prior to exiting the vehicle? Yes ☐ No ☒

47. *If yes, how are the smoking materials extinguished? In ash tray ☐ Out the window ☐

48. Have any electrical accessories been added to the vehicle since the purchase? Yes ☐ No ☒

If yes, what?

Alarm System/ Remote Start
Amplifier
Television
Radar Detector
Radio
DVD

☐
☐
☐
☐
☐
☐

Owner/ Driver Interview (Motorized Vehicles)



VCR ☐
Xenon Lights (Blue Color) ☐
Speakers ☐
Equalizer ☐
Navigation System ☐
Other ☐

49. Who installed the item?
(Name, City, State/Province,
telephone number of installer
- obtain receipt if possible):

50. Did you have anything
plugged into the cigarette
lighter adapter or 12 volt
auxiliary power port?

Yes ☒ No ☐

Cell Phone Cord ☒ GPS Power Cord ☐
Other ☐

51. Does the power cord and/or
accessory remain on after key
removed from ignition?

Yes ☐ No ☒ UNK ☐

52. Is there any non-factory
wiring on the vehicle to your
knowledge?
Explain:

Yes ☐ No ☒ UNK ☐

53. Does your vehicle have an
alarm system?
Does your vehicle have a
keyless entry system?

Yes ☒ No ☐
Factory ☒ Aftermarket ☐

Yes ☒ No ☐
Factory ☒ Aftermarket ☐

54. Has the vehicle ever been
involved in an accident?
IF NO, SKIP TO QUESTION #61

Yes ☐ No ☒ UNK ☐

55. Date(s) of the accident:

56. What insurance company
serviced the claim?

Owner/ Driver Interview (Motorized Vehicles)



57. If yes, what parts to the vehicle were damaged?

58. What facility repaired the vehicle (City, State/Province)?

59. Were any parts replaced on the engine? Yes ☐ No ☐

60. Identify parts replaced:

61. *At the time of the fire, was the vehicle being:

Driven 5 _____ MIN ☒
Just parked it _____ HRS ☐
Idling _____ MIN ☐
Parked _____ HRS ☐
MIN ☐
HRS ☐

62. *If parked, how long was the vehicle engine running before parking the vehicle?

_____ MIN ☐
_____ HRS ☐

63. If vehicle was stopped/parked, were you in view of the vehicle?
If yes, how long?

Yes ☐ No ☐

_____ MIN ☐
_____ HRS ☐

64. *What accessories were being operated prior to the fire?

Daytime Running Lamps ☐
Radio ☐
HVAC ☐
Lights ☐
Windshield Wipers ☐
Cruise ☐
Rear Wipers ☐
None ☒
Other ☐

65. Does the vehicle have heated seats?

Yes ☐ No ☒

Were any on at the time of the fire?

None ☐ Driver ☐ Passenger ☐

Owner/ Driver Interview (Motorized Vehicles)



- Where is the switch located? Seat ☐ Center Console ☐ Door ☐
66. Did all accessories work? Yes ☒ No ☐
67. If the answers is No, how long had the accessory/accessories not worked?
68. Is the vehicle wired for a trailer? Yes ☐ No ☐ UNK ☒
Factory ☐ Aftermarket ☐
69. If yes, who did the wiring? Was on the vehicle at the time of purchase ☐
70. *Were you pulling a trailer? Yes ☐ No ☒
If so, describe (Year, Make, Length, Approximate Weight): (HAVE THEM SEND PAPERWORK WHICH LISTS ALL OF THE ABOVE)
71. *Any fluid leakage problems with the vehicle? Yes ☐ No ☒ Jessica: no
If yes, type or color of fluid leaking:
72. *Any fluid leakage discovered just prior to the fire or during the fire? Yes ☐ No ☒
If yes, type or color of fluid leaking:
73. *Did you experience any operability problems just prior to the fire? Yes ☒ No ☐
If yes, explain problem: Sputtering a little -- felt like it didn't have normal power
74. *Any warning lights illuminated/changes in gauges just prior to the fire? Yes ☐ No ☒
Identify warning lights or gauges:

Owner/Driver Interview (Motorized Vehicles)



75. *Did anyone detect any odors just prior to the discovery of the fire? (i.e. gasoline, wires burning, oil, rubber, sulfur, etc.)? Yes ☒ No ☐

Identify odor: gasoline

76. *Did any occupants of the vehicle hear any noises prior to the discovery of the fire? Explain: Yes ☐ No ☒

77. *Where was smoke first observed? (specific area i.e. dash, driver's side, engine, etc): UNK ☐ under the hood, passenger side

78. *What color was the smoke? Gray ☐ White ☒ Black ☐ UNK ☐

79. *Where was the fire first observed? (specific area) Opened hood - big puff of flames shot straight up UNK ☐

80. *What color was the flame? Orange ☐ Yellow ☐ Blue ☐ Deep Orange ☒ UNK ☐

81. *Was the vehicle running or turned off? Running ☐ Off ☒

82. *Was the hood open or closed at the time of the fire? Open ☒ Closed ☐

83. Was it opened by anyone prior to arrival of fire department? Yes ☒ No ☐
If so, by who and why:

84. Were any doors left open? Yes ☐ No ☒

Which doors? Driver ☐
Passenger ☐
Left Rear Door ☐
Right Rear Door ☐
Sliding Door ☐

Owner/ Driver Interview (Motorized Vehicles)



Rear Cargo ☐

85. If the vehicle was parked, were the doors locked? Yes ☐ No ☒ UNK ☐

86. Was the alarm set at the time of the fire? Yes ☐ No ☒ UNK ☐

87. Were any windows open? Yes ☐ No ☒
 Driver ☐
 Passenger ☐
 Left Rear Door ☐
 Right Rear Door ☐
 Sliding Door ☐
 Rear Cargo ☐

88. *Provide a short scenario leading up to fire: [redacted] had driven the car to the bank and noticed it was low on gas, the gauge showed 20 miles. It ran out of gas and wouldn't start. [redacted] came and picked [redacted] up and they got 1.5 gallons of gas put in the tank. Now the gauge read 40 miles until next fill-up, which [redacted] thought was odd. He drove the car home, pulled in the driveway, and en route the car was sputtering. He turns the car off and smoke comes from the driver's side engine compartment. [redacted] opens the hood and a big puff of flame shoot out and [redacted] jumps back. The fire service was called and put out the fire.

89. *Did anyone photograph/video record the fire scene? Yes ☒ No ☐ UNK ☐ sent to Devin
 If yes, have media forwarded to our office: Fax ☐ Mail ☐ Email ☐

90. *Did the Firefighter(s) ☒ and/or Police Officer(s) ☒ Tell you what they believed to be the probable cause of the fire? Fire Captain Steve McCloud -- faulty fuel line

91. *Do you have any idea what caused the fire? Yes ☒ No ☐
 Explain: Fuel line

92. *Were any other vehicles or property damaged as a result of the fire? Yes ☐ No ☒

If yes; identify damage and who is the Insurance Company:

93. *Have any other Fire Investigators (public or private) contacted you? Yes ☒ No ☐

If yes, identify Investigator: Fire Captain

94. *Has anyone removed any items from the area where the fire was first observed? Yes ☒ No ☐

Fire Investigator ☐
Firefighter ☒ wallet and personal items
Insurance Personnel ☐
Owner ☐
Other ☐

If so, identify item(s) removed:

95. What contents, if any, did you have in the vehicle? (i.e. magazines, papers, car care products, personal items)?
Removed by the Insured/Driver ☒
Jacket, school paper

96. *Did you have any flammable or ignitable liquids anywhere in the passenger or trunk compartment? Yes ☒ No ☐

If yes, what type and where? Can of gasoline that was used to fill up the Kia; it was empty

OPEN RECALL CHECK

97. Dealer contacted:

1/31/17: website: kia.com

98. Open recall

Yes ☐ No ☒ 2016 OPTIMA LX 4CYL AUTO
There are no open safety recalls for this vehicle as of
1/31/2017

99. Recall number:

100. Description of recall:

KPB/lsz

Recalls & Safety Issues.

This is a record of safety issues for vehicles of this year, make, model and trim. If you are a vehicle owner, search for recalls by your Vehicle Identification Number (VIN). The vehicle identification number tells you if your car is affected.

[Learn about our recall process.](#) (new tab)

Have a safety problem?

Report a problem with your vehicle, tires, car seats or other equipment. We review every problem as we work to keep our roads safe.

Report a safety problem (<https://www.safercar.gov/VehicleComplaint>)

Find recalls by VIN.

Every vehicle has a unique VIN. Enter a VIN to learn if a specific vehicle needs to be repaired as part of a recall.

SEARCH BY VIN (RECALLS#VIN)

Recall information from the VIN lookup tool is provided by the manufacturer conducting the recall. NHTSA does not record VIN information or results provided through this tool.

[RECALLS](#) [INVESTIGATIONS](#) [COMPLAINTS](#) [MANUFACTURER COMMUNICATIONS](#)

2 Recalls for 2016 KIA OPTIMA 4 DR

FILTER RECALLS BY AFFECTED COMPONENTS

AIR BAGS (2) [AIR BAGS](#) (2) [POWER TRAIN](#) (1)

April 21, 2016

NHTSA CAMPAIGN NUMBER: 16V231000

Air Bag Second Stage may not Inflate Properly

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

October 3, 2016

NHTSA CAMPAIGN NUMBER: 16V760000

Right Front Axle Driveshaft may Fail

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.

1/24/2017

ALLDATA Repair - 2016 Kia Optima L4-2.4L - Generals

2016 Kia Optima L4-2.4L

Vehicle » Technical Service Bulletins » Recalls » Generals

Sort by Number	Sort by Date ▼	Sort by Title
ELE098R2	02/18/2016	Campaign SA211 - Audio Head Unit Replacement

1/24/2017

ALLDATA Repair - 2016 Kia Optima L4-2.4L - Safety

2016 Kia Optima L4-2.4L

Vehicle » Technical Service Bulletins » Recalls » Safety

Sort by Number	Sort by Date	Sort by Title ▾
FUE032	11/01/2015	Campaign - Fuel Gauge Reading is Inaccurate
BOD131	03/01/2016	Campaign - Rear Seat Latch Cable Insp. And/Or Repl.
CHAD61	12/01/2015	Campaign SA 213 - Tire Pressure Monitor System Replacement
NHTSA16V231000	04/21/2016	Recall - Air Bag Second Stage May Not Inflate Properly
SC131	04/01/2016	Recall - Driver's Frontal Airbag Module Replacement
ENG158	07/01/2016	VCM Logic Improvement - DTC P200A00 (SA 240)

SAFETY RECALLS

Updated as of 1/23/2017

The recall information below includes safety recalls as far back as 8/1/1994.

To help keep your Kia operating at optimum performance levels, schedule a service appointment if your vehicle has one or more service campaigns or recalls outstanding as listed below. Your preferred Kia dealer will complete the repairs, free of charge. The time required to complete the work can vary depending on your dealer's work schedule, so scheduling a service appointment can help minimize any inconvenience.

If you have any questions about these recalls or service campaigns, please contact your preferred Kia dealer, the Owner's Section of Kia.com web site, or contact Kia Consumer Assistance Center at 800-333-4542(4KIA), Monday through Friday, 5 AM to 6 PM PST.

KNAGT4L39G5

SEARCH

2016 OPTIMA LX 4CYL AUTO

There are no open safety recalls for this vehicle as of 1/24/2017

1/24/2017

2016 KIA OPTIMA 4 DR FWD | NHTSA

United States Department of Transportation (<https://www.transportation.gov/>)

Year, Make, Model or VIN
Vehicle

Vehicle
Comparison Tool

2016
KIA OPTIMA
4 DR FWD



REFERENCES

2
RECALLS

INVESTIGATIONS 0
COMPLAINTS 4



OVERALL SAFETY RATING

Safety Ratings.

NHTSA's 5-Star Safety Ratings help consumers compare vehicle safety when searching for a car. More stars mean safer cars.

[Learn about crash test ratings](#) (help)



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



1. View of the Federal Manufacturers Label secured to the driver B-pillar.

2. View of the front of the vehicle.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



3. View of the left front and driver's side.



4. View of the right front and passenger's side.

State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



5. View of the left rear and driver's side.

6. View of the right rear and passenger's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



7. View of the rear of the vehicle.

8. View of the license plate in the rear window.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



9. View of the oil change sticker.

10. View of the dashboard from the driver's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



11. View of the front passenger compartment from the driver's side.

12. View of the rear passenger compartment from the driver's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



13. View of the rear passenger compartment from the passenger's side with the hood removed.

14. View of the front passenger compartment from the passenger's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



15. View of the dashboard from the passenger's side.

16. View of the trunk compartment.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



17. View of a gas nozzle lid in the trunk.

18. View of the outside of the hood.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



19. View of the underside of the hood.

20. View of the engine compartment from the front.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



21. View of the driver's side engine compartment from the front.

22. View of the passenger's side engine compartment from the front.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



23. View of the engine compartment from the passenger's side.

24. View of the engine compartment from the driver's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



25. View of the front engine compartment.

26. View of the rear engine compartment.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



27. View of the engine compartment fuse box and wiring, driver's side.

28. View of the powertrain computer to the right of the fuse box.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



29. View of the battery with the negative cable on the outboard side.

30. View of the positive side of the battery on the inboard side.

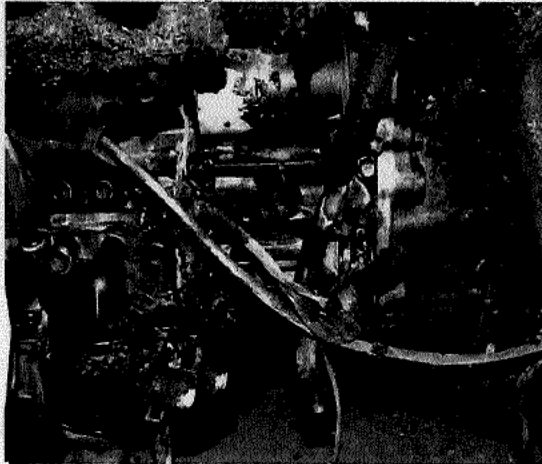


State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



31. View of the transmission.

32. View of the front of the engine to include the starter and alternator cables.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



33. View of electrical activity and melting to the bracket.

34. View of fusing of the starter and alternator cables onto the bracket.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



35. View of the starter cable connection.

36. View of the starter at the front of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]

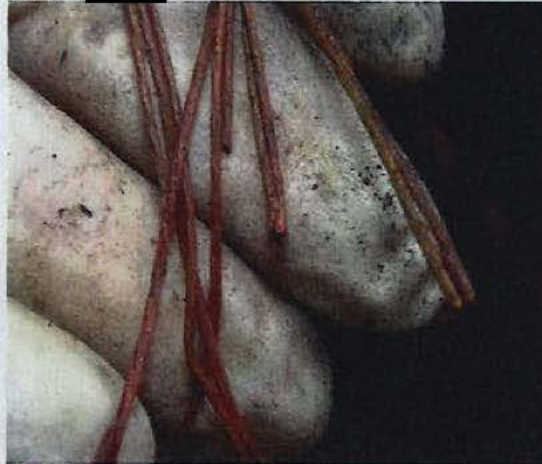


37. View of the alternator and cable in the right front.

38. View of branch wiring at the front of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



39. View of electrical activity to said branch wiring.

40. View of the same wiring harness, top front of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



41. View of the alternator, right front.

42. View of the combustible reservoir, right side of the engine compartment.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



43. View of the lower radiator hose connection, right side of the radiator.

44. View of the wiring, inner left frame rail near the bumper.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



45. View of the ends of the same wiring.

46. View of the upper radiator hose, driver's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



47. View of the ABS module and wiring, right rear.

48. View of the brake lines and master cylinder.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



49. View of the heater hoses connections at the bulkhead.

50. View of the wiring harness, left rear of the engine compartment.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



51. View of the rear of the engine to include the exhaust and foam padding.

52. View of said foam padding with an odor of gasoline present.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



53. View of the center of the bulkhead.

54. View of the wiring harness center of the bulkhead.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



55. View of the oil filter, front of engine.

56. View of the top of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



57. View of the oil fill cap, right front top of the engine.

58. View of the engine from the driver's side.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



59. View of the fuel rail at the front of the engine underneath the intake seen from the right side.

60. View of the fuel rail and fuel line connection on the driver's side at the front of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



61. View of the routing of the metal fuel line along the left cylinder head toward the high pressure fuel pump.

62. View of the same line and connection to the high pressure fuel pump.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



63. View of the fuel lines traveling to the high pressure fuel pump.

64. Another view of the fuel lines traveling to the high pressure fuel pump.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



65. View of the fuel lines traveling with the brake line to the bulkhead.

66. View of the oil registering over full.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



67. View of the fuel line connection.

68. Close up view.



Site Form Claim No. [REDACTED]
H&A File No. [REDACTED]



69. View of the remains of the fuel line.

70. View of the combustible fuel line with the brake line at the bulkhead.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



71. View of the engine oil registering over full.

72. View of the fuel cap intact.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



73. View of the undercarriage seen from the rear.

74. View of the front undercarriage.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



75. View of the bottom of the engine and transmission.

76. View of the adjoining end of the positive cable.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



77. View of the adjoining end of the melted positive battery cable.

78. View of the oil filter seen from underneath.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



79. View of the oil pan and drain plug.

80. View of the plastic channel for the fuel lines at the bulkhead and undercarriage.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



81. View of the exhaust protector.

82. View of the bottom of the exhaust at the bulkhead.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



83. View of the bottom of the exhaust pipe at the bulkhead and undercarriage.

84. View of the Federal Manufacturers Label identifying the exemplar vehicle.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



85. View of the engine compartment from the front.

86. View of the driver's side engine compartment from the front.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



87. View of the passenger's side engine compartment from the front.



88. View of the engine compartment from the driver's side.

State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



89. View of the engine compartment from the passenger's side.

90. View of the front of the engine compartment.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



91. View of the rear of the engine compartment.

92. View of the fuel line at the bulkhead.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



93. Another view of the routing of the fuel line at the bulkhead.

94. View of the fuel line routing toward the engine on the driver's side.

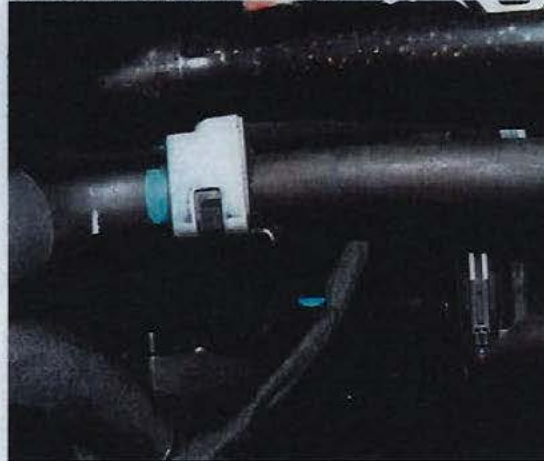


State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



95. View of the top of the engine with the engine cover off.

96. View of the fuel line, driver's side of the engine.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



97. Another view of the supply fuel line traveling to the high pressure fuel pump.

98. View of the fuel line connection to the high pressure fuel pump.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



99. View of the fuel line which travels from the pump to the fuel rail.

100. Partial view of the fuel line traveling from the pump to the fuel rail.

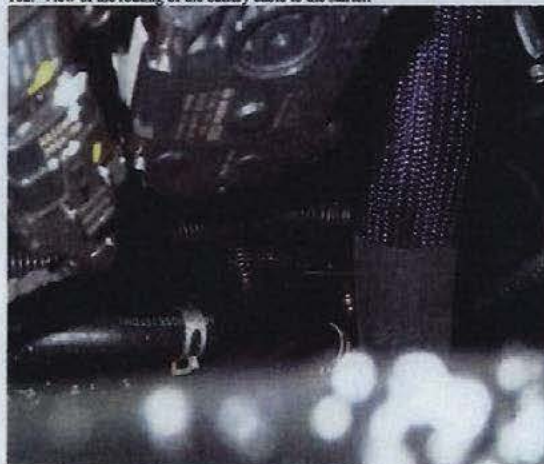


State Farm Claim No. [REDACTED]
H&A File No. [REDACTED]



101. View of the routing of the positive battery cable from the battery tray.

102. View of the routing of the battery cable to the starter.

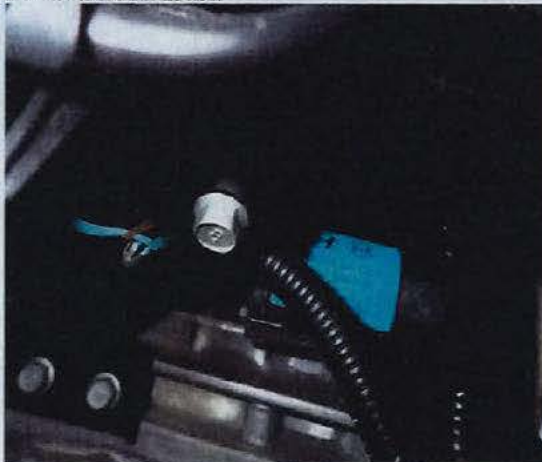


State Fair Claim No. [REDACTED]
H&A File No. [REDACTED]



103. View of the starter cable, tie down and bracket.

104. View of the starter and cable.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED] Scene Photographs



1. View of the scene.

2. View of the fire scene debris.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED] Scene Photographs



3. View of the cooling fan motor.

4. View of a bulb.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED] Scene Photographs



5. View of the throttle body.

6. View of the cooling fan motor and wiring.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED] Scene Photographs



7. View of the cooling fan motor wiring connector.

8. View of the fog light assembly.



State Farm Claim No. [REDACTED]
H&A File No. [REDACTED] Scene Photographs



9. Another view of the connections at the throttle body.

10. Another view of the connections.



A FDID * MI State * MM DD Incident Date * YYYY 2017 Station 1 Incident Number * Exposure * 000		☐ Delete ☐ Change ☐ No Activity	NFIRS -1 Basic
B Location* ☐ Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section B "Alternative Location Specification". Use only for Wildland fires.			
☒ Street address ST Suffix ☐ Intersection Number/Milepost Prefix Street or Highway ☐ In front of Apt./Suite/Room Hillsdale MI State Zip Code ☐ Rear of ☐ Adjacent to ☐ Directions Cross street or directions, as applicable			
C Incident Type * 131 Passenger vehicle fire Incident Type		E1 Date & Times Midnight is 0000 Check boxes if dates are the same as Alarm Date. ALARM always required Alarm * 2017 18:57:00 ARRIVAL required, unless canceled or did not arrive ☒ Arrival * 2017 19:02:00 CONTROLLED Optional, Except for wildland fires ☒ Controlled 2017 19:35:00 LAST UNIT CLEARED, required except for wildland fires ☒ Last Unit 2017 19:39:00 ☒ Cleared	
D Aid Given or Received* 1 ☐ Mutual aid received 2 ☐ Automatic aid recv. 3 ☐ Mutual aid given 4 ☐ Automatic aid given 5 ☐ Other aid given N ☒ None Their FDID Their State Their Incident Number		E2 Shift & Alarms Local Option 2 01 Shift or Alarms District Platoon	
E3 Special Studies Local Option Special Study ID# Special Study Value			
F Actions Taken * 11 Extinguishment by fire Primary Action Taken (1) Additional Action Taken (2) Additional Action Taken (3)		G1 Resources * ☐ Check this box and skip this section if an Apparatus or Personnel form is used. Apparatus Personnel Suppression 0001 0010 EMS Other ☐ Check box if resource counts include aid received resources.	
		G2 Estimated Dollar Losses & Values LOSSES: Required for all fires if known. Optional for non fires. None Property \$, 028 , 000 Contents \$, 000 , 000 ☒ PRE-INCIDENT VALUE: Optional Property \$, 000 , 000 Contents \$, 000 , 000	
Completed Modules ☒ Fire-2 ☐ Structure-3 ☐ Civil Fire Cas.-4 ☐ Fire Serv. Cas.-5 ☐ EMS-6 ☐ HazMat-7 ☐ Wildland Fire-8 ☒ Apparatus-9 ☒ Personnel-10 ☐ Arson-11		H1* Casualties None Deaths Injuries Fire Service Civilian H2 Detector Required for Confined Fires. 1 ☐ Detector alerted occupants 2 ☐ Detector did not alert them U ☐ Unknown	
H3 Hazardous Materials Release N ☐ None 1 ☐ Natural Gas: slow leak, no evaluation or HazMat actions 2 ☐ Propane gas: <21 lb. tank (as in home BBQ grill) 3 ☐ Gasoline: vehicle fuel tank or portable container 4 ☐ Kerosene: fuel burning equipment or portable storage 5 ☐ Diesel fuel/fuel oil: vehicle fuel tank or portable 6 ☐ Household solvents: home/office spill, cleanup only 7 ☐ Motor oil: from engine or portable container 8 ☐ Paint: from paint cans totaling < 55 gallons 0 ☐ Other: Special HazMat actions required or spill > 55gal.. Please complete the HazMat form		I Mixed Use Property NN ☐ Not Mixed 10 ☐ Assembly use 20 ☐ Education use 33 ☐ Medical use 40 ☐ Residential use 51 ☐ Row of stores 53 ☐ Enclosed mall 58 ☐ Bus. & Residential 59 ☐ Office use 60 ☐ Industrial use 63 ☐ Military use 65 ☐ Farm use 00 ☐ Other mixed use	
J Property Use* Structures 131 ☐ Church, place of worship 161 ☐ Restaurant or cafeteria 162 ☐ Bar/Tavern or nightclub 213 ☐ Elementary school or kindergarten 215 ☐ High school or junior high 241 ☐ College, adult education 311 ☐ Care facility for the aged 331 ☐ Hospital Outside 124 ☐ Playground or park 655 ☐ Crops or orchard 669 ☐ Forest (timberland) 807 ☐ Outdoor storage area 919 ☐ Dump or sanitary landfill 931 ☐ Open land or field		341 ☐ Clinic, clinic type infirmary 342 ☐ Doctor/dentist office 361 ☐ Prison or jail, not juvenile 419 ☒ 1-or 2-family dwelling 429 ☐ Multi-family dwelling 439 ☐ Rooming/boarded house 449 ☐ Commercial hotel or motel 459 ☐ Residential, board and care 464 ☐ Dormitory/barracks 519 ☐ Food and beverage sales 936 ☐ Vacant lot 938 ☐ Graded/care for plot of land 946 ☐ Lake, river, stream 951 ☐ Railroad right of way 960 ☐ Other street 961 ☐ Highway/divided highway 962 ☐ Residential street/driveway	
		539 ☐ Household goods, sales, repairs 579 ☐ Motor vehicle/boat sales/repair 571 ☐ Gas or service station 599 ☐ Business office 615 ☐ Electric generating plant 629 ☐ Laboratory/science lab 700 ☐ Manufacturing plant 819 ☐ Livestock/poultry storage (barn) 882 ☐ Non-residential parking garage 891 ☐ Warehouse 981 ☐ Construction site 984 ☐ Industrial plant yard Lookup and enter a Property Use code only if you have NOT checked a Property Use box: Property Use 419 1 or 2 family dwelling NFIRS-1 Revision 03/11/99	