



No Category 12-04-04 11:47 AM ET PAD0013/PAD0013
ID DOES NOT UNDERSTAND HOW THIS HAPPENED, AND BELIEVES THERE MAY
HAVE BEEN ICE
ON HER DRIVEWAY OR MECHANICAL FAILURE.

No Category 12-04-04 11:53 AM ET PAD0013/PAD0013
-->REPT BY: ELENA BILIK INSURED DRIVER (914) 234-7278 HOME.
-->FOL: ACCIDENT | SINGLE VEHICLE | IV RAN OFF ROAD AND STRUCK --> A
ROCK,
WHILE PARKING HER VEHICLE. IV STUCK ON ROCK.
-->VEH INFO: 04 MERCE E320 4MATICSW
- BUSINESS USE OF IV: NO
- VEHICLE DRIVEABLE: NO.
- AIRBAGS DEPLOYED: YES.
- RADIATOR LEAK: UNKNOWN.
- TRANS LEAK: UNKNOWN.
- WHEEL DMG: UNKNOWN.
- DOORS OPEN: YES.
- LEAVE ROAD: YES.
- ROLLOVER: NO.
- START & RUN: UNKNOWN.
- DEVICE TO FREE OCC: NO.
- FINAL SCORE = 25
DAMAGE/TRIAGE EVALUATION SCORE RECOMMENDS REFERRAL.CHECK REFERRAL
STATUS.
-->INJ INFO: NONE REPORTED.

No Category 12-04-04 11:53 AM ET PAD0013/PAD0013
PAD0013 TRANSFERRED TO CARS RECOMMENDED ORG 30257 AT 11:53:35 AM ET.
ZIPCODE 10506 ENTERED FOR INSURED VEHICLE.

Network Repair 12-04-04 11:55 AM ET WEBTRACKER/WEBTRACKER
PREFERRED NETWORK SERVICE DECLINED
DECLINE REASON: PREFERS ANOTHER SHOP
ENTERED BY: DODSON, PHILLIP
PROPERTY NUMBER: 001
VEHICLE: 2004 MERCE E320 4MATICSW

No Category 12-04-04 11:56 AM ET PAD0013/PAD0013
CALLER EXPECTATIONS: WITHIN 2 HOURS
COMMENTS: DR ELENA F BILIK : (914) 234-7278 - HOME

Coverage 12-04-04 12:24 PM ET JXL0123/JXL0123

COVERAGE SUMMARY

CITY OF LOSS: BEDFORD, NY
GARAGING ZIP POLICY RATED FOR: 10506
LIMITS/POLICY STATE & TYPE: COLL 500
RENTAL ON POLICY: 20/DAY
ROR NEEDED: NO
OPS NEEDED: NO
CVQS:

1. LOSS OCCURRED W/IN 10 DAYS OF POLICY INCEPT:
*** POLICY REINSTATED WITH NO LAPSE IN COVERAGES.



- *** THERE WERE NO POLICY CHANGES.
RESOLVED, POLICY A RENEWAL, CVG IN ORDER
DIARIED CJL0004 TO CLEAR LVL 2 CVQ
2. LOSS OCCURRED W/IN 10 DYAS OF CVG CHANGE:
*** POLICY REINSTATED WITH NO LAPSE IN COVERAGES.
*** THERE WERE NO POLICY CHANGES.
RESOLVED, OK TO CLEAR
3. PHOTO INSPECT REQ'D FOR COMP/COLL CVG:
02/14/01|08:48AM|PAPER END |INSPECTION |
LEASE AGREEMENT/013101/01 ME/BE/X051399
RESOLVED, OK TO CLEAR

File Review 12-04-04 12:49 PM ET JXL0123/JXL0123

S/W NI

-SHE SAID SHE WASN'T FEELING VERY WELL AND DIDN'T FEEL LIKE GIVING
ME HER

STATEMENT

-SHE DID SAY THAT SHE LOST CONTROL OF IV IN HER DRIVEWAY AND THE IV
ENDED UP

ON TOP OF A ROCK

-I OFFERED NETWORK AND OFFERED TO GET IV PICKED UP AND NI DECLINED
AND SAID

SHE WILL S/W HER MERCEDES DEALER FIRST BEFORE SHE AGREES TO
ANYTHING

-I ADVSD NI OF DIFFERENCE IN LABOR RATES AND SHE SAID SHE DIDN'T
CARE AND THAT

SHE WAS DRIVING A BRAND NEW LUXURY VEHICLE AND THAT'S WHAT SHE
WANTS TO DO .

-I ASKED NI IF I COULD SEE IV TODAY AND SHE STATED I COULD. IT WAS
STILL PARKE

D ON TOP OF THE ROCK IN HER DRIVEWAY.

-WILL COMPLETE IV09

Coverage 12-04-04 01:16 PM ET NXG0022/NXG0022

***** CVQS VERIFIED*****

THE POLICY RENEWED WITH NO LAPSE IN COVERAGE.

THERE WERE NO POLICY CHANGES.

Damages 12-04-04 04:42 PM ET JXL0123/JXL0123

*NOTE--THIS IS AN INITIAL ESTIMATE W/MANY OPEN ITEMS. IV NEEDS TO BE
TORN

DOWN AT SHOP. THERE PROBABLY IS UNDERBODY/SUBFRAME DMG, SUSPENSION
DMG,

UNDERHOOD DMG (INCLUDING RAD SUPPORT, RADIATOR, COOLING SYSTEM) AND
ALL

4 WHEELS WERE DMG'D BUT PART PRICES WERE NOT AVAILABLE IN MITCHELLS
FOR

THE WHEELS ON THE IV.

VEH - 2004 MERCEDES BENZ E320 STATION WAGON

ESTIMATE AMOUNT- 7142.36

POI - FRONT END, REAR END, UNDERBODY

DAMAGE - FRONT BUMPER, REAR BUMPER, FRONT LEFT FENDER, ALL FOUR
WHEELS,

FRON LEFT DOOR, RIGHT QUARTER PANEL.

LKQ/ AM? NONE

PRIOR DAMAGE - NONE

DAYS TO REPAIR - 15

EXPLAINED RENTAL - YES
OFFERED TOTAL PRO - DECLINED, NI WANTS IV TOWED TO ESTATE MOTORS.
EXPLAINED REPAIR PROCESS
COPY OF INSPECT GIVEN TO OWNER

File Review 12-04-04 04:46 PM ET JXL0123/JXL0123
WILL NEED TO GET 2NDARY TRIAGE ON THE IV ONCE IT GETS TO SHOP SINCE
UNDERBODY
DMG IS OUT OF MY SKILL LEVEL.

File Review 12-04-04 04:47 PM ET JXL0123/JXL0123
S/W NI AT HER RESIDENCE AND TRIED TO GET A STATEMENT IN PERSON
-NI STATED SHE DIDN'T REMEMBER HOW SHE LEFT HER DRIVEWAY AND ENDED
UP ON HER
FRONT LAWN. ALL SHE REMEMBERS IS BEING IN THE IV AND THE ONSTAR REP
ASKING
HER IF SHE WAS OK.

File Review 12-04-04 04:51 PM ET JXL0123/JXL0123
FROM INVESTIGATING THE SCENE OF LOSS I WAS ABLE TO ASCERTAIN THE
FOLLOWING;
THE DRIVEWAY THAT LEADS TO NI'S RESIDENCE IS A STEEP DECLINE. IT
APPEARS NI
JUMPED THE IV OVER THE CURB AT THE TOP OF THIS INCLINE AND LOST
CONTROL OF THE
IV AND IT SKIDDED DOWN HER FRONT LAWN AND STRUCK NI'S RESIDENCE AND
ENDED UP
ON TOP OF ROCKS.
-THE FRONT BUMPER OF THE IV IS UP ON A ROCK
-THE RIGHT ROCKER PANEL IS ALSO UP ON A ROCK
*NI CLEARLY LOST CONTROL OF IV
-I ASKED NI IF ANY DRUGS/ALCOHOL WERE INVOLVED AND SHE WAS INSULTED
-NI IS DISABLED AND IN A WHEEL CHAIR.

Liability 12-04-04 04:53 PM ET JXL0123/JXL0123
LIABILITY
F/O/L?NI LOST CONTROL OF IV AND CRASHED INTO HER HOUSE
DUTIES OWED/BREACHED:NI HAD A DUTY TO MAINTAIN CONTROL OF HER
VEHICLE
APPLICABLE VTL :FAILURE TO MAINTAIN CONTROL OF IV.
LIAB DECISION/RANGE?INSD 100% AT FLT
RATIONALE:AFTER INVESTIGATING THE SCENE OF LOSS AND THE WAY THE IV
WAS IMPALE
D ON A ROCK, IT APPEARS THE NI LOST CONTROL OF THE IV UPON ENTERING
HER DRIVEW
AY AND SLID DOWN HER FRONT LAWN, A STEEP HILL, CRASHING THE IV INTO
HER HOUSE
AND IMPALING ON 2 LARGE ROCKS. NI HAD NO REASON FOR WHY THIS
HAPPENED AND
DID NOT REMEMBER SPECIFICS ABOUT THE ACCIDENT.

File Review 12-04-04 05:05 PM ET JXL0123/JXL0123
CALLED BEDFORD PD AND THEY WOULD NOT TOW THE VEHICLE SINCE THE LOSS
OCCURRED O
N PRIVATE PROPERTY
-BEDFORD PD STATED THAT UNLESS I WAS GOING TO PAY THEM IN ADVANCE OR
NI

WAS GOING TO PAY THEM IN ADVANCE, THEY WOULD NOT TOW THE IV ANYWHERE.

-WILL DIARY BMF0003 TO ADVISE OF THIS SITUATION. NI WILL NEED SOME ASSISTANCE

WITH ARRANGING A TOW TO HER SHOP OF CHOICE AND ONCE IT GETS THERE WE WILL NEE

D TO S/U A RE-INSPECT SINCE THERE ARE MANY OPEN ITEMS OF THIS VEHICLE. NI IS

A DISABLED PERSON ON HER OWN AND WILL NEED OUR ASSISTANCE.

-NI WANTS THE IV TOWED TO ESTATE MOTORS INC, RR22, GOLDENS BRIDGE, NY 10526

914-232-8122

-NI WILL NOT ACCEPT NETWORK SHOP BUT IS ASKING FOR OUT ASSISTANCE.

-THE IV IS IMPALED ON TOP OF 2 ROCKS IN THE NI'S FRONT YARD.

Coverage 12-04-04 05:15 PM ET CJL0004/CJL0004

CVQ

CLRD LEVEL 2 PER JXL

File Review 12-08-04 11:49 AM ET JXL0123/JXL0123

REC'VD A CALL FROM NI WHO STATED THAT SHE REC'VD A LETTER FROM MERCEDES THAT S

TATED THE IV WAS BEING WAS BEING RECALLED FOR A PROBLEM WITH THE BRAKING

SYSTEM - SHE FEELS THIS IS WHAT CAUSED HER TO LOSE CONTROL AT THE TOP OF HER

DRIVEWAY, SINCE SHE DOESN'T REMEMBER ANYTHING ELSE ABOUT HOW THE IV LOST

CONTROL AND SKIDDED DOWN HER FRONT LAWN INTO HER HOUSE.

-I ADVSD NI TO SEND ME THAT RECALL NOTICE SO WE CAN INVESTIGATE THIS IN CASE

THIS CLAIM WAS CAUSED BY MECHANICAL FAILURE/FLAW THAT SHOULD BE COVERED BY THE MANUFACTURER.

Rental 12-08-04 11:49 AM ET JXL0123/JXL0123

S/U RENTAL THROUGH ARMS FOR NI

File Review 12-09-04 06:51 PM ET JXL0123/JXL0123

FAXED COPY OF ESTIMATE TO NORTH STATE COLLISION IN BEDFORD HILLS, NY WHICH IS

WHERE THE IV IS BEING RPR'D.

Damages 12-10-04 06:15 PM ET JXL0123/JXL0123

COMPLETED REINSPECT FOR IV AT NON NETWORK SHOP, NORTH STATE CUSTOMS IN

BEDFORD HILLS.

NON NETWORK SHOP PUT IV UP ON LIFT. THERE WAS EXTENSIVE UNDERCARRIAGE DAMAGE

TO THE IV.

THERE ARE STILL OPEN ITEMS ON THE IV. 3 OF THE WHEELS NEED TO BE REPLACED

BUT MIT. ICHELLS HAD NO PARTS PRICES. ALSO 2 TIRES WARRANT REPLACEMENT AS WELL

BUT NON NETWORK SHOP WANTED TO CONFIRM W/NI IF SHE WANTED TO REPLACE ALL

4 TIRES.

I REPLACED THE FRONT BUMPER AND ALL IT'S ACCESSORIES, WHICH WERE ALL BADLY DAMAGED IN THE LOSS. THE IMPACT ABSORBER'S AND THE REINFORCEMENTS ALSO WARRANTED REPLACEMENT.

THE RIGHT FRONT HEADLIGHT WAS CRACKED, BUT ALL THE OTHER FRONT LIGHTS WERE FINE. I R&I'D ALL OF THEM. THE LEFT FRONT FOG LAMP WAS R&I'D, BUT THE RIGHT FRONT FOG LAMP WAS MISSING AND NEEDED REPLACEMENT.

I GAVE 1 HOUR TO REPAIR DMG ON THE HOOD WITH A FULL REFINISH AND APPLICABLE R&I'S OF EMBLEMS AND GRILLE'S ATTACHED TO HOOD. I R&I'D THE HOSES ATTACHED TO THE CONDERSER AS WELL.

I REPLACED THE RIGHT FRONT FENDER PANEL WITH A FULL REFIN AND THE LEFT FRONT FENDER PANEL ALSO WARRANTED A REPLACEMENT W/FULL REFINISH. I R&I'D THE FENDER MOLDINGS BUT HAD TO REPLACE DMG'D FENDER LINERS ON BOTH SIDES OF THE IV.

I R&I'D THE UPPER TIE BAR FOR ACCESS AND RPR'D THE LEFT APRON ASSY FOR 3 HOURS.

THE SUB FRAME ASSEMBLY AND THE SUB FRAME PLATE WERE DMG'D AND NEEDED REPLACEMENT.

I REPLACED THE AIR BAG CONTROL UNIT, THE RIGHT AND LEFT SIDE CURTAIN AIR BAGS AND THE RIGHT AND LEFT AIR BAG SENSOR. SIDE CURTAINS DEPLOYED IN ACCIDENT.

I R&I'D THE LEFT FRONT SUSPENSION TO GIVE ACCESS TO ENGINE CRADLE AND SUB FRAME--THERE WAS NO APPARENT DMG TO LEFT FRONT SUSPENSION. RIGHT FRONT SUSPENSION WAS COMPLETELY DMG'D AND NEEDED TOTAL REPLACEMENT.

I R&I'D THE DRIVE AXLE ASSEMBLY TO PROVIDE ACCESS POINTS AND REPLACED THE FRONT SUSPENSION STABALIZER BAR WHICH HAD OBVIOUS DMG.

I HAD TO R&I THE ENGINE AND TRANSMISSION AS THE ENGINE TRANS MOUNTS WERE ALL DMG'D IN THE LOSS. I R&I'D THE HEAT SHIELDS UNDER THE IV AS WELL. THE FRONT, CENTER AND REAR ENGINE UNDER COVERS WERE ALL DMG'D AND NEEDED REPLACEMENT.

THE EXHAUST SYSTEM COMPONENTS WERE ALSO CRACKED, AND SCRATCH AND DMG'D FROM THE IV GOING UP ON THE ROCKS OUTSIDE THE NI'S HOUSE AND WARRANTED REPLACEMENT.

THE RIGHT AND LEFT OUTER ROCKER PANEL'S WERE DMG'D AND REQ'D RPR TIME AND REFINISH TIME. BOTH ROCKER MOULDINGS REQUIRED REPLACEMENT.

THE CENTER CONSOLE REQ'D R&I FOR ACCESS TO THE AIR BAG CONTROL UNIT. I RPR'D THE LEFT FRONT DOOR SHELL W/FULL REFINISH AND DID THE NECESSARY R&I'S. I BLENDED THE OTHER 3 DOORS AND R&I'D NECC PARTS AS THEY WERE ALL

ADJACENT PANELS TO PANELS BEING RPR'D AND REPLACED. IV IS A 2004
WITH LOW
MILEAGE AS WELL AND THAT WAS TAKEN INTO CONSIDERATION.
THERE WAS 6 HOURS OF DMG ON THE ROOF PANEL IN THE REAR LEFT AREA OF
THE IV.
IT APPEARS WHEN THE IV WAS TOWED FROM SCENE OF LOSS, ADDITIONAL DMG
WAS
DONE TO THIS AREA AND THE LEFT SIDE BODY. THE LEFT ROOF RAIL WAS
DMG'D AND
NEEDED REPLACEMENT. I R&I'D THE RIGHT ROOF RAIL FOR REFINISHING
PURPOSES.
I ALSO R&I'D THE SUNROOF FOR ROOF RPR AND REFIN.
THE INTERIOR ROOF HEADLINER NEEDED REPLACEMENT FROM THE AIRBAGS
DEPLOYING.
THE RIGHT QUARTER PANEL HAD 2 HOURS OF DMG AND WARRANTED FULL REFIN
BECAUSE
DMG WAS ON BOTH ENDS OF QUARTER.
THE LEFT QUARTER PANEL WARRANTED A REPLACEMENT AND FULL REFIN.
THERE WAS 2.0 HOURS OF DMG ON THE LIFTGATE SHELL AT THE TOP LEFT OF
IT. THERE
ALSO APPEARED TO BE DMG TO THE WINDOW MOLDING.
THERE WAS 2.5 HOURS OF DMG TO THE LIFTGATE SPOILER.
I R&I'D THE REAR SUSPENSION TO ALLOW ACCESS POINTS FOR FRAME PULL.
I RPR'D THE INNER REAR BODY PANEL 2.0 HOURS AND GAVE 6.0 HOURS TO
THE INNER
REAR FLOOR PAN WHICH WAS CRUSHED, BUT APPEARED RPR'ABLE.
RIGHT REAR LAMP NEEDED REPLACEMENT. ALL OTHER REAR LAMPS WERE R&I'D
REAR BUMPER COVER AND ALL IT'S PARTS WARRANTED REPLACEMENT.
I GAVE 2 HOURS FOR SET UP AND MEASURE AND 11 HOURS PULL TIME AS
EVERY MAJOR
CONTROL POINT IN THE FRONT, REAR AND SIDE OF IV
APPEARED TO BE AFFECTED. I NEGOTIATED THIS AMOUNT W/NON
NETWORK SHOP WHO WAS LOOKING FOR SIGNIFICANTLY MORE PULL TIME AND
SET UP TIME.
NON NETWORK SHOP ASKED FOR COLOR SAND AND BUFF TIME AND I AGREED TO
ALLOW
THEM TO COMPOUND AND POLISH THE IV FOR 3.5 HOURS AS THE ENTIRE IV IS
BEING PAINTED.
MSRP ON IV WAS OVER 52K. I TOOK PICTURES OF ALL DMG I COULD SEE AND
WENT OVER
THE IV PART BY PART W/NON NETWORK SHOP.
IV SUSTAINED A GREAT DEAL OF DMG IN THE LOSS AND ADDITIONAL DMG FROM
THE TOW.
VEH - 2004 MERCEDES 320
ESTIMATE AMOUNT- 26,304.20
POI - ENTIRE IV
DAMAGE - SEE ABOVE
LKQ/ AM? NO
PRIOR DAMAGE - NONE
DAYS TO REPAIR - 56
EXPLAINED RENTAL - YES
OFFERED TOTAL PRO - DECLINED
EXPLAINED REPAIR PROCESS
COPY OF INSPECT GIVEN TO OWNER
I R&I'D THE RADIATOR FOR ACCESS TO REPLACE THE LOWER COOLING AIR
BAFFLE AND
REPLACE THE CONDENSER WHICH WAS DMG'D

File Review 12-10-04 07:30 PM ET JXL0123/JXL0123

PLEASE NOTE--I WAS UNABLE TO PULL DOWN MY ORIGINAL ESTIMATE WHILE OUT IN THE

FIELD, SO I REWROTE ESTIMATE AT NON NETWORK SHOP FROM SCRATCH.

-I ALSO ADVSD NON NETWORK SHOP THAT MY ESTIMATE WOULD HAVE TO BE REV'D BY

MANAGEMENT BEFORE I COULD AUTHORIZE THEM TO BEGIN RRR'S - NON NETWORK SHOP U/S.

File Review 12-11-04 05:15 PM ET JXL0123/JXL0123

DIARIED JFC0005 TO REVIEW THIS ESTIMATE BECAUSE OF THE LARGE DOLLAR AMOUNT

-OVER 26K

BMF0003 ADVSD ME TO GIVE THIS TO JASON TO LOOK AT DUE TO AMOUNT WRITTEN.

GAVE PICS AND ESTIMATE TO JFC0005

No Category 12-12-04 05:00 PM ET JFC0005/JFC0005

REV'D WILL REV 19 W/ JXL123 WHEN JXL123 IN THE OFFICE

File Review 12-14-04 05:19 PM ET JXL0123/JXL0123

RECV'D CALL FROM NI

-SHE FAXED ME A SAFETY RECALL NOTICE FOR THE IV

-THE RECALL WAS FOR THE SENSOTRONIC BRAKE CONTROL SYSTEM ON THE IV WHICH APPAR

ENTLY IS HAVING PROBLEMS THAT COULD LEAD TO BRAKE FAILURE AND A VEHICLE CRASH.

-NI STATED WHEN I FIRST CTC'D HER THAT SHE DIDN'T KNOW WHAT HAPPENED IN THE

LOSS, THAT SHE WAS COMING DOWN HER DRIVEWAY AND COULD NOT STOP THE IV AND THE

IV WENT DOWN THE NI'S FRONT LAWN AND UP ONTO ROCKS AND INTO HER HOUSE. NI STA

TED SHE COULD NOT STOP THE IV DURING THIS.

-ANOTHER THING TO NOTE WAS THE LACK OF SKID MARKS ON THE NI'S LAWN. I HAD

SHOWED THE PICS OF THE IV09 TO CJL0004 AND WE BOTH COMMENTED ON HOW THERE

WERE NO SKID MARKS ON THE NI'S LAWN WHICH COULD INDICATE THAT THE IV COULD

NOT STOP AND HAD NO BRAKES TO CAUSE SKIDDING DOWN THE HILL.

DIARIED JFC0005 TO ADVISE AND SEE IF THERE IS A SUBRO OPPTY AND IF FURTHER

INVESTIGATION IS NEEDED ON THIS SINCE THE MANUFACTURER DEFECT COULD HAVE

CAUSED THIS LOSS

COPY OF MERCEDES BENZ RECALL NOTICE IN MY HARD COPY FILE

No Category 12-14-04 06:00 PM ET JFC0005/JFC0005

AGREE , WE SHOULD SPEND TO INVESTIGATE SUB OPP ON RECALL 26+ K EXPOSURE HERE.

DI BMF FOR REV/AUTH FOR A NETS REFERREL

FYI NETS SERVICES CAN BE REACHED @ 508-675-0999

NETS = (NORTH EASTERN TECHNICAL SERVICES)

File Review 12-15-04 08:43 AM ET BMF0003/BMF0003
RVWD FOR AUTH TO PROCEED WITH NETS EXAM OF IV.

PRIOR TO HIRING NETS, WE SHOULD GET A RECORDED STATEMENT FROM INSD
REGARDING
THE FOL. PLEASE INCORPORATE THE FOLLOWING INTO THE STATEMENT?
* HOW FAST WAS INSD GOING WHEN SHE WAS COMING DOWN HER DRIVEWAY?
* WERE THERE ANY USUAL FACTORS PRIOR TO THE COLL - BRAKE PEDAL
STICKING, NOISE
ETC.?
* HAS HER VEH BEEN SERVICED RECENTLY? IF SO, COULD THE RECALL HAVE
BEEN
ADDRESSED AT THE VISIT TO THE DEALERSHIP?
* CTC THE DEALERSHIP REGARDING THE RECALL. DOES THE PART IN QUESTION
EFFECT
BRAKING OR JUST THE VEHICLE'S ABILITY TO NOTIFY THE DRIVER OF A
POTENTIAL
BRAKING ISSUE (WARNING LIGHT)?
* PLS REVISIT THE DRUG & ALCOHOL USAGE QUESTION IN THE R/S.
** MAY WANT TO CHECK PROCORP FOR NEIGHBORS PHONE #'S TO SEE IF
ANYONE SAW
ANYTHING OR DISPATCH KATE OR DANNY TO A COLD CALL FOR WITNESS
CANVASS.

IF BASED ON THE STATEMENT FROM INSD & ADDITIONAL QUESTIONING FROM
THE DEALER-
SHIP WE DETERMINE THE THERE IS A CORRELATION BETWEEN THE RECALLED
PART &
THIS LOSS, OK TO REFER TO NETS.

File Review 12-15-04 05:26 PM ET JXL0123/JXL0123
CALLED NI AND LMTCB - REV'D BMF0003'S NOTES AND WILL CONDUCT R/S
W/NI ASKING S
PECIFIC QUESTIONS.

No Category 12-15-04 06:12 PM ET JFC0005/JFC0005
AGREE W/ BMF ON RS , INQ FOR RECENT REPAIRS , WAS THE DEFECT
CORRECTED??

File Review 12-17-04 12:28 PM ET JXL0123/JXL0123
CALLED BRYAN HALL, MANAGER OF ESTATE MOTORS IN GOLDENS BRIDGE AT
914-232-8125
TO ADDRESS ISSUES W/IV AND RECALL, LOANER ISSUED.

File Review 12-17-04 12:50 PM ET JXL0123/JXL0123
*PARTY BEING INTERVIEWED: NI - DR. ELENA BILLOCK
*BACKGROUND:UPDATED ALL CRITICAL DATA
*SCENE OF OCCURRENCE:NI'S RESIDENCE, NI WAS DRIVING ON HER DRIVEWAY,
A TWISTING TURNING DOWNHILL DRIVEWAY.
*ROAD CONDITIONS: NI STATES ROADS WERE WET
*VEHICLES INVOLVED: IV - 2004 MERCEDES E320
*DESCRIPTION OF OCCURRENCE: NI STATES SHE WAS AT THE TOP OF HER
DRIVEWAY
DOING ABOUT 5MPH OR A VERY SLOW SPEED. NI STATES THE IV MUST HAVE
HIT A
WET SPOT ON THE DRIVEWAY, BECASUE IV BEGAN TO SKID TO THE LEFT. NI
SWERVED

TO THE RIGHT AND APPLIED THE IV'S BRAKE PEDAL, BUT THE IV DID NOT STOP

SLIDING AND WENT OVER CURB ON DRIVEWAY AND DOWN VERY STEEP FRONT LAWN OF

NI'S RESIDENCE. NI STATES SHE HAD HER FOOT ON THE BRAKE OF THE IV THE

WHOLE TIME SHE WAS ROLLING DOWN THE HILL. THE ONLY THING THAT STOPPED THE

IV FROM CRASHING THROUGH THE NI'S HOUSE WAS THE IV WENT UP ONTO 2 ROCKS

ON THE NI'S LAWN THAT WERE IN FRONT OF NI'S HOUSE. IV GOT STUCK ON TOP

OF ROCKS AND FRONT END OF IV STRUCK THE NI'S RESIDENCE. NI AGAIN STATES

SHE HAD HER FOOT ON THE BRAKES THE WHOLE TIME DURING THIS INCIDENT AND IV

WOULD NOT STOP.

*FIRST OBSERVATION OF OTHER PARTY: N/A

*POST OCCURRENCE PHYSICAL EVIDENCE: IV WAS ON TOP OF 2 ROCKS AND CAUSED

DMG, STRIKING THE NI'S HOUSE. IV HAD DMG ALL AROUND IT. SIDE CURTAIN

AIRBAGS DEPLOYED

*WITNESSES: NONE

*CONVERSATIONS: N/A

*POLICE: N/A

*INJURIES: NI WAS NOT INJURED.

*OTHER COMMENTS: NI STATED SHE CALLED HER POOL TECHNICIAN TO HELP HER GET OUT

OF THE IV. HE CAME LATER ON AND ASSISTED THE NI (WHO IS DISABLED) OUT OF THE

IV AND INTO HER RESIDENCE.

*I QUESTIONED NI IF SHE HAD ANY RECENT MAINTENANCE TO THE IV AND SHE STATED SH

E HAD NOT HAD ANY SERVICE/MAINTENANCE DONE ON THE IV. IV ONLY HAD 4K MILES AND

SHE WASN'T SCHEDULED TO BRING IV IN FOR SERVICE UNTIL 10K MILES.

*I ALSO QUESTIONED NI ABOUT WHEN SHE RECV'D RECALL NOTICE FROM MERCEDES BENZ

AND SHE STATES SHE RECV'D IT THE DAY BEFORE THE LOSS AND HAD NOT YET OPENED T

HE ENVELOPE. WHEN I MENTIONED TO NI THAT RECALL NOTICE WAS DATED OCTOBER 2004

SHE MAINTAINED THAT SHE DID NOT REC'V THAT NOTICE UNTIL THE DAY BEFORE THE LOS

S. I ASKED NI IF SHE HAD POSTMARKED ENVELOPE RECALL LETTER CAME IN AND SHE SAI

D NO.

File Review 12-17-04 01:39 PM ET JXL0123/JXL0123

S/W BRYAN HALL, GM OF ESTATE MOTORS, THE DELEARSHIP WHERE THE NI LEASED THE IV

FROM.

-BRYAN HALL STATED THAT THEY WILL NOT PROVIDE A LOANER VEHICLE FOR THE INSD

-HE ALSO STATED THAT HE DID NOT BELIEVE THE RECALL, WHICH WAS A SOFTWARE

RECALL, HAD ANYTHING TO DO WITH THE FAILURE OF THE BRAKING SYSTEM.
-MR. HALL REFERRED ME TO MERCEDES BENZ CUSTOMER SVC AND TOLD ME TO
REPORT THIS

INCIDENT TO THEM SINCE THEY WOULD HANDLE THIS AND THEY WOULD MOST
LIKELY

SEND AN INSPECTOR OUT TO R/O IF THE IV CRASHED DUE TO MECHANICAL
MALFUNCTION

File Review 12-17-04 01:41 PM ET JXL0123/JXL0123

CALLED MERCEDES BENZ CUSTOMER SVC AT 1-800-367-6372 AND REPORTED ALL
THE INFO

I HAD ON THIS CLAIM TO THEM

-CUSTOMER SVC SAID THEY WOULD CONTACT THE NI AND BEGIN AN
INVESTIGATION INTO

THIS MATTER

-CUSTOMER SVC REP STATED THAT MERCEDES WILL SEND AN INSPECTOR OUT TO
SEE THE

IV AND HE WOULD R/O IF THERE WAS A MECHANICAL FAILURE THAT CAUSED
THIS LOSS

-CUSTOMER SVC ALSO SAID THAT IF IT'S DETERMINED IT WAS A MECHANICAL
FAILURE

THAT CAUSED THE LOSS, THEY WOULD PROVIDE OR REIMBURSE THE NI FOR A
RENTAL

WHILE THE IV BEING RPR'D

-I HAVE THE CUSTOMER CVS DEPT MY CLAIM # AND CONTACT # AND THEY
STATED THEY

WOULD BE IN TOUCH WITH ME.

File Review 12-17-04 01:45 PM ET JXL0123/JXL0123

S/W GREG AT NORTH STATE CUSTOM MOTORS, THE NON NETWORK SHOP IV IS
BEING RPR'D

AT AND ADVSD HIM OF UPCOMING INVESTIGATION INTO WHETHER MECHANICAL
FAILURE

CAUSED THIS LOSS. GREG THANKED ME FOR THE HEADS UP AND STATED HE
DIDN'T THINK

FROM LOOKING AT THE IV THAT IT HAD ANYTHING TO DO WITH MECHANICAL
FAILURE

BUT THAT HE WOULDN'T TOUCH THE IV UNTIL IT WAS INSPECTED AND A
RULING WAS MADE

ON WHAT CAUSED THIS LOSS.

No Category 12-19-04 12:06 PM ET JFC0005/JFC0005

REV'D I9 , WILL REV W/ F/O

File Review 12-22-04 02:05 PM ET JXL0123/JXL0123

CALLED NON NETWORK SHOP

-THEY INFORMED ME THAT MERCEDES ROADSIDE ASSISTANCE TOWED THE IV TO
THEIR

SHOP ON MONDAY 12/5/04

-GREG AT NON NETWORK SHOP ALSO STATED THAT THEY DO NOT HAVE A SIGNED
DR SINCE

NI REFUSES TO SIGN IT.

File Review 12-22-04 02:50 PM ET JXL0123/JXL0123

*NEED TO S/U DUAL LOSS AND ASSIGN IT TO 33057

*THERE WAS SIGNIFICANT ADDITIONAL DMG DONE TO THE IV BY TOW COMPANY
AND

WE NEED A NEW CLAIM S/U FOR THAT ALSO TO BE ASSIGNED TO ME.
REV'D ESTIMATE W/JFC0005 AND AEL0007 - THERE WAS ADDITIONAL DMG THAT
WAS
CAUSED BY TOWING COMPANY.
PICTURES FROM MY 1ST INSPECT DO NOT SHOW THE DMG TO THE LEFT
QUARTER, ROOF, LI
FTGATE.
NEED TO S/U A NEW CLAIM UNDER DUALLOSS FOR TOWING DMG DONE TO IV BY
MERCEDES R
OADSIDE ASSISTANCE.
IV WAS TOWED FROM NI'S REZ ON 12/5/04.
-NEED TO RE-WRITE ESTIMATE INTO 2 SEP ESTIMATE'S, ONE FOR DMG
RELATED TO THIS
LOSS AND ANOTHER RELATED TO DMG FROM THE TOW.

File Review 12-23-04 02:08 PM ET JXL0123/JXL0123
S/W NI AND EXPLND THAT STORAGE IS ACCRUING ON THE IV WHILE IT IS NOT
BEING
REPAIRED
-NI REFUSED TO HAVE TO IV MOVED FROM NORTH STATE (NON NETWORK SHOP)
-NI STATED SHE WAS CALLED BY MERCEDES ON 12/21/04 AND THEY STATED
THAT THEY
WOULD SEND AN INVESTIGATOR TO SEE THE IV W/IN 5 BUSINESS DAYS OF
THAT CALL
TO DETERMINE IF THE CRASH WAS CAUSED BY RECALL ON IV'S SENSOTRONIC
BRAKE
SYSTEM
-NI STATED SHE IS VERY UPSET AND SUSPICIOUS AND SHE THINKS WE'RE
WORKING W/MER
CEDES TO "SCREW HER" INTO KEEPING THE IV AND THAT WE ARE COVERING UP
THE
DEFECT W/THE BRAKE SYSTEM.
-I ASSURED NI THAT WE ARE NOT WORKING W/MERCEDES TO HARM ANYONE.
-I ASKED NI FOR HER ATTORNEY INFO AND SHE THEN SAID TO ME, "I LIED
TO YOU, I
DON'T HAVE AN ATTORNEY FOR THIS MATTER". NI STATED THAT SHE S/W AN
ATTORNEY
FRIEND OF HERS WHO SAID HE COULDN'T TOUCH THIS CASE BECAUSE IT
WOULD BE
A CONFLICT OF INTEREST SINCE HE WORKS W/PROG AND MERCEDES AS HIS
CLIENTS.
WHEN I LAST S/W NI SHE HAD STATED HER ATTORNEY WAS GOING TO TRY TO
HELP
HER BREAK THE LEASE ON THE IV, BUT NOW SHE HAS ADMITTED SHE HAS NO
ATTORNEY
AT ALL.

No Category 12-24-04 08:58 AM ET WMW0004/WMW0004
DUAL LOSS WENDEL-TAMPA CLRU
CROSS REFERENCE #: 045064164

No Category 12-28-04 08:49 PM ET JFC0005/JFC0005
REV'D W/ JXL123
- WILL REVISE I9 ACCORDING TO MY REV W/ & AEL7 REV
- WILL INPUT UNRELATED TO NEWLY SET UP CLM
- NO DR FROM SHOP @ TIME OF INSPECT

File Review 12-29-04 06:11 PM ET BMF0003/BMF0003

RVWD W/JXL & NJS

AT THIS TIME SHOP DOES NOT HAVE AN D/R. AS SUCH,

PROG HAS NOT & WILL NOT ATTEMPT TO NEGOTIATE AN AP W/SHOP.

F/O WILL MAIL DRAFT & EST TO INSD BASED ON REVISED EST AS COMPLETED
W/ASST OF JFC & AEL

No Category 01-02-05 05:08 PM ET JFC0005/JFC0005

REV'D

- JOE , PLZ LOOK TO MAKE THE CHANGES THAT AEL7 & I HAVE REV'D W/ YOU
THEN REV W/ ME PRIOR TO COMMITTING THE SUPP.

File Review 01-04-05 11:26 AM ET JXL0123/JXL0123

REVISED ESTIMATE FOR THIS LOSS - WILL NEED TO GO OVER W/JFC0005 AND
AEL0007 BE

FORE I COMMIT THE CHANGES.

No Category 01-05-05 01:38 PM ET JFC0005/JFC0005

I9 REV'D I9 - AEL7 ALSO REV'D - PROPER CHANGES WERE MADE

LFT REAR ROOF / SAILPANEL DAMAGES PULLED OFF & APPLIED INTO
SUBSEQUENT

CLAIM # 04-5064164 (TOTAL = 4357.86)

NEW ESTIMATE TOTAL = 14081.48

31 DAYS TO REPAIR

No Category 01-05-05 02:06 PM ET JFC0005/JFC0005

REV'D W/ AEL , BMF3 & THE FILE

ALSO SPOKE/ NI DR BILIK -

NI STATES MERCEDES HAS DENIED RESPONSIBILITY HERE , MEANING THAY
BELIEVE

THE BRAKES RE-CALL HAD NOTHING TO DO W/ THE IV LOSS & THAT THE
BRAKES WERE

FUNCTIONING AT THE TIME OF LOSS

NI INQ RE: OUR INVESTIGATION - I ADVISED WILL REV W/ AEL & BMF

REV W/ AEL , BMF & THE FILE , I ALSO CALLED MERCEDES & NETS
NETS CHARGE FOR MECH FAILURE WILL BE 400 -700

REV RECALL NOTICE , WHICH STATES THAT THE PUMP MOTOR MAY RUN OUT
THEREBY TRIGGERING THE HYDRAULIC BACK UP FUNCTION MODE

THE BRAKES WILL STILL WORK BUT THE PRESSURE NEEDED TO APPLY THE
BRAKES

WOULD BE GREATER & THE DISTANCE THE PEDAL WILL NEED TO TRAVEL
ALSO

GREATER.

NI CONTINUES TO STATE THAT THE BRAKES WERE NOT WORKING @ TOL , SHE
DENIES

SUBSTANCE INVOLVEMENT @ TOL, NI ALSO STATES LETTER RE: THE
RECALL

ARRIVED THE DOL , NI DOES NOT HAVE A ENVELOPE W/ POSTAGE DATE ON
IT.

GIVEN THE EXPOSURE WE WILL INVEST IN NETS TO INSPECT THE VEHICLE.

No Category 01-05-05 02:51 PM ET JFC0005/JFC0005

CALLED NETS , SPOKE W/ KATHY.

REQUESTED NETS SERVICE TO R/O MECHANICAL DEFECT.

THEY WILL COMPLETE NEXT MON/TUES - NETS FILE # 05-0628

I FAXED NETS COPY OF THE RECALL NOTICE

ADVISED MERCEDES ALREADY SAW THE IV.

No Category 01-05-05 03:24 PM ET JFC0005/JFC0005

CVQ DOL SAME AS 045064164 - DIFF LOSS , WAS GENERATED FROM THIS LOSS

AS WE FOUND LFT 1/4/ ROOF DAMAGE WHICH SEEMS TO BE
FROM THE TOW CO THAT TOWED THE IV - THESE DAMAGES ARE
BEING HANDLED SEPERATLY - NO ISSUE HERE

CVQ OTHER LOSS IV VIN - 2 OTHER LOSSES BOTH R/O @ THE I9 NO ISSUE

No Category 01-05-05 03:28 PM ET JFC0005/JFC0005

CALL NI , NI STATES NO TIME TO TALK - LOOK TO C/B LATER
I9 , COLL DRFT & COR/SASE TO THE NI

No Category 01-05-05 03:38 PM ET JFC0005/JFC0005

M104 TO ID , HRD COPY SET UP

No Category 01-05-05 03:40 PM ET JFC0005/JFC0005

ADDED MERCEDES TO THE CLM , OPENED SUBRO AGAINST

No Category 01-05-05 04:18 PM ET JFC0005/JFC0005

TO DO...

- DISCUSS W/ NI RE: NON AP THAT WILL OCCURR W/
HER SHOP , NO DR FROM SHOP YET, HENCE NO OFFICIAL NON AP
- NI CHOOSE ANOTHER SHOP ? NETWORK ?
- F/U ON NETS INSPECT
- ANY SUBRO ?
- SETTLE NI RENTAL

No Category 01-05-05 11:21 PM ET JFC0005/JFC0005

SPOKE W/ NI EARLIER TODAY

ADVISED NETS INSPECT ON WAY

ADVISED COLL PAYMENT ON WAY

EXPLAINED 2 LOSSES NOW HANDLING IV DAMAGES , SUBRO PENDING ON
OTHER LOSS CAUSED BY TOW TRUCK.

ADVISED THAT NO D.R. FROM SHOP - HENCE NO FORMAL NEGOTIATIONS
TOOK PLACE, ADVISED THAT BASED ON PRELIM DISCUSSION AN AP HERE
IS VERY UNLIKELY , REV'D NI'S RIGHTS . DISCUSSED NETWORK .

NI DID NOT KNOW WHAT SHE WILL DO. NI ADVISED WILL THINK IT OVER
& C/B -

No Category 01-10-05 02:00 PM ET JFC0005/JFC0005

SPOKE W/ NETS - THEY INSPECTED THE IV TODAY

THEY FOUND NO ISSUES W/ THE BRAKES -

BRAKES WERE FUNCTIONING PROPERLY

SAW THE VEHICLE ON FRIDAY 1/7/05 -

No Category 01-11-05 03:22 PM ET JFC0005/JFC0005

SPOKE W/ THE NI DR BILIK

I INFORMED NI OF NETS INSPECTION RESULTS

NI STATES SHE HAS SIGNED SOMETHING RE: THE REPAIRS W/ NORTHSTATE
INS.

NI ADVISED SHOP - OF OUR REVISED ESTIMATE AMOUNT, THEY CONTINUED
THAT

REPAIR COST IS 26K.

No Category 01-13-05 10:36 AM ET VXP0001/VXP0001

REV'D AND DISCUSSED WITH NICK. WE HAVE SEVERAL REG VIOLATIONS,
DELAYS, MIS TRI
AGE ETC. IN THIS FILE. AT THIS POINT, NICK WILL F/U WITH INSD AND
SHOP AND DET
ERMINE STATUS. LIKELY OUTCOME WILL BE TO HAVE VEH INSPECTED BY AL
EARLY NEXT W
EEK AND RESOLVE AS BEST AS WE CAN WITH THIS DIFFICULT SHOP

No Category 01-13-05 12:00 PM ET NJS0007/NJS0007
RVD FILE, SPOKE WITH VICTOR.

THERE ARE MULTIPLE ISSUES HERE WITH THIS LOSS AT THIS TIME.

WE SENT A LICENCED ADJ TO THE SHOP TO WRITE THE ESTIMATE ON 12/10
AFTER
AN INITAL INSPECT WAS COMPLETED IN THE FIELD ON 12/4 WHEN ALL OF THE
DAMAGES TO THE VEHICLE WERE NOT EVIDENT.
WHILE THE ADJ WAS AT THE SHOP ON 12/10 HE NEGOTIATED IN GOOD FAITH
BUT DID INDICATE TO THE SHOP THAT THE ESTIMATE NEEDED TO BE REVIEWED
BY MANAGEMENT PRIOR TO AN AGREEMENT BEING REACHED.
IT THEN TOOK US ANOTHER 20 BUISNESS DAYS TO ADDRESS THE ESTIMATE AT
WHICH
TIME IT WAS REWRITTEN AT A LESSER AMMOUNT. THIS DELAY SHOULD BE
CONSIDERED
EXCESSIVE.
WHILE THE SHOP WAS NOT A DR OF THE INSURED AT THE TIME OF THE
INSPECT
WE SHOULD NEGOTIATE IN GOOD FAITH AND WE DID.
ONE OF THE LARGER ISSUES HERE IS THAT WE HAVE AT NO TIME INFORMED
THE INSD
IN WRITING OF THIER RIGHTS IF WE ARE UNABLE TO REACH AN AGREED
PRICE.

I CALLED THE INSURED'S SHOP AND SPOKE WITH GREG WHO CONFIRMED
THAT THE INSURED VEHICLE IS UNDER REPAIRS AND THAT THEY NOW HAVE A
DR
SIGNED. I OFFERED TO COME BACK UP SO WE CAN COME TO AN AGREED PRICE
AS
TO THE REPAIRS OF THE VEHICLE. GREG INFORMED ME THAT THEY
DO NOT ALLOW SUPPLEMENTS UNTIL THE JOB IS FINISHED. I EXPLAINED THAT
WE WOULD
LIKE TO COME TO AN AGREED PRICE FOR THE REPAIRS AND NOW THAT THE
INSURED HAS APPOINTED THEM AS HER DESIGNATED REP THAT WE ARE
ATTEMPTING
TO FACILITATE AN AP. HE REFUSED TO LET US INTO HE SHOP TO GO OVER THE
VEHICLE
WITH THEM.

AS WE STAND NOW WERE GOING TO NEED TO HONOR THE ORGINIAL ESTIMATE
WRITTEN
AT TH SHOP.

I CALLED THE INSURED AT HOME AND LMTCB ON HER MACHINE TO EXPLAIN TO
HER
WHAT WERE DOING HERE AND TO APOLOGIZE FOR THE CONFUSION AND DELAY.

I AM GOING TO ATTEMPT TO GET NORTH STATE TO COME TO AN AGREED PRICE
ON THE

ORIGINAL ESTIMATE AND THEN WE CAN HANDLE ANY NON-AP ISSUES THAT ARISE
ON
SUPPLEMENTS TIMLEY FROM THERE

THE DIFFERENCE OWED TO THE INSURED IS \$8,364.86. I WILL ISSUE
PAYMENT ONCE
I SPEAK WITH HER,

No Category 01-27-05 07:15 PM ET JFC0005/JFC0005
RECEIVED NETS WRITTEN REPORT
REPORT INDICATES JUST THE SAME AS VERBAL , BRAKES
WERE FOUND TO BE IN WORKING ORDER.
CALLED NI & SPOKE W/ NI DR BILIK
I ADVISED ON NETS REPORT & THAT THERE WILL NOT BE
A SUBRO OPPURTUNITY HERE.

No Category 01-27-05 07:16 PM ET JFC0005/JFC0005
ISSUED ALAE FOR NETS

File Intervention 01-28-05 09:42 AM ET NJS0007/NJS0007
I SPOKE WITH NORTHSTATE AND THEY WILL NOT LET US INTO THE SHOP AND
WILL NOT
DISCUSS AND SUPPS WTH US UNTIL THEY CALL FOR ONE.

I DISCUSSED WITH THE INSD AND EXPLAINED WHAT IS GOING ON THAT WE ARE
ISSUING
ADDITIONAL PAYMENTS AND THAT Tthere IS ADDIIONAL COVERAGE FOR RENTAL
UNDER THE
CROSS FILE THAT WILL BE HONORED FOR ANOTHER 30 DAYS.

ISSUING PAYMNET, OPENING RENTAL ON X-CLAIM.

File Intervention 01-28-05 09:51 AM ET NJS0007/NJS0007
CALLED INSD AGIAN AND EXLAINED EVERTHING.
WE ARE COVERNG ORIGINAL ESTIMATE AND PROVIDING 60 DAYS OF RENTAL
TOTAL
WE WILL SUBRO TWO COMPANY FOR THE DAMAGES CAUSED BY THEM.

File Intervention 01-28-05 09:54 AM ET NJS0007/NJS0007
JOE LETS BE PROACTIVE HERE ON THIS RENTA AND FOLLOW UP FIRT HE BILL
FOR THE
FIRST 30 DAYS,

Rental 02-08-05 11:20 AM ET JXL0123/JXL0123
CALLED ELRAC REGGARDING RENTAL STATUS - ELRAC STATED THAT THEY NEED
ME TO EXTE
ND FIRST ARMS RESERVATION FOR 60 DAYS AND THEN SPLIT PAYMENT FOR NI
RENTAL THR
OUGH THIS CLAIM AND THROUGH ADDITIONAL CLAIM THAT WAS OPENED UP DUE
TO TOW TRU
CK DMG REMOVING THE IV FROM THE NI'S RESIDENCE. ELRAC STATED THEY
CANNOT JUST
BILL ADDITIONAL RENTAL AMOUNT TO ARMS RESERVATION S/U FOR OTHER
CLAIM ASSOCIAT
ED W/THIS LOSS SINCE NI WOULD HAVE TO COME IN TO SIGN ANOTHER RENTAL
CONTRACT.

-WILL EXTEND DIRECT BILL THROUGH ARMS TO 60 DAYS AND THEN PAY 30
DAYS OF RENTA
L THROUGH THIS CLAIM AND 30 DAYS OF RENTAL THROUGH SEP CLAIM
ASSOCIATED W/THIS
LOSS.

No Category 02-09-05 11:02 AM ET NJS0007/NJS0007
RVD AND LETS FOLLOW UP WITH THE INSD AND SEE WHEN THE SHOP IS
TELLING HER
THAT THE VEHICLE WILL BE COMPLETED,

File Review 02-16-05 04:30 PM ET JXL0123/JXL0123
S/W NI - SHE STATED THAT NON NETWORK SHOP SAID THEY WOULD FINISH THE
IV AT THE
END OF THE MONTH - NI STATED SHE IS GOING AWAY FOR AWHILE AND WOULD
BE RETURN
ING THE RENTAL SOMETIME NEXT WEEK.

Rental 02-18-05 04:07 PM ET JXL0123/JXL0123
ISSUED LOSS DRAFT FOR \$600 TO ELRAC FOR 30 DAYS RNTL AT POLICY
LIMITS

Subrogation 02-25-05 10:09 AM ET MXV0041/MXV0041
HF COPIED & ORG SENT TO
DAN BEAULE
5920 LANDERBROOK DR.
MAYFIELD HTS, OH 44124
SENT FED EX
TRACKING #7909 3013 5116

Subrogation 02-28-05 02:48 PM ET NXH0040/NXH0040
RECVD FILE FROM MAIL GRP IN THE ARB BIN
SAME IS NOT AN ARB FILE
RETURNED FILE TO MAIL GRP
DI TO GAS10

No Category 03-08-05 06:06 PM ET JFC0005/JFC0005
IV SHOP CALLED , NORTH STATE , GREG
SHOP REQ A R/I , I INQ FOR WHAT DETAILS , PARTICULARLY
WHAT PART OF THE VEHICLE AS IV WAS THERE FOR THIS LOSS
& CLAIM # 045064164, SHOP REFUSED TO DISCUSS , BUT STATED FOR ME
TO
GET OUT THERE & SORT THRU THEIR PARTS & MAKE PAYMENT/ DECISION ON
WHAT
IS A SUPPLEMENT OR NOT.

No Category 03-08-05 06:08 PM ET JFC0005/JFC0005
PULLED HARD COPY I9 BOTH FILES , REV'S AS WE PAID ORIGINAL I9
HERE , VS THE THE SUBSEQUENT ESTIMATE W/ CHANGES
CALLED SHOP BACK - WAS ADVISED NO ONE THERE NOW TO ASSIST

No Category 03-09-05 05:27 PM ET JFC0005/JFC0005
CALLED THE NI & SPOKE W/ DR BILIK
I ADVISED ON SHOPS REQUEST & HOW VAGUE THE IV SHOP WAS -
NI ADVISED THAT THE IV SHOP HAS SPOKEN W/ HER & THEY ARE REQUESTING
AN ADDITIONAL 11 K ON TOP OF THE 26 K THAT WE HAVE PAID ??

NI ALSO INQ IF WE WILL PAY FOR YET EVEN MORE RENTAL ? (WE PAID 60 DAY)

I ADVISED I WILL F/U W/ NJS & WILL VISIT IV SHOP FOR ADDED DAMAGE

REV'D W/ NJS , 60 DAYS IS ALL WE WILL OWE HERE FOR RENTAL , EVEN THAT IS ABOVE

& BEYOND, NI DELYAED REPAIRS INITIALLY & SINCE NI'S AUTH FOR REPAIRS

SHOP HAS LAGGED IN COMPLETING THE JOB.

No Category 03-09-05 05:38 PM ET JFC0005/JFC0005

SPOKE W/ NI DR BILIK AGAIN , I CONVEYED ON NO MORE RENTAL , NI UNDERSTOOD & DROPPED THE ISSUE.

I RE- ADVISED THAT I WILL R/I THE IV TOMORROW , I ALSO MADE IT CLEAR THAT

THE SHOP NEVER CALLED US PRIOR TO YESTERDAY EVENING FOR A R/I , & THAT WHEN

WE CALL THE SHOP PROCATIVELY THEY ADVISED US NOT TO CALL.

No Category 03-09-05 07:31 PM ET JFC0005/JFC0005

SENT NI LETTER CONFIRMING TODAYS DISCUSSION & R/I PROCEDURES.

File Intervention 03-10-05 02:31 PM ET NJS0007/NJS0007

RVD AND WE WILL REINSPECT THE VEHICLE. TEAM LEADER TO COMPLETE. WE WILL FAIRLY

ATTEMPT TO RESOLVE ANY SUPPLEMENT ISSUES BUT WE HAVE NOT BEEN CONTACTED TO

COMPLEE A REINSPECT PRIOR TO REPAIRS. IF WE ARE UNABLE TO AGREE LETS PLACE ALL

PARTIES ON NOTICE IN WRITING.

No Category 03-10-05 05:34 PM ET JFC0005/JFC0005

COMPLETED IV R/I THIS AM : 11 AM , IV 2004 MERCEDES

- NOTE PRIOR TO IV R/I , I ADDED BACK ALL THE DELETED ITEMS TO THE I9

SO THE ESTIMATE REFLECTS THE COMPONENTS ON THE ORIGNAL ESTIMATE THIS PROCESS EVENTUALLY CAME TO A DIFFERENT TOTAL THEN THE ORIGINAL

LIKELY DO TO THE FACT THAT THE ROOF DAMAGES WERE REMOVED & COVERED UNDER

A DIFFERENT CLAIM & POSSIBLY INACCURRATE PART SELECTIONS MADE BY JOE LOVERO , AS I WILL NEED TO PROVIDE A COPY TO THE CUSTOMER I WILL PAY THE

THE ADDED DIFFERENCE TO THE CUSTOMER. TOTAL = 22693.39

WE OWE \$ 747.05

THIS IS REFLECTED AS SUPPLEMENT #2 IN THE MITCHELLS DATA BASE

** FOR ALL DAMAGES ADDED AS OF TODAY PLZ REFER TO SUPPLEMENT # 3 ON ARRIVAL @ IV SHOP IV WAS COMPLETELY REPAIRED

IV SHOP PROVIDED ME W. A LIST OF INVOICES FOR ADDED DAMAGES

SHOP WAS ABLE TO SHOW ME SOME OF DAMAGED THE ADDITIONAL PARTS WHICH INCLUDED:

- LFT REAR SUSPENSION COMPONENTS + COPY OF THE ALIGNMENT

READ OUT PER MY REQUEST , READOUT SHOWED IV NOT TAKING AN ALIGNMENT.

THE LFT REAR SUSPENSION COMPONENTS WERE STILL ALONGSIDE THE IV. SHOP THEN BROUGHT ME TO THEIR DISPOSED OF PARTS SHED & POINTED TO AN UNMARKED

BIN & ADVISED THAT THE PARTS THERIN WERE FROM THE IV. IN THE SHED WERE

MULTIPLE PARTS FROM VARIOUS OTHER MERCEDES , I WAS UNABLE TO DECIPHER IF

THE PARTS WERE FROM THE IV OR NOT , (SEE PIXX) & INCLUDED IN THE ALLEGED

BIN OF PARTS FROM THE IV WERE PARTS THE SHOP WASNT ASKING FOR SUCH AS

A COIL SPRING. ??

** NOTE , I ASKED FOR CLARITY ON SOME OF THE BIG TICKET ITEMS SUCH AS THE DAMAGED WHEELS & 1/4 GLASS / REAR LIFT GLASS THE SHOP WAS UNABLE TO PRODUCE THESE DAMAGED PARTS.

- I INQUIRED W/ SHOP ON WHY ALL THE REPAIRS BUT NO NOTICE UNTIL NOW SHOP MANAGER ADVISED THAT HE FELT HE DIDNT HAVE TO NOTIFY US.
- I DID NOT LEAVE A COPY OF SUPP WHILE THERE AS SHOP ORDERED ME TO LEAVE

THE PREMISES PRIOR TO COMPLETING COMPUTER WORK.

COMPLETED DESK WORK ON IV R/I

- WAS ABLE TO ADD / CORRECT PART PRICE DIFFERENCES AS PER INVOICES ON

SEVERAL PARTS.

- I COVERED THE LFT REAR SUSPENSION AS PARTS WERE THERE AT THE CAR & I WAS ABLE TO REV THE ALIGNMENT READOUT.

- I COVERED THE RT FRT WHEEL/ TIRE AS OUR PIXX SHOW DAMAGE

** NOTE, SHOP ASKED FOR 3 WHEELS BUT ONLY PROVIDED INVOICE FOR 1 UNABLE TO FIND PIXX SHOWING OTHER WHEEL DAMAGES RECIEVED TOW BILL , COVERED TOW.

TOTAL SUPP = 2939.15

ISSUED SUPP DAMAGES TO THE NI 2939.15 + 747.05 = 3686.20

(FILE TOTAL = 25632.54)

No Category 03-10-05 06:45 PM ET JFC0005/JFC0005

ISSUED COLL SUPP DRFT TO THE NI

ALSO SENT NI A NOTICE OF RIGHTS / SASE - NON AP AS SHOP

DEMANDING ADDITIONAL DAMAGES

* NOTE I DID NOT INCL LIEN HOLDER ON COLL DRFT AS IV REPAIRS ARE COMPLETE

PIXX COMPLETE TO VERIFY , LIEN HOLDER INTEREST IS PROTECTED

No Category 03-10-05 07:13 PM ET JFC0005/JFC0005

CALLED THE NI & SPOKE W. DR BILIK

- I ADVISED ON TODAYS R/I , PAYMENT MADE , NON AGREEMENT & CIRCUMSTANCES WHERE THE IV SHOP COMPLETED REPAIRS PRIOR TO CALLING FOR A R/I , AND NI TO RECIEVE NOTICE OF RIGHTS.

Contact Information 03-11-05 03:57 PM ET CMD0021/CMD0021

REC'D CALL FROM DAVID BILIK, NI'S SON

STS THAT HE NEEDS TO SEND A LETTER OVER TO JASON AND NICK IN REGARDS TO

THIS CLM. HE U/S THAT WE HAVE HAD PROBLEMS W/ THIS SHOP BUT HIS MOTHER

REALLY JUST NEEDS HER CAR BACK.

CONFIRMED OUR ADDRESS FOR HIM.

Claims Processor 03-16-05 03:08 PM ET CXL0087/CXL0087

VIN#: WDBUH82J64X126471

CURRENT OWNER

04 ME/BE GREY SUBN WGT: 004035 DCFS;TRUST
000015 ACTUAL MILEAGE
FUEL: GAS CYL: 06
PO BOX 685

ROANOKE TX 76262

OWNER OF VEHICLE AND REGISTRANT ARE DIFFERENT. PLATE OF REGISTRANT
IS 128DDS
TITLE ISSUED ON:07/07/04

Claims Processor 03-16-05 03:27 PM ET JMC0017/JMC0017

DMV RUN

VEHICLE IDENTIFICATION NUMBER RECORD EXPANSION TODAY'S DATE
IS 03/16/05

VIN#: WDBUH82J64X126471

CURRENT OWNER

04 ME/BE GREY SUBN WGT: 004035 DCFS;TRUST

000015 ACTUAL MILEAGE

FUEL: GAS CYL: 06

PO BOX 685

ROANOKE TX 76262

OWNER OF VEHICLE AND REGISTRANT ARE DIFFERENT. PLATE OF REGISTRANT
IS 128DDS
TITLE ISSUED ON:07/07/04

No Category 03-16-05 03:38 PM ET NJS0007/NJS0007

CALLED MERC-BENZ CREDIT.

UNABLE TO SPEAK TO ANYONE IN THE TOTAL LOSS DEPT.

LMTCB,

WENT THROUGH PHONE TREE AND PAYOFF IS \$54,650 TO 3/26.

No Category 03-16-05 04:35 PM ET NJS0007/NJS0007

RAN VALUEMATE AND THERE IS NO VALUE IN NADA OR REDBOOK FOR THE
VEHICLE.

COMPLETED COMP VEHICLE SEARCH IN AUTO TRADER.

VEHICLE VALUES ARE LOOKING IN THE RANGE OF 47 TO 49K

No Category 03-16-05 05:57 PM ET VXP0001/VXP0001

DISCUSSED WITH RICH AND NICK, GIVEN WHERE WE ARE WITH DAMAGES VEH
MAY

NEED TO BE TITLE BRANDED. AS SUCH, WE WILL TOTAL THIS VEHICLE AND
PURSUE RECOVERY FROM SHOP AS WARRANTED.

I CALLED INSD SON, DAVID BILIK AT CELL (917) 757-4846 AND OFFICE
(203) 629-1980 X 222 ADN LEFT MESSAGES ASKING HIM TO CALL ME TO
DISCUSS

POSSIBLE RESOLUTIONS TO THIS CLAIM. WE WILL OFFER ACV ONCE
FINALIZED, OR THE O

PTION OF A REPLACEMENT VEHICLE OR OTHER SIMILAR VALUED VEHICLE.

Damages 03-17-05 08:40 AM ET RPD0001/RPD0001

CALLED DCFS- ACCT#- 7000702465-

P.O.- 54650.22-

NEED TO SPEAK TO INS DEPT-

888 445 7717- INS DEPT

THEY OPEN IN ONE HOUR- WILL F/U

Claims Processor 03-17-05 09:15 AM ET CXL0087/CXL0087

PLATE: 128DDS TYPE: SPEC PASS REGISTRANT
INFORMATION:
VIN#: WDBUH82J64X126471 BILIK,ELENA,F
DOB:08/03/41
04 ME/BE GREY SUBN WEIGHT:004035
SEX: F
FUEL: GAS CYL: 06 3 QUARTZ LEDGE
COUNTY: WEST
EXPIRES: 02/03/07 VALID: 01/03/05 BEDFORD NY
ZIP: 10506
INS: MI#: B09436 21944 115115-41
----- PREVIOUS VEHICLES/PLATES/INSURANCE INFO ASSOCIATED WITH THIS
RECORD

01 ME/BE GREY 4DSD WEIGHT:003640 FUEL: GAS CYL 06
VIN#WDBJF82J41X051399
EXPIRES: 02/03/05 VALID: 01/28/03
93 ME/BE GREEN 4DSD WEIGHT:003415 FUEL: GAS CYL 06
VIN#WDBEA32E9PB947726
EXPIRES: 02/03/03 VALID: 02/05/01
INS: 355 - UNITED SERV AUTO ASSOC ON FILE AS OF 01/19/99

Claims Processor 03-17-05 09:18 AM ET CXL0087/CXL0087
VIN#: WDBUH82J64X126471 CURRENT OWNER
04 ME/BE GREY SUBN WGT: 004035 DCFS;TRUST
000015 ACTUAL MILEAGE
FUEL: GAS CYL: 06
PO BOX 685
ROANOKE TX 76262
OWNER OF VEHICLE AND REGISTRANT ARE DIFFERENT. PLATE OF REGISTRANT
IS 128DDS
TITLE ISSUED ON:07/07/04

Damages 03-17-05 09:23 AM ET RPD0001/RPD0001
CALLED DCFS- ACCT#- 7000702465-
SPOKE TO INS DEPT-
888 445 7717- INS DEPT

1. CONFIRM OPTIONS ETC WITH EDMONDS AND ISO-
VEHICLE IS 4MATIC 6CYL AIR BAGS ETC FULLY LOADED- NO BOOK ON THE
CAR AT
THIS TIME-
2. WE HAVE 2 OPTIONS HERE- AS FAR AS REPLACING THE VEHICLE-
IF WAS CAN GET THE INSD INTO THE SAME VEHICLE - YMM- THEY WILL
COLLATERAL
SWITCH THAT VEHICLE ON THE LEASE-
IF THE INSD WISHES TO S/U NEW LEASE- WILL CAN USE THE VALUE OF
THE VEHICLE
LESS MILES ETC AND THEN THE INSD CAN PAY TOWARDS THE NEW LEASE-
--
DCFS WAS VERY OPEN TO EITHER DEAL- SAID INSD SHOULD GO TO DEALER AND
PICK A VEHICLE-
IF NEEDED WE CAN ALSO DO ON THE PHONE - IF THE INSD DOES NOT WISH TO
MAKE
TRIP TO DEALER-
--
WILL REV- WAITING VICTOR- TO PROCEED-

No Category 03-17-05 02:16 PM ET RPD0001/RPD0001

SPOKE TO VICTOR-

SON SAYS HE FEELS THE INSD WOULD LIKE ASST WITH NEW VEH AND
WOULD LIKE TO BUY SOMETHING-

THEY LEFT OFF WITH INSD WILL CT VICTOR WITH DECISION-
MAY WANT ANOTHER VEHICLE- SIM VALUE-

WILL REV AND DECIDE POA-

REOPEN AND STOPPED DRAFTS ETC.

Subrogation 03-17-05 02:39 PM ET RPD0001/RPD0001

POA ON HANDLING OF THE VEHICLE-

SPOKE TO VICTOR AND JOEL- (COUNCIL) -

AS WE HAVE SETTLED LOSS- PAID THE INSD - IT ALLOWS US TO SUBRO-

WILL REV-

Damages 03-18-05 08:41 AM ET RPD0001/RPD0001

CALLED FMI - ASSISTED VEHICLE SYSTEM-

SALES REP FOR THIS AREA IS DENNIS- 269 209 9283- LM

CALLLED LIEN HOLDER- 888 445 7717- EXT 6222-

THEY ARE NOT OPEN TILL 9AM-
JANET MARZETT IS THE REP-
ACCT NUMBER 7000702465

No Category 03-18-05 09:13 AM ET VXP0001/VXP0001
UPDATING NOTES FROM YESTERDAYS ACTIVITIES. SPOKE WITH DAVID BILIK,
INSD SON A
ND ADVISED WE WILL BE TOTALING VEHICLE. HE ASKED ME TO SPEAK WITH
HIM MOTHER B
UT HE REALLY LIKED THE IDEA OF GETTING ANOTHER VEHICLE TO REPLCE THE
BENZ.

CALLED INSD, SHE SAID SHOP HAS NOT SPOKEN TO HER SINCE RELATIONS
WENT BAD. SHE
WOULD LIKE DIFFERENT KIND OF VEH, ONE THAT IS BETTER FOR CARRYING
HER SCOOTER
SHE TOLD ME OF A WEB SITE FOR FREEDOMMOTORS.COM, AS AN EXAMPLE OF
THE KIND O
F VEHICLE SHOULD WOULD LIKE TO GET. I EXPLAINED TO HER THAT WE WILL
TOTLA THE
BENZ AND RESOLVE THE LEASE NOW THAT WE KNOW FOR SURE WHAT SHE WANTS
TO DO. ADD
ITIONALLY, WE WILL TRY TO FIND WHAT SHE IS LOOKING FOR IN HER AREA
SO SHE CAN
DEMO THE LIFT SYSTEM AND MAKE A DECISION ON WHAT SHE WANTS.

I CALLED FREEDOM MOTORS, THEY DO NOT HAVE A DEALER IN NYC AREA,
CLOSEST IS ALB
ANY. THE PRICE FOR A DODGE GRAND CARAVAN CONVERSION IS BTW \$45K AND
\$50K.

SPOKE WITH JOHN RETTON, A BROKER HE DEALS WITH IS ALSO A DEALER FOR
MOBILITYWO
RKS AND THINKS HE CAN GET A VEH TO INSD TO DEMO. JOHN WILL CALL INSD
AND TAKE
OVER REPLACEMENT VEH PROCESS.

Damages 03-18-05 10:08 AM ET RPD0001/RPD0001
CALLED LEASE CO AND LEFT MESSAGE FOR THE REP-
RAN AUTO TRADER-
THERE IS NO SIMILAR VEHICLE-
UTILIZING EDMUNDS AND AUTOTRADER- AS BEST AVAILABLE METHOD
EDMUNDS - RETAILS THIS VEHICLE FOR 43844 -
HOWEVER- ASKING PRICE AT DEALERSHIPS FOR THE SW W/O 4 MATIC IS 44995
MILEAGE ON THESE VEHICLES RANGE FROM 1216 TO 6690 - WE FIGURED THE
INSD HAD
ABOUT 3K SO THIS WOULD BE IN LINE-
THE DIFFERENCE BETWEEN 4 MATIC AND 2 WHEEL DRIVE IN A SEDAN IS ABOUT
5K.
THIS IS FROM 4 CARS W/4 AVERAGE OF 50150 (2004 AND 2005 USED
CONSIDERED)
AND 6 CARS W/O 4 MATIC AVERAGE OF 44721 (2004 AND 2005 USED
CONSIDERED)

CALLED LEASE CO AND REVIEWED ABOVE -
RANGE FOR THE PRICE OF THE VEHICLE WOULD BE BETWEEN 43844 AND 49995.

--
WENT AROUND LEASE CO AND MADE OFFER OF 43844 TO SETTLE-
INFORMED THEM I AM WILLING TO NEG THE VALUE IF WAS CAN FIND A SUB
SIM CAR

AND DOCUMENT A SALE OR ASKING PRICE THAT WOULD BE AGREEABLE-

FAXED ALL INFO I HAD TO THE LEASE CO,

==

WILL REV

No Category 03-18-05 12:45 PM ET RPD0001/RPD0001
SPOKE WITH VICTOR-

--
WILL ATTEMPT SETTLEMENT OF THE CLAIM AND GET VEH-
WILL REV REPAIRS AND DECIDE POA-

CALLED LIEN TO F.U ON OFFER OF SETTLEMENT - LMOM-

No Category 03-18-05 05:59 PM ET VXP0001/VXP0001
REC'D MESSAGE FROM INSD, RETURNED HER CALL. SHE IS CONCERNED ABOUT
LEASE, WOUL
D LIKE SOME FORM OF DOCUMENTATION THAT SHE WILL NO LONGER OWE ANY
MONEY ON THE
LEASE AND SHE ALSO WOULD LIKE SOMETHING INDICATING THE SHOP IS
TAKENA CARE OF
AND THAT SHE IS OUT OF IT. I TOLD HER WE WOULD GET HER BOTH AND
THAT NICK
WOUDL BE CALLING HER EARLY NEXT WEEK TO EXCHANGE PAPERWORK, ETC.
INSD SAID TO
TRY HER CELL NUMBER IF NEED TO REACH HER (914)584-6169

No Category 03-19-05 09:27 PM ET RPD0001/RPD0001
REV'D-

WILL WORK THIS OUT WITH NICK MONDAY MORNING-

POA:

1. CT LEASE CO AND COME TO SETTLEMENT ON FIGURES.
2. CT SHOP AND INFORM THEM WE WILL BE PAYING SHOP DIRECT AND
P/U THE VEHICLE FOR THE INSD AND WITH TOW TRUCK-
3. NICK TO MEET WITH THE INSD- GET POA FOR LEASE CO
GET TOW TRUCK TO SHOP AND R/U VEHICLE-
4. WE WILL NEED TO SPEAK TO JOEL ON EVIDENCE - CHAIN OF CUSTODY FOR
LIT PURPOSE AGAINST THE SHOP- IS THERE ANYTHING SPECIAL WE NEED
TO DO
WITH THE VEHICLE

WE WILL GET THE VEHICLE TO A NETWORK FACILITY FOR STORAGE
AND DECIDE POA FROM THERE

Damages 03-21-05 09:28 AM ET RPD0001/RPD0001
CALLED LIEN HOLDER- 888 445 7717 EXT 6222
ACCT NUMBER 7000702465- LM FOR SETTLEMENT-
CALLED THE INSD AND INFORMED

File Intervention 03-21-05 09:57 AM ET NJS0007/NJS0007
CALLED LEIN HOLDER - SPOKE W/ TIMOTHY,
WENT OVER FIGURES AND OPTIONS AGAIN.

REITERATE ORIGINAL OFFER.
HE REQUESTED FAX AGAIN, RAN NADA E-VALUATOR AS WELL TO SHOW OPTIONS
CONSIDERED
AND FAXED OVER PROOFS TO HIS ATTENTION.
H STATED THAT ONCE THEY GET OUR PROOFS THEY SHOULD ISSUE THE LOG,,
GAVE HIM
YONKERS FAX # AND MY DIRECT NUMBER AND REQUESTED A CALL TO CONFIRM
SO WE CAN
PROCEED ON OUR END.

File Intervention 03-21-05 12:10 PM ET NJS0007/NJS0007
CALLED LEIN HOLDER AGAIN AND THEY HAVE FAXED PROOFS AND WILL BE
FAXING LOG
FOR FIGURES DISCUSSED TODAY TO MY ATTENTION.

No Category 03-21-05 08:51 PM ET RPD0001/RPD0001
SPOKE TO NICK-
LEASE CO ACCEPTED FIGURES AND WILL GET REST THRU GAP-
INSD WILL BE CHARGED DED- I INFORMED SAME WITH MY CONVERSATION

NICK WILL MEET WITH THE INSD THIS EVENING TO GET ALL PAPERWORK IN
ORDER
-
WILL REV

File Intervention 03-22-05 08:37 AM ET NJS0007/NJS0007
I MET WITH THE INSURED LAST NIGHT AT HER RESIDENCE AND COMPLETED THE
POWER OF
ATTY AND AUTH TO RELEASE THE VEHICLE TO PROGRESSIVE FROM THE SHOP. I
ALSO
EXTENDED APOLOGIES FOR THE DIFFICULTIES ENCOUNTERED HERE AND OUR
POOR
COMMUNICATION AROUND THOSE ISSUES.

[REDACTED]

File Intervention 03-22-05 10:34 AM ET NJS0007/NJS0007
COMPLETED ESTIMATE W/ ADDL FROM NORTHSTATE.
TOTAL COMES TO \$36,903.57

CALLED GREG AT NORTHSTATE AND WEN OVER THE FINAL FIGURES WITH HIM.
HE AGREED
AND I FAXED HIM A COPY OF THE SHEET.
HE THEN INFORMED ME THAT THE "OWNER" WANTS TO FLATBED THE VEHICLE TO
THE INSD.
I EXPLAINED TO HIM AGAIN THAT WE WOULD PICK THE VEHICLE UP FOR HER.
HE SAYS
THAT IF WE DO HE WANTS A WRITTEN AGREEMENT THAT WE ASSUME AND
RESPONSIBILITY
FOR WORKMANSHIP AND REPAIRS. I QUESTIONED HIM FURTHER ONT HE ISSUE
AND HE SAID
THAT HE WOULD HAVE THE OWNER OF THE SHOP CALL ME BACK.

File Intervention 03-22-05 11:24 AM ET NJS0007/NJS0007

I SPOKE WITH GREG AGAIN AT NORTHSTATE AND HE HAS REVIEWED THE ESTIMATE. HE STATES THAT THEY DID NOT REPLACE HE EXHAUST THAT THEY REPAIRED IT AT 1.5 HRS A SIDE. I REMOVED THE SAME FROM THE ESTIMATE AND ADDED A REPAIR. THE NEW ESTIMATE TOTAL OF \$34,091.37. WE AGREED ON THE REPAIRS AND FIGURES. HE IS STILL WAITING FOR THE OWNER TO COME BACK TO CALL ME ABOUT THE PICK UP OF THE VEHICLE.

File Intervention 03-22-05 11:27 AM ET NJS0007/NJS0007

CALLED LEIN HOLDER AND SPOKE WITH TIMOTHY... HE SAYS REQUEST WAS IN YESTERDAY, HE CHECKED THE ACCT AND LETTER IS NOT OUT YET, HE IS GOING TO FOLLOW UP ON THE SAME FOR ME.

File Intervention 03-22-05 02:08 PM ET NJS0007/NJS0007

I SPOKE WITH THE OWNER GREG AT NORTH STATE AND EXPLAINED THE SITUATION AND THAT WE WOULD LIKE TO PICK THE VEHICLE UP FOR THE INSD. HE WAS WARY BUT I PUT HIM AT EASE AND EXPLAINED THAT I NEED TO GET THIS DONE MYSELF AS A CUSTOMER SERVICE ISSUE. HE OFFERED TO LET US INSPECT THE VEHICLE. I DECLINED AND JUST REITERATE THAT THIS IS A CUSTOMER SERVICE ISSUE. WE ARE OK TO PICK UP THE VEHICLE AFTER TOMORROW.

I CALLED DON AT ADESA 845-567-3312 TO WORK OUT WHERE WE ARE STORING THE VEHICLE AND LMTCB.

I WILL CONTRACT WITH COUNTY TOWING TO COMPLETE THE PICK UP AND TOW TO ADESA PROBABLY THURSDAY AS I DO NOT WANT A ADESA TRUCK AT NORTH STATE TO GET THE VEHICLE. ONCE I SPEAK WITH DON I WILL MAKE THE TOW ARRANGEMENTS.

File Intervention 03-22-05 02:09 PM ET NJS0007/NJS0007

RCVD LOG FOR THE LEASE PAYOFF IN THE AMOUNT OF \$43,344 AFTER DED APPLIED, SENDING A DIARY FOR AUTH TO PAY TO RPD. I ALSO NEED AUTH TO PAY \$34,091.37 TO NORTH STATE TO GET THE VEHICLE RELEASED. DIARY RPD.

File Intervention 03-22-05 02:53 PM ET NJS0007/NJS0007

CALLED FREDDY AT COUNTY AND LMTCB TO ARRANGE A FLAT BED FOR FRIDAY.

File Intervention 03-22-05 04:08 PM ET NJS0007/NJS0007

SPOKE WITH FREDDY AT COUNTY AND HE CAN'T DO THE JOB, CALLED MIKE AT NYCE AND HE CAN DO IT, I WILL FOLLOW UP WITH HIM AFTER WE GET

THE CONFIRMATION OF STORAGE AT ADESA.

No Category 03-22-05 09:27 PM ET RPD0001/RPD0001

REV'D

OK TO SETTLE CLAIMS//

No Category 03-23-05 09:41 AM ET NJS0007/NJS0007

ISSUED DRAFT

CALLED CONUNTY AND SPOKE WITH FREDDY HE IS CHECKING ON A TRUCK FOR ME.

CALLED NORTHSTATE AND VEHICLE IS OK TO PICK UP TODAY.

CALLED ADESA AGAIN AND INQUIRED ABOUT INSIDE STORAGE

THEY NEED LYN TO CALL ME BACK, LEFT CELL PHONE NUMBER FOR CALL BACK,

File Intervention 03-23-05 10:49 AM ET NJS0007/NJS0007

ARRANGED FOR TOW TO MEET ME AT NORTHSTATE AT 12:00 TODAY,

ARRANGED FOR STORAGE AT ADESA VEHICLE AND BUMPER TO BUMPER SHRINK WRAP.

THERE WILL BE STORAGE AT ADESA INSIDE.

VEHICLE WILL BE SHRINK WRAPPED IN FRONT OF ME WHEN I ARRIVE WITH THE VEHICLE.

File Intervention 03-23-05 06:01 PM ET VXP0001/VXP0001

[REDACTED]

File Intervention 03-24-05 08:42 AM ET NJS0007/NJS0007

COMPLETED VEHICLE PICK UP YESTERDAY.

ARRIVED AT NORTHSTATE COLLISION AT 11:55 AM AND MET WITH GREG JR. PROVIDED GREG JR. WITH AUTH TO RELEASE THE VEHICLE AND THE CHECK. VEHICLE WAS BROUGHT UP FRONT. AT CURSEURY INSPECTION THE VEHICLE APPEARED TO

BE COMPLETELY REPAIRED. A PROBLEM WITH THE PARKING BRAKE WAS DETECTED BY THE

TECH AND THE RELEASE OF THE VEHICLE WAS DELAYED WHILE THAT PROBLEM WAS FIXED.

THE VEHICLE WAS LOADED ON A FLAT BEDD TRUCK AT 12:55 AND SECURED. I WATCHED

THE VEHICLE BEING LOADED AND FOLLOWED THE VEHICLE TO ADESA IMPACT IN ROCK

TAVERN NEW YORK. WE TRAVELED THE SAW MILL SOUTH TO 287 WEST OVER THE TAPPAN

ZEE BRIDGE AND NORTH ON 87 TO 17K TO THE ADESA YARD. TEH VEHICLE ARRIVED AT

2:25PM AT THE ADESA YARD AND WAS UNLOADED AND PARKED INSIDE. THE LICENCE

PLATES WERE REMOVED FROM THE VEHICLE, THE VEHICLE WAS INVENTORIED AND THE

INSURED'S PERSONAL POSSESSIONS WERE REMOVED FROM THE TRUNK. PHOTOS OF THE VEHICLE WERE TAKEN AND THE VEHICLE WAS SHRINK WRAPPED. LAURA PIETROWICZ, 845-567-6360, EXT 312, OPERATIONS MANAGER FOR ADESA SIGNED OFF THAT POSSESSION OF THE VEHICLE WAS TAKEN BY ADESA AT 2:25PM ON 3/23/05.

I CONTACTED THE INSD AND INFORMED HER THAT WE WERE NOW IN POSSESSION OF THE VEHICLE AND THAT HER LICENCE PLATES AND PERSONAL ITEMS WERE OBTAINED AND THAT THEY WOULD BE RETURNED TO HER TODAY. I HAVE ASSIGNED MASON TO COMPLETE THE DROP OFF OF HER ITEMS TO HER HOME TODAY. I FURTHER INFORMED THE INSD THAT HER LEASE WAS BEING PAID OFF TODAY.

No Category 03-24-05 08:46 AM ET NJS0007/NJS0007
DRAFT ISSUED TO DCFS TRUCT TO SETTLE LEASE FOR \$43,344.00
OVERNIGHTING DRAFT

File Intervention 03-24-05 09:08 AM ET NJS0007/NJS0007
ADESA STOCK # ACF76

No Category 03-24-05 09:27 AM ET BAG0007/BAG0007
SENT DRAFT TO MERCEDES-BENZ O/N.

File Intervention 03-24-05 09:33 AM ET NJS0007/NJS0007
[REDACTED]
[REDACTED]

Payment 03-28-05 11:43 AM ET MCH0011/MCH0011
PAID: SUPPLEMENT FEATURE: COLL
COUNTY TOWING & AUTO INC ONLY
AMT: \$596.75

Damages 03-28-05 11:43 AM ET MCH0011/MCH0011
DRAFT WITH SHOP FOR TOWING OF IV

No Category 03-28-05 11:56 AM ET VXP0001/VXP0001
NICK, LETS GET A REFERRAL OUT TO SIU AND GET THEM IN THE LOOP.

No Category 03-28-05 01:50 PM ET NJS0007/NJS0007
[REDACTED]
[REDACTED]

No Category 03-28-05 01:53 PM ET NJS0007/NJS0007
***** SIU REFFERAL
FOL - INSD VEHICLE DAMAGED IN COLLISION LOSS, VEHICLE REPAIRED AT NORTHSTATE
COLLISION. REPAIRS APPEAR TO BE EXCESSIVE AND MAY NOT HAVE ALL BEEN COMPLETED
AS WRITTEN.

VEHICLE HAS BEEN SECURED AS EVIDENCE [REDACTED]
[REDACTED]
[REDACTED]

FILE ALREADY REFFERED TO IFB
CONTACT NICK STANTON AT NET 315-7253 FOR DETAILS AND INVESTIGATION.

Special Investigation Unit 03-28-05 02:04 PM ET AXD0043/AXD0043
*** NY SIU MGR ***
-- REV'D NEW REFERRAL
-- ASSIGNED TO RDL2
-- ADVISED INV TO CONTACT YONKERS BR MGR TO REV BEFORE ESTABLISHING
POA
-- NOTE: ASSIGNED INV AND SIU MGR TO BE IN YONKERS ON THURS 3/31,
WILL REVIEW
H/C AT THAT TIME

Special Investigation Unit 03-28-05 06:10 PM ET RDL0002/RDL0002
NYSIU-RAY
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Special Investigation Unit 03-29-05 11:44 AM ET RDL0002/RDL0002
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

File Intervention 03-29-05 12:29 PM ET NJS0007/NJS0007
SPOKE WITH RAY IN SIU AND HE IS AWARE OF WHAT S GOING ON. HE WILL BE
HERE NEXT
WEEK AND I WILL REVIEW THE FILE WITH HIM.
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

File Intervention 03-29-05 12:32 PM ET NJS0007/NJS0007
RETURNED INSD'S CALL REGARDING MILEAGE ON VEHICLE.
GAVE HER MILEAGE

File Intervention 03-29-05 03:56 PM ET NJS0007/NJS0007
PETE CALLED BACK, LMTCB
CALLED PETE AND LEFT MY CELL NUMBER TO CONTACT ME.

No Category 03-30-05 09:42 AM ET NJS0007/NJS0007
SPOKE WITH PETE AND DISCUSSED INSPECTION, HE WILL TRY AND SCHEDULE
IT FOR THE
7TH. WE ARE GOING TO VIDEO TAPE THE INSPECTION SO I WILL SEND
SOMEONE WITH
PETE TO HELP WITH THAT,
PETE IS GOING TO CONFIRM THE DATE WITH ME LATER THIS WEEK,

File Intervention 03-30-05 02:11 PM ET NJS0007/NJS0007
SPOKE WITH RICH AND WERE TRYING TO MOVE THE INSPECT UP TO TOMORROW.
WE NEED SOMEONE TO VIDEO TAPE.
CALLED ED AT TERRIER CLAIMS SERVICE, INFORMED HIM ON WHAT I NEED. HE
CAN GET
SOMEONE FOR ME TO VIDEOTAPE THE INSPECT, I INFORMED HIM THAT I WILL
GET BACK
WITH DETAILS.
CALLED RICH AND LET HIM KNOW, HE WILL SPEAK WITH PETE.

File Intervention 03-30-05 03:21 PM ET NJS0007/NJS0007
SPOKE WITH PETE AND WE ARE ON FOR THE INSPECT TOMORROW.
CALLED ED AT TERRIER AND HE WILL HAVE SOMEONE AT THE YARD AT 10:30
CALLED LAURA AT ADESA AND INFORMED HER WHO IS COMING UP TOMORROW
AND TO LET
THEM HAVE ACCESS TO THE VEHICLE.

Subrogation 03-31-05 12:04 PM ET MXH0144/MXH0144
PRGBX 9932

Special Investigation Unit 04-01-05 11:10 AM ET RDL0002/RDL0002
NYSIU-RAY

File Intervention 04-01-05 04:21 PM ET NJS0007/NJS0007

CALLED RAY AND LEFT A MESSAGE WITH AN UPDATE ON WHERE WE ARE.
DIARY TO FOLLOW UP TUESDAY

File Intervention 04-05-05 03:33 PM ET NJS0007/NJS0007

No Category 04-06-05 10:53 AM ET BAG0007/BAG0007

REC'D TITLE & P/W. GAVE TO NJS.

Special Investigation Unit 04-07-05 01:35 PM ET AXD0043/AXD0043

*** NY SIU MGR ***

-- REV'D ON DIARY

-- SIU MONITORING PROGRESS

-- CLAIMS TO ADVISE SIU IF ANY NEED FOR ASSISTANCE (POSS ENGINEER
REFERRAL
ETC.)

No Category 04-11-05 12:26 PM ET RPD0001/RPD0001

[REDACTED]

No Category 04-12-05 08:44 AM ET NJS0007/NJS0007

[REDACTED]

Special Investigation Unit 04-14-05 12:25 PM ET RDL0002/RDL0002

NYSIU-RAY

[REDACTED]

No Category 04-19-05 08:40 AM ET RPD0001/RPD0001

REV'D-

[REDACTED]

File Intervention 04-20-05 04:07 PM ET NJS0007/NJS0007

[REDACTED]

[REDACTED]

No Category 04-20-05 04:17 PM ET RPD0001/RPD0001

REV'D-

[REDACTED]

Claims Processor 04-21-05 03:30 PM ET YAP0001/YAP0001

SENT FEDEX PRIORITY

TRACKING #7929 0353 4830

Special Investigation Unit 04-22-05 10:48 AM ET RDL0002/RDL0002

NYSIU-RAY

- REV'D RECENT NOTES- SIU OUT OF OFFICE WEEK OF 4-25, SET DIARY TO
REV UPON

RETURN.

Special Investigation Unit 04-23-05 12:42 PM ET AXD0043/AXD0043

*** NY SIU ***

-- REV'D

Contact Information 04-25-05 08:19 AM ET RPD0001/SYSTEM
NEW PARTY ADDED TO CLAIM: NORTHSTATE

Subrogation 04-26-05 10:09 AM ET RPD0001/RPD0001

No Category 04-27-05 09:31 AM ET RPD0001/RPD0001

File Intervention 04-27-05 10:16 AM ET NJS0007/NJS0007

File Intervention 04-29-05 12:05 PM ET NJS0007/NJS0007

Special Investigation Unit 05-06-05 04:05 PM ET AXD0043/AXD0043

*** NY SIU MGR ***

Special Investigation Unit 05-09-05 12:11 PM ET RDL0002/RDL0002

NYSIU-RAY

No Category 05-09-05 02:46 PM ET RPD0001/RPD0001

REV'D-

POA-

Special Investigation Unit 05-13-05 10:18 AM ET AXD0043/AXD0043

*** NY SIU MGR ***