

All claims in this category must be reviewed by the Claim Team Manager before a final decision is made. Management should be involved in any claim where it is deemed necessary to retain an expert to assist in the determination of causation.

For More Information

Any question on this protocol should be directed to your Claim Team Manager.

- C. P & C Claims Executive
 - Southern Zone Executive & Claim Managers
 - Central Zone Executive & Claim Managers
 - P & C Claims Directors and Consultants
 - Catastrophe Services Claim Managers
 - Catastrophe Services Section & Team Managers
 - Zone Section Managers

(11)

(1)

21 August 2006 :

I am Thomas G. McIntosh. My home at 2558 South Shore Drive, Biloxi, MS. was destroyed by flood/damage and wind ~~of~~ as a result of Hurricane Katrina. The date of the destruction was on or about August 29, 2005.

I have settled my claims not only on my home but also claims under policies that covered some rental property all of which were insured by State Farm. All claims were paid according to the policies in effect and I am satisfied that the adjustments and payment under these State Farm policies was done correctly. ~~and by my attorney~~

I have been advised that parties other than State Farm have possession of copies of my State Farm engineering reports. I did not give anyone a copy of my report or authorize anyone to release my report to any third party, in any form, in any way, to any member or organization in the medical industry (ABC news, Washington Herald, CBS news, Associated Press, or any other news reporting organization). I consider anyone in possession of a copy of my report to be committing a violation of my privacy and any broadcast of any information regarding my State Farm insurance ~~claim~~

(11)


MISSISSIPPI
ATTORNEY
GENERAL

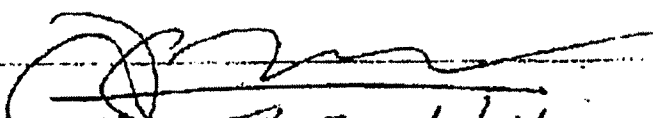
EXHIBIT F

(PAB)

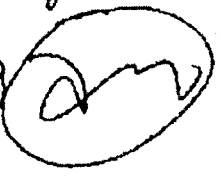
I have advised the aggregating firm of a formal demand
invasion of my privacy
I authorize State Farm to advise media
outlets such as ABC news and any other
outlet having possession of my report of my
concern for my privacy; and to advise
any such outlet that I have no dispute
with State Farm over my insurance issues
relating to the adjustment or payment of my
claims by State Farm.

I wish to advise that I do not now have
any dispute with State Farm or anyone else
regarding my insurance claims; I do not wish to
be party of any such dispute; I do not have
any stake in the outcome of any litigation
and I wish to be party to no stated
holder in such dispute or litigation, but
another way: I wish to be left alone.


Ken Turner
Witness


Thomas C. McIntosh

Date: August 21, 2006

(PAB) 

Transcript of Exhibit F

Initial: PAB

21 August 2006:

I am Thomas C. McIntosh. My home at 2558 South Shore Drive, Biloxi, MS. was destroyed by Flood/Surge and wind as a result of Hurricane Katrina. The date of the destruction was on or about August 29, 2005.

I have settled my claim not only on my home but also claims under policies that concerned some rental property all of which was insured by State Farm. All claims were paid according to the policies in effect and I am satisfied that the adjustment and payment under these State Farm policies was done correctly.

I have been advised that parties other than State Farm are [in] possession of copies of my State Farm engineering report. I did not give any one a copy of my report or authorize any one to relate my report to any third party including but not limited to any number of organizations in the media industry (ABC news, the Sun-Herald, CBS news, Associated Press) or any other news reporting organization. I consider anyone in possession of a copy of my report to be committing a violation of my privacy and any broadcast of any information regarding my State Farm insurance transactions to be aggravating the aforementioned Invasion of my privacy.

I authorize State Farm to advise media outlets such as ABC news and any other outlet having possession of my report of my concern for my privacy; and to advise such outlet that I have no dispute with State Farm over my insurance issues relating to the adjustment or payment of my claims by State Farm.

I wish to advise that I do not now have any dispute with State Farm or anyone else regarding my insurance claims; I do not want to be part of any such dispute; I do not have any stake in the outcome of any litigation nor do I wish to be party to or stake-holder in such dispute or litigation. Put another way: I wish to be left alone.

Signature
Ken Turner
Witness

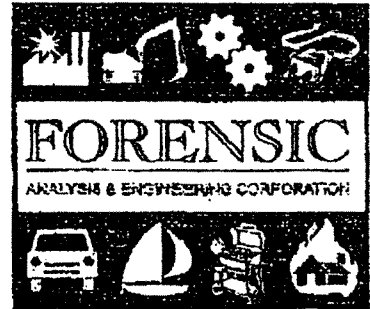
Signature
Thomas C. McIntosh

Dated: August 21, 2006

Initials: PAB & PM

October 12, 2005

State Farm Insurance
Mr. Cody Perry, Claims Adjuster
1909 East Pass Rd.
Gulfport, MS 39507



Re: Hurricane Damage Assessment Investigation
Insured: Thomas & Pamela McIntosh
Date of Loss: 8-29-2005
SF Claim No. 24-Z178-602/24-BX-4847-7
FAEC Case No: 530-0088-05-25

Dear Mr. Perry,

Forensic Analysis & Engineering (FAEC) is pleased to provide the following report of our engineering investigation and evaluation of the reported damage to the residence located at 2558 S. Shore Drive in Biloxi, MS.

We initially received this assignment on October 4, 2005. FAEC performed a field investigation of the subject insured residence on October 4, 2005. The assignment was turned over to the site manager, Mr. [redacted], on October 4, 2005. We were on site from October 4, 2005 to October 5, 2005.

This site

BACK

On the day of the loss, the wind was from the north-northwest when the hurricane struck.

FAEC conducted a visual inspection of the damage to the exterior of the residence. The damage was primarily to the roof and the exterior walls. The damage was caused by the high winds and the impact of the debris during the hurricane.

SITE OBSERVATIONS

The following are the observations made during FAEC's inspection of the structure:

- The home has a north-south orientation with the front of the house facing east to South Shore Dr. The home is on a waterfront lot on the Tchautacabouffa River.

FORENSIC ANALYSIS & ENGINEERING CORPORATION

ESTABLISHED 1986

FORENSIC ENGINEERING, PRODUCT DEFECT ANALYSIS & ACCIDENT INVESTIGATIONS

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MISSISSIPPI ATTORNEY GENERAL

Website: www.FORENSIC-ANALYSIS.com
Facsimile: (919) 872-8660

EXHIBIT G

file - DO NOT discuss
put in Wind
DO NOT Pay Bill



Title: Hurricane Damage Assessment Investigation
Insured: Thomas & Pamela McIntosh
Claim/Policy No.: 24-Z178-002/24-EX-4847-7
FAEC File No.: 660-0068-05-25

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- The first floor elevation is approximately 20-21 feet. The watermark line in the house is approximately five and one-half feet above the main floor interior flooring.
- The roof was damaged at the peak and right front sections. Ceilings were damaged.
- The doors and windows were all missing.
- All debris had been cleaned out of the house.
- According to Mr. McIntosh, a neighbor - Mr. Mike Church - reported that houses were blown apart and debris was thrown into the McIntosh house at approximately 8 AM and the floodwater began rising at 11 AM.
- The lower front right corner of the house wall was missing - approximately three studs.
- The back porch had a wooden deck and arbor destroyed.
- An outdoor metal storage shed was missing.
- The detached carport originally had nine columns. Several of these were found severely damaged.
- Large oak trees were felled in a northwesterly direction. Limbs of a live oak tree in the backyard of the subject residence had fallen.
- Observations of the area are consistent with the findings of this property. There were numerous tall tree failures in the northwesterly direction.

CONCLUSIONS

Based upon the information that has been presented to FAEC and evidence gleaned during our inspection, FORENSIC ANALYSIS & ENGINEERING CORPORATION has made the following conclusion concerning the damage to the structure.

- The tree failures in the northwesterly direction are the result of the winds out of the southeast from the approaching hurricane.
- The roof, door, carport, and window damage was caused by wind and wind driven debris.



Title: Hurricane Damage Assessment Investigation
Insured: Thomas & Pamela McIntosh
Claim/Policy No.: 24-2178-802/24-AX-4847-7
FAEC File No.: 530-0080-05-25


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- it is FAEC's opinion that the interior damage of the structure is primarily the result of the failure of the windows, walls, and doors due to wind.

The conclusions and opinions presented in this report are based on the results of FAEC's field investigation of the subject residence, as well as our analysis of the available wind and localized water level data and upon all of the other associated information that we have gathered during the course of our investigation efforts to date. If additional information or facts become available which materially affect these stated conclusions and opinions, then, FAEC reserves the right to amend or change its opinions and conclusions as needed.

It has been our pleasure to perform this structural engineering analysis for you. We trust that our efforts will meet with your approval and that this report meets its intended purpose. Please call if you have any questions concerning this report or if any of FORENSIC ANALYSIS & ENGINEERING CORPORATION'S staff can be of further support.

Respectfully submitted,
FORENSIC ANALYSIS & ENGINEERING CORPORATION

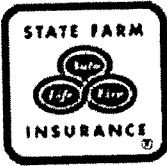

Brian Ford, P.E.
Senior Principal Structural Engineer
Mississippi P.E. License No. 08770

As it is the practice of FAEC to emphasize and ensure the technical quality of its work through peer review, the content of this report has been reviewed by the undersigned to ensure that all stated conclusions and supporting facts are technically consistent and meet the requirements of current engineering and scientific principles.

FORENSIC ANALYSIS & ENGINEERING CORPORATION


Robert K. Kochan, ME, DABFET, FACFEI
Principal Technical Consultant

Text Size: **A A A**



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State Farm® Announces It Will Suspend Writing Homeowners and Commercial Policies in Mississippi

Uncertainty in State Legal and Business Environments Cited as Reason -

JACKSON, MS – Feb. 14, 2007 – Citing uncertainties in the Mississippi legal and business environments, State Farm Senior Vice President Bob Trippel yesterday advised Mississippi's Commissioner of Insurance George Dale that State Farm Fire and Casualty Company will suspend writing new homeowners and commercial property insurance in the state of Mississippi.

"We came to this decision reluctantly. But it is no longer prudent for us to take on additional risk in a legal and business environment that is becoming more unpredictable. When there's more certainty, we will reassess the situation," said Trippel.

State Farm actually grew its business in Mississippi in 2006, writing over 29,000 new homeowners policies and more than 76,000 new auto policies. State Farm currently insures 30.3% of the homeowners market in Mississippi (according to 2005 data from A.M. Best).

"We will continue to serve our existing policyholders, write new auto insurance policies and market our financial services products as long as market conditions allow, but the current legal and business environments with regard to homeowners and commercial insurance are becoming untenable," he said.

The company stated that criticisms about how it handled Hurricane Katrina claims have complicated matters. The company is concerned that provisions in its insurance policies are being reinterpreted after the fact to provide for coverages that were not contemplated when the policies were written. To date, State Farm has handled over 84,000 non-auto property claims in Mississippi as a result of Hurricane Katrina, and has already paid in excess of \$1 billion in damages, excluding those payments made under the National Flood Insurance Program. Fewer than two percent of all State Farm claims associated with Hurricane Katrina have not been settled.

About State Farm

State Farm® is the largest retail insurer in Mississippi. It insures more cars than any other insurer in North America and is the leading U.S. home insurer. State Farm's 17,000 agents and 68,000 employees serve over 74 million auto, fire, life and health policies in the United States and Canada, and more than 1.8 million bank accounts. State Farm Mutual Automobile Insurance Company is the parent of the State Farm family of companies.

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**MISSISSIPPI
 ATTORNEY
 GENERAL**

EXHIBIT H

2/26/2007

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