

North Carolina Department of Insurance
INVESTIGATIONS DIVISION

Insurance Policy Information
Theodore Mead Kimble

Insured: Theodore M. Kimble

Insurer: State Farm
Policy # HH 376533-3333

Policy data: Mortgage disability income policy. Application date of 3/17/95. Policy canceled for non payment of premiums.

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Insured: Theodore and Patricia G. Kimble

Insurer: State Farm
Policy # 315-4708-E01-33

Policy data: Auto, boat ,and motorcycle policy. Motorcycle added to policy 10/17/95. Claim for glass breakage paid, but details of claim unavailable. Boat coverage lapsed 8/17/96 due to non payment of claims.

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Insured: Theodore M. Kimble
Patricia Kimble

Insurer: Monumental Insurance Co. (NationsBank)

Policy data: Life insurance policy for \$1,000.00 issued to checking account customers. No claims filed

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Insured: Patricia Kimble
Theodore Mead Kimble

Insurer: Wachovia Bank Risk Management

Policy data: Bank and VISA Card insurance policy. No claims filed

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Insured: Patricia G. Kimble

Insurer: First USA

Policy data: VISA Card insurance policy. No claims filed.

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Kimble File

<u>Insurer</u>	<u>Insured</u>	<u>Information</u>
State Farm	Ted Kimble	Mortgage disability policy (cancelled)
State Farm	Patricia Kimble Ted Kimble	Auto and Boat policies Motorcycle policy *Claims-glass breakage
Nations Bank	Patricia Kimble Ted Kimble	No claims found
Wachovia Bank	Patricia Kimble Ted Kimble	No claims found
First USA	Patricia Kimble	No claims found

Family Insurance Checkup

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SFMAC



Ganim Insurance Agency Inc., Charlie M. Ganim Agt.

Auto-Life-Health-Home and Business

3728-C Battleground Avenue

Greensboro, NC 27410 Office (910) 282-9229

Fax (910) 282-9283

January 14, 1998.

A.R. MAUNEY
NC DEPARTMENT OF INSURANCE
INVESTIGATIONS DIVISION
PO BOX 26387
RALEIGH, NC 27611

DEAR ANN:

PATRICIA KIMBLE WAS REFERRED TO MY OFFICE BY A CLIENT. WE INITIALLY WROTE HER BOAT INSURANCE, THEN HER AUTO INSURANCE. WE DISCUSSED HER HOMEOWNERS INSURANCE, AND I TOLD HER I WOULD BE IN TOUCH IN THE FUTURE.

IN FEBRUARY 1995 TED KIMBLE CONTACTED ME ABOUT DISABILITY AND LIFE INSURANCE ON HIM AND HIS WIFE. I MET WITH HIM AT LYLES BUILDING SUPPLY TO DISCUSS LIFE INSURANCE NEEDS AND GATHER INFORMATION. I THEN WENT BACK TO MY OFFICE TO FORMULATE MY SUGGESTIONS AND SCHEDULE ANOTHER APPOINTMENT TO MEET WITH HIM TO DISCUSS THESE SUGGESTIONS. DURING THAT APPOINTMENT WE DISCUSSED MORTGAGE DISABILITY POLICIES ON HIM AND PATRICIA AND SEVERAL CHOICES OF LIFE INSURANCE. HE TOLD ME THAT HE WOULD DISCUSS IT WITH HIS WIFE AND WOULD BE IN TOUCH. I FOLLOWED UP AND SET AN APPOINTMENT. AT THAT APPOINTMENT WE WROTE MORTGAGE DISABILITY ON HIM. HE SAID THAT PATRICIA WAS NOT INTERESTED IN ANY ADDITIONAL COVERAGE ON HERSELF. THIS WAS THE EXTENT OF MY CONVERSATION WITH HIM REGARDING LIFE AND DISABILITY INSURANCE.

HE CAME TO MY OFFICE ON 10/17/95 TO SECURE INSURANCE ON A 1994 MOTORCYCLE. THIS WAS THE LAST POLICY WE HAVE ON RECORD THAT WE WROTE FOR HIM.

SINCERELY,

A handwritten signature in black ink, appearing to read "Charlie M. Ganim".

CHARLIE M GANIM



STATE FARM
INSURANCE COMPANIES

HOME OFFICES: BLOOMINGTON, ILLINOIS

Off.: (910) 282-9229

Res.: (910) 545-3456

GANIM INSURANCE AGENCY, INC.

CHARLIE M. GANIM

Agent

3728 C. Battleground Avenue
Greensboro, NC 27410
Fax: (910) 282-9283

Guilford County Sheriff's Department
Supplemental Report

1. Incident Number: 951009027

2. Victim's Name: Kimble, Patricia

3. Day/Date/Time of Report: Mon Oct 16 15:35:58 EDT 1995

4. Narrative:

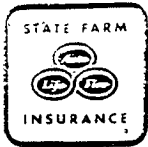
On 10/11/95 I contacted Charlie Ganim, State Farm Insurance Co., 3728-B Battleground Avenue, GSO, NC, 547-0300.

Mr. Ganim says that he has issued policies to Ted and Patricia Kimble covering a 1991 Subaru Legacy, a 1995 Jeep, and a 1993 Bayliner boat. A 1976 Ford truck belonging to Lyles Building Materials is also insured in Ted Kimble's name. Ted Kimble has a mortgage disability income policy through Ganim.

Mr. Ganim said that he asked Ted Kimble to let Ganim talk to Kimble and his wife about life insurance, but Ted Kimble did not recontact him about this. Mr. Ganim says this may have occurred on 3/17/95, because this is the date Mr. Ganim saw Ted Kimble about disability insurance.

Mr. Ganim provided documents showing the above policy information.

5. Reporting Officer/Assignment: Det. John Appel, Major Crimes



OCTOBER 11, 1995

HEALTH POLICY STATUS

KIMBLE, THEODORE M POL NO: A376533 33 NON
 2104 BRANDON STATION CT INSURED BIRTHDATE SMOKER
 PLEASANT GARDEN NC 27313-9709 PRIN INSURED: MAR-17-95 DEC-08-69 YES
 SPOUSE: NO
 CHILDREN: 0

STATUS: PAID

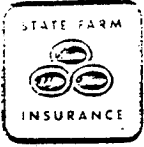
POLICY NAME: MORTGAGE DISABILITY INCOME
 POLICY FORM #: 97044A TERM PREM: 72.60 POLICY DATE: MAR-17-95
 EFF DATE: MAR-17-95 PAYMENT MODE: ANNUAL
 EXP DATE: MAR-17-96
 COVERAGE INFORMATION
 MONTHLY BENEFIT 600
 -BENEFIT PERIOD 36 MONTHS OCC CLASS: 1 AMOUNT DUE: 0.00
 ELIMINATION PER 30 DAYS TERRITORY: 01 DATE DUE:
 EXCLUSION NO DATE PAID:

HEALTH POLICY STATUS

COVERAGES CONTINUED LAST COV. CHG. DATE - MAR-17-95

NAME ADDITIONAL INSUREDS BIRTHDATE
 INSURED

MODAL PREMIUMS
 ANNUAL 72.60 QUARTERLY 18.87
 SEMI-ANNUAL 37.02 MONTHLY 6.17



OCTOBER 11, 1995

FIRE POLICY STATUS

H PH. (910)674-1148

KIMBLE, THEODORE M & PATRICIA G
2104 BRANDON STATION CT
PLEASANT GARDEN NC 27313-9709

POLICY NO: 33-BN-5182-2 F YR ISSD: 94

TYPE:	BOATOWNERS	TERM: CONT	AMOUNT PAID:	214.00
PREMIUM:	214.00	RENEW DATE: JUL-18-96	DATE PAID:	JUN-23-95
COVERAGE INFORMATION		BILL TO: INSD		
BOAT, ACCES, AND MOTORS	11730	PREV. RISK:	13,230	
TRAILERS	1500	PREV. PREM:	230	
WATER LIAB	100000	PREV. OWNER: Y		
MED/PERSN	1000	ZONE: 19		
		CLASS: B		
		LENGTH: 20		
		TYPE: IN/OUT RUNABOUT		

DEDUCTIBLES APPLIED: 250 OTH PER 100 OPT F

MESSAGES:

LOSS PAYEE
NATIONSBANK INC (CAROLINAS)
ITS SUCC &/OR ASSIGNS ATIMA
PO BOX 740029
ATLANTA GA 30374
LOAN NO: 1281484

FP-7900.1	FORMS AND ENDORSEMENTS
FE-7889	BOATOWNERS
OPT F	AMENDATORY END
	P PROP 100

BOAT HULL DESCRIPTION

BAYLINER
BIYA37CXG293 YR: 93

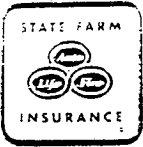
MOTOR DESCRIPTION

MERCUISER
OD846309 YR: 93 HORSEPOWER: 180

TRAILER DESCRIPTION

ESCORT
405120BAS YR: 93

ACCOUNTING INFORMATION:



OCTOBER 11, 1995

AUTO POLICY STATUS

H PHONE: (910) 674-1148

KIMBLE, THEODORE & PATRICIA G
2104 BRANDON STATION CT
PLEASANT GARDEN NC 27313-9709

315 4708-E01-33C-001
-91 SUBARU LEGACY
4DR
VIN: 4S3BC6326M9611135

IRG: 7
TERR: 032
CLASS: 1B20001
ACC FREE: NOV-01-94
BIRTH: SEP-14-67

STATUS: RENBL DUE DATE: NOV-01-95 TERM DATE: TOT PREM: 242.85
AMT DUE: 242.85 OXD: NOV-01-94 COV DATE: MAY-23-95 PREV PREM: 238.00

A	100 /300 /50	129.35	U1	50	/100 /50	16.00
C2000		12.00				
D100		25.50				
G250		58.00				
H50		2.00				

AMT PAID: 197.00 DATE PAID: JUN-23-95
MCD 64.00, RECOUP APP 4.85, RECOUP ACT 5.05, CL-1B.

NAME: KIMBLE, THEODORE & PATRICIA G

H PHONE: (910) 674-1148

REPLACED POLICY: 3154708-33B 001

POLICY FORM: 9833P5

EXCEP. & END: FINANCED - 00004, WACHOVIA BK OF NORTH CAROLINA PO BOX 2700
WINSTON SALEM NC 27102-2700.

REC CHG:

COV. S & T NAMES S AMT T