



DAVID E. TANIS
Branch Manager

NOV 24 1981
INSURANCE DEPT

Insurance Adjusters

TELEPHONE: (617) 588-7210

December 15, 1981

567 PLEASANT STREET
BROCKTON, MASSACHUSETTS 02401

• PHILLIP MORRIS, INC.
100 Park Avenue
New York, New York 10017

• Attn: Juanita Mitchell, Claims Administrator

RE: INSURED: Phillip Morris USA/Richmond
 CLAIMANT: Peggy Dodge
 DATE OF LOSS: November 24, 1981
 OUR FILE NO: 223-21451-H

Dear Ms. Mitchell:

This will serve as our initial report on the above captioned loss.

COVERAGE: Coverage is confirmed as per our standing instructions under policy number GLA1270251.

DATE/TIME/PLACE: This incident took place on November 24, 1981 at the claimant's residence at 85 Upland Road, Plympton, Massachusetts and in the claimant's vehicle on the same date.

DESCRIPTION OF LOSS: The claimant allegedly purchased a carton of Marlboro Light 100's at a local package store and upon lighting the first cigarettes from the first two packages in the carton, the cigarettes allegedly exploded.

CLAIMANT: The claimant, Peggy A. Dodge, is 37 years of age and of average intelligence and appearance and would make a good witness on her own behalf.

On December 8, 1981, we proceeded to the claimant's residence at 85 Upland Road in Plympton, Massachusetts and obtained her signed statement.

The claimant alleges that on November 23, 1981, she purchased a carton of Marlboro Light 100's at a package store on Monaponsette Street in Halifax, Massachusetts.

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On November 24, 1981, the claimant, Peggy Dodge, returned home from a bingo game and took the second package from the carton and later learned that her husband, James C. Dodge, had taken the first pack, when he left for work. Upon opening the pack and lighting the first cigarette, it exploded, sending the firehead of the cigarette over her tablecloth, arms, and face.

Mrs. Dodge advises that she then tried a second cigarette and the same thing occurred.

Mrs. Dodge advises that she later learned that her husband had opened the other pack of Marlboro Light 100's while driving his ten wheel Kenworth tractor and upon lighting the first cigarette in that package, it also exploded.

PROPERTY DAMAGE: The property damage is to one oil cloth table cloth valued at approximately \$15.00 and a vinyl seat cover in the claimant's Kenworth Tractor valued at \$200.00, bringing the total property damage to \$215.00.

INJURY: The claimant, Peggy Dodge, alleges that she was burned on the face and arms but did not require any medical treatment.

LIABILITY: Based on the claimant's statement, liability appears questionable, however, we feel that this is a case to settle.

The claimant has made a demand of \$750.00, however, we feel we can settle this case for less than this amount.

REMARKS: We feel that we can settle this case if we act quickly, however, the claimants do seem to be claims conscious people.

We shall await your advices.

Very truly yours,

CRAWFORD & COMPANY


DOUG HARRIS, ADJUSTER

DH:hh

Enc: Claimant's Signed Statement
Six and One-half Packages Marlboro Light 100's
Foreign Substance Found in Cigarette

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