SUPREME COURT OF OHIO
DOCKET SUMMARY
Case No. 2025-1257
Kimble, Relator vs. State Farm Fire and Casualty Company et al.

Filed by: Marquis L. Kimble, Relator
Date of Summary: October 17, 2025

I. NATURE OF ACTION

This case arises from a commercial insurance claim filed by HCV Distribution Corporation, a minority-owned business, following a burglary at its insured property located at 106–108 S. Main Street, Swanton, Ohio. The Relator alleges that State Farm Fire and Casualty Company engaged in a pattern of bad faith, discriminatory practices, and civil rights violations during its investigation and subsequent denial of the claim. The investigation improperly targeted the Relator personally, despite the insured party being a corporate entity.

II. LEGAL ISSUES PRESENTED

1. **Bad Faith and Unfair Claims Practices**
   - Disproportionate focus on the Relator’s personal finances and family members.
   - Failure to acknowledge or process corporate documentation submitted by the insured.
   - Use of flawed forensic analysis to justify denial of claim.

2. **Civil Rights Violations**
   - Discriminatory treatment of a minority-owned business in violation of federal and state civil rights statutes.
   - Retaliatory conduct and obstruction of lawful claims.

3. **Privacy and Data Misuse**
   - Unauthorized access and disclosure of personal financial data.
   - Improper requests for irrelevant personal documents, including credit reports, student loans, and family phone records.

4. **Procedural Misconduct and Delay Tactics**
   - Repeated delays in inspections and claim decisions.
   - Use of a forensic accountant who admitted he did not understand the insured’s accounting system.
   - Failure to disclose the limitations of that analysis in the claim denial.

III. STATUTORY VIOLATIONS

Federal Law
- 42 U.S.C. § 1981 – Discrimination in contracts involving minority-owned businesses
- 42 U.S.C. § 1983 – Civil rights violations under color of law
- Gramm-Leach-Bliley Act (GLBA) – Unauthorized access to nonpublic personal information

Ohio State Law
- Ohio Rev. Code § 3901.19–3901.26 – Unfair and deceptive insurance practices
- Ohio Rev. Code § 1347.05 – Failure to safeguard personal information
- Ohio Rev. Code § 2913.04 – Unauthorized use of property and data

Local Ordinances (Swanton, OH)
- Violations related to tenant notification and property access
- Failure to coordinate with law enforcement following the burglary

IV. EXHIBITS FILED

Exhibit No.	**Title**	**Purpose**
Exhibit 14	Unauthorized privacy violations	Documents early evidence of privacy violations and misconduct
Exhibit 15	Unauthorized surveillance and monitor	Expands on unauthorized disclosures and surveillance
Exhibit 16	Obstruction and Retaliation	Highlights obstruction and retaliation by insurer
Exhibit 17	Sworn statements, emails	Details misconduct by State Farm agents and third parties
Exhibit 18	Rebuttal to Attorney Lori E. Thomson	Refutes false claims of law enforcement investigation and email responsiveness
Exhibit 18-A	Letter from Lori E. Thomson	Basis for rebuttal; contains misrepresentations
Exhibit 19	Rebuttal to Attorney Michael J. Manahan	Documents biased investigation and misuse of forensic accountant
Exhibit 19-A	Letter from Michael J. Manahan	Basis for rebuttal; contains personal document requests and flawed rationale

V. RELIEF REQUESTED

- Judicial recognition of bad faith and discriminatory conduct
- Sanctions against State Farm Fire and Casualty Company and its legal representatives
- Referral for regulatory review and civil rights enforcement
- Full compensation for denied claims and damages sustained
- Public accountability for systemic misconduct and privacy violations

Marquis L Kimble

Respectfully submitted,

Marquis L Kimble, Relator

Signed: Marquis L. Kimble
**Relator | Director of Operations, Relator
Date: October 17, 2025