

UNITED STATES BANKRUPTCY FOR THE EASTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION **PROOF OF CLAIM**

Name of Debtor **Howell Industries, Inc** ⁽¹⁾ Case Number **04-74381**

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (The person or other entity to whom the debtor owes money or property) **CNA Companies** ⁽²⁾

Name and address where notices should be sent
**Jonathan W Young
 Wildman, Harrold, Allen & Dixon LLP
 225 West Wacker Drive,
 Suite 2600
 Chicago, IL 60606**

Telephone number **(312) 201-2000**

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars

Check box if you have never received any notices from the bankruptcy court in this case

Check box if the address differs from the address on the envelope sent to you by the court

THIS SPACE IS FOR COURT USE ONLY

Account or other number by which creditor identifies debtor

Check here replaces a previously filed claim, dated _____

if this claim amends

1 Basis for Claim

Goods sold

Services performed

Money loaned

Personal injury / wrongful death

Taxes

Other **(3)**

Retiree benefits as defined in 11 U.S.C. § 1114(a)

Wages, salaries, and compensation (fill out below)

Your SS # _____

Unpaid compensation for services performed from _____ to _____ (date) (date)

2 Date debt was incurred (4) **3 If court judgment, date obtained**

4 Total Amount of Claim at Time Case Filed **\$ Unliquidated (5)**

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges

5 Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff)

Brief Description of Collateral

Real Estate Motor Vehicle

Other **(6)**

Value of Collateral \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, in any \$ _____

6 Unsecured Priority Claim

Check this box if you have an unsecured priority claim

Amount entitled to priority \$ **(7)**

Specify the priority of the claim

Wages salaries or commissions (up to \$4 650) * earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business whichever is earlier 11 U.S.C. § 507(a)(3)

Contributions to an employee benefit plan 11 U.S.C. § 507(a)(4)

Up to \$2 100* of deposits toward purchase lease or rental of property or services for personal family or household use 11 U.S.C. § 507(a)(6)

Alimony maintenance or support owed to a spouse former spouse or child 11 U.S.C. § 507(a)(7)

Taxes or penalties owed to governmental units 11 U.S.C. § 507(a)(8)

Other Specify applicable paragraph of 11 U.S.C. § 507(a)(1)

*Amounts are subject to adjustment on 4/1/04 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment

7 Credits The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim

8 Supporting Documents Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary

9 Date-Stamped Copy To receive an acknowledgement of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim

THIS SPACE IS FOR COURT USE ONLY

FILED

JAN 17 2005

BMC

Oxford Automotive, Inc

00466

Date **January 14 2005**

Sign and print the name and title if any of the creditor or other person authorized to file this claim (attach copy of power of attorney if any) **Jeffrey L Gansberg attorney-CNA Companies**

1476531 1

In re Howell Industries, Inc
Case No 04-74381 (Jointly Administered)
United States Bankruptcy Court for the
Eastern District of Michigan – Southern Division

Proof of Claim

1

This claim is filed in the Chapter 11 proceedings of Howell Industries, Inc (“Howell Industries”) and its affiliate debtors (Oxford Automotive together with its affiliates, the “Debtors”) This claim should be deemed filed in the Chapter 11 proceedings of each of the Debtors to the extent that (i) such Debtors are liable for any portion of this claim under the terms of the Agreements (as hereinafter defined) or applicable law and/or (ii) any portion of this claim is allocable to the estates of any of the affiliate Debtors

2

This claim is filed by Transportation Insurance Company, Continental Casualty Company, American Casualty Company of Reading, PA, CNA ClaimPlus, Inc (both individually, and as successor-in-interest to Transcontinental Technical Services, Inc and RSKCo Services, Inc) and their American insurance affiliates (individually or collectively, the “CNA Companies” or “CNA”)

3

This claim arises under various programs of insurance maintained by CNA for the Debtors (the “Insurance Program”) Under the terms of the Insurance Program, CNA issued various policies of insurance for the benefit of the Debtors and their additional insureds, which may have included workers compensation, employers liability, stop gap liability, automobile liability and related coverages (the “Policies”) The periods of coverage provided under the Policies varied for each of the Policies

In connection with the Policies, CNA and the Debtors executed and/or delivered various agreements, including but not limited to confirmation letters, Finance Agreements, Deductible Reimbursement Agreements, Claim Service Agreements, and other addenda and undertakings between the parties (collectively, the “Agreements”) Certain of the Agreements are executed by the parties, certain of the Agreements are not However, CNA submits that the terms of the Agreements (both signed and unsigned), together with the performance and course of dealing of the parties thereunder, are sufficient to establish the rights and obligations of the parties thereto

Pursuant to the Policies and Agreements, and subject to the terms and conditions set forth therein, CNA agreed to provide insurance and related services Also pursuant to the Policies and Agreements, the Debtors agreed, *inter alia*, to pay specified premium, loss and/or deductible reimbursement, deposits and other charges Certain of the Policies may be auditable That is to say, premium may be revised, up or down, to reflect changes to underwriting factors like number of employees, payroll and number of automobiles Certain of the Policies may be loss sensitive That is to say, additional debits or credits may become owing, based upon ongoing claims experience under the Policies

Copies of all Policies and Agreements are too voluminous to attach, but will be produced upon reasonable request As representative samples, CNA has attached to this proof of claim (i)

Confirmation Letter from CNA Risk Management to Oxford Automotive Group, Inc (Exhibit A), (ii) a Finance Agreement by and between Oxford Automotive and American Casualty Company of Reading, PA effective as of August 1, 2002 (Exhibit B), and (iii) a Claims Services Agreement by and between RSKCo Services, Inc and Oxford Automotive effective as of August 1, 2002 Further, because the exhibits to this Proof of Claim are voluminous, CNA will file the exhibits only in the Oxford Automotive case and they shall be deemed incorporated by reference into the Proof of Claim filed in each of the affiliate debtor cases

CNA asserts this claim for all amounts now or hereafter owing under the Insurance Program, Policies and/or Agreements

4

The debt underlying this claim was incurred as and when the relevant obligations accrued under the Insurance Program

5

As stated above, the amounts owing under the Insurance Program, Policies and Agreements are subject to further revision, based upon further audits, continued claims experience, and future reconciliations to be performed thereunder Accordingly, CNA is filing this claim as unliquidated

CNA reserves the right to amend this claim at any time hereafter, either to state a liquidated balance (based upon actuarial projections of future loss development under the Insurance Program), or to revise such balance up or down, so as to reflect the most current audited premium, claims experience and other data impacting the amount of the claim CNA further reserves the right at any time to seek a judicial estimation of this claim pursuant to 11 U S C § 502(c)

6

Pursuant to the Insurance Program, the Debtors provided CNA with security, including a letter of credit, to secure their premium and reimbursement obligations thereunder

This claim is secured by any credits, and by any future credits that may arise under the Insurance Program, with such credits serving as CNA's collateral and by any other collateral, including letters of credit that may have been issued for the benefit of CNA CNA reserves all rights of setoff and/or recoupment to the fullest extent possible

7

To the extent any portion of this claim arises subsequent to the commencement of these Chapter 11 proceedings, such portion is entitled to administrative expense priority pursuant to 11 U S C § 507(a)(1) Such priority is hereby reserved and asserted

To the extent any portion of this claim (notably any workers compensation premiums and loss reimbursement) is entitled to fourth level priority as a contribution to an employee benefit plan (pursuant to 11 U S C § 507(a)(4)), such priority is hereby reserved and asserted In this regard, CNA notes a split among the circuit and lower courts addressing the issue

To the extent this claim is neither secured nor entitled to priority status, CNA reserves and asserts a general unsecured claim in that amount

Wildman, Harrold, Allen & Dixon

225 West Wacker Drive
Chicago Illinois 60606 1229
312 201 2000
312 201 2555 fax
www.wildmanharrold.com



Wildman Harrold
Attorneys and Counselors

Jeffrey L. Gansberg
312-201-2677
gansberg@wildmanharrold.com

January 14, 2005

VIA FEDERAL EXPRESS

Attn Oxford Automotive Claims
c/o The BMC Group
1330 E Franklin Avenue
El Segundo, CA 90245

Re *In re Oxford Automotive, Inc*
Case No 04-74733-SWR (Jointly Administered), Chapter 11

To Whom It May Concern

Enclosed are an original and two copies of Proofs of Claim to be filed on behalf of CNA Companies in each of the jointly administered cases in the above-referenced bankruptcy. Please file the original Proofs of Claim and return a file-stamped copy of the same to me. A self-addressed, prepaid envelope is also enclosed for your convenience. Thank you for your assistance with this matter.

Very truly yours,

WILDMAN, HARROLD, ALLEN & DIXON LLP

Jeffrey L. Gansberg

JLG/mjd

Enclosures

c Jonathan W Young, Esq (w/enc)

Limitation on Contents

Contents must be compatible with the container
to help assure safe transportation with ordinary care in hand

Do not send cash or cash equivalent

For more information visit us at fedex.com
In the U.S. call 1 800 Go FedEx® 800 463 3339 for domestic
1 800 247 4747 for international shipments. Customers outside
call your local FedEx office

ORIGIN ID CHIA (312)853-3500
Rich Nelson
Mercury Business Services Inc
208 S LaSalle
Suite 179
Chicago, IL 60604

SHIP DATE 14JAN05
SYSTEM #3342354
ACTUAL WGT 3 LB



TO

FedEx Revenue Barcode

N/A (000)000-0000
The BMC Group
Attn: Oxford Automotive Claim
1330 E Franklin Avenue
EL SEGUNDO, CA 90245

FedEx

REF C0006 00064 GANSBERG



Delivery Address Barcode (FedEx-EDR)

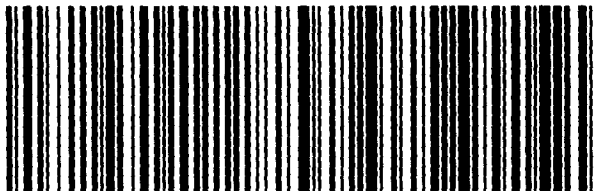
PRIORITY OVERNIGHT

TRK# 7908 8937 2089 FORM 0201

MO*
Delive
17JAN0
A 1

90245 -CA-US

LAX
XH AVXA



CLS09141

Declared Value/Liability Information

For shipments within the U.S. the maximum declared value is \$500. The liability of FedEx for loss, damage, delay, misdelivery is \$100 unless a higher value is declared and an extra charge paid. U.S. with a value greater than \$500 should not be shipped in this Priority Mail Service Guide for more details.

For International Shipments by surface or air in FedEx packaging or carriage and customs may not exceed U.S. \$100 or \$9.07 per pound greater. International shipments with a value in excess of the greater amount should not be shipped in this Pak. The liability of FedEx for damage on international shipments by surface or air may be limited by certain international conventions. Please refer to the FedEx Service Guide or International Air Waybill for more details.

DuPont™ Tyvek®

This Pak is made with 25% post consumer recycled content (from milk and water jugs). FedEx uses only non-toxic inks, adhesives and tapes.

For more information on recycling FedEx Paks of DuPont Tyvek in the U.S. please call 1 800 8-DUPONT.

5% Post-Consumer Content



© 2005 Federal Express Corporation

68
69
89F100
1/02 AE

Pat # 1,014,434 NRTA 12/04