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DSB Insurance Agency, LLC
Progressive Insurance
6078 State Highway 12
Norwich, NY 13815

JUL 24 AM 5:02

re: Policy [REDACTED] - Claim [REDACTED]
1999 Dodge Ram PU Truck - 3B7HF13Y8 [REDACTED]

On July 30, 2005, the above truck was involved in an incident at Forest Lake Campground in Truxton, NY., wherein two-year old [REDACTED] released the transmission from "park" and the truck rolled backward into the pond. The truck had been left running while [REDACTED] mother and operator of the vehicle turned around to answer a question from someone nearby.

The Cortland County Sheriff's office responded to the emergency call. Everyone was out safely, and the truck was towed from the pond. [REDACTED] received injuries during the emergency and was taken to Cortland Memorial Hospital, where it was determined that she had a severely sprained ankle.

The investigating officer, Michael Winchell, tested the transaxle ignition interlock system after the truck was removed from the water, and discovered that it was not working. His comment was "I don't believe this!" My husband and son also tested the system and found that it was not working. This system is supposed to make it impossible to shift the transmission from "park" unless the brake has been applied, as we would normally do when starting a vehicle. The two-year old could not possibly have applied the brake.

Daimler-Chrysler investigated and determined that the vehicle was free of any defects that caused or contributed to the incident. (Their file #13864812). A letter signed by Thomas J. Kelly of their Customer Claims Resolution Group advised that further inquiries be directed to the insurance company.

I feel Daimler-Chrysler should accept part of the responsibility. What steps should we pursue to have this incident further investigated?

Sincerely,

[REDACTED] Truxton, NY [REDACTED]

cc: Douglas O'Hara
National Highway Traffic Safety Administration
Daimler-Chrysler

Mari
8/25/05