

dkrzic1

PROGRESSIVE

4

Payment Address
Progressive-Subro
24344 Network Place
Chicago, IL 60673-1243

Document Address
P.O. Box 512929
Los Angeles, CA
90051-0929

Phone: (877) 818-0139
Fax: (888) 781-6947

March 25, 2011

FORD MOTOR COMPANY
C/O U.S. DEPARTMENT OF TRANSPORTATION
NATIONAL HIGHWAY TRAFFIC SAFETY ADMIN.
OFFICE OF DEFECTS INVESTIGATION
ATTN: BRUCE YORK
1200 NEW JERSEY AVENUE, SE
WASHINGTON, D.C. 20590
ROOM W46-322

APR 01 2011

Type of Loss: MALFUNCTION IN THE DASH OF SAID VEHICLE CAUSED A CATASTROPHIC
FIRE.
VINDOT Number: 1FDXE45P75H [REDACTED]
Year: 2005
Make: FORD
Model: CUTAWAY E450 SU
Your Claim No: UNK
Our Insured: [REDACTED]
Address: [REDACTED] CALLAHAN, FL [REDACTED]
Our Claim No: [REDACTED]
Date of Loss: 06-10-06
Damages: \$ 31,929.00

NOTICE OF SUBROGATION CLAIM

Please accept this letter as formal notice of our subrogation rights in regard to the above-captioned claim. Demand is hereby made upon you for payment of Progressive Express Ins Company damages and those of our insured.

Our investigation indicates damages to our insured's vehicle was a direct result of a manufacturer's defect or negligence on your behalf. Enclosed please find all supporting documentation.

Please acknowledge receipt of my subrogation demand and forward your payment of \$31,929.00 to my attention, payable to "Progressive Express Ins Company, as subrogee of [REDACTED] [REDACTED]", and remit to the following address:

Progressive-Subro
24344 Network Place
Chicago, IL 60673--1243

You can contact me at the number listed below should you need additional documentation or to discuss this claim.

Thank you for your anticipated cooperation.

STACEY STANKUS
Subrogation Representative
Progressive Express Ins Company
440.603.7533
Fax (888) 781-6947
Stacey_stankus@progressive.com
Enclosure

ET
041111
TGW

CMSD2340 /CMSM2340

OPID: DRW0015

INSD: [REDACTED]

DOL : JUN 10 06 GA-GOLISL-BRN-

P A G E 1
dkrzie1

CLAIM PAYMENT INQUIRY

CLM: [REDACTED]

INACTV

MAR 25 11 - 7:31

TERMID: 200C

POL: [REDACTED]

REP: S HEYS

PAY TO THE ORDER OF:

TOTAL DRAFT AMOUNT:

150.00

LINE 1: ANALYTICAL FORENSIC ASSOCIATES, ONLY*****

LINE 2:

LINE 3:

ADDRESS: 3100 FIVE FORKS TRICKUM ROAD

SUITE 104

CITY: LILBURN

ST/PR* GA ZIP/CPC: 30047

CNTRY* USA

IN PAYMENT OF: 12 MONTH STORAGE OF EVIDENCE

1099	? Y	FEDERAL TAX ID: 680503537	LAST UPDT REP: RMW0014
CDS CODE *	23 PCL	EFT TRACE #:	ISSUING REP: R JACKSON
BANK CODE*	AS2	ISSUE DATE : JUN 05 07	APPROVED BY:
STATE	* FL	AREA * 843	REVIEW DATE: 00 00
STOP RSN *		DRAFT # : 451569924	REVIEWED BY:

COMMAND:

CMSD2340 /CMSM2340

OPID: DRW0015

INSD: [REDACTED]

DOL : JUN 10 06 GA-GOLISL-BRN-

CLAIM PAYMENT INQUIRY

CLM: [REDACTED]

INACTV

MAR 25 11 - 7:31

TERMID: ?00C

POL: [REDACTED]

REP: S HEYS

PAY TO THE ORDER OF:

TOTAL DRAFT AMOUNT:

4,493.05

LINE 1: [REDACTED] ONLY *****

LINE 2:

LINE 3:

ADDRESS: [REDACTED]

CITY: CALLAHAN

ST/PR* FL ZIP/CPC: [REDACTED]

CNTRY* USA

IN PAYMENT OF: COMP-FULL&FINLSTLTMTT/L- 05 FORD E450 LESS 250 DED PRS

1099 ? N FEDERAL TAX ID:

LAST UPDT REP: ASH0005

CDS CODE * 23 PCL EFT TRACE #:

ISSUING REP: S HEYS

BANK CODE* AS2 ISSUE DATE : AUG 25 06

APPROVED BY:

STATE * FL AREA * 843

REVIEW DATE: 00 00

STOP RSN * DRAFT # : 447199543

REVIEWED BY:

COMMAND:

CMSD2340 /CMSM2340

OPID: DRW0015

INSD: [REDACTED]

DOL : JUN 10 06 GA-GOLISL-BRN-

P T C M A N
dkrzi1

CLAIM PAYMENT INQUIRY

CLM: [REDACTED]

INACTV

MAR 25 11 - 7:31

TERMID: ?00C

POL: [REDACTED]

REP: S HEYS

PAY TO THE ORDER OF:

TOTAL DRAFT AMOUNT:

32,002.95

LINE 1: GT LEASING*****

LINE 2: ON BEHALF OF [REDACTED], ONLY

LINE 3:

ADDRESS: [REDACTED]

CITY: JACKSONVILLE

ST/PR* FL ZIP/CPC: [REDACTED]

CNTRY* USA

IN PAYMENT OF: COMP-FULL&FINALSTLMTT/L-05 FORD E450 LESS 250 DED PRS

1099 ? N FEDERAL TAX ID:

LAST UPDT REP: SXH0171

CDS CODE * 02 PCL EFT TRACE #:

ISSUING REP: S HAYNAM

BANK CODE* AS2 ISSUE DATE : AUG 18 06

APPROVED BY: M LORIMER

STATE * FL AREA * 381

REVIEW DATE: 00 00

STOP RSN * DRAFT # : 447138515

REVIEWED BY:

COMMAND:

Total Loss Settlement Report

PROGRESSIVE

Progressive Express Ins. Company
3003 SCARLETT RD
SUITE 207
BRUNSWICK, GA 31520
(912) 279-2285



Date: 8/28/2006
Owner: UNKNOWN
Vehicle: 05 FORD CUTAWAY E450 SU
VIN: 1FDXE45P75H [REDACTED]

Prepared by: ASHLEY HEYS
Claim Number: [REDACTED]
Date of Loss: 06/10/2006
Adjuster License:

Important information regarding your settlement offer and explanation of Actual Cash Value (ACV)

We would like to inform you that we have made a determination regarding the total loss of your vehicle. Our settlement is based upon evaluation of your vehicle's actual cash value. If a lien holder is involved, the payment to you may change based upon the exact payoff amount of your loan. In order to determine your vehicle's actual cash value, we have performed a detailed evaluation of the vehicle's condition and probable value immediately prior to the loss.

We will demonstrate how we arrived at this amount so you may be confident that our value is fair and reasonable in the current local market. We will include applicable taxes and fees when required by law. Our settlement, less any applicable deductible amount, is contingent upon our receipt of a "clean" title with no liens attached.

In most cases, we will also collect and arrange for the disposition of your damaged vehicle. We will need the actual title for the vehicle in order to complete this process. You may retain the vehicle salvage in some instances. Please note we make the appropriate deduction for the salvage amount when presenting our settlement offer to you. Additional titling requirements may also need to be completed.

If you disagree with our valuation of your vehicle's actual cash value, we will consider your opinion and may revise our determination if credible information is presented to us. If you are insured with us and the amount of the vehicle's actual cash value remains in dispute, either party may request to proceed under the Appraisal section of your insurance policy contract. Please refer to your policy contract for more detailed information on the Appraisal process.

POOL STOCK #
SETTLEMENT
TITLE TYPE
MIN BID
KCHASTINE

20601254
34300
4100 salvage
4100

RECEIVED BY
SEP - 5 2006
TOTAL LOSS UNIT

1	Baseline Value	\$34,300.00
2	Preexisting Damage \$0.00 X 0.00 %	\$0.00
3	Condition Adjustment	\$0.00
4	Refurbishment(s)	\$0.00
5	Custom Parts & Equipment	\$0.00
6	Actual Cash Value	\$34,300.00
7	Fees	\$45.00
8	Taxes SALES TAX \$34,300.00 X 7.00 % = \$2,401.00	\$2,401.00
9	Net Settlement	\$36,746.00
10	Deductible	(\$250.00)
11	Total Settlement	\$36,496.00

RECEIVED BY
SEP - 5 2006
TOTAL LOSS UNIT

To determine the Actual Cash Value (ACV) of your vehicle, we will:

- **Determine the baseline value**

- **Make adjustments to account for any excessive wear and tear and/or prior damage**

The local market value does not take into consideration your particular vehicle's condition, unrepaired prior damage or excess wear and tear. We will itemize and estimate the cost of repairs and work that would make your vehicle comparable to the market value determined. We may add or subtract for generalized "dealer prep" or reconditioning charges if the vehicle requires adjustment. We may ask you to provide information about the vehicle that is not readily apparent by inspecting it, such as general maintenance and repair history, title history and title status (such as clean or rebuilt salvage).

- **Include the value of extraordinary refurbishments or repairs**

Vehicles in exceptionally clean condition may appraise higher than retail value. We also consider the cost and value of recent refurbishments. In general, though, refurbishment or recent replacement of maintenance type items does not increase the value of the vehicle, because those items are assumed in the value; they are expected to be in place and in good condition when a vehicle is sold.

RECEIVED BY
SEP - 5 2006
TOTAL LOSS UNIT

Lien Holder Account Balance (Amount You Owe)

AM SOUTH BANLK Payoff as of
GT LEASING Payoff as of 8/10/2006 \$32,002.95

\$32,002.95

Net to Owner

\$4,493.05

RECEIVED BY

SEP - 5 2006

TOTAL LOSS UNIT



P.O. BOX 1279
SNELLVILLE, GEORGIA 30078
770-978-1251

October 6, 2006

Scott Hayes
Progressive Insurance Company
3003 Scarlet Road, Suite 207
Brunswick, GA 31520

RE: [REDACTED]
2005 Ford E450
Claim No. [REDACTED]
Date of Loss: June 10, 2006
C.I.

Dear Mr. Hayes:

In accordance
Fire Analysis
September 8
investigation

A visual and
informal inter

The fire-dam
Rincon, Georg

yes
on
he

in

n

FILE

The burn patterns indicated that the fire originated in the dash area of the passenger compartment. Electrically generated heat from a component in the dash cannot be ruled out as the cause of the fire. The origin area of the fire was left intact for further inspection.

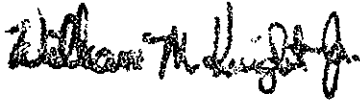
[REDACTED] stated that the running lights and the cargo lights on the vehicle had been coming on and going off for no reason. He stated that sometimes in the morning he would get in the vehicle and smell a funny smell like something hot. He stated that on the day of the fire the vehicle was driven for approximately two hours and had been sitting for approximately two hours when the horn started blowing. He stated that he looked at the vehicle and discovered that it was on fire. He stated that he notified the fire department and then started to extinguish the fire. He stated that no ignitable liquids

were in the vehicle. He stated that the only things on the dash were a ticket book and a log book.

The photographs taken at the time of this inspection are enclosed with this report.

Based upon the observations and investigation to date, it is the opinion of Cunningham Investigative Services that the fire originated in the dash area of the passenger compartment. It is also the opinion of Cunningham Investigative Services that electrically generated heat from a malfunction of a component in the dash cannot be ruled out as the cause of the fire. It is further the opinion of Cunningham Investigative Services that further investigation after all interested parties have been notified and given the opportunity to present will be necessary to determine the exact malfunction that caused the fire.

CUNNINGHAM INVESTIGATIVE SERVICES



William M. Knight, Jr., IAAI-CFI
Fire Analysis Specialist



Kevin Cunningham, IAAI-CFI
Fire Analysis Specialist

WMK/KTC/sbc

Analytical Forensic Associates

3100 Five Forks Trickum Road, Suite 104
Lilburn, Georgia 30047
Tel: 770-982-0210 • Fax: 770-982-0206

ANALYTICAL TEST REPORT

Case #: 06-09-677

Page 1 of 1

18 September 2006

Scott Heyes
Progressive Insurance Company
3003 Scarlett Road, Suite 207
Brunswick GA 31520

Subject

Claim #: [REDACTED] Insured: [REDACTED] Loss Date: 10 June 2006. CIS File #: 645135. Analysis of Fire Evidence.

Background Information

On 15 September 2006 Laurel Mason of Analytical Forensic Associates received from William M. Knight Jr. via FedEx (8581 0507 6772) a one gallon can containing burned debris identified as removed from the driver's side floorboard of the vehicle.

Analytical Forensic Associates was requested to analyze the sample to check for the presence of ignitable liquids including alcohols and ketones

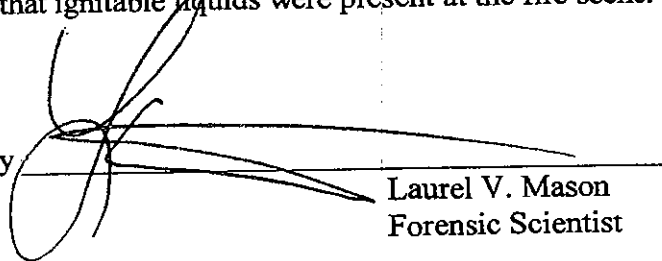
Test Methods and Results

The sample was separated per ASTM Method E1412 and analyzed per ASTM Method E1618.

GC/MS (gas chromatography/mass spectrometry) analysis of concentrated headspace vapors from the sample fails to reveal the presence of any ignitable liquid residues including alcohols or ketones

This result does not eliminate the possibility that ignitable liquids were present at the fire scene.

Analysis Performed By



Laurel V. Mason
Forensic Scientist

CUNNINGHAM INVESTIGATIVE SERVICES
P.O. BOX 1279
SNELLVILLE, GEORGIA 30078
770-978-1251

06-09-677

CIS File No. 645135

Date Taken

9-8-06

Date of Loss 6/10/2006

Submitted By: William M. Knight, Jr.

Insured Name:

Claim/Policy No.

Client Name and Address: Progressive Ins. Co.

3003 Scarlett Rd. Ste. 207

Brunswick, GA 31520

Attention: Scott Heyes

REPORTS TO CUNNINGHAM INVESTIGATIVE SERVICES AND CLIENT

1	Debris Taken from Driver Side Floorboard	
2		
3		
4		
5		

CHAIN OF EVIDENCE ** (SIGNATURE REQUIRED) **

From:

To:

Date:

From:

To:

Date:

11301A

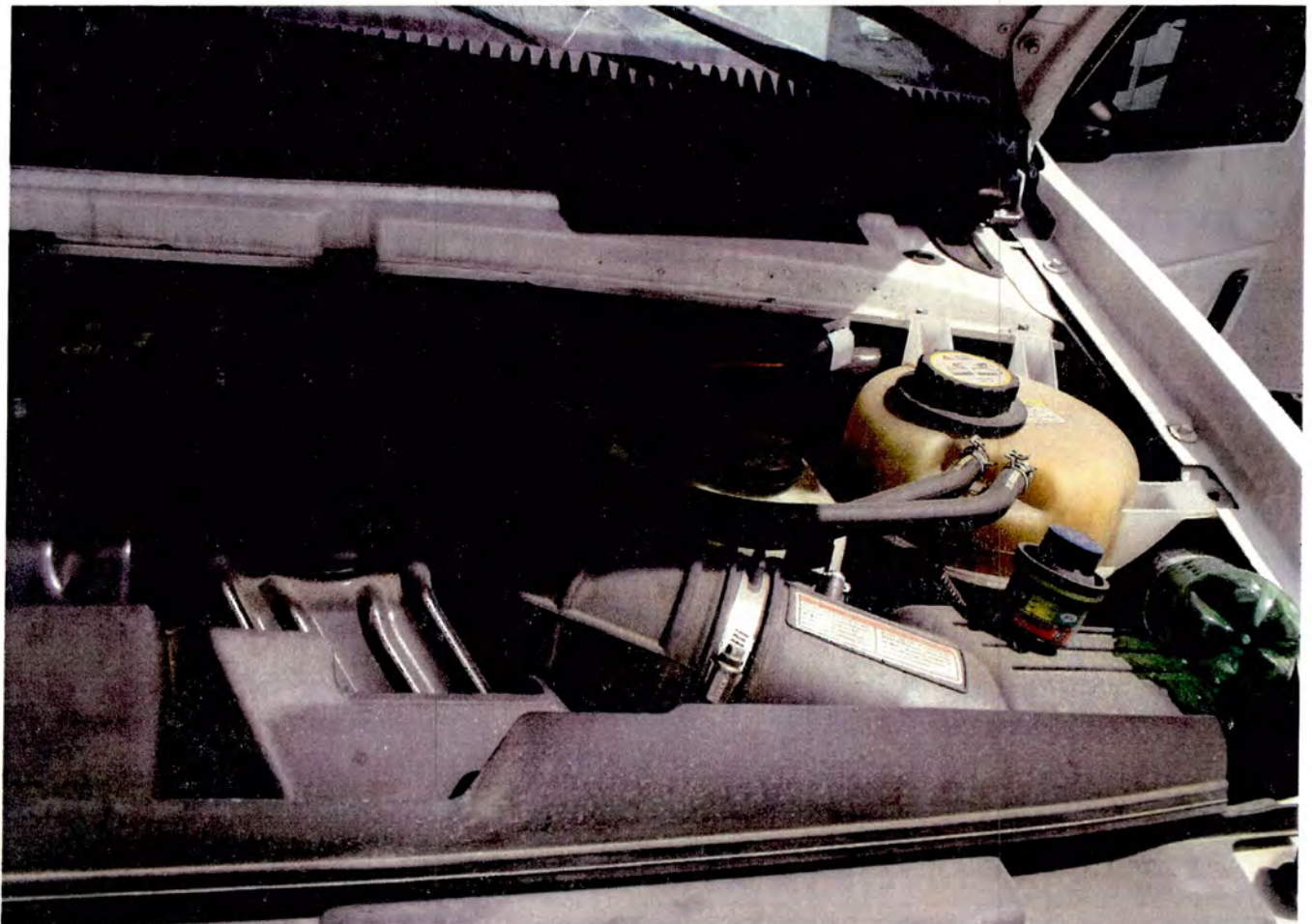
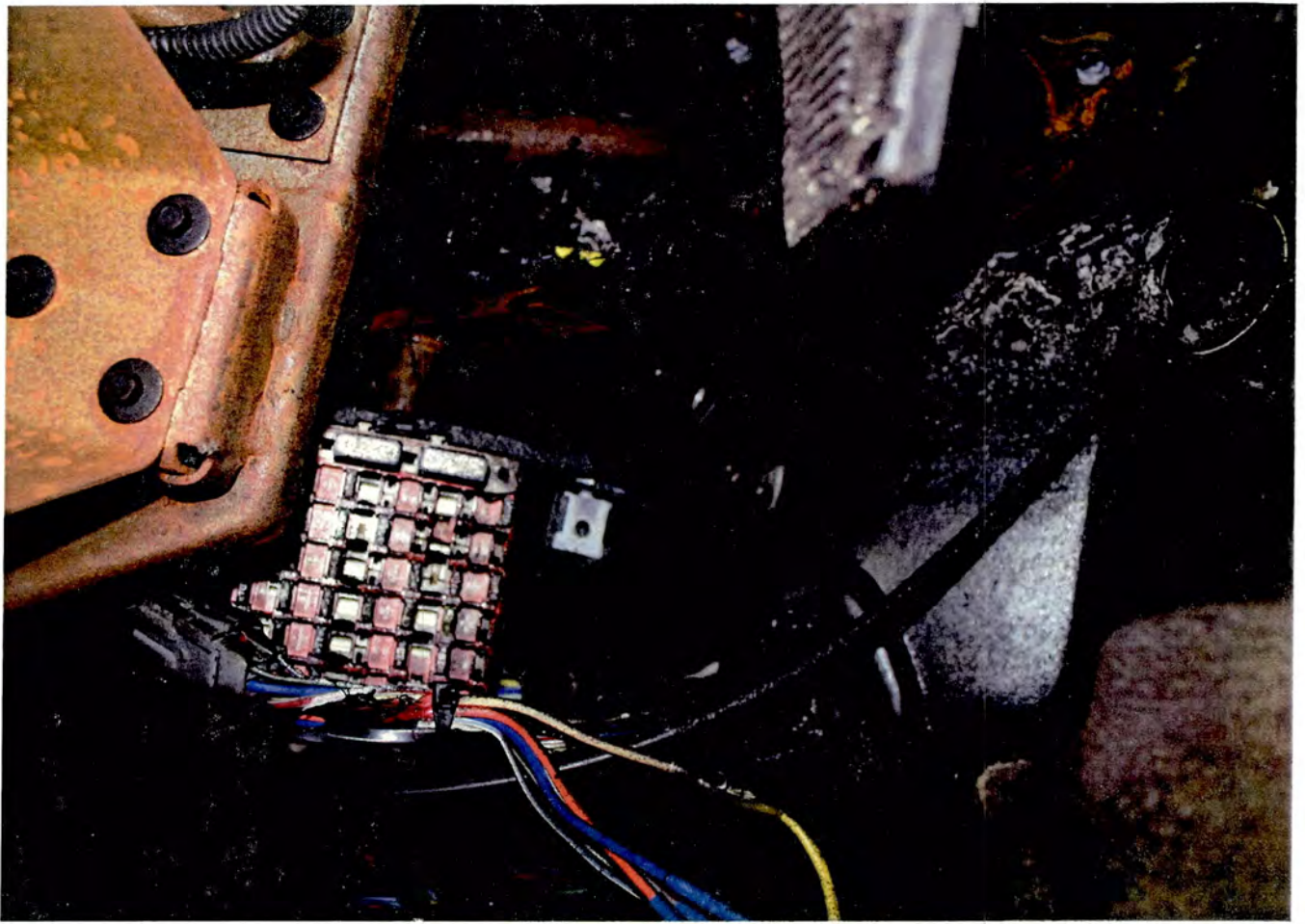


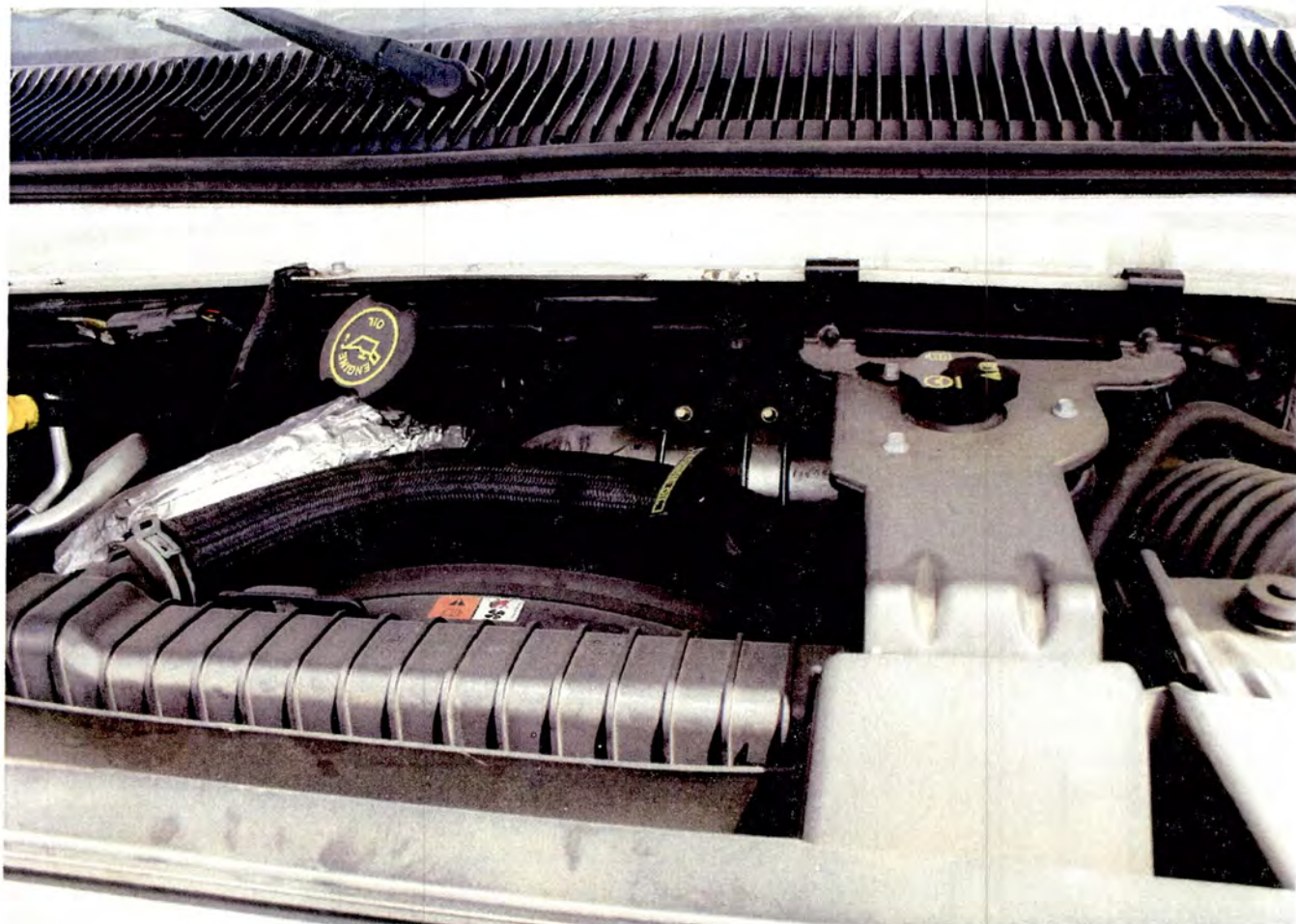


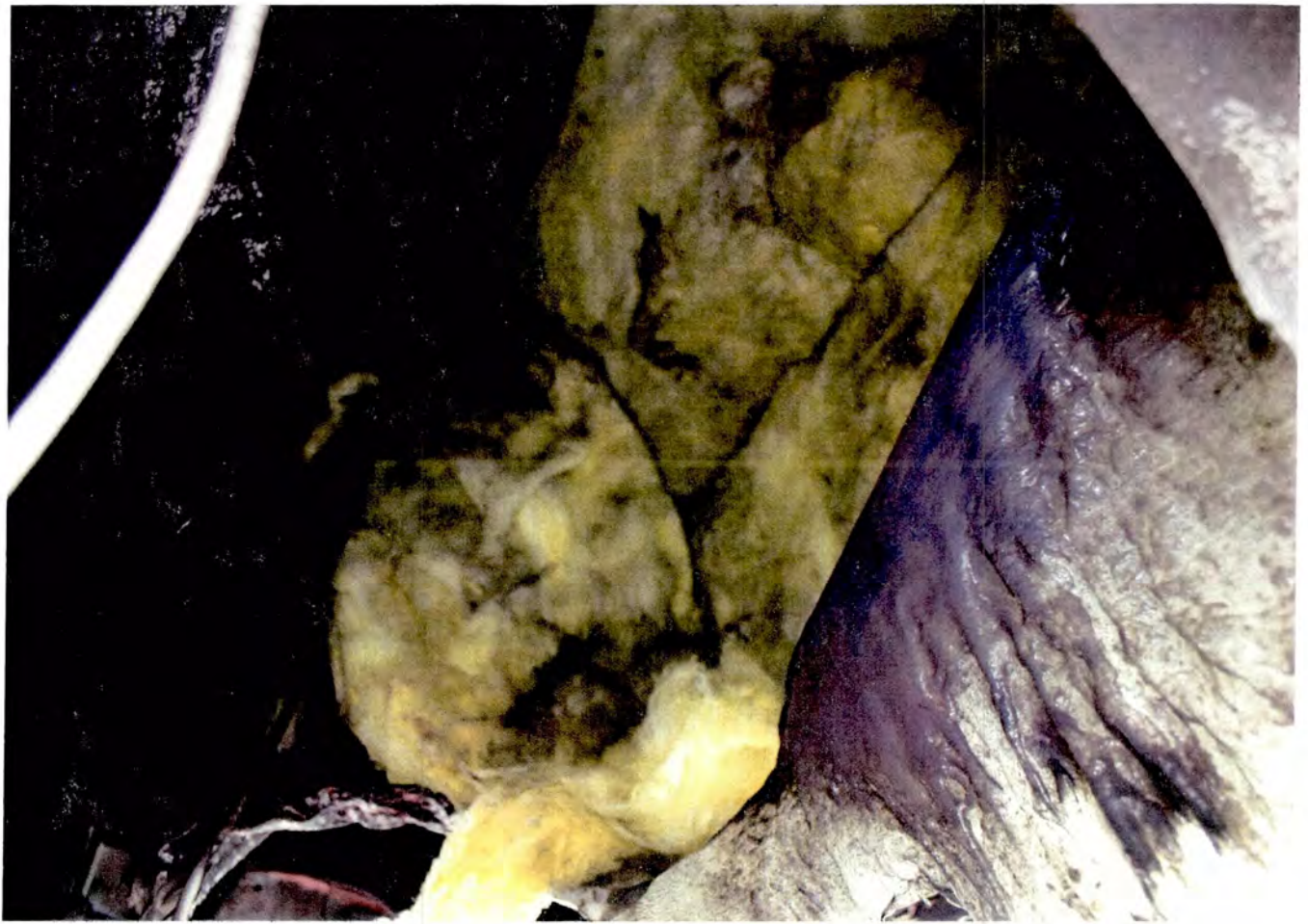




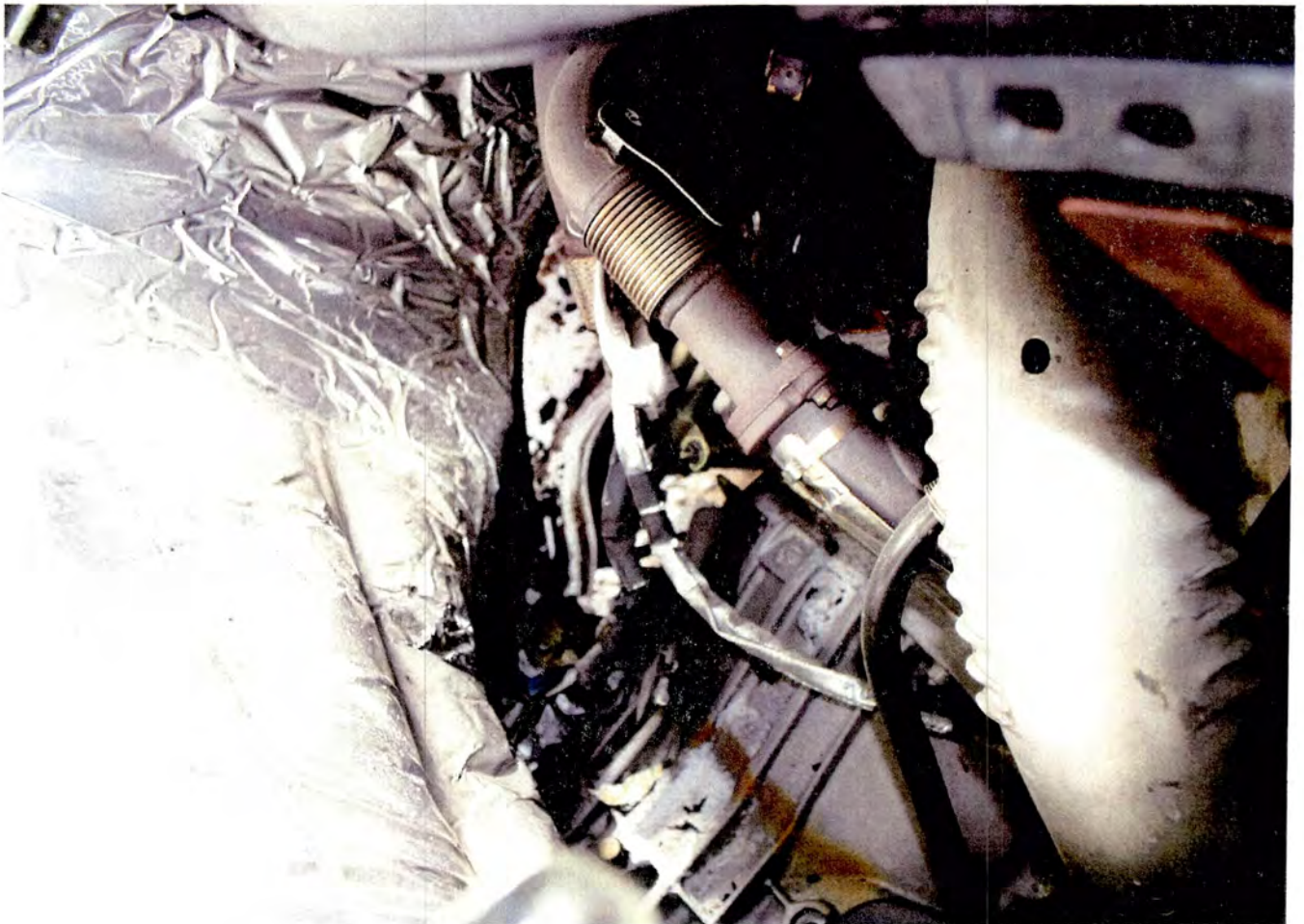
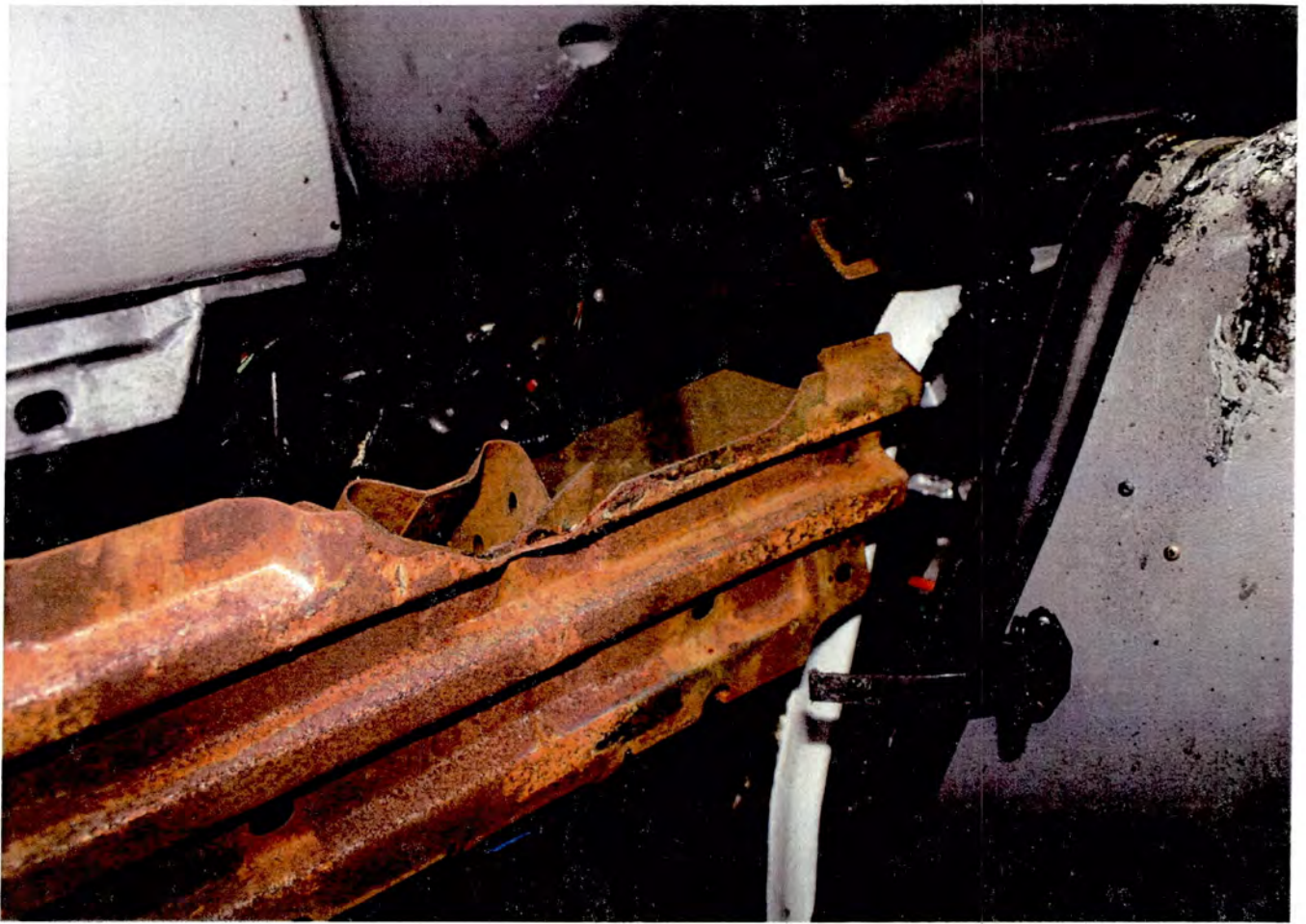














Analytical Forensic Associates

3100 Five Forks Trickum Road, Suite 104
Lilburn, Georgia 30047
Tel: 770-982-0210 • Fax: 770-982-0206

ANALYTICAL TEST REPORT

Case #: 06-09-677

Page 1 of 1

18 September 2006

Scott Heyes
Progressive Insurance Company
3003 Scarlett Road, Suite 207
Brunswick GA 31520

Subject

Claim #: [REDACTED] Insured: [REDACTED] Loss Date: 10 June 2006. CIS File #: 645135. Analysis of Fire Evidence.

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On 15 September 2006 Laurel Mason of Analytical Forensic Associates received from William M. Knight Jr. via FedEx (8581 0507 6772) a one gallon can containing burned debris identified as removed from the driver's side floorboard of the vehicle.

Analytical Forensic Associates was requested to analyze the sample to check for the presence of ignitable liquids including alcohols and ketones

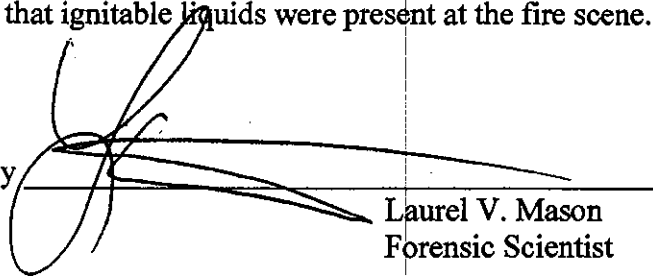
Test Methods and Results

The sample was separated per ASTM Method E1412 and analyzed per ASTM Method E1618.

GC/MS (gas chromatography/mass spectrometry) analysis of concentrated headspace vapors from the sample fails to reveal the presence of any ignitable liquid residues including alcohols or ketones

This result does not eliminate the possibility that ignitable liquids were present at the fire scene.

Analysis Performed By



Laurel V. Mason
Forensic Scientist



P.O. BOX 1279
SNELLVILLE, GEORGIA 30078
770-978-1251

October 6, 2006

Scott Hayes
Progressive Insurance Company
3003 Scarlet Road, Suite 207
Brunswick, GA 31520

RE: [REDACTED]

2005 Ford E450

Claim No. [REDACTED]

Date of Loss: June 10, 2006

C.I.S. File No. 0645135

Dear Mr. Hayes:

In accordance with your September 1, 2006 request, Cunningham Investigative Services Fire Analysis Specialist William M. Knight Jr. visited the Rincon, Georgia area on September 8, 2006 to investigate the above captioned fire loss. The purpose of the investigation was to determine the origin and cause of the fire.

A visual and photographic inspection of the fire-damaged vehicle was conducted; and an informal interview was conducted with [REDACTED] insured.

The fire-damaged vehicle was a 2005 Ford E450 that was inspected at Verastar in Rincon, Georgia.

The burn patterns indicated that the fire originated in the dash area of the passenger compartment. Electrically generated heat from a component in the dash cannot be ruled out as the cause of the fire. The origin area of the fire was left intact for further inspection.

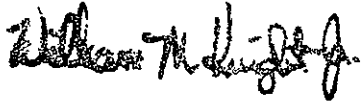
[REDACTED] stated that the running lights and the cargo lights on the vehicle had been coming on and going off for no reason. He stated that sometimes in the morning he would get in the vehicle and smell a funny smell like something hot. He stated that on the day of the fire the vehicle was driven for approximately two hours and had been sitting for approximately two hours when the horn started blowing. He stated that he looked at the vehicle and discovered that it was on fire. He stated that he notified the fire department and then started to extinguish the fire. He stated that no ignitable liquids

were in the vehicle. He stated that the only things on the dash were a ticket book and a log book.

The photographs taken at the time of this inspection are enclosed with this report.

Based upon the observations and investigation to date, it is the opinion of Cunningham Investigative Services that the fire originated in the dash area of the passenger compartment. It is also the opinion of Cunningham Investigative Services that electrically generated heat from a malfunction of a component in the dash cannot be ruled out as the cause of the fire. It is further the opinion of Cunningham Investigative Services that further investigation after all interested parties have been notified and given the opportunity to present will be necessary to determine the exact malfunction that caused the fire.

CUNNINGHAM INVESTIGATIVE SERVICES



William M. Knight, Jr., IAAI-CFI
Fire Analysis Specialist



Kevin Cunningham, IAAI-CFI
Fire Analysis Specialist

WMK/KTC/sbc

Analytical Forensic Associates

3100 Five Forks Trickum Road, Suite 104
Lilburn, Georgia 30047
Tel: 770-982-0210 • Fax: 770-982-0206

ANALYTICAL TEST REPORT

Case #: 06-09-677

Page 1 of 1

18 September 2006

Scott Heyes
Progressive Insurance Company
~~3003 Scarlett Road, Suite 207~~
Brunswick GA 31520

Subject

Claim #: [REDACTED] Insured: [REDACTED] Loss Date: 10 June 2006. CIS File #: 645135. Analysis of Fire Evidence.

Background Information

On 15 September 2006 Laurel Mason of Analytical Forensic Associates received from William M. Knight Jr. via FedEx (8581 0507 6772) a one gallon can containing burned debris identified as removed from the driver's side floorboard of the vehicle.

Analytical Forensic Associates was requested to analyze the sample to check for the presence of ignitable liquids including alcohols and ketones

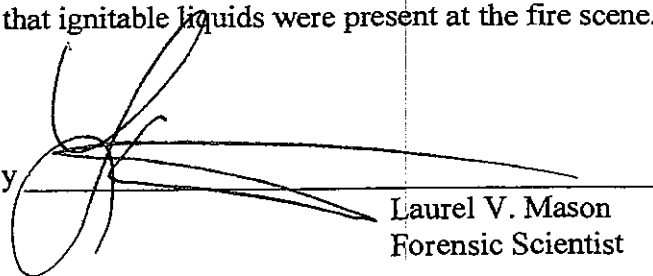
Test Methods and Results

The sample was separated per ASTM Method E1412 and analyzed per ASTM Method E1618.

GC/MS (gas chromatography/mass spectrometry) analysis of concentrated headspace vapors from the sample fails to reveal the presence of any ignitable liquid residues including alcohols or ketones

This result does not eliminate the possibility that ignitable liquids were present at the fire scene.

Analysis Performed By



Laurel V. Mason
Forensic Scientist

CUNNINGHAM INVESTIGATIVE SERVICES
P.O. BOX 1279
SNELLVILLE, GEORGIA 30078
770-978-1251

06-09-677

CIS File No. 645135

Date Taken

9-8-06

Date of Loss 6/10/2006

Submitted By: William M. Knight, Jr.

Insured Name:

Claim/Policy No.

Client Name and Address: Progressive Ins. Co.

3003 Scarlett Rd. Ste. 207

Brunswick, GA 31520

Attention: Scott Heyes

REPORTS TO CUNNINGHAM INVESTIGATIVE SERVICES AND CLIENT

1	Debris Taken from Driver side floorboard	
2		
3		
4		
5		

CHAIN OF EVIDENCE ** (SIGNATURE REQUIRED) **

From:

To:

Date:

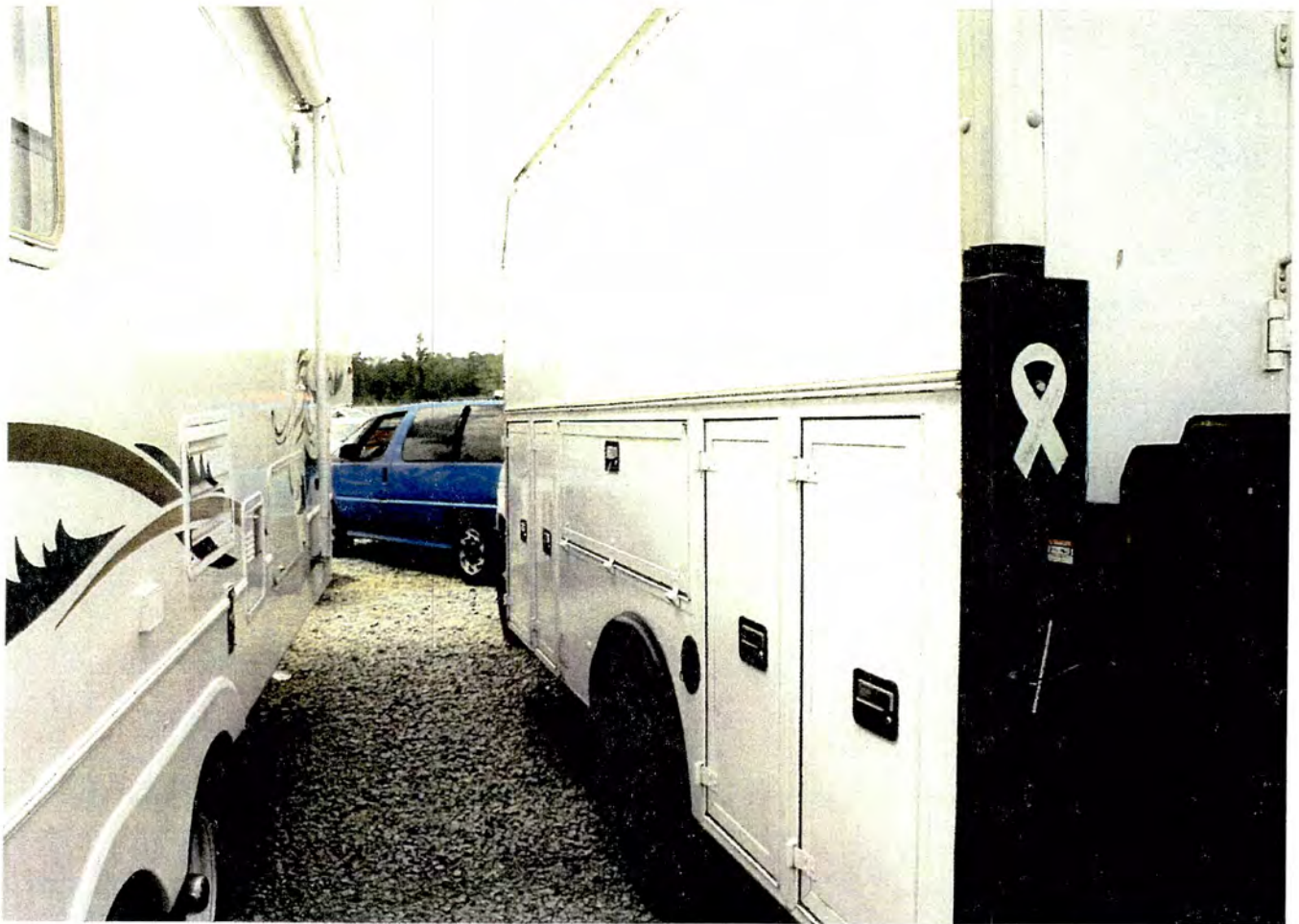
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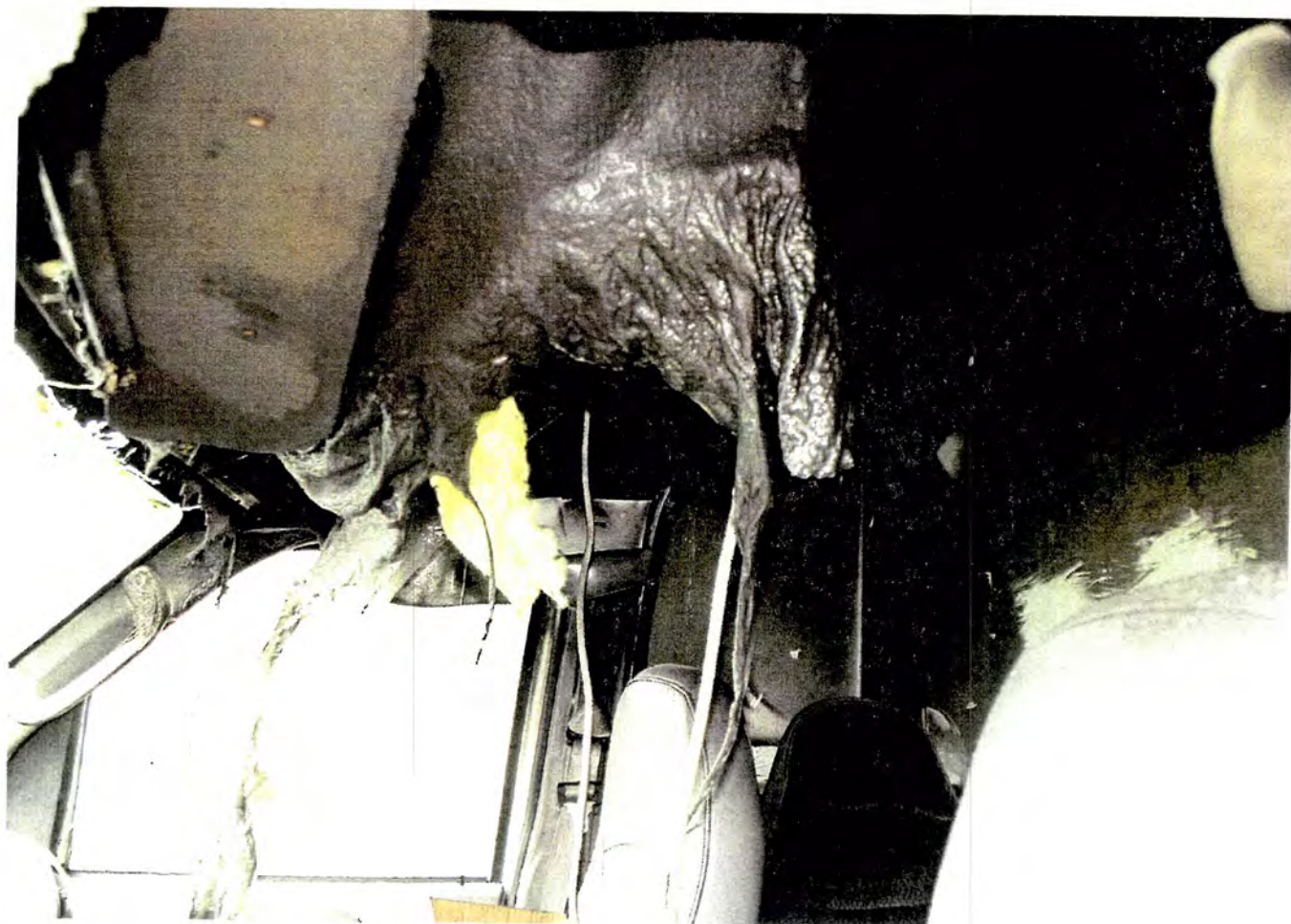
To:

Date:

11301A

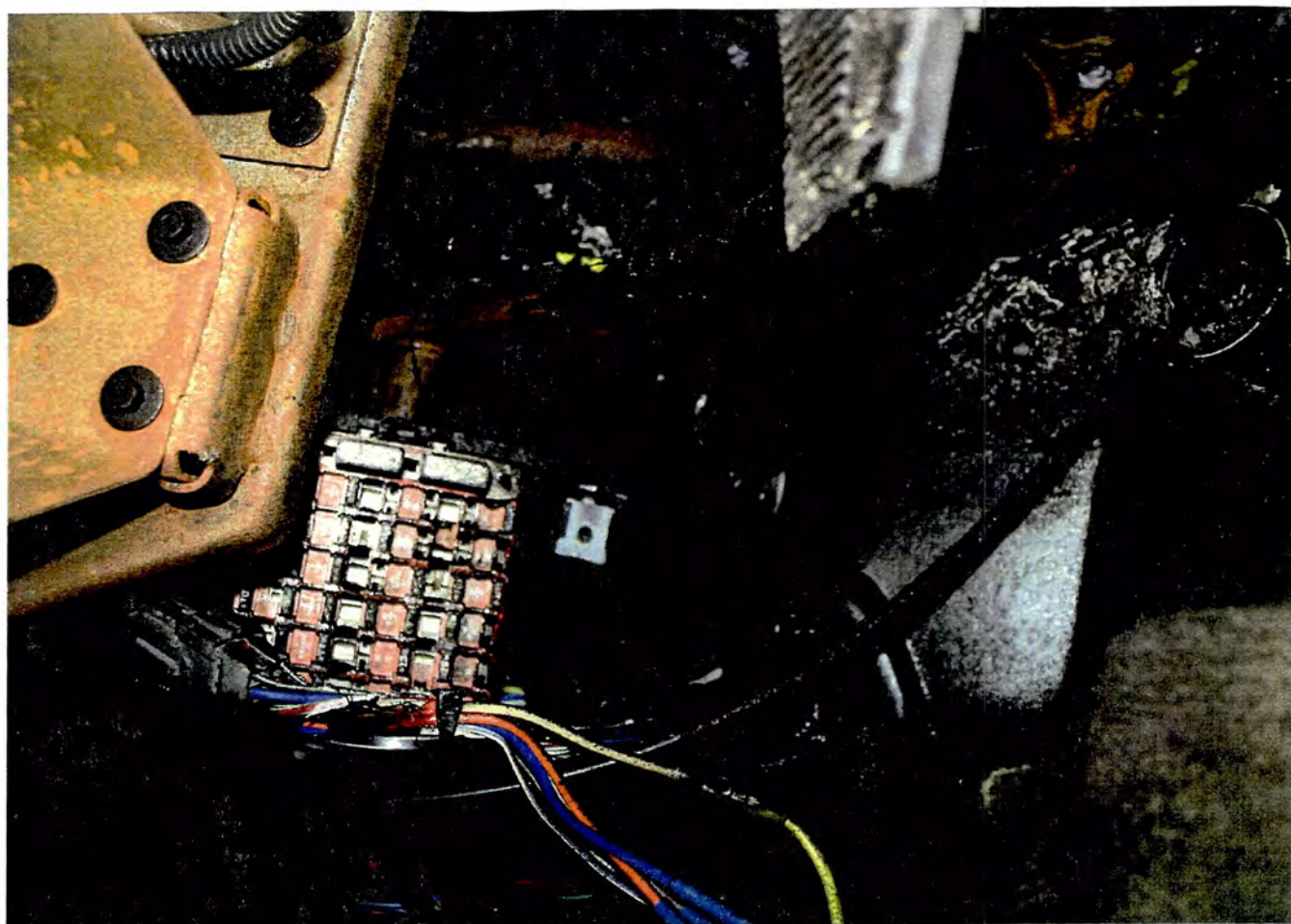


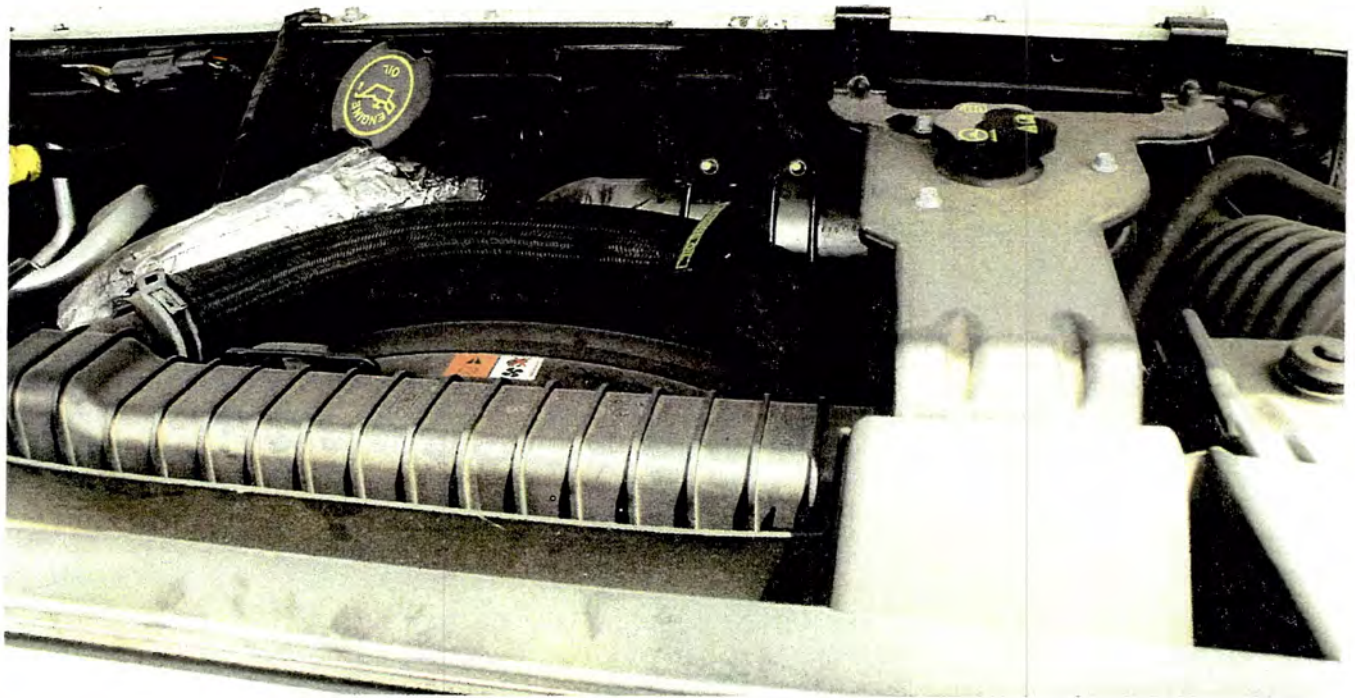


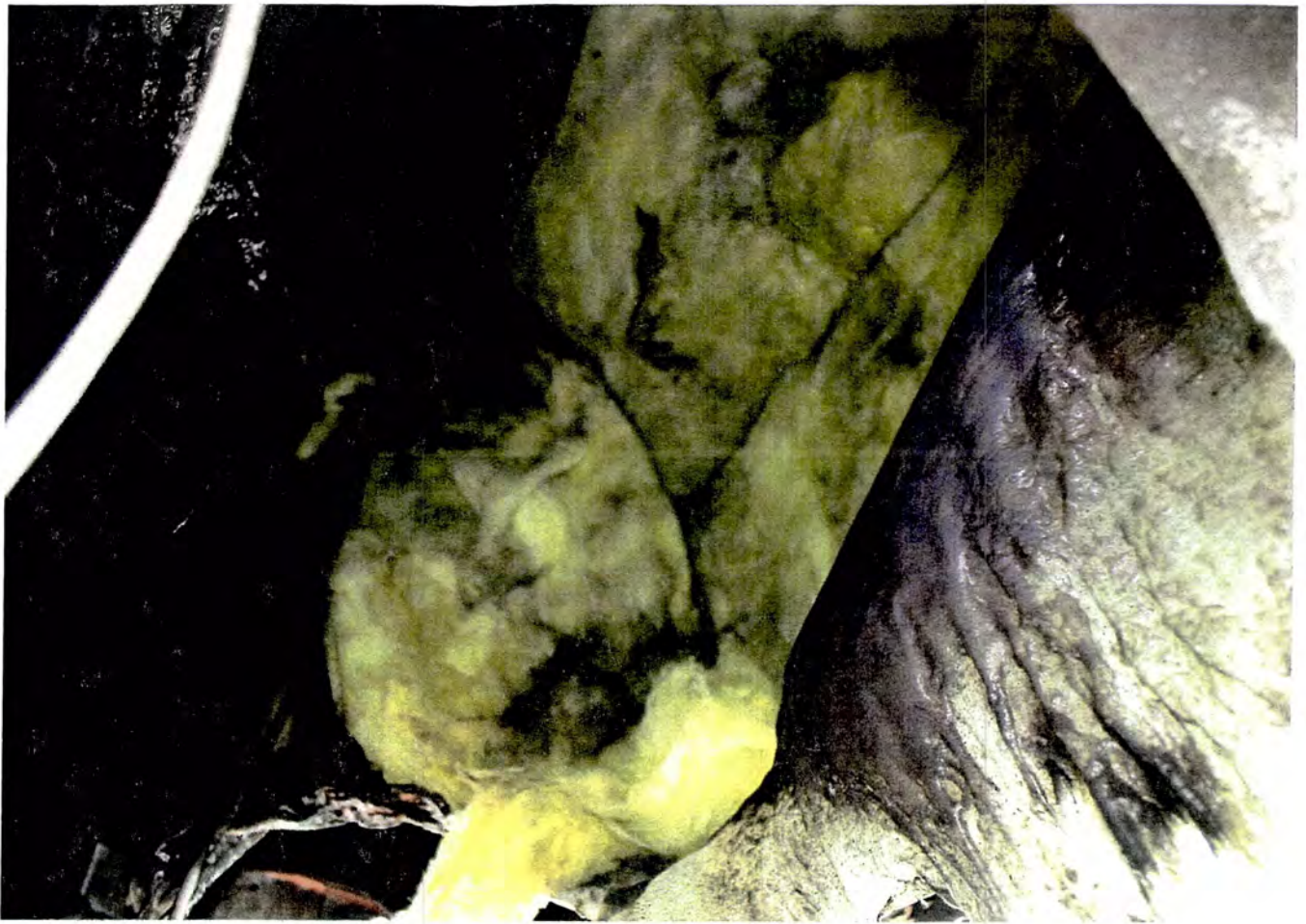




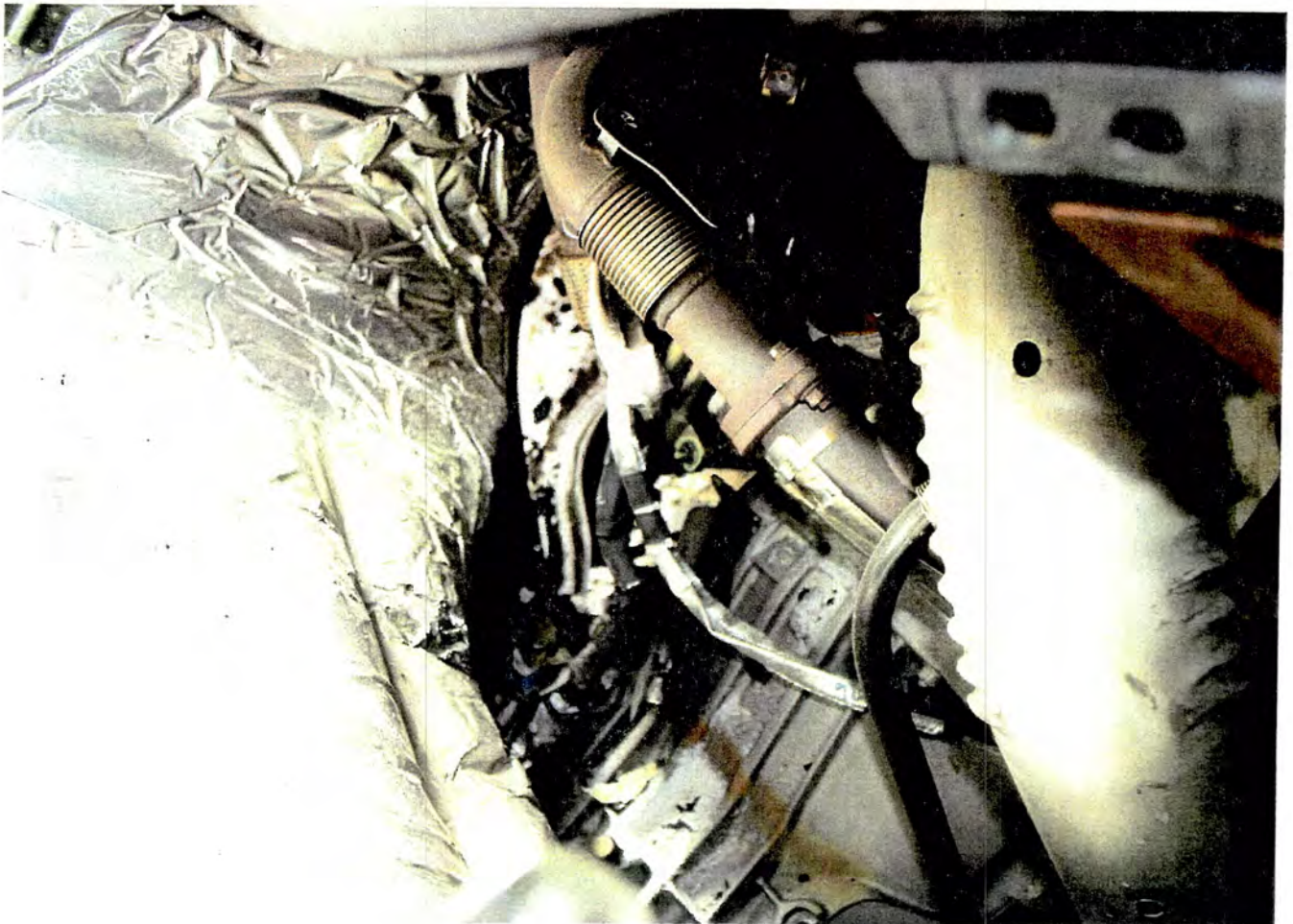
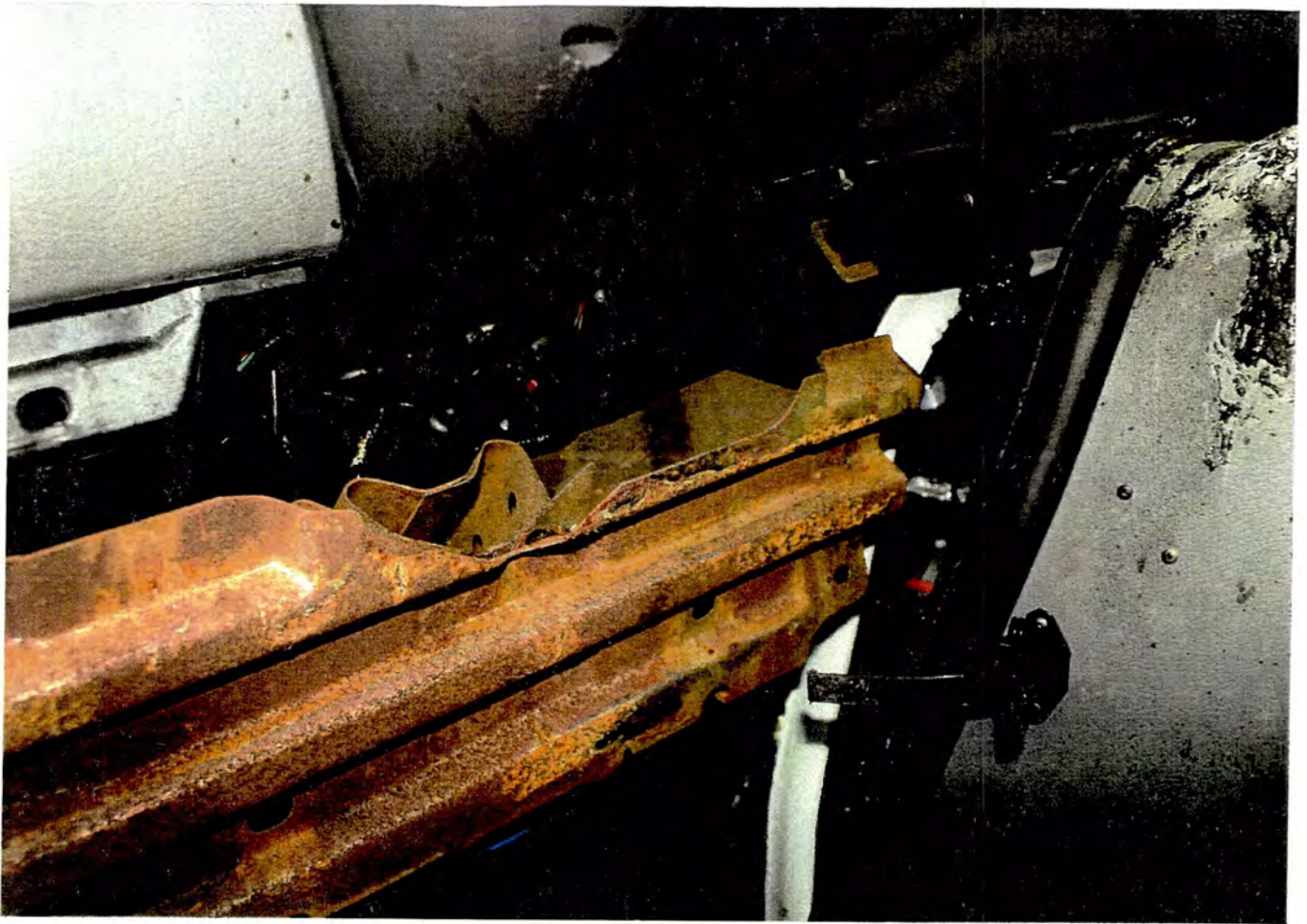














Analytical Forensic Associates

3100 Five Forks Trickum Road, Suite 104
Lilburn, Georgia 30047
Tel: 770-982-0210 • Fax: 770-982-0206

ANALYTICAL TEST REPORT

Case #: 06-09-677

Page 1 of 1

18 September 2006

Scott Heyes
Progressive Insurance Company
3003 Scarlett Road, Suite 207
Brunswick GA 31520

Subject

Claim #: [REDACTED] Insured: [REDACTED] Loss Date: 10 June 2006. CIS File #: 645135. Analysis of Fire Evidence.

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On 15 September 2006 Laurel Mason of Analytical Forensic Associates received from William M. Knight Jr. via FedEx (8581 0507 6772) a one gallon can containing burned debris identified as removed from the driver's side floorboard of the vehicle.

Analytical Forensic Associates was requested to analyze the sample to check for the presence of ignitable liquids including alcohols and ketones

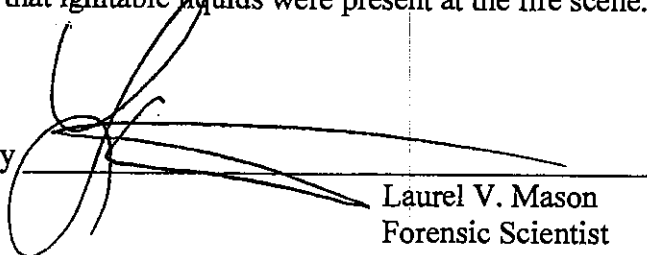
Test Methods and Results

The sample was separated per ASTM Method E1412 and analyzed per ASTM Method E1618.

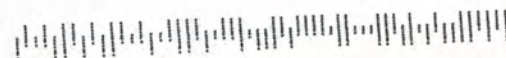
GC/MS (gas chromatography/mass spectrometry) analysis of concentrated headspace vapors from the sample fails to reveal the presence of any ignitable liquid residues including alcohols or ketones

This result does not eliminate the possibility that ignitable liquids were present at the fire scene.

Analysis Performed By


Laurel V. Mason
Forensic Scientist

Progressive
P.O. Box 89480
Cleveland, OH 44101
progressive.com
0360



Ford Motor Corp.
c/o U.S. Dept. of Transportation **PROGRESSIVE**
National Highway Traffic Safety
Office of Defects Room W46-322
1200 New Jersey Ave. S.E.
Washington, D.C.

20590