



RBZ0003N
date: 02-22-08

page: 1

route to: Connie K2220 Darrow

STATE FARM FIRE AND CASUALTY COMPANY

FIRE CLAIM SERVICE RECORD - FULL

claim number
06-K172-312
policy number
06-GH-6826-2

date of loss
02-02-07

claim rep: Thomsen, Tim			
phone: 303-264-1632			
reporting agent: LARSON-BRIGGS	st & agent: 06-1923	phone: 303-428-6660	
servicing agent: LARSON-BRIGGS, MIC	agent:	phone: 303-428-6660	

NAMED INSURED

name: GHOLSON, ANDREW			
street: 34036 GROUSE LN			
city: EVERGREEN	state/prov: CO	zip/postal: 80439-6806	age: 09-26-1961
phone: home: 303-679-8042 ext:		work:	ext:
contact:		contact:	
lang of choice: Unknown		hearing impaired:	
deceased: dod:	sex: MALE	minor:	parent/guardian:
ssn or tin: 482748565	occupation:		tax state:
other insurance:			
comments:			

name: GHOLSON, ELIZABETH			
street: 34036 GROUSE LN			
city: EVERGREEN	state/prov: CO	zip/postal: 80439-6806	age: 12-28-1967
phone: home: 303-679-8042 ext:		work:	ext:
contact:		contact:	
lang of choice: Unknown		hearing impaired:	
deceased: dod:	sex: FEMALE	minor:	parent/guardian:
ssn or tin: 480884543	occupation:		tax state:
other insurance:			
comments:			

insured location			
street:			
city:	state/prov:	zip/postal:	
occurrence location			
street:			
city:	state/prov:	zip/postal:	

FACTS

THE GARAGE CAUGHT FIRE FROM WOOD BURNING FIREPLACE IN THE GRG. SAW THAT THE CRAWL SPACE WAS FULL OF SMOKE AND CALLED 911. THE INSURED IS MAKING ARRANGEMENTS TO STAY AT A HOTEL			
keep document			
date and time of loss	probable cause	probable loss amt	severity
02-02-07 12:00 PM	FIRE		UNINHABITABLE
date reported to police	department	case number	

FIRE

claim number

06-K172-312

PARTIES TO LOSS

Additional Interest			
business:	CHASE HOME FINANCE LLC ITS SUCCESSORS AND/OR ASSIGNS		
street:	PO BOX 47020		age:
city:	DORAVILLE	state/prov: GA zip/postal: 30362-0020	dob:
phone: home:	ext:		ext:
contact:		contact:	
deceased:	minor:		
ssn or tin:	occupation:		tax state:
other insurance:			
loan no:	1998353667	addl int type: MORTGAGEE:	
file no:		other claim no:	
other pol no:		other clm rep:	
Additional Interest			
business:	PUBLIC SERVICE CREDIT UNION		
street:	PO BOX 24507		age:
city:	FORT WORTH	state/prov: TX zip/postal: 24507	dob:
phone: home:	ext:		ext:
contact:		contact:	
deceased:	minor:		
ssn or tin:	occupation:		tax state:
other insurance:			
loan no:		addl int type: 2ND MORTGAGEE:	
file no:		other claim no:	
other pol no:		other clm rep:	
Service Provider			
business:	FOOTHILLS ENVIRONMENTAL		
street:	1320 Simms St Ste 102		age:
city:	Golden	state/prov: CO zip/postal: 80401-4478	dob:
phone: home:	ext:		ext:
contact:		contact:	
deceased:	minor:		
ssn or tin:	841443570	occupation:	tax state: 06
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	
Service Provider			
business:	DMA INSURANCE HOUSING ASSISTANTS		
street:	140 Marine View Avenue # 118		age:
city:	Solana Beach	state/prov: CA zip/postal: 92075-2122	dob:
phone: home:	800-550-1911 ext:		ext:
contact:		contact:	
deceased:	minor:		
ssn or tin:	330916527	occupation:	tax state: 55
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	

SF 002

FIRE

claim number:

06-K172-312

PARTIES TO LOSS

Service Provider			
business:	AMERICAN RESTORATION		
street:	PO Box 608		age:
city:	Pine	state/prov: CO	zip/postal: 80470-0608
phone: home:	303-816-0068	ext:	303-838-2083
contact:			contact:
deceased:		minor:	
ssn or tin:	841334524	occupation:	tax state: 06
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	
Service Provider			
business:	WESTCRAFT CARPET CO., INC.		
street:	2024 S Colorado Blvd		age:
city:	Denver	state/prov: CO	zip/postal: 80222-7905
phone: home:	303-756-6606	ext:	303-756-2270
contact:			contact:
deceased:		minor:	
ssn or tin:	840503534	occupation:	tax state: 06
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	
Service Provider			
business:	STAHL ROOFING		
street:	6475 Franklin St		age:
city:	Denver	state/prov: CO	zip/postal: 80229-7229
phone: home:	303-289-3500	ext:	303-289-2550
contact:			contact:
deceased:		minor:	
ssn or tin:	841223743	occupation:	tax state: 06
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	
Service Provider			
business:	DIAMOND HILLS SERVICES INC		
street:	7100 N Broadway Ste 3-I		age:
city:	Denver	state/prov: CO	zip/postal: 80221-2920
phone: home:		ext:	
contact:			contact:
deceased:		minor:	
ssn or tin:	841451210	occupation:	tax state: 06
other insurance:			
loan no:		addl int type:	
file no:		other claim no:	
other pol no:		other clm rep:	

FIRE

claim number:

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PARTIES TO LOSS

Associated Parties		
Name	Party Type	Injured
GHOLSON, ANDREW	Named Ins	

Public Adjustor		
business: PUBLIC ADJUSTER OF COLORADO LLC	age:	
street: 10583 Serengeti Dr	dob:	
city: Littleton state/prov: CO zip/postal: 80124	ext:	
phone: home: ext:	contact:	
contact:	deceased:	minor:
ssn or tin: 202126680	occupation:	tax state: 06
other insurance:		
loan no:	addl int type:	
file no:	other claim no:	
other pol no:	other clm rep:	

Service Provider		
business: CERTIFIED INSULATORS, INC	age:	
street: 702 WEST 48TH AVE, UNIT A	dob:	
city: DENVER state/prov: CO zip/postal: 80216-1835	ext:	
phone: home: 303-308-0603 ext:	contact:	
contact:	deceased:	minor:
ssn or tin: 840953154	occupation:	tax state: 06
other insurance:		
loan no:	addl int type:	
file no:	other claim no:	
other pol no:	other clm rep:	

Service Provider		
business: EVERGREEN FIRE PROTECTION DISTRICT	age:	
street: 1802 BERGEN PARKWAY	dob:	
city: EVERGREEN state/prov: CO zip/postal: 80439	ext:	
phone: home: 303-674-3145 ext:	contact:	
contact:	deceased:	minor:
ssn or tin: 840819788	occupation:	tax state: 06
other insurance:		
loan no:	addl int type:	
file no:	other claim no:	
other pol no:	other clm rep:	

FIRE

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PARTIES TO LOSS

Insured Attorney		
name:	GOLDMAN (S, GLEN	
business:	SIMS & BOSTER	
street:	700 17TH STREET, STE 2300	
city:	DENVER	state/prov: CO zip/postal: 80202 age: dob:
phone: home:	303-830-6660 ext:	303-830-0926 ext:
contact:		contact:
deceased:	minor:	
ssn or tin:	occupation:	tax state:
other insurance:		
loan no:		addl int type:
file no:		other claim no:
other pol no:		other clm rep:
Associated Parties		
Name	Party Type	Injured
GHOLSON, ANDREW	Named Ins	
GHOLSON, ELIZABETH	Named Ins	
Other		
business:	FISHER, SWEETBAUM, LEVIN & SANDS, P C	
street:	1125 17TH STREET STE 2100	
city:	DENVER	state/prov: CO zip/postal: 80202-1587 age: dob:
phone: home:	303-296-3377 ext:	ext:
contact:		contact:
deceased:	minor:	
ssn or tin:	841259936	occupation: tax state: 06
other insurance:		
loan no:		addl int type:
file no:		other claim no:
other pol no:		other clm rep:

FILE/SUPPORTING INFORMATION

stat reporting unit:	D0	owning region:	Mtn St
claim status/date:	OPENED 02-02-07	date reported to agent:	02-02-07
maintain date:		date/time recorded:	02-02-07 03:40 PM
suit status/date:		subrogation status/date:	
salvage status/date:		conversion type:	New Claim, Post Conversion
basis of claim:		ny disab:	
inspected date:		inspected by:	
contact date:		contacted by:	
reinspection date:		reinsurance:	N

FIRE

claim number
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OWNING OFFICE

name: CO Large Loss	region: Mtn St	fax: 800-811-2358
address: PO BOX 339409 GREELEY CO 806339409		
code: 20-911	referral status/date: OPEN	02-02-07
claim rep: Thomsen, Tim		
phone: 303-264-1632	unit: D0	team: sec:
date/time assigned: 08-01-07 10:16 AM		date/time reviewed: 08-01-07 11:16 AM

SERVICING OFFICE(S)

name: CO Contents	region: Mtn St	fax: 800-811-2358
address: PO BOX 339409 GREELEY CO 806339409		
code: 20-286	referral status/date: OPEN	08-02-07
claim rep: Cypher, Tricia		
phone: 720-963-5707	unit: D1	team: sec:
date/time assigned: 11-13-07 12:44 PM		date/time reviewed: 11-13-07 12:44 PM

ACTIVITY LOG

						total activity log entries: 190
date	time	entered by	office	region	no.	
02-22-08	09:45 AM	Thomsen, Tim	COLARGE	Mtn St	216	
C -						
Received a call from Atty Sands.						
+ *****CSA INSTRUCTIONS*****						
date	time	entered by	office	region	no.	
02-21-08	07:59 AM	Darrow, Connie X22	COCASUAL	Mtn St	215	
CSA LOG Per a task from CR Tim Thomsen						
date	time	entered by	office	region	no.	
02-20-08	04:45 PM	Thomsen, Tim	COLARGE	Mtn St	214	
*****CSA INSTRUCTIONS*****						
1. Attorney Sands						
Thank you						

FIRE

claim number

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ACTIVITY LOG

date	time	entered by	office	region	no
02-20-08	04:37 PM	Thomsen, Tim	COLARGE	Mtn St	213
C - Called atty Sands.					
02-19-08	02:01 PM	Thomsen, Tim	COLARGE	Mtn St	212
C - Calling Atty Sands					
02-15-08	07:31 PM	Whitworth, Rick	COLARGE	Mtn St	211
Team Manager - Sent note to Casualty TM's PSP American Restoration has requested State Farm pay for their defense of the lawsuit on this claim. - Note, State Farm has not been served to date. Tim, please keep watch and let me know if and when SF served. - Tim, Please contact Atty Sands					
02-13-08	02:07 PM	Thomsen, Tim	COLARGE	Mtn St	209
C - Received call from Shirley @ American Restoration. She was inquiring about draft 120404362J in the amount of \$5,932.81 which was issued to NI, GC, Mort Co on August 1, 2007. I reviewed file and discovered the payment was still outstanding. I also found that American had faxed in their original estimate for the repairs in the amount of \$99,298.55 with open items for electrical and plumbing, but including for demolition (some of which was completed by abatement contractor).					
02-11-08	03:15 PM	Thomsen, Tim	COLARGE	Mtn St	208
C - Received call back from Jim Gillis. We discussed that American Restoration is requesting coverage/payment of legal fees by State Farm for American. He stated that he was not sure that the policy American has with their liability carrier will cover a defense as this involves asbestos. I directed Mr. Gillis to talk with TM Lobue as he is the Zone PSP coordinator. He agreed to do so.					

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ACTIVITY LOG

date	time	entered by	office	region	no
02-08-08	12:54 PM	Thomsen, Tim	COLARGE	Mtn St	206
*****CONTINUED*****					
A:					
-TM Authority granted in log 114 as requested in the amount of \$236,247.63.					
-Paid to date					
Cov A: \$124,205.80					
Cov B: \$ 59,520.54					
Cov C: \$ 41,507.45					
TOTAL: \$225,233.79					
S:					
-No subrogation on claim as NI negligence in using wood-stove in garage caused fire					
-No salvage on claim as all salvageable PP cleaned and returned to NI					

FIRE

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ACTIVITY LOG

date	time	entered by	office	region	no
02-08-08	12:47 PM	Thomsen, Tim	COLARGE	Mtn St	205
F:					
-NI built fire in woodstove in attached garage. NI left wood stove unattended and stove or chimney pipe caught garage on fire					
-Garage completely destroyed by fire with fire damage to wall adjoining home and garage					
A:					
-Cov A, B and C all involved in loss as ADPL to structure by named peril					
C:					
-LLUCRs met with NI on first business day following loss					
-Home tested positive for asbestos (asbestos report in images)					
-NI hired neighbor to complete abatement					
-Abatement completed mid-April 2007					
-NI hired PSP GC American to complete Cov A repairs, then NI changed their mind and solicited COCAT to meet with LLUCR to agree on scope of damage following abatement					
-NI hired PA who worked on claim for 2.5 mps w/o notifying SF					
-LLUCR sent Cov A ACV payment to NI, based on SF and COCAT estimates					
-LLUCR sent COCAT construction schedule to NI and notified NI ALE based on schedule					
-LLUCR notified ALE vendor of schedule					
-LLUCR verified with JeffCo Build Dept no repairs begun in Oct and no permit applied for. JeffCo verified septic repairs could happen at same time as building repairs					
-NI hired atty who has filed suit against SF, PSP GC, and CIH					
-NI submitted POL but no doc to support POL					
-SF has involved atty Jon Sands					
T:					
-Cov A					
1. Review POL doc when received					
2. Issue any additional payments owed, per policy and documentation					
-Cov B					
1. Review POL doc when received					
2. RCOC until 2/2/09					
-Cov C					
1. Receive damage deposit for ALE rental					
-Continue to monitor lawsuit and work with management and atty					
date	time	entered by	office	region	no
02-08-08	12:14 PM	Thomsen, Tim	COLARGE	Mtn St	204
C -					
Called again to Atty Gillis as my message was not returned. LMOVMTCB					

FIRE

claim number

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ACTIVITY LOG

date	time	entered by	office	region	no
02-06-08	04:31 PM	Whitworth, Rick	COLARGE	Mtn St	203

Team Manager

Tim, Please clarify what exactly they are requesting and let me know. I will let PSP Coord Lobue know the PSP GC American maybe requesting payment/coverage for their defense costs on this lawsuit from State Farm.

Informed PSP coord Lobue of above.

date	time	entered by	office	region	no
02-06-08	03:51 PM	Thomsen, Tim	COLARGE	Mtn St	202

C -

Received VM from atty Jim Gillis representing American Restoration. He indicated that American would like to have SF cover the defense costs for American. Returning call - LMOVMTCB

+
Rick - When the attorney returns my call, I recommend referring him to TM Lobue as this is a PSP contractor concern.

date	time	entered by	office	region	no
02-04-08	03:49 PM	Whitworth, Rick	COLARGE	Mtn St	201

Team Manager

I had LLU CR Thomsen provide copy of Summons and Complaint to Section Manger CSA Ortega for Section mgr review and to send to corp with note atty sands is currently assisting SF on this file.

Discussed file with LLU CR Thomsen.

date	time	entered by	office	region	no
02-04-08	10:25 AM	Tennent, Shayla	FIRECENT	Mtn St	200

RCF Cios stating that there is a summons and complaint coming through on fax server

SF 010

FIRE

claim number

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ACTIVITY LOG

date	time	entered by	office	region	no
01-29-08	05:13 PM	Thomsen, Tim	COLARGE	Mtn St	199
C - TM Whitworth and I conference call with Atty Sands.					
01-29-08	02:08 PM	Thomsen, Tim	COLARGE	Mtn St	198
Reviewed and accepted images - 4 letters from NI atty. Working with TM Whitworth to compose single letter to reply to atty.					
01-28-08	09:11 AM	Darrow, Connie X22	COCASUAL	Mtn St	197
CSA LOG Per task from CR Tim Thomsen mailed letter to attorney certified on Friday 1-25-08.					
01-22-08	04:11 PM	Thomsen, Tim	COLARGE	Mtn St	195
Called to Bob Cosper from Diamond Hills to discuss loss as he was at scene for asbestos abatement bid inspection on 2/16/07. Bob followed me to scene and arrived when I did. Bob reminded me that when we arrived at the scene, Mr NI was walking through the home with Jim Gies from Certified Insulators and neither were wearing a respirator. He stated that as we entered the loss, they walked down the stairs. He reminded me that throughout the entire inspection, both he and I wore our respirators and neither Mr. Gies or Mr NI wore any protective equipment.					
01-22-08	03:47 PM	Thomsen, Tim	COLARGE	Mtn St	194
Yesterday I mailed a letter to NI's Atty with the Certified policy.					
01-21-08	01:23 PM	Thomsen, Tim	COLARGE	Mtn St	193
C - Called to American Restoration as they are mentioned throughout the letter from NI's atty. LMOV @ American office. LMOV @ Terry's cell.					
01-21-08	01:20 PM	Thomsen, Tim	COLARGE	Mtn St	192
Reviewed and labeled image - letter from NI atty this morning. TM Whitworth adn I discussed letter. Atty Sands will become involved at this point. I faxed letter to atty office for his review after TM Whitworth and I left a VM for him.					

FIRE

claim number

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ACTIVITY LOG

date	time	entered by	office	region	no
01-21-08	11:07 AM	Whitworth, Rick	COLARGE	Mtn St	191

Team Manager

-
Discussed file with Section Mgr Markey and agreed to have atty Sands get involved and since NI atty feels LLU CR and I are too "emotionally" involved, response letter from atty Sands.

-
Called and left mess for atty Sands to call me. Faxed NI atty Goldman letter to atty Sands.

-
Discussed file with LLU CR Thomsen.
Work with atty Sands on NI atty letter response.

-
Updated complaint.

date	time	entered by	office	region	no
01-18-08	11:38 AM	Whitworth, Rick	COLARGE	Mtn St	190

Team Manager

-
Discussed file with Section Mgr Markey, we will continue to work to obtain any doc for add claims presented by NI PA or atty and review for potential supplemental payment if proper and one yr time to file suit noted log 189.

date	time	entered by	office	region	no
01-18-08	10:19 AM	Markey, Trina	COWYFECF	Mtn St	189

Returned call to atty Goldman - he is preparing his bad faith lawsuit against State Farm, but would still like to try to settle prior to being required to file suit. He has asked for an extension of the suit filing deadline. Advised Mr. Goldman that we would not extend the time to file suit. He understood.

date	time	entered by	office	region	no
01-16-08	03:40 PM	Darrow, Connie X22	COCASUAL	Mtn St	188

CSA LOG - Per Activity Log 182, task complete, letters have been sent.

date	time	entered by	office	region	no
01-16-08	01:48 PM	Darrow, Connie X22	COCASUAL	Mtn St	187

CSA LOG - Per Activity log 183 and 186 tasks complete. Letters have been sent out.

FIRE

claim number

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ACTIVITY LOG

date	time	entered by	office	region	no
01-16-08	12:45 PM	Thomsen, Tim	COLARGE	Mtn St	186
C - Reviewed letter received from NI atty yesterday in reply to letter we sent to NI atty yesterday. Composed letter in reply and mailing and faxing to NI atty, cc to NI, PA and agent.					
+ + *****CSA INSTRUCTIONS*****					
1. Please mail letter to ATTY - certified					
2. Please fax letter to ATTY @ 303-830-0926					
3. Please mail letter to PA - certified					
4. Please mail letter to NI					
5. Please mail letter to SF Agent					
6. Please send letter to CIOS					
01-16-08	11:47 AM	Thomsen, Tim	COLARGE	Mtn St	185
In addition to log 183 - please include copies of 7/20/07, 8/3/07 and 8/24/07 letters with the current letter					
01-16-08	11:45 AM	Thomsen, Tim	COLARGE	Mtn St	184
C - Mailing letter to NI's PA in reply to his 12/21 letter. CC to NI, Atty, Agent					
01-16-08	11:44 AM	Thomsen, Tim	COLARGE	Mtn St	183
*****CSA INSTRUCTIONS*****					
1. Please mail letter to NI's atty - Certified					
2. Please mail letter to NI's Public Adjuster - Certified					
3. Please mail letter to NI					
4. Please mail letter to Agent					
5. Please place copy of letter in CIOS					
01-15-08	01:29 PM	Thomsen, Tim	COLARGE	Mtn St	182
*****CSA INSTRUCTIONS*****					
1. Please mail letter and Proof of Loss form to NI's atty - Certified					
2. Please mail letter and Proof of Loss form to NI's Public Adjuster - Certified					
3. Please mail letter and Proof of Loss form to NI					
4. Please mail letter and Proof of Loss to Agent					

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ACTIVITY LOG

date	time	entered by	office	region	no
01-15-08	01:21 PM	Thomsen, Tim	COLARGE	Mtn St	181

Composed letter to NI's atty in regards to his offer to provide POL this week. I outlined in letter that POL is to be received by SF within 60 days and that SF is not waiving policy conditions by agreeing to review POL at this late date. I provided the proper forms to NI atty to complete POL. Faxed to NI atty and also mailing certified to NI atty. CC NI, PA and Agent.

date	time	entered by	office	region	no
01-15-08	11:35 AM	Whitworth, Rick	COLARGE	Mtn St	180

Team Manager OFR.

-
Rec'd call from Ryan in Public Affairs who stated NI atty Mr. Goldman called and wanted me to call him back today as he felt yesterdays call was not productive.

-
11:00am, I called Mr. Goldman who stated he did not want to speak today and would call back in a day or two.

-
Updated complaint.

date	time	entered by	office	region	no
01-15-08	11:15 AM	Thomsen, Tim	COLARGE	Mtn St	179

C - Atty Goldman called and requested to know how much has been paid to date on this claim. I added up the indemnity payments and told him the total amount. He thanked me and ended the call.

SF 014

FIRE

claim number

~~06-K172-312~~

ACTIVITY LOG

date	time	entered by	office	region	no
01-14-08	08:35 PM	Whitworth, Rick	COLARGE	Mtn St	178

Team Manager OFR.

-
Rec'd phone complaint, Tim Thomsen and TM Rick Whitworth called Insured atty Mr. Goldman, he agreed ok not to have NI PA as part of conf call; we discussed claim in detail. Completed complaint log and journal.

-
We agreed with Mr. Goldman they would send us a proof of Loss with doc and then we would review and call him to discuss any open items as we have paid ACV on A, and all invoices on A, we have paid ACV on B and all invoices on B and full ALE per const schedule based on NI GC time period ending 12/31/07.

-
Mr. Goldman stated he will be filing Lawsuit for Bad Faith, as he believes this is only way to settle claim.

-
We agree to send him verified policy, even though we sent NI PA verified policy 8/8/07, in an effort to assist NI atty.

-
Tim, please let me know when we receive info from atty/PA.

-
CAL 2/15/08

date	time	entered by	office	region	no
01-14-08	08:25 PM	Whitworth, Rick	COLARGE	Mtn St	177

Team Manager OFR.

date	time	entered by	office	region	no
01-02-08	04:25 PM	Thomsen, Tim	COLARGE	Mtn St	176

NI's atty called back. He had a question about Certified Policy. I stated it was ordered, but I did not see that it was completed yet. He also wanted to know about page 3 of the asbestos report. I told him I would follow-up on that request.

+
I called to Foothills and discovered that Page 3 is the Apendix cover page. I will fax the appendix cover page and doc to Atty.

+
Atty and I talked and I explained what page 3 was and that I was faxing to him.

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ACTIVITY LOG

date	time	entered by	office	region	no
01-02-08	04:15 PM	Thomsen, Tim	COLARGE	Mtn St	175

C -

Received call from NI atty. He stated that he had talked with PA and that PA stated that SF had agreed to pay additional months ALE. I explained that was not an accurate statement. I explained that LLUCR Egger had talked with PA, but that we did not agree to pay any additional ALE. I explained that it was my understanding that LLUCR Egger had discussed with PA that SF had required documentation from PA since July and all of our requests have been ignored.

+

Atty asked if we were considering extending ALE. I explained that we have no basis to extend ALE as we have no documentation to show that NI's direct fire damage repairs were delayed beyond their or their contractor's control. I reiterated that all of our requests for documentation, including contractor estimates and building department documents have been ignored by NI and PA. I explained that PA delayed notifying SF of his involvement for 2 1/2 months between April and July and that was an unreasonable delay in the repairs. I explained that we had notified NI and PA in July that we were basing ALE on construction schedule provided by COCAT and that ALE would end at end of December.

I explained that we had contacted the building department and were informed that NI had not applied for a permit until October - which was not a reasonable delay for the direct fire damage repairs.

Atty began to discuss the estimate amount provided by SF and COCAT and then stated that NI did not select COCAT as we have indicated in our letters. I explained to him the circumstances of NI requesting COCAT to meet SF at the loss to agree on scope and that COCAT's estimate had established the basis for market for repairs. We discussed PA's statement that SF estimate is "grossly deficient" and I explained PA has no basis for statement and that as he has provided no doc, it was reasonable to assume he is attempting to cover his 10% fee to the insured; but without any documentation, that was only a guess.

I ended conversation by stating SF would evaluate and review any documentation submitted by NI to exhibit delays were beyond control, but we cannot guarantee payment.

date	time	entered by	office	region	no
12-21-07	03:08 PM	Egger, Thomas J	COLARGE	Mtn St	174

RC to atty Glen Goldman lm with secretary. Advised we have requested cert copy of policy and will get it to him asap.

SF 016

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
12-20-07	11:56 AM	Egger, Thomas J	COLARGE	Mtn St	173

Reviewed 8/24/07 letter from Tim to PA and PH and discussed file with TM Whitworth.

-rc to Glen Goldman atty. Explained we have paid for temp housing through the end of Dec. 07 and would not pay beyond that. He asked if we would pay if const took longer. I advised if contractor had legitimate reasons as to why period of restoration would be longer we would consider for addtl temp housing payment.

date	time	entered by	office	region	no
12-18-07	10:21 AM	Thomsen, Tim	COLARGE	Mtn St	172

C -
Received VM from NI atty. NI had just informed him the temporary housing was ending at the end of the month and he wanted to discuss this with me.

+
Returned call to NI's atty. He was not available - left message with reception staff.

date	time	entered by	office	region	no
12-13-07	11:52 AM	Whitworth, Rick	COLARGE	Mtn St	170

Team Manager OFR.
-
NOTE, NI now rep by atty; all communication thru atty and obtain letter of rep.

-
Sent req for Verified policy to Underwriting to be sent to LLU CR Thomsen.

-
COV A Tim, Please detail O&L elements in NI GC est and our settlement.

-
We have settled Asbestos Abatement and this work is done. Settled the rest of the covered fire damage ACV off NI selected non PSP GC est which is in line with our est.

-
COV B Tom, settled ACV from CI.

-
COV C ALE, const schedule provided by NI GC COCAT of 3 months on top of two month abatement for a total of 5 months. WE paid ACV on coverage A in July with work to be completed in 12/07.

-
SUB, NONE, NI accidental COL as NI left wood burning stove on in garage which ingnited studs.

-
Authority granted in log 114 as requested in the amount of \$236,247.63. Please update amt paid?

-
Tim, I will look for LLU status or closing report before 2/1/08, of lets discuss if NI atty letter replyneeds assist.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
12-11-07	11:05 AM	Thomsen, Tim	COLARGE	Mtn St	169

C -

Received call from NI atty. He had sent in a letter to clarify some of the questions on the claim. I received the image and marked reviewed. He and I reviewed the letter - the specific questions he had involved the code upgrades. We discussed that the items in his letter, other than the driveway would be included under code upgrade coverage, up to the code limits - he understood. He asked for a copy of the policy for his records. I agreed to order a copy of the policy for him.

date	time	entered by	office	region	no
12-07-07	04:30 PM	Thomsen, Tim	COLARGE	Mtn St	167

C -

While on itinerary I received a call from atty Glenn Goldman who is representing NI on claim. I asked him to send letter of representation and he agreed to do so.

We briefly discussed claim and I asked what has happened recently since we have not received replies to our letters or received any of the documents we requested months ago from NI or PA.

+

Received VM from Atty

Returning call and spoke with Atty - he had questions concerning limits and how OL was applied. He was not sure of what has transpired with PA. I explained that all future communication will be through his office and not PA - he understood.

date	time	entered by	office	region	no
11-28-07	09:50 AM	Darrow, Connie X22	COCASUAL	Mtn St	166

CSA LOG Per task from CR Tim Thomsen completed task listed in Log 165,

date	time	entered by	office	region	no
11-27-07	10:59 AM	Thomsen, Tim	COLARGE	Mtn St	165

C -

Composed letter to PA/NI detailing ALE will end on 12/31 as per our previous letters.

Mailing letter Certified to PA, CC to NI, Agent.

+

+

CSA INSTRUCTIONS

1. Please mail letter dated 11/27 to PA CERTIFIED with the letter dated July 20, 2007 enclosed.
2. Please mail copy of 11/27 letter to NI with 7/20 letter enclosed
3. Please mail copy of 11/27 letter to Agent with 7/20 letter enclosed

SF 018

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
11-19-07	09:45 AM	Thomsen, Tim	COLARGE	Mtn St	163

C -

Received VM from PA (he left it after hours on Friday 11/16/07). Returned call and left VM at his office this morning at 8:15 am.

date	time	entered by	office	region	no
11-16-07	02:02 PM	Thomsen, Tim	COLARGE	Mtn St	161

Reviewed file - NI has not returned our previous message - calling NI: Spoke with Mr NI - he is still working with PA. He was hoping that PA had discussed the ALE with me. I explained that I talked with PA this morning and he had not mentioned this claim. I then explained that since NI was still represented by PA I can not discuss this with him and he needs to have PA contact SF with any concerns - NI understood.

+

+

Composing letter to PA - CC to NI summarizing our call.

date	time	entered by	office	region	no
11-13-07	12:45 PM	Hourihan, Holly	COCOTENT	Mtn St	160

C: REassigned file to LL CR Tricia to handle cov B/Contents RCBs 2/2/09.

date	time	entered by	office	region	no
11-06-07	11:30 AM	Thomsen, Tim	COLARGE	Mtn St	159

C -

Received call from DMA housing - they are scheduled to provide 30 day notice to landlord on rental on Dec 1. They wanted to check that was still the schedule. I confirmed that was still the case. I also asked that the deposit be returned to SF and that NI would work out another deposit with landlord. DMA will send us copies of the docs.

date	time	entered by	office	region	no
11-01-07	10:19 AM	Thomsen, Tim	COLARGE	Mtn St	158

C -

Checked with TM Whitworth - before we can release docs we need to confirm w/NI that we are not interfering with his PA relationship as PA has made it clear all communication is to be through PA's office.

+

Calling NI - LMOVMTCB

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
10-31-07	06:15 PM	Thomsen, Tim	COLARGE	Mtn St	157

C -

12:11 today - received VM from Greg Tenny @ Jim Black Construction concerning this claim.

*

1:00 today - returned call to Mr. Tenny. We discussed claim and that NI has a PA involved. Mr. Tenny stated he had been talking to NI and that NI was planning on firing DRI and PA since nothing has happened on his home repairs. Mr. Tenny asked if I could send him my scope notes, so he can complete an estimate for repairs, based on our scope. I explained that I needed the NI to authorize the release of this information, and since NI is represented by PA, I could not call NI to request this release. Mr. Tenny understood and stated he would call NI and discuss with NI. I explained that if NI either called or wrote to me giving me authorization, I would be happy to help in any way possible for NI to begin repairs.

*

2:16 today - received VM from Mr. Tenny, he had talked to NI and NI would be calling and writing to me to authorize release of the information.

*

2:19 today - received VM from Mr NI authorizing release of SF unpriced, scope estimate to Mr. Tenny.

*

Reviewed new image on claim - NI wrote a hand-written note authorizing release of the information to Mr. Tenny.

*

Printed un-priced Xactimate scope report w/sketch and having CSA Team fax and mail to Jim Black Construction.

date	time	entered by	office	region	no
10-16-07	10:04 AM	Thomsen, Tim	COLARGE	Mtn St	156

C -

Composed letter to Jefferson County Building Department confirming our conversation in log 154. Second copy to CIOS.

SF 020

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
10-11-07	04:14 PM	Whitworth, Rick	COLARGE	Mtn St	155

Team Manager

-
Tim, as we discussed, please confirm in writing with GBLD code dept what permits have been requested on NI risk for fire repairs and time period to obtain variance for fire repairs while septic system reviewed? Based on your log, no BLDG code dept activity for NI fire loss unitl 10/2/2007! BLDG code dept did not delay any fire repairs.

-
COV A Tim, settled Asbestos Abatement and this work is done. Settled the rest of the fire damage ACV off NI selected non PSP GC est which is in line with our est.

-
COV B Tom, settle ACV CI.

-
COV C ALE, const schedule provided by NI GC COCAT of 3 months on top of two month abatement for a total of 5 months. WE paid ACV in July with work to be completed in 12/07.

-
SUB, NONE, NI accidental COL as NI left wood burning stove on in garage which ingnited studs.

-
Authority granted in log 114 as requested in the amount of \$236,247.63. Please update amt paid?

-
I will look for LLU status or closing report before 1/1/08, of lets discuss if PA letter needing to be addressed.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
10-11-07	02:43 PM	Thomsen, Tim	COLARGE	Mtn St	154

Called Jefferson County Building Department - no answer and no machine.
Reviewed JeffCo web-site. Permit issued on 10/2 for reconstruction. Also noted on web-site is the addition to the structure in excess of 400sf which triggered a permit for the defensible space around the building.

Permit Number: 07126516ILC00BP

Permit Number: 0712609600000DS

+

+

Called back to JeffCo Building Department and spoke with Connie. Connie researched records and stated that permit was applied for on October 2, 2007. She did state that Zoning/Planning and Public Health were reviewing the permit for the extra bedroom (she shows this as a 2 bedroom and there were 3 at the time of loss). She stated that Zoning/Planning and Public Health can issue a waiver for the construction to the home to commence at the same time as septic system repairs. She stated that at this time, a foundation permit was issued for the garage and she did state there was a permit issued for the addition, but she was not sure where on the property the addition would be, (presumably over garage as NI stated this during our previous meeting). I thanked Connie for her time and assistance.

SF 022

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
10-08-07	03:30 PM	Whitworth, Rick	COLARGE	Mtn St	153

Team Manager OFR.

-
Tim, as we discussed, NI PA stated they could not start repairs or get permit until septic sysytem replaced? Tim, please call jeff county BLDG code dept and confirm if this is the case on this claim and doc in letter. If BLDG code dept did req them to replace septic system in April, what have they done since then as we have had no notice of this?

-
COV A Tim, settled Asbestos Abatement and this work is done. Settled the rest of the fire damage ACV off NI selected non PSP GC est which is in line with our est.

-
COV B Tom, settle ACV CI.

-
COV C ALE, const schedule provided by NI GC COCAT of 3 months on top of two month abatement for a total of 5 months. WE paid ACV in July with work to be completed in 12/07.

-
SUB, NONE, NI accidental COL as NI left wood burning stove on in garage which ingnited studs.

-
I granted authority in log 114 as requested in the amount of \$236,247.63. Please update amt paid?

-
I will look for LLU status or closing report before 1/1/08, of lets discuss if PA letter needing to be addressed.

date	time	entered by	office	region	no
10-05-07	03:43 PM	Thomsen, Tim	COLARGE	Mtn St	152

*****STATUS*****

C -

-Cov A settled ACV based on non-PSP COCAT and SF estimate. Once NI provides doc per EBRCB RC benefits can be issued.

-Cov B settled ACV based on NI submitted inventory (including ages and RC) - RCOC available until 2/2/09

-Cov C paid to ALE vendor through construction schedule provided by COCAT

+

+

T -

- Issue RCB on Cov A once signed contract received

- Issue RCOC on Cov B through 2/2/09

- Reply to any letters or issues submitted by PA on claim

date	time	entered by	office	region	no
09-24-07	10:17 AM	Thomsen, Tim	COLARGE	Mtn St	151

Reviewed JeffCo Building dept web-site - permit not yet issued for repairs.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
09-04-07	03:09 PM	Thomsen, Tim	COLARGE	Mtn St	150

Reviewed JeffCo Building dept web-site - permit not yet issued for repairs.

date	time	entered by	office	region	no
09-04-07	02:58 PM	Thomsen, Tim	COLARGE	Mtn St	149

Reviewed documentation NI submitted from Public Service Credit Union - they paid off this loan in August and should not longer be on Cov A payments.

date	time	entered by	office	region	no
09-04-07	02:11 PM	Thomsen, Tim	COLARGE	Mtn St	147

Rec'd call from agent's staff - they have information concerning the mortgage on the policy they need to send in to us - asked them to fax with teh claim number.

date	time	entered by	office	region	no
08-30-07	10:32 AM	Whitworth, Rick	COLARGE	Mtn St	146

Management Review completed for Q0020 created on 08-24-07 at 04:20 PM for Thomsen, Tim
Q0020 A payment has been issued for this claim that is greater than or equal to \$25,000.
Loss less than \$300k, no Large Report warranted.

date	time	entered by	office	region	no
08-27-07	09:08 AM	Darrow, Connie X22	COCASUAL	Mtn St	145

CSA LOG Per Log 144 completed task from CR Tim Thomsen.

date	time	entered by	office	region	no
08-24-07	04:32 PM	Thomsen, Tim	COLARGE	Mtn St	144

TM Whitworth, LLUCR Egger and I reviewed NI and PA letter dated 8/15 and we composed a reply.

*
*

*****CSA INSTRUCTIONS*****

1. Please mail the following CERTIFIED to the PA:
8/24 letter; 4/16,6/25,7/20,8/1 letters; American Restoration invoice; blank PPIF; COCAT Construction Schedule; 8/24 CI
(I will hand-deliver to CSA Connie's desk the enclosures).
 2. Please mail to the named insureds - standard USPS:
8/24 letter; \$37,936.59 draft; 4/16,6/25,7/20,8/1 letters; American Restoration invoice; blank PPIF; COCAT Construction Schedule; 8/24 CI
(I will hand-deliver to CSA Connie's desk the enclosures)
 3. Please mail to SF Agent:
8/24 letter
 4. Please send copy of 8/24 letter to CIOS
- Thank you

SF 024

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
08-24-07	04:20 PM	Thomsen, Tim	COLARGE	Mtn St	143
A management review has been set by Thomsen, Tim Q0020 A payment has been issued for this claim that is greater than or equal to \$25,000.					
08-23-07	04:17 PM	Whitworth, Rick	COLARGE	Mtn St	142
Team Manager OFR. - Discussed file with LLU CR's Thomsen and Hourihan. Edited response letter to NI and their PA letter of 8/15/07 and included ACV PP settlement based on CI. - Pend for PA/NI response and work to agree on any differences in est. - Tim, consider second comp est if unable to agree with PA and DRI on figures. - CAL 10/1/07					
08-23-07	02:32 PM	Hourihan, Holly	COCOTENT	Mtn St	141
C: Updated CI and established ACV on all items insrd had submitted Ages/values on noting the following: The non salv food items and other misc items that did not restore through American need ages/values from insrd; The insrd included cov A cabinet items and hardware/faucets etc on CI; The insrd has many boat items listed - this is limited to spec limits cov \$1000 for watercraft and their parts per SEC I/HO 7955; The insrd has many car parts listed -2. PNC c.(1),(2); The insrd had included cov A appliances on the CI as well. I have drop filed a working copy of the CI since this file has PA involvement. Sending this message to LLU CR Tim to include this information in his letter to the insrd and his PA.					
08-23-07	02:24 PM	Thomsen, Tim	COLARGE	Mtn St	140
Recd VM from Agent - second mortgage is paid off. Calling agent to receive copy of payoff doc to document file for future Cov A payments - LMOMTCB that I need payoff docs and to call me on my desk or cell					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
08-22-07	02:53 PM	Hourihan, Holly	COCOTENT	Mtn St	139
C: Discussed w/ LLU CR Tim - We rvwd all material insrds have sent in for CI as well as items listed from American - The CI was updated with insrds PPIFs and the list from American - over 1/2 the list was removed from CI as these items were cleaned and American pd over \$17,000.00. I will establish ACV - the insrd has already established their own non salv inventory with ages etc. SF can issue settlement off that once the insrds sign the CI. I will work on this through tomorrow AM and get back to CR Tim w/ final CI numbers to include in his ltr to PA.					

date	time	entered by	office	region	no
08-22-07	11:12 AM	Thomsen, Tim	COLARGE	Mtn St	138
Called Terry @ American and discussed his outstanding invoice. We discussed we issued payments to NI for his invoice amounts and he needs to discuss payment with NI. Terry understands and wanted to notify SF he will be turning this matter over to an attorney to pursue NI for monies owed, plus interest and attorney fees. I told him we understood and that we appreciated the notification.					

date	time	entered by	office	region	no
08-21-07	02:10 PM	Hourihan, Holly	COCOTENT	Mtn St	137
TIM - there is also an estimate from American Restoration for your rvw as well					

date	time	entered by	office	region	no
08-21-07	02:09 PM	Hourihan, Holly	COCOTENT	Mtn St	136
C: Rcvd call from PA indicating he wanted to have the insrd's CI transferred to a disk - TM LINDA in SFRS - CI is an application that cannot be transferred in such a way. Sending msg on to LLU CR Tim to advise PA.					

date	time	entered by	office	region	no
08-16-07	11:42 AM	Thomsen, Tim	COLARGE	Mtn St	134
Rec'd incoming correspondence from NI, written on PA letterhead. Labeled image and will compose reply letter.					

date	time	entered by	office	region	no
08-13-07	04:34 PM	Whitworth, Rick	COLARGE	Mtn St	133
Management Review completed for Q0079 created on 08-01-07 at 10:37 AM for Thomsen, Tim. Q0079 Reserves and/or payments are greater than or equal to \$300,000. Review this claim and submit a large loss report if necessary. Loss less than \$300k, no Large Report warranted.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
08-03-07	05:13 PM	Thomsen, Tim	COLARGE	Mtn St	132
Received the certified policy for this claim. Composed letter to PA as cover letter. Mailing to PA, cc to Agent and NI. ****CSA Instruction**** Please mail letter certified to PA with the certified policy hand-delivered to CSA Connie. Please send copies of the letter to NI, agent and CIOS - thank you.					
08-02-07	11:06 AM	Hourihan, Holly	COCOTENT	Mtn St	131
Referred to COCOTENT Mtn St 20-286 LLU REFL pulling self refl to handle cov B/contents					
08-01-07	11:06 AM	Thomsen, Tim	COLARGE	Mtn St	130
Rec'd call from Terry @ American Restoration. They have not been paid for the work they completed on behalf of NI. I reviewed file - payment issued on 6/25/07 and cashed on 7/12/07 for contents restoration. No payment issued to date for Emergency Svcs. Issuing payment for Emergency Svcs/Demo to American Restoration, NI and Mort Co.					
08-01-07	10:37 AM	Thomsen, Tim	COLARGE	Mtn St	129
A management review has been set by Thomsen, Tim Q0079 Reserves and/or payments are greater than or equal to \$300,000. Review this claim and submit a large loss report if necessary.					
08-01-07	10:16 AM	Thomsen, Tim	COWYFECF	Mtn St	128
Moved to COLARGE Mtn St 20-911					
07-31-07	05:21 PM	Carter, Stephanie	COWYFTSK	Mtn St	126
Referral and assignment info for servicing office COWYFTSK Mtn St 20-911 was deleted					
07-27-07	11:49 AM	Whitworth, Rick	COWYFTSK	Mtn St	125
Team Manager - Discussed file with Section MGR Markey re: no service delay which resulted in NI hiring PA. NI hired PA one week after meeting with LLU CR Thomsen, NI GC and NI Architect, and all parties agreed to scope with work to start the following week. We had no notice NI hired PA for 77 days during which time we had made several contacts with NI on claim. We rec'd notice of PA on 7/18/07; NI signed PA contract on 4/25/07, meeting was on 4/18/07.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-27-07	10:38 AM	Parks, Lynette	FIRECENT	Mtn St	124

sent keep original to Tim in SDOC

date	time	entered by	office	region	no
07-26-07	05:19 PM	Thomsen, Tim	COWYFTSK	Mtn St	123

*****INSERT LOG NOTE*****

In review of file, log note from April 18, 2007 meeting at insured location is not in file.

April 18, 2007:

I met with NI at insured locaiton and with Terry from American (PSP GC). We met to complete scope of repairs since the abatement/demo was complete. When I arrived at the loss, Terry from American informed me that he would not be completing the repairs to the structure, but did not elaborate on why. Present when I arrived was Trampus Story from COCAT. When I asked Mr. Gholson why COCAT was at the meeting, he told me he had contacted COCAT to provide an estiamte and to perform the repairs. I explained that it was his decision who he would like to use for the repairs, and we would agree on a scope of repairs with COCAT. Mr. Story and I walked through the loss and I dictated the coverage A scope notes. Mr. Gholson walked through parts of the home with us, but also was not present during part of the scope agreement. During our meeting, an architect arrived at the loss. Mr. Gholson explained to Mr. Story and I that he had hired the architect to advise him on the proposed addition above the garage. After Mr. Story and I completed our scope notes, we both met with Mr and Mrs Gholson and their architect in the kitchen of the home. We discussed the scope of repairs which everyone agreed upon and then we discussed the addition above teh garage. We discussed the remifications to the permit and the code requirements which may be influenced by the addition - including septic and driveway modifications. At teh end of the meeting, it was my understanding Mr and Mrs Gholson had agreed to use COCAT for the repairs and that work would commence quickly.

date	time	entered by	office	region	no
07-25-07	10:16 PM	Bluemel, Scott	COWYFECF	Mtn St	122

Management Review completed for Q0020 created on 07-20-07 at 04:57 PM for Thomsen, Tim

Q0020 A payment has been issued for this claim that is greater than or equal to \$25,000.

FCR - please review the reserves and adjust the reserves to the anticipated remaining payment for each COL.

date	time	entered by	office	region	no
07-25-07	04:39 PM	Thomsen, Tim	COWYFTSK	Mtn St	121

Agent returned my call. We discussed claim and the role PA will play. We discussed that it is likely NI has hired DRI for repairs based on PA involvement now - agent was upset NI hired DRI as she has had unfavorable claims with DRI in past.

FIRE

claim number

~~06-K172-312~~

ACTIVITY LOG

date	time	entered by	office	region	no
07-25-07	03:27 PM	Thomsen, Tim	COWYFTSK	Mtn St	120
Called Agent's office - she has left for the day - LMTCBN with staff-person					

date	time	entered by	office	region	no
07-25-07	03:25 PM	Thomsen, Tim	COWYFTSK	Mtn St	119
Rec'd VM from agent, while I was itinerary, to call her back concerning claim - she left her cell and HM #s. Calling cell - LMOVMTCB. Calling HM # - LMOMTCB.					

date	time	entered by	office	region	no
07-24-07	03:48 PM	Thomsen, Tim	COWYFTSK	Mtn St	118
Returning call to agent per log 117. Agent out of office. Left message with agent's staff to have her call me when she returns.					

date	time	entered by	office	region	no
07-24-07	12:58 PM	Nevarez, Rosemary	COSIUFTA	Mtn St	117
**Phone-Agent Micki Larson-Briggs 303-428-6660					

date	time	entered by	office	region	no
07-24-07	11:54 AM	Thomsen, Tim	COWYFTSK	Mtn St	116
C - Reviewed Jefferson County Building Department web-site. No permit has been issued on this claim. Reviewed 2006 IBC. Per section 106, need for stamped documents appears to be at discretion of bld official. We will need in writing the document from the building official to document this request.					

date	time	entered by	office	region	no
07-23-07	11:05 AM	Thomsen, Tim	COWYFTSK	Mtn St	115
Rec'd VM from PA McCaffry concerning this claim - returned call and left message explaining we had sent letters last week and asking him to review letter and then call with questions.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-23-07	10:49 AM	Whitworth, Rick	COWYFTSK	Mtn St	114

Team Manager OPR.

-
Tim, as we discussed, I reviewed your Log RFA, I few more details would be helpful and please add specifics on SUB? Please consider the following:

-
COV A Tim, did we doc agreement in writing with NI on the following, if not need to:

no cov for NI planned up grades.

Agreed figutre with NI GC CT CAT and scost schedule and that they were doing the work and start date.

SF would pay what, when, on A.

If work to be completed by August which include asbestos which has been completed, what is status or repairs.

Potential covered O&L will be smoke detectors and GFI, which were included in our est.

-
Please contact BLDG code dept and confirm what, if anything pulled/done?

-
COV B Tom/Holly, Did we agree on date NI will retrun CI with ages and RC in PP to be R&R?

-
Do we have detailed and agreed to scope on PP to be clned with NI PP contractor?

-
COC C ALE/Tim, please address const schedule and payments to date on ALE? Abatements?

-
Reserves on A need to be increased, B & C ok, need to add WB for all COL MT codes.

-
I grant authority as requested in the amount of \$236,247.63.

-
Tim, please keep me current on this file and lets discuss PA letters.

-
Tim, Please address SUB! I will look for LLU status report before 9/15/07.

SF 030

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-23-07	09:49 AM	Thomsen, Tim	COWYFTSK	Mtn St	113
C - Calling DMA to confirm housing extended. Spoke with Kayla - she will call landlord and check if house still available. I told her we will need housing through end of December, but to contact us in October to verify if time-frame still accurate. We confirmed the invoice in file for August, I will issue payment. + + T - Cov A - RC once work complete - settlement based on SF and COCAT estimates - have not received any documentation from PA on Cov A loss Cov B - ACV once NI provides completed CI Cov C - ALE available through end of December per COCAT construction schedule					
07-20-07	04:57 PM	Thomsen, Tim	COWYFTSK	Mtn St	112
A management review has been set by Thomsen, Tim Q0020 A payment has been issued for this claim that is greater than or equal to \$25,000.					
07-20-07	04:26 PM	Thomsen, Tim	COWYFTSK	Mtn St	111
Mailing letter to PA in reply to his 7/12/07 letter. Enclosing draft, copies of SF photos, SF estimate, COCAT estimate, COCAT construction schedule, copies of previous correspondence. + ***CSA Instruction*** -Please mail letter to PA certified, return receipt requested. Please enclose draft, SF photos (hand delivered to CSA Connie), SF prior correspondence (hand delivered to CSA Connie), SF estimate, COCAT estimate (hand delivered to CSA Connie), COCAT Construction schedule (hand delivered to CSA Connie). -Please CC NI and agent on letter and copy of SF estimate and COCAT estimate and construction schedule. -Please send a copy of COCAT estimate and construction schedule to CIOS. -Please send a copy of the SF estimate to CIOS THANK YOU					
07-20-07	04:19 PM	Thomsen, Tim	COWYFTSK	Mtn St	110
Discussed claim with TM Whitworth. He granted authority over the phone to issue ACV payment on Cov A per RFA in log. He will review remainder of RFA and will provide direction.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-20-07	04:18 PM	Thomsen, Tim	COWYFTSK	Mtn St	109

TM Whitworth

*****AUTHORITY REQUEST*****

BRIEF FACTS:

Wood-stove in garage caught structure on fire - garage burned to ground with fire damage in adjoining wall to home with smoke damage. NI initially selected PSP for repairs, then decided to hire COCAT for repairs, and now has not hired COCAT, but has elected to use PA McLoughlin to represent them.

+

PAYMENTS MADE TO DATE:

Coverage A \$22,230.00

Coverage B \$21,583.95

Coverage C \$22,932.45

TOTAL \$66,746.40

+

RECONCILIATION:

Abatement completed per competitive bid process and payment issued directly. SF estimate and COCAT estimate per agreed dictated scope notes.

ALE projected per COCAT construction schedule.

ITEMS NEEDED:

Cov A - With authority, we will issued ACV settlement based on SF estimate - amount confirmed by independent COCAT estimate. RC available with signed contract.

Cov B - NI needs to return CI with ages and RC so that ACV settlement can be issued.

Cov C - Per construction schedule from COCAT repairs to be complete by Dec 31

+

AUTHORITY REQUESTED:

Coverage A \$173,156.23

Coverage B \$ 21,583.95

Coverage C \$ 41,507.45

TOTAL AUTHORITY REQUESTED \$236,247.63

+

OPEN/UNFINISHED ITEMS:

Reply to any correspondence from PA concerning Cov A

Settle Cov B - ACV

Issue ALE as incurred

date	time	entered by	office	region	no
07-19-07	03:52 PM	Whitworth, Rick	COWYFTSK	Mtn St	108

-

Tim, Status report due 7/15 please.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-19-07	03:51 PM	Whitworth, Rick	COWYFTSK	Mtn St	107
Team Manager					
Sent cert policy req to SM Welsh.					
07-19-07	10:58 AM	Thomsen, Tim	COWYFTSK	Mtn St	106
Completed Certified Policy Request form and sent to TM Whitworth - PA Requested Certified Policy					
07-16-07	09:33 PM	Whitworth, Rick	COWYFTSK	Mtn St	105
Team Manager					
Tim, please complete form for cert policy and send to me.					
07-16-07	05:46 PM	Thomsen, Tim	COWYFTSK	Mtn St	104
Rick: NI PA requesting certified copy of Policy					
07-06-07	08:14 AM	Maxwell, Kelly	COWYFECE	Mtn St	102
Management Review completed for Q0024 created on 07-05-07 at 03:52 PM for Hourihan, Holly					
Q0024 Reserve amount plus total indemnity payments exceed \$25,000 on COL/line 69/001 for Named Insured(s).					
A case reserve should be set.					
Reviewed current COL 69 reserve and last activity log re. same. Current res. is adequate and CR will monitor and adjust as needed.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-05-07	04:06 PM	Hourihan, Holly	COWYFECF	Mtn St	101
C: Issued July invoice for housing to DMA. Started and updated SOL.					

T -					
Cov A (TT)					
1. Agree on scope with PSP GC American					
2. Reconcile PSP estimate					
3. Evaluate any OL requirements					
4. Settle claim per PSP agreement					
Cov B (TE & HH)					
1. pend for reconciled CI with Ages/Values from insrd. Settle on ACV basis. Should have back within the next 45 days.					
3. Review restoration est from American and pay if in line.					
COV C - DMA set up 4 month lease with month to month after that. Period of Restoration through 5 months. SF paid the refundable security deposit - should be returned to SF at conclusion of the lease. DMA Paid through July- Pending August inv w/ AUG final as move out. No addtl expenses incurred to date - may change as clm moves along.					

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.					
A: Authority Pending LLU handling. PAID TO DATE \$66,746.40					
date	time	entered by	office	region	no
07-05-07	03:52 PM	Hourihan, Holly	COWYFECF	Mtn St	100
A management review has been set by Hourihan, Holly Q0024 Reserve amount plus total indemnity payments exceed \$25,000 on COL/line 69/001 for Named Insured(s). A case reserve should be set.					
date	time	entered by	office	region	no
07-03-07	12:39 PM	Whitworth, Rick	COWYFTSK	Mtn St	98
Team Manager OFR.					
-					
Tim, please provide me a status report or RFA by 7/15/07. WE are 4 months into loss with no RFA or final figures?					
-					
SUB, please provide PI Tim with model number of stove for TIPP,					
-					
CAL 7/15/07					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
07-02-07	02:15 PM	Hourihan, Holly	COWYFECF	Mtn St	97

C: Rcvd msg to call DMA -will pay through July. They need 30 days notice next week for August - Called LL CR Tim - Authorizing temp housing thru August with move out Aug 31, 2007. Called DMA/Kaela back - She will send notice to vacate for AUG to policyholder.

T -

Cov A (TT)

1. Agree on scope with PSP GC American
2. Reconcile PSP estimate
3. Evaluate any OL requirements
4. Settle claim per PSP agreement

Cov B (TE & HH)

1. pend for reconciled CI with Ages/Values from insrd. Settle on ACV basis. Should have back within the next 45 days.
3. Review restoration est from American and pay if in line.
4. Pay FD for their claim.
5. Pay for abatement of pp/demo outlined in Certified Insulators proposal.

COV C - DMA set up 4 month lease with month to month after that.

Period of Restoration through 5 months.

SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.

DMA Paid through JUNE - Pending July inv w/ AUG final as move out.

No addnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

A: Authority Pending LLU handling.

PAID TO DATE \$45,707.45

date	time	entered by	office	region	no
06-29-07	12:01 PM	Ashton, Sandra K	COWYFTSK	Mtn St	96

PHONE FCR Holly please call Kaela with DMA Housing at 800-550-1911 x223 regarding file. Thx

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
06-28-07	12:39 PM	Hourihan, Holly	COWYFECF	Mtn St	95

C: Rcvd msg CI now updated - Sent working copy with COV B recon ltr.
Set cal for 45 days

T -

Cov A (TT)

1. Agree on scope with PSP GC American
2. Reconcile PSP estimate
3. Evaluate any OL requirements
4. Settle claim per PSP agreement

Cov B (TE & HH)

1. pend for reconciled CI with Ages/Values from insrd. Settle on ACV basis. Should have back within the next 45 days.
3. Review restoration est from American and pay if in line.
4. Pay FD for their claim.
5. Pay for abatement of pp/demo outlined in Certified Insulators proposal.

COV C - DMA set up 4 month lease with month to month after that.

Period of Restoration through 5 months.

SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.

DMA Paid through JUNE

No addtnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

A: Authority Pending LLU handling.

PAID TO DATE \$45,707.45

date	time	entered by	office	region	no
06-26-07	04:25 PM	Jones, Geri	COWYFTSK	Mtn St	94

CI has been updated.

date	time	entered by	office	region	no
06-26-07	09:40 AM	Whitworth, Rick	COWYFTSK	Mtn St	93

Team Manager OFR.

-
Tim, please provide me a status report or RFA by 7/15/07. WE are 4 months into loss with no RFA or final figures?

-
SUB, please provide PI Tim with model number of stove for TIPP,

-
CAL 7/15/07

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
06-25-07	01:41 PM	Egger, Thomas J	COWYFECF	Mtn St	92
COV B C: reviewed/reconciled est from American Restoration. The est is in line with agreed scope and industry pricing. Issued draft to PH and csa I to mail w/letter.					
COV B T:					
1) mail CI and letter to PH and request they complete					
2) upon receipt of completed CI adjust and settle					
06-25-07	10:54 AM	Hourihan, Holly	COWYFECF	Mtn St	90
C: Sending msg to LL CR Tom - Rcvd Contents Estimate from American in images. Thanks!					
06-20-07	02:31 PM	Egger, Thomas J	COWYFECF	Mtn St	88
Called American Restoration lmtor. Asked them to fax contents restoration est to us for review.					
06-20-07	02:17 PM	Egger, Thomas J	COWYFECF	Mtn St	87
Holly, PH's gave Tim PPI's and he is sending to cios. I sent Geri task to enter into CI. Please send CI to PH for completion. Thx. Tom					
06-20-07	10:09 AM	Lemire, Meghan	COWYFTSK	Mtn St	86
**Phone-Kayla w/DMS Housing 800-550-1911. Thanks					
06-05-07	02:45 PM	Hourihan, Holly	COWYFECF	Mtn St	85
C: Called Kayla - LM that pmts issued.					
06-05-07	12:02 PM	Nevarez, Rosemary	COSIUFTA	Mtn St	84
**Phone-Kayla w/DMS Housing 800-550-1911					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
05-24-07	03:05 PM	Hourihan, Holly	COWYFECF	Mtn St	83

C: Rvwd new mail queue.

Rcvd DMA invoices for May and June. Issued pmts.

Period of Restoration through July currently.

Also rcvd ltr from insrds to LLU Tim for rvw re: COV A.

T -

Cov A (TT)

1. Agree on scope with PSP GC American
2. Reconcile PSP estimate
3. Evaluate any OL requirements
4. Settle claim per PSP agreement

Cov B (TE & HH)

1. Review for receipt of inventory from PH.
2. Enter inventory into CI and settle on ACV basis.
3. Review restoration est from American and pay if in line.
4. Pay FD for their claim.
5. Pay for abatment of pp/demo outlined in Certified Insulators proposal.

COV C - DMA set up 4 month lease with month to month after that.

Period of Restoration through 5 months.

SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.

DMA Paid through JUNE

No addtnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

A: Authority Pending LLU handling.

PAID TO DATE \$45,707.45

date	time	entered by	office	region	no
05-03-07	11:15 AM	Hourihan, Holly	COWYFECF	Mtn St	81

C: Rcvd call from Jessica at DMA - OK to submit MAY invoice.

Period of restoration 5 months or July at this time.

Pend for DMA MAY inv.

date	time	entered by	office	region	no
04-19-07	02:15 PM	Hourihan, Holly	COWYFECF	Mtn St	80

C: Rcvd call from insrd - she gave her PPIFs to Tim yesterday - They have reconciled with ages/values. They have non salv items from restoration company that is also forthcoming.

date	time	entered by	office	region	no
04-19-07	11:17 AM	Darrow, Connie X22	COWYFECF	Mtn St	79

**PHONE - INSURED (Holly) Insured Elizabeth PH: 303-963-5048 returning CR Holly Hourihan's phone call.

SF 038

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
04-19-07	10:35 AM	Hourihan, Holly	COWYFECF	Mtn St	78

C: Returned call to insrd - lmtcb

date	time	entered by	office	region	no
04-18-07	04:22 PM	Vanduyyn, Debra x22	COWYCASU	Mtn St	76

**Phone call - Insd-Elizabeth Gholson PH#: 303-963-5048

date	time	entered by	office	region	no
04-16-07	04:15 PM	Thomsen, Tim	COWYFTSK	Mtn St	75

Returned call to Mr NI. He is upset that draft to Certified Insulator included the mortgage company. I explained we are contractually obligated to include the mortgage co on any draft payment related to the structure, where the claim exceeds \$7,500. He asked me to complete a letter to mortgage company outlining payment for abatement. I agreed to do so and will deliver during our meeting on Wednesday.

date	time	entered by	office	region	no
04-13-07	02:24 PM	Schneider, Jillian	COWYFECF	Mtn St	74

Phone-insured Tim- Andy called about the draft to Certified Insulators please call back at 303-883-4560

date	time	entered by	office	region	no
04-10-07	04:29 PM	Thomsen, Tim	COWYFTSK	Mtn St	73

C -
Returning call to NI: We discussed the abatement payment - I reminded him of his conversation with LLUCR Egger (log 69) and that LLUCR Egger issued the payment based on that conversation. He understood. The abatement should be complete this week. We agreed to meet at the home on Wednesday to inspect now that abatement complete, to evaluate repairs and complete scope. He had some questions about the PP. They have had a few items returned and some still retain a slight smoke odor. I told him to call American Restoration and inform them, so they can pick up items and ozone again to remove any remaining smoke odor.

+

T -

Cov A (TT)

1. Agree on scope with PSP GC American
2. Reconcile PSP estimate
3. Evaluate any OL requirements
4. Settle claim per PSP agreement

Cov B (TE & HH)

1. Review for receipt of inventory from PH.
2. Enter inventory into CI and settle on ACV basis.
3. Review restoration est from American and pay if in line.
4. Pay FD for their claim.
5. Pay for abatement of pp/demo outlined in Certified Insulators proposal.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
04-10-07	02:44 PM	Hourihan, Holly	COWYFECF	Mtn St	72
C: Insrd called and needed to speak to LLU CR Tim regarding asbestos pmt Sending Tim a message to call Mr isnd back - he would also like to meet with you too. thanks Tim					
date	time	entered by	office	region	no
04-09-07	02:47 PM	Egger, Thomas J	COWYFECF	Mtn St	71
Paid Certified Insulators for abatement and FD for their claim. sw Shirley of American asked them to FU with PH and they will send restoration est for my review asap. COV B (Tom/Holly) T: 1) Review for receipt of inventory from PH. 2) Enter inventory into CI and settle on ACV basis. 3) Review restoration est from American and pay if in line.					
date	time	entered by	office	region	no
04-09-07	09:30 AM	Jones, Geri	COWYFTSK	Mtn St	70
Certified Insulators and Evergreen Rescue have both been added to parties.					
date	time	entered by	office	region	no
04-06-07	03:16 PM	Egger, Thomas J	COWYFECF	Mtn St	69
SW Mr. PH re: status. COV A: Abatement is ongoing and should be complete by next Friday. PH would like us to pay abatement contractor directly and I advised we could and would need to include mortgage company as payee. COV B: PH's are working on ppi's and plan to be complete by this weekend. I agreed with PH they will fax to us. I explained we will input into CI and adjust for ACV settlement. Explained to send doc on replaced items. PH authorized SF to pay FD \$250 for their claim-I explained this is payable under cov B. Explained I have call into American and I need to get their restoration est. PH also needs it to clarify what items are restorable vs. what is a total loss. COV B (Tom/Holly) T: 1) Review for receipt of inventory from PH. 2) Enter inventory into CI and settle on ACV basis. 3) Review restoration est from American and pay if in line. 4) Pay FD for their claim. 5) Pay for abatment of pp/demo outlined in Certified Insulators proposal.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
03-19-07	10:27 AM	Thomsen, Tim	COWYFTSK	Mtn St	68

Reviewed abatement bids from Diamond Hills and from Certified Insulators.
Diamond Hills bid is \$35,362.00
Certified Insulators is \$23,670.00
Both bids are for same scope of work.

+
Calling Certified Insulators (Jim Gies) to discuss - I explained he was the lower of the bids and that if they wanted to do the abatement, he could. I explained he works for NI and that all payment will be issued through NI. He understood. I asked if he would like to be paid now, or invoice at the end of the job, in case add'l damage discovered, and he stated he would like to invoice at the end of the job. I agreed.

+
Calling NI Andy to discuss - we discussed the abatement and he understood. We also discussed the concrete pad for the garage - we may need to have an engineer evaluate for support of the garage. We discussed that if an engineer is necessary, State Farm will need to hire the engineer - he understood.

date	time	entered by	office	region	no
03-16-07	04:18 PM	Hourihan, Holly	COWYFECF	Mtn St	67

C: Rcvd DMA invoice for April - Issued pmt.

T:

COV A (Tim) Continues to handle w/ insrds per scope.

TM agrees with analysis on asbestos remediation protocol.

Coverage B (Tom) \$2500 ADVANCE given toward PP.

- (1) Review reconcile the restoration estimate from American Restoration.
- (2) Review asbestos testing and determine the feasibility of restoring personal property.
- (3) Meet with our insureds and assist with inventorying of total loss items.

COV C - DMA set up 4 month lease with month to month after that.

Period of Restoration through 5 months.

SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.

DMA Paid through April

No addnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

A: Authority Pending LLU handling.

PAID TO DATE \$14,287.45

date	time	entered by	office	region	no
03-16-07	04:14 PM	Hourihan, Holly	COWYFECF	Mtn St	66

C: Sending Tim message - Another Asbestos bid rcvd in images. Thanks

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
03-15-07	03:54 PM	Thomsen, Tim	COWYFTSK	Mtn St	64
Calling NI per log - Spoke with NI. He would like to have Certified Insulators do abatement if costs are equal. He understood delay with Diamond Hills and that we need both bids to document the claim file. We also discussed OL coverage and how it applies. He thanked me for the call and I promised to keep him informed of any developments.					
03-15-07	01:47 PM	Hourihan, Holly	COWYFECF	Mtn St	63
C: Sending msg to TIM - Pls rvw a couple bids returned per request for rvw in images. Thanks					
03-14-07	01:54 PM	Hourihan, Holly	COWYFECF	Mtn St	61
C: --Rcvd from insrd - he hadn't heard on asbestos status//Contractors are telling him it takes 2 weeks just to get the permit/I'll send msg on to LLU Tim and have him call MR insd at 303-883-4560. He did get Tim's letter regarding the bid process....Sending msg to Tim.					
03-14-07	09:29 AM	Egger, Thomas J	COWYFECF	Mtn St	60
sw Kevin Evans of Evergreen FD. They had fire hose destroyed while fighting fire. He'll send letter describing loss. Explained there is coverage and we can pay under our PH's coverage. Loss is \$200-250.					
03-05-07	11:52 AM	Hourihan, Holly	COWYFECF	Mtn St	59
Claim Rep Error & Review completed for Q0131 created on 03-01-07 at 06:39 PM for Large Loss, x22300. Q0131 SFPSP estimate for contractor American Restoration is ready to be reviewed in the Contractor's Estimate and Report application.					
02-26-07	06:33 PM	Hourihan, Holly	COWYFECF	Mtn St	57
Claim Rep Error & Review completed for Q0131 created on 02-23-07 at 04:42 PM for Large Loss, x22300. Q0131 SFPSP estimate for contractor American Restoration is ready to be reviewed in the Contractor's Estimate and Report application.					
02-26-07	05:03 PM	Thomsen, Tim	COWYFTSK	Mtn St	56
Completed bid document for asbestos abatement. Mailing letter/scope/hygenist report to abatement contractors for bid process. Expect bids returned within 1 week.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-26-07	04:28 PM	Schneider, Jillian	COWYFECF	Mtn St	55

Claim Rep Error & Review accessed but not all reasons review completed.

date	time	entered by	office	region	no
02-23-07	09:33 AM	Thomsen, Tim	COWYFTSK	Mtn St	53

Friday 2/16/07 - met with Matt from American Restoration, Bob from Diamond Hills, Jim Gies from Certified Insulators and Mr NI. We discussed asbestos abatement scope, I will prepare a sketch of the property and will fax with a scope estimate for bids with the asbestos report. We will request bids within a week.

Mr NI indicated he would like to use PSP for repairs, and I made the assignment this AM.

Reviewed the log and noted that NI has maybe not chosen to use PSP - cancelling assignments.

date	time	entered by	office	region	no
02-20-07	10:53 AM	Egger, Thomas J	COWYFECF	Mtn St	52

RC to Mrs. PH and answered some questions she had. American inventoried pp. PH is working on inventorying asbestos contaminated pp and pp from garage which is not identifiable. PH has not decided to use PSP or not. They will probably use American. Advised PH I can assist with inventory of pp after pack out is complete.

date	time	entered by	office	region	no
02-19-07	02:19 PM	Darrow, Connie X22	COWYFTSK	Mtn St	51

**PHONE - Holly - Elizabeth PH: cell 303-619-0169 Has some basic claims questions.

date	time	entered by	office	region	no
02-19-07	02:13 PM	Egger, Thomas J	COWYFECF	Mtn St	50

RC to American Restoration lmtcor.
RC to PH per log 48 lmtcor.

date	time	entered by	office	region	no
02-19-07	10:36 AM	Vanduy, Debra x22	COWYCASU	Mtn St	49

**Phone call - Shirley from American Restoration PH#: 303-816-0068 They received a message from Tim Thomsen about uploading estimate. They have not received the PSP part of this claim. Is this PSP?

date	time	entered by	office	region	no
02-19-07	09:50 AM	Ashton, Sandra K	COWYFTSK	Mtn St	48

LLU**PHONE** please call insured Elizabeth on cell 303-619-0169 regarding claim. Thx

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-15-07	03:13 PM	Thomsen, Tim	COWYFTSK	Mtn St	47

Rec'd VM from Frank Tierborn (Fire marshal) - he wanted a copy of the asbestos report.

Faxed report to him at the fax # he provided.

date	time	entered by	office	region	no
02-15-07	10:56 AM	Thomsen, Tim	COWYFTSK	Mtn St	46

Received a call from Frank Tierborn (fire marshal for evergreen area) regarding the asbestos test results. I left a detailed maeage that the only asbestos in the home was in teh popcorn ceiling texture and that it was disturbed by teh firemen, not by the fire. The asbestos was tracked through the home, but was not firable from teh fire. I asked him to call if he needed a copy of the report or further clarification.

date	time	entered by	office	region	no
02-14-07	03:20 PM	Thomsen, Tim	COWYFTSK	Mtn St	45

Called to American Abatement about obtaining a bid for the asbestos abatement - their estimator is booked thorough Tuesday, but I will compile a scope and fax to them, then they will inspect.

Called Diamond Hills - Bob and I set appt to inspect on Friday @ 2:00.

Bob - cell 720-641-4233

Calling American Restoration to confirm appt - LMOVMTCB

FIRE

claim number
06-K172-312

ACTIVITY LOG

date time entered by office region no
02-14-07 12:14 PM Hourihan, Holly COWYFECE Mtn St 44

C: Called Andy back - he wanted to thank SF for the housing.
Rcvd DMA Housing inv and authorization.
Signed and faxed back - drop filed copy.
Issued pmt + security deposit for Feb 14th through March 31, 2007.

T:
COV A (Tim) Continues to handle w/ insrds per scope.
TM agrees with analysis on asbestos remediation protocol.
Coverage B (Tom) \$2500 ADVANCE given toward PP.
(1) Review reconcile the restoration estimate from American Restoration.
(2) Review asbestos testing and determine the feasibility of restoring personal property.
(3) Meet with our insureds and assist with inventorying of total loss items.

COV C - DMA set up 4 month lease with month to month after that.
Period of Restoration through 5 months.
SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.
DMA Paid through 3/31/07.
No addtnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.
A: Authority Pending LLU handling.
PAID TO DATE \$10,572.45

date time entered by office region no
02-14-07 10:06 AM Lemire, Meghan COWYFTSK Mtn St 42

**Phone insured Andy called re housing. Please call him at 303-883-4560.
Thanks

date time entered by office region no
02-13-07 11:30 AM Thomsen, Tim COWYFTSK Mtn St 41

The work number for NI's neighbor Certified Insulators Inc 303-308-0603.

date time entered by office region no
02-13-07 11:24 AM Thomsen, Tim COWYFTSK Mtn St 40

Rec'd call from NI. He wondered about asbestos abatement. We discussed we were waiting for Terry to call telling us all salvageable contents removed. He stated all are removed. We discussed that we will set an appt for Friday to inspect GC/abatement contractors to agree on scope so we can obtain bids. NI has neighbor who owns an abatement company: Jim Gies - 303-356-3716, who he would like to provide a bid for repairs.
I explained I will meet with GC and will agree on scope for abatement contractor to follow, then we will submit the specifications to abatement contractors for bidding.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-13-07	10:41 AM	Hourihan, Holly	COWYFECF	Mtn St	39

Sending msg to LLU Tim - Tim can you please call Mr insd at 303-679-8042 - he has questions as to next steps etc Asbestos Test etc...thanks

date	time	entered by	office	region	no
02-12-07	11:39 AM	Hourihan, Holly	COWYFECF	Mtn St	37

C: --Rcvd call from DMA - also rcvd their authorization for housing. It is acceptable. Signed and faxed back - inv to follow for monthly as incurred (4 months then month to month after that).

Called MR insd and advised housing a go - SF will pay deposit, but if full deposit is not returned - the amt will be taken from their contents. He understood.

He wanted a copy of the Asbestos report emailed. Explnd no email. I will put in the mail. Sent copy of report to insrd w/ ltr.

Paid asbestos bill in the amount of \$759.93 as a G payment per TM OK.

T:

COV A (Tim) Continues to handle w/ insrds per scope.

TM agrees with analysis on asbestos remediation protocol.

Coverage B (Tom) \$2500 ADVANCE given toward PP.

(1) Review reconcile the restoration estimate from American Restoration.

(2) Review asbestos testing and determine the feasibility of restoring personal property.

(3) Meet with our insureds and assist with inventorying of total loss items.

COV C - DMA set up 4 month lease with month to month after that.

Period of Restoration through 5 months.

SF paid the refundable security deposit - should be returned to SF at conclusion of the lease.

No addtnl expenses incurred to date - may change as clm moves along.

SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

A: Authority Pending LLU handling.

(4) Send the tape to Jeri and have her enter into Contents Inventory.

date	time	entered by	office	region	no
02-10-07	09:48 AM	Kaufman, Phillip	CRCBLOOM	Illinois	35

The PH is needing a copy of his aspestos report, and he would like you to send it to his email address which is fltdpt@ix.netcom.com and you can reach him at 303-883-4560.

date	time	entered by	office	region	no
02-09-07	03:13 PM	Schneider, Jillian	COWYFECF	Mtn St	34

Phone- Insured Andy regarding appropriate housing situation? please call asap PH:303-679-8042

SF 046

FIRE

claim number

06-K1/2-312

ACTIVITY LOG

date time entered by office region no
02-09-07 02:37 PM Darrow, Connie X22 COWYFTSK Mtn St 33
**PHONE - DMA Housing Jessica 800-550-1911 Needing approval to get insured into housing.

date time entered by office region no
02-09-07 02:26 PM Thomsen, Tim COWYFTSK Mtn St 32
Terry called from the loss. Although the driveway is passable by automobiles, the dumpster company cannot deliver the dumpster with the ice on teh road. The dumpster is necessary for the demo. Terry suggested he use his skid-steer which is on site for demo, to clear the driveway further to allow the access for teh dumpsters. As this is a pure access issue and not a snow removal issue, I authorized this for 1 time only. Terry understood.

date time entered by office region no
02-09-07 09:54 AM Schneider, Jillian COWYFECEP Mtn St 31
Phone- insured Beth Gholson checking is into a hotel, please call PH: 303 619 0169

date time entered by office region no
02-08-07 05:16 PM Whitworth, Rick PIECF Mtn St 30
Team Manager OFR.

-
Holly, ok to pay asbestos bill in the amount of \$759.93 as a G payment.

-
Good logs 23 and 22 Tim and Tom and thank you for bringing file current.

-
Con A Tim, I agree with your analysis on asbestos remediation protocal.

-
COV B Tom, Proceed as you have detailed to assist NI in completiung PP replace scope on any soft good PP with asbestos directly from the fire/smoke and work with NI contractor on PP to be clned scope and agrements.

-
COV C ALE, doc const schedule of 4 months with max of 5 months. Please address abatements.

-
Reserves and CMT code look good.

-
SUB, please chat with Tim on model number of stove for potential TIPP before close out on SUB.

-
I will look for LLU RFA before 6/1/07

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-08-07	03:58 PM	Hourihan, Holly	COWYFECF	Mtn St	29
C: Called insrd back - Discussed American Restoration and their job to clean and work through salv and non salv items. We will then have her establish ages and values on those items that are non salv; enter into a CI and work toward Cov B settlement.					
She also hadn't heard from DMA Housing - conferenced Jessica and she has spoken to the insrd 3x's today. DMA working everyday on housing and feel there should be something set up in the next couple of days.					
02-08-07	03:44 PM	Hourihan, Holly	COWYFECF	Mtn St	28
TM RICK - Sending msg to rvw Asbestos inv - pls advise if OK to pay. Thanks					
02-08-07	02:19 PM	Lemire, Meghan	COWYFTSK	Mtn St	26
**Phone insured Beth called. Please call her re personal property. 303-679-8042. Thanks					
02-07-07	05:08 PM	Hourihan, Holly	COWYFECF	Mtn St	25
C: Returned call to insrd - lmtcb on cell#.					
02-07-07	12:53 PM	Vanduy, Debra x22	COWYCASU	Mtn St	24
**Phone call - Insd-Andy Gholson Hm#: 303-679-8042 Cell#: 303-883-4560 Status of claim.					
02-07-07	10:19 AM	Thomsen, Tim	COWYFTSK	Mtn St	23
C -					
Called CIH Andre Gonzales. Verbal test results back from lab - the acoustic ceiling is 3% asbestos containing. The drywall tape and texture did not contain asbestos. The only area the acoustic ceiling is disturbed is the lower level, where the FD opened teh ceiling to check for fire penetration. The contents on the upper level, except for the children's bedroom and the bathroom can all be removed and cleaned by restoration contractor. The contents in the office on the lower level can also be cleaned by the restoration contractor. An abatement contractor will be needed to clean the contents in the remainder of the home. All soft goods in the children's bedroom and the other effected areas will be non-salvageable. The abatement contractor will need to remove all of the carpet/pad in the home as the acoustic ceiling debris has been tracked throughout. The restoration contractor will need to cover all carpet with poly, before removing the contents he is able to remove.					
+					
+					
Calling American Restoration to discuss - LMOVMTCB					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-07-07	09:58 AM	Arnold, Nancy	WORDPROC	Ok-Kan	22
Dictated by Tom Egger on Tuesday, February 6, 2007, at 9:51 a.m. CT					
(CONTINUED FROM PREVIOUS LOG)					
items from the garage that are not able to be identified by me. The period of restoration is estimated to be 4 to 5 months. There is no subrogation potential identified at this time. The wood stove is an Earth stove and quite old. According to the fire department, the fire was caused by a chimney fire. The insured has not had much experience with using a wood stove and just started to use the wood stove this season. It is also believed that high winds that day may have allowed ignitables to exit the flue and may have been the cause of the fire.					

Coverage B (Tom):					
(1) Review reconcile the restoration estimate from American Restoration.					
(2) Review asbestos testing and determine the feasibility of restoring personal property.					
(3) Meet with our insureds and assist with inventorying of total loss items.					
(4) Send the tape to Jeri and have her enter into Contents Inventory.					

I adjusted reserves and comment code.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-07-07	09:52 AM	Arnold, Nancy	WORDPROC	Ok-Kan	21
Dictated by Tom Egger on Tuesday, February 6, 2007, at 9:51 a.m. CT On Monday, February 5, Claim Representative Tim Thomsen and I and Terry from American Restoration met with our insureds at their risk. The insured was home on Friday, February 2, and was doing some work around his house. A fire was going in his wood stove located in the attached 3-car garage. It was very windy that day and our insured noticed smoke not coming from the top of the flue as usual. He went into the garage and noticed smoke coming into the garage area down to the ceiling. He opened the attic access door and found it full of smoke. He got his young child out of the house into a vehicle away from the house and notified the fire department. It took the fire department approximately 30 minutes to arrive at the risk. The risk is located on top of a mountain outside of Evergreen, Colorado, about 30 minutes and is accessed by a long, steep driveway which has a lot of snow on it. The fire department took approximately 30 minutes to arrive and the garage was totally destroyed. They saved the majority of the house. Tim and I explained the entire claim process and coverages to our insureds along with the Premier Service Program. The insured will think about using the Premier Service Program but may elect not to as they may add a second storey to the garage and PSP would not be a good fit in this situation. They have elected to use American Restoration to do contents restoration. Terry and I walked through with the insured and we agreed on personal property that would be able to be restored and would be cost-effective to do so. Tim had contacted an asbestos testing company and they will have the results probably by February 7 at the latest. This will dictate much of the Coverage B restoration scope in that if there is asbestos, many of the items will not be cost-effective to restore. I will touch base with Terry after we know the results on asbestos testing. I contacted DMA Housing and the insured has spoken with them at that time. They will work on locating a comparable property in the area fo our insureds. The insureds will stay at a temporary location in the interim. I issued the insureds a \$2,500 advance against their personal property loss. We agreed that once the restorable personal property items are removed, I will meet again with the insureds to assist with inventorying the total loss items. The insureds have begun to list the total loss					
02-07-07	09:33 AM	Nevarez, Rosemary	COSIUFTA	Mtn St	20
**Phone-Insd Elizabeth Gholson at 303-670-8946 or her cell# 303-619-0169					
02-07-07	09:29 AM	Egger, Thomas J	COWYFECF	Mtn St	19
sw PH and discussed some questions he had, etc.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-07-07	09:52 AM	Arnold, Nancy	WORDPROC	Ok-Kan	21

Dictated by Tom Egger on Tuesday, February 6, 2007, at 9:51 a.m. CT
On Monday, February 5, Claim Representative Tim Thomsen and I and
Terry from American Restoration met with our insureds at their risk.
The insured was home on Friday, February 2, and was doing some work
around his house. A fire was going in his wood stove located in the
attached 3-car garage. It was very windy that day and our insured
noticed smoke not coming from the top of the flue as usual. He went
into the garage and noticed smoke coming into the garage area down
to the ceiling. He opened the attic access door and found it full
of smoke. He got his young child out of the house into a vehicle
away from the house and notified the fire department. It took the fire
department approximately 30 minutes to arrive at the risk. The risk
is located on top of a mountain outside of Evergreen, Colorado, about
30 minutes and is accessed by a long, steep driveway which has a lot
of snow on it. The fire department took approximately 30 minutes to
arrive and the garage was totally destroyed. They saved the majority
of the house. Tim and I explained the entire claim process and
coverages to our insureds along with the Premier Service Program.
The insured will think about using the Premier Service Program but may
elect not to as they may add a second storey to the garage and PSP
would not be a good fit in this situation. They have elected to use
American Restoration to do contents restoration. Terry and I walked
through with the insured and we agreed on personal property that would
be able to be restored and would be cost-effective to do so. Tim had
contacted an asbestos testing company and they will have the results
probably by February 7 at the latest. This will dictate much of the
Coverage B restoration scope in that if there is asbestos, many of the
items will not be cost-effective to restore. I will touch base with
Terry after we know the results on asbestos testing. I contacted
DMA Housing and the insured has spoken with them at that time. They
will work on locating a comparable property in the area fo our insureds.
The insureds will stay at a temporary location in the interim. I
issued the insureds a \$2,500 advance against their personal property
loss. We agreed that once the restorable personal property items are
removed, I will meet again with the insureds to assist with inventorying
the total loss items. The insureds have begun to list the total loss

date	time	entered by	office	region	no
02-07-07	09:33 AM	Nevarez, Rosemary	COSIUFTA	Mtn St	20

**Phone-Insd Elizabeth Gholson at 303-670-8946 or her cell# 303-619-0169

date	time	entered by	office	region	no
02-07-07	09:29 AM	Egger, Thomas J	COWYFECF	Mtn St	19

sw PH and discussed some questions he had; etc.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-07-07	09:00 AM	Egger, Thomas J.	COWYFECF	Mtn St	18
RC to PH lmtcor cell #					
02-07-07	08:59 AM	Egger, Thomas J	COWYFECF	Mtn St	17
sw DMA. Advised house for 3bdr/2 bath sounded comparable. They'll check with PH and get back with us.					
02-06-07	05:08 PM	Egger, Thomas J	COWYFECF	Mtn St	16
RC to PH lmtcor. Advised if they are not making claim for pp they can do what they want with pp.					
02-06-07	01:10 PM	Vanduyn, Debra x22	COWYCASU	Mtn St	15
**Phone call - Insd-Andy Gholson PH#: 303-883-4560 Questions regarding personal property. One question is can they donate items to like Good Will and not have them clean?					
02-06-07	08:52 AM	Egger, Thomas J	COWYFECF	Mtn St	14
Dictated inspection log to WP #388547.					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-05-07	03:24 PM	Whitworth, Rick	PIECF	Mtn St	13

Team Manager OFR.

-
Great job Tom/Tom getting out so quick on this loss in the mountains.
-

-
Discussed loss with LLU CR Thomsen, I approve hire of expert for asbestos test as home was built in 1978 and ok to pay as G.
-

-
COV A Tim, I see you are working to agree on scope with PSP GC and confirm final figure per your scope.
-

-
Lets discuss O&L. Please discuss with BLDG code dept req for architech plans and get in letter and citing which code they are enforcing.
-

-
Lets discuss const schedule, max of four months. Access is a challenge due to mountain location and steep, long drively 3/4 mile long up the hill.
-

-
COV B Tom, four car garage gone full of PP. I see Tom will assist NI on completing PPIF for PP destroyed.
-

-
I know you will address PP to be clned scope and agreement.
-

-
COV C ALE, please dicuss abatements.
-

-
SUB, nothing left of area or origin and no repairs or work to 30 yr old wiring and NI and stove was there when NI moved in? Can we TIPP stove? Plesae address SUB with specifics.
-

-
Please update reserves/cmt code when known.
-

-
I will look for LLU RFA before 6/1/07

date	time	entered by	office	region	no
02-05-07	09:11 AM	Egger, Thomas J	COWYFECF	Mtn St	12

Contacted Mr. PH and discussed claim briefly. PH still quite upset. Explained PSP briefly. PH I think wants to use American. Asked about place to live and explained we will contact ALE vendor and have them contact PH. Scheduled to meet PH later this AM at 10:30-11:00.

date	time	entered by	office	region	no
02-05-07	08:18 AM	Lemire, Meghan	COWYFTSK	Mtn St	11

**Phone insured Andy called. Please call him on his cell 303-883-4560 or at home 303-679-8042. He wants to know when an adjuster will be out to look at property.

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-03-07	11:17 AM	Montoya, Michael	FIRECENT	Mtn St	10
<ul style="list-style-type: none"> - RCF CRC with Mr insd on the line and he understands this claim is being handled in the HUB, but has some questions. - Mr insd wanted to know what to do until adjuster had got out to inspect. - I advised mr insd to mitigate his damages and not to make any perminant repairs until we inspect. Mr insd wanted to know if it was ok to get the utilities turned back on. I asked how bad the home was damaged and he states the home is secure and wasn't damaged that bad, besides smoke, but the garage is gone. But he would like to turn on the electricity so he can get the house heated. I advised him that would be fine and that if there is standing water in the home from putting the fire out to mitigate his water damages. mr insd understood and that is all he is wanting to do at this point. He reiterated that he understands not to disrupt the damaged area by fire and that he will only mitigate his damages. - Mr insd states if he has not heard from a an FCR by Monday morning he will call us back. - Claim pends LLU handling. 					
02-02-07	05:07 PM	Gomez, Jose	CRCLPASO	No Texas	9
Justin Blackburn (contractor) called to find out if State Farm could authorize repairs to insured's home. I tried transferring him to FCC, but caller hung u p. No call back number provided. Thank you.					
02-02-07	04:44 PM	Pacheco, John	COWYFECF	Mtn St	7
Referred to COWYFTSK Mtn St 20-911					
02-02-07	04:44 PM	Pacheco, John	COWYFECF	Mtn St	6
*****PFACTSA*****					
P - FP -7955. HO policy. A1 B1. Issued 1996. No priors. 1000 ded.					
**					
F - Fire in garage. There is a lot of water damage from fire fighting efforts. Based on Mrs ins info this will be a large loss.					
**					
A -					
**					
C - Call to ins. LM on Mr cell phone. Spoke to Mrs. Bad reception. Call to neighbors. LM. Spoke to agents office. Gave them the info for SM and American Restoration. The fire dept is telling them to call DRI. Left the same info for our ins. Move claim to LLU.					
**					
T - to field to handle as outlined					
**					
S - Pending inspection					
A -					

FIRE

claim number

06-K172-312

ACTIVITY LOG

date	time	entered by	office	region	no
02-02-07	04:04 PM	Nevarez, Rosemary	COSIUFTA	Mtn St	4
CSA Log sent message to team regarding log 3					
02-02-07	03:56 PM	Parks, Lynette	FIRECENT	Mtn St	3
notified sdoc of uninhabitable.					
02-02-07	03:55 PM	Parks, Lynette	FIRECENT	Mtn St	2
Moved to COWYFECF Mtn St 20-910					
02-02-07	03:40 PM	LS,	Agency	Mtn St	1
Agent's Remarks					
YOU CAN TRY ANDY ON HIS CELL PHONE - 303-883-4560					
HIS WIFES CELL PHONE IS; 303-619-0169					
HE CALLED ME FROM HIS NEIGHBORS HOUSE WHICH IS 303-674-9795					

SYSTEM GENERATED LOG

date	time	office	region	no
				total system log entries: 26
02-15-08	09:50 AM	COLARGE	Mtn St	210
Incoming Correspondence selected from work queue by Tim Thomsen				
02-11-08	02:42 PM	COLARGE	Mtn St	207
Incoming Correspondence selected from work queue by Tim Thomsen				
01-25-08	01:11 PM	COLARGE	Mtn St	196
Incoming Correspondence selected from work queue by Tim Thomsen				
12-14-07	10:22 AM	COLARGE	Mtn St	171
Incoming Correspondence selected from work queue by Tim Thomsen				
12-10-07	09:51 AM	COLARGE	Mtn St	168
Incoming Correspondence selected from work queue by Tim Thomsen				
11-25-07	10:27 PM	COLARGE	Mtn St	164
File Documentation selected from work queue by Tim Thomsen				

FIRE

claim number

06-K172-312

SYSTEM GENERATED LOG

date	time	office	region	no
11-19-07	08:23 AM	COLARGE	Mtn St	162
An Image fax was attempted: To: Terry From: Fire - Thomsen, Tim Subject: 06-K172-312 GHOLSON, ANDREW Fax Number: 913038382083 Message: Here is the asbestos report from Certified Insulators				
09-04-07	02:54 PM	COLARGE	Mtn St	148
Incoming Correspondence selected from work queue by Tim Thomsen				
08-21-07	02:05 PM	COCOTENT	Mtn St	135
New claim selected from work queue by Holly Hourihan				
07-31-07	05:42 PM	COWYFTSK	Mtn St	127
Claim selected for Closed Claim Review in COWYFTSK for Large Loss, South				
07-12-07	09:19 AM	COWYFTSK	Mtn St	103
Incoming Correspondence selected from work queue by Tim Thomsen				
07-05-07	03:49 PM	COWYFECF	Mtn St	99
File Documentation selected from work queue by Holly Hourihan				
06-25-07	11:15 AM	COWYFECF	Mtn St	91
Estimates selected from work queue by Holly Hourihan				
06-25-07	10:50 AM	COWYFECF	Mtn St	89
Estimates selected from work queue by Holly Hourihan				
05-24-07	02:53 PM	COWYFECF	Mtn St	82
File Documentation selected from work queue by Holly Hourihan				
04-19-07	10:32 AM	COWYFECF	Mtn St	77
File Documentation selected from work queue by Holly Hourihan				

FIRE

claim number:

06-K172-312

SYSTEM GENERATED LOG

date	time	office	region	no
03-16-07	04:11 PM	COWYFECF	Mtn St	65
File Documentation selected from work queue by Holly Hourihan				
03-15-07	01:44 PM	COWYFECF	Mtn St	62
Incoming Correspondence selected from work queue by Holly Hourihan				
03-01-07	06:39 PM	COWYFECF	Mtn St	58
A Claim Rep Review message has been set for Large Loss, x22300 Q0131 SFPSP estimate for contractor American Restoration is ready to be reviewed in the Contractor's Estimate and Report application.				
02-23-07	04:42 PM	COWYFECF	Mtn St	54
A Claim Rep Review message has been set for Large Loss, x22300 Q0131 SFPSP estimate for contractor American Restoration is ready to be reviewed in the Contractor's Estimate and Report application.				
02-14-07	10:22 AM	COWYFECF	Mtn St	43
Incoming Correspondence selected from work queue by Holly Hourihan				
02-13-07	10:38 AM	COWYFECF	Mtn St	38
File Documentation selected from work queue by Holly Hourihan				
02-12-07	11:18 AM	COWYFECF	Mtn St	36
File Documentation selected from work queue by Holly Hourihan				
02-08-07	03:40 PM	COWYFECF	Mtn St	27
Incoming Correspondence selected from work queue by Holly Hourihan				
02-02-07	04:46 PM	COWYFECF	Mtn St	8
Initial agent acknowledgment sent for reporting agent 06-1923 LARSON-BRIGGS				
02-02-07	04:15 PM	COWYFECF	Mtn St	5
New claim selected from work queue by John Pacheco				

FIRE

claim number

06-K172-312

ASSIGNMENT/RESERVE INFORMATION

claim rep: Thomsen, Tim	unit: D0	team:	sec:	cat code:	fac: 8
COL/line	party	status	reserves	ind paid	
33/001	Named Insured(s)	Paid	0	124,205.80	
34/001	Named Insured(s)	Open	50,000	59,520.54	
67/001	Named Insured(s)	Open	15,000	0.00	
69/001	Named Insured(s)	Paid	0	41,507.45	

POLICY INFORMATION

insured
GHOLSON, ANDREW G &
ELIZABETH A
34036 GROUSE LN
EVERGREEN CO 804396806

policy-no
06-GH-6826-2

dol
02-02-07

eff date: 04-30-06 exp date: 04-30-07
cancel/expiration

policy source: FMR rein dt: cov cease dt: fejn: cancel dt: sejn:

location deductible A-1000

yr blt 78 stories trans BBBB cnty 030 yr iss 96

agnt 1923-06 serv agt

agnt name: MICKI LARSON-BRIGGS, MIC agt phone 303-428-6660

pace: P 181.1# iv: 1 co-ins: WOOD/COAL STOVE

iv rate: 130%

roof type Composition Shingle roof cov code roof install date hail resistive class

MORTGAGEE: loan no: 1998353667 (02)

CHASE HOME FINANCE LLC ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 47020 DORAVILLE GA 30362-0020

claim history cat number dot COL cmt RCB PD

claimant x-ref policy

regional messages AC FU 9/5/02 assignment date: AC FU 7/24/02 rein: self ins ret:

policy type	forms	title	limits
HO - HOMEOWNERS		HOMEOWNERS POLICY	LS ASMT 24289
FP -7955-		JEWELRY AND FURS	DWEL EXT -182169
OPT- JF-			CONTENTS ACTUAL
LSP- A1-			LIAB 300000
LSP- B1-			MPC/PER 5000
OPT- ID-		INCREASED DWELLING	MPC/OCC

line	flmp class	scspta	description	# UPDATED	deductible cov amount	deductible amount	rk no	item	risk amount
001	H01W61		HOMEOWNERS	1	242,892		1		234,000
002	JF W61		JEWELRY AND FURS S	1	5,000		1		5,000

* denotes forced coverage a denotes different deductible # denotes pace description

FIRE

Claim number

~~06-K172-312~~

POLICY INFORMATION

2ND MORTGAGEE:

loan no:
PUBLIC SERVICE CREDIT UNION
PO BOX 24507
FORT WORTH TX 24507

loan no:

forms	title
OPT- OL-	BUILDING ORDINANCE OR LAW
FE -2206-	AMENDATORY ENDORSEMENT
FE -5320-	POLICY ENDORSEMENT
FE -5398-	FUNGUS (INCLUDING MOLD) EXCL
FE -5452-	MOTOR VEHICLE ENDORSEMENT

POLICY NOTES

date: 08-01-05
WILDFIRE LETTER SENT 8-1-05. JC

date: 10-11-02
ROOF REPLACED PER AGENT.

date: 07-30-02
ROOF SURVEY--CLASS 2F. THE SOUTH SLOPE OF THE ROOF IS
DETERIORATED AND WILL NEED TO BE REPLACED. COND REN LETTER
MAILED. REFER TO ROOF/REINS UND.

FIRE

claim number

06-K172-312

CAUSE OF LOSS

Named Insured(s)				
* denotes forced coverage				
a denotes different deductible				
injured:				
CDL/Ln	comment code		status	reserves
33/001	WB	Paid	08-01-07	0
34/001	NC	Open	02-02-07	50,000
67/001	NC	Open	02-02-07	15,000
69/001		Paid	09-27-07	0

TOTAL RESERVES

COL/Ln 33/001				
		status	reserves	indemnity paid
	total:	Paid 08-01-07	0	124,205.80
Named Insured(s)		Paid 08-01-07	0	124,205.80
COL/Ln 34/001				
		status	reserves	indemnity paid
	total:	Open 02-02-07	50,000	59,520.54
Named Insured(s)		Open 02-02-07	50,000	59,520.54
COL/Ln 67/001				
		status	reserves	indemnity paid
	total:	Open 02-02-07	15,000	0.00
Named Insured(s)		Open 02-02-07	15,000	0.00
COL/Ln 69/001				
		status	reserves	indemnity paid
	total:	Paid 09-27-07	0	41,507.45
Named Insured(s)		Paid 09-27-07	0	41,507.45

PAYMENTS

C denotes consolidated payment					
E denotes EFT payment					
	payment number	payee	total amount	issued	status
E	120473476K	DMA INSURANCE HOUSING AS	18,575.00	09-27-07	PAID
	120471200J	ANDREW GHOLSON & ELIZABE	37,936.59	08-24-07	PAID
	120404362J	ANDREW GHOLSON & ELIZABE	5,932.81	08-01-07	O/S
	120403674J	ANDREW GHOLSON & ELIZABE	96,042.99	07-20-07	PAID
	120402532J	DMA INSURANCE HOUSING AS	3,715.00	07-05-07	PAID
	120401921J	ANDREW GHOLSON & ELIZABE	17,393.95	06-25-07	PAID
	120400028J	DMA INSURANCE HOUSING AS	7,430.00	05-24-07	PAID
	120236870J	CERTIFIED INSULATORS, IN	22,230.00	04-09-07	PAID
	120236862J	EVERGREEN FIRE PROTECTIO	250.00	04-09-07	PAID

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PAYMENTS

C denotes consolidated payment

E denotes EFT payment

payment number	payee	total amount	issued	status
120236872J	CERTIFIED INSULATORS, IN	1,440.00	04-09-07	PAID
120235122J	DMA INSURANCE HOUSING AS	3,715.00	03-16-07	PAID
120317372J	DMA INSURANCE HOUSING AS	8,072.45	02-14-07	PAID
120317169J	FOOTHILLS ENVIRONMENTAL	759.93	02-12-07	PAID
520293623Q	ANDREW GHOLSON & ELIZABE	2,500.00	02-05-07	PAID

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POLICY STATISTICAL INFORMATION

pkg	pol type	adl	occp	num bldg	premium charge	ibc	I/V	B/R	eff date	exp date
	H		1				10		04-30-2006	04-30-2007
install	term	premium type	premium amount	cert	pol risk amount	PI	prem 1	prem 2	prem 3	
9	9	2	\$824		\$234000					
wrt state	blanket sched	loss income	agg unit	floors	condo	prem 4	prem 5	prem 6		
prin res	reiss	MPC/person	MPC/occur	MPP	reins	Canada code	SAA code			
	W	\$5000	\$0							
gen agg limit	each occurrence	del glass	eq parent policy ind	eq policy ind						
\$0	\$0									
eq risk amount	saddle	number of motors	number of boats	exposure	residence type code					
\$0					3					
underground	explosion	collapse	PCD aggregate	inside city risk						
			\$0	Y						
prior years	misc tax code	GRC	risk rating method	replace cost ind	theft deduct type code					
				1	0					
building ord percent	monoline ind	year PCODD issued	per guest liab limit	per guest occur limit						
0			\$0	\$0						
num outpatient visits	HHRF companion policy type	HHRF companion policy form	rental							
0										
BI code	BI amount	PD code	PD amount	ren disc year	years in business	home type code				
CEA ply co code	CEA ply type code	Hurr const code	Home/auto disc							
0			Y							

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COVERAGE CODES

line	coverage	limit	# cov	amount	zone	location	line code	line source	ind	city code
001	H01W61	30	242,892		20			F		165
county code	zip	town class	year built	const code	wind	eq zone	PACE			boat risk number
030	80439		1978	F			P			1
TX const	TX stat class	inside city line	contents amount	misc tax line	exposure type base					
			0							
wood coal stove	risk locat area code	remodeled year	family count	alarm credit code	risk amount					
1			01	6	234,000					
roof class	roof type	ground floor square feet	sprinkler credit	TX TDI code						
	S	982								
wind loss reduct credit	apt non.res	proto devices	encl shop center	number fire div	units per div					
earthquake building class	electric year remodeled	heating cooling year remodeled	plumbing year remodeled							
bldg code grades	bldg insp appr code	bldg code impv yr	CEA condo class	CEA hazard disc						

COVERAGE CODES

line	coverage	limit	# cov	amount	zone	location	line code	line source	ind	city code
002	JF W61		5,000		20			F		165
county code	zip	town class	year built	const code	wind	eq zone	PACE			boat risk number
030	80439		1978	F			P			1
TX const	TX stat class	inside city line	contents amount	misc tax line	exposure type base					
			0							
wood coal stove	risk locat area code	remodeled year	family count	alarm credit code	risk amount					
1			01	6	5,000					
roof class	roof type	ground floor square feet	sprinkler credit	TX TDI code						
	S	982								
wind loss reduct credit	apt non.res	proto devices	encl shop center	number fire div	units per div					
earthquake building class	electric year remodeled	heating cooling year remodeled	plumbing year remodeled							
bldg code grades	bldg insp appr code	bldg code impv yr	CEA condo class	CEA hazard disc						

DOCUMENTED CHANGES

date	time	changed by	office	region	no	total documented changes:
02-21-08	10:18 AM	Thomsen, Tim	COLARGE	Mtn St	29	29
Image was moved						
FROM: 06-K172-312						
TO: 06-K188-390						
FOR: 3256327606						
ce20cmb						
FD						
Summit Cleaners						
01-25-08	01:17 PM	Thomsen, Tim	COLARGE	Mtn St	28	
Party added						
FROM:						
TO: 1125 17TH STREET STE 2100, DENVER, CO, 8						
0202-1587						

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FIRE

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DOCUMENTED CHANGES

CONTINUED FROM PREVIOUS PAGE						
FOR: FISHER, SWEETBAUM, OT						
date	time	changed by	office	region	no	
12-10-07	10:25 AM	Thomsen, Tim	COLARGE	Mtn St	27	Party added
FROM:						
TO: 700 17TH STREET, STE 2300, DENVER, CO, 80202-						
FOR: GOLDMAN, GLEN IA						
date	time	changed by	office	region	no	
11-13-07	12:44 PM	Hourihan, Holly	COCOTENT	Mtn St	26	Unit, facility & rep
FROM: D1/8 /BM9E						
TO: D1/8 /JPND						
FOR: CO Contents						
date	time	changed by	office	region	no	
10-12-07	02:12 PM	Stinnett, Dedria	COLARGE	Mtn St	25	Facts text
FROM: ARRANGEMENTS TO STAY AT A HOTEL						
TO: ARRANGEMENTS TO STAY AT A HOTEL						
date	time	changed by	office	region	no	
10-12-07	02:12 PM	Stinnett, Dedria	COLARGE	Mtn St	24	Facts text
FROM: CRAWL SPACE WAS FULL OF SMOKE AND CALLED 911. THE INSURED IS MAKING						
TO: CRAWL SPACE WAS FULL OF SMOKE AND CALLED 911. THE INSURED IS MAKING						
date	time	changed by	office	region	no	
10-12-07	02:12 PM	Stinnett, Dedria	COLARGE	Mtn St	23	Facts text
FROM: THE GARAGE CAUGHT FIRE FROM WOOD BURNING FIREPLACE IN THE GRG. SAW THAT THE						
TO: THE GARAGE CAUGHT FIRE FROM WOOD BURNING FIREPLACE IN THE GRG. SAW THAT THE						
date	time	changed by	office	region	no	
08-21-07	02:10 PM	Hourihan, Holly	COCOTENT	Mtn St	22	Unit, facility & rep
FROM: D1/8 /BM9E						
TO: D1/8 /BM9E Claim review completed from claim rep review.						
FOR: CO Contents						
date	time	changed by	office	region	no	
08-21-07	09:59 AM	Hourihan, Holly	COCOTENT	Mtn St	21	Unit, facility & rep
FROM: /8 /						
TO: D1/8 /BM9E						
FOR: CO Contents						
date	time	changed by	office	region	no	
08-16-07	12:42 PM	Thomsen, Tim	COLARGE	Mtn St	20	Party added
FROM:						
TO: 10583 Serengeti Dr, Littleton, CO, 80124						

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SF 063

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DOCUMENTED CHANGES

CONTINUED FROM PREVIOUS PAGE					
FOR: PUBLIC ADJUSTER OFPA					
date	time	changed by	office	region	no
08-01-07	11:16 AM	Thomsen, Tim	COLARGE	Mtn St	19
Unit, facility & rep		FROM: D0/8 /IAE1 TO: D0/8 /IAE1 Claim review completed from claim rep review. FOR: CO Large Loss			
date	time	changed by	office	region	no
08-01-07	10:16 AM	System Generated	COLARGE	Mtn St	18
Unit, facility & rep		FROM: D1/8 /XXD1 TO: D0/8 /IAE1 FOR: CO Large Loss			
date	time	changed by	office	region	no
08-01-07	10:16 AM	System Generated	COLARGE	Mtn St	17
Owning office		FROM: COWYFECF Mtn St 20-910 TO: COLARGE Mtn St 20-911			
date	time	changed by	office	region	no
07-31-07	05:21 PM	Carter, Stephanie	COWYFTSK	Mtn St	16
Referral status		FROM: Open 02-02-07 TO: Closed 07-31-07 FOR: COWYFTSK, Mtn St			
date	time	changed by	office	region	no
04-09-07	09:29 AM	Jones, Geri	COWYFTSK	Mtn St	15
Party added		FROM: TO: 702 WEST 48TH AVE, UNIT A, DENVER, CO, 8 0216-1835 FOR: CERTIFIED INSULATOSP			
date	time	changed by	office	region	no
04-09-07	09:19 AM	Jones, Geri	COWYFTSK	Mtn St	14
Party added		FROM: TO: 1802 BERGEN PARKWAY, EVERGREEN, CO, 8043 9- FOR: EVERGREEN FIRE PROSP			
date	time	changed by	office	region	no
03-16-07	04:12 PM	Hourihan, Holly	COWYFTSK	Mtn St	13
Party added		FROM: TO: 7100 N Broadway Ste 3-I, Denver, CO, 802 21-2920 FOR: DIAMOND HILLS SERVSP			
date	time	changed by	office	region	no
02-23-07	12:43 PM	Thomsen, Tim	COWYFTSK	Mtn St	12
Party added		FROM: TO: 6475 Franklin St, Denver, CO, 80229-7229			

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DOCUMENTED CHANGES

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FOR: STAHL ROOFING SP

date	time	changed by	office	region	no
02-23-07	12:23 PM	Thomsen, Tim	COWYFTSK	Mtn St	11

Party added

FROM:

TO: 2024 S Colorado Blvd, Denver, CO, 80222-7905

FOR: WESTCRAFT CARPET CSP

date	time	changed by	office	region	no
02-23-07	12:02 PM	Thomsen, Tim	COWYFTSK	Mtn St	10

Premier Service

FROM: N

TO: Y

date	time	changed by	office	region	no
02-23-07	12:02 PM	Thomsen, Tim	COWYFTSK	Mtn St	9

Party added

FROM:

TO: PO Box 608, Pine, CO, 80470-0608

FOR: AMERICAN RESTORATISP

date	time	changed by	office	region	no
02-08-07	03:52 PM	Hourihan, Holly	COWYFECF	Mtn St	8

Party added

FROM:

TO: 140 Marine View Avenue # 118, Solana Beach, CA, 92075-2122

FOR: DMA INSURANCE HOUSSP

date	time	changed by	office	region	no
02-08-07	03:42 PM	Hourihan, Holly	COWYFECF	Mtn St	7

Party added

FROM:

TO: 1320 Simms St Ste 102, Golden, CO, 80401-4478

FOR: FOOTHILLS ENVIRONMSP

date	time	changed by	office	region	no
02-05-07	08:36 AM	Egger, Thomas	COWYFTSK	Mtn St	6

Unit, facility & rep

FROM: D0/8 /XXD0

TO: D0/8 /XXD0 Claim review completed from claim rep review.

FOR: Co-Wy Fire Task

date	time	changed by	office	region	no
02-02-07	04:46 PM	System Generated	COWYFECF	Mtn St	5

Unit, facility & rep

FROM: /8 /

TO: D0/8 /XXD0

FOR: Co-Wy Fire Task

date	time	changed by	office	region	no
02-02-07	04:46 PM	Pacheco, John	COWYFECF	Mtn St	4

Unit, facility & rep

FROM: D1/8 /XXD1

TO: D1/8 /XXD1 Claim review completed from claim rep review.

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DOCUMENTED CHANGES

CONTINUED FROM PREVIOUS PAGE					
FOR: Co-Wy Property					
date	time	changed by	office	region	no
02-02-07	04:45 PM	Pacheco, John	COWYFECF	Mtn St	3
Unit, facility & rep		FROM: A2/8 /XCA2 TO: D1/8 /XXD1 FOR: Co-Wy Property			
date	time	changed by	office	region	no
02-02-07	03:55 PM	System Generated	COWYFECF	Mtn St	2
Unit, facility & rep		FROM: / / TO: A2/8 /XCA2 FOR: Co-Wy Property			
date	time	changed by	office	region	no
02-02-07	03:55 PM	System Generated	COWYFECF	Mtn St	1
Owning office		FROM: FIRECENT Mtn St 20-950 TO: COWYFECF Mtn St 20-910			

CORRECTION HISTORY

date	time	changed by	office	region	no	total corrections:
10-02-07	07:32 PM	System Generated	COLARGE	Mtn St	23	23
Payment status		FROM: O/S TO: PAID FOR: 120473476K				
date	time	changed by	office	region	no	
09-27-07	09:03 PM	System Generated	COLARGE	Mtn St	22	
COL person status		FROM: Open TO: Paid FOR: 69/001 Named Insured(s) NI				
date	time	changed by	office	region	no	
09-11-07	07:31 PM	System Generated	COLARGE	Mtn St	21	
Payment status		FROM: O/S TO: PAID FOR: 120471200J				
date	time	changed by	office	region	no	
08-08-07	07:31 PM	System Generated	COLARGE	Mtn St	20	
Payment status		FROM: O/S TO: PAID FOR: 120403674J				
date	time	changed by	office	region	no	
08-01-07	10:37 AM	Thomsen, Tim	COLARGE	Mtn St	19	
Pay code		FROM: 2 TO: 1 FOR: 120404362J				

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CORRECTION HISTORY

CONTINUED FROM PREVIOUS PAGE						
33/001						
Named Insured(s) NI						
date	time	changed by	office	region	no	
08-01-07	10:37 AM	Thomsen, Tim	COLARGE	Mtn St	18	
COL person status			FROM: Open			
			TO: Paid			
			FOR: 33/001			
Named Insured(s) NI						
date	time	changed by	office	region	no	
08-01-07	10:37 AM	Thomsen, Tim	COLARGE	Mtn St	17	
COL person status			FROM: Paid			
			TO: Open			
			FOR: 33/001			
Named Insured(s) NI						
date	time	changed by	office	region	no	
08-01-07	10:37 AM	Thomsen, Tim	COLARGE	Mtn St	16	
Pay code			FROM: 1			
			TO: 2			
			FOR: 120403674J			
			33/001			
Named Insured(s) NI						
date	time	changed by	office	region	no	
07-20-07	04:57 PM	Thomsen, Tim	COWYFTSK	Mtn St	15	
COL person status			FROM: Open			
			TO: Paid			
			FOR: 33/001			
Named Insured(s) NI						
date	time	changed by	office	region	no	
07-17-07	07:32 PM	System Generated	COWYFECF	Mtn St	14	
Payment status			FROM: O/S			
			TO: PAID			
			FOR: 120402532J			
date	time	changed by	office	region	no	
07-12-07	07:32 PM	System Generated	COWYFECF	Mtn St	13	
Payment status			FROM: O/S			
			TO: PAID			
			FOR: 120401921J			
date	time	changed by	office	region	no	
06-01-07	07:32 PM	System Generated	COWYFECF	Mtn St	12	
Payment status			FROM: O/S			
			TO: PAID			
			FOR: 120400028J			

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CORRECTION HISTORY

date	time	changed by	office	region	no
05-21-07	07:31 PM	System Generated	COWYFECF	Mtn St	11
Payment status		FROM: O/S TO: PAID FOR: 120236870J			
05-03-07	07:32 PM	System Generated	COWYFECF	Mtn St	10
Payment status		FROM: O/S TO: PAID FOR: 120236862J			
04-18-07	07:31 PM	System Generated	COWYFECF	Mtn St	9
Payment status		FROM: O/S TO: PAID FOR: 120236872J			
03-27-07	07:31 PM	System Generated	COWYFECF	Mtn St	8
Payment status		FROM: O/S TO: PAID FOR: 120235122J			
02-23-07	07:32 PM	System Generated	COWYFECF	Mtn St	7
Payment status		FROM: O/S TO: PAID FOR: 520293623Q			
02-22-07	07:31 PM	System Generated	COWYFECF	Mtn St	6
Payment status		FROM: O/S TO: PAID FOR: 120317372J			
02-22-07	07:31 PM	System Generated	COWYFECF	Mtn St	5
Payment status		FROM: O/S TO: PAID FOR: 120317169J			
02-06-07	08:53 AM	Egger, Thomas	COWYFTSK	Mtn St	4
Comment code		FROM: NC TO: WB FOR: 33/001			
02-06-07	08:52 AM	Egger, Thomas	COWYFTSK	Mtn St	3
Reserve amount		FROM: 4,600.00 TO: 15,000.00			

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CORRECTION HISTORY

CONTINUED FROM PREVIOUS PAGE						
FOR: 67/001						
Named Insured(s) NI						
date	time	changed by	office	region	no	
02-06-07	08:52 AM	Egger, Thomas	COWYFTSK	Mtn St	2	
Reserve amount			FROM:	12,300.00		
			TO:	50,000.00		
FOR: 34/001						
Named Insured(s) NI						
date	time	changed by	office	region	no	
02-06-07	08:52 AM	Egger, Thomas	COWYFTSK	Mtn St	1	
Reserve amount			FROM:	16,200.00		
			TO:	80,000.00		
FOR: 33/001						
Named Insured(s) NI						