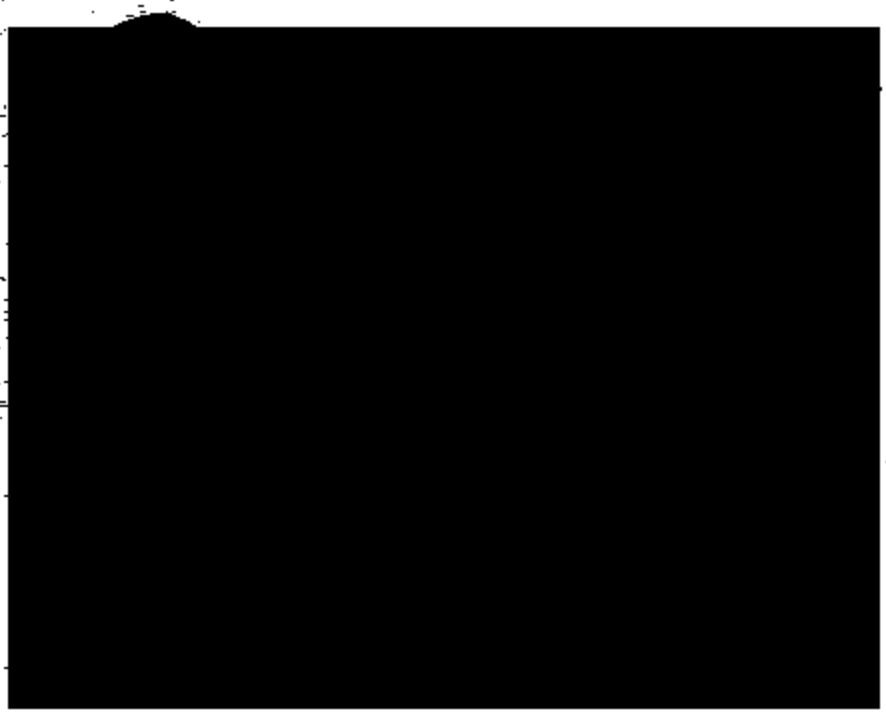
PE04-078
FORD
1/28/2005
BOOK 3 OF 12
ATTACHMENT F
PART 3 OF 6



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Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Parklane Towers West
Suite 309
Three Parklane Boulevard
Dearborn, Michigan 48126-2569

October 7, 2004

Allstate Insurance Company
16700 East Hardy, Suite A
Houston, TX 77032
ATTENTION: CHERYL LEROY

501956

Re: Claimant: [redacted]
D/O/E: 09-17-2004
Your Claim #: [redacted]

Dear Ms. LeRoy:

We acknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

☒ 1. Attach statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.
☒ 2. A copy of the police and/or fire report.
☒ 3. Original color photographs of the vehicle's collision/fire damage & the alleged defective parts, from several different angles.
☐ 4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
☐ 5. Original color photographs of the accident / fire scene from several different angles.
☒ 6. Attach a copy of your expert's report and the expert's original photographs.
☒ 7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
☒ 8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

Please answer the following in the space provided. If you need additional space, please use the back of the form;

9. What was the city and state of occurrence: Kirbyville TX NA
10. The 17 digit vehicle identification number: NA 1FMR U15624YL [redacted]
11. What was the mileage at time of occurrence: 55,127
12. What is the alleged defect: Brake master Cylinder

55,127 (N)

FE84-878 C 6884

13. Has the alleged defective part been repaired or replaced? (circle one) Yes or (No)

14. What is the current location of the vehicle, and the alleged defective part(s)? Bayou City Auction Pool, Houston TX 281/443-1300 Stock # 4025003

15. List all after market additions or modifications that were made to the vehicle: None

16. Was the engine running? (circle one) Yes or (No)

17. Were the keys in the ignition? (circle one) Yes or (No)

18. Was this vehicle purchased new or used: used

If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: 1/04 Almire Ford

Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.

Please be advised that all necessary steps should be taken to ensure that the subject vehicle and all of its component parts are maintained and preserved for trial. Ford Motor Company has the right to inspect the vehicle and remove and test any component part that you claim to be defective, and to be presented with the vehicle and the subject component part(s) at the time of trial, should litigation ensue from this informal claim.

Please Note: If you propose to repair the vehicle for continued usage, such repairs may not be performed until after Ford Motor Company has inspected the vehicle and removed and tested any component part you claim to be defective or advised you in writing that it does not intend to perform such inspection and/or testing at this time. But even in that event, Ford Motor Company will insist that all components claimed to be defective are maintained and preserved for trial.

Sincerely,

Shawn L. Norton
Claims Analyst /
Litigation Assistant

TRI COMMUNITY VFD
INCIDENT REPORT

FILL IN BLANKS:

DATE: 9-17-04 TIME: 11:52 TIME RETURNED: 12:10 INCIDENT NUMBER: 34

EQUIPMENT RESPONDING: ( ) ENGINE 1 (x) ENGINE 2 (x) RESCUE Expedition (x) TANKER 2

TYPE OF INCIDENT: (CIRCLE) (FIRE) REMOVE HAZARD RESCUE STANDBY INVESTIGATION

CORRECT LOCATION: ( ) INSIDE CITY LIMITS [ ] OUTSIDE CITY LIMITS. ½ Mile from 181 & W on Frios on right side of road by Elder Hardwood

OCCUPANT NAME: TELEPHONE #: ROOM OR APT.:

OWNER NAME: [redacted] ADDRESS: [redacted] Kirbyville, Texas TELEPHONE #: [redacted]

TYPE OF STRUCTURE: Metal carport/shop USE: Garage

TYPE OF ACTION TAKEN: Applied water

CAUSE OF INCIDENT: owner said sounded like something blew up

AREA OF FIRE ORIGIN: Battery area on car under hood

TYPE OF MATERIAL IGNITED: Car & carport WEATHER: 90° & clear

NUMBER OF FIREMEN AT SCENE: 3 AMOUNT OF WATER: 450 gal MILES TRAVELED: 6 x 3 = 18 total

FIRE DISCOVERER: [redacted]

WITNESSES: [redacted]

ESTIMATED PROPERTY DAMAGE: INSURANCE AGENT OR COMPANY:

EQUIPMENT INVOLVED IN IGNITION: YEAR MAKE MODEL SERIAL #

VEHICLE LICENSE # WLO 870 2000 Ford Expedition 1FMRU15L2Y[redacted]

ASSISTANCE: ( ) FOREST SERVICE ( ) ELECTRICAL DEPT. ( ) R.E.A. ( ) POLICE

OTHER:

ACT OR OMISSION: ( ) INCENDIARY ( ) SUSPICIOUS ACT ( ) MISUSE OF HEAT ( ) MISUSE OF MATERIAL IGNITED (x) MECHANICAL MALFUNCTION ( ) CONSTRUCTION DESIGN, INSTALLATION DEFICIENCY ( ) OTHER

COMMENTS OR SPECIAL NOTES: Appeared to be in the battery area of car owner [redacted] said, sounded like something blew up.

David E Cowan
SIGNATURE OF PERSON MAKING THIS REPORT

David E Cowin
OFFICER IN CHARGE

Forensic Analysts, Inc.

PRELIMINARY

REPORT OF FINDINGS

CLAIM NO: 387 700 4527

INSURED: [redacted]

Prepared for:

ALLSTATE INSURANCE COMPANY
16700 EAST HARDY, SUITE A
HOUSTON, TEXAS 77032

ATTN: MS. CHERYL LEROY

Jeffrey R. Abrams, CFI, CFEI, ASE, CVFI
President

October 10, 2004

FAI File No. 3439

Table of Contents

I. INTRODUCTION

Reportedly, on September 17, 2004, a fire occurred, involving a 2001 Ford Expedition vehicle. On September 17, 2004, Forensic Analysts, Inc. was retained by Ms. Cheryl LeRoy of Allstate Insurance Company, to inspect the vehicle, and determine the origin and cause of the vehicle fire.

On September 20, 2004, Mr. Jeffrey Abrams, CFI, CFEI, ASE, CVFI, of Forensic Analysts, Inc., inspected and photographed the Ford Expedition vehicle, located at the insured's residence at Route 5, Box 1108, Kirbyville, Texas 75956.

This report is based upon information available to us at this time, and is not necessarily final. Should additional information be presented or discovered, we reserve the right to review and, if necessary, revise this report and our conclusions in light of that information.

II. CONCLUSION

Forensic Analysts, Inc., inspected and photographed the Ford Expedition vehicle and interview with the insured.

In conclusion, based on our observations and the findings as noted in this report, it is our opinion that this 2001 Ford Expedition vehicle fire originated around the top forward-most situated pressure switch on the brake master cylinder, within the left-rear corner of the engine compartment. This was the area of most intense burn within the engine compartment. The fire spread from this left-rear corner of the engine compartment forward, and then migrated toward the right side of the engine compartment, lessening in intensity.

The fire also spread from this left-rear corner of the engine compartment through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork and into the vehicle interior, only mildly burning the very rear portion of the vehicle dash immediately neighboring the firewall. The lack of consumption of the aluminum alloy brake master cylinder, as well as the specific fire flow paths within the engine compartment, all pointing toward an area of burn intensification on the top forward-most portion of the brake master cylinder, is purely consistent with there having been failed electronics surrounding this brake pedal deactivation switch on the top forward-most section of the brake master cylinder.

Due to the plentiful numbers of Ford vehicle fires associated with failed electronics associated with their brake master cylinder pressure switches, we would recommend that Ford Motor Corporation be placed on notice relating to the onset of this vehicle fire, and be given an opportunity to inspect this vehicle. As there have been no accidents, no aftermarket conversions, and no repairs having been performed in this area, all evidence is purely consistent with this

vehicle fire having been the result simply of failed electronics, igniting surrounding combustible materials in the left-rear corner of the engine compartment, on the forward-most top portion of the brake master cylinder. This fire should be the full and complete responsibility of Ford Motor Corporation.

III. DISCUSSION

INTERVIEW WITH THE INSURED

An interview with the insured helped construct an order of events immediately preceding the onset of this vehicle fire.

1. They said that they had been experiencing no problems with the vehicle at all.

2. The vehicle has never been involved in an accident.

3. It did have repairs associated with the automatic transmission. This was a year or so ago, and it was done at the dealership in Lufkin.

4. They said they have added nothing to the vehicle, not an alarm, not a stereo. All equipment was OEM (Original Equipment Manufacturer).

5. They do not smoke, and they did not carry any fluids within the vehicle interior.

6. They said all of the windows were up, and the doors were closed, but they believe that the vehicle was unlocked, as they never lock any of their vehicles at their residence at all.

7. They said the vehicle did not have an alarm on it, so there was no alarm that was engaged.

8. They bought the vehicle used, and they thought it had around 40,000 or 50,000 miles on it when they purchased it. They bought

the vehicle from Hal Meyer Ford in Lufkin, Texas.

9. They stated that they had driven the vehicle, and the vehicle was fully warmed up immediately prior to it being parked, neighboring their house at their residence.

10. After the vehicle was parked for approximately twenty-thirty (20-30) minutes, they heard an explosion from where the vehicle was parked. When they ran out to the vehicle, they saw that it was on fire on the left side of the engine compartment.

11. They literally hooked up to the vehicle and got it out from under the carport, so their house would not burn down.

12. They said that they had probably six, or eight, or ten (6, 8, or 10) fire extinguishers that were being utilized to attempt to extinguish this fire. However, the fire was still mildly kindling up prior to when the fire department was called and came out and finished the fire extinguishment.

13. They said they do not do their own oil changes, and the last oil change that was done, was done at an express car facility in Jasper, Texas.

14. They said they had very little personal effects within the vehicle, but they did lose a cell phone in the vehicle as well.

15. They thought the vehicle burned for approximately fifteen to twenty (15-20) minutes prior to being extinguished.

16. In terms of problems that may have been associated with the

vehicle, even though they have not experienced any significant problems as all, they said the cruise control went out approximately a month ago, and they were planning on bringing it into the dealership in the up-and-coming weeks to get it fixed.

The scope of our inspection was to perform a vehicle fire origin and cause.

FORD EXPEDITION VEHICLE IDENTIFICATION

The vehicle was identified as a tan, four-door 2001 Ford Expedition XLT vehicle, bearing Texas license plate number [redacted] and vehicle identification number **1FMRU1562Y**[redacted]. The vehicle was manufactured in April of 2000. Both the Texas Department of Public Safety inspection sticker and vehicle registration stickers were not readable and primarily burned in this vehicle fire. We were able to wipe off the area surrounding the vehicle registration sticker number, which was [redacted] This sticker appeared to expire in May of 2005. We could not read any of the numbers on the Texas Department of Public Safety inspection sticker number, however.

FORD EXPEDITION VEHICLE INSPECTION

Our inspection of the ***vehicle exterior***, which relates to any type of ***vandalism*** or ***violation***, revealed no such evidence whatsoever. There was no evidence of forced entry surrounding either left-side or right-side door lock/handle assemblies to indicate forced entry into a locked vehicle without the use of the proper door key. There was no evidence of any vandalism on any of the exterior body panels. This vehicle actually looked in excellent condition, showing no evidence of any compromise of any components.

Consistent with our observation of the lack of vandalism, it must be noted that there was no indication of any significant body repairs having been performed on this vehicle. The film thickness on the vehicle exterior was relatively uniform, consistent with a vehicle that has not been involved in any significant impacts at all. Basically, this vehicle was in very reasonable condition at the time of our inspection, with the exception, of course, of the damage that was the result of the fire.

Our inspection of the ***vehicle exterior***, which relates to a vehicle **fire**, revealed a fire that was primarily contained to the left-rear corner of the engine compartment. Specifically:

1. There was no burn of substance on the rear chromed steel bumper or top face rear bumper step ledge, which was plastic composite.

2. The rear windshield, tailgate, and both left-rear and right-rear quarter panels were intact, attached, and relatively unburned at the time of our inspection. Please note that all exterior body panels were coated with whitish, yellowish, powdery remains, consistent with the use of a variety of chemical fire extinguishers.

3. Both right-rear and left-rear aluminum alloy mag wheel and tire assemblies were intact, attached, and still fully inflated at the time of our inspection.

4. As we continued to move forward, it must be noted that there was no evidence of any door glass that was shattered as the result of exposure to the heat or thermal effects of a fire. Basically, all of the glass on both right side and left side of the vehicle were intact and attached at the time of our inspection.

5. Again, all exterior door panels were coated with a thick layer of powdery remains from the use of a chemical fire extinguisher, but there was very little evidence of any burn on any of the exterior door panels at all. The only significant area of burn was that of a very mild burn on the front two-to-three inches (2"-3") of the left-front door panel, but there was no consumption of paint, and there was not even any significant bubbling-up of the paint as the result of exposure to the heat. This was the first area of fire observation on the left side of the vehicle, and only on the front portion of the left-front door panel. There was no evidence of burn on any of the door panels on the right side of the vehicle.

6. Consistent with there having been a greater amount of heat intensification on the left side of the vehicle than the right side of the vehicle, it must be noted that the right-side exterior mirror plastic composite housing was intact, attached, and was not deformed as the result of exposure to heat or fire. However, the left-side exterior mirror plastic composite housing was melted and deformed as the result of exposure to heat. Obviously, the fire was more intense on the left side than the right side of this Ford Expedition vehicle.

7. The plastic composite running boards on both the right side and left side of the vehicle were intact and attached, and relatively unaffected by this vehicle fire.

8. As previously stated, both the rear tire and wheel assemblies were intact and attached, and inflated at the time of our inspection. The same was the case for the right-front tire and wheel assembly. It experienced virtually no burn at all. This right-front tire and wheel assembly was immediately surrounding a relatively unburned right-front fender. The only section of the fender that was burned was

that within just a few inches of the right side of the closed vehicle hood, but ninety-five percent (95%) of all of the paint on the right-front fender was relatively unburned and unaffected by this fire.

9. Again, corroborating the belief that the fire was much more intense on the left side of the vehicle front than the right side, the left-front tire and wheel assembly was burned to the point of deflation. It was still, however, primarily intact at the time of our inspection. Additionally, the left-front fender was severely burned, consuming seventy-five percent (75%) of the paint. The paint that was consumed, however, was in the very center third, consistent with a fire that was intensifying as the result of a burning left-front tire. The rear and front twelve-inch (12") section of the left-front fender only experienced mild burn, consistent, again, with a fire that was primarily contained to the engine compartment area.

10. The first section of glass that was observed, shattered and broken apart, was that immediately in front of the steering column on the left half of the front windshield. There was glass that was intact surrounding eighty percent (80%) of the frame of the front windshield. The only section of the glass that had shattered and was missing was that on the very left third of the base of the front windshield. This would be consistent with a fire that was likely intensifying in the left third of the engine compartment, and diminishing in intensity as we moved away from this left third of the engine compartment. Again, please note that seventy percent (70%) of the front windshield was still intact, although shattered at the time of our inspection.

11. There was a significant amount of paint that was still surrounding the front bumper cattle guard, and the plastic composite top face

cover of the front chromed steel bumper was still primarily intact at the time of our inspection. This is consistent with a fire that was lessening in intensity as we moved to the very front or outside of the front of the engine compartment.

12. As we moved toward the front of the engine, it must be noted that the vehicle front grille was primarily consumed in this fire.

13. Even though the front grille was consumed, it must be noted that both plastic composite right-front and left-front headlamp assemblies were intact and attached, although mildly distorted as the result of exposure to heat.

14. As we continued to move rearward, it must be noted that the closed vehicle hood was severely burned, consuming ninety-five percent (95%) of the paint. This aluminum alloy vehicle hood, however, still had some intact paint on the very right-side two-to-three inches (2"-3"). This is potentially consistent with a fire that was lessening in intensity as we moved from the left toward the right side of the engine compartment. It must also be noted that there was a section of the aluminum alloy vehicle hood that had been consumed. This was across approximately the left-side three-foot (3') section, and measured approximately three feet (3') wide by three feet (3') long in the very left-rear corner of the engine compartment.

In ***summary*** of our inspection of the burn experienced by the ***vehicle exterior***, all evidence is purely consistent with a fire that was most intense in the left-rear corner of the engine compartment, and then the fire gradually lessened in intensity as we moved from the left toward the right side of the engine compartment and from the front toward the rear of the vehicle. Additionally,

the fire significantly lessened in intensity as we moved outside of the engine compartment, in front of the engine compartment, around the front bumper. All evidence is purely consistent with a fire, again, that was most intense and traveling away from the very left-rear corner of the engine compartment.

Our inspection of the ***vehicle interior*** revealed:

1. All interior components were coated with a thick layer of powdery, yellowish, whitish remains of a chemical fire extinguisher.

2. All interior seats were intact and attached and unburned and unaffected by this vehicle fire, with the exception of the use of a chemical fire extinguisher.

3. The center console between the front two (2) bucket seats was also intact and attached and uncompromised as a result of exposure to this fire.

4. All flooring material was intact and attached and primarily uncompromised as the result of exposure to fire. It must be noted that we did observe a mild amount of fire fall-down immediately below the left third of the vehicle dash neighboring the firewall. This is the first area of burn that was observed within the vehicle interior.

5. All interior door panels were intact and attached and uncompromised as the result of exposure to heat or fire.

6. Ninety percent (90%) of the vehicle dash was intact and attached and unaffected by this vehicle fire. This included both passenger side and driver's side airbag assemblies, instrumentation, OEM

(Original Equipment Manufacturer) stereo, and HVAC (Heating, Ventilation, and Air Conditioning) controls.

7. The steering column was intact, attached, and was unlocked at the time of our inspection, as there were keys within the ignition. The reason why the keys were in the ignition is because the insured stated that they actually pulled the vehicle out from their carport area immediately neighboring their residence, and they were left within the ignition prior to our inspection.

8. There was no significant burn, as previously stated, on the front face of the vehicle dash. The first portion of burn that was observed on the vehicle dash was on the very top face, immediately neighboring the firewall on the left half. This was only mildly burned, and potentially consistent with the fire migrating from the engine compartment into the vehicle interior through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork.

9. We inspected the area surrounding the steering column, and observed that there was no indication of any significant aftermarket wires at all that would be consistent with the installation of an aftermarket alarm system or any aftermarket electronics. All evidence is purely consistent with this vehicle having contained no aftermarket electronics, and no electrical conversions that contributed to the onset of this vehicle fire.

In ***summary*** of our inspection of the burn patterns within the ***vehicle interior***, all evidence is purely consistent with no interior component contributing to the onset of the fire, and the fire purely traveling from the engine compartment, into the interior, through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork, and not vice versa.

Our inspection of the ***engine compartment*** revealed:

1. This vehicle was equipped with a V8, multiport, fuel-injected engine, and an automatic transmission.

2. The burn within the engine compartment was mirrored by the unconsumed thermal and noise barrier that was previously affixed to the underside of the closed vehicle hood. More specifically, the right half of the engine compartment was completely covered by an intact thermal noise barrier that lay on top of the engine compartment. We were unable to inspect the right half of the engine compartment, until this cover was removed and placed within the vehicle interior.

3. Consistent with the belief of an intense burn in the left half of the engine compartment, under the area that was consumed, under the aluminum alloy vehicle hood, revealed that this section of the thermal pad under the closed vehicle hood was consumed. There were some sections that lay on top of the power steering pump reservoir, the left-front corner of the engine compartment, and across the upper radiator core support, but the remaining portions of the thermal pad under the left half of the engine compartment were consumed.

4. After removing the pad covering the engine, it must be noted that the right half of the engine compartment was uniformly burned, only severely burning the top six-to-eight inches (6"-8"), and mildly burning the bottom half of the engine compartment. There was little consumption of combustible materials in the right half of the engine compartment, and ninety-five percent (95%) of all wires in the right half of the engine compartment had burned, but still

intact, wiring insulation.

5. As we moved toward the relatively open-air environment in the front of the engine compartment, it must be noted that the radiator cooling fan shroud was primarily consumed on the top half, as were the plastic composite radiator cooling fan blades. These components are easily consumed, as fires oftentimes intensify within the relatively open-air environment in the front of the engine compartment. This fire was very different, however, as there was no significant intensification of fire in this open-air environment in the front of the engine compartment, as the bottom half of the plastic composite radiator cooling fan shroud and radiator cooling fan blades were relatively undamaged. Additionally, the aluminum alloy air conditioning condenser and radiator were primarily intact and relatively unburned at the time of our inspection. All evidence is purely consistent with a fire that mildly migrated to, but did not significantly intensify within, the relatively open-air environment in the front of the engine compartment.

6. Even though this is a separate line item, it must be noted that the upper radiator hose was primarily intact at the time of our inspection. It was only severely burned on the top, and still primarily intact on the bottom. All evidence is purely consistent with a fire that was intensifying under the closed vehicle hood, and did not migrate from the bottom toward the top, across the open-air environment in the front of the engine compartment.

7. As we continued to move toward the left half of the engine compartment, we immediately observed a greater amount of consumed wiring insulation, especially in that area at, and immediately above, the left-side engine valve cover.

8. Please note that both right-side and left-side fiberglass composite valve covers were severely burned, but the right-side engine valve cover was completely intact, and did not even expose any fiberglass underlayment. However, the left-side engine valve cover was only severely burned on the very left side and front, exposing the fiberglass underlayment, purely consistent with a fire that was intensifying as we were moving from the right toward the left-hand side of the engine.

9. Even though the fiberglass composite left-side engine valve cover was severely burned, exposing the fiberglass underlayment, it must be noted that the plastic composite power steering pump reservoir was still intact immediately above the front half of the left-side engine valve cover, and this was approximately six inches (6") to the right of the aluminum brake master cylinder. If the fire originated anywhere around this power steering pump reservoir, this reservoir would have been consumed, and it would have generated a significant intensification of the fire. This was not observed.

10. The air intake plumbing, from the left-front corner of the engine compartment to the aluminum alloy upper air intake manifold, was consumed. This is very normal, as the plastic composite air intake plumbing is easily consumed, even in relatively mild engine compartment fires. The fact that it was consumed in the left front of the vehicle, across the open-air environment in the front of the engine compartment, to the upper air intake manifold, is testament to the fact that the fire had definitely intensified as we moved from the right, toward the left-hand side of engine compartment. The easily consumed upper radiator hose was still primarily intact, and a fluid reservoir in the right-front corner of the engine compartment

was still intact, yet the fluid reservoir in the left-front corner of the engine compartment was nearly consumed. Again, this is testament to the fact that the fire was intensifying as we were moving from the right toward the left side of the front of the engine compartment.

11. As we moved from the front toward the rear of the left third of the engine compartment, it must be noted that the brake master cylinder reservoir was primarily consumed. This will be more closely addressed shortly.

12. As we moved from the consumed brake master cylinder reservoir toward the left side, it must be noted that the power distribution center in the left-rear corner of the engine compartment was severely burned on the right-side face, but only mildly burned on the left-side face. This power distribution center was severely burned on the top face, but only on the right side and front. In fact, the area of greatest burn and fire intensification was that on the right-front corner of this power distribution center, closest to the very front portion of the brake master cylinder.

13. As previously stated, there was insulation-void wiring in this left third of the engine compartment that was relatively widespread. However, the greatest amount of insulation-void wiring was that around the brake master cylinder and power booster.

14. Even though the brake master cylinder reservoir was primarily consumed, it must be noted that the rearmost top opening on the aluminum alloy brake master cylinder was nearly filled with resolidified remains of plastic composite materials. However, the front-most master cylinder reservoir opening on the top of the brake

master cylinder experienced much more severe burn and near consumption of the plastic composite remains. Obviously, the fire was intensifying as we were moving from the rear toward the front of this brake master cylinder.

15. There was a brake pressure switch still screwed into the top forward-most boss on this aluminum alloy brake master cylinder. The brake master cylinder was still intact and attached, and not significantly compromised as the result of exposure to the fire. However, this forward-most brake pressure switch, which is identified as the brake pedal deactivation switch for the cruise control, was severely burned. In fact, it was severely burned within the interior as well. The interior burn of this brake master cylinder pressure switch is consistent with a fire originating within the interior, and then igniting surrounding combustible materials, and intensifying around the forward-most top section of the brake master cylinder.

We did not inspect the automatic transmission fluid or engine oil fluids on this vehicle, due to the fact that if other people want to inspect this vehicle, we did not want to relocate any components within the engine compartment for fear of evidence spoliation.

All that can be stated, however, is that all evidence is purely consistent with this fire having been lowest and most intense immediately surrounding the very front portion of the brake master cylinder, surrounding the brake pedal deactivation switch. The fire then spread from this very front portion on the top of the brake master cylinder, toward the right side of the engine compartment, and through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork into the vehicle interior.

Due to the plentiful assortment of vehicle fires associated with these Ford vehicles, relating to brake pedal deactivation switches, all evidence is purely consistent with this vehicle fire having been the result of failed electronics surrounding the brake pedal deactivation switch on the top front portion of the brake master cylinder. We would recommend that Ford Motor Corporation be placed on notice relating to the onset of this vehicle fire, and be given an opportunity to inspect.

RESEARCH OF RECALL INFORMATION

We contacted the National Highway Traffic Safety Administration (NHTSA) to identify any preliminary evaluations, engineering analyses, or recalls on 2001 Ford Expedition vehicles.

At this time, a search of their records indicated no information relating to the accident/loss as described.

RECOMMENDATIONS

We recommend that the 2001 Ford Expedition vehicle be retained, secured, and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of this Ford Expedition vehicle by any other concerned parties.

IV. BASIS OF REPORT

This report is based upon the following:

1. Inspection of the 2001 Ford Expedition vehicle.
2. Interview with the insured.
3. Researched recall information.
4. Information and observations as noted in this report.

V. ATTACHMENTS

PHOTOGRAPHS

1. Front view of the Ford Expedition vehicle.

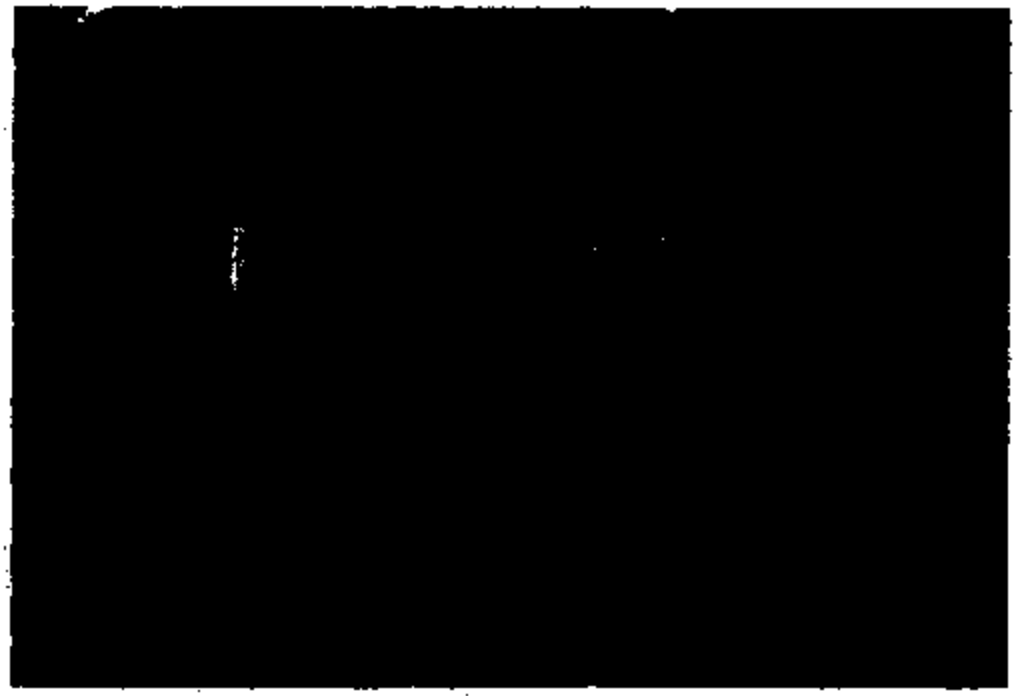
2. Left-side view of the Ford Expedition vehicle.

3. Right-side view of the Ford Expedition vehicle.

4. Rear view of the Ford Expedition vehicle.

5. View of the burned remains of the Texas Department of Public Safety inspection sticker and vehicle registration stickers.

6. View of the vehicle identification tag.



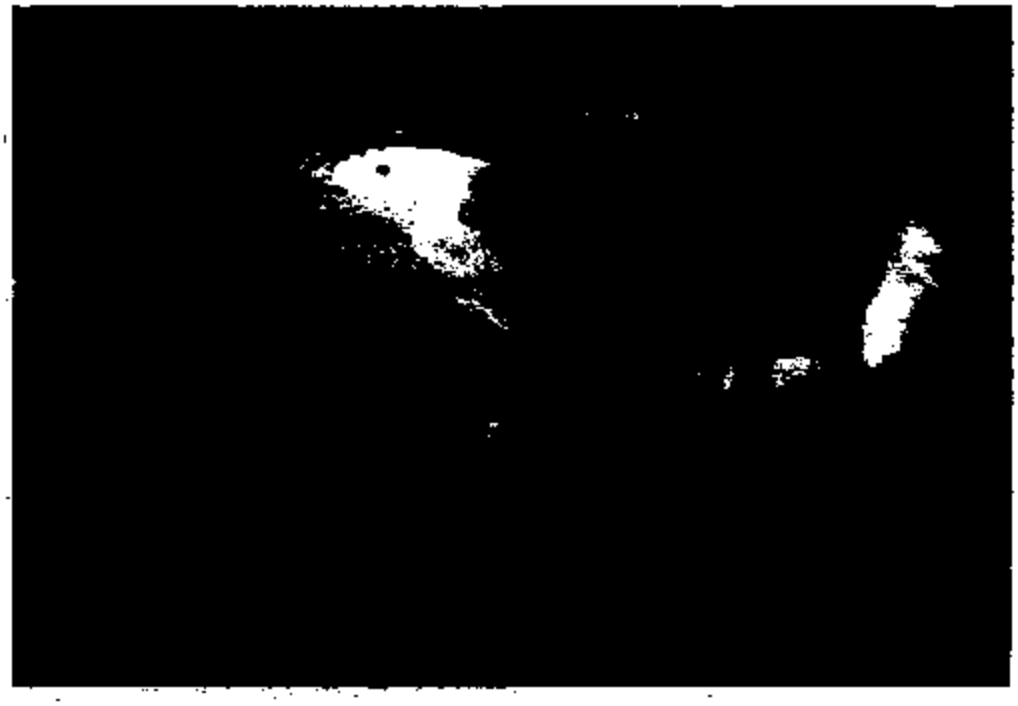
7. Overview of the lack of compromise surrounding the left-side door lock/handle assembly.

8. Overview of the burn experienced by the left-front fender area.

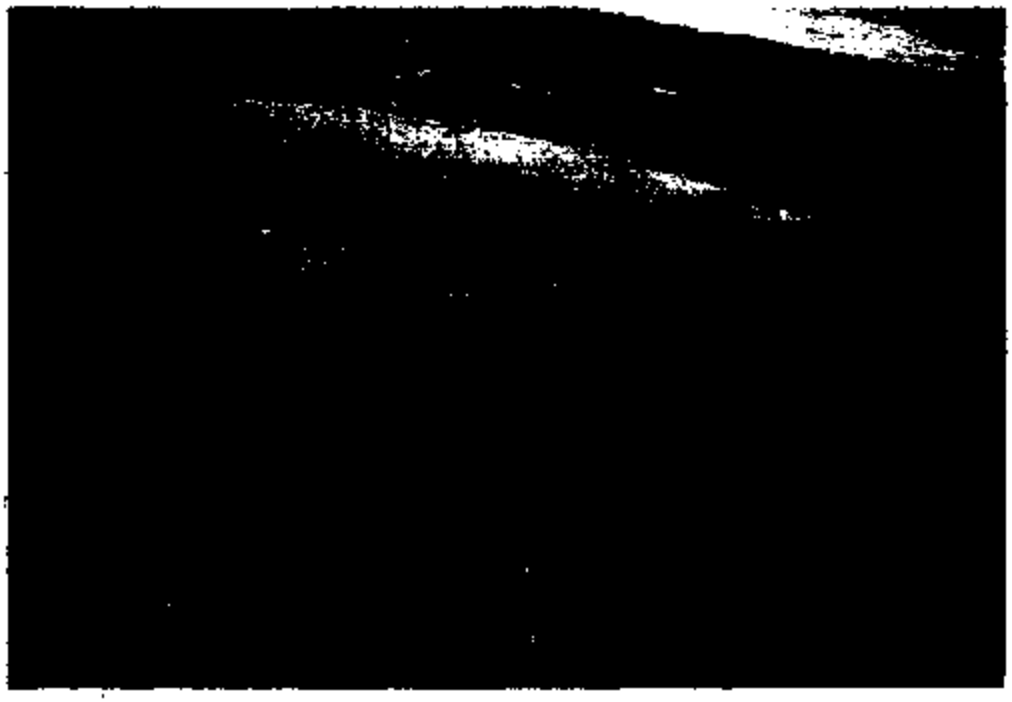
9. Overview of the burn experienced by the front windshield.

10. Overview of the burn experienced by the very front of the vehicle.

11. Overview of the burn experienced by the closed vehicle hood.



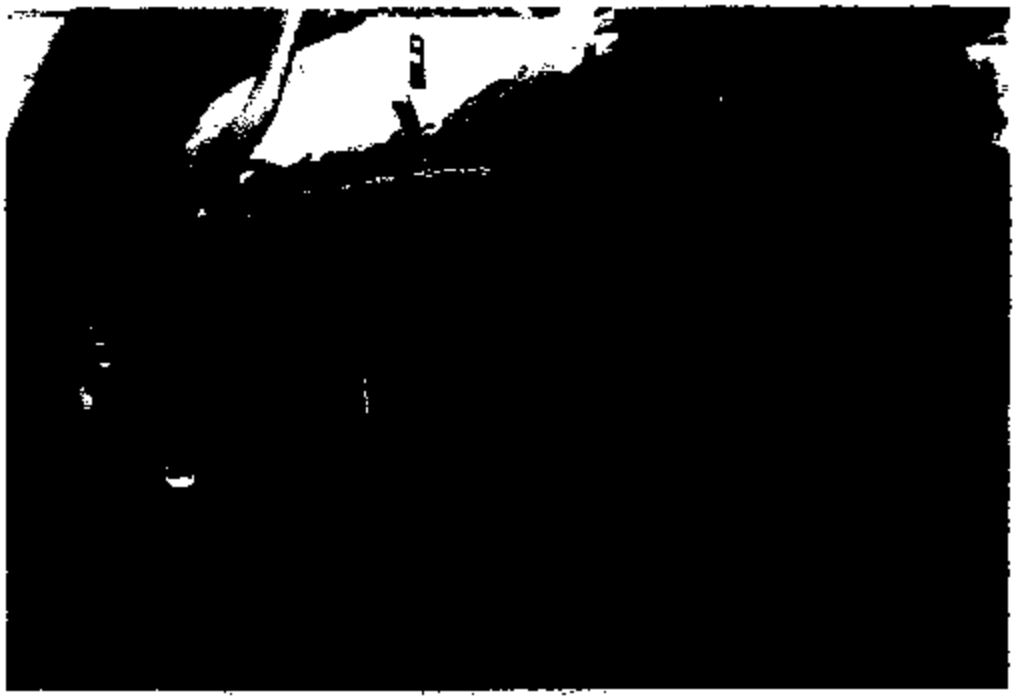
12. Overview of the lack of burn experienced by the right-front fender area.



13. Overview of the lack of burn experienced by the interior rear bench seat.

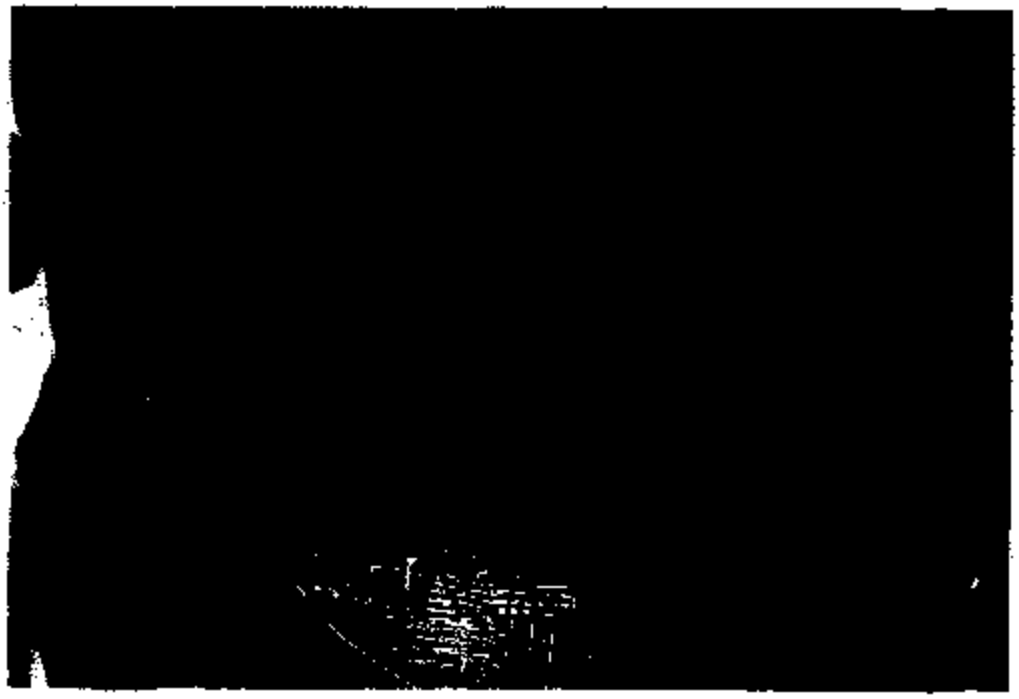
14. Overview of the lack of burn on the front two (2) bucket seats.

15. Overview of the back of burn on the front face of the vehicle dash as viewed from the left.



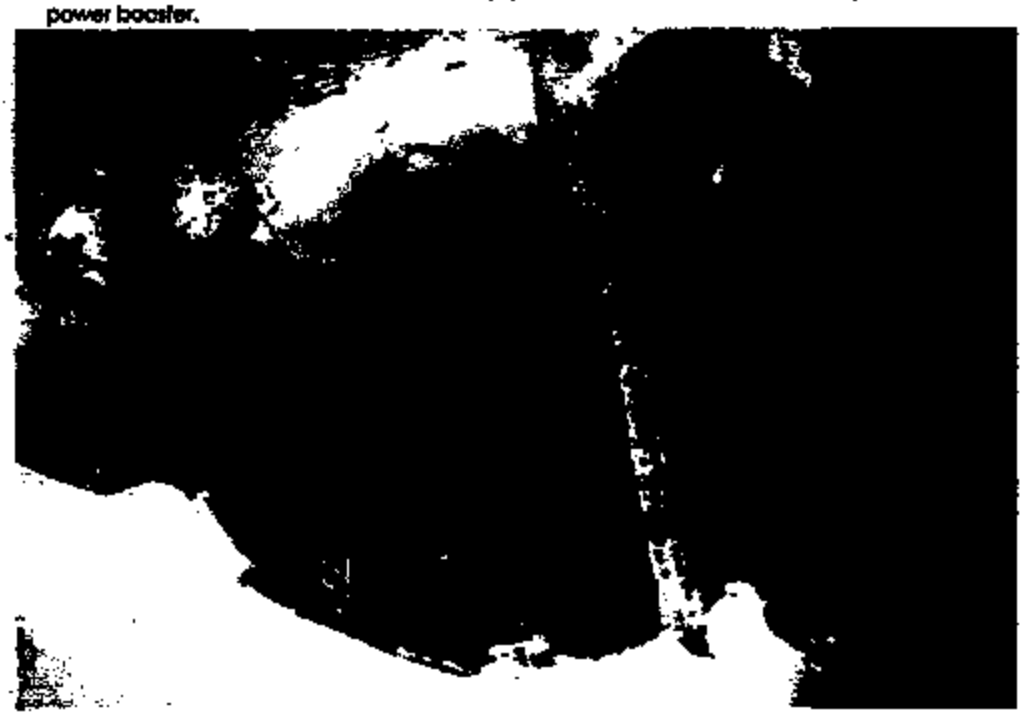
16. Overview of the OEM (Original Equipment Manufacturer) center third dash-mounted AM/FM stereo cassette player.

17. Overview of the lack of burn on the underside of the left third of the vehicle dash.



18. Overview of the burn experienced by the top face of the vehicle dash as viewed from the left.

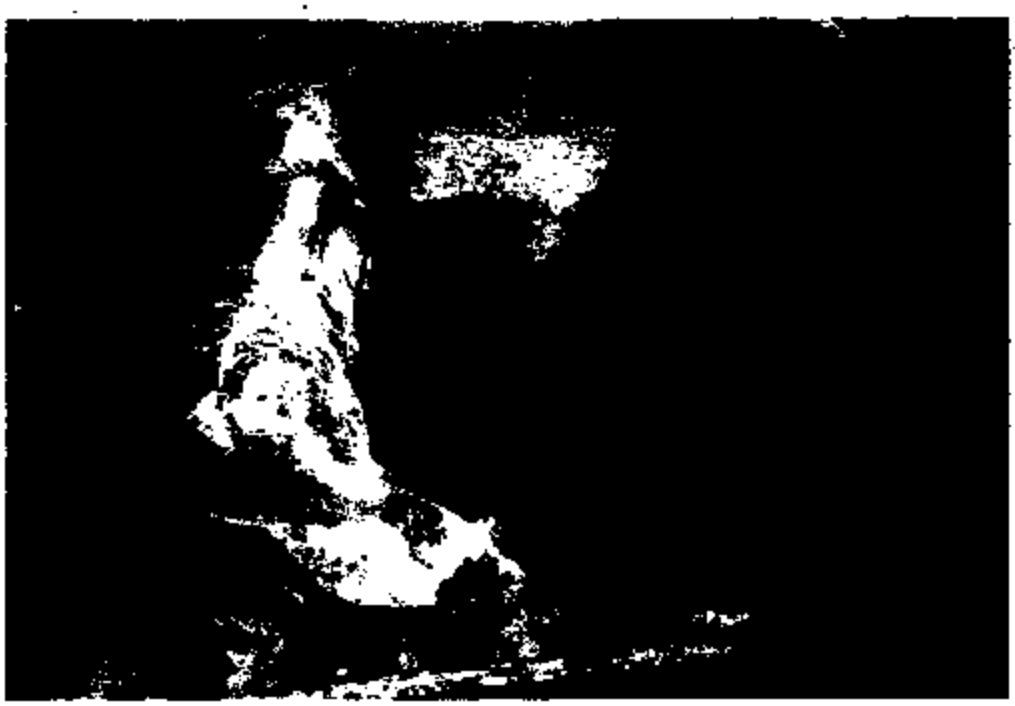
19. Overview of the near clean burn on the top portion of the firewall immediately above the brake power booster.



20. Overview of the underside of the vehicle hood after it was opened.

21. Overview of the engine compartment as viewed from the front.

22. View of the engine compartment as viewed from the left.



23. View of the engine compartment as viewed from the right.

24. Overview of the engine compartment after the unconsumed right half studded hood pad was removed and placed within the vehicle interior.

25. Closer view of the limited burn experienced by the right half of the engine compartment as viewed from the front.

26. Overview of the more intense burn experienced by the left half of the engine compartment as viewed from the front.

27. Overview of the limited burn experienced by the front engine compartment situated radiator and air conditioning condenser.

28. Overview of the right side of the engine.

29. Overview of the left side of the engine.

30. Overview of the unconsumed combustible material immediately above the right side of the engine.

31. View of the unconsumed combustible materials on the firewall immediately above the engine.

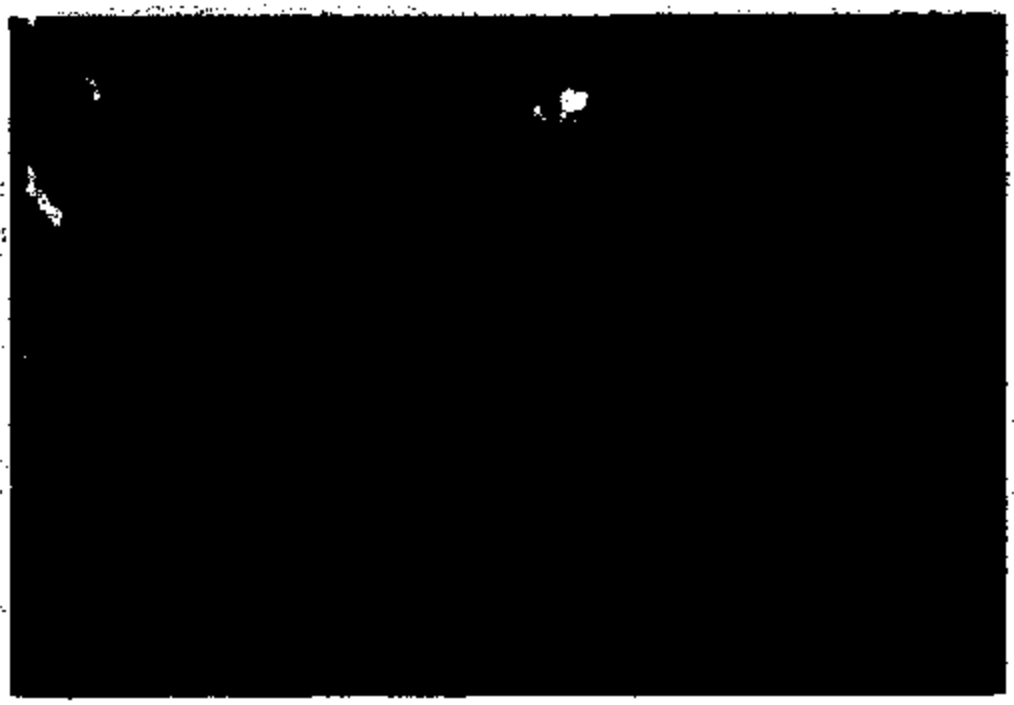
32. Overview of the still primarily intact power steering fluid reservoir.

33. Overview of the primarily intact aluminum alloy brake master cylinder.

34. Overview of the brake master cylinder as viewed from the left.

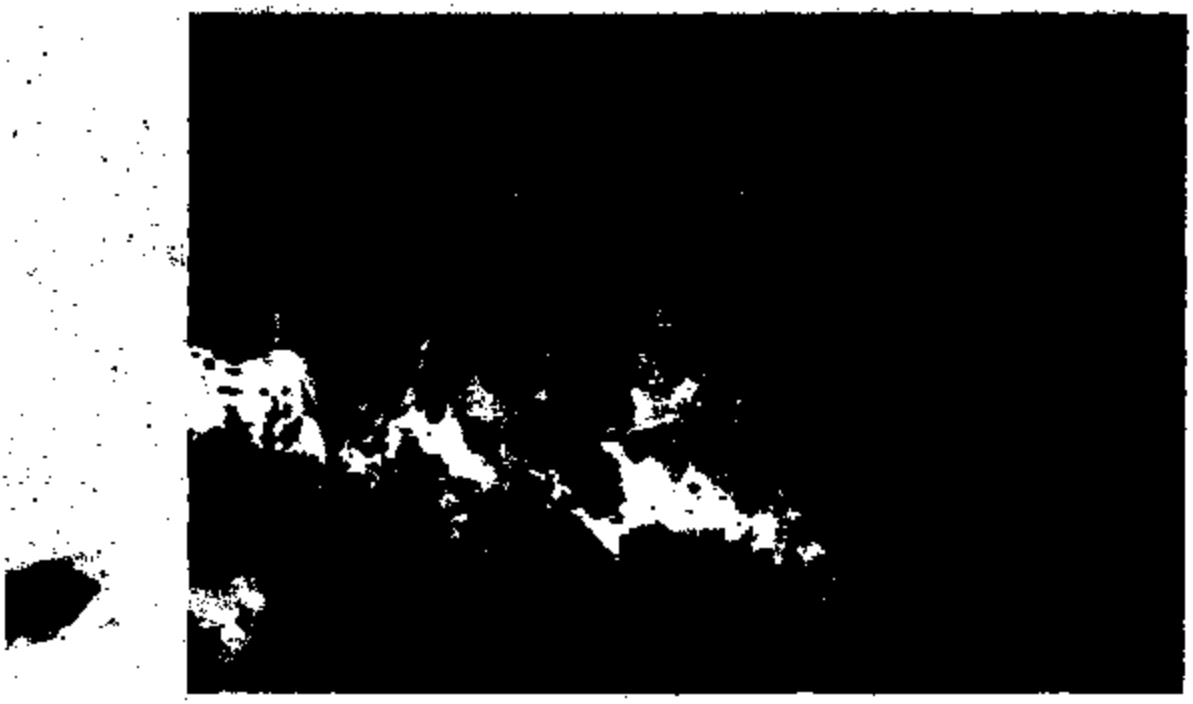
35. View of the significant amount of unconsumed plastic materials on the rear-most opening on the top of the brake master cylinder.

36. Overview of the much more intense burn on the opening immediately behind the brake pedal deactivation switch.

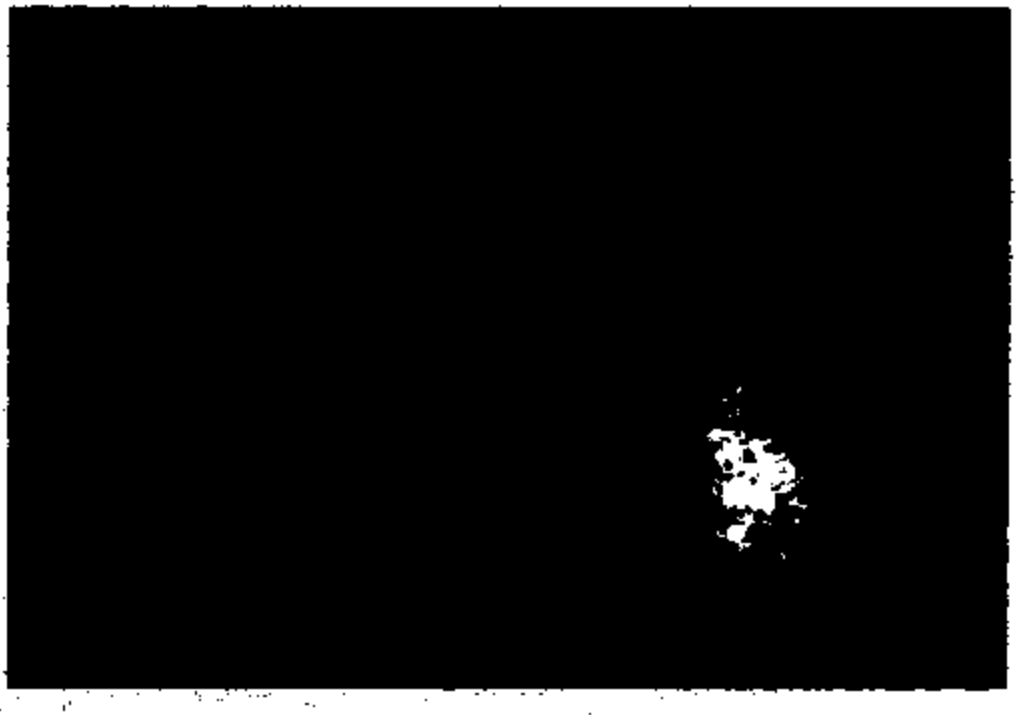


37. View of the intense burn of the brake pedal deactivation switch as viewed from the top left.

38. Top view of the left-rear engine compartment situated power distribution center.



39. View of the power distribution center as viewed from the front.



40. View of the power distribution center as viewed from the right.

41. Overview of the area that was uncompromised as the result of this fire surrounding the interior fuse panel.

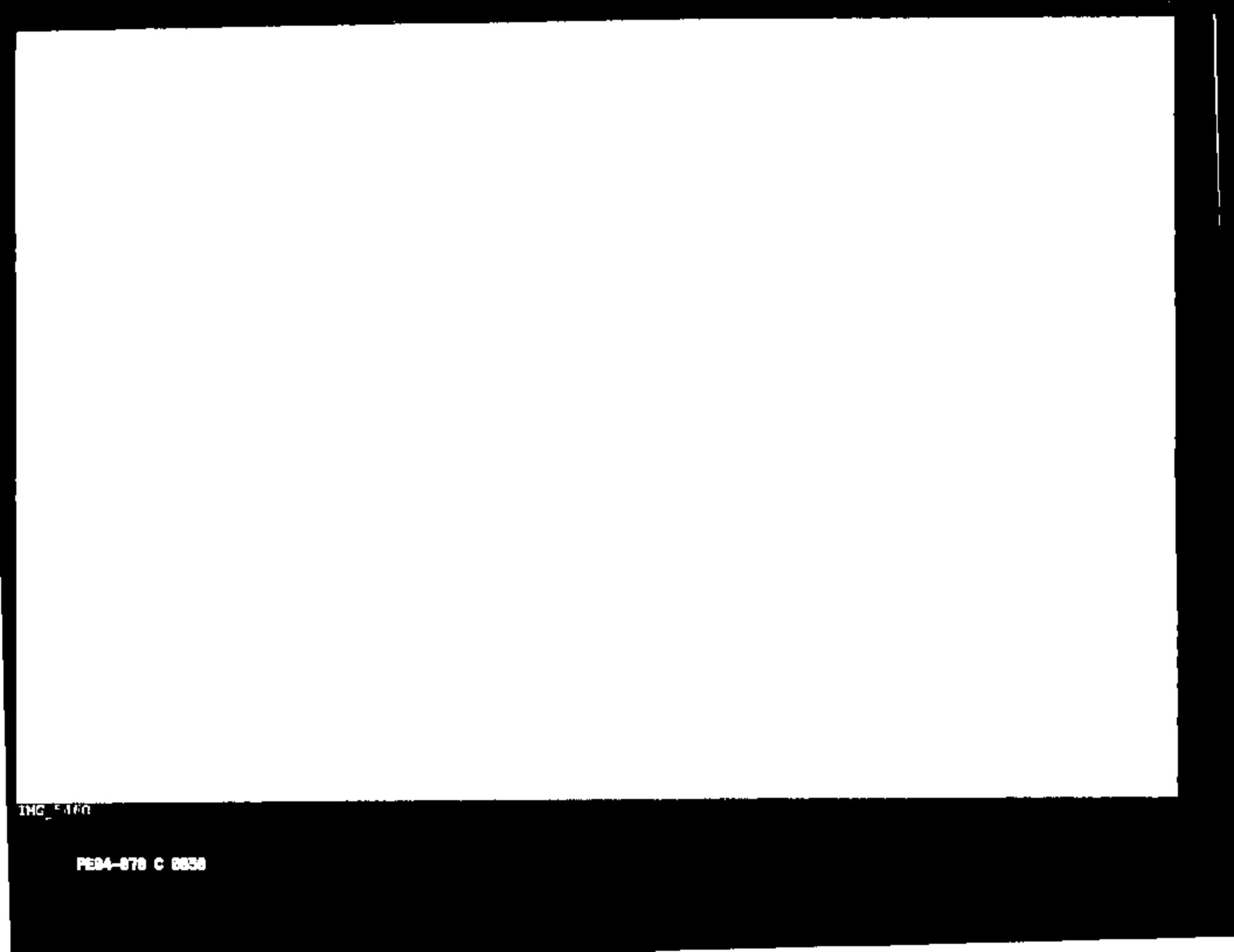
FE04-978 C 0049

PE84-878 C 0051

DMG_5-184

TMC = 1.19

PC04-078 C 0025



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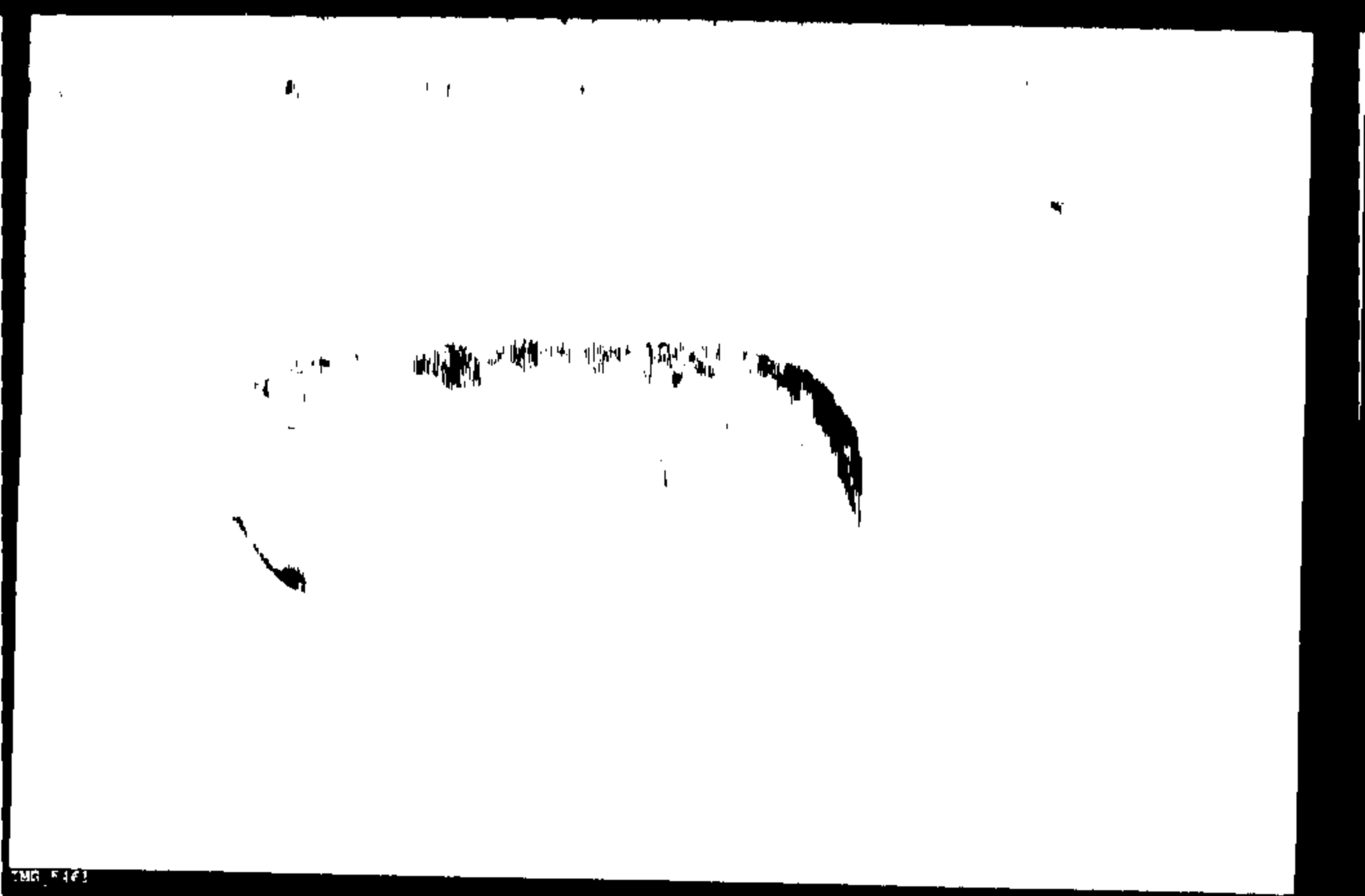

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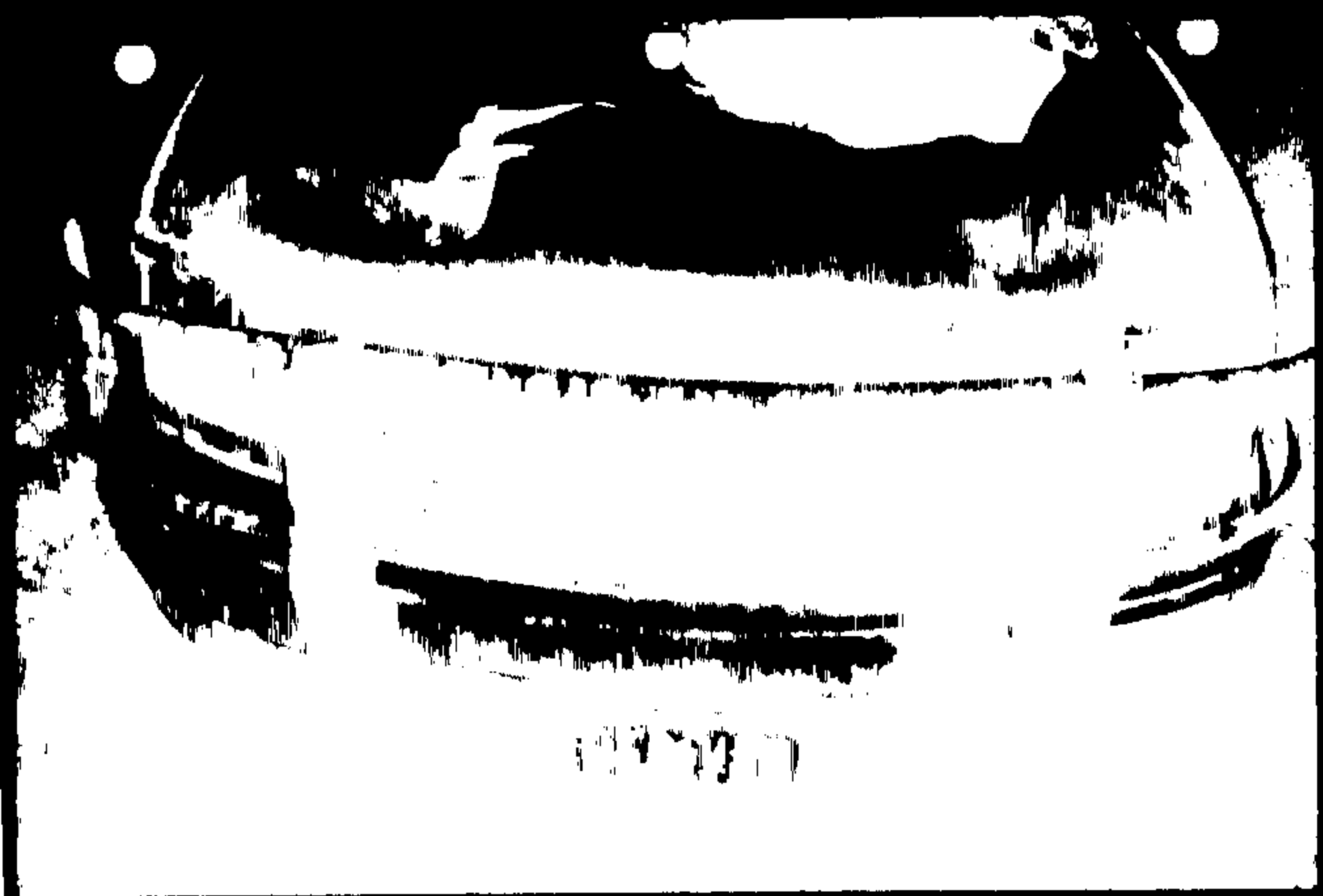
PE84-078 C 0859



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TRG 7166

PE84-918 C 8552

PE84-878 C 0083

PS84-078 C 8584

IMG 5459

PE84-878 C 8685

IMG_5107

P504-078 C 9666

PSM-978 C 0007

MG 54[illegible]

PE84-676 C 8858

PE84-876 C 8871

TNG_5016

PE94-678 C 6672

PE84-878 C 8573

F284-678 C 8574


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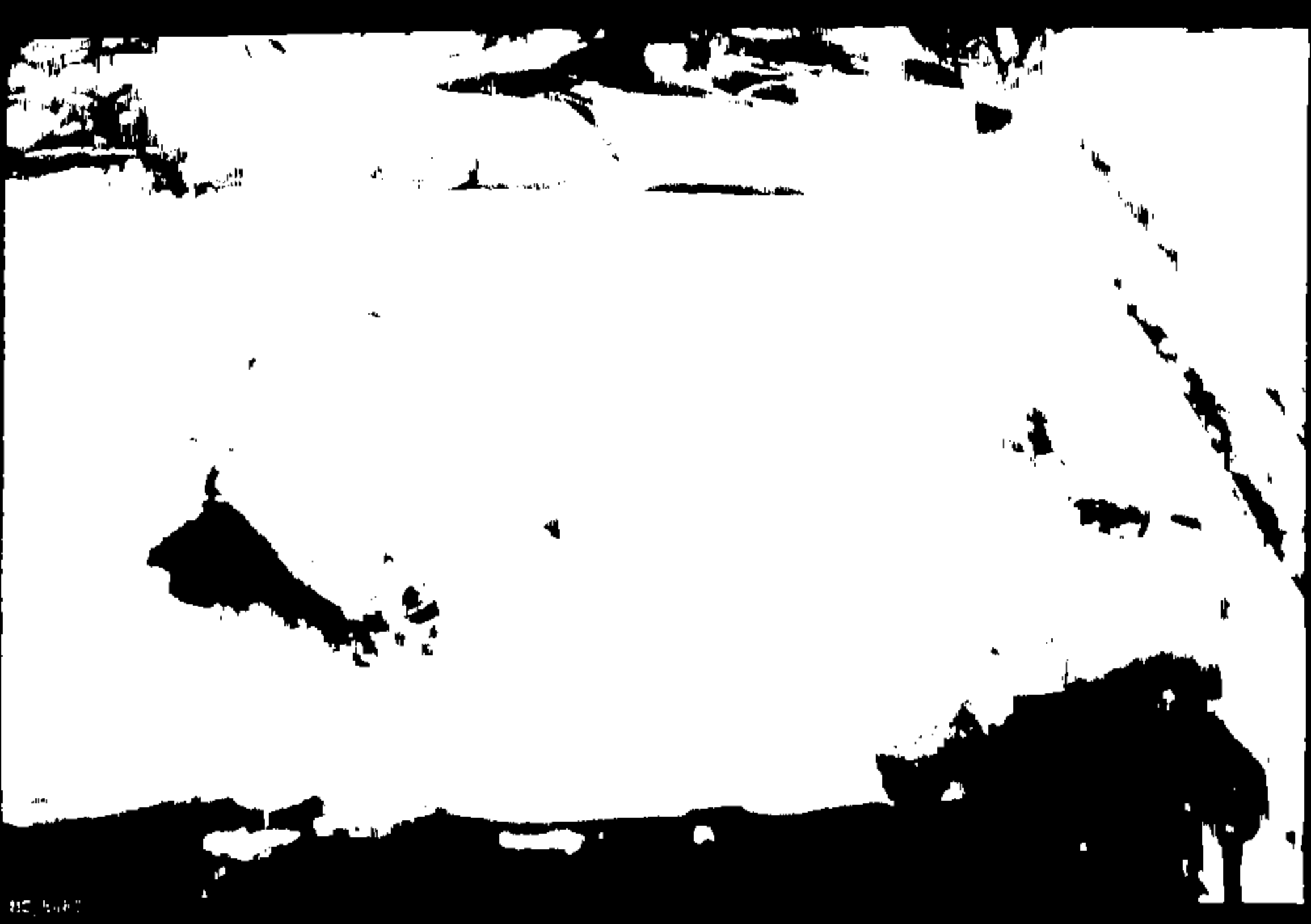
PEM-678 C 8675



FEBA-678 C 6578

ING 5481

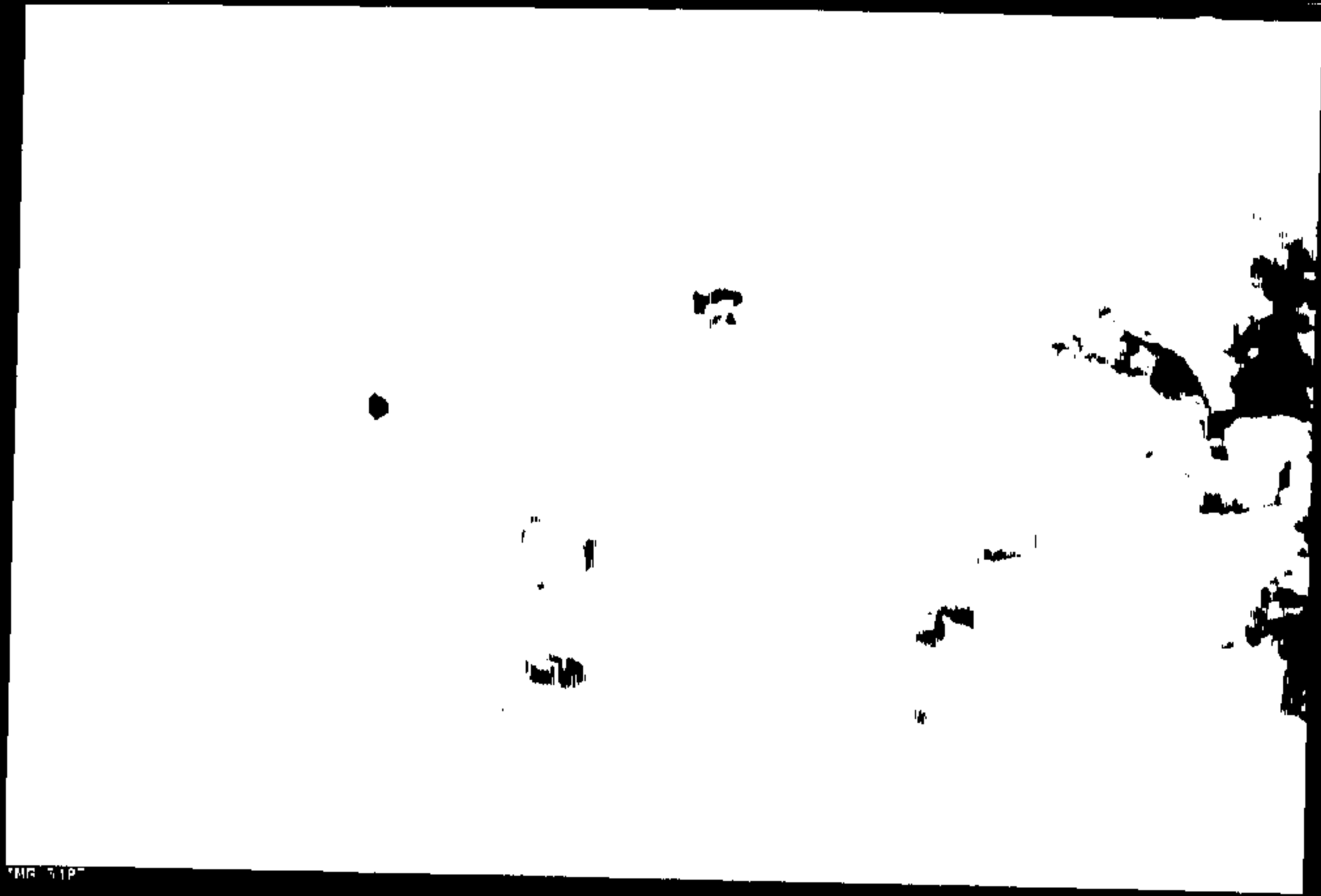
PEDA-678 C 8677

IMG_5182

PE84-878 C 6678

PE84-878 C 8678

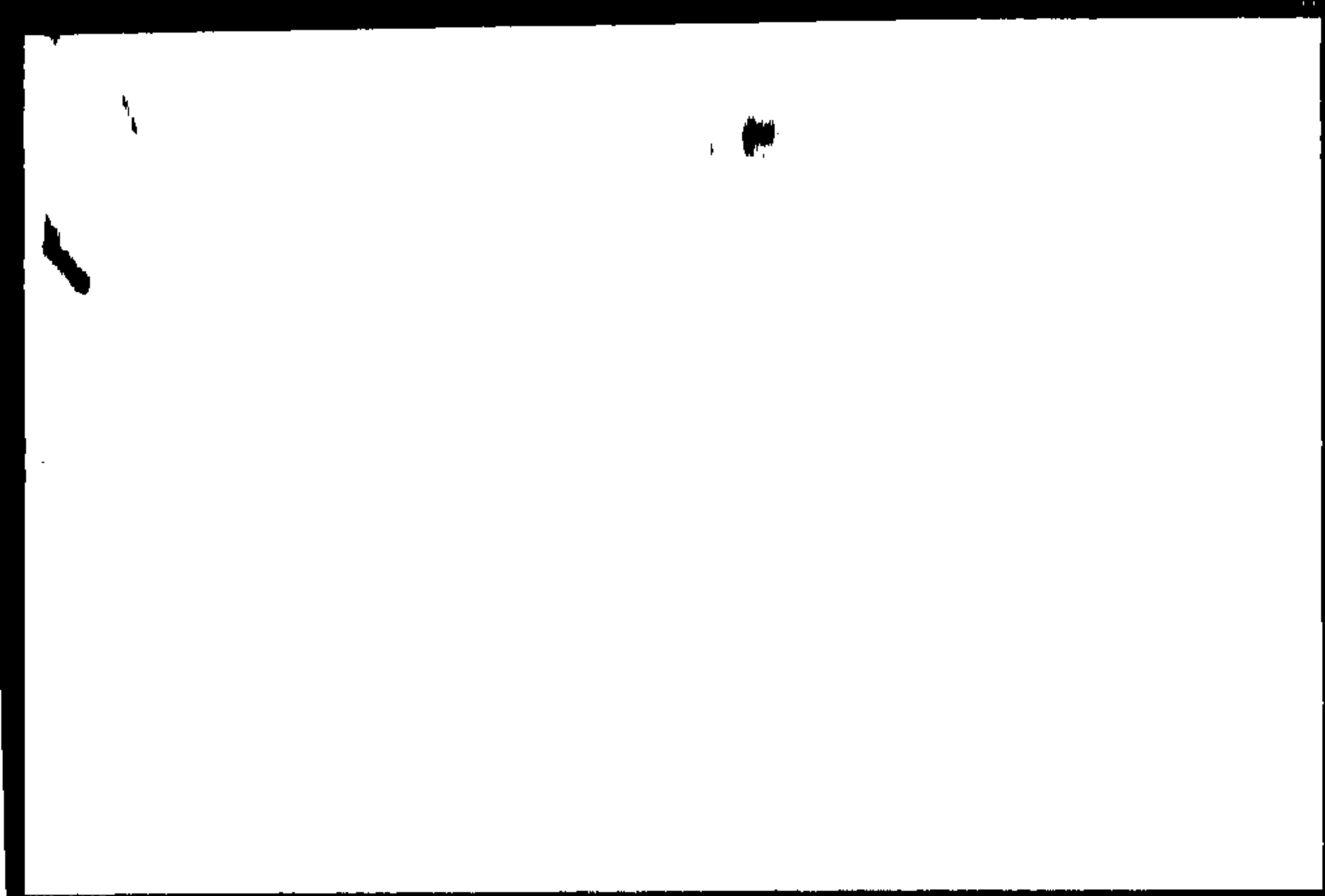
PE84-078 C 8552



P284-878 C 9603

IMG_1484

PE94-978 C 9585



IMG_5490

PE84-878 C 0886

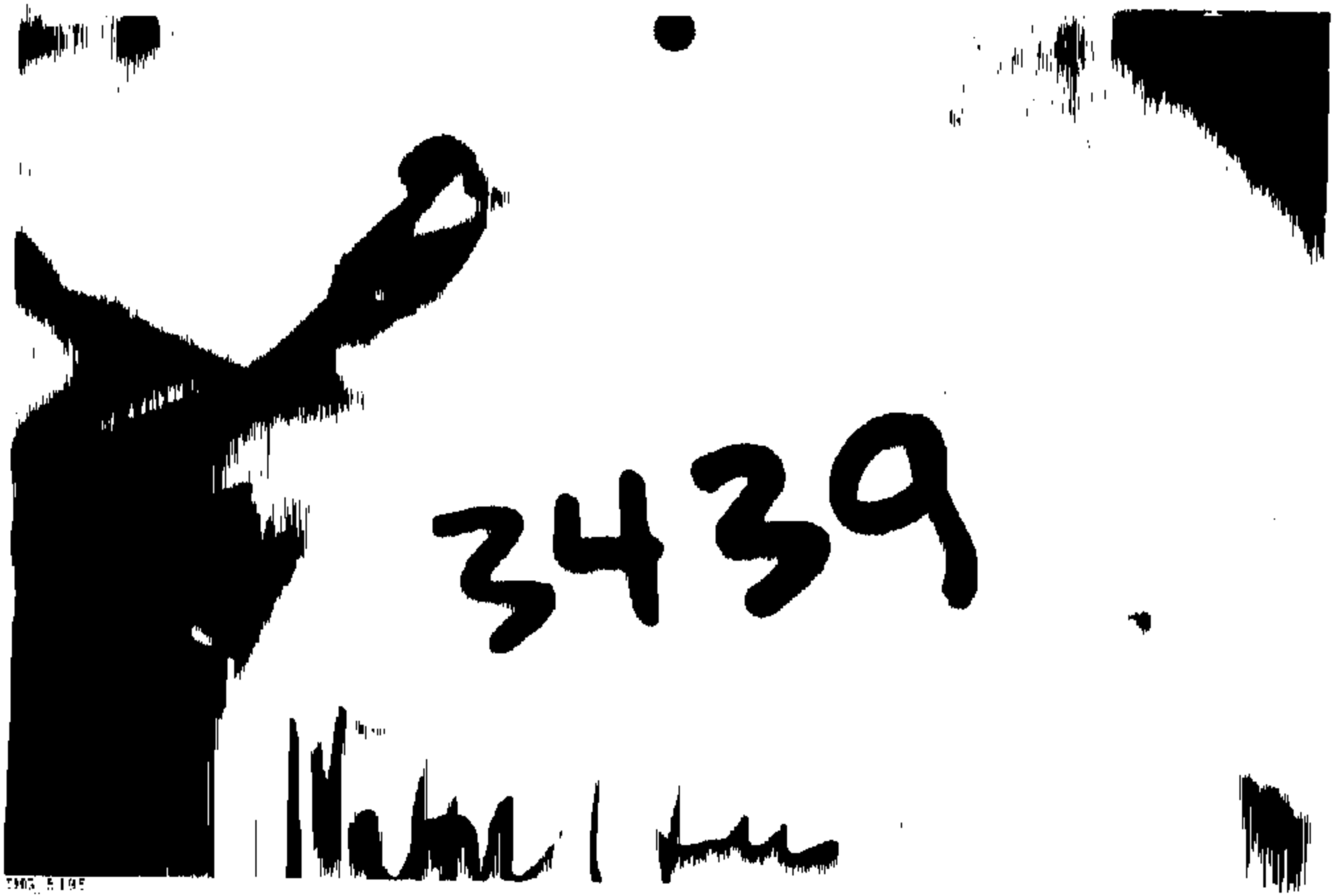
PE94-878 C 6667

TMG 5452

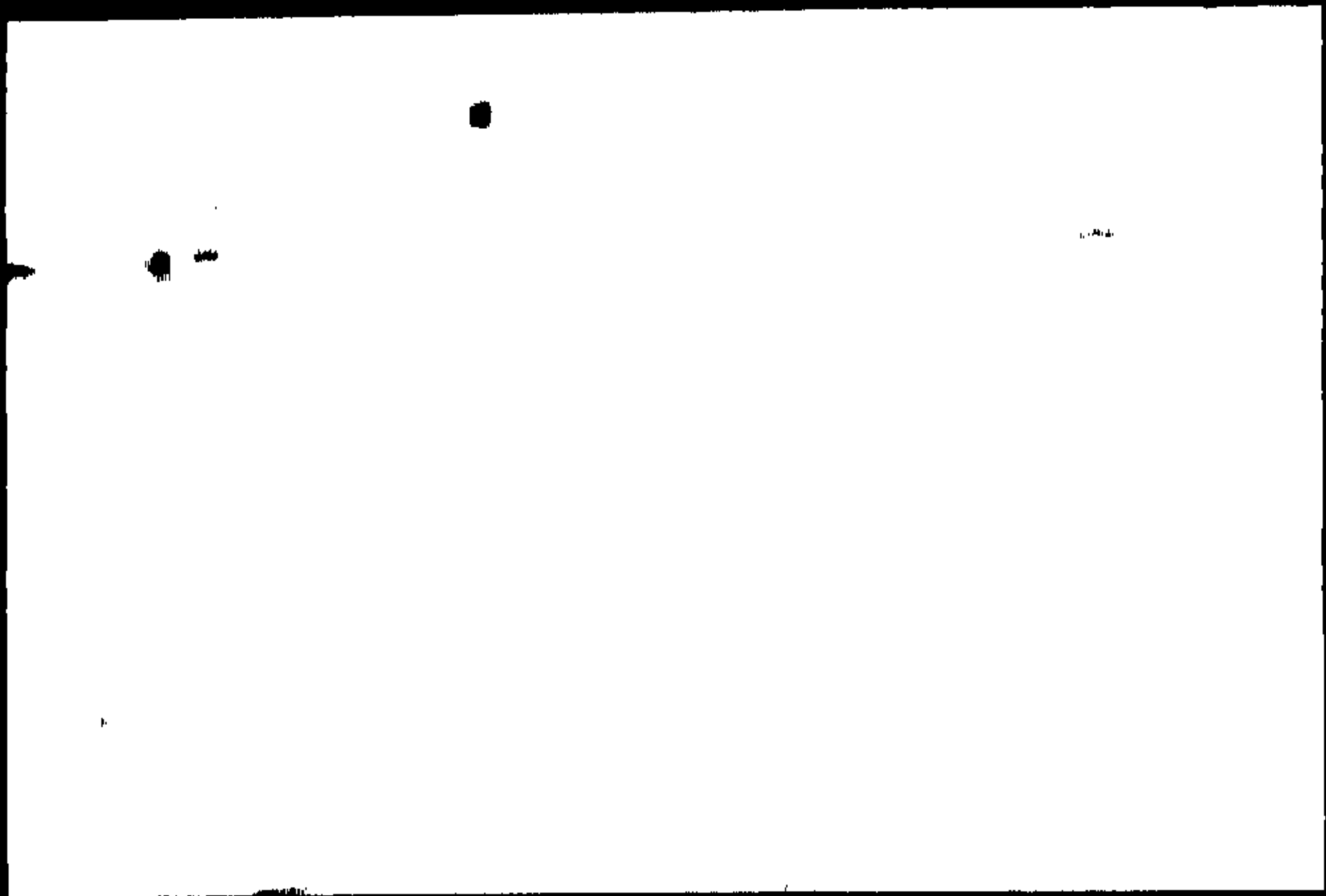
PE94-878 C 0886

MC 5193

PE84-676 C 9898



PE84-070 C 6002



PE84-878 C 8894

New

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You're in good hands.

Allstate Insurance Company
16700 East Hardy, Suite A
Houston, TX 77032

September 20, 2004

RECEIVED SEP 27 2004 - SA

Ford Motor Company – General Counsel's Office
3 Parklane Blvd, Ste PTW300
Dearborn, MI 48126
Attn: Shawn Norton

FORD MOTOR COMPANY
RECEIVED
SEP 27 2004
OFFICE OF THE
GENERAL COUNSEL

RE:	**Our Claim Number:**	[redacted]
	Our Insured:	
	Vehicle:	**2000 Ford Expedition**
	VIN #:	**1FMRU1562Y**[redacted]
	Date of Loss:	**9/17/04**
	Loss Location:	**Rt 5 Box 110B, Kirbyville, TX**
	Amount of Loss:	**pending**

Dear Ms. Norton:

Please accept this letter as notice to your company of a claim for subrogation. Our policyholder sustained fire damage to the above referenced vehicle. The damages are possibly linked to the speed control deactivation switch.

Jeff Abrams has completed the initial inspection. Please contact him at to make arrangements for a joint inspection. The vehicle is located at Bayou City Auction Pool.

If any further information is needed, I can be reached at 281-618-5323.

Sincerely,

Cheryl LeRoy
Staff Claim Service Adjuster
Allstate Insurance Claim Service Organization

PE04-078 C 0685

082-2

FARMERS

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
Document@farmersinsurance.com
Fax : 877-217-1389

CONSUMER AFFAIRS SECTION

4 OCT -5 A9:28

09/28/2004

Ford Motor Co.
Attn: Shawn Norton
P.O. Box 6248 - MD 3ne B
Dearborn, MI 48126

FORD MOTOR COMPANY
RECEIVED
CLAIMS
OCT 05 2004
OFFICE OF
GENERAL COUNSEL

Re: Our Insured: [redacted]
Loss Date: 07/29/2004
Claim Number: [redacted]
Total Amount Owed: $22,554.81

Dear Shawn Norton,

A review of the facts of the above loss indicates that your product failed and caused damage to our insured's property. We have made payment to our insured for these damages, and now seek reimbursement from you. WE RESPECTFULLY ASK THAT YOU NOT RESPOND TO OUR REQUEST WITH A FORM LETTER.

You will find this correspondence and its enclosures contain substantive information and support adequate for your firm to make a decision concerning your liability. ***This vehicle will be available for your inspection during the next 60 days. Afterwards, we will be required to attempt to sell the salvage.***

The entities in the stream of commerce, such as you, a manufacturer, are liable in both negligence and product liability. As you know, your obligation is to properly design and test, manufacture, and give appropriate instructions for installation and use of your product.

Your product did not meet the expectations of my insured, the consumer. Your product failed and caused the loss resulting in damages of 22,554.81. Attached are documents substantiating payment.

It is our desire to settle this claim without causing you the additional time and cost of litigation or arbitration. After reviewing the enclosed, please call me to discuss resolving this matter.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Shell

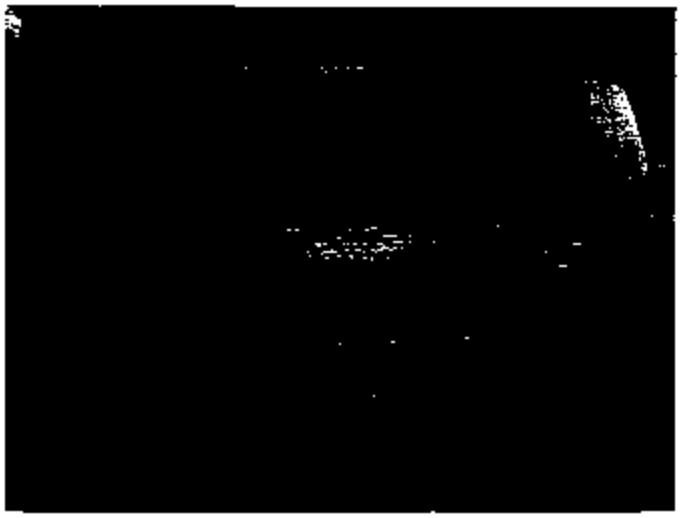
Scott Sheffield
Auto Subrogation Representative
512-238-5739

ENCLOSURES

right front

front

left front



left side

left rear

rear

PE84-078 C 6781

right rear

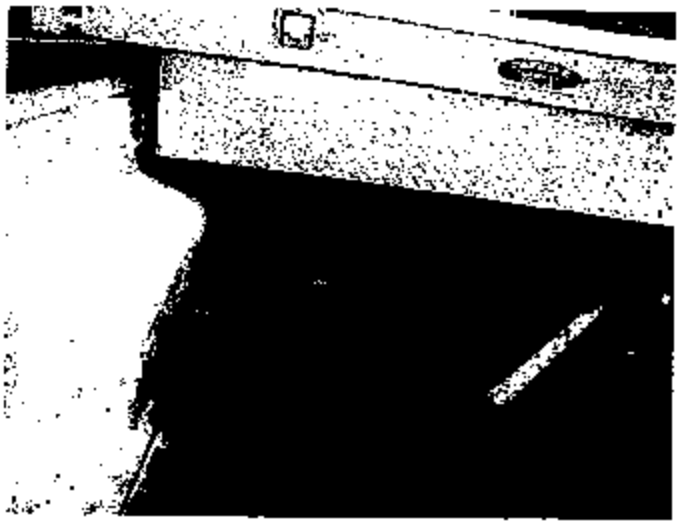
right side

front interior

rear interior

steering wheel

engine



Interior of bed of truck