PE04-078
FORD
1/28/2005
BOOK 4 OF 12
ATTACHMENT F
PART 3 OF 6

RECEIVED NOV - 5 2004

New

State Farm Insurance Companies®

FIRE SUBROGATION OFFICE
8222 N. Beltline, Suite 100
Irving, TX 75063

November 3, 2004

Jason Ilkin
Susman Godfrey
1000 Louisiana St. #5100
Houston, TX 77002-5096

Re: Claim Number: [redacted]
Insured:
Date of Loss: 10/31/2004
Loss Location: 562 Oxbow St., Mesquite, TX
Your Client: Texas Instruments

Dear Mr. Ilkin:

This letter is to notify you of a fire loss incurred by our insured when their 2000 Ford Expedition caught fire in the garage. The initial investigation indicates the cause was a failure of the cruise control deactivation switch.

We are providing early notice because often, your client is brought into a claim because Ford makes claims of other parties' involvement. At this time, the scene and the vehicle are both available for inspection, but the scene will not be available in the future.

The damage estimates have not been completed, but we anticipate the loss will be around $50,000. I am enclosing color copies of the photographs taken at the scene. The only fire damage is around the vehicle, but there is smoke damage throughout the house. I do not have photographs of the vehicle yet, but the description I have is that the fire started in the motor compartment and caused a hole through the hood of the vehicle in front of the windshield on the driver's side.

Please let me know if you have any questions, or if you wish to have the scene and/or the vehicle inspected.

Sincerely,

Lesa Key
Product Investigator
State Farm Lloyds
(214) 296-8837
(214) 296-8840 Fax

State Farm Insurance Companies

P.O. Box 799011
Dallas, TX 75379-9011
(866) 861-0327
Fax - (888) 257-8076

December 17, 2004

Shawn Norton
Ford Motor Company
Three Parklane Blvd.
Dearborn, MI 48126

RE: Claim Number: [redacted]
Date of Loss: October 31, 2004
Our Insured: [redacted]
Year/Make/Model: 2000 Ford Expedition
VIN: 1FMRU15L7Y[redacted]

Dear Ms. Norton:

This vehicle was insured by State Farm and involved in a comprehensive (fire) loss. The claim settled for $22,469.95, which includes our insured's deductible.

Our investigation establishes the cause of loss was due to a defective cruise control deactivation switch.

Enclosed is our documentation. We will retain the evidence until we conclude this matter with your company. You may contact me to arrange for inspection of the vehicle.

Please consider this notice as our demand for reimbursement.

Sincerely,

Tonya Bedell

Tonya Bedell - Team
Claim Representative
(214) 295-8712 Ext.

State Farm Mutual Automobile Insurance Company

Enclosures

State Farm Insurance Companies®

November 2, 2004

FIRE SUBROGATION OFFICE
8222 N. Beltline, Suite 150
Irving, TX 75063

Shawn Norton
Ford Motor Company
Parklane Tower West Suite 300
Three Parklane Blvd.
Dearborn, MI 48126-2568

Re: Claim Number: [redacted]
Insured: [redacted]
Date of Loss: 10/31/2004
Loss Location: 562 Oxbow St., Mesquite, TX

Dear Ms. Norton:

We are writing to you regarding a fire loss incurred by our insured when their 2000 Ford Expedition, VIN 1FMRU15L7Y[redacted] caught fire in their garage. There have been no prior repairs other than routine maintenance like oil changes. The initial investigation indicates the loss may have been caused by a failure of the cruise control deactivation switch as indicated by a hole burned through the hood of the vehicle in front of the windshield on the driver's side. The vehicle is insured by State Farm as well (claim number [redacted]

I am enclosing some photographs of the scene, but do not have any photos of the vehicle. The scene has been preserved, but the vehicle was removed the night of the fire. The vehicle has not had any work since the loss and will be preserved for non-destructive examination by your expert in the presence of a State Farm representative. We do not have any repair estimates yet, but anticipate the loss will be around $50,000 due to smoke throughout the house and fire damage in the garage. Documentation will be provided on damages once the claim handling process is complete.

Please let me know at your earliest convenience if you wish to have your expert examine the scene and/or the vehicle.

Sincerely,

Lesa Key
Product Investigator
State Farm Lloyds
(214) 296-8837
(214) 296-8840 fax

Keller and Associates
P. O. Box 1239
Sanger, TX 76266
(972) 434-3809 or (214) 384-9357

November 2, 2004

FILE #K0411222

Report One

CLIENT: Ms. Lesa Key
State Farm Insurance Company
P. O. Box 799014
Dallas, TX 75379-9014

INSURED: [redacted]

LOSS LOCATION: [redacted]
Mesquite, TX [redacted]

DATE OF FIRE: 10/31/04

POLICY #: Not Reported

CLAIM #: [redacted]

This report is prepared for the above named client.
Release to any other persons, company or agency MUST
be approved by the client.

ASSIGNMENT

This assignment was received on 11/1/04. Instructions were to conduct a fire origin and cause investigation. The investigation began on 11/1/04.

ENCLOSURE

1. 91 fire scene photographs with explanation sheet

2. Mesquite Fire Department Incident Report

INSURED PROPERTY

The risk is a two story single family dwelling. It is constructed with brick exterior on a concrete slab foundation. The roof is covered with composition shingles. There are four rooms, one bathroom, and a two car garage on the first floor level of the home. There are two rooms, one bathroom, and a loft on the second floor level of the home. The house faces to the west. The home is built as an all electric home.

FIRE SCENE EXAMINATION

A fire scene examination was conducted on 11/1/04. The building was photographed and an inspection was made.

Restoration personnel were present at the location at the time of my arrival. They were packaging and removing personal property and clothing items from the building.

I found that the fire had originated in the garage. It is apparent that there had been a vehicle parked in the garage. The vehicle had been removed.

An inspection was made of the home exterior. No actual fire damage is visible from the exterior of the building. All doors and windows are in place. The fire did not escape through any window or door openings. The fire did not penetrate the roof of the building. There is minimal smoke staining visible around the outside of the house. The majority of the smoke visible is around the garage and garage overhead door which is located at the northeast corner of the building.

An inspection was made of the home interior. I found that there is no fire damage in the living quarters of the building. There is some smoke damage present in the home interior; however, there is no damage due to flame impingement to the living quarters of the building.

I found that the fire originated in the garage. Fire damage in the garage was not substantial. The fire was confined to the area below the ceiling of the garage. Actual fire damage was confined to the northwest corner of the garage.

The HVAC equipment is located in the attic above the second floor level of the home. The equipment is not damage by the fire and could not be responsible for the fire ignition.

The electric water heater is located in a closet in the southwest quadrant of the garage. There is no fire damage at the water heater and it could not be responsible for the fire ignition.

The circuit breaker panel is located along the midsection of the south garage wall. There is no fire damage at the circuit breaker panel. It could not be responsible for the fire ignition. None of the circuit breakers were in a tripped position.

As indicated, it is apparent that the fire originated in the garage. More specifically, the fire originated along the western quadrant of the north half of the garage. Although there was no vehicle present at the time of my inspection, it is apparent that a vehicle had been present in the garage. Burned rubber material from a tire was present in the northern portion of the garage. There was burned debris on the floor in the approximately area that would be the normal location of the engine compartment of the vehicle pulled into the garage.

A seat from a vehicle was sitting on one end in the northwest corner of the garage. Fire damage to the seat remains indicates that the fire spread from the area where a vehicle would have been parked to the back side of the seat and then to the sheetrock wall to the north and to items stored by the seat on the west wall.

I found that there was a large amount of personal property stored along the west wall. Fire damage to the property was minimal.

Some of the sheetrock had been pulled from the ceiling in the northwest quadrant of the garage. It is apparent that the sheetrock was pulled down during fire fighting efforts. The attic area above the northwest quadrant of the garage was exposed. There is no fire damage to the ceiling joist nor the roof deck. There is one electrical wire visible in the area. It is not damage and the insulation is still present. It is apparent that the fire could not have spread from the attic of the garage.

There is an automatic garage door opener located in the garage. Damage at the garage door opener is not extensive. Observations would indicate that the fire could not have originated due to a fault at the garage door opener nor at wiring at the outlet for the garage door opener.

The metal overhead door is still present. There is no fire damage to the overhead door.

While there is some smoke staining and heat damage in the garage, fire damage in the garage is minimal. Observations of the damage would indicate that the fire originated at a vehicle that had been parked in the garage. The vehicle had been removed.

I collected the debris from the floor in the area where the vehicle had been parked. The debris was placed into one freezer size plastic bag. The bag was marked and later placed with the vehicle.

I was advised that the vehicle that was parked in the garage at the time of the fire was a 2000 Ford Expedition. The vehicle had been towed to Service King located at 4036 W. I-30 in Mesquite, TX. I traveled to the Service King shop and inspected the vehicle.

The vehicle is identified as a 2000 Ford Expedition. The manufacturer's date tag indicates that it was built in 1/2000. The manufacturer's data tag indicates that the VIN is 1FMRU15L7YF[redacted] The vehicle displays a Texas license plate [redacted] with a validation sticker expiring 2/2005. The vehicle displays a Texas MVI sticker expiring 4/2005. The vehicle was powered by a V8 fuel injected engine with an automatic transmission. This is a 2-wheel drive vehicle.

The vehicle is equipped with power steering, power brakes, power windows, power door locks, power mirrors, power seats, keyless entry, tilt steering, cruise control, air conditioning, am/fm/cassette radio with CD changer, rear window defogger, rear window wiper, roof rack, running boards, and stock alloy wheels with tires that appear to have been in good repair.

An inspection of the vehicle indicates that there is fire damage at the engine compartment on the driver's side. The hood is burned away from the bulkhead towards the front and center of the engine compartment on the driver's side. There is fire damage to the fender on the driver's side of the vehicle. The fire caused the driver's side and midsection of the windshield to fail. The front driver's tire has fire damage but is still present.

An inspection of the remainder of the vehicle body indicates that there is no other fire damage present. There is no evidence of a pre-fire collision.

An inspection of the vehicle interior indicates that the fire spread through the windshield and caused some damage to the combustible components along the interior side of the bulkhead. Fire damage to the vehicle interior is minimal. A majority of the damage in the interior is due to heat and smoke.

A closer inspection was made of the engine compartment. I found that a majority of the damage is centered around the brake booster and master cylinder assembly. There is melting and fire damage to nonmetallic components along the driver's side fender interior. The brake fluid reservoir is consumed. The wiring that attaches to the top of the switch mounted on the end of the master cylinder is heavily damaged and the plug portion of that assembly appears to be missing. It was not found during my initial inspection of the vehicle nor observed in the debris gathered in the garage.

An inspection of the remainder of the engine compartment indicates that the fire spread from the area of the bulkhead and master cylinder assembly on the driver's side of the vehicle. There is no evidence to indicate that the fire was due to a failure of the fuel delivery system components.

All damage indicates that the fire spread from the area of the electronic switch mounted on the end of the master cylinder assembly. No additional instructions have been received as of the time of this report.

INVESTIGATION

Information received at the time of the assignment indicates that the residents were home at the time of the fire. The Ford Expedition was parked in the garage. The fire was believed to originate at the vehicle. Subsequent information revealed that there was another vehicle parked in the other half of the garage. That vehicle was removed and was being operated after the fire event.

I contacted the Mesquite Fire Department on 11/2/04. I learned that the fire was reported on 10/31/04 at 9:48am. Firefighters responded and extinguished the fire.

Mark Lacey is the investigator that investigated the fire. I spoke with him. He advised that the fire started in the engine compartment of the vehicle. The fire started on the driver's side of the engine. He believes that the fire was caused by an electrical fault.

I contacted the insured and spoke with her. I learned that the vehicle had 500 miles when they bought it. In December 2003, there was some front-end work on the vehicle. The horn has not worked correctly since the first week of September. The insured states that the horn will not work when the vehicle running but will work when it isn't.

The insured states that the vehicle was parked at about 10:30pm on Saturday. At about 10am on Sunday they were getting ready for church. They smelled something and investigated. They found the garage full of smoke. She saw flame at the front engine area of the vehicle on the driver's side. The vehicle was parked in the north half of the garage.

Per our discussion, the debris collected from the garage was marked with the insured's name, my name, and file number. The bag was marked that it should not be removed and was placed in the console of the vehicle and left with the vehicle. No additional instructions have been received.

No other witnesses have been interviewed and no additional information is available at this time.

DETERMINATION OF ORIGIN AND CAUSE

Based on my inspection of the vehicle and available information, it is my opinion that this fire is accidental in nature.

The fire originated in the engine compartment of the vehicle. The fire originated on the driver's side of the engine compartment in the area of the master cylinder and brake booster assembly which is located on the bulkhead on the driver's side of the vehicle.

All damage is consistent with the fire originating at the electronic control switch mounted on the end of the master cylinder assembly.

COMMENTS

No additional investigation is anticipated. If you have any questions, comments, or additional instructions please contact me. I may be reached at 972/434-3809, 940/458-4533, or via my mobile number at 214/384-9357.

Respectfully submitted,

Mike Keller

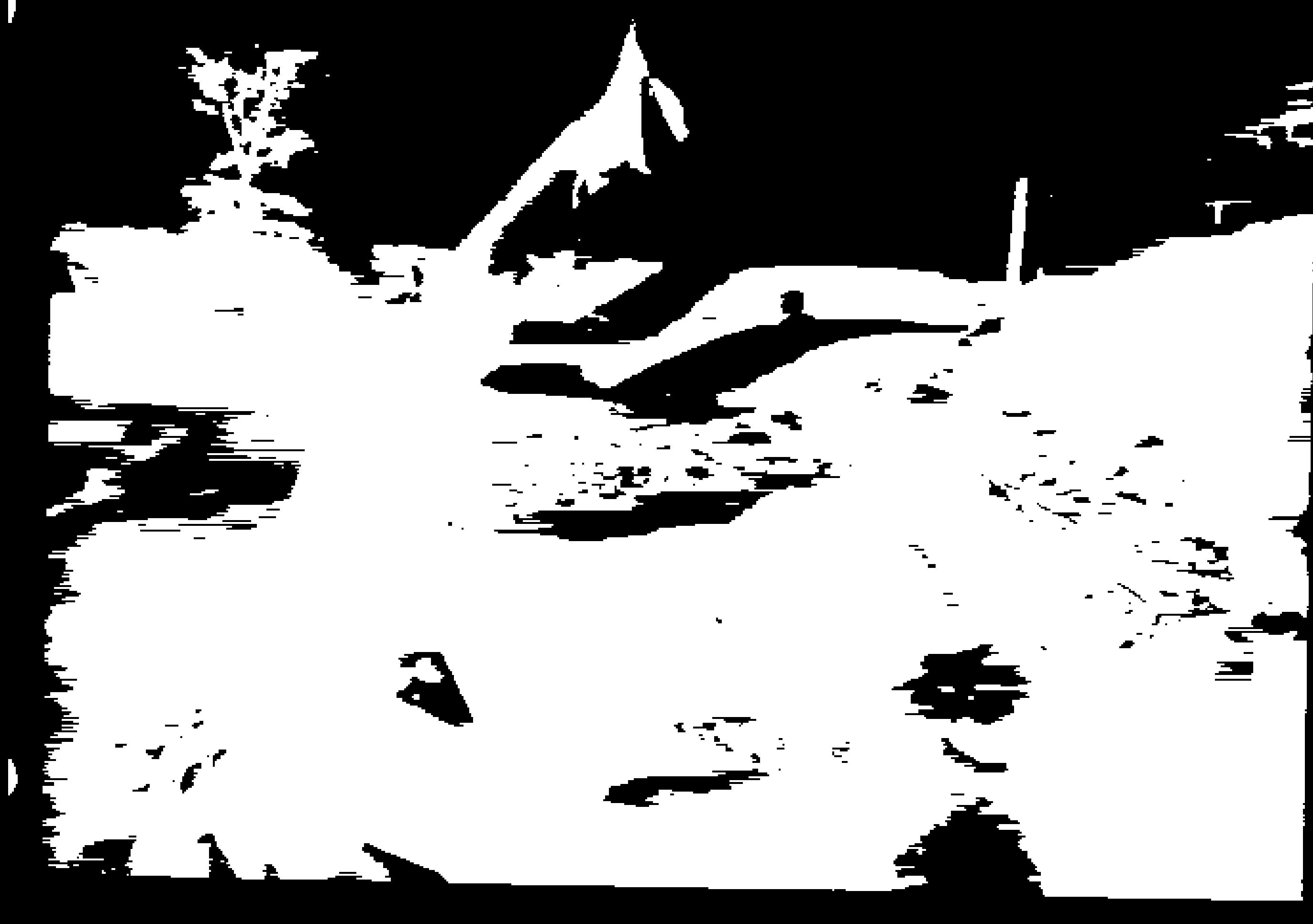
Mike Keller, CFI/CFEI, CFII
For The Firm

PE84-878 C 1112

PE84-078 C 1113

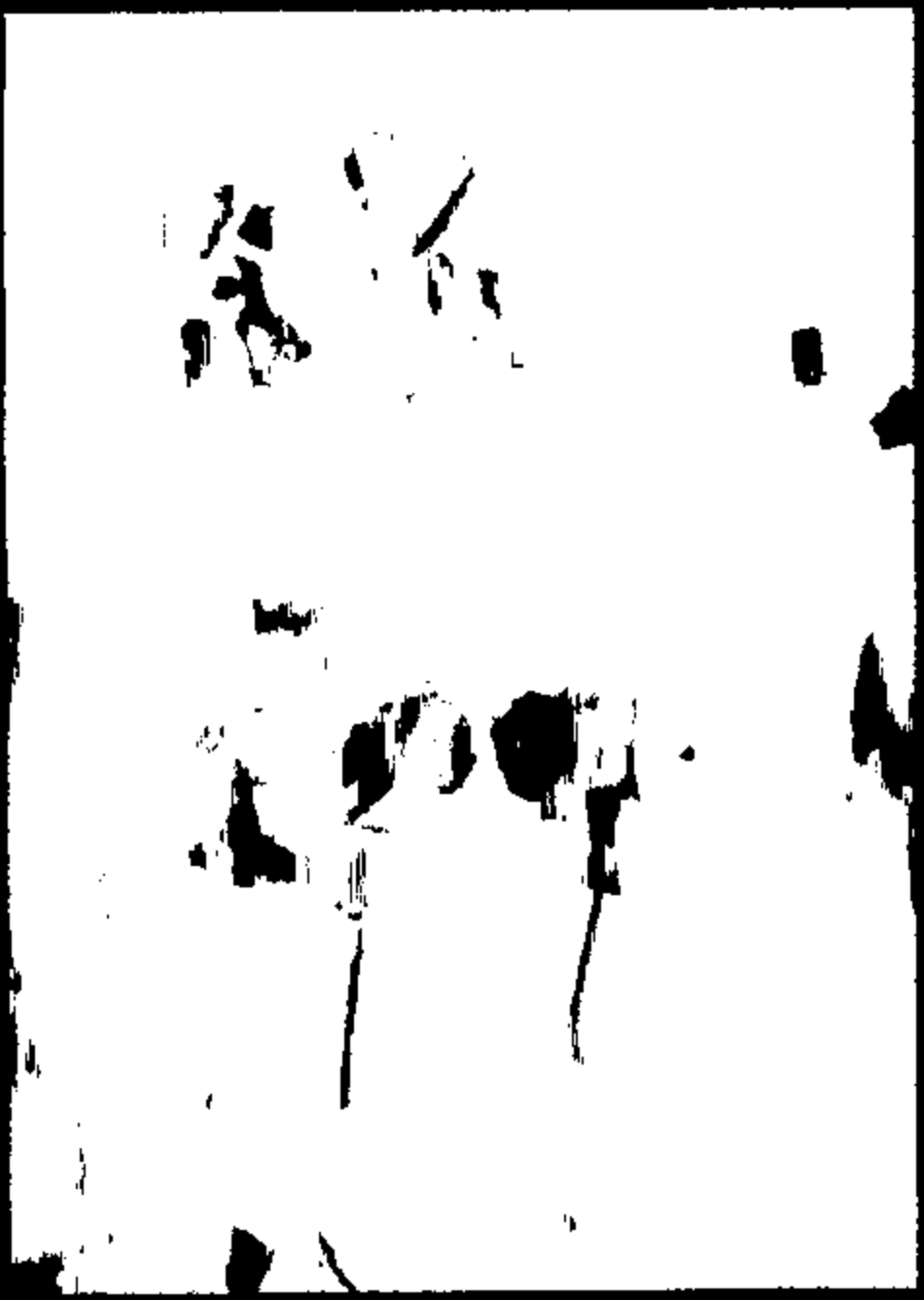
PE84-078 C 1115

P208-078 C 1116



PE84-878 C 1117

PB84-878 C 1123



FEB1-978 C 1121

Incident Report

Mesquite Fire Department

2004-fir12570-001

Basic	
Alarm Date and Time	09:48:58 Sunday, October 31, 2004
Arrival Time	09:52:45
Controlled Date and Time	
Last Unit Cleared Date and Time	11:46:27 Sunday, October 31, 2004
Response Time	0:03:47
Priority Response	Yes
Completed	Yes
Reviewed	Yes
Fire Department Station	ST1
Shift	C
Incident Type	111 - Building fire
Aid Given or Received	N - None
Alarms	1
Action Taken 1	12 - Salvage & overhaul
Property Loss	$30,000.00
Contents Loss	$2,500.00
Property Value	$155,000.00
Contents Value	$25,000.00
Detector Alerted occupants	2
Mixed Use	38 - Business and residential use
Property Use	419 - 1 or 2 family dwelling
Location Type	Address
Address	[redacted]
City, State Zip	Mesquite, TX [redacted]

Person Involved/Property Owner - Guillbeaux, Robert	
Owner	Yes
Name Prefix	MR
Last Name	[redacted]
First Name	
Street Address	
City, State Zip	Mesquite, TX [redacted]
Phone	[redacted]

Person Involved/Property Owner - Guillbeaux, Yolanda	
Owner	Yes
Name Prefix	[redacted]
Last Name	
First Name	
Street Address	
City, State Zip	Mesquite, TX [redacted]
Phone	[redacted]

Fire	
Structure Type	1 - Enclosed building
Number of Residential	1
Number of Buildings Threatened	1
Area of Origin	47 - Vehicle storage area; garage, carport

Incident Report

2004-9012376-001

Memphis Fire Department

Fire	
Heat Source	82 - Radiated heat from another fire
Item First Ignited	81 - Electrical wire, cable insulation
Confined To Origin	1
Type of Material	41 - Plastic
Cause of Ignition	0 - Cause, other
Human Factors	None

Structure	
Status	2 - Occupied and operating
Floor of Origin	1
Building Length	45
Building Width	35
Total Square Feet	1575
Stories with Minor Damage	1
Detector Presence	1
Detector Type	1 - Smoke
Detector Power	4 - Hardwire with battery
Detector Operation	1 - Fire too small to activate detector
AES Presence	2

Authority	
Reported By	5013 - Lacey, Mark A 07:03:29 Monday, November 1, 2004
Officer In Charge	5013 - Lacey, Mark A 07:03:33 Monday, November 1, 2004
Reviewer	4023 - Lindsey, Tommy D 20:07:34 Wednesday, November 3, 2004

End of Report

Incident Report

Mesquite Fire Department

2004-0612376-000

Basic	
Alarm Date and Time	09:48:58 Sunday, October 31, 2004
Arrival Time	09:52:45
Controlled Date and Time	
Last Unit Cleared Date and Time	11:46:27 Sunday, October 31, 2004
Response Time	0:03:47
Priority Response	Yes
Completed	Yes
Reviewed	Yes
Fire Department Station	ST1
Shift	C
Incident Type	131 - Passenger vehicle fire
Aid Given or Received	N - None
Action Taken 1	11 - Extinguish
Action Taken 2	12 - Salvage & overhaul
Apparatus - Suppression	8
Personnel - Suppression Personnel	17
Property Loss	$0.00
Contents Loss	$0.00
Property Value	$0.00
Contents Value	$0.00
Property Use	419 - 1 or 2 family dwelling
Location Type	Address
Address	[redacted]
City, State Zip	MESQUITE, TX [redacted]
District	108
Directions	562 OXBOW ST
Latitude	2558778.0
Longitude	6965125.00

Person Involved/Property Owner - Guillaux, Robert	
Owner	Yes
Name Prefix	[redacted]
Last Name	
First Name	
Street Address	
City, State Zip	MESQUITE, TX [redacted]
Phone	[redacted]

Person Involved/Property Owner - Guillaux, Yolanda	
Owner	Yes
Name Prefix	[redacted]
Last Name	
First Name	
Street Address	
City, State Zip	MESQUITE, TX [redacted]
Phone	[redacted]

Fire

Incident Report

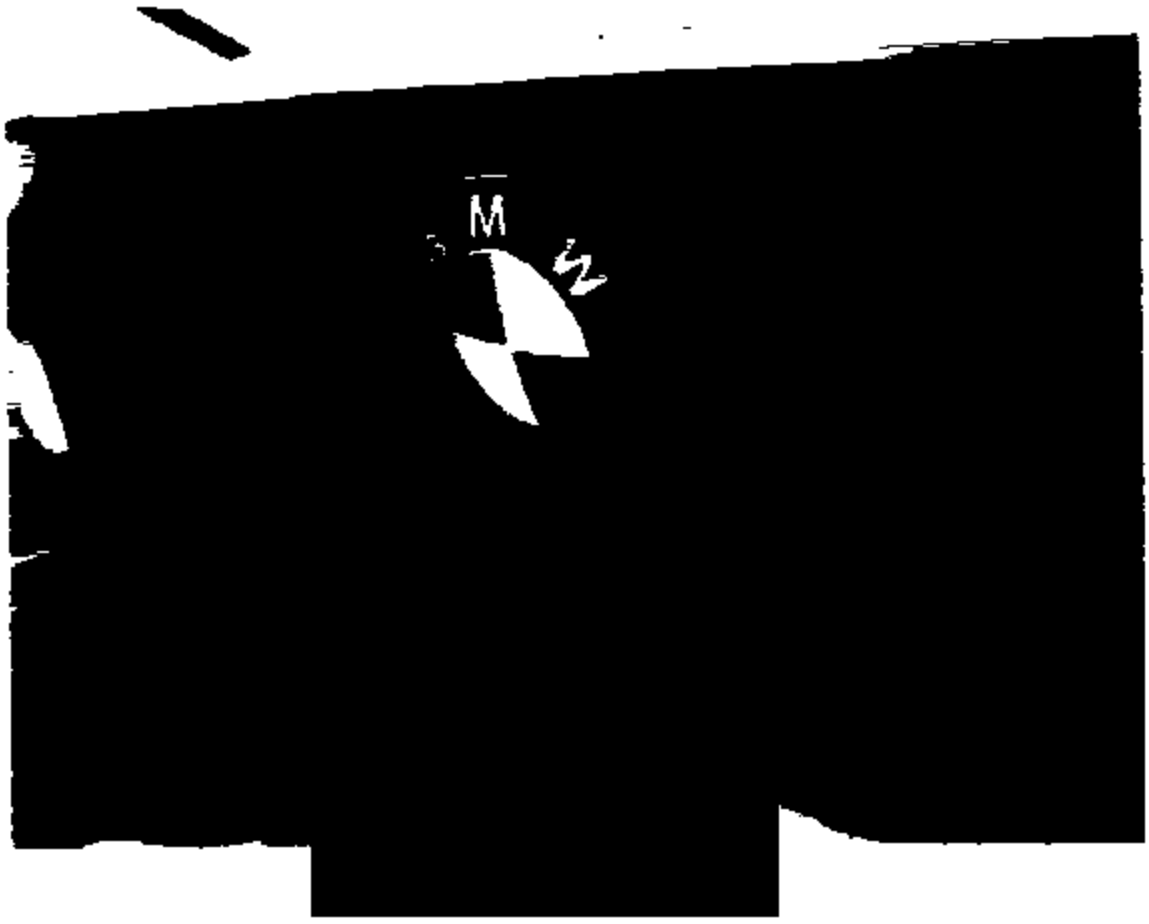
Mesquite Fire Department

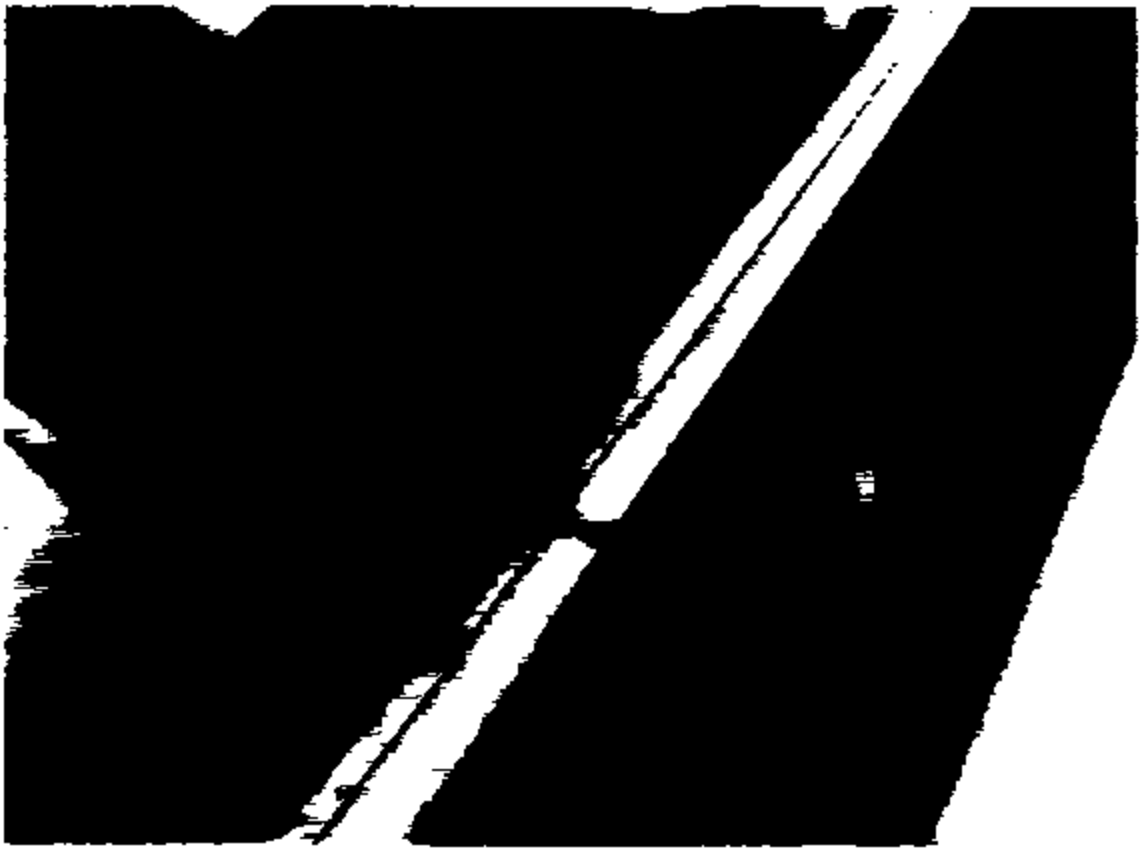
2004-0912376-000

Fire	
Number of Residential	1
Number of Buildings Threatened	1
Area of Origin	83 - Engine area, running gear, wheel area
Heat Source	13 - Arcing
Item First Ignited	80 - General materials, other
Type of Material	99 - Multiple types of material first ignited
Cause of Ignition	3 - Failure of equipment or heat source
Contribution To Ignition 1	34 - Unspecified short-circuit arc
Human Factors	None
Suppression Factor 1	411 - Delayed detection of fire
Mobile Equipment Involved	3 - Involved in ignition and burned
Mobile Equipment Type	13 - Off-road recreational vehicle
Mobile Equipment Make	FO - Ford
Mobile Equipment Model	Expedition
Mobile Equipment Year	2000
Mobile Equipment VIN	1FMPU15L7YL[redacted]
Mobile Equipment License	[redacted]
Mobile Equipment State	TX

Authority	
Reported By	5330 - Tull, Charles S 16:53:03 Sunday, October 31, 2004
Officer In Charge	4023 - Lindsay, Tommy D 16:53:11 Sunday, October 31, 2004
Reviewer	4023 - Lindsay, Tommy D 20:04:31 Wednesday, November 3, 2004

End of Report





CUSTOMER
RELATIONSHIP
CENTER

FARMERS OCT 29 A 11:08

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

10/25/2004

Ford Motor Company
Attn: Shawn Norton
P O Box 6248 Md-3ne-B
Dearborn, MI 48126

FORD MOTOR COMPANY
RECEIVED
NOV 01 2004
OFFICE OF
GENERAL COUNSEL

Re: Our Insured: [redacted]
Loss Date: 07/15/2004
Claim Number: [redacted]
Total Amount Owed: $14,164.25

Dear Mr. 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. ***The vehicle will be available for your inspection within 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 $14,164.25. 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,
Farmers Texas County Mutual Insurance Company

Scott Shell

Scott Sheffield
Auto Subrogation Representative
512-238-5739

ENCLOSURES

RECEIVED NOV 1 0 2004 CONSUMER AFFAIRS SECTION

503229

FARMERS 4 NOV -9 A8:31

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

11/01/2004

Shawn Norton
Ford Motor Company
P O Box 6248 Md-3ne-B
Dearborn, MI 48126

Re: Our Insured: [redacted]
Loss Date: 07/15/2004
Claim Number: [redacted]
Total Amount Owed: [redacted]

Dear Ms. Norton:

We previously advised you of our subrogation rights in regards to the above-noted claim. Enclosed herewith is the cause and origin report with color photographs.

Farmers Texas County Mutual Insurance Company has a right to recover for damages paid on behalf of our insured. Please be advised that if any claims are paid under our Uninsured Motorist Provision or Personal Injury Protection Benefits, those amounts will be added to our claim.

Please be aware that no partial payment to Farmers Texas County Mutual Insurance Company that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a notation or accord and satisfaction of this claim without an express written release of our claim executed by an individual who is a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of claim shall not be waived or estopped due to a partial payment by you or someone action on your behalf.

Sincerely,
Farmers Texas County Mutual Insurance Company

Scott Sheffield

Scott Sheffield
Auto Subrogation Representative
512-238-5739

- F121
- 7-15-04
- $14,164.25
- WSD 1/18/01
- 592 ND
~62,000 (M)
- 01 F-150
- VIN

Forensic Analysts, Inc.

PRELIMINARY
REPORT OF FINDINGS

CLAIM NO: [redacted]

INSURED: [redacted]

Prepared for:

TEXAS COUNTY MUTUAL INSURANCE COMPANY
P.O. BOX 268994
OKLAHOMA CITY, OKLAHOMA 73126-8994

ATTN: MR. GREG DANNA

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

August 25, 2004

FAI File No. 3385

PE84-078 C 1142

Table of Contents

I. INTRODUCTION

Reportedly, on July 15, 2004, a vehicle fire occurred involving a 2001 Ford F-150 vehicle. On August 6, 2004, Forensic Analysts, Inc. was retained by Mr. Greg Donna of Texas County Mutual Insurance Company to inspect the vehicle, and determine the origin and cause of the vehicle fire.

On August 6, 2004, Mr. Jeffrey Abrams, CFI, CFEI, ASE, CVFI, of Forensic Analysts, Inc., inspected and photographed the Ford F-150 vehicle, located at Insurance Auto Auction, 2535 West Mount Houston Road, Houston, Texas, 77038.

A sample of automatic transmission fluid was taken, should an oil analysis be desired to help determine pre-fire condition of the transmission. This sample will be stored at the office of Forensic Analysts, pending further instructions from Texas County Mutual Insurance Company.

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 Analysis, Inc., inspected and photographed the 2001 Ford F-150 vehicle, and interviewed the insured.

In conclusion, based on our observations and the findings as noted in this report, it is our opinion that this 2001 Ford F-150 vehicle fire was primarily contained within the engine compartment, prior to mildly compromising the vehicle interior, by traveling through the firewall access holes and HVAC (Heating, Ventilation, and Air Conditioning) ductwork. The fire did not appreciably spread into the interior of the vehicle, other than compromising only the upper levels within the vehicle interior.

The area of lowest and most intense burn within the engine compartment area of this Ford F-150 vehicle was that in the left-rear corner. However, the intensity of burn, which was very widespread in this left-rear corner of the engine compartment, generated consumption of the brake master cylinder, separation of all electrical components relating to the brake master cylinder, and near-total consumption of all combustible materials in the left third of the engine compartment. A definitive determination, therefore, as to the exact cause of the vehicle fire cannot be determined.

Even though there is widespread documentation of fires that have a similar type of burn pattern, it must be noted that it is a requirement to label the cause of this engine compartment fire as undetermined, due to the lack of observation of separated components that could have contributed to the onset of this fire.

We attempted to take both engine oil and automatic transmission fluid samples on this vehicle. Due to the valve covers having been primarily consumed, all engine oil had been displaced by rainwater. Additionally, the automatic transmission fluid sample taken was proper for this year, make, and model

vehicle. It was dark red in color, heavily oxidized, potentially in need of service, but inconsistent with any transmission problems, inconsistent with any type of contaminants within the automatic transmission fluid, and inconsistent with any problems that could have contributed to the onset of this engine compartment fire. A sample of automatic transmission fluid will be stored at the office of Forensic Analysts pending further instruction from Texas County Mutual Insurance Company.

III. DISCUSSION

According to the information know to us at this time, this Ford F-150 vehicle was brought to the dealership by the insured, to find a short. However, on the occasions that the vehicle was brought into a Ford dealership, the Ford dealership did not have time to affect repairs. Reportedly, however, related to the facts of loss to this claim, the vehicle had been sitting in a parking lot, and was unattended, and was not in operation, when the vehicle fire occurred.

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

FORD VEHICLE IDENTIFICATION

The vehicle was identified as a black four-door, 2001 Ford F-150 vehicle, bearing Texas license plate number [redacted] and vehicle identification number 1FTZX17271KF[redacted] The vehicle was manufactured in December of 2000. The vehicle registration and inspection stickers were consumed. At the time of our inspection, the odometer was consumed.

FORD F-150 VEHICLE INSPECTION

Our inspection of the ***vehicle exterior***, which relates to ***pre-existing body damage***, revealed that there was indeed a sideswipe-type of a scrape and scuff mark, extending from the rear portion of the left-rear door panel, all the way to the rear portion of the left truck pickup bed side. The markings were consistent with a sideswipe-type of a motion from the front to the rear, consistent with pre-existing body damage that may not have been repaired.

This body damage contained a crush from the left to the right, between one and two inches (1" and 2"). Again, this is consistent with a sideswipe-type of an impact, traversing at least the rear half of the Ford F-150 vehicle.

The remainder of the vehicle, however, contained no evidence of any significant body damage. And not only was there no evidence of any significant body damage, all of the film thickness surrounding the vehicle exterior was proper for this year, make, and model vehicle. There was no evidence of any significant repairs that had been performed to the vehicle either. This, of course, needs to be confirmed with conversations with the insured.

The same statement relating to the body damage on the exterior left truck bed side was observed on the exterior right truck bed side, continuing from the rear portion of the right-rear door panel, to the very rear portion of the right truck bed side. Obviously, both left side and right truck bed sides had experienced a sideswipe-type of a motion, and there was no evidence of any repairs having been performed. Both of the areas of damage could be consistent with pre-existing body damage.

Our inspection of the ***vehicle exterior***, which relates to ***vandalism, theft, or violation*** of the vehicle exterior, revealed no substantial evidence of any problem at all. All components were intact and attached during the course of the fire. This included even the separated left-side and right-side exterior mirrors. There was no evidence of forced compromise into a locked vehicle door panel without utilizing the proper door key. More specifically, there was no evidence of violations surrounding the 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. Please note, however, that forced entry is a moot point, due to the fact that all exterior window glass was shattered as a result of the fire.

Additionally, the tailgate and all wheels and tires were still intact and attached as well. There was no evidence of any keying or aggravated scrape marks on the exterior painted surface. All evidence is purely consistent with there not having been an aggravation, vandalism, or violation of the vehicle exterior that would relate to vandalism or vehicle theft.

Our inspection of the ***vehicle exterior***, which relates to a ***vehicle fire***, revealed that the fire was primarily contained to the engine compartment area, specifically:

1. There was no burn of consequence surrounding the rear chromed steel bumper, or plastic composite bumper step ledge.

2. The tailgate on this vehicle was intact and attached, obviously not taking as part of a vehicle theft, and also completely unburned.

3. Both right-rear and left-rear OEM (Original Equipment Manufacturer) aluminum alloy mag wheels and tires where intact and attached, and still fully inflated at the time of our inspection, unrelated to any vehicle theft.

4. As we continue to move forward, it must be noted that both the right and left trunk bed sides were unaffected by this fire. Obviously, as previously stated, they were both scraped and scuffed consistent with a sideswipe-type of a motion, but they showed no compromise as a result of exposure to a vehicle fire.

5. As we continue to move forward, it must be noted that the rear windshield was primarily shattered, but still contained a significant amount of windshield glass that was intact surrounding the entire

rear windshield frame. Simply stated, this is the first evidence of compromise as a result of exposure to heat, and consistent with a fire that traveled to, and did not originate around, the rear portion of the vehicle interior.

6. As we continue to move forward, it must be noted that both right-rear and left-rear door panels were intact and attached, and still fully intact and uncompromised as a result of exposure to any heat, smoke, or fire.

7. As we continue to move forward, it must be noted that the right-front door panel was nearly ninety-percent (90%) intact. The paint was unburned, with the exception of the top half of the front twelve inches (12") of the right-front door panel. The remaining ninety-percent (90%) of the paint was unaffected by this fire. Additionally, it must be noted that the right-side exterior mirror was only mildly melted and deformed as a result of exposure to heat; it was still attached to the vehicle at the time of our inspection.

8. Comparing the right-side front door panel to the left-side front door panel, it must be noted that the left-side exterior mirror had separated from the vehicle as a result of the fire. And the front eighteen inches (18") of the left-front door panel was severely burned, consuming fifty-percent (50%) of this section of the paint. Nearly eighty-percent (80%) of the paint was intact and attached and unaffected by this vehicle fire on the left-front door panel, but all indicators point to a fire that was much more intense on the left side than the right side front door panel.

9. Both right-side and left-side front door panel glass was shattered as a result of the fire.

10. The front windshield was shattered as a result of the fire. In fact, there was no evidence of any glass adhering to the front windshield frame at the time of our inspection.

11. As we continue to move forward, it must be noted that ninety-percent (90%) of the paint was consumed surrounding the left-front fender. The only section of unconsumed paint was that immediately in front of the left-front door panel. The identical observation was made on the right-front fender, consistent with a very intense burn within the engine compartment.

12. The entire vehicle hood was consumed in this very intense engine compartment fire. All that was remaining were some deposits of molten, resolidified aluminum on the rear-situated hood hinges.

13. All components on the front of the vehicle were primarily consumed or separated during transport, including the front headlamp assemblies, vehicle front grille, and rubber and plastic composite components surrounding the front chromed steel bumper.

14. The right-front tire and wheel assembly was severely burned to the point of deflating the right front tire. The right-front wheel was still, however, fully intact at the time of our inspection. The left-front tire and wheel assembly was burned to the point of consuming virtually the entire tire, and nearly fifty-percent (50%) of the wheel. Obviously, the burn intensification was significantly greater on the left side than the right side of the engine compartment.

In ***summary*** of our inspection of the ***burn patterns*** on the vehicle exterior, all evidence is purely consistent with a fire that was nearly contained within the engine compartment, that traveled from primarily the left side of the engine

compartment, toward the interior, and not vice versa. The intensification of burn on the left half of the engine compartment was amplified by the near consumption of the left-front tire and wheel assembly.

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

1. The severely burned remains of the interior rear bench seat. Please note, however, that we observed a significant amount of unconsumed combustible materials and foam material on the rear bench seat.

2. We observed the severely burned front two-bucket seats. Again, please note that the majority of the front two-bucket seats were intact and attached, and only consumed on the top half in the seat back. This is consistent with a relatively upper level, but relatively mild interior fire.

3. All interior door panels were only severely burned on the top half, and only partially consumed immediately neighboring the shattered windows, again, consistent with a relatively upper-level fire.

4. All flooring material throughout the vehicle interior was intact and attached, and experienced negligible burn, again, consistent with a very interior upper-level burn.

5. The vehicle dash was severely burned, but only on the top half, and was only consumed in the relatively open-air environment in the center third.

6. The steering column was severely burned, and the steering wheel, which was an aluminum alloy material, was only consumed on the top third. This, again, is purely consistent with an interior burn that was very upper level.

7. Both passenger side and drive side airbag assemblies were intact and attached, and not deployed as a result of the fire.

8. There was a significant amount of unconsumed combustible materials surrounding both the right-side airbag assembly, as well as above the brackelry, relating to the steering column.

9. Only the rear portion of the air-conditioning evaporator core housing was consumed, consistent with a fire that was traveling from the engine compartment through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork, and firewall access holes into the interior, and not vice versa. The evaporator core and heater core were primarily intact at the time of our inspection, purely consistent, again, with a fire that did not originate anywhere around the vehicle interior.

10. There were burned, molten, and resolidified plastic deposit remains surrounding the left-side interior fuse box. Therefore, an assessment of the fuses could not be made at the time of our inspection.

In summary of our inspection of the ***burn patterns*** observed within the ***vehicle interior,*** all evidence is purely consistent with a fire that was traveling from the engine compartment through the HVAC (Heating, Ventilation, and Air Conditioning) ductwork and firewall access holes into the vehicle interior, and not vice versa.

Our inspection of the ***engine compartment*** revealed this vehicle was equipped with a V6 multi-port fuel injected engine, and automatic transmission. Specifically:

1. The burn within the engine compartment was very widespread, but distinctively less intense in the right-rear corner of the engine compartment. This was identified by the still intact, rear half of the aluminum alloy right-side engine valve cover.

2. Even though there was evidence of an unconsumed portion of an aluminum alloy valve cover, please note that virtually all combustible materials on the right third of the engine compartment were consumed. This included the materials that traversed the entire height of the engine compartment.

3. As we move from the right third of the engine compartment across the front of the engine, it must be noted that there was no aluminum alloy air-conditioning condenser or radiator in the engine compartment at the time of our inspection. Likely, these components were consumed, or may have partially separated during transport. All that can be stated, however, is that the fire did indeed intensify within the relatively open-air environment in the front of the engine compartment.

4. This fire intensification was noted, as well, by the observation of the consumed radiator cooling fan clutch, which was an aluminum alloy composition material, also in the open-air environment in the front of the engine compartment. This fire was indeed intense throughout the entire height of the open-air environment in the front of the engine compartment, and a flow pattern of the fire in this open-air environment could not be established at this point in

time.

5. The alternator was still attached to the right-front top corner of the engine at the time of our inspection. And its aluminum alloy housing is primarily intact, although distorted immediately above the consumed portion of the right-side engine valve cover.

6. The remaining of the accessories on the engine, however, including the power steering pump and air-conditioning compressor had separated. This separation was noteworthy on the left-side front portion, consistent with potentially the left side of the engine having been experiencing a greater amount of heat and fire intensification.

7. Consistent with our observation of greater fire intensification on the left side than the right side of the engine compartment, it must be noted that ninety-five-percent (95%) of the aluminum alloy left-side engine valve cover was consumed. Obviously, the fire was much more intense on the left side then the right side of the engine compartment.

8. Consistent with there having been no combustible materials remaining within the right third of the engine compartment, virtually all combustible materials were consumed in the left third of engine compartment as well.

9. The left-rear aluminum alloy brake master cylinder was consumed, and it separated from the vehicle prior to our inspection. The separation of this brake master cylinder also included a separation of all electronics surrounding the brake master cylinder. This included the brake pedal deactivation switch.

10. Immediately to the left of the primarily consumed brake master cylinder, it must be noted that we observed the primarily consumed power distribution center in the left-rear corner of the engine compartment. This power distribution center contained insulation-void wiring, and near total consumption of the plastic composite combustible materials. This is consistent with a relatively long-lived engine compartment fire that may have originated in the left-rear corner, due to the intensification of the fire as observed.

11. All wiring in the left-rear corner of the engine compartment was insulation-void, as was ninety-percent (90%) of the wiring throughout the engine compartment.

12. Consistent with the observation of a very widespread elevation of burn throughout the engine compartment, the burn throughout the left third of the engine compartment also traversed the entire height of the engine compartment.

13. Please note that the fuel injection fuel supply and return lines were connected and properly secured at the time of our inspection, inconsistent with a hose failure. As this vehicle reportedly had ignited while it was sitting in the parking lot, unattended, and not in operation, there would be no indication of ignition of gasoline fumes that may have leaked out.

FORD BRAKE PRESSURE SWITCH

Fires of this type in the left rear corner of the engine compartment on these Ford vehicles generate fire burn patterns that are consistent with fire burn patterns

that originate surrounding failed electronics of the brake master cylinder. More specifically, the brake pedal deactivation switch for the cruise control is secured to a boss in the front portion of the brake master cylinder. This fire burn pattern as observed is purely consistent with fire burn patterns that had been identified as originating from failed electronics surrounding the brake master cylinder. However, at the time of our inspection, there was no indication of remains of the pressure switch surrounding the brake master cylinder.

Even though this engine compartment contained no evidence of the separated remains of the brake master cylinder, or associated electronics, the numerous fires that are documented relating to these vehicles contain very similar burn patterns. However, the lack of observation of components that likely had separated prior to this inspection renders a definitive determination as to the exact cause of the fire as impossible. Therefore, the cause of this vehicle fire, that was most intense in the left-rear corner of the engine compartment, is labeled as undetermined.

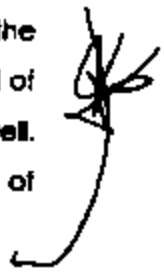
INTERVIEW WITH THE INSURED

An interview with the insured, [redacted] (who shall be further referred to as "he" in the body of the report), helped construct an order of events immediately preceding the onset of this vehicle fire:

1. He stated that he purchased the vehicle used from Bill Heard Chevrolet. He thought that he purchased the vehicle with approximately 41,000 miles on it.

2. He said that he thought the vehicle had approximately 60,000 miles on it at the time of the fire.

3. He said that he had been involved in an accident, and the accident that occurred while he was driving the vehicle was that of damage on the right truck bedside around the right rear wheel well. He said this damage had not been repaired prior to the onset of the fire.



4. He said that he had been experiencing problems with a fuse blowing on the vehicle. He was unaware that it was a blown fuse problem, until he took it into the dealership and the person that conceivably could perform the repairs was not going to be available for a few days. The insured therefore took it upon himself to replace the fuse a few times when problems persisted.

5. The problem that occured, in which the insured literally took a fuse and replaced it, was that of the vehicle starting, but he was not able to shift it out of gear until he had a proper fuse in the fuse box. He was unable to tell me, however, which fuse number it was or what the amperage of the fuse was that he was installing. All that he stated, however, is that he was unable to drive the vehicle unless he replaced the fuse.

6. He said that on the date of the loss, he did notice that, obviously, the vehicle started and he was able to drive it. Therefore, this fuse was operating. He said that he was having some problems with the turn signal, but it seems to be unrelated to the fuse that he was replacing.

7. He said that on the date of the loss, he drove the vehicle to work, but he says he only lives about one-and-a-half (1½) miles from where he works.

8. After he parked the vehicle in the parking lot, the vehicle sat in the parking lot between six o'clock in the evening (6:00 p.m.) and two o'clock in the morning (2:00 a.m.). He said that at two o'clock in the morning (2:00 a.m.), he ended up moving the vehicle to a place where it is a little easier for him to exit the parking lot.

9. He said that he went back into work after he moved his vehicle, and about thirty (30) minutes later, a security guard called him and said that his vehicle was on fire.

10. He said that the security guard actually pulled the fire alarm, and the fire department came and extinguished the fire, but he said that the vehicle burned for nearly thirty (30) minutes prior to being extinguished.

11. He said that he had been experiencing problems for about two (2) weeks prior to the onset of the fire, in which he was replacing a fuse.

12. He said that he had not had any significant problems with the vehicle during the time that he has owned it, and the only repairs that have been done have been those associated with oil changes, which he does himself, and a brake job, in which an independent repair facility replaced his brakes.

The conversation with the insured is indeed consistent with symptoms relating to the ignition of combustible materials surrounding the electronics associated with the brake master cylinder electronics. Even though insufficient evidence of the remaining components associated with the brake master cylinder and surrounding electronics was observed, the burn patterns are still consistent with

that which was a result of ignition of combustible materials in the left-rear corner of the engine compartment.

RECOMMENDATIONS

We recommend that the 2001 Ford F-150 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 F-150 vehicle by any other concerned parties.

IV. BASIS OF REPORT

This report is based upon the following:

1. Inspection of the 2001 Ford F-150 vehicle.

2. Interview with the insured.

3. Information and observations as noted in this report.

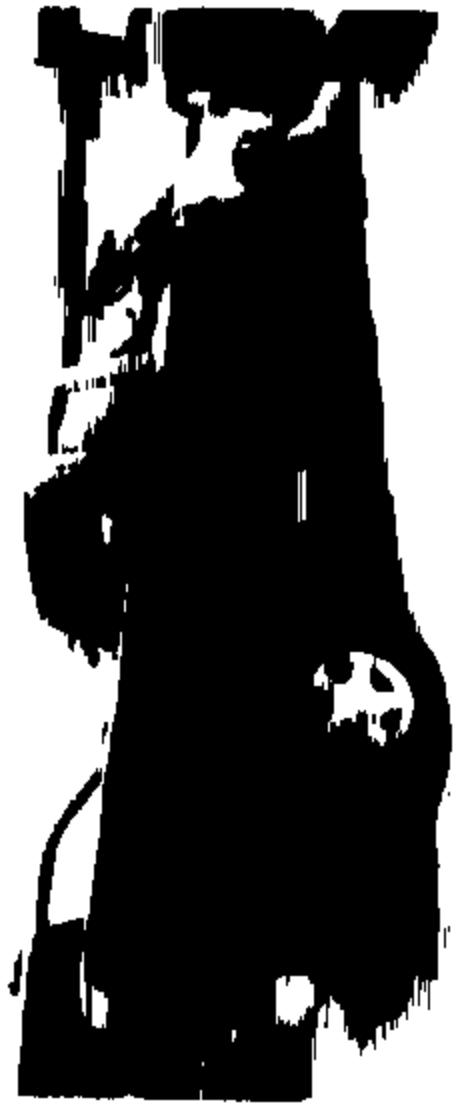
V. ATTACHMENTS

PHOTOGRAPHS

1 [illegible]

2 [illegible]

PE84-078 C 1153



View of the vehicle identification plate

Overview of the unloaded truck and trailer

PE04-078 C 1165

PE804-97B C 1188

11 Overview of the burned remains of the front [illegible]

12 [illegible]

PE04-078 C 1158

Overview of the fallen burned remains of [illegible]
Manufacturer center third [illegible] stereo

[illegible]

PE04-078 C 1169

PE84-078 C 1170

FE84-078 C 1171

2005

ALLSTATE
ROANOKE NATIONAL SUBROGATION CLAIMS CENTER.
P. O. BOX 29500
ROANOKE, VA 24018

PHONE NUMBER: 540-989-2627/800-776-2615 extension 627
OFFICE HOURS: MONDAY-FRIDAY 8:00-4:45

504011
0

Date: January 4, 2005
RE: Claim #[redacted]
Insured:[redacted]
Date of [redacted]

Dear Shawn Norton:

Here is a copy of the fire department report for this loss.

Sincerely,

David Laughlin, SCLA
Subrogation Senior Service Representative

W50 1/6/00
C-P-NO
OCC/BW-4/15-
-Expire 1/6/04
TBO-yes

~45,000 (w)
-Fire Dept
El Paso, TX

PE04-078 C 1173

City: RMS Term: YSA1 User: DELATRENP 03-Jan-05 09:54 AM Page 1

Inquiry for Incident No 04-031937 Exposure No 000

Incident Type: 13 VEHICLE FIRE Category: FIRE

General Information

House: [redacted] Apt/Rm: Zip: [redacted] EP

Parcel: Census: 000104 Map: 21 R I: 593

Occ/DBA: [redacted] Desc: FAIRBANKS/CISCO Mutual Aid:

First Person Code: Name: [redacted] Rel: OCCUPANT

Phone: 915-757-6[redacted] Address: [redacted]

City: EL PASO St: Zip: [redacted]

Second Person Code: Name:

Phone: - - x: Address:

City: St: Zip:

Incident Date: 070204 FRIDAY Time: 170317 Aid: N N/A

Alarm: N N/A Alarm Company: N N/A

Station: 5211 Shift: B Dispatched as: 10S SINGLE RESPONSE

Condition on Arrival: PICK/UP TRUCK FIRE

Incident Reporting

Created By: 489652 DAVIS JOHN A Rank: CAPT Date: 0 '0204

Updated By: 489652 DAVIS JOHN A Rank: CAPT Date: 0 '0204

Verified By: 489552 DAVIS JOHN A Rank: CAPT Date: 0 '0204

Locked: Y FIRS Required: Y FIRS Status: Date:

Local Data Fields

001	FOR FPD USE ONLY:	
002	FPD Records on File?:	
003	RMS Case Number:	
004	FPD Case Number:	
005	Report Status:	
006	Citation Issued?:	
010	COMPLETE FOR DEPARTMENT USE:	
011	Incident Commander:	
020	Hydrants:	
021	Primary Hydrant:	
022	Secondary Hydrant:	
050	COMPLETE ON ALL INCIDENTS:	
051	Occupant's Telephone Number:	[redacted]
061	Method of Alarm From Public:	Telephone Tie-line to FD (911)
063	Type of Action Taken: 1	Extinguishment
065	Number of Alarms: 1	
069	No. Fire Service Injuries: 000	
070	No. Non-Fire Service Injuries: 000	
071	No. Fire Service Fatalities: 000	
072	No. Non-Fire Serv. Fatalities: 000	
078	Complex: 41	Dwelling Complex(1 & 2 Family)
081	Fixed Property Use: 411	1-Family Dwelling: Year-Round*Sa
082	Mobile Property Type: 11	Automobile
086	COMPLETE ON ALL IGNITIONS:	
087	Area of Fire Origin: 83	Transp.Equip.Engin:/Drivetrain
088	Level of Fire Origin: 1	0 to 9 Feet Abov: Grade
089	Termination Stage: 3	During/After Flame Stage
095	Equipment Involved in Ignition: 96	Vehicle
096	Form of Heat of Ignition: 14	Liquid-Fueled Equi:..Heat From
104	Type of Material Ignited: 23	Gasoline
105	Form of Material Ignited: 65	Fuel
106	Ignition Factor: 51	Part Failure/Leak/ Break
144	COMPLETE FOR ALL FIRES:	
145	Method of Extinguishment: 5	Precon.Hose; Appar:tus Water

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City: RMS Term: I6A1 User: DELATRENF 03-Jan-05 09:54 AM Page 2

Inquiry for Incident No 04-031937 Exposure No 000

150 Estimated Total Dollar Loss: 00010000
151 Property Damage Classification: 4 $ 10,000.00 to $ 24,999.99
152 Time from Alarm to Agent Appl: 3 2 to 5 Minutes

Incident Times

ANI Time:	: :		
Time of Alarm:	070204 17:03:17	Total Time	
Dispatched:	070204 17:04:55	0:01:38	0.027
At Scene:	070204 17:09:52	0:06:35	0.109
Under Control:	: :	: :	
Time Closed:	070204 17:50:44	0:47:27	0.790
Time of Entry:	070204 17:57:14	0:53:57	0.899

# of Companies: 1
xTotal Company Time: 0.733
# of Personnel: 3
Total Work Hours: 2.199
Other Agencies Responding

Company No P21

Company: P21 -B #: Action Taken: 1 Agency: EP Unit #:000
Dispatched: 070204 17:04:55 Enroute: 070204 17:06:00 At Scene: 070204 17:09:52
Dep Scene: 070204 17:45:30 Arv Hosp: : : Available: 070204 17:45:30
In Quarters: 070204 17:50:02 Recovrd: : : Tot1 Time: 0:44:02
Total Work Hrs 2.199 (003) Total Recovery Time 0.000 Total Time 2.199

Calculated Times

	Dispatch	EnRoute	At Scene	Dep Scene	Arv Hosp	Available	In Qtrs
Created to	0:01:38	0:02:43	0:06:35	0:42:13		0:41:13	0:46:45
Dispatch		0:01:05	0:04:57	0:40:35		0:41:35	0:45:07
En Route			0:03:52	0:39:30		0:31:30	0:44:02
At Scene				0:35:38		0:31:38	0:40:10
Dep Scene						0:01:00	0:04:32
Arv Hosp							
Available							0:04:32

Personnel Responding

115960	RAY MICHAEL A	FF	0:44:02	0.733	O On Duty
089552	DAVIS JOHN A	CAPT	0:44:02	0.733	O On Duty
105840	OLSEN DERRICK K	FST	0:44:02	0.733	O On Duty

Equipment used for Company P21

WATER FROM - Hydrant: Tank: 100 Other: Total: 100
# of SCBA: 2 # of Bottles: # of Sm Ejectors: # of Covers:

HOSES Type	Feet	Lines	LADDERS Type	Qty	OTHER Type	Description	Qty/Feet
BSTR	200	1			BARS00	Bars (All Types)	1

Vehicle/Equipment Involved

Vehicle No 001

Vehicle/Equip #: 001 Vehicle or Equip: V Type: PICK/UP
Involvement: 52 Line U (Mobile Property) Make: FORD
Estimated Value: 10000 Model: F150
Estimated Loss: 10000 Color: TEAL
Registered Owner: [redacted] Year: 00
Address: [redacted] License: 9CJ T83 St: TX
City: EL PASO Serial/VIN: 1FTRF07[redacted]
State: TX Zip: [redacted] Voltage:
Transport Type: ICC/DOT Permit #: N/A
Driver's License: St:

NARRATIVE

Author: CAD IC data from CAD on 07/02/04 at 1758
Reporting Party: ALLTEL WIRELESS
Address: 10450 KENWORTHY DR., EP
Phone: (915) 549-3810
FR: ALLTEL WIRELESS ALI: 1 00413684 [17:03:17-C589LK]
Activity type changed from 911F to 10S [17:03:52-FCARRONIZ]
IN DRIVE WAY [17:04:07-FCARRONIZ]

FEB-07-05 C 1175

City: RMS Term: I6A1 User: DELATRENF 03-Jan-05 09:54 AM Page 3

Inquiry for Incident No 04-031937 Exposure No 000

FLAMES FROM THE HOOD [17:04:40-FCARRONIZ]
CASE: #04031937 P-ED EPF [17:04:55-FCSACHS]
Message sent to pagers: 3136 [17:04:56-FCSACHS]
FI Dispatch P21 [17:04:55-FCSACHS]
P21 ADV FULL SIZE FORD P/U [17:15:58-[redacted]
HEAVY FLAMES ...NO WATER AT THIS LOCATION [17:15:14-[redacted]
REQ PD [17:16:17-[redacted]
**1ST BENCHMARK [17:30:59-[redacted]
P21 ACK [17:31:22[redacted]
DOING INVESTIGATION AT THIS TIME [17:31:22-[redacted]
RE: ALLTEL WIRELESS - Reporting Party [17:50:44-FCSANCHEZ]
RA: 10450 KENMORTHY DR., EP - Reporting Address [17:50:44-FCSANCHEZ]
RP: 549-3810 (915) - Reporting Phone [17:50:44-FCSANCHEZ]
Author: DAVISJBF NI NATURE OF INCID on 07/02/04 at 1948
P21 RESPONDED TO A REPORTED VEHICLE FIRE. P21 ARRIVED TO FIND SMOKE AND FLAME ISSUING FROM THE ENGINE COMPARTMENT OF A FULL SIZE FORD PICK/UP. THE VEHICLE WAS PARKED IN THE RIGHT SIDE OF THE DRIVEWAY TOWARDS THE GARAGE. A NEIGHBOR WAS PUTTING WATER FROM A GARDEN HOSE ON THE FIRE UPPON ARRIVAL. P2 . WAS ABLE TO QUICKLY CONTROL THE FIRE WITH THE BOOSTER HOSE AND TANK WATER. THE DRIVER SIDE WINDOW WAS REMOVED FORCEFULLY WITH A HALLIGAN BY P21 AS THE VEHICLE WAS LOCKED AND THERE WAS NO VISIBILITY INSIDE THE CAB INTERIOR. THE MAJORITY OF HEAT AND DAMAGE WAS CONFINED TO THE ENGINE COMPARTMENT. THE ALUMINUM ENGINE COMPARTMENT HOOD HAD MELTED THROUGH EXPOSING THE COMPARTMENT.
THE NEIGHBOR AT [redacted] HAD SEEN THE FIRE FIRST AND CALLED 911. THE NEIGHBOR AT THAT ADDRESS IS [redacted] TELEPHONE NUMBER [redacted]
MS. LA FRANCE STATED TO P21A THAT SHE HAD SEEN A SMALL AMOUNT OF FLAME ISSUING FROM THE LEFT/DRIVER SIDE OF THE ENGINE COMPARTMENT AND A LIQUID DRIPPING ONTO THE GROUND BELOW THAT IMMEDIATE AREA. SHE THAN WENT TO HER HOME AND IMMEDIATELY CALLED 911. WHEN SHE RETURNED THE FIRE HAD INCREASED SIGNIFICANTLY.
THE NEIGHBOR AT [redacted]
STATE THAT HE SAW THE FIRE AFTER THE ENGINE COMPARTMENT HOOD HAD MELTED AND EXPOSED THE COMPARTMENT. HE STATED THAT THERE WAS A SIGNIFICANT AMOUNT OF FLAME AND SMOKE. HE IMMEDIATELY APPLIED WATER WITH A GARDEN HOSE AND HELD THE FIRE IN CHECK UNTIL P21 WAS ABLE TO EFFECT EXTINGUISHMENT.
THE REMAINING FLAME WAS ORANGE AND THE SMOKE LIGHT FROM WATER APLICATION.
A POST FIRE INVESTIGATION REVEALED A DISTINCT V-PATTERN ON THE FIRE WALL IN FRONT OF THE DRIVER SIDE AREA. THE POINT OF IGNITION APPEARS TO BE A MISSING FUEL LINE CLAMP ALONG A POINT IN A METAL FUEL LINE THAT IS CONNECTED BY AN APPROXIMATE 4" PIECE OF 5/16" RUBBER FUELLINE. THERE WAS REMAINING RUBBER BENEATH ONE CLAMP THAT WAS IN IT'S NORMAL POSITION. THE OTHER CLAMP WAS NOT IN A NORMAL POSITION BUT SEVERAL INCHES DOWN THE STEEL FUEL LINE INDICATING THE POSSIBILITY THAT THE CLAMP WAS NOT IN PLACE AROUND THE RUBBER FUELLINE AT THE TIME OF THE FIRE. THIS WAS DETERMINED TO BE THE POINT OF IGNITION IN REFERENCE TO THE V-PATTERN AND AREA OF HEAVIEST HEAT DETERMINED BY PAINT BEING BURNED OFF OF THE METAL IN THE AREA. ALL THE WIRING WAS ASSESSED TO RULE OUT THE POSSIBILITY OF AN ELECTRICAL SHORT. THERE WAS NO READING TO INDICATE SAME. THE WIRING IN THE AREA HAD THE INSULATION BURNED EITHER AWAY FROM THE COPPER STRANDS OR MELTED TO THE STRANDS. THERE WERE FIRES ABOVE THE POINT OF IGNITION THE WERE BURNED THROUGH AND LEAVING A TAPER TO THE ENDS WHICH MATCHED THE V-PATTERN.
THE REGISTERED OWNER IS A [redacted] TELEPHONE [redacted] HE WAS NOT HOME AT THE TIME OF THE FIRE. HE RETURNED SEVERAL MINUTES AFTER P21 WAS ON SCENE WHEN A FAMILY MEMBER CALLED HIM. [redacted] WAS QUESTIONED AS TO HOW LONG HE OWNED THE VEHICLE AND IF ANY WORK HAD BEEN DONE RECENTLY OR FOR ANY OPERATIONAL PROBLEMS. HE STATED THAT HE OWNED THE VEHICLE FOR

FEB4-878 C 1178

Inquiry for Incident No 04-031937 Exposure No 000

APPROXIMATELY ONE YEAR AND THAT THE VEHICLE HAD RECEIVED ROUTINE MAINTENANCE ONE MONTH PRIOR, (OIL/FILTER CHANGE). HE FURTHER STATED THAT HE HAD NOT HAD ANY PROBLEMS WITH THE VEHICLE AND THAT IT WAS RUNNING WELL. NO ODORS OR OPERATIONAL PROBLEMS. [redacted] STATED HE HAD USED THE VEHICLE WITHIN THE LAST HOUR AND AFTER RETURNING HOME HE LEFT WITH HIS WIFE IN HER VEHICLE FOR ERRANDS. THE STORY WAS SUBSTANTIATED BY [redacted] PRIOR TO [redacted] RETURN. [redacted] STATED THAT HE HAD SEEN [redacted] RETURN WITH HIS VEHICLE AND LATER LEAVE WITH HIS WIFE IN HER VEHICLE. THE FIRE THEN OCCURED APPROXIMATELY THIRTY MINUTES AFTER [redacted] LEFT. THE VEHICLE WAS RETURNED TO [redacted] AFETR COMPLETE EXTINGUISHMENT AND INVESTIGATION. [redacted] ALLOWED CAPTAIN DAVIS TO RETAIN THE ENGINE HOOD GAS SUPPORT CYLINDERS FOR TRAINING. THE CYLINDERS HAD EXPLODED FROM THE HEAT AND LAUNCHED INTO THE ENGINE COMPARTMENT.

RECEIVED JAN - 4 2005

ALLSTATE
ROANOKE NATIONAL SUBROGATION CLAIMS CENTER.
P. O. BOX 29500
ROANOKE, VA 24018

PHONE NUMBER: 540-989-2627/800-776-2615 extension 627
OFFICE HOURS: MONDAY-FRIDAY 8:00-4:45

S04011 O

Date: December 30, 2004
RE: Claim #: [redacted]
Insured: [redacted]
Date of Loss: July 2, 2004

Dear Shawn Norton:

I have received your letter of December 9, 2004 asking for additional information. Part of what you are asking for was sent with my letter of November 5, 2004 so please also refer to that when reviewing the claim. Enclosed is a brief statement of the loss facts from my insured. I have requested service invoices for the vehicle from my insured but have not received them yet. Once received, I will forward them to your attention. I have also requested a copy of the fire department report from the local claim office that handled the claim. The vehicle had around 45,000 miles at the time of the loss, and is still being held if you would like to inspect. Please contact me if you wish to do so and I will give Copart permission for your representative to inspect.

Sincerely,

David Laughlin

David Laughlin, SCLA
Subrogation Senior Service Representative

~45,000 (A)

PE84-078 C 1178

Allstate.
You're in good hands.

RECEIVED
NOV 17 2004
GENERAL COUNSEL

Certified Mail # 7003 2260 0007 1523 4516

November 5, 2004

Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Blvd
Dearborn, MI 48126-2568

New

RE: Claim #: [redacted]
Our Insured: [redacted]
Loss Date: 7/2/04
Amt. of Claim: $10939.56

Attention Shawn Norton:

The above noted subrogation claim has been identified as a product liability loss. We paid our insured for their loss and are looking to you for reimbursement. Should you or your carrier need more information, please call or write me. Please remit payment to Allstate Payment Processing Center, Attn: Subro Cash, PO Box 227257, Dallas, TX 75222-7257. Please include our claim number.

Complete description of the incident: Vehicle caught on fire due to the failure of the speed control deactivation switch.

~~**Our statement of defect**: Strict Liability~~

Location of evidence: Copart, 501 Valley Chili Road, El Paso, TX 79821. 915-886-5556. Stock # 6007944

Manufacturer: Ford

Model: F150

Year: 2000

VIN: 1FTRF07L8YK[redacted]

The following information is attached:

- Check copies
- Payment supporting paperwork
- C&O report
- Engineer report

Please acknowledge receipt of this claim and your position regarding payment of our damages within 30 days.

Sincerely,

David Laughlin

David Laughlin, SCLA
Subrogation Senior Service Representative

- 7/2/04
- $10,939.56
- '00 F-150
- VIN
- 46,056
- exp't
- photos
- WSD 1/6/00
- ESP-NO
- XC4BAW 9415

FE04-076 C 1179

Roanoke National Subrogation Claims Center
3800 Electric Road, Suite 301, PO Box 21169, Roanoke, VA 24018
Phone: 1-800-776-2815 or (540) 989-2600 Fax: (540) 989-2840 or (540) 776-3803
Hours: 8:00 AM – 4:30 PM EST Monday - Friday

FIRE LOSS ANALYSIS, INC.
P.O. BOX 100317
SAN ANTONIO, TEXAS 78201

TELEPHONE
(210) 344-2788

TELECOPIER
(210) 344-2788

July 19, 2004

Mr. John Gonzales
Allstate Insurance
4717 S. Loop 289
Lubbock, Texas 79424

Re: ***2000 Ford F-150***
Insured : [redacted]
Date of Loss : July 2, 2004
Claim # : [redacted]
FLA # : A07-004-4902

Dear Mr. Gonzales:

In compliance with your request I traveled to the [redacted] residence at [redacted] in El Paso, Texas and performed an extensive fire examination of the 2000 Ford F-150 XLT 1/2 ton pickup truck bearing Texas license plate [redacted] and VIN 1FTRF07L8YE[redacted] It was powered by an 8-cylinder gasoline driven engine and equipped with an automatic type transmission. The examination of the turquoise colored pickup truck failed to reveal any evidence of any prior vehicular accident damage and since the odometer in this unit was digital no exact mileage could be secured.

An exterior examination of the vehicle was then performed from least to worse fire damage commencing at the bed of the truck noting no direct or secondary fire damage in this area. I continued towards the front of the vehicle noting forced entry through the left (driver's) door where the passenger door window had been broken during fire extinguishment procedures. The lower left section of the front windshield had also shattered as the result of direct flame impingement allowing for smoke to enter the passenger compartment (figure1). Minimal direct fire activity was noted through this opening. The remainder of the dashboard, steering column, ignition module remained in excellent condition due to the rapid response by the local fire department. The seats, floorboard and rear storage area in the compartment were not affected by the fire other than with minor smoke damage.

Photos

It was then that direct fire damage was observed along the bulkhead underneath the steering column where entry had been made by the fire into the compartment (figure 2).

Figure 1

Figure 2

The examination then continued to the engine compartment where the aluminum hood had been destroyed by the fire. An evaluation of the pattern fire revealed that the most intense fire had occurred along the left rear corner of the compartment. This was corroborated by the total destruction of the hood over the left rear corner leaving a greater amount of surface area over the right side of the engine (figure 3). An examination of the front section of the engine also confirmed the most severe fire intensity at the left rear of the compartment where the front tire was partially consumed and extensive thermal damage was present to the left front fender. The grill had also been destroyed by the fire and the damage decreased in severity as I examined the right front fender and tire.

Figure 3

I then inspected the engine finding excellent intensity patterns at the left rear section of the compartment and movement patterns uniformly emanated from this location. The damage decreased in severity as it moved across the top surface of the engine to the extreme right side of the compartment. This continued to confirm area of the fire at the rear left corner of the compartment in the area of the break switch in front of the master cylinder. The damage and location of this fire is consistent with previous fires in similar manufactured vehicles which have resulted from the failure of the break switch. However, an electrical engineer should be retained to confirm the failure prior to the vehicle being moved. Once this is confirmed, the Ford Motor Company should be placed on notice so that a joint inspection of the vehicle at your insured's home should be performed and only then should this vehicle be moved. This will eliminate allegations of evidence spoliation from Ford which they have done in the past simply because the vehicle is moved without given them the opportunity to inspect it in place prior to moving the vehicle.

Thank you for allowing us this opportunity to assist you on this matter. Please call should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
Fire Loss Analysis, Inc.
CFEI, CFI, CVFI
Texas License #[redacted]

VEHICLE REPORT

FLA#: A07-004-4902
Insured: [redacted]
Year: 2000
Make: Ford
Model: F-150
Inspection [redacted]
Location: El Paso, Texas

Date of Loss: 07/02/2004
Claim # [redacted]
Inspection Date: 07/14/2004

License Plate: 9CJ-T83
Engine size: 8 cylinder
Transmission: Automatic
Odometer: Unknown
Stolen: No

Type Tires	General P 255/70R16			
Tires	*Wheels*	*#Lugs*	*Tread Wear*	*Missing*
LF	Intact	5	Light	No
LR	Intact	5	Light	No
RR	Intact	5	Light	No
RF	Intact	5	Light	No

Doors	*Open/Closed*	*Looked*	*Glass/Broken*
LF	Closed	Yes	Yes
LR	N/A	N/A	N/A
RR	N/A	N/A	N/A
RF	Closed	Yes	No

Body Panels	*Construction*	*Condition*	*Prior Damage*
F bumper	Metal	Fire damaged	No
Grill	Plastic	Destroyed by fire	Unknown
LF Fender	Metal	Fire damaged	No
LR Quarter	Metal	Good	No
R Bumper	Metal	Good	No
RR Quarter	Metal	Good	No
RF Fender	Metal	Fire damaged	No
Hood	Aluminum	Destroyed by fire	Unknown
Roof	Metal	Good	No
Truck bed	Metal	Good	No

Under Hood	*Intact*	*Condition*	*Missing*
Engine	Yes	Fire damaged	No
Battery	Yes	Fire damaged	No
Belts / Hoses	Yes	Fire damaged	No
Wiring	Yes	Fire damaged	No

Fluids	*Level*	*Condition*	*Sample Taken*
Oil	Full	Clean	No
Transmission	Unknown	Unknown	No
Radiator	Unknown	Reservoir destroyed	No
Pwr Steer	Unknown	Reservoir destroyed	No

Interior	*Intact*	*Missing*	*Condition*
Dashboard	Yes	No	Smoke damaged
Glove Box	Yes	No	Good
Steering Column	Yes	No	Good
Ignition	Yes	No	Good
Front Seats	Yes	No	Good

Accessories	*Intact*	*Missing*	*Condition*
Stereo	No	Removed by Insured	N/A
Speakers	Yes	No	Good

Samples Taken: No

Number of Photographs Taken: Eight-seven (87).

Personal Effects: None.

Vehicle Disposition: Remained at the insured's residence.

VERITÉ FORENSIC ENGINEERING, LLC.

August 6, 2004

Mr. John Gonzales
Allstate Insurance
4717 S. Loop 289
Lubbock, TX 79424

Re: ***2000 Ford F-150 Pickup Truck Fire Investigation***
Insured: [redacted]
El Paso, Texas [redacted]
Allstate Claim: [redacted]
Date of Loss: July 2, 2004
VFE Project: 040708

Dear Mr. Gonzales:

In accordance with your July 16, 2004 request, Verité Forensic Engineering (VFE) has performed a preliminary evaluation of the 2000 Ford F-150 truck that burned in the driveway of the insured, [redacted] at [redacted] in El Paso, Texas. Specifically, VFE was requested to render a professional opinion regarding any failure or malfunction that may have been a causal factor for that fire.

A site visit was conducted on July 27, 2004, at which time the vehicle was visually examined. Notes and sketches were prepared to document conditions as they existed. Numerous photographs were also taken. Some of those photographs are incorporated in this report, with the remainder being provided on the enclosed photo CD.

Figure 1 shows the vehicle as it was found. It was completely wrapped and protected by a heavy canvas. The vehicle had already been inspected by Fire Loss Analysis, Inc. (FLA). According to [redacted] of that firm, it was their opinion the fire originated in the engine compartment of the truck at the rear near the firewall on the driver's side.

During the course of this investigation, VFE interviewed [redacted] several times, and from those interviews the following information was obtained:

- The truck was a 2000 Ford F-150 vehicle.
- The truck was purchased used on July 7, 2003 from the Expressway Ford Dealership in El Paso, Texas.

1036 A First Street • Humble, TX 77338 • Telephone 281-548-3561 • Fax 281-548-3562
Mailing Address: P.O. Box 909 Humble, Texas 77347

- At the time of purchase, the vehicle had approximately 35,000 miles on the odometer.
- At the time of the fire, the vehicle had 46,000 miles on the odometer.
- The only aftermarket equipment [redacted] first related was an in-dash stereo system. He stated that the stereo was installed by the Solar Eclipse Company approximately two months after he purchased the truck.
- [redacted] indicated that he had no problems with the vehicle prior to the fire. He further indicated that he experienced no blown fuses in the electrical system.
- [redacted] stated that he returned home on July 2nd and parked in the driveway. He and his wife then left immediately in their second car.
- Approximately five minutes later, he received a call on his mobile phone from a neighbor stating that his truck was on fire. The neighbor claimed that she saw smoke coming from the driver's side front wheel well and then saw a liquid running down the driveway, which ultimately ignited and burned.

The engine compartment of the truck is shown in **Figure 2** with the hood closed. The hood on this vehicle was made of aluminum. Note the area of greatest damage and melting of aluminum on the hood is at the driver's side. **Figure 3** shows the engine compartment and the underside of the hood. It was obvious that the most severe heat and fire damage was in the vicinity of the brake master cylinder and the vacuum booster on the driver's side. The components in this area were the most severely damaged. Components towards the center of the engine/engine compartment suffered only minor heat damage in comparison.

The vehicle identification plate can be seen in **Figure 4**. It revealed that the truck was built in November of 1999, and 1FTRF07L8YE[redacted] was its vehicle identification number (VIN).

The interior of the truck was virtually undamaged by the fire, as can be seen in Figure 5. **Figure 6** shows the opening where the radio had been mounted in the dashboard. As can be seen, there was no fire damage whatsoever in this area or on the wiring to the stereo.

The electrical wiring in the engine compartment was thoroughly examined. Figure 7 shows one point of electrical arcing activity that was situated directly above the brake booster and located in the main wiring harness. **Figure 8** shows additional "after-market" wires that also ran parallel to the main wiring harness. The arrow in this photograph highlights two aftermarket "butt" splices. **Figure 9** shows electrical arcing damage to those aftermarket wires. The conductors were traced to an aftermarket second ignition switch that was mounted in a metal box underneath the dashboard. It is shown in **Figure 10**. In a subsequent conversation with Mr. Alvarez, it was learned that this switch had already been installed when he purchased the vehicle.

The fuse panel was examined next and can be seen in **Figure 11**. Several of the fuses were found to be "blown." They were circuits # 2, 13, 14 and 20.

The speed control deactivation switch (sometimes referred to as a brake pressure switch), which has been the subject of investigation on other vehicles, can be seen in **Figure 12**. It is mounted right on the end of the master cylinder and situated at the front of the plastic brake fluid reservoir. The metal hexport body of the speed control deactivation switch was still intact and threaded into the master cylinder. The plastic switch housing remained in place on top of the hexport body, but it was loose. The switch housing was lifted up, as can be seen in **Figure 13**. Note that the polymeric housing is burned and charred, but still physically intact. **Figure 14** shows the top of the hexport body. It appeared that remnants of brass beads from the electrical switch contacts were adhered to this surface. In the interest of preservation, the hexport body was wrapped in a plastic bag and secured to the master cylinder. The switch housing was then securely packaged and returned to the VFE laboratories for radiographic (x-ray) analysis.

Figure 15 is a radiograph showing the switch. As can be seen, one of the internal contacts had been destroyed by electrical arcing activity.

Overall, VFE's examination showed that the fire originated in the engine compartment of he subject vehicle in the vicinity of the brake master cylinder. It then spread throughout he engine compartment, but was extinguished quickly. The fire caused areas of lectrical arcing on the wiring harness conductors and several aftermarket conductors that ere installed for a second ignition switch. Although the aftermarket wiring was oddily installed, it was not considered a causal factor for the fire. The probable nition mechanism for the fire was the speed control deactivation switch, because its ternal contacts were destroyed by electrical arcing activity even though the ermosetting plastic switch housing was still physically intact. It is unlikely that such ernal electrical arcing damage would occur as the result of an external fire. In order to rify this conclusion, however, the speed control deactivation switch and its hexport dy would have to be disassembled and examined. Such a procedure would be erently destructive in nature and therefore, for such an undertaking, all interested ties would have to be notified.

onclusion, it is the opinion of Verité Forensic Engineering that the fire damage to the ect vehicle exhibited all of the characteristics of a failure in the speed control tivation switch, and that is the probable ignition mechanism for the fire. It should be noted that additional destructive testing and analysis of the switch components d need to be performed to verify this opinion.

By his signature and seal, the undersigned engineer certifies that the opinions set forth in this report are based on a reasonable degree of engineering certainty, the training, knowledge and experience of the engineer, and are in consideration of all the known facts to date relating to this matter.

David A. Reiter, P.E., C.F.I.
Senior Project Engineer – Electrical
State of Texas License No. 79122

DAR/mc

Figure 1

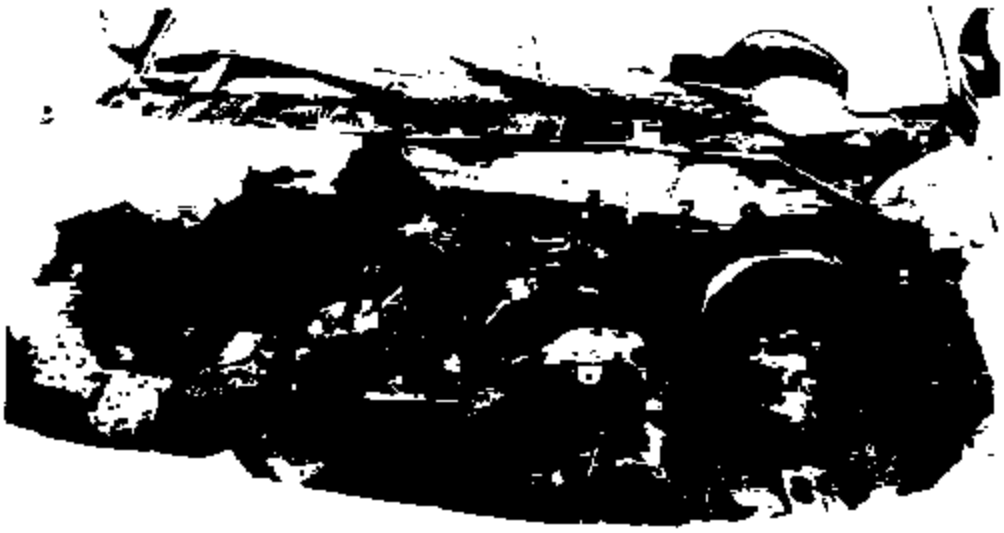

Figure 2

Figure 3

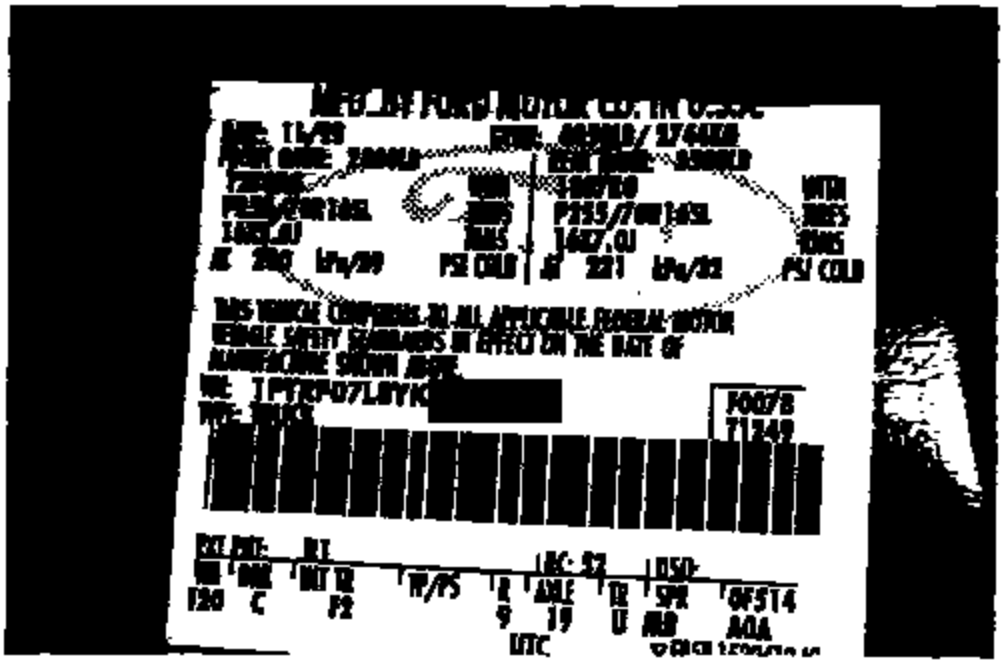

Figure 4

Figure 5

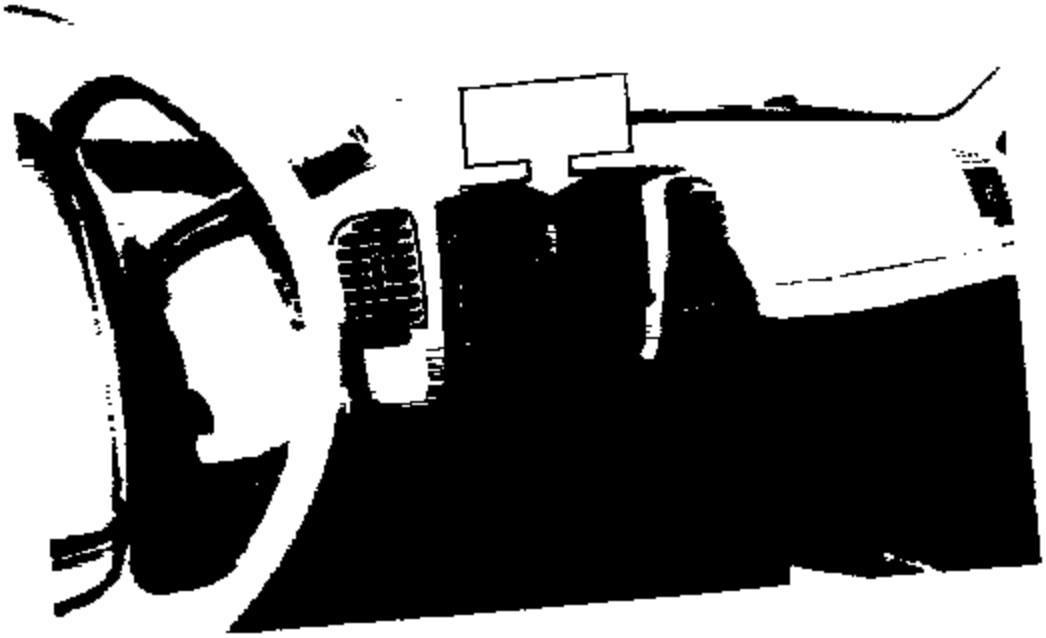

Figure 6

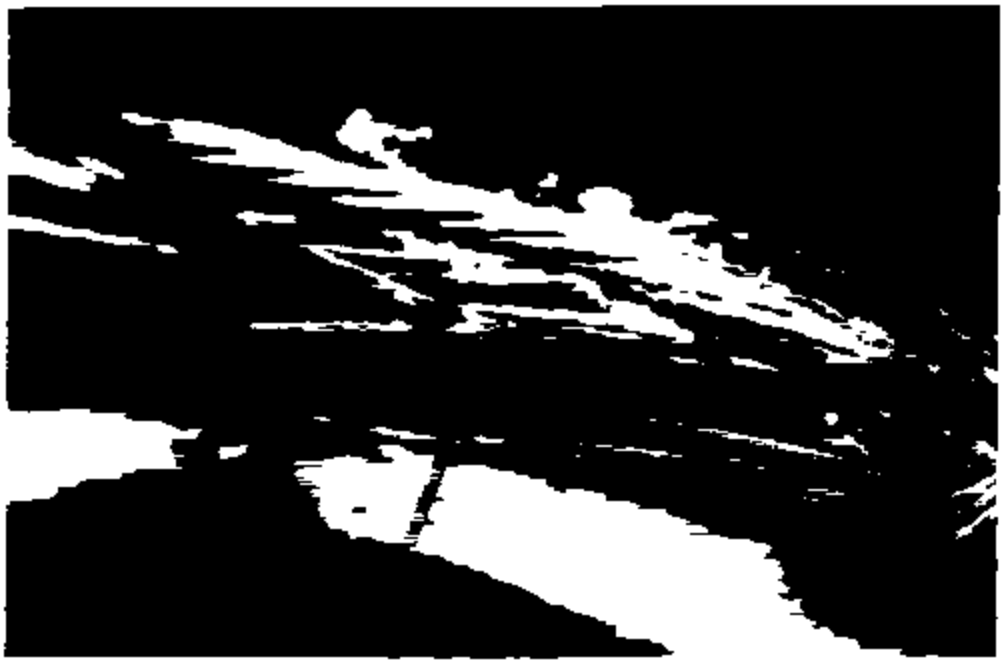

Figure 7

Figure 8

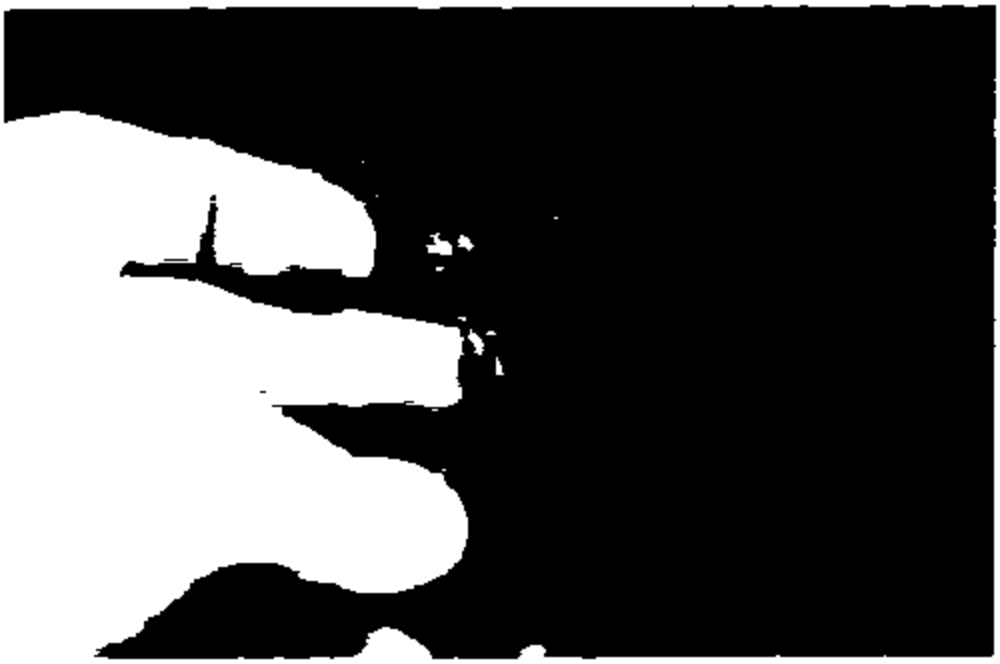

Figure 9

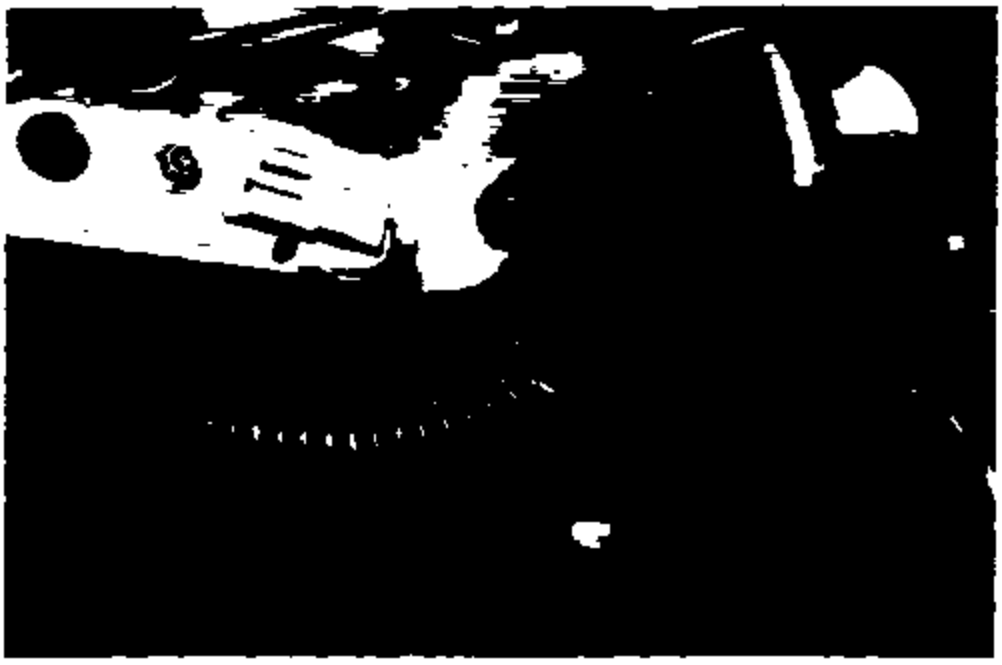

Figure 10

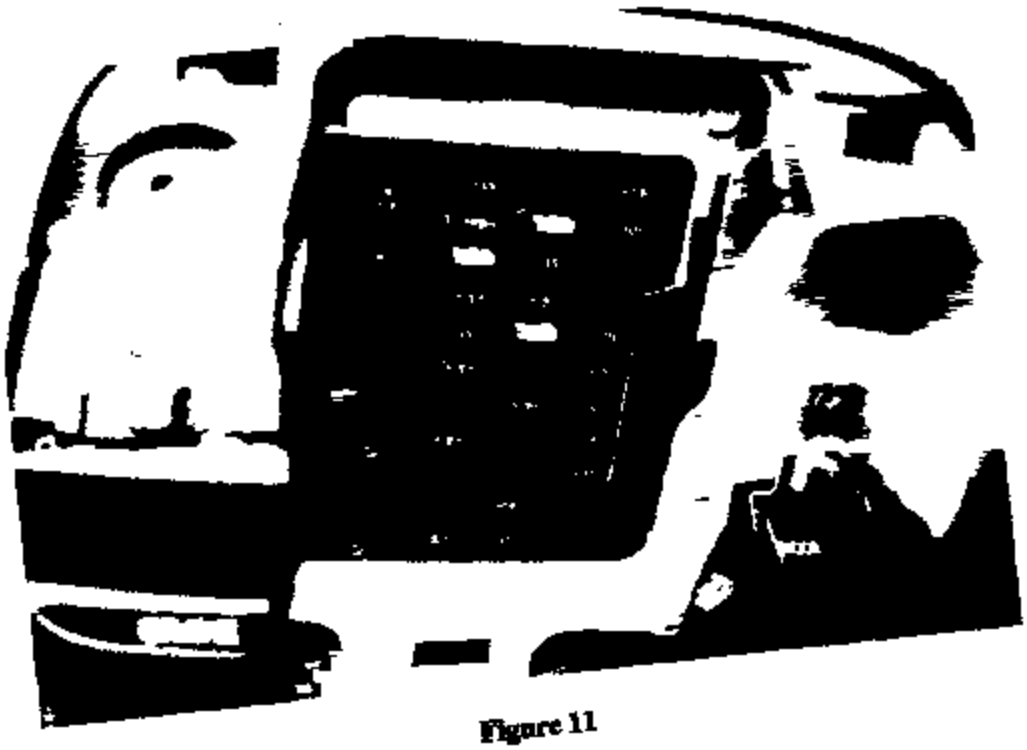

Figure 11

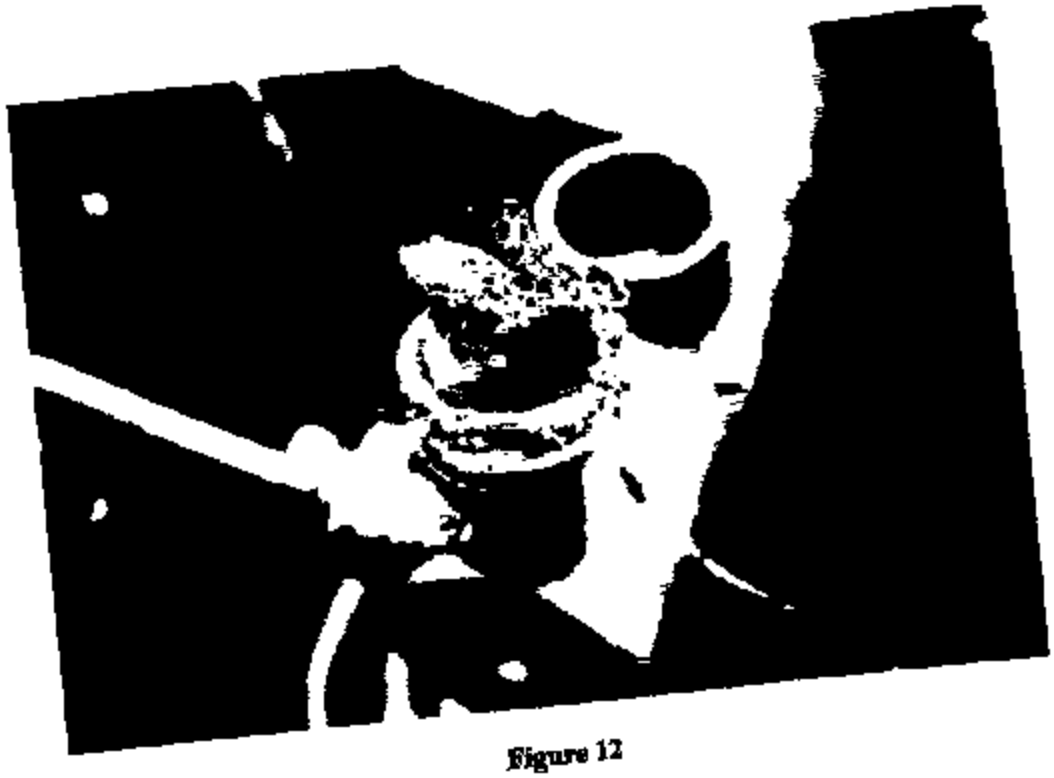

Figure 12

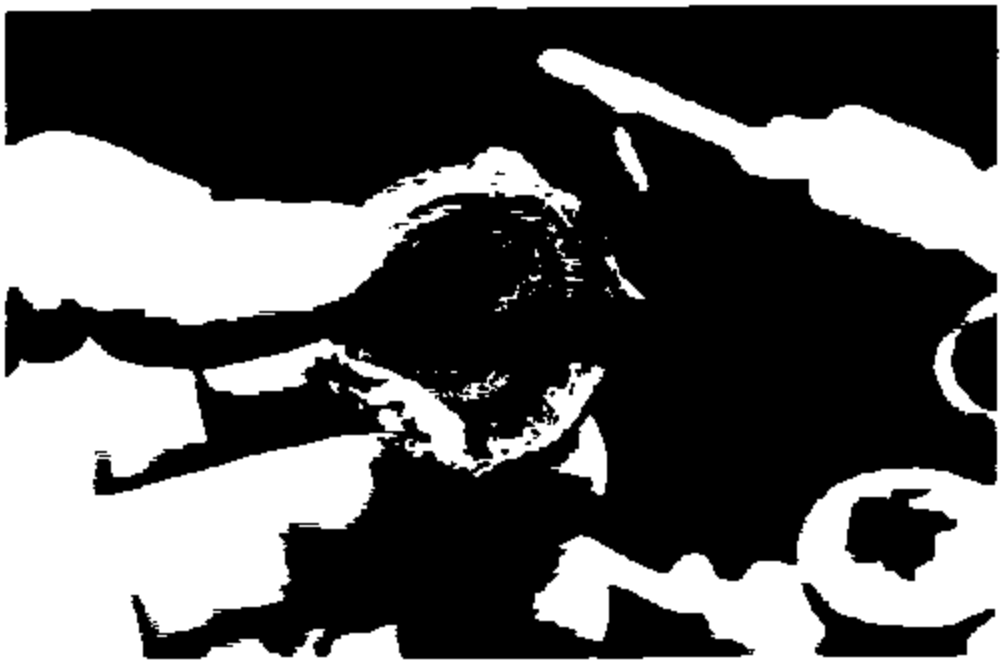

Figure 13

Figure 14

Figure 15

Allstate.
You're in good hands.

Certified Mail # 7001 2510 0005 8798 8351

August 17, 2004

Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Blvd
Dearborn, MI 48126-2568

RE: Claim #: [redacted]
Our Insured: [redacted]
Loss Date: 2/18/04
Amt. of Claim: $13449.32

To Whom It May Concern:

The above noted subrogation claim has been identified as a product liability loss. We paid our insured for their loss and are looking to you for reimbursement. Should you or your carrier need more information, please call or write me. Please remit payment to Allstate Payment Processing Center, Attn: Subro Cash, PO Box 227257, Dallas, TX 75222-7257. Please include our claim number.

Complete description of the incident: Vehicle caught on fire at the brake pressure switch per the vehicle inspection report.
Our statement of defect: Strict Liability
Location of evidence: IAA, 1000 Dalton Ln, Austin, TX 78742, 512-385-3126, Stock # 538701
Manufacturer: Ford
Model: F150 Supercab
Year: 2000
VIN: 1FTZX172XY[redacted]

The following information is attached:
-Checks and supporting paperwork
-C&O report and photos
-Fire report

Please acknowledge receipt of this claim and your position regarding payment of our damages within 30 days.

Sincerely,

David Laughlin

David Laughlin, SCLA
Subrogation Senior Service Representative

Roanoke National Subrogation Claims Center
3600 Electric Road, Suite 301, PO Box 21168, Roanoke, VA 24018
Phone: 1-800-776-2615 or (540) 989-2800 Fax: (540) 986-2640 or (540) 776-3603
Hours: 8:00 AM – 4:30 PM EST Monday - Friday

PE04-018 C 1200

Unified
Investigations & Sciences, Inc.

223 E. Greenbriar Lane
Dallas, Texas 75203-1013
214-946-8989
Fax 214-946-8586

Report Number One

March 5, 2004

PREPARED FOR:	Allstate Insurance Company 4717 South Loop 289 Lubbock, Texas 79424
ATTENTION:	Mr. Michael Molinar
INSURED:	[redacted]
DATE OF LOSS:	February 18, 2004
LOCATION OF LOSS:	[redacted] San Marcos, Texas
POLICY NUMBER:	Not Specified
CLAIM NUMBER:	[redacted]
UIS FILE NUMBER:	TX01-05779

Insured: [redacted]
UIS File No.: TX01-05779

ASSIGNMENT

The assignment was received on February 20, 2004, and the investigation commenced on February 23, 2004. Instructions were to conduct an origin and cause investigation.

DETERMINATION OF ORIGIN AND CAUSE

The cause of the fire was accidental. The ignition source remains under investigation.

The fire originated on the driver's side of the engine compartment in the area of the master brake cylinder.

Information and factors available to establish origin and cause:

1. A comprehensive vehicle examination
2. Fire and heat damage to the engine compartment
3. Interview with witnesses
4. Elimination of natural and incendiary causes

VEHICLE EXAMINATION

The examination was conducted at the insured's place of employment, Thermon Industries, 100 Thermon Drive, San Marcos, Texas 78670. The vehicle examined was a 2000 Ford F-150 extended cab pickup truck, VIN # 1FTZX172XYK[redacted] The vehicle was on an open lot with no cover.

No adverse conditions were encountered during the examination.

The insured and Scott Leake, Special Investigator with Unified Investigations & Sciences, Inc., were present during portions of the examination.

Exterior burn patterns were present on the left front fender and the hood. The fender pattern was above the tire. The wheel well liner was burned directly above the left front tire. The hood pattern was adjacent to the windshield and extended from the driver's side approximately halfway to the passenger side. The plastic cowl was melted on the driver's side. The windshield was broken on the driver's side, and there was soot present. The remainder of the exterior was undamaged by the fire.

There was no visible collision damage on the vehicle. All four (4) tires were in good condition and showed no signs of having been recently removed or replaced. The interior of the vehicle sustained slight sooting on the windshield. The remainder of the interior was undamaged by the fire. A car alarm control switch was in the interior of the car inside the cab, and no equipment had been removed from the vehicle prior to the fire. The passenger compartment fuse panel had

two (2) open fuses, #s13 and 14. Fuse #13 is a 20-amp fuse for the stop lamp switch, turn hazard flasher, and speed control module. Fuse #14 is a 50-amp fuse for the battery saver relay, interior lamp relay, and accessory delay relay (power windows). The vehicle state inspection sticker was not legible, and the registration sticker was valid through valid through December 2004.

The engine compartment sustained heavy fire damage that was concentrated in the area of the brake master cylinder assembly. The melting of plastic parts and other burn patterns were consistent with early fire development in the area of the master cylinder assembly. The plastic brake fluid reservoir was burned, and the brake pressure switch was heavily burned. Two (2) electrical conductors extending on the top end of the brake pressure switch were heavily burned, and the contacts remained in the switch. I did not see any evidence of electrical arcing or other malfunctions, although I could not conclusively eliminate a heat-producing malfunction in this component that caused or contributed to the cause of this fire. Other electrical components, including the power distribution box adjacent to the master cylinder assembly, exhibited invasive damage only. The 20-amp fuse in fuse #11 was open. This fuse was identified as the alternator field fuse.

There was no evidence of a fire originating low in the engine compartment or a fire extension from elsewhere, either inside or outside the vehicle. There was no evidence of an incendiary fire.

A search of the National Highway Transportation Safety Administration (NHTSA) database showed no recalls concerning the master cylinder assembly; however, the brake pressure switch (secondary speed control cancellation device) is currently under investigation. There was a NHSTA recall on model year 2000 Ford F-150's concerning the windshield wiper washer motor. The recall was for trucks that were manufactured in 2000. This vehicle was not included in the recall because it was manufactured in November 1999. I examined the windshield motor and determined it was not a contributing factor to the fire.

Additional examination of the brake pressure switch and possibly other engine components will be necessary to further this investigation and to identify the heat source.

INVESTIGATION

- ***Discovery***

The fire was discovered by [redacted] a customer service representative for Thermon Industries [redacted] Extension [redacted] At approximately 3:30 p.m., [redacted] observed smoke outside her office windows and when she looked out the window, she observed smoke and flame coming from the area between the hood and the windshield, mostly on the driver's side of the vehicle. She notified [redacted] that his truck was on fire and called 9-1-1.

Insured: [redacted]
UIS File No.: TX01-05779

- ***Fire Officials***

The **San Marcos Fire Department** received the alarm at 3:29 p.m. and arrived on the scene at 3:35 p.m. The fire was extinguished when they arrived. They applied water to the engine compartment to cool it down, then checked the interior for fire extension. The report lists the cause as undetermined. A copy of the San Marcos Fire Department Incident Report Number 8215 is included with this report as Exhibit # 2.

- ***Witnesses***

[redacted] is an employee of [redacted] San Marcos, Texas, residential telephone number [redacted], business number [redacted] Extension [redacted] when notified by [redacted] that his truck was burning, grabbed a fire extinguisher and went to the parking lot and attempted to extinguish the fire by spraying between the windshield and hood. A short time later, the fire flamed up; and he applied the extinguisher a second time and then a third time. After applying the extinguisher the third time, he stepped back and waited to see if the fire was out.

[redacted], a co-worker, [redacted], San Marcos, Texas, telephone number [redacted] observed flames through the driver's side front wheel well in the engine compartment. He then sprayed a fire extinguisher through the wheel well into the engine compartment and waited for the fire department to arrive.

[redacted] has owned the truck since November 2002, and the vehicle had approximately sixty-six thousand (66,000) miles on the odometer. At the time the truck was purchased, the cruise control was not working and had not yet been repaired. He has not had any repairs made to the vehicle. The truck was driven ten (10) miles home at noontime and then ten (10) miles back to work at 1:00 p.m.

[redacted] parked her car next to the truck when she returned from lunch at approximately 2:15 p.m. and did notice or smell anything unusual.

COMMENTS

A verbal report was made to Mr. Molinar on February 23, 2004, at which time it was advised the vehicle be moved to a secure storage location for possible further examination. A copy of my report and photographs is being provided to Mr. Bruce York at the NHSTA office in Washington, D.C., with the approval of Mr. Molinar. My file remains open at this time pending further instructions.

Insured: [redacted]
UIS File No.: TX01-05779

EXHIBITS

1. Vehicle Inspection Report
2. San Marcus Fire Department Incident Report
3. Twenty-eight (28) mounted photographs with Photograph Explanation Sheet

Michael H. Beres
Special Investigator
Unified Investigations & Sciences, Inc.
214-946-8989 or 1-800-615-4840

Insured: [redacted]
UIS File No.: TX01-05779

PHOTOGRAPH EXPLANATION SHEET

1. Front of vehicle
2. Driver's side of vehicle
3. Rear of vehicle
4. Passenger side of vehicle
5. Passenger compartment from passenger side of vehicle
6. Passenger compartment from driver's side of vehicle
7. Ford Motor Company manufacturing information
8. Passenger compartment panel
9. Driver's side front fender
10. Engine compartment viewed from driver's side wheel well
11. Hood and windshield
12. Hood and windshield
13. Hood viewed from above
14. Engine compartment
15. Passenger side of engine compartment
16. Driver's side of engine compartment
17. Driver's side of engine compartment
18. Engine compartment viewed from driver's side
19. Engine compartment and master cylinder assembly viewed from passenger side
20. Close-up of master cylinder assembly
21. Under hood power distribution box
22. Close-up of wiring
23. Close-up of wiring harness
24. Close-up of master cylinder assembly
25. Brake pressure switch viewed from driver's side
26. Brake pressure switch viewed from above
27. Brake pressure switch viewed from passenger side
28. Brake pressure switch viewed from rear

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Exhibit 1

Vehicle Inspection Report

Owner [redacted] [redacted]

Manufacturer	Year	Model	Body Style
FORD	2000	F-150	EXT CAB SHORT BOX PICKUP

State Inspection	Date	Odometer
State TEXAS	12-04	66417

Displayed on Vehicle	Year	State	VIN No
Tag Number 3PP PJ7	2000	TX	1FTZX17 [redacted]

Vehicle Examination Date	Examination Location
2-23-04	SAN MARCOS

Fire Damaged Areas ☒ Exterior ☐ Interior ☒ Engine Compartment

		Burned	Distorted/Melted	Accelerant Patterns	Collision Damage
	Bumper and Grill	☐	☐	☐	☐
	Hood	☒	☐	☐	☐
	Left Front	☒	☐	☐	☐
	Right Front	☐	☐	☐	☐
	Roof	☐	☐	☐	☐
E	Left Door(s)	☐	☐	☐	☐
	Right Door(s)	☐	☐	☐	☐
X	Trunk	☐	☐	☐	☐
	Left Rear	☐	☐	☐	☐
T	Right Rear	☐	☐	☐	☐
	Rear Bumper Area	☐	☐	☐	☐
E	Underside	☐	☐	☐	☐

R Remarks _____

I TIRES

O		Burned Yes	Burned No	Unusual Tread Wear Yes	Unusual Tread Wear No
	Left Front	☐	☒	☐	☒
R	Right Front	☐	☒	☐	☒
	Left Rear	☐	☒	☐	☒
	Right Rear	☐	☒	☐	☒
	Spare	☐	☒	☐	☒

Tires indicate signs of recent removal or exchange? ☐ Yes ☒ No

Wheels or wheel covers indicate recent removal/exchange? ☐ Yes ☒ No

Indicate areas of forced entry ☐ Door(s) ☐ Hood ☐ Trunk ☐ Glass

Remarks _____

GLASS

	Smoked	Cracked	Distorted/Melted	Broken
Windshield	☒	☒	☒	☒
Left Door(s)	☐	☐	☐	☐
Right Door(s)	☐	☐	☐	☐
Rear	☐	☐	☐	☐
Sunroof	☐	☐	☐	☐

Remarks BURNED WINDSHIELD AND DRIVERSIDE

		Yes	No	
I	After market electrical accessories	☒	☐	Remarks ALARM
N	Door(s) open during fire	☐	☒	
T	Window(s) open during fire	☒	☐	_____
E	Was key in the ignition/Door	☐	☒	
R	Have any accessories been removed	☐	☒	
I	Any unusual burn patterns	☐	☒	
O	Any abnormal melting	☐	☒	_____
R	Any unusual objects in vehicle	☐	☒	
	Was trunk open during fire	☐	☐	
	Any unusual objects in trunk	☐	☐	

ENGINE COMPARTMENT

	Yes	No		Yes	No
Hood open during fire	☐	☒	Oil below lowest mark on dipstick	☐	☒
Radiator melted	☐	☒	Evidence of excessive fluid leakage	☐	☒
Upper radiator hose burned	☐	☒	Unusual odor/color motor oil	☐	☒
Lower radiator hose burned	☐	☒	Holes or cracks in transmission case	☐	☒
Drive belts burned	☐	☒	Transmission case burned/melted	☐	☐
Other hoses burned	☒	☐	Transmission has inadequate lubrication	☐	☐
Fan and shroud burned	☐	☒	Unusual odor/color transmission fluid	☐	☒
Inner fenders burned	☐	☒	Any problems with drive train/suspension	☐	☒
Heating system burned	☐	☒	Motor mounts burned	☐	☒

Remarks: INNER FENDERS ... ENGINE TRANSMISSION ...

ELECTRICAL

	Missing	Burned/Discolored	Brittle/Melted	Shorted/Arced
Battery	☐	☐	☐	☐
Battery connections	☐	☐	☐	☐
Battery cables	☐	☐	☐	☐
Starter	☐	☐	☐	☐
Alternator/generator	☐	☐	☐	☐
Ignition system	☐	☐	☐	☐
Fuse panel	☐	☐	☐	☐
Wiring harness	☐	☐	☐	☐
After market accessories	☐	☐	☐	☐

Remarks: PASSENGER COMPARTMENT FUSES 13 & 14 ARE OPEN, UNDERHOOD POWER DISTRIBUTION BOX FUSE 11 OPEN

FUEL SYSTEM AND EXHAUST SYSTEM

	Missing	Burned	Distorted/Melted
Filler cap	☐	☐	☐
Filler assembly	☐	☐	☐
Fuel tank assembly	☐	☐	☐
Fuel lines	☐	☐	☐
Fuel pump(s)	☐	☐	☐
Fuel filter(s)	☐	☐	☐
Carburetor/ injectors/ turbos	☐	☐	☐
Air intake filters	☐	☐	☐
Fuel vapor recovery system	☐	☐	☐
Exhaust and tail pipes	☐	☐	☐
Muffler and catalytic converter	☐	☐	☐

Any loose fuel line connections? ☐ Yes ☒ No

Any evidence of tampering? ☐ Yes ☒ No

Fuel tank ☒ Unknown ☐ Empty ☐ 1/4 ☐ 1/2 ☐ 3/4 ☐ Full

Remarks ______

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Evidence of any explosion or rupture ☐ Yes ☒ No

Was an oil sample obtained? ☐ Yes ☒ No Laboratory ______

Was a fuel sample obtained? ☐ Yes ☒ No Laboratory

Were debris samples obtained? ☐ Yes ☒ No Laboratory ______

Comments: BRAKE FLUID RESERVOIR CONSUMED. BRAKE PRESSURE SWITCH APPEAR TO HAVE HEATED FROM INSIDE

Investigator: MIKE BELLES

Date: 3-2-5-04

03/01/2004 11:15 5122574245

Exhibit 2

KG607	TX	2/18/2004	3	8215	0	
FDID	State	Incident Date	Station	Incident Number	Exposure	Basic

Location [ ] Address is on the Wildland Fire Module

Census Tract: [redacted]

Street Address

[redacted] [redacted]

Number/Milepost **Prefix** **Street or Highway** **Street Type** **Suffix**

San Marcos TX [redacted]

Apt./Suite/Room **City** **State** **Zip Code**

Cross street or directions

Incident Type

131 Passenger vehicle fire

Aid Given or Received

None

Their FDID **State**

Their Incident Number

Dates & Times

Alarm:	2/18/2004	15:29:00	
Arrival:	2/18/2004	15:35:00	
Controlled:		16:03:00	
Last Unit:	2/18/2004	15:50:00	

Shifts & Alarms

A 1 3

Shift Alarm Dist

Special Studies

Actions Taken

11 Extinguish

Primary Action Taken (1)

Additional Action Taken (2)

Additional Action Taken (3)

Resources

[X] Apparatus or Personnel Form Used

	Apparatus	Personnel
Suppression:		
EMS:		
Other:		

[ ] **Resource counts include aid received**

Estimated Dollar Losses & Values

		None
LOSSES		
Property:	0	[X]
Contents:	0	[X]
PRE-INCIDENT VALUE:		
Property:	0	[X]
Contents:	0	[X]

Casualties [X] **None**

	Deaths	Injuries
Fire Service:	0	0
Civilian:	0	0

Hazardous Materials Released

N None

Detector

Mixed Use Property

Property Use

NNN None

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Person/Entity Involved

Business name | Phone Number

Mr., Ms., Mrs. | First Name | MI | Last Name | Suffix

[redacted] | [redacted]

Number | Prefix | Street or Highway | Street Type | Suffix

San Marcos

Post Office Box | Apt./Suite/Room | City

TX | [redacted]

State | Zip Code

Owner

Business name | Phone Number

[redacted]

Mr., Ms., Mrs. | First Name | MI | Last Name | Suffix

[redacted]

Number | Prefix | Street or Highway | Street Type | Suffix

FM 621

Staples

Post Office Box | Apt./Suite/Room | City

TX | [redacted]

State | Zip Code

Authorization

Officer in charge:	Turnage, Jim	Signature:	
	Suppressio Assignment	2/18/2004 Date	Eng. Jim Turnage
Member making report:	Turnage, Jim	Signature:	
	Suppressio Assignment	2/18/2004 Date	Eng. Jim Turnage

KG607	TX	2/18/2004	3	821b	0	NFIRS 1
FDID	State	Incident Date	Station	Incident Number	Exposure	Notes

Notes Title:

Engine 3 made location of 208 Thermon Drive with a 2000 F150 in the smoldering phase. Workers at the office put the fire out w/ extinguishers. Engine 3's crew pulled a line and cooled the engine compartment and checked for extension in the cab of the truck.

KG607	TX	2/18/2004	3	8215	0	NFIRS - 2
FDID	State	Incident Date	Station	Incident Number	Exposure	Fire

Property Details

0
Est. number of residential units

[X] Not Residential

0.000
Acres burned

[X] None
Less than one acre

0
Number of buildings involved

[X] Buildings not involved

On-Site Materials or Products [X] None

On-site material (1)

Storage use (1)

On-site material (2)

Storage use (2)

On-site material (3)

Storage use (3)

Ignition

83 Engine area, running gear, wheel area
Area of origin
UU Undetermined
Heat Source
UU Undetermined
Item first ignited [ ] Confined to object of origin
UU Undetermined
Type of material first ignited

Cause Of Ignition

Exposure Report
U Cause undetermined after investigation
Cause

Factors Contributing To Ignition

X None
NN None
Factor contributing to ignition (1)

Factor contributing to ignition (2)

Human Factors Contributing To Ignition

[X] None
[ ] Asleep
[ ] Possibly impaired by alcohol or drugs
[ ] Unattended person
[ ] Possibly mentally disabled
[ ] Physically disabled
[ ] Multiple persons involved

[ ] Age was a factor

Estimated age of person involved

Sex of person involved

KC607	TX	2/18/2004	3	8215	0	NFIRS -
FDID	State	Incident Date	Station	Incident Number	Exposure	Fire

Equipment Involved In Ignition

[X] None

NNN None
Equipment code

Brand:
Model:
Serial #:
Year: 0

Equipment Power

Equipment Power Source Code

Equipment Portability

[ ] Portable
[ ] Stationary

Fire Suppression Factors

[X] None

Fire suppression factor (1)

Fire suppression factor (2)

Fire suppression factor (3)

Mobile Property Involved

[ ] None
[ ] Not involved in ignition, but burned
[ ] Involved in ignition, but did not burn
[X] Involved in ignition and burn

f150 — Mobile property model
2000 — Year
3pp-p17 — License Plate Number
TX — State
VIN Number

Mobile Property Type & Make

11 Passenger car
Mobile property type

FO Ford
Mobile property make

Local Use

[ ] Pre-Fire Plan Available

[ ] Arson report attached
[ ] Police report attached
[ ] Coroner report attached
[ ] Other reports attached

KG607	TX	2/18/2004	3	8215	0	NFIRS 9
FDID	State	Incident Date	Station	Incident Number	Exposure	Apparatus

Unit ID:	E-3	Dispatched:	2/18/2004	15:29:00	Use: Suppression
Serial #:	52-302	Enroute:		00:00:00	
Type:	11	Arrival:	2/18/2004	15:35:00	
	Engine	Clear:	2/18/2004	15:50:00	
		In Quarters:		00:00:00	

Actions Taken

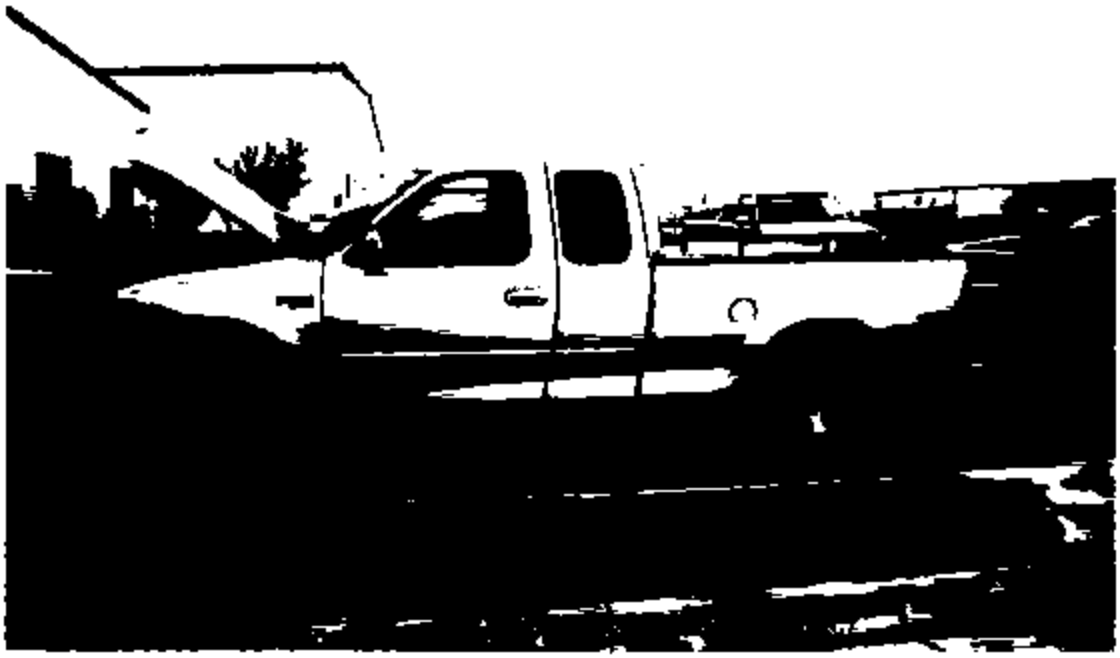
1)
2)
3)
4)

Personnel ID	Name	Rank
Marin, Vincent	FF. Vincent Marin	FF.
Moreno, Fernando	FF Fernando Moreno	FF.
Turnage, Jim	Eng. Jim Turnage	Eng

Exhibit 3

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph 1



Photograph 2

PE94-078 C 1215

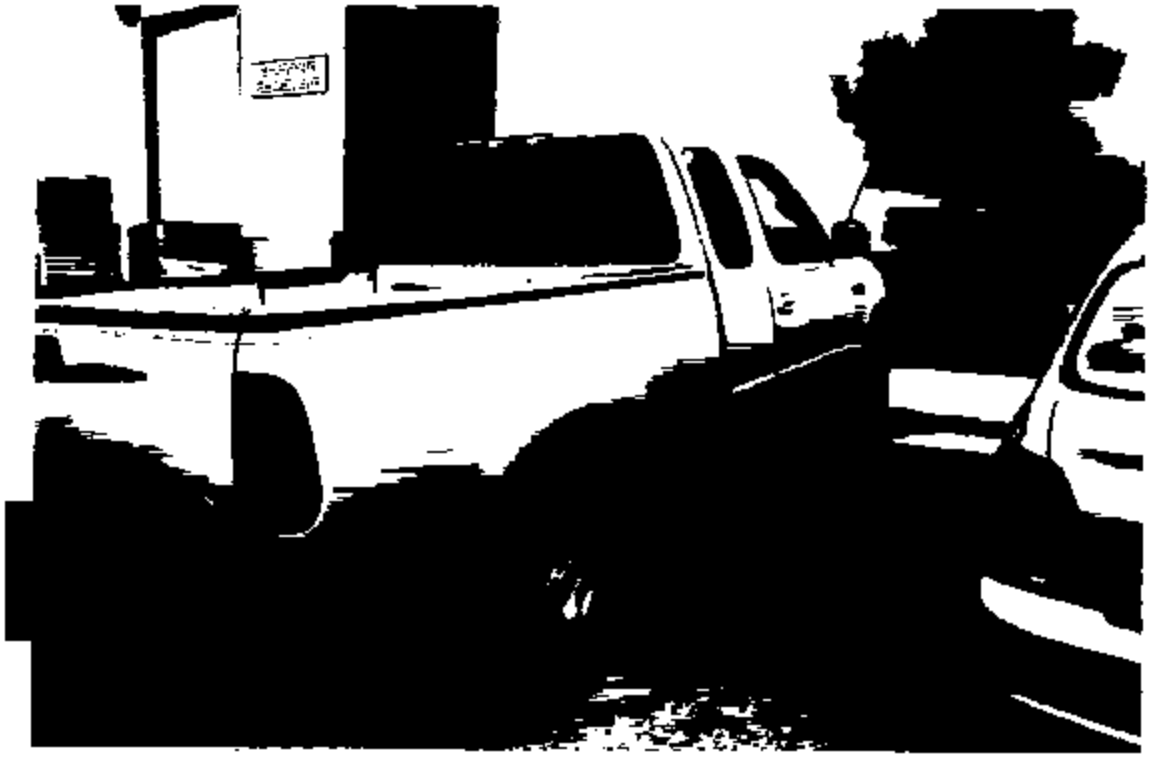
Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph

3

Photograph

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-06778



Photograph 4

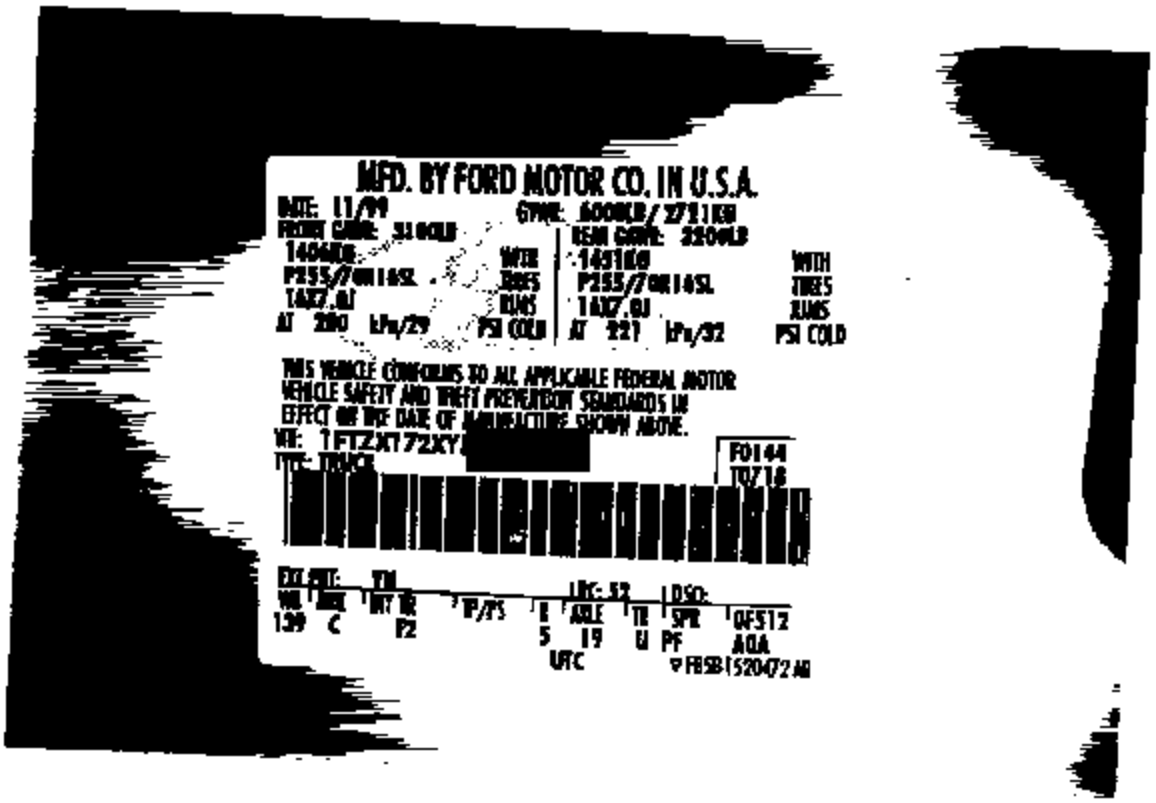
Photograph 5

FE04-078 C 1217

Unified Investigations & Sciences, Inc.

File Name	File No.
[redacted]	TX01-05779

Photograph 6



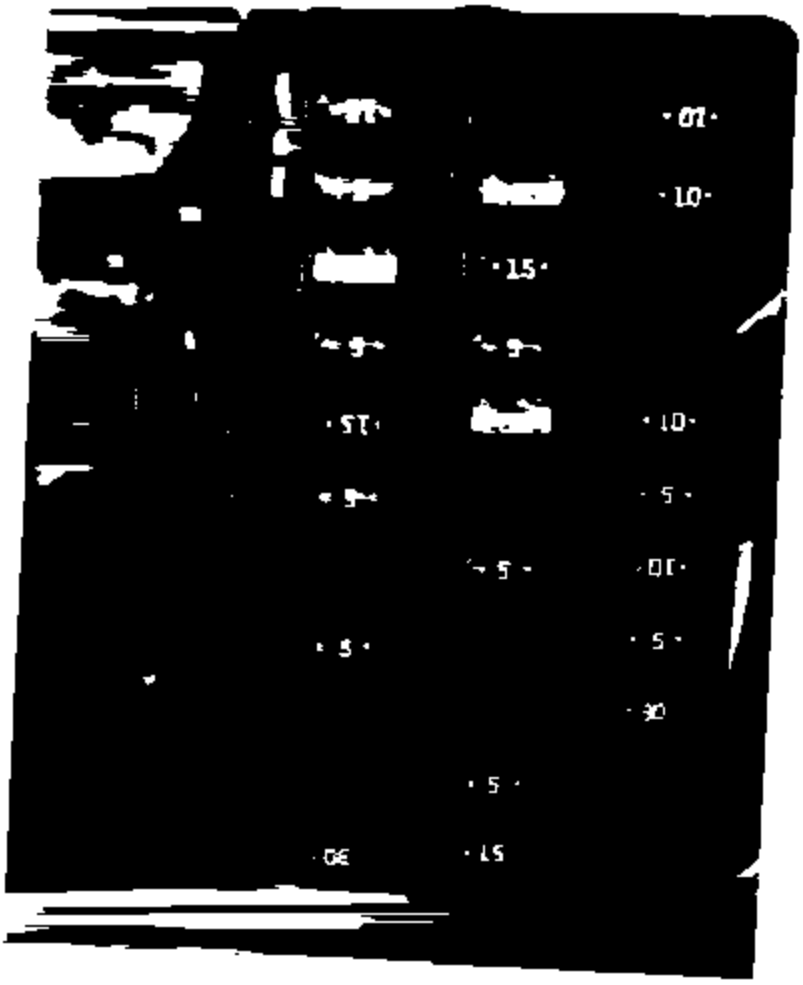
Photograph 7

PE04-078 C 1218

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph

8



Photograph

Unified Investigations & Sciences, Inc.	
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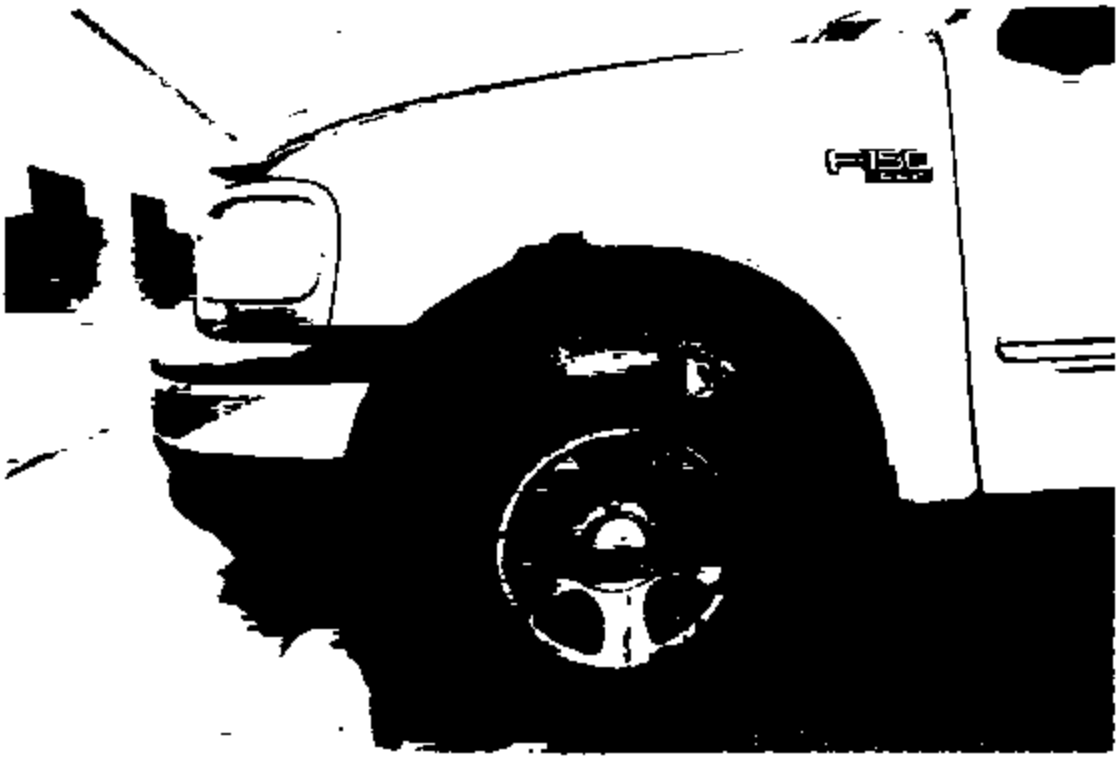

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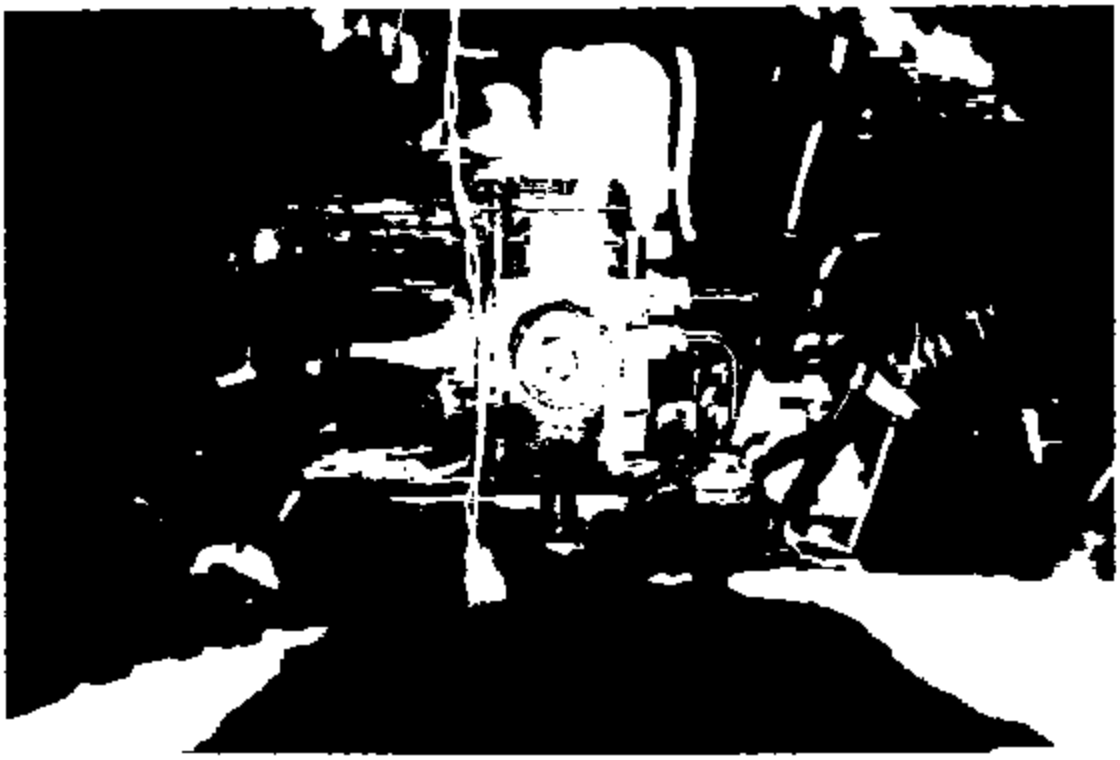

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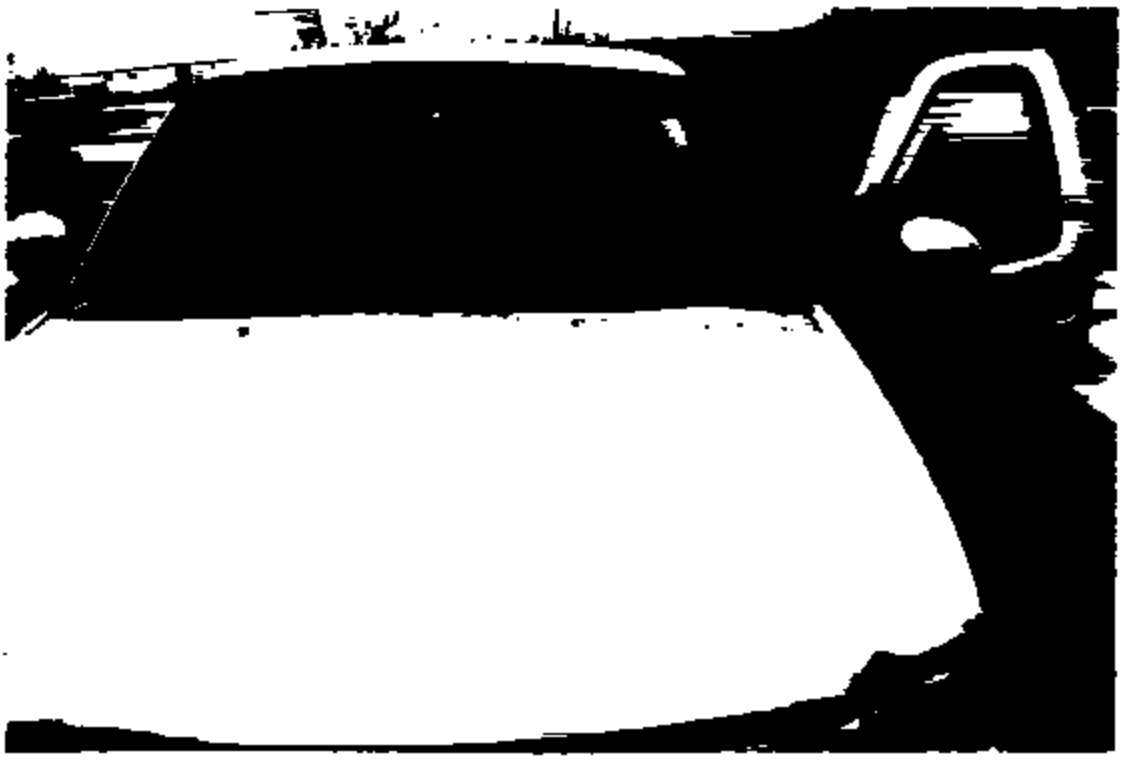
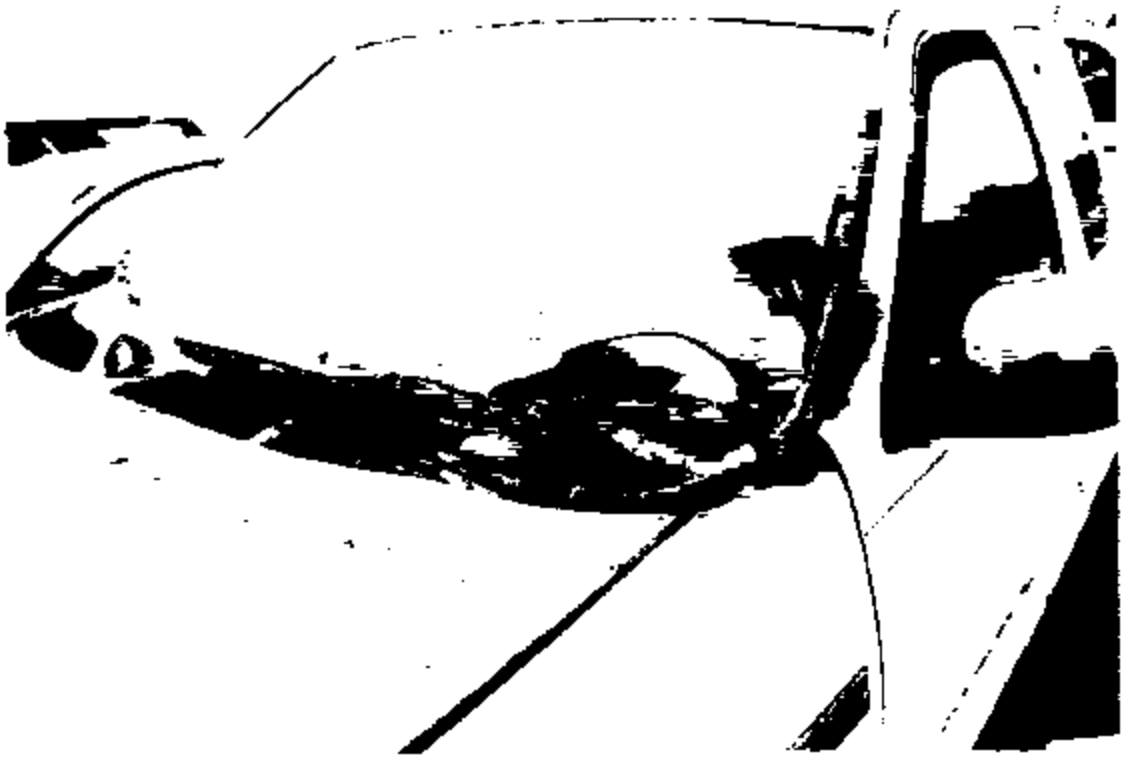
Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779



Photograph 11

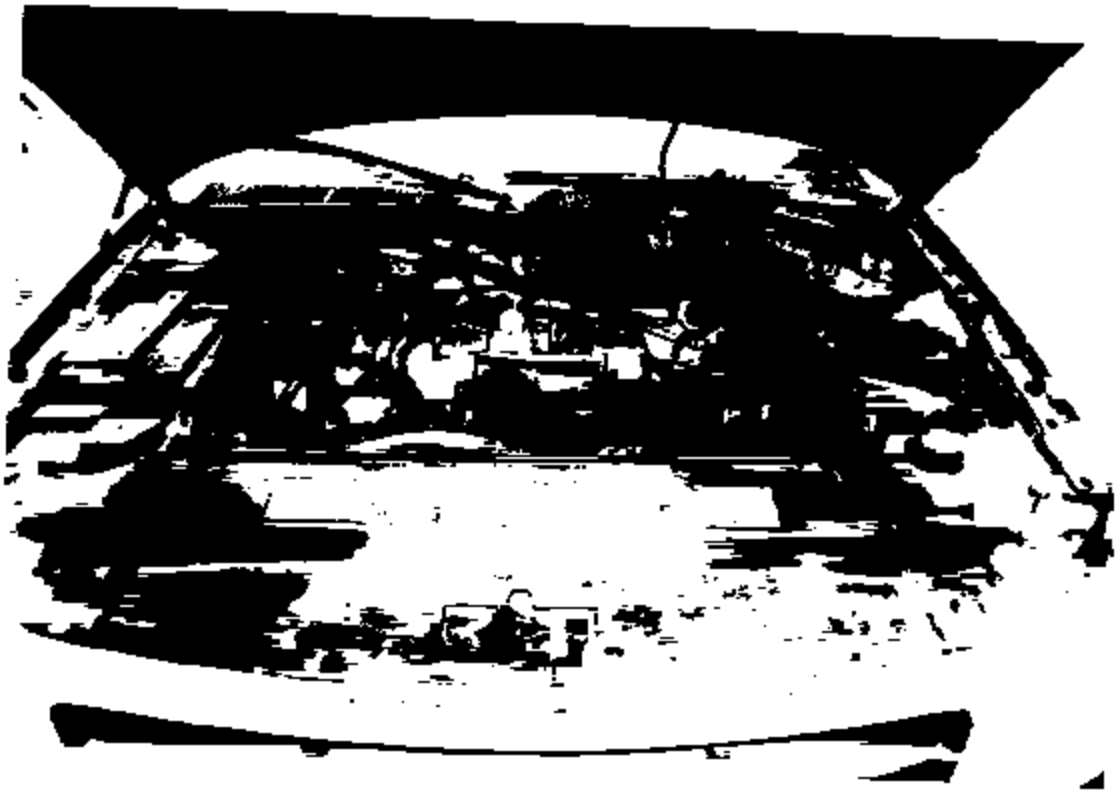


Photograph 12

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

[redacted]

Photograph 13



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FE04-078 C 1222

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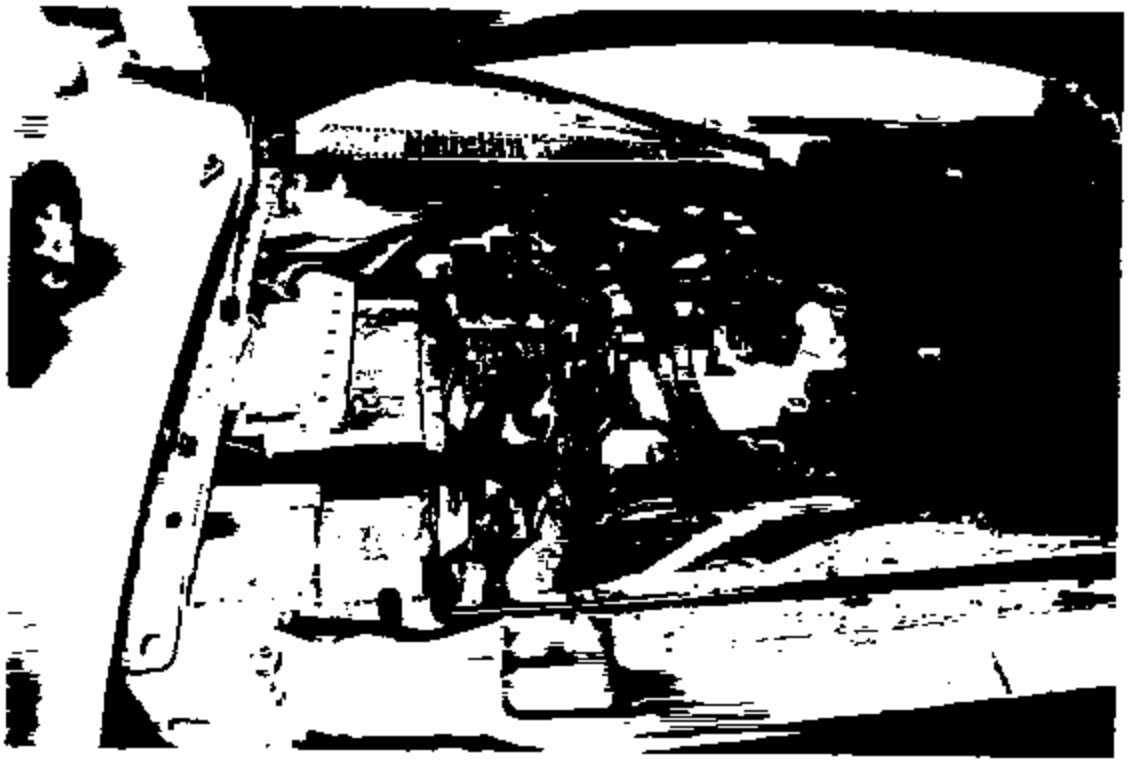
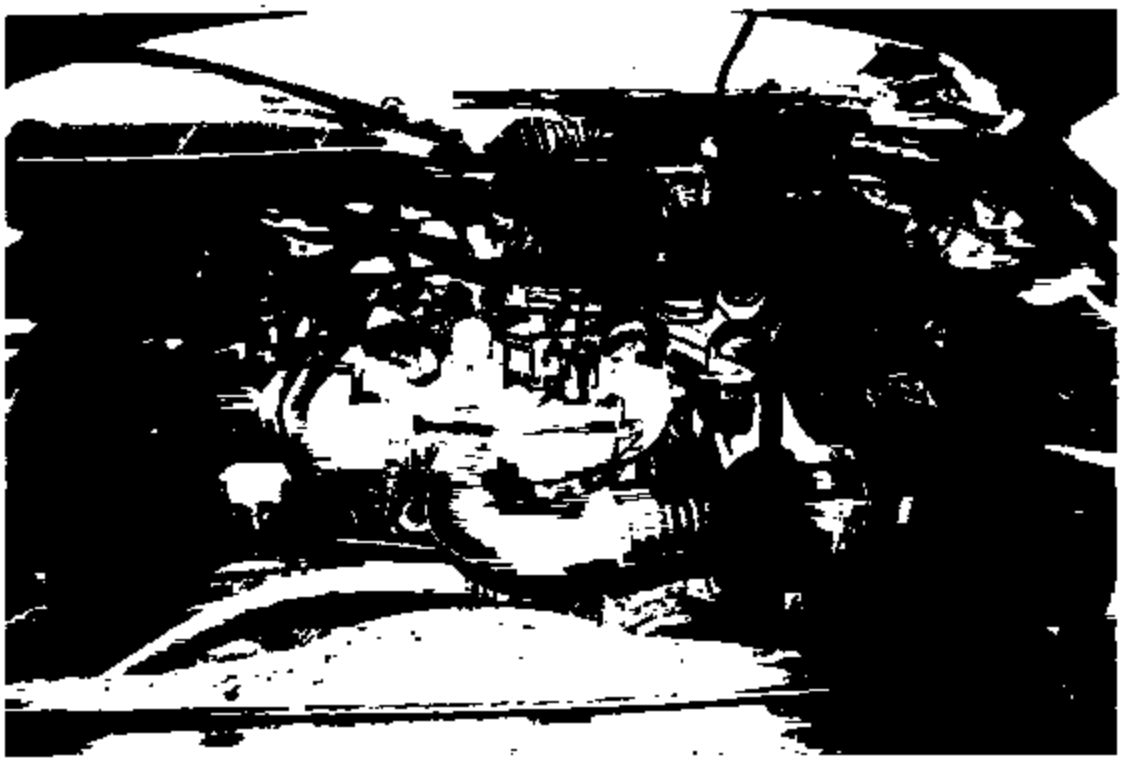


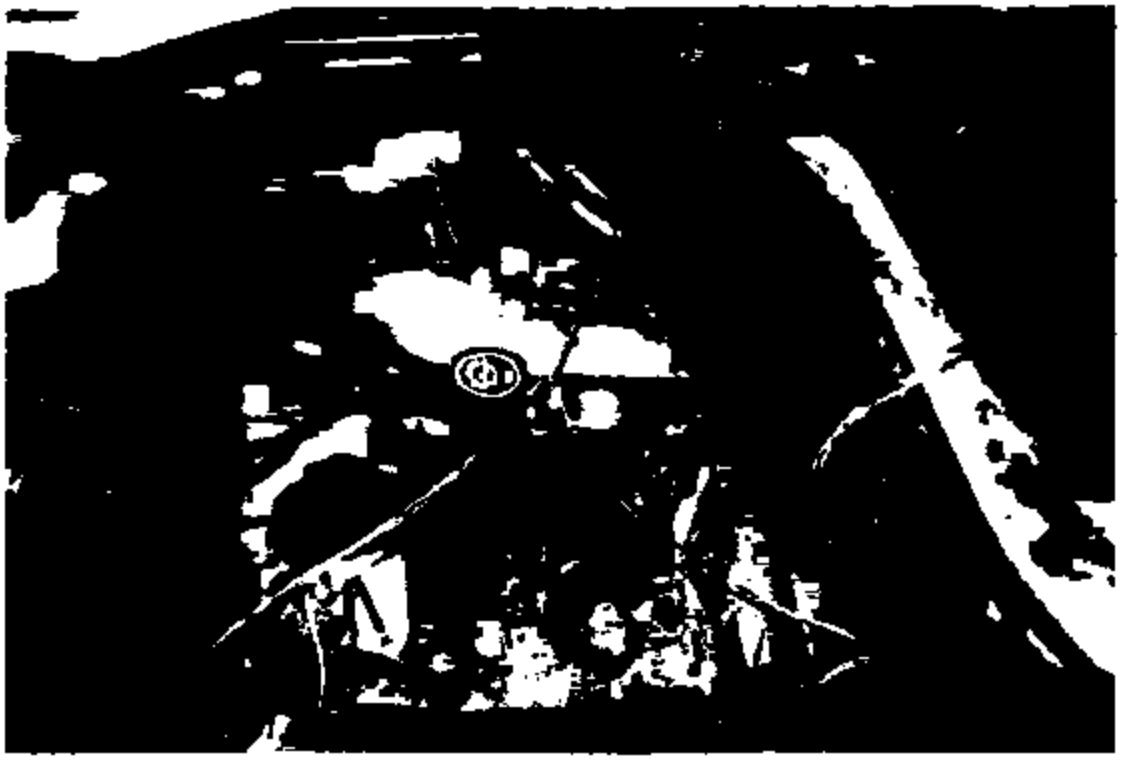
Photograph 15



Photograph 16

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph 17



Photograph 18

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05778

Photograph 19

Photograph 20

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph

21

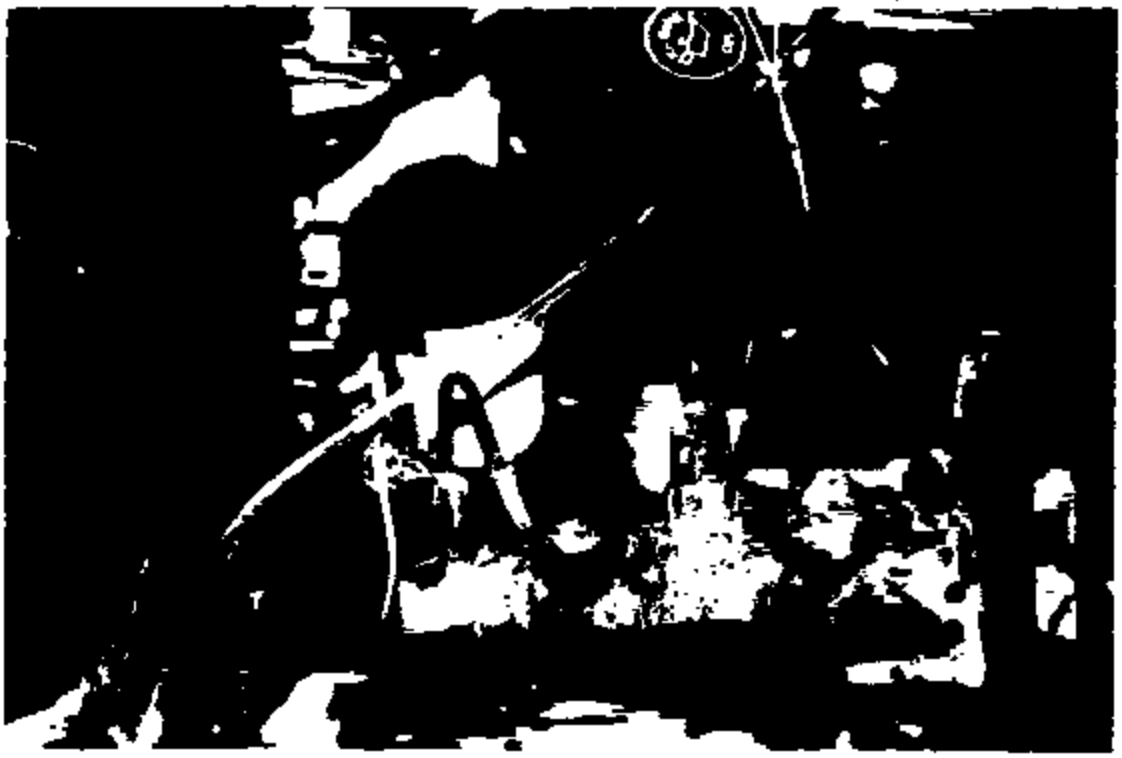
Photograph

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779

Photograph 22

Photograph 23

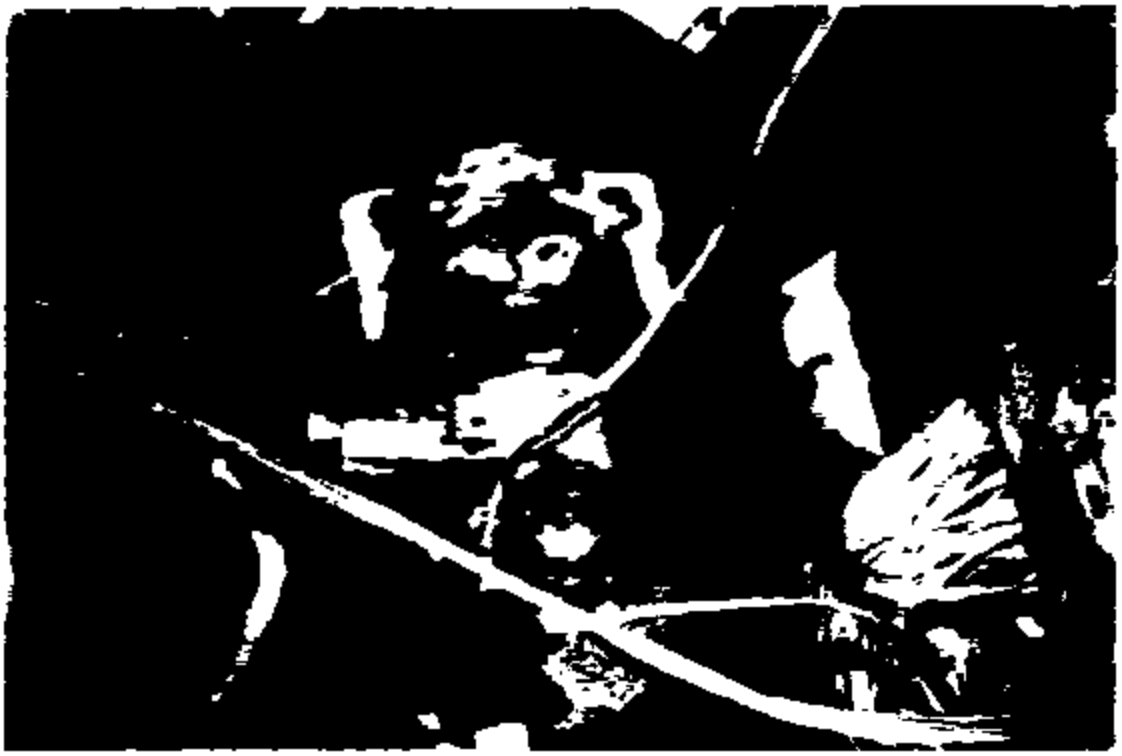
Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05778



Photograph 24

Photograph 25

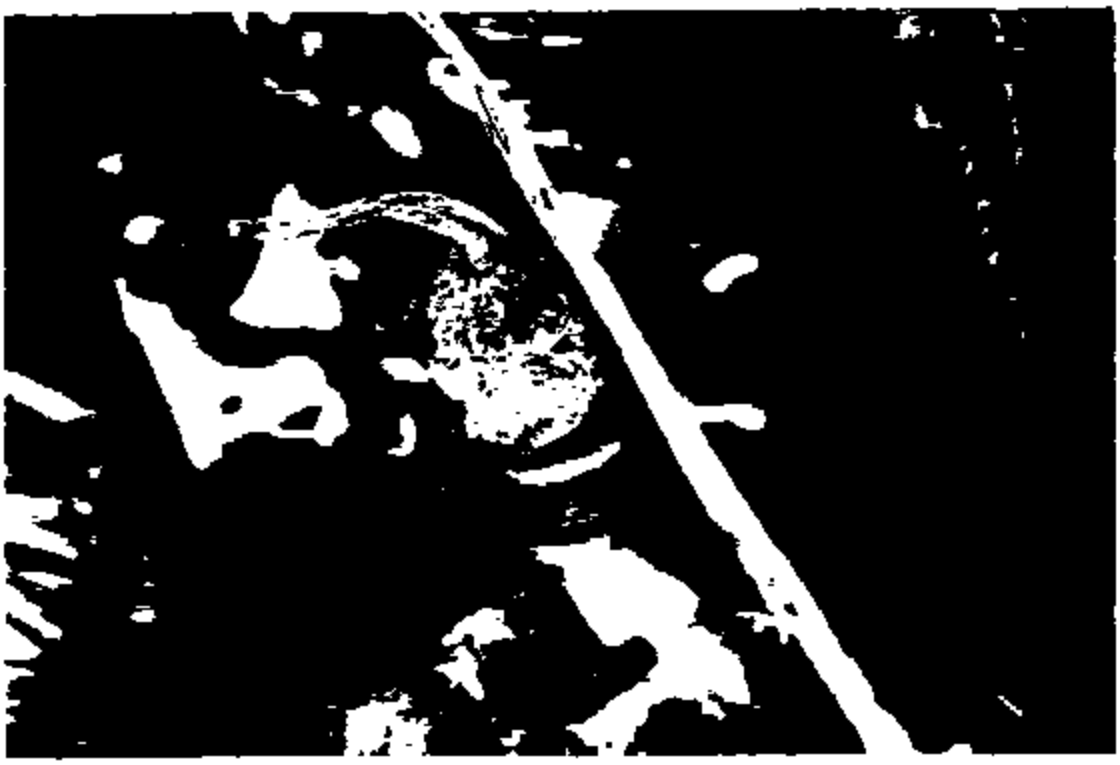
Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779



Photograph 26

Photograph 27

Unified Investigations & Sciences, Inc.	
File Name [redacted]	File No. TX01-05779



Photograph

z 25

Photograph