PE04-078
FORD
1/28/2005
BOOK 5 OF 12
ATTACHMENT F
PART 3 OF 6

Allstate.
You're in good hands.

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

September 30, 2004

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

RE:	**Our Claim Number:**	[redacted]
	Our Insured:	
	Vehicle:	2000 Ford F150
	VIN #:	1FTZX1721Y[redacted]
	Date of Loss:	9/29/04
	Loss Location:	[redacted] TX
	Amount of Loss:	**pending**

Dear Ms. Norton:

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

Jeff Haufhen has been contacted to inspect the vehicle. Please contact him at to make arrangements for a joint inspection. The vehicle is located at McCree Ford, 2800 Gulf Freeway, Dickinson, Texas 77539, 281-337-1529.

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

Sincerely,

Cheryl LeRoy
Staff Claim Service Adjuster
Allstate Insurance Claim Service Organization

PROGRESSIVE

P.O. Box 43258
Richmond Heights, OH 44143
progressive.com

July 14, 2004

Ford Motor Company
Office of General Counsel
Parklane Towers West, Suite 300
3 Parklane Blvd.
Dearborn, MI 48126-2568

Re: PRODUCT LIABILITY CLAIM
VIN: 1FTZX1722YK[redacted]
Year: 2000
Make: Ford
Model: F150
Our Insured: [redacted]
Address: [redacted] Ft. Worth, TX [redacted]
Phone No.: Home [redacted] Work: [redacted]
Our Claim No: [redacted]
Date of Loss: 3-12-04
Damages: $14,007.04

NOTICE OF SUBROGATION CLAIM

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

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

Please acknowledge receipt of my subrogation demand and forward your payment of $14,007.04 to my attention, payable to "Progressive County Mutual Insurance Co., as subroges of Cynthia Andrae", and mail to my attention at PO Box 43258, Richmond Hts., OH 44143.

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

Thank you for your anticipated cooperation.

Progressive County Mutual Insurance Co.

William P. Kienzl
Subrogation Representative
(440) 603-7967

Enclosures

PE04-878 C 1905

-F105
-100 F-150
-$13,837.04
-VIN
-Expt. Rpt
-Ft. Worth, TX
-60,000 mi

AIC-Fire

Advanced Investigative Concepts

Fire and Explosion Scene Analysis

Fire Investigation Report

Vehicle Fire

File Number: AIC-0590304-PR

Prepared For:

Insurance Company
Claim Number [redacted]

Insured: [redacted]

Loss Description:

2000 Ford F-150
Vin: last six numbers A74584

Attention:

Ms. Katresia Rush
Claim Representative
Progressive Insurance Company
1600 East Lamar, Suite 100
Arlington, Texas 76011

April 2, 2004

Kelly P. Lewis, Fire Consultant

David Mark Howell, C.F.I./C.F.E.I.
AIC Director / Senior Fire Consultant

Advanced Investigative Concepts
One Fox Hollow Run
Denton, Texas 76208

Telephone/Fax: (940) 321-1702
(800) 215-1955 PIN #05
E-mail: DMarkHowell@netscape.net

TABLE OF CONTENTS

Section I

Introduction

Ms. Katresia Rush, Claims Representative, representing Progressive Insurance Company, retained Advanced Investigative Concepts (AIC-Fire) on March 24, 2004 to determine the origin and cause of a vehicle fire loss that occurred on March 12, 2004.

The location of the 2000 Ford F-150, when examined, was the Insurance Auto Auction facility located in Grand Prairie, Texas.

Fire Consultant Kelly P. Lewis and Senior Fire Consultant David Mark Howell, C.F.I. / C.F.E.I., with AIC-Fire, conducted the vehicle examination on March 25, 2004.

Opinions and conclusions contained in this report are based on information available at the time of the investigation. In the future, if any other information, which could in any way impact or affect the conclusion contained herein becomes available; we will revise and amend our determination as deemed appropriate.

This report was prepared for the exclusive use of Progressive Insurance Company and is not intended for any other purpose.

Section II

Origin and Cause

The fire originated in the cruise control deactivation switch, which was mounted to the top of the brake master cylinder. The fire was caused by a direct electrical fault in the switch wiring.

Section III

Fire Analysis

On March 25, 2004, these fire consultants examined the fire-damaged vehicle of Cynthia and Todd Andrae, the insureds. The 2000 Ford F-150 was located at the Insurance Auto Auction facility located in Grand Prairie, Texas when inspected. The vehicle was damaged by fire on Friday, March 12, 2004.

Vehicle Analysis:

Examination, of the vehicle, was begun on the exterior (front) and continued clockwise systematically. The vehicle was examined on the interior from the least burned areas to the point of origin. Digital photography was used to document the damaged vehicle.

The F-150 had sustained heavy fire damage to the driver's side rear of the hood. The driver's side wiper assembly was partially consumed and there was a heavy accumulation of soot to the exterior surface of the driver's side windshield. The combustible light assemblies, grill, and bumper covering were all intact. Texas license plat[redacted] was affixed to the front of the vehicle (Photograph 1).

The passenger's side, of the vehicle, appeared to be undamaged by the fire. There was no prior collision or body damage noted. Both wheels and tires were matching and the tires were inflated (Photograph 2).

The rear of the vehicle appeared unremarkable. There was no fire or smoke damage noted. A Texas license plate matching the one found at the front, of the vehicle, was affixed to the rear bumper. Again, there was no prior collision damage found (Photographs 3 and 4).

The driver's side, of the vehicle, had tires and wheels that matched those found on the passenger's side. As with the passenger's side, they were undamaged and the tires were inflated. There was heavy fire damage to the driver's side

front quarter panel which was the result of direct flame impingement from the fire that burned in the engine compartment (area of origin). There was no other damage noted to the driver's side of the vehicle (Photographs 5 and 6)

There appeared to be no fire or smoke damage to the front passenger's side of the passenger compartment. The dash and all of its components were intact as were the combustible seating and flooring materials. There was no soot accumulation on the seating surfaces (Photograph 7).

The rear passenger's side of the passenger compartment was intact and in the same condition as the front passenger area. Again, the combustible materials were intact and there was no soot accumulation (Photograph 8).

The rear seating area on the driver's side, in the passenger compartment, was found in the same condition as the passenger's side. The front driver's side compartment was also intact and undamaged by the fire (Photograph 9).

The fuse panel which was located underneath the steering wheel, on the driver's side, was examined. The lid to the panel was found already open. Upon inspection, fuse number thirteen was found blown. It was a twenty amp fuse (Photograph 10).

The engine compartment sustained heavy fire damage on the driver's side, adjacent to the firewall. The passenger's side, of the engine compartment, sustained substantially less fire damage than did the driver's side (Photograph 11).

Upon examination, the battery appeared to be unremarkable. Both positive and negative leads were intact and showed no signs of faulting (Photograph 12). In the area of origin, the fire had partially consumed the air intake box for the induction system and the lid to the power distribution box. All wiring in this area was intact although the insulation, on the wiring, had been consumed. The brake

master cylinder fluid reservoir was completely consumed (Photograph 13). Upon close examination, of the brake master cylinder assembly, the cruise control deactivation switch was found to be partially consumed, but still somewhat intact (Photograph 14). A close examination of the cruise control deactivation switch revealed a fault in one of the blades exiting the housing (Photograph 15)

Conclusion:

In conclusion, based on the vehicle fire examination, this fire consultant has determined the fire originated in the cruise control deactivation switch, which was mounted to the top of the brake master cylinder. The fire was caused by a direct electrical fault in the wiring.

Section IV
Overview

1. The fire-damaged vehicle was analyzed and photographed.
2. The pertinent data was compiled and evaluated. This fire report was written after all available information was received and a determination of the origin and cause of the fire was made.

Section V

Attachments

Section V

Attachment A

Photographs

Photography Log

Photograph 1: Front of the Ford F-150

Photograph 2: Front view of the passenger's side of the vehicle

Photograph 3: Rear view of the passenger's side of the F-150

Photograph 4: Rear of the vehicle

Photograph 5: Rear view of the driver's side of the F-150

Photograph 6: Front view of the driver's side of the vehicle

Photograph 7: Front passenger compartment of the truck

Photograph 8: Rear passenger compartment on passenger's side

Photograph 9: Driver's side front and rear passenger compartment

Photograph 10: The fuse box

Photograph 11: The engine compartment

Photograph 12: The battery in the engine compartment

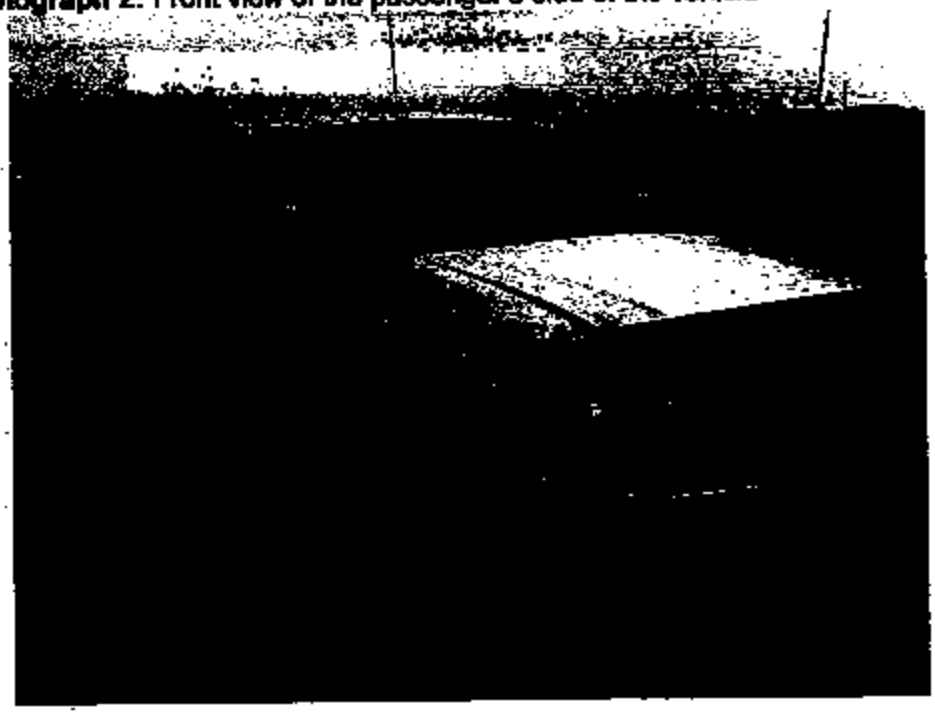
Photograph 13: The brake master cylinder (area of origin)

Photograph 14: The brake master cylinder components

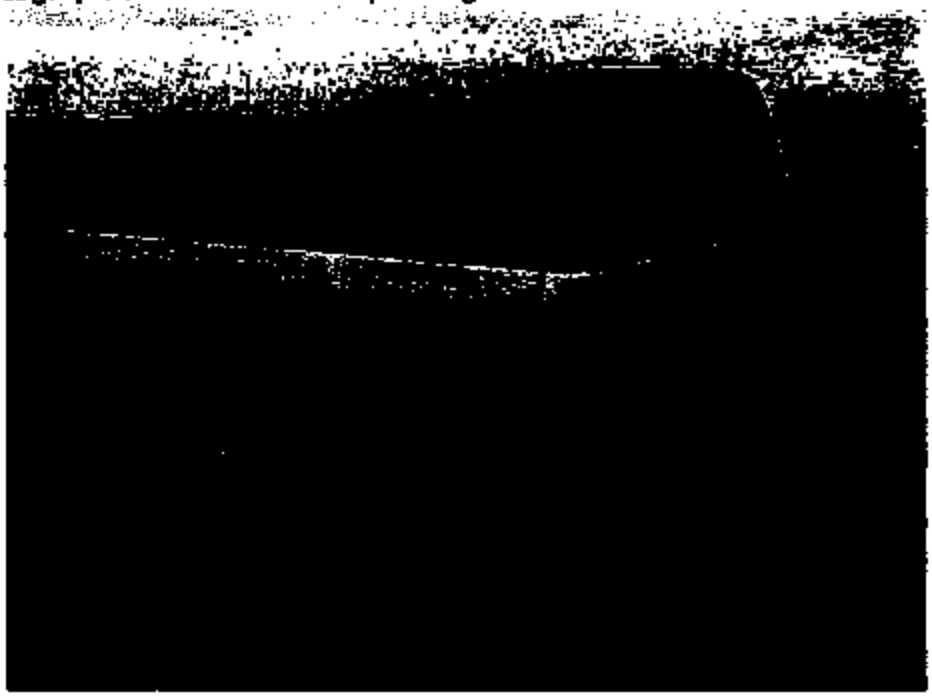
Photograph 15: Leads to the cruise control deactivation switch (area of origin)

Photograph 1: Front of the Ford F-150

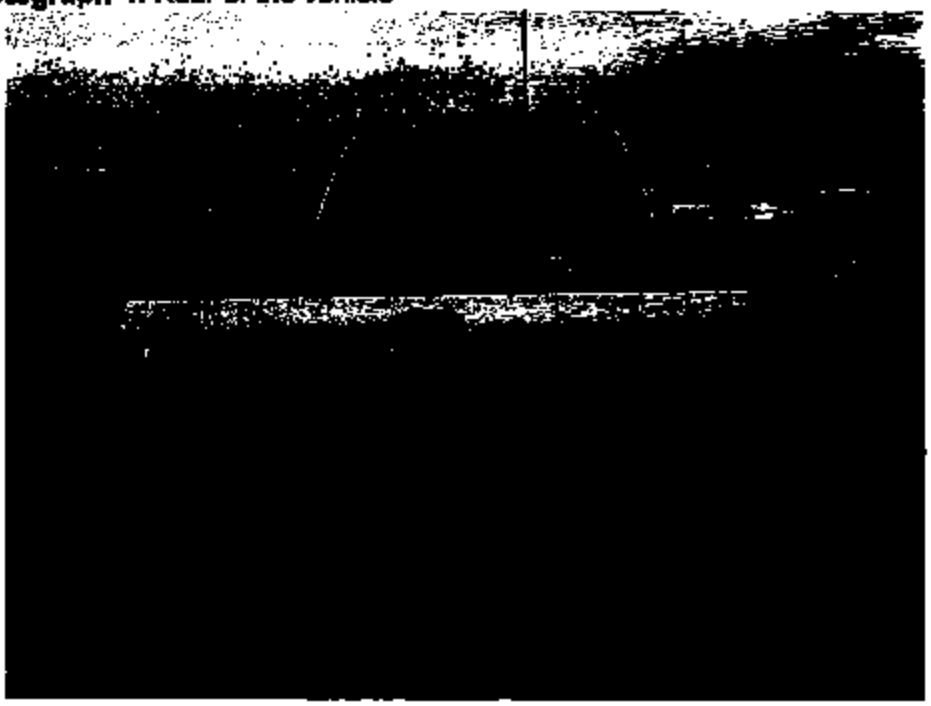
Photograph 2: Front view of the passenger's side of the vehicle



Photograph 3: Rear view of the passenger's side of the F-150



Photograph 4: Rear of the vehicle



Photograph 5: Rear view of the driver's side of the F-150

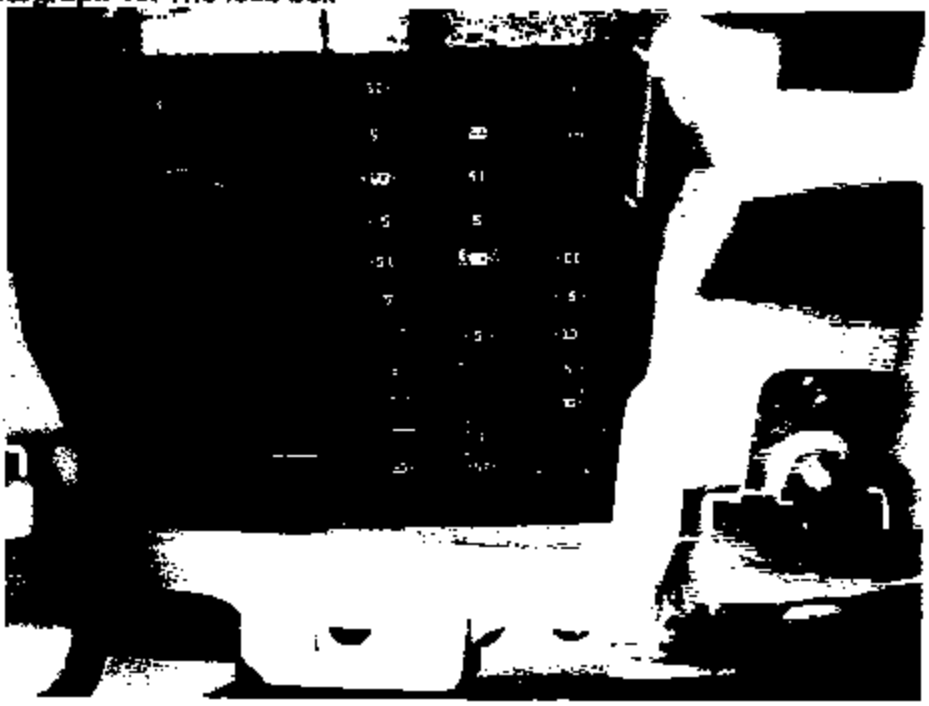
Photograph 6: Front view of the driver's side of the vehicle

Photograph 7: Front passenger compartment of the truck

Photograph 8: Rear passenger compartment on passenger's side

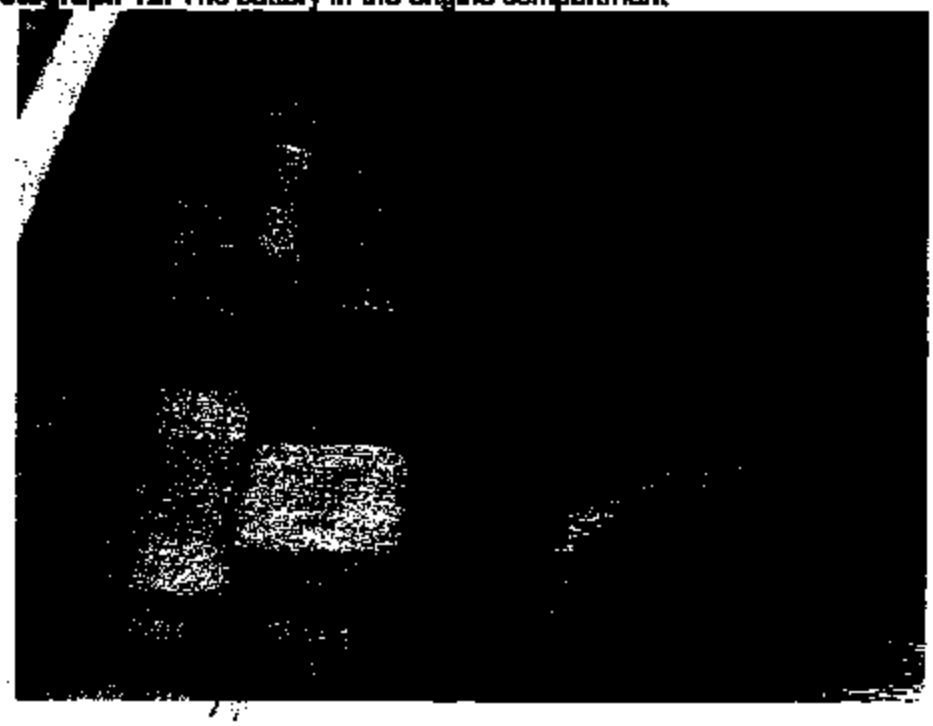
Photograph 9: Driver's side front and rear passenger compartment

Photograph 10: The fuse box



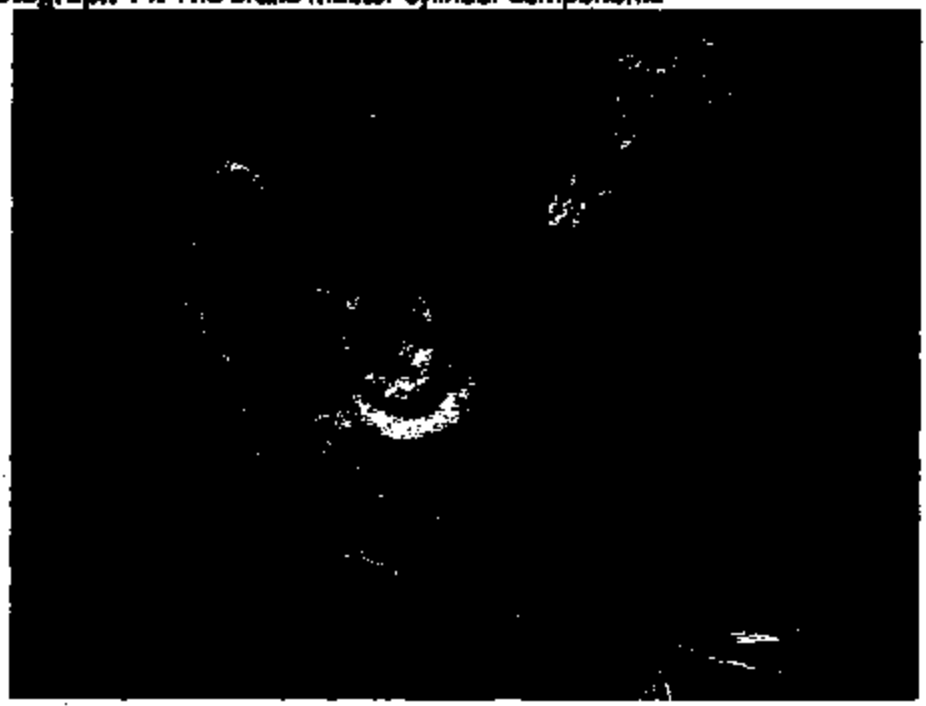
Photograph 11: The engine compartment

Photograph 12: The battery in the engine compartment

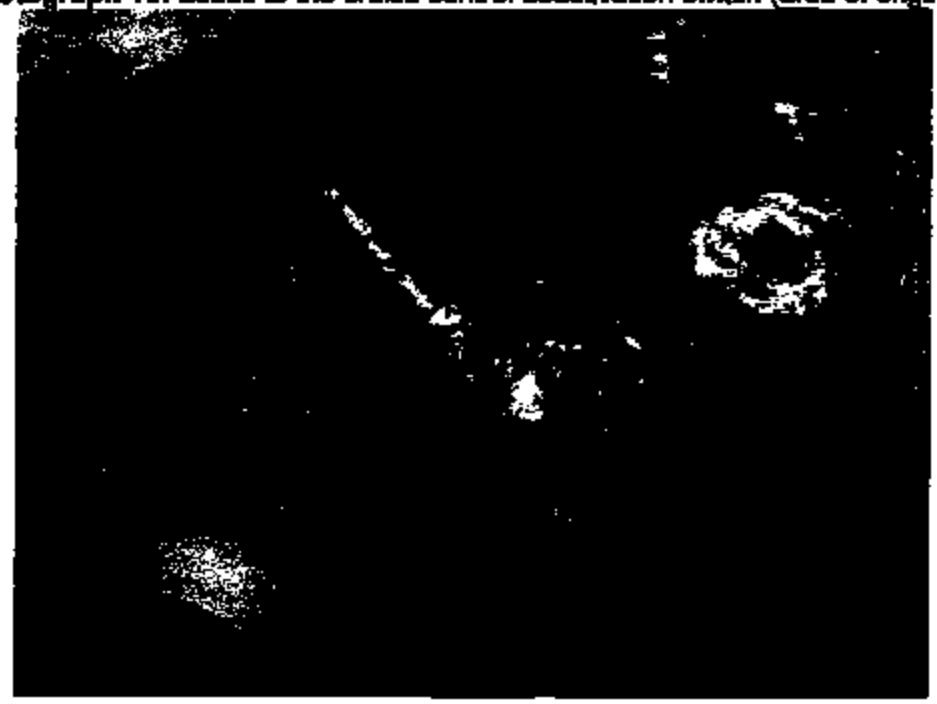


Photograph 13: The brake master cylinder (area of origin)

Photograph 14: The brake master cylinder components



Photograph 16: Leads to the cruise control deactivation switch (area of origin)



Section V

Attachment B

Fire Consultant Curriculum Vitae

Mark Howell, C.F.I., Senior Fire Consultant
Curriculum Vitae and Training

David "Mark" Howell is Director and Senior Fire Consultant of Advanced Investigative Concepts, Inc.; a Texas licensed private investigation company specializing in fire origin and cause investigations. Mark has over twenty-eight years experience in the fire service and has served as a Firefighter/Paramedic and the Fire/Arson Investigator for the Carrollton, Texas Fire Department. In 2000, after serving eight-years as the Fire & Arson Investigator for the City of Carrollton, Texas, he was appointed Special Deputy United States Marshal and assigned to the United States Treasury, Bureau of Alcohol, Tobacco and Firearms, Dallas Group II Bomb and Arson Task Force. Mark retired in 2002 from the municipal fire service and the ATF task force.

Mark holds both the Certified Fire Investigator (CFI) certificate from the International Association of Arson Investigators and the Certified Fire and Explosives Investigator (CFEI) certificate from the National Association of Fire Investigators. With Carrollton, he was a State of Texas certified Advanced Firefighter, Advanced Arson Investigator, Intermediate Instructor, Peace Officer and Fire Inspector. He is Owner/Director of Advanced Concepts in Training, a seminar production company specializing in fire related topics and has coordinated numerous workshops and seminars in North Texas. Mark has investigated over 1000 fires and has testified as an expert witness in state and federal criminal arson related trials. Also, he has given several civil depositions referencing fire investigations and has testified as an expert witness in civil court.

Mark is past-president of the North Texas Fire Investigators' Association (NTFIA) and has served several years as NTFIA Secretary/Treasurer. He is a current Director of A Texas Advisory Council on Arson (ATAC). Besides his affiliation with NTFIA and ATAC, Mark holds memberships in the International Association of Arson Investigators (IAAI) and the Texas Chapter of IAAI, the National Association of Fire Investigators, and until retirement; the North Texas Chapter of International Association of Special Investigative Units, the Texas Police Association, and the International Association of Firefighters.

Mark's accolades include being nominated in 1998 by A.T.F. Dallas Group II supervisors as the National Association of Police Organization's national award of "Top Cop" and, he has twice been presented the *Excellence in Service* award and once the *Carrollton Ambassador* award by the City of Carrollton along with numerous commendations.

Mark Howell, C.F.I., Senior Fire Consultant

Training:
1974 to 2002, Carrollton Texas Fire Department; Firefighter
1988 to 2000, Emergency Medical Education; Director/Instructor
1994 to 2002, Advanced Concepts in Training; Director/Instructor
1990, Emergency Resource; Surviving the Hazardous Materials Incident
1991, Texas Engineering Extension Service; Methods of Teaching
1991, National Fire Academy; Hazardous Material Responder
1991, Texas Commission on Fire Protection Personnel Standards and Education; Intermediate Instructor
1993, Appointed Fire & Arson Investigator for the City of Carrollton, Texas
Police Academy: 1993, North Central Texas Council of Governments Regional Police Academy; Basic Course in Applied Police Science – Peace Officer
1993, Texas Engineering Extension Service, The Texas A&M University System Criminal Justice Academy; Standardized Field Sobriety Testing
1993, National Academy for Professional Driving; Tactical Police Driving
1993, Public Agency Training Council; Kinesic Interview and Interrogation Techniques
Arson / Fire Investigation Academy: 1993, Dallas County Fire Academy; Fire & Arson Investigation (Fire and Arson Investigator Certification Course)
1993, Texas Commission on Fire Protection Personnel Standards and Education; Investigator
1993, Carrollton Police Department; Crime Scene Search
1993, Texas Engineering Extension Service, The Texas A&M University System Fire - Protection Training Division; Ignition To Trial
1993, National Fire Academy; Instructional Techniques for Company Officers
1994, Carrollton Fire Department; Crime Scene / Arson Investigation Photography
1994, International Association of Arson Investigators; Fire Investigation Theory Applied to Live Burns
1994, Texas Engineering Extension Service, The Texas A&M University System Fire Protection Training Division; 39th Annual Texas Fire and Arson Investigators Seminar
1994, Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms National Academy; Glynco, GA.; Advanced Arson for Profit Course
1994, Federal Bureau of Investigation's Law Enforcement Officers Training School; Photography
1994, Cellular Telecommunications Industry Association, Washington, D.C.; Cellular Fraud Awareness and Prevention Training
1994, Public Agency Training Council; Advanced Kinesic Interview Interrogation Techniques
1994, International Fire Code Institute; Uniform Fire Code Update
1995, North Texas Fire Investigators' Association, Secretary
1995, Texas Engineering Extension Service, The Texas A&M University System; 40th Annual Texas Fire and Arson Investigators Seminar
1995, International Training Association; Advanced Cause and Origin\Expert Witness
1995, National Association of Fire Investigators; Determining the Cause and Origin of Fires and Explosions Training Seminar, Chicago, IL

1995, Lewisville Fire Department; Ordnance / Explosive Recognition
1995, International Association of Arson Investigators; Juvenile Firesetting Intervention
1996, North Texas Fire Investigators' Association, 2nd Vice-President
1996, Texas Commission on Fire Protection Personnel Standards and Education; Fire and Arson Investigator Intermediate
1996 to 2002, Texas Commission on Fire Protection Personnel Standards and Education; Fire and Arson Investigator Advanced
1996, Institute of Criminal Justice Studies; Juvenile Law for Street Officers
1996, International Training Association; Practical Bomb and Explosive Device Investigations
1997, North Texas Fire Investigators' Association, 1st Vice-President
1997, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
1997, North Central Texas Council of Governments Regional Police Academy; Cultural Diversity
1997 to 2001, Texas Commission on Fire Protection Personnel Standards and Education; Fire Inspector
1997, North Central Texas Council of Governments Regional Police Academy; Special Investigative Topics
1997, International Association of Special Investigation Units; I.A.S.I.U. Seminar
1997, North Texas Fire Investigators' Associations; Advanced Concepts in Fire Investigations
1997, Massachusetts State-Wide Coalition for Juvenile Firesetter Intervention Programs; Massachusetts Juvenile Firesetter Intervention Program
1997, Office of the Governor; Writing to Win
1998, North Texas Fire Investigators' Association, President
1998, Collin County Criminal District Attorney's Office; Texas Homicide Symposium
1998, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
1998, U.S. Department of Justice, F.B.I.; Interviewing & Interrogation Techniques
1998, The Texas A&M University System; Determination: Arson, How to Investigate the Crime
1998, North Texas Fire Investigators' Association; A Basic Fire Investigation
1999, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
1999, A Texas Advisory Council on Arson; Explosive Recognition & Interviewing Techniques
1999, State of Texas, Office of the State Fire Marshal; Juvenile Firesetter Intervention Program
1999, North Texas Fire Investigators' Association; Analytical Interviewing Techniques
2000, North Texas Fire Investigators' Association, Secretary/Treasurer
2000 to 2002, United States Treasury, Bureau of Alcohol, Tobacco and Firearms, Dallas Group II Bomb and Arson Task Force; Investigator
2000, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
2000, Texas Chapters of IASIU; Here and Beyond 2000

2000, North Texas Fire Investigators' Association; NFPA 921 Series, Basic Methodology, Recording the Scene, & Explosions
2000 to 2002, United States Department of Justice, United States Marshal's Service; **Special Deputy United States Marshal.**
2000 to present, Texas Commission on Private Security; **Investigation Company Owner (Advanced Investigative Concepts, Lic. # A10058)**
2000 to present, Texas Commission on Private Security; **Owner/Manager, Lic. # 9424**
2001, North Texas Fire Investigators' Association, Secretary/Treasurer
2001 to present, National Association of Fire Investigators; **Certified Fire and Explosion Investigator**
2001, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
2001, The North Texas Fire Investigators' Association; NFPA 921 Series, Fire Patterns, Legal Considerations, & Investigation of Motor Vehicle Fires
2001, United States Treasury, Bureau of Alcohol, Tobacco and Firearms; **Advanced Explosives Investigative Techniques course**
2001, The North Texas Fire Investigators' Association; NFPA 921 Series, Electricity & Fire, and Appliance Failures
2001, International Association Bomb Technicians and Investigators; **Advanced Improvised Explosive Devices and Terrorist Activities Regional Training Conference**
2002, Instructor, North Texas Chapter International Association of Special Investigative Units; Fraud Focus 2002, Fatality Fire Investigations
2002, The Texas A&M University System, Texas Engineering Extension Service Fire Protection Training Division; Texas Fire and Arson Investigators Seminar
2002 to present, International Association of Arson Investigators; **Certified Fire Investigator**
2002, Instructor, State Farm University, Fire Related Appliance Failures
2002, A Texas Advisory Council on Arson (ATAC), Director
2002, Instructor, Metropolitan Home and Auto, Fire Investigations
2002, Instructor, State Farm Insurance Company, Burn Pattern Recognition
2002, A Texas Advisory Council on Arson, Trial Preparation
2002, 19th Annual East Texas Arson Investigators' Seminar, Electrical Fire Investigation
2003, Instructor, NICB & State Farm Insurance, 8th Annual Conference
2003, Instructor, Nationwide Insurance Company, Fire and Explosion Investigations
2003, Instructor, State Farm Insurance Company, Fire Scene Investigations
2003, Instructor, Republic Insurance Company, Fire and Death Investigations
2004, Instructor, North Texas Chapter International Association of Special Investigative Units Fraud Seminar; Structure and Vehicle Fire Investigations

Note: Bold denotes major schools, certifications, licenses, or appointments

A FDID: 76091 | State: TX | Incident Date: MM 03 DD 12 YYYY 2004 | Station: 27 | Incident Number: 04-0730051 | Exposure: 000 | ☐ Delete ☐ Change ☐ No Activity | NFIRS -1 Basic

B Location

☒ Street address
☐ Intersection
☐ In front of
☐ Rear of
☐ Adjacent to
☐ Directions

[redacted] | Fort Worth | TX [redacted]

C Incident Type 131 Passenger vehicle fire

D Aid Given or Received

1 ☐ Mutual aid received
2 ☐ Automatic aid recv.
3 ☐ Mutual aid given
4 ☐ Automatic aid given
5 ☐ Other aid given
N ☒ None

E1 Date & Time — Midnight is 0000

	Month	Day	Year	Hr Min Sec
Alarm	03	12	2004	10:11:35
Arrival	03	12	2004	10:18:25
Controlled				
Last Unit Cleared	03	12	2004	10:24:31

E2 Shift & Alarms — Local Option: A | Shift or Platoon | Alarms | 04 District

E3 Special Studies — Local Option

F Actions Taken

86 Investigate
Primary Action Taken (1)
Additional Action Taken (2)
Additional Action Taken (3)

G1 Resources

☐ Check this box and skip this section if an apparatus or personnel class is used.

	Apparatus	Personnel
Suppression	0001	0004
EMS		
Other		

☐ Check box if Resource counts include aid received resources.

G2 Estimated Dollar Losses & Values — Losses: Optional for all fires if known. Optional for non-fires. | None

Property $	000	000 ☐
Contents $	000	000 ☒
Pre-Incident Value: Optional		
Property $	012	000 ☐
Contents $	000	000 ☒

Completed Modules

☒ Fire-2
☐ Structure-3
☐ Civil Fire Cas.-4
☐ Fire Serv. Cas.-5
☐ EMS-6
☐ HazMat-7
☐ Wildland Fire-8
☐ Apparatus-9
☐ Personnel-10
☐ Arson-11

H1 Casualties ☐ None

	Deaths	Injuries
Fire Service		
Civilian		

H2 Detector: Required for Confined Fires.
1 ☐ Detector alerted occupants
2 ☐ Detector did not alert them
U ☐ Unknown

H3 Hazardous Materials Release

N ☐ None
1 ☐ Natural Gas
2 ☐ Propane gas
3 ☐ Gasoline
4 ☐ Kerosene
5 ☐ Diesel fuel/fuel oil
6 ☐ Household Solvents
7 ☐ Motor oil
8 ☐ Paints
9 ☐ Other

I Mixed Use Property

NN	☐ Not Mixed
10	☐ Assembly use
20	☐ Education use
30	☐ Medical use
40	☐ Residential use
51	☐ Use of storage
52	☐ Enclosed mall
58	☐ Gen. & Residential
59	☐ Office use
60	☐ Industrial use
63	☐ Military use
65	☐ Farm use
00	☐ Other mixed use

J Property Use

Structures:

131	☐ Church, place of worship	141	☐ Clinic, clinic type infirmary	539	☐ Household goods, sales, repairs
161	☐ Restaurant or cafeteria	242	☐ Doctor/dentist office	579	☐ Motor vehicle/boat sales/repair
162	☐ Bar/tavern or nightclub	261	☐ Prison or jail, not juvenile	571	☐ Gas or service station
213	☐ Elementary school or Kindergarten	419	☐ 1-or 2-family dwelling	599	☒ Business office
215	☐ High school or junior high	429	☐ Multi-family dwelling	615	☐ Electric generating plant
241	☐ College, adult education	439	☐ Boarding/lodging house	629	☐ Laboratory/science lab
311	☐ Care facility for the aged	449	☐ Commercial hotel or motel	700	☐ Manufacturing plant
331	☐ Hospital	459	☐ Residential, board and care	819	☐ Livestock/poultry storage (barn)
		464	☐ Dormitory/barracks	882	☐ Non-residential parking garage
		519	☐ Food and beverage sales	891	☐ Warehouse

Outside:

124	☐ Playground or park	936	☐ Vacant lot	941	☐ Construction site
655	☐ Crops or orchard	819	☐ Graded/cared for plot of land	954	☐ Industrial plant yard
669	☐ Forest (timberland)	946	☐ Lake, river, stream		
807	☐ Outdoor storage area	951	☐ Railroad right of way		
819	☐ Dump or sanitary landfill	960	☐ Other street		
931	☐ Open land or field	961	☐ Highway/divided highway		
		962	☐ Residential street/driveway		

Property Use: 599
Business office

NFIRS-1 Revision 01/11/99

K1 Person/Entity Involved (Name Option)

Business name (if applicable) | Area Code | Phone Number

☐ Check this box if your address is incident location. Then skip the three duplicate address lines.

No., Mp., Rt. | Street Name | MI | Last Name | Suffix

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

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

State | Zip Code

☐ More people involved? Check this box and attach Supplemental Forms (FF1R3-1E) as necessary

K2 Owner ☐ Same as person involved? If so, check this box and skip the rest of this section. (Name Option)

Business name (if applicable) | Area Code | Phone Number

☐ Check this box if your address is incident location. Then skip the three duplicate address lines.

No., Mp., Rt. | First Name | MI | Last Name | Suffix

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

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

State | Zip Code

L Remarks (Narrative Option)

PICKUP FIRE / OUT UPON ARRIVAL. STARTED AND CONFINED TO ENGINE COMPARTMENT
03/12/2004 17:05:41 266970

L Authorization

266970 — Officer in charge ID | [redacted] | ENG — Position or unit | Assignment | 03 Month | 12 Day | 2004 Year

Check box if ID # same as Officer in charge. | 266970 — Member making report ID | Signature | ENG — Position or unit | Assignment | 03 Month | 12 Day | 2004 Year

FDID *	FIRE	MM Incident Date *	DD	YYYY	Station	Incident Number *	Exposure *	Complete Narrative
WBF01	FIRE	3	12	2004	27	04-0720841	000	

Narrative:

PICKUP FIRE / OUT UPON ARRIVAL. STARTED AND CONFINED TO ENGINE COMPARTMENT
03/12/2004 17:06:41 266970

415

A FDID: 76901 * | STATE: TX * | Incident Date: MM 03 DD 12 YYYY 2004 * | Station: 27 | Incident Number: 04-0726061 * | Exposure: 000 * | ☐ Delete ☐ Change ☐ No Activity | NFIRS -2 Fire

B Property Details

B1 [ ] ☐ Not Residential
Estimated Number of residential living units in building of origin whether or not all units became involved

B2 [ ] ☒ Buildings not involved
Number of buildings involved

B3 [ ] ☐ None
Acres burned (outside fires) ☐ Less than one acre

C On-Site Materials ☒ None
or Products
Complete if there were any significant amounts of commercial, industrial, energy or agricultural products or materials on the property, whether or not they became involved
Enter up to three codes. Check one or more boxes for each code entered.

On-site material (1): [ ] [ ] ☐ None
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

On-site material (2): [ ] [ ]
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

On-site material (3): [ ] [ ]
1 ☐ Bulk storage or warehousing
2 ☐ Processing or manufacturing
3 ☐ Packaged goods for sale
4 ☐ Repair or service

D Ignition

D1: 03 Engine area, running
Area of fire origin *

D2: UU Undetermined
Heat source *

D3: 62 Flammable liquid/gas - 1 ☐ Check box if item ignited was contained in object of origin
Item first ignited *

D4: 23 Gasoline
Type of material first ignited | Complete only if item first ignited code is 00 or 670

E1 Cause of Ignition
☐ Check box if this is an exposure report. Skip to section H
1 ☐ Intentional
2 ☐ Unintentional
3 ☐ Failure of equipment or heat source
4 ☐ Act of nature
5 ☐ Cause under investigation
U ☒ Cause undetermined after investigation

E2 Factors Contributing To Ignition ☐ None
Factor Contributing To Ignition (1): [ ] [ ]
Factor Contributing To Ignition (2): [ ] [ ]

H3 Human Factors Contributing To Ignition
Check all applicable boxes
1 ☐ Asleep ☐ None
2 ☐ Possibly impaired by alcohol or drugs
3 ☐ Unattended person
4 ☐ Possibly mental disabled
5 ☐ Physically Disabled
6 ☐ Multiple persons involved
7 ☐ Age was a factor
Estimated age of person involved: [ ]
1 ☐ Male 2 ☐ Female

F1 Equipment Involved In Ignition
☐ None If Equipment was not involved, skip to Section G
Equipment involved: [ ] [ ]
Brand: [ ]
Model: [ ]
Serial #: [ ]
Year: [ ]

F2 Equipment Power
Equipment power source: [ ] [ ]

F3 Equipment Portability
1 ☐ Portable
2 ☐ Stationary
Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.

G Fire Suppression Factors
Enter up to three codes. ☐ None
Fire suppression factor (1): [ ] [ ]
Fire suppression factor (2): [ ] [ ]
Fire suppression factor (3): [ ] [ ]

H1 Mobile Property Involved
☐ None
1 ☐ Not involved in ignition, but burned
2 ☐ Involved in ignition, but did not burn
3 ☒ Involved in ignition and burned

H2 Mobile Property Type & Make
Mobile property type: 10 Passenger road vehicle.
Mobile property make: FO Ford
Mobile property model: Pickup
Year: 2000
License Plate Number: [redacted] | State: TX | VIN Number: 1FTZX1722YK[redacted]

Local Use
☐ Pre-Fire Plan Available
Some of the information presented in this report may be based upon reports from other agencies
☐ Arson report attached
☒ Police report attached
☐ Coroner report attached
☐ Other reports attached

NFIRS-2 Revision 01/19/99

Fire Cause Examination on a 2000 Ford F150
Pickup Truck at Hixson Ford Dealership
in Monroe, Louisiana

Assignment:

On August 20, 2002, I received an assignment from Rusty Jones with State Farm Insurance Company in Monroe, Louisiana. Mr. Jones requested an examination on a 2000 Ford F150 Truck that was damaged by a fire on August 14th. According to the owner, [redacted], the truck was being driven when smoke was noticed. When he opened the hood, a small flame was discovered at a component next to the master brake cylinder. He put the fire out and drove the truck again. A similar fire occurred that caused additional damage but was once again extinguished.

I was asked to examine the truck to determine how the fire began. It is being held at Hixson Ford in Monroe, Louisiana. I traveled to their place of business on August 21st to conduct my examination.

On-site Examination:

[redacted] truck can be seen in overall photographs 1 and 2. It is a 2000

Ford F150 Pickup Truck with the Vehicle Identification Number 1ET7X172XYN[redacted] I began by walking around the truck and viewing the exterior. I found no visible fire damage to the truck body. I viewed the interior cab and found it in good condition as well.

I opened the hood and began inspecting the engine compartment. It can be seen in photograph 4. Photographs 5 and 6 show close-up views of the fire damage. The burn patterns indicate the fire began at the location of the brake master cylinder. I viewed the damage up-close and found only the brake fluid reservoir and brake pressure switch to be damaged. The fire was extinguished before it spread beyond its origin point. This allowed an accurate determination of where the fire began. The connector to the brake pressure switch had been removed and its wires cut before I arrived. It can be seen in photographs 11 through 14. I viewed photographs of the fire damage taken by State Farm personnel and was able to see the switch connector before it was removed. I placed the connector back on the switch and found its wires to contact the cruise control cable (see photograph 16). Mechanics at Hixson Ford suspected

a fault current between the switch wires and cruise control cable caused the fire. I examined both items under magnification and found no evidence that they made electrical contacted and produced a fault current (see photographs 17 and 18).

I began studying the heat stress on the brake pressure switch housing and found portions of its plastic body melted and burned. This damage can be seen in photographs 7, 8 and 9. This is the location of the flame that [redacted] discovered and extinguished. I examined the inside of the connector that plugged onto the switch housing and found a problem. The current carrying copper pins inside the connector have melted. The arrow in photograph 15 points to one of the melted copper pins. This damage was not caused by the fire but resulted from electrical arcing. Copper melts at approximately 2000-degrees Fahrenheit. The fire that occurred in the plastic materials did not reach that temperature. However, an electrical arc has a temperature in excess of 7000-degrees Fahrenheit and will easily ignite plastics. The most common cause for this form of failure in an electrical circuit is a resistive connection

between the internal pins of a connector. The pins form a friction contact that allows current to flow. Once the brake pressure switch housing begun to burn, the heat melted the adjacent wall of the brake fluid reservoir.

The National Highway Traffic Safety Administration issued Recall Number [redacted] for potential defects in the brake pressure switch (cruise control deactivation switch) for Ford vehicles built in the years 1992 and 1993. However, the same burn pattern in other Ford vehicles built in years 1992 through 2000 have been observed. The defective switches have caused engine compartment fires.

Conclusions:

The fire resulted from a defective brake pressure switch. The switch has been problematic in causing fires in several model vehicles resulting in a recall. The fire was discovered in its early stages and extinguished. This preserved the evidence that shows the origin point of the fire to be at the brake switch. The internal copper pins of the switch connector overheated and caused the fire.

The brake switch and related equipment were left in the truck unaltered.

This will give any interested parties their chance to view the damage.

Ron McKinley, P.E.

State Farm Insurance Companies

State Farm Insurance Claim Office
P.O. Box 9210
Monroe, Louisiana 71211-9210

September 24, 2002

Ford Motor Company
Parklane Towers W Ste 400
3 Parklane Blvd
Dearborn MI 48126-2568

Re: Claim Number: [redacted]
Date of Loss: August 14, 2002
Make/Model/Year: Ford, F-150, 2000
VIN: 1FTZX172XYN[redacted]

Dear Sir/Madam:

This State Farm insured 2000 Ford F-150 was involved in a fire loss. We settled a claim with our insured in the amount of $1,653.96, which includes our insured's deductible.

Our investigation revealed the cause of the loss was due to a defective brake pressure switch.

Enclosed is the documentation of State Farm's claim. The evidence is being held for your inspection. You may contact me at 318-324-6919 to make arrangements to inspect the described parts.

Please consider this letter as our demand to Ford Motor Company for reimbursement of $1,653.96.

Sincerely,

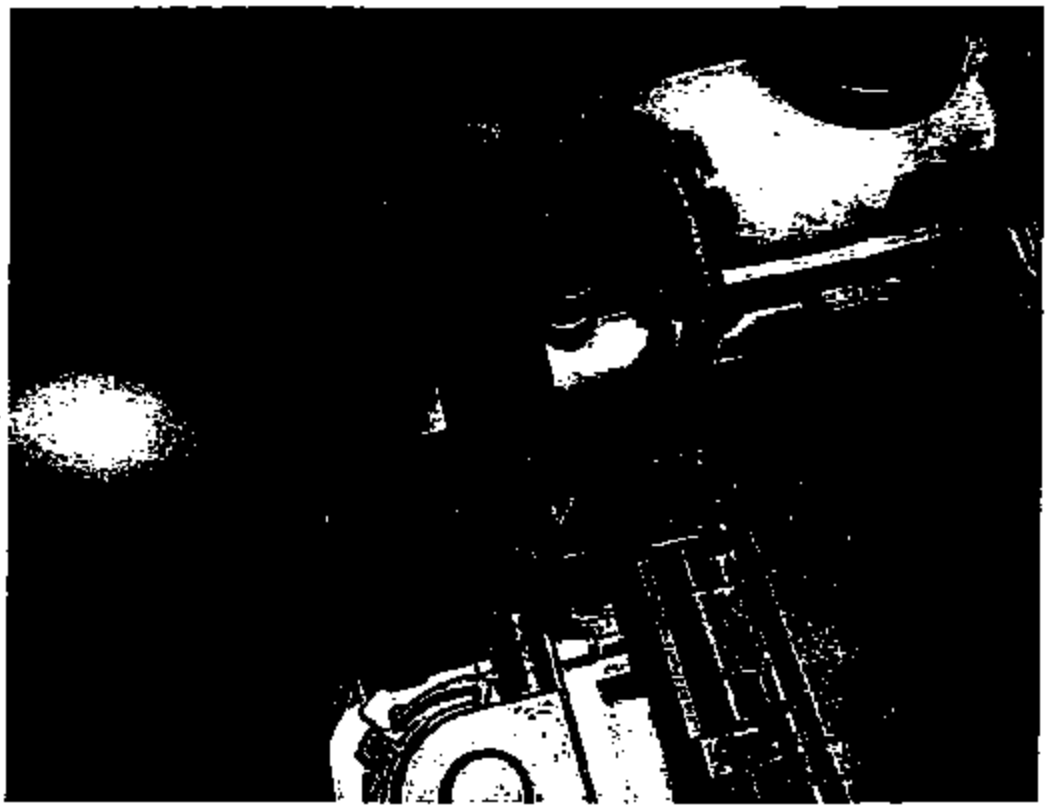
Rusty Jones
Claim Specialist
318-324-6919

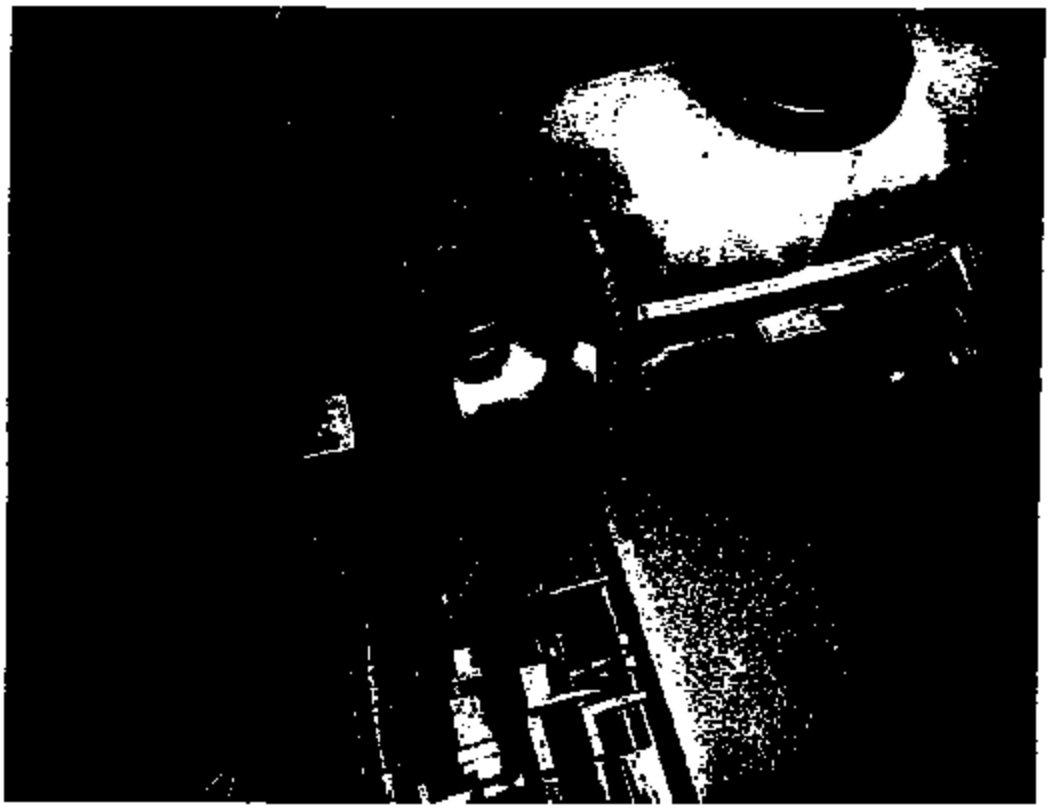
State Farm Mutual Automobile Insurance Company

RJ/m/039/0924023

Enclosure

- F105
- 8/14/02
- '00 F150
- VIN
- $1,653.96
- 50,331 (N)





PE84-678 C 1633

ENGINEERING DESIGN CONSULTANTS

A Professional Association

703 E. MARSHALL AVENUE • SUITE 4008
LONGVIEW, TEXAS 75601

ENGINEERING OFFICES
R.J. (RON) MCKINLEY, P.E.
REGISTERED PROFESSIONAL ENGINEER

TELEPHONE
(903) 315-2708
FAX (903)315-2713

** INVOICE **

Date: 08/26/02
No: 6176

TO> Rusty Jones
State Farm Insurance Company
P.O. Box 9210
Monroe, Louisiana 71211-9210

Client Ref. No: [redacted]
Insured:
Our File No: SFM02-165D
Tax Number: 75-1550403

RECEIVED JUL 8 2002

CONSULTING SERVICES:

		TIME	AMOUNT
08/21/02	Examination of fire damage to a 2002 Ford F150 Truck in Monroe, Louisiana + travel.	5.5 hours	$825.00
08/23/02	Analyzing damage, researching industry standards and codes and writing investigation report.	3.3 hours	495.00

ADMINISTRATIVE SERVICES:

Documenting and photographing evidence.	46.15
Typing and compiling report.	175.00
TOTAL	$1,541.15

Terms: Net 10

** THANK YOU **

RECEIVED
AUG 30 2002

CA

W. McKinley

PE84-878 C 1834

INVESTIGATION REPORT

Professional Association

Fire Cause Examination on a 2000 Ford F150 Pickup Truck at Hixson Ford Dealership in Monroe, Louisiana

Prepared for

State Farm Insurance Company
Monroe, Louisiana

by

Ron McKinley, P.E.
Engineering Design Consultants
August 23, 2002

Client Reference No: 18-0742-295
Engineering File No: SFM02-165D

ENGINEERING DESIGN CONSULTANTS

703 E. MARSHALL AVENUE • SUITE 4408 • LONGVIEW, TEXAS 75601
(903) 236-1708

Project Engineer: Ron McKinley, P.E.

Project File No: SFM02-165D

Address: P.O. Box 9210
Monroe, Louisiana 71211-9210

Attention: Rusty Jones

Client Reference No: 18-0742-295

Date of Loss: August 14, 2002

Location of Loss: W. Monroe, Louisiana

Insured: [redacted]

Fire Cause Examination on a 2000 Ford F150
Pickup Truck at Hixson Ford Dealership
in Monroe, Louisiana

Assignment:

On August 20, 2002, I received an assignment from Rusty Jones with State Farm Insurance Company in Monroe, Louisiana. Mr. Jones requested an examination on a 2000 Ford F150 Truck that was damaged by a fire on August 14th. According to the owner, [redacted], the truck was being driven when smoke was noticed. When he opened the hood, a small flame was discovered at a component next to the master brake cylinder. He put the fire out and drove the truck again. A similar fire occurred that caused additional damage but was once again extinguished.

I was asked to examine the truck to determine how the fire began. It is being held at Hixson Ford in Monroe, Louisiana. I traveled to their place of business on August 21st to conduct my examination.

On-site Examination:

[redacted] truck can be seen in overall photographs 1 and 2. It is a 2000

Ford F150 Pickup Truck with the Vehicle Identification Number 1ET7X172XYN[redacted] I began by walking around the truck and viewing the exterior. I found no visible fire damage to the truck body. I viewed the interior cab and found it in good condition as well.

I opened the hood and began inspecting the engine compartment. It can be seen in photograph 4. Photographs 5 and 6 show close-up views of the fire damage. The burn patterns indicate the fire began at the location of the brake master cylinder. I viewed the damage up-close and found only the brake fluid reservoir and brake pressure switch to be damaged. The fire was extinguished before it spread beyond its origin point. This allowed an accurate determination of where the fire began. The connector to the brake pressure switch had been removed and its wires cut before I arrived. It can be seen in photographs 11 through 14. I viewed photographs of the fire damage taken by State Farm personnel and was able to see the switch connector before it was removed. I placed the connector back on the switch and found its wires to contact the cruise control cable (see photograph 16). Mechanics at Hixson Ford suspected

a fault current between the switch wires and cruise control cable caused the fire. I examined both items under magnification and found no evidence that they made electrical contacted and produced a fault current (see photographs 17 and 18).

I began studying the heat stress on the brake pressure switch housing and found portions of its plastic body melted and burned. This damage can be seen in photographs 7, 8 and 9. This is the location of the flame tha[redacted] discovered and extinguished. I examined the inside of the connector that plugged onto the switch housing and found a problem. The current carrying copper pins inside the connector have melted. The arrow in photograph 15 points to one of the melted copper pins. This damage was not caused by the fire but resulted from electrical arcing. Copper melts at approximately 2000-degrees Fahrenheit. The fire that occurred in the plastic materials did not reach that temperature. However, an electrical arc has a temperature in excess of 7000-degrees Fahrenheit and will easily ignite plastics. The most common cause for this form of failure in an electrical circuit is a resistive connection

between the internal pins of a connector. The pins form a friction contact that allows current to flow. Once the brake pressure switch housing begun to burn, the heat melted the adjacent wall of the brake fluid reservoir.

The National Highway Traffic Safety Administration issued Recall Number [redacted] for potential defects in the brake pressure switch (cruise control deactivation switch) for Ford vehicles built in the years 1992 and 1993. However, the same burn pattern in other Ford vehicles built in years 1992 through 2000 have been observed. The defective switches have caused engine compartment fires.

Conclusions:

The fire resulted from a defective brake pressure switch. The switch has been problematic in causing fires in several model vehicles resulting in a recall. The fire was discovered in its early stages and extinguished. This preserved the evidence that shows the origin point of the fire to be at the brake switch. The internal copper pins of the switch connector overheated and caused the fire.

The brake switch and related equipment were left in the truck unaltered. This will give any interested parties their chance to view the damage.

Ron McKinley, P.E.

AUG 2 0 2002

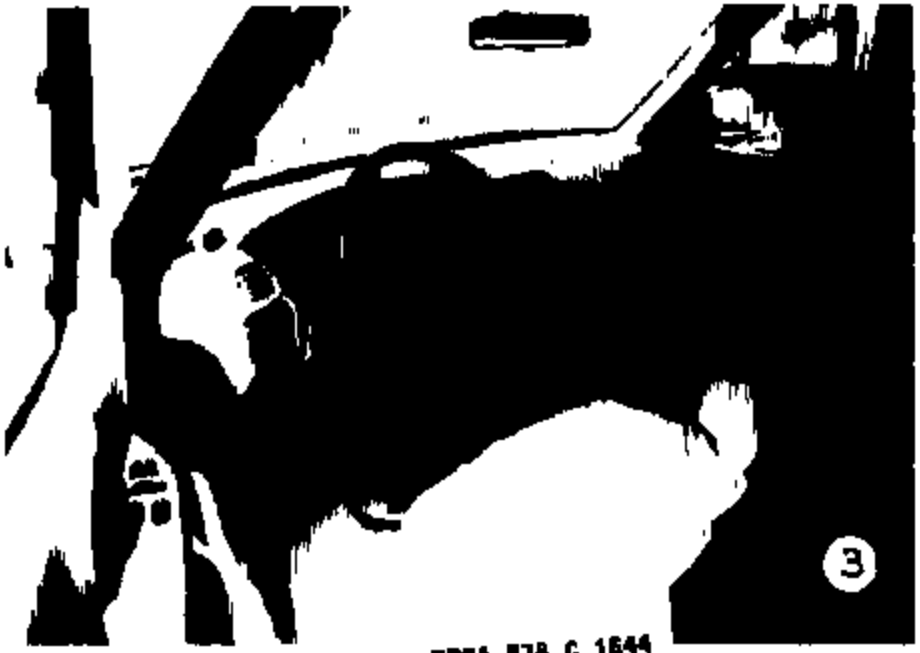
PHOTOGRAPHS

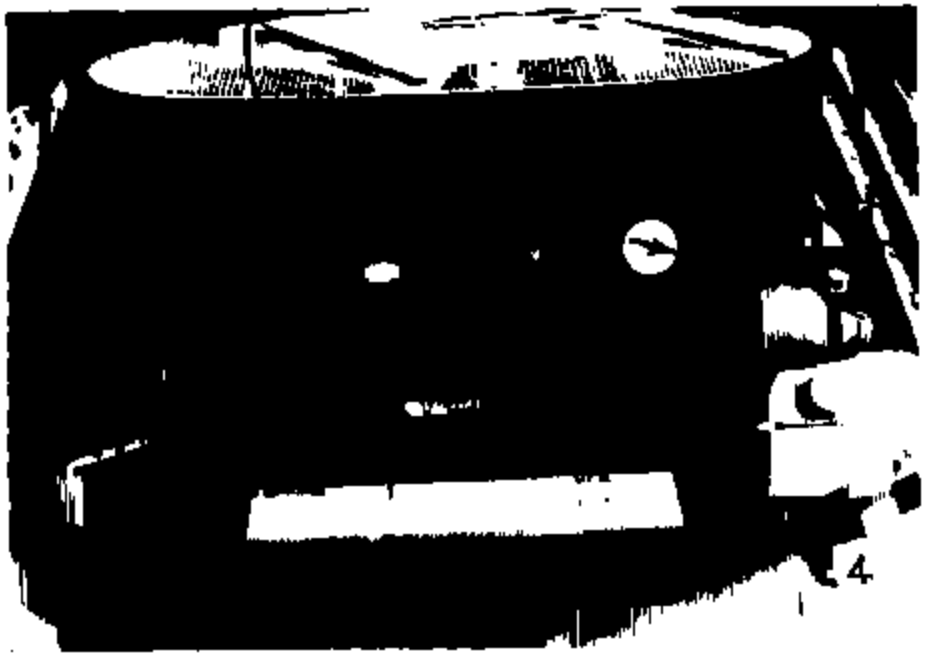
Photograph 1 – Front view of truck.

Photograph 2 – Rear view of truck.

Photograph 3 – Rear View of cab interior.

Photograph 4 – View of engine compartment.





PE84-878 C 1644

Photograph 5 – Fire damage to brake switch and fluid reservoir.

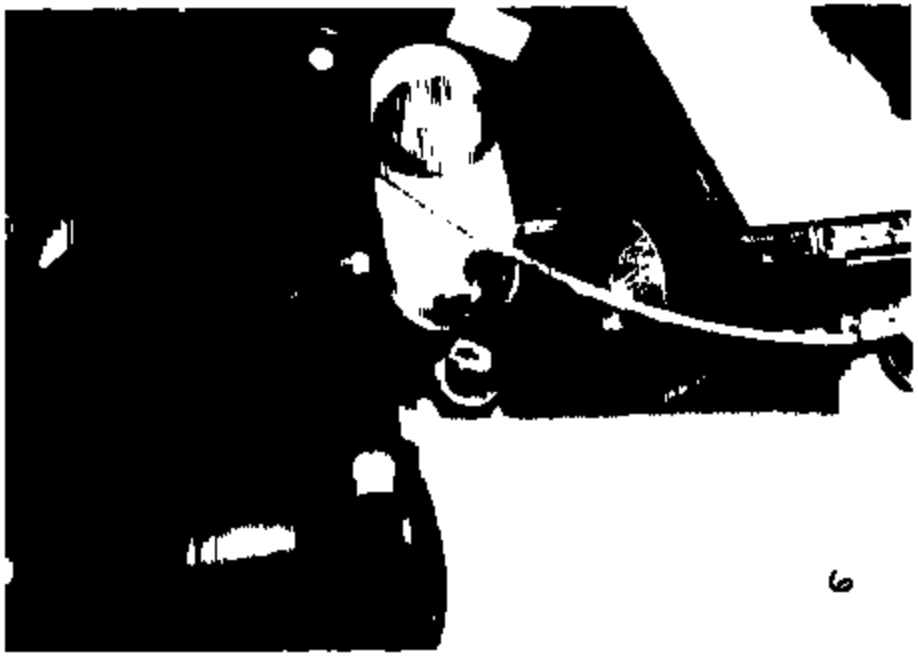
Photograph 6 – Additional view of fire damage.

Photograph 7 – Close-up of fire damage.

Photograph 8 – Additional view of fire damage.

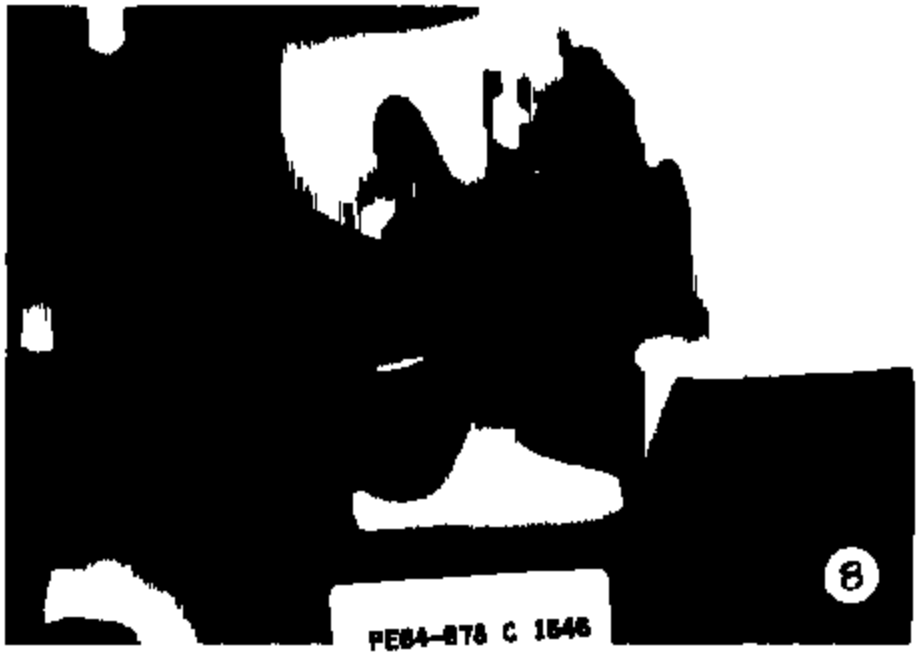
PE84-478 C 1845

5



6

7



8

PE84-878 C 1546

Photograph 9 – Close-up of switch connector.

Photograph 10 – Switch connector pins.

Photograph 11 – Connector that plugged onto brake switch.

Photograph 12 – Additional view of connector.

Photograph 13 – Another view of connector.

Photograph 14 – Another view of connector.

Photograph 15 – Connector pins that melted.

Photograph 16 – Where wires and cable contacted.

PEDA-078 C 1858

Photograph 17 – Close-up of cruise control cable.

Photograph 18 – Close-up of switch wires.

PE84-878 C 1852

State Farm Insurance Companies

Auto Subrogation Team
P.O. Box 11960
Monroe, LA 71211-1960
1-800-448-4587 Teams 15 & 20
Fax 1-800-726-4093

June 17, 2003

[redacted]
West Monroe, LA [redacted]

RE: Claim Number: [redacted]
Date of Loss: August 14, 2002
Insured: [redacted]

Dea[redacted]

We are attempting to pursue subrogation from Ford Motor Company.

Please provide us with a written description of the date, time and location of where the loss occurred. We also need you to provide us with information and receipts of service and maintenance on your vehicle.

Was the vehicle purchased used, date purchased and the seller's name and number. Was the enigne running and the key in the ignition when the fire started?

Sincerely,

DATE - AUG 14 - 2002
8:00 AM

LOCATION - 100 WESTLAND
WEST MONROE

Sherry Davis
Claim Representative
800-448-4587 Team 20

State Farm Mutual Automobile Insurance Company

MAINTENANCE - TIRES & OIL CHANG
ONLY

PURCHASED NEW

PURCHASED 12 12-00
PRUCE MOTOR
FARMERVILLE, LA.

[redacted] WAS ENIGEN RUNNING NO

WAS KEY IN THE IGNITION NO

PE04-078 C 1693

State Farm Insurance Companies

P.O. Box 789011
Dallas, TX 75379-9011
(866) 881-0327
Fax - (866) 287-6076

RECEIVED DEC - 3 2004

November 24, 2004

Ford Motor Company
Shawn Norton
3 Parklane Blvd, ste. 400
Dearborn, MI 48126

New

RE: Claim Number: [redacted]
Date of Loss: September 20, 2004
Our Insured: [redacted]
Year/Make/Model: 2001 Ford F150
VIN: 1FTRW08L21K[redacted]

Dear Ms. Norton:

This vehicle was insured by State Farm and involved in a fire loss. The claim settled for $25,801.43, which includes our insured's deductible.

Our investigation establishes the cause of loss was due to a failure in the cruise control disconnect 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) 296-8712 Ext.

State Farm Mutual Automobile Insurance Company

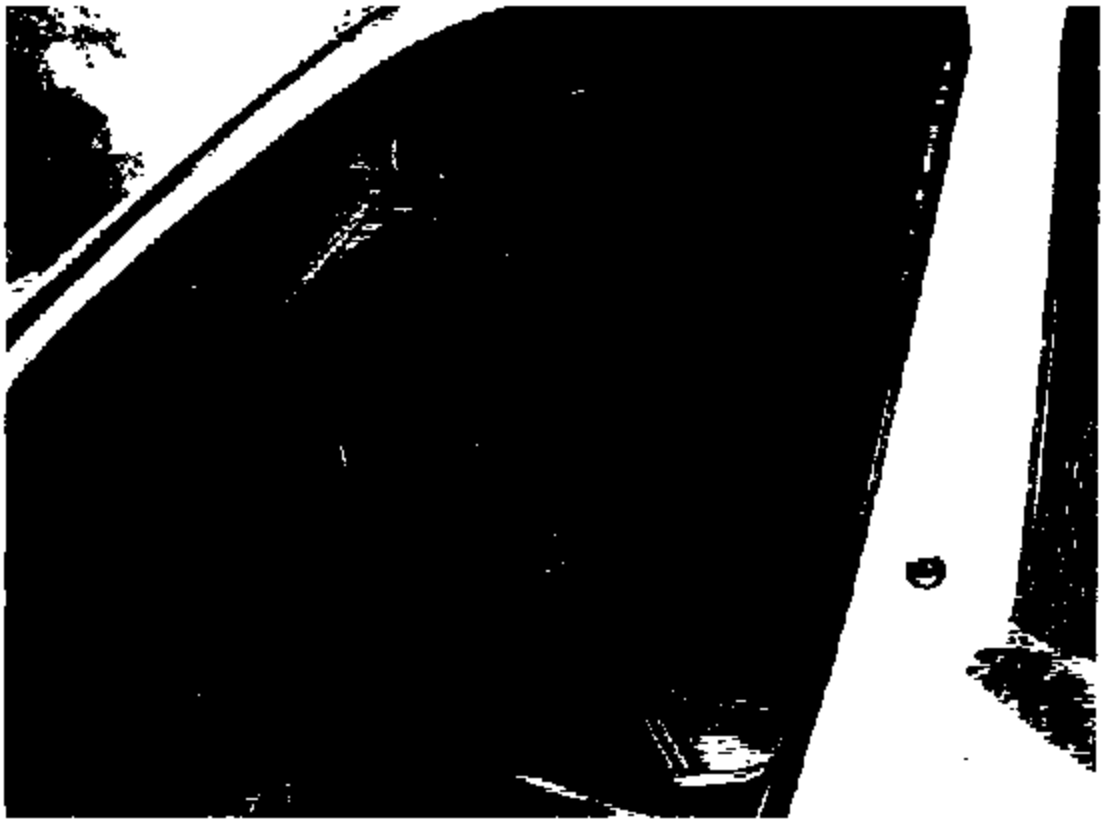
Enclosures

FORD MOTOR COMPANY
RECEIVED
DEC 0 3 2004
GEN... ...HE
...UNSEL

FE04-878 C 1655

-9/20/04
-'01 F-150
-VIN
-WSD 12/18/00
-CDB-NO
-$25,801.43

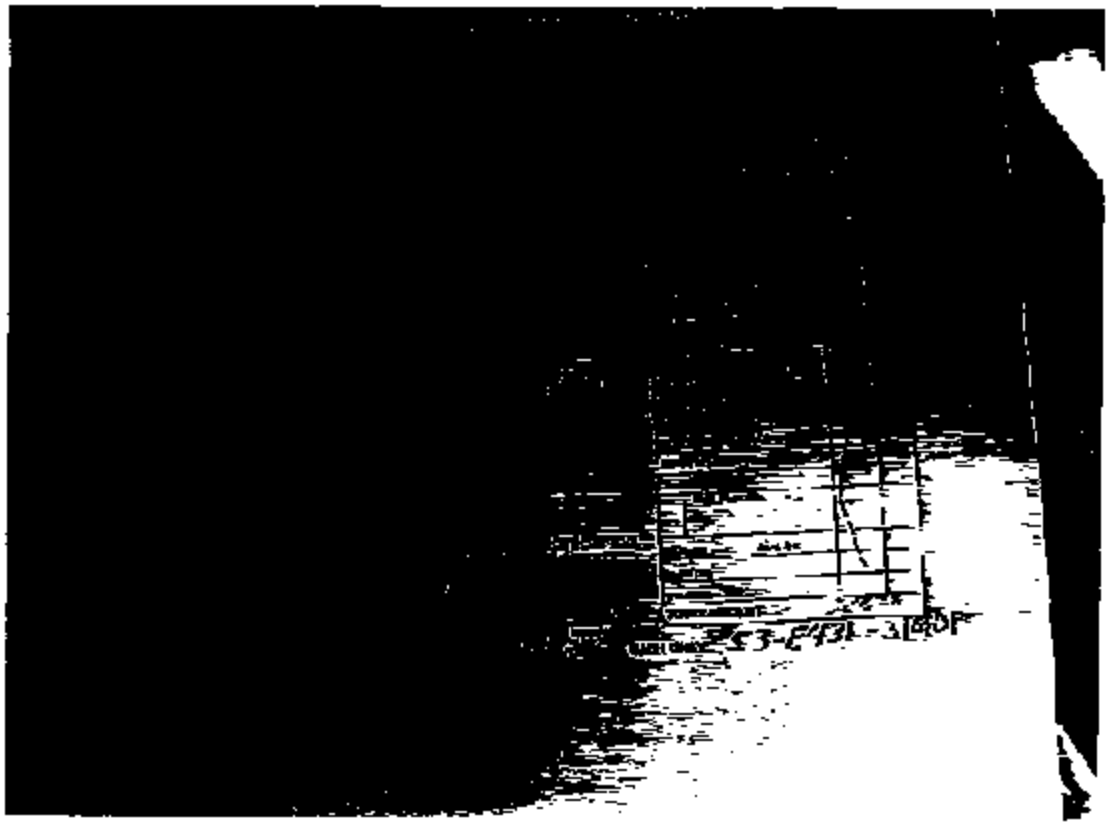
PE84-078 C 1656



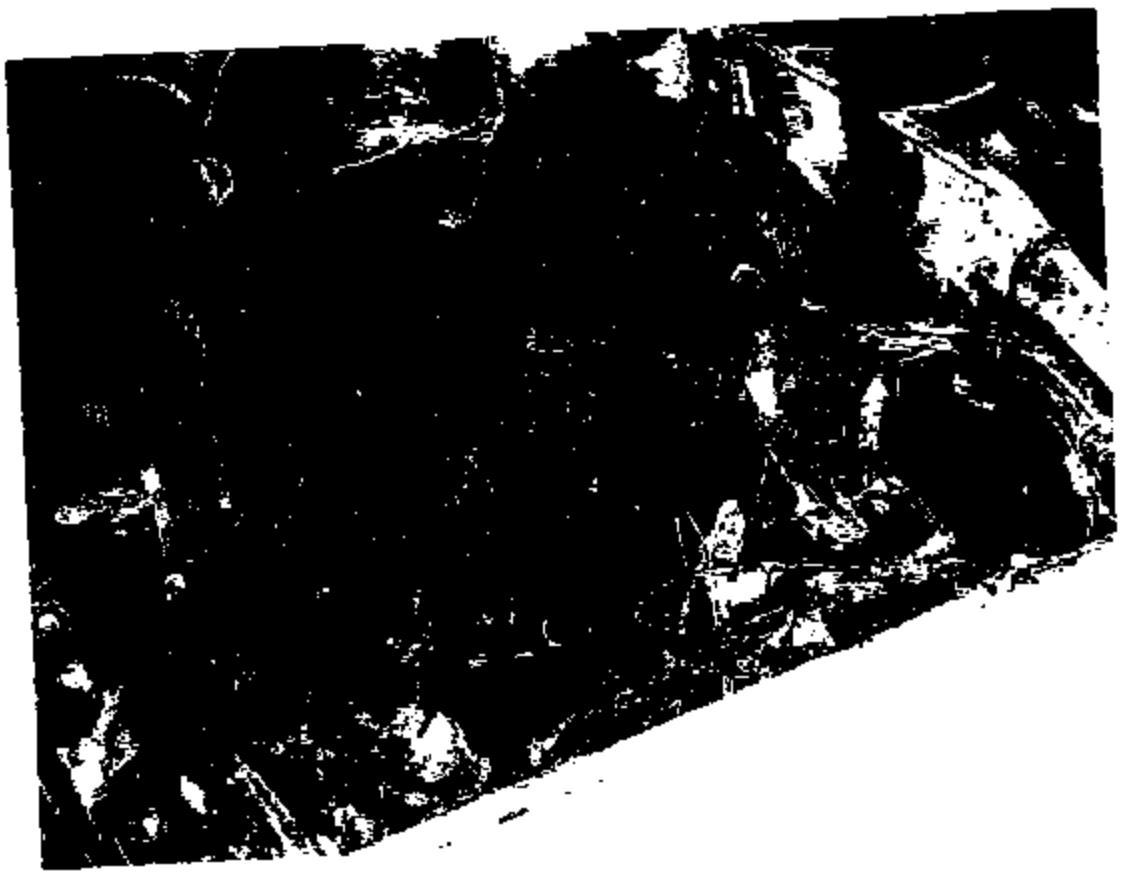
PE24-078 C 1557

PE84-078 C 1858

PE04-678 C 1859



PE04-078 C 1660



INVESTIGATIVE CONSULTANTS, INC.

2205 W. Division St. • #G-3 • Arlington, Texas 76012
Metro 817-469-1848 • Local 817-459-0922 • Fax 817-460-4677

INVESTIGATIVE CONSULTANTS, INC.

CAUSE & ORIGIN REPORT

[redacted]
ICI FILE # 204-10-240
CLAIM # [redacted]

PREPARED FOR:

STATE FARM INSURANCE COMPANY
REQUESTOR: RICK BAISCH

PREPARED BY:

DAVID J. BRISTOW, CFEI, CVFI
FIRE INVESTIGATOR

2205 W. Division St. • #G-3 • Arlington, Texas 76012
Metro 817-469-1848 • Local 817-459-0922 • Fax 817-460-4677

CONFIDENTIAL

INVESTIGATIVE CONSULTANTS, INC.
2205 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922

NAME: [redacted]
CLAIM #: [redacted]
ICI #: 204-10-240
DATE OF LOSS: 9-20-04

TYPE OF INVESTIGATION:
CAUSE & ORIGIN
ACCOUNT #: 155
REPORT DATED: 11-11-04

VEHICLE LOCATION: [redacted]
HOUSTON, TEXAS

REQUESTOR: RICK BAISCH
PHONE #: (214) 296-8711

REQUEST: The investigation was authorized on October 14, 2003, by Mr. Rick Baisch, a claims representative with State Farm Insurance Company. The purpose of this investigation was to determine the cause and origin of a fire that occurred on September 20, 2004 in a 2001 Ford F-150.

ENCLOSURES:

1. Recall information from the National Highway Traffic Safety Administration

2. Photographic Documentation

PERSONS CONTACTED:

1. [redacted] - The insured
[redacted] (Home)

INSURED PROPERTY: The insured property consisted of a 2001 Ford, F-150. At the time of the examination, the vehicle was bearing a Texas license plate number of [redacted] The VIN plate on the driver's side door identified the vehicle as 1FTRW08L21K[redacted]

VEHICLE EXAMINATION: The vehicle examination commenced on October 26, 2004, and was conducted at the Bayou City Auto Salvage Pool located at 16602 E. Hardy Street, Houston, Texas.

An exterior examination of the vehicle revealed the area of most fire damage had occurred within the front portion of the vehicle. This area includes the engine compartment and the front grill assembly. Examination of the burn patterns on the painted surfaces revealed near all of the paint was consumed from the hood and a large area on the left rear portion of the hood was melted. Furthermore, the left fender well

paint was consumed. The remainder of the painted surfaces on the vehicle appeared to be in good condition especially, as you progressed toward the rear of the vehicle.

The lights, lenses and body molding revealed all of the light assemblies were still in place with the exception of the left front light assembly. This light was fire damaged and had collapsed from the vehicle. The window glass was inspected finding the lower left portion of the front windshield was heat fractured and had partially collapsed. The remainder of the window glass in the vehicle was still intact.

An examination of the tires and wheels revealed all of the tires were inflated with the exception of the left front tire which was fire damaged and deflated.

An examination of the undercarriage of the vehicle revealed no indications that the fire had originated within this area. The majority of the damage in the undercarriage was beneath the engine compartment where some of the burning materials from the engine had collapsed on the front suspension.

An examination of the passenger compartment revealed some fire damage along the left side of the fire wall through heat conduction from the engine compartment. However, it appeared that the majority of damage was confined to this area. The seat upholstery was inspected finding some soot accumulations, however, there was no severe fire damage noted (refer to photographs #8 through #10).

The instrument panel was examined finding slight damage to some of the interior components of the left side of the instrument panel as heat migrated through the fire wall into this area. However, there was no evidence of faulting of wiring that would indicate that the fire had originated in this area. The different electrical appliances and switches were examined finding them to be sooted but no evidence of failure was noted. As shown photograph #12, the stereo system and heat and air controls were soot damaged but there was no indications of failures in either components. A visual examination of the wiring harness in the upper portions of the left side of the instrument panel revealed some of the wiring loom and insulation was melted as a result of external heating. During the course of the inspection of the left side of the instrument panel the fuse block was inspected finding four fuses blown. As shown in photograph #15, Fuses #2, #8, #12, and #13 were blown. These are indicated by the red arrows.

During the initial examination of the engine compartment, an examination of the melted hood was conducted finding an area of melting in the left rear portion of the hood. As shown in photograph #17, the underside of the hood showed the greater amount of heat stressing in the left rear where the melting of the aluminum alloy hood occurred. Burn patterns indicated that the sound board was also still intact at the time the fire occurred

and a portion was still remaining on the right side of the engine. During the initial inspection of the engine compartment it appeared that the greater amount of fire damage had occurred within the left side of the engine. The composite intake manifold system and other components in the upper portion of the engine were also damaged. The majority of the belts, hoses and plastic reservoirs throughout the engine were also totally combusted or severely fire damaged.

An examination of the battery and its associated electrical appliances revealed that the battery casing was melted, however, the battery cables were still attached to the battery posts. The battery cables were examined finding portions of insulation was consumed, however, there were no electrical faults found on the battery cables or at the battery posts that could be attributed to initiating the fire. The power solenoid mounted in the right side of the fire wall was found to be externally damaged but no fault conditions were found in the wiring attached to the solenoid. Portions of the wiring harness routed along the fire wall was found to be damaged to various degrees. The most heavily damaged portions of wiring was on the left side of the engine compartment. As shown in photograph #24, some of the wiring harness toward the right side of the engine compartment still retained its insulation. Various conductors were separated and examined, as shown in photographs #25 and #26. Although most of the insulation was consumed from the left side of the wiring harness there were no major fault conditions found in the wiring that could be attributed to initiating the fire. There were some of the smaller gauge conductors where the individual stranded wires were fragmented.

The left side of the engine compartment where the power distribution center is located was inspected finding the fuse block was severely damaged and portions of the fuses and relay housing were melted. During the inspection of the wiring to the power distribution center it was noted that portions of the wiring were of insulation, but there were no failures noted in the wiring to the power distribution center. The alternator was slightly damaged along with the power cable from the alternator but there was no evidence of failures in either component. The damage appeared to be the result of external flame impingement.

Continuing the examination of the burn patterns it appeared that the greatest amount of fire damage was confined within the left rear portion of the engine compartment and appeared that flames had spread from near where the brake master cylinder is located. As shown in photographs #28 and #29, the receiver for the cruise control disconnect switch was found to be oxidized and the plastic encased switch was displaced from the master cylinder. It was also noted in the photograph that the brake fluid reservoir and its contents were melted and combusted. The wiring to the cruise control disconnect module on the left side of the fender well was found to be void of insulation and severely heat stressed. While examining the left side of the engine compartment the remains of

the cruise control dactivation switch was found lying on the left frame rail area. As shown in photographs #31 and #32, the upper portion of the disconnect switch was severely combusted and there was evidence that the wiring and connections had internally heated. A large portion of the plastic of the switch connection was consumed in the fire. As shown in the photographs the wiring to the disconnect switch had broken loose from the connections. The disconnect switch was pulled apart to examine the stab blades in the interior of the switch housing finding evidence of electrical arcing on one of the stab blades. As shown in photograph #36, the stab blade was electrically faulted and had melted in two. The corresponding burn patterns where the fault occurred on the interior of the pressure switch indicated high resistance heating which had charred the interior side of the pressure switch. No further disassembly was made in order that other interested parties could examine the switch. After examining the switch finding some internal failures in the brake pressure switch, it was placed in a plastic container for preservation. The burn patterns in and around where the brake pressure switch had failed indicated that this was the area of the fire's origin.

An examination of the fuel system revealed no evidence of fuel leaks or indications that the fire had originated in the fuel rails. The injectors were slightly damaged as a result of external heating. The fuel supply lines, as shown in photograph #41, were still intact and the safety clips were attached to the connections. Also, while inspecting the engine, the engine oil and transmission fluid levels were checked finding both to be at or near their normal level.

During the course of the investigation, an interview was conducted with [redacted], the insured. [redacted] stated that on the day of the fire, he had driven his vehicle to his office and had parked the vehicle in front of his work place. He stated that he had arrived at the office at approximately 7:30 a.m. and at approximately 8:00 a.m., a police officer was driving through the office complex and he saw the police officer's squad car stopped out front. [redacted] stated that he had looked out the window to see what the police officer was doing and saw smoke coming from his vehicle, and saw fire dripping down beneath the engine compartment. He stated that he tried to get a water hose out of his storage area, however, he stated that while trying to get the water hose out, that some of the neighbors in other offices came out with fire extinguishers and they extinguished the fire.

[redacted] stated that his wife works adjacent to the fire department and he had called her to call them to come and make sure that the fire was out. He stated that the fire department eventually came to the scene, but essentially the fire was extinguished prior to their arrival.

CONFIDENTIAL

[redacted] stated that he had experienced no recent problems with the vehicle and while last driving, he did not recall seeing instrument lights or indications of problems in the vehicle. He did state that his wife had told him that the cab mounted brake light was out and he stated that he intended to get it repaired at a later date. He also stated that he had some type of problem with the wiring for the tow package regarding the connection for the lights for a trailer, but stated that it was a manufacturers tow package and he had not had it repaired.

I inquired as to other maintenance conducted on the vehicle and he stated that he had just recently changed the oil and all of the other fluids in the vehicle approximately two weeks prior to the fire. He stated that he remembered that he had replaced a battery in February of 2004 and that was the only maintenance conducted on the vehicle. He also stated that he had no after market products installed in the vehicle.

CONCLUSION: In conclusion, it is my opinion that this fire originated within the left rear portion of the engine compartment. Furthermore, it is my opinion that this fire was the result of a failure in the cruise control disconnect switch which had internally failed and ignited the plastic housing, the insulation to the wiring and ignited adjacent combustible materials such as the brake fluid reservoir and its contents. This opinion is documented by photographs showing the internal faulting of the brake pressure switch.

INVESTIGATION CONDUCTED BY:

David J. Bristow, CFEI, CVFI
Fire Investigator

DJB/wm

[redacted]

ICI FILE #204-10-240

PHOTOGRAPH DOCUMENTATION

PHOTO #1: Shows an exterior view of the left front portion of the vehicle.

PHOTO #2: Shows a view of the VIN plate on the driver's side door.

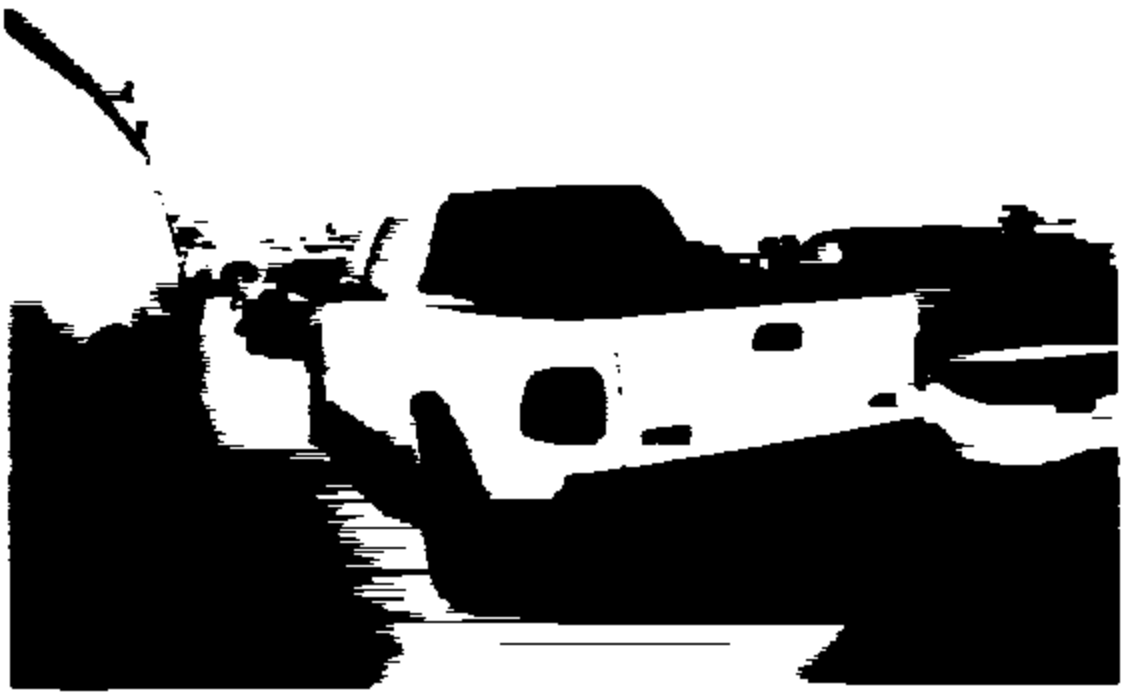
#1

#2

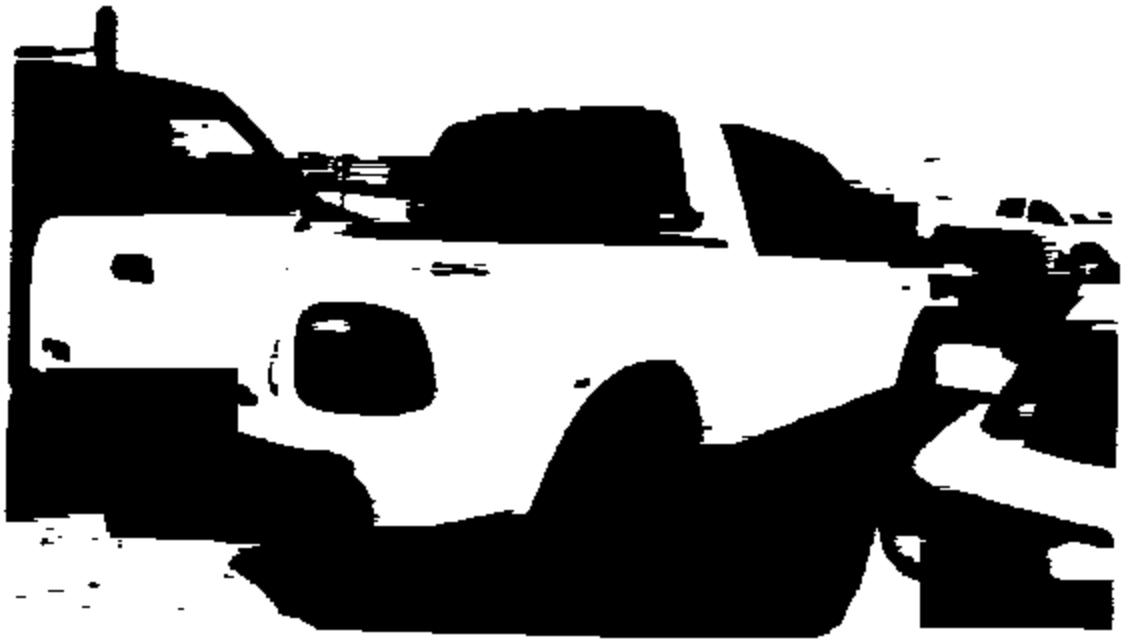
PHOTO #3: Shows an exterior view of the left rear portion of the vehicle.

PHOTO #4: Shows an exterior view of the right rear portion of the vehicle

#3



#4



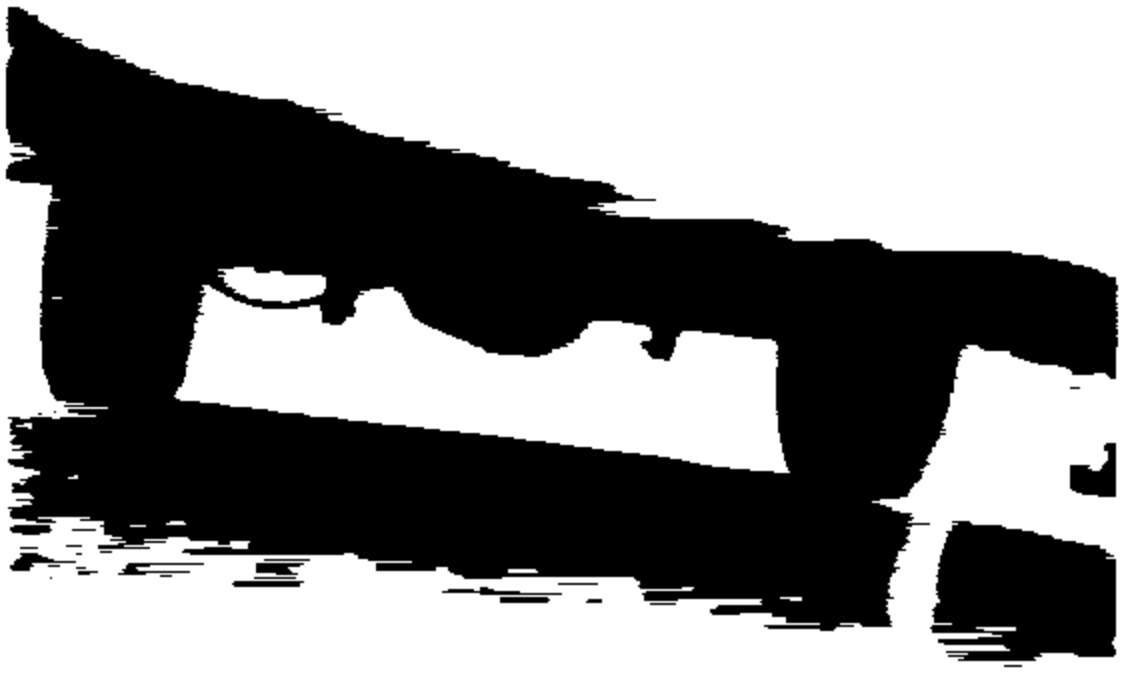
PE84-878 C 1873

PHOTO #5: Shows an exterior view of the right front portion of the vehicle.

PHOTO #6: Shows a view of the undercarriage taken from the front of the vehicle

#5

#6



PE84-878 C 1675

PHOTO #7: Shows a view of the undercarriage taken from the rear Note most of the damage in the undercarriage was the result of collapsing burning materials from the engine compartment

PHOTO #8: Shows an overall view of the front passenger compartment. Note the seat upholstery was sooted by no significant fire damage was noted.

#7

#8

PE84-878 C 1877

PHOTO #9: Shows a view of the driver's side floorboard which shows damage as a result of heat extension through the fire wall.

PHOTO #10: Shows a view of the rear seating area which shows some slight soot accumulations but no extensive fire damage.

#9

#10

PE84-078 C 1579

PHOTO #11: Shows an overall view of the right front passenger compartment. Note there is some soot accumulations on the seats as well as the instrument panel but not significam fire damage.

PHOTO #12: Shows a view of the stereo system and heat and air controls. Note there were no indications that either had failed.

#11

#12

PHOTO #13: Shows a view of the fire wall area in the left side of the passenger compartment. Note some heat extension through the fire wall had melted the carpet pad and other plastic materials in the left side of the vehicle.

PHOTO #14: Shows a view of the fuse block mounted in the left side of the instrument panel.

#13

#14

PHOTO #15: Shows a view of the fuse block identification plate. Note that Fuses #2, #8 #12, and #13 were found blown. These are identified by the red arrows.

PHOTO #16: Shows a view of the hood and windshield showing the area of most fire damage to be in the left rear portion of the vehicle. As flames extended to the windshield they [illegible] damaged and fractured the windshield.

#15

#16

PHOTO #17: Shows a view of the underside of the hood which shows some melting to the left rear portion of the hood.

PHOTO #18: Shows an overall view of the left side of the engine during the initial examination.

#17

#18

PE84-678 C 1687

PHOTO #19: Shows a frontal view of the engine compartment. As noted in this photograph the area of most fire damage is in the left side.

PHOTO #20: Shows a view of the right side of the engine compartment during the initial examination Note there is a portion of the hood soundboard that was resting on top of the engine.

#19

#20

PHOTO #21: Shows a view of the soundboard which indicated that the fire had progressed from the left side of the engine toward the right side.

PHOTO #22: Shows a view of the battery, battery cable and other associated electrical components on the right side of the engine. Note there were no faults in the battery cables.

#21

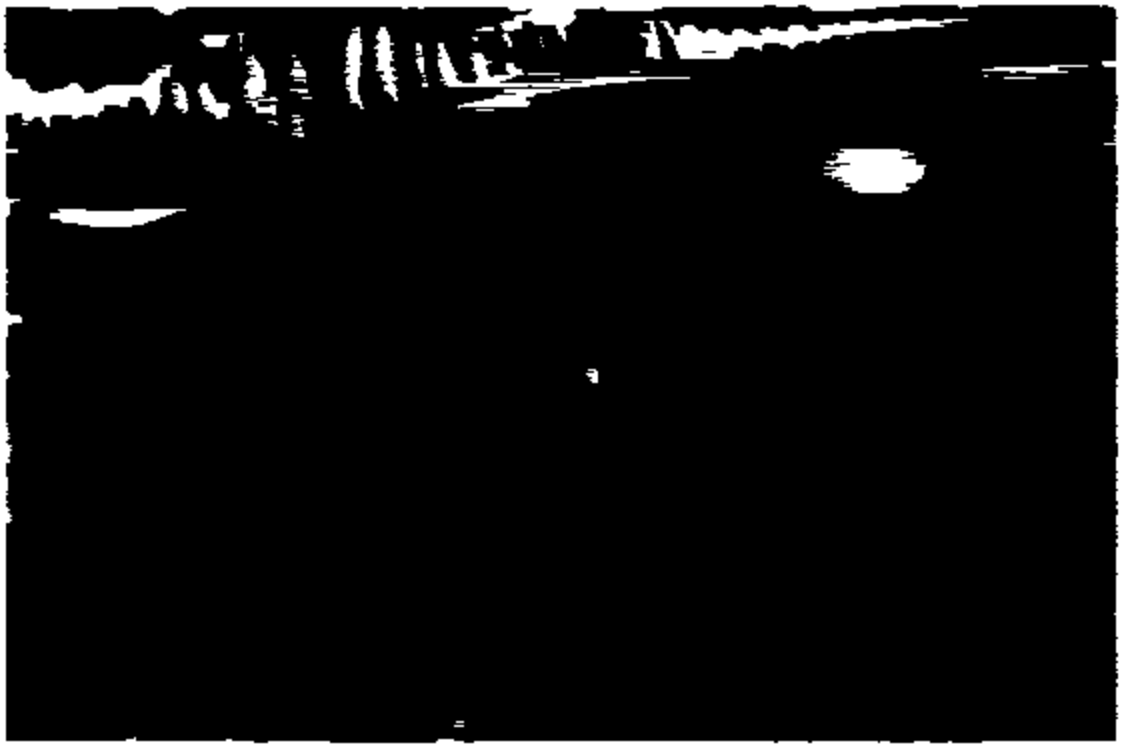
#22

PE84-878 C 1691

PHOTO #23: Shows a view of the power solenoid mounted on the right side of the fire wall Note some of the insulation to the wiring was damaged but there was no fault conditions found on the conductors.

PHOTO #24: Shows a view of the wiring harness on the right side of the engine compartment as the wiring was being separated. Note there was some insulation remaining on extreme right side of the wiring harness.

#23



#24

PHOTO #25: Shows a view of the wiring harness routed along the fire wall toward the left side of the engine. Note most of the insulation was consumed from this area of the wiring harness.

PHOTO #26: Shows a view of the wiring harness as it was being separated. Note some smaller gauge conductors were heat stressed and had broken in two but no fault condition was found in this area.

#25

#26

PE84-878 C 1695

PHOTO #27: Shows a view of the power distribution center mounted on the left rear portion of the engine compartment. Note the casing was melted and a portion of the fuses and relay housings were also consumed.

PHOTO #28: Shows a view of the remains of the brake master cylinder. As noted in the photograph, the connection from the brake pressure switch was severely oxidized.

#27

#28

PHOTO #29: Shows a view of the conductors that were routed to the brake pressure switch

PHOTO #30: Shows a view of the circuitry that was routed to the brake control module. Note one circuit from the brake pressure switch is routed to this module.

#29

#30

PE84-078 C 1688

PHOTO #31: Shows a view of the remains of the brake pressure switch as it was recovered from the left front suspension.

PHOTO #32: Shows a frontal view of the switch where it would make contact with the portion of the pressure switch mounted to the brake master cylinder.