

PE04-078

FORD

1/28/2005

BOOK 5 OF 12

ATTACHMENT F

PART 6 OF 6

Prospect Field Claims Office
P.O. Box 441-7021
Prospect, Illinois 61220-0441
312-864-0811

Tel: 312-319-0025
312-864-0824

MetLife Auto & Home

December 11, 2003

Notice of Claim

Warning! Your access to evidence may be limited unless you respond immediately!

Location of Loss: [REDACTED] Spring Valley, MD [REDACTED]
Peril: Fire
Date of Loss: 12/8/03
Our Insured: [REDACTED]
Our Claim#: [REDACTED]
Your Product: 2001 Ford F150; VIN# 2FTRX17W910 [REDACTED]

Ford Motor Co, Office of General Counsel
Attn: Shawn Norton
(313) 843-4089

Dear Shawn:

You are hereby put on notice that the above identified insurance carrier, on its own behalf and that of its insured, may bring a claim against your company for property damage arising out of a fire that occurred at the address listed above.

Our preliminary investigation indicates that your company, either alone or in conjunction with others, may be responsible for the loss inasmuch as the available evidence and preliminary investigation points to this fire originating in the engine compartment of this vehicle and spreading to the home.

Service by MetLife Auto & Home, a member of Metropolitan Property and Casualty Insurance Company and its Affiliates, New York, NY

NY 12/11/03

Printed in U.S.A. 4/01

PEN-9-978 C 1828

Postpart Field Claims Office
ED. Box 441-7722
Prospert, Illinois 61002-0441
815-894-8311

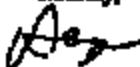
Fax: 815-810-8321
815-898-8321

MetLife Auto & Home

You are hereby given the opportunity to have a representative of your company examine the fire scene before restoration is begun or the scene is otherwise substantially altered. Due to our insured's need to restore the fire scene, as well as the health and safety concerns in regard to leaving the scene in its present state, there is only a very limited period of time that the fire scene can be left undisturbed for your examination. Accordingly, questions regarding this notice, this claim, or directions to the fire scene should be directed to the undersigned at (608) 835-1913.

In addition to service via the US Postal Service, this Notice is also being sent via facsimile and/or e-mail to provide digital proof of service. You are strongly encouraged to acknowledge receipt of the Notice by return phone call as soon as possible if you wish to preserve your access to the fire scene or other evidence. However, your failure to acknowledge receipt of this Notice will not delay the time scheduled for restoration, cleanup or any other material changes in the fire scene.

Sincerely,



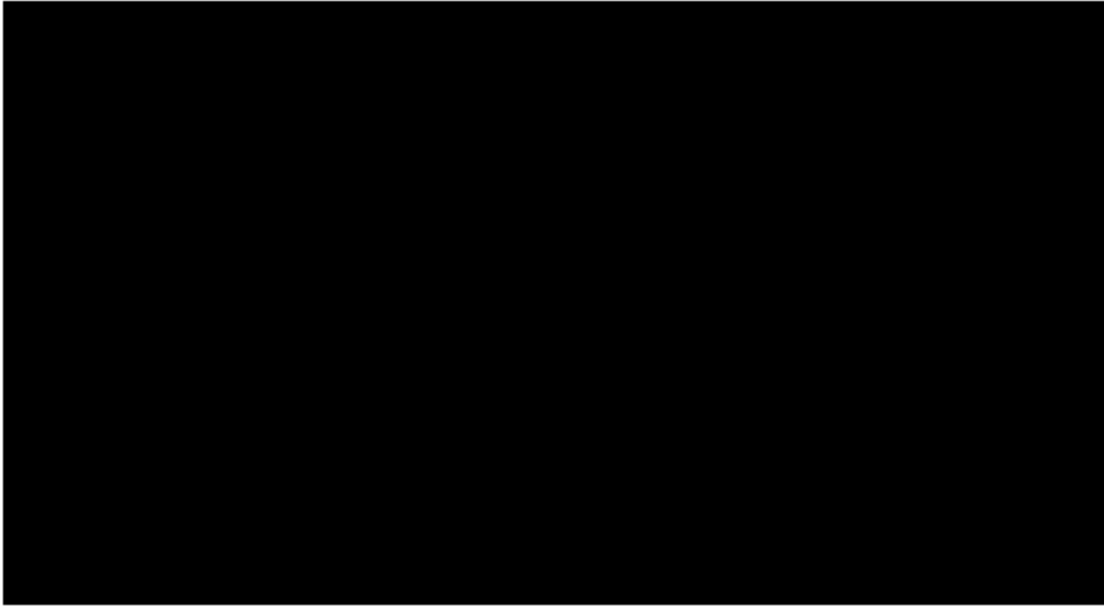
Mark D. Hagan
Recovery Analyst

Provided by MetLife Auto & Home, a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Newark, NJ

APL004-02

Form 40-1153 000

REG-078 C 1876





504439
CONSUMER AFFAIRS
SECTION

4 DEC -2 AM '05

November 22, 2004

*Called
12/3/04*

RECEIVED
DEC 03 2004 *JS*

Ford Motor Company
Customer Relationship Center
P.O. Box 6248
Dearborn, Michigan 48126

Re: Our Claim #: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 11/18/04

Customer Relations:

We are the insurance carrier for the above-captioned insured. You are hereby notified of our interest in this matter and our rights of recovery in accordance with our insured's policy.

Our insured purchased a 2000 Ford F150 Pickup Truck, in 2002 with approximately 40,000 miles on the odometer, the VIN is 1FTZX1721YK [REDACTED]. On November 18, 2004 our insured parked her vehicle in the garage, shortly thereafter, the truck caught fire. The vehicle and the residence were a total loss.

We have obtained information indicating that there was a recall on this year, and model pickup truck. The recall specifically addresses a faulty switch on the windshield wiper, which could cause a fire.

Please forward this information to the appropriate party for them to contact me. Once settlement is complete we will forward our documentation.

If you have any questions, please contact me at the number shown below.

Sincerely,

Georgia Hill
Authorized Representative, Texas Select Lloyds Insurance Company
1-800-347-0015 x8082 FAX 1-800-988-4663

*100 F150
- VIN
- 11/18/04
- WSD 2/25/05
- GSP 3/24/05*

Toll Free: 1-800-347-0015 • P.O. Box 742288 • Dallas, TX 75374-2288

FD-36 (Rev. 5-22-64)

11

RECEIVED NOV 24 2004

RECEIVED

NOV 22 2004

RECEIVED

NOV 23 2004

BEGINNING OF CONTACT
11/23/2004

VOICE OF THE CUSTOMER TRACKING SYSTEM

10.23.03

REGION: 52 SOUTHWEST	OGC ISSUE	CASE NBR: 144833244
VIN: 1FTZX1721YK	ZONE: C1	OPENED: 11/18/2004
	ENGINE: 2	CLOSED: 11/19/2004
	VEH TYPE: T	

LAST NAME: [REDACTED]	FIRST NAME: [REDACTED]	STATUS: CLOSED
TITLE: [REDACTED]		MI: [REDACTED]
ADDRESS: [REDACTED]	STATE: TX	ZIP: [REDACTED]
CITY: CYPRESS		
HOME PHONE: [REDACTED]		
MODEL YEAR: 2000	MODEL: F160 SUPERCAB 4X2 STYLESIDE	
MILEAGE: 78000		
DEALER NAME: JOE MYERS FORD	SALES CODE: F52023	P & A: 04402
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE
 ACTION: 706 - CONTACT ADVANCED TO OGC
 DOCUMENT: ANALYST: GBEAM1 BEAM GARTH

DATE: 11/18/2004 TIME: 12:21:35:
 ACTION DATA COMMENTS:

CUSTOMER SAID: = VEH WAS PARKED ON THE INSIDE GARAGE = HEARD A POPPING NOISE = OPEN THE GARAGE DOOR AND THE VEH WAS ON FIRE AS A RESULT HALF OF THE CUST HOME BURNT DOWN INCIDENT OCCURED AT BETWEEN 6-7PM LAST NIGHT CUST HAS A LREADY TURN THE CONCERN OVER TO AN ATTURNEY CUST AS REPORT THE CONCERN TO HER INSURANCE CO.. CUST IS CALLING TO INFORM FORD DEALER SAID: = NONECRG ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-6 BUSINESS DAYS.

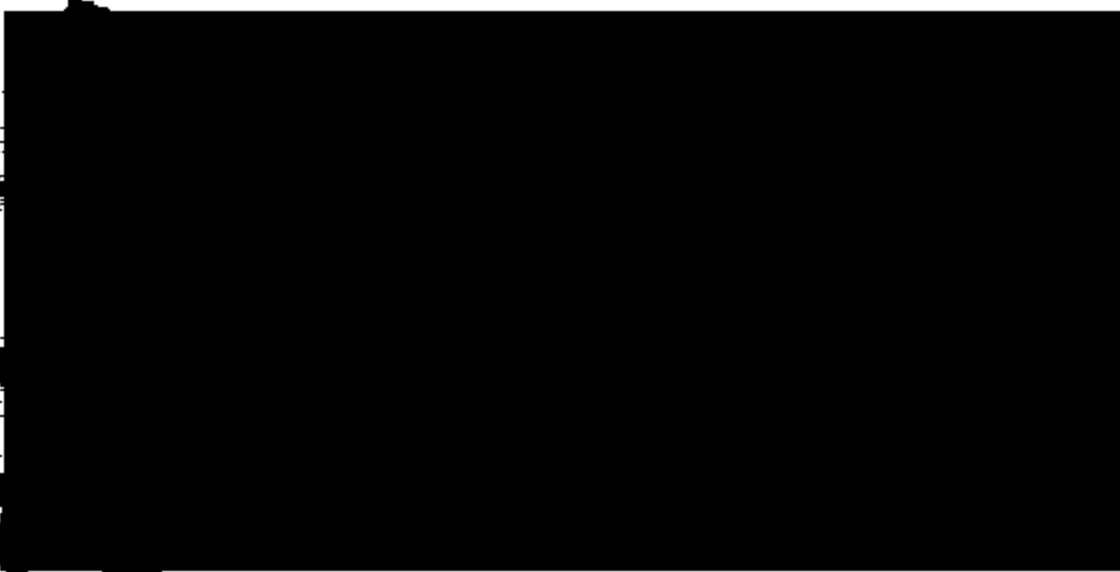
New for Shawn

RECEIVED

NOV 23 2004

FORD MOTOR COMPANY
 RECEIVED
 NOV 24 2004
 OFFICE OF THE
 GENERAL COUNSEL

*Phone line checked for trouble
 L 30x tried to call
 11/29/04*





AMERICAN FAMILY INSURANCE GROUP

Business Address: 225 N 45TH ST • PHOENIX AZ • PHONE: (602) 233-3779
Mailing Address: PO BOX 32648 • PHOENIX AZ 85072-3048

April 6, 2004

CERTIFIED MAIL – Return Receipt Requested

Ford Motor Company
Customer Relations Center
16800 Executive Plaza Drive
PO Box 6248
Dearborn, MI. 48121

FORD MOTOR COMPANY
RECEIVED
APR 15 2004
OFFICE OF THE
GENERAL COUNSEL

MANAGEMENT AFFAIRS
SECTION

RE: Claim Number: 00-021-080722
Policyholder Name: [REDACTED]
Claimant Name: N/A

Dear Ford Motor Company:

Please be advised that the above named policyholder suffered a vehicle fire loss to their 2000 Ford Expedition, VIN 1FMPU16L4Y0 [REDACTED] on March 17, 2004. An investigation of the vehicle fire loss has been initiated. Based on findings to date, it appears that mechanical failure may have contributed to or caused the loss and/or resulting damages.

We are hereby giving you the opportunity to view the vehicle prior to its renovation, removal of evidence and any destructive testing that may be done. We will only be able to hold the vehicle for 15 business days from date of this letter. Please contact me upon receipt of this letter to let me know if or when you expect to view the vehicle. If we fail to hear from you by the prescribed date, we reserve the right to take possession of the property and conduct any testing we deem necessary.

If you have any questions, please feel free to contact me to make arrangements for inspection. My direct phone # is (602) 561-8647. Thank you for your attention to this matter.

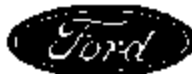
Sincerely,


Blaine A. Barker
Investigator
Special Investigations Unit

BAB:

cc: Troy Christensen

- 100 Exped
- VIN
- 3/17/04



PREPARED & CONFIDENTIAL

Office of the General Counsel

Ford Motor Company
Ford Tower West
Suite 300
Three Fordlane Boulevard
Dearborn, Michigan 48120-3222

April 21, 2004

State Farm Insurance
PO BOX 20707
Memphis, TN 37129
ATTENTION: KINSEY ROBERTS-HOWERTON



17-6373-632 IC

RE: Claimant: [Redacted]
Your Claim #: [Redacted]
DCL: 03-22-2004

Dear Ms. Roberts-Howerton:

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

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

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

- 9. What was the city and state of occurrence: Leitchfield, KY
- 10. The 17 digit vehicle identification number: 1FTR084Y1K [Redacted]
NA
- 11. What was the mileage at time of occurrence: 38,038
- 12. What is the alleged defect: Factory installed VCR

13. Has the alleged defective part been repaired or replaced? (circle one) Yes or No
14. What is the current location of the vehicle? Kentuckyana Auto Salvage
15. List all after market additions or modifications that were made to the vehicle:
Front window tinted
Bug Shield
16. Was the engine running? (circle one) Yes or No
17. Were the keys in the ignition? (circle one) Yes or No
18. Was this vehicle purchased new or used: Used
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: November 22, 2003, 33312
Bob Swlope in Elizabethtown, KY

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

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

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

Sincerely,



Shawn L. Horton
Claims Analyst /
Litigation Assistant

This is Kinsey Roberts. I am interviewing [REDACTED] regarding a vehicle fire that occurred March 22nd, 2004. Uh, today is May 3rd, 2004 at approximately 2:28 p.m. Central Time.

Q. Do you understand that we are recording this conversation?

A. Yes.

Q. And will everything you say be true to the best of your knowledge?

A. Yes.

Q. And is this recording made with your full knowledge and consent?

A. Yes, it is.

Q. Okay. Please state your name and spell your last.

A. [REDACTED]

Q. What is your age?

A. I'm [REDACTED] years old.

Q. Uh, are you married?

A. No. I'm divorced.

Q. What is your home address?

A. [REDACTED]

Q. What city?

A. Litchfield, Kentucky uh [REDACTED]

Q. And what is your telephone number?

A. It's uh [REDACTED]

Q. And are you employed?

A. Yes, I am.

Q. And what position do you hold on your job?

A. What was that?

Q. What position do you hold on your job?

A. I'm a techodian (sic) at one job and a (inaudible) over at the other.

Q. Okay. And what day did your accident happen?

A. Uh..

Q. Do you remember what month it was?

A. Uh, it was February the 22nd I think.

Q. Okay. Um, where did this accident occur?

A. Uh, at the parking lot at the Grayson County High School.

Statement of: [REDACTED]

Claim: [REDACTED]

Page 1

- Q. Okay. And why was your vehicle parked there?
- A. Uh, 'cause that's where I park when I go to work. I mean it's just...no particular reason. That's just where I park it at.
- Q. Okay. And what was the weather like on the day that your vehicle caught fire? Was it raining, or had it stormed, or was it clear out?
- A. Uh, the best of my knowledge it was just a cool uh, fall day.
- Q. Okay.
- A. Or not fall day. Just winter day. Just cool day.
- Q. Okay. And um, approximately what time did the accident happen?
- A. It was reported to me at 12:30.
- Q. A.m. or p.m.?
- A. Uh, p.m.
- Q. Okay. And who discovered this?
- A. A truck driver for Clark Food uh, Distributors.
- Q. Okay. And what was that person doing at the school?
- A. They were delivering uh, uh, food for the school.
- Q. And did they know you, or did they just come in and say a vehicle was on fire or...
- A. They come in and told one of the ladies in the lunchroom that there was a truck out back with uh, smoke comin' out of it.
- Q. And then that person notified you?
- A. Yes.
- Q. Was this uh, reported to the fire department or to the police department?
- A. No. We...I just put it out myself. We opened the door, and I put a fire extinguisher on it to put the fire out.
- Q. Okay. When you first saw the fire describe the color of the smoke.
- A. Just a...a white grayish smoke.
- Q. Okay. And where was the smoke comin' from?
- A. When they came and got me it was comin' out from under the hood and underneath the truck.
- Q. Okay. Were there flames?
- A. No. Just smoke.
- Q. No flame?
- A. No flames 'til I opened the door.
- Q. Okay. Then what happened?
- A. Uh, I saw the flames between the seat.

Statement of: [REDACTED]

Claim: [REDACTED]

Page 2

PEM-878 C 1845

- Q. Okay.
A. And I shot the fire extinguisher on it and put it out.
- Q. Was there ca...flammable containers or anything flammable in the console that you were carrying?
A. No. There was...there was nothin' in there really.
- Q. And what all was in the console as far as equipment that came on the...on the truck?
A. Just the VCR is all that was in there.
- Q. Was there a CD changer?
A. No. It's behind the backseat.
- Q. Okay. And what was the mileage at the approximate time?
A. What was the what?
- Q. Mileage on the vehicle.
A. I believe it was around 37,000.
- Q. Okay. Had you put any aftermarket modifications done to the vehicle or any aftermarket parts on this vehicle?
A. Just the bug shield, and I tinted the windows.
- Q. Which windows?
A. The two front windows.
- Q. Okay. Was the engine running at the time of the accident?
A. No. It had been shut off since six o'clock that mornin' when I arrived at work.
- Q. Okay. And were the keys in the ignition?
A. No.
- Q. Was this vehicle purchased new or used?
A. Used.
- Q. And approximately when did you purchase the vehicle?
A. Um, the later part of November.
- Q. Okay. And approximately what was the mileage on it then?
A. 33,000.
- Q. Okay. And uh, where did you purchase this vehicle from?
A. Uh, Bob Swift Ford in E Town, Kentucky.
- Q. Okay. And have uh...had you had this vehicle serviced since you owned it?
A. No, ma'am. I never had...I was gettin' ready to have it serviced, but I never had done anything to it.

Statement of: [REDACTED]

Claim: [REDACTED]

Page 3

Q. Okay. And is there anything you wish to add to this statement?
A. No.

Q. And has everything you've said been true to the best of your knowledge?
A. Yes, ma'am.

Q. And do you understand that we have recorded this conversation?
A. Yes, I do.

Q. Was this recording made with your full knowledge and consent?
A. Yes.

Q. Thank you. This concludes the recorded interview.

17-8373-832

Statement of: [REDACTED]

Claim: [REDACTED]

Page 4



PE04-078 C 1948



PE04-078 C 1949



PE04-078 C 1950



PE04-078 C 1951



FE04-078 C 1952

State Farm Mutual Automobile Insurance Company



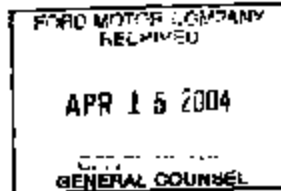
P.O. Box 20707
Murfreesboro, TN 37125

April 08, 2004

CLAIMS DEPARTMENT

4 APR 15 11:00 AM '04

Ford Motor Company
16800 Executive Plaza Drive
Box B248
Dearborn, MI 48128



Re: Claim Number: 17-9373-632
Our Insured: [REDACTED]
Date of Loss: 3-22-04
Vehicle: 2001 Ford F-150 Super Crew Lariat
VIN: 1FTRW08LX1K [REDACTED]

The 2001 Ford F-150 Super Crew Lariat reference above, owned by [REDACTED] and is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced an interior fire that started in the console. This vehicle had a factory installed VCR in the console.

State Farm would like to give you an opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim.

Please contact me at 1-800-266-5820 ext 3093 to set up a time for your inspection.

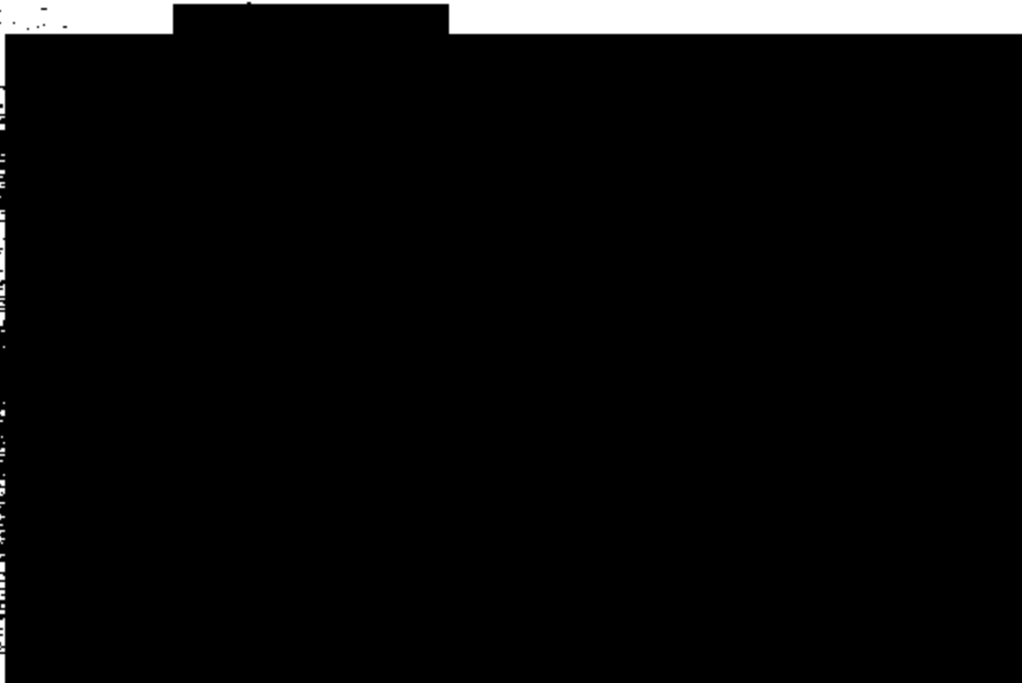
Sincerely,

Kinsey Roberts-Howerton

Kinsey Roberts-Howerton
Claim Representative

- 3/22/04
- '01 F-150
- VIN

PEB4-078 C 1993





AMERICAN FAMILY INSURANCE GROUP

PO BOX 3328 • ENGLEWOOD CO 80122 • PHONE: (303) 799-3515

July 30, 2004

Ford Motor Company
Parklane Towers West
Ste 300
Three Parklane Blvd.
Dearborn, MI 48128-2588
Attn: Shawn Norton

495790

RE: Our Insured: [Redacted]
Date of Loss: March 17, 2004
Auto Claim# 00-021-088722 - Subrogation Amount - \$17,821.58
Homeowner Claim# 00-021-088723 - Subrogation Amount - \$4,484.70

RE
4 2004
Dwelling

Dear Shawn:

We just recently received 2 subrogation files from our claim department and they forwarded your letter of April 21, 2004 which I am returning with this letter and I did complete the portions of the form you indicated and have enclosed documentation on this fire loss.

Per the attached report from VMAR they determined the cause of the fire to be the 2000 Ford Expedition and subsequent damage to our insured's house was a malfunction and short-circuit in the mass air flow sensing unit contained in the air cleaner housing. The VMAR representative prepared a thorough report with photos showing where the loss originated.

We have provided you with our investigation results as you requested and now we request your immediate attention to our subrogation demands on our insured's auto claim and their homeowner claim. We have enclosed original color photos as you requested and would like for you to return those once you've viewed the same.

Please review the attached enclosures and we would appreciate a response from you by August 30, 2004. Hopefully we can resolve this matter without litigation intervention. We look forward to hearing from you at your earliest convenience.

Respectfully,

Ken Seabaugh
Subrogation Analyst
E-Mail Address: kseabaugh@amfam.com
Phone No.: 303-792-0740 Ext. 51285

Enclosures: Your Letter
Color Photos
Payment Documentation on Auto and Home
VMAR's Report

F102
Tucson, AZ
73,000 @

Cc: [Redacted]



PRIVILEGED & CONFIDENTIAL

Office of the General Counsel

Ford Motor Company
Parsons Towers West
Suite 308
Two Parklane Boulevard
Dearborn, Michigan 48128-2508

April 21, 2004

American Family Insurance Group
PO BOX 52048
Phoenix, AZ 85072-2048
ATTENTION: BLANE BARKER

RE: Claimant: [REDACTED]
Your Claim #: [REDACTED]
OCL: 08-17-2004

Dear Mr. Barker:

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

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

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

- 9. What was the city and state of occurrence: TUCSON AZ
- 10. The 17 digit vehicle identification number: NA
- 11. What was the mileage at time of occurrence: 73,000
- 12. What is the alleged defect: SHORT CIRCUIT IN MASS AIR FLOW SENSOR UNIT IN
- 13. Has the alleged defective part been repaired or replaced? (circle one) Yes or No Air Charge Housing

14. What is the current location of the vehicle? SAISC Storage Facility Tucson AZ
15. List all after market additions or modifications that were made to the vehicle:
SATELLITE RADIO 3 months ago
16. Was the engine running? (circle one) Yes or No
17. Were the keys in the ignition? (circle one) Yes or No
18. Was this vehicle purchased new or used? USED
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: 2 1/2 years ago

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

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

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

Sincerely,



Shawn L. Norton
Claims Analyst /
Litigation Assistant

Case Activities

Case Log Created:	3/18/2004	Insured Last Name:	[REDACTED]
Claim Number:	00-021-060722	Insured First Name:	[REDACTED]
Investigator:	Blaine Barker	Type of Loss:	Fire
Examiner:	None	Coverage Type:	Auto/Vehicle
Vendor:	None	Date of Loss:	3/17/2004
E-mail Reports to:	wchrists	Date assigned:	3/18/2004
Adjuster:	Troy Christensen		
Adj Contact #:	58636		

03-18-04: Initial activity

I discussed this loss with [REDACTED]. The Insured's 2000 Ford Expedition caught fire while parked in the driveway. [REDACTED] said the fire department was unable to determine the cause based on the extent of damages to the engine compartment. There are no known prior mechanical issues or recent repairs.

- ★ I called the Insured and he related the following to me. He drove the vehicle home from work yesterday and parked it in the driveway at about 4:00 PM. He noticed no problems and there were no dashboard warning lights on. The Insured owns a bar and the distance home is approximately 2 miles. At approximately 4:30 PM, he and his wife smelled something burning. The Insured eventually went outside and discovered his vehicle on fire. The Insured immediately called the fire department and they arrived within a few minutes. The fire also caused damage to the Insured's house and he has submitted a homeowner's loss.

I questioned the Insured about the vehicle's history. He's owned it approximately 2 1/2 years and has never experienced any mechanical problems. He replaced the battery about 3 months prior. He also had a satellite radio receiver installed around Christmas 2003. The Insured has since removed the radio for verification purposes.

I spoke with Larry Kappel that same day and he recommended SIU retain a vendor to examine the vehicle.

I briefed Troy Christensen on the above and asked Ken Wade to obtain some scene photographs prior to the vehicle being removed.

VMAR

I retained the services of VMAR that same afternoon. I spoke with Dave Soone and he indicated they wouldn't charge for travel time.

03-24-04: Photographs

I received scene photographs obtained by Ken Wade. Fire damage on the vehicle appeared most severe on the driver's side of the vehicle's front end/engine compartment.

03-31-04: Investigation update

I received report findings from VMAR. In summary, their investigation revealed the origin of the fire was the result of a malfunction and short circuit in the mass airflow-sensing unit contained in the air cleaner housing. See the report for complete details.

I spoke on the phone with Troy Christensen that same day and informed him I'd initiate subrogation procedures involving Ford Motor Company. I also requested that [REDACTED] obtain maintenance/repair invoices from the Insured.

04-06-04: Ford Motor Company

I called Ford Motor Customer Relations and spoke with [REDACTED], phone [REDACTED]. The Insured was not in Ford's records as the vehicle owner, so I was instructed to mail Ford a letter of notice to their Customer Relations Department. I also asked for a fax number but was advised there wasn't one. A letter of Notice was sent to Ford that same day, via Certified U.S. mail. I emailed Troy Christensen a copy of the letter.

I also called the Insured and instructed him to call Ford to update their customer information. I also instructed the Insured to forward all the vehicle maintenance records to Troy Christensen.

04-14-04: Status

As of this date, I have not heard back from Ford Customer Relations. The letter of notice was mailed to Ford approximately six business days ago.

05-03-04: Investigation update

I received a letter from Ford Motor Company, dated 04-21-04. Ford was requesting all of our documentation, including report findings, insured's statement, etc... I send a letter to Ford requesting they conduct their own investigation into the cause of the fire. A copy of the letter was email to [REDACTED]

I also contacted [REDACTED] in reference the vehicle service records. He left a V/M indicating he had previously requested those from the Insured and would request them again today.

05-05-04: Follow up

I corresponded with [REDACTED] regarding the Insured's service records. I called the Insured and asked him to get them as soon as possible.

05-14-04: Investigation update

I received a letter from Ford Motor Company, dated 05-07-04. The letter indicated Ford does not have enough information to warrant a vehicle inspection at this time. They also indicated American Family must provide all materials requested in their previous letter if we desired to pursue the claim.

Investigation documentation will be forwarded to Subrogation for review.

05-17-04: Investigation update

I left a V/M for Jerry Garduno, Subrogation.

05-19-04: Subrogation information

I briefed Jerry Garduno on this investigation to date. It was determined the file and investigative documentation would be forwarded to Subrogation for their review.

05-20-04: Investigation status

I spoke with [REDACTED] and briefed him on the investigation to date. It was determined I would forward my investigative documentation to Troy and he would forward it to Subrogation with the claims file. No further assistance is needed from SIU at this time.

End of report.

**TUCSON FIRE DEPARTMENT
FIRE INCIDENT INFORMATION**

INCIDENT NO FD 04 00014457 EXP NO 00 DATE: 03/17/2004 DAY WED ALARM TIME: 1741

SITUATION FOUND: 13 VEHICLE FIRE

MAIN ACTION TAKEN: 1 EXTINGUISHMENT ACTION TAKEN.:
ACTION TAKEN.: ACTION TAKEN.:

TOTAL PATIENTS... PATIENT REFUSAL.:

TOTAL EXPOSURES.: 1

HAZMAT LEVEL?....: 0 SHIFT A

CAD INC. TYPE: CARE

ACTUAL INC. TYPE: CARE

PLAT #:5268 WARD: CITY MAP:109109

GENEUS: METHOD OF ALARM: 7 TELEPHONE TIE-LINE, 911

TOTAL PERSONNEL: 15 TOTAL ENGINES.: 2 TOTAL LADDERS.: 1 OTHER VEH.: 2

EXPOSURE ADDR: 330 N BEDFORD DR

EXPOSURE ADDR: 330 N BEDFORD DR

EXPOSURE DESCRIP.:

OCCUPANT PHONE.:

OWNER PHONE.:

OWNER ADDRESS.....

OWNER CITY/ST.: TUCSON AZ ZIP :

MUTUAL AID R/G : AUT-MUTL-AID R/G : ENTITY

INSURED BY AMERICAN FAMILY

GAS SHUT OFF: REMARK :

ELECTRIC OFF: REMARK :

HEALTH DPT NOTIFY?: REMARK :

FIXED PROPERTY : 411 1 FAMILY DWELLING YE IGN FACTOR: 50 MECHANICAL FAIL,

FIELD 1.....: FIELD 2.:

-----CASUALTIES FOR THIS EXPOSURE ONLY-----

FIRE CASUALTIES : CIVIL CASUALTIES :

FIRE FATALITIES : CIVIL FATALITIES :

COMPLEX: 41 DWELLING COMPLEX, 1 & 2 FAMILY

MOBILE PROPERTY ...: 11 AUTOMOBILE

FIRE ORIGIN AREA ..: 83 ENGINE AREA OF EQUIPMENT

EQUIP INVOLVED ...: 66 INTERNAL COMBUSTION ENGINE

FORM OF HEAT IGN ..: 18 HEAT FROM EQUIPMENT

TYPE MATERIAL IGN : 23 GASOLINE

FORM MATERIAL IGN : 65 FUEL

METHOD OF EXT: 5 PRECONNECTED LINE,H2O IN TANKS

FIRE ORIGIN LEVEL : 1 GRADE LEVEL TO 9 FT ABOVE GR EST LOSS (\$) : 15000

-----STRUCTURE FIRE-----

NUMBER STORIES: CONST TYPE ...:

FLAME/SMOKE DAMAGE:

DETCR/SPRNK PER ..:

TYPE MATERIAL GEN : TYPE:

AVE SMOKE TRAVEL ..:

FORM MAIL GEN SMK :

MOBILE PROPERTY ...: 11 AUTOMOBILE \$ LOSS: 15000

MODEL YEAR: 2000 MAKE: FORD MODEL: EXPEDITION

SERIAL NUMBER: LICENSE NO: 539-GTL

EQUIP INVOLVED: 66 INTERNAL COMBUSTION ENGINE

MODEL YEAR: MAKE: FORD MODEL:

SERIAL NUMBER: VOLTAGE:

INCIDENT COMMAND...: JUVENILE CAUSED: N

MEMBER MAKING RPT : DUDZIC,GEORGE M CODE VIOLATION:

DATE : 03172004

Field Area 1:		Field Area 2:	
LOSS, BUILDING.:		LOSS CONTENTS:	LOSS OTHER:
----- RESPONDING APPARATUS -----			
1ST ALARM EN ...:	012 016	LA :	BC :
2ND ALARM EN ...:		LA :	BC :
3RD ALARM EN ...:		LA :	BC :
4TH ALARM EN ...:		LA :	BC :
5TH ALARM EN ...:		LA :	BC :
----- COMPANY/UNIT INFORMATION -----			
ACTUAL ADDR...:	330 N BEDFORD	DR T4	EN 012
EXPOSURE ADDR:	330 N BEDFORD	DR	
OFFICER MAKING RPT:	GDUDZIC1 DUDZIC, GEORGE M	WATER (100g GAL) :	0001
REMARK FIELDS...:			

----- COMPANY/UNIT INCIDENT ACTIVITY NARRATIVE ----- PAGE : 1
REFER TO PRIMARY NARRATIVE.

----- NARRATIVE ----- PAGE : 1
VEHICLE PARKED IN DRIVEWAY OF THIS ADDRESS. [REDACTED]
OPERATOR OF VEHICLE, HAD LAST DRIVEN VEHICLE LESS THAN 1 HOUR
PRIOR. UPON ARRIVAL, ENGINE COMPARTMENT WAS FULLY INVOLVED AND
FIRE HAD SPREAD TO EXTERIOR SIDING OF HOUSE AND FACIA BOARD. EN12
EXTINGUISHED W/ RED-LINE AND NO EXTENSION INTO INTERIOR WAS
FOUND. LT-16 ASSISTED WITH OVERHAUL AND PERFORMED PRV ALL OTHER
UNITS CANCELLED. PROPERTY TURNED BACK OVER TO [REDACTED]



March 30, 2004

Mr. Blane A. Barker, Investigator
American Family Insurance Company
P.O. Box 52048
Phoenix, AZ 85072

Subject: Insured - [REDACTED]
Description - 2000 Ford Expedition / Loss due to fire
Claim # - 021-060722
D.O.L. - 3/17/04
VMAR # - 0414502

Dear Mr. Barker:

On March 18, 2004 you requested that we investigate the file, the vehicle, and associated literature of the above noted case. Here are the results of our investigation for your review.

BACKGROUND INFORMATION

We understand that the subject vehicle was parked in the Insured vehicle owner's driveway when a fire started in the engine compartment.

Vehicle Mechanical and Accident Reconstruction (VMAR) was subsequently retained to investigate this matter.

PURPOSE AND SCOPE

The purpose of our investigation was to thoroughly examine the burned vehicle to determine the cause and origin of the fire.

The scope of our investigation included the following:

1. A phone discussion on March 18, 2004 with Blane Barker of American Family Insurance to take instructions with respect to the required scope of our investigation and to obtain background information on the file.
2. A visit on March 22 to the SAISC storage facility in Tucson, Arizona by Carl Shuler, VMAR Chief Vehicle Investigator for the purpose of examining and investigating the vehicle. Samples of the engine oil and

14841 N. 45th Place Phoenix, AZ 85032 www.vmar.net 602-992-VMAR (LOCAL) 866-293-VMAR (NAT'L)

PEB4-078 C 1962

Insured:
Claim #:
VMAR #:

0414502

Page 2

transmission fluid were removed and submitted to an independent laboratory for analysis. The lab test results are contained at the back of this report.

3. Extensive research and review of the National Highway Traffic Safety Administration (NHTSA) databases for information on complaints, defects investigations, and recalls for the 2000 Ford Expedition. Copies of pertinent NHTSA reports are contained at the back of this report.
4. Complete photo record taken of the vehicle.
5. Review and preparation of photographs for inclusion in this report.
6. Detailed commentary on photographs as they impact on this investigation. Commentary included at the back of this report.
7. The preparation of a written report of our findings.

RESULTS OF INVESTIGATION

In accessing the vehicle we noted it was a white, four-door 2000 Ford Expedition with license plate 539-GTL (AZ) and VIN 1FMPU16L4Y1. These identification numbers were indicated in the file and were verified in the field. The vehicle was equipped with a V-8 engine and automatic transmission. We were unable to determine the vehicle mileage on the digital odometer because it was damaged by the fire.

The vehicle was only partially consumed by the fire, with the damage concentrated on the front of the vehicle in the engine compartment. We noted that the area of heaviest damage was located at the driver's front corner of the vehicle. We also observed that the vehicle interior was mostly undamaged, with only the front windshield, interior ceiling, and instrument panel receiving fire damage. Based on these observations, we know that the fire originated in the engine compartment, and the most likely point of origin was at the forward driver's corner.

In order to determine whether an electrical fault could have caused the fire, we first thoroughly inspected the main wiring harness, battery hot lead cables, alternator and starter wiring for any evidence of arcing or short-circuiting that could have started a fire. Although the battery, battery cables, alternator, alternator cable, fuse block, plug wires, ABS control module, and main wiring harness were all badly damaged by the fire, we found no evidence of any arcing or short-circuit in any of these cables, associated wiring, or major electrical components. We also noted that the battery, alternator, main wiring

VMAR • 14841 N. 45th Place • Phoenix, AZ 85032
(602) 922-VMAR • 24-hourly (602) 687-VMAR • Fax: (602) 922-8620

PE04-078 C 1963

Insured: [REDACTED]
Claim #: [REDACTED]
VMAR #: 0414502

Page 3

barnes, and fuse block were all located in areas not indicated as the area of origin of the fire. Therefore, we ruled out major electrical component failure as the cause for the fire in this case, and concentrated our attention on the components located in the driver's forward section of the engine compartment.

We first noted that the plastic fan shroud, fan blades, and air cleaner housing were completely destroyed with no trace remaining. We also found no trace of the heated mass air flow sensor, which is an electrical "grid" type of device mounted in the air cleaner housing. The only remains of the mass air flow sensor we found was the wiring to it. We also noted that the ABS control module was located in this area, but the module itself was intact, indicating it was not the source of the fire in this case.

Although it is highly unlikely that a leaking flammable fluid would ignite in the engine compartment of a vehicle that is not overheated and not in operation, we very carefully examined the fuel system and other flammable fluid components to determine if a leakage of a flammable fluid could have caused or contributed to the fire in this case. We found that all of the fuel, power steering, and transmission fluid lines and hoses were damaged by the fire, but all of the line connectors appeared to be in their proper positions. In addition, we found no familiar "wash" patterns that occur when leaking fuel or other flammable fluid ignites on a component surface. We found no evidence of any leakage of any flammable vehicle fluid that could have caused the fire in this case.

We also observed that the engine oil was dirty and that the level was full. In addition, we noted no evidence of oil leaks at the engine valve cover, on the front and rear of the engine, or underneath. We found no visible evidence of any leak of flammable engine oil in a quantity sufficient enough to support combustion. We also found that the transmission fluid was clean and the level was full.

After checking the engine oil and transmission fluids, we removed samples of each and submitted them to an independent laboratory for analysis. The lab test results later indicated no abnormal conditions existed in either the engine or the transmission prior to the fire. Therefore, we believe the engine and transmission were in normal operating condition prior to the fire.

We also conducted a thorough search of the National Highway Traffic Safety Administration (NHTSA) databases for information on technical service bulletins, complaints, defects investigations, and recalls for the subject vehicle. We found several complaints of engine compartment fires of undetermined cause that occurred while the vehicles were parked and not running. However, we found that no defect investigations were undertaken, and no recalls have been issued for fire-related manufacturing defects.

Insured: [REDACTED]
Claim #: [REDACTED]
VMAR #: 0414502

Page 4

DISCUSSION OF RESULTS

Based on the results of our investigation, we have the following comments:

- 1) We found no evidence of any leakage of any flammable fluid that could have caused this fire. Therefore, the fire must have resulted from an electrical problem.
- 2) We found no evidence of arcing or short-circuit in any of the major electrical wiring or electrical components, all of which were located in areas outside of the indicated area of origin.
- 3) Extensive hood and front panel damage indicated the area of origin at the driver's front corner of the vehicle in this case. In this area we noted that the air cleaner housing and filter element, along with the radiator fan shroud and fan blades, were completely burned without a trace remaining. In addition, the only remains we could locate of the heated mass air flow sensing unit were the wires that connected to it. Therefore, because the air flow sensing unit was the only electrical device located at the point of origin of the fire, and it was completely destroyed along with all of the flammable materials that surrounded it, we believe a malfunction and short-circuit in the mass air flow sensor is indicated as the only possible source of ignition for the fire in this case.
- 4) According to the file information, the vehicle owner had the battery replaced and a satellite radio installed within the past three months. Because the battery and radio wiring circuits are completely separate from the mass air flow sensing circuit, we believe that the installation of these electrical components could not have affected the normal operation of the mass air flow sensor, and would not be related to the fire in this case.

CONCLUSIONS

It is our opinion, based on a thorough review of the file, careful examination of the vehicle, research into complaints, defect investigations, and recalls for the subject vehicle, as well as our considerable prior experience in vehicle mechanical/electrical systems failure analysis and vehicle fire investigation, that the origin of the fire in this case was the air cleaner housing at the driver's front corner of the vehicle, and that the cause was a malfunction and short-circuit in the mass air flow sensing unit contained in the air cleaner housing.

VEHICLE MECHANICAL AND ACCIDENT RECONSTRUCTION, LLC reserves the right to amend and/or modify this report upon the discovery of additional information.

VMAR • 14841 N. 43rd Place • Phoenix, AZ 85027
(602) 992-VMAR • No. County (602) 687-VMAR • Fax (602) 992-8622

PEB4-875 C 1985

Insured: [REDACTED]
Claim #: [REDACTED]
VMAR #: 0414502

Page 5

Should any additional information be discovered it should be forwarded to our office for further review and comment. If you have any questions about the conclusions contained in this report, please feel free to call. Our services were performed using the degree of skill normally exercised by practicing Certified Accident Reconstruction Specialists and Consulting Engineers. No warranty is either expressed or implied.

Respectfully,

A circular stamp with the letters "ACTAR" in the center is partially obscured by a handwritten signature in dark ink. A horizontal line extends from the right side of the signature.

David M. Sonne, BaCE
ACTAR #1046

Insured:
Claim #:
VMAR #:


0414502

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PHOTOGRAPHS

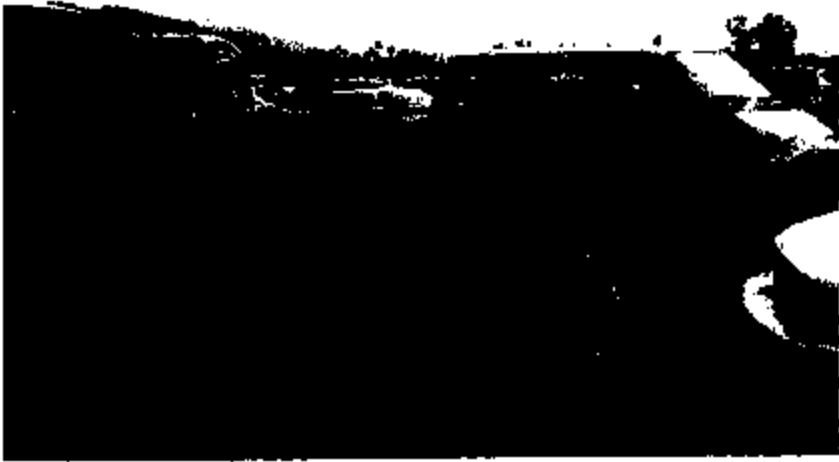
- 1) Front end view of the vehicle – note damage proceeds from the right front corner
- 2) Front end and passenger side view
- 3) Passenger side view
- 4) Passenger front quarter view
- 5) Passenger side and rear end view
- 6) Rear end view
- 7) Rear end and driver side view
- 8) Driver side and front end view
- 9) Front end view
- 10) Interior view – note damage does not extend much into the interior compartment
- 11) Interior view – front seat area
- 12) Interior view – ceiling area
- 13) Interior view – rear seat area
- 14) VIN sticker
- 15) Examining the engine compartment damage
- 16) Fire damage in the area of the brake master cylinder and fuse block
- 17) Examining the main wiring harness and fuel system components
- 18) Examining the area of fire origin – note fan shroud, fan blade, and air cleaner housing are completely gone
- 19) View of the area of fire origin as seen through the front fender area
- 20) Examining the headlamp and other wiring in the area of fire origin
- 21) Examining the headlamp and other wiring in the area opposite of fire origin
- 22) Examining the battery remains and other components
- 23) Examining the lower engine area
- 24) View of the passenger front suspension area
- 25) View of the driver front suspension area
- 26) View of the area of fire origin with the hood removed
- 27) Examining the battery and main wiring harness with the hood removed
- 28) Examining the ABS control module remains
- 29) Examining the ABS control module remains
- 30) Examining the mass air flow sensor wires
- 31) Examining the mass air flow sensor wires

Insured Vehicle Photographs

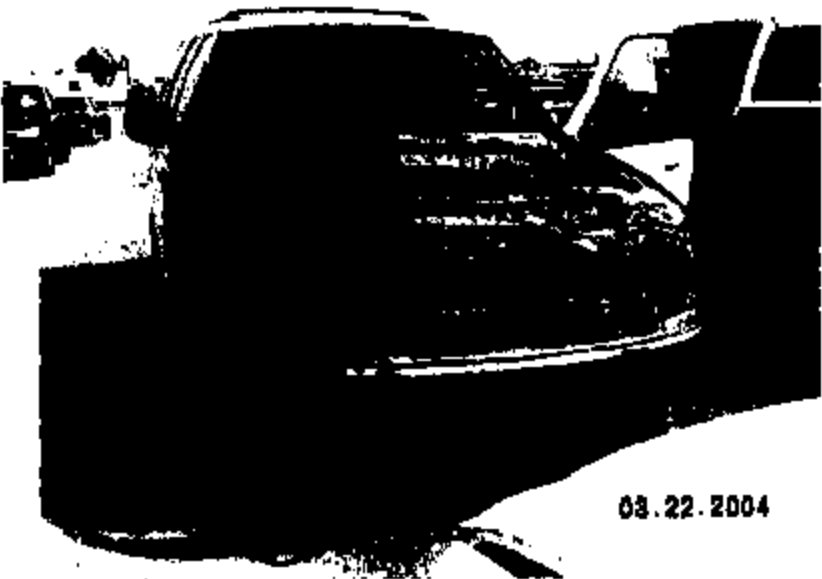
PE84-878 C 1568



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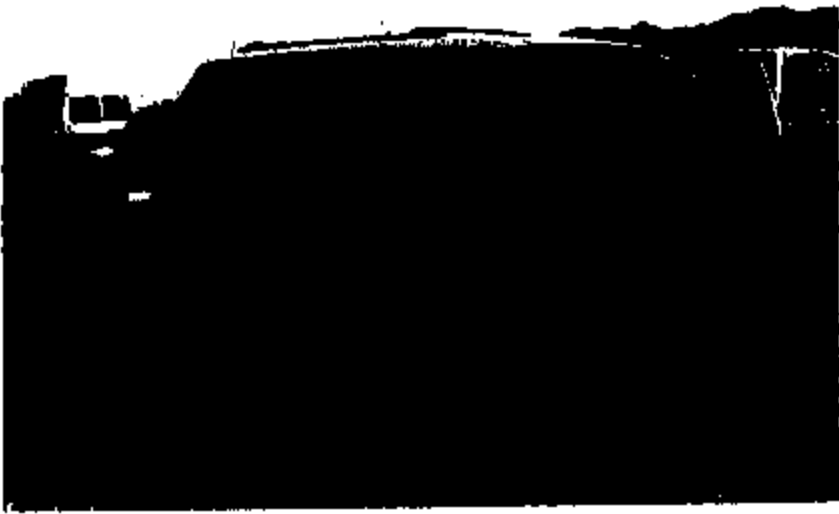
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PED4-879 C 1968

03.22.2004

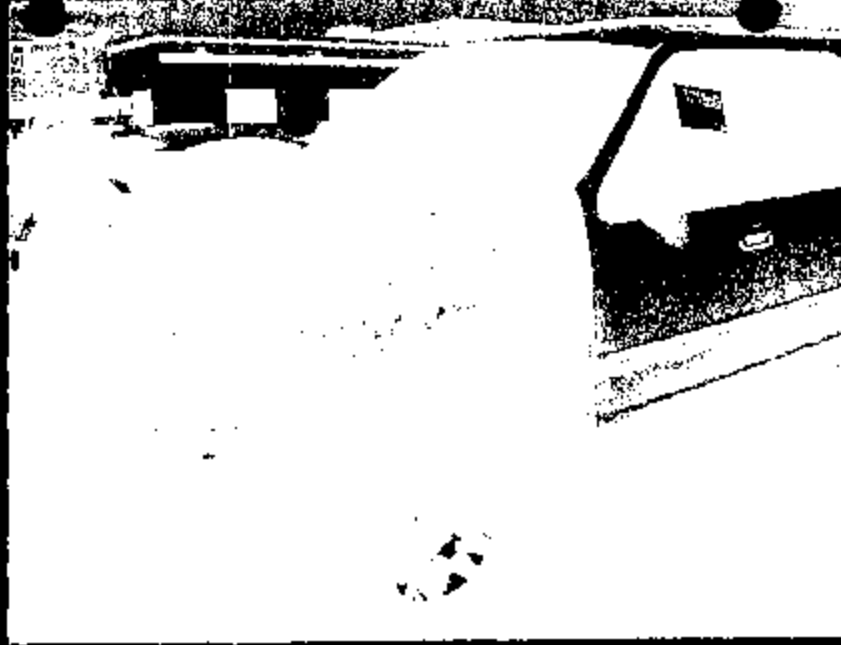
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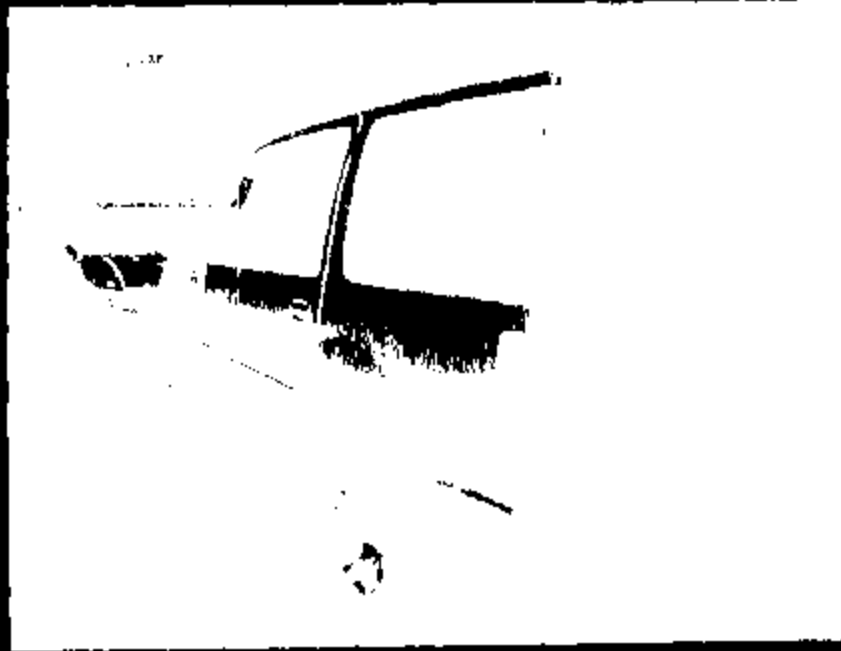


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PE24-078 C 1978

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VMAF07.JPG 20040922 22:12:12

PE04-078 C 1971



VMAR03.JPG 20040322 22:12:28



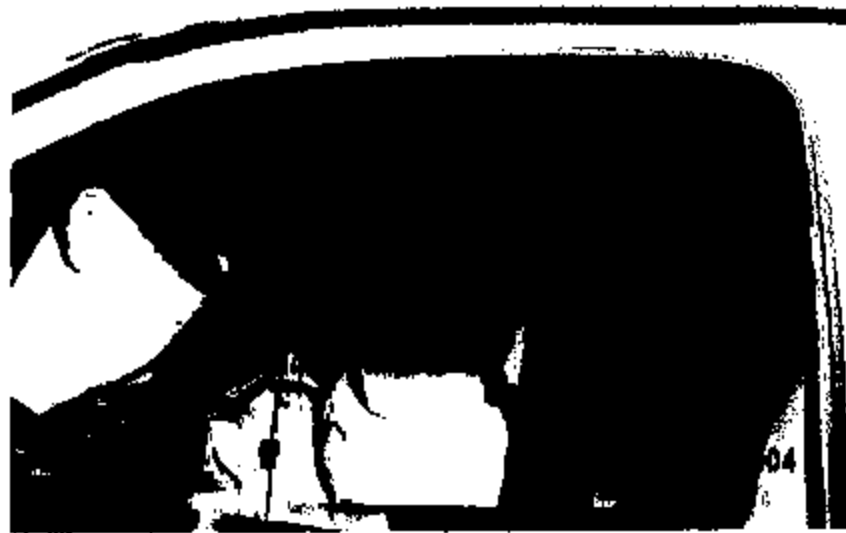
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03.22.2004

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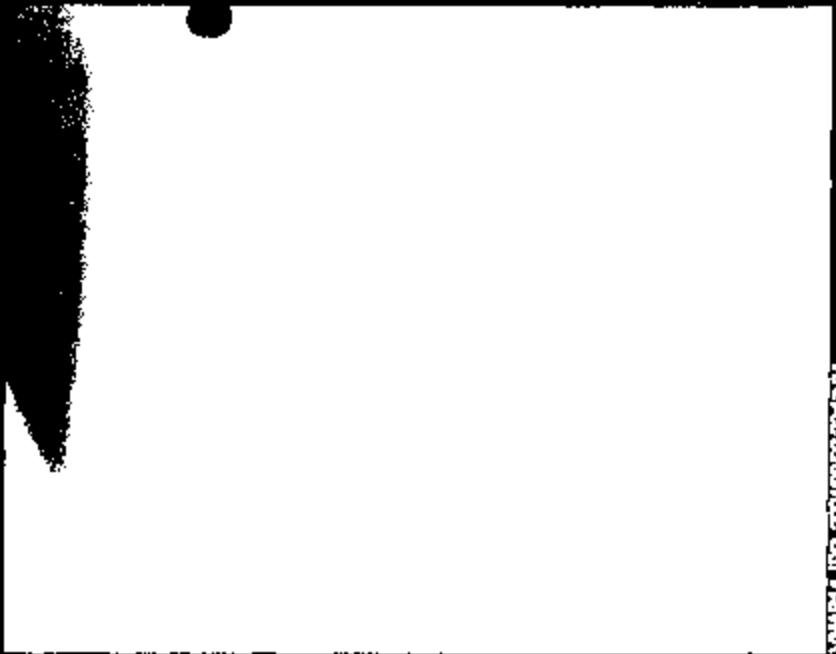
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PE04-078 C 197Z

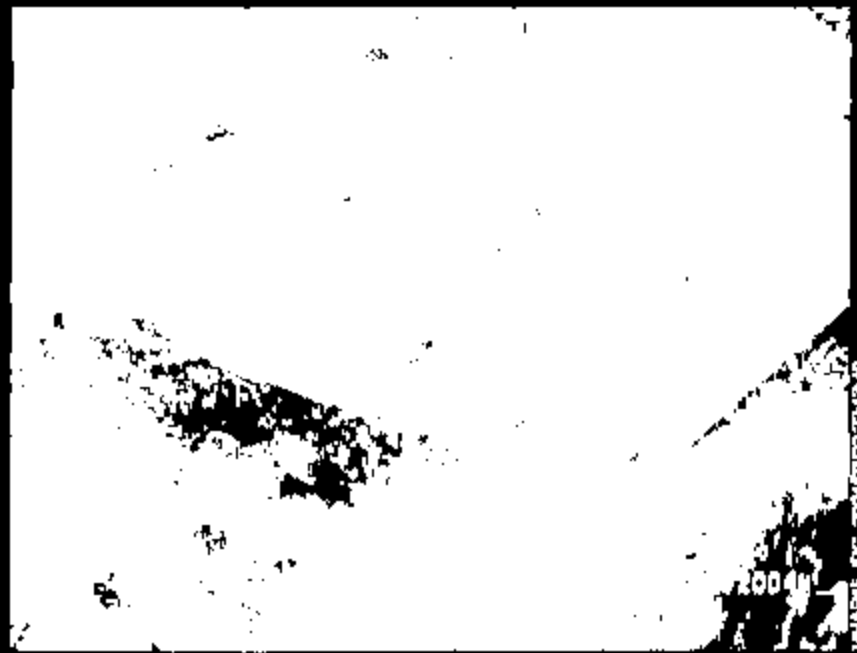


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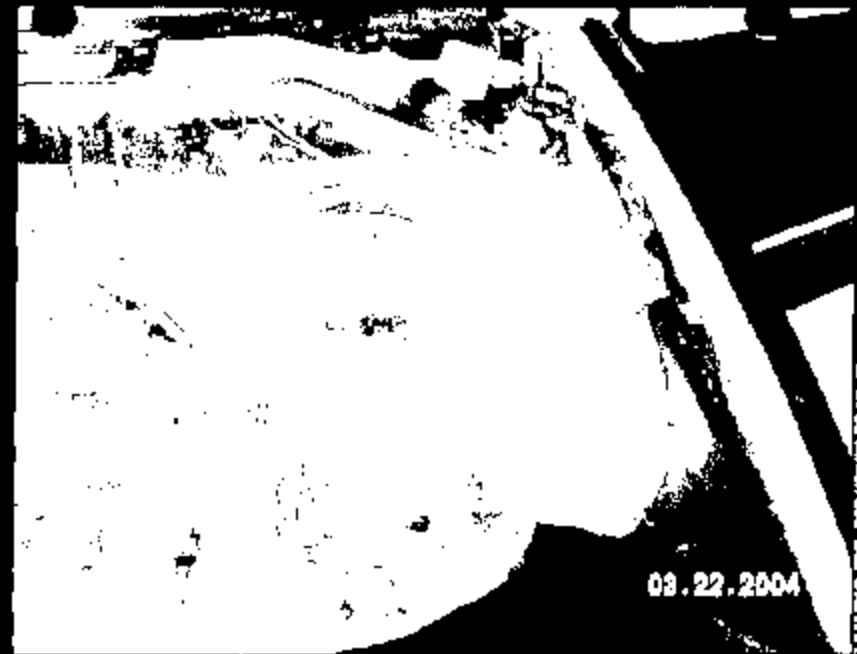


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2004

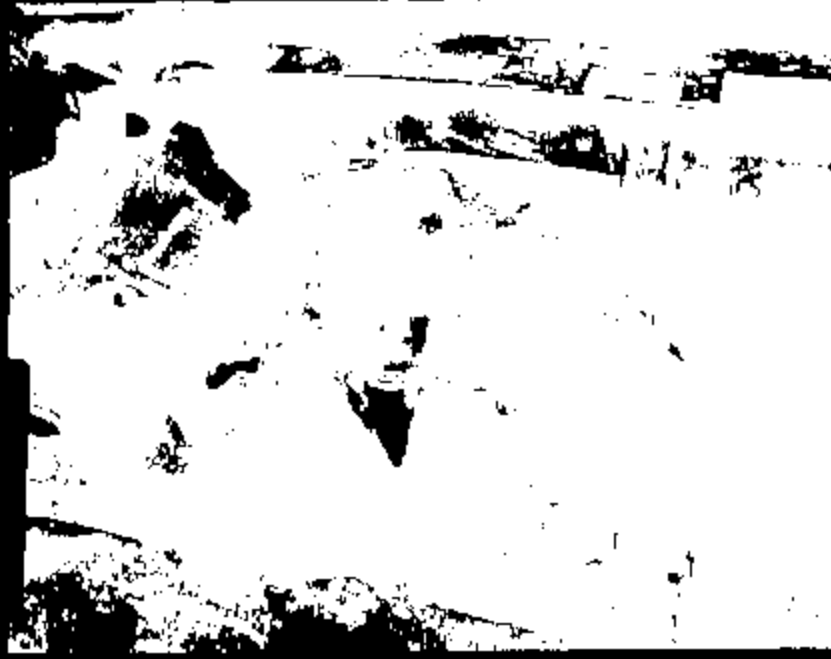
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03.22.2004

VMAR18.JPG 20040322 22:13:45

FE04-078 C 1973



09-CL-22 (2)DINOCE DAF 11818A



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VMAR03.JPG 20040322 22:14:22

PE84-878 C 1874



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PE04-078 C 1979



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VMAR28.JPG 20040322 22:21:07



VMAR27.JPG 20040322 22:21:14



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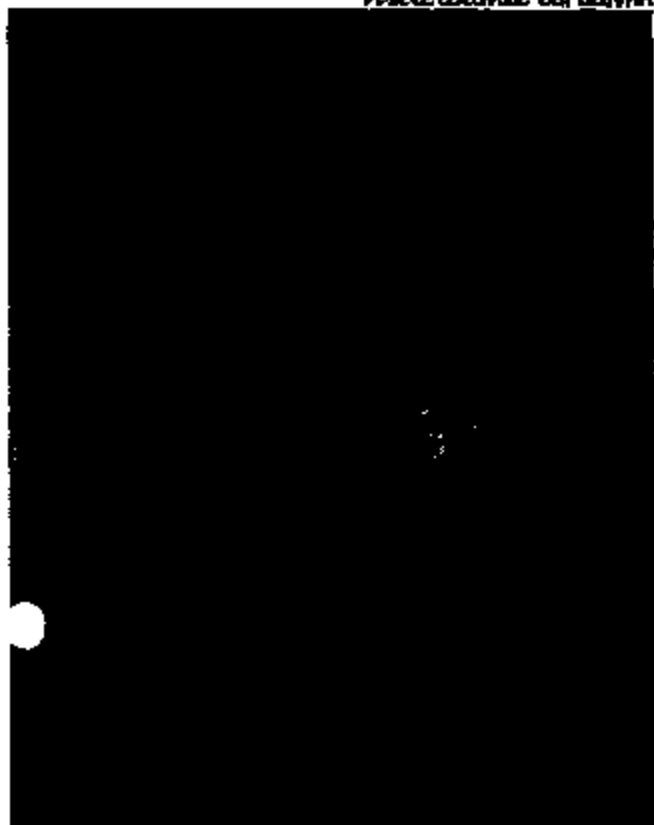


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FE84-078 C 1976

WMAN20.JPG 2004/09/22 22:35:14



Lab Test Results

ANALYTICAL SERVICES

CUSTOMER NO.: [REDACTED]
PART NO.: 041400
DESCRIPTION: ENGINE
END USER: DAVID SOMME
VIN#:
END USER LOCATION: PHOENIX, AZ 85032

MAKE: FORD
MODEL: EXPEDITION
OIL BRAND:
OIL TYPE:
SERIAL NO.:
FUEL TYPE: GASOLINE

NO. COPIES 1

SAMPLE DATA		SPECTROCHEMICAL ANALYSIS: (ppm)															PHYSICAL PROPERTIES								
LAP#	LAB#	IRON	CHROMIUM	LEAD	COPPER	ZN	ALUMINUM	SILICON	BARIUM	SODIUM	POTASSIUM	MAGNESIUM	CAESIUM	STRONTIUM	PHOSPHORUS	ANTHRACENE	TITANIUM	Vanadium	NICKEL	WATER (mg/100cc)	WATER (mg/100cc)	WATER (mg/100cc)	WATER (mg/100cc)	WATER (mg/100cc)	
63766	03052004 02/25/03	40	5	0	7	0	0	2	0	32	55	0	14	1047	0	100	0	0	0	0	0	0	0	0	0

LAP#	ADDITIONAL TESTS	GRAPHICAL ANALYSIS
63766		No Entry to Graph

LAP# 63766
ANALYSIS RECOMMENDATIONS
 NOTE: VISCOSITY APPEARS TO BE LOW. NOTE: TEST RESULTS INDICATE PRESENCE OF FUEL DILUTION.
 ANALYST: SAR

PE84-878 C 1978

[REDACTED]
PHOENIX, AZ

ANALYTICAL SERVICES

CUSTOMER NO. [REDACTED]
 UNIT NO.: 041432
 DESCRIPTION: TRANSMISSION
 END USER: DAVID SONNE
 UTMAR
 END USER LOCATION: PHOENIX, AZ 85032

MAKE: FORD
 MODEL: EXPEDITION
 MFR BRAND:
 MFR TYPE:
 SERIAL NO.:
 FUEL TYPE:

NO. COPIES 1

LAB.	SAMPLE DATA		SPECTROCHEMICAL ANALYSIS (ppm)															PHYSICAL PROPERTIES							
	IRON	CHROMIUM	LEAD	COPPER	ZINC	ALUMINUM	NICKEL	PLUTONIUM	SILICON	MANGANESE	BARIUM	CALCIUM	SODIUM	POTASSIUM	MAGNESIUM	STRONTIUM	TI	AMBIUM	VALENIUM	COBALTUM	FUEL	VELOCITY	TEMPERATURE	PHOSPHORUS	SEVERITY
83757	1	1	1	2	1	46	0	0	18	0.2	1	55	0	55	10	1	1	1	1	1	1	1	1	1	1

LAP#	ADDITIONAL TESTS	GRAPHICAL ANALYSIS
83757		No History to Graph

LAP# ANALYSIS RECOMMENDATIONS:
 83757 (N) ABNORMAL WEAR DETECTOR
 ANALYST: SAL

PER4-878 C 1979

[REDACTED]
 PHOENIX, AZ [REDACTED]



RECEIVED JUN - 8 2004

UDINE & UDINE, P.A.

ATTORNEYS AT LAW

6209 WEST COMMERCIAL BOULEVARD
FORT LAUDERDALE, FLORIDA 33319
TEL. (954) 724-8999 • FAX (954) 724-9321
e-mail: udine@udine.com

MICHAEL UDINE
MICHAEL I. UDINE
ADMITTED TO N.J. BAR

May 27, 2004

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUN 0 2 2004
OFFICE OF THE
GENERAL COUNSEL

Ford Motor Company
Three Parklane Blvd.
Suite 300
Dearborn, MI 48126-2568

RE: Our client: Allstate Ins. Co. a/s/o Lee
Date of loss: 11-2-2003
Amount of Claim: \$16,423.75
Your Client: Ford Motor Company
Your Claim Number: N/A



cl 4/09

Dear Gentlemen:

Our firm has been retained by Allstate Insurance Company in connection with a fire loss on the above captioned date. Our investigation into that accident reveals that your insured was at fault and therefore we are looking to you for reimbursement of our damages. Our client paid the amount indicated above and under Florida law is therefore legally subrogated to their insured's rights to the extent of said payment.

Please forward your check in the amount indicated above to my attention to settle this matter.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Very truly yours,

Michael Udine, Esq.

- 00 F 150
- JUN
- Miramar, FL

Allstate®

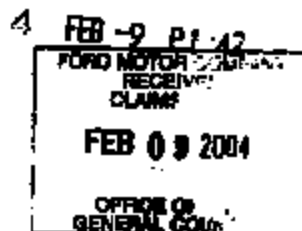
ALLSTATE INSURANCE COMPANY
P.O. BOX 168288
IRVING TX 750168288

01/28/04

RECEIVED FEB 12 2004

CONSUMER AFFAIRS
SECTION

FORD MOTOR COMPANY
PO BOX 6248 ND 3NE B
DEERBORN MI 48126



MIRAMAR

FL

IN REPLY REFER TO:

CLAIM NUMBER: [REDACTED]
OUR INSURED: [REDACTED]
ACCIDENT DATE: 11/02/03
LOCATION: [REDACTED]
AMOUNT OF LOSS: \$ 15,923.00

OUR INVESTIGATION OF THE LOSS IN WHICH YOU WERE INVOLVED INDICATES THAT YOU ARE RESPONSIBLE FOR THE DAMAGES SUSTAINED BY OUR POLICYHOLDER.

WE HAVE MADE A SETTLEMENT WITH OUR INSURED AND OUR INSURED'S CLAIM AGAINST YOU HAS BEEN ASSIGNED TO US.

IF YOU ARE NOT INSURED FOR THIS LOSS, PLEASE CONTACT THIS OFFICE TO NEGOTIATE PAYMENT.

IF YOUR INSURANCE DOES COVER THIS LOSS, JUST FILL IN THE INFORMATION ABOUT YOUR INSURANCE COMPANY BELOW AND RETURN THIS LETTER IN THE ENCLOSED ENVELOPE. WE WILL THEN GET IN TOUCH WITH YOUR INSURANCE COMPANY.

SINCERELY,
RECOVERY DEPARTMENT
ALLSTATE INSURANCE COMPANY

CAQ:M

I CARRY INSURANCE POLICY NO. _____
WITH _____
NAME OF COMPANY _____
AGENT _____
MY ADJUSTER (CHOOSE ONE) IS _____
MY CLAIM NO IS _____
ADDRESS _____

I HAVE REPORTED (OR WILL REPORT) THIS LOSS TO MY INSURANCE
COMPANY _____ YES _____ NO

SIGNED: _____ DATE _____

PEB4-878 C 1982



ALLSTATE INSURANCE COMPANY
P.O. BOX 168288
IRVING TX 75016

(800) 374-4246

01/28/04

FORD MOTOR COMPANY
PO BOX 6248 MD 3NE B
DEARBORN MI 48126

OUR INVESTIGATION INDICATES THAT YOUR INSURED WAS RESPONSIBLE FOR THIS LOSS.

SINCE WE HAVE ALREADY MADE A SETTLEMENT WITH OUR POLICYHOLDER, THE CLAIM HAS BEEN ASSIGNED TO US. COPIES OF THE FINAL PAPERS RELATING TO THE LOSS ARE ENCLOSED.

PLEASE ACCEPT THIS LETTER AS NOTICE OF OUR SUBROGATION CLAIM. PLEASE FORWARD YOUR PAYMENT WITH OUR CLAIM NUMBER TO:

ALLSTATE PAYMENT PROCESSING CENTER
P.O. BOX 227257
DALLAS, TX, 75222-7257

DIRECT ANY OTHER CORRESPONDENCE TO THE ADDRESS AT THE TOP OF THIS LETTER.

SINCERELY,

SUBROGATION CLAIM REP

ALLSTATE INSURANCE COMPANY

CBP:0

YOUR FILE NO. : SELF INSURED
YOUR INSURED : FORD MOTOR COMPANY
ADDRESS : PO BOX 6248 MD 3NE B
DEARBORN MI 48126

OUR CLAIM NO. :
OUR INSURED :
LOSS DATE : 11/02/03

LOCATION :
MIRAMAR FL

AMOUNT OF LOSS: \$15,923.00

FEB-878 C 1983

INVOICE

NATIONWIDE

Arbitrations & Inspections

PO Box 26984

FL Lauderdale, FL 33320-8984

ALLSTATE - BROWARD
5297 WEST COPANS ROAD, SUITE 100
MARGATE, FL 33083

INVOICE DATE: November 26, 2003 INVOICE NUMBER: 3976501959

INSURED [REDACTED]

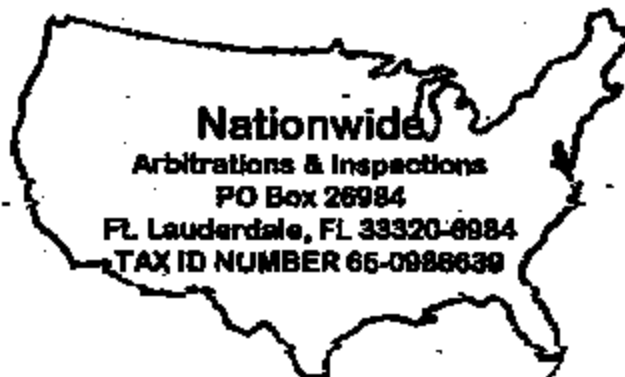
REQUESTER: Mille Henningson

CLAIM NUMBER: [REDACTED]

DEC 8 PM 1:31

Inspection Fee	:	\$ 850.00
Total Due	:	\$ 650.00

Please Remit Payment To:



FED-678 C 1984

Claim Number:

Purpose of the Assignment:

The purpose of this assignment was to determine the origin and cause of a fire in the below referenced 2000 Ford F150 pick-up truck, that had allegedly been parked and unoccupied for approximately four hours immediately preceding the fire.

Preliminary Remarks:

Master ASE certified technician and Certified Fire Investigator Richard Metzger, Florida investigator license [REDACTED] arrived at Copart [REDACTED] West Palm Beach, Florida on November 7, 2003 at approximately 4:00 PM to commence the field inspection of the subject truck. Robin, the receptionist, informed the inspector that control number 9758023 had been assigned to a 2000 Ford pickup truck, which had been placed in the viewing area at the north end of the main storage lot for the inspection.

The following are results of the inspection.

Description of the Truck:

The subject truck was a black-colored, 4-door, 2000 Ford F150 extended cab pickup truck and was positively identified by the V.I.N. 2FTRX07W8Y [REDACTED]. At the time of the inspection, the subject truck did not carry a license plate. The current in-service mileage could not be established because the odometer in the dashboard instrument cluster was partially melted.

Inspection of the Exterior:

The exterior of the truck was examined to determine the extent of the total damage and to identify the specific area(s) of the most intense or severe damages including an examination of the truck's undercarriage. The subject truck had sustained severe fire damage to the front end. The aluminum hood panel and windshield had both melted. The front portion of the roof was fire-scorched, void of paint and rusted from exposure. The grille and both headlight assemblies had been consumed. The left front fender, cowl panel and the exposed radiator support were fire-scorched and void of paint as well. The paint had been burned off of the right front fender, which exposed the primer. Both front tires showed heavy fire damages and had been partially consumed. The left front wheel was heat-discolored while the right front rim showed minimal fire damage. The glass in the left front door had either melted or shattered as a result of the fire. The remainder of the rear of the truck was void of fire damage.

Inspection of the Passenger Compartment:

The apparent engine compartment fire migrated into the passenger compartment over the cowl and through the windshield opening. The various access holes in the dashboard support panel afforded a path for this fire to migrate into the passenger compartment as well. A portion of the dashboard pad had melted along with the instrument cluster. The materials on the



seat and door trim remained mostly intact; but were discolored from the smoke and soot that had passed through the interior. The headliner had been consumed, which left the front section of the roof fire-scorched and void of paint. The inspector verified the subject truck was equipped with an aftermarket sound system amplifier. The amplifier was found lying on the floor behind the driver's seat. There were some wires connected to the unit and the inspector also noted there were some other wires lying on the floor in the immediate vicinity that were not connected to the amplifier. All of the wires were intact and undamaged. The main power cable, hereafter referred to as the subject cable, remained connected to the amplifier. The inspector traced this wire along the left side of the interior, under the carpeting and dashboard to where it had been routed through an access hole in the dashboard support panel.

Inspection of the Engine Compartment:

All of the mechanical, electrical, fuel and fluid components in the engine compartment and on the engine were examined for evidence of electrical shorting, fuel or fluid leaks, physical damages or pre-fire damages. The subject truck was equipped with a 4.6-liter, fuel-injected V8 engine and an automatic transmission. The inspector continued to trace the subject cable from the point where it entered the engine compartment to where a short section of the cable was connected to the clamp bolt for the positive battery cable end. The insulation had been consumed off of the entire length of this power wire in the engine compartment; however, the exposed inner wire strands were not melted, beaded or heat-discolored to indicate any irregular electrical activity had occurred. The end of the cable contained a fuse socket connector. The connector was intact and showed no melting, beading, arcing or discoloration. The end of this cable was severed and frayed but no beaded. The upper portion of the intake manifold, including the throttle body, had melted. The alternator, mounted in front of the intake manifold, was heat-distorted but it remained intact. The upper portion of the power steering reservoir support bracket was fire scorched and void of paint. The lower portion of the bracket was coated with soot as well. There was a 4" X 4" hole melted in the left side of the front engine timing cover. The fuel hoses, attached to the left rear of the fuel rail remained intact and properly secured. The fire had consumed most of the combustible materials in the engine compartment including the insulation on most of the wires. The radiator and air-conditioning condenser were missing and presumed to have melted in the fire. The air filter housing, air inlet pipe and the power steering pump fluid reservoir, mounted above the left valve cover, have all been consumed. The battery, mounted on top of the right inner fender, was only partially melted. The battery cable ends and their respective cables were intact and showed no melting or discoloration. The power cables connected to the alternator and the power distribution center were all intact. All of the sheet metal in the engine compartment was void of paint. Most of the heaviest fire-scorching was evident on the upper portions of the components mounted in the engine compartment. The entire length of the cowl panel was fire-scorched; with the deepest burn damages sustained above the power brake booster. The upper right side of the brake booster was fire-scorched and rusted. The master cylinder housing and fluid reservoir, mounted directly below where the vapor control valve is normally mounted on the cowl panel. The vapor control valve and the plastic and rubber hoses normally attached to it had been consumed. The two wires normally connected to the vapor control valve were identified amongst the numerous wires routed over the top of the power brake booster and the inspector verified their connectors



were all intact. The two wires normally routed and connected to the hood light were found severed and frayed where they merge with the main wiring harness at the top of the brake booster. The flame patterns at the point where the vapor control valve is normally mounted along with the upper engine compartment fire damages would suggest this was the area of this fire's origin. The only energized circuit in the engine compartment close to the vapor control valve is the under hood light assembly. With the hood closed this light is positioned approximately three inches from the vapor control valve. The light was mounted in a section of the hood between two frame support ribs. This area between the frame ribs would have afforded a pocket and allowed the fuel vapors to accumulate.

Inspection of the Undercarriage:

The truck was raised in the air with the aid of a forklift to facilitate an inspection of the undercarriage. The inspector verified that there was insufficient damage sustained to the undercarriage and components mounted on the truck's undercarriage to indicate the fire had originated from under the truck. The front portion of the frame rails and main engine crossmember were fire scorched. The remainder of the undercarriage was free of fire damage. Indicating the fire was confined to the engine compartment area. It was noted that the truck's exhaust system has been modified with the replacement of the stock muffler with an dual outlet Flowmaster unit.

Conclusion:

It is the opinion of the lead investigator that the fire in the subject truck originated in the engine compartment and was caused by the ignition of fuel vapors. An excessive amount of fuel vapors had apparently accumulated due to a leak or venting emanating from the vapor control valve area. The vapors accumulated in the engine compartment and eventually penetrated the hood light assembly and were ignited by the electrical energy within the light to become the origin of this fire loss.

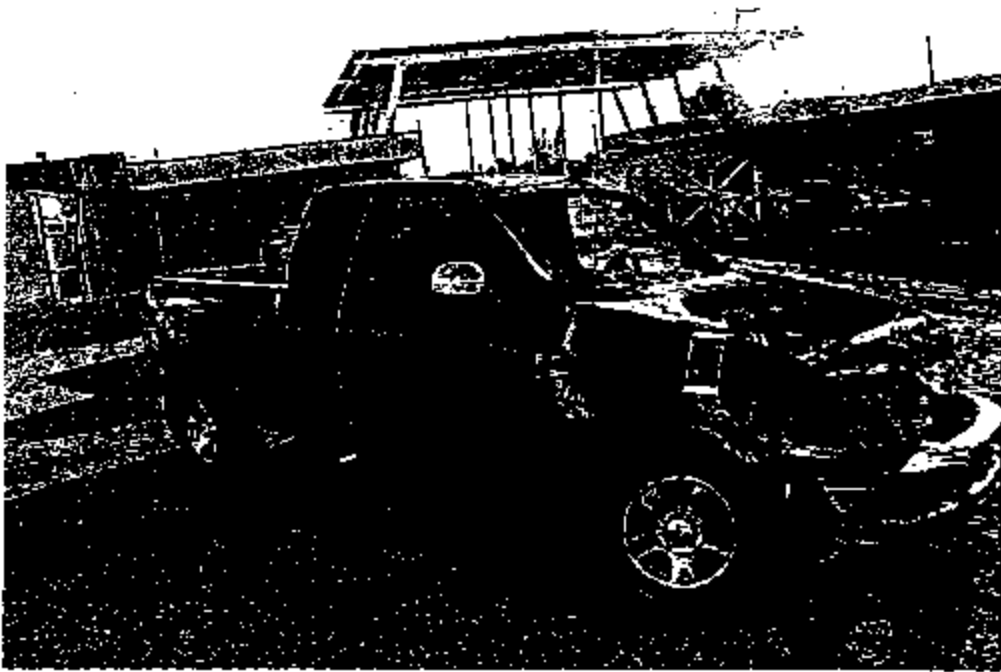
Comments and Recommendations:

Nationwide Inspections recommends the Ford Motor Co. be placed on notice for potential liability for damages sustained as a result of this fire loss since the cause of the fire appears to have been fuel vapors leaking from the vapor control valve, due to their involvement in this fire loss due to an apparent flaw in the vapor control valve. The valve functions as a switching device and was not designed to vent or leak fuel vapors. Nationwide Inspections, Inc., reserves the right to review any additional information, evidence, etc. as it becomes available and to amend this report and its findings further, should it become necessary.

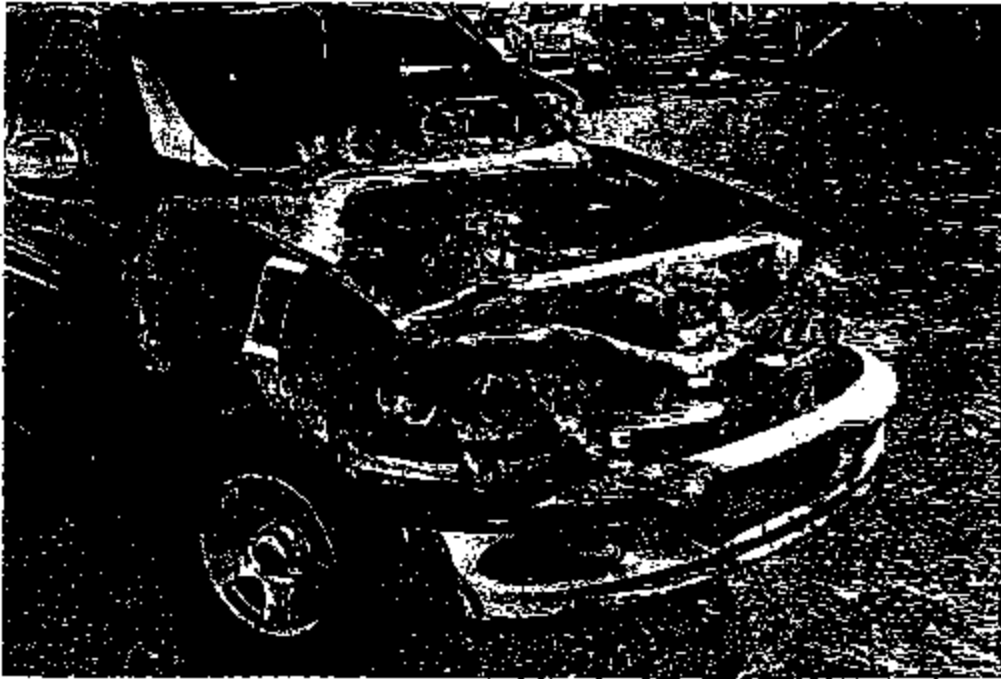


Attachments.





#1 - Right front 3/4 view



#2 - Severe fire damages sustained at the front of the vehicle





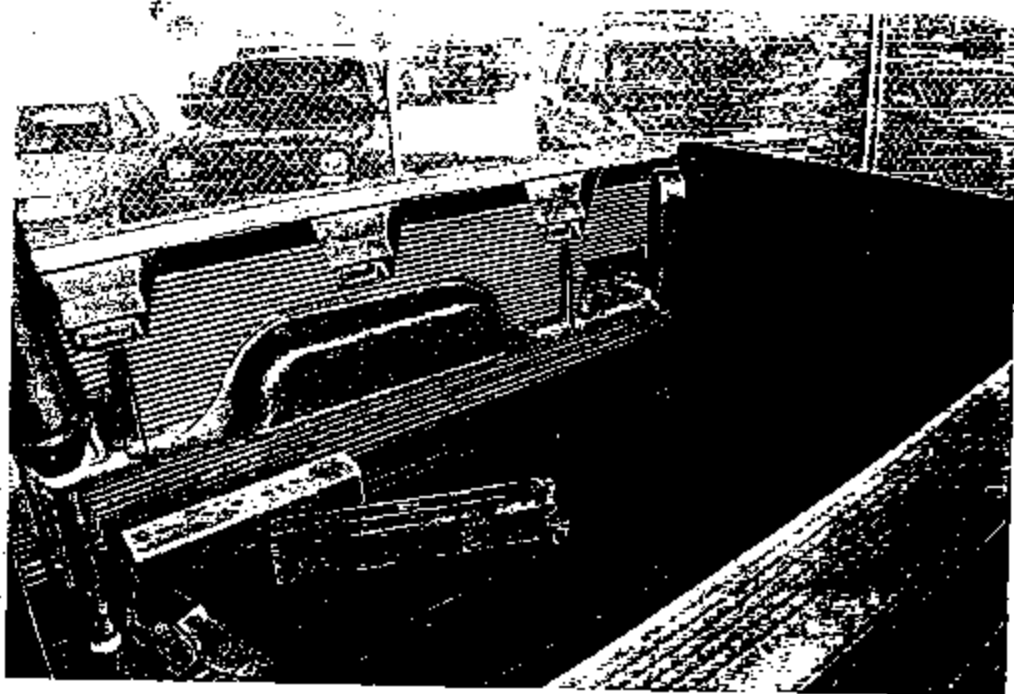
#3 - Right rear 3/4 view



#4 - Left rear 3/4 view



PE84-078 C 1989



#5 - No damage evident to the bed



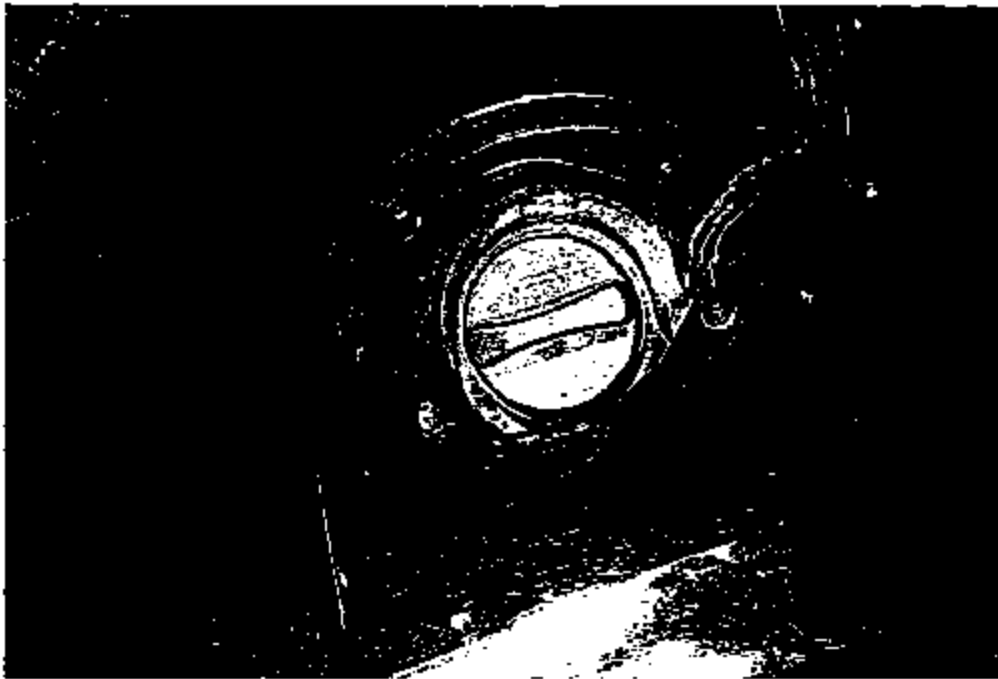
#6 - Left side view



PE04-078 C 1890



#7 - The front of the roof was fire-scorched



#8 - The fuel cap was properly secured and in its proper place



FE2A-87B C 1981



#9 - Left front 3/4 view



#10 - Front end



PE04-878 C 1992

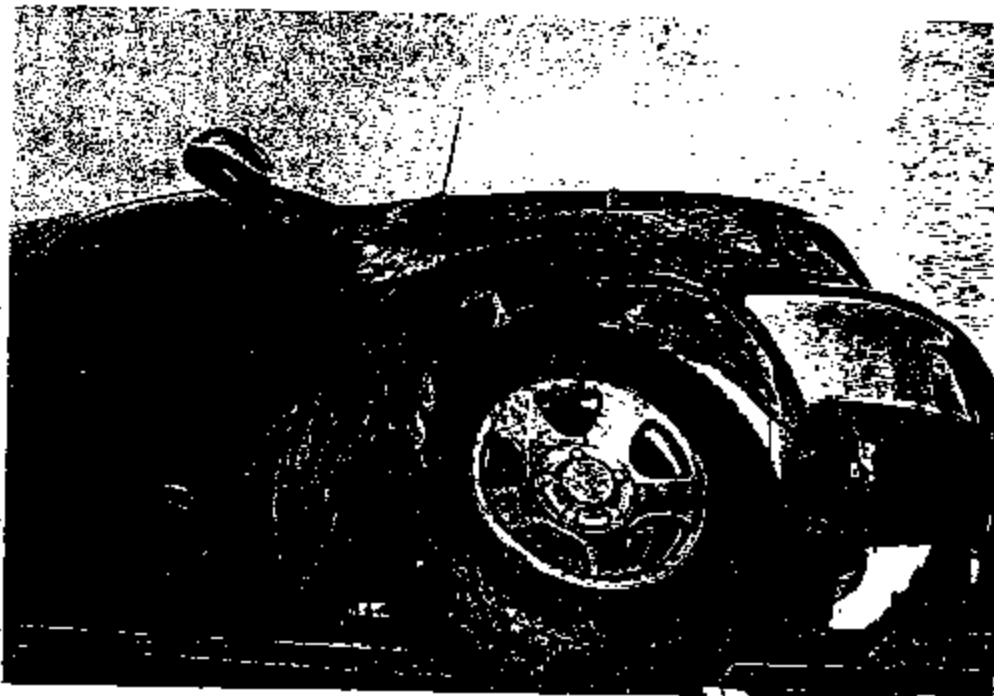


#11 - The radiator and A/C condenser had either melted or been consumed

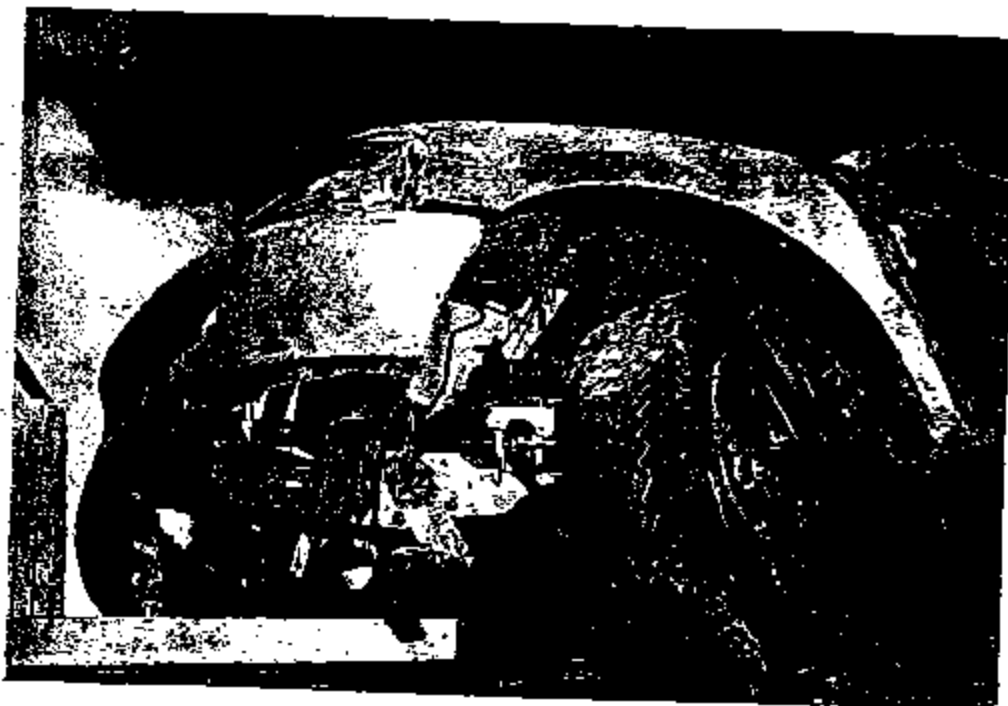


#12 - View of the front end from under the vehicle





#13 - Moderate fire damage sustained at the right front area



#14 - Severe fire damage sustained at the left front



PE84-878 C 1994

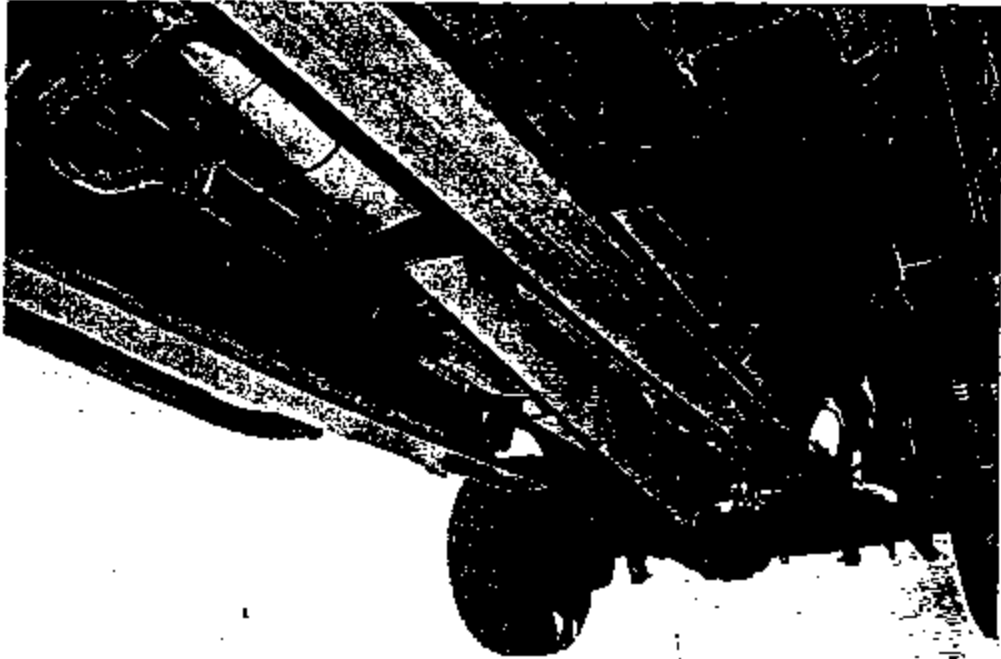


#15 - View of the fire scorched frame rails and cross member



#16 - No damage evident at the engine or transmission pans



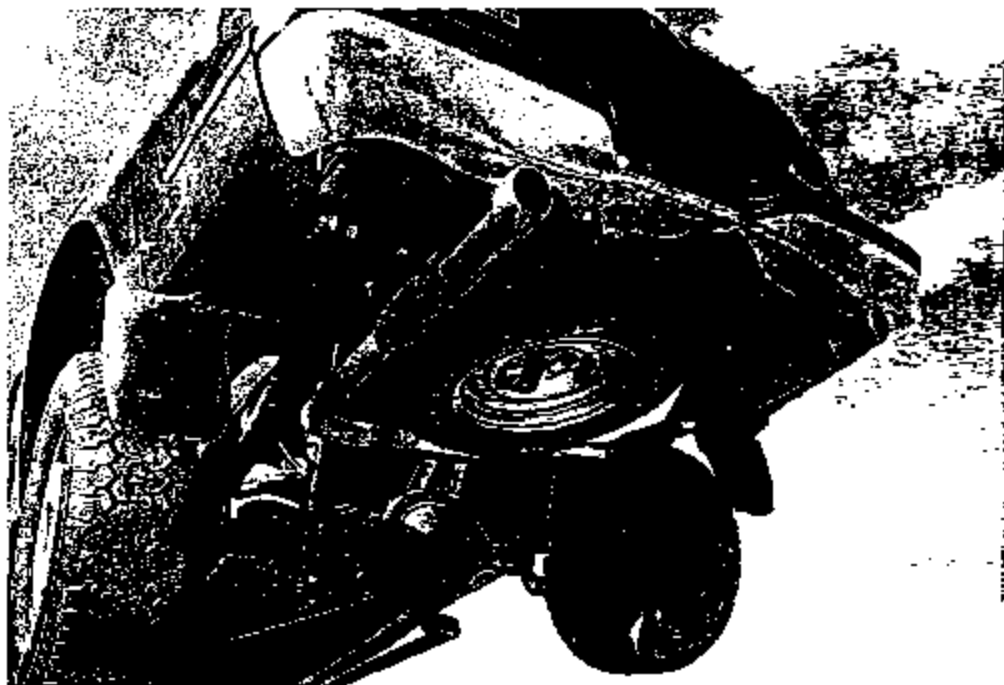


#17 - No fire damage sustained at the underbody



#18 - After market exhaust components





#19 - No damage evident at the rear of the undercarriage



#20 - Overall engine compartment view





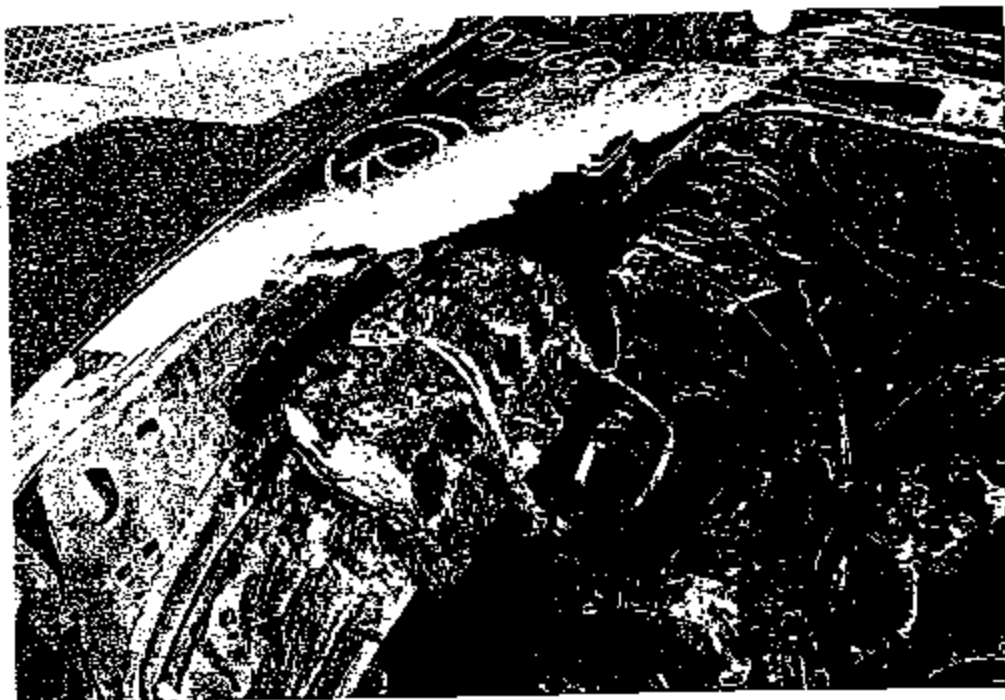
#21 - The cowl area was severely fire scorched



#22 - The engine compartment as viewed from the right side



PE04-078 C 1998



#23 - The plastic battery case had melted, but the cable ends remained intact

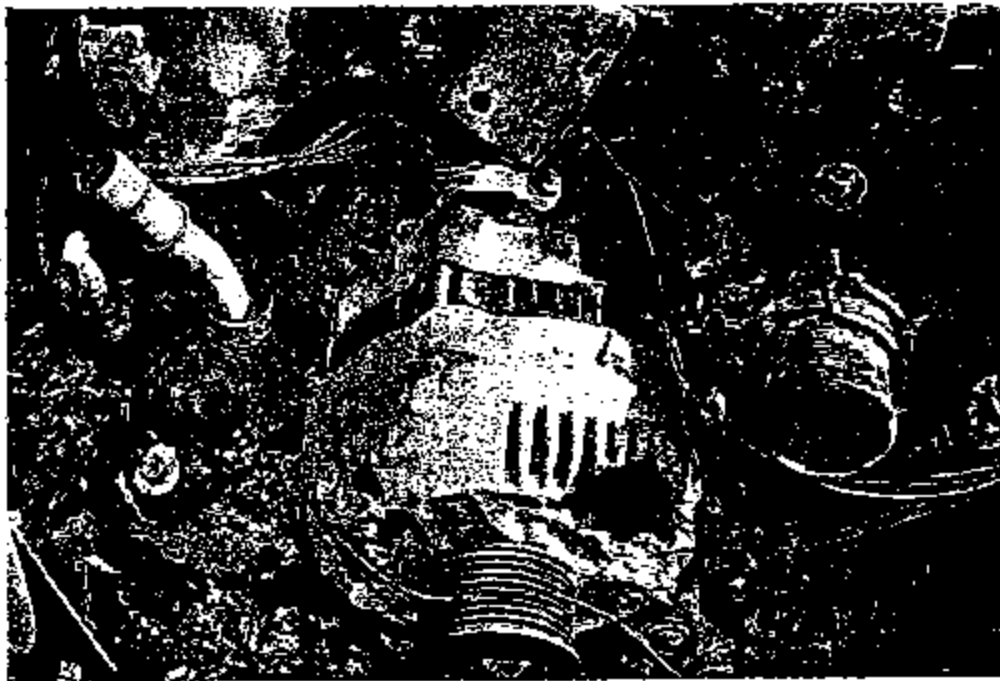


#24 - Most of the wiring insulation in the engine compartment had been consumed



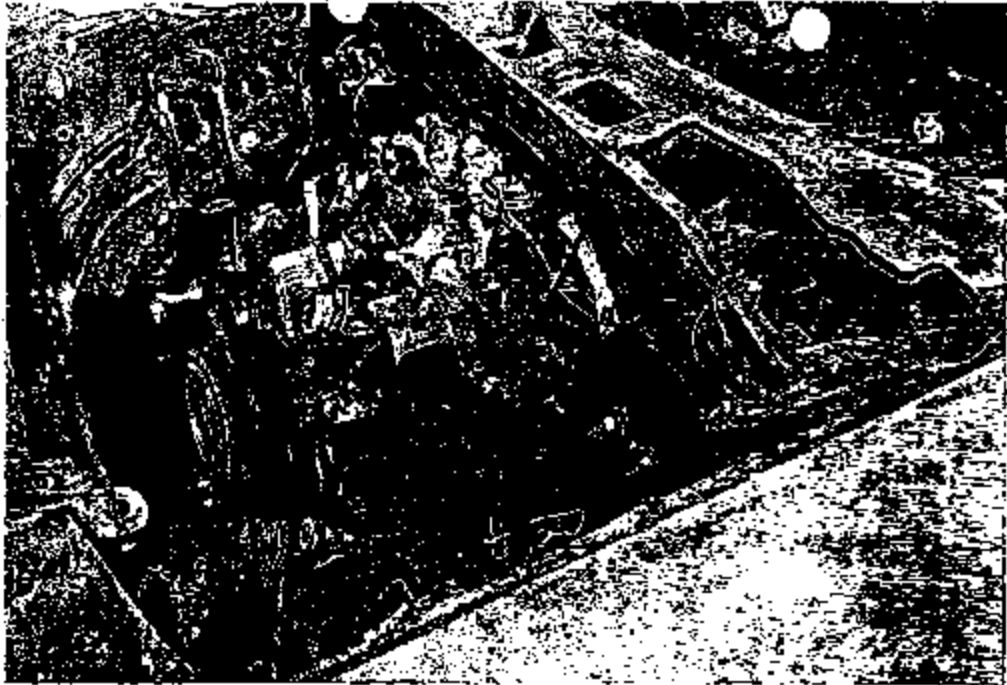


#25 - View showing an aftermarket power cable that had been routed to an amplifier in the passenger compartment



#26 - The alternator housing was partially melted; but the wires all remained intact



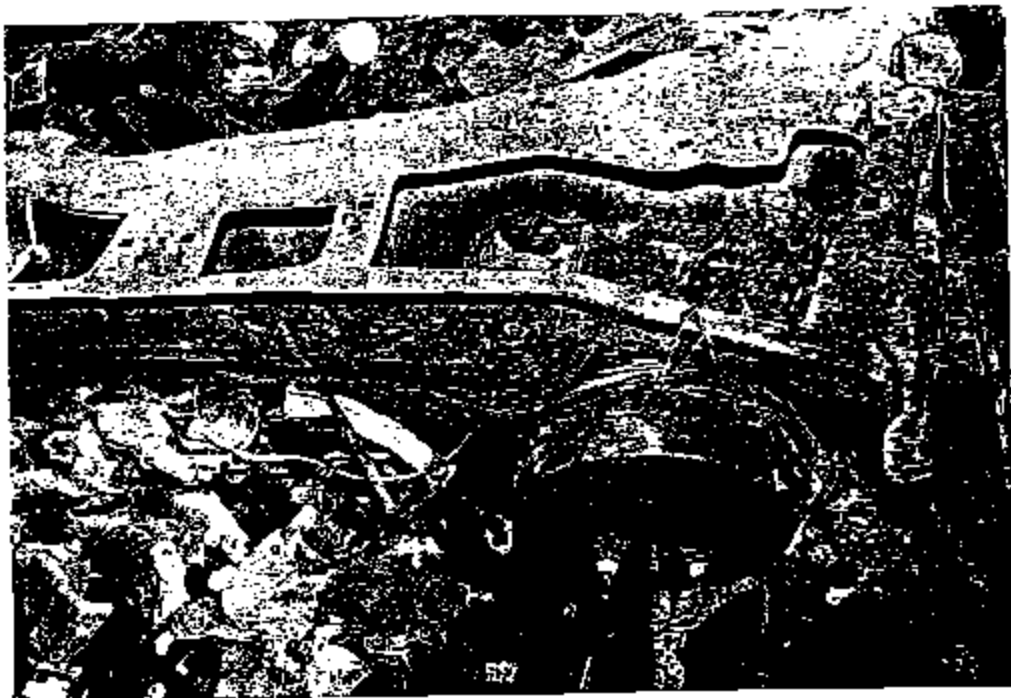


#27 - The engine as viewed from the left side

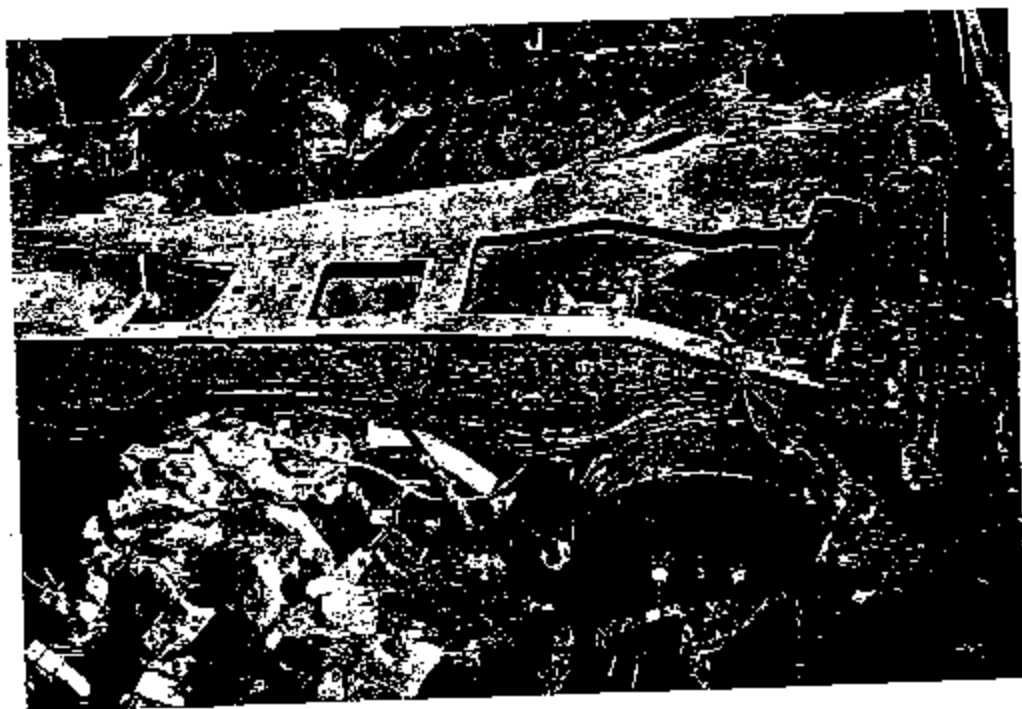


#28 - The wires that had been routed along the left inner fender remained intact





#29 - View of the cowl area



#30 - Another view showing the location of the wiper motor



PE04-078 C 2882

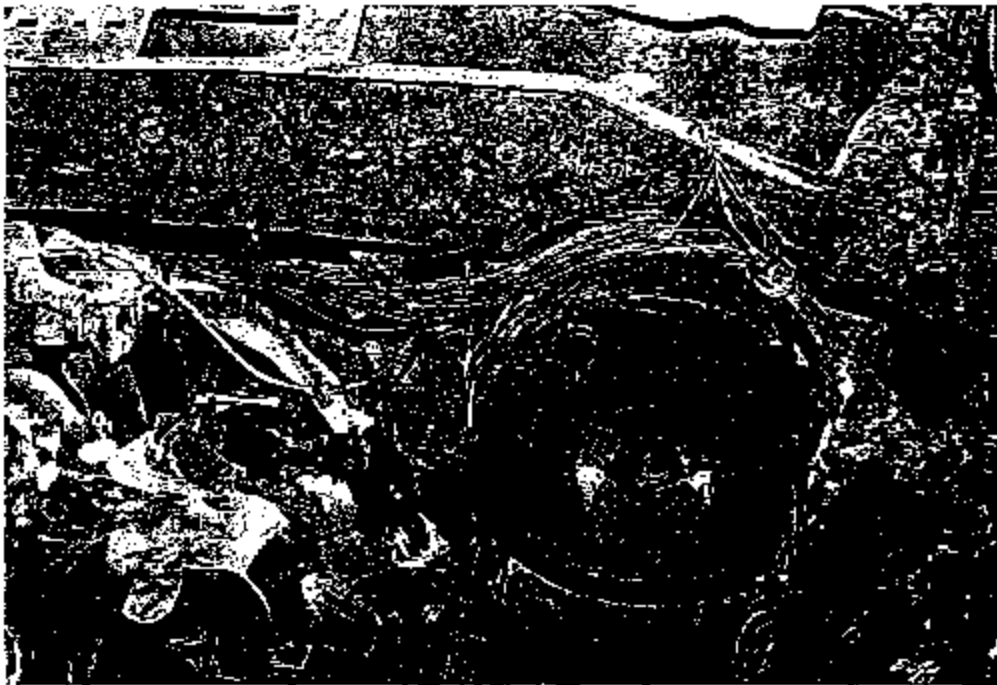


#31 - The wiper motor wires remained intact

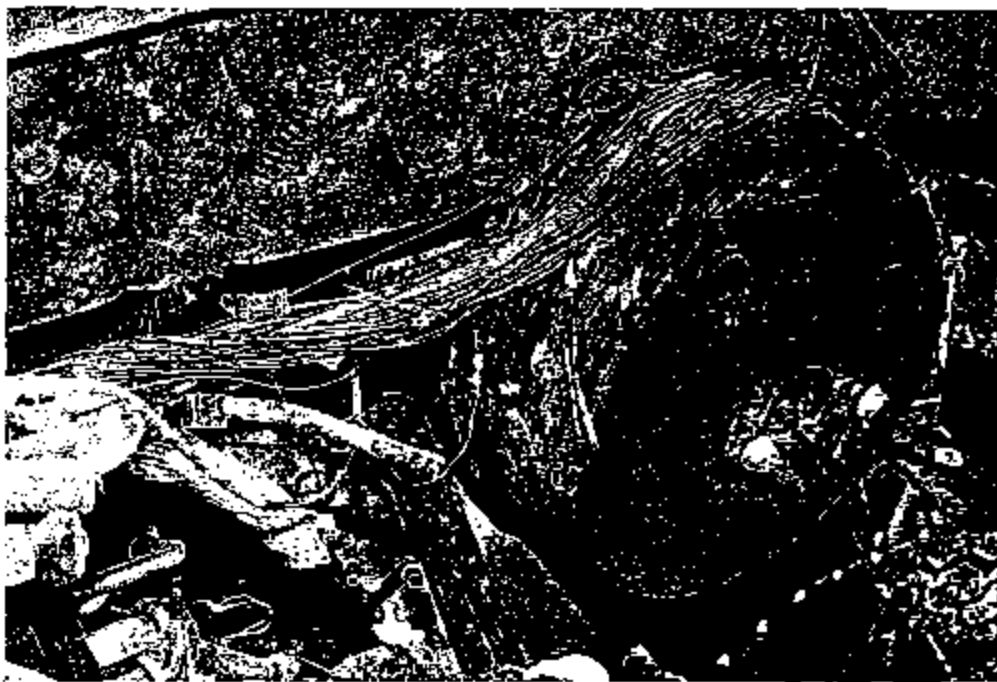


#32 - The cowl area showed heavy pitting and scorching where the vapor control valve had been mounted





#33 - The aluminum brake master cylinder had melted



#34 - The right side of the brake booster was fire scorched; the wires and connectors for the vapor control valve were hanging down



PE04-078 C 2004

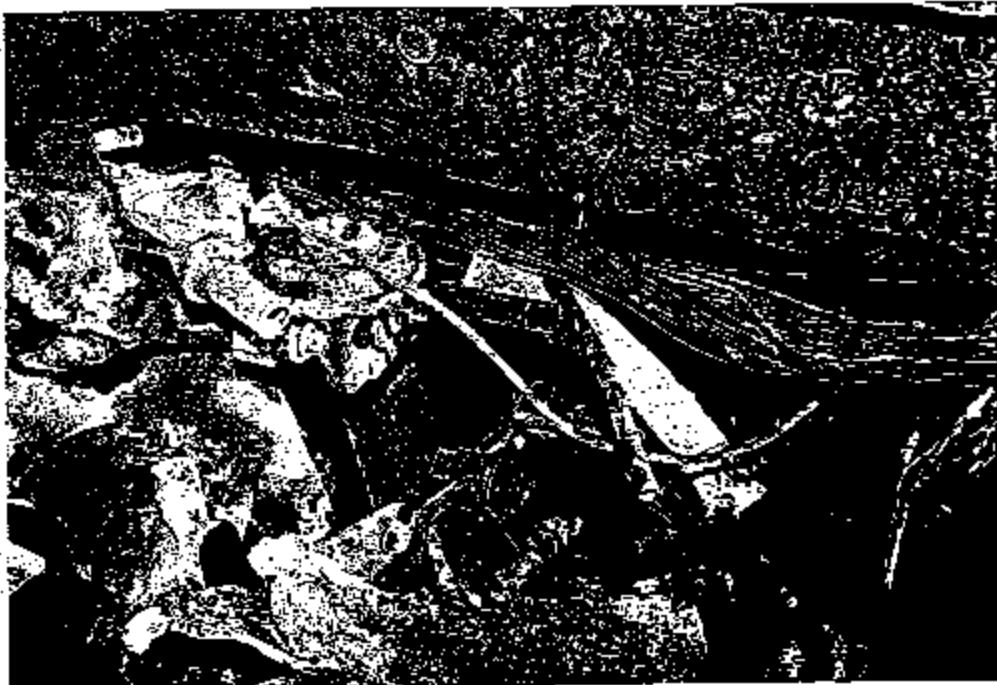


#35 - The throttle body and upper portion of the intake melted

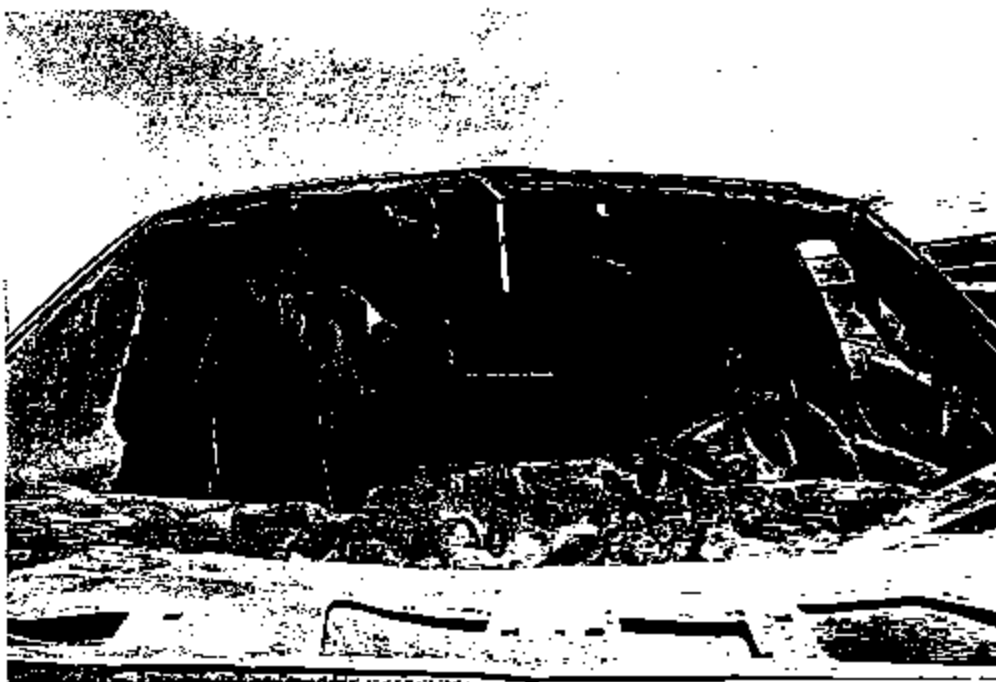


#36 - The fuel hoses remained attached and properly secured





#37 - The pipe for the VAP remained in its proper place

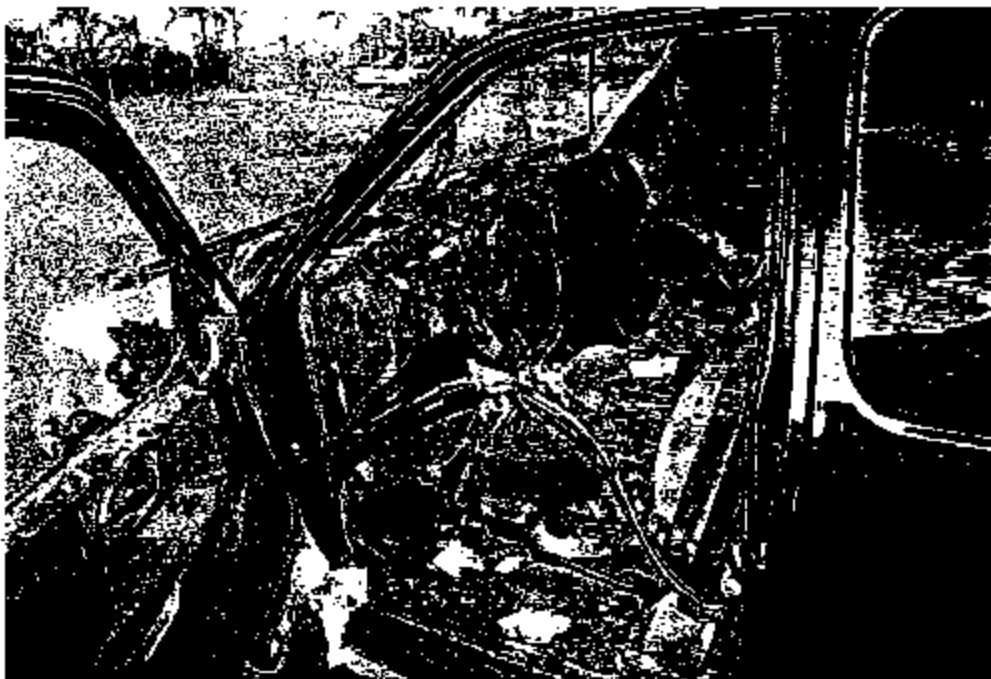


#38 - The passenger compartment as viewed over the cowf area



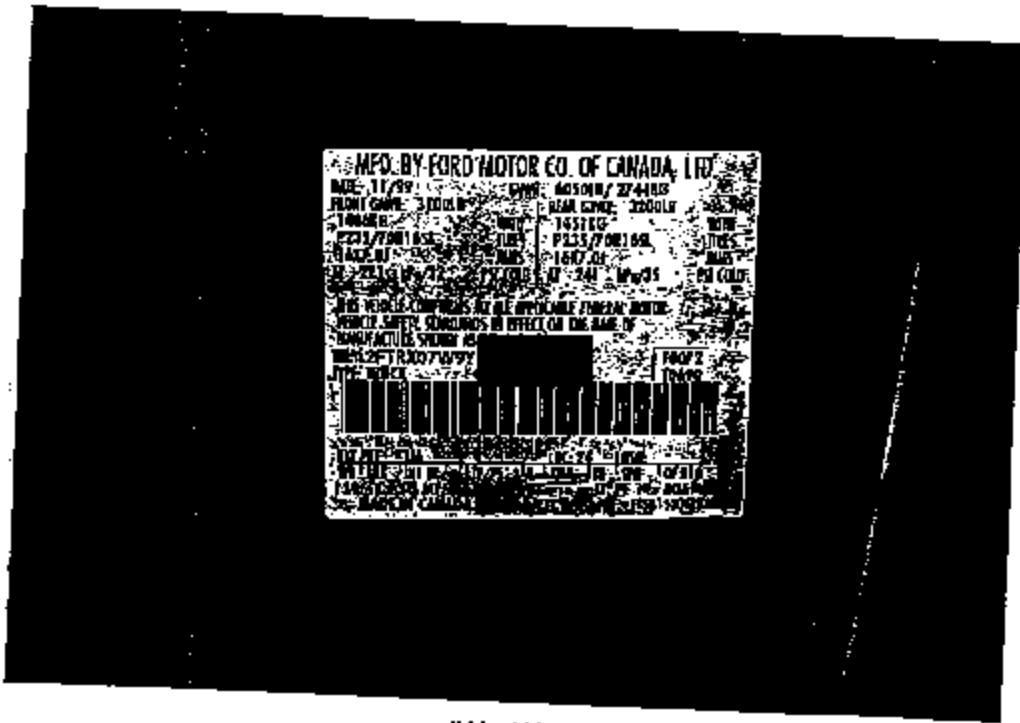


#39 - The dashboard support panel was fire-scorched



#40 - The passenger compartment as viewed through the driver's door opening





#41 - V.I.N.



#42 - The headliner had been consumed





#43 - View of the rear seat area



#44 - The aftermarket amplifier was on the floor with some wires connected to it



