

PE04-078
FORD
1/28/2005
BOOK 6 OF 12
ATTACHMENT F
PART 2 OF 6



PER4-878 C 2885



FARMERS

National Document Center

P.O. Box 268992

Oklahoma City, OK 73126-8992

claims@farmers.com

Fax: 877-217-1389

4 MAY 12 2004

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

Re: Our Insured: [REDACTED]
Loss Date: [REDACTED]
Claim Number: [REDACTED]
Total Amount Owed: \$12,861.34



Dear Ms. Norton:

Enclosed is the information you requested.

RECEIVED MAY 24 2004

Sincerely,
Mid-Century Insurance Company of Texas

Tara C. Ambrose

Tara Ambrose
Subrogation Representative
512-238-5765

WSD 2/1/00
-F102- had legal assembly
- Port Neches, TX
- CRP



Notice of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Fordkins Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48128-2188

April 7, 2004

Farmers Insurance
PO BOX 286352
Oklahoma City, OK 73126-8932
ATTENTION: ROBERTA VOIRE

RE: Claimant: [REDACTED]
Your Claim #: [REDACTED]
DCL: 04-25-2004

Dear Ms. Voire:

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 their 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: Port Neches, Tx
- 10. The 17 digit vehicle identification number:
NA
- 11. What was the mileage at time of occurrence: _____
- 12. What is the alleged defect: HOOD LIFT ASSEMBLY

13. Has the alleged defective part been repaired or replaced? (circle one) Yes or **No**
14. What is the current location of the vehicle? TOTAL LOSS
15. List all after market additions or modifications that were made to the vehicle:
NONE
16. Was the engine running? (circle one) Yes or **No**
17. Were the keys in the ignition? (circle one) Yes or **No**
18. Was this vehicle purchased new or used:
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased:

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 and 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 internal 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

ANALYZING FIRE LOSSES
PRIVATE & CONFIDENTIAL REPORT

FE84-878 C 2089



H. W. "Hank" Bardehagen
Houston (713) 973-3714
Conroe (936) 295-0522

January 30, 2004

Annette Byerly
FARMERS INSURANCE GROUP
545 IH-10 South
Beaumont, Texas 77701
409-932-6026

Claim Number: [REDACTED]
Case Number: 04114V
Assured: [REDACTED]

Port Neches, Texas [REDACTED]

Dear Gentlemen:

Per your request a fire scene examination was conducted on January 30, 2004, as to the cause and origin of the fire loss that occurred involving the above referenced assured.

Enclosed you will find a detailed written report to include fire cause and origin, photographs, transmittal letters and other attachments.

We appreciate the opportunity to be of service to you and should you need additional information, please contact us at your earliest convenience.

Respectfully submitted,


H. W. "Hank" Bardehagen

HWB/mw

Attachments

AFL is governed by the Acts and Rules of the Texas Commission On Private Security, P.O. Box 13509, Austin, Texas 78711, telephone number 512-463-5545.

P.O. Box 1672  Conroe, Texas 77385

PEBA-878 C 2899



H. W. "Hank" Bardenhagen

Houston (713) 973-3714

Conroe (936) 295-0522

Date of Report: January 30, 2004
Case Number: 04114V
Date of Loss: January 25, 2004
Time of Loss:

Requested by: FARMERS INSURANCE GROUP
Prepared for: Annette Eyerly
Assured: [REDACTED]
Port Neches, Texas [REDACTED]

Claim Number: [REDACTED]

REPORT SUMMARY

This report summary is for the convenience of the requestor. The summary is not attached and/or considered part of the original examination report but may be used as required by the requestor.

The above listed loss was caused by flames ignited within the engine compartment, above the master cylinder within the area of the engine compartment hood light assembly and/or wiring.

Based on the observations of the fire scene on the date of this examination, this investigator concludes the cause of the above captioned loss should be regarded as accidental, from a failure of the hood light assembly and/or supply wiring.

This investigator found no evidence that tended or proved any intent to damage and/or destroy the above listed vehicle. The conclusion should be reconsidered should evidence be found that tends or proves intent to damage and/or destroy the above listed vehicle.

The findings and opinions within this report are reflective of the fire scene examination, evidence examined and information obtained during the examination/investigation. The fire patterns and smoke spread corroborate and/or support the above listed findings and opinions. The photographs and diagrams are included for supportive documentation.

Please feel free to contact my office at your convenience should you require additional information or assistance.

P.O. Box 1672  Conroe, Texas 77305

CAUSE AND ORIGIN



Date of Report: January 30, 2004
Case Number: 04114V
Date of Loss: January 25, 2004
Time of Loss:

Requested by: FARMERS INSURANCE GROUP
Prepared for: Annette Eyerly
Assured: [REDACTED]
Fort Worth, Texas

Claim Number: 1004373448-1-2

VEHICLE DESCRIPTION

The vehicle examined was a 2000 Ford F-150 Quad Cab 4X4 XLT Pick-up truck, white in color. The vehicle was examined at Spanky's Wrecker Service, Beaumont, Texas. The vehicle was described to this investigator by the operator of Spanky's.

VEHICLE EXAMINATION

The overall exterior view of the vehicle revealed the most severe burn damage progressing from the driver portion of the engine compartment. The fire progressed upward, consuming the combustible goods of the hood, cowling and windshield on the driver side. No previous body damage and/or fire damage to the vehicle was observed. The wheels and tires were of custom type. The tires were observed in serviceable condition with the front driver tire burned.



An examination of the rear pick-up bed portion revealed no suspect burn damage. No burn damage was observed to the rear portion and/or rear portion of the cab. An examination of the cab revealed no suspect burn damage. Burn damage was observed along the windshield, exterior portion, progressing inward, as the windshield fractured on the driver side. The burn damage was along the firewall and cowling area, at the driver front portion. This can be observed within the enclosed photographs.



Case Number: 04114V
Requested by: FARMERS INSURANCE GROUP
Prepared for: Annette Eyerly
Assured: [REDACTED]
Page 2 of 3

This investigator examined the engine compartment. No suspect burn damage at, to or from the engine and/or its components was observed. The battery, positioned along the passenger portion,

revealed radiated burn damage. No suspect burn damage at, to or from the battery was observed.



As can be observed within the enclosed photographs, the most severe burn damage observed was within the upper portion, driver side, above the master cylinder area. The master cylinder had been totally consumed as the fire progressed. The metal portion melted downward, and fell onto the framing materials. The plastic reservoir had been consumed as the fire progressed.

This investigator observed no remains of the housing for the engine compartment hood light assembly. Melted wires were observed along the top portion where the master cylinder had been positioned. The wires progressed outward, from the main wiring harness, along the firewall area. The wires were extremely brittle and indicated internal electrical activity. The burn damaged patterns indicated the most severe burn damage and/or heat stress progressed upward and outward, from the area where the hood light assembly had been positioned.



EXAMINERS OPINION

The above listed loss was caused by flames ignited within the engine compartment, above the master cylinder within the area of the engine compartment hood light assembly and/or wiring.



Case Number: 04114V
Requested by: FARMERS INSURANCE GROUP
Prepared for: Annette Byerly
Amared: [REDACTED]
Page 3 of 3

EXAMINERS CONCLUSION

Based on the observations of the fire scene on the date of this examination, this investigator concludes the cause of the above captioned loss should be regarded as accidental, from a failure of the hood light assembly and/or supply wiring.

This investigator found no evidence that tended or proved any intent to damage and/or destroy the above-listed vehicle. The conclusion should be reconsidered should evidence be found that tends or proves intent to damage and/or destroy the above listed vehicle.

The findings and opinions within this report are reflective of the fire scene examination, evidence examined and information obtained during the examination/investigation. The fire patterns and smoke spread corroborate and/or support the above listed findings and opinions. The photographs and diagrams are included for supportive documentation.

Submitted,

APL


H. W. "Hank" Bardenhagen

HWB/mrw

DIAGRAMS

FE84-078 C 2856



A. W. "Hank" Borchert

Houston (713) 973-3714

Conroe (936) 295-8522

Extended Cab Pick-Up



Evidence

Case Number: 64114V
Prepared For: Farmers Insurance Group
Requested By: Amanda Eyrby
Claim Number: [REDACTED]
Amount: [REDACTED]
Note: DRAWINGS and MEASUREMENTS
Are approximate, not to scale.
SAMPLES and EVIDENCE marked with
numbered circles.
PHOTOS marked with numbered arrow
indicating approximate camera
direction and location.

Date of Investigation: January 26, 2004

A. W. "Hank" Borchert

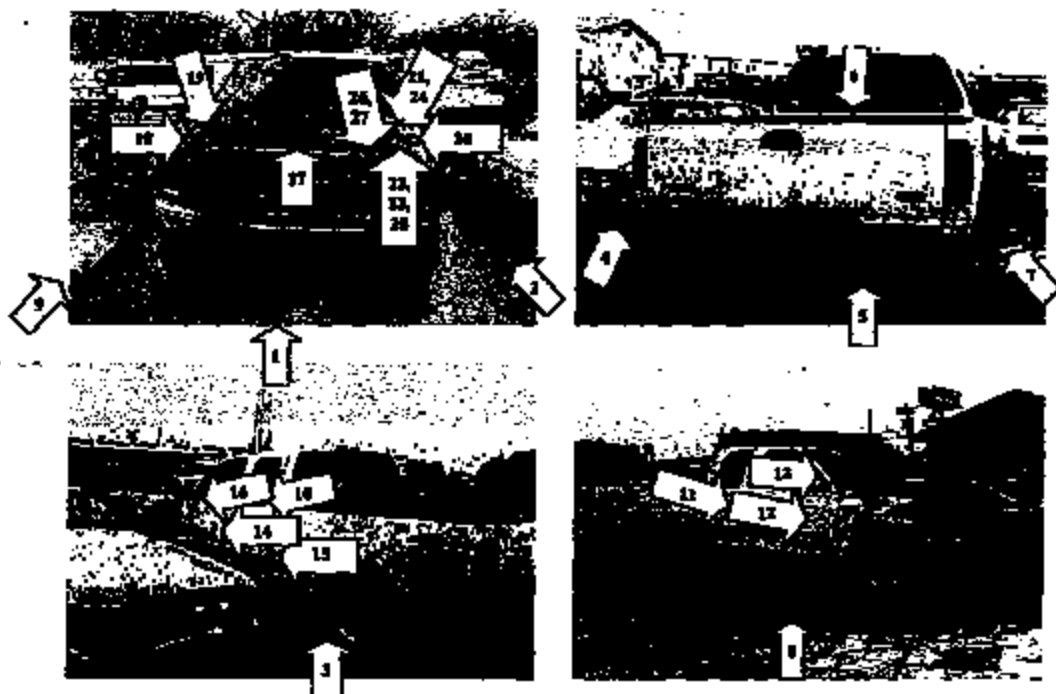


H. W. "Hank" Burdeshagen

Houston (713) 973-3714

Conroe (936) 295-8522

Extended Cab Pick-Up



Photos

Case Number: 04114V

Prepared For: Farmers Insurance Group

Requested By: Jessica Evers

Claim Number: [REDACTED]

Assured: [REDACTED]

Note: DRAWINGS and MEASUREMENTS

Are approximate, not to scale.

SAMPLES and EVIDENCE marked with

stake/wood circles.

PHOTOS marked with numbered arrows

indicating approximate camera

direction and location.

Date of Investigation: January 20, 2004

H.W. "Hank" Burdeshagen

EVIDENCE



H. W. "Hank" Bardenhagen

Houston (713) 973-3714

Conroe (936) 195-0522

January 30, 2004

Requestor: FARMERS INSURANCE GROUP
Annette Byrly
545 IH-18 South
Beaumont, Texas 77701
409-932-6026

Claim Number: [REDACTED]
Date of Loss: January 23, 2004
AFL Number: 04114V
Assured: [REDACTED]

Dear Sir:

The below listed evidence was collected during your requested examination of the above referenced loss. This evidence will be stored at our facility, and annual fee listed within the attached invoice will be charged.

Should you or your company decide this evidence, discarded, examined and/or other actions, please contact our office at your convenience.

Evidence description: REMAINS OF HOOD LIGHT ASSEMBLY WIRING.

Evidence disposition or transfer: To be stored for future disposition.

Respectfully submitted,

H.W. "Hank" Bardenhagen

HWB/mw

P.O. Box 1672 Conroe, Texas 77385

FED4-078 C 2100

PHOTOGRAPHS

PE04-876 C 2181

Photo #1

*Front exterior view,
showing burn
damage progressing
engine compartment
area, driver side,
firewall area.*



Photo #2

*Front drive side
view, showing burn
damage progressing
center portion photo,
engine compartment
master cylinder,
firewall area.*



A
I
R
E

Photo #3

*Driver side view,
showing burn
damage progressing
forward engine
compartment area.*



Photo #4

*Rear driver side
view, showing little
to no burn damage
along rear portion.*



Photo #5

*Rear exterior view,
showing no suspect
burn damage, with
Texas tag [REDACTED]
on rear of vehicle.*

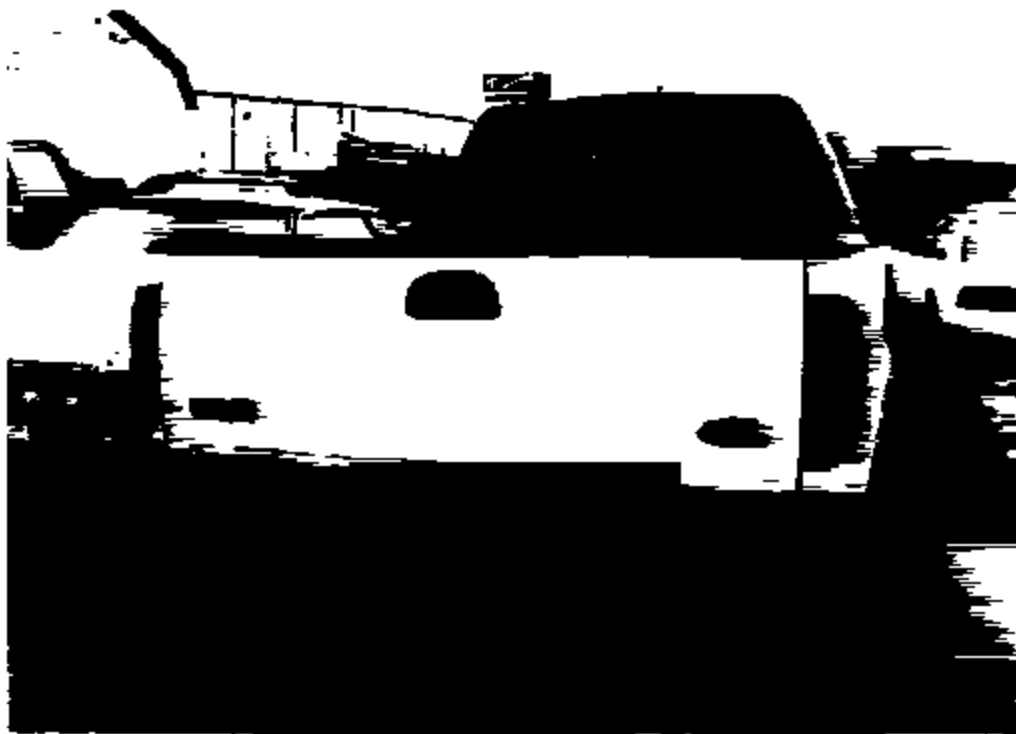


Photo #6

*Pick-up bed, showing
no suspect burn
damage.*



A
J.K.
E

Photo #7

**Rear passenger side
view, showing no
suspect burn
damage.**

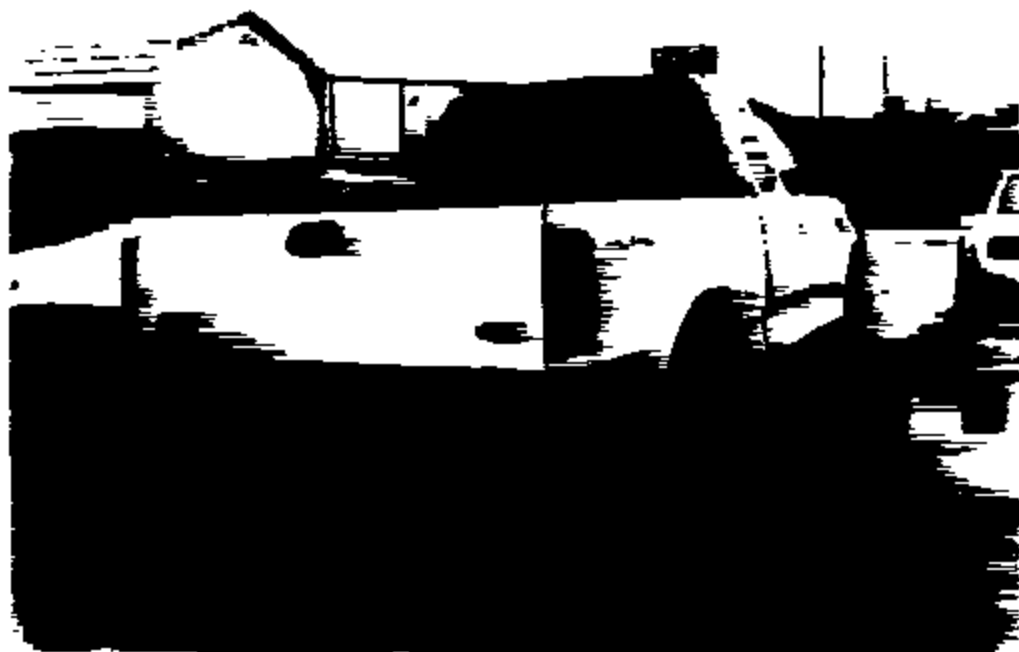


Photo #8

**Passenger side view,
showing burn
damage progressing
engine compartment,
less severe along
passenger side.**



**A
I.E.
B**

041147

Photo #9

Front passenger side view, showing burn damage progressing center portion photo, engine compartment, master cylinder area.



Photo #10

Rear seat, driver side, showing no suspect burn damage.



**A
R
E**

061147

Photo #11

Rear seat, passenger side, showing no suspect burn damage.



Photo #12

Front passenger seat, showing no suspect burn damage.



Photo #13

Dash, passenger side, showing burn damage progressing inward, along exterior portions, windshield, driver side.



Photo #14

Driver front seat, showing no suspect burn damage.



A
F
E

041107

Photo #15

Manufacturer's placard, driver doorpost, showing VIN at center.

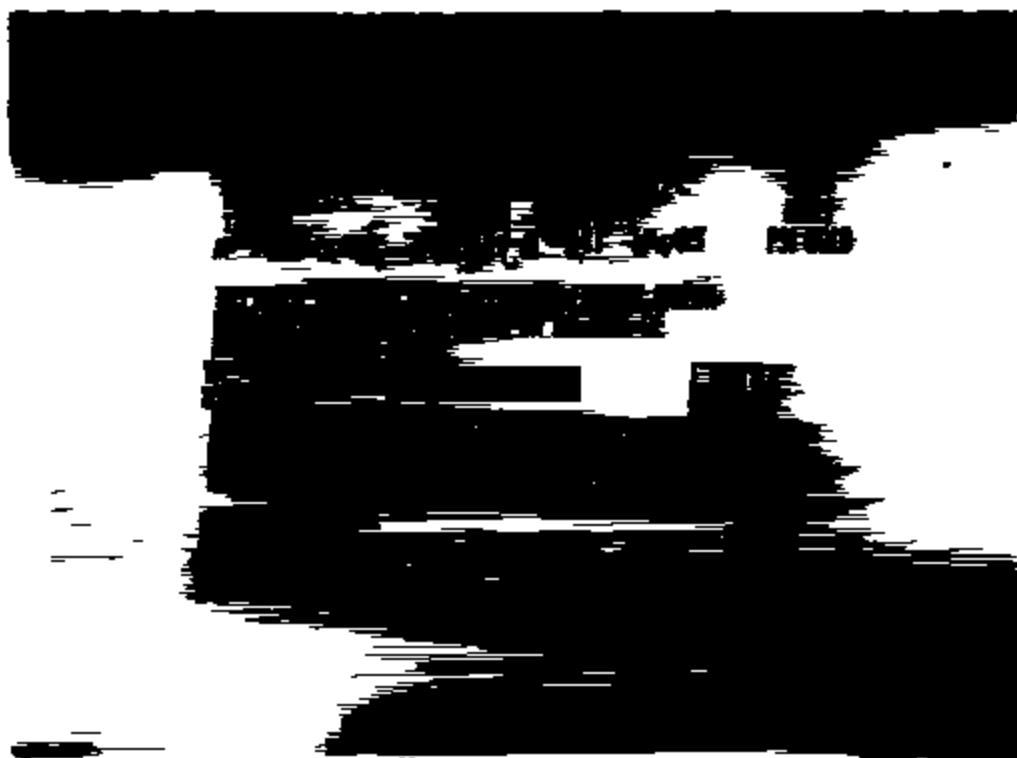


Photo #16

Dashboard area, driver side, showing burn damage progressing inward, from exterior portion windshield area, with no suspect burn damage progressing from void space.



A
F.R.
L

041247

Photo #17

Front view of engine compartment, showing most severe burn damage and/or heat stress progressing outward, from center right portion, master cylinder area.



Photo #18

Passenger side view of engine compartment, showing most severe burn damage progressing outward, at upper center, master cylinder area.



*A
F
E*

011107

Photo #19

*Battery, passenger
portion of engine
compartment,
showing no suspect
burn damage at, to
or from.*



Photo #20

*Engine compartment
from driver side,
showing most severe
burn damage
progressing lower
center portion photo,
master cylinder area.*



A
E.R.
E

04110V

Photo #21

*Master cylinder area,
showing wires
progressing across
master cylinder
housing from wiring
harness at center
right.*

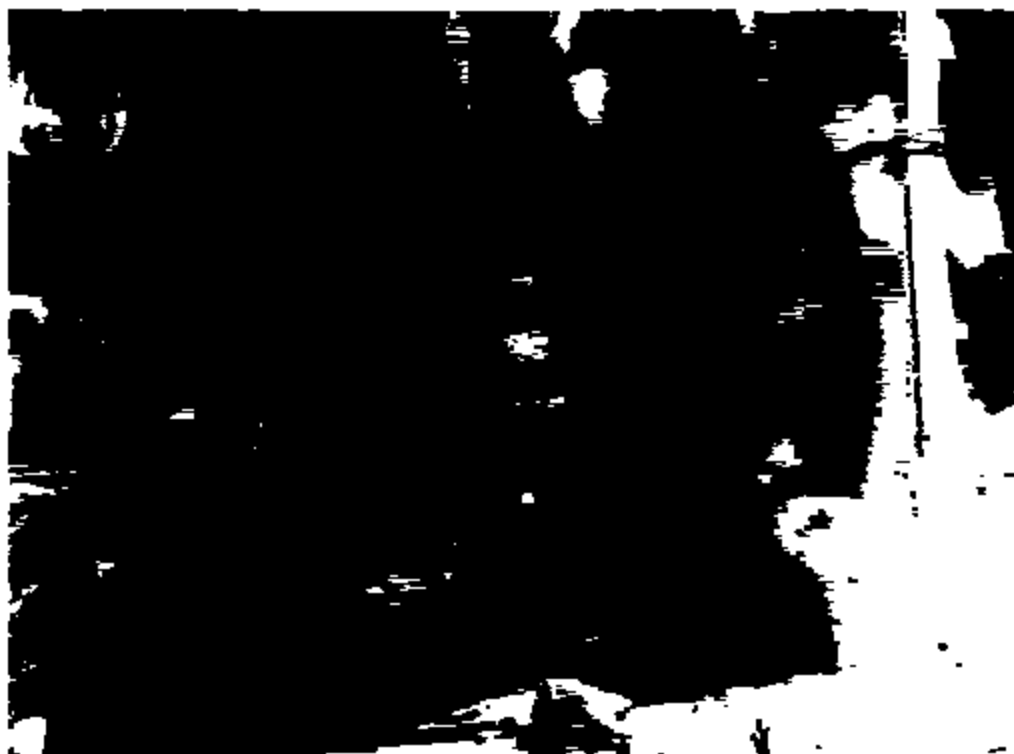


Photo #22

*Front view of driver
side master cylinder
area, showing burn
damage pattern
progressing outward,
in "V" pattern from
area of master
cylinder.*



A
J.R.
E

Photo #23

***Remains of wire for
engine compartment
hood light assembly,
collected into
evidence.***



Photo #24

***Master cylinder area
and harness,
showing tag,
indicating wires for
hood light removed.***



Photo #25

*Wiring within area
forward of master
cylinder, showing no
suspect burn
damage, arcing
and/or shorting.*



Photo #26

*Overall view of
master cylinder area,
showing removal and
tagging of wire,
progressing outward,
from wiring harness.*



Photo #27

Overall view of driver side engine compartment, showing burn damage progressing outward, from area where master cylinder had been positioned.





FARMERS

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimsdocuments@farmersinsurance.com
FAX: 877-317-1189

CONSUMER AFFAIRS
SECTION

03/23/2004

Ford Motor Company
P O Box 6248 Md-3ns-B
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Loss Date: 01/25/2004
Claim Number: [REDACTED]
Total Amount Owed: \$12,861.34

4 MAR 30 10:13
FORD MOTOR COMPANY
RECEIVED
CLAIMS
MAR 30 2004
OFFICE OF THE
GENERAL COUNSEL

Dear Sir or Madam,

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

You will find this correspondence and its enclosures contain substantive information and support adequate for your firm to make a decision concerning your liability.

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

Your product did not meet the expectations of my insured, the consumer. Your product failed and caused the loss resulting in damages of 12,861.34. Attached are documents substantiating payment.

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

Sincerely,
Mid-Century Insurance Company of Texas

Roberta E DeVore
Roberta DeVore
Subrogation Representative
512-238-5742
roberta.devore@farmersinsurance.com
ENCLOSURES

1/25/04
\$12,861.34
100 F-150
1044008
VIN



PG04-078 C 2117



PE04-078 C 2118

 **Texas Select**
Lloyds Insurance Company

RECEIVED
NOV 30 2004

November 19, 2004

Ford Motor Company
Customer Relationship Center
P.O. Box 8248
Dearborn, Michigan 48126

FORD MOTOR COMPANY
RECEIVED
DEC 01 2004
GENERAL COUNSEL

Re: Our Claim #: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 08/30/04

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 new 2000 Ford F150 Pickup Truck, the VIN is 1FTRX18L7Y [REDACTED]. On September 30, 2004 our insured parked his truck in the driveway and went into his home. Forty-five minutes later his neighbor knocked on the door advising him that the truck was on fire, the truck was a total loss and the fire caused damages to the residence and landscape.

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

Texas Select Lloyds Insurance has paid \$4,346.13 for the damages to our insured's residence and landscaping, this amount does include our insured's \$1,050.00 deductible. We have also paid \$335.30 in expenses.

F100
- 9/30/04
- '00 F-150
- VIN
- \$4,346.13

Toll Free: 1-800-347-0015 • P.O. Box 742288 • Dallas, TX 75274-2288

REG-076 C 2119

Please forward this information to your claims department to contact us and we will forward our documentation appropriately.

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

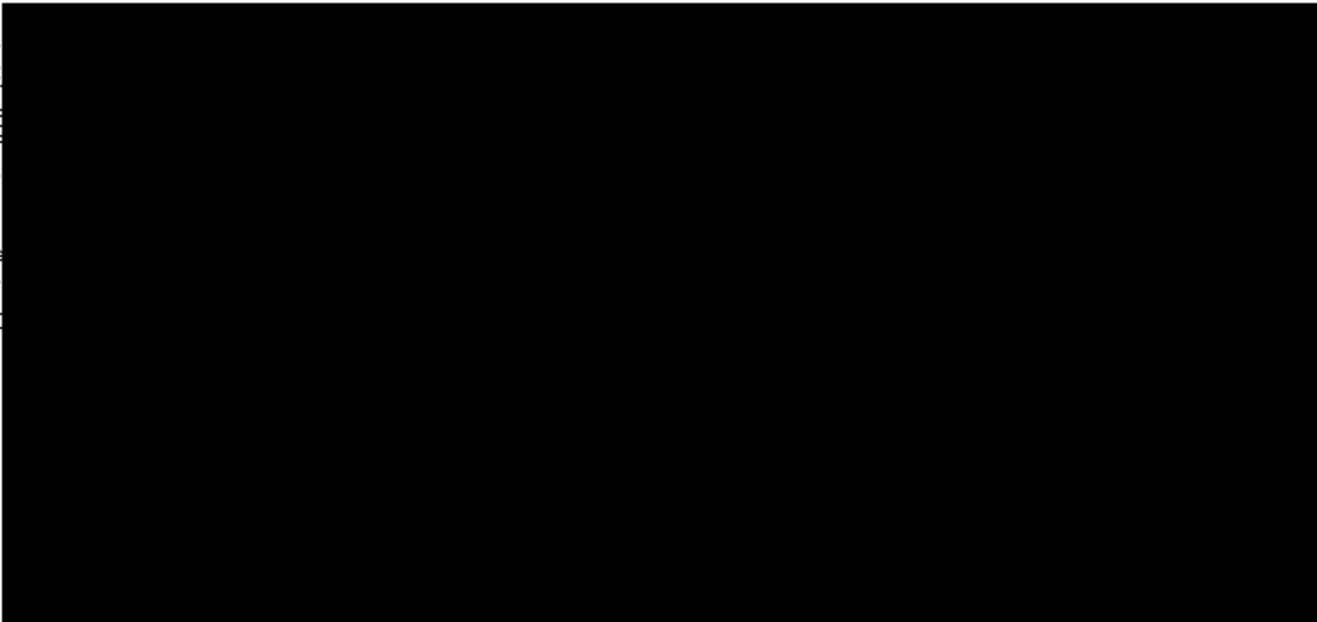
Sincerely,

A handwritten signature in cursive script that reads "Georgia Hill".

Georgia Hill

Authorized Representative, Texas Select Loyds Insurance Company
1-800-347-0015 x8082 FAX 1-800-968-4663

PE04-878 C 2128





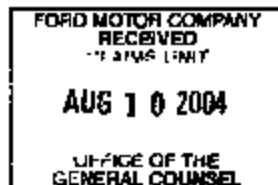
Allstate.

You're in good hands.

Certified Mail # 7001 2510 0005 8798 8450

August 3, 2004

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



RE: Claim #: [REDACTED]
Our Insured: [REDACTED]
Loss Date: 12/21/03
Amt. of Claim: \$17,196.18

To Whom It May Concern:

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

Complete description of the incident: Truck caught on fire after being parked for 30 minutes. Fire originated in the front of the engine compartment where the power steering line and automatic transmission cooler line were located.

Our statement of defect: Strict liability

Location of evidence: Verastart Atlanta South, Forest Park, GA 30298, 404-366-2298

Manufacturer: Ford

Model: F150

Year: 2000

VIN: 1FTRX07W1Y [REDACTED]

The following information is attached:

- Draft
- Damage supporting paperwork
- Fire department report

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

Sincerely,

David Laughlin, SCLA
Subrogation Senior Service Representative

Roanoke National Subrogation Claims Center
3600 Electric Road, Suite 301, PO Box 21188, Roanoke, VA 24018
Phone: 1-800-778-2615 or (540) 989-2600 Fax: (540) 989-2640 or (540) 776-3803
Hours: 8:00 AM - 4:30 PM EST Monday - Friday

PE84-878 C 2122

CLAYTON COUNTY FIRE DEPARTMENT
 7810 HIGHWAY 85
 RIVERDALE, GEORGIA 30274

EMID #03101 INCIDENT REPORT 3 /21775 PAGE 1

MO/DA/YR DAY OF WEEK INDEX DISP. ARR. COMP. TEMPERATURE
 12/21/03 SUNDAY 01 20:57 21:02 21:55 04 40-49 DEGREES F

METHOD OF ALARM REPORTED BY TELEPHONE
 01 PHONE [REDACTED] [REDACTED]

LANDLOT DISTRICT CO. INSPECTION DISTRICT
 242 05 07A ENGINE SEVEN

JURISDICTION SHIFT MUTUAL AID
 02 CLAYTON COUNTY B GIVEN RECEIVED N/A X

RESP FROM X ASSIGNED STATION OR

INCIDENT LOCATION 8930 HONAIRE CT
 ROOM/APARTMENT BUILDING SUITE
 CITY JONESBORO ZIP CODE 30236

OCCUPANT NAME TELEPHONE#
 UNKNOWN ()

OWNER NAME TELEPHONE#
 DERRICK WARE (770) 543-4576

OWNER ADDRESS [REDACTED]
 ROOM/APARTMENT BUILDING SUITE
 CITY DECATUR STATE GA ZIP CODE [REDACTED]

TYPE SITUATION FOUND 12 VEHICLE FIRE TYPE ACTION TAKEN 2 EXT, SAL, OVH

INVESTIGATOR PATIENTS TRANSPORTED
 PATIENTS NOT TRANSPORTED

INCIDENT COMMANDER CHILDS, JEFFERY DAVID

UNIT OFFICER UNIT OFFICER
 AT IN AT IN
 SCENE CHARGE SCENE CHARGE

E7 CHILDS, JEFFERY DAVID

GOVERNMENT
 RECEIVED
 12/21/03

UNITS CANCELLED

CLAYTON COUNTY FIRE DEPARTMENT
7810 HIGHWAY 85
RIVERDALE, GEORGIA 30274

FDID #03101

INCIDENT REPORT 3 /21775

PAGE 2

MOBILE PROPERTY TYPE

1 PASSENGER ROAD TRANSPORT VEHICLE.

FIXED PROPERTY USE

NO. INCIDENT RELATED INJURIES

FIRE SERVICE

OTHERS

NO. INCIDENT RELATED FATALITIES

FIRE SERVICE

OTHERS

METHOD OF EXTINGUISHMENT

05 PRECONNECT FROM TANK

EXTINGUISHMENT SYSTEM PERFORMANCE

NO. OF EXTING. HEADS OPERATED

DETECTOR PERFORMANCE

CCF

CLAYTON COUNTY FIRE DEPARTMENT
7810 HIGHWAY 85
RIVERDALE, GEORGIA 30274

FDID #03101

INCIDENT REPORT 3 /21775

PAGE 3

REMARKS:

E7 RESPONDED TO A CAR FIRE. UPON ARRIVAL, FOUND FORD F-150 PICK-UP WITH WORKING FIRE IN THE ENGINE COMPARTMENT. E7 PULLED PRE-CONNECT AND EXTINGUISHED THE FIRE. E7 REMOVED SEVERAL ITEMS FROM THE VEHICLE FOR THE OWNER. E7 LEFT VEHICLE WITH OWNER WHO STATED THAT HE WOULD HAVE IT TOWED ON 12/22/03.

MEMBER MAKING REPORT CHILDS, JEFFERY DAVID
OFFICER IN CHARGE CHILDS, JEFFERY DAVID

ID# 9863
ID# 9863



IN THE STATE COURT OF COBB COUNTY, GEORGIA, CIVIL ACTION # 04-A-83784

PLAINTIFF: Allstate Insurance Company
(Our File #234-6795)

VS

DEFENDANT: Ford Motor Company

COMPLAINT FOR TORT OF NEGLIGENCE (PRODUCT LIABILITY)

STATEMENT OF FACTS

Allstate Insurance Company (hereinafter referred to as "Plaintiff") files this Complaint for damages against Defendant Ford Motor Company (hereinafter referred to as "Defendant"), and respectfully shows the Court as follows:

1. Defendant is a foreign profit business corporation registered to do business in the State of Georgia. Said Defendant may be served with process through its registered agent in the State of Georgia to-wit: Corporation Process Company, 180 Cherokee Street, N.E., Marietta, Cobb County, Georgia 30060.

2. Defendant designed, tested, manufactured, assembled, inspected, marketed, distributed and warranted a 2000 Ford F-150 Pickup Truck, V.I.N.: 1FTRK07W1YM [REDACTED] hereinafter "said product") prior to December 21, 2003.

3. Prior to December 21, 2003, Junior Lee Ware (hereinafter "Plaintiff's Insured") purchased said product in the stream of interstate commerce.

4. Thereafter, Plaintiff's Insured used said product for its intended purpose without abuse and without modification.

5. On or about December 21, 2003, said product caught fire in the engine compartment due to flexible fluid hose failure (hereinafter "said defective part").

6. As a result of the casualty described in the previous paragraph, property owned by Plaintiff's Insured was damaged in the amount of \$17,224.52 (salvage is undetermined).

7. Plaintiff is subrogated to all rights and interest in the claim against Defendants as a result of making payments to Plaintiff's Insured under a policy of insurance.

8. Subsequent investigation revealed that Defendant had negligently designed; negligently tested; negligently manufactured, negligently assembled; negligently inspected; negligently marketed; negligently distributed said product in a defective condition at the time of first distribution and sale for use.

9. Subsequent investigation revealed that Defendant's negligence described in the previous paragraph was the proximate cause of the

casualty described above and of the damages described above.

10. As a result, Defendant is liable as tortfeasor in the amount of \$17,224.52 (salvage is undetermined) for damages caused by the defective part.

11. Plaintiff has served Defendant a copy of: (a) Plaintiff's First For Admissions To Defendant; (b) Plaintiff's First Interrogatories to Defendant; and, (c) Plaintiff's First Request For Production of Documents To Defendant with the summons and complaint pursuant to O.C.G.A. 9-11-4(a)-(g).

12. Plaintiff has served Defendant a copy of: (a) Notice of Plaintiff's Desire To Settle This Litigation; (b) Notice of Plaintiff's Intention To Seek Attorney's Fees In The Event of A Default By Defendant; (c) Notice of Plaintiff's Intention To Seek Interest; (d) Notice of Service of Discovery Materials; and, (e) Notice of Conditional Stipulation For Extension of Time For Defendant with summons and complaint pursuant to O.C.G.A. 9-11-4(a)-(g).

**COUNT A: TORT OF NEGLIGENT DESIGNING; NEGLIGENT TESTING;
NEGLIGENT MANUFACTURING; NEGLIGENT ASSEMBLY; NEGLIGENT INSPECTION;
NEGLIGENT MARKETING; AND, NEGLIGENT DISTRIBUTION**

13. Plaintiff herein incorporates by reference the allegations contained in paragraphs 1 through 12 as if set forth herein.

14. Plaintiff shows that said defective part in said product, which was designed, manufactured, distributed and sold by Defendant was in a defective condition at the time of the first distribution and sale for use. Plaintiff shows that the defective condition existing in said product included, but was not limited to:

a. A defective design of the defective part installed in said product.

b. The failure to warn and to continue to warn users, purchasers and registered owners of such products, by letter, recall notice, or other reasonable means, of the dangerous characteristics and properties of the defective part Defendant had a duty to exercise reasonable care to design, test, manufacture, assemble, inspect, market, and distribute safe products, so as to not subject purchasers or users or innocent third parties to an unreasonable risk of harm.

15. Defendant breached its duty to exercise reasonable care with respect to said product and defective part.

16. Defendant was negligent and acted in a willful and wanton manner in designing, testing, and/or manufacturing, inspecting, marketing, distributing and selling the installed defective part in such a manner and in such condition as to make said product inherently dangerous and defective.

17. Defendant's defective product failed as a result of the negligence of Defendant described in this Count so that Defendant's negligence was the proximate cause of the incident and resulting

damages described above in the STATEMENT OF FACTS section of Plaintiff's complaint; and, said incident and said damages was reasonable perceivable by Defendant at all times relative to Plaintiff's complaint.

COUNT B: STRICT LIABILITY OF DEFENDANT

18. Plaintiff incorporates by reference the allegations contained in paragraphs 1 through 17 as if fully set forth herein.

19. Defendant is strictly liable in tort to Plaintiff for the losses suffered by Plaintiff because the defective part installed in said product was defective when distributed and sold by Defendant, was not merchantable and was not reasonably suited to the use intended, said defective condition having existed at the time of sale. Specifically, Plaintiff shows that the defects existing in the defective part installed in said product include, but are not limited to, defects in design and engineering of the defective part installed in said product, defects which were unreasonably dangerous and pose an unreasonable risk of serious injury or death to the users of said product due to malfunctions of said product resulting from defective design and manufacture of the defective part.

20. Plaintiff further shows that Defendant failed to utilize economical and technically available safety design alternatives insofar as the design of the defective product is concerned.

21. Defendant's defective product failed as a result of the negligence of Defendant described in this Count so that Defendant's negligence was the proximate cause of the incident and resulting damages described above in the STATEMENT OF FACTS section of Plaintiff's complaint; and, said incident and said damages was reasonable perceivable by Defendant at all times relative to Plaintiff's complaint.

COUNT C: BREACH OF EXPRESS AND IMPLIED WARRANTIES BY DEFENDANT

22. Plaintiff incorporates by reference the allegations contained in paragraphs 1 through 21 as if set forth verbatim herein.

23. The defective part installed in said product was not merchantable, nor was it reasonably suited for the use intended, and as such, Defendant breached the express and implied warranties of fitness for a particular purpose and of merchantability in that the defective part in said product posed an unreasonable risk of serious injury and death to its users due to the defective design of the defective part which allowed for the malfunction of said product.

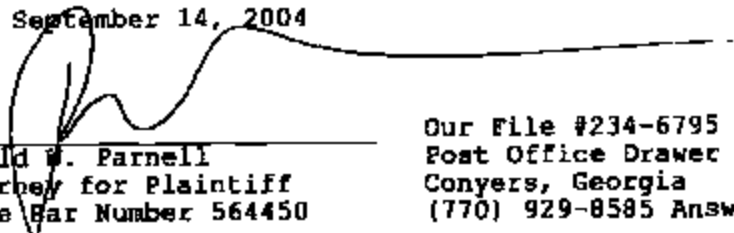
24. Defendant's defective product failed as a result of the negligence of Defendant described in this Count so that Defendant's negligence was the proximate cause of the incident and resulting damages described above in the STATEMENT OF FACTS section of Plaintiff's complaint; and, said incident and said damages was reasonable perceivable by Defendant at all times relative to

Plaintiff's complaint.

II. PRAYER FOR RELIEF AND DAMAGES

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$17,224.52 (salvage is undetermined), plus 3% pre-judgment interest, one-third attorney fees in the event of default, costs and 3% post-judgment interest; and that a writ of fieri facias issue commanding all Sheriffs within the State of Georgia and their lawful deputies to execute said writ by levy and seizure of Defendant's goods and lands.

September 14, 2004



Ronald W. Parnell
Attorney for Plaintiff
State Bar Number 564450

Our File #234-6795
Post Office Drawer 81085
Conyers, Georgia 30013
(770) 929-8585 Answer Service

IN TH STATE OF Cobb COUNTY, GEORGIA, CIVIL ACTION #

PLAINTIFF: ALLSTATE INSURANCE COMPANY
(OUR FILE #234-6795)

VS

DEFENDANT: FORD MOTOR COMPANY

PLAINTIFF'S NOTICES TO DEFENDANT

I. NOTICE OF PLAINTIFF'S DESIRE TO SETTLE THIS LITIGATION

IN THE EVENT DEFENDANT DESIRES TO SETTLE PLAINTIFF'S CLAIM BUT IS UNABLE TO PAY THE TOTAL AMOUNT CLAIMED BY PLAINTIFF WITHIN 30 DAYS OF RECEIPT OF THIS NOTICE, THEN PLAINTIFF WOULD BE WILLING TO ACCEPT REASONABLE INSTALLMENT PAYMENTS UPON RECEIPT OF A WRITTEN OFFER OF SETTLEMENT FROM DEFENDANT.

II. NOTICE OF PLAINTIFF'S INTENTION TO SEEK ATTORNEY'S FEES IN THE EVENT OF DEFAULT BY DEFENDANT

IN THE EVENT A WRITTEN SETTLEMENT AGREEMENT IS NOT CONCLUDED WITHIN 30 DAYS OF SERVICE OF SUMMONS AND COMPLAINT UPON EACH DEFENDANT AND IN THE EVENT OF A DEFAULT BY DEFENDANT PLAINTIFF INTENDS TO SEEK ONE-THIRD ATTORNEY'S FEES PURSUANT TO O.C.G.A. L3-6-11 ON THE GROUNDS THAT DEFENDANT HAS BEEN STUBBORNLY LITIGIOUS AND HAS CAUSED PLAINTIFF UNNECESSARY TROUBLE AND EXPENSE AS A MATTER OF LAW BY FORCING PLAINTIFF TO RESORT TO THE COURTS WHEN NO BONA FIDE CONTROVERSY EXISTED.

III. NOTICE OF PLAINTIFF'S INTENTION TO SEEK INTEREST

IN THE EVENT A WRITTEN SETTLEMENT AGREEMENT IS NOT CONCLUDED WITHIN 30 DAYS OF SERVICE OF SUMMONS AND COMPLAINT UPON EACH DEFENDANT, THIS PARAGRAPH CONSTITUTES WRITTEN NOTICE PURSUANT TO O.C.G.A. 5L-12-14 THAT IF EACH DEFENDANT FAILS TO PAY THE CLAIMED SUM WITHIN THIRTY (30) DAYS FROM RECEIPT OF THIS NOTICE, THEN PLAINTIFF SHALL BE ENTITLED TO RECEIVE INTEREST ON THE CLAIMED SUM (IF THE JUDGMENT IS FOR AN AMOUNT NOT LESS THAN THE CLAIMED SUM) AT THE RATE OF 12 PERCENT PER ANNUM FROM THE THIRTIETH (30) DAY FOLLOWING THE DATE OF EACH DEFENDANT'S RECEIPT OF THIS WRITTEN NOTICE UNTIL THE DATE OF JUDGMENT. (IN THE EVENT PLAINTIFF'S DAMAGES ARE LIQUIDATED, THE LEGAL RATE OF INTEREST SHALL BE 7 PERCENT PER ANNUM SIMPLE INTEREST WHERE THE RATE PERCENT IS NOT ESTABLISHED BY WRITTEN CONTRACT PURSUANT TO O.C.G.A. 7-4-2.)

IV. CONDITIONAL STIPULATION FOR EXTENSION OF TIME FOR DEFENDANT

IN THE EVENT A WRITTEN SETTLEMENT AGREEMENT IS NOT CONCLUDED WITHIN 30 DAYS OF SERVICE OF SUMMONS AND COMPLAINT UPON DEFENDANT, THEN DEFENDANT MUST OBEY THE SUMMONS WHICH REQUIRES DEFENDANT TO FILE WITH THE CLERK OF SAID COURT AND TO SERVE A COPY ON THE PLAINTIFF'S ATTORNEY AN ANSWER TO THE COMPLAINT WHICH WAS SERVED ON DEFENDANT WITHIN (30) DAYS AFTER SERVICE ON DEFENDANT, EXCLUSIVE OF THE DAY OF SERVICE. IF YOU FAIL TO DO SO JUDGMENT BY DEFAULT WILL BE TAKEN

AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT PLUS COST OF THIS ACTION. HOWEVER, PLAINTIFF AGREES TO EXTEND THE TIME FOR DEFENDANT TO FULLY ANSWER, OBJECT MOVE OR OTHERWISE RESPOND TO PLAINTIFF'S COMPLAINT IN WRITING FOR AN ADDITIONAL FIFTEEN (15) DAYS SUBJECT TO THE SPECIFIC CONDITION THAT DEFENDANT MUST FULLY ANSWER, OBJECT, MOVE OR OTHERWISE RESPOND TO PLAINTIFF'S COMPLAINT INTERROGATORIES, REQUEST TO PRODUCE AND REQUEST TO ADMIT IN WRITING BEFORE FILING ANY MOTION OR ANY DISCOVERY OR ANY OTHER DOCUMENT REQUIRING A RESPONSE BY PLAINTIFF.

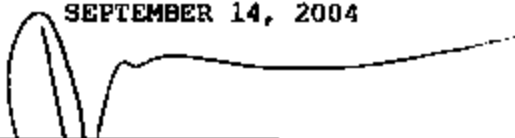
V. NOTICE OF SERVICE OF DISCOVERY MATERIALS

IN THE EVENT A WRITTEN SETTLEMENT AGREEMENT IS NOT CONCLUDED WITHIN 30 DAYS OF SERVICE OF SUMMONS AND COMPLAINT UPON DEFENDANT, PLAINTIFF HAS SERVED DEFENDANT WITH COPIES OF THE LISTED DISCOVERY MATERIAL WITH THE SUMMONS AND COMPLAINT PURSUANT TO O.C.G.A. 9-11-4 (A)-(G): (1) FIRST INTERROGATORIES TO DEFENDANT (2) FIRST REQUEST FOR PRODUCTION OF DOCUMENTS TO DEFENDANT (3) FIRST REQUEST FOR ADMISSIONS TO DEFENDANT. DEFENDANT MUST FULLY ANSWER, OBJECT, MOVE OR OTHERWISE RESPOND TO PLAINTIFF'S DISCOVERY MATERIAL IN WRITING WITHIN 45 DAYS AFTER SERVICE ON DEFENDANT EXCLUSIVE OF THE DAY OF SERVICE.

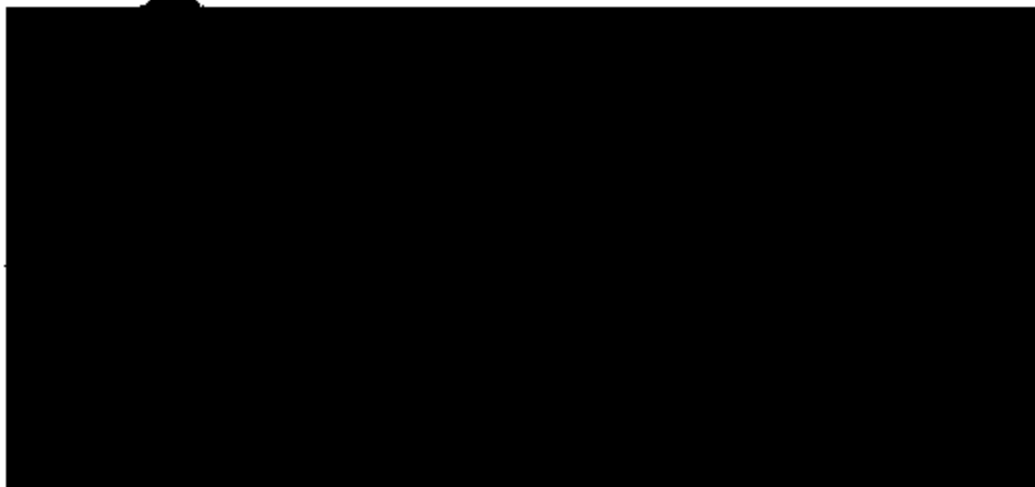
CERTIFICATE OF SERVICE

PLAINTIFF'S ATTORNEY CERTIFIES THAT THIS DOCUMENT WAS SERVED UPON DEFENDANT WITH THE SUMMONS AND COMPLAINT IN THIS CASE PURSUANT TO O.C.G.A. 9-11-4 (A)-(G).

SEPTEMBER 14, 2004



RONALD W. PARNELL,
ATTORNEY FOR PLAINTIFF,
STATE BAR # 564450
POST OFFICE DRAWER 81085
CONYERS, GA 30013
(770) 929-8585
234-6795.C



JOHN D. KITCH
ATTORNEY AT LAW
SUITE 308, 2000 HILLSBORO ROAD
NASHVILLE, TENNESSEE 37219
(615) 288-9211 / FAX 288-9223

417895
Shawn
CL 10/99

October 24, 2000

Jonathan Cole, Esq.
BAKER, DONELSON, BEARMAN & CALDWELL
Post Office Box 190613
Nashville, Tennessee 37219

RE: State Farm Claim No.: [REDACTED]
SF Insured: [REDACTED]
Claimant: Ford Motor Company

Dear Jonathan:

This case involves the spontaneous combustion of a 1999 F150 truck. Our claim is for \$19,085.26.

According to my information, there was a recall notice concerning the fuel pressure regulator "o" ring causing fuel vapor or liquid fuel to leak. It is our position that this is the problem in this case, and our investigation indicates that the fire was caused by the release of combustible liquid onto hot engine components.

As always, I am interested in talking with you about resolving these peacefully, and to the extent that is possible I would appreciate a phone call or letter indicating what we might be able to do.

Sincerely yours,


JOHN D. KITCH

JDK/dah
pc: State Farm, Bob Lukasick

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

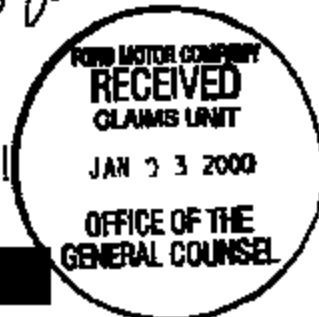
State Farm Insurance Companies



December 17, 1999

Rec'd 4/17/95
5/5/99 *10/alt*
South Central Office
2500 Memorial Blvd.
Memphis, TN 37131-0001

Ford Motor Company, Claims Dept, Howard Keyes
#3 Parklane Blvd, Ste 400
Dearborn, MI 48126



RE: Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: April 14, 1999
Amount Paid: \$19,085.26
Insured's Deductible: \$500.00

Your Insured: Ford Motor Co.
Address: Parklane Tower West
Dearborn, MI 48126

Claim Number:
Policy Number:

Dear Ford Motor Company, Claims Dept, Howard Keyes:

We have been informed that you are the insurance carrier for the party designated as your insured in the above caption.

Our investigation indicates that your insured is responsible for this loss.

Please accept this letter as a notice of our subrogation rights and communicate with us in regard to your position in this matter.

Sincerely,

Rep 6 Subrogation
Subrogation Department
(877) 236-5890

State Farm Mutual Automobile Insurance Company

Enclosure



State Farm Mutual Automobile Insurance Co.
 State Farm Fire and Casualty Company
 State Farm County Mutual Insurance Company of Texas
 State Farm Indemnity Company

12-0582-1294

160-50877 Rev. 10-89 Printed in U.S.A.

12-1134-604

AFFIDAVIT OF VEHICLE FIRE (All Questions Must Be Completed)

1. Name of Insured: [Redacted] Name of Owner: [Redacted]
 Address: [Redacted] Home Phone: [Redacted]
 Date of Birth: [Redacted] Marital Status: Married Single No. of Dependents: 1
 Social Security No.: [Redacted] Driver's License No.: unknown
 Occupation: auto collision repair
 Employer's Name: Mike Mashburn
 Address: _____ Phone: 762-1820

RECEIVED
 APR 20 1999
 Columbia CSC
 Columbia, TN

2. Date of Fire: 4-16-99 Time: 7:30 A.M. P.M.
 Make of Vehicle: Ford Year: 99 Model: F450 Body Type: regular cab Color: Black
 Vehicle ID #: _____ License Plate #: _____ State: TN
 Certificate of Title #: _____ If none, why? burnt in fire
 Number of cylinders: 6 H.P. or C.I. or Liter: 4.6 Odometer reading: 13,400
 Was vehicle locked? Yes No Were windows rolled up? Yes No
 When did you last see your vehicle? Date: 4-16-99 Time: 7:15 A.M. P.M.
 Specific location where vehicle burned: driveway by house
 Reason vehicle was left at this location: where always parked
 Name and address of person who left auto at this location: [Redacted]

Their driver's license no.: License burnt in
 When was the fire discovered? Date: 4-16-99 Time: 7:30 A.M. P.M.
 Who made the discovery? [Redacted]

When was fire reported to fire department? Date: 4-16-99 Time: 7:30 A.M. P.M.
 Name and Location of Fire Station: Leoma

Describe fire (where, color of smoke, cause): fully engulfed in flames when saw. Red, orange, blue, white flames. Cause unknown

Was vehicle being driven? Yes No Describe exactly what happened prior to noticing smoke or fire (electrical or mechanical malfunction): unknown

Were you carrying a container of flammable liquid in the vehicle at the time of fire? Yes No
 If yes, give type of liquid _____, amount _____, size and type of container _____, location of container at time of fire _____

Did you smell smoke or see flames first? yes both

6. Date car purchased _____ New Used Purchase price \$ 20
 Trade-in PO Allowance _____
 Seller Dealer/Individual Name and Address Karen at Steve Williams
 How did you learn the car was for sale? new car
 How was the car paid for? Cash Check
 If financed, name and address of finance company First Virginia Credit Serv
P.O. Box 16030 Falls Church Virginia 22040-1630
 Account # _____ Balance Due \$ not sure Loan Terms _____ Months _____
 Date of last loan payment made 4-1-99
 Is account past due? Yes No How long? _____
 Are keys in your possession? Yes No Ignition key # in trunk Trunk key # _____
 Do you have other theft insurance? Yes No Policy # _____
 Name of insurance company _____
 Was this a rebuilt wreck? Yes No If yes, name of rebuilder _____
 Was it a recovered theft? Yes No If yes, date of theft _____

7. Amount for which you are making claim \$ _____

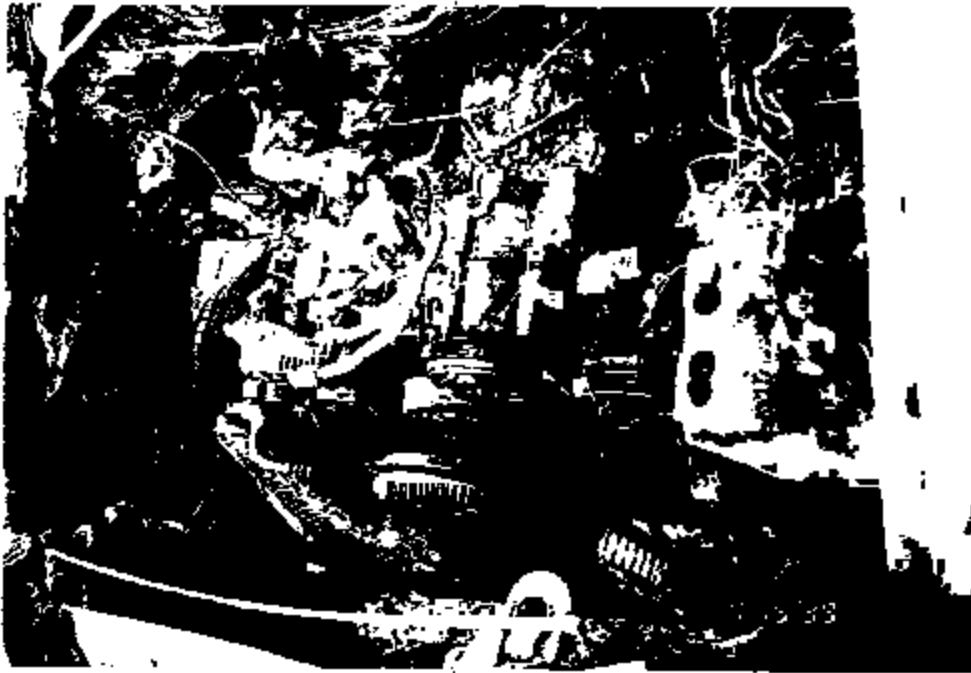
8. Are the answers you have given true to the best of your knowledge and belief? Yes No
 Witness _____ Policyholder _____
 Address _____

SUBSCRIBED AND SWORN TO BEFORE ME this 21 day of April, 1999
 in Lawrenceburg, Tennessee County, Lawrence
 Notary Public: William R. Gier My commission expires: 3-31-2002

CLAIM PHOTO TRANSMITTAL



CLAIM PHOTO TRANSMITTAL



Page 22





FE04-070 C 2140

ORIGIN AND FIRE SPREAD

The fire began on the interior of the motor compartment on the driver's side at the location of the power steering pump and hydraulic booster for the vehicle brakes. Flame development included the combustible liquid released as a result of a failure of a hose line with subsequent ignition of plastic and rubber components on the driver's side of the motor. The unchecked fire growth within the motor compartment resulted in flame spread through the firewall and into the passenger compartment area where the ignition and burning of plastic components of the dash and the upholstery of the seats, doors and overhead occurred. The fire department did respond and extinguish the fire, however, extensive damage did occur to the vehicle prior to extinguishment.

FIRE CAUSATION

The cause of the fire is the release of a combustible liquid onto hot engine components resulting from the failure of a hose line or line coupling. No determination could be made as to which line failed first; either a power steering line or hydraulic brake line. The opinion as to the fire cause is based on the following:

- 1) Fire flow and demarcation patterns on motor compartment components, fenderwell, firewall, hood and grill area indicating the fire began at the interior of the motor compartment on the driver's side at the location of the power steering pump and hydraulic brake booster.
- 2) Burn and char patterns on motor compartment compartments, firewall, and passenger compartment area further indicating the fire began at the interior of the motor compartment on the driver's side at the location of the power steering pump and hydraulic brake booster.
- 3) Oxidation and demarcation patterns on motor compartment components, fenderwell, firewall and grill area indicating the fire began at the interior of the motor compartment on the driver's side at the location of the power steering pump and hydraulic brake booster.
- 4) The elimination of other potential causes.
- 5) Information provided by the insured to State Farm Insurance Company.

EVIDENCE OBTAINED DURING THE SALVAGE EXAMINATION

By this Investigator

An engine oil and two debris samples were removed from the salvage and are currently stored at TechniFire's office in Chattanooga, Tennessee. Sample one contained debris removed from the driver's side of the passenger compartment. Sample two contained debris removed from the passenger's side of the passenger compartment.

By other Investigators/Agents

There were no indications that any evidence had been removed by others prior to my examination.

INSPECTION SUMMARY

Exterior

The heaviest damage to the exterior of the vehicle occurred at the areas at the front of the vehicle including the motor and passenger compartment areas. All four tires and wheels were on the vehicle when the loss occurred. All four tires were oversized and were not stock equipment. There were no indications of pre-fire body damage. There was no indication that any exterior component had been removed prior to the fire.

Undercarriage

The damage to the undercarriage of the vehicle was limited to the area adjacent to the motor compartment and is the result of heat and flame impingement from the fire within. There is no indication that the fire began at the undercarriage area of the vehicle.

Motor Compartment

The motor compartment was extensively damaged as a result of the fire. Plastic and rubber components were melted and degraded or consumed during the course of the fire. All components of the motor compartment appear to have been in their appropriate locations at the time the fire occurred. The damage configuration within the motor compartment does indicate the fire's development on the driver's side of the engine at the location of the power steering unit or hydraulic brake booster system.

Passenger Compartment

The passenger compartment was gutted by the fire. No upholstery or dash material remained. All components of the passenger compartment appear to have been in their appropriate locations at the time the fire occurred. The driver's side door was closed and the window was in the "up" position. The passenger's side door was opened during the initial stages of the fire but was apparently reclosed. The damage configuration within the passenger compartment does indicate the fire's development within the adjacent motor compartment with extension through the firewall into the passenger compartment area.

SYSTEMS

Electrical

Both the primary and secondary electrical systems were connected when the fire occurred. The battery remains were found in the motor compartment area. There was no evidence of arcing or shorting at the battery or primary wiring. The secondary wiring in both the motor and passenger compartment was extensively damaged as a result of heat and flame exposure. There was no indication of arcing or shorting found.

Fuel System

The fuel tank and all rigid and flexible lines were connected when the fire occurred. The fuel system components within the motor compartment were damaged as a result of heat and flame impingement, however, fuel lines within the motor compartment were intact. There was no indication that a failure of the fuel system resulted in the fire.

Drive Train

The motor oil level showed "full" on the dipstick. No visible grit or metallic particles were found. All of the major drive train components were found in their appropriate locations and externally appeared to be operable. There is no indication that a failure of the drive train is the cause of the fire.

PE84-878 C 2143

Submitted this 10th day of May, 1999.

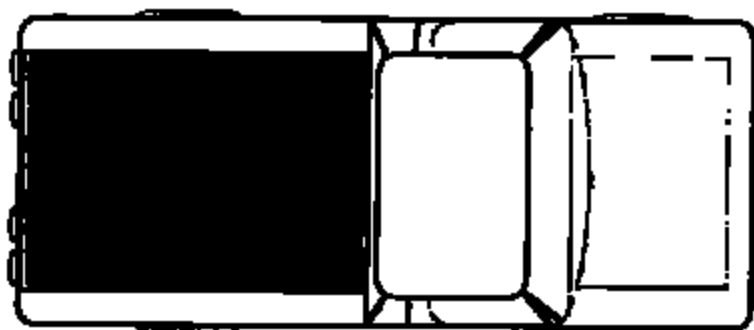


R. Glenn Aslinger, CFI

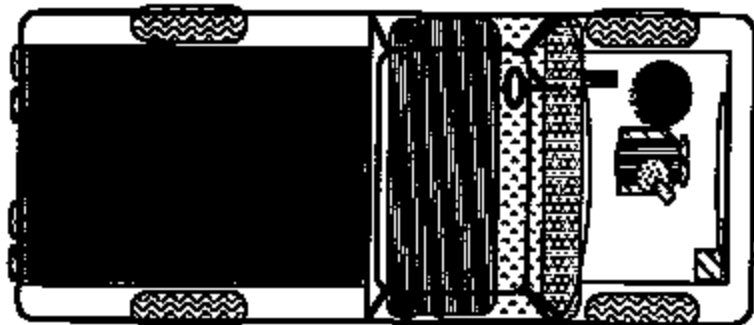
TechniFire Services Company
P. O. Box 17358
Chattanooga, TN 37415
(423) 878-1700

FB84-078 C 2144

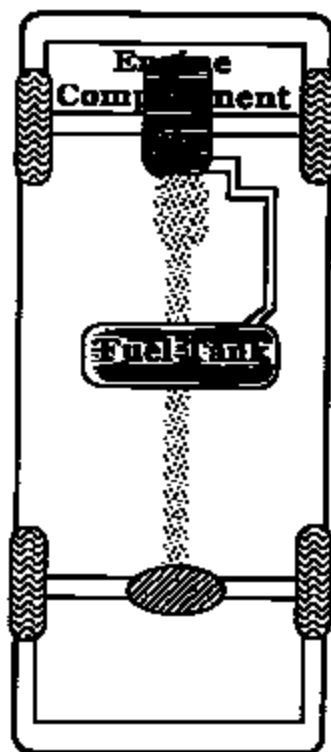
Insured: [REDACTED]
DOL: April 14, 1999
Policy No. [REDACTED]
Claim No. [REDACTED]
TechniFire No. 990416-05-D-3145



Top View



Interior View



Underside View



Area of Origin



Photo Information

1. Front and driver's side of the vehicle. (3)

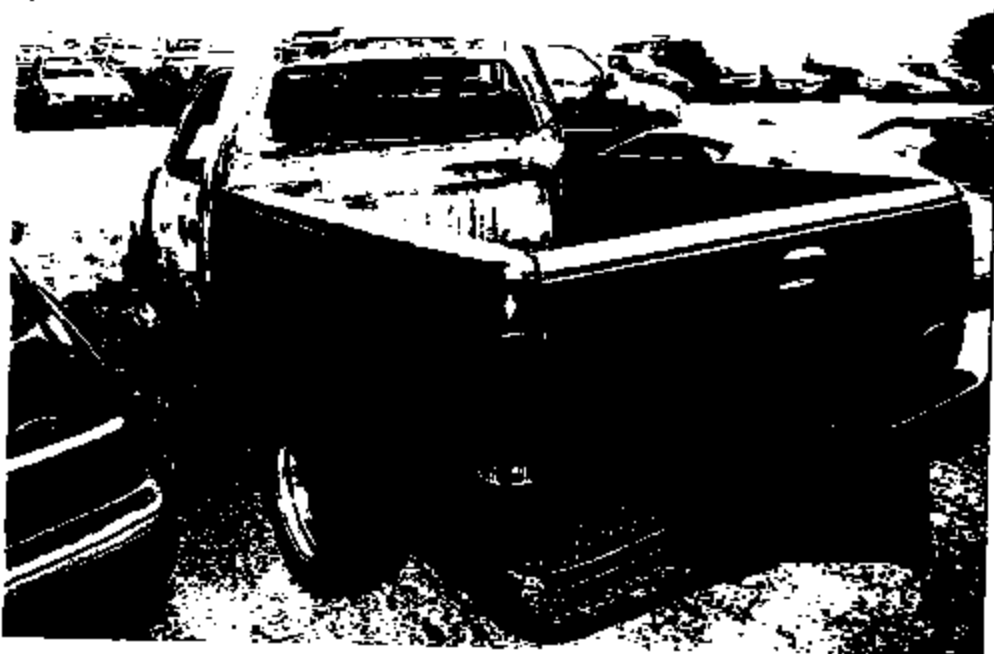


Photo Information

2. Rear and driver's side of the vehicle. (4)



Photo Information

3. Rear and passenger's side of the vehicle. (5)



Photo Information

4. Front and passenger's side of the vehicle. (2)



Photo Information

5. All four stock tires and wheels had been replaced by oversized tires and wheels. (6)



Photo Information

6. Overview of the interior passenger compartment through the rear window. (6)

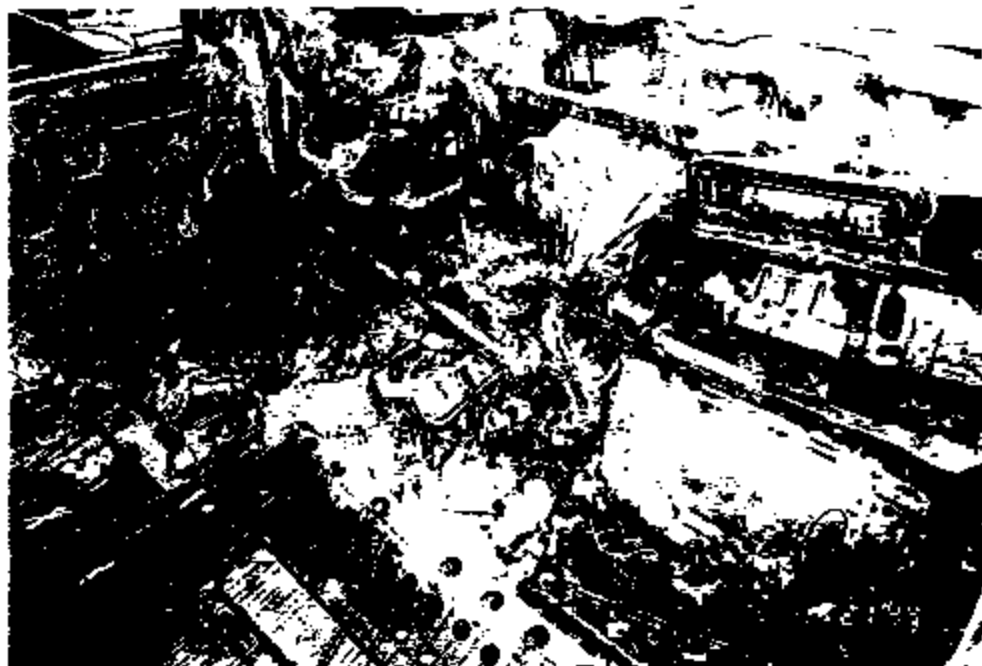


Photo Information

7. Oxidation and demarcation patterns as well as other damaged components indicate the fire's development within the interior of the engine compartment extending through the firewall into the hood area.



Photo Information

8. View of the interior dash from the interior of the passenger compartment appears to show the fire damage that occurred.



Photo Information

16. View of the front seating area of the vehicle. The vehicle is a 1964 Ford Mustang.

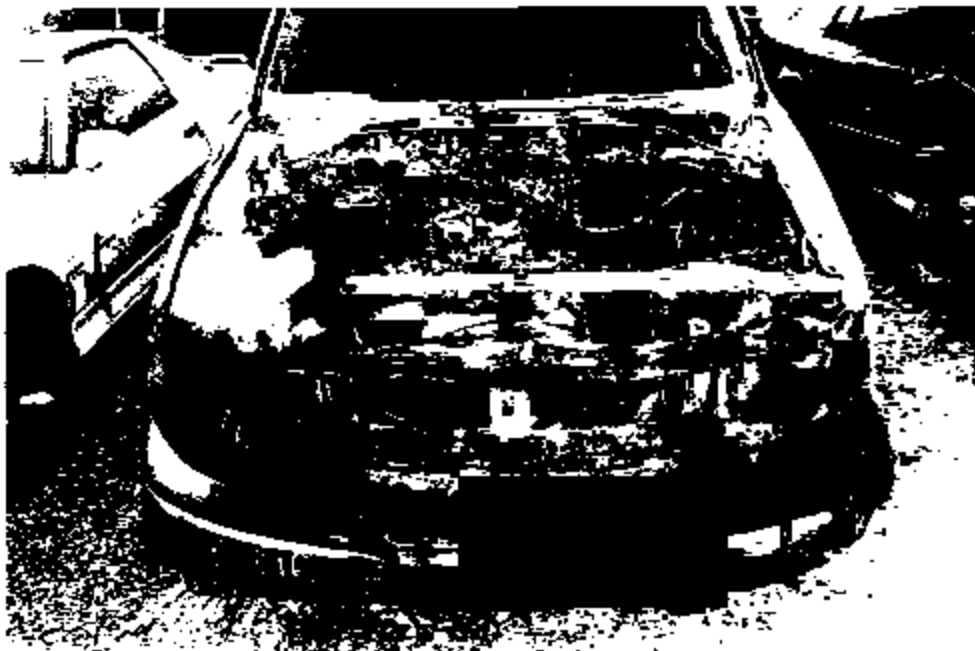


Photo Information

17. Overview of the front of the vehicle. The vehicle is a 1964 Ford Mustang. The photograph shows the hood, windshield, and front grille area. The vehicle is heavily damaged, with significant deformation of the aluminum and steel structure. The interior of the vehicle is also visible, showing the front seats and dashboard area.



Photo Information

11. Close-up view of the front grille area and hood of the vehicle, showing significant degradation of components indicates the front end of the vehicle was involved in an impact with the front of the vehicle. (25)



Photo Information

12. View of the front left side of the vehicle, showing the front wheel, tire, and suspension components. (26)



Photo Information

13. View of the driver's side, front tire and wheel. Shift in fender position and inward wheel development at the driver's side of the master cylinder at the beginning of the stroke, master pump and booster brakes. (23)



Photo Information

14. Overview of the interior of the engine compartment. Master cylinder, master pump, and booster brakes. (24)



Photo Information

15. The battery terminals were found at this location. The battery was found to be shorting or arcing of the primary wiring. (15)



Photo Information

16. The above terminal was found at this location. (16)



Photo Information

17. The fuel lines in the motor compartment.

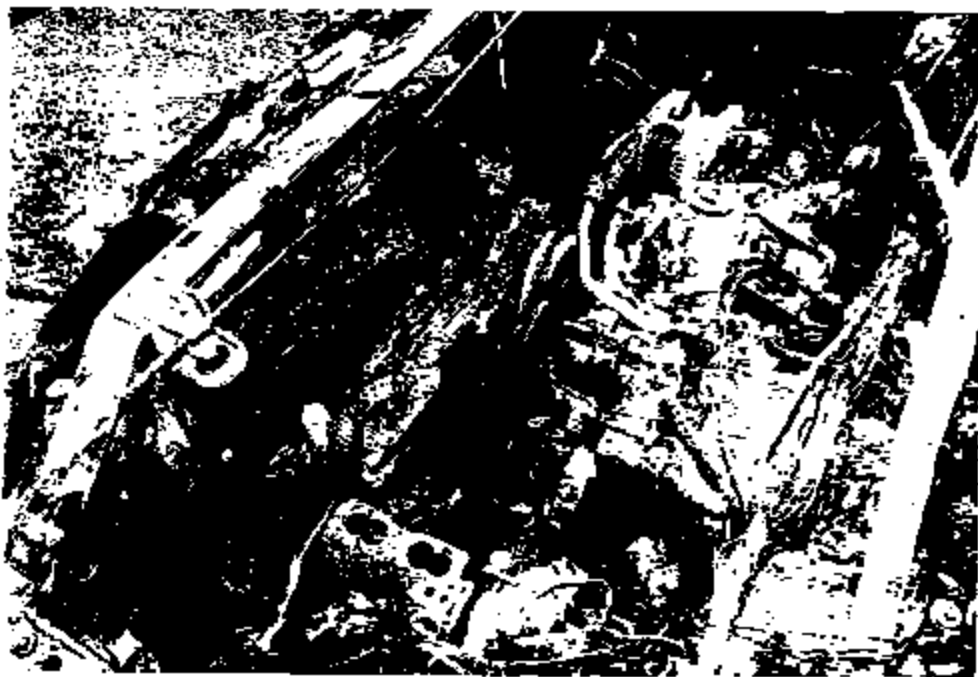


Photo Information

18. Overview of the motor compartment.



Photo Information

19. Close-up view of the area of fire origin. Power steering pump and booster brake at the front of the engine compartment. [32]



Photo Information

20. Close-up view of the power steering pump.



Photo Information

21. Close-up view of the valve and fittings at the top of the engine.



Photo Information

22. Another close-up view of the valve and fittings at the top of the engine.

Continuation Sheet of Report



Photo Information

02. This photograph is a close-up
determined to be a close-up of
person standing in the

FD-302 (Rev. 5-22-64)

State Farm Insurance Companies

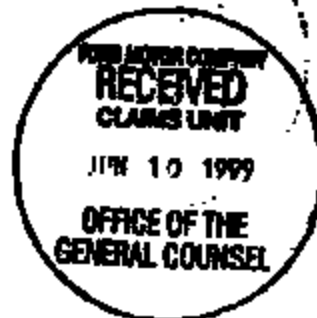


Claim Service Center
P.O. Box 1558
323 E. James M. Campbell Blvd.
Columbia, TN 38402
Telephone: (931) 388-2935

June 4, 1999

Ford Motor Company
ATTENTION: Howard Keyes
Manager Claims Department
Park Lane Tower West, Ste. 400
3 Park Lane Boulevard
Dearborn, MI 48126

CERTIFIED MAIL - RETURN RECEIPT REQUESTED



RE: Claim Number: [REDACTED]
Insured: [REDACTED]
Date of Loss: 04/14/99
Vehicle: 1999 Ford F150 Pickup
VIN Number: 1FTZF1720XN [REDACTED]

Dear Mr. Keyes:

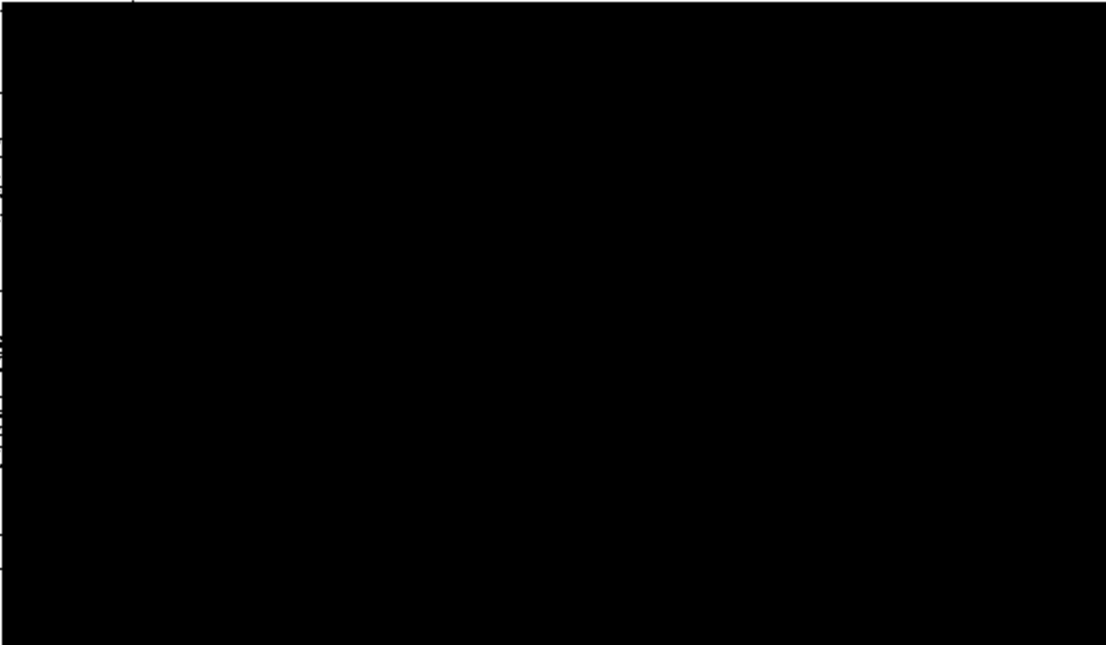
The identified 1999 Ford pickup is insured by State Farm Mutual Automobile Insurance Company. This 1999 Ford pickup experienced an engine compartment fire.

State Farm would like to give you an opportunity to inspect the vehicle and give you advanced notice of our potential subrogation claim. Please contact me at (931) 388-2935 to set up a time for your inspection.

Sincerely,

Ron Freeman
Ron Freeman, AIC
Claim Specialist
State Farm Mutual Automobile Insurance Company
(931) 388-2935

RF/034/0604035



PE84-878 C 2159

Sentry Claims Service
P.O. Box 8022
Davenport, IA 52808-8022

Kim Verner
Claims Representative
kimberly.verner@sentry.com

888 458-5301
800 635-3377 x5301
363 458-5252 Fax



April 9, 2004

FORD MOTOR COMPANY
ATTN SHAWN NORTON
PARKLANE TOWERS WEST
SUITE 300
3 PARKLAND BLVD
DEARBORN MI 48126-2568

RECEIVED APR 16 2004

*Freeman, Kristen
Sent
email
to
Kimberly
Verner
4/14/04*

RE: Insured: [REDACTED]
DOL: 5/18/03
Claim No: [REDACTED]

Dear Mr. Norton:

This letter is in response to your acknowledgment of our loss claim. We have gathered the information that you required.

The date of the fire was May 18, 2003 in Ocean Springs, MS. The vehicle is a 2000 Ford F150, VIN# 1FTRX17L8YN [REDACTED]. It was burned due to a fire starting in the engine area. The driver had parked it outside of his apartment building at approximately 8:30 p.m. and the fire started at 3:00 a.m. that morning. The vehicle was not running and the keys were not in the ignition. The fire and heat/smoke caused damage to a vehicle parked next to it and the apartment building.

The vehicle in question had 105,551 miles on it when the fire occurred and was purchased new by [REDACTED] in July 2000.

We had assigned EFI to do a cause and origin investigation into the fire and EFI, along with the Jackson Police Department, were unable to determine its cause. This could possibly be attributed to the extent of the fire damage.

The vehicle is located at Copart Auto Auction [REDACTED] AL [REDACTED]. Their phone number [REDACTED]. The Lot# is [REDACTED].

REG-078 C 2189

*- NO VEH
- WSD 7/03/00
105,551 (M)
MS*

Serving members of the Sentry Insurance Group:
Sentry Insurance Mutual Company
Dairyland Insurance Company
Dairyland Casualty Mutual Insurance Company of Texas
Dairyland
Dairyland Casualty Mutual Insurance Company of Texas

Sentry Life Insurance Company
Sentry Life Insurance Company of N.Y.

Millennium Insurance Company
Fidelity General Insurance Company
Sentry Select Insurance Company

*200-Yes
1000 DCO - 3415
Mey. Str. 1a - 3415*

FORD MOTOR COMPANY

Page 2

April 9, 2004

If you need anything further, or have questions, please feel free to contact us. I have enclosed documents concerning this loss.

Sincerely,

Kim Varnar
Claims Representative
Sentry Select Insurance Co.

Enclosures

Company
Name, Phone Number, Address

FEB4-078 C 2181

AUTOMOBILE ACCIDENT REPORT
COMMERCIAL VEHICLES

- 1 ANOTHER OCCUPIED VEHICLE
- 2 ANY PERSONAL INJURY
- 3 A FIRE/STEAM
- 4 EXTENSIVE PROPERTY DAMAGE

License No. (with Driver name)
 Year License No.
 Year Report No.

SUBMIT THIS WRITTEN REPORT ON EVERY ACCIDENT PROMPTLY

1. POLICY-HOLDER	Name of Policyholder		City		State
	[REDACTED]		JACKSON		MS
2. POLICY-HOLDER VEHICLE	Make and Year		Model		Total Loss
	FORD 2000		15TRX HILLY		
	Managed at BLOXI, MS		If Total, give weight		
Name and Address of Owner if not owned by Policyholder					
3. POLICY-HOLDER TRAILER IF ANY	Make and Year		Registration No.		License Plate No.
	Type Damage		Name and Address of Owner if not owned by Policyholder		Long Term Leased? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. LEASED VEHICLE	Name of Holder		L.L.O. No.		PERMIT NO.
	TRIP MADE UNDER		L.L.O. No.		PERMIT NO.
5. DRIVER & PASSENGERS OF POLICY-HOLDER VEHICLE	Driver's License No.		Date of Birth		Phone
	Operator's Business Co.		Operator's Business Co.		
	Operator's Name and Address		Operator's Name and Address		
6. OTHER VEHICLE OR PROPERTY INVOLVED	Owner's Name and Address		Vehicle Make and Year		License Plate No.
	[REDACTED]		FORD EXPLORER 2000		MS. Color
	Number of Garage		Type of Damage		Est. Cost of Repair
[REDACTED]		FIRE DAMAGE ON PASSENGER SIDE OF VEHICLE		?	
7. OPERATOR AND PASSENGERS OF OTHER VEHICLE	Operator's Name and Address		Passenger Name and Address		Phone
	[REDACTED]		[REDACTED]		Phone
	[REDACTED]		[REDACTED]		Phone
8. SLEEPED PERSONS	Name and Address		Name and Address		Injury
	[REDACTED]		[REDACTED]		Injury
	[REDACTED]		[REDACTED]		Injury
	Hospital where taken		Name of Doctor		
9. DATE, TIME, PLACE	Date of Accident		Time		AM or PM
	5/16/03		3:00		PM
10. POLICE AND WITNESSES	Reported to Police		Reported to State Motor Vehicle Bureau?		Date Reported
	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		5/16/03
	Witness Name and Address		Witness Name and Address		Phone
[REDACTED]		[REDACTED]		Phone	
Date of Report					
5/16/03					

FD-870 C 2103



EFT

Engineering and Fire
Investigations

318 Seaboard Lane
Suite 104
Franklin, TN 37067-8242
Tel: 615-778-0160
Fax: 615-778-0170
www.efiinfo.com

FIRE INVESTIGATION Report One. 0

*Varnes
Industry*

INSURED: [REDACTED]
LOSS LOCATION: [REDACTED]
DATE OF LOSS: Eight Mile, Alabama
May 16, 2003
CLAIM NO: [REDACTED] 355-5
EFI File NO: 94218-01067

Report Date: May 29, 2003
Prepared For: Sentry Insurance Company
P.O. Box 8022
Davenport, IA 52808
Attention: Ms. Kim Varnes

**THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSEE.
RELEASE TO ANY OTHER COMPANY, CONCERN, OR INDIVIDUAL IS SOLELY THE
RESPONSIBILITY OF ADDRESSEE**

94216-01089

May 29, 2003

Insured: [REDACTED]

ASSIGNMENT

The assignment to conduct an investigation into the cause of the fire that involved the 2000 Ford F-150 Pick-up in question was received on May 21, 2003. The investigation commenced on May 22, 2003.

ENCLOSURES

- 1) Vehicle Description Sheet;
- 2) Twenty-eight (28) 35mm color photographs with explanation sheet;
- 3) Additional Materials Packet containing negatives with photographs;
- 4) National Highway Transportation Safety Administration's recall and complaints on the 2000 Ford F-150 pick-up.

INVESTIGATION

The 2000 Ford F-150 Pick-up with VIN #1FTRX17L6Y [REDACTED] was inspected at the secured lot of Copart located at [REDACTED] Eight Mile, Alabama [REDACTED] on May 22, 2003. The vehicle had been parked in the driver's apartment building parking lot for approximately nine hours before the fire was discovered. The fire spread beyond the confines of the vehicle and subsequently damaged a 2002 Ford Explorer parked next to it.

Exterior examination of the vehicle revealed heavy fire damage involving the front cap. The grill and associated components had been consumed. The aluminum hood lid had melted. A small portion of the hood lid remained on the rear driver's side at/near the hinge assembly. The heat patterns on the driver's door and side panel were at/above the level of the seat, approximately mid-way of the door. The patterns on the passenger side extended further down than those on the driver's side. The patterns on the front fender extended to the lowest point. The passenger side wheel exhibited more heat damage than the driver's side.

The driver side outside mirror remained while the passenger side was completely consumed. The weatherproof seal on the front windshield had slightly melted down the driver's side "A" post while the passenger side had been completely consumed by fire.

94216-01069

May 29, 2003

Insured: [REDACTED]

The exterior fire patterns indicated the fire had originated in/at the passenger side engine compartment and subsequently spread into the interior of the vehicle.

The interior of the vehicle had been gutted by fire. Most all of the combustibles comprising the dash, seats and other components had been consumed. The floorboard area was fire damaged where the fire penetrated the firewall and entered the passenger compartment on the right/passenger side. No adverse electrical activity was determined during the examination of the wiring found in the dashboard and the doors. The conductors and the fuse panel had been damaged but showed no signs of the fire's origination. The damage in the passenger compartment was secondary to the initial ignition of the fire.

Inspection of the engine compartment revealed extensive fire damage indicative of the origin. The patterns found on the radiator were indicative of the fire originating on the passenger side due to remaining aluminum at the lower middle and driver side. The damage inside the engine compartment was compounded due to the subsequent ignition of fluids and fuels released as the brake fluid reservoir and fuel lines were compromised during the fire. Soft metals, upper hoses, HVAC lines and electrical equipment were destroyed. The damage indicated the fire had originated in the area of the passenger side inner fender.

The electrical wiring was traced and the system inspected but no electrical arcing/faulting was noted.

The most damage was centralized in the area of the electronic control module mounted on the passenger side inner fender behind the battery. The components in this area were determined by viewing an exemplar vehicle during the course of the scene examination. No destructive actions were taken during the examination of this area due to the potential need for an engineering evaluation or joint inspection with Ford representatives.

No samples were collected or indicated during the inspection. All of the evidence was left relatively intact for future inspection as discussed with Kim Varner.

A database search failed to produce any general or safety recalls pertaining to the electronic control module. A copy of the information is included for your review.

94216-01089

May 29, 2003

Insured: [REDACTED]

DETERMINATION OF ORIGIN AND CAUSE

The burn pattern analysis indicates the fire originated in the engine compartment at/along the passenger side inner fender at the location of the electronic control module. The final determination of cause is pending further investigation.

COMMENTS

As discussed with Kim Varner, she is going to notify Ford Motor of this loss. A future inspection is anticipated with their representatives. As soon as that inspection can be arranged, please let me know so I can arrange my schedule to be present.

The file is being placed in an inactive status pending the scheduling of the joint inspection. If I can be of further assistance, or if additional information is required, please do not hesitate in contacting me.

Todd G. Posey
Fire Investigator
Engineering and Fire Investigations

File Diary: 30 Days

TGP/j

CC: E. METTS HARDY _____
VICE-PRESIDENT, FIRE INVESTIGATIONS

PED4-BTS C 2187

94216-01089

May 29, 2003

Insured: [REDACTED]

PHOTOGRAPH EXPLANATION SHEET

- 1) Front view of the insured vehicle.
- 2) Passenger side view with low burn patterns to front fender.
- 3) Rear of insured vehicle.
- 4) Tag displayed on insured vehicle.
- 5) Driver side of insured vehicle with line of demarcation on driver door, indicating a less prominent fire on that side of the vehicle.
- 6) Vehicle identification plate, located at driver side front windshield.
- 7) Roof of the insured vehicle.
- 8) Passenger side front tire.
- 9) Passenger side rear tire.
- 10) Driver side front tire.
- 11) Driver side rear tire.
- 12) Driver side fuel filler assembly.
- 13) Driver side view of the front passenger compartment.
- 14) Driver side view of the rear of the passenger compartment.
- 15) Passenger side view of the passenger compartment.
- 16) Passenger side view of the rear of the passenger compartment.
- 17) Driver side outside mirror still attached to the door.
- 18) Remains of the hood on the driver side.
- 19) View of the weather strip, located on the "A" post of the driver side.
- 20) Passenger side view of the engine compartment.
- 21) Front view of the engine compartment.

94216-01089

May 29, 2003

Insured: [REDACTED]

- 22) Driver side view of the engine compartment.
- 23) Wiring harness in the engine compartment, that was examined.
- 24) Wiring harness that runs through the firewall.
- 25) Firewall penetration on the passenger side.
- 26) Battery located on the passenger side.
- 27) Battery connection that was examined on the passenger side.
- 28) 2000 model Ford F-150 that was examined for the relationship of wiring, hoses and mechanical appliances for their places in reference to the origin of the fire.

State of Mississippi

Fire Service Incident Report

Structure Fire #111	Wildfire #111	Powerline Down #111	False Alarm/Noxious #111	Emergency Medical Serv
Mobile Home #121	ESD Motor Vehicle #122	Service Call #120	Smoke Detector Malfunction #121	Investigation
Vehicle Fire #131	Rescue Drowning #122	Smells/Odor Removed #121	Alarm System Malfunction #121	Personnel
Food/Water/Waste #141	Refrigerator/Mech #122	Animal Police #120		Specialty
Robbery/Shop #151	Bus/Land Vehicle/PO #112	Unusual Burning #101		Weather
Garbage Dump/Landfill #112	Deceased SPN/Land #12	False Alarm #100		Unattended

Structure Fire #111	Wildfire #111	Powerline Down #111	False Alarm/Noxious #111	Emergency Medical Serv
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Garbage Dump/Landfill #112	Deceased SPN/Land #12	False Alarm #100		Unattended

Residential	Commercial	Industrial	Government	Public Buildings	Other
Single Family Dwelling #110	Elementary School #121	Warehouse #101	Police Station #111	City Hall #111	Church #111
Multi-Family Dwelling #120	High School #121	Manufacturing #101	Fire Station #111	Courthouse #111	Religious #111
Apartment #111	College #121	Warehouse #101	Post Office #111	Library #111	Medical #111
Church #111	High School #121	Warehouse #101	Police Station #111	Courthouse #111	Religious #111
Restaurant #111	College #121	Warehouse #101	Post Office #111	Library #111	Medical #111
Merchandise #111	High School #121	Warehouse #101	Police Station #111	Courthouse #111	Religious #111
Bank #111	College #121	Warehouse #101	Post Office #111	Library #111	Medical #111
Hardware/Furniture #111	High School #121	Warehouse #101	Police Station #111	Courthouse #111	Religious #111
Service/Bus Station #111	College #121	Warehouse #101	Post Office #111	Library #111	Medical #111
Office Building #111	High School #121	Warehouse #101	Police Station #111	Courthouse #111	Religious #111

Highway #101	Coasting Area #101	Apex #101	Warehouse #101	Building #101	Vegetation #101
Gasoline #101	Boat #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Lab #101	Laundry Room #101	Vehicle Truck #101	Warehouse #101	Warehouse #101	Warehouse #101
Assembly Area #101	Storage Rooms #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Assembly Area #101	Coast #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Dist. Wng Room #101	Tooth Area #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Substation #101	Garage/Carport #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Substation #101	Purman #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101
Substation #101	Water Heater #101	Vehicle #101	Warehouse #101	Warehouse #101	Warehouse #101

Chemical	Chemical	Chemical	Chemical	Chemical
Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101
Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101
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Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101
Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101	Gasoline #101

None	None
\$1-\$1,000	\$1-\$1,000
\$1,001-\$10,000	\$1,001-\$10,000
\$10,001-\$25,000	\$10,001-\$25,000
\$25,001-\$50,000	\$25,001-\$50,000
\$50,001-\$100,000	\$50,001-\$100,000
\$100,001-\$250,000	\$100,001-\$250,000
\$250,001-\$500,000	\$250,001-\$500,000
\$500,001-\$1,000,000	\$500,001-\$1,000,000
> \$1,000,000	> \$1,000,000

138576
PLEASE DO NOT SIGN IN THIS AREA

Sentry Claims Service
P.O. Box 8022
Davenport, IA 52808-8022

Kim Vamer
Claims Representative
kimbody.vamer@sentry.com

563 459-5301
800 636-3377
563 459-6262 Fax



September 8, 2003

FORD MOTOR COMPANY
PO BOX 6248
DEARBORN MI 48126

RE: Insured: [REDACTED]
Claimant: [REDACTED]
DOL: 5/16/03
Claim No: [REDACTED]

To Whom It May Concern:

We are placing you on notice of our subrogation claim on behalf of our insured. This loss concerns fire damage to a 2000 Ford F150, VIN# 1FTRX17L8YM [REDACTED] that occurred nine hours after it was parked. The fire was investigated and found to have occurred in the engine compartment along the passenger side inner fender in the area of the electronic control module, behind the battery.

The vehicle has been deemed a total loss. With this letter, we are also giving you notice of our intent to sell the above vehicle and secure the salvage proceeds. We will suspend salvage recovery for a period of three weeks, or until September 29 2003, to allow you the opportunity to have the vehicle inspected.

If after this date, you still wish to inspect the vehicle, storage charges will be transferred to your office for payment.

Please contact the undersigned to arrange for inspection.

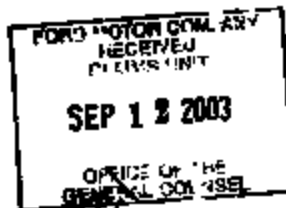
Sincerely,

Kim Vamer
Claims Representative
Sentry Select Insurance Company
(563) 459-5301

Sentry Select Insurance Co.

Serving members of the Sentry Insurance Group:
Sentry Insurance & Mutual Company
Dayland Insurance Company
Dayland County Mutual Insurance Company of Texas

Document
Created: 9/8/2003 10:45:16 AM



Handwritten notes: FI 10, 5/16/03, 100 F-150, VIN, REC'D 01 03, CONTINGENT CLAIMS

Sentry Life Insurance Company
Sentry Life Insurance Company of N.Y.

Midwest Insurance Company
Patriot General Insurance Company
Sentry Select Insurance Company