

**PE04-078**

**FORD**

**1/28/2005**

**BOOK 6 OF 12**

**ATTACHMENT F**

**PART 4 OF 6**

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March 15, 2004

Mr. William Clay Ford, Jr.  
CEO/Chairman of the Board  
Ford Motor Company  
1 American Road, Room 612  
MailDrop CA 36  
P. O. Box 1758  
Dearborn, MI 48121-899

Re: [REDACTED] v. Ford Motor Company  
Our File: 1055-22  
Claim No: [REDACTED]  
D/L 3/12/03

Dear Mr. Ford:

This office has been retained to represent the interests of Sentry Claims Service as Subrogee of its insured, [REDACTED] in connection with this subrogation matter. Please direct all future correspondence and communication to my attention.

The incident which gives rise to this claim occurred on March 12, 2003. At that time [REDACTED] was in his home and his 2000 Ford F-150 pick-up truck was parked in the driveway. [REDACTED] heard an explosion. When he went to investigate, he found his Ford pick-up truck on fire. He evacuated everyone from his home and called the fire department. The fire was ultimately extinguished by the Wellington Florida Fire Department. [REDACTED] subsequently made a claim to his insurance company, which ultimately paid total benefits of \$18,600. Additionally, my client is entitled to recover prejudgment interest which presently comes to \$1,010.23, making the total due \$19,610.23. Please note that interest will continue to accrue at the rate of \$3.57 per day.

PE84-878 C 2243

Subsequent to the fire, Sentry Claims Service had the vehicle inspected by a Master ASE certified technician and certified vehicle fire inspector. The investigator concluded that based upon the damages sustained and the frame patterns present that the fire originated in the engine compartment and was caused by a leaking vapor control valve. I am informed that the subject valve is only a switching device and is not designed to vent or leak fuel vapors. My expert opines that excessive fuel vapors were created from the leaking subject valve a short time after the vehicle had been filled with fuel. They subsequently intruded into the underhood light assembly and were subsequently ignited by the underhood light circuit, which remains energized at all times. It is, therefore, apparent that this loss is the result of a defect in the F-150 manufactured by your company. Accordingly, we look to your company for payment of the previously referenced sum. Please forward to my attention your check made payable to Sentry Claims Service in the previously referenced amount within twenty-one (21) days from the date of this letter.

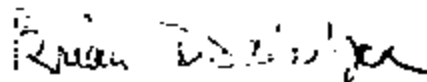
Finally, pursuant to the provisions of Florida Statute Section 627.4137, I request that you provide me, within thirty (30) days of the date of this letter, a statement under oath, of a corporate officer setting forth the following information with regard to each known policy of insurance, including excess or umbrella insurance, covering your company, and which was in full force and effect on the date of the subject incident. Specifically, I need to be furnished with:

- A. The name of the insurer;
- B. The name of each insured;
- C. The limits of liability coverage;
- D. A statement of any policy coverage defense which the insurer reasonably believes is available to such insurer at the time of filing such statements; and
- E. A copy of the entire policy.

This statute further requires that you notify the involved insurance carrier of this claim.

Thank you for your attention to these matters. Should you have any questions or comments, please do not hesitate to contact me.

Sincerely,



**BRIAN D. STOKES**  
For the Firm

Mr. William Clay Ford, Jr.

March 15, 2004

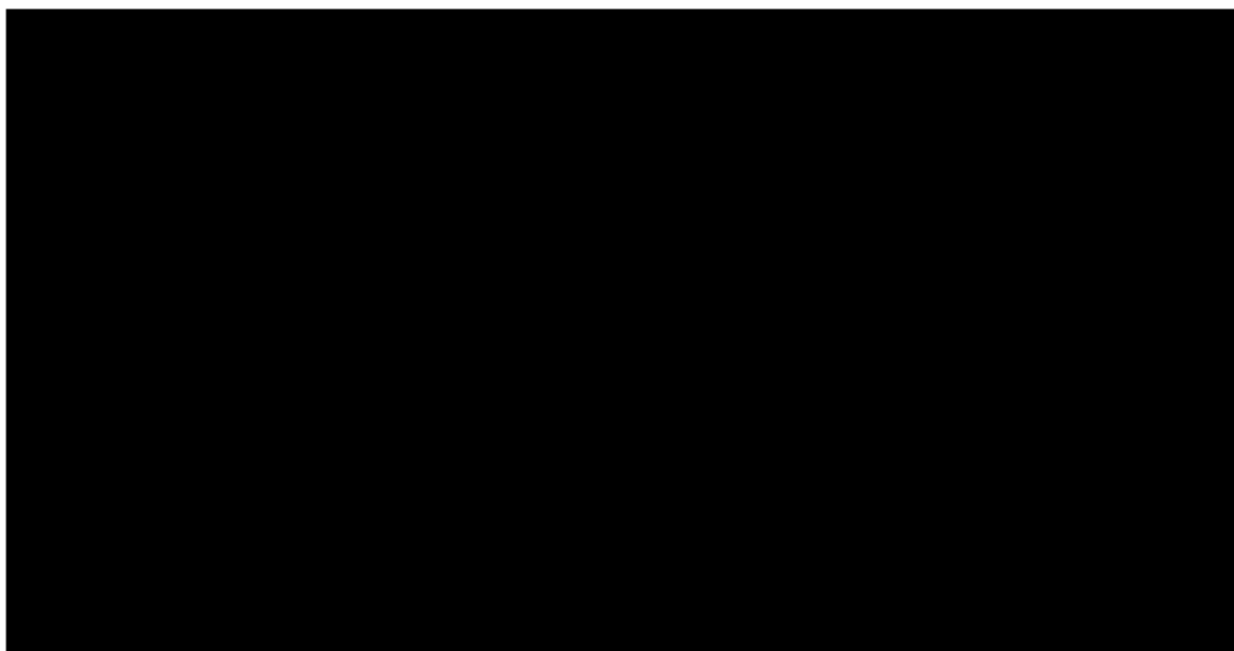
Page 3

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BDS:pjp

cc: Ford Customer Relationship Center  
P. O. Box 6248  
Dearborn, MI 48126

Elizabeth A. Co, Esquire



FE84-878 C 2246

**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 pickup truck, hereafter referred to as the subject truck. The fire was also reported to have migrated over to and damaged the rear of a 1999 Ford Expedition, hereafter referred to as the secondary truck.

**Preliminary Remarks:**

Master ASE certified technician and Certified Truck Fire Investigator, Richard Metzger, Florida Investigator license [REDACTED] arrived at Adesa, 12700 NW 42<sup>nd</sup> Avenue, Opa-Locka, Florida on November 7, 2003 at approximately 12:45 PM to inspect the subject truck. The receptionist informed the inspector that control number RX074 had been assigned to a 2000 Ford pickup and RX070 had been assigned to the 1999 Ford Expedition, both of which had been placed in section Z in the yard.

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. 1FTRX17L5YM [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 due to the partially melted odometer in the dashboard instrument cluster.

**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 truck had sustained severe fire damage to the front end. The aluminum hood panel had melted along with the windshield. 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 a layer of primer. Both front tires showed severe fire damage and had been partially consumed. The left front rim was heat-discolored while the right front rim showed only minimal fire damage. The glass in both front doors and in the right rear door had either melted or shattered as a result of the fire. The rear portion of the truck was void free of fire damage.



### Inspection of the Passenger Compartment:

This engine compartment fire apparently migrated into the passenger compartment over the cowl and through the windshield opening. The various access holes in the dashboard support panel also provided easy access for this fire to migrate into the passenger compartment through. Most of the dashboard pad had melted along with the instrument cluster. The material on the top of the seat cushions and the trim panels on the doors had melted, which exposed the foam backing. The headliner had been consumed and the exposed front portion of the inner roof panel was fire-scorched and void of paint.

### 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 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 intact. The upper portion of the power steering fluid reservoir support bracket was fire-scorched and void of paint. The lower portion of the bracket was coated with soot. There was a four by four inch hole melted in the left side of the front engine timing cover. The fuel hoses remained attached to the left rear of the fuel rail and they were intact and properly secured. The fire had consumed most of the combustible materials in the engine compartment, including most of the wiring insulation. The radiator and air-conditioning condenser were missing and presumed to have been consumed by the fire. The air filter housing, inlet pipe and the power steering fluid reservoir, all mounted above the left valve cover, had been consumed. The battery was mounted on top of the right inner fender and the plastic case was only partially melted. The battery cable ends and their respective cables were intact and showed no melting or excessive discoloration evident. The power cables connected to the alternator and the power distribution center remained intact and were properly connected. The wiring harness wires routed along the left inner fender had been severed below the point where the coolant overflow container would normally have been mounted. A close examination of the wires revealed there were flat spots at the ends adjacent to where they had separated, consistent with contact damages incurred from a foreign object. The damages to the wires would suggest the coolant overflow container fell on them at the time of the fire. The irregular electrical activity that resulted at the time the wires were severed, left the ends of all of the severed wires beaded, but none were heat discolored. The remainder of the wires were not brittle or fused together indicating the aforementioned beaded wires were not the result of an electrical short within their circuits. All sheet metal in the engine compartment was void of paint. Most of the severe fire scorching was visible on the upper sections of the sheet metal



and the upper sections of the components mounted in the engine compartment. The entire length of the cowl panel was fire-scorched and there was a deeper burn area visible above the power brake booster. The upper right side of the brake booster was fire-scorched and rusted. The brake master cylinder housing and fluid reservoir, both mounted directly below where the vapor control valve would normally be mounted on the cowl panel had been consumed. The vapor control valve along with the plastic and rubber hoses normally attached to it had been consumed. The two wires normally connected to the vapor control valve could not be isolated from the large tangled group of wires routed over the top of the power brake booster. There were two long wires lying in front of the brake booster that were melted and beaded on the ends. The Inspector traced these two wires back to where they entered the main wiring harness. There was a shorter third wire, hanging down in front of the brake booster that was not melted or beaded on the end and did not have a bend where it entered the main wiring harness. This would suggest it had separated from another wire in the harness during the fire. The location of the two long wires would suggest that they had originally been connected to the hood light, mounted directly above the vapor control valve while the hood is closed. The hood light on this model truck has power and ground at all times, even when the ignition is turned off. This would afford an ignition point for accumulated fuel vapors.

### Inspection of the Undercarriage:

The subject 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 void of fire damage, indicating this fire had been confined to the engine compartment area.

### Inspection of the Second Truck:

The secondary truck involved in this fire was a maroon-colored, four-door, 1999 Ford Expedition. It was parked across the aisle from the subject truck. The truck was positively identified by the V.I.N. 1FMRU1788X. At the time of the inspection the secondary truck did not carry a license plate. The current in-service mileage could not be established because the lens over the digital odometer in the dashboard instrument cluster was blackened from soot. The rear of the truck had sustained severe fire damage. The entire tailgate and the rear portions of both quarter panels were fire-scorched and void of paint. Both taillight assemblies had melted. The rear chrome bumper was discolored and heat-warped. The rear glass had melted and the right quarter glass had shattered as a result of the fire. The tailgate interior trim was partially melted. The rear of the third passenger seat was fire-scorched. The upper section of





seat cushion material had melted; along with the right quarter panel interior trim. The rear portion of the headliner was partially melted and hanging down above the center seat. All of the glass remaining was heavily coated with soot and smoke on the inside surfaces. There were no fire damages evident at the front portion of the truck. The secondary truck was equipped with a 4.6-liter, fuel-injected V8 engine. It was noted that there was a fuel stain on the right side of the power brake booster directly below the vapor control valve.

### **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 fuel vapors leaking/venting from the vapor control valve, which was not designed to leak or vent fuel or fuel vapors. The leaking vapors accumulated along the underside of the hood and eventually penetrated the hood light assembly. The electrical energy within the hood light subsequently ignited the fuel vapors to become the origin of this fire loss.

### **Comments and Recommendations:**

Nationwide Inspections Inc., recommends the Ford Motor Company be placed on notice for potential liability for damages sustained as a result of this fire loss since the fire appears to have resulted from the leaking/flawed fuel vapor control valve which was not designed to leak or vent 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.

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Supervisor

Attachments.



<b>Incident No.</b> 03-07721H	<b>Alarm Date</b> 10/21/2003	<b>Alarm Time</b> 23:13:43	<b>Arrival Time</b> 23:20:43	<b>Miles</b> 4	<b>Station</b> 27	<b>Shift</b> A
<b>Address</b> [REDACTED] WL, FL [REDACTED]						
<b>Vehicle</b> 13	<b>YPU</b> 943	<b>Ign. Factor</b> 31	<b>Mobile PL</b> 22	<b>Injuries</b> 0	<b>Deaths</b> 0	

<b>Owner</b> [REDACTED]	<b>Owner Address</b> [REDACTED] WL, FL [REDACTED]
<b>Occupant</b> None	<b>Occupant Address</b> N/A

<b>Property Val.</b> 30100	<b>Property Loss</b> 23000	<b>Contents Val.</b> 500	<b>Contents Loss</b> 500	<b>Est. Loss</b> 23500
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**Property Description**  
 A 2000 Ford F-150 pickup truck, black in color, bearing FL tag [REDACTED] and VIN 1F8017 [REDACTED]. The vehicle was parked in the driveway facing north. Exposures included: 1999 Ford Expedition, red in color, FL tag [REDACTED] VIN 1F8017 [REDACTED] parked north of the F-150. A 2000 Daewoo, blue in color, bearing FL tag [REDACTED] VIN KLA7A360Y [REDACTED] parked to the west of the F-150. A 1997 Nissan, black in color, bearing FL tag [REDACTED] VIN TN4AB41D1 [REDACTED] parked northwest of the F-150.

<b>Investigator</b> Tom Fucci	<b>Call Time</b> 71:26:00	<b>Case Time</b> 1:13:00	<b>Date Out</b> 10/22/2003	<b>Investigator 2</b> [REDACTED]
<b>Lead Agency</b> PDCFR	<b>Other Agency</b> TPSCU	<b>Deputy Name</b> McKenna, ID# 4624	<b>Other Agency Rep. No.</b> 03-126141	
<b>Vehicle Ref.</b> 0	<b>Arrest</b> 0	<b>Fines</b> yes	<b>Samples</b> 0	<b>Status</b> Closed-AC

**Area of Fire Origin**  
**Engine Compartment**

**Synopsis**  
 Based upon my investigation and the information provided to me, this fire was accidental in nature. A leak in the fuel pressure regulator caused atomized gasoline and vapor to be released and sprayed onto the engine manifold causing it to ignite and burn. This ignited the common combustible material in the engine compartment.

<b>Investigator Signature</b> [Signature]	<b>Date</b> 11/03/03
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Narrative for Incident 03-077238

**PRELIMINARY PARAGRAPH**

I was the on call investigator when I received notification from the Palm Beach County Fire Rescue Dispatch that an investigator was requested for a vehicle fire. Lt. McNamara from Rescue Engine 27 made the request at 2325 hrs. The weather at the time of the fire was clear, warm and dry with winds from the northeast at 10-15 mph. The weather was ultimately determined not to have been a factor in the cause of this fire.

**INVESTIGATOR'S ACTIONS AND OBSERVATIONS**

I arrived at the location at approximately 2351 hrs and met with Lt. McNamara. He stated that upon their arrival, they had a fire in the engine and passenger compartment of a Ford F-150 pickup truck and that the fire had moved into the passenger compartment of a Ford Expedition parked to the north of the pickup truck. He further stated that there were two other exposures to the fire that were damaged. Lt. McNamara stated that they pulled a pre-connected hose line and extinguished the fire without incident. He stated that the vehicles were parked in the driveway and that the owners were at home at the time of the fire.

I met with the owner of the Ford F-150 pickup truck who identified himself as [REDACTED], w/o, and dob [REDACTED]. He stated that he was at home and did not see or hear anything unusual. He stated that a neighbor was driving by the home and saw flames and smoke under the engine compartment of the pickup truck. The neighbor stopped at the house and knocked on the door getting the attention of [REDACTED] who then called 911. [REDACTED] stated that he uses the truck everyday and he had arrived at the residence between 5 and 6 pm. He stated that the last maintenance on the vehicle was an oil change and replacement of the alternator. [REDACTED] stated that he has had no mechanical or electrical problems with the vehicle. He further stated that he has full coverage on the vehicle through Sun Farm Insurance. [REDACTED] stated that he does not have any problems with anyone and does not know anyone who may have wanted to burn his vehicles. He further denied any financial or credit problems. He stated that he has a lawsuit pending from about 2 years ago, however, it was work related. I met with a wife who identified herself as [REDACTED]. She verified and confirmed the information provided by [REDACTED].

I conducted a perimeter search of the area and did not locate any containers or devices that were unusual for the environment. I took 35 mm photographs of the area and the vehicles involved. I noted a 2000 Ford F-150 pickup truck, black in color, bearing FL tag [REDACTED] and VIN 1FTR17E5 [REDACTED]. The vehicle was parked in the driveway-facing north. Exposures included: 1999 Ford Expedition, red in color, FL tag [REDACTED] VIN 1FMRU176EX [REDACTED] parked north of the F-150. A 2000 Dacoro, blue in color, bearing FL tag [REDACTED] VIN KLATAS207E [REDACTED] parked to the west of the F-150. A 1997 Nissan, black in color, bearing FL tag [REDACTED] VIN 1N4AB41D1VC [REDACTED] parked northwest of the F-150.

The damage on the exposures was noted as the following: the 1997 Nissan had heat damage to the rear passenger area only. This was in the area of the rear bumper and rear quarter panel only. The 2000 Dacoro had heat damage to the front passenger bumper and turn signal. The damage extended into the front passenger side tire and wheel well area. The 1999 Expedition suffered severe fire and heat damage to the exterior and interior. The rear tailgate was burned and melted. The rear passenger side had burnt marks from the bottom of the window and extending upward to the roof. The interior headliner was burned and melted. The common combustible material inside the passenger compartment was burned and melted. The front windshield was smoke stained. There was severe fire damage to the rear passenger compartment area, which was consistent with the fire coming from the Ford F-150 pickup truck and extending into the Expedition.

An exterior examination of the Ford F-150 pickup truck was conducted and revealed the following damage and observations. There was no damage to the rear end and tailgate area. There were tools and unsorted items in the bed of the truck that were undamaged. There was no fire, heat or burn damage to the rear driver's side bed. There was no fire, heat or burn damage to the rear passenger side to the front quarter panel. Both the driver and passenger side windows were up at the time of the fire and were broken by the fire. The broken glass was found on the ground and it was covered in black soot. The front passenger side tire was melted and burned. There was a hair's pattern on the front passenger side quarter panel, which was consistent with the tire burning. The front bumper/grill was melted and burned. The front driver's side tire was burned and somewhat melted. There was a burn mark on the front driver's side quarter panel that was consistent with the fire burning. The driver's side rear outside mirror was burned and melted.

Page 2

An examination of the engine compartment of the Ford F-150 pickup truck was conducted and revealed the following damage and observations. There was a clean burn mark on the bulkhead in the center. The battery was located on the passenger side and no fluids were found with the wiring or terminals. The vehicle computer was located on the driver's side inside quarter panel towards the rear bulkhead and no fluids were found. I noted that on the top of the manifold near the fuel injector and regulator was burned and melted. The manifold had melted from the engine compartment side and moving towards the front of the vehicle. This was consistent with the fire being inside the engine compartment and extending outward. There were engine parts around the manifold that were burned and melted. The electrical wiring was examined and no fuses were found. On the bulkhead, towards the top center was an indication of fuel being sprayed. Clean burn marks were observed on the bulkhead below this location at the natural openings into the passenger compartment. Clean burn marks were also observed on both the driver and passenger side interior quarter panels. The common combustible material inside the engine compartment had been consumed. There was glass and common combustible material around the bottom of the windshield on the driver side only and none was observed on the passenger side. There was no common combustible material around the top of the windshield in the center, but there was on the extreme corners on both driver and passenger sides.

An interior examination of the Ford F-150 pickup truck was conducted and revealed the following damage and observations. The dashboard was partially melted and burned. The steering column was partially melted and burned. There were common combustible materials inside the passenger compartment that were partially melted and burned. The handliner was also partially melted and burned. There was padding and material on the seats in the front and back. There were papers and other personal items that were in tact on the rear seat. The damage inside the passenger compartment was not consistent with a fire originating there.

A check through NICS revealed no matches for either owner. A check with the PBC Clerk of Courts revealed a pending civil action case involving [REDACTED] which verified the information, provided by him. A check with the PBC Appellate Office revealed that the residence was built in 1988 and the Anglin's are the only owners. A check through Palms revealed no negative information.

A check was conducted for any recalls on this model vehicle through the NHTSA Office of Defects Investigation. This revealed under Campaign ID Number: 98V194000, a recall on 1999 Ford F-150 for the fuel system, gasoline, fuel injection system. The recall date was August 14, 1998. The recall summary was that: the fuel pressure regulator O-ring may have been damaged when the fuel pressure regulator was installed in the engine fuel rail. If the O-ring is damaged, the fuel vapor or leakage may occur, if an ignition source is present, a fire could result. According to the recall information, the build dates for this model would be between 03/31/1998 and 09/29/2000. According to the VIN, the shipping date on this vehicle was prior to 01/05/2000, which indicates that this model and year vehicle would have been included in the recall.

#### CONCLUDING PARAGRAPH

The final determination is that this fire was accidental in nature. A leak in the fuel pressure regulator caused atomized gasoline and vapor to be released and sprayed onto the engine manifold causing it to ignite and burn. This ignited the common combustible material in the engine compartment and extended into the passenger compartment. There were several exposures to this fire that were damaged.

Incident 03-77288 Exposure 0

Dispatched Incident

Agency  Incident #  Incident Date  Time   
 Location  Map   
 Call Priority   
 Category  TAZ Dist  QW  Coordinates X/Y    
 County  Alarm Method  Alarm Level  SMS No   
 Jurisdictional Station  Arrived Date   
 Type Situation Dispatched   
 Dispatch Date  Time   
 Enroute Date  Time   
 Arrived Date  Time   
 Clear Date  Time

Response Time - Min:  Sec  Incident Duration - Hours  Min

Activity

Action Date	Action	OID	Name	Rank	Assignment
11/14/08	Log 0377288/ Incident Closed - Dispatched	0000	FUGEL, THOMAS C		
11/14/08	Company Response Category Change	0000	FUGEL, THOMAS C		
11/14/08	Call Received	0000	FUGEL, THOMAS C		
11/14/08	Dispatched by Incident #03-77288	0000	FUGEL, THOMAS C		
11/14/08	Dispatched by Incident #03-77288	01748			

Incident: 09-77236 Dispatch: 0

All Incidents

Exp#  Location

Car Make  Year  Make  Color

Type  City Code  State

Address  Action Taken  Alt

Alt Agcy  Agcy Code   Police on Scene

ICM  Gas Property Use  Flood Property Use

Number Responding: Fire Personnel  Engines   
Aerial Apparatus  Other Vehicles

Number of Injuries: Fire Service  Other   
Number of Fatalities: Fire Service  Other

Special Services: 1  2  3  4  5  6

All Fires

Complete  Area of Fire Origin

Sprinkler Factor  Water Source

Form of Heat of Ignition  Material Ignited

Method of Extinguishment  Level of Fire Origin

Area Involved  Area Unit of Measure

Property Value  Loss  Insured Loss   
Contents Value  Loss  Insured Loss

Type Equip Involved in  Year  Make   
Model  Serial No

Mobile Property

Role  Type

License No  State  Year

Make  Model

Inv Det Panel  Vehicle ID #

Driver's License  State

Note

Role  Type

License No  State  Year

Make  Model

Inv Det Panel  Vehicle ID #

Driver's License  State

Note

Role  Type

License No  State  Year

Make  Model

Inv Det Panel  Vehicle ID #

Driver's License  State

Note

Incident: 03-77238 Exposure: 0

Mobile Property

Note: [redacted] use small [redacted] (City/State) Type: [redacted]  
 License No: [redacted] State: [redacted] Year: [redacted]  
 Make: FORD Model: F-150 TRUCK  
 Lic. Exp. Permit: [redacted] Vehicle ID #: [redacted]  
 Owner's License: [redacted] State: FLORIDA  
 Note: [redacted] in a Fire

Narrative

REDFIRE RESPONDED TO A VEHICLE FIRE ON ARRIVAL FOUND 1989 F-150 FORD PICKUP FULLY INVOLVED WITH FLAMES LAPPING ONTO 2000 FORD EXPLORER. FIRE EXTINGUISHED WITH JUMP LINE AND TANK WATER. RES CANCELLED AND REQUESTED AN INVESTIGATOR. 2 OTHER CARS WERE IN DRIVEWAY TO THE EAST OF THE BURNED VEHICLES. ONE WAS A 1987 HONDA AND THE OTHER WAS A 2000 DODGE. BOTH HAD MELTED DAMAGE FROM FIRE TO BOTH PASSENGER SIDES OF VEHICLES. SCENE RELEASED TO INVESTIGATOR 2:52Z A2.

This incident was caused by the fire on 10/22/03 to get investigative information.

Unit

Unit: [redacted] Role: [redacted]  
 Crew Action Taken: [redacted] / [redacted] Distance Traveled: [redacted]  
 Dispatch Date: 10/22/2003 Time: 17:28:38 Enroute Date: 10/22/2003 Time: 17:28:47  
 Occurs Date: 10/22/2003 Time: 17:28:53 From Scene Date: [redacted] Time: [redacted]  
 At Destination Date: [redacted] Time: [redacted] From Destination Date: [redacted] Time: [redacted]  
 Clear Date: 10/22/2003 Time: 17:13:59

Personnel

Role	Condition	DOB	Name	Call #
Investigator	Normal Condition	[redacted]	RICK, THOMAS C	[redacted]

Narrative

[redacted]

Unit

Unit: [redacted] Role: [redacted]  
 Crew Action Taken: [redacted] / [redacted] Distance Traveled: [redacted]  
 Dispatch Date: 10/22/2003 Time: 17:14:38 Enroute Date: 10/22/2003 Time: 17:15:09  
 Occurs Date: 10/22/2003 Time: 17:15:30 From Scene Date: [redacted] Time: [redacted]  
 At Destination Date: [redacted] Time: [redacted] From Destination Date: [redacted] Time: [redacted]  
 Clear Date: 10/22/2003 Time: 17:22:00

Personnel

Role	Condition	DOB	Name	Call #
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

Police District County Fire District  
MFW Fire Incident Report

Incident: 03-77238 Expenses: 0

Unit

Unit Engine 27 Role First in Unit

Dispatch Time 11/14/03 Time 17:18 / 11/14/03 Time 17:18 Distance Traveled 0

Dispatch Date 11/14/03 Time 17:18 Enroute Date 11/14/03 Time 17:18

Arrive Date 11/14/03 Time 17:20 From Scene Date 11/14/03 Time 17:20

At Destination Date 11/14/03 Time 17:20 From Destination Date 11/14/03 Time 17:20

Clear Date 11/14/03 Time 17:20

Personnel

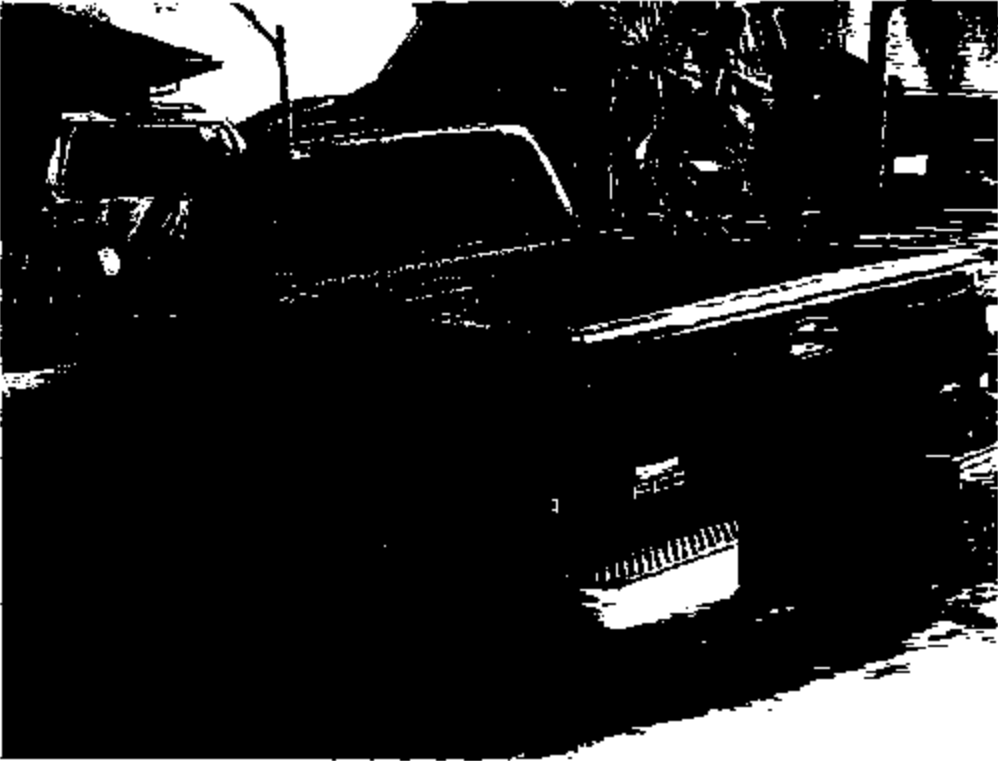
Roll	Position	DOB	Name	Unit #





33025

PEB4-078 C 2258



33025

PE04-076 C 2259



23025

PE04-076 C 2260



PE04-078 C 2261

33025



22/26

PE04-078 C 3262



22222

PE84-878 C 2263



PE04-078 C 2264

2011



02000

FE04-078 C 2265



# State Farm Insurance Companies®



**CERTIFIED MAIL - RETURN RECEIPT REQUESTED**  
January 8, 2004

South Broward Claims Office  
1710 N. University Dr.  
Pembroke Pines, FL 33024  
(954) 450-7400

FORD MOTOR COMPANY  
PARK LANE TOWERS W STE 400  
3 PARK LANE BLVD  
DEARBORN MI 48126-2568

RE: Claim Number: [REDACTED]  
Insured: [REDACTED]  
Date of Loss: October 21, 2003  
Make, Model, and Year of Product: 2000 Ford pickup extended cab  
VIN: 1FTRX17L5Y [REDACTED]

RECEIVED JAN 9 2004

Dear Sir or Madam:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire loss.

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

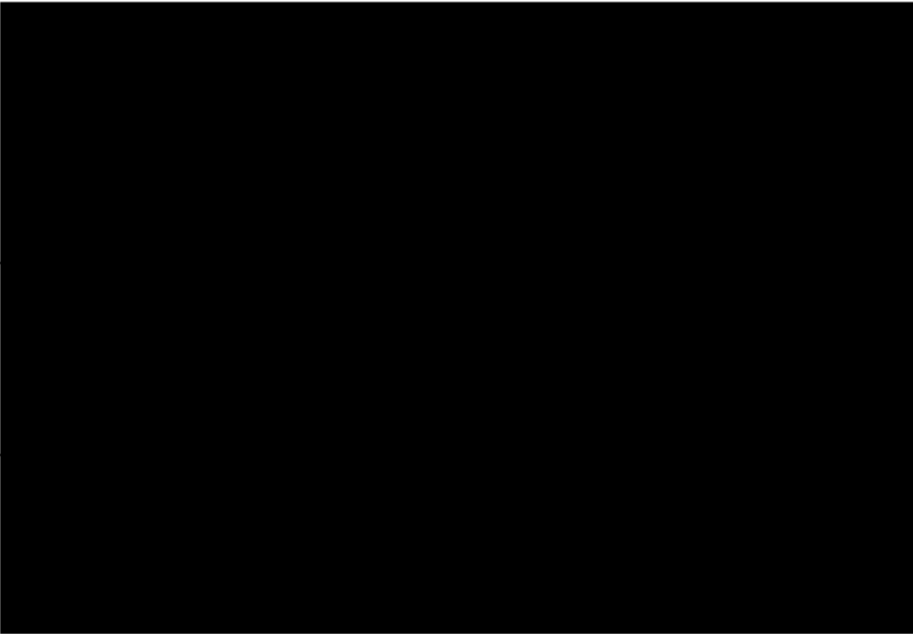
Please contact me at (866) 713-2335, extension 566 to set up a time for your inspection.

Sincerely,

  
Kim Lawrence  
Claim Representative  
(954) 450-7566  
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

KL/048/0107013.88.rjr

- F100  
- '00 F-  
- VIN  
- 10/21/03





SHORT TITLE: STATE FARM V. FORD

CASE NUMBER

4.  Plaintiff (name):

is doing business under the fictitious name (specify):

and has complied with the fictitious business name laws.

## 5. Each defendant named above is a natural person

a.  except defendant (name): FORD MOTOR COMPANY(1)  a business organization, form unknown(2)  a corporation(3)  an unincorporated entity (describe):(4)  a public entity (describe):(5)  other (specify):c.  except defendant (name):(1)  a business organization, form unknown(2)  a corporation(3)  an unincorporated entity (describe):(4)  a public entity (describe):(5)  other (specify):b.  except defendant (name):(1)  a business organization, form unknown(2)  a corporation(3)  an unincorporated entity (describe):(4)  a public entity (describe):(5)  other (specify):d.  except defendant (name):(1)  a business organization, form unknown(2)  a corporation(3)  an unincorporated entity (describe):(4)  a public entity (describe):(5)  other (specify): information about additional defendants who are not natural persons is contained in Complaint — Attachment 6.

6. The true names and capacities of defendants sued as Does are unknown to plaintiff.

7.  Defendants who are joined pursuant to Code of Civil Procedure section 382 are (names):

## 8. This court is the proper court because

a.  at least one defendant now resides in its jurisdictional area.b.  the principal place of business of a defendant corporation or unincorporated association is in its jurisdictional area.c.  injury to person or damage to personal property occurred in its jurisdictional area.d.  other (specify):9.  Plaintiff is required to comply with a claims statute, anda.  plaintiff has complied with applicable claims statutes, orb.  plaintiff is excused from complying because (specify):

SHORT TITLE: STATE FARM V. FORD	CASE NUM BER:
---------------------------------	---------------

10. The following causes of action are attached and the statements above apply to each (each complaint must have one or more causes of action attached):

- a.  Motor Vehicle
- b.  General Negligence
- c.  Intentional Tort
- d.  Products Liability
- e.  Premises Liability
- f.  Other (specify):

11. Plaintiff has suffered

- a.  wage loss
- b.  loss of use of property
- c.  hospital and medical expenses
- d.  general damage
- e.  property damage
- f.  loss of earning capacity
- g.  other damage (specify):

PLAINTIFF STATE FARM ISSUED AN INSURANCE POLICY TO ITS INSURED [REDACTED] AS A RESULT OF AN ELECTRICAL FIRE DUE TO REPETITIVE RUBBING AND CHIPPING OF THE ELECTRICAL WIRES AT THE POWER DISTRIBUTION BOX AN ELECTRICAL SHORT CIRCUIT OCCURRED WHICH RESULTED IN A FIRE. AS A RESULT OF THE SUBJECT FIRE, STATE FARM INCURRED DAMAGES OF WELL OVER \$16,576.42. PLUS PREJUDGMENT INTEREST AND COSTS OF SUIT.

12.  The damages claimed for wrongful death and the relationships of plaintiff to the deceased are

- a.  listed in Complaint—Attachment 12.
- b.  as follows:

13. The relief sought in this complaint is within the jurisdiction of this court.

14. PLAINTIFF PRAYS for judgment for costs of suit; for such relief as is fair, just, and equitable; and for

- a. (1)  compensatory damages
- (2)  punitive damages
- b. The amount of damages is (you must check (1) in cases for personal injury or wrongful death):
  - (1)  according to proof
  - (2)  in the amount of: \$ INCLUDING PREJUDGMENT INTERESTS AND COSTS OF SUIT

15.  The paragraphs of this complaint alleged on information and belief are as follows (specify paragraph numbers):

Date: April 3, 2004

KEVIN K. CHOLAKIAN, ESQ.

DANIELLE O'BANNON, ESQ.

(TYPE OR PRINT NAME)

  
 (SIGNATURE OF PLAINTIFF OR ATTORNEY)

# State Farm Insurance Companies\*



February 4, 2004

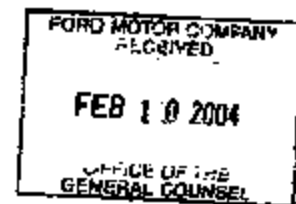
Robert Park Operations Center  
6400 State Farm Drive  
P.O. Box 6403  
Robert Park, CA 94027-6403

Ford Motor Co.  
Attn: Howard Keyes  
Parklane Tower West #300  
3 Parklane Blvd.  
Dearborn, Michigan 48126

RECEIVED FEB 12 2004

## CERTIFIED MAIL

Re: Claim Number: [REDACTED]  
Date of Loss: 12-11-03  
Our Insured: [REDACTED]  
Vehicle: 2000 Ford F150  
VIN #: 1FTRX17W3YK [REDACTED]



Dear Sirs,

This State Farm insured vehicle was involved in an engine compartment fire. We settled a claim with our insured in the amount of \$16,576.42, which includes the insured's deductible.

Our investigation reveals the cause of the loss was due to an electrical fire in the power distribution box. Wires had been rubbing on a metal bracket since their installation at the factory.

Enclosed is the documentation of State Farm's claim. We are holding the vehicle for 45 days in an attempt to conclude our claim with your company. You may contact me at (707) 588-6480 to make arrangements to inspect the vehicle.

Sincerely,

  
George Townsend  
Claims Specialist  
(707) 588-6480  
State Farm Mutual Automobile Insurance Company

PH04-878 C 2271

F150  
- \$16,576.42  
- 167,000 (M)  
- CALIF., CA  
- 942

William O. Hagerty  
California Private Investigator #21488  
DBA Gemini Consulting, Inc  
1835A - #511 Center City parkway  
Escondido, CA 92025  
(619) 981-8840 cell

December 26, 2003

Mr. Ron Ritz  
State Farm Insurance  
1818 Trousdale Drive  
Burlingame, CA 94010

Dear Mr. Ritz,

Re: Insured: [REDACTED]  
Claim No: [REDACTED]  
Gemini Case #: 031222

#### **OVERVIEW**

The insured had driven this vehicle since new. He had not installed any after market audio/visual or security equipment in the truck. No recent service work had been performed.

On the night of the fire, he parked the truck outside his home at approximately 9 PM. At approximately 3 AM, his dog awoke him and he discovered the truck on fire. The fire department responded and extinguished the fire.

Prior to the fire, the insured observed two electrical problems. First, the electrical door locks were unusually slow to unlock and lock the doors. Second, the cruise control would not engage.

#### **ASSIGNMENT**

Gemini Consulting was assigned to inspect and photograph the claimant's vehicle to identify the cause and origin of this fire.

## **CONCLUSION**

This was an accidental electrical fire centered at the power distribution box on the left front inner fender in the engine compartment (see photo 20). Plastic electrical wire insulation had been rubbed through by chaffing on a steel bracket due vibration over the life of the vehicle. Eventually, the wire insulation was unable to prevent a direct electrical short circuit.

Due to fire damage, it is not possible to determine which wire shorted first. However, a three-year-old truck should not sustain an electrical fire. Representatives from Ford Motor Company should be asked to inspect this vehicle.

## **DISCUSSION**

The vehicle was inspected at COPART, Rancho Cucamonga, CA, on December 23, 2003.

Year, make and model:	2000 Ford F150
Color body:	White 2-door pick up truck
Transmission:	Automatic
Drive:	2 wheel rear
License:	[REDACTED]
Sticker:	Dec 03 CA
VIN:	1FTRX17W3KY [REDACTED]
DOM:	10/99
Odometer:	burned - approximately 167,000 per insured
Keys:	No
Driveable:	No

This newer vehicle in good condition sustained an engine compartment fire. The fire consumed most plastic, rubber, and electrical wiring and components within the engine compartment (see photos 7-11). The fire entered the passenger compartment through passageways in the firewall and a failed windshield. All side and rear window glass remained intact. Both front tires had burned through.



When a vehicle fire begins six hours after the vehicle was parked, the cause is most probably an electrical short circuit. Electrical fires are often preceded by electrical malfunctions, such as those described by the insured above (power door locks, cruise control). Both of these indicators support the physical evidence that electrical shorting at the power distribution box was the cause of the fire.

The engine lubricating oil level was satisfactory. The automatic transmission fluid level was satisfactory.

The fuel hoses, power steering pump hoses, air conditioning hoses and brake system master cylinder reservoir were burned away. The aluminum radiator was melted.

The hot spot of the fire was located at the power distribution box mounted on the top of the left front inner fender well in the engine compartment. There are electrically charged wires in this box, even if the ignition key is removed. There are numerous examples of electrical beading of copper wires in this area, indicating massive electrical shorting (see photos 23-29).

Due to the extent of fire damage to the power distribution box and surrounding components, the wire that shorted first and started the fire could not be identified. However, there is no indication of owner misuse or negligence that caused or contributed to the fire.

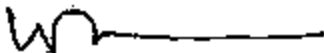
In summary, repetitive rubbing and chaffing of the electrical wires at the power distribution box eventually wore away the plastic wire insulation. Since there is no indication that the power distribution box was modified in by the owner, there was either a design or installation defect from the factory.

A representative from Ford Motor Company should be asked to inspect this vehicle.

This report is based upon evidence and information available at the time of preparation. Any new evidence or information, which becomes available, may necessitate a revision or amendment to this report.

Thank you for calling Gemini Consulting. If we may answer questions regarding this report, or if we may be of further assistance, please do not hesitate to contact this office.

Respectfully submitted,  
GEMINI CONSULTING INCORPORATED



William O. Hagerty  
Certified Vehicle Fire Investigator #8444-3577  
California Private Investigator #21488

Enclosures: (1) Photos 1-30

Photo Log  
Gemini 031222

1. Left front of 2000 Ford F150
2. Right front
3. Right side
4. Left rear
5. VIN plate
6. Federal Vehicle Certification Label
7. Odometer burned
8. Left front of the engine compartment
9. Center of the engine compartment
10. Right front of the engine compartment
11. Top of the engine -
12. Engine oil level satisfactory
13. Automatic transmission fluid level satisfactory
14. Power steering /air conditioning hoses burned away
15. Fuel hoses burned away
16. Alternator burned from the outside
17. Battery burned from the outside
18. Copper lead from battery to power distribution box
19. Copper wires behind battery
20. Fire hot spot at power distribution box - note high heat on inner fender
21. Power distribution box
22. Electrically shorted wires under power distribution box
23. Electrically shorted wires under power distribution box
24. Electrically shorted wires under power distribution box
25. Electrically shorted wires under power distribution box
26. Electrically shorted wires under power distribution box
27. Electrically shorted wires under power distribution box
28. Electrically shorted wires under power distribution box
29. Electrically shorted wires under power distribution box
30. Electrically shorted wires under power distribution box



POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 1

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  YES

PICTURE NO. 2

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

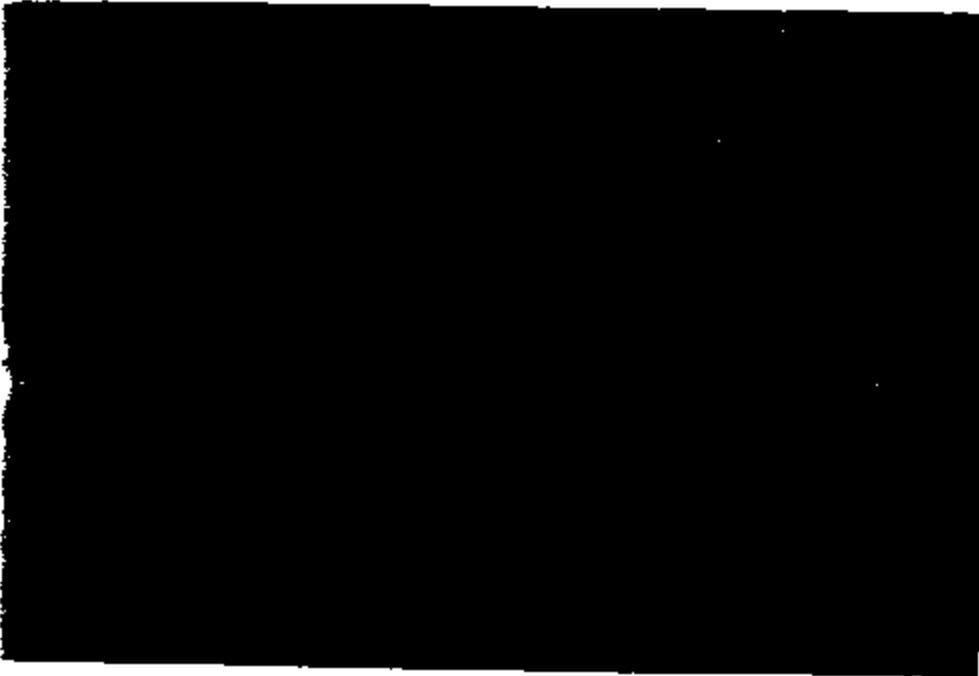
ADDITIONAL INFORMATION  YES

OUR FILE NO. \_\_\_\_\_

CO. CLAIM # \_\_\_\_\_

PE04-878 C 2277





POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 3

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

PICTURE NO. 4

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

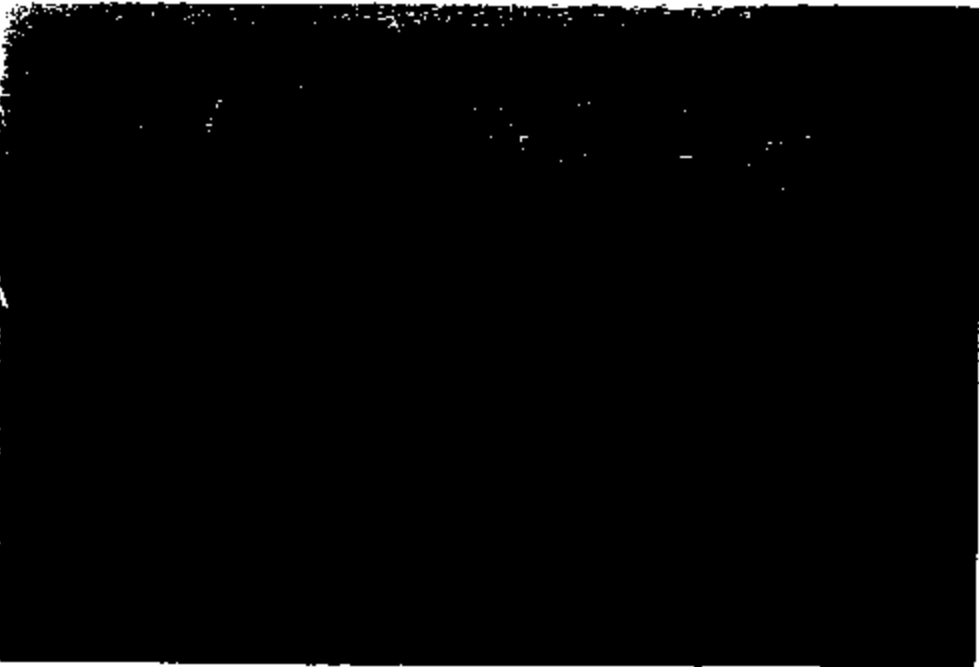
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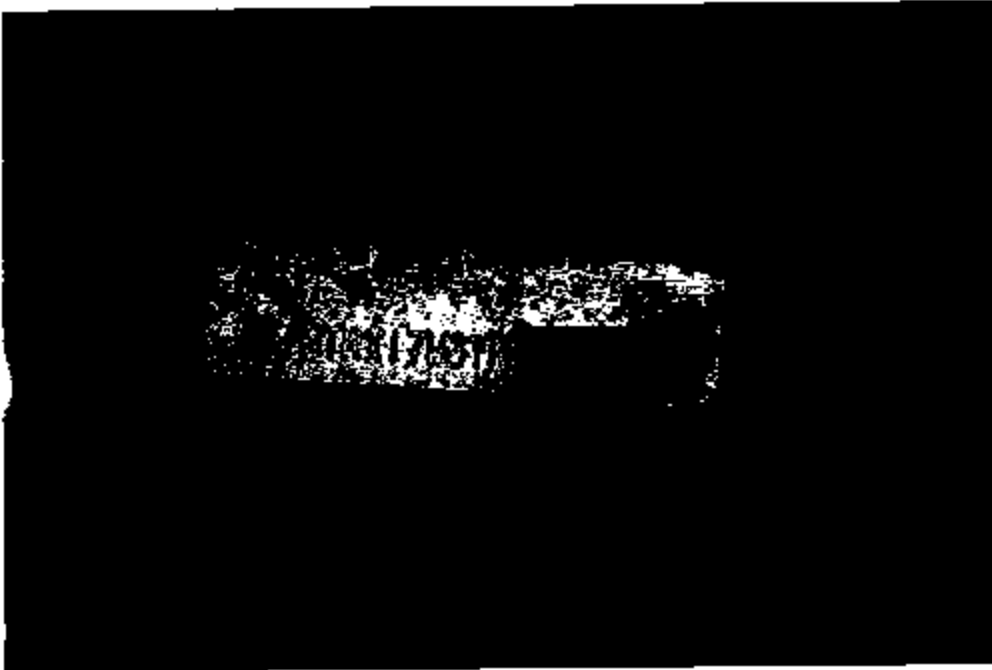
ADDITIONAL INFORMATION  OVER

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

FE84-078 C 2278





POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 5

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  YES

PICTURE NO. 6

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

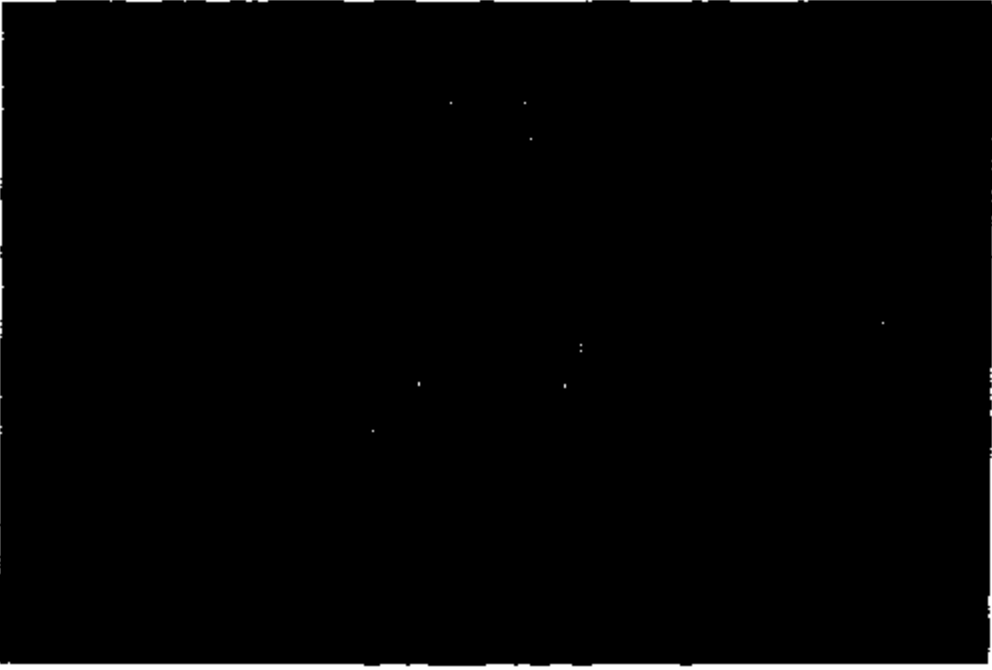
COMMENTS \_\_\_\_\_

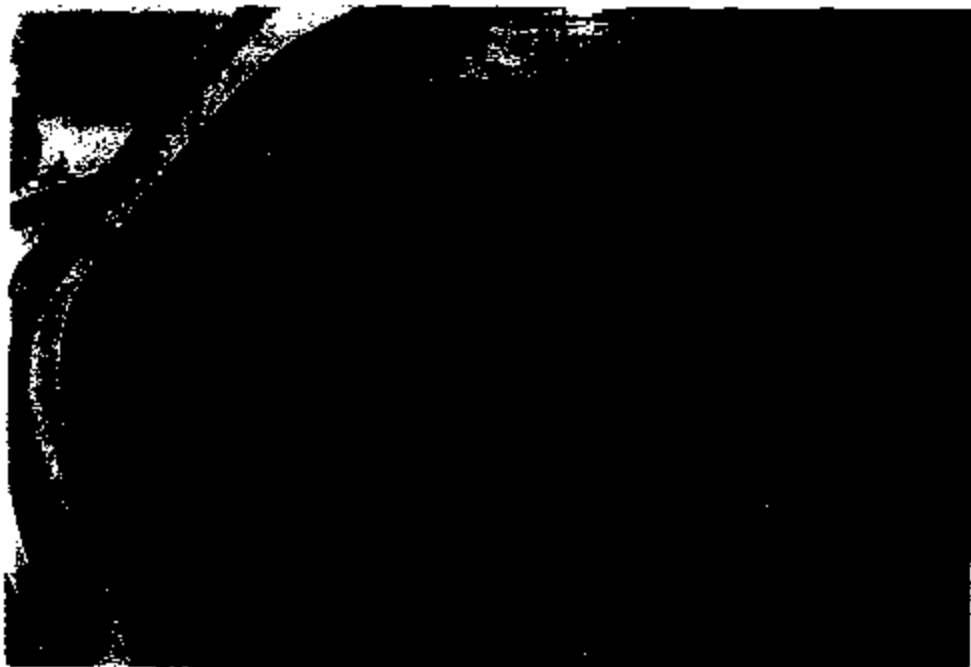
ADDITIONAL INFORMATION  YES

OUR FILE NO. \_\_\_\_\_

CO. CLM# \_\_\_\_\_

PE04-078 C 2279





POLICY NO. \_\_\_\_\_

DAMAGE LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 7

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER



PICTURE NO. 8

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

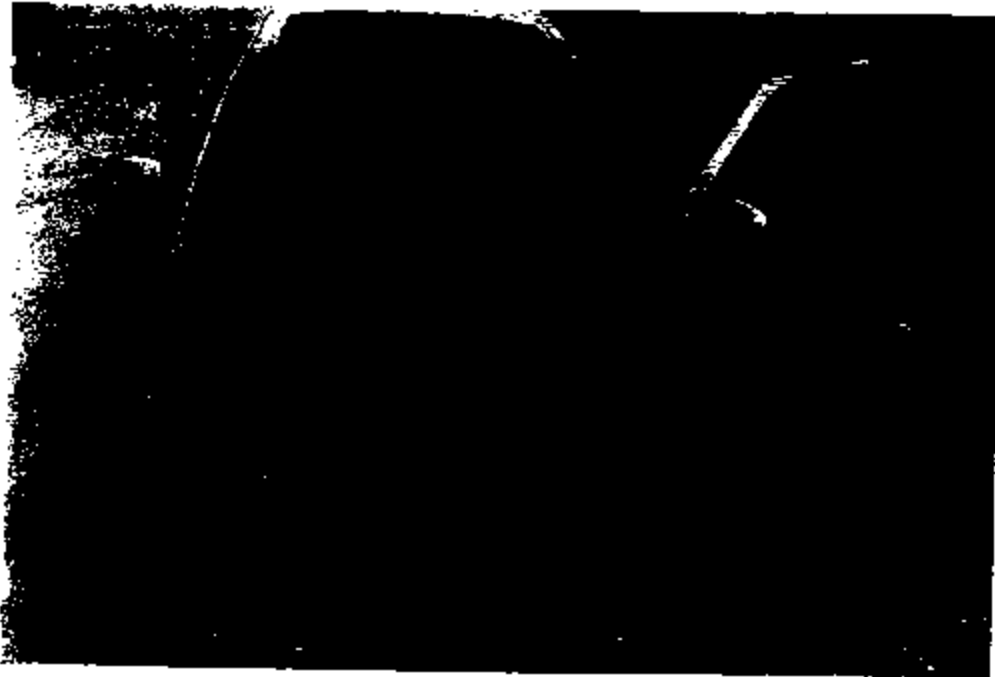
COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

PE04-078 C 2288



POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 9

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

PICTURE NO. 10

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

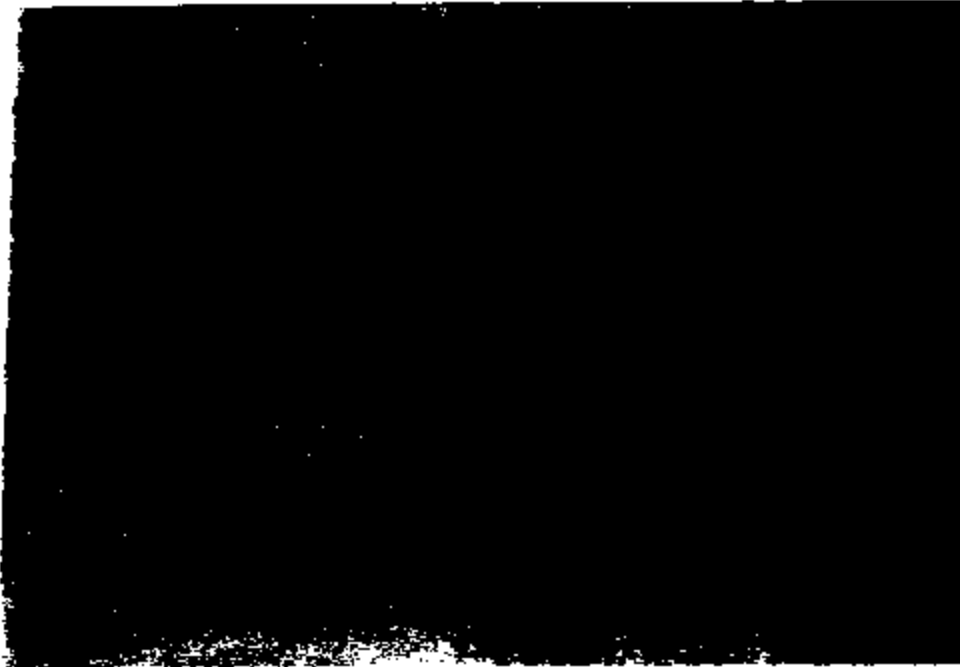
OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

FE04-078 C 2281







POLICY NO. \_\_\_\_\_

ENDORSE \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 11

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  OVER

PICTURE NO. 12

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

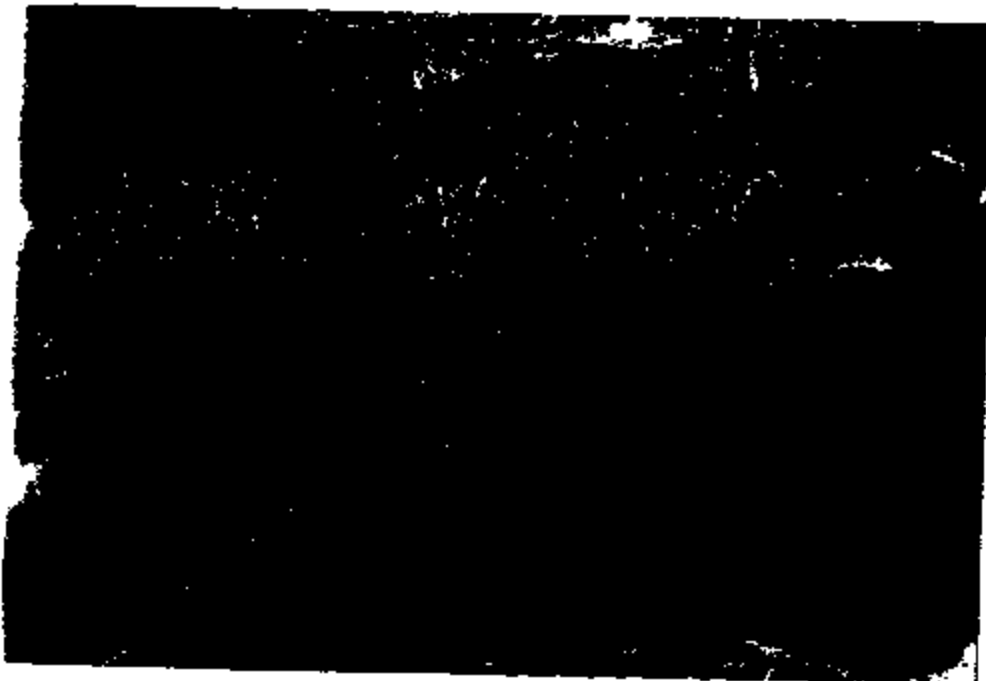
COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  OVER

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

PE84-878 C 2282





POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 15

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  OVE.



PICTURE NO. 14

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  OVE.

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

PE84-878 C 2283



POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. \_\_\_\_\_

DATE/TIME TAKEN \_\_\_\_\_

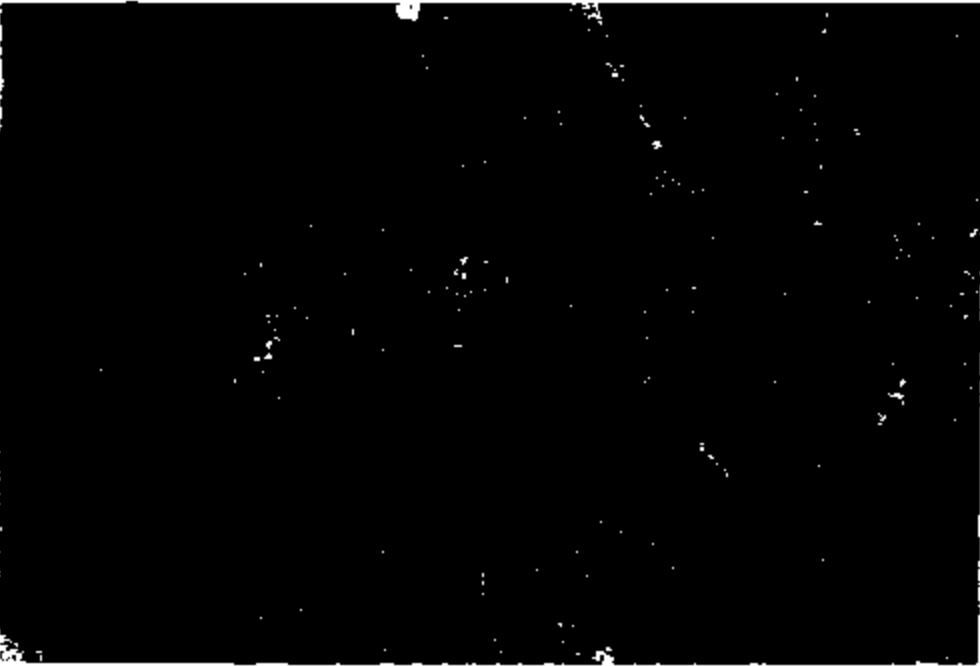
BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER



PICTURE NO. 16

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

OUR FILE NO. \_\_\_\_\_

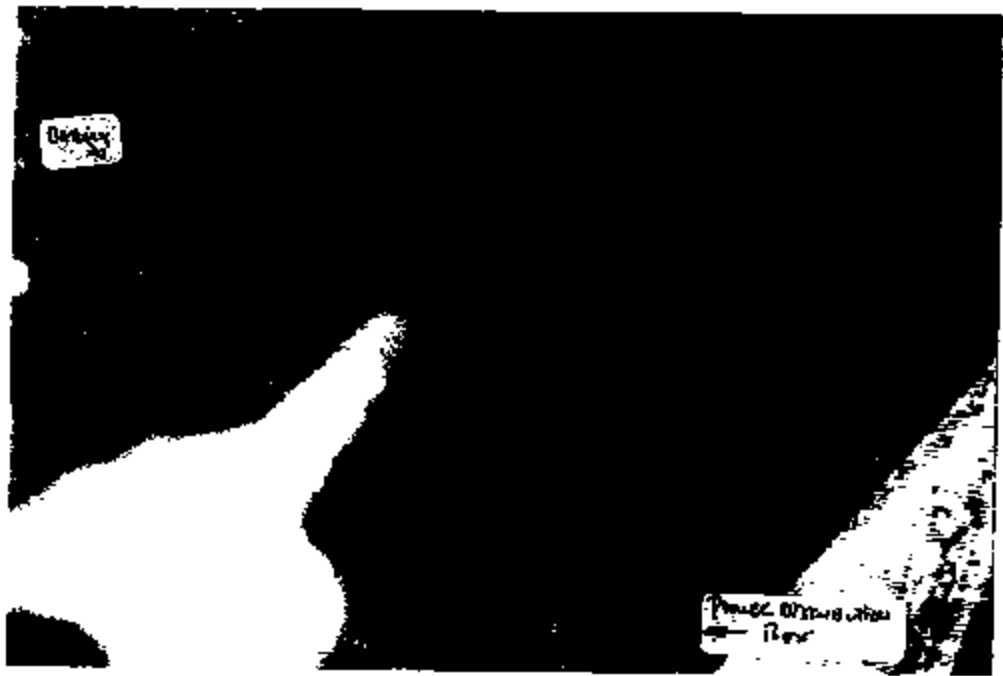
CO. CLM # \_\_\_\_\_

PE04-076 C 2284



POLICY NO. \_\_\_\_\_  
 DATE LOSS \_\_\_\_\_  
 INSURED \_\_\_\_\_  
 \_\_\_\_\_  
 CLAIMANT \_\_\_\_\_  
 \_\_\_\_\_  
 PICTURE NO. 11  
 DATE/TIME TAKEN \_\_\_\_\_  
 BY \_\_\_\_\_  
 WEATHER \_\_\_\_\_  
 LOCATION AND VIEW \_\_\_\_\_  
 COMMENTS \_\_\_\_\_  
 \_\_\_\_\_

ADDITIONAL  
 INFORMATION:  YES



PICTURE NO. 12  
 DATE/TIME TAKEN \_\_\_\_\_  
 BY \_\_\_\_\_  
 WEATHER \_\_\_\_\_  
 LOCATION AND VIEW \_\_\_\_\_  
 COMMENTS \_\_\_\_\_  
 \_\_\_\_\_

ADDITIONAL  
 INFORMATION  YES  
 OUR FILE NO. \_\_\_\_\_  
 CO. CLM # \_\_\_\_\_

PEOP-878 C 2289



POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 19

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  COVER

PICTURE NO. 20

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

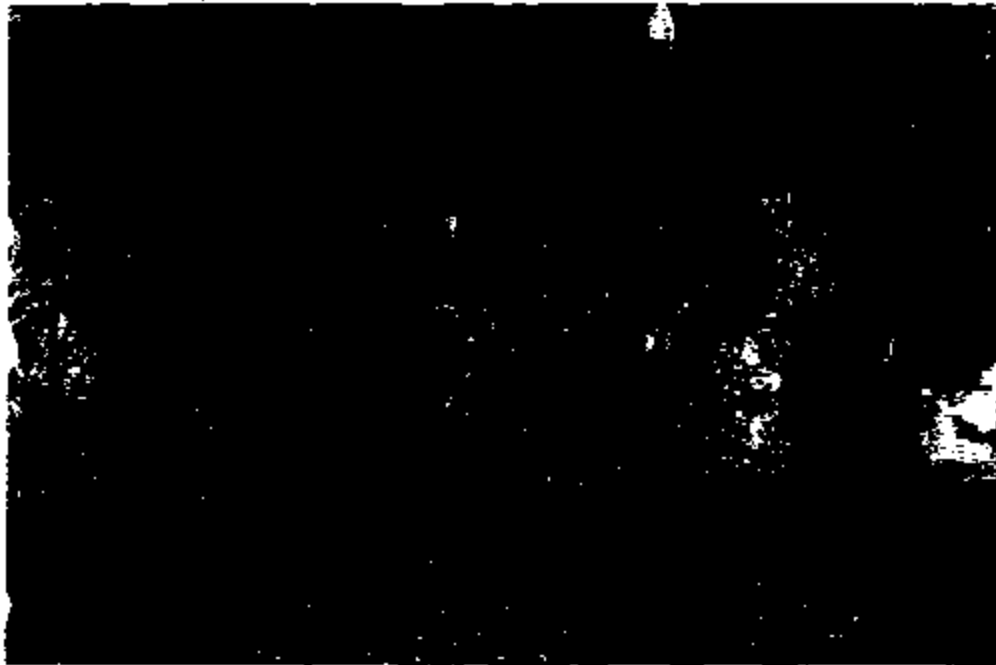
PEB4-078 C 2288

ADDITIONAL INFORMATION  COVER

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_





POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 001

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION

PICTURE NO. 23

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

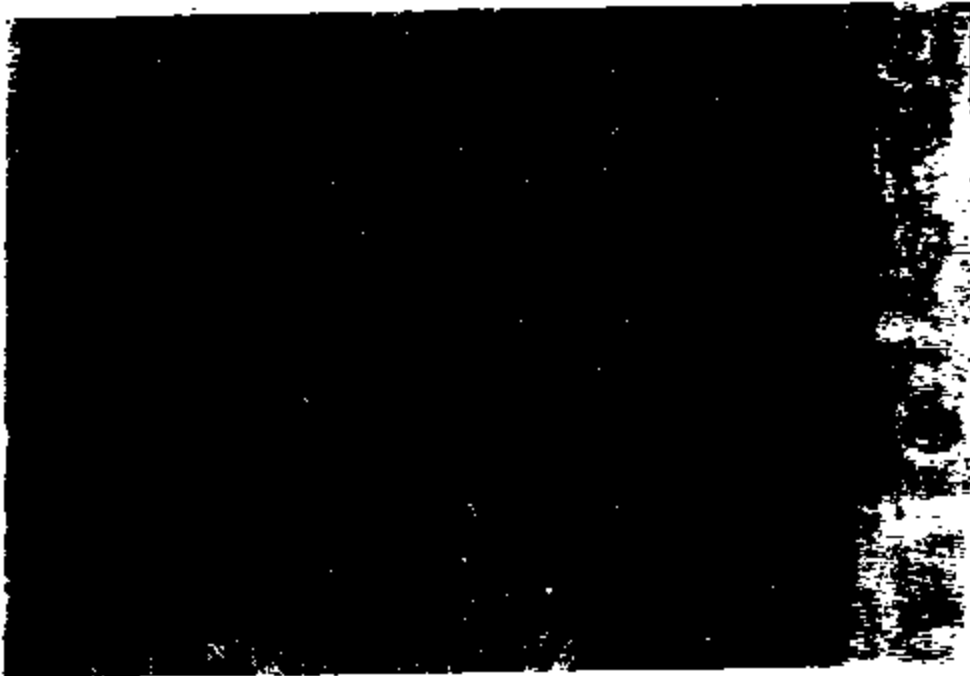
ADDITIONAL INFORMATION

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

PER4-078 C 2287





POLICY NO. \_\_\_\_\_  
 DATE/LOSS \_\_\_\_\_  
 INSURED \_\_\_\_\_  
 \_\_\_\_\_  
 CLAIMANT \_\_\_\_\_  
 \_\_\_\_\_  
 PICTURE NO. 23  
 DATE/TIME TAKEN \_\_\_\_\_  
 BY \_\_\_\_\_  
 WEATHER \_\_\_\_\_  
 LOCATION AND VIEW \_\_\_\_\_  
 COMMENTS \_\_\_\_\_  
 \_\_\_\_\_

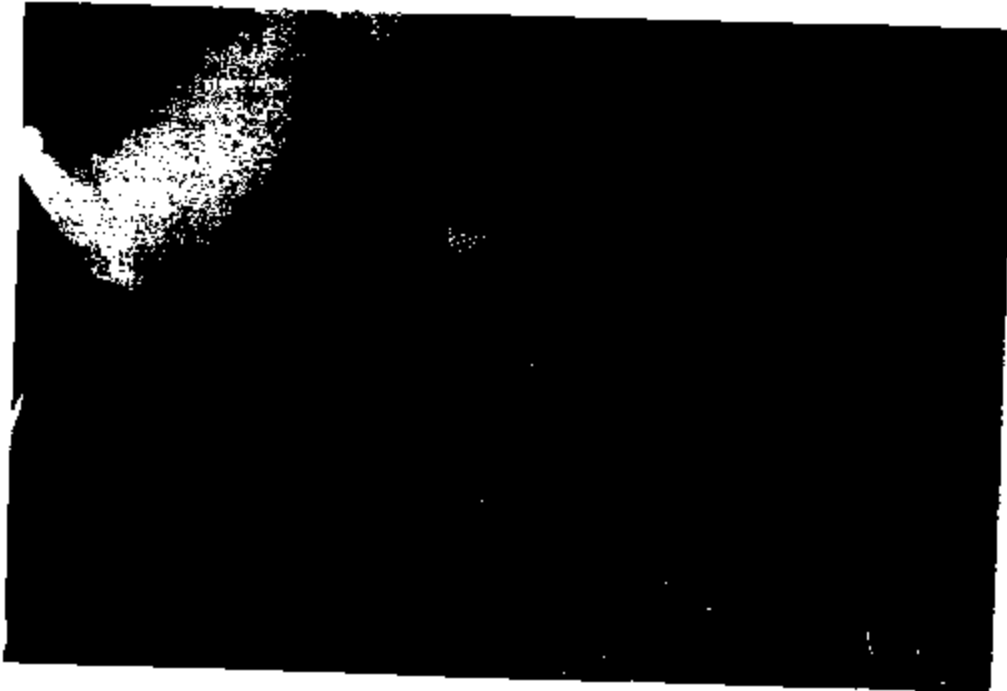
ADDITIONAL  
 INFORMATION  OVER



PICTURE NO. 24  
 DATE/TIME TAKEN \_\_\_\_\_  
 BY \_\_\_\_\_  
 WEATHER \_\_\_\_\_  
 LOCATION AND VIEW \_\_\_\_\_  
 COMMENTS \_\_\_\_\_  
 \_\_\_\_\_

PEB4-078 C 2288

ADDITIONAL  
 INFORMATION  OVER  
 OUR FILE NO. \_\_\_\_\_  
 CO. CLM # \_\_\_\_\_



POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 25

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  YES



PICTURE NO. 26

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL  
INFORMATION  YES

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_

PE04-078 C 2288





POLICY NO. \_\_\_\_\_

DATE/LOSS \_\_\_\_\_

INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 27

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  OVER

PICTURE NO. 28

DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_

WEATHER \_\_\_\_\_

LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

PE84-078 C 229B

ADDITIONAL INFORMATION  OVER

OUR FILE NO. \_\_\_\_\_

CO. CLM # \_\_\_\_\_





POLICY NO. \_\_\_\_\_  
DATE/LOSS \_\_\_\_\_  
INSURED \_\_\_\_\_

CLAIMANT \_\_\_\_\_

PICTURE NO. 24  
DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_  
WEATHER \_\_\_\_\_  
LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  0%

PICTURE NO. 56  
DATE/TIME TAKEN \_\_\_\_\_

BY \_\_\_\_\_  
WEATHER \_\_\_\_\_  
LOCATION AND VIEW \_\_\_\_\_

COMMENTS \_\_\_\_\_

ADDITIONAL INFORMATION  0%

OUR FILE NO. \_\_\_\_\_  
CO. CLM # \_\_\_\_\_



PE04-078 C 2291

75A754-479  
(61)

**Owner Interview - Fire Only / No Theft Involved**

[Redacted]

Date: Jan 02, 2004

Time: 2:30 pm

Person: [Redacted]

Name of Titleholder: [Redacted] Owner or Driver (Circle 1)

Name of Insured: [Redacted]

If Not Titleholder or Named Insured - Driver (Relationship to Owner): \_\_\_\_\_

Name of Passenger (Relationship): \_\_\_\_\_

Does Anyone Else Drive Vehicle: \_\_\_\_\_

Any Complaints or Problems with Vehicle: \_\_\_\_\_

Date and Time of Fire: Dec 11th 3<sup>rd</sup> AM

Weather Conditions; Rainy, Windy, Cloudy, Clear, Snow, Sleet, etc: Clear, it was dark

Location of Fire (City & Street or Highway): [Redacted] Corona, CA (Street)

What Fire Department Responded: Corona CA

Is the Fire Report Ordered: Yes No [I do not know]

Who Called the Fire Department: [Redacted]

Response Time: 5 minutes

Type of Vehicle: Ford F-150 Engine Size: 4/6

When Purchased: Jan 2001 New  Demo Executive Vehicle (Circle One)

Name of Seller / Dealership / Person or Relative: ABS Global

Mileage at Time of Purchase: 41500

Mileage at Time of Loss: 167900

## Owner Interview – Fire Only / No Theft Involved

Any warranty on the vehicle at the time you purchased the vehicle? No

Length of Warranty (Months/Miles): None

Did you purchase an extended warranty? If yes, do you have a copy? No

Can it be sent to us? Fax, Mail or Pickup: \_\_\_\_\_ Yes No

Have you had any warranty work done to the vehicle since the purchase? Yes  No

If yes, what types of warranty work performed? \_\_\_\_\_

Who performed warranty work? Name of dealer or repair facility: \_\_\_\_\_

When and who was the last person to enter the engine compartment? \_\_\_\_\_

For what reason? check oil

Any service work performed on the vehicle since purchase?

regular oil changes Transmission fluid service  
parked bearings, changed plugs, replaced front rotors.

Date of service: every 3500 miles for oil change

Where service completed: Location and/or telephone number: self (909) 730-8514

How much fuel was in the gas tank? 1/2 tank

When was gas tank last filled? The Saturday prior 10/24. Costco, El Centro CA.

Who checks the fluid levels, such as the oil, transmission fluid, etc? I do.

Do you have receipts? (Advise to mail receipts to office) yes

How often do you get an oil change? 3500 miles

Do you have to add oil or other fluids between oil changes? quantity per oil change

Any problems with the vehicle prior to the fire? door locks were slow to respond,  
and cruise control quit working

If yes, have you had these problems repaired? Name of dealer or repair facility: \_\_\_\_\_

## Owner Interview - Fire Only / No Theft Involved

Do you have service records?

Yes No

Have you ever had any problems with animals? (i.e. building nests in engine, chewing wires, etc)

Describe: No

Any recall notices, campaigns or correspondence from the manufacturer? If yes, were the repairs completed and where?

I never received any

Do you smoke? No Was anyone smoking at the time of the fire or prior to exiting the vehicle?

Have any accessories been added to the vehicle since purchase? (i.e. radio equipment, alarm, telephone, etc.) a transmission cooler was added (not electrical)

Who installed the item? Name, address, telephone number of installer: [Redacted]

If owner installed, how did he/she install? If electrical, did he/she use an inline fuse or fusible link?

Does vehicle have an alarm system? How does it work? Was it set at the time of the fire?

Vehicle own theft device from Ford

Does your vehicle have a telephone? If yes, is it a portable that plugs into the cigarette lighter or is it wired direct? What is name of the Telephone Company? No

Has the vehicle ever been involved in an accident? No

## Owner Interview - Fire Only / No Theft Involved

When was the accident? \_\_\_\_\_

Were parts replaced on the engine? \_\_\_\_\_

What body parts were damaged? \_\_\_\_\_

Where was vehicle repaired? \_\_\_\_\_

At the time of the fire, was the vehicle parked or being driven? Parked

If parked, how long? 2 hrs If driven, how long in operation? \_\_\_\_\_

What accessories were being operated prior to the fire? (i.e. lights, air conditioning, heater, rear defogger, etc) lights, windshield wipers.

Did all accessories work? No as explained above. cruise, door locks

Were you pulling a trailer during the time of the loss? If so, describe trailer (year, make, length, and approximate weight) Send paperwork that lists all of the above, a trailer was hooked up  
a single axle trailer, 1600 lbs - leased from ABS Global

Any fluid leaks discovered prior to the fire? Any fluid spots in the driveway, garage, parking space, etc  
No

How did the vehicle run prior to the fire? Fine. I drove 300 miles that day

Any operability problems? Not a problem at all

Any warning lights or changes in gauges? No

Did you detect any odors prior to the fire? (i.e. gas fumes, wires burning, oil, rubber, sulfur, etc)  
No

Did you hear any noises prior to fire? No

## Owner Interview - Fire Only / No Theft Involved

Provide a short scenario leading up to the fire: \_\_\_\_\_

I drove the vehicle in the temperate valley the day before. I arrived home between 8<sup>30</sup> - 9<sup>00</sup> the evening of Dec 10th. I parked the pickup and noticed no problems.

Our dog hit the back door about 3<sup>00</sup> AM Dec 11th. I got up to check on the dog and noticed an orange flame in the front window. I saw the fire and called the fire department.

Where was smoke first observed? (specific area, i.e. dash, driver's side engine, etc) \_\_\_\_\_

At the time of the fire. (dark orange flame)

What color was smoke? I think it was dark

Where was the fire first observed? (specific area - request person to indicate near what engine part and/or body part) front hood

What color was the flame? dark orange

Was the hood open or closed? ~~closed~~ - closed (hood was moved off)

If the hood was open, where was the fire or smoke first noticed? \_\_\_\_\_

Were any doors or windows open during fire? No

Were the doors locked? Yes

Did anyone photograph the fire? (we took pictures after the fire was out)

Did the firemen tell you what they believed the probable cause of the fire was? \_\_\_\_\_

No. the chief asked questions.

Do you have any idea what caused the fire? No not really

Is there anything else you would like to state pertaining to the fire? \_\_\_\_\_

Who performs State MV inspection? \_\_\_\_\_ Date last inspected: Jan, 2001  
6. Date car purchased: Jan 1, 2001  New  Used Purchase Price \$ 15,125  
Trade-in: None Allowance: \_\_\_\_\_  
Seller/Dealer/Individual Name and Address: ABS Global, deForest, WI  
How did you learn the car was for sale? through work  
How was the car paid for?  Cash  Check  
If financed, name and address of finance company: \_\_\_\_\_

Account # \_\_\_\_\_ Balance Due \$ 0 Loan Terms \_\_\_\_\_ Months \_\_\_\_\_  
Is account past due?  Yes  No How Long? \_\_\_\_\_  
Are keys in your possession?  Yes  No Ignition key # \_\_\_\_\_ Truck 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

For your protection California Law requires the following to appear on this form: Any person who knowingly provides a false or fraudulent claim for the payment of a loan is guilty of a crime and may be subject to fines and confinement in state prison.

Signature: [Redacted] \_\_\_\_\_  
Address: [Redacted] \_\_\_\_\_

SUBSCRIBED AND SWORN TO BEFORE ME this 15th day of December (year) 2003  
in Norco \_\_\_\_\_, California County, Riverside  
Notary Public: [Signature] My commission expires: August 30, 2005  
Danielo T. Padilla





State Farm Mutual Automobile Insurance Company



1815 Trousdale Drive  
Burlingame, CA 94010

January 6, 2004

Ford Motor Company  
Attn: Howard Keyes-Claims Dept.  
Parklane Towers West Suite 300  
3 Parklane Blvd.  
Dearborn, MI 48126

1/11/04 10:00 AM


VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Claim Number [REDACTED]  
Date of Loss: December 11, 2003  
Insured [REDACTED]  
Vehicle: 2000 Ford F150  
VIN #: 1FTRX17H3Y [REDACTED]

Dear Gentle Person:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle was involved in a comprehensive loss. State Farm Insurance would like to give you an opportunity to inspect the vehicle or the damaged parts. In addition, we would like to give you advanced notice of potential subrogation. Please contact me at 650-259-4591 to set up a time for your inspection. We request that the inspection occur within 15 days from the date of this letter so we may move forward with the resolution of this matter.

Sincerely,

  
Ron Ritz  
Vehicle Investigation Program  
California Zone  
650-224-9883  
650-259-4504(fax)

HOME OFFICE: BLOOMINGTON, ILLINOIS 61710-0801

PE04-078 C 2298



General Casualty

Lincoln Service Office  
Mid-Plains Region

8555 Pioneers Blvd., Suite 100  
Lincoln, Nebraska 68520  
Telephone (402) 484-8788  
Fax (402) 327-7203  
generalcasualty.com

April 30, 2002



Mailing Address:  
P.O. Box 5200  
Lincoln, Nebraska 68505-0200

FORD MOTOR COMPANY  
PARKLANE TOWERS WEST STE 300  
THREE PARKLANE BLVD  
DEARBORN, MICHIGAN 48126-2568

RE: Claim Number [REDACTED]  
Insured [REDACTED]  
Date of loss 2-22-02

Dear Maria Quintero-Salvo:

We are in receipt of your letter dated April 18, 2002. The date of this fire was March 22, 2002 in Orleans Nebraska. The insured drove the vehicle home and went into her home. Then she noticed that the vehicle was on fire and the insured put the fire out using hoses attached to their home, therefore, there is not a police or fire report.

The vehicle had 40,800 miles on it at the time of the fire. Enclosed please find photos of the vehicle. Our investigator determined that the fire originated in the passenger side rear tail light assembly, see enclosed note from Leuwerke & Assoc. Enclosed are also a copy of the total loss worksheet and a copy of the check issued to our insured.

The vehicle is located at Copart, [REDACTED] Des Moines IA [REDACTED]. Their phone number is [REDACTED]. It has been shrink rapped and is being held for your inspection. We will continue to leave it there for 30 days after the date of this letter at which time if we have not heard from you regarding your wish to inspect it, we will assume you do not wish to inspect the vehicle and we will give Copart the OK to dispose of the vehicle.

Any Questions, please contact us at 1-800-742-0066 ext. 279 for Tammy Chadd and ext. 276 for Larry Gaver. Thank you.

Sincerely,

Tammy Chadd, AIC  
Claims Representative

PER4-078 C 2388

## Leuwerke & Associates – Investigation Division

April 29, 2002

To: Tammy Chadd  
General Casualty Insurance

From: Ken Scurto  
Fire Investigator

Re: Michaele Beaudette  
Vehicle Fire

Dear Ms. Chadd:

After inspecting this vehicle, I found that the fire originated in the passenger side rear tail light assembly. If you need any additional information, please contact me.

FE04-078 C 2301

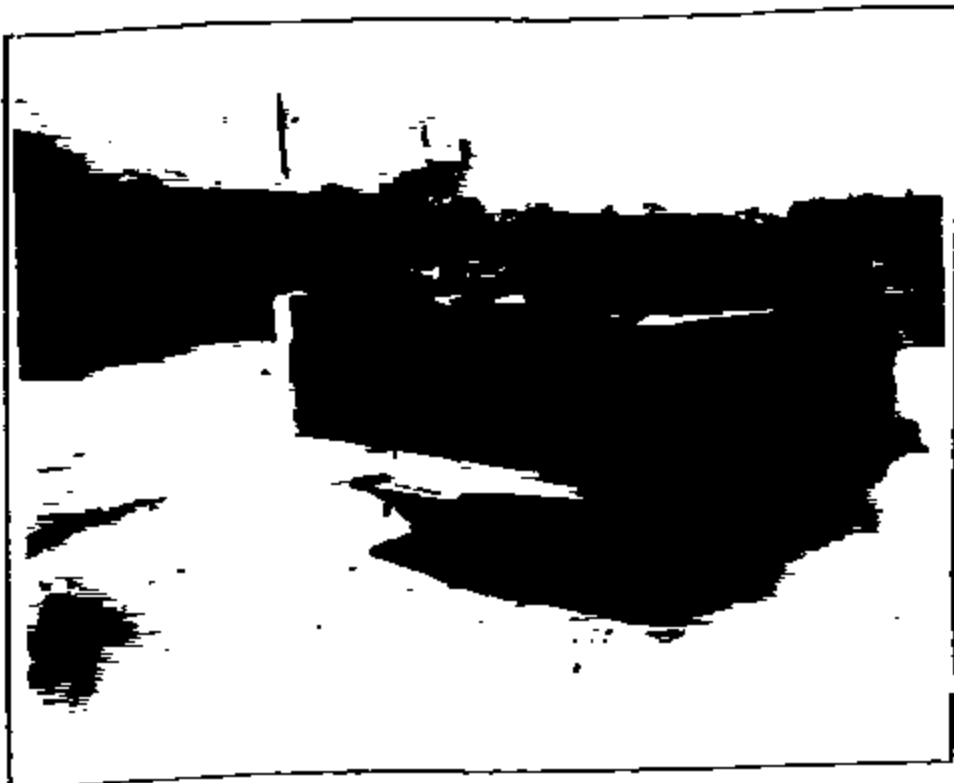


PHOTO #  
PHOTO # K  
DESCRPT.

2007 Ford Focus  
Black  
4 door  
2007 Ford Focus  
Black  
4 door  
2007 Ford Focus  
Black

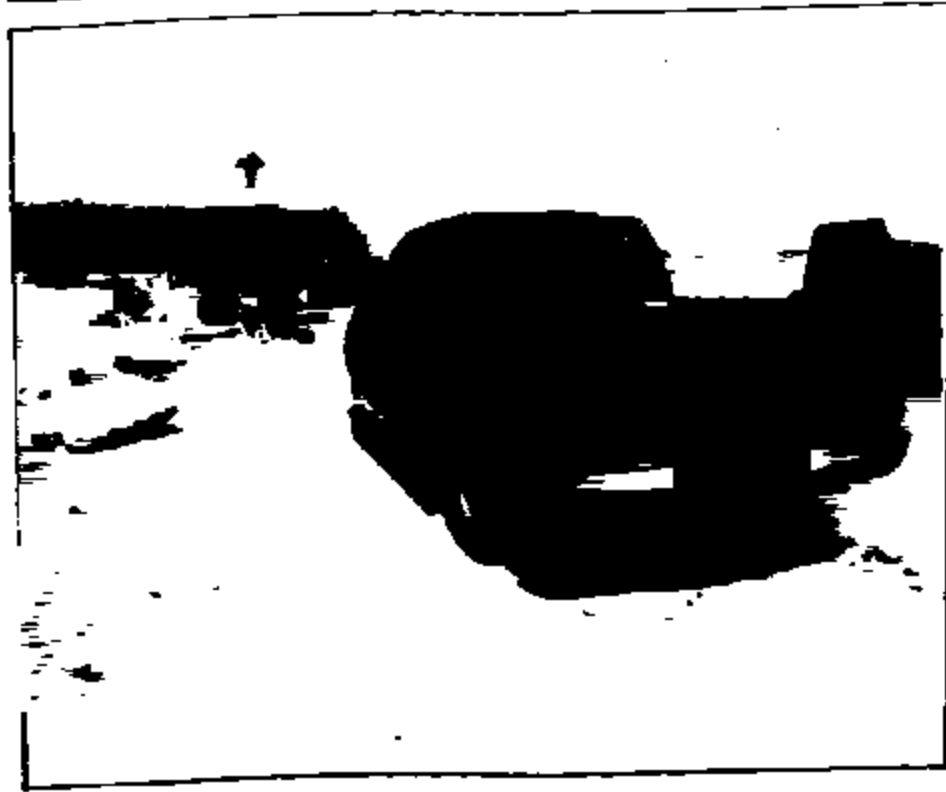
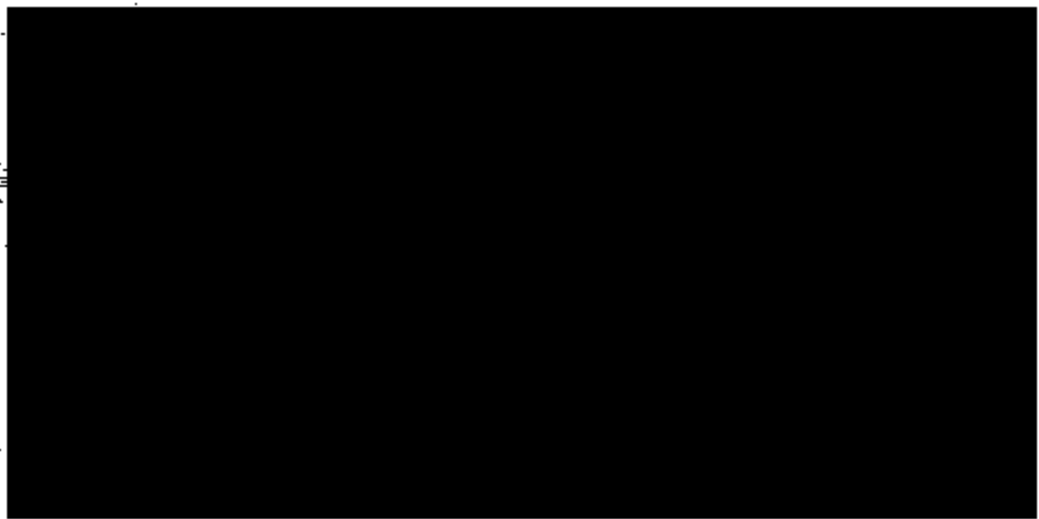


PHOTO #  
DESCRPTIO

2007 Ford Focus  
Black  
4 door  
2007 Ford Focus  
Black  
4 door  
2007 Ford Focus  
Black

GAB ROBINS FILE NO. 56815 27553 DATE OF LOSS 3/22/08  
INSURED [REDACTED] CLAIMANT [REDACTED]  
COMPANY CLAIM NO./POLICY NO. General Casualty of Wis [REDACTED]  
DATE TAKEN 3/26/08 BY: LARRY BUHRMAN



# State Farm Insurance Companies



Alabama-Mississippi Regional Office  
100 State Farm Parkway  
P.O. Box 2001  
Birmingham, AL 35297-0001

January 24, 2002

Ford Motor Company  
Attention: Shawn L. Norton  
Claims Analyst/Corporate Legal Assistant  
Park Lane Tower West, Suite 400  
3 Park Lane Boulevard  
Dearborn, MI 48126



Re: Our Claim Number [REDACTED]  
Date of Loss March 30, 2001  
Our Insured [REDACTED]  
Total Fire Sub Amount \$113,084.74  
Your letter of November 19, 2001

Dear Ms. Norton:

We are in receipt of your form letter as referenced above. Please be advised there are two State Farm® claims arising out of this occurrence. One is an automobile claim, the other a fire claim involving the insured's home and contents. I am handling the fire claim only. Information regarding the insured vehicle will need to be requested from Paul Cummings of our Hattiesburg, Mississippi Office. The automobile claim number is [REDACTED]. The address is [REDACTED] Hattiesburg, Mississippi. The telephone number for the Hattiesburg, Mississippi Office is [REDACTED].

Previously, our claim representative for the Fire Company, Calvin Brumfield, had forwarded to you information pertaining to both our claim and the automobile claim. As pertaining to the fire claim, the total amount of our subrogation claim is \$113,084.74. Previously, when Mr. Brumfield corresponded with you, the information he sent to you regarding the fire claim was incomplete, as the contents portion of the claim had not been handled. The claim representative made three payments on contents. One was for \$16,804.61, one for \$7,967.13, and a \$1,000.00 payment for contents advance. The total for everything that was paid on the fire claim, the dwelling, is \$113,084.74. This is the ACV amount of the Fire Company loss.

I am enclosing with this letter a photocopy of the contents sheet and a copy of the cleaning invoice for contents. I am also enclosing a payment recap so that you may review the amounts paid, etc.

\$113,085.11

FE04-076 C 2384

Ford Motor Company  
Page 2  
January 24, 2002

If I can be of further assistance on the fire claim, please do not hesitate to contact me at the address and phone number on this letterhead.

Sincerely,



Lewis Stevens  
Claim Specialist  
State Farm Fire and Casualty Company  
Phone: (205) 944-8127

022/0124010



24-F037-000 - DLP

THIS STATEMENT IS RECORDED ON HALF SPEED, WHICH CAUSES LOSS OF VOLUME AND CLARITY, MAKING IT MORE DIFFICULT TO HEAR/UNDERSTAND.

This is Calvin Brunfield, I'm with State Farm Insurance®, I'm interviewing [REDACTED] the time now is approximately--about 8:55 a.m. Today's date is Tuesday, April the 3<sup>rd</sup>, 2002, this interview is by phone, and it concerns a fire loss that occurred to a house that is owned by [REDACTED]. The house is located at [REDACTED] in Mt. Olive, Mississippi. The date of the fire is March 30<sup>th</sup>, 2001.

Q. Sir, would you please state your full name and spelling--and spell your last?

A. Okay. It's uh, [REDACTED]

Q. Okay. What is your age and date of birth?

A. Uh, I'm [REDACTED] I was born [REDACTED] the [REDACTED] of [REDACTED]

Q. Okay. And your social security number?

A. [REDACTED]

Q. [REDACTED]

A. Yes.

Q. Okay. [REDACTED], okay, are you aware this interview is being recorded and is it being recorded with your permission?

A. Yes.

Q. Okay. And where are you employed?

A. I'm uh, employed at [REDACTED]

Q. [REDACTED] okay, what kind of work do you do there?

A. Uh, I'm a floor hand or either a roughneck, it's uh, I don't know really what you would really consider it as.

Q. Okay. How long you been employed with [REDACTED]

A. 3 years.

Q. Okay.

A. Approximately.

Q. Okay. Now uh, let me see, you and your wife, [REDACTED] were--were living in this house?

A. No. We were just uh, staying with uh, my grandparents.

Q. Okay. I see your grandparents have an address of uh, that's located in [REDACTED]

A. Yes. (inaudible - volume too low to hear)

Q. Par...

A. ...they have a camp down there--they're there--they're back and forth basically and everything uh...

October 29, 2001

Q. Do they receive all their mail up there?

A. Uh, yes, up at uh, Mt. Olive.

Q. Okay. Does anybody live in the house all the time--when--when...

A. Which one?

Q. ...the--the uh, [REDACTED]

A. Oh...

Q. The Mt. Olive house--the one that burned?

A. ...they're--they're uh, there 60 percent of the time--60--70 percent of the time, they just go down there to fish and stuff like that on the coast. And uh, they told us we could just stay there whenever we wanted to get away or whatever.

Q. Oh, I see, and you were just--just there to get away, not to...

A. Yeah.

Q. Okay. How long have you been living there--or staying there?

A. Staying there uh, not very long or whatever.

Q. I mean, how long have you been there already?

A. Uh, when I uh, when the fire...

Q. Uh-huh.

A. ...happened and everything? We were maybe there 15 minutes or so--that's how long I was there.

Q. No, I mean, uh, I guess--your wife--uh, I mean, when y'all decided to go there and stay there a while, when--when did y'all first move--move in--from--before the fire?

A. Before the fire?

Q. Uh-huh. And how long had y'all planned on being there?

A. Uh, we were only gonna' plan on being there just the weekend.

Q. Just the weekend? Okay. So you was there for the weekend? Okay. And [REDACTED]

[REDACTED] was still in Vancleave or...

A. Yes.

Q. Okay. Now was anyone else there for the weekend as well besides you and your wife?

A. Yes. Uh, my sister, she stays there--or stayed there--think uh, all the time--all uh, all the time with them...

Q. Okay. So she's continually living there?

A. Yeah. She uh, uh, goes to Coelynn (?) and uh...

Q. And her name is [REDACTED]

October 29, 2001

A. Yes.

Q. Okay. So she kind of like takes care of the place when they're not there uh, plus she use it to commute and go to school? Okay. How old is Allison?

A. She is 18.

Q. And this is—that would be [REDACTED] uh, granddaughter?

A. Yes.

Q. Huh?

A. My sister.

Q. Okay. Okay. But a granddaughter to [REDACTED]

A. Yes.

Q. Okay. 'Cause you—you're their grandson? Okay.

A. Yeah. That's—that's correct.

Q. Okay. Okay. All right, sir, now if you would, tell me what—what you can remember that night or day—as a matter of fact, let's go ahead and clear up the time—what time...

A. It was—it happened around approximately 3:30 to 3:40—somewhere right—3:00—3:20—I don't know exactly...

Q. In the morning?

A. No. It was in the afternoon.

Q. In the afternoon. Okay.

A. I got home approximately around 3:30—somewhere up in there, and uh, my wife—she was in the back bedroom asleep.

Q. Uh-huh.

A. And I just came in and woke her up and we were just laying on the—on the bed and just talking about what happened the past two weeks when I was offshore, and uh, about that time—my sister comes knocking on the door and I got up to go see and then all of a sudden she runs around the back bedroom, she says get out, get out, get out, the house is on fire, and we were uh, we were running from the back bedroom through the uh, front of the house—the front of the house was in flames and uh, I grabbed the portable phone and called 911 and told 'em the house was on fire and uh, everything and uh, that's about all there was.

Q. Uh-huh. Huh, okay, okay, now where was your sister coming from?

A. She was coming from school.

Q. Oh, she had just made it home from—from—from...

A. Yeah. (inaudible due to both speaking at once)

October 29, 2001

Q. ...just--just made it there. Okay. Now was there anything--was any--was your wife doing any barbecuing or anything like that on the carport?

A. No. She was uh, she was asleep.

Q. Okay. What was your activities like during that uh, and I really should of asked her that-- I probably need to get back with her--before she go--went to sleep--what type of things were--was she doing that day, did she say?

A. I do not know, uh...

Q. Okay. I--I'll get her back on the phone just a second when--when I get off the phone with you uh, all right, now as far as the truck, uh, the fire marshal mentioned--I understand that it's a possibility it might of started from the truck?

A. Yes. He just--and uh, Tim, the uh, agent (inaudible) he said just looking at it and everything that it looked like it started from the truck (inaudible)

Q. Now why--why--why would he say that--what--what--what burning--or what--what did they say to make them come to that conclusion--or what did they see to make them come to that conclusion?

A. He was just saying it looked like charred the most and everything. I really don't know, he--that's just--just him looking at it...

Q. Uh-huh.

A. ...I do not know, he didn't speculate or...

Q. I understand, is the whole truck burned or just...

A. Yes.

Q. ...the front of it?

A. The whole truck burned.

Q. Huh, okay.

A. (inaudible - volume too low to hear)

Q. Yeah. Did the fire go through the roof and everything?

A. Yes. It did.

Q. Okay. Huh, so it was a big mess over there, huh?

A. Very big mess.

Q. Okay. Okay. And have you had any problems with the truck?

A. No. Never--since I've owned it, only just do annual maintenance--like oil change and stuff like that.

Q. Okay. When--when did you buy the truck?

A. November of '99, it's a 2000 model.

October 29, 2001

Q. That's when you purchased--okay, where'd you buy it at?

A. Woolwine Motors here in Collins.

Q. Wh--what?

A. Woolwine, W O O L W I N E.

Q. Okay.

A. Do you know the uh, guy that sold it to me?

Q. No. Not--not--not right now. Okay. Was it brand new?

A. Yes, sir.

Q. How many miles did it have on it, do you know? Do you remember?

A. Uh, when I bought it?

Q. Yes, sir. When you bought it.

A. I think only 2 or 300 at the most.

Q. Okay.

A. I really don't know.

Q. Okay. Do you remember how many miles was on it when this happened?

A. No, sir.

Q. Okay.

A. (Inaudible) I really do not.

Q. Do you have a idea about how many was on it from...

A. It was approximately 20--25,000 uh, really just uh, a ballpark figure, I really don't know.

Q. Okay. And you didn't have any problems when you was driving back home?

A. No, sir.

Q. Okay. Uh, when you go offshore, and you drive your truck--where--where do you leave it at?

A. We uh, catch a helicopter in Morgan City, Louisiana, they have like a big uh, parking lot and everything that everybody parks their vehicles in that keeps 'em there for 2 weeks and whenever we (Inaudible) the helicopter.

Q. And where--where--where is the parking lot located?

A. It's in Morgan City, Louisiana.

Q. Okay. I got you, okay, and is it kept secured? I mean, do they have security guards or just open...

A. No, sir, uh, oh, I think--yes, they do--yes, they do.

October 29, 2001

Q. Okay. All right, and have you had any problems with anybody breaking into vehicles or anything like that in the past—not just yours but anybody's vehicles?

A. No. No, sir.

Q. Okay.

A. Or not—not—not that I'm aware of.

Q. Okay.

A. Personally, me, I haven't.

Q. Okay. Okay. Uh, all right, you was only there for the weekend, and is the house fully furnished?

A. Yes, it's fully furnished.

Q. Okay. All right, and uh, now tell me what happened after Allison warned everybody to come out of the house 'cause it was on fire—who called 911 and what happened after that?

A. Uh, first—first I called 911.

Q. Okay. How'd you call 911?

A. The portable phone.

Q. Okay.

A. And then uh, then my sister, she didn't know that I called, 'cause I just dropped the phone right there in the yard, so she saw the phone, she picked it up, she also called and while she was talking to 911 the phone line burned...

Q. Oh, I see.

A. ...(inaudible) going directly into the house (inaudible) just cut off.

Q. I see, I got you, okay, all right, and the Mt. Olive Fire Department arrived?

A. Yes.

Q. Okay. And—and they extinguished it...

A. Yes, sir.

Q. ...pretty much? Okay. Okay. How long did it take 'em to get there, do you know? Do you remember?

A. Yeah, they was there within 4 to 5 minutes, if—if that. They were very fast on response time.

Q. Great, okay, now how did uh, the owners, [REDACTED] get contacted—did you contact them?

A. Yes. I called 'em on a cell phone.

Q. All right, and they was in Vandave?

October 29, 2001

A. Yes.

Q. Okay. Okay. And then when--when did they come down to...

A. They came down the uh, following day.

Q. All right, and looked at everything, okay. All right, okay, and I understand with the uh, uh, [REDACTED] that--that's who you spent the night with?

A. Sir.

Q. I understand with the [REDACTED]

A. [REDACTED].

Q. [REDACTED] okay, okay, all right, well uh, anything else you can think of?

A. Sir?

Q. Any other things you can think of that may be important that you think I need to know?

A. Uh, no, sir, not off--right off the top of my head.

Q. Okay. Okay. All right, sir, have all your answers been true and correct to the best of your knowledge?

A. Yes.

Q. All right, and again, has this recording been made with your full knowledge and your consent?

A. Sir?

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

A. Yes.

Q. All right, well, at this time I'll turn off the recorder.

030 [REDACTED]

This is Calvin Brumfield, I'm with State Farm Insurance®, I'm interviewing uh, [REDACTED] this is by phone. Today's date is Tuesday, April the 3<sup>rd</sup>, 2001, and the time is approximately 9:30 a.m. This interview concerns a fire loss that occurred at a residence owned by [REDACTED] and is located at [REDACTED] in Mt. Olive, Mississippi.

Q. Uh, ma'am, would you please state your full name and spell your last, please?

A. Allison [REDACTED]

Q. And what is your age?

A. I am [REDACTED]

Q. And your date of birth, please?

A. [REDACTED]

Q. And what is your social security number?

A. [REDACTED]

Q. Okay. Are you employed anywhere?

A. No.

Q. Okay. Uh, so you're a student?

A. Yes.

Q. Okay. Where are you a student?

A. Well, I'm still in high school but we have uh, what is called a block schedule and you go to col-graduate early...

Q. I understand.

A. ...and uh, I'm currently attending [REDACTED]?) but I graduate high school on May—the 18<sup>th</sup> (Inaudible)

Q. Okay. So you're taking a few classes at [REDACTED].

A. No, I'm a full-time student up there.

Q. Oh, a full-time student, okay.

A. I commute back and forth.

Q. Okay. And you graduate from high school May 18<sup>th</sup>, is that what you said?

A. Right.

Q. Okay. Okay. Okay. How long have you been living uh, at this house located on uh, [REDACTED] in Mt. Olive, Mississippi?

A. Probably around a month or so.

Q. Okay. Okay. And how long were you planning on staying there?

A. Well, until I get out of high school.

Q. Okay. Around May, okay.

A. Right.



October 29, 2001

Q. Okay. Uh, now were you still receiving your mail—which was—uh, did you have all your mail routed to this location—or was it still going to your parents' house?

A. It was going to this one.

Q. Okay. [REDACTED] Okay.

A. [REDACTED]

Q. Okay. Okay. If you would, tell me what happened—as far as what you can remember?

A. Well, I was coming home from Coelynn (?)...

Q. About what time was that?

A. Well, that was—I usually get to Magee around 3:00 o'clock—I had a eye doctor's appointment at 3:15, 'cause uh, then I came home, uh, first I went and got gas and I came home and it was probably around 3:30—3:40—somewhere around in there.

Q. Okay.

A. I came home and uh, I thought they were barbecuing 'cause it was close—it was like close to the double window in the carport, and right as I got closer, the smoke was getting blacker and it was—the fire was spreading and I got up and uh, I noticed his truck was on fire and then I went and beat on the back door and uh, they didn't know what was going on, they thought I was just joking around, then they—they heard me, uh, you know, they—they said that they thought something was wrong—then I—then I went back out to their bedroom window and I told 'em to get out 'cause uh [REDACTED] truck was on fire.

Q. Okay.

A. And then [REDACTED] ran out, and well, everybody got out and then we called 911 and they came over and put it out.

Q. Was it just [REDACTED] in the house?

A. Right. He had been there, he said about 15 minutes, he was going to wake his wife up 'cause she has to be back at work like around—she has to get up around 4:00 to be back there at the night—she works nightshift and sleeps during the day.

Q. Okay. Now when you arrived there, you said you saw smoke, and as you got closer you saw the truck was on fire uh...

A. Well, uh...

Q. ...was it just the truck or did it look like the house was on fire at the time as well, or what?

A. Well, uh, I didn't really notice that uh, but I drove up and I thought they were barbecuing 'cause it was by his truck and uh, like around there and I went over there and I look—I didn't really look, 'cause I mean...

Q. Yeah. You was trying to make sure that everybody okay...

October 29, 2001

- A. ...I was just trying to get--that everybody was getting out, I mean, I wasn't worried about the fire, you know, at the time, I was more worried about people, you know, uh, then I just--I really just ran back there and told them and uh, that's...
- Q. Okay. But I want--I need you to dig back if you can, what uh, what--what uh, whatever you can remember about...
- A. Well, it was mostly his truck.
- Q. Mostly at the time you saw it--okay.
- A. Right. I mean, uh, I was like--that's all I saw and I thought like (inaudible due to both speaking at once)
- Q. Was it coming from the--uh-huh...
- A. ...they were cooking or something and I was wondering why the--they were doing that, and then I got--as I--closer--I saw it was...
- Q. Okay. Was it around the hood area that was burning the most?
- A. It was around the front tire...
- Q. The front...
- A. ...there--that area...
- Q. ...the front tire, okay.
- A. Somewhere up in there, 'cause I mean, that's where--you'll see when you come--the truck is by that window and that's where I seen it--by those double windows--so it had to be up in that area or I wouldn't of seen it, right?
- Q. That's right. From front tire, okay, okay, has uh, do--did you--do you kind of remember anything look like it--the fire might of went up in the attic at that time or...
- A. Well...
- Q. ...as far as the burning on the house? The little bit that you can remember at that time?
- A. Well, uh, he did have another truck parked over there and he uh, by the time uh, everybody got and [REDACTED] got in that truck, I mean, that truck was already on fire--like the side of it, and he got out and so it was spreading up in the attic as that--I mean, the fire--every--like--it was exploding and things, I mean, like we heard the gas tank explode so...
- Q. Wow--so it was a pretty--pretty big mess then?
- A. Yeah.
- Q. Okay.
- A. (Inaudible - volume too low to hear)
- Q. Okay.
- A. Pretty dramatic.

October 29, 2001

Q. Yeah. Okay. Well, is there anything else you can think of?

A. Uh, no, sir, there's not.

Q. Pardon?

A. No, sir, there's not.

Q. Oh, okay, all right, and are the remarks you've made in this recording the true version to the best of your knowledge?

A. Correct.

Q. Okay. And if you would, please state your name and your address uh, to end this recording?

A. [REDACTED] Mt. Olive, Mississippi [REDACTED]

Q. Okay. Thank you.

A. Uh-huh.

Q. And I'll turn off the recorder.

A. Okay.

030 [REDACTED]

This is Calvin Brumfield with State Farm Insurance®, I'm interviewing [REDACTED] and this is uh, on the telephone, today's date is Tuesday, April the 3<sup>rd</sup>, 2001, the time is approximately 8:40 a.m. This interview concerns a fire loss that occurred on the residence of [REDACTED] and the insured location is [REDACTED] Mississippi.

Q. Uh, ma'am, would you please state your full name and--and spell your last, please?

A. [REDACTED]

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

A. Yes, sir.

Q. Okay. Uh, just for identification purposes, what is your date of birth?

A. [REDACTED]

Q. And your social security number?

A. [REDACTED]

Q. And what is your age?

A. [REDACTED]

Q. Okay. And let's see, what is your address?

A. [REDACTED] Collins, Mississippi [REDACTED]

Q. Okay. That's Number 4 [REDACTED] okay.

A. Number [REDACTED]

Q. Number--I'm sorry. Number [REDACTED] okay, and where are you employed?

A. [REDACTED]

Q. Okay. You (Inaudible) have a long way to drive to work?

A. Yes, sir.

Q. You took the day off because of all this?

A. They gave me the week off. Yes, sir.

Q. Okay.

A. 'Cause I work nights and...

Q. Oh, I see.

A. ...I can't work nights and then stay up all day to...

Q. To handle all this. Yeah. Okay. All right, how long you been a [REDACTED]

A. 2 years.

Q. Okay. Okay. And what's your husband's name?

A. [REDACTED]

October 29, 2001

Q. [REDACTED] okay. How old is he?

A. 21.

Q. Okay. Do you know his date of birth?

A. 08/09/79.

Q. Okay. And where is he employed?

A. [REDACTED]

Q. Okay. All right, and would you please explain in your own words what happened uh, as far as the fire to the Sullivans' house?

A. Okay. I was asleep in the back--my uh, 'cause I work nights, my husband come home--or come to his grandparents, and woke me up and (inaudible due to both speaking at once)

Q. What--what time was this uh, do you remember?

A. He came--he got home about 3:30.

Q. Okay.

A. He had probably been home 15 or 20 minutes, we were laying in the back talking about what all had happened the last 2 weeks that he'd been gone and about that time, I guess we'd been back there 15 or 20 minutes, like I said, his sister come up and we heard a knock and I told [REDACTED] somebody was there--to go see who it was, and she come running to the back of the house and knocked in the window and said that the house was on fire--for us to get out. So we got up and run to the front and by the time we run to the front--the whole house--the front of the house was on fire and in smoke and we got out--called 911.

Q. Okay. Excuse me, what is uh [REDACTED] sister's name?

A. [REDACTED]

Q. [REDACTED]

A. [REDACTED]

Q. Okay. Do you know her uh, phone number or address?

A. She's staying with uh, [REDACTED] right now.

Q. With who?

A. Uh, the number I gave you while ago.

Q. Oh, [REDACTED]

A. Yeah [REDACTED] that (inaudible)

Q. Okay.

A. [REDACTED] I'm sorry.

October 28, 2001

- Q. [REDACTED] Okay. And is--okay [REDACTED] s--is who [REDACTED]
- A. [REDACTED] Are staying with.
- Q. ...are staying with, okay. And is also where [REDACTED] lives at?
- A. Yeah. She lives--she's uh, going to School at [REDACTED] ), and she's staying here until--she was staying with them...
- Q. Oh, I see.
- A. ...while she finished school, she had like 4 weeks left, and she was gonna' stay with them, 'cause her mother and brother just moved to the coast.
- Q. Okay. Okay. What's her name again?
- A. Her name is [REDACTED]
- Q. No. No. I mean, the people that--that uh, the insureds and [REDACTED] are staying with?
- A. While she's here?
- Q. Uh, yeah. Yes. Uh-huh.
- A. She--she was staying with her grandparents, that's [REDACTED]
- Q. But...
- A. ...but right now since the fire she's staying with [REDACTED] what's her last name?  
[REDACTED]
- Q. Okay. And this is the same people that [REDACTED] staying with.
- A. Yes.
- Q. And that's [REDACTED]
- A. [REDACTED]
- Q. Okay. Okay. They relatives or friends?
- A. It's [REDACTED] sister.
- Q. Okay. Okay. What type of uh, vehicle was your husband driving when he arrived home?
- A. A Ford F150, 2000 model.
- Q. A 2000 model?
- A. Yes, sir.
- Q. Okay. Do you know if he was having any mechanical problems with it or...
- A. None, he's never had any work done on it, except the oil changed and...
- Q. Huh, okay.

- A. We called—my daddy is over at Ford Company and we called to see if there was a recall on that, and there hasn't been so we don't know if there was anything wrong with his truck physically or...
- Q. Oh, I see, so it's uh, was it pretty obvious the way it looked that uh, the fire originated from the truck?
- A. That's what [REDACTED] said yesterday and the fire people...
- Q. Hello?
- A. I'm here, I'm sorry, my phone's beeping.
- Q. Oh, okay.
- A. That's what uh...
- Q. What the agent..
- A. ...the fire marshal and the agent said yesterday.
- Q. That it looked like it originated from the truck? Okay. Okay. Okay. Now what uh, what I need you to do is, uh, I—I know I'm gonna' have to probably get an engineer to come out there and take a look at the—at the house, and I would also like him to examine the truck, all right, and I'll try to get him out there as soon as possible—once I get out there today uh, I'll give 'em a call, and uh, again, even—and—and—I don't know what your adjuster may want to do with the truck, but I need it to stay there until we have an opportunity to examine it, okay?
- A. Okay.
- Q. And uh, (inaudible) do it that way.
- A. (inaudible - volume too low to hear) tell him to meet us there sometime after (inaudible - volume too low to hear)
- Q. Okay.
- A. And that way you'll be there and he'll be there.
- Q. Right. We'll discuss it, okay, is there any other—did the fire marshal or anybody else give uh, any other possibility of how the fire could of started?
- A. No, sir.
- Q. Okay. You feel confident it was the truck, huh?
- A. Yes, sir. Uh, well, I don't know that that's the fire marshal, he just had officer in command on his vest.
- Q. Okay. Which fire department responded?
- A. Mt. Olive.
- Q. Did you get—you don't happen to have a copy of the fire report, do you?
- A. They're supposed to have it this morning at 9:30.

October 29, 2001

- Q. You're supposed to have it? Okay.  
A. They're supposed to give it to me.
- Q. Okay. Well, great.  
A. We've got a copy of the sheriff's report 'cause they came out also but not the fire department yet.
- Q. Uh, okay. Okay. Okay. Uh, do you know who the insurance carrier is on the--on--on your husband's truck?  
A. State Farm.
- Q. State Farm, okay.  
A. Out of--no--no, well [REDACTED] is out--it's out of Magee, I'm sorry. [REDACTED]
- Q. Is your agent?  
A. Uh-huh.
- Q. [REDACTED]  
A. [REDACTED]
- Q. Yeah. [REDACTED]  
A. (Inaudible due to both speaking at once) [REDACTED]
- Q. Oh, okay. Okay. Okay. Now how are you related to--to uh, [REDACTED]  
A. My--I'm married--my husband--that's his grandparents.
- Q. Okay.  
A. Grandparents--my husband's grandparents. My husband wants to know if you need the claim number on the truck?
- Q. Uh, no, uh, tell him I'm--I'm gonna' speak to him separately--just a second. Okay. And uh, all right, anything other you can think of or...  
A. No, sir.
- Q. Not right now, huh?  
A. No.
- Q. Okay. Uh, are the remarks you've made in this recording uh, pardon?  
A. I'm sorry.
- Q. All right, is--are the remarks you've made in this recording your true version to the best of your knowledge?  
A. Yes.
- Q. Okay. Again uh, have I had your permission to record this interview?



October 29, 2001

A. Yes, sir.

Q. Okay. Would you please state your name and address to end this recording?

A. [REDACTED]

Q. Okay.

A. Number 10, Daniels Drive, Collins, Mississippi.

Q. All right, and I'll turn off the recorder. Okay.

030 [REDACTED]

# State Farm Insurance Companies



May 21, 2001

State Farm Insurance Claim Office  
133 Mayfair Road  
P.O. Drawer 16029  
Hattiesburg, Mississippi 39404-6029  
Phone: 601-261-2600

Ford Motor Company  
Parklane Tower West, Suite 400  
3 Parklane Blvd.  
Dearborn, MI 48126  
Attn: Shawn L. Norton, Claims Analyst/Corporate Legal Assistant

Re: Claim Number: [REDACTED]  
Date of Loss: March 30, 2001  
Our Insured: [REDACTED]  
Company Portion: \$85,638.00 to date  
Insured's Deductible: \$.00  
Total Amount Due: \$85,638.00 to date

442265  
open

Dear Mr. Norton:

This letter will confirm receipt of your letter dated May 9, 2001. At your request, I have enclosed a copy of our engineer's report stating that the fire was caused by leaking fuel from a 2000 Ford F150 Super Cab pickup truck. The ignition of the truck caused our insured's house and contents to burn. The report should answer most of the information you requested in your May 9<sup>th</sup> letter. Additional information not in the engineer's report is the mileage on the vehicle, which is approximately 25,000. The subject vehicle maintained tune ups and oil changes at Rain Forest Car Wash. Window tint and a CD player are the only after-market modifications made to this vehicle. This vehicle was purchased new at the Woolwine Dealership in Collins, Mississippi.

We hope the enclosed engineer's report and the above information will be sufficient for your investigation. For your convenience, we have left the house and vehicle in tact for your inspection. Please contact us within 15 days from the date of this letter of your intent to inspect the loss site. If we do not hear from you, we will assume you do not wish to inspect the loss site. We will preserve the vehicle for evidence and demolish the house.

Please keep in mind that the total damages claimed will be determined when we have concluded our claim.

FILE  
EX-1

FE04-878 C 2323

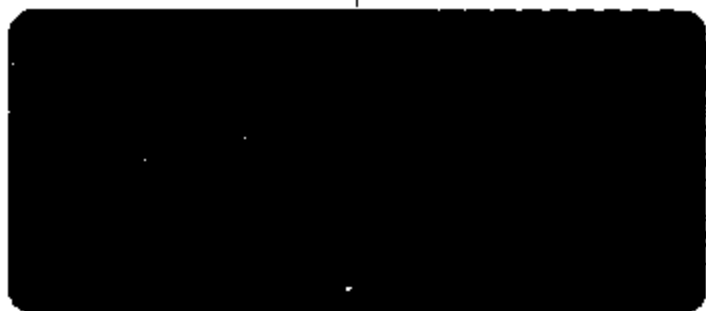
Shawn L. Norton, Ford Motor Company  
May 21, 2001  
Page 2

Sincerely,



Calvin Brunfield  
Claim Specialist  
State Farm Fire and Casualty Company  
601-261-2848

cc: Tim Luedtke, Agent



**RIMKUS**  
CONSULTING GROUP, INC.

PE04-078 C 2325



Rinkus Consulting Group, Inc.  
3300 W. Esplanade Avenue, Suite 516  
Metairie, Louisiana 70002  
(504) 832-8999 Telephone  
(504) 832-1060 Facsimile

## Report of Findings

### RESIDENTIAL AND VEHICLE FIRE ANALYSIS

Claim No: [REDACTED]

Insured: [REDACTED]

RCG File No: 74616

Prepared For:

STATE FARM INSURANCE COMPANY  
P. O. DRAWER 16029  
HATTIESBURG, MS 39440

Attention:

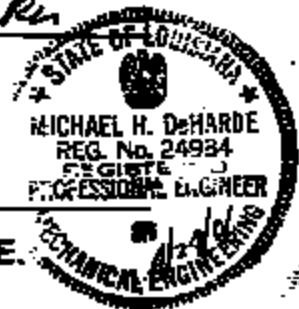
MR. CALVIN BRUMFIELD

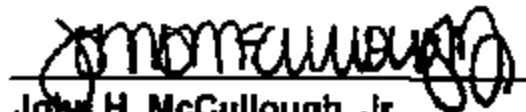


Glen P. Strecker, CFI  
Fire Consultant



Michael H. DeHarde, P.E.  
Consultant





John H. McCullough, Jr.  
Fire Division Manager

April 23, 2001

PE04-878 C 2328

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C. Site Plan	

**Section I**  
**INTRODUCTION**

On Friday, March 30, 2001, a fire occurred involving a residence and a parked vehicle located at [REDACTED] near Mount Olive, Mississippi. [REDACTED]

[REDACTED] owned the residence, and [REDACTED] owned the vehicle.

On April 3, 2001, Mr. Calvin Brumfield of State Farm Insurance Company retained Rimkus Consulting Group, Inc. to examine the scene and vehicle and to determine the origin and cause of the fire. Mr. Glen P. Strecker, CFI, examined and photographed the fire scene and vehicle on April 4, 2001.

This report was prepared for the exclusive use of State Farm Insurance Company and is not intended for any other purpose. Our report is based on the information available to us at this time, as described in **Section IV, BASIS OF REPORT**. Should additional information become available, we reserve the right to determine the impact, if any, of the new information on our opinions and conclusions, and to revise our opinions and conclusions if necessary and warranted by the discovery of additional information.

## **Section II**

### **CONCLUSIONS**

1. The fire originated in the engine compartment of the 2000 Ford F150 Super Cab pickup truck that was parked under the carport at the residence.
2. Burn patterns on the vehicle indicated that the fire originated to the rear of the engine on the right side.
3. The heaviest burning took place in the area of the fuel crossover lines where they attached to the right side fuel rail.
4. In our opinion, heat from the exhaust manifold and/or extended exhaust system caused the fire by igniting leaking fuel from the area of the right side fuel rail connection.



### Section III DISCUSSION

The structure was a one-story, wood-framed building with a brick veneer. It had a slab-on-grade foundation and a sealed-tab shingle roof. The front of the building faced west, and it was occupied as a single-family dwelling. The fire originated under the carport on the south end of the building. At the time of the fire, a 2000 Ford F150 Super Cab pickup truck and a Ford Explorer were parked under the carport. The occupants were able to move the Explorer, which only suffered minor heat damage to the plastic trim on its left side. The occupants reported that the fire was issuing from the pickup truck's engine compartment. The fire destroyed the pickup truck. Burn patterns on the structure clearly indicated that the fire originated in the Ford pickup truck (Photographs 1 through 5).

All normally visible vehicle identification numbers (VIN) were destroyed during the fire. A partial Mississippi license plate showing SW1... for Covington County remained. The VIN 1FTRX17L4YN [REDACTED] was obtained from [REDACTED] insurance papers, and the license SW1-296 was obtained from the Department of Motor Vehicles. The truck was identified as a 2000 Ford F150 Super Cab, 4X2 Styleside pickup truck. The vehicle was equipped with a 5.4-liter EFI-SOHC V-8 engine and automatic transmission.

Burn patterns on the vehicle showed that the heaviest sustained fire was located on the right (passenger's) side of the engine. The right-front tire and rim were almost completely destroyed (Photographs 6 through 11).

The fire in the passenger's compartment appeared to progress from right to left, having entered the passenger's compartment through the windshield and air

conditioning openings in the bulkhead. We located the remains of [REDACTED] personal items, including a hair dryer on the back seat and the remains of a .45-caliber Ruger automatic pistol inside the passenger's compartment. We found no keys in the debris below the steering column (Photographs 12 and 13).

Most of the wiring harnesses in the engine compartment parted from heat stress on the right side of the vehicle near the bulkhead at the rear of the engine; however, no evidence of electrical arcing was noted in the harnesses. No electrical activity was seen in the area of the power relays on the left side of the engine (Photographs 14 through 17).

During our examination of the engine, we observed that the oil filler cap was not fitted to the right valve cover. It was lying on its side just forward of the oil filler opening in the valve cover. It was melted to the remains of the valve cover. A large portion of the composite valve cover was missing from the area of the filler opening and was angling downward toward the rear of the engine. We observed a film of oil on several exposed body panels in front of the engine and on components below the engine, which made it appear that the engine had been ejecting motor oil from the filler opening for some time before the fire occurred. However, the fluid level on the oil dipstick indicated that there was sufficient oil in the engine and that only a small amount of water entered the engine case.

After examining an exemplar vehicle, we found that the oil filler opening was fitted with an extension tube that raised the level of the cap above the valve cover. The extension tube was glued in place. The location of other components in the engine compartment indicated that the oil seen on the body panels could only have come from a release of the air conditioning refrigerant, which contains a light oil to lubricate the internal components of the compressor.

The alternator showed evidence of being melted from the right side of the vehicle. Its wiring was intact with no evidence of electrical activity. The truck's

hood was made of aluminum and was completely melted away during the fire. This indicated a fast, intense fire.

The power cable leading from the battery to the starter motor relay located on the right side of the ~~bulldhead~~ had separated. It was heavily heat stressed and exhibited damage that might be attributable to electrical arcing or from dripping melted metal. A wiring diagram obtained from AllData indicated that the cable was fitted with a fusible link between the battery and starter motor relay. The separation was most likely caused by the fusible link melting through (Photographs 18 through 27).

We interviewed [REDACTED] who reported that he was an offshore oil field worker and had just driven home from Morgan City, Louisiana. The home belonged to his grandparents who were allowing him and his wife to stay there. He parked the truck under the carport and went inside. Approximately 10 to 15 minutes later, his wife's sister arrived and ran into the house screaming for everyone to get out because the house was on fire. He exited the house and observed a fire burning upward through the hood of his pickup truck. The passenger's compartment had not yet started to burn. He jumped into his wife's Ford Explorer and backed it out of the driveway and clear of the house. They did not move an Oldsmobile Cutlass Supreme that was parked just outside the carport because they were unable to locate the keys to the vehicle.

[REDACTED] stated that he had no prior problems with the vehicle and had not smelled any unusual odors or seen any smoke before the fire was discovered. The vehicle had been customized by the addition of a sound system with a CD player that was a plug-in replacement for the original. Its installation required no alteration of the factory wiring harness and was done by Hi-Fi Crusin' in Hattiesburg, Mississippi. He also had the vehicle fitted with a Flow Master exhaust system at a shop in Magee, Mississippi. We asked him when was the last time that he checked and added oil to the vehicle. He reported that no one

had been under the hood since shortly before his wedding in mid-February. Just before the wedding, he had the vehicle's oil changed and a full servicing and detailing performed at Rain Forest Car Wash located at [REDACTED] in Hattiesburg, Mississippi, telephone [REDACTED]. At that time the oil was replaced with Mobil 1 synthetic motor oil so that he would not have to change it again for approximately 6,000 miles. Since the oil change, he had driven to Gatlinburg, Tennessee and back, and to and from Morgan City two or three times.

We obtained a Material Safety Data Sheet on Mobil 1 synthetic motor oil and found that it had a flash point above 200 degrees Celsius (396 degrees Fahrenheit). Mobil did not list an ignition temperature, but had it marked as NE - meaning "Not Established." According to other published sources, most motor oils have flashpoints in the range of 300 to 450 degrees Fahrenheit and ignition temperatures that range from 500 to 700 degrees. The motor oil would be much harder to ignite than escaping gasoline.

In our opinion, the fire originated in the engine compartment of the Ford F150 pickup truck and was caused by fuel leak from the area of the fuel crossover lines going to the right fuel rail. A fire in this area would have quickly spread to the wiring harness where the high heat stress and parting of the wiring were observed. The starter motor relay was supplied with power, but should not have been electrically active with the engine turned off and the keys removed from the vehicle.

Ford Motor Company  
April 26, 2001  
Page 2

Sincerely,



Calvin Brunfield  
Claim Specialist  
State Farm Fire and Casualty Company  
601-261-2848

cc: Tim Luedtke, Agent

**Section IV**  
**BASIS OF REPORT**

~~In our investigation analysis;~~ we performed the following work:

1. We examined and photographed the fire scene.
2. We interviewed [REDACTED] and [REDACTED].
3. We reviewed vehicle electrical diagrams from AllData and Material Safety Data Sheets on the Mobil 1 motor oil used in the vehicle.
4. We examined an exemplar Ford engine at Interstate Ford in Metairie, LA.

EXPERT RPT

**Section V**  
**APPENDICES**

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**Section V**  
**APPENDIX A**

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**Photographs**

Photographs taken during our examination, which are not included in this report, are retained in our files and are available to you upon request.



**Photograph 1**

*View showing the front (west side) of the residence at [REDACTED] Sullivan Road near Mount Olive, Mississippi.*



**Photograph 2**

*View showing the right (south) side of the building. Note that all of the burning occurred under and directly over the carport area.*



PE04-078 C 2338

**Photograph 3**

*View standing in the living room looking southeast toward the door leading to the carport. The fire department pulled the ceiling down to stop the fire from spreading through the attic. The fire did not originate inside the residence.*



**Photograph 4**

*View standing in the kitchen looking south into the Laundry / Storage area. Note the location of the building's circuit breaker panel.*

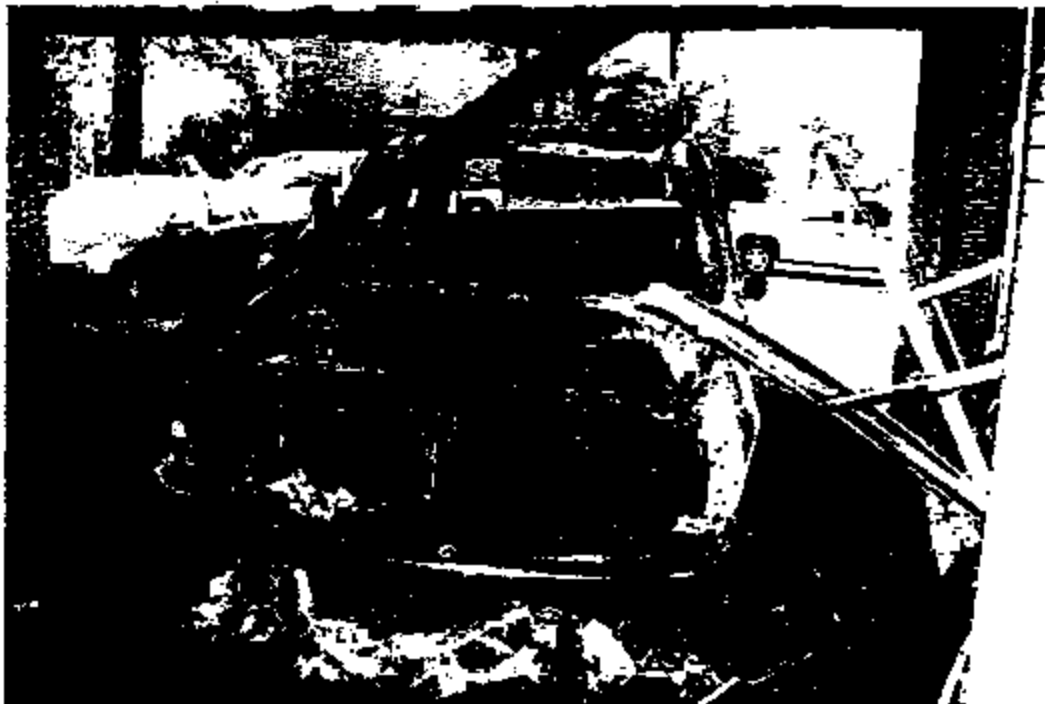


PEBA-078 C 2339

**Photograph 5**  
*View showing the door leading  
from the Laundry to the carport.  
Note that the door was burned  
on the exterior only.*



**Photograph 6**  
*View showing the front of the burned Ford F150 Super Cab pickup truck*



PE04-070 C 2348

**Photograph 7**

*View showing the rear of the truck and the damage to the roof directly above it.*



**Photograph 8**

*View showing the right or passenger's side of the truck.*



PER4-078 C 2341

**Photograph 9**

*Close-up view of the severe heat stress to the right fender area. Note the aluminum wheel rim had completely melted away on this side of the vehicle.*



**Photograph 10**

*View of the left or driver's side front fender. The heat stress was less severe on this side of the vehicle and a large part of the aluminum wheel rim remained.*



PE84-878 C 2342

**Photograph 11**

*View showing the condition of the dash VIN label. The labels in the driver's door and under the hood were also destroyed.*



**Photograph 12**

*View showing the dashboard area inside the cab. No melted wiring was found. The only separations of the wiring harness noted were at connector locations.*



PE04-078 C 2343

**Photograph 13**

*View showing the remains of .45-caliber Ruger automatic pistol found in the vehicle. Other personal belongings including toiletries and a hair dryer were found in the back seat.*



**Photograph 14**

*View showing the engine compartment. The arrow indicates the area where we found the wiring harnesses separated due to heat stress. No evidence of electrical arcing was noted in the harnesses, however.*



PE94-078 C 2344

**Photograph 15**

*View on the left side of the engine compartment. The wiring to the power relays was all intact. no arcing was noted. The brake master cylinder melted away. No broken lines were seen in the ABS brake system.*



**Photograph 16**

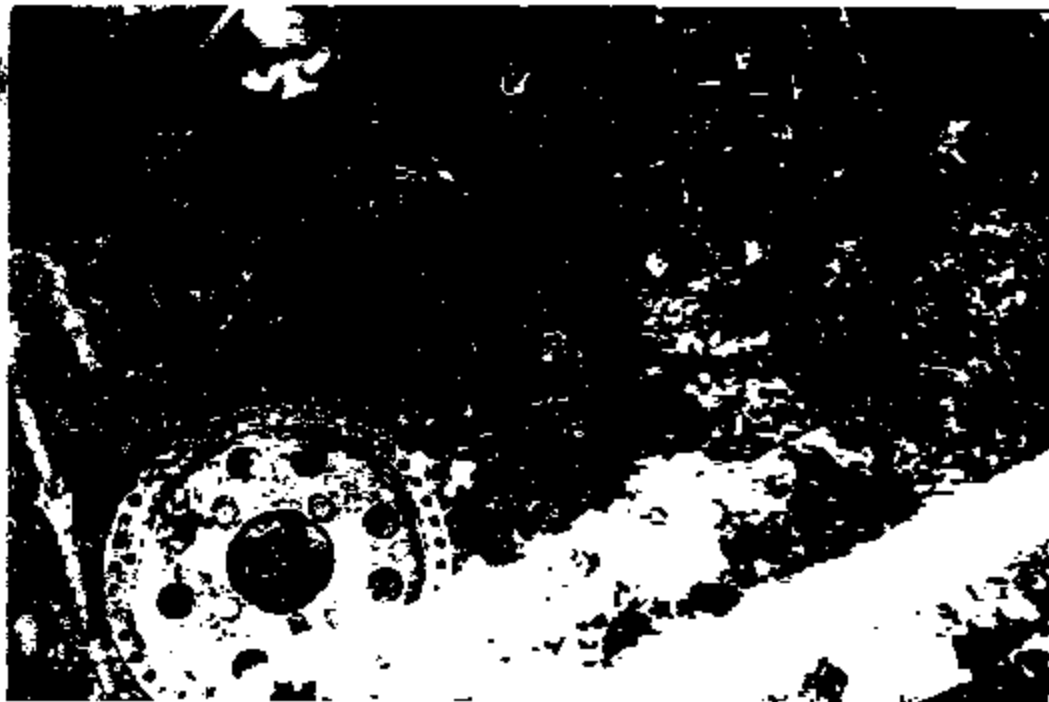
*View showing the left side of the engine. The cover burned away from the timing chain, but the valve cover on this side of the engine still appeared to be relatively intact.*





**Photograph 17**

*View showing the remains of the high-pressure power steering hose. The center reinforcing line detached from the lower connection during the fire. With the vehicle turned off, this line should not have been under pressure.*



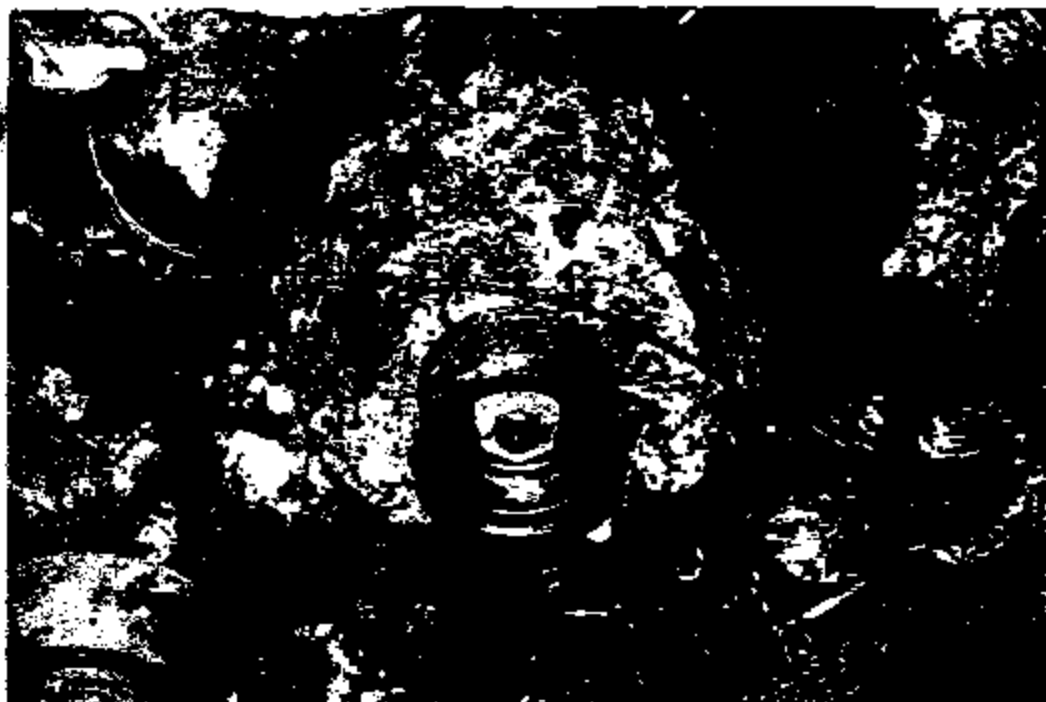
**Photograph 18**

*View showing the right side of the engine. Note the condition of the oil filler opening and cap. An extension tube was glued to the opening on the exemplar vehicle, explaining how the cap cleared the opening during the fire.*



**Photograph 19**

*View showing the alternator. The alternator showed melting more from the right side of the vehicle.*



**Photograph 20**

*No arcing was seen on the alternator wiring nor at the connector.*



PERA-DTB C 2347

**Photograph 21**

*View showing wiring on the right side of the engine. The starter motor relay was located above the bracket at the top of the photograph. The wiring harness crumbled to the right of the bracket as seen from this angle.*



**Photograph 22**

*View showing the positive battery cable. The cable to the starter motor was still intact. The cable to the starter motor relay had separated.*



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**Photograph 23**

*Close-up view of the cable to the starter motor relay. Its condition is most likely explained by the melting of the fusible link that was between the battery and the starter motor relay.*



**Photograph 24**

*View showing the engine compartment. Note the heavy heat stress on the bulkhead at the rear of the right fuel rail.*



**Photograph 25**

*View of a front under hood panel coated with oil. An examination of an exemplar vehicle showed that this oil most likely came from the air conditioning lines located in that area late in the fire.*



**Photograph 26**

*View of oil dipstick. Some water droplets are visible on the stick. This is most likely giving a false overfilled reading.*



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**Photograph Z7**

*View of battery cables still intact running down to the starter motor.*

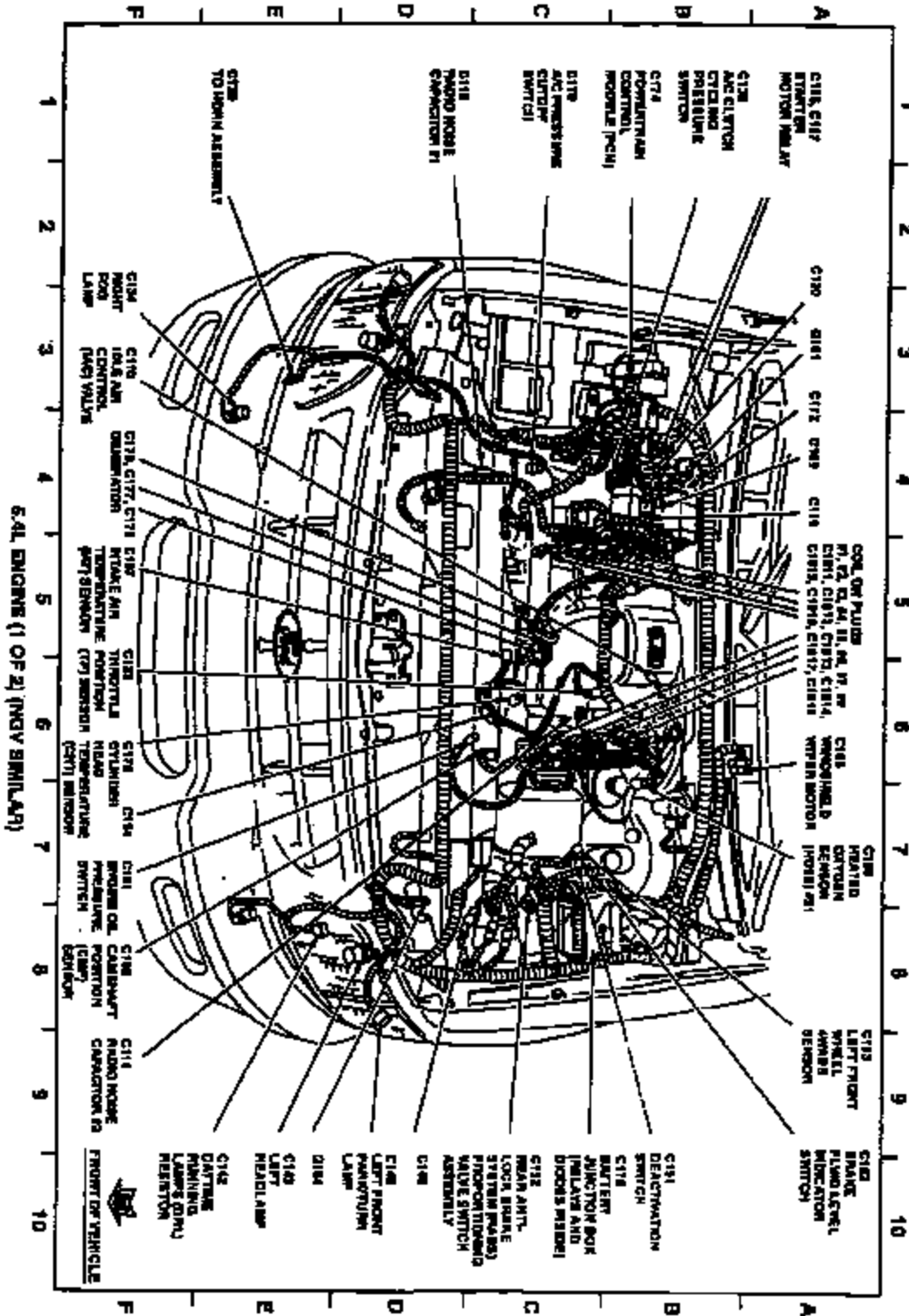


**Section V**  
**APPENDIX B.**

**AllData Wiring and Recall Information**

April 23, 2001

PEB4-078 C 2382



8.4L ENGINE (1 OF 2) (M6V BIRLARI)



