

PE04-078

FORD

1/28/2005

ATTACHMENT F

BOOK 7 OF 12

PART 4 OF 6

Crocker,
Kevin

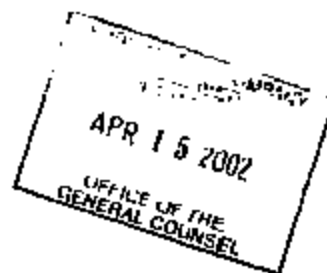
HICI HAULERS INSURANCE COMPANY, INC.

Service Second to None

April 05, 2002

Lourdes Fonseca-Neuron
Ford Motor Company
P.O. Box 6248, MD 3NE-B
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Date of Loss: 08-12-01



Dear Mr. Fonseca-Neuron:

This letter will acknowledge receipt of your letter of September 06, 2001, addressed to our insured [REDACTED] had made a claim under his warranty coverage on a 2001 F-Series Truck, VIN: 1FTZF17261N [REDACTED]

[REDACTED] had a fire loss on 08-12-01, which resulted in the vehicle being a total loss. As a result of this fire loss, Haulers Insurance Company has paid [REDACTED] \$17,636.42 which includes his deductible.

Haulers Insurance Company has had the vehicle examined by an expert, and the experts opinion is that the fire resulted as a failure in the fuel line system, dispersing gasoline onto the hot engine. [REDACTED] had taken the vehicle into Heritage Ford on August 6, 2001, after he smelled gasoline under the hood of his car. I am attaching a copy of Heritage Ford's invoice in which Heritage Ford inspected the vehicle and was unable to find the cause of the fuel smell. Six days later, the truck caught on fire around the engine while it was idling as our insured was unloading some trash from his vehicle at the time.

(continued)

HICI **HAULERS INSURANCE COMPANY, INC.**
Service Second to None

Page 2

Haulers Insurance Company received a net salvage return in the amount of \$ 2,564.50
Therefore, I am requesting the Ford Motor Company reimburse Haulers Insurance Company
\$15,071.92.

Sincerely,

Clyde H. Watkins

Clyde H. Watkins
Claims Representative

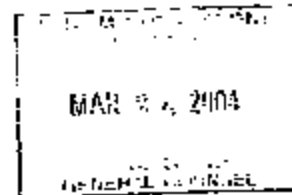
PE04-078 C 2782

Vina,
Lazaro

PROGRESSIVE

March 23, 2004

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



Re: Product Defect
VIN: 1FMRU15W1L [REDACTED]
Year: 2001
Make: Ford
Model: Expedition SW
Our Insured: [REDACTED]
Address: [REDACTED] Miami, FL [REDACTED]
Phone No.: [REDACTED] Home: [REDACTED] Work: [REDACTED]
Our Claim No: [REDACTED]
Date of Loss: 9-28-03
Damages: \$25,394.27

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

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

Please acknowledge receipt of my subrogation demand and forward your payment of \$25,394.27 to my attention, payable to "Progressive Southeastern Insurance Co., as subrogee of [REDACTED]" and mail to my attention at [REDACTED] Diamond Hts. [REDACTED]

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

Thank you for your anticipated cooperation.

Progressive Southeastern Insurance Co.

William P. Kienzl
Subrogation Representative
(440) 603-5339

Enclosures

Handwritten signature and initials, possibly "WPK", in dark ink.

WARD & WHITEMORE
UNIVERSAL FIRE CONSULTANTS, INC.

PE84-878 C 2785

WARD & WHITEMORE
UNIVERSAL FIRE CONSULTANTS, INC.

Boca Raton
P.O. Box 890762
Boca Raton, FL 33488
561-470-1304
FAX 561-479-4108

Cincinnati
P.O. Box 11283
Cincinnati, OH 45211
613-867-8999
FAX 513-481-1795

Dallas
P.O. Box 3102
Grapevine, TX 76098
817-329-5252
FAX 817-421-4802

Jacksonville
P.O. Box 16467
Jacksonville, FL 32245
904-228-2228
FAX 904-223-2219

Miami
P.O. Box 211118
RFB, FL 33421-1116
561-753-7078
FAX 561-753-7078

Minneapolis
P.O. Box 548
Prior Lake, MN 55372
952-461-7000
FAX 952-461-7100

Port Charlotte
P.O. Box 498072
Port Charlotte, FL 33849
941-624-6001
FAX 941-624-3832

Tallahassee
P.O. Box 1145
Monticello, FL 32345
850-897-3336
FAX 850 897 4456

Winter Haven
P.O. Box 9223
Winter Haven, FL 33883
883-326 5434
FAX 883 326 8295

November 24, 2003

Ms. Jackie Sostre
Progressive Insurance Company
8200 NW 33rd Street, Suite #100
Miami, FL 33122

Re: [REDACTED]
2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida
Date of Loss: September 28, 2003
Claim # [REDACTED]
W&W File #03-SF451

Dear Ms. Sostre:

On October 17, 2003, Ward & Whitmore Universal Fire Consultants, Inc. was retained by Progressive Insurance Company for the purpose of conducting an investigation to determine, if possible, the origin and cause of a fire that occurred in a 2001 Ford Expedition owned by [REDACTED] Miami, Florida. On October 23, 2003, I traveled to Sadisco, [REDACTED] NW [REDACTED], Florida and initiated my investigation into this matter.

BACKGROUND INFORMATION

This vehicle is a 2001 Ford Expedition XLT with a Triton V 8 engine reflecting vehicle identification number (VIN) 1FMRU15W11L [REDACTED]. The vehicle did not contain a license plate or ignition key during this examination.

According to the insured, [REDACTED] he purchased the new vehicle in February 2001. There was approximately 65K miles on the

Progressive Insurance Company

Re: [REDACTED]

2001 Ford Expedition, VIN #1FMRU15W11U [REDACTED]
Sadisco Auto Salvage, [REDACTED] Street
Miami, Florida

Date of Loss: September 28, 2003

Claim # [REDACTED]

W&W File #03-SF451

Page 2

vehicle when the fire occurred. He was driving home from work, for approximately 10 minutes, when the vehicle behind him began blowing their horn because they observed smoke coming from [REDACTED] vehicle. [REDACTED] then observed smoke coming from below the passenger side of the dash and heard a "poof" sound. He pulled the vehicle to the side of the road and shut off the ignition. The air conditioner was operating when the fire occurred. He opened the engine hood and observed smoke but no flames. The fire department arrived and because there was no fire they left the scene. Soon after the fire department departed [REDACTED] observed smoke coming from the rear of the engine compartment and discharged a fire extinguisher into the engine compartment. [REDACTED] cut the positive cable at the battery to prevent another fire.

[REDACTED] stated that he had experienced problems with the air conditioner compressor prior to the fire. The compressor froze and was replaced under warranty by the dealership. [REDACTED] stated that he provided a copy of the invoice to Progressive Insurance Company.

ANALYSIS

Examination of the exterior of the vehicle revealed the only damage observed was some melting at both ends of the plastic vent below the windshield. There was no other damage to the vehicle.

Examination of the passenger compartment revealed there was no visible fire damage within this compartment. The dual air conditioning controls were in the "on" position during this examination. Examination of the fuse panel below the steering column revealed no fuses were blown.

Examination of the engine compartment revealed that fire damage was present at the upper portion of the engine toward the bulkhead. Examination of the fuses in the power distribution box in this compartment revealed only two fuses were blown; a 10 ampere fuse in fuse location #19, which protected the Trailer Low Stop and Right Turn

Progressive Insurance Company

Re: [REDACTED]

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]

Sadisco Auto Salvage, [REDACTED]

Miami, Florida

Date of Loss: September 28, 2003

Claim [REDACTED]

W&W File #03-SF451

Page 3

Lamp and a 15-ampere fuse in fuse location #23, which protects HEGO Sensors, Canister Vent, Automatic Transmission and CMS Sensor. An air conditioning hose on the passenger side of the engine was found ruptured and some electrical conductors were fire damaged. Heavier fire damage was observed at the driver's side of the throttle body housing which may indicate a fuel related fire.

CONCLUSION

Based upon my investigation, it is my opinion that this fire originated in the engine compartment in the area of the upper portion of the engine. At this time the exact fire cause is undetermined. In an effort to determine the exact cause of the fire, an examination of the engine by a mechanical engineer may result in a cause determination.

This concludes my investigation into this matter. If you should have any questions or require additional information, please feel free to contact my office at your earliest convenience at 1 877 362 3473 and reference file #03-SF451.

Sincerely,

Ward & Whitmore Universal Fire Consultants, Inc.



Dennis Kerr, CFI, CFE
Fire Consultant Boca Raton Office

DK/p

Attachments

INVESTIGATION PHOTOGRAPHS

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 1-7

Comments: This series of photographs depicts directional views of the Ford Expedition XLT, VIN #1FMRU15W11L [REDACTED]



W&W File #03-SF451

Claim



Refer to Previous Photo #1

Photo #2



Photo #3



W&W File #03-SF451

Claim # [REDACTED]

Refer to Previous Photo #1

Photo #4



Photo #5



W&W File #03-SF451

Claim # [REDACTED]

Refer to Previous Photo #1

Photo #6

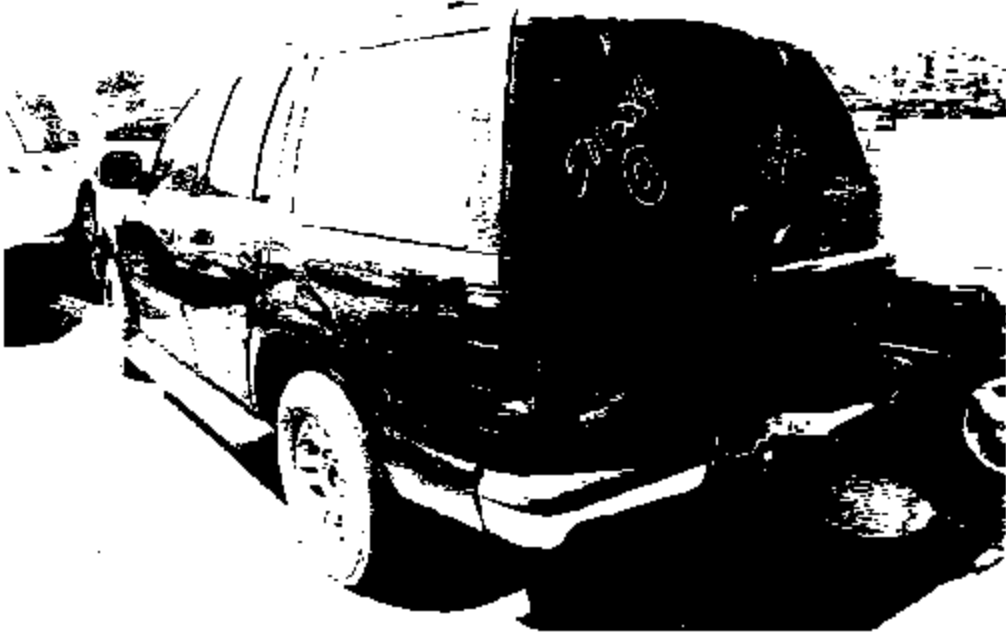


Photo #7



INVESTIGATION PHOTOGRAPHS

Claim # [REDACTED]

File #: 03-SF451

Insured Location: [REDACTED]

2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage, 3025 NW 123rd Street
Miami, Florida
October 23, 2003
Dennis Kerr, CFI, CFEI

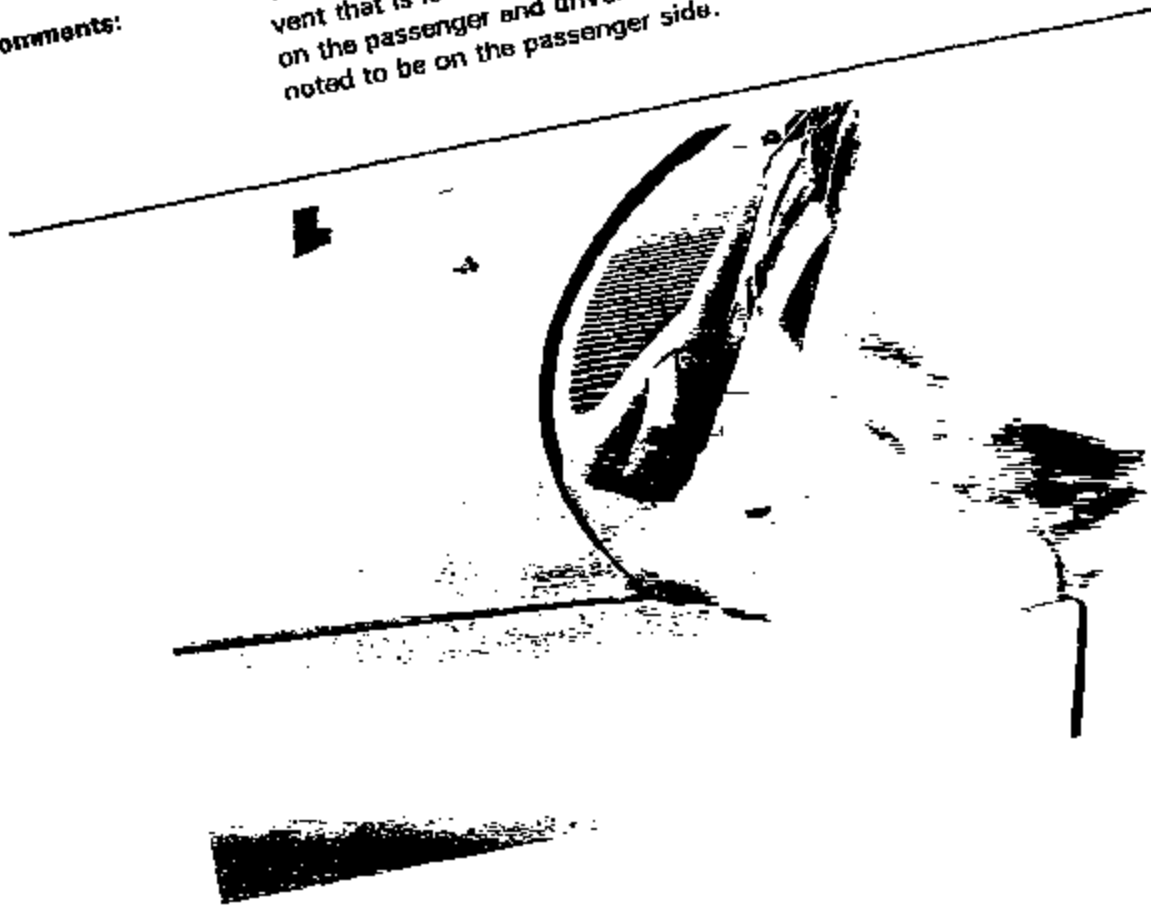
Date of Inspection:
By:

8-9

Photo No.

Comments:

This series of photographs depicts exterior views of the plastic vent that is located below the windshield that exhibited melting on the passenger and driver's side with the heaviest melting noted to be on the passenger side.

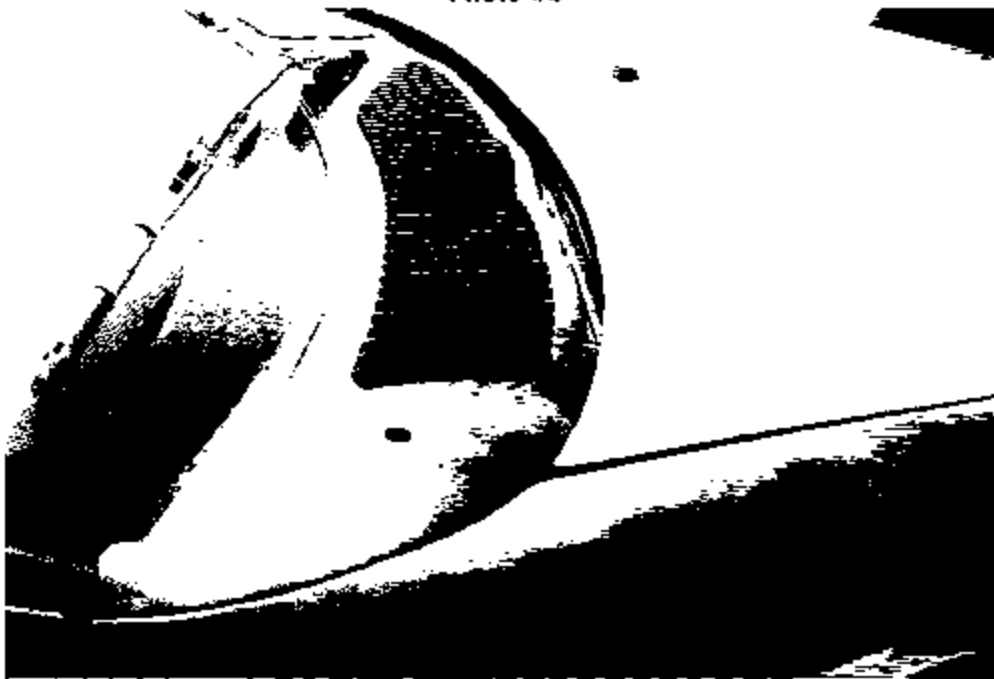


W&W File #03-SF451

Claim # [REDACTED]

Refer to Previous Photo # 1

Photo #9



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured: Lazaro Vina
Location: 2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadiaco Auto Salvage [REDACTED]
Miami, Florida
Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 10

Comments: This photograph depicts the interior of the vehicle as seen from the front driver's side door.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 11-12

Comments: This series of photographs depicts views of the Ford Motor Company manufacturer's information label posted inside the front driver's side door.



PE04-078 C 2797

W&W File #03-SF451

Claim: [REDACTED]

Refer to Previous Photo #11

Photo #12



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

13

Comments:

This photograph depicts a view of the front interior of the vehicle as seen from the driver's front door.



PE04-878 C 2799

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11[REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 14-15

Comments: This series of photographs depicts views of the rear passenger compartment as seen from the rear driver's side door.



W&W File #03-SF451

Claim #

Refer to Previous Photo #14

Photo #15



PE24-078 C 2801

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 16-17

Comments: This series of photographs depicts views of the passenger compartment as seen from the rear hatchback.



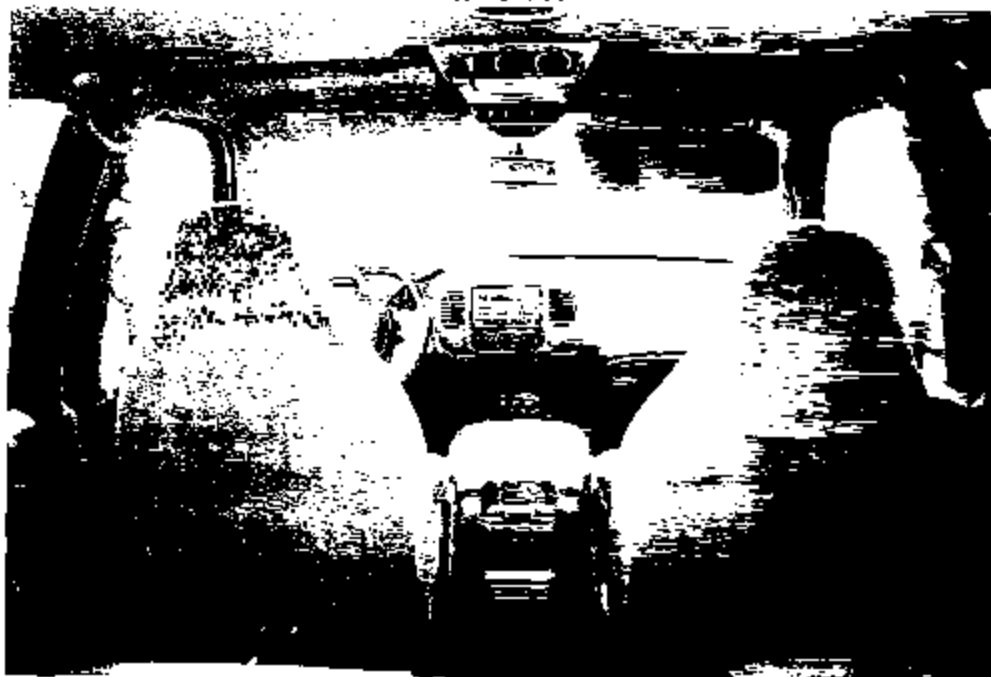
PE04-078 C 2802

W&W File #03-SF451

Claim # [REDACTED]

Refer to Previous Photo #16

Photo #17



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

18

Comments:

This photograph depicts a view of the rear passenger compartment as seen from the rear passenger side door.



PE04-078 C 2804

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

19

Comments:

This photograph depicts a view of the passenger compartment as seen from the front passenger side door.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11U [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

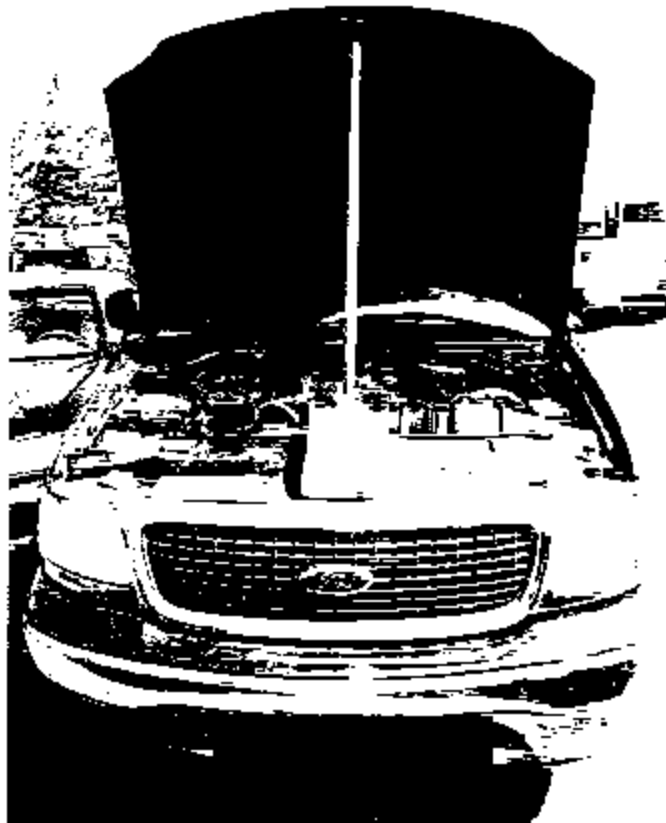
Dennis Kerr, CFI, CFEI

Photo No.

20

Comments:

This photograph depicts a view of the engine compartment with the hood in the "open" position.



PE84-878 C 2886

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W1 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 21-22

Comments: This series of photographs depicts views of the underside engine compartment hood.



PED4-878 C 2807

W&W File #03-SF451

Claim [REDACTED]

Refer to Previous Photo #21

Photo #22



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

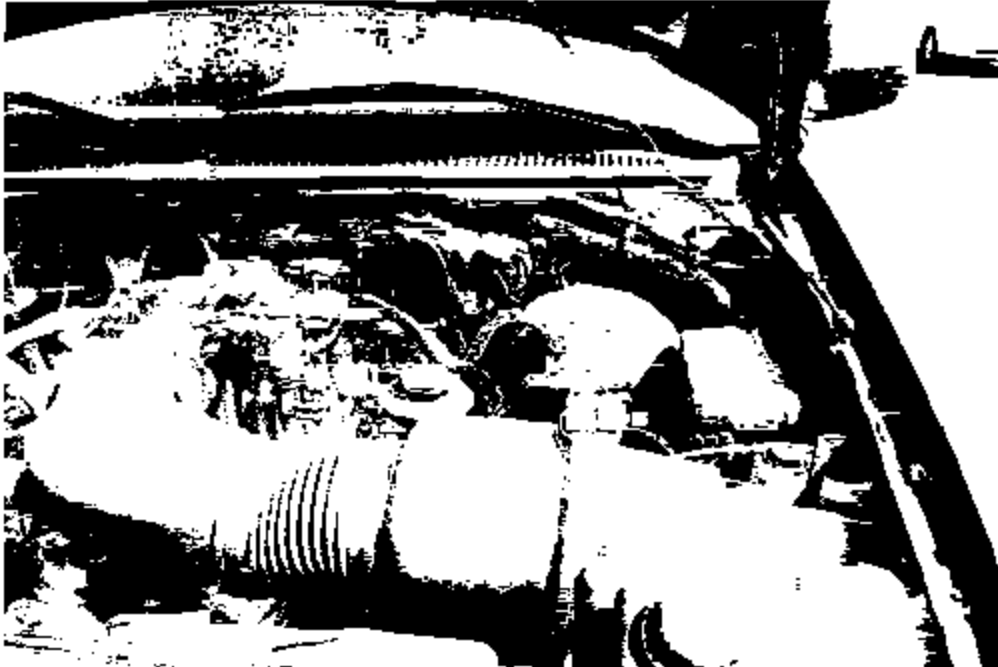
Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 23

Comments: This photograph depicts a view of the driver's side engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

24

Comments:

This photograph depicts a view of the passenger side of the engine compartment.



PE04-078 C 2B10

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

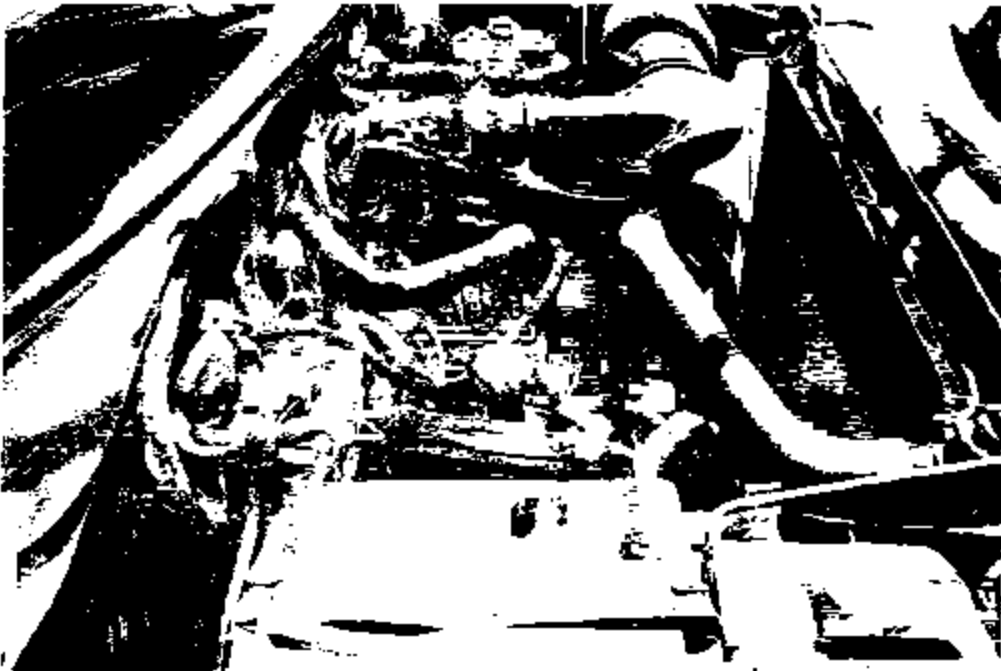
Dennis Kerr, CFI, CFEI

Photo No.

25

Comments:

This photograph depicts a view of the engine compartment as seen from the passenger side of the vehicle.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]

Sadisco Auto Salvage [REDACTED]

Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

26

Comments:

This photograph depicts a view of the passenger side engine compartment as seen from the front of the vehicle.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11U [REDACTED]

Sadisco Auto Salvage [REDACTED]

Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

27

Comments:

This photograph depicts a ruptured air conditioning hose within the engine compartment.



INVESTIGATION PHOTOGRAPHS

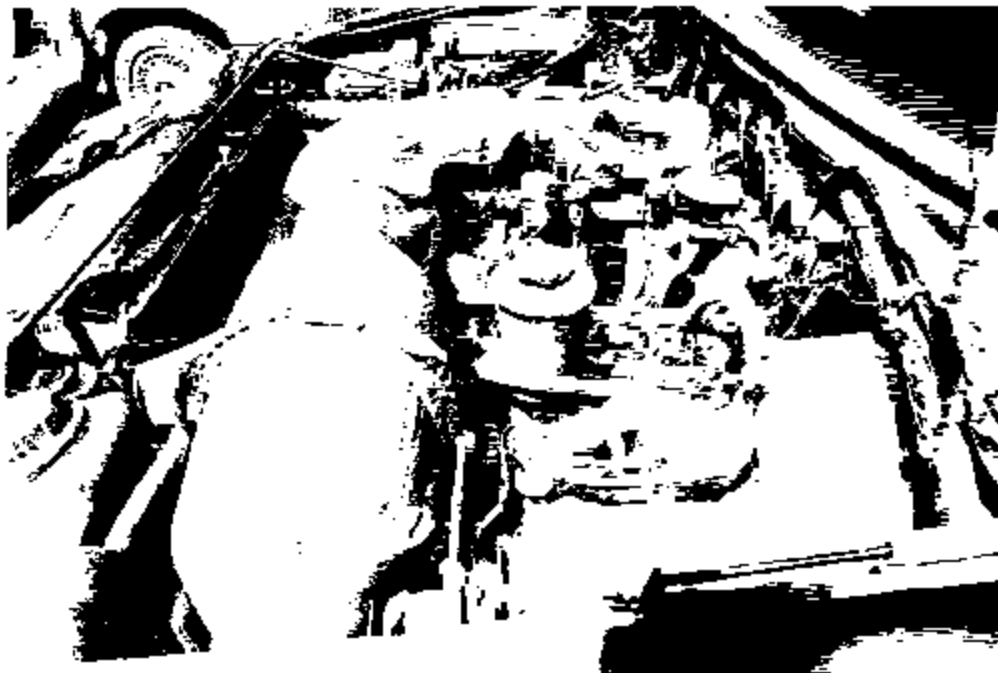
W&W File #: 03-SF451

Claim # [REDACTED]

Insured: Lazaro Vina
Location: 2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida
Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 28

Comments: This photograph depicts a view of the engine compartment as seen from the driver's side of the vehicle.



PE04-078 C 2814

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection:

October 23, 2003

By:

Dennis Kerr, CFI, CFEI

Photo No.

29

Comments:

This photograph depicts a view of the engine compartment as seen from the driver's front corner.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11[REDACTED]
Sadioco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 30

Comments: This photograph depicts a passenger side view of the radiator.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured: [REDACTED]
Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida
Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 31

Comments: This photograph depicts a driver's side view of the radiator.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 32-35

Comments: This series of photographs depicts views of the air conditioning controls within the interior passenger compartment.

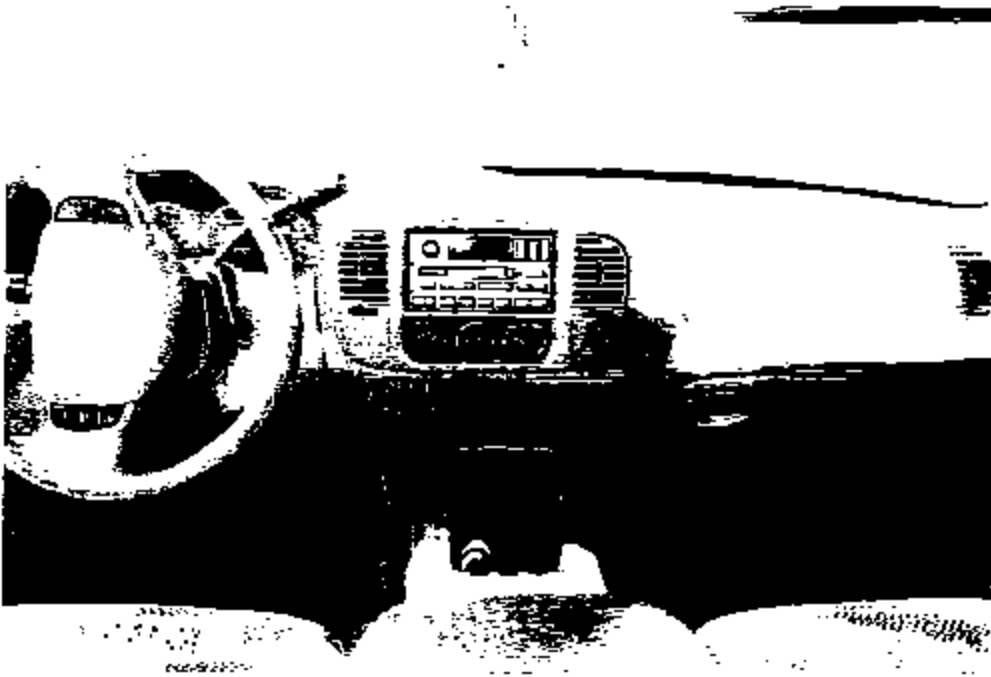


Photo #33

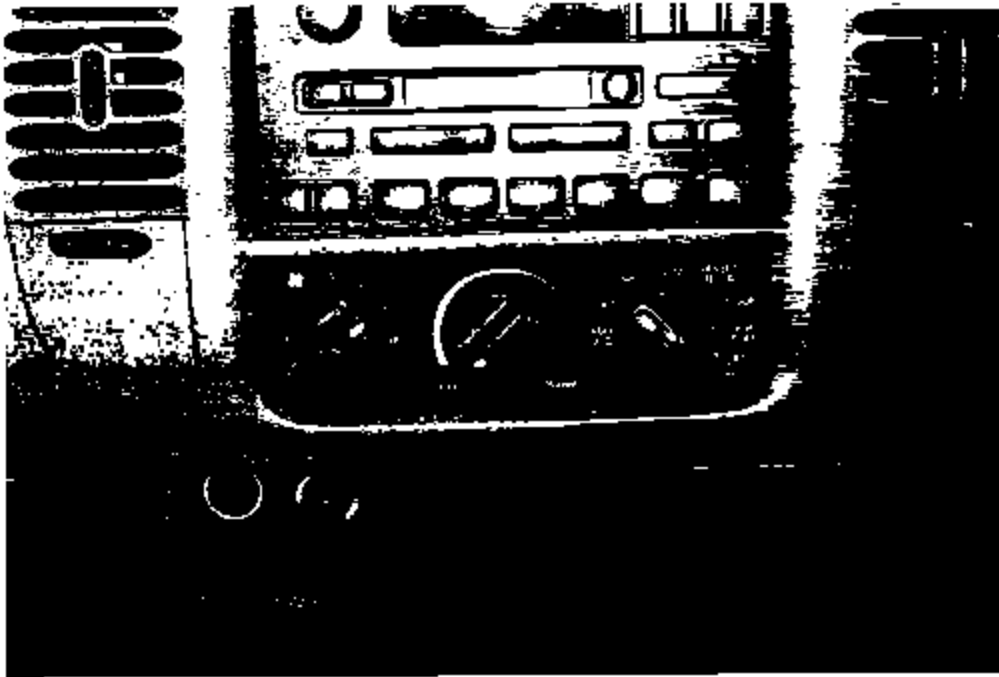
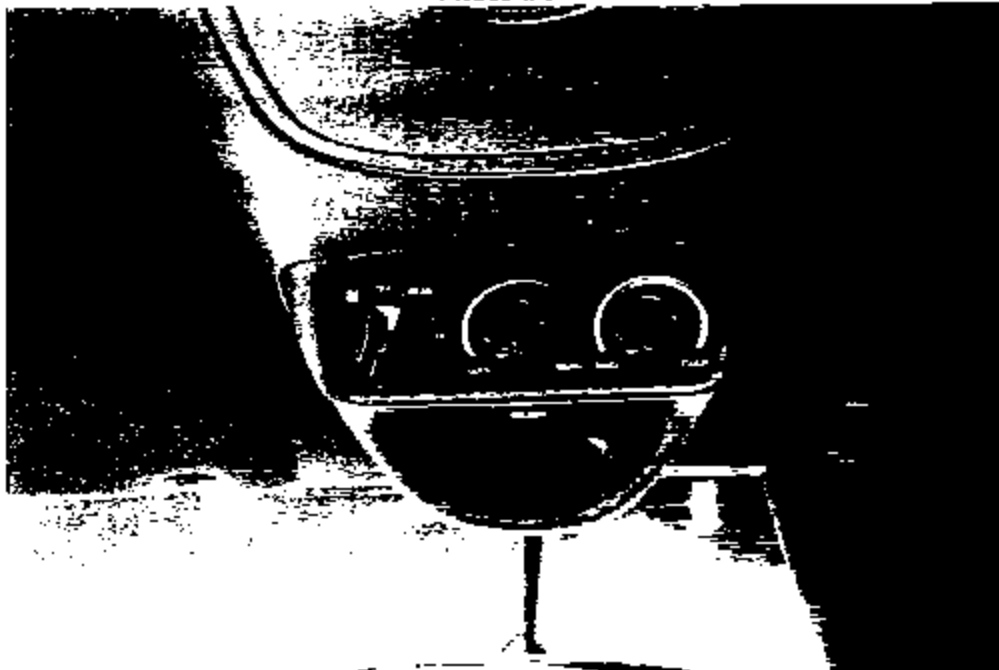


Photo #34

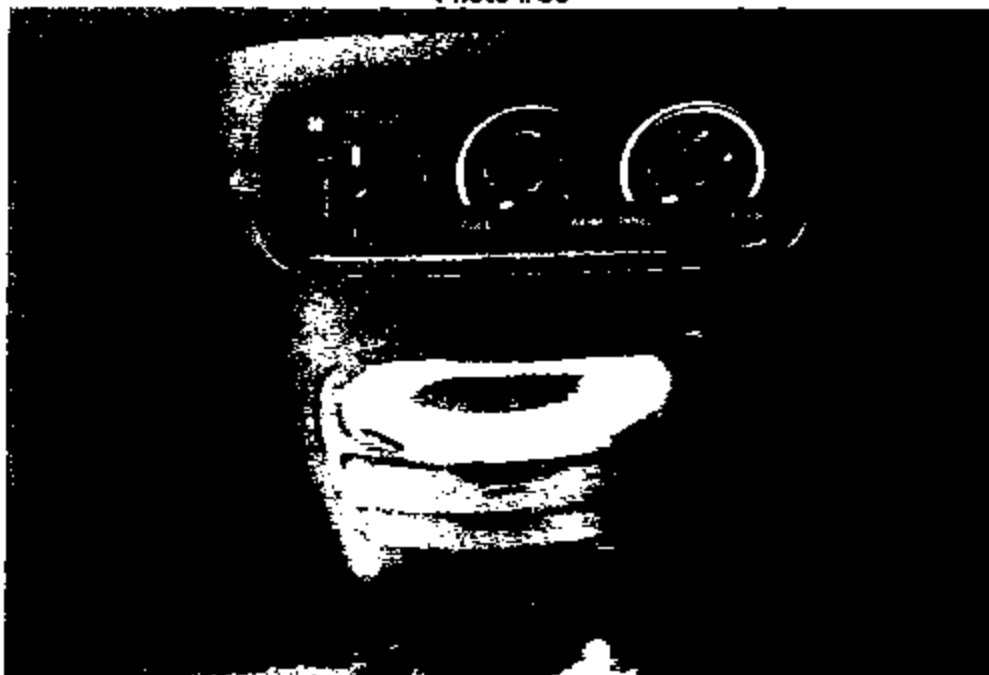


W&W File #03-SF451

Claim [REDACTED]

Refer to Previous Photo #32

Photo #35



FE04-075 C 2820

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 36

Comments: This photograph depicts a view of the fuse panel located in the engine compartment.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]
Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 37-38

Comments: This series of photographs depicts views of the fuse panel located on the driver's side within the engine compartment.

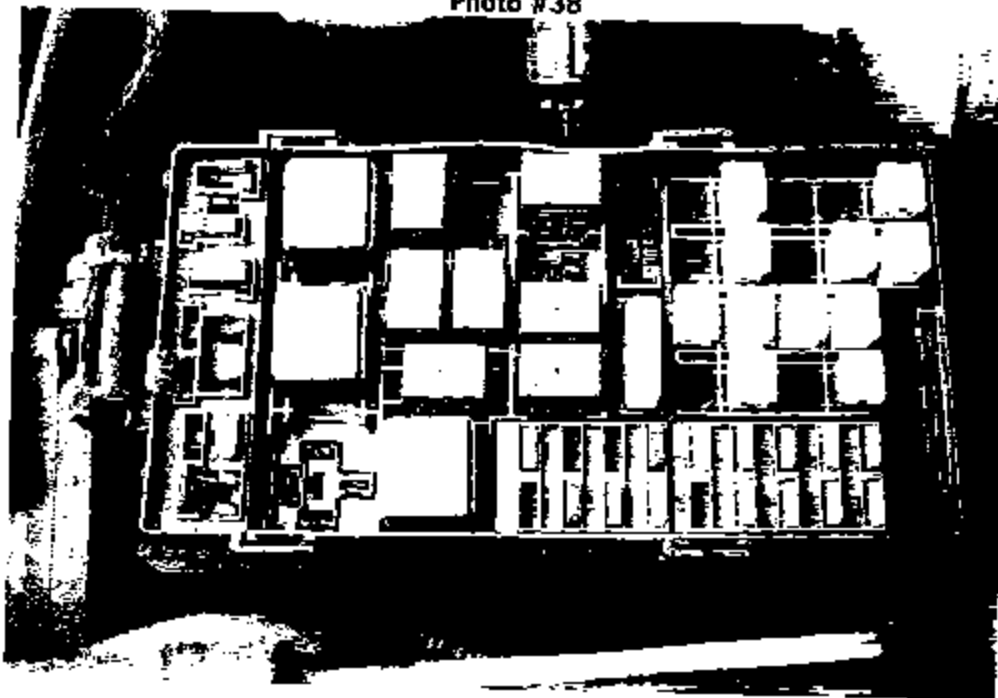


W&W File #03-SF451

Claim #

Refer to Previous Photo #37

Photo #38



PE04-076 C 2823

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 39

Comments: This photograph depicts an 10-ampere and 15-ampere fuses located on the left of this photograph were found to be blown and all other fuses were found intact.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

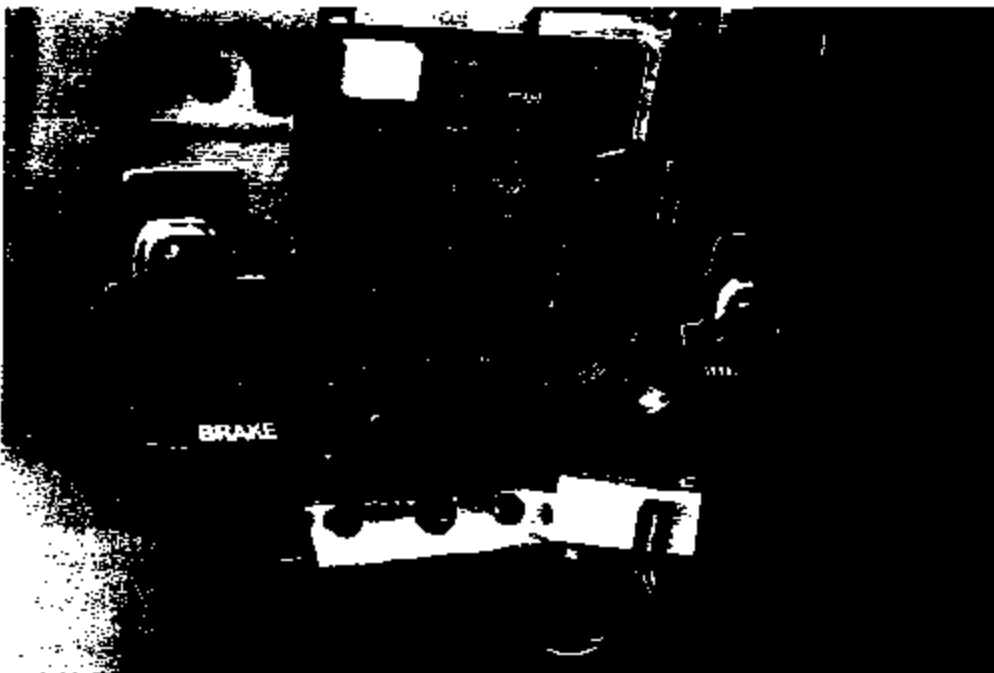
Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 40

Comments: This photograph depicts a view of the fuse panel located below the driver's side instrument panel within the interior of the vehicle.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

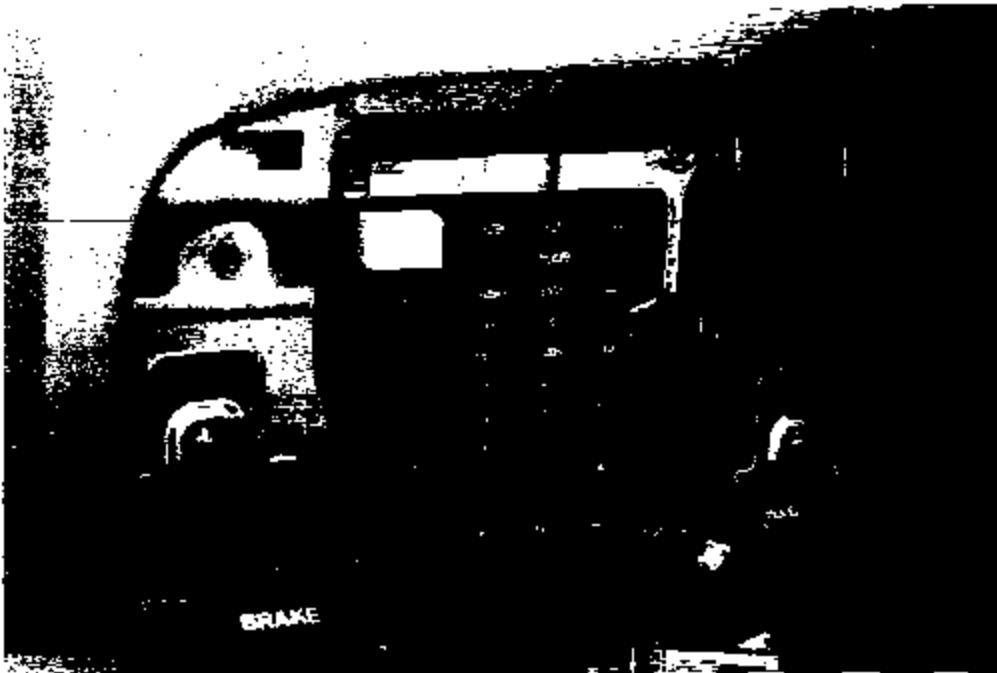
Location: 2001 Ford Expedition, VIN #1FMRU15W1 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 41

Comments: This photograph depicts the interior fuse panel. An examination of these fuses revealed them to be intact.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim #: [REDACTED]

Insured [REDACTED]

Location:

2001 Ford Expedition, VIN #1FMRU15W1 [REDACTED]

Sadisco Auto Salvage, [REDACTED]

Miami, Florida [REDACTED]

Date of Inspection:

October 23, 2003

By:

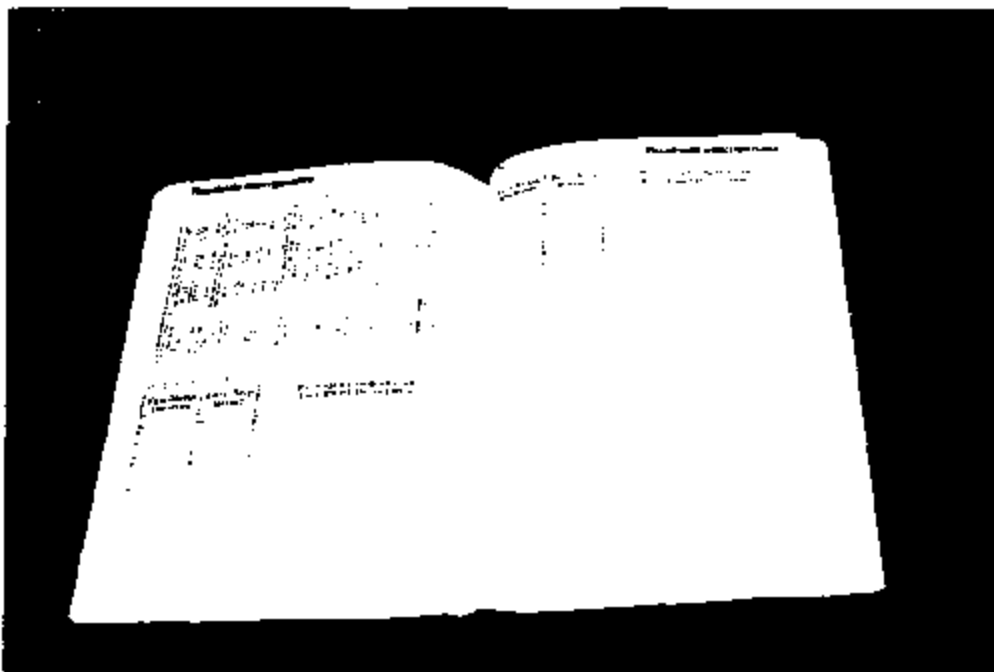
Dennis Kerr, CFI, CFEI

Photo No.

42-49

Comments:

This series of photographs depicts views of the fuse panel information found in the owner's manual of the vehicle.



W&W File #03-SF451

Claim #

Refer to Previous Photo #42

Photo #43



PE04-078 C 2828

W&W File #03-SF451

Claim

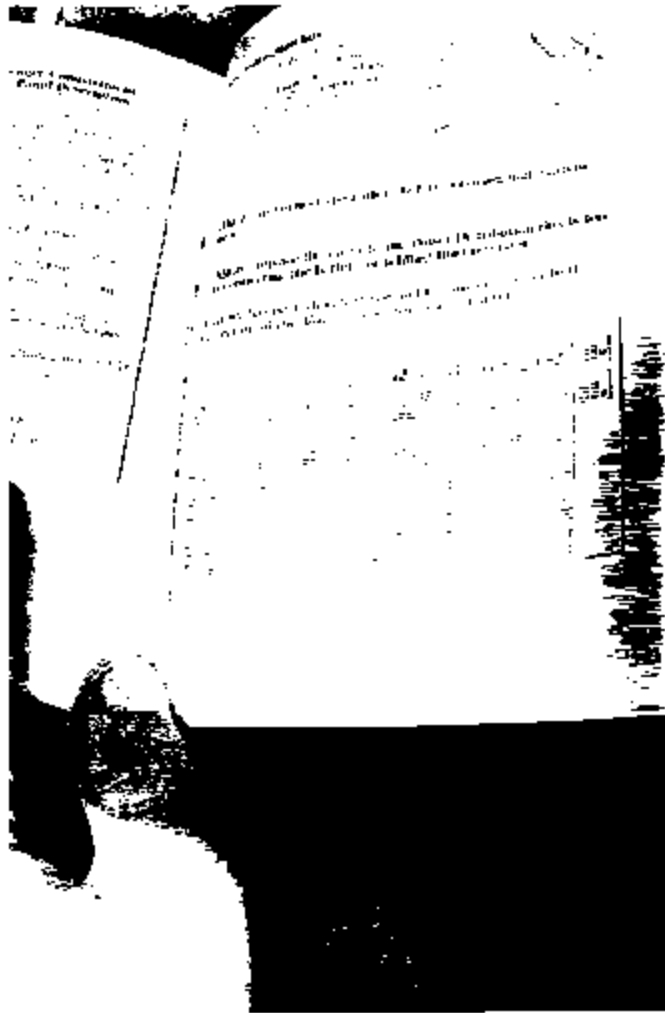
Refer to Previous Photo #42

Photo #44



PE04-078 C 2829

Photo #45



W&W File #03-SF451

Claim

Refer to Previous Photo #42

Photo #46

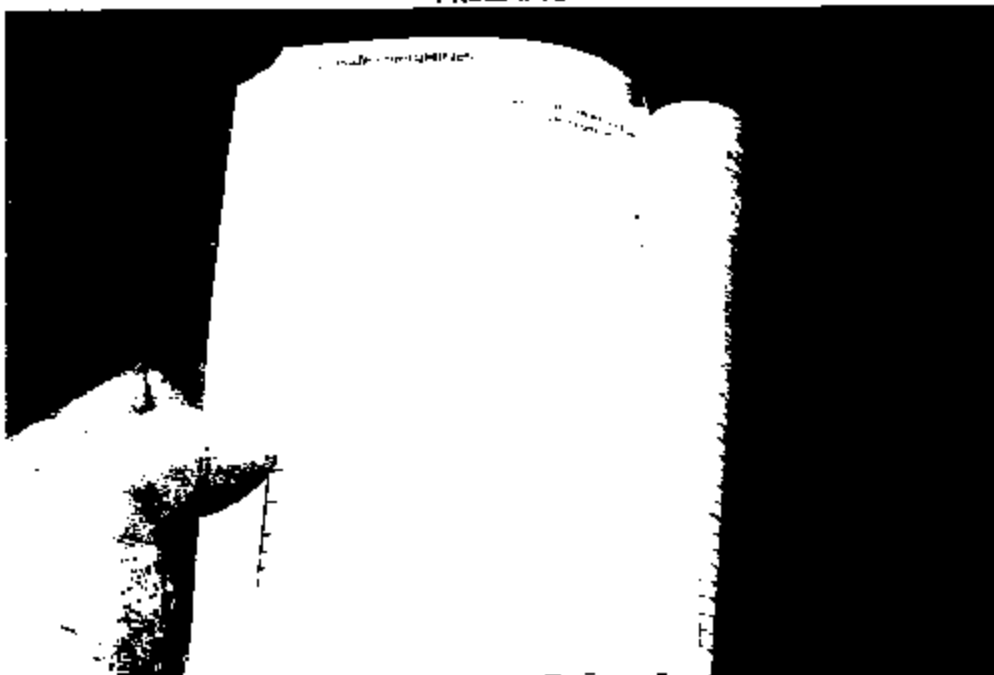
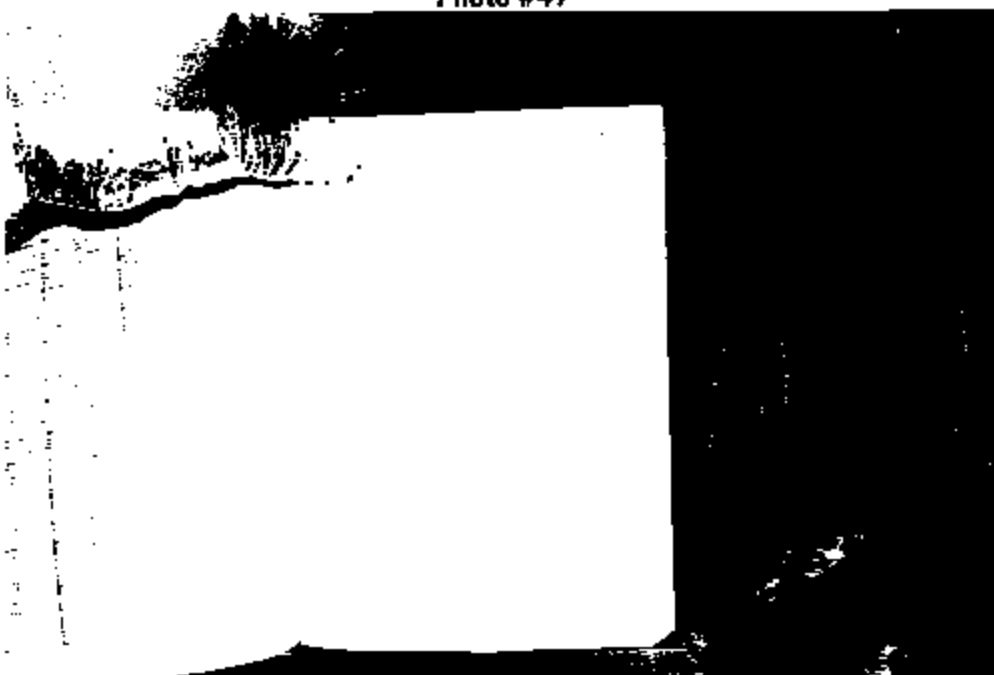


Photo #47



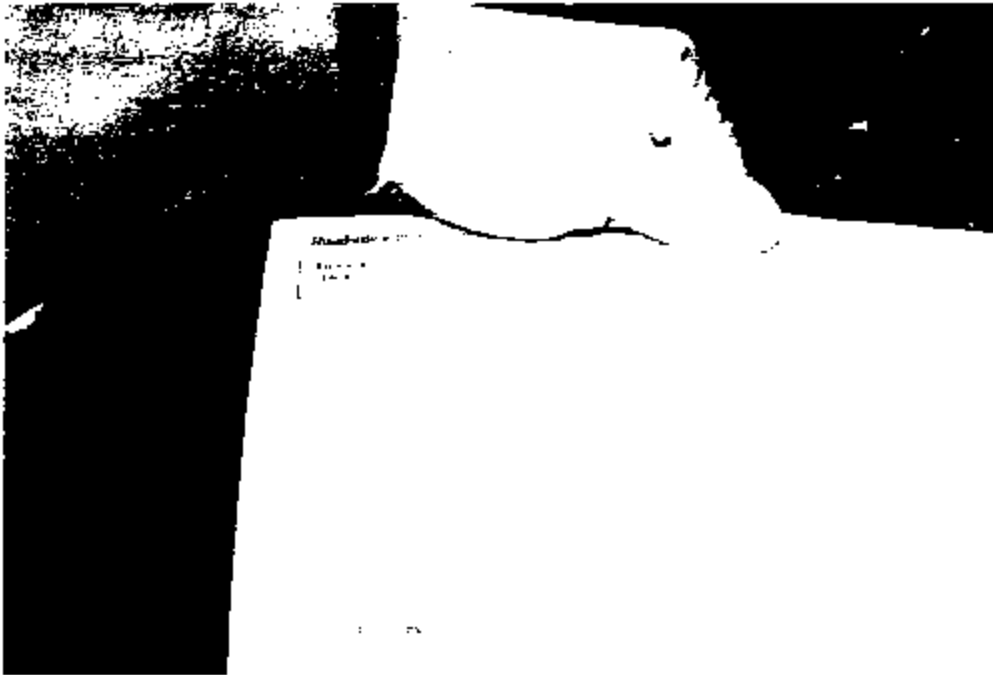
FE04-078 C 2831

W&W File #03-SF451

Claim: [REDACTED]

Refer to Previous Photo #42

Photo #4B



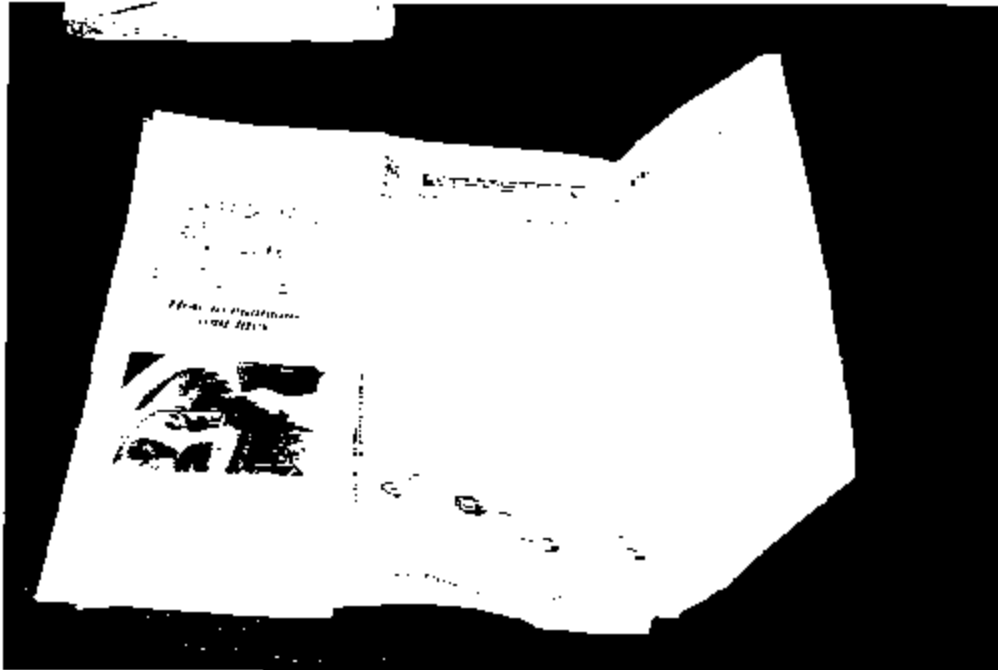
INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]
Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida
Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI
Photo No. 50

Comments: This photograph depicts an invoice reflecting four tires were purchased in 2002.

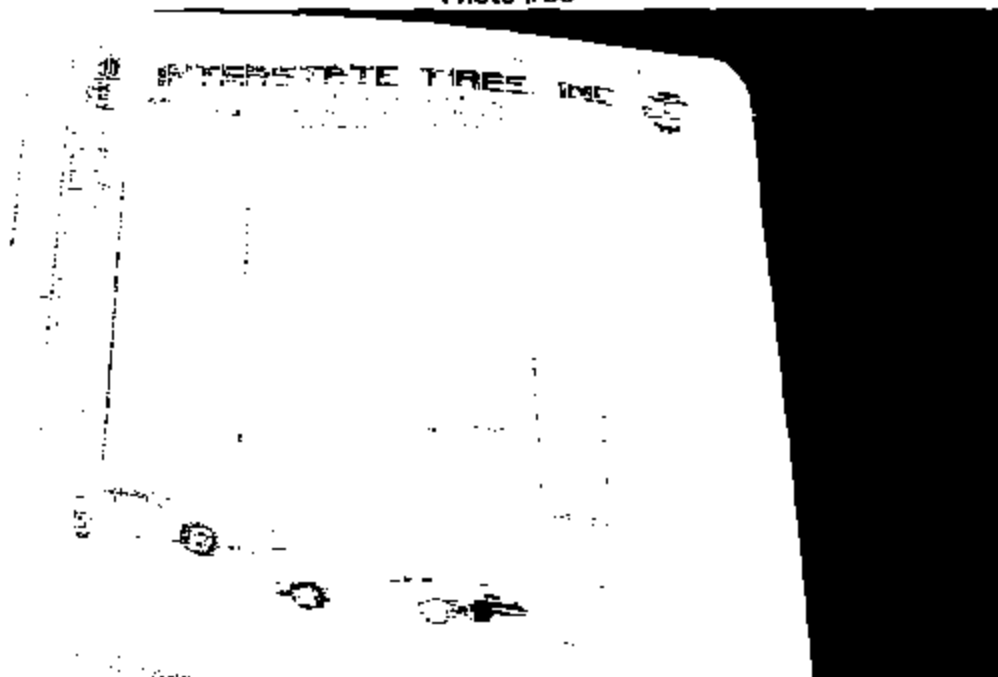


W&W File #03-SF451

Claim

Refer to Previous Photo #42

Photo #50



PE04-078 C 2B34

INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF461

Claim # [REDACTED]

Insured [REDACTED]

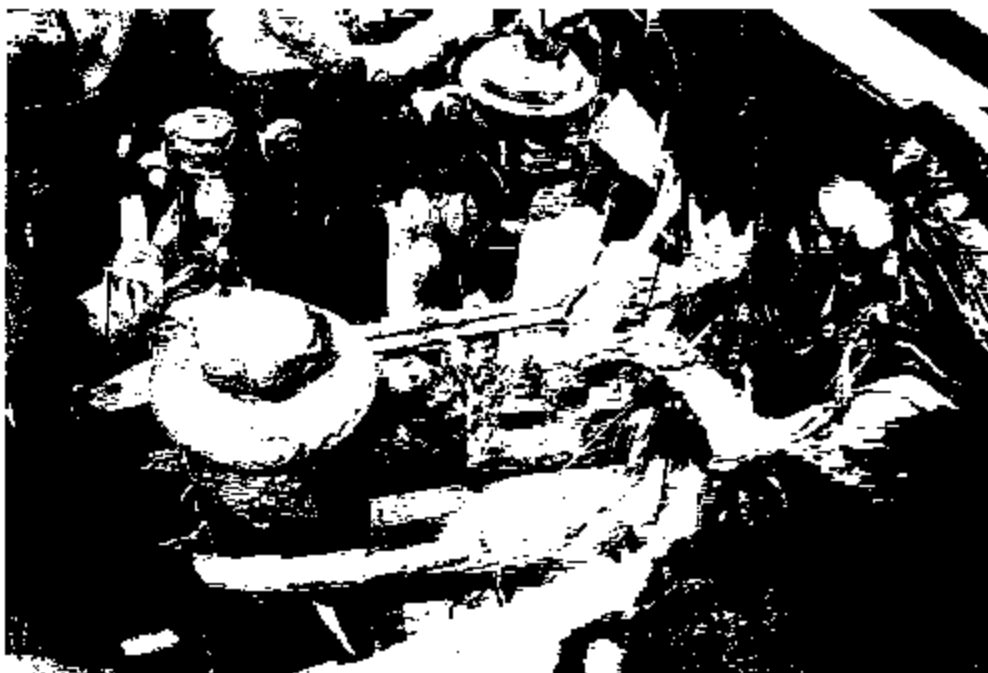
Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 51

Comments: This photograph depicts a view of the driver's side fuel rail.



INVESTIGATION PHOTOGRAPH

AW File #: 03-SF451

Claim #: [REDACTED]

Insured location: [REDACTED]
2001 Ford Expedition, VIN #1FMRU15W11L [REDACTED]
Sadisco Auto Salvage [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003
By: Dennis Kerr, CFI, CFEI

Photo No. 52

Comments: This photograph depicts a view of the passenger side fuel rail.



INVESTIGATION PHOTOGRAPHS

W&W File #: 03-SF451

Claim # [REDACTED]

Insured [REDACTED]

Location: 2001 Ford Expedition, VIN #1FMRU15W11 [REDACTED]
Sadisco Auto Salvage, [REDACTED]
Miami, Florida

Date of Inspection: October 23, 2003

By: Dennis Kerr, CFI, CFEI

Photo No. 53

Comments: This photograph depicts a view of the alternator as seen from the passenger side.



PE04-078 C 2837

Godwin,
TIMOTHY

SFCHNAMA

Add Action

08/04/01 14:21:07

-->

VIN: 1ETSW08L114 Year: 2001 Model: F-SERIES
 Name: [REDACTED]
 Trmt: VLC Case: 1424092001
 Issue Type: 07 LEGAL Issue Status: 0' ACKNOWLEDG
 Comm Type: FX FAX Odometer Reading: 144-1
 Dealer: 04158 SOUTHPOINT FORD MERC Odometer Type: MI
 Symptom Desc: FIRE/SMOKE SMOKE Document Number:
 Reason Desc: LEGAL - FIRE CLAIM Legal Issue Type:
 Origin Desc: CONSUMER AFFAIRS - LITIGATION CAN Court Code:
 Action Desc: REDIRECT TO OGC - SUBROGATION CAN Award Code:
 Comments: LPA SPOKE WITH THE GENERAL MANAGER. THE INSURANCE COMPANY
 IS SEEKING SUBROGATION. LPA WILL FORWARD TO OGC.

F1=Help F2=ActionList F5=Add F6=DealerInfo F13=Delete
 F9=PrevComments F10=NextComments F11=Menu F12=Return LPR
 UPDATE SUCCESSFUL



FROM : SOUTHPOINT

FAC#1 : BOOKS ARE FULL

FAX NO. : 2136188

FAX NO. : 9836332136

Aug. 02 2001 14:04:00 PM

Aug. 02 2001

IFTR W082

CONFIDENTIAL

INVESTIGATIVE CONSULTANTS, INC.
2305 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922

NAME: [REDACTED]
CLAIM: [REDACTED]
ICI #: 201004258
DATE OF LOSS: 6-09-01

TYPE OF INVESTIGATION:
CAUSE & ORIGIN
ACCOUNT #: 461
REPORT DATED: 7-19-01

VEHICLE LOCATION:
3046 HWY. 322 S.
LONGVIEW, TEXAS

REQUESTOR: SHERRI BARLOW
PHONE #: (972) 643-6243

REQUEST: The investigation was authorized on 06-20-2001 by Ms. Sherri Barlow, a claims representative with the Progressive Insurance Company. The purpose of the investigation was to determine the cause and origin of a fire that occurred on 06-09-2001 in a 2001 Ford truck.

ENCLOSURES:

1. Copy of Evidence Transmittal Letter
2. Photographic Documentation

PERSONS CONTACTED:

1. [REDACTED] - Owner

PROPERTY DESCRIPTION: The insured property consists of a 2001 Ford F150. No Texas license plates were on the vehicle at the time of my examination. The VIN displayed had been mostly consumed and was unreadable. The vehicle, red in color, had a four door cab and was equipped with four wheel drive.

VEHICLE EXAMINATION: The vehicle examination was conducted on 06-22-2001. The vehicle was examined at the CoPart storage yard 3046 Hwy 322, Longview, Texas. Photographs were taken and all possible ignition sources and features were explored.

An examination of the exterior of the vehicle was then conducted. The painted surfaces along front of the vehicle had been mostly consumed. The hood had been mostly consumed. The radiator and air conditioner cooling coils had both been consumed. Discoloration was observed along the front chrome bumper (refer to photograph #1).

REC-078 C 2848

AUG 02 2001 17:55

NAME: [REDACTED]
CLAIM: [REDACTED]

PAGE #: 2

CONFIDENTIAL

Along the drivers side of the vehicle the painted surfaces had been mostly consumed. The fiberglass fender, of the truck bed, had been mostly consumed. The front tire had been mostly consumed. The rear tire was deflated but mostly intact. Heavy metal stress and discoloration was observed to the front fender (refer to photograph #2).

Along the rear the painted surface of the tail gate had been partially consumed. The molding along the bumper had been partially melted. Only scot build up was observed along the metal surfaces of the bumper (refer to photograph #3).

On the passenger side of the vehicle the painted surfaces had been mostly consumed. The fiberglass, of the truck bed, had been mostly consumed. The front tire had been partially consumed. The rear tire was deflated but intact. Heavy metal stress and discoloration was observed along the front fender (refer to photograph #4).

Examination of the engine compartment revealed heavy damage to the upper components. Most of the insulation along the copper conductors had been consumed. The intake and throttle body had been mostly consumed. The radiator and cooling coils had been consumed. Several engine covers had been partially consumed (refer to photographs #5 through #8).

Examination of the passenger compartment revealed the interior painted surfaces had been mostly consumed. Along the dash the heaviest damage was to the center area of the dash. The dash components along the lower areas were damaged but intact. Partially consumed paper items were observed along the front floorboard. Patterns indicated the flames moved into the passenger compartment through the front windshield and fire wall openings (refer to photographs #9 through #14). The rear windshield was observed melted onto the bed of the truck (refer to photograph #15).

An examination of the fluid levels revealed that the transmission fluid was at a readable level. The engine crankcase was mostly full of water (refer to photograph # 16). The transmission fluid was red in color and no evidence of a burnt odor was observed. Fluid samples were then collected.

The electrical system was then examined. The battery casing had been consumed along with most of the battery plates. There was no indication that the battery had internally heated but the damage was the result of external flame impingement and heat (refer to photograph #17). Examination of the copper conductors revealed no evidence of electrical faulting. The insulation along the conductors had been mostly consumed (refer to photographs #18 through #23).

PE84-C78 C 2841

NAME: [REDACTED]
CLAIM: [REDACTED]

PAGE #: 3

CONFIDENTIAL

Examination along the upper area of the engine revealed that the intake manifold was made of a nonmetallic material and had melted into the engine valley. The remains of the throttle body was observed at the front of the engine. The air metering valve was observed in the debris. Light soot build up was observed along the front surface of the valve (refer to photograph #24). Heavy soot build up and heat damage was observed to the rear side of the valve (refer to photograph #25). Most of the throttle body had melted onto the intake manifold (refer to photograph #26).

Examination of the injector lines revealed the flex hoses, that extended from the fuel tank, were damaged but intact. No evidence of fuel leakage was observed along the injectors lines on either side of the engine (refer to photographs #27 through #29). During the examination heavy metal stress and discoloration was observed in the fire wall near the drivers side injector line (refer to photograph #30).

Removal of the intake manifold revealed the valley pan below the intake was partially intact (refer to photographs #31 & #32). No evidence of damage was observed to the engine below the valley pan (refer to photograph #33).

Examination under the vehicle revealed heaviest damage was along the drivers side. No evidence of leakage or damage was observed along the transmission housing (refer to photographs #34 & #35). No evidence was observed that indicated the fire had originated along the lower area of the engine or transmission (refer to photographs #36 through #40).

On 06-25-2001 I left a voice message for Ms. Barlow at to the status of my examination. I left another message on 07-02-2001. On 07-02-2001 I talked with Chris Jevner about my findings. I asked if they wanted the samples to be examined and he stated no to hold them.

INTERVIEWS: ON 06-21-2001 I talked with [REDACTED] by telephone, about the details of the fire. [REDACTED] stated he had purchased the vehicle approximately a month ago. He said that it was a dema model and had 10,000 miles on the speedometer. The vehicle was purchased from Southpoint Ford in Stonewall, LA (318-925-3333).

On the day of the fire he had driven the vehicle towing a 6' by 12' trailer from Monroe, LA to Marshall, TX. He stated he noticed that the vehicle was not operating properly and the fuel mileage was low. He stated he used over 3/4 of a tank of fuel to drive 158 miles. The vehicle transmission was shifting between gears frequently and "missing" on hills.

PE08-078 C 2842

NAME: [REDACTED]
CLAIM #. WIC0102-2

PAGE #: 4

CONFIDENTIAL

I asked when had the vehicle been serviced last and he stated about three weeks earlier. He stated he had washed the engine off in Monroe before leaving. He stated the engine was running while he washed it. He stated they arrived home around 12:00 noon and disconnected from the trailer. He stated they ran several errands then went to get some ice cream at the local Dairy Queen. En route the "smoking" increased and his wife stated she smelled the odor of something burning. He stated he pulled to the shoulder of the road but did not turn the engine off. He exited the vehicle and opened the hood and saw flames along the rear of the engine. He stated the flames were mostly along the left hand side of the throttle body. He then tried to extinguish the fire with his shirt. He told his wife to exit the vehicle and call 911.

I asked if he had notice any warning lights come "on" prior to the fire and he stated no. [REDACTED] stated that the vehicle starter engaged several times during the fire

CONCLUSION: Based on the amount of damage observed within the engine compartment I believe the fire originated in this area. I further believe that the fire originated along the rear of the engine. Both of the cross over fuel lines, that extended to the injector lines, had been consumed preventing further examination. The flex lines, that extended from the metal fuel lines to the right injector line, were damaged but intact. Heavy metal stress and discoloration was also observed along the firewall at the rear of the engine. The heaviest damage to the nonmetallic intake manifold was along the rear of the engine. Examination of the electrical conductors revealed no evidence of electrical faulting within the engine compartment.

I believe that a fuel leak occurred at the rear of the engine and that the fuel eventually ignited. However I was unable to determine the exact component that failed and caused the fire.

This determination is based on my fire scene examination, on evidence viewed, and on information obtained to date. It is corroborated by the burn patterns of the fire and the lack of physical evidence to substantiate any other heat energy source capable of igniting a fire at or around the origin location. It is supported by photographs of the vehicle.

INVESTIGATION CONDUCTED BY:

Joel A. Moore, CFEI
Fire Investigator

JAM/wm

PE04-078 C 2883

VASQUEZ,

NICHOLAS

DENNIS INVESTIGATIONS

REPORT NUMBER: ONE

DATE: September 13, 2004

PREPARED FOR:

Farmers Insurance Group
317 N. Spur #3
Longview, TX 75601

ATTENTION:

Mr. Sean Barron

INSURED:

[REDACTED]

LOSS LOCATION:

Pilgrims Parking Lot, Mt. Pleasant, TX

VEHICLE EXAMINATION:

Leo's Wrecker, Pittsburg, TX

DATE OF LOSS:

Wednesday, September 8, 2004
Approximately 10:55 a.m.

POLICY NUMBER:

[REDACTED]

CLAIM NUMBER:

[REDACTED]

FILE NUMBER:

04-SEP-3913

DATE RECEIVED:

Wednesday, September 8, 2004

DATE INVESTIGATED:

Thursday, September 9, 2004

PRIVILEGED AND CONFIDENTIAL

1617 GOLDEN ROAD • TYLER, TX 75701 • (903) 592-6900

PE04-078 C 2846

DATE: September 13, 2004

INSURED: [REDACTED]

CLAIM NUMBER: [REDACTED]

FILE NUMBER: 04-SEP-3813

ASSIGNMENT

The assignment was received Wednesday, September 8, 2004, from Mr. Sean Barton with instructions to conduct an origin and cause fire investigation. The fire occurred Wednesday, September 8, 2004, at approximately 10:55 a.m. The investigation into the origin and cause of this fire commenced Thursday, September 9, 2004.

DESCRIPTION OF VEHICLE

The risk was a green 2000 Ford F150 4X4 pickup. It was identified with VIN 1FTRX08L6Y [REDACTED] and Texas license plate number 5PV R50. This extended cab pickup was powered with a V-8 engine with an automatic transmission.

VEHICLE EXAMINATION

The burned vehicle was examined Thursday, September 9, 2004, starting at 10:30 a.m. This pickup was systematically photographed during the process of this examination. It had been transported from the Pilgrim's parking lot in Mt. Pleasant, TX to Leo's Wrecker Service in Pittsburg, TX where the examination was conducted. THE VEHICLE HAS BEEN RECEIVED WITH CARE AND INSPECTION, UNDERTAKING AN ACCURATE FIRE CAUSE DETERMINATION. A survey of the damage revealed the engine compartment had been completely gutted by the fire and the aluminum hood was totally melted. The cab of the vehicle received very extensive fire, heat and smoke destruction. The left front tire was partially burned and flat. The right front tire did not appear to be damaged and was holding air. The paint was burned off of both front fenders and the windshield was totally destroyed. The pickup bed and rear tires had not been damaged by the fire. The initial survey of this vehicle did not show any evidence of any tampering or modification with this fire. This pickup had not been entered for safety prior to the occurrence of the fire.

A study was undertaken to establish the origin and cause of this fire. A zone of concentrated burning was observed within the engine compartment of this vehicle. This is the part of the vehicle where the fire had been burning for the longest period of time. The deepest seated burning was within the left side of the engine compartment. This entire area was closely examined for a heat producing source which could have been responsible for causing this fire. During this process, it was observed the Power Distribution Box had received near total fire and heat destruction. The outer case and most of the fuses were totally destroyed. Numerous connections on the electrical wiring had been partially melted by the intense heat. Based on all of the available evidence it is my professional opinion an electrical malfunction occurred within this Power Distribution Box. The heat which was produced by this incident, ignited the combustible materials in and around the Power Distribution Box. The ensuing fire traveled throughout the engine

DATE: September 13, 2004
INSURED: [REDACTED]

CLAIM NUMBER [REDACTED]
FILE NUMBER: 04-SEP-3913

compartment and entered the cab through the windshield opening, as well as, the openings in the firewall. As a result of this fire, the entire pickup received near total fire and heat destruction. The complete examination of this burned vehicle did not establish any other reasonable cause for this fire. There was no evidence developed which would prove the cause of this fire was incendiary in nature.

SUMMARY REPORT

This vehicle was parked in the Pilgrim's Pride parking lot in Mt. Pleasant, TX at the time the fire occurred. The Mt. Pleasant Fire Department was notified Wednesday, September 8, 2004, at approximately 10:57 a.m. Six firefighters responded to the alarm with three pieces of fire-fighting equipment. Upon arrival, the fire was burning within the engine compartment and cab areas. The Mt. Pleasant Fire Department firefighters soon controlled and extinguished the fire. Members of the fire department did not conduct an official investigation into the origin and cause of this fire. The fire station fire chief stated he went to the fire scene. He indicated he did not see anything suspicious in nature regarding the fire.

CONCLUSION

In conclusion, it is my professional opinion this fire originated within the Power Distribution Box. The fire was caused by an electrical malfunction within this component. The suspension of this vehicle was not considered any other reasonable cause for this fire. There was no evidence developed which would prove the cause of this fire was incendiary in nature.

COMMENTS

I recommend this report be evaluated by your subrogation department. If you should have any questions regarding this, or any other matter, please do not hesitate to contact me.

Sincerely,

Bob Dennis

Bob Dennis

DENNIS INVESTIGATIONS

BDjr

PHOTOGRAPHS

DATE: September 13, 2004

CLAIM NUMBER [REDACTED]

INSURED: [REDACTED]

FILE NUMBER: 04-SEP-3915

No. 1 2000 Ford F150 shown from the front



No. 2 Vehicle shown from the rear and right side



PE04-078 C 2850

DATE: September 13, 2004

INSURER: [REDACTED]

CLAIM NUMBER: [REDACTED]

FILE NUMBER: 09 SEP 2004

No. 3

2000 Ford F-150 shown from the left side.



No. 4

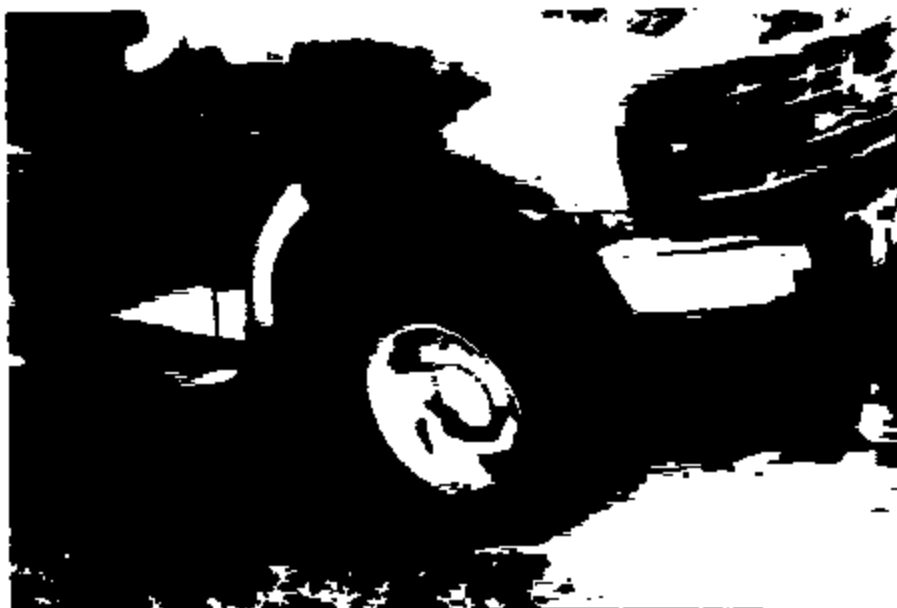
This shows the 2000 Ford pickup from the right side and more



DATE: September 12, 2007
INSURED: [REDACTED]

CLAIM NUMBER: [REDACTED]
POLICY NUMBER: 04-95F-371

No. 5 Close up view showing the right front fender and right front tire



No. 6 Close up view of left front fender and tire. The left front fender engine compartment received the most extensive fire damage.



DATE: September 10, 2004

INSURED: [REDACTED]

CLAIM NUMBER: [REDACTED]

FILE NUMBER: 04 021 0311

No. 7

Interior of cab shown from left side



No. 8

Interior of cab shown from right side



No. 9. Engine compartment shown from front.



No. 10. engine compartment shown from right side.



DATE September 17, 2004

INSUREE

CLAIM NUMBER

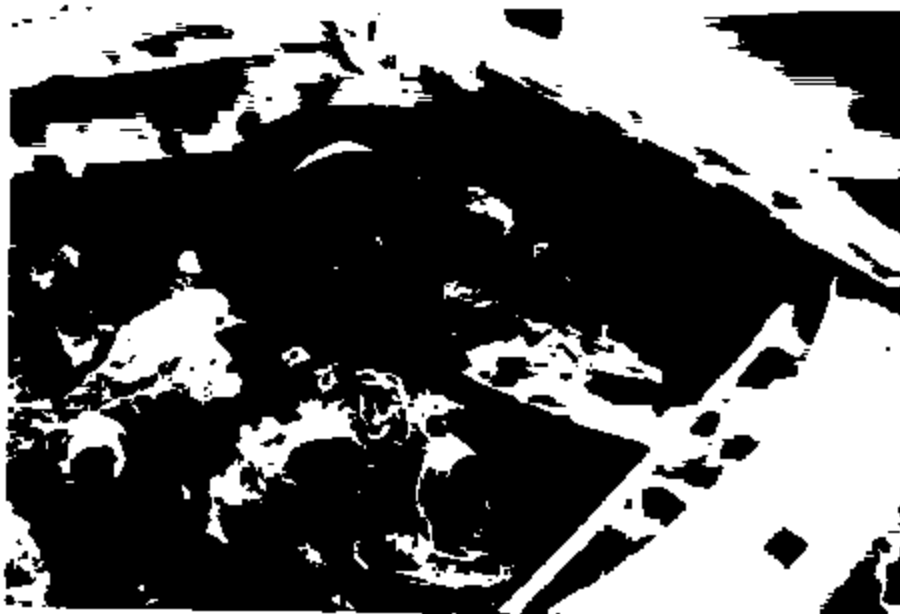
FILE NUMBER

04 3 5 1

No. 11. This shows the engine compartment from the left side



No. 12. Close up view showing the left side of the engine compartment. The arrow shows the remains of the Power Distribution Unit which was damaged and originated.



DATE September 13, 2004

INCIDENT

CLAIM NUMBER

FILE NUMBER

No. 13:

Close up view with the arrow showing the remains of the Power Distribution Box when in the position of origin.



No. 14:

Remains of Power Distribution Box shown on a colorless background.



DATE: September 13, 2004

TEAM NUMBER: [REDACTED]

FILE NUMBER: 01-111-2004

INCIDENT: [REDACTED]

No. 15.

Close up view showing the remains of Power Distribution Box on a contracting background. This is the point where the line originated.



No. 16.

Close up view showing the extensive cable and conduit related components.



DATE: September 13, 2004

INSUREE: [REDACTED]

CLAIM NUMBER: [REDACTED]

FILE NUMBER: 03-12710

No. 17

This shows the connections for the fuses on the contrasting background. These components received extensive melting from an intense heat.



No. 18

Close up view showing the severe heat damage on the connections to the Power Distribution Board.



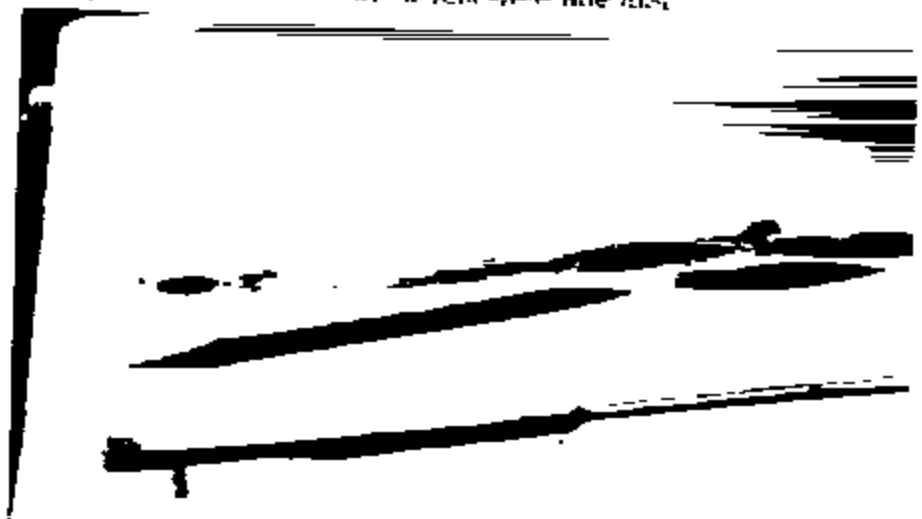
DATE: September 13, 2006
INCL: [REDACTED]

CLAIM NUMBER: [REDACTED]
FILE NUMBER: [REDACTED]

No. 10 This shows VIN 1FTRX08L6YM [REDACTED]



No. 11 This shows all six tire positions positioned on the same background. This shows tire treads were identical.



DATE September 21, 2004
INSURED [REDACTED]

CLAIM NUMBER [REDACTED]
FILE NUMBER: 04 SEP 2004

No. 21. 2000 Ford F 150 shown at the scene after the fire was extinguished



No. 22. This shows the vehicle at the scene after the fire was extinguished

