

PE04-078

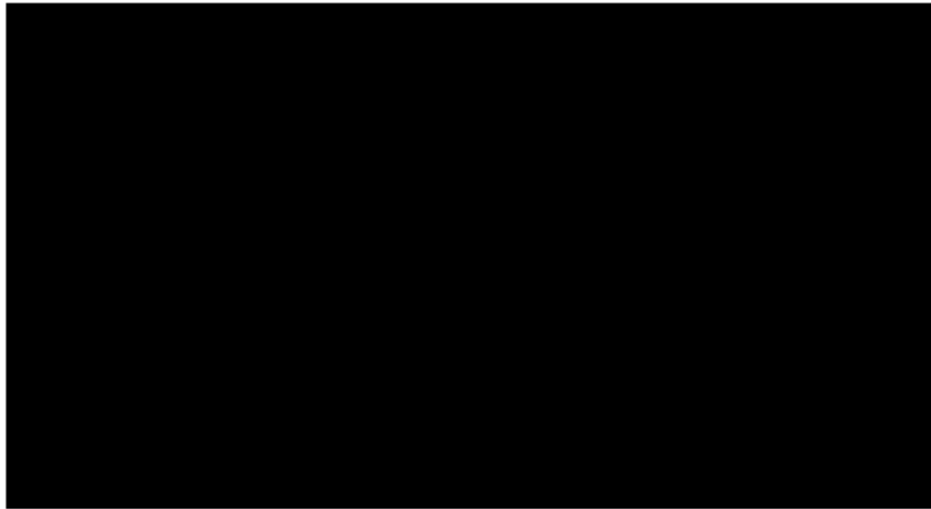
FORD

1/28/2005

ATTACHMENT F

BOOK 9 OF 12

PART 6 OF 6





Horace Mann
Educated Financial Solutions

Retirement Annuities and Life, Auto,
Homeowners and Group Insurance

September 14, 2004

Shawn Norton
Via Fax (313)845-4089

RE: Our File: 52341U & 52380A
Insured: [REDACTED]
Date/Loss: 8/18/04
SIU Case: 04-SC-108

*50/149
(new
no notes
yet)*

Dear Ms. Norton,

Please be advised, this letter will follow up our letter dated 8/27/04 wherein we informed you of our subrogation possibility on the above captioned losses. Please be advised that we have completed our investigation and it has revealed that a manufacturer's defect did cause the loss of the insured vehicle as well as the home.

To date, the claim amount on the vehicle claim is \$18,548.40 plus file expenses. The estimate of damage to the home has not been completed to date. Once we have that information, we will forward it to you.

As we discussed in our earlier telephone conversation, please have [REDACTED] contact [REDACTED] as he completed the origin and cause on our behalf.

Please feel free to contact me for any further information. You may reach me at (800)933-0627, extension 8141.

Sincerely,

Susan L. Miley, AIC, FCLS
Southeast Region SIU Investigator

The Horace Mann Companies
107 Westpark Boulevard, Suite 200 Columbia, SC 29210
(803) 772-9238 (800) 933-0627
Fax (803) 798-4255



PE84-078 C 3893

FIRE LOSS ANALYSIS, INC.

P.O. BOX 100317
SAN ANTONIO, TEXAS 78201

TELEPHONE
(210) 344-2781

TELEPHONE
(210) 344-1700

November 5, 2004

Ms. Donna Andrews
Farmers Insurance
3910 S. IH-35, Suite 100
Austin, Texas 78760

Re: **2001 Ford F-150**
Insured : [REDACTED]
Date of Loss : **October 22, 2004**
Claim # : [REDACTED]
FLA # : **A10-004-4051**

Dear Ms. Andrews:

In accordance with your request I traveled to the Insurance Auction storage lot in Texas, Texas and performed an examination of the 2001 Ford F-150 pickup truck bearing Texas license # 5CZ-B27 and VIN: 1FTRX17W91N [REDACTED]. The black over gold colored pickup truck was powered by a 4.6L, 16V fuel injected gasoline engine and equipped with an automatic type transmission.

No evidence of any prior vehicular accident damage was observed during the examination. The exact mileage could not be retrieved since it was digital and the battery had been destroyed by the fire.

An exterior examination of the vehicle was performed in an effort to identify all independent areas of fire involvement within the three compartments of the vehicle commencing at the area of least fire damage at the bed of the truck. No evidence of any direct fire activity was observed at this location, however fire debris had been dispersed onto the bed of the truck after the fire (figure 1). The rear tires were still on the vehicle and were unaffected by the fire.

I continued into the passenger compartment confirming varying levels of fire damage in both front and rear seats with the most severe situated along the front left section of the dashboard. The fire had communicated through several pre-drilled holes on the bulkhead as well as through the lower section of the windshield after it was compromised by the fire in the engine compartment (figure 2).

Hernandez, George
2001 Ford F-150
Class # 1403644859
DCL 16-22-04



Figure 1



Figure 2

Correlation of all physical markings left by the fire as well as intensity patterns was then performed confirming the movement of the fire from the left rear section of the engine compartment into the passenger area (figure 3)

The examination continued into the engine compartment noting that the fire within the compartment had melted the aluminum hood and that it had also vented through the left wheel-well, headlight assemblies and the grill prior to it being extinguished

Hernandez, George
E001 Ford 7-150
Claim # 1005644859
DCU, 10-22-04

Excellent burn patterns to the top surface of the engine and other components on the right side continued to confirm the movement of the fire into these locations from the origin at the left rear section of the compartment (figure 4). It should be noted that numerous fires involving the failure of the automatic brake switch which is positioned directly in front of the brake master cylinder have been occurring as the result of a defective switch failure. The location of origin, the fire movement patterns to other areas of the engine compartment from this area as well as the blown fuse protecting this specific item of support the fire being caused by the failure of the brake switch.



Figure 3



Figure 4

Hernandez, George
2004 Ford F-150
Claim # 1005644859
DOI, 10-22-04

In accordance with your supervisor's authorization, Electrical Engineer David Reiter was retained to assist in determining whether the failure of the automatic brake switch was the cause for this fire. After a thorough examination of the vehicle Mr. Reiter concurred with my findings. However, the remains of the brake switch and especially its contacts could not be found and are believed to have been lost during the transporting of this vehicle from the fire scene to the Insurance Auto Auction storage facility.

Although the origin of this fire is extremely well defined at the automatic brake switch area in the left rear section of the engine compartment in front the brake master cylinder the cause for this fire cannot conclusively be determined due to the missing contacts and brake switch remains. Therefore, the fire is being classified as "Undetermined".

Thank you for allowing us this opportunity to assist you on this matter. Please call us should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
CFEI, CFI, CVFI
Fire Loss Analysis, Inc.
Texas License #A04053

VEHICLE REPORT

FLA#: A10-004-1951
 Insured: [REDACTED]
 Year: 2001
 Make: Ford
 Model: F-150
 Color: Black/Gold
 Location: Insurance Auto Auction
 Austin, Texas

Date of Loss: 10/22/2004
 Claim #: [REDACTED]
 Inspection Date: 11/02/2004
 VIN: 1FTRX17W91N [REDACTED]
 License Plate: [REDACTED]
 Engine size: 4.6, 18v
 Transmission: Automatic
 Odometer: Unknown
 Stolen: No

Type Tires		General P255/70 R18		
Tires	Wheels	#Lugs	Tread Wear	Missing
LF	Intact	5	Fire damaged	No
LR	Intact	5	Medium	No
RR	Intact	5	Medium	No
RF	Intact	5	Medium - fire damaged	No

Doors	Open/Closed	Locked	Glass/Broken
LF	Closed	Unknown	Yes
LR	Closed	Unknown	No
RR	Closed	Unknown	No
RF	Closed	Unknown	No

Body Panels	Construction	Condition	Prior Damage
F bumper	Metal	Fire damaged	No
Grill	Plastic	Destroyed by fire	Unknown
LF Fender	Metal	Fire damaged	No
LR Quarter	Metal	Good	No
R Bumper	Metal	Good	No
RR Quarter	Metal	Good	No
RF Fender	Metal	Fire damaged	No
Hood	Aluminum	Destroyed by fire	Unknown
Roof	Metal	Fire damaged	No

Under Hood	Intact	Condition	Missing
Engine	Yes	Fire damaged	No
Battery	No	Fire damaged	No
Belts / Hoses	No	Destroyed by fire	Yes
Wiring	No	Fire damaged	No

Fluids	Level	Condition	Sample Taken
Oil	Full	Good	No
Transmission	Unknown	Unknown	No
Radiator	Unknown	Unknown	No
Pwr Steer	Unknown	Unknown	No

<i>Interior</i>	<i>Intact</i>	<i>Missing</i>	<i>Condition</i>
Dashboard	No	No	Fire damaged
Glove Box	Yes	No	Good
Steering Column	Yes	No	Fire damaged
Ignition	Yes	No	Fire damaged
Front Seats	Yes	No	Fire damaged

<i>Accessories</i>	<i>Intact</i>	<i>Missing</i>	<i>Condition</i>
Stereo	Yes	No	Fire damaged
Speakers	Yes	No	Fire damaged

Samples Taken: No.

Number of Photographs Taken: One hundred thirty-seven.

Personal Effects: Yes. Misc. items.

Vehicle Disposition: Remained at storage facility.

11.0 PHOTO INDEX

The photographs enclosed in the Origin and Cause section of this report are only a small representation of the fire scene with a concentration on the area of origin. A CD-ROM copy containing the complete set of photographs taken is also enclosed for your review.

To view all photos, open the "My Computer" icon on desktop and click on the C: DRIVE drive. A window with all JPEG image icons will appear, click on icon to view each individual picture.



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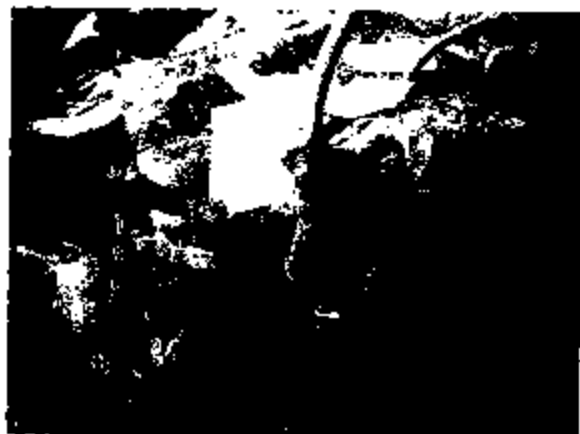
FE84-878 C 3985



KEYLESS ENTRY



VIN PLATE MELTED



SLIDER, NO BEDLINER



TRAILERING PKG



PRIOR DAMAGE TO TAILGATE

PE04-078 C 3907



564145

CONSUMER AFFAIRS
SECTION



FARMERS⁴ DEC 13 P1:07

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimsdocument@farmersinsurance.com
Fax : 877-217-1389

12/07/2004

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

DEC 14 10:14

Re: Our Insured: [REDACTED]
Loss Date: 10/27/2004
Claim Number: [REDACTED]
Total Amount Owed: \$15,279.88

Dear Ford Motor Company:

We previously advised you of our subrogation rights in regards to the above-noted claim. We asked you to furnish us with your liability insurance information or to advise how you plan to satisfy this claim. To date, you have not responded. Enclosed herewith is our Cause & Origin report with color photographs.

Please be aware that no partial payment to Farmers Texas County Mutual Insurance Company that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a notation of accord and satisfaction of this claim without an express written release of our claim executed by an individual who is a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of claim shall not be waived or estopped due to a partial payment by you or someone action on your behalf.

Your prompt response would be appreciated.

Sincerely,
Farmers Texas County Mutual Insurance Company

Scott Sheffield
Auto Subrogation Representative
512-238-5739

FIRE LOSS ANALYSIS, INC.

P.O. BOX 78817

SAN ANTONIO, TEXAS 78281

TELEPHONE
(210) 344-2781

TELECOPIER
(210) 344-1783

November 5, 2004

Ms. Donna Andrews
Farmers Insurance
3910 S. IH-35, Suite 100
Austin, Texas 78760

Re: **2001 Ford F-150**
Insured : [REDACTED]
Date of Loss : **October 22, 2004**
Claim # : [REDACTED]
FLA # : **A10-004-4951**

Dear Ms. Andrews:

In accordance with your request I traveled to the Insurance Auction storage lot in Austin, Texas and performed an examination of the 2001 Ford F-150 pickup truck bearing Texas license [REDACTED] and VIN: 1FTRX17W91N [REDACTED]. The black over gold colored pickup truck was powered by a 4.6L, 16V fuel injected gasoline engine and equipped with an automatic type transmission.

No evidence of any prior vehicular accident damage was observed during this examination. The exact mileage could not be retrieved since it was digital and the battery had been destroyed by the fire.

An exterior examination of the vehicle was performed in an effort to identify all independent areas of fire involvement within the three compartments of the vehicle commencing at the area of least fire damage at the bed of the truck. No evidence of any direct fire activity was observed at this location, however fire debris had been shoveled onto the bed of the truck after the fire (figure 1). The rear tires were still on the vehicle and were unaffected by the fire.

I continued into the passenger compartment confirming varying levels of fire damage in both front and rear seats with the most severe situated along the front left section of the dashboard. The fire had communicated through several pre-drilled holes on the bulkhead as well as through the lower section of the windshield after it was compromised by the fire in the engine compartment (figure 2).



Figure 1



Figure 2

Correlation of all physical markings left by the fire as well as intensity patterns was then performed confirming the movement of the fire from the left rear section of the engine compartment into the passenger area (figure 3).

The examination continued into the engine compartment noting that the fire within the compartment had melted the aluminum hood and that it had also vented through the left wheel-well, headlight assemblies and the grill prior to it being extinguished.

Excellent burn patterns to the top surface of the engine and other components on the right side continued to confirm the movement of the fire into these locations from the origin at the left rear section of the compartment (figure 4). It should be noted that numerous fires involving the failure of the automatic brake switch which is positioned directly in front of the brake master cylinder have been occurring as the result of a defective switch failure. The location of origin, the fire movement patterns to other areas of the engine compartment from this area as well as the blown fuse protecting this specific item all support the fire being caused by the failure of the brake switch.



Figure 3



Figure 4

2001 Ford F-150
Claim # [REDACTED]
DOL 14-2234

In accordance with your supervisor's authorization, Electrical Engineer David Reiter was retained to assist in determining whether the failure of the automatic brake switch was the cause for this fire. After a thorough examination of the vehicle Mr. Reiter concurred with my findings. However, the remains of the brake switch and especially its contacts could not be found and are believed to have been lost during the transporting of this vehicle from the fire scene to the Insurance Auto Auction storage facility.

Although the origin of this fire is extremely well defined at the automatic brake switch area in the left rear section of the engine compartment in front the brake master cylinder, the cause for this fire cannot conclusively be determined due to the missing contacts and brake switch remains. Therefore, the fire is being classified as "Undetermined".

Thank you for allowing us this opportunity to assist you on this matter. Please call us should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
CFEI, CFI, CVFI
Fire Loss Analysis, Inc.
Texas License # [REDACTED]

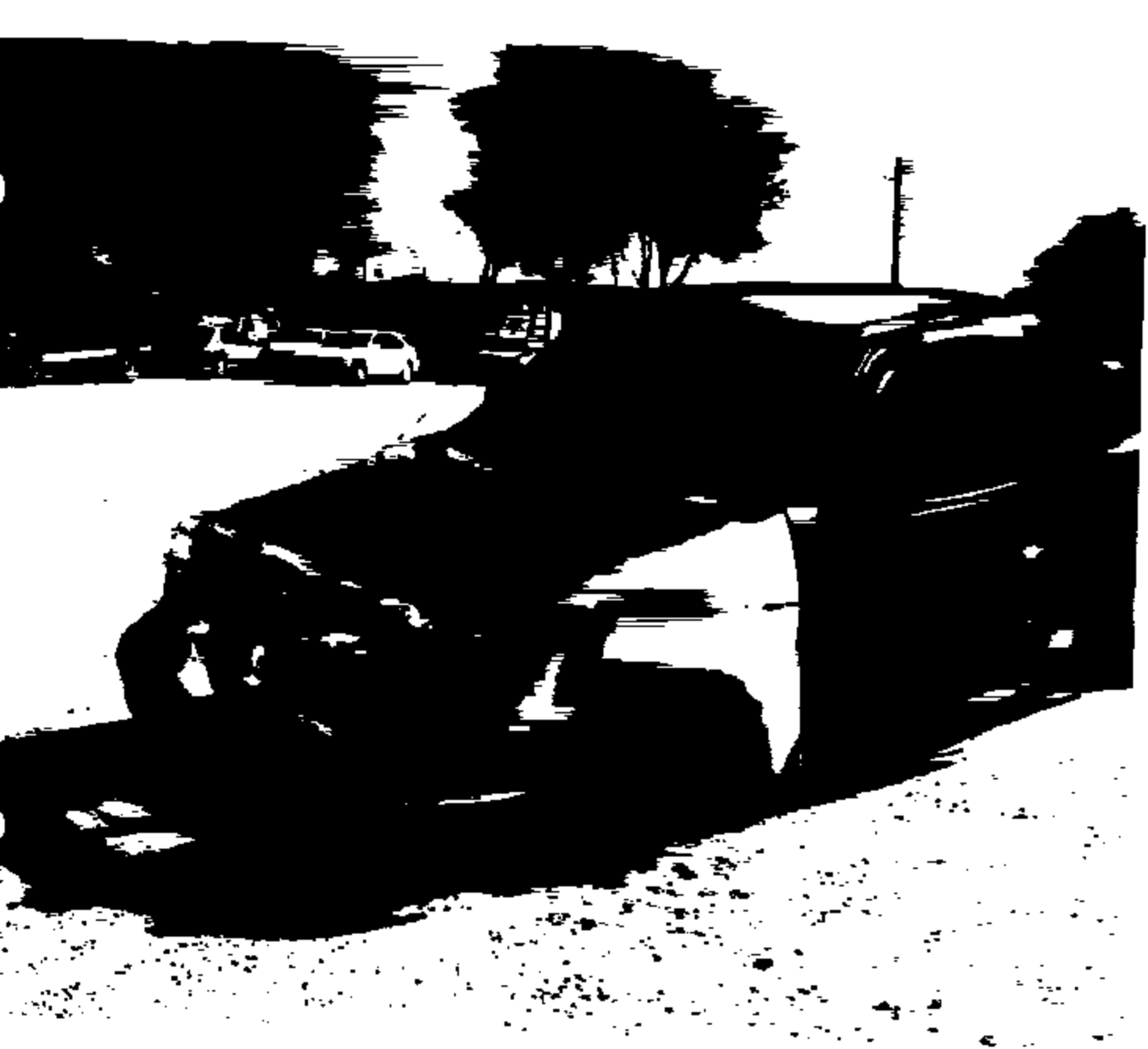


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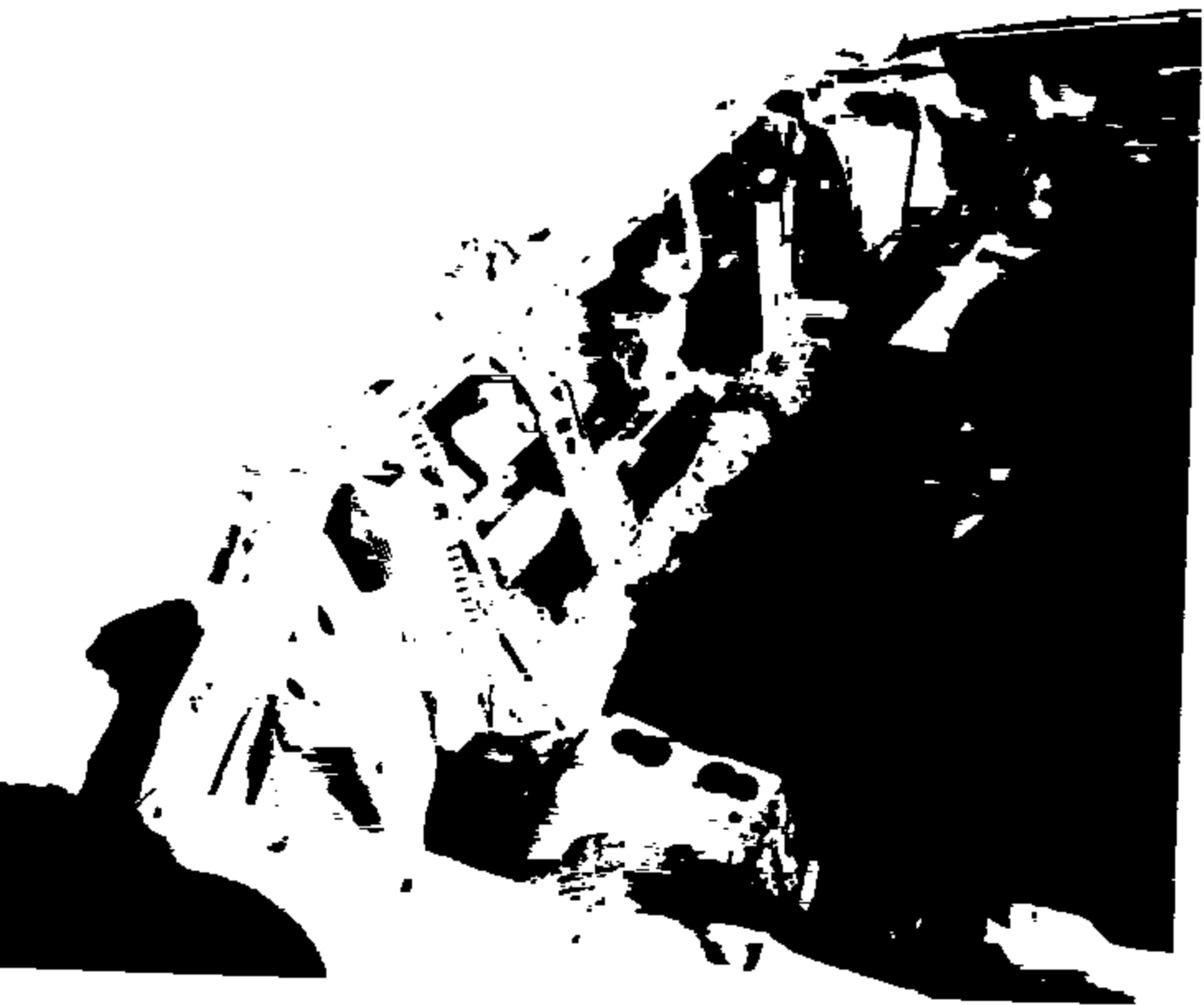


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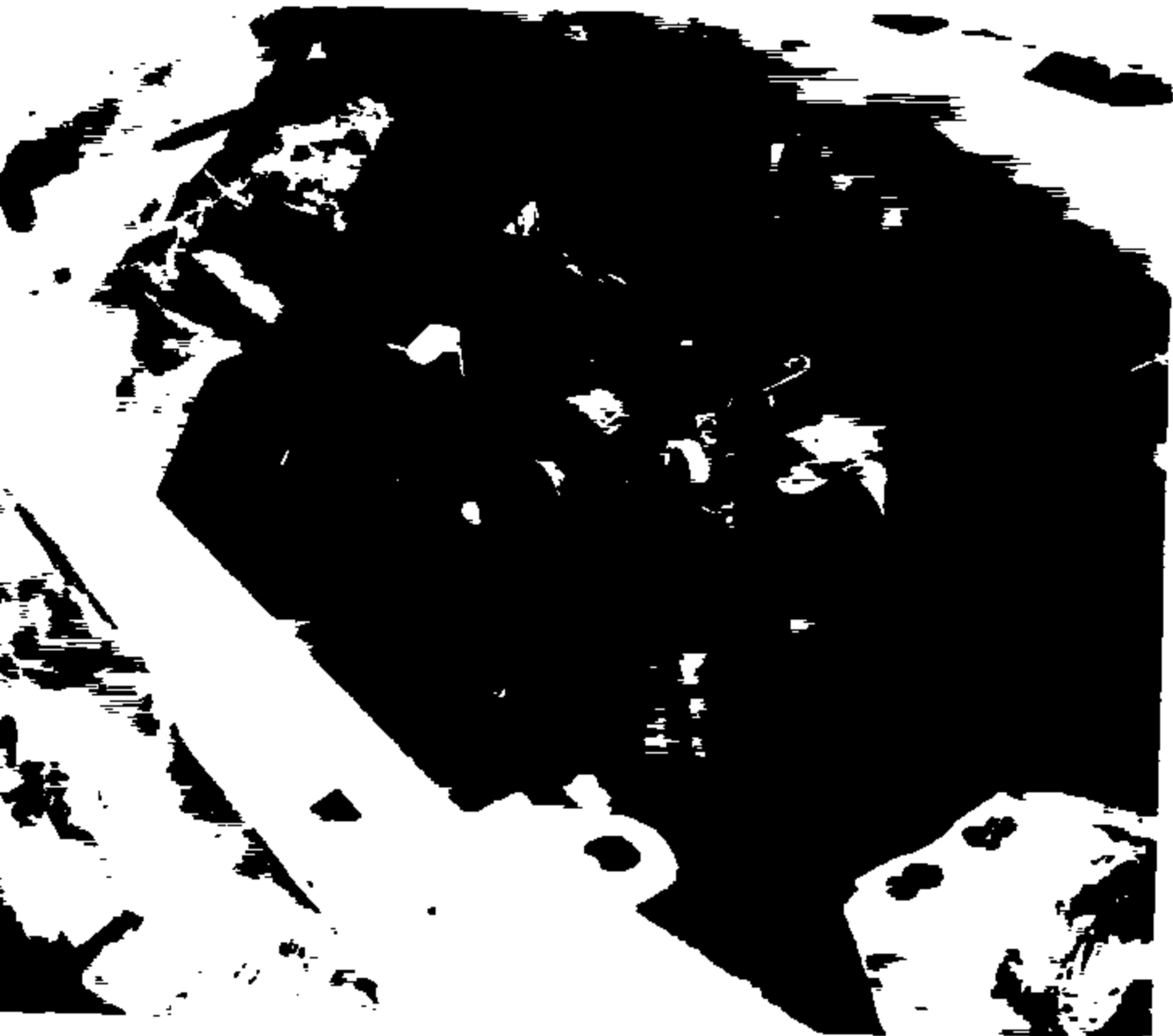


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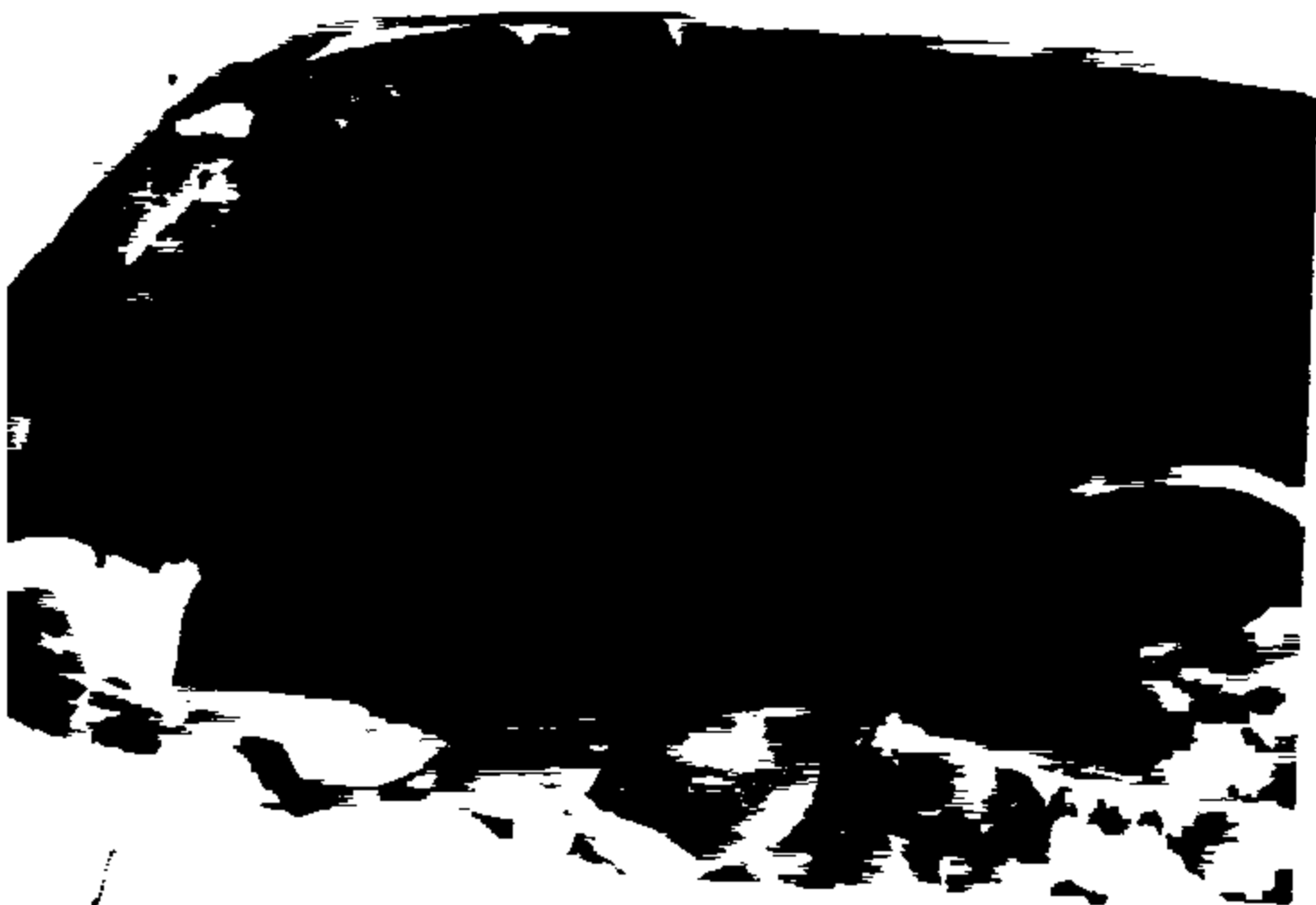




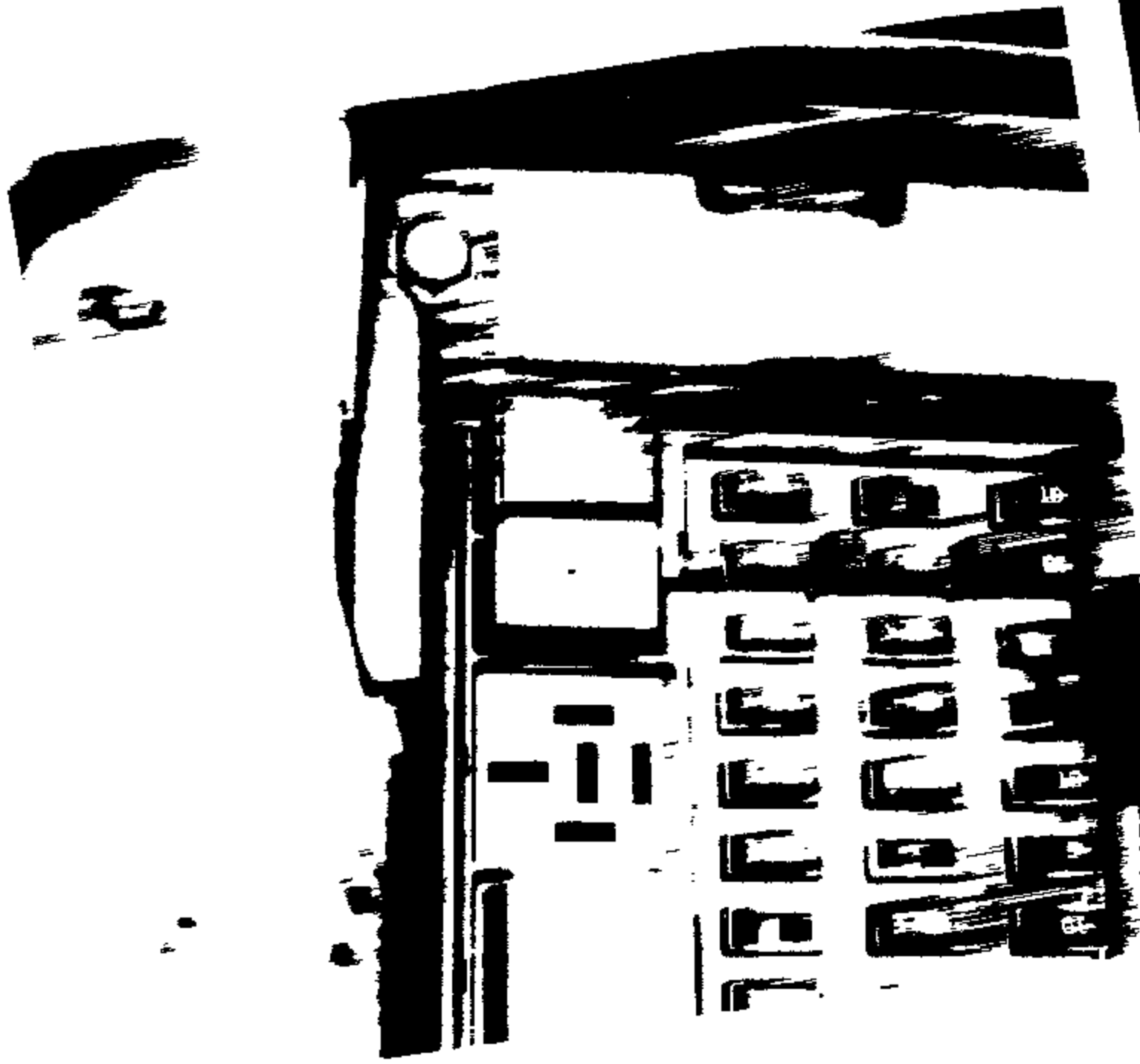
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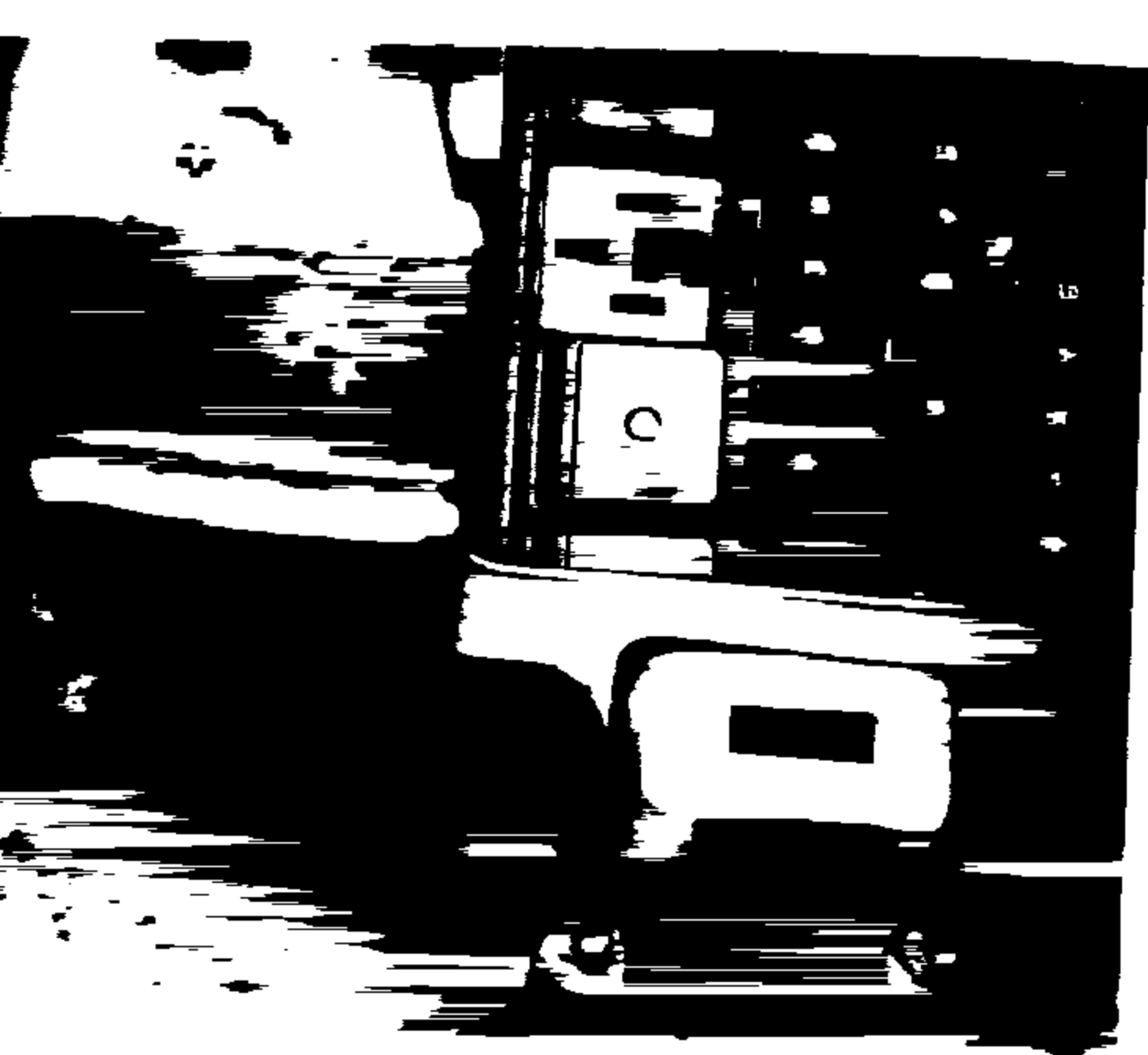


PED4-87B C 3826



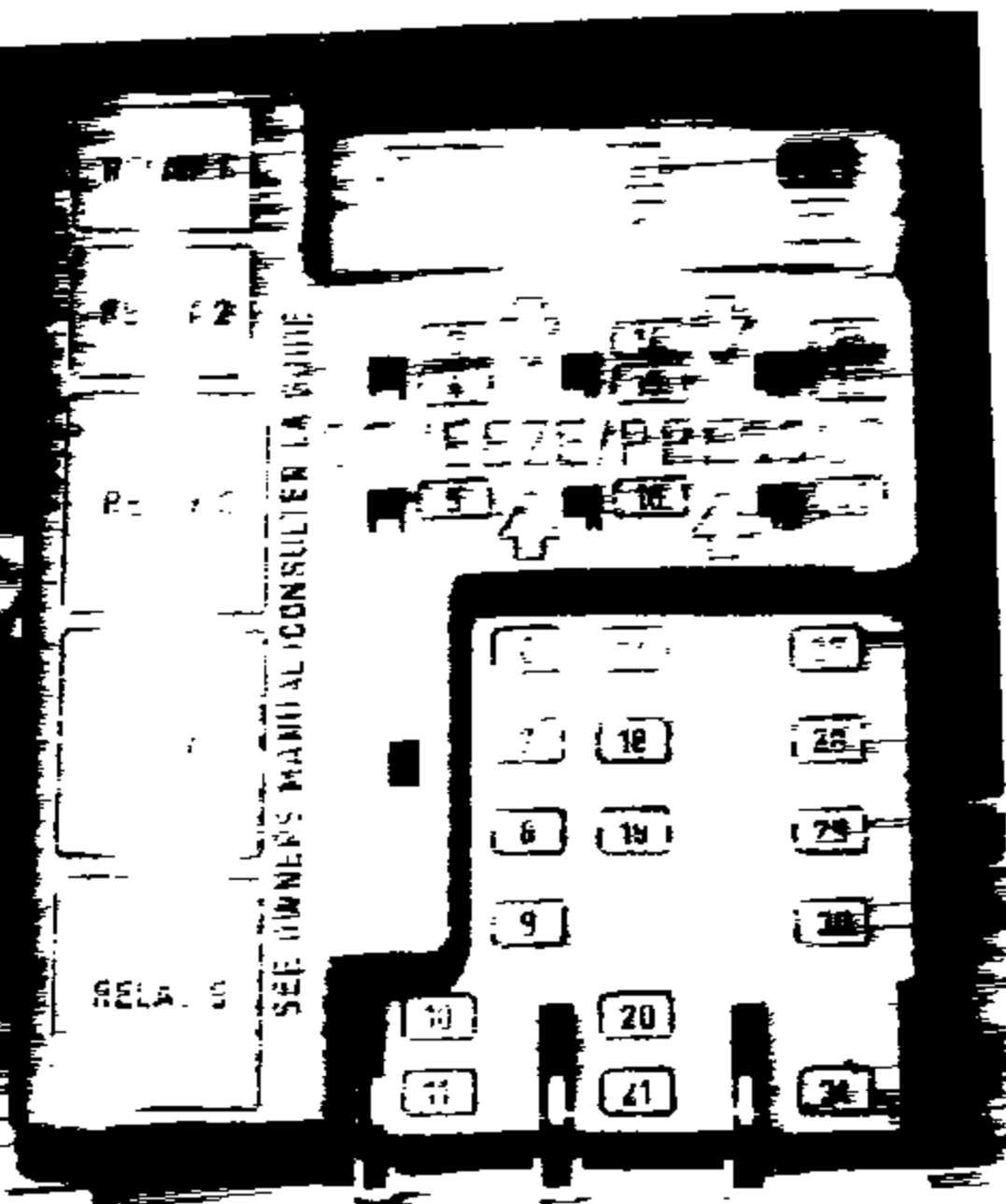








PEBA-878 C 3825



SEE OWNERS MANUAL CONSULTER LA GUIDE

9524-0



FED-878 C 3827



PEBA-878 C 3828

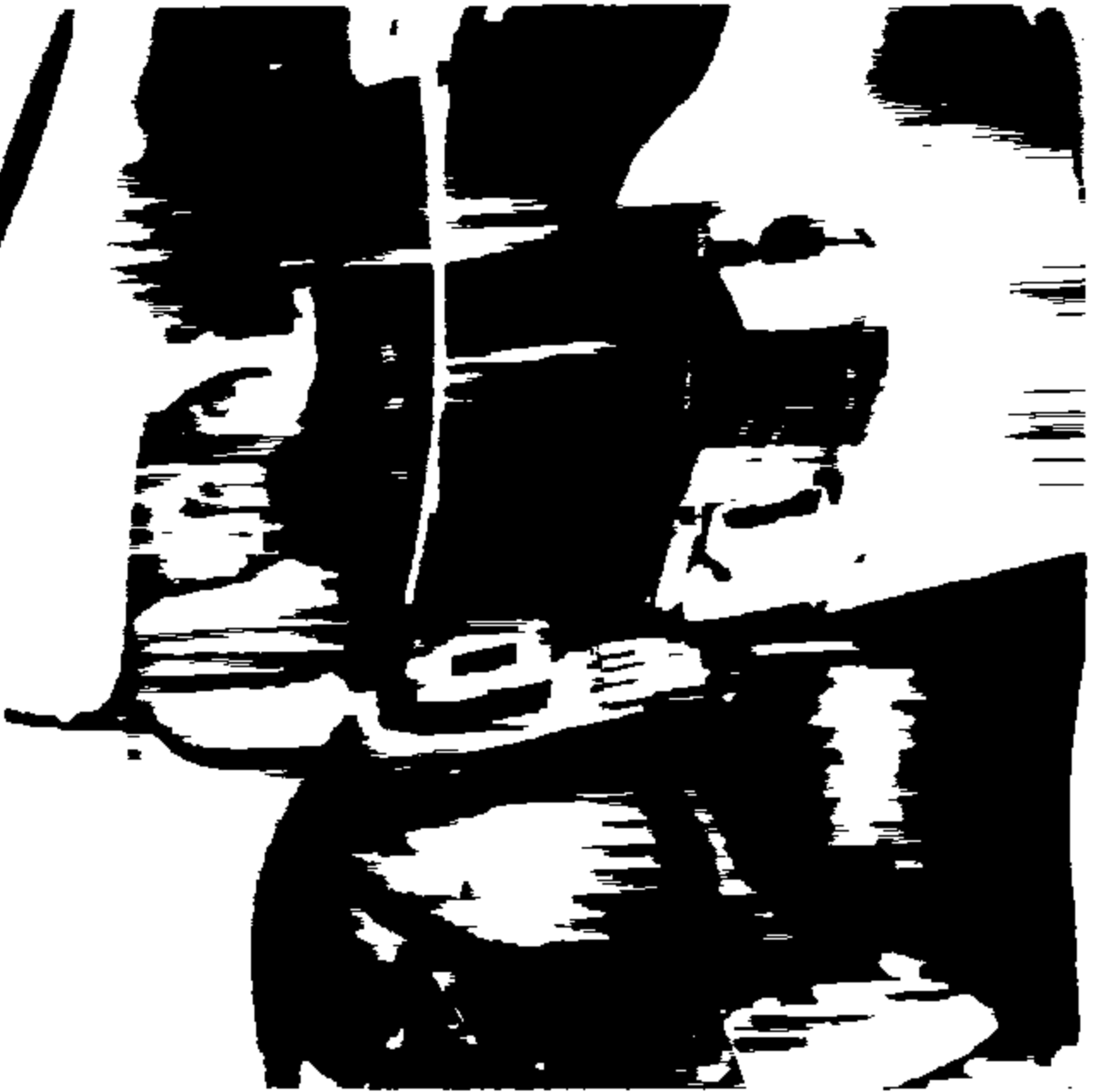


PE04-075 C 3025





FE24-878 C 3831





FEB4-878 C 3833



PEBA-878 C 3934



FEBA-878 C 3835



State Farm Insurance Companies



March 16, 2000

State Farm Mutual
 Automobile Insurance Company
 1000 North Dearborn Street
 Chicago, Illinois 60610

Ivey Evans
 Griffin Ford Mercury
 P. O. Box 765
 Tifton, GA 31793

Re: Claim Number: [REDACTED]
 Insured: [REDACTED]
 Date of Loss: January 1, 2000
 Vehicle: 1999 Ford F150 pickup
 VIN: 1FTRX08L4XN [REDACTED]

Dear Ms. Evans:

This State Farm insured 1999 Ford F150 pickup was involved in a collision on January 1, 2000. We settled the claim with your insured in the amount of \$4,171.11, which includes our insured's deductible.

Our investigation revealed the cause of the loss was due to brake failure.

Enclosed is the documentation of State Farm's claim. We are holding the vehicle until we have concluded our claim with your company. You may call me at (912) 249-6031.

Please consider this letter as our demand to Ford Motor Company for reimbursement of \$4,171.11.

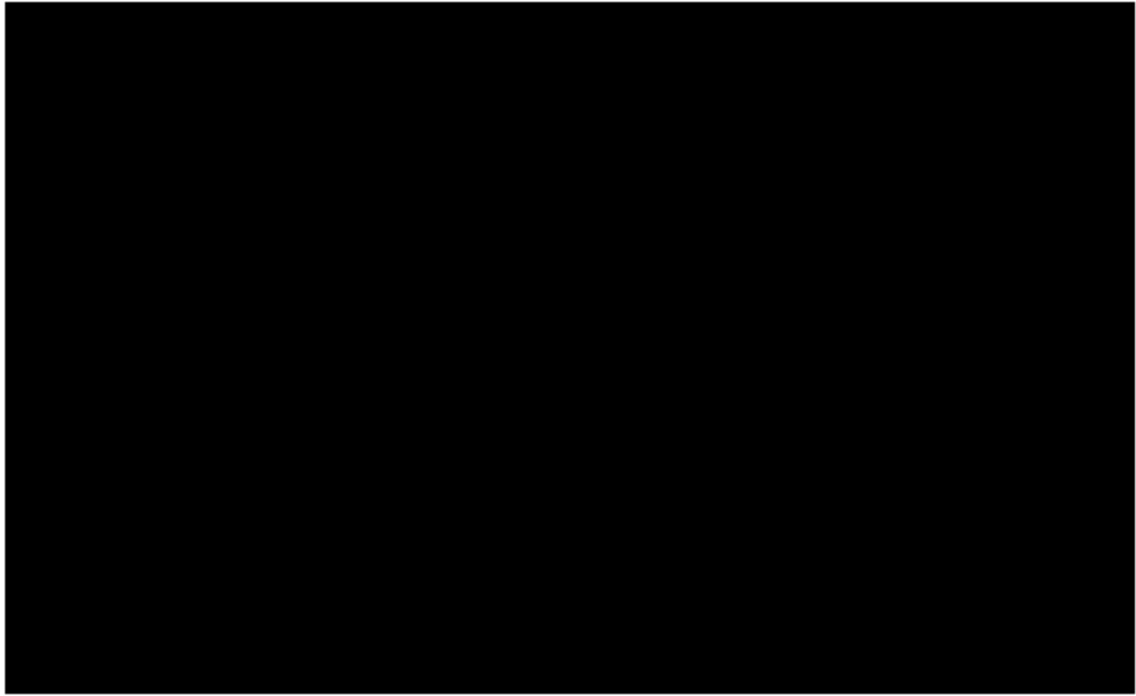
Sincerely,

Lisa Benton

Lisa Benton
 Claim Representative
 State Farm Mutual Automobile Insurance Company
 (912) 249-6031

LB/026/0322052

Enclosure

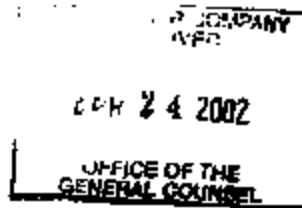


DEBT RECOVERY CONSULTANTS
4225 VALLEY FAIR STREET, SUITE 205
SIMI VALLEY, CALIFORNIA 93063
(805) 526-0646

04/22/02

FORD MOTOR COMPANY
CLAIMS DEPT.
3 PARKLANE BLVD. PTW 300
DEARBORN

MI. 48126



Re: Our File No. : 045481-3
Claim No./Insured :
Date of Loss : 10/23/01
Accident Location :
My ~~Insured~~ Insured :
My ~~Claim No.~~ Claim No. : DOL:10-23-01
Demand Amount : 27,978.52

To whom it may concern:

Our office represents PERMANENT GENERAL INSURANCE, in connection with its subrogation claim against your insured.

To assist you in the evaluation of this demand for payment, copies of the items marked below are enclosed herein:

- Property Damage Estimates and/or Estimates of Repairs.
- Photographs.
- Payment Drafts.
- Police Report and/or Incident Report.
- Witness Statement.
- Medical Specials.
- Additional Supporting Documentation.

Demand is hereby made in the amount of 27,978.52 for damages paid. Please forward your draft made payable to DRC -or- DEBT RECOVERY CONSULTANTS as Subrogee agent for PERMANENT GENERAL INSURANCE. If you have any questions regarding this matter, feel free to contact the undersigned toll free, 1-800-871-2183.

Sincerely,
DEBT RECOVERY CONSULTANTS

SHEILA DUZAN
Subrogation Collections Department

THIS COMMUNICATION IS BEING SENT TO YOU BY A COLLECTION AGENCY.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

10/23/01
27,979.
- 609 Exped.
- 4/11/02
- 2/27/02
- 2/27/02

**Permanent
General**

Claims Service

P.O. BOX 302054
NASHVILLE, TENNESSEE 37230 6184

615.242.1561
1-800-280-1466
WWW.PGIAC.COM

November 23, 2001

Work address

[REDACTED]
Gardena, CA [REDACTED]

*4909 Masonwood Dr.
Culver City, CA 90030*

RE: Insured: [REDACTED]
Claim #: [REDACTED]
Date of loss: 10-23-01
Claimant: unknown

Dear [REDACTED]

Your 2000 Ford Expedition has been declared a total loss due to the fire that occurred on October 23, 2001. I have been assigned as your Total Loss Adjuster to conclude this matter for you.

An evaluation of your vehicle has been completed. We can offer you \$24,356.48 if PGIA retains the vehicle. The settlement breakdown is as follows:

PGIA retains salvage:

22,781.00	ACV
1822.48	+ Taxes
253.00	+ V.I.F Fee
300.00	- Deductible

\$24,356.48 Net Settlement

It is important that you call to discuss your total loss settlement. I want to resolve this matter for you and will need your cooperation in order to do so. I cannot proceed to handle this claim until I hear from you. My toll free number is 1-800-280-1466 extension 1382.

Sincerely,

Cindy Romani
Total Loss Adjuster
Email: cromani@pgiac.com

STEVEN R. MACKAIG & ASSOCIATES, INC.

FIRE INVESTIGATIONS

LICENSE NO. [REDACTED]
LICENSE NO. [REDACTED]

362 FRONT STREET, SUITE A, EL CAJON, CA 92020 - (618) 679-1772 - FAX (618) 579-7137 - Email: mackaig@earthlink.net

November 26, 2001

www.mackaig.com

Mr. Laurelee Ryan
Permanent General Insurance
28300 La Alameza, Ste 350
Mission Viejo, CA 92691

Re: Claim [REDACTED]
SRM Report #01L353
Vehicle Fire Investigation
2000 Ford Expedition
Insured: [REDACTED]
Date of Loss: 10-23-2001

FIRE INVESTIGATION REPORT

Assignment

On October 29, 2001, our office was requested by Permanent General Representative Laurelee Ryan to conduct a fire origin and cause investigation of a 2000 Ford Expedition sport utility vehicle. The vehicle was inspected at Insurance Auto Auction in Gardena, CA. Arrangements were made to inspect the loss vehicle on October 31, 2001.

Fire Cause

My investigation identified the fire originating inside the engine compartment, at the firewall-mounted wiring or inside the adjacent cowl space housing the windshield wiper motor assembly. It appears that plastic wiring insulation or the plastic wiper motor cover ignited from some type of electrical system failure while the vehicle was parked in the insured driveway.

The fire severely damaged the engine compartment, body and passenger compartments.

Opinions & Recommendations

Burn patterns and fire behavior indicators reveal the area of origin and most severe fire damage occurred in the center firewall area shared with the engine compartment

and cowl space at the base of the windshield. Both areas contain electrical wiring and related electrical components.

According to the insured, the vehicle operated properly before the fire with no pending repairs. She estimates the vehicle was parked, locked and alarmed in her driveway approximately 45 minutes to 1 hr prior to fire discovery by a neighbor.

When a vehicle is parked after approximately 10 minutes, the fuel, exhaust and lubrication systems don't pose any significant fire threat if leakage or failure occurs. However the electrical system continues to energize various circuits allowing for the potential of an electrical system failure.

It is not evident what specifically failed within the area of origin electrical system components because of severe fire damage. Research into the vehicle history through a Ford service computer revealed the loss vehicle has one outstanding recall that has not been repaired. According to the service advisor, the recall is for replacement of a wiper motor cover that has the potential to ignite in the event of a wiper motor failure. See attached recall document.

Additional research revealed that Ford recently called a multi-vehicle service campaign because a wiper motor switch could malfunction and cause the plastic cover to ignite. This is the same problem that has not been repaired on the loss vehicle, according to Ford service records.

Considering the fact that the recalled wiper motor assembly is located within the area of fire origin, the failure can occur while the vehicle is parked and the loss vehicle is one of the recall vehicles, the wiper motor recall appears related to the fire cause.

The loss vehicle has an estimated 22,000 miles of operation and was purchased new from Cerritos Ford. The fire cause is not related to normal component wear and tear in a new vehicle with such limited mileage. It appears that component failure is related to manufacture assembly, component assembly or a defective component.

I did not observe any evidence that the fire was intentionally set or that the other vehicle systems are related to the fire cause.

If litigation is considered, I recommend that the loss vehicle be retained as evidence until all involved parties have the opportunity to inspect. Inspections should not include component removal or inspection procedures that would change or alter evidence.

Vehicle Description

Year: 2000
Make: Ford
Model: Expedition
Color: Blue

License: [REDACTED]
Vehicle Identification Number: 1FMRU156XY [REDACTED]
Engine: 5.4 Liter V-8
Mileage: Odometer fire destroyed, insured estimated 22,000.

Fire Origin and Cause Determination

The vehicle inspection occurred at Insurance Auto Auction, 18300 South Vermont, Gardena, CA. Stock # 01048920.

VEHICLE EXTERIOR

Examination of the vehicle exterior revealed severe fire damage to the forward two thirds of the body including the hood, cowl, roof assembly, both front fenders and both front doors. Both front door windows are broken. Window mechanisms reveal both front door windows were in the closed position when they broke. The rear window and both rear doors are intact, closed and have heavy smoke stains on the interior surfaces.

The most severe body fire damage occurred around and within the engine compartment. Body surface burn patterns are directional indicating the fire originating inside the engine compartment/cowl area and spreading rearward during the course of the fire.

The suspension has been lifted several inches with aftermarket-installed components. The tires are Super Swamper brand mounted on American Racing brand alloy rims. Both front tires are fire deflated. Rear tires have good remaining tread measured with a depth gauge.

Inspection under the vehicle revealed the driveline and chassis are intact. Fire damage is evident under the engine compartment but significantly less compared to the damage inside the engine compartment. Chassis level fire damage diminishes rearward from the engine compartment location. The fire did not originate from under the vehicle.

Inspection of the body sections that are not fire damaged revealed good visual paint condition with no collision damage.

ENGINE COMPARTMENT

The engine in this vehicle is a parallel mounted, 5.4 liter V-8 with automatic transmission. Inspection of the engine compartment revealed severe fire damage. Dividing the compartment into quarters and comparing the levels of heat damage, it is evident that the most heat damage occurred at the top rear area that includes the top

rear of the engine, adjacent firewall area and adjacent cowl area. This is the area of fire origin. Fire damage clearly diminishes forward, below and rearward of the area of origin.

The firewall area and cowl within the area of origin is heat oxidized white and burned clean. The severe degree of this damage indicates the area of fire origin.

Content in the area of origin includes the back side of the plenum, plastic fuel lines, incoming fuel lines, firewall, firewall mounted wiring harness and cowl space housing the windshield wiper motor and related wiring.

Inspection of the fire origin contents revealed the greatest surface oxidation to the firewall and cowl surfaces occurred around the area of the wiper motor assembly. Inspection of the firewall wiring harness revealed all the plastic wiring is consumed. Some of the smaller wires are severed. All the plastic bodied components previously mounted on the firewall are destroyed. It appears that only electrical type components were mounted to the firewall within the area of origin.

The open space behind the firewall is the cowl area located at the base of the windshield. The topside of the cowl area is open. Located within the center section inside the cowl, is the wiper motor assembly. Inspection of the wiper motor housing revealed severe fire damage. The plastic cover over the wiper motor is fire destroyed. Wiring to the wiper motor is burned clean of insulation. The wiper motor appears in a fragile condition and was not removed to preserve evidence.

Plastic fuel hoses serving the fuel distribution rail along with incoming and return hoses are fire destroyed. Their condition prior to the fire is not evident. Fuel leakage does not appear to be related to the fire cause. Fuel leakage that occurs during vehicle operation typically results within instant vapor ignition and rapid fire spread. In this case, the vehicle was parked for 45 minutes to an hour. No mechanism existed to cause a sudden fuel leak while the vehicle is parked. Further, leaking fuel vapors from the driveway parked vehicle would not have a vehicle related heat ignition source for vapor ignition. Leaking fuel vapors would quickly dissipate outside.

Inspection of the engine and transmission revealed no evidence that oil leakage is related to the fire cause. Oil levels are present on both dipsticks. The power steering system components are damaged from fire exposure.

Inspection of the engine compartment revealed no evidence of an intentionally set fire.

PASSENGER COMPARTMENT

Examination of the vehicle interior revealed severe fire damage. Fire damage is most severe at the dashboard area and diminishes towards the rear of the compartment. Inspection of the dashboard assembly revealed fire penetrated the passenger compartment through numerous firewall component openings and through the

windshield opening after the glass failed during the fire. The fire did not originate from inside the passenger compartment.

The rear seat and cargo areas contain clothing and other personal items. Passenger compartment debris was carefully inspected and removed to facilitate a complete examination. The passenger compartment is intact with no evidence of component removal or exchange prior to the fire. The stereo is an after market brand installed shortly after vehicle purchase. Dashboard fire damage does not indicate the stereo is related to the fire cause.

The selling dealer Cerritos Ford allegedly installed an aftermarket alarm system several months ago. All the engine compartment located pieces of the alarm system were destroyed. The condition of under dash alarm pieces is not evident with a visual inspection. Component removal will be necessary to facilitate an un-obscured under dash inspection.

During the course of my investigation, I spoke with the insured, [REDACTED] through the telephone. She related that the loss was purchased new as a lease vehicle from Cerritos Ford. They conducted vehicle service and installed a new alarm system several months ago.

The vehicle did not have any recent service or repairs. It appeared to operate normally before the fire with no pending repairs. Her daughter was the last person to drive the vehicle and told her mother the vehicle operated normally with no warning of the pending fire. The vehicle was last driven to a video store, returned home and parked in the residence driveway. It was locked and alarmed.

The aftermarket stereo was installed by a audio shop a week or so after purchase and has worked within problem. The alarm installed several months ago has also worked without problem.

Conclusion

My opinion is based on a physical examination of the loss vehicle and information obtained during this investigation. It is my opinion that this fire originated within the rear area of the engine compartment/cowl area and resulted from an electrical system failure while the vehicle was parked. This opinion is supported with the following indicators:

1. Burn patterns on the body, cowl, firewall and rear section of the engine compartment locate the area of fire origin.
2. The most severe fire damage occurred in the center area of the firewall and cowl area.
3. Area of origin contents includes the primary wiring harness and wiper motor assembly.

4. The fire occurred while the vehicle was parked in a residential driveway for approximately 45 minutes to 1 hr.
5. No evidence of an intentionally set fire was identified.
6. Fuel, lubrication, emissions and exhaust systems were eliminated as the fire cause.

Evidence

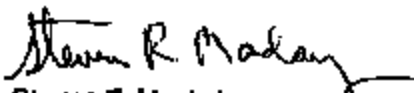
1. Written report.
2. Photographs. Additional photographs were taken that were not included in the report. They are available on file.

PHYSICAL EVIDENCE OBTAINED DURING THIS INVESTIGATION IS STORED 3 YEARS AND DISCARDED UNLESS OTHERWISE INSTRUCTED. STORAGE FEE INDICATED ON YOUR INVOICE.

STORAGE FEE FOR YOUR EVIDENCE IS \$ NONE PER MONTH BILLED ANNUALLY THE FIRST YEAR STORAGE IS BILLED IN ADVANCE. EVIDENCE DISPOSAL FEE AS APPLICABLE

PLEASE NOTIFY US IN WRITING IF YOU DO NOT WANT TO RETAIN THIS PHYSICAL EVIDENCE UPON RECEIPT OF THE LETTER TO DISCARD OR RETURN THE EVIDENCE TO YOU. STEVEN F MACKAIG & ASSOC., INC. IS HEREBY RELIEVED FROM ANY AND ALL LIABILITY AND/OR RESPONSIBILITY FOR SAME. ALL PARTIES IN CONNECTION HEREWITH ACKNOWLEDGE THE DISCARDING OF THIS EVIDENCE MAY HAVE AN IMPACT ON FUTURE LITIGATION.

Respectfully submitted,



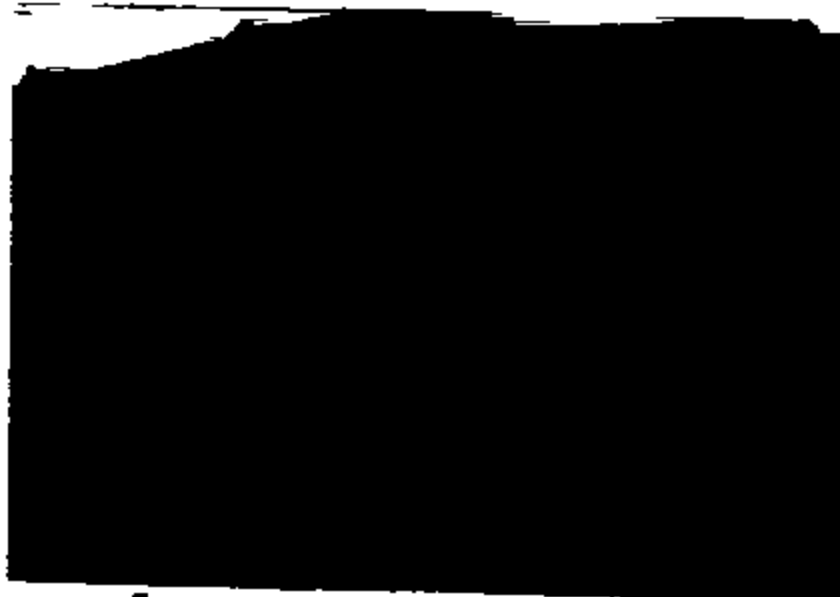
Steven F. Mackaig
Steven F. Mackaig & Associates, Inc.

Photographic Log

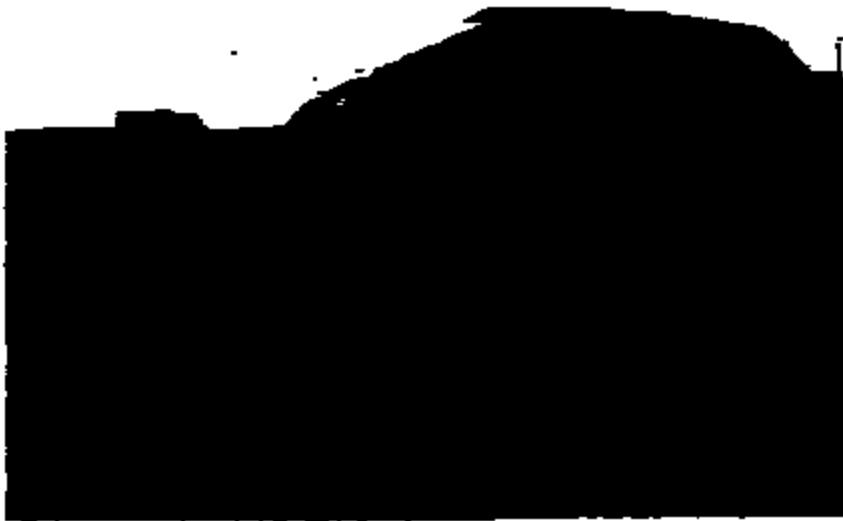
**1. Passenger side
view.**



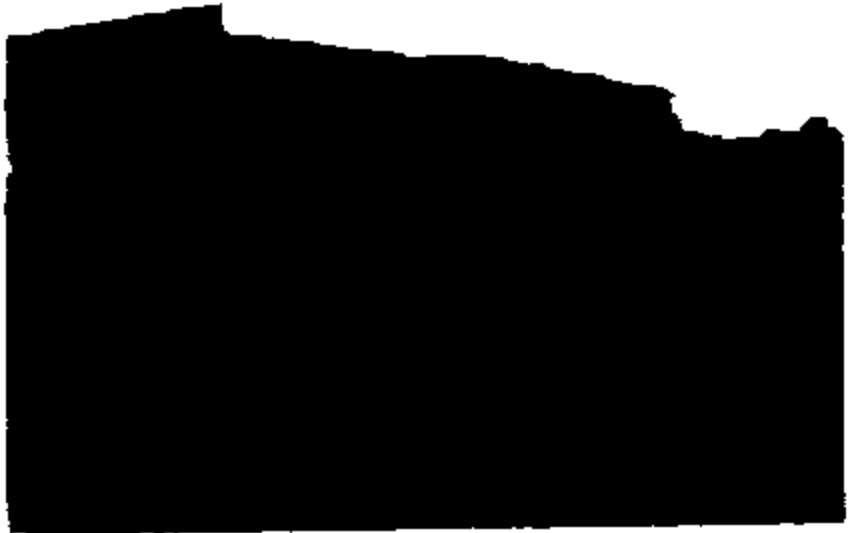
**2 Severe fire damage
to engine comp and
cowl area.**



3 Rear view.



4. Driver's side view.

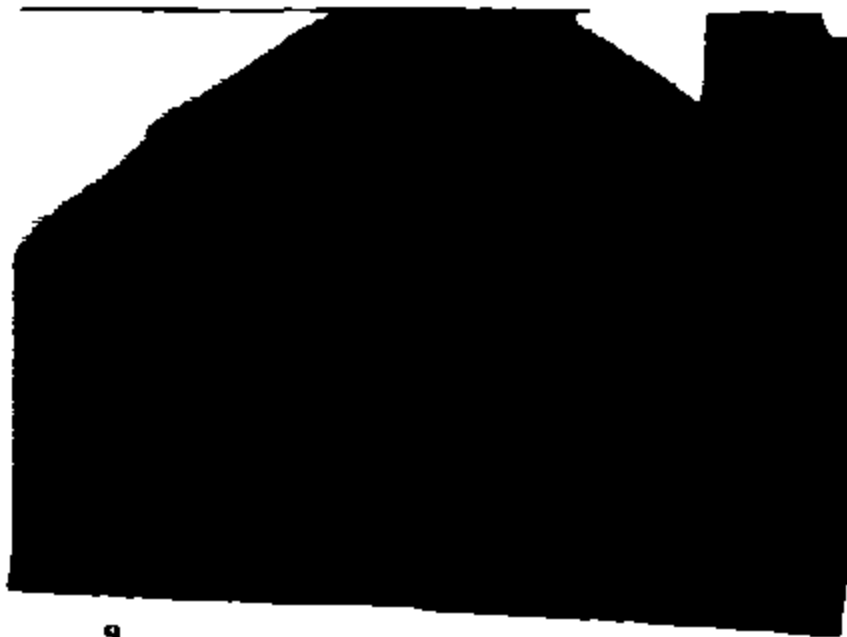


R

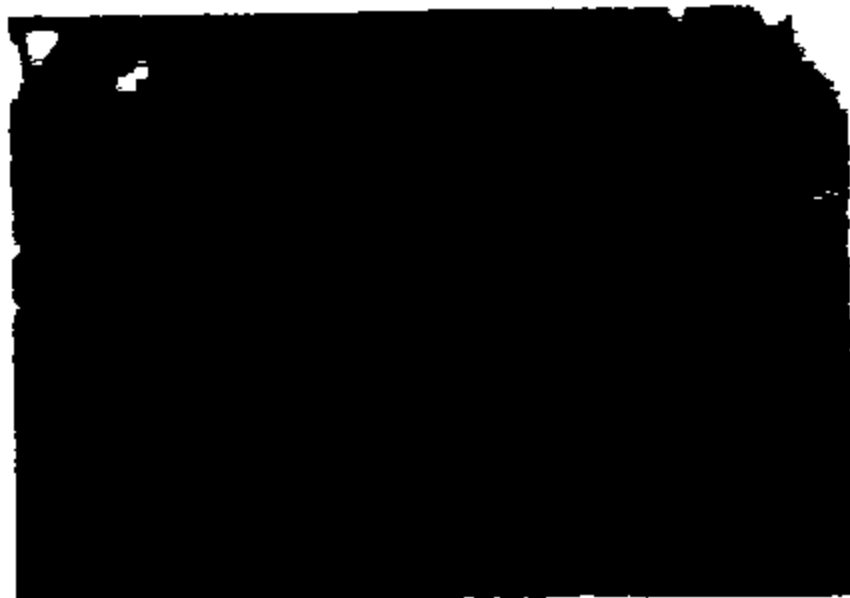
5 Area of fire origin
located at the
firewall/cowl area



8. Inspection under the
vehicle.



7. Wiper motor assembly is located inside the cowl space below this hole.



8 Severe firewall surface oxidation adjacent to cowl space located wiper motor.



9. Firewall surface
oxidation.

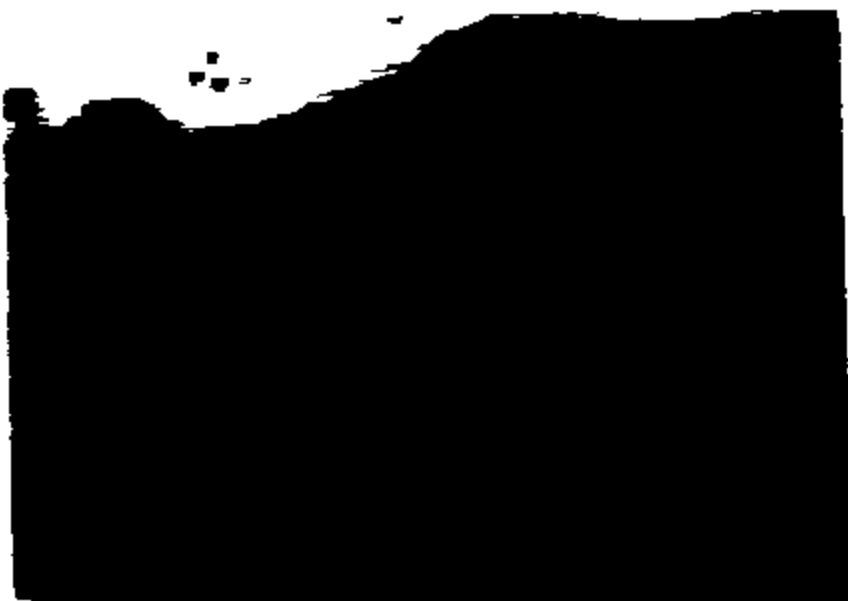


10. Collapsed wiring
harness that was
previously attached to
the firewall.

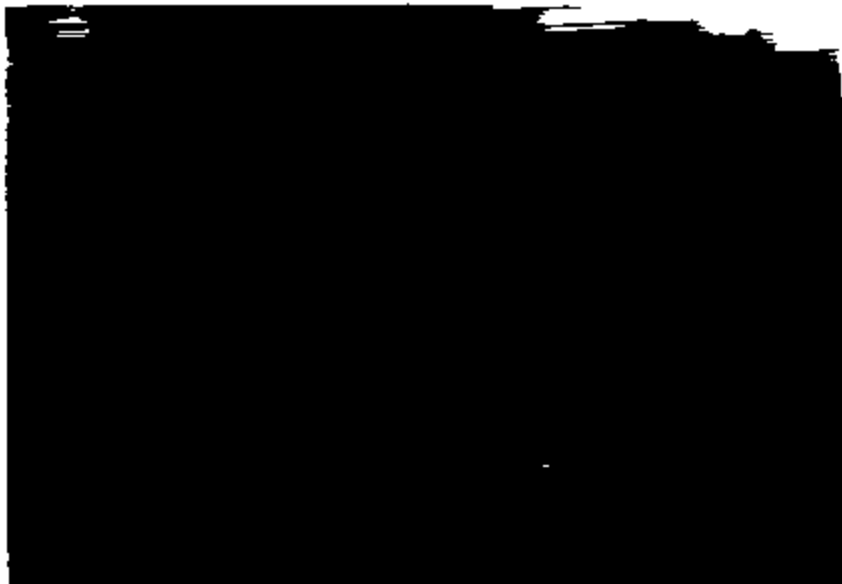


11

11. Inspection of the harness. Most insulation is consumed.



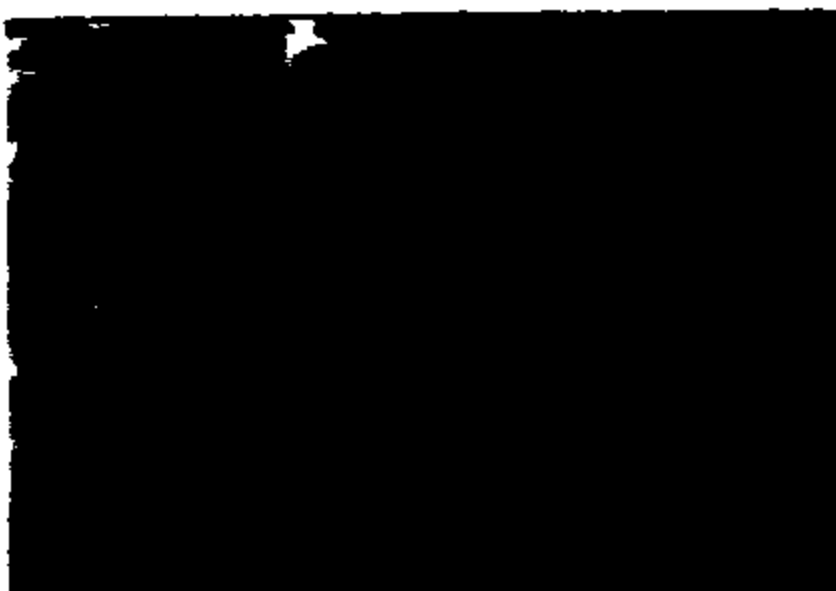
12. Wiring harness heat damage diminishes toward right side of comp.



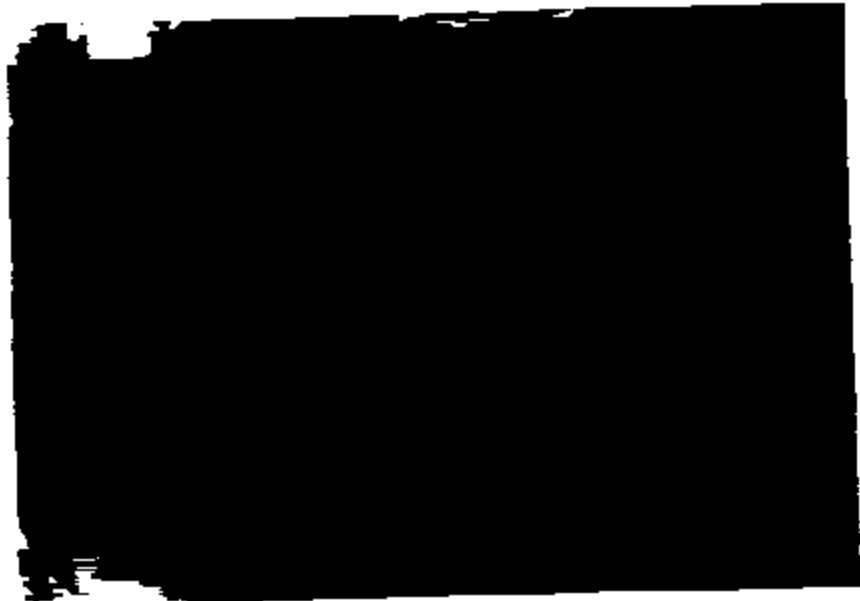
13 Incoming and
return fuel hoses are
destroyed.



14. Right side view of
engine.



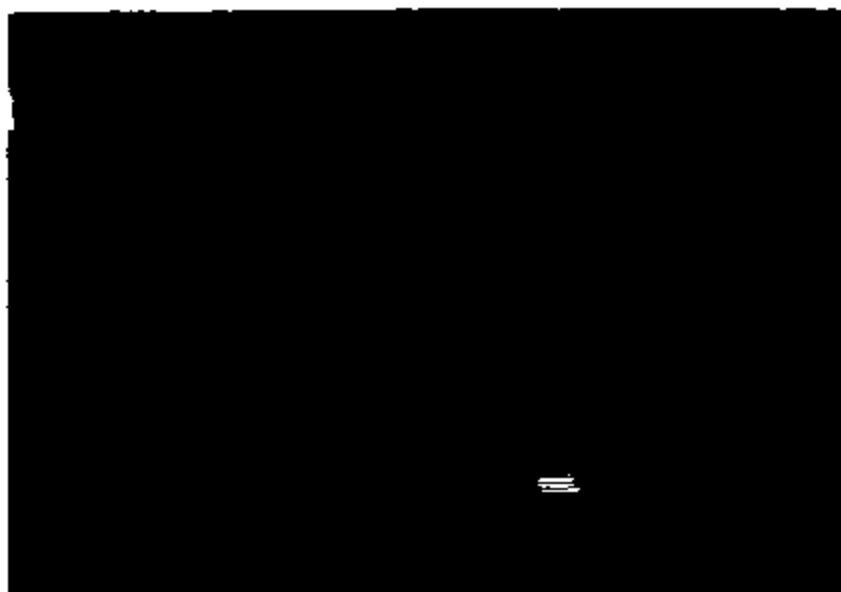
15. Right side fuel system.



16. Left side fuel system



17. Driver's area fire damage.



18. Fire damage to dashboard.



19. Firewall heat damage adjacent to cowl area wiper motor.



20. Inspection of steering column.



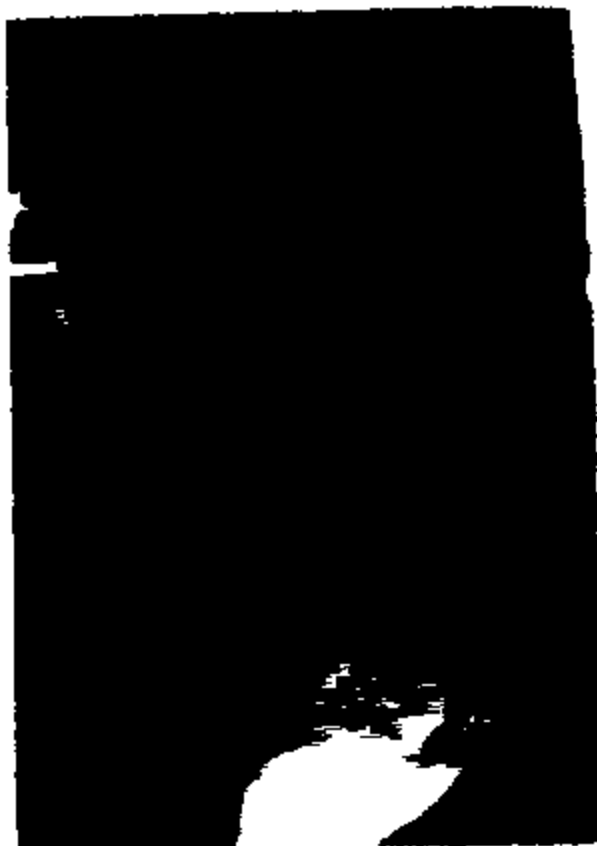
21. Inspection inside
the dashboard area.



22. Inspection and
removal of floor debris.



23. Inspection of rear
seat area



24. Inspection and
removal of rear floor
debris.



VHP
DEC 20 2001

PERMANENT GENERAL ASSURANCE COMPANY

AFFIDAVIT OF VEHICLE FIRE

PLEASE NOTE: O.R.C. STATUTE 2913(B) PROVIDES THAT "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

(ALL QUESTIONS MUST BE ANSWERED OR THIS AFFIDAVIT MAY BE REJECTED)

1. GENERAL INFORMATION

CLAIM NUMBER [REDACTED] DAILY COMPLETE [REDACTED]

POLICY NUMBER [REDACTED]

NAME OF POLICYHOLDER [REDACTED]

ADDRESS OF POLICYHOLDER [REDACTED] HAWAII, CA

HOME PHONE NUMBER [REDACTED]

WORK PHONE NUMBER [REDACTED]

SOCIAL SECURITY NUMBER [REDACTED]

DATE OF BIRTH [REDACTED]

DRIVER'S LICENSE NUMBER [REDACTED] EXPIRATION [REDACTED]

NAME OF EMPLOYER [REDACTED] Cellular Etc CA

ADDRESS OF EMPLOYER [REDACTED]

OCCUPATION Community Case Manager

ANNUAL SALARY N/A \$25,000

MARITAL STATUS M

SPOUSE'S NAME N/A live out of state

SPOUSE'S EMPLOYER N/A

SPOUSE'S LENGTH OF TIME AT EMPLOYMENT N/A

SPOUSE'S ANNUAL SALARY N/A

DEPENDANTS? 0 HOW MANY UNDER THE AGE OF 18? 0

II. VEHICLE INFORMATION

YEAR OF VEHICLE INVOLVED: 2000

MAKE OF VEHICLE INVOLVED: FORD

MODEL OF VEHICLE INVOLVED: Expedition

BODY TYPE _____

COLOR: Blue

VEHICLE IDENTIFICATION NUMBER (VIN) REFERENCE: 1FMRU156X4LC

LICENSE PLATE NUMBER: A Sheeze STATE OF PLATE: CA

MILEAGE ON VEHICLE AT TIME OF LOSS: 22,500

ENGINE TYPE: GASOLINE DIESEL

NUMBER OF CYLINDERS IN ENGINE: 8

ORIGINAL TRANSMISSION: YES NO

IF ENGINE OR TRANSMISSION HAS CHANGED, GIVE ENGINE SERIAL NUMBER AND DATE OF CHANGE: N/A

III. VEHICLE EQUIPMENT (CIRCLE ALL APPLICABLE OPTIONS)

- AM/FM STEREO
- AIR CONDITIONING
- POWER WINDOWS
- MAG. WHEELS
- TAPE DECK
- SUN ROOF
- POWER STEERING
- 4WD/4X4
- CD PLAYER
- CRUISE CONTROL
- POWER BRAKES
- ALARM SYSTEM
- ANTI THEFT DEVICES
- POWER WINDOWS
- STANDARD
- TINTED GLASS
- TILT WHEEL
- POWER SEATS
- REAR DEFOGGER
- REAR WINDOW WIPER
- KEYLESS ENTRY

IV. VEHICLE CONDITION:

	POOR	FAIR	GOOD	EXCELLENT
PAIN	_____	_____	_____	<input checked="" type="checkbox"/>
TRANSMISSION	_____	_____	_____	<input checked="" type="checkbox"/>
ENGINE	_____	_____	_____	<input checked="" type="checkbox"/>
BODY	_____	_____	_____	<input checked="" type="checkbox"/>

FIRE AFFIDAVIT - PAGE TWO

IF ANY OF THE ABOVE IS LABELED AS POOR, PLEASE DESCRIBE WHY.

N/A

OTHER DISTINGUISHING FEATURES (DENTS, DECALS, TRAILER HITCH, ETC.) Four Wheel Parts, Lil Mama Decal

ANY DAMAGES TO VEHICLE PRIOR TO FIRE? NONE

HAS VEHICLE BEEN DAMAGED DURING PAST THREE YEARS? NO

DESCRIBE DAMAGES: N/A

WERE REPAIRS COMPLETED? N/A

IF YES, WHERE? N/A

IF NO, WHY NOT? N/A

WHAT INSURANCE COMPANY HANDLED YOUR CLAIM? N/A

HOW MUCH WERE THE DAMAGES? N/A

NAME, ADDRESS & PHONE # OF SERVICE STATION/GARAGE N/A

WHO PERFORMS ROUTINE MAINTENANCE? SO. RAY FORD

LAST DATE SERVICED? _____ DATE OF LAST OIL CHANGE? _____

PERFORMED BY WHOM? SO. RAY FORD

V. PURCHASE INFORMATION

DATE VEHICLE PURCHASED: 9/22/00

NEW OR USED? NEW

PURCHASE PRICE: \$32,500

WHERE PURCHASED? BERRITOS FORD

DID YOU TRADE ANOTHER VEHICLE IN AT TIME OF PURCHASE? YES NO

IF YES, WHAT? 97 Ford Expedition HOW MUCH ALLOWED? ? Lease

HOW WAS VEHICLE PAID FOR? CASH CHECK TRADE IN

NAME, ADDRESS & PHONE # OF FINANCE COMPANY: FORD Motor Credit

FIRE AFFIDAVIT PAGE THREE

ACCOUNT [REDACTED]

BALANCE DUE: _____

IS THIS LEASE ACCOUNT? YES

LOAN TERM (HOW MANY MONTHS)? 36

MONTHLY PAYMENTS: \$65.76 DUE ON: 22nd

DATE OF LAST PAYMENT: 9-01

NEXT PAYMENT DUE: 10-01

IS ACCOUNT PAID DUE? YES

HOW LONG? N/A

WAS VEHICLE FOR SALE AT TIME OF FIRE? YES

IF YES, WHAT PAPER WAS VEHICLE ADVERTISED IN? N/A

FOR HOW LONG? N/A

WHAT WERE YOU ASKING FOR THE VEHICLE? N/A

HOW MANY SETS OF KEYS ARE THERE TO THE VEHICLE? 2

ARE ALL KEYS IN YOUR POSSESSION? yes

IF NOT, WHO HAS THEM? N/A

VI. INSURANCE INFORMATION

HOW LONG HAVE YOU BEEN INSURED WITH THE GENERAL? 10-00

PRESENT AGENT: Robin Levy

HOW WAS INSURANCE PREMIUM PAID FOR? Check

WAS VEHICLE INSPECTED AT TIME OF PURCHASE? NO

IF YES, WHAT LOCATION? N/A

WHERE PHOTOGRAPHS TAKEN OF YOUR VEHICLE? NO

WHERE DID YOU HAVE INSURANCE PRIOR TO OUR COMPANY? Academy Ins.

WHEN DID YOU CANCEL POLICY WITH THAT COMPANY? 10-00

WHY DID YOU CANCEL YOUR POLICY WITH THAT COMPANY? Change Carrier

VII. FACTS OF LOSS

DATE OF FIRE: 10/23/01

TIME OF FIRE: 12:00 - 12:30 (AM) PM

DAY OF WEEK: Tuesday

IF VEHICLE WAS PARKED, GIVE EXACT LOCATION AND REASON WAS PARKED AT THAT LOCATION

[REDACTED] GARDENA, CA 90247
At my daughter house.

WAS VEHICLE BEING DRIVEN AT THE TIME OF THE FIRE? YES

WHERE WAS THE VEHICLE BEING DRIVEN TO? N/A

WHAT WAS THE PURPOSE OF THE TRIP? N/A

WHO PARKED THE VEHICLE?

A) ADDRESS: [REDACTED] Gardena, CA

B) PHONE NUMBER: [REDACTED]

C) SOCIAL SECURITY NUMBER: [REDACTED]

D) DATE OF BIRTH: 10-16-76

E) DRIVER LICENSE NUMBER: [REDACTED] STATE: CA

F) EMPLOYER: SELF EMPLOYED

G) WORK PHONE NUMBER: [REDACTED]

DID YOU SMELL SMOKE OR SEE FLAMES FIRST? NO - Neighbors Notified first.

WHAT COLOR WAS THE SMOKE OR FLAMES? ORANGE

DID YOU HEAR ANY UNUSUAL NOISES? NO

IF YES, DESCRIBE NOISES: N/A

WINDOWS UP OR DOWN AT TIME OF LOSS? UP

IF PARKED AT TIME OF LOSS, WAS VEHICLE LOCKED? YES

WERE THE DOOR OR IGNITION KEYS LEFT IN THE CAR AT TIME OF LOSS? NO

WHICH ONE? N/A

ANY MECHANICAL OR ELECTRICAL PROBLEMS? YES (NO)

DESCRIBE: N/A

FIRE AFFIDAVIT - PAGE FIVE

WHERE DID THE FIRE APPEAR TO START: In Front Under Hood

WERE ANY FLAMMABLE LIQUIDS STORED OR TRANSPORTED IN VEHICLE? YES

IF YES, WHERE WERE THEY LOCATED AND WHAT KIND? N/A

WAS THE FIRE DEPARTMENT NOTIFIED? YES NO

DATE/TIME: 10/23/01 12:12^{PM} - 12:30

WHO NOTIFIED THE FIRE DEPARTMENT: NE, Neighbors

HOW WAS THE FIRE DEPARTMENT NOTIFIED? Phoned 911

NAME OF RESPONDING FIRE DEPARTMENT: Gardena Fire Dept 135th St.

IS THERE A FIRE REPORT? YES NO

REPORT NUMBER: 01211468 (County of LA Fire Dept - Public Records, 5815 Rickenbacker Rd, LACA 90040 (323) 890-4194)

DO YOU SUSPECT ANYONE SET FIRE TO YOUR VEHICLE? YES NO

IF YES, WHO AND WHY? N/A

DESCRIBE YOUR ACTIONS TWENTY FOUR (24) HOURS PRIOR TO THIS LOSS

OCCURRING: Resting At home, went to the grocery store. Newly WEDS.

FIRE AFFIDAVIT-PAGE SIX

PE04-078 C 3865

VIII.

IF ANY INFORMATION PROVIDED IN THIS AFFIDAVIT IS FALSE, IT MAY BE THE BASIS FOR A DENIAL OF YOUR CLAIM AND POSSIBLE LEGAL ACTION (IF APPROPRIATE). THIS AFFIDAVIT MUST BE SIGNED, NOTARIZED, AND RETURNED BY MAIL TO PERMANENT GENERAL ASSURANCE COMPANY CLAIMS OFFICES. ALL QUESTIONS MUST BE ANSWERED OR THIS AFFIDAVIT MAY BE REJECTED. I UNDERSTAND AND AUTHORIZE PERMANENT GENERAL ASSURANCE COMPANY TO CONDUCT REASONABLE INQUIRES INTO MY BACKGROUND, CHARACTER, OR CREDIT HISTORY.

THIS AUTHORIZATION, OR PHOTOCOPY HEREOF, WILL AUTHORIZE PERMANENT GENERAL ASSURANCE COMPANY AND/OR ITS REPRESENTATIVES TO ENTER THE PERSONAL AND/OR INVESTIGATION. THIS WILL INCLUDE AUTHORIZATION FOR THE REMOVAL OF ANY ITEMS OR MATERIALS FROM THE PERSONAL AND/OR REAL PROPERTY FOR ANY REASON RELEVANT TO THE INVESTIGATION OF THIS LOSS.

ARE THE ANSWERS YOU HAVE GIVEN TRUE TO THE BEST OF YOUR KNOWLEDGE AND BELIEF?

YES NO

PRINTED SIGNATURE OF POLICYHOLDER [REDACTED]

SIGNATURE OF POLICYHOLDER [REDACTED]

ADDRESS OF POLICYHOLDER: [REDACTED] *Los Angeles, CA* [REDACTED]

WITNESS: _____

SUBSCRIBED & SWORN TO BEFORE ME THIS 17th DAY OF December, 2008.

NOTARY SIGNATURE *Lola J. Patton*

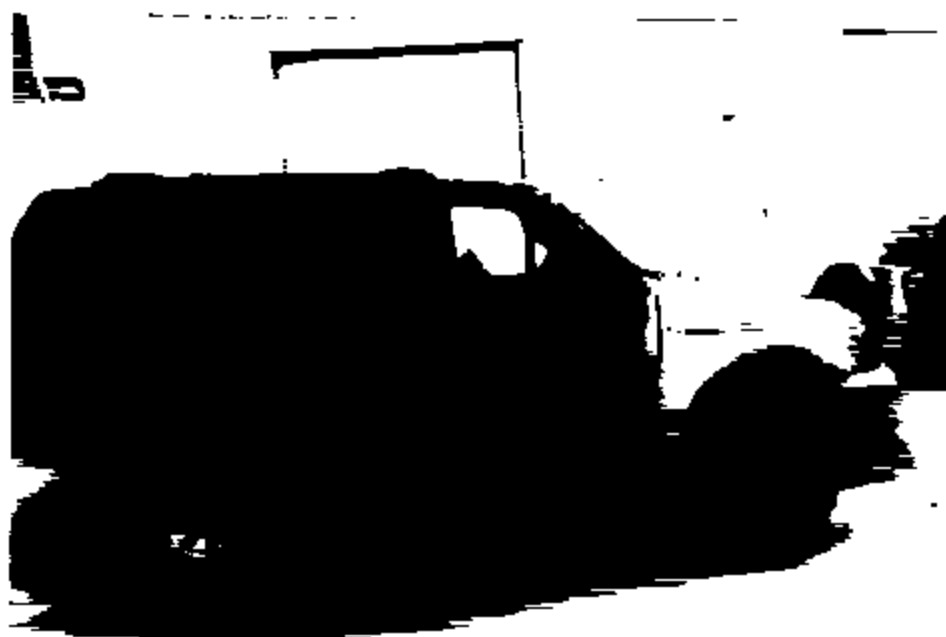
SEAL: _____

MY COMMISSION EXPIRES: 6-8-02

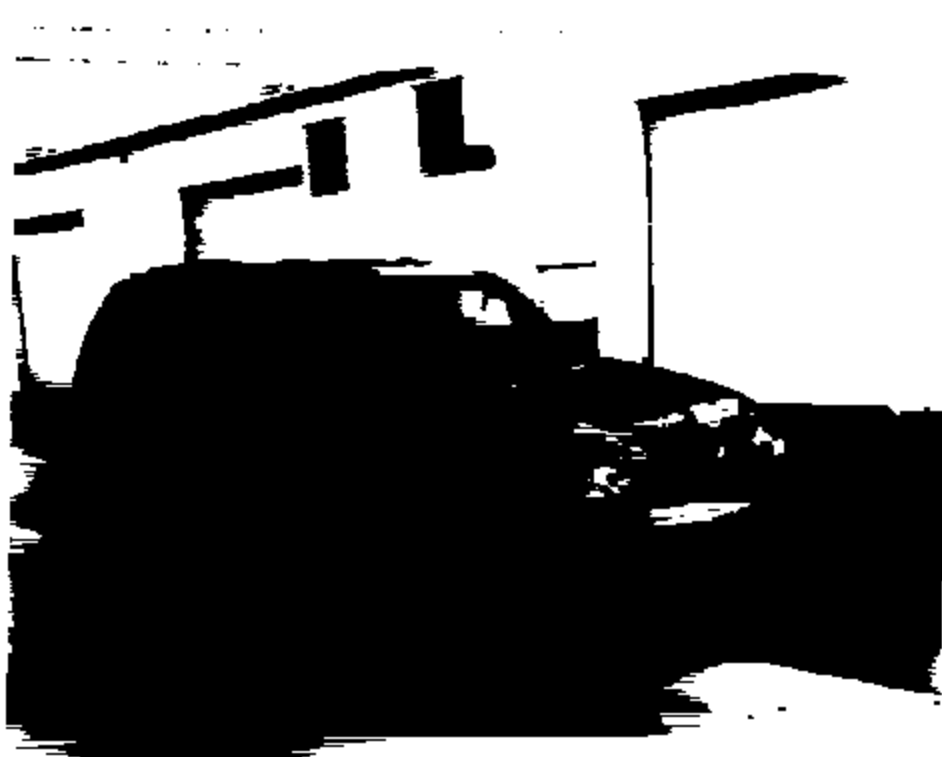


Photographic Log

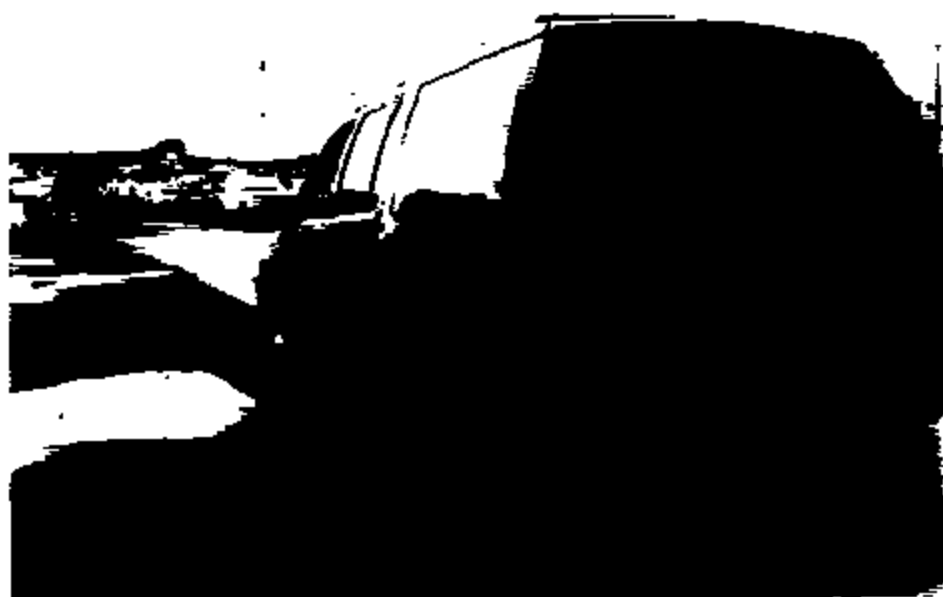
1. Passenger side view.



2. Severe fire damage to engine comp and cowl area.



3. Rear view.



4. Driver's side view.



5. Area of fire origin located at the firewall/cowl area.



6. Inspection under the vehicle.



7. Wiper motor assembly is located inside the cowl space below this hole.



8. Severe firewall surface oxidation adjacent to cowl space located wiper motor.



9. Firewall surface oxidation.



10. Collapsed wiring harness that was previously attached to the firewall.



11. Inspection of the harness. Most insulation is consumed.



12. Wiring harness heat damage diminishes toward right side of comp.



13. Incoming and
return fuel hoses are
destroyed.



14. Right side view of
engine.



15. Right side fuel system.



16. Left side fuel system.



19. Firewall heat damage adjacent to cowl area wiper motor.



20. Inspection of steering column.



21. Inspection inside
the dashboard area.



22. Inspection and
removal of floor debris.

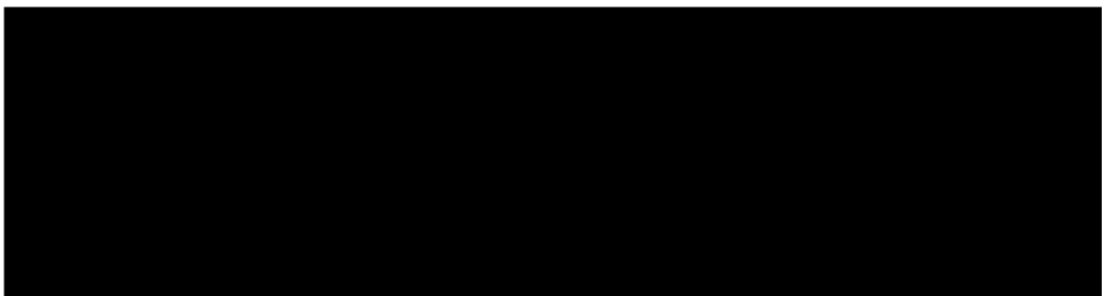
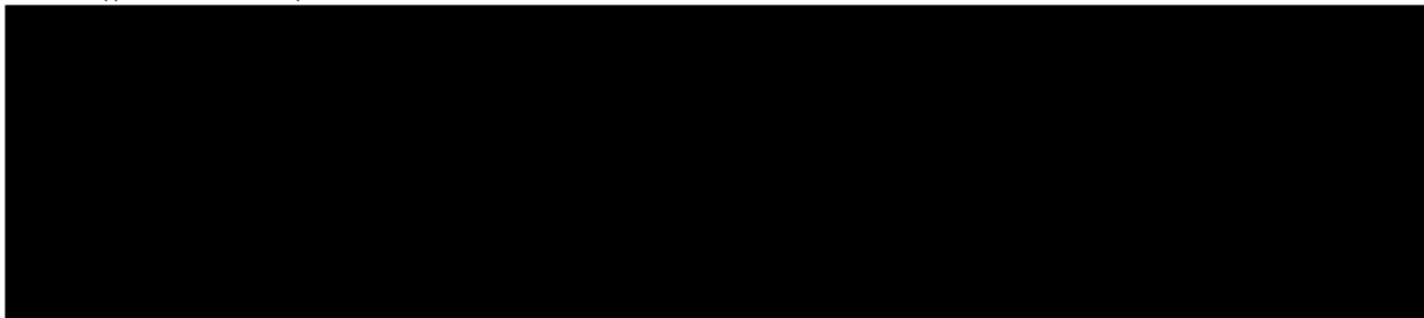


23. Inspection of rear seat area.



24. Inspection and removal of rear floor debris.





State Farm Insurance Companies®



August 19, 2004

4229 Hwy. 52 N
Rochester, MN 55201 4152
Phone: (507) 280-2100

ATTN SHAWN NORTON
FORD MOTOR COMPANY
OFFICE OF THE GENERAL COUNSEL
THREE PARKLANE BOULEVARD - STE 300
DEARBORN MI 48126-2568

490 400

RE: Your File Reference: [REDACTED]
Our Insured: [REDACTED]
Our Claim Number: [REDACTED]
Date of Loss: December 7, 2003
Amount of Loss: \$2,880.44

RECEIVED AUG 24 2004

Dear Mr. Norton:

Please be advised [REDACTED] suffered damages to their home and property in the amount of \$2,880.44, as a result of a fire on December 7, 2003. We have the understanding the fire started inside Richard Barth's 2001 Ford F150 pickup truck. We understand you are handling the file for Ford Motor Company at this time. We are writing to you to put you on notice of our subrogation claim. Once you receive this letter and have had a chance to review, please contact me.

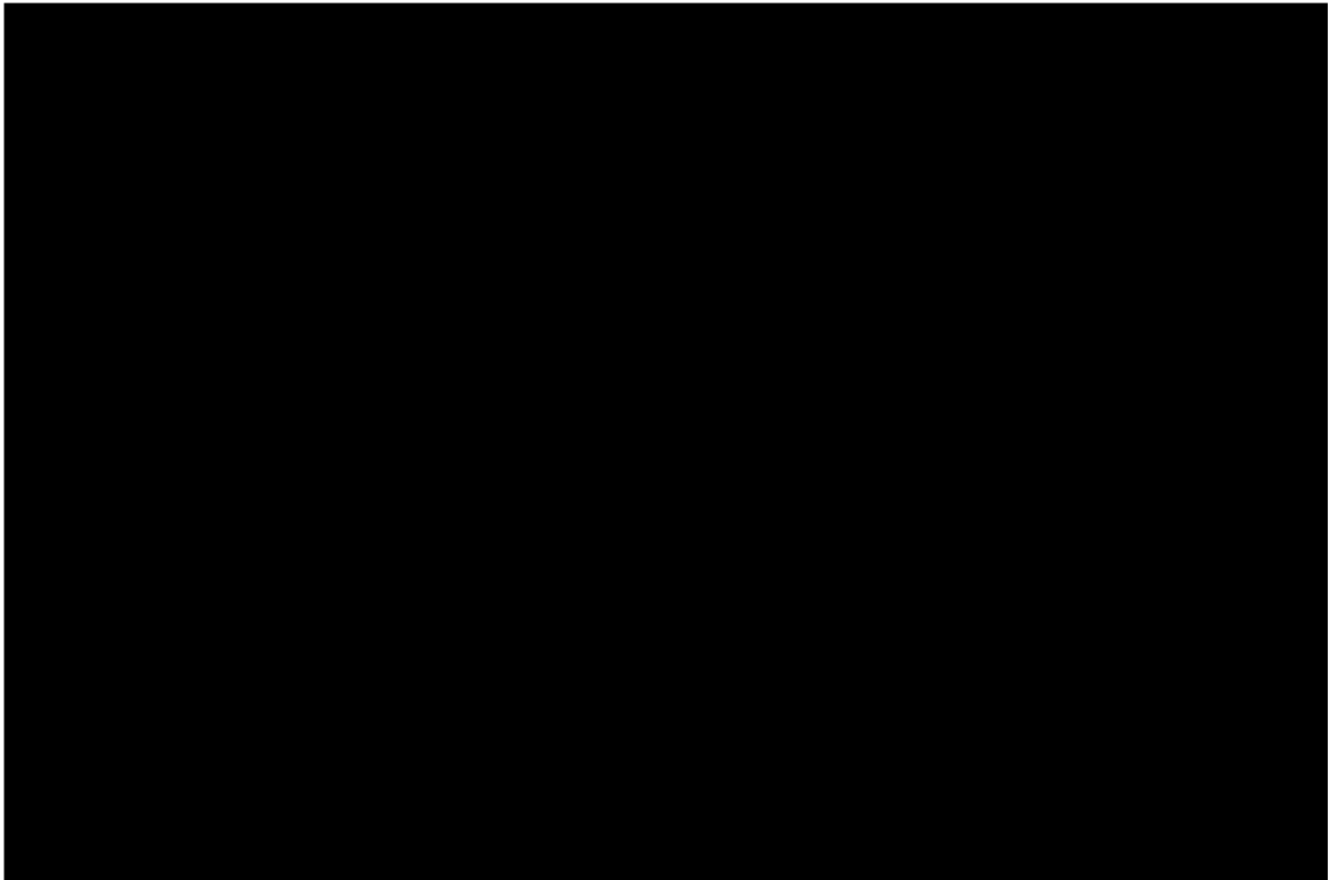
Thank you for your cooperation.

Sincerely,


Brent Lamapa
Claim Representative
(507) 280-2153
State Farm Fire and Casualty Company

related to Barth

BL/511/0819001.27



State Farm Insurance Companies



RECEIVED: MAY 25 2004

May 18, 2004

PO Box 149203
Austin, TX 78714-9203

Phone: Toll Free: 1-800-927-4309
Fax: Toll Free: 1-888-888-4592

Shawn Norton, Ford Motor Company
3 Parklane Blvd, Ste 400
Parklane Towers West
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: [REDACTED]
Our Insured: [REDACTED]

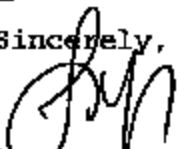
Dear Shawn Norton:

We have received your letter dated May 7, 2004.

Enclosed is our estimate of repairs, vehicle evaluation, and total loss figures. Also enclosed is the fire department report, color vehicle photos, and loss payment copies. We do not have a statement from our insured and have previously provided to you contact information for them per our letter dated April 23, 2004.

The involved vehicle is currently located at Insurance Auto Auctions, 1000 Dalton Lane, Austin, TX 78742, (512) 385 3126, stock number is 654233. Our expert's report is our confidential work product. However, it is his opinion it was an electrical fire in the left rear corner of the engine compartment at, and immediately surrounding the front part of the brake master cylinder.

Sincerely,


Lynne Stamps
Claim Representative
(512) 250-3734

State Farm Mutual Automobile Insurance Company

Enclosure (s)

cc: Mark and Charlotte Dublin
226 Witte
Kyle, TX 78640

HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

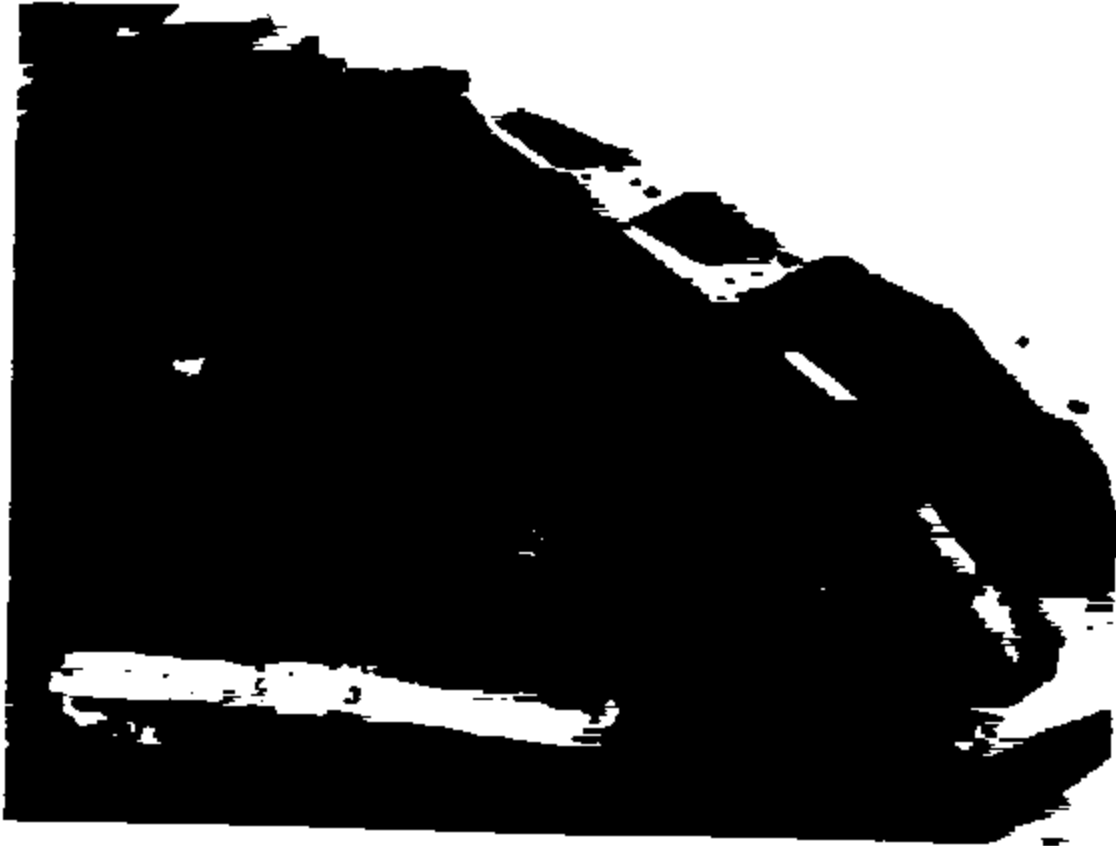
- Kyle, TX (504) 111-0000
- WSD 4/21/00
- won't submit
APT.

FE04-078 C 3981





PEBA-878 C 3863





FE04-078 C 3885



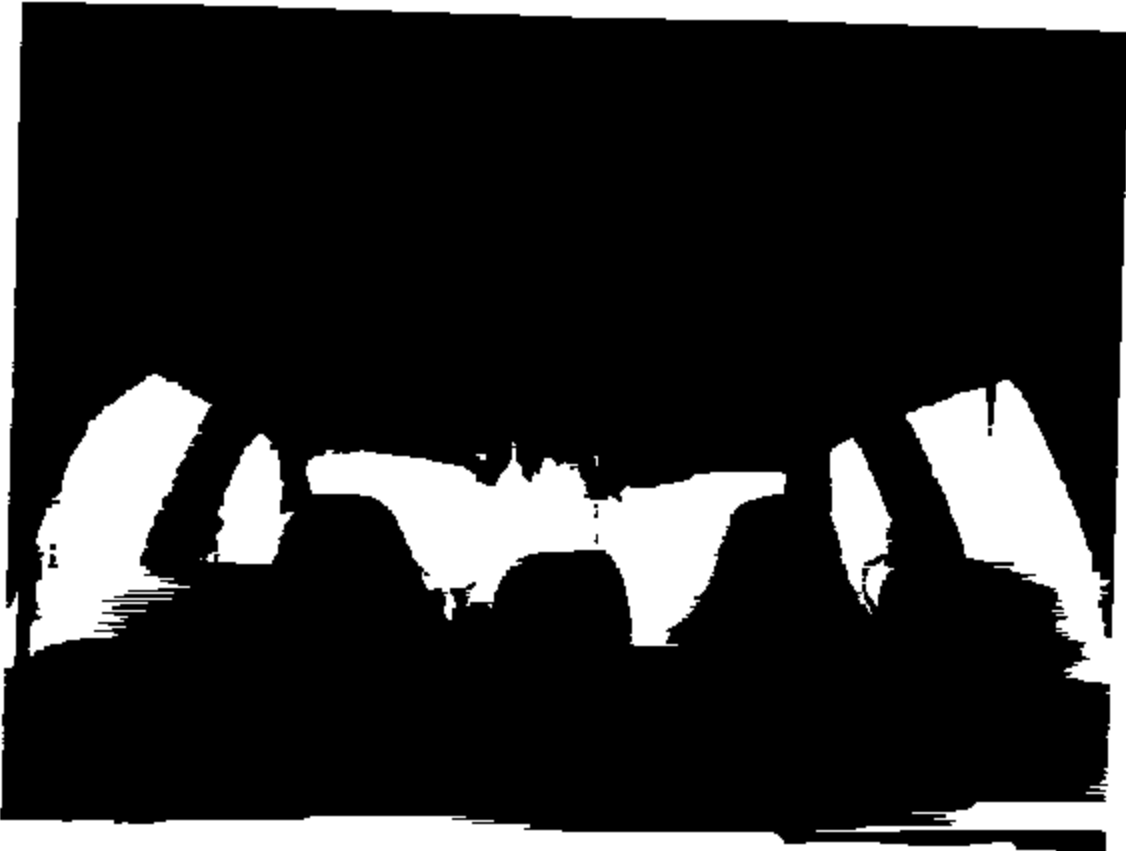
















FD-302 (Rev. 11-27-70) C 3894





Incident #: _____

Kyle Fire Department Incident Report

Date of Alarm: 4/18/04 Time of Alarm: 1410 Time Last Unit Dismissed: 1440
 Location: 218 WITTE (PLUM CREEK)
 Incident Type: CAR FIRE

Co. Responding	Time Out	Time Arrived	Time Dismissed	Personnel
Command 21	1410	1413	1440	209
Engine 21	1414	1422	1440	201, 204, 221, 243, 237
Tanker 21	1410	1413	1440	205
Brush 21				
Engine 22	1414			201, 204, 221, 243, 237
Rescue 22				
Tanker 22				
Brush 22	1410	1413	1440	206, 234
Brush 23				
Tanker 28				
First Responders				
POVs	1410	1410	1440	223, 246, 247, 203
Standing By				
Auxiliary				

Narrative: On Scene To Find A Black Ford Expedition
C70 ENGINE COMPARTMENT FIRE INVOLVED
CAR WAS PARKED IN DRIVEWAY BEHIND RESIDENCE. FIRE
WAS EXTINGUISHED AND VENTILATED AT 1415. MAY-UP AND
QUARANTAIN WAS COMPLETED AND ALL FIRE UNITS CLEARED
WITHOUT INCIDENT.

Officer In Charge: [Signature] 209

Administrative Use: Entered into FIREHOUSE by _____
 (This form updated 12.16.03 by 205)

State Farm Insurance Companies



PO Box 149203
Austin, TX 78714-9203

Phone: Toll Free: 1-800-927-4309
Fax: Toll Free: 1-888-888-4592

April 23, 2004

Ford Motor Company
Parklane Towers West
3 Parklane Blvd, Ste 400
Dearborn, MI 48126

FORD MOTOR COMPANY
F. I. C. # 00000000
CL. # 00000000
APR 28 2004
OFFICE OF THE
GENERAL COUNSEL

RE: Claim Number: [REDACTED]
Date of Loss: April 18, 2004
Our Insured: [REDACTED]

Dear Sir or Madam:

We are writing to inform you of a fire loss on the date captioned above involving our insured's 2000 Expedition, VIN 1FMRU1562Y [REDACTED]. The origin of the fire appears to have been in the left rear engine compartment.

The Kyle Fire Department responded to the fire and extinguished it. You can reach the fire department at (512) 268-3131. If you would like to discuss this loss with [REDACTED], you may reach them at [REDACTED] Kyle, TX [REDACTED].

Please call me if you would like to inspect the vehicle as a part of your investigation to make your liability decision. Thank you.

Sincerely,

Lynne Stamps
Lynne Stamps
Claim Representative
(512) 250-3734

State Farm Mutual Automobile Insurance Company

cc: [REDACTED]

[REDACTED]
Kyle, TX [REDACTED]

- F121
- 9/18/04
- '00 Exped
- VIN