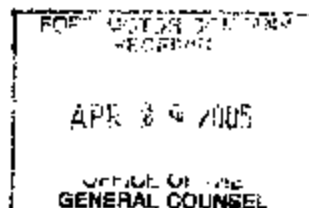


GMAC
Insurance

APR 29 2005



April 25, 2005

Ford Motor Company
Consumer Affairs
PO Box 8248
MD-3NE-B
Dearborn, MI 48128

Re: Company Name- Integon General Insurance Corporation
Insured- [REDACTED]
Claim Number- [REDACTED]
Policy Number- 8062300
Date Of Loss- 04/15/2005
Your Customer- [REDACTED]
Your Reference Number- 1F1DX1764W [REDACTED] (VIN Number)
Payment Amount- \$10,375.00
Insured Deductible- none
Total Subrogation- \$10,375.00

Dear Ford Motor Company:

Our investigation of the accident described above discloses that we are entitled to recover from you for the damages to our insured's vehicle. Our investigation has determined that a defective speed sensor (cruise control module) was the cause of this fire.

Our insured has been paid under the terms of their policy, and they have assigned us their right of claim.

Enclosed is our proof of damages. We request payment within 30 days. We will forward the deductible to our insured.

Sincerely,

A handwritten signature in black ink, appearing to read "Steve Gunnell".

Steve Gunnell

Claims Representative

Integon General Insurance Corporation, a GMAC Insurance Company

GMAC Insurance
Steve Gunnell
PO Box 1429

Winston Salem, NC 27109-0001
(888) 233-4575 x3022
www.GMACInsurance.com

ER05-005-LC-0228

A 01303 04 15 2005 1 05-0001756 000 RUID # State Incident Date Station Incident Number Report #		<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity		WFRS -1 Basic
B Location* <input type="checkbox"/> Check this box on incidents that the address for the incident is provided by the caller. If not, provide the address in section 8 "Alternative Location Specifications". See only for use in the field.				
<input checked="" type="checkbox"/> Street Address 163 UNION <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions Number/Highway Prefix Street or Highway Apt./Suite/Room City State Zip Code Concord 28025 From street or direction, if applicable				
C Incident Type * 131 Passenger vehicle fire Incident Type		E1 Date & Time Check boxes if dates are the same as Alarm Date. Alarm # 04 15 2005 23:46:15 Month Day Year Hr Min Sec Arrival # 04 15 2005 23:49:31 Controlled Last Unit Cleared 04 16 2005 00:29:18 Midnight is 0000		E2 Shift & Alarm Local Option C 01 143 Shift or Alarm District
D Aid Given or Received * 1 Mutual aid received 2 Automatic aid recd. 3 Mutual aid given 4 Automatic aid given 5 Other aid given None Their RUID Their State Their Incident Number		E3 Special Studies Local Option Special Study ID# Special Study Value		
F Actions Taken * 10 Fire control or primary action taken (1) 12 Salvage & overhaul Additional action taken (2) 86 Investigate Additional action taken (3)		G1 Resources * <input type="checkbox"/> Check this box and skip this section if no apparatus or personnel are used. Apparatus Personnel Suppression 0007 0017 and other <input type="checkbox"/> Check box if resources include aid received resources.		
		G2 Estimated Dollar Losses & Values LOSSES: Required for all fires if known. Optional for non fires. Property \$ 015 000 Contents \$ 000 000 PRE-INCIDENT VALUE: Optional Property \$ 015 000 Contents \$ 000 000		
Completed Modules <input checked="" type="checkbox"/> Fire-2 <input type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cas.-4 <input type="checkbox"/> Fire Serv. Cas.-5 <input type="checkbox"/> Haz-6 <input type="checkbox"/> HazMat-7 <input type="checkbox"/> Wildland Fire-8 <input type="checkbox"/> Apparatus-9 <input type="checkbox"/> Personnel-10 <input type="checkbox"/> Arson-11		H1 Casualties Deaths Injuries Fire civilian H2 Detector Required for Confined Fires. 1 Detector alerted occupants 2 Detector did not alert occupants Unknown		H3 Hazardous Materials Release <input type="checkbox"/> None 1 Natural Gas: when leak, no evolution or known volume 2 Propane gas: 25 lb. tank (or less) only 3 Gasoline: vehicle fuel tank or portable container 4 Kerosene: fuel tanking equipment or portable container 5 Diesel fuel/aviation oil: fuel tank or portable container 6 Household solvents: paint, oil, etc. only 7 Motor oil: new engine oil only 8 Paint: from paint can only 9 Other: specify material, amount, location or spill - if any
J Property Use & Structures Structures 131 Church, place of worship 161 Restaurant or cafeteria 162 Bar/ Tavern or nightclub 213 Elementary school or kindergarten 215 High school or junior high 241 College, adult education 311 Care facility for the aged 331 Hospital Outside 124 Playground or park 635 Crops or orchard 669 Forest (timberland) 807 Outdoor storage area 919 Dump or sanitary landfill 931 Open land or field		341 Clinic, clinic type 342 Doctor/dentist office 361 Prison or jail, not juvenile 419 1-or 2-family dwelling 429 Multi-family dwelling 439 Rooming/boarded house 449 Commercial hotel or motel 459 Residential, board and care 464 Dormitory/barracks 519 Food and beverage sales 934 Vacant lot 938 Graded/care for plot of land 946 Lake, river, stream 951 Railroad right of way 960 Other street 961 Highway/divided highway 962 Residential street/driveway 539 Household goods, sales, repairs 579 Motor vehicle/body sales/repair 571 Gas or service station 599 Business office 619 Electric generating plant 629 Laboratory/science lab 700 Manufacturing plant 819 Livestock/poultry storage(barn) 882 Non-residential parking garage 891 Warehouse 981 Construction site 984 Industrial plant yard Lookups and enter a Property Use code only if you have NOT checked a Property Use box: Property Use 965 Vehicle parking area WFRS-1 Revision 03/11/99		

K1 Person/Entity Involved

Local Option

Business name (if applicable)

Area Code

Phone Number

☐ Check this box if
same address as
incident location.
Then skip the three
duplicate address
lines.

Mr., Mrs., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

☐ More people involved? Check this box and attach Supplemental Forms (SFERS-12) as necessary

K2 Owner

Local Option

☐ Same as person involved?
Then check this box and skip
the rest of this section.

Business name (if applicable)

Area Code

Phone Number

☐ Check this box if
same address as
incident location.
Then skip the three
duplicate address
lines.

Mr., Mrs., Mrs. First Name

MI

Last Name

Suffix

165
Number

Prefix

South
Street or HighwayUN
Street Type

Suffix

Post Office Box

Apt. 7

Concord
City

NC

28027
State Zip Code**L Remarks**

Local Option

Engine 1 responded to a vehicle fire next to a structure. Engine 1 arrived on-scene and found a single vehicle on fire in the engine compartment. Engine 1 had command. We pulled a trash line to attack the fire. Rescue 1 personnel assisted with the fire attack. We got the fire knocked down and cancelled all incoming units except for Engine 1, Rescue 1 and Battalion 1. After the fire was out Capt. Freddy and FF Simpson investigated for the cause. We found that the speed sensor (cruise control) module was the cause of this fire. Command returned Bat. 1 and Rescue 1. Engine 1 made sure the fire was extinguished and gathered information. Turned the vehicle over to the home owner. Assignment complete. Command terminated.

EPR-005-LC-8227

L Authorization

2211

Officer in charge is

Barnhardt, Carl T

Signature

E1

Position or rank

E1

Assignment

04

Month

16

Day

2005

Year

Check
box if
Officer
making report is
in charge.

2211

Officer making report is

Barnhardt, Carl T

Signature

E1

Position or rank

E1

Assignment

04

Month

16

Day

2005

Year

COPY

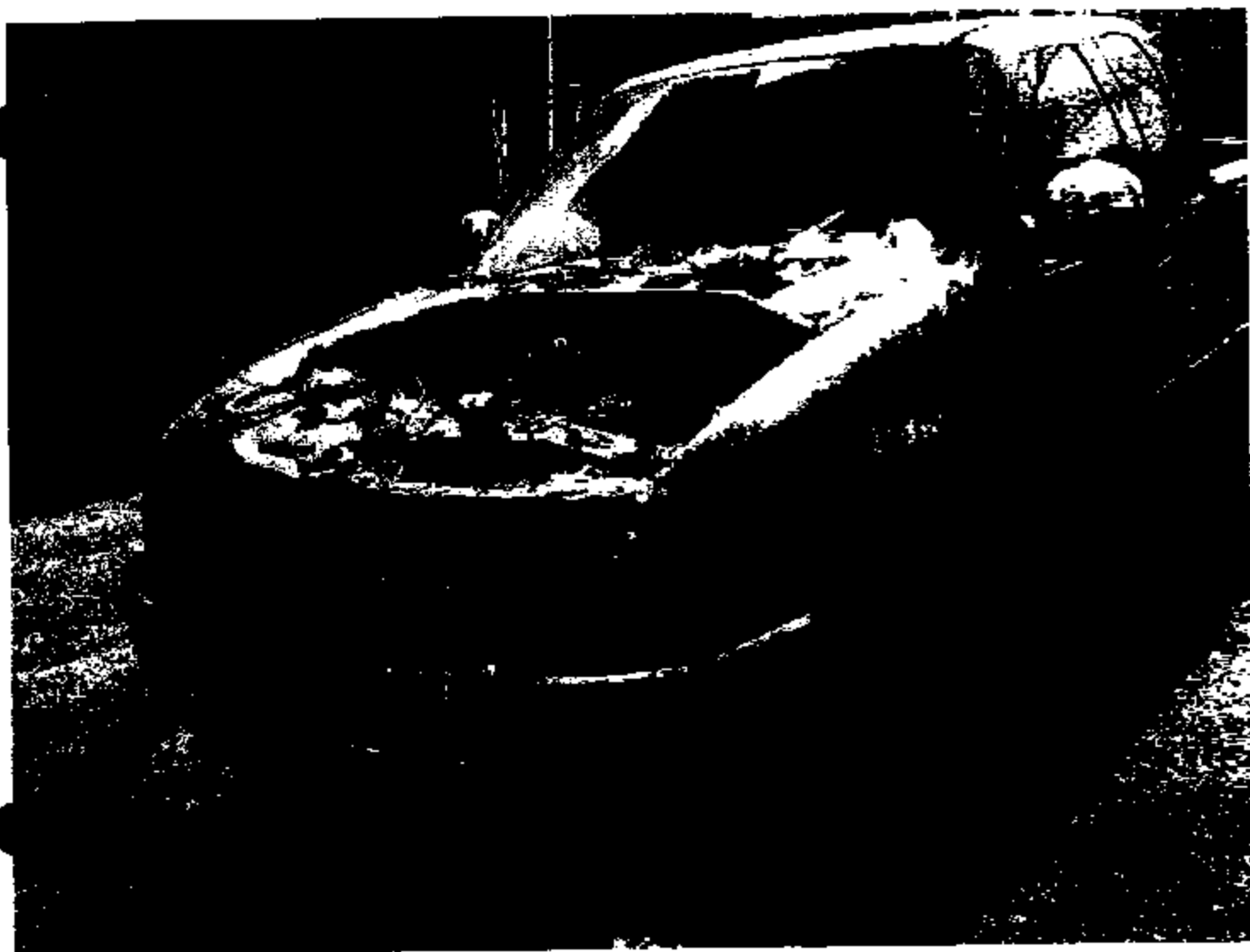
A <div style="display: flex; justify-content: space-between;"> <div> 01303 <small>VIDE *</small> </div> <div> 04 <small>State *</small> </div> <div> 15 <small>Incident Date *</small> </div> <div> 2005 <small>Year *</small> </div> <div> 1 <small>Station</small> </div> <div> 05-0001756 <small>Incident Number *</small> </div> <div> 000 <small>Exposure *</small> </div> <div> <input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity </div> </div> <div style="text-align: right;"> SPFIS-2 <small>File</small> </div>																									
B Property Details B1 <input checked="" type="checkbox"/> Not Residential <small>Estimated number of residential living units in building at origin whether or not all units become involved</small> B2 <input checked="" type="checkbox"/> Buildings not involved <small>Number of buildings involved</small> B3 <input type="checkbox"/> None <small>Acres burned (outside fires) <input type="checkbox"/> Less than one acre</small>	C On-Site Materials or Products <small>Enter up to three codes. Check one or more boxes for each code entered.</small> <div style="display: flex;"> <div style="flex: 1;"> On-site material (1) On-site material (2) On-site material (3) </div> <div style="flex: 1;"> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> </div> </div>	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service
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3	<input type="checkbox"/> Packaged goods for sale																								
4	<input type="checkbox"/> Repair or service																								
D Ignition D1 83 Engine area, running <small>Area of fire origin *</small> D2 13 Electrical arcing <small>Point of fire *</small> D3 81 Electrical wire, cable <small>Item first ignited # 1 <input type="checkbox"/> Check box if item ignited was contained to object of origin</small> D4 <input type="checkbox"/> None <small>Type of material first ignited <input type="checkbox"/> Required only if item first ignited code is 81 or 83</small>	E Cause of Ignition <input type="checkbox"/> Check box if this is an exposure report. Ship to section 6 <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Unintentional</td></tr> <tr><td>2</td><td><input type="checkbox"/> Unintentional</td></tr> <tr><td>3</td><td><input checked="" type="checkbox"/> Failure of equipment or heat source</td></tr> <tr><td>4</td><td><input type="checkbox"/> Act of nature</td></tr> <tr><td>5</td><td><input type="checkbox"/> Cause under investigation</td></tr> <tr><td>6</td><td><input type="checkbox"/> Cause undetermined after investigation</td></tr> </table> E2 Factors Contributing To Ignition <div style="display: flex;"> <div style="flex: 1;"> 20 Mechanical <small>Factor Contributing To Ignition (1)</small> <small>Factor Contributing To Ignition (2)</small> </div> <div style="flex: 1;"> <input type="checkbox"/> None </div> </div>	1	<input type="checkbox"/> Unintentional	2	<input type="checkbox"/> Unintentional	3	<input checked="" type="checkbox"/> Failure of equipment or heat source	4	<input type="checkbox"/> Act of nature	5	<input type="checkbox"/> Cause under investigation	6	<input type="checkbox"/> Cause undetermined after investigation												
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4	<input type="checkbox"/> Act of nature																								
5	<input type="checkbox"/> Cause under investigation																								
6	<input type="checkbox"/> Cause undetermined after investigation																								
F1 Equipment Involved In Ignition <input type="checkbox"/> None if equipment was not involved, ship to section 6 <small>Equipment involved</small> Brand <input type="checkbox"/> Model <input type="checkbox"/> Serial # <input type="checkbox"/> Year <input type="checkbox"/>	F2 Equipment Power <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <small>Equipment power source</small> F3 Equipment Portability <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Portable</td></tr> <tr><td>2</td><td><input type="checkbox"/> Stationary</td></tr> </table> <small>Portable equipment normally can be moved by one person, is designed for use in multiple locations, and requires no tools to install.</small>	1	<input type="checkbox"/> Portable	2	<input type="checkbox"/> Stationary																				
1	<input type="checkbox"/> Portable																								
2	<input type="checkbox"/> Stationary																								
G1 Mobile Property Involved <input type="checkbox"/> None <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Not involved in ignition, but burned</td></tr> <tr><td>2</td><td><input type="checkbox"/> Involved in ignition, but did not burn</td></tr> <tr><td>3</td><td><input checked="" type="checkbox"/> Involved in ignition and burned</td></tr> </table> Ford F-150 <small>Mobile property model</small> SPA-3670 <small>License plate number</small>	1	<input type="checkbox"/> Not involved in ignition, but burned	2	<input type="checkbox"/> Involved in ignition, but did not burn	3	<input checked="" type="checkbox"/> Involved in ignition and burned	G2 Mobile Property Type & Make <div style="border: 1px solid black; padding: 2px;"> 11 Automobile, passenger <small>Mobile property type</small> </div> <div style="border: 1px solid black; padding: 2px;"> FO Ford <small>Mobile property make</small> </div> <div style="display: flex; justify-content: space-between;"> <div> 1988 <small>Year</small> </div> <div> 1FFDX1764R <small>VIN Number</small> </div> </div>																		
1	<input type="checkbox"/> Not involved in ignition, but burned																								
2	<input type="checkbox"/> Involved in ignition, but did not burn																								
3	<input checked="" type="checkbox"/> Involved in ignition and burned																								
Local Use <input type="checkbox"/> Pre-Fire Plan Available <small>Some of the information presented in this report may be based upon reports from other agencies</small> <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached <div style="text-align: right;"> SPFIS-2 Revision 01/19/99 </div>																									



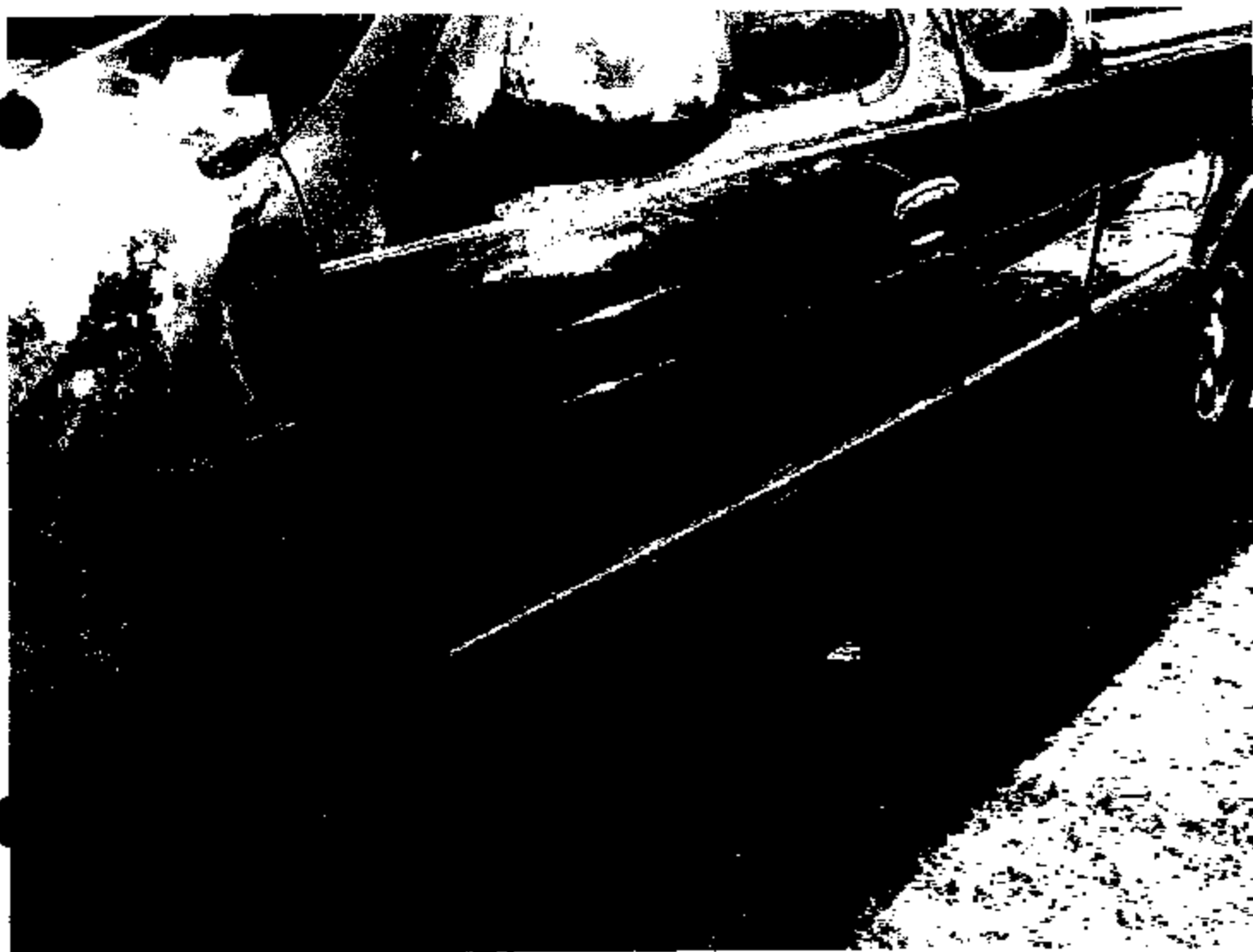
ER95-005-LC-0229



E905-885-LC-5238



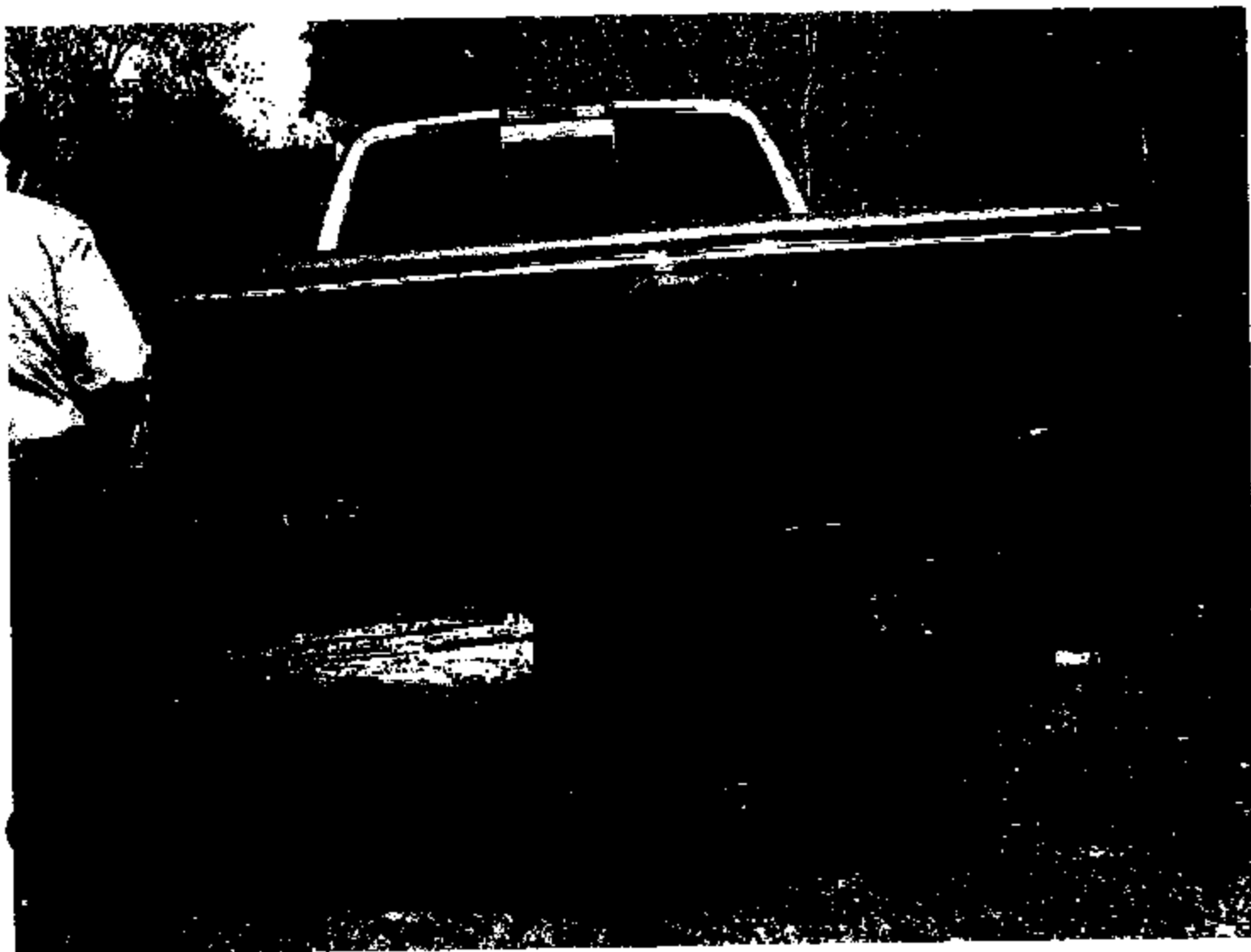
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ERG-005-LC-0232



ERG-005-LC-0233



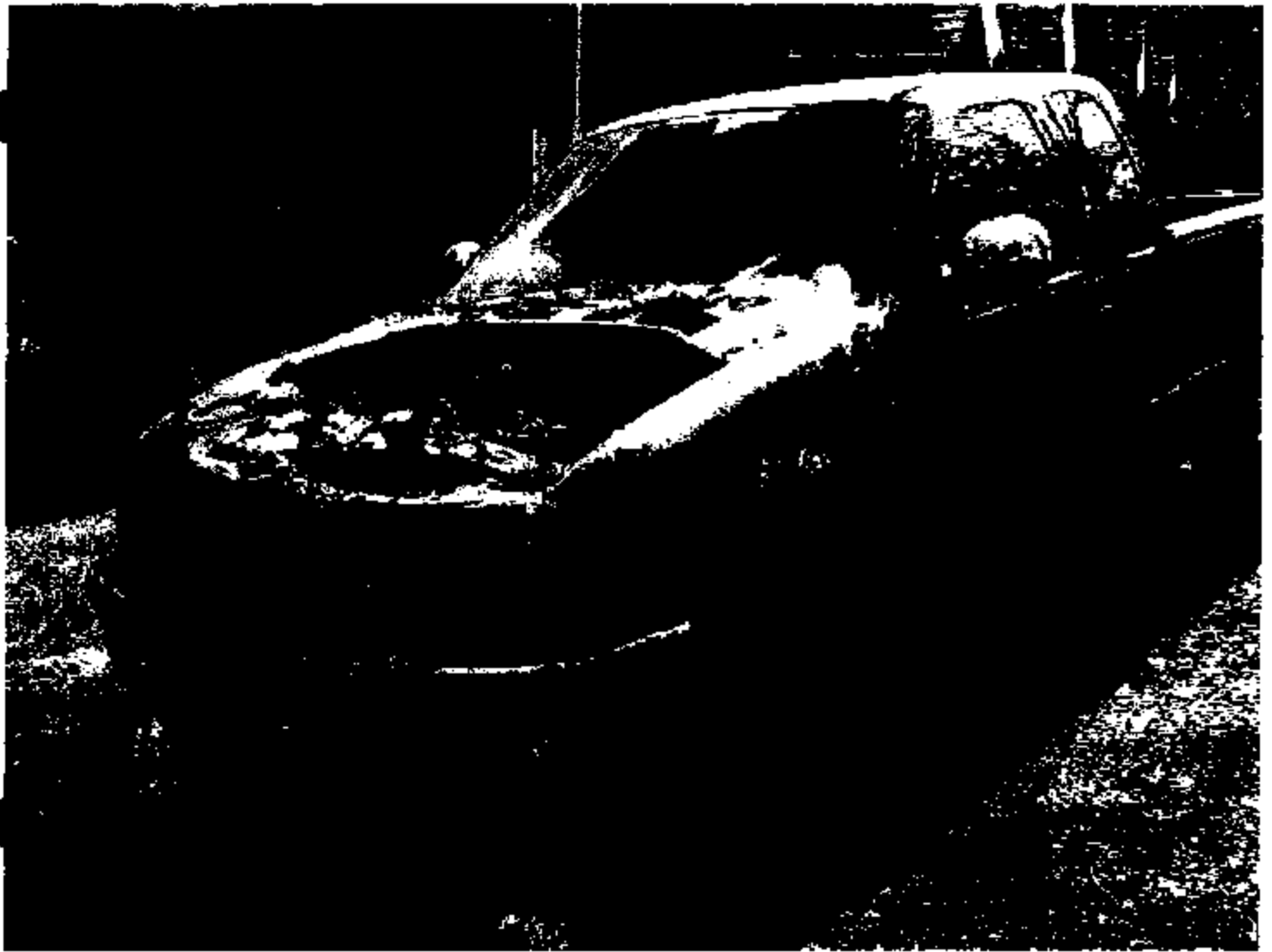
ER00-000-LC-0234



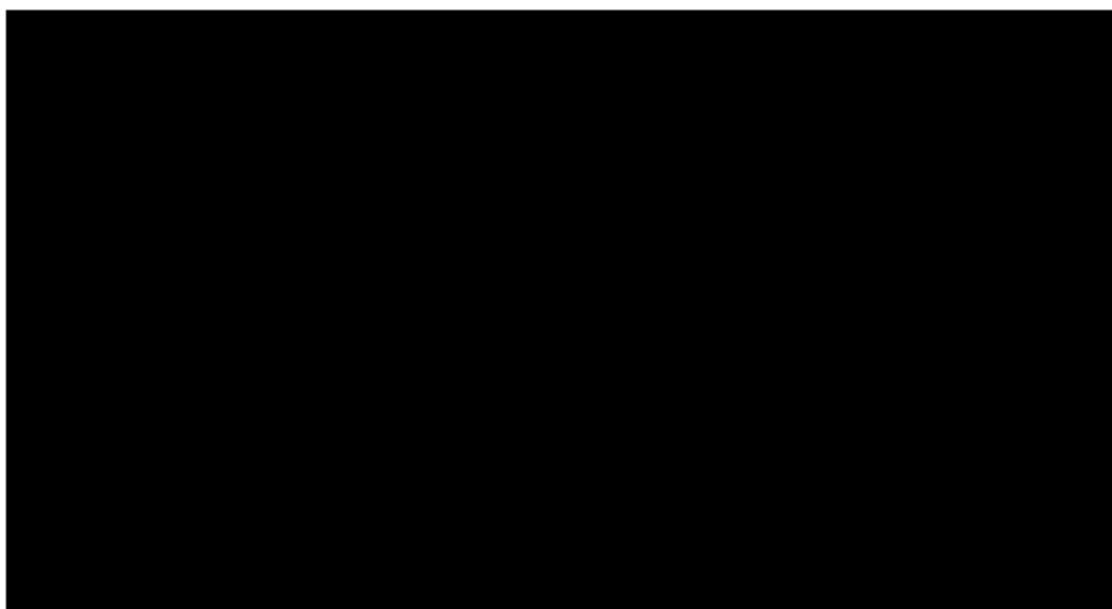
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ER05-005-LC-0236



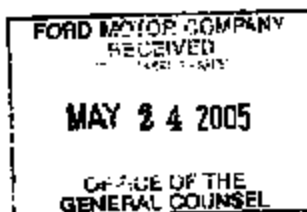
ER05-005-LG-0237





BRISTOL WEST
INSURANCE GROUP

P.O. Box 22-9085
Hollywood, Florida 33022-9085
Phone: (954) 316-5100
1-(800)-BRISTOL (274-7865)



May 11, 2005

Ford Motor Corp.
3 Park Lane Blvd. Suite PTW300
Deerborn, MI. 48126
Attention: Shawn Norton

New

Re: Our Claim [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 03/02/05
Vehicle: 1998 Ford F150 Truck
Vin #1FTZX17W0W [REDACTED]
Your Refer #: Unknown

Dear Shawn:

Please except this as our notice of our rights of subrogation demand. Our Insured above vehicle had caught on fire caused by cruise control module to caused the engine to catch fire which may or may not had a recall on.

Enclosed please find our supporting documents our total demand is \$9437.80 please send your check payable to Bristol West Insurance Services.

I can be reached directly at 1-800-537-2133 X1298 or 954-316-5200 X8011298.

Sincerely,

Terry R. Kochan

Terry R. Kochan
Senior Subrogation Specialist
For: Bristol West Insurance Company

EN05-085-LC-0238

Fire Agency: St. Lucie County Fire Rescue Engine 10

INCIDENT #: 050006184 EXPOSURE #: 000

INCIDENT LOCATION: Block Address
[REDACTED] Saint Lucie, FL [REDACTED]
Census Tract:

INCIDENT TYPE: 131 Passenger vehicle fire

ALARM: 03/26/2005 21:50
DISPATCH: 03/26/2005 21:52
IN ROUTE: 03/26/2005 21:52
ARRIVAL: 03/26/2005 22:06
CONTROL: 03/26/2005 22:11
LAST UNIT CLEARED: 03/26/2005 22:42

ACTION TAKEN: 11 Extinguish; 86 Investigate;
RESPONDING UNITS:
PRE-INCIDENT VALUE [Property: \$10,000 Contents: \$50]
LOSS [Property: \$10,000 Contents: \$50]

Suppression [Apparatus: 2 Personnel: 6]
EMS [Apparatus: 1 Personnel: 2]
OTHER [Apparatus: 1 Personnel: 1]

NOTES:

HAZARD RELEASE: N None
MIXED PROPERTY USE: NN Not Mixed
PROPERTY USE: 965 Vehicle parking area
Lead Crew Member: McElheny, Charles - 317 EMT JT65814
Crew member 2: Gonzalez, Herman - 505 EMT JT78727
Zone responded to:

INVOLVED BUSINESS/PERSON:

INVOLVED PERSON:

[REDACTED] Port Saint Lucie, FL [REDACTED]

OWNER: [REDACTED] Unknown

Unknown

[REDACTED] Port Saint Lucie, FL [REDACTED]

OTHER APPARATUS AND PERSONNEL:

INVOLVED:
Living Units: 0 Buildings: 0 Acres: 0

SIGNIFICANT ONSITE PRODUCTS: None

AREA OF FIRE ORIGIN: 83 Engine area, running gear, wheel area
HEAT SOURCE: UU Undetermined
ITEM FIRST IGNITED: UU Undetermined
FIRE CONFINED TO OBJECT OF ORIGIN: Yes
TYPE MATERIAL IGNITED: 23 Gasoline
CAUSE OF IGNITION: U Cause undetermined after investigation
FACTORS CONTRIB. TO IGNITION: None
HUMAN FACTORS CONTRIBUTING: N None

Incident Number: Q500061B4;
Printed By: MACHADO, KELLY

Date: 3/2/2005; Patient: FIRE, REPORT
 Call on 3/2/2005 10:56:05 AM

EQUIPMENT INVOLVED IN IGNITION: None

MOBILE PROPERTY INVOLVED: 10 Passenger road vehicle, other, FO Ford, F-150, 1996. G-THANG. FL. Unknown

ENGINE TEN RESPONDED FROM 914 JOHN MACORMMACK TERR. . ENGINE 13 ON ANOTHER CALL. UPON ARRIVAL FOUND FORD F-150 FULLY INVOLVED. VEHICLE WAS IN DRIVEWAY NEAR HOME, NO DAMAGE TO HOME. VEHICLE 100 % LOSS. OWNER STATES HE HAD NO PRIOR PROBLEM WITH VEHICLE, STATES HE HAD PARKED IT SOMETIME PRIOR TO FIRE. EXTINGUISHED WITH 1 3/4 LINE. NOTE ARRIVAL TIME DELAYED DUE TO RESPONSE ADD OF FIRE UNDETERMINED.

CREW SIGNATURE: McElheny, Charles - 317 ENT JT65B14 (ELECTRONIC SIGNATURE)

*****DATA CORRECTION OR UPDATE*****

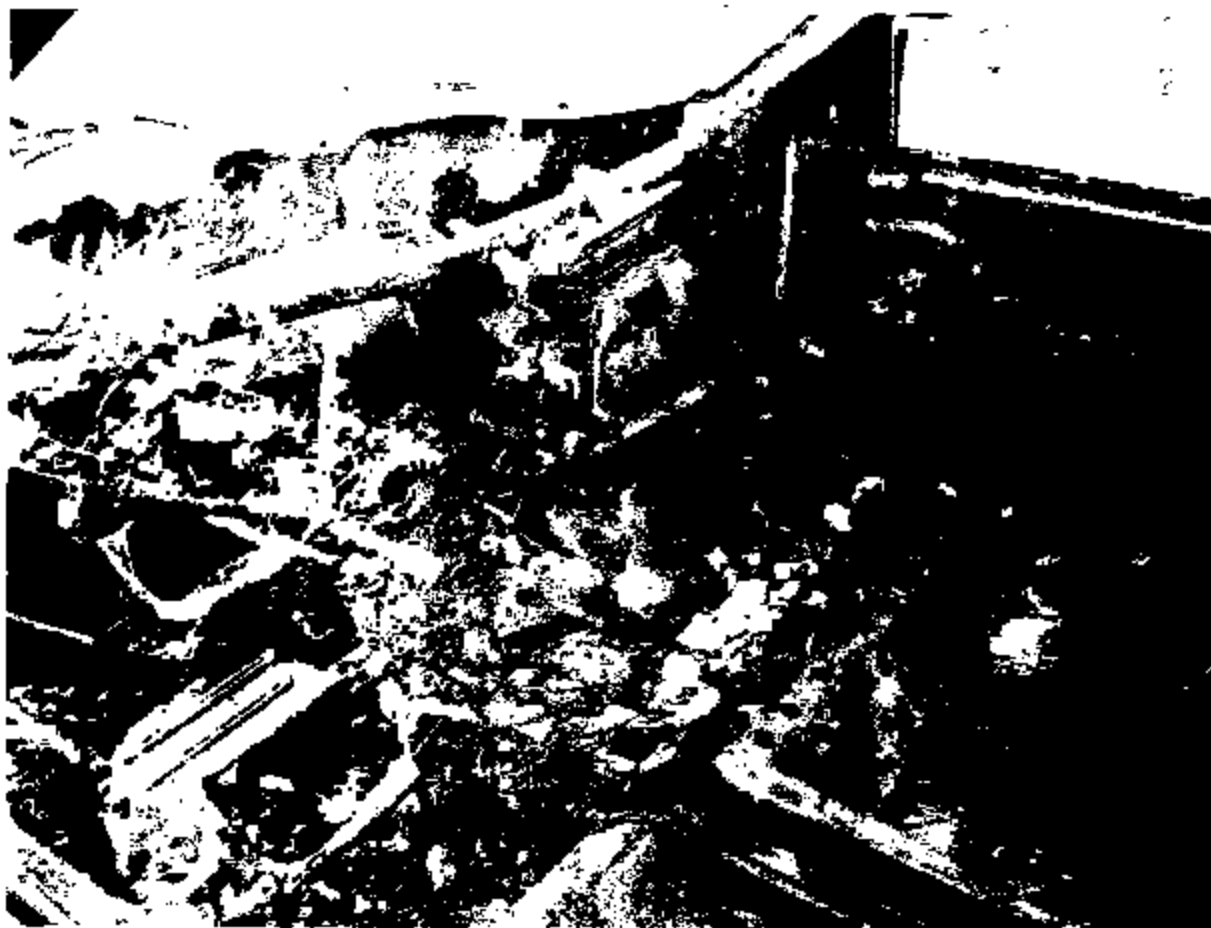
tbl_INCIDENT_DATA.INCIDENT_DATE 3/26/2005 12:00:00 AM : 3/2/2005 12:00:00 AM

Modified By: Gaskill, Linda - 198, -- 249
2005-03-28 10:45:56 AM

[illegible]



EP05-005-LC-0241



EROS-005-LC-0242

3/18/2005



BR05-005-LC-0243

3/18/2005

ISSUE LIST

Last Handling Date/ Issue Status	Name/ Reason Desc	Vin/ Case No.	Model Year and Vehicle Line	Issue Type
3/22/2005 CLOSED	[REDACTED] LEGAL - INSURANCE COMPANY SETTLEMENT	1FTZX17W0W [REDACTED] 418480815	998 F-SERIES	02

EPOS-005-LC-0244

All Action Details for Issue

Print

VIN: 1FTZY17A040	Year: 1998	Model: F-SERIES	Case: 418480815
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1997-11-21	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: ADVISE CUSTOMER TO CONTACT THEIR INSURANCE COMPANY FOR ASSISTANCE

Dealer:

Origin Desc: US CONCERN CASE BASE

Odometer: 118000 MI

Comm Type: PHONE

Analyst Name: NATASHA MARCELL

Analyst: NMARCEL2

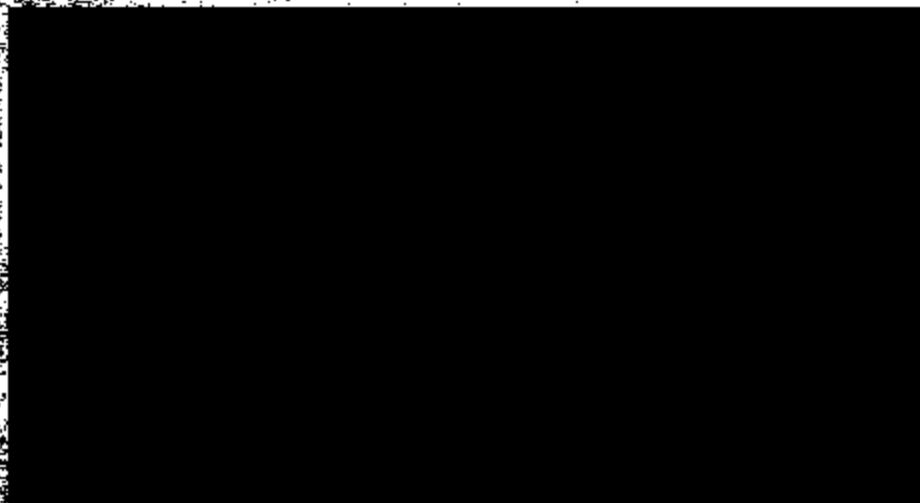
Action Date: 03/22/2005

Action Time: 11:37:27.861

Action Data: No

Comments CUSTOMER SAID: -THE VEH CAUGHT FIRE IN HIS DRIVEWAY-FIRE STARTED UNDER THE HOOD FROM THE ENGINE PART-VEHICLE WAS TURNED OFF-NO DAMAGE DONE TO THE HOUSE-VEHICLE HAS BEEN TOTALED OUT-CLAIM HAS NOT BEEN PAID AS YET- CALLING TO NOTIFY FORD TO SEE WHAT STEPS NEED TO BE TAKEN-CRC ADVISED: YOUR INSURANCE COMPANY HAS THE RIGHT TO PURSUE CLAIMS FOR REIMBURSEMENT AGAINST FORD. HOWEVER, FORD WILL BE UNABLE TO INVESTIGATE YOUR CLAIM AS REPAIRS TO YOUR VEHICLE HAVE BEEN PERFORMED AND YOU ARE CURRENTLY IN THE PROCESS OF PURSUING A CLAIM WITH YOUR INSURANCE COMPANY.

6/1/2005 11:37:27.861



11-11-11



Nationwide®
On Your Side™

New

Nationwide Insurance • 110 Elwood Davis Road, North Syracuse, N.Y. 13212 • 315-453-3594

May 6, 2005

Ford Motor Company
Parklane Towers West - Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

Attn: Shawn Norton

- DOL: 10/19/04

Re: 63 claims relating to cruise control recall

Dear Ms. Norton:

As you will recall you and I spoke 4 weeks ago. I am the manager of a centralized unit that has been handling subrogation claims Nationwide has involving automobile fires and possible defects since September, 2004. We also have been handling these claims for our affiliate company Allied since February, 2005. You have had discussions on several claims with my associates Kathie Styer, Lynn Ellis and Lynn Koenck. Our goal has been to establish a positive working relationship with your company, and to only submit claims to your company having merit.

Enclosed you will find supporting materials regarding 63 of our claims relating to the cruise control recall. We have provided a list of these claims, and supporting documents for each claim which are separated and in the same order as they appear on the list. These claims are for the eastern states in our operation. We are waiting for a report on our western states handled by Allied, and as soon as it is available I will send those to you for review. As we discussed during our phone call many of these claims were handled and closed prior to us being aware there was an issue with the cruise control. Therefore, on some of those claims we did not secure a cause an origin report, and the vehicles are no longer available. On all claims we have provided photographs and estimates that clearly document the area where the fire started.

I would appreciate discussing this with you or someone at Ford once you have received this and have had an opportunity to review. Please contact me by phone at 315-453-3594, by fax at 614-961-3180 or by EMAIL at mabbetc@nationwide.com. We look forward to continue working with you and your team, building a strong working relationship, and working towards cost effective resolutions of claims for both of our companies.

Sincerely,
Craig Mabbett
Craig Mabbett
Subrogation Manager

FORD MOTOR COMPANY
RECEIVED
MAY 10 2005

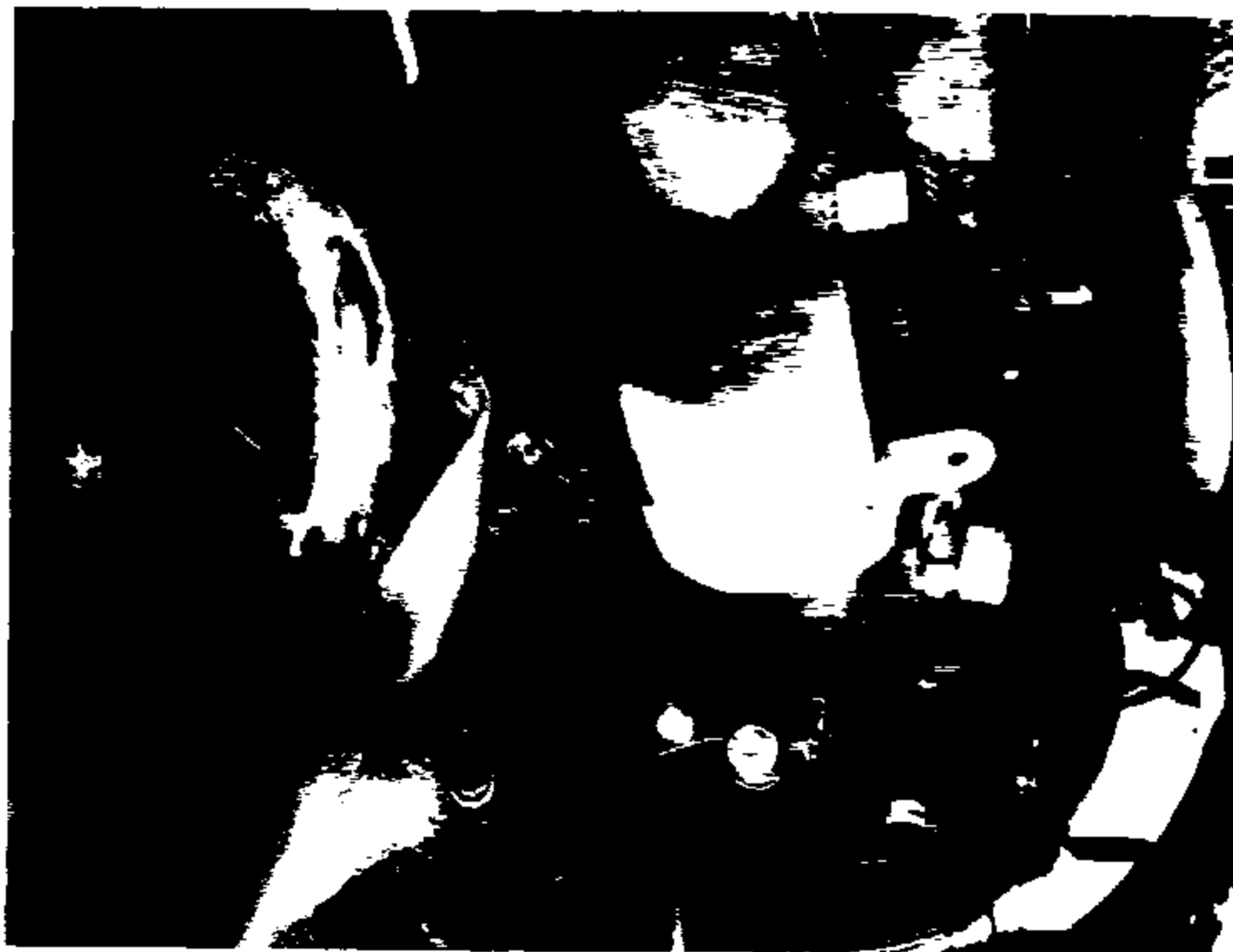
MAY 10 2005

Printed on 5/10/05
10:00 AM EDT

EN25-806-LC-8246



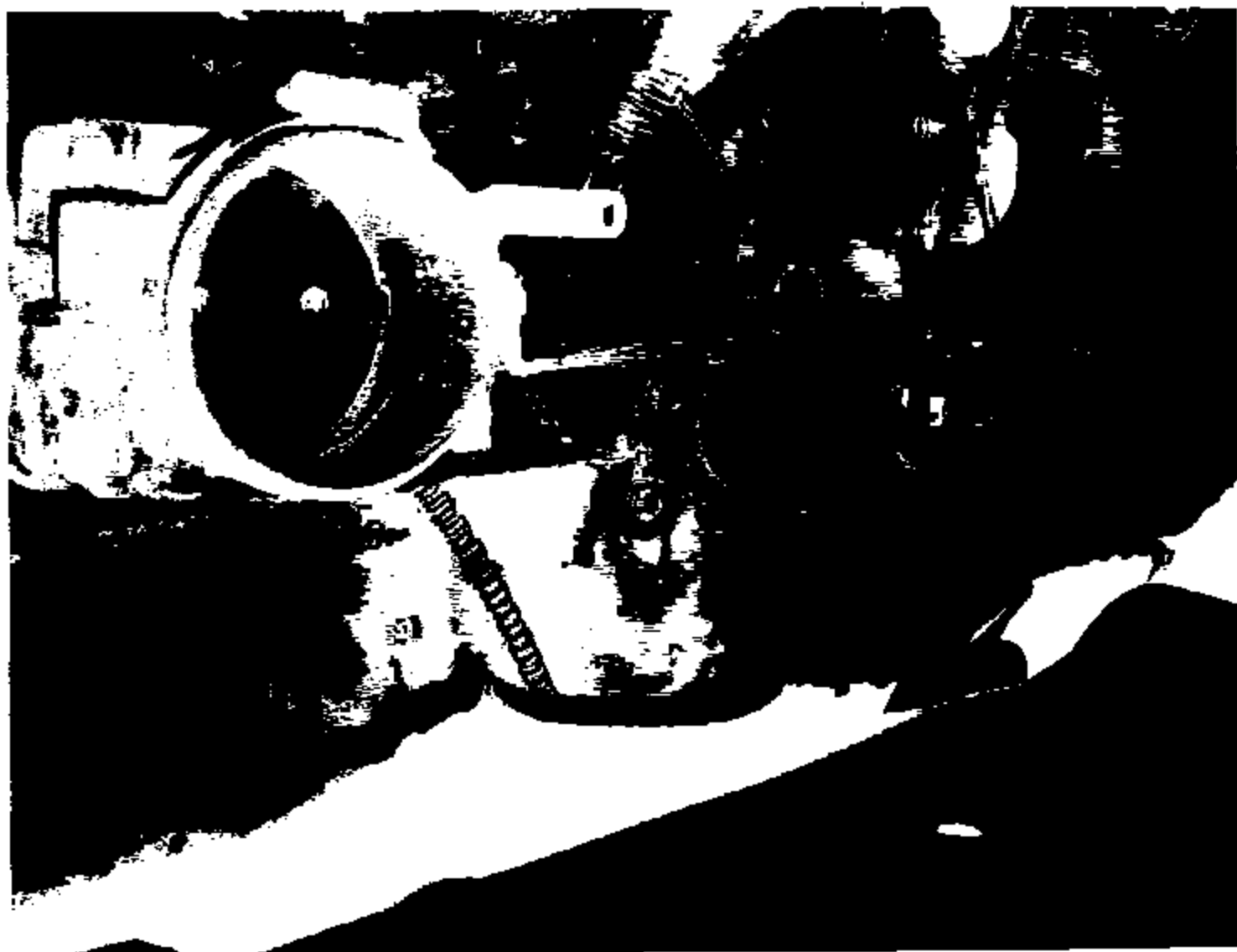
ER05-005-LC-0247



ER85-805-LC-8248



EA05-086-LC-0249



E925-805-LC-0258



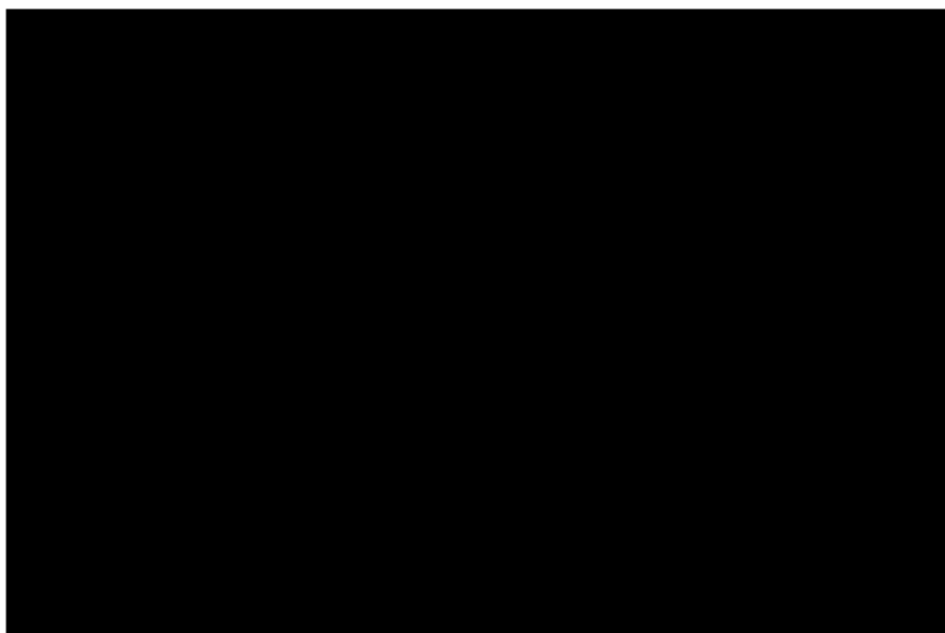
E905-805-LC-8251



DA05-805-LC-8252



EA25-895-LC-8253



FULKERSON, FEDER & WOLLAM

A LIMITED LIABILITY PARTNERSHIP

ATTORNEYS AT LAW

1776 YORKTOWN, SUITE 840
HOUSTON, TEXAS 77056
TGFEDER@LAW-FFW.COM

TELEPHONE (713) 225-3400
TOLL FREE (877) 225-3401
FACSIMILE (713) 225-3300

May 10, 2005

Mr. Bernardo S. Garza
Callier & Garza, L.L.P.
4900 Woodway, Suite 700
Houston, Texas 77056

Via Facsimile

Re: Ford F-150

Dear Mr. Garza:

I have been retained to represent [REDACTED] in regards to a fire that consumed in 2001 Ford F-150 truck and damaged [REDACTED] his nephew's home.

It appears that this fire is the same type of fire that has affected numerous Ford trucks and led to the recall of earlier this year, related to the cruise control/brake pressure switch apparatus. I would ask Ford to inspect this vehicle and compensate [REDACTED] for the total loss of his vehicle. Below is the information on this truck:

VIN#1SPRX17W91N [REDACTED]
Plate No.: [REDACTED] 2001 F150
Address: Osbaldo & Sylvia Cabezas, [REDACTED]
HOUSTON, TX [REDACTED]

The vehicle is available for immediate inspection. Please let me know when Ford wishes to examine this truck. Thank you for your attention to this matter and please call me if you have any questions.

Very truly yours,

FULKERSON, FEDER & WOLLAM, L.L.P.

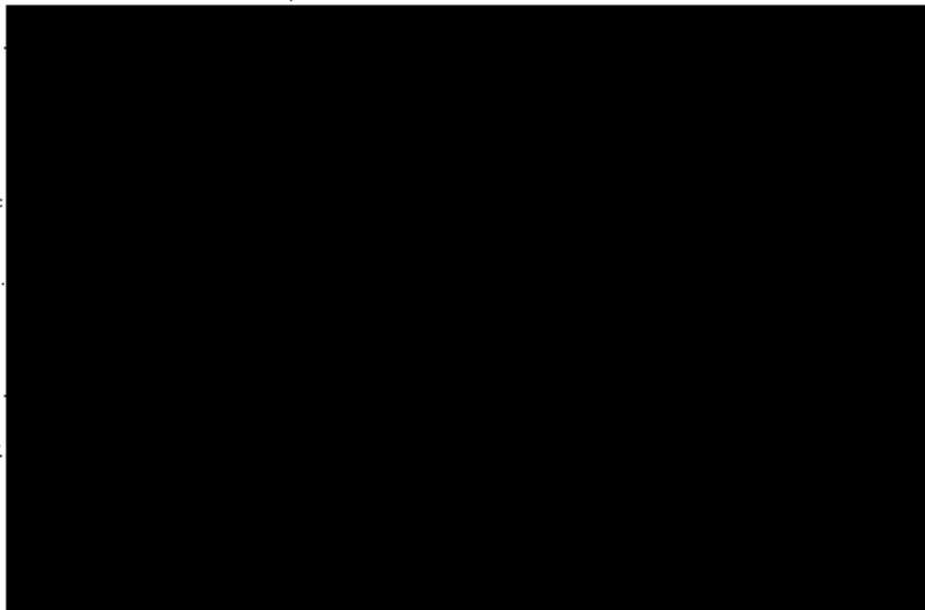


Todd C. Feder

TCF/ms

cc:
Client

ENCLOSURE



State Farm Insurance Companies®

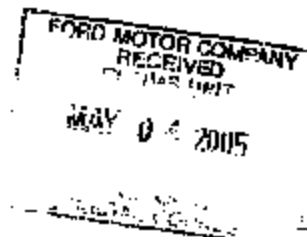


MAY 04 2005

Tuscaloosa Claim Office
525 Energy Center Blvd., Suite 1604
Northport, AL 35473

April 28, 2005

FORD MOTOR COMPANY
OFFICE OF GENERAL COUNSEL
PARK LANE TOWERS WEST
3 PARK LANE BLVD SUITE 400
DEARBORN MI 48126



Notice of Subrogation

Re: Claim Number [REDACTED]
Date of Loss April 11, 2005
City/State of Loss Tuscaloosa, Alabama
Insured [REDACTED]
Vehicle 2001 Ford F150
VIN 2FTRX18W41C [REDACTED]
Mileage Approximately 50,000

Ford Motor Company:

This notice is to advise of a loss that occurred to our insured vehicle and/or property. The damage was caused by a fire related to a failure of the speed deactivation control switch.

Our investigation indicates that Ford is responsible for this loss. By virtue of our payment, we are entitled to recover from the responsible party. Please consider this letter as our demand to Ford for reimbursement of \$19,413.75 which includes our insured's deductible.

Any settlement by Ford with State Farm's policyholder with respect to the above described design issue must not prejudice our rights as subrogator, and shall not be released by the execution of a general Release with such policyholder.

In order to assist you in evaluating and processing the subrogation claim we are asserting, we may provide nonpublic personal information from our customer. We are sharing this information to effect, administer, or enforce a transaction authorized by the consumer. However, you are neither authorized nor permitted to: (1) Use customer information we provide for any purpose other than to evaluate and process the subrogation claim; or (2) Disclose or share the customer information we provide for any purpose other than to evaluate and process the subrogation claim.

EN05-085-LC-8256

FORD MOTOR COMPANY

01-6609-879

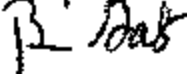
Page 2

April 26, 2005

Your cooperation is appreciated. If you should have any questions or would like to set up an appointment to inspect the evidence/salvage, please feel free to contact me at (205) 345-6418.

Attached is additional information related to the file.

Sincerely,



Brian Galloway

Claim Representative

Phone: (205) 345-6418

State Farm Fire & Casualty Company

013/0426025AL

Enc.

A		MM DD YYYY		Station		Incident Number		Expense		<input type="checkbox"/> Injure <input type="checkbox"/> Damage <input type="checkbox"/> No Activity		REVIEW -1 Basic			
06301		04 11 2005		1		05-0611022		000							
B Location*		<input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section 8 "Wildland Fire Module Specification". Use only for Wildland fires.													
<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directional		Number/Highway Traffic Street or Highway Apt./Suite/Floor City State Zip (Please specify any directions, as available)										Street Type Suite			
C Incident Type *		E1 Date & Times										E2 Shift & Alarm			
131 Passenger vehicle fire		Check boxes if dates are the same as Alarm Date. ALARM always required. Alarm * 04 11 2005 15:38:30 Arrival * 04 11 2005 15:42:36 Controlled <input type="checkbox"/> LAST UNIT CLEARED, required except for wildland fires Cleared 04 11 2005 16:06:21										Local Station Shift or Alarm District Alarm			
D Aid Given or Received*		E3 Special Studies													
1 <input type="checkbox"/> Mutual aid received 2 <input type="checkbox"/> Automatic aid received 3 <input type="checkbox"/> Mutual aid given 4 <input type="checkbox"/> Automatic aid given 5 <input type="checkbox"/> Other aid given 6 <input checked="" type="checkbox"/> None		Special Study 100 Special Study 101													
F Actions Taken *		G1 Resources *										G2 Estimated Dollar Losses & Values			
10 <input type="checkbox"/> Fire control or Primary Action Taken (1) Additional Action Taken (2) Additional Action Taken (3)		Check this box and ship this section if an Abstracted or Perceptual form is used. Apparatus Personnel Suppression 0001 0004 Other Check box if resources counts include aid received resources.										LOSSES: required for all fires if known. Optional for non fires. Property \$ 000 000 Contents \$ 000 000 FIRE-INCIDENT VALUE: Optional Property \$ 000 000 Contents \$ 000 000			
Completed Modules		H1 Casualties										H2 Hazardous Materials Release		I Mixed Use Property	
Fire-2 Structure-3 Civil Fire Cas.-4 Fire Serv. Cas.-5 Fire-6 HazMat-7 Wildland Fire-8 Apparatus-9 Personnel-10 Structure-11		Deaths Injuries Fire Civilian Deceased Required for Confined Fires. 1 <input type="checkbox"/> Deceased identified occupants 2 <input type="checkbox"/> Deceased did not sleep there 3 <input type="checkbox"/> Unknown										1 <input type="checkbox"/> None 2 <input type="checkbox"/> Natural Gas: any leak, no combustion or threat of combustion 3 <input type="checkbox"/> Propane gas: any leak, no combustion or threat of combustion 4 <input type="checkbox"/> Gasoline: vehicle fuel tank or portable containers 5 <input type="checkbox"/> Refrigerant: cool building equipment or portable storage 6 <input type="checkbox"/> Diesel fuel/typical oil: vehicle fuel tank or portable storage 7 <input type="checkbox"/> Household solvents: household paint, cleaning solvents 8 <input type="checkbox"/> Motor oil: any engine or portable container 9 <input type="checkbox"/> Flammable: any liquid or solid material 10 <input type="checkbox"/> Other: specify liquid container released or spill > 5 gal., flammable or highly flammable		10 <input type="checkbox"/> Not mixed 20 <input type="checkbox"/> Assembly use 30 <input type="checkbox"/> Education use 40 <input type="checkbox"/> Medical use 50 <input type="checkbox"/> Residential use 60 <input type="checkbox"/> Store of storage 70 <input type="checkbox"/> Unoccupied mail 80 <input type="checkbox"/> Bus & Residential 90 <input type="checkbox"/> Office use 100 <input type="checkbox"/> Industrial use 110 <input type="checkbox"/> Military use 120 <input type="checkbox"/> Farm use 130 <input type="checkbox"/> Other mixed use	
J Property Use*		Structures										Outside		Property Use	
131 <input type="checkbox"/> Church, place of worship 161 <input type="checkbox"/> Restaurant or cafeteria 182 <input type="checkbox"/> Bar/Tavern or nightclub 213 <input type="checkbox"/> Elementary school or kindergarten 215 <input type="checkbox"/> High school or junior high 241 <input type="checkbox"/> College, adult education 311 <input type="checkbox"/> Care facility for the aged 331 <input type="checkbox"/> Hospital 341 <input type="checkbox"/> Clinic, clinic type infirmary 342 <input type="checkbox"/> Doctor/dentist office 361 <input type="checkbox"/> Prison or jail, not juvenile 419 <input type="checkbox"/> 1 or 2-family dwelling 429 <input type="checkbox"/> Multi-family dwelling 439 <input type="checkbox"/> Rooming/boarded house 449 <input type="checkbox"/> Commercial hotel or motel 459 <input type="checkbox"/> Residential, board and care 464 <input type="checkbox"/> Dormitory/boarding 519 <input type="checkbox"/> Food and beverage sales 539 <input type="checkbox"/> Household goods, sales, repairs 579 <input type="checkbox"/> Motor vehicle/body sales/repair 571 <input type="checkbox"/> Gas or service station 599 <input type="checkbox"/> Business office 615 <input type="checkbox"/> Electric generating plant 629 <input type="checkbox"/> Laboratory/science lab 700 <input type="checkbox"/> Manufacturing plant 819 <input type="checkbox"/> Livestock/poultry storage (barn) 892 <input type="checkbox"/> Non-residential parking garage 891 <input type="checkbox"/> Warehouse 981 <input type="checkbox"/> Construction site 984 <input type="checkbox"/> Industrial plant yard		124 <input type="checkbox"/> Playground or park 855 <input type="checkbox"/> Crops or orchard 669 <input type="checkbox"/> Forest (timberland) 807 <input type="checkbox"/> Outdoor storage area 919 <input type="checkbox"/> Deep or sanitary landfill 931 <input type="checkbox"/> Open land or field 936 <input type="checkbox"/> Vacant lot 938 <input type="checkbox"/> Graded/clear for plot of land 946 <input type="checkbox"/> Lake, river, stream 951 <input type="checkbox"/> Railroad right of way 960 <input type="checkbox"/> Other street 961 <input type="checkbox"/> Highway/divided highway 962 <input type="checkbox"/> Residential street/driveway										1000 <input type="checkbox"/> Residential street, road or driveway 1001 <input type="checkbox"/> Residential street, road or driveway 1002 <input type="checkbox"/> Residential street, road or driveway 1003 <input type="checkbox"/> Residential street, road or driveway 1004 <input type="checkbox"/> Residential street, road or driveway 1005 <input type="checkbox"/> Residential street, road or driveway 1006 <input type="checkbox"/> Residential street, road or driveway 1007 <input type="checkbox"/> Residential street, road or driveway 1008 <input type="checkbox"/> Residential street, road or driveway 1009 <input type="checkbox"/> Residential street, road or driveway 1010 <input type="checkbox"/> Residential street, road or driveway			

Person/Entity Involved

Local Option

Business name (if applicable)

Area Code

Phone Number

☐ Check this box if same address as incident location. Then skip the check duplicate address lines.

Mr., Ms., Mrs.

M

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Rte./Box/Room

Tuscaloosa

City

AL

State

Zip Code

☐ Same people involved? Check this box and attach Supplemental Forms (MY284-18) as necessary

K2 Owner

☐ Same as person involved? Then check this box and skip the rest of this section.

Local Option

Business name (if applicable)

Area Code

Phone Number

☐ Check this box if same address as incident location. Then skip the check duplicate address lines.

Mr., Ms., Mrs. First Name

M

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Rte./Box/Room

City

State

Zip Code

L Remarks

Local Option

TRUCK FIRE, ENGINE AREA WAS A TOTAL LOSS. FORD 4X4 TRUCK (AL)

M Authorization

36950

Officer in charge ID

Guy, Randall Scott

Signature

LT

Position or rank

E1

Assignment

04

Month

11

Day

2005

Year

Check box if ☒ same as Officer in charge.

36950

Number making report ID

Guy, Randall Scott

Signature

LT

Position or rank

E1

Assignment

04

Month

11

Day

2005

Year

ALABAMA UNIFORM INCIDENT/OFFENSE REPORT

[illegible]

TYPE OR PRINT IN BLACK INK

ACJC-32 REV B-10

INCHES

1

2

3

4

五

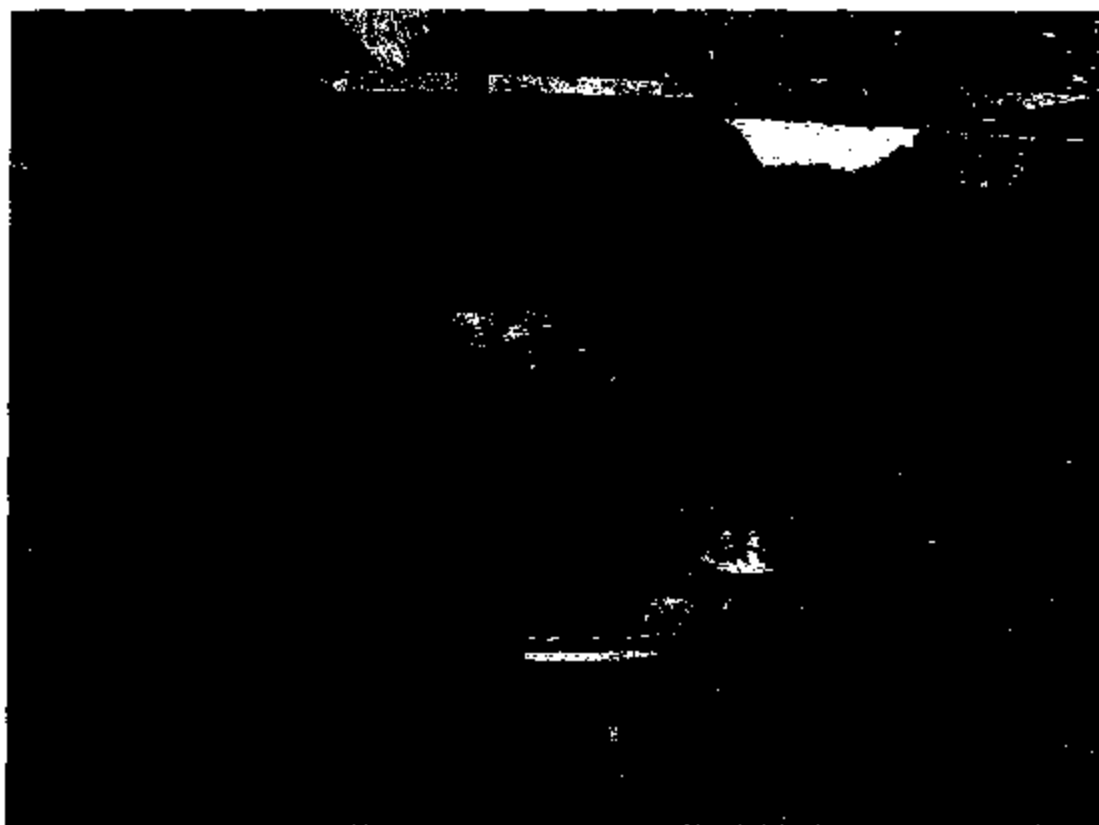
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EP25-025-LC-0262



E905-005-LC-0283



ERG-825-LC-8254



EA05-885-LC-0265



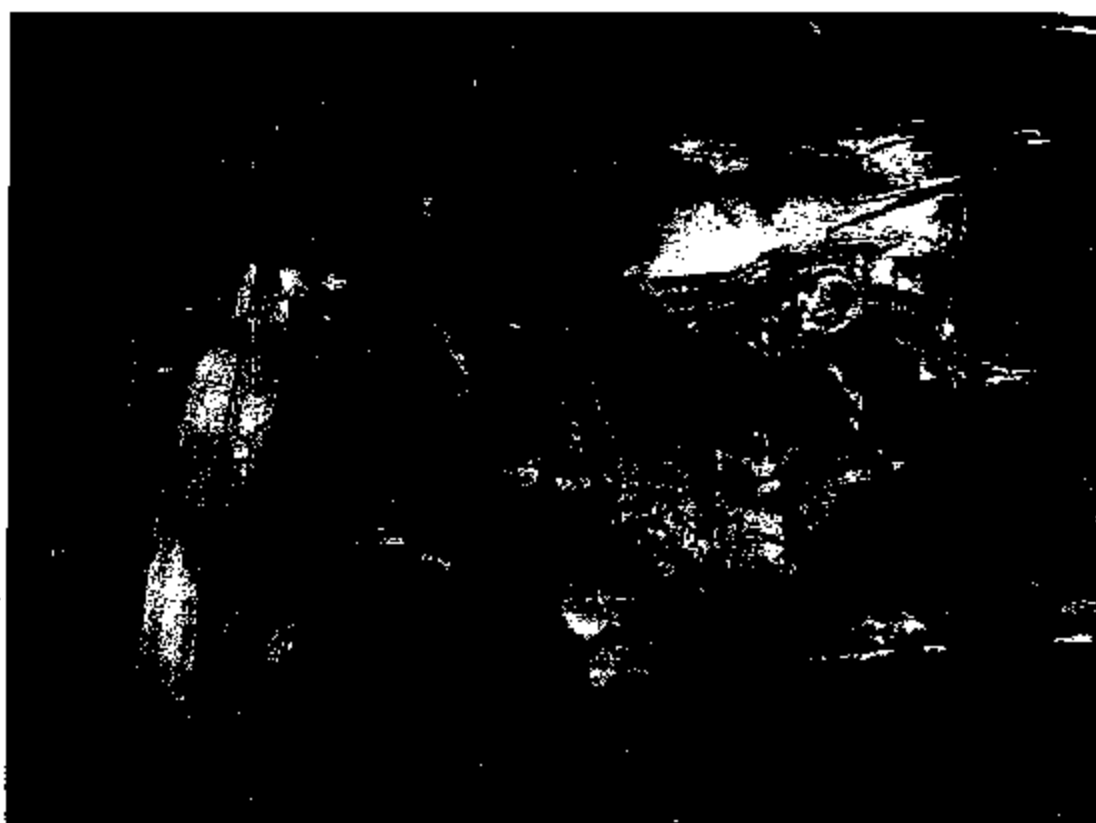
ERG5-005-LC-0255



EROS-805-LC-8267



ER05-005-LC-0288



EA05-005-LC-0269



ERG5-005-LC-0270



EM5-885-LC-8271



ER05-005-LC-0272



ER05-005-LC-0273



EA05-005-LC-0274



6A85-885-LC-8275





Nationwide®
On Your Side™

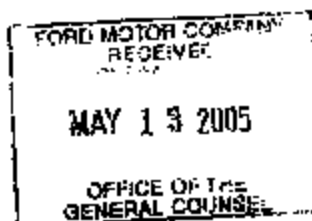
Nationwide Insurance • 110 Elwood Davis Road, North Syracuse, N.Y. 13212 • 315-453-3594

May 6, 2005

Ford Motor Company
Parklane Towers West - Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

Attn: Shawn Norton

Re: 63 claims relating to cruise control recall



Dear Ms. Norton:

As you will recall you and I spoke 4 weeks ago. I am the manager of a centralized unit that has been handling subrogation claims Nationwide has involving automobile fires and possible defects since September, 2004. We also have been handling these claims for our affiliate company Allied since February, 2005. You have had discussions on several claims with my associates Kathie Styer, Lynn Ellis and Lynn Koenck. Our goal has been to establish a positive working relationship with your company, and to only submit claims to your company having merit.

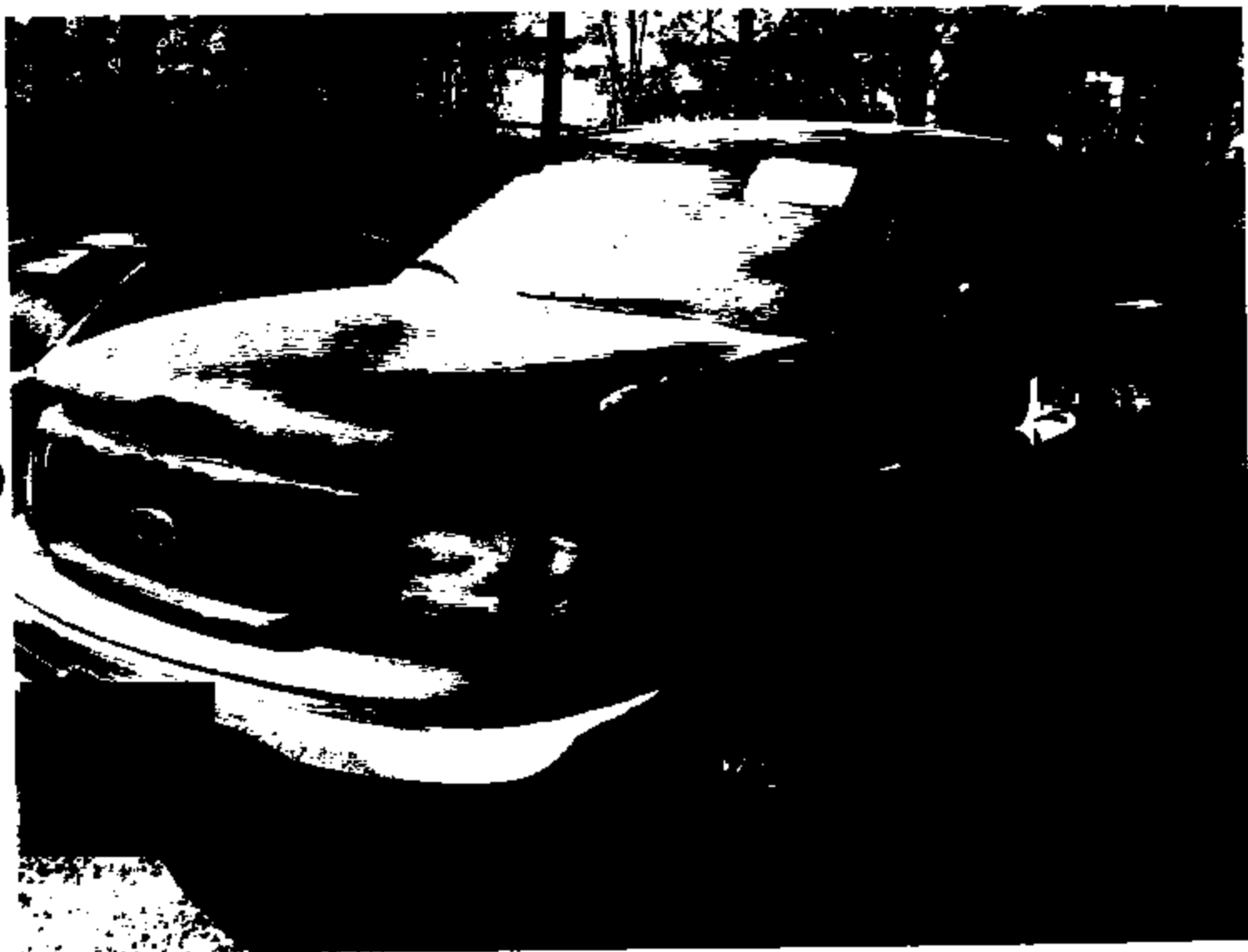
Enclosed you will find supporting materials regarding 63 of our claims relating to the cruise control recall. We have provided a list of these claims, and supporting documents for each claim which are separated and in the same order as they appear on the list. These claims are for the eastern states in our operation. We are waiting for a report on our western states handled by Allied, and as soon as it is available I will send those to you for review. As we discussed during our phone call many of these claims were handled and closed prior to us being aware there was an issue with the cruise control. Therefore, on some of those claims we did not secure a cause an origin report, and the vehicles are no longer available. On all claims we have provided photographs and estimates that clearly document the area where the fire started.

I would appreciate discussing this with you or someone at Ford once you have received this and have had an opportunity to review. Please contact me by phone at 315-453-3594, by fax at 614-961-3180 or by EMAIL at mabbettc@nationwide.com. We look forward to continue working with you and your team, building a strong working relationship, and working towards cost effective resolutions of claims for both of our companies.

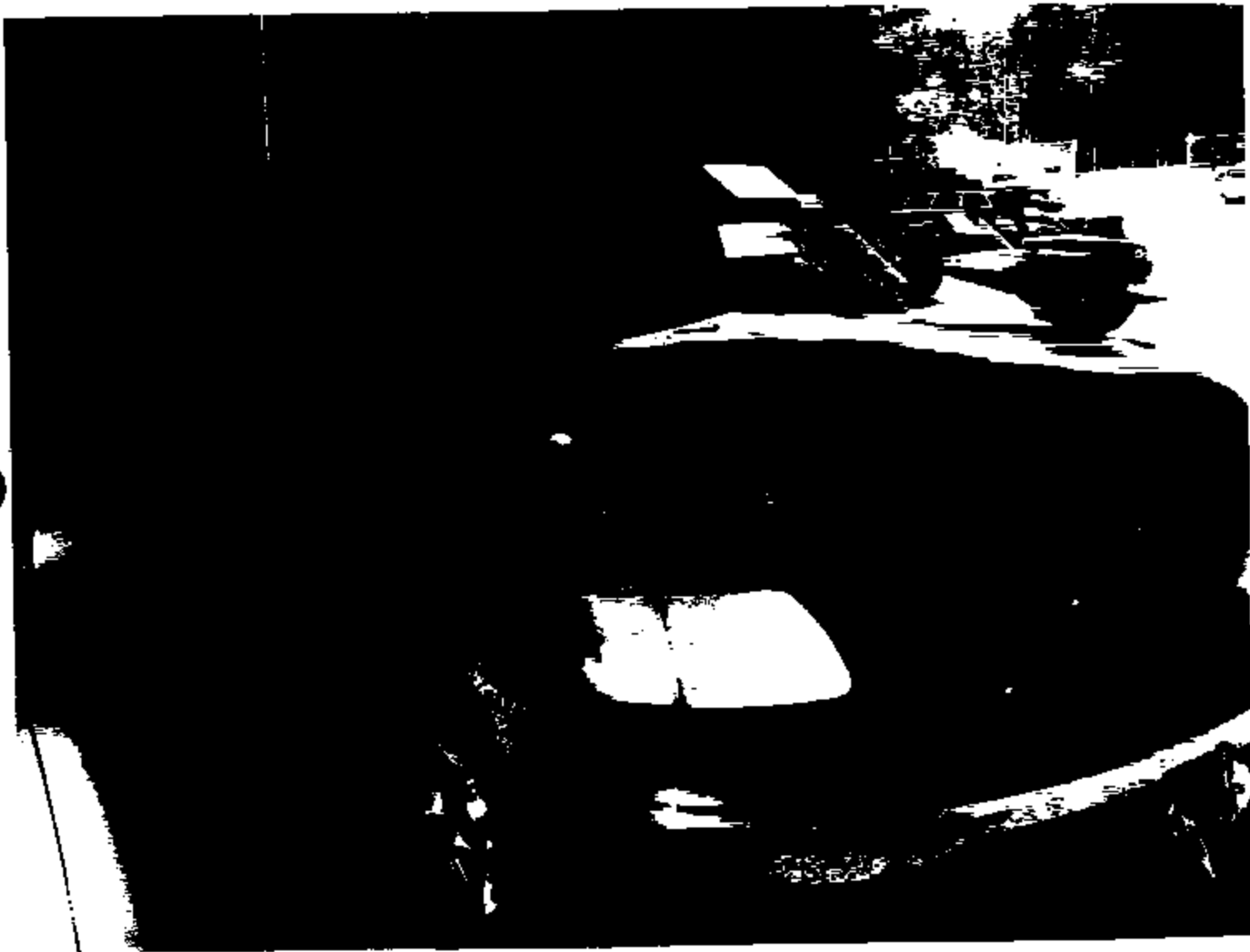
Sincerely,

Craig Mabbett
Subrogation Manager

EN35-005-LC-8276



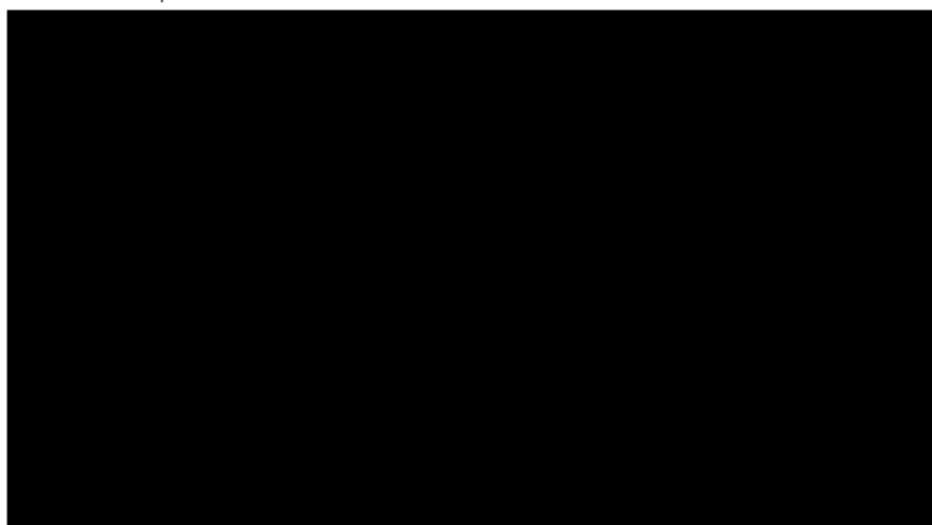
6005-605-LC-0277



EO05-005-LC-0276



E985-085-LC-0279





Nationwide
On Your Side

Nationwide Insurance • 110 Elwood Davis Road, North Syracuse, N.Y. 13212 • 315-453-3594

May 6, 2005

Ford Motor Company
Parklane Towers West - Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

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Sincerely,

Craig Mabbett
Subrogation Manager

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

MAY 13 2005

OFFICE OF THE
ISBL



ER65-005-LC-0281



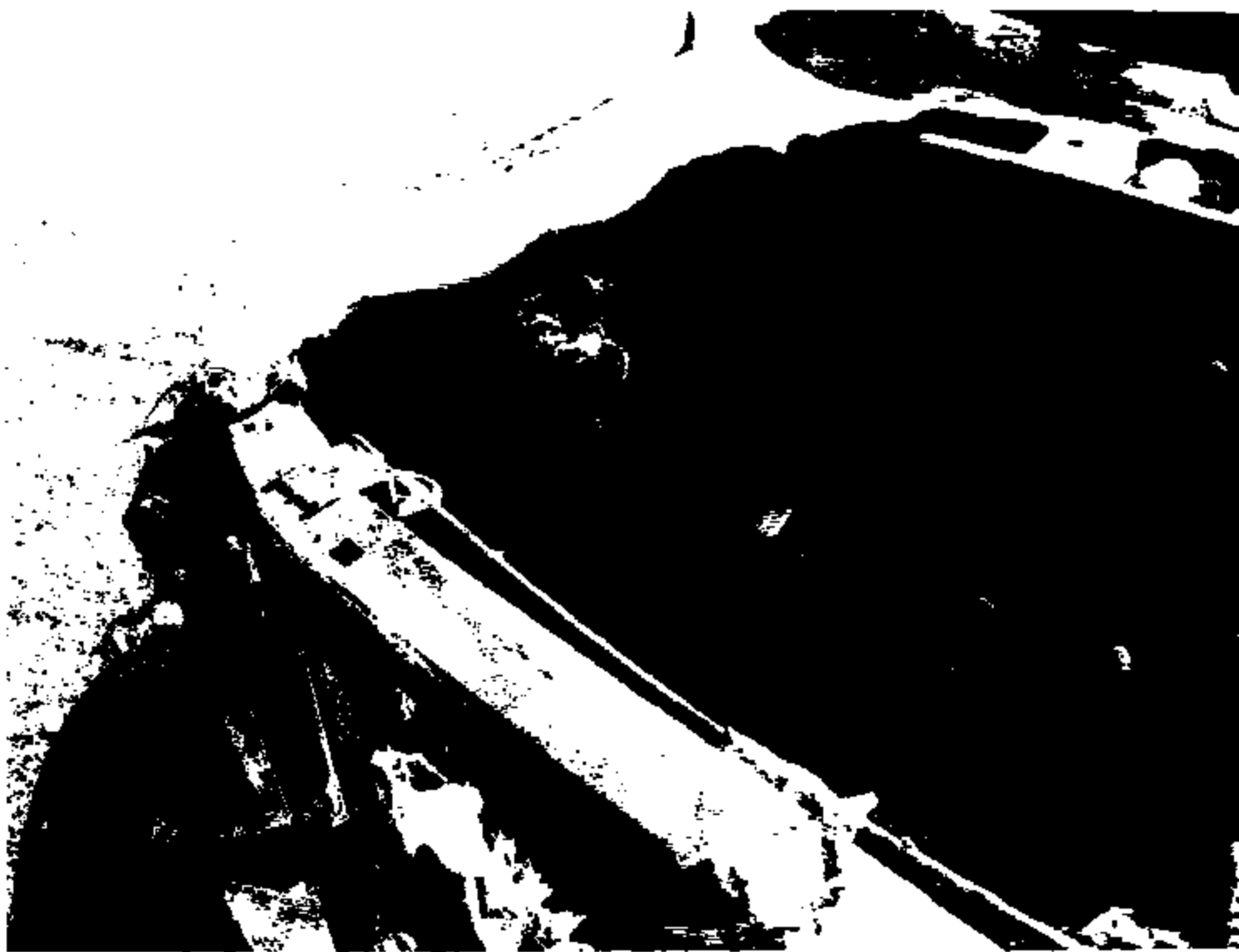
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EP05-086-LC-0283



2005-005-LC-028



ERG-603-LC-0245



ER05-075-LC-0285

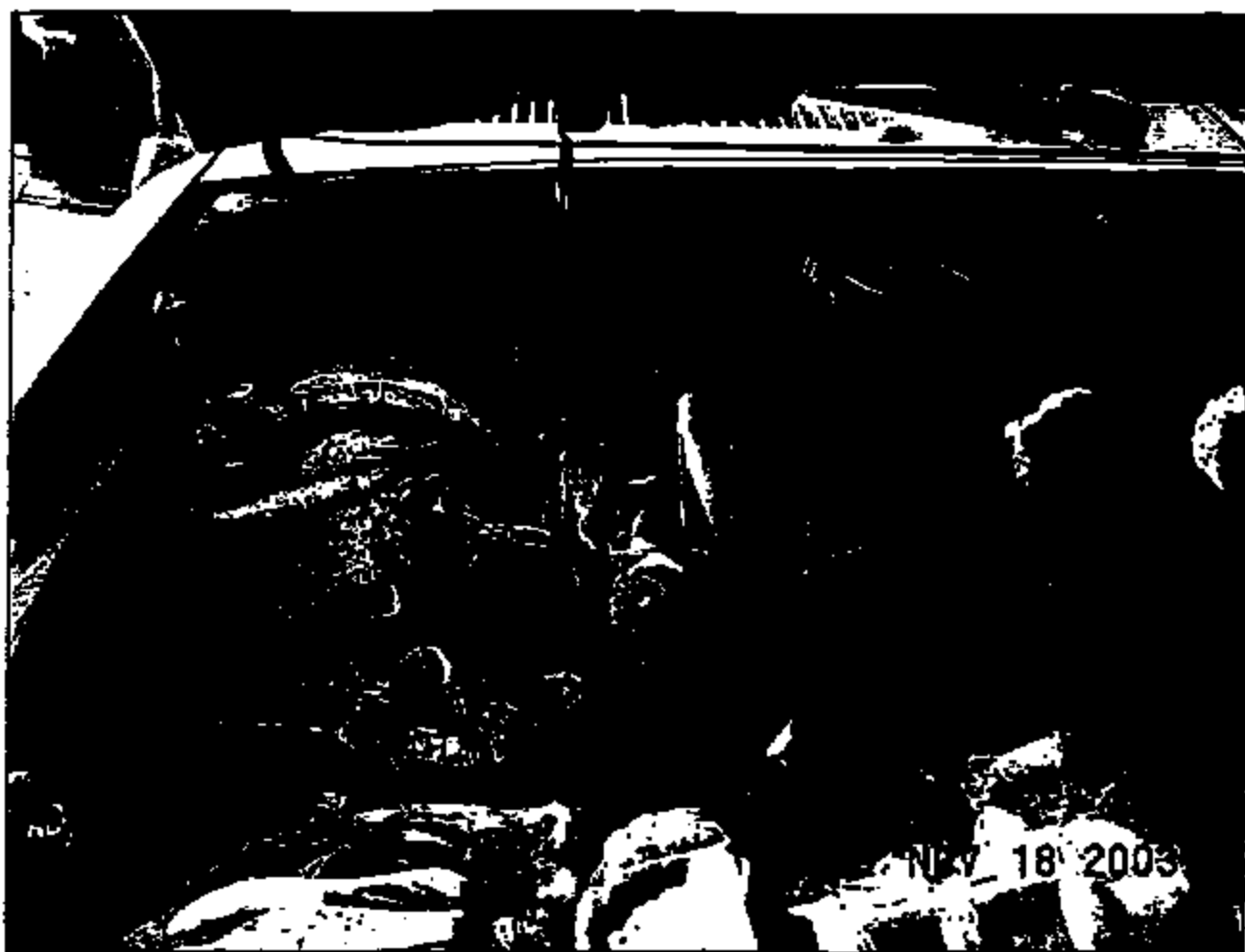


MVC-594S.JPG, Claim Number:

C1

ER05-005-LC-10225

6/16/2004



MVC-5895.JPG, Claim Number: 104

C1

EA05-005-LC-10226

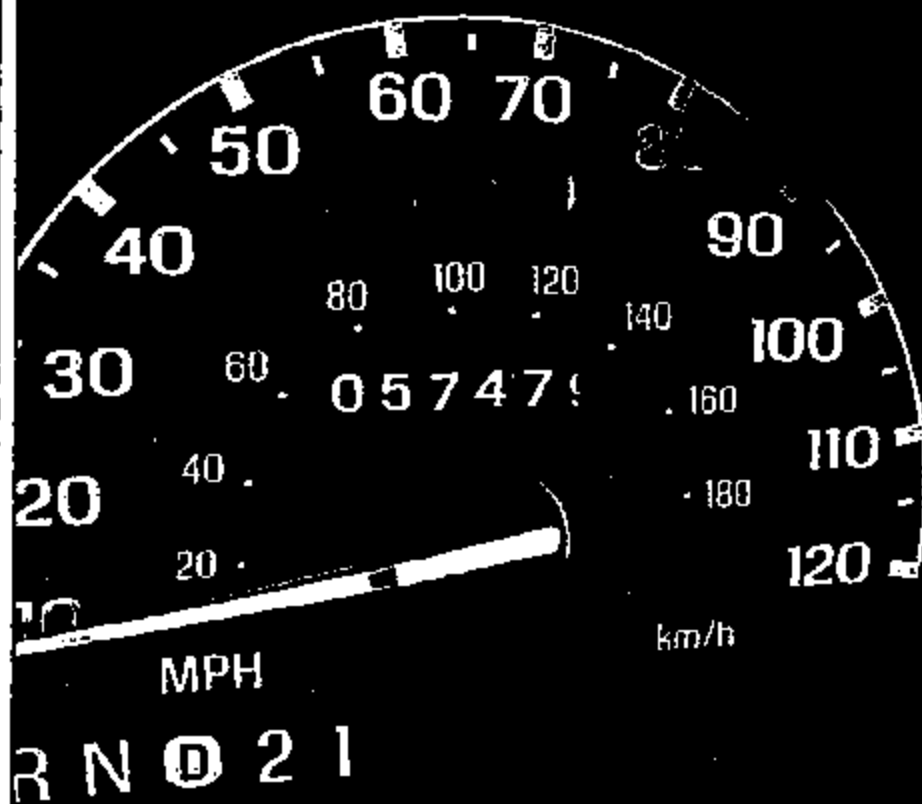
6/16/2004



MVC-584S.JPG, Claim Number



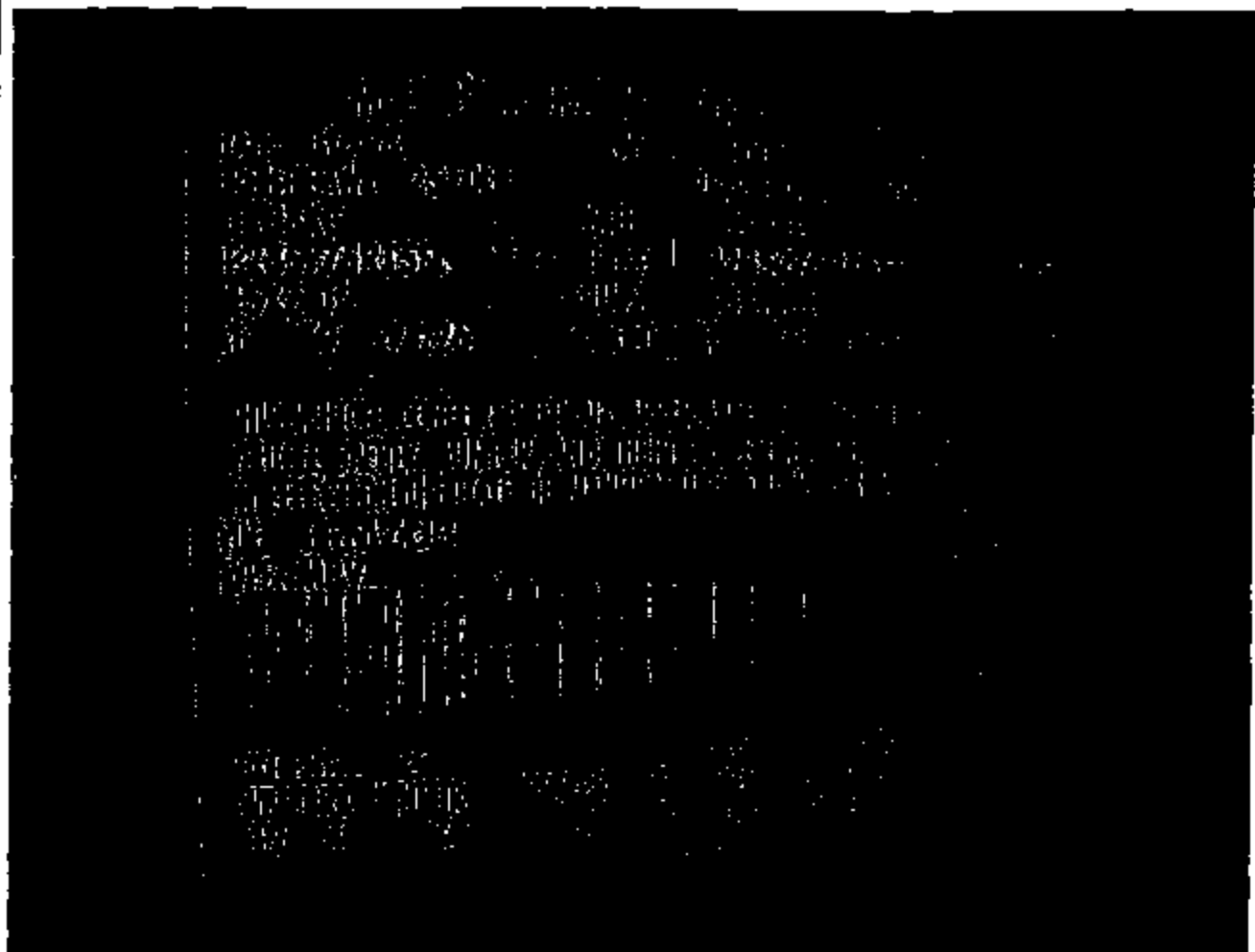
MVC-582S.JPG, Claim Number: [REDACTED]



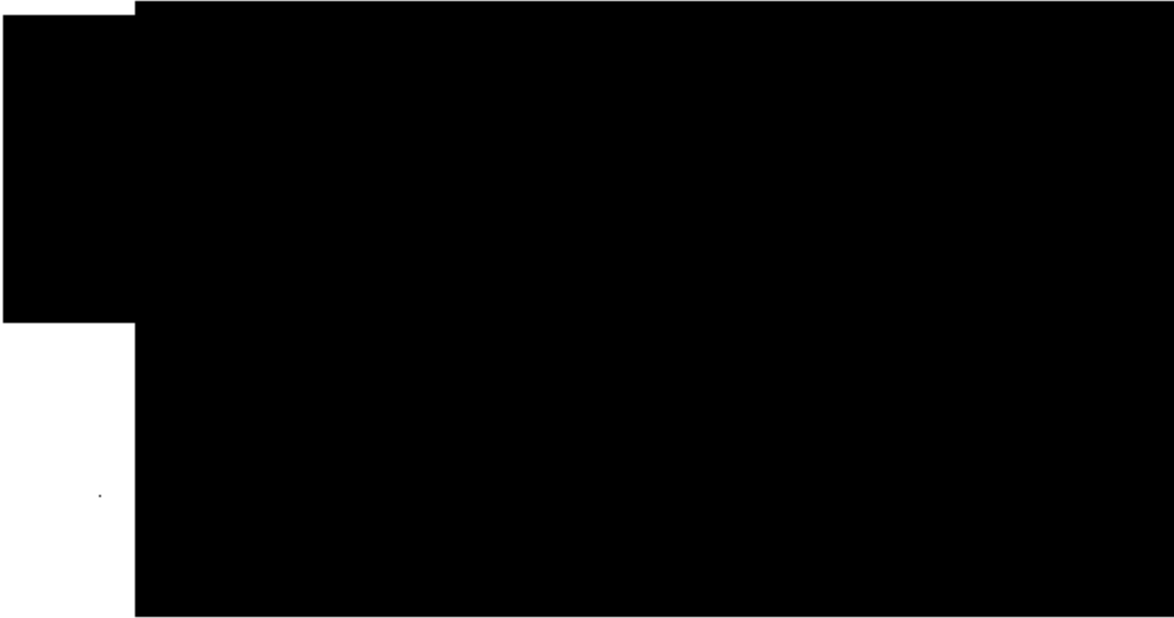
MVC-581S.JPG, Claim Number: [REDACTED]

EA05-005-LC-18229

6/16/2004



MVC-5805.JPG, Claim Number: [REDACTED]



2005

4/05

Oakland, NJ

Dear Mr. Norton.

Thank you for your response to my submitted documentation regarding the fire loss to my 1996 Ford Bronco. I have filled out your required information sheet to the best of my ability, however, unfortunately, all service records were recorded in the owners manual of my vehicle, and were destroyed in the fire. As stated in the questionnaire, the vehicle mileage at the time of purchase was 31,000 miles, and at time of the incident, approximately 82,000 miles. As can hopefully be seen in my "before" photo that was previously sent to you, this vehicle was my pride and joy, and meticulously maintained. To the best of my ability and knowledge, I can only offer to you the following information in regards to maintenance records. The only serviceable problem this vehicle ever had was being that it was purchased with a 4WD system that did not function. This was taken care of, under warranty, by the same dealership the truck was purchased through. As far as scheduled maintenance is concerned, every aspect was performed by myself. This would include oil changes every 2,500-3,000 miles, and I believe either two or three tune-ups, with the latest being at approximately 75,000 miles. I can not stress enough, that this was an absolutely trouble free, strong running and reliable vehicle with absolutely no given warning of any mechanical or electrical malfunctions.

In response to your questionnaires requests for photographs, and expert reports, these items have already been submitted to you in my previous mailing. However, if any more information is needed, please feel free to contact me, either by mail, or by the telephone number above. Thank you for your time and understanding.

Sincerely,



Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2866

March 9, 2005

[REDACTED]
Oakland, N. [REDACTED]

Re.: DOL: September 19, 2004
Vehicle: 1996 Bronco

Dear [REDACTED]

We acknowledge receipt of your recently submitted documentation dated February 7, 2004 (2005). Please excuse the delay in our response as I was out of the office for much of February due to illness. Also, we thank you for the opportunity to address this concern in a timely manner.

First, if your Insurance company wishes to pursue a claim with Ford Motor Company for the dwelling damages sustain, please have them submit a claim to my office as well.

In order to process your claim, please provide the following information:

- ☒ 1. Original color photographs of the vehicle's collision/fire damage & the alleged defective parts, from several different angles.
Please be advised that while we appreciate your photos submitted, we will require additional photos of the alleged defective component / area. You may be able to get these from your insurance company. Please let us know.
- ☒ 2. Attach a copy of your expert's report and the expert's original photographs. (If one was made - you may also be able to get a copy of this from your insurance company.)
- ☒ 3. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

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

- 4. What was the mileage at time of occurrence: 86,000
- 5. Has the alleged defective part been repaired or replaced? (circle one) Yes or No
- 6. What is the current location of the vehicle, and the alleged defective part(s)?

(Your insurance company should have this information)

Vehicle Was Removed From Premises by Duke's Auto Salvage

- 7. List all after market additions or modifications that were made to the vehicle:

(973) 478-6522

ER05-005-LC-10232

- 2 -

Rancho 4" Suspension Lift & Aftermarket Wheels
35" tires, K&N Air Filter, Optima battery
Ford Motorsports grille cover.

8. Was this vehicle purchased new or used: USED

If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom
the vehicle was purchased: Fette Ford Clifton, NJ.

31,000 miles 7/00

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

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

Sincerely,


Shawn L. Norton
Claims Analyst
Fax (313) 845-4089

RECEIVED FEB 16 2005

[REDACTED]
Oakland, NJ
[REDACTED]

February 7, 2004

RE.: DOL September 18, 2004
Vehicle 1996 Ford Bronco

Dear Mr. Norton:

Thank you for your prompt reply regarding this matter. Upon reading, I would like to take this opportunity to both add some clarification, and also provide you with additional information regarding the vehicle, and the sequence of events before and after the incident in question.

In review of the attached police report, It had actually been exactly three weeks to the day, not two, since I had so much as even started the vehicle. I was awakened by a neighbor at my door at approximately 12:45am, who informed me that the vehicle was on fire. I stepped out of the house and observed the front of the vehicle engulfed in flames, and re-entered my home to call 911. As the connection was being made, an officer was already at the scene. It was the quick reaction by all officers and fire personnel that saved me from the complete loss of my home.

With regard to this matter having been turned over to my insurance company, I was only able to make a claim through my homeowners policy for damage done to the house in and of itself. They in turn authorized a fire investigator to inspect the vehicle, and did receive an oral confirmation of an "electrical fire which started near the firewall in the engine compartment" With only liability coverage on the vehicle through my automobile insurance, I was unable to make a claim, the vehicle was a total loss, and it was removed soon after from my residence. Enclosed are some photographs taken the day after the incident showing the complete loss of the vehicle, and damage to my home. I feel obligated to mention that there had been absolutely no problems or malfunctions ever noticed with this vehicles electrical system until the morning in question.

I am seeking recovery of the fair market value of my vehicle in addition to the \$500 deductible that was paid by myself to my homeowners insurance for the subsequent damage to my home. I have not, and will add, will definitely prefer not to seek legal counsel as to invoke personal, additional costs.

I have always held Ford vehicles, and service in the highest regard, and hope to have this situation remedied in an extremely cordial and timely matter.

Sincerely,


Michael J. Pescatore

POLICE DEPARTMENT DAILY EVENTS
BOROUGH OF OAKLAND295 RAMAPO VALLEY ROAD NJ 07436-0000
(201)337-6171

Date: 9/23/04

Time: 10:38AM

OCA #: 0136959	Dept No:	How reported: V
Date reported: 9/18/2004	Time reported: 0045	Weather conditions: R
Occurrence date: 9/18/2004	Occurrence time: 0045	DOW: 7 Grid code: N
Address of occurrence: [REDACTED]		
Occurrence location: [REDACTED]		
Leirs code: 4010 Fires		
Time dispatched: 0045	Time Arrived: 0047	Time cleared: 0230
Dispatcher: 0903	DE LA ROSA, JOHN M	Priority: 0
Disposition: HANDLED BY OVFD		
Details: REPORTED CAR FIRE NEXT TO HOUSE-NJ REGYE362D		

[OFFICERS INVOLVED]		
Officer Number	Officer Name	How
0052	ELDRIDGE, CHRISTIAN J	PRIMARY OFFICER
0903	DE LA ROSA, JOHN M	INIT. CALL-TAKER
0039	OAKLAND VOLUNTEER FIRE DEPARTM	ASSISTING AGENCY
0056	MC DERMOTT, EDWARD R	ASSITING OFFICERS
0029	WALKER, DANA L	SUPERVSR AT SCEN

[VICTIM/COMP/SUSP/OFFENDER]			
Name	Vict/Complt	DOB	Phone
UNKNOWN CALLER	COMPLAINANT	/ /	(000)000-000
[REDACTED]	MVA-VEH OWNER	/ /	60000-0000
[REDACTED]	OAKLAND	NJ	(000)000-000
ORANGE AND ROCKLAND ELECTRIC	ASSISTING AGENCY	/ /	(999)999-999
BERGEN COUNTY ARSON SQUAD-PROS. OFFICE	OBJ NOTIFICATION	/ /	00000-0000
	HACKENSACK	NJ	(000)000-000

[VEHICLES INVOLVED]						
Yr	Make	Model	Color	Plate	St	VIN

[COMMENTS]

REPORTED CAR FIRE IN THE DRIVEWAY NEXT TO THE HOUSE AT [REDACTED] AND [REDACTED] ALONG WITH THE OVFD AND ORANGE AND ROCKLAND ELECTRIC, UNKNOWN CAUSE WHY FIRE STARTED, IT WAS FULLY ENGULFED WHEN OFFICERS ARRIVED, BERGEN COUNTY ARSON SQUAD WAS CALLED BUT DID NOT RESPOND BECAUSE IT DID NOT FIT THEIR CRITERIA, FOR FURTHER INFO SEE OFFICERS REPORT-TAPE 8455
TAPE FOR 104-2225

cc: 9/18/2004

INCIDENT SUPPLEMENTAL REPORT

Time: 6:23PM

POLICE DEPARTMENT
BOROUGH OF OAKLAND
295 RAMAPO VALLEY ROAD NJ 07436-0000
(201)337-6171

CA #: 0136959 Dept No.: [REDACTED] Date Reported: 9/18/2004 Time reported: 0045
Address of occurrence: [REDACTED]
Officer: ELDRIDGE, CHRISTIAN J Date of Report: 9/19/2004

NARRATIVE

WHILE ON PATROL WITHIN THE BOROUGH OF OAKLAND ON 9/18/04 AT APPROXIMATELY 12:45 A.M., I WAS DISPATCHED TO, AND SIMULTANEOUSLY LOCATED ON PATROL, A CAR FIRE AT 553 RT 202. UPON ARRIVAL, I IMMEDIATELY NOTIFIED HQ TO CONTACT THE OVFD AND INFORMED THE DISPATCHER THAT THE VEHICLE WAS FULLY ENGULFED IN THE DRIVEWAY, PARKED NEXT TO THE HOUSE. AFTER CALLING OUT THE VEHICLE REGISTRATION, NJ REG. YE362D TO HQ, I LOCATED THE OWNER OF THE VEHICLE, MICHAEL PESCATORE 553 RT 202 OAKLAND, WHO WAS STANDING JUST INSIDE THE DOORWAY TO HIS RESIDENCE. I ASKED PESCATORE IF THERE WAS ANYONE ELSE IN THE HOUSE AND HE STATED THAT THERE WAS NOT. I INSTRUCTED [REDACTED] TO EVACUATE THE PREMISES AS THE FIRE WAS NEARING THE HOUSE. [REDACTED] WENT BACK INSIDE MOMENTARILY TO GET HIS DOG, THEN WALKED OVER TO HIS NEIGHBOR'S HOUSE.

BY THIS TIME, PTL RYAN O'KEEFE HAD ARRIVED ON SCENE WITH A MEMBER FROM THE FIRE DEPARTMENT. O'KEEFE AND THE FIRE DEPARTMENT MEMBER, JIM VULGARIS, ATTEMPTED TO KNOCK THE FIRE DOWN TEMPORARILY BY USING FIRE EXTINGUISHERS. I WENT TO THE NEXT DOOR NEIGHBORS HOUSE AND INSTRUCTED THEM TO EVACUATE ALSO, AS THE FIRE WAS NEARING THEIR HOUSE.

WHILE AWAITING THE ARRIVAL OF THE FIRE DEPARTMENT, ROCKLAND ELECTRIC WAS NOTIFIED TO RESPOND TO REPAIR POWER LINES THAT WERE DAMAGED DURING THE COURSE OF THE FIRE. I POSITIONED MYSELF IN THE NEIGHBOR'S YARD AT THE CORNER OF RT 202 AND NAVAJO AND BY USING A GARDEN HOSE WAS ABLE TO KEEP THE FIRE OFF OF THE VICTIM'S GARAGE.

AS THE FIRE DEPARTMENT WAS BATTLING THE FIRE, I WAS ABLE TO QUESTION THE VICTIM MOMENTARILY. PESCATORE ADVISED ME THAT HE HAD NOT STARTED HIS 1996 FORD BRONCO FOR APPROXIMATELY TWO WEEKS PRIOR TO TONIGHT. THERE WERE NO KNOWN MECHANICAL PROBLEMS WITH THE VEHICLE, AND TO HIS KNOWLEDGE, THERE IS NO REASON WHY THE VEHICLE SHOULD HAVE CAUGHT FIRE.

WHEN SGT WALKER ARRIVED ON SCENE, I ADVISED HIM OF THE ABOVE AND TOLD HIM THAT THE FIRE, IN MY OPINION, WAS SUSPICIOUS IN NATURE. SGT WALKER CONTACTED THE BERGEN COUNTY ARSON SQUAD AND WAS INFORMED THAT THE FIRE DID NOT MEET THEIR CRITERIA FOR RESPONSE.

AFTER SECURING THE SCENE, ALONG WITH THE OAKLAND VOLUNTEER FIRE DEPARTMENT, I RESUMED PATROL.

Status Unfounded ☐ Bona Fide Case-Cleared ☐ Not Cleared ☐
to be ☐ Follow Up ☐ Follow up ☐
filed ☐ by Detective ☐ Uniform Ptr ☐
Investigating Officer
Page 1 Approved by: [Signature]

Here attached are photo's taken of the vehicle in question. The first photo was taken approximately two months before the incident. Also included are addition photos of my other personally owned Ford Motor Company vehicles. I hope these photos not only show clearly the damage to the Bronco, but also express my personal preference and patronage to your company.

RECEIVED JAN 31 2005

MLW

BEGINNING OF CONTACT
01/29/2006

VOICE OF THE CUSTOMER TRACKING SYSTEM

08.50.09

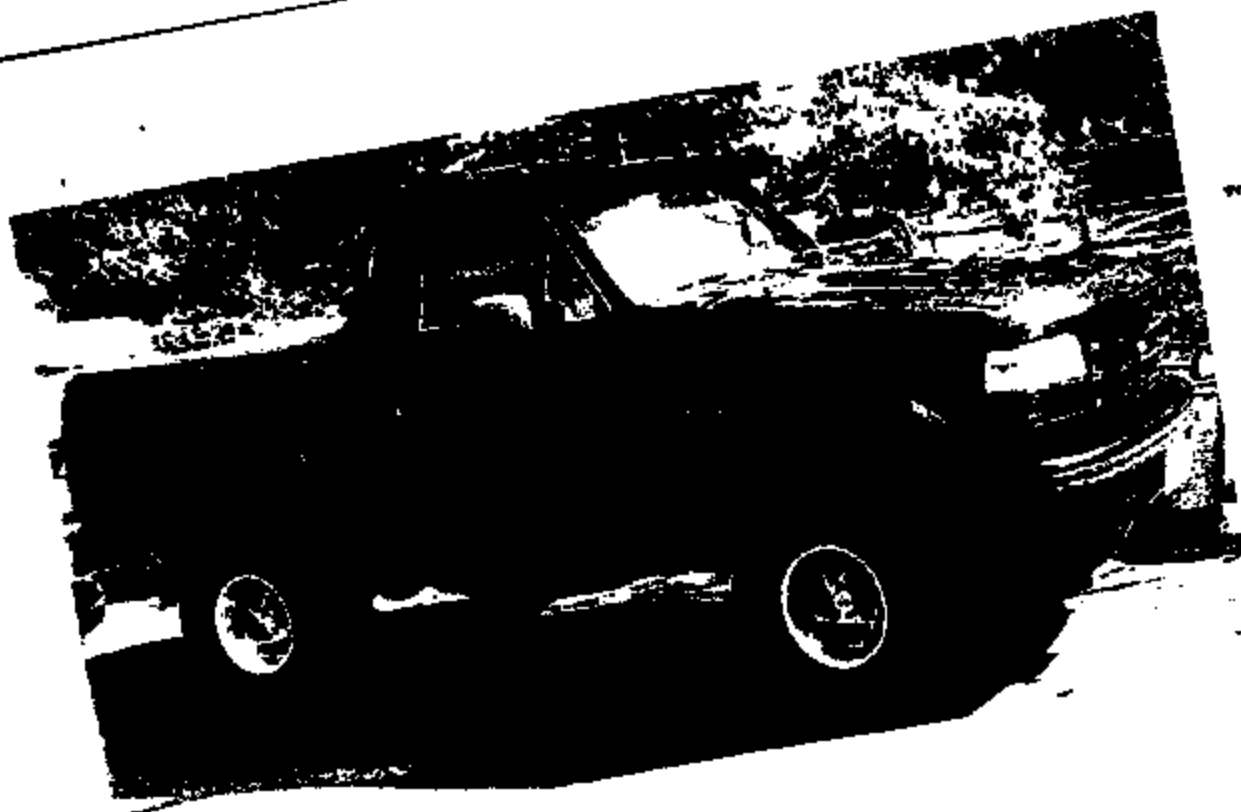
REGION: 13 NEW YORK	OGC ISSUE	CASE NBR: 0569620285
VIN: 1FMEU15H1TL	ZONE: E3	OPENED: 01/28/2005
	ENGINE: H VEH TYPE: T	CLOSED: 01/28/2005
LAST NAME: [REDACTED]		STATUS: CLOSED
TITLE: [REDACTED]		MI: [REDACTED]
ADDRESS: [REDACTED]		
CITY: OAKLAND	FIRST NAME: [REDACTED]	ZIP: [REDACTED]
HOME PHONE: [REDACTED]	STATE: NJ	
MODEL YEAR: 1998	MODEL: BRONCO WAGON	
MILEAGE: 1		
DEALER NAME: WYCKOFF FORD, INC.	SALES CODE: F13157	P & A: 04085
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

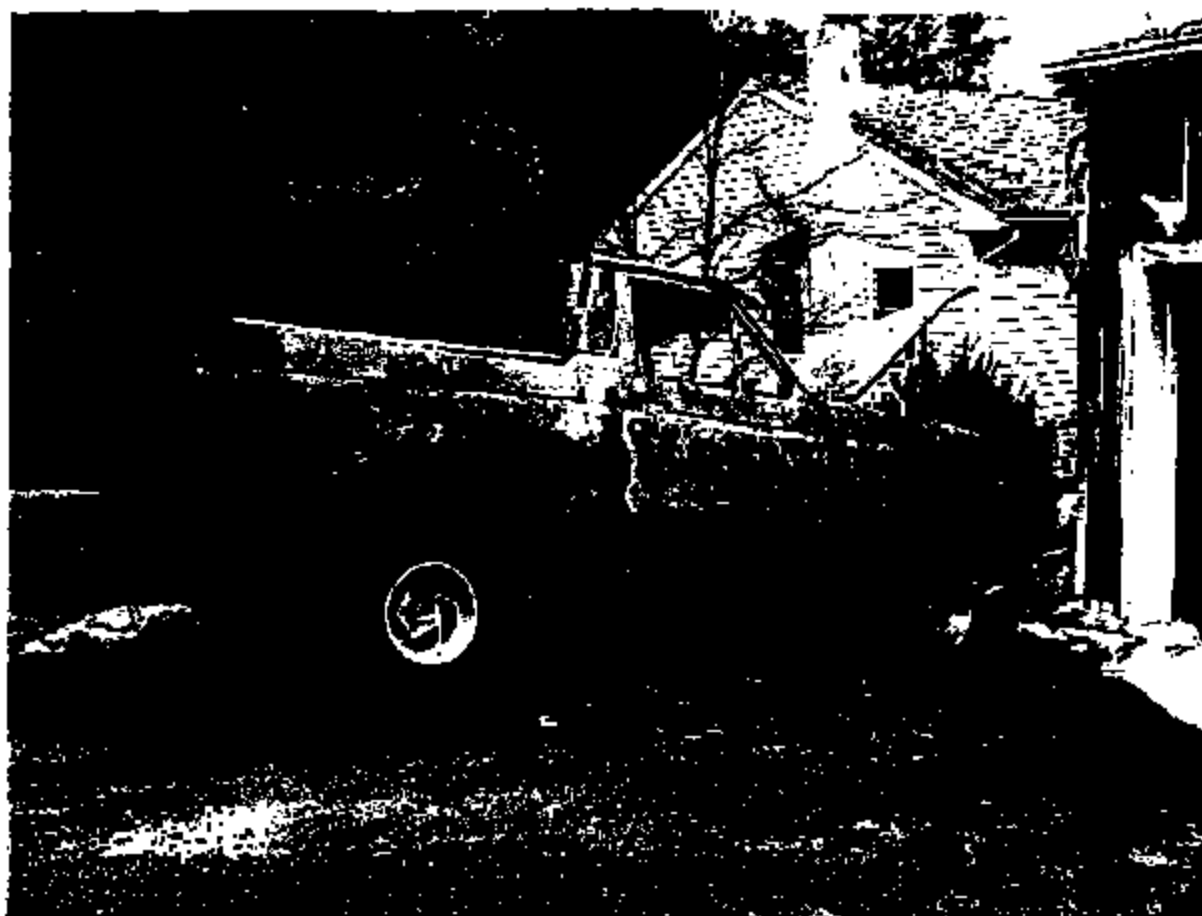
ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 705 - CONTACT ADVANCED TO OGC
DOCUMENT: ANALYST: DDIARIO1 DARLENE DIARIO

DATE: 01/28/2005 TIME: 15.49.21 :
ACTION DATA/COMMENTS:

CUSTOMER SAID: - VEH CAUGHT ON FIRE IN THE MIDDLE OF THE NIGHT ON 09/18/2004- FATHER DON'T KNOW WHERE FIRE ORIGINATED, S USPECTS FIREWALL & THE STEERING AREA. AS PER FIRE DEPT, FIRE ORIGINATED FROM ENGINE COMPARTMENT- VEH HAS BEEN TOTALLED - FIRE REPORT WAS FILED AT OAKLAND POLICE REPORT DEPT, FIRE REPORT # 0136959- REPORT STATED THAT VEH WAS IN THE DRIVEWAY, HAS NOT BEEN USED FOR TWO TO FOUR WEEKS & SUSPICIOUSLY CAUGHT ON FIRE- FIRE CAUSED DAMAGED TO ANOTHER VEH & STRUCTURAL DAMAGES TO SON'S HOME & NEIGHBOR'S HOME- FIRE WAS INTENSE ENOUGH TO BURN DOWN THE ELECTRICAL WIRES GOING TO THE HOUSE, THERE IS VISIBLE FLAME- CLAIM WAS FILED WITH HOME AUTO INSURANCE FOR PROPERTY DAMAGE ONLY, VEH HAS NO FIRE INSURANCE- INSURANCE PAID FOR STRUCTURAL DAMAGES ONLY- VEH WAS NOT RUNNING WHEN THE FIRE OCCURRED- SON PAID HIS DEDUCTIBLE- FATHER HEARD ABOUT THE RECALL ON THE SPEED CONTROL THAT VEHs ARE BEING CAUGHT ON FIRE- NO PERSONAL INJURIES- INSURANCE COMPANY REQUESTED FORD TO RESPOND & THEY DID NOT RESPOND- FIRE DEPT REQUESTED ARSON SQUAD TO INVESTIGATE WHICH THEY DID NOT AS THEY FELT SITUATION DID NOT MEET THEIR MONETARY CRITERIA- FATHER WANTS TO FILE A CLAIM FOR THE VALUE OF THE VEH & ITEMS CONNECTED WITH THE FIREDEALER SAID: WYCKOFF FORD, INC. 395 FRANKLIN AVENUE WYCKOFF, NJ 07481 PHONE: (201) 891-4445 CRC ADVISE D: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 9-5 BUSINESS DAYS.

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JAN 31 2005
OFFICE OF THE
GENERAL COUNSEL





EA05-085-LC-10248

2/5/05



EA05-005-LC-10241

2/5/05



EA85-005-LC-10242

2/5/05



ERG5-005-LC-10243

2/5/05



ER05-005-LC-10244

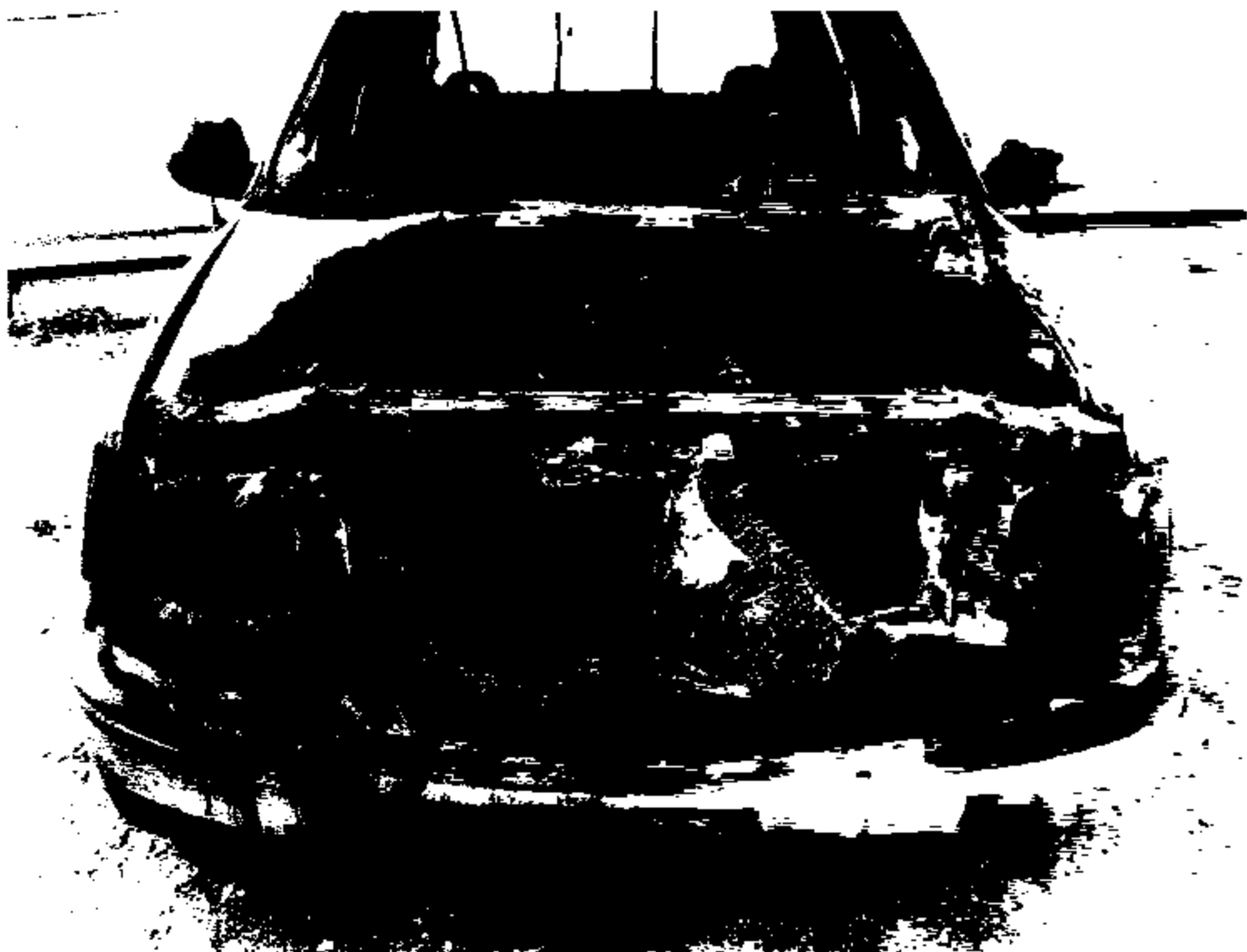
2/5/05



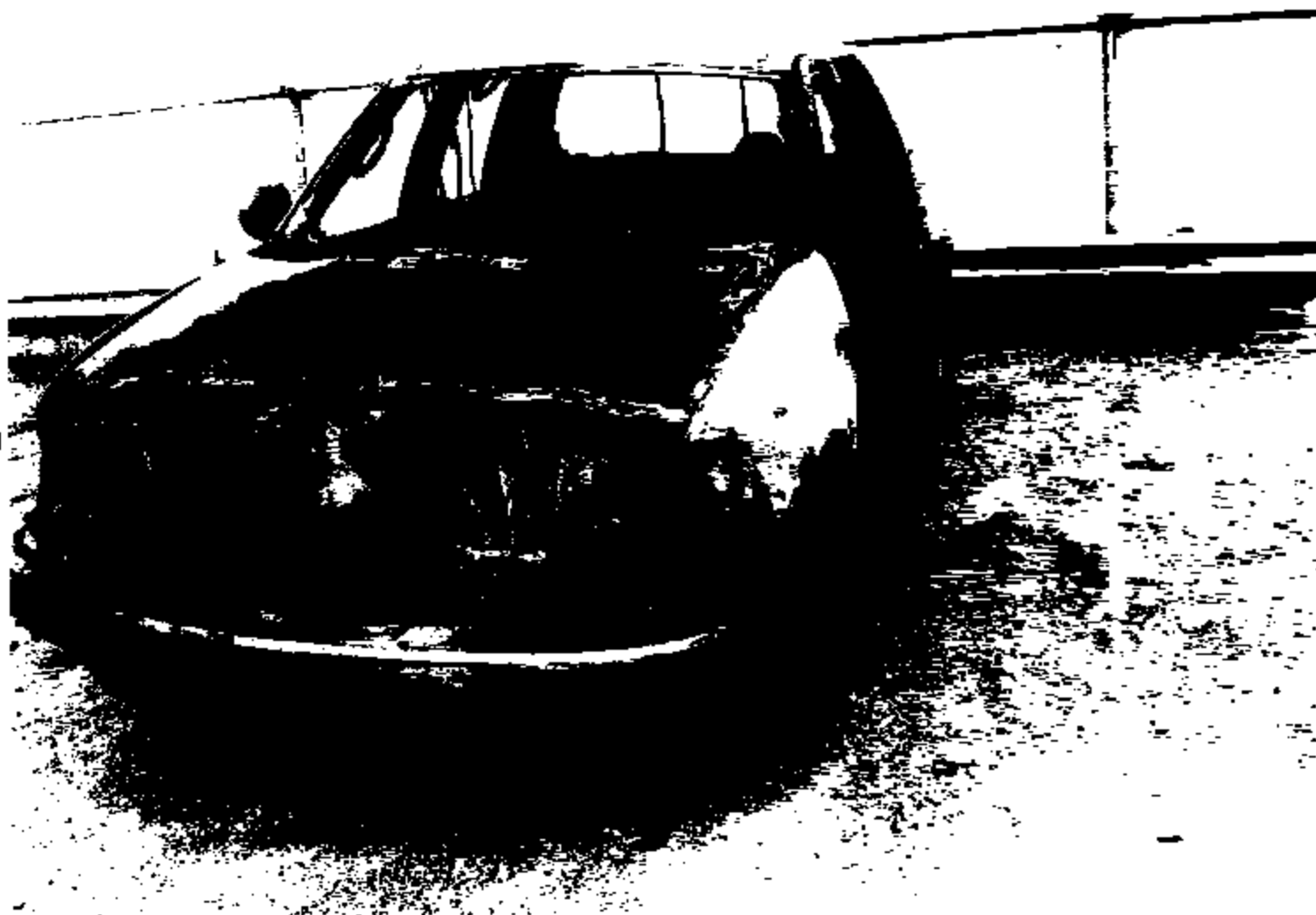
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ERG5-885-LC-8288



EP85-085-LC-8289



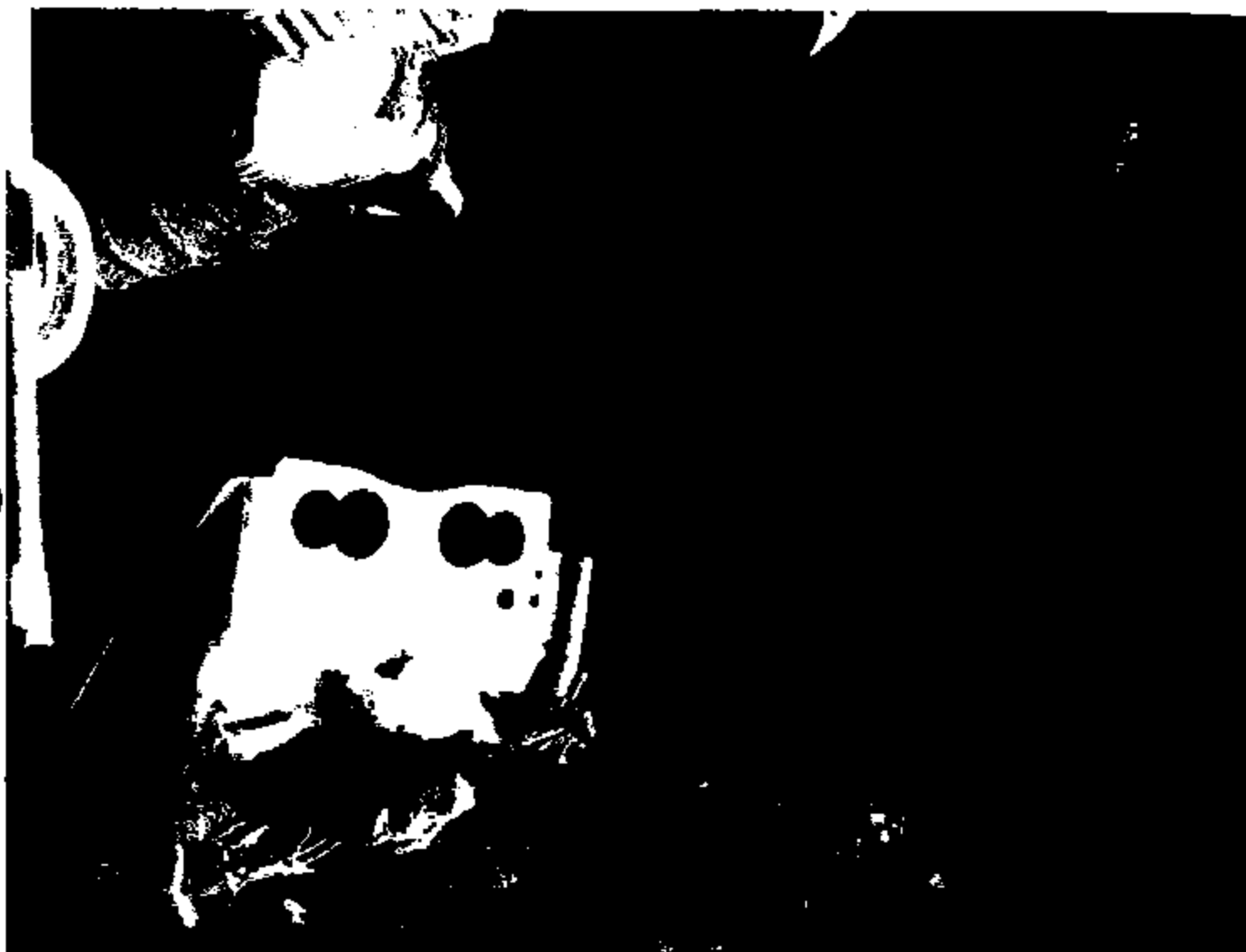
EP05-095-LC-0290



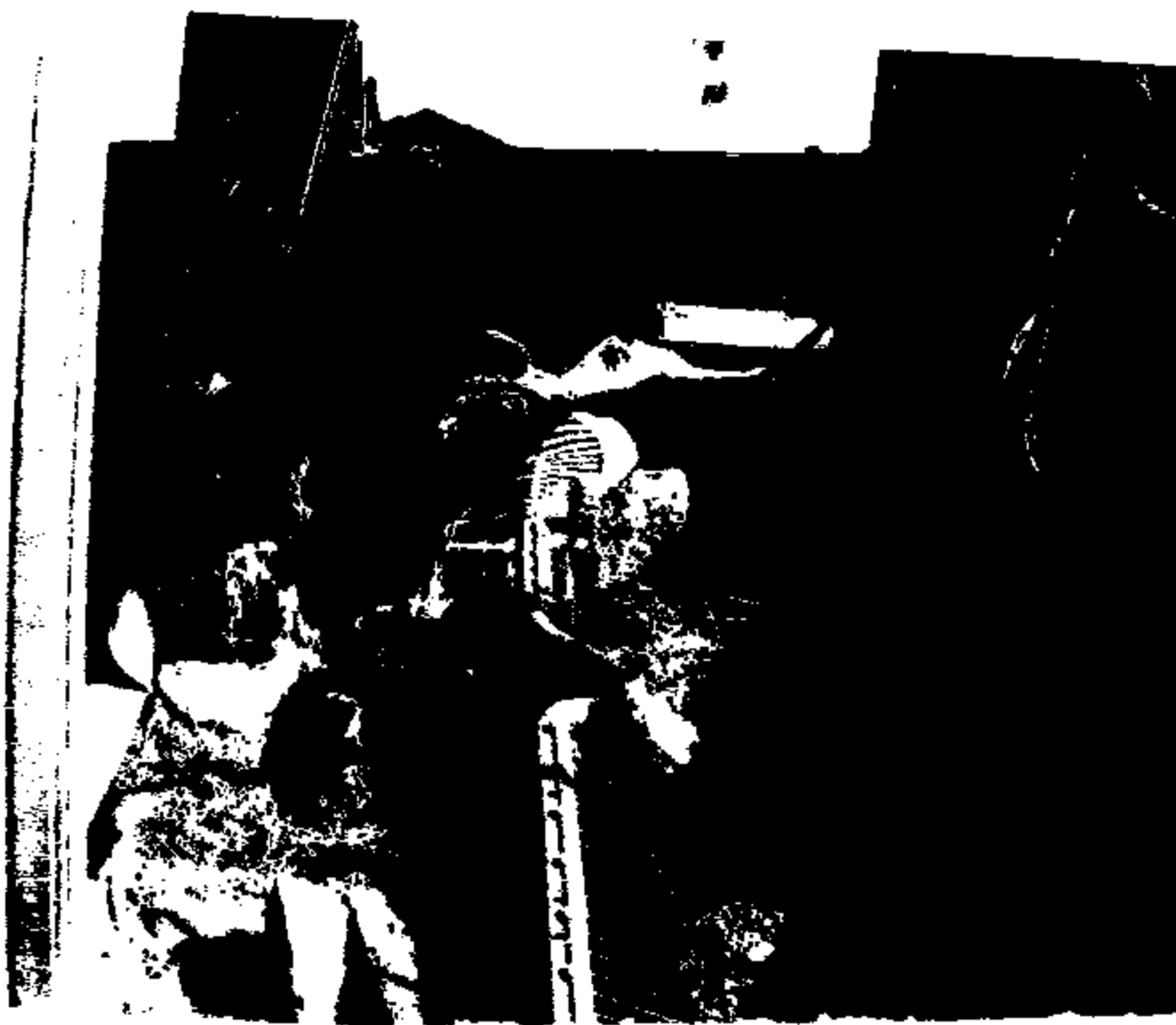
ERSC-005-LC-0201



ER05-005-LC-8292



2025-005-LO-0293



All Action Details for Issue

Print

VIN: 1FTRW07WXX1K Year: 2001 Model: F-SERIES Case: 442100385
Name: [REDACTED] Owner Status: Subsequent WSD: 2000-06-26
Symptom Desc: FIRE/SMOKE VISIBLE FLAME Primary Phone: [REDACTED]
Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT Secondary Phone: [REDACTED]
Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CB-IT MAY TAKE 7 DAYS FOR CONSUMER AFFAIRS TO BEGIN INVESTIGATE
Dealer: 06947 LONE STAR FORD Origin Desc: US CONCERN CASE BASE
Odometer: 78000 MI Comm Type: PHONE
Analyst Name: HYLTON ROSEMARIE Analyst: RHYLTON2
Action Date: 02/14/2005 Action Time: 15.16.00.235 Action Data: No

Caller Information If Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
THEODORE		PEREZ		FRIEND

Comments CUSTOMER SAID: -THE TRUCK WAS BURNT UP-WHEN HE SAW HIS TRUCK, IT WAS ALREADY ENGULFED IN FLAMES ALL OVER -HE LOST \$5000 OF ITEMS THAT WERE IN THE TRUCK-HE IS A BUILDER AND HE LOST SOME BLUEPRINTS AND OTHER MATERIALS-WHAT WILL FORD MOTOR COMPANY DO ABOUT THIS BESIDES ADDRESSING THE ISSUE OF THE TRUCK?-THE INSURANCE COMPANY TOWED THE TRUCK ON SATURDAY-HE CALLED LAST WEEK AND IS STILL WAITING TO HEAR FROM THE LEGAL DEPT WITHIN 2 BUSINESS DAYS -HE HAS NOT HEARD ANYTHING FROM FORD LEGAL DEPT-DEALER SAID: -NONE LONE STAR FORD INC8477 NORTH FREEWAY-HOUSTON, TX 77037 TEL: (281) 931-3300CRC ADVISED: THANK YOU FOR CONTACTING US IN RELATION TO YOUR ONGOING CASE. CONSUMER AFFAIRS INVESTIGATIONS MAY TAKE UP TO 7 DAYS TO INITIATE. LET ME ASSURE YOU THAT THIS TYPE OF SITUATION IS A HIGH PRIORITY FOR FORD MOTOR COMPANY. I HAVE VERIFIED YOUR CONTACT INFORMATION TO ENSURE WE CAN CONTACT YOU WHEN FURTHER INFORMATION IS AVAILABLE OR REQUIRED.

E003-005-1C-0285

All Action Details for Issue

Print

VIN: 1ETR00740X1K [REDACTED] Year: 2001 Model: F-SERIES Case: 442100385
Name: [REDACTED] Owner Status: Subsequent WSD: 2000-06-29
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED Primary Phone: [REDACTED]
Reason Desc: RECALL/ONP - VEHICLE INVOLVEMENT Secondary Phone: [REDACTED]
Issue Type: 03 CONCERN Issue Status: CLOSED
Initial Customer Contact: 02/08/2005

Action: ADVISE CUST OF FSA/CSP; DOCUMENT CAMPAIGN NUMBER
Dealer: 06947 LONE STAR FORD Origin Desc: US INQUIRY CASE BASE
Odometer: 78000 MI Comm Type: PHONE
Analyst Name: Analyst: DVALENCI
Action Date: 02/07/2005 Action Time: 12:22:01.130 Action Data: Yes

Comments CUSTOMER SAID: -NONEDEALER SAID: -NONECRIC ADVISED: PLEASE ADVISE THE CUSTOMER OF THE INFORMATION FOUND IN THE CUSTOMER LETTER OR THE SEARCH ENGINE Q&A. PLEASE DOCUMENT ANY INFORMATION YOU PROVIDE TO THE CUSTOMER. REASON FOR THIS RECALL-THE SPEED CONTROL DEACTIVATION SWITCH MAY, UNDER CERTAIN CONDITIONS, OVERHEAT, SMOKE, OR BURN.-ADVISED CUST AS PER SPANISH LANGUAGE DOCUMENTS PROVIDED BY TL AND LCSR IN THE SPANISH DEPARTMENT FOR 01S24

Data Element Name	Data Value
FSA/CSP CAMPAIGN NUMBER	01S24
FSA/CSP CAMPAIGN NUMBER	05S28

Action: CUSTOMER REFUSES TO HAVE WORK DONE
Dealer: 06947 LONE STAR FORD Origin Desc: DEALER
Odometer: 78000 MI Comm Type: PHONE
Analyst Name: JEFF STAPP Analyst: J-STAPP
Action Date: 02/08/2005 Action Time: 13:53:54.817 Action Data: No

Comments THE CUSTOMER WAS CONTACTED AND SHARED WITH THE DEALER THAT THEY WOULD BRING THE VEHICLE IN FOR THE RECALL TO BE COMPLETED.

E905-005-LC-0205

All Action Details for Issue

Print

VIN: 1FTFW07W1K [REDACTED] Year: 2001 Model: F-SERIES Case: 442100385
 Num [REDACTED] Owner Status: Subsequent WSD: 2000-06-26
 Symptom Desc: FIRE/SMOKE SCORCHED/BURNT PASSENGER AREA Primary Phone [REDACTED]
 Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS - FIRE
 Dealer: 06947 LONE STAR FORD Origin Desc: US CONCERN CASE BASE
 Odometer: 78000 MI Comm Type: PHONE
 Analyst Name: Analyst: DVALENCI
 Action Date: 02/07/2005 Action Time: 12.16.49.531 Action Data: No

Comments CUSTOMER SAID: -ON FRIDAY MY VEH CAUGHT ON FIRE WHILE PARKED IN MY SHOP-I HAD A FORD F-150 2001 WITH 78,000 MILES -THERE IS A POLICE REPORT # 050156-V, THAT REPORT WILL BE READY TODAY AND THE OFFICER NUMBER IS 713-865-8000 -THERE WERE NO INJURIES -THE VEH IS A TOTAL LOSS -THERE WAS NO DAMAGE TO ANY PROPERTIES OR ANYTHING- CONTACTED MY INSURANCE COMPANY ON FRIDAY, THEY WILL CONTACT ME TODAY OR TOMORROW- I DO NOT KNOW WHAT THE INSURANCE COMPANY WILL COVER -I AM A CONTRACTOR AND I LOST THE LIST OF ALL THE PEOPLE THAT OWE ME MONEY AND THE JOBS THAT I NEED TO DO NEXT, I ALSO LOST THE DRAWS FOR THE NEW HOUSES I WAS GOING TO BE MAKING AS ALL THE DOCUMENTS WERE IN THE VEH-I AM NOT HAPPY ABOUT ALL THE DOCUMENTS THAT I LOST AND I NEED A VEH TO DRIVE-I WOULD LIKE TO HAVE AN SPANISH PERSON TO CONTACT ME-DEALER SAID: -LONE STAR FORD INC 8477 NORTH FREEWAY HOUSTON, TX -NONECRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT -CUST WANTS A SPANISH SPEAKING PERSON TO CONTACT HIM

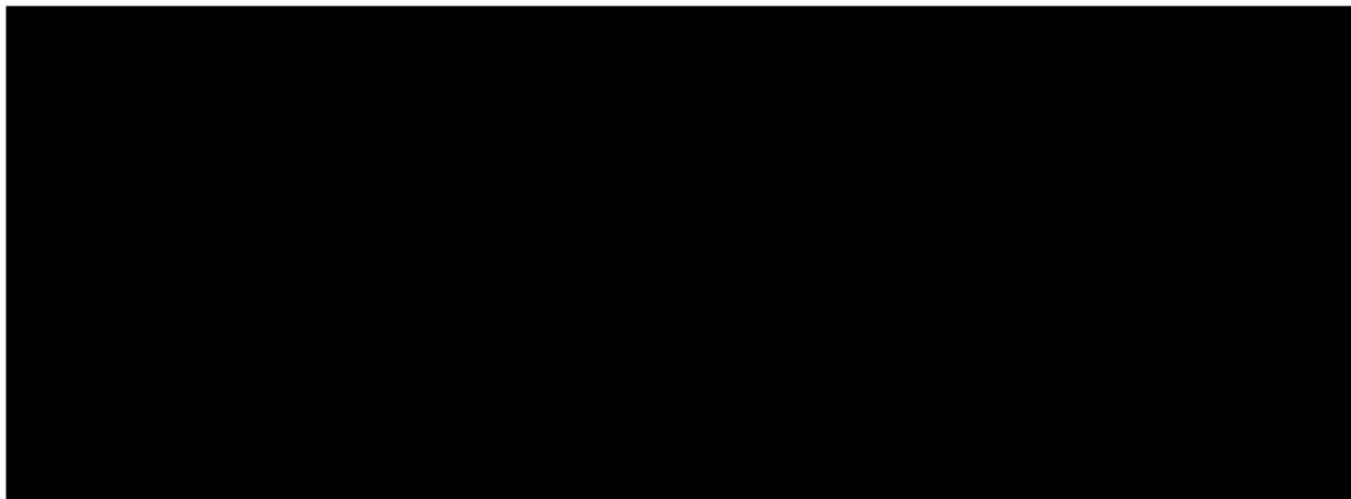
Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
 Dealer: 06947 LONE STAR FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 78000 MI Comm Type: MAIL
 Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
 NEARON (L.C.)
 Action Date: 02/08/2005 Action Time: 10.05.52.761 Action Data: No

Comments LPA WILL SEND INSURANCE ALREADY INVOLVED LETTER. NO FURTHER ACTION.

Action: REFER TO INSURANCE CARRIER - INSURANCE COMPANY ALREADY INVOLVED
 Dealer: 06947 LONE STAR FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 78000 MI Comm Type: MAIL
 Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
 NEARON (L.C.)
 Action Date: 02/08/2005 Action Time: 10.08.12.480 Action Data: No

Comments LPA WILL SEND INSURANCE ALREADY INVOLVED LETTER. NO FURTHER ACTION.

E025-005-LC-02297



NUMBER 05-L-2100 DMC

27TH JUDICIAL DISTRICT COURT

VERSUS

PARISH OF ST. LANDRY

FORD MOTOR COMPANY

STATE OF LOUISIANA

PETITION

NOW INTO COURT, through undersigned counsel, come plaintiffs, [REDACTED] and [REDACTED] persons of the full age of majority domiciled in St. Landry Parish, Louisiana; STATE FARM FIRE AND CASUALTY COMPANY AND STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, foreign insurers, authorized to do and doing business in the State of Louisiana, who, with respect, represent the following:

1.

Named defendant herein is FORD MOTOR COMPANY, a foreign corporation, authorized to do and doing business in the State of Louisiana, who is indebted unto plaintiffs, for the following, to wit:

2.

At all times hereto, [REDACTED] and [REDACTED] were the owners of a 1995 Ford F150 pickup truck, identified by Vehicle Identification Number is 1FTEF15N8SN [REDACTED] (hereinafter referred to as the "[REDACTED] vehicle").

3.

On or about October 12, 2004, while the [REDACTED] vehicle was parked under the carport at the [REDACTED] residence, a fire occurred in the 1995 Ford F150 causing substantial damage to the vehicle and the residence.

4.

The fire originated in the engine compartment of the 1995 Ford F150 and was caused by a defect in the speed control deactivation switch, the electrical system, and/or other defects within the 1995 Ford F150.

5.

The 1995 Ford F150 was designed, manufactured, assembled and sold by [REDACTED] Ford Motor Company.

6.

Defendant, Ford Motor Company, is liable unto plaintiff for the following acts of negligence and/or fault:

- A. Manufacturing, assembling, marketing and/or selling a product which was unreasonably dangerous in construction or composition;
- B. Manufacturing, assembling, marketing and/or selling a product which is unreasonably dangerous in design;
- C. Manufacturing, assembling, marketing and/or selling a product which is unreasonably dangerous because an adequate warning about the product was not provided; and
- D. Failure to adequately warn users of the risks/dangers of the product subsequent to acquiring such knowledge.

7.

At all times pertinent hereto, State Farm Mutual Automobile Insurance Company insured the vehicle owned by [REDACTED] and provided coverage for the damages sustained thereto.

8.

Pursuant to the terms of its insurance policy and as a result of the fire, State Farm Mutual Automobile Insurance Company paid to or on behalf of its insureds, [REDACTED] the sum of FIVE THOUSAND EIGHT HUNDRED SEVENTY-NINE AND 68/100 (\$5,879.68) DOLLARS.

9.

At all times pertinent hereto, State Farm Fire and Casualty Company insured the residence owned by [REDACTED] and provided coverage for the damages sustained thereto.

10.

Pursuant to the terms of its insurance policy and as a result of the fire, State Farm Fire and Casualty Company paid to or on behalf of its insureds, [REDACTED] the sum of ONE HUNDRED THIRTY FOUR THOUSAND SEVEN HUNDRED THREE AND 46/100 (\$134,703.46) DOLLARS to date.

11.

Petitioners, State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, are subrogated, legally, conventionally, and by the terms of the policy to the rights of [REDACTED] against defendant, Ford Motor Company, to the extent of payments made herein to or on behalf of [REDACTED]

12.

The [redacted] home was completely destroyed in the fire [redacted] are entitled to the fair market value of her home.

13.

[redacted] have suffered the loss of a multitude of items with tremendous sentimental value and should be compensated for that loss in an amount to be determined at trial.

14.

As a result of the negligence of defendants, petitioners, [redacted] suffered damages, including, but not limited to, the following, to-wit:

- A. Mental pain and suffering;
- B. Relocation expenses and out of pocket expenses;
- C. Loss of wages;
- D. Inconvenience;
- E. Uninsured or underinsured property loss;
- F. Other damages which shall be shown at the trial on the merits hereof.


15.

Despite amicable demand, defendant has refused to reimburse plaintiffs for their loss.

WHEREFORE, plaintiffs pray that after due proceedings are had herein, there be judgment in favor of plaintiffs [redacted] State Farm Fire and Casualty Company, and State Farm Mutual Automobile Insurance Company, and against defendant, Ford Motor Company, for the sum of all damages proven at trial, together with legal interest from date of sale, attorneys' fees, and for all costs of these proceedings. Plaintiff further prays for all general and equitable relief to which it may be entitled.

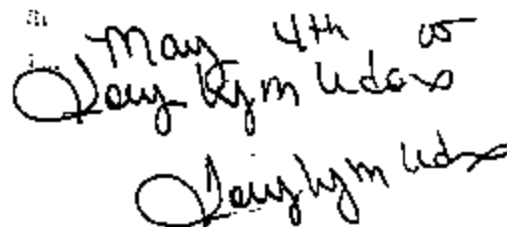
Respectfully submitted:

HANNAH COLVIN & PIPES
2051 Silverside Drive, Suite 260
Baton, Rouge, LA 70808
Telephone: (225) 766-8240

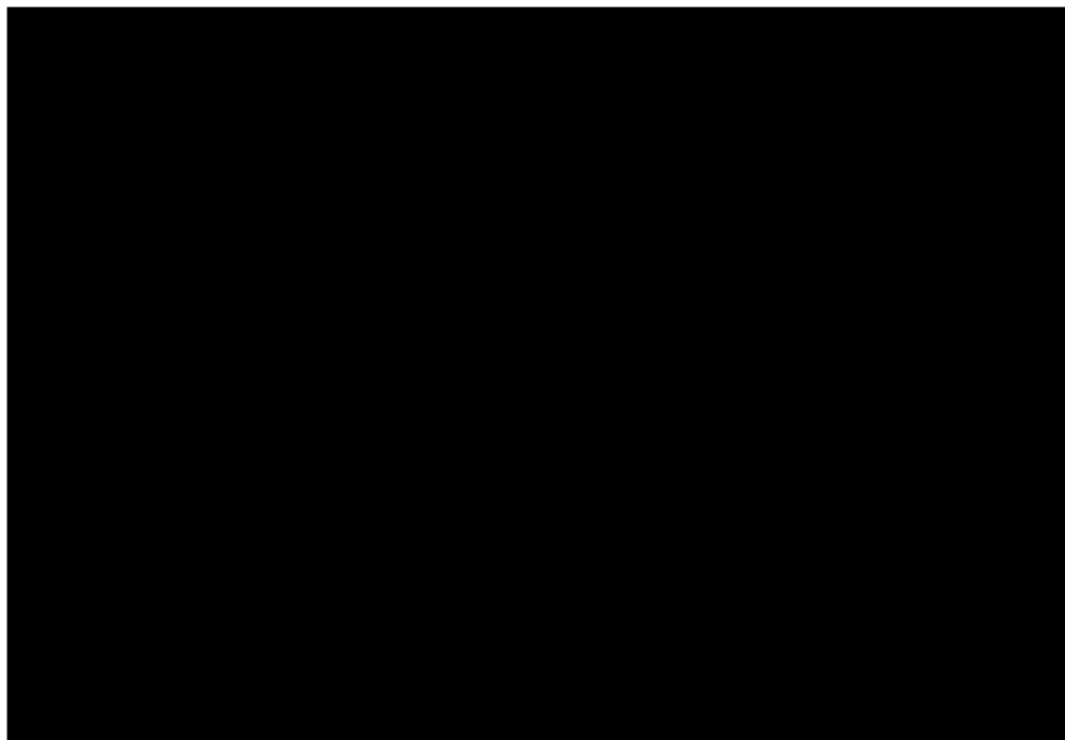
By 
W. RANSOM PIPES (#17748)
JUDSON G. BANKS (#27369)

PLEASE SERVE:

Ford Motor Company
through its agent for service
C. T. Corporation Systems
8550 United Plaza Blvd
Baton Rouge, LA 70808

By 
May 4th 05
Day Lynn Woods
Day Lynn Woods

ERB-000-10-0300





- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company
- Criterion Insurance Agency, Inc.
(Colonial County Mutual Ins.)

1-800-841-3000

4201 Spring Valley Road, Dallas TX 75244-3694

CUSTOMER
RELATIONSHIP
CENTER

2005 FEB 22 11:03

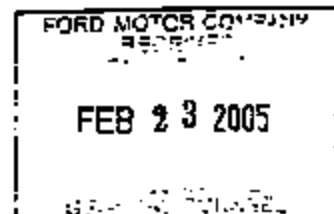
February 14, 2005

Ford Motor Credit
Consumer Affairs Department
A@MD - 3NE-B
P.O. Box 6248
Dearborn, MI 48126

RECEIVED

FEB 22 2005

Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 11/23/2004
VIN: 1FMZU84P1Y2 [REDACTED]
Year/Make/Model: 2000 FORD Explorer
Damage: Fire - Repaired



GEICO Amount	\$7,602.15
Less Salvage Recovery	None
Rental	725.00
Insured Deductible	None
Total Subrogation Amount	\$8,327.15

To Whom It May Concern:

We believe this claim was caused by the electrical problem in Ford vehicles detailed in your recall. This loss occurred because mechanical/manufacturer failure.

This letter will serve as our notice of our payment recovery claim and constitutes a sincere effort to settle this claim as required by conditions precedent to arbitration as stated by the Automobile and Property Subrogation Arbitration Agreement.

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

Sincerely,

Ruby Campbell
Payment Recovery Examiner
800-841-5432 ext. 1642



LABORATORY NUMBER 031073

Discretionary
May 11, 2004
Colorado CO

ENGINEERING ANALYSIS IS REQUESTED BY:

California Casualty Insurance
1650 Telstar Drive
Colorado Springs, CO 80920

Attention: Jim Rasmus

Reference:



Date of Incident:

November 17, 2003

File No.:

104-1306029-09-02

Subject:

Vehicle Fire

May 3, 2004

Laboratory Number: 031073

Reference: [REDACTED]

Date of Incident: November 17, 2003

ENGINEERING ANALYSIS

INTRODUCTION

On December 3, 2003 an investigation was initiated in regards to fire in an engine compartment of a Ford Explorer. The fire occurred on November 17, 2003 on [REDACTED] in Tehachapi, California. According to the insured, [REDACTED] he was driving over the Tehachapi Grade at the time that he witnessed smoke coming from his engine compartment. He stated that he was traveling approximately 60 to 65 miles per hour and the only weight load to his vehicle was a passenger and two suitcases. He further stated that some days prior to this trip he had taken his vehicle to a Ford dealership for maintenance and service. He indicated that the overdrive switch for his transmission was operating erratically. This fire was analyzed based upon an inspection of the subject vehicle and an interview of the driver. The purpose of this investigation was to determine the cause and origin of fire.

VEHICLE INSPECTION

Vehicle identification:

Year, Make, Model: 1998, Ford, Explorer

Color: Charcoal Gray

0005-005-LC-10212

Transmission: 3 Speed Automatic w/Overdrive

Engine: 4 L V-6/DOHC EFI

V IN: 1FMZU32EOWZ [REDACTED]

License plate [REDACTED]

Mileage: 57,479 Miles

The vehicle was inspected on December 4, 2003 that the Co-Parts facility located in Bakersfield, California. The subject Ford Explorer is shown in Figure 1. The rear of the vehicle is shown in Figure 2. The fire damage observed in this vehicle was confined to the engine compartment as shown in Figure 3. The driver side of the engine is shown in the foreground of Figure 4. This side of the engine compartment was minimally fire and heat damaged. The passenger side of the engine is shown in Figure 5. This portion of the engine and engine compartment were observed to exhibit the most fire and heat damage. The fire and heat damage appeared to be centrally located about the transmission dipstick as shown in Figure 6.

The underside of the hood liner in the area above this dipstick appeared to be saturated with transmission fluid leaving a residue marking pattern as shown in Figure 7. The dipstick of the transmission was removed and its fluid condition and level was examined. The fluid level on the transmission dipstick is shown in Figure 8. The fluid appeared to be low, discolored and exhibited an acrid odor.

The underside of the transmission did not exhibit signs of fire damage as shown in Figure 9. There was evidence of fluid spillage underneath the vehicle and into the right front wheel well as shown in Figure 10 and Figure 11, respectively.



The overdrive button shown in Figure 12 was tested for functionality. During such testing it was observed that the overdrive light on the dashboard could go on and off with slight pressure applied to the button. During such operation the overdrive button felt to have a mechanical detent within it. The dash mounted overdrive light could be turned on and off without positively engaging the button detent.

ANALYSIS

Based upon the examination of the subject vehicle it has been determined that the cause of the fire was an overflow of transmission fluid from its dipstick. This fluid was ignited by the heat of the exhaust manifold which was located below the dipstick. This ignition is supported by the observation that the heat and fire patterns are most intense surrounding the dipstick and by the evidence of transmission fluid spray to the hood undersurface, directly above the transmission dipstick. Based on [REDACTED] statements the vehicle was climbing a grade at the time the fire occurred. This was confirmed by examination of the typography maps for [REDACTED] in the area between Bakersfield and Tehachapi. The road in this area does exhibit a steady grade. The climbing of the grade would have put greater load on the engine and allowed the temperatures of the exhaust manifold to increase. The climbing of the grade would also have put a greater load on the transmission causing it to increase in temperature.

It has been confirmed that the overdrive button did not function properly in that it could be engaged and disengaged inadvertently, without engaging its mechanical detent. This may have allowed the driver to have inadvertently switched the transmission in and out of overdrive while climbing the grade. Driving in overdrive over the grade may have put a greater load onto the engine and transmission and allowed for greater heat

generation. As the driver indicated that just prior to observing smoke emanating from his engine compartment he heard a thunk-like sound in the transmission, there may have been mechanical damage within the transmission prior to the fire.

The possible causes that are cited for the overheating of the transmission and expulsion of transmission fluid onto the engine exhaust manifold are either low or over filling of the transmission fluid at the time of service and/or a failure of the transmission.

CONCLUSION

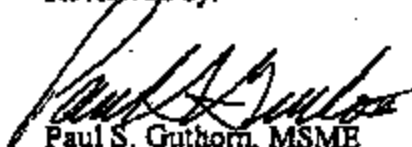
The cause of the fire was expulsion of transmission fluid onto the engine exhaust manifold. The transmission fluid would have been expelled from the transmission fluid dipstick either because of under or over filling of the transmission when it was last serviced and/or a failure of the transmission.

Respectfully submitted,



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Reviewed by:



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Figure

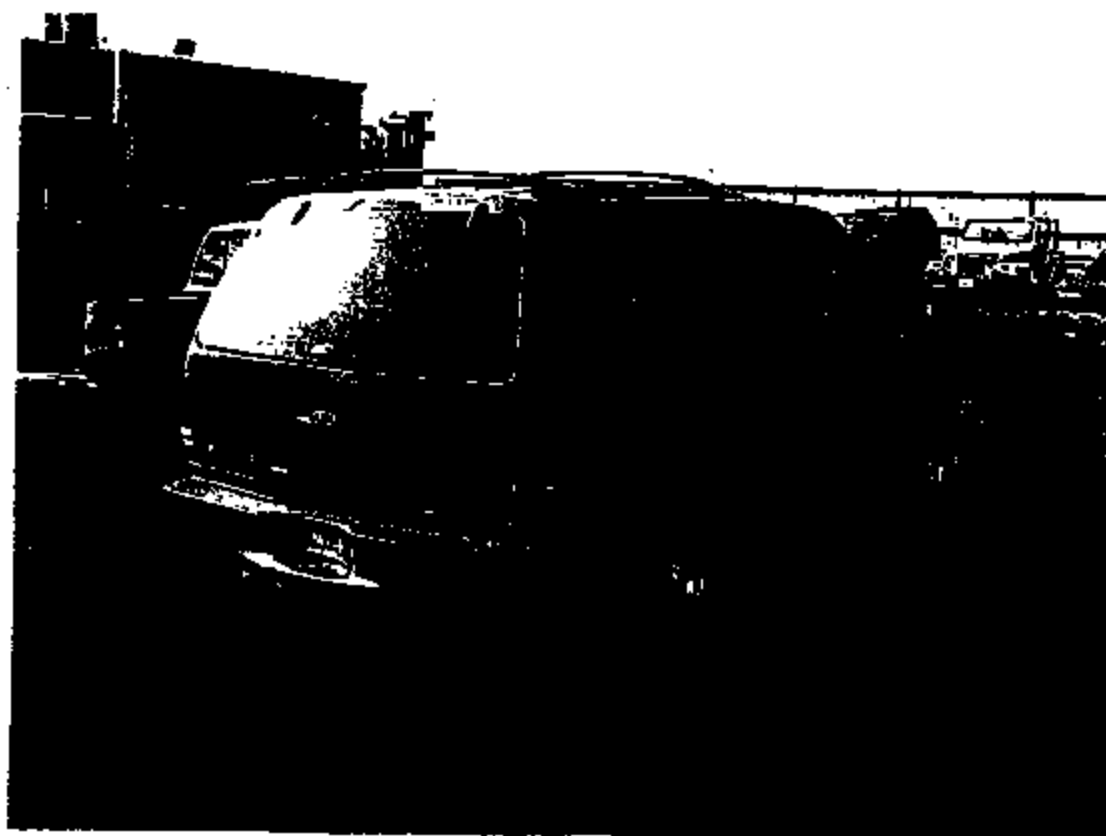


Figure 2



Figure 3

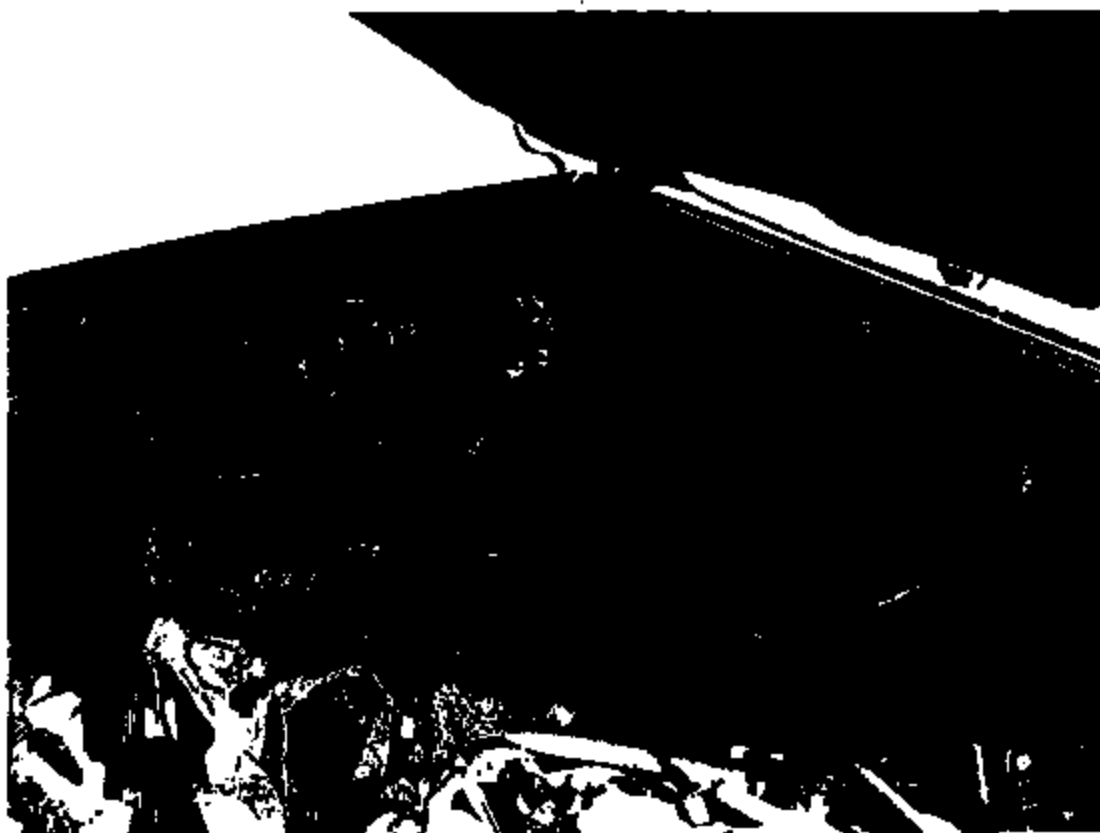


Figure 4



Figure 5



Figure 6



Figure 7



Figure 8



Figure 9

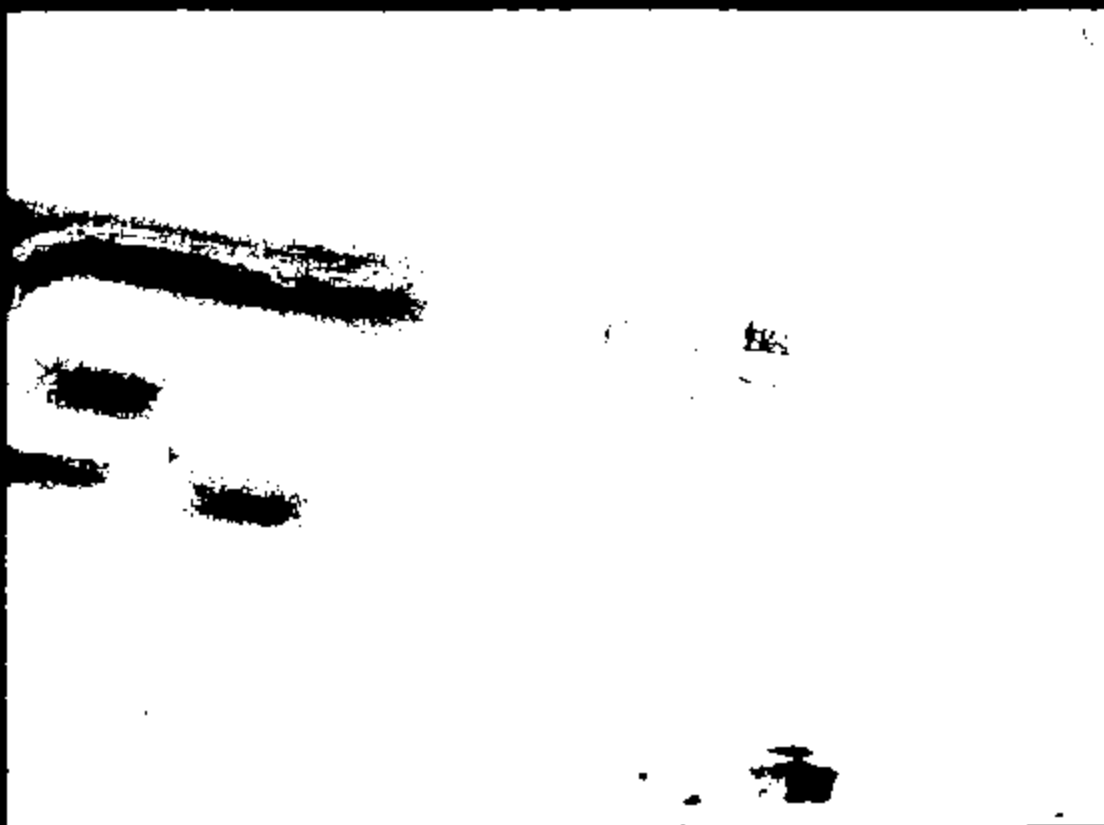


Figure 10



Figure 11

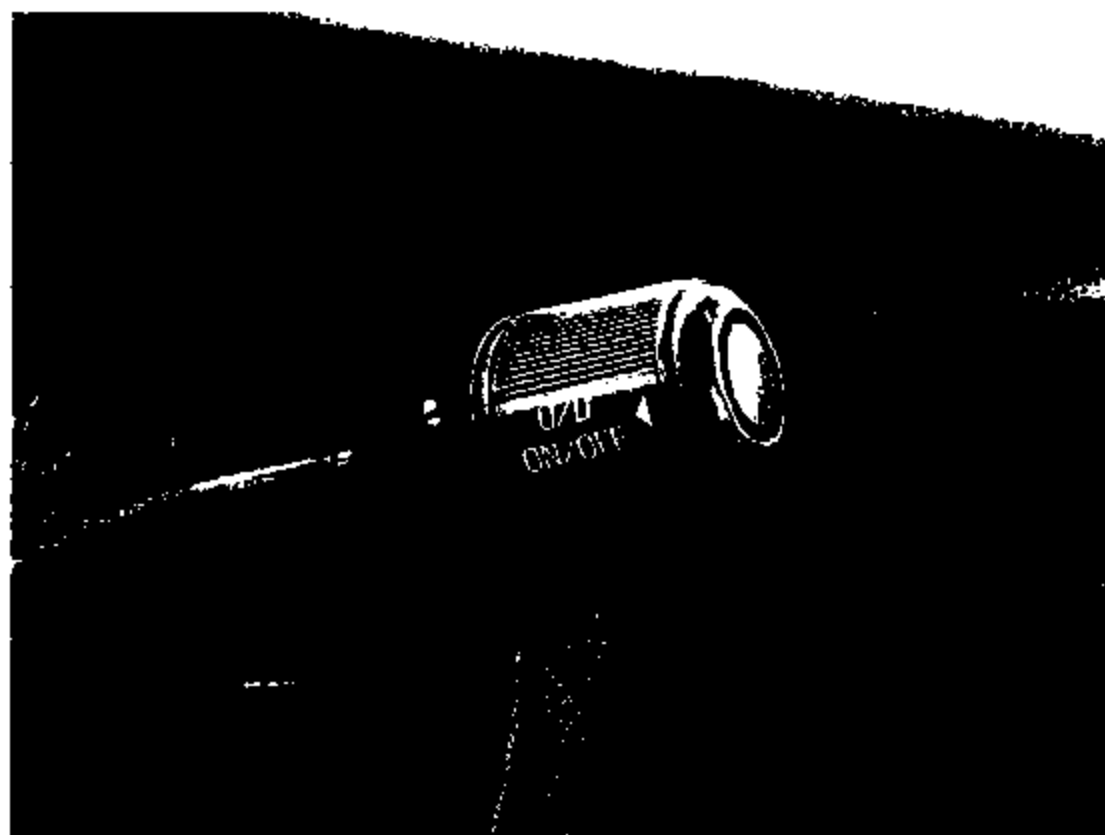
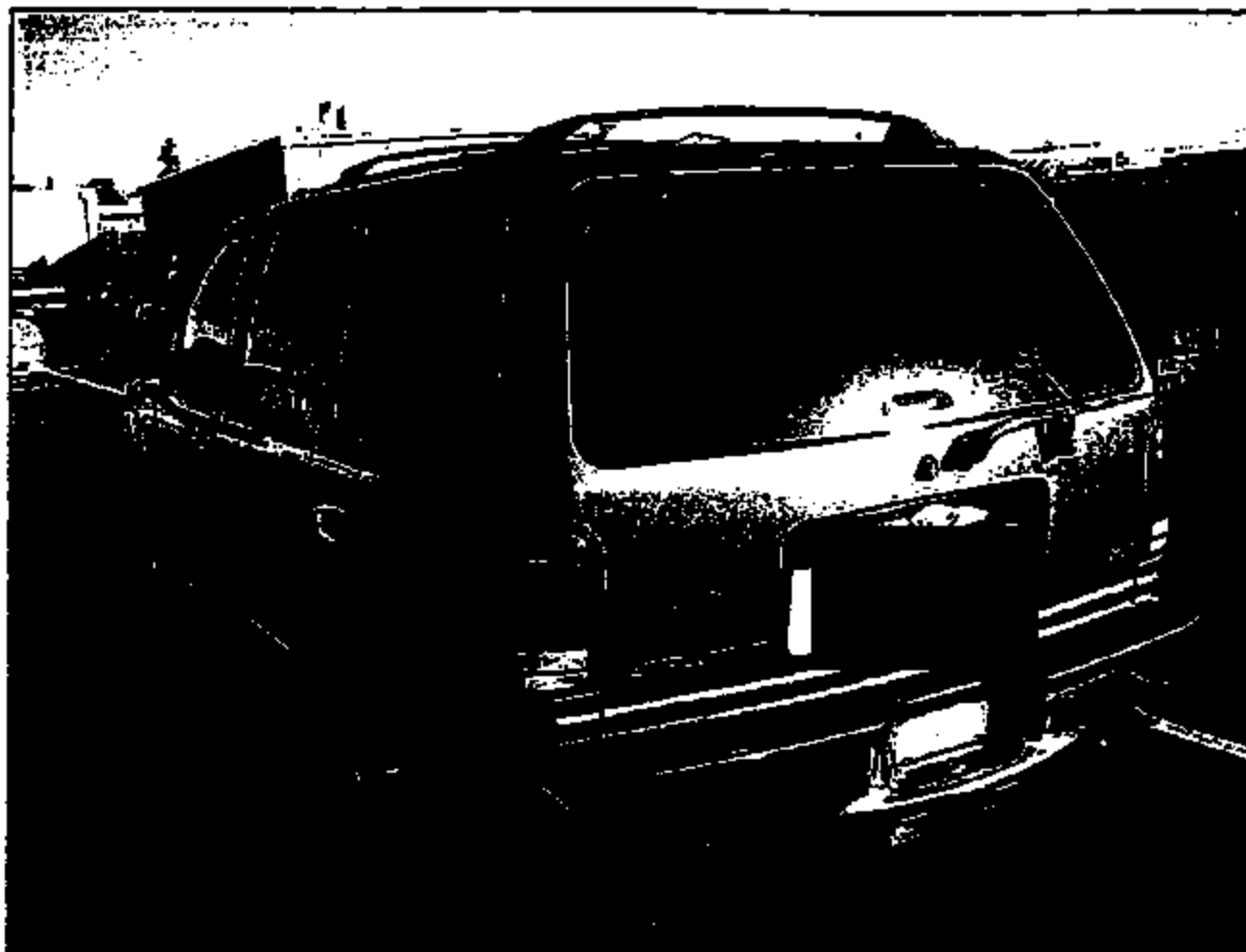


Figure 12

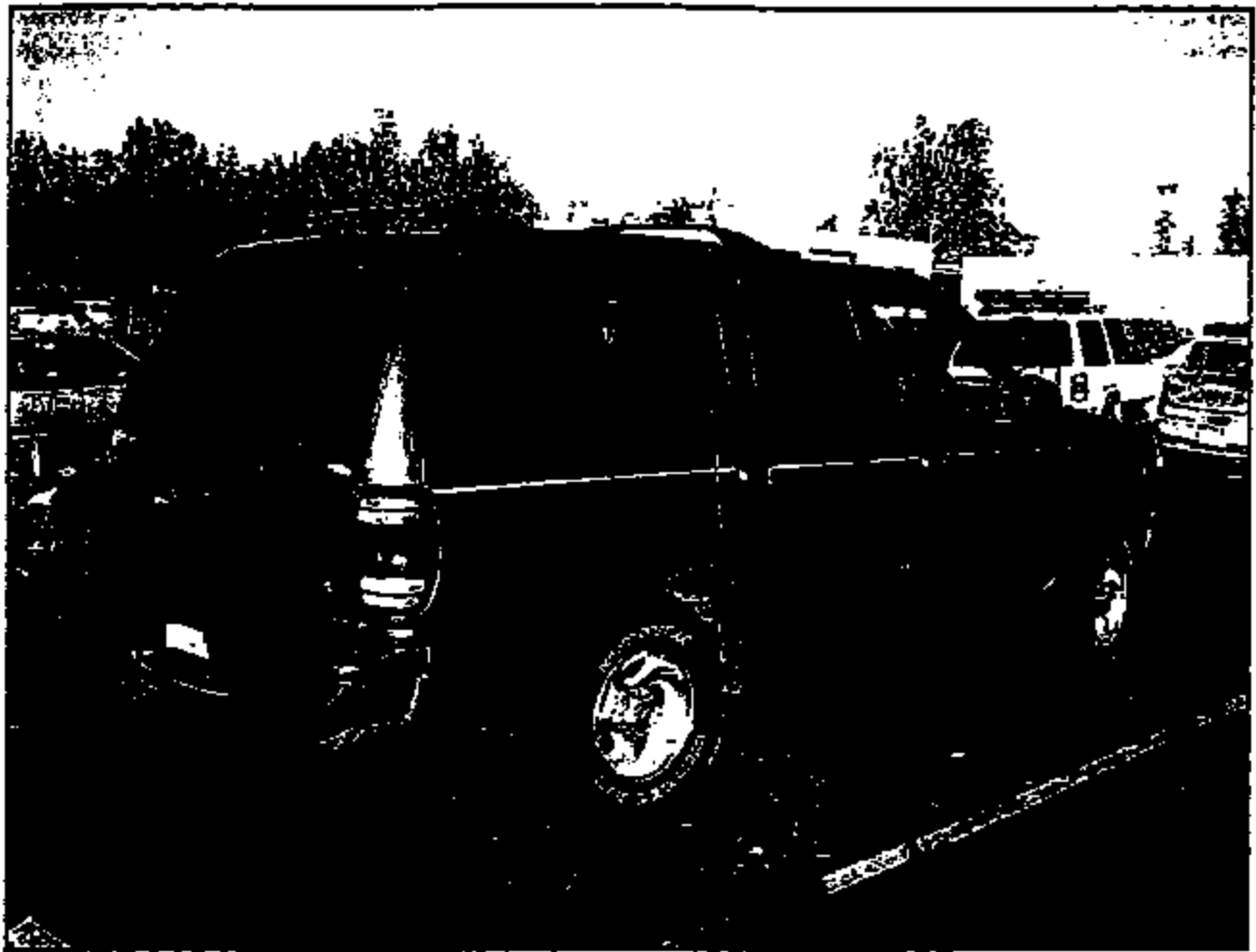
Photos and Other Documents Print Images



MVC-5975.JPG, Claim Number: [REDACTED]

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MVC-596S.JPG, Claim Number: [REDACTED]



MVC-595S.JPG, Claim Number