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COPY

The ProNet Group, Inc.

REPORT OF FINDINGS

CLAIM NO: [REDACTED]

INSURED: [REDACTED]

1997 FORD F150 TRUCK

Prepared for:

**MR. RORY JONES
TEXAS FARMERS INSURANCE COMPANY
P. O. BOX T
GROVES, TEXAS 77619**

Randy Callison, ASE
Consultant

Lloyd C. Hawkins, CFI, CPEI
Project Manager

November 6, 2001

ProNet File No. 5904

EA05-005-LC-2003

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I. INTRODUCTION

On October 10, 2001, a fire occurred involving a Ford vehicle. On October 15, 2001, The ProNet Group, Inc., was retained by Mr. Rory Jones of Texas Farmers Insurance Company to inspect the vehicle and determine the origin and cause of the fire.

On October 15, 2001, Randy Callison of The ProNet Group inspected the vehicle at [REDACTED] residence, located at [REDACTED] Port Arthur, Texas. During this visit, the vehicle exterior and interior were visually observed and photographs were taken to document our observations. All photographs are available for review.

The brake pressure switch and electrical connector were collected during this inspection and are currently stored by ProNet pending further instructions from Texas Farmers Insurance Company.

II. BASIS OF REPORT

This report is based on the following:

1. Inspection of the vehicle.
2. Research of the National Highway Traffic Safety Administration (NHTSA) records to identify any preliminary evaluations, engineering analyses, or recalls on 1996 Ford F150 vehicles.
3. Information and observations as noted in this report.

This report is based upon information available to us at this time, and is not necessarily final. Should additional information be presented or discovered, we reserve the right to review and, if necessary, revise this report and our conclusions in light of that information.

III. VEHICLE DESCRIPTION

The vehicle was identified as a white Ford F150 extended cab truck, manufacture date March 1996, bearing Texas license plate No. TE8397 and Vehicle Identification NO. 1FTDX1724VK [REDACTED]. The vehicle mileage was 100,940. Both the registration and inspection stickers were consumed in the fire.

IV. CONCLUSION

Based on our observations and findings as noted in this report, it is our opinion that the 1996 Ford F150 truck fire originated in the left rear-third of the engine compartment and was caused by a resistant short within the brake pressure switch (cruise control deactivation switch) located on the top face of the brake master cylinder. It is further our opinion that Ford Motor Company should be held accountable for the loss. Furthermore, the relationship between the brake pressure cut-off switch and the brake fluid reservoir should be addressed.

We base our opinions on the following:

1. Inspection of the engine compartment revealed a moderate-to-upper level burn that was more intense in the left rear third of the engine compartment than observed throughout any other area.

2. The burn observations noted to the wiring harness routed adjacent to the brake booster, relay center, power steering fluid reservoir, and air filter housing place the point of origin at the brake pressure switch.
3. With the burn noted to the exterior and interior of the brake pressure switch/connector it can be concluded a high resistance short occurred [exceeding five (5) ohms] within the interior electrical portion of the switch. Subsequently, the switch overheated melting (by radiant heat transfer), then igniting the plastic composite material of the brake fluid reservoir. It should be noted that the switch is located approximately three-sixteenths inch (3/16") forward of the lower front face of the brake fluid reservoir.

Ford Motor Company Corporate Offices are located at American Road, Dearborn, Michigan, Phone No. 313-322-3000.

V. DISCUSSION

VEHICLE INSPECTION

Our exterior inspection of the vehicle revealed, fire damage to the front third of the vehicle, more specifically:

1. The left front headlamp plastic trim was burned as well as the left front wheel opening molding.
2. The left half of the aftermarket bug deflector secured to the front face of the hood was melted.

3. The left lower third of the front windshield was shattered.
4. The left front fender was approximately ninety-percent (90%) void of paint.
5. The left rear third of the hood was consumed.

Inspection of the interior of the vehicle revealed:

1. All interior components were covered with a mild layer of soot.
2. The left front third of the headliner was severely burned.
3. The top face of the dash, specifically the area of the defrost vent, left of center was melted.
4. Melted debris was noted on a left front floorboard.

Inspection of the engine compartment revealed moderate upper level burn, which was more intense in the left rear corner of the engine compartment.

More specifically, the right half of the engine compartment revealed:

1. Insulation-void wiring adjacent to the buss bar, located at the right rear corner of the firewall. It should be noted that a greater consummation of the insulation was noted left of the buss bar.
2. The air conditioner hoses were consumed.

3. The battery case was burned, however the greatest intensity was observed at the left rear third of the battery.
4. The top face of the upper radiator hose was mildly burned, while the bottom face hose was basically intact.
5. The wiring harness that routed across the firewall from the right corner to the left corner of the firewall was completely void of insulation. It should be noted that the insulation of the wiring harness to the right corner of the firewall was still somewhat intact. This cannot be said for the harness as it ran to the left corner of the firewall. This is indicative of a fire that was more intense in the left half of engine compartment than at the right half of engine compartment.

Our inspection of the left half of the engine compartment, as noted before, revealed a greater intensity in burn. More specifically:

1. The left side sparkplug wires were moderately burned along their route to the coil pack while the right side sparkplug wires were only mildly burned. This is indicative of a fire that was more intense on the left side of engine compartment than on the right.
2. The power steering fluid reservoir had fallen from its proper location onto the top face of the lower steering shaft. On closer inspection the reservoir's plastic composite cap was totally consumed and mild burn was noted to the exterior of the reservoir. However, the left rear face of the reservoir was intensely burned. This is indicative of a fire that was more intense rear and left of the reservoir. It should be said that these observations were noted subsequent to moving the reservoir back to its proper location.

3. The air filter housing was mildly burned across its front face. However, the top and rear face were totally consumed exposing the burned remains of the air filter element. It should be noted that this is indicative of a fire that was more intense rear of this housing than in front of it.
4. The air intake tube between the throttle body and the air filter housing was totally consumed.
5. The underhood fuse/relay center was burned. However, an intensity in burn was noted on the right face of the fuse/relay center. This is indicative of a fire that was more intense right of the relay center.

The burn observations noted to the wiring harness routed adjacent to the brake booster, the relay center, power steering fluid reservoir, and air filter housing directed our inspection to the area of the brake master cylinder. Closer inspection of the brake master cylinder revealed:

1. The brake fluid reservoir was totally consumed as well as the front rear sealing grommets for the fluid reservoir.
2. The steel remains of the brake pressure cut-off switch (cruise control deactivation switch) were noted on the top face forward end of the brake master cylinder.

Closer inspection of the brake pressure switch (cruise control deactivation switch) secured to the top face of the master cylinder and its electrical connector revealed:

1. Intense burn was observed to the plastic composite material within the pressure switch. The plastic composite material on the top face of the

switch, which contained the electrical terminals, was not located on the switch.

2. The brake pressure switch electrical connector was observed on the top face of the left lower control arm directly below the master cylinder. It should be noted that the connector had separated from its wiring harness.
3. Subsequent to removing the connector from the control arm, it was observed that the connector was attached to the missing portion of the pressure switch (as noted above).
4. The exterior portion of the connector was blistered, while the composite material of the switch, which enclosed the electrical connectors, contained an intense burn within its interior portion. This is indicative of a fire that was more intense within the interior portion of this section of the switch.
5. No destructive inspection of this connector/switch was performed in order to preserve the evidence.

Inspection of the interior fuse block located directly left of the steering column revealed the cruise control/stop lamp 15-amp fuse was blown.

With the burn noted to the exterior and interior of the brake pressure switch/connector it can be concluded that a high resistance short occurred [exceeding five (5) ohms] occurred within the interior electrical portion of the switch. Subsequently, the switch overheated melting (by radiant heat transfer), then igniting the plastic composite material of the brake fluid reservoir. It should be noted that the switch is located approximately three-sixteenths inch (3/16") forward of the lower front face of the brake fluid reservoir.

RECALLS

We searched the National Highway Traffic Safety Administration (NHTSA) database to identify any preliminary evaluations, engineering analyses, or recalls on 1996 Ford F150 vehicles relating to brake pressure switch failures.

A search of their records, as well as technical service bulletins, did not indicate any problems relating to brake pressures switch failures within Ford F150 trucks at this time.

SUMMARY

In summary, the 1996 Ford F150 truck fire originated in the left rear third of the engine compartment and traveled into the interior adjacent to the steering column and was caused by a resistant short within the brake pressure switch (cruise control deactivation switch) located on the top face of the brake master cylinder. Ford Motor Company should be held accountable for the loss. Furthermore, the relationship between the brake pressure cut-off switch and the brake fluid reservoir should be addressed.

RECOMMENDATIONS

We recommend that the 1996 Ford truck vehicle be retained, secured and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of the Ford truck vehicle by any other concerned parties.

VI. ATTACHMENTS

PHOTOGRAPHS

November 6, 2001

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1. View showing the front of the Ford F-150 truck.

→



2. Rear view of the Ford truck.



3. Right side view of the Ford truck.



4. Left side view of the Ford truck.



5. View of the vehicle Identification number.



6. View of the odometer reading.



7. View of the soot on the left inside door panel.



8. View of the fire damage
observed to the interior as
viewed from the left-to-right.



9. View of the interior as viewed
from the right-to-left.

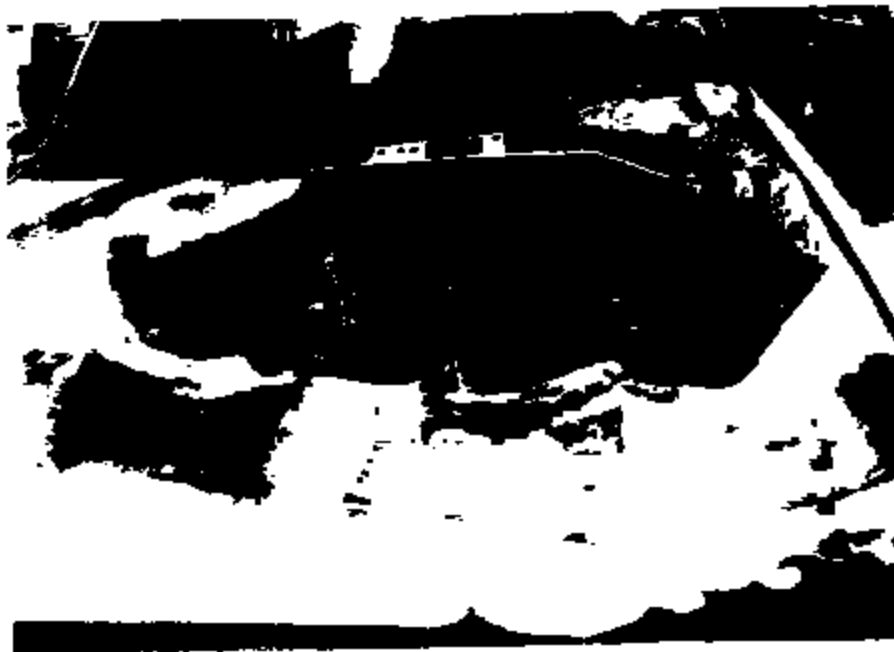
→



10. View of the fire debris in the left front floorboard.



11. View of the burn observed to the hood.



12. View of the burn observed to the left front fender.



15. View of the brake pressure switch as viewed from the left-to-right.

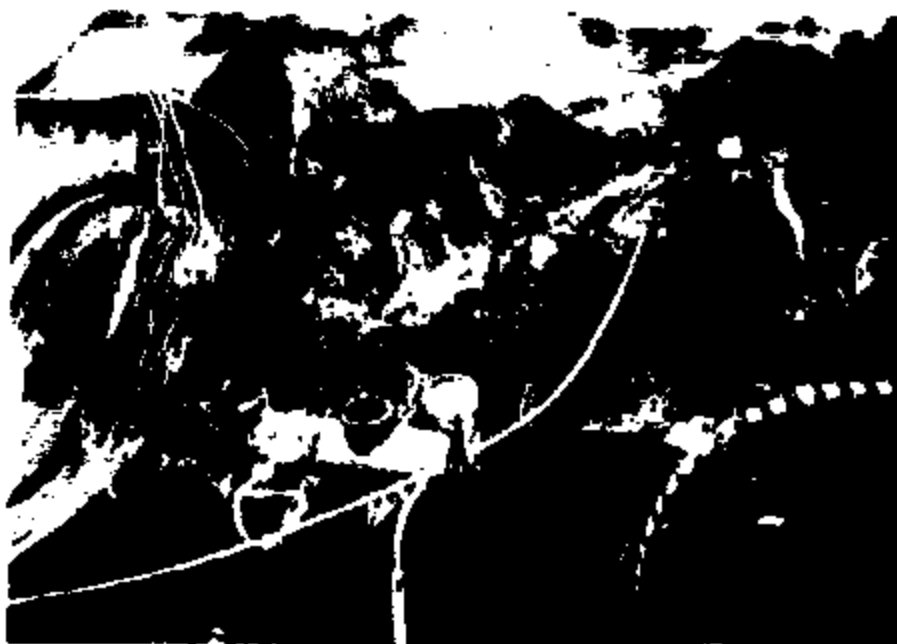
→



16. View of the brake pressure switch in relationship to the under hood fuse relay center, the air filter housing and the area that once secured the power steering fluid reservoir.



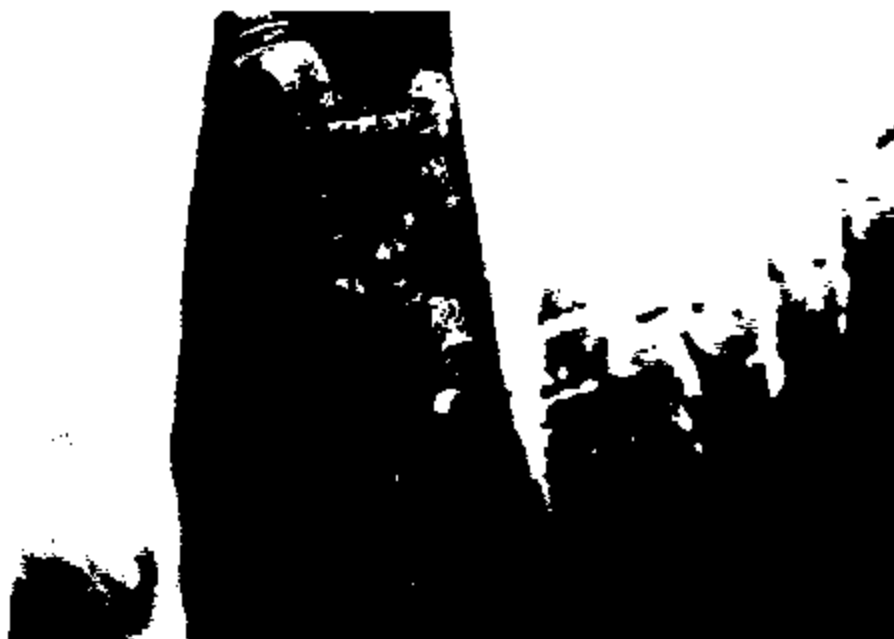
17. View of the pressure switch in relationship to the right face of the under hood fuse/relay center as viewed from the right to the left.



18. Overview of the electrical connector on the top face of the left lower control arm.



19. Closer view of the electrical connector on the top face of the left lower control arm.



20. View of the electrical connector prior to its removal from the left lower control arm.



21. View of the electrical connector subsequent to its removal from the control arm.



22. View of the burn observed within the switch portion.



23. View of the electrical connectors.



24. View of the brake pressure switch as viewed from the front towards the rear.



25. Closer view of the brake pressure switch prior to its removal.



26. View of the brake pressure switch and its electrical connector subsequent to being taken into evidence.



27. View of the engine compartment as viewed from the right-to-left.



28. View of the engine compartment as viewed from the left-to-right.



29. Overview of the engine compartment.



30. View of the burn observed to the left rear corner in the battery and the buss bar.



31. Overview of the power steering fluid reservoir, prior to its removal from the top face of lower steering shaft.



32. View of the power steering fluid reservoir. Note the burn on the left rear face of the reservoir.



33. Closer view of the bum to the left rear face of the reservoir.



34. Overview of the interior fuse panel, prior to the removal of the fuse panel cover.



35. View of the interior fuse block subsequent to the removal of the fuse panel.

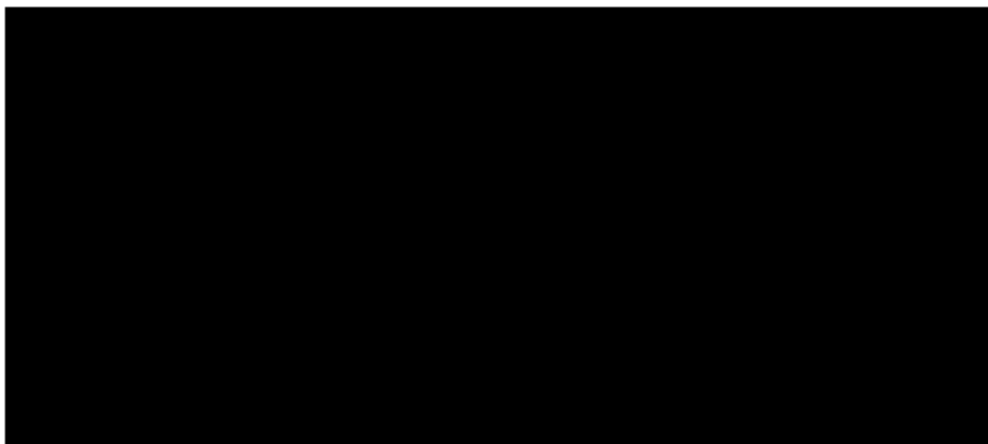


36. View of the interior fuse panel.



37. View of the blown 15-amp fuse, which protected the cruise control/stop *lamp* circuit.







Engineering and Fire
Investigations

COPY

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FIRE INVESTIGATION Report One and Final

INSURED:
LOSS LOCATION:

Minbrook, Alabama

DATE OF LOSS:

November 14, 2004

CLAIM NO:

EFI File NO:

94216-02498

St. Louis Safeco

01 DEC 21 2004

Mail Received

Report Date: December 9, 2004

Prepared For: Safeco Insurance Company
P. O. Box 481
St. Louis, MO 63166

Attention: Joe Drumwright

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

94218-02459

December 9, 2004

Insured: [REDACTED]

ASSIGNMENT

The assignment was received on November 23, 2004 with instructions to conduct a cause and origin investigation. The investigation commenced on November 29, 2004.

ENCLOSURES

- 1) Vehicle Fire Examination Report
- 2) Thirty-five color photographs with explanation sheet
- 3) Vehicle Fire Scene Diagrams with two color overlays
- 4) Millbrook Fire Department report
- 5) Vehicle Recalls On-Line Database Search Results
- 6) NHTSA Office of Defects Investigations (3).
- 7) Two ConsumerAffairs.Com search results reports on Ford Truck Engine Fires consumer complaints (one registered by Insured).
- 8) Technical Service Bulletins Summary Reports
- 9) Automotive Forum Message board relative to Ford Expeditions.
- 10) Additional Materials Packet containing one cassette tape, mounted photographs, and a complete photograph file.

VEHICLE FIRE EXAMINATION

The vehicle examination was conducted in the insured's driveway at [REDACTED] Millbrook, Alabama on November 29, 2004 where it had been parked since the loss.

The vehicle examined was a 1997 Ford Expedition, bearing the vehicle identification number # 1FMEU17L9VL[REDACTED]. The license plate that had been displayed on the vehicle was Alabama license [REDACTED] the vehicle odometer displayed the mileage as 13,970.1.

There were no appreciable alterations to the vehicle or area of origin. The battery cables had been cut during fire suppression. The insured's father had covered the vehicle with a tarpaulin after the incident for protection.

Security at the time of the loss is not at issue. Responding firefighters found the vehicle secure upon their arrival. They forced entry into the passenger

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compartment by breaking the driver's window in order to release the hood. The hood cable had been damaged by the fire and the firefighters then made forced entry into the engine compartment by breaking the grill and manually releasing the hood locking mechanism.

Exterior examination revealed that the hood, driver's side fender, and windshield had sustained the heaviest fire damage. The burn patterns on the hood covered the half of the hood on the driver's side of the vehicle and extended up across the windshield. The fire had melted a hole in the aluminum hood deck on the driver's side. The fire had been confined to the engine compartment.

The front tire on the driver's side of the truck was the only tire that had sustained fire damage and the damage had been limited to surface damage at the top inside portion of the tire. All the tires were in serviceable condition. The spare tire was mounted in the spare tire rack and was serviceable. There was no evidence found that the tires or wheels had been recently removed or exchanged. No evidence of pre-fire trauma was found on the exterior of the vehicle.

Melted plastic and liquid was observed on the driveway surface beneath the driver's side of the engine compartment. The exterior examination determined that the fire had originated within the engine compartment on the driver's side of the vehicle.

The battery was located near the front of the engine compartment on the passenger side. The top of the battery case had melted away on the side facing the driver's side of the vehicle but displayed no evidence of failure. Both of the battery cables had been cut next to the terminals. Responding firefighters had cut the cables in order to de-energize the electrical system.

The heaviest fire damage was found between the master cylinder and the electrical panel located on the driver's side of the vehicle. Directional patterns emanated outward from this point in all directions. The fire had extended from the engine compartment at the rear, next to the driver's side fender and up across the driver's side of the windshield.

The inner fenders were constructed of plastic. A hole had melted through the inner fender on the driver's side of the vehicle beneath the passenger side of the electrical panel. The plastic cover of the electrical panel had melted and collapsed down onto the components inside the panel. The plastic components of the brake master cylinder had melted and it had sustained the heaviest fire damage on the side facing the electrical panel.

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Insured: [REDACTED]

Fire pattern analysis indicated the point of origin was located at the brake master cylinder.

Potential heat sources at the point of origin consisted of the components of the electrical system such as the engine compartment light, electrical panel and a portion of the wiring system. The speed control switch was also located in/at the point of origin.

An electrical component that had electrical windings was attached to an electrical conductor and was hanging down on the driver's side of the engine beneath the master cylinder. This component appeared to be the fluid level switch that had been mounted on the top of the brake master cylinder near the middle. Examination failed to reveal evidence of failure.

Arcing was noted on one of the exposed stranded conductors on the passenger side of the wiring harness positioned next to the master cylinder. The damage on this strand appeared secondary in nature and occurred as the fire developed and degraded the insulation.

The top cover of the electrical panel had collapsed down onto the internal components and onto the wiring harnesses. The heaviest fire damage to the electrical panel was to the side facing the brake master cylinder. The remnants of the cover and melted plastic were not compromised during this examination in order to avoid spoliation. Further examination will require destructive testing.

The vehicle had been parked and the engine had been turned off for at least thirty minutes prior to the fire. Operational temperatures from the exhaust components and engine would have cooled sufficiently as to not be a competent ignition source.

The only potential heat sources at the point of origin consisted of the components of the vehicle's electrical system. Research of various databases concerning consumer complaints related to the Ford Expedition series indicated problems with the speed control deactivation switch connected to the master cylinder. The material reported leaking brake fluid inside the switch was capable of causing an electrical fault igniting a fire while parked and turned off. The fire analysis and research supports this theory as the cause of this fire. The heaviest and lowest fire damage was located at the brake master cylinder. The brake master cylinder was heavily fire damaged.

All of the evidence was photographed and left at the fire scene.

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Insured: [REDACTED]

INVESTIGATION

[REDACTED] was interviewed on November 29, 2004, at the fire scene in reference to this fire. During the interview she related the following information.

[REDACTED] purchased the 1997 Ford Expedition in 2001 from an individual named Jason Geer. Since she has owned the vehicle, she has had regular maintenance performed. John Scott had changed the spark plugs, fuel filter, and coil. She has not received any vehicle recall notifications on the vehicle. No after market appliances or wiring have been installed in the vehicle.

Approximately three or four months ago, she took the Ford Expedition to a Ford Dealership in Auburn, Alabama and had them to do a complete check of the vehicle. The dealership mechanics connected the vehicle to a diagnostic computer and checked the plugs and wires. She also had the oil changed while it was there.

On November 14, 2004, at approximately 10:00 AM, [REDACTED] had returned home from Wal-Mart and parked the vehicle in her driveway. Twenty to thirty minutes later, her friend, [REDACTED] who lives down the street, saw smoke coming from her vehicle. [REDACTED] came to her house and told her that he needed a fire extinguisher because her car was on fire. He took the fire extinguisher out and tried to extinguish the fire but could not get it under control. He came back in and told her to call the fire department. Several Millbrook Police Officers arrived and were spraying the fire with her water hose when the fire department arrived at the scene. Firemen broke the driver's window out to get into the vehicle in order to release the hood. The hood latch would not release so they broke the grill and manually opened the hood.

On November 29, 2004, I traveled to the Millbrook Fire Department and obtained a copy of the fire report for this fire. Fire Marshal Doyle Campbell informed me that he had not responded to the fire or investigated the fire. A copy of the fire report is enclosed in this report.

During my investigation of this fire I traveled to the Eckenrod Ford, Lincoln, and Mercury Dealership in Cullman, Alabama and checked the vehicle for recalls by the vehicle identification number. No recalls for this Ford Expedition were found. The National Highway Traffic Safety Administration database was researched for recalls and technical service bulletins for this type vehicle. There were 358 technical service bulletins found pertaining to various potential problems but nothing consistent with this particular fire. Consumer Affairs and Automotive Forums on the Internet were also researched. There was information indicating

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chronic problems with Ford Expedition vehicles. The problems arose from a defective speed control deactivation switch, which would wear and allow brake fluid to seep into or infiltrate the switch causing a short circuit condition, igniting a fluid. According to consumer complaints these are regular occurrences.

DETERMINATION OF ORIGIN AND CAUSE

Fire pattern analysis and subsequent investigation indicated the fire was the result of an apparent electrical failure in the cruise control deactivation switch. The control switch is a component of the master brake cylinder and operates as the actuator rod moves forward and backward. Failures occur when brake fluid infiltrates this switch, resulting in a short circuit and ignition.

COMMENTS

This report will serve to close this investigation unless further instructions are received. If I can be of further assistance, or if additional information is required, please do not hesitate in contacting me.

James N. Allison
Fire Investigator
Cullman, Alabama
(256) 734-0777

File Closed

JA/J

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

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Insured: [REDACTED]

PHOTOGRAPH EXPLANATION SHEET

- 1) A view of the front of the vehicle as viewed from the front toward the rear.
- 2) A view of the passenger side of the vehicle as viewed from the passenger side of the vehicle.
- 3) A view of the rear of the vehicle as viewed from the rear.
- 4) A view of the driver's side of the vehicle as viewed from the front on the driver's side of the vehicle.
- 5) A view of the burn patterns and fire damage to the hood and windshield as viewed from the front of the vehicle.
- 6) A view of the burn patterns and fire damage to the hood as viewed from the driver's side of the vehicle.
- 7) A view of the interior of the vehicle as viewed through the driver's door.
- 8) A view of the electrical panel in the passenger compartment as viewed from the driver's door.
- 9) A view of the fire damage to the bottom side of the hood as viewed from the front of the vehicle.
- 10) A view of the fire damage to the engine compartment as viewed from the front of the vehicle.
- 11) A view of the fire damage to the engine compartment as viewed from the passenger side of the vehicle.
- 12) A view of the fire damage inside the half of the engine compartment on the passenger side of the vehicle as viewed from the front of the vehicle.
- 13) A view of the fire damage inside the half of the engine compartment on the driver's side of the vehicle as viewed from the front of the vehicle.
- 14) A view of the heavy fire damage on the bottom of the hood at the driver's side of the vehicle as viewed from the front of the vehicle.
- 15) A view of the fire damage to the battery on the passenger side of the engine compartment as viewed from the front of the vehicle.
- 16) A view of the fire damage and hole burned through the inner fender inside the front driver's side wheel well as viewed from the driver's side of the vehicle.
- 17) A view of the fire damage located beneath the point of origin as viewed through the hole burned through the inner fender as viewed from the front on the front wheel well on the driver's side of the vehicle.
- 18) A view of the fire damage at the point of origin at the rear of the engine compartment on the driver's side of the engine compartment as viewed from the passenger side at the front of the vehicle.

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Insured: [REDACTED]

- 19) A view of the fire damage at the point of origin at the rear of the engine compartment on the driver's side of the engine compartment as viewed from the driver's side at the front of the vehicle.
- 20) A view from a different angle of the fire damage at the point of origin at the rear of the engine compartment on the driver's side of the engine compartment as viewed from the front of the vehicle.
- 21) A view of the fire damage to the rear of the engine on the driver's side of the vehicle as viewed from the driver's side of the vehicle.
- 22) Another view from a different angle of the fire damage to the rear of the engine on the driver's side of the vehicle as viewed from the driver's side of the vehicle.
- 23) Another view from a different angle of the fire damage to the rear of the engine on the driver's side of the vehicle as viewed from the driver's side of the vehicle.
- 24) A view of the fire damage to the top of the engine as viewed from the front of the vehicle.
- 25) A view of the fire damage located beneath the point of origin as viewed through the hole burned through the inner fender as viewed from the front on the front wheel well on the driver's side of the vehicle.
- 26) A close up view of the fire damage to the electrical component that had been hanging below the point of origin as viewed after it was placed on the vehicle for photographic purposes.
- 27) Another close up view from a different angle of the fire damage to the electrical component that had been hanging below the point of origin as viewed after it was placed on the vehicle for photographic purposes.
- 28) A close up view of the fire damage to the electrical component that had been hanging below the point of origin as viewed after it was placed on the vehicle for photographic purposes.
- 29) A view of the fire damage to the air cleaner and front of the electrical panel as viewed from the driver's side of the vehicle.
- 30) A view of the fire damage to the electrical panel next to the point of origin as viewed from the driver's side of the vehicle.
- 31) A view of the fire damage to the electrical component and wiring harness located at the rear of the electrical panel as viewed from the driver's side of the vehicle.
- 32) Another close up view of the point of origin and the fire damage to the air cleaner, master cylinder, and electrical panel as viewed from the driver's side of the vehicle.
- 33) A view of the fire damage to the rear of the electrical panel as viewed from the driver's side of the vehicle.
- 34) Another view of the fire damage to the electrical panel as viewed from the driver's side of the vehicle.

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- 35) A close up view of an arced conductor located between the master cylinder and the electrical panel as viewed from the driver's side of the vehicle.



VEHICLE FIRE EXAMINATION REPORT

File #	[REDACTED]			945 File Number	99211-02949
Manufacturer	Ford	Year	1997	Model	Body Style
State Inspection	N/A	Date	N/A	Odometer	13,970.1
Displayed on Vehicle	Tag Number	2000	Alabama	VIN No.	1FMEU17L9VA[REDACTED]
Vehicle Examination Date	11-29-04				
Location	Millbrook, Alabama				

Fire Damaged Areas	<input checked="" type="checkbox"/> Exterior	<input checked="" type="checkbox"/> Interior	<input checked="" type="checkbox"/> Engine Compartment	
Bumper and Grill	<input checked="" type="checkbox"/> Burned	<input type="checkbox"/> Distorted/Melted	<input type="checkbox"/> Accelerant Patterns	<input type="checkbox"/> Collision Damage
Hood	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trunk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear Bumper Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Upside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

EXTERIOR

Tires	Burned	CONDITION PRIOR TO FIRE		
		Serviceable	Unserviceable	Unseen Tread Wear
Left Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spare	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

True indicate signs of recent removal/exchange?
Taurus/Arrest covers indicate recent removal/exchange?
Indicate signs of forced entry

☐ Yes ☒ No
☐ Yes ☒ No
☒ Door(s) ☒ Hood ☐ Trunk ☒ Glass

GLASS	Shattered	Cracked	Distorted/Melted	Broken
Windshield	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Right Door(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sunroof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks

INTERIOR

	Yes	No
Door(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Window(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Was key in the ignition	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have any accessories been removed	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual burn patterns	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual smoking	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual objects in vehicle	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Was trunk open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual objects in trunk	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Remarks _____

COMPARTMENT

EF

	Yes	No		Yes	No
Hood open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Oil below lowest mark on dipstick	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Radiator melted	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Evidence of excessive oil leakage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Upper radiator hose burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Noises or cracks in transmission case	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lower radiator hose burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Transmission case burned/melted	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drive belts burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Transmission has inadequate lubrication	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other hoses burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Any problems with drive-train/suspension	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fan and shroud burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Motor mounts burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wear leading bypass	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Heating system burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Remarks					

ELECTRICAL

	Melting	Burned	Distorted/ Melted	Shattered/ Fused
Battery	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery connections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Battery cables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Starter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternator/generator	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ignition system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuse panel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wiring harness	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remarks				

FUEL SYSTEM

	Melting	Burned	Distorted/ Melted
Filter cap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Filter assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel tank assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel pump(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel filter(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carburetor/injectors/hoses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air intake filters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel vapor recovery system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Exhaust and tail pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Muffler and catalytic converter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Any loose fuel line connections?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Any evidence of tampering?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Fuel tank	<input type="checkbox"/> Empty	<input type="checkbox"/> 1/4	<input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> Full
Remarks			

MISCELLANEOUS

Evidence of any application or repairs?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Was an oil sample obtained?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory		
Was a fuel sample obtained?	<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory		
Were debris samples obtained?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Laboratory		
Remarks		
Special Agent <u>James M. Allison</u>	Date <u>November 29, 2004</u>	

● = Point of origin
 ① = Direction of photographs



Prepared By:	Location:	Scale:
James M. Alligan	Millbrook, Alabama	Not to scale
File Name:	File No:	Date:
[Redacted]	95214-02499	November 29, 2014

FORM 1010

For illustrative purposes only. May not accurately represent scenes full layout or dimensions.

● = Point of origin



FORM 8016

Prepared By: <u>James M. Allison</u>	Location: <u>Millbrook, Alabama</u>	Scale: <u>Next to scale</u>
File Name: <u>[REDACTED]</u>	File No.: <u>95214-C24591</u>	Date: <u>November 28, 2014</u>

For illustrative purposes only. May not accurately represent scene full layout or dimensions.



FORM 801G

Prepared By: <i>James M. Alligent</i>	Location: <i>Millbrook, Alabama</i>	Scale: <i>Not to scale</i>
File Name: [REDACTED]	File No.: <i>95211-02499</i>	Date: <i>November 29, 2014</i>

For illustrative purposes only. May not accurately represent scenes full layout or dimensions.



EFT

FORM 801C

Prepared By: <u>James H. Allison</u>	Location: <u>Millbrook, Alabama</u>	Scale: <u>Not to scale</u>
File Name: <u>[REDACTED]</u>	File No.: <u>94BIL-024149</u>	Date: <u>November 29, 2014</u>

For illustrative purposes only. May not accurately represent scenes full layout or dimensions.

EA85-885-LC-2847

A 02904 12 11 14 204 12 04-1100356 008 Date Time Month Day Year Incident Number		<input type="checkbox"/> Report <input type="checkbox"/> Change <input type="checkbox"/> No activity	00000000 00000000 00000000
B Location <input type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Behind of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Surrounding			
C Incident Type <input checked="" type="checkbox"/> 126 Vehicle property (vehicle) fire <input type="checkbox"/> 127 Other vehicle fire <input type="checkbox"/> 128 Other structure fire <input type="checkbox"/> 129 Other fire <input type="checkbox"/> 130 Other			
D Aid given or received <input type="checkbox"/> 1 Medical aid received <input type="checkbox"/> 2 Medical aid given <input type="checkbox"/> 3 Medical aid given <input type="checkbox"/> 4 Medical aid given <input type="checkbox"/> 5 Other aid given <input type="checkbox"/> 6 None			
E Date & Time Date: 12/11/14 Time: 22:55:00 Month: 12 Day: 14 Year: 2014 Arrival: 12/11/14 22:59:00 Departure: 12/11/14 23:03:00 Last Unit: 12/11/14 23:24:00			
F Actions Taken <input checked="" type="checkbox"/> 11 Extinguish <input type="checkbox"/> 12 Remove from service <input type="checkbox"/> 13 Other			
G1 Response <input checked="" type="checkbox"/> 11 Extinguish <input type="checkbox"/> 12 Remove from service <input type="checkbox"/> 13 Other			
G2 Estimated Dollar Losses & Values Property \$ 000.00 Contents \$ 000.00 Other \$ 000.00			
H1 Casualties Deaths: 0 Injuries: 0 Fire: 0 Civilian: 0			
H2 Hazardous Materials Release <input type="checkbox"/> 1 Natural Gas <input type="checkbox"/> 2 Propane Gas <input type="checkbox"/> 3 Gasoline <input type="checkbox"/> 4 Other			
I Mixed Use Property <input type="checkbox"/> 10 Assembly use <input type="checkbox"/> 11 Educational use <input type="checkbox"/> 12 Medical use <input type="checkbox"/> 13 Residential use <input type="checkbox"/> 14 Office use <input type="checkbox"/> 15 Industrial use <input type="checkbox"/> 16 Military use <input type="checkbox"/> 17 Farm use <input type="checkbox"/> 18 Other mixed use			
J Property Use <input type="checkbox"/> 101 Church, place of worship <input type="checkbox"/> 102 Restaurant or eatery <input type="checkbox"/> 103 Bar/Tavern or nightclub <input type="checkbox"/> 104 Elementary school or kindergarten <input type="checkbox"/> 105 High school or junior high <input type="checkbox"/> 106 College, adult education <input type="checkbox"/> 107 Care facility for the aged <input type="checkbox"/> 108 Hospital <input type="checkbox"/> 109 Office building <input type="checkbox"/> 110 Industrial building <input type="checkbox"/> 111 Warehouse <input type="checkbox"/> 112 Other			
K Property Use <input type="checkbox"/> 101 Church, place of worship <input type="checkbox"/> 102 Restaurant or eatery <input type="checkbox"/> 103 Bar/Tavern or nightclub <input type="checkbox"/> 104 Elementary school or kindergarten <input type="checkbox"/> 105 High school or junior high <input type="checkbox"/> 106 College, adult education <input type="checkbox"/> 107 Care facility for the aged <input type="checkbox"/> 108 Hospital <input type="checkbox"/> 109 Office building <input type="checkbox"/> 110 Industrial building <input type="checkbox"/> 111 Warehouse <input type="checkbox"/> 112 Other			



EA85-685-LC-2858





EA25-605-LC-2052



SAFECO PROPERTY & CASUALTY INSURANCE COMPANIES

SAFECO Insurance Company of America
Recovery Management
1315 N. Highway Drive
Fenton, MO 63026

Phone: (800) 332-3226
Fax: (888) 268-8840

**CONSUMER AFFAIRS
SECTION**

www.safeco.com

Mailing address:
P O Box 461
St. Louis, MO 63166-9970

5 FEB 25 A7 59

February 16, 2005

Ford Motor Company
Consumer Affairs
P O Box 6248 Md-3ne-b
Dearborn, MI 48126

Insured Name: [REDACTED]
Policy Number: [REDACTED]
Loss Date: November 14, 2004
Claim Number: [REDACTED]

RECEIVED

FEB 25 2005

FEB 25 2005

**OFFICE OF THE
GENERAL COUNSEL**

To Whom It May Concern:

Our investigation to date indicates that you were the proximate cause of this loss. Under the terms of our insured's policy with us, we have become legally subrogated to the right to our insured to recover our damages. As such, we are seeking reimbursement from you for the damages we paid out on behalf of our insured.

At this time, we are seeking reimbursement in the amount of \$7,072.88. In addition, our insured incurred deductible and/or out-of-pocket expenses totaling \$250.00, bringing the total amount of the claim to \$7,322.88.

"On 11/14/04 our insured's 1999 Ford Expedition caught fire. The fire originated under the hood. A Cause & Origin inspection was conducted and concluded the fire was due to electrical failure in the cruise control deactivation switch. Therefore, we are requesting that you review the attached supporting documentation and consider payment of our claim. If it is necessary that you inspect this vehicle, it is located at our insured's residence: [REDACTED] MILLBROOK, AL [REDACTED]"

ENR5-005-LC-2003

It is our desire to resolve this matter in an amicable fashion. If you were insured at the time of this loss, please refer this matter to your insurance company so the claims adjuster can contact us directly. If you were uninsured at the time of the loss, please send your payment to the following address (please remember to put the claim number on your check):

**SAFECO Insurance Companies
St. Louis Branch Cashier (Subrogation)
PO BOX 461
St. Louis, MO 63166-9970**

If you are unable to pay the above amount within the next 14 days, please contact Maria Hecht at 800-332-3226 extension 483444 and she will assist you in any way that she can so that we can establish a reasonable repayment plan.

Sincerely,

**Recovery Management
SAFECO Insurance Company of America
(800) 332-3226 Fax: (888) 268-8840**



State Farm Insurance Companies



Claim Office
P.O. Box 80710
Midland, TX 79711-0710

June 7, 2001

Shawn L. Norton
Claims Analysis/Corporate Legal Assistant
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Blvd.
Dearborn, MI 48126-2568

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: April 12, 2001

Dear Shawn Norton:

Enclosed please find some of the requested items from your letter of May 2, 2001. We have included an Affidavit of Vehicle Fire from [REDACTED] photos of the damage, and the estimate for the damage found on the vehicle.

We have secured the parts that were damaged on the vehicle and would be happy to ship them to you.

This accident occurred on April 12, 2001, in Odessa, Texas. Prior to the accident [REDACTED] had driven the vehicle, a 1996 Ford F150 pickup, from her house to a friend's house. As she got out of the vehicle she went into the house and a child playing in the yard came and told her that there was smoke coming out under her hood. Then she went back out and lifted up the hood and there were flames. The flames were yellow. She dropped the hood back down and at that time it appears that the fire went out.

There was not a police report or fire department report made because the fire went out by itself. The mileage on the vehicle at the time of the accident was 81,634 miles.

The alleged defect is a brake master cylinder failure that caused the fire. The part has been replaced as well as the other parts around it that were burned in this incident.

I have requested the named insured send me records on any problems with the vehicle. They have not had any problems with the vehicle and they said that their oil changes are done at different places so they did not have any receipts that they could send me. There are no after market additions or modifications to this vehicle.

43-R652-886

Page 2

June 7, 2001

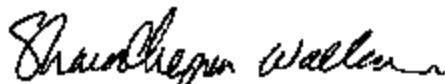
Several other questions you asked in the questionnaire were, was the engine running? That answer is no. Were the keys in the ignition? No.

The vehicle was purchased used by Sewell Ford West which is a subsidiary of the Sewell dealership here in Odessa. That purchase date was in March of 1997 and it had approximately 8,000 miles on the vehicle at the time of purchase.

Please review our subrogation claim in the amount of \$2,161.85. The insured's deductible is \$500.00 and State Farm paid out \$1,661.85 for the repairs on this vehicle.

Please advise if there is any further information needed or if you would like for me to ship the defective parts to you.

Sincerely,



Shara Chapman-Wallace
Claim Specialist
(915) 560-4206

State Farm Mutual Automobile Insurance Company

SC/019/0807027

Enclosure

Photo for: 43-R882-888



L FRT CORNER - 7 PHOTOS - 06 F150 - BLUE -SA

DN05-085-10-2057

Photo for: 43-R882-888



MASTER CYLINDER - 7 PHOTOS - 96 F150 - BLUE -SA

DN03-085-LC-20556

Photo for: 43-R682-888



WIRING HARNESS - 7 PHOTOS - 96 F150 - BLUE -SA

ELONG-005-LC-2029

6802-37-200-5000

Photo for: 43-R582-886



HOT SPOT ON HOOD - 7 PHOTOS - 86 F150 - BLUE -SA

CS05-000-LC-2081

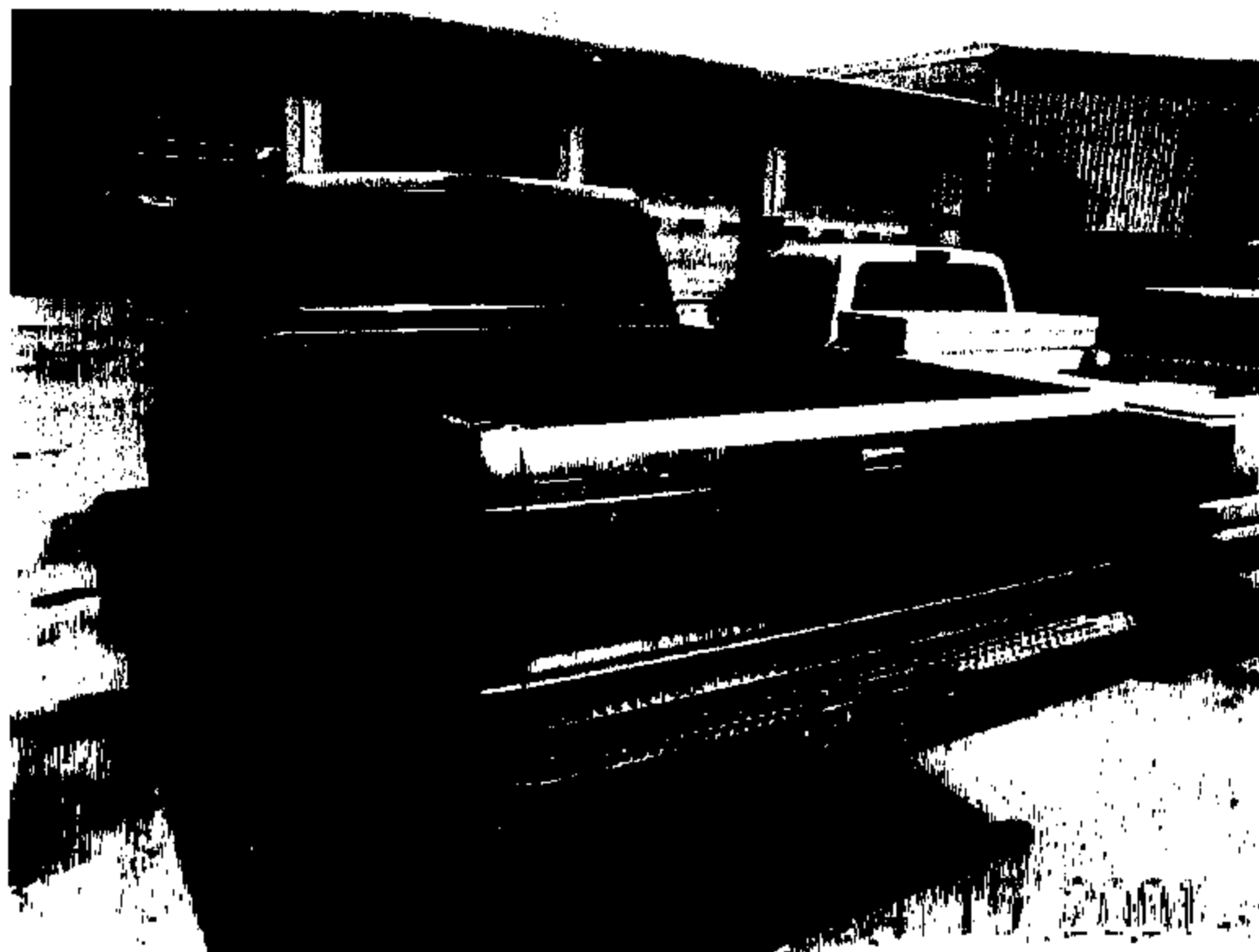
Photo for: 43-R882-886



R FRT CORNER - 7 PHOTOS - 98 F150 - BLUE -SA

ER85-985-10-2862

Photo for: 43-R682-808



L REAR CORNER - 7 PHOTOS - 86 F150 - BLUE -SA

8605-685-LC-2063

State Farm Insurance Companies

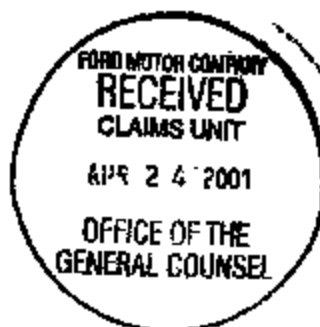


Claim Office
P.O. Box 80710
Midland, TX 79711-0710

April 20, 2001

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

Ford Motor Company
Parklane Towers West, Suite 400
Three Parklane Boulevard
Dearborn, MI 48126-2568



Re: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Vehicle: 1996 Ford F150 pickup
VIN: 1FPEF15N6PL [REDACTED]

To Whom It May Concern:

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

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

Please contact me at (915) 580-4206 to set up a time for your inspection.

Sincerely,

Shera Chapman Wallace
Claim Specialist
(915) 580-4206

State Farm Mutual Automobile Insurance Company

SC/021/0420035r

- '96 F-150
- VIN
- Del ?



State Farm Insurance Companies®



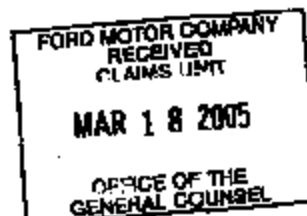
MAR 17 2005

March 10, 2005

Northwest Freeway Service Center
P.O. Box 148203
Austin, TX 78714-8203

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

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



Re: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: March 7, 2005
Make/Model/Year of Product: 2001 Ford F-150 Super Crew pickup
VIN: 1FTRW08L91K [REDACTED]

Dear Sir/Madam:

The identified 2001 Ford F-150 Super Crew is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire.

State Farm® would like to give you the opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim. The vehicle can be inspected at Maxwell Ford Dealership, 5000 South I-35, Austin, Texas 78745. They can be reached at 512 443 5000. The service representative handling the vehicle is Todd Cole.

Please contact me at 713 895 2250 between the hours of 8:30 a.m. and 5 p.m. (Central) to advise date of inspection.

Sincerely,

Lena Patt
Claim Representative
713 895 2250
State Farm Mutual Automobile Insurance Company

25/880/0310011

All Action Details for Issue

Print

VIN: 1FTRW0BL91K [REDACTED] Year: 2001 Model: F-SERIES Case: 1349290875
Name: [REDACTED] Owner Status: Subsequent WSD: 2001-01-19
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone: [REDACTED]
Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT Secondary Phone: [REDACTED]
Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN TOUCH
Dealer: 02929 MAXWELL FORD Origin Desc: US CONCERN CASE BASE
Odometer: 1 MI Comm Type: PHONE
Analyst Name: CHRISTIE CURLINE Analyst: CCHRIS25
Action Date: 03/16/2005 Action Time: 10:58:41.517 Action Data: No

Caller Information If Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
[REDACTED]		[REDACTED]	[REDACTED]	CHILD

Comments: CUSTOMER SAID: "THERE WAS A FIRE IN THE VEH TWO WEEKS AGO, MY BROTHER CALLED AT THE TIME=VEH WAS ON A JOB SITE AT THE TIME SITTING PARKED THE FIRE WAS UNDER THE HOOD=CRUISE CONTROL WIRE CAUGHT ON FIRE EVEN THOUGH THE VEH WAS NOT RECALLED=HE DID NOT RECEIVE A CALL BACK REGARDING THIS ISSUE=DEALER SAID: 1. MAXWELL FORD 5000 SOUTH I.H. 35AUSTIN, TX 78745=DISTANCE: MILESCRC ADVISED: THANK YOU FOR PROVIDING US WITH THIS INFORMATION IN RELATION TO YOUR CASE. I WILL FORWARD THIS TO OUR CONSUMER AFFAIRS DEPARTMENT, AND I HAVE REQUESTED THAT THEY CONTACT YOU WITHIN TWO BUSINESS DAYS.

Action: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN TOUCH
Dealer: 02929 MAXWELL FORD Origin Desc: US CONCERN CASE BASE
Odometer: 1 MI Comm Type: PHONE
Analyst Name: D'SOUZA JENNIFER Analyst: JDSOUZA1
Action Date: 03/22/2005 Action Time: 12:58:14.031 Action Data: No

Caller Information If Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
[REDACTED]		[REDACTED]	[REDACTED]	SIBLING

Comments: CUSTOMER SAID: AS PER HISTORY "THERE WAS A FIRE IN THE VEH TWO WEEKS AGO, MY BROTHER CALLED AT THE TIME=VEH WAS ON A JOB SITE AT THE TIME SITTING PARKED THE FIRE WAS UNDER THE HOOD=CRUISE CONTROL WIRE CAUGHT ON FIRE EVEN THOUGH THE VEH WAS NOT RECALLED=HE DID NOT RECEIVE A CALL BACK REGARDING THIS ISSUE"*****SAYS HIS BROTHER IS PAYING OVER \$200 FOR A TRUCK RENTAL - VEH IS READY TO BE PICKED UP THIS WEEK - SEEKING REIMBURSEMENT OF RENTAL CHARGES - IS ALLEGING PRODUCT DEFECT AS CAUSE OF CONCERN - SAYS ACCORDING TO FIRE DEPT REPORT CRUISE CONTROL WIRING WAS THE CAUSE OF THE FIRE -DEALER SAID: MAXWELL FORD5000 SOUTH I.H. 35AUSTIN, TX 78745TEL: (512) 916-2896CRC ADVISED: THANK YOU FOR PROVIDING US WITH THIS INFORMATION IN RELATION TO YOUR CASE. I WILL FORWARD THIS TO OUR CONSUMER AFFAIRS DEPARTMENT, AND I HAVE REQUESTED THAT THEY CONTACT YOU WITHIN TWO BUSINESS DAYS.

3/30/2005

All Action Details for Issue

Print

VIN: 1ETRW08181K Year: 2001 Model: F-SERIES Case: 1349290675
Name: [REDACTED] Owner Status: Subsequent WSD: 2001-01-19
Symptom Desc: FIRE/SMOKE SCORCHED/BURNT UNDER VEHICLE 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: 02823 MAXWELL FORD Origin Desc: US CONCERN CASE BASE
Odometer: 82000 MI Comm Type: PHONE
Analyst Name: REILLEY SEAN ANTHONY Analyst: SREILLY2
Action Date: 03/08/2005 Action Time: 09.42.08.542 Action Data: No

Comments CUSTOMER SAID: THERE WAS A FIRE AND HIS TRUCK WAS BURNT UPDATE OF FIRE : MARCH 7/2005 LOCATION OF FIRE : 6813 WALEBRIDGE AUSTIN TEXAS 78738 DETAILS OF FIRE : HE HAD CUT THE ENGINE OFF AND WENT INTO THE HOUSE NO MORE THAN 30 MINUTES WHEN HE SAW THE VEHICLE IN FLAMES WHETHER THERE ARE ANY INJURIES: NOIS CUST ALLEGING THAT THIS IS A PRODUCT DEFECT: YES WHETHER THERE WAS A FIRE REPORT FILED: YES WHETHER THE INSURANCE COMPANY HAS BEEN CONTACTED: YES WHETHER OR NOT THE VEHICLE IS REPAIRABLE: NA DEALER SAID: NONE CRC 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.

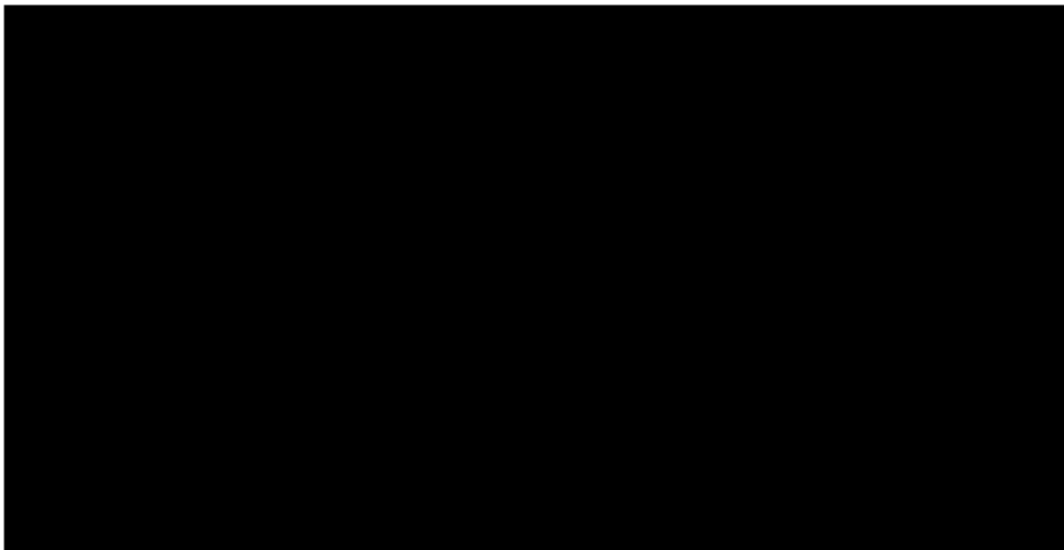
Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
Dealer: 02823 MAXWELL FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Odometer: 82000 MI Comm Type: MAIL
Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
NEARON (L.C.)
Action Date: 03/09/2005 Action Time: 11.18.21.003 Action Data: No

Comments VEHICLE IS NOT INVOLVED IN RECALL. LPA WILL SEND DENIAL LETTER.

Action: DENY ASSISTANCE - BEYOND WARRANTY
Dealer: 02823 MAXWELL FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Odometer: 82000 MI Comm Type: MAIL
Analyst Name: FONSECA, LOURDES Analyst: LFONSECA
NEARON (L.C.)
Action Date: 03/09/2005 Action Time: 11.28.45.964 Action Data: No

Comments VEHICLE IS NOT INVOLVED IN RECALL. LPA WILL SEND DENIAL LETTER.

3/30/2005



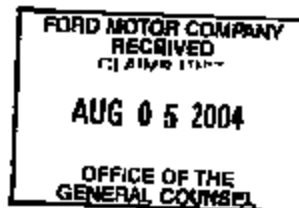


FARMERS

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

07/28/2004

Ford Motor Company
Attn: Shawn Nordin
P O Box 6248 Mcl-3ne-B
Dearborn, MI 48126



Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 06/29/2004
Your Claim #: [REDACTED]
Amount Owed: \$20,435.13

Dear Ms. Nordin:

We have made payment to our insured for damages resulting from this accident. Our investigation has established that the above loss was caused by the negligence of your driver. By virtue of our subrogation rights this letter is to advise you that we expect payment from you for the amount of damages within 14 days of the receipt of this letter.

The vehicle will be available for review for 45 days from receipt of this letter.

Be advised that no partial payment, which is less than the full amount claimed herein, will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without the express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you.

If you need additional support for our claim or require further information, please call me at 512-238-5742 with your FAX number so that the requested information can be sent to you.

Sincerely,
Farmers Texas County Mutual Insurance Company

Roberta E. Devore

Roberta De Vore
Subrogation Representative
roberta.devore@farmersinsurance.com
ATTACHMENT(S)

ER05-005-LC-2004



The ProNet Group, Inc.

ProNet
National
Fire
Investigation
Company
1000
ProNet
Drive
Houston, TX 77060
713-865-2869

REPORT OF FINDINGS

Claim No: [REDACTED]

Date of Loss: 06/29/04

VEHICLE FIRE EVALUATION

**INSURED: HEATH BRAZLE
2001 FORD F150 TRUCK**

Prepared for:

**FARMERS INSURANCE GROUP
480 NORTH SAM HOUSTON PARKWAY
SUITE 320
HOUSTON, TEXAS 77060**

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Project Manager

August 24, 2004

ProNet File No. 7465

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I. INTRODUCTION

On June 29, 2004, a fire occurred involving a Ford vehicle. On July 1, 2004, The ProNet Group, Inc., was retained by Ms. Jennie Daniels of Farmers Insurance Group to inspect the vehicle and determine the origin and cause of the fire.

On July 7, 2004, The ProNet Group inspected the vehicle at Insurance Auto Auction, located at 2535 West Mount Houston in Houston, Texas. During this visit, the vehicle was inspected and photographs were taken to document our observations. The observations described and pictured in this report are representative of the conditions observed during our visit. This report will not reflect all conditions of the vehicle, but will demonstrate typical conditions observed. All photographs are available for review.

The cruise control deactivation switch was collected during this inspection and is currently stored by ProNet.

II. BASIS OF REPORT

This report is based on the following:

1. Inspection of the vehicle.
2. Research of the National Highway Traffic Safety Administration (NHTSA) records to identify any preliminary evaluations, engineering analyses, or recalls on 2001 Ford F150 vehicles.
3. Interview with the driver of the vehicle.

4. Information and observations as noted in this report.

This report is based upon information available to us at this time, and is not necessarily final. Should additional information be presented or discovered, we reserve the right to review and, if necessary, revise this report and our conclusions in light of that information.

III. CONCLUSION

Based on our findings and observations as noted in this report, it is our opinion the 2001 Ford F150 truck fire originated in the engine compartment, was accidental in nature, and caused by electrical overheating at the cruise control deactivation switch.

V. DISCUSSION

INTERVIEW

Expert Ref

On August 10, 2004, an interview was conducted with Mr. Heath Brazle and the following information was obtained:

1. The vehicle had been running perfectly. He had no recent repairs done and no warning lights had been appearing.
2. He had arrived home from Kernah and parked the vehicle between 5:00 - 6:00 p.m. The following morning between 2:30 - 2:45 a.m., he awoke and was getting dressed for work when he noticed a reflection outside the front of the house.

3. There had been a house in his neighborhood intentionally set on fire the week before, so he woke his family and they went out the back door to the neighbor's. By the time he got the family out the back door, a neighbor was knocking on the front door to tell him that his truck was on fire.

4. When he saw the truck, the front of the vehicle was engulfed in flames.

5. Two neighbors extinguished the fire with a water hose.

VEHICLE DESCRIPTION

The vehicle was identified as a white 2001 Ford F150 quad-cab truck bearing Vehicle Identification No. 1FTRW07W31[REDACTED] Texas license plate No. [REDACTED], and IAA stock No. 782444.

EXTERIOR INSPECTION

Our inspection of the truck exterior revealed:

1. The left front fender was void of paint with the exception of the rear vertical edge.
2. The left half of the hood was partially consumed.
3. All that remained of the combustible materials on the front face of the truck were the right corner of the front air dam and the partially melted right headlamp assembly.
4. The front face of the left outside mirror was heat damaged.

5. The left lower two-thirds section of the windshield had shattered.
6. Both plastic inner fender-well liners were consumed.
7. Evidence of a burn pattern consistent with a fire originating within the engine compartment.

ENGINE COMPARTMENT

Our inspection of the engine compartment revealed:

1. A moderate mid to upper level burn that was more intense in the left rear quadrant of the compartment.
2. The battery located in the left rear third section had exterior surface burn that melted the case and exposed the lead plates within. The battery evidenced the greatest burn across its front face. There was an insulation void heavy gauge aftermarket electrical wire (wire-A) secured to the positive battery cable end, measuring approximately twenty inches (20") in length, and had a fuse holder half-secured at the other end.

A second insulation void heavy gauge wire (wire-B) with a fuse and fuse holder half was located on the rear third portion of the right exhaust manifold. This wire routed into the passenger compartment via a firewall access hole seal right of the vacuum brake booster. Wire B had its protective insulation basically intact on the passenger compartment side of the firewall.

Therefore, it can be concluded that wires A and B were once connected together and powered an aftermarket stereo component located in the passenger compartment. Neither wire A or B exhibited any evidence of electrical short-circuiting or electrical overheating that would have caused this fire.

3. The fuel supply and return hoses were connected to the lines and fuel rails.
4. The evaporator core and the right half of the radiator core were consumed.
5. The fan shroud and the plastic fan blade were consumed.
6. The power steering fluid reservoir was consumed.
7. The front third section of the fiberglass right valve cover had evidence of surface burn, while the majority of the left valve cover exhibited a more intense burn.
8. The air filter and housing located in the left front third section of the compartment was consumed.
9. The brake master reservoir was consumed and the master cylinder showed slight signs of melting.
10. The B+ power supply wire for the power distribution center had parted right of the vacuum brake booster. Closer inspection of the immediate area did not reveal any evidence of electrical arcing; therefore it is highly likely that the wire parted as a result of an alloying effect.

11. The right face front third section of the power distribution center evidenced intense burn adjacent to the brake master cylinder. There was no visible evidence of electrical short-circuiting within the power distribution center.
12. The rear upper edge of the brake EHC (electro hydraulic control unit) located directly below the front edge of the master cylinder had evidence of intense burn. There was no evidence of electrical short-circuiting or electrical overheating of the EHC or its electrical wiring.
13. The cruise control servo located directly forward of the power distribution center exhibited intense burn to the electrical connector and the wiring was void of its insulation.
14. The cruise control deactivation switch located on the top face front third section of the brake master cylinder had evidence of intense burn. The electrical wiring to the switch had separated. The cruise control deactivation switch was taken into evidence.

PASSENGER COMPARTMENT

Our inspection of the passenger compartment revealed:

1. A mild burn consistent with a fire that propagated from the engine compartment into the passenger compartment after consuming the firewall (bulkhead) access hole seals adjacent to the vacuum brake booster.

2. The left two-thirds section of the dash pad adjacent to the firewall (bulkhead) was consumed.
3. Aftermarket electrical wiring was observed underneath the dash and appeared to be for an aftermarket stereo component. There was no evidence of electrical short circuiting or electrical over heating of this wiring that would have caused this fire. The aftermarket stereo component appeared to have been located under the center console box, but had been removed prior to our inspection.

RECALLS

We searched the National Highway Traffic Safety Administration (NHTSA) database to identify any preliminary evaluations, engineering analyses, or recalls on 2001 Ford F150 vehicles relating to electrical fires involving cruise control deactivation switches.

A search of their records, as well as technical service bulletins, did not indicate any problems relating to cruise control deactivation switch failures resulting in engine compartment fires within 2001 Ford F150 vehicles at this time.

However, a search of their records did reveal ODI Action No. EA02-025. This ODI is an engineering analysis investigation involving the cruise control deactivation switch failures that result in fires. While the 2001 Ford F150 was not a listed vehicle in this investigation, it should be noted that the switch is virtually identical to the ones used in the vehicle in question.

FIRE REPORT

The fire report obtained from Harris County Fire Marshal's Office on August 23, 2004 stated the following:

On Tuesday, June 29, 2004 at 02:55 hours, investigator K.O. Callaway responded to a Harris County Sheriff Department radio broadcast of two vehicles burning at 9814 Golden Prairie Lane. Reportedly, Northwest Fire Dept was en route. Investigator Callaway, assisted by Investigator T.C. Petty, arrived at 03:09 hours and observed a partly burned 2001 Ford Supercrew pick-up truck in the driveway of a residence at 9818 Golden Prairie Lane. A 2001 Honda Accord automobile next to the pick-up had radiant heat damage. This fire was most probably caused by an electrical malfunction in the engine area of the pick-up truck.

SUMMARY

In summary, this Ford vehicle fire originated in the left rear quadrant of the engine compartment, specifically in the area of the brake master cylinder, as evidenced by the burn patterns. The only significant electrical component in the area of most intense burn was the cruise control deactivation switch located on the top face of the master cylinder. There was no other evidence that suggests a failure occurred with any other component, OEM or aftermarket, which would have caused this fire.

In regards to cruise control deactivation switch failures, it is known and documented that these switches have failed and subsequently caused fires.

RECOMMENDATIONS

We recommend that the 2001 Ford F150 vehicle be retained, secured and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of the Ford vehicle by any other concerned parties.

V. ATTACHMENTS

A. FIRE REPORT

Time: 15:28

PUBLIC RELEASE REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCASE NO: 0406290234
FIRE MARSHAL
NORTHWEST FD

Type of offense: FIRE MOBILE ACCIDENTAL

Location: [REDACTED]

GRID: 4118

0

At/Between
ATDate/Time
06/29/04 02:50

Date/Time

Premises Involved: DRIVEWAY

Weather Condition: CLOUDY

Cause of Fire : ELECTRICAL DEFECT Method of Entry:

Complainant Information

G01 [REDACTED]



NAME OF INVESTIGATING OFFICER

PROPERTY INVOLVED:
BRAND TYPE/DESCRIPTIONNCL
CODEVALUE/
LOSSVEHICLE INVOLVED:
MAKE MODEL YR

STATE

VCO

LIC

LIT

VALUE/
LOSS

HOND ACC 01

TX

BLK/

PC

500

(D) DAMAGED

FORD 150 01

PK

WHT/

TX

16000

(D) DAMAGED

Synopsis of Offense:

ON TUESDAY, JUNE 29, 2004 AT 02:50 HRS, INVESTIGATOR K.O. CALLAWAY RESPONDED TO A HARRIS COUNTY SHERIFF DEPT RADIO REPORT OF TWO VEHICLES BURNING AT 9814 GOLDEN PRAIRIE LN. REPORTEDLY, NORTHWEST FIRE DEPT WAS ENROUTE. INV CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PETTY, ARRIVED AT 03:09 HRS AND OBSERVED A PARTLY BURNED 2001 FORD SUPERCREW PICKUP TRUCK IN THE DRIVEWAY OF A RESIDENCE AT 9818 GOLDEN PRAIRIE LN. A 2001 HONDA ACCORD AUTOMOBILE NEXT TO THE PICKUP HAD RADIANT HEAT DAMAGE. THIS FIRE WAS MOST PROBABLY CAUSED BY AN ELECTRICAL MALFUNCTION IN THE ENGINE AREA OF THE PICKUP TRUCK.

Police Rep

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCASE NO: 0406290234
Date: 07/13/04 Time: 07:10
Page: 1

Type of offense: FIRE MOBILE ACCIDENTAL

Dispatch Location Ali Grid Beat District Comm
9800 GOLDEN PRAIRIE LN 411B N50 14 A1Reported Location Ali Grid Beat District Comm
9818 GOLDEN PRAIRIE LN 411B FNW A1 A1At/Between Date/Time Date/Time
AT 06/29/04 02:50Premises Involved: DRIVEWAY Method of Entry:
Point of Entry Point of Exit:
Inst/Tool Used Weather Condition: CLOUDY
Cause of Fire: ELECTRICAL DISTR. Scene Photos: Y

Persons Involved Information:

Ty/No Name Address Rel to Offender AGE RACE SEX HES
C01 [REDACTED] 28 H M N

HOUSTON TX

Date of Birth: [REDACTED] Social Security No: [REDACTED]
Drivers License: [REDACTED] State: TX
Condition: Taken To: Transported by:
Employment:

Phone: [REDACTED] ext: [REDACTED]

R01 [REDACTED]

HOUSTON TX

Date of Birth: / / Social Security No: [REDACTED]
Drivers License: [REDACTED] State: [REDACTED]
Condition: Taken To: Transported by:
Employment:

Phone: [REDACTED] ext: [REDACTED]

W01 COLE W NORTHWEST VFD
OFFICER IN CHARGE

W M N

Date of Birth: / / Social Security No: [REDACTED]
Drivers License: [REDACTED] State: [REDACTED]
Condition: Taken To: Transported by:
Employment:

Phone: [REDACTED] ext: [REDACTED]

Officers Involved:

P	Name	TDISP	TENRT	TARRD	TCLRD	DTS	CBY
P	CALLAWAY, KEN	02:57	02:57	03:09	03:57	REP	950
B	PETTY, THOMAS	02:57	02:57	03:24	03:57	CBU	950

Status / Disposition	Report Status: APP	UCR Clearance: EXC
Name	Date	
CALLAWAY, KEN	06/29/04	Initial Entry
CALLAWAY, KEN	07/13/04	Report Approval
CALLAWAY, KEN	07/13/04	Case Approval

Related Cases



Property Involved:

Per/No	Item	St	Brand	Type	NIC Number	Serial Number	Value/ Loss
--------	------	----	-------	------	------------	---------------	----------------

Vehicle Involved:

Per/No	Status	Make	Model	Lit	VCO	LIC	LIS	Value/ Loss
--------	--------	------	-------	-----	-----	-----	-----	----------------

C01	D	HOND	ACC	2D	BLK/	M29VVX	TX	500
((NO TRAFFIC HAZARD/ LEFT AT SCENE))								
VIN/SERIAL NUMBER : 1HGG22631A020902								
ARSON PROPERTY CLASS: N								

C01	D	FORD	150	WHT	WHIT	5D0G5	TX	16000
((NO TRAFFIC HAZARD/ LEFT AT SCENE))								
VIN/SERIAL NUMBER : 1F-RW02N31KA68086								
ARSON PROPERTY CLASS: N								

Synopsis of Offense:

ON TUESDAY, JUNE 29, 2004 AT 02:55 HRS, INVESTIGATOR INV CALLAWAY RESPONDED TO A HARRIS COUNTY SHERIFF DEPT. RADIO BROADCAST OF TWO VEHICLES BURNING AT 9814 GOLDEN PRAIRIE LN. REPORTEDLY, NORTHWEST FIRE DEPT. WAS ENROUTE. INV CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PHILLY, ARRIVED AT 03:09 HRS AND OBSERVED A PARTLY BURNED 2001 FORD SUPERCREW PICKUP TRUCK IN THE DRIVEWAY OF A RESIDENCE AT 9818 GOLDEN PRAIRIE LN. A 2001 HONDA ACCORD AUTOMOBILE NEXT TO THE PICKUP HAD RADIANT HEAT DAMAGE. THIS FIRE WAS MOST PROBABLY CAUSED BY AN ELECTRICAL MALFUNCTION IN THE ENGINE AREA OF THE PICKUP TRUCK.

Suspects Involved:

Narrative:

ENTERED BY:

Date: 07/04/04 Time: 15:25

***** ASSIGNMENT *****

ON TUESDAY, JUNE 29, 2004 AT 02:55 HOURS, I, INVESTIGATOR K.O. CALLAWAY HEARD AND RESPONDED TO A HARRIS COUNTY SHERIFF DEPARTMENT RADIO BROADCAST OF TWO VEHICLES BURNING AT 9814 GOLDEN PRAIRIE LANE IN NORTHERN UNINCORPORATED HARRIS COUNTY, TEXAS.

AN ARSON FIRE OCCURRED SEVERAL HOUSES AWAY ON THE PREVIOUS DAY. INVESTIGATOR CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PETTY, ARRIVED AT THE LOCATION AT 03:09 HOURS AND MET WITH NORTHWEST FIRE OFFICER WES COLE, HARRIS COUNTY SHERIFF DEPUTY G.L. WILSON, UNIT #4190, AND VEHICLE OWNER HEATH BRAZLE. THE CORRECT ADDRESS IS [REDACTED]

***** SCENE *****

GOLDEN PRAIRIE LANE IS A 2-LANE CURBED CONCRETE PUBLIC ROADWAY EXTENDING NORTH/SOUTH.

[REDACTED] IS ON THE EASTERN SIDE OF THE STREET AND CONTAINS A 2-STORY TRADITIONAL STYLE RESIDENCE ON A SLAB FOUNDATION, FACING WEST. THE FRONT YARD IS NOT FENCED. VISIBILITY IS FAIR DUE TO NIGHTTIME DARKNESS ILLUMINATED BY STREETLIGHTS.

A CONCRETE DRIVEWAY LEADS FROM THE STREET TO A 2-BAY GARAGE BUILT INTO THE SOUTHWEST CORNER OF THE HOME.

A PARTLY BURNED, WHITE TOYOTA FORD CREW CAB PICKUP BEARING TEXAS LICENSE PLATE 15N888 IS PARKED FACING EAST ON THE SOUTHERN SIDE OF THE DRIVEWAY.

THE REGISTRATION RETURNS TO THE LISTED COMPLAINANT.

A SLIGHTLY BURNED, BLACK IN COLOR HONDA ACCORDA HOOD AUTOMOBILE BEARING TEXAS LICENSE PLATE 4M29VWX IS PARKED FACING EAST ON THE NORTH SIDE OF THE FORD PICKUP TRUCK.

THE REGISTRATION RETURNS TO THE LISTED COMPLAINANT.

***** DAMAGE *****

A FIRE OCCURRED IN THE ENGINE AREA OF THE FORD PICKUP DESTROYING MOST OF THE DRIVER'S SIDE AND HOOD. FIRE EXTENDED THROUGH THE FIREWALL AND DESTROYED THE DRIVER'S SIDE OF THE DASH. FIRE EXTENDED OUT THE FRONT/LEFT WHEEL.

THE HONDA AUTOMOBILE SUFFERED RADIANT HEAT DAMAGE TO PLASTIC TRIM AND PAINT ON THE FRONT RIGHT SIDE.

***** ORIGIN *****

BURN PATTERNS INDICATE THE FIRE ORIGINATED AMONST ELECTRICAL COMPONENTS OVER THE FRONT LEFT WHEEL WELL.

Narrative:

ENTERED BY:

Date: 07/04/04 Time: 15:25

***** INJURIES *****
NONE REPORTED.

***** PHOTOS/PLAT *****
INVESTIGATOR PETTY DOCUMENTED THE SCENE USING A SERIES OF COLOR
DIGITAL PHOTOGRAPHS. THE PHOTOS WERE TRANSFERRED TO A COMPACT DISK.
THE CD WAS MADE 'READ ONLY' AND PLACED INTO THE CASE FILE.

INVESTIGATOR CALLAWAY DEVELOPED A PLAT OF THE SCENE AND PLACED IT
INTO THE CASE FILE.

***** INTERVIEWS *****
FIRE OFFICER COLE RELATED THE FIRE DEPARTMENT WAS DESPATCHED TO
TWO VEHICLES ON I-10 AT 02:50 HOURS. HE SAID FIRE UNITS ARRIVED
TO FIND THE FORD PICKUP INVOLVED IN FIRE.

REPORTER VAIT RELATED SHE HEARD STRANGE NOISES OUTSIDE THEN SAW
AN ORANGE GLOW OUT THE WINDOW. SHE SAID SHE LOOKED OUT AND SAW THE
NEXT DOOR NEIGHBOR'S TRUCK ON FIRE. SHE TOLD HER HUSBAND WHO WENT
NEXT DOOR AND ALERTED THE OWNER.

COMPLAINANT BRAZLE RELATED HE WAS AWOKEN BY A NEIGHBOR AND LEARNED OF
THE FIRE. HE SAID HE LAST DROVE THE TRUCK AT ABOUT 5:00 PM. HE
SAID HE REPLACED THE BATTERY 2 DAYS AGO. HE SAID THE TRUCK
IS COVERED BY FARMER'S INSURANCE COMPANY.

***** SUMMARY *****
THERE WAS NO REPORTED WITNESS TO THE IGNITION OF THIS FIRE.

AFTER ELIMINATING NATURAL AND SPONTANEOUS CAUSES OF IGNITION
WITHIN THE AREA OF ORIGIN, AND NOT OBSERVING ANY INDICATION OF
FUEL PLAY, INVESTIGATORS HAVE DETERMINED THIS FIRE MOST PROBABLY
OCCURRED DUE TO A MALFUNCTION WITHIN ELECTRICAL COMPONENTS OR
WIRING IN THE ENGINE COMPARTMENT OF THE VEHICLE.

THIS CASE IS EXCEPTIONALLY CLEANED, EXC (ACCIDENTAL).

V. ATTACHMENTS

B. PHOTOGRAPHS

1. View showing the front of the 2001 Ford F150 vehicle.



2. Rear view of the vehicle.



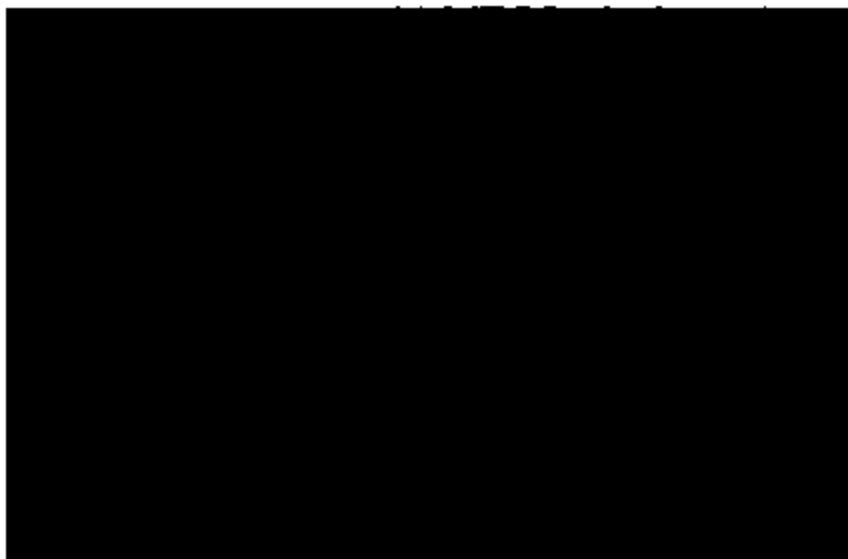
3. Right side view of the vehicle.



4. Left side view of the vehicle.



5. View showing the vehicle identification number.



6. View showing the right front fender.



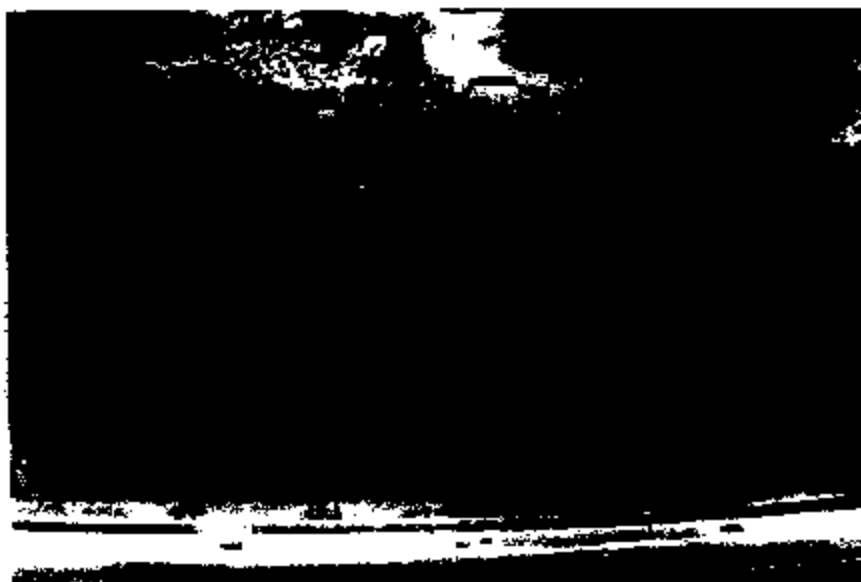
7. View showing the left front fender.



8. View showing the damage to the front of the vehicle.



9. View of the damage to the radiator.



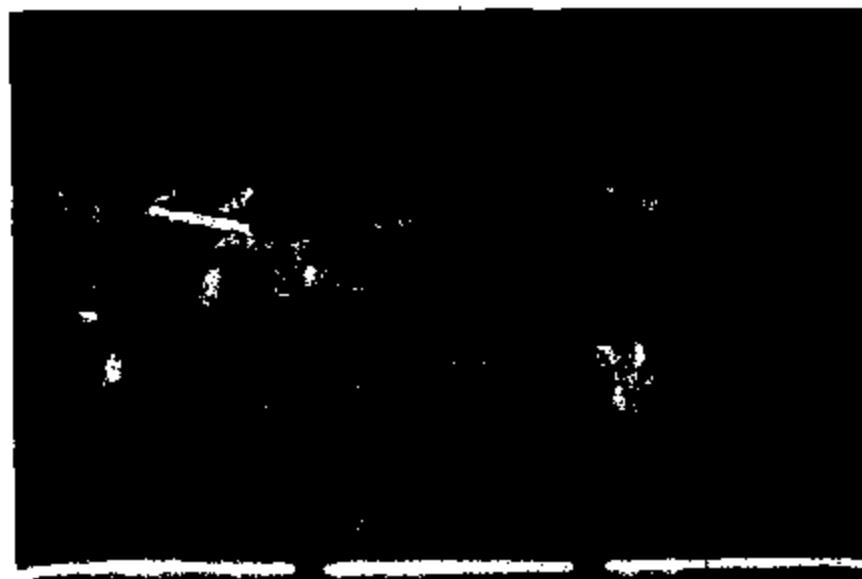
10. Overview of the hood.



11. View of the front windshield.



12. View of the fire debris in the truck bed.



13. View of the rear passenger area.



14. View of the front passenger area.



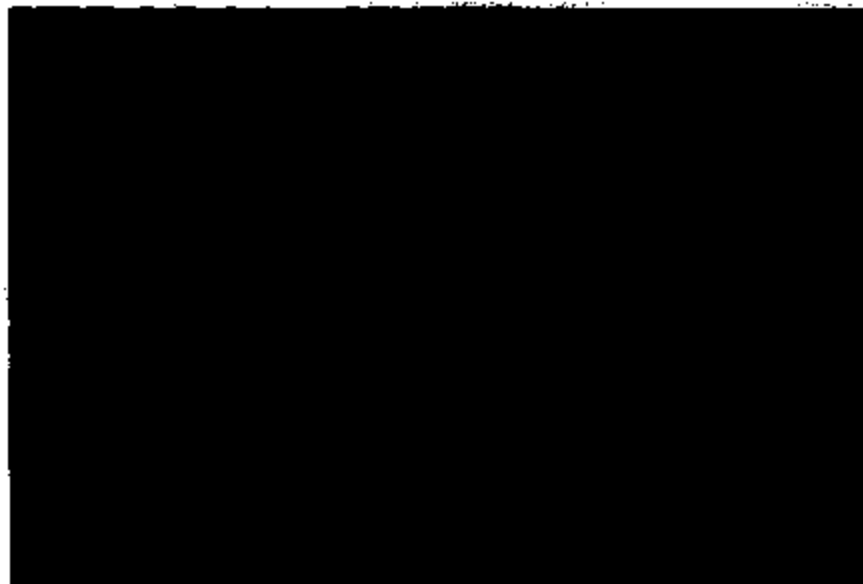
15. View of the front passenger area.



16. View of the underside of the dash below the steering column.



17. View of the aftermarket wiring at the underside of the dash below the steering column.



18. View of the engine compartment.





19. View showing the right third of the engine compartment.



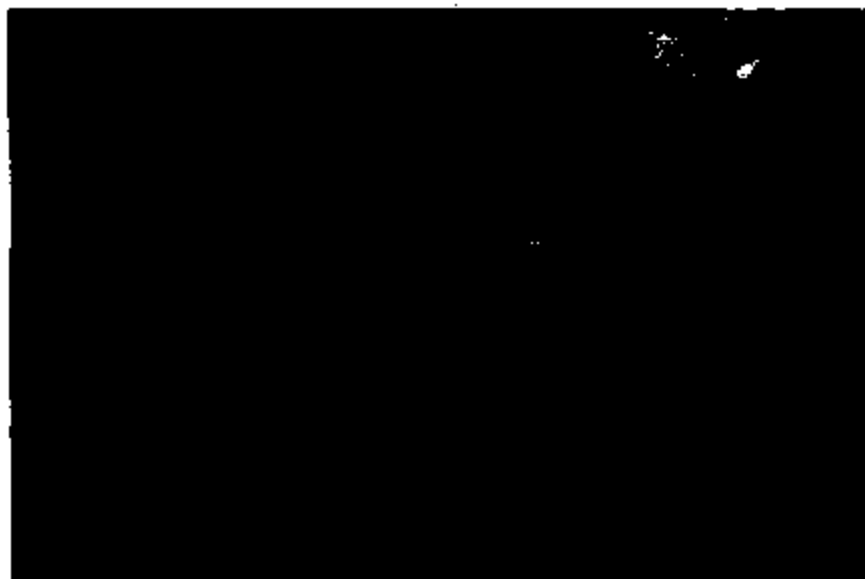
20. View showing the center third of the engine compartment.





21. View showing the left third of the engine compartment.

22. View of the burn to the radiator.



23. Another view of the radiator.



24. View of the battery and positive battery cable end.



25. View of aftermarket wire A.



26. View of the aftermarket wire B.



27. View of the aftermarket wire-B as its route to the firewall access hole seal right of the brake booster.



28. View of aftermarket wire-B as it enters the access hole seal.



29. View of the power distribution center power feed wire.



30. View of the power distribution center power feed wire.



31. View of the power distribution center power feed wire.



32. View of the power distribution center power feed wire area of separation.



33. View of the power distribution center power feed wire separation.



34. View of the right valve cover.



35. View of the left valve cover.



36. View of the power distribution center.



37. Closer view of the power distribution center.



38. View of the cruise control servo.

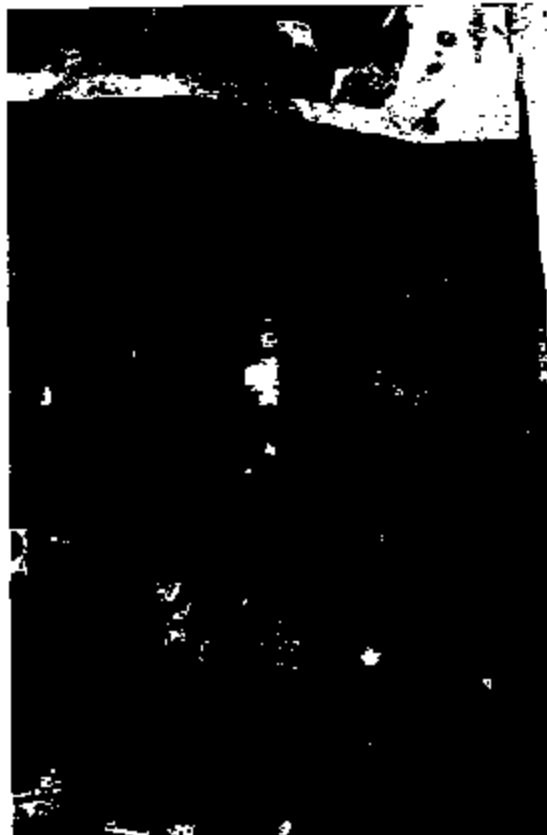


39. Closer view of the cruise control servo.



40. View of the EHCU (electro hydraulic control unit).

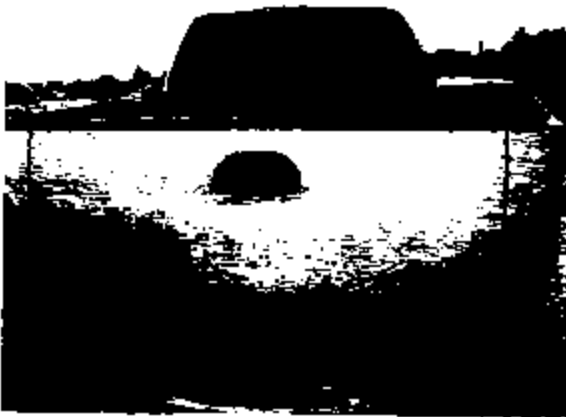




41. View of the brake master cylinder.

42. Closer view of the brake master cylinder.





[REDACTED]

7/9/2004

ER65-685-LC-2158



[REDACTED]

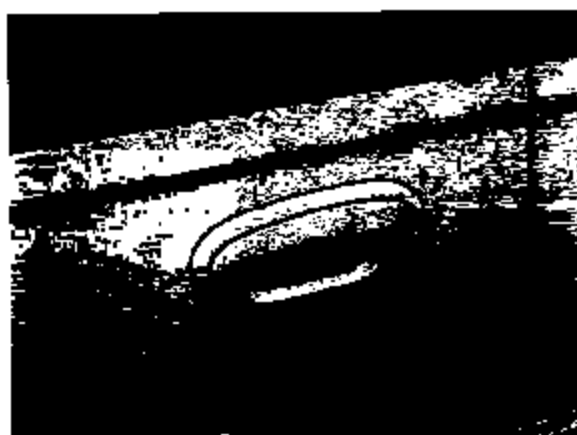
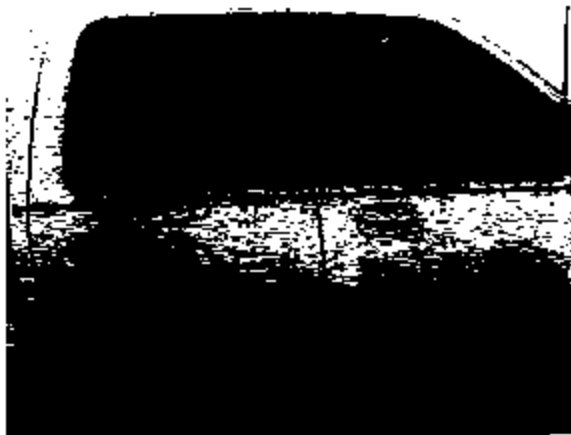
7/9/2014



[REDACTED]

7/9/2004

EA85-005-LC-2118



7/9/2004

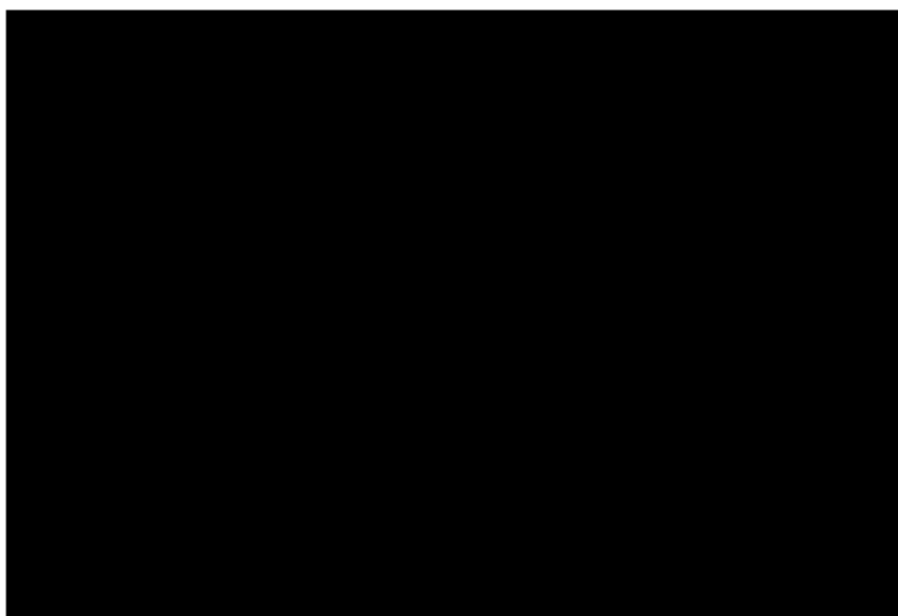
EA05-686-LC-2111

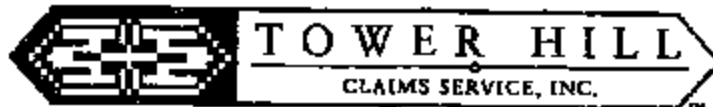


[REDACTED]

7/9/2004

EA05-005-LC-2112



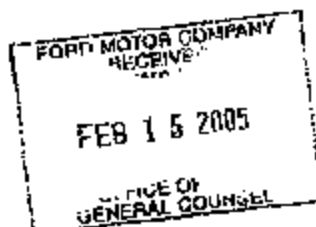


RECEIVED

FEB 15 2005

February 10, 2005

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Blvd.
Dearborn Michigan 48126-2588



RE: SUBROGATION CASE

Our Insured: [REDACTED]
Case Number: ICS0045618
Date of Claim: 08/03/2004
Type of Loss: Vehicle Fire
VIN: 1FTRX18W31N [REDACTED] -2001 Ford F-150

Our investigation has been completed and it has been determined that the damages to our insureds vehicle were a direct result of the speed control deactivation switch. Therefore we are looking to you for payment of these damages.

The total damages to the home and contents came to \$14,474.20. This amount also includes our insured's \$500.00 deductible, which will be returned to them when the subrogation payment is received. Please forward this letter to your insurance department. I have enclosed my file documentation.

Please be advised that we have a valid interest in any settlement, which you may make with our insured. If a settlement has already been reached please contact me immediately.

Sincerely,

R. Craig
Robyn Craig
Subrogation Examiner
800-216-3711 x 1948
Rcraig@thig.com

- 8/13/04
- '01 F-150
- VIN
- \$14,474.22
- \$1,424.00
- USD 4/27/01
- G.P. No

P.O. BOX 142230 GAINESVILLE, FL 32614-2230
800-216-3711 352-332-8800 Fax: 352-332-7999

2005-005-LC-2113



ENG-005-LC-2114



EROS-880-10-2115



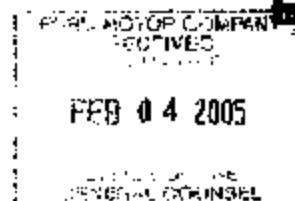
FM25-005-1C-211B



ERRB-805-LC-2117



January 28, 2005



VIA CERTIFIED (Return Receipt Requested) and REGULAR U.S. MAIL

Ford Motor Company
Parklane Towers West
Three Parklane Boulevard
Dearborn MI 48126-2568
Attention: Steve Norton

RE: Policyholder: [REDACTED]
Policy number: [REDACTED]
Date of Loss: 11/23/2004

Dear Sir:

This is to advise you that Nationwide Insurance Company has completed an initial investigation involving the following vehicle:

Year: 1997
Make: Ford
Model: F150 XLT
VIN: 1FTDX1767V [REDACTED]

Our preliminary investigation indicates the above vehicle was parked and sitting unoccupied when it caught on fire. The fire started in the general area of the activation switch near the cruise control area of the truck. In addition, we have been informed of Ford's recent recall due to fires occurring in this area.

This letter will confirm Nationwide Insurance's intent to perform an Origin and Cause Examination on the subject vehicle. While we do not intend to intentionally cause any damage to the vehicle during our examination, there is potential for damage just through handling. I would like to extend the opportunity to you to have your representative present to participate in the examination. During the next 30 days, we will be conducting our destructive examination of the subject vehicle. Should the above date be inconvenient for you or your expert, please contact me so that a mutually convenient date and time can be arranged. Regardless, this examination will take place within thirty (30) days. If you fail to attend this examination, please be advised that Ford Motor Company will waive all possible spoliation claims with regard to Nationwide Insurance's destructive testing of the vehicle. The examination will take place at 1045 Atlanta Highway SE, Winder, GA at Verastar Salvage Facility. Should you have any questions regarding this matter, please contact me at (404) 434-6152



Sincerely,

David Pollock
Special Investigator III
Nationwide Insurance

EA85-885-LC-2118

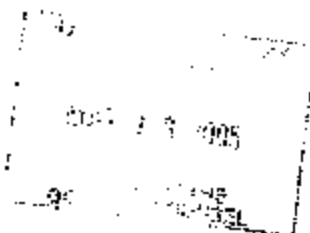


RECEIVED MAR 16 2005



March 10, 2005

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2568
Attn: Shawn Norton



VIA CERTIFIED (Return Receipt Requested) and REGULAR U.S. MAIL

RE: Policyholder:
Policy number:
Date of Loss:

01/14/2005

Dear Mr. Norton:

This is to advise you that Nationwide Insurance Company has completed an initial investigation involving the following vehicle:

Year: 1998
Make: Ford
Model: F-150
VIN: 1FTZX172XW

Our preliminary investigation indicates the above vehicle had just been driven to the Doctor's office and parked about fifty minutes when it was observed on fire. An initial non-destructive examination of the vehicle indicates the fire originated in the speed control unit.

This letter will confirm Nationwide Insurance's intent to subrogate for damages against Ford Motor Company.

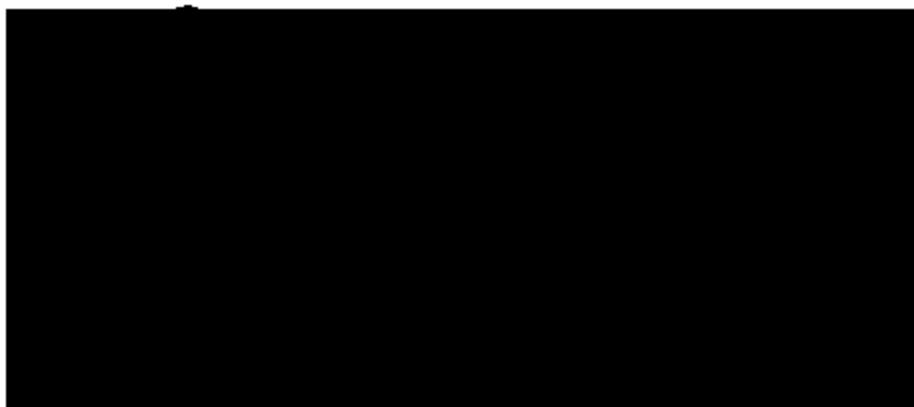
Should you have any questions regarding this matter, please contact me at (205) 444-9228.

Sincerely,

Rick Hebson
LR. "Rick" Hebson
Special Investigator
Nationwide Insurance

- 1/14/05
- 98 F-150
- VIN
- WSO - 5/21/98
- CSP - 4/20/02 or
44,955 (M)

ERG5-885-LC-2128





UNITED AUTOMOBILE INSURANCE COMPANY

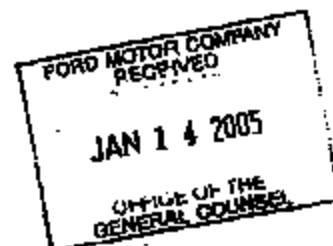
P.O. BOX 600580 • NORTH MIAMI, FL 33160
305-940-7299 • 954-462-6803

RECEIVED JAN 14 2005

NEW

JANUARY 10, 2005

FORD MOTOR COMPANY OFFICE OF THE GENERAL COUNSEL
MR. SHAWN L. NORTON
PARKLANE TOWERS WEST, SUITE #300
THREE PARKLANE BLVD.
DEARBORN, MICHIGAN 48126-2568



Re: Our Insured: [REDACTED]
Claim No.: [REDACTED]
Policy No: UPI 000775481
Date Of Loss: 08/17/04
Vehicle: 2001 FORD EXPEDITION XLT
VIN: 1FMRU15L91 [REDACTED]
Your Claim/File No: UNKNOWN
Company Payment: \$14,120.00 (pending salvage proceeds)
Insured's Deductible: \$500.00

Dear Mr. Shawn L. Norton:

Our above insured's vehicle was properly parked with the engine turned off when vehicle came on fire. The insured parked vehicle inside the garage of his residence overnight after returning home from grocery shopping which took no more than an hour. Approximately 6:00 am he was awoken from his sleep by his wife to advise his vehicle was on fire. Guillermo was able to push vehicle out of the garage before it totally engulfed in flames. The fire engulfed the engine. The Coral Springs Fire Department was called to extinguish the fire and inspect the incident. The Fire Department's investigator determined that the fire was caused by a part failure in vehicle.

Our investigation establishes the point of origin for the fire was the cruise control deactivation switch located in the engine compartment on the driver's side. An x-ray of the switch revealed electrical arcing. This type of failure has been observed and researched by Interscience, Inc. and has been revealed that there had been a number of complaints filed with the National Highway Traffic Safety Administration about similar cases in the past. I will submit four more cases similar to this one to Ford Motor Company. Therefore, under our right of subrogation, we request reimbursement for both the company payment and deductible amount shown above. Enclosed are our supporting documents for your review.

We have diaried our files for (15) fifteen days. Your prompt attention to this matter will be appreciated.

*BOW 744rs. exp 9/14/05
uc
EWD. yes*

WSD 9/14/04

*8/17/04
- 01 Exped
- VIN
- #14, 620
- Coral Springs
- 59684 (2)*



UNITED AUTOMOBILE INSURANCE COMPANY

P.O. BOX 600580 • NORTH MIAMI, FL 33160
305-940-7299 • 954-462-6803

Sincerely,

Jose Lopez

Subrogation Department
(305) 940-7299, ext. 2214

Enclosure: Supporting Documents

OCU/15 DAYS

ER05-005-LC-2122



Interscience, Inc.

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 885-4774
Fax (813) 889-9157

Our Project No: L1270-02
Insured: Unknown
Claim No: [REDACTED]
Date of Loss: Unknown
Date of Notification: November 3, 2004
Date of Inspection: November 15, 2004

Report
Prepared For:

United Automobile Insurance Company
3909 NE 163rd Street
North Miami Beach, FL 33160

Attn: Mr. Juan Delgado

Report
Prepared By:

Sean P. Clinco, BSME

EXPT. RPT.

ENG-885-LC-2123



Interscience, Inc.

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 885-4774
Fax (813) 889-9157

November 19, 2004

United Automobile Insurance Company
3909 NE 163rd Street
North Miami Beach, FL 33160

Attn: Mr. Juan Delgado

Re: Our Project No: L1270-02
Insured: Unknown
Claim No: 803902
Date of Loss: Unknown
Date of Notification: November 3, 2004
Date of Inspection: November 15, 2004

Dear Mr. Delgado:

As requested, Interscience, Inc. has conducted an examination of the insured vehicle in connection with the subject fire loss, and submits its findings in this report.

BACKGROUND

It was reported that the subject vehicle had been parked in the garage of the insured's residence at the time of the subject loss. The fire reportedly occurred when the insured was home. The insured's wife reportedly was awoken by a strange odor from the garage. The insured's wife then alerted the insured of the situation. The insured then discovered the fire and subsequently pushed the vehicle from the

garage into the driveway away from the residence. The insured contacted the fire department and the fire was subsequently extinguished.

The incident was reported to United Automobile Insurance Company and Interscience, Inc. was subsequently requested to conduct an investigation into the subject claim. The vehicle was transported to Co-Part located in Opa Locka, Florida.

OBSERVATIONS/DISCUSSION

On November 15, 2004, Interscience, Inc. visited the Co-Part Auto Salvage, at 12850 NW 27th Ave., Opa Locka, Florida. The purpose of this visit was to conduct an origin and cause investigation of the subject vehicle fire.

The subject vehicle was a white 2001 Ford Expedition bearing vehicle identification number (VIN) 1FMRU15L91E [REDACTED] The odometer reading could not be determined at the time of the inspection as the odometer was damaged by the fire.

A visual examination of the interior and exterior of the subject vehicle revealed that the windshield of the vehicle had sustained fire damage as a result of radiant heat from the engine compartment. The hood of the engine compartment had been consumed. This was caused by the subject fire which had melted the metal of the vehicle's hood. The interior of the vehicle had evidence of fire and smoke damage. Inspection of the



passenger compartment did not reveal any fire causing malfunction, and the burn patterns did not indicate that the fire originated within the passenger compartment.

The area of fire origin was determined to be located within the engine compartment of the vehicle. The engine compartment of the vehicle was systematically and thoroughly inspected and photo documented.

Evidence remaining indicated that the cause of the fire was most probably electrical in nature. Since the vehicle had been parked for a period of time the possibility of this being a fuel related fire was eliminated. The fire pattern in the engine compartment and the front portion of the vehicle indicated that the fire had originated on the driver's side of the engine compartment. Located in this area was a cruise control deactivation switch. This switch was located on the brake master cylinder on the driver's side of the engine compartment. The deactivation switch and master cylinder were destroyed by the intense heat of the fire and were not available for examination.

Failures of cruise control deactivation switches have been observed by Interscience, Inc. personnel in the past. Research also revealed that there had been a number of complaints filed with the National Highway Traffic Safety Administration (NHTSA) about a similar failure in the Ford Expedition and Ford F-150.

CONCLUSIONS

It is the conclusion of Interscience, Inc. that the area of fire origin was located on the driver's side within the engine compartment of the vehicle. The point of origin was most probably within a cruise control deactivation switch located in the engine compartment; however, this could not be conclusively determined due to the extent of the damage. This type of failure has been observed by Interscience, Inc. personnel in the past. Research also revealed that there had been a number of complaints filed with the National Highway Traffic Safety Administration about similar failures in the past.

The cause of this fire was most likely overheating and short circuiting of the cruise control deactivation switch. No other fire causing malfunction was identified during the examination of the vehicle.

Interscience, Inc. operates as an independent contractor. The opinions expressed are based upon information available at the time this report was drafted and draw upon the background, training and experience of the personnel involved in the investigation. The evaluation is subject to modification, amendment, and revision without prejudice, as further information may be revealed by continuing discovery.

United Automobile Ins. Co.
November 19, 2004
L1270-02 - Page 5

In accordance with the ASTM standards, Interscience, Inc. will retain all records related to this assignment for seven years.

Respectfully submitted,

INTERSCIENCE, INC.

Sean P. Clince
Sean P. Clince, BSME *KHC*

Reviewed by,

Gene Bullington
Gene Bullington

SPC:kdc

Signed in the absence of
to avoid delay in mailing

Photos



Interscience, Inc.

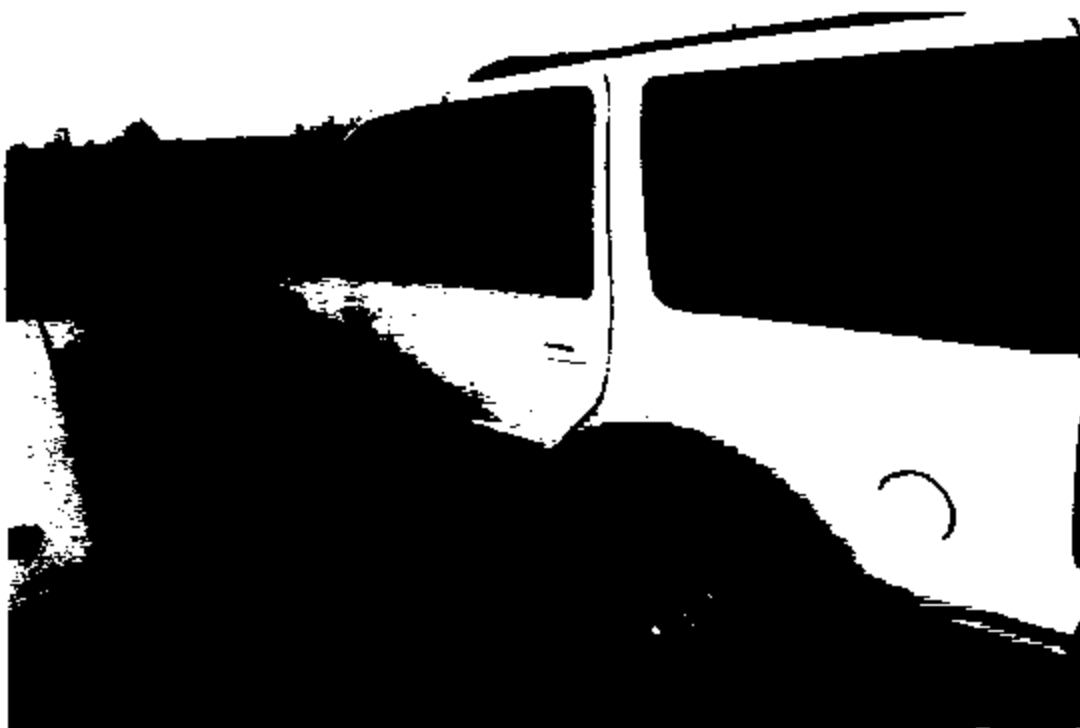
ENG-005-LC-2128

PHOTO INDEX- L1270-02

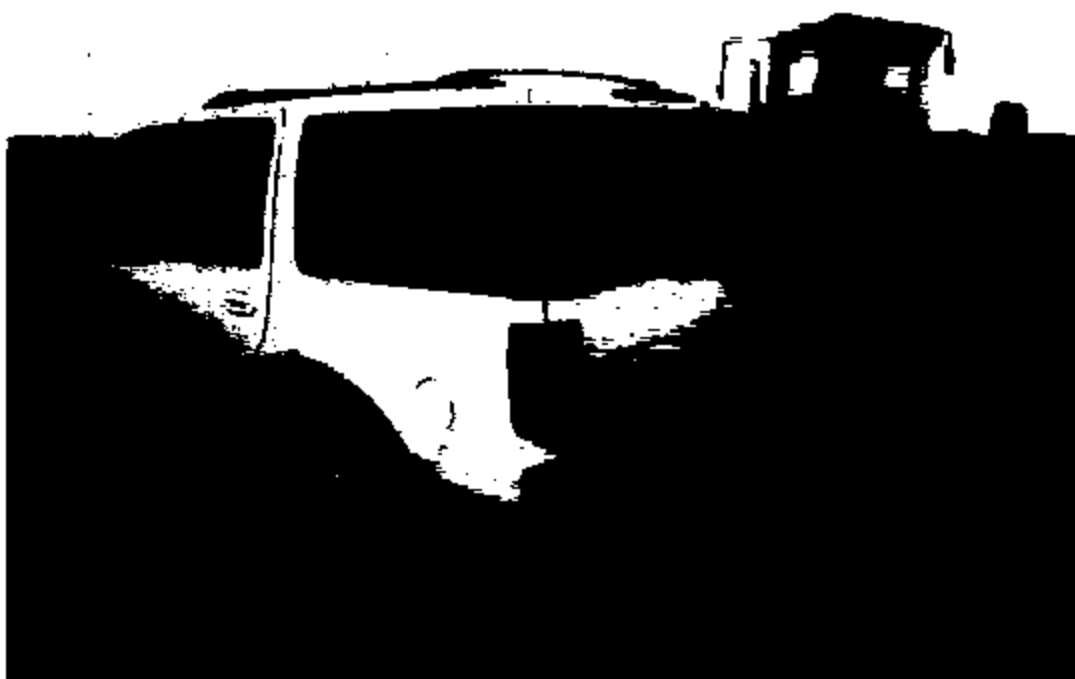
1-9. Exterior views of the subject vehicle.



3.



4.



5.



6.



ERG-885-LC-2131

7.



8.



ENCLOSURE LC-2132

9.



10-12. Views of the subject vehicle VIN and Co-Part lot number.



ERG-005-LC-2133

11.



12.



13-18. Views of the subject vehicle wheel wells.



14.



15.



16.





16.



18.

19-21. Views of the front bumper area of the subject vehicle.



ENG-885-LC-2138

21.



22. A view of the subject vehicle odometer.



23-40. Interior views of the subject vehicle.



25.



26.



EPSC-005-LC-2141

27.

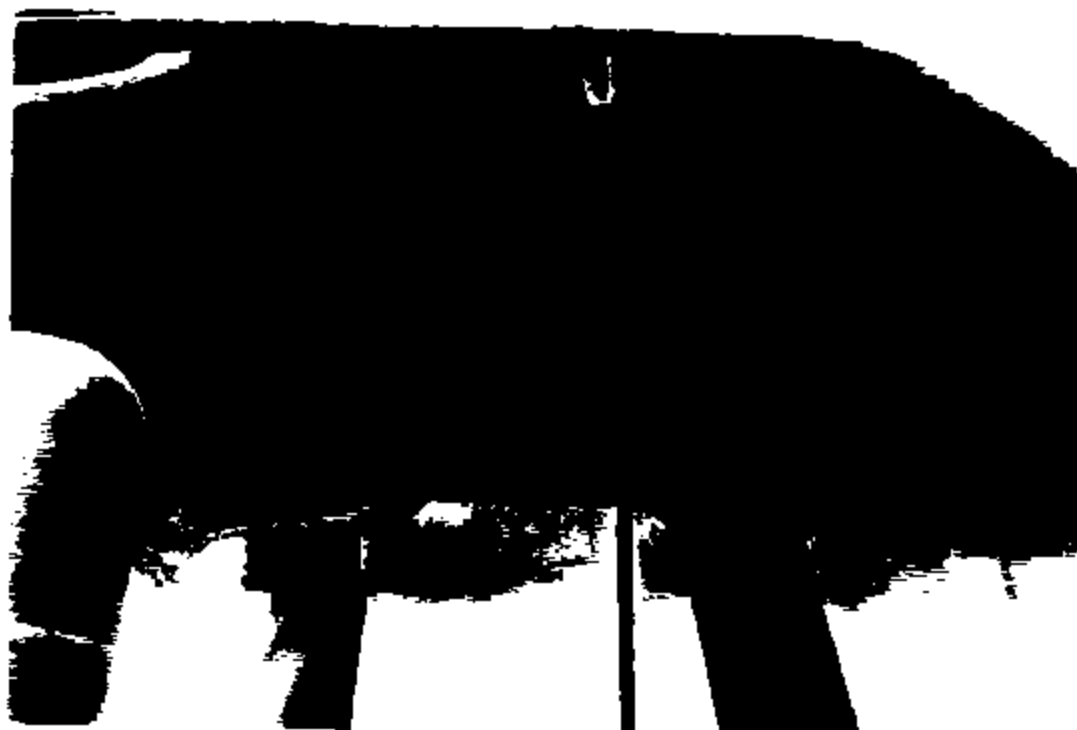


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28.



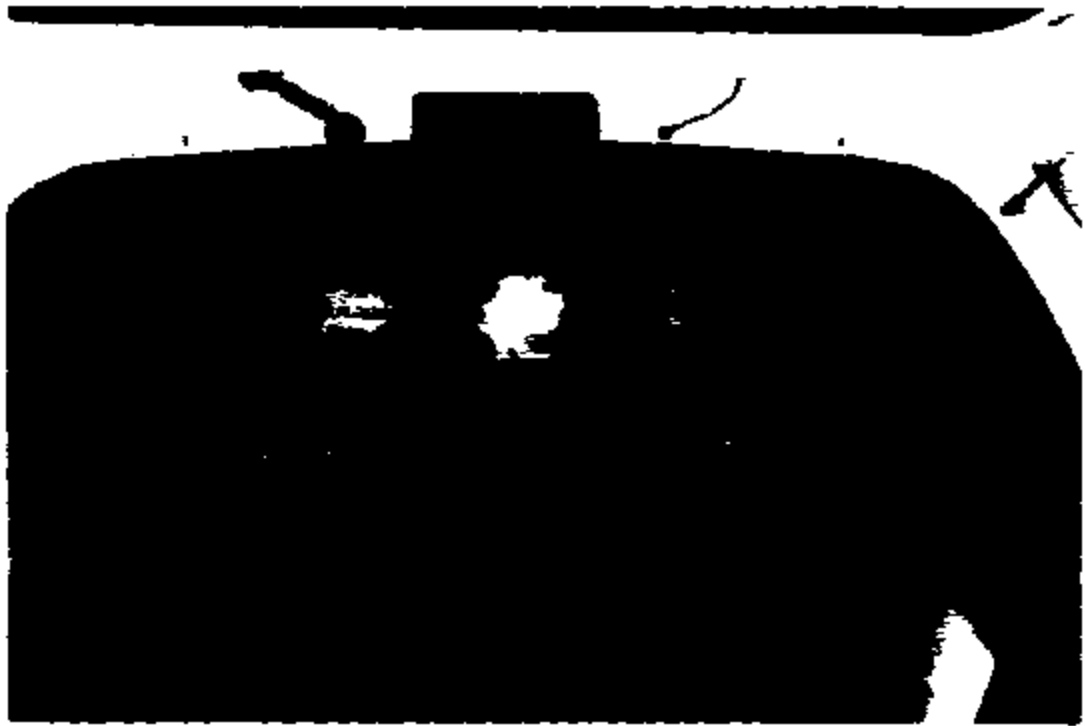
29.



EX-105-005-LC-2143



31.



32.



33.



34.



ER05-005-LC-2145

35.





37.



38.



ER05-085-LC-2149





41-72. Views of the engine compartment of the subject vehicle.



42.



43.



EA85-885-LC-2152

44.



45.



EA85-895-LC-2153

46.



47.



EP05-085-LC-2154



Interscience, Inc.

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 885-4774
Fax (813) 889-9157

Our Project No: L1270-02

Insured: Unknown

Claim No: [REDACTED]

Date of Loss: Unknown

Date of Notification: November 3, 2004

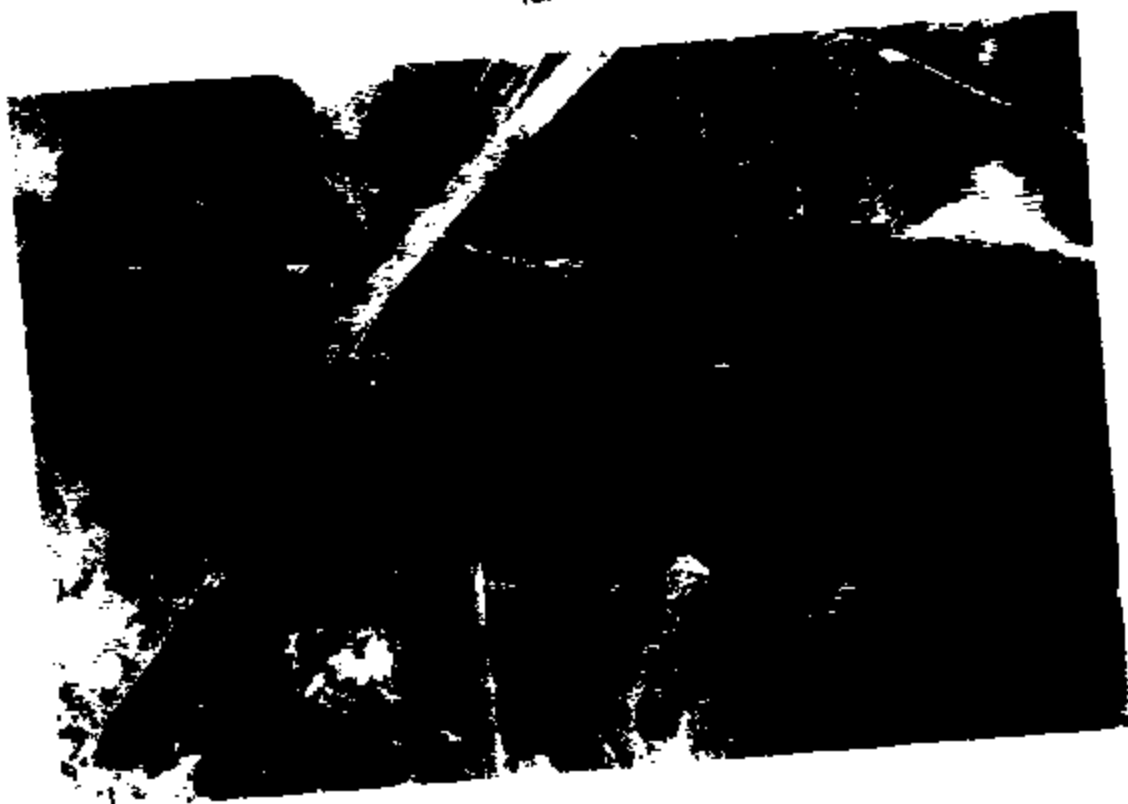
Date of Inspection: November 15, 2004

Continuation of Photo Index-

Pictures 48-91

Photos

48.



49.



2005-005-LC-21

50.



51.



EP05-085-LC-2157

52.



53.





85-91. Views of the remains of the brake master cylinder.



86.



87.



ERG-885-LC-2175

88.



89.

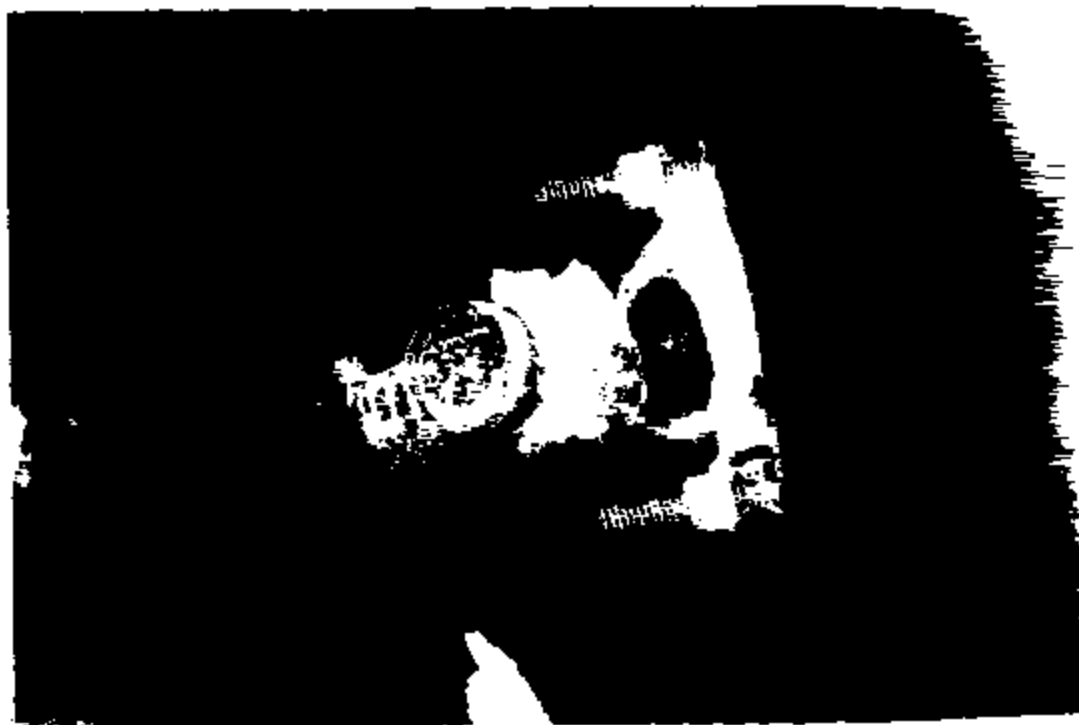


ERG5-005-LC-2178

90.



91.



ENG-885-LC-2177