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REPORT OF FINDINGS

Claim No: 100 525 1781-1-2

Date of Loss: 07/29/04

VEHICLE FIRE EVALUATION

INSURED: [REDACTED]
2001 FORD F150 LARIAT

Prepared for:

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

Ron C. Boutwell, ASE
Consultant

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Project Manager

August 24, 2004

ProNet File No. 7525

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I. INTRODUCTION

On July 29, 2004, a fire occurred involving a Ford vehicle. On August 10, 2004, The ProNet Group, Inc., was retained by Mr. Chris Novotny of Farmers Insurance Group to inspect the vehicle and determine the origin and cause of the fire.

On August 16, 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 electrical connector 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 Lariat trucks.

3. Review of the fire report (see Attachment A).
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 Lariat truck fire originated in the left rear-third section 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.

V. DISCUSSION

VEHICLE DESCRIPTION

The vehicle was identified as a white four-door 2001 Ford F150 Lariat truck bearing Vehicle Identification No. 1FTRW08LX1K [REDACTED] and IAA stock No. 861186.

EXTERIOR INSPECTION

Our inspection of the truck exterior revealed:

1. All combustible materials on the front face of the truck were consumed.

2. The right and left front fenders were void of paint.
3. The left front tire was consumed and the inboard side of the wheel had melted. The right front tire was partially consumed.
4. The windshield, left side door glasses, right front door glass and center glass for the back glass had shattered.
5. The hood was consumed.
6. The right front door panel below the side view mirror was void of paint. The leading edge of the left front door panel was void of paint.
7. The right outside mirror was slightly burned and the left outside mirror was consumed.
8. The exterior exhibited a burn pattern consistent with a fire that originated in the passenger compartment left of the truck's centerline.

PASSENGER COMPARTMENT

Our inspection of the passenger compartment:

1. All interior components were covered with a mild layer of soot.
2. The headliner was severely burned.
3. The rear bench seat back covering was consumed exposing the padding underneath. The left half of the left front seat back was consumed

exposing the steel skeleton.

4. The rear door trim panels were melted. The upper third section of the right front door trim panel was consumed while the upper half of the left front door panel was consumed.
5. The dash was consumed in a progressive pattern. Specifically, the left half of the dash evidenced more burn than the right half of the dash.
6. Aftermarket stereo equipment was located under the rear bench seat. The components did not have any evidence of electrical short-circuiting that would have caused the fire.
7. The burn patterns observed in the passenger compartment are consistent with a fire that propagated from the engine compartment into the passenger compartment after consuming the firewall (bulkhead) access hole seals left of the truck's centerline.

ENGINE COMPARTMENT

Our inspection of the engine compartment revealed an intense lower to upper level burn, which was more intense in the left rear quadrant of the engine compartment. Specifically:

1. The air conditioner hoses were consumed.
2. The battery was consumed. The positive battery cable end evidenced an aftermarket heavy gauge electrical wire. This wire routed through the firewall near floor-pan level approximately six inches (6") above the right frame rail then into the passenger compartment. The wire was void of

Insulation from the battery cable end to approximately five inches (5") on the passenger side of the firewall. Subsequent to removing the carpeting to better access this wire and its route, there was no evidence of electrical short-circuiting or electrical over heating observed that suggests this wire caused the fire. The wire routed to the aftermarket stereo component under the rear bench seat.

3. The radiator and condenser cores were consumed.
4. The electrical wiring harness that routed across the firewall from the right corner to the left corner of the firewall was completely void of its protective conduit and the wires were void of insulation and consumed in areas adjacent to the right valve cover. These wires did not exhibit fusing of the wire strands that suggests an electrical short circuit occurred causing the fire.
5. The right valve cover evidenced exterior surface burn while the left valve cover was partially consumed exposing the camshaft underneath.
6. The right timing chain cover was basically intact while the left timing chain cover was slightly melted.
7. The power steering fluid reservoir was consumed.
8. The air intake tube and the air filter housing were consumed.
9. The under-hood power distribution center was burned. However, a greater intensity in burn was noted on the right face of the distribution center.

10. The brake booster secured to the firewall in the left rear corner of the compartment had exterior surface burn. The brake master cylinder was consumed.
11. The cruise control servo located forward of the distribution center was basically consumed leaving only the steel components servo.
12. The ABS electro hydraulic control unit located on the top face of the left frame rail below the power distribution center had evidence of intense burn.
13. The electrical connector for the cruise control deactivation switch was located on the left lower control arm. The connector was heavily charred and had separated from its electrical wiring. The connector appears to have burned from the inside out. The connector was taken into evidence.

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

On August 23, 2004, we obtained the fire report from Harris County Fire Marshal's Office, which states the following:

On 7-29-04 at 00:53 hours, investigators Farris and Langenberg received a request for a fire investigation from Channelview fire department. Investigators arrived at 686 Bright Penny Lane and met with Channelview engine 32. Investigators observed a pick-up truck parked in the street in burned condition. After examining the evidence and speaking to witnesses, this fire will be ruled accidental.

SUMMARY

In summary, this 2001 Ford truck 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 is 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 Lariat truck 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 by any other concerned parties.

V. ATTACHMENTS

A. FIRE REPORT

PUBLIC RELEASE REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCASE NO: 040;
FIRE MARSHAL
CHANNELVIEW FD

Type of Offense: ARSON INHABITED

MOTOR VEHICLES

Location: [REDACTED]

GRID: 497D

At/Between
ATDate/Time
07/29/04 00:34

Date/Time

Premises Involved: STREET

Cause of Fire : ELECTRICAL DISTR,

Weather Condition: NIGHT
Method of Entry:

Complainant Information:

C01
C02

NAME OF INVESTIGATING OFFICER: FARRIS D

PROPERTY INVOLVED:
BRAND

TYPE/DESCRIPTION

NCTC
CODEMODEL
TYPEVALUE/
LOSS

VEHICLE INVOLVED:

MAKE MODEL YR

STYLE

VCO

LIC

LIS LIT

VALUE/
LOSSFORD
(D) DAMAGED

01

PK

WHI/

58VH28

JTX PC

22000

Synopsis of offense:

ON 7-29-04 AT 00:53 HOURS, INVESTIGATORS FARRIS AND LANGENBERG RECEIVED A REQUEST FOR A FIRE INVESTIGATION FROM CHANNELVIEW FIRE DEPARTMENT. INVESTIGATORS ARRIVED AT [REDACTED] LANE AND MET WITH CHANNELVIEW ENGINE 32. INVESTIGATORS OBSERVED A PICKUP TRUCK PARKED IN THE STREET IN BURNED CONDITION. AFTER EXAMINING THE EVIDENCE AND SPEAKING TO WITNESSES THIS FIRE WILL BE RULED ACCIDENTAL.

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCASE NO: 0407290107
Date: 07/29/04 Time: 22:43
Page: 1

Type of Offense: ARSON INHABITED MOTOR VEHICLES

Dispatch Location: [REDACTED] Alt Grid Beat District Comm
497D S30 33 A1Reported Location: [REDACTED] Alt Grid Beat District Comm
497D FCV A1 A1At/Between Date/Time Date/Time
AT 07/29/04 00:34Premises Involved: STREET Method of Entry:
Point of Entry: Point of Exit:
Inst/Tool Used: Weather Condition: NIGHT
Cause of Fire: ELECTRICAL DISTR Latent Prints: N Scene Photos: Y

Persons Involved Information:

Ty/No Name/Address Rel to Offender AGE RACE SEX HTSP

C01 GARZA [REDACTED]
686 [REDACTED]
HOUSTON TX [REDACTED]Date of Birth: [REDACTED] Social Security No: [REDACTED]
Drivers License: [REDACTED] State: TX
Condition: Taken To: Transported by:
Employment:

Phone: - - ext: -

C02 GARZA [REDACTED] 25 W M Y
686 [REDACTED]
HOUSTON TX 77015 [REDACTED]Date of Birth: [REDACTED] Social Security No: [REDACTED]
Drivers License: [REDACTED] State: TX
Condition: Taken To: Transported by:
Employment:

Phone: - - ext: -

R01 [REDACTED]

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

Phone: - - ext: -

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENTCASE # [REDACTED]
Date: 7/29/04 Time: 22:43
Page: 2

Persons Involved Information:

Ty/No	Name/Address	Rel to Offender	AGE	RACE	SEX	HISP
W01	[REDACTED] LN HOUSTON TX [REDACTED]	[REDACTED]		W	M	Y

Date of Birth : / / Social Security No : -
 Drivers License : State :
 Condition : Taken To : Transported by :
 Employment :
 Phone : - - ext :

Ty/No	Name/Address	Rel to Offender	AGE	RACE	SEX	HISP
W02	[REDACTED] LN HOUSTON TX [REDACTED]	[REDACTED]		W	F	Y

Date of Birth : / / Social Security No :
 Drivers License : State :
 Condition : Taken To : Transported by :
 Employment :
 Phone : - - ext :

Officers Involved:

P	Name	TDISP	TENRT	TARRD	TCLRD	DIS	CBY
P	FARRIS D	00:59	00:59	01:27	02:09	REP	950
B	LANGENBERG D	00:59	00:59	01:27	02:09	CBU	950
B	CALLAWAY, KEN	00:59	00:59	01:27	02:08	CBU	950

Status / Disposition	Name	Report Status	APP	Date	BCR Clearance
	FARRIS D			07/29/04	Initial Entry
	FARRIS D			07/29/04	Report Approval
	FARRIS D			07/29/04	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 Lft VCO LIC LIS Value/
Loss

C01 D FORD PK WHI/ 5BVM78 TX 22000
((VIN/SERIAL NUMBER : 1FTRW08LX1 [REDACTED]))
ARSON PROPERTY CLASS: N

Synopsis of Offense:

ON 7-29-04 AT 00:53 HOURS INVESTIGATORS FARRIS AND LANGENBERG RECEIVED A
REQUEST FOR A FIRE INVESTIGATION FROM CHANNELVIEW FIRE DEPARTMENT.
INVESTIGATORS ARRIVED AT [REDACTED] AND MET WITH CHANNELVIEW
ENGINE 32. INVESTIGATORS OBSERVED A PICKUP TRUCK PARKED IN THE STREET IN
BURNED CONDITION. AFTER EXAMINING THE EVIDENCE AND SPEAKING TO WITNESSES
THIS FIRE WILL BE RULED ACCIDENTAL.

Suspects Involved:

Narrative:

ENTERED BY:

Date: 07/29/04 Time: 21:58

ASSIGNMENT

ON 7-27-04 AT 00:55 HOURS INVESTIGATORS FARRIS AND LANGENBERG RECEIVED A REQUEST FOR A FIRE INVESTIGATION FROM CHANNELVIEW FIRE DEPARTMENT AT 671 BRIGHT PENNY LANE. INVESTIGATORS ARRIVED AT 01:30 HOURS AND MET WITH CHANNELVIEW FIRE DEPARTMENT ENGINE 32.

SCENE SUMMARY

THE SCENE IS LOCATED IN THE CHANNELWOOD SUBDIVISION OF UNINCORPORATED HARRIS COUNTY. THE VEHICLE WAS PARKED FACING NORTH ON THE EAST SIDE OF A BLACKTOP, RESIDENTIAL ROADWAY. THE VEHICLE WAS PARKED TO THE NORTH OF THE DRIVEWAY OF THE RESIDENCE LOCATED AT [REDACTED] THIS IS THE LISTED ADDRESS OF THE VEHICLE'S OWNER. THE SCENE WAS ILLUMINATED BY THE HEADLIGHTS AND HANDHELD LIGHTS OF INVESTIGATORS. THE ONLY OTHER ILLUMINATION WAS PROVIDED BY SEVERAL OUTSIDE GARAGE LIGHTS FROM NEARBY RESIDENCES.

FIRE DAMAGE

THE VEHICLE SUBSTAINED FLAME AND HEAT DAMAGE TO THE ENTIRE ENGINE COMPARTMENT EXTENDING INTO THE PASSENGER COMPARTMENT. THE INTERIOR PASSENGER COMPARTMENT SUBSTAINED HEAT AND FLAME DAMAGE TO THE COMBUSTIBLE MATERIALS INSIDE WITH MOSTLY METAL COMPONENTS REMAINING. THE DRIVERS SIDE FRONT TIRE WAS BURNED AWAY COMPLETELY. THE PASSENGER SIDE FRONT TIRE WAS BURNED APPROXIMATELY HALF WAY. THE REMAINING VEHICLE FROM THE REAR PASSENGER DOORS TO THE REAR BUMPER WAS INTACT.

AREA OF ORIGIN AND CAUSE

DUE TO WITNESS STATEMENTS FROM THE ON SCENE FIRE DEPARTMENT CREWS AND THE BURN PATTERNS TO THE VEHICLE THE FIRE MOST LIKELY ORIGINATED IN THE ENGINE COMPARTMENT IN THE AREA OF THE DRIVERS FRONT SIDE OVER THE FRONT TIRE. THE CAUSE OF THIS FIRE WILL MOST LIKELY HAVE BEEN CAUSED BY A FAILURE IN THE ELECTRICAL DISTRIBUTION SYSTEM OF THE VEHICLE.

EVIDENCE

A SERIES OF DIGITAL PICTURES THAT SHOW A TRUE REPRESENTATION OF THE SCENE WERE DEVELOPED BY INVESTIGATOR LANGENBERG WITH A SONY MVC-CD500 DIGITAL CAMERA. THESE PHOTOGRAPHS WERE DOWNLOADED TO A READ ONLY CD AND WILL BE INCLUDED IN THE CASE FILE.

A PLAT OF THE SCENE WAS DEVELOPED AND WILL BE INCLUDED IN THE CASE FILE.

INTERVIEWS AND WITNESSES

INVESTIGATORS SPOKE TO [REDACTED] (C02) AND HE STATED THAT HE HAD DRIVEN THE VEHICLE HOME FROM HIS JOB AT APPROXIMATELY 18:10 HOURS AND PARKED IT ON THE STREET OUT FRONT OF HIS RESIDENCE. AT APPROXIMATELY 00:35 HOURS HE RECEIVED A TELEPHONE CALL FROM HIS NEIGHBOR [REDACTED] (W01) SAYING THAT HIS TRUCK WAS ON FIRE. INVESTIGATORS SPOKE TO (W01) AND HE STATED THAT HE HEARD A LOUD POP THAT

Date: 7/29/04 Time: 22:43
Page: 5

Narrative:

ENTERED BY:

Date: 07/29/04 Time: 21:58

WOKE HIM UP. HE THEN LOOKED OUT AND SAW A RED GLOW IN THE STREET FROM IN THE STREET AND HE THEN CONTACTED THE FIRE DEPARTMENT. AT THIS TIME HE THEN CALLED HIS NEIGHBOR AND THEN WENT OUTSIDE. AT THIS TIME HE NOTICED ANOTHER NEIGHBOR OUTSIDE AS WELL AND THEN THE FIRE DEPARTMENT SHOWED UP. INVESTIGATORS SPOKE TO [REDACTED] (W02) WHO STATED THAT SHE HEARD THE SAME LOUD POP AND THEN CALLED 911. SHE WAS TOLD THAT THEY ALREADY HAD A CALL FOR A FIRE AT THAT ADDRESS. SHE THEN WENT OUTSIDE AND WATCHED THE FIRE DEPARTMENT ARRIVE. INVESTIGATOR SPOKE TO THE CAPTAIN OF ENGINE 32 AND HE STATED THAT THE FIRST ARRIVING BOOSTER TRUCK (BOOSTER 42) MADE THE LOCATION AND HAD MECHANICAL PROBLEMS WITH THE PUMP ON THE TRUCK AND COULD NOT PUT THE FIRE OUT. AT THIS TIME ENGINE 32 ARRIVED AND THEY GOT THE FIRE OUT. THE CREW OF BOOSTER 42 ADVISED THE OTHER FIREFIGHTER THAT ON THEIR ARRIVAL THE FIRE WAS CONTAINED TO THE ENGINE COMPARTMENT ONLY.

EXPOSURES

NO EXPOSURES WERE DAMAGED IN THIS FIRE.

INJURIES / FATALITIES

NO INJURIES WERE SUBSTAINED IN THIS FIRE.

INSURANCE / LIEN

THE VEHICLE IS INSURED BY FARMERS INSURANCE COMPANY.
POLICY NUMBER: [REDACTED]

SUMMARY

AFTER OBSERVING THE BURN PATTERNS, INTERVIEWING THE FIRE DEPARTMENT AND OTHER WITNESSES THIS FIRE WILL MOST PROBABLY BE AN ACCIDENTAL FIRE THAT ORIGINATED IN THE ENGINE COMPARTMENT. THIS FIRE WAS MOST PROBABLY CAUSED BY A FAILURE IN THE ELECTRICAL DISTRIBUTION SYSTEM. THIS WILL BE CLOSED OUT ACCIDENTAL.

V. ATTACHMENTS

B. PHOTOGRAPHS

1. View showing the front of the 2001 Ford F150 Lariat truck.



2. Rear view of the truck.



2001-025-1-C-0055

3. Right side view of the truck.



4. Left side view of the truck.

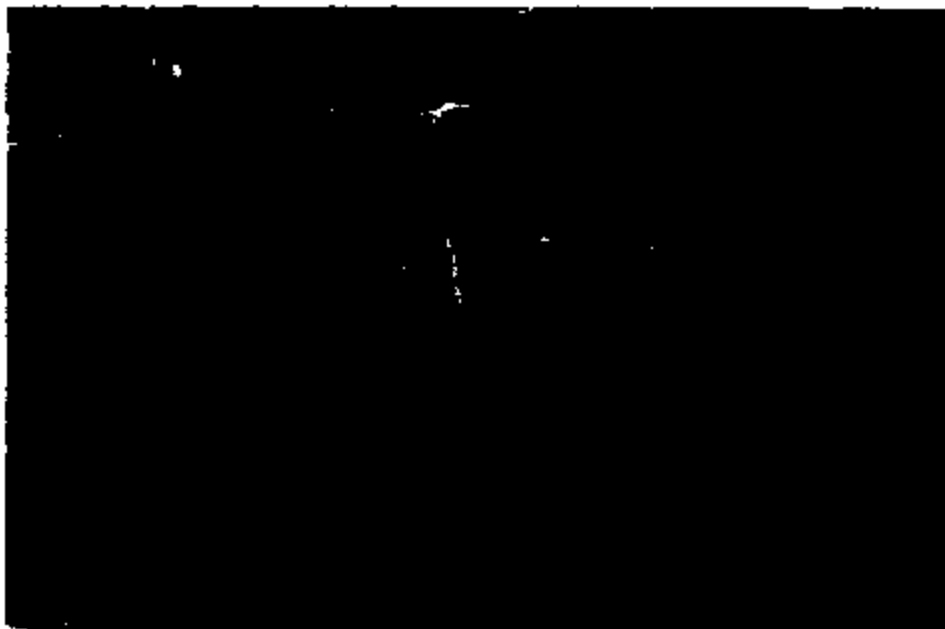


2003-000-LC-0004

5. View showing the left front fender.



6. View of the vehicle stock number.



ENCLOSURE LC-8857

7. Right to left view of the front passenger area.



8. Left to right view of the rear passenger area.



EP05-BRO-1C-0058

9. Left to right view of the front passenger area.



10. View showing the right third of the dash.



EL02-025-1C-0859

11. View showing the center third of the dash.



12. View showing the left third of the dash.



0000-0000-0000

13. View showing the aftermarket stereo equipment.



14. View showing the stereo radio remains.

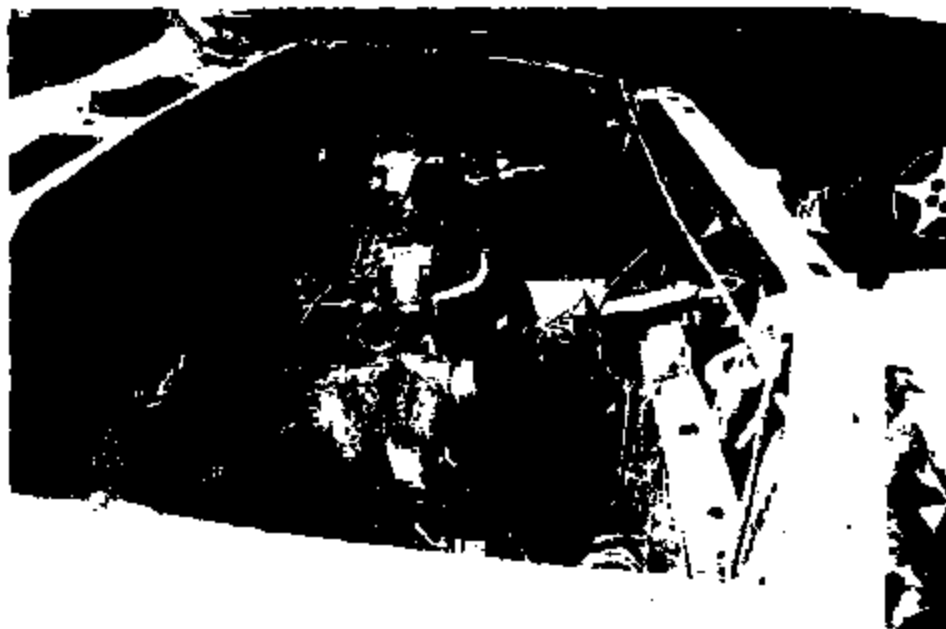


1500-07-000-0003

15. Overview of the engine compartment.



16. Right to left view of the engine compartment.



ENR-000-LC-0002

17. Left to right view of the engine compartment.



18. View showing the right third of ht engine compartment.

EMD-800-LC-0003

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



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

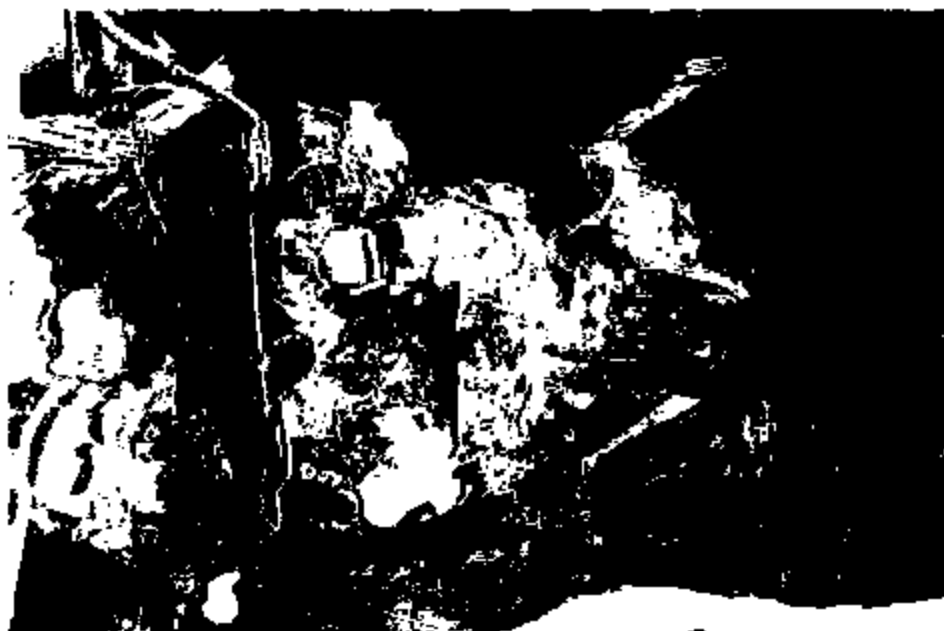


ENC-005-1C-0004

21. View showing the power distribution center.



22. Closer view of the power distribution center.



ENR-001-LC-0000

23. View showing the ABS electro hydraulic control unit.



24. View showing the cruise control servo.



2003-2005-LC-0055

25. View showing the right and left timing chain covers.



26. View showing the right valve cover.



ENG-000-LC-0001

27. View showing the left valve cover.

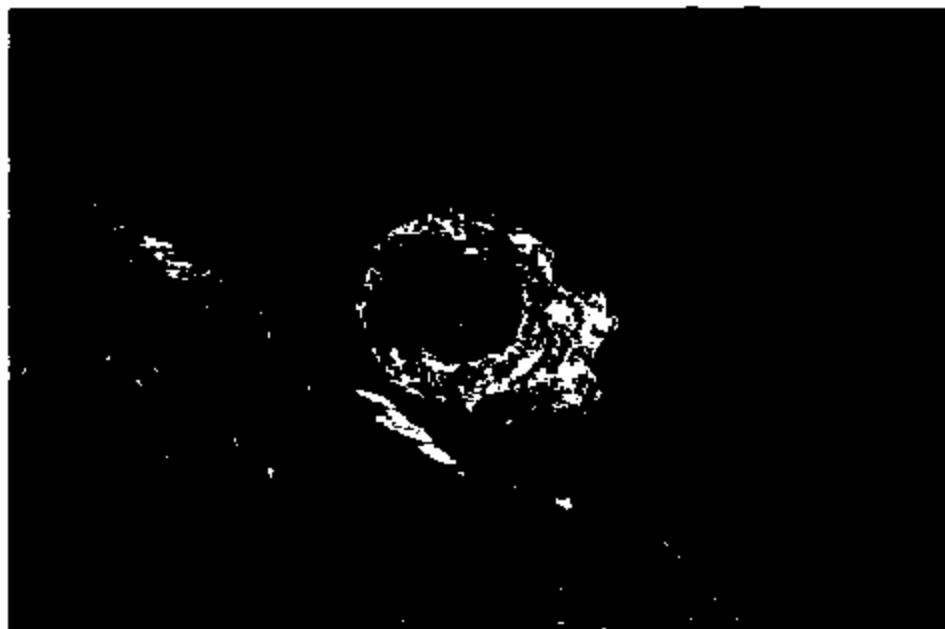


28. View showing the cruise control deactivation switch electrical connector.



2003-0013-LC-0003

29. Closer view showing the cruise control deactivation switch electrical connector.



30. View showing the aftermarket electrical wire attached to the positive battery cable end.



ENG-005-LC-0155

31. View showing the aftermarket electrical wire entering the firewall.



32. Closer view showing the aftermarket electrical wire entering the firewall.



2003-2005-LC-0878

33. View showing the aftermarket electrical wire exiting the firewall passenger compartment side.



34. Another view of the aftermarket electrical wire.



ES025-075-LC-0071

35. Another view of the aftermarket electrical wire.



EP06-005-LC-0072

August 24, 2004



WILLIAM J. DOWNS*
WILLIAM A. SNAPP

DOWNES & ASSOCIATES

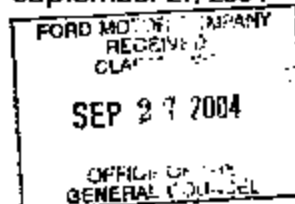
*Employees of Claims Legal Services Department
Farmers Insurance Group of Companies®
Not a Partnership
ASHFORD CROSSING BUILDING I
1880 S. DAIRY ASHFORD, SUITE 107
HOUSTON, TEXAS 77077
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KATHLEEN M. STEVENSON
OFFICE ADMINISTRATOR

SANAY EDISON
PARALEGAL

*BOARD CERTIFIED
PERSONAL INJURY/REAL LAW
TEXAS BOARD OF LEGAL SPECIALIZATION

September 21, 2004



Shawn Norton
Ford Motor Company
3 Parklane Blvd.
Parklane Towers West, Suite 300
Dearborn, MI 48126-2568

RE: Our Client:
Our Client's Insured:
Claim #:
D/L:
Amount:

5/21/04
\$9,000.36

Dear Ms. Norton:

Please be advised that this office has been retained to represent Mid-Century Insurance Company of Texas in the above-referenced matter, and to pursue its subrogation claim for property damage in the amount of \$9,000.36. As you'll recall, Barba's Ford F-150 pickup caught fire after being driven and parked in the driveway. The fire originated in the left rear of the engine compartment and was caused by a defective brake pressure switch. The Cause and Origin report concludes that the brake pressure switch failed and caused the fire that consumed the front of the vehicle. My review of the file revealed that you previously denied our client's subrogation claim. We have seen nothing to refute our client's findings of the cause of this loss. Please contact me to discuss a reasonable settlement of this matter. A non-judicial resolution is more economical for all involved.

Very truly yours,

A handwritten signature in cursive script that reads "Sanay Edison".

Sanay Edison



Unified
Investigations & Sciences, Inc.

223 E. Greenbriar Lane
Dallas, Texas 75203-1013
214-946-8989
Fax 214-946-8586

June 22, 2004

First Report

PREPARED FOR: Farmers Insurance Group
P.O. Box 47525
San Antonio, Texas 78265

Farmers Insurance FCG 89

ATTENTION: Ms. Gilda Gutierrez

JUN 30 2004

MEMBER: [REDACTED]

DATE OF LOSS: May 21, 2004

LOCATION OF LOSS: [REDACTED] San Antonio, Texas

POLICY NUMBER: Not Provided

MEMBER NUMBER: 1004918111-1-1

UIS FILE NUMBER: TX01-06122

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

ER05-005-LC-0874

Insured: [REDACTED]
UIS File No.: TX01-06122

ASSIGNMENT

The assignment was received on June 4, 2004, and the investigation commenced on June 7, 2004. Instructions were to conduct a vehicle examination.

PRELIMINARY FINDINGS

Based on the examination of the vehicle, the origin of the fire was in the left rear of the engine compartment. The fire was ignited by the failure in the brake fluid switch, creating a resistive connection, igniting the brake fluid in the switch and the nearby brake fluid reservoir.

The fire was accidental.

RISK

The risk was a 2003 Ford F-150 pickup and was maroon in color. The vehicle displayed Vehicle Identification Number 1FTEX15N7TK [REDACTED] and License Plate Number [REDACTED]. The odometer display was not readable due to fire impingement. The vehicle was not in operation at the time of the loss.

VEHICLE EXAMINATION

The vehicle was at Insurance Auto Auctions in San Antonio, Texas. The Stock Number was 713284 under the Farmers Insurance Carport.

No other individuals were present during the examination.

The exterior of the vehicle displayed intensity and movement patterns in the passenger compartment, indicating the fire origin in the area of the left rear of the engine compartment. Intensity and movement patterns in the area of origin displayed an intense fire after ignition. The area of origin is in the area of the brake system of the vehicle. The brake pressure switch, fluid reservoir, and related components were missing from the engine compartment. The hood displayed intensity and movement patterns, indicating the fire was most intense in the left rear of the engine compartment. The left front tire was burned on the inside exterior. The left front wheel was melted, and intensity and movement patterns on the left front fender indicated the fire, after ignition, vented from the left front fender well.

The windows were rolled up at the time of the fire. Intensity and movement patterns throughout the vehicle indicated the fire, after ignition, traveled laterally towards the rear of the vehicle into the passenger compartment through the wiring harness access holes in the firewall and vent system of the passenger compartment. The dash and windshield sustained extensive heat and smoke damage. The dash melted and collapsed on the left side of the passenger compartment.

Insured: [REDACTED]
UIS File No.: TX01-06122

The vehicle did not display any forced entry. Normal components were observed in the passenger compartment. The remaining electrical system did not display any arcing or failures. The fluid lines were tight and intact.

Components, hoses, belts, and wiring harness insulation in the engine compartment were melted and burned from impinged heat. The engine oil registered one quart low on the oil dipstick.

The passenger compartment fuse block was examined. Fuse #13 was observed to be open. The 1996 F-Series 150, 250, 350 and Super Duty Owners Guide were in the glove compartment. It was used to reference the components protected by Fuse #13. On pages 354-357 of the Owners Guide, descriptions of the fuses and components were explained. Fuse #13 is listed to be a 15 amp fuse (blue in color) protecting the antilock brakes, brake shift interlock, electronic engine control, speed control, stop/hazard lamps, and stop sensor for electronic engine control. On pages 363-364 of the Owners Guide, a drawing of a "blown" fuse displayed what to look for inside the fuse to determine its status. Upon examination of Fuse #13, it was discovered that the fuse was green in color and displayed a "30" on the top. The fuse was "blown" as compared with the drawing in the Owners Guide.

The original fire scene at [REDACTED] San Antonio, Texas, was examined. The fire scene had been altered prior to my arrival. The driveway had been cleared of debris. The insured stated that she had cleaned the driveway off and salvaged all of the large pieces of the vehicle. The rest of the debris was thrown worn away. The remaining fire debris was collected and sifted for engine components. The brake pressure switch was not located in the sifted debris. The retained components were shipped to the Dallas Service Center of Unified Investigations & Sciences, Inc. for secure storage.

The passenger compartment did not contain the ignition keys.

Richard Schulze, P.E., with Unified Investigations & Sciences, Inc., was contacted with the details of the loss, as he is researching several failures of the brake pressure switch on Ford 1-50 trucks, causing a fire to occur. Mr. Schulze has been in contact with Ford Motor Company representatives with concerns of the repeated brake pressure switch failures.

COMMENTS

A verbal report was made to Gilda Gutierrez with Farmers Insurance Group. As per her instructions, the file will remain open, pending the exploration of subrogation possibilities.

Insured: [REDACTED]

UIS File No.: TX01-06122

EXHIBITS

1. Vehicle Inspection Report
2. 43 color photographs with Photograph Explanation Sheet
3. Photograph Negatives

Scott Leake

Special Investigator

Unified Investigations & Sciences, Inc.

210-659-8677 or 800-615-4840

Insured: [REDACTED]

UIS File No.: TX01-06122

PHOTOGRAPH EXPLANATION SHEET

1. Front of vehicle
2. Right side of vehicle
3. Rear of vehicle
4. License Plate
5. Left side of vehicle
6. Bed of pickup
7. Left front of vehicle
8. Left front of passenger compartment
9. Dash and windshield
10. Left rear of passenger compartment
11. Right front of passenger compartment
12. Right rear of passenger compartment
13. Dash and windshield
14. Grill
15. Hood
16. Engine compartment
17. Left side of engine
18. Right side of engine
19. Left front tire of vehicle
20. Brake system in left rear of engine compartment
21. Close-up of photograph #19
22. Underside of hood
23. Engine compartment power distribution pan
24. Windshield stickers
25. Engine compartment rear firewall
26. Left front floorboard
27. Passenger compartment fuse panel access
28. Number 13 on top of fuse
29. "30" on top of fuse
30. Passenger compartment fuse diagram
31. Passenger compartment fuse legend
32. Owners Guide
33. Passenger compartment fuse panel
34. Passenger compartment inside cover of fuse panel
35. Vehicle Identification Number (door panel)
36. Loss location
37. Debris and driveway
38. Close-up of intensity patterns on concrete driveway
39. Damage to vehicle driveway
40. Concrete in driveway
41. Fire debris location
42. Recovered fire debris
43. Recovered fire debris

Unified Investigations & Sciences, Inc.
Vehicle Inspection Report

Exhibit 1

Owner [REDACTED]		UB File Number
		TX01-06122
Manufacturer	Year	Model
Ford	1996	F-150
Body Style	Color	
Pick-up		
State	Year	State
Texas	Unknown	Unknown
Tag Number	Expiration Date	Registration Fee
12/04	Texas	18TEX15N7TK
Vehicle Condition/Inspection Location		
05-07-04 Insurance Auto Actions (Stock # 713284) San Antonio, Texas		
Fire Damaged Areas		
<input checked="" type="checkbox"/> Exterior <input checked="" type="checkbox"/> Interior <input checked="" type="checkbox"/> Engine Compartment		

	Burned	Distorted/Melted	Accelerant Patterns	Collision Damage
Bumper and Grill	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hood	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input checked="" 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"/>
Underside	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks:

TIRES

	Burned		Unusual Tread Wear			Yes	No
	Yes	No	Yes	No			
Left Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Tires indicate signs of recent removal or exchange?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Right Front	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Wheels or wheel covers indicate recent removal/exchange?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Left Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Right Rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Spare	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>			

Remarks:

GLASS

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

	Yes	No
I After market electrical accessories	<input type="checkbox"/>	<input checked="" type="checkbox"/>
N Door(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
T Window(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
E Was key in ignition/door	<input type="checkbox"/>	<input checked="" type="checkbox"/>
R Have accessories been removed	<input type="checkbox"/>	<input checked="" type="checkbox"/>
I Any unusual burn patterns	<input type="checkbox"/>	<input checked="" type="checkbox"/>
O Any abnormal melting	<input type="checkbox"/>	<input checked="" type="checkbox"/>
R 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"/>

		Yes	No		Yes	No
C	Hood open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Oil below lowest mark on dipstick	<input type="checkbox"/>	<input checked="" type="checkbox"/>
EM	Radiator Melted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Evidence of excessive fluid leakage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NP	Upper radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Unusual odor/color motor oil	<input type="checkbox"/>	<input checked="" type="checkbox"/>
GA	Lower radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Holes or cracks in transmission case	<input type="checkbox"/>	<input checked="" type="checkbox"/>
IR	Drive belts burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission case burned/melted	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NT	Other hoses burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission has inadequate lubrication	<input type="checkbox"/>	<input checked="" type="checkbox"/>
EM	Fan and shroud burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Unusual odor/color transmission fluid	<input type="checkbox"/>	<input checked="" type="checkbox"/>
E	Inner fenders burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Any problems with drive-train/suspension	<input type="checkbox"/>	<input checked="" type="checkbox"/>
N	Heating system burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Motor mounts burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>
T						

Remarks: Oil new (1) quart low

		Missing	Burned/Discolored	Brittle/Melted	Shorted/Arched
E	Battery(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L	Battery connections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E	Battery cables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	Starter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
T	Alternator/generator	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
R	Ignition system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E	Fuse panel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
C	Wiring harness	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A	After market accessories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
L					

Remarks:

		Missing	Burned	Distorted/Melted	
E	Filler cap	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
M	Filler assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
I	Fuel tank assembly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
S	Fuel lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
FB	Fuel pump(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
UI	Fuel filter(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
EO	Carburetor/injectors/turbo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
LN	Air intake filter(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Fuel vapor recovery system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
AS	Exhaust and tail pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
NY	Muffler and catalytic converter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
DS					
T	Any loose fuel line connections?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		
E	Any evidence of tampering?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		
M	Fuel tank	<input checked="" type="checkbox"/> Unknown	<input type="checkbox"/> Empty	<input type="checkbox"/> 1/4	<input type="checkbox"/> 1/2 <input type="checkbox"/> 3/4 <input type="checkbox"/> Full

Remarks:

Evidence of any explosion or rupture ☐ Yes ☒ No

Was an oil sample obtained? ☐ Yes ☒ No

Was a fuel sample obtained? ☐ Yes ☒ No

Were debris samples obtained? ☐ Yes ☒ No

Investigator Scott Laska Date June 7, 2004

Page 2 of 2

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

1

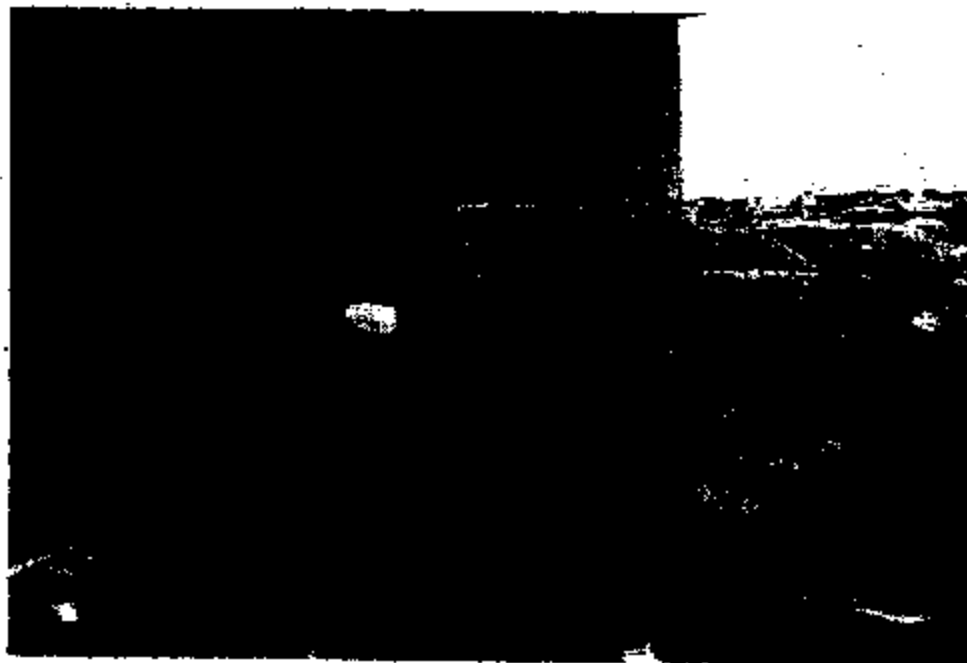


Photo #

2

Unified Investigations & Sciences, Inc.

INSURED: _____

UIS FILE #: TX01-06122



Photo #

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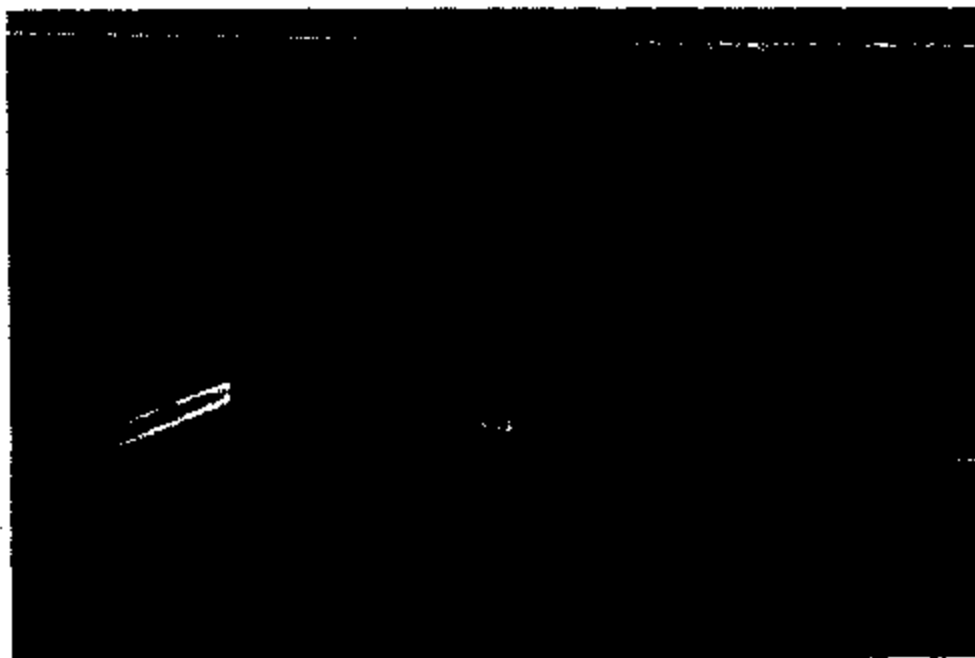


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4

ER05-005-LC-0002

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

5



Photo #

6

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

9



Photo #

10

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

11



Photo #

12

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122

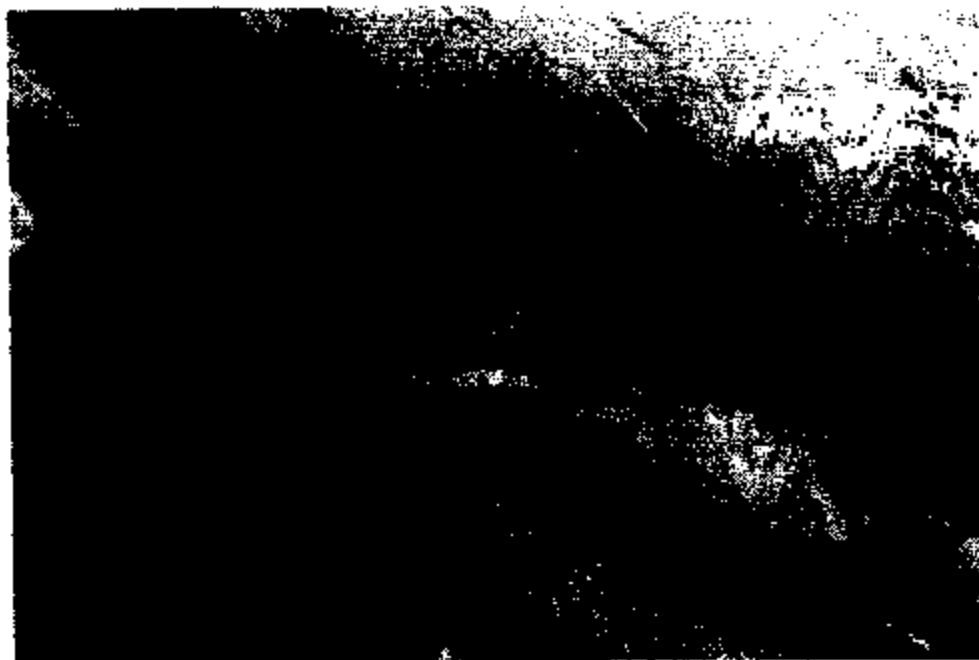


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Photo #

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Unified Investigations & Sciences, Inc.

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UIS FILE #: TX01-06122

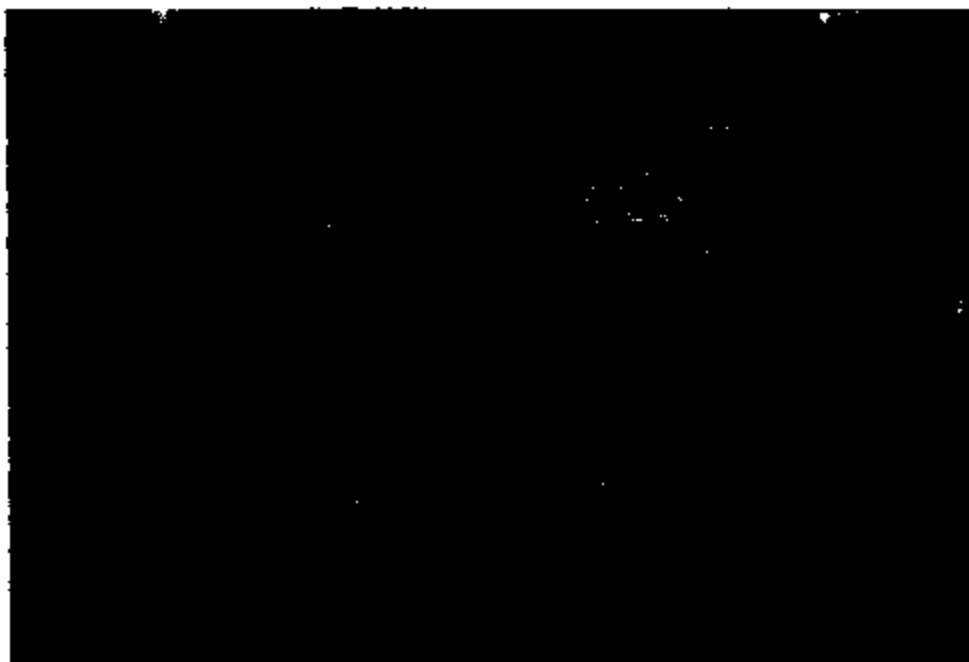


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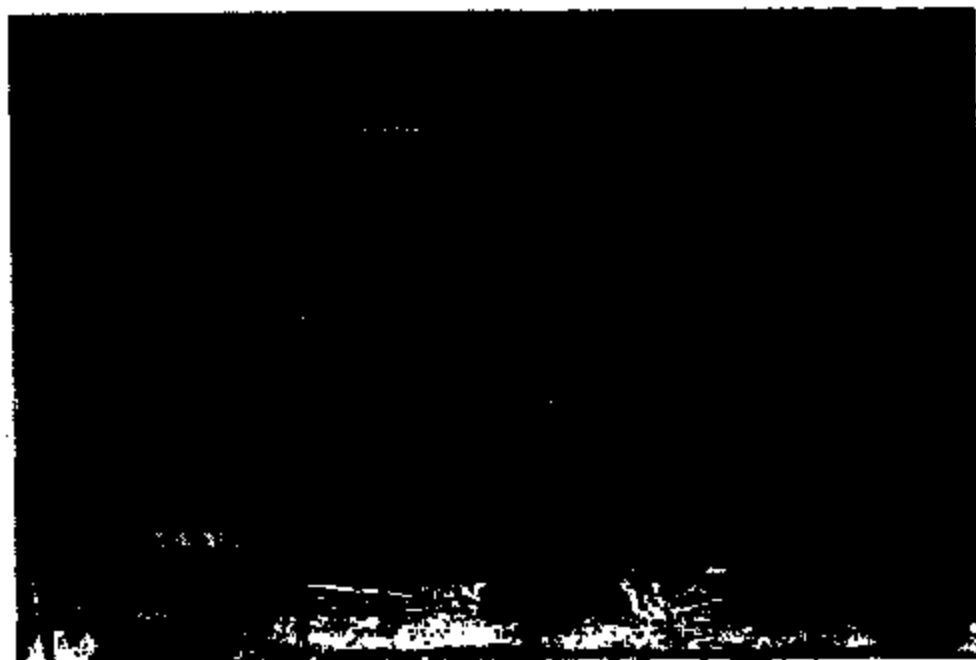


Photo #

16

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

17



Photo #

18

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

19



Photo #

20

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

21



Photo #

22

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122

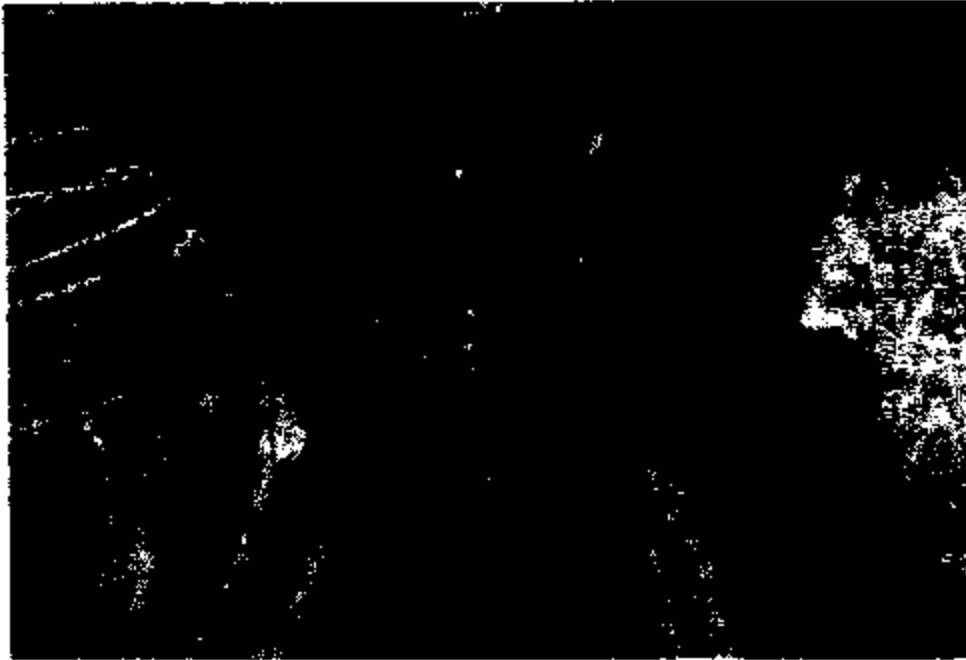


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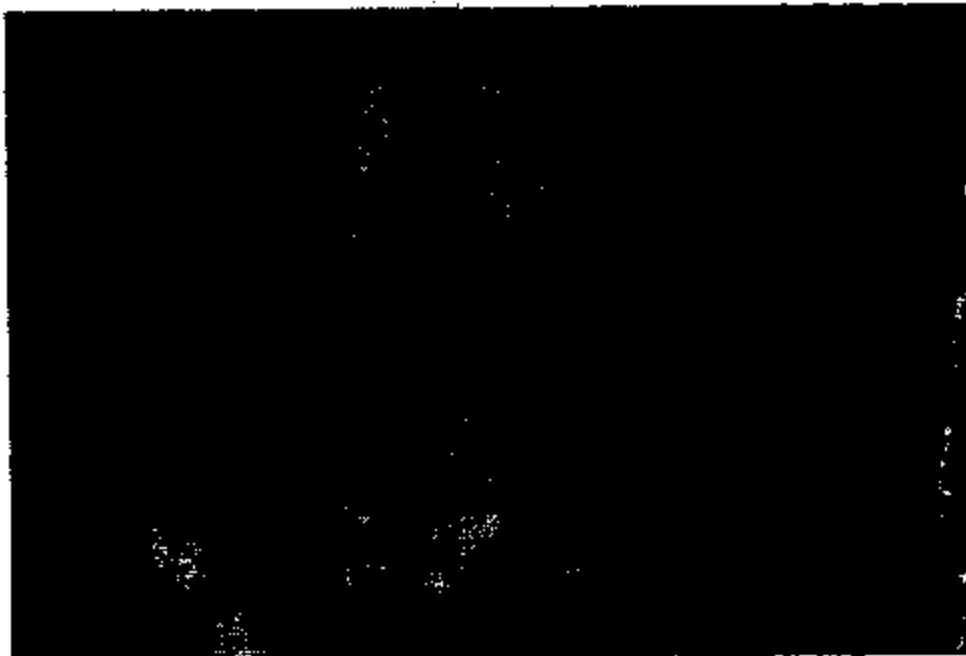


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24

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

DIS FILE #: TX01-06122



Photo #

25



Photo #

26

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



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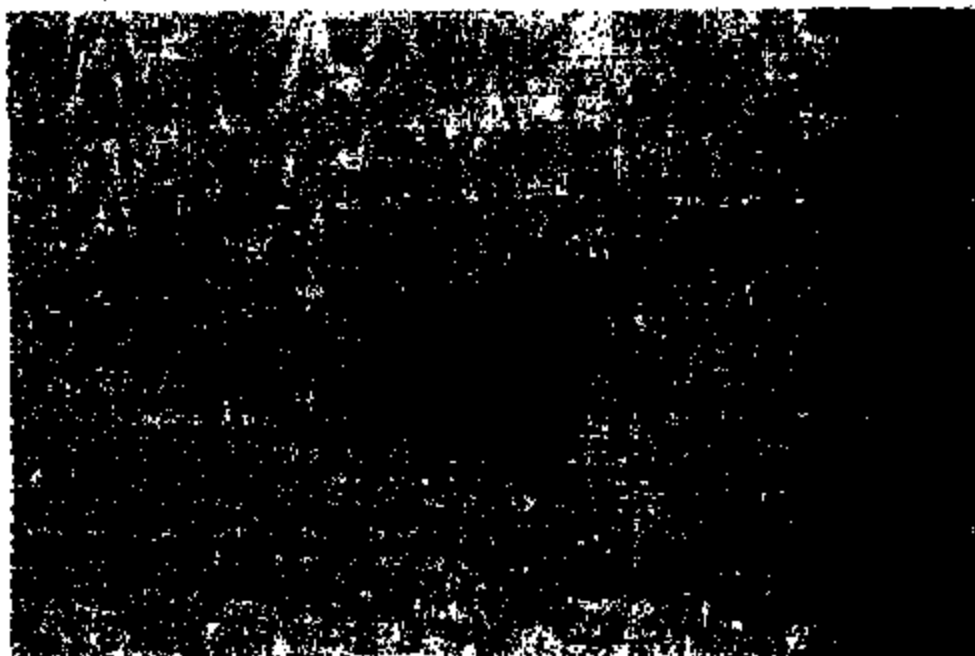


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INSURED: _____

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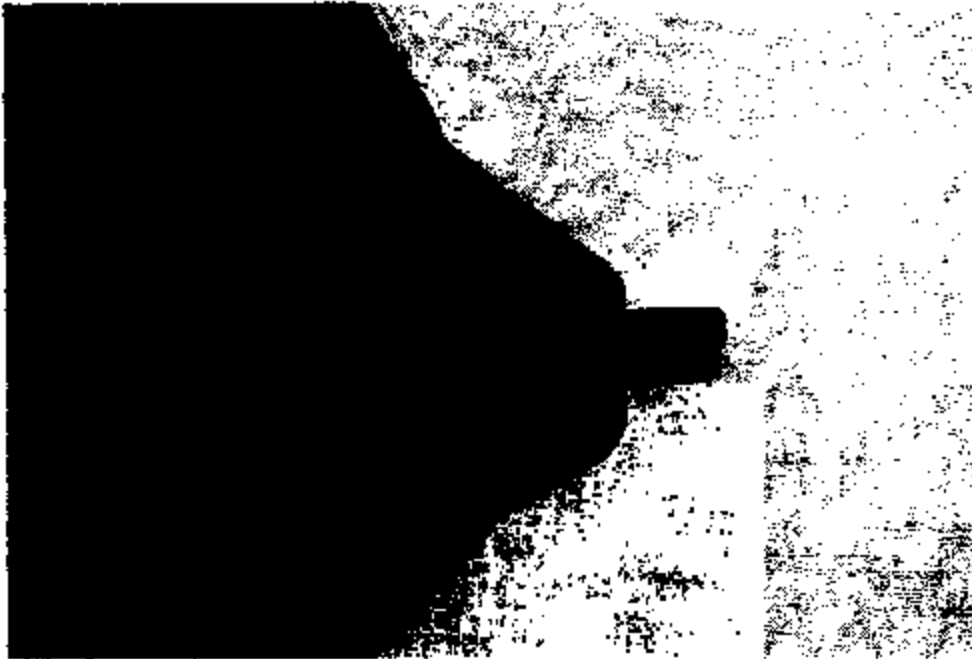


Photo #

29



Photo #

30

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

31



Photo #

32

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

33



Photo #

34

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122

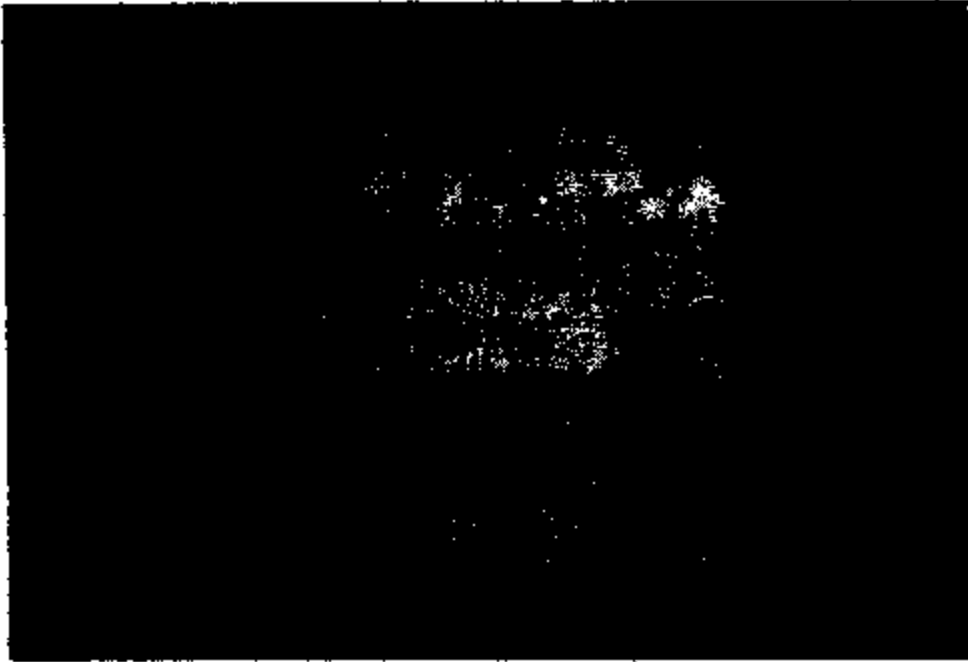


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35



Photo #

36

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UTS FILE #: TX01-06122



Photo #

37



Photo #

38

ERG1-005-LC-0008

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

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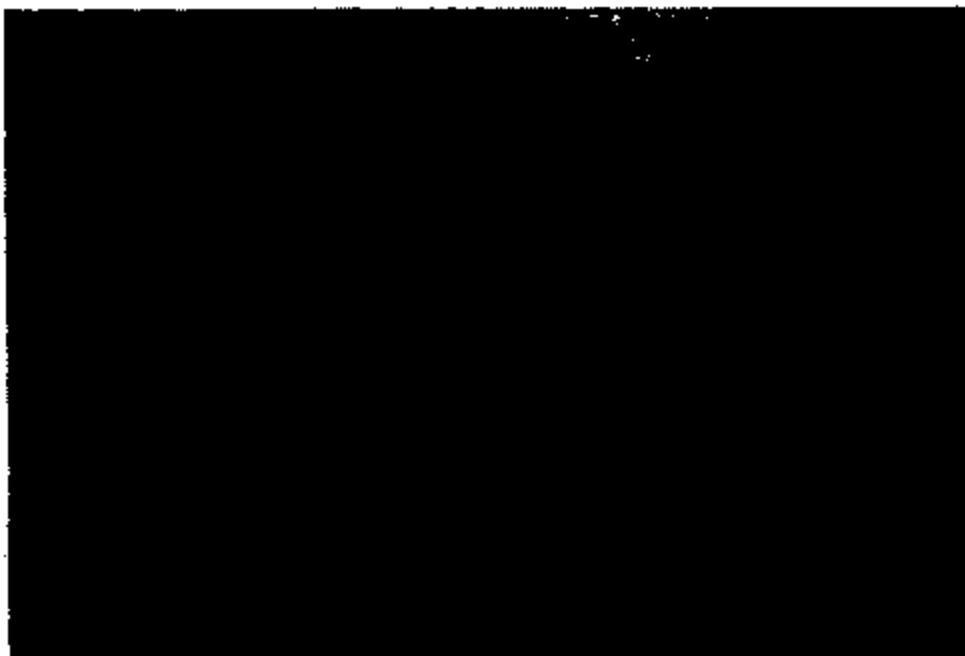


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Unified Investigations & Sciences, Inc.

INSURED: [REDACTED]

UIS FILE #: TX01-06122



Photo #

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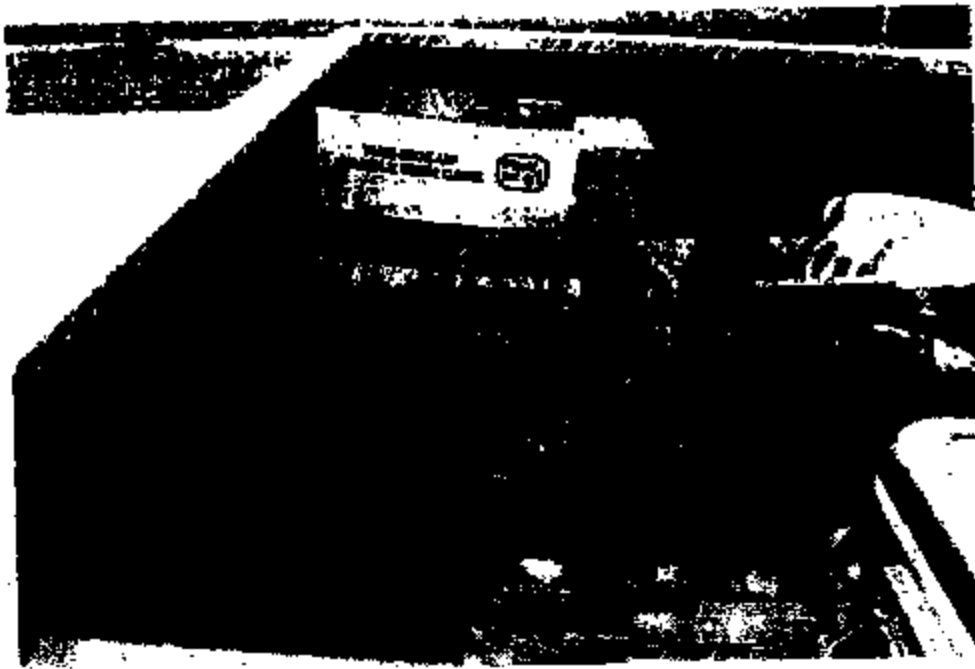


Photo #

42

Unified Investigations & Sciences, Inc.

INSURED: [REDACTED] UIS FILE #: TX01-06122



Photo #

43

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE:05/28/04 FIRE INCIDENT REPORT - 902F

PAGE 1

A INCIDENT EXP DATE DAY OF WEEK ALARM IN-SERVICE
4026541 0 05/21/04 FRIDAY 00:46:10 01:30:37

B TYPE HSE/BLK STREET SFX BLDG APT/SPACE ZIP+4 CENSUS TRACT
1 [REDACTED] 130100

C OCCUPANT NAME TELEPHONE
0 -

D OWNER NAME OWNER ADDRESS TELEPHONE
0 -

E METHOD OF ALARM FROM PUBLIC TYPE OF SITUATION FOUND
7 TELEPHONE TIE-LINE TO FIRE DEPT 13 VEHICLE FIRE

F TYPE OF ACTION TAKEN FIRE DIST SHIFT NBR ALARMS MUTUAL AID
1 EXTINGUISHMENT 7-0 A 0

G NBR OF FIRE SERVICE PERSONNEL: 4 NBR OF ENGINES: 1
NBR OF AERIAL APPARATUS: 0 NBR OF OTHER VEHICLES USED: 1

H NUMBER OF RELATED INJURIES NUMBER OF RELATED FATALITIES
FIRE SERVICE PERSONNEL: 0 OTHERS: 0 FIRE SERVICE PERSONNEL: 0 OTHERS: 0

I FIXED PROPERTY USE MOBILE PROPERTY USE
411 1-FAMILY DWELLING, YR-ROUND USE 11 AUTOMOBILE

J AREA OF FIRE ORIGIN: 83 ENG AREA/RUNNING GEAR/WHEEL AREA
LEVEL OF FIRE ORIGIN: 1 GRADE LEVEL TO 9 FEET ABOVE GRADE
TERMINATION STAGE: 3 FIRE TERMINATED IN/AFTER FLAME STGE

K EQUIPMENT INVOLVED IN IGNITION: 96 VEHICLE
FORM OF HEAT IGNITION: 00 FORM OF HEAT IGNITION NOT REPORTED

L TYPE OF MATERIAL IGNITED: 40 PLASTIC
FORM OF MATERIAL IGNITED: 61 ELECTRICAL WIRE, CABLE INSULATION
IGNITION FACTOR: 54 SHORT CIRCUIT, GROUND FAULT

M STRUCTURE TYPE:
CONSTRUCTION TYPE:
CONSTRUCTION METHOD:

N EXTENT OF FLAME DAMAGE:
EXTENT OF SMOKE DAMAGE:
EXTENT OF WATER DAMAGE:

O EXTENT OF FIRE CONTROL DAMAGE:
DETECTOR PERFORMANCE:
SPRINKLER PERFORMANCE:

P TYPE MATERIAL GENERATING MOST FLAME:
AVENUE OF FLAME TRAVEL:

Q TYPE MATERIAL GENERATING MOST SMOKE:
AVENUE OF SMOKE TRAVEL:

EM95-085-LC-0862

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE:05/28/04

FIRE INCIDENT REPORT - 902F

PAGE 2

R METHOD OF EXTINGUISHMENT 5 PRECONM.LNS W/WTR IN APPARATUS TANKS

X ESTIMATED STRUCTURE VALUE 6000 ESTIMATED CONTENTS VALUE 200
ESTIMATED STRUCTURE LOSS 4000 ESTIMATED CONTENTS LOSS 100

S ESTIMATED TOTAL DOLLAR LOSS 4100
PROPERTY DAMAGE CLASSIFICATION 3 1000 TO 9999 DOLLARS
TIME FROM ALARM TO AGENT APPLICATION 3 2 TO 5 MINUTES

T OFFICER IN CHARGE TROY TEAGUE DATE 05/21/04
POSITION OF OFFICER IN CHARGE LT

MEMBER MAKING REPORT TEAGUE, TROY DKE DATE 05/21/04
POSITION OF MEMBER MAKING REPORT LT

U MOBILE PROPERTY INVOLVED IN IGNITION
YEAR 96 MAKE FORD MODEL F150
SERIAL NUMBER 1FTEX15N77T LICENSE NUMBER

V EQUIPMENT INVOLVED IN IGNITION
YEAR 00 MAKE FORD MODEL
SERIAL NUMBER VOLTAGE

- - - - - ADDITIONAL COMMENTS - - - - -

RESPONDED TO REPORT OF VEHICLE FIRE. UPON ARRIVAL FOUND
PICKUP WITH ENGINE COMP. FULLY INVOLVED. EXTINGUISHED WITH
REDLINE. OWNER STATED VEHICLE HAD NOT BEEN DRIVEN FOR THREE
DAYS. REQUESTED ARSON. STOOD BY UNTIL ARSON ARRIVED.



Interior burned



Engine compartment burned

2005-005-LC-0004



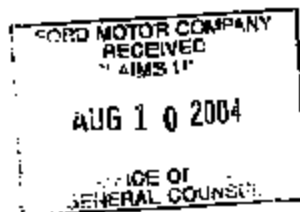
FARMERS

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

08/03/2004

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

Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 05/21/2004
Your Claim #: [REDACTED]
Amount Owed: \$9,694.36



Dear Ford Motor Company:

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.

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 512-238-5739 with your FAX number so that the requested information can be sent to you.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield
Scott Sheffield
Subrogation Representative

ATTACHMENT(S)

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE:05/29/04 FIRE INCIDENT REPORT - 902F

PAGE 1

A INCIDENT EXP DATE DAY OF WEEK ALARM IN-SERVICE
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1 130100

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D OWNER NAME OWNER ADDRESS TELEPHONE
0

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7 TELEPHONE TIE-LINE TO FIRE DEPT 13 VEHICLE FIRE

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411 1-FAMILY DWELLING, YR-ROUND USE 11 AUTOMOBILE

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FORM OF MATERIAL IGNITED:61 ELECTRICAL WIRE, CABLE INSULATION
IGNITION FACTOR:54 SHORT CIRCUIT, GROUND FAULT

M STRUCTURE TYPE:
CONSTRUCTION TYPE:
CONSTRUCTION METHOD:

N EXTENT OF FLAME DAMAGE:
EXTENT OF SMOKE DAMAGE:
EXTENT OF WATER DAMAGE:

O EXTENT OF FIRE CONTROL DAMAGE:
DETECTOR PERFORMANCE:
SPRINKLER PERFORMANCE:

P TYPE MATERIAL GENERATING MOST FLAME:
AVENUE OF FLAME TRAVEL:

Q TYPE MATERIAL GENERATING MOST SMOKE:
AVENUE OF SMOKE TRAVEL:

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE:05/28/04

FIRE INCIDENT REPORT - 902F

PAGE 2

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ESTIMATED STRUCTURE LOSS 4000 ESTIMATED CONTENTS LOSS 100

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PROPERTY DAMAGE CLASSIFICATION 3 1000 TO 9999 DOLLARS
TIME FROM ALARM TO AGENT APPLICATION 3 2 TO 5 MINUTES

T OFFICER IN CHARGE TROY TEAGUE DATE 05/21/04
POSITION OF OFFICER IN CHARGE LT

MEMBER MAKING REPORT TEAGUE, TROY DEE DATE 05/21/04
POSITION OF MEMBER MAKING REPORT LT

U MOBILE PROPERTY INVOLVED IN IGNITION
YEAR 96 MAKE FORD MODEL F150
SERIAL NUMBER 1FTEX15N7TK LICENSE NUMBER

V EQUIPMENT INVOLVED IN IGNITION
YEAR 00 MAKE FORD MODEL
SERIAL NUMBER VOLTAGE

----- ADDITIONAL COMMENTS -----

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DAYS. REQUESTED ARSON. STOOD BY UNTIL ARSON ARRIVED.

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE 05/21/04

FIRE INCIDENT REPORT

PAGE 3

RESPONDING	U N I T S	TIME
UNIT	DISPATCHED	ARRIVED
EN75	00:46:50	00:50:24
AR664	00:57:11	01:11:53

RENT NO:
HERTZ LOCAL EDITION
PO BOX 269825
OKLAHOMA CITY, OK 73126-8825
UNITED STATES

TAX ID: 13-1938568

GONTERRENE GILDA
FARMERS INS-SHERRI ANN
*ARTH COAKINS DEPT
5047 SHERRI ANN
SAN ANTONIO, TX 78213-6213



Rental Agreement No: A15527643
Invoice Date: 2004-06-27
Document: 609047039745
Account No.: XXXXXXXX3880 HCC
Reservation ID: 1471594
CDP NO.:
CDP Name: HLE FARMERS INS EOI SHERRI ANN
NO. 1 Club:

RENTAL DETAIL

Renter: [REDACTED]
Car Description: OUTLANDER 4X4 E4870N
Veh No.: D6553351
Group: Charged C Rented Q4 Reserved B
Rate Plan In: NIDA Rate Plan Out: STD
Rented On: 2004-05-21 13:11
07550-16 SAN ANTONIO DT, TX
Returned On: 2004-06-27 11:15
07550-16 SAN ANTONIO DT, TX
Miles In/Out/Driven: 3,823 - 2,552 = 1,271
Miles Allowed/Charged:
TR-X Miles Driven:

BILLING INFORMATION

Claim No: [REDACTED]
Policy No: [REDACTED]
Date of Loss: 2004-05-21
Type of Loss: D
Repair Facility: TOTAL LOSS - GLOBAL
Authorized Rate: 21.99
Authorized Days: 30
Adjuster: [REDACTED]
Insured: 0

PAYMENT DUE FROM RECEIPT

RENTAL CHARGES

DAYS	38 @	21.99	835.62
SUBTOTAL			835.62
DAMAGE WAIVER (CDW/LDW)			59.96
FUEL & SERVICE			29.81
VEHICLE LICENSE FEE			69.40
TAX	15.00@		60.25
TOTAL CHARGES			1054.04 USD
CUSTOMER PAID			-271.99

AMOUNT DUE

782.05 USD

THANK YOU FOR RENTING FROM HERTZ

6/28/2004

EQW3-001-1C-0003

HERTZ E-Print

Page 2 of 2

Billing Inquiries:
Phone: 1-888-777-3700
FAX: 405-775-6413
E-mail: [REDACTED]

PLEASE PAY:

782.08 USD

ER05-085-LC-0810

[REDACTED]
6/28/2004



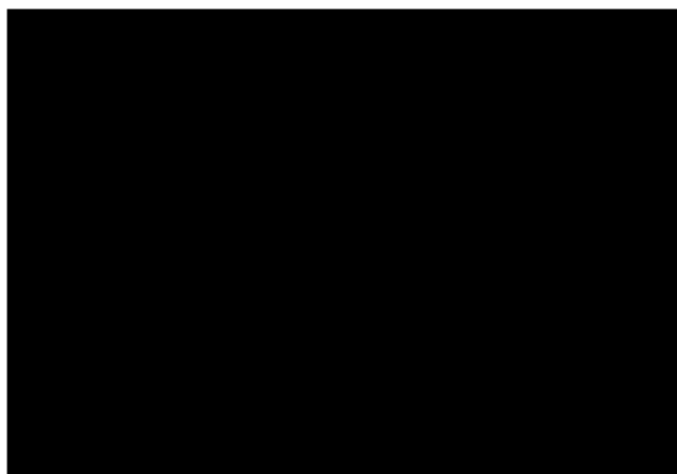
ER05-085-LC-0911

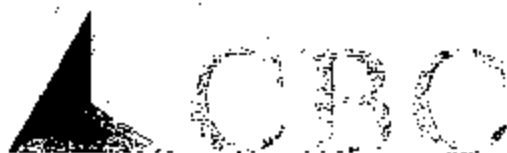


Interior burned



Engine compartment burned





Nationwide Recovery Services

Toll Free (888) CBC-1211

Fax: (201) 475-8721

October 15, 2004

FORD MOTOR CO.
ATTN: Shawn Norton
3 Parklane Blvd Ste 300
Dearborn, MI 48126-2568

Q 10/04

OUR CLIENT:
CLIENT CLAIM:
INSURED:
DATE OF LOSS:
CLAIM AMOUNT:
OUR FILE:



06/22/04
\$2153.67
\$182022

Dear Sir/Madam:

Attached are proofs for the above referenced subrogation claim which I am submitting on behalf of my client. I would appreciate your attention in reviewing same. Please contact the undersigned to discuss payment arrangements.

Please reference file number 182022 in all communications with this office. Thank you for your prompt response in this regard.

This letter is an attempt to collect the above claim and any information obtained will be used for that purpose.

Very Truly Yours,

Carmela Vogt

Carmela Vogt (ext. 7121)
Recovery Specialist

CV:mj
Enclosure

518SD1

*MINIMAL
Outside damages*

Send all payments to: CBC National, Inc., PO Box 15077, Newark, NJ 07192-5077
Send all correspondence to: CBC National, Inc., One Route 17 South, Suite 240, Saddle River, NJ 07458

EN25-005-LC-0913



Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48125-2588

August 16, 2004

Allstate Insurance
PO BOX 21169
Roanoke, VA 24018
ATTENTION: SUBRO. DEPT.

RE: Claimant: [REDACTED]
Your Claim #: [REDACTED]
DOL: 08-22-2004

Dear Sir or Madam:

We acknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

- ☒ 1. Attach statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.
- ☒ 2. A copy of the police and/or fire report.
- ☒ 3. Original color photographs of the vehicle's collision/fire damage & the alleged defective parts, from several different angles.
- ☐ 4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- ☐ 5. Original color photographs of the accident / fire scene from several different angles.
- ☒ 6. Attach a copy of your expert's report and the expert's original photographs.
- ☒ 7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
- ☒ 8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

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

- 9. What was the city and state of occurrence: Mesquite, TX
- 10. The 17 digit vehicle identification number: 1FTEX15N2 SK [REDACTED]
- 11. What was the mileage at time of occurrence: Fire damaged odometer
- 12. What is the alleged defect: Electrical fault occurred involving the brake pressure switch mounted on the front topside of the master cylinder
- 13. Has the alleged defective part been repaired or replaced? (circle one) Yes or (No)

EP25-025-LC-0014

14. What is the current location of the vehicle, and the alleged defective part(s)?

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

16. Was the engine running? (circle one) Yes or No

17. Were the keys in the ignition? (circle one) Yes or No

18. Was this vehicle purchased new or used?

NA

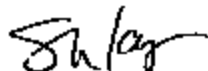
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: _____

Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.

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

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

Sincerely,



Shawn L. Norton
Claims Analyst /
Litigation Assistant



Riskus Consulting Group, Inc.
1431 Greenway Drive, Suite 800
Irving, Texas 75038
(572) 518-0900 Telephone
(972) 518-0011 Facsimile
(877) 271-1168 Toll Free

Report of Findings

RCG, Inc. File No: 221922

Prepared For:

ALLSTATE INSURANCE COMPANY

P.O. BOX 1987

COPPELL, TEXAS 75019

Claim No: [REDACTED]

Insured: [REDACTED]

Attention:

MS. SHARON CHRETIEN, CLAIM REPRESENTATIVE

M.L. "Buddy" Jenkins, CFI, CFEI, CVFI
Senior Fire Consultant
Fire Division Manager

Mikael R. Makela, CFEI
Project Fire Consultant

July 1, 2004

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Section I INTRODUCTION

On June 22, 2004, at approximately 4:00 p.m., a fire occurred involving a 1995 Ford F-150 truck. The fire reportedly occurred while the truck was parked at the owner's residence.

Rimkus Consulting Group, Inc., was retained on June 28, 2004, by Ms. Sharon Chretien of Allstate Insurance Company, to determine the origin and cause of the fire. Our work to complete this assignment was conducted by Mr. M.L. "Buddy" Jenkins, C.F.I., C.F.E.I., C.V.F.I.

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

Section II

CONCLUSIONS

1. The fire originated on the left side of the truck's engine compartment involving the master cylinder.
2. Our examination of the debris that indicates an electrical fire occurred involving the brake pressure switch mounted on the front top side of the master cylinder.
3. The fire extended from the master cylinder area to involve other areas of the truck's engine and passenger compartments prior to being extinguished.
4. Our examination determined that the master cylinder debris remains were lost during the transfer of the truck from the burn site to the storage facility.
5. All other possible causes of the fire were eliminated.
6. The fire was determined to be accidental.

Section III

DISCUSSION

On June 28, 2004, we initially examined the truck at a storage facility, where it had been transported. The truck was stored at the Copart Vehicle Storage facility located at 500 Idlewild Road in Grand Prairie, Texas. The vehicle is identified as a 1995 Ford F-150 extended cab pick up truck equipped with a 5.0-liter, 6-cylinder engine and an automatic transmission. The truck was identified with Texas license plates of [REDACTED] and vehicle identification number 1FTEX15N1SK[REDACTED]. The truck's inspection and registration stickers were apparently destroyed during the fire. The exact mileage of the truck could not be verified due to the extent of fire-related damage to the truck's odometer.

The exterior of the truck revealed severe burn and heat stressing patterns that indicate the fire originated in the engine compartment and burned into the passenger compartment. The fire never reached the bed portion of the truck, which did not appear to have contained any contents at the time of the fire. All four tires on the truck were inflated and did not reveal any obvious evidence of fire-related damage. The stress patterns on the truck's exterior metal surfaces of the engine compartment cover and front fenders indicate the fire was more severe on the left side of the truck's engine compartment and extended from the left to the right side. The windshield glass breakage pattern shows the fire to have burned from the engine compartment. The truck's gasoline fuel tank located on the underside of the truck bed area was not involved in the fire. There was no evidence that indicates the truck had experienced physical damage prior to the fire occurring (Photographs 1 through 13).

The passenger compartment revealed evidence of having been totally involved in the fire. This was evidenced by total destruction of all combustible components with the most severe damage nearest the left dashboard and firewall areas. Evidence further indicates the fire had extended initially from the engine compartment through access holes in the firewall's left side. Since the fire had entered from the left side, the in-dash fuse panel and attached fuses were destroyed beyond examination purposes.

The windshield and the driver's door glass were destroyed by the fire. The other glass in the truck was in place and unbroken. Recovered glass found in the debris indicates the window glass was in place and in an up position when the fire occurred (Photographs 14 through 20).

Examination of the engine compartment revealed evidence that the entire compartment had experienced moderate-to-severe burning action. The left side of the engine compartment revealed a higher degree of heat damage as opposed to the right side of the compartment where the battery was located. All of the low melting point soft alloy metals and rubber components showed evidence of melting and/or total destruction. It was obvious that the fire had breached all engine fuel hose and other synthetic components, which added additional fuel to the original fire that originated on the left side of the engine. The burn patterns showed to have developed in the area of the left side of the engine and nearest the firewall involving the brake master cylinder. This was evidenced by a confined high heat stress pattern located on the underside of the engine cover directly above where the master cylinder had been located. At the time of our examination, the engine dipstick was in place, and although most was destroyed during the intense burning fire, the dipstick showed evidence of some oil remaining. The transmission showed to contain the proper amount of fluid and was of good color, considering it had been exposed to intense heat (Photographs 21 through 23).

The bottom side of the vehicle's engine revealed a significant amount of burn patterns and soot accumulation, which indicates there were also hydrocarbons burning on the ground below the truck. These accumulated patterns and other related evidence, previously described, clearly indicate that the point of origin was on the left side of the engine. Witness statements and burn patterns revealed evidence that indicates the wind also assisted the fire in spreading from the left side to the right side of the engine compartment.

In our examination of the engine compartment, we eliminated all areas as the point of origin except for the immediate area where the master cylinder was positioned. This was evidenced by a confined point of melting on the front portion of the master cylinder. The metal fluid lines attached to the master cylinder revealed evidence of severe heat stressing as a result of being exposed to the intense heat. This evidence and our

examination indicate an electrical fault occurred involving the point where the brake switch was attached to the master cylinder. We attempted to find the master cylinder and the electric brake switch remains in the melted debris but apparently it was lost during transport from the fire scene. Without this brake switch and fuse remains, we cannot verify if the proper sized fuse was in place to protect the switch from an overcurrent (Photographs 24 through 27).

During our extended analysis of the fire, we examined all other possible causes of the fire including the limited remains of the truck's electrical system consisting of the wiring, breakers, fuse panels and battery. Except for the brake switch and the attached wiring, all other examined electrical components revealed evidence indicating they were victims of the original fire originating in the engine compartment.

During our examination and analysis of the fire, we interviewed several people including but not limited to, the owners, [REDACTED]. In their interview, they stated that the truck was last driven on Sunday, June 20, 2004, at approximately 1:30 p.m. On that day [REDACTED] stated that he had driven the truck to church that morning and after having lunch with his family, he drove the truck back home and parked it. [REDACTED] stated that he drives a company take-home vehicle through the week and his personal pick up truck is primarily driven on weekends only.

Both [REDACTED] stated that they were at work when the fire occurred on June 22, 2004, at approximately 4:00 p.m. Reportedly, a neighbor's teenage son was mowing his family's yard when he noticed smoke coming from the truck's engine compartment and the truck was making sounds like the engine was trying to start. At that time, the teenager went back inside his home and advised his father of the incident. His father reportedly went to investigate and discovered what appeared to be a fire burning in the truck's engine compartment. The father reportedly opened the truck's driver side door in an attempt to open the engine cover by pulling the cover latch and extinguish the fire but discovered that the fire had already begun to extend into the passenger compartment. At that time, they immediately notified the fire department. The Bows stated in their interview that there had not been any recent problems or repairs made to the truck other than the required oil changes and other minor maintenance items normally performed on a vehicle.

In conclusion, based on our examination of the truck and the evidence recovered, it is our opinion that the fire originated as a result of an electrical fault involving the brake switch attached to the topside of the truck's master cylinder. The resulting effect was that the fire burned throughout the engine compartment and eventually extended initially through the left side firewall and into the passenger compartment before being extinguished.

All evidence indicates the fire was accidental.

Section IV**BASIS OF REPORT**

[REDACTED]

1. We examined and photographed the truck, equipment and contents involved.
2. We interviewed [REDACTED] the owners of the truck.
3. We interviewed officials with the Mesquite (Texas) Fire Department and discussed the fire in detail.

[REDACTED]

Incident Report
2004-0006953-000

Mesquite Fire Department

Basic	
Alarm Date and Time	16:00:59 Tuesday, June 22, 2004
Arrival Time	16:04:29
Controlled Date and Time	
Last Unit Cleared Date and Time	17:26:24 Tuesday, June 22, 2004
Response Time	0:03:30
Priority Response	Yes
Completed	Yes
Reviewed	Yes
Fire Department Station	ST2
Shift	A
Incident Type	131 - Passenger vehicle fire (car fire)
Aid Given or Received	N - None
Alarms	1
Action Taken 1	11 - Extinguish
Action Taken 2	86 - Investigate
Apparatus - Suppression	7
Apparatus - Other	2
Personnel - Suppression Personnel	16
Personnel - Other	2
Property Loss	\$6,000.00
Contents Loss	\$0.00
Property Value	\$5,000.00
Contents Value	\$0.00
Property Use	963 - Vehicle parking area
Location Type	Adjacent To
Address	Adjacent to
City, State Zip	MESQUITE, TX
District	210
Directions	
Latitude	2541336.0
Longitude	6987052.00

Person Involved/Property Owner	
Owner	Yes
Last Name	
First Name	
Street Address	
City, State Zip	MESQUITE, TX
Phone	

Person Involved/Property Owner	
Owner	Yes
Name Prefix	
Last Name	
First Name	
Middle Initial	
Street Address	
City, State Zip	MESQUITE, TX

Incident Report

Mesquite Fire Department

2004-0006959-000

Person Involved/Property Owner - [REDACTED]	
Phone	9726135237
Person Involved - [REDACTED]	
Involvement Code	WIT
Name Prefix	MR
Last Name	[REDACTED]
First Name	[REDACTED]
Name Suffix	SR
Business Name	SON [REDACTED]
Street Address	[REDACTED]
City, State Zip	MESQUITE, TX [REDACTED]
Phone	[REDACTED]
Fire	
Area of Origin	83 - Engine area, running gear, wheel area
Heat Source	40 - Hot or smoldering object, other
Item First Ignited	81 - Electrical wire, cable insulation
Type of Material	99 - Multiple types of material first ignited
Cause of Ignition	3 - Failure of equipment or heat source
Contribution To Ignition 1	20 - Mechanical failure, malfunction, other
Human Factors	None
Mobile Equipment Involved	3 - Involved in ignition and burned
Mobile Equipment Type	10 - Passenger road vehicle, other
Mobile Equipment Make	FO - Ford
Mobile Equipment Model	F150
Mobile Equipment Year	1995
Mobile Equipment VIN	1FTEX15N1SK [REDACTED]
Mobile Equipment License	RGV B72
Mobile Equipment State	TX
Apparatus - E2	
Apparatus ID	E2
Response Time	0:02:12
Apparatus Dispatch Date and Time	16:01:12 Tuesday, June 22, 2004
En route to scene date and time	16:02:49 Tuesday, June 22, 2004
Apparatus Arrival Date and Time	16:05:01 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:40:39 Tuesday, June 22, 2004
Apparatus priority response	Yes
Number of People	4
Apparatus Use	1
Apparatus Action Taken 1	11 - Extinguish
Apparatus Type	11 - Engine
Personnel 1	9004 - Wilson, Patrick J Position: FF/PARA
Personnel 2	9591 - Jordan, Shaun F Position: FF/PARA
Personnel 3	5304 - Reyes, Steven R Position: CAPT

Incident Report

Mesquite Fire Department

2004-000898-000

Apparatus - E2	
Personnel 4	5088 - Zajic, Randall P Position: FF/PARA

Apparatus - E6	
Apparatus ID	E6
Response Time	0:00:03
Apparatus Dispatch Date and Time	16:06:03 Tuesday, June 22, 2004
En route to scene date and time	16:06:14 Tuesday, June 22, 2004
Apparatus Arrival Date and Time	16:06:17 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:06:56 Tuesday, June 22, 2004
Apparatus priority response	Yes
Number of People	3
Apparatus Use	1
Apparatus Action Taken 1	92 - Standby
Apparatus Type	11 - Engine
Personnel 1	9002 - Stroope, Jeremy D Position: FF/PARA
Personnel 2	7515 - Edwards, Travis N Position: DRV/PARA
Personnel 3	0074 - Lybrand, Rayford W Position: CAPT

Apparatus - R92	
Apparatus ID	R92
Response Time	0:02:05
Apparatus Dispatch Date and Time	16:01:13 Tuesday, June 22, 2004
En route to scene date and time	16:02:24 Tuesday, June 22, 2004
Apparatus Arrival Date and Time	16:04:29 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:06:59 Tuesday, June 22, 2004
Apparatus priority response	Yes
Number of People	2
Apparatus Use	1
Apparatus Action Taken 1	73 - Provide manpower
Apparatus Type	76 - ALS unit
Personnel 1	5083 - Hockaday, Timothy E Position: FF/PARA
Personnel 2	8305 - Sherman, Gary E Position: FF/PARA

Apparatus - T5	
Apparatus ID	T5
Apparatus Dispatch Date and Time	16:01:13 Tuesday, June 22, 2004
En route to scene date and time	16:03:13 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:07:03 Tuesday, June 22, 2004
Apparatus priority response	Yes
Apparatus cancelled after dispatch	Yes
Number of People	3
Apparatus Use	1

Incident Report

Mesquite Fire Department

2004-0006999-000

Apparatus - T3	
Apparatus Action Taken 1	93 - Cancelled en route
Apparatus Type	12 - Truck or aerial
Personnel 1	6321 - Boruff, Ronald E. Position: FF/PARA
Personnel 2	6966 - Lay, Vance D. Position: DRV/PARA
Personnel 3	5327 - Rogers, James O. Position: LT

Apparatus - T1	
Apparatus ID	T1
Apparatus Dispatch Date and Time	16:01:13 Tuesday, June 22, 2004
En route to scene date and time	16:03:28 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:06:35 Tuesday, June 22, 2004
Apparatus priority response	Yes
Apparatus cancelled after dispatch	Yes
Number of People	2
Apparatus Use	1
Apparatus Action Taken 1	93 - Cancelled en route
Apparatus Type	62 - Light and air unit
Personnel 1	4276 - Armstrong, Russell K. Position: DRV/EMT
Personnel 2	5937 - Brimer, Dwight A. Position: CAPT

Apparatus - C5	
Apparatus ID	C5
Apparatus Dispatch Date and Time	16:01:13 Tuesday, June 22, 2004
En route to scene date and time	16:01:57 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:06:53 Tuesday, June 22, 2004
Apparatus priority response	Yes
Apparatus cancelled after dispatch	Yes
Number of People	1
Apparatus Use	1
Apparatus Action Taken 1	93 - Cancelled en route
Apparatus Type	92 - Chief officer car
Personnel 1	5074 - Shedd, David Position: CAPT

Apparatus - 79	
Apparatus ID	79
Apparatus Dispatch Date and Time	16:01:14 Tuesday, June 22, 2004
En route to scene date and time	16:05:02 Tuesday, June 22, 2004
Apparatus Clear Date and Time	16:06:46 Tuesday, June 22, 2004
Apparatus priority response	Yes
Apparatus cancelled after dispatch	Yes
Number of People	1
Apparatus Use	1

Incident Report

Mesquite Fire Department

2004-0006938-000

Apparatus - 79	
Apparatus Action Taken 1	93 - Cancelled en route
Apparatus Type	60 - Support apparatus, other
Personnel 1	5072 - Venable, Benny M Position: LT/PARA

Apparatus - 84	
Apparatus ID	84
Response Time	0:00:06
Apparatus Dispatch Date and Time	16:18:34 Tuesday, June 22, 2004
En route to scene date and time	16:18:45 Tuesday, June 22, 2004
Apparatus Arrival Date and Time	16:18:51 Tuesday, June 22, 2004
Apparatus Clear Date and Time	17:26:24 Tuesday, June 22, 2004
Number of People	1
Apparatus Use	0
Apparatus Action Taken 1	86 - Investigate
Apparatus Type	60 - Support apparatus, other
Personnel 1	5013 - Lacey, Mark A Position: CAPT

Apparatus - 81	
Apparatus ID	81
Response Time	0:00:07
Apparatus Dispatch Date and Time	16:18:39 Tuesday, June 22, 2004
En route to scene date and time	16:18:44 Tuesday, June 22, 2004
Apparatus Arrival Date and Time	16:18:51 Tuesday, June 22, 2004
Apparatus Clear Date and Time	17:26:24 Tuesday, June 22, 2004
Number of People	1
Apparatus Use	0
Apparatus Action Taken 1	86 - Investigate
Apparatus Type	60 - Support apparatus, other
Personnel 1	5956 - Lewis, David J Position: CAPT

End of Report



CLM: [REDACTED]

Check Issue Report

07/08/2004 11:38:08

Insured: [REDACTED]

Claim: [REDACTED]

Claimant:

Policy: [REDACTED]

Payee Type1: Insured / Claimant

EIN1/SSN1:

Tax Code1:

Payee Type2: Vendor, NON-INC.

EIN2/SSN2: 75-2629791

Tax Code2: 02

Payee Type3:

EIN3/SSN3:

Tax Code3:

Payment For: Services

Company: Allstate

IRS Reportable: X

Texas Lloyds Company

% of Negligence:

Line Code: 70 Loss Date: 06/22/2004

AdjusterID: HDJ8

Check Stock: Allstate

Check No.: [REDACTED]

Policy State: TX

Issue Date: 07/08/2004 11:37:52

PMCO: 6090

Total Check Amount: 1,043.77

Coverage Code	Claimant	Close	TRSN	Amount
AA	01			1,043.77

Method of Settlement: 01

Payee1: [REDACTED]

Payee2: [REDACTED]

Payee3:

Address: [REDACTED]

MESQUITE, TX [REDACTED]

Release Wording: Payment for DWELLING Coverage for FIRE
Loss of 06/22/2004

Adjuster Summary

Allstate #

6095305220

Adjuster		NORTH TEXAS PROPERTY	
Karen Martin		8700 FREEPORT PKWY SUITE220	June 29, 2004
Phone	(800) 377-7675 8613	IRVING, TX 75063	
Fax	(817) 337-0522	(972) 915-1400	
Insured Name			
Loss Address		MESQUITE, TX	
Phone Number		Policy #	
Other Phone		Ins. Claims	
Ins. Company		ALLSTATE TEXAS LLOYDS COMPANY	

If you have any questions or concerns regarding this estimate, please feel free to contact me at the number (s) listed below:

Karen Martin
Claim Representative
P.O. Box 357
Keller, TX 76244
Phone: (800) 377-7675 8613
Fax: (817) 337-0522

Narrative
VEHICLE FIRE

AA - Dwelling					
Exterior					
		Repl. Cost	Depr.	ACV	OP RD
Fire damage repair Harold Flannery General Contractors	1 EA @ \$1,973.77 *	\$1,973.77	\$0.00	\$1,973.77	N N
AA - Dwelling Totals		\$1,973.77	\$0.00	\$1,973.77	

Summary			
	Repl. Cost	Depr.	ACV
Estimate Totals	\$1,973.77	\$0.00	\$1,973.77
Less Deductible Applied (\$930.00 Maximum)	- \$930.00		- \$930.00
Net Claim	\$1,043.77	\$0.00	\$1,043.77

Items noted as such by the Price Database Legend at the bottom of this estimate were based on material pricing provided by Home Depot. These items should be available at your local Home Depot store and reflect prices which are generally available in your local market. It should be noted that Home Depot Pricing can change without notice. Allstate will honor this estimate and work with you to resolve your claim regardless of where you purchase your materials and services. If you find the cost of repairs or replacement is more than reflected in this estimate, please contact your claim adjuster at the number listed above.

Price Database Legend

w = Write-in

JOB ESTIMATE

Harold Flanery
General Contractors
524 Quail Hollow
Mesquite, Texas 75150
(972)-279-1791

Estimate Number..9703070002
Job Number.....ALLSTATE INSURANCE

Database.....TX57
Phone Number...CL# [REDACTED]

Customer..... [REDACTED] MC [REDACTED] HM [REDACTED]
Address..... [REDACTED] MAP 39 V
City.....MESQUITE
State.....TX Zip.... [REDACTED]

Insp. Date.....06/25/04
Loss Code.....01 Fire
Estimator.....HF HAROLD FLANERY
Building Table.3

Date of Estimate.....06/28/04
Void Estimate After..30 days
Office Code.....HBYA

Itemized Estimate Summary

Itemized Amount	\$ 1644.81
Contractor's Overhead	\$ 164.48
Contractor's Profit	\$ 164.48

Total Estimate Amount

\$ 1973.77

Subtotal
Less Discount

\$ 1973.77
-8 0.00

Net Amount

\$ 1973.77

- 930.00 *ded*
④ 1,043.77

All prices include a Material Tax of 8.250%

ROOM INFORMATION

Description..EXTERIOR SIDING Seq/Unit Number... 1
 Length..... Width..... Height.....
 Floor Area... Wall Area.. 0.00 Perimeter.....

AcOp Description	Quantity	Price	Cost	Deprec	A C V
#526G REMOVE VINYL SIDING	175.80SF	1.33	233.81		233.81
#526F REPLACE VINYL SIDING	175.80SF	4.15	729.57		729.57
#529G REMOVE EXTERIOR SHEATHING	146.50SF	0.09	13.19		13.19
2#529F REPL EXTERIOR SHEATHING	146.50SF	0.87	127.46		127.46
#004A SEAL WOOD SIDING M.C.	1.00--	136.50	136.50		136.50
4#532G REMOVE GABLE VENT	1.00EA	8.62	8.62		8.62
4#532F REPLACE GABLE VENT	1.00EA	105.86	105.86		105.86
4#533G REMOVE SOFFIT	45.00SF	1.27	57.15		57.15
4#533F REPLACE SOFFIT	45.00SF	5.17	232.65		232.65
			1644.81		1644.81



CLM: [REDACTED]

Check Issue Report

06/25/2004 13:54:23

Insured: [REDACTED]

Claimant:

Claim: [REDACTED]

Policy: [REDACTED]

Payee Type1: Insured / Claimant

Payee Type2:

Payee Type3:

EIN1/SSN1:

EIN2/SSN2:

EIN3/SSN3:

Tax Code1:

Tax Code2:

Tax Code3:

Payment For: Damages

IRS Reportable:

% of Negligence:

AdjusterID: EDJA

Check No.: [REDACTED]

Issue Date: 06/25/2004 13:54:05

Total Check Amount: 179.90

Company: Allstate

Texas Lloyds Company

Line Code: 70 Loss Date: 06/22/2004

Check Stock: Allstate

Policy State: TX

PMCO: 6090

Coverage Code
CC

Claimant
01

Close
X

TRSN

Amount
179.90

Method of Settlement: 01

Payee1: [REDACTED]

Payee2:

Payee3:

Address:

MESQUITE, TX [REDACTED]

Release Wording: Payment for CONTENTS Coverage for FIRE
Loss of 06/22/2004

Contents On-Site Inventory Form

Claim Number

Insured

Date 6/25/04

[illegible]

Total						
State Sales Tax	Enter tax percentage here ->					
Gross Amount						
Less Deductible						
Totals					\$ 179.90	\$
(Three Items Only on Site)						

**YOUR ALLSTATE CLAIM
BASIC INFORMATION YOU NEED TO KNOW**

Thank you for allowing me to assist you with your fire claim. A fire can be very frightening and disruptive to your daily lives. However, I am confident that by working together we will be able to resolve your concerns and restore the damage to your home, caused by the fire, and return you to your normal daily routines.

CLAIM NUMBER: [REDACTED]

CONTROLLER: Sheri Shannon x 1495

ADJUSTER: KAREN MARTIN 800-377-7675 ext 8613 / 817-388-6919 / metro fax 817-379-0574
P O Box 357, Keller, Tx 76244

CONTENTS ADJUSTER: _____

MITIGATION VENDOR: _____

CONTRACTOR: _____

This is your home, and you may use any contractor of your choice.

COVERAGE: HOME OWNERS POLICY - FORM 'A PLUS'

DEDUCTIBLE: \$ 930.00

LIMITS OF LIABILITY: STRUCTURE

\$ 93,000.-

OTHER STRUCTURE

\$ 9,300.-

CONTENTS (PERSONAL PROPERTY)

\$ 55,400.-

ADDITIONAL LIVING EXPENSE (ALE)

\$ 18,600.-

*** PLEASE CONTACT YOUR LOCAL FIRE DEPARTMENT AND REQUEST A COPY OF THE FIRE REPORT AND FORWARD TO MY ATTENTION AS SOON AS POSSIBLE.**

ITEMS COVERED - Damage to your home and/or personal property as a RESULT of the fire, lightning or smoke. Unfortunately, there is NO coverage for any electrical devices or wiring which may have shorted out or in some way CAUSED the fire.

Therefore, there is NO coverage for:

NA

PROOF OF LOSS (POL) - Per the insurance contract, policy, you must send to us, if we request, your signed sworn proof of loss.... If we request the POL, you will receive it by certified mail.

NO SETTLEMENT CHECKS OR PAYMENTS CAN BE MADE ON YOUR CLAIM UNTIL WE HAVE RECEIVED YOUR SIGNED SWORN PROOF OF LOSS.

PLEASE NOTE: Regarding the mitigation, or cleaning, of your home, we can clean for smoke and soot, we cannot guarantee cleaning for built up grease, dirt, grime and/or nicotine stains.

CHECKS: Your policy requires that we protect the vested interest of your mortgage company. Therefore, TYPICALLY, the mortgage company's name will be included on the check(s) issued for the structural repairs to your home, UNLESS, you would prefer we include the name of your contractor. If you prefer your contractor's name to be included on this check, please provide me with that information ASAP. If your contractor is not incorporated, we will need his Tax ID number.

Your deductible is typically deducted from the check issued for the structural repairs.

The check(s) to the mitigation vendor are usually issued directly to them. When you sign the work authorization, there is typically a form you will also sign which gives us authorization to pay them directly.

Check(s) issued for your contents (personal property) will be issued directly to you, with no co-payee. As you complete the Personal Property Inventory Loss Form, please provide as much information about the item as possible, (manufacturer, model & serial numbers, etc) and the approximate age.

Please contact your Controller (above) regarding any Additional Living Expenses (ALE) questions, concerns or payments.

ITEL - If any carpet and pad requires replacing, Allstate will send a sample of your damaged carpet and pad to ITEL, an independent testing lab. ITEL will identify a comparable carpet in the Home Depot database for a comparable replacement product and pricing.

Remove and Reset or Reinstall - If there is an item that requires removing and reinstallation, and you would like to have a new one installed rather than the old one put back in, now is the perfect opportunity to do so as the reinstallation of the item is covered in the estimate. **HOWEVER**, please be aware, the cost to purchase the new item is your choice and responsibility. If the item involves plumbing, your contractor may need to do some plumbing changes, alterations or adjustments, which may incur some additional costs or charges. Any additional charges incurred due to your requested change, would NOT be covered by your insurance and would be your responsibility.

*** YOUR POLICY HAS THE REPLACEMENT COST ENDORSEMENT :**

REPLACEMENT COST: We will pay only the actual cash value of the damaged building structure(s) and / or contents until repair or replacement is completed. Repair or replacement must be completed with 365 days after loss unless you request in writing that this time limit be extended for an additional 180 days. Upon completion of repairs or replacement, we will pay the additional amount claimed under replacement cost coverage, but in no event will the Actual Cash Value payment and the Full Replacement payment exceed the amount actually and necessarily spent less any applicable deductible. Send receipts and/or canceled checks indicating that the repair or replacement has been completed in accordance with your policy.

IF you have had 2 or more, **NON-weather** related claims during the past 2 years, the State Board of Insurance requires Allstate to send you a letter advising you that your policy could be non-renewed. The State Board of Insurance wrote this letter, we are not allowed to alter the wording and we apologize for the language. However, if you do receive this letter, you may want to discuss this with your agent.

IT IS POSSIBLE THAT YOU MAY LATER RECEIVE A CALL FROM OUR RESEARCH CENTER ASKING QUESTIONS ABOUT YOUR SATISFACTION REGARDING THE WAY YOUR CLAIM WAS HANDLED.

IT IS MY RESPONSIBILITY TO DELIVER COMPLETE CUSTOMER SATISFACTION. I HOPE I HAVE DONE SO AND YOU CAN RATE YOUR EXPERIENCE & MY SERVICE AS A "5".

1995 FORD PICK UP TRUCK IN DRIVEWAY APPEARS TO HAVE CAUGHT ON
FIRE/POSSIBLY FROM THE IGNITION SWITCH. NO REPAIRS TO THE TRUCK
SINCE THE CUSTOMER HAS OWNED IT
CLAIM FILED FOR TRUCK ON ALLSTATE AUTO POLICY

CLAIM # [REDACTED]

> Sharon Christian
772-915-8245



ENDORSEMENT NO. H0-190
Effective
July 8, 1992

TEXAS HOMEOWNER POLICY
SWORN STATEMENT IN PROOF OF LOSS
(THIS FORM IS NOT A RELEASE)

POLICY NO:

INSURING COMPANY NAME:

NAMED INSURED (AS SHOWN ON THE ABOVE POLICY):

The statements made in this sworn statement in proof of loss are to the best of my knowledge and belief.

1) Time and Cause of Loss:

- a. Date of Loss: 6-22-04
- b. Time of Loss: 3:30 a.m. ☒ p.m.
- c. Cause of Loss: (explain) 1995 F150 TRUCK COVERT FIRE FOR UNKNOWN REASON, MELTING THE SIDING ON HOUSE

2) Interest:

- a. The interest of the insured's in the damaged property (owner, leasehold, etc.):

	INSURED'S NAME	INTEREST
(1)	[REDACTED]	50%
(2)	[REDACTED]	50%

- b. The interest of all others in the damaged property (mortgagee, loss payee, assignee, etc.):

	NAME	INTEREST
(1)	[REDACTED]	10%
(2)	[REDACTED]	90%

3) Other Insurance:

If there is other insurance which may cover this loss, provide the company name(s) and policy number(s).

	COMPANY NAME	POLICY NO.
a.	N/A	
b.		
c.		

4) Valuation of the damaged property at time of loss:

PROPERTY DESCRIPTION	ACTUAL CASH VALUE	REPLACEMENT COST VALUE	AMOUNT CLAIMED
Dwelling	\$ 93,000.-	\$	\$
Other Structures	\$ 9,300.-	\$	\$
Personal Property	\$ 55,400.-	\$	\$
Other	\$ 18,600.-	\$	\$

Signature

Date

Signature

Date

Subscribed and sworn to before me this

20th

day of

June

2004

Signed

Lois E Osteen

My commission expires

11-17-2005

Notary Public in and for

Dallas

County, Texas



Prescribed by the State Board of Insurance

EO05-285-LC-0940

HAROLD FLANERY GENERAL CONTRACTORS

524 Quail Hollow Dr.
Mesquite, Texas 75150

(972) 279-1791**FAX SHEET**

June 27, 2004 (8:22AM)

TO: Karen Martin Fax # 817-379-0574
From: Harold Flanery Fax # 972-270-1305
Tax I.D. #75-2629791
Re: [REDACTED] Claim # [REDACTED] Fire claim
[REDACTED] Mesquite, Texas [REDACTED]
Pages: 1 of 3 including cover sheet.

I am forwarding a copy of the estimate for the repairs at the above-mentioned property that we had discussed. I look forward to the opportunity to work with you. If you have any questions, please do not hesitate to call me.

Respectfully,



Harold Flanery
HF:cf

Karen,

I appreciate the opportunity to work with you. Should you ever need help on this side of the world, please don't hesitate to call on me. I have been working insurance claims since 1986. I specialize in fire restoration, but of course will work with you on your other claims. I am sure you would ask yourself, "Why should I use this guy?" Besides having 18 years experience working with insurance companies, I always strive to make sure the insured is happy with all the work we do and that you don't get those dreaded phone calls complaining about the contractor. We have used the same sub-contractors for many years, some since 1986, and therefore things seem to go a lot smoother than contractors who hire people off the street. All the people that work for me know and understand the quality I demand. If you are looking for someone to work with in the Dallas area, I might be the person you would come to depend on and I would make every effort to not let you down.

new
Vine

1. BV SDG 3T gable South -

Harold Flanery GC for ID
Contn. -

R4R Vinyl siding gable end & inset
~~25~~ 4² x 6⁹
25⁶ x 4⁶

Gable vent ~~25~~ 2 x 7

Soffit 30 ft

Electric chook -

Seed insect area



25 9:04AM

2005-007-LC-0843

10/14/04



ENR-003-LC-0044

10/14/04



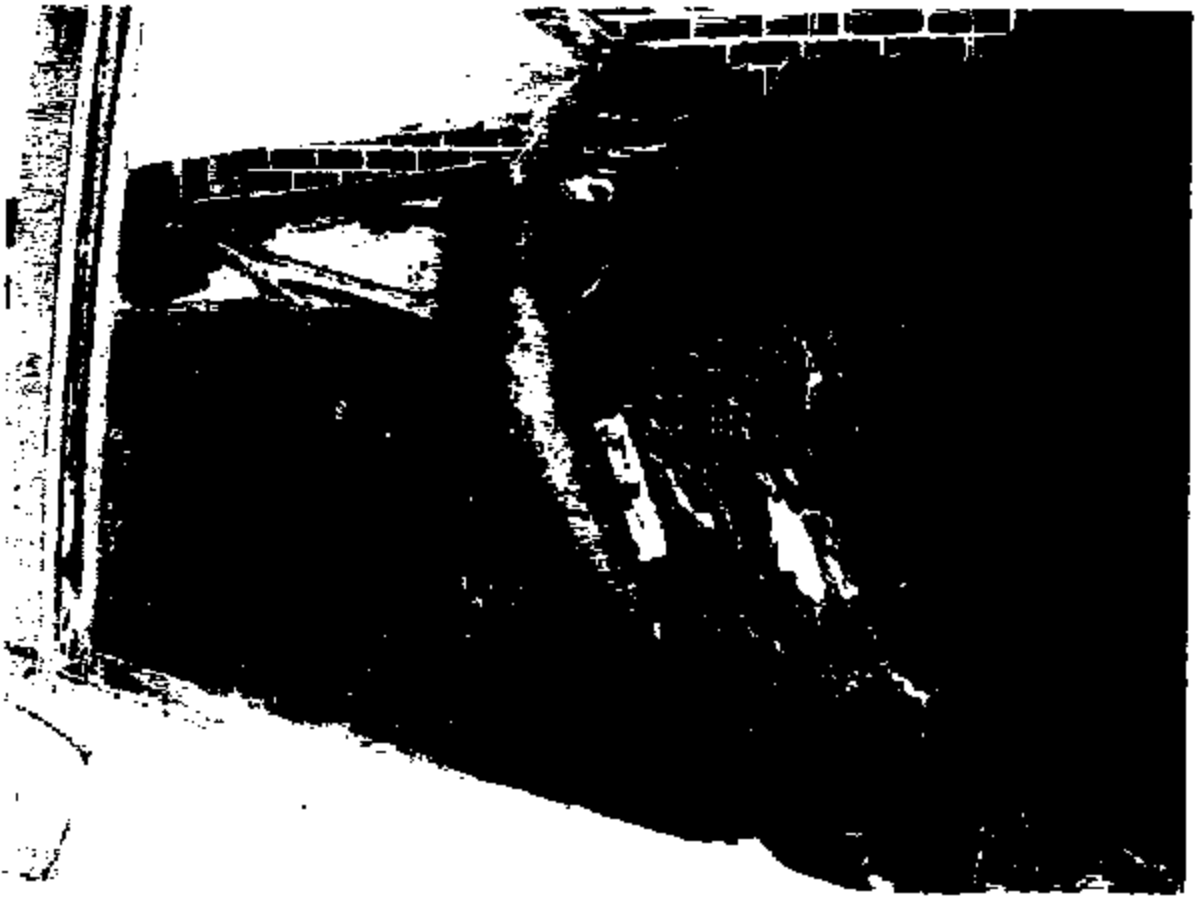
ERND-002-LC-02/73

10/14/04



ENCLOSURE LC-6949

10/14/04



6065-000-LC-0047

10/14/04

Jun. 25 2004 9:07:05 AM

FD Mavica images

10 mavica images

960 Kbytes free

<u>MVC-001S.JPG</u>	Jun. 25 2004	9:04:16 AM
<u>MVC-002S.JPG</u>	Jun. 25 2004	9:05:10 AM
<u>MVC-003S.JPG</u>	Jun. 25 2004	9:05:20 AM
<u>MVC-004S.JPG</u>	Jun. 25 2004	9:05:32 AM
<u>MVC-005S.JPG</u>	Jun. 25 2004	9:06:00 AM
<u>MVC-006S.JPG</u>	Jun. 25 2004	9:06:16 AM
<u>MVC-007S.JPG</u>	Jun. 25 2004	9:06:26 AM
<u>MVC-008S.JPG</u>	Jun. 25 2004	9:06:40 AM
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<u>MVC-010S.JPG</u>	Jun. 25 2004	9:07:04 AM

E905-205-1C-0348

10/14/04



25 9:04 AM

ESR-005-LC-0049

10/14/04



2025-11-20 09:00:00



1588-01-000-0001

10/14/04



EPIC-005-LC-0052

10/14/04



EM-03-003-LC-0953

10/14/04



2002-000-LC-0000

10/14/04



EP05-0016-LC-0005

10/14/04



2025-2026 LC-0058

10/14/04



ENCLOSURE LC-0007

10/14/04



ENR00-0005-10-00000

10/14/04



Allstate

You're in good hands.

NATIONAL PROPERTY SUBRO
3800 ELECTRIC ROAD
ROANOKE VA 24012-4569

|||||
FORD MOTOR COMPANY

3 PARKLANE BLVD

DEARBORN MI 48126-2506

Attn: Shawn L. Norton

September 09, 2004

INSURED: [REDACTED]

DATE OF LOSS: June 22, 2004

CLAIM NUMBER: [REDACTED]

PHONE NUMBER: 800-776-2615

FAX NUMBER: 540-989-2640

OFFICE HOURS:

Mon - Fri 8:00am - 5:30pm EST

Total Claim Payout: \$2,153.67

Dear Shawn L. Norton,

After an investigation of the loss sustained by our insured, it is our opinion that your company is legally responsible for the damages. We have made a settlement with our insured and our insured's claim against your company has been forwarded to us.

Our insured sustained damages to their residence after their 1995 truck, which was manufactured by Ford Motor Company, caught fire due to an electrical fault in the brake pressure switch (See Engineer's Report). We are now pursuing our legal subrogation rights against your company for this loss. Please contact me after reviewing these supports to discuss the resolution of this claim.

All payments should be sent to the Allstate Payment Processing Center P.O. Box 227257 Dallas, TX 75222-7257 Attn: SUBRO CASH.

I can be reached at 1-800-776-2615, ext. 306 from 8:00 AM to 4:45 PM EST. Thank you for your cooperation in this matter.

Sincerely,

BENJAMIN JOHNSTON

BENJAMIN JOHNSTON

540-989-2600

Allstate Texas Lloyds Company

GENI001

6095305220 F2V

ER05-005-LC-0359

- Mesquite TX
- EXP - 150.
- '95 F-150
- UCC + 2004 AYRS
- MINIMAL damages



PROGRESSIVE

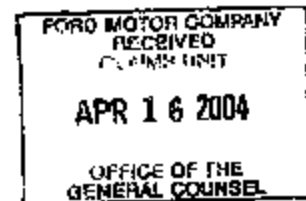
P.O. Box 89440
Cleveland, OH 44189
Telephone: 877 816-6100
Facsimile: 440 603 5287
Progressive.com

April 8, 2004

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

Re:

VIN: 1FTEF15H6TL [REDACTED]
Year: 1996
Make: Ford
Model: F150
Our Insured: [REDACTED]
Address: [REDACTED] GA [REDACTED]
Phone No.: [REDACTED]
Our Claim No: [REDACTED]
Date of Loss: 2-16-04
Damages: \$6,409.67



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

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

Please acknowledge receipt of my subrogation demand and forward your payment of \$6,409.67 to my attention, payable to "Progressive Bayside Insurance Co., as subrogee of [REDACTED]" and mail to my attention at PO Box 43258, Richmond Hts., OH 44143.

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

Thank you for your anticipated cooperation.

Progressive Bayside Insurance Co.

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

Enclosures

*- packed (24hrs)
unattended*
*- 2/16/04
- \$6,409.67
- 1996 F-150
- VIN
- ext. #
- Lagrange, GA*



**CUNNINGHAM
INVESTIGATIVE
SERVICES**

**P.O. BOX 1279
SNELLVILLE, GEORGIA 30078
770-978-1251**

March 15, 2004

FIRE INVESTIGATION

**[REDACTED]
1996 Ford F-150**

FOR

**Derek Massee
Progressive Insurance Company
7290 Northlake Drive, Suite 501
Columbus, Georgia 31909**

**Claim No. [REDACTED]
C.I.S. File No. 0408630**

PRIVILEGED AND CONFIDENTIAL

**THIS IS A PRIVILEGED AND CONFIDENTIAL COMMUNICATION FROM
AGENT TO PRINCIPAL. IF IT BE ESSENTIAL THAT ANY PART OF THE
INFORMATION CONTAINED HEREIN BE TRANSMITTED TO YOUR
REPRESENTATIVE, PLEASE DO NOT DISCLOSE ITS SOURCE.**

I. INTRODUCTION

- 1.1 In accordance with the February 20, 2004 request of Mr. Derek Massee, Progressive Insurance Company, Columbus, Georgia, Cunningham Investigative Services Fire Analysis Specialist Kevin Cunningham visited the LaGrange, Georgia area on February 23, 2004 to investigate the fire that damaged the insured 1996 Ford F-150 pick-up truck.
- 1.2 The purpose of the investigation was to determine the origin and cause of the fire.



Figure 1

2.3.1

Figure 1 is a front to rear view of the front of the vehicle. Note that the heaviest damage occurred on the driver's (left) side of the vehicle.



Figure 2

2.3.2

Figure 2 is a view of the driver's (left) side of the vehicle. Note that the heaviest damage occurred on the front driver's (left) side of the vehicle.



Figure 4

2.3.4 Figure 4 is a view of the passenger (right) side of the vehicle.



Figure 5

2.3.5 Figure 5 is a driver's side to passenger side view of the passenger compartment. The heat patterns indicate that the fire traveled into the passenger compartment.



Figure 6

2.3.6 Figure 6 is a passenger side to driver's side view of the passenger compartment.



Figure 7

2.3.7

Figure 7 is a close-up view of the fuse panel on the lower left side of the dash. The lack of burning indicates that the fire did not originate at this potential heat producing item.

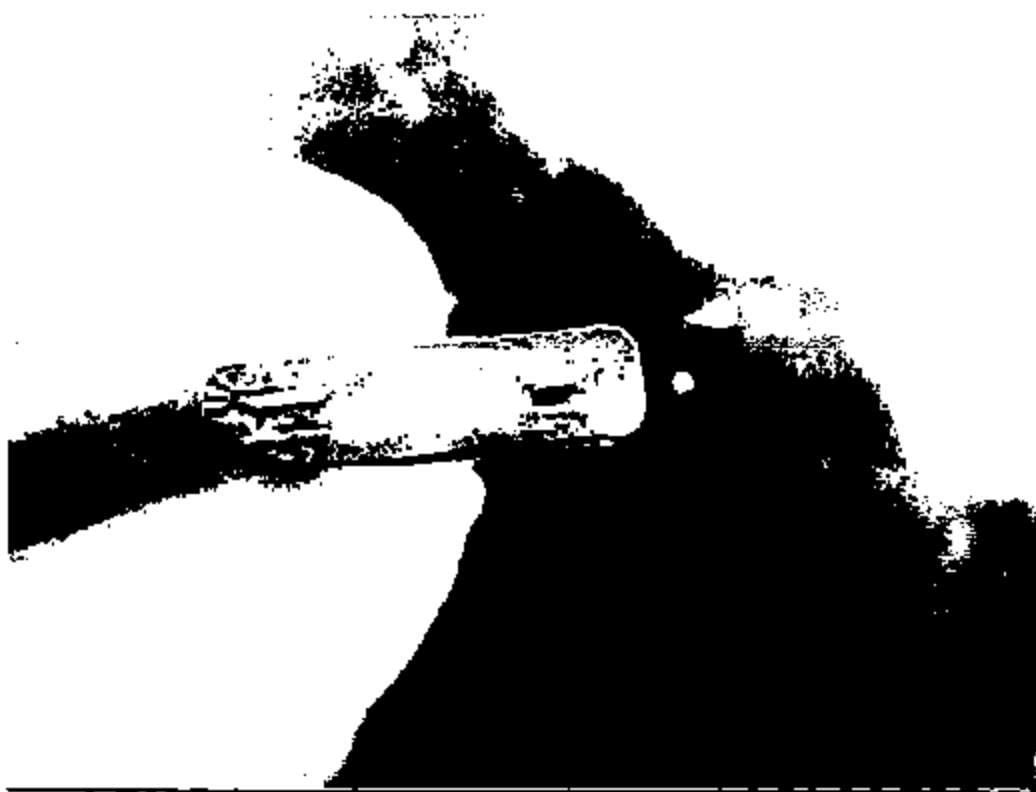


Figure 8



Figure 9

2.3.8 Figures 8 and 9 are close-up views of a blown 15-amp fuse that serviced the air-conditioner clutch.



Figure 10

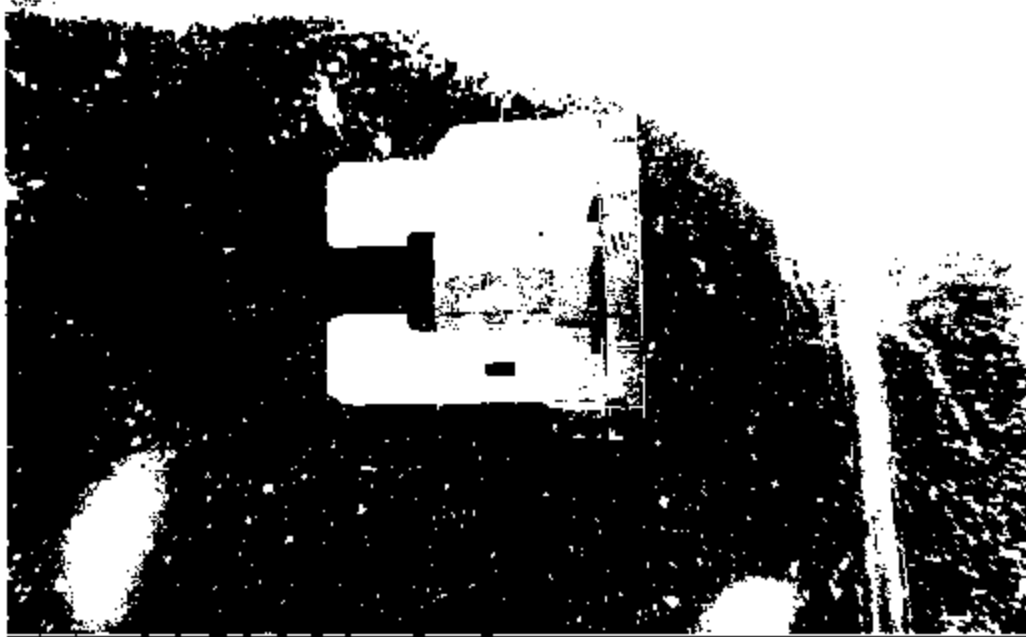


Figure 11

2.3.9 Figures 10 and 11 are views of a blown 15-amp fuse that serviced the warning buzzer.

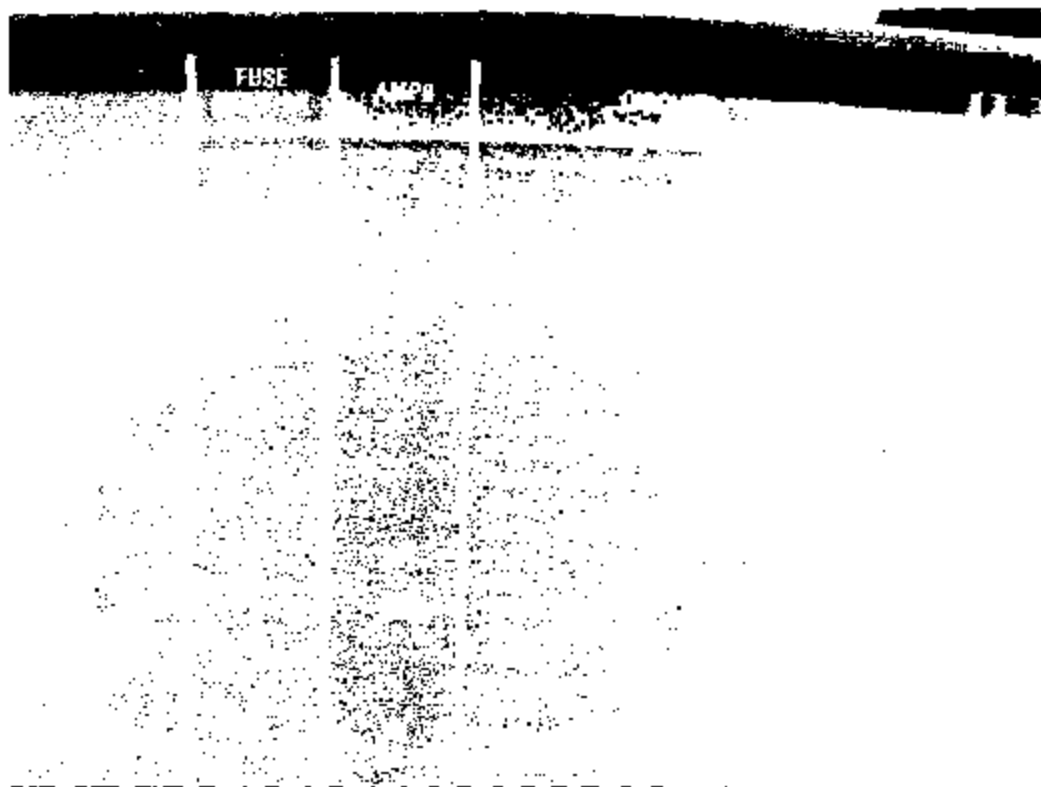


Figure 12

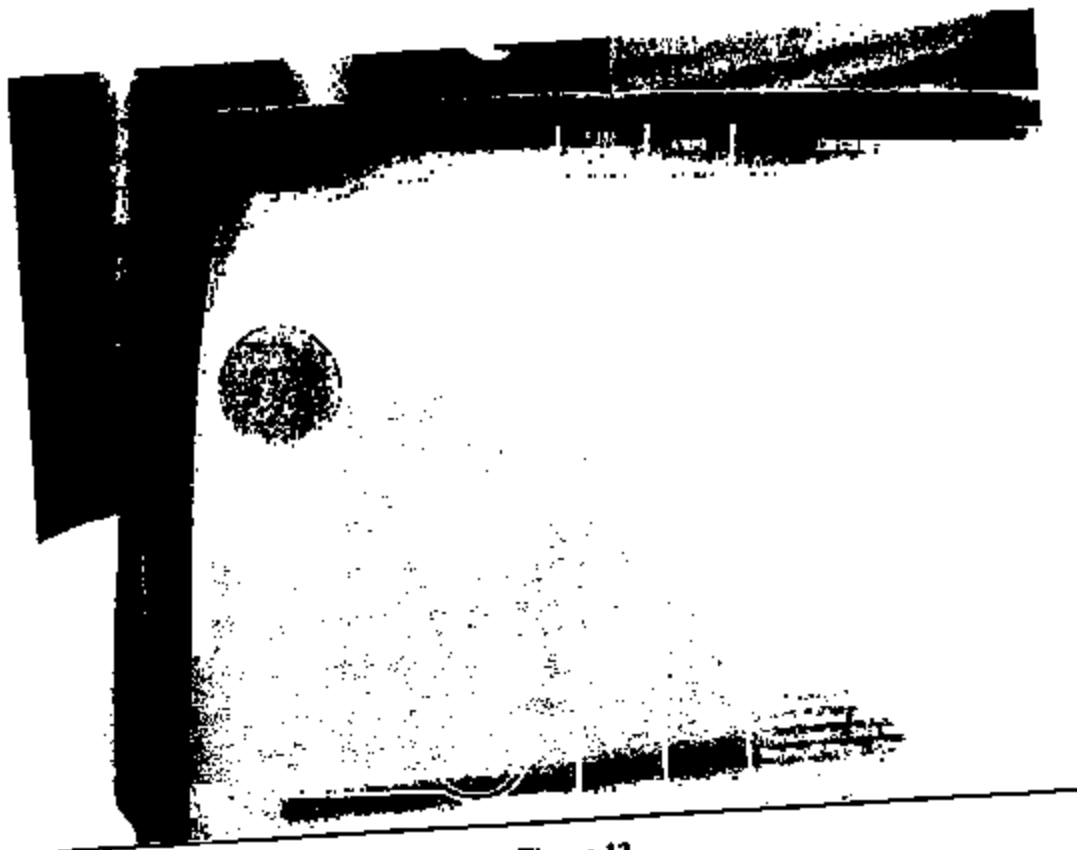


Figure 13

2.3.10

Figures 12 and 13 are close-up views of the fuse identification cover.

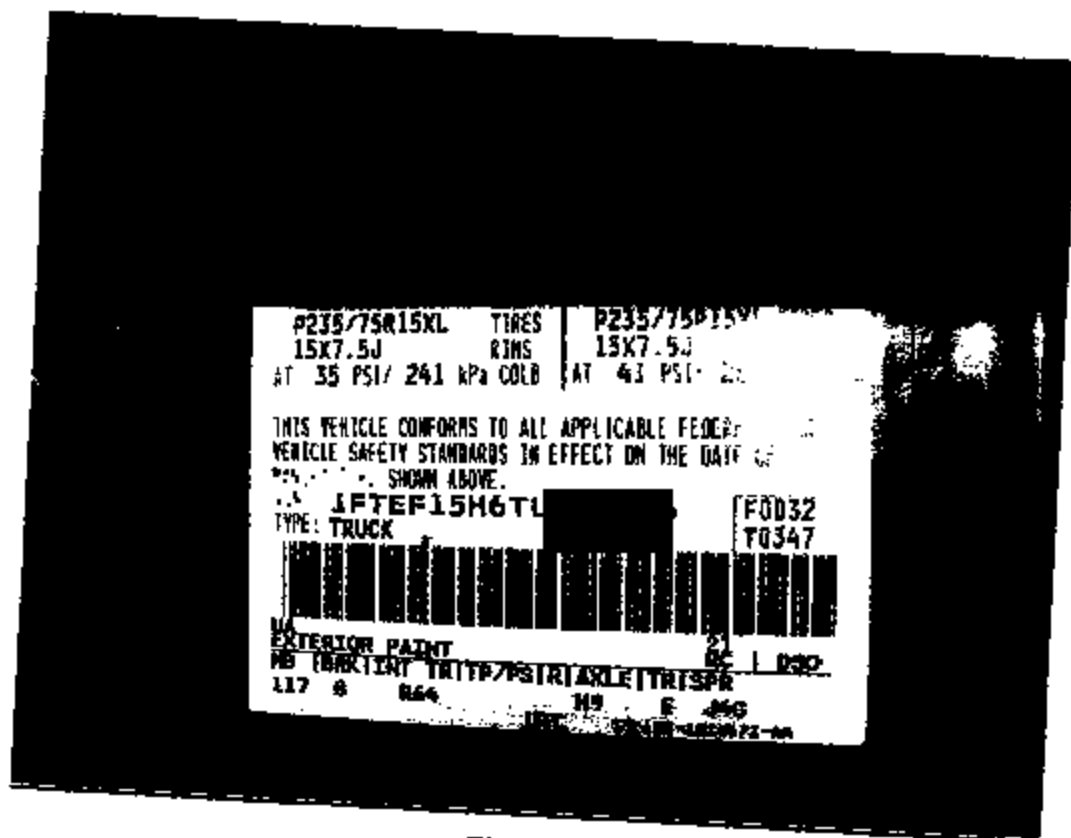


Figure 14

2.3.11

Figure 14 is a close-up view of the vehicle identification plate located on the doorjamb.

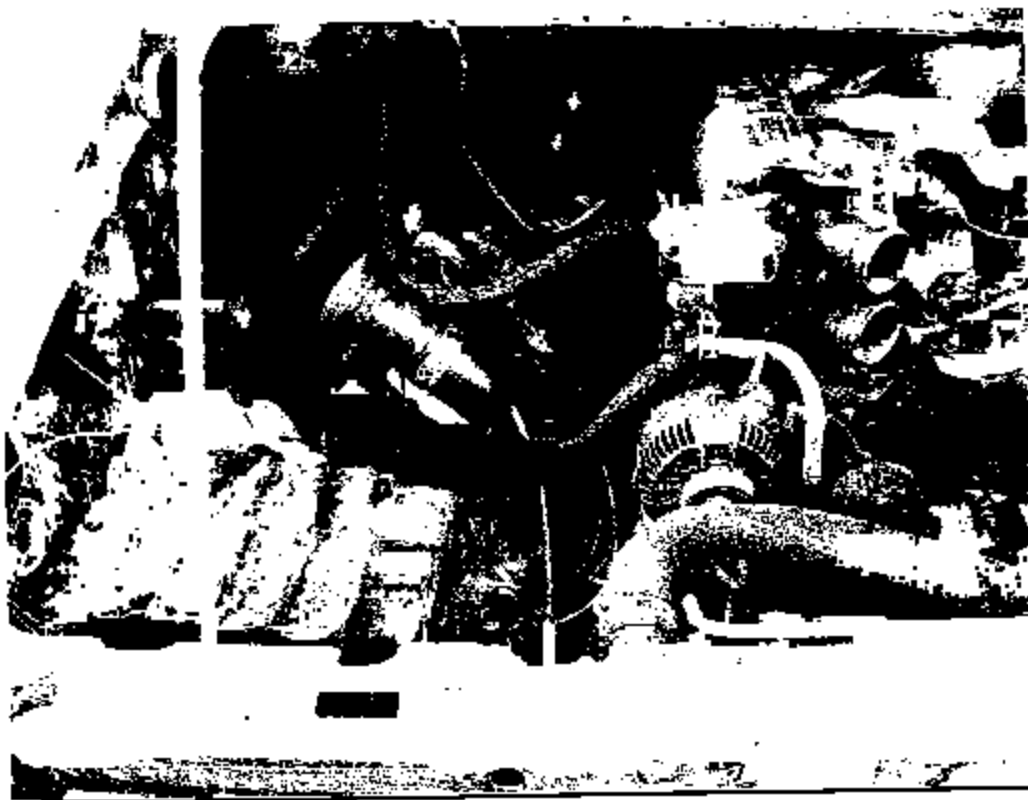


Figure 15

- 2.3.12 Figure 15 is a front to rear view of the passenger (right) side of the engine compartment. Note that the rubber hoses are still intact in this area. This indicates that the fire did not originate in this area.



Figure 16

2.3.13

Figure 16 is a passenger side to driver's side view of the passenger side of the engine compartment. The battery, alternator and other combustible items are in this area. The burn patterns indicate that the fire did not originate in this side of the engine compartment.



Figure 17

- 2.3.14 Figure 17 is a front to rear view of the driver's (left) side of the engine compartment. The burn patterns indicate that the fire originated in this area. The cruise control disconnects and the electrical junction box area the potential heat producing items in this area.

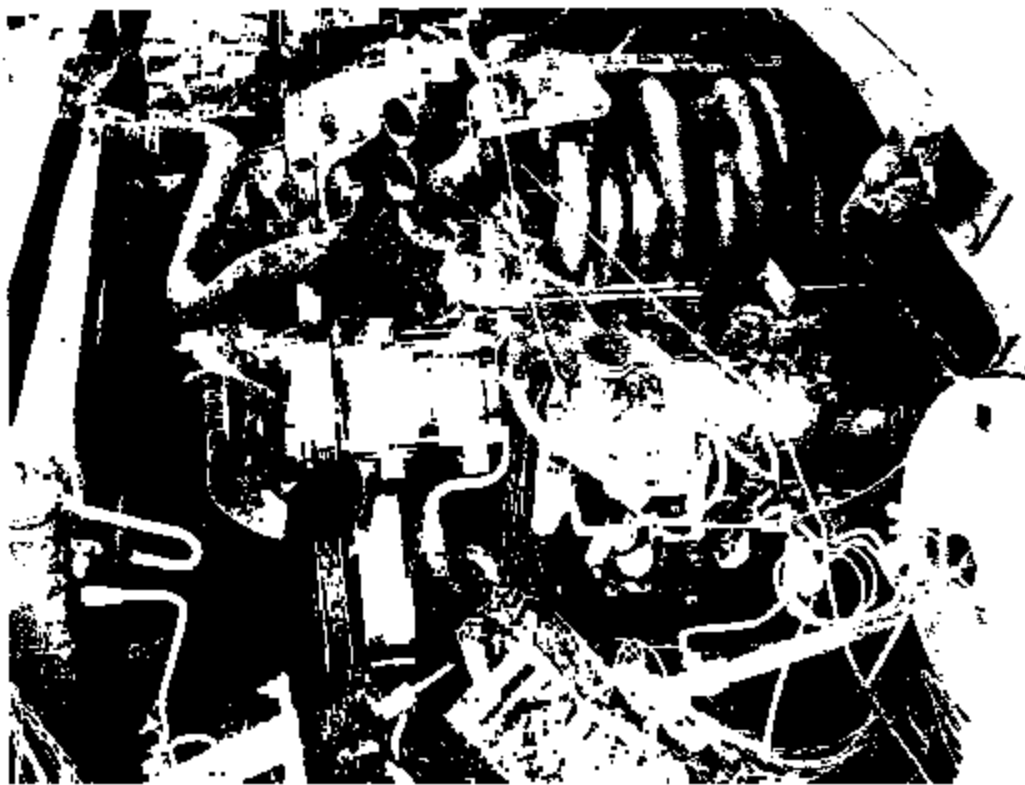


Figure 18

2.3.15

Figure 18 is a driver's side to passenger side view of the origin area of the fire in the driver's side of the engine compartment.



Figure 19

2.3.16

Figure 19 is a close-up view of the electrical junction box found in the origin area. This box was not disassembled due to possible subrogation potential.



Figure 20

2.3.17 Figure 20 is a close-up view of the electrical junction box shown in Figure 19 and the associated wiring.

III. ANALYSIS

- 3.1 This analysis is based upon the site inspection and review of the photographs.
- 3.2 Close examination of the vehicle revealed that the fire originated in the driver's (left) side of the engine compartment.
- 3.3 The electrical junction box and the cruise control disconnects are the potential heat producing items in the origin area. Electrically generated heat from a malfunction of one of these items cannot be ruled out as the cause of the fire. Ford Motor Company has experienced other problems with fires originating in this area of the engine compartment. Ford Motor Company has also experienced problems with cruise control disconnect switches on other vehicles.

IV. CONCLUSIONS

- 4.1 Based upon the observations and investigation to date, it is the opinion of Cunningham Investigative Services that the February 16, 2004 fire that damaged the insured 1996 Ford F-150 pickup truck originated in the driver's (left) side of the engine compartment.
- 4.2 It is further the opinion of Cunningham Investigative Services that the ignition of combustible material by electrically generated heat from a malfunction of one of the components in the origin area cannot be ruled out as the cause of the fire.
- 4.3 It is also the opinion of Cunningham Investigative Services that close inspection of the electrical components by a qualified electrical engineer could reveal the exact malfunction that caused the fire.

CUNNINGHAM INVESTIGATIVE SERVICES



Kevin Cunningham, IAAI-CFI

Fire Analysis Specialist

KTC/she

Photographs

Claim No. [REDACTED]

1996 Ford F-150



A	14102 ISID *	GA State *	02 16 Incident Date *	YYYY 2004	1 Station	04-0000385 Incident Number *	000 Exposure *	<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity	WEIR -1 Basic
---	-----------------	---------------	--------------------------	--------------	--------------	---------------------------------	-------------------	--	------------------

B Location*	<input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section 8 "Alternative Location Specifications". Use only for Wildland fires.		Census Tract: 9604 - DU
<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions	Number/Milepost Prefix Street or Highway APT./Suite/Room City LAGRANGE	State Zip Code GA	ST Street Type Suffix
Cross street or directions, as applicable			

C Incident Type * 131 Passenger vehicle fire Incident Type	E1 Date & Times Check boxes if dates are the same as Alarm Alarm always required Date: Alarm * 02 16 2004 23:16:00 Midnight is 0000 Month Day Year Hr Min Sec Arrival * 02 16 2004 23:20:00 Controlled 02 16 2004 23:23:00 LAST UNIT CLEARED, required except for wildland fires Last Unit 02 16 2004 23:50:00 Cleared	E2 Shift & Alarms Local Option 1 01 Shift or Alarms District Station
D Aid Given or Received* 1 <input type="checkbox"/> Mutual aid received 2 <input type="checkbox"/> Automatic aid recov. 3 <input type="checkbox"/> Mutual aid given 4 <input type="checkbox"/> Automatic aid given 5 <input type="checkbox"/> Other aid given N <input checked="" type="checkbox"/> None	E3 Special Studies Local Option Special Study ID# Special Study Value	

F Actions Taken * 11 Extinguish Primary Action Taken (1) Additional Action Taken (2) Additional Action Taken (3)	G1 Resources * <input checked="" type="checkbox"/> Check this box and skip this section if an Apparatus or Personnel form is used. Apparatus Personnel Suppression 0001 0004 Other <input type="checkbox"/> Check box if resource counts include aid received resources.	G2 Estimated Dollar Losses & Values LOSSES: Required for all fires if known. Optional for non fires. Property \$ 007,000 Contents \$ 000,000 ERM-INCIDENT VALUE: Optional Property \$ 007,000 Contents \$ 000,000
--	---	---

Completed Modules <input checked="" type="checkbox"/> Fire-3 <input type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cms.-4 <input type="checkbox"/> Fire Serv. Cms.-5 <input type="checkbox"/> EMS-4 <input type="checkbox"/> Hazmat-7 <input type="checkbox"/> Wildland Fire-8 <input checked="" type="checkbox"/> Apparatus-9 <input checked="" type="checkbox"/> Personnel-10 <input type="checkbox"/> Arson-11	H1 Casualties Deaths Injuries Fire Service Civilian H2 Detector Required for Confined Fires. 1 <input type="checkbox"/> Detector alerted occupants 2 <input type="checkbox"/> Detector did not alert them U <input type="checkbox"/> Unknown	H3 Hazardous Materials Release N <input type="checkbox"/> None 1 <input type="checkbox"/> Natural Gas: slow leak, no evacuation or credit actions 2 <input type="checkbox"/> Propane gas: cut to tank, use in house may spill 3 <input type="checkbox"/> Gasoline: vehicle that leak or portable container 4 <input type="checkbox"/> Kerosene: fuel tank or portable storage 5 <input type="checkbox"/> Diesel fuel/oil: vehicle that leak or portable 6 <input type="checkbox"/> Household solvents: home/office spill, cleaning only 7 <input type="checkbox"/> Motor oil: deep engine oil or portable container 8 <input type="checkbox"/> Paint: slow leak from rolling < 30 gallons 9 <input type="checkbox"/> Other: Special Hazmat container required or spill > 55gal., requires Hazmat Unit Night Team	I Mixed Use Property NN <input type="checkbox"/> Not Mixed 10 <input type="checkbox"/> Assembly use 20 <input type="checkbox"/> Education use 33 <input type="checkbox"/> Medical use 40 <input type="checkbox"/> Residential use 51 <input type="checkbox"/> Row of stores 53 <input type="checkbox"/> Enclosed mall 58 <input type="checkbox"/> Bus. & Residential 59 <input type="checkbox"/> Office use 60 <input type="checkbox"/> Industrial use 63 <input type="checkbox"/> Military use 65 <input type="checkbox"/> Farm use 00 <input type="checkbox"/> Other mixed use
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J Property Use* Structures 131 <input type="checkbox"/> Church, place of worship 161 <input type="checkbox"/> Restaurant or cafeteria 162 <input type="checkbox"/> Bar/Tavern or nightclub 213 <input type="checkbox"/> Elementary school or kindergarten 215 <input type="checkbox"/> High school or junior high 241 <input type="checkbox"/> College, adult education 311 <input type="checkbox"/> Care facility for the aged 331 <input type="checkbox"/> Hospital Outside 124 <input type="checkbox"/> Playground or park 655 <input type="checkbox"/> Crops or orchard 669 <input type="checkbox"/> Forest (timberland) 807 <input type="checkbox"/> Outdoor storage area 919 <input type="checkbox"/> Dump or sanitary landfill 931 <input type="checkbox"/> Open land or field	341 <input type="checkbox"/> Clinic, clinic type infirmary 342 <input type="checkbox"/> Doctor/dentist office 361 <input type="checkbox"/> Prison or jail, not juvenile 419 <input type="checkbox"/> 1- or 2-family dwelling 429 <input type="checkbox"/> Multi-family dwelling 439 <input type="checkbox"/> Rooming/boarded house 449 <input type="checkbox"/> Commercial hotel or motel 459 <input type="checkbox"/> Residential, board and care 464 <input type="checkbox"/> Dormitory/barracks 519 <input type="checkbox"/> Food and beverage sales 936 <input type="checkbox"/> Vacant lot 938 <input type="checkbox"/> Graded/care for plot of land 946 <input type="checkbox"/> Lake, river, stream 951 <input type="checkbox"/> Railroad right of way 960 <input type="checkbox"/> Other street 961 <input type="checkbox"/> Highway/divided highway 962 <input type="checkbox"/> Residential street/driveway	539 <input type="checkbox"/> Household goods, sales, repairs 579 <input type="checkbox"/> Motor vehicle/boat sales/repair 571 <input type="checkbox"/> Gas or service station 599 <input type="checkbox"/> Business office 615 <input type="checkbox"/> Electric generating plant 629 <input type="checkbox"/> Laboratory/science lab 700 <input type="checkbox"/> Manufacturing plant 819 <input type="checkbox"/> Livestock/poultry storage (barn) 882 <input type="checkbox"/> Non-residential parking garage 891 <input type="checkbox"/> Warehouse 981 <input type="checkbox"/> Construction site 984 <input type="checkbox"/> Industrial plant yard Lookup and enter a Property Use code only if you have NOT checked a Property Use box: Property Use 965 Vehicle parking area
--	---	---

K1 Person/Entity Involved

Local Option

Business name (if applicable)

Area Code

Phone Number

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

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

☐ More people involved? Check this box and attach Supplemental Forms (REVIS-16) as necessary

K2 Owner☐ Same as person involved?

Then check this box and skip the rest of this section.

Local Option

Business name (if applicable)

Area Code

Phone Number

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

Mr., Ms., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

ST

Street Type

Suffix

Post Office Box

Apt./Suite/Room

LAGRANGE

City

GA

State

Zip Code

L Remarks

Local Option

E1 personnel responded to a vehicle fire. Upon arrival the engine compartment of the vehicle was well involved with fire. Personnel pulled a line and extinguished the fire quickly. The vehicle was parked in the owners front yard. He advised he had driven the vehicle about two hours prior to the time the fire was noticed. He advised the vehicle had given no indication of any problem. A investigation into the cause of the fire shows the origin of the fire to be the engine compartment. All major wiring harnesses were burned and showed signs of major heating. It is believed the fire was caused by some type of electrical problem under the hood.

L Authorization

POTTS,C

Officer in charge ID

POTTS, CHARLES J

Signature

LTP

Position or rank

E1

Assignment

02

Month

17

Day

2004

Year

Check box if same as Officer Number asking report ID is change.

POTTS,C

Officer in charge ID

POTTS, CHARLES J

Signature

LTP

Position or rank

E1

Assignment

02

Month

17

Day

2004

Year

License Manager

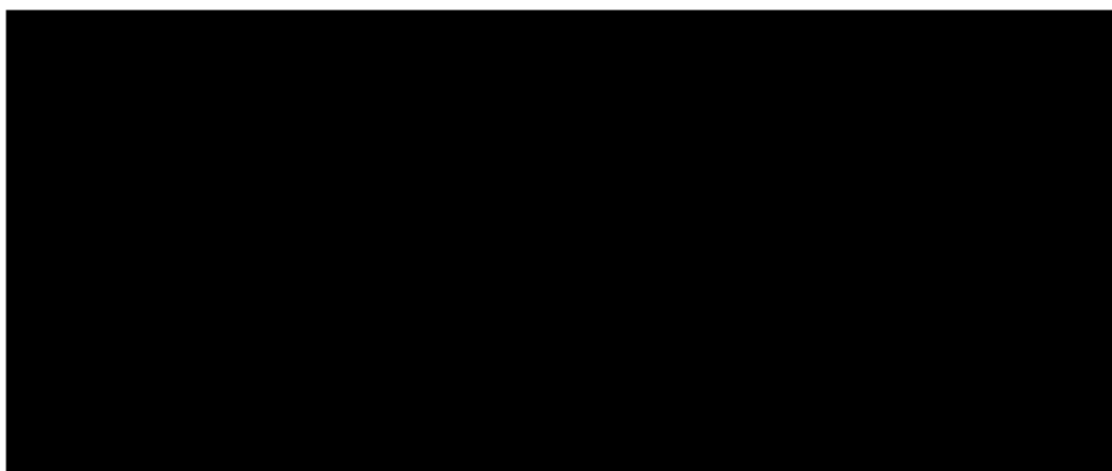
14102

02/16/2004

01-0000385

E005-005-LC-0005

A <div style="display: flex; justify-content: space-between;"> <div>14102 FID *</div> <div>GA State *</div> <div>02 16 Incident Date *</div> <div>YYYY 2004</div> <div>1 Station</div> <div>04-0000385 Incident Number *</div> <div>000 Exposure *</div> <div> <input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity </div> <div>NR12S-2 Fire</div> </div>																																		
B Property Details B1 <input checked="" type="checkbox"/> Not Residential Estimated Number of residential living units in building of origin whether or not all units became involved B2 <input checked="" type="checkbox"/> Buildings not involved Number of buildings involved B3 <input type="checkbox"/> None Acres burned (outside fires) <input type="checkbox"/> Less than one acre	C On-Site Materials or Products Complete if there were any significant amounts of commercial, industrial, heavy or agricultural products or materials on the Property, whether or not they became involved. Enter up to three codes. Check one or more boxes for each code entered. <div style="display: flex;"> <div style="flex: 1;"> On-site material (1) On-site material (2) On-site material (3) </div> <div style="flex: 1;"> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Bulk storage or warehousing</td></tr> <tr><td>2</td><td><input type="checkbox"/> Processing or manufacturing</td></tr> <tr><td>3</td><td><input type="checkbox"/> Packaged goods for sale</td></tr> <tr><td>4</td><td><input type="checkbox"/> Repair or service</td></tr> </table> </div> </div>	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service	1	<input type="checkbox"/> Bulk storage or warehousing	2	<input type="checkbox"/> Processing or manufacturing	3	<input type="checkbox"/> Packaged goods for sale	4	<input type="checkbox"/> Repair or service									
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4	<input type="checkbox"/> Repair or service																																	
D Ignition D1 03 Engine area, running Area of fire origin * D2 13 Arcing Back source * D3 01 Electrical wire, cable Item first ignited * <input type="checkbox"/> Check box if fire spread from confined to object of origin D4 Type of material first ignited <input type="checkbox"/> Required only if item first ignited within 60 or <70	E1 Cause of Ignition <input type="checkbox"/> Check box if this is an exposure report. Skip to section B <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Intentional</td></tr> <tr><td>2</td><td><input checked="" type="checkbox"/> Unintentional</td></tr> <tr><td>3</td><td><input type="checkbox"/> Failure of equipment or heat source</td></tr> <tr><td>4</td><td><input type="checkbox"/> Act of nature</td></tr> <tr><td>5</td><td><input type="checkbox"/> Cause under investigation</td></tr> <tr><td>U</td><td><input type="checkbox"/> Cause undetermined after investigation</td></tr> </table> E2 Factors Contributing To Ignition <div style="display: flex;"> <div style="flex: 1;"> 32 Short circuit arc Factor Contributing To Ignition (1) Factor Contributing To Ignition (2) </div> <div style="flex: 1;"> E3 Human Factors Contributing To Ignition Check all applicable boxes <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Asleep</td><td><input checked="" type="checkbox"/> None</td></tr> <tr><td>2</td><td><input type="checkbox"/> Possibly impaired by alcohol or drugs</td><td></td></tr> <tr><td>3</td><td><input type="checkbox"/> Unattended person</td><td></td></tr> <tr><td>4</td><td><input type="checkbox"/> Possibly mental disabled</td><td></td></tr> <tr><td>5</td><td><input type="checkbox"/> Physically Disabled</td><td></td></tr> <tr><td>6</td><td><input type="checkbox"/> Multiple persons involved</td><td></td></tr> <tr><td>7</td><td><input type="checkbox"/> Age was a factor</td><td></td></tr> </table> Estimated age of person involved 1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female </div> </div>	1	<input type="checkbox"/> Intentional	2	<input checked="" type="checkbox"/> Unintentional	3	<input type="checkbox"/> Failure of equipment or heat source	4	<input type="checkbox"/> Act of nature	5	<input type="checkbox"/> Cause under investigation	U	<input type="checkbox"/> Cause undetermined after investigation	1	<input type="checkbox"/> Asleep	<input checked="" type="checkbox"/> None	2	<input type="checkbox"/> Possibly impaired by alcohol or drugs		3	<input type="checkbox"/> Unattended person		4	<input type="checkbox"/> Possibly mental disabled		5	<input type="checkbox"/> Physically Disabled		6	<input type="checkbox"/> Multiple persons involved		7	<input type="checkbox"/> Age was a factor	
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2	<input checked="" type="checkbox"/> Unintentional																																	
3	<input type="checkbox"/> Failure of equipment or heat source																																	
4	<input type="checkbox"/> Act of nature																																	
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5	<input type="checkbox"/> Physically Disabled																																	
6	<input type="checkbox"/> Multiple persons involved																																	
7	<input type="checkbox"/> Age was a factor																																	
F1 Equipment Involved In Ignition <input checked="" type="checkbox"/> None If equipment was not involved, skip to Section B Equipment involved Brand Model Serial # Year	F2 Equipment Power Equipment Power Source F3 Equipment Portability <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Portable</td></tr> <tr><td>2</td><td><input type="checkbox"/> Stationary</td></tr> </table> Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.	1	<input type="checkbox"/> Portable	2	<input type="checkbox"/> Stationary	G Fire Suppression Factors Enter up to three codes. <input type="checkbox"/> None Fire suppression factor (1) Fire suppression factor (2) Fire suppression factor (3)																												
1	<input type="checkbox"/> Portable																																	
2	<input type="checkbox"/> Stationary																																	
H1 Mobile Property Involved <input type="checkbox"/> None <table border="0"> <tr><td>1</td><td><input type="checkbox"/> Not involved in ignition, but burned</td></tr> <tr><td>2</td><td><input type="checkbox"/> Involved in ignition, but did not burn</td></tr> <tr><td>3</td><td><input checked="" type="checkbox"/> Involved in ignition and burned</td></tr> </table>	1	<input type="checkbox"/> Not involved in ignition, but burned	2	<input type="checkbox"/> Involved in ignition, but did not burn	3	<input checked="" type="checkbox"/> Involved in ignition and burned	H2 Mobile Property Type & Make 11 Passenger car. Mobile property type FO Ford Mobile property make F150 Mobile property model GA 1FTEF15H6T1 State VIN Number	Local Use <input type="checkbox"/> Pre-Fire Plan Available Sign of the information presented in this report may be based upon reports from other agencies <input type="checkbox"/> Axson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached																										
1	<input type="checkbox"/> Not involved in ignition, but burned																																	
2	<input type="checkbox"/> Involved in ignition, but did not burn																																	
3	<input checked="" type="checkbox"/> Involved in ignition and burned																																	



CONSUMER AFFAIRS
SECTION



FARMER'S FEB -8 PM 2:37

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

02/01/2005

Ford Motor Co
Attn: Shawn Norton
P.O. Box 6248 MD-3NE-B
Dearborn, MI 48126

FEB 10 2005

New

Re: Our Insured: [REDACTED]
Loss Date: 08/30/2004
Claim Number: [REDACTED]
Total Amount Owed: \$12,592.81

Dear Ms. Norton

A review of the facts of the above loss indicates that your product failed and caused damage to our insured's property. We have made payment to our insured for these damages, and now seek reimbursement from you. **WE RESPECTFULLY ASK THAT YOU NOT RESPOND TO OUR REQUEST WITH A FORM LETTER.**

You will find this correspondence and its enclosures contain substantive information and support adequate for your firm to make a decision concerning your liability.

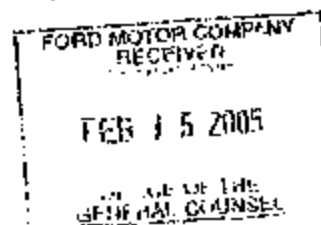
The entities in the stream of commerce, such as you, a manufacturer, are liable in both negligence and product liability. As you know, your obligation is to properly design and test, manufacture, and give appropriate instructions for installation and use of your product.

Your product did not meet the expectations of my insured, the consumer. Your product failed and caused the loss resulting in damages of 12,592.81. Attached are documents substantiating payment.

It is our desire to settle this claim without causing you the additional time and cost of litigation or arbitration. After reviewing the enclosed, please call me to discuss resolving this matter.

Sincerely,
Farmers Texas County Mutual Insurance Company

Scott Sheffield
Scott Sheffield
Auto Subrogation Representative

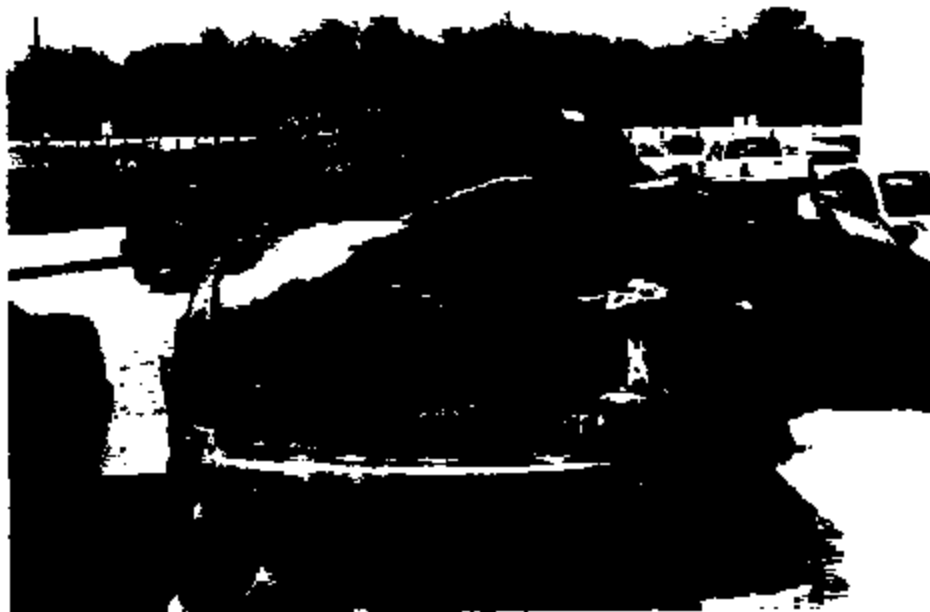


512-238-5739

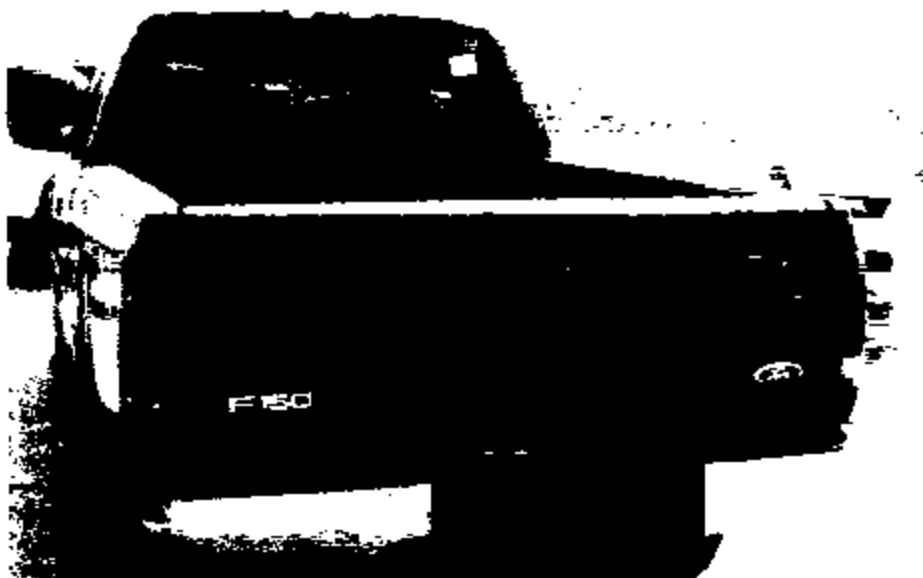
ENCLOSURES

ENCLOSURE LC-8988A

1. View showing the front of the 1999 Ford F150 truck



2. Rear view of the truck.



2025 RELEASE UNDER E.O. 14176

3. Front to rear view showing the left side view of the truck.



4. Right side view of the truck.



ENR-005-10-8802

5. View of the vehicle identification number.



6. View showing the oil change sticker located at the top left side of the windshield.



EX-105-10-8883

7. Left to right view of the front passenger compartment.

→



8. Overview of the hood.



EP05-005-LC-0004

- 9 Overview of the engine compartment.



10. Right to left view of the engine compartment.



2008-07-08-0000

11. Left to right view of the engine compartment.



12. View showing the right side of the engine compartment.



5808-01-000-0005

13. View showing electrical wiring in the left side of the engine compartment.



14. View showing electrical wiring in the left side of the engine compartment.



ENG-005-LO-0007

15. View showing electrical wiring in the left side of the engine compartment



16. View showing an intense burn at the left side of the engine compartment



6705-0271-LC-0000

17. View showing the brake master cylinder.



18. View showing the cruise control deactivation switch.



2003-035-LC-0000

19. Another view showing the cruise control deactivation switch.



20. Another view showing the cruise control deactivation switch.



2000-000-10-1000

21. View showing the cruise control deactivation switch electrical connectors



22. View showing the cruise control deactivation switch electrical connectors



ENG-005-LC-1001



2420 Corp. Bldg. Drive
Suite 200
Houston, Texas 77057-6995
281-496-2895 (phone)
281-496-9004 (fax)
800-215-7208 (toll free)
pronet@pronet.net (eMail)
www.pronetgroup.com

REPORT OF FINDINGS

Claim No: [REDACTED]

Date of Loss: 08/30/04

VEHICLE FIRE EVALUATION

INSURED: [REDACTED]

1999 FORD F150 HERITAGE

Prepared for:

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

Randy Callison, ASE, CFEI, CVFI
Project Manager

October 15, 2004

ProNet File No. 7599

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- VEHICLE INSPECTION	
- RECALLS	
- SUMMARY	
- RECOMMENDATIONS	
V. ATTACHMENTS	
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3. Interview with the driver of the vehicle.
4. Review of the fire record (see Attachment A).
5. 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 1999 Ford F150 Heritage truck fire originated in 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.

V. DISCUSSION

FIRE REPORT REVIEW

On October 4, 2004, we obtained the incident report from the Harris County Fire & Emergency Services, which states the following:

Responded to a reported to a vehicle fire. Upon arrival found a 1999 Ford F150 heavily involved. Fire was extinguished and we spoke with the owner. There were conflicting stories as to whether the truck had been driven or not and when

it had been driven last. Fire was determined to have started under the hood as the result of an electrical short.

INTERVIEW

On October 6, 2004, an interview was conducted with [REDACTED] and the following information was obtained:

1. The truck had not been driven for two (2) weeks because the driver's side window was stuck in the lowered position.
2. The truck had been running well with no recent repairs or warning lights.
3. On the night of the fire, a driver passing by pulled into the driveway and was blowing their horn. [REDACTED] went outside and the driver told her that the truck was on fire. Flames were coming from the left front wheel well. [REDACTED] called 911. The fire department arrived ten to fifteen minutes later. The truck was completely engulfed when they arrived. The firemen on the scene stated that it appeared to be an electrical fire.

VEHICLE DESCRIPTION

The vehicle was identified as a black two-door 1999 Ford F150 Heritage extended cab truck bearing Vehicle Identification No. 1FTRX18L4XK [REDACTED] and Insurance Auto Auction stock No. 937175.

VEHICLE INSPECTION

Our inspection of the Ford truck revealed:

1. The exterior of the truck exhibited a burn pattern consistent with a fire that originated in the engine compartment. Specifically, the majority of the hood was void of paint.
2. The passenger compartment did not have any evidence of burn.
3. The engine compartment exhibited a progressive moderate mild to upper level burn that was more intense in the left third of the compartment. Specifically:
 - a. The components in the right third section of the compartment had evidence of only mild surface level burn.
 - b. The components in the center third section of the compartment had evidence of a greater degree of burn, with surface burning and some components being partially consumed.
 - c. The left third section of the compartment exhibited evidence of the most intense burn in the area of the brake master cylinder. The brake fluid reservoir was consumed and the master cylinder was in the early stages of melting. The cruise control deactivation switch mounted on the top face of the brake master cylinder had evidence of intense burn. The electrical wiring to the switch had fallen away, the wiring was void of its insulation and did not evidenced fusing of the wire strands; however, the electrical connectors had fused together. Closer

Inspection of the deactivation switch revealed beads of copper in the interior of the switch. The switch and the fused electrical connectors were removed and taken into evidence.

RECALLS

We searched the National Highway Traffic Safety Administration (NHTSA) database to identify any preliminary evaluations, engineering analyses, or recalls on 1999 Ford F150 Heritage trucks relating to engine compartment fires.

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 1999 Ford F150 Heritage trucks at this time.

SUMMARY

In summary, this Ford F150 truck fire originated in the engine compartment as evidenced by the burn patterns. Electrical short-circuiting at the electrical connector for the cruise control deactivation switch caused the fire.

RECOMMENDATIONS

We recommend that the 1999 Ford F150 Heritage truck 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 Mercury truck by any other concerned parties.

V. ATTACHMENTS

A. FIRE REPORT

A HA336 XX 04 30 2004 01 04-0018876 000		<input type="checkbox"/> Delete 0000 -00 <input type="checkbox"/> Change <input type="checkbox"/> No Activity	
B Location <input type="checkbox"/> Check this box to indicate why the address for this incident is provided by the address file.			
<input checked="" type="checkbox"/> Street address XXXXXXXXXX TX XXXXXX <input type="checkbox"/> Intersection XXXXXXXXXX TX XXXXXX <input type="checkbox"/> In front of XXXXXXXXXX TX XXXXXX <input type="checkbox"/> Near of XXXXXXXXXX TX XXXXXX <input type="checkbox"/> Adjacent to XXXXXXXXXX TX XXXXXX <input type="checkbox"/> Intersection XXXXXXXXXX TX XXXXXX			
C Incident Type 121 Passenger vehicle fire			
D Aid Given or Received			
E Actions Taken 11 Extinguish			
F Resources 0001 0003			
G Estimated Dollar Losses & Values			
H Completed Modules			
I Casualties			
J Hazardous Materials Release			
K Hazardous Materials Release			
L Hazardous Materials Release			
M Hazardous Materials Release			
N Hazardous Materials Release			
O Hazardous Materials Release			
P Hazardous Materials Release			
Q Hazardous Materials Release			
R Hazardous Materials Release			
S Hazardous Materials Release			
T Hazardous Materials Release			
U Hazardous Materials Release			
V Hazardous Materials Release			
W Hazardous Materials Release			
X Hazardous Materials Release			
Y Hazardous Materials Release			
Z Hazardous Materials Release			

K1 Person/Entity Involved		Local Option		Business Name (If applicable)		Area Code		Phone Number																													
<input type="checkbox"/> Check this box if any address or location information is missing. Then skip the three questions below.		Mr., Ms., Mrs. First Name		MI		Last Name		Suffix																													
		Number		Street or Highway		Street Type		Suffix																													
		Post Office Box		Apt./Suite/Room		City																															
		State		Zip Code																																	
<input type="checkbox"/> Were people involved? Check this box and attach Supplemental Forms (PDRS-18) as necessary.																																					
K2 Owner		Local Option		Business Name (If applicable)		Area Code		Phone Number																													
<input type="checkbox"/> Check this box if any address or location information is missing. Then skip the three questions below.		Mr., Ms., Mrs. First Name		MI		Last Name		Suffix																													
		Number		Street or Highway		Street Type		Suffix																													
		Post Office Box		Apt./Suite/Room		City																															
		State		Zip Code																																	
I. Remarks Local Option RESPONDED TO A REPORTED VEHICLE FIRE. UPON ARRIVAL FOUND A 1999 FORD F 150 HEAVILY INVOLVED. FIRE WAS EXTINGUISHED AND WE SPOKE WITH THE OWNER. THERE WERE CONFLICTING STORIES AS TO WHETHER THE TRUCK HAD BEEN DRIVEN OR NOT AND WHEN IT HAD BEEN DRIVEN LAST. FIRE WAS DETERMINED TO HAVE STARTED UNDER THE HOOD AS THE RESULT OF AN ELECTRICAL SHORT....																																					
II. Authorization <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; border: 1px solid black; padding: 2px;">6449</td> <td style="width: 30%; border: 1px solid black; padding: 2px;">Tuning, Steven R</td> <td style="width: 15%; border: 1px solid black; padding: 2px;">AC</td> <td style="width: 15%; border: 1px solid black; padding: 2px;">IN CHARGE</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">08</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">30</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">2004</td> </tr> <tr> <td style="font-size: small;">Officer in Charge ID</td> <td style="font-size: small;">Signature</td> <td style="font-size: small;">Position or rank</td> <td style="font-size: small;">Assignment</td> <td style="font-size: small;">Month</td> <td style="font-size: small;">Day</td> <td style="font-size: small;">Year</td> </tr> </table> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; border: 1px solid black; padding: 2px;">6449</td> <td style="width: 30%; border: 1px solid black; padding: 2px;">Tuning, Steven R</td> <td style="width: 15%; border: 1px solid black; padding: 2px;">AC</td> <td style="width: 15%; border: 1px solid black; padding: 2px;">IN CHARGE</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">08</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">30</td> <td style="width: 10%; border: 1px solid black; padding: 2px;">2004</td> </tr> <tr> <td style="font-size: small;">Check box if officer is making report ID</td> <td style="font-size: small;">Signature</td> <td style="font-size: small;">Position or rank</td> <td style="font-size: small;">Assignment</td> <td style="font-size: small;">Month</td> <td style="font-size: small;">Day</td> <td style="font-size: small;">Year</td> </tr> </table>										6449	Tuning, Steven R	AC	IN CHARGE	08	30	2004	Officer in Charge ID	Signature	Position or rank	Assignment	Month	Day	Year	6449	Tuning, Steven R	AC	IN CHARGE	08	30	2004	Check box if officer is making report ID	Signature	Position or rank	Assignment	Month	Day	Year
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FD-536 <small>Form 536</small>	XX <small>XX</small>	08 <small>08</small>	30 <small>30</small>	YYYY <small>YYYY</small>	2004 <small>2004</small>	51 <small>51</small>	04-0018974 <small>04-0018974</small>	000 <small>000</small>	<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity	Write -2 <small>Write -2</small>	
B Property Details						C On-Site Materials or Products					
B1 <input type="checkbox"/> Not Residential Estimated Number of residential living units in building of origin whether or not all units became involved						Enter up to three codes. Check one or more boxes for each code entered. <input type="checkbox"/> None On-site material (1)					
B2 <input type="checkbox"/> Buildings not involved Number of buildings involved						<input type="checkbox"/> None On-site material (2)					
B3 <input type="checkbox"/> None Acres burned (outside fire) <input type="checkbox"/> Less than one acre						<input type="checkbox"/> None On-site material (3)					
D Ignition						E Cause of Ignition					
D1 <input checked="" type="checkbox"/> Engine area, running Area of fire origin						<input type="checkbox"/> Check box if this is an obvious report. Skip to section F. 1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Recklessness 3 <input checked="" type="checkbox"/> Failure of equipment or lack of care 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation 6 <input type="checkbox"/> Cause unspecified after investigation					
D2 <input type="checkbox"/> Smoking Area of fire origin						E2 Factors Contributing To Ignition					
D3 <input type="checkbox"/> Electrical wire, cable First time ignited						<input type="checkbox"/> None Factor contributing to ignition (1)					
D4 <input type="checkbox"/> Plastic Type of material first ignited						<input type="checkbox"/> None Factor contributing to ignition (2)					
E1 Equipment Involved In Ignition <input type="checkbox"/> Check box if equipment was not involved. Skip to section F. <input type="checkbox"/> None Equipment involved						E3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment usually can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.					
F1 Equipment Power <input type="checkbox"/> None Equipment power source						F2 Fire Suppression Factors Enter up to three codes. <input type="checkbox"/> None Fire suppression factor (1)					
F3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment usually can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.						<input type="checkbox"/> None Fire suppression factor (2)					
G Mobile Property Involved <input type="checkbox"/> None						H Mobile Property Type & Make					
<input type="checkbox"/> Not involved in ignition, but damaged <input type="checkbox"/> Involved in ignition, but did not burn <input checked="" type="checkbox"/> Involved in ignition and burned						H1 <input type="checkbox"/> Passenger van vehicle Mobile property type					
H2 <input type="checkbox"/> None Mobile property make						I Item, Use <input type="checkbox"/> Fire-Resistant Item Available One of the information presented in this report may be based upon reports from other agencies. <input type="checkbox"/> Aerial report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Consumer report attached <input type="checkbox"/> Other reports attached					
J150 Mobile property make						1999 Year					
K150 Mobile property make						1999 Year					