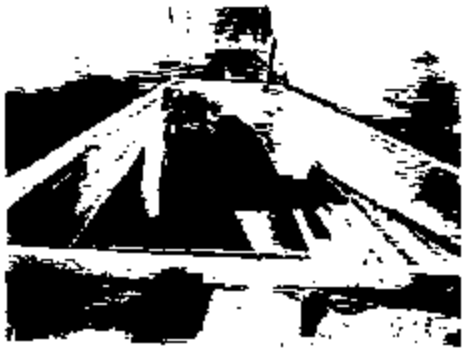
[redacted]

12/9/2004



TOOL BOX FULL OF TOOLS

TOOL BOX FULL OF TOOLS

[redacted]

12/9/2004

State Farm Insurance Companies®

Sugar Creek Claim Office
Suite 300
77 Sugar Creek Center Blvd
Sugar Land, Texas 77478

RECEIVED OCT 28 2004 —SM

October 27, 2004

New

FORD MOTOR COMPANY
ATTENTION: HOWARD KEYES, MGR CLAIM DEPT
3 PARKLANE BLVD. SUITE 400
DEARBORN, MI 48126-2568

Re: Our Claim Number: [redacted]
Our Insured: [redacted]
Date of Loss: October 25, 2004

1FTRW07LX1K[redacted]

Dear Mr. Keyes,

This letter will serve as State Farm's notice that we are pursuing a subrogation claim against Ford Motor Company.

Our Insured's residence located at [redacted] in Dear Park, Texas sustained fire, smoke and water damage as a direct result of fire originating from his 2001 Ford F150 pick up. The pick up was maintained regularly and had no prior problems. Our insured did not notice any strange sounds or smells prior to the loss.

Our insured used his truck to go fishing and returned to his residence about 5 pm on the date of loss. He parked the vehicle into the detached garage and showered and began to fix and eat dinner. A neighbor came and banged on our insured's door and advised him his truck was on fire. Our insured went out and noticed fire in the engine compartment. He tried to put out the fire with his garden hose but was not successful. The fire department was called and extinguished the flames.

The vehicle has not been moved. Our insured advised he wants it removed by next Friday, November 5, 2004. We are giving you an opportunity to inspect the vehicle prior to it being moved. I understand Larry Helton, a Ford engineer will be in town next Tuesday the 2, to examine two other losses involving a Ford product. This may be a good opportunity to have your representative examine the vehicle before it is moved.

Please contact me as soon as possible and let me know whether you wish to examine the vehicle or not. I look forward to hearing from you soon.

Call me should there be any questions.

EMS-080-LC-1539

Sincerely,

Tom Chen

Tom Chen, CPCU
Fire Product Investigator
(281) 276-3329
State Farm Lloyds

EA05-005-LC-1536

FIRE PREVENTION BUREAU

DEER PARK

OFFICE OF THE FIRE MARSHAL

[redacted]

FIRE INCIDENT REPORT

DATE: 10/25/04 DAY: Monday CASE: 2004-14572

ALARM TIME: 18:22 INSERVICE TIME: 18:24

ON SCENE TIME: 18:25 ASSIGNMENT COMPLETED TIME: 20:01

LOCATION: 1622 Cleveland ____ , Deer Park Texas, 77536

OCCUPANCY: Residential/Utility

CONSTRUCTION: One story building, Wood Frame, Brick Siding, Pitch Composite Shingle Roof. Structure - Detached Garage with connecting breeze way.

OWNER/OCCUPANT: [redacted] DOB [redacted]

ADDRESS: [redacted] CITY/STATE/ZIP: Deer Park, Texas [redacted]

OWNER: Since 07/ /1995

CONTACT NUMBERS: Home [redacted]
Work
Cell

OCCUPATION: Pipefitter EMPLOYER: DuPont

NUMBER OF OCCUPANTS: 2 PERSONS INJURED: 0

NUMBER OF PERSONS MADE HOMELESS: 0_ DEATHS: 0_

ORIGIN OF FIRE: Driver side near firewall of engine compartment of 2001 Ford F-150 parked in east bay of detached garage.

CAUSE: Unintentional

IGNITION SOURCE: Unknown

MATERIAL IGNITED: All combustible materials initially in motor compartment of vehicle.

2002-DEP-LC-1537

Fire Marshal

FIRE PREVENTION BUREAU

DEER PARK

REMARKS: During interview of [redacted] stated that he had returned from Kemah, Texas approximately 45 minutes prior to fire. [redacted] drove his vehicle into the garage east bay, left garage door open and went inside. [redacted] was notified of fire by neighbor who knocked on door and advised of garage on fire. [redacted] went outside to garage area where he witnessed flames coming from front end of vehicle. [redacted] attempted to extinguish fire with garden hose to no avail. Garage door began to close so attempt to extinguish fire ceased while he exited the garage. [redacted] then awaited Fire Department to arrive which was called in by unknown party.

During investigation fire spread appears to have started in the area of the driver side fire wall area of the engine compartment due to melting of engine components and status of driver side front fender compared to rest of vehicle. Fire then appears to have spread to rest of vehicle and onto combustible materials located in south east corner of garage. Fire continued in normal fire travel to unburned portion of garage including workshop located on the west end of same structure.

WORKING SMOKE DETECTOR: YES - __NO_____ N/A X __
UNKNOWN IF SMOKE DETECTOR IN PLACE: Not in garage.

EVIDENCE SECURED: None

INSURANCE COMPANY: State Farm _____ - Agent - Caroline Tuck _
POLICY #: Home - [redacted] Vehicle = 0236-2817-25 PHONE: (281) 479-3896
1FTRW07LX1K[redacted]

STRUCTURE LOSS: $25,000 _____ (Estimate only) - Roof and wall lumber, sheetrock entire structure, electrical, windows/doors

CONTENT LOSS: $35,000 _____ (Estimate only) - 2001 F-150 Ford Crewcab, Misc. furniture, Misc. power tools, Misc. sporting equip., Other misc. items in garage.

INVESTIGATOR(S): Joe Vasquez_____, Fire Marshal Deer Park Fire Department
George Tulgren ____, Asst. Fire Marshal Deer Park Fire Dept.
Joe Vasquez, Fire Marshal City of Deer Park, Texas

EMS-FDS-1-C-1538

041025 1622 Cleveland Vehicle Fire 036

041025 1622 Cleveland Vehicle Fire 037

041025 1622 Cleveland Vehicle Fire 038

041025 1622 Cleveland Vehicle Fire 039

041025 1622 Cleveland Vehicle Fire 040

041025 1622 Cleveland Vehicle Fire 041

041025 1622 Cleveland Vehicle Fire 042

041025 1622 Cleveland Vehicle Fire 043

041025 1622 Cleveland Vehicle Fire 044

EXHIBIT-LC-1549

MAR - 4 2005

CARPENTER LAW FIRM, P.C.

Attorneys and Counselors at Law

N. SCOTT CARPENTER*
JAMES P. ACOSTA
SHEPPARD SANDS
CRAIG M. SCHUMACHER

*Qualified Mediator

Lakeside Commons
5045 Lorimar, Suite 280
Plano, Texas 75093
(972) 403-1133
Fax (972) 403-0311
www.subrogatelaw.com

PARALEGALS
SARAH DOWDY
BELLE MALLETT

February 28, 2005

50393

VIA REGULAR MAIL
Ms. Shawn Norton, Claims Analyst
Ford Motor Company
3 Parklane Boulevard
Parklane Towers West
Suite 300
Dearborn, Michigan 48126-2568

Re: My Client: State Farm Lloyds a/s/o [redacted]
Vehicle: 2001 Ford F-150 Truck (the "Vehicle")
Location: [redacted]
Deer Park, Texas [redacted]
VIN No.: 1FTRW07LX1K [redacted]
Claim No.: 53-Q779-303
Date of Loss: October 25, 2004
Claim Amt.: $104,638.17 ($1,000 deductible)

Dear Ms. Norton:

This letter serves simply to notify you that my firm has been retained to represent the State Farm Lloyds as it concerns the property loss suffered by its insured, Shane Coburn.

This loss was caused by an internal failure of the control deactivation switch located in the left rear portion of the engine compartment to a 2001 Ford F-150 Truck. I have confirmed that this vehicle is affected by a Ford recall, albeit not the public recall made by Ford of its 2000 model F-150 trucks. Nevertheless, our research indicates this vehicle is an "Affected Vehicle" with a speed control deactivation switch being the recalled device.

This fire is consistent with known failures of other control deactivation switches and which all form the subject of the recent recall by Ford. It is also quite consistent with the findings in the Edwards fire which my firm is also handling.

I am enclosing a copy of the Verite Forensic Engineering Report and photos for your review and consideration. I have also enclosed the personal property inventory in support of the contents claim. Damages to the structure and contents is calculated as follows:

Damage to Structure	-	$84,316.22
Damage to Contents	-	$20,321.95
Additional Living Expenses	-	$ -0-

Kindly review the enclosed information and contact me regarding whether you intend on resolving this claim or if litigation will be necessary. I look forward to working with you in this regard. If I do not hear from you by March 15, 2005, I will assume you do not wish to resolve this claim and we will move forward with litigation.

Very truly yours,
CARPENTER LAW FIRM, P.C.

N. Scott Carpenter
scarpenter@subrogatelaw.com

NSC/
c:\state farm\490.154\corr\Ford1.ltr

VFE

VERITÉ FORENSIC ENGINEERING, LLC.

RECEIVED

JAN 2 1 2005

Houston Southeast Operation Center

December 22, 2004

Mr. Tom Chen
State Farm Insurance
77 Sugar Creek Center Blvd.
Suite 300
Sugar Land, TX 77478

Re: *2001 Ford F-150 Truck Fire Analysis*
Insured: [redacted]
Deer Park, TX [redacted]
State Farm Claim: 53-Q779-303
Date of Loss: 10/25/04
VFE Project: 041025

Dear Mr. Chen:

Verité Forensic Engineering (VFE) was requested on October 27, 2004, to assist in the electrical aspects of a vehicle fire investigation at the above-referenced property. That fire involved a 2001 Ford F-150 pickup truck that was parked in the [redacted] garage. Specifically, VFE was requested to evaluate the building and vehicle electrical systems, and render a professional opinion, if possible, regarding any failure or malfunction that may have been a causal factor for the fire.

A field trip was made to the site on October 28, 2004 by Mr. Mark Sutherland, VFE Senior Electrical Consultant. At that time, the building electrical systems and the vehicle were thoroughly examined. Notes and sketches were prepared to document conditions as they existed. Numerous photographs were also taken. Some of these photographs are incorporated in this report, with the remainder being provided on the enclosed CD.

The pickup truck was parked in the garage, as can be seen in **Figure 1**. On the day of the fire, the truck had been driven approximately 20 miles and then parked. The electric overhead garage door was open at that time. Approximately 30 minutes later, a neighbor noticed the fire. After that, the electric garage door came down. According to [redacted] the vehicle was bought new and had no aftermarket equipment installed except a Lo-Jack system. At the time of the fire, the vehicle had approximately 45,000 to 46,000 miles on the odometer. [redacted] also indicated that the cruise control system quit working about one year prior to the fire. Since he had seldom used it, he did not have it repaired.

The fire was concentrated in the forward part of the garage and to the engine compartment of the truck. **Figure 2** shows the truck vehicle identification number (VIN) plate. The VIN was 1FTRW07LX1F[redacted] **Figure 3** shows the interior of the truck. It is obvious that the fire did not originate in this area. **Figure 4** shows the hood and engine compartment. The most severe damage was to the driver's side of the engine compartment (right side of this photograph) where the hood had completely melted away. **Figure 5** is a closer view of that area. The brake master cylinder is the silver cylindrical device mounted on the front of the vacuum booster. The cruise control deactivation switch (CCDS) hexport body is mounted on the front of the master cylinder (arrow). The CCDS has been the subject of numerous other recent fire investigations involving Ford vehicles. A search was made for the plastic switch "head" that is secured to the top of the CCDS. It was found underneath the vehicle and is highlighted by the arrow in **Figure 6**. VFE took that component into evidence for subsequent radiographic analysis (x-ray) and preservation. While at the site, VFE examined other electrical items that could have been a causal factor for the fire. The duplex receptacles in the garage were only superficially damaged, and an air compressor and other items were not even plugged in. The electric garage door opener (**Figure 7**) and its associated duplex receptacle were ruled out since they were observed to be operational after the fire was discovered. Overall, VFE was able to rule out all other potential electrical causes involving the building branch circuit wiring and components.

During the vehicle examination at Bayou City Auction Pool (BCAP), the fuses were removed from the truck. They can be seen in **Figure 8** underneath the driver's side of the dashboard. One of the fuses found to be "blown" was a 20-amp device that protected circuit No. 13. That circuit provides power to the CCDS. The hexport body was also removed from the vehicle and can be seen in **Figure 9**.

The CCDS head can be seen in **Figure 10** during a laboratory examination. This is the portion of the CCDS that contains the energized electrical contacts. The plastic had burned and deformed. **Figure 11** is a radiograph (x-ray) showing the internal parts of the switch head. Note that only one of the two contacts remains, and there is splattered brass material around it. Such evidence is the characteristic remaining evidence of electrical arcing and shorting that has taken place inside the switch body.

The investigation clearly revealed that the fire origin was in the engine compartment of the Ford F-150 truck, specifically at the rear near the firewall on the driver's side. All the electrical systems and components in the garage were ruled out as being a causal factor for the fire. Analysis of the physical evidence indicates that the CCDS failed internally and was the probable cause for the fire. Various factors make up the basis for that opinion. They are as follows:

1. The CCDS is "hot-at-all-times," meaning that it is energized even when the vehicle is parked and ignition is off.
2. The CCDS was located in the origin area of the fire.

3. The fuse that provides power to the CCDS was "blown."
4. Radiography showed that the internal electrical contacts of the CCDS suffered severe electrical arcing.
5. The cruise control system of the vehicle ceased to operate approximately one year prior to the fire, which is one characteristic of an incipient failure.
6. The CCDS on the subject truck is virtually identical in form and circuitry to the 2000 model year vehicle. Recently the National Highway Traffic Safety Administration (NHTSA) has opened a defect investigation on the 2000 model year Ford F-150, Expedition and Explorers, to evaluate that same switch and the abnormally large number of fires that have been reported in the left rear area of the engine compartment.

In conclusion, it is the opinion of Verité Forensic Engineering that the subject fire originated in the left rear corner of the engine compartment of the Ford F-150 pickup truck parked in the garage. It is further the opinion of VFE that the probable cause for the subject fire was an internal failure of the cruise control deactivation switch.

By his signature and seal, the undersigned engineer certifies that the opinions provided in this report are based on a reasonable degree of engineering certainty, the training, knowledge and experience of the engineer, and are in consideration of all the known facts to date relating to this matter.

David A. Reiter, P.E., C.F.I.
Senior Project Engineer – Electrical
State of Texas License No. 79122

DAR/mc

EXPERT RPT


ER93-885-LC-1548

Figure 1

Figure 2

Figure 3

Figure 4

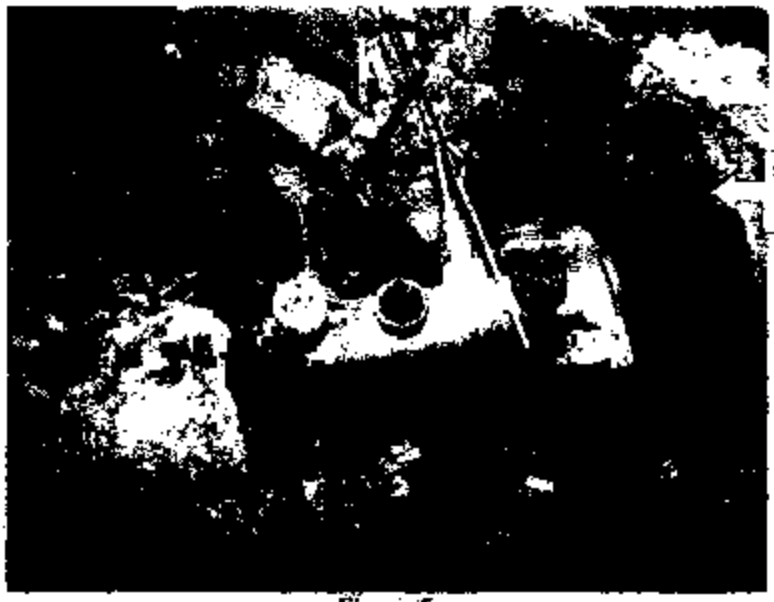


Figure 5

Figure 6

Figure 7

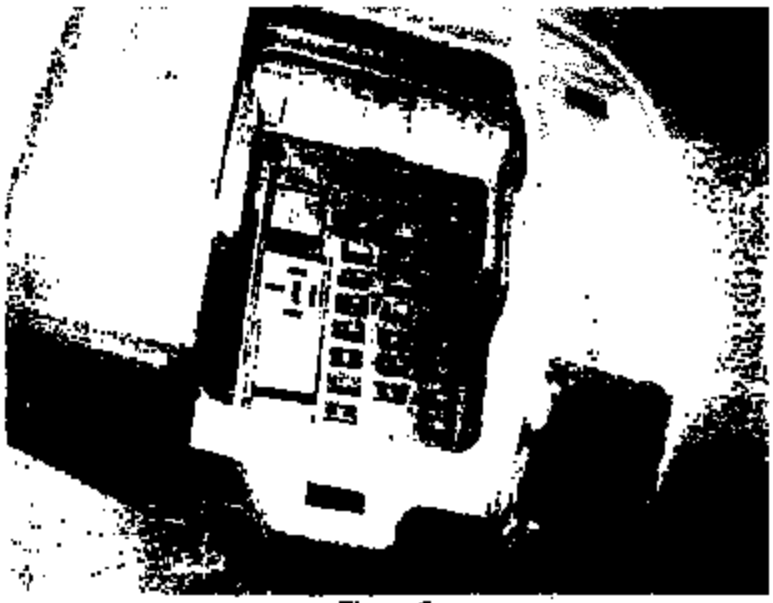


Figure 8

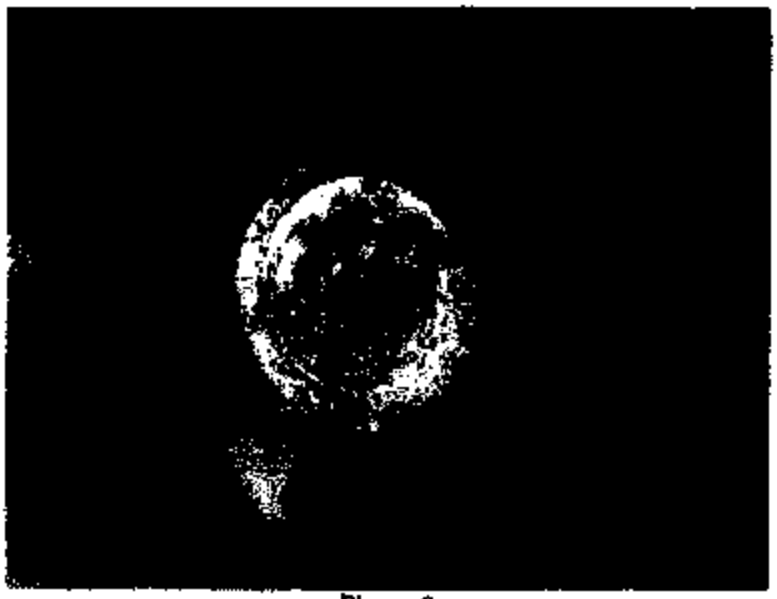


Figure 9

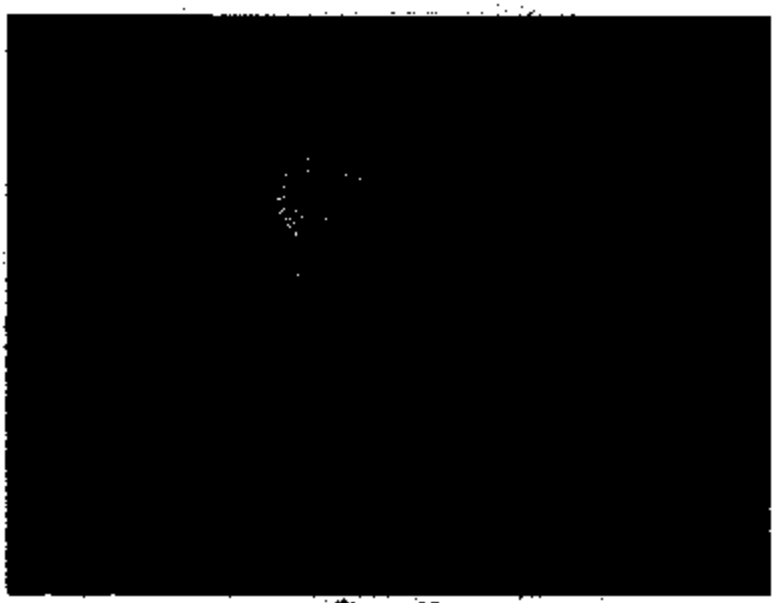


Figure 10

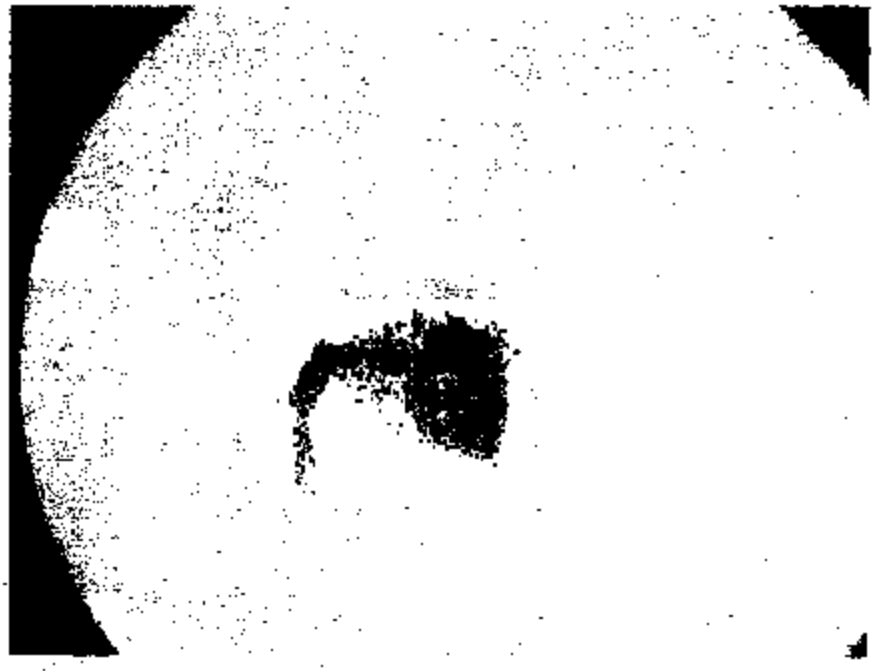


Figure 11: Switch head internal parts x-ray.

State Farm Insurance Companies

P.O. Box 799011
Dallas, TX 75379-9011
(866) 861-0327
Fax - (888) 257-6076

February 9, 2005

Ford Motor Co.
Shawn Norton
3 Parklane Blvd Suite #300
Dearborn, MI 48126

RECEIVED
FEB 25 2005

RE: Claim Number: [redacted]
Date of Loss: January 4, 2005
Our Insured: [redacted]
Year/Make/Model: 2001 Ford Pickup F15
VIN: 1FTRW07W41K[redacted]

Dear Mr. Norton:

This vehicle was insured by State Farm and involved in a comprehensive fire loss. The claim settled for $3870.99, which includes our insured's deductible.

Our investigation establishes the cause of loss was due to defective switch.

Enclosed is our documentation. We will retain the evidence until we conclude this matter with your company. You may contact me to arrange for inspection of the vehicle.

Please consider this notice as our demand for reimbursement.

Sincerely,

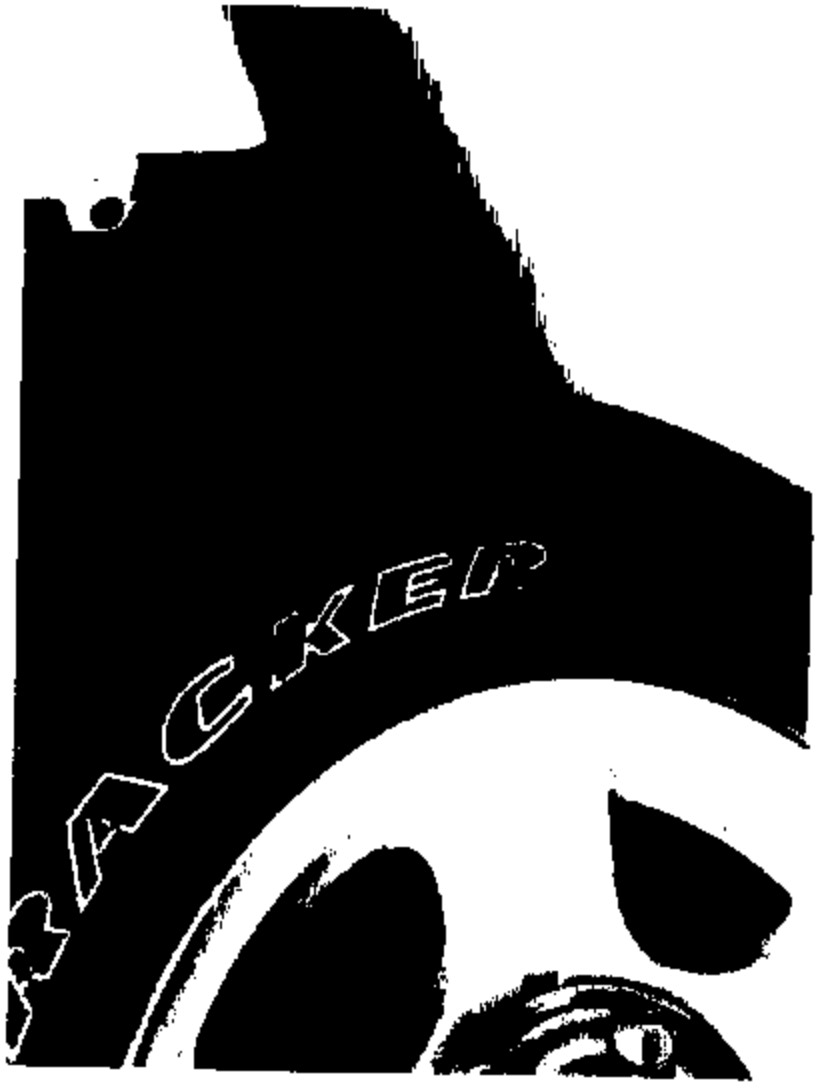
Pamela Davis - Team
Claim Representative
(866) 861-0327 Ext.

State Farm Mutual Automobile Insurance Company

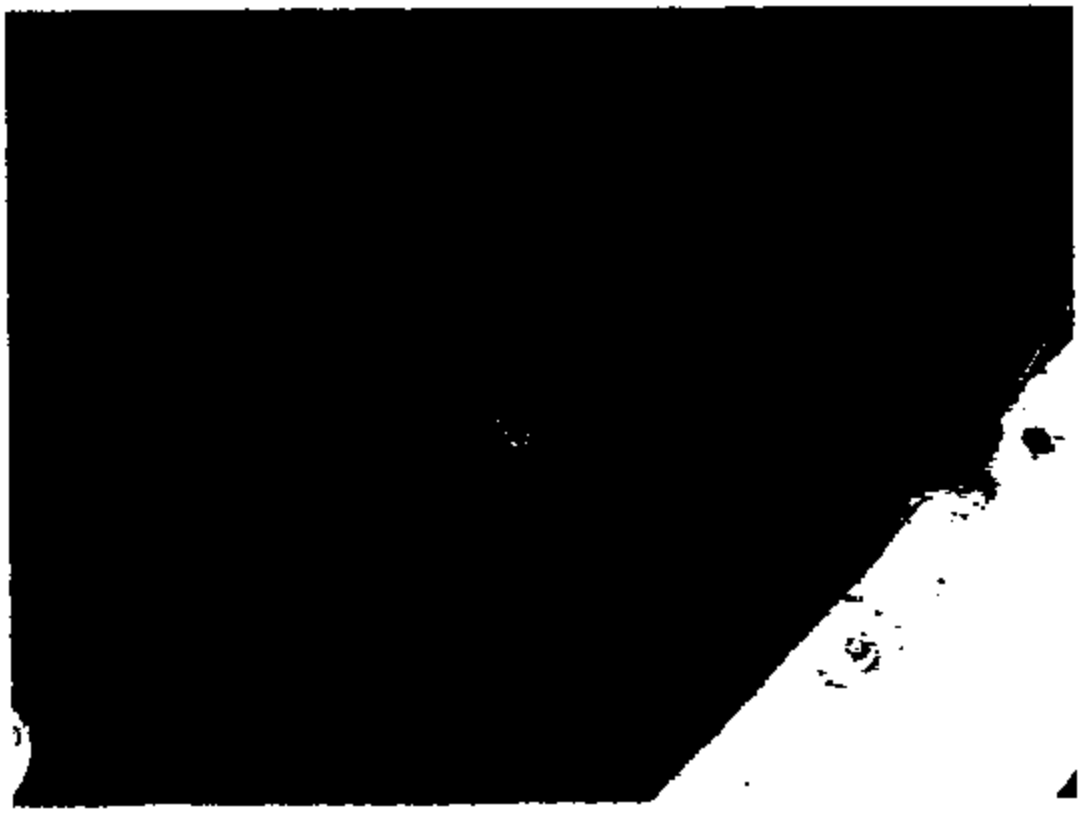
Enclosures

FORD MOTOR COMPANY
RECEIVED
FEB 25 2005
OFFICE OF GENERAL COUNSEL

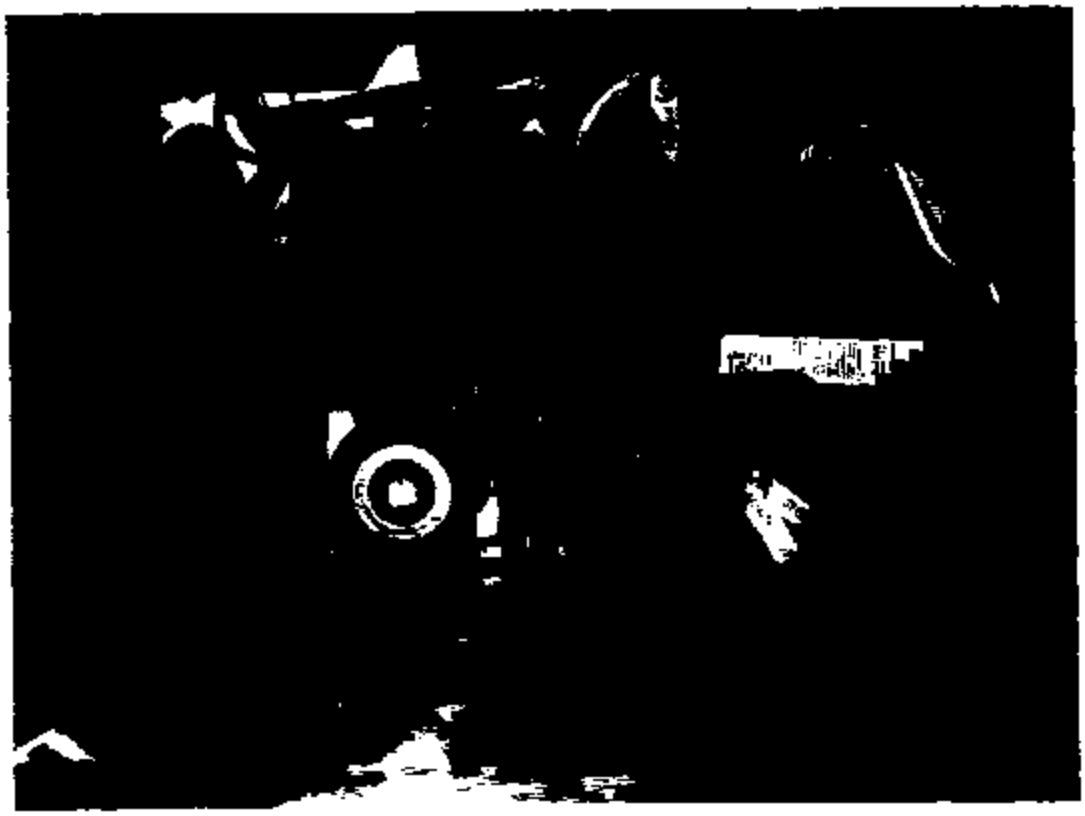
1/4/05
-'01 F-150
-VIN
-$3870.99
-103,834 (M)



(Untitled) Photo



ERDS-005-LC-1555



RECEIVED JAN 3 1 2005

New

BEGINNING OF CONTACT
01/29/2006 VOICE OF THE CUSTOMER TRACKING SYSTEM 08.50.09

OGC ISSUE
REGION: 71 LOS ANGELES ZONE: A2 CASE NBR: 1654050285
VIN: 1FMFU18L9VLC04478 ENGINE: L VEH TYPE: T OPENED: 01/28/2005
CLOSED: 01/28/2005

LAST NAME: [redacted] STATUS: CLOSED
TITLE: [redacted] FIRST NAME: [redacted] MI:
ADDRESS: [redacted]
CITY: LANCASTER STATE: CA ZIP: [redacted]
HOME PHONE: [redacted]
MODEL YEAR: 1997 MODEL: EXPEDITION WAGON 4X4
MILEAGE: 117000
DEALER NAME: ANTELOPE VALLEY FOR SALES CODE: F71459 P & A: 05426
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD

ORIGIN: CACI38 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 705 - CONTACT ADVANCED TO OGC
DOCUMENT: ANALYST: ELEECAMP ELAINE LEE- CAMPBELL

DATE: 01/28/2005 TIME: 18.10.05 :
ACTION DATA/COMMENTS:

CUSTOMER SAID: ....EXT 6222....HE WAS SMELLING A BRAKE FLUID .....VEHICLE WAS PARKED AT NIGHT AND CUSTOMER WENT INTO A STORE.....HE CAME OUT AND THE VEHICLE WAS ON FIRE. .....ANOT HER VEHICLE WAS PARKED THE FIRE EXTENDED TO THE VEHICLE AN D CAUSED DAMAGES TO IT AS WELL. ....FIRE DEPT CLAIMED THE FI RE STARTED IN THE ENGINE COMPARTMENT. ...THE SAME DAY THE VE HICLE WAS REPAIRED AT AN INDEPENDENT FACILITY WHO WORKED ON THE FRONT END SUSPENSION. .....DATE OF FIRE OCT 29, 2004.. .LOCATION OF FIRE LANCASTER IN CALIFORNIA....POLICE FROM LA COUNTY WAS CONTACTED A REPORT WAS FILED. ....FIRE DEPT WAS CONTACTED AND FILED A REPORT. ....INSURANCE WAS CONTACTED AND IS STILL IN THE PROCESS OF INVESTIGATING. .VEHICLE WAS TOTALED. .....CUSTOMER SAW A RECALL ON THE INTERNET FOR THE SPEED CONTROL AND THINKS THIS MIGHT BE THE CAUSE OF THE FIR E.DEALER SAID: NONECRC ADVISED: I WILL FORWARD THIS INFORMAT ION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.....ADVISED CUSTOMER TO KEEP IN TOUCH WIT H HIS INSURANCE COMPANY.

CONSUMER AFFAIRS 01/29/2005 FAXOGIN

CONSUMER AFFAIRS
SECTION

Law Offices of
ROBERT E. YATES*

4 NOV 16 P2:39

Robert E. Yates
Kee L. Daily ◊
Stewart K. Smith ◊
James R. Johnson
Chrysti L. Bryant
Jeffrey R. Cagle
Dawnita J. Wilson

◊ *Board Certified in Personal Injury Trial Law Texas Board of Legal Specialization*

2118 WALNUT HILL LANE, SUITE 200
IRVING, TEXAS 75038
Telephone: (972) 580-1249
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*Not a Partnership

Carol Sanford, Paralegal
‡ Miriam Berrits, Paralegal
Barbara Spearman, Paralegal
John Lee, Paralegal
‡ *Certified Legal Assistant*

RECEIVED

NOV 18 2004

(25)

November 5, 2004

Ford Motor Company
Consumer Affairs Division
P. O. Box 6248 MD-3NE-B
Dearborn, Michigan 48126

VIA CMRRR NO. 7003 3110 003 0513 6629

Claimant; Molina, Ron

Re: Liberty Mutual Claim No [redacted]
Date of Loss: Novembe[redacted]

Ladies and Gentlemen:

Please be advised that I am a subrogation lawyer who represents the interest of Liberty Mutual Insurance Company.

One of Liberty Mutual's homeowner insured suffered a fire in his resident in Missouri City, Texas on 11/02/2004. Our experts believe that the cause of the fire may be a failure of the cruise control deactivation switch on the insured's Ford Explorer.

This is to put you on notice of this loss and invite you to conduct a further examination of the vehicle with our experts. Time is of the essence since repairs need to be made to the resident.

Please contact me immediately concerning the loss. If I do not hear from you within the next seven days, I will assume that you have no interest in conducting your own C&O investigation or examining the vehicle in its exact location following the fire.

Respectfully,

Stewart K. Smith

E925-085-LC-1566

cc: Mr. Michael Turner
Liberty Mutual Insurance Co.
Allentown – Subrogation Dept.

VIA FACSIMILE NO. (610) 530-9341

Mr. Kelley Kight
Liberty Mutual Insurance Co.

VIA FACSIMILE NO. (713) 460-8139

Mr.Craig Alexander
Claim No. 53E450220

VIA FACSIMILE NO. (888) 888-4592

August 18, 2004

Ford Motor Company - General Counsel's Office
3 Parklane Blvd., Ste PTW300
Dearborn, MI 48126
Attention: Shawn Norton

Re: 2001 Ford F150, VIN #1FTRX17L41N[redacted]

CONSIDER THIS AS A DEMAND LETTER FOR DAMAGES AND COMPENSATION DUE TO THE ABOVE MENTIONED VEHICLE

June 14, 2004:

At approximately 4:00 p.m., upon prior arrival home from work, myself, my wife[redacted] and step-son[redacted] left the lease property of [redacted] The Woodlands, Texas, to run errands. After having dropped the boy off at a friend's and having been gone only a short time, received a frantic phone call from our landlord, [redacted] who lived across the street. She informed me that my truck was on fire and had caught the house on fire also. Upon hearing this devastating news, my wife and I both were in total shock and disbelief. We could only imagine what we would come back to. We had only leased this house and moved in two weeks earlier. How could this happen??? At this moment my family was basically homeless. Have you ever had this feeling????? It's a very numbing, unforgettable feeling.

After seeing the damages, I could only be grateful that we were not home asleep when this occurred. The fact that a parked truck in your driveway could somehow catch fire and burn your home is unimaginable.

Two weeks earlier we had sold our home of 12 years and moved to this lease property while we built our new home. The expense of moving was costly and stressful. When this fire occurred, our lives immediately turned to total chaos. A restoration company came and hauled almost all of our belongings off to, hopefully, be salvaged. We had to rent additional storage for items which they did not take. For three days we were forced to stay in a hotel and our son at a friend's home. The family dog had to be boarded and now stays with my mother-in-law. Considering that we were forced to have to make arrangements for immediate housing, we leased an apartment, which was an additional expense. Now we live in this apartment with very limited personal belongings due to the fact that it is not large enough to accommodate all of our furniture. We slept on air mattresses for the first three weeks until our mattresses could be cleaned from the smoke damage they sustained due to the FORD F150 CATCHING EVERYTHING ON FIRE.

My business has suffered due to the phone and fax lines being unavailable for use. It was an added expense, of course, to have these lines relocated to the apartment. I have no idea how many calls I missed for work due to this problem. It was extremely stressful and costly. My wife, [redacted]had to reschedule clients in order for us to complete our

Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

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

August 25, 2004

[redacted]
Spring, TX [redacted]

RE: Vehicle: 2001 F-150
DOL: June 14, 2004

Dea[redacted]

We acknowledge your recently submitted letter dated August 18, 2004. 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 your total loss worksheet for the damage sustained, and any losses associated with this incident. Additionally, please submit copies of all receipts.

☒ 2. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes. Unavailable / burned in fire.

☒ 3. Lost wage verification (If seeking). List wages you claim you have lost as a result of this loss, and submit copies of 3 to 5 invoices of prior clients. Also, we will need copies of your last years tax returns. Attached

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

4. What was the mileage at time of occurrence: Approx. 70,000 miles.

5. List all after market additions or modifications that were made to the vehicle:
Headache Rack / tool boxes

6. Was this vehicle purchased new or used: Used
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: purchased 10-5-02 @ Lawrence Marshall Chev. 950 Business 290 N.
P.O. Box 993
Hempstead, TX. 77445
mileage: 34,076

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 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

Shawn L. Norton
Claims Analyst /
Litigation Assistant

VERITÉ FORENSIC ENGINEERING, LLC.

July 9, 2004

Ms. Christina Norfleet
Allstate Insurance Company
1500 City West Blvd. Suite 800
Houston, Texas 77042

Re: *Vehicle Fire Investigation*
Insured: [redacted]
The Woodlands, Texas
Allstate Claim: [redacted]
Date of Loss: 06/14/04
VFE Project: 040607

[redacted]

Dear Ms. Norfleet:

Verité Forensic Engineering (VFE) was requested on June 16, 2004 by Mr. Michael Chaney of Premier Claims Investigations, Inc. (PCI) to assist in the electrical aspects of a vehicle fire investigation that occurred at the rental property of [redacted]. The vehicle involved in the fire was a 2001 Ford F-150 pickup truck owned by [redacted] was renting the house that the truck was parked in front of at the time of the fire. Specifically, VFE was requested to examine the vehicle and its associated electrical system and render a professional opinion, if possible, regarding any failure or malfunction that may have been a causal factor for this fire.

Two field trips were made to the loss site. At the first inspection, VFE accompanied Mr. Chaney to the site on June 16, 2004, at which time the vehicle was visually examined and data was gathered. The second inspection took place on July 6, 2004. Mr. Larry Helton, a representative of the Ford Motor Company was also present at that time. During each inspection, notes and sketches were prepared to document conditions as they existed. Numerous photographs were also taken. Some of those photographs are attached to this report, with the remainder being provided on the enclosed photo CD.

The fire occurred on June 14, 2004. [redacted] had just returned home approximately 30 minutes prior to the fire, and then left again with his wife and son in their second vehicle to run some errands. The fire was observed in its incipient stage by a neighbor who reported seeing a small puddle of fire on the ground underneath the truck; specifically, on

the driver's side towards the rear of the front tire. He reported that fire was dripping down from above. By the time the fire department arrived, the fire had spread to the house and into the garage. A more complete description of the fire origin, movement, and events surrounding it will be provided in PCI's separate fire origin and cause report.

As previously mentioned, the vehicle was a 2001 Ford F-150 pickup truck. According to [redacted] he purchased the vehicle used with approximately 34,000 miles on the odometer. At the time of the fire, he estimated the truck had about 60,000 miles on it. [redacted] indicated that the truck ran fine up until the time he parked it. The only problem he experienced was that the cruise control system quit working approximately two weeks prior to the fire, and he had not had an opportunity to have it repaired.

Figure 1 is an overall view showing the truck. The fire damage was confined to the engine compartment. The driver's side of the aluminum hood was melted away. **Figure 2** shows the vehicle interior. It suffered only minor damage from the fire as it began to penetrate the bulkhead and windshield. **Figure 3** is a view showing the vehicle identification number (VIN), which was 1FTRX17L41N[redacted]. The manufacturing data plate on the driver's door showed that the vehicle had been built in September 2000.

The engine compartment of the truck can be seen in **Figure 4**. The arrow in this photograph highlights the vacuum booster. The brake master cylinder would have been mounted to the front of that assembly. However, it had melted, broken and fallen to the ground. The wiring in the engine compartment was then examined for any signs of electrical arcing activity. Several such points were found. They were tagged with orange surveyor's tape, as can be seen in **Figure 5**. Note that the points of electrical arcing are right of the vicinity of the vacuum booster and master cylinder. Electrical arcing can only take place on energized conductors (wires). However, there are several circuits in the engine compartment wiring harness that are "hot-at-all-times." Arcing is characterized by very localized melting of the copper conductor material. One such arc point is shown in the close-up view of **Figure 6**. Once arcing takes place on an electrical circuit, the protective fuse usually blows and de-energizes the circuit. Thereafter, no further arcing can take place on that circuit even though the fire progresses. Consequently, arcing evidence is a definitive indicator as to where a hostile fire first attacked the electrical circuitry. In this particular case, the attack was directly adjacent to the vacuum booster, which confirms the fire origin area.

Figure 7 shows the vehicle fuse panel. Each fuse was removed and checked against the circuit protection requirements outlined in the vehicle service manual. Three fuses were found to be "blown"; they were circuits #2, #13 and #14.

When a motor vehicle is parked with the ignition off, only a limited number of electrical circuits and components are active. One component that is active at all times in the subject truck is the speed control deactivation switch (commonly referred to as the brake pressure switch). It is mounted on the end of the brake master cylinder, which is in turn mounted on the vacuum booster. Switches of this type have had a history of failures over the years. The brake pressure switch is compromised of two pieces: the metal "hexport" body and the plastic "head," which houses the internal switch contacts.

During the first inspection, the hexport body was found on the ground underneath the vehicle. It was retrieved for the purpose of preservation. The remains of the plastic switch head were then found during the second inspection while the debris was being carefully scrutinized. Two components of the brake pressure switch can be seen in **Figure 8**. The switch assembly was then taken to the VFE laboratory for a radiographic (x-ray) analysis. **Figure 9** is a radiograph showing the subject switch "head" on the left. An exemplar undamaged switch "head" is shown on the right for comparison purposes. Note that the internal brass contacts of the subject switch are melted and splattered from electrical arcing activity. This evidence is indicative of an internal failure of the switch.

Overall, the evidence uncovered during this investigation, along with eyewitness observations, indicates that fire originated in the engine compartment of the [redacted] vehicle on the driver's side and back towards the bulkhead. This is the area where the vacuum booster and brake master cylinder are mounted. The fire origin is further verified by arcing activity on the electrical wiring in close proximity to these components. The speed control deactivation switch is mounted in this area, specifically, on the brake master cylinder. That switch is energized at all times, even when the vehicle is parked, therefore it has the energy available to it to ignite a fire should it fail catastrophically. In addition, the speed control deactivation switch is protected by a 20-Amp fuse on circuit #13. That fuse was one of the three that were found to have blown during the fire. The fuse would have eventually blown when the internal switch contacts begin arcing and melting as revealed by the radiograph. Coupling these facts with the failure of the cruise control system to operate several weeks prior to the fire makes a compelling argument that the speed control deactivation switch failed. Additional verification of an internal switch failure could be gathered by cutting open the hexport body and examining the internal seals. However, such a procedure is inherently destructive in nature and all interested parties would have to be notified prior to the operation.

In conclusion, it is the opinion of Verité Forensic Engineering that the probable cause of the subject fire was an internal failure of the speed control deactivation switch in the engine compartment of the [redacted] Ford F-150 pickup truck, which was parked in the driveway of the Axelson's rental property.

EXPERT RPT

By his signature and seal, the undersigned engineer certifies that the opinions provided in this report are based on a reasonable degree of engineering certainty, the training, knowledge and experience of the engineer, and are in consideration of all the known facts to date relating to this matter.

David A. Reiter, P.E., C.F.I.
Senior Project Engineer – Electrical
State of Texas License No. 79122

DAR/mc

Figure 1: Overall view of subject truck.

Figure 2: View of truck interior.

Photos

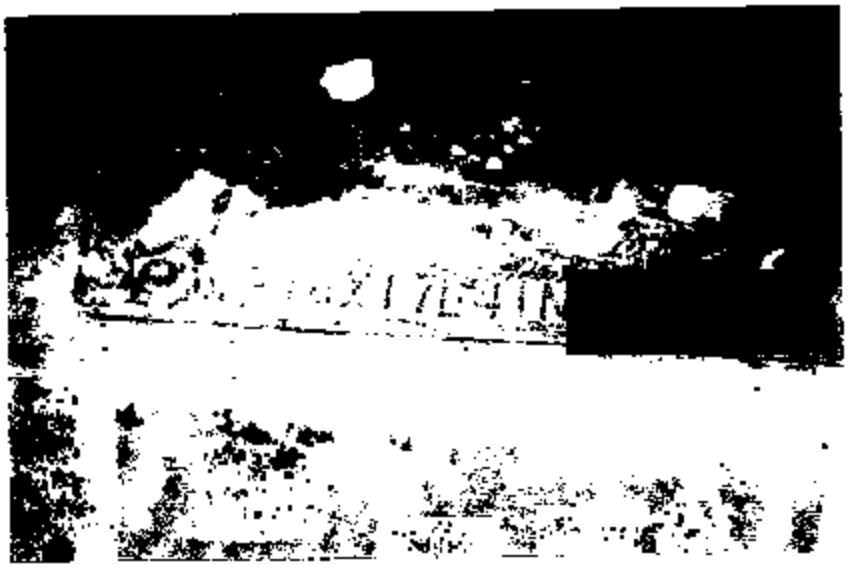

Figure 3: Vehicle Identification Number (VIN).

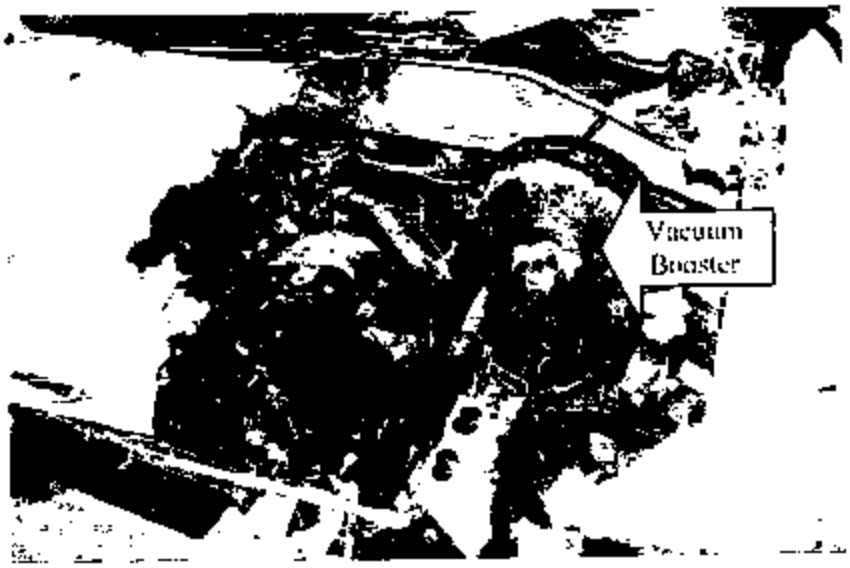

Figure 4: The engine compartment of truck.

Figure 5: Locations of arcing.

Figure 6: Close-up view of one arc location.

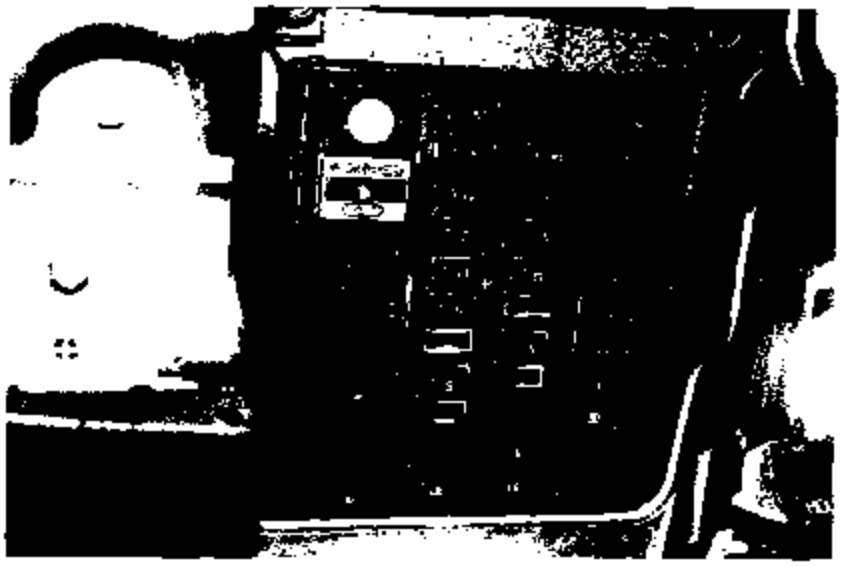

Figure 7: Vehicle fuse panel.

Figure 8: Remains of speed control deactivation switch.

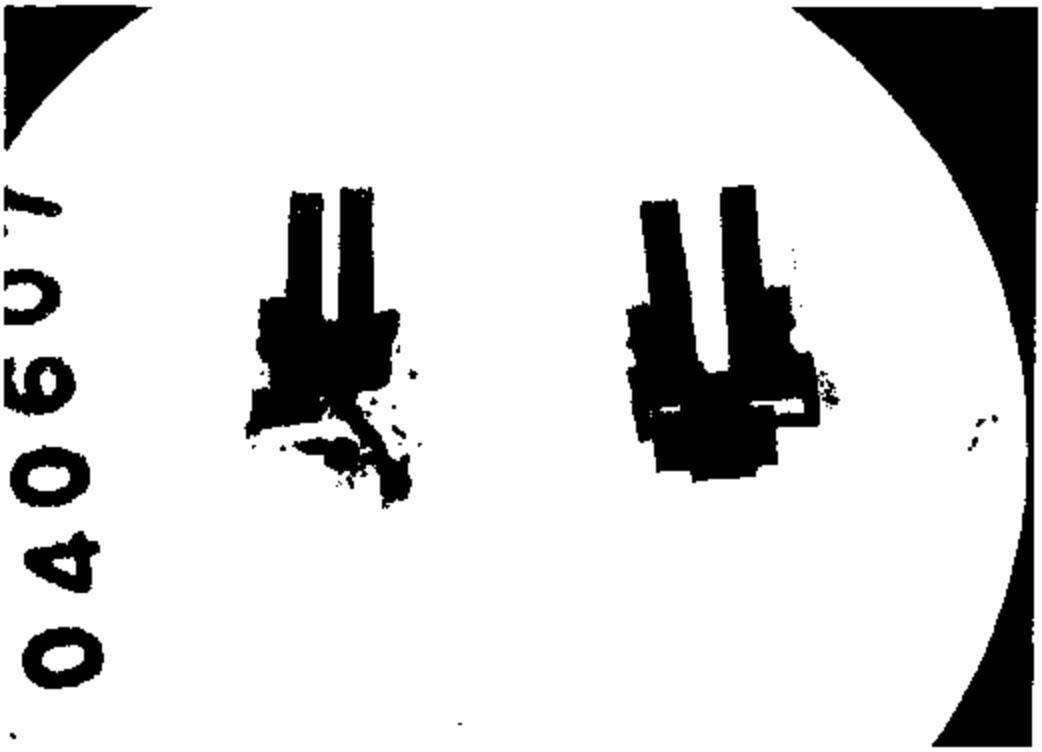

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Figure 9: Radiograph (x-ray) of subject switch "head" on left, with exemplar shown on right.

IMG_1090.JPG

IMG_1091.JPG

IMG_1092.JPG

IMG_1093.JPG

IMG_1094.JPG

IMG_1095.JPG

IMG_1096.JPG

IMG_1097.JPG

IMG_1098.JPG

DNCS-695-LC-1574

IMG_1099.JPG

IMG_1100.JPG

IMG_1101.JPG

IMG_1102.JPG

IMG_1103.JPG

IMG_1104.JPG

IMG_1105.JPG

IMG_1106.JPG

IMG_1107.JPG

IMG_1108.JPG

IMG_1109.JPG

IMG_1110.JPG

IMG_1111.JPG

IMG_1112.JPG

IMG_1113.JPG

IMG_1114.JPG

IMG_1115.JPG

IMG_1116.JPG

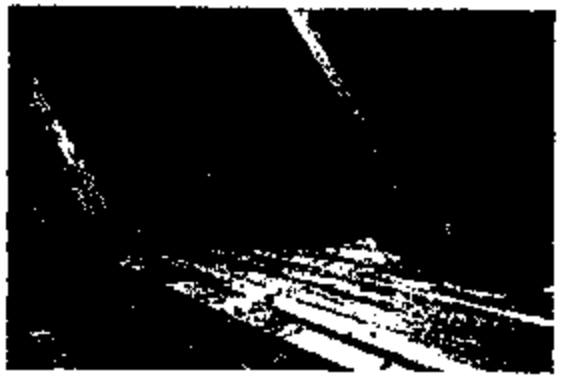
IMG_1117.JPG

IMG_1118.JPG

IMG_1119.JPG

IMG_1120.JPG

IMG_1121.JPG



IMG_1122.JPG

IMG_1123.JPG

IMG_1124.JPG

IMG_1125.JPG

E888-495-LC-1577

IMG_1126.JPG

IMG_1127.JPG

IMG_1128.JPG

IMG_1129.JPG

IMG_1130.JPG

IMG_1131.JPG

IMG_1132.JPG

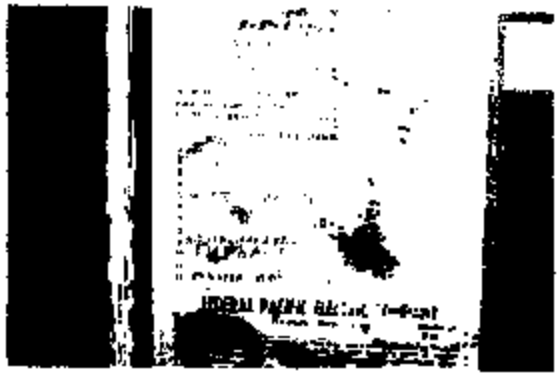
IMG_1133.JPG

IMG_1134.JPG

EMG-80S-LC-1578

IMG_1135.JPG

IMG_1136.JPG



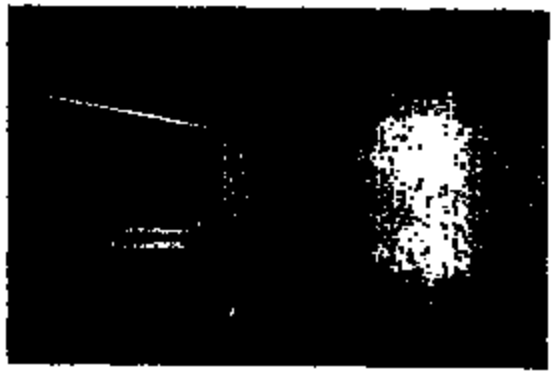
IMG_1137.JPG

IMG_1138.JPG

IMG_1139.JPG

IMG_1140.JPG

IMG_1141.JPG



IMG_1142.JPG

IMG_1143.JPG

EMS-005-LC-1578

A

B Location *

C Incident Type *

131 Passenger vehicle fire

D Aid Given or Received *

E1 Date & Time

E2 Shift & Alarm

E3

F Actions Taken *

11 Extinguish

G1 Resources *

G2 Estimated Dollar Loss & Value

H1 Casualties

H2 Detector

H3 Hazardous Materials Release

I Mixed Use Property

Completed Modules

- Fire-2
- Structure-3
- Civil Fire Cas.-4
- Fire Serv Cas.-5
- EMS-6
- HazMat-7
- Wildland Fire-8
- Apparatus-9
- Personnel-10
- Arson-11

J Property Use *

Structures

131 Church, place of worship
161 Restaurant or cafeteria
162 Bar/Tavern or nightclub
213 Elementary school or kindergarten
215 High school or junior high
241 College, adult education
311 Care facility for the aged
331 Hospital
341 Clinic,clinic type infirmary
342 Doctor/dentist office
361 Prison or jail, not juvenile
419 1-or 2-family dwelling
429 Multi-family dwelling
439 Rooming/boarding house
449 Commercial hotel or motel
459 Residential, board and care
464 Dormitory/barracks
519 Food and beverage sales
539 Household goods,sales repairs
579 Motor vehicle/boat sales/repair
571 Gas or service station
599 Business office
615 Electric generating plant
629 Laboratory/science lab
700 Manufacturing plant
819 Livestock poultry storage/barn
882 Non-residential parking garage
891 Warehouse

Outside

124 Playground or park
655 Crops or orchard
669 Forest (timberland)
807 Outdoor storage area
819 Dump or sanitary landfill
931 Open land or field
936 Vacant lot
938 Graded/cared for plot of land
946 Lake, river stream
951 Railroad right of way
960 Other street
961 Highway/divided highway
962 Residential street/driveway
981 Construction site
984 Industrial plant yard

Property Use 965

Vehicle parking area

K1 Person/Entity Involved [illegible]

[illegible] More people involved? Check this box and attach Supplemental Forms (NFIRS-1S) as necessary

K2 Owner [illegible]

L Remarks

Engine [illegible] was dispatched to the report of a vehicle fire next to [illegible] En route [illegible] was upgraded to a structure fire.

Upon E-1[illegible] arrival we found a Ford F-150 truck burning from the [illegible] caused the structure next to it to ignite at the front of the garage. E-1[illegible] preconnected hose line to the vehicle and knocked down the fire [illegible] then forced entry through the garage and also the front door of the home. The fire had spread from the vehicle up into the eaves of the garage and across the attic. [illegible] on scene and established command. E-1[illegible] and E-1[illegible] arrived and were instructed [illegible] hose and attack the attic near the B-side of the structure and to start [illegible] the residence.

The primary search found no victims and the fire was attacked from [illegible] B-side of the residence and also from an attic access located in the garage. [illegible] controlled and salvage and overhaul was completed. Command established [illegible] utilities turned off upon his arrival. The structure was also ventilated [illegible] Command; this was done by TR-1[illegible]. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and Command was terminated. The home was left with the residence and the county fire marshal.

L Authorization

[illegible]	Cottar, Hampton L.	[illegible]	[illegible]	[illegible]
Officer in charge ID	Signature	Position or rank	Assignment	Date
[illegible]	Hubbard, Mitchell W.	[illegible]	[illegible]	[illegible]
Member making report ID	Signature	Position or rank	Assignment	Date

ER05-005-LC-1581

[illegible]

A

B Property Details

B1: 2021 [ ] Not Residential

B2: [ ] Buildings not involved

B3: [X] N/A

[ ] Date Chief Was Called

C Complete this section for Structure Fires Only

[ ] Fire stopped from spreading to other rooms
[ ] Fire stopped from spreading to other floors
[ ] Sprinkler system operated, controlled fire
[ ] Sprinkler system operated, some effect on fire
[ ] Sprinkler system operated, fire spread beyond
[ ] Detector operated, alerted occupants
[ ] Detector operated, did not alert occupants
[ ] Manual fire alarm system operated
[ ] Other automatic extinguishing system operated
[ ] Other automatic extinguishing system failed

D Ignition

D1: 53 Engine area running

D2: 12 Heat from powered

D3: 8: Electrical wire, cable

1 [ ] Shed Was it fire spread was confined to object of origin

D4: [ ] [ ] Material Code (Ignited) [ ] Material Sub-Code (Ignited) Required only if item first ignited code is 91 or 99.

E: Cause of Ignition

[ ] Check box if this is an accurate report. Skip to section F.

1 [ ] Intentional
2 [ ] Unintentional
3 [X] Failure of equipment or heat source
4 [ ] Act of nature
5 [ ] Cause under investigation
U [ ] Cause undetermined after investigation

E2 Factors Contributing To Ignition

[ ] None

33 Electrical

[ ] [ ]

E3 Human Factors Contributing To Ignition

Check All Applicable Items

1 [ ] Alcohol X
2 [ ] Drug(s) (physical or mental impairment)
3 [ ] Fatigue
4 [ ] Physical impairment
5 [ ] Mental impairment
6 [ ] Physical restriction
7 [ ] Age was a factor

Estimated age of person involved: [ ]

1 [ ] Male 2 [ ] Female

F1 Equipment Involved In Ignition

[ ] None If Equipment was not involved, Skip to Section G

[ ] [ ] Equipment Involved

Brand: [ ]

Model: [ ]

Serial #: [ ]

Year: [ ]

F2 Equipment Power

[ ] [ ] Equipment Power

F3 Equipment Portability

1 [ ] Portable

2 [ ] Stationary

Portable equipment that was moved to the place of ignition or used as a source of ignition (e.g., lighted cigarette brought in from outside).

G Fire Suppression Failures

Check up to three items [ ] None

[ ] [ ] First Suppression Failure

[ ] [ ] Second Suppression Failure

[ ] [ ] Third Suppression Failure

H1 Mobile Property Involved

[ ] None

1 [ ] Not involved in ignition but burned
2 [ ] Involved in ignition, but did not burn
3 [X] Involved in ignition and burned

H2 Mobile Property Type & Make

11 Passenger car.

Mobile property type

20 Ford

Mobile property make

F150 2021

Mobile property model Year

[ ] [ ] License Plate Number State [ ] VIN Number

Local Use

[ ] Pre-Fire Plan Available

Some of the information provided in this report may be exempt from disclosure under applicable law. Check with your agency's records management officer before releasing.

[ ] Arson report attached
[ ] Police report attached
[ ] Coroner report attached
[ ] Other reports attached

NFIRS Version 5.0 Data

EMSB-005-LC-1562

A

B Location *

- [X] Street Address
- [ ] Intersection
- [ ] In front of
- [ ] Rear of
- [ ] Address to Duplicate

The Woodlands

C Incident Type *

111 Building fire

D Aid Given or Received *

1 [ ] Mutual aid received — SA412
2 [X] Automatic aid recv
3 [ ] Mutual aid given
4 [ ] Automatic aid given
5 [ ] Other aid given
N [ ] None

E Date & Times — Midnight to 24:

	Hour	Day	Year	Hr Minute
Alarm *	16	14	2034	16:34
[X] Arrival *	16	14	2034	16:39
[X] Controlled	06	14	2034	16:53
[X] Last Unit Cleared	06	14	2034	18:35

E1 Station # Alarm

E2 Shift

E3 Possible Arrival

F Actions Taken *

11 Extinguish

12 Salvage & overhaul

G Resources *

[X] Check this box and mark time on apparatus or personnel when initially dispatched

	Apparatus	Personnel
Suppression	0006	0013
EMS		
Other		

[ ] Check if additional pages with resource and response personnel

G1 Estimated Dollar Loss & Value

	Loss	Pre-Incident Value
Property $	10	
Contents $	010	020

Property $ 100 000 [ ]
Contents $ 040 000 [ ]

Completed Modules

- [X] Fire-2
- [X] Structure-3
- [ ] Civil Fire Cas.-4
- [ ] Fire Serv Cas.-5
- [ ] EMS-6
- [ ] HazMat-7
- [ ] Wildland Fire-8
- [X] Apparatus-9
- [X] Personnel-10
- [ ] Arson-11

H1 Casualties [X] None

	Deaths	Injuries
Fire Service		
Civilian		

H2 Detector

Complete for confined fires

1 [ ] Detector present/operated
2 [ ] Detector present but did not operate
3 [X] Unknown

H3 Hazardous Materials Release

N [X] None
1 [ ] Natural Gas
2 [ ] Propane gas
3 [ ] Gasoline
4 [ ] Kerosene
5 [ ] Diesel fuel/fuel oil
6 [ ] Household solvents
7 [ ] Motor oil
8 [ ] Paint
0 [ ] Other

I Mixed Use Property

No	[X] Not Known
10	[ ] Assembly use
20	[ ] Educational use
30	[ ] Medical use
40	[ ] Residential use
50	[ ] Row of stores
55	[ ] Enclosed mall
56	[ ] Bus. & Residential
59	[ ] Office use
60	[ ] Industrial use
63	[ ] Military use
65	[ ] Farm use
00	[ ] Other mixed use

J Property Use * Structures

131	[ ] Church place of worship	341	[ ] Clinic,clinic type infirmary	539	[ ] Household goods,sales,repairs
161	[ ] Restaurant or cafeteria	342	[ ] Doctor/dentist office	579	[ ] Motor vehicle/boat sales-repair
162	[ ] Bar/Tavern or nightclub	361	[ ] Prison or jail, not juvenile	571	[ ] Gas or service station
213	[ ] Elementary school or kindergarten	419	[ ] 1-or 2-family dwelling	599	[ ] Business office
215	[ ] High school or junior high	429	[ ] Multi-family dwelling	615	[ ] Electric generating plant
241	[ ] College adult education	439	[ ] Rooming/boarding house	629	[ ] Laboratory/science lab
311	[ ] Care facility for the aged	449	[ ] Commercial hotel or motel	700	[ ] Manufacturing plant
331	[ ] Hospital	459	[ ] Residential, board and care	819	[ ] Livestock/poultry storage
		464	[ ] Dormitory-barracks	882	[ ] Non-residential parking garage
		519	[ ] Food and beverage sales	891	[ ] Warehouse

Outside

124	[ ] Playground or park	936	[ ] Vacant lot	931	[ ] Construction site
655	[ ] Crops or orchard	938	[ ] Graded/cared for plot of land	934	[ ] Industrial plant yard
669	[ ] Forest (timberland)	945	[ ] Lake river stream		
807	[ ] Outdoor storage area	551	[ ] Railroad right of way	Property Use	965
919	[ ] Dump or sanitary landfill	960	[ ] Other street	Vehicle parking area	
931	[ ] Open land or field	961	[ ] Highway/divided highway		
		962	[ ] Residential street/driveway		

NFIRS-1 Revised 10/97

EM05-005-LC-1583

K. Damage/Safety Devices

[illegible]

☐ More people involved. Check this box and attach Supplemental Forms (NFIRS-1S) as necessary.

M. Human [illegible]

[illegible]

L. Remarks

Engine 1-1 was dispatched to the report of a vehicle fire next [illegible] which, dispatch was upgraded to a structure fire.

Upon E-1 arrival we found a Ford F-150 truck burning from the engine [illegible] caused the structure next to it to ignite at the front of the garage. E-1 [illegible] pressurized hose line to the vehicle and knocked down the fire coming from the [illegible] then forced entry through the garage and also the front door of the home. [illegible] spread from the vehicle up into the eaves of the garage and across the [illegible] in attic and unfinished contents. E-11 and E-12 arrived and [illegible] home and attack line near the front of the structure and to start a [illegible] the residence.

The primary search found no victims and the fire was attacked both on the exterior of the residence and also from an attic access located in the garage. The [illegible] controlled and salvaged and overhaul was completed. Command established PIO and the utilities turned off upon his arrival. The structure was also ventilated by [illegible] Command; this was done by E-11. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and [illegible] terminated. The home was left with the residence and the county fire [illegible]

L. Authentication

[illegible]	Tipton, Hampton D.	[illegible]	[illegible]	[illegible]	[illegible]
Officer in charge	Signature	Position or rank	Assignment	[illegible]	
☐ [illegible]	Ricard, Michael W.	[illegible]	[illegible]	[illegible]	[illegible]
Signature of fire department representative	Signature	Position or rank	Assignment	[illegible]	

A

B Property Details

B1: [ ] Not Residential

B2: [X] Buildings not involved

B3: [X] None
[ ] Less than one Acre

C Wildland Vegetation Type

[ ] Brush, grass, or field cover
[ ] Forest, timber, or woodland
[ ] Lumber yard, pile, or log storage
[ ] Agricultural crops
[ ] Open storage or warehousing
[ ] Processing or manufacturing
[ ] Packaged goods or materials
[ ] Empty lot or vacant
[ ] Dump, sanitary or waste disposal
[ ] Recreational or entertainment
[ ] Parking lot or roadway
[ ] Other

D Ignition

D1: 07 | Vehicle storage area.

D2: 61 | Heat from direct flame.

D3: 01 | Item First Ignited.
Type of material first ignited
[ ] Check box if fire spread was confined to object of origin

D4: 63 | Sawn wood, including
Type of material first ignited
Material code of item first ignited same as 01 or 02

E1 Cause of Ignition

[X] Check box if this is a separate report. Skip to section 3

1 [ ] Unintentional
2 [ ] Intentional
3 [ ] Failure of equipment or heat source
4 [ ] Act of nature
5 [ ] Cause under investigation
6 [ ] Cause undetermined after investigation

E2 Factors Contributing To Ignition

[ ] None

71 | Exposure fire
Factor contributing to ignition - 1

Factor contributing to ignition - 2

E3 Human Factors Contributing to Ignition

Check all applicable items

1 [ ] Asleep
2 [ ] Physical, age or condition related limitation
3 [ ] Inattentive, poor judgment
4 [ ] Mentally impaired, drugged, alcohol related
5 [ ] Physical limitation
6 [ ] Multiple persons involved
7 [ ] Age was a factor

Estimated age of person involved

1 [ ] Male 2 [ ] Female

F1 Equipment Involved in Ignition

[ ] None If Equipment was not involved Skip to section G

Equipment involved

Brand

Model

Serial #

Year

F2 Equipment Power

Equipment Power source

F3 Equipment Portability

1 [ ] Portable
2 [ ] Stationary

Portable equipment usually can be moved by one person. Is designed to be used in multiple locations. Not required to fold, store...

G Fire Suppression Factors

Enter up to three codes [ ] None

Fire suppression factor - 1

Fire suppression factor - 2

Fire suppression factor - 3

H1 Mobile Property Involved

[ ] None

1 [X] Not involved in ignition, but burned
2 [ ] Involved in ignition, but did not burn
3 [ ] Involved in ignition and burned

H2 Mobile Property Type & Make

11 | Passenger car.
Mobile property type

Mobile property make

Local Use

[ ] Pre-Fire Plan Available

Some of the information presented in this report may be based upon reports from other Agencies

[ ] Arson report attached
[ ] Police report attached
[ ] Coroner report attached
[X] Other reports attached

Mobile property model

Year

License Plate Number

State

VIN number

NFIRS-1 Revision 11 12/97

ERDS-005-LC-1585

I1 Structure Type *

I

I3 Building Height

OR

J1 Fire Origin *

☐ Below Grade

Story of fire origin

J

Number of Stories Damaged by Fire

(Count the floor as part of the highest story)

J2 Fire Spread *

1 ☐ Confined to object of origin
2 ☐ Confined to room of origin
3 ☐ Confined to floor of origin
4 ☐ Confined to building of origin
5 ☒ Beyond building of origin

K

Material Contributing to Flame Spread

K1

K2

L1 Presence of Detectors *

(in area of the fire)

N ☐ None Present — Skip to section M

1 ☐ Present

U ☒ Undetermined

L2 Detector Type

1 ☐ Smoke
2 ☐ Heat
3 ☐ Combination smoke + heat
4 ☐ Sprinkler, water flow detection
5 ☐ More than 1 type present
0 ☐ Other _____
U ☐ Undetermined

L3 Detector Power Supply

1 ☐ Battery only
2 ☐ Hardwire only
3 ☐ Plug in
4 ☐ Hardwire with battery
5 ☐ Plug in with battery
6 ☐ Mechanical
7 ☐ Multiple detectors & power supplies
0 ☐ Other _____
U ☐ Undetermined

L4 Detector Operation

1 ☐ Fire too small to activate
2 ☐ Operated (Complete Section L5)
3 ☐ Failed to Operate (Complete Section L6)
U ☐ Undetermined

L5 Detector Effectiveness

Required if detector present

1 ☐ Alerted occupants (occupants responded)
2 ☐ Occupants failed to respond
3 ☐ There were no occupants
4 ☐ Failed to alert occupants
U ☐ Undetermined

L6 Detector Failure Reason

Required if detector failed to operate

1 ☐ Power failure, shutoff or tampered
2 ☐ Improper installation or placement
3 ☐ Defective
4 ☐ Lack of maintenance (includes cleaning)
5 ☐ Battery missing or disconnected
6 ☐ Battery discharged or dead
0 ☐ Other _____
U ☐ Undetermined

M1 Presence of Automatic Extinguishment System *

N ☒ None Present

1 ☐ Present _____ Complete rest of Section M

M2 Type of Automatic Extinguishment System *

Required if fire was within designed range of AES

1 ☐ Wet pipe sprinkler
2 ☐ Dry pipe sprinkler
3 ☐ Other sprinkler system
4 ☐ Dry chemical system
5 ☐ Foam system
6 ☐ Halogen type system
7 ☐ Carbon dioxide (CO2) system
0 ☐ Other special hazard system
U ☐ Undetermined

M3 Automatic Extinguishment System Operation

Required if fire was within designed range

1 ☐ Operated & effective (Go to M4)
2 ☐ Operated & not effective (M4)
3 ☐ Fire too small to activate
4 ☐ Failed to operate (Go to M5)
0 ☐ Other
U ☐ Undetermined

M4 Number of Sprinkler Heads Operating

Required if system operated

_____ Number of sprinkler heads operating

M5 Automatic Extinguishment System Failure Reason

Required if system failed

1 ☐ System shut off
2 ☐ Not enough agent discharged
3 ☐ Agent discharged but did not reach fire
4 ☐ Wrong type of system
5 ☐ Fire not in area protected
6 ☐ System components damaged
7 ☐ Lack of maintenance
8 ☐ Manual intervention
0 ☐ Other _____
U ☐ Undetermined

NFIRS-1 Revision 11.13.95

EMSB-005-LC-1585

February 3, 2005

Ford Motor Co
Attention: Shawn Norton
Parklane Towers W. Ste 300
Dearborn, MI 48126

RE: USAGENCIES CASUALTY INSURANCE COMPANY
Our Insured: [redacted]
Our Policy:
Our Claim:
Date of Loss: 01/09/2005
Claim Amount: $4,312.00 + $500.00 (deductible) +/- $Pending salvage proceeds = $4,812.00 +/- $Pending salvage proceeds (Claim #171114)

$2,562.00 + $500.00 (deductible) +/- $Pending salvage proceeds = $3,062.00 +/- $Pending salvage proceeds (Claim #17119)

Dear Shawn Norton:

Our investigation of this incident indicates you as the party responsible for damage to our insured's vehicles. Since you were at fault, we are looking to you for reimbursement. We have secured a report from EFI (Engineering and Fire Investigations) and their report stated our insured's 1995 Ford F-150 caught on fire due to a malfunction of the cruise control module. Our insured's second vehicle was parked in front of the 1995 Ford F-150 sustained burn damage to the rear.

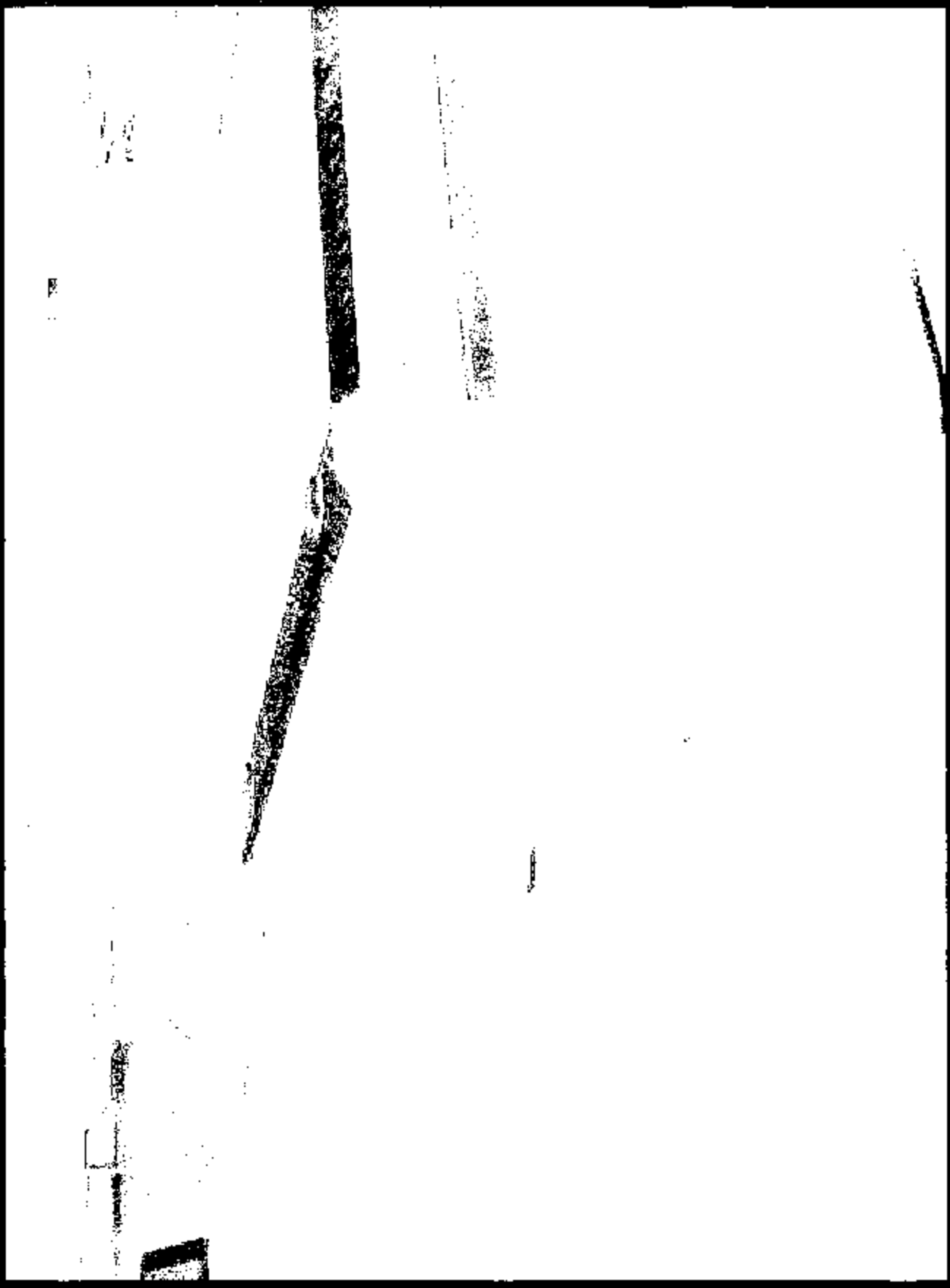
We have paid our insured for damages to his vehicles. Our insured is also requesting reimbursement of his $500.00 deductibles. The total amount of our subrogation claims are listed above.

Please contact our office within ten (10) days from receipt of this correspondence to discuss this urgent matter. If there is an automobile policy covering this loss, please notify the carrier immediately. Otherwise, arrangements must be made to pay the full amount owed.

We look forward to hearing from you.

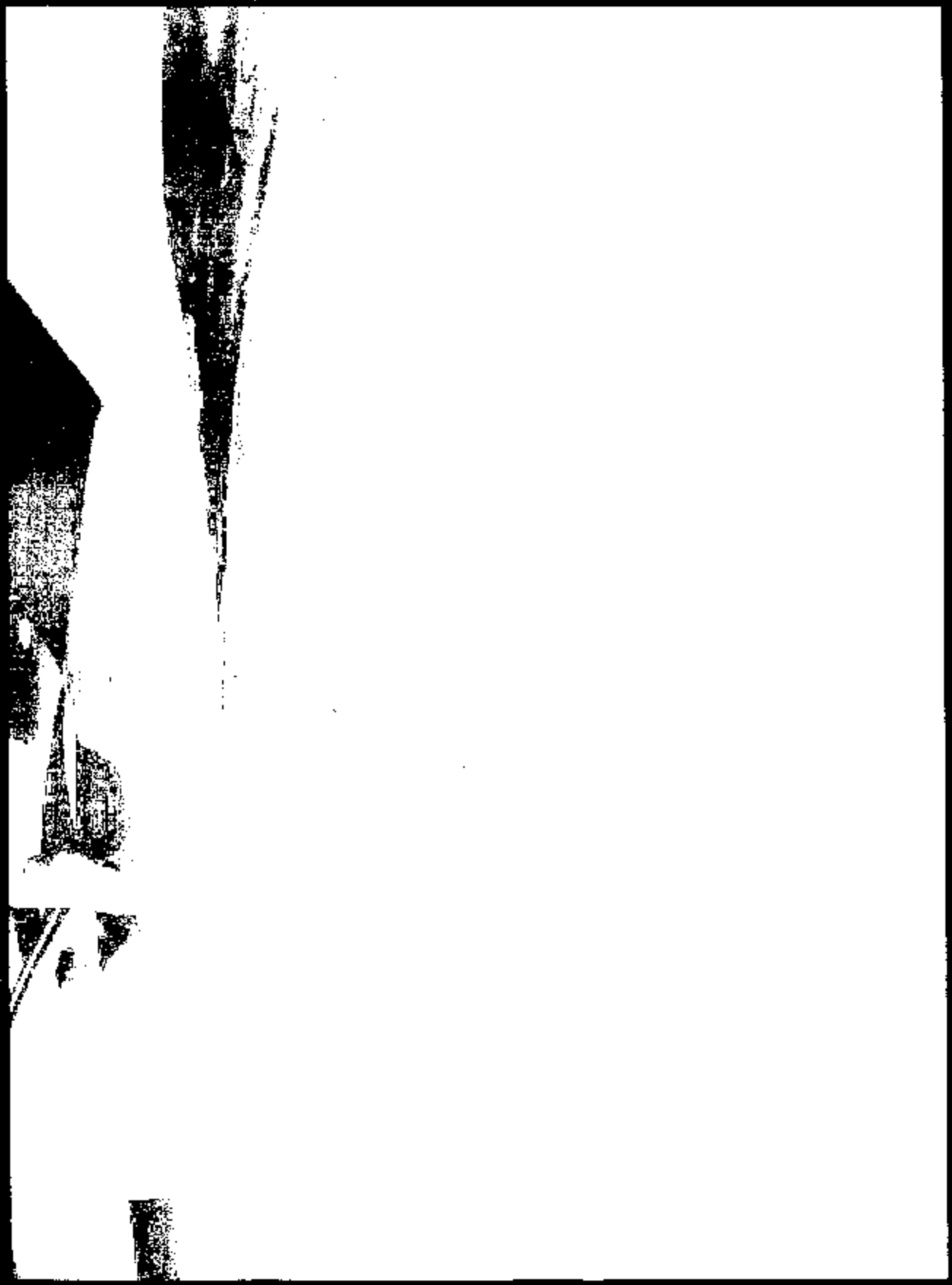
Sincerely,

Deborah A Griffin
USAgencies Casualty Insurance Company
(225) 928-9000 x-2410
Fax Number: (225) 987-5410
E-Mail: dgriffin@usagencies.com



EA85-085-LC-1589

EA3C-BBL-LC-1589



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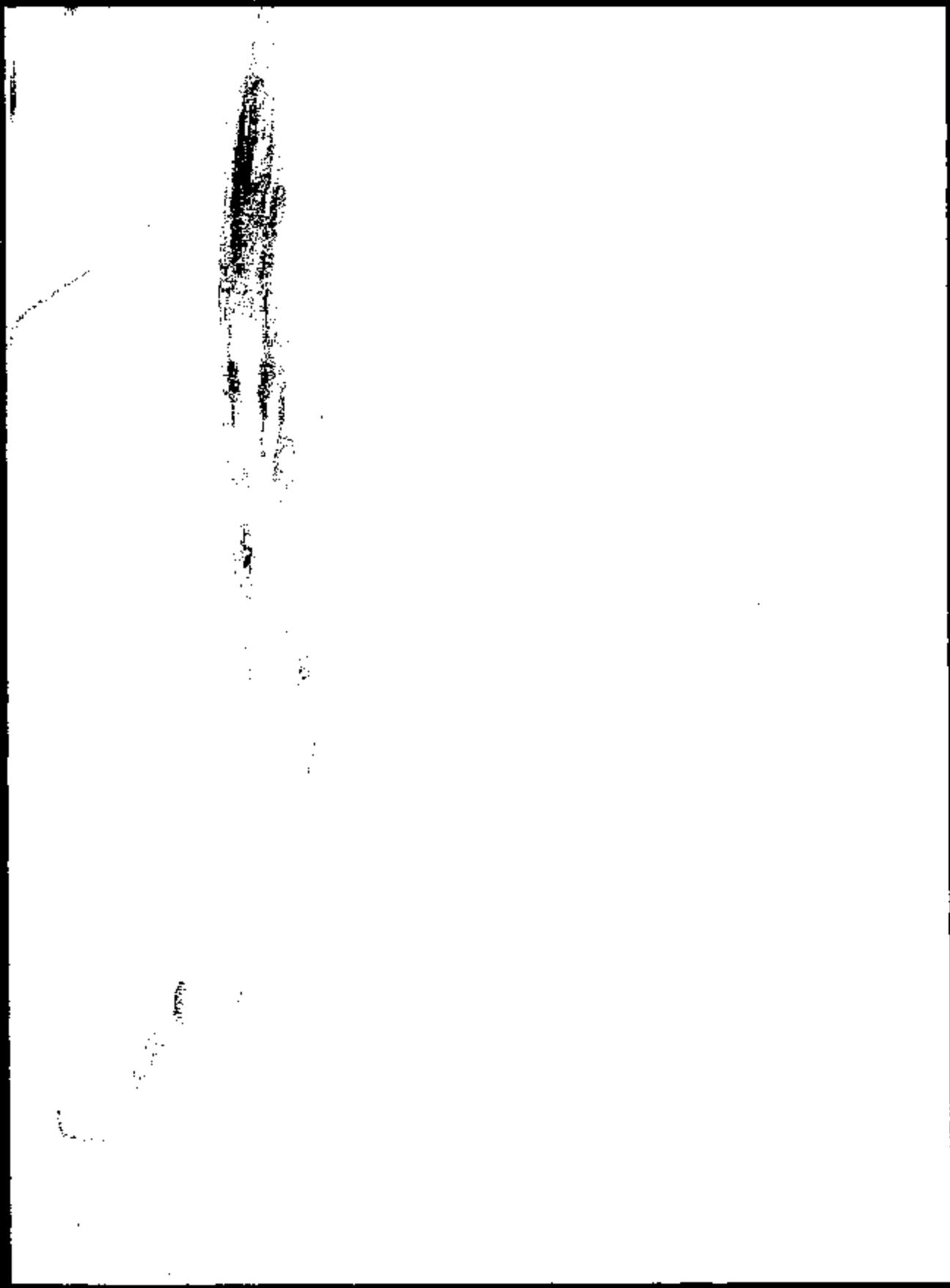

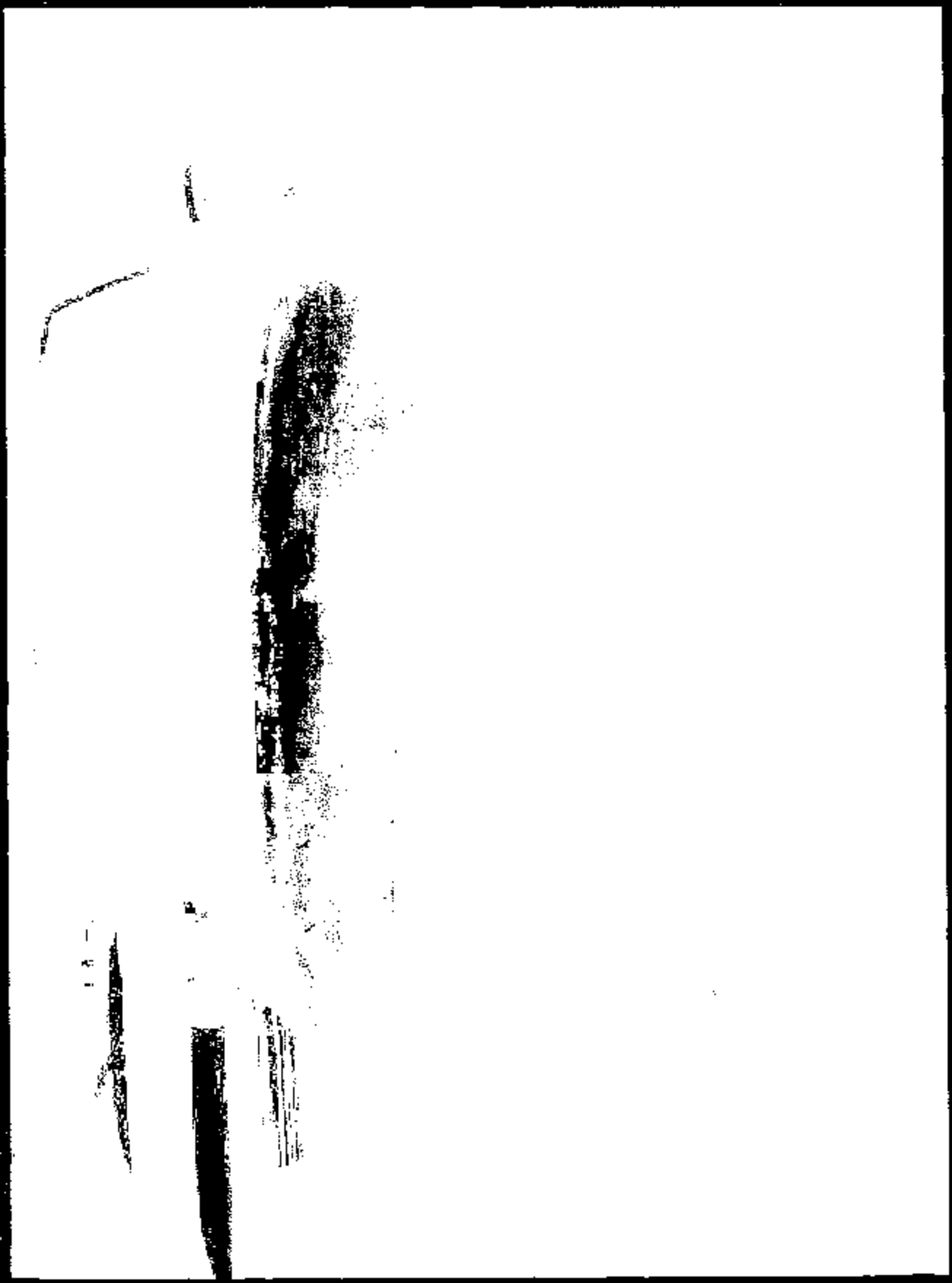

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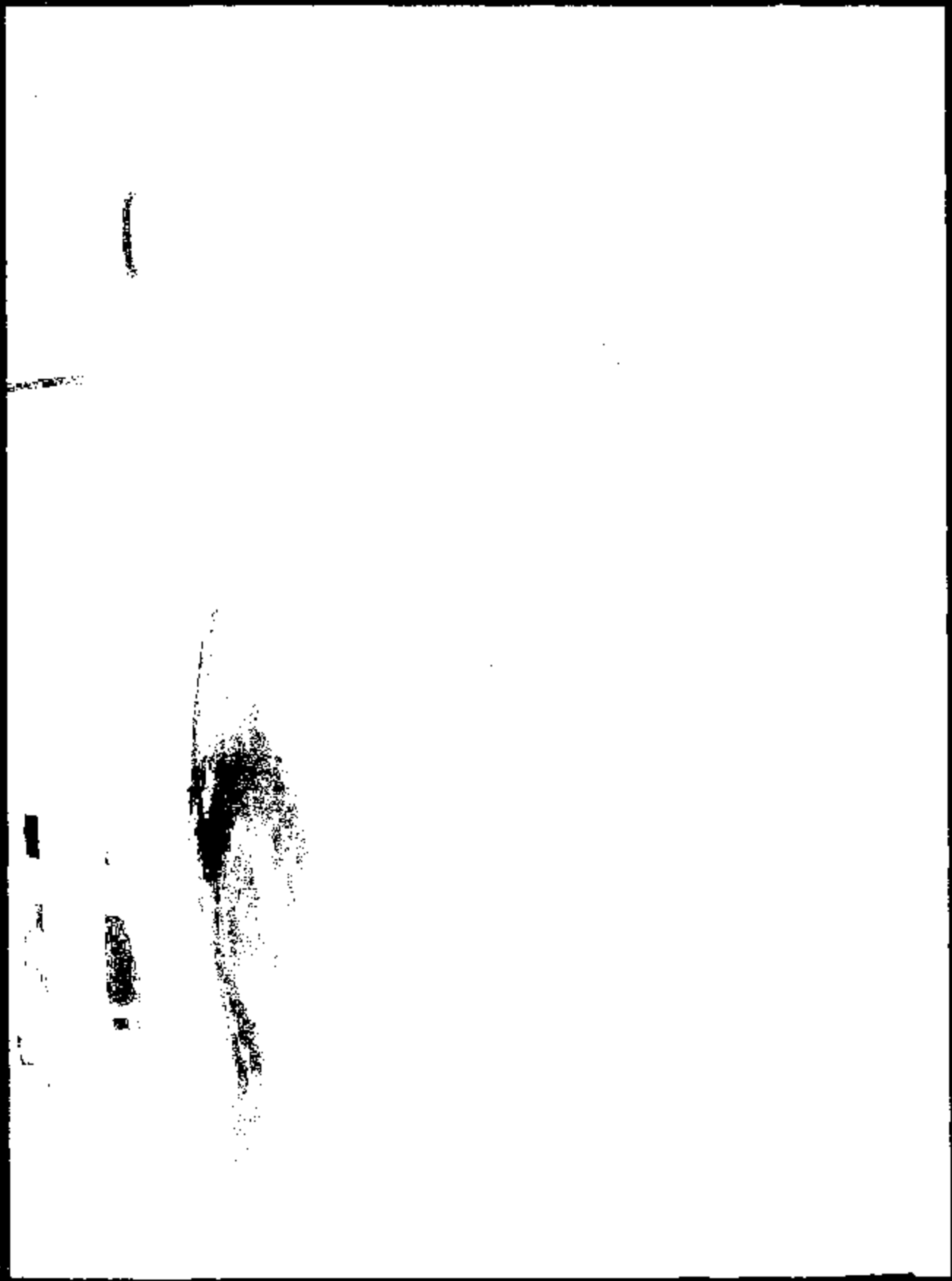

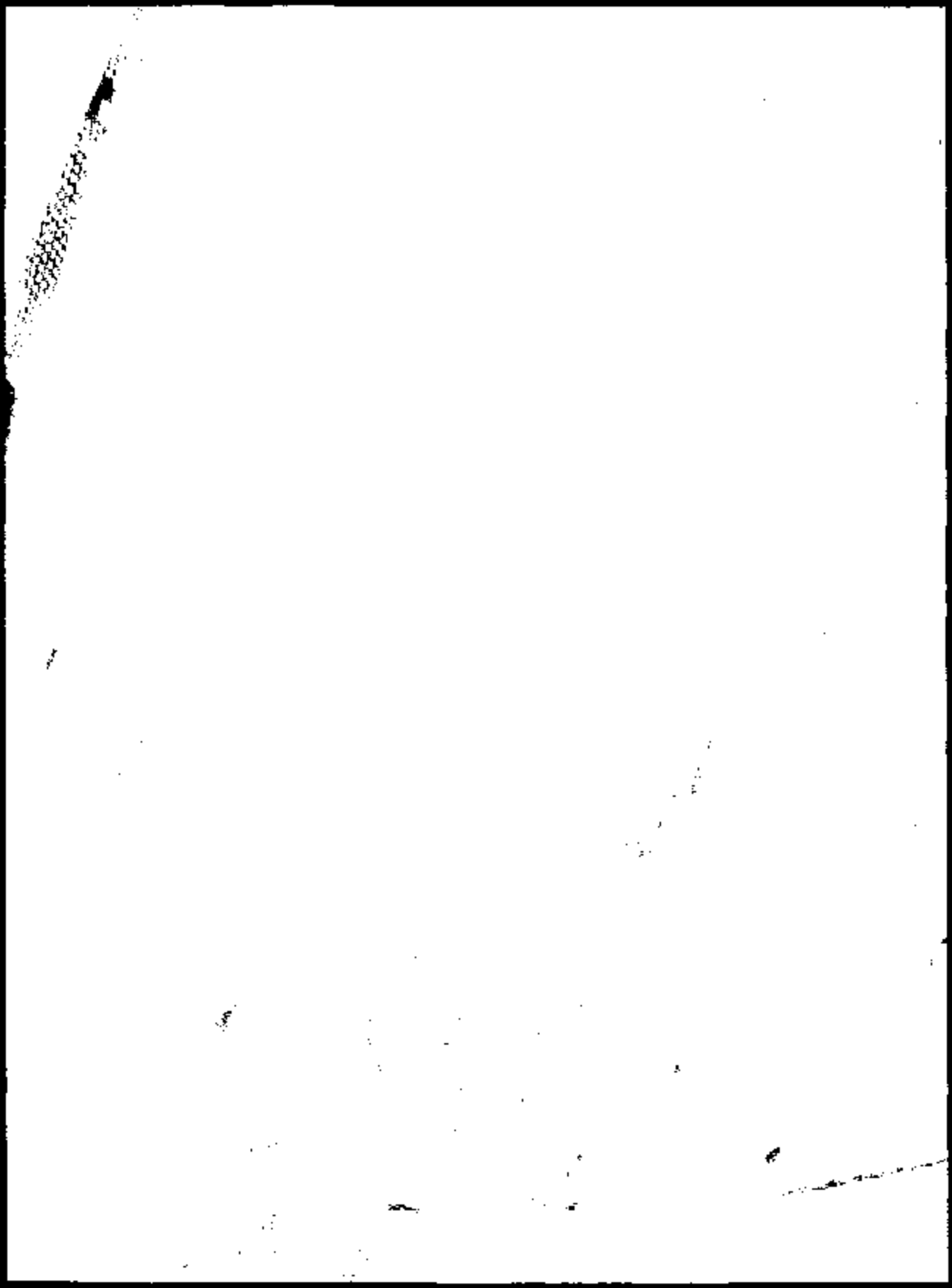

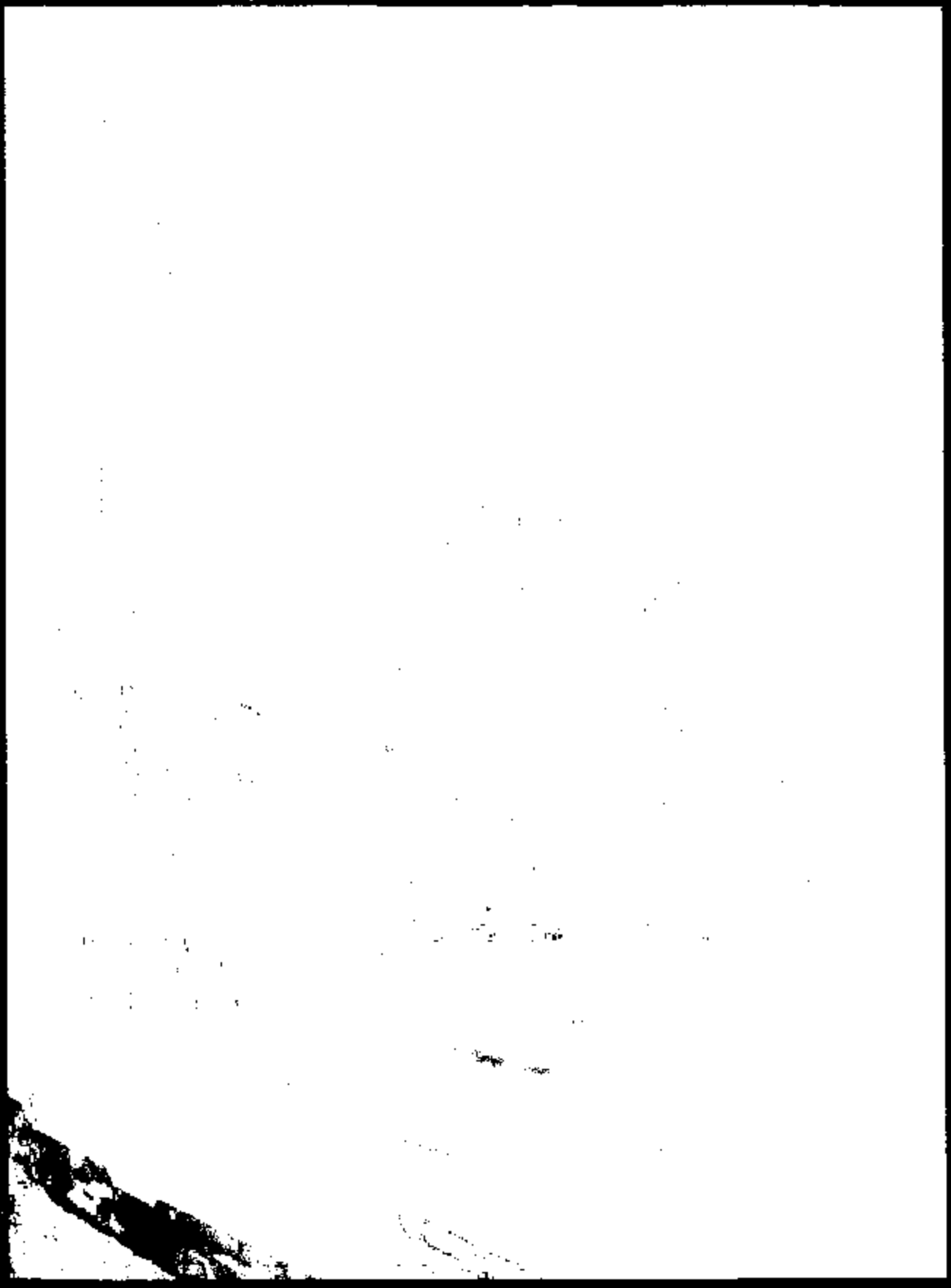

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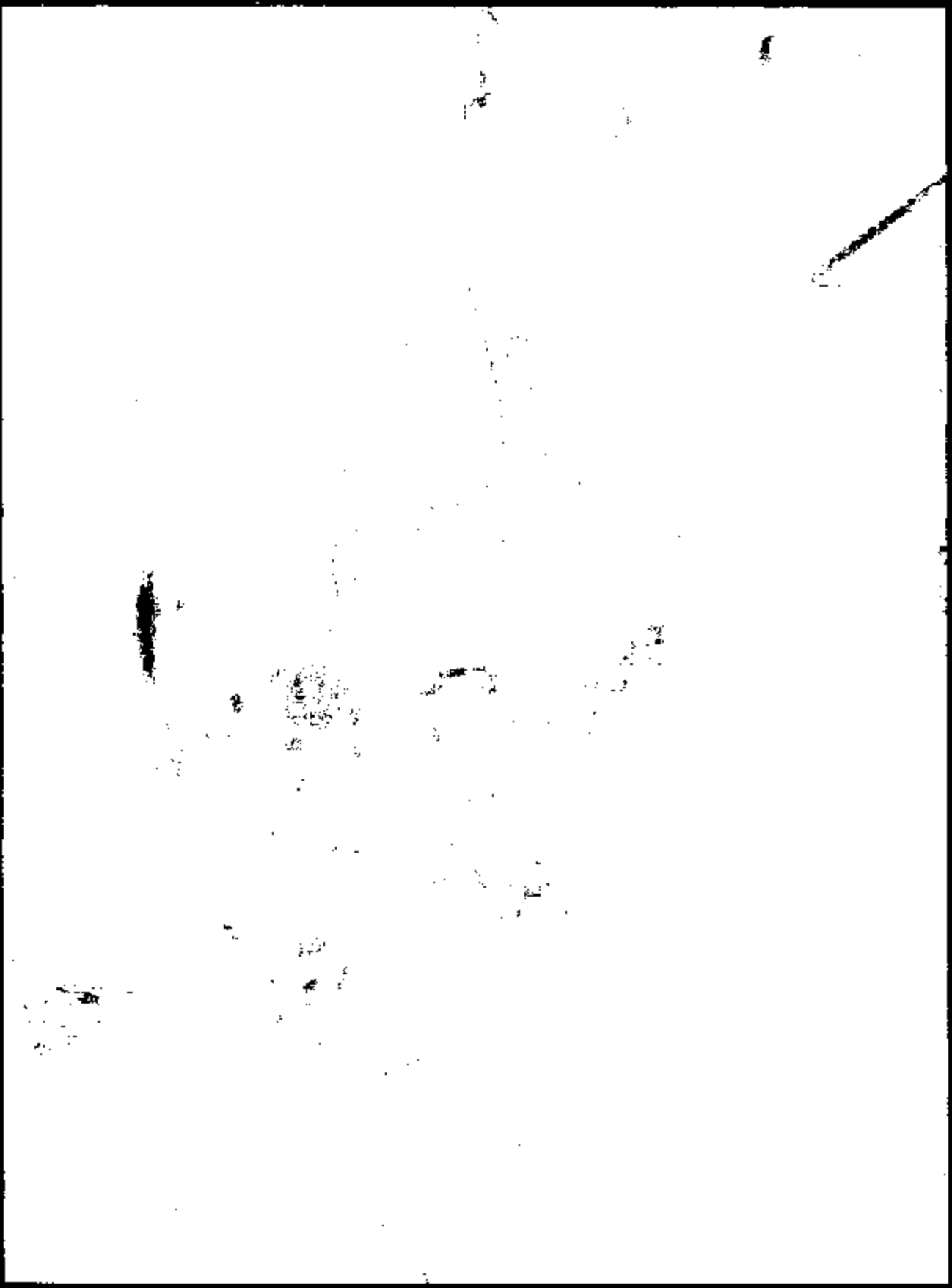

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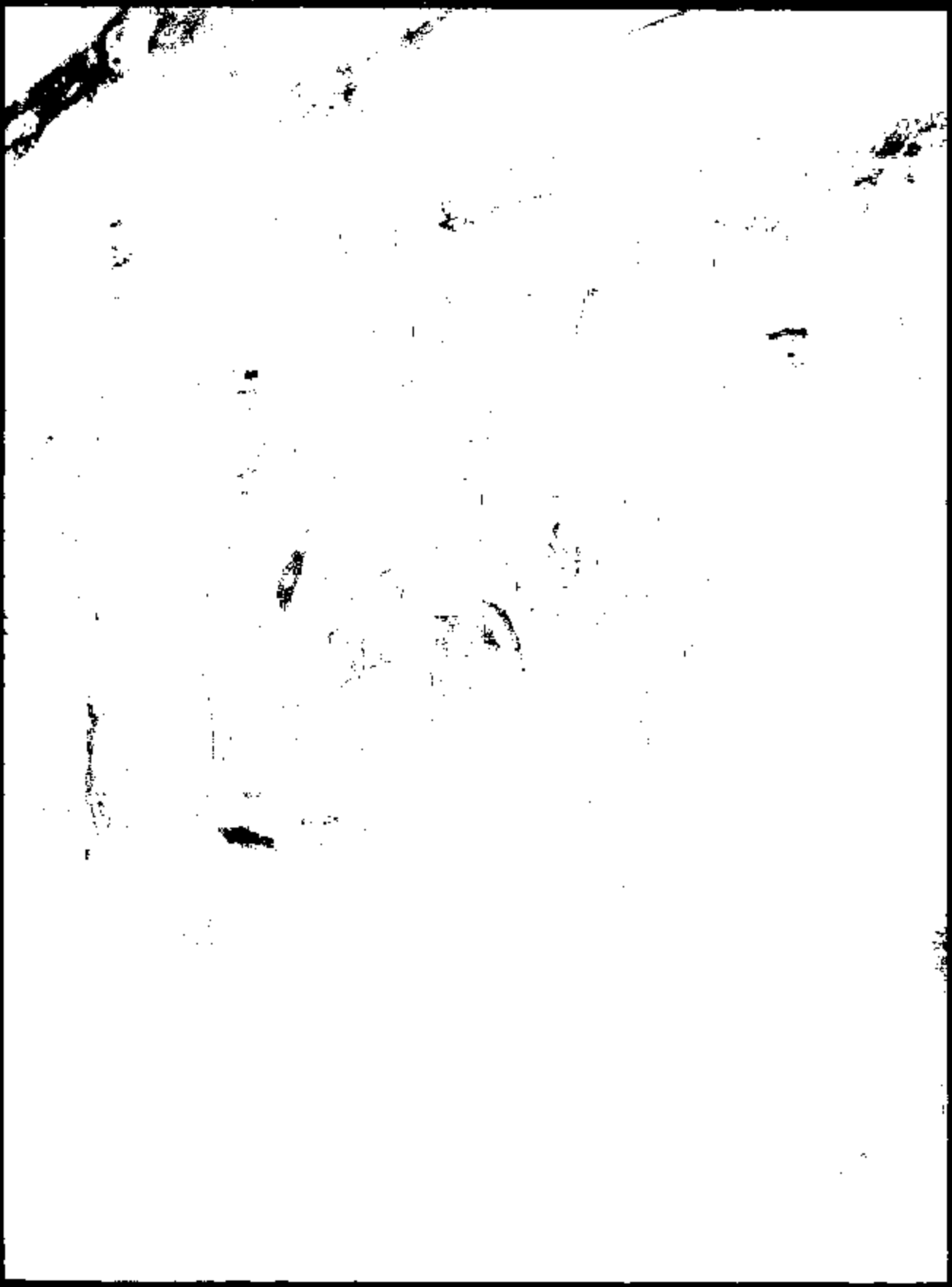

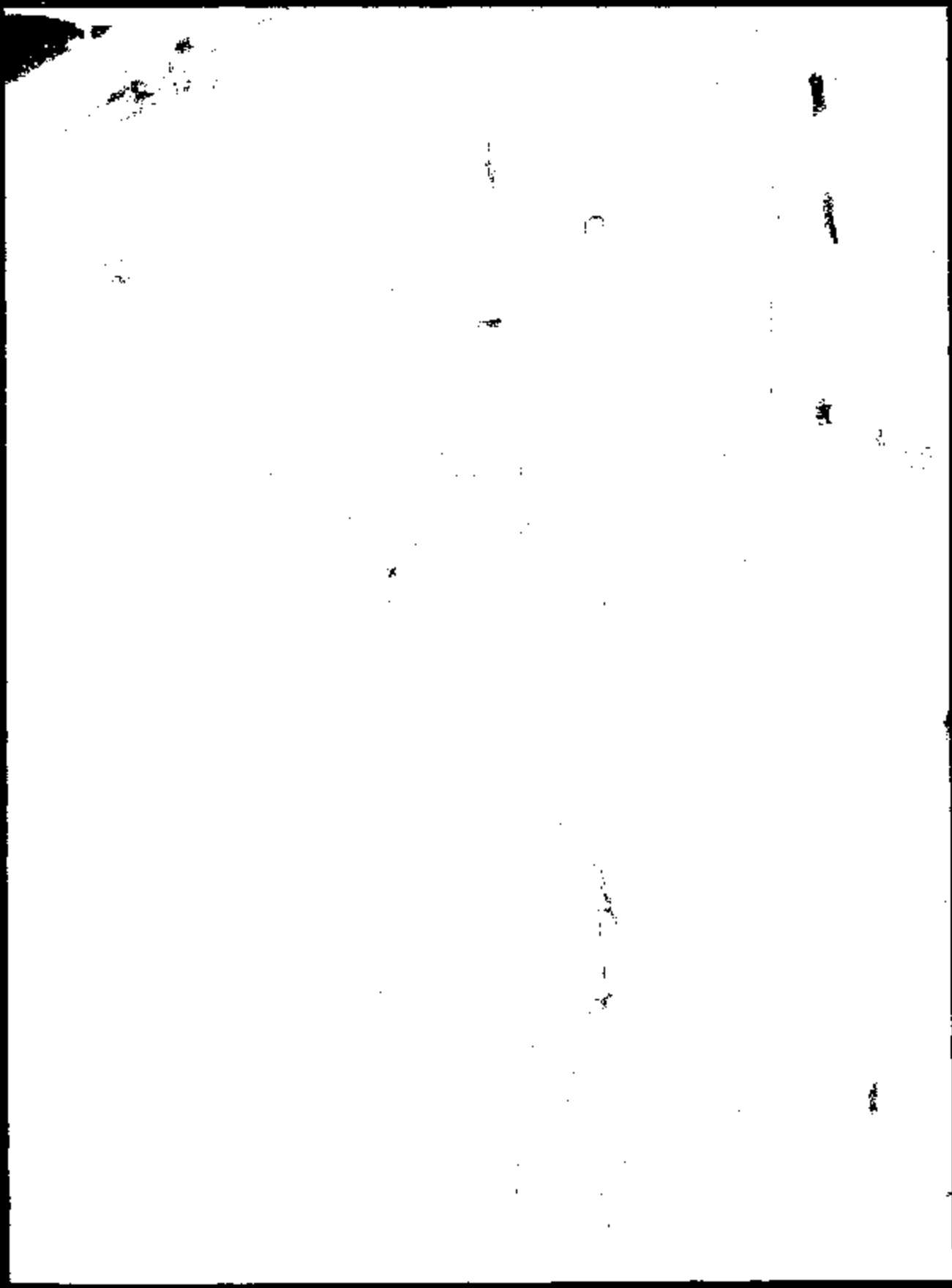

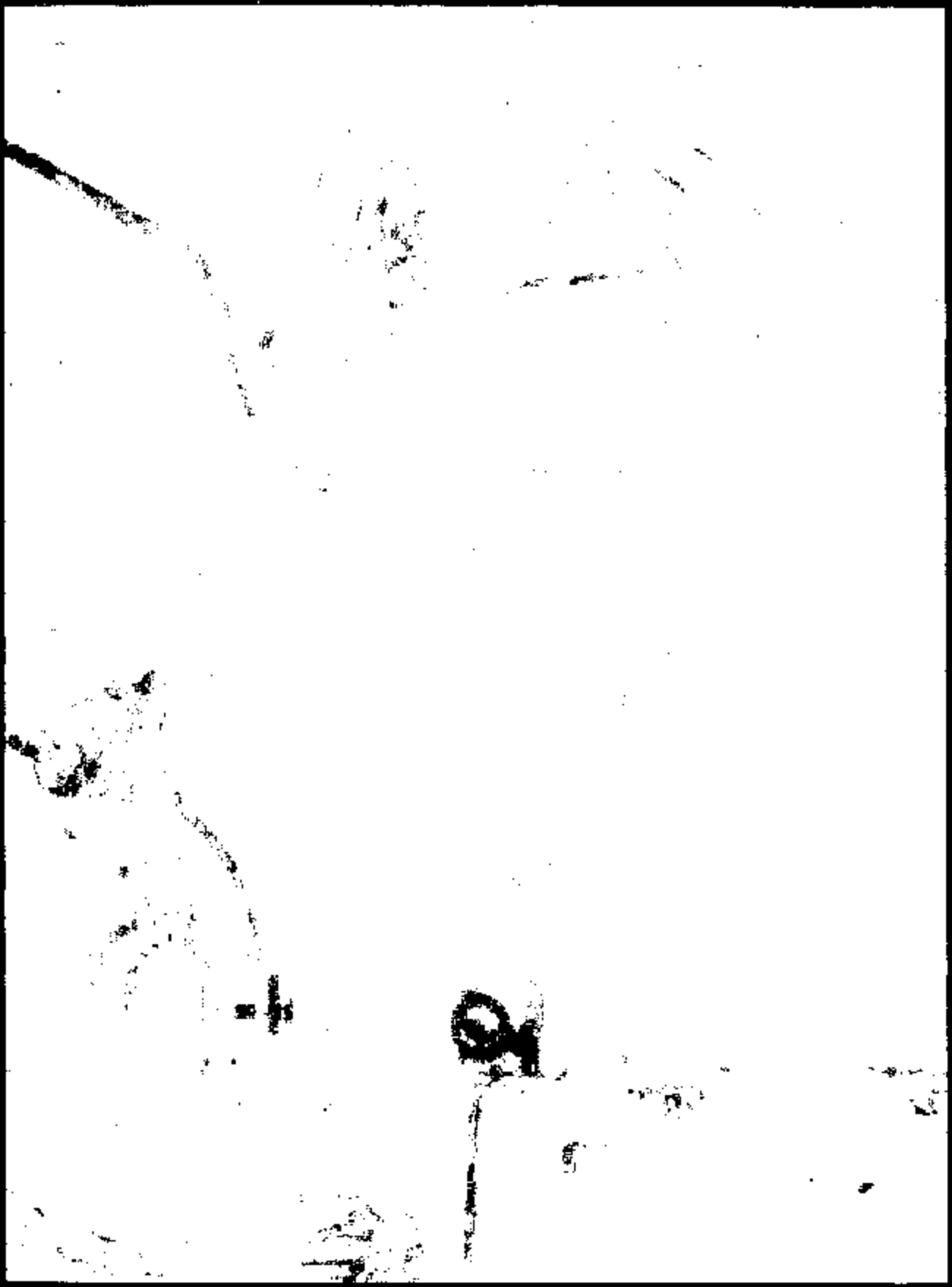

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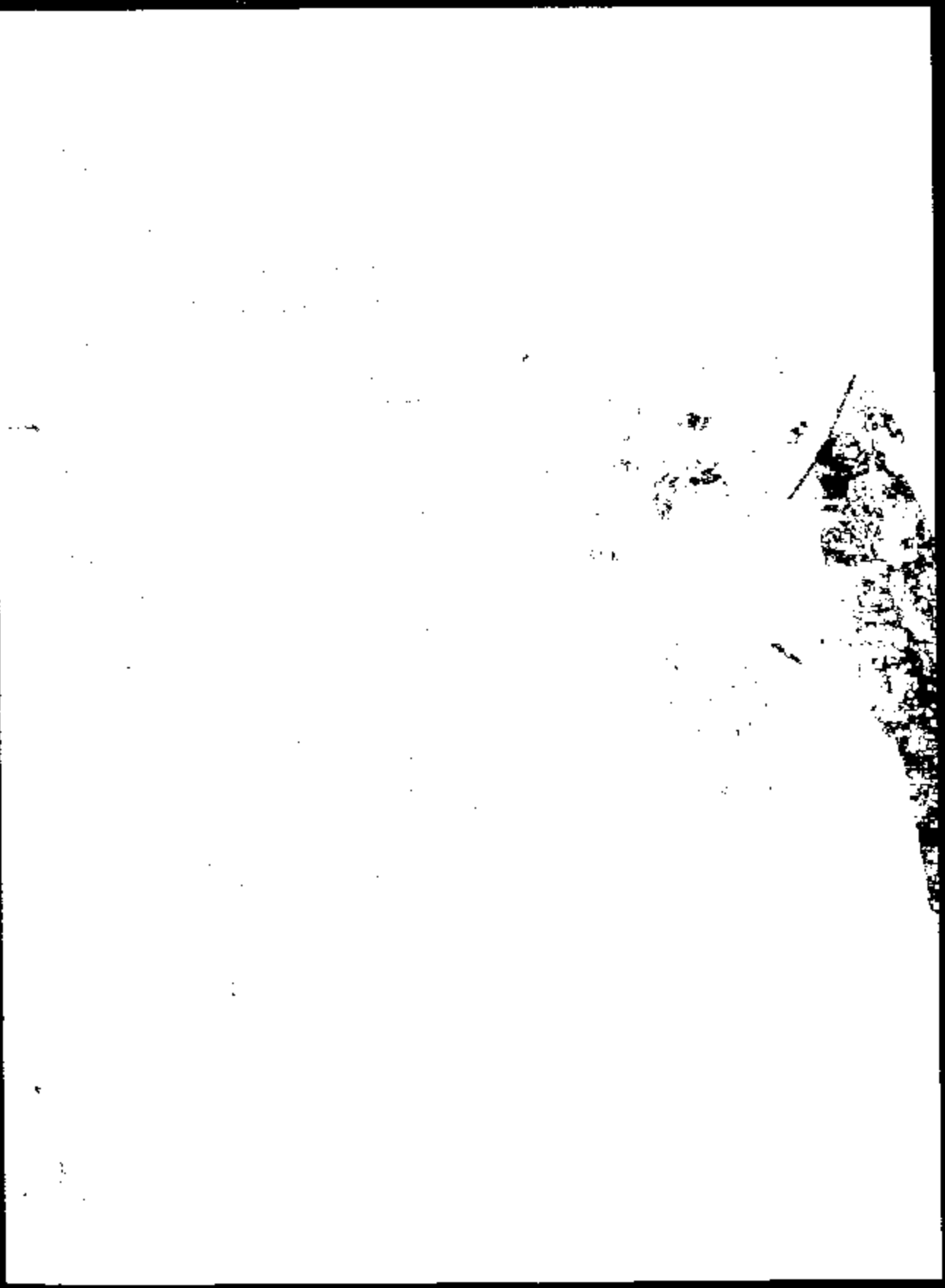

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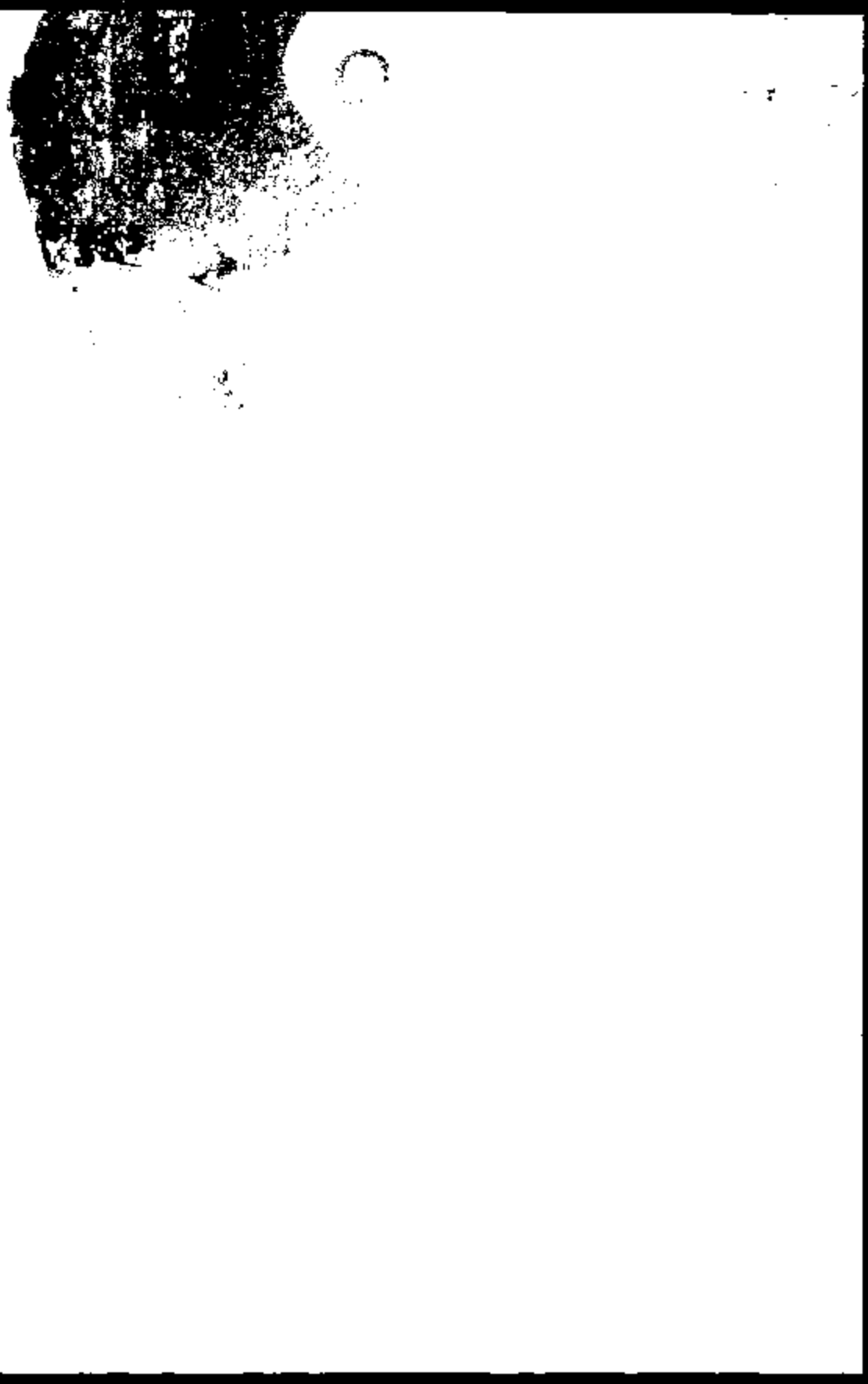

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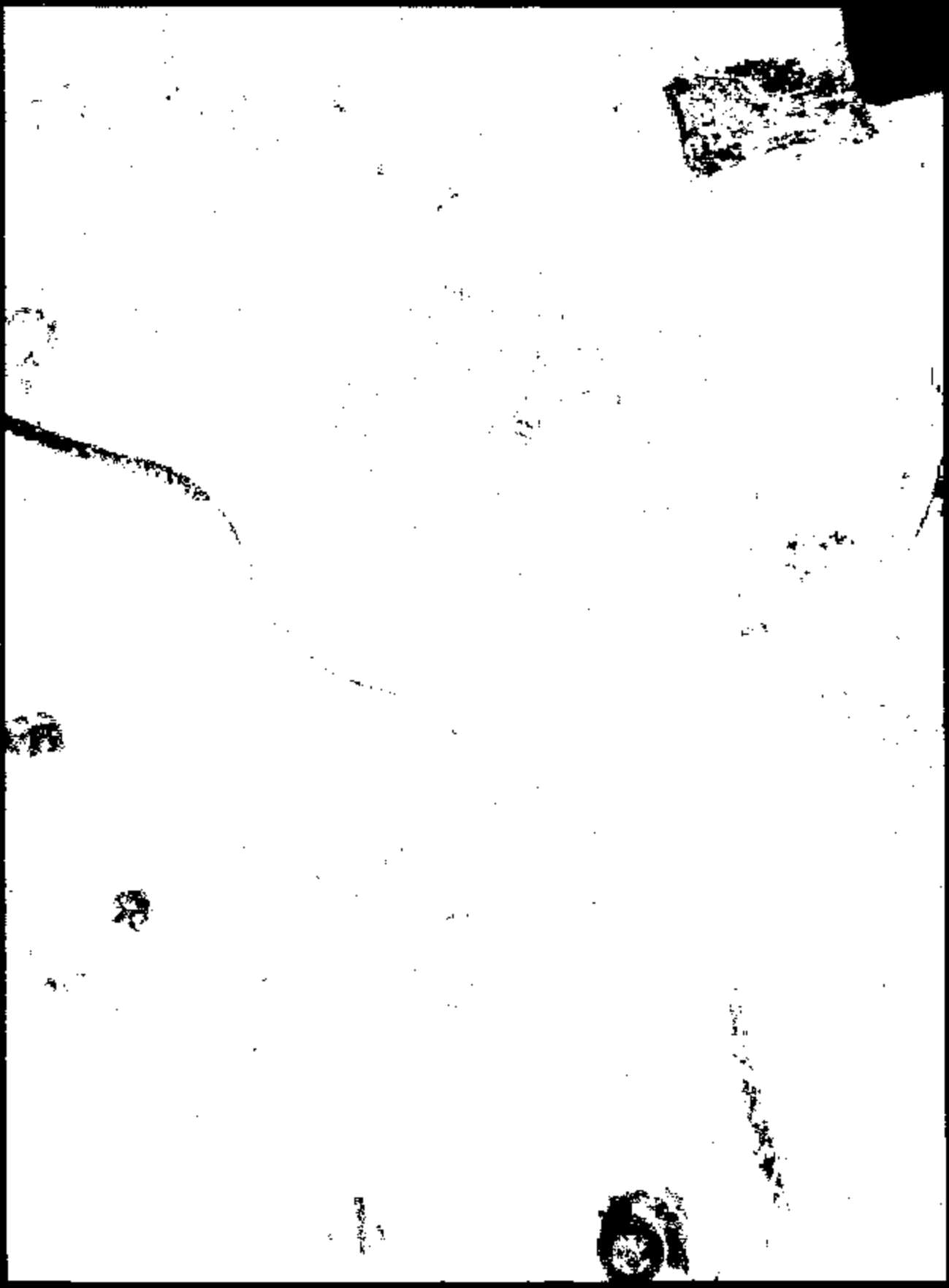

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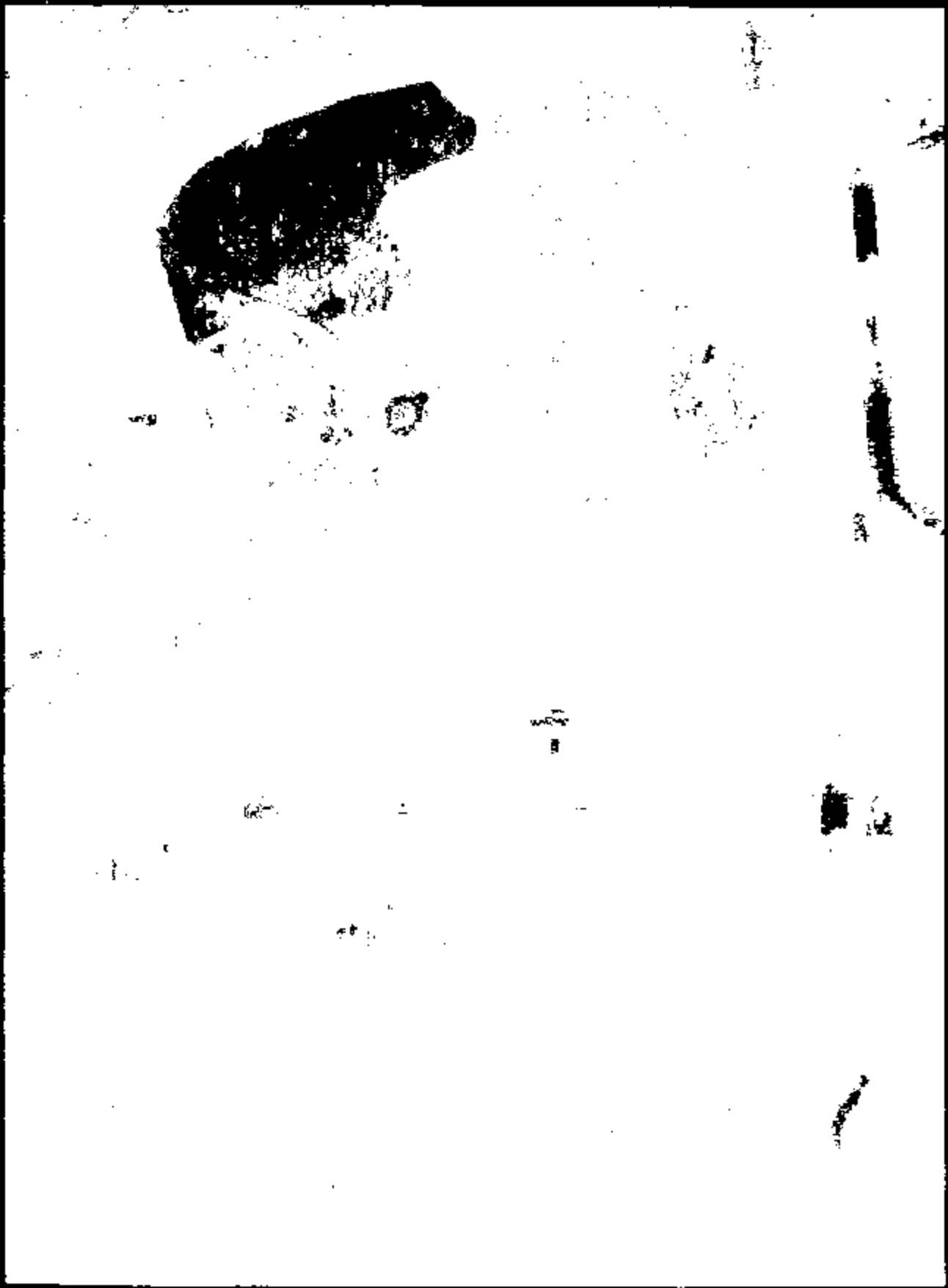
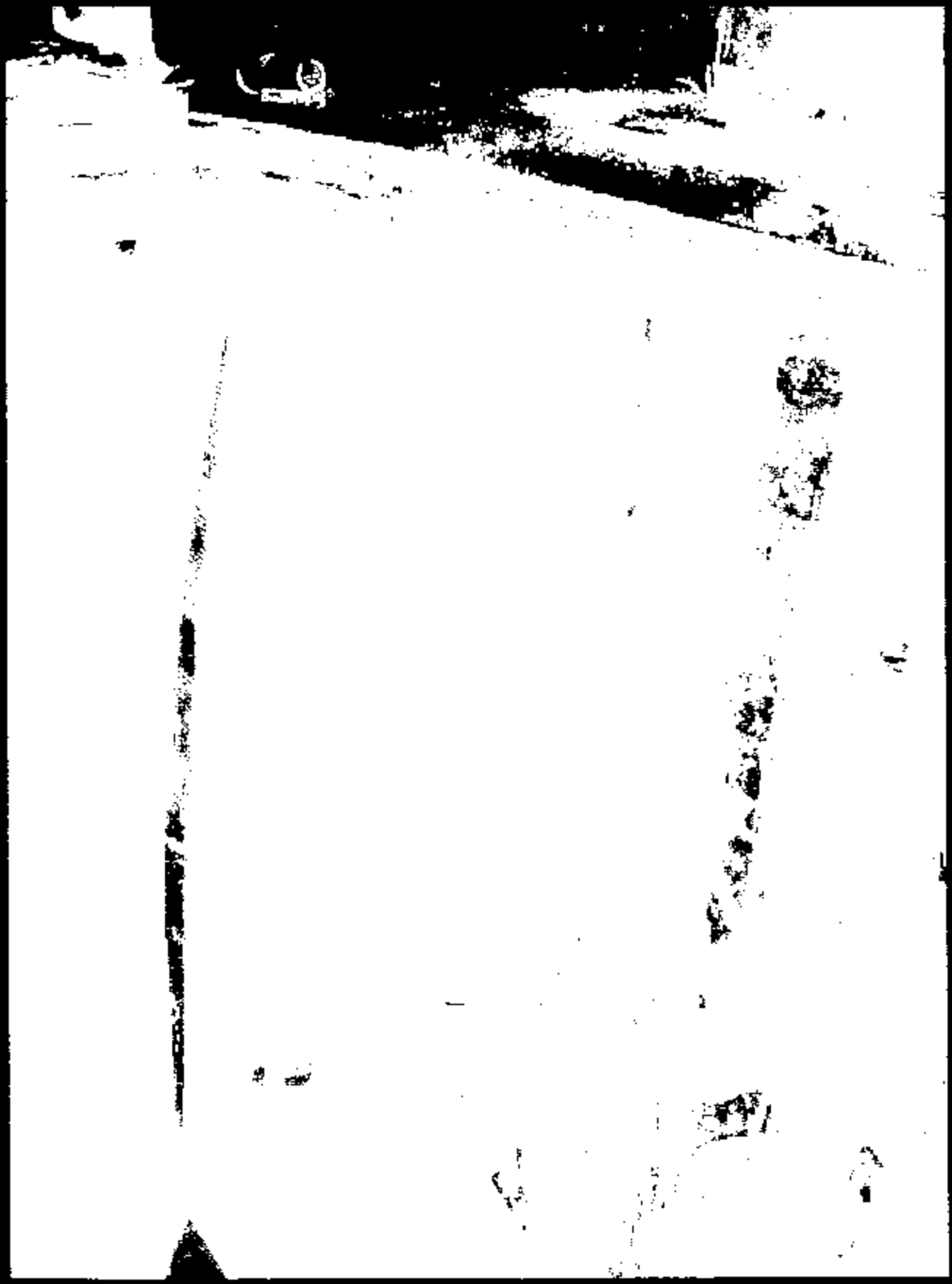
EA85-005-LC-1605





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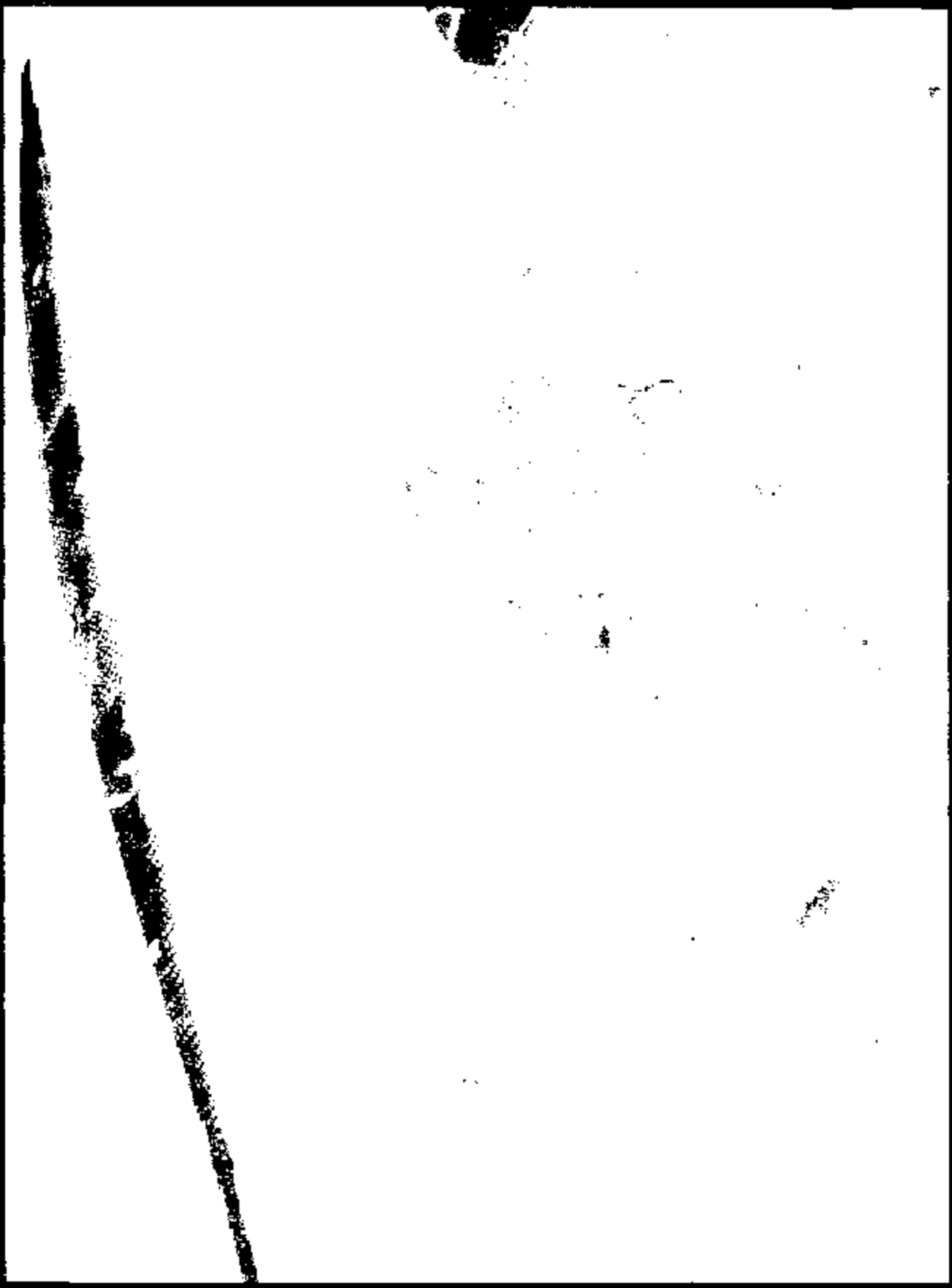

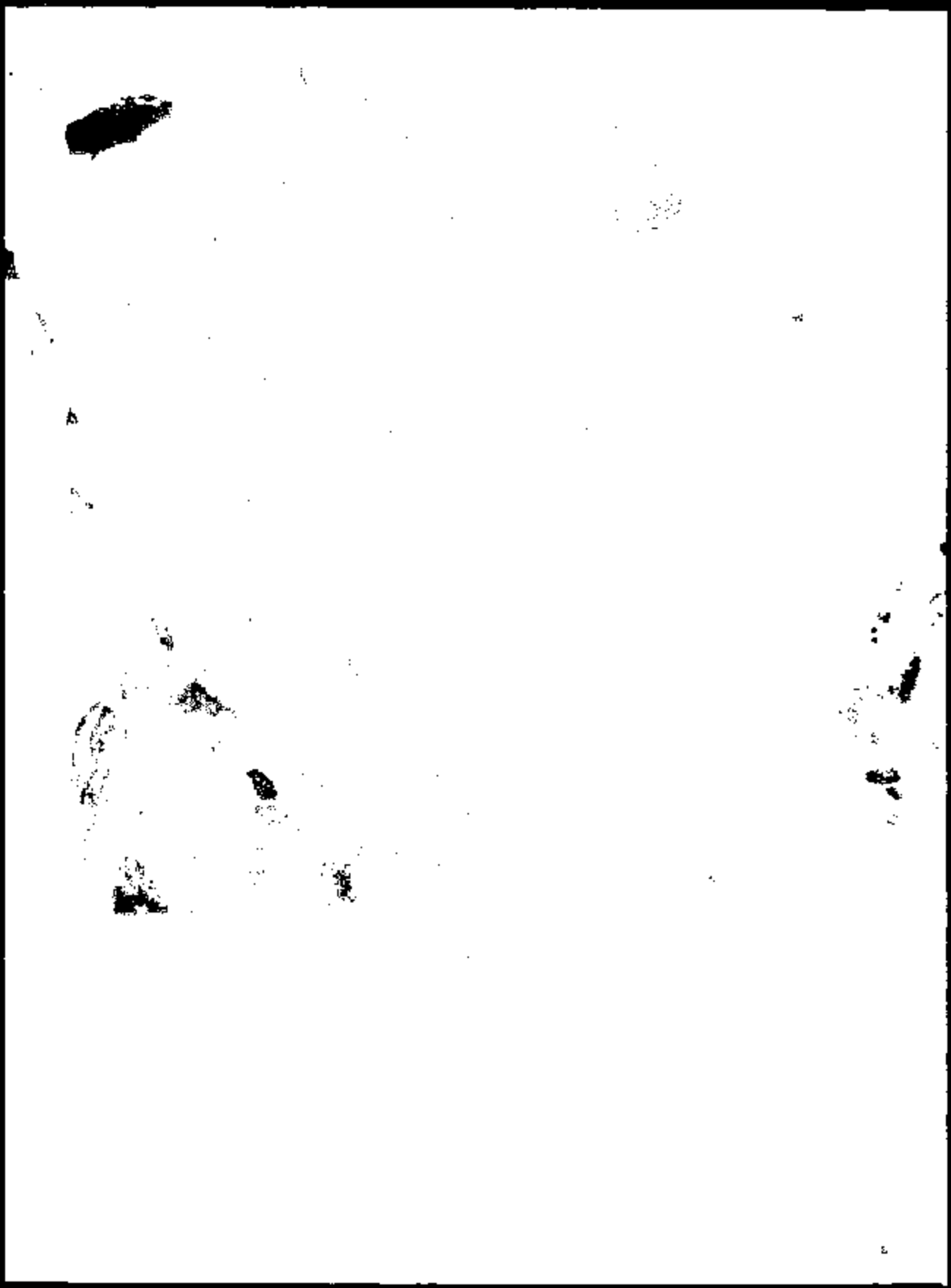

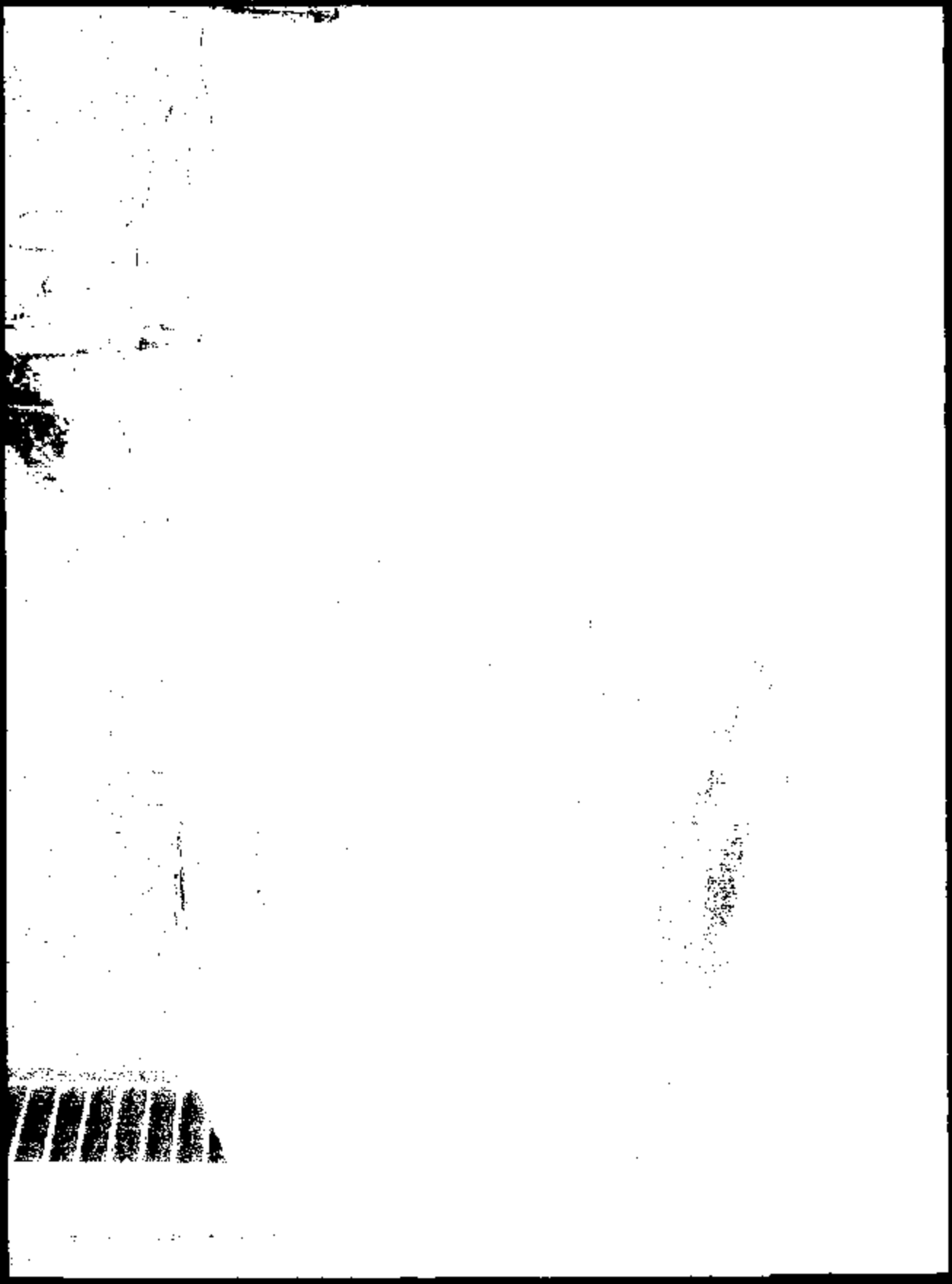

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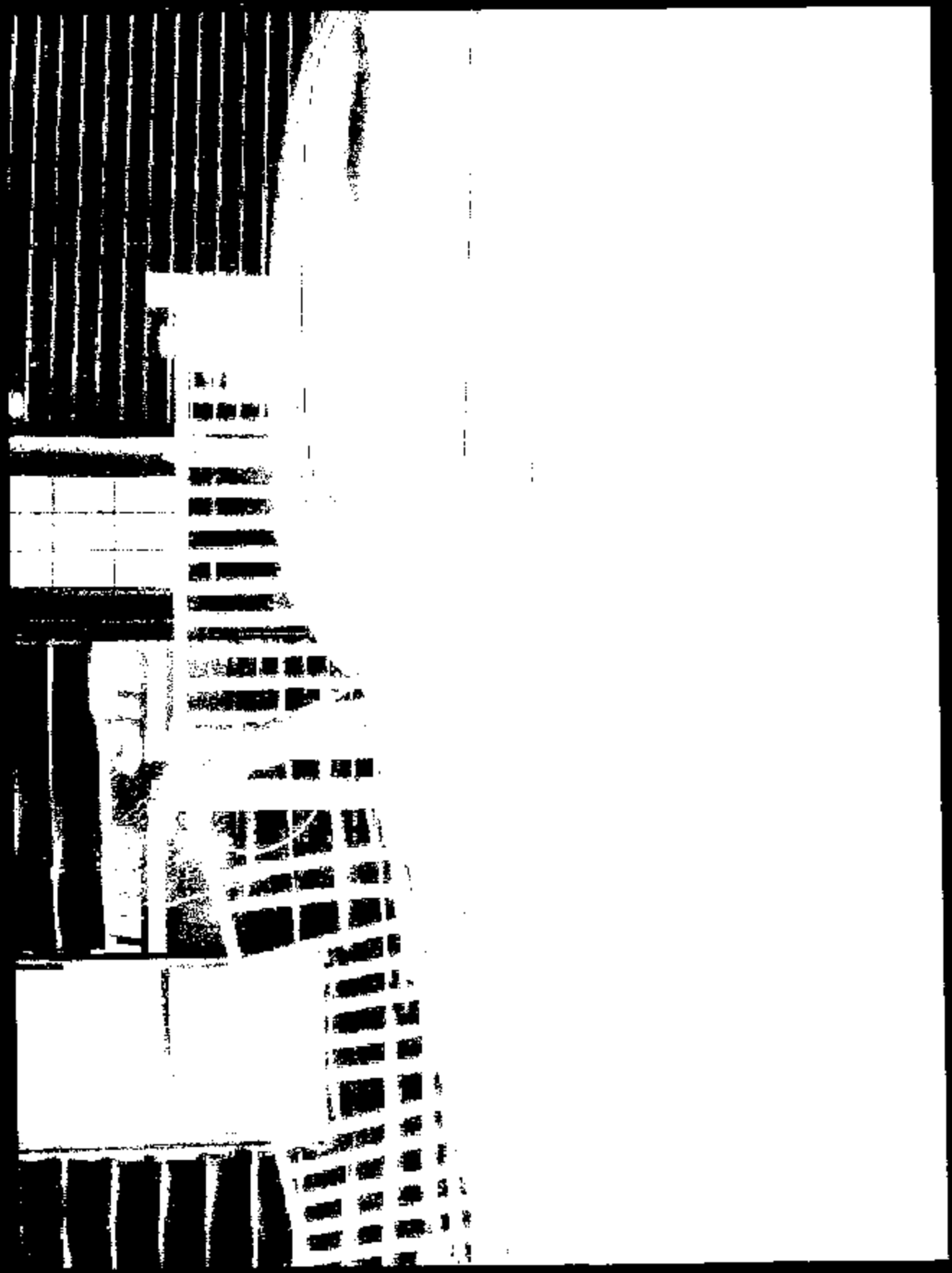

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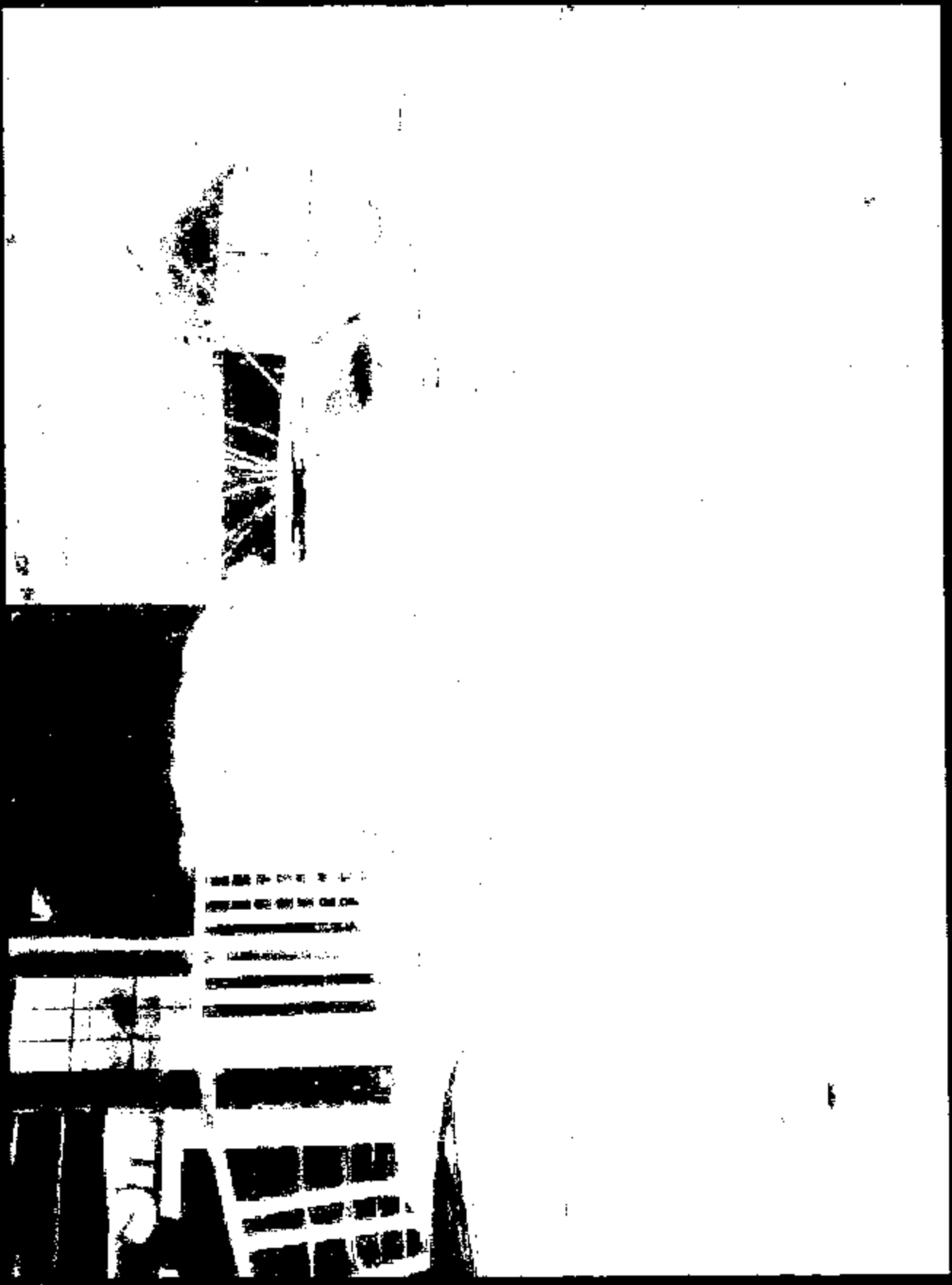

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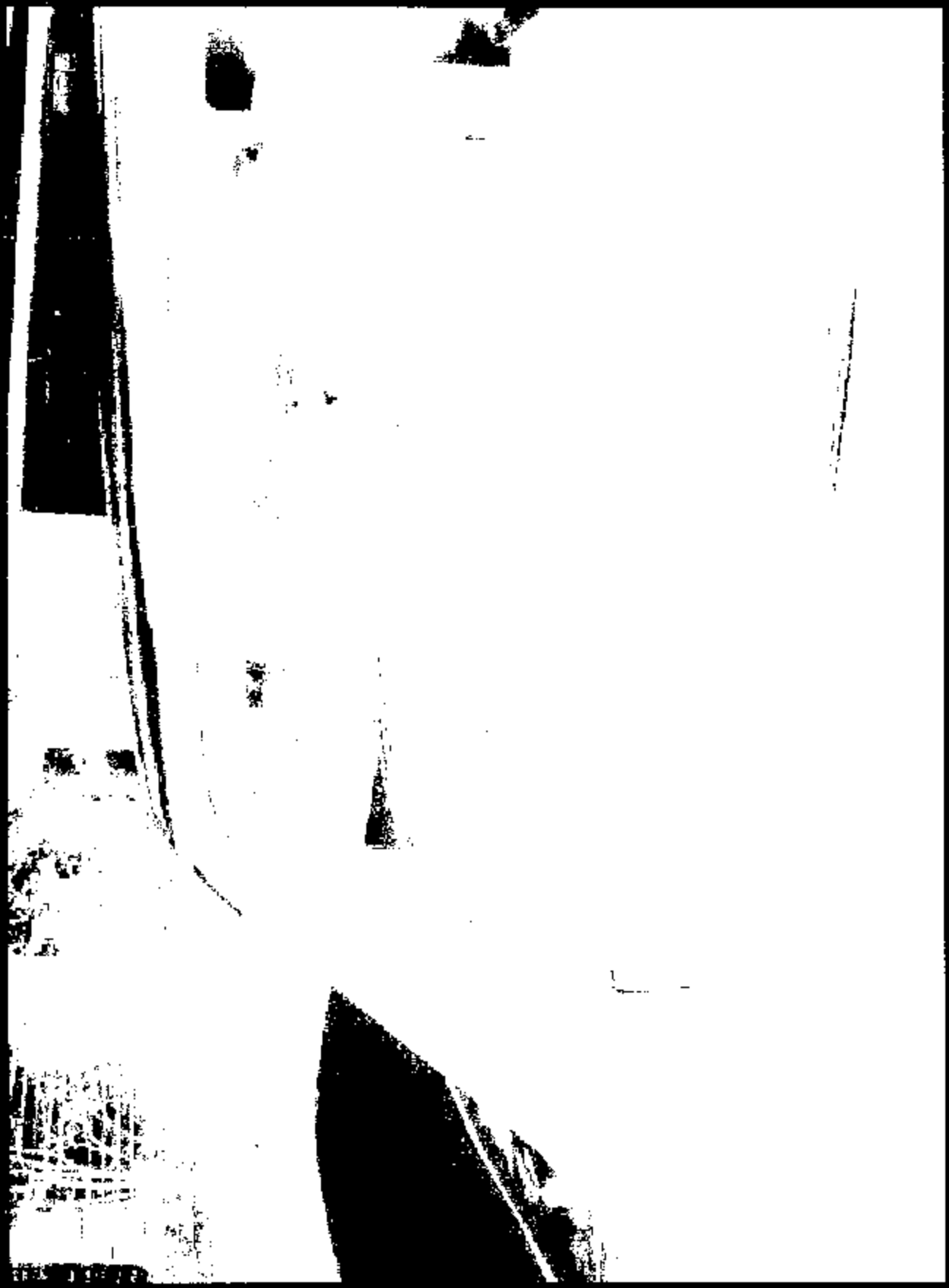

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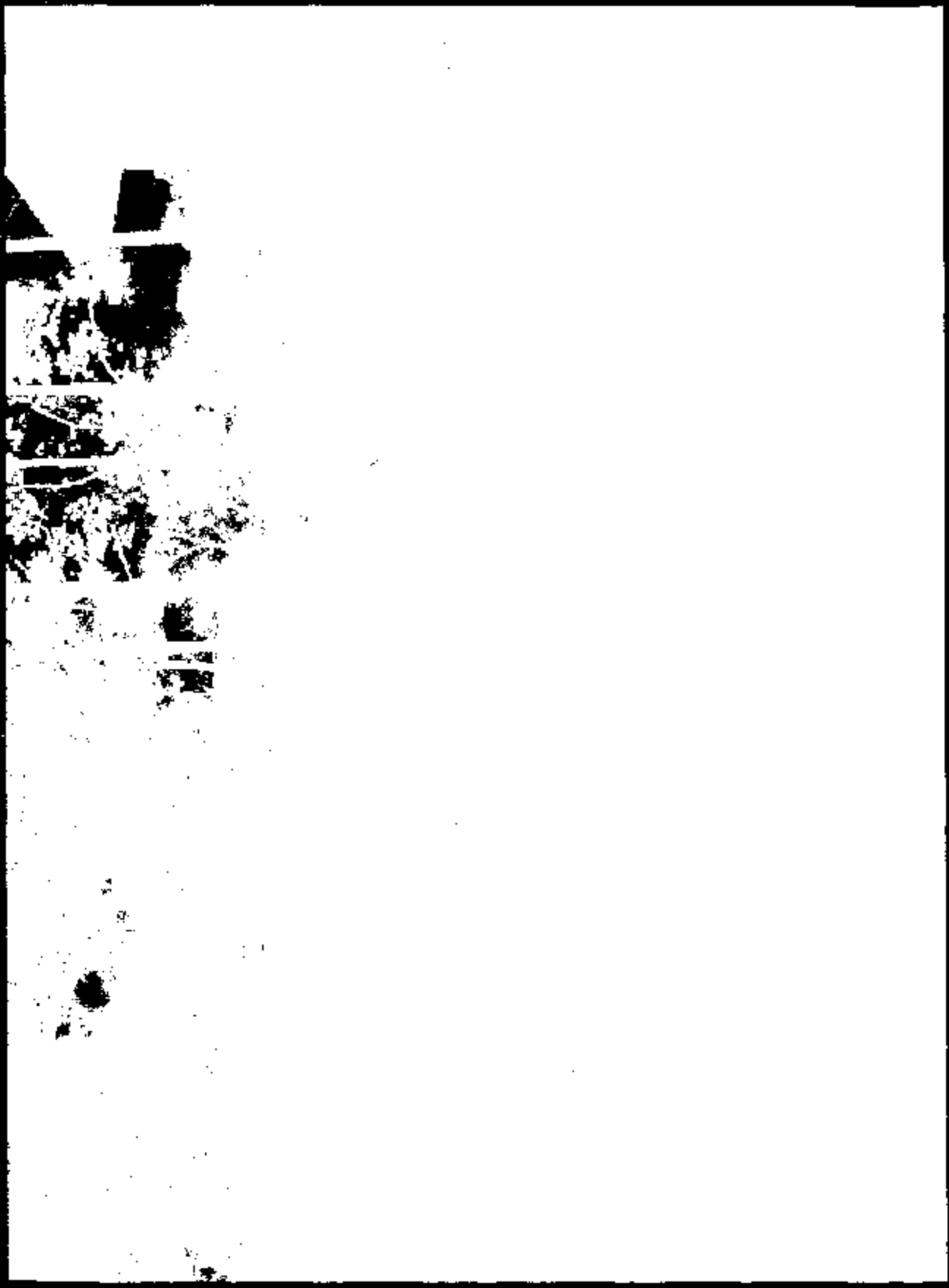

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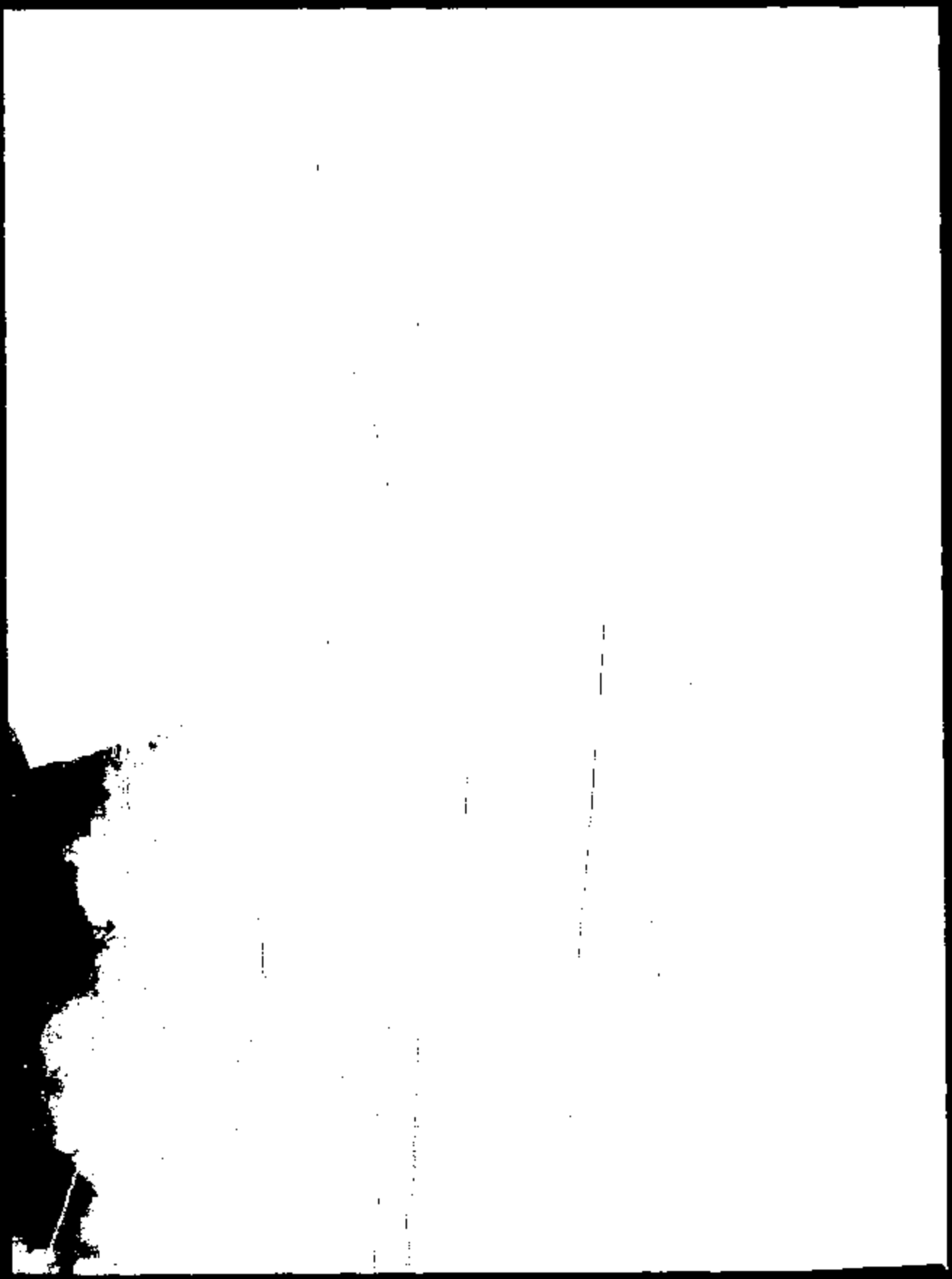

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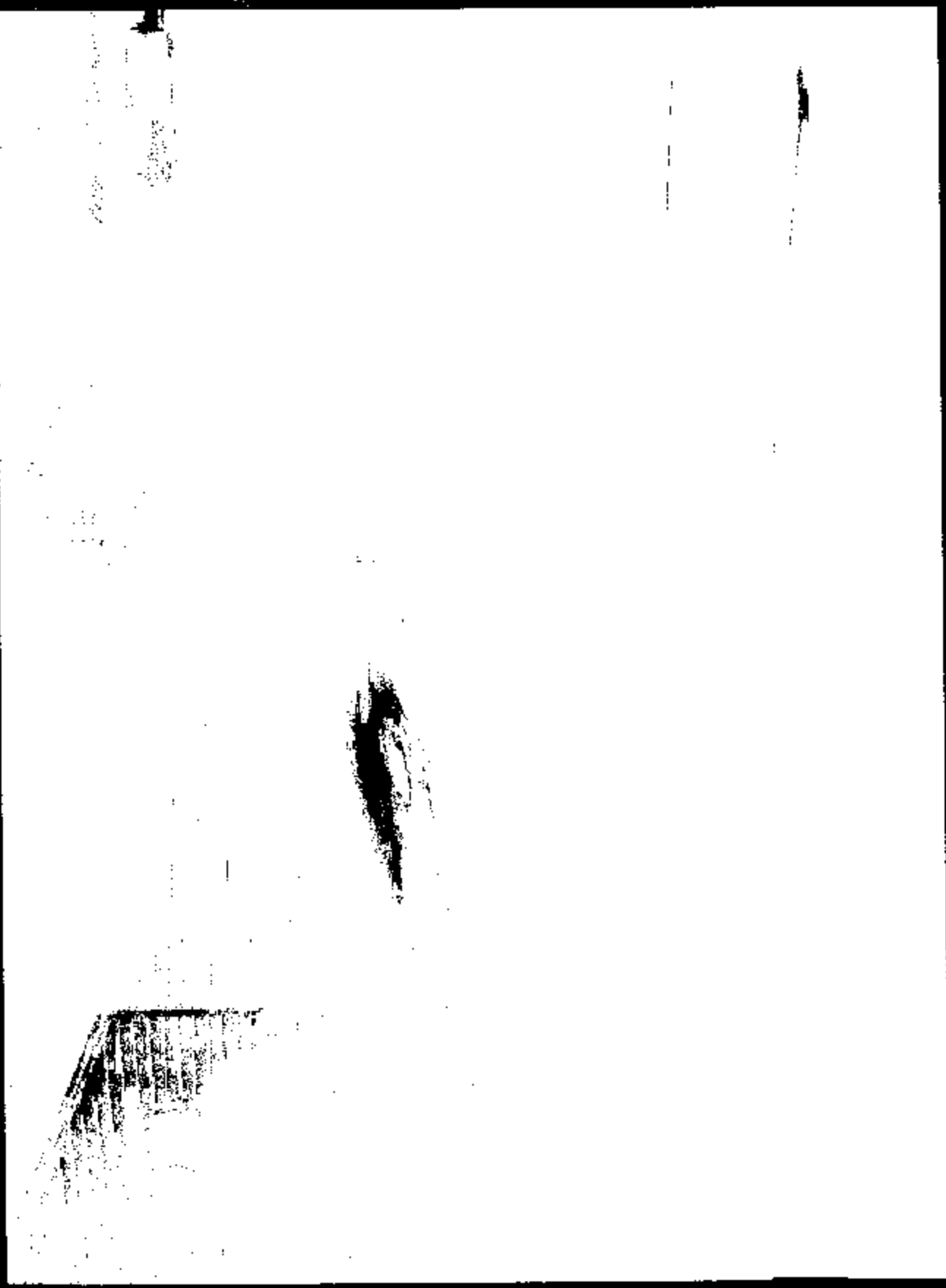

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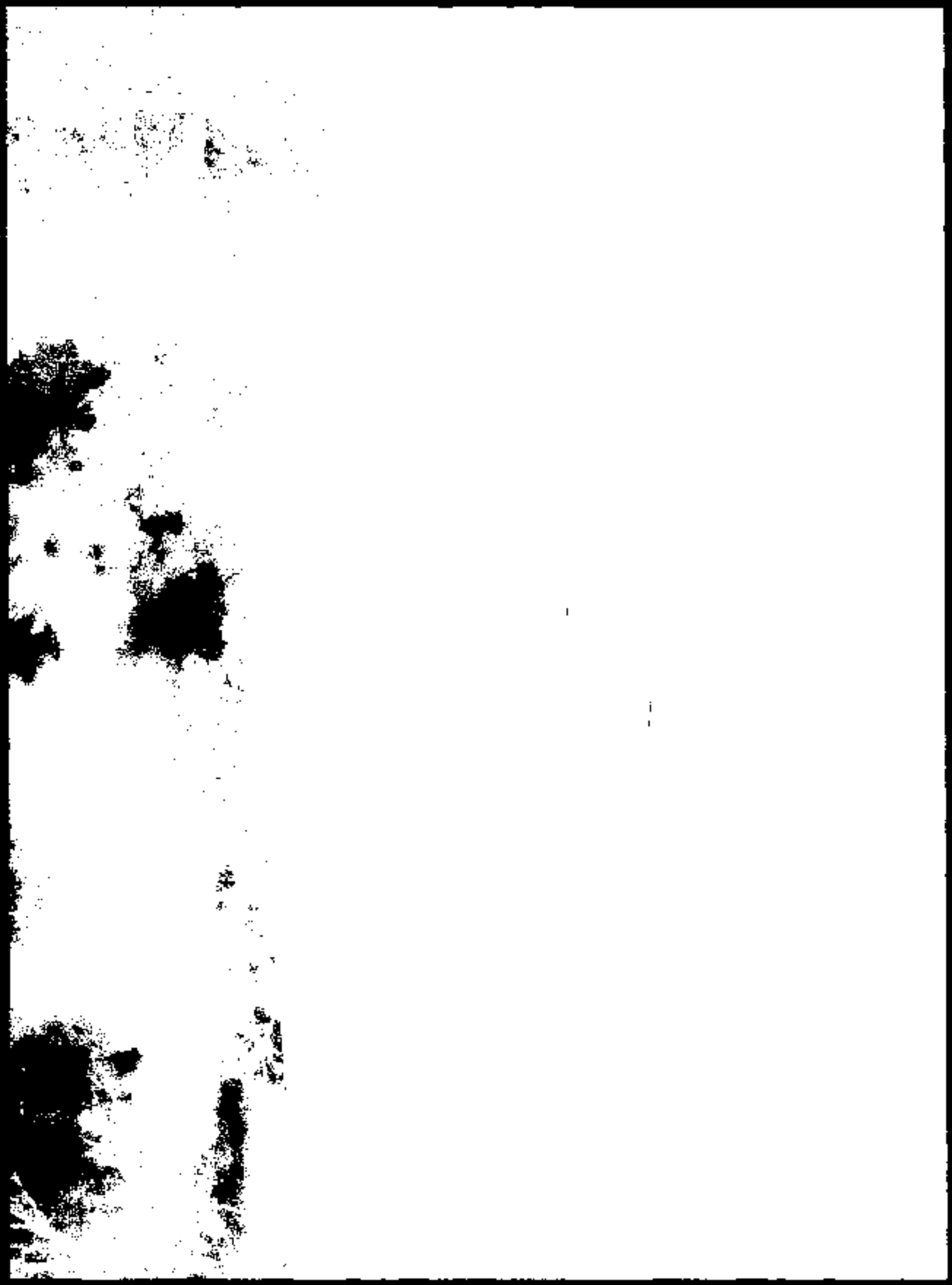


EA85-885-LC-1623

PUBLIC SAFETY - FIRE Incident Report Page 1
Prepared: 1/19/05, 10:13:31
Program: FI200L

A 10080 LA 1/09/05 Central 01-2005-00000042-000 NFIRS - 1
FDID State Incident date Station Incident number Basic

B No Street address Yes
Alternative location Census tract Location Emergency

[redacted] ESSAI LAKE CHARLES, LA [redacted]
Address

C Passenger vehicle fire
Incident type

D None
Aid given or received

E1 Date Time | E2 E Shift 1 District 1 (ENGINE CITY L
Alarm 1/09/05 3:25:03 | Shift Alarm District
Arrival 1/09/05 3:30:00 |
Controlled 1/09/05 4:28:00 |
Last unit cleared 1/09/05 4:47:07 |

F Extinguish Investigate
Primary action taken (1) Additional action taken (2)

G1 Yes Apparatus Personnel No | G2 Losses Value
Apparatus/ Suppression 8 8 Resource counts | Property 7000 7000
personnel EMS 6 6 include aid | Contents 0 0
form used other 1 1 received resources |

H1 Deaths Injuries | | H3 None
Fire service 0 0 | | Hazardous materials release
Civilian fire 0 0 | |

I Not mixed use | J 1 or 2 family dwelling
Mixed use property | Property use

K1 ALEX GUILLARD Reporting party
Name Involvement type Phone number
[redacted] 0/00/0000
Address Gender Age Birth date Race

K2 REGINALD D. EAGLIN 337-497-9484
Name Phone number
1225 4TH AVE, ESSAI LAKE CHARLES, LA, 70601 Male 41 11/30/1963 Black
Address Gender Age Birth date Race

M CASEY P. ARGE I/C I/C 1/18/05
Officer in charge Position or rank Assignment Date

FIRE DEPT.

PUBLIC SAFETY - FIRE Incident Report Page 2
Prepared: 1/27/05, 10:13:35
Program: FIR30R

A 10820 LA 1/04/05 Central 05-2005-00000042-000 NFIRS = 2
FDID State Incident date Station Incident number Fire

B1 1 | C None | None
Estimated number of residential units | On-site material 1 | Material 1 storage use

B2 1
Number of buildings involved

B3 None
Acres burned (outside fires)

B4 Engine area, running gear, wheel area | E1 Cause undetermined after investigation
Area of fire origin | Cause of ignition

B5 Undetermined | E2 Undetermined
Heat source | Factor 1 contributing to ignition

B6 Undetermined | E3 None
Item first ignited | Human factors contributing to ignition
No
Spread confined to object of origin

B7 Undetermined
Type of material first ignited

F1 None | F2
Equipment involved in ignition | Equipment power

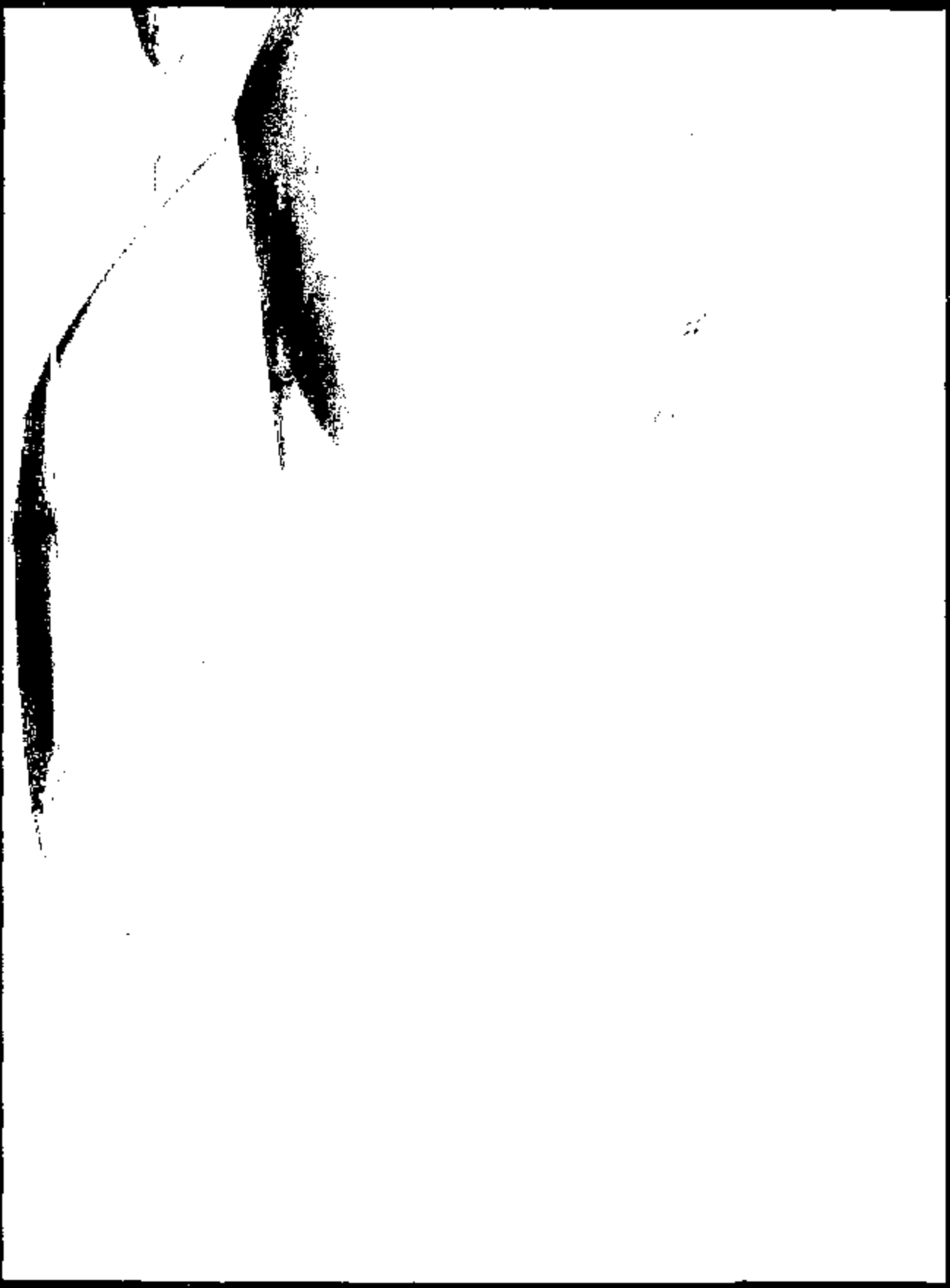
Brand | F3
Equipment portability

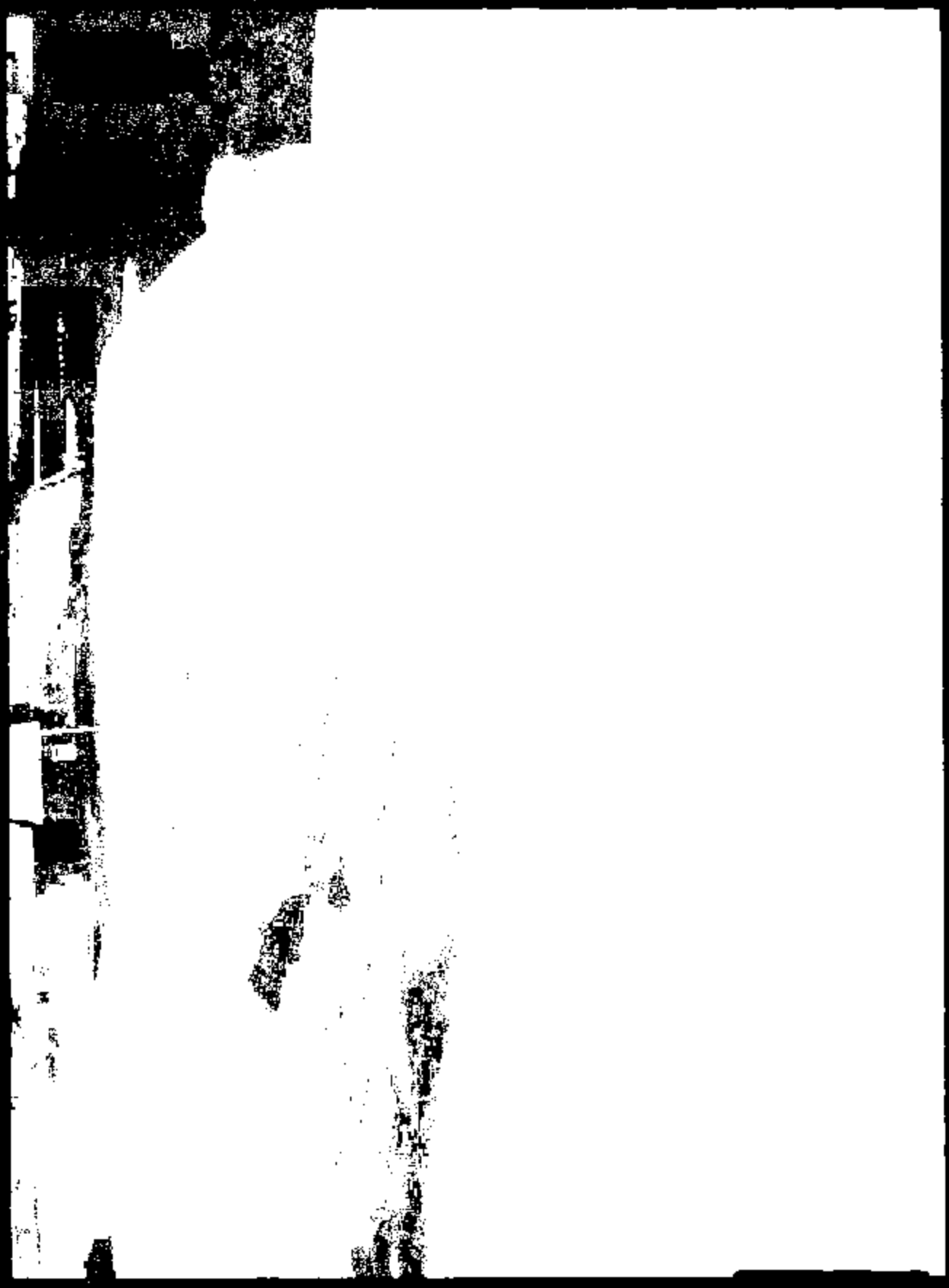
Model

Serial number
VIN
Equipment year

C None
Fire suppression factor 1

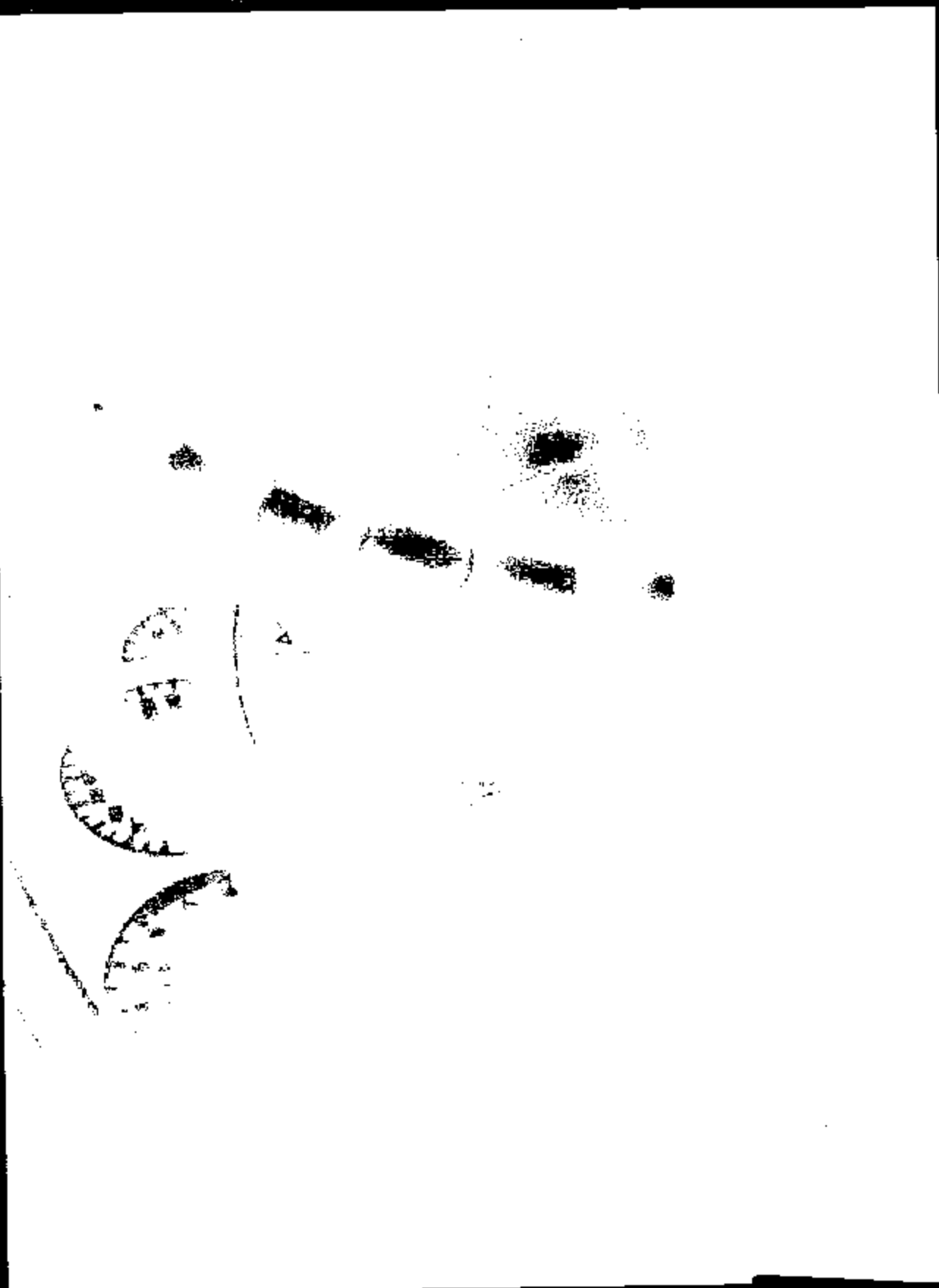
H1 Involved in ignition and burned | H2 Passenger road vehicle, other
Mobile property involved | Mobile property type
Ford
Mobile property make
F150
Mobile property model
1FTE 8775KB LA 1FTEX15N25KB76460
Year License plate State VIN





ERDS-005-LC-1627

BRS-CS-1628



MAR 3 1 2005

BEGINNING OF CONTACT
03/31/2005 VOICE OF THE CUSTOMER TRACKING SYSTEM 08.00.04

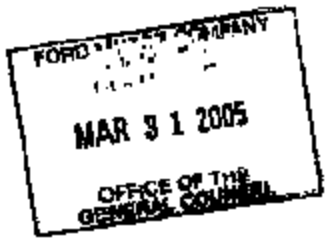
REGION: 10 SDR
VIN: 1FTEX15H6TK[redacted]
OGC ISSUE
ZONE: B4
ENGINE: H VEH TYPE: T
CASE NBR: 1628312093
OPENED: 03/30/2005
CLOSED: 03/30/2005

LAST NAME: [redacted]
TITLE:
ADDRESS:
CITY: [redacted]
HOME PHONE:
FIRST NAME: [redacted]
STATE: KY
STATUS: CLOSED
MI:
ZIP: [redacted]
MODEL YEAR: 1996
MILEAGE: 90000
MODEL: F150 4X2 SUPERCAB PICKUP
DEALER NAME: GILLIE HYDE FORD-L-
REASON CODE: 0782 LEGAL - ACCIDENT / FIRE
SYMPTOMS: 704146 FIRE/SMOKE VISIBLE FLAME UNDERHOOD
SALES CODE: F23109
P & A: 05652

ORIGIN: CACI38 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 706 - CONTACT ADVANCED TO OGC
DOCUMENT: ANALYST: GBEAM1 BEAM GARTH

DATE: 03/30/2005 TIME: 10.56.30 :
ACTION DATA/COMMENTS:

CUSTOMER SAID: == VEH COUGHT ON FIRE ON 7/28/2003 ..== SHOR
TLY AFTER DRIVING THE VEH IT WAS PARKED == ABOUT A HALF HOUR
LATER THE VEH COUGHT ON FIRE .... VEH WAS TOTALED == THERE
WAS DAMAGED TO THE DRIVE WAY AND THE BARN WAS DAMAGED == CUS
T DID NOT HAD INSURANCE COVERAGE AT THE TIME .... == FOUND N
EW INFORMATION ON THE INTERNET THAT FORD ISSUED A RECALL FOR
THE CRIUSE CONTROL .... CUST IS SEEKING ASSISTANCEDEALER SA
ID: == NONECRC ADVISED: I WILL FORWARD THIS INFORMATION TO T
HE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUS
INESS DAYS.



- 1996 F-150
- ~ 70,000 (A)
- ~ 7/28/03
- ~ VIN

CONSUMER AFFAIRS 03/31/2005 FAXOGIN

EA05-005-LC-1631

SPYRIDON, KOCH, PALERMO & DORNAN

LLC | ATTORNEYS AT LAW

NEW ORLEANS

November 29, 2004

VIA CERTIFIED MAIL
NO. 7004 1350 0000 1906 8606
RETURN RECEIPT REQUESTED
AND VIA U. S. MAIL
Mr. Adrian Harris
Manager, Superior Ford of Zachary
Post Office Box 280
Zachary, Louisiana 70791

Re: Insured: [redacted]
Date of Loss: October 25, 2004
Our File No. Z0104-38
Damage Claim: $23,000.00

Dear Mr. Harris:

We represent Farmers Insurance Group relative to a property damage claim filed by [redacted] On October 25, 2004, [redacted] presented to Superior Ford, which changed the oil in his 1996 Ford F 150 truck. Approximately one hour later, the truck's engine caught fire, as a result of which [redacted] house sustained heavy damage.

Our preliminary investigation indicates that the aforementioned fire resulted from the work performed by Superior Ford. In accordance with the terms of [redacted] insurance policy, we are hereby placing Superior Ford on notice of Farmers' subrogation claim for all sums paid to and on behalf of Mr. Stewart as a result of the fire and its intention to assert such claims against Superior Ford.

Please have your representative contact the undersigned within fifteen (15) days of the receipt of this correspondence.

NEW ORLEANS OFFICE
Three Lakeway Center, Suite 3010
3838 North Causeway Boulevard
Metairie, Louisiana 70002
phone 504 830 7800 fax 504 830 7810

www.skpd.com

BILOXI OFFICE
771 Water Street
P.O. Box 164
Biloxi, Mississippi 39533
phone 228 374 2013 fax 228 374 2019

With best personal regards, I am

Very truly yours,

PAUL D. PALERMO
J. MCCALEB BILBRO

PDP/JMB:kca

EFI
Engineering and Fire Investigations

EFI
2218 North Park Drive
Kingwood, Texas. 77339
(281) 358-4441
(800) 334-0200

PRIVILEGED AND CONFIDENTIAL
Report Number One and Final
November 18, 2004

PREPARED FOR:	Sentry Select Insurance P.O. Box 8022 Davenport, Iowa 52808
ATTENTION:	Sara Fitzpatrick

INSURED:	[redacted]
DATE OF LOSS:	October 25, 2004
LOSS LOCATION:	[redacted] Baton Rouge, Louisian[redacted]
POLICY NUMBER:	N/A
CLAIM NUMBER:	[redacted]
INVESTIGATOR:	Richard Jones
EFI FILE:	98310-02269

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

DETERMINATION OF CAUSE AND ORIGIN

This is an accidental fire. The fire originated in the engine compartment. The available evidence indicates the fire was caused by a malfunction in the cruise control device.

ASSIGNMENT

The assignment was received on November 5, 2004 with instructions to conduct a cause and origin investigation. The assignment commenced on November 8, 2004.

ENCLOSURES

1. Vehicle exam worksheet;
2. Photographs (40) with explanation sheet;
3. Vehicle Inspection Report;
4. Results of Recall Research; and,
5. Additional materials package containing CD Rom of digital photographs.

EXPERT REPT.

CASE VEHICLE EXAMINATION

Vehicle Description

The initial vehicle examination was conducted on November 8, 2004 at [redacted] Louisiana [redacted] Present during portions of the fire scene exam was [redacted] the owner of the vehicle.

The vehicle was a 1996 Ford F150 pickup bearing Louisiana license plate [redacted] The VIN was confirmed as 1FTEF15H2TL[redacted] The odometer was not discernable due to the damage from the fire. The inspection sticker was not discernable due to fire damage.

Alterations to the vehicle include the removal of several components from the engine compartment. These items were placed in a box on the front driver seat. There were no adverse conditions effecting the examination. The above alterations did not prevent an accurate determination of cause.

Vehicle-Evidence Integrity

Evidence of forcible entry include damage to the hood lock. Subsequent investigation revealed the

hood was forced open by the fire department. The evidence indicates the doors were not locked at the time of the fire.

Exterior

The engine compartment suffered the greatest fire damage. The doors were closed during the course of the fire. The front driver window was closed at the time of the fire. The front passenger window was closed at the time of the fire. The rear driver side window was closed at the time of the fire. The rear passenger side window was closed at the time of the fire The front tires were fire damaged, while the rear tires were serviceable. There were no indications the wheels had been recently removed or exchanged. The spare was in the normal location and serviceable. No pre-fire exterior trauma or accident damage was found.

Interior

The entire passenger compartment was gutted by the fire. The keys were not found in the vehicle. All of the equipment and accessories were original factory installed with the addition of the aftermarket installation of a camper shell over the bed of the truck. There was no evidence that any of the items had been removed. The seats and fabric were consumed by the fire. The carpet was burned on the surface. The rubber pads were melted off the pedals. The shift lever was in the park position. The emergency brake was not set. There were no personal items noted in the vehicle.

Engine Compartment

The hood exhibited fire damage throughout. The hood separated from the frame. The vehicle had an 8 cylinder normal mounted engine and had rear wheel drive. The air filter was not in place and exhibited damage on the side. The upper canister end of the air intake tube was burned away. The rubber components of the supply and return fuel line, including the in-line filter, were consumed. The evidence indicates all required clamps were in place. The engine compartment emission system components were destroyed. The radiator and fan were totally destroyed. The upper and lower radiator hoses were consumed. The shroud was not intact. There was heavy fire damage to both inner fenders.

The engine oil was full and was clean. The transmission fluid was normal, although a true reading cannot be accomplished without the engine running. The transmission fluid was clean. The transmission coolant lines to the radiator were consumed. The air conditioning system was not intact. All of the heater hoses were not in place. There was fire and heat damage to the top and cap of the power steering pump. Items normally found but not present in the engine compartment include the power steering pump, the wiper motor, the brake master cylinder and the brake pressure switch.

Electrical System

The only evidence of electrical activity was on the cruise control/brake suppression system. The fuse panel could not be examined due to the extent of damage. The battery was in place and was located on the passenger side at the front of the engine compartment. There was heat and fire damage to the battery located on the outer casing. The cables were no longer attached to the battery terminals and the connectors exhibited evidence of fire damage.

The alternator was intact and mounted and exhibited evidence of fire damage to the upper front portion. The wiring to the alternator was attached and exhibited evidence of heat and fire damage, the insulation had melted away. The starter exhibited fire and heat damage and was mounted. The wiring to the starter was attached and exhibited evidence of heat and fire damage, the insulation had melted away. The wiring harness was examined and no evidence of failure was noted.

Fuel and Emission System

The fuel tank, filler assembly and filler cap had no involvement in this fire. The fuel tank was metal and had not ruptured nor had the seams split on the tank. The gas cap and filler assembly were melted away. The fuel lines were traced and no evidence of a leak or rupture was noted. The fuel pump exhibited no indications of a malfunction, a leak or a rupture. The injection assembly exhibited evidence of heat and fire damage and was not involved in the initiation or spread of the fire. The exhaust system and catalytic converter were in place and functional.

Evidence

No samples or evidence was collected.

Fire Initiation

The fire originated in the engine compartment on the driver side against the fire wall. The fire spread up and out, consuming the brake fluid reservoir. It traveling into the air filter and air ducts consuming the rubber components of the fuel lines, extending to the underside of the hood before venting through the open spaces in the fire wall and entering the cab. The fire also vented through the gap between the hood and the fender and through the radiator system.

The heaviest damage was to the top of the cruise control device. The heaviest damage to the brake booster was to the front and top. The heaviest damage to the valve covers was to the driver side. The heaviest damage to the engine compartment was to the driver side. The heaviest damage to the hood was over the brake booster.

The lowest fire damage was to the front driver side tire. There was evidence of arcing on the cruise

control device. The first fire was witnessed in the engine compartment by [redacted]

Available heat and possible ignition sources located in the origin area include vehicle primary electrical wiring, a malfunction in the cruise control device and incendiary.

A malfunction in the cruise control device cannot be eliminated as a cause.

Eliminators

The vehicle primary electrical wiring at the battery, starter and alternator exhibited no evidence of electrical activity or a malfunction. There was no evidence to indicate incendiarism.

INVESTIGATION

[redacted] is the owner. He lives at [redacted] Louisiana [redacted] can be contacted at [redacted] The following information was obtained from [redacted]

On October 25, 2004 at 11:00 a.m. James Stewart had just returned from Superior Ford on Highway 19 where he had the oil changed in his vehicle. He heard a popping noise outside. He looked out the door leading to the carport and saw the front of his vehicle on fire.

He exited the house through that door to get out of the house because the carport was also on fire. He did not think to use any other exit because the other doors remain locked and are never used. He had to pass directly in front of the burning vehicle, heading toward the yard.

The fire department arrived at his house. They treated him for second degree burns to his arm and transported him to the hospital.

[redacted] has not had any major problems with his truck. He has not had anything repaired or changed. His cruise control has not worked in over a year.

A day or so prior to this investigation, Glen Stricker, an investigator with Rimkus, had been to James Stewart's house to look at his truck.

COMMENTS

Per your instructions, I will hold this file in abeyance while awaiting an additional inspection with a Ford representative. You may contact me through the Texas Service Center or at the number listed below.

Richard Jones
Investigator
Covington, Louisiana
985-373-0253

EFI
Engineering and Fire Investigations

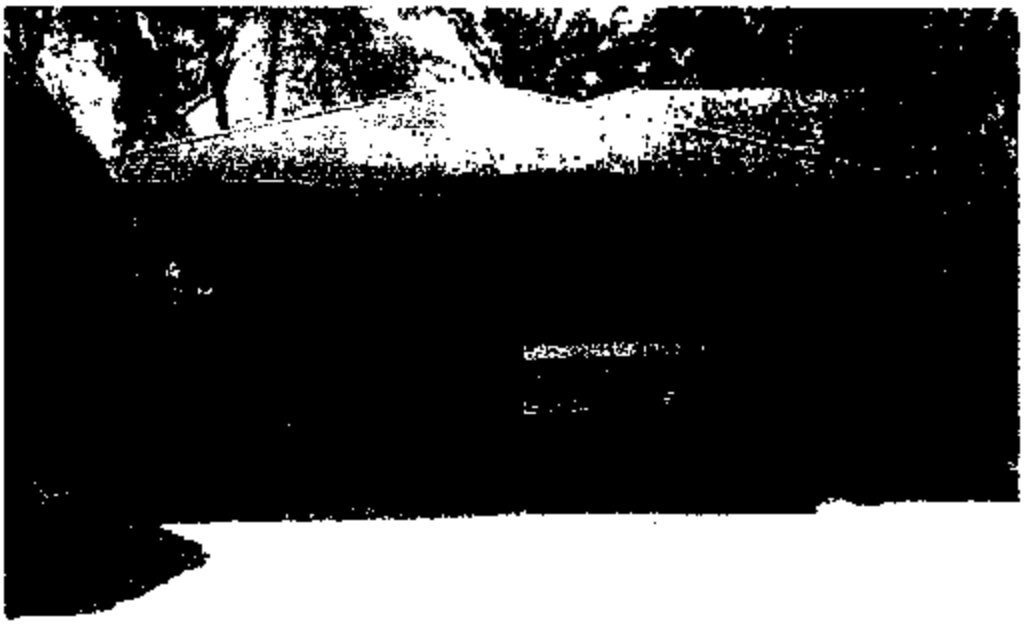
Photo Sheet

EFI No.: 98110-02169

Insured: [redacted]

No. 1

Front of structure



No. 2

Carport

Photos

EFI
Engineering and Fire Investigators

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 1

West side of structure

No. 4

SW corner of structure

EFI
Engineering and Fire Investigation

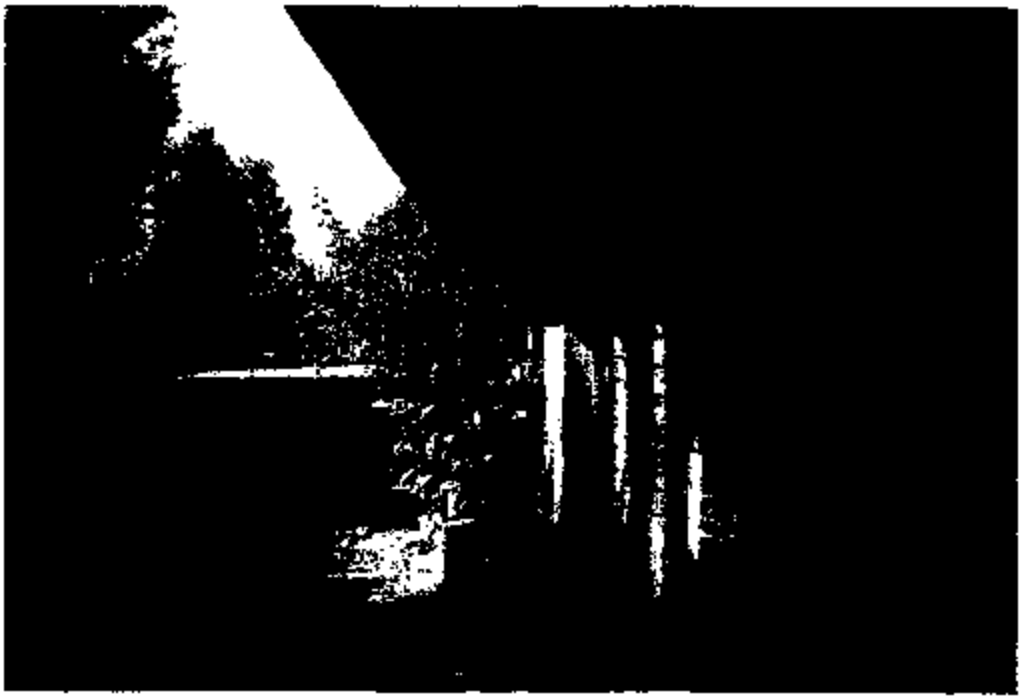
Photo Sheet

EFI No.: 98310-02268

Insured: [redacted]

No. 5

South side of structure



No. 1

SE corner of structure

EFI
Engineering and Field Investigations

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 7

East side of structure

No. 8

NE corner of structure

EFI

Photo Sheet

EFI No.: 98310-02289

Insured: [redacted]

No. 9

Location of electric meter

No. 10

Electric meter

EFI

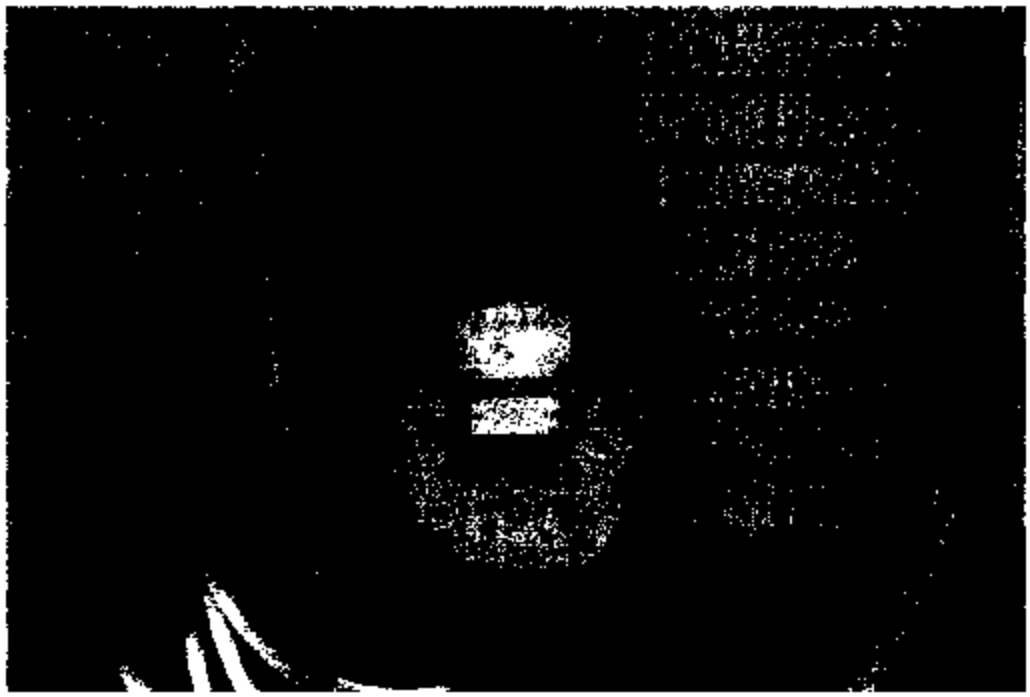
Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 11

Location of gas meter



No. 12

Gas meter

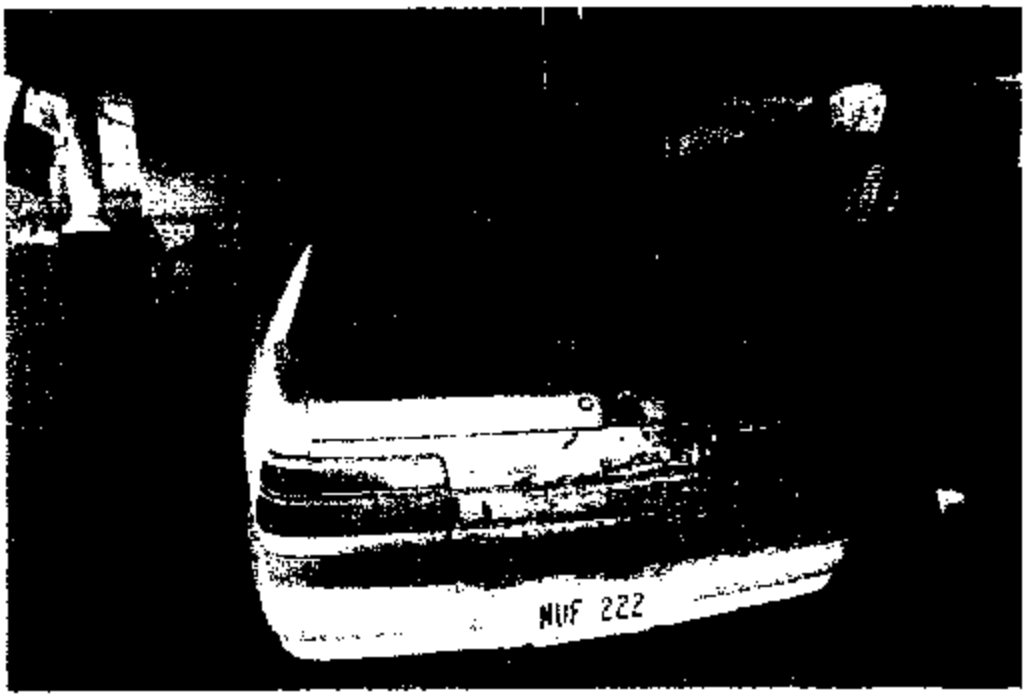
EA05-005-LC-1645

EFI

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]



No. 13

Rear of Pontiac Grand Am

No. 14

Driver side of Ford F-150

ER05-005-LC-1646

EFI

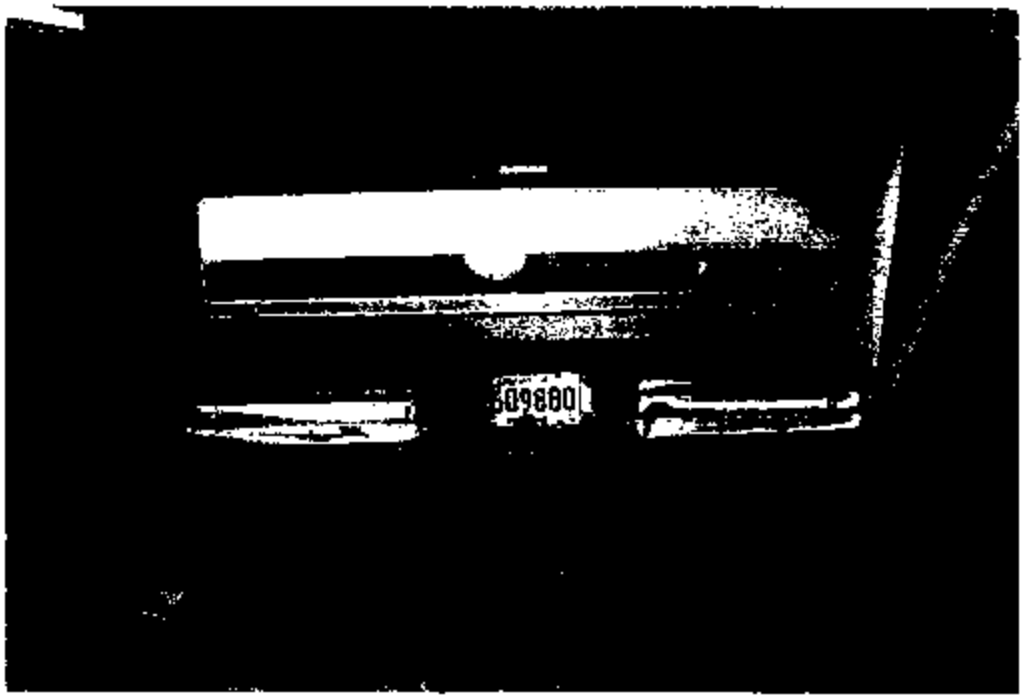
Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 15

Passenger side of Grand AM



No. 16

Rear of F-150

EFI
Engineering and Fire Investigations

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 17

Rear passenger side of F-150

No. 18

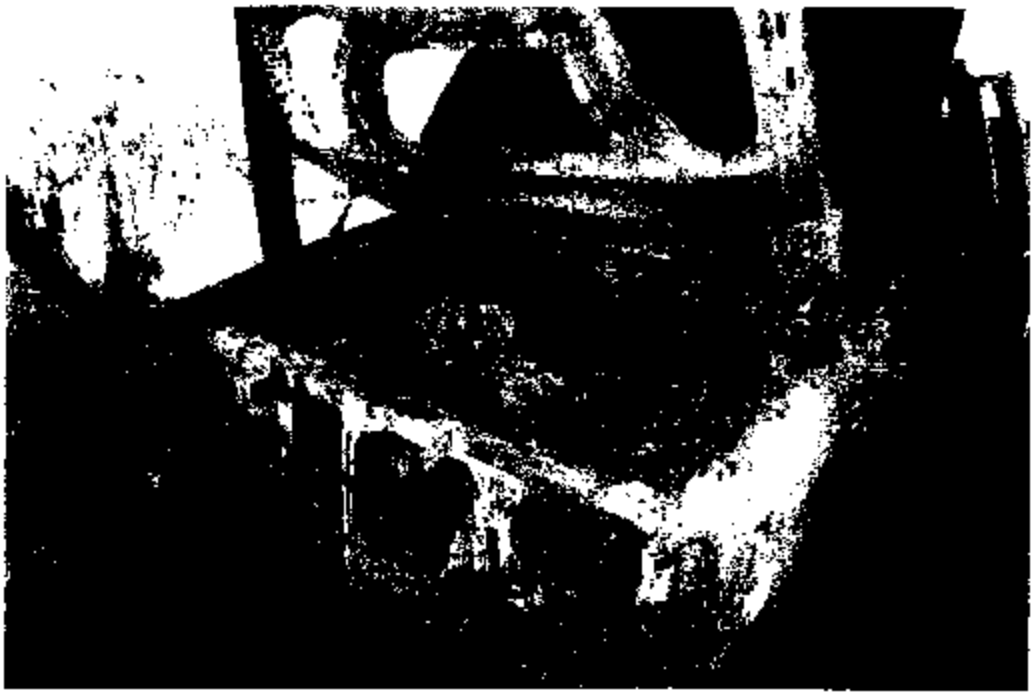
Front passenger side of F-150

EFI

Photo Sheet

EFI No.: 98310-03269

Insured: [redacted]



No. 19

Front driver side of F-150

No. 20

Front driver side of F-150

ER85-085-LC-1549

EFI

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 21

Front passenger side of Grand AM

No. 22

Front driver side of Grand AM

EFI

Photo Sheet

EFI No.: 98316-02269

Insured: [redacted]

No. 23

Front of F-150

No. 24

Hood frame of F-150

ER85-005-LC-1851

EFI

Photo Sheet

EFI No.: 98310-02259

Insured: [redacted]

No. 25

Top of hood frame of F-150

No. 26

Underside of hood of F-150

EFI

Engineering and Fire Investigations

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 27

Top of hood of F-150

No. 28

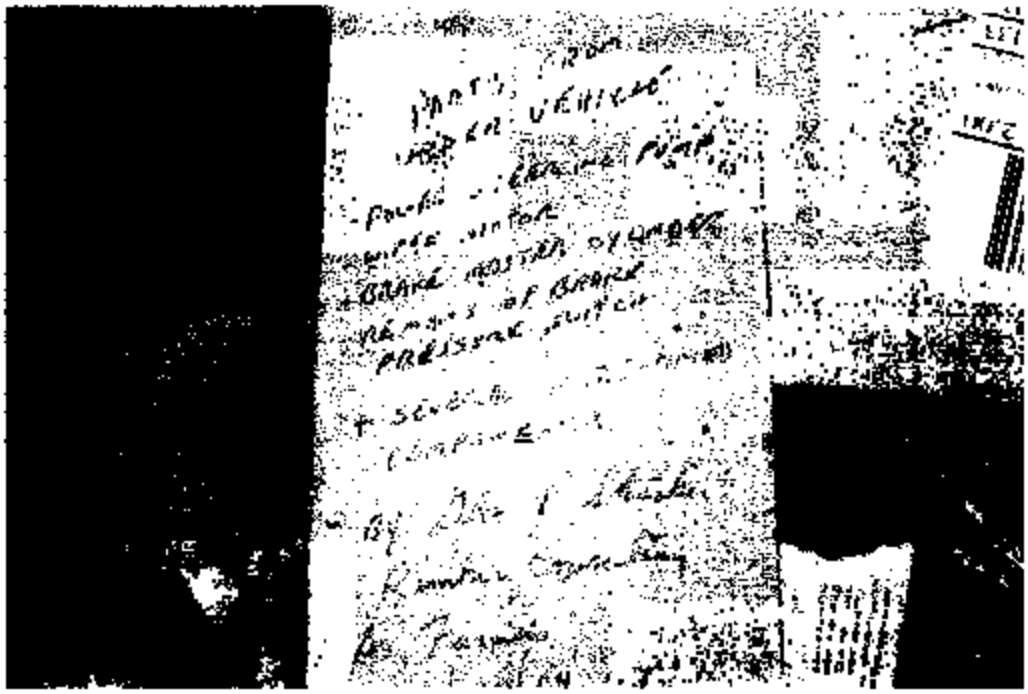
Passenger compartment of F-150

EFI

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]



No. 29

Description of items removed from engine compartment of F-150

No. 30

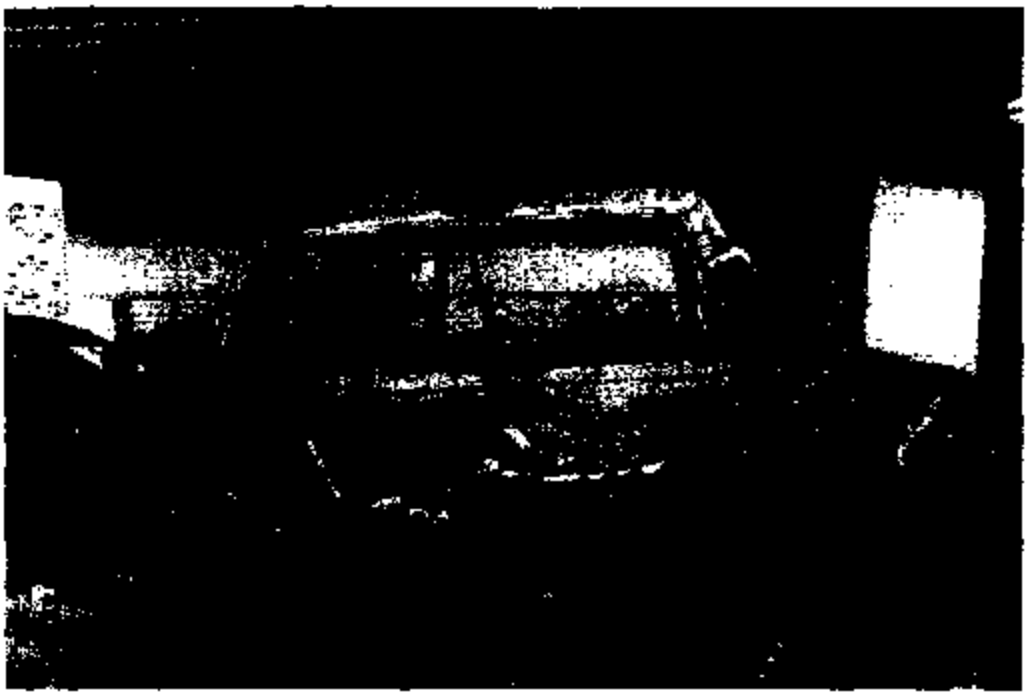
Bed of F-150

EFI

Photo Sheet

EFI No.: 98310-02289

Insured: [redacted]



No. 31

Bed of F-150 and spare tire

No. 32

Engine compartment taken from driver side

EFI

Photo Sheet

EFI No.: 98316-02269

Insured: [redacted]

No. 33

Engine compartment taken from passenger side

No. 34

Passenger side of engine compartment taken from front of vehicle

EFI
Engineering and Fire Investigations

Photo Sheet

EFI No.: 98310-02269

Insured: [redacted]

No. 35

Engine block

No. 36

Driver side of engine compartment taken from front of vehicle

ER05-005-LC-1057

EFI

Photo Sheet

EFI No.: 08318-02269

Insured: [redacted]

No. 37

Driver side of engine block

No. 38

Brake booster

EFI

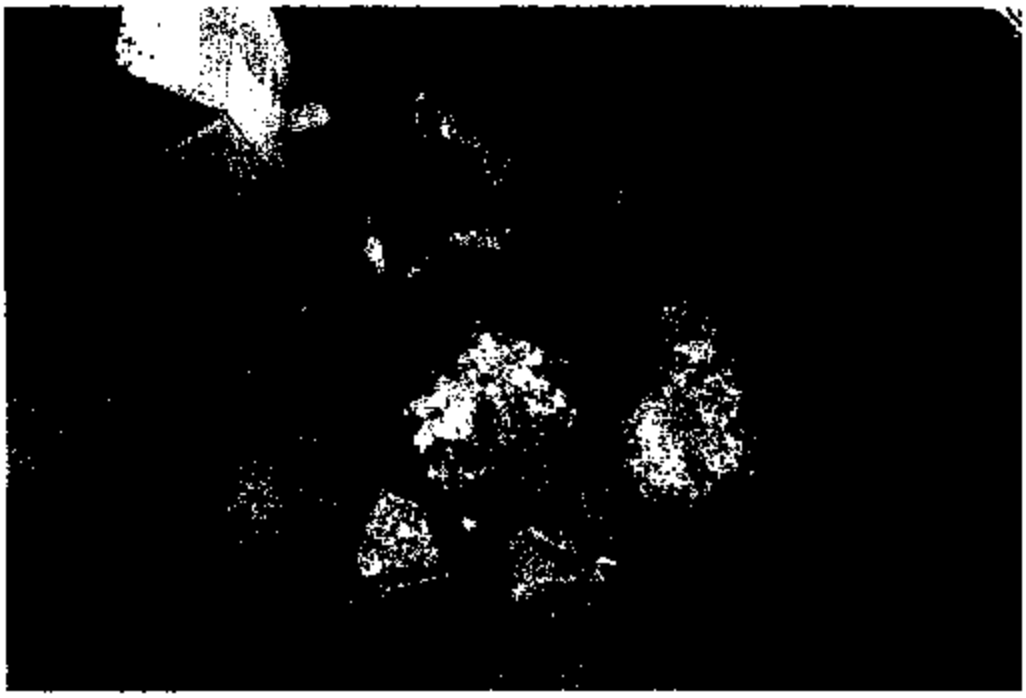
Photo Sheet

EFI No.: 98310-02209

Insured: [redacted]

No. 39

Components removed from engine compartment



No. 40

Components removed from engine compartment

TOWER HILL
CLAIMS SERVICE, INC.

February 11, 2005

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

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
FEB 15 2005
OFFICE OF THE
GENERAL COUNSEL

RE: SUBROGATION CASE
Our Insured: [redacted]
Case Number:
Date of Claim: 01/27/2005
Type of Loss: Property damage to home due to vehicle F150 fire
Vehicle Ins Info: Metropolitan Ins-Adj.[redacted] Claim #[redacted]

Our investigation has been completed and it has been determined that the damages to our insureds home were a direct result of their F-150 catching on fire in their driveway due to a malfunctioning speed control deactivation switch. We are formally placing Ford Motor Company on notice that we will be requesting reimbursement for our damages.

The total damages to the home have not been determined at this time. Once completed this amount will include our insureds $1,000.00 deductible, which will be returned to him when the subrogation payment is received. Please forward this letter to your insurance department so they may contact me for my file documentation. Metropolitan has secured the vehicle for evidence.

Please be advised that we have a valid interest in any settlement, which you may make with our insured.

Sincerely,

R. Craig

Robyn Craig
Subrogation Examiner
800-216-3711 x 1348
Rcraig@thic.com

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

All Action Details for Issue

Print

VIN: 1FTEX17L2X[redacted] Year: 1999 Model: F-SERIES Case: 1325730285
Name[redacted] Owner Status: Original WSD: 2000-02-05
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone[redacted]
Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone[redacted]
Issue Type: 10 OGC Issue Status: CLOSED

Action: CONTACT ADVANCED TO OGC
Dealer: 04620 MARCONE FORD OF MARGATE Origin Desc: US CONCERN CASE BASE
Odometer: 111000 MI Comm Type: PHONE
Analyst Name: HARDING KATHY Analyst: KHARDIN7
Action Date: 01/28/2005 Action Time: 09.02.52.376 Action Data: No

Comments CUSTOMER SAID: VEH CONCERN-VEH BURNT TO THE GROUND YESTERDAY 27JAN05-FIRE MARSHALL FOUND FIRE STARTED IN THE STEERING COLUMN ON THE LEFT HAND SIDE-VEH WAS AT BODY SHOP ON WEEKEND FOR MAINTENANCE AND NO CONCERNS WERE FOUND - ALTHOUGH CRUISE CONTROL HAS NOT BEEN WORKING RECENTLY-VEH WAS PARKED AT 530PM PREVIOUS NIGHT-FIRE STARTED FOLLOWING MORNING AT 1030AM-TRIED TO EXTINGUISH FIRE HIMSELF BUT COULD NOT GET FIRE UNDER CONTROL-CALLED FIRE DEPT AND THEY CAME OUT TO EXTINGUISH FIRE-THERE IS DAMAGE TO GARAGE - GARAGE MOULDING AROUND DOOR IS COMPLETED BURNT AWAY, ALL WOOD BEAMS ON GARAGE DOOR ARE BURNT AWAY-THE STUCCO WALLS OF THE HOUSE ARE CHARRED-THE DRIVEWAY IS MELTED-THE ATTIC OF THE HOUSE WAS FILLED WITH SMOKE-HAS CALLED HIS INSURANCE COMPANY BUT HAS NOT HEARD BACK FROM THEM AS YET-FEELS THE VEH IS TOTALLED, NOTHING LEFT OF THE FRONT OF THE VEH-SAW ON THE NEWS ABOUT THE CRUISE CONTROL RECALL, IS MY VEH INVOLVEDDEALER SAID: MARCONE FORD OF MARGATE5401 WEST COPANS ROADROYAL PALM BLVD.MARGATE, FL 33063TEL: (877) 554-3756CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.-ADVISED CUST THAT INFO HAS BEEN FORWARDED TO LEGAL OFFICES FOR FURTHER REVIEW-ADVISED CUST A REP WILL FOLLOW UP WITH HIM WITHIN 5 BUSINESS DAYS-ADVISED CUST THAT VEH WAS NOT INVOLVED IN SPEED CONTROL RECALL

SPYRIDON, KOCH, PALERMO & DORNAN

LLC | ATTORNEYS AT LAW

NEW ORLEANS

December 10, 2004

Via Certified Mail No. 7004 1350 0000 1906 6644
Return Receipt Requested and via U.S. Mail
Ford Motor Company
Post Office Box 6248
Dearborn, Michigan 48126
ATTN: LEGAL DEPARTMENT

Re: Insured: [redacted]
Date of Loss: October 25, 2004
Damage Claim: $23,000.00
Our File No. Z0104-38

Dear Sir or Madam:

We represent Farmers Insurance Group relative to a property damage claim filed by James Stewart, the owner of a 1996 Ford F150 truck. On October 25, 2004, the truck's engine caught fire, as a result of which Mr. Stewart's house sustained heavy damage.

Our preliminary investigation indicates that the aforementioned fire may have resulted from a defect in the truck manufactured by Ford. In accordance with the terms of [redacted]nsurance policy, we are hereby placing Ford Motor Company on notice of Farmers' subrogation claim for all sums paid to and on behalf of Mr. Stewart as a result of the fire and its intention to assert such claims against Ford Motor Company.

Please have your representative contact the undersigned within fifteen (15) days of the receipt of this correspondence.

With best regards, we are

Very truly yours,

PAUL D. PALERMO
J. MCCALEB BILBRO

PDP/JMB:kca

EXHIBIT-005-LC-1062

NEW ORLEANS OFFICE
Three Lakeway Center, Suite 3810
3838 North Causeway Boulevard
Metairie, Louisiana 70002
phone 504 830 7800 fax 504 830 7810

www.skpd.com

BILOXI OFFICE
771 Water Street
P.O. Box 154
Biloxi, Mississippi 39533
phone 228 374 2813 fax 228 374 3819

PRIVILEGED & CONFIDENTIAL

Office of the General Counsel

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

December 9, 2004

Spyridon, Koch, Palermo & Doman
Three Lakeway Center, Suite 3010
3838 North Causeway Blvd.
Metairie, LA 70002
ATTENTION: PAUL PALERMO

Re: Claimant: [redacted]
D/O/E: 10-25-04
Vehicle: 20104-38

Dear Mr. Palermo:

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: Baton Rouge, Louisiana
10. The 17 digit vehicle identification number: 1FTEF15N2+L[redacted]
11. What was the mileage at time of occurrence: Approximately 162,000
12. What is the alleged defect:
electrical failure inside door in vicinity of speed control disconnect switch

13. Has the alleged defective part been repaired or replaced? (circle one) Yes or No

14. What is the current location of the vehicle, and the alleged defective part(s)?
[redacted], Baton Rouge, Louisiana

15. List all after market additions or modifications that were made to the vehicle:
running boards installed, hood liner installed and
camper shell installed

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: New
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: Not applicable

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.

Please Note: 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

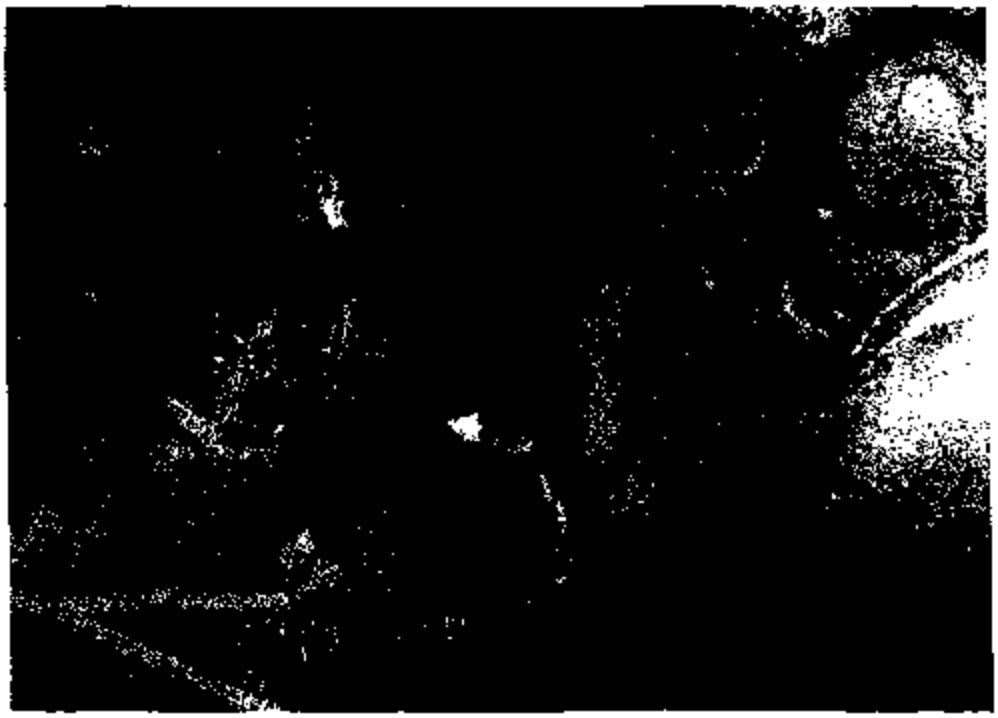
Photos

ER85-035-LC-1655

EQ85-065-LC-1670

E985-005-LC-1671

E005-005-LC-1672



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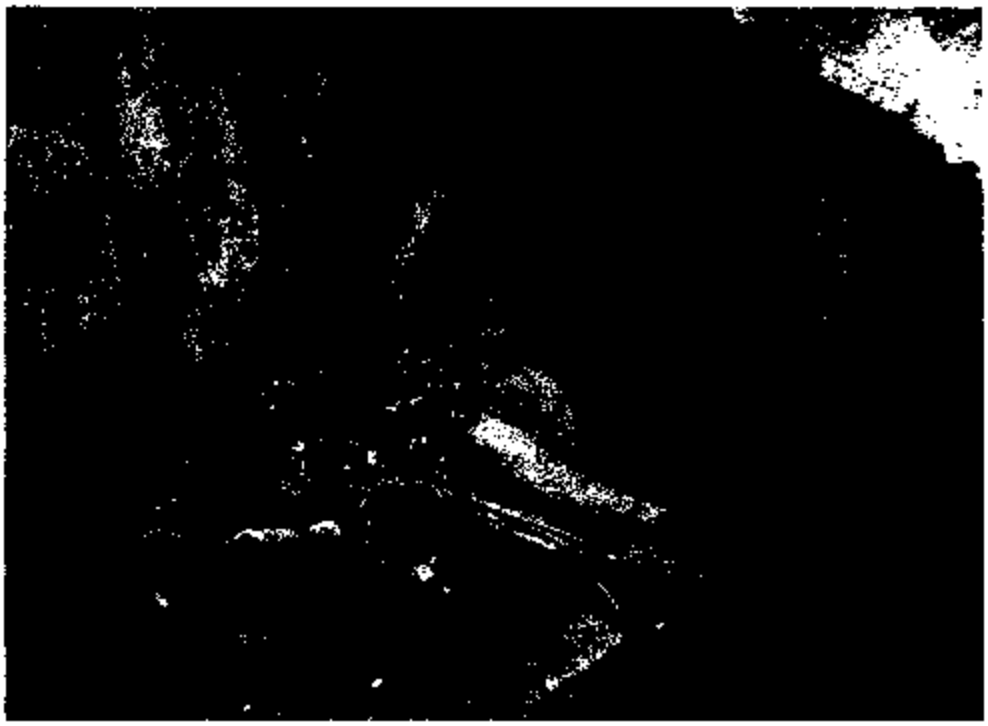

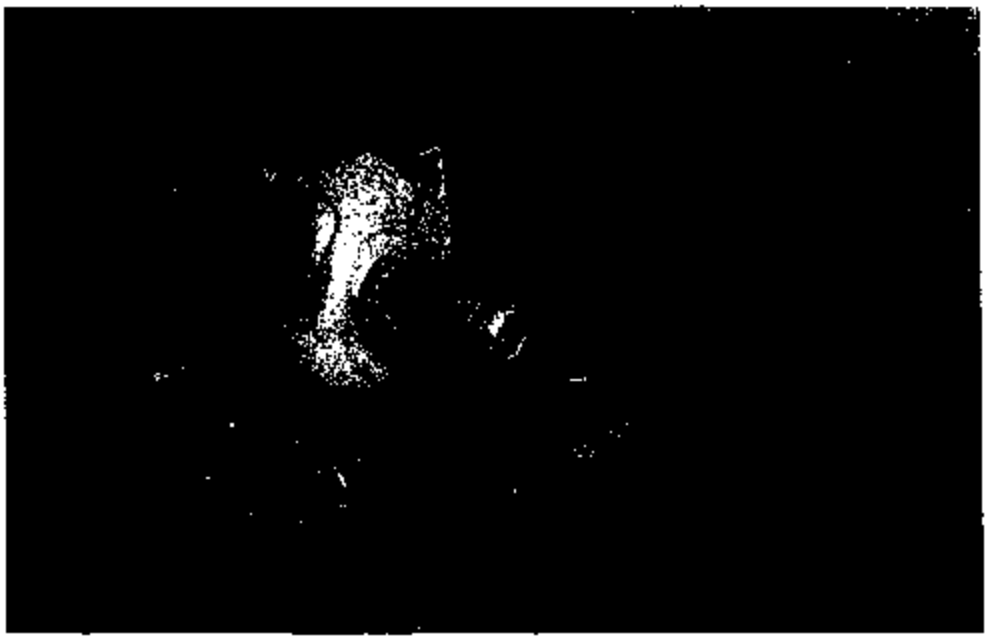

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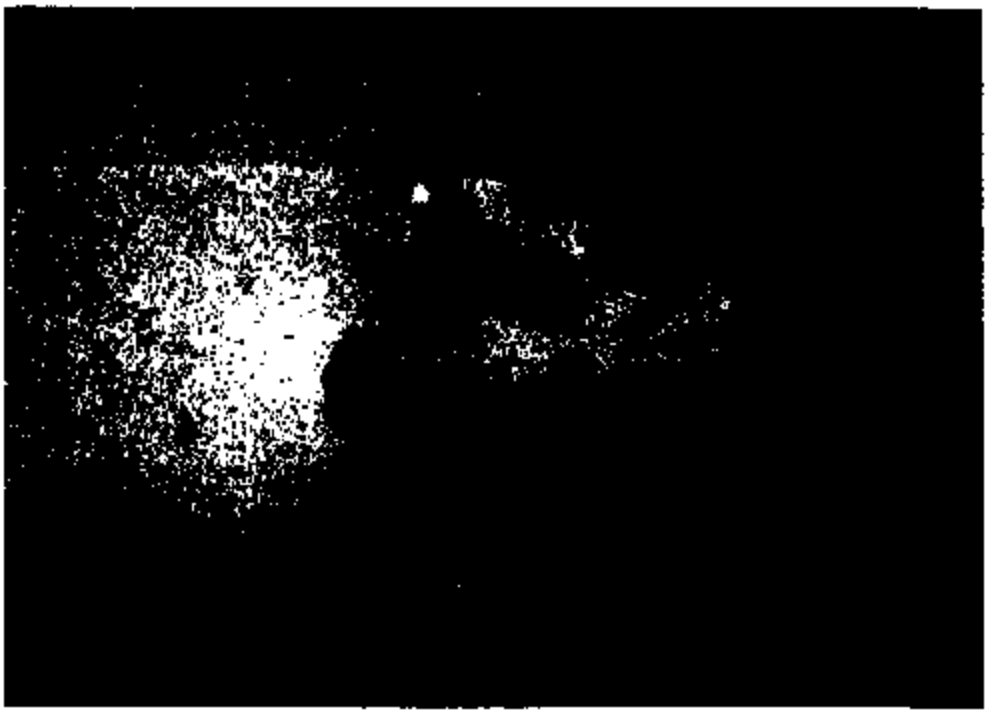
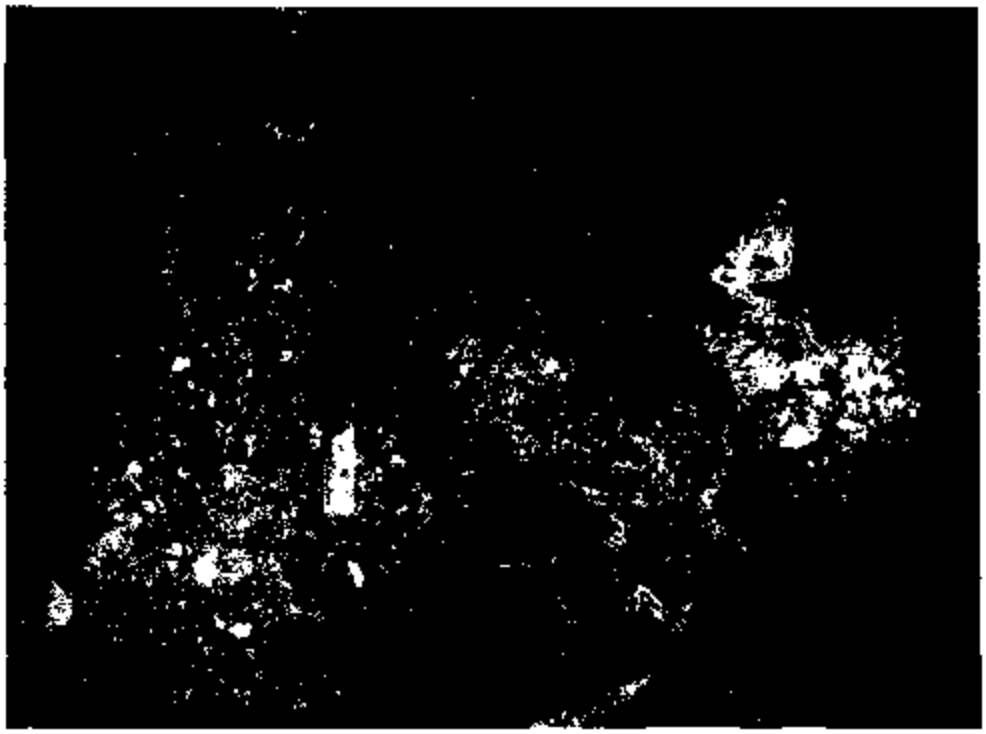
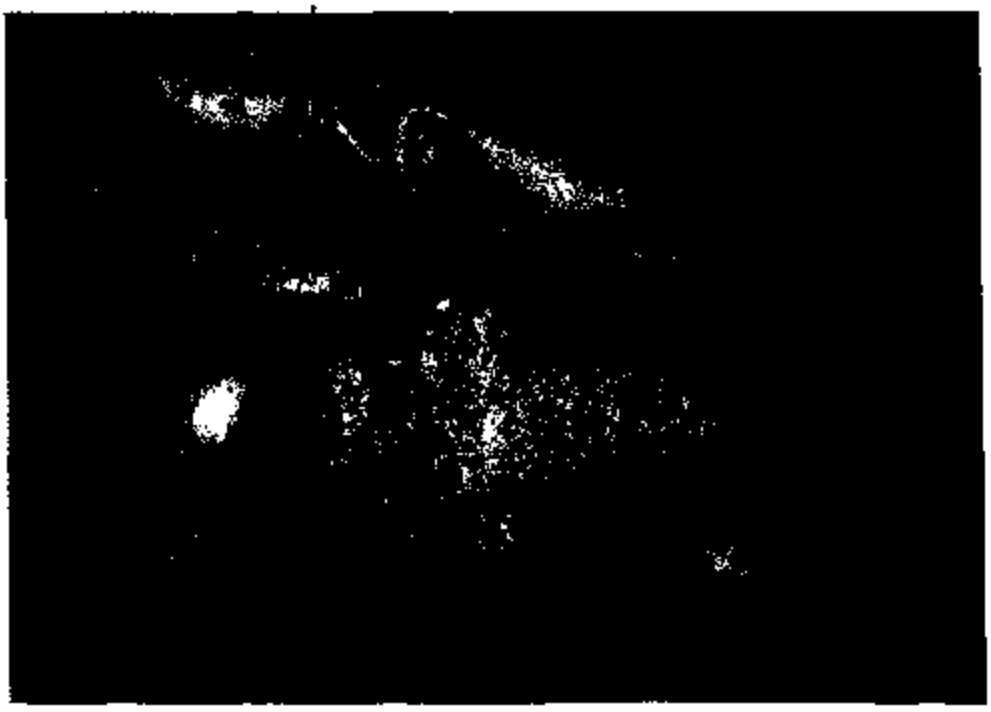
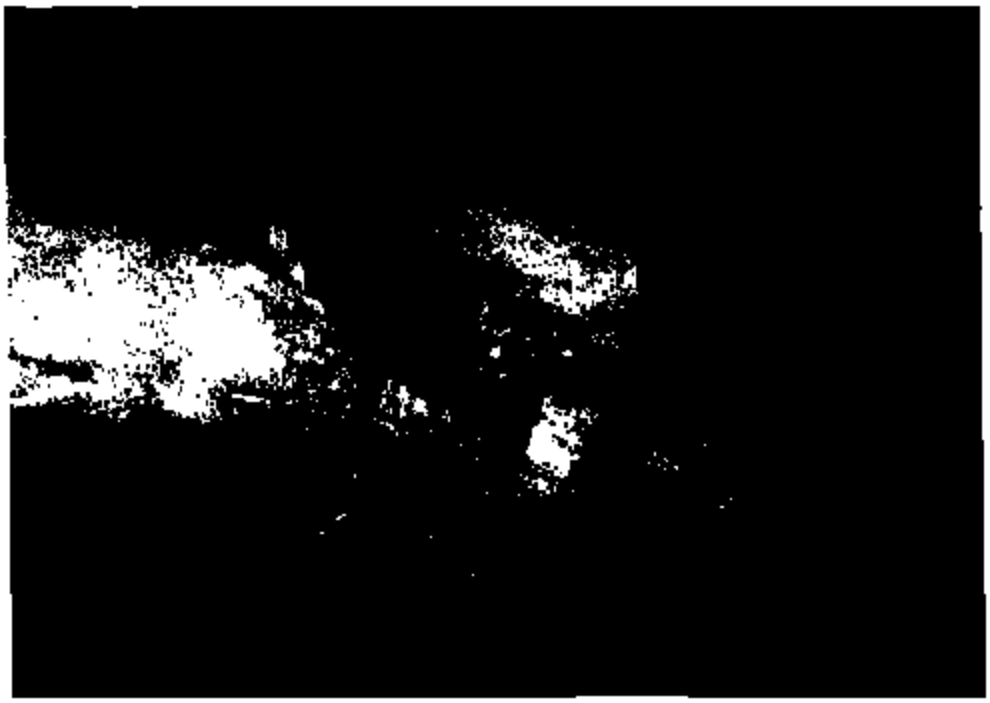




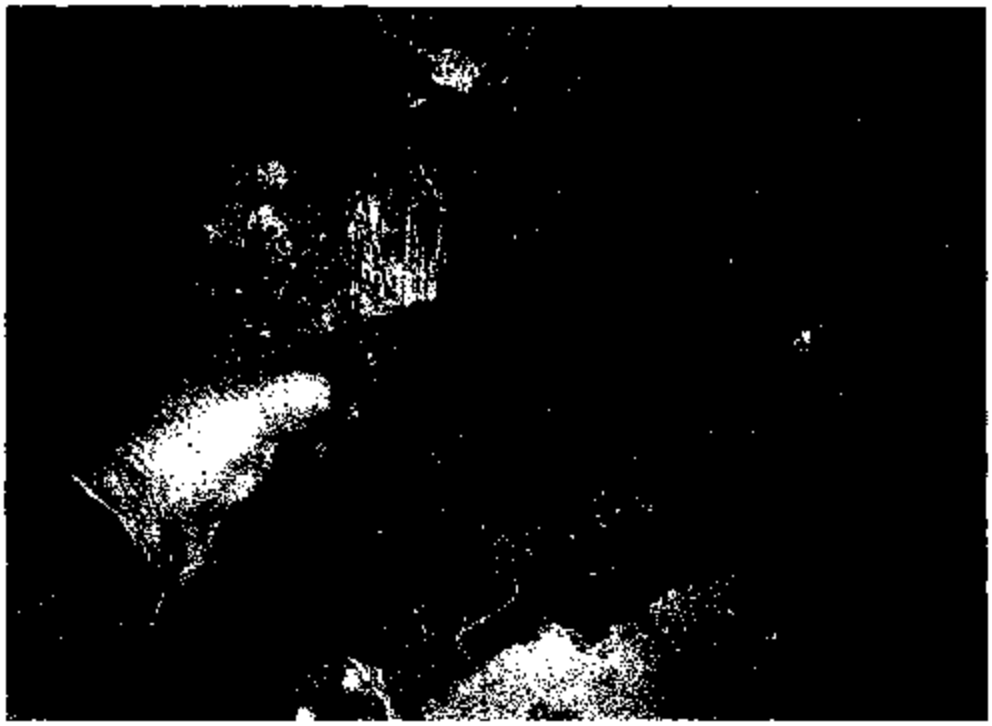


EA85-035-LC-1676

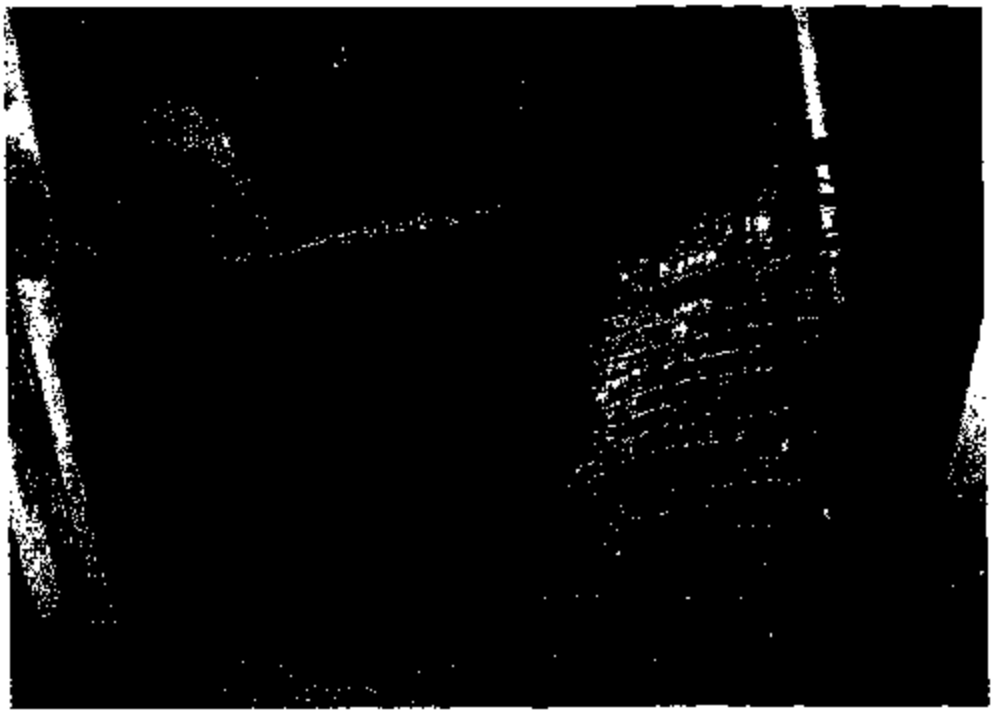


ED65-065-LC-1677

ER85-885-LC-1678




OCT 27 2004

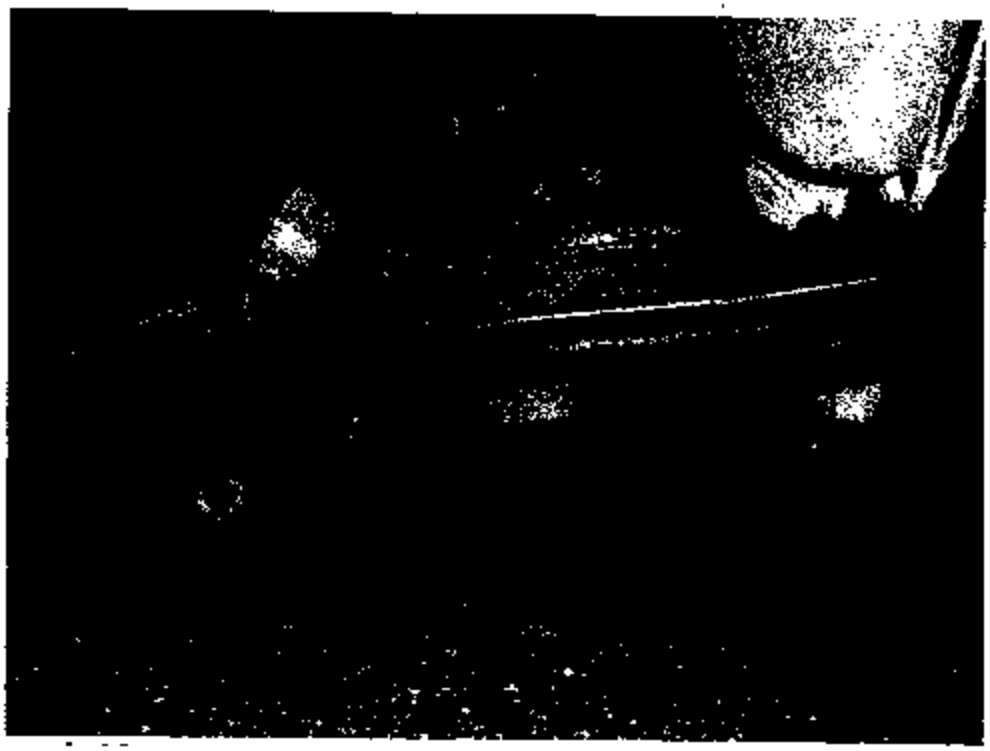


ER05-005-LC-1668

EA85-085-LC-1861

E805-085-LC-1662


7 2804



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