

93-5441-061



DOT Auto Safety Hotline Vehicle Owner's Questionnaire TO REPORT VEHICLE SAFETY DEFECTS

1-888-DASH-3-DOOT
(1-888-327-4266)
INTERNET: www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY	
Date Received	Od. or r. dt od. rt up. fr
Reference No.	

OWNER INFORMATION (Type or Print)

Name: _____

Street No. _____ Apt. No. _____

City San Augustine State TX Zip _____

Do you authorize NHTSA to provide a copy of this report to the manufacturer of your vehicle? YES NO
In the absence of an authorized signature, NHTSA will not provide your name or address to the vehicle manufacturer.

Signature of Owner _____ Date 5.18.05

PRODUCT INFORMATION

Vehicle Identification No. (VIN) (17 Digits) 1FTRW071692K Make Ford Model F150 Year 2002

Purchased Date 9-23-02 Dealer's Name Randall Reed Ford Engine Size (DIS/CC) _____ Turbo Diesel Gas Fuel Injection

New Used Dealer's City Houston State TX Zip Code _____ No. Cylinders 5

Manufacture Date (on driver's door or pillar) _____ Transmission Type Manual Automatic Restraint System Driver's Air Bag Motorist Passenger's Air Bag 2-Point Belt 3-Point Belt Cruise Control Yes No Drivetrain Front Rear 4-Wheel Vehicle Type Car Sport Utility Van Truck Minivan Motorcycle Other Body Style 2-Door 4-Door Backhopper Pick Up Truck Other

FAILED COMPONENT(S)/PART(S) INFORMATION

Part Name(s) _____ Location Left Right Front Rear Failed Part(s) Original Replacement Handling Adaptive Equip. Yes No

TO BE COMPLETED WHEN REPORTING A TIRE FAILURE

Tire Brand _____ Tire Name _____

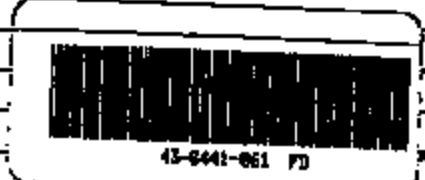
Complete Tire Size _____ DOT No. _____

No. of Failures _____ Date(s) of Failure(s) _____ Mileage at Failure(s) _____ Vehicle Speed at Failure(s) _____ Failed Part(s) Available? Yes No NHTSA Previously Contacted? Yes No

APPLICABLE INCIDENT INFORMATION
(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies). Attach photos if available.)

Crash <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Fire <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Number of Persons Injured _____	Number of Fatalities _____	Reported to Manufacturer <input type="checkbox"/> Yes <input type="checkbox"/> No
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Narrative Description of Incident(s), Failure(s), Crash(es), and Injury(ies):
Vehicle was pulled into driveway and parked approx 30 minutes. Owner heard horn honking and went outside to find vehicle engulfed in flames in cab.



The Privacy Act of 1974 - Public Law 93-502 This information is requested pursuant to 49 U.S.C. Chapter 301. You are under no obligation to respond to this questionnaire. Your response may be used to assist NHTSA in determining whether a manufacturer should take appropriate action to correct a safety defect. If NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.

ENR-025-1-C-9928



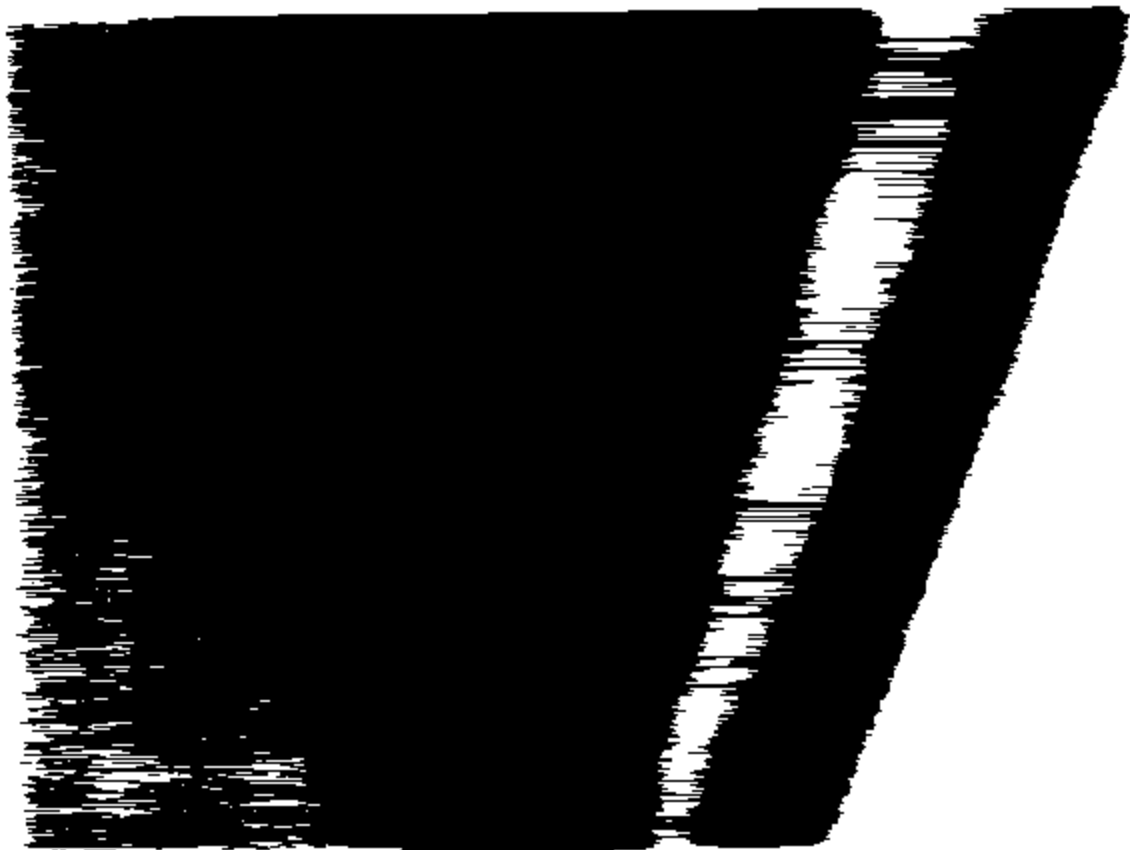
Photos



ER05-008-LC-0036



1988-005-LC-0031

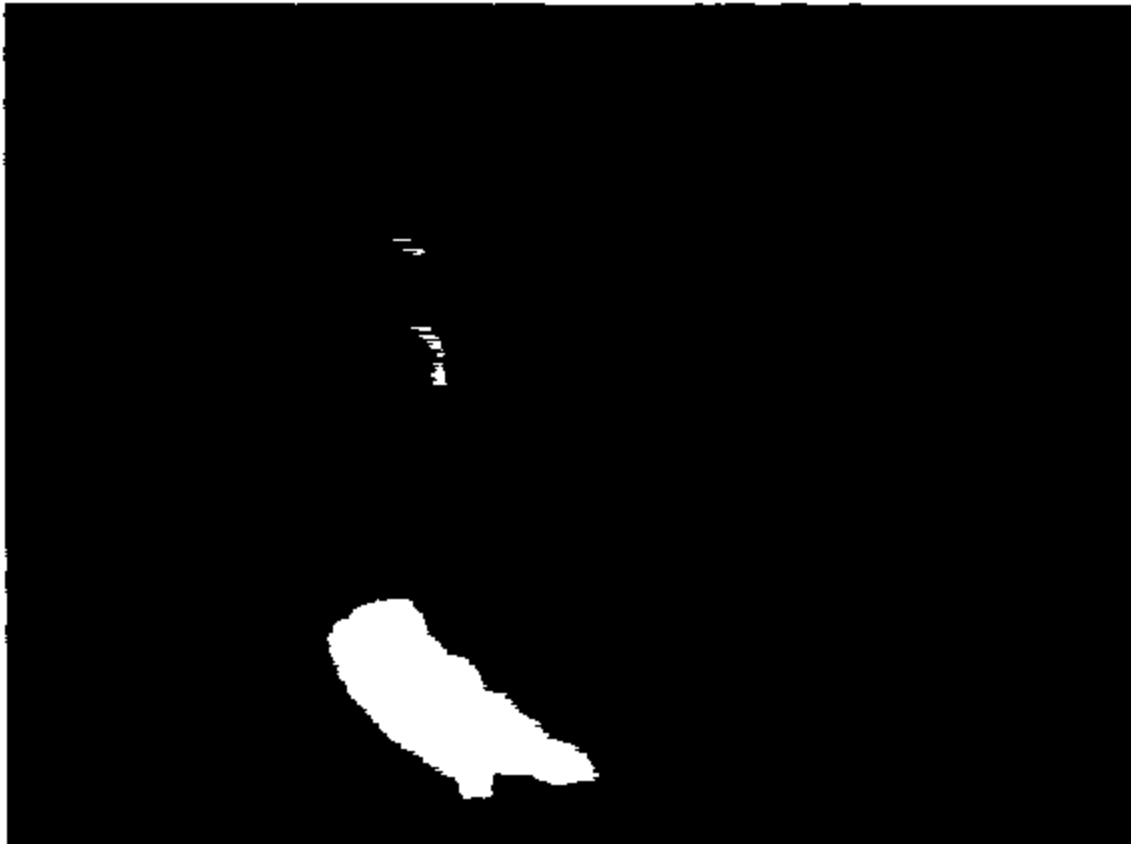




BR05-003-LC-0033



ERG-005-LC-0034







BR05-005-LC-2037





INVESTIGATIVE CONSULTANTS, INC.

2205 W. Division St. • #G-3 • Arlington, Texas 76012
Metro 817-469-1848 • Local 817-459-0922 • Fax 817-460-4677

ERG5-006-LC-0938



INVESTIGATIVE CONSULTANTS, INC.

CAUSE & ORIGIN REPORT

[REDACTED]
ICI FILE # 205-04-087

CLAIM # [REDACTED]

PREPARED FOR:

**STATE FARM INSURANCE COMPANY
REQUESTOR: RICK BAISCH**

PREPARED BY:

**DAVID J. BRISTOW, CFEI, CVFI
FIRE INVESTIGATOR**

All information contained within this report is privileged and confidential. Reports are furnished to our clients only, and release of any and all information contained within them is the sole responsibility of the client.

CONFIDENTIAL

**INVESTIGATIVE CONSULTANTS, INC.
2205 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922**

NAME: [REDACTED] **TYPE OF INVESTIGATION:**
CLAIM #: [REDACTED] **CAUSE & ORIGIN**
ICI #: 205-04-087 **ACCOUNT #:** 155
DATE OF LOSS: 9-21-05 **REPORT DATED:** 5-02-05

LOSS LOCATION: **REQUESTOR:** RICK BAISCH
3046 HIGHWAY 322 SOUTH **PHONE #:** (972) 732-3064
LONGVIEW, TEXAS

REQUEST: The investigation was authorized on April 12, 2005, by Mr. Rick Baisch, a claims representative with State Farm Insurance Company. The purpose of this investigation was to determine the cause and origin of a fire that occurred on September 21, 2004 in a 2002 Ford F-150.

ENCLOSURES:

1. Recall information from the National Highway Traffic Safety Administration
2. Photographic Documentation

PERSONS CONTACTED:

1. [REDACTED] - Insured

INSURED PROPERTY: The insured property consisted of a 2002 Ford F-150. At the time of the examination, the vehicle was bearing a Texas license plate number of [REDACTED]. The VIN plate on the driver's side door identified the vehicle as 1FTRW07692 [REDACTED].

VEHICLE EXAMINATION: The vehicle examination commenced on April 14, 2005, and was conducted at the Co-Part auto storage facility located at 3064 Highway 322 South, Longview, Texas.

An exterior examination of the vehicle revealed the area of most fire damage had occurred within the forward portion of the vehicle. As a result of the fire, some of the painted surfaces of the hood were consumed and heavy soot accumulations were noted along the hood and both front fender wells. The remainder of the painted surfaces of the vehicle were found to be intact and no significant fire damage was noted.

NAME: [REDACTED]
CLAIM #: [REDACTED]

PAGE #: 2

C O N F I D E N T I A L

An examination of the lights, lenses and body molding revealed both front headlights were fire damaged but were still intact and attached to their mounting brackets. An examination of the window glass revealed all of the glass with the exception of the front windshield was still intact. The lower left side of the windshield was heat fractured and portions of the windshield had collapsed. During the inspection of the tires and wheels it was noted that all four tires were still inflated and the only fire damage noted was to the left front tire.

An examination of the undercarriage of the vehicle revealed the majority of damage to the undercarriage was confined to the left front wheel well area. As shown in photograph #6, the remainder of the undercarriage was not severely fire damaged. The plastic wheel well cover in the left front portion of the vehicle was melted, as shown in photographs #7 and #8.

An inspection of the passenger compartment revealed the majority of the fire damage was confined to the instrument panel area as heat and flames had extended from the engine compartment into the passenger compartment. However, as a result of the fire's progression, portions of the headliner and the front seating area was ignited and consumed a portion of the upholstery on the front seats. Most of the damage appeared to be the result of falling debris from the headliner area. The majority of the damage to the rear seating area was soot accumulations, and only a small amount of fire damage.

An examination of the instrument panel revealed a large portion of the plastic and vinyl materials of the instrument panel had melted and collapsed inward from heating of the fire wall area. As shown in photographs #12 and #13, the wiring harness in the interior of the instrument panel was damaged and some of the insulation was consumed. During the examination of the instrument panel and as shown in photograph #14, a large amount of molten plastic had collapsed to the driver's side floor area. The various electrical appliances were examined finding the light switch to be in the OFF position and there was no evidence that it had failed and initiated the fire. The wiring harness in the left side of the instrument panel appeared to be more severely fire damaged than the right side. Portions of the insulation was consumed. As shown in photograph #16, some of the circuitry adjacent to the stereo system was also fire damaged but the damage appeared to be greater on the left side of the section of wiring. During the examination of the conductors there was no evidence of electrical fault conditions. The fuse block, as shown in photograph #17, was inspected finding approximately 18 fuses to be blown. The fuse numbers were Fuses #1 through #4, #6 through #11, #13 through #16 and Fuses #18, #20, #21, #22, #23 and #25. It was also noted that some of the wiring to the fuse block, as shown in photograph #17, was void of insulation but no fault conditions were noted on the wiring. The stereo system, as shown in photograph #18, was melted and partially collapsed into the interior of the instrument panel. An examination of the

NAME: [REDACTED]
CLAIM #: [REDACTED]

PAGE #: 3

C O N F I D E N T I A L

face plate and the stereo system revealed that the damage appeared to be the result of external heat damage. The wiring harness on the right side of the instrument panel, as previously stated, was not as severely fire damaged but some of the wiring loom and insulation was damaged. After examining the instrument panel, and the interior of the passenger compartment, the burn patterns indicated that the fire had originated within the engine compartment and spread toward the passenger compartment.

An examination of the engine compartment began with an inspection of the underside of the hood. As shown in photograph #20, some heat damage in the left rear portion of the engine compartment had melted a portion of the aluminum hood frame. During the inspection of the engine compartment it appeared that the greater amount of damage in the engine compartment was within the left front portion of the engine. As a result of the fire, a major portion of the belts, hoses and plastic reservoirs in the engine compartment were severely fire damaged or totally consumed. There was evidence that some of the light aluminum alloy products in the engine compartment had also melted during the course of the fire. The radiator and air conditioning condensing coil were also slightly fire damaged.

An inspection of the battery and its associated wiring revealed the battery casing was melted and some of the interior plating material was exposed. The battery cables were examined finding no evidence of electrical faulting on the battery cables or battery post connections. The starter/power solenoid mounted on the right side of the fire wall revealed the majority of the insulation of the wiring in this area was void of insulation. The wiring was heat stressed and during the separation and examination of the conductors, no specific fault conditions were noted in the main wiring harness. However, most of the insulation was consumed. During the inspection of the battery cables and the alternator power cable it was noted that was an electrical fault occurring on the alternator cable, as shown in photographs #36 and #37. The cable had electrically faulted against the metal bracket just below the ignition solenoid mounted on the right side of the fire wall. The burn patterns and the damage to the solenoid indicated that this fault most likely occurred as a result of the fire burning the insulation from the conductor and it had made contact with the grounded object. The cable was traced to the connection at the alternator finding near all of the insulation was consumed, however, there were no specific fault conditions found at the connection at the alternator. The alternator housing was slightly damaged but there were no indications that the fire had originated within this area.

The main trunk of the wiring harness routed along the fire wall area was separated and examined finding the majority of the insulation was consumed and some of the wiring was heat stressed to the point that the conductors had broken in two. The wiring harness routed to and from the power distribution center in the left rear, a portion of the engine

NAME: [REDACTED]
CLAIM #: [REDACTED]

PAGE #: 4

C O N F I D E N T I A L

compartment revealed that the outer casing of the power distribution center was melted and had adhered to the fuses and relays. The wiring to the power distribution center was void of insulation, but there was no evidence of faulting found in the wiring that could be attributed to initiating the fire.

As shown in photograph #31, the greatest amount of fire damage appeared to be within the area of the brake master cylinder area, which during the fire had consumed the plastic brake fluid reservoir and its contents. Mounted on the front of the master cylinder was the brake pressure switch receiver which was also found to be fire damaged. The brake pressure contact switch, as shown in photograph #32, was found still connected to the conductors but was very severely fire damaged. The cruise control disconnect switch was examined finding the contact points appeared to be severely heat stressed and discolored indicating some internal overheating. Furthermore, the plastic housing of the cruise control disconnect switch indicated that it had melted as a result of heating of the interior contacts and the wiring attached to the switch (refer to photographs #34 and #35). The burn patterns on the switch indicated that the wiring to the cruise control disconnect switch had become overheated. No further examination was conducted in order to preserve the switch in the event that other interested parties would be able to examine the switch. The remains of the switch and a portion of its wiring was placed in a plastic bag and was taped to the remains of the master cylinder. During the examination of the cruise control disconnect switch, indications were that it had failed and initiated the fire.

An examination of the fuel system revealed the fuel lines were still intact and the safety clips were still attached to the steel fuel lines. There was damage to the fuel rail but the damage appeared to be the result of external heating. Most of the injectors were still in place and the greater amount of damage to the fuel injection system was on the left side nearest the brake master cylinder area.

During the course of the inspection of the engine compartment, the fluid levels of the engine oil and transmission fluid were examine finding the engine oil appeared to be slightly low but the transmission fluid appeared to be at or near its normal level.

During the course of the investigation an interview was conducted with [REDACTED] the insured and the last driver of the vehicle prior to the fire. [REDACTED] stated that she had parked the vehicle at approximately 9:00 p.m. on the date of the loss and had went to her residence and was sitting at the kitchen table with her husband. She stated that at approximately 9:30 to 10:00 p.m., they heard the horn blowing and when [REDACTED] went to the front door she saw a red glow near the vehicle and told her husband that she thought that the vehicle was on fire. [REDACTED] stated that she and her husband went out of the house and got water hoses and began to put water on the burning

C O N F I D E N T I A L

vehicle. She stated that they thought that they had put the fire out, and [REDACTED] stated that she had tried to find the hood release because it appeared that there was still fire burning in the engine compartment. She stated that they thought that they had extinguished the fire and [REDACTED] went in to call the sheriff's department. She stated that while talking to the sheriff's department, she told them that she thought that the fire was out but shortly thereafter, [REDACTED] came in and told her to tell them to send the fire department due the fact that the fire was still burning in the engine compartment. [REDACTED] stated that they continued to put water on the vehicle until the fire department arrived and was able to pry the hood and completely extinguish the fire. [REDACTED] did relate that when they were spraying water in the passenger compartment and in the engine compartment, it appeared that it would go out and then it would rekindle and began to burn again. She stated that the St. Augustine Volunteer Fire Department arrived on the scene and completely extinguished the fire.

During the course of the interview, I inquired as to any problems with the vehicle and [REDACTED] stated that on the date of the fire, she had come by some neighbors house on the way to her residence and thought that they were burning trash and had smelled an odor but did not know whether it was coming from the vehicle or was due to someone burning trash. She stated that she had had no recent maintenance conducted on the vehicle and it appeared to be operating properly. She stated that the radio would malfunction when they put a CD in the CD player and it would not play for a moment and then it would begin to play. She stated that she thought that she remembered on the night of the fire that she had put a CD in on the way home and could not remember if it had begun to play.

CONCLUSION: In conclusion, it is my opinion that this fire originated within the left rear portion of the engine compartment. Furthermore, it is my opinion that this fire originated within the cruise control disconnect switch and wiring in the left rear portion of the engine compartment. As noted in the report text and documented by photographs, there was evidence that the switch had internally overheated which would ignite the plastic housing wiring insulation and the brake fluid reservoir and other combustible contents in the left rear portion of the engine compartment.

INVESTIGATION CONDUCTED BY:

David J. Bristow, CFEL, CVFI
Fire Investigator

DJB/wm

ENAC-005-10-0045

EXHIBIT PPT



Office of Defects Investigation

Complaints Defect Investigations Recalls Service Bulletins
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[Help](#)

Search Results

Report Date : April 12, 2005 at 12:26 PM

[New Search](#)

SEARCH VEHICLE
 TYPE :
 YEAR : 2002
 Make : FORD
 Model : F SERIES
 Type : TRUCK

[Print Version](#)

Results : 1 | All records displayed

Make : FORD	Model : F SERIES	Year : 2002
Manufacturer : SOUTHERN COMFORT CONVERSIONS		
NHTSA CAMPAIGN ID Number : 03V094000		Recall Date : MAR 07, 2003
Component: STRUCTURE		
Potential Number Of Units Affected : 3674		

Summary:

CERTAIN PICKUP TRUCK, VAN, AND MINI VAN CONVERSIONS EQUIPPED WITH SOUTHERN COMFORT BUILT RUNNING BOARDS THAT CONTAIN CERTAIN COURTESY LIGHTS MANUFACTURED BY AMERICAN TECHNOLOGY COMPONENTS, INC. THESE UNITS CONTAIN A COURTESY LIGHT OR LIGHTS THAT MIGHT OVERHEAT WHEN THE WIRE HARNESS IS EXPOSED TO EXCESSIVE MOISTURE AND ROAD SALT.

Consequences:

THIS OVERHEATING CONDITION CAN CAUSE THE RUNNING BOARD TO MELT OR CAUSE A FIRE.

Remedy:

DEALERS WILL REPLACE THE WIRING HARNESS ON THESE RUNNING BOARDS. OWNER NOTIFICATION BEGAN MARCH 7, 2003. OWNERS WHO TAKE THEIR VEHICLES TO AN AUTHORIZED DEALER ON AN AGREED UPON SERVICE DATE AND DO NOT RECEIVE THE FREE REMEDY WITHIN A REASONABLE TIME SHOULD CONTACT SOUTHERN COMFORT AT 1-800-745-6096.

Notes:

CUSTOMERS CAN ALSO CONTACT THE NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION'S AUTO SAFETY HOTLINE AT

EWS-005-1C-0048

1-888-DASH-2-DOT (1-888-327-4236).

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NAVIGATE THE SITE AUTO SAFETY HOTLINE

ENR5-003-LO-9947

WATTS, AHLEE
ICI FILE #203-04-087

PHOTOGRAPH DOCUMENTATION

EGG-885-LC-8948

Photos

PHOTO #1: Shows an exterior view of the left front portion of the vehicle.

PHOTO #2: Shows a view of the VIN plate on the driver's side door.

#1



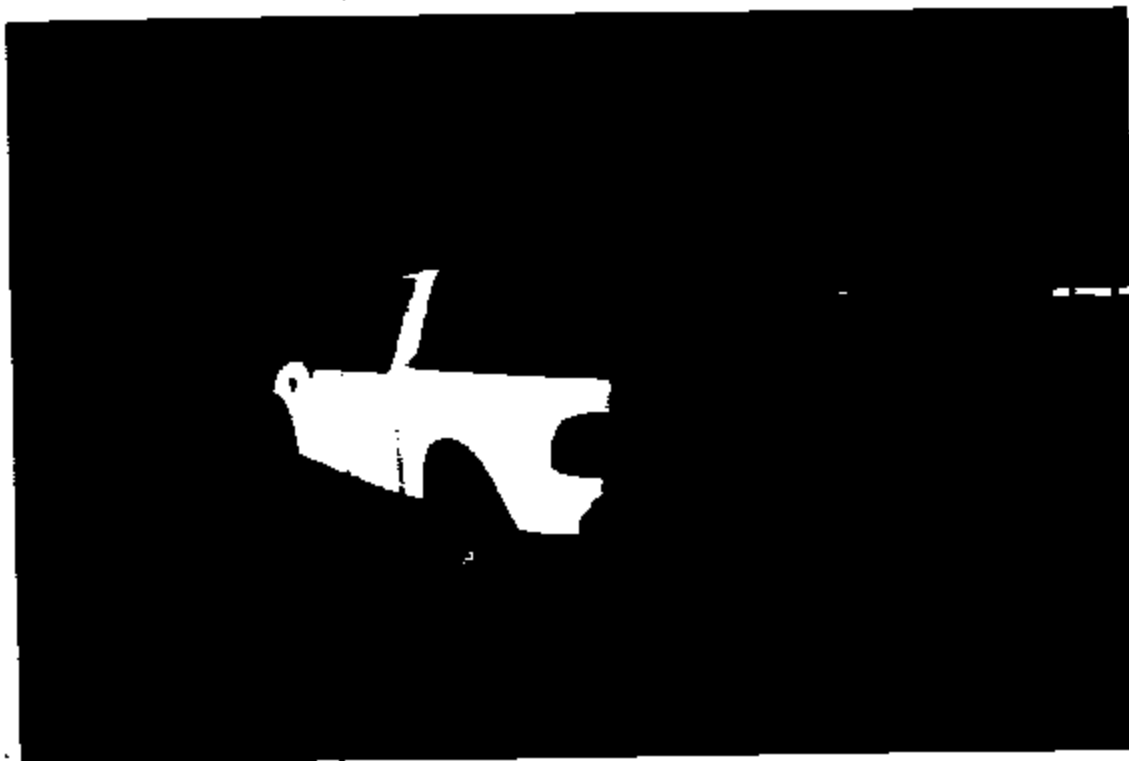
#2



PHOTO #3: Shows an exterior view of the left rear portion of the vehicle.

PHOTO #4: Shows an exterior view of the right rear portion of the vehicle.

#3



#4



ERG5-886-LC-8853

PHOTO #5: Shows a view of the right front portion of the vehicle.

PHOTO #6: Shows a view of the undercarriage taken from the front toward the rear.

#5



#6



EA85-895-LC-8855

PHOTO #7: Shows a view of fire damage to the left front wheel well area.

PHOTO #8: Shows a view of the melted left front wheel well cover. Note the left front wheel well cover was melted but not totally consumed.

#7



#8



PHOTO #9: Shows an overall view of the left front passenger compartment during the initial examination.

PHOTO #10: Shows an overall view of the rear passenger compartment during the examination.

#9



#10



ER83-085-LC-8858

PHOTO #11: Shows a view of the right front passenger compartment. As noted in the photograph, there is damage to the front seating area but the upholstery was not totally consumed.

PHOTO #12: Shows an overall view of the instrument panel showing the melting to the instrument panel from heat extension into the passenger compartment.

#11



#12



0003-005-LC-0001

PHOTO #13: Shows a view of the interior of the instrument panel taken from the exterior of the vehicle. Note major heat and flame damage extended from the engine compartment through the opening near the steering column.

PHOTO #14: Shows a view of the driver's side floor area. Note molten plastic from the instrument panel had melted and collapsed to the floor area. Note also in the photograph the fire wall was severely heat stressed from heat and flame impingement.

#13



#14



PHOTO #15: Shows a view of the light switch mounted on the left side of the instrument panel. Note it was in the OFF position and there were no indications that it had failed and initiated the fire.

PHOTO #16: Shows a view of portions of the wiring harness in the right side of the steering column. Note the wiring was externally damaged but there was no evidence of electrical failures.

#15



#16

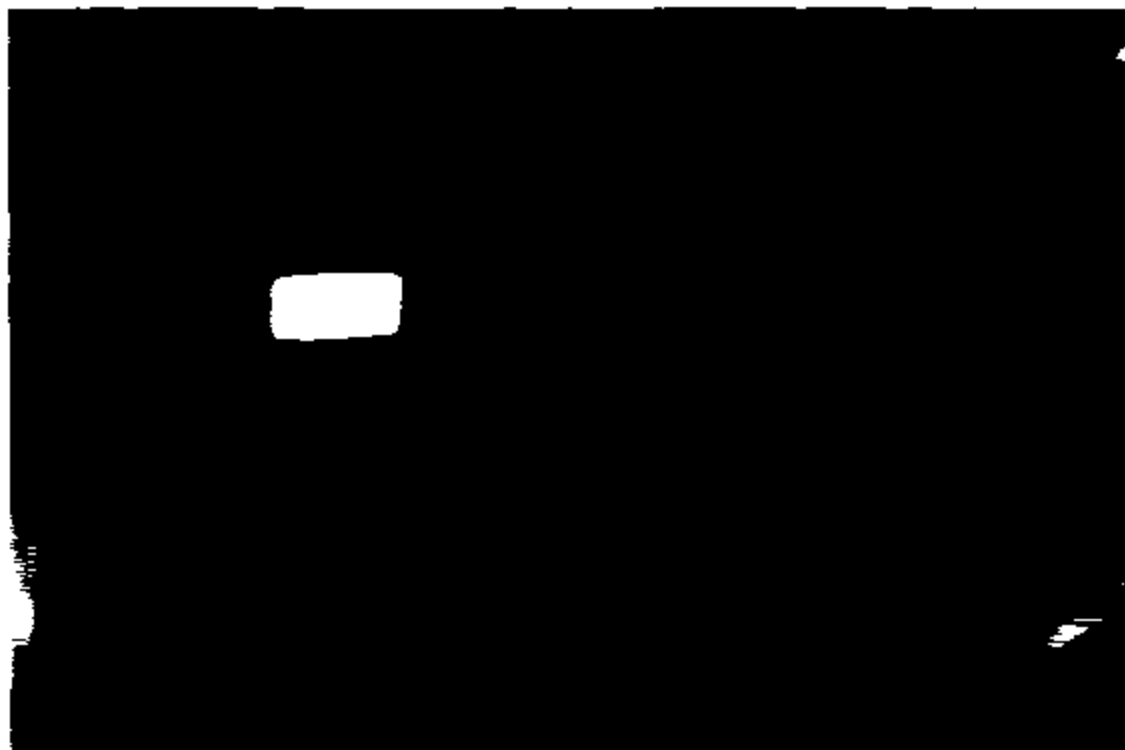


ERG-605-LC-8985

PHOTO #17: Shows a view of the fuse block on the left side of the instrument panel. Note numerous fuses were blown. Note the fuse numbers were #1, #2, #3, #4, #6, #7, #8, #9, #10 and #11, #13, #14, #15, #16, #18, #20, #21, #22, #23, and #25.

PHOTO #18: Shows a view of the heat and air controls and the stereo system. Note according to the insured, the only problem with the stereo is that it would intermittently not play the CD. Note the damage to the stereo system appeared to be the result of external flame impingement, and there was no damage near where the CD is inserted.

#17



#18



125-885-LC-887

PHOTO #19: Shows a view of the vehicle which shows the heat extension to roof level and melted portions of the headliner.

PHOTO #20: Shows an overall view of the hood which shows some melting to the left rear portion of the hood frame.

#19



#20

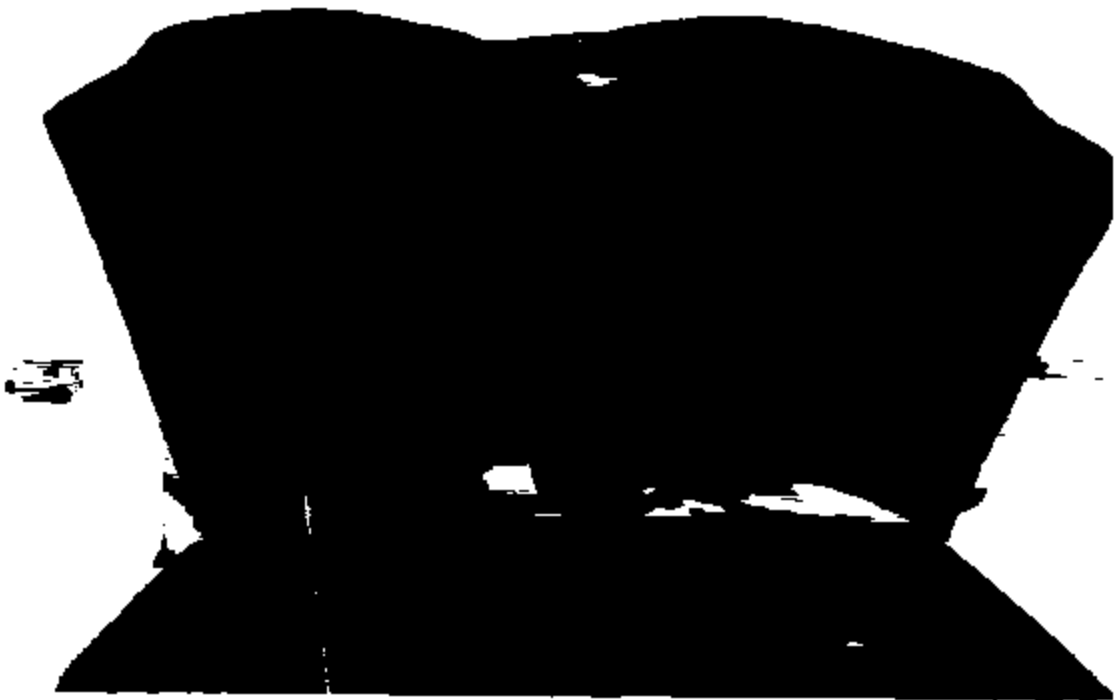


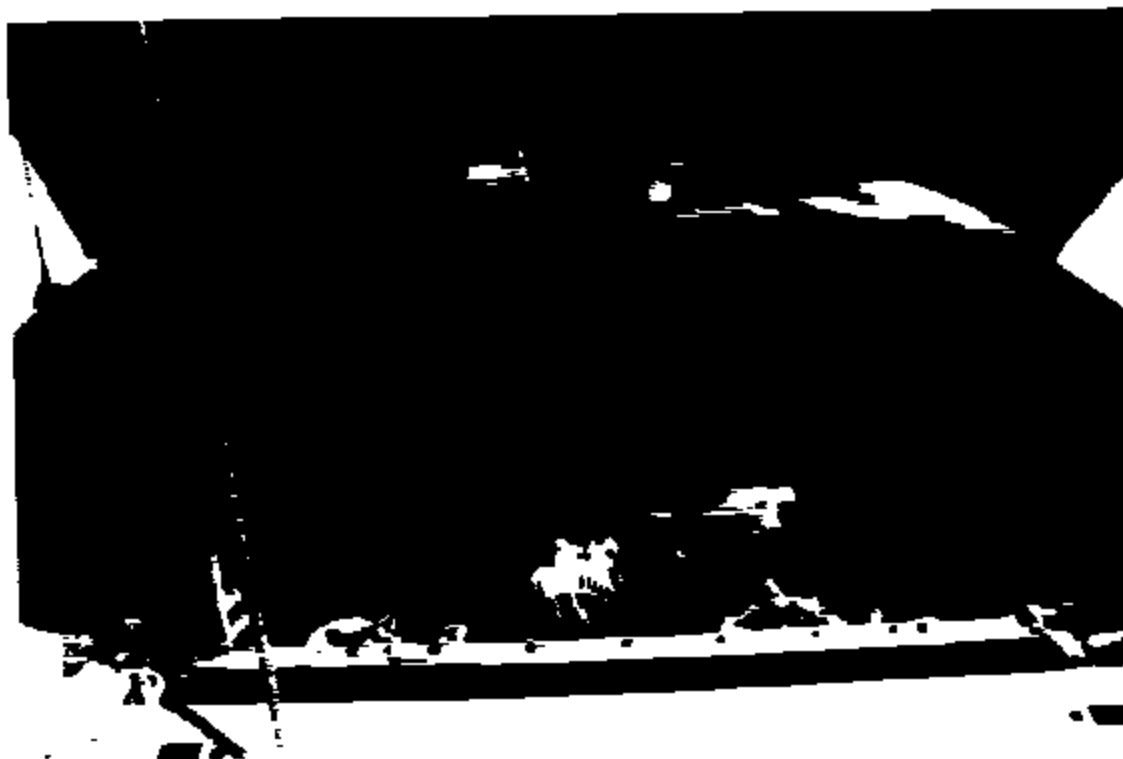
PHOTO #21: Shows an overall view of the left side of the engine compartment during the initial examination.

PHOTO #22: Shows a frontal view of the engine compartment which shows the greater amount of fire damage to be on the left side.

#21



#22

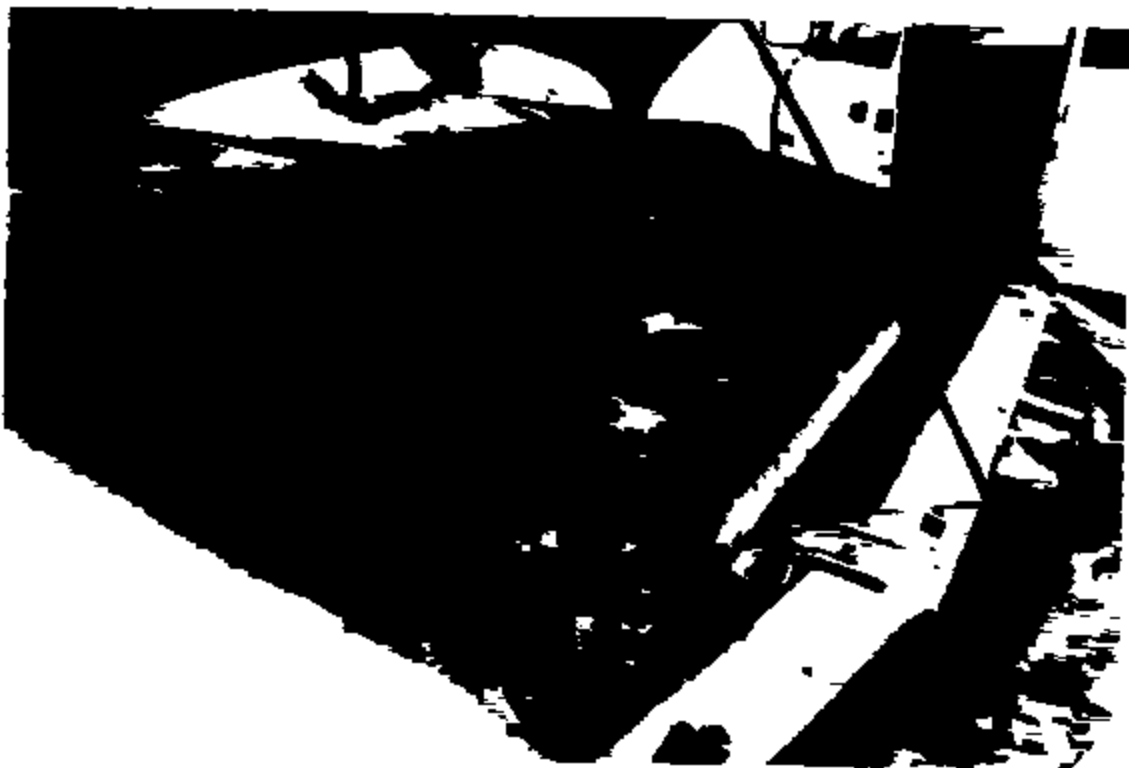


ERSS-005-LC-0971

PHOTO #23: Shows an overall view of the right side of the engine compartment during the initial examination.

PHOTO #24: Shows a view of the battery and battery cables mounted on the right rear of the engine compartment. Note the battery casing was melted and the insulation was consumed from the battery cables.

#23



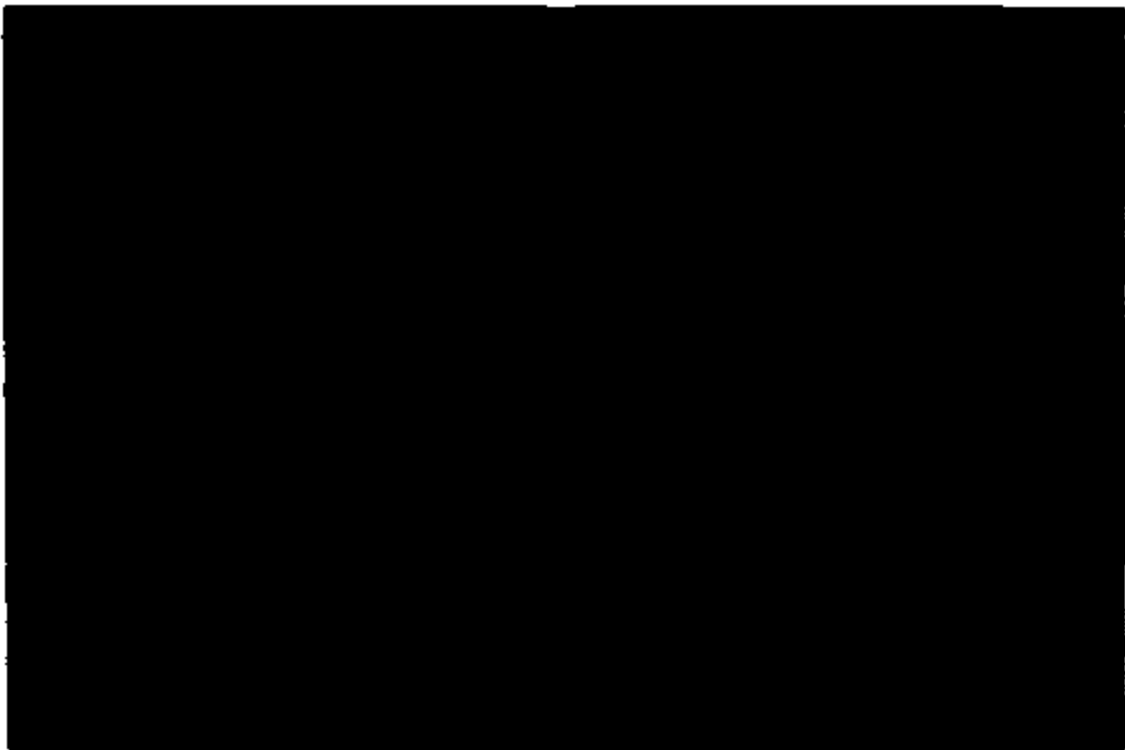
#24



PHOTO #25: Shows a view of portions of the wiring harness and power solenoid mounted on the right side of the fire wall. Note the wiring was void of insulation and there was an electrical fault condition found on the cable to the alternator.

PHOTO #26: Shows a view of the wiring, battery cables and power conductor to the alternator. Note near all of the insulation was consumed from the wiring harness and the alternator cable had made contact with the metal bracket on the right rear of the engine compartment and electrically faulted.

#25



#26

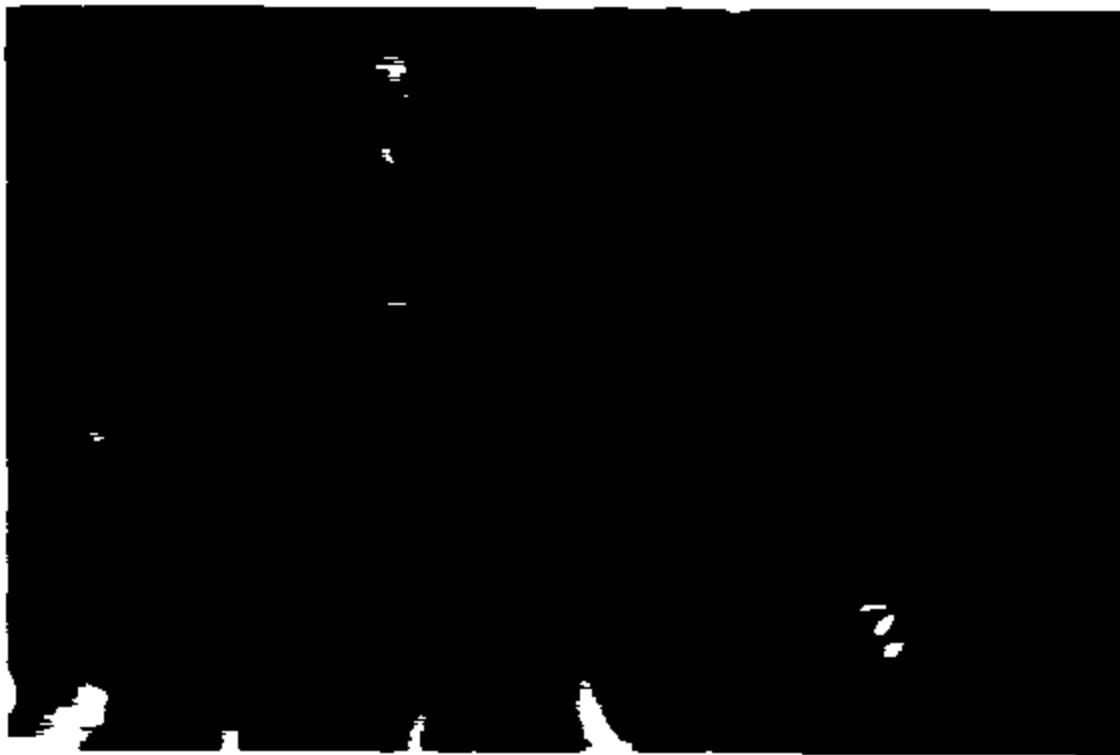
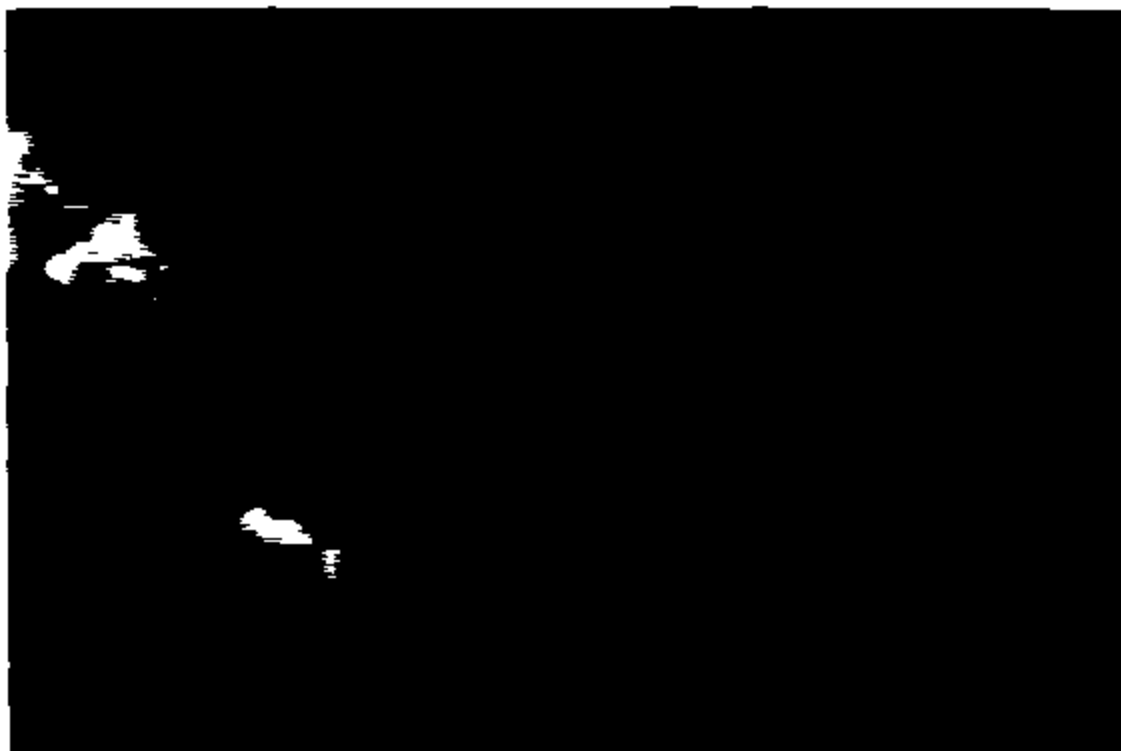


PHOTO #27: Shows a closeup view of the alternator power cable showing where it had electrically faulted against the metal bracket.

PHOTO #28: Shows a view of the alternator and its power cable connection. As noted in the photograph, the alternator cable was void of insulation but there was no faulting at the connection of the alternator.

#27



#28



ERES-885-LC-8877

PHOTO #29: Shows an overall view of the main trunk of the wiring harness routed along the fire wall area. Note the insulation was damaged and some of the wiring had broken into especially the wiring on the left side.

PHOTO #30: Shows a closeup view of the remains of the power distribution center. Note the casing has melted to the fuses and relays and the wiring insulation to the power distribution center was melted.

#29



#30



8905-085-LC-0079

PHOTO #31: Shows an overall view of the vacuum booster and the remains of the brake master cylinder. Note in the photograph, the receiver for the cruise control disconnect switch is mounted on the end of the master cylinder.

PHOTO #32: Shows a view of the remains of the cruise control disconnect switch. As noted in the photograph, the switch was combusted and the contact appeared to be electrically welded together. Note the wiring connections had internally heated and ignited the plastic covering.

#31



#32

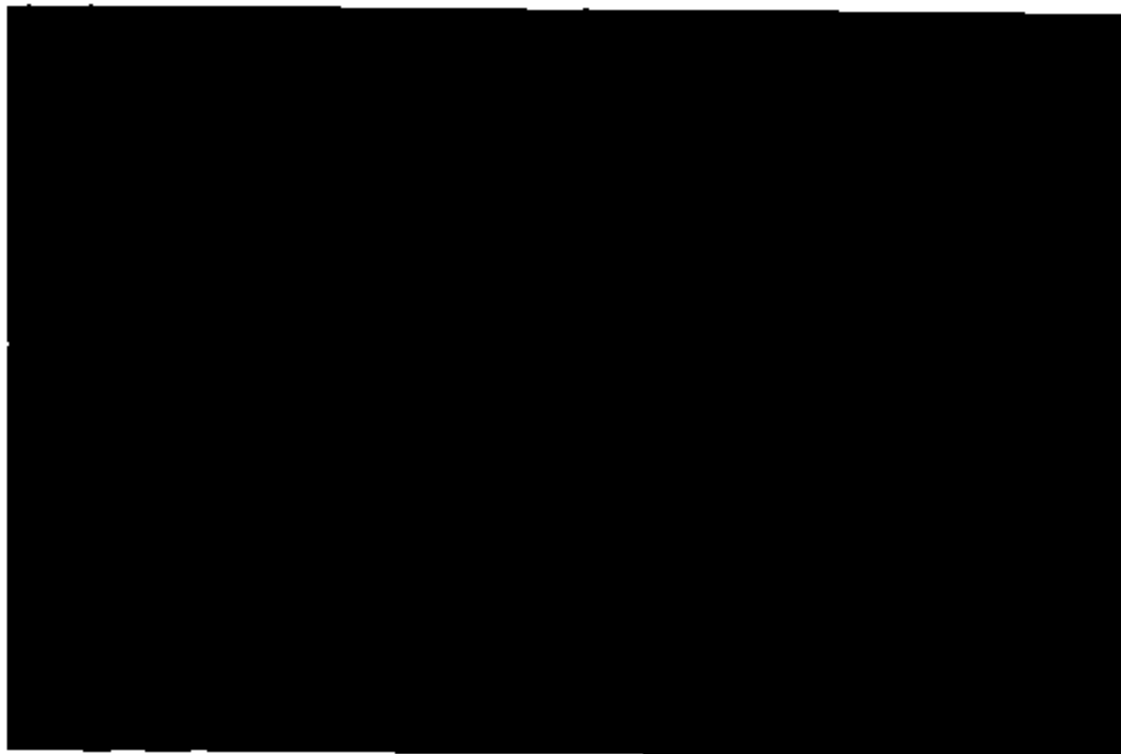
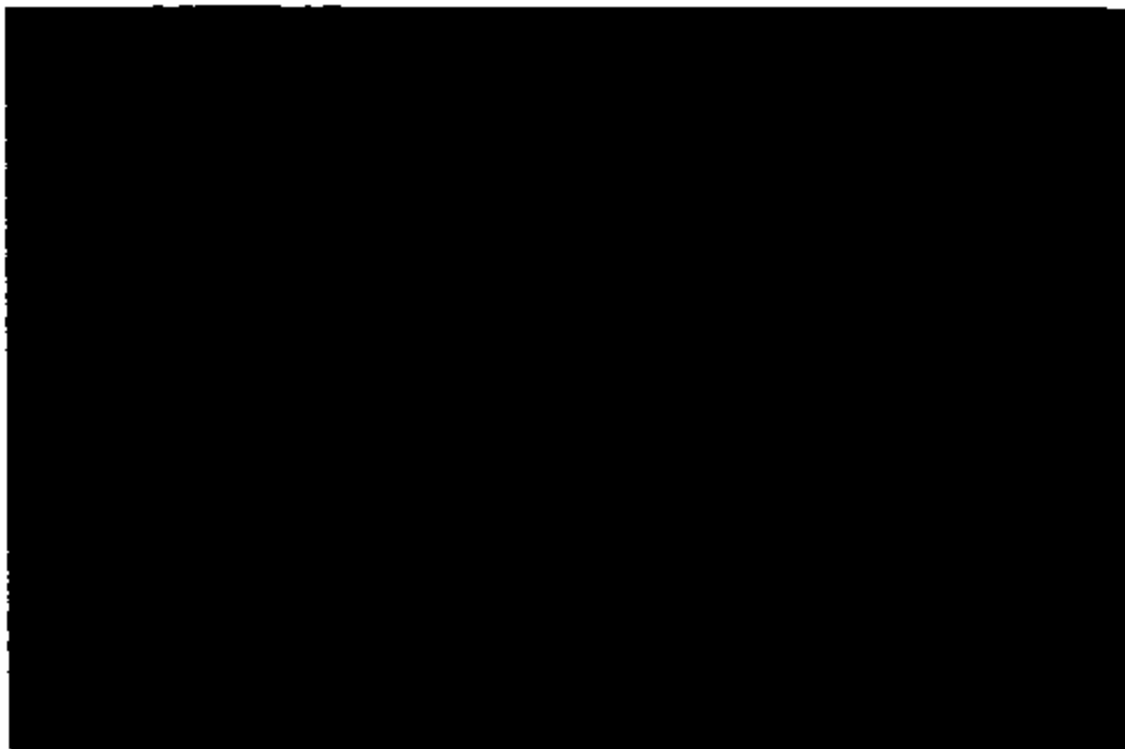


PHOTO #33: Shows a view of the contact switch which shows it to be severely discolored and distorted. Note there was evidence that the wiring and contacts had internally overheated inside of the plastic housing of the switch.

PHOTO #34: Shows an opposing view of the wiring connections to the cruise control disconnect switch. Note there was evidence that there was internal overheating of the wiring and the contact switch.

#33



#34



PHOTO #35: Shows an opposing view of the remains of the cruise control disconnect switch. Note the evidence indicated that the wiring had overheated and melted in the center core of the plastic housing.

PHOTO #36: Shows a view of the plastic container that the wiring and the remains of the cruise control disconnect switch was placed in.

#35



#36



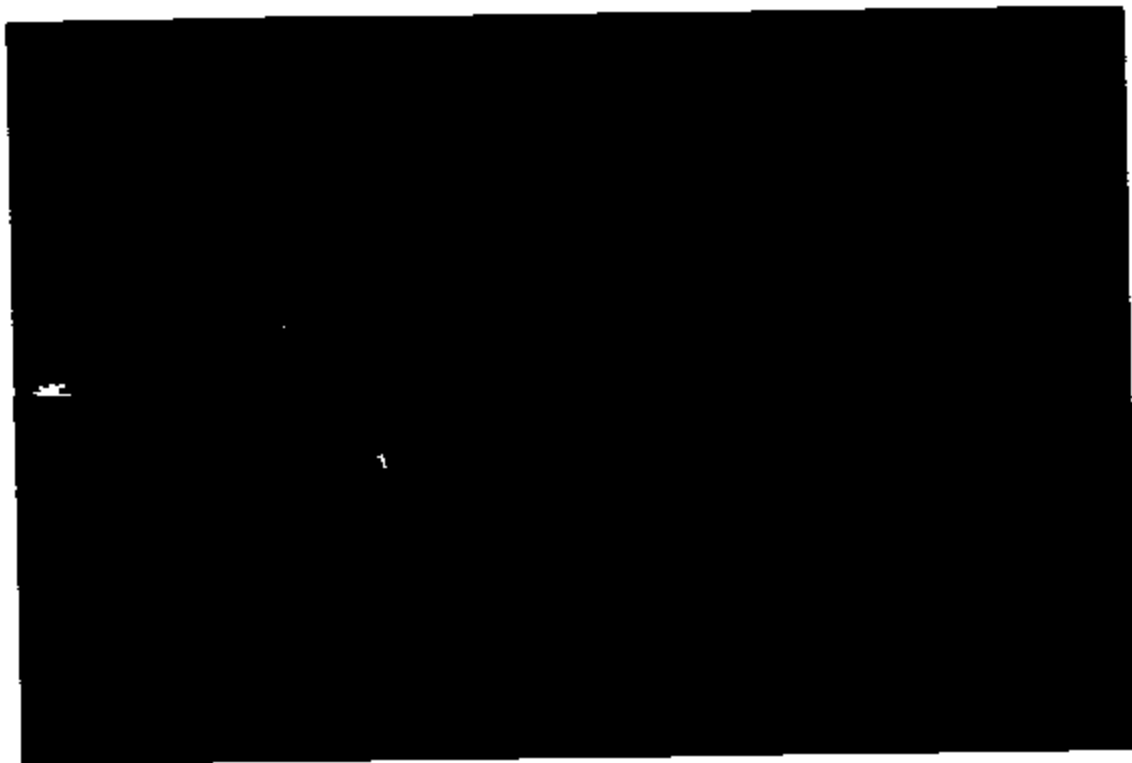
PHOTO #37: Shows a view of the left fuel rail and supply lines to the fuel rail connection. Note the safety clips were still in place and there were no indications that fuel leaks had occurred and initiated the fire.

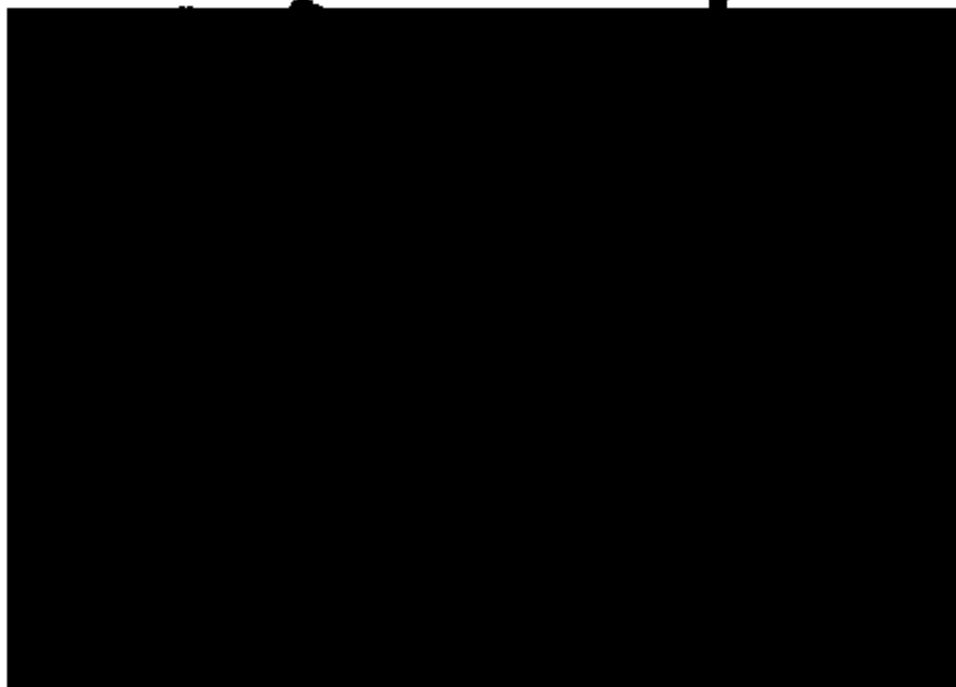
PHOTO #38: Shows a view of the engine oil and transmission fluid dipsticks. Note the engine oil was slightly low and the transmission fluid appeared to be at or near its normal level.

#37



#38





State Farm Insurance Companies



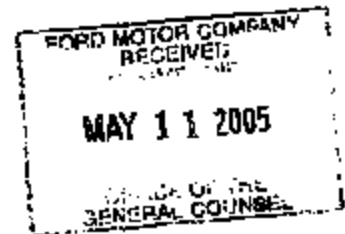
MAY 11 2005

May 5, 2005

STATE FARM INSURANCE
8500 State Farm Way
Woodbury, MN 55125

Phone: (877) 450-7598
Fax: (651) 678-4577

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



CERTIFIED MAIL - RETURN RECEIPT REQUESTED

RE: Claim Number: [REDACTED]
Date of Loss: March 24, 2005
Our Insured: [REDACTED]
Amount of Loss: 9,802.50
Location of Loss: Davenport IA

Dear Sir/Ma'am:

Our insured's vehicle; a 1996 Ford Pickup, VIN number 1FTEX14N3TK [REDACTED] Mileage unknown was involved in a fire loss. Damage to the vehicle resulted in a loss amount of \$9,802.50.

Our investigation reveals this fire was caused by a faulty cruise control brake switch.

Please accept this letter as notice of a subrogation claim. The vehicle is being held at a secured off-site location and is available for inspection by appointment only. If you wish an inspection of the vehicle, please contact me to arrange an appointment or you may have your inspector contact John Wehrs, our investigator directly at (507) 280-2112 or at (800) 403-5088 to schedule the appointment.

There is no authorization to inspect this vehicle outside the presence of the State Farm representative.

Sincerely,

A handwritten signature in cursive script that reads "Cynthia M. McCarthy".

Cynthia M. McCarthy
Claim Representative
1-(877) 450-7598 or (651) 578-4737
Team #: 6860

State Farm Mutual Automobile Insurance Company

ER05-805-LC-0316



State Farm Mutual Automobile Insurance Company



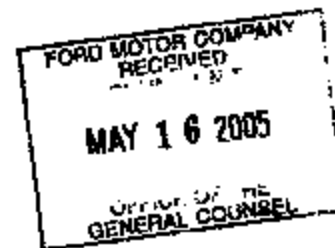
MAY 16 2005

May 10, 2005

Ford Motor Company
Parklane Tower West Suite 300
3 Parklane Blvd
Dearborn, MI 48126

Claim Office
7700 East Polo
Wichita, KS 67206
(316) 636-6493
(800) 728-4580

Re: Date of Loss: January 9, 2005
Our Claim Number: [REDACTED]
Our Insured: [REDACTED]



Attention: Manager of Claims Department

State Farm Mutual Automobile Insurance Company paid for a total loss to a 1988 Ford Pickup F150 XL, belonging to our insured, [REDACTED]. Vin # 1FTZF1780W [REDACTED]. Our investigation established that the vehicle damage was caused by a fire, which was mainly in the engine compartment.

We are notifying you at this time that State Farm will be looking to you for subrogation recovery due to a manufacture defect. Please contact me, within three weeks from the date of this letter, if you desire to inspect the salvage of this vehicle.

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

Sincerely,


Josh Larson
Claim Representative
(316) 630-4534
(800) 728-4580

State Farm Mutual Automobile Insurance Company

JL/jam



MAY 17 2005



**FARM BUREAU MUTUAL INSURANCE COMPANY OF ARKANSAS, INC.
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY**

CLAIMS SERVICE CENTER

8801 Shaltie Drive • P. O. Box 18460 • Memphis, AR 72118
Phone: (501) 771-1010 • Fax: (501) 771-2383 • SIU Fax: 637-0445

5-10-2005

2005 MAY 16 A 8:01

CUSTOMER
RELATIONSHIP
CENTER

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

RE: Claim No. [REDACTED]
Insured: [REDACTED]
Date of Fire: 5/3/2005
Vehicles Involved: 2000 Ford Mustang, 1997 Ford F-150

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
MAY 17 2005
OFFICE OF THE
GENERAL COUNSEL

To Whom It May Concern:

Please be advised that Southern Farm Bureau Casualty Insurance Company has been called upon to pay a claim presented by [REDACTED] for the fire damage to his home and two automobiles located at [REDACTED], Batesville, AR. The initial origin and cause fire investigation reveals the fires origin to have come from the area of the master cylinder of the Ford F 150 pick up and spreading to the Ford Mustang and melting the vinyl siding to the house.

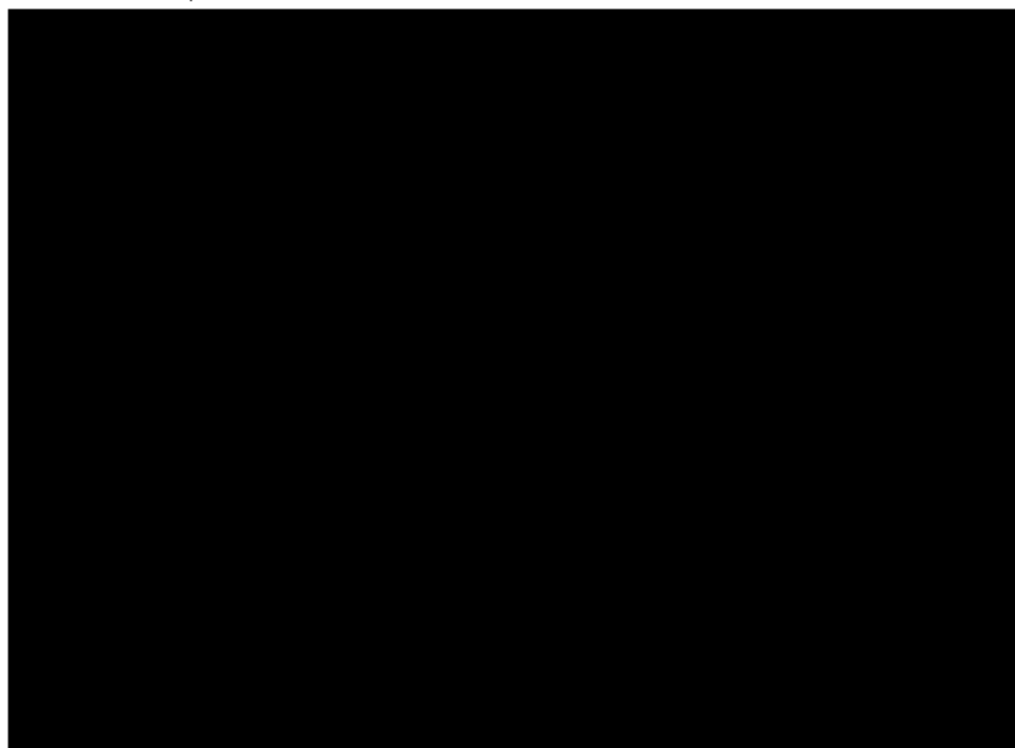
The intent of this letter is to place you on notice for a subrogation claim. Southern Farm Bureau Casualty Insurance Company insures the house and Ford Mustang and will be making payment once the amount of damage is determined. The vehicles have been covered and protected and remain at the original loss location. We would invite an inspection of the fire scene by you or a representative of Ford Motor Company so you may also do a origin and cause investigation. Time is of the essence as the vehicles are still located in the owners driveway and causing an inconvenience to them.

Please give me a call to arrange a date and time to inspect these vehicles. Thank you for your attention to this matter. You may reach me at 501-537-0425. I look forward to hearing from you soon.

Sincerely,

Jonathan Wallace
SIU Investigator

cc Kevin McKenzie DCM
cc Hardy Willis





IAS Claim Services, Inc.

Atlanta Office
P.O. Box 884
Atlanta, Georgia 30308
(706) 548-1268
Fax (770) 946-8962

New

August 1, 2003

Ms. Shawn Norton
Office of General Counsel
Ford Motor Company

Dear Ms. Norton:

We are the insurance adjusters for Georgia Farm Bureau insuring Kathy Wilson who is the owner of a 2000 Ford Ranger Pickup that has sustained extensive fire damage to the front and cab area.

We have reason to suspect mechanical malfunction on the 2000 Ford Ranger pickup with ID number 1FTYR14V4Y [redacted] Pursuant to our conversation with Ralph Newell we intend to conduct a destructive inspection of this 200 Ranger Pickup in the near future. If you would like to have a representative present at this inspection to protect your interests please contact I. J. Kranatz at 706-754-7240, fax 706-754-1027 as soon as possible.

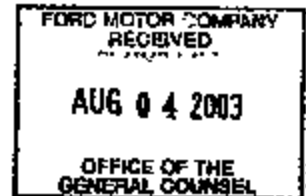
If you have any questions please contact our office.

Very truly yours,

IAS CLAIM SERVICES, INC.

Ross
Ross Holcomb

RH:jp



CC: I. J. Kranatz

CC: Mr. Ron Fowler
Georgia Farm Bureau

CC: Mr. Don Julian
Georgia Farm Bureau

ACT

The ACT Group of Companies





Engineering and Fire
Investigations

318 Seaboard Lane
Suite 104
Franklin, TN
37067-8242
T: 615-778-0160
F: 615-778-0170

**PRIVILEGED AND CONFIDENTIAL
REPORT NUMBER ONE AND FINAL
April 12, 2000**

PREPARED FOR: Farmers Insurance Group
P. O. Box 30979
Knoxville, Tennessee

ATTENTION: Gez DeSantos

INSURED: [REDACTED]

DATE OF LOSS: March 17, 2000

LOSS LOCATION: Smith Holland Road
Grainger County, Tennessee

POLICY NUMBER: [REDACTED]

CLAIM NUMBER: [REDACTED]

EFI FILE: 94216-00242

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

April 12, 2000

ASSIGNMENT

The assignment was received from Gez DeSantos with specific instructions to conduct an inspection of [REDACTED] 1998 Ford Explorer which was destroyed by fire on March 17, 2000. Instructions were also received to conduct a computer database search for any possible recalls, technical service bulletins, etc. By agreement, my investigation was conducted on March 22, 2000.

ENCLOSURES

- 1) Formal Vehicle Fire Examination checklist.
- 2) Sixteen 35mm color photographs with explanation sheets.
- 3) Fire scene diagram with color overlays.
- 4) Additional Materials packet containing photograph negatives.

INVESTIGATION

Per your instructions I traveled to the Salvage Disposal Company's impound lot in Knoxville, Tennessee on March 22, 2000, at which time I made an in-depth inspection of Mr. Wilson's 1998 Ford Explorer which was heavily damaged by fire on March 27, 2000.

My investigation revealed that this fire had clearly originated back behind the dash along the firewall on the passenger side of the vehicle where the vehicle's main computer system was positioned. For clarity, it should be noted that the main computer for a 1998 Ford Explorer is positioned through the firewall on the passenger side of the vehicle with a portion of the computer module positioned on the passenger side of the firewall, and remaining portions of the computer module spanning through a hole in the firewall into the engine compartment. The wiring harness which supplies electrical power to the computer module spans into the computer from the rear, or of course the portion of the computer module which is positioned in the engine compartment of the vehicle. A close inspection of the passenger compartment of the vehicle revealed that this fire had clearly originated in the dash at the exact point where the heavily fire damaged computer module was positioned. The computer module had sustained extremely severe flame impingement and melting, and a clear and obvious oxidation pattern and burn pattern emanated up and away from the exact point in the firewall where the computer system was positioned at the time of the fire.

An examination of the main wiring harness spanning through the dash from side to side revealed severe shorting and melting of portions of the harness, particularly those in close proximity to the front of the computer module. In addition, an examination of the computer module itself as well as its internal components revealed extremely severe damage to the computer module and severe melting and trauma to the interior of the computer system. After

Insured: [REDACTED]

April 12, 2000

carefully examining and documenting by photographs the position of the computer system as it existed at the time of my fire scene examination, I removed the computer system and its various components from the firewall so that a closer inspection and partial disassembly of the computer system could be conducted.

A close inspection of the computer system revealed extremely severe melting and damage to the various components of the computer system. Portions of the wiring harness which spanned into the rear of the computer module exhibited extremely severe melting, beading, and shorting. After partial disassembly of the computer module itself, an examination of the internal confines of the computer module revealed extremely severe fire damage and melting of many of the components on the interior of the computer itself. I was unable, however, to determine from my inspection of the computer module and its various components what specifically might have occurred to cause the fire to originate at the computer module.

As alluded to above, severe shorting and beading was observed to the wiring harness which spanned into the rear of the computer module and extremely severe melting of the computer module's internal components was also observed. In addition, extremely severe melting, arcing and beading of the wiring harness which spanned through the dash in front of the computer module was also observed. As a result, while it was readily apparent that the fire had originated at or near the computer module system, I was unable to determine with reasonable scientific certainty what specific trauma or failure might have occurred to allow the initial ignition factor for this fire loss. The evidence was simply overwhelming of the fire having originated at the exact point where the computer module spanned through the hole in the firewall on the passenger side of the vehicle. An inspection of other areas of the vehicle including the engine compartment, other portions of the passenger compartment, etc., revealed only secondary flame impingement and fire damage to those areas as a result of the fire which had clearly originated within the confines of the passenger side dash.

In an attempt to determine if the vehicle in question had sustained any recalls or noted problems relative to the computer system, and, of course, per your instructions, I ran computer database searches through two separate computer systems relative to the above captioned vehicle. No recalls were identified relative to the above captioned vehicle. I have included a copy of both computer database searches in their entirety as an enclosure to this report for your inspection and review.

DETERMINATION OF CAUSE AND ORIGIN

At the conclusion of my investigation, it is my professional opinion that this fire originated back behind the passenger side dash along the firewall where the vehicle's main computer module system was positioned. I was unable to determine, however, what specific trauma or failure might have occurred to allow the fire to originate at or near the computer module system.

94216-00242

4

Insured: [REDACTED]

April 12, 2000

COMMENTS

Per your instructions I am not conducting any additional investigation into this matter at this time. I am also placing my file in an inactive status pending your review of this report. If after your review of this report you have any questions, or if I can be of any further assistance, please let me know. As always, I want you to know that your business and kindness are very much appreciated by this investigator. Thank you very much for allowing me to be of service.

Gary M. Young
Executive Fire Investigator
Knoxville, Tennessee
(423) 982-5403

GMV/ji

Inactive Status

CC: E. METT HARDY
VICE PRESIDENT, FIRE INVESTIGATIONS

ERS-605-LC-18815

94216-00242

5

Insured: [REDACTED]

April 12, 2000

PHOTOGRAPH EXPLANATION SHEET

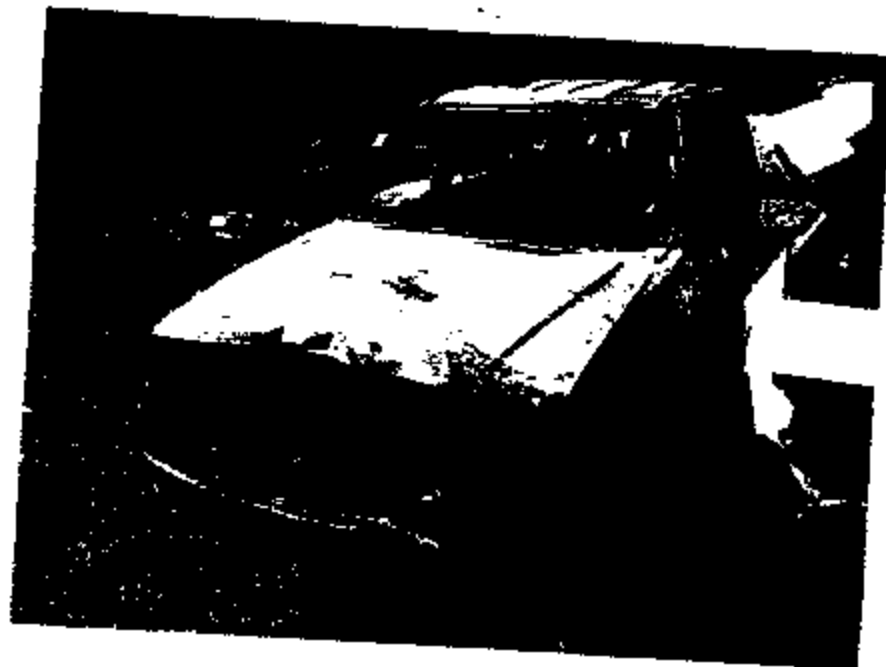
- 1) Front view of the vehicle.
- 2) Driver's side view of the vehicle.
- 3) Rear view of the vehicle.
- 4) Passenger side view of the vehicle.
- 5) View of the area of fire origin.
- 6-7) Additional close-up views of the area of origin and exhibit the severe melting to the computer module as well as the flame impingement and oxidation to the area of the dash surrounding the computer module.
- 8-10) Various and assorted views of the computer module and its various components after removing it from the vehicle for inspection and partial disassembly.
- 11) Depicts some of the severely shorted wiring harness in the dash where the computer module was positioned.
- 12) Additional view of the general area of fire origin.
- 13) View of the interior of the computer module after partial disassembly.
- 14) Shows the oxidation and fire damage exhibited by the front passenger seat which was positioned in closer proximity to the point of fire origin than the driver's side seat.
- 15) View of the engine compartment of the vehicle.
- 16) Depicts the level of fire damage to passenger side door clearly showing the fire origin to be in the passenger side dash area.

Photo Sheet

EFJ

EPI No. 94216-0024

Serial [REDACTED]



No. 1



No. 2

Page 1 of 9

Photo Sheet



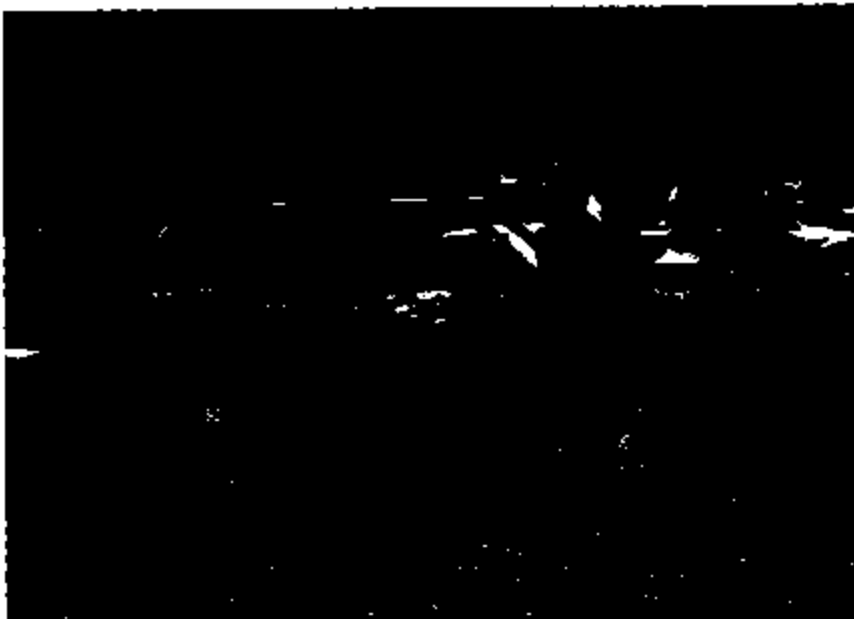
EFI

EFI No. 94216-00242

HAZED [REDACTED]



No. 3



No. 4

Page 2 of 8

Photo Sheet

EF!

EFI No. 94016-00242
Instal. [REDACTED]



No. 5



No. 6

Page 3 of 3

Photo Sheet



EFL

EFL No. 94216-00242

Insured [REDACTED]



No. 7



No. 8

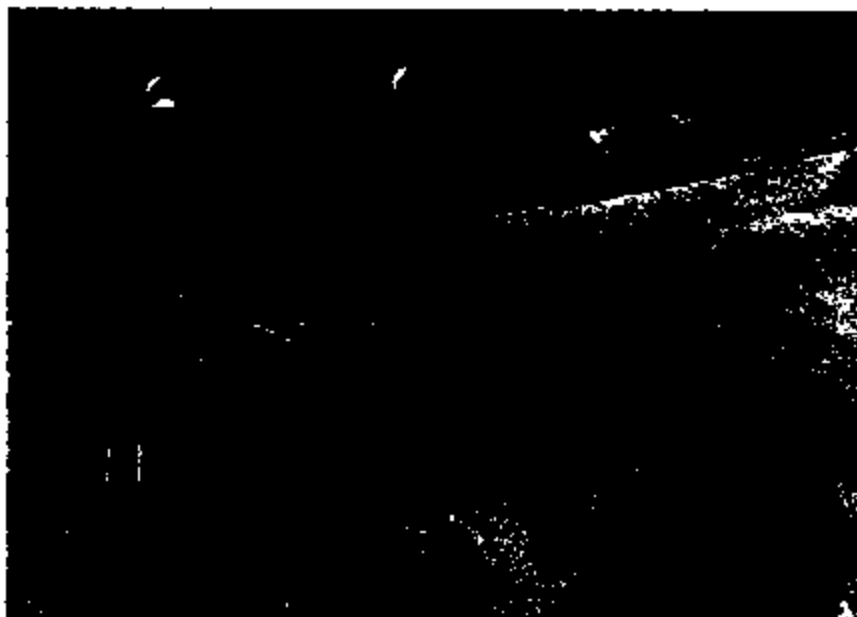
Page 4 of 8

Photo Sheet



EFI

EFI No. 94216-00242
Inventor [REDACTED]



No. 9



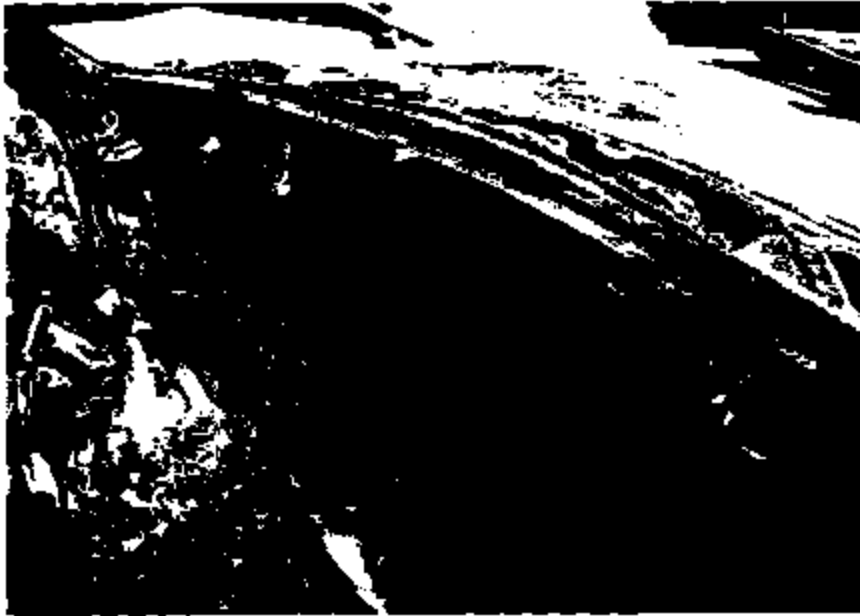
No. 10

Page 5 of 8

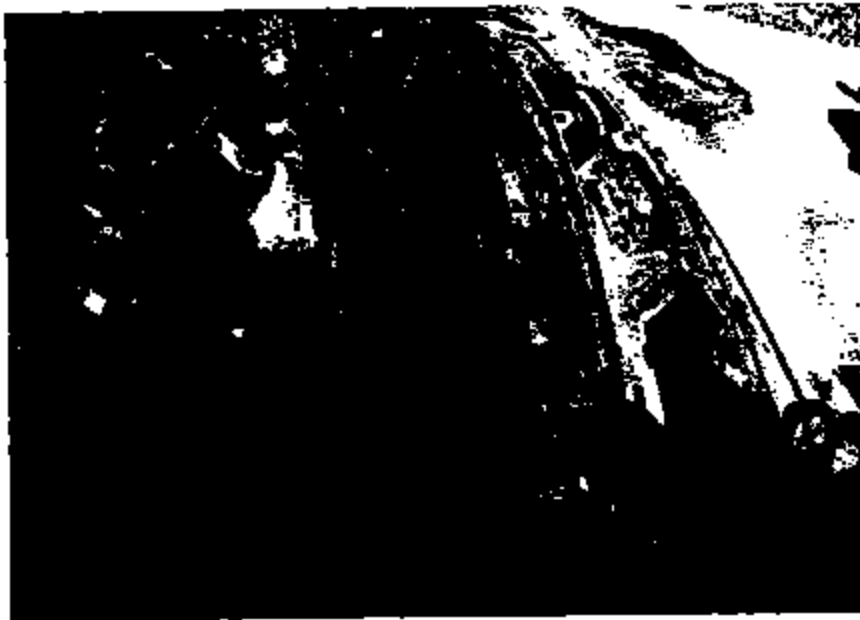


Photo Sheet

EPI No. 94216-00292
Insured [REDACTED]



No. 11



No. 12

Page 6 of 8

Photo Sheet

EFI No. 94216-00242
Inwd. [REDACTED]

EFI



No. 13



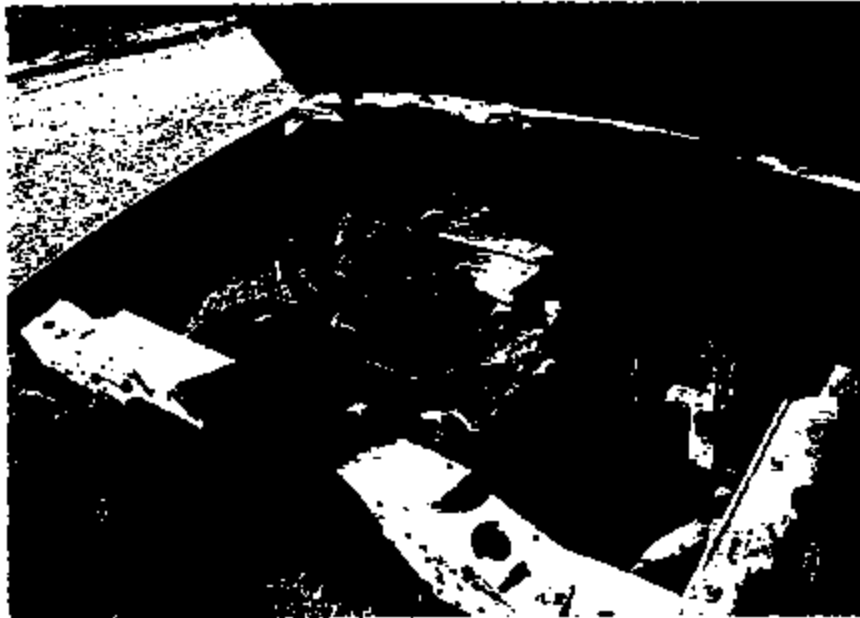
No. 14

Page 7 of 8

Photo Sheet

EF1

EPI No. 94216-00292
Insured [REDACTED]



No. 15



No. 16

Page 8 of 8

Photo Mounting Sheet



FARMERS

Company Claim No. [redacted]

Policy No. [redacted]

Insured: [redacted]

Claimant: _____



Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View: _____



Picture # _____

Film: Polaroid _____

Negative _____

Date Taken: _____

Time: _____

By: _____

Location and View: _____

ERR-505-LC-10825

Photo Mounting Sheet



FARMERS

Company Claim No. [REDACTED]

Policy No. [REDACTED]

Insured: [REDACTED]

Claimant: [REDACTED]



Picture # _____

Polaroid _____

Negative _____

Taken: _____

Location and View: _____

Picture # _____

Film: Polaroid _____

Negative _____

View: _____





COMMONWEALTH OF KENTUCKY
FAYETTE COUNTY CIRCUIT COURT

2nd div.

JAN 13 2005

[REDACTED]

Morristown, NJ

and

[REDACTED]

Lexington, KY

Plaintiffs,

v.

FORD MOTOR COMPANY
One American Road
Dearborn, MI 48126

Defendant.

CASE NO.: 05-ci-176

Ford Case
[Handwritten notes]

JURY TRIAL DEMANDED

COMPLAINT

The plaintiffs, [REDACTED] as subrogee of [REDACTED] /b/a

[REDACTED] by and through its undersigned attorneys,

hereby alleges as its Complaint:

FACTUAL BACKGROUND

1. The plaintiff [REDACTED] as subrogee of its insured [REDACTED], (hereinafter "U.S. Fire"), is a corporation duly

organized under the laws of the State of New Jersey, with its principle place of business located at [REDACTED] New Jersey [REDACTED]

2. At all relevant times hereto, U.S. Fire engaged in the business, among other areas, of underwriting property and casualty insurance, and was authorized to do so in the Commonwealth of Kentucky.

3. The plaintiff [REDACTED] (hereinafter [REDACTED]) is a corporation duly organized under the laws of the State of Delaware, with its principle place of business located at [REDACTED] Lexington, Kentucky [REDACTED]

4. At all times relevant hereto, [REDACTED] engaged in the business of television broadcasting.

5. The defendant, Ford Motor Company (hereinafter "Ford"), is a corporation organized and existing under the laws of the State of Delaware, with its principal place of business at One American Road, Dearborn MI 48126, and a Kentucky registered agent at CT Corporation System, Kentucky Home Life Building, Louisville KY 40202.

6. At all times relevant hereto, Ford engaged in the business, among other areas, of designing, manufacturing, assembly, marketing, selling and distributing motor vehicles and their component parts.

7. Upon information and belief, in 1995, Ford manufactured and assembled a Ford E350 cargo van, VIN number 1FTJS34H5SF [REDACTED] that is the subject matter of this litigation.

8. Upon information and belief, Ford sold the subject E350 cargo van to Custom Mobile Products Inc.

9. Custom Mobile Products Inc. thereafter modified the subject E350 cargo van for use as a mobile television studio by installing a substantial amount of electronic and broadcasting equipment.

10. Prior to February 5, 2004, Custom Mobile Products Inc. sold the subject E350 cargo van to the plaintiff, [REDACTED]

11. On or about February 5, 2004, a fire occurred in the subject E350 cargo van, the origin of which was in the engine compartment.

12. The cause of the fire was subsequently determined to be the failure of a crimped connection in a high pressure hose in the fuel system (hereinafter "crimped connection").

13. Upon information and belief, the fuel system, including the high pressure hose and crimped connection, was designed, manufactured, assembled, and installed by Ford in the subject E350 cargo van.

14. Upon information and belief, the fuel system, including the high pressure hose and crimped connection, had not been modified nor had it been the subject of any repairs subsequent to its initial sale from Ford Motor Company.

15. As a result of the fire, the plaintiff, [REDACTED], sustained extensive damage to its property, as well as other losses.

16. Pursuant to the terms and conditions of the policy with its insured, the plaintiff, U.S. Fire, made payments to [REDACTED] in the amount of \$210,172.00, less [REDACTED] \$25,000.00 deductible.

17. As a result of the aforesaid payments, and pursuant to the terms and conditions of its insurance policy with its insured, U.S. Fire has been subrogated to the rights of its insured with respect to the damages compensable under this policy.

COUNT I - NEGLIGENCE

18. The plaintiff hereby incorporates by reference all allegations contained in paragraphs 1 through 17 as though fully set forth herein at length.

19. The defendant owed to the plaintiffs a duty to design, manufacture, assemble, test, inspect, market, sell and/or distribute the Ford E350 cargo van and its component parts, including the crimped connection to the high pressure hose in the fuel system, without defects and/or deficiencies, so as not to create a foreseeable risk of harm to persons or property, including the risk of fire.

20. The defendant breached this duty to the plaintiffs, resulting in the fire of February 5, 2004 and the damages sustained by U.S. Fire and its insured, through the acts and omissions of their agents, servants, workmen, and/or employees, by:

- a. failing to design, manufacture, assemble, market, sell, distribute, test, install and/or inspect the Ford E350 cargo van, and specifically its crimped connection of the high pressure hose in the fuel system, in a good and workmanlike manner and/or in accordance with the standard of care applicable to the industry;
- b. failing to design, manufacture, assemble, market, sell, distribute, test, install and/or inspect the crimped connection in accordance with local and/or other recognized and/or applicable safety codes, rules, regulations and/or requirements;
- c. failing to design, manufacture, assemble, market, sell, distribute, test, install and/or inspect the crimped connection in a manner using methods that would have prevented it from failing in the course of normal use;

- d. failing to discover, repair, and/or correct the defect(s) and/or deficiency(ies) which caused the crimped connection to fail in the course of normal use;
- e. failing to warn [REDACTED] of the serious and foreseeable risk of harm to persons and property posed by said defect(s) and or deficiency(ies) in the crimped connection
- f. failing to provide [REDACTED] with adequate instructions, precautions and warnings for the safe use of the product;
- g. failing to exercise reasonable care in the supervision and/or inspection of the work of the persons responsible fore designing, manufacturing, assembling, marketing, selling, distributing, testing, installing and/or inspecting the crimped connection
- h. failing to exercise reasonable care in hiring the persons responsible for designing, manufacturing, assembling, marketing, selling, distributing, testing, installing and/or inspecting the product, including the crimped connection;
- i. such other careless and negligent conduct, acts and/or omissions as may be revealed in discovery.

21. Prior to the fire of February 5, 2004, the plaintiff [REDACTED] through the exercise of reasonable care, could not have discovered the defect and perceived its danger nor could [REDACTED] through the exercise of reasonable care, have avoided the injury and/or loss.

22. The defendant's careless and negligent conduct, acts and/or omissions, as averred above, was a substantial factor and/or direct and proximate cause of the fire of February 5, 2004.

23. As a direct and proximate result of the negligence of the defendant, the plaintiffs sustained damages in the amount of \$210,172.00.

WHEREFORE, the plaintiffs U.S. Fire a/s/ [REDACTED] Inc., and [REDACTED] demand judgment in their favor and against the defendant in the amount of \$210,172.00, together with interest, costs and such other relief as this Honorable court deems just and proper under the circumstances.

COUNT II - STRICT LIABILITY

24. The plaintiffs incorporates by reference the allegations contained in paragraphs 1 - 23 as though fully set forth herein at length.

25. The Ford E350 cargo van, and particularly its crimped connection, was unreasonably dangerous, defective and unsafe for its ordinary, foreseeable and intended use by reason of its propensity to fail, resulting in a fire.

26. The defendant designed, manufactured, assembled, marketed, sold and distributed the Ford E350 cargo van, and its component, the crimped connection, in an unreasonably dangerous and defective condition.

27. The fire of February 5, 2004, and the damages sustained by the plaintiffs, were the direct and proximate result of the unreasonably dangerous, defective and unsafe condition of the Ford E350 cargo van and its component, the crimped connection.

28. The Ford E350 cargo van and its component, the crimped connection, was unreasonably dangerous, defective and unsafe for its intended and foreseeable use by reason that:

- a. The defendant designed, manufactured, assembled, sold, installed and/or distributed the product into the stream of commerce containing a crimped connection that had a propensity to fail during its ordinary and intended foreseeable use, including the propensity to fail and result in a fire;
- b. the crimped connection was not adequately designed and/or assembled to prevent the high pressure fuel hose from releasing, allowing a jet force of escaping gasoline to come into contact with the high voltage ignition coil, thereby igniting a fire within the engine compartment of the subject E350 cargo van

- c. the crimped connection was not adequately tested before distribution to determine whether the crimped connection was reasonably safe for its intended use and to identify the necessary precautions for the safe use of the product
- d. the defendant failed to exercise reasonable quality control during the manufacture of the crimped connection
- e. the defendant failed to ensure that the product complied with industry and/or governmental safety standards, rules and regulations
- f. the defendant failed to provide [REDACTED] with proper instructions, precautions and warnings for the safe use of the product.


29. At the time of the fire, the crimped connection was in the same condition as when it left the possession and/or control of the defendant.

30. The plaintiff, [REDACTED] used the Ford E350 cargo van, and its component, the crimped connection, for the purpose and in the manner intended and/or expected by the defendant.

31. As a direct and proximate result of the conduct, acts and/or omissions of Ford, for which the defendant is strictly liable, the plaintiff's sustained damages in the amount of \$210,172.00.

WHEREFORE, the plaintiffs, United States Fire Insurance Company a/s [REDACTED]
d/b/s [REDACTED], and [REDACTED], demand judgment in their favor and against the
defendant in the amount of \$210,172.00.

Respectfully submitted,


Douglas J. May
MARTIN & BAILEY
120 E. Fourth Street, Suite 420
Cincinnati, OH 45202-4097
Telephone: (513) 333-0990
Fax: (513) 333-0066
E-mail:
Attorney for the Plaintiffs

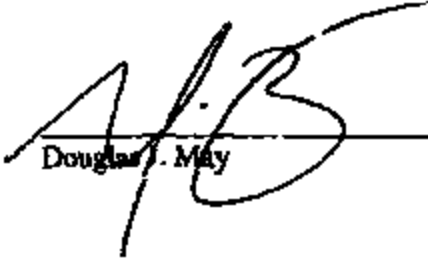
Date: _____

OF COUNSEL:
Michael J. Reilly
THE LAW OFFICES OF
ROBERT A. STUTMAN
501 Office Center Drive, Suite 300
Fort Washington PA 19034

JURY DEMAND

The plaintiffs, [REDACTED]

Television, Inc., [REDACTED] demand a trial by jury as to all issues.



Douglas J. May

Date: _____



EFT

Engineering and Fire
Investigations

3150 Center Drive
Suite 301
Lexington, KY 40517
877-271-8486
Tel: 859-245-6466
Fax: 859-245-7168
www.efiglobal.com

PRIVILEGED AND CONFIDENTIAL

ENGINEERING REPORT

MAY 5, 2004

PREPARED FOR: LAW OFFICES OF ROBERT STUTMAN
275 COMMERCE DRIVE, SUITE 304
FORT WASHINGTON, PA 19034

ATTENTION: DAVID EASTLACK, ESQ.

INSURED:



DATE OF LOSS: FEBRUARY 5, 2004

INSPECTION LOCATION: KENTUCKY AUTO STORAGE POOL
LEXINGTON, KENTUCKY

CLAIM NUMBER:



EFT FILE NUMBER: 94506-40052

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

0005-005-LC-10036

Introduction

On February 5, 2004, a 1995 Ford E350 van carrying remote television communications equipment caught fire while being driven on I-64 between Lexington and Morehead, Kentucky. At the time of the fire, two television station employees of the insured, [REDACTED] of Lexington, Kentucky, were operating the van at highway speed.

On February 5, 2004, Mr. Kevin Smith of The Law Offices of Robert Stutman, contacted Engineering and Fire Investigations, Inc. (EFI) and requested EFI's assistance in determining the origin and cause of the fire. The author of this report, Scott A. Jones, P.E., Certified Vehicle Fire Investigator (C.V.F.I.) and Mechanical Engineer of EFI, (877) 271-8486, was assigned to conduct the investigation. Mr. David Eastlack, Esq. of The Law Offices of Robert Stutman was later assigned responsibility for the case on behalf of the insured.

The observations and conclusions from the engineering investigation are included in this report.

Background Information

Interview with [REDACTED] Television Station Reporter

On March 9, 2004, the author conducted a telephone interview with [REDACTED] [REDACTED] was riding in the front passenger's seat of the van at the time of the fire.

Salient items from the conversation were as follows:

- [REDACTED] had worked as a reporter at Gray Television since May 2004.
- [REDACTED] reported that, on the morning of the fire, she and driver/cameraman Mr. Devin Jackson had traveled from Lexington, Kentucky, to Frankfort, Kentucky. From Frankfort, they were traveling to Morehead, Kentucky, on eastbound I-64.
- She noted that she first heard a sound, which sounded like a metal-on-metal sound that varied with engine speed. Simultaneously, she noted that the vehicle's speed was decreasing and the sound was continually getting louder.
- During this time period, she smelled an odd "chemical" odor within the passenger's compartment and requested Mr. Jackson to pull over to the side of the road.
- She observed smoke emanating from beneath the vehicle. She looked beneath the vehicle from the rear of the vehicle and noted the presence of flames.

- [REDACTED] reportedly telephoned emergency personnel from her cellular telephone using 9-1-1.
- As she was awaiting the first responders, the smoke became continually "thicker" and pronounced flames were emanating from the front of the vehicle.

Interview with [REDACTED] Vehicle Driver and Cameraman

- [REDACTED] reported that he had worked for [REDACTED] since June 2002.
- At the time of the fire, he reportedly was traveling on eastbound I-64. He reportedly had filled the gasoline tank before leaving Frankfort.
- He reportedly first noticed that the vehicle was losing speed even though the cruise control had been engaged. He reportedly had been traveling at approximately 65 mph.
- He also noted a "high squeal" from the engine compartment. The squeal was loudest during attempted acceleration. [REDACTED] reported that the compartment had an odor like an "overheated" smell. The speed of the vehicle continually fell during the event.
- [REDACTED] noted that light-colored smoke was streaming from the vehicle when he looked into the rear view mirror at approximately 30 mph. He reported that the amount of smoke remained steady while the vehicle was driven to the side of the highway.
- He reportedly did not remember turning the engine off before leaving the vehicle.
- [REDACTED] reported that he looked underneath the vehicle and noted the presence of flames in the plane of the driver's and passenger's doors.
- He noted that the smoke eventually turned from light-colored to dark-colored.
- Eventually, the entire front of the vehicle was consumed in flames.

Observations

The author conducted three inspections of the subject vehicle. The first inspection was performed on February 9, 2004, at Paul Miller Ford on New Circle Road in Lexington, Kentucky. The vehicle was reportedly towed to Paul Miller Ford following the fire event.

The second and third inspections were performed at Kentucky Auto Storage Pool (KASP) located on Athens-Boonesboro Road in Lexington, Kentucky, on March 4, 2004, and April

15, 2004. The vehicle was towed to Kentucky Auto Storage Pool for long-term, weather-protected storage. The observations from all three inspections are included in the observations below.

Exterior Inspection

The 1995 Ford E350 van was identified with the dashboard VIN identification 1FTUJS34H5S [REDACTED] (*Photograph 1*). The vehicle was extensively damaged by fire on the front driver's side (*Photograph 2*) and front passenger's side (*Photograph 3*). All plastic materials associated with the grille, trim, and headlamp/turn signal areas were consumed in the fire (*Photograph 4*).

The passenger's side, rear side, and driver's side of the vehicle appeared as shown in *Photographs 5 through 7*, respectively. The vehicle was equipped with a telescoping signal transmission mast (*Photograph 8*). The mast was pneumatically deployed with a self-contained air compressor situated at the rear of the passenger's compartment. The compressor and mast components were not damaged during the fire.

The driver's side front fender (*Photograph 12*) was much more extensively damaged by fire than the passenger's side front fender (*Photograph 13*). Paint and elastomer materials on the underside of the engine and the front suspension components were lightly charred. There was evidence of flammable liquid trails from the upper portions of the engine compartment. The driver's side components are shown in *Photograph 14* and the passenger's side components are shown in *Photograph 15*.

The 5.8 liter V-8 engine had a low, but visible oil level by dipstick indication (*Photograph 16*). The automatic transmission was filled to the "HOT" level indication with automatic transmission fluid. As the engine could not be started, the author was unable to properly measure the actual automatic transmission fluid level (i.e., while the engine was operating).

The original equipment manufacturer (OEM) gasoline tank filler cap (*Photograph 18*) was properly placed upon the fuel tank filler neck (*Photograph 19*). The author probed the fuel tank for fuel level using a thin steel rod. There was no discernable fuel remaining within the tank.

Interior Inspection

The fire extensively damaged nearly all elastomer materials used in the construction of the dashboard. As shown in *Photograph 9*, the dashboard remnants were extensively charred and partially consumed by the fire. The driver's station appeared as shown in *Photograph 10*. The plastic trim pieces associated with the television transmitter equipment were charred and melted as shown in *Photograph 11*.

The fire consumed nearly all of the plastic electrical insulation on the conductors in the front and mid sections of the passenger compartment. One section of three conductors (*Photograph 20 and 21*) showed evidence of conductor-to-conductor arcing (*Photograph 22*). There were no other conductor-to-conductor or conductor-to-ground shorts discovered along the visible lengths of the conductors within the passenger compartment.

Engine Compartment Inspection

The front portion of the driver's side of the engine compartment was the most extensively damaged portion of the engine compartment. The damage decreased from the driver's side (*Photograph 23*) through the mid-section (*Photographs 24 and 25*) to the passenger's side of the engine compartment (*Photograph 26*). The main battery was mounted on the driver's side (reference *Photograph 23*) and the factory-supplied auxiliary battery was mounted on the passenger's side of the engine compartment (reference *Photograph 26*).

All plastic electrical insulation on the electrical conductors in the driver's side of the engine compartment was consumed. There were no conductor-to-conductor or conductor-to-ground faults discovered along the lengths of any of the large and small gauge conductors in the engine compartment (*Photographs 27 and 28*). There were no conductor-to-conductor to conductor-to-ground faults discovered along the lengths of the battery conductors spanning between the batteries or the conductor spans to the engine starter solenoid. There were no conductor-to-conductor or conductor-to-ground faults discovered along the lengths of the alternator output conductors (*Photograph 30* - alternator termination shown in mirror).

The author closely inspected the starter relay terminations to the back of the starter relay that was situated near the driver's side headlamp cutout in the radiator support (*Photograph 29*; opposite side view - *Photograph 31*). The area contained a large number of large gauge battery conductors as viewed through the headlamp cutout (*Photograph 32*).

One of the starter relay terminal lugs was discovered loose from the charred relay body. The small and large gauge conductors mounted to the lug (*Photograph 37*) were individually inspected. The terminal end for the twin conductor termination (*Photograph 38*) showed no evidence of high resistance heating at the termination. The terminal end for the large gauge battery conductor termination from the auxiliary battery (*Photograph 39*) appeared with fused conductors evident at the conductor crimp (*Photographs 40 through 42*).

The battery lug terminations for both the main and auxiliary batteries appeared to be original (i.e., OEM) terminals (*Photographs 33 through 36*). There were no indications of high resistance connections on any of the terminations.

Engine Systems Inspection

The author discovered that the ignition coil, which was mounted on the driver's side of the engine, had been extensively damaged by the heat of the fire (*Photograph 43*). Pooled, solidified aluminum appeared at the bottom of the coil case, as shown. The backside of the engine ignition coil appeared as shown in *Photograph 52*.

To improve access to the rear portions of the engine, including the fuel system connections, the author cut a hole through the charred fiberglass/composite engine cowl in the passenger's compartment. The enclosure, which was normally removable from the passenger's compartment, was seized in place by congealed plastic and urethane trim materials. The driver's side engine access appeared as shown in *Photograph 44*.

(Author's note: The subject 5.8 liter engine was equipped with Electronic Fuel Injection (EFI). An electric fuel pump mounted within the fuel tank supplied fuel, pressurized to a maximum of 65 psi, via a fuel filter to the fuel headers on the engine. An engine-mounted backpressure regulator maintained fuel header pressure from 30 to 45 psi. A fuel return hose to the fuel tank provided a return path for surplus fuel discharged from the backpressure regulator.)

The author created *Figure 1* from *Photograph 45* to assist the reader in understanding significant anomalies discovered in the fuel supply system to the engine.

The high pressure fuel hose, which supplied pressurized fuel from the fuel filter to the engine, was discovered in a rest position that was 90° from its installed position. The fuel hose, which entered into the engine compartment along the driver's side of the transmission as shown in *Figure 1*, was discovered in the position shown "HIGH PRESSURE FUEL HOSE - FINAL REST POSITION." The hose was originally routed along the dashed white path "HIGH PRESSURE FUEL HOSE - PROPER POSITION." All rubber had burned from the hose, which left the non-pliant fiberglass reinforcing braid in the position shown.

automatic transmission fluid leakage from the tail shaft of the automatic transmission. As shown in the photograph, the tail shaft rubber seal was in place and undamaged. As shown in the upper portion of the photograph, the lower side of the driver's side floorboard experienced significant heat impingement that spanned from the engine area.

There was no observed damage to the automatic transmission cooler supply and return tubes to the radiator.

A heat impingement pattern spanning from the engine compartment can be seen in the aft-looking-forward view along the driver's side of the transmission (transmission oriented to the right in *Photograph 55*). Nearly all electrical insulation that was situated along the floorboard had been consumed by fire as shown in the photograph.

The corrugated blue plastic chafe guard surrounding the inlet and outlet hoses for the fuel filter were undamaged by heat. But, all the electrical insulation surrounding a large gauge stranded conductor that provided power to the television transmitter equipment was consumed by fire (*Photograph 56*). The outlet hose from the fuel filter was undamaged as shown in *Photograph 57*.

The author closely inspected small gauge electrical conductors in the region of the fuel filter and brake metering and proportioning valve, which was located just forward of the fuel filter. Small sections of the conductors had fused strands, but otherwise showed no indication of conductor-to-conductor or conductor-to-ground arcing (*Photographs 58 through 60*).

Discussion/Conclusions

The author purchased an exemplar auxiliary battery to solenoid conductor from a Sellersburg, Indiana, Ford dealer to compare to the section that was suspected of having a high resistance connection at the terminal crimp (reference *Photographs 40 through 42*). The shipping container for the exemplar battery conductor appeared as shown in *Photograph 61*. The exemplar battery conductor appeared as shown in *Photograph 62*.

The exemplar terminal lug appeared with electrical insulation as shown in *Photograph 63*. The author removed the electrical insulation to expose the lug crimp. It was discovered that the manufacturer had dip soldered the completed crimp, most probably in silver, to yield the appearance shown in *Photograph 64*. As such, the "melted" appearance of the subject crimp (reference *Photographs 40 through 42*) was caused by the flow of silver into the individual strands. *It is therefore not believed that the subject auxiliary battery conductor had causation in the subject fire event.*

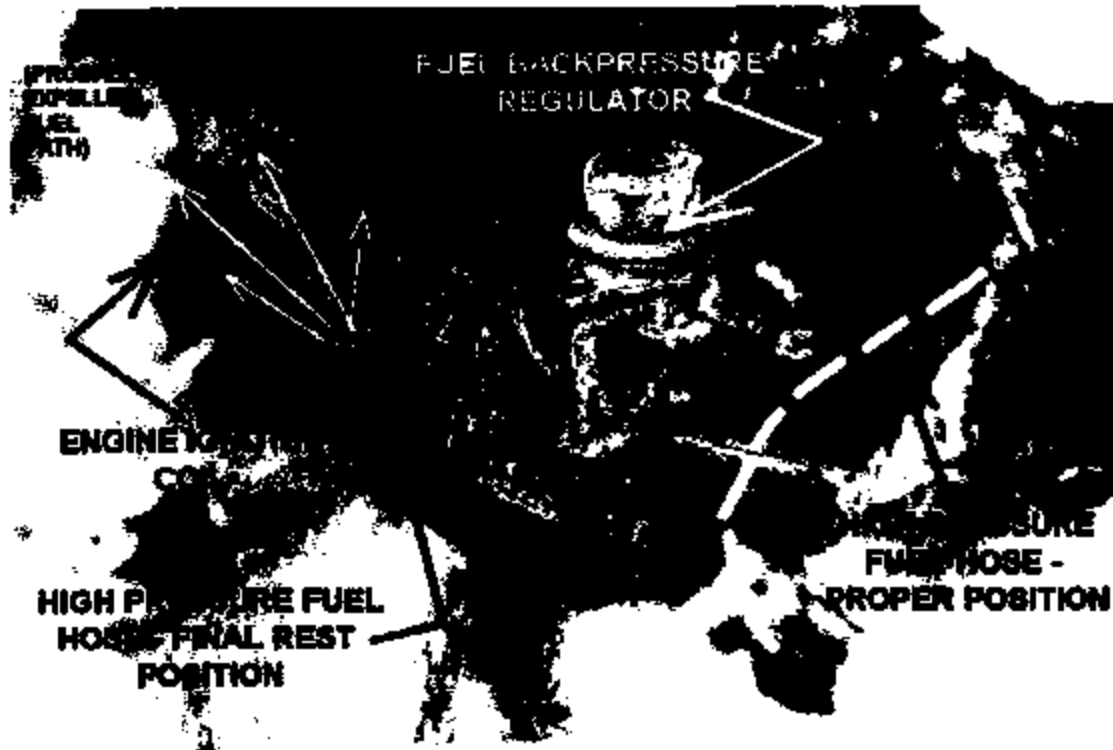


Figure 1 - High Pressure Fuel Hose Release from Installed Position

The fiberglass hose braid appeared with uniform soot deposition along the exposed length in the engine compartment as shown in *Photograph 46*. As shown in detailed views of the hose end (*Photographs 47 and 48*), the soot was evenly deposited up to and including the crimp end. The inside of the hose end appeared with light soot deposition as shown in *Photograph 49*.

The crimp fitting for the high pressure hose was still attached to the clip fitting as shown in *Photograph 50*. As detailed in *Photograph 51*, there were no hose remnants contained within the crimp fitting.

The return hose was situated adjacent to its associated crimp fitting on the backpressure regulator. The return hose fiberglass braid remnant and end appeared as shown in *Photographs 53 and 65*.

Underside Inspection

The author inspected the underside of the vehicle in and around the automatic transmission. As shown in *Photograph 54*, there was no discernable heat damage or

The author performed a detailed inspection of the battery, power, and signal conductors situated in the front driver's side region of the engine compartment, which contained the greatest amount of heat-induced damage. From the inspection of the conductors in the region, there were no indications of conductor-to-conductor or conductor-to-ground arcing. *It is therefore not believed that the conductors in the region served as the ignition source for the fire and consequentially, it is not believed that the area was the origin zone for the fire.*

The author performed a detailed inspection of the large gauge power conductor for the television transmitting equipment and the small gauge chassis conductors that were situated around the fuel filter and brake metering and proportioning valve (i.e., below the passenger's compartment). Although the conductors had nearly all the electrical insulation consumed along small sections adjacent to the engine compartment and some sections of the conductors had fused strands, there were no indications of conductor-to-conductor or conductor-to-ground arcing. *It is therefore believed that the conductor sections were subject to heat impingement from a fire that otherwise existed in the engine compartment.*

The author inspected the small gauge stranded conductors within the passenger's compartment. One section of conductors that was associated with the television transmission equipment and was located directly behind the driver's seat showed evidence of sustained arcing. *The witness reports however did not show that the fire was first observed within the passenger's compartment, and therefore it is not believed that the subject conductors served as the ignition source for the fire.*

The author inspected the automatic transmission cooler tubes that were connected to the passenger's side of the automatic transmission. The tubes had no indication of leakage or heat-induced damage. The transmission tail shaft region had no indication of leakage or heat-induced damage. The automatic transmission had a detectable level of automatic transmission fluid. *It is therefore not believed that automatic transmission fluid served as the first fuel to the subject fire.*

The subject vehicle had a low, but detectable amount of lubricating oil present in the oil pan at the time of the inspections. *It is therefore not believed that the engine lubricating oil served as the first fuel to the subject fire.*

By the witness reports, the fuel tank in the subject van had been filled 50 to 60 miles prior to onset of the subject fire event. Inspection of the high pressure fuel hose that was positioned directly behind the engine showed the skeletal fiberglass remnants of the hose's co-molded reinforcing braid. The hose had rotated 90° from its installed position (reference *Figure 1*).

*It is believed that the hose released from its crimp connection, which was still attached to its associated fuel rail clip connection, while the vehicle was operating. As a consequence of the jet force of the escaping gasoline, the hose rotated into the position shown in *Figure**

**APPENDIX
PHOTOGRAPHS**

EROS-005-LC-10048



Photograph 1
Dashboard VIN identification - 1FTJ834H5SE [REDACTED]



Photograph 2
View of the front driver's side damage.



Photograph 3
View of the front passenger's side damage.



Photograph 4
Front view of the air conditioning condenser.



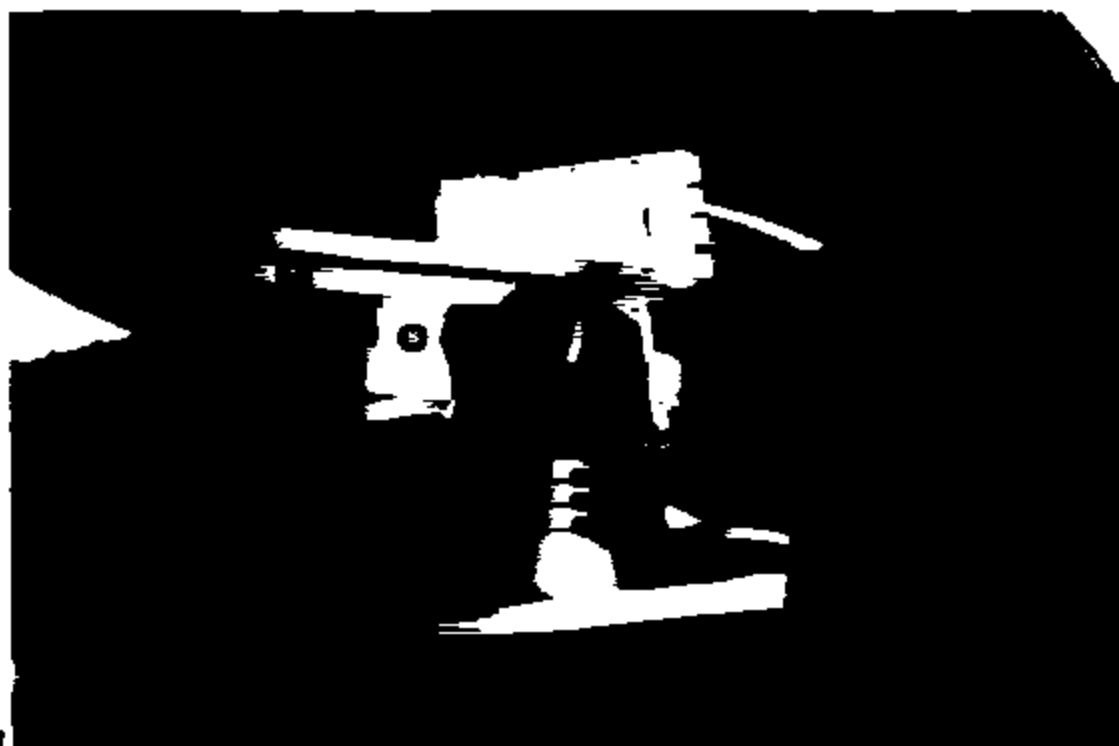
Photograph 5
Passenger's side view of the vehicle.



Photograph 6
View of the rear side of the vehicle.



Photograph 7
View of the driver's side of the vehicle.



Photograph 8
View of the QuickSet microwave transmitter mast.



Photograph 9
View across the dashboard from the passenger's side.



Photograph 10
View of the driver's station.



Photograph 11

View of the microwave transmitter devices in the cargo area.



Photograph 12

View of the driver's side fender damage.



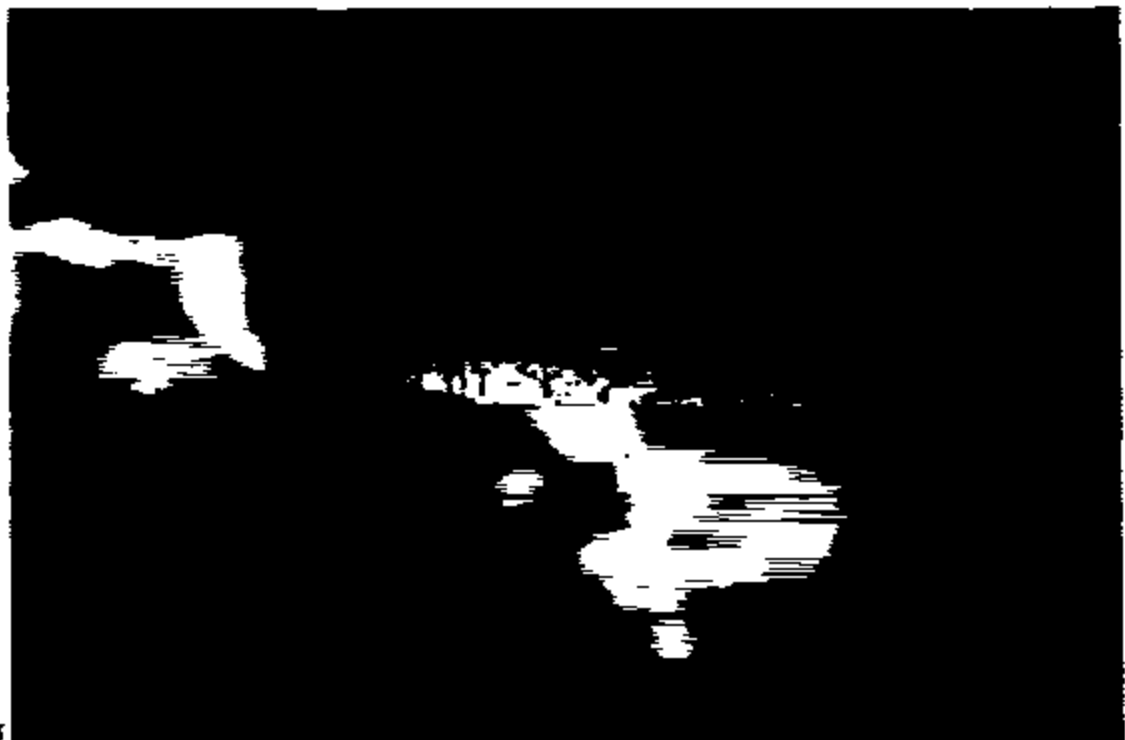
Photograph 13
View of the passenger's side fender damage.



Photograph 14
View of the driver's side engine compartment damage when viewed from beneath the vehicle.



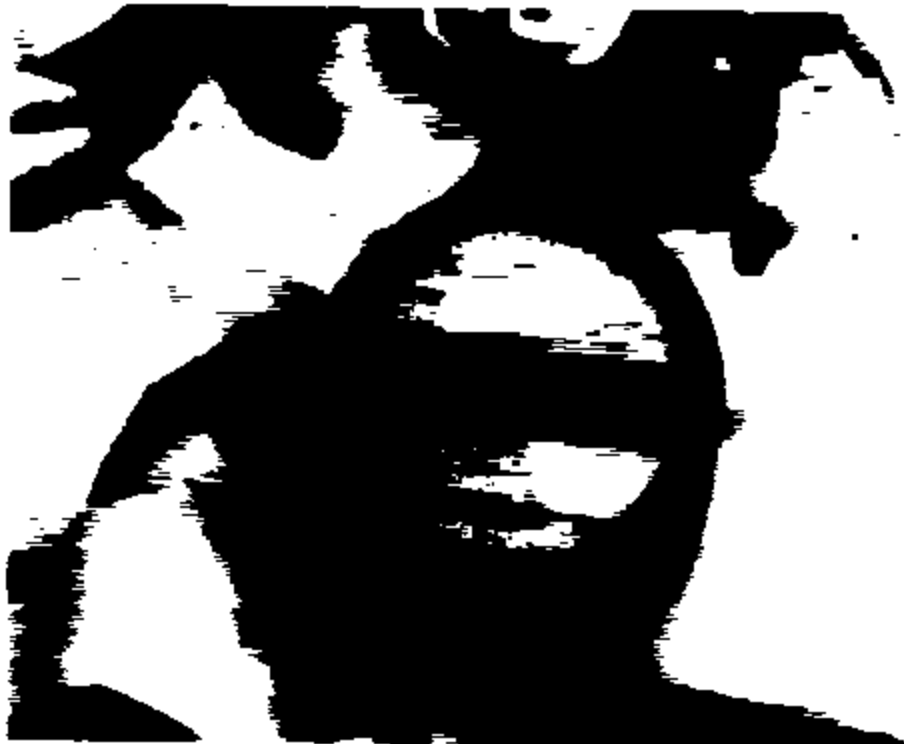
Photograph 15
View of the passenger's side engine compartment damage when viewed from beneath the vehicle.



Photograph 16
View of the visible oil level on the engine oil dipstick.



Photograph 17
View of the visible automatic transmission fluid level as viewed on the transmission dipstick.



Photograph 18
View of the OEM fuel tank cap.



Photograph 19
View of the fuel tank filler neck.



Photograph 20
View of the transmitter conductors situated just aft of the driver's seat.



Photograph 21
View of the transmitter conductors situated just aft of the driver's seat.



Photograph 22
View of the arcing points on the transmitter conductors.



Photograph 23
Top-looking-down view of the driver's side of the engine compartment.



Photograph 24
Top-looking-down view of the center portion of the engine compartment.



Photograph 25

Top-looking-down view of the center portion of the engine compartment.

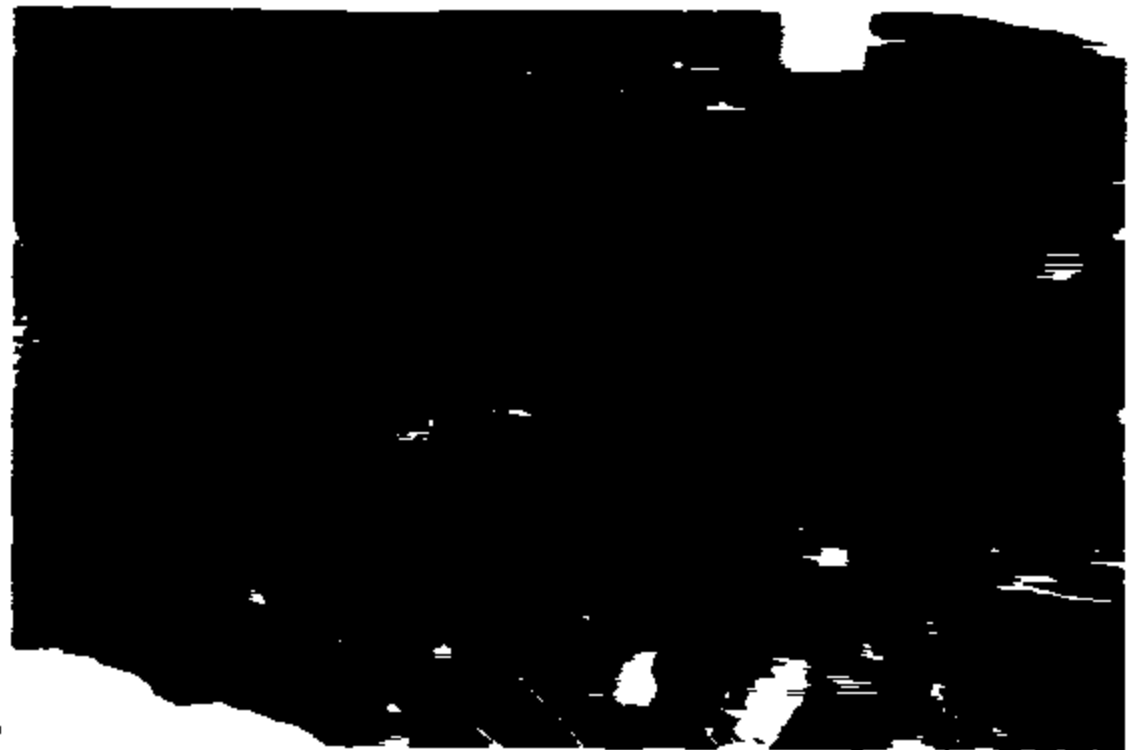


Photograph 26

Top-looking-down view of the passenger's side of the engine compartment.



Photograph 27
Forward-looking-aft view of the brake booster region.



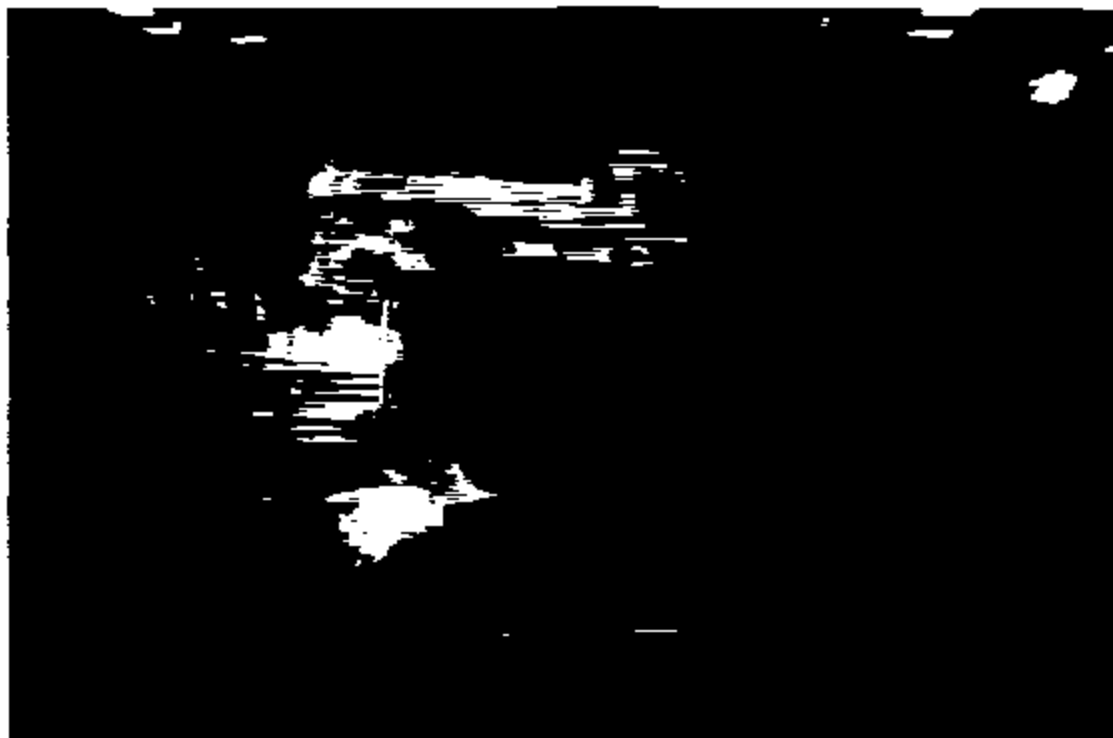
Photograph 28
Forward-looking-aft view of the air conditioning compressor.



Photograph 29
View of the back side of the engine starter relay.



Photograph 30
Mirror view of the back side of the engine alternator showing B+ connector.



Photograph 31

View of the extensive heat damage to the driver's side front structures.



Photograph 32

View of the battery conductors when viewed through headlamp access.



Photograph 33
View of the main battery positive terminal with associated conductors.



Photograph 34
View of the main battery negative terminal.



Photograph 35
View of the auxiliary battery positive terminal.

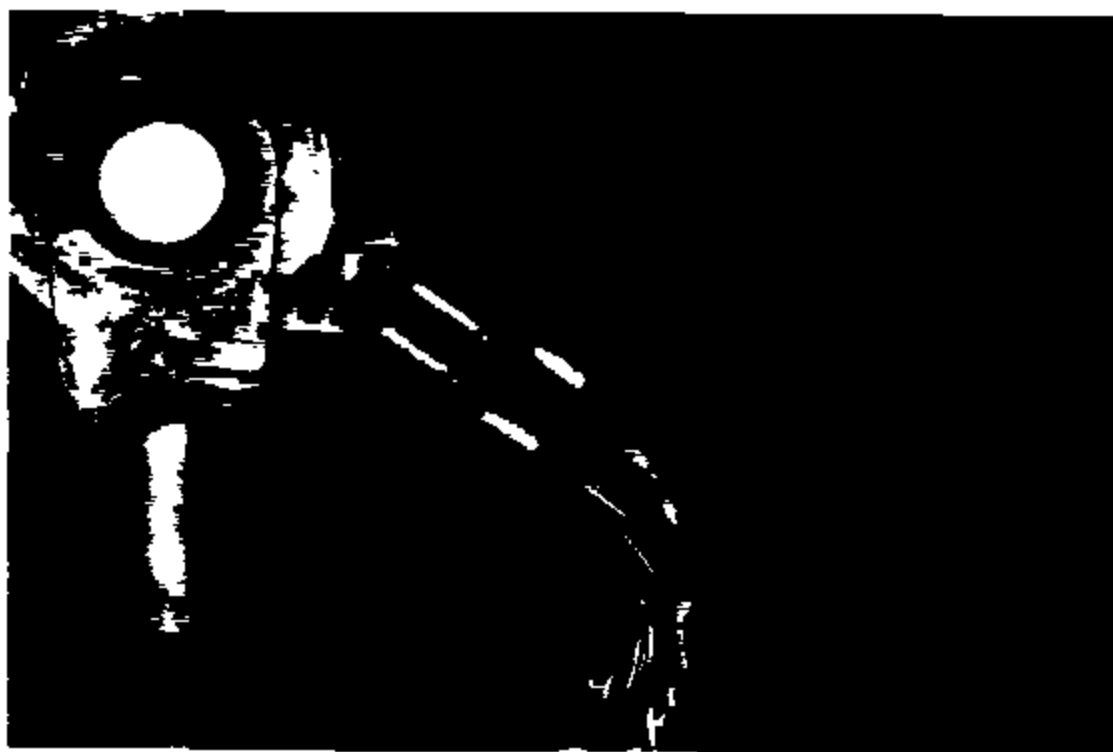


Photograph 36
View of the backside of the engine starter relay and adjacent conductors.



Photograph 37

View of the engine starter relay conductors.



Photograph 38

View of the engine starter relay conductors and attached terminal ends.



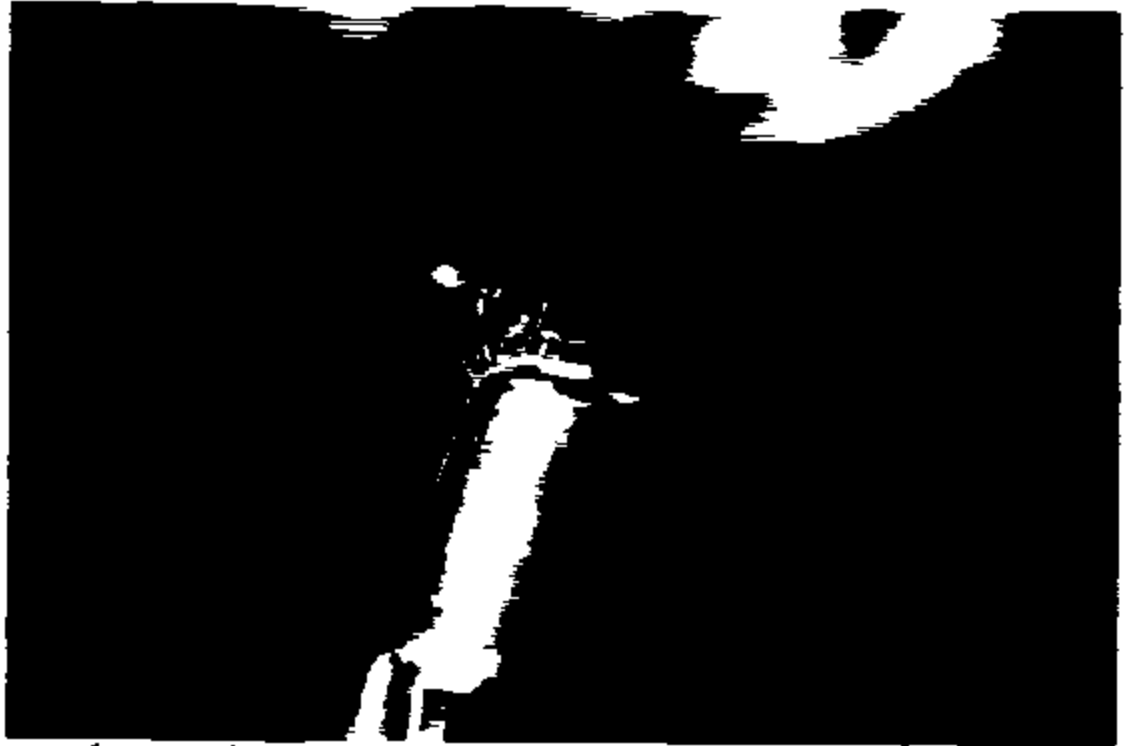
Photograph 39

View of the engine starter relay conductors and attached terminal ends.

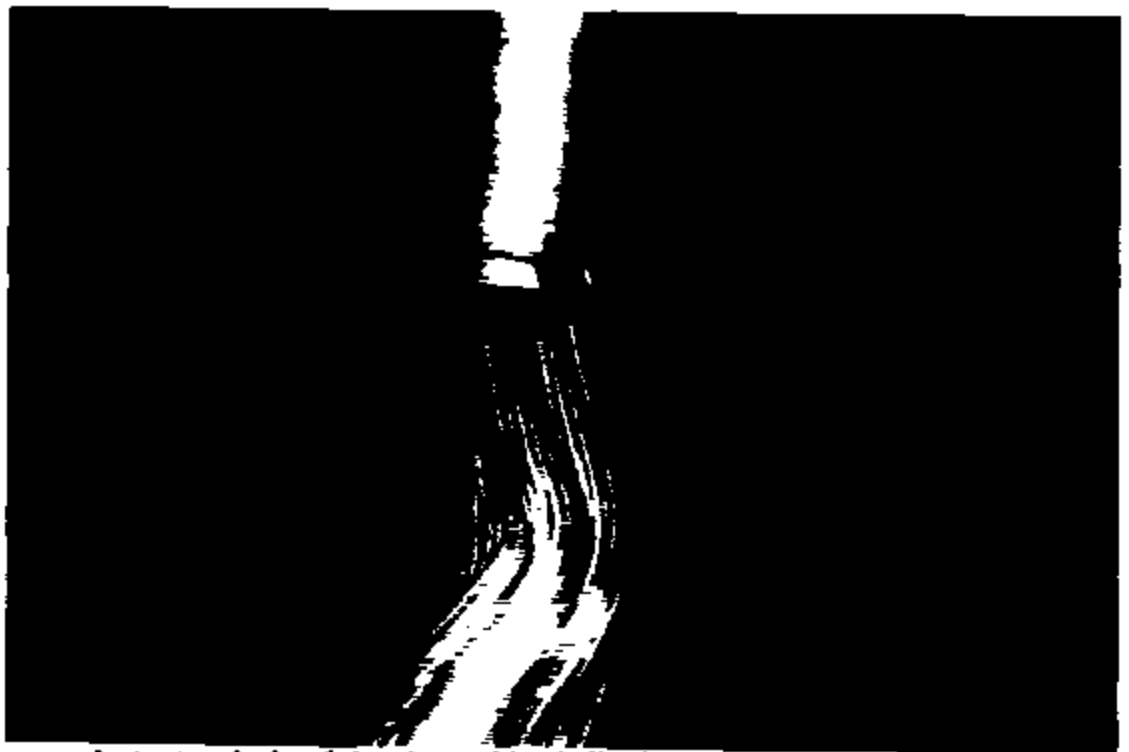


Photograph 40

View of battery conductor terminal end showing melting indications.



Photograph 41
View of battery conductor terminal end showing melting indications.



Photograph 42
View of battery conductor terminal end showing melting indications.



Photograph 43
View of the engine ignition coil showing melted aluminum.



Photograph 44
View of access to engine through engine cowling.
(Note: Access created by author.)



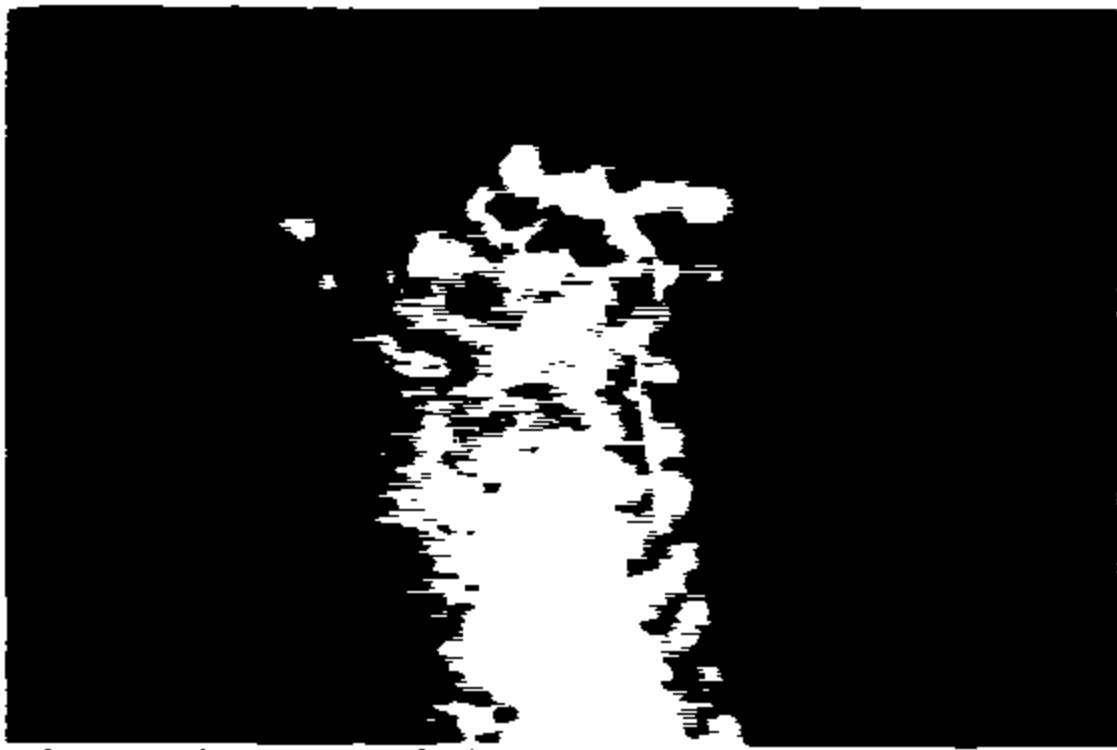
Photograph 45
View of fuel backpressure regulator and main fuel hose out of position.



Photograph 46
View of the end of the high pressure fuel hose.



Photograph 47
Detailed view of the end of the high pressure fuel hose.



Photograph 48
Detailed view of the end of the high pressure fuel hose.



Photograph 49
Detailed view within the high pressure fuel hose.



Photograph 50
View of the high pressure fuel hose clip fitting/hose end.



Photograph 51
Detailed view of the high pressure fuel hose clip fitting/hose end.



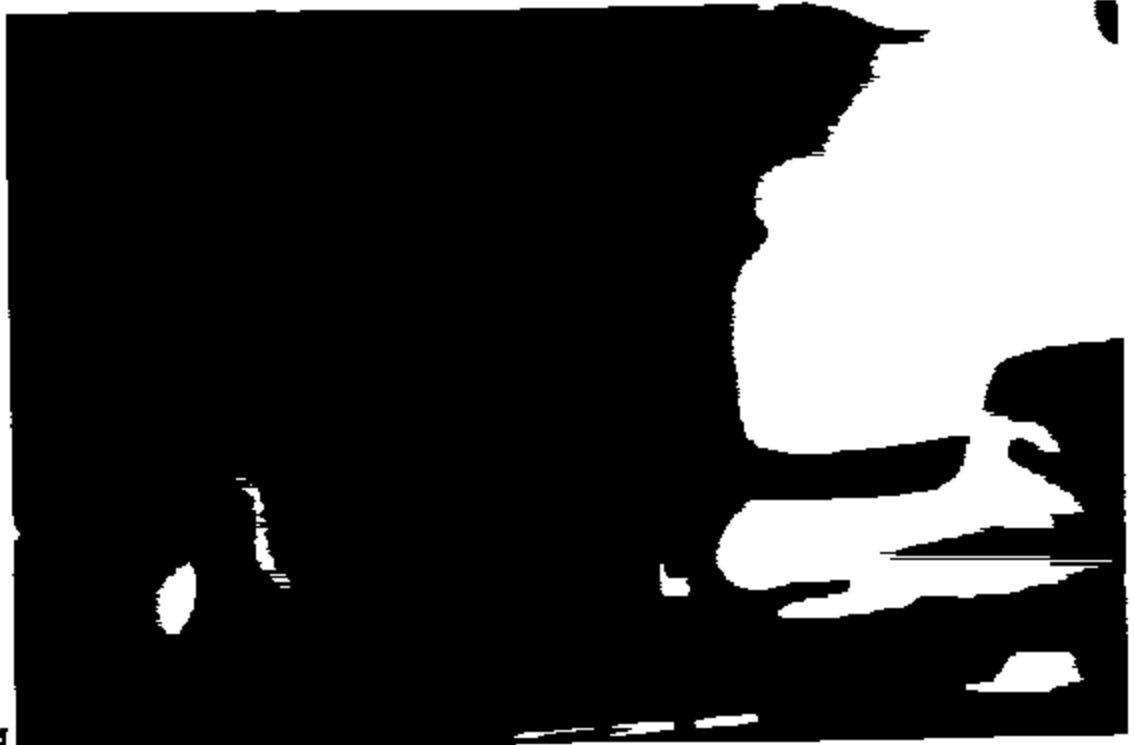
Photograph 52
View of the backside of the engine ignition coil.



Photograph 53
View of the low pressure fuel return hose end.



Photograph 54
View of the automatic transmission tail shaft and seal.



Photograph 55
View looking forward at driver's side underside of vehicle.



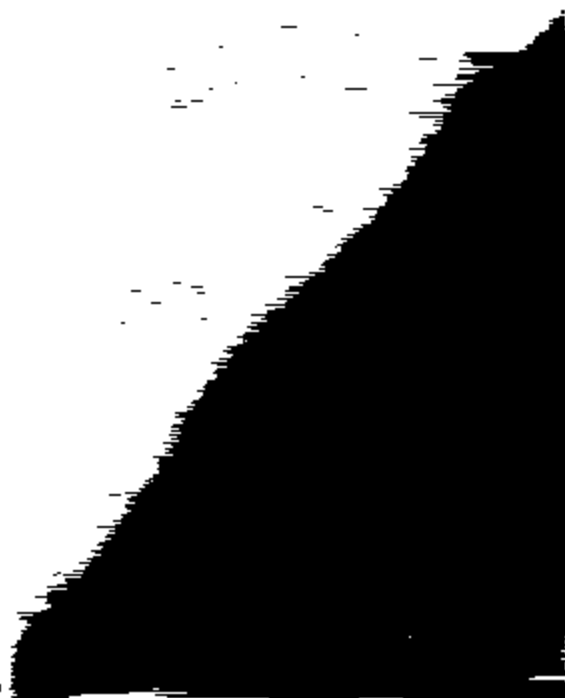
Photograph 56
View of fuel filter and microwave transmitter power conductor.



Photograph 57
View of fuel filter.



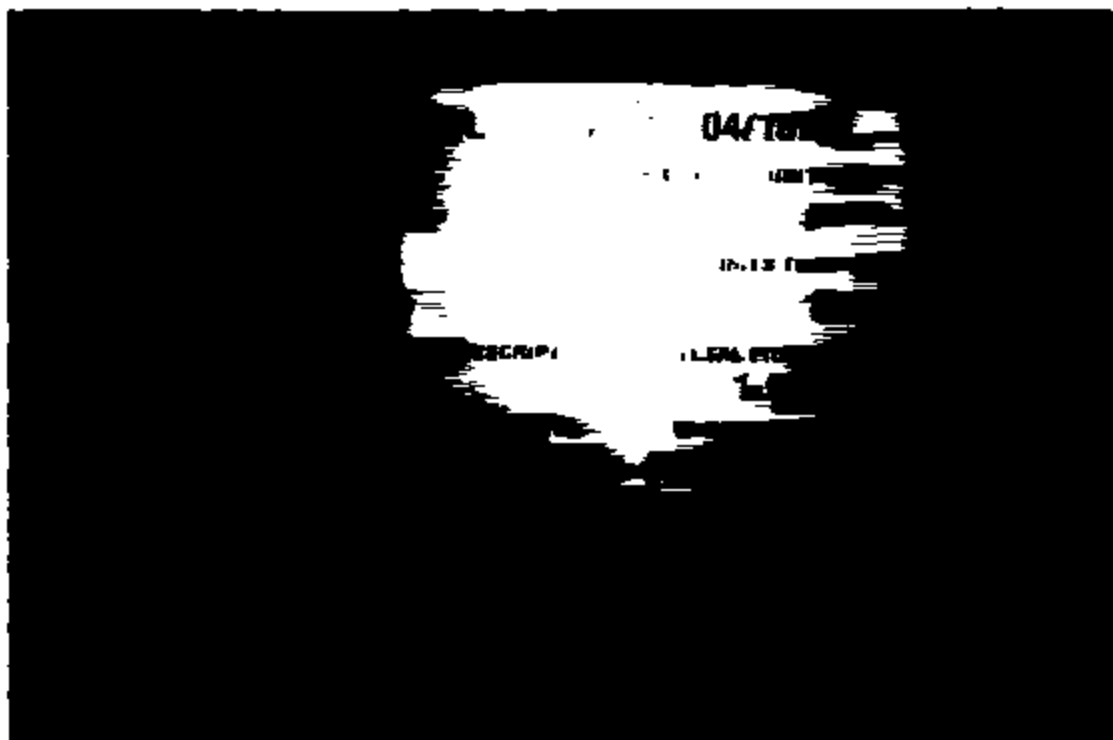
Photograph 58
Detailed view of fused conductor beneath vehicle.



Photograph 59
Detailed view of fused conductor beneath vehicle.



Photograph 60
Detailed view of fused conductor beneath vehicle.



Photograph 61

View of exemplar auxiliary battery OEM battery positive conductor.



Photograph 62

View of exemplar auxiliary battery OEM battery positive conductor.



Photograph 63
View of exemplar auxiliary battery OEM battery positive conductor terminal end.



Photograph 64
View of exemplar auxiliary battery OEM battery positive conductor terminal end with insulation removed.



Photograph 63
View of end of low-pressure fuel return hose end.

STUTMAN

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May 13, 2004

Shawn L. Norton
Claims Analyst
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Boulevard
Dearborn, MI 48126-2568

RECEIVED MAY 18 2004

Regina Little
Travelers Insurance Company
6081 E. 82nd Street
Suite 300
Indianapolis, IN 46250

Michael LaPointe
Acuity Insurance Company
P.O. Box 0058
Sheboygan, WI 53082

Re: Travelers Claim No.: AFP0566
Travelers Insured: S&S
Acuity Claim No.: KM8603
Acuity Insured: Custom Mobile Products
Crum & Forster Insurance Company Insured: [REDACTED]
Crum & Forster Insurance Company Claim No.: [REDACTED]
Date of Loss: February 5, 2004
Loss Location: Rt. 64, Lexington, KY

Dear Ms. Norton, Ms. Little and Mr. LaPointe:

As you will recall I represent Crum & Forster Insurance Company, the property insurance carrier for [REDACTED] in connection with the above-referenced loss. This fire loss involves a 1995 Ford F-350 that had been customized to include remote television communications equipment. Including its insured's \$25,000.00 deductible, the claim totals \$210,172.00. Enclosed please find a copy of the investigation report prepared by Crum & Forster's engineering investigator, Scott Jones of EFL. Also enclosed are color photocopies of Mr. Jones' photographs.

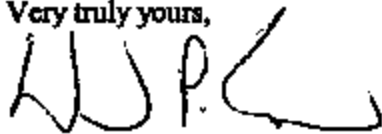
6285-003-LC-10000

Shawn L. Norton
Claims Analyst
Ford Motor Company
Regina Little
Travelers Insurance Company
Michael LaPointe
Acuity Insurance Company
May 13, 2004
Page 2

As soon as possible, I would like to schedule a joint inspection with representatives of those interested parties who would like to participate. Since the condition of the fire-damaged van may deteriorate over time, I urge all those interested in this claim to take advantage of the opportunity to inspect the van at this time.

I look forward to speaking with each of you concerning this claim. Thank you.

Very truly yours,



David P. Eastlack

DPE:alb
Enclosure

cc: Jeff Williams, Crum & Forster Insurance Company (w/out encl.)
(Via e-mail transmission)
Leslie S. Wiernik, Crum & Forster Insurance Company (w/out encl.)
(Via e-mail transmission)