

**PHOTO #31:** Shows a view of the cargo bed area which shows that the insert bed liner was melted as a result of external flame impingement.

**PHOTO #32:** Shows a view of the right rear portion of the vehicle. Note flames had extended across the right side toward the cargo area.

#31



#32



**PHOTO #33:** Shows a view of the right front portion of the vehicle.

**PHOTO #34:** Shows a view of the hood shell. Note the greatest amount of heat stressing and oxidation was toward the left rear.

#33



#34



ENC-005-LC1-0004

**PHOTO #35:** Shows a view of the undercarriage of the vehicle. Note the spare tire was still in it's rack and no fire damage was noted.

**PHOTO #36:** Shows an opposing view of the undercarriage of the vehicle and shows no major heat stressing to the undercarriage area.

#35



#36



**PHOTO #37:** Shows a view of the left front passenger compartment. Note the upholstery was damaged with the greatest amount being in the upper back rest portions.

**PHOTO #38:** Shows a view of the rear passenger compartment of the vehicle. Note the upholstery was charred and a portion of the foam padding had ignited during the fire.

#37



#38





**PHOTO #39:** Shows a view of the right front passenger compartment. As noted in the photograph, the instrument panel had melted and collapsed.

**PHOTO #40:** Shows a close up view of the steering column and ignition switch. Note the ignition switch appeared to be in the OFF position and there were no electrical fault conditions noted on the ignition wiring.

#39



#40

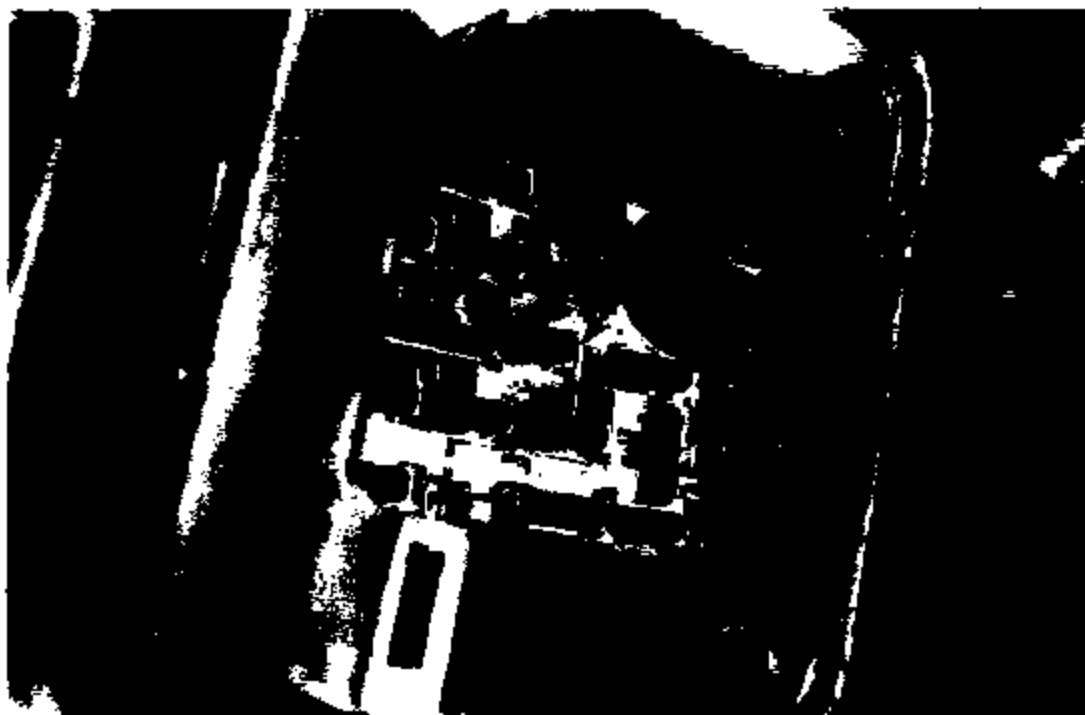


ER05-085-LC1-0810

**PHOTO #41:** Shows a view of the fuse box. Note during the inspection 3 fuses were found to be BLOWN and are indicated by the red arrow.

**PHOTO #42:** Shows a view of the left side of the engine compartment.

#41



#42



**PHOTO #43:** Shows a frontal view of the engine compartment which shows the greater amount of heat stressing and oxidation was in the left side of the engine.

**PHOTO #44:** Shows a view of the right side of the engine compartment during the initial examination.

ERG-875-LC1-8513

#43



#44



**PHOTO #45:** Shows a view of the battery and battery cables. Note the battery casing was melted, as well as the insulation for the battery cables. Note there were no fault conditions noted in the battery or cables.

**PHOTO #46:** Shows a view of a solenoid mounted on the right front fender. Note the solenoid is powered directly from the battery. Note the Bake-Lite covering was cracked but there was no evidence of internal arcing of the solenoid.

#45



#46





**PHOTO #47:** Shows a view of the alternator and it's associated wiring. Note there were no fault conditions noted in the wiring and no indications of a failure in the alternator.

**PHOTO #48:** Shows an overall view of the right side of the engine compartment which shows the greater amount of heat damage was in the left side. Note some of the rubber hoses were melted but not totally consumed.

#47



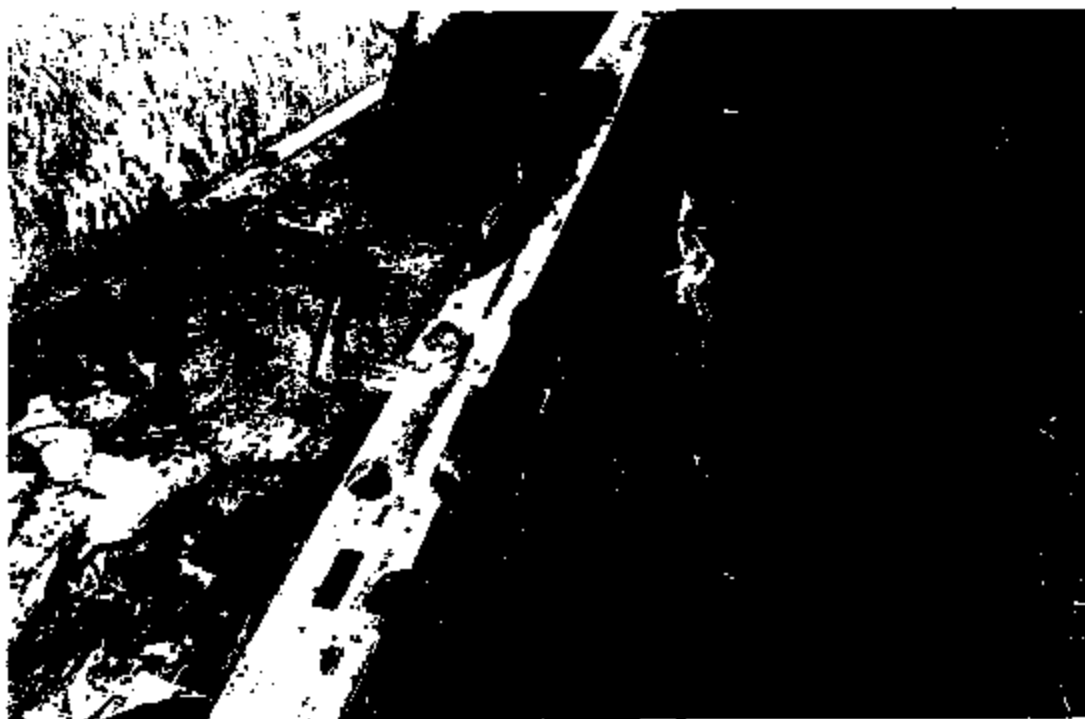
#48



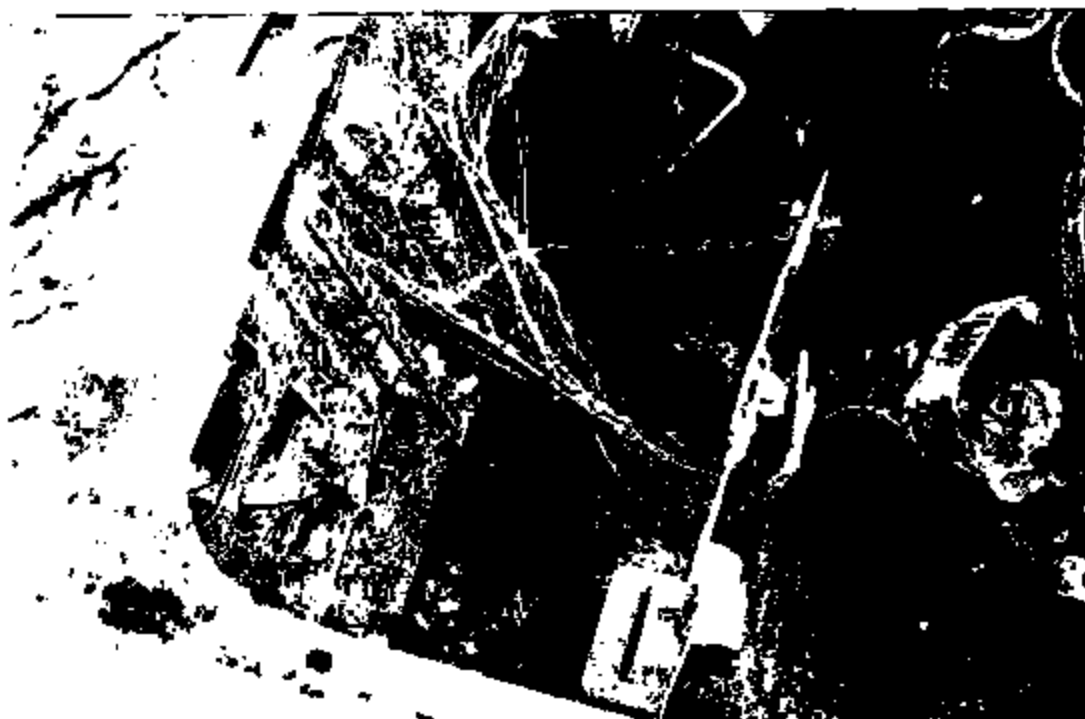
**PHOTO #49:** Shows a view of the portion of the wiring harness routed from the battery area toward the left side of the engine compartment. Note it was void of insulation but no fault conditions were noted.

**PHOTO #50:** Shows a view of a portion of the wiring harness routed to the left side of the engine compartment. Note the wiring was more annealed and brittle on the left side of the engine compartment.

#49



#50



**PHOTO #51:** Shows a view of the main trunk of the wiring harness on the left rear portion of the engine compartment. Note this wiring was void of insulation and there were fault conditions noted in this portion of the wiring harness.

**PHOTO #52:** Shows a view of the wiring harness in the lower left portion of the engine compartment. Note it had broken in two and collapsed to the floor area, however, no fault conditions were noted.

#51



#52



**PHOTO #53:** Shows a view of a portion of the wiring harness routed across the upper portion of the engine from the left side of the engine compartment. Note the conductors were void of insulation and there was some melting that had occurred to the wiring. Note the power distribution center in the lower mid section of the photograph.

**PHOTO #54:** Shows a view of some smaller gauge conductors near the left front side of the engine compartment that had broken in two and melted most likely as a result of eutectic type melting.

#53



#54





**PHOTO #55:** Shows a view of the remains of the power distribution center during the inspection. Note the fuses were combusted and the covers for the relays were melted. Note there was no evidence of faulting in the resistors, however, they appeared to be severely discolored.

**PHOTO #56:** Shows a close up view of the main wiring harness bundle in the left rear portion of the engine compartment. Note in the photograph there is evidence of electrical faulting within the conductors.

#55



#56



1A05-005-L01-0028

**PHOTO #57:** Shows a view of the wiring harness in the left rear portion of the engine compartment as it was being separated and examined. Note several of the conductors had electrically faulted and some of the strands had melted in two.

**PHOTO #58:** Shows a close up view of some of the faulted conductors and the melted copper beads.

#57



#58



**PHOTO #59:** Shows a view of some of the circuits where the stranded wire conductors had faulted and fused together.

**PHOTO #60:** Shows an opposing view of some of the conductors that had electrically faulted and the stranded wire conductors had melted in two. Note in this particular area the conductors were stiffened as a result of interior heating.

#59



#60



**PHOTO #61:** Shows a view of the wiring harness where the faulted area was taped and protected.

**PHOTO #62:** Shows a view of the intake manifold area during the examination of the fuel system. Note the air filter assembly was melted, along with a portion of the throttle body. Note there was no evidence that a fuel leak had occurred and initiated the fire.

#61



#62





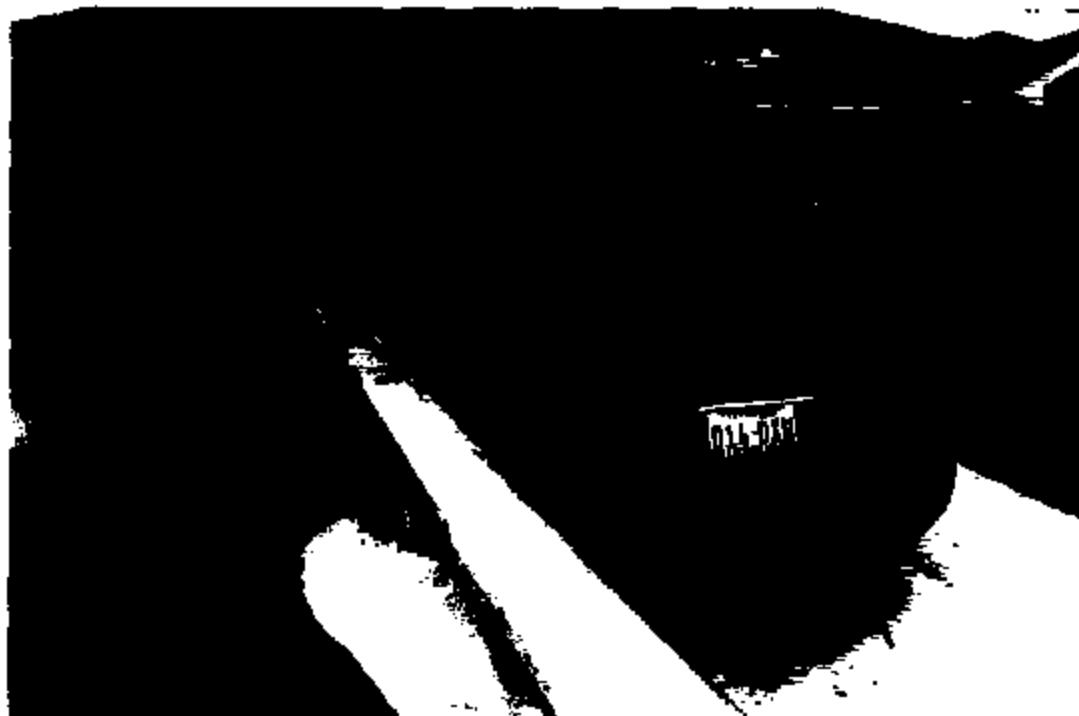
**PHOTO #63:** Shows a view of the 1998 Mazda that was positioned in the east side of the garage. Note the damage to the exterior indicates flames had extended from the 1995 Ford.

**PHOTO #64:** Shows a view of the left rear portion of the Mazda. Note the fire damage and burn patterns indicate that flames had extended from the engine compartment of the Ford pick up.

#63



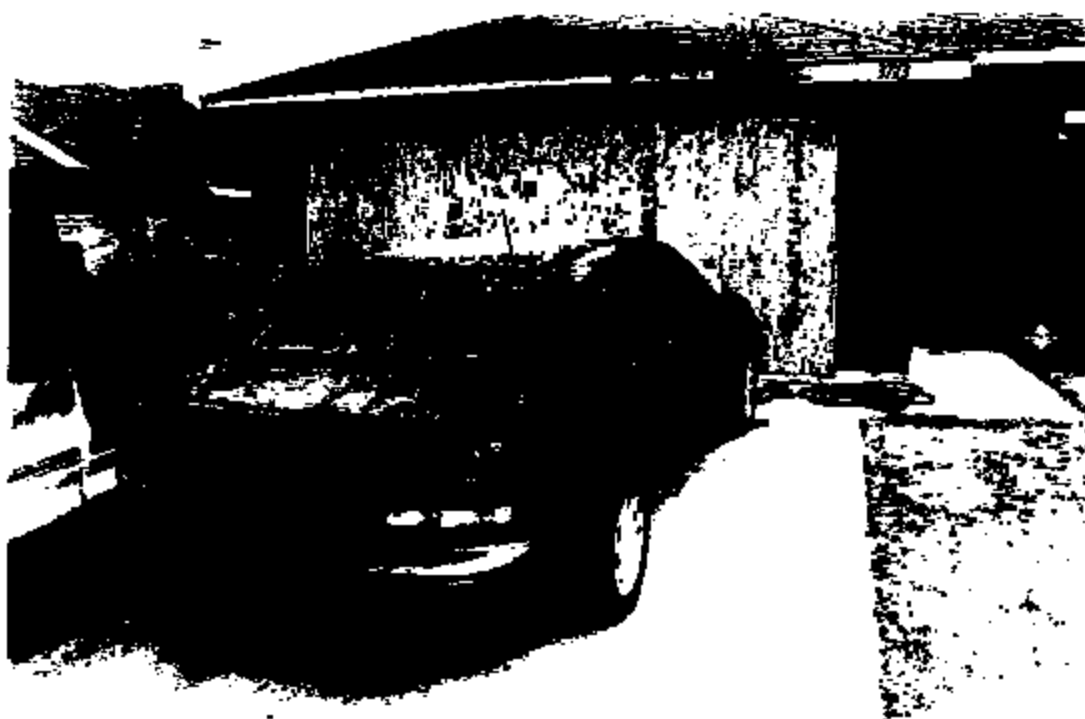
#64



**PHOTO #65:** Shows a view of the Mazda taken from the right rear. Note the two right windows are still in place.

**PHOTO #66:** Shows a view of the right front portion of the Mazda. Note the headlights had melted out, however, there was no evidence of electrical faulting.

#65



#66



ER05-085-LC1-0635

**PHOTO #67:** Shows a view of the front passenger compartment of the Mazda. Note flames had heat stressed and fractured the window glass, however, the interior was not severely fire damaged.

**PHOTO #68:** Shows a view of the rear passenger compartment of the Mazda showing fire damage as a result of the combustion and collapse of the head liner.

#67



#68



# State Farm Insurance Companies



STATE FARM AUTO CLAIMS  
1800 Plaza Drive  
Bedford, Texas 76021

September 12, 2000

Ford Motor Company  
Office of General Council  
Parklane Tower West, Ste. 400  
3 Parklane Blvd.  
Dearborn, MI 48126



Attn: Product Claims

Re: Claim Number: [REDACTED]  
Our Insured: [REDACTED]  
Date of Loss: 9-10-00  
Make, Model, and Year of Product: 1995 Ford F150 Pickup ✓  
Serial Number or VIN: 1FTEX15NXS [REDACTED]

The identified vehicle is insured by State Farm Insurance Mutual Automobile Company.  
This vehicle experienced a fire due to wiring harness defect.

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

Please contact me at 817-685-3616 to set up a time for your inspection.

Sincerely,

  
Shjuana Golston  
Claim Specialist

— 82,000 (M)  
— Fort Worth, TX

# State Farm Insurance Companies



Ford Motor Company  
Parklane Tower West  
Suite 400  
3 Parklane Blvd.  
Dearborn MI 48126

Taylor Service Center  
25963 Eureka Road  
Taylor, Michigan 48180-5051  
(313) 942-3100

ATTN: Mr. Howard E. Keys  
Mgr.-Product Claims Dept.

Re: 22 P299 955  
Our Insured: [REDACTED]  
Date of Loss: 2/01/98  
Vehicle: 1995 F150 Pickup  
Vin #: 1FTEF15Y6SN [REDACTED]



The identified 1995 Ford F150 Pickup is insured by State Farm Mutual Automobile Insurance Company. This 1995 Ford F150 Pickup experienced an engine fire.

State Farm would like to give you an opportunity to inspect the 1995 Ford F150 Pickup and give you advance notice of our potential subrogation claim. Please contact me at (313) 942-3155 to set up a time for your inspection.

Sincerely,

A handwritten signature in cursive script that reads "Kelly Blevins".

Kelly Blevins  
Claim Representative  
(313) 942-3155

/lc





---

FIRE - EXPLOSION - THEFT - INJURY  
*Licensed & Bonded*

**ROGER MORRIS**

**12415 OSTRANDER, MAYBEE**

---

518 BIDDLE - WYANDOTTE, MICHIGAN 48192  
(734) 282-7810 - FAX (734) 282-1216

EDS-805-LC1-8641



FIRE - EXPLOSION - THEFT - INJURY  
Licensed & Bonded

March 9, 1998

Ms. Kelly Blevins  
State Farm Insurance Company  
Taylor Service Center  
25363 Eureka  
Taylor, Michigan 48180-5051

IN RE: [REDACTED] MAYBEE  
YOUR FILE NO: [REDACTED]  
OUR FILE NO: 98-195 FA  
DATE OF LOSS: FEBRUARY 1, 1998

#### **PREDICATION**

This report is predicated upon the request of Ms. Kelly Blevins, Claims Representative State Farm Insurance Company, to conduct an investigation into the fire loss of a 1995 Ford, Pickup truck.

#### **MICHIGAN SECRETARY OF STATE**

In a check with the Michigan Secretary of State, it was ascertained that Vehicle Identification Number 1FTEF15Y6SN [REDACTED] is titled to Ford Motor Credit Company, lessor and Roger A. Morris, lessee. This record further indicates that the vehicle was originally leased in September 1995.

#### **MICHIGAN FIRE INCIDENT REPORT**

A fire report was obtained from the Milan area fire department, indicating incident number 61. According to this record, the Milan area fire department, responded to an automobile fire on February 2, 1998 at Ostrander Road at Wells at 4:00 a.m. Further review of this document indicates that Scott Goodwin lists the area of origin as the engine area with the type of material first ignited as undetermined. The probable act or omission is listed as electrical.

518 BIDDLE - WYANDOTTE, MICHIGAN 48182  
(734) 282-7810 - FAX (734) 282-1218

ER05-005-LC1-0842

IN RE: [REDACTED], MAYBEE  
YOUR FILE NO: [REDACTED]  
OUR FILE NO: 98-195 FA

MARCH 9, 1998.

ORIGIN AND CAUSE

On February 5, 1998, Investigator Borrello responded to ProTech Auto Auction to conduct an examination of the insured 1995 Ford, F150 pickup truck. Once at this location, said vehicle was found within an outdoor secured storage lot and was identified by Michigan license plate number [REDACTED]

Upon initial approach of the vehicle, fire damage was observed to the engine compartment of the vehicle that had consumed all combustible items within same, to include the grill work and the painted surface of the hood. This investigator further observed that the fire extended through the windshield opening and fire wall into the interior compartment.

Continuing the examination of the vehicle, this investigator observed that both front tires were consumed by the fire, with the heaviest fire damage observed to the left front mag wheel. Closer examination of the left front mag wheel revealed that it was near totally consumed with the heaviest consumption toward the inner portions of the wheel.

In an examination of the undercarriage, no evidence of the fire originating in this area was found. This investigator could view the forward catalytic converter closest to the engine compartment and failed to reveal any evidence of overheating or the fire originating within this area. The fuel tanks and fuel lines at undercarriage level were examined for any evidence of a pre-existing leak and none was found.

Upon entry to the interior compartment, this investigator observed high and natural burning of combustible items. This investigator observed that the fire appeared more intense from the instrument panel area, indicating that the fire had extended into this area from the fire wall. During the course of the interior compartment examination, the floor area was examined for any evidence of burn patterns that typically occur in the presence of an accelerant and none was found. The interior compartment was examined for any evidence of the careless use of smoking materials and this was found not to be the case.

Continuing the examination of the interior compartment, this investigator observed intense fire damage toward the forward portion of the interior compartment at the fire wall. This investigator observed that the wiring harness in this area displayed evidence of fused and beaded wiring. In tracing the wiring harness, this investigator observed that the main wiring harness travels through the fire wall at the left (driver) side of the interior compartment. This investigator observed that the wires in this area displayed evidence of fusing and beading.

IN RE: ROGER MORRIS; [REDACTED] MAYBEE  
YOUR FILE NO. [REDACTED]  
OUR FILE NO: 98-195 FA

MARCH 9, 1998.

Upon entry to the engine compartment, this investigator observed the near complete consumption of all combustible items. This investigator observed more intense damage to the left side of the engine compartment.

Said vehicle was observed as being aspirated by a multi-port fuel injection system. Examination of the fuel injectors and fuel rail failed to reveal any evidence of a pre-existing leak. This investigator observed that the flexible fuel lines in the engine compartment were fire damaged yet remained relatively intact. No evidence of a preexisting leak was observed. Examination of the remains of the air throttle failed to reveal any evidence of a backfire condition. This investigator observed that the upper portions of the intake manifold and air throttle appeared more heavily damaged at the left side of the engine.

The engine compartment was examined for any evidence of the fire being due to a combustible liquid leak and none was found.

The examination then centered on the electrical system within the engine compartment and the following was revealed. An overall examination of the wiring within the engine compartment revealed evidence of intense fire damage. The wiring that travels through the fire wall at the left side of the engine compartment displayed evidence of wires that were very brittle and oxidized. This investigator earlier observed branch circuits from this wiring in the interior compartment that were fused and beaded. Continuing the examination of the wiring, this investigator observed that the battery was located at the right front corner of the engine compartment. Also, located adjacent to same was the starter solenoid, which was near totally destroyed by the fire.

After completing the above inspection/examination, it is the opinion of this investigator that the fire accidental in nature and originated within an electrical malfunction.

#### INTERVIEW

On February 10, 1998, Investigator Borrello conducted an interview with [REDACTED]. It was ascertained that the fire occurred February 2, 1998 at approximately 2:00 a.m. while [REDACTED] was returning from Milan, Michigan. Source stated that the fire happened on Ostrander Road not far from his residence. Source stated that the vehicle was a lease vehicle that was leased new from Briarwood Ford in Ann Arbor. It was ascertained that the vehicle had approximately 35,000 miles at the time of the loss and that the gas tanks were approximately half full.

IN RE: [REDACTED] MAYBEE  
YOUR FILE NO: [REDACTED]  
OUR FILE NO: 98-195 YA

MARCH 9, 1998.

Source stated that he has had problems with the vehicle's electrical system, to include the power windows, air-conditioning and headlights. Source stated that all repairs were covered under warranty and were taken to Briarwood Ford. Source stated that in September 1996 he had problems with the vehicle's electrical system that caused the battery to discharge. Source stated that all repairs were taken to the Ford dealer.

Source further stated that he has never had any problems with animals nesting in the vehicle. He has never received any recall notices. Source stated that no optional equipment was added to the vehicle and that the vehicle had been involved in a parking lot accident.

Source stated that on the day of the fire he was returning from a bar in Milan to his house in Maybee, Michigan. He had been driving approximately fifteen minutes before the problem occurred. Source stated that while driving home the headlights started to dim and the engine started to miss and then eventually stalled out. Source stated that the engine would not start.

In further conversation it was ascertained that the engine would turn over as if the battery was dead. Source stated that he parked the vehicle and walked home. He returned with a tow truck approximately one hour later. Source stated that upon arrival with the tow truck, he observed that the vehicle was on fire. Source stated that they notified the fire department, who took approximately twenty minutes to respond. Source stated that the fire appeared to be emanating from the engine compartment and was extending into the cab. Source went on to state that the police were not present. He does not recall the fire department telling him what they thought the cause of the fire was.

#### NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION

In a check with the National Highway Traffic Safety Administration, it was ascertained that a recall is in effect for said vehicle involving the interior systems of the vehicle, more specifically the seats. Further review of this information indicates that the recall affects the seat anchoring systems as well as the wiring harness if the vehicle is equipped with a lumbar system. (See enclosed recall data)

Also, obtained from the National Highway Traffic Safety Administration was a series of service bulletins involving said vehicle. In reviewing the service bulletins, this investigator observed that a service bulletin is in effect in the area of the electrical system wiring harness at the under hood, stating that the under hood wiring may become chaffed. (See enclosed service bulletins)

IN RE: R [REDACTED] MAYBEE  
YOUR FILE NO [REDACTED]  
OUR FILE NO: 98-195 FA

MARCH 9, 1998.

**SUMMARY**

After completing an examination of the vehicle, reviewing the fire report, conducting an owner interview, and reviewing research information, it is the opinion of this investigator that the fire was accidental in nature. It is this investigator's further opinion that the fire originated within an electrical malfunction within the wiring harness from the engine compartment to the interior compartment.

Based on the above-mentioned facts and circumstances, it is the recommendation of this office that this file should be reviewed for possible subrogation. Should subrogation be pursued, it is advisable that the responsible parties should be placed on notice and given an opportunity to examine the vehicle.

This report is being forwarded for your review and should the Claims Representative have any questions regarding this report, feel free to contact the undersigned.

Submitted by [Signature] OFB 02  
Sam Borrello

Concurring [Signature]  
Glen R. Harris

SFB/dmw

45 WABASH STREET  
MILAN, MICHIGAN 48160  
PHONE (313) 439-2643

On 2/2/98 Time Out 4 :00 Time In    : Fire Fighters Res. 5  
Location [REDACTED]  
Occupant [REDACTED] Phone # 439-0660  
Address [REDACTED] Maybar, Pa. [REDACTED]  
Owner SAME Phone #      
Address      
Name Of Insurance Co. STATE FARM  
Address of Ins. Co.      
Type of Fire Business Residence Grass     Auto X  
Description of Auto 95 FORD F150 PICK-UP Auto Lic. No. 7SS3CAJ  
Type of Construction      
Area Where Fire Started ENGINE COMPRT  
Possible Cause ELECTRICAL  
Possible Act of Omission      
Estimated Value 13,000  
Estimated Loss 13,000  
Estimated Amount of Water Used 500 Lengths Of Hose Used      
Equipment Used Booster Line     Extinguishers 01 Exhaust Fans      
C.B.A. Used 2 Air Tanks     Flood Lights     Supplies      
Equipment Damaged NONE  
Inventory Used NONE  
Total Fire Fighters Reporting      
Fire Fighters Injured NONE  
Before the Fire Dept. Arrival the Following Took Place      
Remarks and Further Discriptions      
Area Involved in Square Feet     Number of Acres      
Weather     Temp.     Wind Dir.     Wind Velocity      
Form Completed By Goodwin  
Officer In Charge Bryx

Date 02/02/

# MILAN AREA FIRE DEPARTMENT

NAME [REDACTED] TWP LONDON  
 ADDRESS [REDACTED] TYPE TRUCK FIRE  
 CITY MAYBEE STATE MICHIGAN ZIP [REDACTED]  
 INCIDENT LOCATION [REDACTED] DATE 02/02/98

#	NAME	RESP	REPORT	OFF	TIME IN : 0357 AM/PM	
1	Troy Lumley	✓			TIME OUT: 525 AM/PM	
2	Doug Dennison					Z
3	Eric Ing					O
4	Tom Kanitz					N
5	Art Skiff					E
6	Butch Russell					3
7	Ron Koczman					
8	Tom Gorts					
9	Tom Heath					
10	Kirk Straub					I
11	Gerald Straits					N
12	Dave Early	✓				C
13	Jennell Straits					I
14	Bob Stevens					D
15	Scott Goudwin	✓				E
16	Jeff Taylor					N
17	John Auten					T
18	Andy Ladd					
19	Karl Jurgensen					#
20	Thurlow Dansmore					61
21	Dan Bordline				INCIDENT COMMANDER	
22	Rich Greenleaf				Box	
23	Mike Webber Jr.					
24	Tim McKeen				TRUCK DRIVERS	
25	Andy Box	✓			E-1	
26	Tim Heath				B-2 25-35	
27	Eric Wurster				P-3	
28	Dave Paselk				R-4	
29	Richard Zornow				T-5	D
30	Jeff Kanitz				R-1 # 12	A
31	Scott Heath				P-7	T
32	Martie Ritchie				T-8 01-12	E
33	Greg Brierley					2/
34	Dave Webb					12/
35	Bob Burch	✓				198
36	Kelly Schultz					

(5)



VEHICLE FIRE INVESTIGATION

1

Harris File Number: 98-195FA  
Fire Department: MILANARREA

Date and Time of Investigation: FEBRUARY 5, 1998 11:00 A.M.  
M.F.I.R. # 61  
Vehicle Examined at: PRO-TECH

Location at time of fire: [REDACTED]

Date of fire: FEBRUARY 2, 1998 Day: MONDAY  
Time of call: 3:57 A.M. Arrived: 4:11 A.M. Clear: 5:25 A.M.  
Description of vehicle: 1995 FORD, F-150  
Color (T)GREEN (B)GREEN  
Owner: FORD MOTOR CREDIT COMPANY LESSER  
[REDACTED] MAYBEE, MI [REDACTED]

License Plates: 7553CN State: MI Expires: APRIL 1998  
Vehicle Identification Number: 1FTEF15Y6SN [REDACTED]  
Lien Holder: NONE Insurance Company: STATE FARM

PASSENGER COMPARTMENT (INTERIOR):

Dashboard:	CONSUMED
Radio:	INTACT
Speakers:	INTACT
Fire Wall:	DESTROYED
Ignition:	DESTROYED
Position:	
Steering Column:	DESTROYED
Air Bags:	INTACT
Front Seat:	CONSUMED
Rear Seat:	N/A
Glove Box:	CONSUMED
Personal Affects:	NO
Ignition Key:	NONE FOUND
Odometer Reading:	DESTROYED

Title History: ORIGINAL SEPTEMBER 6, 1995  
Personal Affects In Passenger Compartment: NONE  
Other Items: NONE

ENGINE COMPARTMENT:

Engine Accessibility:	OPEN
Engine:	INTACT
Battery:	PARTIALLY MELTED
Radiator:	CONSUMED
Oil Level:	SAFE
Radiator Level:	DBF
Transmission:	STANDARD SHIFT
Engine Parts Missing:	NONE
Burglar Alarm System:	UNKNOWN

VEHICLE FIRE INVESTIGATION

2

EXTERIOR EXAMINATION:Tire Type: B/W

<u>Tires</u>	<u>Wheel Cover</u>	<u>Tread Wear</u>	<u>Missing</u>	<u># of Lugs</u>
LF	MAG	N/A		ALL
RP	MAG	N/A		ALL
LR	MAG	60%		ALL
RR	MAG	60%		ALL

DOOR CYLINDERS (LOCKS):

Left Front Door:	MELTED
Right Front Door:	INTACT

GLASS CONDITION:

Windshield:	MELTED
Rear Window:	MELTED
Driver's Window:	MELTED
Position:	UP
Passenger Window:	MELTED
Position:	UP
Left Rear Window:	N/A
Position:	
Right Rear Window:	N/A
Position:	
Sunroof:	N/A
T-Tops:	N/A
Electric Windows:	NO

TRUNK COMPARTMENT EXAMINATION: PICKUP

Trunk:  
If Forced, By Whom: ..  
Trunk Lock:  
Trunk Release Button: ,

TRUNK CONTENTS:

Spare Tire:	INTACT
Tread:	
Tire Changing Equipment:	INTACT
Other Contents/Personal Affects:	NONE

UNDER VEHICLE:

Fuel Tank:	INTACT
Gas Cap:	INTACT
Fill Pipe:	INTACT
Oil Pan:	INTACT
Leakage Noticed:	NO
Transmission Pan:	INTACT
Leakage Noticed:	NO
Evidence Confiscated:	NO

BODY CONDITION:

Front Bumper:	
Hood:	
Grill:	
Left Fender:	
Driver's Door:	CLOSED
Rear Driver's Door:	
Left Quarter Panel:	COLLISION
Trunk Lid:	
Rear Bumper:	
Roof:	
Right Quarter Panel:	COLLISION
Passenger Door:	CLOSED
Rear Passenger Door:	
Right Fender:	
Rear Cargo Doors:	
Side Cargo Doors:	

OVERALL BODY CONDITION: AVERAGE

HARRIS INVESTIGATIONS INFORMATION:

Photographs Taken: 24

Investigated By: SAMUEL F. BORRELLIO



1. Front view.



2. Right front view.

E985-885-LC1-8852



3. Left front view.



4. Left front side and wheel. Note tire damage.



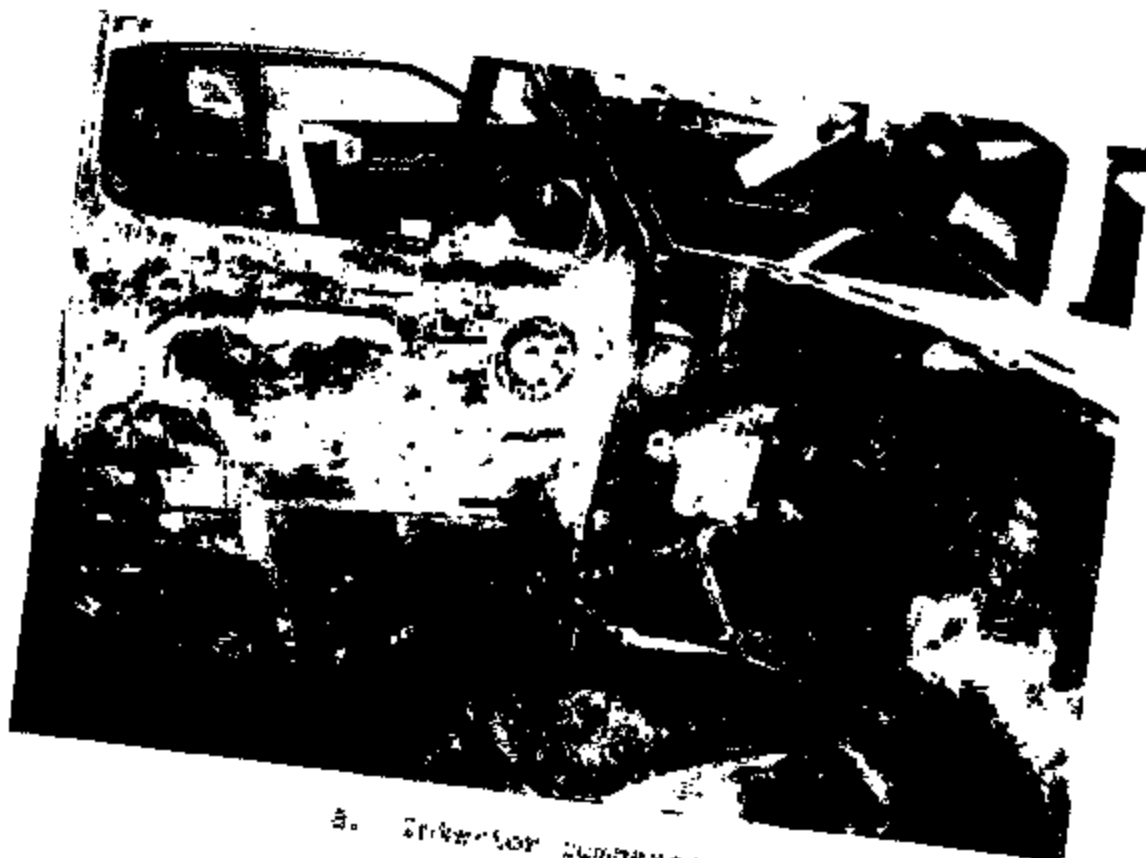
5. Right rear view.



6. Left rear view.



7. Chinese photo.



8. Driver's compartment.



8. Interior compartment.



10. Interior compartment.

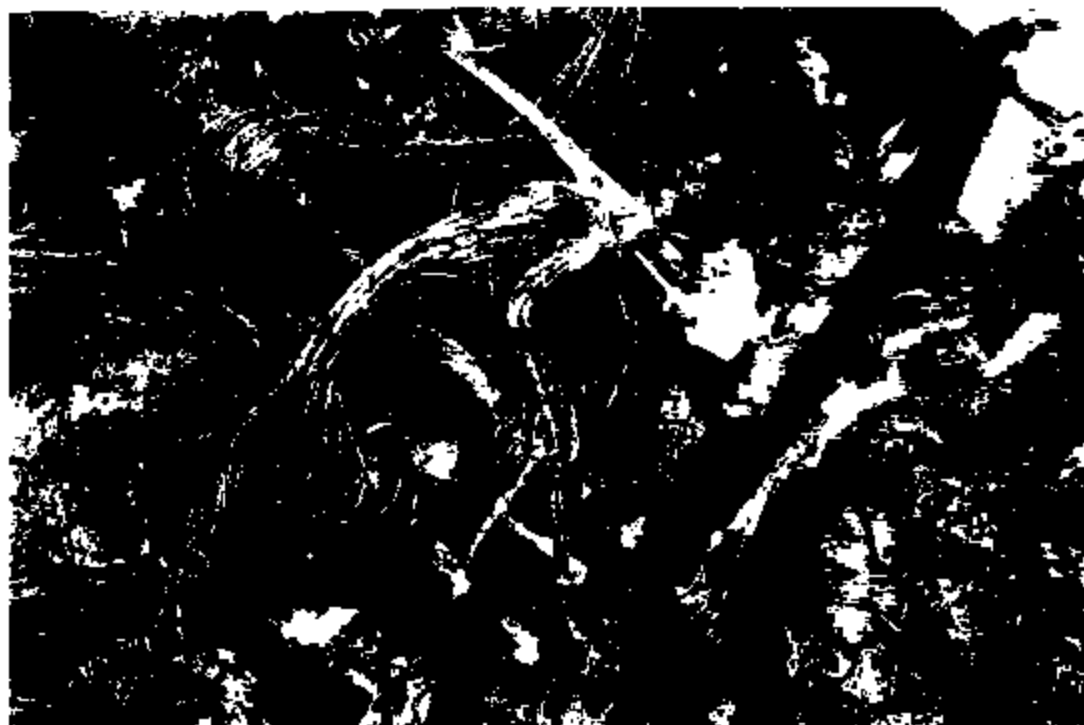




11. Instrument panel area.



12. Left instrument panel  
area at steering column.



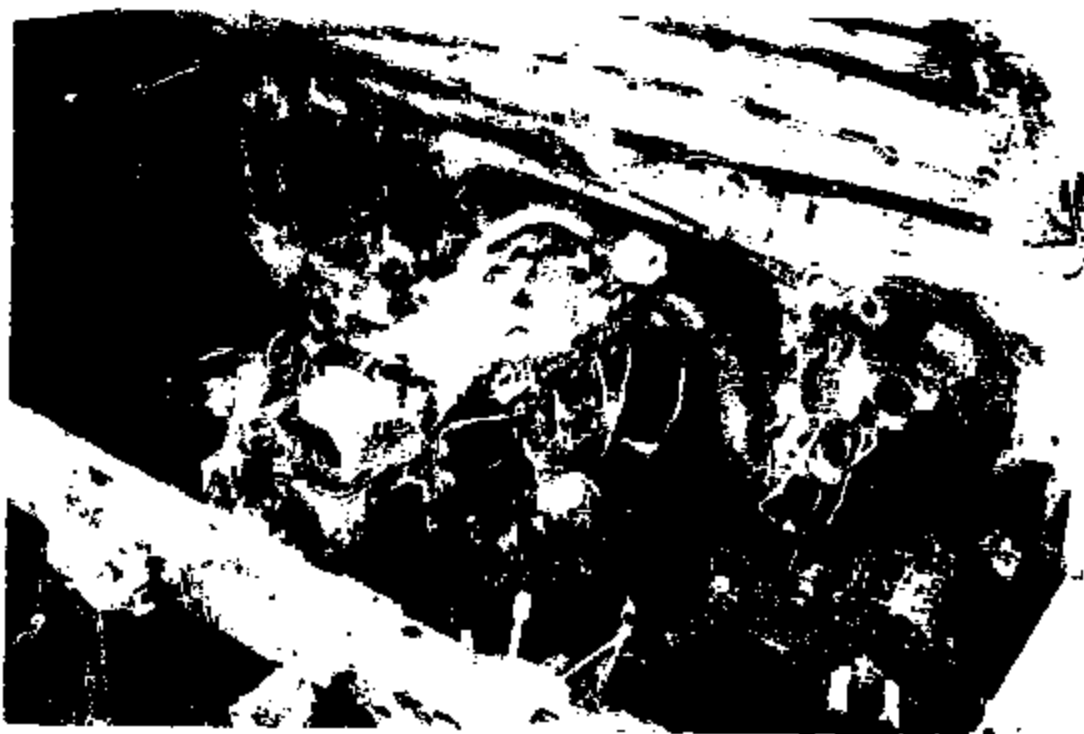
13. Wiring near steering column.



14. Additional view of wiring near steering column.



15. Piloting at center  
instrument panel area.



16. Engine compartment.



17. Engine compartment.



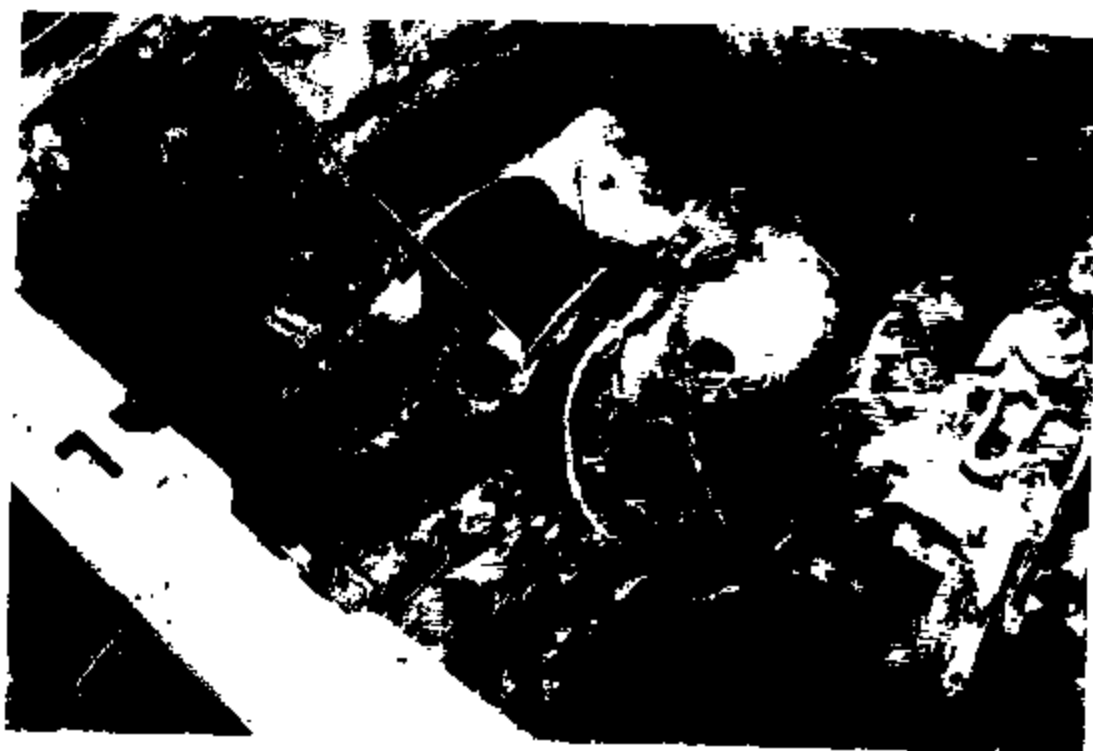
18. Exhaust manifold and catalytic converter.



19. Housing of air cryostat.



20. Fuel line.



21. 3/28/70.



22. FORWARD AREA DIVISION OF  
ENGLAND.

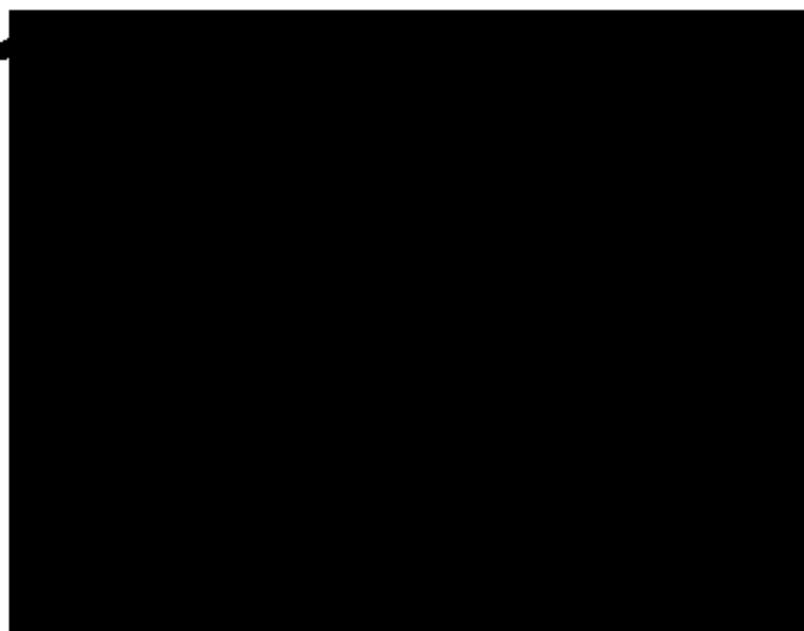


29. sitting here at left  
fire wall



24. Man winding harness at  
left; tender Aaron.





APR 14 2005

APR 13 2005

APR 12 2005

BEGINNING OF CONTACT  
04/14/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

08.45.01

REGION: 71 LOS ANGELES	OGC ISSUE	CASE NBR: 0586581035
VIN: 1FTDX178XV1	ZONE: C2	OPENED: 04/13/2005
	ENGINE: 6	CLOSED: 04/13/2005
	VEH TYPE: T	

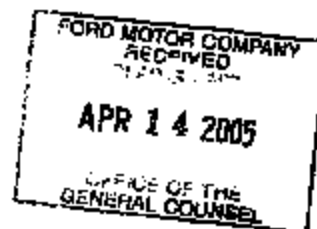
  

LAST NAME: [REDACTED]	FIRST NAME: [REDACTED]	STATUS: CLOSED
TITLE: [REDACTED]	MI: [REDACTED]	
ADDRESS: [REDACTED]		
CITY: MONTEBELLO	STATE: CA	ZIP: [REDACTED]
HOME PHONE: [REDACTED]		
MODEL YEAR: 1997	MODEL: F150 4X2 SUPERCAB PICKUP	
MILEAGE: 300000		
DEALER NAME: FORD OF MONTEBELLO	SALES CODE: F71007	P & A: 03250
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704100 FIRE/SMOKE VISIBLE FLAME		

ORIGIN: CAC38 - US CONCERN CASE BASE COMMUNICATION: PHONE  
 ACTION: 705 - CONTACT ADVANCED TO OGC  
 DOCUMENT: ANALYST: FMONGE2 MONGE FATIMA

DATE: 04/13/2005 TIME: 18.21.23:  
 ACTION DATA/COMMENTS:

CUSTOMER SAID: =THE VEH CAUGHT ON FIRE LAST WEEK ON APRIL 6 2005 DURING THE AFTERNOON =VEH WAS PARKED IN A LOT UNDER A R OOF =THE ROOF OF THE GARAGE BURNT AND 2 OTHER VEH =I AM BEI NG PLACED RESPONSIBLE FOR THE DAMAGE BECAUSE IT IS MY VEH TH AT CAUGHT ON FIRE=THERE WAS NOTHING LEFT OF THE VEH SO I CAN NOT TELL WHERE THE FIRE STARTED =THE FIRE DEPT WAS CALLED =RE PORT NUMBER WAS FILED NUMBER=0006948=POLICE WAS THERE BUT NO REPORT WAS FILED =WE HAVE NO INSURANCE ON THE VEH =NO PERSONAL INJURIES=I WAS TOLD THAT THESE VEH HAD A DEFECT AND I DID NOT KNOW ABOUT IT =I WANT TO KNOW HOW FORD WILL HELP ME =ALL MY HUSBANDS TOOL WERE IN THE VEH ESTIMATED VALUE OF 2500 .00=WE PAID 8000.00=CAN YOU TELL ME IF MY VEH IS INVOLVED=W HAT WILL FORD DO FOR ME=DEALER SAID: =NONE CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.



CONSUMER AFFAIRS

04/14/2005 FAXOGIN

6025-305-LC1-5584

2005-0006946

## NFIRS - Basic 1

<u>Incident Number</u> Yearly Incident Num	<u>Incident Date</u> 4/5/2005 18:28:10	<u>Exposure</u> 000
<u>Address</u> [REDACTED] ( ) -	<u>Location Type</u> 1 Street address <u>Cross Street</u> GREENWOOD	
<u>Out of Jurisdiction?</u> No	<u>Out of Area Address</u>	
<u>Geo Code</u>	<u>Run Card</u> 51D	<u>District Response</u> No <u>First In Area</u> Yes
<u>Incident Type</u> 131 Passenger vehicle fire	<u>Aid Given/Received</u> Z Automatic aid received	
<u>Dates / Times</u>		
Incident Begin Time 4/5/2005 18:28:10		
Controlled		
Incident End Time 4/5/2005 22:08:28		
<u>Actions Taken</u>	<u>Resources</u>	<u>Suppression</u> <u>EMS</u> <u>Other</u>
(1) 11 Extinguishment by fire service personnel	Apparatus	8 0 0
(2) 12 Salvage & overhaul	Personnel	2 0 0
<u>Casualties</u>	<u>Estimated Dollar Losses/Values</u>	<u>Hazmat Released</u>
Deaths Injuries	Losses	N None
Fire Service 0 0	Property 60000	<u>Mixed Use Property</u>
Civilian 0 0	Contents 109700	40 Residential use
		<u>Property Use</u>
		865 Vehicle parking area

Remarks

Officer in Charge

Rank/Position

Steve Huson

Battalion Chief

Reporting Officer

Rank/Position

John Golden

Captain

Montebello units along with Downey Eng-63 responded to a reported vehicle fire in a parking structure. On arrival of first in units Trk-511 and Eng-51 found a 20 X 200 foot single story parking structure with three vehicles well involved. Engine 51 laid in a 4" supply line and pulled 200' of 2-1/2" up the driveway to the southeast portion of the complex. It was then wye'd off to two 1-3/4" lines to initiate extinguishment. Eng-52 assisted Eng-51 with extending the hose lines and then manned one 1-3/4" line. Truck 511 assisted with support operations on the ground and Truck 512 was assigned to the roof to extinguish some areas that could not be reached from the ground level. Engine 63 was assigned to check out the south exposure. The apartment building to the west was an exposure but sustained no damage. The fire was knocked down in approximately 5 minutes with complete extinguishment in approximately 20 minutes. The fire was contained to the northern part of the structure, approximately 50ft in length, 3 vehicles in the structure were completely destroyed with another 5 vehicles parked on the west side were damaged by radiant heat. Inspector Brian Crisp and Kurt Johnson were called to the scene to investigate for cause and origin. According to witnesses statements the fire started in the engine compartment of a 1997 Ford F-150 lck [REDACTED]. Prior to the fire departments arrival a Montebello Police Officer and citizen tried to extinguish the fire with dry chemical extinguishers which failed. The fire then consumed the pick-up truck and spread to the vehicles parked on both sides of the truck and then into the parking structure itself. The vehicles

EYES-000-LCI-0000

Involved that sustained damage are as follows:

- 1) 1997 Ford F-150 [redacted] registered to [redacted] Drivers license # [redacted] address [redacted] Vehicle was a total loss, valued at \$8000.00 with the contents estimated at \$2500.00.
- 2) 1994 Oldsmobile Achieva - vin # 1G3NL5538R [redacted] registered to [redacted] address [redacted] Angeles St [redacted] Vehicle was a total loss, valued at \$1500.00 with contents loss estimated at \$1000.00.
- 3) 1996 Ford Windstar Van - lic # [redacted] vin # 2FMDA51UZWB [redacted] registered [redacted] address [redacted] drivers license [redacted] Vehicle was a total loss, it was valued at \$3600.00

The next five vehicles were damaged by radiant heat from the fire.

- 4) 1982 Ford Crown Victoria, license # [redacted] - Registered to [redacted] at [redacted] Vehicle sustained heat damage to the tail light lenses approximately \$100.00 damage.
- 5) 1986 Mercury XR3 - license [redacted] registered to [redacted] at [redacted] Vehicle sustained heat damage to the rear tail light, bumper, paint discoloration, approximately \$800.00 damage
- 6) 1987 Nissan Maxima - license # [redacted] registered to [redacted] at [redacted] Vehicle sustained heat damage to the rear bumper, taillights, paint discoloration and lenses. Approximately \$1000.00 damage.
- 7) 1987 Plymouth Voyager - license # [redacted] registered to Iris Heredia at [redacted] Vehicle sustained heat damage to the rear bumper, taillight lens, and heat discoloration. Approximately \$500.00 damage.
- 8) 1996 Ford Taurus - license [redacted] Owner was not available at this time. Vehicle sustained heat damage to the rear tail light lenses, approximately \$200.00 damage

4/6/2006 12:55:53 User: 503004

Investigator Johnson responded to fire to assist Investigator Chrisp with origin and cause determination, photographing, and evidence collection. No further information at this time. Statement provided by Kurt Johnson.

4/8/2005 17:34:34 User: 503004

Narrative of Investigator Bryan Chrisp, #6007.

On 04-05-06, at approximately 1852 hrs., I received a request to respond to [redacted] in Montebello, California to investigate a fire. Upon arrival, at approximately 1858 hrs., I met with Fire Captain John Golden (W1). Captain Golden (W1) told me that Truck 511 and Engine 51 were the first-in units to arrive on scene. During the time of their arrival, they found a parking structure and three vehicles well involved in fire. Captain Golden (W1) further related that no suspicious activity was observed while conducting fire fighting activities.

At approximately 1910 hrs., I spoke with Montebello Police Officer Alfredo Iglesias, #1249 (W2). Officer Iglesias (W2) told me that he was the first police officer to arrive on the scene and that he arrived before the fire department. Upon his arrival, Officer Iglesias (W2) saw only one vehicle on fire. That vehicle was the Ford F-150, California License Plate # [redacted]. During that time he saw fire coming from underneath the closed hood of the vehicle with no further fire extension. While Officer Iglesias (W2) was evacuating pedestrians from the area for safety, he saw two or three males unsuccessfully attempting to extinguish the fire using fire extinguishers. Officer Iglesias (W2) pointed out one of the males that had attempted to put the fire out from a crowd of bystanders. Officer Iglesias (W2) related that he did not observe any suspicious persons or activity during the incident.

At approximately 1918 hrs., I spoke with Jaime Sandoval (W3), who was the male that Officer Iglesias (W2) had pointed out. Sandoval (W3) said that he lives at [redacted] in Montebello, one property South of where the fire occurred. While he was standing outside of his residence, he saw smoke coming from the carport area of [redacted]. During that time, he jumped over the 6 foot fence between the two properties to see what was on fire. As he looked at the carport area he noticed that a truck was on fire. Sandoval (W3) then ran to the apartment building [redacted] and grabbed a fire extinguisher. Sandoval (W3) attempted to extinguish the fire with the extinguisher. Sandoval (W3) said that some other bystanders attempted to do the same thing, but without success. Sandoval (W3) can be reached either at his residence or by cell phone at [redacted].

At approximately 1930 hrs., I spoke with the owner of the Ford 150 Pick-up (California License Plate # [redacted]) (W4) and her husband [redacted] (W5). Parga (W4) said that her vehicle was paid for in full and that she did not have insurance on the vehicle. She further related that her husband uses the truck for work and that he was using it on the day of the fire. [redacted] (W5) said that 04-05-06 he drove the truck to work in the morning and returned home with the vehicle at about 4:50 PM. During that time he parked the vehicle inside the carport area and went to his apartment where he showered and ate dinner. While he was eating dinner, around 6:15 PM, his four year old son ran into the house and told him his truck was on fire. [redacted] (W5) ran outside and saw the truck on fire [redacted] (W5) stated that the vehicle did not have any known mechanical problems.

At approximately 1950 hrs., Investigator Johnson arrived on scene. Johnson and I conducted the origin and cause investigation. Johnson and I independently evaluated the evidence and came up with the same conclusions. We

determined that the area of fire origin was the right side (passenger side) of the engine compartment of the Ford F-150 Pick-up truck, California License Plate [REDACTED]. We determined the cause to be "accidental". The ignition source was undetermined and the materials first ignited were available combustibles inside the engine compartment near the battery.

(See attached photographs taken by Investigator Johnson)

4/7/2005 09:40:35 User: 503004

Statements above were provided by Investigator Chrisp.

**NFIRS - Fire 2**

Incident Number  
4/5/2006 18:28:10

Incident Date  
-

Address  
1119 LOS ANGELES

Property Details

Non Residential:  
Residential Units: 0  
Buildings Involved: 0  
Acres Burned <One:  
Acres Burned: 0

On-Site Materials or Products

(1) 811 Autos, trucks, buses, recreational vehicles  
(2)  
(3)

Storage Use

None  
N None  
N None

Property Loss 0

Contents Loss 0

Ignition

Area of Fire Origin  
83 Engine area, running gear, wheel area

Heat Source  
UU Undetermined

Cause Of Ignition  
2.Unintentional

Item First Ignited  
00 Item First Ignited, Other

Factors Contributing to Ignition  
UU Undetermined

Material Type First Ignited  
00 Type of material first ignited, other

Human Factors None X

Asleep  
Alcohol and/or drugs  
Unattended  
Mentally disabled  
Physically disabled  
Multiple persons involved  
Age factor  
Age of person involved: 0  
Sex: Unknown

Equipment Involved

NNN None  
Brand  
Model  
Serial #  
Year

Equipment Power Source

Equipment Portable

Fire Suppression Factors

434 Poor or no access for fire department

Mobile Property Involved

3 Involved in Ignition and burned

Type

11 Passenger car.

Make

FO Ford

Model

Ford F-150 Pick-Up Truck

Year License Plate # State

1997 CA California

VIN Number

Operator Name

Operator Phone

( ) -

Officer In Charge Steve Huxon  
Rank Battalion Chief

Reporting Officer John Golden  
Rank Captain

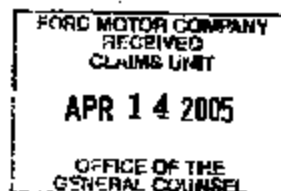
APR 13 2005

**AssuranceAmerica**  
Claim Services

Date: April 4, 2005

FORD MOTOR COMPANY  
CONSUMER AFFAIRS DEPT  
P.O. BOX 6248  
MD-3NE-B  
DEARBORN, MI 48126

Re: Named Insured: [REDACTED]  
Vehicle Info: 1997 Ford F-150  
V.I.N.: 1FTDX1763VN [REDACTED]  
Claim #: 18C0019227  
Policy #: PSC236161  
Date of Loss: 03/19/2005  
Date Reported: 03/21/2005



**To Whom It May Concern:**

In the investigation of the above reference claim, it appears the fire was caused by an electrical short in the engine compartment of the truck. The insured advised there had not been any electrical components replaced on the vehicle. The vehicle had been parked for several hours at the insured's at the time of the fire.

Due to the nature of this fire and it's similarities to your recent recall of newer model vehicles, Assurance America Insurance request that you complete an inspection of this loss.

We will hold the vehicle at the following salvage yard for your inspection for 30 days:

Copart  
4324 Highway 321 South  
Gaston, SC 29043  
Phone: (803)794-3252  
Fax: (803)794-3718  
Lot #: 02002535

I will need to know when you would be sending someone to inspect this vehicle so I can call Copart and give authorization for your inspection.

Sincerely

  
Kevin Edwards  
Claims Specialist  
Assurance America Insurance  
888-952-2902 Ext #225 (Toll Free)  
888-579-4401 (Toll Free Fax)  
[kedwards@aaiclaims.com](mailto:kedwards@aaiclaims.com)

Cc: Crystal Posey

PO Box 723128 Atlanta, GA 31139  
678-996-0110 fax 770-984-0170  
[claims@aaiclaims.com](mailto:claims@aaiclaims.com)

2005-005-LC1-0688



4/4/2005

4/4/2005

E005-005-LC1-0000



<b>A PARKER DISTRICT FIRE</b>				<input type="checkbox"/> Other <input type="checkbox"/> Change <input type="checkbox"/> No Activity	
29118	ISC	03/14/2006	1	2060528	10
FWD	State	Incident Date	Station	Incident Number	Engine

NFIRS - 1  
Basic

<b>B Location</b>		<input type="checkbox"/> Check this box to indicate that this incident is precluded by the NIMS Local Plan (Include in Section B "Alternative Location Description")		General Notes	
<input type="checkbox"/> Street Address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Direction	Address/Direction [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]	Police Street or Highway [REDACTED]	Station Type [ISC]	Station [REDACTED]	City Code [REDACTED]

<b>C Incident Type</b>		<b>D Incident &amp; Time</b>		<b>E Status &amp; Amount</b>	
<input type="checkbox"/> Mobile property (including fire, other) Incident Type [130]		Check boxes if other action water or other Date [03/18/2006 14:30:00] [03/18/2006 18:38:00] [03/18/2006 19:38:00] [03/18/2006 19:38:00]		Status [B] [U] [I] Status [REDACTED] Special Status Special Study D Study Value	
<b>D Aid Given or Received</b> 1 <input type="checkbox"/> Medical aid provided 2 <input type="checkbox"/> Ambulance aid given 3 <input type="checkbox"/> Medical aid given 4 <input type="checkbox"/> Ambulance aid given 5 <input type="checkbox"/> Other aid given 6 <input type="checkbox"/> None		FWD State Incident # [REDACTED]			

<b>F Actions Taken</b>		<b>G1 Resources</b>		<b>G2 Estimated Dollar Losses &amp; Values</b>	
11 <input type="checkbox"/> Reassignment by fire service personnel Primary Action Taken [REDACTED] Incident Command Primary Action Taken		Resources 1 <input type="checkbox"/> 3 <input type="checkbox"/> 0 <input type="checkbox"/> 0 <input type="checkbox"/> 0 <input type="checkbox"/> 0 <input type="checkbox"/> 0 <input type="checkbox"/> 0 <input type="checkbox"/> <input type="checkbox"/> Check for resources within incident		Losses Property \$0 [REDACTED] Contents \$0 [REDACTED] Property \$0 [REDACTED] Contents \$0 [REDACTED]	

<b>Completed Modules</b>		<b>H1 Connections</b>		<b>H2 Hazardous Materials Release</b>		<b>I Mixed Use Property</b>	
1 <input type="checkbox"/> Fire-2 2 <input type="checkbox"/> Structure-2 3 <input type="checkbox"/> Callbox Fire Cap-4 4 <input type="checkbox"/> Fire Serv. Capacity-2 5 <input type="checkbox"/> HAZ-4 6 <input type="checkbox"/> Hazmat-7 7 <input type="checkbox"/> NIMS Local Plan-1 8 <input type="checkbox"/> Appendix-1 9 <input type="checkbox"/> Personnel-10 10 <input type="checkbox"/> Action-11		H1 Connections Fire Service [0] [0] Other [0] [0] H2 Detector <input type="checkbox"/> Detector status <input type="checkbox"/> Detector status		H2 Hazardous Materials Release 1 <input type="checkbox"/> Material gas, vapor, dust, or particulate or liquid released 2 <input type="checkbox"/> Flammable gas, vapor, dust, or liquid in large quantities 3 <input type="checkbox"/> Flammable liquid, solid, or gas in large quantities 4 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 5 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 6 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 7 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 8 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 9 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities 10 <input type="checkbox"/> Flammable solid, liquid, or gas in large quantities		I Mixed Use Property 1 <input type="checkbox"/> Residential 2 <input type="checkbox"/> Commercial 3 <input type="checkbox"/> Industrial 4 <input type="checkbox"/> Agricultural 5 <input type="checkbox"/> Other	

<b>J Property Use</b>		<b>K Structure</b>		<b>L Other</b>	
101 <input type="checkbox"/> Church, place of worship 102 <input type="checkbox"/> Restaurant or cafeteria 103 <input type="checkbox"/> Barbers or nightclubs 104 <input type="checkbox"/> Elementary school or kindergarten 105 <input type="checkbox"/> High school or junior high 106 <input type="checkbox"/> College, adult ed. 107 <input type="checkbox"/> Care facility for the aged 108 <input type="checkbox"/> Hospital 109 <input type="checkbox"/> Playground or park 110 <input type="checkbox"/> Crops or orchard 111 <input type="checkbox"/> Forest (timberland) 112 <input type="checkbox"/> Outdoor storage area 113 <input type="checkbox"/> Dump or sanitary landfill 114 <input type="checkbox"/> Open land or field		201 <input type="checkbox"/> Clinic, clinic type of infirmary 202 <input type="checkbox"/> Detention facility 203 <input type="checkbox"/> Prison or jail, not juvenile 204 <input type="checkbox"/> 1- or 2-family dwelling 205 <input type="checkbox"/> Multi-family dwelling 206 <input type="checkbox"/> Rooming/boarding house 207 <input type="checkbox"/> Commercial hotel or motel 208 <input type="checkbox"/> Residential, transient and other 209 <input type="checkbox"/> Dormitory/boarding 210 <input type="checkbox"/> Food and beverage sales 211 <input type="checkbox"/> Vacant lot 212 <input type="checkbox"/> Graded/leveled for plot of land 213 <input type="checkbox"/> Lake, river, stream 214 <input type="checkbox"/> Railroad right of way 215 <input type="checkbox"/> Other street 216 <input type="checkbox"/> Highway/interstate highway 217 <input type="checkbox"/> Residential street/highway		301 <input type="checkbox"/> Household goods, sales, repairs 302 <input type="checkbox"/> Motor vehicle/boat sales/repairs 303 <input type="checkbox"/> Gas or service station 304 <input type="checkbox"/> Business office 305 <input type="checkbox"/> Electric generating plant 306 <input type="checkbox"/> Laboratory/science lab 307 <input type="checkbox"/> Manufacturing plant 308 <input type="checkbox"/> Livestock/poultry storage (farm) 309 <input type="checkbox"/> Non-residential parking garage 310 <input type="checkbox"/> Warehouse 311 <input type="checkbox"/> Construction site 312 <input type="checkbox"/> Industrial plant yard 313 <input type="checkbox"/> Other	

**Kc Person/Entity Involved**  
Local Option

This section is detailed in NFIRS - 1S

**Kc Owner**  
Local Option

This section is detailed in NFIRS - 1S

**L**

**Remarks:**  
Local Option

1997 Ford F-150 Pick-up. Truck's engine compartment was on fire when we arrived. Most of the fire was located on driver's side of engine compartment. The hood had a hole burned in it from the fire. The left side fender over the tire well had the paint burned off, and most all of the wiring on that side was burned also. The passenger side engine comp. had less damage than the drivers side. Equipment used: 25 gals of water; 25 ft of booster hose; 1 Halogen bar.

**Authentication**

Check that name of officer is correct <input checked="" type="checkbox"/>	360	ROBERT E STAGGS	CAPTAIN	Assignment	Month Day Year
	Officer is change to			Position or Rank	
		Signature			
	360	ROBERT E STAGGS	CAPTAIN	Assignment	03/18/2005
	Number being reported		ADDRESS OF FIRE		Month Day Year
		Signature			
PARKER DISTRICT FIRE 1				Incident Number	2000828

03/21/2005 12:45 FAX 864 236 7266

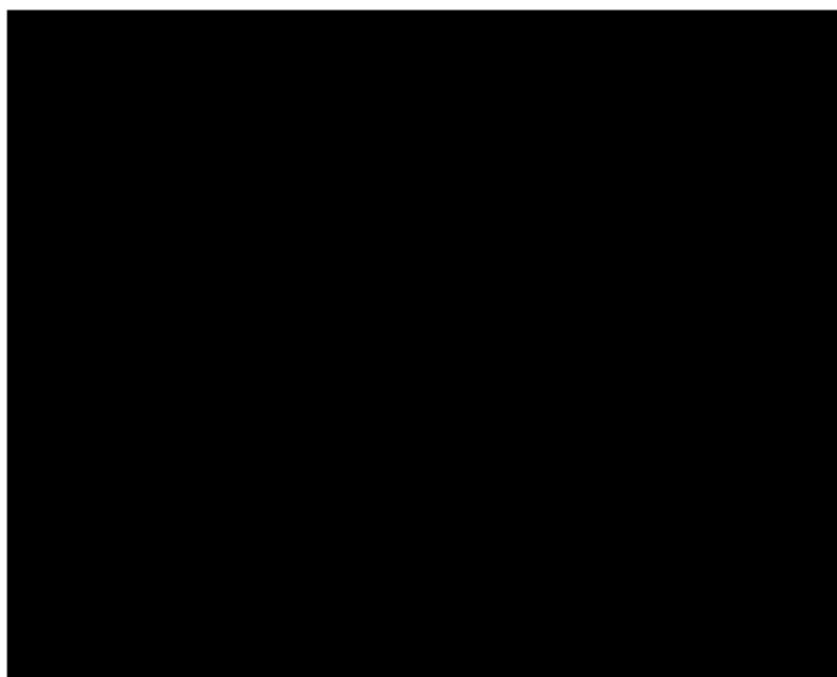
POINTLY GENERAL

Q404

K	PARKER DISTRICT FIRE	03/16/2005	1	2050625	10	<input type="checkbox"/> Delete	NFIRS - 15 Supplemental
	23118	SC	Station	Incident Number	Exposure	<input type="checkbox"/> Change	
	FOR	State	Incident Date				

K Person/Entity Involved							
Local Codes	Classroom used if applicable					Phone Number	
[REDACTED]							
Mr., Ms., Mx.	First Name	MI	Last Name	Suffix			
406	OVERBROOK		OR				
Number	Prefix	Street or Highway	Street Type	Suffix			
		LIBERTY					
Apt. Street/PO Box	City						
SC	[REDACTED]		Owner				
State	Zip Code	Person/Entity Type					

<b>A</b> <u>22118</u> <u>SC</u> <u>03/19/2006</u> <u>1</u> <u>2060528</u> <u>0</u> PIDO State Incident Date Station Incident Number Exposure		<input type="checkbox"/> Delete <input type="checkbox"/> Change <b>NFIRS - 2</b> <b>Fire</b>			
<b>B Property Details</b> B1 <u>1</u> <input type="checkbox"/> Not Rowdlength Estimated number of residential living units in building of origin whether or not all units became involved B2 <u>0</u> <input checked="" type="checkbox"/> Buildings not involved Number of buildings involved B3 <u>0</u> <input checked="" type="checkbox"/> None Acres involved (outside area) <input type="checkbox"/> Lost time (hrs) 00:00					
<b>C On-Site Materials or Products</b> Complete if there were any significant hazardous materials, industrial, storage or other materials or products in the property, whether or not they became involved Enter up to three codes. Check one or more boxes for: <u>813</u> <input checked="" type="checkbox"/> Motor vehicle parts, not including: <div style="float: right;"> <input type="checkbox"/> 1. Bulk storage of compressed gas  <input type="checkbox"/> 2. Flammable or combustible liquids  <input type="checkbox"/> 3. Flammable solids for sale  <input type="checkbox"/> 4. Repair or service       </div>					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;"> <b>D Ignition</b>            D1 <u>ES</u> Engine starts, running gear, wheel area            Area of fire starts            D2 <u>UU</u> Undetermined            Heat source            D3 <u>UU</u> Undetermined            Area of fire starts            D4 <u>UU</u> Undetermined            Heat source            D5 <u>UU</u> Undetermined            Heat source         </td> <td style="width: 33%; padding: 5px;"> <b>E1 Cause of Ignition</b>  <input type="checkbox"/> Match lit or other ignition source            1 <input type="checkbox"/> Intentional            2 <input type="checkbox"/> Unintentional            3 <input type="checkbox"/> Failure of maintenance or repair source            4 <input type="checkbox"/> Act of nature            5 <input type="checkbox"/> Cause under investigation            U <input checked="" type="checkbox"/> Cause undetermined after investigation  <b>E2 Factors Contributing to Ignition</b>  <u>UU</u> Undetermined            Factor contributing to ignition         </td> <td style="width: 33%; padding: 5px;"> <b>E3 Human Factors Contributing to Ignition</b>            Check all that apply            N <input checked="" type="checkbox"/> None            1 <input type="checkbox"/> 1. Human error            2 <input type="checkbox"/> 2. Fatigue            3 <input type="checkbox"/> 3. Impaired judgment         </td> </tr> </table>			<b>D Ignition</b> D1 <u>ES</u> Engine starts, running gear, wheel area Area of fire starts D2 <u>UU</u> Undetermined Heat source D3 <u>UU</u> Undetermined Area of fire starts D4 <u>UU</u> Undetermined Heat source D5 <u>UU</u> Undetermined Heat source	<b>E1 Cause of Ignition</b> <input type="checkbox"/> Match lit or other ignition source 1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of maintenance or repair source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation U <input checked="" type="checkbox"/> Cause undetermined after investigation <b>E2 Factors Contributing to Ignition</b> <u>UU</u> Undetermined Factor contributing to ignition	<b>E3 Human Factors Contributing to Ignition</b> Check all that apply N <input checked="" type="checkbox"/> None 1 <input type="checkbox"/> 1. Human error 2 <input type="checkbox"/> 2. Fatigue 3 <input type="checkbox"/> 3. Impaired judgment
<b>D Ignition</b> D1 <u>ES</u> Engine starts, running gear, wheel area Area of fire starts D2 <u>UU</u> Undetermined Heat source D3 <u>UU</u> Undetermined Area of fire starts D4 <u>UU</u> Undetermined Heat source D5 <u>UU</u> Undetermined Heat source	<b>E1 Cause of Ignition</b> <input type="checkbox"/> Match lit or other ignition source 1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of maintenance or repair source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation U <input checked="" type="checkbox"/> Cause undetermined after investigation <b>E2 Factors Contributing to Ignition</b> <u>UU</u> Undetermined Factor contributing to ignition	<b>E3 Human Factors Contributing to Ignition</b> Check all that apply N <input checked="" type="checkbox"/> None 1 <input type="checkbox"/> 1. Human error 2 <input type="checkbox"/> 2. Fatigue 3 <input type="checkbox"/> 3. Impaired judgment			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;"> <b>F1 Equipment Involved in Ignition</b>            Name of equipment was not involved, skip to Section G            Evaluate involved:            Serial            Model            Model #            Year         </td> <td style="width: 33%; padding: 5px;"> <b>F2 Equipment Power</b>            Equipment Power Source  <b>F3 Equipment Portability</b>            1 <input type="checkbox"/> Portable            2 <input type="checkbox"/> Stationary            Portable equipment typically can be moved by the person, is designed to be mobile except for fixed and mobile equipment         </td> <td style="width: 33%; padding: 5px;"> <b>G Fire Suppression Factors</b>            Enter up to three codes.  <u>None</u> None            Fire suppression factors         </td> </tr> </table>			<b>F1 Equipment Involved in Ignition</b> Name of equipment was not involved, skip to Section G Evaluate involved: Serial Model Model # Year	<b>F2 Equipment Power</b> Equipment Power Source <b>F3 Equipment Portability</b> 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment typically can be moved by the person, is designed to be mobile except for fixed and mobile equipment	<b>G Fire Suppression Factors</b> Enter up to three codes. <u>None</u> None Fire suppression factors
<b>F1 Equipment Involved in Ignition</b> Name of equipment was not involved, skip to Section G Evaluate involved: Serial Model Model # Year	<b>F2 Equipment Power</b> Equipment Power Source <b>F3 Equipment Portability</b> 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment typically can be moved by the person, is designed to be mobile except for fixed and mobile equipment	<b>G Fire Suppression Factors</b> Enter up to three codes. <u>None</u> None Fire suppression factors			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;"> <b>H1 Mobile Property Involved</b>  <input type="checkbox"/> None  <input type="checkbox"/> Not involved in ignition, but burned  <input type="checkbox"/> Involved in ignition, but did not burn  <input checked="" type="checkbox"/> Involved in ignition and burned  <u>1-150</u>            Mobile Property Model  <u>SC</u> <u>1FTDX178SV</u>            License Plate Number State Year number         </td> <td style="width: 33%; padding: 5px;"> <b>H2 Mobile Property Type &amp; Make</b>  <u>10</u> Passenger road vehicle, other            Mobile Property Type  <u>FO</u> Ford            Mobile Property Make  <u>1997</u>            Year         </td> <td style="width: 33%; padding: 5px;"> <b>Local Use</b>  <input type="checkbox"/> Pre-Fire Plan Available            Are any of the following attached to the report or to the report supplement?  <input type="checkbox"/> Arson report attached  <input type="checkbox"/> Police report attached  <input type="checkbox"/> Coroner report attached  <input type="checkbox"/> Other reports attached         </td> </tr> </table>			<b>H1 Mobile Property Involved</b> <input type="checkbox"/> None <input type="checkbox"/> Not involved in ignition, but burned <input type="checkbox"/> Involved in ignition, but did not burn <input checked="" type="checkbox"/> Involved in ignition and burned <u>1-150</u> Mobile Property Model <u>SC</u> <u>1FTDX178SV</u> License Plate Number State Year number	<b>H2 Mobile Property Type &amp; Make</b> <u>10</u> Passenger road vehicle, other Mobile Property Type <u>FO</u> Ford Mobile Property Make <u>1997</u> Year	<b>Local Use</b> <input type="checkbox"/> Pre-Fire Plan Available Are any of the following attached to the report or to the report supplement? <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached
<b>H1 Mobile Property Involved</b> <input type="checkbox"/> None <input type="checkbox"/> Not involved in ignition, but burned <input type="checkbox"/> Involved in ignition, but did not burn <input checked="" type="checkbox"/> Involved in ignition and burned <u>1-150</u> Mobile Property Model <u>SC</u> <u>1FTDX178SV</u> License Plate Number State Year number	<b>H2 Mobile Property Type &amp; Make</b> <u>10</u> Passenger road vehicle, other Mobile Property Type <u>FO</u> Ford Mobile Property Make <u>1997</u> Year	<b>Local Use</b> <input type="checkbox"/> Pre-Fire Plan Available Are any of the following attached to the report or to the report supplement? <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached			



<b>A</b>		MM DD YYYY		Station		Incident Num.		Exposure		Delete		MYFIRE -1	
09051		02 02 2002		011		02-0002		D00		<input type="checkbox"/> Delete		Basic	
FL		02		011		02-0002		D00		<input type="checkbox"/> Change		Basic	
State		Incident		Station		Incident Num.		Exposure		<input type="checkbox"/> No Activity		Basic	

<b>B Location</b>		<input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Module in Section 2 "Alternative Location Specification". Use only for Wildland Fire.	
<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions		Number/Milepost Prefix Street or Highway City State Zip Code Cross street or directions, as applicable	

<b>C Incident Type</b>		<b>E1 Data &amp; Times</b>		<b>E2 Shift &amp; Alarm</b>	
600 Good instant call, Other Incident Type		Midnight is 0000 Check boxes if dates are also same as Alarm Date. Alarm * 02 28 2002 18:30:00 Arrival * 02 28 2002 18:33:00 Controlled 02 28 2002 19:00:00 Last Unit Cleared 02 28 2002 19:10:00		Local Option Shift or Alarm District Special Studies Local Option Special Study Tag Special Study Value	

<b>D Aid Given or Received</b>		<b>E3 Special Studies</b>	
1 Partial aid received 2 Automatic aid received 3 Mutual aid given 4 Automatic aid given 5 Other aid given 6 None		Local Option Special Study Tag Special Study Value	

<b>F Actions Taken</b>		<b>G1 Resources</b>		<b>G2 Estimated Dollar Losses &amp; Values</b>	
80 Information Primary Action Taken (1) Additional Action Taken (2) Additional Action Taken (3)		Check this box and skip this section if an Apparatus or Personnel took is used. Apparatus Personnel Suppression EMS Other 0002 0017 <input type="checkbox"/> Check box if resources costs include aid received resources.		LOSSES: Required for all fires if known. Optional for non-fires. Property \$ 000,000 Contents \$ 000,000 PRE-INCIDENT VALUE: Optional Property \$ 000,000 Contents \$ 000,000	

<b>Completed Modules</b>		<b>H1 Casualties</b>		<b>H3 Hazardous Materials Release</b>		<b>I Mixed Use Property</b>	
<input type="checkbox"/> Fire-2 <input type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cas.-4 <input type="checkbox"/> Fire Serv. Cas.-5 <input type="checkbox"/> EMS-6 <input type="checkbox"/> HazMat-7 <input type="checkbox"/> Wildland Fire-8 <input checked="" type="checkbox"/> Apparatus-9 <input checked="" type="checkbox"/> Personnel-10 <input type="checkbox"/> ARSON-11		Deaths Injuries Fire Service Civilian H2 Detector Required for Confined Fires. 1 Detector alerted occupants 2 Detector did not alert them 3 Unknown		1 None 2 Natural Gas: also leak, no odorizing or flammable action 3 Propane gas: also leak, tank (or its base) not full 4 Gasoline: vehicle tank tank or portable container 5 Kerosene: fuel burning equipment or portable storage 6 Diesel fuel/fuel oil: vehicle fuel tank or portable 7 Household solvents: household spill, staining only 8 Motor oil: fuel engine or portable container 9 Paint: fuel paint tank holding < 10 gallons 10 Other: Special Studies section required or optional > 10 gal., please attach the data form		Not Mixed 10 Assembly use 20 Education use 30 Medical use 40 Residential use 50 Row of stores 55 Enclosed mall 58 Bus. & Residential 59 Office use 60 Industrial use 63 Military use 65 Farm use 66 Other mixed use	

<b>J Property Use Structures</b>		<b>K Property Use Outside</b>	
131 Church, place of worship 161 Restaurant or cafeteria 162 Bar/ Tavern or nightclub 213 Elementary school or kindergarten 215 High school or junior high 241 College, adult education 311 Care facility for the aged 331 Hospital Outside 124 Playground or park 655 Drop or overland 669 Forest (timberland) 807 Outdoor storage area 919 Dump or sanitary landfill 931 Open land or field		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/dorms 519 Food and beverage sales 936 Vacant lot 938 Graded/area for plot of land 946 Lake, river, stream 951 Railroad right of way 960 Other street 961 Highway/divided highway 962 Residential street/driveway	

<b>L Property Use Other</b>	
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 981 Construction site 984 Industrial plant yard Lookup and enter a Property Use code only if you have NOT checked a Property Use box. Property Use 0000 Undetermined	

MYFIRE-1 Revision 03/11/99

**K1. Person/Entity Involved**

Local Option

Business name (if applicable)

Area Code

Phone Number

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

Mr., Ms., Mrs. First Name MI Last Name Suffix  
Number Prefix Street or Highway Street Type Suffix  
Post Office Box Apt./Suite/Room City  
State Zip Code

☐ More people involved? Check this box and attach Supplemental Forms (NWIRB-15) as necessary

**K2 Owner**

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

Local Option

Business name (if applicable)

Area Code

Phone Number

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

Mr., Ms., Mrs. First Name MI Last Name Suffix  
Number Prefix Street or Highway Street Type Suffix  
Post Office Box Apt./Suite/Room City  
State Zip Code

**L. Remarks**

Local Option

DISPATCHED AS: VEHICLE FIRE

ACTUAL: INVESTIGATION ONLY

B1114 ON SCENE WITH NOTHING SHOWING OUT INVESTIGATING. UPON INVESTIGATION THE OWNER OF THE VEHICLE EXTINGUISH THE FIRE WITH A GARDEN HOSE. THE FIRE WAS IN THE ENGINE COMPARTMENT AROUND THE MASTER CYLINDER. IT APPEARED TO HAVE BEEN A SHORT IN THE WIRING AROUND THE MASTER CYLINDER. THE OWNER STATED HE GOT HOME AROUND 1700HRS AND THE CALL WENT OUT AT 1830HRS.

**VEHICLE INFO:**

95 FORD PICK-UP D005TQ(FL)

**L. Authorization**

11-0006

Jordan, Robert

AC

02

28

2002

Officer in charge ID

Signature

Position or rank

Assignment

Month

Day

Year

Check

box if

Officer

is change.

11-0006

Jordan, Robert

AC

02

28

2002

Officer making report ID

Signature

Position or rank

Assignment

Month

Day

Year



## MERCURY INSURANCE GROUP

CORPORATE CENTER TWO  
13577 FEATHER SOUND DRIVE, SUITE 690  
CLEARWATER, FLORIDA 33783-5532  
PHONE: (800) 967-6000

June 26, 2002

FORD MOTOR COMPANY  
PARKLANE TOWERS WEST  
SUITE 300  
THREE PARKLANE BLVD  
DEARBORN, MI 48126-2568



ATTN: SHAWN NORTON

Dear Shawn,

Please withdraw our claim, further investigation has revealed that our original contention is incorrect.

The claim number is: [REDACTED] for vehicle owner [REDACTED]

Sincerely,

JD LOOMIS  
Subrogation Specialist

EP05-005-101-0007





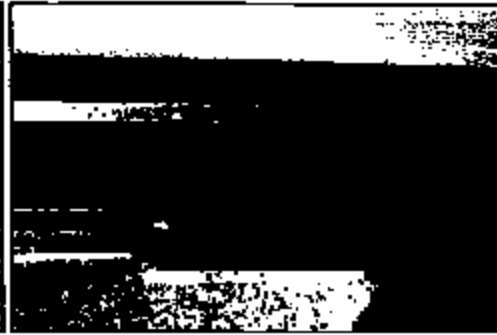
Claim No		Make	Ford	Model	F150	Year	1995
Owner		DLoss	2/28/2002	Policy	FL050 88264	Adjuster	SEB
Insured		Appraiser	MELLES	Agent		DRP No	
Remarks							

Printed with EazyImage® from GO Media, Inc., Scottsdale, AZ (USA)

For more information on Digital Image and Internet Based Claims Management Systems and Services for the Collision Repair, Automotive Aftermarket and Insurance Industries visit [www.eazyimage.com](http://www.eazyimage.com) or call (480) 870-1070

ENR03-005-1-1-0000

5/7/02



Claims #	Make	Ford	Model	F150	Year	1995
Owner	Of Loss	2/28/2002	Policy	FL000 88284	Adjuster	SEB
Insured	Appraiser	MELLES	Agent		ORP No	
Remarks						

Printed with EazyImage® from GO Media, Inc., Scottsdale, AZ (USA)

For more information on Digital Image and Internet Based Client Management Systems and Services for the Collision Repair, Automotive Aftermarket and Insurance Industries visit [www.eazyimage.com](http://www.eazyimage.com) or call (480) 970-1070

EN05-0015-L01-0000

## Action Detail

VIN: 1ETR007W11K	Year: 2001	Model: F-SERIES	Case: 604502094
Name: [REDACTED]	Owner Status: Original	WSD: 2000-07-12	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - FIRE CLAIM		Secondary Phone:	
Issue Type: 07 LEGAL	Issue Status: OPEN	Dealer: JENNINGS ANDERSON FORD	
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION-FD		P & A Code: 04424	
Action Desc: OPEN LEGAL CONTACT - PRODUCT LIABILITY		Cell: 210-273-3589	
Odometer: 90000 MI	Comm Type: FAX	Action Date: No	
Action Date: 07/27/2004	Action Time: 16:47:30:430		
Analyst Name: LEICH, CHELIE	Analyst: CLEICH		

COMMENTS: \*\*\*\*\*PRODUCT LIABILITY\*\*\*\*\* FAX RECEIVED 7-27-04. DEALER CONTACT: LOUIS SANCHEZ. CUSTOMER ALLEGES THE VEHICLE CAUGHT FIRE DUE TO AN ELECTRICAL SHORT. CUSTOMER REQUESTS CONTACT FROM FORD REPRESENTATIVE.

*Personal Property damage  
\$40,000  
house & garage*

# State Farm Lloyds

Fire Subrogation Office  
8222 BELTLINE ROAD, SUITE 150  
IRVING, TX 75063

August 27, 2004

Fax: 313-845-4089  
Sean Norton  
Ford Motor Company  
3 PARKLANE BLVD STE. PTW 300  
DEARBORN, MI 48126

RE: Claim Number: [REDACTED]  
Date of Loss: July 25, 2004  
Our Insured: [REDACTED]  
Amount of Loss: \$in Excess of \$75,000.00  
Location of Loss: 6495 LOST HOLLY SAN ANTONIO TX 78240-4940

Dear Sean:

We are writing to you regarding damage to our insured's property at the above location. Our investigation determined the cause of loss to be Fire originating in a Ford motor vehicle. The damage includes residence and personal property.

Our initial investigation indicates you are responsible for the damages. We have indemnified our insured for the loss, and are looking to you for reimbursement of the claim amount above.

If you have liability insurance, please forward our correspondence to your insurance company for discharge of your obligation. If you do not have insurance, please contact me at your earliest convenience to discuss other options.

In order to assist you in evaluating 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.

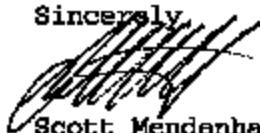
HOME OFFICE: DALLAS, TEXAS 75379-8100

EN05-005-LC1-0701

Page 2  
August 27, 2004

Thank you for your prompt attention to this matter. I may be reached at the number listed below.

Sincerely,



Scott Mendenhall  
Claim Representative  
(214) 296-8838

State Farm Lloyds

PS: We are currently determining the amount of damage. It is my understanding you have been in contact with Derrick Charleston with Geico, their Claim # [REDACTED] Derrick's telephone number is 800-841-5432 ext. 6251. The vehicle is in storage in San Antonio. I will mail to you estimates and documentation as they become available.

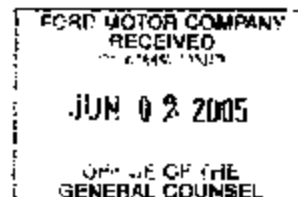




JUN 8 1 2005

Date: May 24, 2005

FORD MOTOR COMPANY  
CONSUMER AFFAIRS DEPT  
P.O. BOX 6248  
MD-3NE-B  
DEARBORN, MI 48126



Re: Named Insured: [REDACTED]  
Vehicle Info: 2001 Ford Expedition XLT  
V.I.N.: 1FMRU15W011 [REDACTED]  
Claim #: [REDACTED]  
Policy #: [REDACTED]  
Date of Loss: 05/23/2005  
Date Reported: 05/23/2005

**To Whom It May Concern:**

In the investigation of the above reference claim, it appears the fire was caused by an electrical short in the engine compartment of the truck. The vehicle had been parked for several hours at the insured's place of residence at the time of the fire.

Due to the nature of this fire and it's similarities to your recent recall of newer model vehicles, Assurance America Insurance request that you complete an inspection of this loss.

We will hold the vehicle at the following salvage yard for your inspection for 30 days:

Copart  
5510 Silk Hope Road  
Savannah, GA 31405  
Phone # (912) 233-1936  
Fax # (912) 234-2549  
Lot #: 05104625

I will need to know when you would be sending someone to inspect this vehicle so I can call Copart and give authorization for your inspection.

Sincerely,

  
Kevin Edwards  
Claims Specialist  
Assurance America Insurance  
888-952-2902 Ext #225 (Toll Free)  
888-579-8801 (Toll Free Fax)  
[kedwards@aaiclaims.com](mailto:kedwards@aaiclaims.com)

Cc: [REDACTED]

PO Box 723128 Atlanta, GA 31139  
678-996-0110 fax 770-984-0170  
[claims@aaiclaims.com](mailto:claims@aaiclaims.com)

2005 JUN - 1 A 8:48

RELATIONSHIP  
CENTER

EA05-000-LC1-8783





MAY 11 2005

**RV APPRAISALS & INVESTIGATIONS OF AMERICA, LLC**

Thomas G. Bailey CFI  
President, Sr. Investigator  
407 Deebester Square  
Lake Mary (Orlando), Florida 32746

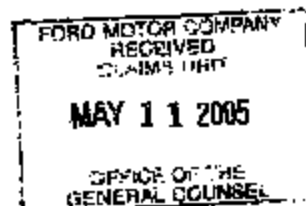
Member of:  
International Association of Marine Investigators  
Society of Professional Insurance Investigators  
International Association of Arson Investigators  
Florida Advisory Committee on Arson Prevention

Telephone (407) 688-9800  
Fax (407) 688-0606  
<http://www.rvappraisals.com>  
<http://www.rviinvestigations.com>  
email: tgbaily@rvappraisals.com

**SENT BY CERTIFIED MAIL #7000 1670 0010 9621 5162**

May 5, 2005

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



RE: [REDACTED] Ford Expedition Fire  
Our case number: [REDACTED]  
Date of loss: 04/13/05  
Chassis number: 1FMRU17L3X1 [REDACTED]  
Progressive Insurance Company claim # [REDACTED]

To Whom It May Concern:

I have been retained by Progressive Insurance Company to conduct the Origin & Cause investigation on a fire damaged Ford Expedition truck. The preliminary indication is that the fire originated in the engine area, when the engine was off. We are requesting that a representative from Ford Motor Company be present at the inspection of the truck. Be advised that invasive exploration of the vehicle is in order to determine the precise cause.

I am providing you the following information relative to your attendance in the investigation of the Ford Expedition truck fire. It will be your responsibility to notify your designated representatives. Any items removed will be tested on site if possible. If testing cannot be preformed, RV Appraisals & Investigations of America LLC will retain those items until such time as an independent source of testing is available.

Please direct any request for information or copies of investigation reports to:

Michael F. Terrano SIU  
Progressive Insurance Company  
6500 Bowden Road

ER05-000-LC1-0704

Jacksonville, Florida 32216

Please direct any inspection coordination request to RV Appraisals & Investigations of America, LLC at the above address.

**Date of Inspection:** May 26, 2005

**Time:** 10:00 am EST

**Location:** Adesa Auctions, 11700 New Kings Road, Jacksonville, Florida 32219, 904-764-1004

Please advise by email or letter to RV Appraisals & Investigations of America, LLC as to whether you will be attending.

Sincerely,

  
T.G. Bailey  
Certified Fire Investigator





# American International Recovery

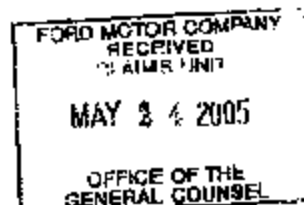
MAY 24 2005

CUSTOMER  
RELATIONSHIP  
CENTER

640 CENTURY POINT - LAKE MARY, FL 32746 - P.O. BOX 953847 (32795-3847)  
PHONE: 407-829-7400 - TOLL FREE: 1-877-280-4844 - FAX: 407-299-8308

May 8, 2005

FORD MOTOR CO/CONSUMER AFFAIRS  
P.O. BOX 6248, MD-3 NE-B  
DEARBORN, MI 48126



Attention: Consumer Affairs/Claims

Re:	Our Insured	:	[REDACTED]
	Our File No.	:	[REDACTED]
	Your File No.	:	[REDACTED]
	Your Insured	:	FORD MOTOR COMPANY
	Date of Loss	:	February 27, 2005
	Damages	:	\$5,958.03 Salvage is pending

Dear Ford Motor Company:

We are the recovery agents for INS CO OF THE STATE OF PENN who have made payment to their policyholder for damages arising out of the above cited occurrence. Our investigation of this loss has determined that your insured is responsible for these damages. Please advise us of your claim number and name of adjuster handling the file. Our insured's vehicle is available for your inspection at Copart 2601 Center Road Ft. Pierce, FL 34946 at phone 772-481-6110, stock number 2568565. I will be available for your inspection until June 6, 2005.

Since our client is the equitable subrogee of its insured, on their behalf, we request payment of the above captioned damages.

Please note our file number on your remittance and send your check made payable to INS CO OF THE STATE OF PENN. To ensure proper credit, please indicate our file number on the check or money order. Our file number is referenced above on this letter. Please mail your check or money order to:

American International Recovery, Inc.  
P.O. Box 105795  
Atlanta, GA 30348-9084

If you have any questions, please feel free to contact me at 407-829-7400 x2074 or use toll-free telephone number located on this correspondence.

Sincerely,

Kelly Nevin  
Recovery Representative

Services Provided by Members of American International Group, Inc.

EA05-003-LC1-0708

Fire Agency: St. Lucie County Fire Rescue Engine 10

INCIDENT #: 050005774 EXPOSURE #: 000

INCIDENT LOCATION: Block Address

ST LUCIE, FL

Census Tract:

INCIDENT TYPE: 130 Mobile property (vehicle) fire, other

ALARM: 02/27/2005 01:25

DISPATCH: 02/27/2005 01:25

IN ROUTE: 02/27/2005 01:27

ARRIVAL: 02/27/2005 01:36

CONTROL: 02/27/2005 01:42

LAST UNIT CLEARED: 02/27/2005 01:54

ACTION TAKEN: 11 Extinguish; 12 Salvage --overhaul; 80 Information,  
investigation enforcement, other

RESPONDING UNITS:

PRE-INCIDENT VALUE [Property: \$40,000 Contents: \$2,000]

LOSS [Property: \$39,999 Contents: \$1,999]

Suppression [Apparatus: 0 Personnel: 0]

EMS [Apparatus: 1 Personnel: 1]

OTHER [Apparatus: 0 Personnel: 0]

None

HAZMAT RELEASE: N None

MIXED PROPERTY USE: NN Not Mixed

PROPERTY USE: NN None

Lead Crew Member: Mullins, Jon - 444 EMT JT80535

Crew member 2: Parrish, Jr, Ronald - 553 EMT JT300853

Crew member 3: Fitzpatrick, Anthony - 515 EMT-P JA205325

Crew member 4: Kozac, Karen - 480 EMT-P JA18005

INVOLVED BUSINESS/PERSON:

INVOLVED PERSON:

Port Saint Lucie, FL

OWNER: Mr ,

APT. # Port Saint Lucie, FL

OTHER APPARATUS AND PERSONNEL:

Engine 10; apparatus; Yes; 11 Extinguish

Rescue 10; ; Yes; 70 Assistance, other

INVOLVED:

Living Units: 0 Buildings: 0 Acres: 0

SIGNIFICANT ONSITE PRODUCTS: None

AREA OF FIRE ORIGIN: 00 Other

HEAT SOURCE: 00 Heat source; other

ITEM FIRST IGNITED: UU Undetermined

FIRE CONFINED TO OBJECT OF ORIGIN: Yes

TYPE MATERIAL IGNITED: UU Undetermined

CAUSE OF IGNITION: 5 Cause under investigation  
FACTORS CONTRIB. TO IGNITION: None  
HUMAN FACTORS CONTRIBUTING: N None  
FIRE SUPPRESSION FACTORS: None

EQUIPMENT INVOLVED IN IGNITION: None

MOBILE PROPERTY INVOLVED: 10 Passenger road vehicle, other, FO Ford,  
EXPEDITION, 2000, E97tdw, FL, Unknown

---

REMARKS:

The vehicle was parked in driveway upon arrival and was fully involved ease  
of extinguishment was relative. Upon investigation we found that most likely  
the fire began in the engine compartment area. cause of ignition unknown but  
under investigation.

---

CREW SIGNATURE: Parrish, Jr, Ronald - 553 - ENT JT300853 (ELECTRONIC SIGNATURE)



PROPERTY DAMAGE APPRAISERS

35 MM PHOTO MOUNT

Company Ford Motor

Insured \_\_\_\_\_

Claimant \_\_\_\_\_

Policy No. \_\_\_\_\_

Claim No. \_\_\_\_\_

Assignment No. 2100339

Date 10-31-02



Comments #1 \_\_\_\_\_



Comments #2 \_\_\_\_\_

Comments #3 \_\_\_\_\_



Independently Owned And Operated

Form PD04A Rev. 11-1-88

EMPS-003-LC1-8708



PROPERTY DAMAGE APPRAISERS

35 MM PHOTO MOUNT

Company FORD MOTOR

Insured \_\_\_\_\_

Claimant \_\_\_\_\_

Policy No. \_\_\_\_\_

Claim No. \_\_\_\_\_

Assignment No. 2100337

Date 10-31-02



Comments #1 \_\_\_\_\_

Comments #2 \_\_\_\_\_

Comments #3 \_\_\_\_\_



EMD-085-LC1-0710





PROPERTY DAMAGE APPRAISERS

35 MM PHOTO MOUNT

Company FOLD MOTOR

Insured \_\_\_\_\_

Claimant \_\_\_\_\_

Policy No. \_\_\_\_\_

Claim No. \_\_\_\_\_

Assignment No. 2100338

Date 10-31-02



Comments #1 \_\_\_\_\_



Comments #2 \_\_\_\_\_

Comments #3 \_\_\_\_\_

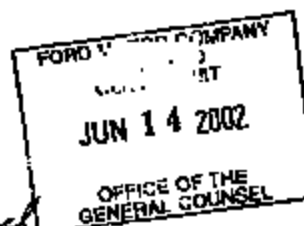


EDMS-003-LC1-9711

Independently Owned And Operated

Form F004A Rev. 11-1-03

6/11/02



Dear Mr. Chabot,

on May 15, 2002 at around 6:30 p.m. my wife and I were sitting on the front porch when we heard our 1996 Ford pickup Crank in the Garage behind the House. We ran to the Back Door and discovered fire coming from the 96 Ford Truck reaching all the way to the ceiling of the Garage.

My wife phoned the Fire Dept. and I immediately started to get the other vehicles out. I did manage to get my wife's 2000 Ford Taurus out but in doing so I was burned on the chest and shoulders & arms. The Fire Dept. came but were unable to save anything. I had first & second degree Burns and lost a 91 Ford Truck an 89 Ford LTD, 3 Tractors and numerous other things including some furniture that was stored in the Garage. + the 96 Ford Truck and two riding Lawn Mowers.

This Truck never gave me one minute's trouble before this happened and no light appeared on the Dash when I drove it

ENR-008-1C1-0712

The same afternoon, or any other time.  
I have always Driven Ford products  
and have never had any other problems.  
I don't know why this truck  
Cranked up on its own!

This truck had only 40,000 miles.  
In the meantime I don't have  
any transportation (truck).

I am 79 years old a Diabetic  
and have a Heart Condition. I went  
to the Veterans Hospital the night of  
the fire and have been back to the Do.  
several times since. I'm slowly healing.

Sincerely,

Inquired  
Dr.

Home owner

address is Farm Bureau

Martinez, La

The above is the only one I have however they tell  
me it doesn't cover my vehicle and I'm not  
sure about the tractor.

The 96 Ford truck is still in my back yard  
in the same place it burned. No one has  
touched anything.

June 28, 2002

Dear [REDACTED]

In reference to your letter Dated June 12, 2002, I have already sent you a copy of the Fire report. And all the other information That Mr. Andrew Chabot asked for. I sent you one picture of the scene after the fire. I don't have pictures of the vehicles interiors before the fire. However I have several other pictures of the vehicles after the fire.

I'm not sure that I mentioned that I was injured. I did have 1st & 2nd. Degree Burns on my Chest and Shoulder. I am Retired and am [REDACTED]

Birth date [REDACTED] I am Married to [REDACTED] age [REDACTED] Birth date is [REDACTED]

She was not injured. However she had to stay out of work for a while to take care of me. She works in a Nursery (plants). The vehicles are still in my Back yard. Where they Burned. They have not been touched by anyone. I invite you to send someone to my residence to inspect this vehicle (96 Ford Truck) that is at fault.

I have had an inspector to

2002-005-LEI-0714

Check The Vehicle at my Attorneys  
request. However due to any problems  
that might arise from this inspection, the  
only who allowed by me to look at the  
Vehicle & not touch it for now. So he  
took pictures and looked at the outside  
appearance of the Vehicle for now.

In order for me to settle this  
Complaint with Ford you need to send  
someone here to check things out. If  
not I will be forced to go ahead  
and explain this Vehicle by allowing the  
Fire Inspector to go ahead with his work.

I Hope this information will  
satisfy you and you will act on it as  
soon as possible.

Sincerely

[Redacted Signature]

Doravtown Ga

phone - [Redacted]

P.S.

I also told you in the last letter to Mr. Chabot  
that I was treated for my injuries at  
the V.A. Medical Center in Augusta Ga.  
I can get the Charges from their office  
and my records if necessary.

Nov. 13, 2002

Dear Ms. Macgillis,

Enclosed are the Documents you asked for in your last letter!

This will concern the 1996 Ford F-150 pickup Truck that started a fire in our Garage + Work Shop Storage buildings on May 15, 2002.

The Three Vehicles are on the enclosed Documents because they were already listed please excuse this!

I'm sorry I didn't have any receipts of purchase for any of the items! I didn't expect anything like this to happen!

However, I did estimate each lost item as to the best of my ability!

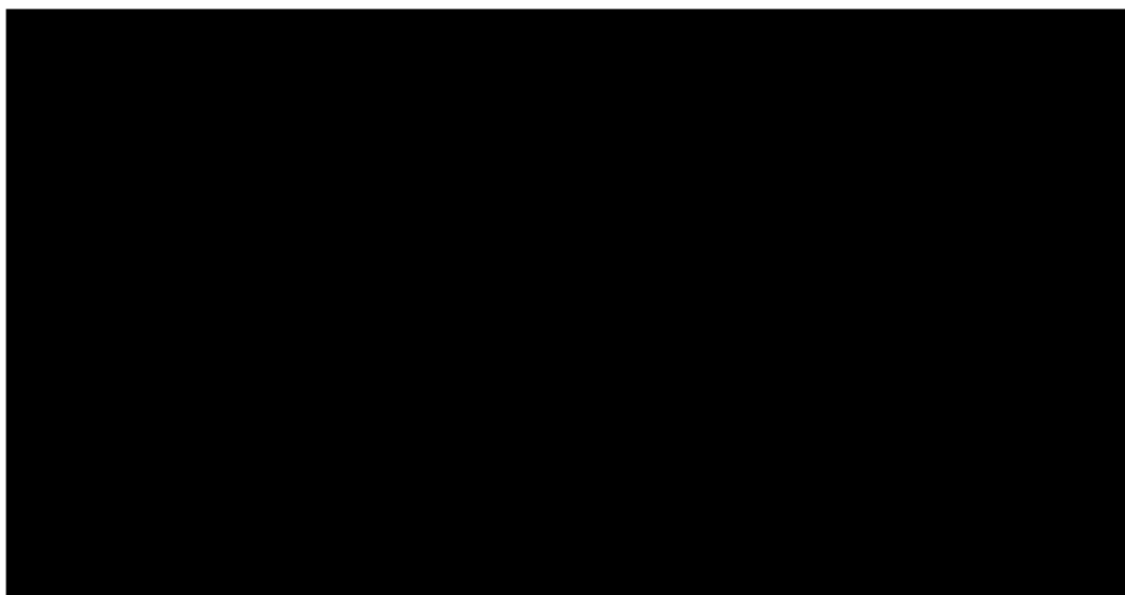
As far as the Medical Record I was treated at the Veterans Hospital in Augusta Ga. at no charge.

The healing process was 13 weeks, and I still have scars. I am [redacted] years old. and a [redacted]

Enclosed are a picture of the 96 Ford F-150 and a picture of myself taken about one week after the fire. Sincerely, [redacted]

Franklin, GA.

2002-005-101-0716



MAY 06 2005

BEGINNING OF CONTACT  
05/06/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

08.00.04

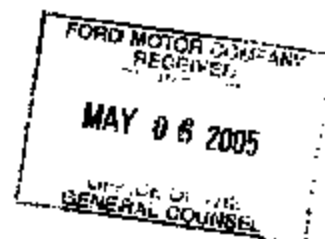
REGION: 24 ORLANDO	OGC ISSUE	CASE NBR: 0391361256
VIN: 1FMRU1789XLA38178	ZONE: C2	OPENED: 05/05/2005
	ENGINE: 8	CLOSED: 05/05/2005
	VEH TYPE: T	

LAST NAME: [REDACTED]	FIRST NAME: [REDACTED]	STATUS: CLOSED
TITLE: [REDACTED]	ME: [REDACTED]	
ADDRESS: [REDACTED]		
CITY: NAPLES	STATE: FL	ZIP: [REDACTED]
HOME PHONE: [REDACTED]		
MODEL YEAR: 1998	MODEL: EXPEDITION 4X2 4-DOOR	
MILEAGE: 120000		
DEALER NAME: TAMAMI FORD INC	SALES CODE: F24428	P & A: 01288
REASON CODE: 0782 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE  
 ACTION: 705 - CONTACT ADVANCED TO OGC  
 DOCUMENT: ANALYST: ALYTE ANDREA LYTE

DATE: 05/05/2005 TIME: 10.52.15:  
 ACTION DATA/COMMENTS:

CUSTOMER SAID: - THE VEH CAUGHT ON FIRE 4/30/05 WHILE THE VEH WAS PARKED IN NEAR CUST HOME - CUST FILED A CLAIM WITH THE FIRE DEPT IN COLLIER COUNTY -THE REPORT # 051487 7 -THE FIRE STARTED UNDER THE HOOD -THE SIDE OF THE HOUSE WAS SCOTCHED BY THE FLAMES - CUST FILED A CLAIM WITH HER INSURANCE COMPANY - THE VEH HAS DETERMINED BY HER INSURANCE COMPANY TO BE TOTALED. DEALER SAID: NONECRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.







**FARMERS**

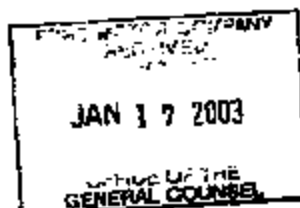
Austin Subrogation COE  
PO Box 149293  
Austin, Texas 78714-9293  
Telephone: (512)238-5763  
FAX: (512)238-9949

January 13, 2003

Ford Motor Company  
PARK LANE TOWER STE 300  
THREE PARKWAY BLVD.  
DEARBORN, MI 48126-2568

RE: Our Insured: [REDACTED]  
Policy Number: [REDACTED]  
Loss Date: 11/7/2002  
Claim Number: [REDACTED]

Your Insured: VEHICLE CAUGHT FIRE  
Your File #: [REDACTED]  
Amount Owed: \$21,735.49 Vehicle Damage  
\$409.04 Rental Reimbursement  
\$22,144.53 Total Amount Owed



Our investigation has established that the above loss was caused by the negligence of your insured.

[ ] We have made payment to our insured for the damage. By virtue of our subrogation rights this letter is to advise you that we shall seek reimbursement from you for the amount of the damage.

[ ] Our insured's vehicle was rendered a total loss. When sold, we will forward support for disposition of salvage.

Our name should appear on any check made payable to our insured in settlement of his or her damage. If you have already made a settlement with our insured, please advise us immediately.

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

Sincerely,  
MID CENTURY INSURANCE COMPANY OF TEXAS

*Carmen Diaz*  
Carmen Diaz  
Subrogation Claims Representative

ERG-885-LC1-8718

- 00 F150  
- 70,000 (N)  
- 11/6 or 7/02  
- EXP.  
- VIN


CAUSE NO. 03-12-08738-CV

  
V.  
FORD MOTOR COMPANY

*District*  
§ IN THE COUNTY CIVIL COURT AT-LAW  
§  
§  
§ OF MONTGOMERY COUNTY, TEXAS  
§  
§  
NUMBER 359th

**PLAINTIFF'S ORIGINAL PETITION**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW,  hereinafter referred to as Plaintiff, complaining of Ford Motor Company, hereinafter referred to as Defendant, and for the cause of action would respectfully show the Court the following:

I.

Pursuant to Tex.R.Civ.P. 190.1, this action is intended to be conducted under Level I of the discovery rules of this State.

II.

Plaintiff is a resident of Montgomery County, Texas. Defendant conducts business in Montgomery County, Texas, and may be served with process by serving its registered agent for service of process, C.T. Corporate System, 350 N. St. Paul Street, Dallas, Texas 75201. Service by personal delivery is requested.

III.

Jurisdiction and venue is appropriate in this court as the amounts sued for are within the jurisdictional limits of this court and the cause of action occurred in Montgomery County, Texas.

IV.

\_\_\_\_\_sues herein under the common law for breach of warranty. Plaintiff has satisfied all conditions precedent to filing this lawsuit and recovering damages.

V.  
FACTS

\_\_\_\_\_ purchased a 2000 Ford F-150 pickup truck in December of 1999. On November 7, 2002, Plaintiff drove the pickup truck approximately 2 miles to drop her son off at school and then proceeded approximately one more mile to work. Plaintiff parked the pickup truck in the parking lot, shut off the ignition, and went in to work. She had been at work for approximately 30-40 minutes when she noticed that her pickup truck was on fire in the parking lot. The Magnolia Volunteer Fire Department was called to the scene to extinguish the fire.

The 2000 Ford F-150 was completely consumed by fire, resulting in the vehicle being a total loss. The pickup was forensically examined and the cause/origin of the fire was determined to be the power distribution center that was manufactured/installed by Defendant when the vehicle was manufactured. Despite this finding, Defendant has refused to pay for the loss of the vehicle caused by the defective/faulty power distribution center.

VI.

Plaintiff is entitled to recover her damages for the total loss of the 2000 F-150 pickup truck under the common law for breach of warranty. Defendant impliedly warranted to Plaintiff that the 2000 Ford F-150 pickup that she purchased would be fit for the purposes for which it was intended and that the vehicle and its component parts were manufactured/installed in a good and workmanlike manner. Defendant wholly failed in this regard as the power distribution center was defectively manufactured/installed resulting in the fire that totally consumed this vehicle.

VII.

As a result of breach of implied warranty by Defendant as outlined hereinabove, Plaintiff's vehicle was damaged in the amount of TWENTY-TWO THOUSAND, ONE HUNDRED FORTY-FOUR AND 53/100 DOLLARS (\$22,144.53 together with \$500.00 for the insurance policy deductible paid toward the property damages incurred.)

(NOT TO BE READ TO THE JURY)

Plaintiff would show that Mid Century Insurance Company of Texas, an insurance company doing business in the State of Texas, is entitled to this recovery against the Defendant, is the real party in interest, is authorized to pursue this claim in the name of the Plaintiff, and is subrogated to the rights of the Plaintiff pursuant to the terms of Plaintiff's insurance contract.

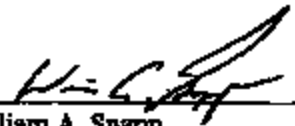
VIII

PRAYER

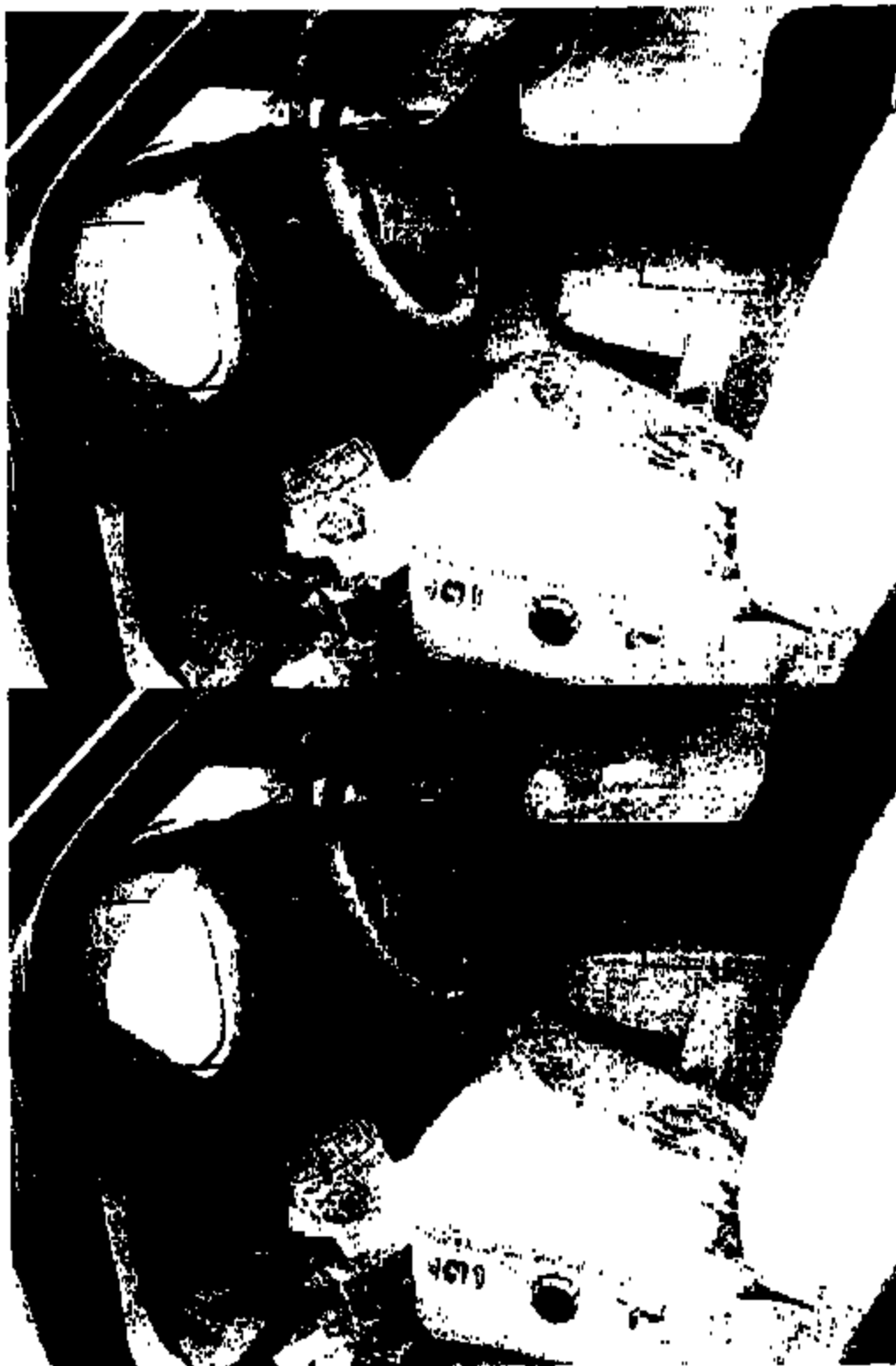
WHEREFORE, PREMISES CONSIDERED, Plaintiff prays that the Defendant be cited to appear and answer herein, and that upon final hearing, Plaintiff have judgment of and from the Defendant for the sum of \$22,144.53 and costs of suit, prejudgment interest at the legal rate per annum and post-judgment interest at the legal rate per annum from the date of judgment, and for other and further relief, both in law and in equity to which Plaintiff may be justly entitled.

Respectfully submitted,

DOWNES & ASSOCIATES

  
\_\_\_\_\_  
William A. Snapp  
State Bar No. 18781225  
1880 S. Dairy Ashford, Suite 107  
Houston, Texas 77077  
281.493.5200 Telephone  
281.493.0324 Facsimile

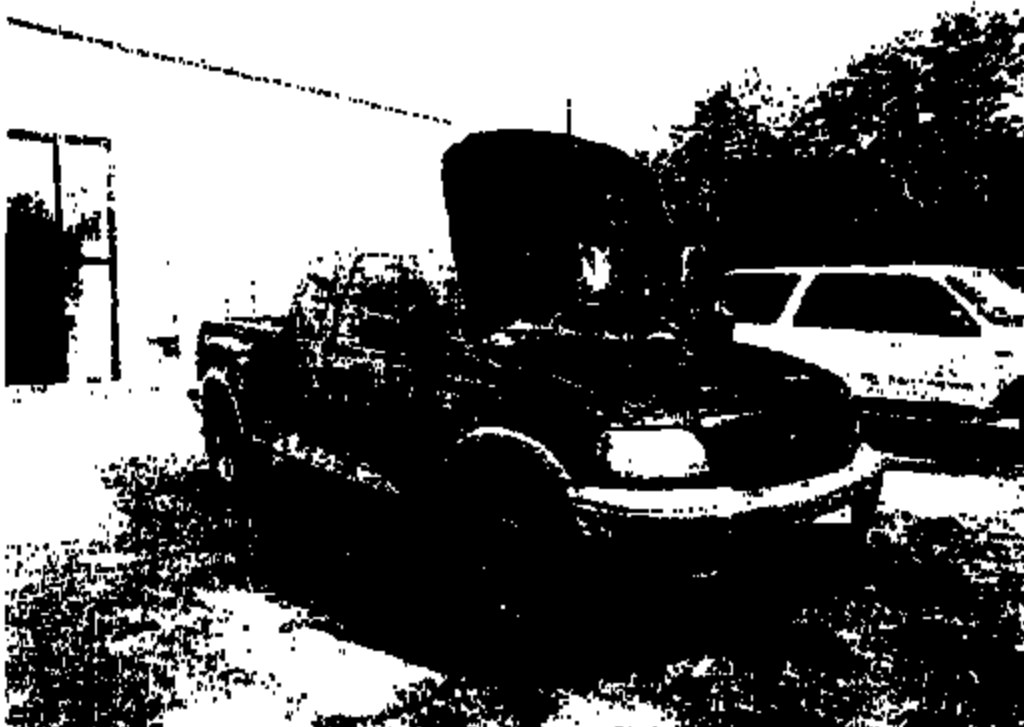
ATTORNEYS FOR PLAINTIFF



E005-005-LC1-0723



WFO-005-LC1-8724



EROS-005-L01-0725



Forensic Analysts, Inc.

**PRELIMINARY  
REPORT OF FINDINGS**

CLAIM NO: [REDACTED]

INSURED: [REDACTED]



Prepared for:

MID-CENTURY INSURANCE COMPANY  
P.O. BOX 40697  
HOUSTON, TEXAS 77240-0697

ATTN: MR. STEVE PALMER

A handwritten signature in black ink, appearing to read "Jeffrey R. Abrams".

Jeffrey R. Abrams, CF, CFEI, ASE  
President

November 22, 2002

EAI File No. 2582

ENG-805-LC1-0720

## Table of Contents

	Page
I. INTRODUCTION	3
II. CONCLUSION	4
III. DISCUSSION	5
- FORD VEHICLE IDENTIFICATION	
- FORD VEHICLE INSPECTION	
- RECOMMENDATION	
IV. BASIS OF REPORT	14
V. ATTACHMENTS - PHOTOGRAPHS	15

## L INTRODUCTION

Reportedly, on November 6, 2002, a fire occurred involving a 1999 Ford F150 4x4 Lariat Extended Cab Step Side Pickup vehicle. On November 8, 2002, Forensic Analysts, Inc. was retained by Mr. Steve Palmer of Mid-Century Insurance Company to inspect the vehicle and determine the origin and cause of the vehicle fire.

On November 11, 2002, Mr. Jeffrey Abrams, CFI, CFEI, ASE, CVFI, of Forensic Analysts, Inc., inspected and photographed the Ford F-150 Pickup vehicle at Lincoln Manufacturing, 31209 FM 2978, Magnolia, Texas 77354.

A sample of the engine oil and the automatic transmission fluid was taken, should an analysis be desired to determine pre-fire condition of the engine and/or transmission. These samples are being stored at the office of Forensic Analysis, Inc., pending further instructions from Mid-Century Insurance Company.

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

## II. CONCLUSION

Forensic Analysts, Inc., inspected and photographed the Ford F-150, 4x4 Lariat Extended Cab Step-Side Pickup vehicle and interviewed the insured.

In conclusion, based on our observations and the findings as noted in this report, it is our opinion that this 2000 Ford F-150, 4x4 Lariat Extended Cab Step-Side Pickup engine compartment fire was electrical in nature, and the result of ignition of combustible materials surrounding the left rear engine compartment-mounted power distribution center. It is further our opinion that the multitude of problems that have been observed, relating to engine compartment fires originating on these types of vehicles, that additional measures should be employed to make the area surrounding the power distribution center, in the left rear corner of the engine compartment, more fire retardant, and that this engine compartment fire should be the complete, and full, responsibility of Ford Motor Corporation.

### III. DISCUSSION

#### FORD VEHICLE IDENTIFICATION

The vehicle was identified as a green, two door, 1999 Ford F-150, 4x4 Lariat Extended Cab Step-Side Pickup vehicle, bearing Texas license plate number [REDACTED], and vehicle identification number 1FTRX08L0YK [REDACTED]. The vehicle was manufactured in September of 1999. The vehicle registration sticker number 01101078WC expired in January of 2002. It must be noted that the inspection sticker also expired in January 2002. This vehicle was very much out of date, and out of registration. At the time of our inspection, the odometer could not be read, as it was electronic. The Texas Department of Public Safety inspection sticker number could not read at the time of our inspection.

#### FORD VEHICLE INSPECTION

Our inspection of the vehicle exterior revealed a burn that was, primarily, contained to the engine compartment area. Specifically:

1. The truck bed, tailgate, rear bumper, and rear tire and wheel assemblies were unburned.
2. The right side portion of the extended cab, as well as the right side door panel, was unburned, although, covered with a significant amount of chemical fire extinguisher powder.
3. The right front fender was also unburned as a result of this fire.

4. The left side of the extended cab and left side door panel were, primarily, unburned, although there was a significant amount of soot that covered the front portion of the left side door panel.
5. All window glass was intact, with the exception of the left half of the front windshield. This was shattered as a result of the fire, likely, the result of the fire traveling from the engine compartment, in through the HVAC (Heating, Ventilation, & Air Conditioning) ductwork.
6. The left front fender was severely burned, consuming approximately eighty percent (80%) of the paint. Please note, however, that there was intact, and unburned, paint on the rear four-inch (4") and front six-inch (6") section, again, consistent with a fire that was, primarily, contained within the engine compartment, prior to spreading toward this left front wheel well area.
7. The front bumper was relatively unaffected by the fire, as was the front grille and front headlamp assemblies. However, there was consumption of the left third of the front grille, consistent with a fire that was more intense in the left half of the engine compartment.
8. The vehicle hood was severely burned, but only on the left half and the rear two-thirds. In fact, there were two (2) "hot spots": (1) one immediately in front of the shattered portion of the front windshield and (1) one near the left front corner of the engine.

Our inspection of the vehicle interior revealed:

1. An intact, and unburned, rear bench seat.

2. Intact, and unburned, although smoke, soot, and heat damaged, front bucket seats.
3. A relatively unburned vehicle dash, with the exception of the consumption of the left half top face of the vehicle dash, surrounding the HVAC (Heating, Ventilation, & Air Conditioning) ductwork. This, again, is purely consistent with a fire that was traveling from the engine compartment into the interior, and not vice versa.
4. An intact, and unburned, steering column.
5. The bottom portion of the vehicle dash was also unburned, as were the rubber pedal pads. This is purely consistent, again, with a fire that was traveling from the engine compartment into the interior, through the HVAC (Heating, Ventilation, & Air Conditioning) ductwork.
6. Neither front door panels were severely burned, only soot and heat damaged. And, there was no indication of any aftermarket electronics within the interior, at all.

Our inspection of the engine compartment revealed that this vehicle was equipped with a Triton V8 multiport fuel-injected engine, and an automatic transmission. Specifically:

1. The right rear-mounted battery, as well as the overflow canister, was intact, attached, and only melted, as a result of the fire. Obviously, this fire was not intense in the right third of the engine compartment. In fact, all of the rubber and plastic composite components in the

ENR-005-LC1-0732

right third of the engine compartment were relatively unburned, and mildly distorted, as a result of the fire.

2. As we moved from the right third of the engine compartment to the right side of the engine, we observed that the plastic composite right side valve cover was intact, attached, and primarily, unburned.
3. The right half of the upper radiator hose was intact, and only mildly burned.
4. As we continued to move across the right side valve cover to the center third of the engine compartment, we observed that the open air environment in the front of the engine compartment intensified the fire, as the aluminum alloy radiator fan blades were consumed in this fire. Fires often times intensify in the open air environment in the front of the engine compartment. The fact that the radiator was only mildly burned, as a result of this fire, is consistent with a fire that traveled to, and intensified in the front of, the engine compartment, and did not originate there.
5. The portion of the upper radiator hose that was routed in the front of the engine compartment, and routed to the front portion of the left side valve cover, was more severely burned, as we were moving from the front toward the rear of the engine compartment.
6. The air intake manifold was only severely burned on the left side. In fact, we observed some partial consumption of the aluminum alloy materials, again, that would indicate that the fire was more intense on the left side of the engine compartment, and increased as we were moving across the top of the engine.



7. All of the fuel injection rails and fuel injectors were primarily intact, and attached, at the time of our inspection. However, the fuel-injection fuel supply and return lines that were routed immediately above the left side valve cover, that were plastic composite in nature, were consumed in this fire. It must be noted, however, that the fiberglass composite left side valve cover was not consumed immediately below these fuel injection lines that were consumed.

This is clearly indicative of a fire that originated while the vehicle was not running, and was, likely, a fire that was not fueled by gasoline. In fact, it must be noted that even though the burn intensity was significant in the left half of the engine compartment, the burn was not widespread under the closed vehicle hood, as the right third of the engine compartment was only mildly deformed as a result of the fire. In gasoline fueled fires, the burn intensity spreads out very quickly, and singes all components, even in the protected corners of the engine compartment, in a very widespread fashion. This was not observed. This fire is definitely inconsistent with that which was the result of the ignition of gasoline.

8. As previously stated, the left side valve cover did experience some burn, and partial consumption. The most consumed area of the left side valve cover was immediately neighboring the open air environment in the front of the engine compartment, as the timing chain surrounding the left side camshaft was exposed as a result of consumption of the left side valve cover. There was not significant consumption on the remainder of the left side valve cover, although, it definitely did experience significantly more burn than the right side, as we were able to observe the fiberglass composite underlayment.

9. The air intake plumbing, that was routed from the left front corner of the engine compartment to the air intake manifold, was consumed in this fire. This is consistent even in relatively mild fires that originate surrounding the air intake plumbing.
10. The left rear-mounted brake master cylinder reservoir was consumed. However, the aluminum composite master cylinder itself was only burned, but still fully intact. This is consistent with a relatively upper-level fire that was not intensifying, surrounding the brake master cylinder. Even the brake pressure switch at the front top portion of the brake master cylinder was severely burned, and partially consumed, but, still there were some combustible remains surrounding it.
11. The left front corner of the engine compartment was severely burned, but there still was an intact plastic composite fluid reservoir. This obviously is consistent with a fire that was not intensifying, as we were moving forward in the left third of the engine compartment.
12. There was intense burn surrounding the left rear-situated power distribution center, in the left rear corner of the engine compartment. This power distribution center was protected by the firewall and the left front inner fender, as well as the brake master cylinder on its right. This is one of the more protected areas of the engine compartment. It is quite peculiar to see the burn intensity in this very protected area, unless the fire originated at, and immediately surrounding, this power distribution center.

A closer inspection of the wiring that was routed in the engine compartment revealed that the wiring that was routed over the brake power booster into the

very left rear corner of the engine compartment was insulation-void. This insulation-void wiring was also observed sandwiched between the left side of the power distribution center and the left front inner fender. This is, again, one of the most protected areas of the engine compartment. To have the wiring insulation consumed in this area is purely consistent with a fire that was originating, and intensifying, surrounding this power distribution center. Again, please note that the power distribution center was primarily consumed at the time of our inspection. We did not trace the wires within the engine compartment, at the time of our inspection, as this would compromise all components surrounding the area of most severe and intense burn.

Additionally, we did take engine oil and automatic transmission fluid samples, which showed no evidence of contamination, or mechanical abuse, that would be consistent with contributing to the onset of the fire. We did take an engine oil and automatic transmission fluid sample, should an oil analysis be desired to help determine pre-fire condition of the engine and/or transmission.

#### INTERVIEW WITH THE INSURED

An interview with the insured helped construct an order of events immediately preceding the onset of this vehicle fire:

1. The vehicle was started approximately 7:50 a.m., which was the first time the vehicle was driven on the date of the loss.
2. She drove the vehicle approximately two (2) miles to drop her son off.
3. Then she drove the vehicle approximately one (1) mile to work.

4. She estimated that the total elapse time from when she started out to be between ten and fifteen (10-15) minutes.
5. She stated that the windows were up, the vehicle was unlocked, and had been sitting in the parking lot of her business for approximately thirty to forty (30-40) minutes.
6. She stated that she was aware the vehicle was on fire, when she saw approximately half a dozen people attempt to extinguish the fire with chemical fire extinguishers.
7. She stated that the vehicle did not have an aftermarket alarm on it, did not have any aftermarket electronics within the interior, and had no significant repairs.
8. She said that when she was driving the vehicle, the air conditioning was on and, again, she was experiencing no problems.
9. She did say that the vehicle, while it was under warranty, had the engine replaced at Tommy Vaughan Ford Dealership, approximately two (2) years ago. The only other types of repairs were brake jobs, installing tires, and oil changes.
10. And finally, she bought the vehicle new from Tommy Vaughan Ford Dealership, and estimated she had approximately 70,000 miles on it at the time of the fire.

### RECOMMENDATIONS

We recommend that the 1999 Ford F-150 4x4 Lariat Extended Cab Step Side Pickup vehicle be retained, secured, and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of the 1999 Ford F-150 4x4 Lariat Extended Cab Step Side Pickup vehicle by any other concerned parties.

#### IV. BASIS OF REPORT

This report is based upon the following:

1. Inspection of the 1999 Ford F-150 4x4 Lariat Extended Cab Step Side Pickup vehicle.
2. Interview with the Insured.
3. Information and observations as noted in this report.

**V. ATTACHMENTS**

**PHOTOGRAPHS**

2005-005-LC1-0748

1. View of the front of the Ford vehicle.



2. View of the left side of the Ford vehicle.



ERB-005-LC1-0741



3. View of the right side of the Ford vehicle.



4. View of the rear of the Ford vehicle.



ENCLOSURE-01-0742



7. Overview of the burn experienced by the vehicle hood.

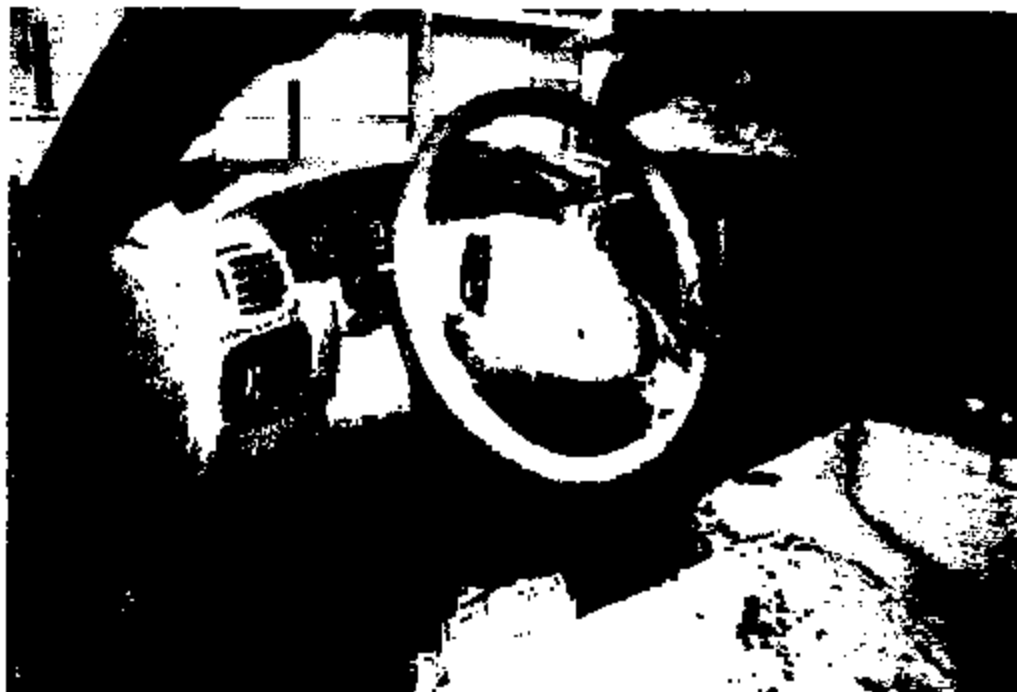


8. View of the unburned interior seats.



ENR-005-L01-0744

9. Overview of the vehicle dash.



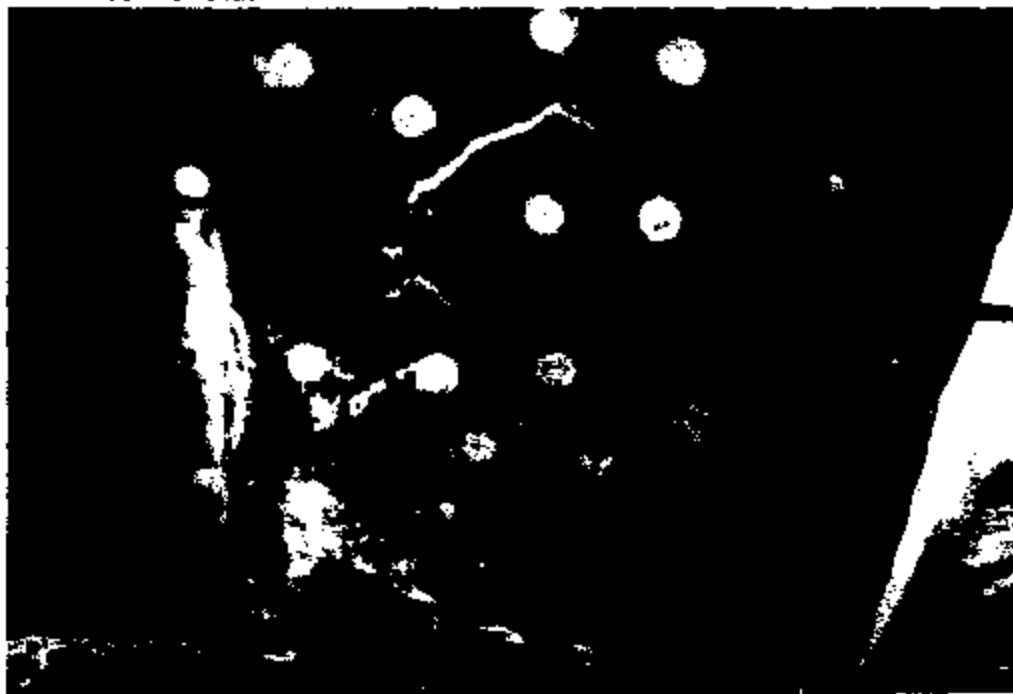
10. View of the limited bum experienced under the left third of the vehicle dash.



11. Overview of the underside of the vehicle hood.



12. Closer view of the consumption of the aluminum on the underside of the vehicle hood immediately above the left side inner fender.



ERB-005-LC1-0740

13. Overview of the engine compartment.



14. View of the engine compartment as viewed from the left.



15. *View of the engine compartment as viewed from the right*



16. *Front view of the right half of the engine compartment. Please note the intact combustible material.*



EA02-005-1C1-0748

17. Closer view of the left half of the engine compartment from the front. Please note the consumption of combustible materials over the left front inner fender.



18. View of the limited burn on the left side valve cover.



2002-005-L01-0740



19. Closer view of the burned but intact aluminum brake master cylinder.



20. Front view of the left rear corner of the engine compartment.



ECOS-003-LCI-0700

21. View of the intense burn at and immediately surrounding the left rear engine compartment  
regulated power distribution center.



22. Top view of the burn surrounding the power distribution center.



23. Closer view of the insulation void wiring surrounding this power distribution center.



24. Front view of the power distribution center.



EMF-005-1C1-0782

25. View of the wiring harness that still had intact insulation on it immediately in front of the power distribution center.

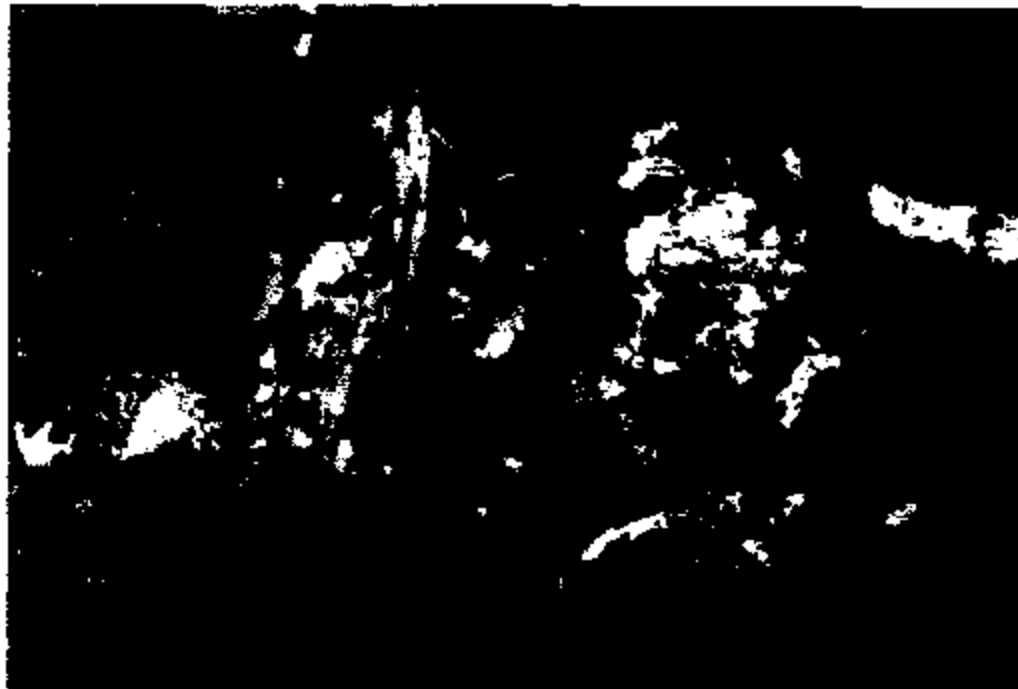


26. Closer views of the significant consumption of combustible materials on the front half of the power distribution center.



PHS-003-L01-0753

27. Closer views of the significant consumption of combustible materials on the front half of the power distribution center.



28. Closer view of the burn experienced by the rear half of the power distribution center.



ER03-005-L01-0794

29. Views of an exemplar engine compartment and power distribution center.



30. Views of an exemplar engine compartment and power distribution center.

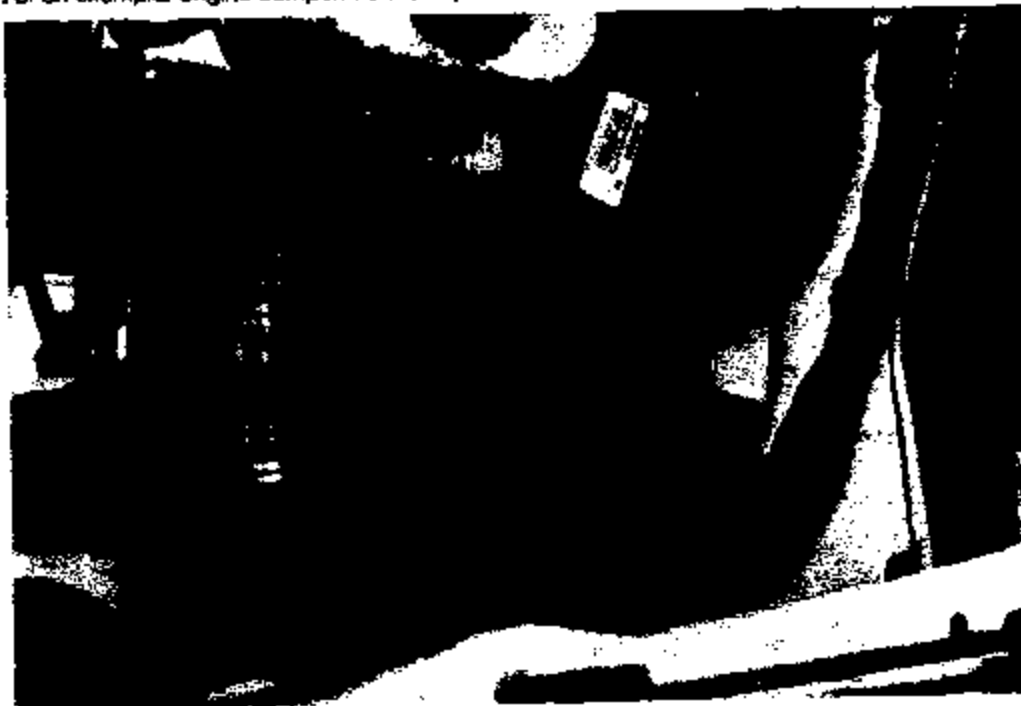


BA05-005-L01-0725

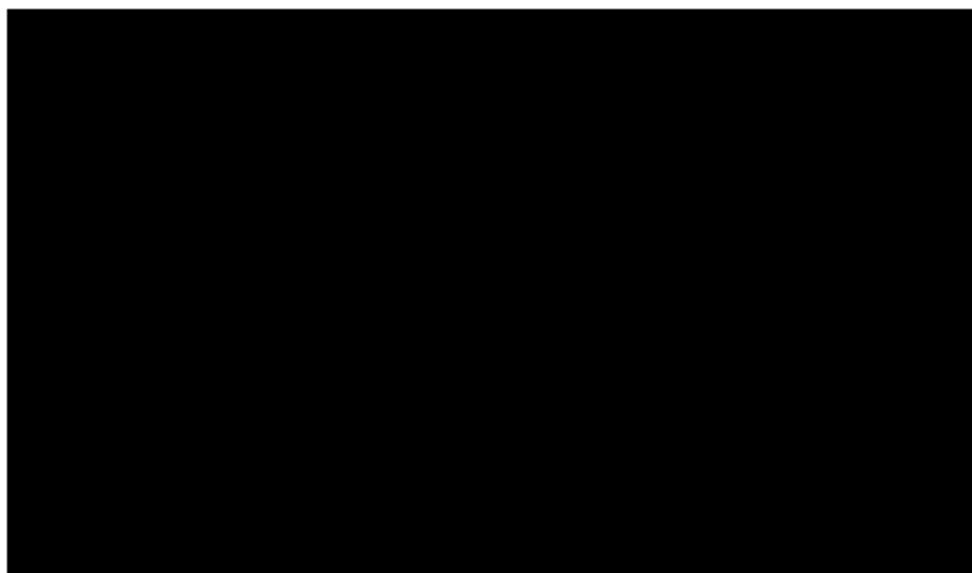
31. Views of an exemplar engine compartment and power distribution center.



32. Views of an exemplar engine compartment and power distribution center.



ENR-005-1C1-8785





*New (sum)*

APR 11 2005

BEGINNING OF CONTACT  
04/09/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

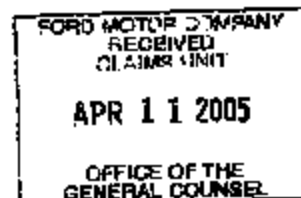
08.00.03

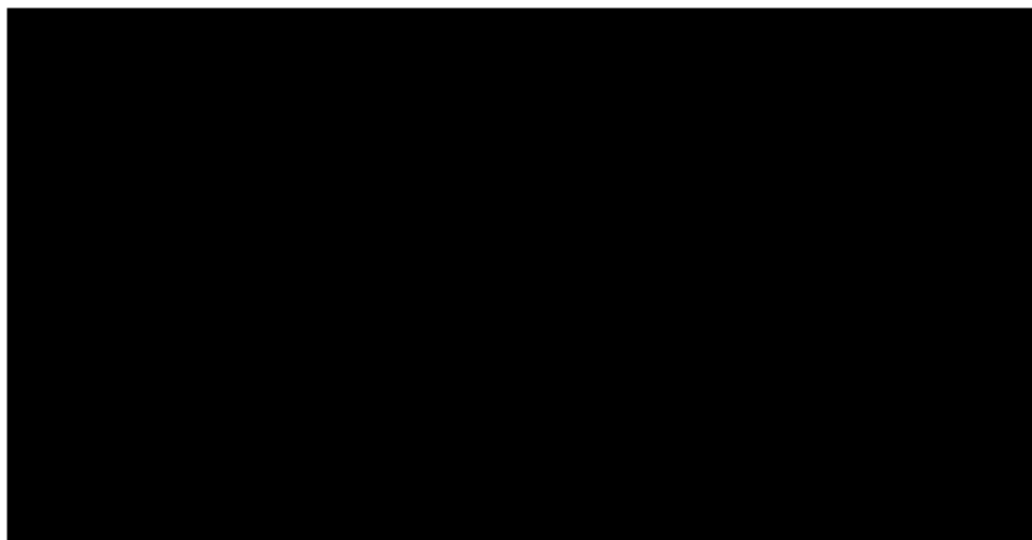
REGION: 62 SOUTHWEST	OGC ISSUE	CASE NBR: 1808510985
VIN: 1FTZF1722WM	ZONE: E1	OPENED: 04/08/2005
	ENGINE: 2	CLOSED: 04/08/2005
	VEH TYPE: T	
LAST NAME: [REDACTED]	FIRST NAME: [REDACTED]	STATUS: CLOSED
TITLE: [REDACTED]		MI: [REDACTED]
ADDRESS: [REDACTED]		
CITY: DESOTO	STATE: TX	ZIP: [REDACTED]
HOME PHONE: [REDACTED]		
MODEL YEAR: 1998	MODEL: F150 4X2 STYLE SIDE PICKUP	
MILEAGE: 131000		
DEALER NAME: DUNCANVILLE FORD	SALES CODE: F52021	P & A: 07977
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE		
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD		

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE  
ACTION: 705 - CONTACT ADVANCED TO OGC  
DOCUMENT: ANALYST: DOUBE DOUBE DOUG

DATE: 04/08/2005 TIME: 16:54:11:  
ACTION DATA/COMMENTS:

CUSTOMER SAID: - THE CUST IS CALLING BECAUSE THE VEH CAUGHT FIRE AND WAS LOCATED IN THE GAR PORT AT THE TIME- THE HOUSE CAUGHT FIRE BECAUSE OF THIS AND IS DESTROYED- ALL OF THE PEOPLE IN HOME ARE FINE (NO INJURY)- WITNESSES SAW THAT THERE T HE VEH CAUGHT ON FIRE BEFORE HE HOUSE DID- THE CUST DOES NOT HAVE INSURANCE ON THIS VEHDEALER SAID: - NONECRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.





BEGINNING OF CONTACT  
04/08/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

APR 11 2005  
08.00.03

REGION: 18 PHILADELPHIA OGC ISSUE CASE NBR: 0565782002  
VINE: 1FTEX18L9VN ZONE: C1 OPENED: 04/08/2005  
ENGINE: L VEH TYPE: T CLOSED: 04/08/2005

LAST NAME: [REDACTED] FIRST NAME: [REDACTED] STATUS: CLOSED  
TITLE: [REDACTED] MI: [REDACTED]  
ADDRESS: [REDACTED]  
CITY: GLENOLDEN STATE: PA ZIP: [REDACTED]  
HOME PHONE: [REDACTED]  
MODEL YEAR: 1997 MODEL: F150 4X4 SUPERCAB PICKUP  
MILEAGE: 118000  
DEALER NAME: ROBIN FORD SALES CODE: F18023 P & A: 01396  
REASON CODE: 0792 LEGAL - ACCIDENT / FIRE  
SYMPTOMS: 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD

ORIGIN: CAC138 - US CONCERN CASE BASE COMMUNICATION: PHONE  
ACTION: 705 - CONTACT ADVANCED TO OGC  
DOCUMENT: ANALYST: DSHEORAT SHEORATTAN, DEONARINE

DATE: 04/08/2005 TIME: 11.00.39:  
ACTION DATA/COMMENTS:

CUSTOMER SAID: =VEH CAUGHT ON FOR LAST NIGHT - 04/07/2005.=  
THE FIRE ORIGINATED FROM UNDER THE HOOD, LEFT HAND SIDE.=V  
EH IS IN THE BACK ON CX HOME.=THERE WAS A FIRE REPORT FILED  
WITH THE FIRE DEPARTMENT.=IS NOT SURE OF FIRE REPORT FINDI  
NGS.=DOSE NOT HAVE FIRE REPORT NUMBER, THE REPORT WAS FILE  
D IN GLENOLDEN, DELAWARE COUNTY.=WE HAVE NOTIFIED OUR INSU  
RANCE COMPANY ABOUT THE FIRE.=VEH IS NOT REPAIRABLE.=THE V  
EH WAS NOT RUNNING WHEN THE FIRE OCCURRED.=HEARD THERE WAS  
SOME TYPE OF PROGRAM FOR THIS TYPE ON CONCERN.=THE HEAT F  
ROM THE FIRE BROKE A WINDOW, THERE IS SOME SMOKE DAMAGE AND  
THERE MIGHT BE SOME ELECTRICAL PROBLEMS WITH THE HOUSE.=W  
OULD LIKE A NEW TRUCKDEALER SAID: ADDRESS CONTACT 1. ROBI  
N FORD MACDADE BLVD AND OAK LANEGLENOLDEN, PA 19038DISTANCE  
: 0.00 MILES TEL: (610) 586-3600 -NONECRC ADVISED: I WILL  
FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WIL  
L BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

