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## **TRAVELERS**

THE STANDARD FIRE ENSURANCE CONFANY TRACY PATTON PD BOW 3022 FALL RIVER MA 02722-3022 (880: 925-7603 X 8279 (808) 324-8279

March 31, 2005

FORD MOTOR COMPANY 3 PARKLANE BLVD., STE. 300 DEARBORN MI 48126

Our Client: Claim/File #:

Date of Loss: 02/0

Reference:

02/06/2005

Subrogation Claim

Dear FORD MOTOR CREDIT

We are handling a claim for

who sustained a loss on 02/06/2005.

Our investigation reveals that you may be legally responsible for this claim, and we look to you to satisfy this obligation. We are requesting reimbraneous of the amount of \$8,826.11. This represents our payment of \$8,576.11, and \$250.

We expect payment from you directly. Please contact me to discuss repayment options.

Please call me with any questions.

Sincerely, TRACY PATTON CL REP (508) 324-8279 Year: 866-304-7031

Email:

-4/6/05 -5 5 5 24.4 -497 6.4 -12,2,350 6.6 -12,2,350 12,000 Claim Photo Web Page I of I

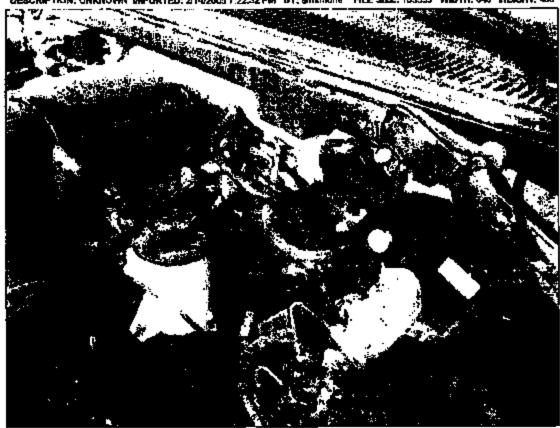
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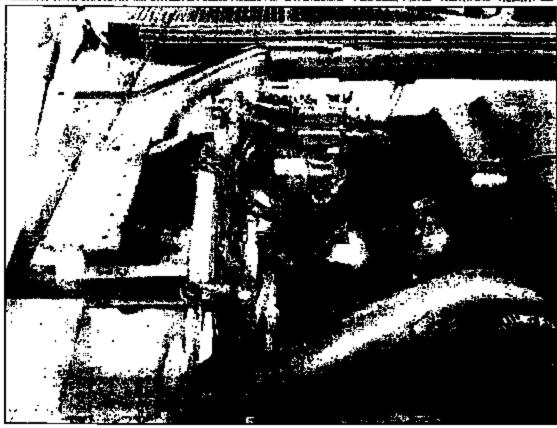
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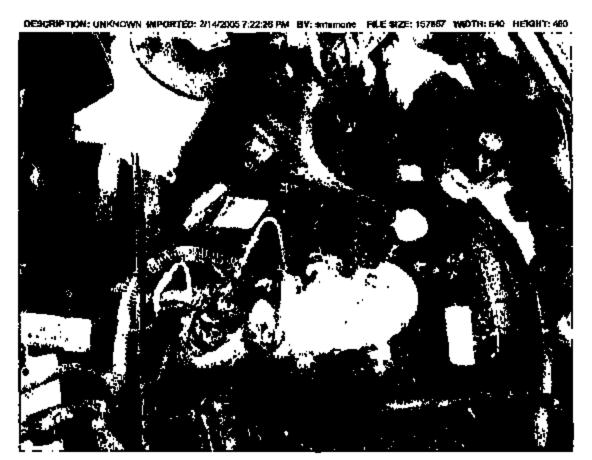




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National Document Center P.O. Box 268992 Oklahoma City, OK 731 26-8992 claimscocument@farmeraneaurance.com Fax: 877-217-1389

03/15/2005

Ford Motor Company Atta: Shawa Norton P O Box 6248 MD-3NE-B Dearborn, MI 48126

MAR 2 2 2005

FORD MOTOR COMPANY

MAR 2 3 2005

Re:

Our Insured: Loss Date:

Caim Number:

Total Amount Owed: \$16,954.38

02/28/2005

Dear Ms. Norton,

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

You will find this correspondence and its enclosures contain substantive information and support adequate for your firm to make a decision concerning your liability. The vehicle will be available for your inspection during the next 60 days. Afterwards, we will be required to attempt to sell the salvage.

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

Your product did not mest the expectations of my insured, the consumer. Your product failed and caused the loss resulting in damages of 16,954.38. Attached are documents substantiating paymem.

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

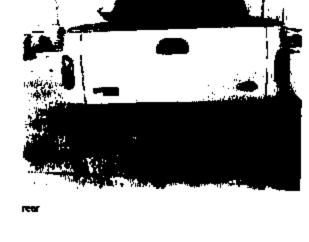
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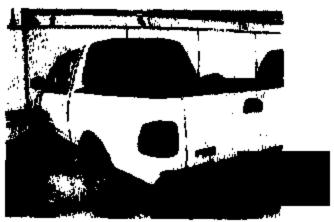
Sincerely, Mid-Century Insurance Company of Texas :

Sate Shell

Scott Sheffield Auto Subrogation Representative 512-238-5739

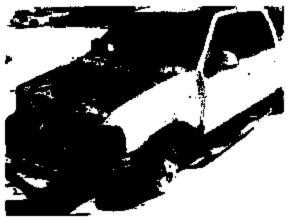
**ENCLOSURES** 





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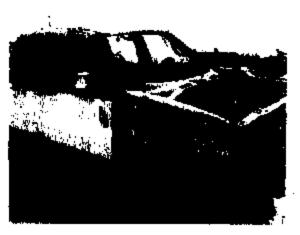




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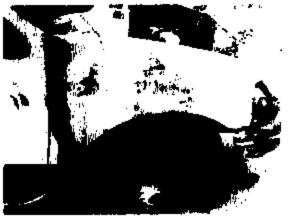
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damage to the rt flutder





damage to the core support and from bumper

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damage to the Rt fender

Interior burned





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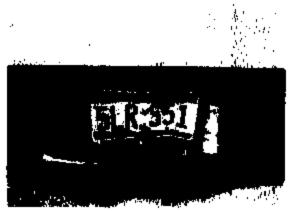
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two tone paint





interior burned

No plate



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## Georgia Farm Bureau Mutuai Insurance Company Georgia Farm Bureau Casualty Insurance Company

## TIMOTHY G. ROLFE Special investigator P.O. Box 4852 Canton, Georgia 30114 Office: 770-886-2436 • Fax: 770-844-8513

January 10, 2005

Ms. Shawn L. Norton Claims Analyst/ Litigation Assistant Ford Motor Company 300 Paridane Towers West Three Parklase Boolevard Dearborn Michigan 48126

Via Fax 313-845-4089 Reguler Mail

RR:

Our Insuced:

Policy Number: Date of Loss:

Location of Loss;

11/26/2004

11/20/2

Coductown GAMMOR

Door Ms. Norton,

Please accept this letter as notification of possible Subrogation for damages to the Dwelling at the above listed location. The potential exposure is \$70,000 plus to the dwelling under our policy. We have determined the fire started in the engine compartment of a 2002 F-150 extended cab, V-8, Automatic and bearing VIN # IPtru081.081.021

The vehicle is registered to the service who is the tenant at the shove listed sudgess. We also have the inpursors on this vehicle under policy mapher.

We have retained Keens Investigation for our expert. We have left the scene intext for your investigator to inspect.

Cedarbour (A)

JAN 18 2005 12:18

Page 2 PFP 0189403 · 11/26/04

Please contact me at your variest convenience, regarding may inspection of the same as our insured would like to test the building down, as it is a total loss. The building down, as it is a total loss. The building down convents coverage with us and as per his statement to us, not with any other company.

Piezze accept this notice that is two weeks, unless other arrangement are made, we will move the vehicles and ok the insured to tear down the building.

I look forward to hearing from you in a timely matter.

Sincerely,

Tim Rolfs Special Investigator

CC: Files PFP 0189403 APV0120802 APV107(385

PAGE: 82



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Home Office Subsequires Department 355 Maple Averue, C-2 Hadeparille, PA, 19438 was buleywillegroup com

Tel MOI-523-6344 Per 215.256.5347



asias i

February 9, 2005

RECTIVED

F4H 2 2 2005

FORD MOTOR COMPANY CONSUMER AFFAIRS POB 6248 DEARBORN MI 48121

OurClaim No: Our Insured:

Date of Loss: Insureds Ded: 1/10/05 \$500.00 \$3925.07

Our Payment: Total Claim:

\$4425.07

Your Claim No: UNKNOWN

Your Insured:

FORD MOTOR COMPANY

Address:

We have been informed that you are the insurance carrier for the individual listed above.

Our investigation discloses that your insured is legally liable for the amount of the loss indicated above.

Please acknowledge receipt of our subrogation claim.

truly, yours.

CHRÍSTA CONRAD

CLAIMS RECOVERY SPECIALIST

**EXTENSION 8307** 

CCONRAD@HARLEYSVILLEGROUP.COM

**ENCLOSURES** 

State law regulers us to include the following statement - Any person who knowingly and with intent to delivered any interests company or other person files an application for insurance or statement of civiles containing any materially false information or conceals for the purpose of midealing, information concurring any fact material thereto commits a freedulant houseness act, which is a crime and subjects the person to exhabit and eiril penalties.



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FEB 01 2005

BEGINNING OF CONTACT 02/01/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM:

08.50.08

OGC ISSUE 0321780315 CASE NBR: 24 ORLANDO 1FMRU17L4WL REGION: ZONE: ENGINE: OPENED: 01/31/2005 VEH TYPE: Ţ MN: CLOSED: 01/31/2006 LAST NAME: STATUS: CLOSED TITLE: FIR\$T NAME: M#: ADDFIESS: CITY: MAM STATE: Æ ZIP: HOME PHONE: 1996 MODEL: MODEL YEAR: EXPEDITION WAGON 4X2 MILEAGE: 79000 **DEALER NAME:** METRO FORD INC SALES CODE: F24003 P&A: 04871 REASON CODE: 0792 LEGAL - ACCIDENT / FIRE 704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD SYMPTOMS:

ORIGIN:

US CONCERN CASE BASE COMMUNICATION: PHONE CONTACT ADVANCED TO OGC AMALYST: ASIBBLIE ALICIA SIBBLIES CACI38 705

ACTION DOCLIMENT:

DATE: 01/31/2006 TIME: 08.56.15: ACTION DATA/COMMENTS:

> CUSTOMER SAID: CUST IS CALLING TO VERIFY IF HER VEH IS INVOLVED IN RECALLTHE VEH CAUGHT FIRE AND BLEW UP 6 DAYS AFTER THE VEH WAS BURNT SHE SAW ON THE NEWS THAT THERE WAS A RECALL FOR THIS CONCERNVEH BURNT ANOTHER VEH AND BURST IN FLAMES A NO THE SIDE OF THE BUILDING IS BURNT CUST SAID THERE WAS NO PRIOR WARNING THE VEH WAS PINE THE FIRE OCCURED 1/1 f/osthis OCCUR CUSTOMER SAID: CUST IS CALLING TO VERIFY IF HER VEH IS INVOL

> > FORD MOTOR COMPANY RECEIVED

> > > FEB 0 2 2005

OFFICE OF THE GENERAL COURSEL



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hillinen adamidi medalah dalah dalah Promi motor company P.O.BOX 6246 DEARBORN NI 49121-6248

March 08, 2005

INSURBO

DATE OF LOSS: March 07, 2005

CLAIM NUMBER:

We are investigating a fire loss to our Insured's 1998 Ford Expedition, vin # 1PMRU17L8W

A five started under the bood which resulted in a total loss.

As Ford Motor Company has an interest in this matter, due to a possible subrogation claim, you are invited to have an expert inspect this vehicle.

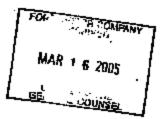
Please call me at 407-919-1731.

Thank you for your assistance and cooperation.

Sincerely,

MARILY BUNDREN

MARILY BUNDREN 407-919-1731 Alistate Insurance Company



SECTION

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## State Farm Insurance Companies



Chilm Office

April 22, 2002

Ford Motor Company Parklane Towers West Suite 400 3 Parklane Bivd Dearborn, MI 48126-2568 FORD MOTOR COMPANY Phone: 615-781-6100 PARE COMPANY Phone: 615-781-6100 Phone: 615-781

OFFICE OF THE GENERAL COUNTRY

\*\*Certified Mail—Return Receipt Requested\*\*.

RE: Claim Number

Our Insured

Date of Loss: April 15, 2003

Make, Model and Year of Product: 1997 Ford F150 Pickup

Vehicle Identification Number : 1FTDX1766VN

Dear Ford Motor Company:

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

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 (615) 781-5122 to set up a time for your inspection.

Sincerely,

Tim Harvey

Claim Representative

I com Hearway

State Farm Mutual Automobile Insurance Company

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416/13/50



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# State Farm Insurance Companies



June 21, 2000

Ford Motor Company Parklane Tower W., Ste 300 Dearborn, MI 48126 RECEIVED
CLAIMS UNIT
JUN 2 6 2000
DEPICE OF THE

GENERAL COUNSE

udo Subrogation Unit 25 Stata Farm Drive RTD, Box 11930 Milenos, Louisiana 71211-1930 1-188-242-5470 Mile, 4-318-352-7813

RE: Our Claim Number:

Our Insured: Date of Loss:

Amt. State Farm Paid:

Insured's Deductible:

Your Insured:

Address:

Claim Number: Policy Number: March 19, 2000 \$22,938.42

\$250.00

27 | 9% €2-Ford Motor Company

3 Parklane Blve, Ste 300

Dearborne, MI 48126

Dear Ford Motor Company:

We have been informed that you are the insurance carrier for the party designated as your insured in the above caption.

Our investigation indicates that your insured is responsible for this loss.

Please accept this letter as a notice of our subrogation rights and communicate with us in regard to your position in this matter.

Sincerely,

Linda Foster Senior Claim Representative (318) 362-6759

State Farm Mutual Automobile Insurance Company

Enclosure

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HOME OFFICES: BLOOMINGTON, SLUNOIS 61710-0001

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THE VICTIM'S THECK TO GO OVER TO THE HOUSE FIRE. AS THE WITHESS
FOLLED UP AT THE RESIDENCE THAT WAS ON FIRE, HE GOT OUT OF THE TRUCK
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THE WITHOSHIELD. THE WITHESS CALLED THE FIRE DEPARTMENT. THE FIRE
DEPARTMENT RESPONDED TO THE VEHICLE FIRE. THE THICK WAS A TOTAL LOSS
BY THE TIME THE FIRE THE TIME OF THE WITHESS STATED THAT THEY
WERE HAVING NO TROUBLE WITH THE TRUCK. THE VICTIM STATED THAT THE BAS
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NUM 2017: 11/21/00 010/1001: 12:54 PAGE 40.: 002

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Randy S. Young Claims Representative

P.O. Box 070490 Minusière, WI 53207 Office: 414-461-1470 Toll Free: 800-801-9580 FAX: 414-491-1468 E-mail: ryoung@rurains.com

August 31, 2004

4 32° -7 21:12

FORD MOTOR CO. ATTN: CONSUMER AFFAIRS PO BOX 6248MD-3NE-B DEERBORN MI 48128

Our Insured Our Claim No.

VIN No. Mileage : 1FTRW08DX2 : 35,357

Date of Incident

: August 18, 2004

FORD NOTOR COMPANY
MECCIVED
TO MINE 1879
SEP 0 9 2004

OFFICE OF THE GENERAL COUNSEL

### Dear Consumer Affairs:

Our insured has made a claim for damages resulting from the above-captioned matter. Our investigation shows that our insured vehicle had an engine fire and that the cause and origin appears to be a warranty issue.

Once we have settled our insured's claim for damages we will be looking to for reimbursement under our insured's policy subrogation provision.

Please contact me as soon as possible at (800) 801-9580. I will be holding the vehicle in a secure lot so that it may be inspected by your company.

Sincerely.

Randy Young\*

Field Claim Representative



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encomposisineuvance.com

P.O. Box 916, Brick, NJ 00723

Victoria A. Twidia Claima Specialist

Telaphone

September 3, 2004

Feotimie *In*ternel (860) 328-8361 (372) 510-1987 Victoria bricing annountpessins odm

FORD MOTOR COMPANY PARK LANE TOWERS WEST, SUITE 3

S PARK LANE BOULEVARD DEARBORNE MI 48128-2568

FORD MOTOR CONTRACT RECEIVE CHAME

SEP 1 0 2004

OFFICE OF THE GENERAL COUNSEL

Claim Number:

Date of Loss: 06/19/2004

Location of Loss: New Brunswick, N.J. Involved Party: Ford Motor Company

Our Insured

insuring Company: Commercial-Newark, NJ

To whom it may concern:

We represent Commercial-Newark, NJ and have been presented with a claim from our policyholder as a result of the above referenced loss.

Our investigation indicates that you may be responsible for the loss.

If we are called upon to make payment on this claim we will look to you or your insurance company for reimbursement of our damages. If you are insured, we suggest you immediately inform your insurance company about this letter and send a copy to them so that you don't jeopardize any coverage you might have. In addition, please complete the attached form and forward it to us in the enclosed, postage-paid envelope

If you are not insured, please sign the attached form and call our office immediately to discuss this loss.

Thank you for your attention to this request.

Sincerely.

Victoria A. Twidle

CC:

Enc. Coverage Questionnaire

MARKET SELECTION OF SERVICE SELECTION

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Albebrio Insurance Company Roanake National Subrogation Claims Center PO Box 21168 3800 Electric Road, Suite 301 Roanoke, VA 24018 Bua: 540-969-2800 April 7, 2003 Ford Motor Convocny 3 Parkiana Bivd., Ste. 300 Dearborn, MI 48126 Claim # Date of L039; 0/13/02 Our insured: Amt. of Lass: \$17548.70 Dear Claims Department On the above date of loss, our insured sustained a loss as a result of a defective product. Your company has been identified as the manufacturer of that product. Please review the information below and report this to your insurance carrier, unless you are self-insured. Our insured suffered-demage to their home due to a vehicle fire at their neighbor's home. You have stready been put on notice of the neighbor's clean. The neighbor is Francisco Trejo. I am survanding this claim size for your review. We have paid our injured for their loss and are looking to you for reimbursement. Should you or your carrier rised more information, please lest or write me. Inspection of the product may be done where the product is currently located, unless other arrangements are made. Please remit payment to: Alletate Payment Processing Center, P.O. Box 227257, Dallas, TX, 75222-7257. Please include our claim number on the check for proper processing. Product Faltare/Lose Description: Product Type: 1997 Ford F150 Model #: F150 Enclosed Information: Purchase Receipt Service/installation Orders Damages Estimates Photos of Demages Copies of Alistate Checks Photos of Product Fire report Proof of Loss Gudith M. Weddle, SCLA Affaitate Insurance Company 800-776-2615 X81B

## FIRE INVESTIGATION REPORT

	GALLAS FIRE DEVARTMENT	
2014 Maja Street, Room 404 Dalfie, Texas 75261	2-11)	Phone Number: (214) 670-1312 Fax Number: (214) 670-1450
Date: 8-12-2002	Time of Alarm: 23:45 Distri	eushire_3-B Mapses: 46F
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### FIRE INVESTIGATION REPORT

DALLAS FIRE DEPARTMENT Arsen and Fire Unestigation 2014 Mala Street, Room, \$94 Phone Number: (214) 670-4312 Oadlas, Texas 75201 **Z-11** Yaz Number: (224) 470-4450 Time of Alarms 23: 45 District Shift: 3-8 Date: 8-12-2002 Incident Number: 071925 Investigator/Employee Number: Address: Exposures 04 Apartment / Suite Numbert Same Building: Business Name: RED COMPAGNA ASSOC. Property Own Оссиралы Structure (1 Nam-Structure G Criminal Attempt () Terroristic Threat @ False Alarm (I Death (I Cajury 0 346 +H 542 --- -- 44L 1-11 . 741 . . . C=17= Multiple Alarm Vebicle [] Cause-Fire Less Information Building / Vehicle Content. Loss Estimate 50000 Estimated Value Insurance Coverage. 87900 Insurance Company Republic ALLSTATE Policy Number / Date. 3469114 Adjuster's Loss Estimate 59000

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Company Adjuster
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March 10, 1998

Ford Motor Company Parklane Towers West Suite 400 Three Parklane Blvd. Dearborn, Michigan 48126-2568

RE: Total Loss of 1997 Ford F150 Pickup Due to Fire Date of Loss - Movember 21, 1997 RECEIVED CLAIMS UNIT

NO SERVE

MAR 1 9 1998

OFFICE OF THE General Counsel

#### TO WHOM IT MAY CONCERN:

The events surrounding the fire of my vehicle were that I had driven the pickup from my residence at the state of the Cloudcroft, New Mexico, to my brother-in-lam's residence on Kiata Road, Tularosa, New Mexico, a distance of approximately 25 miles. I had parked the pickup next to my brother-in-lam's house, went inside to visit, and approximately 15 minutes later, my nephew came running into the house declaring that my pickup was on fire.

No tune-up had been done on the vehicle as the pickup was under warranty and the suggested mileage for a tune-up had not been reached. An oil change had been done in July, 1997, at a Walmart in Corpus Christi, Texas.

No modifications or after market additions had been made to the vehicle.
Sincerely.

Virgil Vilkins

30 martin 1971 -

Dingie Zilling

E005-005-LC1-2140

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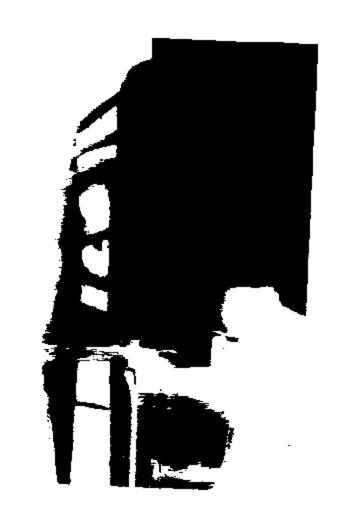
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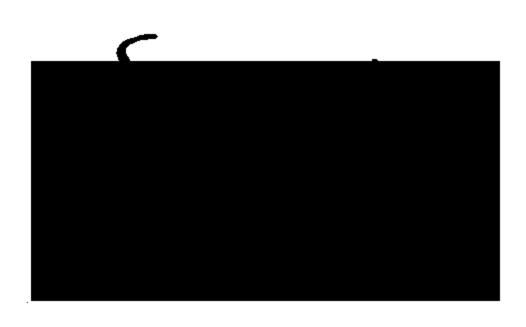
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August 31, 2004

Randy 8. Young Claims Representative

P.O. Box 070490 Milwaukee, WI 53207 Office: 414-481-1470 Toli Free: 800-601-9560 FAX: 414-487-1458 E-mail: ryoung@ruralins.com

FORD MOTOR COMPANY

SEP 0 9 2004

368 -7 P1:12

FORD MOTOR CO.

ATTN: CONSUMER AFFAIRS PO BOX 6248MD-3NE-B DEERBORN M: 48126

Our Insured Our Claim No.

VIN No. Mileage

Date of Incident

: August 18, 2004

: 1FTRW08LX2 : 35,357

Dear Consumer Affairs:

Our insured has made a claim for damages resulting from the above-captioned matter. Our investigation shows that our insured vehicle had an engine fire and that the cause and origin appears to be a warranty issue.

Once we have settled our insured's claim for damages we will be looking to for reimbursement under our insured's policy subrogation provision.

Please contact me as soon as possible at (800) 801-9580. I will be holding the vehicle in a secure lot so that it may be inspected by your company.

Sincerely.

Field Claim Representative



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MAILING ADDRESS - FO BOX 1401: - FORTLAND - ORIGON - 57121-6813

EMAIL - GEORGEGHUMNKY-BACKMAN.COM

TTT.SRUMBEY-BACKMAN.COM

<u>Orana Offina.</u> 1661 SW Fifth Ave - Seite 1166 Fazitand - GR - 97244 Phote + (513) 211-4329 Tell Fran Fan - (277) 121-2871

Washington Office St. Jakus Prafamional Conter 10(1 St. Jakus Blvd Yazonvar - WA - 98561 Yazonvar - (368) 871-8441 Faz + (366) 871-8441

George M. Stumiky

June 4, 2004

Legal Department Purriect Auto Service 5140 South Maryland Parkway Las Vegas, NV 89119

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

Re: Insured

Claim No.

Date of Loss :

Our File No. :

05/26/04 282-47

Dear Interested Parties:

Our office has been retained by Encompass Insurance to evaluate subrogation relative to the above claim. The above claim occurred as a result of a fire, which originated in the driver's side engine compartment of the Port's 1997 Ford Expedition, VIN #IPMEUI765VI

An initial examination by Encompass Insurance's fire investigation suggests that the fire may have been caused by an electrical failure. The investigation into the cause of the fire is continuing, and Encompass Insurance plans to perform an invasive examination of the vehicle, which will likely be destructive. The purpose of the invasive examination will be to essist in the determination of the cause of the fire. This examination has been achedused for June 23, 2004 at 10:00 a.m. at the Copart Salvage Yand, 4810 North Lamb, Las Vegas, Nevada. Your company, and/or designated representative are invited to attend and participate in the examination. If you want to attend the examination, please advise the undersigned of your intention to do so.

ANJ ENG

Purriect Auto Service Ford Motor Company June 4, 2004 Page 2

Purefact Anto Service has been invited to attend the examination as a result of service work, which was performed on the vehicle, thirteen days prior to the fire. At the present time, our fire investigator is unable to rule out the service work as a potential cause of the fire. I have exclused the invaice for the service work.

Thank you, and I look forward to hearing from each of you regarding your attendance at the vehicle examination.

Very Truly Yours,

George M. Shumsky

GMS:ks Enclosure

ce: Encompess Insurance Company

Attn: Steve Potter

cc: Associated Fire Consultants

Attn: Robert Dwyer



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# State Farm Insurance Companies



P. D. Box 789019 Deltas, TX 75878-9019

May 30, 1998

FORD MOTOR CO. DOUGLASS LAMPE PARKLANE TOWERS WEST SUITE 400 DEARBORN, MI 48126

RE: Claim Number:

Date of Loss: Our Insured:

Make/Model/Year:

VIN:

March 13, 1998

FORD F150 RT 1997 1FTDX1724VF POHO MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUN 1 9 1998
OFFICE OF THE
GENERAL COUNSEL

Dear MR. LAMPE:

This vehicle was insured by State Farm and involved in a engine fire loss. The claim settled for \$19,470.93, which includes our insured's deductible.

Our investigation reveals the cause of loss was due to engine — fire.

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

Please consider this notice as our demand for reimbursement.

We look forward to hearing from you.

Singerely,

Panela S. Davis Claim Specialist

Subrogation Unit/Team 40

(972) 732-4714

State Farm Mutual Automobile Insurance Company

HOME OFFICES: BLDOMINGTON, JUNOIS 81710-0001



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#### 5255 Commerce Parkway West • Parma • OH • 44130 Phone: (440)887-0645 • Fax: (216)398-7202

June 25, 2003

State Farm Instrumee Company 4291 West 3<sup>rd</sup> Street Dayton, Ohio 45417

ATT: Mr. Howard Titus

RE:

INSURED:

TYPE OF VEHICLE: DATE OF LOSS: CLAIM NO:

OUR FILE NO:

1997 Ford Expedition

June 14, 2003

OR336

Dear Mr. Titus:

This report is in regard to the fire origin and cause evaluation of a 1997 Ford Expedition bearing short VIN I was asked by your office to inspect this vehicle and determine the origin and cause of the engine compartment fire.

I was informed of the details of the loss and fire incident. The vehicle was driven for a time frame, at which time the insured traveled to Home Depot. The vehicle was parked and several minutes later an announcement was made over the speaker that a vehicle was on fire in the parking lot. I was further informed that the insured has had no recent maintenance work performed on the vehicle, nor has he been experiencing any difficulties with any of the components in the vehicle.

Examination of the vehicle took place on June 16, 2003, at Warden's Towing situated at 555 Sports Street in Fairborn, Ohio.

Examination of the vehicle began with an exterior viewing and photo documentation. Figure No. 1 shows a forward view of the subject vehicle. I did not find any evidence of collision damage that may have caused or contributed to the vehicle fire. Directional burn patterns found on the vehicle indicated that an engine compartment fire had taken place, progressing into the passenger compartment of the vehicle. The patterns found in the engine compartment indicated a right rear engine compartment fire.



FIGURE #1

Figure No. 2 shows a left side view of the subject vehicle. During the evaluation of the vehicle, I found no collision damage on the left side of the vehicle that may have caused or contributed to the fire. Extension of the fire spread to the left side tire, left side fender as well as breaching into the passenger compartment. Minimal extension rearward of this point was found.



Figure No. 3 shows a closer view of the forward portion of the vehicle. The right sides of the radiator and condenser were burned away. Much heavier fire damage was present on the right side of the engine compartment compared to the left. Portions of the aluminum intake manifold on the right side of the vehicle were burned away, while the left side still remained intact. Soft metal components were all sagging toward the right. The valve cover was consumed on the right side. The directional burn found on the battery indicated that the fire erupted between the battery and the engine.



FIGURE #3

Figure No. 4 shows a view of the right side of the subject vehicle as seen from the front fender area. The body components showed only signs of fire damage and no collision damage.



Figure No. 5 shows a view of the right side of the vehicle as seen from the rear. The extension of fire minimized at the front door of the subject vehicle. During the evaluation, I did perform an inspection of the undercarriage. I found no evidence of significant fluid leaks that may have caused the vehicle fire.



FIGURE #5

Figure No. 6 shows the rear of the subject vehicle, exhibiting no evidence of fire damage. No evidence of fluid sprayback patterns was present on the rear of the subject vehicle. Once again, I found no evidence of fluid leakage to the undercarriage of the subject vehicle.



Figure No. 7 shows a view of the exterior of the vehicle as seen from the left rear quarter panel area. I found no evidence of fire extension toward the rear of the vehicle past the forward passenger compartment.

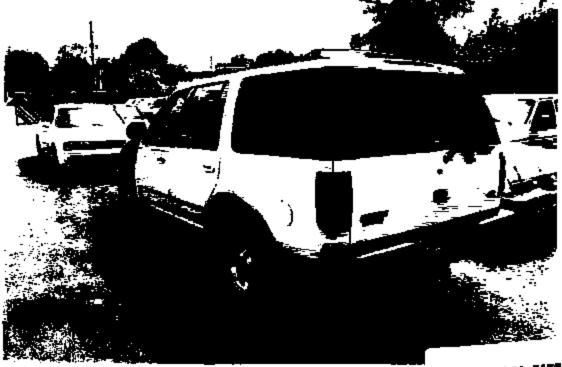


FIGURE #7

Figure No. 8 shows the mid section seating area, exhibiting minimal fire damage. Some falkdown debris damage was present in the mid section of the vehicle, although no evidence of a fire erupting within the passenger compartment, causing the vehicle fire, was found.



FIGURE #8

Figure No. 9 shows a view of the forward passenger compartment. During the evaluation, I found that fire breached the bulkhead and traveled into the passenger compartment. Various road debris from the fire scene was also found in the forward passenger compartment. Examination of this area revealed that the fire did not start within the compartment itself. The fire erupted in the engine compartment, traveling into the passenger compartment.



At this time I began an evaluation of the engine compartment of the vehicle. Figure No. 10 shows a view of the compartment as seen from the left side. During my evaluation, I found directional burn patterns emitting from the right side toward the left side, as well as from the right rear toward the front. The damage to the left side engine compartment was predominantly on the upper surfaces of components, indicating that fire was rolling across the hood during its progression. I did not find any evidence of significant fluid leaks on the left side of the engine that may have resulted in the vehicle fire.

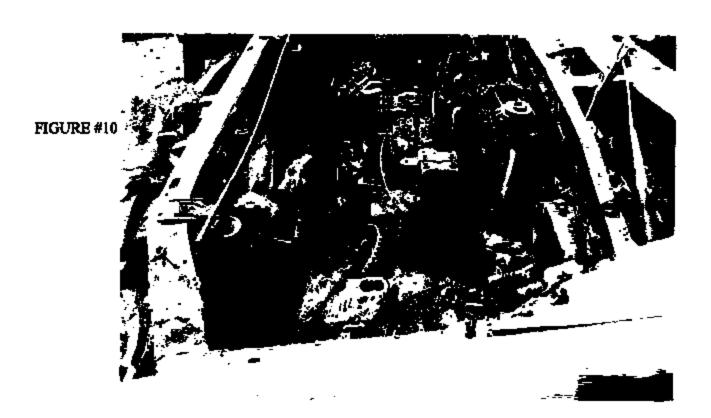


Figure No. 11 shows a view of the left side engine compartment as seen from the forward portion of the vehicle. As previously mentioned, the damage was predominantly to the upper surfaces of the components. The soft metal intake manifold was still in place on the left side, while it was destroyed on the right. The air filter housing was consumed, as was the master cylinder, adding to the fuel load on the left side of the engine compartment. The alternator showed signs of damage to its front face, although this was secondary to the area of origination in the right rear quadrant of the engine compartment.



Figure No. 12 shows a view of the right side engine compartment. Heavy fire damage was present in the rear portion of the compartment. There are several electrical components located in this area as well as numerous wires routed at and around the right rear compartment. The fire originated at and around this area. The directional burn patterns found on the hattery as well as the soft metal components in the engine compartment all indicate that the fire erupted at and around the right rear quadrant of the engine compartment.



Figure No. 13 shows a view of the engine compartment as seen from the right side fender. Please note the soft metal radiator and condenser were burned nearly completely away on the right side of the vehicle with damage mitigating toward the left side of the vehicle. The valve cover was nearly completely consumed on the right side of the vehicle while still partially intact on the left. The soft metal intake manifold was also partially consumed on the right side of the vehicle while it still remained intact on the left. The directional burn patterns found on the battery were predominantly to the upper face and the inside face, indicating that the fire was traveling directionally from at and around the engine toward the battery. The directional burn patterns found on the engine indicated that the fire was traveling toward the right side of the engine. The wiring harnesses at and around this area were examined, although they were not disturbed due to the fact that a third party evaluation is anticipated. With no evidence of fluid leaks at and around the exhaust manifolds or the exhaust system, it is unlikely that a fluid related fire had taken place. Once a vehicle is shut off, a gasoline fire will in all likelihood not take place due to the fact that a spark is needed for ignition. The transmission fluid level was full, which will be depicted later in this report. There was no evidence of engine oil leaks at and around this area that may have caused the fire.



FIGURE #13

Figure No. 14 shows a view of the radiator and condenser area. The upper radiator hose was completely consumed. The right sides of the radiator and condenser were also completely consumed. Patterns found on the components in the forward portion of the engine compartment indicated a rear to front spread of fire.



Figure No. 15 shows a view of the transmission fluid dipstick. The transmission fluid was at normal level for a vehicle that was not running.



Figure No. 16 shows a view of the wiring harnesses, battery and the right rear quadrant of the engine compartment. The electrical junction block and distribution center normally located in this area was completely consumed by the fire. The flisible elements that are normally located in this area were also destroyed. The wiring harnesses were badly damaged, showing signs of separation and fracture as a result of extreme heating, either from the fire or from electrical activity. Since the electrical distribution center was destroyed in this area, it cannot be eliminated that a failure took place within the distribution center to cause the fire. During the evaluation of the wiring harnesses, I found no evidence of beading or arcing that was taking place between any of the wires or any grounded surface on the vehicle, although the wires were not heavily disturbed during the evaluation pending a third party examination of the vehicle.

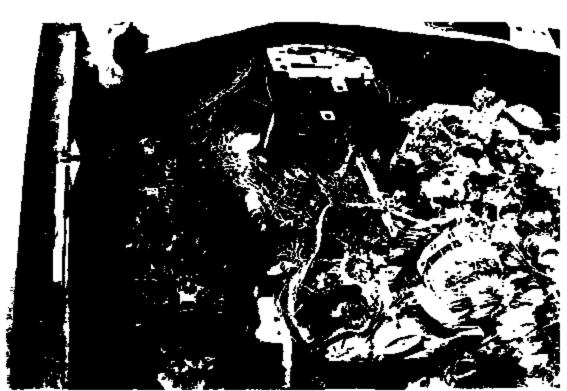


FIGURE #16

Following a thorough and complete evaluation of all remaining evidence in this case, and based on my knowledge, training and years of experience as a Forensic Mechanic and Vehicle Fire Investigator, it is my professional opinion that the fire originated in the right rear quadrant of the engine compartment. Many of the electrical components were completely consumed in the fire. This makes determination of the exact circuit that failed inconclusive. Taking into consideration that I found no evidence of fluid leakage throughout the undercarriage of the vehicle or in the engine compartment and that the vehicle was shut off for a abort time frame, the possibility of a fluid related fire was eliminated. It is my opinion that an electrical fire took place in the subject vehicle, although the exact circuit cannot be determined at this time. I did not find any obvious signs of arcing or electrical activity in the wiring harnesses, although many of the components found in this area have been destroyed and will not be able to be evaluated. It is further my opinion that the electrical fire in this vehicle was sudden. According to the insured's statement, no problems were taking place with the vehicle, nor did he notice drivability problems, intermittent lighting problems or any other intermittent electrical problems. It is my opinion that the insured in all likelihood had no knowledge of a failure that may have been taking place in the subject vehicle.

£

If I can be of any further assistance in this matter, please feel free to contact me at any time.

Respectfully Submitted.

Mark Sargent
Forensic Mechanic
Licensed Investigator
Ohio License No. 6868

ASE Recertified Master Technician

MS/sk



# BEAVERCREEK FIRE DEPARTMENT FIRE PREVENTION BUREAU

Boavertreek Fire Department Fire Prevention Bureau - 851 Orchard Lane Beavergreek, OH 45434

> Phone 937-426-1427 Fax: 937-427-4574

FAY	TRA	NSMIT	ГТАІ	FORM

to Ciray	From Rochelle
of State Farm	
Phone number: 2163-11287 Fax number: 2163-4988	Phone: 937-426-1627 Fax: 937-427-6574
☐ Urgent ···· ☐ For Review	Date sent: (p-1(p-03)
☐ Please Comment ☐ Please Reply	Number of pages including cover page: )

### Message:

Peports for vehicle five on 6-14-02 in
Home Depot Parking Lot. The first report
is 3 pages long is is for the Ford Expedition
and also gives the general details for
the entire incident. The other three
reports are only 2 pages long. They
are specific to the vehicles that were
parked around the Expedition at the
time of the fire. If you have any
questions give me acall.

The information constitued in this factivate energy is private and or confidenced information intended for the use of the individual or entity samed above. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this commetication is strictly prohibited. If you have received this fac in error, plasse immediately notify us by telephone, and recurs the original message to us at the glove address 48 the U.S. Postal Service.

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Beavercreek Fire Department 6	37 427 6574 98/19/83 01;24P F.986
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fire. Sect from fir	PST Honda Civic parked next to Ford expedition with engine compartment to appeared to come in contact with Monda possibly causing light to the passenger side bood. No ignition involved.  Car VIN# 18G8J6678VI
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Beavercrock Touristly Pire Department

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fire. No fire ign extinguisher. Dem	Ford F-150 truck parked next to Ford Expedition with engine compartment ition or damage noted. Visible was a thin cost of dry chemical from a fire age if any undetermined. Owner instructed to wash vehicle and report any insurance company of party involved.  Truck VINW 161WF52KE43*  PM BSembold
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L Authorisation (SN-5207 enter is easy	[Weisser, Steve 11] 06] 14 2003
Chart   B6-1051	Seabold, Brian   15   106; 14   2003

This transcription was requested by Mike Cornett (Newark NOC).

s is Mike Cornett Interviewing <b>Connections</b> by telephone on July 24, 2003 concerning a loss to a 1997 Ford Expedition which coourred June 14, 2003.
Uh, and uh, <b>see and spell your tast</b> name please? Owen uh,
Okay and is this recording being made with your full knowledge and consent? Yes, sir.
Okay,are you the titled owner of the vehicle? Yes, sir. Uh, the vehicle was financed through Boeing Employees credit union but I was the registered.
Okay, it was a purchase not a lease? Yes, air.
Okay and, uh, let's see, did you purchase the vehicle new or used? Used.
You bought it used? When did, what, which month and year did you buy the vehicle? Uh, I believe it was March or early April of 2002.
And how long had you owned the truck before it caught fire before this incident happened? Um, a year and three months, four months.
Okay and do you know what the mileage was on the vehicle when you purchased it, approximately? Uh, 75,000 miles i believe.
Okay and who did you buy the vehicle off of? Tessley Ford.
How do you spell that? TESSLEY
And where are they located? On Main Street in Dayton, Ohio.
 Okey, when you bought the vehicle from them, uh, I'm assuming it was out of the factory warranty, uh, did you purchase an extended warranty on the vehicle?  No, sir.
Did the vehicle have any warranty at all when you bought it? Not that I'm aware of. Maybe 30 days through the dealership.

- Q. Okay and when you bought the vehicle, uh, did the ford dealership make any, uh, statements as to the quality of the vehicle or did they; did they notify you of any defects with the vehicle?
- A. Um, no they did not notify me of any defects or any recalls and, uh, they ran a car check on it and there was no, um, no collisions, no problems and through all the dealership stuff the only thing that was repaired was, um, basic maintenance stuff, uh, oil changes and things like that.
- Q. Okay and after you purchased the vehicle have during the course of the year and a couple of months that you owned it, did you have any accidents with the vehicle?
- A. No. str.
- Q. Okay, did you have any mechanical problems with the vehicle, anything?
- A. No. str.
- Q. Okzy and have you performed regular maintenance on the vehicle?
- A. Yes, sir.
- Q. Okay, who normally does, did the maintenance on the vehicle?
- A. Um, the only maintenance that was done on the vehicle was oil changes and that was done by myself. Um, an alignment and oar rotations was done by Goodyear on Woodland Drive. That was the only maintenance that was ever done on it.
- Q. Okay...
- A. There was no need for anything else.
- Q. Okay, so when you bought the vehicle was it in good operating condition?
- A. Yes, sir.
- Q. And prior to the lose was it in good operating condition?
- A. Yes, sir.
- Q. Okay, um, the, uh, were you driving the vehicle or was it parked at the time of the loss?
- A. Um, it, I had just gotten out of it, um, I five maybe five minutes away from Home Depot. We got in it. We drave to Home Depot, um, we were in the store for maybe five minutes and we got a page over the intercom saying that we need to come out to the parking lot...
- Q. Um-hmm.,
- A. And when I walked out to the parking the vehicle was on fire.
- Q. Okay, it, so it caught fire ...
- A. It was ...
- Q. When it was parked at Home Depot?
- A. Right at Home Depot and there was no smell of smoke or anything like that prior to getting out of the vehicle so.
- Q. Okay, you said you only, you, you five like five miles...
- A. No, five minutes...

Statement of:	
Claim:	
Page 2	

- Q. Or five minutes? Five minutes from Home Depot?
- A. Yeah.
- Q. Um, before you drove the vehicle to Home Depot, uh, had it been sitting long or ...?
- A. It was cool, it was just sitting overnight and I got in it to pick up some hardware.
- Q. Okay. And when you drove it up to Home Depot, did you have any, what accessories were turned on in the vehicle? Were you using the air conditioners, a radio, enything like that? Do you recall?
- A. Radio is generally always on, I don't believe that I was using the air conditioner. Um, windows were down it was a, it was a nice day.
- Q. When you parked at Home Depot, did you leave the windows down or were they rolled up?
- A. They were rolled up.
- Q. Okay, was the vehicle locked?
- A. Yes sir It was.
- Q. When you locked the vehicle do you recall if you used the remote control, or did you turn the key?
- A. Yes sir I used the key pad.
- Q. Okay. And how long had you been inside the store when you were paged?
- A. Maybe five minutes.
- Q. Okay. And when you came outside to the vehicle, what did you observe?
- A. Um, approximately five to eight foot flames shooting out of the hood. Um, there was, um, multiple Home Depot place, or personnel standing around the vehicle, um, two fire extinguishers had already been extinguished on the vehicle.
- C. Okav.
- A. Um, because they had tried to put the fire out.
- Right.
- A. And, um, it was pretty much engulfed and they kept people away from it.
- Q. Olay, now when the fire was coming out of the hood, was the hood open?
- A. No air. They didn't open the hood.
- Q. Oksy, so the aluminum hood had already melted and the fire was coming out where the hood used to be.
- A, Yes.
- Q. Okay, um, did you at that time I am assuming had somebody already called the line department?
- A. Yes str.
- Q. Was the fire department there when you came out?
- A. No sir.

Statement of: Claim: Page 3

- Q. How long was it after you came out that the fire department arrived?
- A. Probably, uh, anywhere, it was a dramatic situation, it was only five minutes, but it seemed...
- Q. Longer?
- A. It seemed like half an hour, but I think from the time that they got the call to the time they showed up it was twelve or fifteen minutes or something like that.
- Q. Okay skright. And when the fire department did show up, did they put the fire out with extinguishers or did they use a hose, or?
- They used a hose off the truck.
- Q. Oksy, so they turned the fire hose on it and put it out? Oksy. Um, did the fire department ask you any questions, um when they were there or did they tell you anything about the fire?
- A. Um, they asked questions, the same questions that if there was any mechanical problems, if there was any, um, modifications done to the vehicle and there was no mechanical problems, there was no modifications done to the vehicle, it was all stock, um, and the fire marshal that was there stated that the fire looked like it had originated from the battery and which was the same, uh, result which I got back from the forensic expert and there was nothing else that they could determine.
- Q. Okay, airight. And the radio in your vehicle, is that the factory or do you have an after market?
- No it was factory.
- Q. Factory radio. And, urn, let me see if there is anything else we got here.
- A. The only thing that was not factory on that vehicle was the tires and the battery.
- Q. The tires and the battery?
- A. Right, the battery was, uh, was purchased at auto zone.
- Q. And how long ago was the battery purchased?
- A. Uh, I want to say in December or January. It's been quite a few months.
- Q. Okay, and did you install the battery yourself?
- A. It was installed there.
- Q. Auto Zone put the battery in?
- A. Yes, they install them for free so ...
- Q. Which Auto Zone was that?
- A. On Airway.
- Q. And do you have the receipt for that, do you know?
- A. Um, I probably don't have the receipt, but that was recorded on file at the, uh, at the store, it te a three year approved replacement battery, uh, eight year total warranty.
- Q. Okay. And when the battery had failed, did you have to have the vehicle towed, cr...?
- A. No it was still starting, it was just, uh, because of the cold weather, it was dying at a rapid page, so it was on it's last leg.

Statement of Claim Page 4

- Q. So you just went chead and got that replaced?
- A. And it was the original battery in the vehicle from 1997,
- Q. So it was due for one?
- A. Rìght.
- Q. Is there any, do you recall what the mileage was at the time of the fire?
- A. Uh, a little over 90,000 miles.
- Q. Okay. And let me see here. Is there anything else that you wish to add to this recording?
- A. Uh, the only that I would add is that Ford was very, um, unforthcoming with information and provided no absolutely none assistance at all. They wouldn't send anybody out, they said it was out of its warranty and there was nothing they would do about it and it was kind of on me and my insurance company, and because I had asked if per prior for a history report on the expeditions and they had no information, they had no will at all to eard somebody out to look at the vehicle to do any kind of inspection to see if they could determine what the problem was. Um, and have done some research over the internet and that there has been several other vehicles that Ford has produced that just burst into flamas for no apparent reason and they get the, those Ford customers get the same response that I did. Well, it is out of its warranty, we are not going to do anything about it.
- Q, Alright.
- A. And I expect fifty percent of the vehicles that I have ever owned to be Ford products several of them had been new and an average Ford person that would drive a Ford, you know, and then they want to treat a customer like that, a multi-million dollar company that don't want to take care of a, you know, just send somebody out to look at it.
- Q. Have you ever had a vehicle fire before?
- A. No.
- Q. Have you ever had a house or anything catch fire?
- A. No
- Q. Uh, the information you said that, uh, you became aware of about Ford or fires, were you aware of any of that before that your vehicle caught fire?
- A. No sir, I had no reason to go and dig, this is my second Expedition that I have owned and I had no problems with the first one and then I never done any research on them because I have never known anybody to have a vehicle just burst into fiames.
- Q. Okay. Good, uh, is there anything else that you would like to add?
- A. Nosir.
- Q. Okey and, uh, Mr. Hawkins was this recording made with your full knowledge and consent?
- A. Yes sir
- Q. Okay and with that I am going to go sheed and turn the tape off.
- A. Okav

0729003JNS

Statement of: Claims Page 5

## ISSUE LIST

Lest Handling Date/ Issue Status	Name/ Reason Desc	Vis/ Case No.	Model Year and Vehicle Line	issue Type
6/19/2003		1FMFU18L4V	897 EXPEDITION	02
CLOSED	LEGAL - CUSTOMER UNHAPPY WITH DECISION	395001673		
8/18/2003		1FMFU1BL#A	1997 EXPEDITION	07
CLOSED	LEGAL - ACCIDENT / FIRE	395001673		

#### All Action Datales for Issue

Prixit

VIN: #FMFU18L4VL

Year: 1997

Model: EXPEDITION Case: 396001873

W60: 1997-08-30

Name

Owner Status: Sabsequent Bymptom Deac: FIRE/SMCKE VISIBLE FLAME TRUNK

Primary Phone:

Reason Deec: LEGAL - CUSTOMER UNHAPPY WITH DECISION

Secondary Phone:

Saus Type: 02 INFORMATION

lacue Statue: CLOSED

Osaler: 01950 PEFFLEY FORD INC.

Action: CB-ADVISE CLISTOMER CA HAS MADE A DECISION: SUPPORT DECISION

Origin Desc: US CONCERN CASE BASE

Odometer: 90000 Mil

Analyst Hame: MARSHA MARSHALL Action Date: 06/19/2003

Comm Type: PHONE

Analysic MMARSHAL

Action Time: 09.00.48.721

Action Data: No

Galler Information & Different From Vehicle Owner:

First Name

Middle initial

**Day Phone** 

Relationship

Community CUSTOMER SAYS: - VEH CAUGHT ON FIRE ON SUNDAY WHEN IT WAS IN A PARKING LOT, CUST HAS DRIVEN NOTHING BUT FORD VEHICLES AND IS UPSET WITH THE DECISION THAT FORD HAS GIVEN HIM, BY DENYING HIS CLAIM CUST HAS CONTACTED HIS INDSURANCE COMPANY, HE FEELS THAT THE ANSWER FROM FORD IS UNEXPECTABLE BECAUSE IF HIS FAMILY WAS IN THE VEH THERE WOULD BE A LAW SUIT, PER CUSTOMER, DEALER SAYS: CAC ADVISED: "THANK YOU FOR CONTACTING FORD MOTOR COMPANY IN RELATION TO THIS ISSUE. TO ENSURE OUR RECORDS ARE COMPLETE, YOUR COMMENTS HAVE BEEN DOCUMENTED. HOWEVER, THE DECISION OF THE CONSUMER AFFAIRS OFFICE IS FINAL (NOTE TO CSR: SUPPORT CONSUMER AFFAIRS DECISIONLY INFERENCE CASE ID: 1569

### All Action Details for Issue

Print

VIN: URMFULLLAN

Year: 1997

Owner Status: Subsequent

Model: EXPEDITION

Casa: 395001673

Symptom Desc: FIRE/SMOKE VISIBLE FLAME TRUNK

WSD: 1997-06-30 Primary Phone:

Reseas Dasc: LEGAL - ACCIDENT / FIRE

feerse Status; CLOSE)

Secondary Phone:

leave Type: 07 LEGAL

Addicate ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS

Dealer: 01950 PEFFLEY FORD INC

Origin Desc: US CONCERN CASE BASE

Odometer: 90000 Mil

Comm Type: PHONE

Analyst Name: PHILOMENA GREEN

Analyst: PGREEN

Action Date: 06/16/2003

Action Time: 10.58,25,549

Action Date: Yes

Caller Information & Different From Vehicle Gemen.

First Name

Michiga Intilial

Laut Hame

Day Phone

Relationship

Commands Customer Says: -1987 EXPEDITION VEH BLIRST INTO FLAMES, I PARK AND WHILE DOING MY SHOPING I WAS CALLED OUT -VEH IS IN A TOWING LOT. 4 THINK THAT THE FIRE STARTED ON THE PASSENGER. SIDE AREA UNDER THE HOOD. -INTAKE, VALS COVER AND ALL THE ELECTRICAL COMPONENTS PLASTIC AND FIREGLASS WAS MELITED. -THE FLAMES WAS ABOUT 10 FEET HI, 2 OTHER YEH WAS DAMAGED. 4 WOULD LIKE TO GET SOME QUESTIONS ANSWERS, -THERE A OTHER FORD VEH THAT BURST INTO FLAMES, -FIRE DIEPT WAS NOTIFIED TO PUT OUT THE FIRE PER CUSTOMER, DEALER SAYS: -NOME CAC ADVISED: -1 WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP, SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS, PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT. INFERENCE CASE ID: 5349

Date	Element	Marea

Data Value

FREACCIDENT

Action: MAKE OUTBOUND CALL TO CUSTOMER.

Dealer: 01960 PETFLEY FORD INC

Origin Deac: CONSUMER AFFAIRS - LITIGATION

PRÉVENTION

Odomatar: 90000 Mil

Analyst Name: TURNERLATISIA Comm Type: PHONE Analyst: LTURNE32

Action Date: 08/18/2003

Action Time: 10.18.40.175

Action Date: Yes

Community \*\*\*LPA CALLED AND LEFT A MESSAGE FOR THE CUSTOMER TO CONTACT ME AT 313-845-4837

Cata Element Name

Data Value

CONTACT PERSON

VOICEMAIL

Action: DENY ASSISTANCE - REFER TO INSURANCE CARRIER

Dealer: 01950 PEFFLEY FORD INC.

Origin Deet: CONSUMER AFFAIRS - LITIGATION

PRÉVENTION

Odometer: 90000 MI TURNOERLATISM

Artelyst Name:

Conner Type: MAIL Analyst: LTURNES2

Action Date: 06/18/2003

1. Sec. 224

Action Time:

15,23,11,286

Action Date: No

1000 - 100 - LC1-21

Comments "LPA IS DENYING THE CUSTOMER'S REQUEST FOR ASSISTANCE. THE CUSTOMER'S VEHICLE IS OUTSIDE OF WARRANTY PERIMETERS. LPA SENT THE CUSTOMER A CLOSING LETTER DATED 6/18/03 SUGGESTING THAT THE CUSTOMER CONTACT THEIR INSURANCE COMPANY FOR ASSISTANCE.