





**DEHNER & ELLIS**  
ATTORNEYS AT LAW

TRUMAN L. DEHNER  
JOHN JAY ELLIS

*5/1/96 + IOWA Peter  
Tassie  
no vehicle inspection  
needed at this  
time. DF*

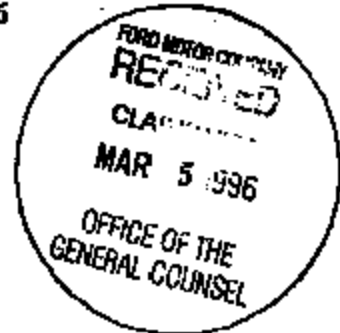
206 EAST MAIN STREET  
MOREHEAD, KY 40351

(606) 783-1504  
(606) 784-2744 (FAX)

February 26, 1996

Product Claims Unit  
Suite 400  
Parklane Tower West  
3 Parklane Boulevard  
Dearborn, MI 48126

*96-3408  
F700  
✓  
AC*



RE: Fire Loss Of 1995 Ford F150

To Whom It May Concern:

I represent [redacted] in regard to its subrogation claim resulting from a fire loss to a 1995 Ford F150 pickup truck. The fire occurred on May 12, 1995, and at that time the vehicle was owned by [redacted] and was insured through Kentucky Farm Bureau Mutual Insurance Company.

Specifically, the truck was a 1995 Ford F150, and attached is a copy of the Certificate of Title obtained by Kentucky Farm Bureau subsequent to this loss.

The pickup truck was destroyed when gasoline that had leaked from the vehicle ignited resulting in a total loss to the truck. Also enclosed for your consideration is the report of Mr. Frederick F. Franklin with Professional Analytical & Consulting Engineers, Inc., who was retained by Kentucky Farm Bureau to investigate the fire and determine its cause. You will note that the report also includes information obtained from [redacted] regarding the specific facts as to how the vehicle caught fire, and also the problems that he had been having prior to the fire with gas fumes from the truck. Mr. Franklin concludes that a leaking fuel line was the cause of the fire.

I also enclose a copy of the loan receipt executed by [redacted] indicating that Kentucky Farm Bureau has paid \$15,480.00 for the loss of the pickup truck.

Hopefully, I have provided you with sufficient information and documentation regarding this claim. I am hopeful that we can resolve this without the need of litigation. Considering the facts in this case, and the amount of the claim, it would certainly appear to be to both parties' benefit that this matter be settled without incurring the time and expense of litigation.

5204505 972  
Ship. # 3294305-972 Src. EXP  
Date [redacted] V. FORD (TAPE)  
5204506 075  
Ship. # 3294306-075 Src. EXP  
Date [redacted] FORD (TAPE)

09/29/97 Wt. L-E  
Otrs. EN To  
09/29/97 Wt. L-E  
Otrs. EN To

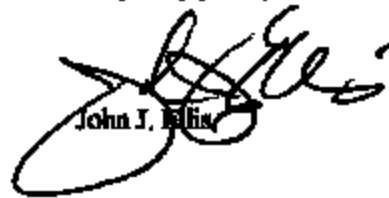
WE RECEIVE SENDERS COPY  
Chg. 5.68 Zip 40351  
WE RECEIVE SENDERS COPY  
Chg. 5.68 Zip 40507

FR05-005-1C1-2028

Product Claims Unit  
February 26, 1996  
Page Two

Thank you for your attention to this matter, and I look forward to hearing from you regarding this claim.

Very truly yours,

  
John J. Ellis

JJE:bd

Enclosures



# MAYSVILLE / MASON COUNTY VOLUNTEER FIRE RESCUE



DATE 5-7-93 DAY OF WEEK Sunday RUN # 94-36  CITY OR COUNTY  
 TYPE OF RUN  FIRE  WATER RESCUE  10-46 RESCUE  INVESTIGATION  
 ALARM TIME 12:00 10-76 TIME 12:11 ARRIVAL TIME 12:15 10-25 12:33

FIRE RUNS :  STRUCTURE FIRE  BRUSH FIRE  APPLIANCE FIRE  
 VEHICLE FIRE  EQUIPMENT FIRE  GREASE/KITCHEN FIRE  
 GRASS FIRE  TREE FIRE  HAZARDOUS MATERIAL  
 TRASH FIRE  FOREST FIRE  AIRCRAFT FIRE

WATER RESCUE :  RIVER PATROL  SWIMMING ACCIDENT IN POOL  
 RIVER ACCIDENT  SWIMMING ACCIDENT IN RIVER  
 RIVER DRIFTING  SWIMMING ACCIDENT IN LAKE  
 CAR/WATER 10-46  SWIMMING ACCIDENT IN CREEK  
 CAR/WATER 10-45  INVESTIGATION  
 TOUR BOAT RUN  STRANDED BOAT RUN

RESCUE RUNS :  10-45  TRAFFIC CONTROL  SNOW EMERGENCY RUN  
 10-46  LOCK OUTS  FLOOD EMERGENCY RUN  
 CASSCOBE SYSTEM  SEVERE WEATHER  HEAT EMERGENCY RUN  
 MOBILE LIGHTING  WATER REMOVAL  COLD EMERGENCY RUN  
 EARTH QUAKE RUN  FLUSH DOWN  OTHER \_\_\_\_\_

10-46 RUNS : EXACT LOCATION OF ACCIDENT Old Shills Pk  
 AMBULANCE UNIT NUMBER/NUMBERS \_\_\_\_\_  
 NUMBER OF VEHICLES INVOLVED \_\_\_\_\_ NUMBER OF INJURIES \_\_\_\_\_  
 NUMBER OF FATALITIES \_\_\_\_\_ FIRE INVOLVED  YES  NO  
 VEHICLE TAG NUMBERS : (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_  
 (4) \_\_\_\_\_ (5) \_\_\_\_\_ (6) \_\_\_\_\_

CASE NARRATIVE : WGS called for a truck fire  
on old Shills Pk. Fire was  
out on arrival. Washington  
V.F.D. had it out. Had no other  
water on scene.

EMERGENCY VEHICLES RESPONDING :

<input type="checkbox"/> ENGINE #2	<input type="checkbox"/> TRUCK 121
<input type="checkbox"/> PUMPER 101 <u>Eng-7</u>	<input type="checkbox"/> 414 MINI TRUCK E-102
<input type="checkbox"/> 2000 G.L. TANKER 105	<input type="checkbox"/> 414 RESCUE 128
<input type="checkbox"/> 1900 G.L. TANKER 115	<input type="checkbox"/> MASON COUNTY WATER RESCUE 1
<input type="checkbox"/> RESCUE 118	<input type="checkbox"/> MASON COUNTY WATER RESCUE 2

PERSONNEL RESPONDING :

<input type="checkbox"/> 150	<input type="checkbox"/> 156	<input type="checkbox"/> 162	<input checked="" type="checkbox"/> 168	<input type="checkbox"/> 174
<input checked="" type="checkbox"/> 151	<input type="checkbox"/> 157	<input checked="" type="checkbox"/> 163	<input type="checkbox"/> 169	<input type="checkbox"/> 175
<input type="checkbox"/> 152	<input type="checkbox"/> 158	<input checked="" type="checkbox"/> 164	<input type="checkbox"/> 170	<input type="checkbox"/> 176
<input type="checkbox"/> 153	<input type="checkbox"/> 159	<input type="checkbox"/> 165	<input type="checkbox"/> 171	<input type="checkbox"/> 177
<input checked="" type="checkbox"/> 154	<input type="checkbox"/> 160	<input type="checkbox"/> 166	<input type="checkbox"/> 172	<input type="checkbox"/> 178
<input type="checkbox"/> 155	<input type="checkbox"/> 161	<input type="checkbox"/> 167	<input type="checkbox"/> 173	<input type="checkbox"/> 179

OFFICER IN CHARGE DARRYL KAC TITLE Dispatcher  
 MEMBER MAKING REPORT D. T. G. L. C. TITLE CT

FIRE LINE : \_\_\_\_\_  
 PROPERTY USE \_\_\_\_\_  
 OWNER NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_

PHONE # (\_\_\_\_) \_\_\_\_\_  
 OCCUPANT NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_

ARMED INVESTIGATOR NOTIFIED  
 YES  NO  
 CAUSE OF FIRE \_\_\_\_\_

ARMED  YES  NO  
 INVESTIGATOR NAME / UNIT NUMBER \_\_\_\_\_

DATE OF INVESTIGATION \_\_\_\_\_  
 DOLLAR LOSS VALUE \_\_\_\_\_

DEPARTMENTS RESPONDING :

- MAYSVILLE/MASON CO. V.F.D.
- MAYSVILLE FIRE DEPT.
- FERRIS/HIGHLAND V.F.D.
- LEWISBURG V.F.D.
- DRANGEBURG V.F.D.
- GERANTON V.F.D.
- BOVER V.F.D.
- WASHINGTON V.F.D.
- WYBLYCK V.F.D.
- SARDIS V.F.D.

NUMBER OF FIRE FIGHTERS ON SCENE : \_\_\_\_\_

VEHICLE INFORMATION :

CAR  TRUCK  BOAT  FARM  
 HEAVY EQUIP.  MOTORCYCLE

MAKE \_\_\_\_\_ YEAR \_\_\_\_\_  
 TAG # \_\_\_\_\_ DECAL # \_\_\_\_\_  
 MODEL \_\_\_\_\_  
 VIN # \_\_\_\_\_  
 BOAT # \_\_\_\_\_ STATE \_\_\_\_\_

OFFICER IN CHARGE REMARKS  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

MAYS LICK VOLUNTEER FIRE DEPARTMENT

Time Out - 5:00 PM

DATE MAY 12, 1945

Time Returned To Fire House 5:50 PM

Occupant Name & Address \_\_\_\_\_

Occupant Phone No. \_\_\_\_\_

Owner Name & Address \_\_\_\_\_ Mayslick, Ky

Owner Phone No. \_\_\_\_\_

Method of Alarm PHONE Mutual Aid WASHINGTON

Situation Found PICKUP TRUCK WITH ENGINE COMPARTMENT

Type of Action Taken CAB, TOTALLY ENQUILTED IN FLAMES, WATER FROM BOOSTER TANK

No. of Firemen 11 No. of Trucks \_\_\_\_\_ No. Other Vehicles \_\_\_\_\_

Complex \_\_\_\_\_ Property Use \_\_\_\_\_

Mobile: Pickup Year 1945 Make FORD Model F150 Serial 4X4 V. 117EF1443570 License \_\_\_\_\_

Equipment: \_\_\_\_\_ Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Serial \_\_\_\_\_ License \_\_\_\_\_

Area of Origin ENGINE COMPARTMENT Level \_\_\_\_\_ Termination \_\_\_\_\_

Equipment Involved in Ignition \_\_\_\_\_

Cause of Ignition POSSIBLE GAS LEAK AROUND THE ENGINE

Material Ignited \_\_\_\_\_

Structure Type \_\_\_\_\_ Construction Type \_\_\_\_\_

Flame Damage \_\_\_\_\_ Smoke Damage \_\_\_\_\_ Water Damage \_\_\_\_\_

Fire Control Damage \_\_\_\_\_

Detector \_\_\_\_\_ Sprinkler \_\_\_\_\_

Estimated Dollar Loss 160,000 Insured? YES

Name of Person Making This Report John R. Dodge - Chief

**PACE** INC. PROFESSIONAL ANALYTICAL & CONSULTING ENGINEERS, INC.

4325 Indaco Court • Cincinnati, Ohio 45241 • (513) 793-2771  
1-800-PACE-050 • Fax: (513) 793-8830

PICKUP TRUCK FIRE ANALYSIS

1995 FORD F-150

Insured: [REDACTED]

Date of Loss: May 5, 1995

P.A.C.E. Project No. P-6007A

June 14, 1995

FOR:

KENTUCKY FARM BUREAU INSURANCE COMPANY

506 Sunset Drive

Morehead, Kentucky 40351

EP95-005-LC1-0002

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## 1. INTRODUCTION

### 1.1

Professional Analytical and Consulting Engineers (P.A.C.E.) was requested by Mr. Ken McGurn of the Kentucky Farm Bureau Insurance Company, 506 Sunset Drive, Morehead, Kentucky to investigate a fire which occurred on May 5, 1995 in a 1995 Ford F-150 pickup truck owned by [REDACTED]

### 1.2

A professional opinion was requested in an attempt to determine the cause of this fire.

## 2. OBSERVATIONS AND ANALYSES

### 2.1

On May 17, 1995 Mr. Frederick Franklin, P.A.C.E. Electrical-Mechanical Engineer traveled to Jolly's Garage on U.S. 68 in Mays Lick, Kentucky where the vehicle was being stored. The photographs of the vehicle shown in this report were taken by Mr. Franklin at that time. Figures 1 and 2 are front views of the pickup truck, and Figure 3 is a rear view. Figure 4 shows the lighter amount of burn damage in the bed.





FIGURE 1  
VIEW OF 1995 FORD F-150



FIGURE 2  
VIEW OF 1995 FORD F-150



FIGURE 3  
REAR VIEW OF PICKUP TRUCK

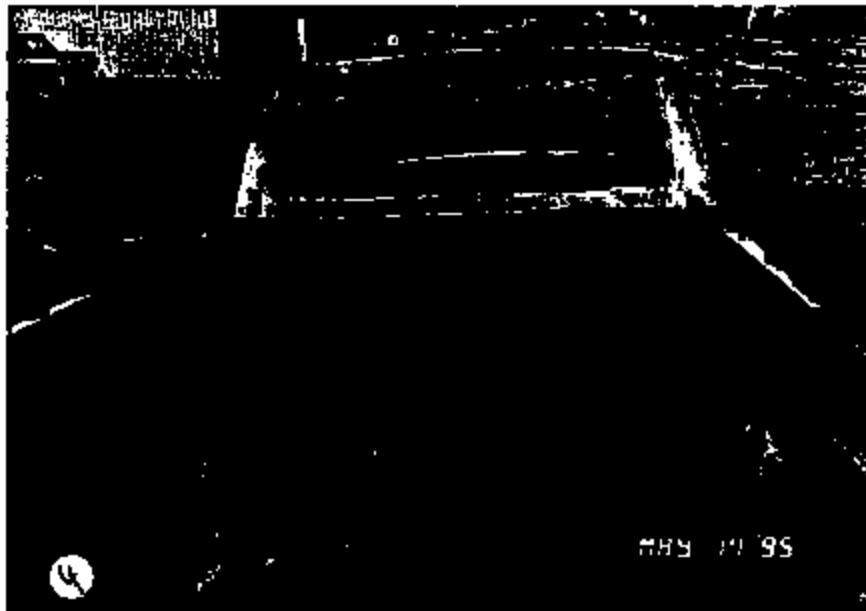


FIGURE 4  
VIEW OF TRUCK BED

## 2.2

Figures 5 and 6 demonstrate that the passenger compartment has experienced an absolute total fire, meaning that hardly anything is left besides metal and ceramic materials. The same was also true of the engine compartment, as demonstrated in Figures 7 through 11. Figures 12 and 13 are views of the top and bottom of the engine hood, respectively. It is the experience of P.A.C.E. that there are never any burn patterns left in such absolute total destruction by which one can determine the point of origin of a fire by examining the burn damage alone. However, in this instance, the driver of the vehicle and an acquaintance were standing beside the vehicle just before the fire when they reached under the vehicle. They felt and smelled gasoline leaking from the vehicle there at that time.

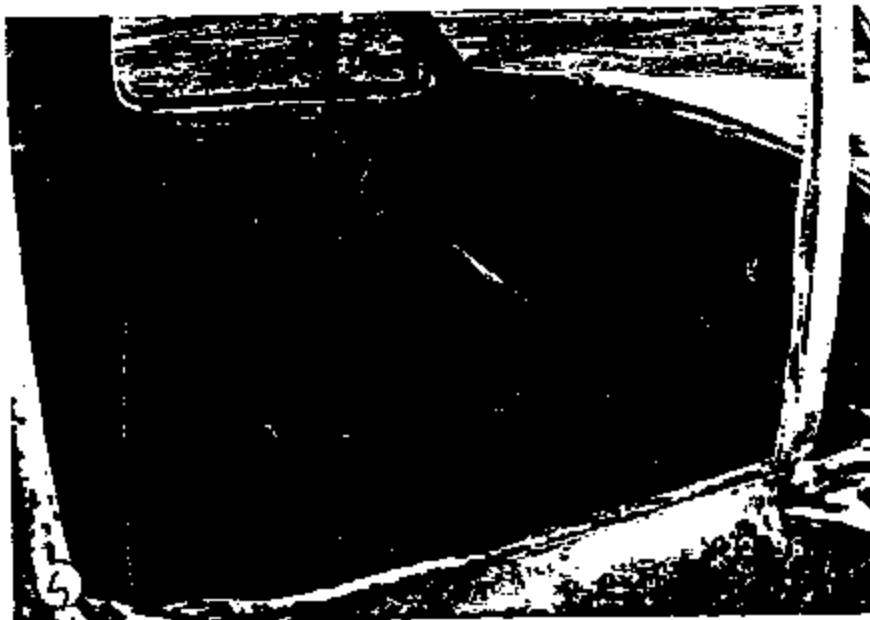


FIGURE 5

VIEW OF PASSENGER COMPARTMENT FROM RIGHT SIDE



FIGURE 6  
VIEW OF PASSENGER COMPARTMENT FROM LEFT SIDE



FIGURE 2  
VIEW OF ENGINE COMPARTMENT



FIGURE 1

VIEW OF ENGINE COMPARTMENT FROM LEFT SIDE

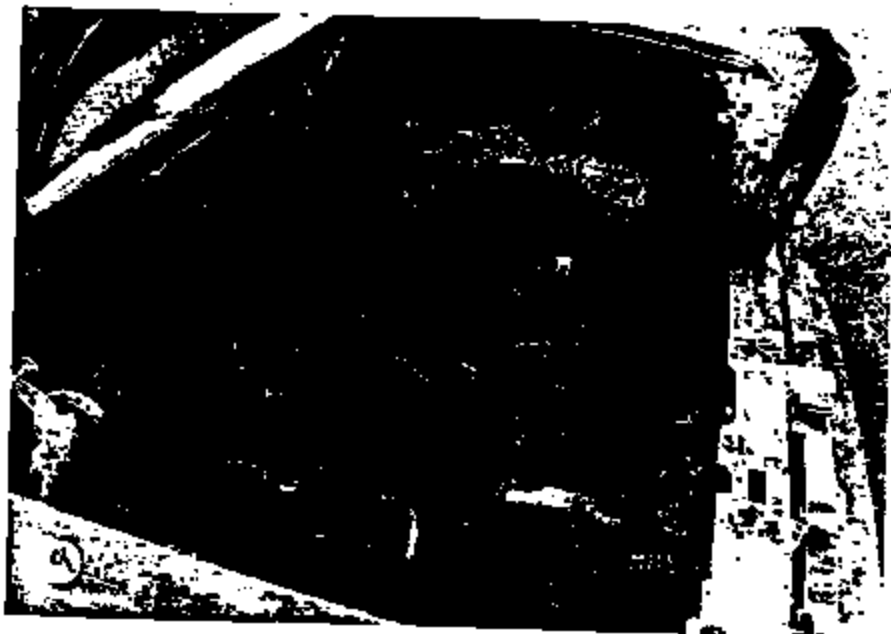


FIGURE 2

VIEW OF ENGINE COMPARTMENT FROM RIGHT SIDE



FIGURE 10  
VIEW OF ENGINE COMPARTMENT FROM FRONT



FIGURE 11  
VIEW OF ENGINE COMPARTMENT FROM FRONT

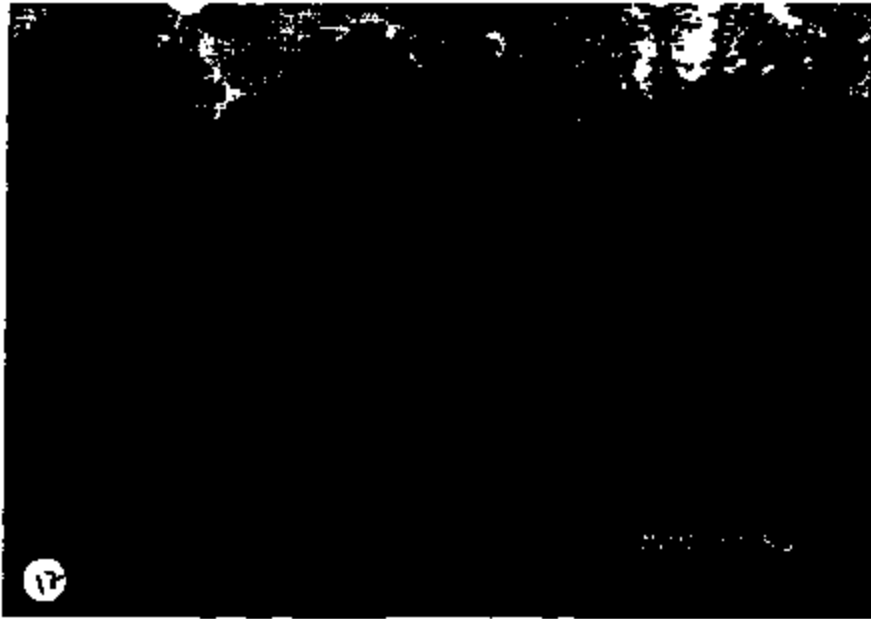


FIGURE 12  
TOP VIEW OF ENGINE HOOD



FIGURE 13  
BOTTOM VIEW OF ENGINE HOOD

2.3

On May 31, 1995, Mr. Franklin interviewed the pickup truck owner, [REDACTED] on the telephone. [REDACTED] stated that he was ready to take the truck in for service, because there had been "lots of gas fumes from the truck." He stated that fumes had been getting "larger and larger," and that he had to roll the window down to drive the pickup or start it because of the fumes.

2.4

[REDACTED] stated that just before the fire, he and his acquaintance, [REDACTED] got underneath the truck because of the smell and they saw three drops of gasoline on the ground underneath the transmission. [REDACTED] stated he put his hand on this wet spot, and it smelled like gasoline. The engine was running at that time. [REDACTED] stated that they then stood outside the truck for 30 to 60 seconds after finding the wet spot, and at that time they heard the truck ignite. The fire seemed to originate with something burning underneath the truck and underneath the engine.

2.5

[REDACTED] stated that this pickup truck had dual tanks, and that at times the truck engine would just stop and not be able to be started for about 1/2 hour. [REDACTED] stated that he got stranded on I-64 because of this on one occasion, and had to wait 30 to 45 minutes for the engine to start back up.



2.6

██████████ stated that ██████████ can be reached at ██████████  
██████████ P.A.C.E. attempted to call ██████████ on a number of occasions, but was unsuccessful.

2.7

The arrows in Figures 14 and 15 point to the remains of the two flexible metallic fuel line hoses connected between the fuel rail on the engine and the solid metallic fuel lines underneath, on the frame of the vehicle. From prior experience, P.A.C.E. believes that these are stainless steel braids over a nylon or teflon hose inside the braid. In earlier years, the Ford Motor Company had used neoprene rubber for these flexible sections without any metallic braid to cover it. Enclosed is a copy of an article which this writer has published in which he states that these non-metallic fuel lines, as well as short circuit arcs, are the two biggest causes of vehicle fires, in our opinion. In that article this writer opined that fuel lines should be made of solid metallic tubing, perhaps similar to the way brake lines are made for vehicles. While a teflon or nylon hose with a stainless steel braid is probably an improvement over neoprene rubber-type fuel lines, P.A.C.E. believes that these newer lines still have a tendency to leak because of cracks or defects in the non-metallic tubing inside the metallic braid. Because of this case and other cases investigated by P.A.C.E., P.A.C.E. believes that this newer flexible line is still not adequate to prevent all fires from occurring from leaks in these flexible sections.



FIGURE 14

VIEW OF REMAINS OF FLEXIBLE METALLIC FUEL LINES



FIGURE 15

VIEW OF REMAINS OF FLEXIBLE METALLIC FUEL LINES

2.8

Because of [REDACTED] statements, there can be no question that this fire originated from a gasoline leak in the vicinity of the engine compartment and transmission of this vehicle, in our opinion.

2.9

Mr. Franklin of P.A.C.E. pulled on these flexible lines and determined in that manner that they are not disconnected from their connection points to the metallic tubing on the frame of the vehicle.

1. CONCLUSIONS

3.1

Based upon the observations and analyses as set forth in this report, it is the opinion of Professional Analytical and Consulting Engineers (P.A.C.E.) that the fire which occurred on May 5, 1995 in a 1995 Ford F-150 pickup truck owned by [REDACTED] was caused by the ignition of fuel leaking from the vehicle in the vicinity of the engine and transmission.

3.2

Because the vehicle is so new, there is no reason to think that this leak was caused by any service operations, in our opinion. Nor, is there any reason to think that the fuel leak was caused by [REDACTED] in our opinion.

3.3

Therefore, it is the opinion of P.A.C.E. that the Ford Motor Company is responsible for the cause of this fire.

PROFESSIONAL ANALYTICAL AND CONSULTING ENGINEERS



*Rick Franklin*  
Frederick F. (Rick) Franklin  
Professional Engineer  
State of Kentucky  
Registration No. 8712

LOAN AGREEMENT AND RECEIPT

Received from KENTUCKY FARM BUREAU MUTUAL INSURANCE COMPANY and/or THE FB INSURANCE COMPANY (hereinafter referred to as "Company") the sum of Fifteen thousand four hundred eighty dollars and no cents Dollars (\$ 15,480.00 ) as a loan, without interest, repayable only in the event, and to the extent of any recovery for any damages upon which this payment has been made, the undersigned may recover from any person(s), corporation(s), or other parties, causing or liable for the loss or damage to a 1995 Ford F150 owned by [redacted] occurring on or about the 12th day of May, 1995 at or near [redacted] Ky [redacted].

As security for such payment, the undersigned hereby pledges to Company all claims for any damages upon which this payment has been made against said person(s), corporation(s), or other parties, and any recovery thereon.

The undersigned covenants that no settlement has been made by the undersigned with any person(s), corporation(s), or other parties against whom a claim may be made; and no release has been given to anyone responsible for such loss and that no such settlement will be made, nor release given, without the written consent of Company. The undersigned further covenants and agrees to cooperate fully with Company, to promptly present claim and, if necessary to commence, enter into, and prosecute suit against such person(s), corporation(s), or other parties, who may be responsible.

As further consideration, the undersigned hereby guarantees ownership of said property and will deliver to Company all documents necessary to show ownership. The undersigned further guarantees an entitlement to recover upon said claim for loss or damage thereto, and hereby appoints or assigns Company and their successors the right to collect any such claim or claims (including deductibles), initiate any necessary legal proceedings, at the expense of the Company, and to execute in the name of the undersigned, any documents that may be necessary.

This Loan Agreement and Receipt contains the ENTIRE AGREEMENT between the parties hereto, and all prior representations are hereby merged into this agreement.

I/we further state that I/we have carefully read the foregoing Loan Agreement and Receipt and know the contents thereof, and I/we sign the same as my/our free act.

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

CAUTION! THIS IS A LOAN AGREEMENT AND RECEIPT AND YOU ARE MAKING A FINAL SETTLEMENT. READ CAREFULLY BEFORE SIGNING.

WITNESS my/our hand this 16th day of 02 19 96. [Signature]

Witness: \_\_\_\_\_

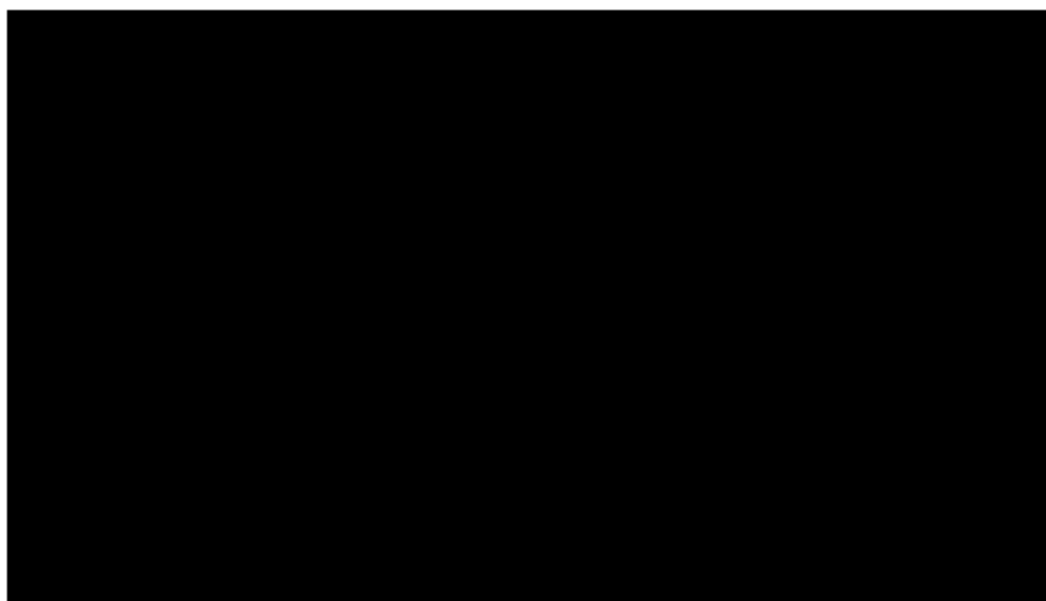
STATE OF Ky

COUNTY OF Mason

The foregoing instrument was acknowledged before me this 16th day of 02, 19 96, by [redacted]

MY COMMISSION EXPIRES: 01-28-98

[Signature] NOTARY PUBLIC





# Commerce Insurance

The Commerce Insurance Company  
Citation Insurance Company  
Members of The Commerce Group, Inc.  
11 Gore Road, Webster, Massachusetts 01570  
www.commerceinsurance.com

OWNER SUPPORT  
CENTER  
2001-08-15  
A 9 05

July 23, 2001

Ford Motor Company  
Customer Assistance Center  
300 Renaissance Center  
P.O. Box 43380  
Detroit, MI 48243

- AB - deployed + caught fire  
- 6/28/01  
- 46 F-150  
- VFW

RE: Insured [REDACTED]  
File #: KN0404/YM5893  
Date of Loss: 6/28/01

Dear Sir or Madam :

On June 28, 2001, our insured [REDACTED] suffered a loss to their vehicle in which the air bag deployed and caught on fire for no apparent reason. The vehicle was parked and our insured had just started the vehicle when this occurred. The vehicle is a 1996 Ford F150 Pick Up Vin# 1FTEF15Y5TN [REDACTED]

An investigator from Insurors Service Bureau, Warwick, Rhode Island is currently investigating the claim at our request and we are awaiting their report. If the vehicle analysis report does indicate that there is a manufacturer defect, we will seek reimbursement for the damages we have paid, including our insured's deductible.

Therefore this letter puts Ford on notice as the party responsible for the proper care of this vehicle. Once this claim has been settled and our investigation is complete, we will notify you.

If you have any questions, please contact me at extension 5060.

Sincerely,

THE COMMERCE INSURANCE COMPANY

Melissa Hall  
Claims Adjuster



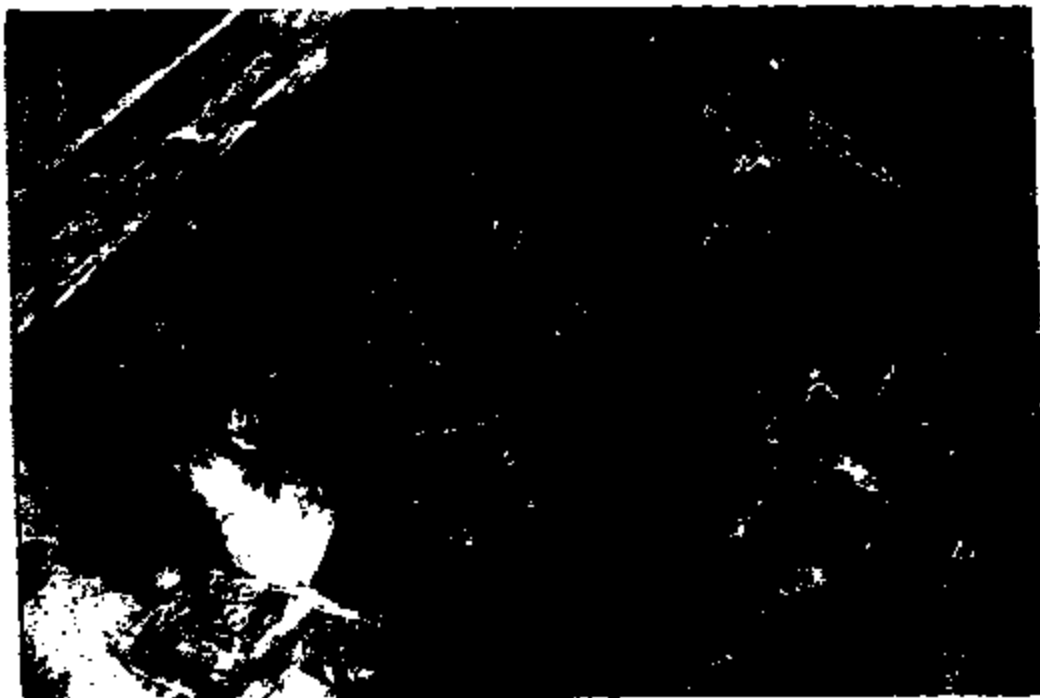




**VIEW SHOWING THE FIRE DAMAGE TO THE INTERIOR  
OF THE PASSENGER'S COMPARTMENT**

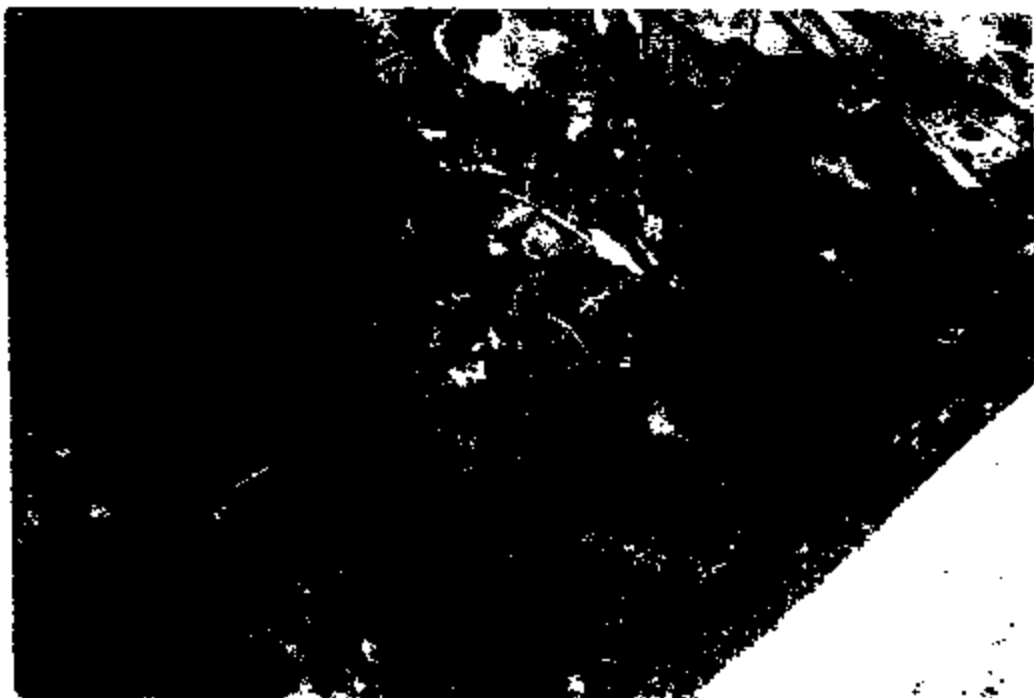


VIEW SHOWING THE BURNED REMAINS OF THE  
BATTERY AND BATTERY CABLES THAT WERE  
EXAMINED



ERG5-005-LC1-3500

**VIEW SHOWING THE FIRE DAMAGE TO THE INTERIOR  
OF THE ENGINE COMPARTMENT**



VIEW SHOWING THE FIRE DAMAGE TO THE INTERIOR  
OF THE ENGINE COMPARTMENT



ER05-005-LC1-3882

VIEW SHOWING THE FIRE DAMAGE TO THE FRONT  
FENDERS AND TIRES



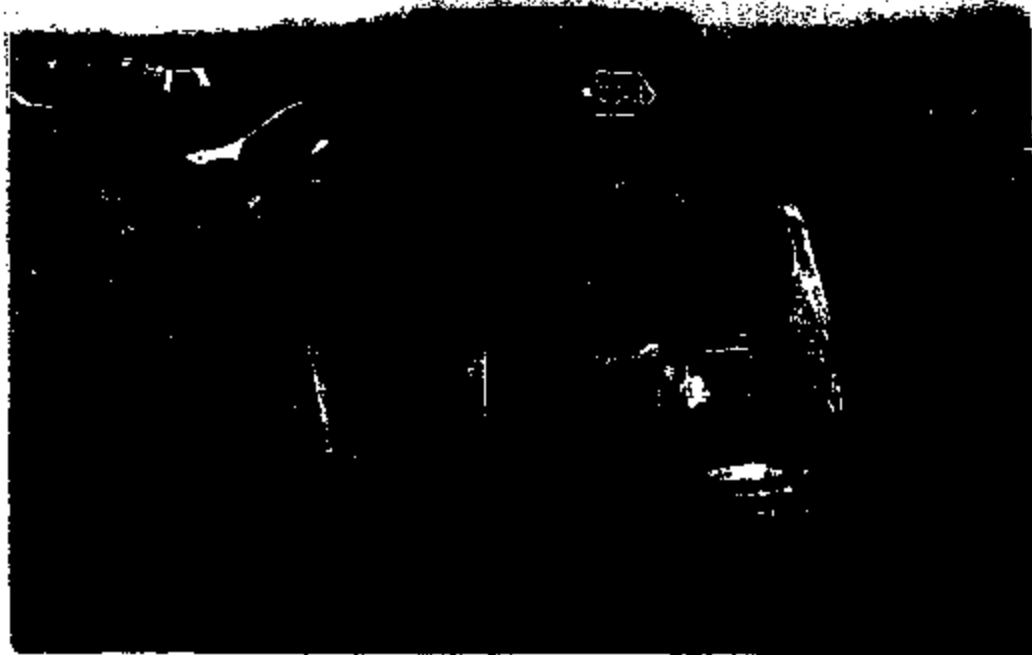
EP05-005-LC1-3883

EXTERIOR SIDES OF THE LOSS VEHICLE



EP95-265-LC1-3884

EXTERIOR FRONT AND REAR OF THE LOSS VEHICLE



LR05-005-LC1-3485

VIEW SHOWING THE FEDERAL STICKER FOR THE  
LOSS VEHICLE



EM5-025-LC1-3688



ISSUE LIST

Last Handling Date/ Issue Status	Name/ Reason Desc	Vin/ Case No.	Model Year and Vehicle Line	Issue Type
3/30/2004 CLOSED	[REDACTED] LEGAL - ACCIDENT / FIRE	1FMPU18L6X [REDACTED] 1009272654	1999 EXPEDITION	07
8/21/2004 CLOSED	[REDACTED] PRODUCT - NEGATIVE FEEDBACK	1FMPU18L6X [REDACTED] 1009272654	1999 EXPEDITION	02

EA05-005-101-3887

Date	Origin	Description	Action List
09/21/04	CACISB	ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS	
09/23/04	CALGL	MAKE OUTBOUND CALL TO DEALER	
09/30/04	CALGL	FINAL CASE DISPOSITION	

8886-101-528-5085



## Action Detail

VIN: 1FMPU18L6X	Year: 1999	Model: EXPEDITION	Case: 1609272654
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1999-05-08	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME PASSENGER AREA		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone: [REDACTED]	
Issue Type: 07 LEGAL	Issue Status: CLOSED	Dealer: KOONS FORD OF BALTIMORE INC	
Origin Desc: US CONCERN CASE BASE		P & A Code: 00144	
Action Desc: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS			
Odometer: 72000 MI	Comer Type: PHONE		
Action Date: 08/21/2004	Action Time: 17:02:20:313	Action Date: Yes	
Analyst Name: YOUNGE N. DWAYNE	Analyst: DYOUNGE		

COMMENTS: CUSTOMER SAID: - FEEL THAT HE HAS RECEIVED A DEFECT VEH - VEH CAUGHT FIRE ON THE 18TH - THERE WAS A LEAK IN THE WINDSHIELD CAUSING THE FUEL BOX TO GET ON FIRE - VEH WAS RUNNING & THE DOORS WERE LOCKED WITHOUT THE KEY IN THE IGNITION SWITCH - IT HAD ALSO RAINED - REMOTE KEYLESS ENTRY DID NOT WORK - HAD TO OPEN THE VEH MANUALLY - DLRSHP ADV INSURANCE CO. THAT THE CAUSE OF THE FIRE WAS AS A RESULT OF THE LEAKAGE FROM THE WINDSHIELD - INSURANCE CO. IS ADVISING THAT CUST WOULD HAVE TO TAKE CARE OF THE WINDSHIELD ISSUE & FORD IS NOT PAYING FOR THE REPAIR AS THE VEH IS BEYOND WARRANTY - SUPPOSE TO GET THE VEH BACK TOMORROW - FEEL THAT HE SHOULD NOT HAVE TO PAY FOR THE WINDSHIELD CONCERN DEALER SAID: - KOONS FORD OF BALTIMORE 8970 SECURITY BLVD. BALTIMORE, MD 21244 TEL: (410) 298-3800 CRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU W/ 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT.

EPRD-009-LC1-3688

3/7/2005

## Action Detail

VIN: 1FMPU18L6X	Year: 1999	Model: EXPEDITION	Case: 1608272654
Name:	Owner Status: Subsequent	WSD: 1999-05-08	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME PASSENGER AREA		Primary Phone:	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone:	
Issue Type: 07 LEGAL	Issue Status: CLOSED	Dealer: KOONS FORD OF BALTIMORE INC	
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION		P & A Code: 00144	
Action Desc: MAKE OUTBOUND CALL TO DEALER			
Odometer: 72000 MI	Comm Type: OTHER		
Action Date: 09/23/2004	Action Time: 17:23:15:340	Action Date: Yes	
Analyst Name: CASSANDRA JONES	Analyst: CJONES		

COMMENTS: LPA CALLED CUSTOMER TO GET BACKGROUND INFORMATION OF SERV

E005-005-LC1-3899

Action Detail

---

VIN: 1FMRU1186X	Year: 1999	Model: EXPEDITION	Case: 1509272654
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1999-05-01	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME PASSENGER AREA		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone: [REDACTED]	
Issue Type: 07 LEGAL	Issue Status: CLOSED	Dealer: KOONS FORD OF BALTIMORE INC	
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION		P & A Code: 00144	
Action Desc: FINAL CASE DISPOSITION			
Odometer: 72000 MI	Comm Type: OTHER		
Action Date: 09/30/2004	Action Time: 07:22:26Z20	Action Data: No	
Analyst Name: CASSANDRA JONES	Analyst: C.JONES		

---

COMMENTS: BASED ON THE AVAILABLE INFORMATION, LPA DENYING ASSISTANCE. LETTER SENT TO CUSTOMER.

---

EQJG-0105-LO1-9801

## Action Detail

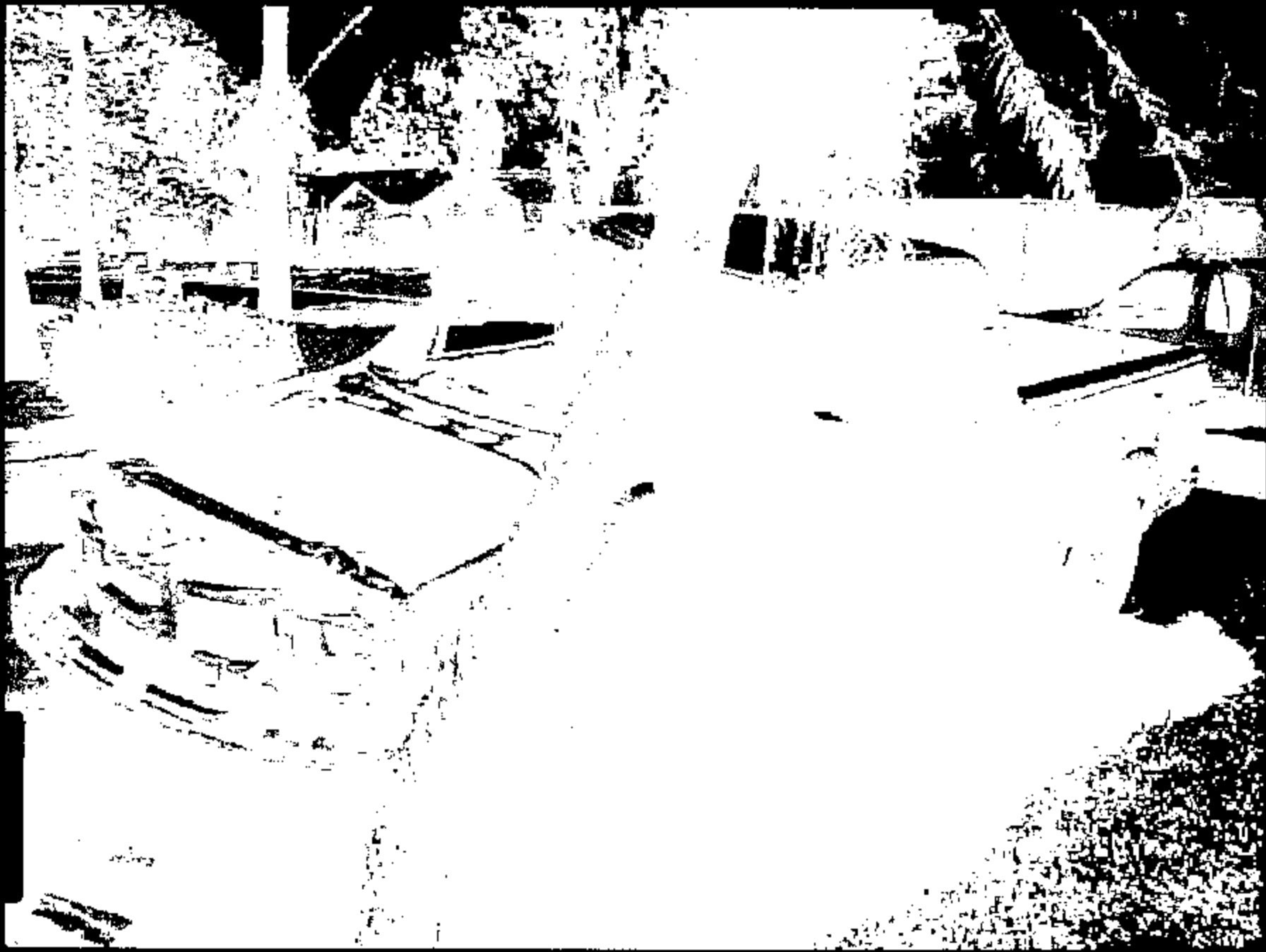
VIN: 1EMP111R6X1	Year: 1999	Model: EXPEDITION	Case: 1609272654
Name:	Owner Status: Subsequent	WSD: 1999-05-08	
Symptom Desc: WINDOW/GLASS WINDSHIELD		Primary Phone:	
Reason Desc: PRODUCT - NEGATIVE FEEDBACK		Secondary Phone:	
Issue Type: O2 INFORMATION	Issue Status: CLOSED	Dealer:	
Origin Desc: US INQUIRY CASE BASE		P & A Code:	
Action Desc: ADVISE CUSTOMER THE FEEDBACK HAS BEEN DOCUMENTED			
Odometer: 72000 MI	Coman Type: PHONE		
Action Date: 09/21/2004	Action Time: 16:55:25:869	Action Date: No	
Analyst Name: YOUNGE N DWAYNE	Analyst: DYOUNGE		

COMMENTS: CUSTOMER SAID: - SEEKING TO FILE COMPLAINT AGAINST THE PRODUCT - FEEL THAT HE HAS RECEIVED A DEFECT - VEH CAUGHT FIRE ON THE 16TH - THERE WAS A LEAK IN THE WINDSHIELD CAUSING THE FUES BOX TO GET ON FIRE - VEH WAS RUNNING & THE DOORS WERE LOCKED WITHOUT THE KEY IN THE IGNITION SWITCH - IT HAD ALSO RAINED - REMOTE KEYLESS ENTRY DID NOT WORK - HAD TO OPEN THE VEH MANUALLY - DLRSHIP ADV INSURANCE CO. THAT THE CAUSE OF THE FIRE WAS AS A RESULT OF THE LEAKAGE FROM THE WINDSHIELD - INSURANCE CO. IS ADVISING THAT CUST WOULD HAVE TO TAKE CARE OF THE WINDSHIELD ISSUE & FORD IS NOT PAYING FOR THE REPAIR AS THE VEH IS BEYOND WARRANTY - SUPPOSE TO GET THE VEH BACK TOMORROW - FEEL THAT HE SHOULD NOT HAVE TO PAY FOR THE WINDSHIELD CONCERNDEALER SAID: - NONECRC ADVISED: THANK YOU FOR PROVIDING FORD MOTOR COMPANY WITH YOUR THOUGHTS; YOUR OPINIONS ARE VALUABLE TO US. I HAVE DOCUMENTED YOUR FEEDBACK AND THE INFORMATION YOU PROVIDED REGARDING YOUR EXPERIENCE WITH OUR PRODUCT. THIS INFORMATION IS FORWARDED TO VARIOUS DEPARTMENTS WITHIN FORD TO CONTINUOUSLY IMPROVE OUR PRODUCTS AND SERVICES. YOU WILL ONLY BE CONTACTED IF A SPECIFIC DEPARTMENT REQUIRES ADDITIONAL INFORMATION OR CLARIFICATION.

ENG-009-LC1-3002

3/7/2005





EP05-BDE-LCI-3894



ENR-895-LC1-0895





EP88-093-LC1-3888



EP25-685-LC1-3887

ERHS-605-L01-2800





EGGS-895-LC1-3899



EA05-003-LC1-3888



E905-085-LC1-3901



EA05-003-LC1-3802





ERG-006-LC1-3983



ER95-002-LC1-3985



MEDICAL  
 DATE 12/98  
 FRONT CASE 31000  
 TAGS  
 PLS/OR 162  
 1627/01  
 200 LP/29  
 THIS VEHICLE CONFORMS TO THE  
 VEHICLE SAFETY STANDARDS  
 IN EFFECT ON THE DATE OF  
 REGISTRATION  
 REG 1FTRX17E700  
 TYPE TRUCK  
 REG. FEE  
 1298 C

8288-008-101-3000



ENG-665-LCI-3887

EWING-005-LC1-3888





EPDS-890-LC1-3089



EC85-885-LC1-3916





EGG5-805-LC1-3811



EA05-885-LC1-3812

Tampa Field Claim Office  
Post Office Box 30018  
Tampa, FL 33630

(800) 854-6011

RECEIVED 100 - 7 2005

February 1, 2005

Ford Motor Company  
3 Parklane Bv # 300  
Dearborn, MI 48126

299 F-150  
- VIN  
- 1/27/05  
- Coral Springs, FL  
- F100

**MetLife** Auto & Home

Certified Mail

(Lannie)  
507377

### Notice of Claim

**Warning!** Your access to evidence may be limited unless you respond immediately!

**Your Product:** 1999 Ford F-150  
**Location of Loss:** Coral Springs, FL  
**Peril:** Fire

**Date of Loss:** January 27, 2005  
**Our Insured:** [REDACTED]  
**Our Claim#:** [REDACTED]

**Attention Manufacturer:**

This will serve as formal notice that the above-identified insurance carrier, on its own behalf and that of its insured, may bring a claim against your company for property damage arising out of a Fire that occurred the above listed location.

You are hereby given the opportunity to examine the evidence before restoration is begun or the scene is otherwise substantially altered. Due to health and safety concerns involved in leaving the scene in its present state, as well as our insured's need to restore the property, there is only a very limited period of time that the evidence can be left undisturbed for your examination.

In addition to service by the US Postal Service, this Notice is also being sent by facsimile and/or e-mail to provide digital proof of service. You are strongly encouraged to acknowledge receipt of the Notice by return phone call as soon as possible if you wish to preserve your access to the evidence. However, your failure to acknowledge receipt of this Notice will not delay the time scheduled for restoration, cleanup or any other material changes to the evidence.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Worcester, RI

MPL MANUFACTURER

Page 1 of 2

Printed in U.S.A. 0808

ER25-085-LC1-3813

TAB28109 KA

Questions regarding this notice, the claim or directions to the loss location should be directed to the undersigned.

Sincerely,

Kimberly J. Taylor  
Metropolitan Casualty Insurance Company  
Claim Adjuster  
Ext. 8207  
Fax: (866)958-0495

RECEIVED JAN 31 2005

*Man*  
08-50.09

BEGINNING OF CONTACT  
01/28/2005

VOICE OF THE CUSTOMER TRACKING SYSTEM

REGION: 24 ORLANDO	OGC ISSUE	CASE NBR: 1325730285
VIN: 1FTRX17L7X	ZONE: A2	OPENED: 01/28/2005
	ENGINE: L VEH TYPE: T	CLOSED: 01/28/2005

LAST NAME:		FIRST NAME:		STATUS:	CLOSED
TITLE:				MI:	
ADDRESS:					
CITY:	CORAL SPRINGS	STATE:	FL	ZIP:	
HOME PHONE:					
MODEL YEAR:	1999	MODEL:	F150 4X2 SUPERCAB PICKUP		
MILEAGE:	111000				
DEALER NAME:	MAROONE FORD OF MAR	SALES CODE:	F24015	P & A:	04820
REASON CODE:	0782 LEGAL - ACCIDENT / FIRE				
SYMPTOMS:	704146 FIRE/SMOKE VISIBLE FLAME UNDERHOOD				

ORIGIN: CAC136 - US CONCERN CASE BASE COMMUNICATION: PHONE  
 ACTION: 705 - CONTACT ADVANCED TO OGC  
 DOCUMENT: ANALYST: KHARDIN7 HARDING KATHY

DATE: 01/28/2005 TIME: 08.02.52:  
 ACTION DATA/COMMENTS:

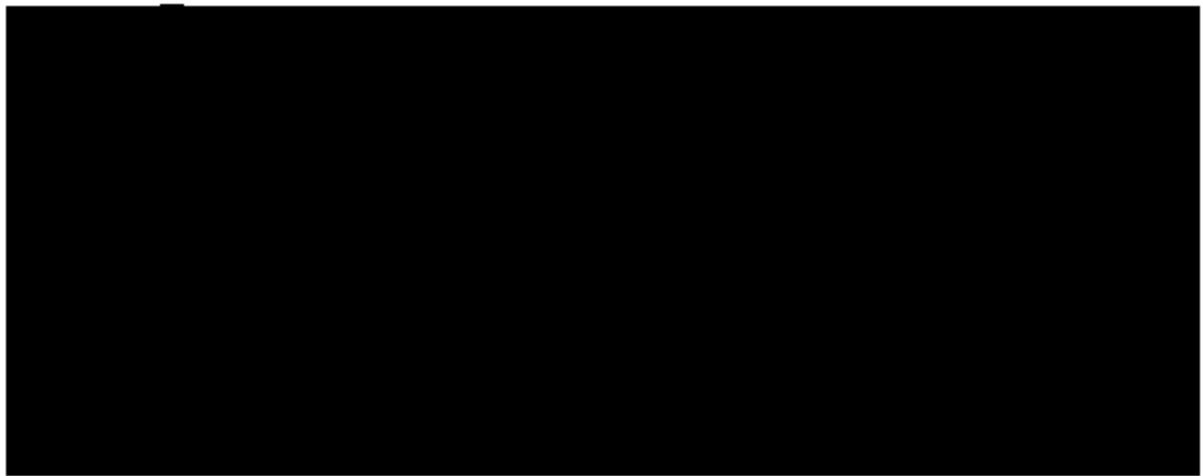
CUSTOMER SAID: VEH CONCERN-VEH BURNT TO THE GROUND YESTERDAY  
 27 JAN 05-FIRE MARSHALL FOUND FIRE STARTED IN THE STEERING CO  
 LUMN ON THE LEFT HAND SIDE-VEH WAS AT BODY SHOP ON WEEKEND E  
 OR MAINTENANCE AND NO CONCERNS WERE FOUND - ALTHOUGH CRUISE  
 CONTROL HAS NOT BEEN WORKING RECENTLY-VEH WAS PARKED AT 5:00 P  
 M PREVIOUS NIGHT-FIRE STARTED FOLLOWING MORNING AT 10:00 AM-TR  
 IED TO EXTINGUISH FIRE HIMSELF BUT COULD NOT GET FIRE UNDER  
 CONTROL-CALLED FIRE DEPT AND THEY CAME OUT TO EXTINGUISH FIR  
 E-THERE IS DAMAGE TO GARAGE - GARAGE MOULDING AROUND DOOR IS  
 COMPLETED BURNT AWAY, ALL WOOD BEAMS ON GARAGE DOOR ARE BUR  
 NT AWAY-THE STUCCO WALLS OF THE HOUSE ARE CHARRED-THE DRIVEW  
 AY IS MELTED-THE ATTIC OF THE HOUSE WAS FILLED WITH SMOKE-HA  
 S CALLED HIS INSURANCE COMPANY BUT HAS NOT HEARD BACK FROM T  
 HEM AS YET-FEELS THE VEH IS TOTALLED, NOTHING LEFT OF THE FR  
 ONT OF THE VEH-SAW ON THE NEWS ABOUT THE CRUISE CONTROL RECA  
 LL, IS MY VEH INVOLVED DEALER SAID: MAROONE FORD OF MARGATE 54  
 01 WEST COPANS ROAD/ROYAL PALM BLVD. MARGATE, FL 33063 TEL:  
 (877) 554-3758 CRC ADVISED: I WILL FORWARD THIS INFORMATION T  
 O THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5  
 BUSINESS DAYS -ADVISED CUST THAT INFO HAS BEEN FORWARDED TO  
 LEGAL OFFICES FOR FURTHER REVIEW-ADVISED CUST A REP WILL FOL  
 LOW UP WITH HIM WITHIN 5 BUSINESS DAYS-ADVISED CUST THAT VEH  
 WAS NOT INVOLVED IN SPEED CONTROL RECALL

FORD MOTOR COMPANY  
 RECEIVED  
 CLAIMS UNIT  
 JAN 31 2005  
 OFFICE OF THE  
 GENERAL COUNSEL

CONSUMER AFFAIRS

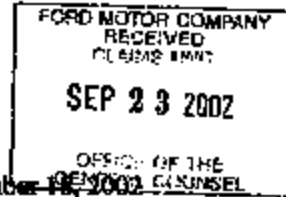
01/29/2005 FAXGIN

EQ05-885-LC1-3815





50 Speen Street  
Framingham, MA 01701-1802  
508-628-0909  
508-270-3530 Fax



September 18, 2002

Ford Motor Company  
Office of the General Counsel  
400 Park Lane Towers West  
Deerborn MI 48126  
Attn: Insurance Subrogation

RE: Vehicle: Ford F150  
VIN#: 2ETRXL8L02C [REDACTED]  
Owner: [REDACTED] Inc.

To Whom It May Concern:

[REDACTED] Co of Boston, Inc purchased the above-mentioned vehicle. On June 8, 2002, the vehicle was damaged due to a fire. The driver of the vehicle was not aware of how the fire started.

Due to the unknown cause, [REDACTED] assigned an independent fire investigator and Ford Motor Company to conduct an inspection. The independent investigator found a problem in the gas line. Please see enclosed report. Ford did not find a defect, therefore denied the claim. Per Ford's procedures, I was not able to obtain a copy of the report.

Please accept this letter as a formal subrogation request. I can be reached by phone at (508) 270-3503 or via e-mail at [andrea.Karavetsos@erac.com](mailto:andrea.Karavetsos@erac.com). Thank you for your assistance in this matter.

Sincerely,

Andrea Karavetsos  
Loss Control Supervisor

ERAC-005-LC1-3818

SDL#: M27015.2 Date faxed: 7/26/02

ATTN: Ceremis Pore FAX: (508) 270-3529

**PRELIMINARY FINDINGS**  
**S. D. Lyons, Inc.**

1960 Fall River Avenue  
Sudonk, MA 02771  
(800) 336-9383  
FAX (800) 336-8989

Company: [REDACTED] Branch: Framingham

Insured: [REDACTED] File#: DX10K 7648

Vehicle year: 02 Make: Ford Model: F150

**PRELIMINARY FINDINGS ARE SUBJECT TO CHANGE.**  
**DETAILED REPORT AND PHOTOGRAPHIC DOCUMENTATION WILL FOLLOW.**

**MECHANICAL ANALYSIS**

**VEHICLE SYSTEMS INSPECTED**

Brakes       Steering       Suspension       Transmission  
 Engine       Fuel system       Electrical

Other: Fuel tank & lines

**PRELIMINARY DESCRIPTION OF FINDINGS** Examination of the subject vehicle revealed burn patterns consistent with fuel hose failure at the fuel tank,

VEHICLE EXAMINED BY: Jim Adams PHONE: 508-958-4022



SDL# KA 27015-1

to faxed: 7-16-02

**PRELIMINARY FINDINGS**  
**S. D. Lyons, Inc.**

1800 Fall River Avenue  
Dedham, MA 02771  
(508) 338-8983  
FAX (508) 338-8989

ATTN: Richard Karavetsos FAX: (508) 270-3529

Company: Communications Branch: Frank

Operator: [Redacted] File #: D710K7644

Year: 02 Make: Ford Model: F150

**PRELIMINARY FINDINGS ARE SUBJECT TO CHANGE.**  
**DETAILED REPORT AND PHOTOGRAPHIC DOCUMENTATION WILL FOLLOW.**

**FIRE ONLY**

**PRIOR COLLISION HISTORY**  
No evidence of prior damage or repair  Prior repairs completed   
Comments: Minor repair to tailgate Unrepaired damage remains   
Major distortion remains

**CURRENT EXTERIOR DAMAGE**  
None  Vandalized  Collision damage: front / rear / left / right   
Comments: Fire, recovery Components stripped:

**CURRENT INTERIOR DAMAGE**  
None  Normal wear and tear  Vandalized  Crushed   
Comments: Radio missing   
Other components stripped:

**BURN PATTERN ANALYSIS**  
Total consumption  Engine compartment consumed   
Comments: Interior consumed   
Other: PICKUP bed, C.A.D.

**FIRE ORIGIN**  
Interior  Engine compartment  Other:   
 Rear cargo area  Exterior  Undetermined, further analysis to come   
Comments:

**CAUSE OF FIRE**  
Incendary  Electrical  Other:   
Fuel leak  Excursions  Undetermined, further analysis to come   
Comments: Probable fuel leak - Require movement to suitable list

**ENGINE COMPARTMENT**  
 No deficiencies detected in engine or transmission  Pre-existing damage  Inflicted damage   
 Major / minor deficiency in engine:  Further analysis recommended   
seized / upper end noise / lower end noise / strokes  
Comments:

VEHICLE EXAMINED BY: Jim Adams PHONE: 508-958-4022  
Copyright © 1999 S. D. Lyons, Inc.



## All Action Details for Issue

Print

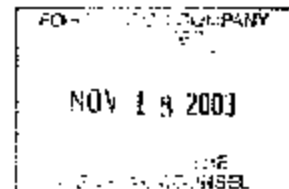
VIN: 1FTEX18L2V[REDACTED] Year: 1997 Model: F-SERIES Case: 437243073  
 Name: [REDACTED] Owner Status: Subsequent WSD: 1997-02-21  
 Symptom Desc: AXLE CONCERNS ALL/4 WHL DRIVE Primary Phone: [REDACTED]  
 Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone: [REDACTED]  
 Issue Type: 07 LEGAL Issue Status: CLOSED  
 Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS  
 Dealer: 07715 NOVATO FORD Origin Desc: US CONCERN CASE BASE  
 Odometer: 120000 MI Comms Type: PHONE  
 Analyst Name: LAVERNE Analyst: LMOGARRE  
 Action Date: 11/03/2003 Action Time: 12.08.35.222 Action Data: Yes

Comments CUSTOMER SAYS: -THE REAR AXEL DRUM AND WHEEL CAME OFF -THE VEH ROLLED OVER AND BURNT TO A CRISP. SOME PULLED HIM OUT OF THE VEH -CUST HAS BROKEN BONES AND LACERATIONS -A POLICE REPORT WAS FILED, SONOMA COUNTY, BUT REPORT NOT FINISHED YET -INSURANCE COMPANY HAS BEEN CONTACTED -CUST WOULD LIKE TO KNOW IF THIS IS A PROBLEM THAT HAS HAPPENED BEFORE -CUST IS SEEKING TO BE COMPENSATED PER CUSTOMER, DEALER SAYS: NOVATO FORD 8995 REDWOOD HIGHWAY NOVATO, CA 94948 GAC ADVISED: - I 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

Data Element Name	Data Value
FIRE/ACCIDENT	A

Action: REDIRECT TO OGC - PERSONAL INJURY CLAIM  
 Dealer: 07715 NOVATO FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION  
 Odometer: 120000 MI Comms Type: PHONE  
 Analyst Name: VALMA SANDERS (VSANDERS) Analyst: VSANDERS  
 Action Date: 11/04/2003 Action Time: 17.25.26.382 Action Data: No

Comments LPA SPOKE WITH CUSTOMER SAYS WHEEL FELL OF HE ROLLED OVER AND THE UNIT COUGHT FIRE..HE HAS A BROKEN ARM AND SEPARATED SHOULDER HAD TO BE PULLED FROM THE UNIT..UNIT WAS PULLING A \$20,000 BOAT THAT THE INS COMPANY WILL NOT COVER..INS COMP HAS ALREADY TOTALLED THE UNIT BUT THEY WILL NOT PAY FOR THE BOAT..CUSTOMER WANTS TO FILE A PROPERTY DAMAGE AND INJURY CLAIM..LPA ADVISED WILL FORWARD CASE TO OGC..THEY WILL SEND A LETTER THEY WILL NOT RESPOND UNTIL LETTERS RETURNED WITH INFO REQUESTED.



08/27/2003



*Product*

April 16, 2002

Ford Motor Corp.  
Office of General Counsel  
300 Parklane Tower West  
3 Parklane Blvd.  
Dearborn, MI 48126

FORD MOTOR COMPANY  
APR 18 2002  
OFFICE OF THE  
GENERAL COUNSEL

*F100*

RE: Budget Vehicle: 2002 Ford Expedition  
VIN #: 1FMPU16L42L [REDACTED]  
Budget Claim Number: [REDACTED]  
Date of Loss: April 6, 2002

Dear Sir or Madam,

Please be advised the above referenced vehicle caught fire in the rear heater controls and the vehicle has major fire damage. This occurred in South Carolina.

Per our renter, he parked the vehicle and when he went back to the vehicle about 45 minutes later, he saw smoke in the vehicle. When he opened the door the fire caught and partially burned the interior and some personal items of the renter. We have had the vehicle inspected and it has been determined that the fire was electrical in nature. The mileage on the unit at rental was 14461.

Please advise if you want to inspect this vehicle. We will hold the vehicle for 60 days from date of this letter. I can be reached 8AM - 4PM Monday thru Friday central time. My phone number is 800-525-2848 x4091.

Respectfully,

[REDACTED]

*Susan Strickland*  
Susan Strickland  
Liability Claims Adjuster

cc: [REDACTED]  
Washington, DC 20040  
BUDGET RENT A CAR AND TRUCK RENTAL • P.O. BOX 612627 • DFW AIRPORT, TX 75261  
972-453-4080 • DIRECT PHONE 800-525-2848 • FAX 972-453-5105

*Requested file  
From Fleet  
It appears the fire  
started as a  
result of a  
cigarette*

# SCDPS Incident Report

SCDPS Use Only

File #	File #
--------	--------

Date 4-7-02 Day of the Week  Sun  Mon  Tue  Wed  Thur  Fri  Sat Time 0045  AM  PM

Location of Incident 602  
 Name of Victim R.O. HARRISON Rank 1/1st Police 602  
 Division 51/SCIP Duty Station Springtown Page 1 of 1

- Inmate Release Report  
  Assault Report  
  Abandon/Stolen Vehicle Report  
  Discharge of Firearm  
  Incident Report  
 Vehicle Pursuit Report  
 Juvenile Vehicle Report  
 Other

Station  
 Injured  
 Vehicle  
 Car  
 Trailer  
 Bus, Van, etc.  
 Fatal  
 Property  
 Motorist  
 HVC  
 Comm. Veh.  
 (Check if Applicable)  
 Injury  
 Victim  
 Boat  
 Other

Completed  
 Victim  
 Subject  
 Inventory  
 Wanted  
 Arrest  
 Other

Victim's Name: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ Sex: \_\_\_\_\_  
 Race: \_\_\_\_\_ Hair: \_\_\_\_\_ Eyes: \_\_\_\_\_  
 Height: \_\_\_\_\_ Weight: \_\_\_\_\_  
 Occupation: \_\_\_\_\_  
 Vehicle Make: \_\_\_\_\_ Model: \_\_\_\_\_ Year: \_\_\_\_\_  
 VIN: \_\_\_\_\_  
 Police Station: \_\_\_\_\_  
 Medical Attention: \_\_\_\_\_  
 Arrested: \_\_\_\_\_  
 By: \_\_\_\_\_  
 Date: \_\_\_\_\_

<input type="radio"/> Completed <input type="radio"/> Victim <input type="radio"/> Subject <input type="radio"/> Inventory <input type="radio"/> Wanted <input type="radio"/> Arrest <input type="radio"/> Other	Driver's or Pedestrian's Name: _____ Address: _____ Sex: _____ DOB: _____ Race: _____ Height: _____ Weight: _____ Occupation: _____ Vehicle Make: _____ Model: _____ Year: _____ VIN: _____ Police Station: _____ Medical Attention: _____ Arrested: _____ By: _____ Date: _____	Inmate # _____ Name: _____ DOB: _____ Race: _____ Height: _____ Weight: _____ Occupation: _____ Vehicle Make: _____ Model: _____ Year: _____ VIN: _____ Police Station: _____ Medical Attention: _____ Arrested: _____ By: _____ Date: _____	Inmate # _____ Name: _____ DOB: _____ Race: _____ Height: _____ Weight: _____ Occupation: _____ Vehicle Make: _____ Model: _____ Year: _____ VIN: _____ Police Station: _____ Medical Attention: _____ Arrested: _____ By: _____ Date: _____
--	--	---	---

Remarks: This report was filed by \_\_\_\_\_ on \_\_\_\_\_ at \_\_\_\_\_  
 Injury Report: \_\_\_\_\_  
 Vehicle Damage: \_\_\_\_\_  
 Other Property: \_\_\_\_\_  
 Other: \_\_\_\_\_  
 Arrested: \_\_\_\_\_  
 By: \_\_\_\_\_  
 Date: \_\_\_\_\_

On 4-7-02 (Sunday) at approximately 0045 500 West 72nd  
something from the inside of the 2001 Ford Excursion which was parked in the yard  
land driveway of the vehicle, smoke was found coming from the inside passenger  
area, when he opened the door of vehicle, the battery was found discharged, the  
ignition cut fell out with wires from a cigarette pack, fire - (attach Supplemental Report if necessary)  
started from passenger panel at front of seat - Richard D Roberts 4-7-02  
fire department did not return to scene.



1967

# TRAVELERS

TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY  
CAREN WYATT  
HILLCREST, MI 48281-2954  
(262) 797-5643

August 20, 2004  
CONSUMER AFFAIRS  
SECTION

FORD MOTOR COMPANY  
P.O. BOX 6248  
DEARBORN MI 48126

4 SEP -1 AM '03

Our Client: [REDACTED]  
Claim/File #: [REDACTED]  
Date of Loss: 08/14/2004  
Reference: Subrogation Claim

FORD MOTOR COMPANY  
RECEIVED  
CLAIMS UNIT  
SEP 01 2004  
OFFICE OF THE  
GENERAL COUNSEL

Dear Madam or Sir:

We are investigating a claim for [REDACTED], who sustained a loss on 08/14/2004.

Our investigation reveals that you may be responsible for this loss. If you have insurance, please complete the attached form and return it to me. Please refer this letter to your insurance carrier immediately, requesting that they contact our office. Should you not have insurance, please contact me to discuss this loss.

Please call me with any questions.

This is in regards to a '98 Ford Expedition that started on fire and caused property damage. The VIN # is 1FMRU176XW1 [REDACTED] owned by a [REDACTED]. This fire occurred in Texas.

Sincerely,  
CAREN WYATT  
Claim Representative  
(262) 797-5643  
Fax: (262) 797-3127  
Email: cawyatt@stpaultravelers.com

Nothing in this letter is intended or should be construed as an admission or denial of coverage to our insured.

Enclosure: Insurance Questionnaire





April 5, 1999

Ford Motor Co.  
Legal Department  
Parklane Towers West, Suite 400  
3 Parklane Blvd.  
Dearborn, Mich. 48126-2568

Re: Our Insured: [REDACTED]  
Claim Number: Jan. 10, 1999  
Date of Loss: 992 407 646

This letter is to advise you that Progressive Insurance Companies has placed Ford Motor Company on a notice of subrogation in relation to the above-captioned loss involving [REDACTED] insured vehicle, a 1998 Ford F150 (V.L.N. 1F1ZX1729WN [REDACTED])

Our investigation has revealed that a manufacturer's defect was responsible for the fire, which totaled [REDACTED] insured vehicle. Please be advised Progressive Insurance Companies has paid out \$17,365.56 under [REDACTED] policy of insurance, [REDACTED]

The defective components are with Motor Vehicle Forensic Services, 4732 Pearl Road, Cleveland, Ohio 44109. Mr. Wayne Groah, CFI, can be reached at (440) 887-0645 if you wish to arrange an inspection.

The vehicle is located at the Ohio Valley Salvage Pool, [REDACTED] state Route [REDACTED] New Philadelphia, Ohio. [REDACTED] Their phone number is [REDACTED] 95. The insured vehicle is listed under stock number [REDACTED]. Please be advised you have 45 days from the date of this letter to complete your inspection.

Additional information will be forthcoming.

Any further correspondence should be directed to [REDACTED] Ohio Subrogation Department, Campus N&W - Wilson Mills, Information Services, 6300 Wilson-Mills Road, Mayfield Village, Ohio 44143-2182. His phone number is (440) 461-5000

PROGRESSIVE COMPANIES

*Patrick E. Litowitz*

Patrick E. Litowitz  
Claims Representative  
(330) 702-5006

PEL:pel



4732 Pearl Rd. • Cleveland • OH • 44109 • Phone: (440)887-0645 • Fax: (216)398-7202

January 31, 1999

Progressive Insurance Company  
5595 Transportation Blvd.  
Suite 201  
Garfield Heights, Ohio 44125

Attn: Mr. William Lepkowski

RE:           SUBJECT:                   Vehicle Fire Investigation  
              INSURED:                   ██████████  
              LOSS DATE:                January 10, 1999  
              CLAIM NO:                 ██████████  
              OUR FILE NO:             99017

Dear Mr. Lepkowski:

On January 12, 1999, your office requested that I investigate a vehicle fire involving a 1998 Ford "F150" Pick-Up Truck, which caught fire on the above captioned loss date.

It was reported that ██████████ had started the truck to let it warm up and had gone back into his building. Apparently, a passerby notified ██████████ that the vehicle was burning and the fire department was called.

I processed the vehicle on January 18, 1999, at ██████████ Road, West Middlesex, Pennsylvania. ██████████ was present at the time of my inspection, and he explained to me that he had not been having any problems with the vehicle and that on the day of the fire, he simply started the vehicle to let it warm up and had gone back into the building. When he became aware of the fire, he said that the interior of the vehicle was totally filled with smoke, and when he opened the door, flames were visible coming up through the center of the dash area.

██████████ further explained that the vehicle was approximately four months old, and he also told me that no aftermarket products had been installed on this truck. On the day of the fire, everything on this vehicle was on the vehicle at the time of purchase.

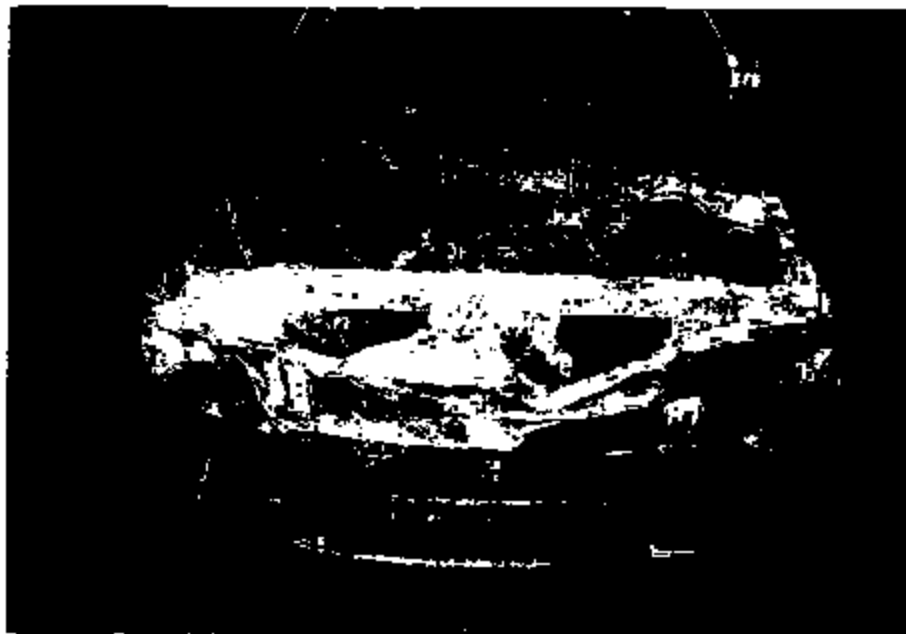
I began my investigation with an examination of the exterior of the vehicle.

The hood and front end had been totally destroyed. Heavy damage was noted to the right front fender and right door, and it was also noted that the right side tire was partially burned.

On the left side of the vehicle, the left front fender had suffered heavy damage, the left front tire was deflated, but the left front door still had some paint on the lower door panel.

Damage to the bed of the truck consisted of damage along the front wall of the bed, and this damage was the result of heat penetration from the cab of the vehicle during the fire.

FIGURE #1



This is a view of the front end of the subject vehicle. The hood had totally melted off the vehicle and as shown, extensive damage was done to the area of the radiator/condenser and grille assembly.

FIGURE #2



This is a view along the right side of the vehicle looking front to rear. Damage on the right side of this vehicle extended back to the right rear window of the extended cab and was slightly more extensive than damage on the left side.

FIGURE #3



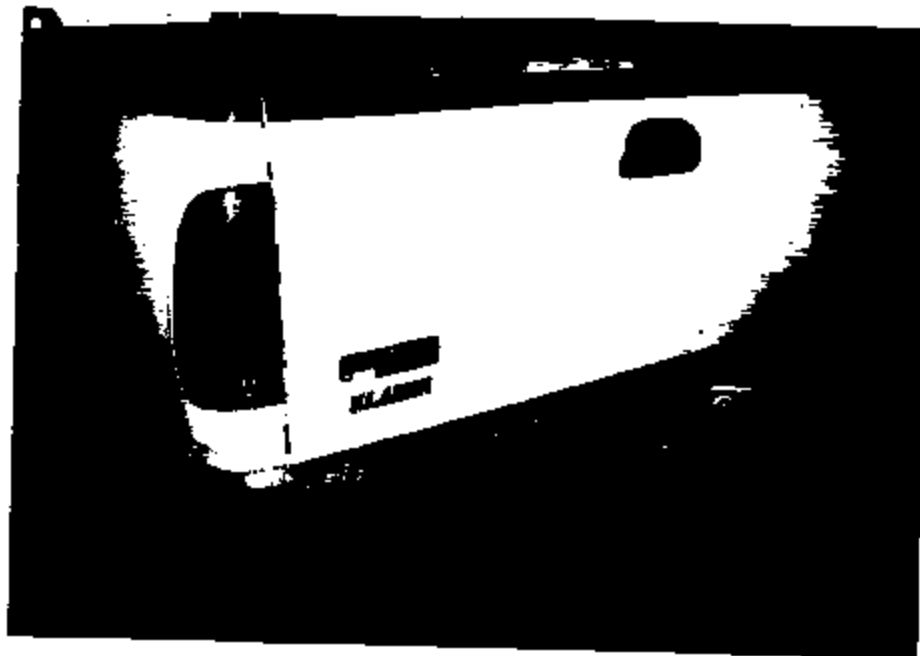
This is a view of the front and left front of the subject vehicle. The left front tire was found to be deflated, but damage on the left side of the vehicle did not appear to be as extensive as on the right.

FIGURE #4



This is a view of the left side of the vehicle. Note the presence of paint on the lower door panel and the lack of heavy damage under the left rear window of the King cab.

FIGURE #5



This is a view of the rear of the subject vehicle. No burn patterns were found at the rear.

FIGURE #6



This is a view looking at the back of the cab and the front wall of the bed. Damage on the bed was the result of heat penetration from the cab of the truck.



**FIGURE #7**

**This is a view of what was left of the VIN tag affixed to the left front cowl area.**



I next conducted an examination of the engine compartment.

Damage in the engine compartment was extensive, although the majority of the soft metal components escaped total destruction. Soft metal components at the front of the engine compartment suffered more heavy damage on the top surfaces of the components than on the sides or bottom, indicating that the damage was the result of heat rollover from the hood.

The radiator and condenser had been almost totally destroyed, but it should be noted that once the radiator hoses burned away, the glycol in the coolant would have been available as fuel.

Wiring in the engine compartment was thoroughly checked, and although insulation had melted away from the copper conductors, I did not find any wiring in the engine compartment that demonstrated any evidence of a failure, which may have caused this fire.

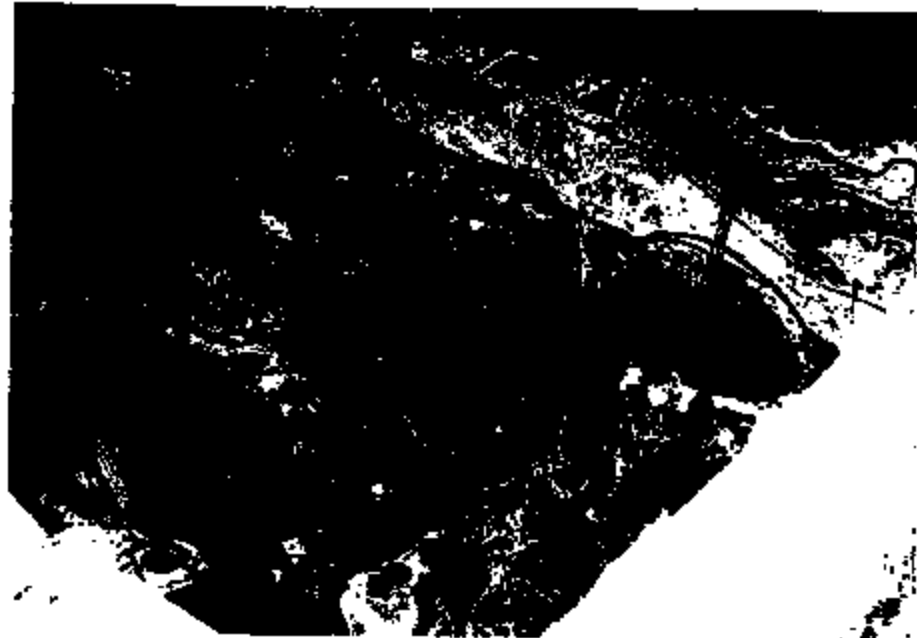
During the examination of the engine compartment, I did find a heavily oxidized area on the bulkhead at the extreme right side of the engine compartment area. Moving away from that highly oxidized area, the remaining section of the bulkhead did not demonstrate the same type pattern.

Examination along the back side of the engine compartment revealed that the intake plenum had started to melt and sag on the rear section of the plenum, and on the right side of the plenum, indicating heat movement from the rear of the engine compartment and from the right of the engine compartment.

I did not find any evidence that this fire may have been the result of a fuel line failure, and as previously indicated in this report, when the Insured discovered the fire, the fire was in the passenger compartment area and not in the engine compartment.

After completing an examination of the engine compartment area, I did not find any evidence that the fire originated in the engine compartment.

FIGURE #8



This is a view looking across the engine compartment from the left front quadrant towards the right rear quadrant. Note that the reservoir for the brake fluid has been destroyed, and also note that the soft metal components in the engine compartment are heavily damaged on the top surfaces.

FIGURE #9



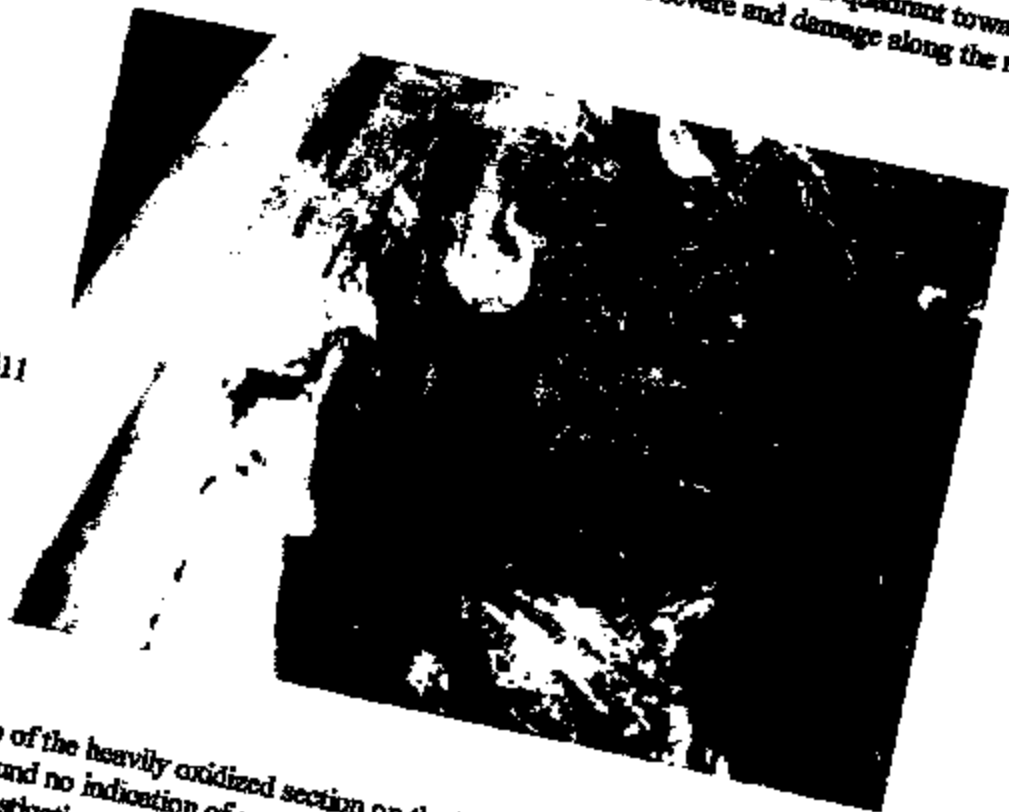
This is a view looking along the right side fender well from the front of the vehicle back towards bulkhead. The red arrow points to the heavily oxidized portion of the bulkhead, which was noted for additional investigation. I found no evidence of failure in the wiring along the bulkhead.

FIGURE #10



This is a view looking across the engine compartment from the right front quadrant towards the quadrant. As shown, damage along the bulkhead area was severe and damage along the right side of the engine compartment was heavy.

FIGURE #11



This is a close-up of the heavily oxidized section on the bulkhead. Wiring in this area was thoroughly checked, and I found no indication of any failures, which may have caused this fire. This area was noted for additional investigation.

FIGURE #12



This is a view of the approximate center of the bulkhead area showing the damage to the right side and rear portion of the intake plenum. The damage indicates heat movement from the rear and from the right.

FIGURE #13



This is a closer view of the area shown in Figure No. 12. Again, damage indicates heat movement from the rear and right side of the bulkhead, and as previously indicated, there was a severely oxidized area on the right side bulkhead.

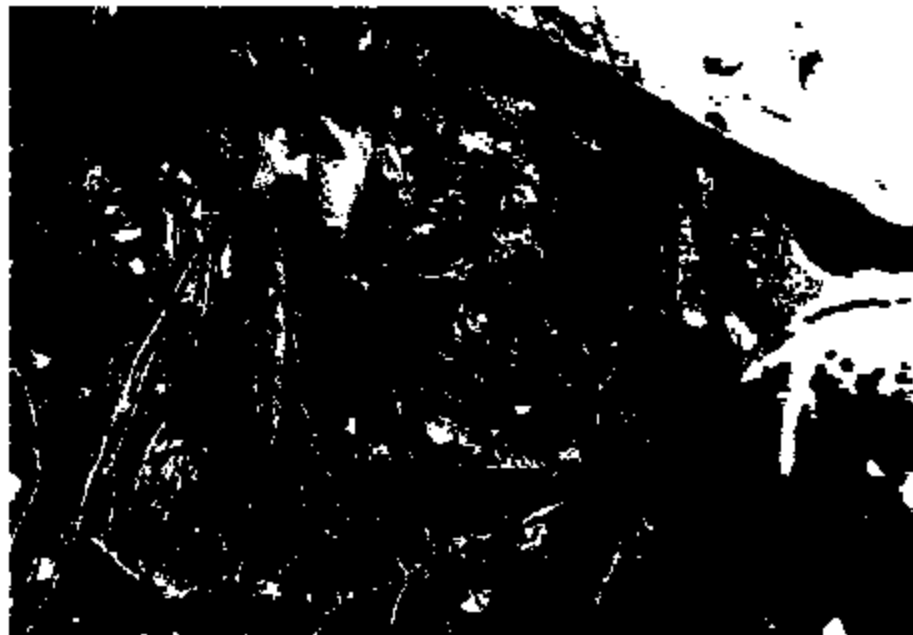


FIGURE #14

This is a view of the intake plenum seen from the left side of the engine compartment. Again, damage was heavy along the bulkhead. The valve cover on this side of the engine was destroyed as a result of the brake fluid becoming involved in this fire.



FIGURE #15

This is a view of the fuel lines coming out of the bottom section of the engine compartment. Combustible hoses on the fuel rail burned away, which would have allowed some liquid fuel to participate in this fire. However, the fuel lines did not fail first, since the Owner indicated the vehicle was still running when the fire was discovered.



FIGURE #16

This is a view of the right front quadrant of the engine compartment. The battery was severely damaged, but still basically intact, and as shown, damage to soft metal components was from the top down. Again, wiring in this area was checked, but I found no evidence of electrical failure.



FIGURE #17

This is a view looking across the engine compartment area from left to right. The radiator and condenser were almost totally destroyed, but the glycol in the coolant would have been available as fuel once the radiator hoses failed.





FIGURE #18

This is a view of the front of the engine compartment showing the almost total destruction of the radiator and condenser.

I next conducted a preliminary examination of the passenger compartment area and photographed the area as it was found and prior to moving any debris.

Almost all of the combustible components in the interior of the vehicle had been destroyed, and the dash area had been almost totally destroyed, although I did find some dash material still in place in the area of the steering column.

On the right side dash area, the metal dash carrier was heavily oxidized, and moving to the left, across the dash, the oxidation began to decrease.

Looking under the right side dash, I noted that the carpeting/padding had been burned away from the passenger compartment side of the bulkhead, although I did see carpeting still in place on the floor. In fact, almost all carpeting in the interior of the vehicle escaped total destruction.

Looking at the doors of the vehicle, I noted that the right side door and the side wall behind the right side door demonstrated more damage than the left side door and the left side wall behind the door.

On the left side of the vehicle, I found carbon on the rear portion of the door and on the rear side wall, next to the bench-type rear seat, while on the right side, all carbon had been burned away from the metal components. As previously indicated, the dash on the right side also demonstrated heavy oxidation, while the dash on the left did not.

The heavy damage under the right side dash also corresponded with the heavy oxidation on the right side of the bulkhead in the engine compartment.

Based on a preliminary examination of the passenger compartment area, and after having examined the engine compartment, it was determined that the fire had originated under the dash of the vehicle, and in all probability, under the right side of the dash.

FIGURE #19



This is a view looking across the passenger compartment from right to left. Note the front section of the left door has been burned bright white, but moving rearward, carbon begins to appear on the door panel.

FIGURE #20



This is a view looking at the dash through the right front door window. Note the heavy oxidation on the metal components on the right side of the dash and also note that moving away from this area, carbon begins to appear on the metal components. The heavy oxidation on the metal components of the right side dash indicates extensive heat in that area.



**FIGURE #21**

**This is a view looking across the dash area from left to right. Note that the right door demonstrates exposure to intense heat from the front lip to the rear. This can be compared to the left door shown in Figure No. 19 of this report.**



FIGURE #22

This is a view looking across the passenger compartment from left to right. Again note that the right front door demonstrates a uniform burn pattern, and also note that the side wall next to the right side of the rear seat demonstrates the same pattern. This can be compared to the pattern on the left side of the bench-type seat, which is shown in Figure No. 23. Again, the right side of the cab was exposed to more intense heat than the left.



FIGURE #23

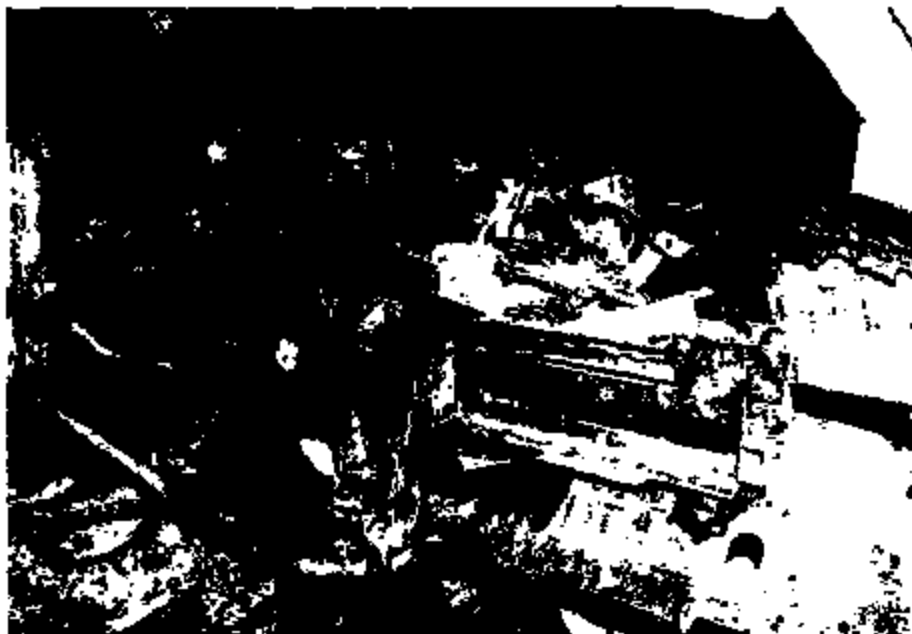
This is a view looking through the windshield toward the left rear quadrant of the passenger compartment. Note the carbon on the side wall beside the bench-type seat, which indicates that this area was not exposed to as much heat as the right side. The directional patterns indicate heat movement from the right front outward and upward.

FIGURE #24



This is a view looking from the right rear quadrant of the passenger compartment towards the left front. Available wiring in the area of the steering column was thoroughly checked, and I found nothing to indicate that the fire originated under the left side dash.

FIGURE #25



This is a view of the right side and center section of the dash. Note the difference in coloration between the right side and left side. The right side had been exposed to much more intense heat than the left.



FIGURE #26

This is a view looking under the right side dash towards the bulkhead. Carpeting on the bulkhead under the dash had been completely burned away from the floor pan.



FIGURE #27

This is a closer view of the right side dash. Again note the heavy oxidation indicating that the dash carrier and other metal components had been exposed to intense heat. The red arrow points to the heater blower motor, which was found on the floor during my preliminary examination.



I next began an examination of the wiring in the dash area beginning from the left side near the steering column and moving to the right.

Although all wiring in the left side dash area had been subjected to heat, which resulted in the majority of the insulation being burned off the copper conductors, I did not find any evidence to indicate that the fire had actually started on the left side dash.

However, moving from the left side of the dash area towards the right, damage began to increase, and carbon deposits on metal components decreased.

Damage on the right side of the steering column area was more severe than damage on the left, and this, along with the other physical evidence, indicated heat movement from the right side underdash area.

I began an examination of the right side underdash, and as previously indicated, I did find the heater blower motor and the remains of the resistor on the floor. It was also noted that the resistor and the blower motor had melted down directly on top of the carpet, which would indicate that these two components dropped out of their original positions very early on in the fire. If this were not the case, then there would have been debris on the floor under the blower motor and resistor, which was not the case.

It should also be noted that the blower motor and resistor are encased in a heater box under the right side dash, which, had the fire originated in any other area of the cabin, would have protected these two components until the fire was very well established.



FIGURE #28

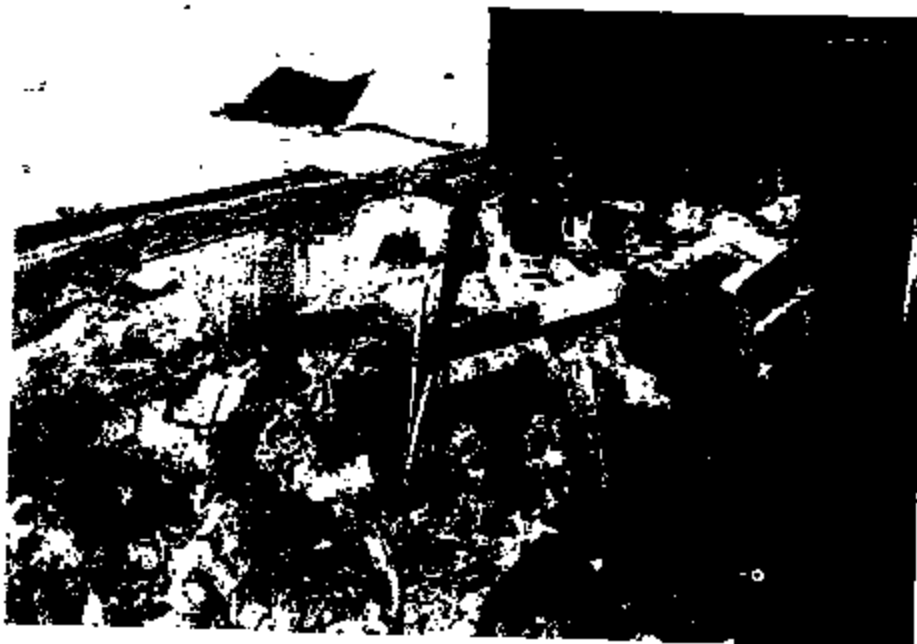
This is a view of the left side dash area. Note that damage on the left side of the steering column is not as great as on the right, which is the result of the steering column and shroud protecting the left side during the fire. Wiring was thoroughly checked, and I found no evidence of a failure, which may have caused this fire.



FIGURE #29

This is a view of the wiring down under the left side dash area. Although heavily damaged, components in this area were not as severely damaged as the components on the right side of the dash.

FIGURE #30



This is a view looking across the dash area from left to right. Again note that moving to the right of the dash, oxidation increases, indicating more intense heat on the right than on the left.

FIGURE #31



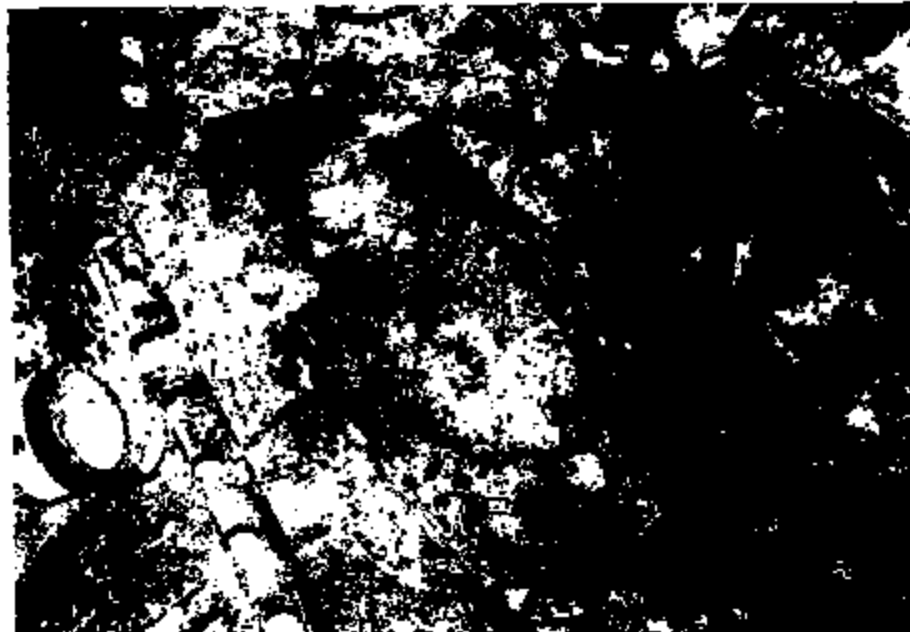
This is a view looking down under the right side dash. The red arrow points to the heater blower motor, which was found lying directly on top of the carpet.

FIGURE #32



This is a view of the blower motor after it was cut away from under the right side dash. As indicated, the motor was melted down directly on top of the carpet.

FIGURE #33



This is a view of the carpet/pad under the heater blower motor. The fact that the blower motor was directly on top of the carpet indicates that the blower motor dropped out of position early in the fire.



**FIGURE #34**

This is a view of the blower motor and resistor and the wiring, which was removed from this vehicle for closer examination.

After completing my examination of the involved vehicle, the heater blower motor, the remains of the resistor and the wiring from the right side dash were removed from the vehicle and returned to my office for a closer examination.

Examination of the blower motor housing revealed that it was heavily oxidized, and demonstrated evidence of being exposed to intense heat.

Wiring leading into the blower motor was severely damaged, and the brushings dropped out of the blower motor when I turned the motor over on the side to inspect the resistor. The brushings also demonstrated heavy damage, which, in my opinion, would not be the case had the fire originated in some other area of the passenger compartment.

The resistor was found melted down onto the carpet beside the blower motor, and although resistors will sometimes cause fires, I noted portions of the resistor housing still intact which, in all probability, would not have been the case had the failure occurred in the resistor. However, without physically removing the resistor from the melted debris, I cannot completely eliminate a failure in the resistor as a cause of this fire.

Wiring, which was returned to my office from the right side dash, also demonstrated evidence of heavy beading, which I did not find in wiring in other areas of the dash.

After completing my examination of the components removed in my office, it was determined that the fire had originated under the right side dash, and was the result of either a failure in the blower motor or in the resistor.

Further examination of the two suspect components could reveal a singular cause in this fire, but at this time, I am not proceeding with any additional inspection, since I do not want to disturb or destroy any of the components prior to an anticipated examination by a third party.



FIGURE #35

This is a view of the blower motor showing that it has melted down directly on top of the carpet and padding. The opening in the side of the housing is where the brushings dropped out of.



FIGURE #36

This is a view of the brushings, which dropped out of the blower motor when the motor was turned on its side to examine the resistor. Note the heavy damage on these components, which, housed inside the blower motor, should have been partially protected.

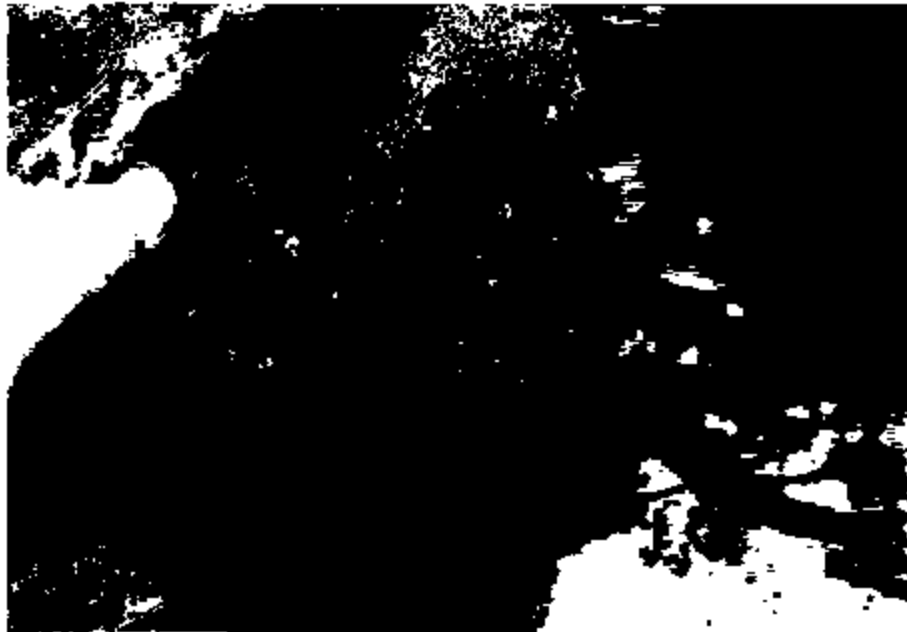


FIGURE #37

This is the remains of the resistor found melted to the carpet beside the blower motor. The presence of the rear portion of the housing for the resistor would indicate that in all probability, the fire did not originate as a result of the resistor failure. However, without additional examination, this cannot be completely eliminated.



FIGURE #38

This is a view of one of the beads on the heavy gauge wire, which was located in the right side underdash. Numerous beads on numerous wires were observed, while in other areas of the underdash, the wiring did not demonstrate any beading.



When I interviewed [REDACTED] he indicated that he had not been having any trouble with vehicle; that he had only owned the vehicle approximately four months; and that there were no aftermarket products added to the vehicle after his purchase.

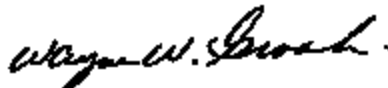
He also indicated that on the day of the fire, he started the truck to warm it up; turned the defroster on; and went back into the building. Shortly thereafter, smoke was observed in the cabin area, and when he opened the door, flames were observed in the center dash area.

Based on a physical examination of the subject vehicle, and after a careful evaluation of all available evidence, it is my professional opinion that this fire was the result of a failure in either the heater blower motor or the resistor located next to the blower motor. As previously indicated in this report, it is quite possible that with additional examination, one of these two causes can be eliminated.

Evidence removed from the subject vehicle is presently being retained in our evidence storage facility for an anticipated third party examination.

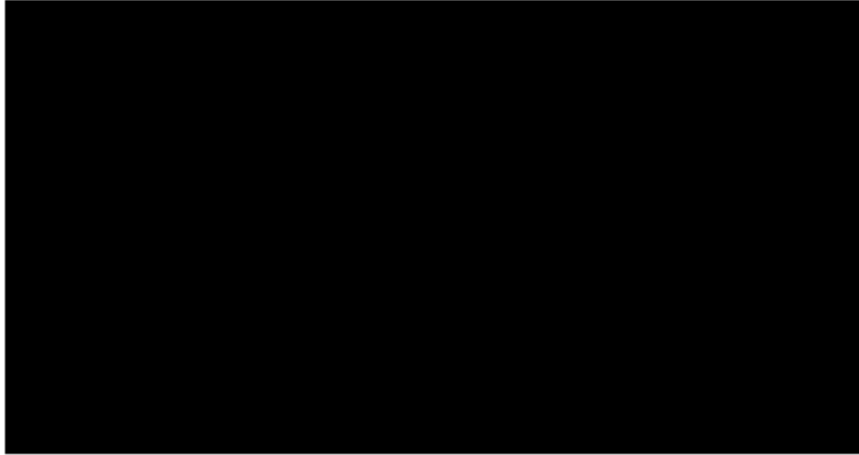
If you have any questions regarding the investigation or this report, please feel free to call upon me at any time.

Respectfully Submitted,



Wayne W. Groah, CFI  
Senior Fire Investigator  
Licensed Investigator  
Ohio License No. 6868

WWG/bl



# State Farm Insurance Companies

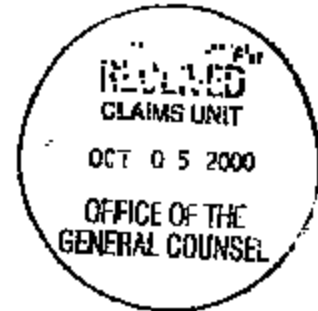


September 7, 2000

Newark Service Center  
P.O. Box 3000  
Newark, OH 43068-3000  
740-788-1000  
FAX: 740-788-1189

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

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



RE: Claim Number: [REDACTED]  
Date of Loss: August 28, 2000  
Vehicle Involved: 1997 Ford F-150 Pickup  
VIN: 1FTDX1729V [REDACTED]  
Insured: Twila Muncy

- 197 F150  
- 88-28-00  
- F121

Dear Sir or Madam:

The identified 1997 Ford F-150 is insured by State Farm Fire and Casualty Company. This 1997 Ford F-150 pickup truck experienced an engine compartment fire.

State Farm would like to give you an opportunity to inspect the 1997 Ford F-150 pickup and give you advanced notice of our potential subrogation claim.

Please contact me at (740) 788-1073 to set up a time for your inspection. Thank you for your cooperation.

Sincerely,

Larry R. Stone  
Claim Specialist  
State Farm Mutual Automobile Insurance Company

LES/038  
014/0929011r

HOME OFFICE: BLOOMINGTON, ILLINOIS 61710-0001

EN05-005-LC1-3955

EDMUND CHEEK, II  
STEVEN J. ZEEHANDELAR  
ALEXANDRO TABATINO, JR.  
SUN F. ALONSO  
JAMES C. BURY  
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&  
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E-Mail [czlaw@czlaw.com](mailto:czlaw@czlaw.com)

471 E. BROAD STREET  
18TH FLOOR  
COLUMBUS, OHIO 43215-3472

February 22, 2001

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

43411  
CJ  
12/06

Re: My Client: State Farm Mutual Auto Insurance Co.  
State Farm Claim No: [REDACTED]  
State Farm Insured: [REDACTED]  
Date of loss: 8/28/00  
Our File No: 00-11644

Dear Ms. Norton:

This letter is to advise you that we are the attorneys for State Farm with respect to the above referenced matter.

Pursuant to your request (and my previous correspondence with Paul Giorgianni, Esq.), enclosed please find a copy of the expert report prepared by Victor Donatelli, the Fire Department Report and my client's supporting documents.

As you will note, our expert will be performing additional testing on the vehicle which may prove destructive in nature.

The purpose of this letter is to advise you of this fact, and to give you an opportunity to be present when the inspection takes place.

I would ask that you please advise in the next thirty days whether you would, in fact, like a representative present during this inspection. If I do not hear from you, I will assume that you do NOT intend to send a representative and will schedule the inspection accordingly.

*A Limited Liability Partnership*

1-14-01  
- notes  
- # 14-42-81  
- [unclear]

JUNCTION CITY FIRE DEPARTMENT  
Fire Incident Report

Run No. 186

Date: 8-28-00 Alarm Time: 17:20 AM PM Person who turned in the Alarm:  
Name: PCSO Phone: 342-4123 Address: 3095 Main St Rd.  
Exact Location of Fire: Junction City: Perry County:  
Township: Jackson Highway: Co Rd  
Occupant Name: Same Phone: Same Room/Apt. No.:  
Owner Name: [Redacted] Phone: [Redacted] Room/Apt. No.:  
(First, MI, Last)  
Address: [Redacted] Cosary Oh [Redacted]

Situation Found: Pool pickup along Rt. Extreme heat No. stories: 1  
Type of Property: Pickup Truck Use: Recreation farm

Building Construction:  Wood  Brick  Metal  Cement Block  Other  
Siding Construction:  Wood  Brick  Metal  Vinyl  Other  
Roof Construction:  Slate  Shingles  Metal  Tar & Stone  Other

Area of Fire Origin: dash on Drivers side Level of Fire Origin: N/A  
Avenue of Smoke Travel: \_\_\_\_\_  
Avenue of Flame Travel: \_\_\_\_\_  
Extent of Smoke Damage: \_\_\_\_\_  
Extent of Flame Damage: \_\_\_\_\_  
Extent of Water Damage: \_\_\_\_\_  
Type of Material Generating Most Smoke: \_\_\_\_\_  
Type of Material Generating Most Flame: \_\_\_\_\_  
Material First Ignited: N/A  
Method of Extinguishment: Fire put out by ex Newlon Firefighter by  
making it safe

IF EQUIPMENT/APPLIANCE INVOLVED: What: \_\_\_\_\_  
Make: \_\_\_\_\_ Model: \_\_\_\_\_ Year: \_\_\_\_\_ Voltage: \_\_\_\_\_  
Manufacturer: \_\_\_\_\_ Serial Number: \_\_\_\_\_

IF MOBILE PROPERTY/VEHICLE INVOLVED: Make: Ford  
Model: F150 Year: 1998 License No: [Redacted]  
State: Ohio County: Perry Serial No. 1F1DX1128VA [Redacted]  
Manufacturer: Ford Motor Company

ESTIMATED TOTAL DOLLAR LOSS: Building: \_\_\_\_\_ Contents: \_\_\_\_\_  
Vehicle: N/A Other: NONE Insurance Coverage: YES NO  
STATE FARM

HEAT DETECTORS:

YES NO  
YES NO

IF YES, DID IT WORK:

YES NO

SPRINKLER SYSTEM:

IF YES, DID IT WORK:

YES NO

MUTUAL AID: GIVEN RECEIVED

(DEPT. (S) NAME):

Total Number Personnel Used: 8

Total Number of Trucks: 2

What Type of Trucks: 1 Engine 1 Squad

INJURIES: NONE

If Fire Caused by Human Act Give Name:

Age:

Address:

Phone:

REMARKS: DRIVER smelled foul smoke, pulled off roadway, upon opening door, tank dash went up in flames. Tech Dixon split a watermelon + threw in outside + closed door smothering fire before our arrival.

Total Hours on Duty:

Mileage to Fire: 5

Vehicles Taken to

Fire: Pumper 1

Squad 1

Tanker

Other

Authorities Notified: YES

Who: PCSO

FIREMAN ON CALL:

1. R. Stevens
2. J. Mason
3. L. Hestley
4. F. Caldwell
5. P. Ratte
6. B. Wadley
7. C. Clark / 5-231 To
8. S. Malone / other Run

9. \_\_\_\_\_

10. \_\_\_\_\_

11. \_\_\_\_\_

12. \_\_\_\_\_

13. \_\_\_\_\_

14. \_\_\_\_\_

15. \_\_\_\_\_

16. \_\_\_\_\_

Signature of officer in charge:

Capt. [Signature]

# BURES CONSULTANTS, INC.

297 Front Street  
Berea, Ohio 44017

Phone: 440-816-0525

Toll free: 800-462-6822

Fax: 440-816-0491

October 4, 2000

Mr. Larry Slone  
State Farm Insurance  
2269 Cherry Valley Road  
Newark, Ohio 43058

re: INSURED: [REDACTED]  
TYPE OF VEHICLE: 1997 Ford F150  
DATE OF LOSS: August 28, 2000  
CLAIM NUMBER: [REDACTED]  
OUR FILE NUMBER: 000902

Dear Mr. Slone:

This report is in regard to the inspection of a 1997 Ford F150 pick-up truck bearing Vehicle Identification Number 1PTDX1729V [REDACTED]

This office was requested to inspect the subject vehicle and determine the cause of this vehicle fire. We had been informed that the subject vehicle was being operated when the fire was discovered.

Vehicle recalls and technical service bulletins were researched for this vehicle. During the course of our investigation, all relevant bulletins were considered for our evaluation of the subject fire. There were four (4) 'open' vehicle recalls associated with this vehicle. No recalls were the cause of this vehicle fire. A complete list of recalls and technical service bulletins will be forwarded with this report.

This investigator contacted the National Highway Transportation & Safety Administration and discovered there were numerous reported electrical failure fires in this particular model vehicle. A copy of the National Highway Transportation & Safety Administration documents will accompany this report.

Inspection of the subject vehicle took place on Friday, September 8, 2000, at Stamco of Ohio, 361 West Broad Street, Pataskala, Ohio.

The investigation began by initially observing the exterior of the vehicle and determining the probable area of fire origin. Examination of the vehicle revealed that the fire did not originate in the vehicle engine compartment, the rear storage area or the undercarriage. The patterns of damage and remaining evidence revealed that the fire originated in the vehicle interior.

The subject vehicle is equipped with a 4.2 liter, fuel-injected engine and an automatic transmission.

The subject vehicle was equipped with four (4) steel radial Trail A/P P235/75R15 tires mounted on factory steel wheels. Inspection of the four vehicle tires found them to be safe for highway use prior to the fire. No heat or fire damage was noted to the vehicle tires.

The entire vehicle brake system was inspected and found to be free of faults or failures that could have caused this vehicle fire. There were no defects noted to the vehicle brake system, at the time of my inspection.



Following a thorough and complete evaluation of all remaining evidence in this case, and based on our knowledge, training and years of experience, it is our professional opinion that the cause of this vehicle fire was an electrical component failure. This failure was in the center of the vehicle dash in the area of the vehicle entertainment and comfort systems. This area is used to house the dashboard main wiring harness, the entertainment system, the comfort system and various other electrical components. All combustible material in this area had been severely fire damaged. Based on our non-destructive testing and inspection of the subject vehicle, it is our professional opinion that the area of fire origin is the center of the vehicle dashboard.

We inspected and photographed the vehicle, but did not remove any of the vehicle electrical components as that would have spoiled the evidence. The area of fire origin was identified, protected with a plastic cover and the vehicle is at a secured location.

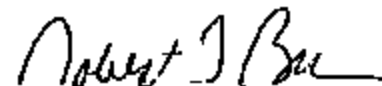
It will be necessary for all involved parties to systematically inspect the electrical components in this area of the vehicle dash to determine the point of fire origin. I suggest that I be present during any further inspections to complete my investigation, to protect the interest of State Farm Insurance, and also to ensure that nothing on the vehicle is changed or removed.

If we can be of any further assistance to State Farm Insurance in this matter, please feel free to contact us at any time.

Respectfully submitted,



VICTOR A. DONATELLI  
Forensic Mechanic  
A.S.E. Certified Master Technician  
Licensed Investigator  
Ohio License #6851



ROBERT BURES, C.F.I.  
Certified Fire Investigator  
Licensed Investigator  
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VAD/RB:pb

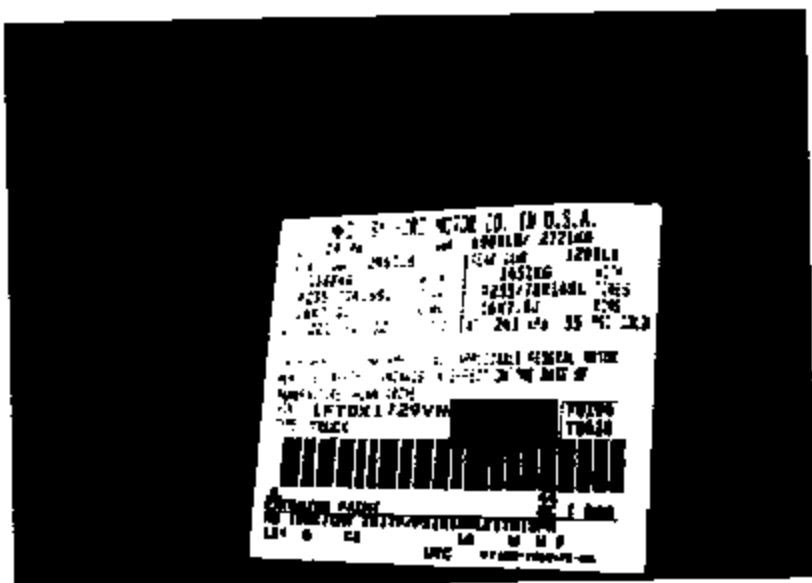


PHOTO #1

Photo #1 shows the vehicle door mounted Vehicle Identification Number 1PTDX1729V [REDACTED] and the date of manufacture of 09/96.



PHOTO #2

Photo #2 shows the front of the subject vehicle. Fire and heat damage were noted to the center of the vehicle windshield. No fire damage was noted to the vehicle hood.



PHOTO #3

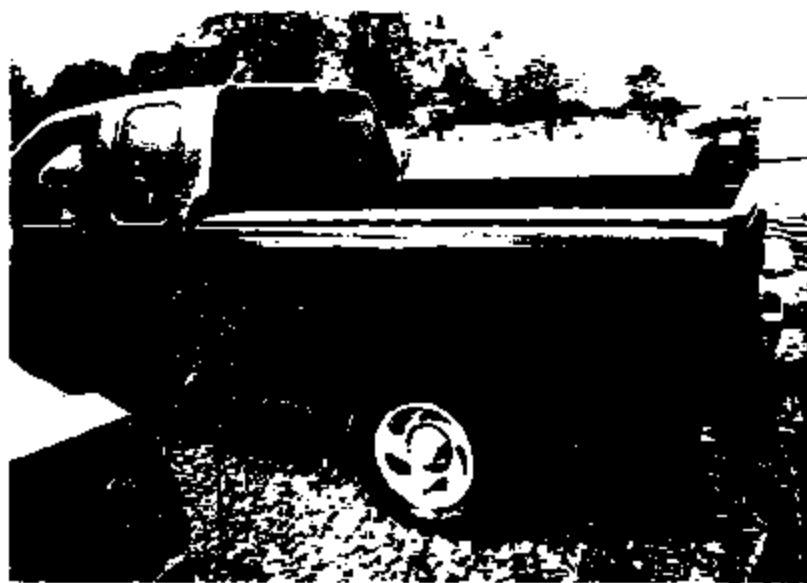


PHOTO #4

Photos #3 and #4 show the driver's side of the subject vehicle. No heat or fire damage was noted to the driver's side of the vehicle.

Inspection of the vehicle fuel fill area, as well as the fuel tank and the fuel supply lines located under the vehicle, found them to be free of heat and fire damage.

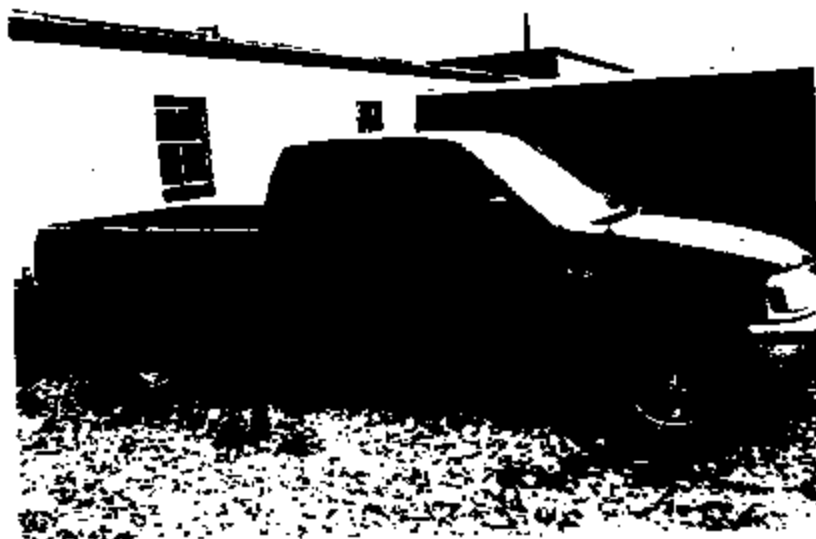


PHOTO #5

Photo #5 shows the passenger side of the subject vehicle. No fire damage was noted to this area of the vehicle.



PHOTO #6

Photo #6 shows the rear of the subject vehicle. No fire or heat damage was noted to this area of the vehicle. Inspection of the wiring in this area of the vehicle found it to be free of faults or failures that could have caused this vehicle fire.

Included with this report is a full body display of the electrical components and their location.

Our inspection of the exterior of the subject vehicle found it to be well maintained with no physical defects noted, prior to the fire.



PHOTO #7

Photo #7 shows the open driver's door. Inspection of this area found the vehicle was not equipped with power windows, power door locks or power mirrors which require additional current to operate. No fire or heat damage was noted to this area of the vehicle.



PHOTO #8

Photo #8 shows the driver's side of the vehicle dashboard viewed from the open driver's door. Inspection of the electrical wiring and components in this area found them to be free of faults or failures that could have caused this vehicle fire. The driver's side air bag had deployed as a result of the fire.





PHOTO #9

Photo #9 shows the driver's footwell area viewed from the open driver's door. Inspection of both the vehicle front footwells found they contained the remains of a watermelon, a canteloupe, and several ears of corn. This investigator removed the remains of the above-mentioned vegetation, placed it in a plastic bag, and then set it in the vehicle truck bed. The footwell areas were wiped down with water and paper towels, prior to our inspection of the vehicle interior. No solvents or commercial cleaning products were used.



PHOTO #10

Photo #10 shows the vehicle interior fuse panel with the cover removed. Inspection and testing of the vehicle fuse panel assembly found it to be free of faults or failures that could have caused this vehicle fire. No after market wiring was found connected to the interior fuse panel assembly.



PHOTO #11

Photo #11 shows the open passenger rear door. Heat damage was noted to the top section of the passenger door. It is my professional opinion, based on the remaining evidence in this case, that the passenger rear door glass had been broken during the extinguishment of the fire.



PHOTO #12

Photo #12 shows the vehicle rear seating area viewed from the open passenger rear door. No fire damage was noted to this area of the vehicle.



PHOTO #13



PHOTO #14

Photos #13 and #14 show the vehicle headliner viewed from the open passenger side doors. Fire and heat damage were noted to this area. Inspection of the electrical wiring and the electrical components in this area found them to be free of faults or failures that could have caused this vehicle fire. The fire damage in the headliner was the result of the dash fire. There was no evidence of an electrical failure in the headliner area.



PHOTO #15

Photo #15 shows the open passenger door. Smoke staining was noted to the passenger front door glass.



PHOTO #16

Photo #16 shows the vehicle front seating area viewed from the open passenger door. Inspection of this area found the vehicle was not equipped with power seats which require additional current to operate. Limited heat and fire damage was noted to the front seats of the vehicle.



PHOTO #17

Photo #17 shows the vehicle footwell area viewed from the open passenger door. Inspection of the vehicle footwell area found it to be free of faults or failures that could have caused this vehicle fire. The plastic floor covering in this area displayed limited fire damage.





PHOTO #18



PHOTO #19

Photos #18 and #19 show the vehicle ashtray and cup holder assembly removed. Limited heat damage was noted to this area.



PHOTO #20



PHOTO #21

Photos #20 and #21 show the vehicle heat damaged entertainment and comfort area of the vehicle dashboard. Highlighted with a red arrow is the vehicle factory installed AM/FM stereo radio. Highlighted with a red arrow marked 'A' is the vehicle comfort control assembly. Inspection of the subject vehicle entertainment and comfort control assemblies found them to be free of faults or failures that could have caused this vehicle fire.



PHOTO #22

Photo #22 shows the fire damaged center section of the vehicle dashboard viewed from the passenger side. This area is located forward of the entertainment and comfort center. Based on the remaining evidence in this case, it is our professional opinion this area of the vehicle dash was the area of fire origin.

As I explained during my verbal report to you, we inspected and photographed the vehicle, but we did not remove any of the vehicle electrical components as that would have spoiled the evidence.

It will be necessary for all involved parties to systematically inspect the electrical components in the area of the vehicle dashboard to determine the point of fire origin.



PHOTO #24



PHOTO #25

Photos #24 and #25 show an exemplar view of the center of the vehicle dashboard of like vehicles. This was done for comparison only.

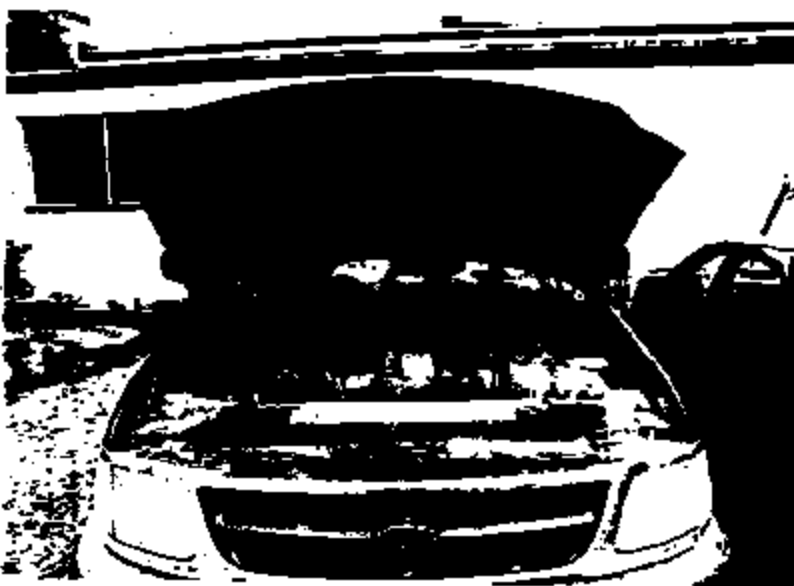


PHOTO #26

Photo #26 shows the open vehicle hood viewed from the front of the vehicle. No heat or fire damage was noted to the vehicle engine compartment.

This investigator closely studied the entire vehicle body assembly. This was done in an effort to locate prior repairs, signs of repair-type welding, or any signs of the vehicle having been realigned as a result of a crash. My inspection of the vehicle body panels and the frame assembly found them to be free of previous repairs.

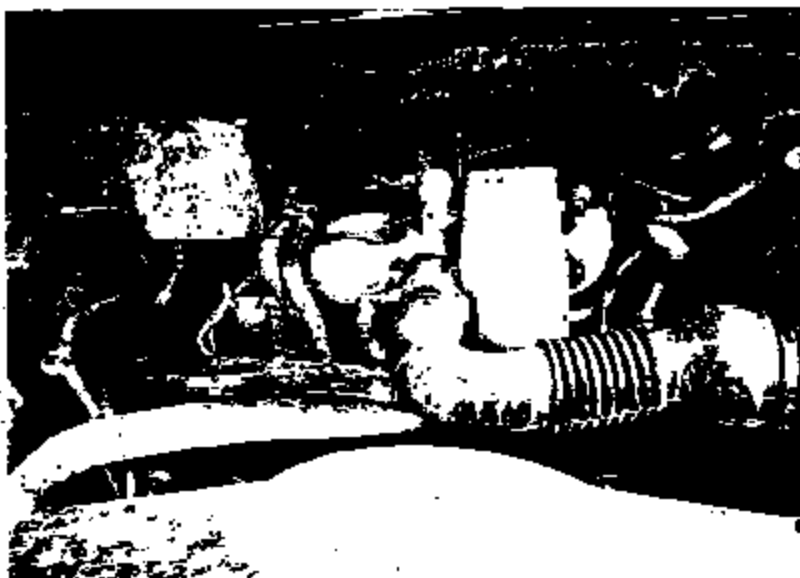


PHOTO #27

Photo #27 shows the vehicle engine assembly viewed from the front of the vehicle. Inspection of the vehicle engine compartment found it to be free of heat and fire damage. This clearly shows the fire did not originate in the engine compartment.



PHOTO #28

Photo #28 shows a close-up view of the driver's side of the vehicle engine compartment. Inspection of the electrical components in this area of the vehicle found them to be free of faults, failures or arcs that could have caused this vehicle fire. The undamaged combustible material in this area clearly shows the fire did not originate in this area of the vehicle.



PHOTO #29



PHOTO #30

Photos #29 and #30 show the engine compartment fuse/relay center and legend. Inspection and testing of the fuse/relay center found it to be free of faults or failures that could have caused this vehicle fire.

The vehicle engine compartment wiring harness was systematically inspected, including the vehicle alternator and the starter motor assembly. Inspection of the vehicle engine compartment electrical system located on the driver's side of the engine compartment found them to be free of faults or failures that could have caused this vehicle fire.



Inspection of the vehicle cooling system, the fuel system and the transmission cooler lines found them to be free of faults or failures that could have caused this vehicle fire.



PHOTO #31

Photo #31 shows the passenger side of the vehicle engine compartment. Inspection of the electrical components in this area found them to be free of faults or failures that could have caused this vehicle fire.



PHOTO #32

Photo #32 shows this investigator testing the vehicle battery with the use of a digital volt meter. A reading of 12.77 volts clearly shows the vehicle battery was not internally shorted.



PHOTO #33

Photo #33 shows a close-up view of the vehicle power distribution power feed wires, highlighted with a red arrow. Inspection of the above-mentioned wiring in this area found it to be free of faults or failures that could have caused this vehicle fire. No after market electrical equipment was found installed at this location.

Inspection of the entire vehicle fuel injection system found it to be free of faults or failures that could have caused this vehicle fire.



PHOTO #34

Photo #34 shows the removed engine oil indicator. Inspection of the engine oil level found it to be at a safe operating range.



PHOTO #35

Photo #35 shows the removed transmission fluid indicator. Inspection of the transmission fluid level found it to be at a safe operating range at the time of our inspection.



PHOTO #36



PHOTO #37

Photos #36 and #37 show the vehicle undercarriage. Inspection of this area of the vehicle found it to be free of heat and fire damage. This clearly shows the fire did not originate in this area of the vehicle.



PHOTO #38

Photo #38 shows the vehicle exhaust system highlighted with a red arrow. Inspection of the entire vehicle exhaust system found it to be free of faults or failures that could have caused this vehicle fire.



PHOTO #39

Photo #39 shows the vehicle in-line fuel filter, highlighted with a red arrow. Inspection of the vehicle fuel supply system in this area found it to be free of heat and fire damage.