

CHAMBERLAIN ♦ MCHANEY
ATTORNEYS AT LAW

Reply to:

P. O. Box 684158
Austin, Texas 78768-4158
301 Congress Ave., 21st Floor
Austin, Texas 78701
(512) 474-9124
Fax (512) 474-8582

San Antonio Office:
310 South St. Mary's, Suite 1815
San Antonio, Texas 78205
(210) 227-3331
Fax (210) 227-3334

Writer's Email: mcclborn@chmc-law.com

January 28, 2005

Shawn L. Norton
Ford Motor Company
Parkline Towers West, Suite 300
Three Parkline Blvd.
Dearborn, Michigan 48126-2568

Certified Mail - Return Receipt
No. 7004 1160 0005 6338 5388

RE: Farmers Claim No.: [REDACTED]
Insured: [REDACTED]
Your Claim No.: [REDACTED]
Date of Loss: October 22, 2004
Amount of Loss: \$15,279.88

Dear Mr. Norton:

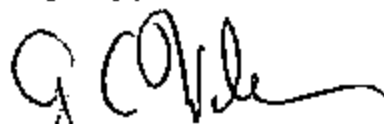
By way of introduction, I am an attorney retained by Farmers Insurance Company to pursue its subrogation interest in connection with the above-referenced matter. My client has informed me that its investigation into the facts of the incident establishes that Ford Motor Company, was responsible for this incident and the resulting damage to [REDACTED] vehicle. The amount of loss above reflects property damage to [REDACTED] vehicle and includes a deductible.

It is my understanding that your investigation into this matter is ongoing. However, I would direct your attention to the report of findings that was conducted on the vehicle which determined that the vacuum booster or the brake master cylinder was the proximate cause of the fire. I have enclosed a copy of the report for your review and consideration.

This letter is being written to give you the opportunity to resolve this matter without resorting to legal action against Ford Motor Company. Therefore, I would request that you contact me at your earliest convenience so that we may discuss this matter further. If I have not heard from you within 30 days from the date of this letter, I will file suit against Ford Motor Company.

I look forward to your prompt reply.

Very truly yours,

A handwritten signature in black ink, appearing to read "Amy C. Welborn". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Amy C. Welborn

FIRE LOSS ANALYSIS, INC.

P.O. BOX 160317

SAN ANTONIO, TEXAS 78201

TELEPHONE
(210) 344-2731

TELECOPIER
(210) 344-1705

November 5, 2004

Ms. Donna Andrews
Farmers Insurance
3910 S. IH-35, Suite 100
Austin, Texas 78760

Re: **2001 Ford F-150**
Insured : [REDACTED]
Date of Loss : **October 22, 2004**
Claim # : [REDACTED]
FLA # : **A10-004-4951**

Dear Ms. Andrews:

In accordance with your request I traveled to the Insurance Auction storage lot in Austin, Texas and performed an examination of the 2001 Ford F-150 pickup truck bearing Texas license [REDACTED] and VIN: 1FTRX17W91N [REDACTED]. The black over gold colored pickup truck was powered by a 4.6L, 16V fuel injected gasoline engine and equipped with an automatic type transmission.

No evidence of any prior vehicular accident damage was observed during this examination. The exact mileage could not be retrieved since it was digital and the battery had been destroyed by the fire.

An exterior examination of the vehicle was performed in an effort to identify all independent areas of fire involvement within the three compartments of the vehicle commencing at the area of least fire damage at the bed of the truck. No evidence of any direct fire activity was observed at this location, however fire debris had been shoveled onto the bed of the truck after the fire (figure 1). The rear tires were still on the vehicle and were unaffected by the fire.

I continued into the passenger compartment confirming varying levels of fire damage in both front and rear seats with the most severe situated along the front left section of the dashboard. The fire had communicated through several pre-drilled holes on the bulkhead as well as through the lower section of the windshield after it was compromised by the fire in the engine compartment (figure 2).



Figure 1



Figure 2

Correlation of all physical markings left by the fire as well as intensity patterns was then performed confirming the movement of the fire from the left rear section of the engine compartment into the passenger area (figure 3).

The examination continued into the engine compartment noting that the fire within the compartment had melted the aluminum hood and that it had also vented through the left wheel-well, headlight assemblies and the grill prior to it being extinguished.

Excellent burn patterns to the top surface of the engine and other components on the right side continued to confirm the movement of the fire into these locations from the origin at the left rear section of the compartment (figure 4). It should be noted that numerous fires involving the failure of the automatic brake switch which is positioned directly in front of the brake master cylinder have been occurring as the result of a defective switch failure. The location of origin, the fire movement patterns to other areas of the engine compartment from this area as well as the blown fuse protecting this specific item all support the fire being caused by the failure of the brake switch.



Figure 3

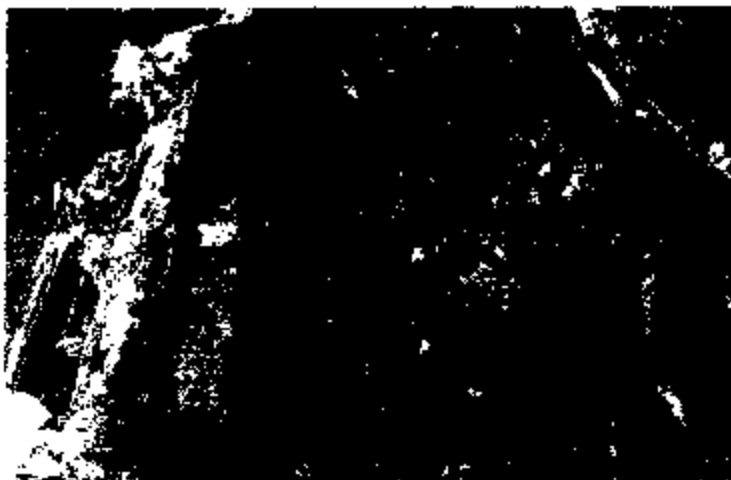


Figure 4

In accordance with your supervisor's authorization, Electrical Engineer David Reiter was retained to assist in determining whether the failure of the automatic brake switch was the cause for this fire. After a thorough examination of the vehicle Mr. Reiter concurred with my findings. However, the remains of the brake switch and especially its contacts could not be found and are believed to have been lost during the transporting of this vehicle from the fire scene to the Insurance Auto Auction storage facility.

Although the origin of this fire is extremely well defined at the automatic brake switch area in the left rear section of the engine compartment in front of the brake master cylinder, the cause for this fire cannot conclusively be determined due to the missing contacts and brake switch remains. Therefore, the fire is being classified as "Undetermined".

Thank you for allowing us this opportunity to assist you on this matter. Please call us should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
CFEL, CFL, CVFI
Fire Loss Analysis, Inc.
Texas License #

November 17, 2004

Ms. Donna Andrews
Farmers Insurance Company
3910 IH-35, Suite 100
Austin, Texas 78704

Re: **2001 Ford F-150 Truck Fire Analysis**

Insured: [REDACTED]

Farmers Claim: [REDACTED]

Date of Loss: 10/22/04

VFE Project: 041102

Dear Ms. Andrews:

On November 3, 2004, Verité Forensic Engineering (VFE) was requested by Mr. Ed Sanchez of Fire Loss Analysis, Inc. (FLA) to investigate the electric aspects of a fire involving the above-referenced vehicle. Specifically, VFE was requested to determine, if possible, whether any electrical failure or malfunction occurred to be a causal factor for that fire. According to FLA, you provided authorization for VFE's involvement in this matter.

A field trip was made to Austin, Texas on November 4, 2004. The vehicle was examined at a salvage yard where it had been stored after the fire. At that time, the vehicle was carefully examined and observations were recorded with notes and sketches. A variety of photographs were also taken. Some of those photographs are included in this report, with the remainder being provided on the enclosed photo CD.

The vehicle was a 2001 Ford F-150 pickup truck, and can be seen in Figure 1. No manufacturer's data plate was found on the door, but other documentation indicated that the vehicle identification number (VIN) was 1FTRX17W91N[REDACTED]. The fire was observed to be confined primarily to the engine compartment, with some progression into the cab area. The most severe damage was located on the driver's side of the engine compartment towards the bulkhead (firewall). That location is highlighted by an arrow in Figure 2, which shows the overall engine compartment. The circular assembly in that area is the brake vacuum booster. The brake master cylinder normally mounts to that device, but it had apparently melted and dislodged during the fire and was missing.

The electrical wiring harnesses in the fire origin area were burned, and therefore completely void of insulation. The remaining stranded copper conductors (wires) were carefully examined. Several were found to exhibit extremely localized melting, like that shown in Figure 3. This is the characteristic remaining evidence of electrical arcing and shorting. This evidence verifies two important facts: first, the subject circuit was still energized when the fire attacked it, and secondly, the point of arcing denotes where along that wire the fire attacked it first. These findings confirm the fire origin area as being in the vicinity of the vacuum booster and brake master cylinder.

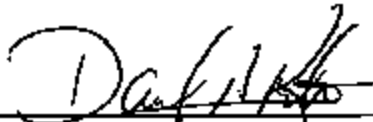
Figure 4 shows the interior of the truck. The fuses were located underneath the dashboard on the left side. VFE examined those fuses, which can be seen in Figure 5. Only two fuses were blown. They were on circuits no. 2 (5-amp) and no. 13 (20-amp). Of particular interest is circuit no. 13. It provides power to the speed control deactivation switch (SCDS), which is "hot-at-all-times." That means that the switch has power on it even when the vehicle is parked and the ignition switch is turned off.

The SCDS has been the subject of numerous other fire incidents in the recent past. It is designed as the secondary (backup) disconnect switch for the cruise control system and it operates off of hydraulic brake pressure. It is mounted on the very end of the brake master cylinder immediately in front of the brake fluid reservoir. The switch is comprised of two parts: a metal hexport body and a plastic chamber that sits on top of it. The plastic chamber houses the electrical contacts. Under certain conditions, that switch can fail internally and ignite. As it and the surrounding materials burn, the switch components generally fall free and land either on the ground, the frame rail or the A-frame. If recovered, laboratory analysis can usually be performed to verify an internal failure.

During VFE's examination, a diligent effort was made to find the remains of the brake master cylinder and the SCDS, since all other indications pointed to that device as being a potential fire cause. However, the master cylinder and SCDS components were missing. They were probably lost during transport or were lying on the ground and never recovered when the car was picked up. As a result, the SCDS and other fragile important electrical items were not available to analyze.

In conclusion, it is the opinion of Verité Forensic Engineering that the fire origin area is well defined and situated at the vacuum booster and/or brake master cylinder. The cause of the fire, however, cannot be determined since critical evidence was lost during transport. Consequently, according to the doctrine of the scientific method, the subject fire cause must be classified as "undetermined."

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



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

DAR/mc



Figure 1

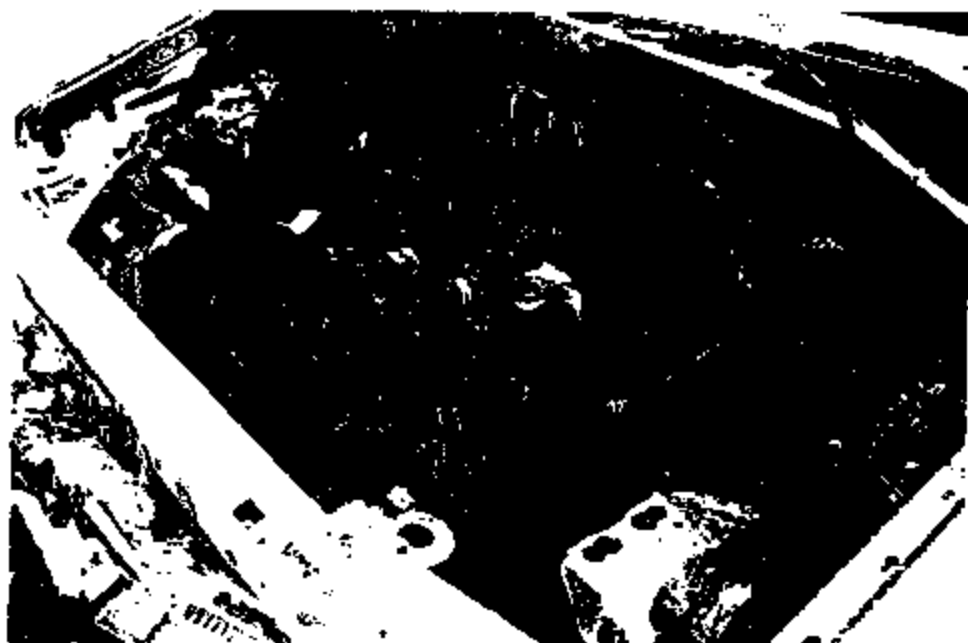


Figure 2

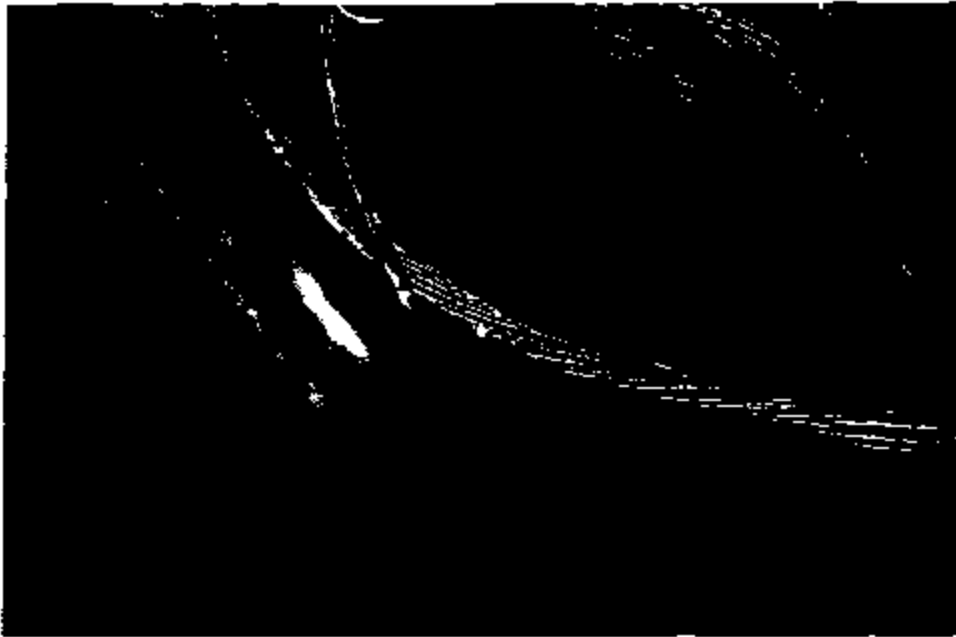


Figure 3

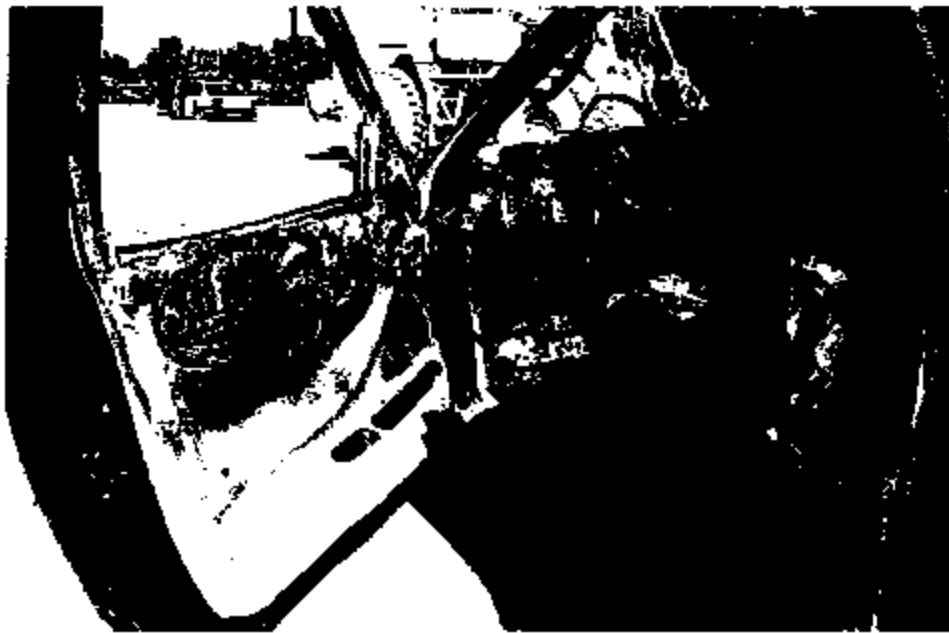


Figure 4

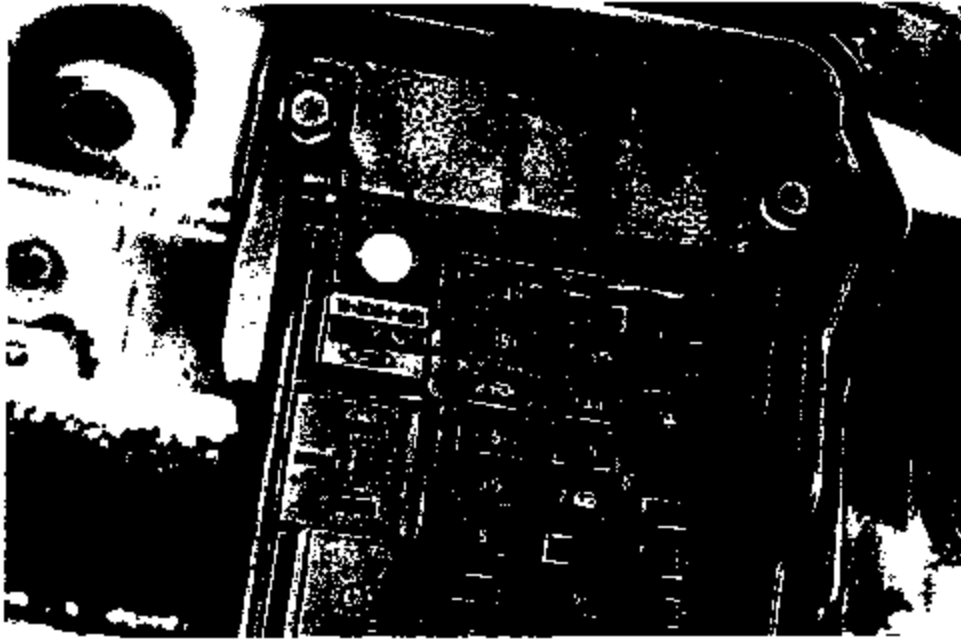


Figure 5

564145

CONSUMER AFFAIRS
SECTION



FARMERS⁴ DEC 13 P1 07

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimsdocument@farmersinsurance.com
Fax : 877-217-1389

12/07/2004

DEC 14 2004

Ford Motor Company
P O Box 6248 Md-3 Ne-B
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Loss Date: 10/22/2004
Claim Number: [REDACTED]
Total Amount Owed: \$15,279.88

Dear Ford Motor Company:

We previously advised you of our subrogation rights in regards to the above-noted claim. We asked you to furnish us with your liability insurance information or to advise how you plan to satisfy this claim. To date, you have not responded. Enclosed herewith is our Cause & Origin report with color photographs.

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

Your prompt response would be appreciated.

Sincerely,
Farmers Texas County Mutual Insurance Company

Scott Sheffield
Auto Subrogation Representative
512-238-5739

FIRE LOSS ANALYSIS, INC.

P.O. BOX 100317

SAN ANTONIO, TEXAS 78201

TELEPHONE
(214) 344-3781

TELECOPIER
(214) 344-1705

November 5, 2004

Ms. Donna Andrews
Farmers Insurance
3910 S. IH-35, Suite 100
Austin, Texas 78760

Re: **2001 Ford F-150**
Insured : [REDACTED]
Date of Loss : **October 22, 2004**
Claim # : **100 564 4859**
FLA # : **A10-004-4951**

Dear Ms. Andrews:

In accordance with your request I traveled to the Insurance Auction storage lot in Austin, Texas and performed an examination of the 2001 Ford F-150 pickup truck bearing Texas license [REDACTED] and VIN: 1FTRX17W91N [REDACTED]. The black over gold colored pickup truck was powered by a 4.6L, 16V fuel injected gasoline engine and equipped with an automatic type transmission.

No evidence of any prior vehicular accident damage was observed during this examination. The exact mileage could not be retrieved since it was digital and the battery had been destroyed by the fire.

An exterior examination of the vehicle was performed in an effort to identify all independent areas of fire involvement within the three compartments of the vehicle commencing at the area of least fire damage at the bed of the truck. No evidence of any direct fire activity was observed at this location, however fire debris had been shoveled onto the bed of the truck after the fire (figure 1). The rear tires were still on the vehicle and were unaffected by the fire.

I continued into the passenger compartment confirming varying levels of fire damage in both front and rear seats with the most severe situated along the front left section of the dashboard. The fire had communicated through several pre-drilled holes on the bulkhead as well as through the lower section of the windshield after it was compromised by the fire in the engine compartment (figure 2).

FARMERS INSURANCE COMPANY

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EN05-005-LC-3125

Excellent burn patterns to the top surface of the engine and other components on the right side continued to confirm the movement of the fire into these locations from the origin at the left rear section of the compartment (figure 4). It should be noted that numerous fires involving the failure of the automatic brake switch which is positioned directly in front of the brake master cylinder have been occurring as the result of a defective switch failure. The location of origin, the fire movement patterns to other areas of the engine compartment from this area as well as the blown fuse protecting this specific item all support the fire being caused by the failure of the brake switch.



Figure 3

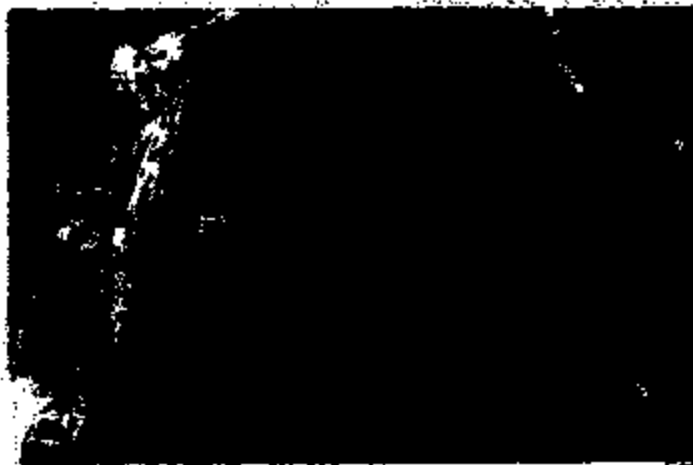


Figure 4

FARMERS INSURANCE COMPANY

NOV 08 2004

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ER05-005-LC-3186

Excellent burn patterns to the top surface of the engine and other components on the right side continued to confirm the movement of the fire into these locations from the origin at the left rear section of the compartment (figure 4). It should be noted that numerous fires involving the failure of the spring-loaded brake switch, which is positioned directly in front of the brake master cylinder have been occurring as the result of a defective switch failure. The location of origin, the fire movement patterns to other areas of the engine compartment from this area as well as the blown fuse protecting this specific fuse all support the fire being caused by the failure of the brake switch.



FEDERAL BUREAU OF INVESTIGATION

NOV 08 2004

RECEIVED

2001 Ford F-150
Claim # 1005644839
DOL 10-22-04

In accordance with your supervisor's authorization, Electrical Engineer David Reiter was retained to assist in determining whether the failure of the automatic brake switch was the cause for this fire. After a thorough examination of the vehicle Mr. Reiter concurred with my findings. However, the remains of the brake switch and especially its contacts could not be found and are believed to have been lost during the transporting of this vehicle from the fire scene to the Insurance Auto Auction storage facility.

Although the origin of this fire is extremely well defined at the automatic brake switch area in the left rear section of the engine compartment in front the brake master cylinder, the cause for this fire cannot conclusively be determined due to the missing contacts and brake switch remains. Therefore, the fire is being classified as "Undetermined".

Thank you for allowing us this opportunity to assist you on this matter. Please call us should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
CFEI, CFI, CVFI
Fire Loss Analysis, Inc.
Texas License [REDACTED]

FRANCIS INSURANCE CO.

NOV 03 2004

RECEIVED

ERS-805-LC-3188

VEHICLE REPORT

FLA#: A10-004-4851
 Insured: [REDACTED]
 Year: 2001
 Make: Ford
 Model: F-150
 Color: Black/Gold
 Location: Insurance Auto Auction
 Austin, Texas

Date of Loss: 10/22/2004
 Claim #: [REDACTED]
 Inspection Date: 11/02/2004
 VIN: 1FTRX17W91N[REDACTED]
 License Plate: [REDACTED]
 Engine size: 4.6, 10v
 Transmission: Automatic
 Odometer: Unknown
 SBI#: No

Type Tires General P255/70 R16				
Tires	Wheels	#Lugs	Tread Wear	Missing?
LF	Intact	5	Fire damaged	No
LR	Intact	5	Medium	No
RR	Intact	5	Medium	No
RF	Intact	5	Medium - fire damaged	No

Doors	Open/Closed	Locked	Glass/Broken
LF	Closed	Unknown	Yes
LR	Closed	Unknown	No
RR	Closed	Unknown	No
RF	Closed	Unknown	No

Body Panels	Construction	Condition	Prior Damage
F bumper	Metal	Fire damaged	No
Grill	Plastic	Destroyed by fire	Unknown
LF Fender	Metal	Fire damaged	No
LR Quarter	Metal	Good	No
R Bumper	Metal	Good	No
RR Quarter	Metal	Good	No
RF Fender	Metal	Fire damaged	No
Hood	Aluminum	Destroyed by fire	Unknown
Roof	Metal	Fire damaged	No

Under Hood	Intact	Condition	Missing?
Engine	Yes	Fire damaged	No
Battery	No	Fire damaged	No
Belts & Hoses	No	Destroyed by fire	Yes
Wiring	No	Fire damaged	No

Fluids	Level	Condition	Severe Fumes
Oil	Full	Good	No
Transmission	Unknown	Unknown	No
Radiator	Unknown	Unknown	No
Power Steer	Unknown	Unknown	No

INSURANCE REPORTING BOARD

NOV 08 2006

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Interior	Intact	Missing	Condition
Dashboard	No	No	Fire damaged
Glove Box	Yes	No	Good
Steering Column	Yes	No	Fire damaged
Ignition	Yes	No	Fire damaged
Front Seats	Yes	No	Fire damaged

Accessories	Intact	Missing	Condition
Stereo	Yes	No	Fire damaged
Speakers	Yes	No	Fire damaged

Samples Taken: No.

Number of Photographs Taken: One hundred thirty-seven.

Personal Effects: Yes. Misc. Items.

Vehicle Disposition: Remained at storage facility.

FARMERS INSURANCE CO.
NOV 09 2001
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11.0 PHOTO INDEX

The photographs enclosed in the Origin and Cause section of this report are only a small representation of the fire scene with a concentration on the area of origin. A CD-ROM copy containing the complete set of photographs taken is also enclosed for your review.

To view all photos, open the "My Computer" icon on desktop and click on the CD-ROM drive. A window with all JPEG image icons will appear; click on icon to view each individual picture.

FARMERS INSURANCE COMPANY

NOV 08 2004

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ER05-005-LC-3101



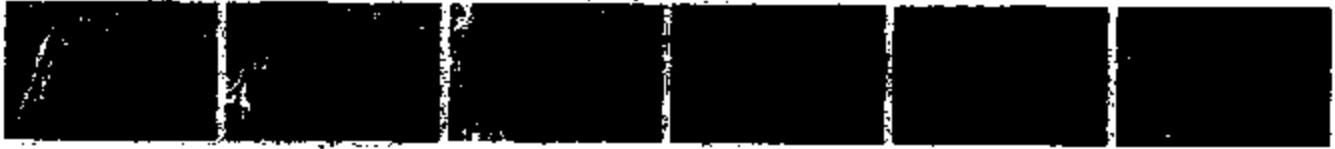
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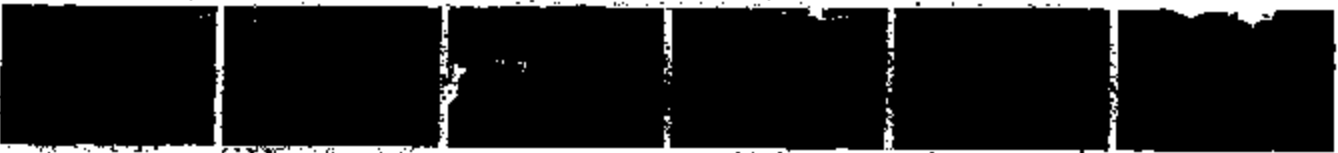
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ENCLOSURES

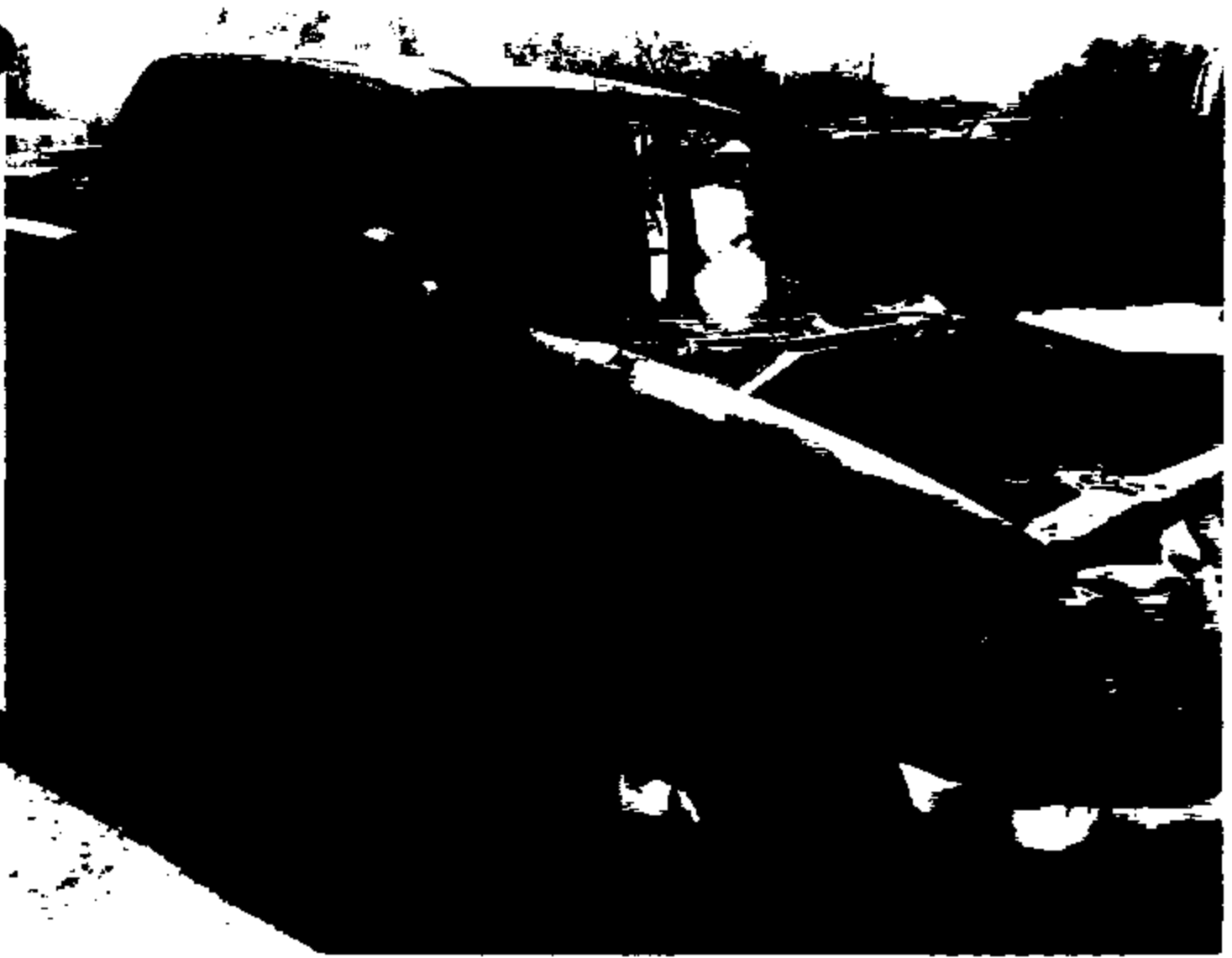
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2. Vehicle Recall Summary
3. CD-ROM containing complete set of photographs
4. Fire Examination Videotape
5. Affidavit of Search Results

FARMERS INSURANCE GROUP

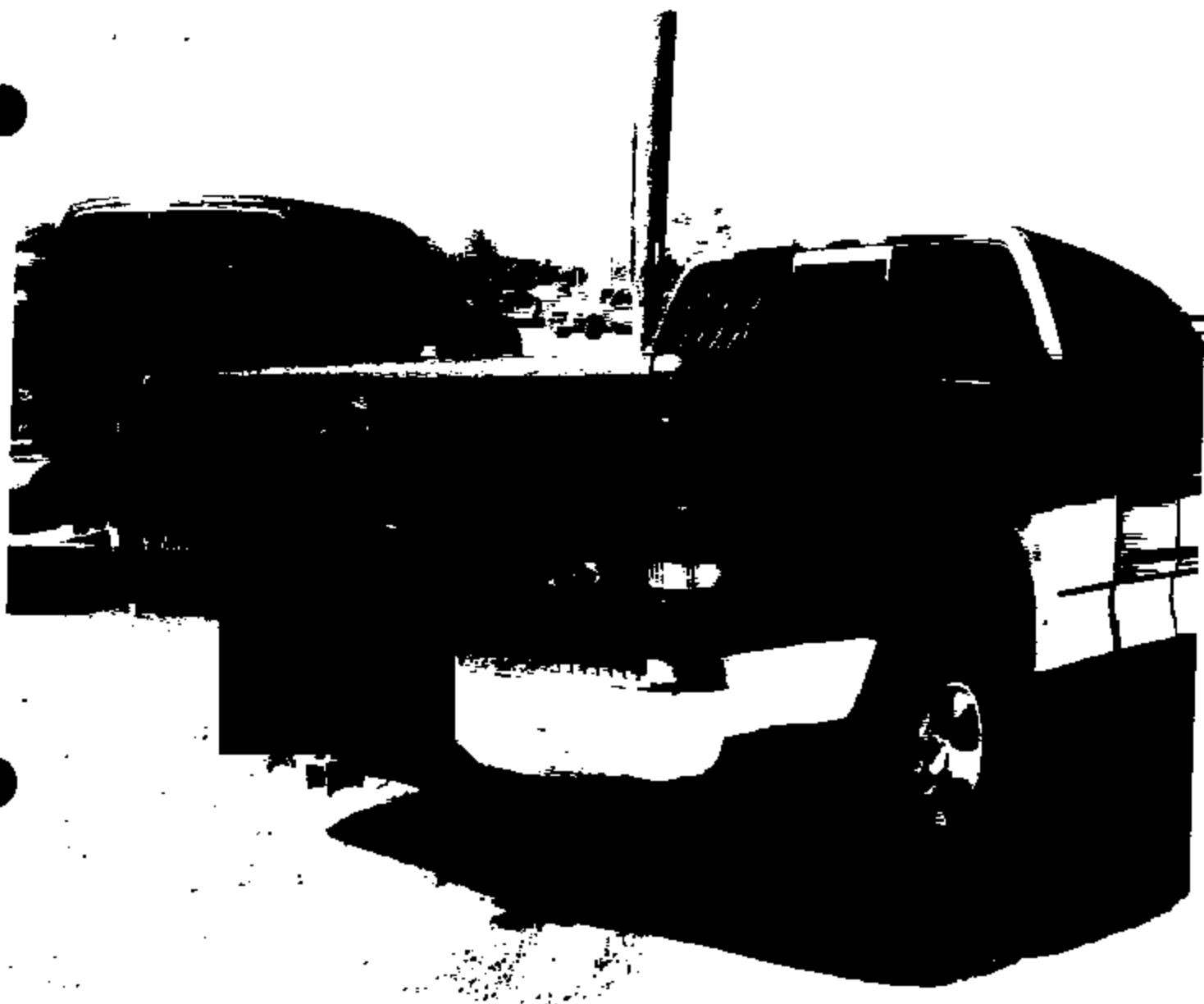
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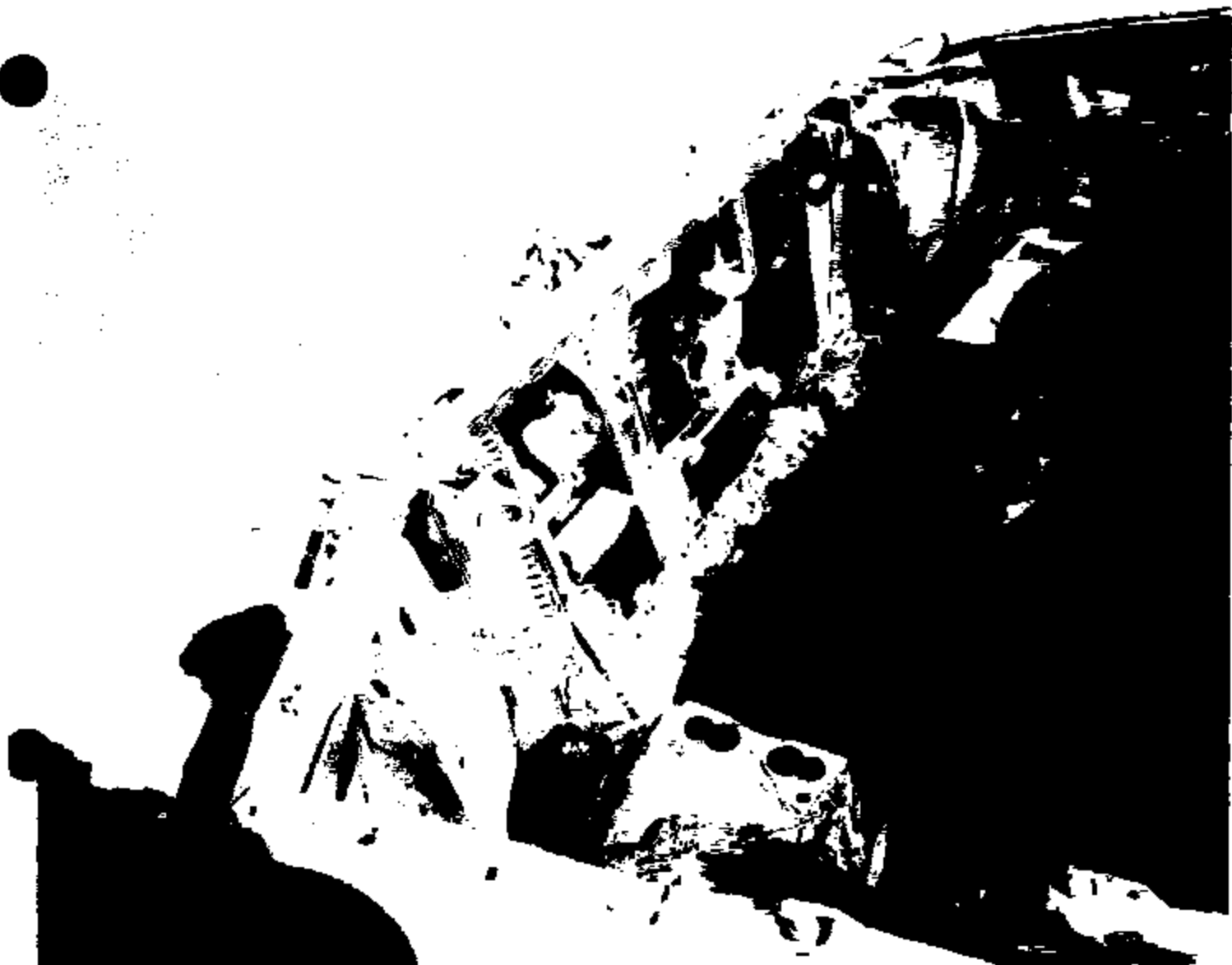
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EMM-885-LC-3188



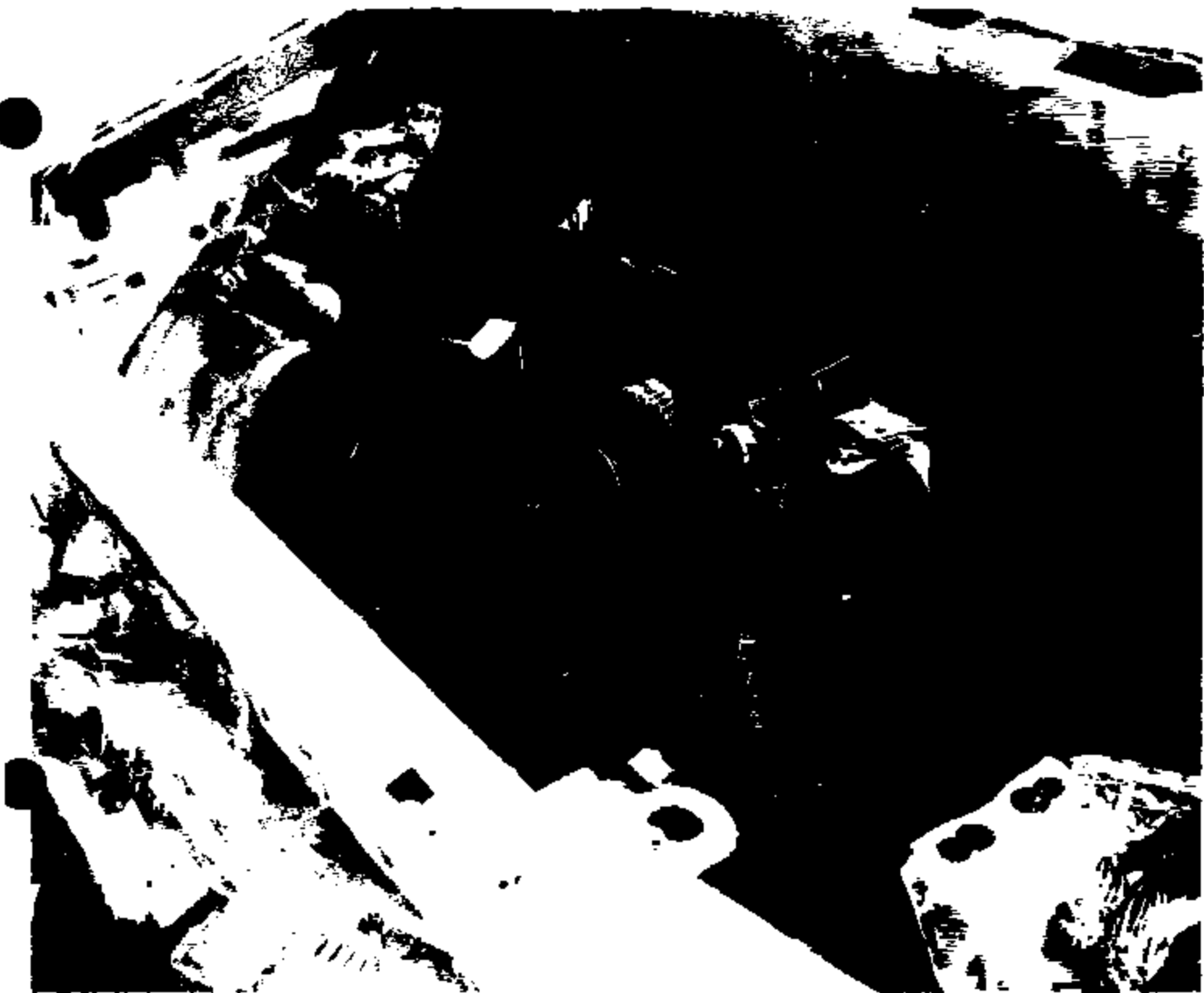
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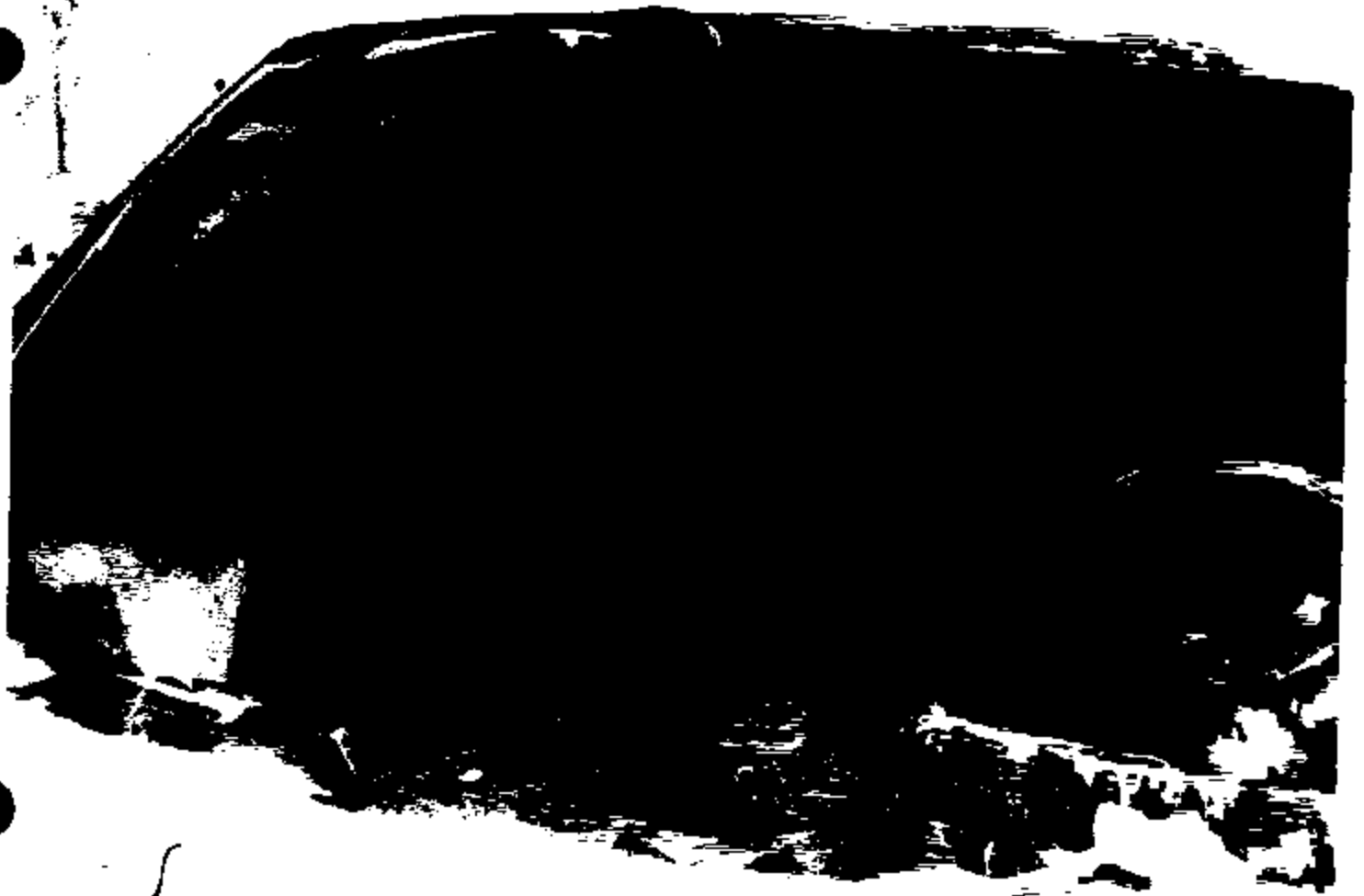
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ER25-005-LC-3261



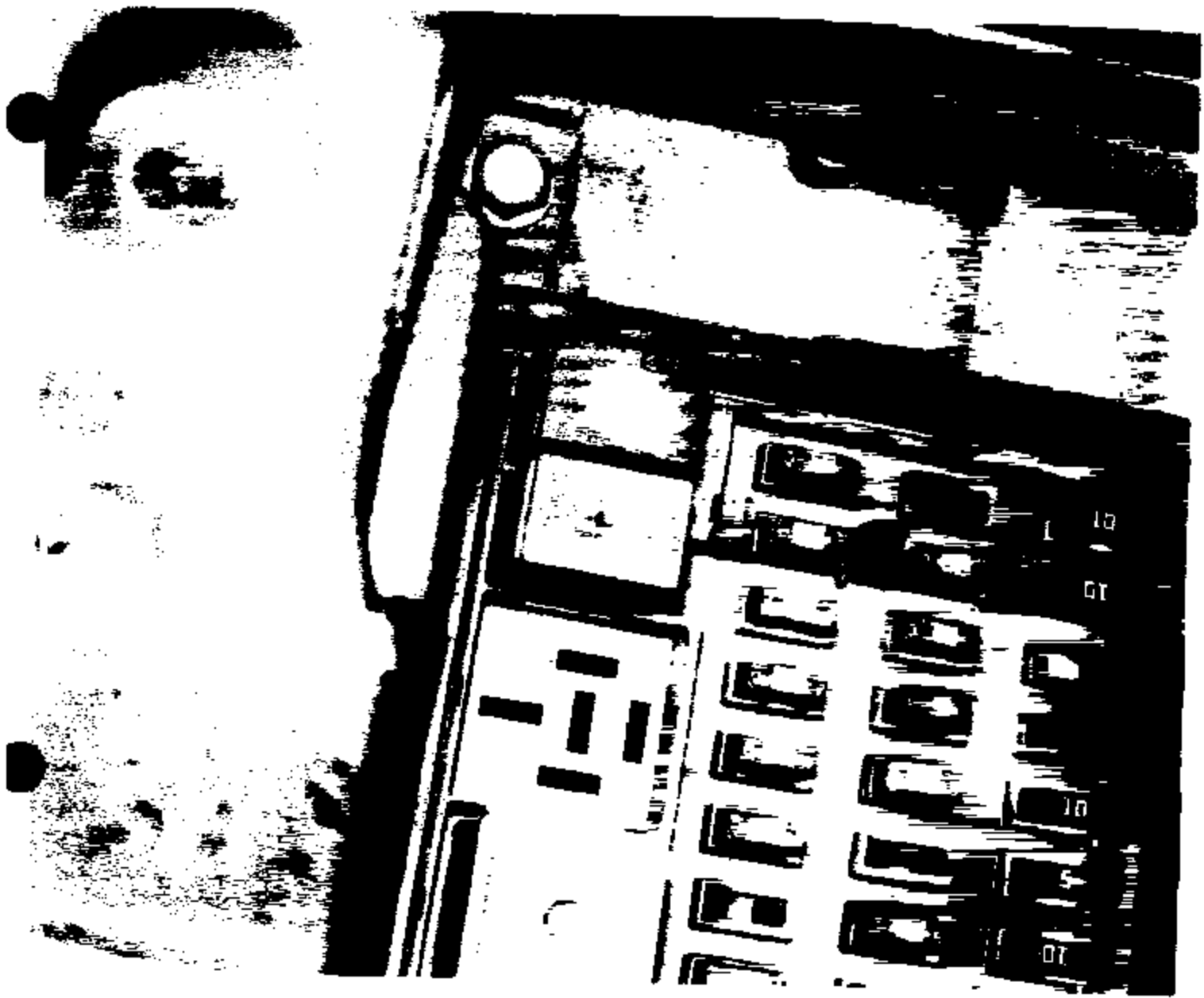
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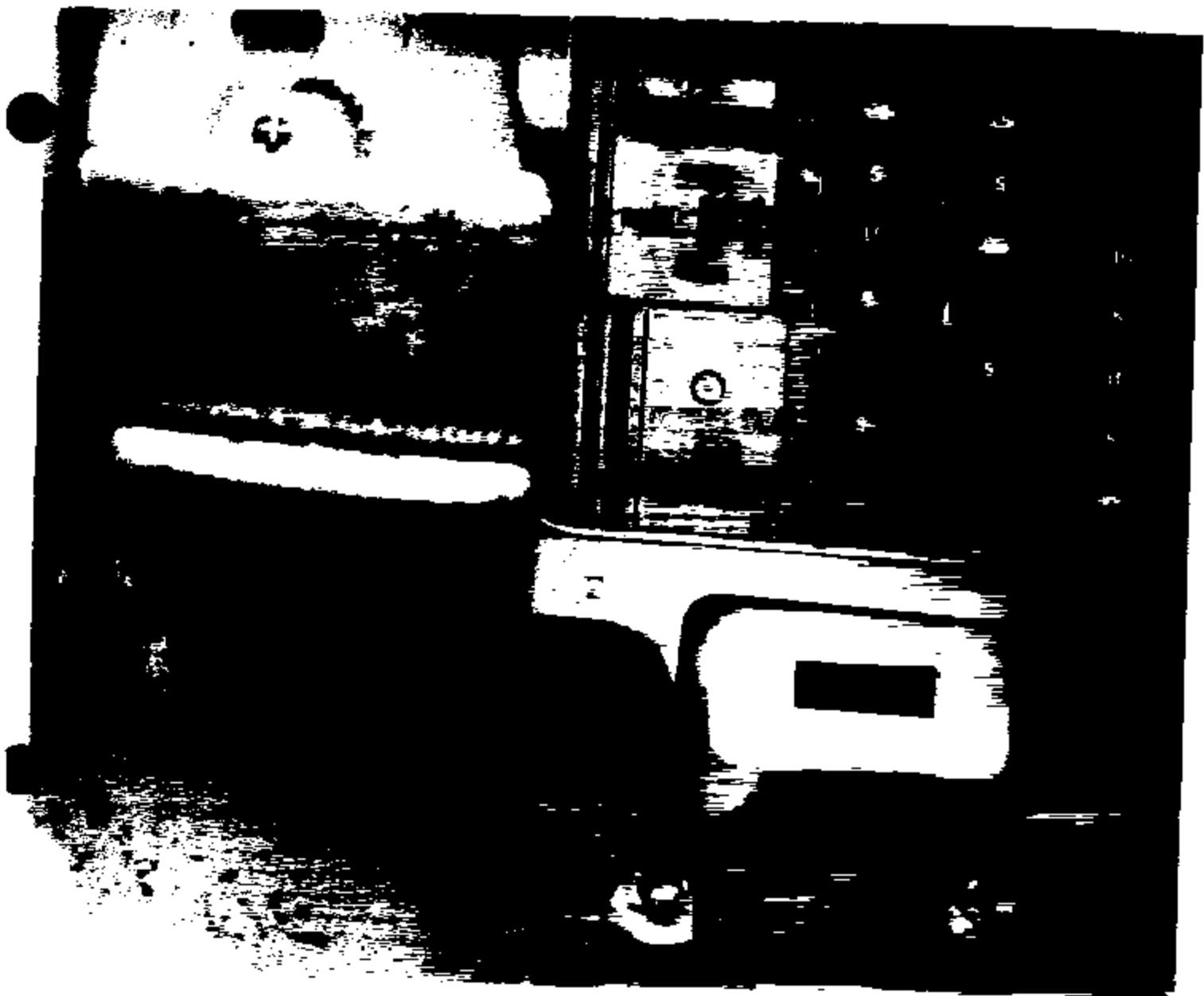


ERS-875-LC-3283



EN05-005-LC-3284





BR85-885-LC-3286



RELAY 1

RELAY 2

RELAY 3

RELAY 4

RELAY 5

SEE OWNERS MANUAL/CONSULTER LA GUIDE

EDGE

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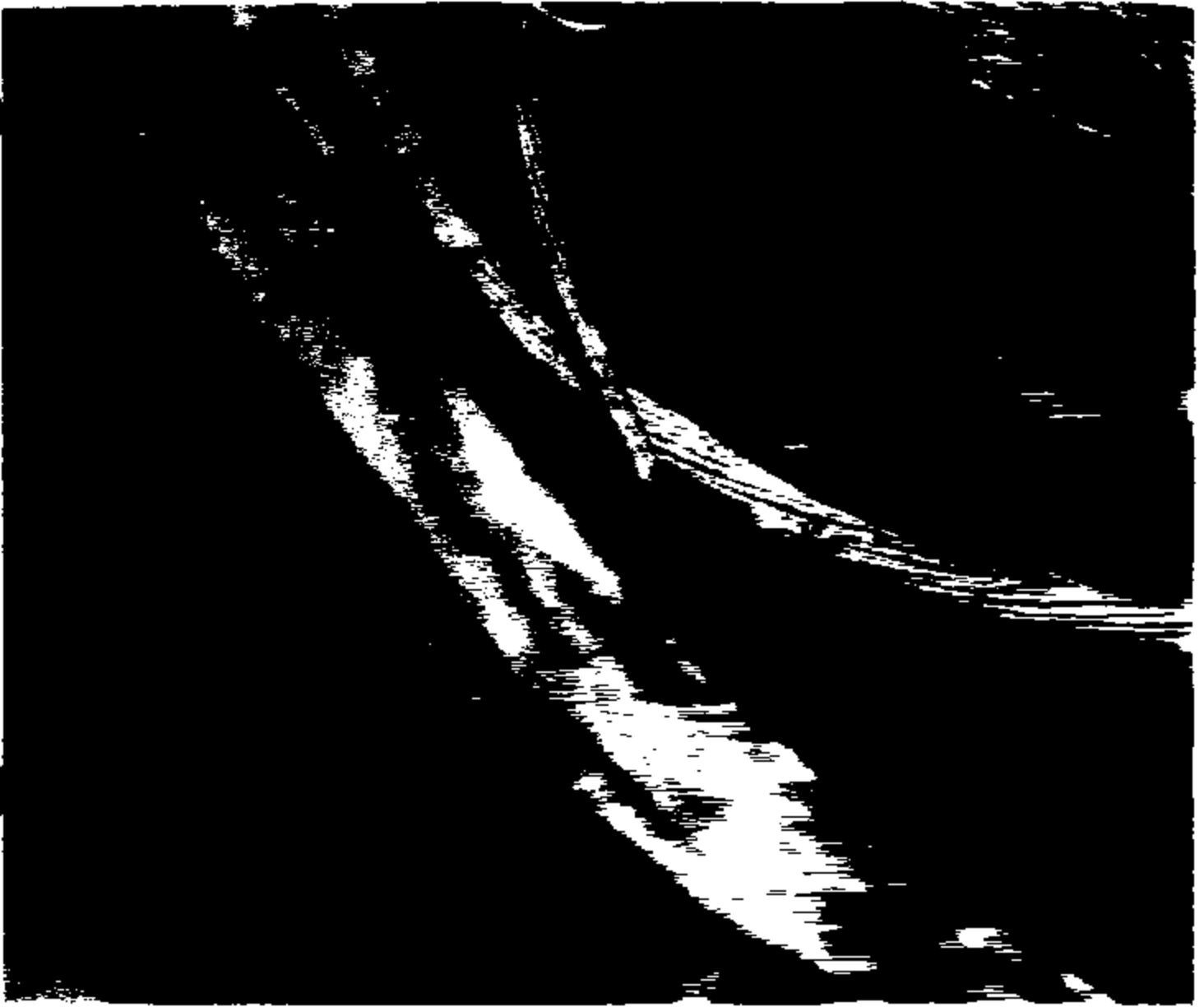
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ER05-005-LC-3210



ENG-005-LC-3211



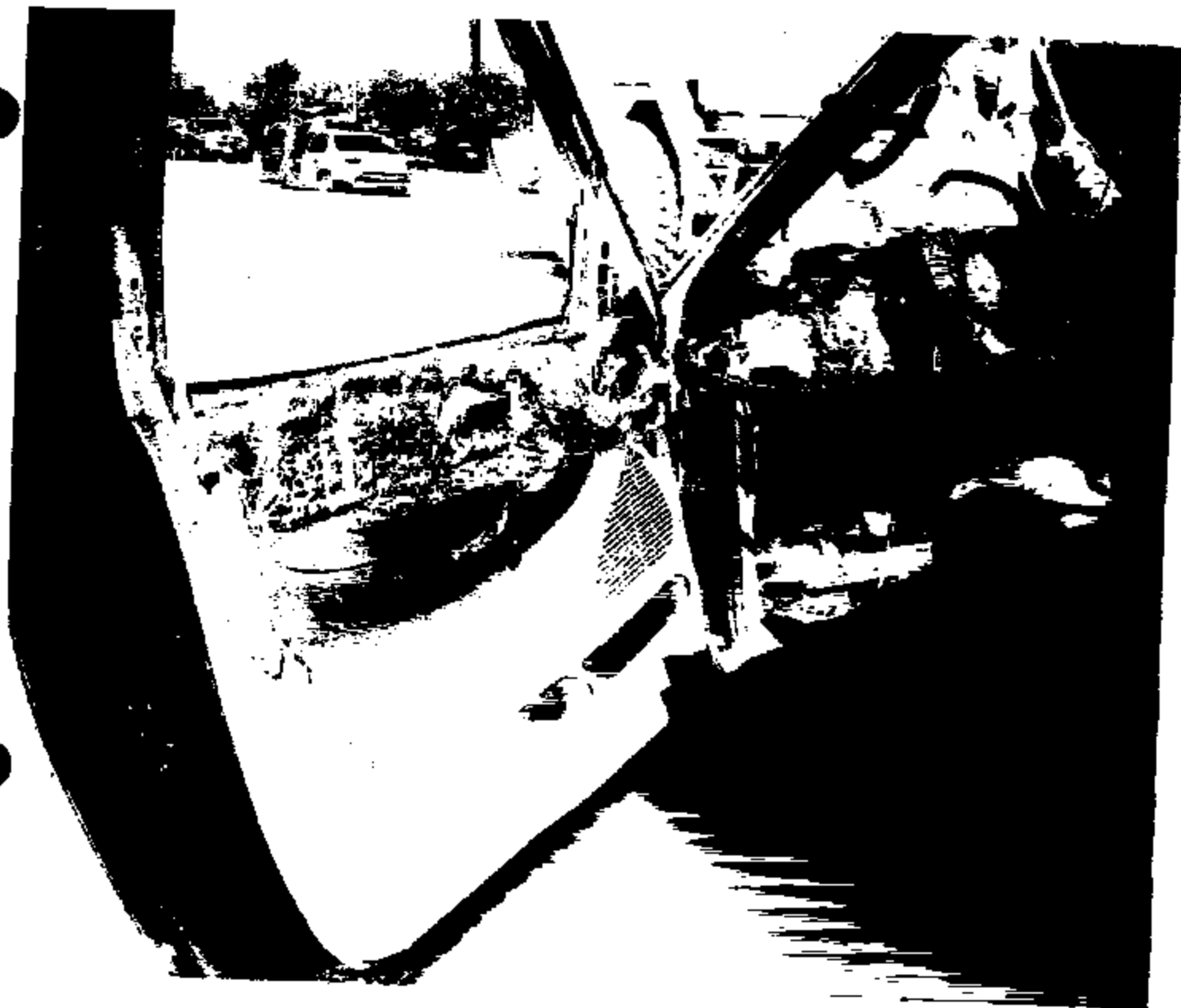
EA65-686-LC-3212



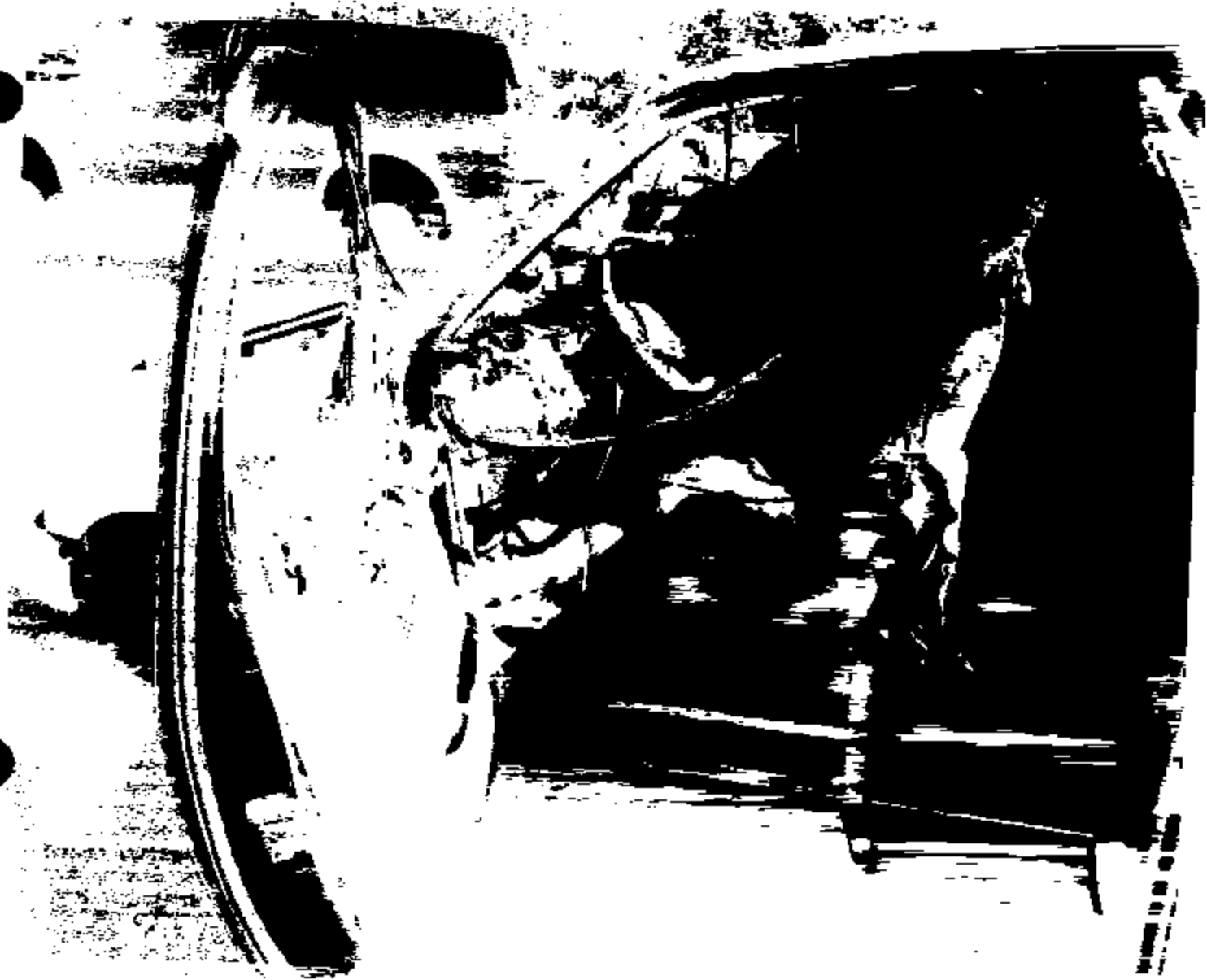
ERG-885-LC-3213



ERG5-085-LC-3214



ER05-005-LC-3215



ERG5-085-LC-3210



6085-085-LC-3217





FARMERS

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimedocument@farmersinsurance.com
Fax: 877-217-1389

09/10/2004

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

Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 07/01/2004
Amount Owed: \$5,793.72

Dear Ford Motor Company:

We previously informed you of our subrogation claim. Pursuant to your request enclosed herewith are color photographs. Please be advised the Ford Dealership acknowledged that the cruise control deactivation switch failed, which is known and documented that these switches have failed and subsequently caused fires.

Our insured's vehicle was repaired by the dealership. I retained the parts have them for your review and inspection if necessary.

Please review your file and advise us if you are now in a position to consider our claim.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield
Scott Sheffield
Subrogation Representative
512-238-5739



WIRING HARNESS



MASTER CYLINDER AND CRUISE CONTROL DEACTIVATION SWITCH



AIR INTAKE



MASTER CYLINDER AND CRUISE CONTROL DEACTIVATION SWITCH

ENG-005-LC-3219



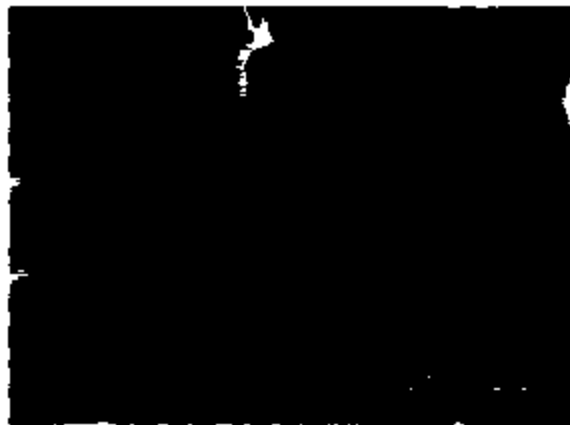
COWL UPPER PANEL



HOOD INSULATOR



WIRING HARNESS



ABS SENSOR

ENG-000-10-37218





AIR INTAKE SENSOR



VIN



MILEAGE



FENDER LINER

EX05-009-LC-3221





LT FRONT



RT FRONT



RT REAR



LT REAR

GNB-988-LC-3222



FARMERS

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimsdocument@farmersinsurance.com
Fax: 877-217-1389

08/13/2004

Ford Motor Company
P.O. Box 6248 Md-3ne-B
Dearborn, MI 48126
ATTN: CONSUMERS AFFAIRS



CONSUMERS AFFAIRS
AUG 19 11:14

Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 07/07/2004
Your Claim #: [REDACTED]
Amount Owed: \$3,515.40

Dear Shawn Norton:

We have made payment to our insured for damages resulting from this accident. Our investigation has established that the above loss was caused by the negligence of your product. By virtue of our subrogation rights this letter is to advise you that we expect payment from you for the amount of damages within 14 days of the receipt of this letter.

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

If you need additional support for our claim or require further information, please call me at 512-238-5739 with your FAX number so that the requested information can be sent to you.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield
Subrogation Representative

ATTACHMENT(S)

10-2004-01-0000-0000



WIRING HARNESS



MASTER CYLINDER AND CRUISE CONTROL DEACTIVATION SWITCH



AIR INTAKE



MASTER CYLINDER AND CRUISE CONTROL DEACTIVATION SWITCH

ENR-089-LP-3224



7/12/2004



COWL UPPER PANEL



HOOD INSULATOR



WIRING HARNESS



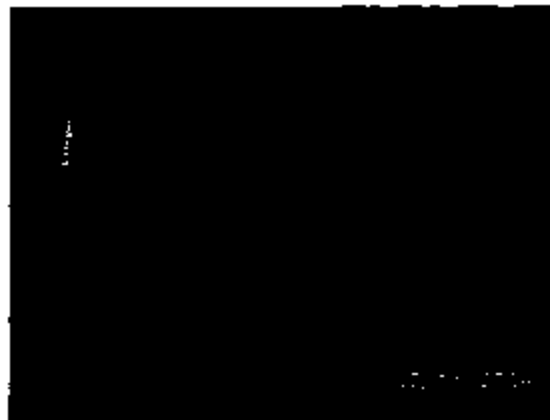
ABS SENSOR

ENR-895-1C-3229

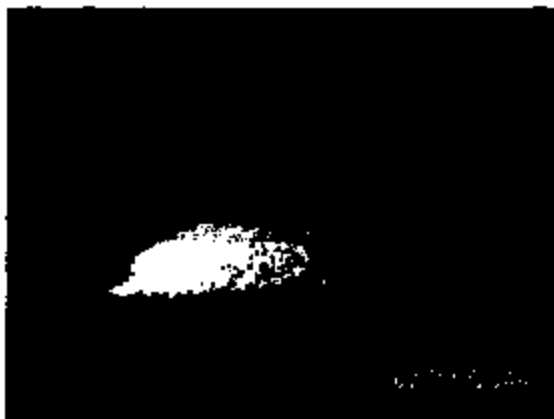




AIR INTAKE SENSOR



VIN

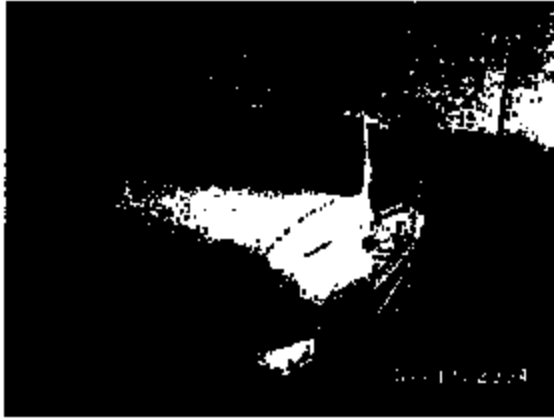


MILLAGE



FENDER LINER

EP03-083-L0-3228



LT FRONT



RT FRONT



RT REAR



LT REAR

EP05-009-LC-3227



7/12/2004



Sunday, March 13, 2005

FORD MOTOR COMPANY
PARKLAND WEST SUITE 300 3 PARKLANE BLVD
DEARBORN MI 48126-2568

Re: UNKNOWN
VIN: 1FMRU176XW1 [REDACTED]
Year: 98
Make: FORD
Model: EXPEDITION SW
Our Insured: [REDACTED]
Address: [REDACTED]
Phone No.: HOUSTON, TX [REDACTED]
Our Claim No.: [REDACTED]
Date of Loss: NOV 30 04
Damages: \$ 7,691.84

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
MAR 18 2005
OFFICE OF THE
GENERAL COUNSEL

NOTICE OF SUBROGATION CLAIM

Please accept this letter as formal notice of our subrogation rights in regard to the above-captioned claim. Demand is hereby made upon you for payment of Progressive's damages and those of Progressive's insured.

Our investigation indicates damages to our insured's vehicle was a direct result of a manufacturer's defect or negligence on your behalf. Enclosed please find all supporting documentation.

Please acknowledge receipt of my subrogation demand and forward your payment of \$ 7,691.84 to my attention, payable to "Progressive PROGRESSIVE COUNTY MUTUAL INSURANCE Insurance Company, an assignee of [REDACTED] and mail to my attention at PO Box 89440, Cleveland, OH 44101.

You can contact me at the number listed below should you need additional documentation or care to discuss this claim.

Thank you for your anticipated cooperation.

PROGRESSIVE COUNTY MUTUAL INSURANCE
Frank A. Stein II
Frank A. Stein II AIC
Subrogation Representative
(440) 603-7319

ALLEGATIONS:

**VEHICLE CAUGHT FIRE
STATED THAT THE FIRE STARTED FROM THE FAILED BREAK PEDAL
ACTIVATOR SWITCH**



APR 04 2005

Thursday, March 24, 2005

FORD MOTOR COMPANY
PARKLAND TOWERS WEST #300
3 PARKLANE BLVD.
DEARBORN, MI 48126

Re: DEFERCTIVE BRAKE PRESSURE SWITCH CAUSED FIRE AND RESULTING DAMAGES.

VIN: 1FTRX17WX1N [REDACTED]
Year: 2001
Make: FORD
Model: E-150
Our Insured: [REDACTED]
Address: [REDACTED] RICHMOND, TX [REDACTED]
Phone No.: [REDACTED]
Our Claim No.: [REDACTED]
Date of Loss: 3-9-04
Damages: \$ 1,105.93

APR 04 2005
OFFICE OF THE
GENERAL COUNSEL

NOTICE OF SUBROGATION CLAIM

Please accept this letter as formal notice of our subrogation rights in regard to the above-captioned claim. Demand is hereby made upon you for payment of Progressive's damages and those of Progressive's insured.

Our investigation indicates damages to our insured's vehicle was a direct result of a manufacturer's defect or negligence on your behalf. Enclosed please find all supporting documentation.

Please acknowledge receipt of my subrogation demand and forward your payment of \$1,105.93 to my attention, payable to Progressive County Mutual Insurance Company, as subrogee of [REDACTED] and mail to my attention at PO Box 43258, Richmond Hts., OH 44143.

You can contact me at the number listed below should you need additional documentation or care to discuss this claim.

Thank you for your anticipated cooperation.

Progressive County Mutual Insurance Company

William P. Kierul
Subrogation Representative
(440) 603-7967

All Action Details for Issue

Print

VIN: 1FTRX17WX1 [REDACTED]	Year: 2001	Model: F-SERIES	Case: B35500396
Name: [REDACTED]	Owner Status: Subsequent	WSD: 2000-12-26	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: ADVISE CUSTOMER TO CONTACT THEIR INSURANCE COMPANY FOR ASSISTANCE
 Dealer: [REDACTED] Origin Desc: US CONCERN CASE BASE
 Odometer: 132000 MI Conn Type: PHONE
 Analyst Name: PEARCE-ELLIOTT ARLENE Analyst: APEARCEE
 Action Date: 02/08/2005 Action Time: 17.42.52.952 Action Date: No

Comments CUSTOMER SAID: CUST SAYS HE IS CALLING BECAUSE HIS VEH IS IN THE RECALL FOR THE CRUISE CONTROL ---CUST SAYS THE BOX CAUGHT ON FIRE AND HIS INSURANCE FIX IT ---WILL LIKE TO BE REIMBURSE DEDUCTIBLE ---CUST SAYS THE FIRE HAPPEN JUNE OF 2004 ---CUST SAYS THE FIRE STARTED UNDER THE HOOD FROM THE FRUISE CONTROLDEALER SAID: NONECRC ADVISED: - YOUR INSURANCE COMPANY HAS THE RIGHT TO PURSUE CLAIMS FOR REIMBURSEMENT AGAINST FORD. IF THEY DO PURSUE A CLAIM AGAINST FORD THEY MAY ASK TO RECOVER THE DEDUCTIBLE AS WELL AS RETURN THE DEDUCTIBLE PAYMENT TO THE CUSTOMER.

EM05-005-LC-3231

4/8/2005

All Action Details for Issue

Print

VIN: 1FTRX17WX1[REDACTED]	Year: 2001	Model: F-SERIES	Case: 635500385
Name: [REDACTED]	Owner Status: Subsequent	WSD: 2000-12-28	
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED		Primary Phone: [REDACTED]	
Reason Desc: RECALL/ONP - VEHICLE INVOLVEMENT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: ADVISE CUST NO FSA'S AT THIS TIME		
Dealer: 04572 RUSSELL & SMITH FORD, INC.	Origin Desc: US INQUIRY CASE BASE	
Odometer: 132000 MI	Comm Type: PHONE	
Analyst Name: PEARCE-ELLIOTT ARLENE	Analyst: APEARCEE	
Action Date: 02/08/2005	Action Time: 17.39.10.394	Action Data: No

Comments CUSTOMER SAID: CUST SAYS HE IS CALLING BECAUSE HIS VEH IS IN THE RECALL FOR THE CRUISE CONTROL —CUST SAYS THE BOX CAUGHT ON FIRE AND HIS INSURANCE FIX IT —WILL LIKE TO BE REBURSEDEALER SAID: NONECRC ADVISED: VEHICLE IS NOT INVOLVED IN ANY RECALL/CSP AT THIS TIME.

EP05-085-10-3232

[REDACTED] 4/8/2005



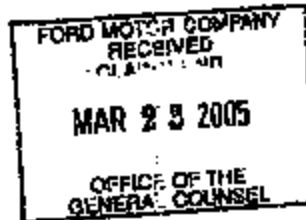
7

AIG Personal Lines Claims

Po Box 8220
Corryville, PA 15108
(888) 315-8943
(412) 807-3378
(888) 315-3320 fax
Christopher.mcgooey@aig.com

3/18/2005

Ford Motor Company
Consumer Affairs Dept.
Po Box 6248
MD-3NE-B
Dearborn, MI 48126



MAR 22 2005

RE: Our Insured/Your Customer:
Our Claim No.:
Date of Loss:
Vehicle:

[REDACTED]
11/07/04
2001 Ford F150 Supercrew
Vin# 1FTRW08L31E [REDACTED]

To Whom It May Concern:

I am writing to place you on notice of our subrogation rights for this claim. The above mentioned vehicle was parked and caught fire. The vehicle is now a total loss with no salvageable parts. The vehicle is located with our salvage department- You may contact them at 877-280-4844 and reference stock# 74361 to gain access for review. It is our contention that the causation of this fire is a direct result of your recall No. 05S28 just recently issued.

Please contact me to discuss this claim.

Sincerely,

Chris McGooey
Claims Representative II
1-888-315-8943 ext.3378

Services Provided by Members of
American International Group, Inc.

CRMS-005-LC-3233

All Action Details for Issue

Print

VIN: 1FTRM08L31[REDACTED] Year: 2007 Model: F-SERIES Case: 1508390581
 Name: [REDACTED] Owner Status: Original WSD: 2000-09-25
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME 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 - FIRE
 Dealer: 02299 CROWN FORD LINCOLN MERCURY, INC. Origin Desc: US CONCERN CASE BASE
 Odometer: 51000 MI Commn Type: PHONE
 Analyst Name: ROBINSON ANITA Analyst: AROBIN65
 Action Date: 02/14/2005 Action Time: 14.51.31.195 Action Date: No

Comments CUSTOMER SAID: DATE OF FIRE: NOV.7/04 LOCATION WAS IN PA AT HIS HUNTING CAMP IN THE VILLAGE OF COBHAM JUST OUTSIDE OF TIDIOUTENJURIES: NONE FIRE REPORT WAS NOT FILED B/C OF HIS LOCATION INS COMPANY HAS BEEN INFORMED AND IS STILL INVESTIGATING AS THERE WAS NO RECALL ON HIS VEH-CUST HEARD/READ IN THE PAPE THAT VEHs WERE CATCHING ON FIRE, FEELS HIS VEH IS ONE OF THEM-WANTS TO KNO WHAT FORD IS WILLING TO DO FOR HIM-DEALER SAID: CROWN FORD LINCOLN MERCURY, INC RC 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.

Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
 Dealer: 02299 CROWN FORD LINCOLN MERCURY, INC. Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 51000 MI Commn Type: MAIL
 Analyst Name: DAVIS,RUTH Analyst: RDAVIS96
 Action Date: 02/14/2005 Action Time: 15.55.02.370 Action Date: No

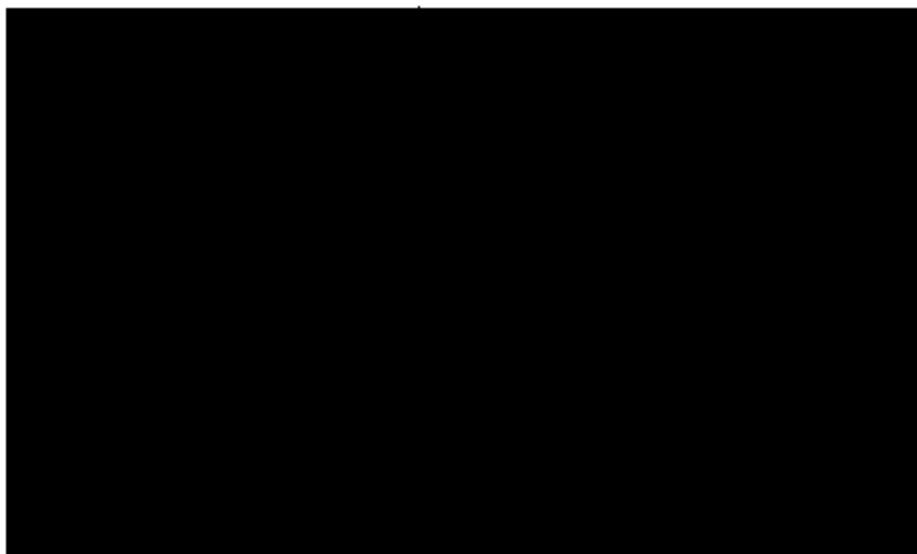
Comments SENT LETTER TO CUSTOMER - INCLUDED DECISION

Action: CLOSING COMMENTS - DENIAL - BASED ON LITIGATION PREVENTION REVIEW
 Dealer: 02299 CROWN FORD LINCOLN MERCURY, INC. Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 51000 MI Commn Type: MAIL
 Analyst Name: DAVIS,RUTH Analyst: RDAVIS96
 Action Date: 02/14/2005 Action Time: 15.56.24.242 Action Date: No

Comments DENY ASSISTANCE - VEHICLE NOT INVOLVED IN RECALL SENT CUSTOMER LETTER

4/1/2005

ER05-005-LC-3234



MAR 29 2005

CHAMBERLAIN ♦ MCHANEY
ATTORNEYS AT LAW

Reply to: P. O. Box 684158
Austin, Texas 78768-4158
301 Congress Ave., 21st Floor
Austin, Texas 78701
(512) 474-9124
Fax (512) 474-8582

San Antonio Office:
310 South St. Mary's, Suite 1815
San Antonio, Texas 78205
(210) 227-3331
Fax (210) 227-3334

Writer's Email: mcnelbarn@chamco-law.com

March 16, 2005

Ford Motor Credit
P.O. Box 6248 Md-3ne-B
Dearborn, Michigan 48126

Certified Mail - Return Receipt
No. 7004 1160 0005 6338 7030

MAR 21 P2:45

CONSUMER AFFAIRS
SECTION

RE: Farmers Claim No.: [REDACTED]
Insured: [REDACTED]
Your Claim No.: [REDACTED]
Date of Loss: June 27, 2004
Amount of Loss: \$10,084.31

FORD MOTOR COMPANY
RECEIVED
CLAIMS DEPT
MAR 30 2005
OFFICE OF THE
GENERAL COUNSEL

Dear Ford Motor Credit:

By way of introduction, I am an attorney retained by Farmers Insurance Company to pursue its subrogation interest in connection with the above-referenced matter. My client has informed me that its investigation into the facts of the incident establishes that Ford Motor Credit was responsible for this incident and the resulting damage to [REDACTED] vehicle. The amount of loss above reflects property damage to [REDACTED] vehicle and includes a deductible.

It is my understanding that your investigation into this matter is ongoing. However, I would direct your attention to the report of findings that was conducted on the vehicle which determined that the brake pressure switch was the proximate cause of the fire. I have enclosed a copy of the report for your review and consideration.

This letter is being written to give you the opportunity to resolve this matter without resorting to legal action against Ford Motor Credit. Therefore, I would request that you contact me at your earliest convenience so that we may discuss this matter further. If I have not heard from you within 30 days from the date of this letter, I will file suit against Ford Motor Credit.

I look forward to your prompt reply.

Very truly yours,

A handwritten signature in black ink, appearing to read "Amy C. Welborn". The signature is fluid and cursive, with a long horizontal stroke at the end.

Amy C. Welborn

FIRE LOSS ANALYSIS, INC.
P.O. BOX 100317
SAN ANTONIO, TEXAS 78201

TELEPHONE
(214) 344-2782

TELECOPIER
(214) 344-1705

July 19, 2004

RECEIVED
JUL 22 2004
BCO PR

[REDACTED]
McAllen, Texas [REDACTED]

Re: **2001 Ford F-150**
Insured : [REDACTED]
Date of Loss : **June 26, 2004**
Claim Number : [REDACTED]
FLA Number : **A06-004-4895**

Dear Mr. Munoz:

In compliance with your request I traveled to the Insurance Auto Auction storage yard in Corpus Christi, Texas and performed an extensive fire examination of the 2001 Ford F-150, 1/2 ton pickup truck bearing Texas license # [REDACTED]. It was powered by a V6 gasoline driven engine and equipped with an automatic type transmission. No evidence of any other prior vehicular damage was found.

An exterior examination of the vehicle was then performed noting fire damage to all three compartments with the most severe found in the engine compartment of the unit. An evaluation of the burn patterns within this compartment confirmed excellent intensity and fire movement patterns emanating from the left side of the engine in the vicinity of the brake master cylinder directly in front of the driver's seat (figure 1). The fire had intensified in this area moving laterally in all directions throughout the compartment compromising the radiator and grill area venting combustion by-products into the open atmosphere (figure 2). Secondary ignition of the left front tire had also occurred further intensifying the fire as it continued to move over the engine surface towards the right side of the compartment.

An examination of the electrical conductors routed through this area and across the top portion of the bulkhead was also performed confirming secondary thermal damage. This caused the multi-copper stranded conductors to become very brittle and break at various

locations. However, no evidence of any arcing or other forms of electrical failure was identified.



Figure 1



Figure 2

The bulkhead was examined noting that it had sustained extensive thermal damage and the fire had consumed combustible materials which covered several pre-cut holes allowing the fire to make its way into the passenger compartment of the vehicle. Secondary ignition of the combustible material in the dashboard then occurred further propagating the fire which resulted in the destruction of the front seats, door panels and other combustible materials in the cab (figure 3). An evaluation of the intensity and fire movement patterns within the cab was performed again confirming the damage as secondary from the fire moving into the compartment from the engine area. The fire then vented through the normal openings and extended into the front portion of the bed leaving the rear section in relatively good condition.



Figure 3

Having identified the fire origin in the engine compartment of the vehicle a closer evaluation of the physical markings of the fire was performed identifying the most intense area of fire damage on the left side of the engine in front of the master cylinder. Excellent fire movement patterns emanating from this location were also documented as they communicated over the engine compartment decreasing in severity as it moved away from the left rear corner of the compartment. The brake fluid reservoir and other combustible materials in the area of origin had also been consumed by the fire and various metals were melted in place collapsing onto the top of the left rail directly below the area of fire origin. It should be noted that the area of origin is centralized at the location where the brake pressure switch was situated and an examination of the immediate area failed to reveal the remains of the switch (figure 4). As I informed you during our telephone conversation regarding this matter, the failure of the brake switch in this and other type of Ford vehicles has been documented on numerous occasions as the cause for fires identical to the one which occurred in this pickup truck. However, the extreme alterations to the vehicle and the evidence of the failure is most often lost during

the relocation of the vehicles. This occurred in this case since neither of the switch contacts were located in the remaining debris, and this eliminates any subrogational possibility against the manufacture of the vehicle.



Figure 4

The insured was then contacted regarding his knowledge of this fire and he stated the vehicle had been parked at his grandparent's house in Beeville, Texas when the fire occurred. Reportedly, his grandparents had heard a loud bang and upon investigating noticed fire coming out of the grill and left wheel-well of the vehicle. The fire then spread rapidly throughout the engine area and then communicated through the firewall (bulkhead) into the passenger compartment. The fire department then arrived and extinguished the remaining fire. The vehicle was later relocated to the Insurance Auto Auction storage yard in Corpus Christi, Texas.

It should be noted that in most all of the cases involving the failure of the brake switch as the cause of the fire, witnesses report hearing a loud bang followed by extensive fire involvement in the left rear section of the engine compartment where the switch is situated. As mentioned previously the failure of the brake switch has been documented on numerous vehicle fires. Subrogation against the manufacture has been successful when the vehicle remains at the fire location and Ford experts are given an opportunity to participate in a joint examination of the vehicle with the insurance company fire experts. This eliminates the manufacture's claim of evidence spoliation and the brake switch contacts are almost always found confirming the failure.

It is strongly recommended that engine fires in Ford F-150s, Lincoln Towncars, Mercury Marquis, and Crown Victorias should be immediately inspected by your fire experts. The vehicles should not be moved from the fire location until the failure is confirmed so that

██████████
2001 Ford F-150
Claim ██████████
D.O.L. June 27, 2004

5

After performing an extensive evaluation of the fire in this vehicle, the origin was identified at the left rear section of the engine compartment in the vicinity of the brake switch which was missing at the time of this inspection. Therefore, this fire is being classified as "Undetermined" since the specific cause for the fire cannot be confirmed.

Thank you for allowing us this opportunity to assist you on this matter. Please call us should you have any questions concerning any portion of this investigation or should you require any additional assistance on this matter.

Respectfully submitted,

Edward S. Sanchez
CFEI, CFI, CVFI
Fire Loss Analysis, Inc.
Texas License # ██████████

VEHICLE REPORT

FLA#: A06-004-4895
 Insured: XXXXXXXXXX
 Year: 2001
 Make: Ford
 Model: F-150
 Inspection Insurance Auto Auction
 Location: Corpus Christi, Texas

Date of Loss: 06/27/2004
 Claim #: XXXXXXXXXX
 Inspection Date: 07/08/2004
 VIN: 1FTZF172X1KXXXXXX
 License Plate: XXXXXXXXXX
 Engine size: V6
 Transmission: Automatic
 Odometer: Unknown
 Stolen: No

Type Tires General American P225-70R16				
Tires	Wheels	#Lugs	Tread Wear	Missing
LF	Intact	5	Light	No
LR	Intact	5	Light	No
RR	Intact	5	Light	No
RF	Intact	5	Light	No

Doors	Open/Closed	Locked	Glass/Broken
LF	Closed	Unknown	Yes
LR	Closed	Unknown	Yes
RR	N/A	N/A	N/A
RF	N/A	N/A	N/A

Body Panels	Construction	Condition	Prior Damage
F bumper	Metal	Fire damaged	No
Grill	Plastic	Destroyed by fire	Unknown
LF Fender	Metal	Fire damaged	No
LR Quarter	Metal	Good	No
R Bumper	Metal	Good	No
RR Quarter	Metal	Good	No
RF Fender	Metal	Fire damaged	No
Hood	Aluminum	Destroyed by fire	Unknown
Roof	Metal	Fire damaged	No
Trunk bed	Metal	Fire damaged	No

Under Hood	Intact	Condition	Missing
Engine	No	Fire damaged	No
Battery	No	Destroyed by fire	No
Belts / Hoses	No	Destroyed by fire	No
Wiring	No	Fire damaged	No

Fluids	Level	Condition	Sample Taken
Oil	Unknown	Fire damaged	No
Transmission	Unknown	Fire damaged	No
Radiator	Unknown	Destroyed by fire	No
Pwr Steer	Unknown	Destroyed by fire	No

<i>Interior</i>	<i>Intact</i>	<i>Missing</i>	<i>Condition</i>
Dashboard	No	No	Destroyed by fire
Glove Box	No	No	Destroyed by fire
Steering Column	No	No	Damaged by fire
Ignition	No	No	Damaged by fire
Front Seats	No	No	Damaged by fire

<i>Accessories</i>	<i>Intact</i>	<i>Missing</i>	<i>Condition</i>
Stereo	No	No	Fire damaged
Speakers	No	No	Fire damaged

Samples Taken: No

Number of Photographs Taken: One hundred thirteen (113).

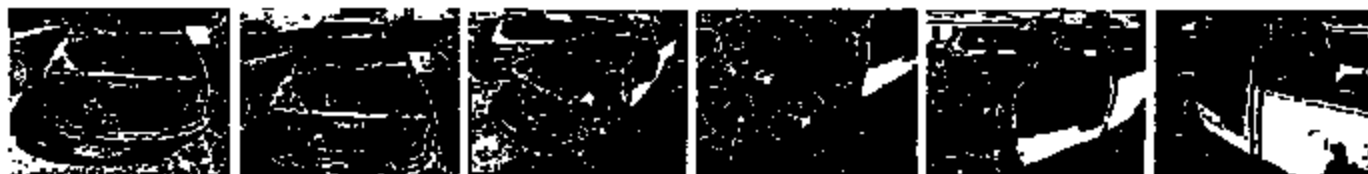
Personal Effects: None.

Vehicle Disposition: Remained at Insurance Auto Auction in Corpus Christi, Texas

PHOTO INDEX

The photographs enclosed in the Origin and Cause section of this report are only a small representation of the fire scene with a concentration on the area of origin. A CD-ROM copy containing the complete set of photographs taken is also enclosed for your review.

To view all photos, open the "My Computer" icon on desktop and click on the CD-ROM drive. A window with all JPEG image icons will appear, click on icon to view each individual picture.



IMG_0376.JPG IMG_0377.JPG IMG_0378.JPG IMG_0379.JPG IMG_0380.JPG IMG_0381.JPG



IMG_0382.JPG IMG_0383.JPG IMG_0384.JPG IMG_0385.JPG IMG_0386.JPG IMG_0387.JPG



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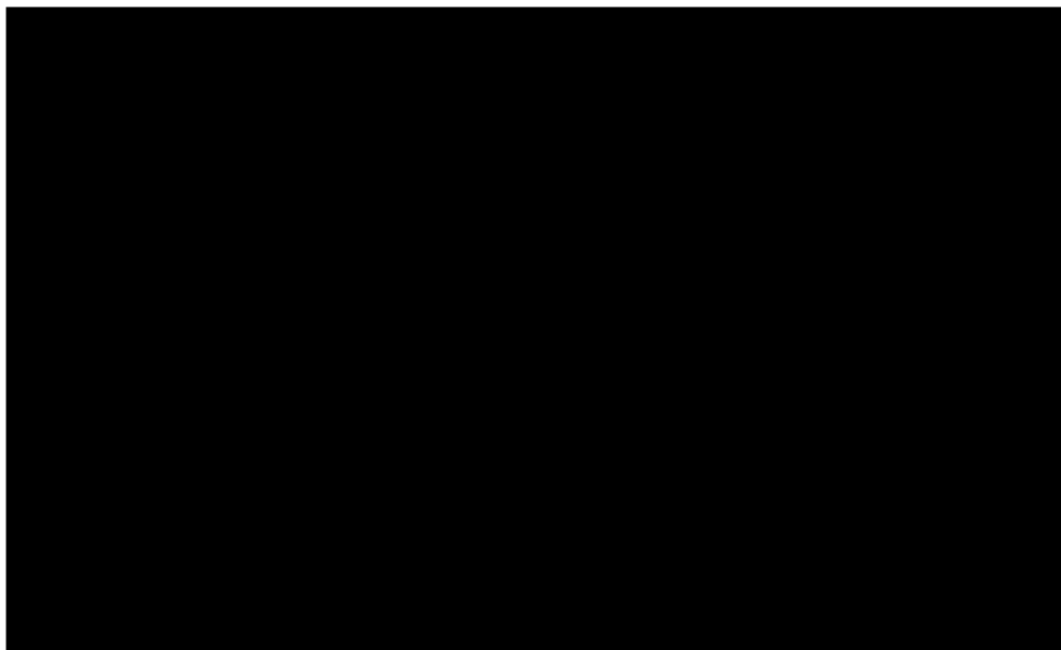
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ENCLOSURES

1. CD-ROM containing complete set of photographs
2. Fire Examination Videotape
3. [REDACTED] Resume



VFE

VERITÉ FORENSIC ENGINEERING, LLC.

July 9, 2004

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

Re: *Vehicle Fire Investigation*

Insured:

[REDACTED]
The Woodlands, Texas

Allstate Claim:

Date of Loss:

VFE Project:

[REDACTED]
06/14/04

040607

Dear Ms. Norfleet:

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

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

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

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

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

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

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

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


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

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

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

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

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



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



DAR/mc



Figure 1: Overall view of subject truck.



Figure 2: View of truck interior.



Figure 3: Vehicle Identification Number (VIN).



Figure 4: The engine compartment of truck.



Figure 5: Locations of arcing.



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

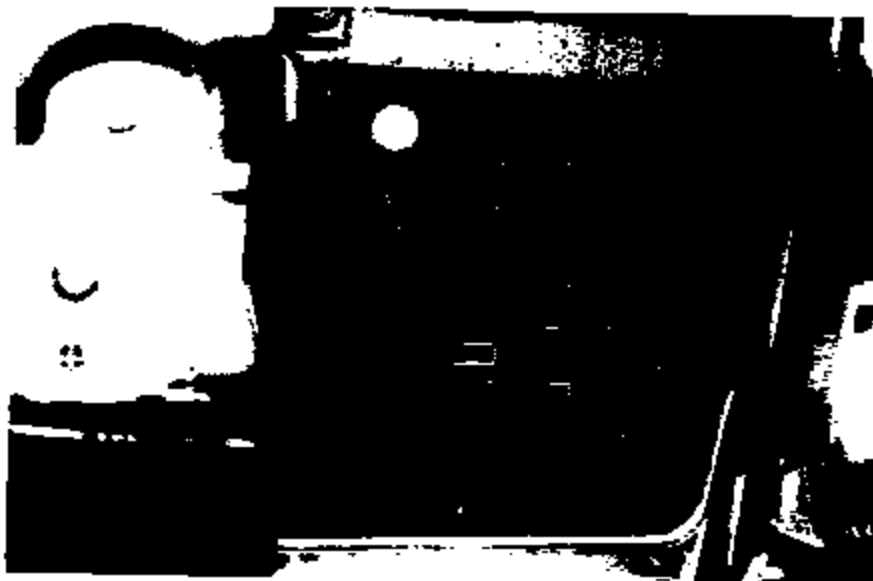
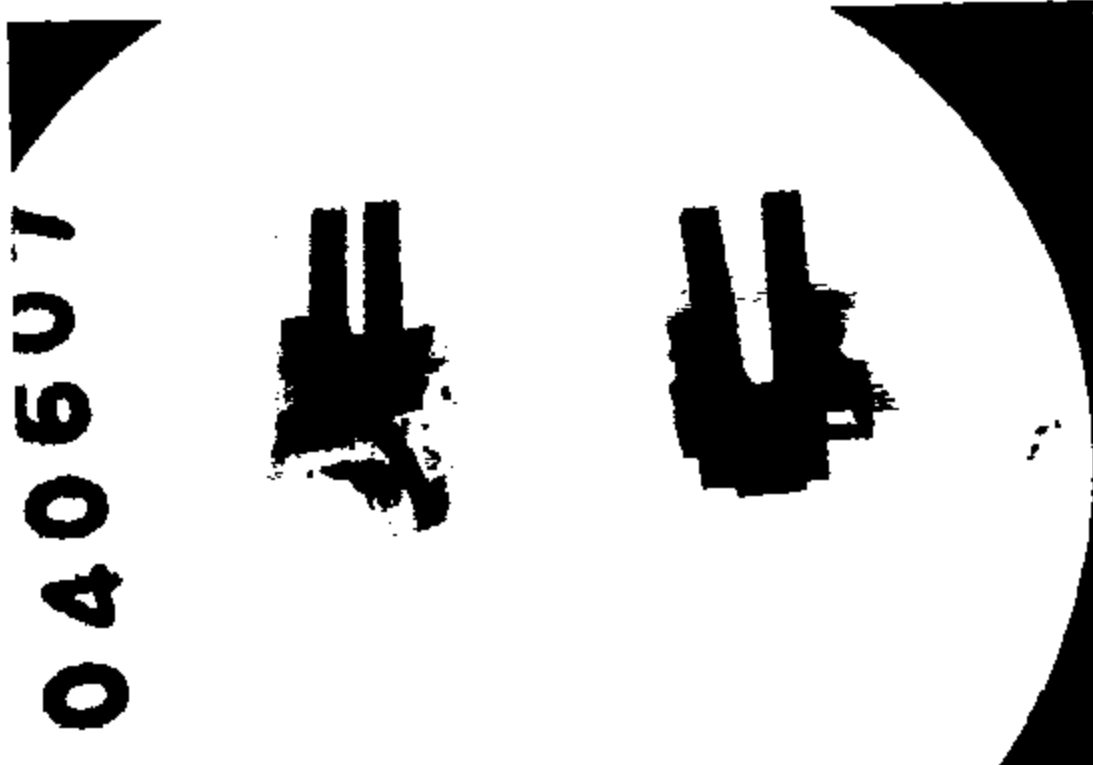


Figure 7: Vehicle fuse panel.



Figure 8: Remains of speed control deactivation switch.



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



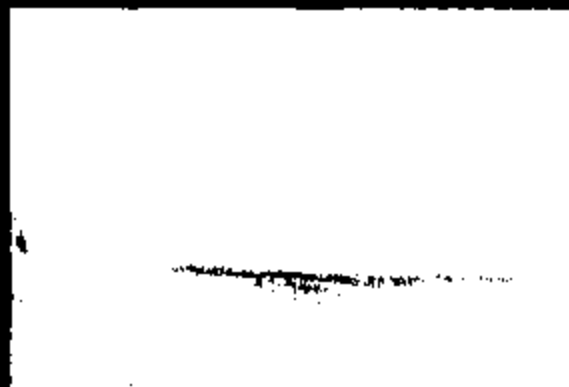
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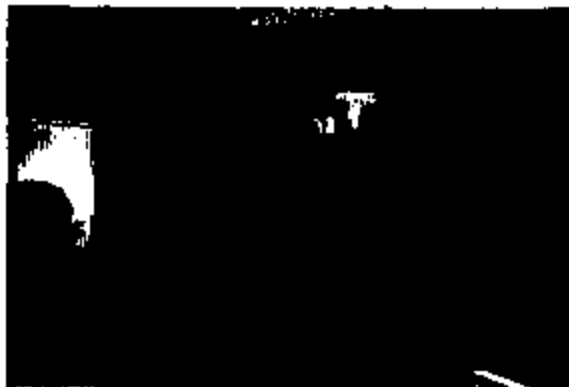
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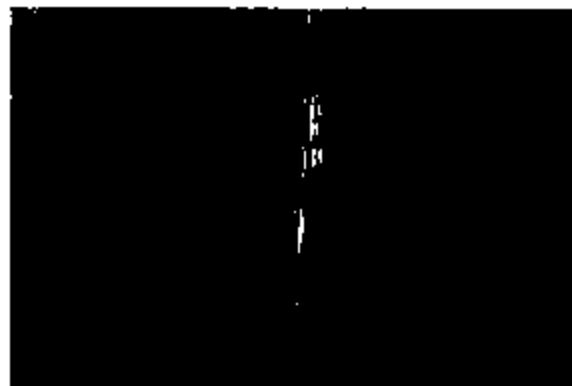
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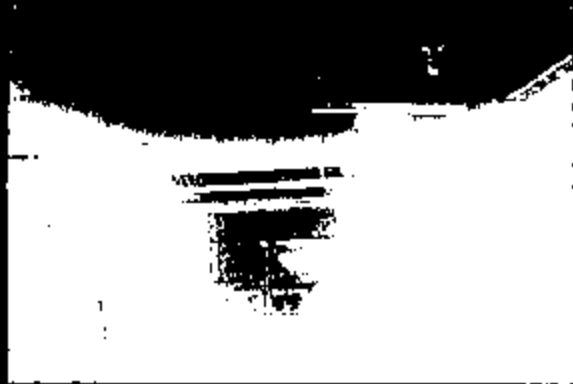


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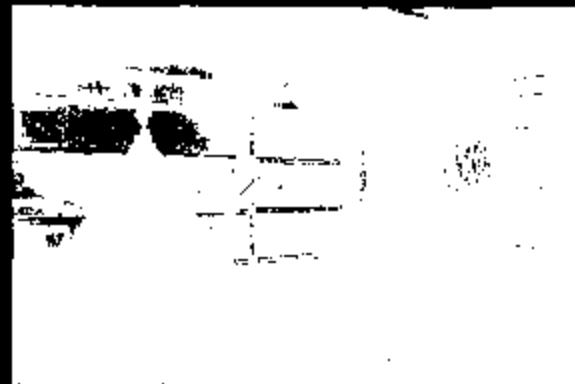


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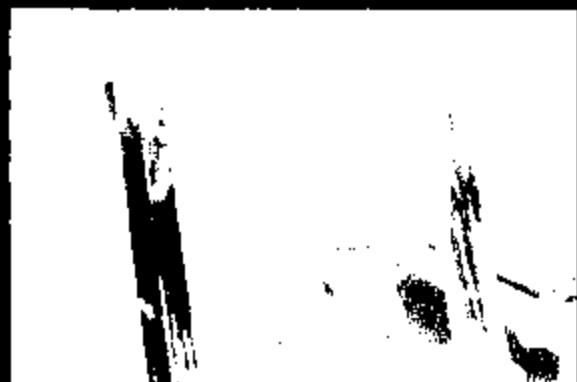
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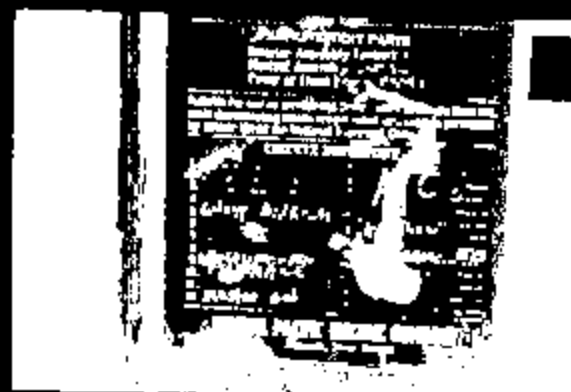
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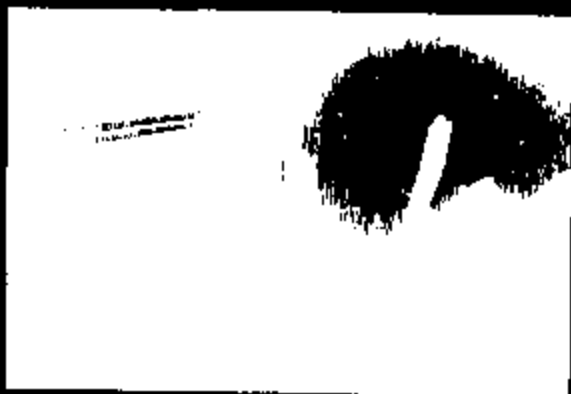
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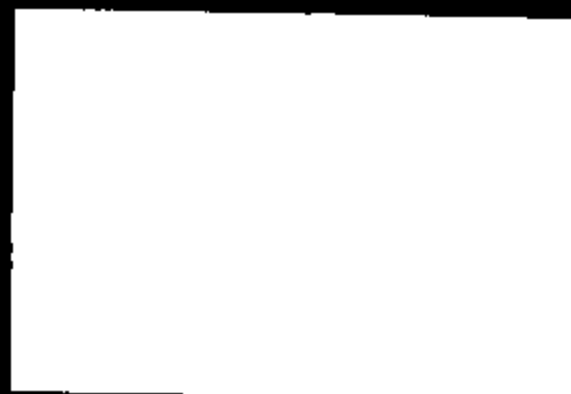
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A		MM DD- YYYY 06 1- 2004	3	04-0060005	000	<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity	MPFRS -1 Basic
B Location*		<input type="checkbox"/> Check this box on Incidents that are covered by this incident in provided on the Wildland Fire Damage to Section 2 "Alternative Location Specification". See only for Wildland fires.		Census Tract			
<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions		[REDACTED] Street or Highway		FL		Street Type Suffix	
		The Woodlands		TX		City State Zip Code	
		Cross street or directions, as applicable					
C Incident Type *		E1 Date & Times		Midnight is 0000		E2 Shift & Alarms	
131 Passenger vehicle fire		Check boxes if dates are the same as ALARM date.		Month Day Year Hr Min Sec		Local Option	
Incident Type		ALARM always required		06 14 2004 16:34:00		[H] 01 STA3	
D Aid Given or Received*		ARRIVAL required, unless cancelled or did not arrive		06 14 2004 16:39:00		Shift or Alarm District Firezone	
1 <input type="checkbox"/> Mutual aid received 2 <input checked="" type="checkbox"/> Automatic aid recvd. 3 <input type="checkbox"/> Mutual aid given 4 <input type="checkbox"/> Automatic aid given 5 <input type="checkbox"/> Other aid given N <input type="checkbox"/> None		SA412 Their FD#S Their State Their Incident Number		<input checked="" type="checkbox"/> Arrival * <input checked="" type="checkbox"/> Controlled <input checked="" type="checkbox"/> Lost Unit Cleared		<input checked="" type="checkbox"/> E3 Special Studies Local Option Special Study ID# Special Study Value	
E Actions Taken *		G1 Resources *		G2 Estimated Dollar Losses & Values			
11 Extinguish Primary Action Taken (1)		<input checked="" type="checkbox"/> Check this box and stop this section if an Apparatus or Personnel loss is used.		LOSSES: Required for all fires if known. Optional for non fires.			
Additional Action Taken (2)		Apparatus Personnel Suppression 0006 0018		Property \$ 050,000 Contents \$ 001,000 PRE-INCIDENT VALUE: Optional Property \$ 100,000 Contents \$ 040,000			
Additional Action Taken (3)		Other		Property \$ 100,000 Contents \$ 040,000			
<input type="checkbox"/> Check box if resources include aid received resources.							
Completed Modules		H1 Casualties		H3 Hazardous Materials Release		I Mixed Use Property	
<input checked="" type="checkbox"/> Fire-2 <input type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cas.-4 <input type="checkbox"/> Fire Surv. Cas.-5 <input type="checkbox"/> EMS-6 <input type="checkbox"/> HazMat-7 <input type="checkbox"/> Wildland Fire-8 <input checked="" type="checkbox"/> Apparatus-9 <input checked="" type="checkbox"/> Personnel-10 <input type="checkbox"/> Arson-11		Deaths Injuries Fire Service Civilian H2 Detector Required for Confined Fires. 1 <input type="checkbox"/> Detector alerted occupants 2 <input type="checkbox"/> Detector did not alert them 0 <input type="checkbox"/> Unknown		N <input checked="" type="checkbox"/> None 1 <input type="checkbox"/> Natural Gas: gas leak, no reaction or health concern 2 <input type="checkbox"/> Propane gas: gas leak, no health concern 3 <input type="checkbox"/> Gasoline: vehicle fuel tank or portable container 4 <input type="checkbox"/> Kerosene: fuel tank or portable container 5 <input type="checkbox"/> Diesel fuel/fuel oil: vehicle fuel tank or portable container 6 <input type="checkbox"/> Household solvents: none/other spill, cleanup only 7 <input type="checkbox"/> Motor oil: gas engine or portable container 8 <input type="checkbox"/> Paint: can paint can broken < 10 gallons 9 <input type="checkbox"/> Other: special health concern reported or spill > 10 gal. (Please specify the HAZMAT #)		NN <input checked="" type="checkbox"/> Not Mixed 10 <input type="checkbox"/> Assembly use 20 <input type="checkbox"/> Education use 33 <input type="checkbox"/> Medical use 40 <input type="checkbox"/> Residential use 51 <input type="checkbox"/> Row of stores 53 <input type="checkbox"/> Enclosed mall 58 <input type="checkbox"/> Bus. & Residential 59 <input type="checkbox"/> Office use 60 <input type="checkbox"/> Industrial use 63 <input type="checkbox"/> Military use 65 <input type="checkbox"/> Farm use 00 <input type="checkbox"/> Other mixed use	
J Property Use*		Structures		Household goods, sales, repairs			
131 Church, place of worship		341 Clinic, clinic type infirmary		539			
161 Restaurant or cafeteria		342 Doctor/dentist office		579			
162 Bar/Tavern or nightclub		361 Prison or jail, not juvenile		571			
213 Elementary school or kindergarten		419 1-or 2-family dwelling		599			
215 High school or junior high		429 Multi-family dwelling		615			
241 College, adult education		439 Rooming/boarding house		629			
311 Care facility for the aged		449 Commercial hotel or motel		700			
331 Hospital		459 Residential, board and care		819			
Outside		464 Dormitory/barracks		882			
124 Playground or park		519 Food and beverage sales		891			
655 Crops or orchard		936 Vacant lot		981			
669 Forest (timberland)		938 Graded/care for plot of land		984			
807 Outdoor storage area		946 Lake, river, stream		Looking and enter a Property Use code only if you have not checked a Property Use box			
919 Dump or sanitary landfill		951 Railroad right of way		Property Use 965			
931 Open land or field		960 Other street		Vehicle parking area			
		961 Highway/divided highway		MPFRS-1 Revision 03/11/99			
		962 Residential street/driveway					

K1 Person/Entity Involved

Local Option: _____ Business name (if applicable): _____ Area Code: _____ Phone Number: _____

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

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____ Suffix: _____

Post Office Box: _____ Apt./Suite/Room: _____ City: _____

State: _____ Zip Code: _____

More people involved? Check this box and attach Supplemental Focus (NFIRS-1B) as necessary

K2 Owner Same as person involved? Then check this box and skip the rest of this section.

Local Option: _____ Business name (if applicable): _____ Area Code: _____ Phone Number: _____

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

Mr., Ms., Mrs. First Name: _____ MI: _____ Last Name: _____ Suffix: _____

Number: _____ Prefix: _____ Street or Highway: _____ Street Type: _____ Suffix: _____

Post Office Box: _____ Apt./Suite/Room: _____ City: _____

State: _____ Zip Code: _____

L1 Remarks

Local Option

Engine 103 was dispatched to the report of a vehicle fire next to the residence, after the initial dispatch the call was upgraded to a structure fire.

Upon E-103 arrival we found a Ford F-150 truck burning from the engine compartment and had caused the structure next to it to ignite at the front of the garage. E-103 crew advanced a preconnected hose line to the vehicle and knocked down the fire coming from the vehicle and then forced entry through the garage and also the front door of the home. The fire had spread from the vehicle up into the eaves of the garage and across the attic. BC-10 arrived on scene and established command. E-101 and E-102 arrived and were instructed to enter the home and access the attic near the B-side of the structure and to start a primary search of the residence.

The primary search found no victims and the fire was attacked from an attic access on the B-side of the residence and also from an attic access located in the garage. The fire was controlled and salvaged and overhaul was completed. Command established RIT and had utilities turned off upon his arrival. The structure was also ventilated by order of Command; this was done by TK-101. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and Command was terminated. The home was left with the residence and the county fire marshal.

L1 Authorization

<input type="checkbox"/> 007202 Officer in charge ID	Cottar, Hampton L. Signature	BCI Position or rank	Assignment	06 Month	15 Day	2004 Year
<input type="checkbox"/> 007218 Officer Number making report ID in charge	Hubbard, Mitchell W. Signature	LTI Position or rank	Assignment	06 Month	15 Day	2004 Year

A		SA416 FDID *	TX State *	MM DD 06 14 Incident Date *	YYYY 2004	3 Station	04-0060009 Incident Number *	000 Expense *	<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> In Activity	NFIRS -2 File
B Property Details						C On-Site Materials <input type="checkbox"/> None or Products Complete if there were any significant amounts of commercial, industrial, agency or agricultural products or materials on the property, whether or not they became involved. Enter up to three codes. Check one or more boxes for each code entered.				
B1 <u>0001</u> <input type="checkbox"/> Not Residential Estimated Number of residential living units in building of origin whether or not all units became involved						1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service				
B2 <input type="checkbox"/> Buildings not involved Number of buildings involved						1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service				
B3 <input checked="" type="checkbox"/> Acre Acre burned (outside fires) <input type="checkbox"/> Less than one acre						1 <input type="checkbox"/> Bulk storage or warehousing 2 <input type="checkbox"/> Processing or manufacturing 3 <input type="checkbox"/> Packaged goods for sale 4 <input type="checkbox"/> Repair or service				
D Ignition				E1 Cause of Ignition			E2 Human Factors Contributing To Ignition			
D1 <u>83</u> <u>Engine area, running</u> Area of fire origin *				<input type="checkbox"/> Check box if this is an expensive report. Skip to section 9			<input checked="" type="checkbox"/> None Check all applicable boxes			
D2 <u>10</u> <u>Heat from powered</u> Heat source *				1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input checked="" type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation U <input type="checkbox"/> Cause undetermined after investigation			1 <input type="checkbox"/> Asleep 2 <input type="checkbox"/> Possibly impaired by alcohol or drugs 3 <input type="checkbox"/> Unattended person 4 <input type="checkbox"/> Possibly mental disabled 5 <input type="checkbox"/> Physically Disabled 6 <input type="checkbox"/> Multiple persons involved			
D3 <u>B1</u> <u>Electrical wire, cable</u> Item first ignited * <input type="checkbox"/> Check box if fire spread was confined to object of origin				E2 Factors Contributing To Ignition <input type="checkbox"/> None			7 <input type="checkbox"/> Age was a factor Estimated age of person involved <u> </u>			
D4 <u> </u> <u> </u> Type of material first ignited <input type="checkbox"/> Equival only if item first ignited code is 00 or 470				<u>30</u> <u>Electrical</u> Factor Contributing To Ignition (1)			1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female			
F1 Equipment Involved In Ignition				F2 Equipment Power			G Fire Suppression Factors			
<input type="checkbox"/> None If Equipment was not involved, skip to Section 9 <u> </u> <u> </u> Equipment involved				<u> </u> <u> </u> Equipment Power source			Enter up to three codes. <input type="checkbox"/> None <u> </u> <u> </u> <u> </u> Fire suppression factor (1)			
Brand <u> </u> Model <u> </u> Serial # <u> </u> Year <u> </u>				F3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary Portable equipment normally can be moved by one person, is designed to be used in multiple locations, and requires no tools to install.			<u> </u> <u> </u> <u> </u> Fire suppression factor (2) <u> </u> <u> </u> <u> </u> Fire suppression factor (3)			
H1 Mobile Property Involved				H2 Mobile Property Type & Make			Local Use			
<input type="checkbox"/> None 1 <input type="checkbox"/> Not involved in ignition, but burned 2 <input type="checkbox"/> Involved in ignition, but did not burn 3 <input checked="" type="checkbox"/> Involved in ignition and burned				<u>11</u> <u>Passenger car</u> Mobile property type <u>FO</u> <u>Ford</u> Mobile property make			<input type="checkbox"/> See-Fire Plan Available Some of the information presented in this report may be based upon reports from other Agencies <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input type="checkbox"/> Other reports attached			
<u>F150</u> Mobile property model <u> </u> <u>TX</u> <u> </u> License State Number State VIN Number				<u> </u> <u>2001</u> Year			NFIRS-2 Revision 01/19/99			

A	FDID <input type="text" value="SA416"/>	State <input type="text" value="TX"/>	Incident Date <input type="text" value="06"/> <input type="text" value="14"/> <input type="text" value="2004"/>	Station <input type="text" value="3"/>	Incident Number <input type="text" value="04-0060005"/>	Exposure <input type="text" value="001"/>	<input type="checkbox"/> Deleted <input type="checkbox"/> Change <input type="checkbox"/> No Activity	NFIRS -1 Basic
B	Location* <input type="checkbox"/> Check this box to indicate that the address for this incident is provided on the Wildland Fire Change Tract Number in Section 2 "Alternative Location Specification". Use only for Wildland fires.							
	<input checked="" type="checkbox"/> Street address <input type="checkbox"/> Intersection <input type="checkbox"/> In front of <input type="checkbox"/> Rear of <input type="checkbox"/> Adjacent to <input type="checkbox"/> Directions							
	Member/Highpost Prefix Street or Highway <input type="text" value=""/> PL <input type="text" value=""/> Street Type <input type="text" value=""/> Suffix <input type="text" value=""/>							
	Apt./Suite/Room City <input type="text" value="The Woodlands"/> State <input type="text" value="TX"/> Zip Code <input type="text" value=""/>							
	Cross street or direction, as applicable <input type="text" value=""/>							
C	Incident Type* <input type="text" value="111"/> Building fire		E1 Date & Times Midnight is 0000 Check boxes if SEVER are the same as Alarm Date. ALARM always required.			E2 Shift & Alarms Local Option		
	Incident Type <input type="text" value="111"/>		Alarm <input type="text" value="06"/> <input type="text" value="14"/> <input type="text" value="2004"/> <input type="text" value="16:34:00"/>			<input type="text" value="2"/> <input type="text" value="01"/> <input type="text" value="STA3"/>		
D	Aid Given or Received*		Arrival <input checked="" type="checkbox"/> <input type="text" value="06"/> <input type="text" value="14"/> <input type="text" value="2004"/> <input type="text" value="16:39:00"/>			Shift or Alarm <input type="text" value=""/>		
	1 <input type="checkbox"/> Mutual aid received 2 <input checked="" type="checkbox"/> Automatic aid recv. 3 <input type="checkbox"/> Mutual aid given 4 <input type="checkbox"/> Automatic aid given 5 <input type="checkbox"/> Other aid given N <input type="checkbox"/> None		Controlled <input checked="" type="checkbox"/> <input type="text" value="06"/> <input type="text" value="14"/> <input type="text" value="2004"/> <input type="text" value="16:53:00"/>			E3 Special Studies Local Option		
	<input type="text" value="SA412"/> Their FDID Their State <input type="text" value=""/>		LAST UNIT CLEARED, required except for Wildland fires			<input type="text" value=""/> Special Study ID# <input type="text" value=""/> Special Study Value		
	<input type="text" value=""/> Their Incident Number		Cleared <input checked="" type="checkbox"/> <input type="text" value="06"/> <input type="text" value="14"/> <input type="text" value="2004"/> <input type="text" value="18:35:00"/>					
F	Actions Taken*		G1 Resources*			G2 Estimated Dollar Losses & Values		
	<input type="text" value="11"/> Extinguish Primary Action Taken (1)		<input checked="" type="checkbox"/> Check this box and stip this section if an Apparatus or Personnel form is used.			LOSSES: Required for all fires if known. Optional for Gas fires.		
	<input type="text" value="12"/> Salvage & overhaul Additional Action Taken (2)		Apparatus <input type="text" value="0006"/> Personnel <input type="text" value="0018"/>			Property \$ <input type="text" value=""/> <input type="text" value="050"/> <input type="text" value="000"/>		
	<input type="text" value=""/> Additional Action Taken (3)		Other <input type="text" value=""/>			Contents \$ <input type="text" value=""/> <input type="text" value="001"/> <input type="text" value="000"/>		
			<input type="checkbox"/> Check box if resources were limited and received reimburse.			FIRE-INCIDENT VALUE: Optional Property \$ <input type="text" value=""/> <input type="text" value="100"/> <input type="text" value="000"/>		
						Contents \$ <input type="text" value=""/> <input type="text" value="040"/> <input type="text" value="000"/>		
Completed Modules	H1* Casualties <input checked="" type="checkbox"/> None		H3 Hazardous Materials Release			I Mixed Use Property		
<input checked="" type="checkbox"/> Fire-2 <input checked="" type="checkbox"/> Structure-3 <input type="checkbox"/> Civil Fire Cas.-4 <input type="checkbox"/> Fire Serv. Cas.-5 <input type="checkbox"/> RG-6 <input type="checkbox"/> EasMat-7 <input type="checkbox"/> Wildland Fire-8 <input checked="" type="checkbox"/> Apparatus-9 <input checked="" type="checkbox"/> Personnel-10 <input type="checkbox"/> Arson-11	Deaths Injuries Fire <input type="text" value=""/> <input type="text" value=""/> Services <input type="text" value=""/> <input type="text" value=""/> Civilian <input type="text" value=""/> <input type="text" value=""/>		1 <input type="checkbox"/> Natural Gas: also tank, or overfilling of liquid cylinders 2 <input type="checkbox"/> Propane gas: (2) lb. tank (see to tank tag #111) 3 <input type="checkbox"/> Gasolide: vehicle fuel tank or portable containers 4 <input type="checkbox"/> Recovers: hot tanning equipment or portable storage 5 <input type="checkbox"/> Diesel fuel/fuel oil: portable fuel tank or portable 6 <input type="checkbox"/> Household solvents: lamp/office spill, cleanup only 7 <input type="checkbox"/> Motor oil: from engine or portable containers 8 <input type="checkbox"/> Paint: new paint cans totaling < 55 gallons 0 <input type="checkbox"/> Other: Special Hazmat incident reported or spill > 55 gal. Please complete the HAZMAT form			NW <input checked="" type="checkbox"/> Not Mixed 10 <input type="checkbox"/> Assembly use 20 <input type="checkbox"/> Education use 33 <input type="checkbox"/> Medical use 40 <input type="checkbox"/> Residential use 51 <input type="checkbox"/> Row of stores 53 <input type="checkbox"/> Enclosed mall 56 <input type="checkbox"/> Bus. & Residential 59 <input type="checkbox"/> Office use 60 <input type="checkbox"/> Industrial use 63 <input type="checkbox"/> Military use 65 <input type="checkbox"/> Farm use 00 <input type="checkbox"/> Other mixed use		
J Property Use*	Structures		341 <input type="checkbox"/> Clinic, clinic type infirmary			539 <input type="checkbox"/> Household goods, sales, repairs		
			342 <input type="checkbox"/> Doctor/dentist office			579 <input type="checkbox"/> Motor vehicle/boat sales/repair		
	131 <input type="checkbox"/> Church, place of worship		361 <input type="checkbox"/> Prison or jail, not juvenile			571 <input type="checkbox"/> Gas or service station		
	161 <input type="checkbox"/> Restaurant or cafeteria		419 <input type="checkbox"/> 1- or 2-family dwelling			599 <input type="checkbox"/> Business office		
	162 <input type="checkbox"/> Bar/Tavern or nightclub		429 <input type="checkbox"/> Multi-family dwelling			615 <input type="checkbox"/> Electric generating plant		
	213 <input type="checkbox"/> Elementary school or kindergarten		439 <input type="checkbox"/> Rooming/boarding house			629 <input type="checkbox"/> Laboratory/science lab		
	215 <input type="checkbox"/> High school or junior high		449 <input type="checkbox"/> Commercial hotel or motel			700 <input type="checkbox"/> Manufacturing plant		
	241 <input type="checkbox"/> College, adult education		459 <input type="checkbox"/> Residential, board and care			819 <input type="checkbox"/> Livestock/poultry storage (barn)		
	311 <input type="checkbox"/> Care facility for the aged		464 <input type="checkbox"/> Dormitory/barracks			882 <input type="checkbox"/> Non-residential parking garage		
	331 <input type="checkbox"/> Hospital		519 <input type="checkbox"/> Food and beverage sales			891 <input type="checkbox"/> Warehouse		
	Outside		936 <input type="checkbox"/> Vacant lot			981 <input type="checkbox"/> Construction site		
	124 <input type="checkbox"/> Playground or park		938 <input type="checkbox"/> Graded/care for plot of land			984 <input type="checkbox"/> Industrial plant yard		
	655 <input type="checkbox"/> Crops or orchard		946 <input type="checkbox"/> Lake, river, stream					
	669 <input type="checkbox"/> Forest (timberland)		951 <input type="checkbox"/> Railroad right of way			Lookup and enter a Property Use code only if you have NOT checked a Property Use box. Property Use <input type="text" value="965"/>		
	807 <input type="checkbox"/> Outdoor storage area		960 <input type="checkbox"/> Other street			<input checked="" type="checkbox"/> Vehicle parking area		
	919 <input type="checkbox"/> Dump or sanitary landfill		961 <input type="checkbox"/> Highway/divided highway					
	931 <input type="checkbox"/> Open land or field		962 <input type="checkbox"/> Residential street/driveway					

K1 Person/Entity Involved

Local Option

Business name (if applicable)

Area Code

Phone Number

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

Mr., Mr., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

More people involved? Check this box and attach Supplemental Forms (NFIRS-18) as necessary

K2 Owner

Local Option

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

Business name (if applicable)

Area Code

Phone Number

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

Mr., Mr., Mrs. First Name

MI

Last Name

Suffix

Number

Prefix

Street or Highway

Street Type

Suffix

Post Office Box

Apt./Suite/Room

City

State

Zip Code

L Remarks

Local Option

Engine 103 was dispatched to the report of a vehicle fire next to the residence, after the initial dispatch the call was upgraded to a structure fire.

Upon E-103 arrival we found a Ford F-150 truck burning from the engine compartment and had caused the structure next to it to ignite at the front of the garage. E-103 crew advanced a preconnected hose line to the vehicle and knocked down the fire coming from the vehicle and then forced entry through the garage and also the front door of the home. The fire had spread from the vehicle up into the eaves of the garage and across the attic. BC-10 arrived on scene and established command. E-101 and E-102 arrived and were instructed to enter the home and access the attic near the B-side of the structure and to start a primary search of the residence.

The primary search found no victims and the fire was attacked from an attic access on the B-side of the residence and also from an attic access located in the garage. The fire was controlled and salvaged and overhaul was completed. Command established RIF and had utilities turned off upon his arrival. The structure was also ventilated by order of Command; this was done by TK-101. The county fire marshal was dispatched and arrived on scene to investigate. All units were returned to service by Command and Command was terminated. The home was left with the residence and the county fire marshal.

M Authorization

007202

Officer in charge ID

Cottar, Hampton L.

Signature

BCI

Position or rank

Assignment

06

Month

15

Day

2004

Year

Check box if same as Officer in Charge.

007218

Officer making report ID

Hubbard, Mitchell W.

Signature

LTI

Position or rank

Assignment

06

Month

15

Day

2004

Year

A SA416 TX 06 14 2004 3 04-0060009 001 <small>File * State * Incident Date * Station Incident Number * Exposure *</small>		<input type="checkbox"/> Delete <input type="checkbox"/> Change <input type="checkbox"/> No Activity	NFIRS -2 <small>File</small>
B Property Details B1 0001 <input type="checkbox"/> Not Residential <small>Estimated Number of residential living units in building of origin whether or not all units became involved</small> B2 <input type="checkbox"/> Buildings not involved <small>Number of buildings involved</small> B3 <input checked="" type="checkbox"/> None <small>Access burned (outside fires) <input type="checkbox"/> Less than one acre</small>		C On-Site Materials or Products <input type="checkbox"/> None <small>Complete if there were any significant amounts of commercial, industrial, energy or agricultural products or materials on the property, whether or not they became involved</small> <small>Enter up to three codes. Check one or more boxes for each code entered.</small> On-site material (1) <input type="checkbox"/> 1 <input type="checkbox"/> Bulk storage or warehousing <input type="checkbox"/> 2 <input type="checkbox"/> Processing or manufacturing <input type="checkbox"/> 3 <input type="checkbox"/> Packaged goods for sale <input type="checkbox"/> 4 <input type="checkbox"/> Repair or service On-site material (2) <input type="checkbox"/> 1 <input type="checkbox"/> Bulk storage or warehousing <input type="checkbox"/> 2 <input type="checkbox"/> Processing or manufacturing <input type="checkbox"/> 3 <input type="checkbox"/> Packaged goods for sale <input type="checkbox"/> 4 <input type="checkbox"/> Repair or service On-site material (3) <input type="checkbox"/> 1 <input type="checkbox"/> Bulk storage or warehousing <input type="checkbox"/> 2 <input type="checkbox"/> Processing or manufacturing <input type="checkbox"/> 3 <input type="checkbox"/> Packaged goods for sale <input type="checkbox"/> 4 <input type="checkbox"/> Repair or service	
D Ignition D1 47 Vehicle storage area: <small>Area of fire origin *</small> D2 81 Heat from direct flame: <small>Heat source *</small> D3 00 Item first ignited: <small>Item first ignited * 1 <input type="checkbox"/> Check box if fire spread was confined to object of origin</small> D4 63 Sawm wood, including: <small>Type of material Ignited only if item first ignited code is 08 or 47</small>		E1 Cause of Ignition <input checked="" type="checkbox"/> Check box if this is an exposure report. Skip to section G 1 <input type="checkbox"/> Intentional 2 <input type="checkbox"/> Unintentional 3 <input type="checkbox"/> Failure of equipment or heat source 4 <input type="checkbox"/> Act of nature 5 <input type="checkbox"/> Cause under investigation 7 <input type="checkbox"/> Cause undetermined after investigation E2 Factors Contributing To Ignition 71 Exposure fire <input type="checkbox"/> None <small>Factor Contributing To Ignition (1)</small> <small>Factor Contributing To Ignition (2)</small>	
E1 Equipment Involved In Ignition <input type="checkbox"/> None if Equipment was not involved, skip to Section G Equipment Involved Brand _____ Model _____ Serial # _____ Year _____		E2 Equipment Power _____ <small>Equipment Power Source</small> E3 Equipment Portability 1 <input type="checkbox"/> Portable 2 <input type="checkbox"/> Stationary <small>Portable equipment normally can be moved by one person, is designed to be use in multiple locations, and requires no tools to install.</small>	
F1 Mobile Property Involved <input type="checkbox"/> None 1 <input checked="" type="checkbox"/> Not involved in ignition, but burned 2 <input type="checkbox"/> Involved in ignition, but did not burn 3 <input type="checkbox"/> Involved in ignition and burned Mobile property model _____ License Plate Number _____		F2 Mobile Property Type & Make 11 Passenger car. <small>Mobile property type</small> Mobile property make _____ Year _____ <small>State VIN Number</small>	
		G Fire Suppression Factors <small>Enter up to three codes. <input type="checkbox"/> None</small> Fire suppression factor (1) _____ Fire suppression factor (2) _____ Fire suppression factor (3) _____	
		Local Use <input type="checkbox"/> Pre-Fire Plan Available <small>Some of the information presented in this report may be based upon reports from other agencies</small> <input type="checkbox"/> Arson report attached <input type="checkbox"/> Police report attached <input type="checkbox"/> Coroner report attached <input checked="" type="checkbox"/> Other reports attached	
		NFIRS-2 Revision 01/19/99	

I1 Structure Type * If fire was in enclosed building or a portable/mobile structure complete the rest of this form 1 <input checked="" type="checkbox"/> Enclosed Building 2 <input type="checkbox"/> Portable/mobile structure 3 <input type="checkbox"/> Open structure 4 <input type="checkbox"/> Air supported structure 5 <input type="checkbox"/> Tent 6 <input type="checkbox"/> Open platform (e.g. stairs) 7 <input type="checkbox"/> Underground structure (park access) 8 <input type="checkbox"/> Connective structure (e.g. footers) 9 <input type="checkbox"/> Other type of structure	I2 Building Status * 1 <input type="checkbox"/> Under construction 2 <input checked="" type="checkbox"/> Occupied & operating 3 <input type="checkbox"/> Idle, not routinely used 4 <input type="checkbox"/> Under major renovation 5 <input type="checkbox"/> Vacant and secured 6 <input type="checkbox"/> Vacant and unsecured 7 <input type="checkbox"/> Being demolished 8 <input type="checkbox"/> Other 9 <input type="checkbox"/> Undetermined	I3 Building Height Count the ROOF as part of the highest story <u>001</u> Total number of stories as at above grade _____ Total number of stories below grade	I4 Main Floor Size* _____ , <u>001</u> , <u>500</u> Total square feet OR _____ BY _____ Length in feet Width in feet
---	--	---	---

J1 Fire Origin * <u>001</u> <input type="checkbox"/> Below Grade Story of fire origin	J3 Number of Stories Damaged By Flame Count the ROOF as part of the highest story _____ Number of stories of minor damage (1 to 24% flame damage) _____ Number of stories of significant damage (25 to 49% flame damage) _____ Number of stories of heavy damage (50 to 74% flame damage) _____ Number of stories of extreme damage (75 to 100% flame damage)	K Material Contributing Most To Flame Spread <input type="checkbox"/> Check if no flame spread OR same as material first ignited OR unable to determine Skip To Section L K1 _____ Type contributing most to flame spread K2 _____ Type of material contributing most of flame spread Required only if item contributing code is 00 or 74
J2 Fire Spread * 1 <input type="checkbox"/> Confined to object of origin 2 <input type="checkbox"/> Confined to room of origin 3 <input type="checkbox"/> Confined to floor of origin 4 <input type="checkbox"/> Confined to building of origin 5 <input checked="" type="checkbox"/> Beyond building of origin		

L1 Presence of Detectors * (In area of the fire) N <input type="checkbox"/> None Present Skip to section M 1 <input type="checkbox"/> Present U <input checked="" type="checkbox"/> Undetermined	L3 Detector Power Supply 1 <input type="checkbox"/> Battery only 2 <input type="checkbox"/> Hardwire only 3 <input type="checkbox"/> Plug in 4 <input type="checkbox"/> Hardwire with battery 5 <input type="checkbox"/> Plug in with battery 6 <input type="checkbox"/> Mechanical 7 <input type="checkbox"/> Multiple detectors & power supplies 8 <input type="checkbox"/> Other _____ U <input type="checkbox"/> Undetermined	L5 Detector Effectiveness Required if detector operated 1 <input type="checkbox"/> Alerted occupants, occupants responded 2 <input type="checkbox"/> Occupants failed to respond 3 <input type="checkbox"/> There were no occupants 4 <input type="checkbox"/> Failed to alert occupants U <input type="checkbox"/> Undetermined
L2 Detector Type 1 <input type="checkbox"/> Smoke 2 <input type="checkbox"/> Heat 3 <input type="checkbox"/> Combination smoke - heat 4 <input type="checkbox"/> Sprinkler, water flow detection 5 <input type="checkbox"/> More than 1 type present 6 <input type="checkbox"/> Other _____ U <input type="checkbox"/> Undetermined	L4 Detector Operation 1 <input type="checkbox"/> Fire too small to activate 2 <input type="checkbox"/> Operated (Complete Section L3) 3 <input type="checkbox"/> Failed to operate (Complete Section L3) U <input type="checkbox"/> Undetermined	L6 Detector Failure Reason Required if detector failed to operate 1 <input type="checkbox"/> Power failure, shutoff or disconnect 2 <input type="checkbox"/> Improper installation or placement 3 <input type="checkbox"/> Defective 4 <input type="checkbox"/> Lack of maintenance, includes cleaning 5 <input type="checkbox"/> Battery missing or disconnected 6 <input type="checkbox"/> Battery discharged or dead 7 <input type="checkbox"/> Other _____ U <input type="checkbox"/> Undetermined

M1 Presence of Automatic Extinguishment System * N <input checked="" type="checkbox"/> None Present 1 <input type="checkbox"/> Present Complete rest of Section M	M3 Automatic Extinguishment System Operation Required if fire was within designed range 1 <input type="checkbox"/> Operated & effective (Go to M4) 2 <input type="checkbox"/> Operated & not effective (M4) 3 <input type="checkbox"/> Fire too small to activate 4 <input type="checkbox"/> Failed to operate (Go to M4) 5 <input type="checkbox"/> Other _____ U <input type="checkbox"/> Undetermined	M5 Automatic Extinguishment System Failure Reason Required if system failed 1 <input type="checkbox"/> System shut off 2 <input type="checkbox"/> Not enough agent discharged 3 <input type="checkbox"/> Agent discharged but did not reach fire 4 <input type="checkbox"/> Wrong type of system 5 <input type="checkbox"/> Fire not in area protected 6 <input type="checkbox"/> System components damaged 7 <input type="checkbox"/> Lack of maintenance 8 <input type="checkbox"/> Manual intervention 9 <input type="checkbox"/> Other _____ U <input type="checkbox"/> Undetermined MPFRS-3 Revision 01/19/99
M2 Type of Automatic Extinguishment System * Required if fire was within designed range of AES 1 <input type="checkbox"/> Wet pipe sprinkler 2 <input type="checkbox"/> Dry pipe sprinkler 3 <input type="checkbox"/> Other sprinkler system 4 <input type="checkbox"/> Dry chemical system 5 <input type="checkbox"/> Foam system 6 <input type="checkbox"/> Halogen type system 7 <input type="checkbox"/> Carbon dioxide (CO2) system 8 <input type="checkbox"/> Other special hazard system U <input type="checkbox"/> Undetermined	M4 Number of Sprinkler Heads Operating Required if system operated _____ Number of sprinkler heads operating	

**Montgomery County FMO
INCIDENT SUMMARY REPORT**

Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

[REDACTED]

Start Date/Time:
Monday 06/14/2004 18:33
Street Address:

End Date/Time:

City/State/Zip:
THE WOODLANDS, TX [REDACTED]
Additional Directions:
KM251U near Acorn Oak

County:
MONTGOMERY

[REDACTED]

Name:
GEORGE BURLIN

Phone:
(936) 838-8288

Email:
SBURLIN@CO.MONTGOMERY.TX.US

[REDACTED]

SATS Incident ID:
1258
Status:
Investigation Closed
Target Status:
Occupied And Operating
ATF Involved:
No
Method Of Entry:
Primary Motivation:

Agency Incident ID:
04-300
Level:
Restricted
Est Damage:
\$75,000
Primary Bias:

Fire Descriptor(s):
Area of Placement/Device Origin:
Function Area:
Number Killed:

Type:
Accidental Fire
Target:
Vehicle
Secondary Target:
Residential
Primary Gov't Association:
None
Collateral Crimes:

Number Injured:
0

0

[REDACTED]

None

Montgomery County FMO INCIDENT SUMMARY REPORT

Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

[Redacted]

Relationship(s):
Interviewed Party, Occupant

Name:
[Redacted]

Other Name(s) Used:

Business Name:

None

Primary Phone:

Secondary Phone:

Email:

[Redacted]

SSN:

DOB:

Age:

Ethnicity:

Race:

Sex:

Non-Hispanic

Hair Color:

Eye Color:

Height:

Weight:

Street Address:

[Redacted]

City/State/Zip:

County:

Country:

THE WOODLANDS, TX [Redacted]

MONTGOMERY

UNITED STATES

Disposition:

Relationship(s):

Owner, Interviewed Party

Name:

[Redacted]

Other Name(s) Used:

Business Name:

None

Primary Phone:

Secondary Phone:

Email:

[Redacted]

SSN:

DOB:

Age:

Ethnicity:

Race:

Sex:

Non-Hispanic

Hair Color:

Eye Color:

Height:

Weight:

Street Address:

[Redacted]

City/State/Zip:

County:

Country:

THE WOODLANDS, TX [Redacted]

MONTGOMERY

UNITED STATES

Official Law Enforcement Report - Unauthorized Dissemination is Prohibited

Montgomery County FMO
INCIDENT SUMMARY REPORT
Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300

Disposition:

Relationship(s):

Name:

Cotter, Hampton

Other Name(s) Used:

Business Name:

WFD

Primary Phone:

Secondary Phone:

Email:

SSN:

None

DOB:

Age:

Unknown

Unknown

Ethnicity:

Race:

Sex:

Hair Color:

Eye Color:

Height:

Weight:

Street Address:

City/State/Zip:

County:

Country:

Disposition:

**Montgomery County FMD
INCIDENT SUMMARY REPORT****Official Law Enforcement Report - Unauthorized Dissemination is Prohibited
Agency Incident ID: 04-300****DETAILS:**

On Monday, June 14, 2004, I, Investigator Scott Burin, responded to the above-mentioned location to the report of a structure fire. Upon arrival, I met with Battalion Chief Cotter, WFD; fire-fighting operations were still ongoing but winding down. The fire was extinguished; overhaul was underway. The scene is a one-story brick veneer single-family residence. A 2001 Ford F-150 was sitting in the driveway, on the left side, up close to the garage door, parked in a normal and natural manner. No other vehicles were in the driveway of this residence.

A scene examination reveals that a fire had occurred in the Ford truck's engine compartment and had radiated and spread upward, into the eaves of the house, spreading fire throughout the attic space of the house. The fire was contained to the attic space of the structure, with smoke and water damage to the interior of the structure.

An examination of the truck reveals a Ford F-150 extended cab truck rigged out as an electrician's work truck, with ladders, tool boxes, materials, etc. A fire had occurred in the engine compartment, under the hood, in the area of the brake system master cylinder. The fire consumed much of the combustible material on the driver's side of the engine compartment, including belts, hoses, and melting away the hood of the truck. The passenger side of the truck's engine compartment did sustain moderate fire and heat damage; however, that side of the engine compartment was damaged significantly less than the driver's side of the engine compartment. Fire spread into the passenger cab area, through the firewall and the windshield, destroying the interior of the truck as well.

The residential occupants/truck owners, [REDACTED] were present and gave the following info: They had moved into the rental house only two weeks prior, and do not have rental insurance on their belongings. They are in the process of having a new home built in Magnolia. David owns the truck and uses it as his work truck for his electrical contracting business, "Go Electric". David states that on this date, he arrived home at around 18:15 hours. He sat in the truck, in the driveway, with the motor off, for a few moments talking on the cell phone. David further states that the cruise control on the truck quit working a couple of weeks ago. David got out of the truck and went into the house. He and his wife, Deana, left the residence at around 18:30 hours to run errands.

The fire alarm came in at around 18:38 hours. Witnesses state that the truck was on fire first, and that the fire was concentrated in the front driver's side-wheel well area. This coincides with a fire around the master cylinder area. Witnesses further state that the fire from the truck radiated to the house eaves, igniting the underside of the roof overhang/eaves.

Investigator's opinion: An unspecified mechanical or electrical failure of some engine component occurred, causing a fire in the engine compartment, around the master cylinder. This fire communicated to the eave of the house and entered the attic space of the house, causing significant damage to the attic space of the house.

Conclusion: accidental vehicle fire**Cause:** 28, other (unspecified mechanical/electrical failure of the truck's engine)**Disposition:** closed

Official Law Enforcement Report - Unauthorized Dissemination is Prohibited

p. 4

Allstate Insurance Company
1500 City West Suite 800
Houston, TX 77042

Allstate
You're in good hands.

Phone Number: 713-435-2600
Office Hours: Monday-Friday 8:00-4:30

June 15, 2004

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

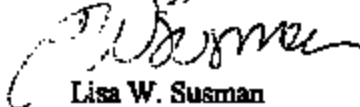
RE: Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 06/14/04
Loss Locate: [REDACTED] The Woodlands TX [REDACTED]
Loss Type: vehicle fire, damaged structure of home
Vehicle Type: 2001 Ford F150, VIN 1FTRX17L41N [REDACTED]

Dear Ms. Norton:

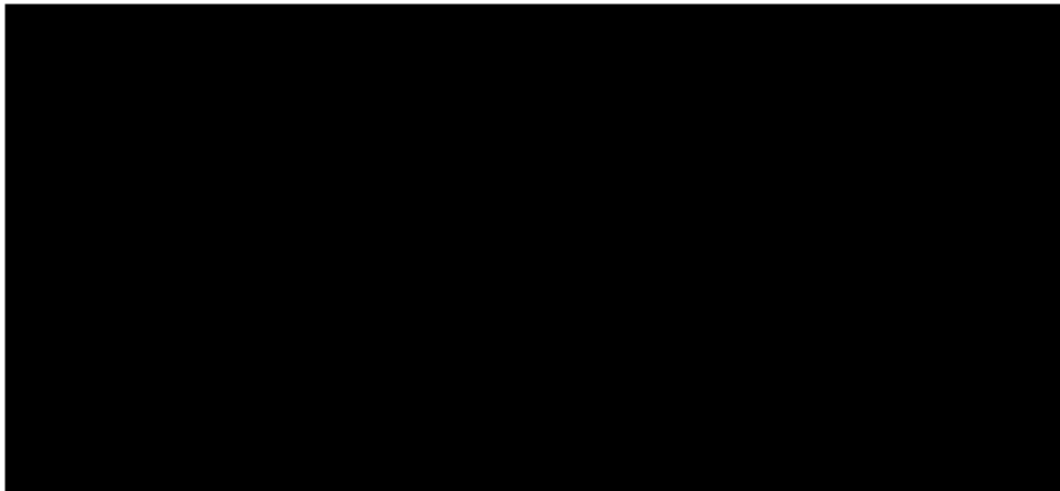
Please accept this letter as notice to your company of a claim for subrogation. Our policyholder sustained significant fire damage to his home that has been linked to the vehicle indicated above. Please note that our policyholder does not own the vehicle and Allstate does not insure it. The owner of the vehicle has given us permission to inspect.

Currently, the vehicle is located at the loss site. We would like to have you arrange inspection in the immediate future so that the vehicle can be moved in order to facilitate repairs to the structure of the home. Our cause and origin experts have indicated that they will be available for a joint inspection on June 21, 2004. Please contact me at 713-435-2751 and let me know if inspection can be arranged for that date. Otherwise, we will determine an alternate. Thank you.

Sincerely,



Lisa W. Susman
Senior Staff Claim Service Adjuster, Subrogation
Allstate Property-Casualty Claim Service Organization



State Farm Insurance Companies®



1/12/2005

EMERYTECH SERVICE CENTER
1475 - 85th Street
Emeryville, CA 94608
(510) 885-6200

Ford Motor Company
Attn: Consumer relations
Parklane Towers West
3 Parklane Blvd. Suite 400
Dearborn, MI 48126-2568

VIA CERTIFIED MAIL-RETURN RECEIPT REQUESTED

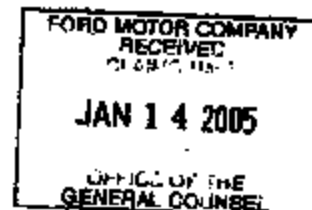
Claim Number: [REDACTED]

Date of Loss: 12-23-04

Insured: [REDACTED]

Vehicle: 2001 Ford F150 Truck

VIN: 1FTRX18L91N [REDACTED]



Dear Gentle Person:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle was involved in a comprehensive fire loss as a result failure to the cruise control deactivation switch. State Farm Insurance would like to give you an opportunity to inspect the damaged vehicle or parts. In addition, we would like to give you advanced notice of potential subrogation. Please contact me at 925-779-2965 to set up a time for your inspection. We request that the inspection occur within 15 days from the date of this letter so we may move forward with the resolution of this matter.

Sincerely,

Manuel Bento
Vehicle Investigator
State Farm Mutual Automobile Insurance Company

cc.

12/23/04
- 01 F150
- VIN
- wcd 3/1/01
- esp 12/27, 2004



Vehicle Inspection Report

Claim # [REDACTED]

Prepared by:
Rick Baisch
State Farm Insurance
VIP Investigator

VIP Inspection

Name: [REDACTED]
Claim #: [REDACTED]
D.O.L. 03-16-04
Inspector: Rick Baisch

Inspection Location:
Russell & Smith Body Shop
State Farm Dallas Operation Center

Enclosures:
Repair invoice
Photo documentation

Property Description: The insured property consists of a 2001 Ford, F150 pickup. The VIN plate identified the vehicle as 1FTRW07L61E [REDACTED]

Vehicle Examination: The vehicle examination commenced on 03-19-04 at approximately 3.00 p.m. The initial investigation was conducted at the repair shop.

An examination of the vehicle showed the damage was contained to under the hood and engine see photos #1 and 2.

An inspection of the electrical circuitry, including the battery did not show any evidence of electrical faulting. The rest of the electrical circuits were checked and no faulting was found.

The inspection of the engine area showed that the major damage was to the Master cylinder reservoir and Brake pressure switch see photos # 3, 4 and 5.

The parts were then removed so repairs could be performed. The parts were boxed, labeled and sent to the Dallas Operations center where they were inspected, photographed and placed in secure storage.

The inspection of the parts was performed at the Dallas Operation Center of State Farm. The parts were removed from the box and photographed see photo # 6. The master cylinder was inspected and photographed. The burn patterns on the master cylinder appear to show the fire started in Brake pressure switch and proceeded back into the fluid reservoir see photos # 7 and 8.

Closer inspection of the Brake pressure switch and reservoir you can see an apparent V pattern starting, the Brake pressure switch shows more combustion on the inside edge towards the reservoir and the reservoir shows the most combustion starting at the front and proceeding to the rear see photos #9 and 10.

The wiring to the switch was examined next. The top half of the switch and connector is still attached to this portion of the wiring see photo # 11. The wiring does not show any signs of repair. Closer inspection of the switch connection and switch contacts show signs of beading see photos # 12 and 13.

The insured described the loss as he was outside working on the yard and smelled smoke and discovered the vehicle was on fire. He and a neighbor were able to extinguish the fire.

Conclusion: After inspection of the damaged parts, description of the loss by the insured. It appears that the Brake pressure switch failed shorted internally causing it to overheat and the ensuing fire to start. The parts were placed in secure storage and are available for inspection.

33 Expert Rpt.

STATE FARM MUTUAL INSURANCE COMPANY (R)
12621 FEATHERWOOD
HOUSTON, TEXAS 77034

CD LOG NO 151 -0

ESTIMATE

03-19-04 1:19 PM

CLAIM INFORMATION

CLAIM # [REDACTED]
COMPANY STATE FARM
FAX [REDACTED]
INSURED [REDACTED]
CLAIMANT [REDACTED]

POLICY # [REDACTED]
CLAIM REF CPROC TEAM 6
WORK PH# [REDACTED]
LOSS DATE 03-16-04
LOSS TYPE COMPREHENSIVE

INSPECTION

TYPE FIELD
PRIMARY POI NON-COLLISION
APPRAISER NAME JAVIER RODRIGUEZ
ADDRESS [REDACTED]
CITY STATE HOUSTON TX

SECOND POI [REDACTED]
INSP DATE 03-19-04
LOCATION [REDACTED]

OWNER

[REDACTED]
HOUSTON TX [REDACTED]

WORK# [REDACTED]
HOME# [REDACTED]

REPAIR

ATTN SERVICE
RUSSELL & SMITH BODY SHOP
3440 SO LOOP WEST
HOUSTON TX 77025-
SHOP PHONE (713) 663-4216

SHOP LIC# [REDACTED]
CAR IN [REDACTED]
CAR OUT [REDACTED]
REPAIR [REDACTED] DAYS
FAX [REDACTED]

VEHICLE

2001 FORD F-150 LARIAT 4 DR CREW CAB
8CYL GASOLINE 5.4

OPTIONS

TWO-STAGE - EXTERIOR SURFACES
DRIVER POWER SEAT
OVERHEAD DISPLAY UNIT
FOUR WHEEL ANTI-LOCK
AIR CONDITIONING
KEYLESS ENTRY SYSTEM
POWER DOOR LOCKS

RUNNING BOARDS
REAR STEP BUMPER
ELEC REMOTE CONTROL MIRRORS
TILT STEERING WHEEL
CRUISE CONTROL
PRIVACY SIDE & BACK GLASS
POWER WINDOWS

BODY COLOR TAN
CONDITION [REDACTED]
LICENSE # [REDACTED]
LICENSE STATE TX

MILEAGE 40,263
VIN 1FTRN07L61K [REDACTED]
CODE P820
VEH INSP # [REDACTED]

REMARKS:

-1-

OP CODES:

* = USER-ENTERED VALUE	E = REPLACE OEM	NG = REPLACE NAGS
EC = ** QUALITY REPL PART	UC = RECOND PART	UM = REMAN/REBUILT PART
EU = QLTY RECYCLED PART	EP = ** QUALITY REPL PART	PC = RECOND PART
PM = REMAN/REBUILT PART	TE = PARTL REPL PRICE	ET = PARTL REPL LABOR
IT = PARTIAL REPAIR	I = REPAIR	L = REFINISH
BR = BLEND REFINISH	TT = TWO-TONE	CG = CHIPGUARD
SB = SUBLET	N = ADDITIONAL OPERATION	RI = R&I ASSEMBLY
P = CHECK	RP = RP-RELATED PRIOR	UP = UP-UNRELATED PRIOR

OP	GDE	MC	DESCRIPTION	MFR.PART NO.	PRICE	AJ%	B%	HOURS	R
E	1725		MASTER BRAKE CYLINDER	YL1Z2140AA	108.77			0.8*2	
			>>INCLS SWITCHES AND CAP						
SB			CLEAN ENGINE	SUBLET	10.00*			1	
N			WIRING HARNESS	ADDITIONAL OPERAT	15.00*			1.5*2*	
			>>REPAIR HARNESS COVERING, INCLS TAPE AND CONNECTORS						
E			BLEED BRAKES INCLS FL REPLACE OEM		15.00*			1.5*2*	
			>>BLEED AND FLOSH						
SB			HAZARDOUS WASTE REMOVA	SUBLET	3.00*			0.0*1*	
E			CRUISE HARNESS	REPLACE OEM	16.58*			1.5*2*	
6 ITEMS									

FINAL CALCULATIONS & ENTRIES

PARTS

GROSS PARTS	\$	140.35
OTHER PARTS	\$	15.00
PAINT MATERIAL		

ADJUSTMENTS	DISCOUNT	MARKUP	
PARTS & MATERIAL TOTAL			\$ 155.35
TAX ON PARTS & MATERIAL @ 8.250%			\$ 12.82

LABOR	RATE	REPLACE HRS	REPAIR HRS	
1-SHEET METAL	\$ 38.00			
2-MECH/ELEC	\$ 80.00	3.8	1.5	\$ 424.00
3-FRAME	\$ 48.00			
4-REFINISH	\$ 38.00			
5-PAINT	\$ 24.00			

LABOR TOTAL	\$	424.00
SUBLET REPAIRS	\$	13.00
TOWING	\$	150.00
STORAGE		

GROSS TOTAL	\$	755.17
LESS: DEDUCTIBLE	\$	100.00-

2001 FORD F-150 LARIAT 4 DR CREW CAB
CLAIM # 53-E337-83001

LOG 151 -0

03-19-04 1:19 PM

NET TOTAL

\$ 655.17

PKN Y/00/00/00/00/00 CUM 00/00/00/00/00 GEOCODE: 77040 HOUSTON
ADP PENPRO W0410 ES LOG151 -0 03-19-04 13:39:38 REL 4.10 SW02/04 DT03/04
(C) 1993 - 2003 ADP CLAIMS SOLUTIONS GROUP, INC.



Photos

ERG5-005-LC-3324



8885-885-LC-3325

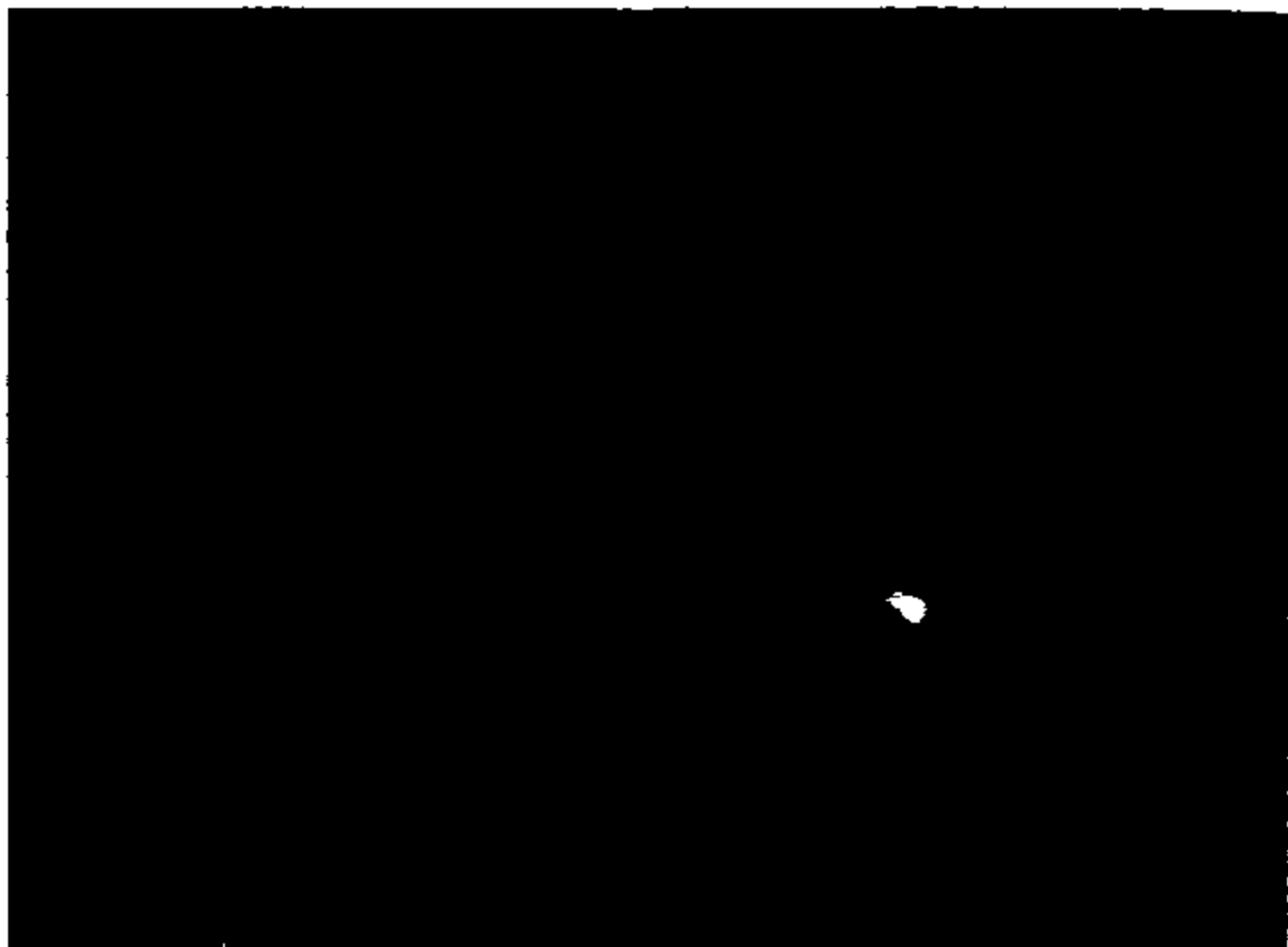


2025-005-LC-3328



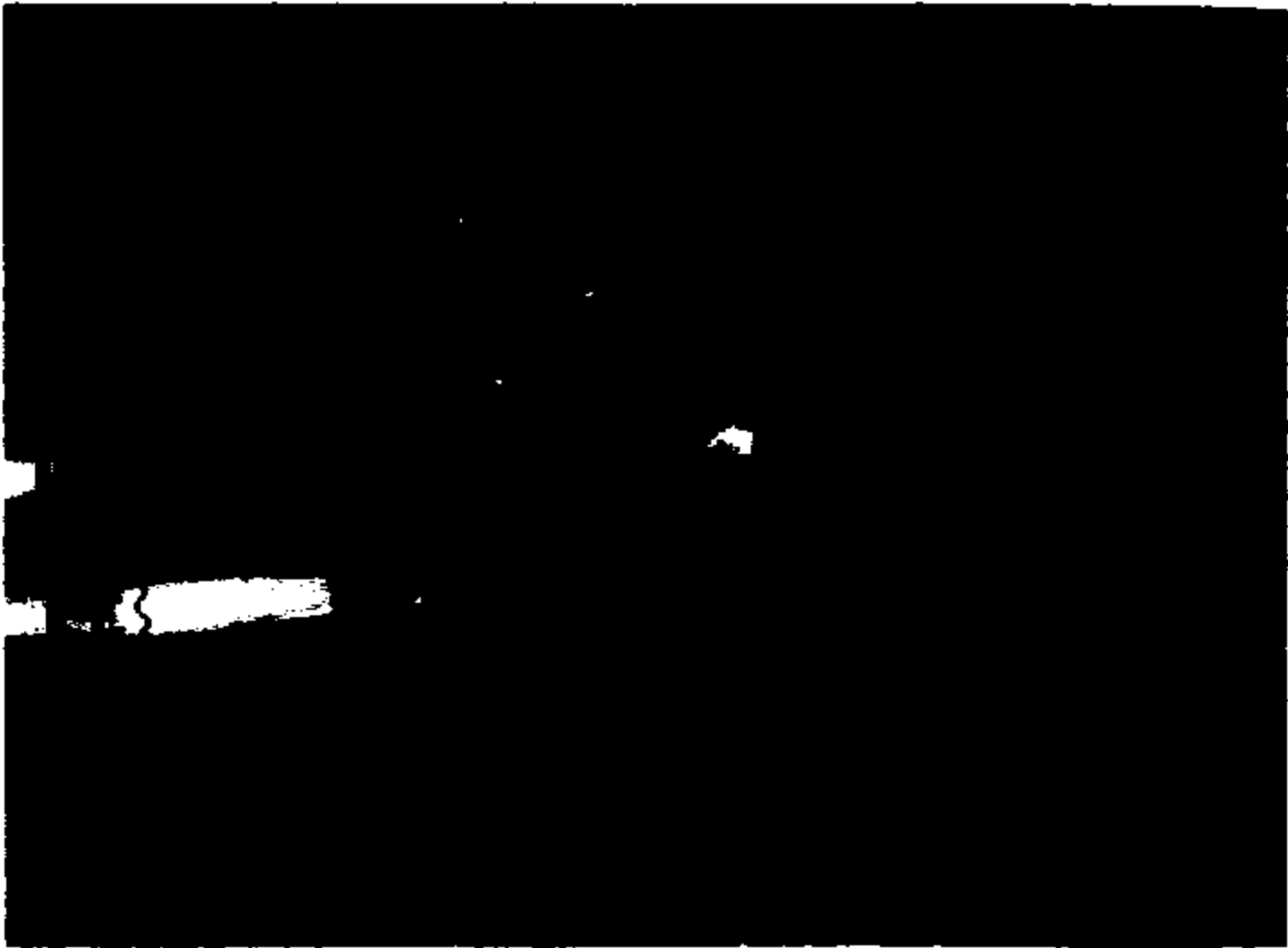
ERG-885-LC-3327





ENG-885-LC-3329

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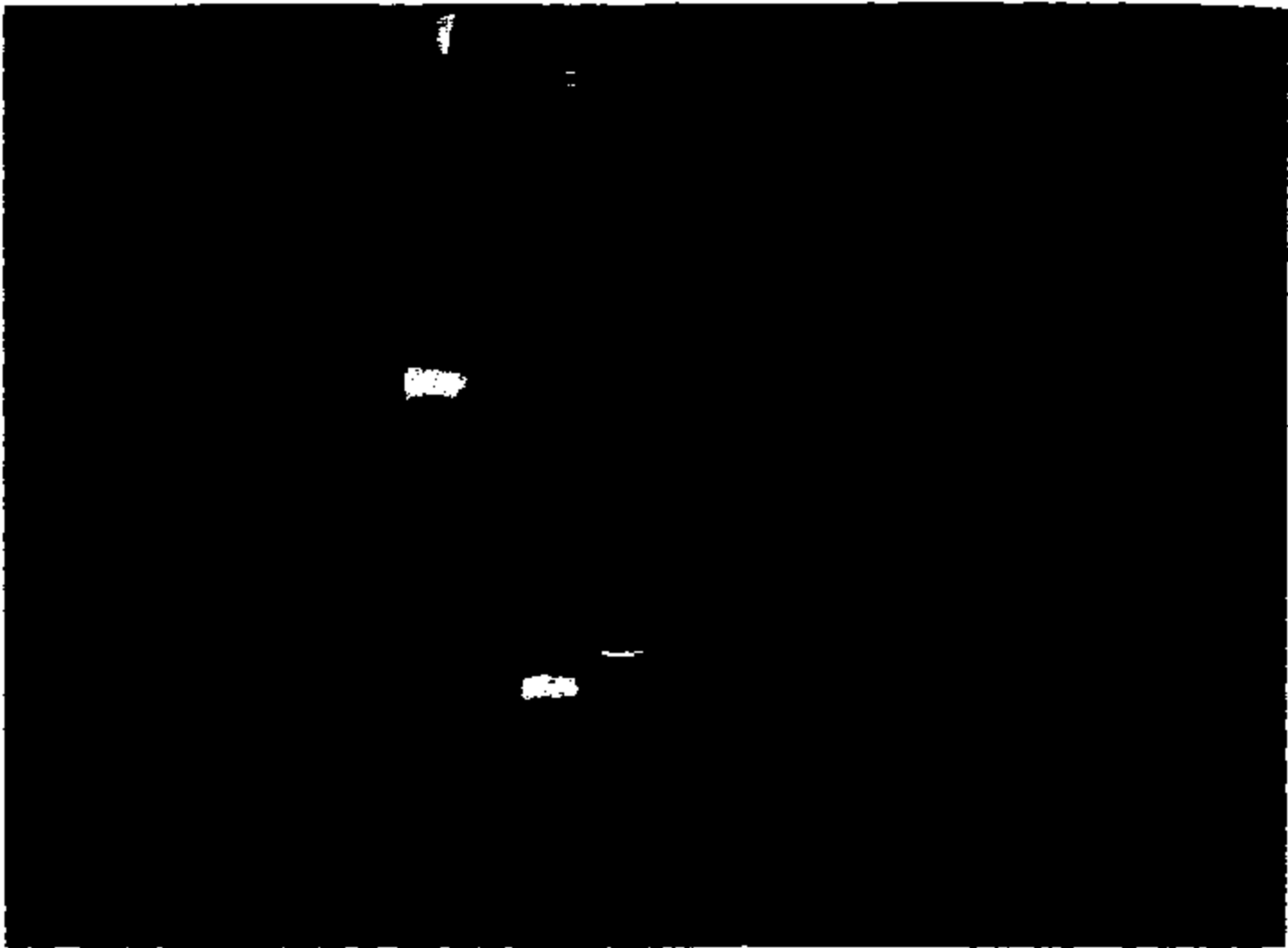


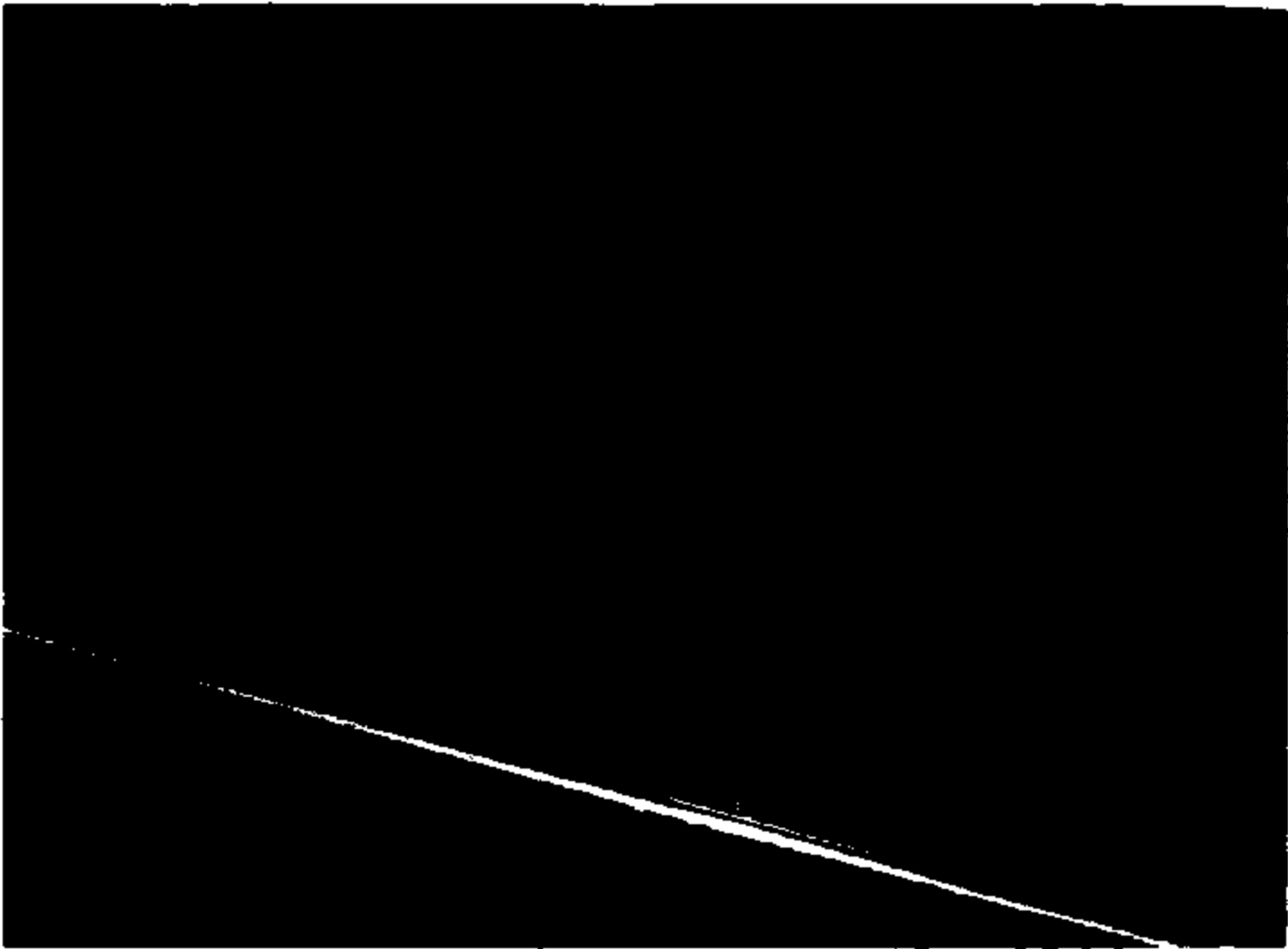


EA05-005-LC-3331



EP05-005-LC-3332





EROS-005-LC-3334



EA85-605-LC-3335



ER05-005-LC-3338

State Farm Insurance Companies



FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
JUL 08 2004
OFFICE OF THE
GENERAL COUNSEL

P.O. Box 798011
Dallas, TX 75379-9011
(800) 381-0327
Fax - (800) 257-6078

June 16, 2004

New

Ford Motor Company
Shawn Norton
3 Parklane Blvd.
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: March 16, 2004
Our Insured: [REDACTED]
Year/Make/Model: 2001 Ford F150
VIN: 1PTRW07L61 [REDACTED]

U 7/99

Dear Ms. Norton:

This vehicle was insured by State Farm and involved in a comprehensive loss. The claim settled for \$995.17, which includes our insured's deductible.

Our investigation establishes the cause of loss was due to a defect brake pressure switch.

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

Please consider this notice as our demand for reimbursement.

Sincerely,

Tonya Bedell

Tonya Bedell
Claim Representative
(214) 296-8712

State Farm Mutual Automobile Insurance Company

Enclosures

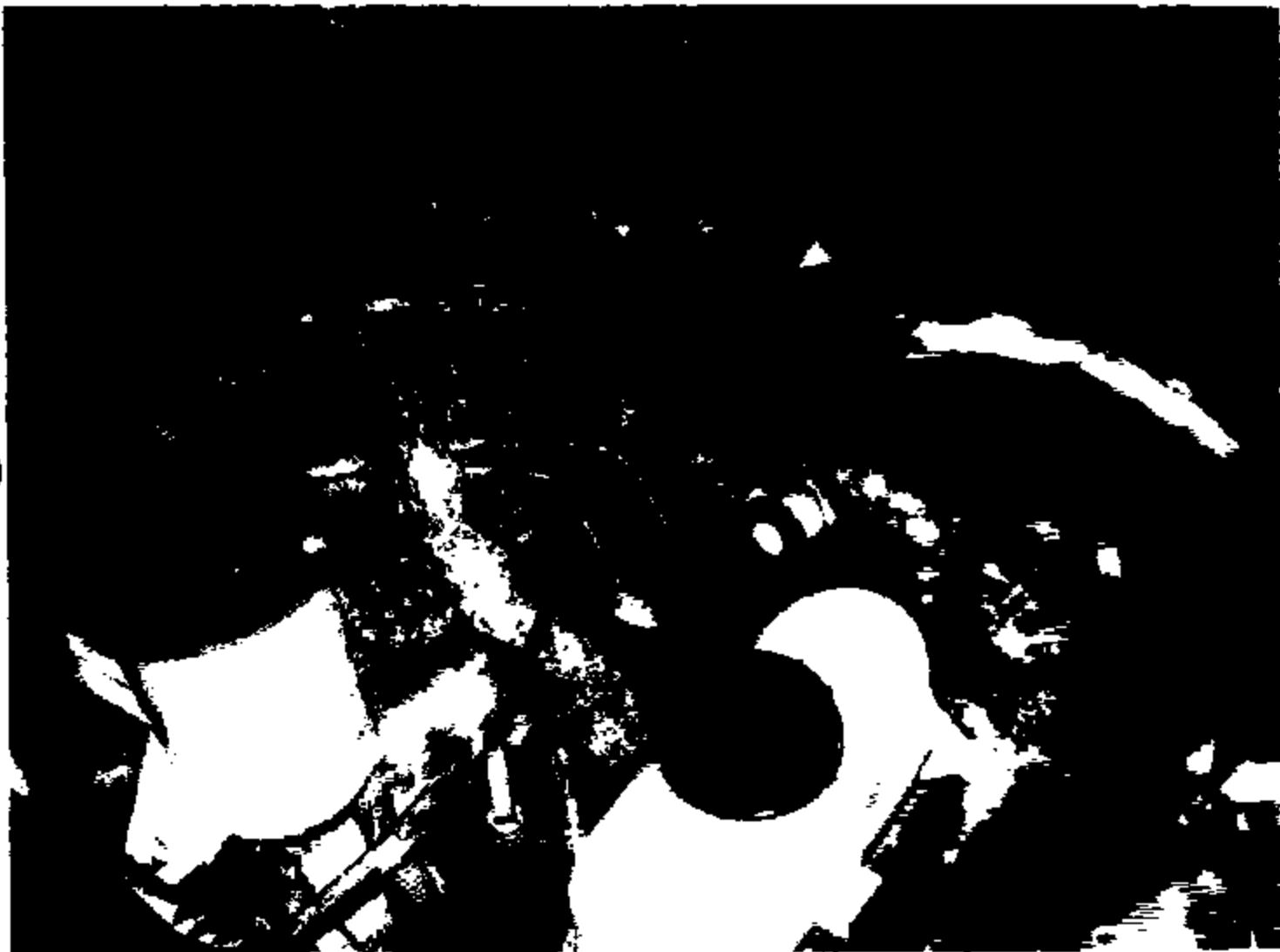
PS: Enclosures

- WSD 5/18/01
- ESP 60/75,000
EXP. 5/15/06
- 101 F-150
- Houston, TX
- 101 F-150
- VIN
- 3/16/04
- \$995.17
- AC1263 (22)

HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

ER85-885-LC-3337





ERG-003-LC-3338



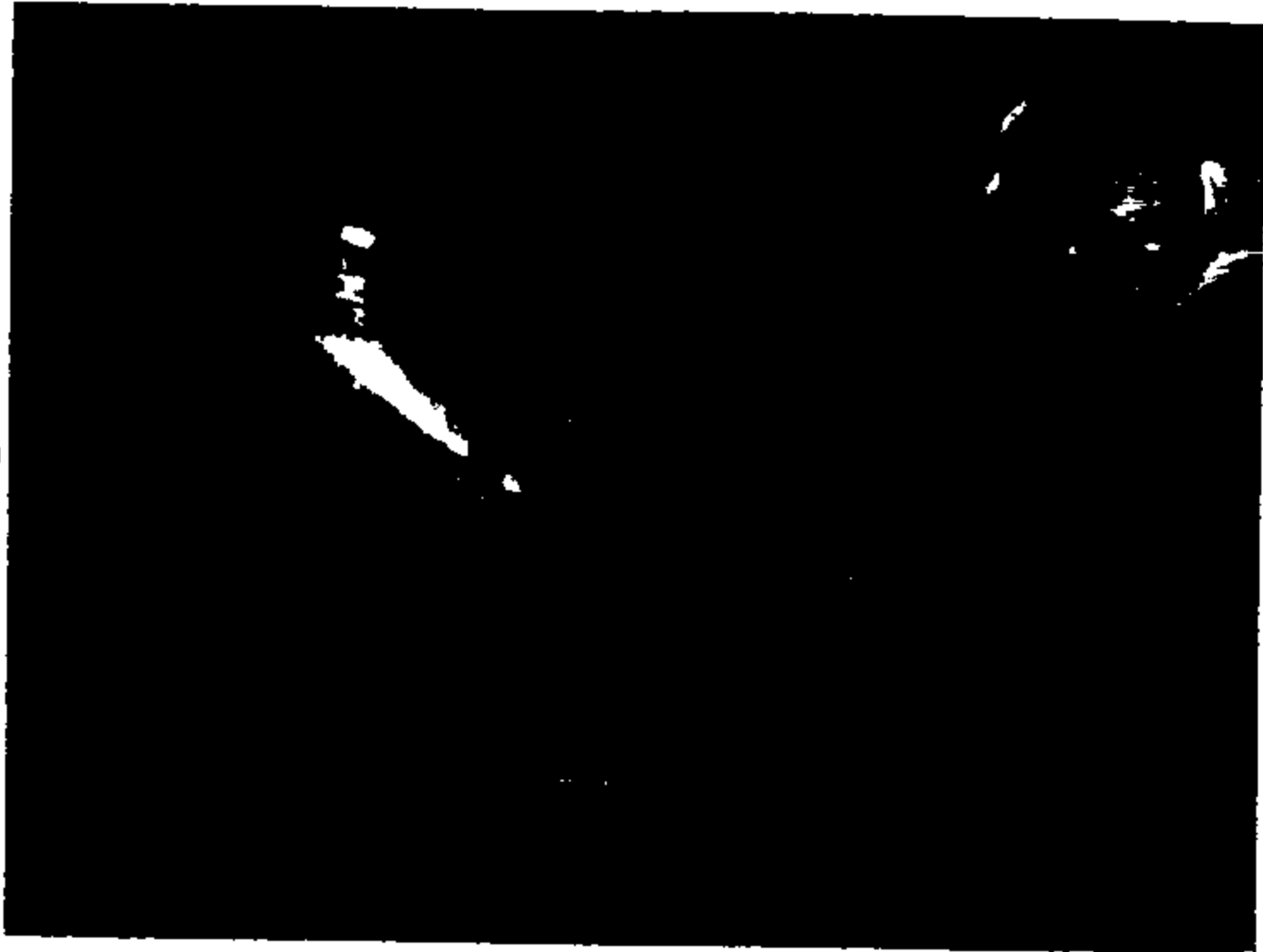
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ER05-085-LC-3348



EROS-888-LC-3341





ERG-005-LC-3343



ER05-005-LC-3344



EA05-005-LC-3345



ERG-885-LC-3346



ER05-005-LC-3347



ER05-005-LC-3348



ER85-685-LC-3349



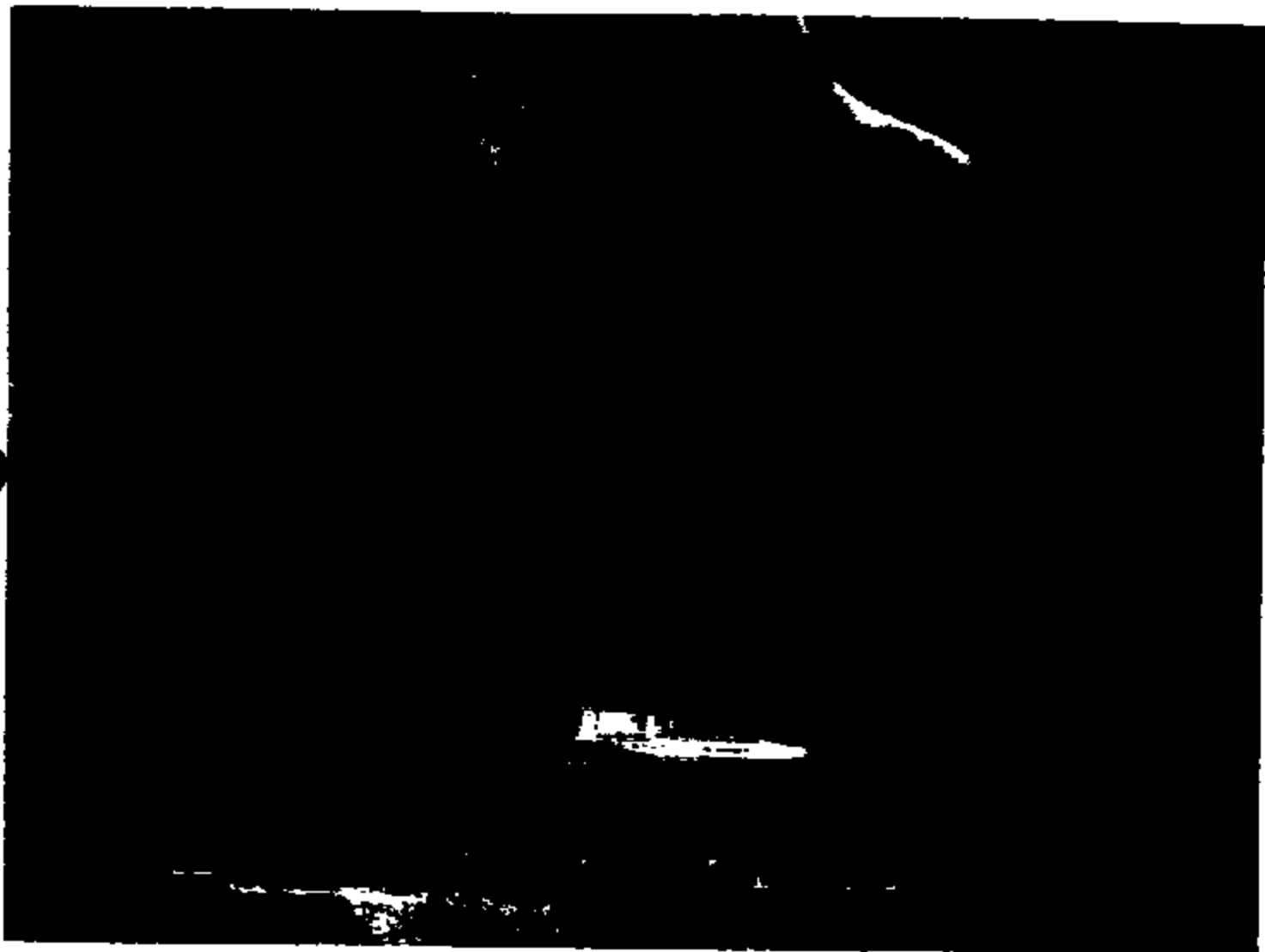
EA86-086-LC-3358



2025-001-1C-3351



BR05-085-LG-3352



EA85-085-LC-3353



BR05-025-LC-3354



ERG-885-LC-3355

All Action Details for issue

Print

VIN: 1FTRW07L51 [REDACTED] Year: 2001 Model: F-SERIES Case: 524740325
 Name: [REDACTED] Owner Status: Subsequent WSD: 2001-03-10
 Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED Primary Phone: [REDACTED]
 Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN TOUCH
 Dealer: 06440 ADVANTAGE FORD, INC. Origin Desc: US CONCERN CASE BASE
 Odometer: 80000 MI Comm Type: PHONE
 Analyst Name: CHUMSIE PARRIS Analyst: CPARRIS
 Action Date: 03/01/2005 Action Time: 14:35:22,903 Action Data: No

Caller Information If Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	PARENT

Comments CUSTOMER SAID: -VEH CAUGHT ON FIRE. -DID NOT RECEIVE ANY FOLLOW INFORMATION AS PROMISED BY FMC -CUST STATED THAT THE VEH HAS BEEN REPAIRED AND IT WAS PAID FOR BY HER INSURANCE CO, HOWEVER SHE HAD SOME OUT OF POCKET EXPENSES. -HAD RECEIVED A LETTER FROM LIBERTY MUTUAL - INSURANCE CO ADVISING THAT THE FIRE WAS CAUSED BY A MANUFACTURERS DEFECT AND THEY WILL BE TRYING TO GET THEIR MONEY BACK FROM FMC. -IS SEEKING TO FIND OUT WHERE SHE SHOULD SEND HER RECEIPTS FOR ALL OF THE OUT OF POCKET EXPENSES. DEALER SAID: DLRS NAME : ADVANTAGE FORDCRC ADVISED: THANK YOU FOR PROVIDING US WITH THIS INFORMATION IN RELATION TO YOUR CASE. I WILL FORWARD THIS TO OUR CONSUMER AFFAIRS DEPARTMENT, AND I HAVE REQUESTED THAT THEY CONTACT YOU WITHIN TWO BUSINESS DAYS ADVISED CUST WHEN SHE IS CONTACTED BY CONSUMERS AFFAIRS THEY WILL ADVISED OF ANY POSSIBLE NEXT STEPS.

EA03-005-LC-3398

All Action Details for Issue

Print

VIN: 1FTRW07L51 [REDACTED] Year: 2001 Model: F-SERIES Case: 524740325
 Name: [REDACTED] Owner Status: Subsequent WSD: 2001-09-10
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD 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 - FIRE
 Dealer: 06440 ADVANTAGE FORD, INC. Origin Desc: US CONCERN CASE BASE
 Odometer: 80000 MI Comm Type: PHONE
 Analyst Name: KOGANA LAVERN Analyst: LKOGANA
 Action Date: 02/01/2005 Action Time: 14.38.55.606 Action Data: No

Comments CUSTOMER SAID: -THE VEH CAUGHT ON FIRE BECAUSE OF THE CRUISE CONTROL-I SAW THE ADVERTISEMENT FOR THE SPEED CONTROL ON THURSDAY AND IT HAPPENED ON SATURDAY-THE VEH IS AT ADVANTAGE FORD AND I WAS TOLD THAT THE VEH IS NOT INVOLVED IN THE RECALL-THE VEH IS ABLE TO BE REPAIRED-I BELIEVE THAT THIS IS A DEFECT-THE MASTER CYLINDER WAS MELTED AND THE FILTER HOUSING-I CALLED MY INSURANCE COMPANY BUT THEY NOT SEEN THE VEH YET-I SPOKE TO ABdul IN SERVICEDEALER SAID: ADVANTAGE FORD 13040 I-10 SERVICE ROADNEW ORLEANS, LA 70128TEL: (504) 244-2010CRG 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.-----
 -----CSR ADVISED CUST AS ABOVE.

Action: MAKE OUTBOUND CALL TO CUSTOMER
 Dealer: 06440 ADVANTAGE FORD, INC. Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 80000 MI Comm Type: PHONE
 Analyst Name: MORRIS, MARCUS Analyst: MMORR20
 Action Date: 02/02/2005 Action Time: 13.23.20.082 Action Data: No

Comments LPA MADE CALL TO CUSTOMER, LEFT MESSAGE. LPA WILL FOLLOW UP.

Action: REFER TO INSURANCE CARRIER - INSURANCE COMPANY ALREADY INVOLVED
 Dealer: 06440 ADVANTAGE FORD, INC. Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 80000 MI Comm Type: MAIL
 Analyst Name: MORRIS, MARCUS Analyst: MMORR20
 Action Date: 02/07/2005 Action Time: 12.58.49.903 Action Data: No

Comments INSURANCE COMPANY IS ALREADY INVOLVED, AND VEHICLE IS NOT APART OF THE CRUISE CONTROL RECALL. NO FURTHER ACTION IS NEEDED.

ENG-005-LO-3357

All Action Details for Issue

Print

VIN: 1ETBW0ZLS1K [REDACTED] Year: 2001 Model: F-SERIES Case: 524740325
 Name: [REDACTED] Owner Status: Subsequent WSD: 2001-09-10
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone: [REDACTED]
 Reason Desc: RECALL/ONP - VEHICLE INVOLVEMENT Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: ADVISE CLUST NO FSA'S AT THIS TIME Origin Desc: US INQUIRY CASE BASE
 Dealer: 06440 ADVANTAGE FORD, INC.
 Odometer: 80000 MI Comm Type: PHONE
 Analyst Name: KOGANA LAVERN Analyst: LKOGANA
 Action Date: 02/01/2005 Action Time: 14.34.34.223 Action Data: No

Comments: CUSTOMER SAID: -THE VEH CAUGHT ON FIRE BECASUE OF THE CRUISE CONTROL-THE VEH IS AT
 ADVANTAGE FORD AND I WAS TOLD THAT THE VEH IS NOT INVOLVED IN THE RECALL-THE VEH IS ABLE TO BE
 REPAIRED-I BELIEVE THAT THIS IS A DEFECT-DEALER SAID: NONECRC ADVISED: VEHICLE IS NOT INVOLVED IN ANY
 RECALL/CSP AT THIS TIME.

5247-000-1C-0319

