21243 | MA | 36 | 22 | 7555a | 05 | 02-0007849 | 000

B Location*

Street address: [redacted]

Intersection

Block of

Mile of

Subgroup to

Milepost

Cordaxy

MA [redacted]

C Incident Type *

111 Passenger vehicle fire

D Aid Given or Received*

Mutual aid received

Automatic aid rec'v.

Mutual aid given

Automatic aid given

Other aid given

None

E1 Date & Time Midnight is 0000

Alarm * 10 | 24 | 2002 | 02:45:00

Arrival * 10 | 24 | 2002 | 02:49:00

Controlled 10 | 24 | 2002 | 03:33:00

Last Unit Cleared

E2 Shift & Alarm

3 | 01 | 5

Special Studies

F Actions Taken *

11 Extinguish

H Resources *

Mutual Aid Received

Apparatus Personnel

Suppression 0002 0006

EMS

Other

Estimated Dollar Losses & Values

Property $ 015 . 000

Contents $ 000 . 000

Non-Residential Values

Property $. 000

Contents $. 000

Involved Material

Gas-2

Chemicals-3

Civil Fire Equ.-4

Fire Serv. Equ.-5

Gas-6

Explosives-7

Wildland Fire-8

Agricultural-9

Equipment-10

Other-11

Casualties None

Deaths Injuries

Fire Service

Civilian

Ignition

1 Unattended equipment

2 Intentional

3 Other

Hazardous Materials Involved

0 None

1 Natural Gas: other than LP, or quantities of unknown system

2 Propane gas: LP gas, but not in tank car or large DOT cylinder

3 Explosives: dynamite, blasting caps, or explosive ordnance

4 Pesticides: insecticides, herbicides, or pesticide chemicals

5 Flammable liquid/fuel: gasoline, kerosene, diesel fuel, or other flammable liquid in bulk tank or pipeline

6 Flammable solids/gases: ammunition, signal flares, matches, or other flammable solids or gases

7 Motor oil: new engine or gear lubricating oil

8 Paint: new paint, paint thinner, or other paint related materials

9 Other: hazardous materials suspected or known to be present, but not listed above

Property Use Structures

131 Church, place of worship

161 Restaurant or cafeteria

162 Bar/Tavern or nightclub

213 Elementary school or kindergarten

215 High school or junior high

241 College, adult education

311 Care facility for the aged

331 Hospital

Outside

124 Playground or park

625 Crops or orchard

649 Forest (timberland)

807 Outdoor storage area

819 Dump or sanitary landfill

831 Open land or field

341 Clinic, clinic type facility

342 Doctor/dentist office

361 Prison or jail, not juvenile

419 1-or 2-family dwelling

429 Multi-family dwelling

439 Rooming/boarding house

449 Commercial hotel or motel

459 Residential, board and care

464 Dormitory/barracks

919 Food and beverage sales

938 Vacant lot

939 Graded/cared for plot of land

946 Lake, river, stream

951 Railroad right of way

960 Other street

961 Highway/divided highway

962 Residential street/driveway

538 Household goods, sales, repairs

579 Motor vehicle/boat sales/repair

671 Gas or service station

599 Business office

618 Electric generating plant

629 Laboratory/science lab

700 Manufacturing plant

819 Livestock/poultry storage (barn)

882 Non-residential parking garage

891 Warehouse

951 Construction site

984 Industrial plant yard

Property Use 962

Residential street, road or

FDIC-1 Revised 05/13/98

EMSB-005-LC-4117

City of Quincy Fire Department

11137 10/24/2002

K1 Person/Entity Involved

Check this box if other address or telephone information than the above applicant wishes this report to show.

Check this box if other address or telephone information than the above applicant wishes this report to show.

Have people involved? Check this box and attach Supplemental Forms (NFIRS-1S) as necessary.

K2 Owner

Check this box if other address or telephone information than the above applicant wishes this report to show.

Check this box if other address or telephone information than the above applicant wishes this report to show.

K3 Narrative

UPON ARRIVAL ENGINE 5 CREW OBSERVED A PICKUP TRUCK FULLY INVOLVED IN FLAMES. 100' OF 1.75" [illegible] WAS USED TO EXTINGUISH FLAMES. A SPECIAL CALL WAS MADE AT 0256 HRS. FOR ENGINE 1 TO RESPOND FOR A SECOND WATER SUPPLY BUT WAS NOT NEEDED. TIM OWNER STATED THAT HE PARKED THE VEHICLE APPROX. 0030 HRS. AND DID NOT NOTICE ANY PROBLEM AT THAT TIME. WHEN HE FIRST NOTICED THE FIRE, IT APPEARED TO BE COMING FROM THE ENGINE COMPARTMENT. THE VEHICLE WAS TOTALED WITH AN ESTIMATED LOSS OF APPROX. $15000.

K4 Authorization

155	O'Connell, Thomas E	LT	5	10	28	2002
Officer in Charge ID	Signature	Position or Rank	Assignment	Month	Day	Year

Check if [X] | 155 | O'Connell, Thomas E | LT | 5 | 10 | 28 | 2002

Officer making report by direction

	Signature	Position or Rank	Assignment	Month	Day	Year

ERES-000-LC-4118

TO Plymouth Rock Assurance Corporation
P.O. Box 9112
Essex Station
Boston, MA 02112

ATTENTION Derek Byron

DATE December 4, 2002

VEHICLE ANALYSIS – SDL# M28036.1

FILE # 430-281183
INSURED [redacted]
VEHICLE 1998 Ford F150
VIN 2FTZX18W8WC[redacted]
ODOMETER Unknown – burned
DATE OF LOSS October 24, 2002

Background

The 1998 Ford F150 was reportedly parked and shut off in the early morning of October 24, 2002. We spoke with the insured regarding the incident. He indicated that he was sleeping when the horn of his Ford was heard sounding. He looked out and saw smoke coming from the truck. He went outside to the truck and observed flames visible in the cab. He opened the driver's door and saw flames coming from the dash. He stated that the fire then engulfed the entire cab quickly. He attempted to extinguish the fire using two extinguishers but was unsuccessful. The fire department arrived and extinguished the fire. There was no reported recent service work performed, and the truck was running fine prior to the loss.

Objective

Examine the Ford F150 and determine the origin and cause of the fire. Determine the mechanical and cosmetic condition of the vehicle at the time of the loss.

DATE INSPECTED October 30, 2002
LOCATION Copart, Bellingham, MA

DETAILED FINDINGS

Vehicle Equipment

YEAR	1998
MAKE	Ford
MODEL	F150
BODY	3-door extended cab
ENGINE	4.6 liter, fuel injected V8 engine, mounted inline
TRANSMISSION	Automatic transmission with 4-wheel drive
FEATURES	Air conditioning, cruise control, alloy wheels, power windows, power locks, power mirrors, stereo cassette radio, front and rear bench seats, tilt steering column, dual air bags
AFTERMARKET	Electronic security system

Cosmetic Condition Prior to Loss

The Ford F150 has body-on-frame construction. There was no evidence of substantial prior collision repairs to the frame or body panels. The Ford appeared to have the original factory painted finish. It was in good cosmetic condition prior to the loss.

Burn Pattern Analysis

The Ford was burned throughout the passenger compartment and a portion of the engine compartment. The fire did not progress to the cargo bed or to any other components at the rear of the vehicle. The exterior burn patterns consist of scorching to the roof and the roof pillars and to the hood panel. The center of the aluminum hood had melted through. There was no burning to the front bumper, lights, grille, or the front of the hood. There was no scorching to the wheels, tires, or any of the lower body panels. The exterior burn patterns show the fire originated in the cab or the rear of the engine compartment. The doors appeared to have been closed at the inception of the fire. Some of the paint on the inner doorjamb area adjacent to the left side door was scorched, and the rocker sill trim was charred. However, the weather-stripping and the paint on the weather-strip flange along the back edge of the door were not burned and were only slightly damaged. The insured reported that he opened the door in the early stages of the fire in an attempt to extinguish the fire.

Within the passenger compartment, most of the available combustible materials were consumed. The fire had fully engulfed the interior of the cab. The Ford has a split front bench seat and a rear folding bench seat. Most of the seat cushioning, upholstery, door trim, and interior trim were consumed by the fire. Some fragments of cushioning remained on the rear bench seat, but otherwise only the scorched metal seat frames remained. The inner structures of the door and cab were

scorched. Dropdown debris had accumulated on the floors of the truck during the fire. We examined the dropdown debris and exposed the carpeting. The carpeting was singed but was not burned through. We did not detect patterns or odors consistent with the presence of a liquid accelerant.

The dash assembly is constructed mostly of plastic materials mounted to a metal framework. Most of the plastics and other combustible materials in the center and right side of the dash were consumed. A large quantity of charred plastic still remained on the left side of the dash. The steering column shrouds and other plastic components of the column were consumed, but the alloy column structure remained intact. The starter switch on the underneath of the column was charred but the damage occurred during a later stage. The wiring extending from the switch and other wiring within the left side of the dash showed only minor charring of insulation.

The radio, climate control panel, and other switch panels in the center of the dash were extensively burned. The components had fallen downward from the center of the dash. Wire harnesses within the center and right side of the dash showed consumption of wire insulation and scorching of wire strands. There was extensive scorching to the passenger-side air bag module, the top of the firewall, and the right side of the dash crossmember. The remains of the glovebox had fallen down from the right side of the dash. Some charred plastic and papers still remained. The extent of destruction within the passenger compartment was greatest within the right side of the dash and right front area.

Within the engine compartment, there was extensive consumption of materials in the extreme right rear, just in front of the firewall. The extent of destruction diminished toward the front and left side. Plastics and hoses along the left and right inner fenders and along the radiator support were charred or partially melted by radiant and convection heat only. Some plastics on top of the V8 engine were consumed and wires were scorched. The engine has electronic fuel injection. The fuel inlet and return line connections on the right rear of the engine remained intact and were only slightly damaged by the fire.

The upper right side of the firewall and the cowl were extensively scorched near the right rear of the engine compartment. The sheet metal was heat-discolored. By contrast, paint still remained on the left side of the firewall, and the left side of the plastic cowl was intact. Wiring harnesses and a solenoid located adjacent to the right side of the firewall showed extensive scorching and complete consumption of wire insulation. The wires were brittle and some were broken. The damage to the wires could not be distinguished between the causes and effects of the fire. There was no evidence of a direct ground short. The battery located on the right inner fender panel showed slight charring and melting of the plastic case only. The burn patterns show the fire in the engine compartment progressed from the right side of the firewall area.

Fire Origin and Cause

The fire had fully engulfed the cab and a portion of the engine compartment. The burn patterns show the fire originated in the area of electrical components near the firewall or the dash assembly toward the right side. The insured reported first

observing the dash on fire within the cab of the truck. There were several extensively burned electrical wire harnesses in the center and right side of the dash and near the right side of the firewall.

The Ford truck was reportedly parked and shut off when the fire started. Several electrical circuits remain energized even when the vehicle is parked with the ignition off. A malfunction in an energized wire or other electrical component could cause overheating and ignition of surrounding combustible materials. The doors and windows were closed at the inception of the fire. A fire ignited by incendiary means would starve for oxygen with the doors and windows closed. An electrical malfunction could provide a persistent heat source capable of sustaining combustion. It appears the fire initially vented upward through the right side of the cowl. It is evident that when the insured opened the door, the fire then quickly engulfed the cab due to the increased oxygen. There was no remaining evidence to show that the fire was incendiary in nature. The fire appeared accidental and related to an electrical malfunction.

The actual cause of the fire cannot be determined because of the degree of damage to the electrical system.

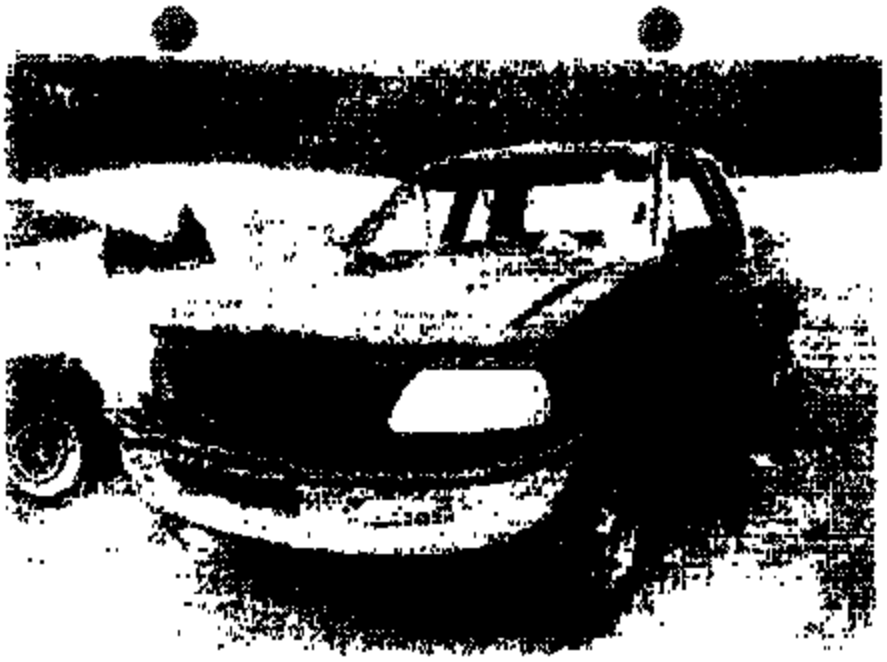
Mechanical Condition

The 4.6 liter V8 engine could not be run due to the extent of fire damage. The engine rotated by hand and was not seized. The motor oil registered within the correct operating range on the dipstick and was not emulsified with engine coolant. We removed the oil filter from the engine and extracted the element for analysis. The oil filter element contained no metallic particles. There was no evidence of failure or excessive wear in the engine. The automatic transmission fluid registered on the dipstick, was not discolored, and did not have a burned odor. There was no indication of wear or failure in the transmission. The remaining drivetrain components were intact. There was no indication of a mechanical deficiency existing in the drivetrain.

S. Dustin Lyons
Fire Investigator

Robert J. Paolino
Fire Investigator

jms

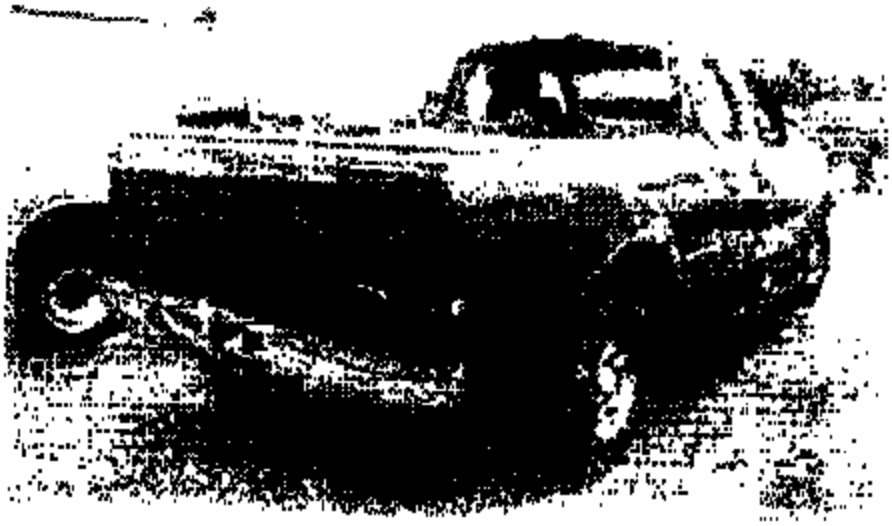


Photograph 1

Left front view of the 1995 Ford F-150 pickup in approximate balance the original factory painted finish.

Photograph 2

Right front view. The F-150 was in good cosmetic condition prior to the loss.



Photograph 3
Right rear view. The fire did not progress to the cargo bed

Photograph 4
Left rear view. Vehicle bed been removed

Photograph 5

Close-up of brush patterns on the left side. The roof and pillars were removed.

Photograph 6

The left side door showed scratching only along the upper frame.

Photograph 7

View of the left side rudder tab area with the above open. [illegible]

Photograph 8

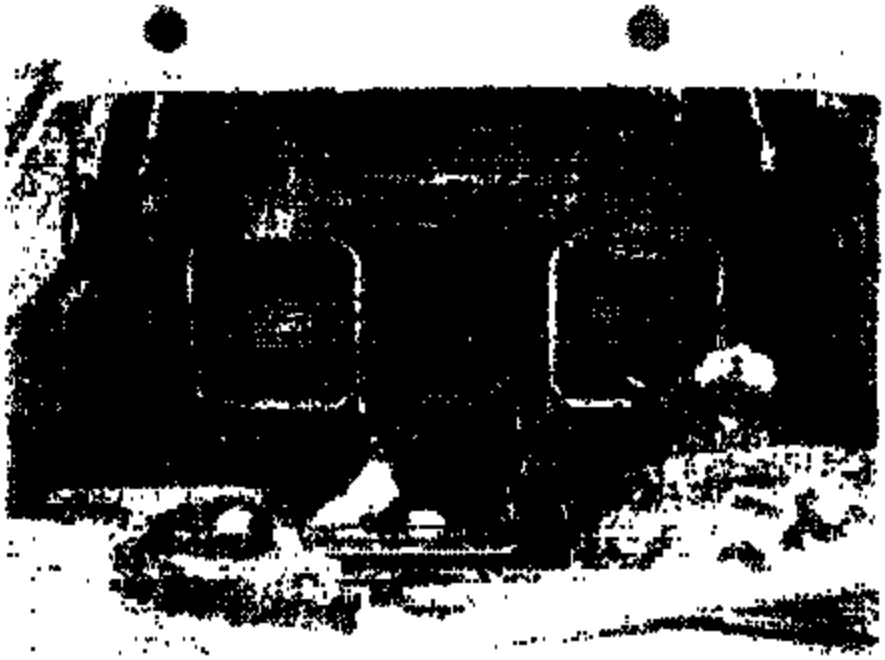
Paint on the inside of the doorjamb was scraped by some of the rubber stripping material removed. The wound exposed the clear coat down to the bare metal in the early stages of the fire.

Photograph 9

View of Motor positioned on the right side of the cargo bed.

Photograph 10

Overview of the cargo bed. The tie rod has progressed rearward of the cab.



Photograph 11

Overview of the main cabin of the passenger compartment. Most of the available components and trim were removed.

Photograph 12

Forward view of the passenger compartment. Most of the seat cushioning and upholstery were removed.

Photograph 13

Overview of the new River Dropdown debris bed accumulated on the floor, and the current was from [illegible]

Photograph 14

The right side [illegible] was observed.

Photograph 15
The left rear interior trim panel was heavily contaminated.

Photograph 16
A close-up of the rear bench seat. Some upholstery still remained.

Photograph 17

[illegible] of the split from [illegible] pole. Only the upper [illegible] remained.

Photograph 18

The [illegible] were [illegible] and the [illegible] were [illegible].

Photograph 24

View of the left side of the deck and the turning column. Clamped position still retained on the left side of the deck.

Photograph 25

Right side view of the interior of the storage cabinet. The plastic shrouds were constructed for the alloy material removed from...

Photograph 11
Left side view of the ignition and steering column.

Photograph 12
View of the ignition switch on the underside of the column. The wiring and wiring loom damaged during a later stage of the fire.

Photograph 23

Overview of the center and tail side of the disk, showing the charred material remaining on the left side

Photograph 24

Overview of the inside of the dome. Note some remaining melting of plastic and concentration of wire rectangles.

Photograph 24
Close view of the right side of the dash. Most of the controls are normal, with exceptions noted

Photograph 25
Another view of the right side of the dash. Here, you can clearly see the level, throttle, and gear arrangement on the right side.

Photograph 27

View of burned wiring harnesses and cable within the right side of the cockpit. Wire insulation was consumed

Photograph 28

Another view of the heat discoloration in the seat, firewall, and fault consumption

Photograph 29
View of the exterior right corner of the dock.

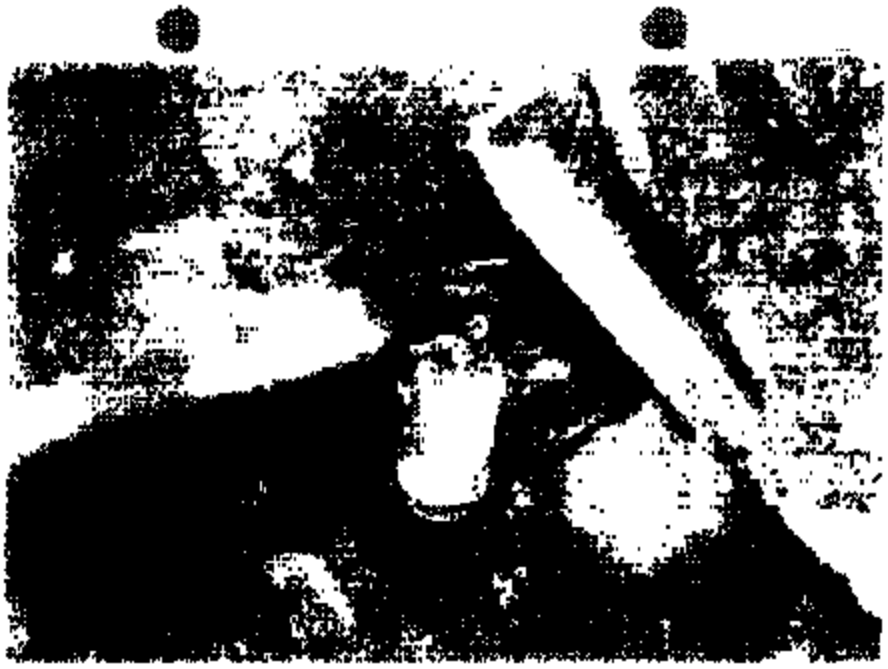
Photograph 30
View of a valve housing on the exterior right corner. Evidenced only slight cracking of wire insulation.

Photograph 31

View of [illegible] within [illegible] of center in the deck. [illegible]

Photograph 32

View of [illegible] in the center of the deck.



Photograph 33
View of the remains of a 12-volt accessory socket bending from the center of the dash

Photograph 34
The remains of the horn pushbutton on the left spoke. The center of the steering wheel is at right.

Photograph 55
View of the gatewells of the dam.

Photograph 56
Overflight of the engine compartments. Photo was taken with a combination of instruments in the right seat.

Photograph 18
View of the left rear of the engine compartment. Plastic and wire insulation showed slight charring only.

Photograph 39

Photograph 40

Photograph 41

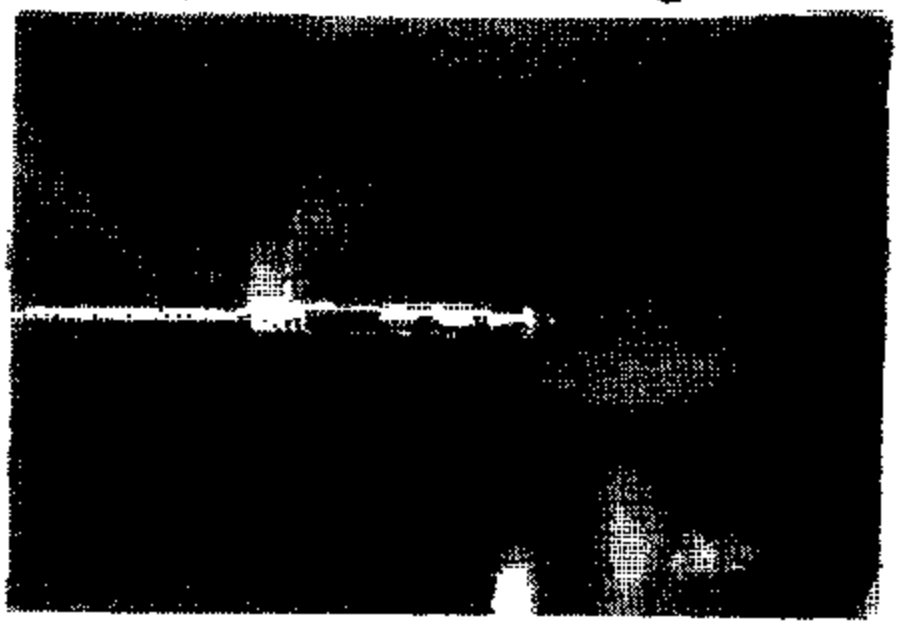
Overview of the *right side* of the engine compartment. There was extensive burning at the rear. The firewall and cowl were appropriately marked on the right side.

Photograph 42

View of hoses and electrical wires and cables in the right rear of the engine compartment.

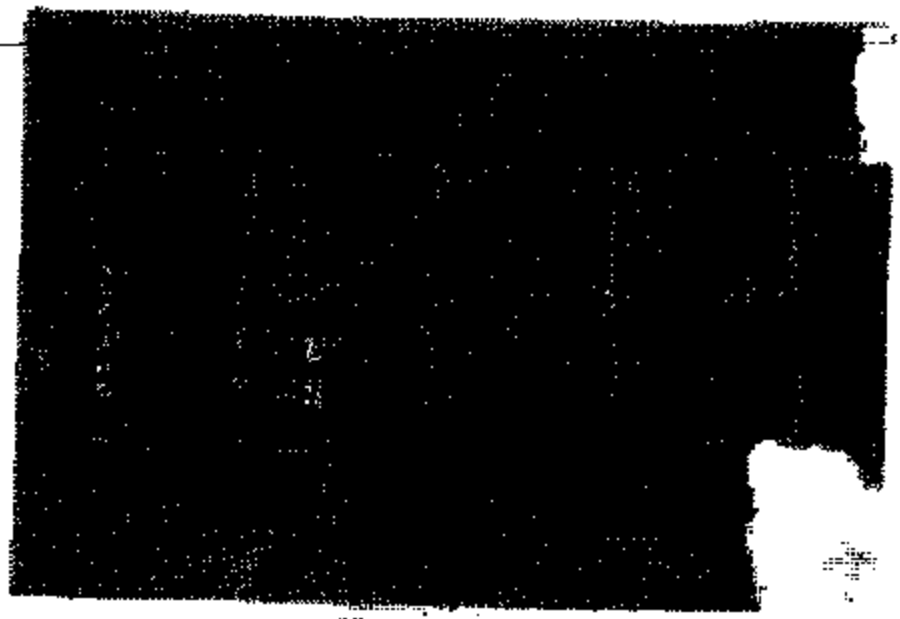
Photograph 43
View of burned wires along the right side of the firewall

Photograph 44
Overview of burned wire harnesses at the right rear of the engine compartment. We did not detect evidence of a direct ground short



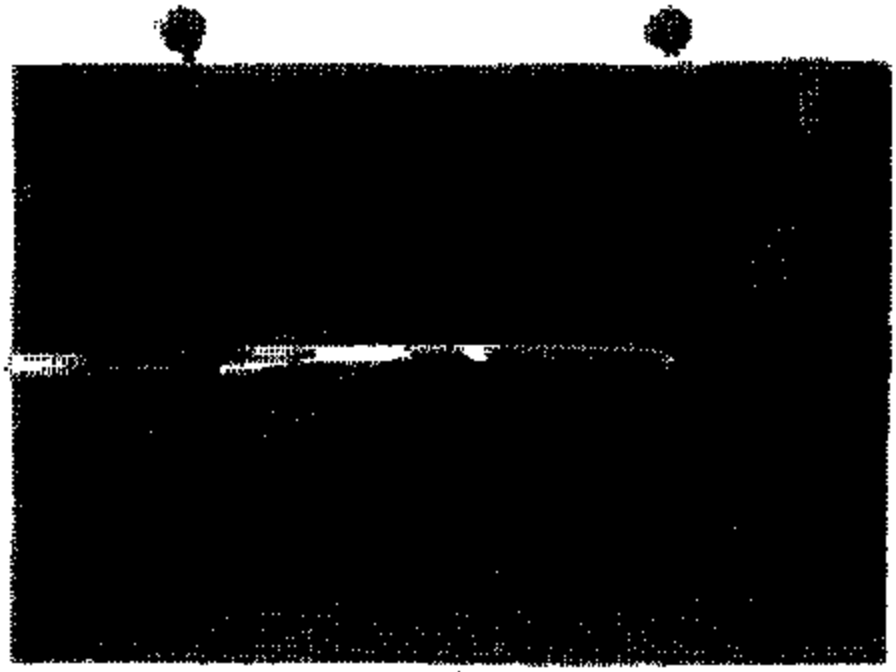
Photograph 43

Thin heavy oil sediment within the cam chamber operating range on the dipstick and was not consistent with engine oxidation



Photograph 44

The oil filter element contained no metallic particles. There was an accumulation of residue of undetermined origin in the engine.

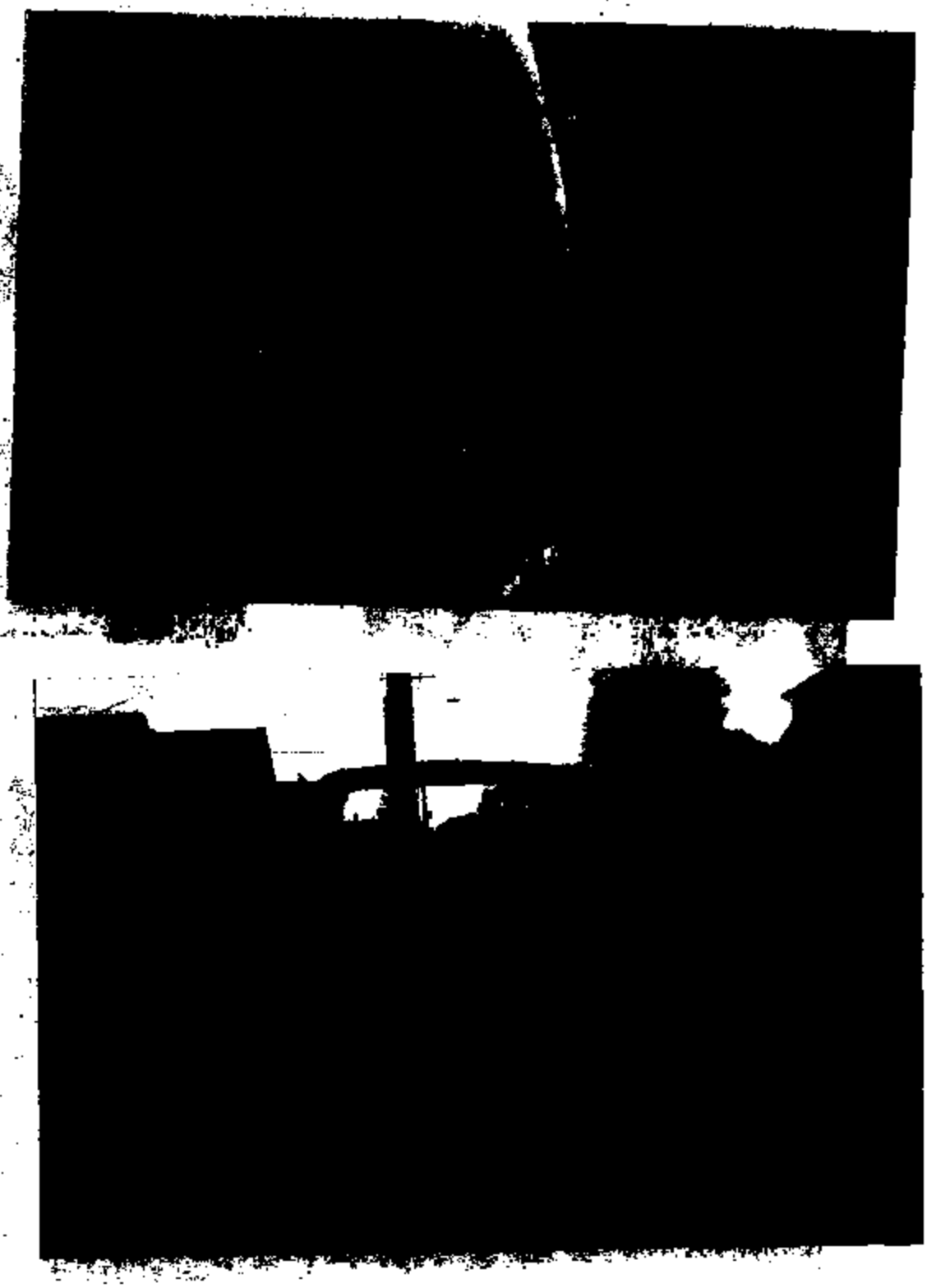


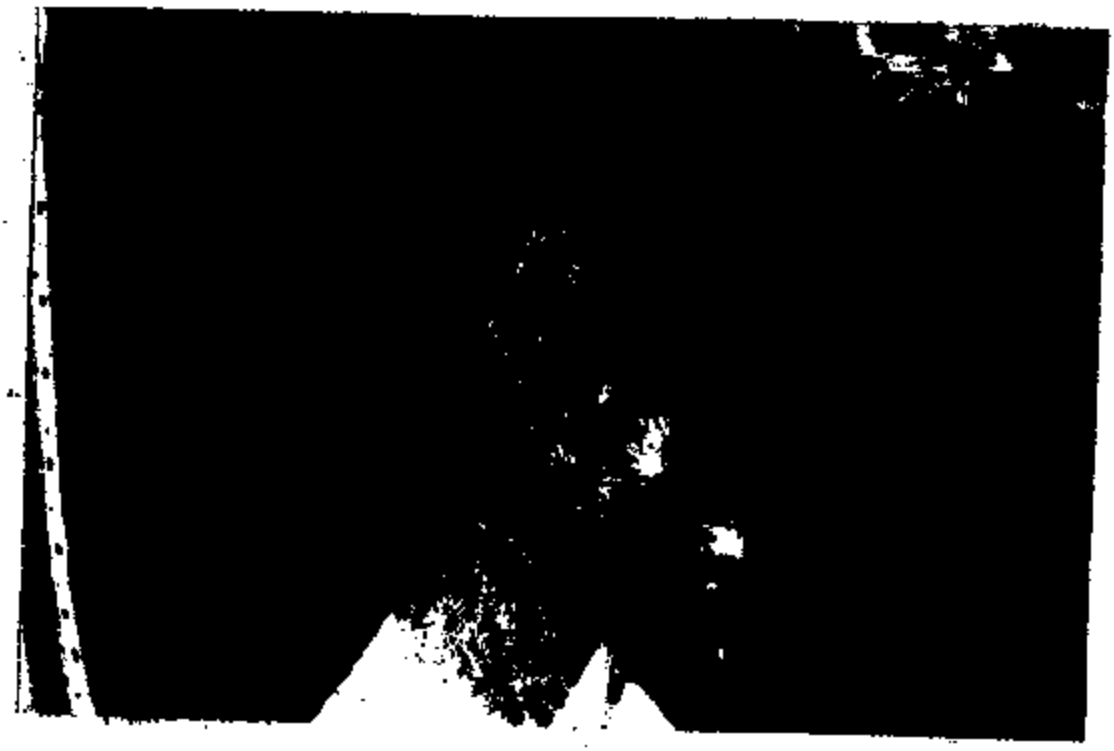
Photograph 47

The subpoena's [illegible] requirement on the dipstick, was not discovered, and did not have a burned odor. There was no indication of wear or fatigue in the transmission.

Photograph 48

[illegible] the V's





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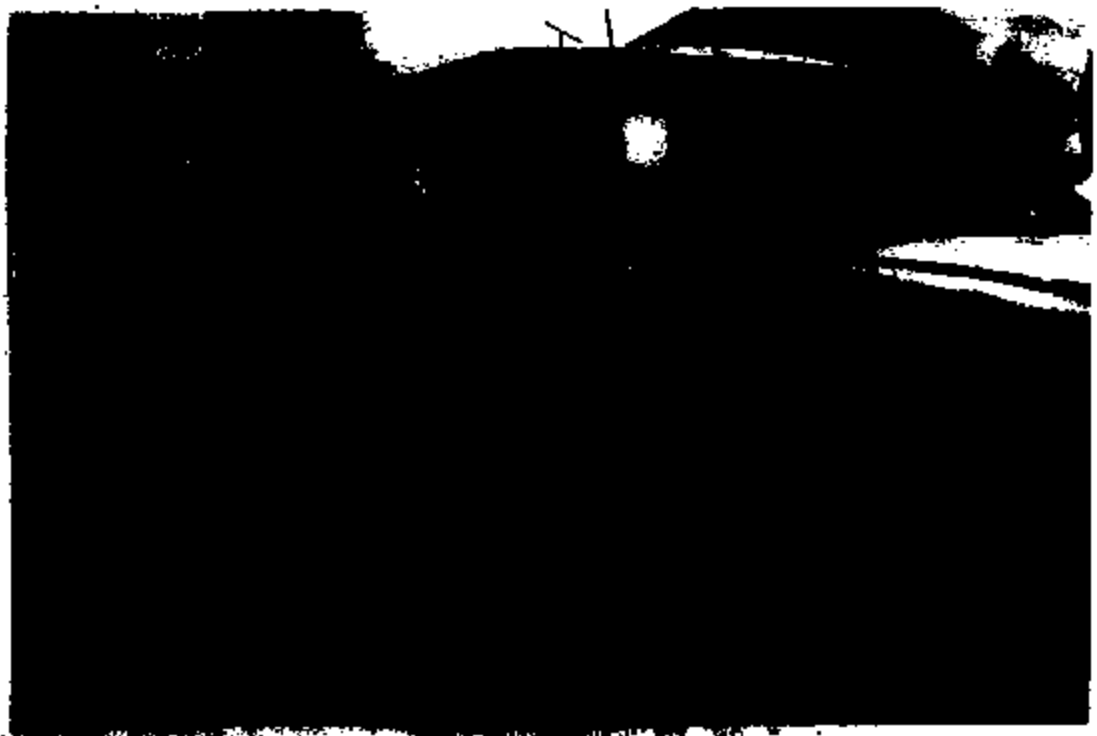

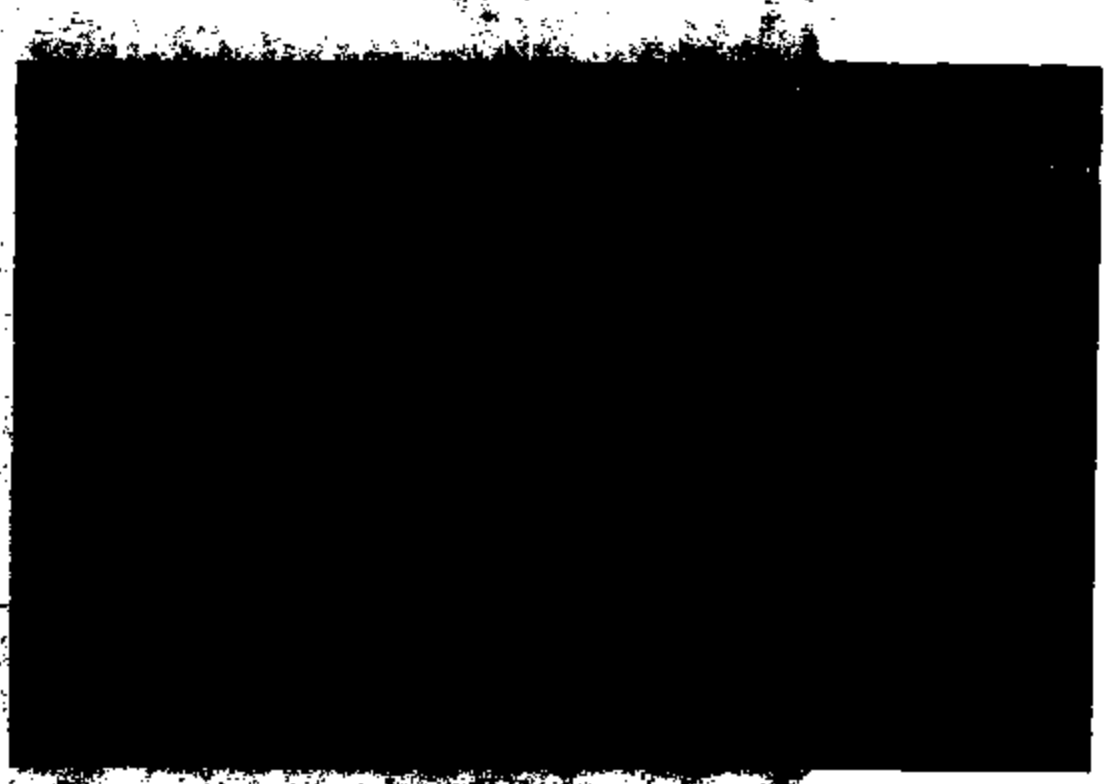

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INTERNET ADDRESS
BBBG-LAW.COM

June 2, 2004

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
AND REGULAR U.S. MAIL

Ford Motor Company
c/o CT Corporation
101 Federal Street
Boston, MA 02110

Re: *Craig Cooper – 1998 Ford F150*
VIN: 2FTZX18W6W[redacted]

To Whom it May Concern:

Please be advised that this law firm represents [redacted] of Quincy, Massachusetts in regard to damages that he sustained to his 1998 Ford F150 truck on October 24, 2002. In 2000, [redacted] purchased the F150 from Quirk Ford in Quincy, Massachusetts for approximately $26,000.00. He applied for and obtained financing from the Ford Motor Credit Company. [redacted] made all payments in a timely fashion through the date of loss. The truck functioned well fo[redacted] in the approximately two years that he owned it, requiring only brake work and routine maintenance.

On October 24, 2002, at 12:15 a.m. [redacted] returned to his home on West Street in Quincy and parked his F150 in the driveway in front of his house. At approximately 2:45 a.m. [redacted]'s mother was awakened by the sound of the Ford's horn. The sound was persistent as if someone was leaning on the horn. [redacted] mother woke him and when he looked out the window he saw smoke coming from the truck. [redacted] went outside to the truck and saw flames visible in the cab. When he

opened the driver's door, the flames grew and he noted that they were coming from the center of the dashboard. The fire spread quickly despite [redacted] attempt to put it out using two fire extinguishers. The fire department arrived shortly thereafter and controlled the fire.

There had been no work performed on the vehicle in the months before the loss and the truck appeared to be running fine. The truck had been parked in the driveway for more than two hours before [redacted] mother heard the horn and they discovered the fire.

Shortly after the incident [redacted] filed a claim with his insurance company, which paid $15,870.00 for the total loss settlement of the vehicle. That amount was paid directly to the Ford Motor Credit Company towards his loan. However there remained a $1,060.20 balance on the loan that [redacted] satisfied in December of 2002. In addition to the loss of his F150, [redacted] sustained the loss of miscellaneous personal property and other out of pocket expenses due to the fire in the truck. An electrician by trade, [redacted] had his tool box and portable boost box in the cab of the truck, containing approximately $5,000.00 of electrical tools and equipment, including, but not limited to, various screwdrivers, cutters, keyhole saws, hammers, knives, awls, tool punches, ohmmeters, adapters, drivers, picks, probes, sockets, pliers and detectors. Additionally [redacted] missed two days of work as he spent October 24, 2002 at the hospital and visited a pulmonary specialist on the next day due to the inhalation of chemical fumes. Fortunately there appear to be no lasting affects evident from the inhalation. The pulmonary specialist indicated that it is impossible to know whether there would be an adverse impact on his future health. Furthermore, [redacted] incurred expenses to rent a car during the period that he was without use of a vehicle. The blue book value of the Ford F150 of a truck with the mileage and condition of [redacted] was approximately $18,250.00 at the time of the loss.

The fire investigator assigned to the case, S. Dennis Lyons, investigated the cause and origin of the fire and determined the fire appeared accidental and related to an electrical malfunction. However, the actual cause of the fire could not be firmly established because of the degree of damage to the electrical system of the truck. The National Highway Transportation Safety Administration reports that there have been several incidents involving spontaneous combustion in the 1998 Ford F150, specifically relating to the wiring and the front underhood. This is precisely where the fire began in [redacted] truck.

As [redacted] losses are a direct consequence of a design defect in the 1998 Ford F150, [redacted] is requesting that Ford compensate him for his lost personal

property and other out of pocket expenses that he incurred as a result of the fire. His demand of $7,750.20 is based on the following assessments:

a) Money paid out of pocket on the balance of the loan to the Ford Motor Credit Company ($1,060.20);
b) Lost value of his truck ($1,000.00);
c) Replacement automobile rental ($240.00);
d) Value of lost personal property ($5,000.00); and
e) Work missed ($450.00)

Total $7,750.20

Please notify me within thirty (30) days whether or not Ford intends to compensate [redacted] for his losses. We are hopeful that we can reach a fair resolution to this matter without having to institute litigation. Thank you very much.

Sincerely,

Michael P. Murphy

MPM/kw

May 26, 2004

IN RE: Allstate Claim No. [redacted]
H&A File No. 04-0883VF
Date Received: May 14, 2004
[redacted]

PREDICATION:

This report is predicated upon the request of Ms. Carolyn White, Allstate Senior Claims Representative, to conduct an investigation into Steven Dodge, with special reference to the fire loss of a 1997 Ford, Expedition.

INSPECTION:

On May 17, 2004 at 12:00 p.m., this Investigator arrived at 5019 Stroups Hickox Road in West Farmington, Ohio, to conduct an investigation into the fire loss of a 1997 Ford, Expedition.

Once at the scene, a close inspection provided the following information:

SEE ENCLOSED INVESTIGATION REPORT

Prior to leaving the scene, several color photographs were taken and are enclosed.

ORIGIN AND CAUSE INVESTIGATION:

On May 17, 2004 at 12:00 p.m., this Investigator arrived at [redacted] in West Farmington, Ohio, to conduct an origin and cause investigation into the fire loss of a 1997 Ford, Expedition, green in color, Vehicle Identification Number 1FMFU18L1VL[redacted]

Upon arriving at the residence, the vehicle is located in the driveway adjacent the residence, and is identified by its Vehicle Identification Number located on the federal manufacturer's label on the driver's door.

Initial observations reveal evidence of a fire to have originated within the engine compartment, that extended to the melting and cracking of the windshield, both driver's side door windows and the right front door window. The fire further extended to blistering of the painted surfaces of the front clip and roof. Further, the aluminum hood has been consumed during the course of the fire.

IN RE: Allstate Claim No. [redacted]
H&A File No. 04-0883VF
[redacted]

May 26, 2004
Page 2

The examination of the fuel tank, fill tube and fuel cap reveals all are intact, and there is no evidence of any fuel leakage. The examination of the underside reveals it is free of any fire origin.

At this time, the examination is focused to the rear cargo area, where high burning is present throughout. Continuing forward, the rear passenger compartment also reveals high burning present, where the fire penetrated the windshield, entering the passenger compartment lessening in degree. The examination of the front passenger compartment further reveals high burning present, seat cushion material still remains, the floor areas are intact, and there is no evidence of any low burning.

The examination of the dashboard reveals exposure fire damage present to the top of same, where the fire again penetrated the windshield, causing the damage present.

The examination of wiring traveling along the dashboard reveals charred wiring insulation present, and a substantial amount of the combustible dashboard remains, and there is no evidence of any fire origin. After completing the inspection of the passenger compartment and rear cargo area, no evidence of any fire origin could be found.

At this time, the examination is focused to the engine compartment, whereupon examining same, extensive fire damage is present within the top of the engine, pointing toward the right or passenger's side. The examination of the left front tire reveals partial consumption, deflating same. The examination of the right front tire reveals partial consumption as well, deflating same. The examination does, however, reveal some fiberglass headlight housing remaining on the right or passenger's side, and lack of same on the left or driver's side.

The examination of the front section of the engine compartment reveals combustibles hoses remaining, air conditioning condenser and radiator present on the ground, and there is no evidence of any fire origin.

The examination of the wiper motor in the cowl on the left or driver's side reveals fire damage present, combustibles do remain in this immediate area, and there is no evidence of any fire origin.

The examination of the power distribution center at the inner left fender reveals aluminum and other combustibles still surrounding same, however, as you examine wiring traveling from same, there is evidence of electrical faulting present.

IN RE: Allstate Claim No. [redacted]
H&A File No. 04-0883VF
[redacted]

May 26, 2004
Page 3

The examination of the left rear of the engine compartment reveals the fuel lines are intact, fuel line connections and retainer clips are intact, and there is no evidence of any fire origin. The examination of the main wiring harness which travels across the bulkhead on the left or driver's side does reveal it is void of insulation and is brittle, falling apart to the touch.

The examination of the right or passenger's side of the engine compartment, specifically the inner right fender, reveals the battery is fire damaged, exposing the plates. The battery cables reveal they are void of insulation, however, as you trace same, some insulation does become intact and there is no evidence of any electrical failure that could be found and attributed to the cause of the fire.

The examination of the top of the engine reveals aluminum products melted, pointing toward the right or passenger's side as the area of origin. The examination of the alternator in the front on top reveals melting present to the housing, exposing the windings, indicating the fire damage present is high in nature. Further, the intake manifold, which is of aluminum construction, reveals melting present, pointing toward the right or passenger's side as the area of origin.

The examination of the solenoid in the right rear of the engine compartment reveals extensive fire damage present. The cable which travels from the alternator as well as from the power distribution center and positive battery reveal they are void of insulation. Further, electrical activity is noted in the cable traveling from the power distribution center closest the solenoid. The lugs at the solenoid reveal melting present to the connectors. Further, the lug and cable which traveled to the positive battery terminal reveals electrical activity present with little cable remaining.

At this time, a subsequent check of the fluid levels revealed the brake, power steering fluid and coolant all drained during the course of the fire. The transmission fluid level is full and clean, and the oil dipstick cannot be removed unless cutting of the dipstick tube occurs.

At this time, after completing the above inspection and examination, it is the opinion of this Investigator that the fire was accidental in nature. It is further the opinion of this Investigator that the fire originated within the engine compartment on the top, in the center to right or passenger's side, where there is evidence of electrical activity in the immediate area of the solenoid at the bulkhead, to include the cable traveling from the power distribution center to same, sufficient to ignite the wiring insulation and immediate combustibles into open flame, with the fire extending upward and outward from that location, causing the damage present. The fire is deemed to be an accidental fire, electrical in nature.

IN RE: Allstate Claim No. [redacted]
H&A File No. 04-0883VF
[redacted]

NICB VINASSIST:

A review of the NICB Vinassist indicates that the 1997 Ford, Expedition, four door, 4 x 4, is equipped with a 5.4 liter, V8 engine, and was assembled in Wayne, Michigan.

ALL DATA SYSTEM:

A search of the All Data System produced fifteen recalls pertaining to 1997 Ford, Expeditions equipped with 5.4 liter engines. Upon review, none were found to pertain to the fire in question.

A further search was conducted of the technical service bulletins, producing numerous bulletins and upon review, none were found to pertain to the fire in question.

NATIONAL HIGHWAY TRAFFIC & SAFETY ADMINISTRATION:

A search of the National Highway Traffic & Safety Administration, Recall Database, produced six recalls, and upon review, none were found to pertain to the fire in question.

A further search of the Defect Investigations Database produced five records and upon review, none were found to pertain to the fire in question.

INTERVIEW (Susan Dodge):

On May 17, 2004 at 12:30 p.m., Investigator John Adams conducted an interview with Susan Dodge, one of the titleholders, named insured and last operator of the vehicle prior to the fire. When questioned regarding any complaints or problems with the vehicle prior to the fire, it was learned that the driver's window would go up and down by itself and the door locks would lock and unlock by themselves when going over a bumpy road.

The fire occurred on May 13, 2004 at 1:30 a.m., with the weather conditions listed as clear. The location of the fire was listed as 5019 Stroups Hickox Street in West Farmington, Ohio. The wind was blowing from front to rear, however, mostly from passenger's side to driver's side. Subsequently, Mrs. Dodge contacted 911, and the West Farmington Fire Department responded in approximately 20 to 25 minutes and extinguished a fire involving the 1997 Ford, Expedition equipped with a 5.4 liter, V8 engine.

IN RE: Allstate Claim N[redacted]
H&A File No. 04-0883VF
[redacted]

The vehicle was purchased used from Bob Ferando Ford in Gerard, Pennsylvania. A thirty day/1,000 mile warranty was issued.

Recent service work performed to the vehicle included upper and lower ball joints, tie rods and brakes. JCB Auto in West Farmington completed said repairs prior to the fire.

The last person to have entered the engine compartment was Mrs. Dodge, to change the oil. Oil changes are secured on a regular basis, and no oil or other fluids are ever added in between oil changes.

The mileage at the time of the purchase was approximately 60,000 miles and the mileage at the time of the fire loss was approximately 150,000 miles. Since ownership, no recall notices, campaigns or correspondence have been received from the manufacturer. No aftermarket accessories have been added since ownership, and it has not been involved in an accident since ownership.

At the time of the fire, the vehicle had been parked for approximately seven hours, and upon hearing noises and looking out the window, smoke and flames were observed emanating out from the center to rear through the aluminum hood. During the course of the fire, all doors and windows were closed.

The firemen believed the probable cause was electrical, and the insured believes the same. A handheld computer, a grading stick and other items were removed from the vehicle after the fire. Items not recovered due to the fire within the vehicle were sunglasses, a cellular telephone, and a inverter for the computer.

As a result, no other vehicles or property were damaged, however, Mrs. Dodge was concerned about the pond which is utilized for drinking water as it is hooked up to a filtration system and upon extinguishment, all of the combustible fluids within the water were running down into the pond.

At this time, no further information could be obtained, and the interview was terminated.

IN RE: Allstate Claim No [redacted]
H&A File No. 04-0883VF
[redacted]

May 26, 2004
Page 6

WEST FARMINGTON, OHIO FIRE DEPARTMENT:

Correspondence has been forwarded to the West Farmington, Ohio Fire Department, requesting a copy of their fire report pertaining to the vehicle fire in question. Upon receipt, it will be forwarded to the Claims Representative.

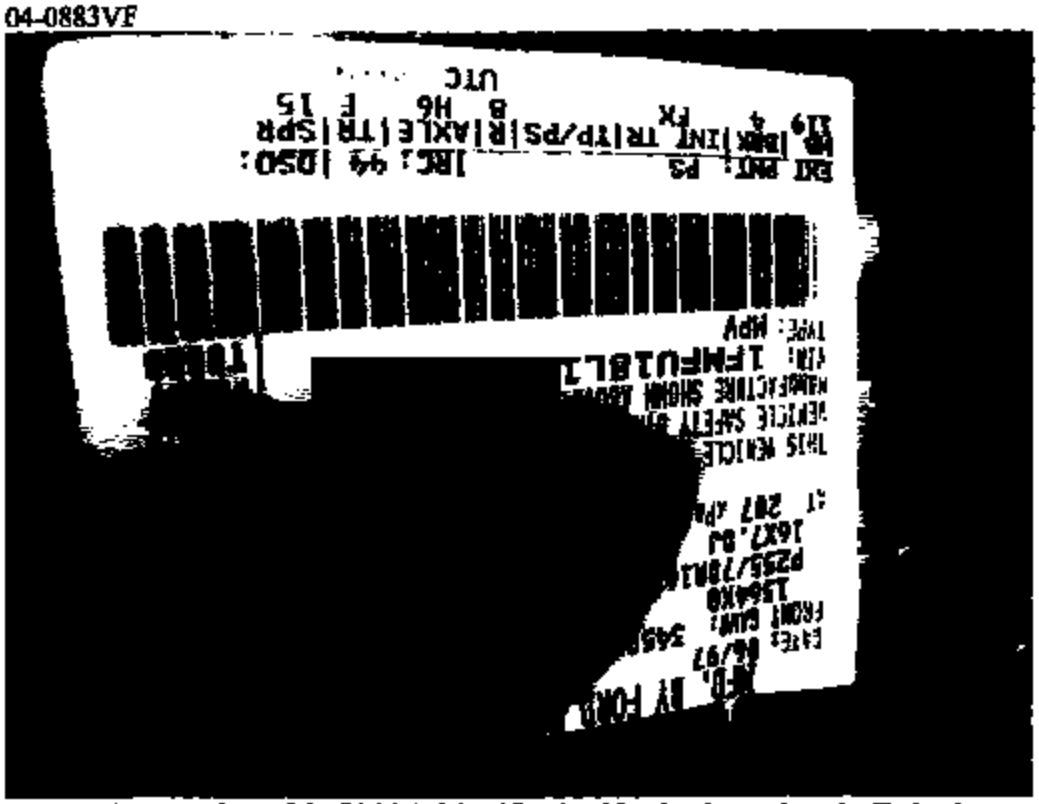
CONCLUSION:

Having completed an examination of the vehicle, reviewed an interview obtained from the insured, conducted research pertaining to the vehicle in question, order the fire report, and based upon all of the information known at the time of the preparation of this report, it is the opinion of this Investigator that the fire was accidental in nature. It is further the opinion of this Investigator that the fire originated within the right rear of the engine compartment, in factory wiring traveling from the solenoid at the bulkhead, where there is evidence of electrical faulting, sufficient to ignite the wiring insulation and immediate combustibles into open flame, with the fire extending upward and outward from that location, causing the damage present. The fire is deemed to be an accidental fire, electrical in nature.

At this time, all requests for services have been completed, we are closing our file and forwarding our report and photographs for your review.

Timothy P. Herndon

TPH/kp

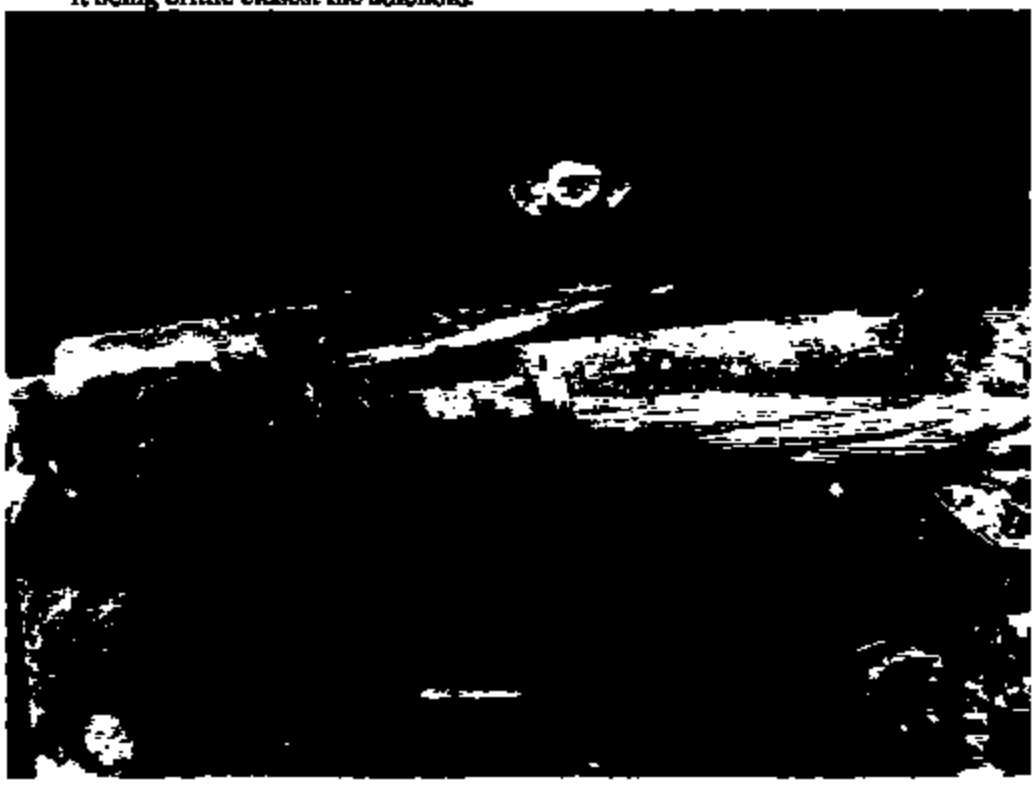


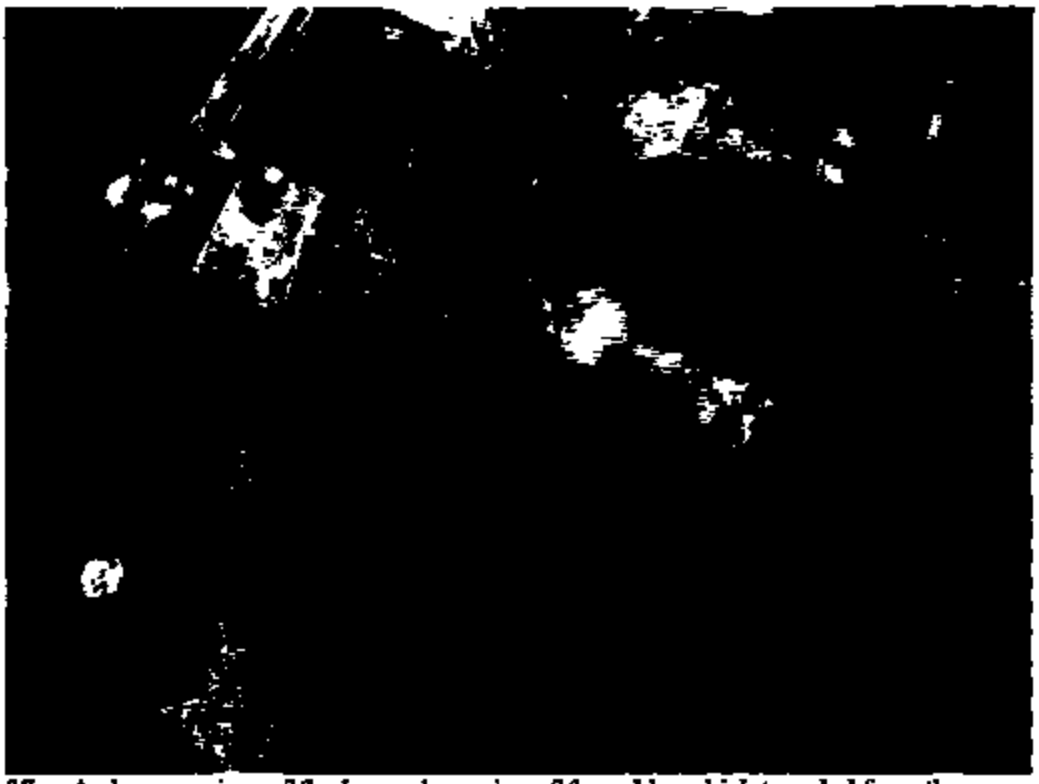
1. A close-up view of the Vehicle Identification Number located on the Federal Manufacturers Label identifying the 1997 Ford, Expedition.

2. An overall view of the left front.

35. A close-up view of the power distribution center cable traveling toward the solenoid where it is fused, brittle and broken approximately two inches from the lug at the solenoid.

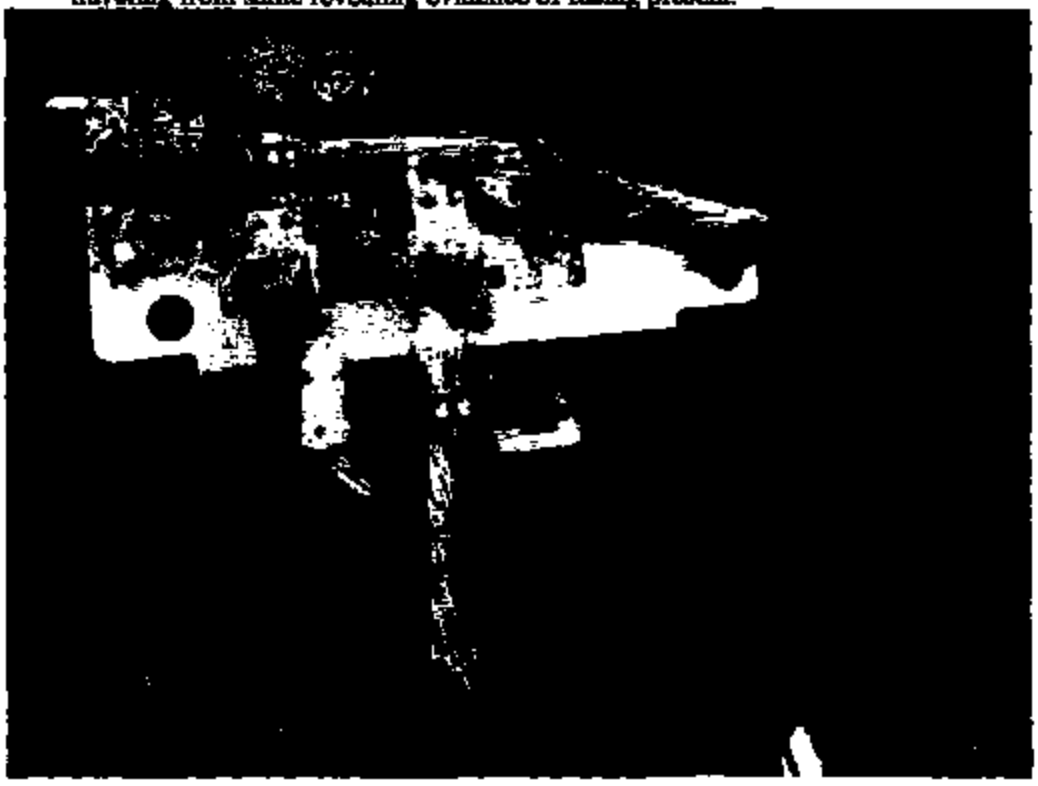
36. A close-up view of the lug and remains of the cable broken in two due to fusing and it being brittle closest the solenoid.





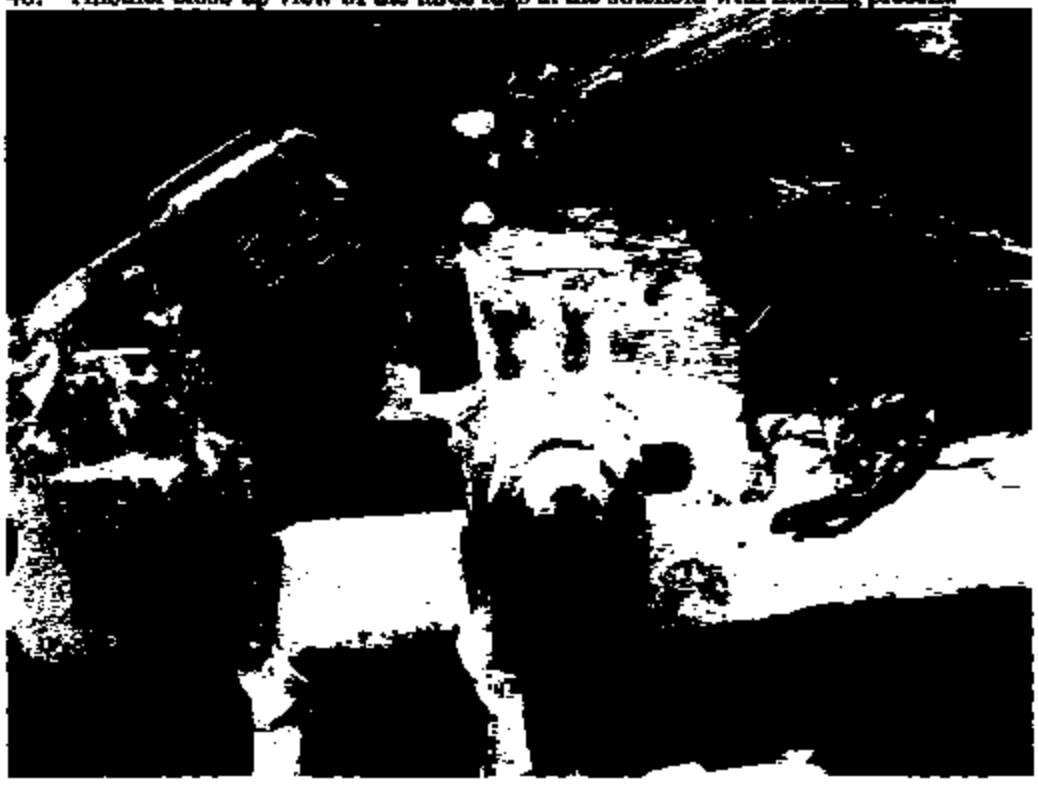
37. A close-up view of the lug and remains of the cable, which traveled from the positive battery terminal to the cylinder with evidence of fusing present.

38. Another overall view of the area where the solenoid would be with the cables traveling from same revealing evidence of fusing present.



39. Another overall view of the battery and cables.

40. Another close-up view of the three lugs at the solenoid with melting present.



41. Another overall view of the cast aluminum components on top of the engine indicating melting present on the right or passenger's side pointing toward the right or passenger's side as the area of origin.

33. An overall view of the routing of this alternator cable traveling to the solenoid in the right rear completely void of insulation with evidence of fusing present.

34. A close-up view of this alternator cable connection closest the solenoid.

31. An overall view of the solenoid in the right rear of the engine compartment and cables and connections traveling to same.

32. A close-up view of the alternator connection and cable traveling from same.

29. A close-up view of electrical faulting in wiring traveling from the power distribution center, which is in the left rear of the engine compartment.

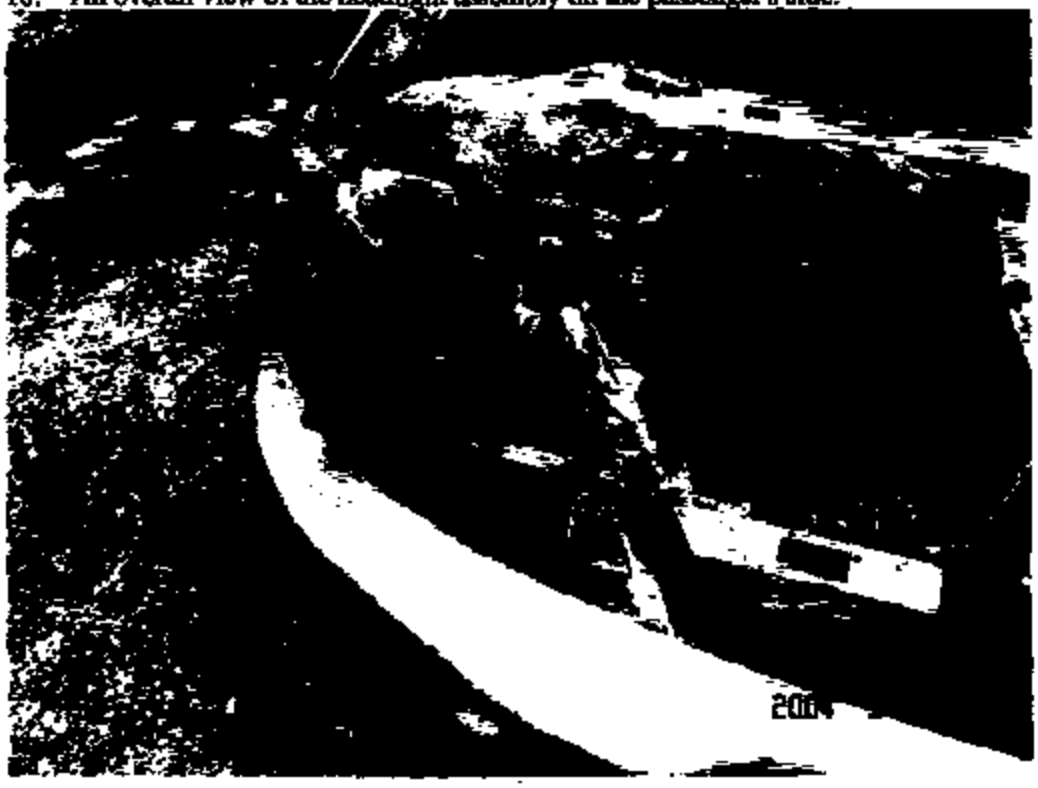
30. An extreme close-up view of the electrical faulting in the wiring traveling from the power distribution center.

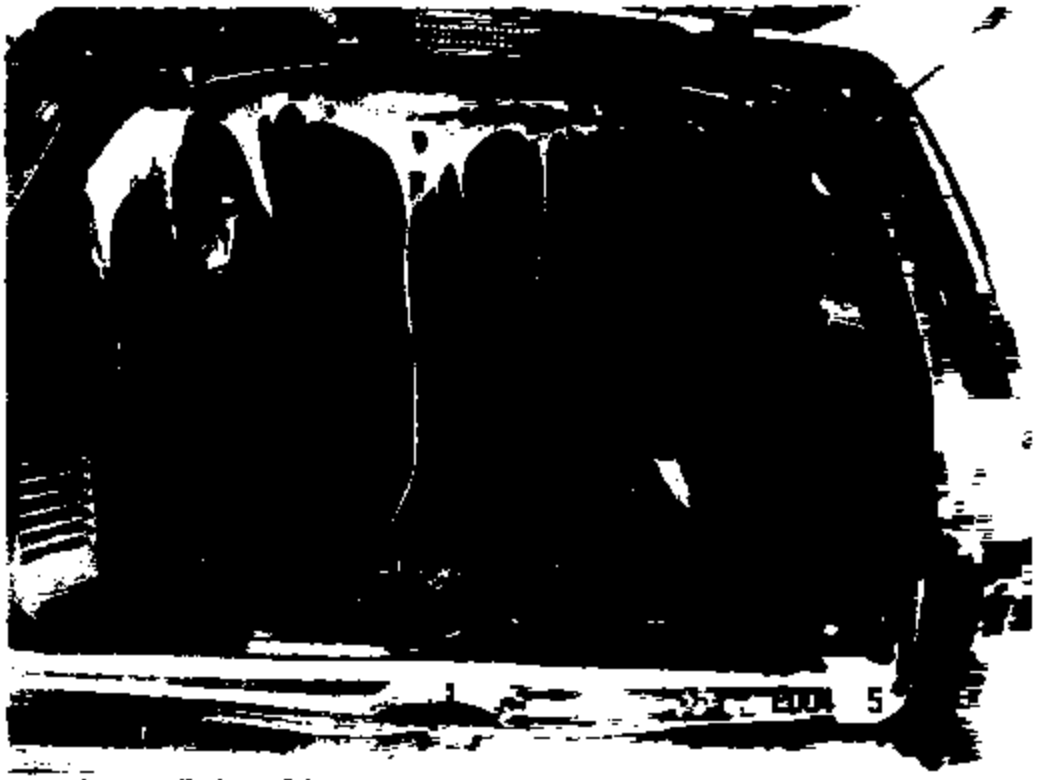
23. An overall view of the remains of the power distribution center in the inner left fender.

24. A close-up view of the fuel lines and connections in the left rear.

17. An overall view of the engine compartment from the passenger's side.

18. An overall view of the headlight assembly on the passenger's side.





9. An overall view of the rear cargo area.

10. An overall view of the rear passenger compartment from the driver's side.

11. An overall view of the rear passenger compartment from the passenger's side.

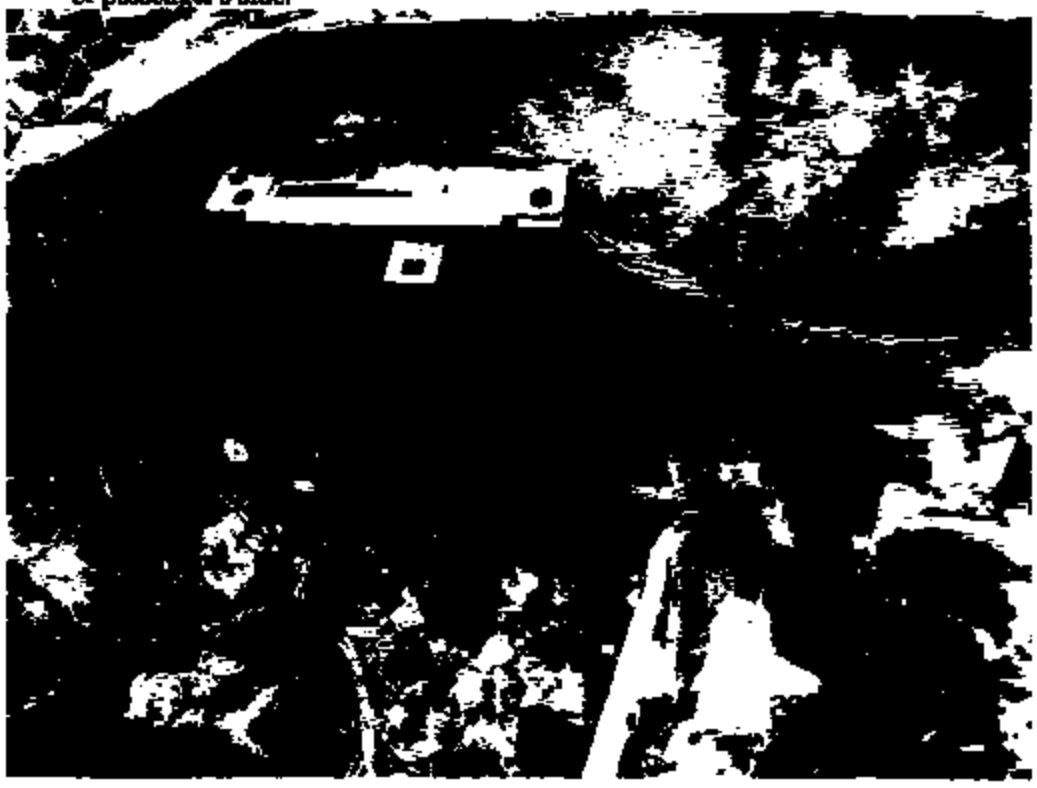
12. An overall view of the front passenger compartment from the passenger's side.

13. An overall view of the front passenger compartment from the driver's side.

14. An overall view of the remains of a cell phone in the center console.

27. Another overall view of this main wiring loom as it travels to the right or passenger's side.

28. An overall view of the routing of this main wiring loom traveling towards the right or passenger's side.



25. An overall view of the alternator and cable traveling to same.

26. An overall view of the main wiring loom traveling along the bulkhead on the left or driver's side.

21. An overall view of the battery and cables along the inner right fender.

22. An overall view of the front section of the engine compartment.

19. An overall view of the lack of headlight assembly on the driver's side.

20. An overall view of the remains of air-conditioning condenser and radiator on the ground in front of the vehicle.

15. An overall view of the engine compartment from the front.

16. An overall view of the engine compartment from the driver's side.

7. An overall view of the right front.

8. An overall view of the front.

3. An overall view of the driver's side.

4. An overall view of the left rear.

5. A close-up view of the fuel cap intact.

6. An overall view of the right rear.

1. Agency	2. Div/Precinct	[redacted]	3. ORI	5. Case No.	6. Incident No.
E3 TROOP E - ZONE 3	E131		NY1509100		848730

7,8,9. Date Reported (Day, Date, Time)	10,11,12. Occurred On/From (Day, Date, Time)	13,14,15. Occurred To (Day, Date, Time)
WEDNESDAY 11/24/2004 13:16	WEDNESDAY 11/24/2004 13:16	

16. Incident Type	17. Business Name
FIRE-FIRE	

19. Incident Address (Street Name, Bldg. No., Apt. No.)
[redacted]

20. City/State/Zip
WAYLAND NEW YORK [redacted]

21. Location Code (TSLEIS)	23. No. of Victims	24. No. of Suspects	26. Victim also Complainant?
WAYLAND TOWN 5177	0	0	YES

Location Type

ASSOCIATED PERSONS

25. TYPE	Name (Last, First, Middle)	DOB	Zip	Home Phone / Work Phone
VICTIM/COMPLAINANT	[redacted]	01/31/19[redacted]	WAYLAND NY [redacted]	(585)728-5318

VICTIM

Name	27. DOB	28. Age	29. Gender	30. Race	31. Ethnicity	32. Handicap	33. Residence
[redacted]							

VEHICLE

59. Vehicle Status	60. License Plate No.	61. State	62. Exp. Yr.	64. Value
BURNED	[redacted]	NY		

63. Plate Type	65. Year	66. Make 67. Model		
PASSENGER AUTOMOBILE (REGULAR PLATES)	1999	FORD F150		
68. Style		69. VIN		70. Color(s)
PICKUP		2FTRX17W6[redacted]		GREEN

71a. Towed By	71b. Towed To

72. Vehicle Notes

NARRATIVE

Date of Action	Date Written	Officer Name & Rank
11/24/2004	11/24/2004	MORSHEIMER, MATTHEW (TPR)

Narrative

IE - MEMBER RESPONDED TO 11870 SECOND AVE EXT IN THE TOWN OF WAYLAND AND ASSISTED WAYLAND FD WITH A VEHICLE FIRE.

MEMBER INTERVIEWED [redacted] WHO STATED THAT HE JUST PARKED HIS 1999 FORD F-150 PICKUP (NY) 73332JB NEXT TO HIS HOME, WHEN APPROX 5 MINUTES LATER HE SAW SMOKE AND FIRE COMING FROM THE TRUCK.

STEUBEN COUNTY FIRE INV MIKE GILLMAN RESPONDED AND STATED HE BELEAVE TO FIRE STARTED BY A SMALL GAS LEAK NEAR THE TOP OF THE ENGINE AND THERE WAS NO EVIDENCE OF CRIMINAL ACTIVITY.

MEMBER ASSISTED AT THE SCENE BY INV RODBOURN AND TPR SICK

CBI

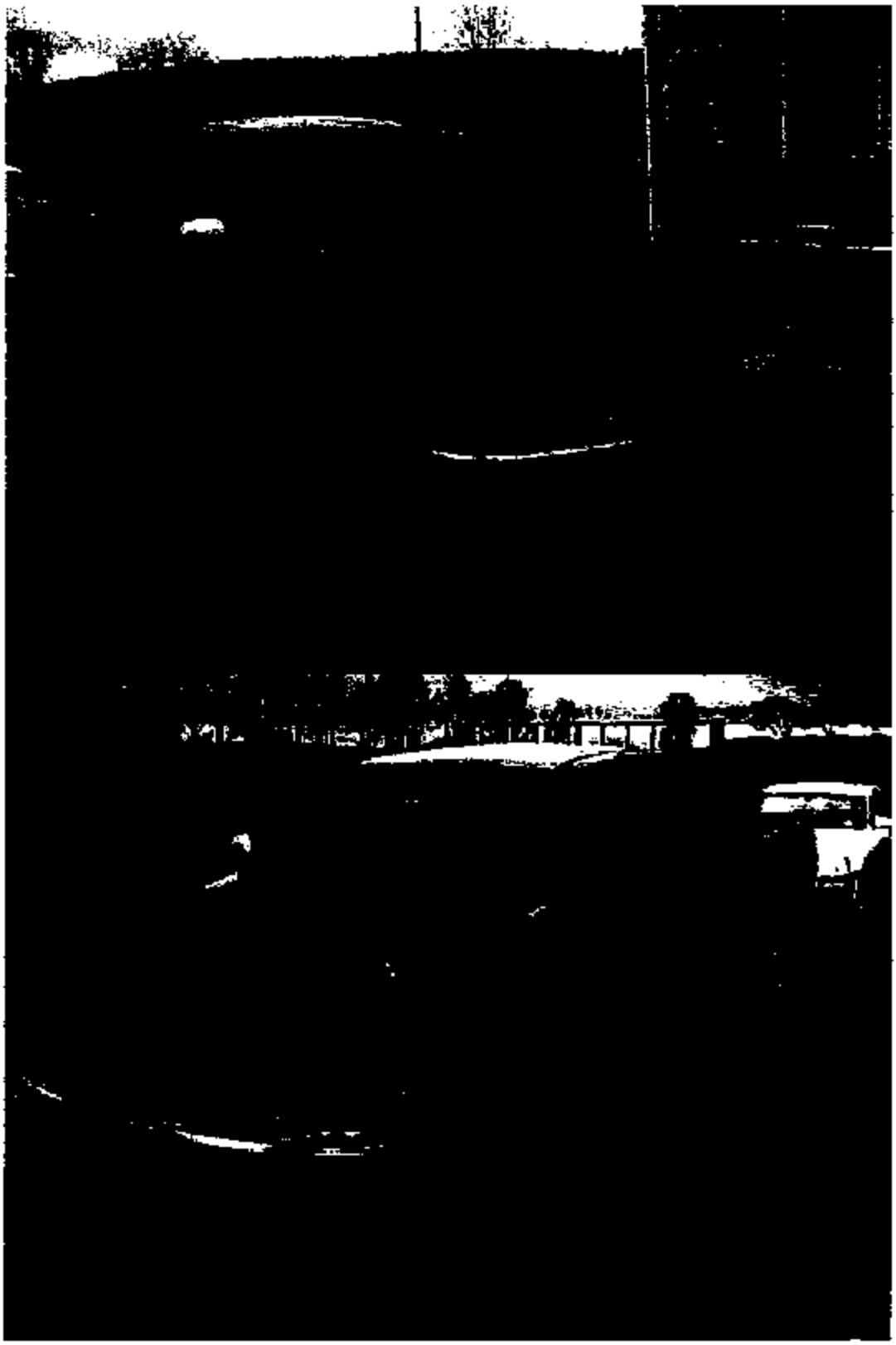
RECEIVED
DEC 13 2004
ROCHESTER CLAIMS

12/10/2004 14:07:09

EA06-065-LC-4184

ADMINISTRATIVE

74. Inquiries	75. NYSPIN Message No.		76. Complainant Signature	
77. Reporting Officer Signature (Include Rank) TPR MATTHEW MONSHEIMER		78. ID No. 3745	79. Supervisor Signature (Include Rank) SGT S/C WILLIAM BONANNI	80. ID No. 1935
81. Status CLOSED BY INVESTIGATION	82. Status Date 11/24/2004		83. Notified/TOT INV DJ RODBOURN	
			Solvability Total	0



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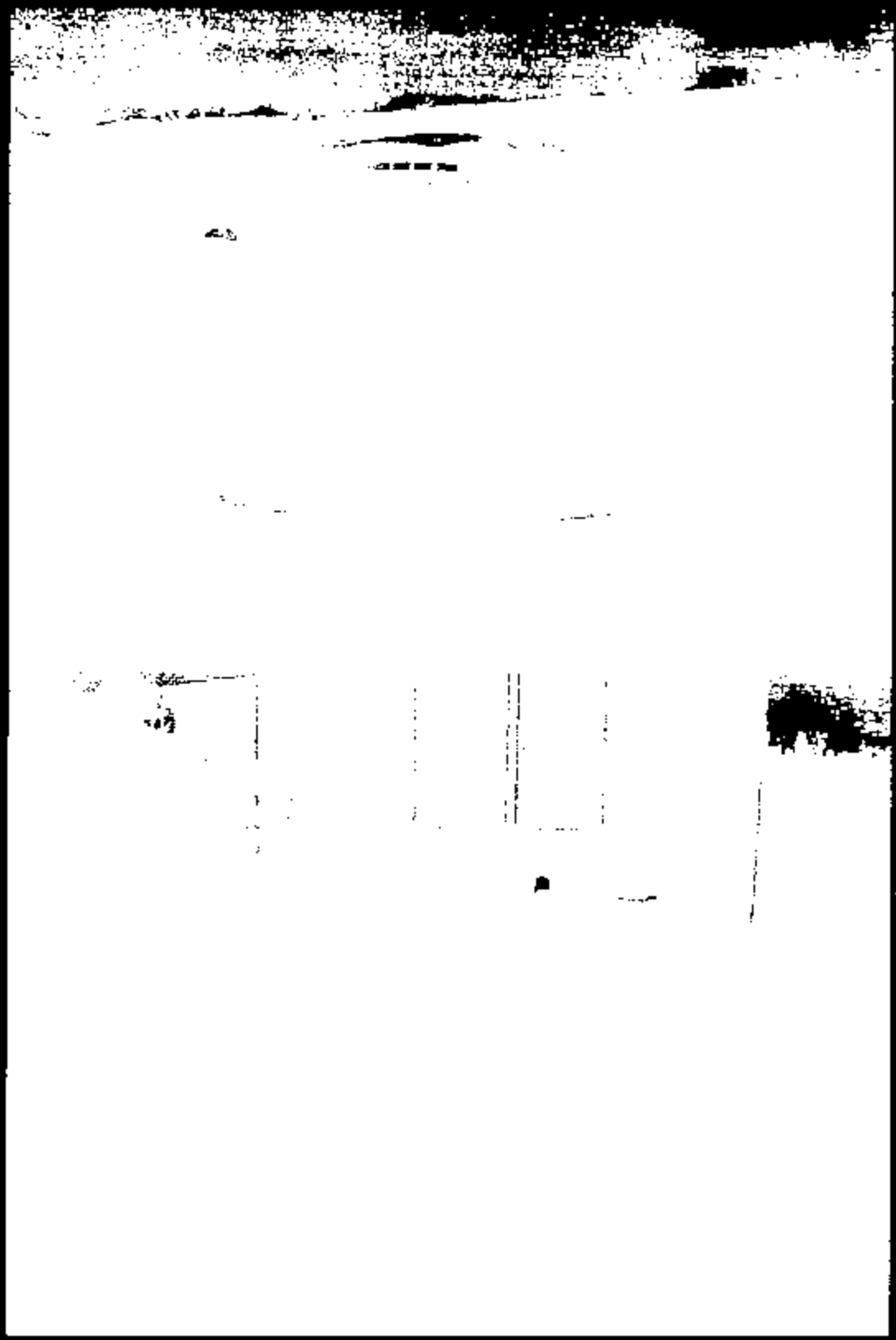

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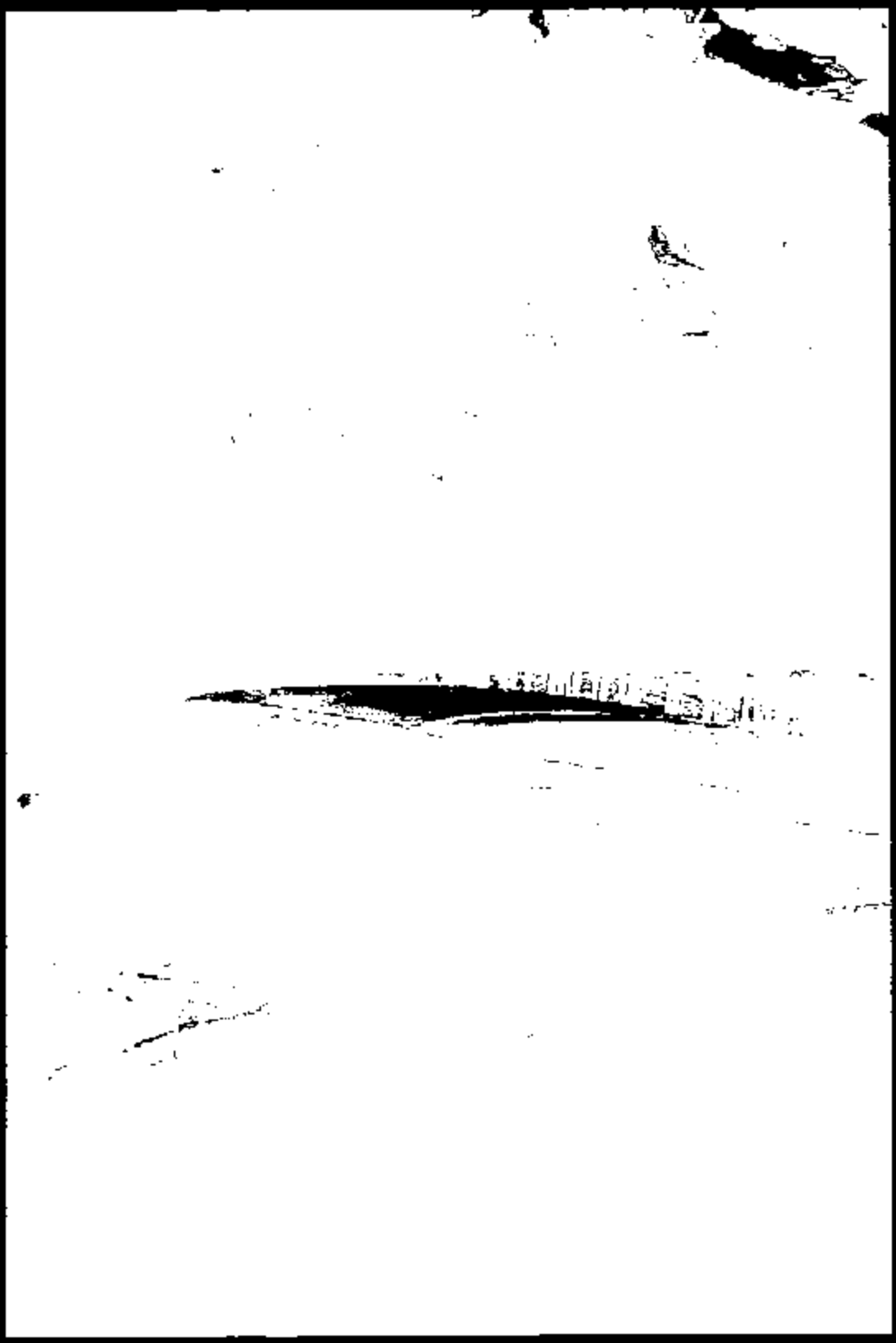

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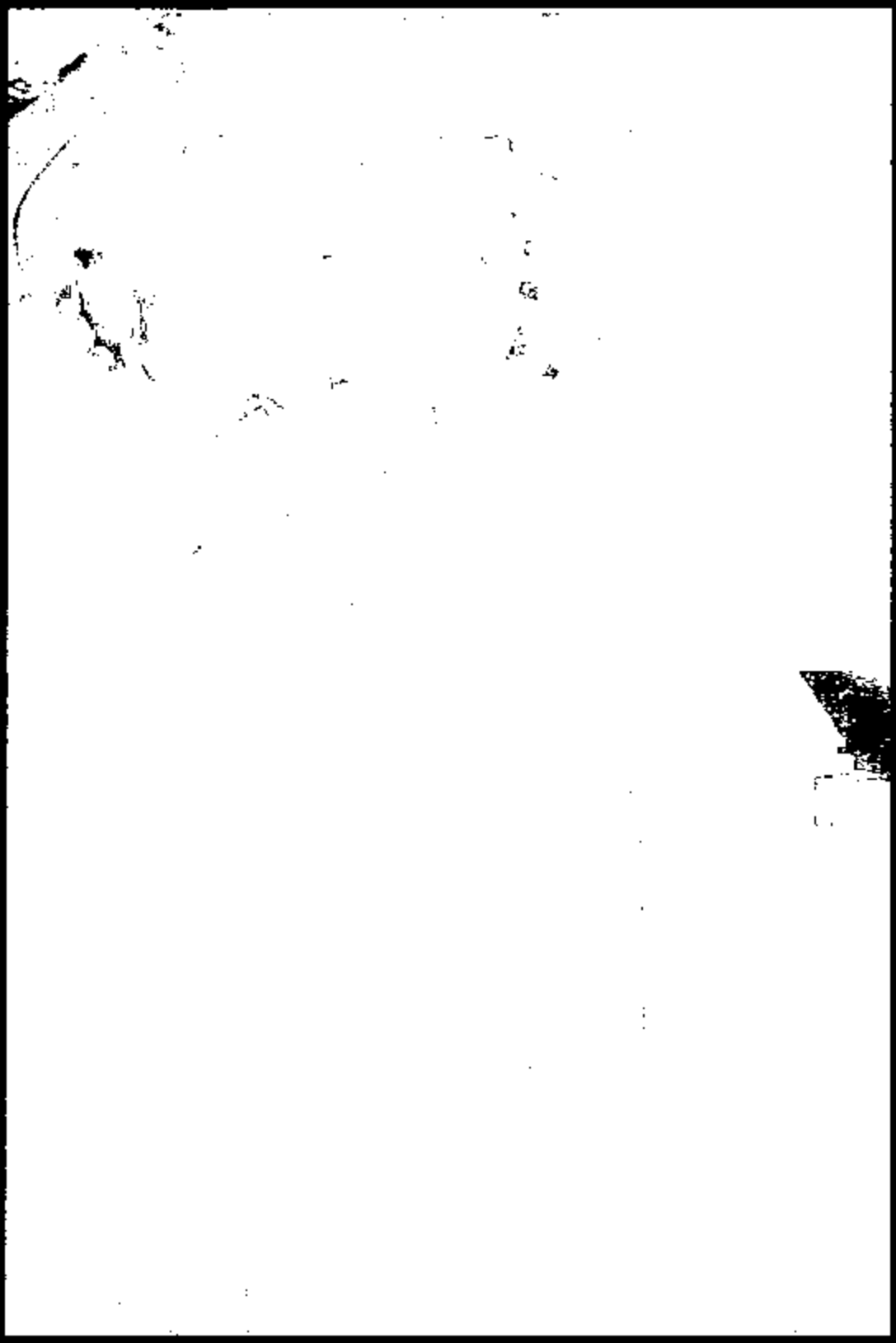

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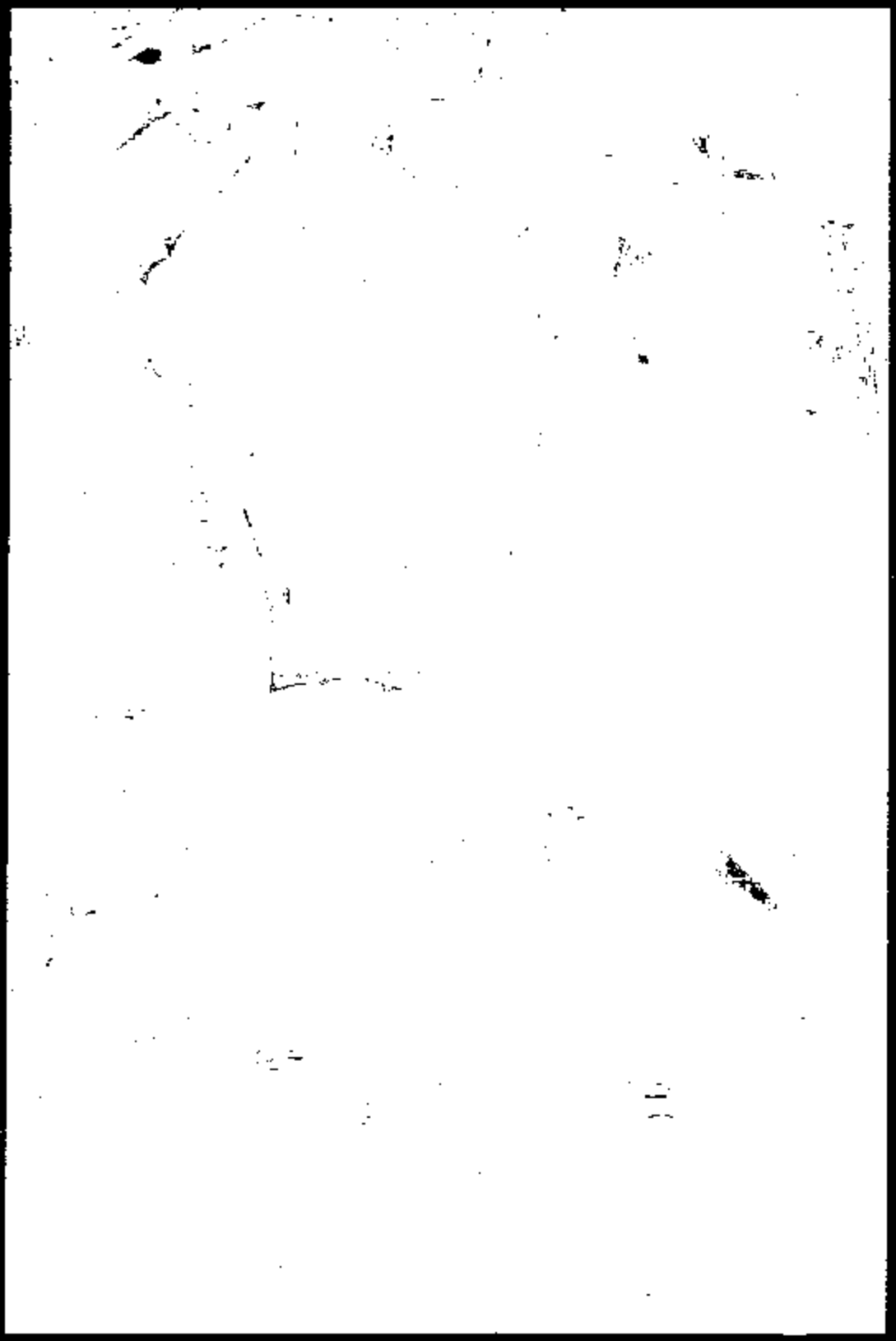

PETER VALLAS ASSOCIATES, INC.

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Fax 201 487 1283
experts@petervallas.com

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Tel 215 564 2488

DE Regional Office
New Castle Corporate Commons
42 Reads Way
New Castle, DE 19720
Tel 302 323 0987
Fax 302 323 0957

FL Regional Office
3546 South Ocean Blvd -724
Palm Beach, FL 33480
Tel 888 782 5527

Date of Report: December 30, 2004

No. of Pages: 13
No. of Pages Faxed: 04
(does not include photos/attachments)

To: Mr. James Egloff
Erie Insurance Company
P.O. Box 11308
Syracuse, NY 13218

Fax: 315-455-5782 **E-mail:** james.egloff@erieinsurance.com

PVA #: 043840 **CIF #:** 010930067744

Re: [redacted]
Wayland, NY [redacted]

Policy #: [redacted]

Date of Loss: November 24, 2004

RECEIVED
JAN 0 [illegible] 2005
ROCHESTER CLAIMS

INVESTIGATIVE AUTO FIRE REPORT

In accordance with your request, this organization conducted an inspection of the insured's vehicle in reference to the origin and cause of the fire. The assignment also includes the issuance of a written report based on our analysis.

An inspection was conducted on Tuesday, December 28, 2004. Present at the time of my inspection was the insured, [redacted]

DESCRIPTION OF THE VEHICLE

The subject vehicle is a 1999 Ford F150 SuperCab XL color green. The vehicle identification number is 2FTRX17W6X0[redacted] and date of manufacture is November 1998.

RECEIVED
JAN 0 6 2005
ROCHESTER CLAIMS

INSPECTION AND OBSERVATIONS

The subject vehicle was parked in the driveway on the south end of the mobile home. The fire damage originates in the engine compartment and extends horizontally and vertically into the passenger compartment through the windshield. The fire patterns on the engine compartment extend out of the wheel wells and involve the tires. The fire then extends vertically towards the windshield and across both the driver and passenger doors. The window glass was completely consumed in the fire. There is heavy fire damage to the combustible components of the passenger compartment. However, it was noted that the dashboard is still partially intact and the ignition is in the locked position on the steering column.

The engine compartment hood was completely consumed in the fire (aluminum). The front bumper grill and radiator were also consumed in the fire. The engine compartment has a 302 cubic-inch V8 engine with automatic transmission. The battery is located in the right front corner. The wiring shows extensive heat and flame impingement damage only. Inspection of the transmission cooling lines revealed that they terminated at the left side of the radiator location. The brake master cylinder and brake fluid reservoir were consumed in the fire.

The engine sustained heavy fire damage to the top aluminum manifold and air intake. The two fuel lines entered from the left rear up to the fuel rails. The fuel rail and injectors on the left side of the engine were still intact. It is noted that the fuel rail on the right side was lying on top of the remains of the melted aluminum and two of the injectors at the front were missing.

OTHER RELEVANT INFORMATION

Interviews with the insured, [redacted], revealed that he purchased the vehicle used at approximately 36,000 miles at that time. He stated that the vehicle had approximately 48,000 miles on it when the fire occurred. On the date of loss, he had filled the gas tank at around 9:00 a.m. and drove to his garage and parked it until approximately five minutes of 11 when he drove from the garage around the corner to his home where he parked it in the driveway. He went in the house and approximately five minutes later looked out and saw smoke and then fire coming from the right front of the vehicle.

I asked the insured if he had been notified of any recalls on the vehicle and he stated no and that he had had no problems with the vehicle other than replacing the front springs.

Internet research on the 1999 Ford F150 revealed that a National Highway Traffic Safety Administration campaign number 98V194000 was issued on August 14, 1998. The summary of the recall is "light duty pickup trucks. The fuel pressure regulator O-ring may have been damaged when the fuel pressure regulator was installed in the engine fuel rail. If the O-ring is damaged, fuel vapors or leakage could occur." "If an ignition source is present, a fire could result."

CONCLUSION

Based on the on scene inspection, interviews and analysis to date, it is the opinion of this organization that the fire originates in the engine compartment. The point of origin is at the fuel rail and/or fuel pressure regulator. The cause is the ignition of leaking fuel vapors.

COMMENTS AND RECOMMENDATIONS

It is recommended that Ford Motor Company be put on notice in reference to potential involvement of the recall in the cause of this fire.

We recommend that the vehicle be retained, secured and protected regarding any further testing or inspection by other interested parties or specialized engineers associated with our firm, when needed. We also reserve the right to be present and observe any and all inspections or testing of the vehicle by any other concerned parties.

PETER VALLAS ASSOCIATES, Inc. reserves the right to amend and/or supplement this report in the event additional information, documentation or evidence becomes available.

We want to thank you for the opportunity to have been of service to you. If any additional information is required or follow-up is to be conducted, please contact us.

Respectfully submitted,

PETER VALLAS ASSOCIATES, INC.

D. R. Redsicker

David R. Redsicker
Corporate Director of Investigations

PHOTOGRAPHIC INDEX

1. Overall view of the vehicle from the right side.
2. Overall view of the rear of the vehicle.
3. Overall view of the left side of the vehicle.
4. View of the manufacturer's identification label.
5. Overall view into the passenger compartment from the driver side.
6. Overall view into the passenger compartment from the right side.
7. View of the steering column. Arrow indicates the location of the ignition lock, which is in the locked position.
8. Overall view of the front of the vehicle.
9. Overall view of the engine compartment from the left side prior to clearing of the snow.
10. Closer view of the left side of the engine showing the fuel rail and fuel pressure regulator.
11. Close up view of the two fuel line connections indicated by the arrows.
12. View of the left side fuel rail indicated by the arrow.
13. Overall view of the engine compartment from the right side prior to clearing of the snow.
14. View of the melted aluminum manifold. Arrow indicates the location of the pressure regulator.
15. View of the fuel injection rail on the right side of the engine indicated by the arrow.
16. Another view from the right side of the engine compartment. .Again, the fuel rail is indicated by the arrow.
17. Closer view of the fuel rail from the right side of the engine compartment. Arrows indicate the two injectors that are missing.

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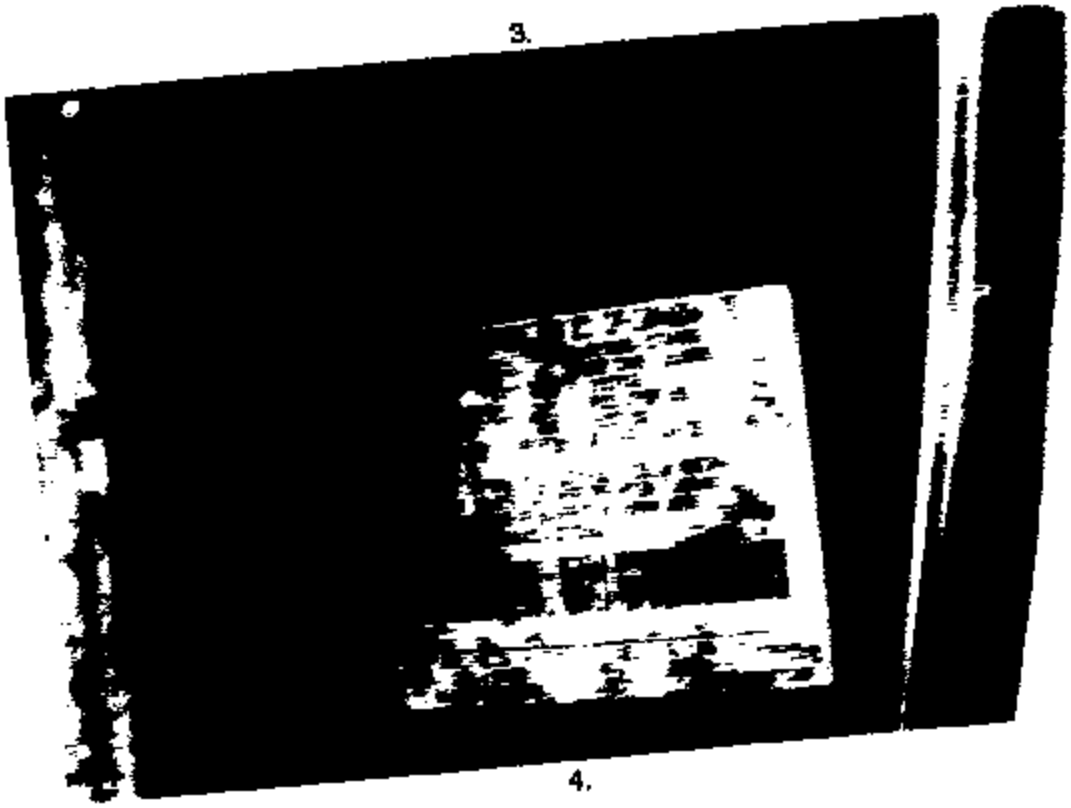

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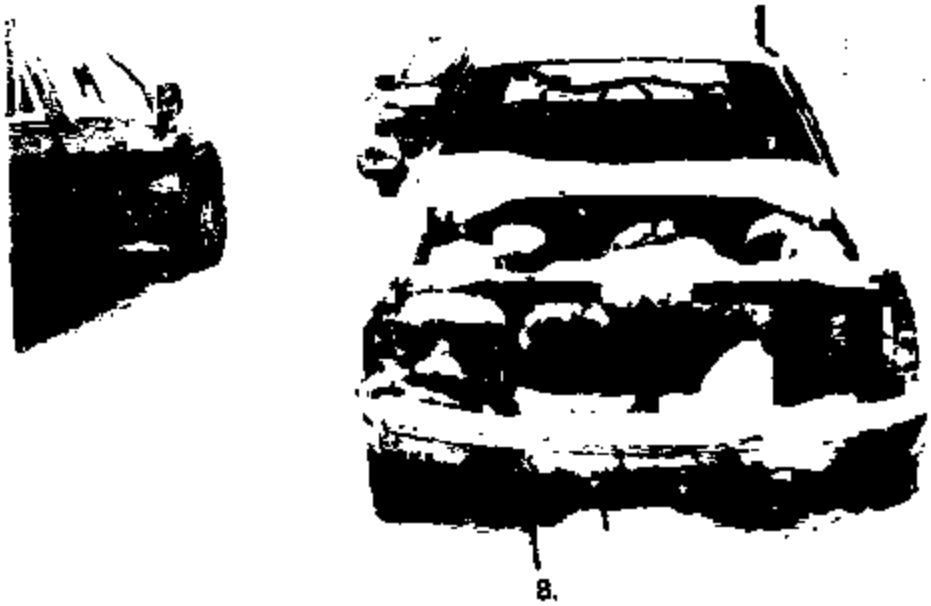

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ERIE INSURANCE COMPANY
ERIE INSURANCE COMPANY OF NEW YORK
120 Corporate Woods • Suite 150 • Rochester, NY 14623 • Mailing Address: P.O. Box 22840 Rochester, NY 14692-2840
(585) 214-5600 • Toll Free 1-800-333-0823 • Fax (585) 214-5699 • www.erieinsurance.com

Ford Motor Corp
P O Box 6248
Dearborn, MI 48126

Attention: Claim Dept

Re: Erie Insured [redacted]
Erie File No.
Date of loss : 11/24/2004

To Whom It May Concern:

This will serve as notice of our intention to file subrogation for damages from this fire loss.

Based on our investigation Ford Motor was negligent due to a manufacturing defect, which caused this engine fire that destroyed this truck.

We are storing the 1999 Ford F150 VIN: 2FTRX17W6X[redacted] at the location below for your inspection. Please notify us if there will be any destructive testing so we are able to have an expert on site.

Insurance Auto Auction
522 Trolley Blvd
Rochester, NY 14606
PH. 585-426-5420
Stock #1172708 Refer to Brian to inspect.

I request that you please provide us the name of the file handler and your file # once it is established.

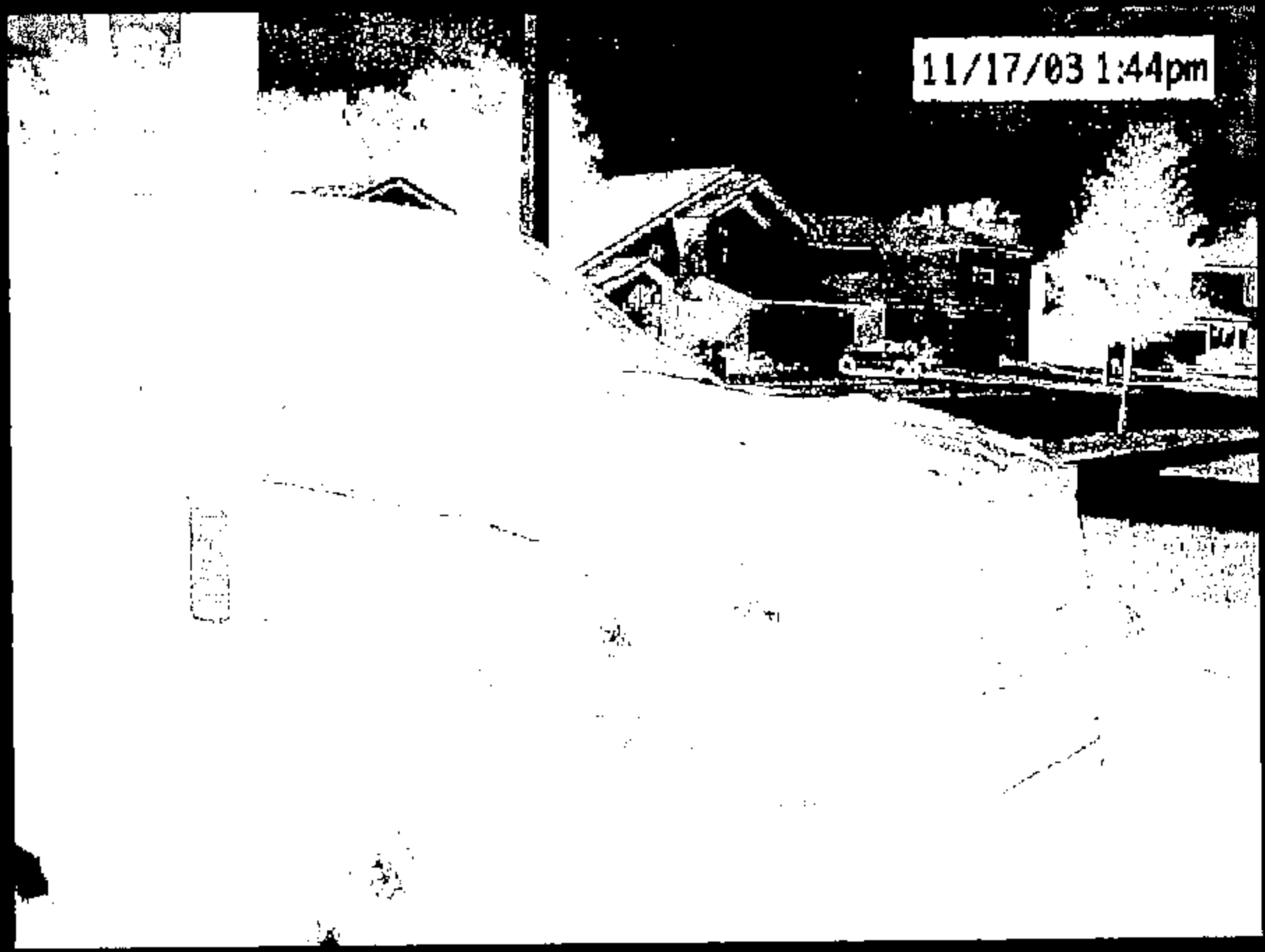
We look forward to your reply.

Yours truly,
James D Eglof

Claim Representative III

11/24/04
- 99 - F-150
- V IW
- W90 - 12/21/05
- ESP - NO

11/17/03 1:44pm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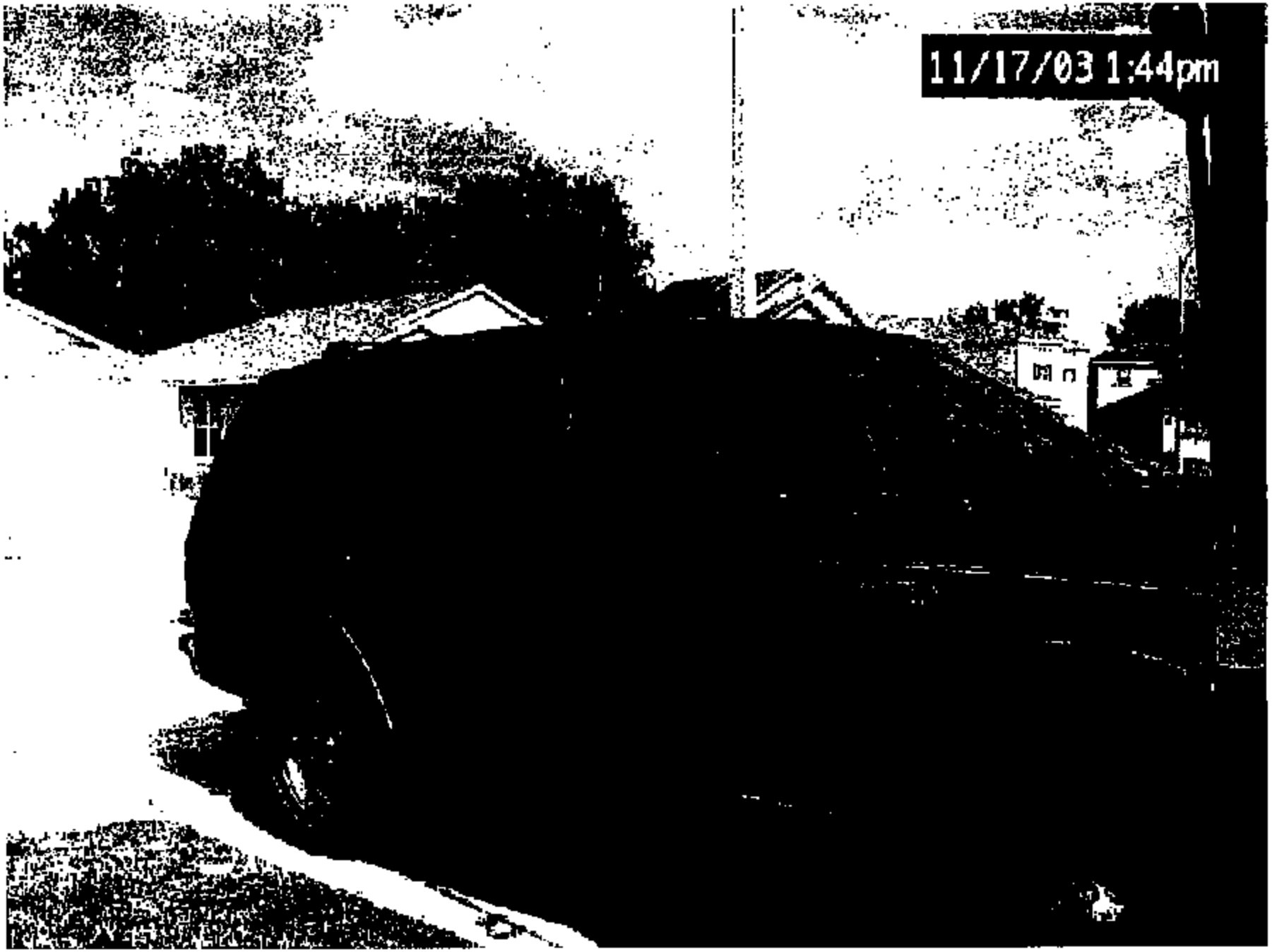
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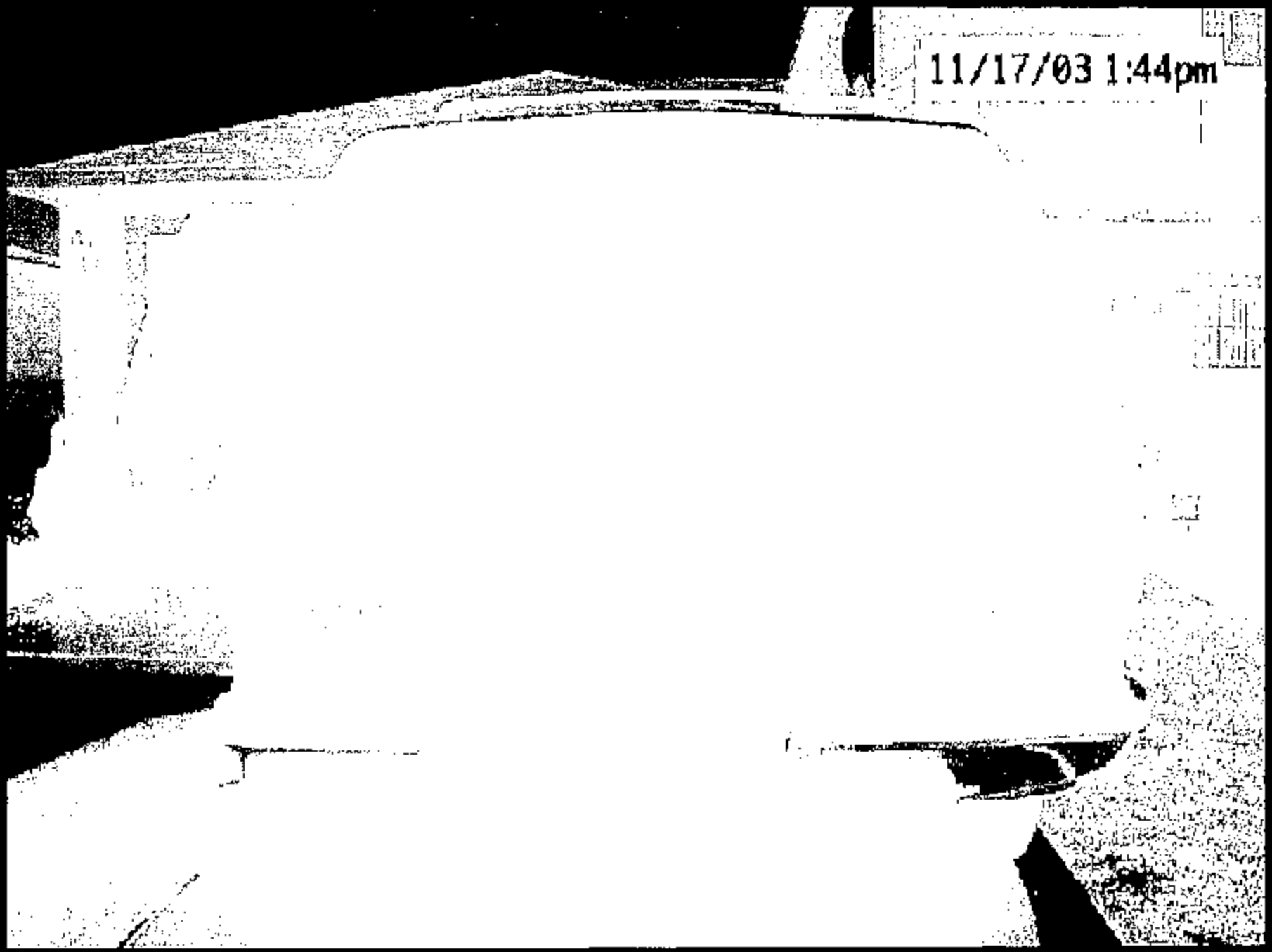
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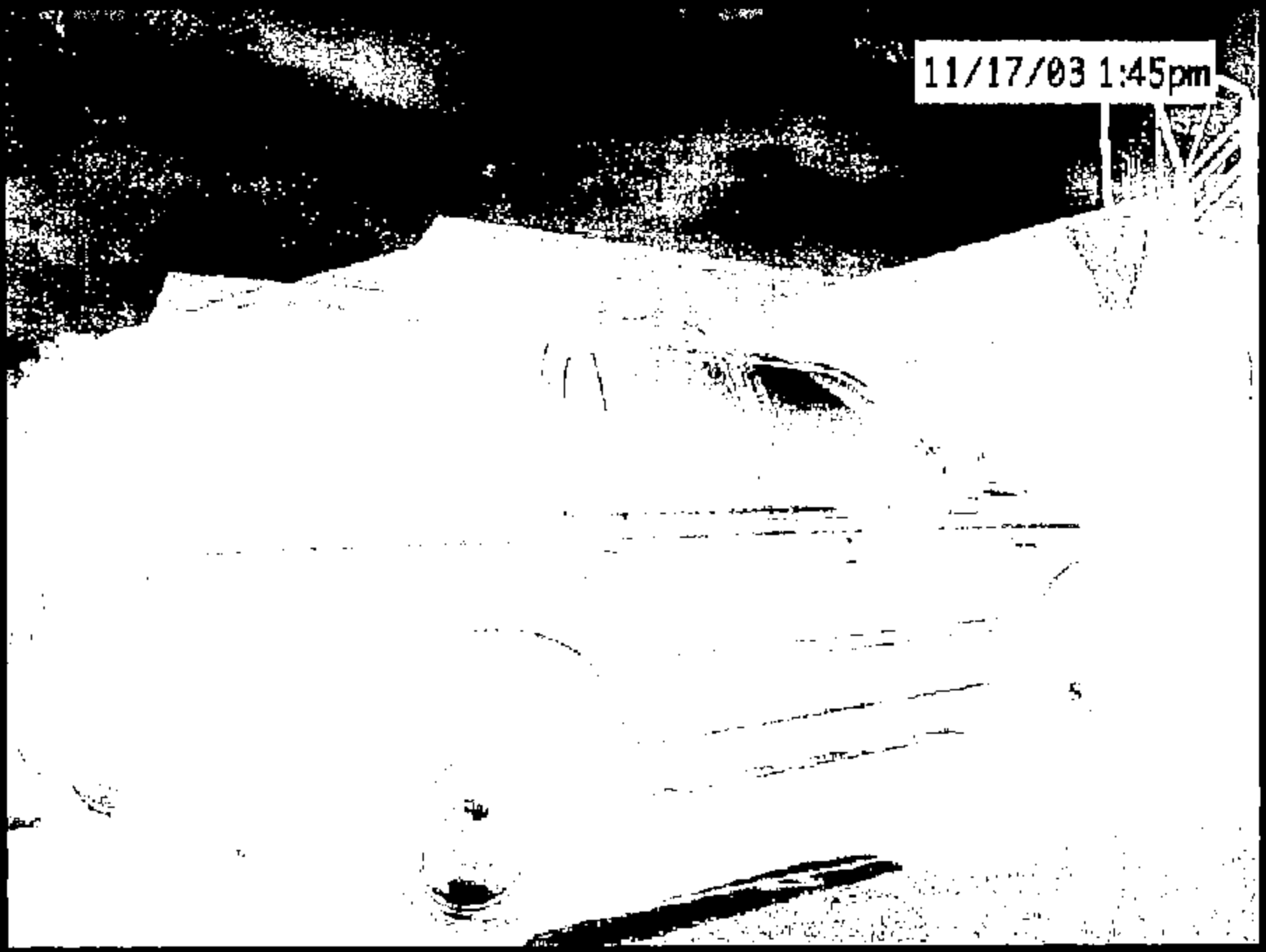
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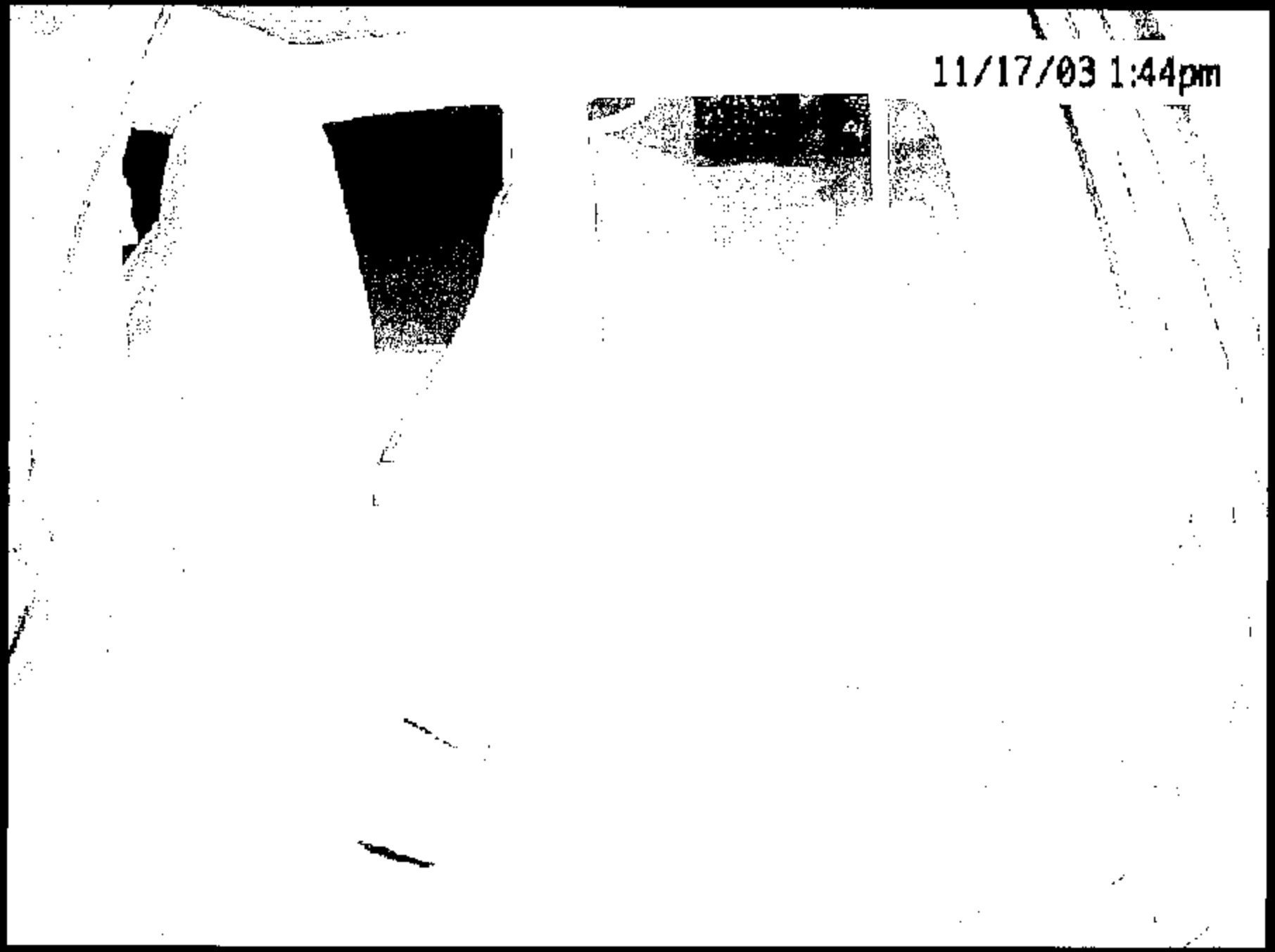

Interscience, Inc.

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 885-4774
Fax (813) 889-9137

Our Project No: K1386-02
Insured: [redacted]
Claim No: [redacted]
Date of Loss: Unknown
Date of Notification: December 9, 2003
Date of Inspection: December 11, 2003

Report
Prepared For:

State Farm Fire & Casualty Co.
14055 Riveredge Dr., Suite 500
Tampa, FL 33637

Attn: Mr. David Snively

Report
Prepared By:

Sean P. Clince, B.S.M.E.

Interscience, Inc.

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 885-4774
Fax (813) 889-9157

January 5, 2004

State Farm Fire & Casualty Co.
14055 Riveredge Dr., Suite 500
Tampa, FL 33637

Attn: Mr. David Snively

Re: Our Project No: K1386-02
Insured: [redacted]
Claim No: [redacted]
Date of Loss: Unknown
Date of Notification: December 9, 2003
Date of Inspection: December 11, 2003

Dear Mr. Snively:

As requested, Interscience, Inc. has conducted an examination of the insured vehicle in connection with the subject fire loss, and submits its findings in this report.

BACKGROUND

It was reported that the subject vehicle had been parked in the garage of the insured's residence. The fire reportedly occurred when the insured was home. The insured had contacted the fire department and the fire was subsequently extinguished.

The insured had service work done on the vehicle approximately two months prior to the fire. The service records of the vehicle were not submitted to

Interscience personnel for review. The investigation was therefore strictly limited to a physical examination of the subject vehicle.

The incident was reported to State Farm Insurance Company and Interscience, Inc. was subsequently requested to conduct an investigation into the subject claim. The vehicle was transported from the insured's residence to Co-Part located in Orlando, Florida.

OBSERVATIONS/DISCUSSION

On December 11, 2003, Interscience, Inc. examined the subject vehicle at Co-Part located at 319 East Landstreet Rd., Orlando, Florida. The purpose of this visit was to conduct an origin and cause investigation of a vehicle fire.

The subject vehicle was identified as a black 1997 Ford Expedition, sport utility vehicle, bearing vehicle identification number (VIN) 1FMFU18L0V[redacted]. The odometer reading was 74481-miles at the time of the inspection.

An exterior examination of the subject vehicle was initially conducted. The whole exterior of the vehicle was coated in soot from the subject fire. This confirmed that the vehicle had been in an enclosed space such as a garage at the time of the fire.

The hood of the engine compartment had a hole located on the driver's side of the vehicle. This was caused by the subject fire which had melted the metal of the vehicles hood. The wind shield of the vehicle on the driver's side had sustained fire damage as a result of radiant heat from the engine compartment.

Essentially no fire or smoke damage was observed on the interior of the vehicle. The interior fuse panel was examined and three fuses were observed to have been blown. The fuses were identified as two 15-amps and one 5-amp. The fuse diagram was not available for identifying the components that the fuses were in line with.

The engine compartment was systematically and thoroughly inspected and photo documented. The area of fire origin was determined to be located within the engine compartment on the driver's side of the vehicle. Evidence remaining indicated that the cause of the fire was most probably electrical in nature. After all debris was inspected in place in an effort to identify any fire causing item or items, suspect electrical components were collected. A preliminary examination of some of these components was conducted on site. These same components were retained for further examination.

An examination of the components retained was conducted at Interscience, Inc. facility located in Tampa, Florida. Examination of the electrical components

from the engine compartment identified evidence of arcing in and at wiring/components of the distribution box in the area of relays and circuit breakers.

CONCLUSIONS

It is the conclusion of Interscience, Inc. that the area of fire origin was located within the engine compartment of the vehicle. The point of origin was within the distribution box located in the engine compartment.

The cause of this fire was most likely short circuiting of the electrical wiring/components of the distribution box resulting in arcing. The cause of the arcing could not be conclusively determined. No other failure was identified during the examination of the vehicle.

Interscience, Inc. operates as an independent contractor. The opinions expressed are based upon information available at the time this report was drafted and draw upon the background, training and experience of the personnel involved in the investigation.

Respectfully submitted,

INTERSCIENCE, INC.

Sean P. Clinch, B.S.M.E.

SPC:lkc

Reviewed by,

Gene Bullington

PHOTO INDEX – K1386-02

1-8. Exterior views of the subject vehicle.

3.

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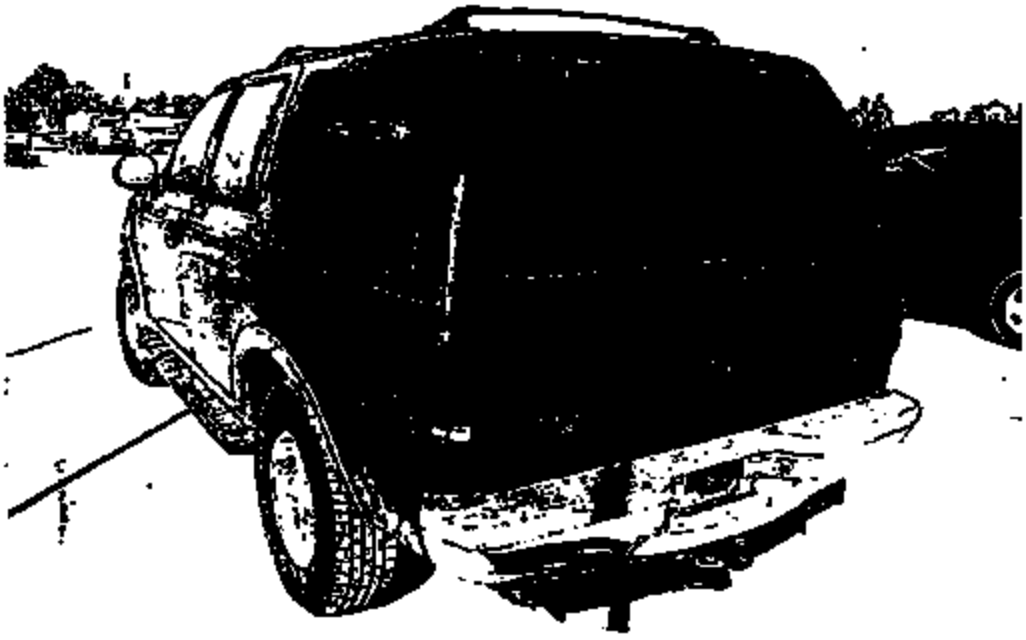

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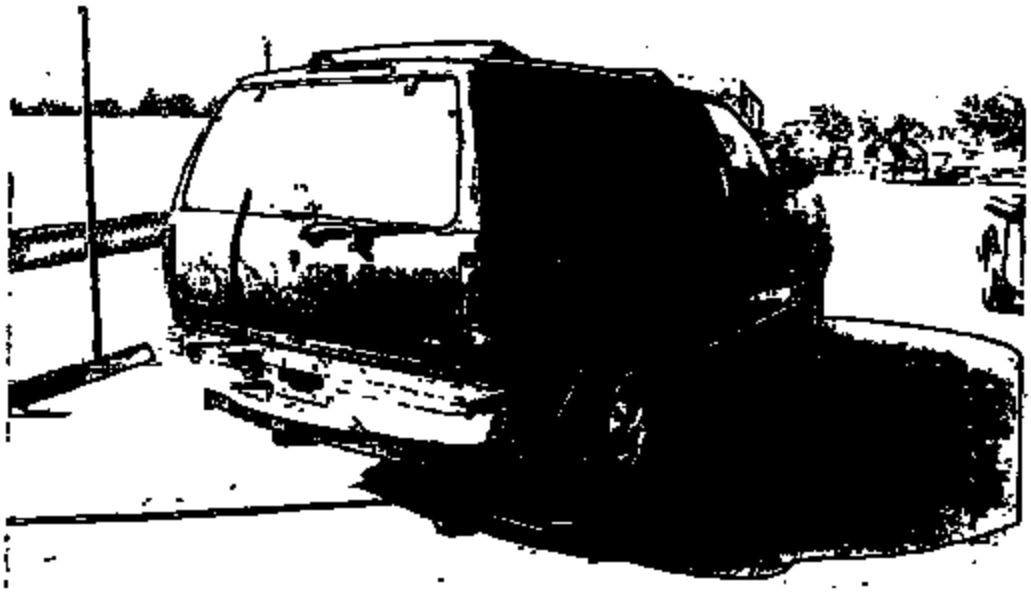

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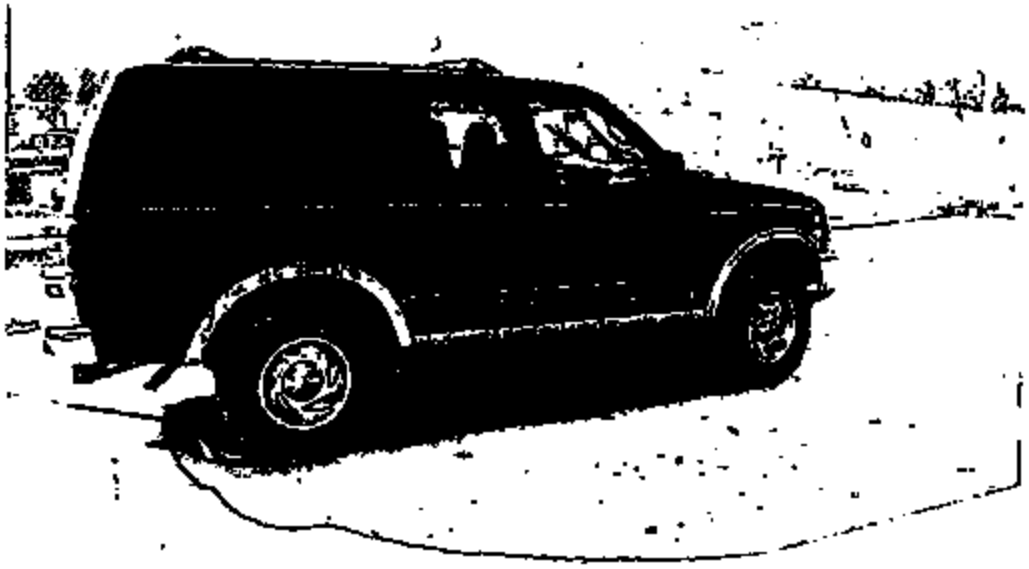

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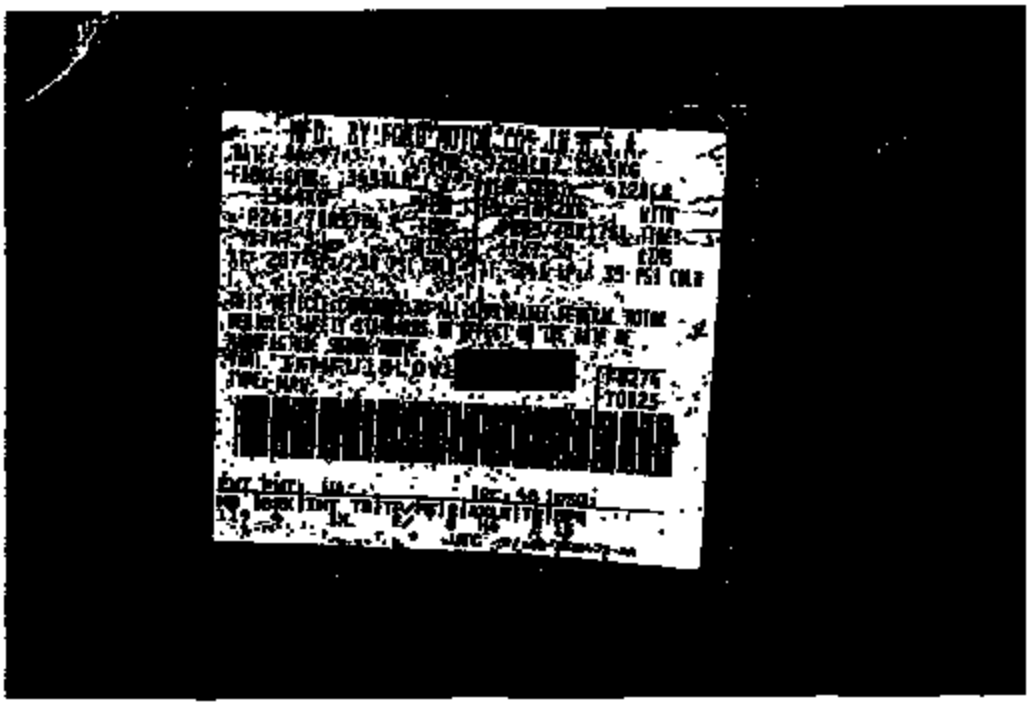
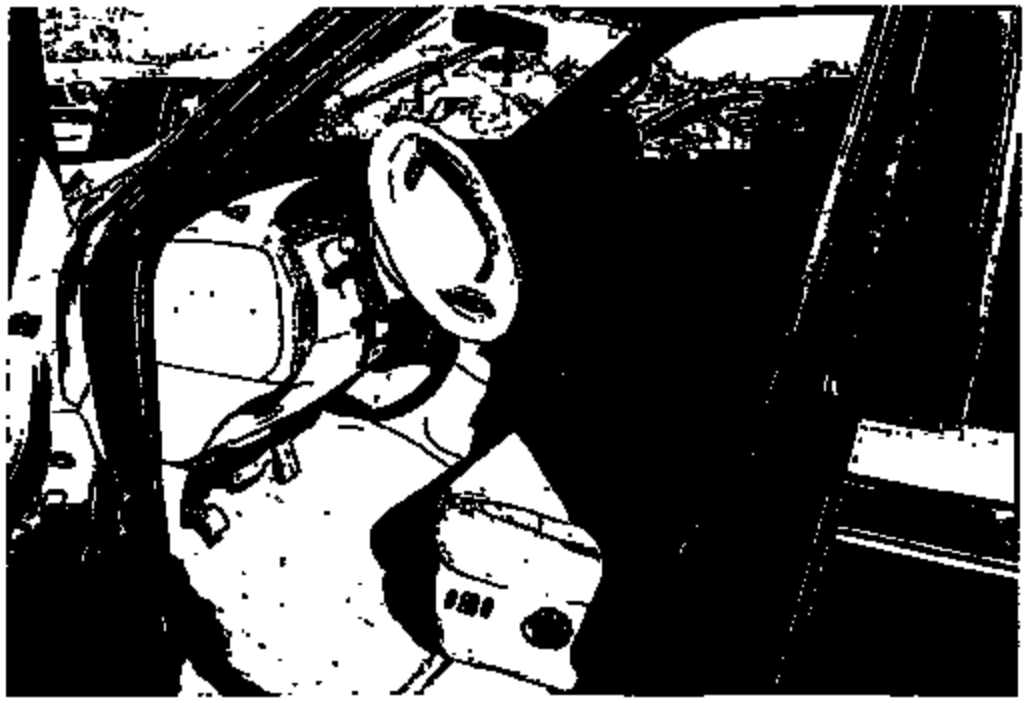
9. Vehicle identification decal.



10. Co-Part lot number.

11. Odometer reading.

12-25. Interior views of the vehicle.



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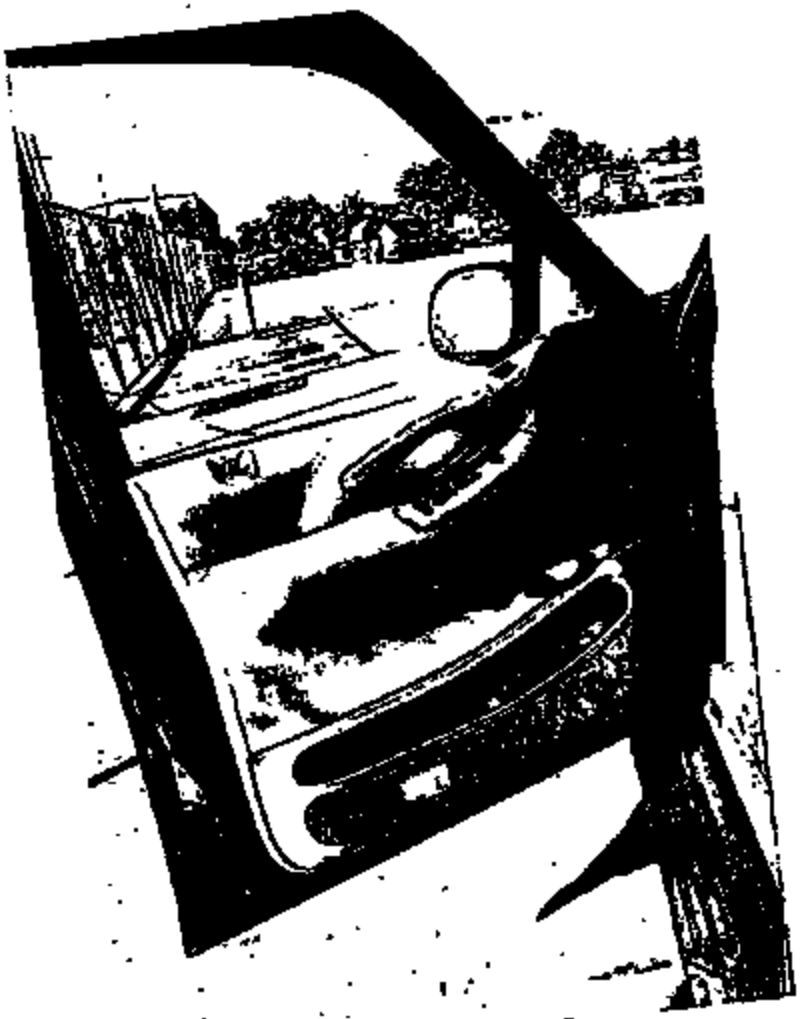

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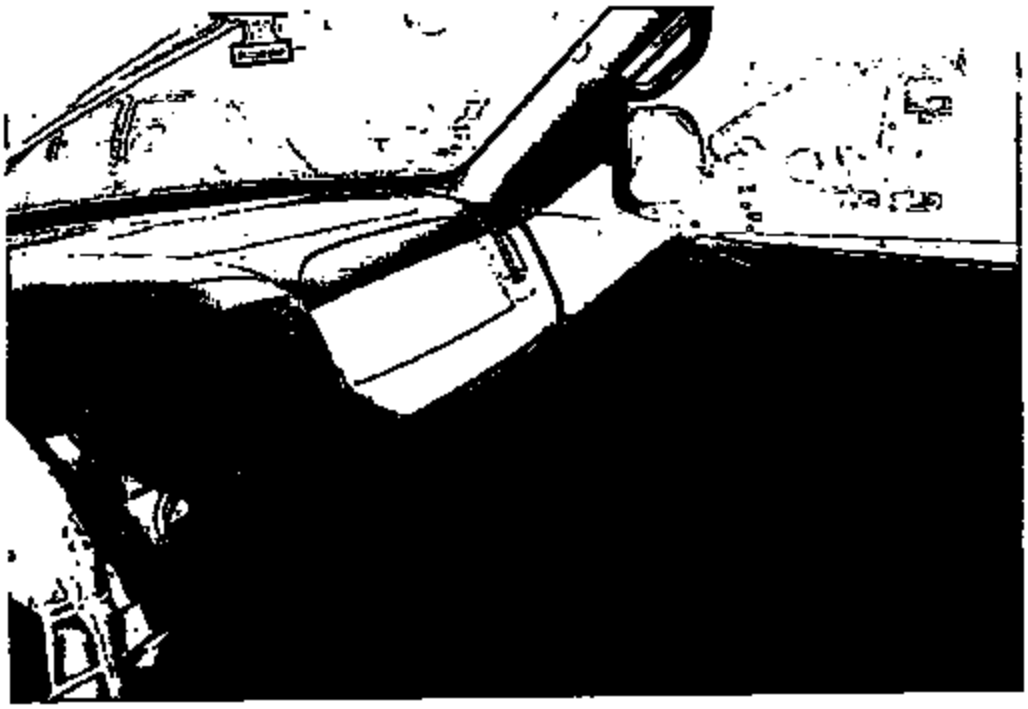

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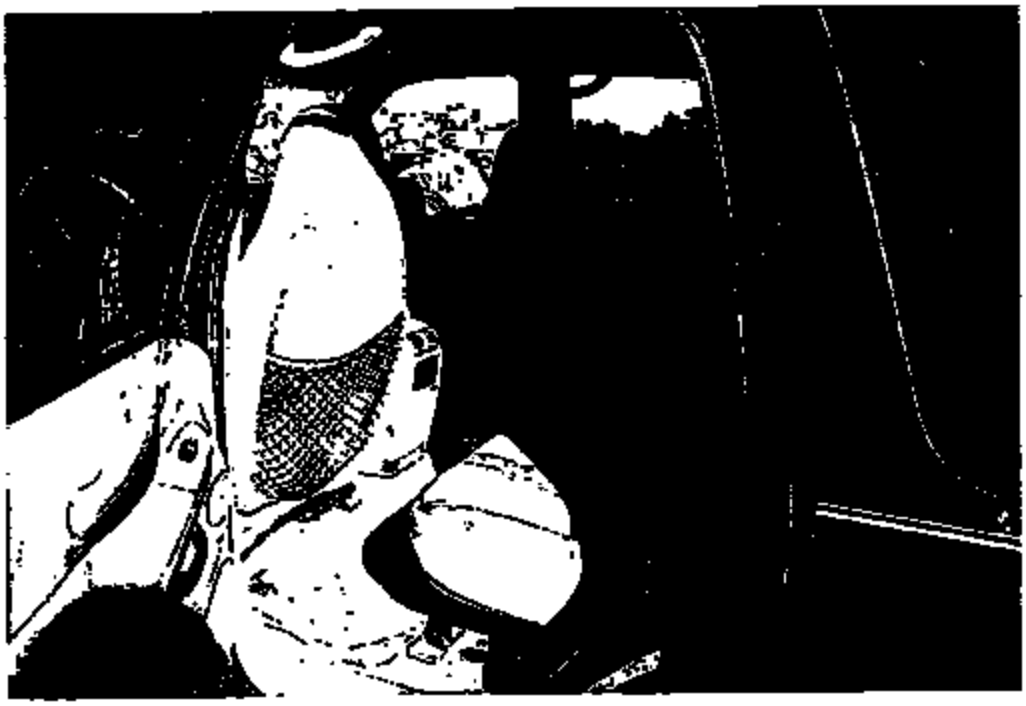

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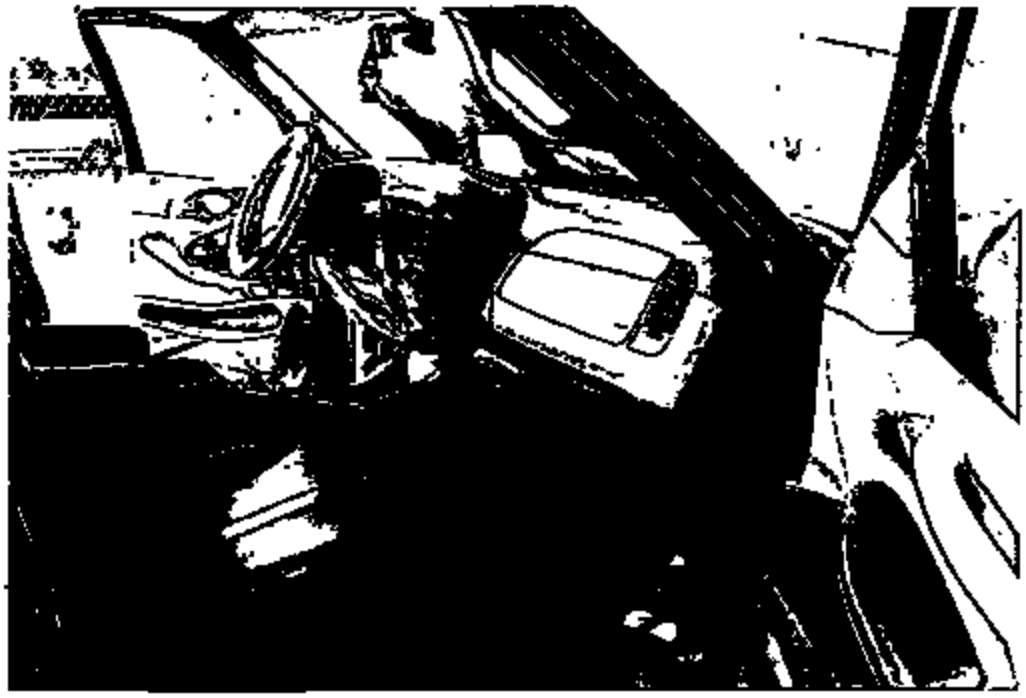

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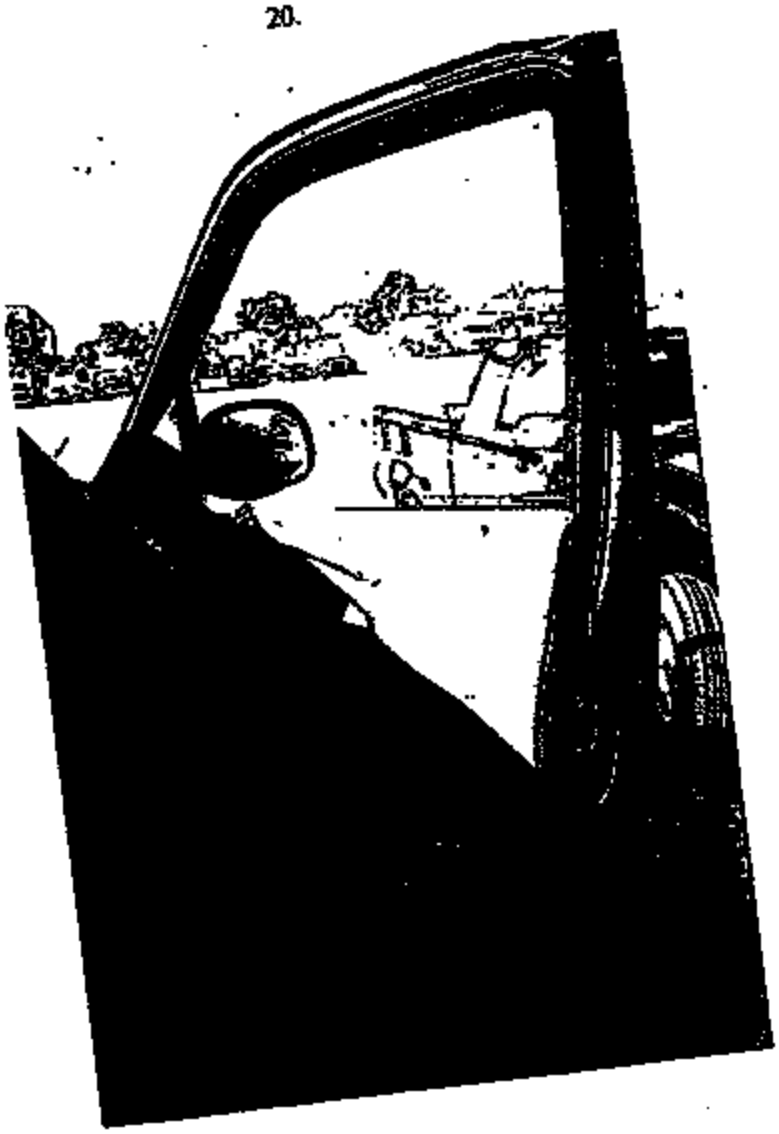

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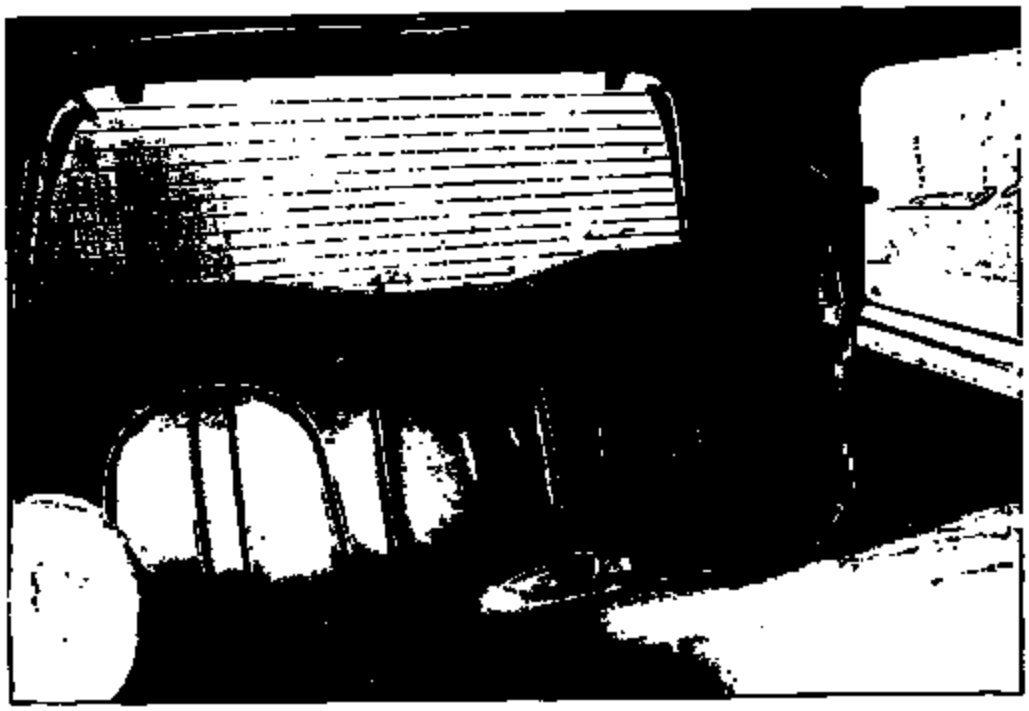

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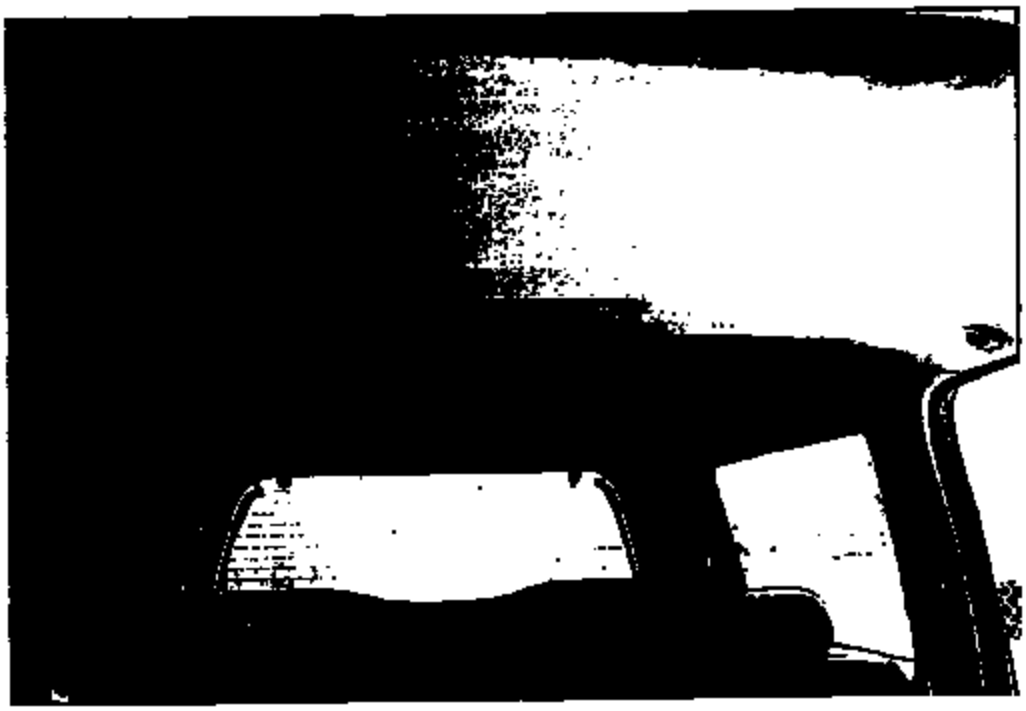
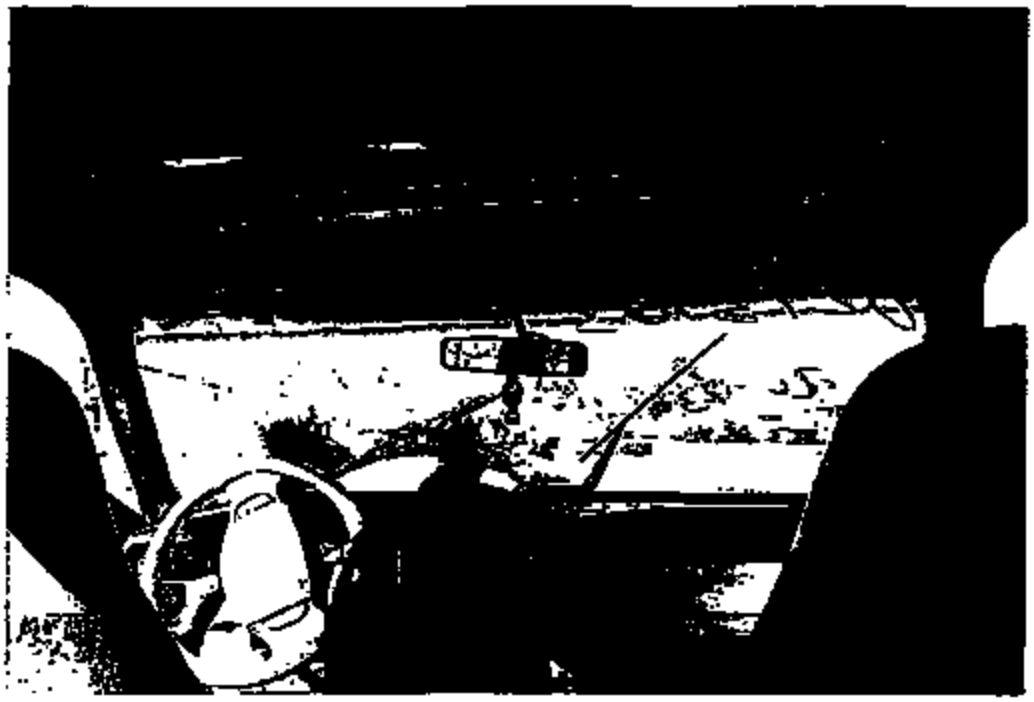
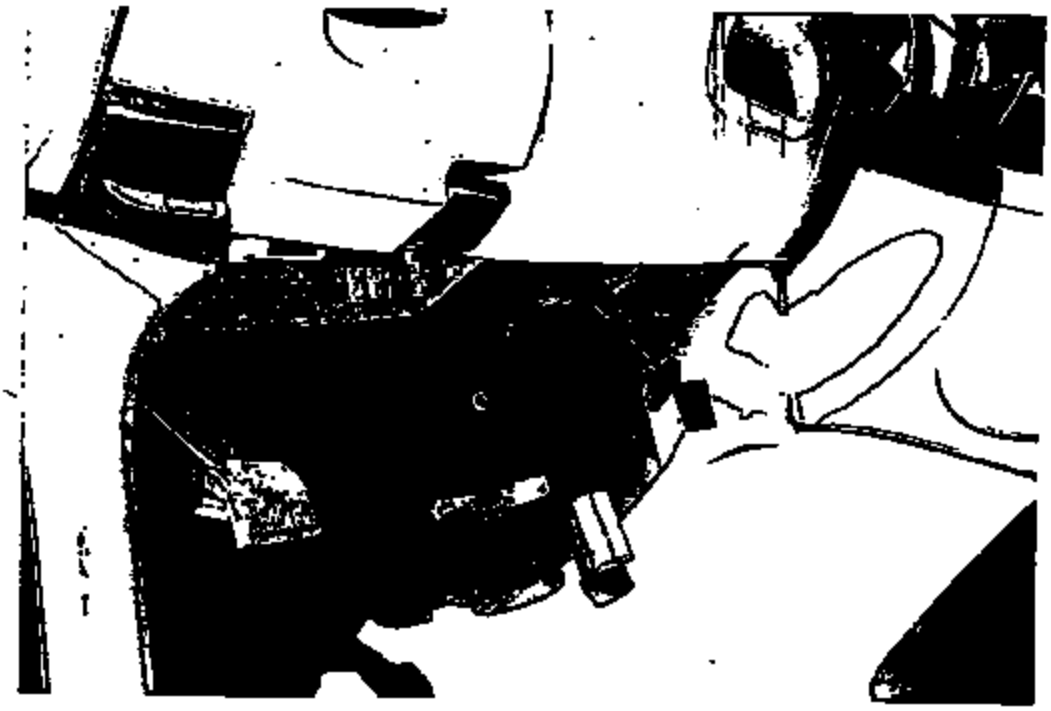
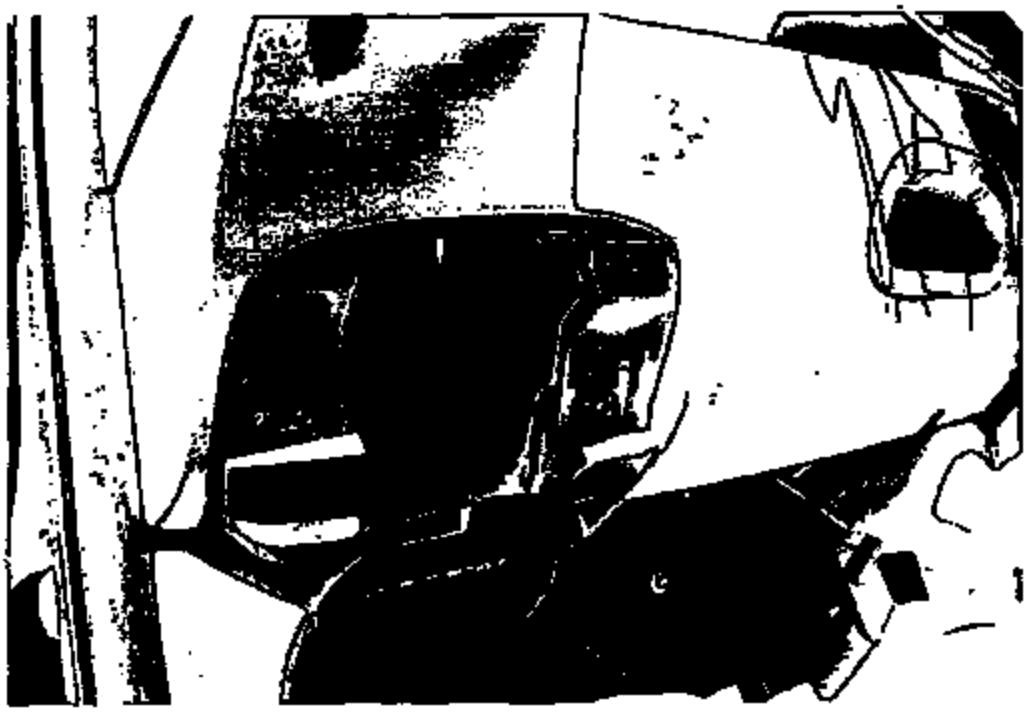


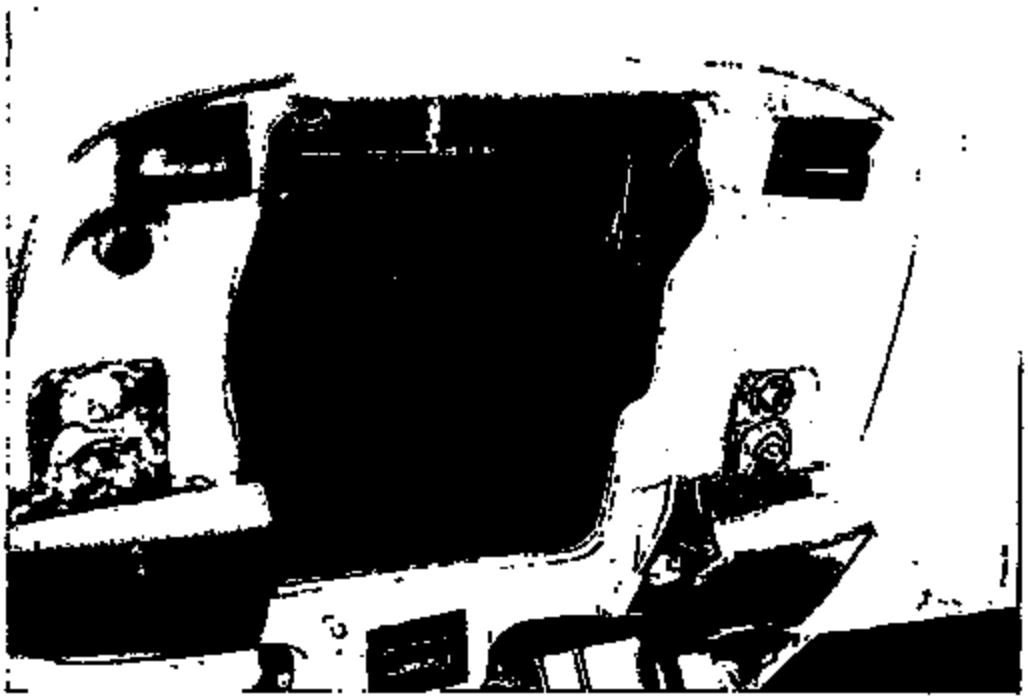


26. View of driver compartment in the location of the interior fuse box.

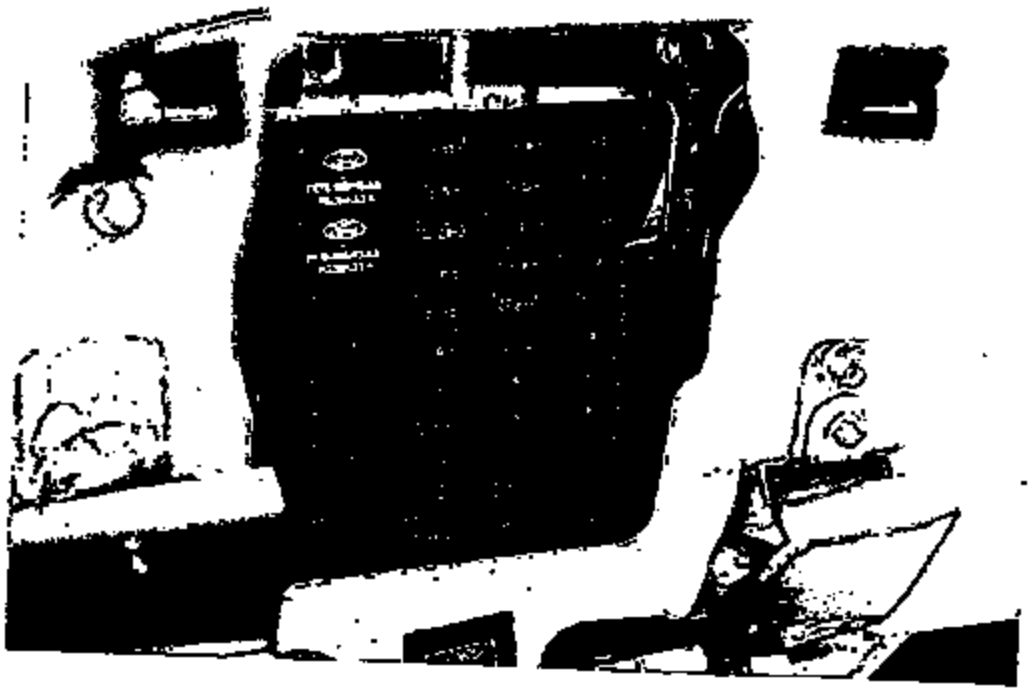


27-28. Views of the interior fuse box.

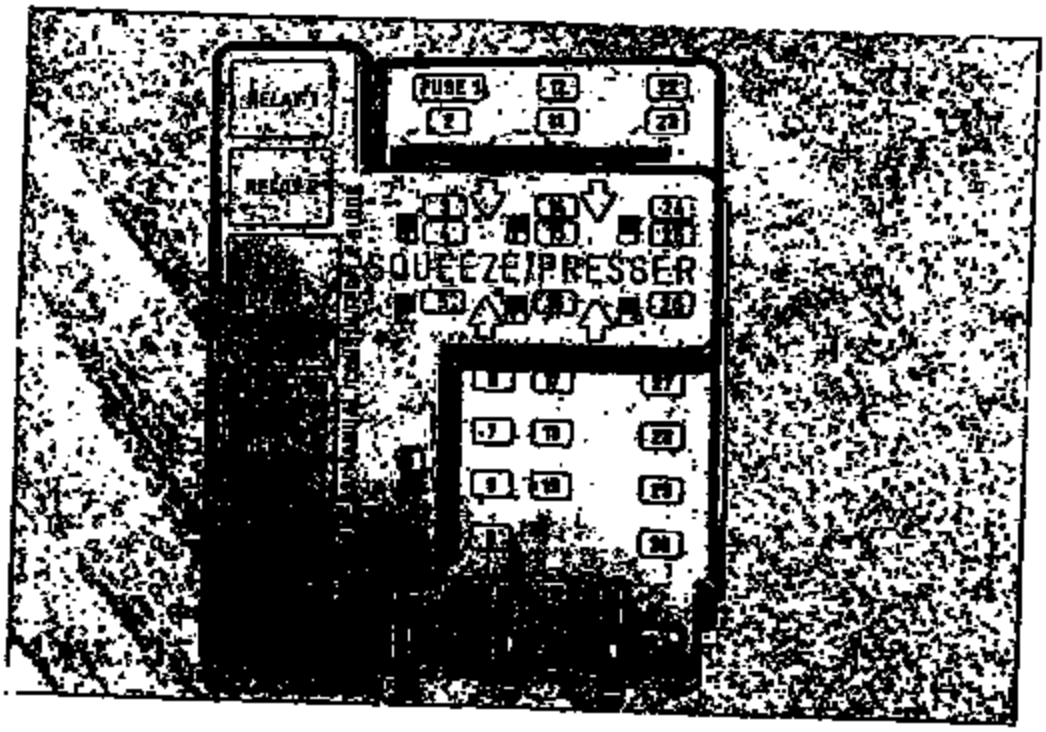




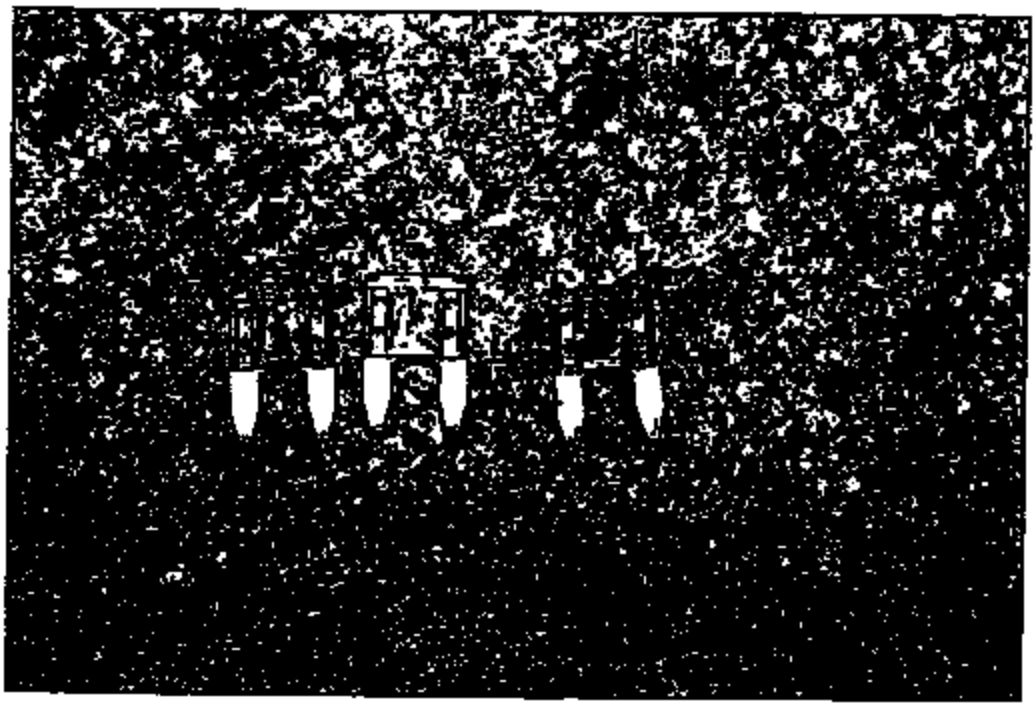
29. A view of the interior fuse panel.



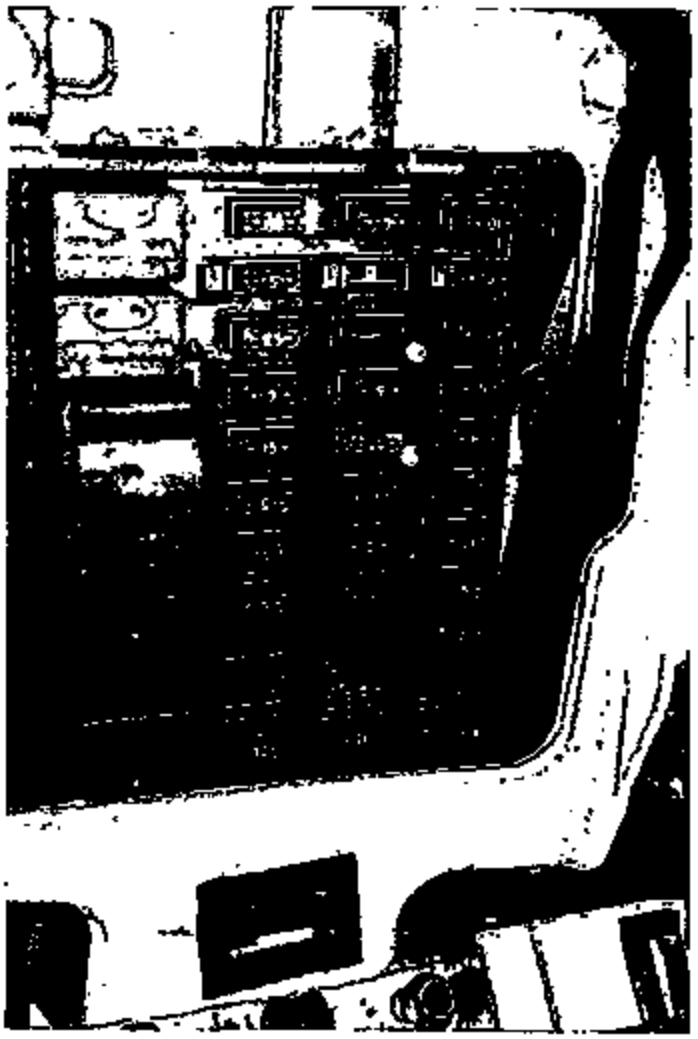
30. The fuse locations indicated by numbers on the exterior of the fuse box.



31. A view of the three blown fuses.

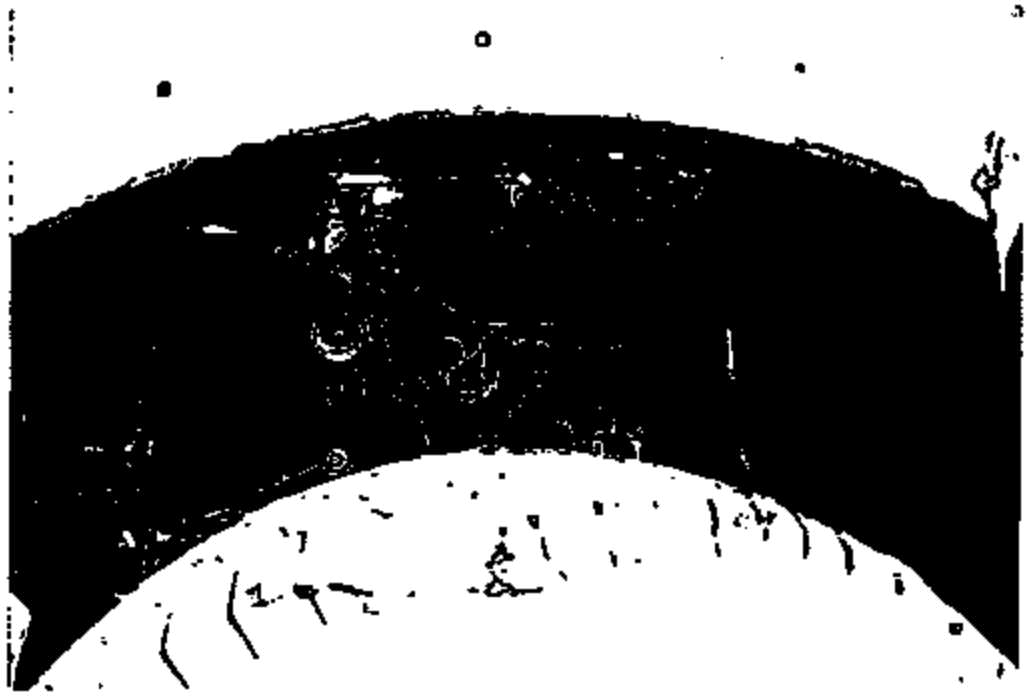


32. A view of the interior fuse panel with the blown fuses removed.



33. Fire damage to exterior front quarter panel on the driver's side.

34-36. Views of the fire damage through the driver side wheel well.



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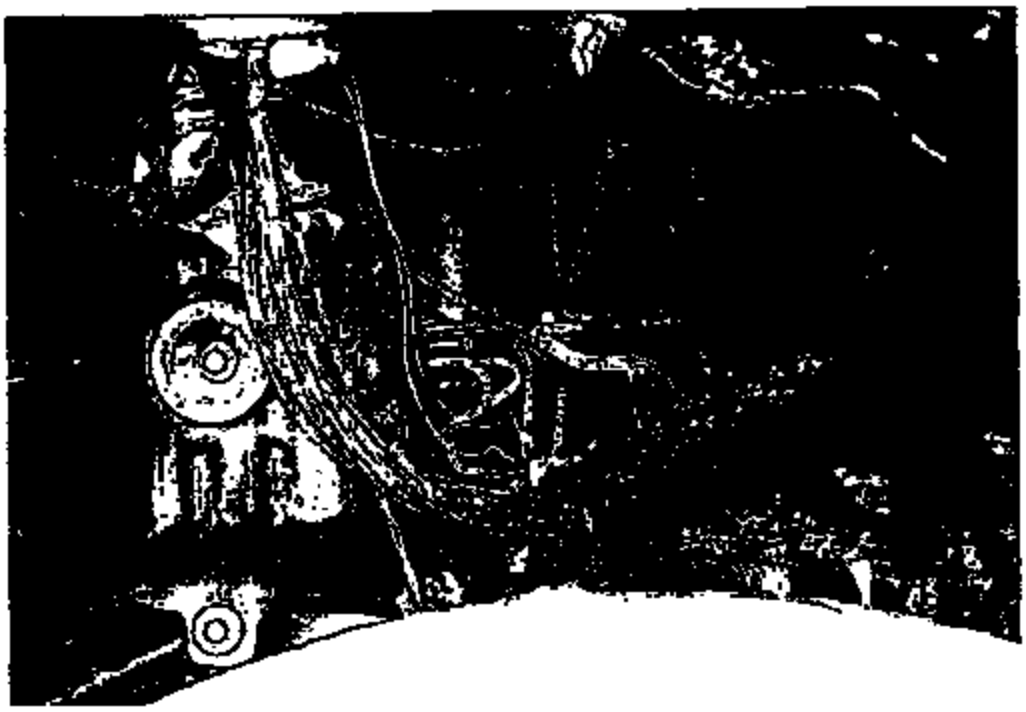

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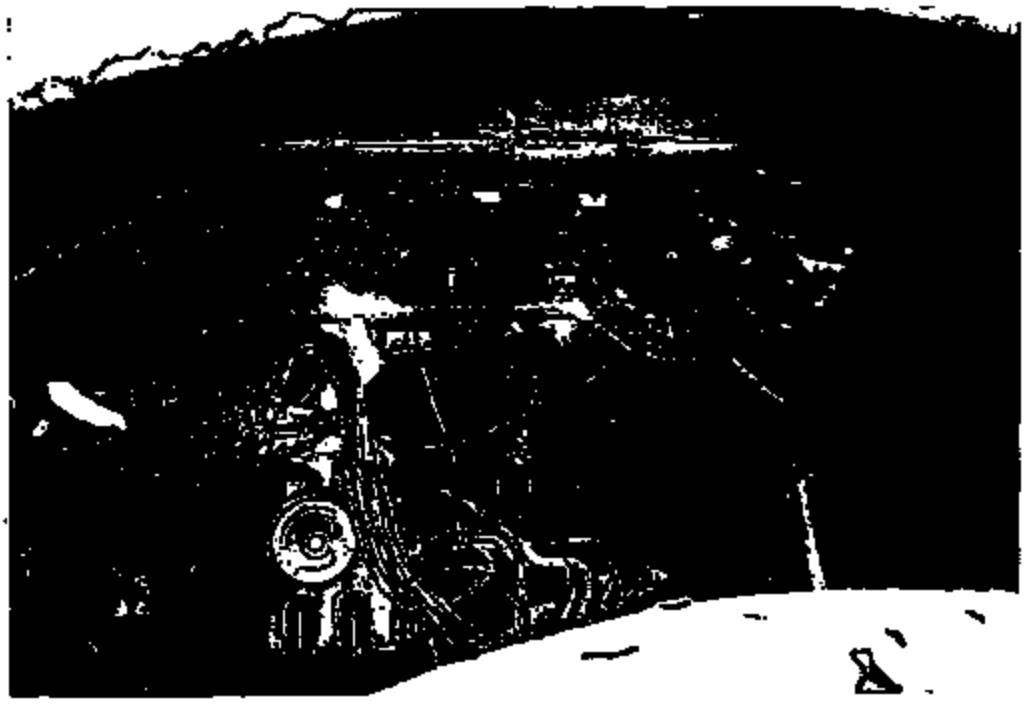
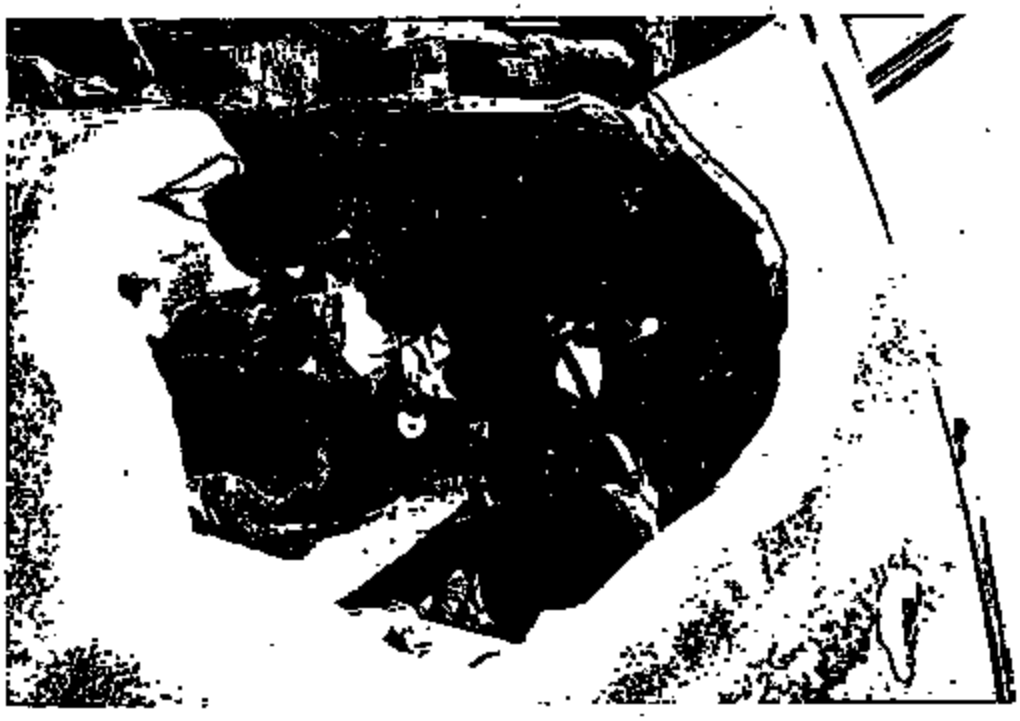
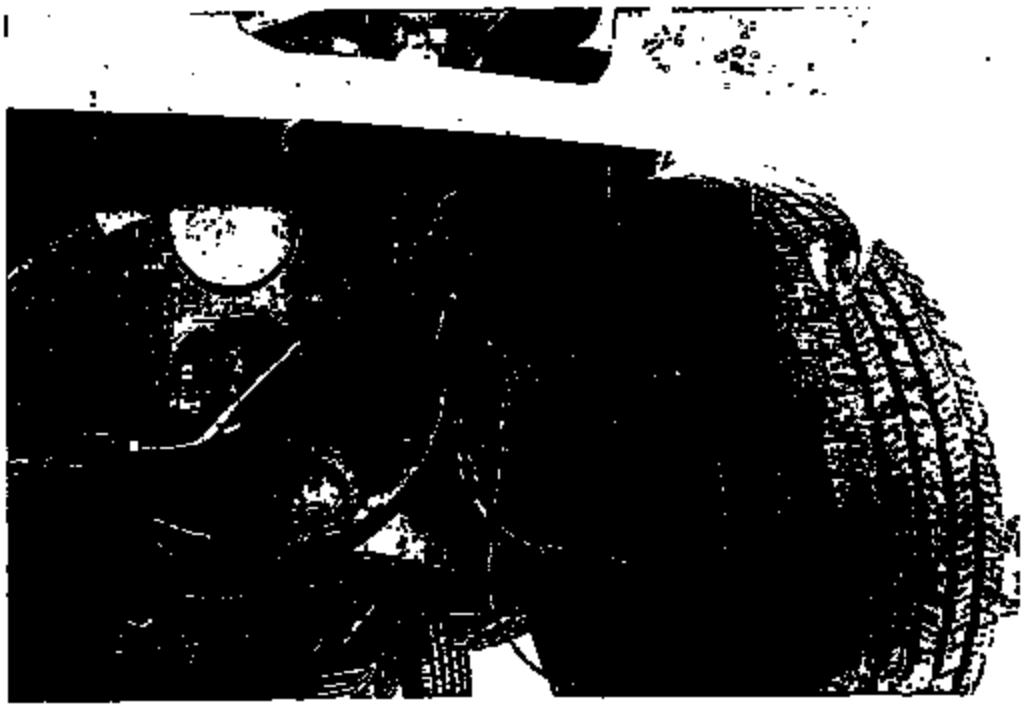


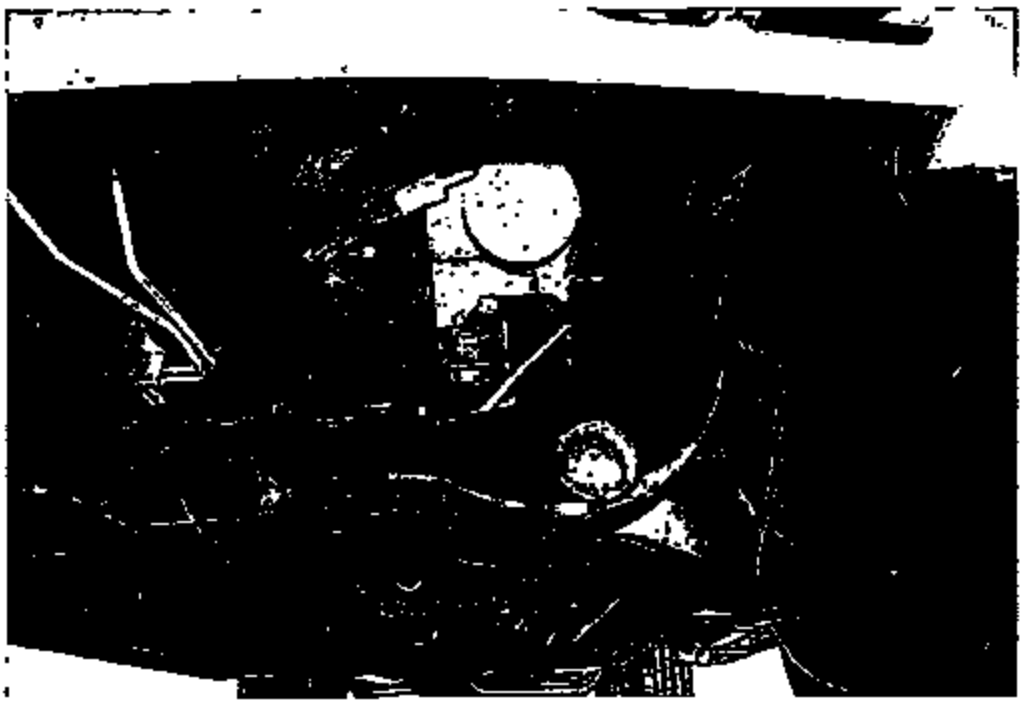
37. Fire damage to the front windshield.

38. Hole in vehicle hood caused by fire.



39-42. Views of the engine compartment from below the vehicle.





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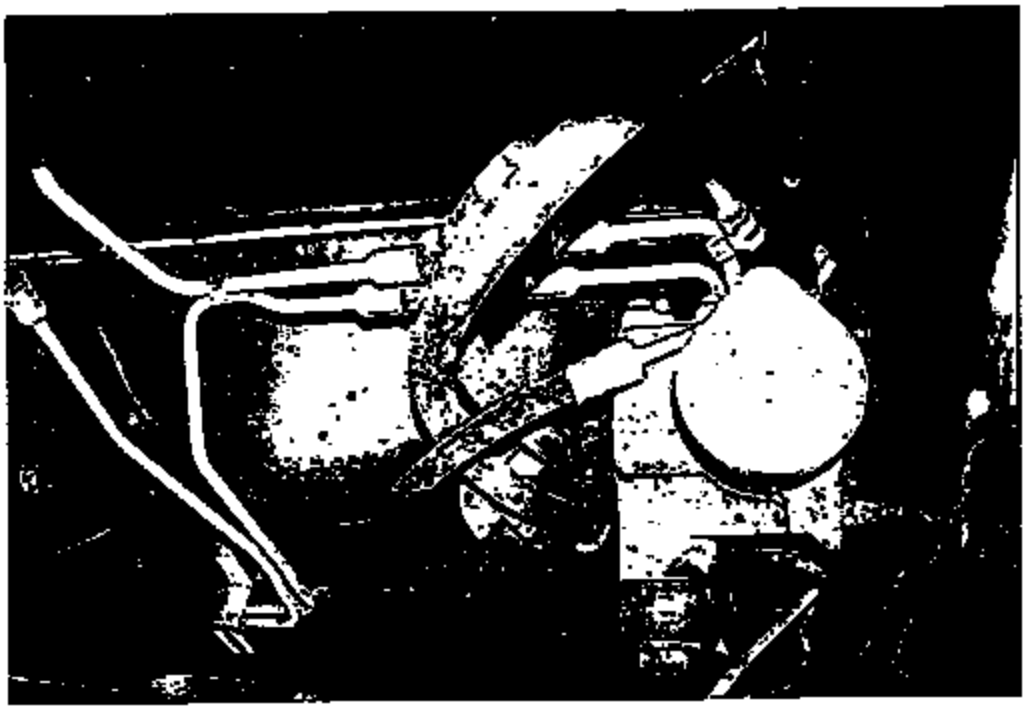

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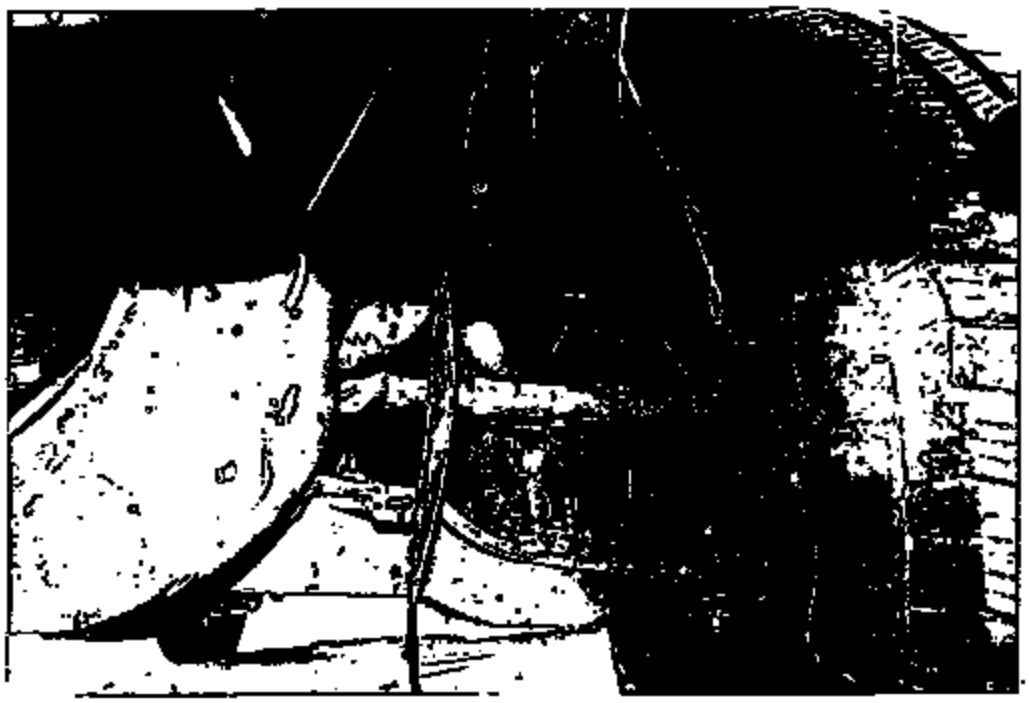
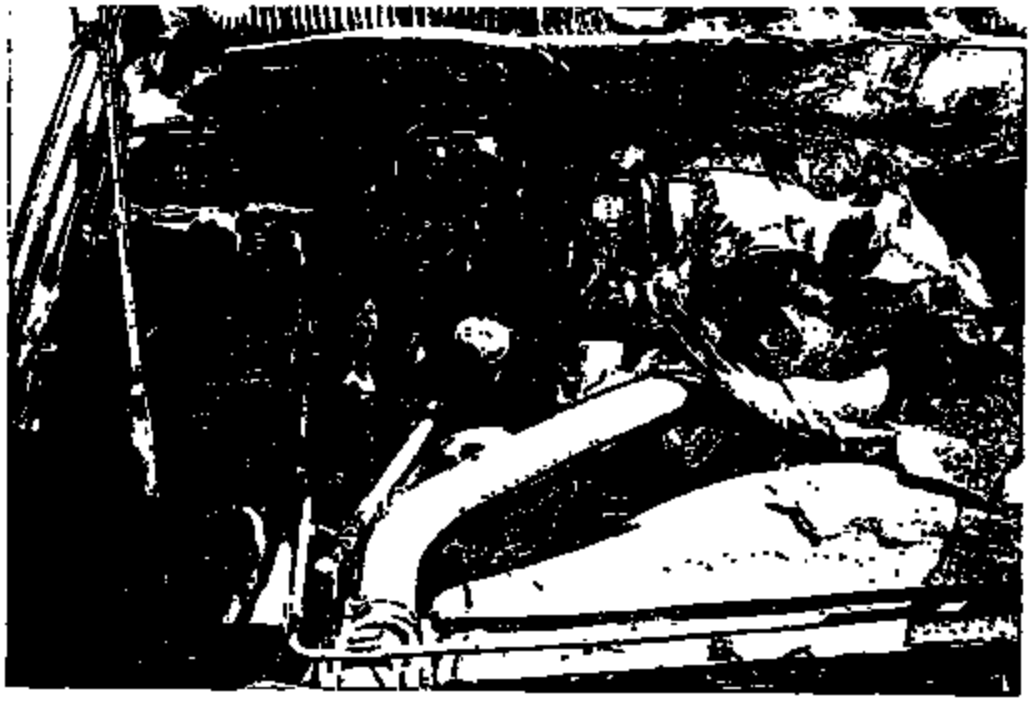


43. View of the under side of the hood.

44-47. Views of the fire damage within the engine compartment.

45.



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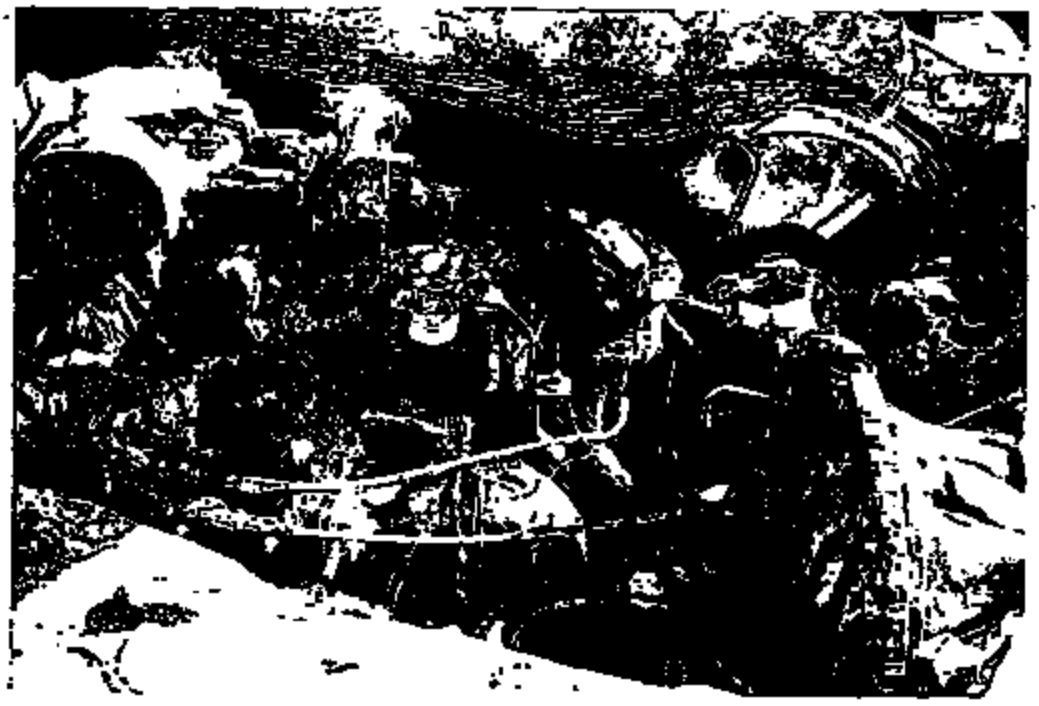
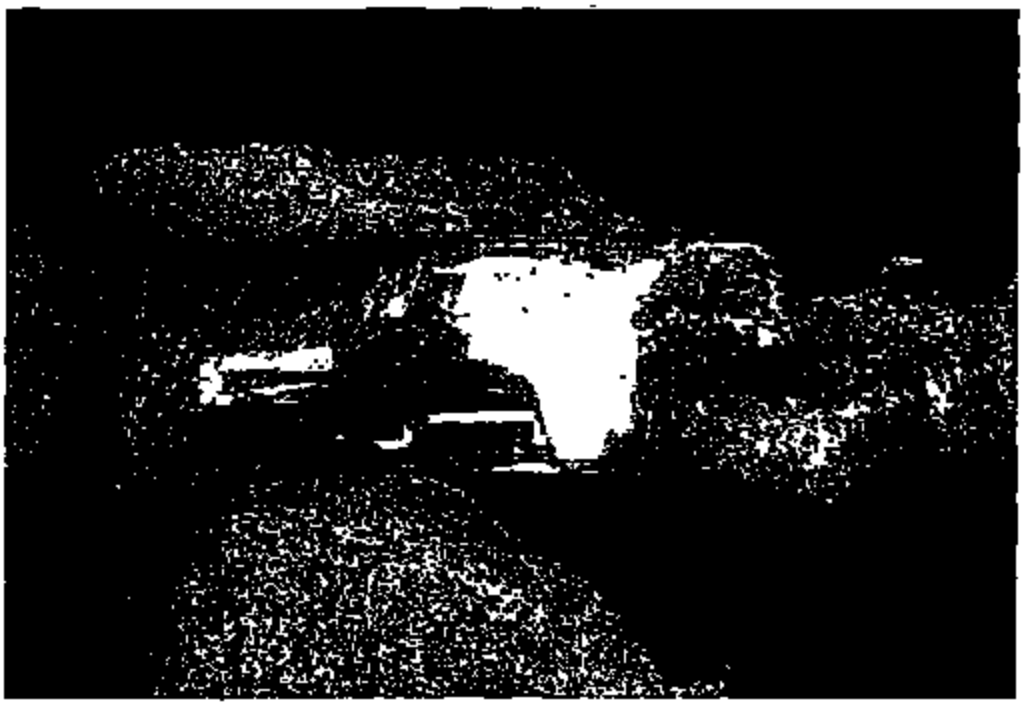
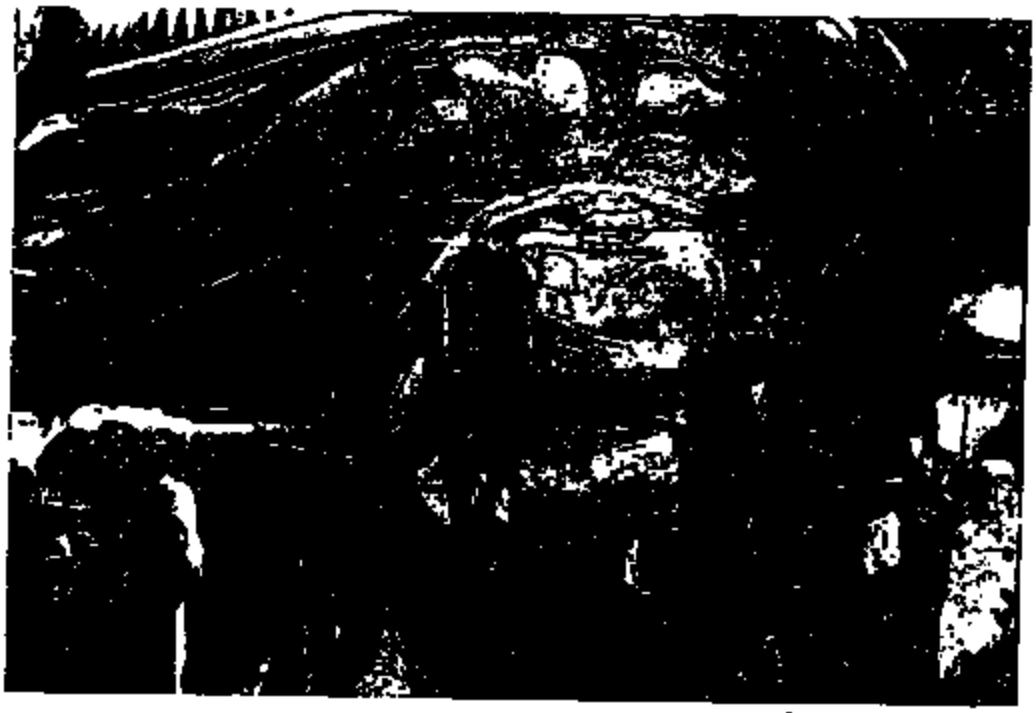


48. Decal on the engine identifying the engine type.



49-50. Damage to plastic components caused by radiant heat.



51. A view of the engine compartment fuse box in place.

52. A view of the engine compartment fuse box being removed for examination.

53-54. Views of electrical damage to fuse box components.

55-57. Views of fuse box mounting bracket.

58-59. Views of the engine compartment with electrical components and wiring removed.

60-62. Views of the examination of the fuse box mounting bracket.

61.

62.

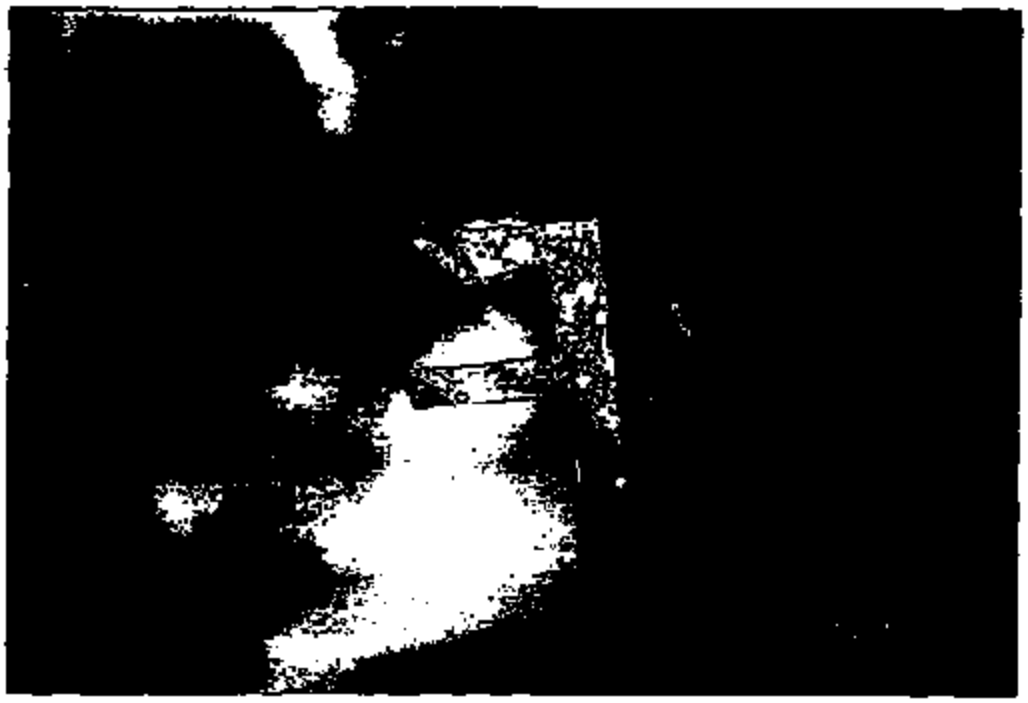
63. A view of the electrical components retrieved for examination.

64-66. Views of the examination of the fuse box.

65.

66.

67-68. Evidence of electrical arcing at an electrical component.



69. Evidence of electrical arcing at an electrical conductor.

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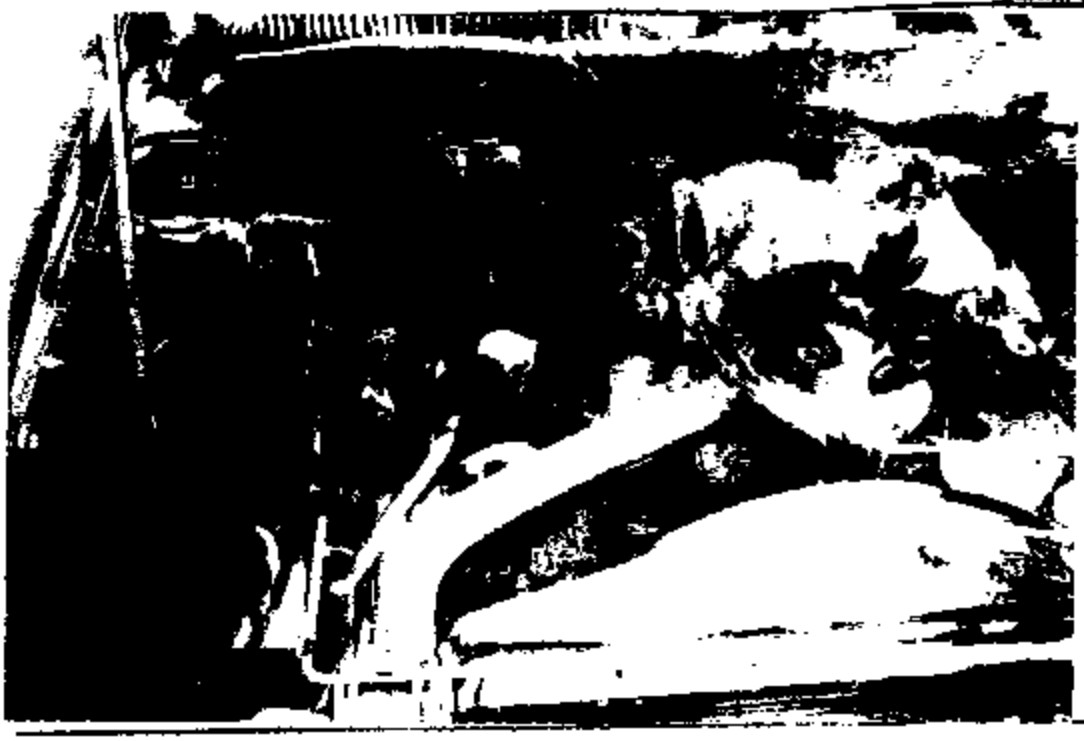
CLAIM NO.: [redacted]



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Location: Interscience
View:

Additional Information:

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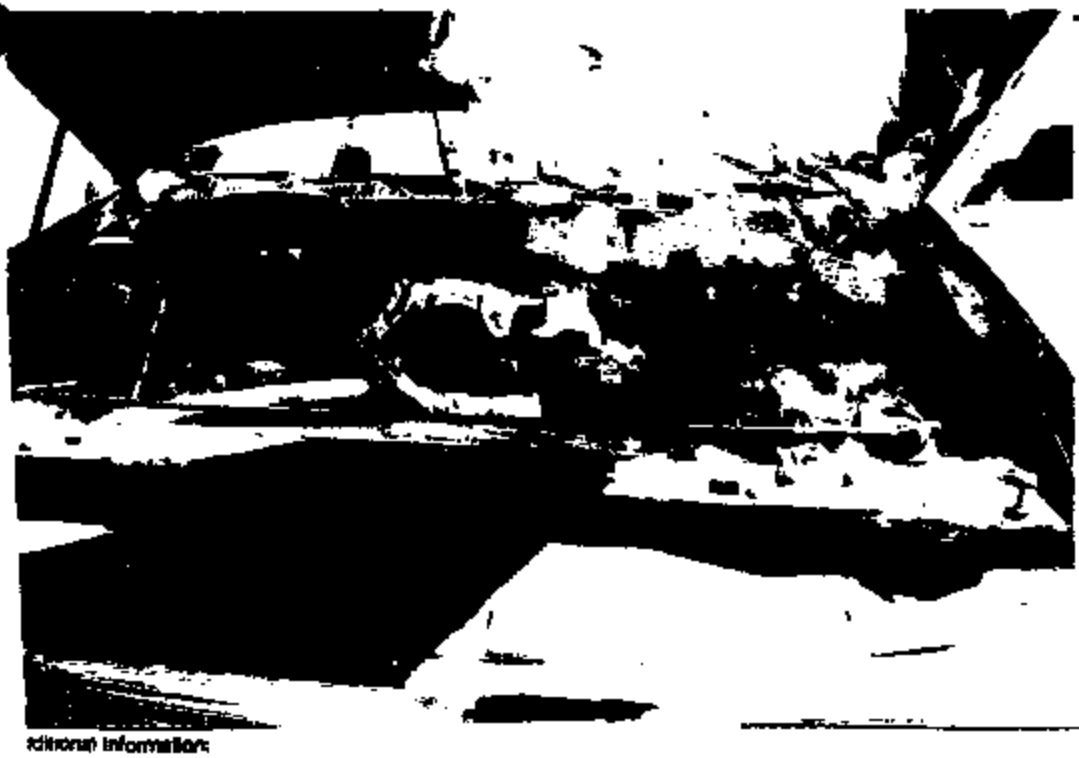

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CLAIM NO.: [redacted]

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Interscience

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Photo No.:
Photo Taken By:
Date Taken:
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Interscience

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Additional Information:

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Location: Interscience
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Location: Interscience
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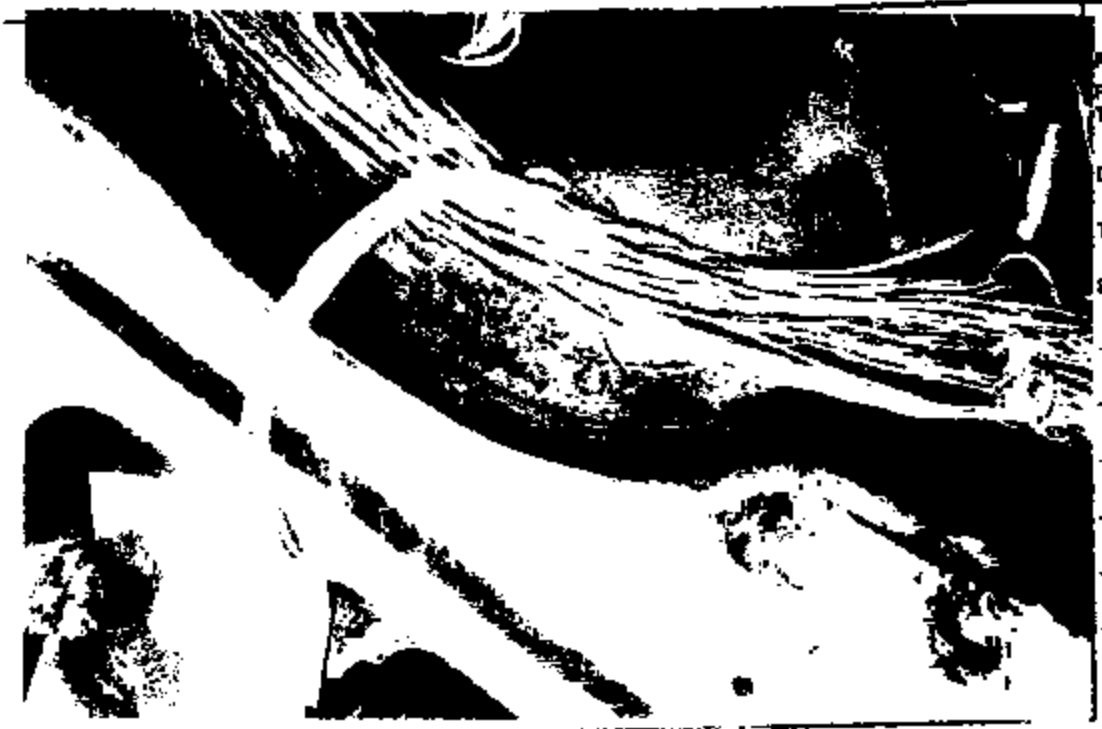

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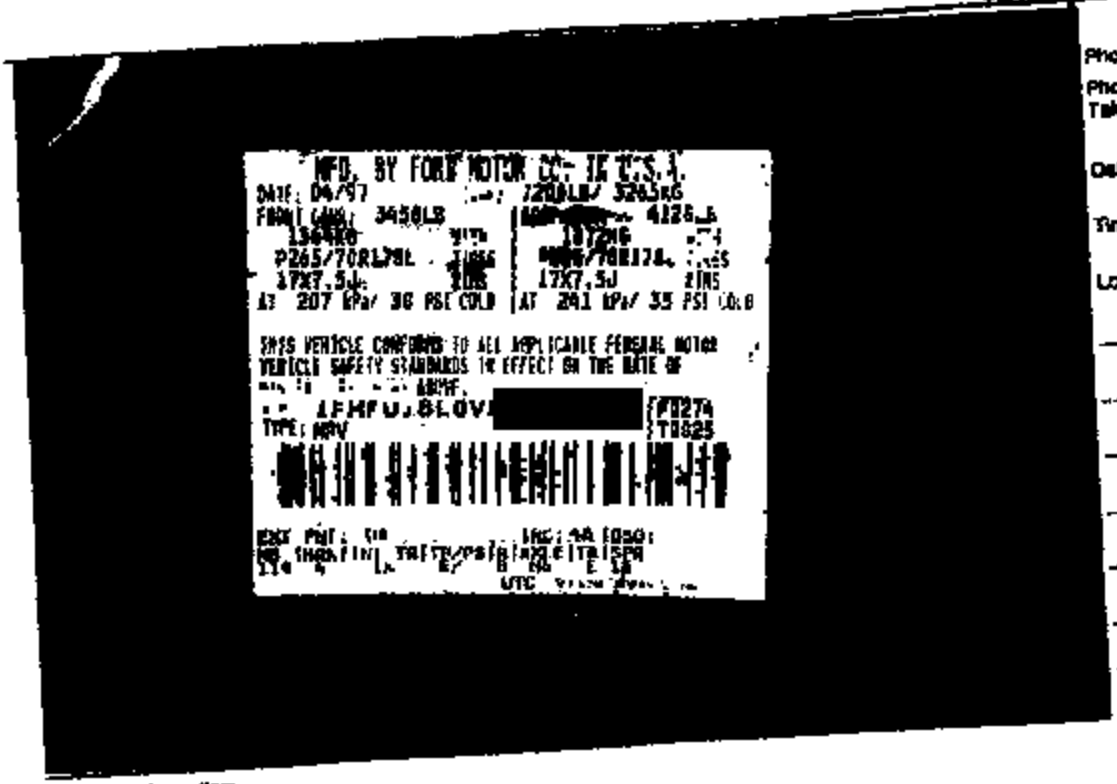

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

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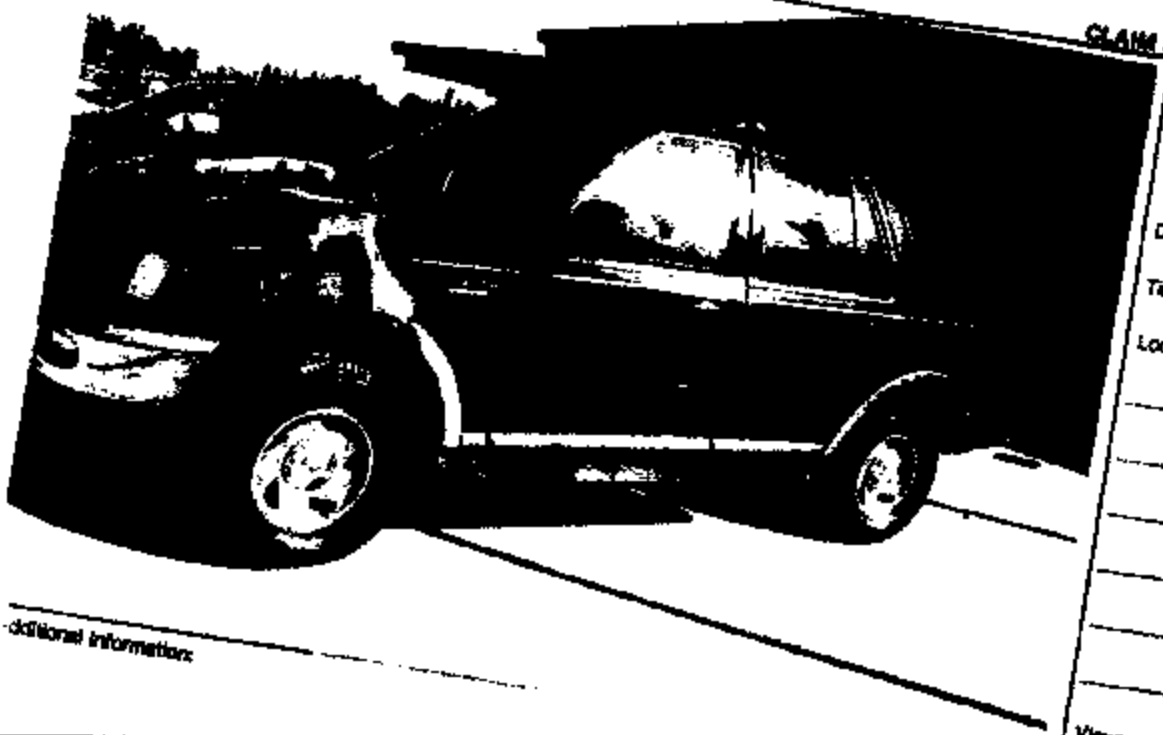

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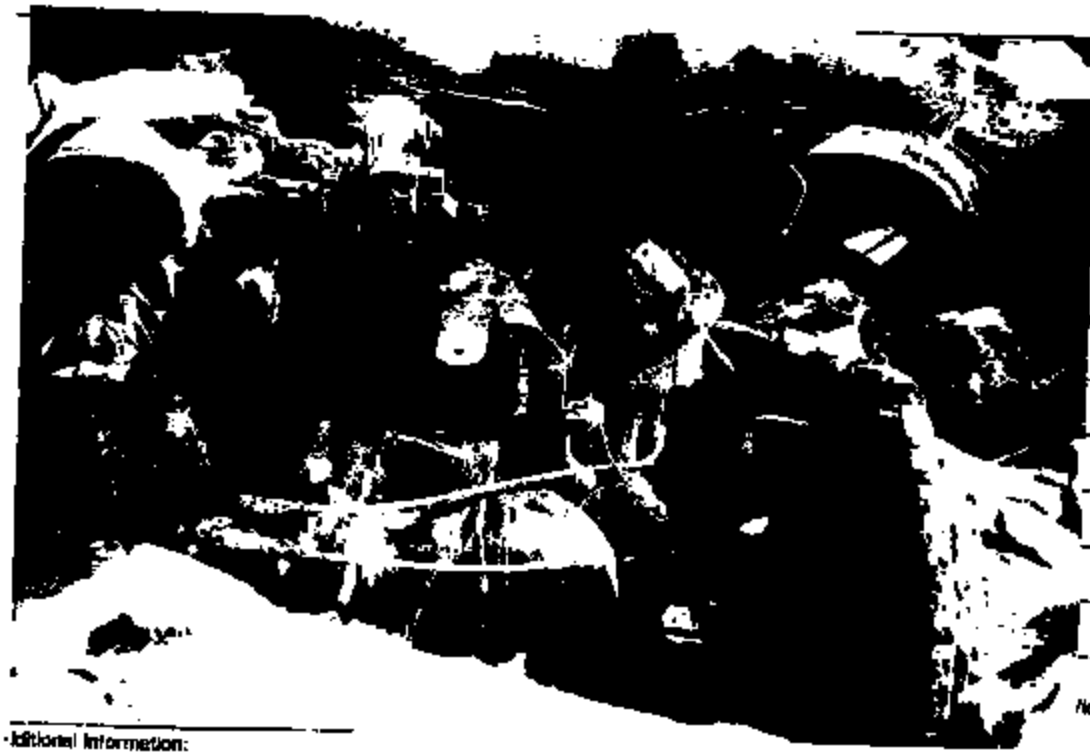

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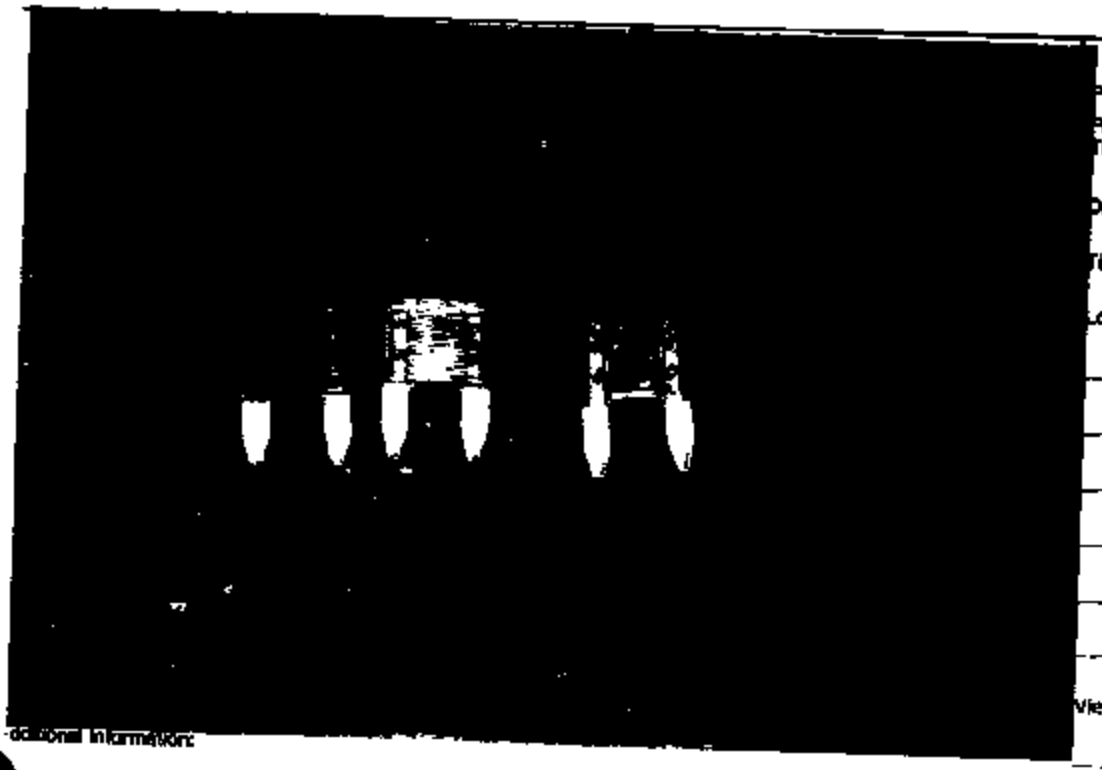

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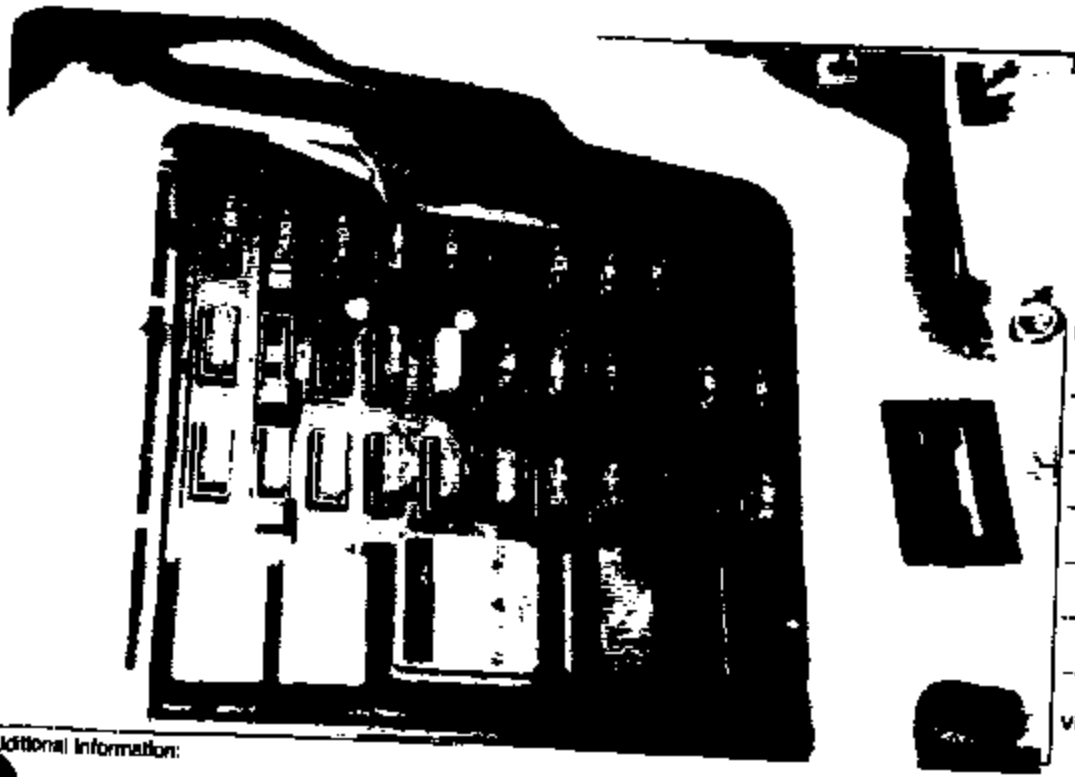

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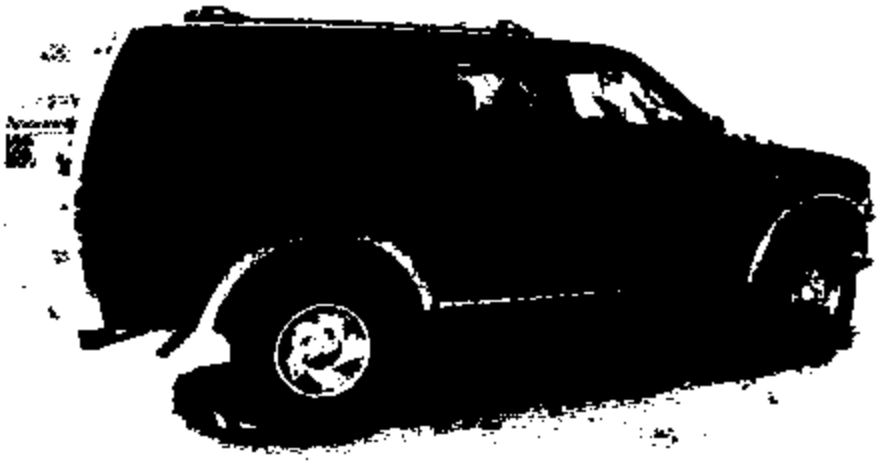

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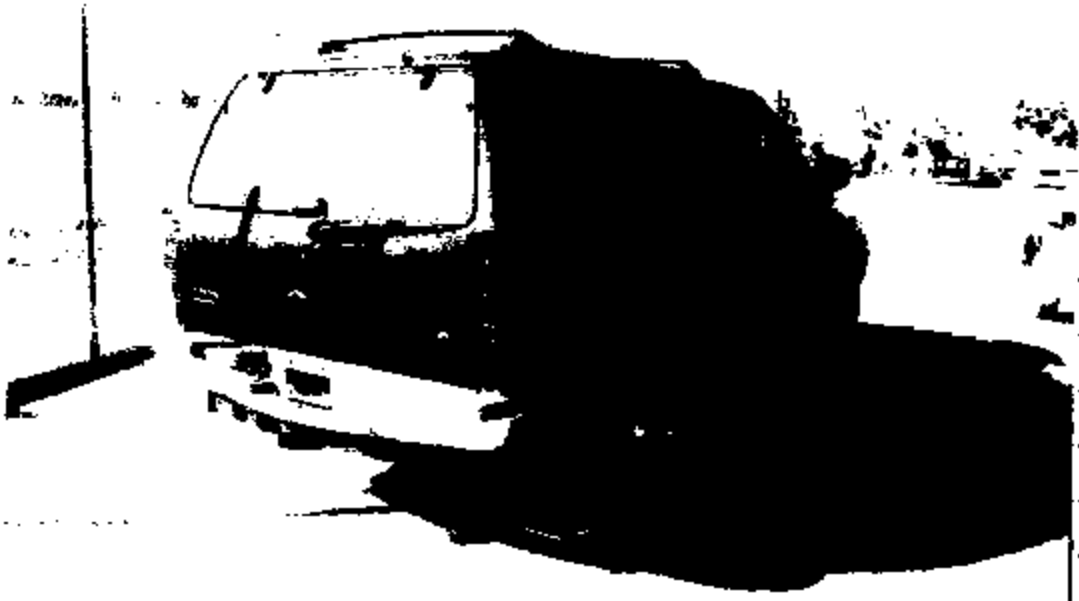

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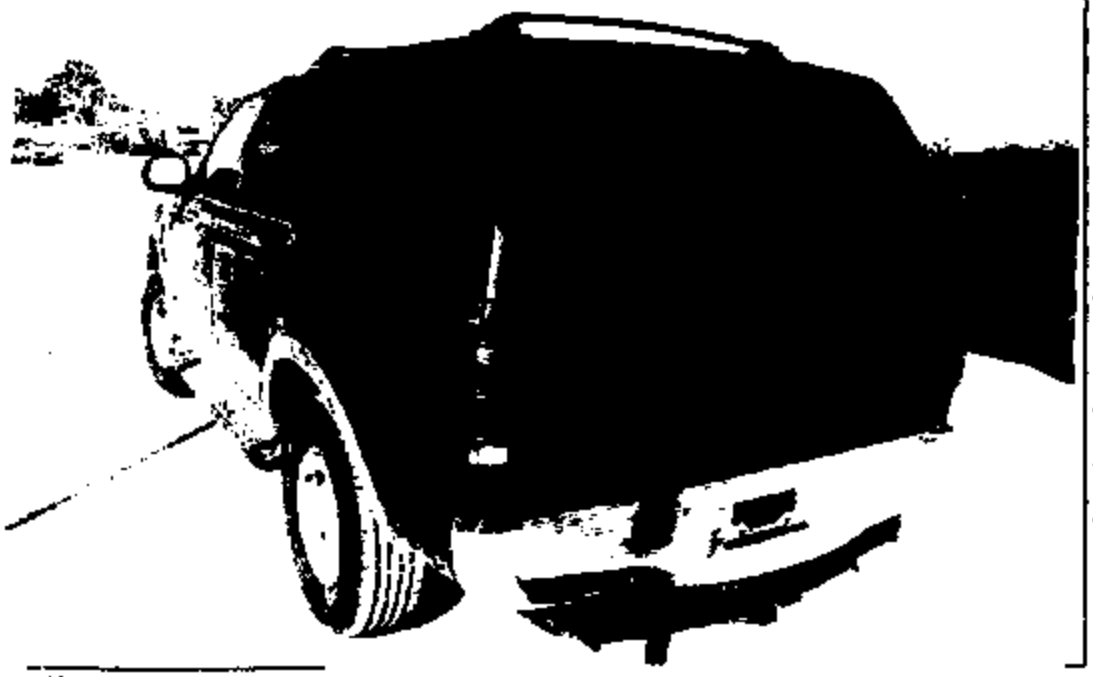

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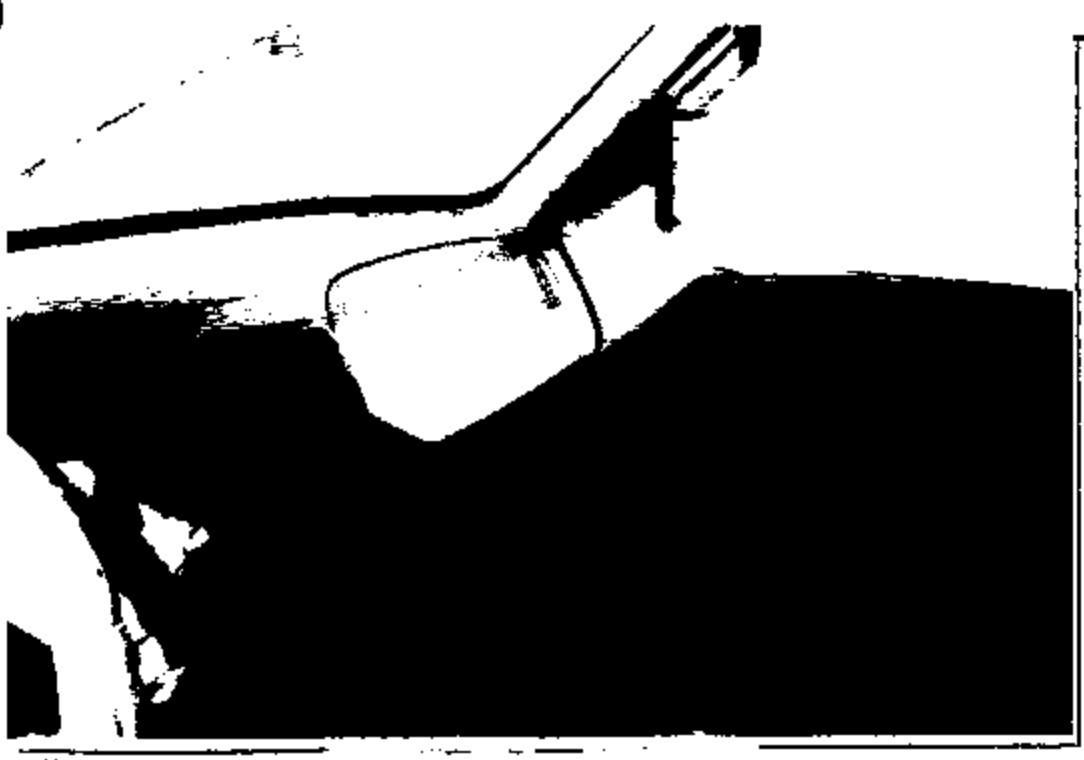

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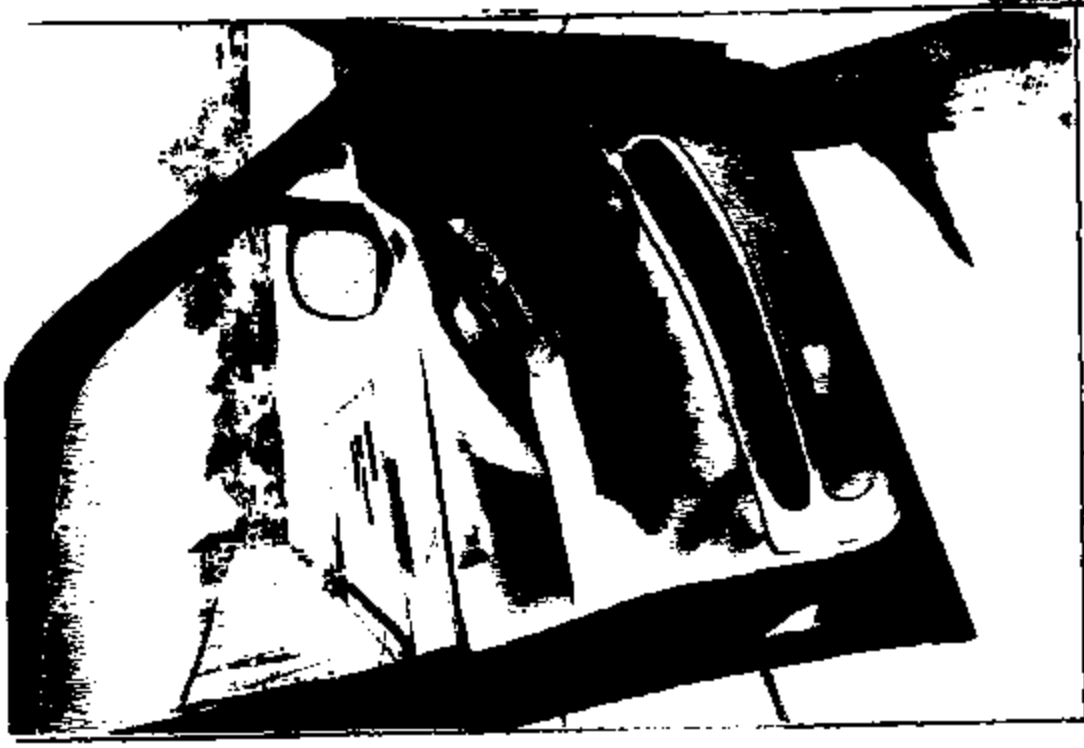

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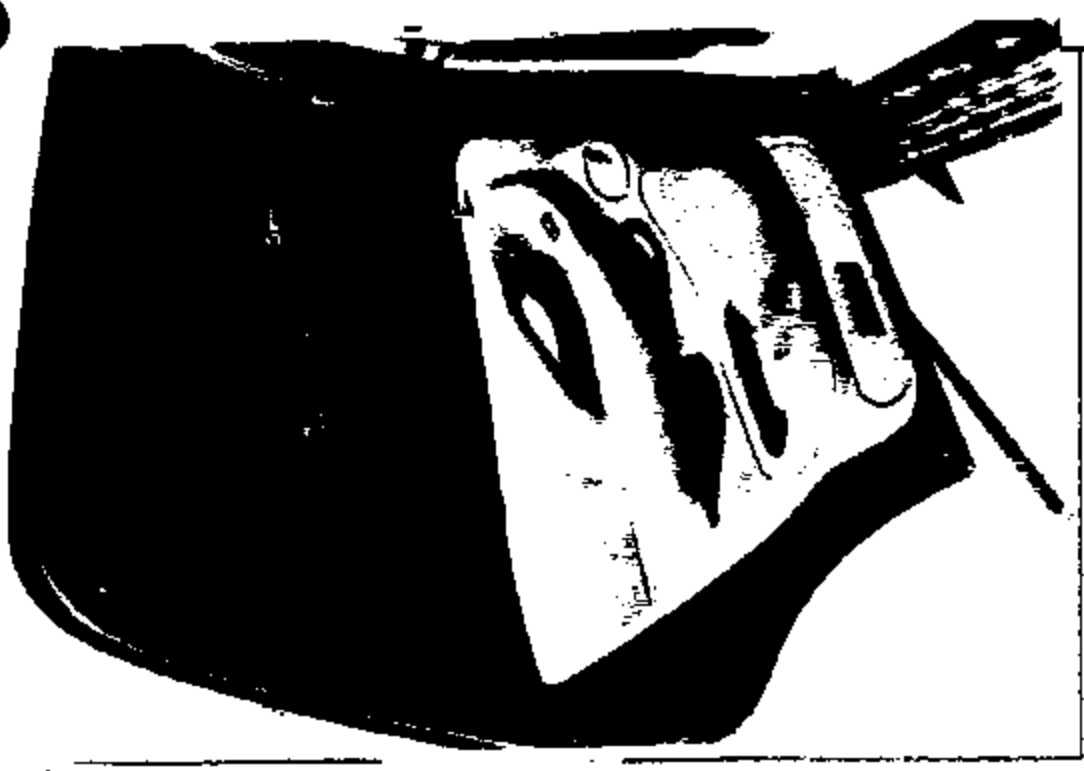

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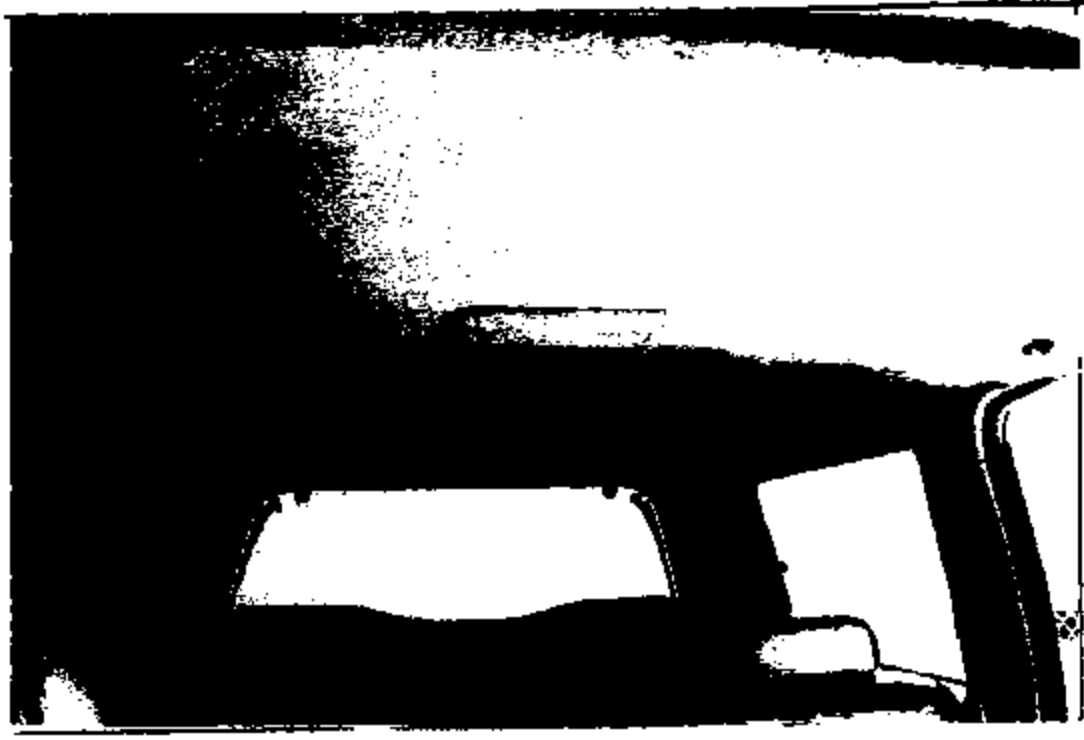

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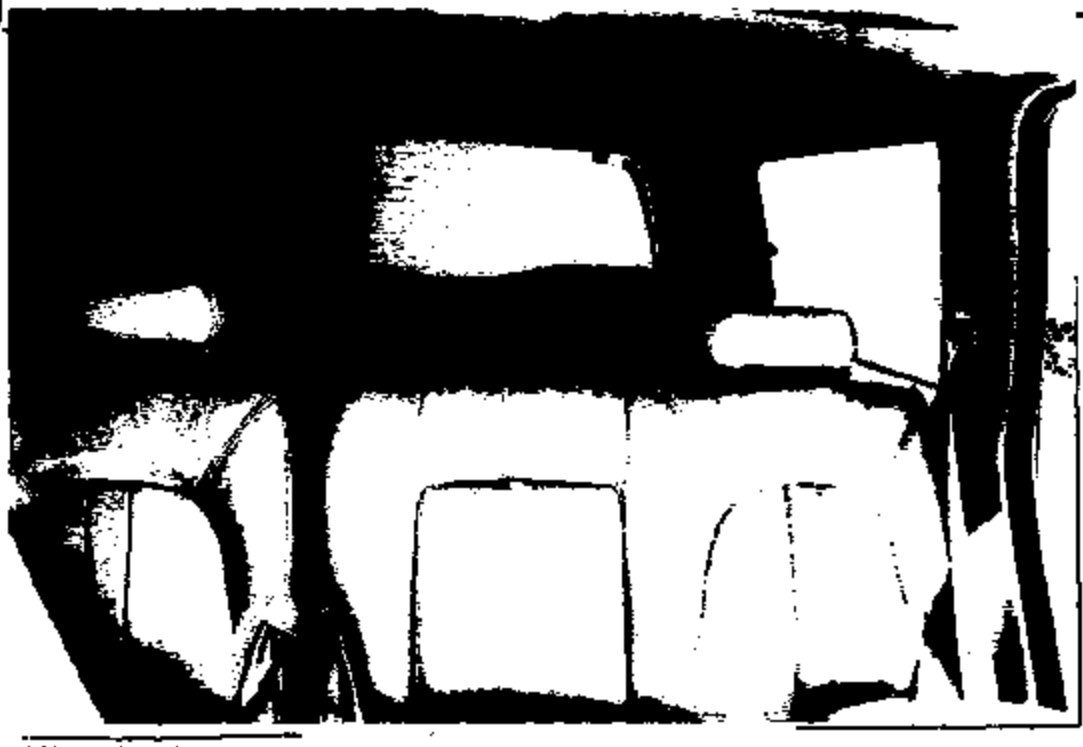

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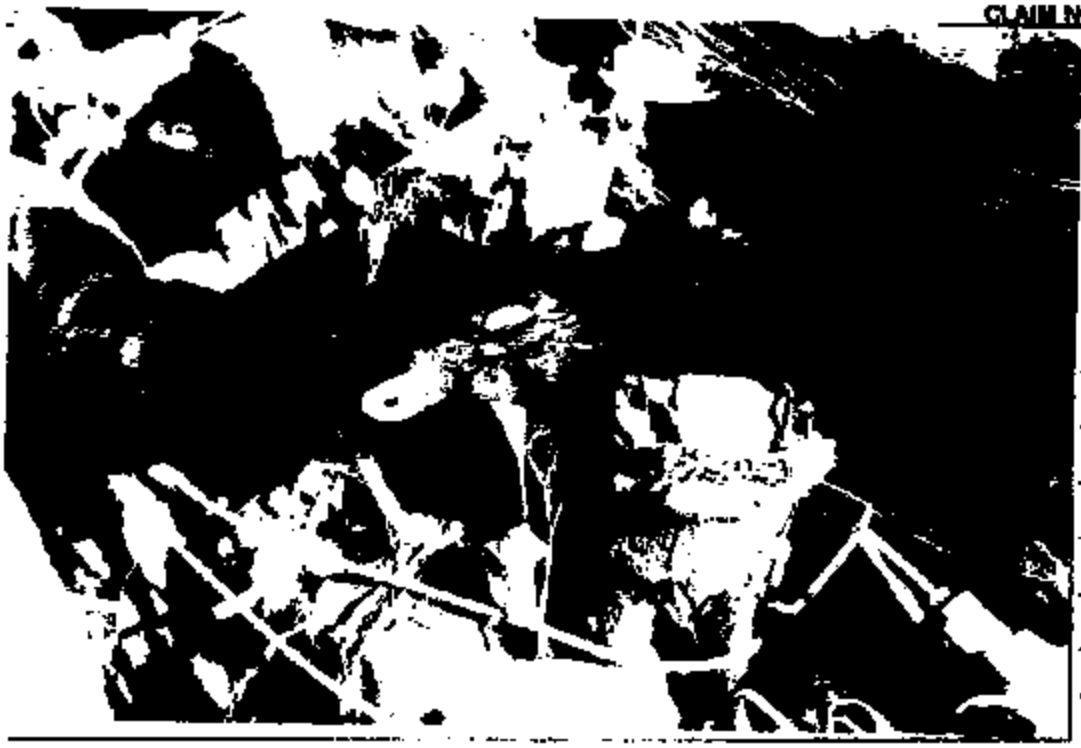

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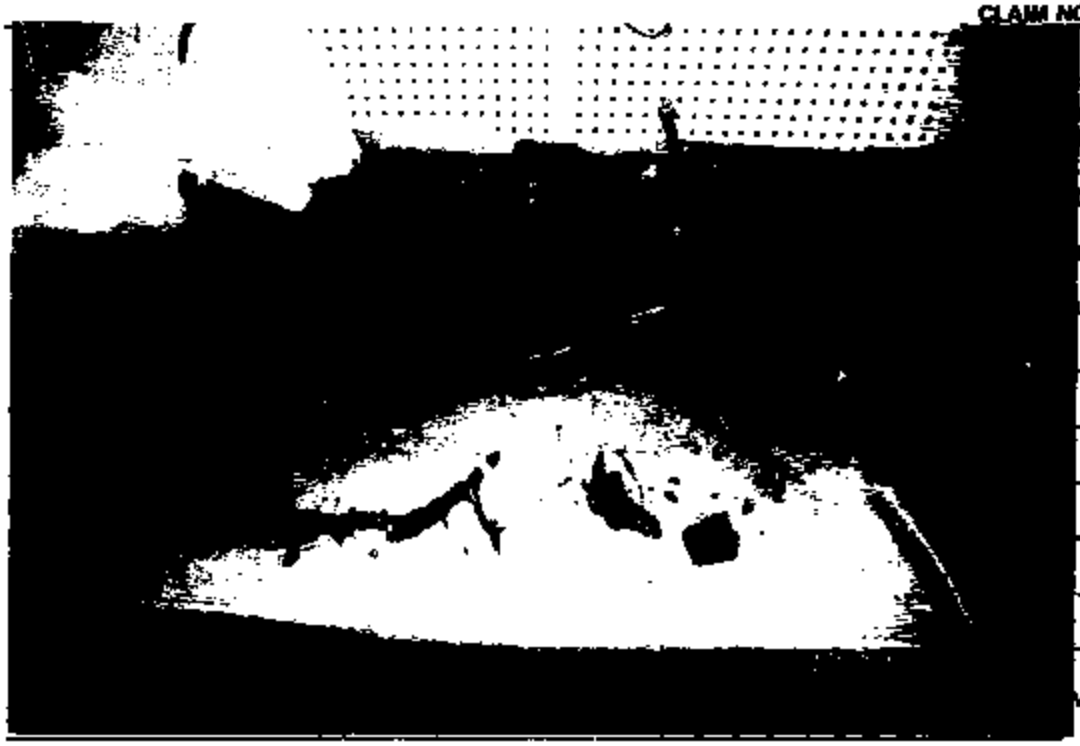

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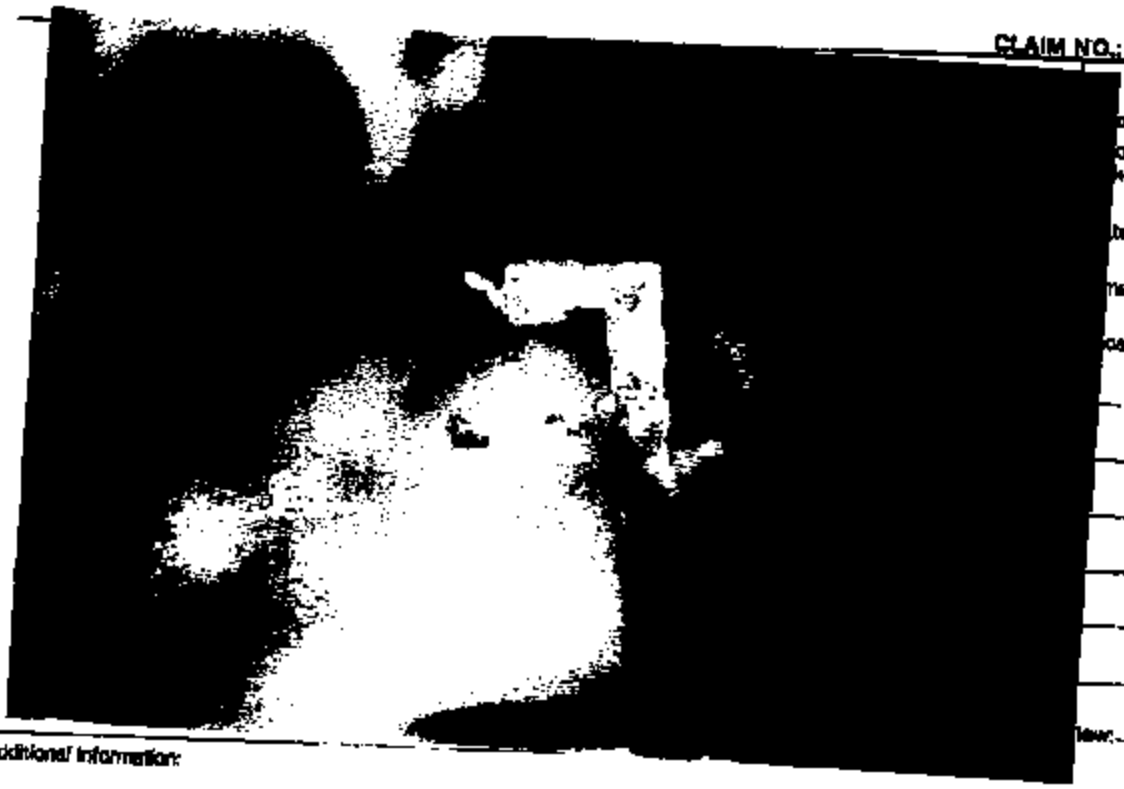

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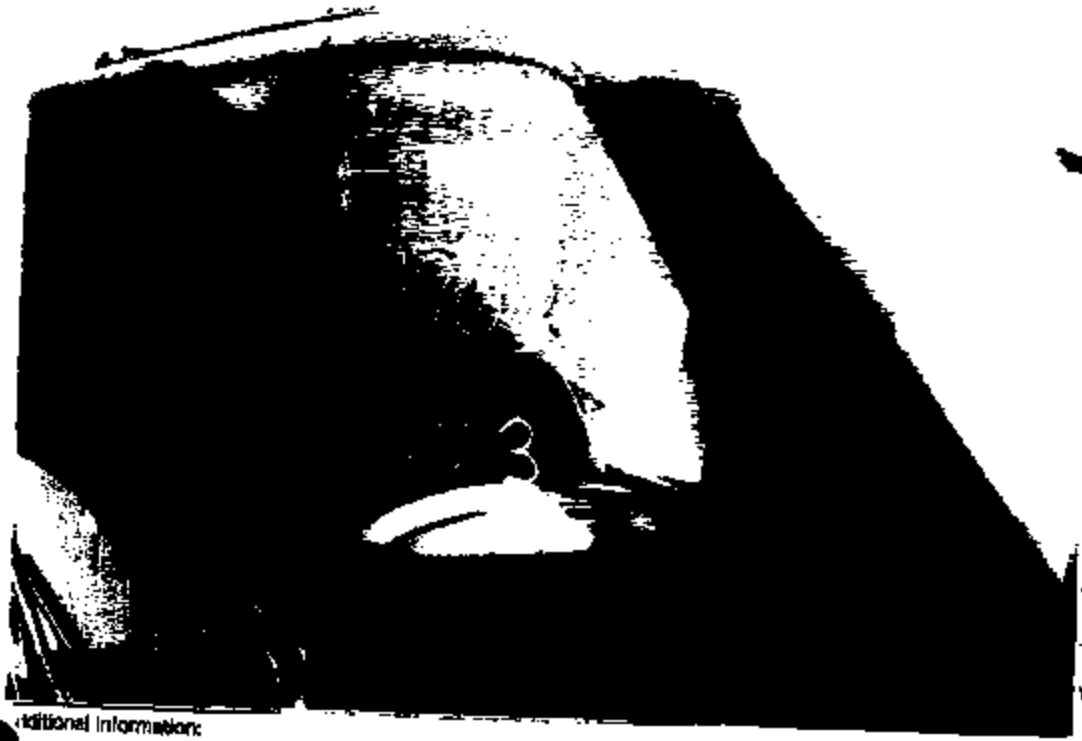

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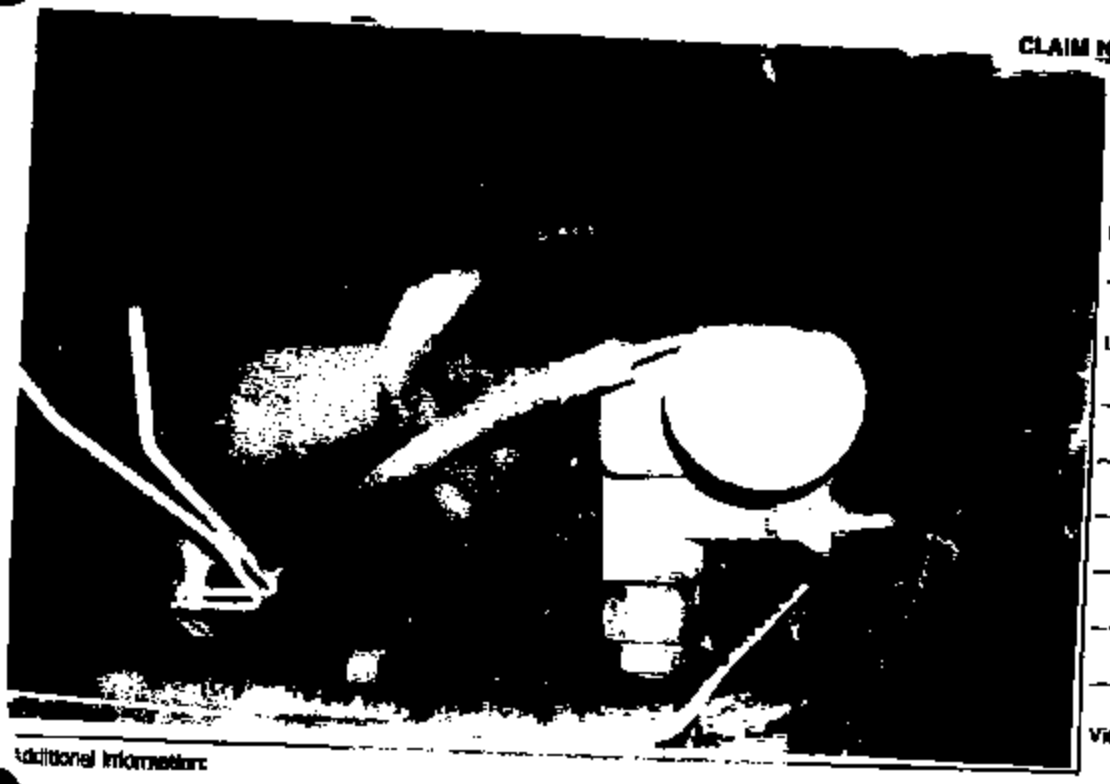

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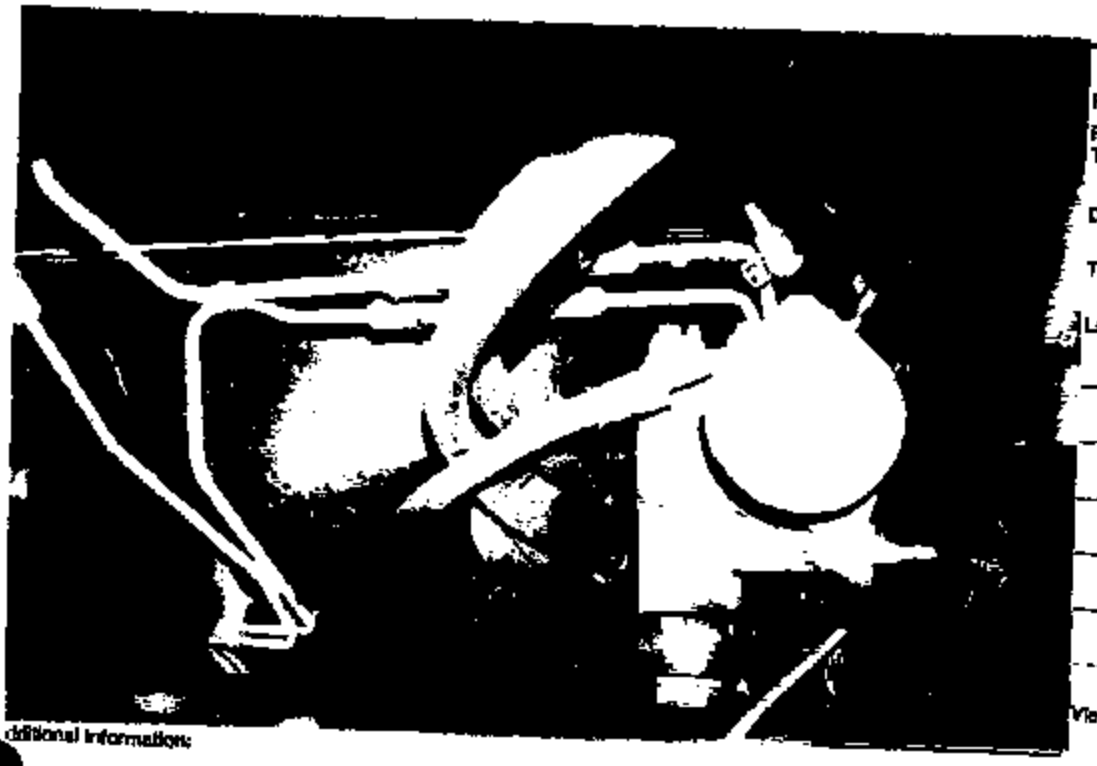

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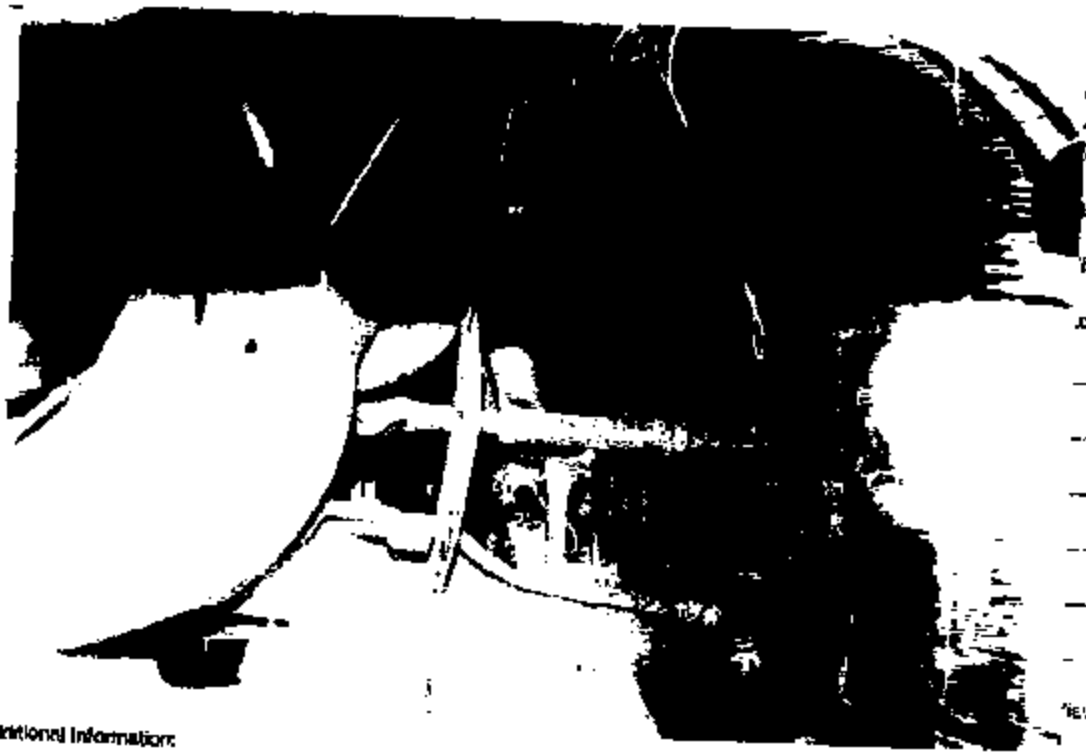

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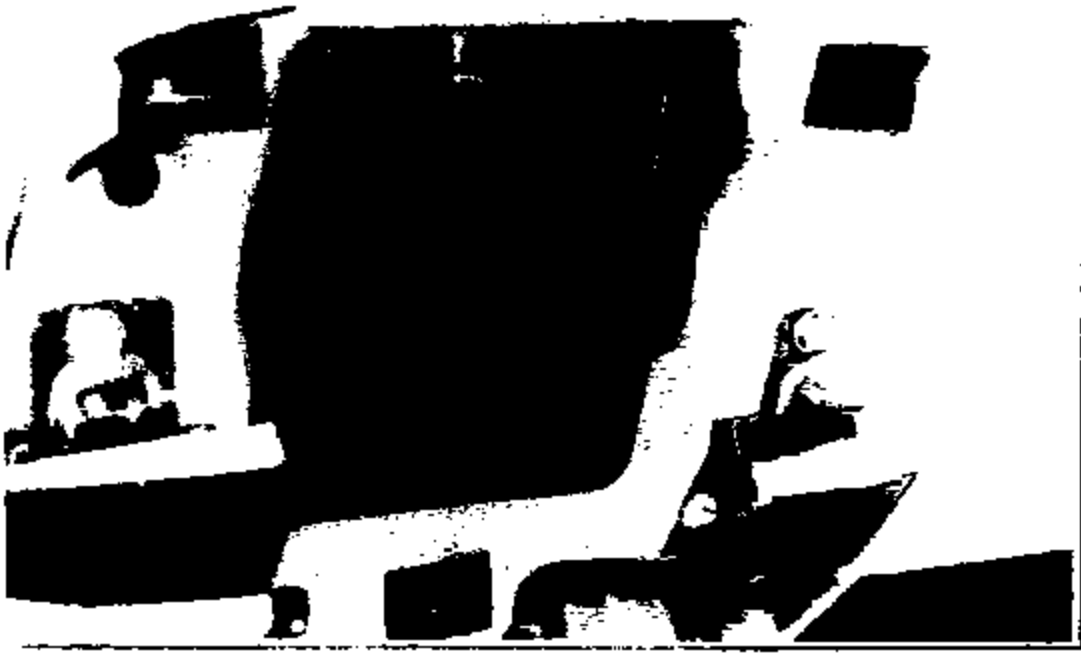

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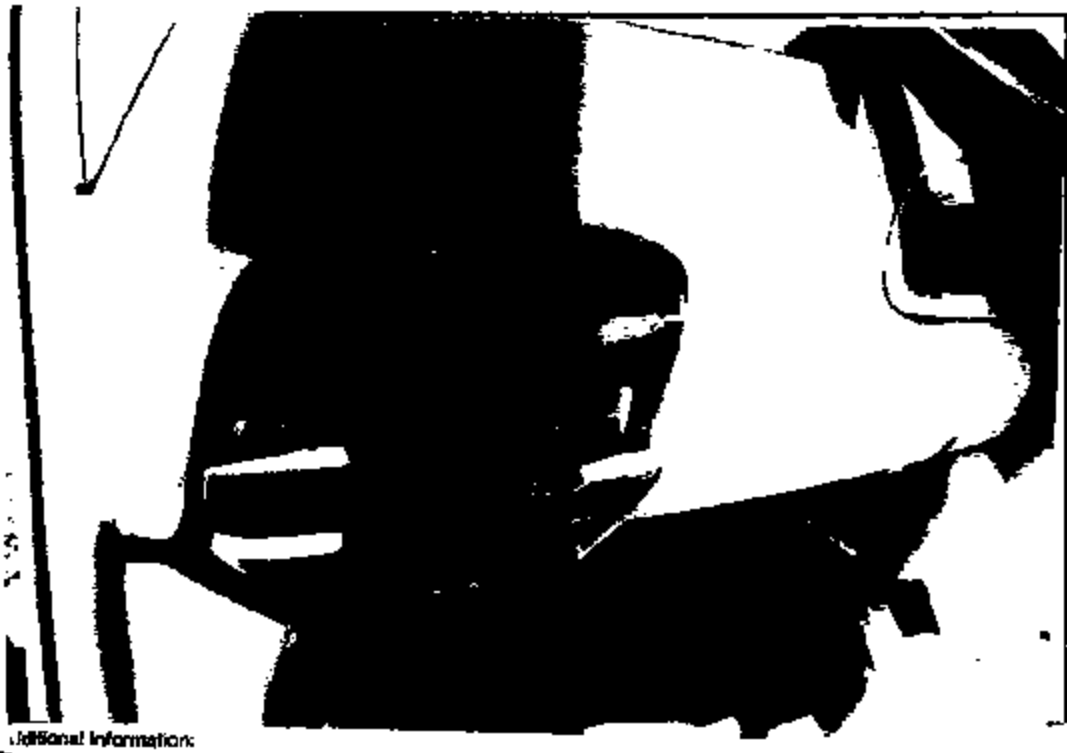

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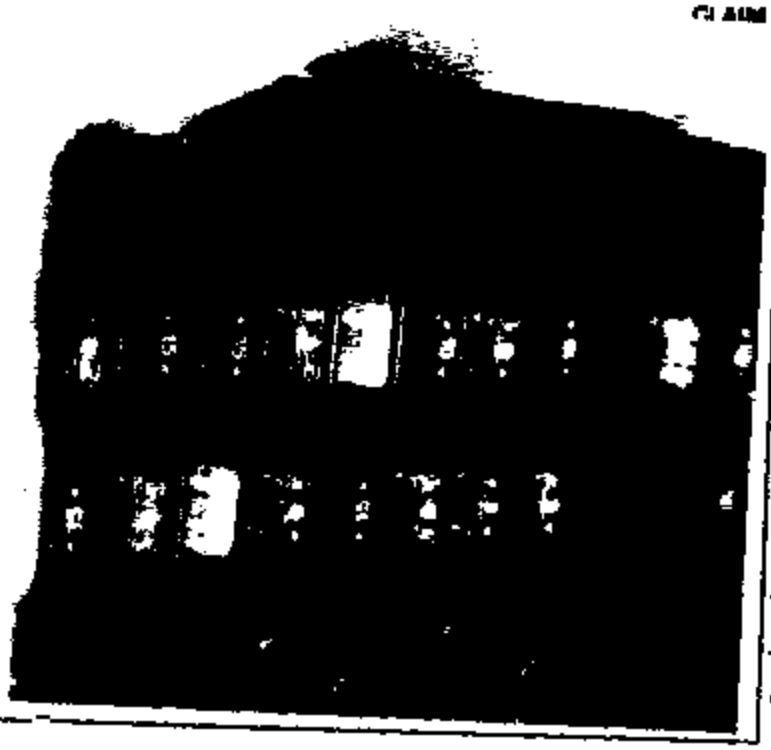

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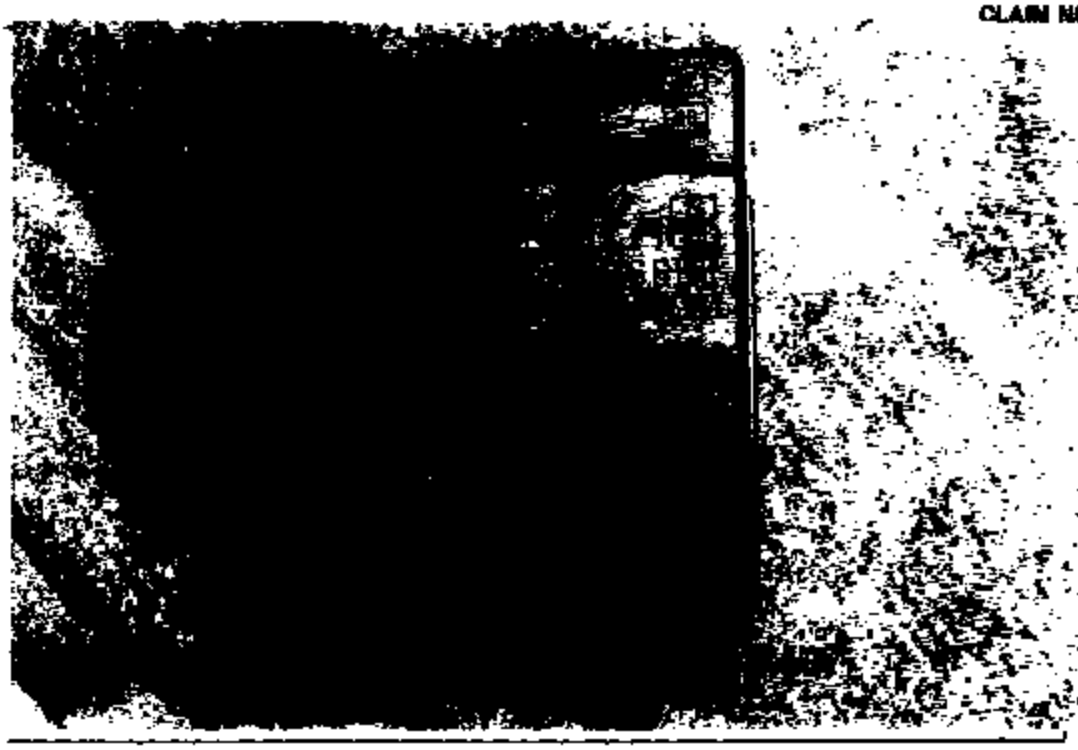

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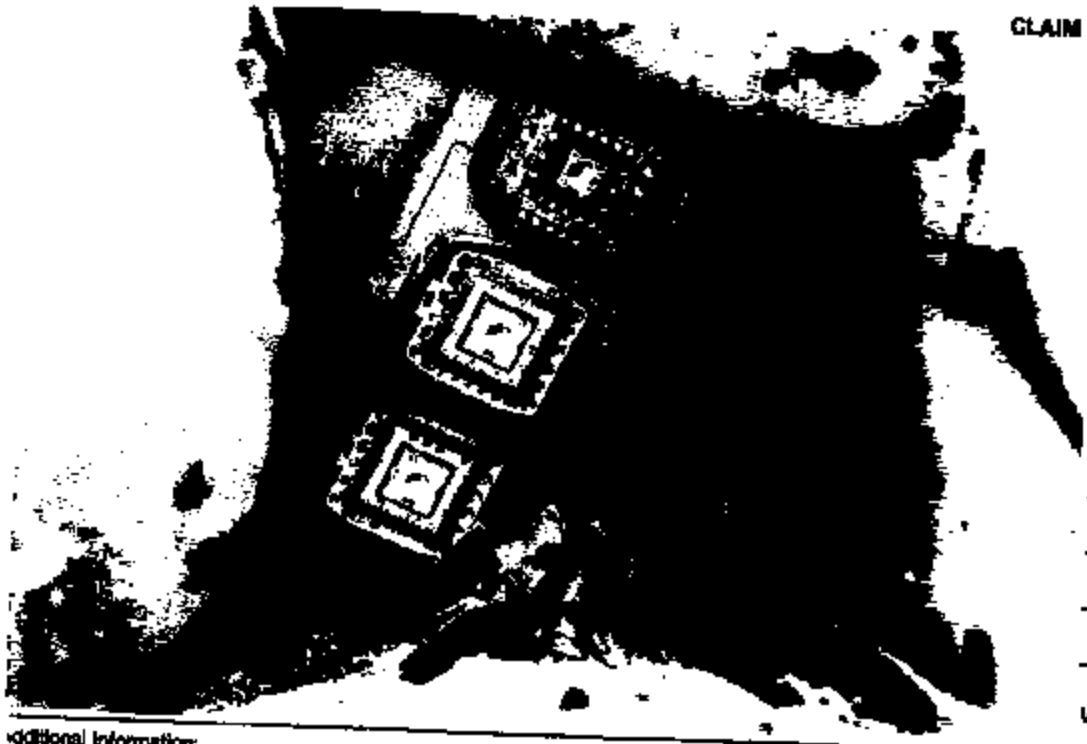

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Date Taken:

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Location: Interscience

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Additional Information:

CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

Photo No.:
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Additional Information:

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Additional Information:

CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

Photo No.:
Photo Taken By:
Date Taken:
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Location: Interscience
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Additional Information:

Photo No.:
Photo Taken By:
Date Taken:
Time:
Location: Interscience

Additional Information:

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

Photo No.:

Photo Taken By:

Date Taken:

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Location: Interscience

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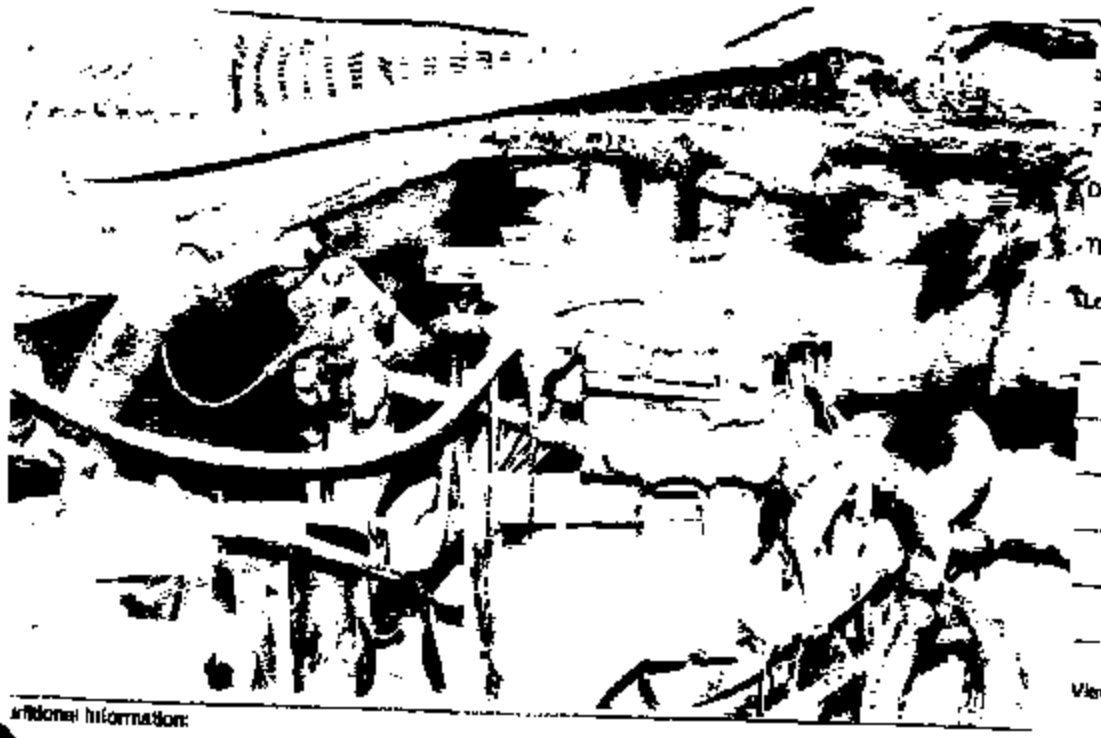
Additional Information:



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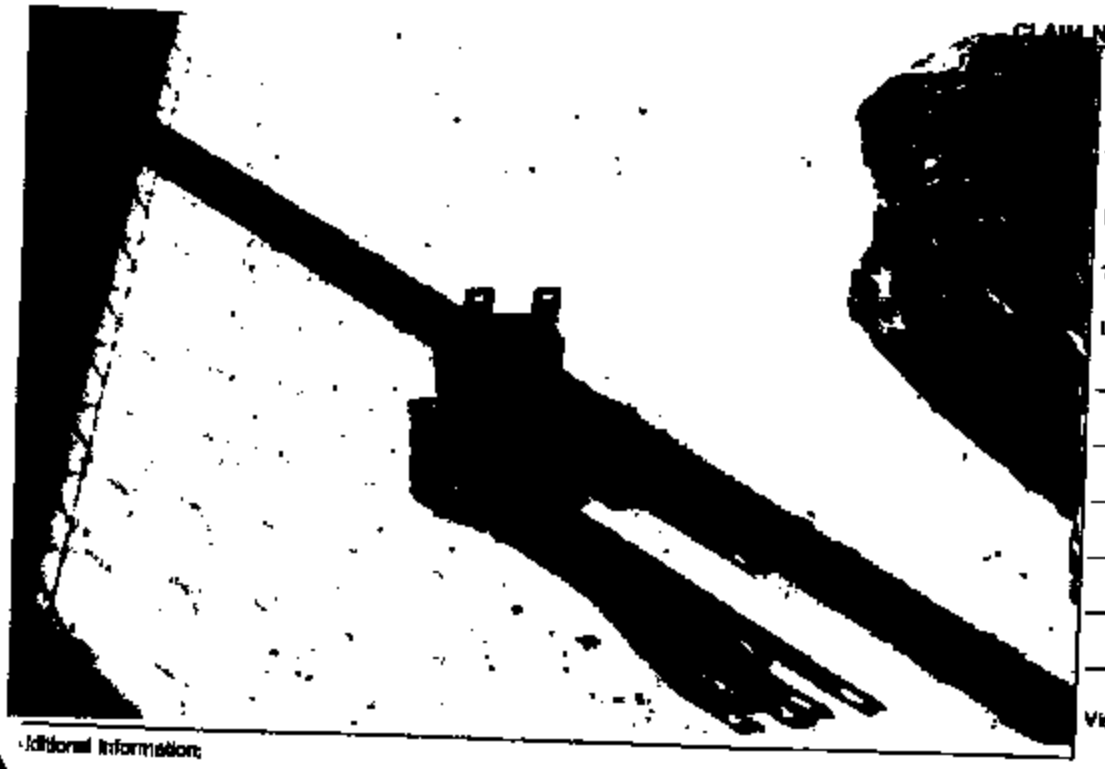
CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)



CLAIM NO.: [redacted]

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Photo No.:

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

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Photo No.:
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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

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Photo No.:

Photo Taken By:

Date Taken:

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Location:

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Additional Information:

CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

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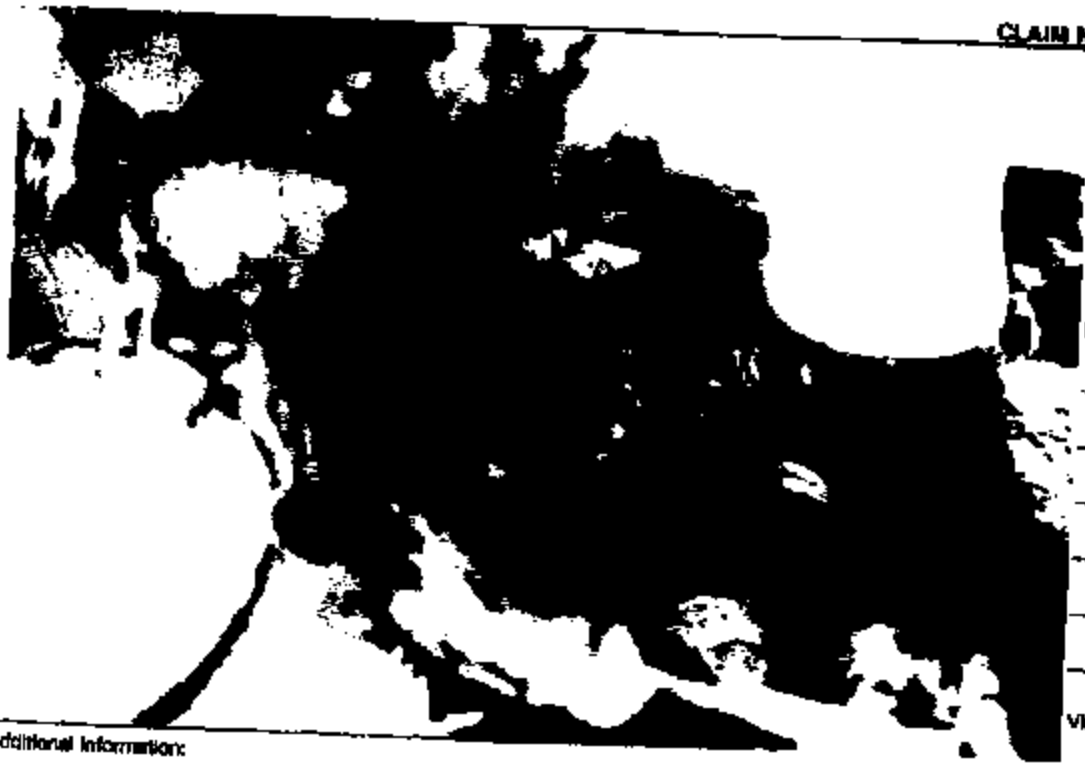

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Additional Information:

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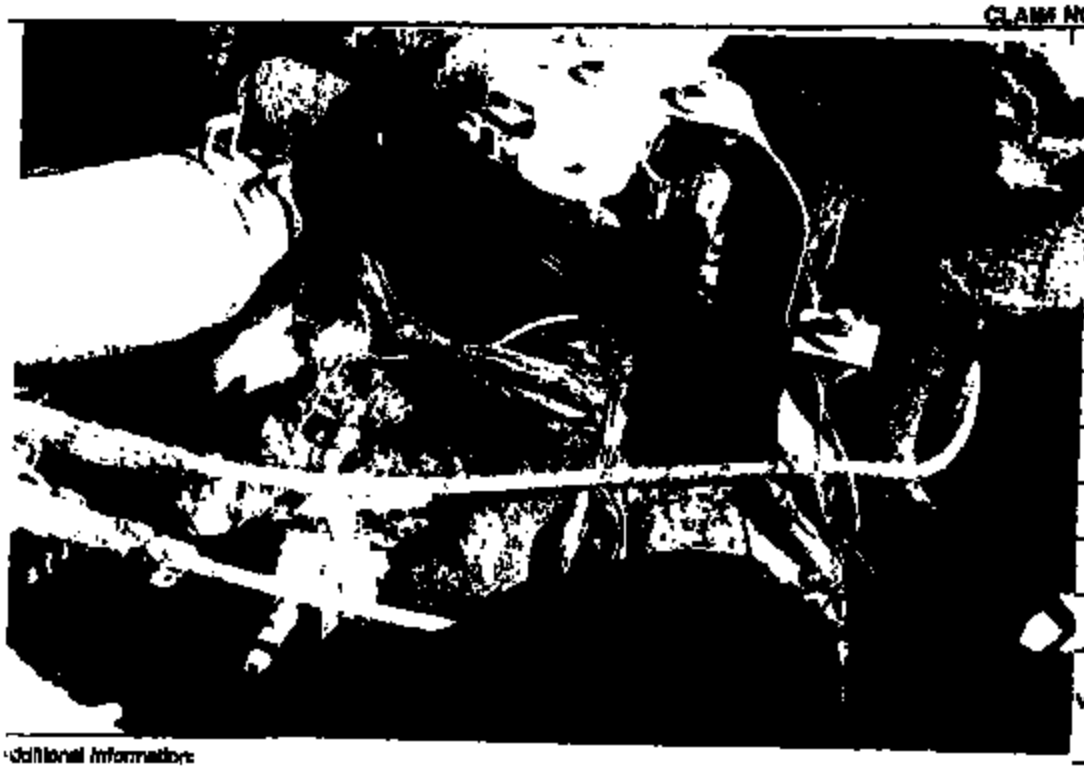
CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]



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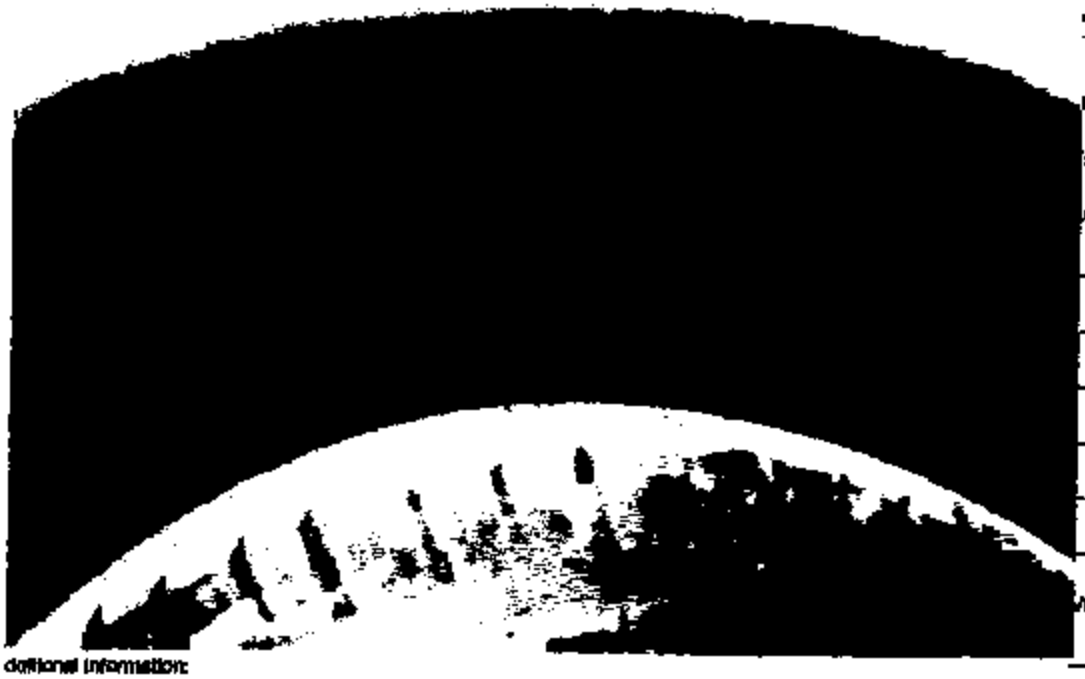
CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]



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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

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ER66-665-LC-4328

CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

Photo No.:

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Location: Interscience

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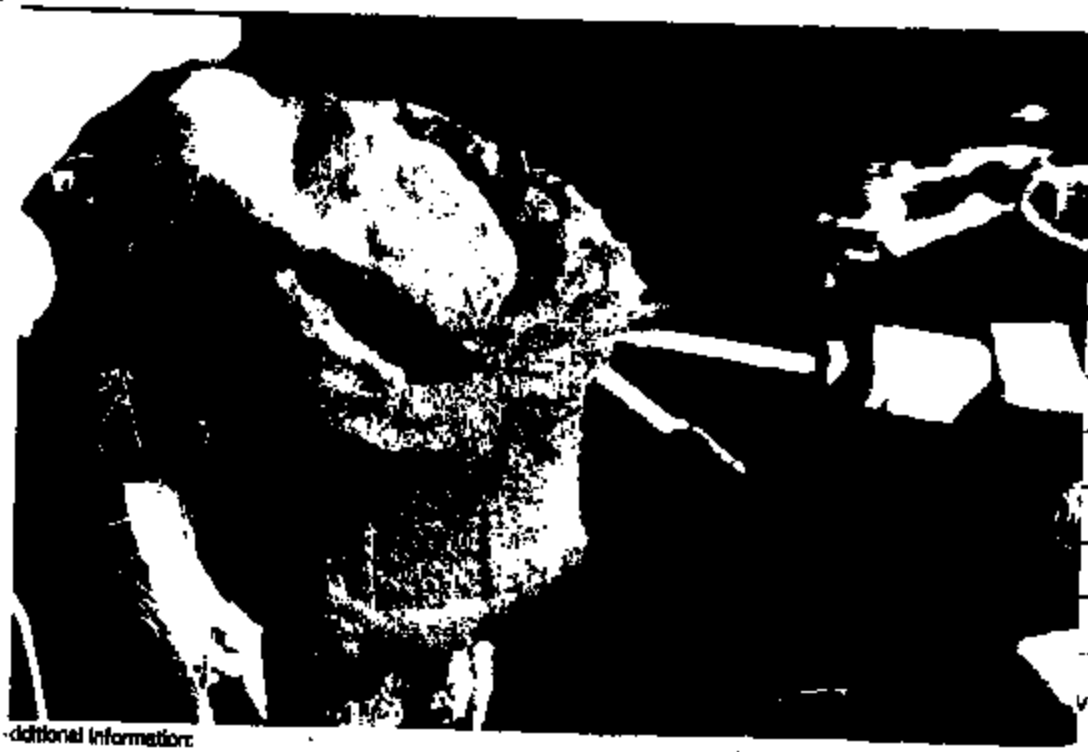
Additional Information:



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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

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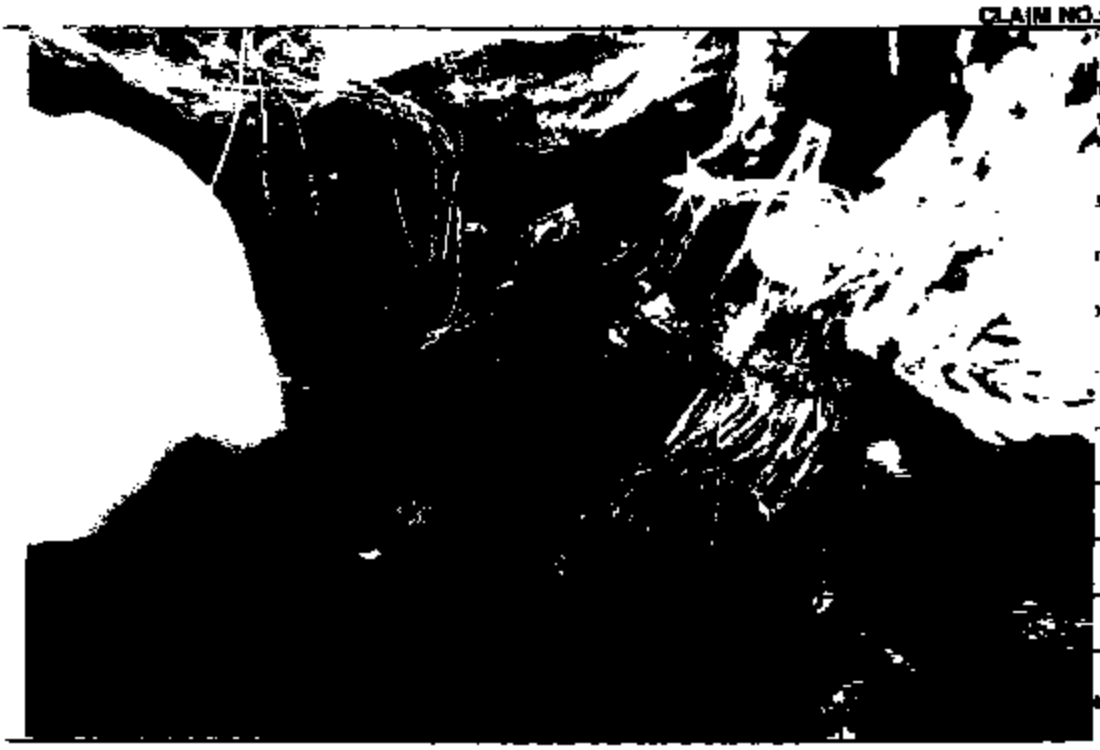
CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]



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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

CLAIM NO.: [redacted]

Photo No.:

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CLAIM PHOTO TRANSMITTAL - 4 X 6 (35mm)

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Date Taken:
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Additional Information:

VANCE, LOTANE & BOOKHARDT, P.A.
ATTORNEYS AT LAW
1980 Michigan Avenue
Cocoa, Florida 32922

Telephone: (321) 636-4861 Facsimile: (321) 636-4865

L. Alexander Vance
Troy R. Lotane
Samuel Bookhardt, III

Brett A. Hyde
Michael R. Cook
Eric L. Hostetler

October 6, 2004

Ford Motor Company
Parkland Towers West Three Parkland Blvd #300
Dearborn, MI 48126

RECEIVED
OCT 12 2004

RECEIVED OCT 13 2004

Re:	State Farm Claim No:	[redacted]
	Date of Loss:	November 14, 2003
	State Farm's Insured:	FORD MOTOR COMPANY [redacted]
	Total Amount of Loss	**$14,418.05**
	State Farm Claim #:	59-Y580-679
	State Farm's Payment	$14,168.05
	Insured's Payment	$250.00
	Your Claim Number:	Unknown
	Your Policy Number	Unknown
	Your Insured:	Ford Motor Company

OCT 13 2004
OFFICE OF THE GENERAL COUNSEL

Dear Insurance Carrier:

Our law firm is handling the above subrogation claim on behalf of State Farm Mutual Automobile Insurance Company. We have been informed that you are the Insurance carrier for the party designated as your insured in the caption of this letter.

Our investigation establishes that your insured was responsible for the above loss as a result of the accident on the date indicated.

Please accept this letter as a notice of State Farm Mutual Automobile Insurance Company 's subrogation right and request you communicate directly with us in regard to your position on the matter. Kindly make your check payable to Vance, Lotane & Bookhardt, Trust Account and mail it to the address indicated above. Our Federal Tax I.D. [redacted]

We have enclosed the supports for the above claim. If you have accepted liability, please forward your check to our address above.

Please do not attempt to communicate with State Farm Insurance Company as you will only be redirected to our office. If you need to discuss this matter please call me at 1-**800-807-3334 Ext. 132.**

Yours very truly,

Pat Hodge

PAT HODGE
Collections Department

PH/frl
20012911

E405-005-LC-4337