

2009 November

# Inside *fire*

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Happy Thanksgiving

## Key Principles & Issues of Fire Subrogation, by David M. Reddan



David M. Reddan

### What Is Subrogation?

The term "subrogation" descends from the Latin word *subrogātus*, meaning to nominate (someone) as a substitute. The doctrine itself was developed in the 1700's as part of the English legal system known as "equity". Equity courts sought to right the wrongs of society, and in the context of subrogation, they tried to prevent a "windfall" to an insured.

We define subrogation today as defined as "[a]n equitable doctrine holding that when a third party pays a creditor or obligee, the third party succeeds to the creditor's rights against the debtor or obligor; also a doctrine holding that when an insurance company pays an insured's claim of loss due to another's tort the insurer succeeds to the insured's rights (as the right to sue for damages) against the tortfeasor called also *equitable subrogation*." *Merriam Webster's Dictionary of Law* 1996 In subrogation, "[t]he insurer stands in the shoes of the insured and acquires all of the rights the insured may have against a third party." *Medica Inc. v. Atlantic Mutual Inc., Co.*, 566 N.W.2d 74, 77 (Minn. 1997).

In Minnesota, the Courts recognize both equitable and conventional subrogation. Equitable subrogation is derived from common law, and compels the payment of the debt by the party who, in all fairness, ought to pay. Conventional subrogation is contractual and a product of the agreement between the insured and the insurer; where the rights of the parties are not governed by the terms of the policy, then the rules of equitable subrogation control.

### Importance of Fire Subrogation

The importance of fire subrogation is evidenced by the cost involved in this type of loss, both in lives lost and

dollar figures that are attributed to fires each year. According to the 2007 NFPA Report on Fire Losses in the U.S., an estimated **\$14.6 billion** in property damage occurred as a result of fires. Fire departments responded to over 1.6 million fires, and there were over 3,430 deaths related to structures fires alone. With so much at stake, it is clear that how we assess and handle each fire subrogation matter requires significant forethought and preparation.

### Subrogation Response Plan – Some Key Issues

Due to the sometimes chaotic nature involved in the quick response to a fire claim, it is important that you have some sort of subrogation response plan in place before the loss occurs. Topics that you should consider in developing your SRP include:

- Intake/evaluate the loss
- Identify and retain necessary individuals (experts/attorneys)
- Conducting the initial investigation
- Identify/notify PRPs
- Scene/evidence preservation

#### Intake/Evaluation of the Loss

It is important to have an early evaluation of the magnitude of the loss, and to identify key issues that could impact the level of your response. Such issues include but are not limited to:

- Loss of life
- High value of the structure;
- Large quantity/significant value of lost contents;
- Determine if business interruption potential exists;
- Possibility of arson, etc.



This year has been a challenging one for many of us with the economy struggling and the many home foreclosures that have occurred throughout the country. Unemployment is at an all time high and many of our friends and colleagues have been touched by a loss of a job or a reduction of compensation or benefits. Politicians have pumped billions of dollars into our economy to stimulate growth and jobs. Right now, we all must work harder and smarter to maintain our business relationships and provide outstanding service to our clients. You have our commitment that Whitmore Fire Consultants, Inc. will continue to work hard each and every day to exceed your expectations and provide you with a quality, objective investigation.

We are proudly celebrating 15-years of service to our clients. I'd like to think that we have set a standard that you have come to expect from a professional investigation company.

The holidays are quickly approaching and we will close out 2009. My staff and I wish you all a very merry holiday season.

Bob Whitmore

## Holiday Season Residential Structure Fires

As with many U.S. holidays, fire incidents increase on Thanksgiving Day. This increase is troubling as it applies mostly to cooking fires in the family home. Each year nearly 4,300 fires in the United States occur on Thanksgiving day causing 15 fatalities, about 50 injuries and nearly \$27 million in property damage. Of these fires, 1,450 are in residential structures that claim 15 lives, injure 41 and cause \$21 million in damages.

On Thanksgiving Day, the incidence of a vehicle, outdoor, and other fires decline, however the number of residential structure fires increases from 23% to 36% of the daily average. Thanksgiving Day residential structure fires tend to cause more property damage and claim more lives but do not injure as many people as residential fires occurring on an average day. Dollar loss per incident rises 25% on Thanksgiving Day.

Cooking is the leading cause of residential structure fires on Thanksgiving Day and is responsible for more fires than the leading causes of fire combined. The leading causes of residential fires are 1) cooking; 2) heating; 3) electrical distribution; 4) incendiary/suspicious and 5) open flame. Food left unattended is the leading factor in the ignition of residential cooking fires in general, the preponderance (83%) of Thanksgiving Day residential structure fires are the result of incidents involving ovens and stoves.

Thanksgiving has more than double the number of residential cooking fires than an average day. The day after Thanksgiving traditionally has a substantial decrease in such fires, perhaps because people eat leftovers rather than cook.

Not surprisingly, cooking is the leading cause of residential structure fire injuries on Thanksgiving, followed by open flame, electrical distribution, and appliances. In contrast, the leading causes of residential fire fatalities on Thanksgiving are smoking and cooking (46% each), followed by arson (9%).

To prevent kitchen fires, it is recommended by the American Red Cross that you keep potholders and food wrappers at least 3' away from heat sources while cooking. In addition, stoves, ovens, and ranges should be turned off if the responsible adult leaves the kitchen. Also, set timers to keep track of turkeys and other food items that require extended cooking time.

If you plan to use a turkey fryer this holiday season, it is strongly recommended that you follow all manufacturer guidelines regarding the use of these appliances. It is extremely important to be cognizant of clearances from structures and other combustible items before the actual cooking operation begins.

If you are entertaining guests, designate a responsible family member to walk around the home to ensure that all candles and smoking materials have been extinguished once guests leave.



It seems hard to believe that in this day and age with so much fire prevention awareness, smoke detectors and other safety items around the house there continues to be way too many residential fires every holiday season. Every holiday season, fires and the havoc they bring increase by over 50%. Many of these fires are quite preventable with a little common sense. As you may have guessed, the biggest cause of all the fires between



Thanksgiving and Christmas are Christmas trees, festive holiday candles and unattended cooking. It's pretty frightening how quickly a dry Christmas tree can burst into flames and quickly engulf a room with smoke and fire. A large majority of these fires can be prevented with a little careful tree maintenance. Simply keeping a tree well watered is one step. There are several other things to consider as well.

While it may seem obvious not to place a Christmas tree near your fireplace, it is surprising how many people still do. It's just not the fireplaces that are a major concern here, a live Christmas tree should be placed away from furnace vents as well. Both the fireplace and furnace vents contribute to drying out the tree more rapidly. The longer a tree is up the greater the chance that its going to dry out. If you are one of those that put your tree up right after Thanksgiving, it is important that you remain vigilant about keeping your tree well watered. The first indication that you tree is drying out is brittle or falling needles.



If needles continue to fall despite keeping the tree well watered, it is recommended that the tree be removed from the home.

The use of candles around the holiday season are beautiful and help set the mood. But don't let the beauty and mood engulf your home in flames. Be extra careful with children around candles as well as make sure your candleholders dissipate heat and keep other flammable objects away from the flame.

If we all followed our common sense and a few safety tips, it will be a much happier and safe holiday season.

Portions of this article were based on information provided by the U.S. Fire Administration, American Red Cross and Foolishmumbles.com.

## Key Principles & Issues of Fire Subrogation, *continued*

You also want to make sure that you cast a wide net when gathering your initial information. Some places to look for such information include: fire/police officials, public media (television, radio, newspaper, and internet), underwriting files, tenants and/or other occupants, neighbors, public records, building permits, corporate disclosures, etc.

### Identifying/Retaining Appropriate Experts and Attorneys

Fire cases can be one of the most expert-intensive matters in the subrogation arena. As such, obtaining the right experts early on is absolutely critical. One key issue to remember is that, failure to retain an expert with the right training/experience can leave you without an expert at trial. In Minnesota federal courts, admissibility is judged under the *Daubert/Khuno Tire* standard. There, the judge is the "gatekeeper" ensuring that the "scientific testimony or evidence is not only relevant but reliable. Some questions your expert will face later on regarding their opinions include:

- Is your expert's methodology susceptible of empirical testing and reproduction?
- What the theory or technique published and subject to peer review?
- What is the known rate of error?
- What is the degree of acceptance within the relevant scientific community?

In Minnesota's state courts, admissibility is judged under the *Frye/Mack* standard. For expert testimony to be admissible, the scientific principles relied upon must be generally accepted within the relevant scientific community and properly supported by reliable methodology. Expert opinion is admissible if scientific, technical or other specialized knowledge will assist the trier of fact to understand the evidence or to determine a fact at issue and the witness [is] qualified as an expert by knowledge, skill, experience, training or education.

### Commence a Timely and Focused Initial Investigation

Strive towards a "rapid response" concept in the investigation. This includes but is not limited to:

- Involve Special Investigations Unit early;
- Investigative team (legal/experts) established;
- Secure scene/evidence;
- All outside contact is directed to legal counsel or, if appropriate, the investigation team;
  - Team obtains documents, pictures, contacts all witnesses and conducts interviews;
- Early reporting to legal counsel & and claims supervisor;
- Legal counsel addresses evidentiary issues, issues regarding privilege retention and retention of experts;
- Team investigates scene as soon as possible using NFPA 921;

- Investigator conducts critical evaluation of incident, documents and clarifies findings for initial party identification; Legal analysis and evaluation with attorney and discussions with claims manager; and
- Create initial plan and implement.

### Identifying/Notifying Potentially Responsible Parties

During the initial investigation, one of the key issues will involve the identification of Potentially Responsible Parties ("PRPs"). This is usually accomplished through identifying a likely general area of fire origin, possible ignition sources, products/services that may have been involved in the ignition or spread of the fire, etc. Once this has been accomplished, then the identification of product manufacturer(s), parties in the distribution chain, component-part manufacturers, installers, service people, contractors, should also be considered.

After identifying PRPs, the party bringing the subrogation claim will then provide notice of the loss. To be legally valid, the notice must be sufficient in content to reasonably notify the recipient of a breach of a duty or a claim. The idea is to place the party on notice of the loss and their potential liability/interest in potential litigation. You may also want the notice to restrict the PRP's access to the scene. The parties placed on-notice should be provided reasonable time to assemble their own expert investigation team. The content of the letter should include difficulties/dangerous conditions of the scene and a proposed inspection date.

### Scene/Evidence Preservation

It is important to have a protocol devised for scene/evidence preservation during the incipient stages of the investigation. Issues such as restricting access to the site, environmental conditions, and appropriate security measures should be considered as soon as possible. Working with the police/fire officials for seamless transition of control will help eliminate some of the problems associated with these issues. However, at the core of this issue is the looming specter of possible spoliation sanctions for failing to appropriately safeguard the scene and/or other relevant evidence.

"Spoliation" is the destruction of relevant evidence by a party. In the context of a fire case, this means that a judge may sanction a party that destroys evidence if that party gains an evidentiary advantage due to its failure to preserve evidence after having had the opportunity to examine it. The rule "you break it, you buy it" may be very relevant in spoliation cases. Sanctions pertaining to evidence spoliation can include monetary penalties, adverse inference instructions regarding lost/destroyed evidence, preventing a party from introducing certain evidence at trial, excluding expert testimony, switching burden of proof on an issue, dismissal, etc.

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## CPSC November Recalls

### Idea Village Recalls Wireless Light Switches Due to Fire Hazard

The U.S. Consumer Product Safety Commission, in cooperation with Idea Village Products Corporation of Wayne (formerly of Fairfield), NJ announced a voluntary recall of the Handy Switch, Wireless Light Switches. Approximately 1.3 million units were sold by mass merchandisers and drug store chains nationwide, through television infomercials and the Internet from March 2007 through July 2009 for between \$10 and \$15. The Handy Switch was manufactured in China.

The light switch receiver, which fits into the wall outlet, can overheat and pose a fire hazard to consumers. The firm has received 14 reports of overheating, including nine reports of fire, five of which involved property damage such as minor damage to curtains, bedding or walls.

The Handy Switch is a white plastic wireless remote light switch with model number KS-080 printed on the back of the receiver. On the front of the receiver is a blue electroluminescent nightlight.

Consumers should immediately unplug and stop using the product and contact IdeaVillage to learn about free remedy options.

Consumer Contact: For additional information, contact Idea Village toll-free at (888) 655-4339 between 5 am and 6 pm PT Monday through Friday, or visit the firm's Web site at [www.handyswitchrecall.com](http://www.handyswitchrecall.com)

Firm's Media Contact: David Epstein at (800) 765-2994



### Haunted House Screen Candle Holders Recalled by Coyne's & Co. Due to Fire Hazard

The U.S. Consumer Product Safety Commission, in cooperation with Coyne's & Company of Minneapolis, Minnesota announced a voluntary recall of the Haunted House Screen Tea Light Holders. Approximately 7,800 units were sold exclusively by Yankee Candle retailers nationwide and online at YankeeCandle.com between August 2009 and September 2009 for approximately \$25 and was manufactured in China.

The window panes on the screen can ignite, posing a fire hazard. The firm has received three reports of the window pane catching fire. No injuries have been reported. This recall involves haunted house screen tea light holders made of black metal with a transparent coating on the glass windows. The haunted house measures 15-inches wide by 15-inches high by 4-inches deep and can hold up to six tea lights. Tea light candles are not involved in this recall.

Consumers should immediately stop using the candle holders and contact Coyne's & Company or Yankee Candle for a full refund.

Consumer Contact: For more information, contact Coyne's & Co. at (800) 336-8666 between 8 a.m. and 5 p.m. CT Monday through Thursday or visit the firm's Web site at [www.coyne.com](http://www.coyne.com). Consumers can also email the firm at [custserv@coynes.com](mailto:custserv@coynes.com)

# RECALLS



KEEPING AN EYE ON ...

Holiday Hours:

Our office will be closed on Thursday, November 26th and Friday November 27th for our staff and their families to celebrate the Thanksgiving holiday.

In observance of the Christmas holiday, we will close at 2:00 PM on December 24, 2009 and all day Friday, Christmas Day.

In observance of New Year's Day, we will be closed Friday, January 1, 2010.

Our 24/7 afterhours telephone answering service will be available throughout this holiday season.

**Gehl Foods Recalls Nacho Cheese and Chili Sauce Dispensers Due to Fire and Burn Hazards**

The U.S. Consumer Product Safety Commission, in cooperation with Gehl Foods, Inc. of Germantown, Wisconsin announced a voluntary recall of the Gehl's HOT TOP2 Nacho Cheese and Chili Sauce Dispensers. About 115,000 dispensers were leased to commercial customers nationwide, including concession and food service establishments, from December 2003 through September 2009 and was manufactured in the United States.

The dispenser's fan blade can come into contact with the heater coil, posing fire and burn hazards to consumers. Gehl Foods has received 12 reports of the dispenser's fan blade malfunctioning and coming into contact with the heater coil, including one report of a fire that caused property damage. No injuries have been reported.

This recall includes Gehl Food's commercial nacho cheese and chili sauce dispensers with model numbers HT2-04 Single, HT2-04 Dual, and HT2-03 APS with serial numbers HT2 164500 through HT2 299689. The model and serial numbers are located on the back of the dispensers. "Gehl's" is printed on the front of the dispensers.

Food establishments and consumers should immediately stop using the recalled nacho cheese and chili sauce dispensers and contact the firm for a free repair by Gehl, or to receive a free repair kit to be installed by the customer. Consumer Contact: For more information, contact Gehl Foods toll-free at (877) 440-4008 between 8 a.m. and 4:30 p.m. CT Monday through Friday or visit the firms' Web site at [www.gehls.com](http://www.gehls.com)



**Coby Electronics Recalls Rechargeable Batteries Sold with Portable DVD/CD/MP3 Players Due to Fire Hazard**

The U.S. Consumer Product Safety Commission, in cooperation with Coby Electronics Corporation of Lake Success, NY announced a voluntary recall of the Rechargeable batteries sold with portable DVD/CD/MP3 players About 19,600 units were sold at Discount, electronics, music, toy, office supply stores and distributors of electronic products nationwide from January 2007 through September 2009 for between \$140 and \$275 and were manufactured in China.

The rechargeable batteries can overheat, posing a fire hazard to consumers. Coby Electronics has received 10 reports of batteries overheating, including eight reports of fires resulting in property damage. No injuries have been reported.

The recall involves Coby DVD/CD/MP3 players with an 8 1/2 inch screen and product number TF-DVD- 8501. The rechargeable batteries sold with the DVD players have serial numbers that begin with "HY." The serial number can be found on a white sticker affixed to the battery. "Coby" is printed on the front cover and the product number is on the bottom of the unit.

Consumers should immediately remove the recalled batteries from the unit and contact Coby Electronics to receive a free replacement battery. Consumers can continue to use the DVD/CD/MP3 players with AC or DC power adapters. For additional information, contact Coby Electronics toll-free at (877) 305-2629 between 8 a.m. and 5 p.m. ET Monday through Friday, or visit the firm's Web site at [www.cobyusa.com](http://www.cobyusa.com)



## Key Principles & Issues of Fire Subrogation, *continued*

### Top Ten Holiday Safety Tips:

1. Install smoke detectors, change the batteries every year. Install CO detectors and make sure those batteries are fresh too.
2. Make sure you use a fireplace screen if using a fireplace.
3. Never burn wrapping paper, boxes or other trash in fireplace.
4. Don't leave a fire unattended, extinguish the fire retiring for the evening.
5. Candles are beautiful, but make sure they are in stable and secure holders and keep them away from combustible materials and small children. Never leave candles unattended.
6. If you have a real Christmas tree, put it in a stable stand, and keep it fresh by checking the water level daily. A dried tree is more susceptible to fire. Keep the tree away from heat sources that could dry it out. Most trees dry out in two weeks, so don't leave your tree up long past the holidays.
7. Check holiday lights for cracked or broken bulbs, frayed wires and loose plugs. Don't use lights that aren't safe.
8. Use lights that have been approved by testing labs like Underwriters Laboratory (UL) or Factory Mutual (FM).
9. Use lights only in their designated areas; never use "indoor only" lights outdoors.
10. If your smoke, fire, or carbon monoxide detectors go off, get everyone outside and call 911. Don't try to solve the problem yourself.

These top ten safety tips is a reprint from About.com.:Senior Living.

You should be aware that there are several points during the initial response that lend themselves to the potential for spoliation of evidence:

- Pre-notice (non-destructive) evidence inspection;
- Destructive scene inspection;
- Post-scene testing of evidence/artifacts;

#### Spoliation Sanctions in the Minnesota

Spoliation sanctions in Minnesota are typically imposed when one party gains an evidentiary advantage over the opposing party by failing to preserve evidence, and the party knew or should have known that the evidence should be preserved for pending or future litigation. One critical factor is that the intent of the spoliator is irrelevant in determining whether sanction should be imposed. The propriety of a spoliation sanction will be determined by the prejudice resulting to the opposing party. Prejudice is determined by considering the nature of the item lost in the context of the claims asserted and the potential for correcting the prejudice.

In Minnesota, sanctions can include:

- Adverse inference instruction -- the jury may infer that destroyed evidence would have been unfavorable to the spoliator;
- Excluding evidence/experts -- in some cases courts have excluded all reference to the spoliated evidence and any related expert analysis/testimony); and
- Dismissal/summary judgment -- dismissal of the action may be appropriate as a sanction for the improper conduct itself, or it may arise merely as a byproduct of the exclusion of evidence that is necessary to prove a party's claim.

#### Sanctions in Wisconsin

Spoliation sanctions may include and adverse inference instruction, the exclusion of the evidence regarding condition of evidence destroyed and/or a dismissal or default judgment. All three of these sanctions require some type of *intentional or egregious* conduct, "consisting of conscious attempt to affect the outcome of the litigation or a flagrant knowing disregard of the judicial process.

#### Sanctions in North Dakota

Like Wisconsin and Minnesota, North Dakota sanctions can include adverse inference instruction and even dismissal is available where a party fails to preserve relevant evidence. The duty to preserve evidence may arise prior to filing of the lawsuit. The conduct of the party need not necessarily be intentional or in bad faith to warrant sanctions. The court will consider various factors in determining an appropriate sanction, including the culpability or state of mind of the party against who sanction is being

imposed. Finding of prejudice against the moving party, the degree of prejudice including the impact it has on presenting or defending the case and the availability of less severe alternative restrictions

#### Sanctions in South Dakota

South Dakota courts recognize that an adverse inference jury instruction may be warranted where relevant evidence is destroyed by a party. However, the adverse instruction "should not be given unless there is evidence that the missing material was disposed of intentionally or in bad faith."

#### Sanctions in Iowa

Courts in Iowa have held that the intentional spoliation may lead to adverse inference instruction. Such an instruction is not warranted, [i]f the disappearance of the evidence was due to mere negligence, or if the evidence was destroyed during a routine procedure. The courts have also held that a party is not required to preserve evidence indefinitely.

A party can avoid spoliation sanctions if the opposing party had sufficient notice of the claim, giving them the opportunity to correct defects, prepare for negotiation or litigation, or safeguard against stale claims being asserted after it is too late to investigate them.

#### Conclusion

Fire subrogation claims are labor-intensive cases that require significant planning in order to effectively deal with the myriad of complex issues that will eventually arise. By having a subrogation response plan in place, you will increase your chances of having a successful outcome in this difficult area of the law.

*\*This article is taken from excerpts of a speech given by Mr. Reddan at the "What's HOT in Fire Litigation" seminar in April 2009*

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### Backpack Blowers Recalled by Homelite Due to Fire Hazard

The U.S. Consumer Product Safety Commission, in cooperation with Homelite Consumer Products Inc., of Anderson, S.C. announced a voluntary recall of the Homelite Backpack Blowers. About 85,000 units were sold at Home Depot stores and various retailers of refurbished products including Direct Tools Factory Outlets, CPO Homelite, Gardner, Tap Enterprises, Isla Supply and Heartland America stores nationwide from September 2007 through October 2009 for between \$90 and \$140 and were manufactured in China.

The fuel tank can leak gasoline, posing a fire hazard to consumers. Homelite has received 18 reports of fuel tanks leaking gasoline including one report of minor skin irritation. This recall involves the Homelite Mighty Lite backpack blowers. The blowers are red and black. The model number and manufacturing date code are printed on the blower's data label which is located on the red plastic housing above the choke knob and adjacent to the fuel tank. Products with a green "dot" on the outside of the package or the letters "CA" embossed on the fuel tank are not included in this recall.

Consumers should stop using their backpack blowers immediately and contact Homelite for the closest dealer location to schedule a free fuel tank replacement.

For additional information, contact Homelite Consumer Products, Inc. at 800-242-4672 or visit [www.homelite.com](http://www.homelite.com).



### Arctic Cat Recalls Snowmobiles Due to Fire Hazard

Arctic Cat, Inc. of Thief River Falls, Minnesota in cooperation with the CPSC has voluntarily recalled approximately 3000 Arctic Cat snowmobiles that were manufactured in the United States. Oil can leak into the engine compartment, posing a fire hazard to consumers. In addition, the fuel tank can come into contact with the engine posing a possibility of wearing through and fuel leakage. Arctic Cat has received 33 reports of oil leaks including eight vehicle fires. There have been no reports of fuel leakage from the tank wearing against the engine. No injuries have been reported.



The recall involves Model Year 2009 Arctic Cat Z1 Turbo, Z1 Turbo Sno Pro and TZ1 Turbo model snowmobiles. The model name and number are displayed on the side of vehicle and in the registration materials/owner's manual and were sold through Arctic Cat dealerships nationwide from June 2008 through July 2009 for between \$12,500 and \$14,300.

Consumers should stop using these snowmobiles immediately and contact their local Arctic Cat snowmobile dealer to schedule a free repair. Registered owners have been directly notified about this recall by mail. For additional information contact Arctic Cat at (800) 279-6851 between 8 a.m. and 5 p.m. CT Monday through Friday or visit the firm's Web site at [www.arctic-cat.com](http://www.arctic-cat.com)

### New Staff Announcements



Brian R. Whitmore, a December graduate of the University of Nebraska-Lincoln will be joining Whitmore Fire Consultants, Inc. on a fulltime basis effective December 20, 2009.

Brian has been a member of this company working as an intern for the past 4 years and now will be working as a Fire Investigator Apprentice in our Minnesota Office assisting Senior Fire Consultants in investigations, evidence collection and retention throughout the upper Midwest. He is looking forward to this new challenge. Please join us in welcoming Brian to our staff.

### Brian Haag Presents Heavy Equipment Fire Investigation to Wisconsin IAAI



Brian Haag, CFI of Whitmore Fire Consultants, Inc. was a presenter in conjunction with other area experts at the recent Wisconsin IAAI fall seminar held in Rhinelander, Wisconsin November 6-8, 2009. The focus of this three day seminar was the investigation of heavy equipment.

The Wisconsin IAAI offers seminars two times per year and offers its members current and up to date training sessions to keep investigators aware of the ever changing trends and resources when it involves fire investigation, fire prevention and arson investigation.

Approximately 60 area investigations attended this excellent training program.



Fire/Explosion Investigations

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## TECHNOLOGY:

WORKING TO GET  
THE INFORMATION  
TO YOU

## This Month's Q&A Tips



**Q: I read in the last newsletter that Whitemore Fire Consultants, Inc. is implementing a new database. As a client, will I have access to the information you have pertaining to past fires and causes?**

A: Because of the confidentiality of our business, we must protect our clients information. However, we will be happy to share recall information, repeat fire occurrences, etc. but we can only provide limited information. The name, telephone number and claim number for information that we feel will be helpful in your claims adjustment process can be shared, but the actual facts of the claim is protected and can only be shared by our client.

**Q: Does Whitemore Fire Consultants provide additional areas of expertise in addition to origin and cause investigations?**

A: Absolutely! We have investigators on staff that possess qualifications and expertise in gas explosions, vehicles, heavy equipment, as well as large loss investigations. Our investigators that perform these duties are trial and courtroom tested. For more information, please contact our administrative staff at 952-461-7000.



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