

Curriculum Vitae

Karl Nesler AIC, FCLA, PCLA

Areas of Specialization

Mr. Nesler is an experienced investigator with a demonstrated history of working in the insurance industry for 28 years investigating and resolving automobile, homeowner and commercial claims. He has conducted detailed and comprehensive fire scene investigations, participated in evidence collections, documented loss scenes through use of photography and diagrams, and has conducted thousands of detailed interviews of parties involved. He has been deposed on multiple occasions, and given testimony in court as a company witness, a prosecution witness, as well as a grand jury witness.

Mr. Nesler has served key leadership positions with the International Association of Arson Investigators – North Dakota Chapter and the Fargo-Moorhead Claim Association. He has instructed in topics relating to vehicle fires, interviewing and kinesics, evidence & spoliation, mechanical damage (other than hail), National Insurance Crime Bureau - suspicious loss indicators, and insurance fraud awareness. He has completed over 775 hours in continuing education on topics relating to fire investigation and over 725 hours in continuing education on topics relating to insurance.

Professional Experience

- **Fire Cause Analysis, Berkeley, CA**
 - Fire Investigator, August 2018 - Present
- **State Farm Insurance Companies, Fargo, ND**
 - Special Investigative Unit, January 2000 – July 2018
 - Bodily Injury Claim Specialist, 1997 – January 2000
 - Property Claim Specialist, March 1990 - 1997

Education

- **Gustavus Adolphus College, St. Peter, MN**
 - Bachelor of Arts – Business, 1984
 - Minor – Computer Science, 1984

OFFICES:

California
Arizona
Nevada
Oregon
Washington
N.Dakota

CORPORATE OFFICE:

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BERKELEY, CA
94710-2623 USA
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Designations & Certifications

- Property Claims Law Associate, September 2004
- Fraud Claims Law Associate, September 2004
- Property Claims Law Specialist, April 2002
- Fraud Claims Law Specialist, April 2001
- Associate in Claims, June 1994
- Certificate in General Insurance, July 1992

Professional Development

- **International Association of Arson Investigators**
 - 60th Annual Training Conference and General Meeting, Arlington, TX (40 hours)
 - 59th Annual Training Conference and General Meeting, Denver, CO (28 hours)
 - 56th Annual Training Conference and General Meeting, Washington, DC (28 hours)
 - CFITrainer.net (24 hours)
- **International Association of Arson Investigators – North Dakota Chapter**
 - 2018 January & April Quarterly Training (4 hours)
 - 2017 January & July Quarterly Training (4 hours)
 - 2016 April & October Quarterly Training (4 hours)
 - 2015 July & October Quarterly Training (4 hours)
 - 17th Annual Fire Investigation Conference, Jamestown, ND (16 hours)
 - 2014 April & July Quarterly Training (4 hours)
 - 16th Annual Fire Investigation Seminar, Jamestown, ND (20 hours)
 - 2013 January, July, & October Quarterly Training (6 hours)
 - 15th Annual Fire Investigation Seminar, Jamestown, ND (20 hours)
 - 2012 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
 - 14th Annual Fire Investigation Seminar, Jamestown, ND (20 hours)

- 2011 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 13th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2010 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 12th Annual Fire Investigation Seminar, Grand Forks, ND (20 hours)
- 2009 April, July, & October Quarterly Training, Carrington, ND (4.5 hours)
- 11th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2008 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 10th Annual Fire Investigation Seminar, Bismarck, ND (20 hours)
- 2007 January, April & October Quarterly Training, Carrington, ND (4.5 hours)
- 9th Annual Fire Investigation Seminar, Mandan, ND (20 hours)
- 2006 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 8th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2005 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 7th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2004 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 6th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2003 January, April, July, & October Quarterly Training, Carrington, ND (6 hours)
- 5th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2002 January, April & July Quarterly Training, Carrington, ND (4.5 hours)
- 4th Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- 2001 April Quarterly Training, Carrington, ND (1.5 hours)

- 2nd Annual Fire Investigation Seminar, Fargo, ND (20 hours)
- **International Association of Arson Investigators – Minnesota Chapter**
 - 26th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 24th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 23th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 21th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 20th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 19th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 17th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
 - 15th Annual Fire Investigation Conference, St. Cloud, MN (20 hours)
- **International Association of Arson Investigators – Iowa Chapter**
 - 2004 Fire and Arson Investigation Conference (21 hours)
 - 2002 Fire and Arson Investigation Conference (21 hours)
- **International Association of Arson Investigators – South Dakota Chapter**
 - 2010 Fire Investigation Seminar, Brandon, SD (16 hours)
- **International Association of Arson Investigators – Nebraska Chapter**
 - 2010 Fire and Arson Investigation Conference (4 hours)
- **Insurance Committee for Arson Control**
 - 14th Annual National Arson Investigation Training Seminar, San Antonio, TX (30 hours)
- **Whitemore Fire Consultants:**
 - 2002 Fall Seminar, Prior Lake, MN (6 hours)
 - 2000 Fall Seminar, Prior Lake, MN (6 hours)
- **Western Dakota Claims Association**

- 2014 Live Burn & Lecture Event, Bismarck, ND (6 hours)
- **EFI Global, Inc.**
 - 2015 Live-burn scenario training, West Fargo, ND (4 hours)
- **Speaking of Fire** radio program (9 hours)
- **Terracon (Berkeley, CA)**
 - 2018 OSHA Class IV Asbestos Awareness (2 hours)
 - 2018 Lead Exposure Awareness (1 hour)
- **Fire Cause Analysis**
 - Investigator and Engineer Coordination (.5 hour)
 - Case Scenario (.5 hour)
- **State Farm Insurance Companies**
 - Basic Claim School (80 hours)
 - Basic Claim School Follow-up Track (20 hours)
 - Basic Claim Course III (20 hours)
 - Basic Claim Course IV (20 hours)
 - Automobile Policy Claim School (80 hours)
 - Automobile Vehicle Damage Estimating School (40 hours)
 - Automobile Vehicle Damage Estimating School Follow-up Track (20 hours)
 - Estimatics (Vale National Training Center) (40 hours)
 - Computer Assisted Auto Collision Estimating (Mitchellmatix) (8 hours)
 - Fire Catastrophe Claim Handling (40 hours)
 - Fire Policy Claim School (40 hours)
 - Fire Claim & Estimating School (40 hours)
 - Special Investigative Unit School (40 hours)
 - 2015 Special Investigative Unit Workshop (12 hours)
 - 2010 Special Investigative Unit Workshop (12 hours)
 - 2008 Special Investigative Unit Workshop (12 hours)
 - 2005 Special Investigative Unit Workshop (12 hours)
 - Customer Service and Fraud Investigations
- **International Association of Auto Theft Investigators – North Central Region Chapter**

- 2001 Auto Theft Seminar, Des Moines, IA (20 hours)
- **Iowa-Nebraska Chapter – International Association of Special Investigative Units**
 - 2011 Annual Training Seminar, Council Bluffs, IA (13 hours)
- **International Association of Special Investigative Units**
 - 2018 Annual Training Conference, Baltimore, MD (16.67 hours)
- **Minnesota Chapter – International Association of Special Investigative Units**
 - 2011 Annual Training Seminar (6 hours)
- **National Insurance Crime Training Academy (NICTA)** (18 hours)
- **North Dakota Claim Association**
 - 2015 Annual Seminar (6 hours)
 - 2008 Annual Seminar, Bismarck, ND (6 hours)
 - 2003 Annual Seminar (6 hours)
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 - 1996 Annual Seminar (6 hours)
 - 1995 Annual Seminar (6 hours)
 - 1994 Annual Seminar (6 hours)
 - 1993 Annual Seminar (6 hours)
 - 1992 Annual Seminar (6 hours)
- **Anti-Vehicle Crime Association of Minnesota**
 - 2001 Spring Seminar, Minneapolis, MN (6 hours)
 - 2000 Fall Seminar, Minneapolis, MN (6 hours)
- **Nilles Law Firm**
 - 2011 Fall Seminar, Fargo, ND (3 hours)

- 2009 Fall Seminar, Fargo, ND (3 hours)
- 2008 Fall Seminar, Fargo, ND (3 hours)
- 2003 Fall Seminar, Fargo, ND (3 hours)
- 2002 Fall Seminar, Fargo, ND (3 hours)
- 2001 Fall Seminar, Fargo, ND (3 hours)
- 2000 Fall Seminar, Fargo, ND (3 hours)
- **Haag Engineering**
 - Mechanical Damage to Roofs & Vehicles Seminar, Bloomington, MN (4 hours)
- **Inter-Industry Conference on Auto Collision Repair (I-CAR)**
 - Glass Replacement 1995 November
 - Aluminum Repair & Welding March 1995
 - Advanced Vehicle Systems 1994 November
 - Finish Matching June 1993
 - 8-part Collision Repair January 1992
 - Plastics Repair July 1991

Professional Associations

- Fargo Moorhead Claim Association 1991 – Present
 - Offices held: Immediate Past President, President, Vice President, Treasurer, Secretary
- Anti-Vehicle Crime Association of Minnesota 2000 – 2015
- International Association of Special Investigative Units 2000 – 2017
- International Association of Arson Investigators 2000 – Present
- International Association of Arson Investigators – North Dakota Chapter 2000 – Present
 - Offices held: President (2003 – 2014), First Vice President
- International Association of Arson Investigators – Minnesota Chapter 2002 to 2016, 2018
- International Association of Auto Theft Investigators – North Central Region Chapter 2000 – 2015

Professional Association Honors and Awards

- International Association of Arson Investigators – North Dakota Chapter
 - 2014 Meritorious Award
 - 2010 Life Membership Award
 - 2008 North Dakota Chapter – Fire Investigator of the Year
 - 2007 Incendiary Fire Photography 1st Place
 - 2007 Incendiary Fire Photography 2nd Place
 - 2005 Distinguished Service Award
- International Association of Arson Investigators
 - 2014 Outstanding Chapter Award

Presentations

- Topics presented:
 - Vehicle Fires
 - Interviewing and Kinesics
 - Evidence & Spoliation
 - Mechanical Damage (Other Than Hail)
 - National Insurance Crime Bureau - Suspicious Loss Indicators
 - Insurance Fraud Awareness
- Events:
 - 2014 North Dakota Firefighters Association State Fire School, Minot, ND, *Fire Investigation for the First Responder with focus on evidence handling, interviews and documenting the fire scene*
 - 2014 State Farm Insurance Companies, *Interviewing and Observations*
 - 2013 North Dakota Firefighters Association State Fire School, Minot, ND, *Fire Investigation for the First Responder with focus on evidence handling, interviews and documenting the fire scene*
 - 2011 Fargo-Moorhead Area of Insurance Professionals Conference, *National Insurance Crime Bureau Indicators of Insurance Fraud*
 - 2011 North Dakota Chapter – International Association of Arson Investigators October Quarterly Meeting, *Interviewing and Statement Taking*
 - 2010 State Farm Insurance Companies, *National Insurance Crime Bureau Suspicious Loss Indicators, kinesics & statement taking*

- 2010 State Farm Insurance Companies, *National Insurance Crime Bureau Suspicious Loss Indicators and Insurance Fraud Awareness*
- 2010 State Farm Insurance Companies, *Arson Investigation and Trial Outcome*
- 2010 State Farm Insurance Companies, *National Insurance Crime Bureau Suspicious Loss Indicators and Insurance Fraud Awareness*
- 2010 State Farm Insurance Companies, *National Insurance Crime Bureau Suspicious Loss Indicators and Insurance Fraud Awareness*
- 2010 Upper Red River Valley Claim Association, Grand Forks, ND, *Kinesics and Interviewing*
- 2010 State Farm Insurance Companies, *National Insurance Crime Bureau Suspicious Loss Indicators, Contacts with State Insurance Departments and Fire Marshals, Personal Property Claims, Statements, and Evidence Handling and Spoliation Issues*
- 2010 State Farm Insurance Companies, *Evidence Handling and Spoliation Issues*
- 2009 Fargo-Moorhead Claim Association, *Evidence Handling and Spoliation Issues*
- 2009 North Dakota Chapter – International Association of Arson Investigators January Quarterly Meeting, *Interviewing*
- 2008 North Dakota State Claim Seminar, *Artifacts and Spoliation*
- 2007 North Dakota Chapter – International Association of Arson Investigators Fire Investigation Seminar, *Interviewing and Kinesics*
- 2004 North Dakota Firefighters Association State Fire School, Bismarck, ND, *Vehicle Fires*

Publications

- *'Undetermined' is Not a Dirty Word*, North Dakota Chapter – International Association of Arson Investigators, *Incendiary News*, April 2008

Deposition and Trial Testimony

- 09-2016-CR-03417 (ND Criminal Court – Cass County)
 - State of ND v Quang Son
 - Case involved criminal charges against an insured relative to a fire claim
 - 05/09-10/18 prosecution witness
- 40-2016-CV-00141 (ND District Court – Rolette County)
 - Derek and Amanda DePauw v State Farm Fire & Casualty Company
 - Case involved 1st party damage and good faith litigation of insured against State Farm Fire and Casualty Company relative to a fire claim
 - 12/12/2017 deposition witness as to company's claim handling and facts of loss
- 68-CV-14-178 (MN District Court – Roseau County)

- Matthew McGuire v State Farm Fire and Casualty
- Case involved 1st party damage and good faith litigation of insured against State Farm Fire and Casualty Company relative to a fire claim
- 02/25/2016 trial witness as to company's claim handling and facts of loss
- Company representative at trial
- CR 13-1758 & CR 13-1759 (SD Criminal Court – Minnehaha County)
 - State of SD v Todd David Linson
 - State of SD v Rebekka Suzanne Linson
 - Case involved criminal charges against both insureds relative to a property theft claim
 - 10/07/2013 grand jury witness
- 08-07-C-01566 (ND District Court – Burleigh County)
 - Dale Davenport v State Farm Fire and Casualty
 - Case involved 1st party damage and good faith litigation of insured against State Farm Fire and Casualty Company relative to a fire claim
 - 02/05/2008 deposition witness as to company's claim handling and facts of loss
 - 09/30/2009 – 10/02/2009 Trial witness as to company's claim handling and facts of loss
 - Company representative at trial
- 09-06-C-00852 (ND District Court – Cass County)
 - State Farm Fire and Casualty as subrogee of Richard and Cathy Weisser v H&S Electric
 - Case involved subrogation against the hot tub installation electrician
 - 10/18/2006 deposition witness as to evidence recovery after structure fire
- Orth v State Farm (ND Small Claims – Cass County)
 - Approximately 1992 trial witness as to company's claim handling and facts of loss
 - Case involved mechanical damages to the insured vehicle
 - Company representative at trial

Civic Associations

- Knights of Columbus 2000 – Present
 - Offices held: Grand Knight, Deputy Grand Knight, Trustee, Treasure, Community Director, Christmas Tree Sales Fundraising Chair, Squires Director
- Boy Scouts of America – Troop 222 2005 – Present
 - Offices held: Chartered Organization Representative, Troop 222 Committee Chair

Civic Association Honors and Awards

- Knights of Columbus
 - 2008 State Knight of the Year, 2007 Council Knight of the Year, 2005 Council Family of the year
- Boy Scouts of America
 - Northern Lights Council (Northern Sky District) 2014 District Award of Merit

K Nesler CV 9-2018