

***Fire Cause Analysis***  
***Speeches/Presentations/Training Offerings***

*\*Courses that are approved for Continuing Education Credit are noted.\**

**"Adjuster Coverage Tools for Property Losses"**  
(1-Hour CE Credit: CA, OR, & TX)

This presentation will provide the attendees with an in-depth look at a fire case study. The speakers will address the importance of early investigations of Coverage (Duties to Cooperate), Liability and Damages specific to the case.

This session will also cover some of the challenges the adjusters may be faced within the course of their investigation. The speakers will include an informative discussion about EUO's, when and how to take an effective EUO, and cover the scope, production of documents, and failure to cooperate. They will also engage the attendees in a lively discussion on the potential outcome of EUO's.

**"Adjusters, Fire Claims, & 21st Century Technology"**  
(2-Hour CE Credits: CA, FL, GA, OKLA, OR, & TX)

This engaging program utilizes visually compelling fire cases to illustrate the current state of the art/science of forensic fire investigation, and to help provide SIU Investigators & claims professionals insight into trending 21st-Century product losses, including the latest insights on: Lithium-Ion Batteries, E-Bikes, Solar Panels, Smart Meters, Drones, and more!

We will introduce, discuss, and analyze tools and technology that enhance the fire/arson investigation far beyond that of just a few years ago, enabling the claims professionals valuable tools and perspectives to cost- effectively utilize experts in the context of the overall claim resolution goals.

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### **"Adjuster's Tools – Arson & Fire Investigation"**

(2-Hour CE Credits: CA, GA, OKLA, OR & TX)

The peril of fire and the severity that is associated with fire is a huge exposure for insurers. Upon settling the claim, the adjuster must evaluate potential remedies against responsible parties for the loss recovery, defending a liability claim, or evaluating coverage.

This presentation will also assist adjusters in understanding the technical issues and provide them with the ability to better understand and manage their job responsibilities. By utilizing the checklist of fire/arson investigation procedures and tips will ensure reliable and relevant results in their fire claim investigations and ultimate resolution of their cases.

Further, the presentation addresses the legal theories for: coverage, potential recovery, and third-party liability. The understanding of each of these areas is fundamental to an adjuster's understanding and competency in the handling of their cases.

### **"Anatomy of an Arson – Sex, Drugs, Rock & Roll"**

(1-Hour CE Credit: CA)

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This dynamic workshop/presentation utilizes an actual claim experience that took the insurance adjusting and investigation team into dark corners of their insured's world. The current mortgage and economic crisis set the stage for a fire claim for policyholders that face foreclosure, bankruptcy, and generally desperate times!

### **"Another Look at Ethics"**

(2-Hours CE Credits: CA, FL, GA, OKLA, OR, & TX)

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability, and damages. The process of investigation, evaluation and resolution is one that relies on good judgment to discharge their contractual responsibilities to their customers. This workshop is designed to provide thoughtful dialogue among claims professionals to provide some tools and perspective. It is not designed to 'teach or preach'. It provides some 'real world' claims examples and allows for the participants to discuss and evaluate the competing interests and pressures that exist in our business.

### **"Arson Investigation in the 21st Century - Tactics, Tools & Tech!"**

(1-Hour CE Credit: CA, FL, GA, OKLA, & TX)

(2-Hour CE Credit: CA, FL, GA, OKLA, & TX)

This workshop is designed to help develop the skills necessary for a thorough and effective fire and arson claim investigation. SIU professionals will acquire the tools and perspectives needed to ensure cost effective utilization of experts, to avoid common dangerous mistakes, and to minimize exposure to legal liability in the context of the overall claim resolution goals.

We will introduce, discuss, and analyze tools and technology that enhance the fire/arson investigation far beyond that of just a few years ago. Cellular Telephone Photos and Video, Security Video, Satellite, LIDAR, Computer Fire Models, Automated Fire Protection Systems, Internet of Things, Auto-Infotainment Systems, and Drones are technology that have significantly improved; providing unique information, perspective, and data that can aid the fire investigator in determining the origin and cause of a fire.

This engaging program utilizes visually compelling fire case examples to illustrate the current state of the art/science of forensic fire investigation, and to help SIU Investigators and claims professionals ensure a complete and proper investigation in a fire-related case. This presentation will include: live burn videos, extensive photography, and exhibits to illustrate and reinforce the Learning Objectives. Real life examples drawn from investigations handled by the presenters will be utilized throughout the presentation to engage the attendees in applying the lessons outlined by the Learning Objectives.

### **"Arson Investigations that Sizzle"**

(1-Hour CE Credit: FL, GA, OR, & TX)

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This educational yet entertaining program provides SIU professionals with a multitude of insights and tips for navigating the hidden dangers lurking beneath the surface of an SIU investigation.

Among the realities of the pandemic was a measurable spike in fraudulent activity and arson. Investigating these cases has required a combination of 'old school techniques' and 'new school tools'. This program combines decades of experience from the perspectives of: SIU investigations, SIU management, and forensic expertise. Actual cases will be utilized to challenge the participant as to cost effective use of investigative tools, case direction, and claim resolution.

The program is loaded with practical tips and solid "takeaways" that can be immediately put to use by SIU professionals.

### **"Bad Faith Nightmares: Recent Trends & Themes"**

We've all read about them... those well-publicized, "big hit" Bad Faith cases. What went wrong? What can you do to prevent and avoid being the next headline? This interactive course uses real life case scenarios to explore the errors and issues that have led to some of the industry's most troubling Bad Faith losses, as well as several of the themes and increasingly common attacks being utilized by plaintiffs. Participants will take away valuable practical tips to help avoid these dangerous pitfalls.

### **"Battery and Electric Vehicle (EV) Fires-Where's the Juice?"**

(1-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

(2-Hour CE Credit: CA, FL, GA, OKLA, OR & TX)

This program will utilize several visually compelling fire case claims to illustrate effective electric vehicle forensic fire investigation techniques. The case studies will assist the attendees in distinguishing between intentionally set fires, and legitimate accidental fires. Photographic evidence, video and 3D modeling demonstrations of compartment and component fires will buttress the presentation.

Further, the claims professional responsibilities include the demanding challenge of evaluating the technical abilities of experts. They aren't expected to be experts, but they are expected to use good judgment and work with evaluating experts.

This workshop is designed to provide thoughtful understanding among investigation professionals to provide some tools and perspective to cost-effectively utilize experts in the context of investigating a vehicle fire case.

### **"Car-Be-Quing" Vehicle Arsonists "Liar, Liar, Pants on Fire!"**

This educational, yet entertaining, program provides SIU professionals with a multitude of insights and tips for SIU investigations in vehicle arson cases. Actual cases will be utilized to challenge the participant as to cost effective use of investigative tools, case direction, and claim resolution.

Among the realities of the pandemic was a measurable spike in fraudulent activity and arson. Investigating these cases has required a combination of 'old school techniques' and 'new school tools'. This program combines decades of experience from the perspectives of: SIU investigations, SIU management, and forensic expertise. The program is loaded with practical tips and solid "takeaways" that can be immediately put to use by SIU professionals.

Evaluate the reliability of experts' methodology against appropriate professional standards, as illustrated with visually compelling forensic evidence in the form of videos, 911 calls, social media, and photographs.

### **"Daubert Challenge...and Beyond...The Use and Abuse of Expert Witnesses for Fun and Profit!"**

(1-Hour CE Credit: CA)  
(2-Hour CE Credit: CA, GA, OR & TX)

The skills of the forensic fire investigator must be utilized in a manner that allows for the expert opinions to be admissible in court. This program addresses the potential challenges to expert testimony admissibility and the proactive approach to handling the potential case killer! Qualifying the expert prior to retention and the standards that apply are addressed in a discussion of NFPA 1033. The methodology utilized by the investigator is explored as a tool to defeat such challenges. The lessons learned in the film "My Cousin Vinny" entertain and illustrate effective voir dire.

### **"Earth, Wind, and Fire! – An Overview of Wildland Fire Issues"**

(1-Hour CE Credit: CA, GA, OKLA, OR, & TX)  
(2-Hour CE Credit: CA, GA, OKLA, OR & TX)

The insurance claims professional's responsibilities generally involve the technical ability to resolve issues of: coverage, liability, and damages. The process of investigation, evaluation and resolution is one that relies on a sound fundamental understanding of the issues in order to discharge their contractual responsibilities to their customers.

This workshop is designed to provide a comprehensive view of: the historical perspective, the current perspective and a view to the future in order to understand the complex issues that surround this severe peril. In addition, the class provides insight into the investigation and liability evaluation issues that arise in the wake of the destruction.

### **"Ethics and the Claims Adjuster"**

( 1 & 2-Hour CE Credit:CA, FL, GA, OKLA, OR, & TX)

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability, and damages. The process of investigation, evaluation, and resolution, is one that relies on good judgment to discharge their contractual responsibilities to their customers.

This workshop is designed to provide thoughtful dialogue among claims professionals to provide some tools and perspective. It is not designed to 'teach, or preach'. It provides some 'real world' claims examples and allows for the participants to discuss and evaluate the competing interests and pressures that exist in our business.

### **"Ethics and the Claims Professional"**

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability and damages. The process of investigation, evaluation and resolution is one that relies on good judgment to discharge their contractual responsibilities to their customers.

Ethical decision making is a critical underpinning to the process. This workshop is designed to provide thoughtful dialogue among claims professionals to provide some tools and perspective for ethical decision making. It is not designed to 'teach or preach'. It provides some 'real world' claims examples and allows for the participants to discuss and evaluate the competing interests and pressures that exist in our business.

### **"Ethics - Insurance and Beyond – A Guide For Insurance Professionals"**

(1 & 2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This workshop is constructed upon the foundational concept that insurance is a business of trust. The discussion frames this concept within the context of societal issues to which all can relate. Relevant topical examples will be utilized to illustrate the challenges faced by insurance professionals. This session is not designed to teach or preach! It is designed to highlight the importance of ethics to insurance professionals. The goal of the workshop is to raise awareness to ethical issues in order to help "build an ethical, effective, sustainable, business culture that safeguards your reputation"

Josephson Institute – 2011

### **"Failure Analysis Integrated with Forensic Investigation – A Practical Workshop"**

(2-Hour CE Credit: CA)

This program utilizes a series of case studies related to claims issues to illustrate the nexus between engineering failure analysis and effective forensic investigations.

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability, and damages. The process of investigation, evaluation, and resolution, is one that relies on good judgment to discharge their contractual responsibilities to their customers.

The insurance claims professional's responsibilities also include the demanding challenge of evaluating the technical abilities of experts. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.

This workshop is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to effectively utilize experts in the evaluation of claims. Experiments of the forensic testing will be conducted and shown live and/or via video. Temperature data logging, FLIR thermal imaging, x-ray, and microscopy, will be utilized in order to reinforce the teaching messages.

### **"Fire and Arson Investigation Tips for Adjusters"**

This program utilizes visually compelling fire cases to illustrate the current state of the art/science of forensic fire investigation.

This workshop is designed to help develop thoughtful understanding among claims professionals by providing tools and perspective to help develop skills necessary for a thorough investigation, cost effectiveness in utilizing experts, and avoiding mistakes and exposure to legal liability in the context of the overall claim resolution goals.

### **"Fire Claim Investigation: Subro, Arson & Other Exposures"**

(2-Hour CE Credit: CA, FL, OKLA, OR & TX)

This program utilizes visually compelling fire cases to illustrate effective forensic fire investigations.

The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation and resolution of coverage, liability and damages require good judgment to discharge their contractual responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.

This workshop is designed to provide thoughtful understanding among claims professionals to provide valuable tools and perspective to cost effectively utilize experts in the context of the overall claim resolution goals.

### **"Fire Claims Subrogation – A Practical Guide"**

(2-Hour CE Credit: CA)

The insurance claims professional's responsibilities generally involve the technical ability to resolve issues of: coverage, liability and damages. Once they discharge their

contractual responsibilities to their customers, insurers appropriately seek recovery against responsible parties.

This workshop is designed to provide practical tools to enhance recovery after the peril of fire. It provides insight as to the effectiveness in 'front loading' an investigation and cost control measures for experts. In addition, the class provides insight into the investigation and liability evaluation issues that arise in the wake of the destruction of fire.

### **"Fire and Explosion Investigations That Sizzle"**

(1-Hour CE Credit: CA, FL, GA, OR & TX)

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This program utilizes visually compelling fire cases to illustrate effective forensic fire investigations. The discussion evolves to the discussion of the evaluation of the expert and their findings.

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability and damages. The process of investigation, evaluation and resolution is one that relies on good judgment to discharge their contractual responsibilities to their customers.

The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation and resolution of coverage, liability and damages require good judgment to discharge their contractual responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.

This seminar is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to evaluate experts.

### **"Fire Investigation and Analysis of an Evolving Solar Power Industry"**

(1-Hour CE Credit: CA, FL, GA, OKLA, OR & TX)

( 2-Hour CE Credit: CA, FL, OKLA, OR, & TX)

This workshop is designed to help develop the skills necessary to ensure a thorough and effective solar power system fire claim investigation.

Claims professionals will receive tools and perspectives needed to: understand solar energy systems, how to process a solar system fire scene, and how to safely collect evidence from the scene.

This engaging program will discuss solar energy systems from the adjuster's perspective, using visually compelling fire case examples to demonstrate the current state of solar power system fire investigations, helping the claim's professional to ensure complete and proper investigation of solar system fire-related claims. Our presentation includes: background of solar power system growth/costs, extensive

photography of solar power system fires, and step by step information on how to perform a solar power system fire investigation.



### **"Fire Investigation in a Post Covid World"**

(1-Hour CE Credit: CA, OKLA, OR, & TX)  
(2-Hour CE Credit: CA, FL, OKLA, OR, & TX)

This educational yet entertaining program provides Claims professionals with a multitude of insights and tips for navigating the hidden dangers lurking beneath the surface of a claim investigation.

Among the realities of the pandemic was a measurable spike in fire activity and arson. Investigating these cases has required a combination of 'old school techniques' and 'new school tools'. This program combines decades of experience from the perspectives of Claims & SIU investigations and forensic expertise. Actual cases will be utilized to challenge the participant as to cost effective use of investigative tools, case direction and claim resolution.

### **"Fire Pattern Analysis For Claims Handlers"**

(2-Hour CE Credit: CA, FL, GA, OKLA, OR & TX)

This course has the needs of the insurance claim handler fully in mind. Often, the claim handler is on scene soon after a fire, or they are reviewing imagery taken by someone else, and they are left to wonder, 'what does all this destruction and blackness mean to me?'

There is a great quantity of information in a fire scene that a claim handler can easily obtain without waiting for someone else to provide it to them. For example, what are the indicators that personal property was or was not in the fire scene at the time of the fire? And, when a fire-related injury claim is made against an insured, are there any on-scene information sources that can definitively prove the fire alarm system activated, in contrast to the allegation it did not? These are just two examples of what a claim handler can learn by looking carefully at the fire scene.

This is an interactive two-hour course that couples discussion of what makes a fire and how a fire works, with fire pattern examples that the claim handler can readily identify and use. Course participants will then assist in analyzing case studies to demonstrate how to identify and apply fire pattern analysis in their claim investigations.

### **"Fire Proofing' Your Claim – Don't Get Burned!"**

(1-Hour CE Credit: CA)

The peril of fire and the severity that is associated with fire is a huge exposure for insurers. This presentation will integrate actual case studies and the NFPA 921 document to help adjusters understand the technical issues involved as well as the investigative issues necessary to resolve: coverage, liability and damages. This session will also provide them with the ability to better understand and manage their job responsibilities. Claims professionals will learn to Fire Proof their Cases to Avoid Getting Burned!

**"Fire Spread - Hidden Claims Exposure"**  
(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This presentation provides Claims Professionals with a multitude of insights and tips for navigating the hidden claims exposures lurking beneath the origin and cause of a fire. Where did the fire start and what/who started it? Where did the fire go after it started and why?

This program will utilize actual cases involving residential, commercial, and vehicle claims to illustrate the educational objectives to identify the core elements crucial to successful resolution of a claim using photographs, video, Lidar, fire models, and graphic models as we collaborate to solve the forensic mystery presented by each case.

At the conclusion of this program, the claims professional will have a better understanding of the "what/who" lurking beneath the origin and cause of a fire, allowing them to identify potential exposures resulting from fire spread, utilize applicable codes and standards as a sword or as a shield, and apply fire spread analysis to subrogation, liability, and coverage resolution.

**"From Everest to Arsonist - Suicide in the Courtroom"**  
(1-Hour CE Credit:CA, OKLA, & TX)  
(2-Hour CE Credit:CA, OKLA, & TX)

This program utilizes a factually compelling fire case to illustrate effective forensic fire investigations. The discussion evolves to the discussion of the evaluation of the expert and their findings.

The dramatic fire loss to a multimillion dollar residence starts the story. The ensuing investigations by both the public and private sector provide perspective as to the challenges involved in these cases. The subsequent trial and verdict allow for a unique opportunity to evaluate the investigation methodology utilized. The bizarre suicide in the courtroom by the arsonist serves as the climax to the case.

This seminar is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to effectively utilize experts in the evaluation of fire claims.

**"Hot Topics in Product Fires: Hoverboards, E-cigs, Smart Meters, Drones and More"**  
( 1 & 2-Hour CE Credit: CA & TX)

This course takes out the "mystery" of fire investigations. Utilizing visually compelling fire cases to illustrate effective forensic fire investigations, attendees will gain insight on trending 21st century product losses, including the latest on Lithium-Ion Batteries, E- Cigarettes, Hoverboards, Smart Meters, Drones, Solar Panels and more! The attendees will gain a better understanding on the issues involving 21st century product fires and learn how to properly investigate these new types of losses. This course is designed to provide the claims professionals with valuable tools and perspective to cost effectively utilize experts in the context of the overall claim resolution goals.

## **Insurance Education – "The Ring of Power: A Survival Guide for Insurance Professionals"**

Insurance Education – The Ring of Power is a lively presentation providing insight into how career insurance professionals Survive and Thrive in a highly competitive business environment. The themes found in J.R.R. Tolkien's, The Lord of the Rings trilogy provide context to a discussion that includes:

- Are insurance professionals the 'hobbits' of the business world?
- What motivates us? Wealth? Power? Fame? A fear of failure?
- How do we overcome adversity along the hobbit's journey?
- What role does Insurance Education – The Ring of Power play in this journey?
- What powers does the ring bestow upon both the employee and the employer?
- Is "fellowship" the true power of the ring?

### **"Large Loss Fires – A Team Approach"**

(1 & 2-Hour CE Credit: CA, OKLA, & TX)

The peril of fire is historically recognized as the 'severity peril'. Significant loss exposure due to: death/injury, direct property damage or loss of use, requires coordination among many professionals [with varying interests] be maintained. Case studies of these large loss fires will illustrate the tactical benefits and cost savings that can be realized by claims professionals. The effective utilization of "Examination Protocols" is also shared.

### **"Litigating the Arson Case"**

This class is taught in tandem with trial counsel experienced in arson litigation. Fire Cause Analysis has co-authored a chapter of a 2017 Continuing Education of the Bar [CEB] publication on scientific and technical evidence in California which serves as the foundation for the class. This program will help the legal and claims professional identify the 'themes' of their case at an early stage. This effort will focus the investigation in a cost effective direction and lay the foundation for admissibility of graphics and scientific evidence as needed. Significant discussion will include anticipating the adverse party's case and 'removing their bullets'.

### **"Managing the Fire Case"**

Fire related litigation can be potentially complex and thus confusing for a jury or arbitrator. This program will help the legal and claims professional identify the 'themes' of their case at an early stage. This effort will focus the investigation in a cost effective direction and lay the foundation for admissibility of graphics and scientific evidence if needed. Significant discussion will include anticipating the adverse party's case and 'removing their bullets'. This class is very effective when taught in tandem with trial counsel experienced in fire litigation.

### **"Navigating the SIU Minefield"**

(1-Hour CE Credit: CA & TX)

(2-Hour CE Credit: CA)

This educational yet entertaining program provides insurance professionals with a multitude of insights and tips for navigating the hidden dangers lurking beneath the surface of an SIU investigation. The responsibility of insurers to investigate fraud must be undertaken within the context of contractual responsibilities to their customers. Thoughtful claims handling can help avoid the misperception of a covenant of good faith and fair dealing breach.

We begin with a case that presents several "red flags", triggering a SIU investigation, and then discuss several key ways to improve a SIU investigation and results. The insights and discussion are relevant to property and casualty insurance professionals ranging from front line claim handlers to litigation managers and executives.

### **"Paradise Lost - A Deep Dive Into the Lahaina Fire Tragedy"**

***\*\* (This course is currently under review for 2-Hour CE credits in: CA, FL, GA, OKLA, OR, & TX) \*\****

The insurance claims professional's responsibilities generally involve the technical ability to resolve issues of: coverage, liability, and damages. The process of investigation, evaluation, and resolution of fire claims is one that relies on a sound fundamental understanding of the issues in order to discharge their contractual responsibilities to their customers.

This workshop is designed to provide an historical perspective, the current perspective, and a view to the future in order to understand the complex issues that have surrounded this wildfire peril. In addition, the class provides insight into the investigation and liability evaluation issues that arise in the wake of the destruction.

### **"Property, Liability, & Subrogation Fire Exposures"**

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

This program utilizes visually compelling fire cases to illustrate effective forensic fire investigations. The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation, and resolution of coverage, liability and damages require good judgment to discharge their contractual responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment in working with and evaluating experts.

### **"Roofing Fires"**

This program was developed specifically to address the most common causes of roofing fires and to highlight the risk management practices critical to avoiding fire. Case studies of actual fire investigations address the challenges to investigation of such events and the process expected of an investigator conducting such an examination

### **"Seven Deadly Sins of Adjuster Testimony"**

(1 & 2-Hour CE Credit: CA)

This is NOT "the usual depo prep". Instead, this enthusiastically received program reveals several dangerous lawyer "tricks and traps" that induce witnesses to make harmful mistakes, and offers claim professionals useful "witness tools" for each "lawyer trick" to help the claim professional avoid the "Seven Deadly Sins" and to testify effectively. The most common feedback from prior attendees: "I wish I'd taken this course before my depo; I got more out of this 90 minutes than the full day of prep I received from my lawyer."

### **"Spoliation and the Claims Adjuster"**

(1-Hour CE Credit: CA)

(2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

Evidence taken in the course of a forensic fire investigation is a critical element to proving the investigator's findings. However, that very same evidence [if improperly taken, secured or handled] can destroy an otherwise sound case. This workshop explores the issues involved in fire related litigation when evidence is in the mix. It highlights considerations in taking/securing/testing evidence and discusses tactical issues when evidence is taken by an adverse party.

### **"Subrogation of the Fire Claim – Tactical Tools for Success"**

This program is designed to be presented in tandem by FCA and a subrogation lawyer. We discuss fire peril recovery claims from our respective points of view and emphasize the value of working together along with the claims professional to maximize potential recovery. Actual fire cases are utilized to cover a range of topics from: mechanical failure to theories of liability.

### **"The DNA of Fire Investigations – NFPA 921"**

(1-Hour MCLE Credit)

This program utilizes visually compelling fire cases to illustrate effective forensic fire investigations. The discussion evolves to the discussion of the evaluation of the expert and their findings.

The lawyer's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation and resolution of liability and damages require good judgment to discharge their responsibilities to their clients. The success of their case is predicated upon the analysis utilized in evaluating experts.

This seminar is designed to provide thoughtful understanding among lawyers to provide tools and perspective to evaluate experts in the context of fire related litigation.

### **"The DNA of Fire Investigations – NFPA 921 – Sword or Shield"**

(1 & 2-Hour CE Credit: CA, FL, OKLA, OR & TX)

(3-Hour CE Credit: CA & TX)

This program utilizes visually compelling fire cases to illustrate effective forensic fire investigations. The discussion evolves to the discussion of the evaluation of the expert and their findings.

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability and damages. The process of investigation, evaluation and resolution is one that relies on good judgment to discharge their contractual responsibilities to their customers.

The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation and resolution of coverage, liability and damages require good judgment to discharge their contractual responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.

This seminar is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to evaluate experts.

### **"True Lies – An Arson Case Study"**

This presentation actively involves the audience in the process of forensic fire investigations. The audience will view actual fire scene photos and participate in the data process. The presenters will provide the context for the data observed that led to the finding of arson. The investigative methodology utilized will then be challenged and alternative hypotheses will be explored. Video will be used to enhance the experience and a discussion of the civil trial will shine the spotlight on the "True Lies of an Arson Case".

### **"Urban Wildland Interface – Construction Issues"**

This program is based upon FCA's work with the Office of the California State Fire Marshal's data developed after the 2003 Southern California Wildfires. It highlights construction techniques that were proven effective in limiting fire damage and the costs/benefits associated with such techniques. This program is approved for CE Credits for Architects and is of potential interest to insurance claims and underwriting professionals.

### **Vehicle Fire Investigations – "Don't Get Burned"**

(1 & 2-Hour CE Credit: CA, FL, OKLA, OR, & TX)

This program utilizes visually compelling fire cases to illustrate effective vehicle forensic fire investigation involving: Private Passenger Vehicles, Recreational Vehicles, Trucks, and Heavy Equipment.

The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation, and resolution of coverage, liability and damages require good judgment to discharge their contractual responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.

This workshop is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to cost effectively utilize experts in the context of the overall claim resolution goals.

### **"Vessel Fire Investigations – Navigating Troubled Waters"**

(2-Hour CE Credit: CA & TX)

This program utilizes compelling fire cases involving a variety of vessels to illustrate effective forensic fire investigations. The discussion evolves to the discussion of the evaluation of the expert and their findings.

The fire loss case studies range from a multimillion dollar yacht to commercial container transport vessels. The ensuing investigations provide a teaching opportunity to evaluate and contrast the investigation methodology utilized by both public and private sectors in order to provide perspective as to the challenges involved in these cases.

The insurance claims professional's responsibilities extend beyond the technical ability to resolve issues of: coverage, liability and damages. The process of investigation, evaluation and resolution is one that relies on good judgment to discharge their contractual responsibilities to their customers.

The insurance claims professional's responsibilities include the demanding challenge of evaluating the technical abilities of experts. The investigation, evaluation and resolution of coverage, liability and damages require good judgment to discharge their contractual

responsibilities to their customers. They aren't expected to be experts. They are expected to use good judgment when working with and evaluating experts.



### **"Vessel Fire Investigations – Sink or Swim!"**

This program was designed by FCA's Don Perkins (United States Navy – Submariner, Navy Diver, and 10 years as a reservist with the US Coast Guard Marine Safety Office, San Francisco – Marine Investigator) to apply the general principles of fire investigation to the unique circumstances in maritime vessel and cargo fires. Determination of origin and cause for a fire confined to a large ship or a small craft demands attention to investigative issues unique to marine fires. Materials and construction are considered in conjunction with fire spread issues. Utilizing actual case studies of vessel investigations, this program provides context understanding the dynamic circumstances, fuels and materials that complicate such investigations. The program is rooted in common sense while providing such insights as "The bow of the ship is the pointy end!"

This seminar is designed to provide thoughtful understanding among claims professionals to provide some tools and perspective to effectively utilize experts in the evaluation of fire claims involving commercial and personal vessels in both inland waterways and the open seas.

### **"Water Damage Claims ... Unravel the Mystery!"** (2-Hour CE Credit: CA, FL, GA, OKLA, OR, & TX)

Water damage claims are the new severity peril for insurers. Fire Cause Analysis forensic experts will illustrate the variety of powerful technical tools available to the adjuster and their experts in the aftermath of a claim.

This workshop is designed to help develop the skills necessary to ensure a thorough and effective water damage claim investigation. Claims professionals will receive the tools and perspectives needed to: understand residential and commercial water systems, how to process a water damage claim scene, and how to safely collect evidence.

This engaging program will discuss water system failures using visually compelling case examples to demonstrate the current state of investigations, helping the claim's professional to ensure complete and proper investigation of water-related claims.

The presentation includes extensive illustrations of water systems and component failures and step-by-step information on how to perform an investigation that will withstand rigorous challenges. Photographs, microscopy, and video reinforce how a claims professional can work with investigators/scientists/engineers to find the root cause of the water system failure. Cost savings and increased claims success are the results of understanding failure analysis.



## **"What's Burnin' – Hash Browns or Hash Oil"**

(1 & 2-Hour CE Credit: CA & TX)

Household and commercial products are increasingly connected to the internet and intertwined with other systems. Batteries are providing the 'juice' for everything from the electric vehicles to e-cigs. Add a bit of cannabis to the mix and we often see explosive results.

This program takes the "mystery" out of the world of contemporary fire investigations. Visually compelling fire cases involving everyday appliances and systems will be used to illustrate effective forensic fire investigations that comport with industry standards and NFPA 921.

We'll discuss some of the systems and mechanisms that fail and cover how to effectively investigate these types of fires. This session is designed to provide insurance professionals with the proper tools and perspective to evaluate a variety of fire scenarios and to utilize & manage the right experts on their cases.

*\*FCA is in the process of getting all classes approved for CE credits. If there is a particular class of interest that you would like CE credits for, please let us know as the course application has to be filed no less than 30 days prior to class date.\**

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August 2025