

# Forensics in focus

Issue 12 | July 2017



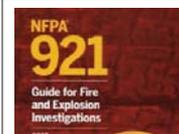
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## Introduction - Professor James Lygate

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FORENSICS

As we finalised this latest edition of Forensics in Focus, the shocking fire at Grenfell Tower took place. We are all extremely saddened by this tragedy and our thoughts are with the families involved and the residents of the local community. Our heartfelt thanks and respect too go to the emergency services involved in the blaze and its aftermath. As this tragedy is the subject of both a criminal investigation and a Public Inquiry it is not appropriate for us to comment on the vast amount of speculation that is circulating in the media.

I have been struck by the number of care home fires that we have seen reported in the media recently. All manner of property fires can of course be devastating, but the apparent increased risk experienced by this vulnerable group who may not have the physical ability or mental capacity to flee or fully comprehend the hazards they face, coupled with the often heroic acts of their carers to get them to safety, is undeniably shocking.

I was involved in the investigation into the cause and origin of the fire at Rosepark Care Home in Uddingston, South Lanarkshire. In January 2004, 14 elderly residents lost their lives after an earth fault in a cable passing through an electrical distribution board caused a fire. A damning 2011 inquiry into the blaze concluded that: "The management of fire safety at Rosepark was systematically and seriously defective. The deficiencies in the management of fire safety at Rosepark contributed to the deaths. Management did not have a proper appreciation of its role and responsibilities in relation to issues of fire safety." Regulation has improved and in 2005 the Regulatory Reform Fire Safety Order came into force, since which a number of punitive fines have been handed down demonstrating that neglecting fire safety can be expensive for care home operators. The cost of complying with the RRO is insignificant in comparison to the fines and yet, still we see too many care home fires in the news. Education is key. We must learn from the lessons of the past to reduce this risk to the vulnerable members of our society. Our Senior Investigator, Deon Webber has written an insightful article on the subject in this issue of Forensics in Focus.

Some of you may have seen IFIC Forensics in the news over recent months, campaigning for better information sharing between the public and private sector in the wake of a fire. I have written to the ABI and taken part in panel debates in a bid to raise awareness of the issue with the insurance community, with particular reference to the Enterprise Act and speed of claim settlement. My thoughts on the subject are explained in an article later in this newsletter.

Tumble dryer fires continue to wreak havoc in family homes and commercial properties alike. We have issued an IFIC Alert on the latest Beko condenser dryers representing a potential fire risk, advising users to be vigilant and insurers and loss adjusters to review claims files for third party liability indicators. If you are not on our IFIC Alert mailing list and would like to be, please contact [jgow@ific.co.uk](mailto:jgow@ific.co.uk)

I am delighted to introduce you to a new member of the team in this issue. Chris Shorten has joined us as Client Relationship Manager and will be making contact with you all in due course to understand how we can continue to best serve you in these dynamic times.

We continue to increase our attendance at industry events in 2017 where we can meet and talk to our existing and future customers. As sponsors of the recent ILC Home & Commercial Claims Lunch we were delighted to host a table of business leaders in insurance claims and loss adjusting and an enjoyable and productive time was had by all. We exhibited again at this year's Airmic Conference, meeting many of you there as we advised on managing the risk of indemnity overspend. Next up will be the CILA Conference in September where we hope to see many of our loss adjuster clients and colleagues.

I hope you enjoy this latest issue of Forensics in Focus which also includes an informative article on EoW Claims from specialist Norrie Crawford and the continuation of our series on best practice with The Scientific Method.

**Wishing you all a wonderful summer.**



## The Benefits of Information Sharing

### Professor James Lygate, Chairman, IFIC Forensics

IFIC Forensics has recently featured in the news championing the benefits of improved information sharing between the insurance claims industry, its specialist forensic investigators and UK Fire and Rescue Services [UKFRS]. With the Enterprise Act coming into force on May 4th, speed of investigation and claim resolution is high on the industry's agenda.

I wrote to the Director of General Insurance at the ABI to highlight the potential issues arising when seeking to source information about a fire from the attending FRS; and the subsequent impact on insurers. Currently, the data sharing policies across the UK from UKFRS appear inconsistent, and the quality and level of disclosure varies.

Post Magazine, a leading insurance trade publication, ran a feature article on the subject which was followed by a round table debate, hosted by the magazine and the Arson Prevention Bureau. It remains to be seen if progress can be made. In an ideal world the Chief Fire Officer's Association (CFOA), Crown Prosecution Service and the Data Protection Registrar would agree guidance which gives forensic investigators, acting as the insurers' agents, access to the information needed to help identify legitimate claims, fire crime, fraud, and assess the potential for the repudiation of liability and recovery of costs from third parties.

IFIC Forensics has a tremendous respect for the work of the UKFRS and many of our senior investigators have a Fire Service background. By virtue of their role as first responders, UKFRS hold information about the time and method of call, the timing and level of their response, their intervention tactics, any changes made by them or others to the incident property, as well as details gathered during their own investigations. The premises is only accessible to private forensic investigators once the Fire Service, Police and Health & Safety Executive has finished their investigation. As a result, private investigators will routinely contact UKFRS to discuss with fire officers details such as, the security of the premises on their arrival, who was present then, what if any actions had been taken that would change the layout of the premises and whether services had been isolated. The challenges of information sharing were raised as far back as 1999 in the scoping study 'Safer Communities: Towards Effective Arson Control' which included a number of recommendations for the improvement of data sharing for the purposes of arson and fraud detection. The detection of fire related crime is an important aspect of any fire investigation and data sharing is equally important in the reduction of accidental fires. However, the sharing of data between the public and private sector has become increasingly difficult as public bodies strive to conform to the law. As a result, there is an increased chance that

information that may contribute to crime detection, cause determination and the reduction in overall fire loss may be missed due to the lack of effective data sharing protocols.

Authorised Fire Service investigators are granted certain powers under the various Fire & Rescue Services Acts, relevant to each jurisdiction, to access premises, remove evidence and require the cooperation of persons present on the premises in relation to the investigation of the fire.

Some information is recorded in the Incident Recording System (IRS) which may be obtained by written request and is subject to varying fees. The range of information provided also varies, with some UKFRS releasing most details (with the exception of officer's names) and others redacting certain detail such as attendance times. Some require that the private investigator obtains the written permission of the property owner prior to the release of this data, citing the Data Protection Act, though the majority of this information is not personal data. A report produced by a specialist Fire Service investigator often contains more detail upon which an insurers' investigator can rely, but this information is becoming increasingly more difficult to access.

Should a private investigator wish to speak to operational fire officers and trained fire investigators, often an application must be made in writing and a fee paid. It is quite right that the UKFRS should seek payment in recompense of their efforts, but there is a huge variance in policy. Some UKFRS, for example the Northern Ireland Fire and Rescue Service, do not allow their officers to be interviewed, but will allow two or three questions to be put in writing 'to assist investigations'. Other UKFRS charge a range of fees, some set, and some hourly rates ranging from £35 per hour to £205 per hour + VAT. The provision of specialist fire reports covers a similar range from a modest cost to hundreds of pounds.

These inconsistencies in policies regarding the sharing of data represent an opportunity for the relevant agencies and partners to develop data protocols that are timely, relevant and cost effective. CFOA, with partners, could consider a nationally common and consistent approach to data sharing, the interviewing of fire officers and the release of reports. There is also an opportunity to consider an appropriate fee structure ensuring the UKFRS, regardless of jurisdiction, are able to recover reasonable costs. Successful collaboration will see us better able to detect fire crime and protect communities and properties. I am delighted that IFIC Forensics has successfully raised awareness of the challenges of information sharing and that a debate has begun on how matters might be improved.

# EoW Claims: Copper Under Attack

## Norrie Crawford, Specialist Consultant, IFIC Forensics

One classification of insurance claims which has seen a rise in recent times is releases of water due to the corrosion of copper pipes. With regards to the failure mode, it is unusual for a complete and instantaneous failure to occur and it is more likely to manifest itself in a multitude of pinhole leaks throughout an entire pipework distribution system. Due to their small size, the leaks may remain hidden from view for a long period of time with the resulting wet conditions in the vicinity of the leaks causing substantial damage to buildings and their contents.

There are several circumstances in which copper pipe can corrode, with some tell-tale signs which point to the likely causes.

### Cuprosolvency

This is a measure of how readily the copper will dissolve into water. All copper corrodes but in doing so forms a protective layer which slows the speed of corrosion significantly. However, if the protective layer is damaged then the corrosion rate can accelerate. Conveying water with a low pH can cause the protective layer to become damaged and for the copper to corrode in this way.

### Pitting Corrosion

This is probably the largest group of causes and therefore the most often witnessed. Forms of pitting include; Types I, II & III, Rosette (mainly affecting copper hot water cylinders), Flux induced, Erosion and Microbiologically induced. The causes of these types of corrosion are many fold but include variations in pH, concentration of inorganic ions, excess flux left remaining on pipework after joint has been made, high water velocities and conditions favourable to microbiological growth (this is caused by sulphate-reducing bacteria which produce types of acid or gaseous products such as Hydrogen Sulphide). Thankfully, since the symptoms can be determined with reasonable accuracy and the causes are well understood, these types of corrosion activity should be able to be avoided and if present, can be cured.

### Stress Corrosion Cracking

This occurs as a result of the cold working process through which the copper is passed during manufacture. Since cold working is a requirement of BS EN 1057, the European standard to which the copper pipes are manufactured, then this alone is not the cause. Only when the residual stress in the material is present with other factors will the cracking occur. These other factors include; stress cracking agent (ammonia or mercury) or an alkaline environment.

### Galvanic Corrosion

This occurs when pipes of different materials are coupled together and form an electrolytic battery. One material will corrode more rapidly due to the presence of the other. The relative positions of each material in the electrochemical series determines which material will experience the accelerated corrosion. An example of this material combination would be a copper pipe joined to a galvanised steel pipe.

### Formicary Corrosion

This type of corrosion is characterised by the microscopic effects on the pipe wall consisting of a myriad of small tunnels which resemble an ant's nest, hence the name. Although the resulting pinholes are usually too small to be seen with the naked eye, the blue/black colouration surrounding the pinholes is usually visible. Formicary corrosion occurs in the presence of organic acids such as acetic acid or formic acid. Organic acids are present in commonly used materials such as adhesives, silicone sealant, cleaning solvents, vinegar and foam pipe insulation. Formic acid is present in cosmetics, tobacco smoke, paints and plywood. Pipes carrying hot or cold water are usually insulated and if the incorrect type of foam insulation is used then the formicary corrosion can occur beneath the insulation on the outside of the pipe wall. Hidden by the insulation, the corrosion can take place for a substantial period of time before being detected.

### Solutions

Generally speaking, many of the early causes of corrosion, present when the popularity of copper for piping systems first started to rise in the 1940's, are now well understood and have almost been eliminated due to better working practices and changes in the manufacturing process. However, some types stubbornly remain, the two most frequently observed being Microbiologically Induced Corrosion and Formicary Corrosion. In some cases, the problem has become so bad that building owners have had no choice but to remove the copper piping completely and replace it with stainless steel. This is not limited only to older buildings. A recent case of Formicary Corrosion involving a large public facility constructed in the last two years is still ongoing, as is the discovery of new leaks on a monthly basis. Adhering to good design and installation practices and having a programmed maintenance schedule will go a long way to minimise the likelihood of these issues arising.



Formicary Corrosion



Microbiologically Induced Corrosion



## Fires in Residential Care Homes

Deon Webber, Senior Investigator, IFIC Forensics

The recent images of care home staff rescuing elderly residents from a fire in the middle of the night can only remind us of the vulnerability of this group of people, who in addition to their age and infirmity, were suffering from a range of incapacitating illnesses, placing them at hugely increased risk from fire.

Members of staff at the Standon Care Home in Tamworth, Staffordshire, were praised for their heroic efforts in leading and carrying over 20 residents to safety, with seven of those receiving hospital treatment.

History reminds us that a successful evacuation is not always the result and the echoes of Rosepark Care Home in 2004, where 14 residents lost their lives, sound loudly in our memories. There are numerous other examples of single and double fatalities occurring in similar premises in recent years, many resulting in the prosecution of those responsible for failures in the management of the homes. The gathering of statistics isn't easy, as this type of premises is often mis-recorded, often being known as boarding houses, rest homes, guest houses, nursing homes, hostels or hotels, but in 2013, London Fire Brigade noted that there were 10 fires per week in London's Care Homes and Sheltered Accommodation.

The care of the elderly however doesn't represent the full picture, with children's homes; community homes, homes for the elderly, homes for the mentally ill, homes for the mentally and physically handicapped all falling within the definition of a residential care home.

With the media reporting a 'crisis' in the care sector, we need to ensure that financial constraints are not associated with poor safety standards and increased risk from fire.

Over a number of years, the Chief Fire Officers Association (CFOA) has been working with the National Association for Safety and Health in Care Services (NASHiCS) to provide guidance to support 'HM Government Guide to Fire Safety Risk Assessment Residential Care Premises', originally published in 2006.

As a workplace, fire safety in care homes is governed by the Regulatory Reform (Fire Safety) Order 2005 in England and Wales, the Fire Safety (Scotland) Act 2005 amended in 2010 and the Fire Safety Regulations (Northern Ireland) 2010, which places a duty on the responsible person, (the owner, or the person in control of the premises to provide an assessment of the risk from fire. It is they who are then tasked with taking measures to reduce that risk and ensuring certain matters including providing effective means of escape, means for fighting fires, means of detecting fires and raising the alarm and the training of employees in what to do in the event of fire and how they can play a part in reducing the risk of fire.

The Government Guide was produced to assist those managing residential care premises to comply with the Fire Safety Order by explaining the process of Fire Risk Assessment, suggesting control measures suitable to residential care premises, and identifying some general fire precautions. It follows similar guidance issued by the Scottish Government in 2014, titled "Practical Fire Safety Guidance for Care Homes".

The purpose of the NASHiCS guidance is to examine and deal with a number of the issues raised by the Fire Safety Working Group and to establish practical methods of compliance. Of major importance, is the acknowledgement of the responsibilities placed upon management and in particular, the 'Responsible Person'.

Residents evacuated by staff during Standon Care Home Fire



Emergency services at Rosepark Care Home



One of the features of the Rosepark fire, which originated in a cupboard, was that it burned for a short time, less than 10 minutes and the residents who died were killed by smoke inhalation. This led to the Scottish Government requiring sprinklers to be installed in new care homes.

The findings of the fatal accident inquiry into the Rosepark incident noted that "The management of fire safety at Rosepark was systematically and seriously defective. The deficiencies in the management of fire safety at Rosepark contributed to the deaths".

There were many failures uncovered by this extensive inquiry, which centred on the 'Critical Failing' of not identifying residents at the home as being at risk in the event of a fire, as well as failing to consider the "worst-case scenario" of a fire breaking out at night.

Care homes are residences, and as the name suggests are 'homes' for the residents who live there, and as far as possible they need to look and feel like home. They often, however, contain commercial kitchens and laundry facilities and are places of work for sometimes dozens of staff members.

Cooking and electrical fires are some of the leading causes of fires in these premises, followed by laundry fires, smoking related fires, fires involving heating equipment and sadly, occasionally intentional fires.

It is vital for those 'responsible persons' to not only understand these risks, but to consider them in the knowledge that those in their care may be so incapacitated and/or distressed, for whatever reason, that they may need significant assistance to escape any fire event.

The CLG guide recommends that under normal operating conditions, a protected area should be able to be evacuated in 2.5 minutes. There are however, many factors that may affect this (mobility of residents, numbers of staff, etc.) and where the recommended evacuation time to a place of safety cannot be achieved, it may be adjusted by the provision of other factors, such as:

- Automatic Water Suppression Systems;
- Additional compartmentation;
- Additional staff;
- Reduced compartment sizes.

It is also recognised that in exceptional circumstances, it may not be possible to immediately move some residents to an adjoining place of safety and in such cases, it may be necessary to improve the fire resistance of the bedroom to 60 minutes, to provide a refuge until the arrival of the emergency services.

The need to plan for a worst-case scenario will require an evacuation strategy, which will invariably involve a staged

evacuation. Often, the evacuation strategy is Progressive Horizontal Evacuation (PHE) which requires the evacuation to be carried out in stages.

**Stage 1** will usually entail moving those most at risk away from the fire, usually horizontally to a place of relative safety.

**Stage 2** is the continuing progressive horizontal evacuation of residents to a subsequent place of relative safety. This stage includes evacuation to lower floors and where necessary, to a place of ultimate safety, outside the building.

The ultimate aim would always be to prevent fires from happening in the first place. 'Building Regulations Approved Document B: Fire Safety' plays its part in new and altered residential care premises. Also required is an understanding of the risks and ensuring that procedures are in place and regularly monitored for compliance. It requires discipline and the involvement of staff at all levels to ensure that any problems are reported, policies are followed and housekeeping is maintained at a high standard.

Understanding by staff of their role is important and must be reinforced by regular training.

For the first time in many years, reported fires in the UK are on the rise, with a 5% increase in 2015/16. Of those 73,400 primary (property) fires, the number of deliberate fires has risen 11% from 17,300 in 2014/15 to 19,200 in 2015/16. Another worrying statistic is, that after a steady decline over 15 years, the number of fire related fatalities in England grew to 303 in 2015/16, an increase of 39 (15%) on the previous year.

Legislation and community safety strategies have gone a long way over many years in protecting the public from the risks of fire. We are however reminded periodically, by incidents such as the dramatic rescues in Tamworth, that constant vigilance is required by the operators of residential care homes, and fire professionals need to strive to make the most of technology and innovation in order to provide the highest standards of protection for some of the most vulnerable members in our society.



Victims of Rosepark Care Home Fire



# THE SCIENTIFIC METHOD - BEST PRACTICE SERIES

## Ensuring good investigative practice

Eva McKiernan, Senior Investigator, IFIC Forensics

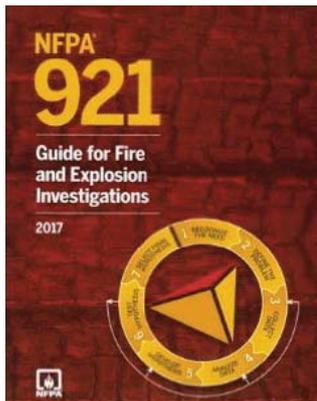
The Scientific Method reminds us that an effective investigation commences with the collection of all relevant data, whether this is internal/external damage patterns, fire alarm/CCTV records, test certificates or witness accounts, all will be required to ensure that a full picture of events, before and during the incident is obtained.

The scientific method should form the basis of all scientific inquiry and that is precisely what a fire investigation is. The scientific method has been attributed to a number of well-known scientists and philosophers from history, but the truth is that it was probably developed gradually over hundreds of years by many of these famous names.

It is the way that we demonstrate that we have carried out a logical and methodical investigation, considering ALL potential theories, even those that don't necessarily fit with our own favoured hypotheses.

A successful investigation will be led by tried and tested methodologies and contemporary guidance, avoiding the myths that have given the discipline a bad name in the past but that are now widely 'debunked'. To aid the investigator, there are a range of guidance documents that can be used from a number of sources.

### NFPA 921



The most well known and most widely available is NFPA 921, a renowned guidance document that is published by the National Fire Protection Association in the USA and promoted widely by the International Association of Arson Investigators (IAAI).

NFPA 921 sets out to "...establish guidelines and recommendations for the safe and systematic investigation or analysis of fire and explosion incidents". It is

essential reading for any investigator and failure to follow its guidance could almost certainly lead to criticism by opposing experts or the courts.

NFPA 921 is published all over the world, in many languages and though its value to the Courts is not officially recognised outside the USA, the guidance it contains is accepted as best practice, particularly by those presenting expert evidence.

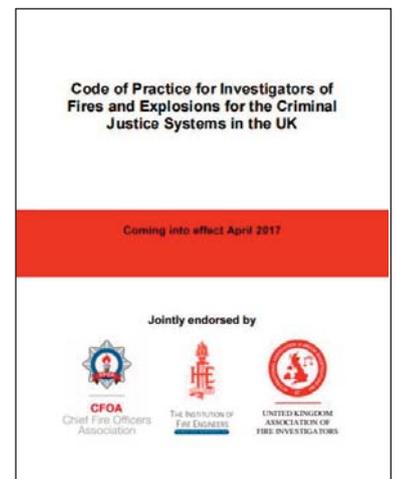
A number of high profile, supposed wrongful convictions in the USA have highlighted the need for a scientific approach to Fire Investigation. Those include Han Tak Lee in 1989, imprisoned for the murder of his daughter, and the notorious case of Cameron Todd Willingham, who was convicted in 1992 in Texas of intentionally killing his three young children by setting fire to his home. In 2004 Willingham was executed for this crime. This case was widely recognised as a miscarriage of justice based on poor investigative practice, by local public fire investigators

The US Courts now realise the value of well-trained fire investigators who are up to date in their knowledge, respect the NFPA 921 guidelines, and understand the limits of their science. NFPA 921 is at the forefront of ensuring a professional and most importantly, scientific approach to the discipline of fire investigation.

To supplement NFPA 921, the NFPA produce NFPA 1033 which lists the standards for qualifications for fire investigators in the private and public sectors. Once again, its value is predominantly recognised in the USA, where to produce evidence for the Courts relating to fire cause, experts would be expected to have the knowledge and skills set out in NFPA 1033.

### CODE OF PRACTICE

On May 16, 2017, a new 'Code of Practice for the Investigation of Fires and Explosions within the Criminal Justice System' was launched in the UK. The code was developed by a multi-agency team led by the University of Dundee and is supported by the National Fire Chiefs Council (NFCC), the Institution of Fire Engineers (IFE) and the UK Association of Fire Investigators (UK-AFI).



The Code provides guidance on the investigation of fire incidents where crime is suspected. It recognises that Arson remains one of the most difficult crimes to prosecute and aims to improve investigation that will in turn assist in the detection and prosecution of arsonists.

The code of practice has been a long time coming and has taken over six years to put together following a wide spread consultation in the fire investigation community. Professor Niamh Nic Daeid, who chaired the multi-agency team has stated "the Code will bring a standardised approach across the fire investigation sector in terms of good practice and understanding the obligations of being an expert witness to the Courts".

## NATIONAL OCCUPATIONAL STANDARDS AND SKILLS FOR JUSTICE

The National Occupational Standards for Fire Investigators were developed after years of consultation with various interested groups. They specify UK standards of performance that people are expected to achieve in their work, and the knowledge and skills they need to perform effectively.

The NOS cover these areas:

- FI1. Prepare to investigate an incident involving fire and/or explosion;
- FI2. Investigate an incident involving fire and/or explosion;
- FI3. Report on the investigation of an incident involving fire and/or explosion.

And are supplemented by:

DA5 Present evidence in Court and at other hearings.

Skills for Justice, in recent years have produced qualifications which are strongly linked to the NOS, such as the Level 2 Award in Introduction to Fire Investigation, aimed at Junior Fire Officers and Junior Crime Scenes Investigators. Also, the Level 5 Award in Fire Investigation, designed to accredit the knowledge and skills of learners who investigate, report and present evidence related to incidents involving fire and/or explosion in the public and private sector.

IFIC Forensics, along with the Fire Protection Association have been involved in the provision of a fire investigation training course designed to meet the criteria of the SFJ L5 award. A number of IFIC Forensics' investigators have undertaken the course. The company's own training strategy for its staff is strongly based on the requirements of the NOS.

## CHECKLISTS

Investigators within IFIC Forensics are encouraged to use a number of check lists to assist in their investigations. These cover such things as identifying the likelihood of arson, water escapes and appliance fires.

The check lists are similar to an interview plan, where an investigator carrying out a witness interview will use a list of prompts to ensure that all areas of questioning are covered.

Why would you need a checklist? Well, if we boarded an aeroplane to fly to another part of the world, we would expect the pilot and co-pilot to be going through their checklists to ensure the safety of the aeroplane and its passengers. It is well accepted that the use of such prompts for detailed or complex tasks will ensure that nothing is missed.

The same applies to fire investigation. It has been found that by answering a number of questions on, for example, an arson checklist, that even when a deliberate fire may not initially be suspected, certain facts which may not be immediately obvious can lead to more in depth probing.

Examples might be:

- That a policy has just been only recently taken out, or coverage increased;
- That a property is under renovation or has been up for sale for an extended period;
- That an alarm which was routinely set preceding the fire, was turned off;
- That all doors had been held open having the effect of maximising damage.

The list is extensive but when completed, the presence of several positive responses can be enough to prompt further enquiries into matters which could provide a motive.

IFIC Forensics' Investigators are encouraged to use these tools, which are in essence a means of data gathering. The content, however, is designed to highlight areas for more in depth scrutiny and to assist the investigator with their causal determination.

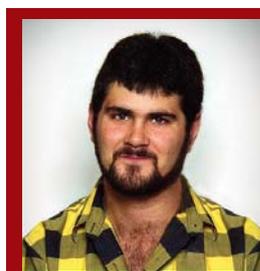
## SUMMARY

The training of fire investigators in the UK, and across the world, is an evolving process which has been prompted over the years by new advances in scientific knowledge and technology.

A number of high-profile miscarriages of justice relating to arson convictions in the United States, have highlighted the need for a robust scientific approach to the discipline, particularly in criminal cases. Organisations such as the NFPA and IAAI continue to provide guidance and qualifications to ensure that fire investigators are not only trained and qualified, but that their knowledge and skills are current.

A number of UK organisations such as the IFE, UK-AFI, Skills for Justice and CFOA are now working together to provide similar quality training, qualifications and guidance to ensure the highest standards.

Training within IFIC Forensics' continues to have a high profile, with investigators encouraged to undertake continual professional development and undertaking periodic, written and practical onsite assessments. Only a robust approach to the development and retention of skills will ensure that investigators carry out effective investigations, resulting in reports that meet the expectations of clients and the Courts.



Cameron Todd Willingham, who was convicted and executed for killing his three young children by setting fire to his home.



## Chris Shorten Client Relationship Manager IFIC Forensics

With 20 years in Service Delivery in the insurance industry, Chris Shorten is a well known face on the claims Procurement & Supply Chain scene – in both the Client/Buyer and Supplier/Vendor capacities.

Chris entered the world of insurance in 1998, having spent the previous 20 years in customer-centric roles in the utilities sector including Midlands Electricity Board and Severn Trent Water. During his time with Scottish Power he was asked to take over the Insurance Claims Validation & Replacement department alongside his role as UK Contracts/Supplier Manager. He built relationships with many leading insurers during this period and was asked to join RSA Insurance in 1999 to head up their newly formed Home Claims Supply Chain team. Over time at RSA, he went on to manage Loss Adjusting Services and a range of specialist suppliers, before leaving in 2008 to set up Shorten Management Consulting Ltd. Here Chris worked with a portfolio of Insurers, Loss Adjusters and Suppliers to help establish and deliver leading edge supply chain solutions through robust procurement processes and detailed supplier performance management methods.

Chris has supported IFIC Forensics on a project basis since 2011 and was invited to take on the retained role of Client Relationship Manager by Chairman, Prof. James Lygate, in 2016. The new role forms an integral part of the company's management infrastructure and its creation reflects the continued strategic growth plans of the business and its customer centric culture.

Chris has been kept busy in an ambassadorial capacity, representing the company at a range of industry events to include, Airmic, The CILA Conference, Insurance Ireland Fraud Conference and ILOVECLAIMS lunches. He is

passionate about understanding customer's business needs and ensuring outstanding service delivery, supporting the exceptional technical work of IFIC Forensics' skilled forensic investigators. He firmly believes that IFIC Forensics is the ideal choice for the insurance professional and is proud to be the face of the company's 'Technical Excellence : Rapid Response' message; alongside meeting prospective and new customers.

Chris enjoys immersing himself in the minutia detail of the all-important Contract Terms and Conditions, but he is a firm believer that it is people that make contracts work. Pivotal to the CRM role is being in regular and personal contact with the customer and he is currently arranging performance review meetings with all existing customers. Management Information is a key pillar in IFIC Forensics' CRM strategy and Chris values the encapsulation of key metrics and data to give evidential clarity on service delivery and performance management. The company's bespoke claims management system, 'Praxis' provides transparency and visibility of compliance with customer's SLAs and IFIC Forensics' unique Customer Charter; affording customers complete confidence and trust in the service.

Despite his cheery demeanour, Chris is a lifelong supporter of Queens Park Rangers F.C. He is also in the throes of relocating from his home city of Birmingham to a new life on a farm in rural North Yorkshire, where there is always something to do - ranging from endless sawing up of firewood to uprighting a sheep that's fallen on its back. He is finding the change in environment surprising and exhilarating in equal measure and is clear that a good sense of humour goes a long way with a stranded sheep. Chris can be contacted on [cshorten@ifc.co.uk](mailto:cshorten@ifc.co.uk)



### The IFIC App



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