Forensics in focus

Issue 13 | Dec 2017

Introduction

Professor James Lygate

Nearly six months have passed since the Grenfell Tower tragedy. Some of you may have seen my recent interview on STV News where I called for fire assessments on buildings to be conducted or signed off by a Chartered Fire Engineer. I consider this would help to reduce the risk of a repeat of the tragedy. I have acted as an expert witness on many complex building cases where building design and/or refurbishment has been an issue or cited as responsible for the spread of fire resulting in damage to property and/or loss of life. I write in more depth in this issue about building regulations and the need for fire safety engineering expertise to be central to building fire risk assessment and fire investigations. I hope the legacy of Grenfell marks a significant turning point in fire safety policy in high rise buildings and all high occupancy buildings.

In the wake of Grenfell, many buildings have failed the fire safety tests ordered by the Government. The cost to building owners of reinstating buildings to a compliant standard are significant. Many will be looking to recoup the outlay by establishing liability for the failings by their Architects, Fire Risk Assessors, Contractors and Suppliers. These parties will expect their Professional Indemnity insurers to respond. We are very aware that our insurer clients and their solicitor partners may already be experiencing or anticipating an increase in volume in cases/claims of this nature and we are here to help. We are equipped with the vital fire engineering expertise to support clients in defending or pursuing recovery in relation to such building regulations/fire safety cases.

We attended the 2017 Fire Sector Summit in October and unsurprisingly much of the subject matter debated pertained to Grenfell and the learnings that must be embedded across multiple industries. The Arson Prevention Forum also unveiled its State of the Nation Report 2017. We summarise key insights from the Summit in this issue.

Escape of Water [EoW] claims continue to cost domestic property insurers dearly, accounting for 26% of all claims [on value of gross claims incurred in 2015], according to the ABI's latest 2016 Key Facts document. We continue to see increased demand from insurer clients for our EoW Claims Training which educates claims professionals on causation, claim trends and points to be alerted to in relation to fraud and claim exaggeration. If you would like to know more about our EoW Claims Training presentation, which is free to clients, then please contact our Training Manager and Senior Investigator, Deon Webber who has produced an article on Best Practice in EoW Claims for this issue which we hope you will find useful.

At the time of producing this edition of Forensics in Focus the media are reporting a casualty involving the Ferry DHARMA KENCANA II, with 114 passengers on board and about 40 vehicles. Crew and passengers are reportedly taking to lifeboats. A further fire incident involving another passenger ferry the Tariq-Ibn-Ziyad is also reported. The vessel with 470 passengers and 137 crew reports 29 injuries and about 20 cars damaged. These incidents serve to remind us of the dangers faced in the maritime industry and John Gow, Operations Manager and Senior Investigator, provides an update on the latest developments in maritime safety in this issue.

We have enjoyed meeting many of you at industry events in the second half of this year including the CILA Conference in September, the Insurance Ireland Fraud Conference in October and the I Love Claims Home Claims Conference in November. Our Senior Investigator Eva McKiernan has written a piece on the Insurance Ireland Fraud Conference for this issue. Arson and Escape of Water are the most common types of fraudulent property claims and we are increasingly supporting clients with forensic investigations in these areas to arm them with detailed, accurate and conclusive reports to enable informed claim decisions and where appropriate, repudiation. Third party liability and recoveries can also often be overlooked without the benefit of a forensic assessment.

I hope you enjoy this latest issue of Forensics in Focus which also includes an informative article reviewing the new Code of Practice which came into force for investigators of fires and explosions in the Criminal Justice System in May this year.

As always, if you have any suggestions for topics you would like to see included in Forensics in Focus, then please email me at **jlygate@ific.co.uk.**

Wishing you and your families a wonderful Christmas and a Healthy and Prosperous 2018.

The 2017 Fire Sector Summit

John Gow, Operations Manager and Senior Investigator, IFIC Forensics

The 2017 Fire Sector Summit was convened on October 11, 2017 at the Aviva HQ in St Helens, London.

The conference was well attended with representation from across the fire sector including Fire Rescue Services, Risk Management, Fire Engineers, Defence, Building Surveyors, Research, Fire Investigation, and Construction, to name but a few.

Charlotte Hawkins, broadcaster and anchor on ITV's Good Morning Britain and Strictly Come Dancing contestant, chaired many of the discussions. Sadly, at the time of writing, Charlotte's adventure on 'Strictly' had come to an end but I am sure we will continue to see her on our screens and we wish her well.

The welcome was provided by Paul Sullivan, Head of Commercial Property, Aviva who are to be congratulated on a magnificent conference facility.

The introduction to the Summit was provided by Jonathan O'Neil, Managing Director of the FPA. The subject of fire safety in our communities is always a serious matter but the recent events of Grenfell Tower focused the minds of those present with some frank comments being shared. Given the recent events, it is unsurprising that the repercussions of Grenfell were not far from the minds of the speakers or the delegates.

Sadly, Government Ministers were unable to attend on this occasion.

There was much of interest at this summit and unfortunately this article can only touch upon some key themes from the proceedings.

The conference commenced with three Plenary Sessions followed by nine workshops in three tracks covering Heritage; Fire Rescue Service interests and Social Housing. The delegate guide can be viewed at **http://www.thefpa.co.uk/events/fire-sector-summit.** Whilst all the plenary sessions were of interest, the presentation from the ARUP team may be particularly relevant to the events that unfolded on the night of June 14, 2017.

The ARUP team comprised of Dr Barbara Lane, Head of Fire Engineering; Alastair Murray, Director and David Stow, Associate Director, Arup Fire.

This session discussed the concept of Total Fire Safety where factors such as Use; Design; Specification; Construction and Handover were all considered to be key aspects of this concept.

The speakers explained that in reality Fire Safety consists of multiple layers that must be integrated to ensure that the failure of one layer does not lead to a catastrophic failure. It is essential that those involved at every stage of the project, from design through to completion and handover, fully understand, not only the fire protection issues but also the nature, characteristics and performance of the materials specified and used in the project to ensure that design principles and standards are not compromised at any stage.

On completion of the project the provisions set out under Regulation 38 of the Building Regulations must be complied with in that the person carrying out the work 'shall' give the fire safety information, pertinent to the building, to the responsible person within specified timescales. This should ensure that the responsible person understands those fire safety factors relevant to the "design and construction of the building or extension, and the services, fittings and equipment provided in or in connection with the building or extension which will assist the responsible person to operate and maintain the building or extension with reasonable safety".

As with any complex undertaking safety reviews should be held at key milestones within the project to ensure that design principles and standards are maintained.

The workshop on Fire Investigation and the Role of the Forensics Regulator was presented by Chris Blacksell, Chief Fire Officer of Humberside and Strategic Lead, CFOA Fire Investigation joined by Dr Andrew Moncrieff, Managing Director, Hawkins & Associates.

For those who may not be familiar with the Forensic Science Regulator, more information can be found at **https://www.gov.uk/government/organisations/forensic-science-regulator** The role of the regulator is to ensure quality standards within the forensics industry by the provision of codes of conduct and practice.

This session is of particular importance to those who provide fire investigation services in the criminal justice sector as the Regulator has set out a requirement that suppliers must be accredited to BS EN ISO/IEC 17020:2012 by 2020. This is a standard for 'Conformity assessment – Requirements for the operation of various types of bodies performing inspection'. An associated guide, ILAC G19:08/2014, needs to be read in conjunction with the standard.

This session painted a bleak picture for the state of fire investigation in the UK. The Fire and Rescue Service [FRS] is now a key provider of Fire Investigation Services to Police Forces across the UK and an important link in the provision of information to the insurance industry via private forensic providers. However, the requirement for the FRS to comply with the ISO EN standard is causing individual Brigades to consider if they will continue to provide fire investigation services. It is important to recognise that the FRS does not have a 'Duty' to undertake fire investigation but they do have powers that can be exercised, should they wish to do so, under the provisions of the various Fire Service Acts and Orders depending on jurisdictions.

It would appear that one of the key factors here is cost and the admin burden that this may place upon the FRS, particularly at a time of downward pressure on budgets.

Whilst the incidents of fire are decreasing overall, deliberate fires are on the increase. Prosecutions still remain low and costs to insurers of both Domestic and Commercial claims are increasing (see **http://stoparsonuk.org/arson/**) by a reported 165.4% and 205.8% respectively. This should be of concern.

The pursuit of quality standards should not be a barrier to the provision of what is an essential component of the continued fight against the violent crime of arson. The provision of fire investigation services is key to learning lessons from fires so that disasters such as Grenfell Tower are not repeated.

Best Practice in Escape of Water Claims

Deon Webber, Senior Investigator, IFIC Forensics

Escape of Water [EoW] claims on domestic policies continue to be the largest claim 'peril' group statistically reports the Association of British Insurers [ABI] in its latest 'Key Facts' 2016 document. With EoW claims representing 26% on value of gross claims incurred and compared to 20% for Weather related claims, 16% for Fire and 13% for Theft.

Typical damage will not be restricted to only the contents of the affected property but also the fabric of the building itself affecting ceilings, floors, walls and services. The higher in the property the release point, the greater the potential for damage. This is not helped by the fact that many water systems run through roof spaces, often the coldest areas in a building. Adequate insulation is therefore essential.

A serious domestic escape of water can be equally as devastating as a domestic fire.

The causes of water escapes are however many and varied and certainly not restricted to freezing weather. Though during the exceptionally cold winter of 2010, UK insurers dealt with around 3,500 claims for burst pipe damage per day and paid out £1 billion in November and December alone!

Causes can also include plumbing equipment failures, sub-standard workmanship, component failure as well as accidental physical damage and the growing problem of deliberate physical damage. It is therefore vital that where there is a suspicion, or a potential for recovery, forensics are instructed without delay. This will ensure that:

- An accurate record of damage is created at an early stage;
- Detailed accounts of events can be gathered from the insured and any contractors;
- Physical evidence can be recovered/preserved to support/ challenge claims at a later stage.

This should take place preferably before remedial work is commenced.

Investigators will go through a process of gathering important information, which might include measuring the depth of loft insulation provided, recording the heating timer/thermostat settings, obtaining meteorological data, examining failed connections and alleged accidental damage.

Experience is used to compare damage with expectations. Often in the case of exaggerated claims, areas of undamaged ceiling plaster will be brought down, leaving tell-tale patterns of damage. Saturated plaster board rips and separates from supporting nails in a noticeably different way than dry board and can provide evidence of intended fraud.

Ceiling sprayed with coffee

Some of the more 'whacky' attempts that IFIC Forensics have come across include the man who tried to simulate leaking contaminated water by spraying coffee across his walls and ceilings. The resulting damage looked devastating but was unable to fool the experienced eye. Tests of wallpaper samples revealed the true contaminant. Another involved a 'defective' float valve and blocked overflow in a loft based header tank. Everything looked legitimate until it was noted that the float valve was working well, the overflow pipe clear and the insulation directly beneath the tank was dry!

Ceiling brought down by pipe burst

IFIC Forensics know that it is vital to recover evidence as soon as possible after the claim is reported. Whilst the insured may need to arrange for emergency contractors to deal with the leak, it is important that allegedly damaged components are retained. It is also advisable where an escape follows recent work, that the same contractor is not brought back to fix it.

As the numbers and value of these claims rise, it can be expected that premiums and excess levels will follow. Legal & General [L&G] have already recently announced a 48% drop in profits, attributed mainly in "increased costs from non-weather related claims.... predominantly escape of water".

Extensive clean up required

Home telematics are now appearing as part of the solution and L&G have teamed up with Home Serve to provide Leak Bots, which can alert their customers to potential leaks in their property via a smart phone app. Whilst this may be useful for a leaking radiator, it won't be able to prevent the devastation of a full-scale pipe or tank failure. The ABI continues to release consumer advice in the weeks before winter on how best to protect against frozen and bust pipes.

Whilst insurers use innovation to help address the problem, claims handlers need to act quickly on receipt of claims to gather details of damage and use forensics to gather and recover evidence to assist with recovery or to identify possible fraud.

Fire Engineering Approach to Fire Investigation

Prof. James Lygate,
Chairman and Principal Investigator, IFIC Forensics

I am sometimes asked how my approach to fire investigation differs from that of my colleagues who are experienced firefighters who have specialised in fire investigation.

My mentor, the late Dr Frank Rushbrook CBE; the founder of IFIC Forensics, found there to be a synergy between his approach and mine. It can be best illustrated as follows:

When Frank walked into a space he could see in his mind's eye the fire which had been suppressed; i.e. its path had been halted and its danger contained. He would work back from that to where the fire started and how it started.

I on the other hand, without that experience, used the damage patterns to develop hypotheses as to where the fire might have started and how it would have developed and spread.

I remember when Frank appeared before judge Soto Mayer in New York Federal Court. Judge Mayer is now a Supreme Court Justice. The cross-examining attorney struck his lighter and asked Frank what the temperature was at the tip of the flame. Frank immediately turned to the Judge and asked for permission to strike a match – something the attorney had omitted to do when he struck his lighter. Frank went on to illustrate that whilst he could almost touch the sides of the flame with his fingers he could only keep his palm above the flame for a few seconds. He illustrated that convective heat transfer was much more significant in a fire than heat transfer by radiation. By the time he'd finished the attorney had dropped his lighter and forgotten to get an answer to his question.

As a Fire Engineer I knew the answer is between 1000 and 1500 degrees Celsius depending on how you measure the temperature.

What Fire Engineers lack in practical experience, they more than make up for in the wealth of fundamental knowledge they possess about how and why materials burn. They understand the difference between materials: how for example a thermoplastic like polyethylene behaves as compared to stonewool insulation and the difference the width of a cavity between the two might make to a propagating fire. A Firefighter knows from experience it burns well. A Fire Engineer understands why.

Fire Engineers understand how the different components of fire safety relate and interact with each other and of the regulatory context in which they exist. Most people are surprised that the building regulations focus on life safety. The two and a half minutes in which time a person should reach a place of safety or protected zone, derives from the time it took to sing "God save the King" in theatres. Fire Engineers know there is nothing

magical about providing 30 minutes fire resistance and that just because a structural member achieves 30 minutes in the standard fire test does not mean it will withstand 30 minutes in a real fire. Many fire engineers were and are amazed that Grenfell Tower is still standing (assisted no doubt by the thousands of props inside the building now).

Fire Engineers should be able to put it altogether and understand the tradeoffs between life risk, escape, active and passive fire protection, fire prevention and fire suppression. Those concepts should be familiar to anyone who has prepared a fire risk assessment but often are not. I recall a case in which the catering managers of a nursing home company were tasked with preparing fire risk assessments with two days training. It's why I have called for Chartered Fire Engineers to prepare or at least certify the fire risk assessments of our large public buildings particularly where people sleep. Inadequate risk assessment leaves unacceptable residual risk – often with tragic consequences.

For the last 100 years or so, Chartered Structural Engineers or Chartered Civil Engineers have warranted that the structural design of buildings are safe. In the UK at least you can count on one hand the number of structural collapses. The system works.

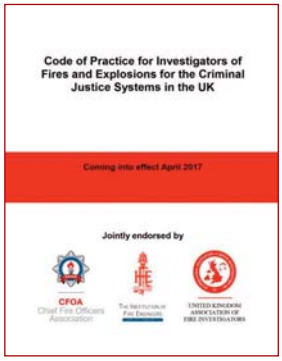
In my view Chartered Fire Engineers should perform exactly the same function in the design and refurbishment of buildings where large numbers of people congregate or sleep. If there is anything positive to come out of the recent tragic events at Grenfell Tower, surely it must be that this competency gap must be closed.

IFIC Forensics recognises, indeed promotes the synergism that Frank Rushbrook and I experienced working for us, teaming the Fire Scientist and Fire Engineer with the experienced Firefighter. Melding the practical and the scientific is what a fire engineering approach to fire investigation is all about.

New Code of Practice launched for Investigators of Fire and Explosions

Deon Webber, Senior Investigator, IFIC Forensics

May 16, 2017 saw the launch of the long awaited Code of Practice for investigators of fire and explosions. Originally proposed by the office of the Forensic Science Regulator, the new Code of Practice is now published and endorsed by the Chief Fire Officers Association, the Institution of Fire Engineers and the UK Association of Fire Investigators, as the three leading organisations representing the profession across the UK.



The code provides guidance to individuals and organisations who are engaged in the investigation of fire and explosion scenes within the framework of the criminal justice systems of the UK (England, Wales, Scotland and Northern Ireland). It describes good practice relating to fire scene and (non-terrorist) explosion investigation.

The publication of the code (at one point known as a protocol) follows many years of calls for a consistent standard of good practice across the fire investigation profession, to support the National Occupational Standard for Fire Investigation, released in 2009, which set standards for workplace performance.

The code was developed by a multi-agency project team authorised by the Forensic Regulator and representing academia, the Fire Service, Police, BRE and representatives of private forensic companies across all parts of the UK. The team was headed by Niamh Nic Daeid, Professor of Forensic Science at the University of Dundee. An extended consultation followed over two periods in 2014 and 2015, when responses were received from across the fire investigation community, helping to shape the final document. It sets out:

- Information for fire scene investigators outlining the appropriate understanding, knowledge and competencies required to undertake fire and explosion scene investigations within their particular area of expertise;
- A structured, systematic approach for the engagement of fire scene investigators within the investigative process such that their participation maximises the quality of the information obtained from the scene investigation assisting in the production of robust evidence for the criminal justice process;
- Recommendations for scene investigation, specifically for the identification, recording, recovery, interpretation and presentation of specific types of evidence encountered, in accordance with applicable quality standards equivalent to those listed in the National Occupational Standard for Fire Investigation;
- Recommendations and guidance for fire investigators on the minimum expectations and legal requirements placed upon them while investigating fire scenes within the UK criminal justice systems.

The code of practice applies to all fire investigation practitioners who undertake fire scene examinations and the reporting of their subsequent findings within the UK criminal justice systems, meaning that it does not apply directly to those investigating fire for the purpose of collating statistics. It is recognised however, that any fire investigation has the potential to end up in the courts and therefore the use of best practice is advisable at all stages, when a criminal investigation may be commenced at a later stage.

There has long been a question about the standards applied in fire investigations which end up in the criminal courts. The new Code of Practice will establish clear standards in the gathering and examination of evidence and the presentation of conclusions. It will bring a standardised methodology across the sector relating to best practice and an appreciation of the responsibilities of being an expert witness to the courts. It should be remembered that the Forensic Regulator has required that anyone providing investigations of fires within the criminal justice system will need to be accredited to the international standard ISO/IEC 17020 – "Conformity Assessment – Requirements for the operation of various types of bodies performing inspections" by 2020.

Those of us who have worked within the criminal justice system, know that in order to have the best chance of securing convictions in fire related crimes, and to prevent possible miscarriages of justice, we have to undertake our duties using sound scientific principles and considering the rules relating to evidence. We now have a laid down code to demonstrate that we have carried out our work to the recognised standard.

Expert witnesses have always been required to demonstrate not only that they are properly trained and maintain their competences, but that they have followed the codes of conduct which relate to their specific discipline. The development of this document will prove to be a crucial advance in demonstrating the competence and professionalism of fire investigators across the UK and a stepping stone as we move toward the requirement for ISO 17020 compliance.

Safety at Sea

John Gow, Operations Manager and Senior Investigator, IFIC Forensics

At the time of producing this edition of Forensics in Focus, the media are reporting fire casualties. The Ferry DHARMA KENCANA II with 114 passengers and 40 vehicles on board is reported as being on fire with passengers and crew taking to the lifeboats. A further fire incident involving another ferry the Tariq-Ibn-Ziyad is also reported. This vessel with 470 passengers and 137 crew reports 29 injuries and about 20 cars damaged. These incidents serve to remind us of the dangers faced by both crew and passengers whilst at sea but casualties by fire are not confined to passenger vessels alone.

In 2015, it was reported that international shipping transports around 80% of global trade by volume and over 70% of global trade by value This figure increased in 2016 to 90% of world trade. The value of this trade to the global economy is self-evident. It is therefore critical that this transport of goods and people by sea is undertaken in a manner that ensures the safety of the crew, passengers, the vessel and the environment.

Whilst the overall trend in casualties is downwards, cargo vessels account for more than a third of 2016's losses. An increase in casualties involving passenger ships and ferries has also been noted. Whilst the frequency of fire/explosion may be low the consequences can be significant in terms of life lost and financial loss.

As the shipping industry moves towards economies of scale with the building of more efficient, ultra large ships, so too does the potential risk increase. We have already seen the Ultra Large container ship: MSC LONDON (built 2014) involved in cargo fire earlier this year. Whilst the fire appears to have been a small incident, involving cargo, had the fire progressed the consequences in terms of loss of life, injury, damage to the vessel or environmental damage could have been much greater.

But how do we start our efforts to make the marine industry a safer place to work and live because it is not only a place of work, it is also home to thousands who live on board for many months at a time. This journey starts with the sinking of the White Star liner Titanic in April 1912 with the loss of more than 1500 passengers and crew. It was after this event that a conference was convened to develop international standards and the beginnings of the SOLAS Convention were realised. SOLAS, which is perhaps the most important Convention for the Safety of Life at Sea was adopted in London in 1914. Although the implementation was interrupted by the war years, other versions followed introducing more improvements over the years. However, it was not until the May 1994 amendments did SOLAS introduce a new Chapter IX: Management for the Safe Operation of Ships. The main purpose of this chapter was to make the International Safety Management (ISM) Code mandatory. The ISM Code was introduced as a resolution A.741 (18) and was adopted unanimously during the 18th session of the Assembly in 1993 but at this time was still only a recommendation. The adding of this Code to SOLAS provides an international standard for the safe management of ships and for pollution prevention.

The ISM Code identifies the main objectives as:

- To provide for safe practices in ship operation and a safe working environment;
- To establish safeguards against identified risks;
- To continuously improve safety management skills of personnel, including preparing for emergencies.

This code requires "the Company" to establish a safety management system (SMS) and as the objectives point out, the identification and management of risk is at the core of the system.

It is essential that those involved in the assessment of risk within the marine industry are competent in this role. This may be easier achieved in the day-to-day operations of a working ship regardless of type, however, understanding the interrelationship between the ship structure and a fire or explosion may require specialist knowledge. The marine industry should perhaps look to the land-based process in an attempt to learn from their approach to fire risk assessment and perhaps many mistakes may be avoided.

The risk assessment process typically follows a number of steps, including:

- The identification of hazards;
- The assessment of the risks concern;
- The application of controls to reduce the risks;
- Monitoring of the effectiveness of the controls.

It can be seen, therefore, that the management of risk is a continuous cycle of learning from both the good and bad outcomes.

It is in the design stage that there is most to be gained by learning the lessons from modern day events and disasters. However, the speed at which reports into these disasters become available may impede how these lessons can be applied to the design and build of new vessels.

It is interesting to note that vessel maintenance has been identified as an increasing area of risk and that an increase in maintenance -related claims has already been observed. Again, lessons from land suggest that improperly maintained and aged equipment will eventually lead to failure, which may include fire. The early identification of problem areas and prompt maintenance, repair or replacement can ensure the continued smooth operation of the vessel and the avoidance of loss.

Another key area in any risk management process is the education and training of those required to carry out the day-to-day tasks. A well-educated crew that not only understands, but puts into practice, sound fire prevention advice will contribute to the safe operation of the vessel and the safety of crew and passengers. Perhaps one of the most challenging areas of training for any company is the provision of realistic fire drills and training whilst on board.

However, should a fire or explosion occur, it is essential that the ship's officers and crew are well versed and practiced in emergency response procedures with the ability to adapt whilst maintaining effective communication, should the unforeseeable occur.

Allianz Safety and Shipping Review 2016
http://www.imo.org/en/OurWork/Safety/Cargoes/Containers/Pages/Verification-of-the-gross-mass.aspx

IFIC Forensics at the Insurance Ireland Fraud Conference

October 20, 2017

Eva McKiernan, Senior Investigator, IFIC Forensics

IFIC Forensics were delighted to once again attend the Insurance Ireland Fraud Conference, this year held in the Convention Centre Dublin right in the heart of the City Centre. This year, as last, we were Silver Sponsors along with taking a stand in the Exhibitor Hall.

The theme of this year's conference was 'Insurance fraud, why they do it and how to stop it'.

After a welcome from Mr Kevin Thompson, CEO, Insurance Ireland and an Opening Address by the Minister for Justice and Equality, Charlie Flanagan TD, we were treated to an introduction to the conference from Mr Derek Trower, Chairman of Insurance Ireland Anti-Fraud Forum & Head of Specialist & Complex Claims at RSA Insurance.

This led into a series of informative and somewhat startling talks from:

- Former fraudster Mr Tony Sales on the reality of fraud from the fraudsters point of view;
- Detective Chief Superintendent Pat Lordan, Head of the Garda National Economic Crime Bureau;
- Mr Justice Nicholas Kearns, past President of the High Court.

A round table discussion on fraud issues in the insurance industry followed involving the speakers and including Cliona Merrigan, Head of Claims Strategy, Irish Life Health, Colm Featherstone, Fraud Manager, AXA Insurance and Charlie Weston, Journalist, Irish Independent. This proved to be a lively discussion with audience input on the sometimes harsh realities of dealing with fraudulent claims and the perception of the insurance industry in Ireland and what we can all do to improve this from a customer perspective.

Continued overleaf...

IFIC Forensics at the Insurance Ireland Fraud Conference continued

Mid conference a refreshment/networking break provided all with the opportunity to mingle with colleagues and allowed time for attendees to come and visit IFIC Forensics at our stand in the Exhibitor Hall.

Our stand was attended by Ms Eva McKiernan, Senior Investigator and Mr Greg Owens, Investigator based at our Dublin office and Mr Christopher Shorten, IFIC Forensics' Client Relationship Manager.

We were delighted to be inundated with callers to discuss our services and our place within fraudulent claims investigations no matter how big or small. It was also a great opportunity to catch up with contacts from previous investigations.

At the stand we had copies of our factsheets, prepared on topics relevant to fraud in the industry including Arson, Escape of Water, Forensics for Loss Adjusters and Managing Risk of Indemnity Overspend. Don't be worried if you missed out, electronic versions of these factsheets can be found on our website at **https://www.ific.co.uk/informationcat/case-studies.**

We ran a Business Card Draw for an Amazon Echo Multimedia Speaker with Alexa Voice Recognition. This amazing prize was won by Kerry Lyons of Ennis and Associates Solicitors.

Also to hand for visitors to our stand were IFIC Forensics' branded umbrellas which proved very popular given the lashing Storm Ophelia had given us at the start of the week.
Other exhibitors on the day included Nathaniel Lacy & Partners Solicitors, HOMS Solicitors, G4S, BAE Systems, The Insurance Institute of Ireland and Ronan Daly Jermyn Solicitors.

IFIC Forensics look forward to continued support for the Insurance Ireland Fraud Conference as we see it as a great opportunity for all stakeholders in fraud investigations to come together to share our experiences and knowledge, to continue to fight this menace of the insurance industry.

IFIC Forensics' Counter Fraud Support – Property Claims

The most common types of fraudulent property claims are escape of water and arson. Management of these claims can be expedited to save both time and money by the early appointment of a skilled forensic investigator. Our clients increasingly instruct us when they have identified anomalies in a fire or escape of water claim account which lead them to believe there is cause to investigate.

We provide a scaled service which we tailor to our clients' needs and critically, we respond rapidly to a claims scene. This helps to ensure an accurate record of damage is created at an early stage, detailed accounts of events can be gathered and physical evidence can be analysed, recovered and preserved to support any challenge to the claim. Our forensic approach includes the expertise to compare actual damage and damage patterns with the expected damage based on the incident details, supporting the identification of fraud and/or claims exaggeration accordingly. We provide detailed, accurate and conclusive reports which arm our clients with the evidence they need to make informed claim decisions and when appropriate, to repudiate fraudulent claims.

If you would like to know more about IFIC Forensics' support in the counter fraud environment, please contact our Operations Manager, John Gow on **jgow@ific.co.uk.**

Follow our Company Page on LinkedIn for industry updates and news.

The IFIC App

Download on the App Store

ANDROID APP ON Google play

Merry Christmas and a Happy New Year from all at IFIC Forensics.

IFIC FORENSICS

INSTRUCT IFIC FORENSICS TODAY:
UK: Tel: Free phone 0808 235 9767 Email: instructus@ific.co.uk Web: www.ific.co.uk
Ireland: Tel: +353 (0)1 686 9318 Email: instructus@ific.ie Web: www.ific.ie