

Case Study II Church Fire Loss

Problem: Develop and maintain large loss team with sufficient resources to provide management, licensing, temporary and reconstruction services. See: Large Loss Team Building

History: Building erected in 1946. Property is free and clear. Located in the county seat and historical district. Population 200,000.00

Damage: Construction 22,450 square feet; cathedral, business wing, educational building, daycare center affected by extreme heat & fire; structural damage, immediate emergency protection needed. Threat of collapse spawns safety issues upon cause and origin and Alcohol Tobacco and Firearms investigators. Building has high levels of Asbestos throughout. Priceless stained glass windows, metal (red iron) roof system deflected and not up to code in any mechanical or structural areas. Small town talk and news cameras searching for a mysterious cause of loss. This small city has repeatedly made national news recently due to a racially motivated killing. "It" also provided a negative back drop for this suspicious fire. The media coverage of this fire and the trial of three white men located two blocks away was a hot issue for the ATF.(Alcohol Tobacco & Firearms.

Project Management: Initiate contact with the insured onsite, set up communication with carrier office in Independent Adjuster. Set-up open lines of communication between ATF, C&O, electrical engineer, insured parties. Assign tasks and duties to onsite personnel, human relations, first aid, information technician. **The team:** clerk of the works Richard Spreeman (with large loss experience, property insurance background, forensic expertise, cause & Origin expertise, managerial; project management background, building code knowledge, evidence spoliation and collection expertise) general contractor, cause and origin expert, evidence procurement and protection, large loss cleaning and restoration team for mitigation, electrical and mechanical engineers, independent adjuster or adjusters for contents and building evaluation, a competent knowledgeable appraiser in the event the values are challenged in formal appraisal.

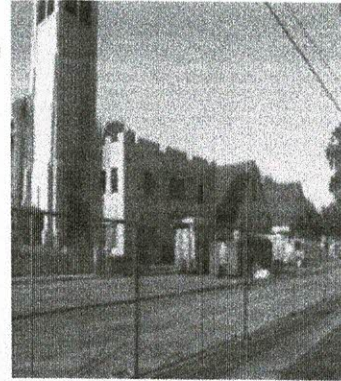
Plan, prepare a positive statement for the news if applicable, prepare Marshal Swift evaluation, meet with

building committee determine facts of loss, determine key



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decision makers, plan meetings with key team members, prepare initial report for the carrier, set up mitigation plan in safe area, plan investigation fundamentals, call in/alert necessary additional, management team; prepare management team with scope of projects, and desired results. Put in place a clerk of the works for the insured. Plan contents evaluation and inventory integration and migration. Plan scope of damage assessment, demolition protocol, subcontractor hard bid, if necessary, asbestos abatement plan, plan, and plan, re-evaluate the plan. Discover-uncover inherent risks and potential future risks on the project, within the area, and all liability issues, neutralize, insure or accept the risks and liabilities; example electrocution, falling debris, trip hazards, know where to go for emergency help.



Budget, determine coverage and sub limits and apply estimated amounts to each line of coverage. Does the loss fit into the coverage picture? Negotiate and cut out excess square footages and scope. Communicate budget and constraints to carrier management. Communicate detailed initial figures (Reserves) and scope to the insured's management team. Prepare to back these figures with detailed reports, and photographs, explain damage and non damage.

Execute: 1st stage mitigation, erect fence, install security cameras and monitor, secure permits for demolition, begin asbestos abatement, clean, evacuate, water and smoke damage from all interior surfaces and areas, articulate demolition, update photo compilation, insure risk free work zone, use of protective clothing, shoes, head gear, lights, on site safety meeting and protocol.

Close: Determine amount of loss. Determine who would be viable candidate, if appraisal is demanded. Pay any undisputed amounts, with depreciation applied. Negotiate amounts if final settlement is possible. Do not negotiate without final and full authority. Know the committee