

THE VITAL ROLE
FORENSIC ALARM SYSTEM
AND SURVEILLANCE ANALYSIS
PLAYS IN COMPLEX CLAIMS



THE CLIENT: ONE OF NORTH AMERICA'S LEADING PROPERTY AND CASUALTY INSURANCE COMPANIES

OFFERING A WIDE RANGE OF PERSONAL, COMMERCIAL AND SURETY PRODUCTS, THIS PROMINENT INSURER PROVIDES INNOVATIVE SOLUTIONS AND CLAIMS SERVICES TO ITS CLIENTS AND PARTNERS FROM COAST-TO-COAST.

CHALLENGE #1

Determining the cause of a residential fire with multiple origins

The insurer was called to the scene of a residential fire that caused significant property damage. After the house was released by the authorities and local fire marshal, the insurance company initiated their investigation into the cause of the fire.

Immediately, the assigned adjuster could see that the front door of the house had been forced open. He could also smell gasoline in the air. However, given the extent of the fire damage, he was uncertain as to how the fire started. The adjuster noted, "I could smell gasoline, but needed verification of its presence at the scene. It was not perfectly clear. We needed a well-seasoned, qualified expert to complete a forensic investigation, who would also be able to give a reliable testimony, should the incident go to court."

Based on the distinct needs of this file, Mazen Habash, of Origin and Cause, was identified as the most qualified expert for this complex claim.

SOLUTION #1

Origin and Cause's K9 Unit

Origin and Cause is known to have a multitude of unique investigative tools on hand and in-house. As the first in Canada to have a K9 Unit for accelerant investigations, they dispatched their unit to determine if there was any presence of accelerants at the scene. Upon his arrival Smoke, the accelerant detection dog, indicated several areas with a presence of an accelerant.

The Origin and Cause investigator collected samples and sent them to a third party lab to complete a thorough chemical analysis. All samples tested positive for gasoline.

CHALLENGE #2

Unmonitored alarm system and video surveillance

SOLUTION #2

One experienced forensic engineer, three different areas of expertise

IMPACT

Arson proven.
Claim denied.
Justice served.

Upon arriving at the scene, the insurer's adjuster noticed the residence was protected by a security alarm system and had multiple security cameras and a digital video recorder (DVR). "Throughout our investigation, the owners told us the cameras had not been fully setup and were not monitored or recorded. They were only used to identify who was at the front door of the property."

The authorities believed the homeowners and saw the alarm system as well as the security cameras as dead ends. The adjuster wanted to be certain.

Many Origin and Cause forensic engineers and investigators have become well known in the industry as the go-to experts for very complex losses. Based on the circumstances of this loss, the client requested one in particular—Mazen Habash.

Mazen Habash has a background in electrical engineering and conducts structure and equipment fire investigations. He is also an expert in alarm systems and video surveillance equipment. As the client stated, "His specialties were a perfect fit to the needs of this investigation."

Mazen confirmed that while the security alarm system was not being monitored, he was confident that he would be able to extract video footage from the surveillance camera system. The adjuster's instinct to investigate further was right and extremely worthwhile. Many would disregard the DVR after learning it was unmonitored, but a trained individual knows that even if it is unmonitored, it could still be recording and have valuable data to extract. "I knew the event could have been recorded on video. I needed to retrieve the footage quickly," said Habash.

Unbeknownst to the owner, the DVR was capturing video footage and data. Upon extracting and analyzing the footage, Habash was able to see an individual purposefully kicking in the front door and suspiciously entering and exiting the home multiple times, ultimately igniting the fire while standing at the front door.

The arson was caught on video, and the perpetrator was irrefutably identified. Because of the expertise and diligence of Origin and Cause, the video surveillance was analyzed and proved to be the key in determining the actual origin and cause of this incident.

"In complex claims, our role as an insurer is to identify the most qualified experts to complete an investigation to determine the origin and the cause of the incident," stated the client. "Mazen Habash of Origin and Cause is known in the industry to be thorough and experienced—that is why he was our top choice. We trust his high technical standard and his high level of integrity."

IMPACT

Origin and Cause has built a reputation of being diligent, systematic and reliable. The client's legal representation also stated that Origin and Cause's reputation in court was another key deciding factor. When a case involves arson or other criminal acts, his first concern is how the expert and his or her testimony will hold up in court. The insurer's lawyer found Origin and Cause forensic experts to be extremely professional and reliable witnesses.

In his final statement, the client expressed, "We never take chances with our cases. We always choose the best and that is why we call Origin and Cause. They are invaluable to our organization and our focus to indemnify our insureds."

BENEFITS

Why this client works with Origin and Cause:

- Extremely professional
- Can count on them to represent me and my company well
- Fast response time and reporting
- Advanced technical knowledge
- Unwavering integrity
- A wide range of in-house tools and investigative forensic experts

