



# 3 QUESTIONS ADJUSTERS SHOULD BE ASKING ON THE DAY OF THE INCIDENT

JOHN COULL

When it comes to structural fire and explosion investigations, there is often a gap between the questions an adjuster asks and the information an investigator requires. Typically, the majority of statements are comprised of background information such as details pertaining to the witness' mortgage or how many children they have. This information is useful, not only for underwriting purposes, but also an investigation. However, what is even more useful to a forensic investigator is a quick preliminary dialogue I like to call the "initial consultation" whereby the adjuster captures honest, uncontaminated witness observations taken immediately after an incident has occurred. >>>

When an adjuster meets with a witness for the first time, what often happens is they ask the witness if they have a place to stay, tell them to keep their receipts, and suggest meeting in a few days to get a statement. But right at that moment, in the initial contact, is the perfect opportunity to collect key information that is vital to an investigation; fresh, honest observations about the incident that haven't been contaminated by outside sources like family, friends or neighbours influencing their experience. When you wait a few days to gather information, it is very common for witnesses to no longer know what is fact or fiction, and they are going to tell you what they have been told, not what actually happened. As investigators, we are not concerned with opinions, we want observations.

To remedy the issue, adjusters can leverage the initial meeting with the witness to conduct the "initial consultation," a quick two to three minute conversation. This is not a statement; that can be done later. An initial consultation is simply a quick discussion that provides an opportunity for an adjuster to ask a witness these 3 simple, but effective questions.

- 1. WHAT DID YOU SEE?**
- 2. WHAT DID YOU DO?**
- 3. WHAT DID YOU DO NEXT?**

While these questions may seem obvious, there is one key characteristic that differentiates them from the usual questions asked during the typical information collection process. If you really want to know what happened, don't ask what happened! Rather than letting the witness control the information path by telling their story from start to finish, asking a witness to provide their observations from a middle point puts the control back into the hands of the questioner. The end result is a factual, unrehearsed observation instead of a composed and rehearsed opinion with information the witness thinks is relevant.

When conducting an initial consult, treat it like a casual conversation and hold off on taking notes until afterwards. Using a pen and paper can make a witness realize that the information being collected is important which can in turn cause them to become guarded. It also gives them time to think about their response which is not what you want. Overall, your goal is to have a casual conversation that extracts honest information from an unthreatened source. You're not taking a statement, you're gathering initial, unbiased information. You're discovering the truth by determining the facts.

**JOHN COULL,**

Fire and Explosion Investigator  
& Branch Manager, CFEI, CFII

John is the manager of the Mississauga Branch of Origin and Cause. Accepted as an expert witness in criminal and civil courts, as well as at Coroner's inquests, he specializes in structural fires and explosions.

During the course of his career he has conducted more than 3000 post-fire and explosion investigations. John's professional experience includes 18 years with the Toronto Police Service and eight with the Ontario Fire Marshal's Office.



1 888 624 3473



INFO@ORIGIN-AND-CAUSE.COM