

DPI Investigator

February 2010

ON THE LEVEL

DPI offers three levels of inspection and reports. Each report analyzes the failure and presents a conclusion. But not all items of evidence and corresponding claim history are equal. To put it another way, there are many factors involved in a case that determine whether or not it has subrogation potential and to what degree. To illustrate this consider a few common factors:

- Is the age of the item known?
- Are purchase receipts available?
- Is the installer known?
- Were details and circumstances recorded in a timely manner?
- Are on-site photos available?
- Can the manufacturer be identified?

A summary to help in choosing a report level:

Level III — The Details

This is intended to be a detailed inspection with the most involvement by the DPI resident engineer. Level III is recommended for situations where good claim history is available, has high subrogation potential, and cases where opposing expert opinion is anticipated.

Level II — The Standard

This is intended to be the DPI standard inspection. The engineer is involved in supervising inspections and report review. A Level II situation should have adequate claim history and anticipated subrogation potential. Fire and electrical items may be Level II or III.

Level I — The Basic

This is intended to be a basic inspection and a basic report. A Level I inspection is performed by a trained technician. The process has less time allotted than a II or III and less detail overall is included in the report. Consider this basic service for preliminary, evaluative, or screening purposes. This is for situations with minimal claim history and uncertain subrogation potential.

NO FIRE ITEMS ARE ACCEPTED FOR LEVEL I INSPECTIONS.

A flyer with more details is included with this month's newsletter for your future reference.

Help Us Help You



Occasionally, DPI receives a shipment with multiple items of evidence. We realize that an evidenced item (such as a kitchen faucet assembly) has multiple components, and we need them for a proper analysis. But, there are times when we receive a box of 10 fire sprinkler heads, or four supply lines, or three batteries, or...you get the idea. Often times there is no claim history or indication of which item is suspected as the cause of property loss. Comparison items, such as a mating faucet supply line, are good to include; but if the suspected failed item is not identified, the DPI inspector will inspect all items equally. From an inspector's point of view, it may be two, three, or four times the work as a single normal analysis. If we cannot quickly determine what is what, then extra log hour charges may apply. This increases your costs and slows down the inspection workflow.

Please, help us to help you. Give details of the failure in the claim history of the DPI claim form. Also, please clearly designate which item is the suspected failed item and which items are for comparison. In those cases where the adjuster sends a "kit" for the insured to forward items to DPI, please advise your insured to include failure circumstances, and designate (with labels, tags, etc) which items are included as evidence and which are comparison items.

DID YOU KNOW? DPI also conducts analysis for industry clients. For example, we have helped manufacturers determine problems with water cooler electronics, battery packs, and water sensors just to name a few.



Please download and use the most recent mail-in claim form at www.dpi-inc.com Training Library & Forms

Product Recalls & CPSC Information

NEWS from CPSC

U.S. Consumer Product Safety Commission

FOR IMMEDIATE RELEASE January 21, 2010 Release # 10-118 BSH Home Appliances Corp.
Expands Recall of Thermador®
Built-In Ovens Due to Fire Hazard

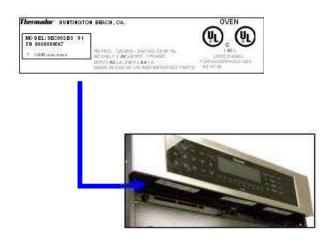
WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in cooperation with the firm named below, today announced a voluntary recall of the following products. Consumers should stop using recalled products immediately unless otherwise instructed. Name of Product: Thermador® Built-In Ovens Units: About 37,000 (42,000 built-in ovens were previously recalled in June 2007) Manufacturer: BSH Home Appliances Corp., of Huntington Beach, Calif. Hazard: The ovens can have gaps in the insulation where overheating can occur and when used in the self-cleaning mode it can cause nearby cabinets to catch fire. This poses a fire hazard to consumers. Incidents/Injuries: BSH Home Appliances has received three additional reports of incidents, including two that resulted in fires that damaged surrounding cabinets. No injuries have been reported. Description: The recall involves Thermador Brand built-in double ovens with model numbers C272B, C302B, SEC272, SEC302, SECD272 and SECD302 and serial numbers between FD8403 through FD8701. Model and serial numbers are located on the underside of the control panel.



C272 and C302



SEC,SECD 272 and 302



Model and Serial Number Location

Sold at: Appliance and specialty stores nationwide from June 2004 through July 2007 for between \$3,000 and \$4,400. **Manufactured in:** United States **Remedy:** Consumers should immediately stop using the oven's self-cleaning mode and contact the firm to schedule an inspection and free repair, if necessary. **Consumer Contact:** For additional information, contact Thermador at (800) 701-5230 24 hours/day, 7 days/week, or visit the firm's Web site at www.thermador.com