



DPI Investigator

April 2011

Once upon a time...

A new property loss agent, Mr. A. D. Juster, was notified of an insured's property fire. An air conditioner had caught fire, causing about \$50,000 in damage. Mr. Juster went to the home, documented the loss, made photos, and collected reams of information. Mess-Bee-Gone was called in to do repair and restoration.

Thinking there was certain subrogation potential, Mr. Juster called DPI. Customer Service advised him about pickup and shipping services, and so six weeks later, he sent in the retainer for Big Truck Co.

However, Mr. Juster failed to inform Mr. Insured or Mess-Bee-Gone of his plan. Mess-Bee-Gone repaired and restored the home and took the air conditioner for scrap. Big Truck Co. arrived to pick up the evidence from Mr. Insured's home. Mr. Insured was perplexed (and really didn't care at this point) but graciously called Mess-Bee-Gone to see what happened to the air conditioner. Mess-Bee-Gone said they still had it but someone had stolen the copper parts and the rest was buried under three feet of snow.

Big Truck drove across the county (for an extra fee), dug out the appliance (for an extra fee), and delivered it to DPI, where the investigation had to be immediately canceled due to the extreme spoliation of the evidence. Mr. A. D. Juster had lots of headaches, extra expenses, and no subro.

The moral of this story... communicate with DPI, the insured, the repair service, and the shipping company ASAP. Let them know what the evidence is, how to properly retrieve it, how to store it, and where to store it. Do not fold, spindle, mutilate, bury, disassemble, or in any other way disturb the condition of the evidence.

Poor communications can turn your fairytale subro case into an expensive horror story. *THE END**

Tips For Adjusters

New content has been added to the DPI website. Tips for shipping can be found under the Training Library and Forms tab. www.dpi-inc.com/?page_id=8

You can download suggestions for shipping some common "problem" items. Other items may be added from time to time, so check back if you have a challenging shipping project.

Revised Report Format

The first page of our investigative report has been reformatted in response to feedback we have received regarding the accessibility of the information. You will notice that there is now a section on the first page called "Results of Inspection." This field is intended to give you, at a quick glance, the simplest version of our findings regarding liability. There is also a brief explanation of what that result means.

Additionally, identification of the manufacturer and/or distributor will only appear if we have found a product failure. In cases where we cannot positively identify the manufacturer and/or distributor, we have replaced the statement, "See Full Report," on the first page, with "Refer to Research Section," again, to give you ready access to the information you need to make a decision.

We hope this will facilitate your review of the report, and we invite your feedback on this new format.

Meet The Inspector



Steve Buxton has been a DPI inspector for four years. Steve is an experienced electronics technician. He has worked with complex electronic systems, including the design and production of custom instruments for the nuclear industry. He holds a degree in Electronics Engineering.

Prior to his career in electronics, Steve was an Oak Ridge, TN city police officer. As a history buff and avid photographer, Steve is the Founding Vice President of the Oak Ridge Heritage and Preservation Association. He has published articles on the history of Oak Ridge and the Manhattan Project.

Steve is a Tennessee licensed Private Investigator. His skill and expertise are valuable assets to DPI as he investigates the causes of fire-related losses and failed electronics.

* This "fairytale" is based on true, and routine, situations encountered by the DPI Customer Service Department.

NEWS from CPSC

U.S. Consumer Product Safety Commission

FOR IMMEDIATE RELEASE

March 24, 2011

Release #11-183

Lasko Recalls Box Fans 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 consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product.

Name of Product: Box fans **Units:** About 4.8 million units **Manufacturer:** Lasko Products Inc., of West Chester, Pa. **Hazard:** An electrical failure in the fan's motor poses a fire hazard to consumers. **Incidents/Injuries:** Lasko has received seven reports of fires associated with motor failures, including two house fires and one barn fire, resulting in extensive property damage. No injuries have been reported. **Description:** This recall involves Lasko box fans with model numbers 3720, 3723, and 3733 and Galaxy box fans with model number 4733 that have date "2002-03" or "2003-04" stamped on the bottom of the metal frame. "Lasko" or "Galaxy" is printed on the front of the fan. The model number is either stamped or printed on the bottom of the fans. **Sold at:** Mass merchandisers nationwide from July 2002 through December 2005 for between \$12 and \$25. **Manufactured in:** United States **Remedy:** Consumers should immediately stop using the recalled fans and contact Lasko to receive a free fused plug safety adapter. **Consumer Contact:** For additional information, contact Lasko toll free at (877) 445-1314 anytime or visit the firm's website at ww.laskoproducts.com



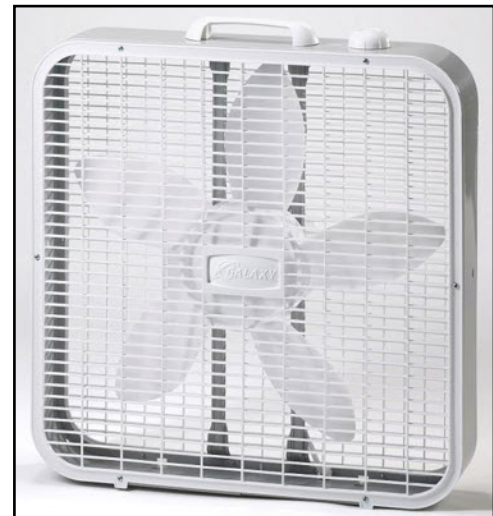
Model Number 3720



Model Number 3723



Model Number 3733



Model Number 4733