

## **Butt Out! Subrogating Careless Smoking Fires**

National Association of Subrogation Professionals, Annual Conference (Washington, DC) 10.28.19

Insurance companies often close subrogation investigations involving careless smoking without making a recovery because the smoker is dishonest about the events leading to the fire and/or the smoking materials that caused ignition were consumed in the fire. Attacking the credibility of smokers through a thorough and meticulous investigation is the key to being successful at subrogating careless smoking fires. This session will include strategies for exposing inconsistencies/ lies in the smoker's narrative, thresholds under NFPA 921 to admit expert testimony, trends in careless smoking fires, and case studies applying the principles of this presentation.

Presenters:

- Brian Tetro, Partner, White and Williams LLP
- Michael Ciamaichelo, Associate, White and Williams LLP
- Michael Schaal, Fire & Arson Investigation Consultants, Inc.

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## PRACTICE AREAS

Subrogation