

Fire Investigation

"TSI Fire Investigation Services has added a new dimension to how we handle fire claims"

Claims Manager

Claims Best Practices

TSI Claims Scorecard 1000

Claims Best Practices Consulting

Claims Investigation Support

AB/BI Investigations

Occupant Kinematics

Major/Minor Collision Analysis and Reconstruction

Auto Theft and Fire Losses

Property Theft and Fire Losses

Expert Witnesses

Electronic Early Warning System (e~EWS)

Front End Red Flag Analysis

Self-reporting Collision Report Analysis

Training

"...TSI, together with our Accident Benefit Examiner, have been very successful in detecting and defeating staged accidents/AB Fraud."

Branch Claims Manager

Collision Analysis/Reconstruction

"...Since we have been partnering with TSI through e~EWS we have seen significant improvement in our ability to make "Right Now" front end of the claims investigation process decisions that have kept us from starting the payment stream based on collisions that never happened."

Ontario Claims Manager

Auto Theft/Recovery

"TSI has done excellent investigation, trace and find work that has saved us significant dollars."

Branch Claims Manager



The Solution Implementer

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Claims Best Practices Services

“I have found you and your team to be quick to learn, fully prepared to do the job and delivered results within the agreed timetable and on budget! You have not only met but have exceeded our expectations. As you know your work is critical to the success of our company and I look forward to continue to use your services as needed.”

Senior Vice President

International Company

The Problem:

- **Reduction of Unnecessary Claims Loss and Expense While Maintaining Good Customer Service and Employee Relationships**

The Solution:

TSI Services:

- **Operational Effectiveness Through People, Processes and Technology Using Claims Best Practices Performance Management**
 - **Management Consulting**
 - **Free Initial Assessments Of Need For All Services**
 - **Free Consulting in Conjunction with Utilization of Other TSI Services on a Volume-Preferred Supplier Basis**
 - **TSI Scorecard 1000**
 - **Electronic Assessment Questionnaire**
 - **One Day**
 - **Objective**
 - **Systematic**
 - **Prioritizes**
 - **Improvement Opportunities**
 - **Benchmarks**
 - **Internal Standards**
 - **Outside Standards**
 - **Operational Reviews**
 - **Special Assistance:**
 - **Implementation of e~EWS**
 - **Implementation of a Process at an Early Stage of the Investigation that Enables the Integration of Collision Reconstruction/Kinematics and Medical Evidence**
 - **In Mitigating, Mediating, Arbitrating and Litigating Opportunistic and Premeditated Claims**
 - **Strengthen Insurer Fraud Recognition and Investigation Programs and Implement When Requested**
 - **Training**
 - **Claims File Audits**

Solutions
Inc.

In 1999, Jim Jasper, Mark Edwards and Lee Thistle, leaders in Canada in the Property & Casualty and Life & Health insurance industries in the creation of best claims practices, fraud control and legal management programs, came together to form *TSI Solutions Inc.*

Jim Jasper, Chairman & Treasurer

40 years experience in the Property and Casualty insurance business in the United States and Canada from the perspective of adjuster, Claims Manager, Vice President of Claims, Chief Insurance Operations Officer, Director and President of Talisman Consulting Services

Change management specialist

More than 125 General Management Consulting projects to the Property and Casualty insurance industry

<mailto:jjasper@tsisolutionsinc.com>

Mark Edwards, President

30 years experience in the Property and Casualty and Life and Health insurance industries from the perspective of Vice President, General Counsel & Corporate Secretary, Vice President of Claims, and Director of Various Companies, and Consulting

Change and performance management leader in best practices claims, legal and dispute resolution services.

Advanced team leadership, internal management and supply chain management skills.

<mailto:medwards@tsisolutionsinc.com>

Lee Thistle, CFE, CFEI, CIFI, Chief Operating Officer

35 years experience as a criminal and insurance investigator: Law Enforcement, Insurance Crime Prevention Bureau and Corporate

Established and lead two effective Special Investigation Units at two major Property & Casualty insurers, saving millions of dollars

Recognized as a pioneer and leader in fraud prevention and investigation in Canada

Leads TSI's Claims Investigation Support (CIS) Unit

<mailto:lthistle@tsisolutionsinc.com>

24 Hour 7 Day A Week Service

Business Hours 905-502-3480

After Hours 416-347-9656

Contact Jim Jasper

www.tsisolutionsinc.com

TSI Investigator Profiles

Level IV Collision Reconstructionists:

- **Rob Seaton**
 - Lead Reconstructionist.
 - 23 years as a police officer specializing in collision investigation and reconstruction.
 - Sergeant in charge of the OPP's reconstruction program.
 - Taught collision reconstruction at the Ontario Provincial Police Academy.
 - Consultant to the Provincial SIU on collisions involving Police vehicles.
 - Accepted as an expert in court.
- **Gary Carty:**
 - 21 years experience as a police collision investigator and reconstructionist.
 - Investigated more than 1500 collisions.
 - Responsible for the investigation and reconstruction of more than 100 fatal and life threatening collisions.
 - Accepted as an expert in court.
- **Ian Woodworth:**
 - 16 years experience as a collision investigator and reconstructionist.
 - Investigated and reconstructed hundreds of collisions, including over a hundred collisions involving fatalities.
 - Accepted as an expert in court.

Engineering:

- **Dan Mills:**
 - Investigated more than 200 collisions and conducted more than 60 crash tests as Lead Collision Investigator for Transport Canada's Vehicle Safety Research Centre (Determines the effectiveness of Canadian Motor Vehicle Safety Standards).
 - Graduate of Ryerson University, teaches Collision Reconstruction to VSRC and police investigators.

Level III Collision Analysts:

- **Ian Harrison:**
 - Over 28 years with Toronto Police Service.
 - Investigated over 2,500 collisions.
 - Investigated hundreds of traffic collisions involving serious injury or fatality.

Level II Collision Investigators & Equivalent:

- **Al Jenkins:**
 - 17 years with Metropolitan Toronto Police.
 - Investigated thousands of collisions, both as a police officer and on his own, many of those involving serious injury, pedestrians and fatality.



- Accepted as an expert in arbitration.
- Accepted as an expert in court.
- **Rick Hawkyard:**
 - 14 years with Metropolitan Toronto Police; Criminal Investigation Bureau, forensic photographer, Accident Investigator.
 - Investigated in excess of 4000 collisions, hundreds of those involving fatalities.
 - Special Investigator and Senior Claims Specialist with Canadian General Insurance and is a Certified Fraud Examiner and Certified Fire and Explosion Investigator.

Other Investigators:

- **Lee Thistle:**
 - Former Peel Regional Police Detective.
 - Recognized as a pioneer in fraud prevention in the insurance industry.
 - While with the ICPB, awarded the Doug Hiron Memorial Award, in recognition for excellence in insurance fraud investigation.
 - Established and managed two successful SIU's.
 - Specializes in large loss fires and is a Certified Fraud Examiner and Certified Fire and Explosion Investigator.
 - Accepted as an expert in court.
- **Stan Swann:**
 - 23 years with the Royal Canadian Mounted Police, focusing on commercial crime.
 - Managed Zurich Canada's Investigative Services Unit.
 - Specializes in fidelity, property and municipal liability claims.
 - Holds CIP designation, Certified Fraud Examiner and a Canadian Certified Fire Investigator, Level C.
- **Doug Lamb:**
 - 35 years in automotive industry.
 - Licensed Appraiser.
 - Licensed Class A Mechanic.
 - Expert in brake examinations.
 - Accepted as an expert witness in tribunals under the Ontario Motor Vehicle Industry Council
- **Scott Griffin:**
 - 20 years of experience as an Insurance Fraud Investigator.
 - Surveillance expert.





**Promptly:
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Investigate**



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e~EWS
(Electronic Early Warning System)

“TSI’s Early Warning System (“EWS”) is a beneficial new auto claims service that has allowed us to be alerted to potentially opportunistic and premeditated collisions, sometimes even before they are reported to us by our policyholders.

An excellent by-product of this service is the identification of potential BI claims that enables us to take the right steps to preserve the evidence.

The program has been in place for over a year and most importantly, has proven to be an effective deterrent against the making of opportunistic and premeditated claims against our company. It has also helped us pick up claims that are not clearly questionable. An added benefit has been the use of the information to assist our underwriting process.

EWS has allowed us to immediately initiate the appropriate investigation/reconstruction on those claims that require it while allowing us to streamline the claims handling processes on those not requiring the same attention. The program has saved us significant dollars while improving customer service.”

Ontario Claims Manager

The Problem:

- (1) Deterrence of opportunistic and premeditated claims.**
- (2) Early Identification of Those Collisions That Require Immediate Answers To Five Questions Without Negatively Impacting Customer Service:**
 - **Collision Investigation - Does the damage evidence support that the collision occurred as reported?**
 - **Impact Severity Analysis - Is there sufficient evidence to determine a collision speed or Delta V?**
 - **Occupant Kinematic Analysis - Do the described occupant movements correspond to the collision sequence of events based on Newton’s laws of motion and crash test data?**
 - **Injury Causation Analysis - Are there identifiable mechanisms for injury based on Newton’s laws of motion and crash test data?**
 - **Medical Analysis – Does the medical evidence when evaluated with the collision reconstruction evidence support the injury?**
- (3) Identification Of Potential Sleeper BI Claims**
 - **Preservation Of Evidence**
 - **Assessment of Injury Severity**

The Solution:

TSI Services:

- **Identify Those Collisions That Require Answers To The Five Questions Same Day As Received**
- **Identify Those Collisions That Have Potential Sleeper BI Claims**



- **Preserve Short Lived Evidence Through**
 - **Photographs Of**
 - **Scene**
 - **Vehicles**
 - **Statements From**
 - **Involved Persons**
 - **Witnesses**
 - **Secure, Tag and Store Physical Evidence As Required**
- **CRC Reports And Photos**
 - **Receive Daily Electronically**
 - **Review Daily**
 - **Apply Collision Analysis Criteria Daily**
 - **Identify Collisions Requiring Action Daily**
 - **Return Actionable Recommendations Daily Electronically (also available manually)**
- **Receive Assignment Electronically Based On Actionable Recommendations In Accordance With Companies Standards And Procedures And Deliver TSI Investigation/Collision Reconstruction Services**

Why TSI?

- **Risk Management Special - Two Weeks e~EWS Free Of Charge to identify needs**
- **Six Month Pilot To Prove Value To Customers**
 - **TSI e~EWS Fees Only Charged To Client On Those Files Assigned To TSI For Investigation and Reconstruction (see Low Impact/High Impact Investigation/Collision Reconstruction)**
- **Fee For Service Flexibility**
 - **Flat Fee On Per Case And/Or Per Month Basis**
 - **Negotiated Fee For Volume Clients Of This And Other TSI Services That Would Result In Little Or No e~EWS Fee**
 - **Results Based Hourly Rate**
- **Past Results Show:**
 - **10% Collision Analysis e~EWS Red Flag Hit Rate On Questionable Collisions**
 - **70% Of Questionable Collisions Received For Further Action Result In:**
 - **No Physical Mechanism For Injury**
 - **Physical Damage Inconsistent With Collision Occurring As Reported**
 - **Proving Staged Accident**
 - **Proving Jump Ins In Actual Accident**
 - **Physical Damage Impact Forces Inconsistent With Alleged Occupant Movements Or Injuries**
 - **Post Collision Damage**
 - **Better Results**
 - **Savings of Many Multiples of The Investigation Expenses**
 - **Winning Arbitrations**



- **More Qualified/ Experienced Investigators and Reconstructionists (See Profiles)**
 - **Level IV Reconstructionists**
 - **Reconstructionists**
 - **B.Sc. (Eng)**
 - **Certified Engineering Technologists**
 - **12,000 Low and High Impact Collision Accident Scenes Investigated/Reconstructed**
 - **Conducted Own Low Impact Crash Tests**
 - **48 Collisions**
 - **8 Human Subjects**
 - **96 Occupant Kinematic Responses**
 - **Extensive Experience as Expert Witness**
 - **Mediation**
 - **Arbitration**
 - **Civil and Criminal Litigation**
 - **Full Time Accident Reconstructionists With 50 Years Experience**
- **Training**
 - **Free Initial Seminars**
 - **On The Job Training**
 - **Appraisers**
 - **PD Adjusters**
 - **AB/BI Adjusters**
 - **Supervisors**
 - **Managers**
- **Customer Satisfaction**
 - **References Provided Upon Request**



10 REASONS e~EWS HAS GREAT VALUE
“Questionable Claim and Sleeper BI Identifier, and Deterrent”

1. DETERRENT VALUE – PRE-COLLISION

Organized rings make it their business to know which companies have the most effective fraud control mechanisms in place, such as e~EWS. They stay away from these insurers and place insurance with other insurers who do not

2. DETERRENT VALUE – POST-COLLISION

People who present opportunistic or exaggerated PD or Injury Claims are less likely to file or exaggerate a claim with those insurers with effective control mechanisms in place, such as e~EWS. Insured's can be contacted immediately after a collision has occurred, even before they have filed a claim. They will then immediately know their claim will be investigated thoroughly including analysis of damages of 1st and 3rd party cars

3. COMPREHENSIVE EARLY WARNING INVESTIGATION IDENTIFIER

30 early warning investigation identifiers applied to CRC 1st and 3rd party reports/photos within 24 hours after collision reported to CRC

4. PHOTOS COMPARATIVE ANALYSIS

Analysis of 1st and 3rd party car photos together within 24 hours after collision reported to CRC to see if car damages line up and are consistent with the reported sequence of events

5. SLEEPER BI IDENTIFIER

Identifier of potential sleeper BI's within 24 hours after collision reported to CRC's to enable insurers to investigate and preserve evidence before the cars are repaired

6. IDENTIFIES COLLISIONS THAT REQUIRE INVESTIGATIVE RESOURCES.

Identifies questionable collisions that require full investigation and other data base searches (such as ISD, CPIC, CheckPoint, Auto Plus II, Lienquest) in a manageable number (10 - 30 % is TSI experience) so a cost effective investigation plan can be developed considering expert input before the cars are repaired

7. REVIEW DONE DAILY

The review of all collisions reported to CRC's actually gets done on time every time by an experienced collision investigator

8. UNDERWRITING TOOL

The only way an insurer's underwriter can get notice of the collision if the driver/insured does not to report an at fault or partially at fault claim to insurer or broker but does report the collision to the CRC's

9. COST EFFECTIVE

Free TSI service when supported by negotiated case assignment levels for volume TSI customers until an actual e~EWS case is assigned to TSI for investigation

10. CUSTOMER FEEDBACK

TSI's e~EWS customers say that it has great value



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Report
Investigate
Reconstruct**

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Low Speed and High Speed Impact Collision Reconstruction

“ In order to effectively manage low impact physical damage and accident benefit claims we have partnered with TSI experts to promptly investigate and reconstruct collisions in such way that we can determine the following:

- **Whether the damages support the collision occurred as reported.**
- **The collision speed and/or Delta V.**
- **Whether occupant movements are consistent with the collision impact forces.**
- **Whether there are identifiable mechanisms for the injuries being claimed.**

These determinations have allowed us to make prompt informed decisions that have led to saving millions of dollars.”

Claims Manager

“TSI’s expert evidence in major reconstructions has allowed liability to be allocated according to their findings helping us significantly in our settlement negotiations and in court.”

Defense Lawyer

The Problem:

- **Low Speed Impact**
 - **Answering Five Questions:**
 - **Collision Investigation - Does the damage evidence support that the collision occurred as reported?**
 - **Impact Severity Analysis - Is there sufficient evidence to determine a collision speed or Delta V?**
 - **Occupant Kinematic Analysis - Do the described occupant movements correspond to the collision sequence of events based on Newton’s laws of motion and crash test data?**
 - **Injury Causation Analysis - Are there identifiable mechanisms for injury based on Newton’s laws of motion and crash test data?**
 - **Medical Analysis – Does the medical evidence when evaluated with the collision reconstruction evidence support the injury?**
- **High Speed Impact**
 - **Answering Five Questions**
 - **How Collision Occurred?**
 - **Why Collision Occurred?**
 - **What Caused Collision?**
 - **Who Caused Collision?**
 - **What Is The Mechanism For Injury?**

The Solution:

TSI Services:

- **Investigate Collision**
 - **Scene and Environment**
 - **Attend Scene**
 - **Confirm Physical Evidence of Scene and Environment At Time of Accident Including**
 - **Road**



- **Design**
- **Conditions**
- **Frictional Properties**
- **Construction**
- **Standards**
- **Hazards/ Obstructions**
- **Maintenance**
- **Signage and Position**
- **Traffic Control Systems**
- **Tire Mark Evidence**
- **Measurements**
- **Forensic Mapping**
- **Crash Cushions**
- **Off Road Physical Evidence**
- **Sight Visibility Issues**
- **Lighting**
- **Weather**
- **Photos and Video**
- **Maps and Aerial Photos**
- **Accident Statistics of Scene**
- **Vehicles**
 - **First Party and Third Party(s)**
 - **Safety Compliance**
 - **Maintenance and Service Records**
 - **Mechanical**
 - **Electrical**
 - **Electrical Systems**
 - **Performance/Road Worthiness**
 - **Photos and Video**
 - **Directions of Travel**
 - **Tire Mark Evidence**
 - **Point of Impact Location**
 - **Measurements**
 - **Matching Damages**
 - **Crush Deformation**
 - **Collision Severity**
 - **Air Bag Analysis and Deployment**
 - **Lamp and Filament Design**
 - **Braking**
 - **Steering**
 - **Suspension**
 - **Seatbelt Analysis and Use**
 - **Pre and Post Collision Damage**
 - **Debris**
- **People**
 - **Occupant/Witness Identification**
 - **Statements**
 - **First Party**
 - **Third Party(s)**



- Witnesses
- Perception Response Time
- Visual Attention
- Factors Influencing Driver Behavior
- Preservation Of Evidence
- Surveillance
- Evaluate Collision
 - Speed Determination
 - Collision Speed and/or Delta V
 - Crush Deformation
 - Time and Distance Relationships
 - Accident Avoidance
 - Line and Sight
 - Driver Actions
 - Occupant Movements
 - Mechanisms For Injuries
 - Crash Data Retrieval System Analysis
 - Photogrammatry
 - Total Station
 - Visual Statements
 - Computer Simulation and Animation
- Reconstruct Collision
 - Events Sequence
 - Re-enactment of Collision
 - Low Speed Impact: Answer
 - Does the damage evidence support that the collision occurred as reported?
 - Is there sufficient evidence to determine a collision speed or Delta V?
 - Do the described occupant movements correspond to the collision sequence of events based on Newton's Laws of Motion and crash test data?
 - Are there identifiable mechanisms for injury based on Newton's law of physics and crash test data?
 - High Speed Impact: Answer
 - How Collision Occurred?
 - Why Collision Occurred?
 - What Caused Collision?
 - Who Caused Collision?
- Review and Analyze Other Expert Reports
- Complete Report With All Supporting Documentation

Why TSI?

- No Fee Telephone Consultation To Discuss Investigation/Reconstruction Need
- Six Month Pilot To Prove Value To Customers
- Fee For Service Flexibility
 - Results Based



- **Hourly Rate**
- **Flat Fee**

- **Past Results:**
 - **Savings of Many Multiples of The Investigation Expenses**
 - **Low Speed Impact:**
 - **Winning Arbitrations**
 - **70% Of Collisions Received For Investigation Result In:**
 - **No Physical Mechanism For Injury**
 - **Physical Damage Inconsistent With Collision Occurring As Reported**
 - **Proving Staged Accident**
 - **Proving Jump Ins In Actual Accident**
 - **Physical Damage Impact Forces Inconsistent With Alleged Occupant Movements Or Injuries**
 - **Proving Post Collision Damage**
 - **High Speed Impact:**
 - **Expert Evidence Has Lead To No Liability or the Appropriate Allocation of Liability in Negotiation/Litigation**
 - **Customer Testimonials/References Available Upon Request**

 - **More Qualified Experienced Investigators and Reconstructionists (See Profiles)**
 - **Level IV Reconstructionists**
 - **Reconstructionists**
 - **B.Sc. (Eng)**
 - **Certified Engineering Technologists**
 - **12,000 Low and High Impact Collision Accident Scenes Investigated/Reconstructed**
 - **Conducted Own Low Impact Crash Tests**
 - **48 Collisions**
 - **8 Human Subjects**
 - **96 Occupant Kinematic Responses**
 - **Extensive Experience As Expert Witness**
 - **Negotiations**
 - **Mediation**
 - **Arbitration**
 - **Civil and Criminal Litigation**
 - **Full Time Accident Reconstructionists With A Minimum Of 10 Years Experience**

 - **Standards**
 - **Best Practices Compliance**
 - **Expedite Decision Making**
 - **Preserve Good Faith Obligations**
 - **Respect Dignity and Rights of Policyholder**
 - **Concise Reporting**
 - **PIPEDA Compliance**
 - **Legal Standards Compliance**

 - **Training**
 - **Seminars And Evidentiary Protocols And Conventions**
 - **On The Job Training**



- Appraisers
- PD Adjusters
- AB/BI Adjusters
- Supervisors
- Managers

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Auto Theft and Vandalism Losses

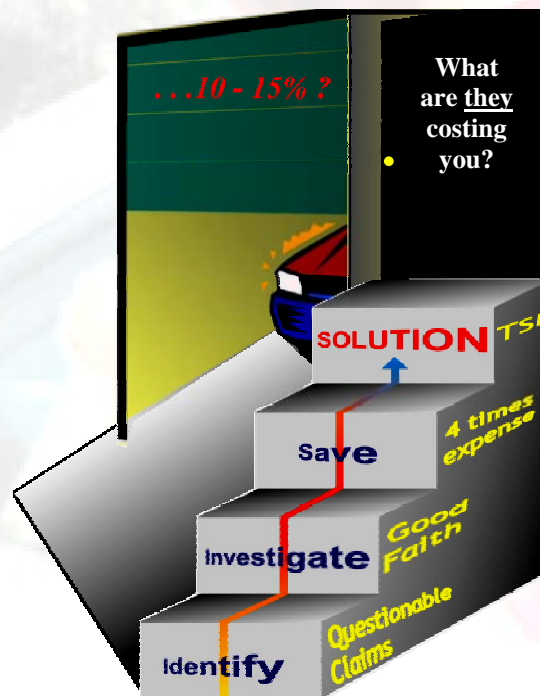
“TSI has done excellent investigation, trace and find work that has saved us significant dollars.”

Branch Claims Manager

The Problem:

- Proving that some vehicles that are reported stolen or vandalized, are not
- Finding the vehicles that are stolen

Some vehicles are reported stolen or vandalized ... *but were not* . . .



The Solution:

TSI Services:

- **Authenticate**
 - **Purchase**
 - **Transfer**
 - **Ownership History**
 - **Registration**
 - **Liens**
- **Confirm**
 - **Original Equipment**
 - **Service History**
- **Analyze**
 - **Operating Condition**
 - **Pre-existing Damage**
 - **Origin and Cause of Burned Vehicles**
- **Determine**
 - **Means of Lock Activation**
 - **Requirement of Keys for Drivability**
 - **Manufacturing Defects and Recalls**
 - **Improper Repair/Service**
 - **Subrogation Opportunities**
- **Verify**
 - **Loss Reporting**
 - **Use and Access**
 - **Method of Theft**
- **Vehicle Recovery**
 - **Trace**
 - **Find**
 - **Return**
- **Report**
 - **Statements**
 - **Photographs/Video**
 - **Recommendations**
 - **Policy Violations and Misrepresentations**

Why TSI?

- **Better Results**
 - **Savings of 4 Times Investigation Expenses**



- **More Qualified Experienced Investigators (See Profiles)**
 - Lee Thistle
 - Stan Swann
 - Scott Griffin
 - Rick Hawkyard
 - Doug Lamb

- **Specialists**
 - Forensic Lock Smith
 - Forensic Mechanic
 - Forensic Tracer
 - Heavy Equipment
 - Certified Insurance Professional
 - Certified Canadian Fire Investigator
 - Certified Fraud Examiners
 - Certified Fire and Explosion Investigators
 - Certified Engineering Technicians
 - Certified Collision Reconstructionists All Levels

- **Standards**
 - Best Practices Compliance
 - Expedite Decision Making
 - Preserve Good Faith Obligations
 - Concise Reporting
 - PIPEDA Compliance

- **Training**
 - Seminars
 - On The Job Claims Rep

- **Customer Satisfaction**
 - Referrals Available Upon Request

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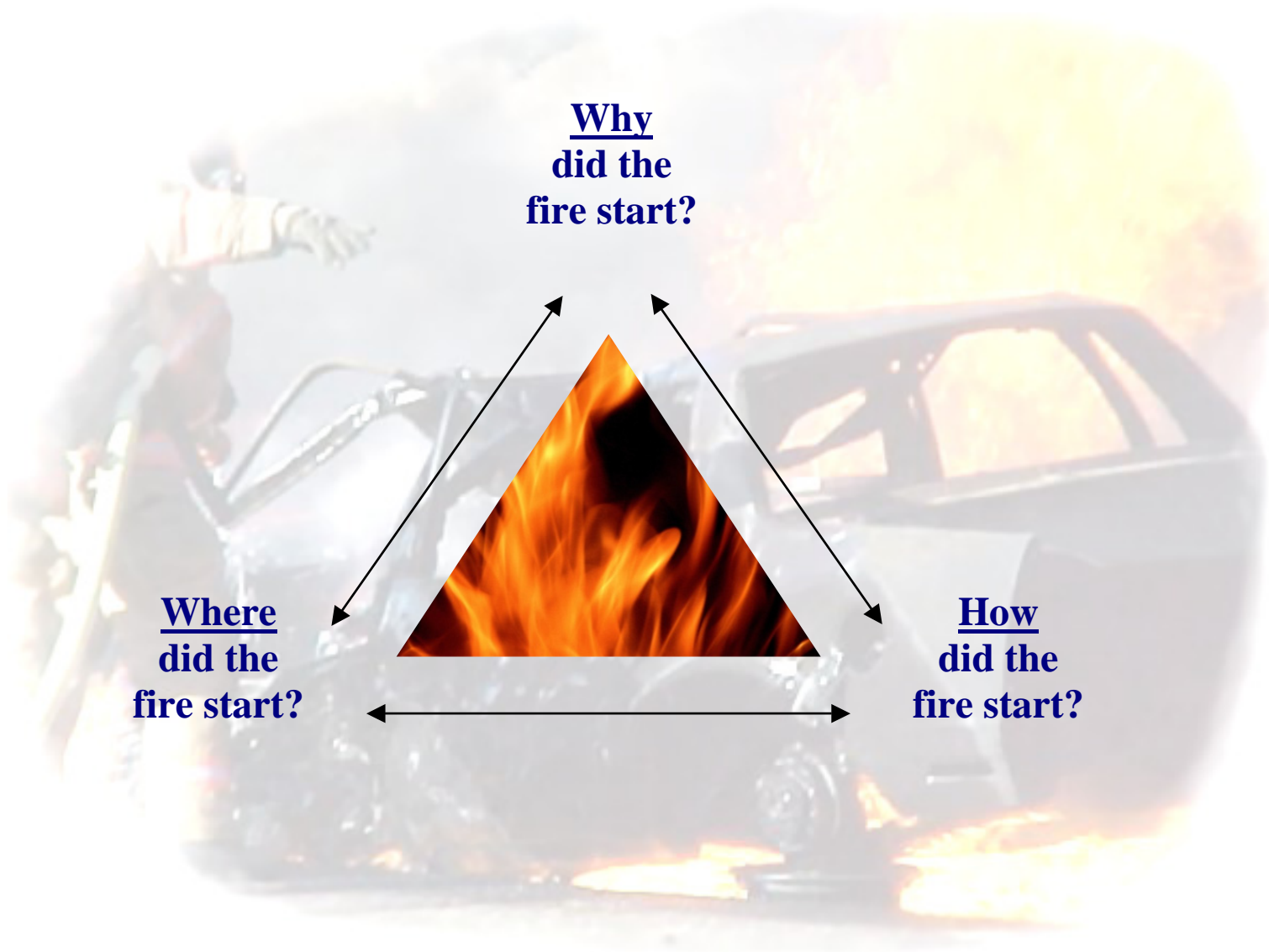


Vehicle Fire Losses

“You guys at TSI have proven to me on the fire investigation work you have done for my company that you can add significant value to the Fire Investigation process conducted by staff, independent adjusters and origin and cause experts. TSI has saved us significant dollars.”

Regional Claims Manager

The Problem:





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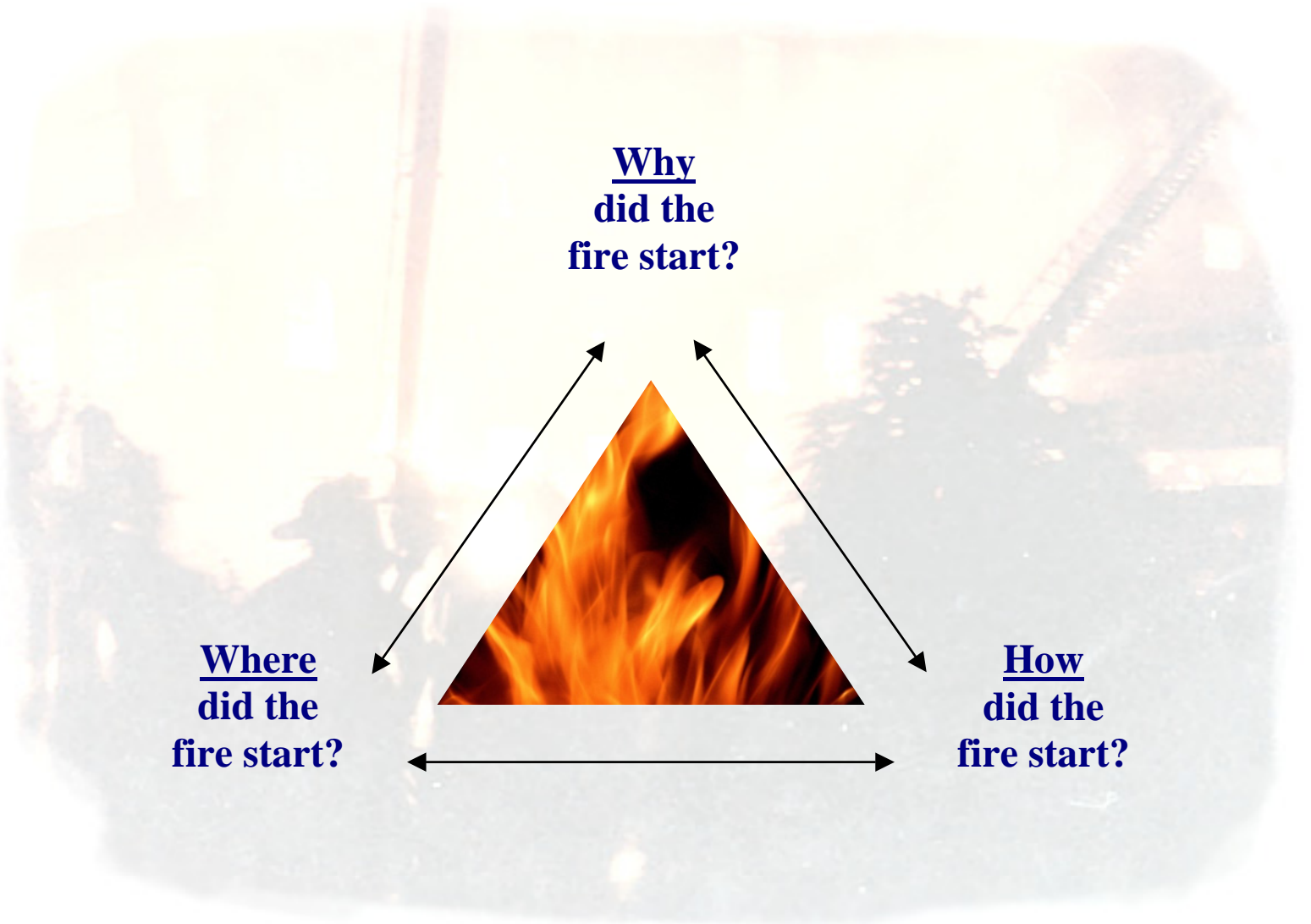


Property Fire Losses

“TSI Fire Investigation Services has added a whole new dimension to how we handle fire claims.”

Claims Manager

The Problem:



The Solution:

TSI Services:

- **Prove How, Where and Why Did The Fire Start**

- **Lead and Manage an Investigative Team**
 - **Help Select Experts**
 - **Coordinate Experts**
 - **Liaise With**
 - **Emergency Services**
 - **Public Agencies**

- **Conduct Investigation**
 - **Scene Attendance**
 - **Same Day Response**
 - **Determine Security Requirements**
 - **Property Protection**
 - **Public Safety**
 - **Evidence**
 - **Obtain Physical**
 - **Photograph and Video**
 - **Secure**
 - **Preserve**
 - **Prevent Spoliation**
 - **Witnesses**
 - **Locate**
 - **Interview**
 - **Statements**
 - **Policy Violations and Misrepresentations**
 - **Legal Standards Compliance**
 - **Incendiary?**
 - **Deliberate Action Only Means of Ignition**
 - **Subrogation Opportunities**
 - **Product Liability**
 - **Professional Standard Compliance**
 - **Regulatory**
 - **Mechanical Failure**
 - **Personal Liability**
 - **Spoliation**

 - **Litigation Support**
 - **Review Investigations**
 - **Procedural Compliance**
 - **Accuracy**
 - **Completeness**



- **Report**
 - **Answer Three Questions**
 - **How Did The Fire Start?**
 - **When?**
 - **Who?**
 - **Where Did The Fire Start?**
 - **Why Did The Fire Start?**
 - **Statements**
 - **Photograph/Video**
 - **Recommendations**

Why TSI?

- **Better Results**
 - **Savings of Many Multiples of The Investigation Expenses**
- **More Qualified Experienced Investigators**
 - **Lee Thistle**
 - **Certified Fraud Examiner**
 - **Certified Fire and Explosion Investigator**
 - **Leader Complex Fire Investigations Valued In The Hundreds of \$Millions**
 - **Developer of National Claims Handling Programs**
 - **Introduced NFPA 921 Guidelines/Training to Industry**
 - **Designed Best Practices Fire Investigation Procedures**
 - **Stan Swann**
 - **Certified Insurance Professional**
 - **Certified Canadian Fire Investigator**
 - **Certified Fraud Examiners**
 - **Certified Fire and Explosion Investigator**
 - **Former Canadian SIU Insurer Manager**
 - **Former RCMP Officer, Commercial Crime**
 - **Rick Hawkyard**
 - **Certified Fire and Explosion Investigator**
 - **Former Metro Toronto Police Officer, Criminal Investigation Bureau**
 - **Forensic Photographer**
- **Specialists**
 - **Fire Service Liability**
 - **Origin**
 - **Cause**
 - **Electrical**
 - **Mechanical**
 - **Gaseous**
 - **Certified Insurance Professional**
 - **Certified Canadian Fire Investigators**
 - **Certified Fraud Examiners**
 - **Certified Fire and Explosion Investigators**
 - **Certified Engineering Technicians**



- **Standards**
 - **Best Practices Compliance**
 - **Expedite Decision Making**
 - **Preserve Good Faith Obligations**
 - **Respect Dignity and Rights of Policyholder**
 - **Concise Reporting**
 - **PIPEDA Compliance**
 - **Canadian and International Fire Origin and Cause**
 - **Legal Standards Compliance**
- **Training**
 - **Seminars**
 - **On The Job Claims Rep**
- **Customer Satisfaction**
 - **References Provided Upon Request**

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Property Burglary, Theft and Mysterious Disappearance Losses

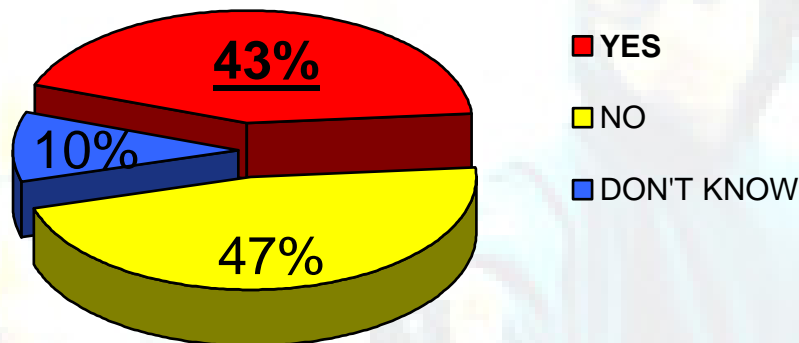
“TSI has proven to be extremely effective in investigating burglary, theft and mysterious disappearance claims, saving us significant dollars.”

Ontario Claims Manager

The Problem:

- Proving that some personal property that is reported stolen or missing or vandalized, is not
- Proving pre-existing damage

Do people think insurance fraud is easy? *



** Canadian Coalition Against Insurance Fraud*

The Solution:

TSI Services:

- 24 Hour 7 Day A Week Service
- Attend Loss Location
 - Photographic/Video Documentation
 - Identify Entry/Access
 - Determine
 - Lock Mechanism Integrity
 - Key Control
 - Forced Entry
 - Subrogation
 - Verify Security System
 - Activation
 - Authorizations
 - Monitoring
 - Reporting



- **Witnesses**
 - **Identify**
 - **Interview**

- **Authenticate**
 - **Occurrence Report**
 - **Purchase**
 - **Delivery**
 - **Transfer**
 - **Ownership History**
 - **Warranty Registration**
 - **Service History**
 - **Liens**
 - **Forensic Document Examination**
 - **Alterations**
 - **Continuity**
 - **Record Verification**
 - **Insurable Interest**
 - **Corporate Ownership**

- **Report**
 - **Findings**
 - **Statements**
 - **Photographs/Video**
 - **Recommendations**
 - **Policy Violations and Misrepresentations**

Why TSI?

- **Better Results**
 - **Savings of 4 Times Investigation Expenses**

- **More Qualified Experienced Investigators (See Profiles)**
 - **Lee Thistle**
 - **Stan Swann**
 - **Scott Griffin**
 - **Rick Hawkyard**

- **Specialists**
 - **Forensic Lock Smith**
 - **Law Enforcement Fraud Investigators**
 - **Former ICPB Investigators**
 - **Certified Insurance Professional**
 - **Certified Canadian Fire Investigator**
 - **Certified Fraud Examiners**
 - **Certified Fire and Explosion Investigators**

- **Standards**



- **Best Practices Compliance**
 - Expedite Decision Making
 - Preserve Good Faith Obligations
 - Concise Reporting
 - PIPEDA Compliance
- **Training**
 - Seminars
 - On The Job Claims Rep
- **Customer Satisfaction**
 - Referrals Available Upon Request

**Promptly:
Report
Investigate**

**24 Hour 7 Day A Week Service
Business Hours 905-502-3480
After Hours 647-999-7447
Contact Lee Thistle
www.tsisolutionsinc.com**

