



Date: 02/12/2025
To:
From: Pete Fowler Construction Services, Inc.
Project: Investigating and Estimating Fire Claims Webinar 2/14/2025 (PFCS 24-0917)
Regarding: Audience Handout Package

Meet the Panel

Parker Anderson

EXPERT AT PETE FOWLER CONSTRUCTION

Parker Anderson is an accomplished General Building Contractor with a Class B license serving as an expert with Pete Fowler Construction. Parker provides evaluation and testing on physical building performance, examines enormous volumes of project documentation, and renders professional opinions based on his findings that aid in moving projects to their conclusion. In this process, Mr. Anderson frequently estimates project costs and tenders projects for bid. With extensive experience in residential and commercial properties, Parker has worked closely with many large insurance companies and property management accounts.

Parker has over 9 years of dedicated industry experience, and is constantly adding to his areas his expertise through professional development and training. He is skilled in operating Matterport 3D Modeling Hardware, has completed both the 10-hour OSHA Construction Safety and Health certification as well as the OSHA 30 Hour Outreach Training for the Construction Industry, and is also certified as a Water Damage Restoration Technician (IICRC). Additionally, he has lent his knowledge to numerous projects and extensive reports, and he continually finds thoughtful ways to increase productivity, support team members, and improve project efficiency.



Dan Bonelli

FIRE INVESTIGATOR AT ADVANCED ANALYSIS, A DIVISION OF PETE FOWLER CONSTRUCTION

Since beginning his fire investigation career in 1991, Dan Bonelli has personally determined the origin and cause of over 7,000 fires, supervised 10,000 fires and counting, taught countless classes at numerous venues regarding fire investigation and related issues, and has testified as an expert over 20 times in civil, criminal, and federal courts. Advanced Analysis, Inc. was founded by Mr. Bonelli in 2004, and became a division of Pete Fowler Construction Services, Inc. in 2022.

Mr. Bonelli is certified as a fire investigator by several organizations at the state, national, and international levels, including: the International Association of Arson Investigators (I.A.A.I.), California Conference of Arson Investigators (C.C.A.I.), the National Association of Fire Investigators (NAFI), and the National Board on Fire Service Professional Qualifications. Dan is also a licensed private investigator in both California and Nevada, and holds a general building contractors license.

Dan Bonelli's experience as a firefighter, general building contractor, and private investigator give him the perfect foundation for insurance related property investigations. In addition to his varied professional background, Dan's extensive education sets him apart from other fire investigators, with degrees in Fire Science, Social and Behavioral Science, and organizational leadership.

Attachments

1. Lesson Plan with Links to Backup materials
2. Power Point Slides



Investigating and Estimating Fire Claims



OFFICES

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Pete Fowler
CONSTRUCTION
Services, Inc.

INTRODUCTION

Investigating and Estimating Fire Claims is intended to help claims professionals understand the process from beginning (Notice of Loss) to end, especially when they end up in a dispute or litigation.

Investigating fires is a well developed profession with it's own collection of professional guidelines governing best practices, and we will explain them.

Investigating fires requires a qualified fire investigator to apply the applicable investigative standards to develop a hypothesis regarding it's origin and cause. It's not always cut and dry and we will discuss some of these scenarios.

Cost estimating is a profession with specialized skills, training, education, and certifications; but it's not rocket science. It's always about figuring out what it will take to do construction work; in this case, the construction is repairing fire damage. There is some math in all estimating, so it's scary to a lot of people. We will explain all of this as simply and clearly as possible.

PROGRAM OUTLINE

1. Introduction
2. Investigating Fire Claims
3. Fire Damage
4. Understanding Estimating Fire Damage Repairs
5. Evaluating Fire Damage Repair Estimates by Others
6. Conclusion

LEARNING OBJECTIVES

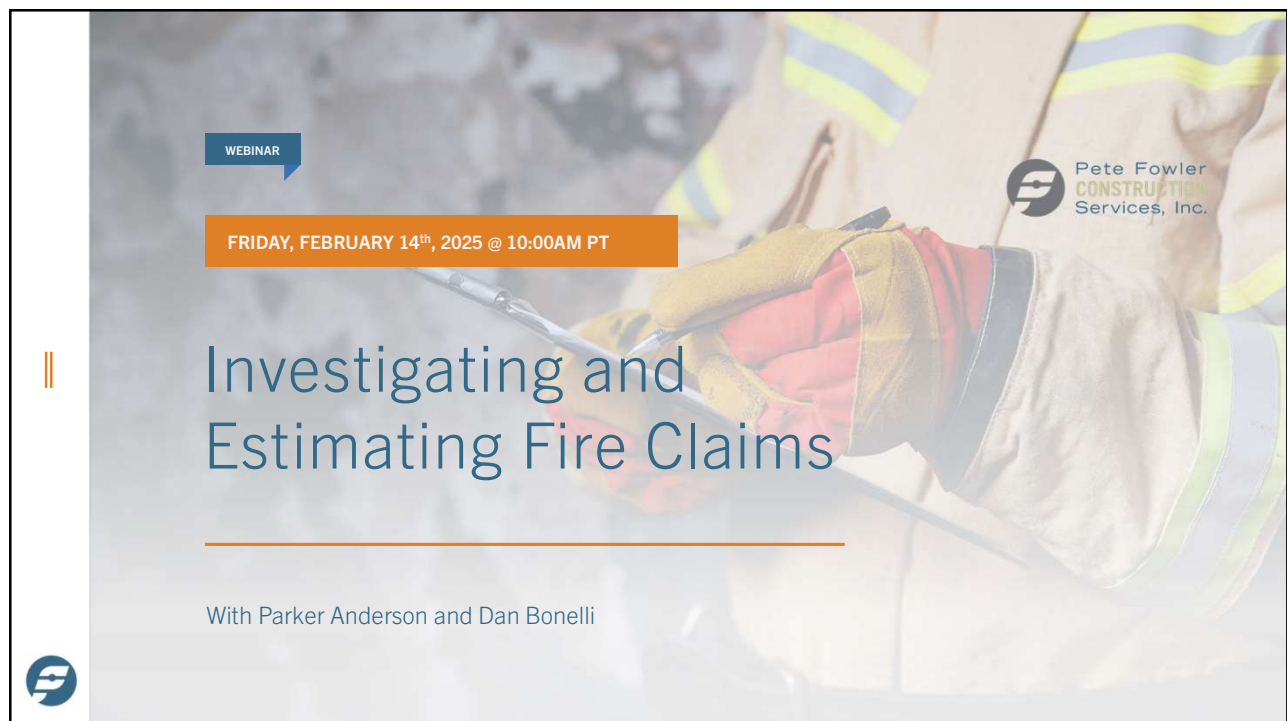
- Review the process of the origin and cause investigation of fire claims
- Understand the process of estimating fire losses.
- Learn about evaluating cost estimates from other parties.
- Discuss the pros and cons of the different options for estimating fire damage.
- Examine a case study involving a fire loss.

BACKUP MATERIALS

1. [Use of Xactimate Letter](#) by Michael Villalba
2. [Estimate Comparison Sample](#) by Pete Fowler Construction
3. [Level 5 Estimating Matrix](#) by Pete Fowler Construction

PROGRAM CONTENTS

1. Introduction – 5 Minutes
 - A. Who We Are
 - B. Presenter Information
 - C. Program Outline
 - D. Introduction
 - E. Learning Objectives
2. Investigating Fire Claims - 10 Minutes
 - A. Investigation Guidelines
 - B. Scientific Method
 - C. Construction Materials
 - D. Types of Fires
3. Fire Damage - 15 Minutes
 - A. Onsite (Visual) Damage Assessment
 - B. Damages from Fire
 - C. Damages from Water
 - D. Case Study
4. Understanding Estimating Fire Damage Repairs - 15 Minutes
 - A. How We Estimate
 - B. Estimating Basics: Labor. Materials. Equipment. Subcontractors.
 - C. The Use of Restoration Estimating Software for Fire Claims
 - D. Scope of Repair Estimates for Fire Damage
5. Evaluating Estimates by Others - 10 Minutes
 - A. How Do You Know?
 - B. Detailed Analysis
 - C. Estimating Errors
 - D. Match Game
 - E. Communicating the Differences Between Estimates
 - F. Rebuttal: Competing Hypotheses
6. Conclusion – 5 Minutes
 - A. Continuing Education
 - B. Backup Materials
 - C. Feedback



WEBINAR

FRIDAY, FEBRUARY 14th, 2025 @ 10:00AM PT

Pete Fowler
CONSTRUCTION
Services, Inc.

Investigating and Estimating Fire Claims

With Parker Anderson and Dan Bonelli





ABOUT US

Building Experts.

Helping Smart People
Make Smart Decisions



Construction Defects



Property Claims



Personal Injury Claims



Contract Claims



Estimating, Quality & Construction Management



Fire Claims





Meet our Presenters



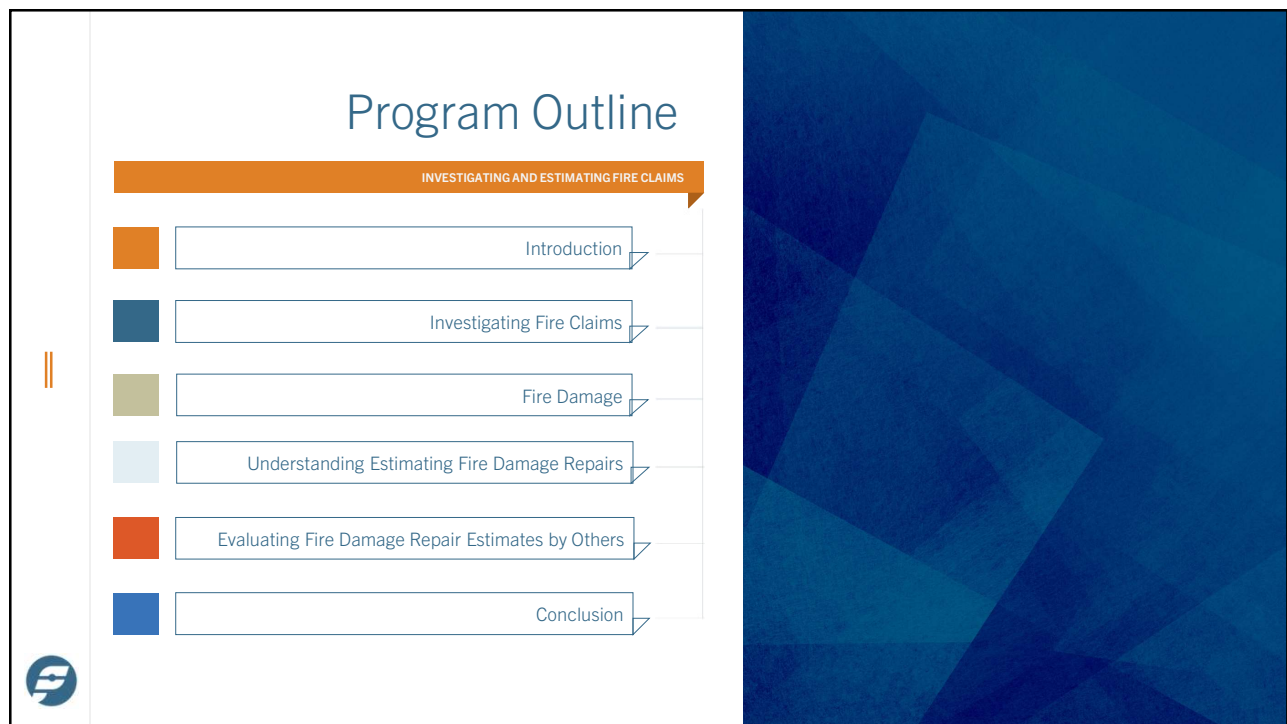
Parker Anderson

Expert
Pete Fowler Construction



Dan Bonelli

Fire Investigator
Advanced Analysis, a Division of Pete Fowler Construction

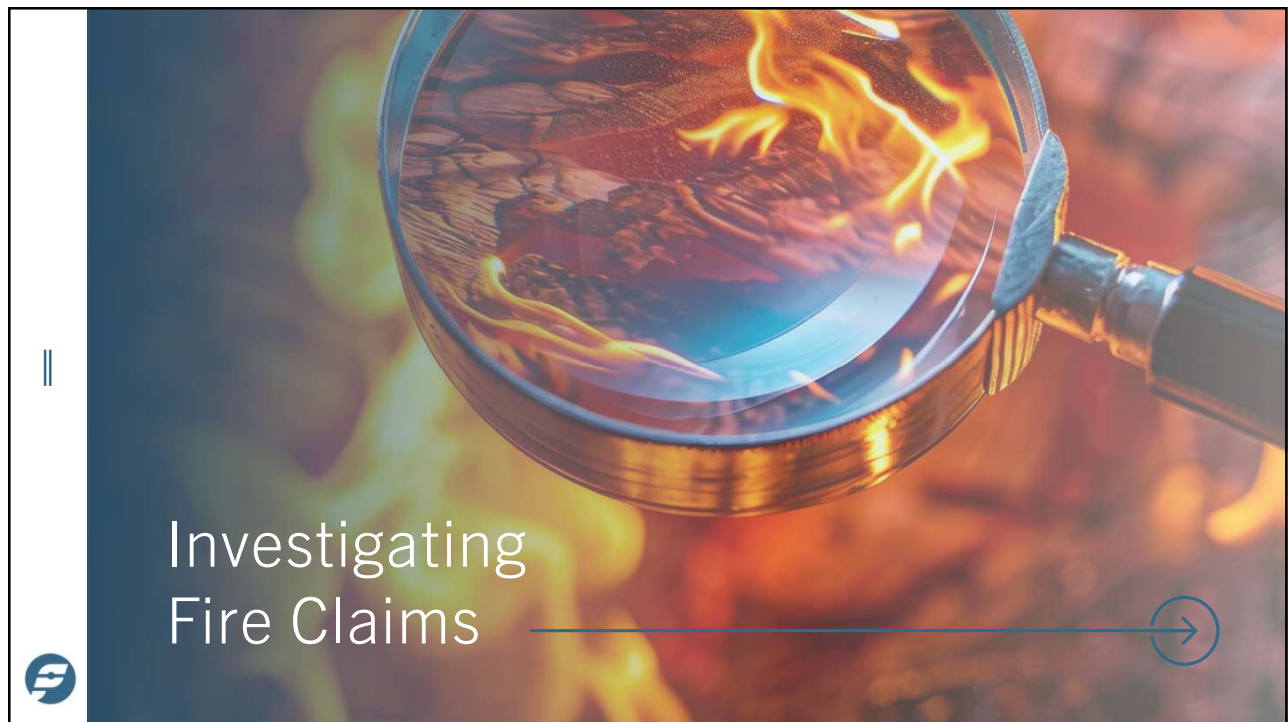


Introduction



Learning Objectives

- Review the process of origin and cause of fire claims.
- Understand the process of estimating fire losses.
- Learn about evaluating cost estimates from other parties.
- Discuss the pros and cons of the different options for estimating fire damage.
- Examine a case study involving a fire loss.



Investigation Guidelines

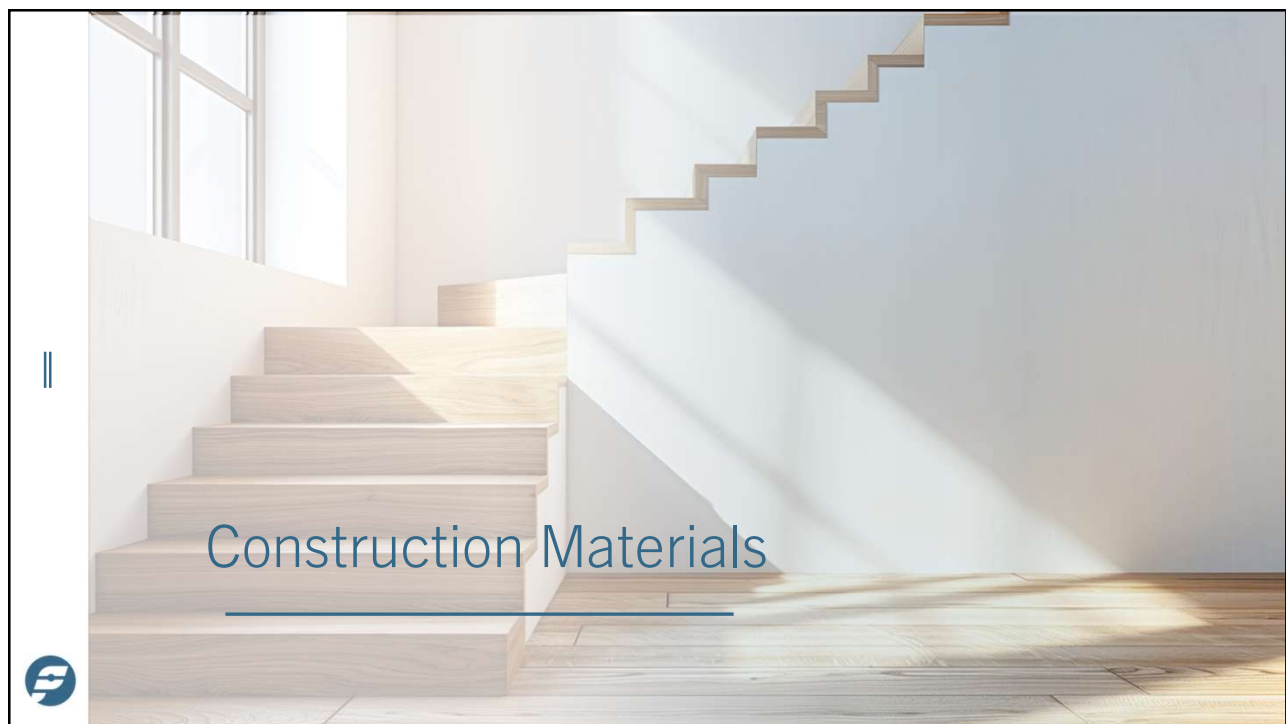
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Scientific Method



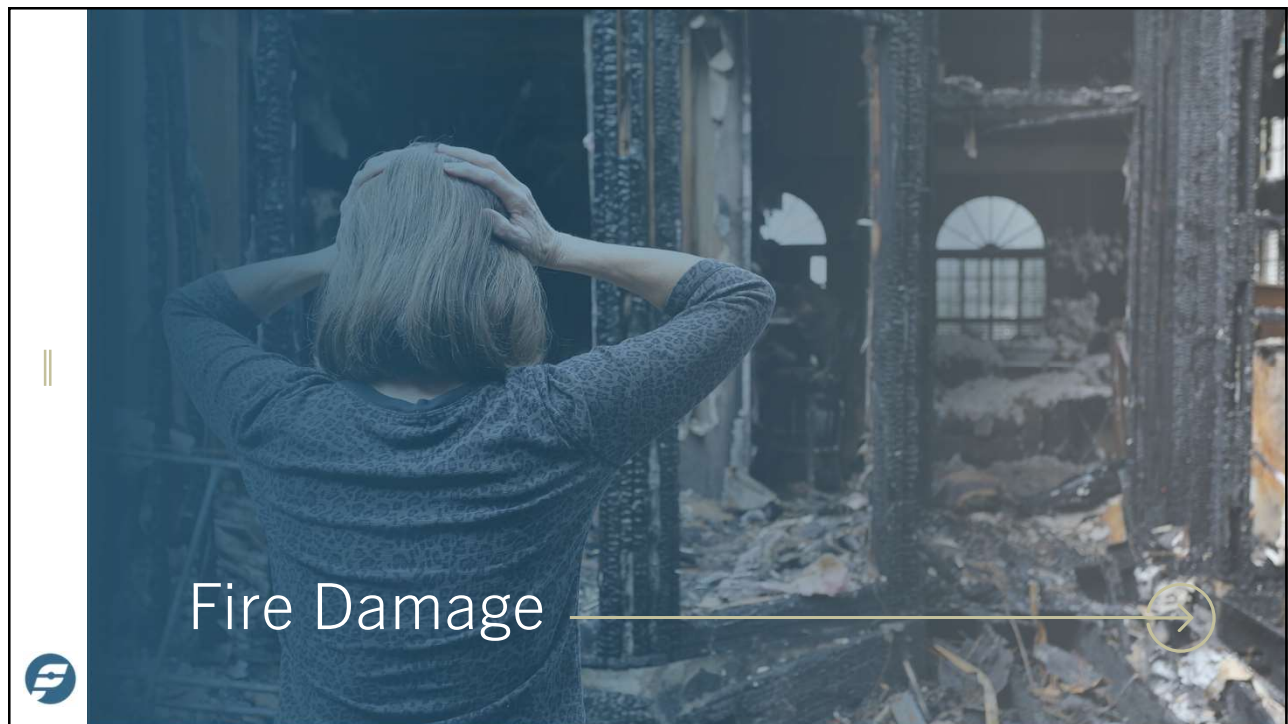


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Types of Fires







Onsite (Visual) Damage Assessment



Damages From Fire

- Odor
- Smoke Damage
- Heat
- Physical Damage / Charring
- Exterior Wildfire Damage vs Interior Fire Damage
- Fire Suppression
- Drywall Damage
- Other: Melting, etc.





II

Damages From Water

- Fire Sprinklers
- Mold
- Fire Suppression

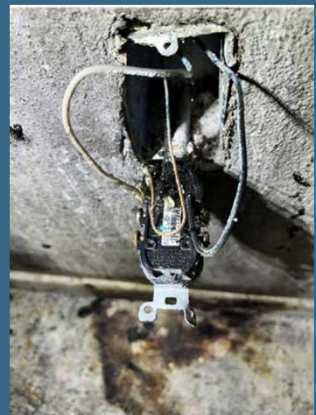


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Case Study



A photograph showing significant water damage on a light-colored wall. The damage is concentrated near a window, with dark, irregular stains and peeling paint. The floor below the wall is also stained and discolored.

A close-up photograph of an electrical outlet or switch plate that has been removed, revealing the internal wiring. The wires are exposed and appear to be in poor condition, with some insulation missing. The surrounding wall is textured and shows signs of wear.



How We Estimate





Estimating Basics:

Labor. Materials. Equipment. Subcontractors.



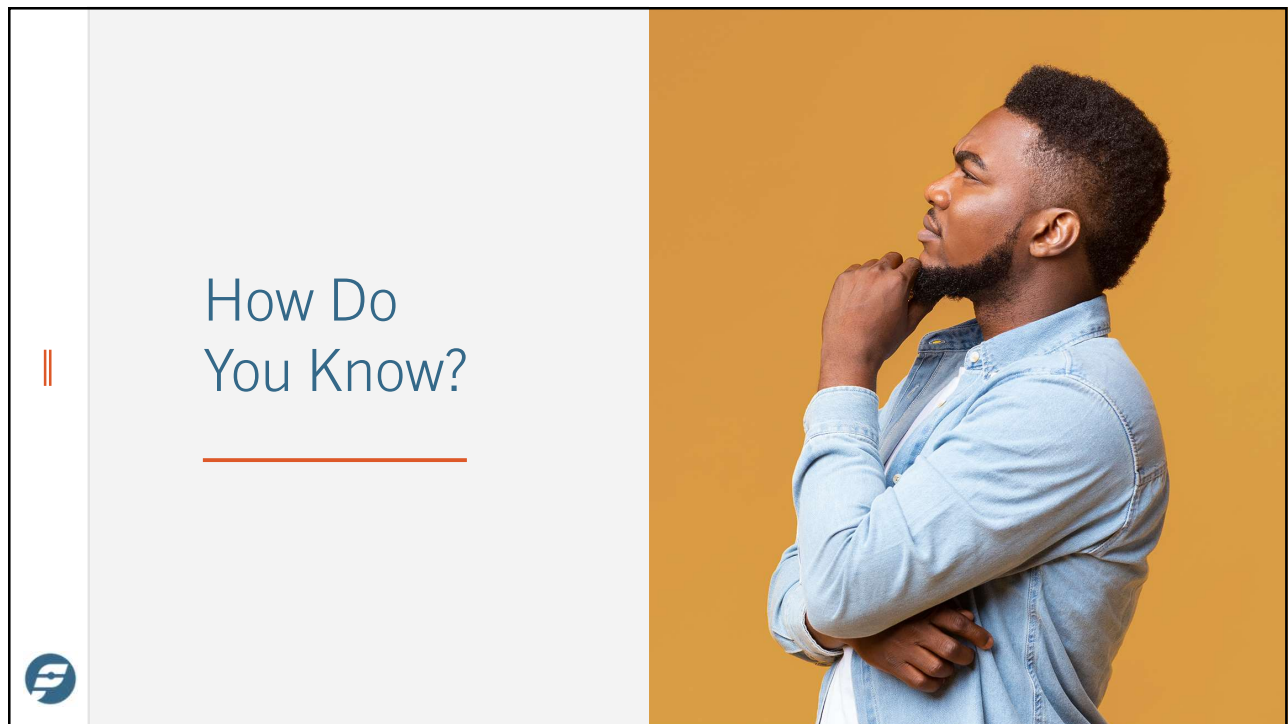


The Use of Restoration
Estimating Software
for Fire Claims

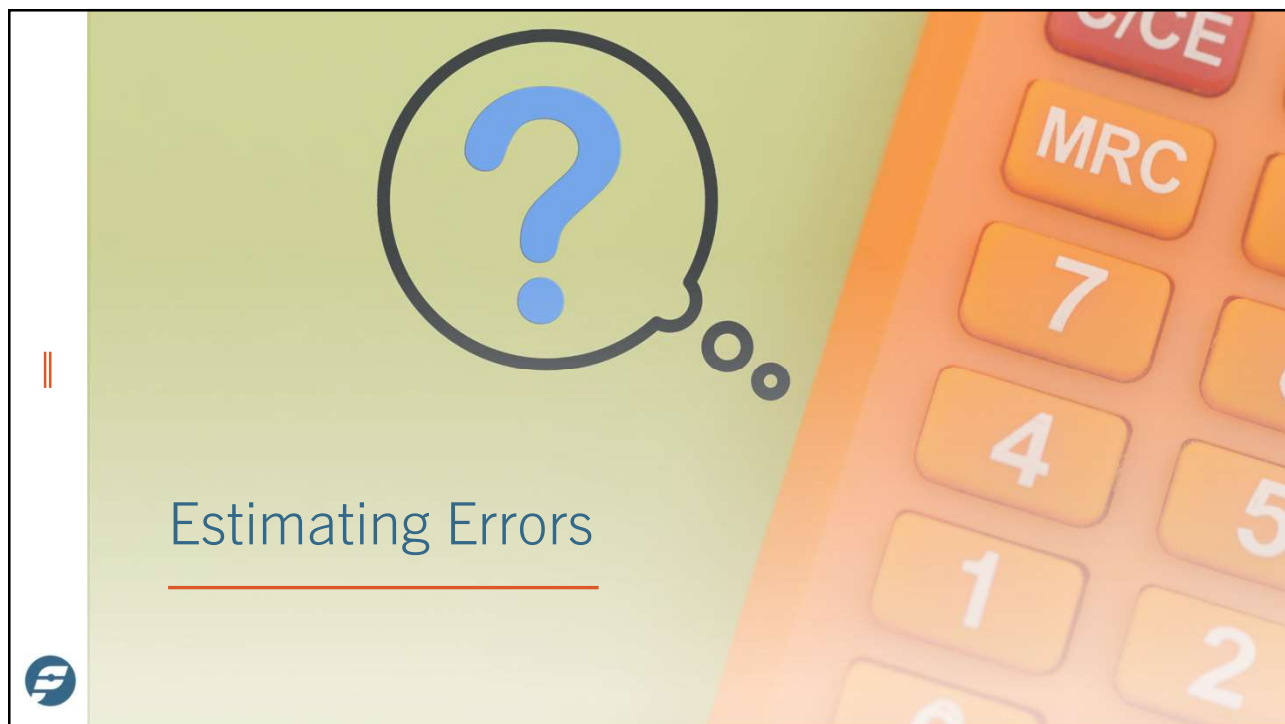
- Xactimate
- Symbility
- Traditional Estimating
(our proprietary system)











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Estimating Errors





Communicating the Differences Between Estimates



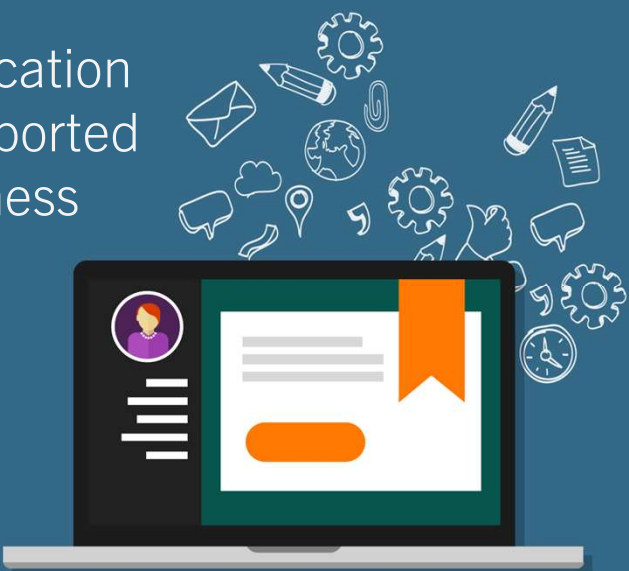




Learning Objectives

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Continuing education credit will be reported within ten business days.



The illustration features a laptop with a dark screen. On the left side of the screen is a circular profile picture of a person with red hair. To the right of the profile picture is a list of five horizontal lines. The main part of the screen displays a white document with a green border, an orange bookmark, and an orange button at the bottom. Surrounding the laptop are various white line-art icons: gears, a pencil, a paperclip, a globe, a location pin, a speech bubble, a clock, a hand, a document, and a cloud.





WEBINAR

THURSDAY, FEBRUARY 27TH, 2025 @ 10:00AM PT

Construction Site Accident Claims

With Don Gifford, Mike Villalba, Elgin Hakala, Walter Nelson, and Tom Fama

