



THE ASAP PRESS

ASAP's Newsletter for Professionals Across Canada

Q AND A WITH AN INDUSTRY INSIDER

Chris Giffin and Ron Koerth Giffin/Koerth Engineering



Chris Giffin
President
Co-Founder



Ron Koerth
Principal – Property Group
Co-Founder

Rob Garland, ASAP Vice President, recently met with Chris Giffin and Ron Koerth to discuss their company and industry topics

1. How long has Giffin Koerth been in business and how did the company's inception come to be?

We started Giffin Koerth in 2002. We have known each other since university, as we both graduated from the Civil Engineering program at the University of Waterloo and we had previously worked together at another forensic engineering firm. It was our thought that the forensic engineering industry at the time was not doing a very good job of providing for the needs of the insurance and legal communities, as the depth of expertise being made available was shallow especially in the large loss, commercial category. We had a mission of creating a large forensic firm not just for the sake of being large, but that a large firm was what was required to provide a depth of expertise in all the areas of exposure. At the time we knew the opportunity was great, and with time we have found that the potential was greater than what was in our wildest dreams.

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Happy Holidays

*Everyone at ASAP
wishes you and your
family a very happy
holiday season and
a prosperous 2012.*



ASAP Across Ontario

Our rapid response security services were extremely busy during the summer months. Here are just a few of the loss sites that were secured by ASAP:



Halton Hills, ON

ASAP Security Officers responded to a rural fire loss in Halton Hills. ASAP's immediate arrival enabled the smooth transition from local authorities control to ASAP Secured control, with no gaps in site continuity.



Scarborough, ON

A residential total loss in Scarborough was protected by ASAP Security Officers both for safety issues and for the ensuing insurable interests.

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Q AND A WITH AN INDUSTRY INSIDER – CONTINUED**Chris Giffin and Ron Koerth - Giffin/Koerth Engineering****2. You both have a strong relationship as principals of the company. What areas of strength do you both bring to the company?**

One of the reasons why we decided to build something together is because we both have a shared vision for what a strong, Canadian forensic engineering firm should look like and

how such a firm could best serve the insurance and legal markets. Despite that shared vision, we both have our own individual strengths which, when combined, are a more complete package. Ron notes that Chris is the one with the long-term vision of what the company can and will be. Chris is the one that is more likely to be seen out with the clients, developing the broader relationships that are so important in the industry. Chris jokes that Ron is often called the ghost, because people don't see him at many industry functions, but if there is a technical issue or question, he is the person to turn to. As the company has grown, others at the firm such as Jamie Catania, Scott Broad, Matt Allen and Dawn Finnegan now share the technical, management and/or marketing demands, but both Chris and Ron remain actively engaged in the areas of their respective strengths.

3. Tell us what separates Giffin Koerth from the other engineering firms in the insurance services market place?

Giffin Koerth simply 'tells it like it is'. While nobody likes to hear bad news, our clients tell us in no uncertain terms that they want an unbiased assessment of the incident. We have found that our reputation for being unbiased has resulted in the quicker resolution of disputes because our reports can be relied upon regardless of who retained us.

Another differentiating characteristic of our firm is its size, with all our experts in one office. Our size provides for a greater depth of expertise and it also allows our senior experts to leverage more junior staff, which provides for greater economic efficiency. Although we are often asked to open offices across the country, we have resisted this and have no plans to do so within the next few years. We are committed to creating a firm with the greatest depth of expertise which cannot be achieved with a number of small offices across the country, manned by generalist experts who do a wide range of tasks. In our opinion, the days of small firms being able to do everything are gone – no longer can the 'jack-of-all-trades' be successful in what has become a very complex and sophisticated world.

We also believe our people make a difference – especially when we make a difference for them. We start with great people, with stellar experience, superb technical skills, compelling communication skills and outstanding personalities. We put them together in a stimulating environment that exemplifies high standards and congeniality. They enjoy each other, they enjoy their work and they produce outstanding results, efficiently. Perhaps better than they would do on their own.

4. Being a service company, like ASAP, how important is it to hire, train and maintain the right people?

We see firsthand how ASAP differentiates itself from other firms based on the quality of the staff; in particular, their ability to liaise with people from many walks of life. GK too has the need for that characteristic of its staff, along with sound technical abilities and excellent communication skills.

Ongoing training is a key element for our staff in this ever-changing complex world we live in. Our experts are encouraged to be leaders within their fields of expertise, which requires commitment to technical associations and standards bodies.

5. How has the investigations of fire losses changed since you have been in the business?

Both the internet and related components such as social media, the legal system's censure of 'hired guns' and the continued refinement of NFPA 921 have made fire investigations much more involved and less singularly focused on one aspect, and rightly so. There is so much information (much of it incorrect) available on the internet that the fire investigator is open to so many challenges of his or her findings, sometimes at the scene by the insured or other interested parties. If the investigator has not done a thorough investigation, it is much less likely today that they will 'get away with it'. We still see examples of poor work, but by and large, the adjusting community is aware of the standards that should be provided by a good fire investigation and are more than willing to call out the investigator if they detect a less than adequate investigation. Our depth of expertise allows us to provide the type of thorough investigation that the current legal system rightly demands.

6. Is spoliation of evidence a topic insurance companies should be concerned with?

Yes it is. Although many parties will try to make a spoliation claim when none actually exists, we have seen plenty of examples where evidence was not properly secured, retained, stored and/or examined. There have also been occasions where evidence was examined or tested with no other parties present. While it is not always possible to allow others to examine the evidence in-situ, that is the preferable scenario. Unfortunately, it sometimes means a bit of extra cost to the insurer, as it means that restoration work may have to be put on hold for a short period of time. However, the benefit in terms of reduced spoliation claims can easily outweigh the extra costs. Scene security is another key aspect which is often overlooked, which can sometimes lead to justifiable concerns about the integrity of the evidence. Having the right security company handling the scene can substantially reduce the spoliation risk to the insurer.

7. From what you have seen and experienced, what are the key fundamentals adjusters must carry out when working a loss site?

There are many aspects of the adjuster's job that we are not exposed to. However, from our perspective, it is important that the adjuster obtain control of the scene as soon as possible to reduce scene spoliation. It is also vital that witness information be obtained quickly, particularly in dramatic loss scenarios where the most salient information is 'top of mind' and often changes with the passage of time. Often the adjuster is also in the best position to obtain vital scene information which may unavoidably be altered for safety reasons or due to environmental factors. For example, photographs taken by the adjuster prior to a major imminent rainfall may provide the best evidence in a case. The adjuster also has to demonstrate tact and poise when dealing with the emotions that can surface at traumatic loss events. All of these requirements place a heavy demand on the adjuster, so we do our best to assist them as much as possible in our investigation capacity.

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Q AND A WITH AN INDUSTRY INSIDER – CONTINUED

Chris Giffin and Ron Koerth - Giffin/Koerth Engineering

8. There has been much focus on retaining the right expert for conducting a fire loss. What are your thoughts?

The world is very complex today. Without the right expertise and training, either directly or through collaboration with other available experts, the fire investigator may mishandle the case. Even if he or she inadvertently stumbles on the right answer, the manner in which the investigation was handled could still compromise the ability of the insurer to recover its losses or defend against an action. As we noted earlier, the jack-of-all-trades investigator is no longer a viable option for consistent and reliable results. Statistics from the United States show that approximately 50% of the experts who were challenged as to the credibility and utility of their work (a so-call Daubert Challenge) failed to meet the standards set by the justice system, and thus were barred from testifying at trial. Unfortunately for the insurer, when it gets to that stage, it is too late to change horses.

9. Giffin Koerth is an ever expanding company. What new areas of engineering services are you pursuing or arenas you are refocusing on?

Our pursuit is to provide more specialized forensic expertise. As we grow, the depth and breadth of our expertise is progressively improving. We are currently a firm of approximately 50 in-house staff, and plan to add approximately 10 additional experts each year for the next 5 years, which should be a walk in the park compared with our past growth.

We find that the size and complexity of the losses we are investigating is constantly increasing and involve a multi-disciplined approach, project management, mitigation strategy, remediation specification and engineering risk management. To better serve our clients we continue to enlist experts which add ever more increasing breadth to our range of expertise.

The specific initiatives we have undertaken are too many to even start to describe. Our biggest challenge is to keep our marketplace aware of our ever developing offering. The message we tell our clients is that no matter what the loss, if we do not have the in-house expertise to handle the file, we will not hesitate to assist our client in getting the right expert. If needed, we will assist such an expert with the forensics, a particular value that is more and more appreciated as the claim and legal complexity increases.

A particular initiative we have for 2012 is to further develop our relationships internationally. We have had many friends in the insurance, legal, and

brokerage communities offer their assistance in this endeavour for which we are very thankful.

10. What are some of the trends in the insurance market that will affect the way engineering companies conduct business?

With continued consolidation of the industry, its sophistication is ever increasing and as such the industry's demands on its service providers is likewise increasing. While the insurance market place is very much relationship based, those relationships must fundamentally be based on providing the best service available and not upon marketing efforts alone. Many insurers are getting around to the procurement of engineering services, which we welcome. Our success will be based upon providing the best expertise while being cost effective. Part of being cost effective is leveraging juniors while ensuring the integrity of our product with the involvement of seasoned, experienced experts on every file.

11. How has technology advances over the past few years affected your company and how you conduct your business?

Advances in photographic equipment and internet communications has made scene documentation and information collection so much easier and allowed us to quickly provide initial feedback to our clients in a way that they can understand much better than a simple telephone call. Data collection via laser scanners is the next evolutionary step, which will revolutionize the accuracy of our observations and reduce labour costs. Paperless product is the current trend for many of our clients, which is complicated by court rules and other minor administrative issues. The next few years will sort that out though, as the ease of paperless reporting will become apparent to all and outweigh the concerns that many still have with that process.

12. What does the future hold for Chris Giffin, Ron Koerth and your company?

These truly are exciting times! We both continue to be excited about our business and the many great people we are privileged to have with us at GK. We are particularly grateful about the manner in which the industry warmly accepted our new firm many years ago and how it has continued to support us as we have grown. We see further growth and strengthening in our existing areas of expertise and expect that, as new market trends emerge, we will be in a strong position to continue to provide the high quality of service our clients have come to expect from us.



MISSION STATEMENT

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