

# PERSPECTIVES

Tedford & Pond, LLP • 750 Main Street, Suite 1600, Hartford, CT 06103 • (860) 293-1200 • [www.tedfordpond.com](http://www.tedfordpond.com)

## Improving the Understanding of Post-Flashover Fire Behavior

Fire investigators are regularly called upon to interpret burn patterns and to determine where fires originate. Patterns created by pre-flashover fires are often easily deciphered by investigators seeking the fire origins. The severe burn damage found in fully-involved fires can be far more daunting to interpret, making origin determination extremely difficult.

At a 2005 fire training conference, fire investigators from the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) designed and presented a seminar on Fire Dynamics. Two, identical, one-room burn cells with standard-sized doorways were each burned for seven minutes. Hours later, fifty-three fire investigator-students (who had not observed the fires) were asked to briefly examine the cells and decide in which quadrant of each cell they thought the fires had started. [Read more...](#)

## Ventilation-Controlled Fires

A fire has severely damaged a two-story single family home and the room of origin has been determined to be the living room. A fire marshal has determined that the area of the fire's origin is between a window and the front door, a space of about 36 inches. The basis for that determination is an area of clean burning in that 36-inch space between the door and the window. In that space is a small electrical appliance plugged into a wall outlet. Apparently unknown to the fire marshal is the fact that the housing of the small electrical appliance is made of V0 plastic and the electrical circuit board within the product is non-flammable. The plastic housing of the appliance melted away during the fire leaving behind two tiny power conductors that have evidence of melting on their ends. There are virtually no fuels in the immediate area available for fire spread and development from the fire marshal's point of origin on the wall to the rest of the room. [Read more...](#)

## To Remove or Not to Remove? The Strategic and Urgent Question

Whether a lawsuit proceeds in state or federal court is an important strategic decision impacting a defendant's case. When a case which could be brought in federal court is brought in state court, a defendant's first instinct naturally ought to be to remove the case to federal court. Indeed, defendants and their counsel need not necessarily resign themselves to the court of plaintiff's choosing and may, under certain circumstances opt to remove a case to federal court. This can have the tactical advantage of disrupting plaintiff's approach, leveling the playing field, or obtaining some other particular advantage of its own. The decision to remove is not, however, a foregone conclusion and a defendant must assess the potential advantages and disadvantages of defending a case in federal versus state court to ensure that removal is in its best interest. Further, because removal to a federal court has certain time and procedural requirements, the analysis must be prompt and informed. [Read more...](#)



## Allocation of Liability Insurance Coverage Over Multiple Policies

The term "allocation" with respect to liability insurance coverage pertains to the triggering of more than one insurance policy for the same occurrence. There are, however, several different scenarios in which allocation principles, as determined by the policy language itself and precedential case law, are applied. Examples include: multiple primary insurance policies that cover the same insured; multiple insurance policies that cover the same occurrence, but with one policy excess to the other(s); an occurrence that spans more than one insurance policy period; or an occurrence that spans periods of insurance coverage as well as periods of time when the insured had no or previously exhausted insurance coverage. Allocation, therefore, refers to a variety of situations where coverage analysis requires the examination of the language of more than one policy and potentially the law of the relevant jurisdiction in applying such policy language to the concept of shared coverage among multiple entities. [Read more...](#)

## ANNOUNCEMENT

Tedford & Pond is pleased to announce that Kathryn C. Rivet joined our firm as Associate Attorney at the end of August. She is a member of the Bars of Connecticut and Massachusetts. Please join us in welcoming Kathryn to our firm.

Please visit us at  
[www.tedfordpond.com](http://www.tedfordpond.com)

## UNDERSTANDING MORE ABOUT POST-FLASHOVER FIRE BEHAVIOR

Two additional articles on this important topic are available for your review:

**Investigation of an Elevated Fire – Perspectives on the 'Z-Factor'**

**Progressive Burn Pattern Development in Post-Flashover Fires**