

PRESIDENT'S MESSAGE



September 2013

Welcome Back!

Well, it seems that Mother Nature listened to all of our beleaguered adjusters out there and finally gave us a nice end to the summer. With school starting around the corner, and all the excitement and craziness of trying to get back into a schedule, September will come as a welcome relief to all of us. Now, we just have to wait and see what Fall will bring. Hopefully, an Indian summer, and a beautiful barrage of colour, and of course, Oktoberfest here in the tri-cities area. And to start that celebration off, we kick start it with our annual KW-OIAA Trade Show at the Concordia Club on September 26th.

We hope that all our social members and adjusters can make it out to this once a year event. Vendors are getting in line for your Trade Show and we expect it to be a success! So, just as a reminder, please submit your registration forms with payment so that you can secure your attendance at this fantastic event.

We have a great line up of educational speakers this year. The Chili cook-off is in November, and the kids Christmas Party will once again be held at Funworx; since our last year's Christmas Cocktail Party was such a success, we plan on holding that again. Stay tuned for updates on what is coming up this year. We are also opening a contest to all amateur photographers to submit your best picture that reflects the true spirit of the KW area. Please contact Stephanie Jermyn for details.

As August winds down, I encourage everyone to come to the meetings, participate in the events, and if you have any suggestions for speakers, or topics, please feel free to contact anyone on the executive board. I hope everyone had a enjoyable summer, and that the Fall brings some memorable moments for all.

September 2013

The Bulletin Index

Inside your September issue you will find:

Presidents Message	Page 1
2012-2013 KW-OIAA Executive	Page 3
Getting To Know the Executive	Page 4-5
Newsletter Photo Contest	Page 6
Burnside Engineering Article	Page 8-9-10-11
Toronto Delegate Report	Page 13
2013 KW-OIAA Annual Trade Show Registration	Page 29-30
Advertisers Directory	Page 36

SOCIAL CHIT-CHAT

As summer winds down the annual Tradeshow is revving up. It is set for September 26th at the Concordia Club. If you are hoping to have a booth please make sure to have your registration form and payment sent in as soon as possible - there are only 52 booths available and they are filling up fast! Pre-payment is also required for those of you looking to attend dinner only. Don't wait to get your tickets or you may be out of luck!

Are you an avid photographer? Or perhaps the only camera you own is on your smartphone. Either way you could be the winner of the KW-OIAA photo contest. We are looking for a new photo for the cover of our monthly bulletin and are taking your submissions!

For more information about the Tradeshow or the photo contest please visit our website at www.kw-oiaa.ca.

As your new social director I look forward to our monthly chit chat. If you have any comments please feel free to contact me through the website.

**If you have an ad or an article you
would like to place
in the KW OIAA bulletin
Please contact Randy Higgins –
randy@pdskw.ca -
519-570-0438 x 242**

2012-2013 Executive Committee



President

Cyndy Craig
Arch Insurance
647-293-5436
ccraig@archinsurance.com



Vice President

Laura Potts
TD Insurance
519-884-6976
laura.potts@tdinsurance.com



Past-President

Charlene Ferris, FCIP CRM
The Co-operators
519-618-1212
charlene_ferris@cooperators.ca



Toronto Representative

Michael McLeod, CIP
Crawford & Company (Canada) Inc.
905-206-5401
micheal.mcleod@crawco.ca



Director

Dale Stuart
Cunningham Lindsey
519-578-5020
dstuart@cl-na.com



Treasurer

Mark Hale, FCILA CIP
Crawford & Company (Canada) Inc.
519-593-2620
mark.hale@crawco.ca



Social Director/Webmaster

Daniel Strigberger
Miller Thomson LLP
519-593-3252
dstrigberger@millerthomson.com



Director

Stephen Tucker, MA CIP CRM
Economical Insurance
519-570-8322 X43281
stephen.tucker@economical.com



Bulletin Director

Randy Higgins
Paul Davis Systems
519-570-0438 X242
randy@pdskw.ca



Social Director

Stephanie Jermyn
CKR Global
519-884-6352 X233
stephanie.jermyn@ckrglobal.com



Social Director

Ashleigh Leon
Miller Thompson LLP
519-593-3252
aleon@millerthomson.com



Secretary

Jennifer Brown
Economical Insurance
519-570-8322
jennifer.brown@economical.com

If you have any questions, concerns or comments, please do not hesitate to contact any of the above committee members.

2013-2014 Executive Committee – Getting to know them!



Cyndy Craig – President

Cyndy has 30+ yrs working in the insurance industry, handling multi-line claims and currently works for Arch Insurance as a senior examiner. This is her fourth year on the OIAA executive in the KW area. Cyndy enjoys the outdoors, is an avid golfer, baseball player, and gardener.



Laura Potts – Vice President

Laura Potts is presently a Residential Property Field Adjuster at TD Insurance covering the KW, Cambridge and Guelph. She has experience adjusting Property, Municipal Liability, Liability, Automobile, Bodily Injury and Accident Benefit claims. She has been in the industry for over five years. This is her third year on the KW executive council. Laura is very passionate about traveling and is an avid swimmer.



Charlene Ferris – Past President

Charlene has worked for the Co-operators for 13.5 years in a variety of roles, and is currently a Region Property Adjuster handling large and complex files. She has been on the executive for 7 years. Charlene is a avid soccer player, enjoys travelling and spending time at the cottage.



Mark Hale – Treasurer

Mark Hale ACII CIP FCILA has worked in claims for 30 plus years and as an Independent Adjuster for 26 years. He began his career in the UK before moving to Canada with his family in 2004. He took a position with Crawford & Company (Canada) Inc. where he continues to work and is currently Branch Manager of their Kitchener & Owen Sound branches.



Jennifer Brown – Secretary

Jennifer has worked for Economical Insurance for 3 years in various roles in the claims department, and is currently an Accident Benefits Claims. Jennifer can usually be found reading, baking or cooking in her spare time. Jennifer has joined the executive this year and looks forward to the years to come.



Mike McLeod – Toronto Representative

Michael sits with both the KW OIAA and on the provincial OIAA executive council. He represents KW at the provincial level and is responsible for the provincial OIAA website portfolio as well as committee work on the annual OIAA claims conference and benevolent events. He is employed with Crawford and Company (Canada) Inc. as branch manager for West GTA claims branches.



Dale Stuart – Director

This will be my second year as a Director for the KW OIAA. I am employed at Cunningham Lindsey Canada as a Road Adjuster, which I have been doing for four years. I have had the opportunity to travel to Australia twice for catastrophes, while also being involved in local CAT's such as Goderich and Hamilton.



Stephen Tucker – Director

Stephen has an undergraduate degree in political science and business and a master's degree in judicial administration. He holds CIP and CRM designations and is working towards achieving his FCIP. He has been in the insurance industry for 16 years having previously held positions in sales, marketing and claims. He has been with Economical for the past 12 years and is currently the Assistant Line Manager for Ontario Casualty/Litigations Claims. Hobbies include hockey, skiing and curling and he enjoys travelling and cottaging with his wife Kim.



Stephanie Jermyn Social Director

Stephanie works for CKR Global, Canada's largest Risk Mitigation and Investigations company. She is responsible for Business Development across CKR's South-Western division. Stephanie joined CKR Global in the fall of 2011. She also teaches aerobics for Goodlife Fitness and is an avid rock climber. She received her Baccalaureate degree in English Literature from the Univ of Ottawa and completed post-degree courses in Economics at the Univ of Waterloo.



Dan Strigberger – Social Director/Webmaster

Daniel is a Partner in the Insurance Litigation Group in our Waterloo office. He has developed an expertise in inter-company priority and loss transfer disputes, representing his clients in hundreds of such disputes over the years. He also acts for insurers' interests in first party claims, coverage disputes, and tort actions. He has several years of experience being lead counsel in matters before the courts, private arbitration tribunals, and at the Financial Services Commission of Ontario. Daniel also runs a Twitter feed, @InsuranzLaw, broadcasting "tweets" about cases and news stories dealing with insurance law issues as they happen.



Ashleigh Leon - Social Director

Ashleigh joined the insurance litigation group at Miller Thomson LLP after being called to the bar in 2008. Her practice is focused on accident benefits disputes and includes the mediation, litigation and arbitration of these claims. She also handles private disputes between insurers. When not practicing law Ashleigh spends some time helping to coach local rep and high school sports teams. This is Ashleigh's first year as an executive member of the KW-OIAA.



Randy Higgins – Bulletin Director

Randy is a partner at Paul Davis Systems Restorations of Kitchener-Waterloo, Guelph-Wellington County and Owen Sound-Grey Bruce. Randy is responsible for Business Development in these territories. Prior to joining Paul Davis Systems in April of 2007 Randy spent 14 years as an Insurance Adjuster handling all lines of claims with Pilot Insurance Company. He has sat on the K-W OIAA executive since 2009, he spent two terms as one of the Social Directors and this will be his third term as the Bulletin Editor.

ENTER TO WIN

BULLETIN NEWSLETTER PHOTO CONTEST

The Kitchener-Waterloo Chapter OIAA Bulletin publication is known for traditionally representing an historical monument or event on its cover as an icon of our Region's history. This year, we are inviting all KW OIAA members to take part in a **Photo Contest to find next year's cover photo for our 2014-2015 Bulletin newsletter**. Submissions can be made online or via email to any of our executive team members and should include a short bio explaining the significance of the photo to Waterloo Region and/or the OIAA (examples below). The selected photo will remain on the cover of the Bulletin monthly for the duration of the 2014-2015 year circulation and the winner will receive recognition in the Bulletin as well as a free year's subscription and a big bottle of Grey Goose. Please submit your contest entries here: _____(URL to upload)

DEADLINE FOR SUBMISSION IS MIDNIGHT ON TUESDAY DECEMBER 31st 2013
AND THE WINNER WILL BE ANNOUNCED AT THE JANUARY DINNER MEETING

Some examples for you to get into the spirit:

In 2012-2013, the Bulletin cover held an image of the West Montrose Covered Bridge (or "Kissing Bridge") which, according to the Waterloo Region Official Tourism Website, is: "recognized as an historic site by Ontario's Archeological & Historic Sites Board" and is "Ontario's last remaining covered bridge" with a "198' span across the Grand River. Visitors come from all over the world to see and photograph this picturesque bridge."

In 2013-2014, the Bulletin will show Woodside House on its cover, the Birthplace of William Lyon MacKenzie King and, according to Parks Canada's website (www.pc.gc.ca) was also "the boyhood home of William Lyon Mackenzie King, Canada's longest-serving Prime Minister. The house has been restored to the Victorian style of the 1890s. The importance of this residence is best reflected in King's own words: "The years that left the most abiding of all impressions and most in the way of family associations were those lived at Woodside."

What will the 2014-2015 Bulletin photo be?? WE NEED YOUR HELP!

Good Luck!!!
Your Executive Team
2013-2014

Caskanette Udall CONSULTING ENGINEERS

EXPERIENCED • TRUSTED • PROMPT

Fire Investigations

Accident Reconstruction

Personal Injury

Environmental Services

Structural Design

Building Science

Property Claims



248-675 Queen St. S., Kitchener, ON N2M 1A1
www.caskanette.on.ca 1-800-920-5854

Kitchener-Waterloo Adjusters Association
Chapter of Ontario Insurance Adjusters Association



“Like” us on Facebook: <https://www.facebook.com/KwOiaa>

Join us on LinkedIn: <http://www.linkedin.com/groups?gid=4578135>

Follow us on Twitter: <https://twitter.com/KWOIAA>



Structural Assessments and Pre-existing Conditions, Part 2

Brian Boyle, P. Eng.



In a previous article the difficulties of determining whether conditions observed after an “event” were a result of the event, or pre-existing, were discussed. The premise of the article was that the building had originally been properly constructed and was well maintained. This article continues the topic, to discuss pre-existing conditions that may have contributed to the observed damage. While the focus is primarily on pre-existing structural conditions, similar issues may occur with other forms of pre-existing conditions, and post event damage.

Whether hired directly by the insurance company or by the owner to challenge the insurance company’s handling of a claim, a structural engineer can be presented with numerous challenges when observing and evaluating pre-existing conditions that may have affected the structural performance of the building during or after the event. Two broad categories of pre-existing conditions (deficiencies) addressed in this article are structural deterioration and construction that does not meet current Building Code requirements.

Structural Deterioration

Most common building materials are subject to deterioration. Wood rots when exposed to a wet or humid environment, and can be attacked by insects. Wood also dries in the normal interior environment of a conditioned building space, resulting in warping, and splitting or checking. Concrete and masonry is subject to damage from freeze-thaw, and the use of de-icing salts which damage the concrete and can cause reinforcing steel to rust. Structural steel exposed to humid or corrosive environments will corrode. These things can generally be mitigated with proper maintenance and protection of the building components.

Loss of cross sectional area in structural components translates directly to loss of strength. This loss in strength can make the structure much more susceptible to failure. As a result, the engineer needs to assess pre-existing deterioration and the degree to which it may have contributed to the failure or loss. This can be straight forward or a tricky matter. On one hand, the degree of deterioration may be so extreme that it was only a matter of time before the loss occurred. On the other hand, a moderate level of deterioration may have been a contributing factor but not the sole cause of the loss. In the latter case, the engineer needs to observe whether or not a localized failure occurred due to deterioration or whether the loads were substantial enough to cause non-deteriorated members to fail. This could also be substantiated by calculations.



In more complicated failure investigations, it could be possible that deteriorated members caused a premature collapse of one system (i.e. a roof) that then caused the collapse of another system (i.e. a lower floor or wall) that would not have otherwise failed. The engineer needs to carefully weigh the evidence in piecing together the contributing factors for a loss.

Does Not Meet Current Building Code Requirements

The Ontario Building Code (OBC) came into being in 1975. Prior to that, there was no uniform building regulation in Ontario. Some Municipalities had their own Code or adopted a version of the National Building Code of Canada. Other Municipalities had little or no building regulation. Even since 1975, building regulation enforcement has been inconsistent across the province.

There are numerous archaic building construction concepts that cannot be justified by structural engineering analysis under the current OBC. Even portions of Part 9: “Housing and Small Buildings”, in the current OBC, are based on empirical requirements, which cannot be justified by structural engineering analysis. They are based solely on years of experience of what works, with acceptable risk to life and property. This can complicate the engineer’s role in the failure investigation.

A tool that can be utilized to assist the engineer in this regard is the guide published by the National Research Council of Canada. This guide states that where a building is older than 30 years, and there are no signs of structural deterioration, or structural distress (large deflections, cracking, etc.) that the structure is deemed to be adequate. Essentially, this grandfathered buildings based on the fact that they have performed adequately for 30 years or more. The logic behind such an assumption is that the building is likely to have experienced typical snow, wind and seismic loads over its 30+ year life.

What types of structures are we talking about here? Examples would include the typical 1½ story wood frame farm house with balloon frame construction, and churches with loadbearing masonry walls and pilasters supporting heavy timber trusses and high vaulted ceilings. There are many examples of both



types of buildings where the bottom of the roof structure is not adequately tied across the building. We have all seen the old farm house with the sagging roof ridge, and the churches with steel rods retrofitted across the sanctuary to keep the walls from spreading. Many old loadbearing masonry buildings with wood framed floors and roofs have fire cut joists ends sitting on, but not anchored to the supporting masonry walls. The buildings do not have their structural systems adequately tied together. These buildings may remain together only by virtue of the friction between the wood and masonry. We see these types of buildings in old “downtown” Ontario, where loadbearing masonry

party wall construction is prevalent, in old schools, and other similar construction. Damage to these types of structures as a result of a significant event, such as a tornado or significant earthquake, is noticeably greater than neighbouring buildings constructed to current standards. We can see clear examples of this in the aftermath of the 1985 Grand Valley and Barrie tornados, and the 2011 Goderich tornado. Cottage country is full of cottages that were built before the days of building regulation or permits, and with roof structures that are seriously substandard by today's Code. Many of these cottages have survived because their owners removed snow from their roofs.

Building Code oversights can happen even when construction work is done under a Building Permit. One of the most common design and/or construction deficiencies in construction that impacts the extent of damage under high winds is improper anchorage of roof framing to the supporting walls. Deficiencies can also happen when an existing building is modified, outside of the building permit process. Examples would include removal of loadbearing walls and their replacement with beams (or nothing at all), the cutting of structural elements, such as floor joists, to install ductwork, and adding mechanical units or other loads to a roof without assessing the capacity of the roof and providing suitable strengthening.

While a building may not have been built to the current building code or any code for that matter, the engineer's role is to assess the damage that resulted from the event. The fact that a building or component may not be up to code may have made it more susceptible to damage does not alter the fact that the building was insured while under the non-code compliant condition. The exception to this may be if the building was constructed recently and wasn't constructed to current codes or if recent alterations were done to the building that did not meet current code requirements. In this case, the responsibility of the loss may lie with those responsible for the non-code compliant construction or alterations.

Determining Cause of Damage

Was it the event the cause of the damage, or was it exacerbated as a result of pre-existing conditions? This can be an extremely difficult task for the structural engineer assessing the damage. Most of the examples of events causing property damage which I have referred to are climatic (wind, snow) or seismic. Other causes of damage include man made events, such as a natural gas explosion, or by someone simply driving into the corner of their garage.

So, can the engineer quantify the forces and provide a 100% accurate opinion as to cause, probably not. On the other hand, an "order of magnitude" assessment of the forces can often be made by looking at any surrounding damage, or lack of damage. This could include damage to buildings and trees. How did other buildings nearby handle the force of the event. A small area of chaos (one damaged building) in the



middle of a sea of tranquility may indicate there was an underlying, pre-existing condition in the building that resulted in the damage. If all the adjacent buildings have sustained significant damage, regardless of age or construction type, it can likely be concluded that whether or not there was a pre-existing condition that weakened a building, it would have been heavily damaged.

Hopefully this has provided some insight into the difficulties involved in defining the cause of structural damage if pre-existing conditions exist. Being able to apportion cause to the pre-existing condition and the event is rarely black and white, and usually will involve balancing the cost of the investigation with the benefits that may be obtained. In the event cause plays a key component to the claim, it is paramount that a highly experienced structural engineer be involved in any assessments of damage where there may have been pre-existing conditions that have affected the extent of the damage.

Brian Boyle, P. Eng.,
Senior Structural Engineer
R.J. Burnside & Associates Limited

Brian Boyle is a Senior Structural Engineer with over 30 years experience in the design and review of construction of a wide variety of structures. His detailed knowledge of the Building Code, expertise implementing condition surveys, and unique repair design are all proven assets needed to support the Insurance Industry.

For more information contact: Nancy Orr
insurance@rjburnside.com 519.271.5111 x655
R.J. Burnside & Associates Limited



Your single source for injury & claims management solutions

*Whether it's a Single-In-Home assessment
or an integrated Chronic Pain Program,
DMARehability delivers solutions that maximize
the function and economic potential of clients
impacted by injury.*

Fully integrated and modular services

In all cases you get specific, relevant and cost effective courses of action. We never lose sight of our commitment to help you and your client accomplish the goals you set out to achieve.

Case driven experience and expertise

Our professionals have extensive experience with both adult and paediatric clients. Our knowledge, experience and expertise delivers quality service and consistent results.

Individualized. Real life. Relevant.

Everything we do in the client's home, place of work and community contributes to solutions that are cost effective, real-life and relevant, allowing you to select DMARehability with confidence when your file requires:

Injury management and return to work

*In-Home Occupational Therapy and Treatment
Assessment of Attendant Care Needs (Form 1)
Medical Case Management
Physiotherapy Assessment and Treatment
Home and Community Based Exercise Programming
Rehabilitation Therapy
Individualized Return to Work Programming
Physical Demands Analysis/Job Site Analysis
Cognitive Demands Analysis
Job Coaching
Hand and Upper Limb Assessment and Treatment
Social Work Assessment and Treatment
Job Re-entry Training (JRT) - Individual and Group
Labour Market Research
Transferable Skills Analysis
Ergonomic Assessments
Driving Evaluations
Implementation of DAC Recommendations*

Assessments and claims resolution tools

*Functional Abilities Evaluations - ARCON & KEY Systems
Vocational Evaluations
Psychovocational Evaluations
Independent Living Assessments
Interdisciplinary Chronic Pain Assessment
Future Care Costs Analysis
Interdisciplinary File Reviews
Independent Medical Evaluations - Multidisciplinary*

DMARehability
Potential in motion

Offices and service capabilities across Ontario

1601 River Road, Suite 302, Kitchener, Ontario N2A 3Y4

Toll Free: 1-866-309-0046 Fax: (519) 893-6896 www.dmarehability.com



TORONTO DELEGATE REPORT

Why is it that the summer months seem to pass much more quickly than the cold and snowy ones? I hope that everyone had a safe and enjoyable summer and as you gear up for the fall and winter here is a look at what is going on with the OIAA this year in Toronto. As always details and registration are available at www.oiaa.com and you can stay tuned to OIAA events by following @PresidentOIAA on twitter and joining us on facebook.

September 18th, 2013

September Kick-Off and Cocktail Reception – One King West, Toronto ON

October 9th, 2013

Past President's Night – King Edward Hotel, Toronto ON

November 13th, 2013

Seminar and Cocktails - One King West, Toronto ON

December 11th, 2013

Christmas Party – Westin Harbour Castle, Toronto ON

February 5th, 2014

2014 Professional Development and Claims Conference – Metro Toronto Convention Centre, Toronto ON

March TBA, 2014

Curling Bonspiel – Richmond Hill Curling Club, Richmond Hill, ON

April 9th, 2014

TBA

June TBA, 2014

Golf Tournament

Regards,

Michael McLeod
Kitchener Waterloo OIAA Chapter Toronto Delegate



**Professional
Investigations**

O.P.P.A.



Investigative Research Group

49 Truman Road Suite 102, Barrie Ont.

TEL: (705) 739-4800

1-800-721-7393

Providing Services Throughout Ontario

E-mail info@irg-investigation.com
www.irg-investigation.com

**Surveillance • Backgrounds • Activity Checks • Interview / Statements • Financial
• Employment History • Locates • Accident Re-Construction • Link Analysis**



Service you need, by people you trust
serving the Waterloo region and surrounding areas

2302 Dumfries Road Units 2 & 3, RR#2 Cambridge, Ontario N1R 5S3
PHONE 519 624 4487 FAX 519 624 4484 TOLL FREE 1 877 458 4487
www.gtrs.ca

We've got the trucks adjusters' need:

Car & Truck Rental
Jamieson

Kitchener: 519-578-0760
Stratford: 519-272-2886

Cambridge: 519-740-0760
Woodstock: 519-539-5609

Helping you. Live your life.

We Care provides the support *your loved ones need* and the peace of mind *you need* – for a few hours a month or around the clock, at home or in a long-term care or retirement community.

Services include:

- Personal Care
- Housekeeping
- Nursing
- Accompanied Visits
- Caregiver Relief
- Foot Care



Our caregivers are specially trained to help with Alzheimer's and dementia, diabetes, acquired brain injury and end of life care. We've been helping families like yours since 1984.



Helping you. Live your life.™

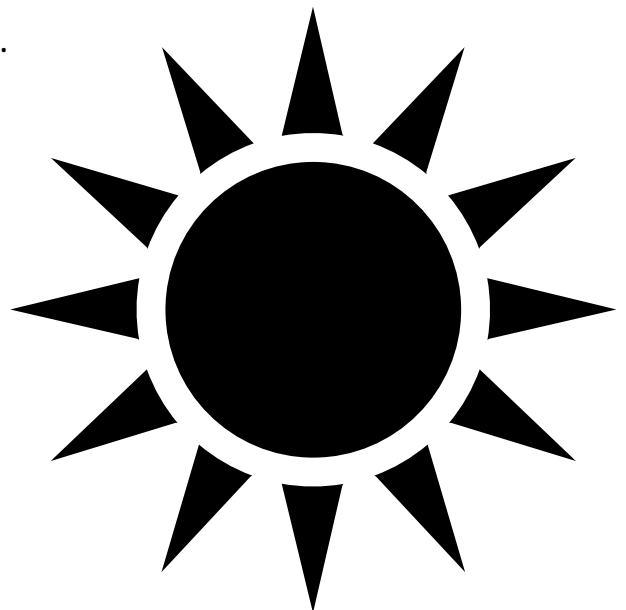
700 Strasburg Road, Unit SO-30,
Kitchener, ON N2E 2M2

519-576-7474 www.wecare.ca



Interesting Facts About the Sun

1. The sun is orbited by nine major planets: Mercury, Venus, Earth, Mars, Jupiter, Saturn, Uranus, Neptune, and Pluto (no longer an official planet).
2. The sun contains 99.85% of the mass in the solar system.
3. Classified as a G2 dwarf due to its size, heat, and chemical makeup, the sun is a medium-sized star. A G star is cool (between 5,000-6,000 on the Kelvin temperature scale) and has a complex chemistry, which means its makeup includes chemicals heavier than helium.
4. Based on the average life of a G2 star, the present age of the sun is estimated to be 4.6 billion years, halfway through its lifetime.
5. Four million tons of hydrogen are consumed by the sun every second, which helps to create the sun's composition of 75 percent hydrogen, 23 percent helium, and 2 percent heavier elements.





KITCHENER • LONDON • TORONTO
HAMILTON • BARRIE • OTTAWA

1-888-576-3010
WWW.LARREK.COM



Trucks Are Us!

Forensic Engineers Specializing in:

- Accident Investigation & Analysis • Mechanical Failures • Vehicle Fires •
- Roadway Analysis • Injury Biomechanics • Litigation Support •

But we are more than just trucks.



Toll Free: 1.866.440.4493 • www.hcei.ca • info@hcei.ca

Now with offices in Guelph, Ontario



First General
Property Restoration Specialists
• WATERLOO REGION • GREY/BRUCE
The *Durrow* Group Inc.

**WATERLOO REGION
Now Re-Opened!
With Pride of
New Ownership**



227 Riverbend Drive,
Kitchener

519-584-7000

540 1st Street,
Hanover

519-364-1317

www.firstgeneral.ca



Forensic investigations. Insurance claim support. We can help.

KPMG Forensic professionals offer robust, practical advice, helping insurers with claims assessment, fraud investigation, and staff training. We bring clients the resources and knowledge necessary to assess their claims effectively, efficiently, and in a timely manner.

For more information, contact us at 519.747.8800 or one of the following Forensic professionals:

Paul Ross
pross1@kpmg.ca

Karen Grogan
kgrogan@kpmg.ca

David Bushell
dbushell@kpmg.ca

Michala Henderson
mhenderson@kpmg.ca

Peter MacKenzie
pmackenzie@kpmg.ca

Veronica Chapman
vchapman@kpmg.ca

kpmg.ca

© 2012 KPMG LLP, a Canadian limited liability partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. All rights reserved.

JOIN US



EDUCATION • EVENTS • LEADERSHIP

OIAA is the industry association people think of most when it comes to upgrading skills, staying on top of industry trends and staying networked with both peers and the entire adjusters community. An association made up of leaders in the insurance adjusting field.

Among other things, your membership includes:

- A subscription to *Without Prejudice*, the highly regarded OIAA magazine, published ten times a year and delivered to the address of your choice (office or home)
- Discounts for social and professional development events
- Access to the members only portion of our new website, with member forums, polls and other features to help you stay connected to your peers throughout the province



Most compelling of all, the price: at **\$40** per year plus HST. Can you afford not to be a member?

Sign up today at www.oiaa.com/membership

Experience the power
of our new website
www.oiaa.com



**Ontario Insurance
Adjusters Association**

ASSESSMENTS • COMMUNICATIONS • RECOMMENDATIONS



WHAT'S IT WORTH?

RELECTRONIC-REMECH consultants will help mitigate losses with clear and unbiased reports.



RELECTRONIC-REMECH Inc.
Electronic and Mechanical Loss Recovery

www.Relectronic-Remech.ca

Emergency Service
1-800-465-9473

Head Office
Waterloo, ON
519-884-8665
1-800-465-9473

Greater Toronto Area
Mississauga, ON
905-672-0947
1-877-282-2252



COLLISION EXPERTS

Specializing in cars, trucks, motorcycles, boats, ATVs, trailers, & recreational vehicles
Recognized & highly recommended by Insurance Companies & Ministry of Transportation
1-800-281-3157
admin@lipskieappraisal.com
www.lipskieappraisal.com

Collision Centre



742-8309 165 WEBER S.
WATERLOO

PONTIAC • BUICK • CADILLAC • GMC
SALES • SERVICE • LEASING
CALL 742-4463

Forbes MOTORS IS THE TRI-CITIES HOME
OF MUSCLE CAR RESTORATION PARTS.

CAMARO/FIREBIRD
67-81

MUSTANG
65-73

NOVA
62-71

CHEVELLE/EL CAMINO
64-67



IMPALA
63-70

PICKUPS
47-CURRENT

OTOMONTE CARLO
64-72

FENDERS DOORS HOODS GRILLES
MOLDINGS BUMPERS DECALS

Call us @ 519-743-0203

ASK FOR DAVE



Disaster repair and cleaning specialists

An innovative leader providing professional and quality services to the insurance industry and its customers.

Barrie | Brantford / Cambridge

Halton / Peel | Hamilton

1-888-751-7285 | www.paulsrestorations.com



Have you met the new HIGHLAND RESTORATION ?

We are the same great restoration specialists, but now with a bigger network, more resources and great NEW LOOK!

Available 24/7 to assist you for damage caused by:

**WIND
WATER
FIRE**

**SMOKE
MOULD
ASBESTOS**

ORANGEVILLE
9 Commerce Rd
Orangeville, ON
L9W 3X5



1-877-941-8141
www.highlandrestoration.ca

GUELPH
95A Regal Rd
Guelph, ON
N1K 1B6

**24HR
EMERGENCY
RESPONSE**

ars **ACCESS
RESTORATION
SERVICES**

**Toll Free
1-855-848-5127**

24 Hr EMERGENCY SERVICES

3 Locations to Serve You!

Greater Toronto Area - Contact: Joe Gagliano

Kitchener/Waterloo (Southwestern Ontario)

Contact: Kevin Skjerven

Hamilton and Surrounding Area

Contact: Kevin Skjerven

**FIRE
FLOOD
WIND
ENVIRONMENTAL**

arsrestoration.ca



ADVANTAGE: **ABOVE THE REST**

What does it take to reach exceptional heights?

The CKR National Quality Initiative and membership with Excellence Canada ensures that each report is reviewed and audited internally for compliance before it leaves our office. Our National Quality initiatives and internal audit procedures allow us to measure the level of quality, which in turn, protects our clients and reduces the risk of privacy breach. Our discretion during surveillance, and with regards to privacy overall, is second to none. In every investigation we diligently execute our proven methodology and this sets us *Above The Rest*.

1 (800) 253 1666 · investigations@ckrglobal.com · www.ckrglobal.com



Di\$count[®]

CAR AND TRUCK RENTALS

Canada's Leading Vehicle Replacement Solution



- ♣ **Free** Customer Pick Up & Return
- ♣ Servicing Your Local Insurance Needs!
- ♣ Body Shop & Insurance Company **Daily** Follow Ups
- ♣ Wide Selection of Current Model Year Vehicles & Trucks

Brantford (519) 753-4000

230 Lynden Rd.

Cambridge (519) 650-5500

1250 Bishop St. N.

Guelph (519) 837-2030

2-695 Woodlawn Rd. W.

Guelph (519) 837-0653

73 Gordon St.

Kitchener (519) 743-5020

1081 King St. E.

Kitchener (519) 894-0100

Fairway Rd S.

Waterloo (519) 888-6175

475 King St. N. (in the Waterloo Inn)

Emergency

- Catastrophic Event Response
- Fire / Water / Wind / Lightning
- HAZMAT Emergency Response
- Spill Response
- Water Extraction
- Structural Drying

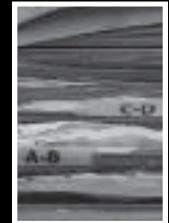
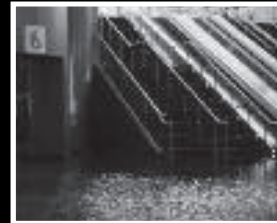
Restoration

- Fire / Water / Wind / Lightning
- Deodorization and Neutralization
- Document Recovery & Restoration
- Electronics & Equipment Cleaning

Remediation

- Spill Remediation
- Asbestos Abatement
- Mould Remediation
- Vacuum Truck Services
- Demolition
- Tank Removal
- Wastewater Treatment

Your Complete Emergency Solution™



STRONE™

1987-2012
25
years

itech™

STRONE.ca @STRONEHQ

itechEnvironmental.ca @itechHQ

STRONE 24/7 Emergency - 866-354-4424

itech 24/7 Live Answer - 877-324-4402



Make the Right Move

Richard J. Trafford
rtrafford@millerthomson.com

Patricia J. Forte
pforte@millerthomson.com

Nicholaus de Koning
ndekoning@millerthomson.com

James Prior
jprior@millerthomson.com

Theodore J. Madison
tmadison@millerthomson.com

Talaal Bond
tbond@millerthomson.com

Teneil MacNeil
tmacneil@millerthomson.com

Katherine Waterston
kwaterston@millerthomson.com

Gordon L. Robson
grobson@millerthomson.com

Daniel Strigberger
dstrigberger@millerthomson.com

Ashleigh T. Leon
aleon@millerthomson.com

Bryan Horrigan
bhorrigan@millerthomson.com

Randall B. Carter
rcarter@millerthomson.com

James Bromiley
jbromiley@millerthomson.com

Caroline L. Meyer
cmeyer@millerthomson.com

Katie Quinlan
kquinlan@millerthomson.com

Helen D.K. Friedman
hfriedman@millerthomson.com

Timothy J. McGurrin
tmcgurrin@millerthomson.com

**Miller
Thomson**
lawyers | avocats

Your Southwestern Ontario Insurance Law Team

Miller Thomson LLP
millerthomson.com

VANCOUVER CALGARY EDMONTON SASKATOON REGINA LONDON KITCHENER-WATERLOO GUELPH TORONTO MARKHAM MONTREAL

The Insurance Law Firm

Gilbertson *Davis* EMERSON

Easy to work with. Tough to oppose.

gilbertsondavis.com

Gilbertson Davis Emerson LLP
20 Queen St., W., Suite 2020
Toronto, Canada M5H 3R3

T 416.979.2020

F 416.979.1285



If only it were this easy...

For "proof positive," you can depend on the comprehensive resources and experience of the highly respected forensic team at Rochon Engineering.

We are your single source for forensic investigations across all disciplines. Reacting quickly, our findings stand up against the highest scrutiny, in and out of court. Trust us to deliver concise and conclusive results for every situation including:

- Structural, civil and mold assessments
- Motor vehicle accident reconstruction
- Environmental remediation
- Fire investigation
- Failure analysis of mechanical and electrical systems
- Metallurgical & plastics failure analysis

Setting the standard for quality in Forensic Engineering
1.888.ROCHONS (762.4667) • ROCHONS.CA



AUTOPRO

**12 months/20,000 km
"PEACE OF MIND" WARRANTY**

QUEENSWAY
AUTO BODY LTD

ESTABLISHED IN 1952

***We Are The Largest & Best Equipped
Repair Facility In The Tri-City Area***

(519) 576-9450

200 Gage St. Kitchener (at Belmont)

Complete Collision Specialists

- ✓ New Devilbiss down draft baking booth for factory like finish
- ✓ Our Collision repairs are guaranteed for as long as you own the vehicle - ask for details
- ✓ All makes of cars & trucks

Member of The



Network

WE'VE GOT YOU COVERED...



WINMAR®

GUELPH

Allen Denison
(519) 826-0000

KITCHENER/ CAMBRIDGE

Peter Dourwes
(519) 895-0000

ORANGEVILLE

Michael Dawe
(519) 940-8400

STRATFORD

Devon Preenjaca
(519) 273-0000

"The Largest Restoration
Company In Canada!"

PROUD TO BE CANADIAN OWNED AND OPERATED



FOR MORE INFORMATION VISIT WWW.WINMAR.CA



Like New Collision Group

Dedicated to Excellence in Customer Service



Guelph – (519) 824-5550
Cambridge – (519) 622-1055

Kitchener – (519) 744-8421
Waterloo – (519) 885-3800

Find us at:
WWW.LIKENEW.CA



Quality Since 1984

WHITEHALL BUREAU OF CANADA LIMITED

Canada's National Investigative Resource TM
www.whitehallcanada.com

Surveillance
Comprehensive Statements
Background Inquiries
Financial/Assets/Locates
Accident Scene Analysis
Major & Complex Loss Specialists
Canadian/U.S. Database Specialists
U.S. Vendor Management and Audit
FileLynx.com - 24 Hr Case Management System

**Whitehall Bureau of America
Now licenced in the USA**

Toll Free: 1.866.510.1212
mail@whitehallamerica.com

TOLL FREE: 1.877.313.7283

TOLL FREE FACSIMILE: 1.866.809.7283

Service Offices Across Canada including:
Kitchener-Waterloo: 519-772-7616

Vancouver, Calgary, Winnipeg, Toronto, Hamilton, Kitchener, London, Barrie, Niagara Falls, Ottawa-Gatineau, Montreal, Halifax, Moncton, United States

a global **ONIX** partner

PARKWAY AUTO RECYCLERS

Your Best Choice for Quality Late Model Auto Parts Since 1963



- Thousands of Parts In Stock!!!
- Guaranteed Delivery on All In Stock Parts
- Fast Friendly & Reliable Service
- Nation Wide Parts Locating
- Large Selection of Rebuildable Weeks



www.parkwayautorecyclers.com

info@parkwayautorecyclers.com

On Time As Described Delivery, All Day Everyday
90 Day Guaranteed Parts • One Year Extended Warranties

519-894-1450

Fax: 519-894-1948

21 Manitou Drive, Kitchener Ontario N2C 1K9



**A VALUABLE ADDITION
TO YOUR TEAM**



THE BODY SHOP NETWORK • FIXAUTO.COM



Making Numbers Make Sense

Forensic Accountants

Experts in Economic Damage Quantification

- Accident Benefits
- Casualty & General Liability
- Litigation Accounting Services
- Property
- Specialty Risks



Sheri Gallant, CMA
sgallant@mdd.com
519.432.1123

> mdd.com

Across Canada & Around the World

VANCOUVER • CALGARY • EDMONTON • LONDON • HAMILTON • TORONTO • KINGSTON • MONTREAL • HALIFAX



KITCHENER WATERLOO CHAPTER O.I.A.A.

TRADE SHOW BOOTH REGISTRATION

WHEN: Thursday, September 26, 2013 **WHERE:** CONCORDIA CLUB, 429 Ottawa Street
Kitchener, Ontario

FEES: Single booth: (10' x 10', including tablecloth) Booth price \$265.00 + \$34.45 HST = **\$299.45**
Dinner: **\$35.00 per meal** (HST \$4.00 included in price)
HST#: 89331 1217 RT 0001

IMPORTANT TIMES: 12:00 pm – Booth Set Up 4:00 pm – Guests Arrive 7:00 pm – Dinner

Please complete the following:

Company Name: _____

Contact Person: _____ Telephone: _____

Email _____

Do you Require Electrical Outlet: _____

Do you Require a Vegetarian Meal: _____

Email: _____ Fax: _____

_____ Booth(s) at \$299.45 = \$ _____

_____ Dinner(s) at \$35.00 = \$ _____

Cheque Total \$ _____

Cheques should be made payable to: KW O.I.A.A.

Registration must be accompanied by full payment

MEALS MUST BE ORDERED IN ADVANCE

Mail cheque and copy of Registration to:
KW OIAA, P.O. Box 40079,
Waterloo Square – 75 King Street South
Waterloo, Ontario N2J 4V1

Inquiries can be directed to:
Cyndy Craig, ccraig@archinsurance.com
(647) 293-5436

Please RSVP by September 1, 2013



K-W O.I.A.A.



TRADE SHOW DINNER REGISTRATION

WHEN: **THURSDAY, SEPTEMBER 26, 2013**

WHERE: **CONCORDIA CLUB
429 Ottawa Street, Kitchener**

DOORS OPEN: 4:00 P.M.

DINNER: 7:00 P.M.

DINNER PRICE: **\$35.00** (HST \$4.00 included in price)
HST#: 89331 1217 RT 0001.

MEALS MUST BE ORDERED IN ADVANCE

To order your meal(s) please complete the following:

Name: _____ Telephone : () _____

Company Name: _____

of Dinner Tickets _____ X \$35.00 = \$ _____ Amount Enclosed

Cheques payable to : **KW O.I.A.A.**

Mail cheque and Registration form to:

KW O.I.A.A.
P.O. Box 40079 – Waterloo Square
75 King Street South
Waterloo, On N2J 4V1

Inquiries can be directed to:
Cyndy Craig (647) 293-5436

Ccraig@archinsurance.com

*** PLEASE NOTE – NO MEALS CAN BE PURCHASED ON THE
DAY OF THE TRADESHOW ***

Insurance Stays are our Specialty!



- Spacious Studio, 1-Bedroom and 2-Bedroom/2-Bath Suites
- Full equipped kitchen in every suite (stove-top, full fridge, dishwasher, microwave, toaster, cooking utensils)
- Pets Welcome!
- Free: Daily hot breakfast buffet; Tues-Thurs dinner buffet; laundry facilities; wired & wireless internet access
- For more details, contact Tyler Culbert at Tyler.Culbert@whg.com or 519-780-3902

Staybridge Suites
11 Corporate Court
Guelph, ON N1G 5G5

519-767-3300 • 1-800-238-8000
www.staybridge.com/guelphontario



Total Roofing Capabilities

From large straightforward industrial projects to the most complicated of hospital or educational reroofing projects, Atlas-Apex Roofing Inc. has the experience and knowledge to complete any project to the satisfaction of our customers. Atlas-Apex Roofing Inc. is dedicated to providing the highest quality workmanship, along with excellence of service.

We specialize in

- Re-roofing
- Maintenance
- Water Proofing
- Roof Restoration
- Emergency Repairs 24/7
- Slope / Shingles / Metal

Serving the Ontario region since 1920.

Tel: 519-894-4422 • Tel: 416-421-6244 • 1-877-221-ROOF (7663)

www.atlas-apex.com email: inquiries@atlas-apex.com

65 Disco Road, Etobicoke, ON M9W1M2

390 Trillium Drive, Kitchener, ON N2E 3J3

122 Saunders Road, Unit 2, Barrie, ON L4N 9A8

Industrial • Commercial • Institutional

DISCOVERING THE TRUTH BY DETERMINING THE FACTS

Structural Fire & Explosion Investigation
Residential / Commercial / Industrial • Canine Accelerant Detection and Drug Searches • Fire Department Litigation

Forensic Visual Services
Forensic Animations • Forensic Illustrations • Photogrammetry
Videography • Virtual Tours • Fire Modelling • X-Ray Imaging

Structural & Civil Engineering Services
Structural Collapse / Failure • Civil Engineering Assessment
Mold Assessment • Computer Assisted Drawings

Personal Injuries Slip & Fall Investigation
Building Code Issues • Product Liability

Failure Analysis
Electrical / Mechanical / Chemical / Metallurgical
Product Liability • Heating & Ventilation Systems

Vehicle & Heavy Equipment Fire Investigation
Private Passenger Vehicles • Tractor Trailers • Forestry Equipment
Commercial Passenger Vehicles • Marine • Agricultural Equipment
Construction / Industrial Equipment

Damage Assessment
Equipment • Environmental • Structural

Alarm System Analysis
Fire / Burglar Detection • Fire Suppression

ORIGIN AND CAUSE

Ancaster, Mississauga, Thunder Bay,
Kingston, Ottawa and Winnipeg



www.origin-and-cause.com 1-888-OCI-FIRE

2013-2014- KW-OIAA - ADVERTISERS DIRECTORY

Access Restoration Services	21
Atlas-Apex Roofing Inc	31
Autopro/Queensway	25
Bayshore Home Health	Outside back cover
Broderechts	Inside back cover
Carpet Department	Inside front cover
Carstar	Inside front cover
Caskanette Udhall	07
CKR Global Investigations	22
Davis Martindale Advisory Services Inc.	Inside front cover
DMA Rehability	11
Discount Car and Truck Rentals	23
First General Services	17
First Response Restorations	Outside back cover
Fix Auto	29
Forbes Motors	19
Gilbertson, Davis, Emerson LLP	25
Golden Triangle Restoration	15
Highland DKI	21
Hrycay Consulting Engineers	16
IRG	15
Jamieson Car & Truck Rentals	15
KPMG	17
Larrek Investigations	16
Lipski Appraisal Service	19
MacIntosh Cleaners	Inside back cover
MD&D	29
Miller Thomson LLP	24
Origin & Cause Inc.	31
Parkway Auto Recyclers	29
Paul Davis Systems	Inside back cover
Paul's Restorations	20
PriceWaterhouseCoopers	Outside back cover
Regency Auto	27
Relectronic-Remech	19
Rochon Engineering Inc.	25
Staybridge Suites	31
Strone Restorations	24
We Care Home Health services	15
Whitehall Bureau of Canada Ltd	27
Winmar	26