

W/P

Without Prejudice

Official Journal of the Ontario Insurance Adjusters Association

Vol. 85 • No. 6 • February 2021



Sleeping Giant Provincial Park in Thunder Bay Ontario

Photo courtesy of the Thunder Bay Chapter

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Get to know the Thunder Bay Chapter

OIAA 2021 Virtual Claims Conference Cancelled

We truly appreciate your patience and understanding; however, after much deliberation, the OIAA Executive has made the difficult decision to not proceed with a Virtual Claims Conference in 2021. We do not believe a virtual claims conference would benefit our exhibitors.

We will continue with our monthly seminar's that we have been offering and will focus on having one or two more trivia nights as we feel this is a way to both provide the educational component throughout the 2020/2021 year as well as an event that allows us to get together to have some laughs and catch up with the people we long to see in person.

For everyone that attended our Christmas Trivia Night in December and/or supported us with donations and prizes thank you; it was so nice to see a few of you again. For those unable to attend – we hope to see you in February during our Trivia Music Night; this event gives you an opportunity to mix and mingle in the main room as well as privately within your break-out room; test your trivia knowledge and win prizes.

A huge thank you for your continued support throughout the years. The OIAA is truly one big, beautiful family and we look forward to being together in person in the very near future!



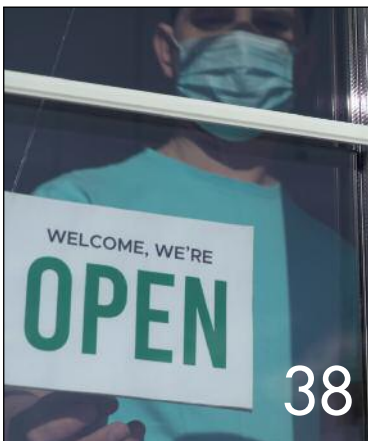
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Simone Cybulski
President, OIAA



President's Message

We made it through the first month of the New Year! Here we are into February – thank goodness it is not a leap year.

Thank you to all of our sponsors and everyone that has registered for our upcoming Zoom Music Trivia Night; we look forward to seeing you February 4, 2021!

So far, the weather has been exceptional; only a few more weeks and we will be blessed with a new season which always promises so many new changes, with new growth and new beginnings.

I must admit, I am anxiously waiting for spring and everything beautiful it has to offer. On a personal note, this spring promises to be a special one for myself and my family; as one of my daughters is expecting her second child - my second grandson within 4 months. Every day I count my blessings.

Of course, as always February offers Valentine's Day and Family Day – may all of you be surrounded by love and family!

"Love cures people – both the ones who give it and the ones who receive it"

– Karl Menninger

Simone Cybulski

President, Ontario Insurance Adjusters Association





Monthly Webinar Series

February Edition

Video Analysis & Reconstruction of Events

**Presented by: Thomas Flynn, MSc., PEng. and Craig Wilkinson, BSc., PEng.
of MEA Forensic Engineers & Scientists**

Date: February 10th, 2021 at 10:00am

Member Cost: Free Non-Member Cost: \$50.00

You obtained a video recording of an accident. Now what?

Forensic engineers can help you see beyond the video and extract crucial details on speeds, timing, and driver performance. Learn how to get the most out of your accident videos with video analysis and collision reconstruction experts Tom Flynn and Craig Wilkinson.

Our experts will cover:

- How video analysis is conducted
- What to get/send your expert - sources, file format, and quality
- Video enhancements - Lens distortion removal, brightness, timing/speed
- Dash cams and video evidence in the context of accident reconstruction
- Strengths and limitations of video analysis
- Case studies: When videos tipped the scale
- Typical litigation questions for legal and insurance professionals related to video evidence



**Thomas Flynn MSc PEng
Project Engineer**

Mr. Thomas Flynn is a member of MEA Forensic's Collision Reconstruction group in Toronto. Collision severity, occupant movement, seat belt use and effectiveness, vehicle speed, pre-collision dynamics, and causes of mechanical failure are typical areas of focus for him. His background in engineering, mathematics, and modeling help him interpret traditional crash evidence like vehicle damage and tire marks on the road; he is also involved in MEA's research into new kinds of digital evidence recovered from black boxes and video recorders.

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**Craig Wilkinson BSc PEng
Director, Senior Engineer**

Mr. Craig Wilkinson is a Director and senior engineer in MEA Forensic's Collision Reconstruction group in the firm's Toronto office. Craig has a Bachelor's degree in Engineering Physics from the University of British Columbia and is a registered professional engineer. He regularly presents his conclusions in court as an expert witness. Craig has investigated a wide variety of issues in over 2,500 collisions involving commercial vehicles, passenger cars, bicycles, motorcycles, pedestrians, and golf carts. Craig is involved in MEA's research and conducted several studies on the reliability and accuracy of "black box" data. When facts such as the speed of a car, or the severity of a crash will help resolve legal issues, Craig aims to present the results of his unbiased analysis as clearly as possible.

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September Kick Off	Zohair Nassur.....	Carrie Evans, John Slattery Emily Feindel



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Investigating Heavy-Vehicle Claims (page 8)

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Vincent Rochon

Investigating Heavy-Vehicle Claims (page 8)

Vincent Rochon, P. Eng., CFEI, CVFI, CFII, has over 30 years of experience in fire protection, forensic and electrical engineering. He has investigated and/or peer-reviewed several thousand fires and explosions. He is passionate about forensic engineering and has mentored and coached many engineers over the years.



Dylan Rochon

Investigating Heavy-Vehicle Claims (page 8)

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Business Interruption on Equipment: Is it wear and tear or sudden failure? (page 22)

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Canada Emergency Wage Benefit ("CEWS") – Impact on Business Interruption Losses (page 38)

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Shining the Right Light on Water Losses (page 46)

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Official Journal of the Ontario Insurance Adjusters Association

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The magazine is distributed free of charge to all active and associate members of the OIAA.

For non-members subscription price: Canada - \$75.00 + HST. U.S.A. and other countries - \$90.00

For change of address or any enquiries regarding distribution, send address label with updated information to:

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ISSN 0833-1278 Canada Post Canadian Publications Mail Sales Product Agreement No. 40064573



Investigating Heavy-Vehicle Claims



Insurers of heavy-vehicles in Ontario are seeing increased claims due to collisions, fires, and single-vehicle incidents. Due to current economic conditions, there has been an increase in the number of suspect claims being made, requiring insurers to reach out to 3rd-party investigators. Expertise in one or many of the areas of vehicle engine-control-unit downloads, truck maintenance, collision reconstruction, and fire investigation may be necessary to properly establish the authenticity of a claim.

*By Alan R. Morris, PhD, P.Eng.,
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and Dylan Rochon, C.F.E.I., C.V.F.I.,
Roar Engineering*

Investigating Heavy-Vehicle Claims

As those who are insuring these vehicles are aware, heavy vehicles, such as dump trucks and high-end transport trucks, are valued at hundreds of thousands of dollars and, as such, claims for these losses require scrutiny. We will touch upon fire claims, single-vehicle incident claims, and collision claims.

Data

Today's heavy-vehicles are essentially computer systems on wheels, communicating real-time performance and diagnostic data between various systems during vehicle operation, including brake controller, engine controller, transmission controller, chassis controller, radar, and dash module (Figure 1).

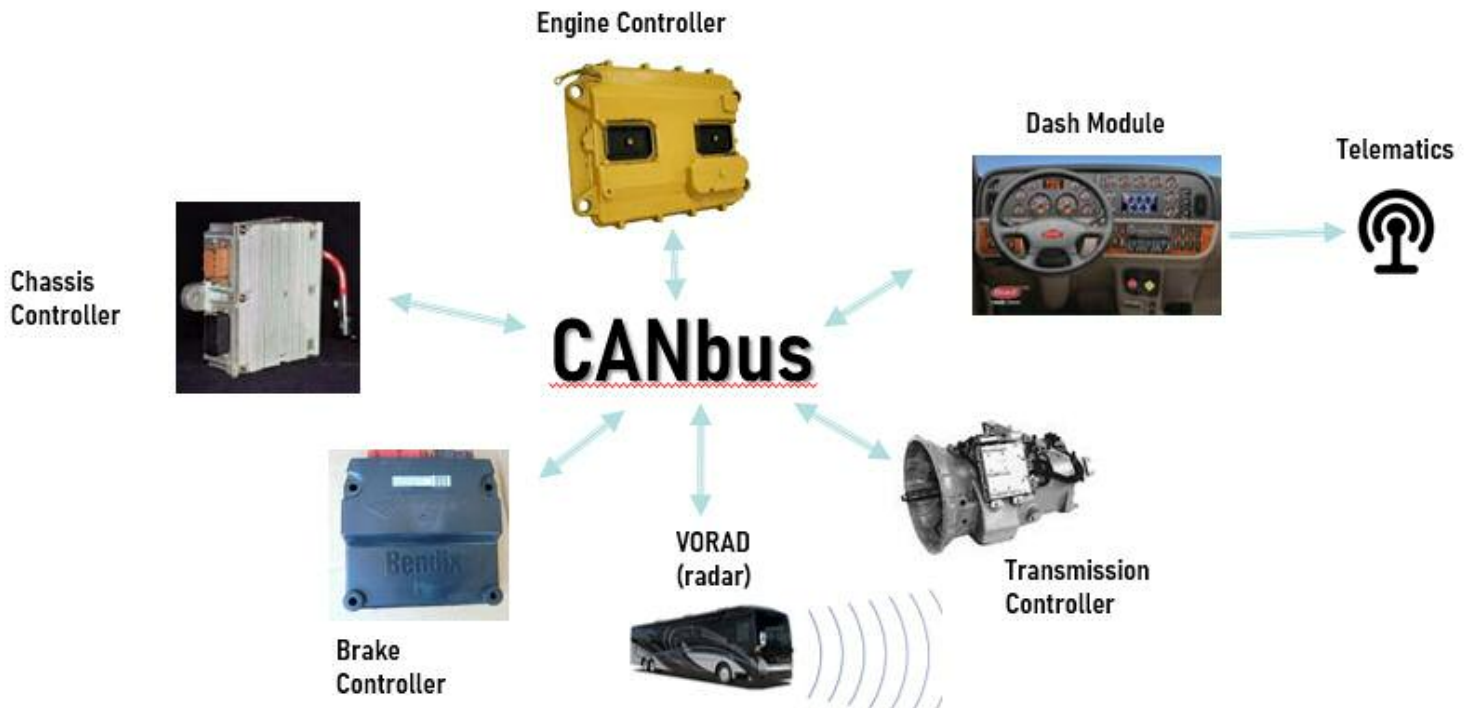


Figure 1: Heavy-vehicle real-time communication network communicating between different systems.



These vehicle systems are essential for the diagnosis and relay of fault codes to a vehicle's operator and to assist heavy-vehicle service technicians and mechanics in the vehicle's repair and maintenance. While vast amounts of data are being transmitted along the vehicle's data bus while in operation, only essential elements are retained in vehicle memory. Diagnostic trouble codes are fault codes associated with the various controllers found on the vehicle's data bus - active trouble codes (the onset of the first time the code was active and the number of times the code has been reposted) and inactive trouble codes, which are codes no longer active but have not yet been cleared. Of particular interest is the status of the truck engine control unit (ECU). The ECU will record the above-mentioned DTCs as well as the last stop record and hard brake records. ECU data can be of use in an investigation as it can provide a short-term history of vehicle problems leading up to the incident claim, potentially illustrative in establishing if the vehicle had been properly maintained and whether long-standing DTCs existed prior to the incident. (Figures 2 and 3)



"And from that day forward, not everything was about Donald J. Trump."



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Figure 2: Connection to J1939 connector on heavy-vehicle to communicate with and download engine control unit data.

Figure 3: Example of diagnostic trouble code data from an investigation of a heavy-vehicle with a Cummins engine.

INSITE 8.2.0.184 - ISX12 CM2350 X102/X103/X108/ISX15 CM2350 X101/X104/X109 - Engine Serial Number - 79715267 - ECM Code - EF10059.33

File Edit View Tools Manage License(s) Send To CSS Window Help

Disconnect from ECM

Fault Codes

Data Monitor/Logger

ECM Diagnostic Tests

Advanced ECM Data

Features and Parameters

Calibration Selection

Work Orders
ECM Images
ECM Templates

Trip Information

Audit Trail

Inquire Data Extraction

OBD Monitors

Status	Count	Lamp	Description	PID	SID	J1587 FMI	J1939 FMI	SPN
Fault Parameters	First	Last	Units					
Inactive	6	Amber	Engine Protection Torque Derate - Condition Exists			11	31	1569
Inactive	1	Amber	Aftertreatment 1 SCR Catalyst System Missing - Condition Exists			11	31	4794
Inactive	8	Amber	Aftertreatment 1 SCR Intermediate NH3 Sensor - Voltage Below Normal or Shorted to Low Source			4	4	5848
Inactive	8	None	Aftertreatment Diesel Particulate Filter Differential Pressure - Data Valid But Above Normal Operating Range - Least Severe Level		324	0	15	3251
Inactive	9	Amber	Coolant Level - Data Valid But Below Normal Operating Range - Moderately Severe Level	111		1	18	111
Inactive	1	Amber	SAE J1939 Multiplexing PGN Timeout Error - Abnormal Update Rate		231	9	9	639
Inactive	1	Amber	Fuel Level 1 - Abnormal Update Rate			9	9	96
Inactive	1	Amber	Aftertreatment Selective Catalytic Reduction Temperature Sensor Module - Voltage Above Normal or Shorted to High Source			3	3	5743
Inactive	1	Amber	Aftertreatment Diesel Particulate Filter Temperature Sensor Module - Voltage Above Normal or Shorted to High Source			3	3	5742
Inactive	1	None	Power Supply Lost With Ignition On - Data Erratic, Intermittent, or Incorrect		251	2	2	3597

Connected to ECM.

USB-Link 2 - Auto Detect - RP1210A

RP1210A (J1939) Firmware: 0.016212

Since 2009, all major heavy-vehicle engine manufacturers have been capable of retaining diagnostic data, and since 2011, most were capable of retaining incident data (Figure 4).

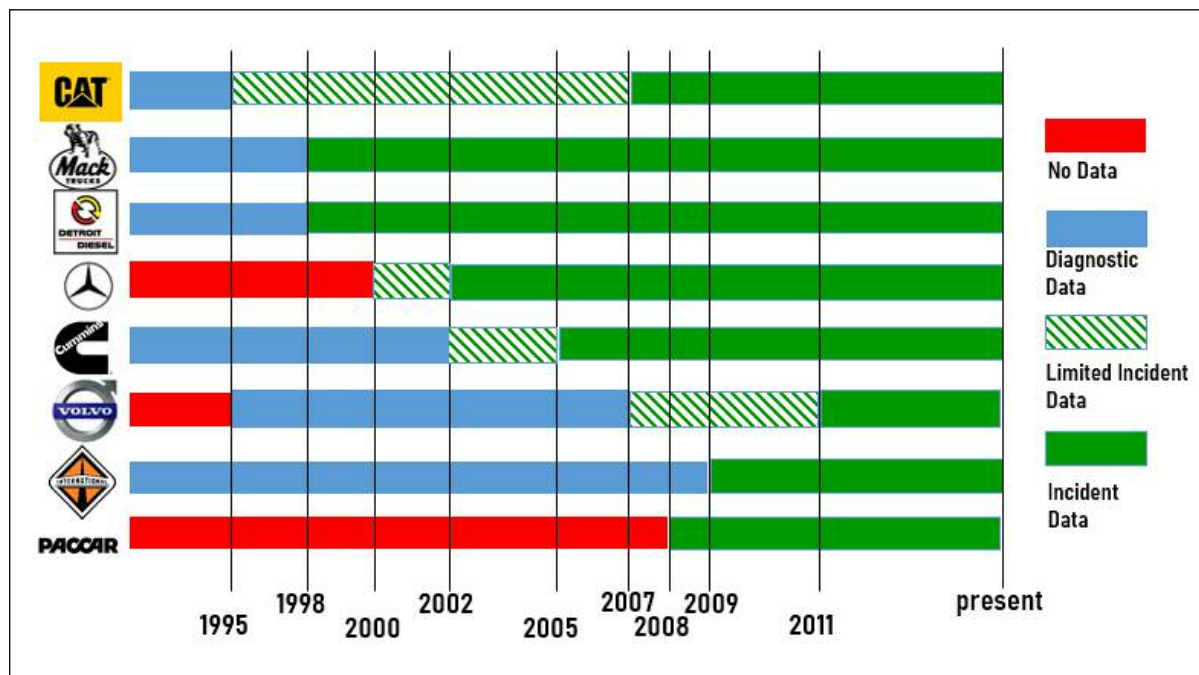


Figure 4: Data availability from engine control units of major engine manufacturers.

Fire Claims

Across Canada, approximately 6000-7000 vehicle fires occur annually which include passenger vehicles, trucks, SUVs, buses, freight or transport vehicles, rail vehicles, farm equipment, water vehicles, and aircraft. In Ontario between 2009 and 2018, 27% of all fires were associated with vehicles (Figure 5).

Insurers will call upon forensic investigators, such as Roar Engineering, to establish the origin and cause of the heavy-vehicle fire as it may represent a significant financial loss. Often, an insured will provide the insurer with a narrative describing how the vehicle caught fire, possibly a description of smoke/fire originating from the engine compartment. Often, insureds have indicated that the vehicle had no previous operational issues and had been maintained regularly. In most serious vehicle fires originating

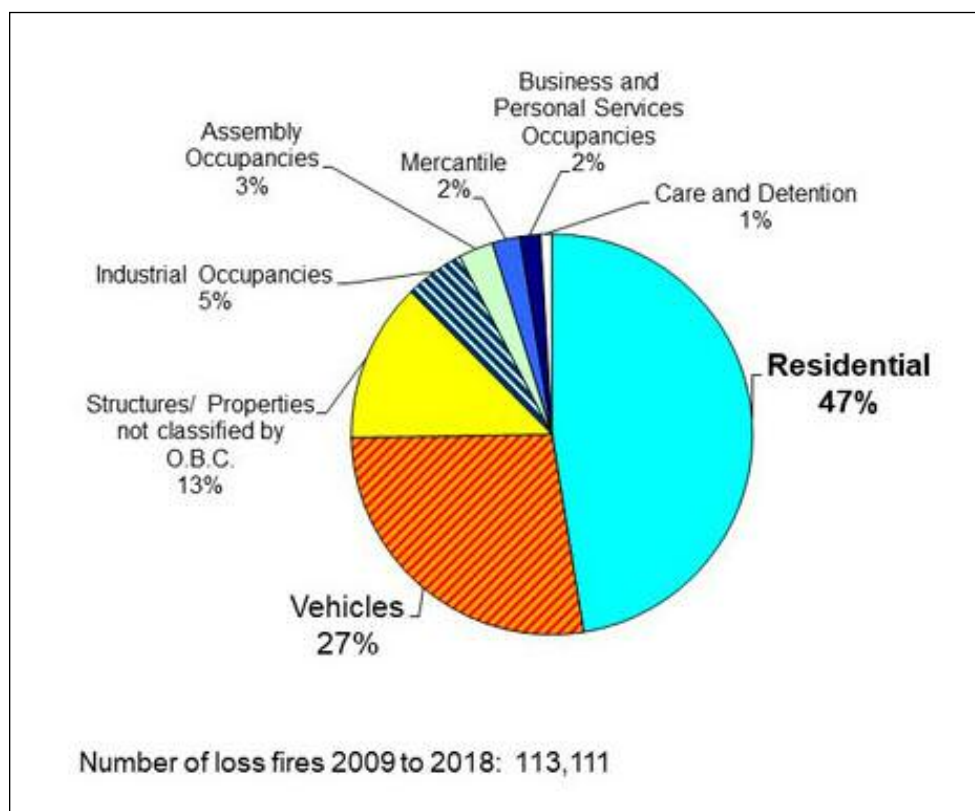


Figure 5: Ontario Loss Fires by Property Class (Office of the Fire Marshall and Emergency Management, Ontario, Feb 2020).

in the engine, the fire will have destroyed the ECU and the possibility to establish whether engine maintenance was in order prior to the loss. In the absence of such historical data, available evidence from a vehicle examination will be used to establish the fire's origin and cause.

There are various causes of vehicle fires that can be categorized as follows:

- mechanical failures
- electrical failures
- hot surface ignition
- improper service or installation

Mechanical failures are often a result of an overheated engine or transmission, brake failure, mechanical friction generated from loose components, and exhaust systems. Electrical failures may be generated by pinched wiring, short circuits, overloaded or unfused conductors,



loose and improper electrical connections, corroded wiring and connections, and arc-severed wiring. Hot surface ignitions may be generated from fugitive leaks of brake fluid, engine lubrication oil, transmission fluid, fuel and coolant.

Improper service or installation may lead to fires due to improper wiring for intended use, failure to clean leaks and spills, improper tightening of oil filters, gasket failures, and installation of poor quality head-lights.



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Example 1: Heavy-vehicle fire

An employee of a transport company was driving an International dump truck when they heard a noise originating from the engine and pulled the vehicle over to the side of the road, shifted the vehicle into neutral and shut the vehicle off. Once pulled over, the driver noticed smoke/fire coming from the engine compartment. The insured had indicated that the vehicle had no previous operational issues, and the vehicle had been regularly maintained.

A noise originating from the engine block would likely be indicative of an



Figure 6: Burnt International dump truck engine and cabin.

impending engine failure. The exterior damage pattern established that fire damage was biased towards the driver-side of the engine compartment. The engine's inspection uncovered a large hole in the engine block consistent with a catastrophic engine failure – the hole would have provided a means for oil to have leaked from the engine compartment onto hot surfaces. The turbo and exhaust manifolds were installed on the right side of the engine compartment, and the hole was found on the left side of the engine compartment. It

appeared that a piston rod or crankshaft connecting rod likely had punctured through the engine block wall and ejected out the engine compartment, damaging all components in its way. Such a severe engine failure would have required a full engine replacement to have returned the vehicle to operational condition.

Inspection of the oil dipstick indicated that the oil level was overfilled well



Figure 7: Hole in the side of the engine.

beyond the dipstick's "full" marker. We concluded that the engine failure was unlikely to have been the cause of the vehicle fire. The engine oil was found to be in poor condition, blackened and thick.

Typically the cause of such oil condition is a failure to have changed the oil at proper intervals. Thickened oil can either sit in the oil crankcase (and fail to circulate) or coat metal surfaces the oil gets carried to. As oil is a good insulator, it can cause an engine to retain heat, leading to stress and a shorter life

for the cooling system. Thickened oil will clog the passageways and inhibit the oil's circulation from lubricating the engine – causing the engine to run dry, overheat, and potentially cause engine failure.

Conclusion: Poor engine maintenance was likely the cause of the catastrophic engine block failure due to overheated and seized engine components.

Single-Vehicle Non-Fire Incidents

We have seen an uptick in the number of single-vehicle heavy-vehicle incident claims that are being received by insurers that we are working with; in particular, some are dump trucks that have allegedly tipped over, and other claims are tractor-trailers involved in an unreported collision. While it is not impossible to tip a dump truck, its occurrence would likely involve a combination of inexperience, load that is not properly shifting/sliding in the dump box, a construction site or site with cross-sloped ground or uncompacted ground or shifting ground. Often, the claim makes its way to us many months after the incident, and the incident site may no longer be available, or its condition may have been altered.

Our standard process for investigating such claims involves an examination of the vehicle accompanied by a licensed heavy-vehicle mechanic. The vehicle examination will involve: a) identifying points of impact damage around the vehicle, b) examining the engine for oil and other fluid levels, c) check if the engine has ceased, d) check wheels and tires, e) check brakes, f) check for fluid leaks, g) attempt at ECU download, and h) when applicable checking hydraulic system on a dump truck. The objective is to establish the vehicle damage or properties that would have been present prior to the incident and those that would likely have arisen due to the alleged incident.



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Example 2: Heavy-Vehicle Damage Claim

We were notified of a 2013 tractor with 870,000 km on its odometer, which had allegedly been hauling a dumping trailer filled with gravel when it was involved in a front-end collision into a consumer vehicle at an intersection when the traffic light had changed from green to yellow. The vehicle had been assessed as a write-off.

Our investigation found that the vehicle had sustained the following damage: a) damage to front-centre of the front bumper, b) kicked-out windshield, c) cab roof impact at corners, d) vehicle driver-side mirror damage, e) passenger-side door could not be opened, f) driver and passenger door locks non-functional, g) CAC hose ripped apart (engine compartment), h) air return hose ripped, i) engine-fan shroud damaged on both sides, j) broken engine-fan blades due to contact with damaged shroud, and k) removed entertainment unit and speakers within the cab. The vehicle dipstick was found dry, and the coolant level low. We found the following evidence of recent vehicle service, including a replaced driveshaft U-joint, new leaf springs on the rear axle, and a new air cushion found on the rear axle left-hand side. The vehicle inspection sticker indicated that its last annual inspection had occurred 14 months before the alleged incident.

A download of the vehicle's ECU indicated multiple DTCs associated with both engine oil and coolant levels, engine oil temperature. The most recent dated DTC was listed as May 2019. The incident had occurred in June 2020.

We assessed that the front bumper damage was too minor to have caused any occupant within the tractor's cab to have impacted the windshield. There was evidence of impact damage to the cab exterior and the removal of interior components unrelated to the impact. It is clear that the engine vehicle was not kept well-serviced, and its fluid levels were extremely low yet without any visible leaks. The ECU historical data points to the vehicle's last use in May 2019, one month after the vehicle had last been inspected. We concluded that the vehicle likely required costly maintenance, and the owner ceased operating the vehicle in 2019. It appears that intentional damage was done to the vehicle's hoses in the engine compartment and engine-fan shroud that would have resulted in engine failure.

Conclusion: *In 2020, nearly a year after the vehicle was likely last used, the owner likely caused damage to various aspects of a poorly maintained vehicle and filed a fraudulent claim to recover some value for the vehicle.*



Figure 8: Ripped apart engine CAC hose.



Figure 9: Dry oil dipstick.



Figure 10: Damaged engine-fan shroud.

ment unit and speakers within the cab. The vehicle dipstick was found dry, and the coolant level low. We found the following evidence of recent vehicle service, including a replaced driveshaft U-joint, new leaf springs on the rear axle, and a new air cushion found on the rear axle left-hand side. The vehicle

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After we provide our verbal report to insurers, the insurer has informed us on numerous occasions that the claim had brought up some red flags due to: i) the limited amount of time that the insured had been with the insurer, ii) the advanced age of the vehicle vs. the insured value of the vehicle, and iii) questions about other participants (towing company, environmental cleanup, repair shops) associated with the claim.

Collisions

Collision investigations with heavy-vehicles may present challenges for various reasons, including a) heavy-vehicles don't have acceleration sensors and airbag systems like those found in consumer vehicles, which will establish the vehicle speed at the time of the collision, b) heavy-vehicles most often come into contact with passenger vehicles and in those cases the heavy vehicles will not undergo high decelerations, and c) often the load of a heavy-vehicle may not be known, and this can significantly affect the estimation of the heavy vehicle's speed at impact speed even if that of the passenger vehicle is known.

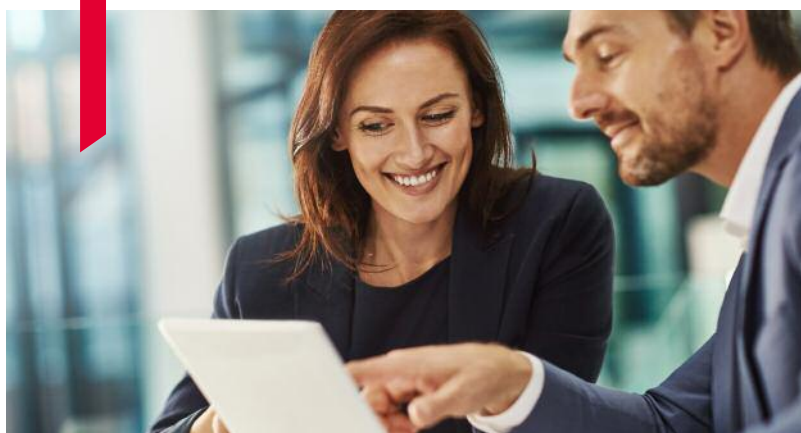
Generally, the investigator is tasked with establishing the speeds and actions of the vehicles at the moment of impact and whether one or both of the drivers could have avoided the collision. Evidence is key to establishing the most likely collision narrative. Some or all of the following information may be available to an investigator to help establish the narrative:

- Passenger vehicle event data recorder download
- Damage location, orientation, extent, and engagement on each of the vehicles involved
- Location of vehicle final rest position with respect to likely area of

impact

- Roadway evidence (tire marks, gouges, and debris)
- Heavy-vehicle ECU download of heavy braking event
- Heavy-vehicle information (gross vehicle weight and load)
- Witness statements and Examinations for Discovery

To establish the likely time-varying movement of a tractor-trailer unit through computer simulation, some assumptions that will be required include i) acceleration rate vs. load, ii) pneumatic brake-delay period, and iii) relative braking rate of tractor-semitrailers (compared with passenger vehicles).



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Example 3: Tractor-semitrailer intersection collision

We were informed of an unfortunate intersection collision involving a south-bound tractor-semitrailer that collided with an eastbound vehicle that failed to stop at a red stop light and struck the tractor's front-right corner. The collision redirected the tractor-semitrailer to the southeast corner of the intersection, colliding with a 2nd car, then into a bus stop and finally into an adjacent building. Witnesses found the truck driver out of his seat.



Figure 11: Intersection collision scene with tractor-semitrailer and van in final rest positions.

Examination of the tractor-semitrailer identified a broken steering linkage. Road marks that were recorded established the likely location of impact and the tractor-semitrailer's path to its final rest position. There was no hard-braking event recorded by the tractor's ECU. The distance from the tractor-trailer's 2nd impact to its final rest position was approximately 40 metres.

Collision reconstruction was undertaken to allow us to simulate the likely impact and redirection of the tractor and whether there was an opportunity for the driver to have slowed before its impact with the bus stop.

We assumed dry road conditions, a loaded semitrailer and listed masses for the van and the minivan. We estimated that the truck was travelling at 50 km/h at impact and would have required 20 metres to have come to a stop from that speed. Typical perception-reaction time to have responded to the colliding minivan intruding from the tractor-trailer driver's right side would have been 1.5 seconds (in which the tractor-semitrailer would have covered 20 metres), and thus it would not have been possible for the driver to have fully stopped the tractor-semitrailer before striking the bus shelter or building.

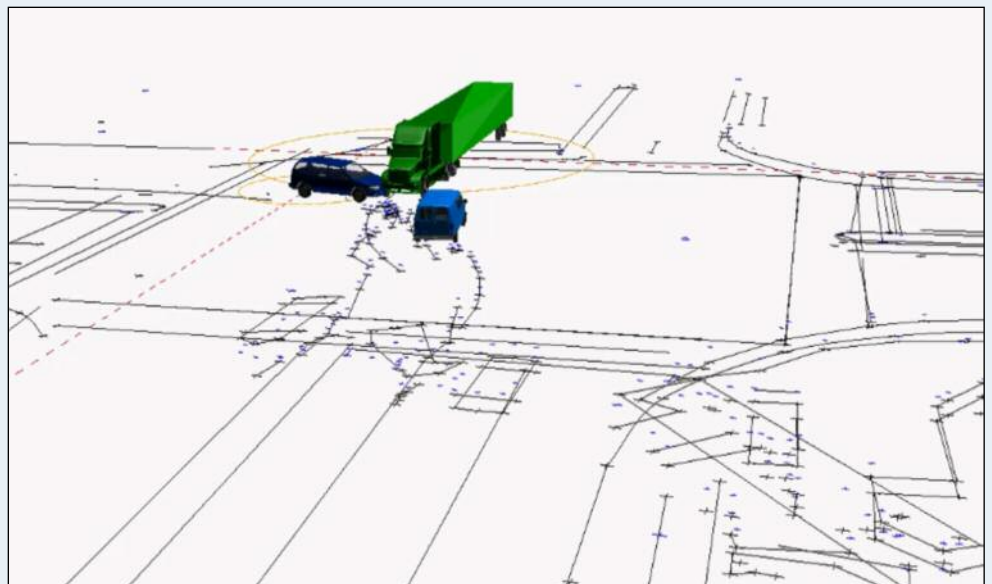


Figure 12: Tractor-semitrailer at 1st collision with the minivan.

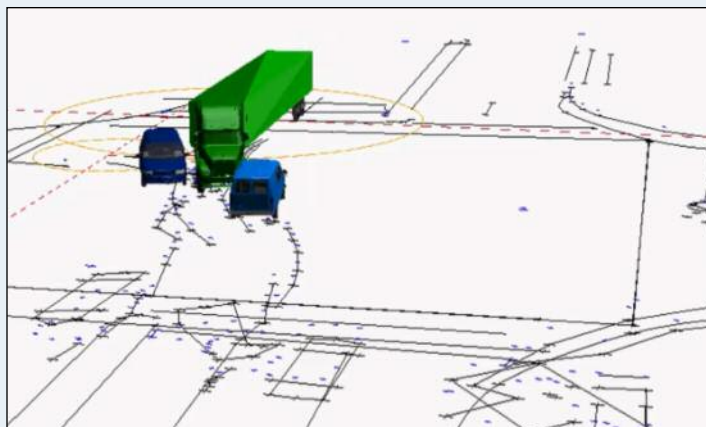


Figure 13: Tractor-semitrailer at 2nd collision with van.

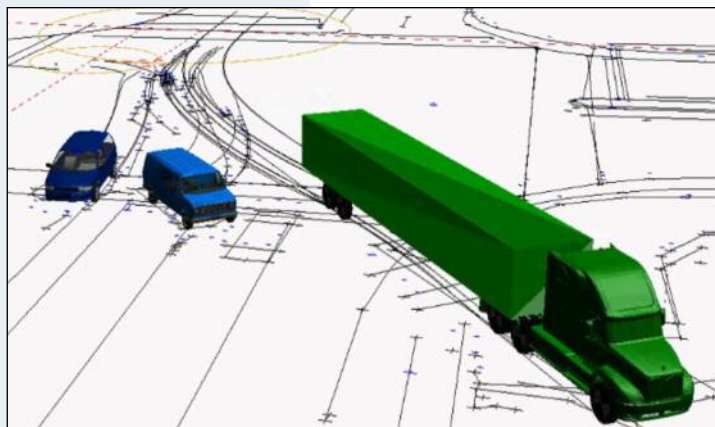


Figure 14: Tractor-semitrailer following collision with bus shelter.

Conclusion: *Following the collision which redirected the tractor-semi-trailer and broke the tractor's steering linkage, the tractor-semitrailer's impact with the bus shelter and building was unavoidable.*

A Final Note

Heavy-vehicle investigations, whether they be fire, single-vehicle incidents, or collisions with another vehicle, present various challenges. Due to the cost of heavy-vehicles, significant claim values are often at stake with insured heavy-vehicles. Done properly, forensic engineering investigators can assist in making deliberations regarding claims with a thorough assessment of all of the available evidence, which may include the damages sustained, the pre-incident status of the vehicle's mechanical components, available service data, fire origin and cause evidence, roadway/scene evidence, and witness statements.



Alan Morris, PhD, P.Eng. is Manager of the Accident Reconstruction and Biomechanical Engineering group at Roar Engineering in Mississauga.

Over the past 11 years consulting to the insurance and legal industries, Dr. Morris has investigated numerous motor vehicle collisions involving cars, heavy trucks, motorcycles, cyclists and pedestrians, including both collision and biomechanical injury analysis.



Vincent Rochon, P. Eng., CFEI, CVFI, CFII, has over 30 years of experience in fire protection, forensic and electrical engineering. He

has investigated and/or peer-reviewed several thousand fires and explosions. He is passionate about forensic engineering and has mentored and coached many engineers

over the years. His primary focus is on technical training and business operations, and he has been qualified as an expert witness for over 100 formal judicial and quasi-judicial proceedings as well as informal pre-hearings. Several of his reported court cases can be found on Roar Engineering's web site.



Dylan Rochon, E.I.T., CFEI, CVFI, studied Bio-Mechanical Engineering and is the manager of the Vehicle and Equipment Fires at Roar Engineering.

He undertakes accident reconstructions, biomechanics and vehicle fire investigations at Roar Engineering. Dylan has been a member of the Roar team for over 4 years and has been trained in vehicle accident reconstructions and fire investigations.

Business Interruption on Equipment: Is it wear and tear or sudden failure?





CNC machines, robotics, machine tools, processing equipment, the list extends into every specialized industry. It's important to keep in mind that no matter how complex the machine, one can typically break it down into component parts for easier analysis.

*By Kirk Labelle,
Senior Large Loss Consultant,
Relectronic-Remech Inc.*

Business Interruption on Equipment

A CNC machine can be quite intimidating at first glance – here is a breakdown:

- Frame
- Spindle
- Pallet changer
- Pneumatics
- Electronics
- Axes (ballscrews and guides)
- Tool changer
- Hydraulics
- Electrics
- Peripherals/optional equipment: cooling units, air dryer, balluff, fixture clamping, part loading/ unloading, additional axes, etc.

What can go wrong with all these parts? Aside from the frame which can suffer breakage from serious crashes or overloading, composite frames can also suffer from misalignment. All of the other components in the list above are subject to various breakdowns and failures; crashes, wear and tear, power surges and short circuits. Many parts that make up complex equipment can be considered wear parts, that is to say they have



a limited expected service life. Worn out parts lead to poor accuracy and performance, and can lead to damages and these worn parts will cause accelerated wear on complimentary components. For example, worn out cam followers on the pallet changer will cause premature wear to the main cylinder that rotates the tables, worn out cam followers on the tool changer will cause premature wear on the spindle, and other components.

Components have varying service life, and the more robust components logically follow a longer life pattern. Lighter machines with basic controllers and limited functions can process parts much the same as more expensive and feature laden machines, but at a reduced life expectancy. The same rules of economics apply to production equipment as they do for other industries.

Two machines from either end of the quality spectrum would have a very different service life of ballscrews, LM guides, bearings, and the spindle.

The trick is to know the various brands and pay attention to the details such as size of LM guides and ballscrews, model of controller and type of spindle.

Sometimes a claim comes through for equipment that has been damaged by water exposure. The important thing in this case is reaction time. It's imperative that the drying processes begins as soon as possible. Corrosion can be stopped within a day or two by dry ice blasting or soda blasting to remove flash rusting. A simple corrosion inhibitor can be applied and now the luxury of time has been opened up for further diagnosis and repair.

Faced with a machine that had a catastrophic short circuit and subsequent fire in the control cabinet? Perhaps a control retrofit is a viable solution.

Often, we're asked to provide an opinion of machine condition after a loss event. There is methodology within the industry for measuring wear, and the value of visual inspections should not be overlooked. Do the way covers have dents? Are the wipers in good condition, are they missing? What does the coolant smell like? Are the pull studs on the tools in good condition? How does the spindle taper look? Are the ballscrews and guides well lubricated or dry? None of these tests require the machine to be powered up. Oil analysis can provide valuable details about machine condition. Consider obtaining a sample from the hydraulic tank, the rotary table, the spindle or any drive gearbox.

If the machine can be powered up, there are many more opportunities to gauge the machine condition such as spindle runout and distention, clamp force, ball screw and ballnut backlash, static alignment checks, and ballbar test. What alarms are showing on the control panel or in the alarm history page? We're not necessarily looking for a smoking gun, but if evidence is available to suggest a loss event due to equipment breakdown, or is it a condition of wear and tear. This of course applies directly to policy wording and will help an adjuster resolve a claim. The details are doubly important when a claim includes a Business Interruption component.

Some machines can tell you in very great detail what was going on

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when the machine crashed, details such as telemetry, what program was loaded, what buttons were pushed, and so on. Does the machine have a maintenance log? Who does the maintenance on the machine, a service provider or inhouse? If it's inhouse, ask to see the consumable invoices for oils, filters and wear parts. If it's a service provider, have a look at the service reports and double check the models and serial numbers for accuracy.

Production equipment can be intimidating, especially if you try to take it all in at once. Break it down into components. Define, categorize and isolate the issue. Ask the right questions and you'll move the problem towards the right solution.



Kirk Labelle is a Senior Large Loss Consultant at Relectronic-Remech Inc., which is full service large loss consulting firm for the industry, since 1992, now has a new location in Montréal., for a total of 5 offices and 3 mobile units for complete service. 1-800-465-9473 or marketing@relectronic-remech.ca

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Kyle Case, Property Claims Supervisor, The Co-operators

Kyle graduated from Fanshawe College's Business-Insurance Program in 2009 and began his career in the insurance industry as a Sales Associate. After a short time in sales, he joined The Co-operators Claims Department as a Field Property Claims Representative. Throughout his time in claims, Kyle has had various roles including Property Claims Representative, Bodily Injury Claims Representative, Unit Specialist in The Co-operators Claims Response Centre, Technical Supervisor and is currently the Supervisor for the Ontario Field Property Claims Team with The Co-operators. Kyle is an active member of the Ontario Insurance Adjusters Association. He is a past President of The London Claims Association and is currently the 2nd Vice-President of the OIAA's Provincial Executive.



Jocelyn Lau, Senior Underwriter, Chubb Insurance

My name is Jocelyn, I've been in the insurance industry for almost four years. I started my career right after finishing the Insurance program at Mohawk College. During my time at school, I completed 9/10 CIPs, I interned at Aviva as an Auto PD Claims Adjuster and once that internship ended, I started another internship with Crawford as an Independent Adjuster solely working on Aviva claims. I really enjoyed adjusting claims and I learned a lot, but I always had a curiosity with Commercial Underwriting, so after graduation I took a job at Chubb Insurance as an Underwriting Associate in Commercial Lines, where I managed my own book of business and specialized primarily on Film and Entertainment, and General Commercial clients. I also focused on finishing my last CIP, and then proceeded to complete an accelerated CRM.



Daria Aguis, Risk Manager, LCBO

Daria Aguis has over 22 years in the Insurance Industry with a strong emphasis in Claims Management. Her most recent role and supporting leader in Risk Management is handling the corporate insurance program for the LCBO. Her position involves managing claims & litigation. She is accountable for identifying exposures & overall operational strategies within her organization. She continues to demonstrate improvements and efficiencies in her organization relating them to their insurance needs by creating awareness in risk & insurance.

Past 10 year Experience:

- LCBO, Manager, Risk
- Livingston International Inc, Manager, Risk
- Munich Re HSB BI&I, Reinsurance & Specialty Claims Manager
- Willis Towers Watson, Manager, Claims



Chad Winslade, Investigation (SIU), Xpera

Chad Winslade has been a licensed Private Investigator since December 2000 where he initiated his career with Xpera (formerly CKR Global & King-Reed & Associates Inc.) as an Insurance Investigator and undercover operative. In 2002, he undertook the Assistant Manager position, Hamilton office, where he was responsible for managing files and investigations, and advanced field work such as inquiries and voluntary statements. In 2005, he accepted a position with the Intellectual Property Rights Investigations Unit, Waterloo office, where he specialized in the preservation of property rights for a host of domestic and foreign brand owners, the execution of numerous Anton Pillar Orders, as well as covert surveillance. In 2009, Chad Winslade undertook the Regional Manager position with Xpera Risk Mitigation & Investigations (Waterloo office), where he was responsible for the oversight of a team of 12 full-time field investigators, surveillance investigations, and client management, primarily for a host of insurance providers and corporate clients; a role he presently maintains. He is an active member of the Insurance Institute of Canada and the Council of Private Investigators.

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OIAA Thunder Bay Chapter

Last year, the Thunder Bay Chapter set our sights on ramping up and modernizing our Chapter. When the 2020 year started, we partnered with the Broker Association to host a joint seminar and had big things in store for the rest of the year. We don't have to tell you what changed.

It's amazing how everyone in the world can be affected by the same situation, yet we feel so alone. Our membership is more than just coworkers and industry friends. We are a family. We have all been in this industry for years and when new people join, we open up and just don't let them leave. We go to our events for the education and continuous learning but a big part of being there is the social aspect. Catching up, commiserating, and generally having a good time.

We missed everyone this year. We surveyed our membership and they told us they were virtually exhausted. We scaled back some of our grander ideas and kept it simple.

In December we ran our first Ugly Holiday Sweater contest with a chance to win a gift card to a local restaurant. We are proud to support our local businesses!

We held out hope for a long time that we would all be able to get together at the year-end Holiday Party. We all look forward to the event, organized Karen Schmidt, Social Director with great anticipation every year. She hosts such an amazing lunch that it usually ends up being an amazing afternoon instead. We eventually accepted that it was not a good idea and we had to come up with something else.

So, we put out a call for updates and put out an old-school holiday newsletter to link up with our membership. Member and social members contributed small updates about themselves and we created a Family Newsletter style page so everyone could catch up on the things we missed. It was fun to recognize people's promotions, retirements, achievements big and small, personal and professional.

Due to the efforts of Frank Castaldo, we updated our website, seemingly at the perfect time. Jeff Crowley of Crow Investigators has done more than just update our site. He has given us a way to stay connected!

We missed everyone this year and hope that you will visit our website oiaatbay.ca to catch up with the newsletter and keep an eye out for other events we will be hosting. We miss you, stay safe.

Alisa Hainrich

President, Thunder Bay Chapter





The OIAA is offering a Mentorship Program for our members. If you're interested in being a mentor/mentee or both, please contact: Kyle Case
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Out & About Presented by Genesis Rehab

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Thank you to all of our supporters and listeners of the WP Radio, and there is no better time to adjust then now.

Canada Emergency Wage Benefit (“CEWS”) – Impact on Business Interruption Losses





The COVID-19 pandemic has brought challenges for all Canadians. Many business owners in particular have been faced with significant declines in revenues. To assist with payroll expenses and prevent these businesses from laying off employees, the Government of Canada introduced the CEWS program.

*By Mark Boshnakis, CPA, CA,
Matson, Driscoll and Damico Ltd.*

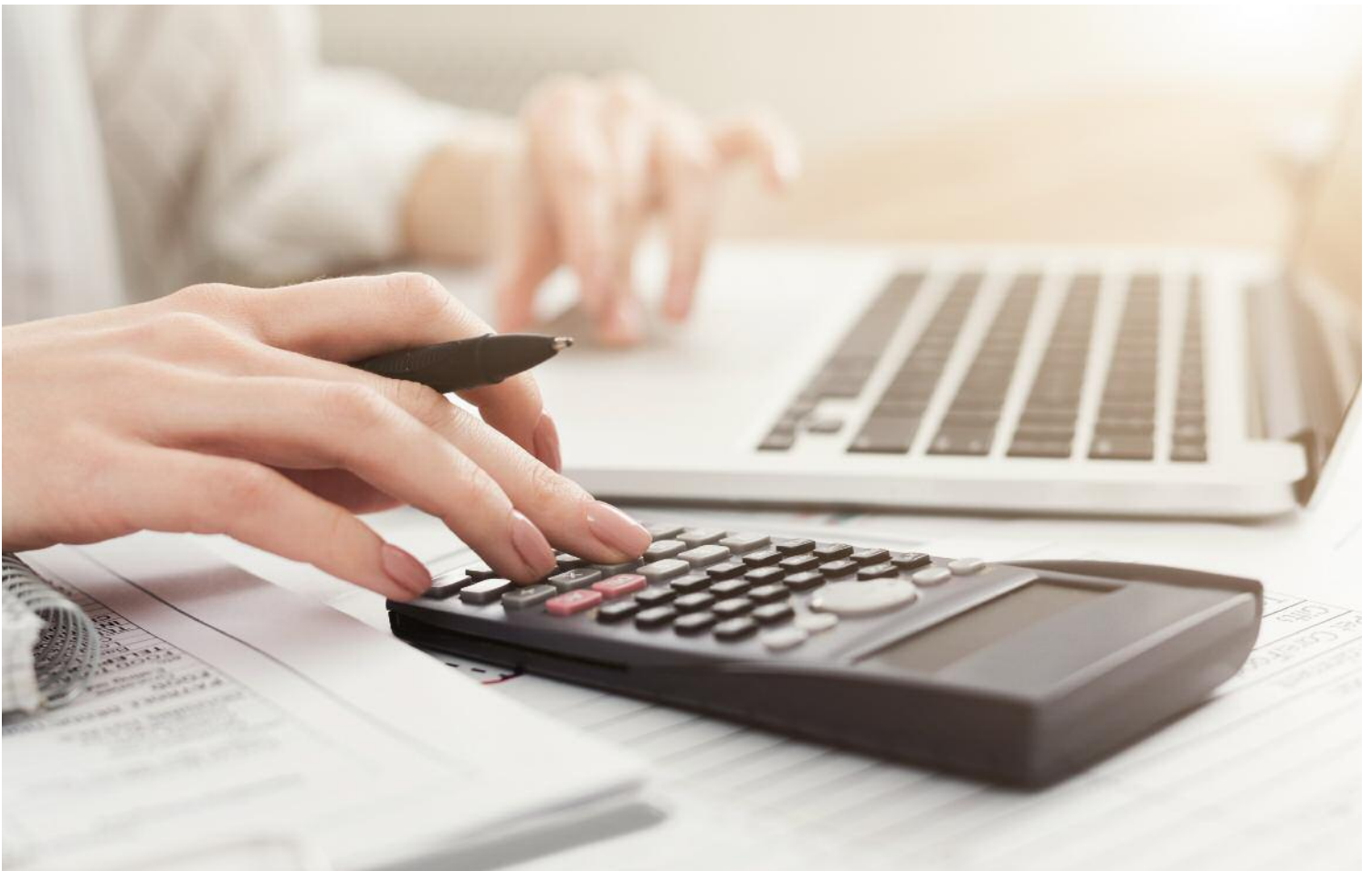
CEWS is a government subsidy that reimburses payroll costs for businesses that experience a drop in revenue beyond a certain threshold due to COVID-19.

Payroll needs to have already been disbursed to employees in order for a business to claim the CEWS.

What if a business has a business interruption insurance? This article provides a high-level overview of how a business interruption loss can impact the level of CEWS a business receives.

Period of Eligibility

The CEWS is effective from March 15 to December 19, 2020, divided into ten periods of 28 days each. It is scheduled to extend to 2021¹; however, specific details regarding the extension are not yet available.



How It's Calculated

In essence, the CEWS payable per period is determined by a simple concept:
= Eligible Payroll x CEWS Subsidy Rate

The CEWS subsidy rate is determined based on two components:

1. Base CEWS rate; and,
2. Top-up CEWS rate.²

While calculated differently, the base and top-up CEWS rates are calculated based on a comparison of the business' current revenues (i.e. impacted by COVID-19) versus revenue in either the prior year (e.g. April 2019 vs. April 2020) or immediately prior to the outbreak of COVID-19 in Canada in March 2020 (e.g. February 2020 vs. April 2020). The CEWS will thus use historic revenues as a benchmark to determine if the business has suffered enough of a revenue decline to trigger a benefit.

Impact to Business Interruption Losses

A decline in revenue may occur as the result of a business interruption. A loss incident after March 2020 could further exacerbate the decline in revenues already experienced due to COVID-19. As long as a business continues to pay their employees during the claimed repair period, their CEWS benefit would increase; entitlement to the CEWS benefit is not dependent on the reason for the decline in revenue.

Let's assume Business XYZ was experiencing a 40% decline in revenue as a result of COVID-19. However, a pipe subsequently burst at their location and caused them to completely shut down for repairs – the actual decline in revenue is now 100%.

Business XYZ continues to pay their employees \$40,000.

We have illustrated the impact to the CEWS that the insured will receive in Table 1:

Table 1

Description	CEWS Benefit Had No Loss Occurred	CEWS Benefit Given the Loss
Decline in Revenue	40.00%	100.00%
CEWS Subsidy Rate	32.00%	40.00%
Continuing Payroll	\$ 40,000	\$ 40,000
CEWS Benefit	\$ 12,800	\$ 16,000



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Based on the above example, the insured's CEWS benefit would increase by \$3,200 as a direct result of being closed due to the loss incident. Note that the impact of a business interruption on the level of CEWS will depend on the facts in each case.

While the question of how this increase in CEWS should be treated under a business interruption policy is beyond the scope of this article, it is important to understand that from an economic perspective the increase in the CEWS benefit will partly offset the loss of income experienced as a result of the incident.

¹ <https://www.canada.ca/en/departement-finance/news/2020/07/adapting-the-canada-emergency-wage-subsidy-to-protect-jobs-and-promote-growth.html>

² <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-how-revenue-drop-subsidy-rate-calculated.html#basedrophttps://www.google.ca>



Mark Boshnakis, CPA, CA is a supervisor in the Toronto office of Matson, Driscoll and Damico Ltd. His practice focuses on the quantification of economic losses; he has quantified business interruptions for a wide variety of businesses.

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Application of Accident Benefits: When a Slip and Fall Incident Will Constitute an Accident as Defined by the SABS

Presented by: Geoffrey Keating
Kostyniuk & Greenside Lawyers

Date: March 24th at 10am

Member Cost: Free Non-Member Cost: \$50.00



Geoff Keating is a partner with the firm of Kostyniuk & Greenside Lawyers, practicing in the area of insurance defence and specializing in the area of no-fault statutory accident benefits. He has proudly acted as lead Counsel in numerous accident benefits dispute hearings since his call to the bar in 2013. When not working, Geoff enjoys spending time with his wife, Lidia, and training in Muay Thai.

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Shining the Right Light on



Water Losses



One of my most memorable childhood comic strips starts with a boy intently searching the ground in the dark beneath a lamppost. An adult passing by notices the boy and asks him what he is doing. The boy says he is looking for his house keys, and so the adult begins to help in the search. Several frames later the adult asks the boy if he is certain that he dropped his keys by the lamppost. "No, I dropped my keys on the other side of the street," replies the boy "but the light is better here."

By Jason Edelstein, M.A.Sc., P.Eng., CEP

When you are looking into a water loss, make sure you are not simply looking where the light is better - an engineer who specializes in the building envelope can ensure you are looking in the right place.

The building envelope, which consists of a building's roof and wall systems, windows and doors, separates the interior from the outdoor environment. It protects the occupants from the elements – namely heat, air and moisture. These are known collectively as heat, air and moisture transport (HAM). How these three elements cause water related damages is often misunderstood, and the really tricky part is that the cause is not always what it appears to be.

Often, water staining or mould on walls and ceilings is associated with leakage from precipitation; rain or melting snow may be the cause of roof leakage; and water collecting within a basement may be because of a leaking through the foundation. While leaks may cause these types of water losses, this is not always the true cause. There is also the dreaded “C” word – condensation.



The amount of water that can accumulate through condensation is not to be underestimated. Everyone recalls from basic physics that condensation is the process by which water vapour in the air changes state and becomes liquid, but the science behind how this happens is a bit more complicated. Air holds water vapour, and warm air can hold more water vapour than cold air. As warm air cools, it loses its ability to hold water vapour, and that vapour can become liquid and accumulate on surfaces.

While water leakage through the building envelope comes from the exterior, condensation can come from the exterior and interior; essentially anywhere there is a difference in temperature. Since the Canadian climate is so cold, condensation often occurs when warm air (with lots of water from interior moisture sources) cools as it comes into contact with a cold surface. Often, this is *perceived* and *misdiagnosed* as exterior water leakage, when in fact the water is coming from the inside. To the untrained eye, it can be very difficult to determine the difference between water damage resulting from leakage versus condensation, particularly since the damage caused can be indistinguishable.

Why Does the Source Matter?

It is relatively easy to identify moisture damage in a building – things are wet and stained, mould can be seen or sometimes smelled, or there is other physical damage such as bubbled paint, rotted wood, corroded metal or soft drywall. The question is “Was this loss related to leakage or condensation?” because this may determine if there is coverage or a subrogation opportunity. Furthermore, a correct diagnosis is required to ensure the repairs are

effective. We have observed several repairs where the cause was not identified, resulting in a repeat loss when the environmental conditions re-presented themselves.

When investigating any water loss related to a building’s envelope, consideration should be given to condensation related damages. Numerous factors would need to be weighed, which include, but are not limited to:

Occupant behaviours

- Occupants produce significant amounts of moisture in the air by completing simple and basic daily tasks, such as breathing, showering, and cooking. The amount of moisture is exacerbated if there is a large number of people residing in a small dwelling.
- Having numerous plants in a home, can also contribute to elevated moisture levels.

Mechanical ventilation and humidification

- The presence and use of mechanical ventilation, particularly in bathrooms and in kitchens, can help control moisture in the interior.
- Humidifiers, often used during dry winters months, introduce moisture into the air – sometimes in excessive amounts.

Mechanical system maintenance

- Poorly maintained or inoperable exhaust fans may not function as intended.
- Dirty and obstructed furnace air filters limit the amount of air circulation, preventing wet surfaces from drying (known as ‘convective drying’).

Air leakage

- Uncontrolled air leakage through the building envelope can cause condensation to form on surfaces

To the untrained eye, it can be very difficult to determine the difference between water damage resulting from leakage versus condensation, particularly since the damage caused can be indistinguishable.





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and within cavity spaces.

- Disconnected HVAC ducts within walls and attics commonly leak warm humid interior air into these otherwise cold spaces.

Thermal bridging (path for heat transfer)

- Absence or lack of insulation, facilitating heat losses.
- Cold interior surfaces, exposed to warm humid air, are often most susceptible to condensation formation.

What Do Condensation-Related Water Losses Look Like?

There are obviously numerous ways that houses are constructed, so there are numerous ways that a building's envelope can fail. We have seen condensation related water losses across all elements of the building envelope, from basement foundation walls all the way to rooftops. Here are some examples.

Basements:

Dirt floors, high relative humidity in summer and uninsulated foundation walls are just a few of the conditions that can contribute to condensation in basements.

The water staining on the basement floor slab in Figure 1 is along the perimeter of the foundation wall. At first glance it is easy to assume that the staining was related to foundation leakage. However, the absence of continuous insulation and vapour retarder has resulted in the development of condensation, which was the true cause of the water. A close-up of (summer) condensation can be seen in Figure 2, between the insulation and vapour retarder.



Figure 1. Staining on basement floor slab resembles foundation leakage. In reality, staining was due to condensation from discontinuity in insulation and vapour retarder.



Figure 2. Condensation observed on polyethylene vapour retarder.

Living Areas and Bedrooms:

There are several causes of condensation related water problems in the living areas of a house. Some examples of the causes are: poorly set and controlled humidifiers; too many occupant activities that produce moisture (cooking, bathing, breathing); too many occupants; poor air circulation through the home; large fabric furniture or clothing in closets placed against cold exterior walls; missing wall insulation; or excessive air leakage.

An example of condensation damage can be seen in Figure 3, where the staining on the lower portion of the wall relates to missing insulation within the wall cavity (Figure 4). Warm interior humid air, when in contact with the cold surface of the wall (directly where insulation was missing), supported condensation and resulted in mould growth.

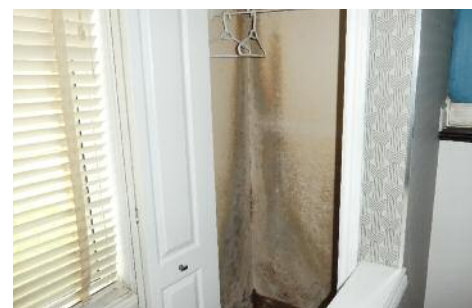


Figure 3. Staining on wall can appear to be water leakage related.



Figure 4. Interior view of wall stud cavity revealed a void in insulation. This 'thermal bridging' contributed to wall staining.



Figure 5. Staining along base of wall was consistent with air leakage.

The staining on the lower portion of the wall in Figure 5 relates to excessive air leakage between the indoor space and the exterior environment. Air leakage from the exterior, cooled the interior surfaces of the wall, allowing moisture in the warm indoor air to condense. As a result, mould began to grow

where condensation repeatedly developed.

Poor window installations are also known to cause condensation. This happens when an otherwise efficient window having a thermally broken frame is not installed in the same plane as the wall's insulation. What was originally intended to be an efficient envelope element (the window), begins to act like a thermal bridge. This often causes moisture collection on the window's jamb (Figures 6 and 7 illustrate two separate instances), which can resemble water damage caused by the windows being left open in inclement weather. This damage is often exacerbated by window coverings and drapes.



Figure 6. Moisture damage of the window's jamb due to condensation, related to a poor installation. Note the condensate on the window.



Figure 7. Moisture damage of the window's jamb and sill due to condensation, related to a poor installation.

What was originally intended to be an efficient envelope element (the window), begins to act like a thermal bridge. This often causes moisture collection on the window's jamb (Figures 6 and 7 illustrate two separate instances), which can resemble water damage caused by the windows being left open in inclement weather. This damage is often exacerbated by window coverings and drapes.

Kitchens and Bathrooms:

Missing or lack of extraction fan use are the main factors that contribute to condensation in these spaces. An example of this is the staining on the ceiling in Figure 8, which is on the underside of the roof rafters (shown in Figure 9). The staining on the ceiling is largely due to the bathroom fan not being used (occupant behaviour), but was amplified by a lack of attic insulation (construction defect).



Figure 8. Staining on bathroom ceiling.



Figure 9. Lack of attic insulation. The roof rafters were inline with the interior ceiling stains.

Attics and Roofs:

Several issues result in moisture problems above the ceiling. Issues such as lack of attic insulation, insufficient ventilation, disconnected extraction fan ducts, uninsulated supply air ducts and poor construction practices are examples of some of those causes.

In addition to the contribution of ice damming, poor attic insulation and ventilation can allow warm humid air to collect, which under certain conditions cause condensation. These types of losses are often reported to be roof leakage, when in fact that is not the problem. Knowing the weather conditions at the time of the loss and conducting a thorough investigation helps identify the root cause. Both of the following examples were first believed to be roof leakage, but were later confirmed as condensation issues. The staining within the attic in Figure 10 was due to the thawing of frost that had formed on the tip of the roofing nails within the attic. The rotted wood sheathing in the flat



Figure 10. Water stains caused by thawing frost that dripped, which had formed on roofing nail tips due to condensation.



Figure 11. Poor airflow through the flat roof's attic space contributed to condensation, which caused wood rot of the structure.

roof (Figure 11) is due to poor placement of the attic vents, creating 'dead zones' in the air flow.

A disconnected supply air duct (Figure 12) can introduce a significant amount of moisture laden air into an attic, while poorly connected extraction fan vents may cause local rot and damage to roof sheathings (Figure 13).



Figure 12. Frost formation within an attic. A disconnected supply air duct introduced warm humid air into the cold space.



Figure 13. Local moisture damage to wood roof sheathing due to a small air leak in a bathroom extraction fan vent.

In the last example (Figures 14 and 15), a poor selection of construction materials and installation methods lead to warm interior air leaking into a roof. The roof insulation, acting like a sponge, retained the moisture from condensation for years, until the roof structure completely rotted and failed.

Figure 14. Rotted wood roof joists.



Figure 15. Saturated foam insulation removed from roof.



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What Does This All Mean to the Adjuster?

Is the loss covered? Every policy is different, as is every loss. The cause and origin of the moisture related loss must be investigated to be correctly identified. An untrained investigator can easily misdiagnose the cause of a loss. Only once the cause is known can coverage be determined, and appropriate repairs implemented. If the cause of loss is not well understood, corrective actions may not address the issue, which may result in the damage re-emerging in the future.

While in certain instances, modifications to occupant behaviour can help minimize, if not eliminate some of these issues, not every water loss could have been prevented by occupancy behaviour. In some cases, more complex solutions must be implemented to correct the issue. This can be from replacing poorly installed windows, to improving the amount of attic ventilation. Other times, larger construction related defects, such as discontinuous air barriers or voids in insulation, will require more invasive corrective action to address the root cause.

So, the next time you are dealing with a water loss, look beyond the well-lit ground beneath the lamp-post. Identifying condensation related water losses may feel like searching for your lost keys in the dark, but engaging the right professional can help shine a light on your claim.

Jason Edelstein, M.A.Sc., P.Eng. is a professional engineer licenced in the province of Ontario. He holds a Bachelor and Master of Applied Science degrees in Building Engineering with a focus in building envelope design. With over 13 years



experience, Jason has inspected, and problem investigated over a thousand commercial, residential, institutional and industrial buildings.

He has acted as expert witness in numerous building envelope failures and provided building envelope design solutions for architects and builders alike. When not looking for keys beneath lampposts, Jason assists the team at CEP with all types of water-related losses through every element of the building enclosure.

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Final Report

Claire Richardson, CIP, Thunder Bay Chapter Delegate

RBG – It is always wonderful to have an opportunity to sing the praises of someone of integrity, conviction and success. Ruth Bader Ginsburg was an incredible woman who improved the lives of both men and women in her quest for achieving gender equality. Much has been written about her, rightfully so, and she will continue to be quoted and admired and emulated for years to come. As I write this, RBG is *trending now* on Netflix and of course I highly recommend it.



Every generation thinks they are in “unprecedented times” but I think we might be able to lay claim to “*unprecedented*, unprecedented times” this last year. As RBG noted; “So often in life, things that you regard as an impediment turn out to be great, good fortune.” This is a stretch for many I realize but there is always good to be found. More than ever, we have to stay the course on things that matter and find the positive for each of us in this collective pandemic.

I am pleased to see that the leadership of the OIAA is keeping us focused on the future while navigating these unusual circumstances. There is no shortage of challenges, big and small, and I am continually impressed by the professionals represented in this executive and all over this amazing province. In spite of the limitations imposed on us, we continue to support one another in our endeavours and strive for excellence in all that we do. The OIAA is an invaluable organization for our professionals.

Finally, to quote another line from RBG, “If you want to be a true professional, do something outside yourself.” Our entire organization is run by the tireless efforts of volunteers who continually give more of themselves, think about others, and in these unprecedented times, each day do something outside of themselves for the benefit of us all.

Thank you – to each and every one of you.

Stay well!

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- We have over 1,000 members.
- **WP** is fully digital and available to everyone.
- We currently have a social media following of over 2000 Insurance people and you will receive further value as these editions stay on the website continuously.
- As a social member and advertiser in the **WP** magazine September 2020 – June 2021 year, we will be pleased to offer you a free resource link on our website - www.oiaa.com
- The cost to advertise in **WP** magazine to reach a large group of potential clients is extremely reasonable - see below.

Please give consideration to advertising in **WP** and contact me if you have a question or visit our website at www.oiaa.com.

I look forward to hearing from you.

Tena Allen, **WP** Advertising Manager

Phone: 866-688-3888 ext. 6324680 E-mail: tena.allen@dgig.ca

Great rates this year!
10% off last years rates
 for non-members and
15%-20% off the new rates
 for social members

Social Member is a current member (with no outstanding membership dues) of either the Provincial Chapter (including Toronto) or the local chapters (Georgian Bay, Hamilton, Kawartha-Durham, Kitchener-Waterloo, London, Niagara, Northern, Ottawa, Thousand Islands, Thunder Bay, and Windsor).

In order for a business to qualify for the discounts outlined below, at least 5 employees of the business must be social members or if the business has less than 5 employees, all the employees must be social members.

WP ADVERTISING RATES Prices are for space only – Sept. 2020 to June 2021

Size	Single Issue	Five Issues	Ten Issues	Member/Social Member Pricing		
				Single Issue 15% discount	5 Issues 20% discount	10 Issues 20% discount
Full Page	\$855	\$810 per issue	\$783 per issue	\$726	\$648 per issue	\$626 per issue
2/3 Page	\$720	\$679 per issue	\$648 per issue	\$612	\$543 per issue	\$518 per issue
1/2 Page	\$598	\$567 per issue	\$540 per issue	\$508	\$453 per issue	\$432 per issue
1/3 Page	\$504	\$477 per issue	\$454 per issue	\$428	\$381 per issue	\$363 per issue
1/4 Page	\$405	\$382 per issue	\$360 per issue	\$344	\$306 per issue	\$288 per issue
1/6 Page	\$301	\$283 per issue	\$270 per issue	\$256	\$226 per issue	\$216 per issue

Ads must be submitted in Press Quality High-Resolution PDF or JPEG formats. The resolution of all images should be at least 300 dpi. For details on publishing schedule and dimensions of ads please go to www.oiaa.com

WP radio ads are available, Please contact Terry Doherty at: terry.doherty@aviva.com



Credit River, Mississauga, Ontario

WP - Call for Articles

Submit an article to **WP** Magazine for publication consideration. Share your industry knowledge and information with more than 2,500 active adjusters.

Accompany your article with advertising to effectively maximize your business opportunities. Full-time **WP** advertisers will get the benefit of a rolling banner on our OIAA website. All advertisers will get the added bonus of one shout-out on each of our OIAA social media networks being Facebook, Twitter and Instagram for each month they put an advertisement in the **WP**.



Any inquiries and information regarding promoting your business while supporting the OIAA, please contact:

Jennifer Brown, **WP** Managing Editor at Jennifer.brown@economical.com

Zohair Nassur, **WP** Co-Editor

Sarah Graves, **WP** Associate Editor/Articles at Sarah.Graves@crawco.ca

Tena Allen, **WP** Advertising Manager at tena.allen@dgig.ca

WP MAGAZINE IS DIGITAL

WP Magazine is only offered digitally!

The magazine will have all ten issues available online to **everyone.**

This completely expands the reach and audience for our articles and advertisements!

We want everyone to have access to education and industry news.

The OIAA is looking forward to another great year and we hope to see you all soon!

