

# WJP

**Without Prejudice**

## Tips to Optimizing Large & Total Property Loss Claims

From Ontario's Dedicated Large Loss Rebuilder



### **Chapter Spotlight**

Get to Know the...

## **Thousand Islands Chapter**

The OIAA is a proud supporter of



RAINBOW  
RAILROAD

Follow OIAA on





INVITES YOU TO JOIN US FOR OUR ANNUAL HONORARY MEMBERS AND...

# *Past President's Night*



**LOCATION | WESTIN TORONTO AIRPORT**

**DATE | MARCH 22ND 2023**

**REGISTRATION | 5:30 PM**

**COCKTAILS | 6:00 PM**

**DINNER | 7:00 PM**

**TICKET COST | \$110 + HST**



FOR ONLINE  
REGISTRATION  
AND MORE  
INFORMATION  
VISIT  
[WWW.OIAA.COM](http://WWW.OIAA.COM)



7



10



14

## CONTENTS

7

### Know Your Investigator

Designation Program for Licensed Private Investigators

10

### Customer Service is Disrupting the Insurance Sector

14

### Optimizing the large property loss claim process

23

### Discover the Secrets to Sustainable Construction

How Insurance Adjusters Can Protect Clients and the Environment.

29

### Why Carrying Objects Can Pose a Risk When Responding to a Fall

34

### Real Estate Fraud and Title Insurance Claims

## REGULAR FEATURES

President's Message.....	4
OIAA Executive Council.....	5
Chapter Spotlight.....	21
OIAA Chapter Executive.....	42
Advertisers' Index.....	41

## WHAT'S HAPPENING

Past President's Night.....	2
OIAA Georgian Bay	
Adjusters vs Brokers Hockey Game.....	43

## STAY CONNECTED

Visit us at [www.oiaa.com](http://www.oiaa.com)



@OIAAOfficial



@oiaa\_social



@o.i.a.a.\_



WP Radio Podcast  
Apple iTunes: WP Radio  
[www.soundcloud.com/wpstudio](http://www.soundcloud.com/wpstudio)



WP TV YouTube channel

# President's Message

**Kyle Case, FCIP, CRM  
President, OIAA**

**Hello Readers!**

**W**ell, it seems that Spring is in the air, at least for those that are in Southern Ontario (thanks Wiarton Willy for a great prediction!) As we start to move out of Winter and into Spring, I also feel like it is a great time for a fresh start and renewed energy. These feelings that Spring brings for me align well with what is happening at the OIAA.

March is such an exciting month for our organization. On the 22nd we will be electing a new Secretary of the OIAA for the 2023-2024 OIAA Year and officially appointing our Senior Executive for that same time period. Our incoming Senior Executive will take the reigns later this year and guide the OIAA into the year ahead ensuring we continue to serve the needs of our members and industry partners.

Following our regular board meeting and Secretary Elections on the evening of March 22nd, I am excited to share that we will be hosting our first in person Past President's Night at The Westin Toronto Airport. Our

Past President's night is intended to honour the hard work and contributions of our past leaders along with Honorary Life Members who had made meaningful contributions to the OIAA and have been honoured with this prestigious recognition.



**If you are interested in purchasing tickets for Past President's Night, please head to our website at [www.oiaa.com](http://www.oiaa.com).**

*Happy Reading,  
Kyle Case, FCIP, CRM  
President, OIAA*

## Not all accountants are MDD Forensic Accountants.



With 5 offices in Ontario, our independent experts in economic damage quantification are available to assist locally and across Canada.

To find out how we can help you, contact us today.

**Matt Mulholland**  
CPA, CMA, DIFA, CFF  
[mmulholland@mdd.com](mailto:mmulholland@mdd.com)

**Brad Ebel** CPA, CA, CFE, CFF  
[bebel@mdd.com](mailto:bebel@mdd.com)

**Ephraim Stulberg**  
CPA, CA, CBV, CFF  
[estulberg@mdd.com](mailto:estulberg@mdd.com)  
Toronto: 416.366.4968

**Conor Paxton**  
CPA, CA, CBV, CFE, CFF  
[cpaxton@mdd.com](mailto:cpaxton@mdd.com)

Kingston: 613.389.3176  
Ottawa: 613.366.6008

**Martin Pavelic** CPA, CMA, CFF  
[mpavelic@mdd.com](mailto:mpavelic@mdd.com)  
Hamilton: 905.523.6363

**Sheri Gallant** CPA, CMA, CFF  
[sgallant@mdd.com](mailto:sgallant@mdd.com)  
London: 519.432.1123



> [mdd.com](http://mdd.com)

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

# OIAA - EXECUTIVE COUNCIL 2022 - 2023



**KYLE CASE, FCIP, CRM**  
**President**  
The Co-operators  
1-877-682-5246 ext. 272453  
E-mail: Kyle\_Case@cooperators.ca



**TERRY DOHERTY, CFEI**  
**First Vice-President**  
Aviva Canada Inc.  
(613) 386-5513  
FAX: 1-866-805-8585  
E-mail: terry.doherty@aviva.com



**SHAWNA GILLEN, CIP**  
**Second Vice-President**  
AIG Insurance Company of Canada  
(416) 596-3060  
E-mail: Shawna.Gillen@aig.com



**JENNIFER BROWN, CIP**  
**Treasurer**  
Definity Insurance Company  
(519) 570-8434  
FAX: (866) 239-0231  
E-mail: jennifer.brown@definity.com



**BRYAN LEVISAUSKAS**  
**Secretary**  
Sedgwick Canada Inc.  
(905) 671-7891  
E-mail: bryan.levisauskas@sedgwick.com



**RHU SHERRARD, CIP**  
**Past President**  
ClaimsPro  
(289) 339-1976  
FAX: (905) 565-0009  
E-mail: rhu.sherrard@scm.ca



**JOE CUMMING**  
**Georgian Bay Delegate**  
The Co-operators Insurance  
(705) 712-1503  
E-mail: joe\_cumming@cooperators.ca



**CHRISTINE ANDREWS, CRM, FCIP**  
**Hamilton Delegate**  
Sage Claims Solutions Inc.  
(905) 389-4522  
E-mail: Christine@sageclaims.ca



**JASON SAUCIER, CIP, ACS**  
**Kawartha/Durham Delegate**  
QBE - Canada | European Operations  
(416) 587-3192  
E-mail: Jason.Saucier@ca.qbe.com



**CARRIE KEOGH, BA Hons.**  
**Kitchener-Waterloo Delegate**  
Gore Mutual  
1-800-265-8600 ext. 2545  
FAX: 1-800-601-9773  
E-mail: ckeogh@goremutual.ca



**MICHELE FIELD, FCIP**  
**London Delegate**  
Trillium Mutual Insurance Company  
(519) 291-9300 ext. 5713  
FAX: (519) 291-1800  
E-mail: mfield@trilliummutual.com



**CRAIG OZOG, CIP, CFEI**  
**Niagara Delegate**  
Leading Edge Claims Services Inc.  
(289) 897-8676  
FAX: (289) 897-8677  
E-mail: craig@leadingedgecs.ca



**MIKE BOTTAN, CIP, CFEI**  
**Northern Delegate**  
Crawford and Company Canada Inc.  
(705) 647-6781  
FAX: (705) 647-6783  
E-mail: Mike.bottan@crawco.ca



**MARGARET MACKENZIE**  
**Ottawa Delegate**  
Travelers Canada  
(613) 780-6498  
E-mail: MAMACKEN@travelers.com



**DUNCAN SOUTHALL**  
**Thousand Islands Delegate**  
P.C.A. Adjusters Limited  
(613) 344-2395  
FAX: (613) 544-3487  
E-mail: duncans@pca-adj.co



**CLAIRE RICHARDSON, BA, CIP**  
**Thunder Bay Delegate**  
Sedgwick  
(807) 345-7676 ext.1  
E-mail: claire.richardson@sedgwick.com



**NATALIE BARROW, CIP**  
**Toronto Delegate**  
Metro Ontario Inc.



**EMILY FEINDEL**  
**Toronto Delegate**  
AIG Insurance Company of Canada  
(416) 596-3917  
FAX: (855) 453-1063  
E-mail: emily.feindel@aig.com



**MADHURI GHOSALKAR, B. Pharm**  
**Toronto Delegate**  
Claimspro  
E-mail: Madhuri.Ghosalkar@scm.ca  
(905) 471-1396



**ZOHAIR M. NASSUR, BBA, AIII, CertCII, CertCILA, GIE**  
**Toronto Delegate**  
Sedgwick Canada Inc  
(437) 286-1791  
E-mail: zohair.nassur@sedgwick.com



**WILLIAM HUMPHREY, BA, FCIP, CRM**  
**Windsor Delegate**  
ClaimsPro  
(226) 782-1002  
E-mail: william.humphrey@scm.ca

## OIAA - EXECUTIVE COUNCIL COMMITTEES 2022 - 2023

COMMITTEE NAME	CHAIRPERSON	COMMITTEE MEMBERS	COMMITTEE NAME	CHAIRPERSON	COMMITTEE MEMBERS
<b>COMMUNICATIONS</b>			<b>BENEVOLENT &amp; COMMUNITY</b>		
Without Prejudice Editorial	Carrie Keogh	Jason Saucier, Emily Feindel	Charity & Gifts	Kyle Case	
Without Prejudice Articles	Emily Feindel	Jason Saucier, Carrie Keogh	John E. Lowes - Insurance Institute	Emily Feindel	Bryan Levisauskas
WP Radio	Terry Doherty	Duncan Southall	<b>INDUSTRY</b>		
Advertising-Sales - WP, Website, Links	Jason Saucier	Carrie Keogh, Mike Bottan	Licensing	Zohair Nassur	Mike Bottan, Margaret Mackenzie
Media Relations	Duncan Southall	Carrie Keogh, Jason Saucier	Industry Liasion	Kyle Case	
Website	Bryan Levisauskas	Duncan Southall, Michelle Fields	<b>ASSOCIATION OPERATIONS</b>		
Social Media	Michelle Fields	Carrie Keogh, Bryan Levisauskas	Chapter Liaison	Kyle Case	
GTA Membership	Zohair Nassur	Emily Feindel	Membership	Bryan Levisauskas	All Chapter Delegates
<b>EDUCATION</b>			Discipline	Rhu Sherrard	
Speakers & Meetings	Christine Andrews	Kyle Case, Michelle Fields	Constitution/Incorporation	Terry Doherty	Jennifer Brown, Shawna Gillen
Seminars & Education	Jennifer Brown	Rhu Sherrard, All Committee Members	Handbook	Claire Richardson	Christine Andrews, Jason Saucier
Adjuster Training	Jennifer Brown	Margaret Mackenzie, Zohair Nassur	Mentoring (Ways and Means)	Kyle Case	
Strategic Planning	Shawna Gillen	Jennifer Brown, Bryan Levisauskas	Nominating	Rhu Sherrard	
Bursary	Mike Bottan	Christine Andrews, Margaret Mackenzie	Vendor Relations/Sponsorship	Shawna Gillen	Jennifer Brown, Bryan Levisauskas
<b>CONFERENCES</b>			<b>ENTERTAINMENT</b>		
Come Back To Town - 2022 Claims Conference	Kyle Case	Jennifer Brown, OIAA All Members	Past-Presidents' Night	Christine Andrews	
2022 Trade Show @ Come Back to Town Event	Joe Cumming	Jennifer Brown, Shawna Gillen	Holiday Party	Emily Feindel	Carrie Keogh, Michelle Fields
2023 Career Fair	Terry Doherty	Shawna Gillen, Jennifer Brown	Golf Tournament	Joe Cumming	Jason Saucier, Mike Bottan
			September Kick Off@Come Back To Town	Kyle Case	Simone Cybulski

# FOR THE MAGAZINE



**CARRIE KEOGH,**  
*Managing Editor*



**EMILY FEINDEL,**  
*Associate Editor/  
Articles*



**JENNIFER BROWN**  
*Editorial Assistant*



**JASON SAUCIER,**  
*Advertising Manager*



**WILLIAM HUMPHREY**  
*Articles*

## CONTRIBUTORS



### **Lance Pizzariello**

Lance is a Certified Sustainability Practitioner and holds an MSc with an emphasis on Sustainability, Contaminated Site Assessment,

Remediation, and Program Design & Implementation from Royal Roads University. He specializes in providing consulting services to municipal, provincial, and federal government organizations, property management firms, developers, the insurance industry, as well as the natural resources sectors.



### **Leah Sangster, CIP**

Leah Sangster is the Ontario Regional Manager with Accomsure – ALE Management Solutions, based out of Markham. Leah brings over 20

years of combined experience in insurance, temporary accommodation, real estate, and marketing. She specializes in the ALE – additional living expense – portion of household claims. With layers-deep knowledge of Ontario's temporary housing and real estate industries, combined with her insurance education and experience, Leah has a truly unique approach to ALE.



### **Andrew Huntley**

Dr. Andrew Huntley is a Slips, Trips and Falls specialist at 30 Forensic Engineering, within the Biomechanics and Personal Injury Assessment group. He

has published in some of the top biomechanics and human movement science journals and has taught courses in biomechanics and the neurophysiological control of movement at the University of Guelph and University of Toronto.



### **Nino Calabrese,** **CPIO-MI, CII**

Nino Calabrese sits on the board of the Council of Professional Investigator as Director, Strategic Planning. He is also a

certified international investigator. A versatile professional, Nino brings over thirty-five years of experience in both Corporate and Insurance Claims Investigations as well as extensive Intellectual Property Investigation experience. He is recognized for his exceptional litigation support to the legal community. Nino is the first Canadian to receive the prestigious Dennis A. Noggle Award which is awarded based upon several factors including response time, method and quality of reporting, flexibility, and consistent excellence and loyalty. He is currently the Director of Investigations with Xpera Risk Mitigation and Investigation.



**Official Journal of the Ontario  
Insurance Adjusters Association**



"WP" is published monthly except July and August. Every reasonable effort is made to ensure accuracy of articles and advertisements but the Association expressly limits its liability to printing of retraction or correction. The opinions expressed in all articles unless otherwise specified represent the views of the authors and are not necessarily endorsed by the Association, the editorial staff or the Executive Council. Contents of "WP" are copyrighted and may not be reproduced without written consent of the Association.

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

For change of address or enquires regarding distribution, please contact us at: [membership@oiaa.com](mailto:membership@oiaa.com)

For information regarding the OIAA Privacy Policy, please refer to our website at [www.oiaa.com](http://www.oiaa.com)

For information on advertising specifications, costs, production of ads or ad placement, please contact Jason Saucier.

For submission of proposed articles please contact Carrie Keogh or Emily Feindel.

**E-mail: [wp@oiaa.com](mailto:wp@oiaa.com)**

**ISSN 0833-1278**

# Know Your Investigator

## Designation Program for Licensed Private Investigators



By: Nino Calabrese, CPIO-MI, CII

**P**ivate Investigators are used by insurance adjusters on a variety of claims. The services offered by a PI, include but are not limited to, surveillance, asset investigations for subrogation, locate of witnesses or insureds, motive investigations, statements, employment interviews, neighbourhood inquiries, open-source investigations, video pixelation and enhancement, background investigations, SIU handling and document services.

The skill level between investigators can vary drastically. Although many investigators may be very efficient at surveillance, they may not be as comfortable conducting some of the other services offered by our industry due to lack of training and experience. You may not know if you have an investigator on your file who is new to the business or one that has been in the industry for several years and is experienced.

A licence is required to be a Private Investigator in Ontario if you perform work, "for remuneration that consists of primarily conducting investigations to provide information on the character, actions, business, occupation, or whereabouts of a person" (Private Investigator Study Guide, Section 1 – Introduction to the private investigation industry, <https://www.ontario.ca>). The PI Licence is issued by the Ontario Ministry of the Solicitor General (SOLGEN). According to the Private Security and Investigative Services Act, 2005, S.O. 2005, c. 34, s. 10 (1), the requirements to obtain a PI Licence include the following: must have a clean criminal record, must be 18 years of age or older, be legally entitled to work in Canada, and has successfully completed all PI training and testing (test score must be at least 77%).

The PI training involves 50 hours of either classroom or web-based instruction by a provincially approved facility. This training focuses on the legalities and practical knowledge of the trade and not on the specific nuances of conducting an insurance related investigation, which typically happens with on-the-job training, courses, and experience.

How do you know if the investigator on your file has the experience and the proper training to handle your claim? This issue has been identified by the Council of Professional Investigators Ontario (CPIO). In the About Us section of their website:

**“The CPIO is a non-profit organization, which serves to ensure that the professional investigation sector in Ontario is comprised of investigative experts who are professional, trustworthy, and effective.**

Additionally, CPIO is uniquely positioned to represent investigators and set the standard by strategically creating training, networking and legislative platforms all designed to provide the public with the most professional investigative services possible in the marketplace.”

In 2020, after discussions with SOLGEN, the CPIO went further by introducing a Professional Designation Program for Ontario Private Investigators. A Designation Committee was established and tasked with administering Designations according to the Designation Protocols developed by the CPIO Board of Directors. The Designations recognize achievements, qualifications, training, continuing education, and professionalism.

**The three-tier system encourages new investigators to participate in the program, while also recognizing the accomplishments of more senior investigators.**

Each tier is based on the completion of mandatory educational courses offered through the CPIO, holding a valid Private Investigator Licence, and being a CPIO Member in good standing.

The first tier of the Designation Program is for investigators with a minimum of 2000 hours (one year)

experience to be certified as a Professional Investigator with a post nominal of CPIO-PI. The second tier applies to those with a minimum of 7500 hours (five years) experience for them to be certified as a Senior Investigator with a post nominal of CPIO-SI. The third tier, applies to investigators with at least 15,000 hours (ten years) and will receive the designation of Certified Master Investigator, CPIO-MI. Each level requires continuing education to maintain the Designation. The CPIO offers courses such as Professional Ethics, OSINT Techniques, Social Media Intelligence and Investigations, Surveillance, Note Taking and Report Writing, Investigative Interviewing, Critical Thinking, Document Analysis, Relevant Legislation, and Deception & Body Language.

It is always a good idea to **Know Your Investigator** and ensure they have the proper qualifications and training to handle your requests.



#### About the Author

##### **Nino Calabrese, CPIO-MI, CII**

Nino Calabrese sits on the board of the Council of Professional Investigator as Director, Strategic Planning. He is also a certified international investigator. A versatile professional, Nino brings over thirty-five years of experience in both Corporate and

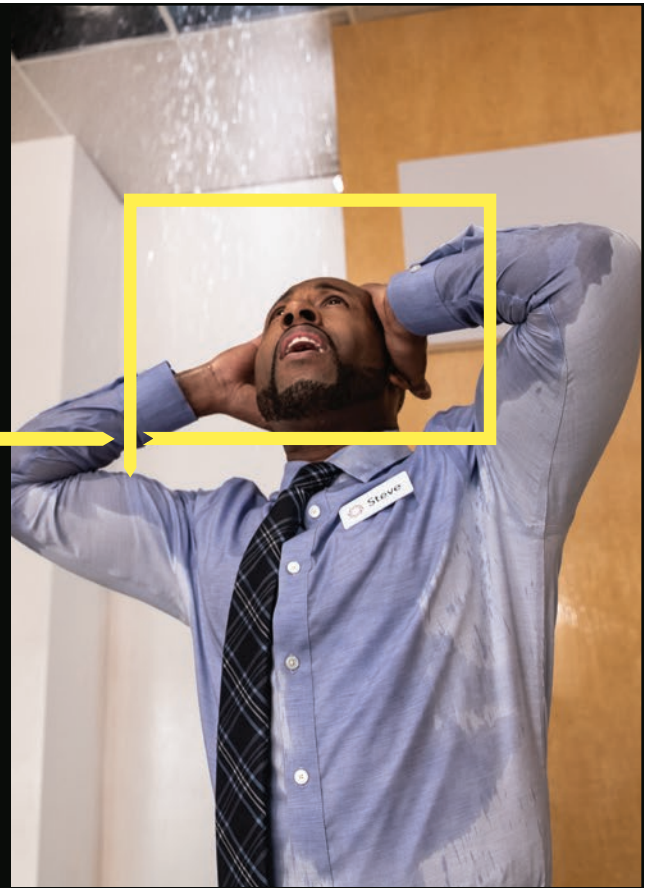
Insurance Claims Investigations as well as extensive Intellectual Property Investigation experience. He is recognized for his exceptional litigation support to the legal community. Nino is the first Canadian to receive the prestigious Dennis A. Noggle Award which is awarded based upon several factors including response time, method and quality of reporting, flexibility, and consistent excellence and loyalty. He is currently the Director of Investigations with Xpera Risk Mitigation and Investigation.

# IT'S NOT JUST A STORE, IT'S HIS LIVELIHOOD.

RESTORING PEACE OF MIND.®

*ServiceMASTER*  
*Restore*


**1-800-RESPOND**  
ServiceMasterRestore.ca



  
**Accomsure**  
ALE Management Solutions

**PERSONALIZED  
ALE MANAGEMENT  
SOLUTIONS**

**SUBMIT A CLAIM:**

 **1.888.212.5815**

 **claims@accomsure.com**

 **www.accomsure.com**

## Free up precious time for your adjusters to focus on their claims

- > Immediate and long-term accommodation arrangements
- > Indemnity control
- > ALE solutions tailored to your policyholders
- > Canadian company assisting Canadians



**Hotels**



**Rental  
furniture**



**Rental  
Homes**



**Pet  
boarding**



**Transportation  
coordination**



**Moving  
services**

# Customer Service is Disrupting the Insurance Sector

By: Leah Sangster, CIP

**T**he old saying “customer service is king” has never been more true. With businesses having to constantly transform the way they do business to meet ever-changing covid protocols and economic challenges, companies have had to work extra hard to impress their customers. But how can insurance companies better meet customer expectations?

With higher customer expectations around fast, convenient services, for home insurance providers, the looming threat of disrupting forces is very real. According to J.D. Power, a third of Canadian consumers are now open to considering insurance from digital companies like Google and Amazon, a number that’s up from 12% in 2015.

Although digital strides have been made, many insurance companies still need to catch up with other industries. Younger consumers are keen to engage with companies from their phones, for example via social media and mobile-optimized websites. At the same time, policyholders across all generations are jumping on opportunities to manage their insurance more conveniently. In fact, 67% of insurance consumers have used a mobile device or app for their latest insurance transaction, including paying a bill or making a claim (J.D. Power).

For home insurance companies, many are at a turning point. Either they find ways to boost the customer experience or risk missing out on many of the opportunities to make their policyholders happy and boost their bottom line.

## The Critical Role of Customer Satisfaction

Insurance companies operate in a highly regulated, highly competitive market where it’s difficult to differentiate policies without lowering prices. Because of new, online tools such as online policy comparison

websites, it’s never been easier for consumers to directly compare policies and prices. With those two factors in mind, how can insurance companies set themselves apart from their competition?

Price is, of course, still a major deciding factor for home insurance customers, but for a number of reasons (extreme weather events, evolution of homes and building codes, SMART technology), reducing insurance rates is often off the table. Instead, providing great customer service is one of the only ways that insurance companies can gain a competitive edge.



Using car insurance as an example, a 2016 McKinsey report shows that insurers that have provided consistently great customer service gain a number of advantages, compared to insurance companies with inconsistent customer service performance.

Since there’s no reason to believe that auto insurance customers are widely different from home insurance policyholders, this data should be a compelling argument for a laser-focus on customer service and satisfaction.

### INSURANCE COMPANIES WITH LEADING CUSTOMER SERVICE ARE:



## High Service Expectations

### THE VALUE OF CONVENIENCE



Consumer expectations have changed dramatically when it comes to the level of customer service they receive from a company. With new generations of digital citizens on the market for home insurance, insurers are faced with a balancing act between wooing new, tech-savvy consumers who have high expectations around fast, convenient services while retaining their existing customer base.

In many other industries, digital technology has completely up-ended the customer experience, from researching companies to buying and getting customer service support. One-click shopping, 24-hour, instant customer support, quick and free delivery, clear and transparent pricing. Existing and potential policyholders bring their experiences and expectations of fast, convenient service from other sectors to the table when they evaluate their home insurance providers.

One way of looking at this development is to conclude that policyholders are becoming more demanding. On the other hand, from a customer perspective, it seems reasonable to look for an insurance provider that makes life easier for them.

Although many insurance providers have started

offering apps and other digital tools, it's not all about the technology. It's more about finding opportunities to provide a consistently high level of customer service and communication across product lines and customer service channels. Without this true, deep-rooted commitment to customer service, developing an app without the underlying service framework is a bit like putting lipstick on a pig.

To rise to the challenge, insurance providers must take a hard look at whether their processes are geared to meet customer expectations.

## Streamlining Customer Service

Fast. Convenient. Personalized. These should be the pillars for every system an insurance company puts in place.

## Automation and Outsourcing

Systems that speed up policyholder communications and claims processing will be key for home insurance providers to increase customer satisfaction and retention now and in the years to come.

For some companies, streamlining processes means finding technological solutions that make claim handling easier and more automated. For other insurers, a better process would be outsourcing specialized services.

Although a complex claim will still require several manual touchpoints, handling the simpler home insurance claims more easily will allow adjusters to focus on those trickier, more work-intensive claims.

## Communication

During the claims process, there are a number of ways adjusters can make use of communication tools to dazzle their policyholders.

First, you'll need to know what platforms your policyholders use and like. There are so many new ways to interact with policyholders such as texting updates, live chat, or FaceTime, or even using social media messaging systems. Again, it's not about the particular technology, but about convenience for the policyholder. If they are texting all the time but never check their email, why not meet them where they are at?

A better, more convenient experience does not only translate into improved customer retention, it potentially offers a more valuable product. A survey from PWC shows that 43% of consumers are willing to pay more for greater convenience.

### Lower Cost of Claims

Not only can better systems, outsourcing services, and automation boost customer satisfaction, it can also drive down the cost of handling claims by as much as 30%, according to McKinsey.

With an improved, more automated process for handling claims, adjusters can also focus their time more strategically. Rather than being inundated by a large volume of claims ranging from simple to complex, handling simple claims can be taken out via automated processes and specialized service providers. That means adjusters can focus their attention on resolving more complex claims successfully and prevent costly disputes and other nuisances along the way.

### Gearing Up for the Home Insurance of Tomorrow

Providing excellent customer experience and satisfaction has never been as important as now. Demonstrating value while finding cost-saving measures are equally critical for insurers. Meeting high customer service expectations is poised to be a game-changer for the home insurance industry in the years to come.



**Leah Sangster, CIP**  
**Accomsure – ALE Management Solutions:**

Leah Sangster is the Ontario Regional Manager with Accomsure – ALE Management Solutions, based out of Markham. Leah brings over 20 years of combined experience in insurance, temporary accommodation, real estate, and marketing. She specializes in the ALE – additional living expense – portion of household claims. With layers-deep knowledge of Ontario's temporary housing and real estate industries, combined with her insurance education and experience, Leah has a truly unique approach to ALE.

## KENNETH J. BIALKOWSKI, LLB

ARBITRATOR  
PRIORITY AND LOSS TRANSFER DISPUTES



Ken is currently exclusively focused on priority/loss transfer arbitrations and mediations in Ontario. Clients benefit from Ken's extensive experience in personal injury and insurance litigation.

**For arbitration or mediation bookings contact:**

**Vanessa De Sa**  
vdesa@beardwinter.com

**Kenneth J. Bialkowski**  
kbialkow@beardwinter.com  
416-593-5555



BEARDWINTER LLP

# Follow OIAA!





## **FOR IMMEDIATE RELEASE**

ONTARIO, CANADA - WP Radio, the premier insurance adjusters podcast in Ontario, is excited to announce the upcoming season of guests, episodes and interviews for 2023.

The new season will feature a wide range of industry experts, including insurance adjusters, industry leaders, and policy experts, providing valuable insights and information to listeners.

"We are thrilled to bring our listeners a new season of engaging and informative content," said Terry Doherty, host of WP Radio. "We've been doing this for more than half a decade now and we're still just as excited and looking forward to speaking with all of our guests every time we record an episode."

WP Radio will be continuing with rolling out MyKey's series 'Home Away From Home', on the podcast network and will additionally be at all Ontario Insurance Adjusters Association events, recording live with guests, sponsors and other members of the industry.

In 2023, WP Radio is focusing on expanding their production of branded content shows, as part of their mission to constantly grow and enhance their roster of episodes.

"We are committed to providing our listeners with the most valuable and up-to-date information in the insurance industry," said Doherty. "The new season of WP Radio will be an essential resource for anyone working in the insurance industry or interested in learning more about it."

Listeners can tune in to the podcast on all major platforms, including Spotify, Apple Podcasts, and Google Podcasts.

For more information on all branded content productions, options for sponsorship, and guest spots on interviews, please contact Kieran Doherty by phone or email.

Kieran Doherty  
Executive Producer, WP Radio Podcast Network  
Email: [Kieran@Doherty664.com](mailto:Kieran@Doherty664.com)  
Phone: (315) 771-8499

# Optimizing The Large Property Loss Claim Process

By: Tom Streek, President – Rebuild Response Group



After an unexpected emotional loss, insured policyholders are launched into a claims process in which they have no understanding. Showing genuine empathy and taking time to support the insurance policyholder with the guidance and understanding they need is essential to building a connection with trust. Often, the policyholder has already been told horror stories from people they know, telling them they should be wary of working with insurance companies and contractors. Trust with the policyholder is the number one factor that will efficiently assist in the claims process, but stigmas can cause an uphill battle in building trust with the policyholder. No matter how insignificant it may seem to you, every interaction is

an opportunity to make or break trust. For example, following through with commitments and sticking to timelines demonstrates integrity. Actively listening to your policyholder and being thoroughly responsive promptly shows your respect.

## INTRODUCTION

**W**hen a large loss claim lands on your desk, it typically becomes a file that remains open for at least a year. Coordinating, communicating, and resolving conflict can be a challenge, even in the best of times. As the only provincial-wide large property loss insurance builder with over twelve years of turn-key reconstruction experience, we thoroughly understand the sensitivities of processing these claims to successful completion, while respecting strict timelines. This expertise is the foundation for our standardized rebuilding model to provide insurance adjusters and insured policyholders the efficient claims process they deserve and require. From the perspective of the contractor, here are a few tips that we have noticed insurance adjusters perform efficiently during each step of the process – enabling all parties to a more fluid and cohesive rebuild.

## SCOPE OF WORK

As various contractors begin estimating, having a shared tool to assess the replacement cost is invaluable. Without one, there is often a large discrepancy in the detail within each estimate and, subsequently, very different price points.

A third-party firm specializing in engineering and/or quantifying expertise typically prepares a scope. Even though it does consume time ahead of the actual estimating process, it will save time, minimize errors, and potentially prevent frustration in reviewing estimates afterward.

If you are skilled in understanding the various elements of a structure from top to bottom, you, as the insurance adjuster, can also prepare a scope. In addition to data collection from photos, file information, and the claimant's recollection pre-loss, you would benefit from an awareness of code upgrades or other building design methods.



Lastly, an experienced contractor can create a scope. If you compile accurate details, measurements, and information into a software program or construction template, various contractors can utilize it to price against the "one" document.

Ultimately, it would be best if you were closely consulting the claimant about the scope development to ensure they feel it is accurate. Building trust early on is essential with the claimant, so be transparent with the document that forms the replacement value and future budget.

## CODE UPGRADES

Each year, there is a new interpretation of the most recent code or a specific municipality that determines an alternate approach or method of inspection requirements.

The Electrical Safety Authority (ESA) revises its codes and regulations from time to time as well. Whether it's the OBC (Ontario Building Code) or other agencies, conservation departments, health units, or utility companies changing the policies and standards, various costs and logistics surface almost every time there is a large loss claim.

Understanding the claimant's policy limits as per Code and Bylaw upgrades early on will often prevent frustration or misunderstandings for all parties. Sometimes, new costs will surface when a code or requirement is acknowledged well into the rebuild



## Advisory Services

*Ontario's Leader in Providing  
Insurance & Litigation Accounting Services*

- ✓ SABS Claims
- ✓ Commercial Losses
- ✓ Dependency Analysis
- ✓ Fraud Investigation
- ✓ Economic Loss Claims
- ✓ Litigation Experts

*Accountants With Personality!®*



**Jessy Hawley** CPA, CGA, CFF, CIP

[jhawley@davismartindale.com](mailto:jhawley@davismartindale.com)

1.800.668.2167 x 1218



**Gary Phelps** CPA, CMA, CFF, CFE

[gphelps@davismartindale.com](mailto:gphelps@davismartindale.com)

1.800.668.2167 x 1229

**London** - 785 Wonderland Road South, Suite 220, ON N6K 1M6 | t: 519.673.3141  
**Toronto** - 20 Bay Street, Suite 1100, ON M5J 2N8 | t: 416.840.8050  
[davismartindale.com](http://davismartindale.com)





The fire & water - cleanup & restoration specialists of SERVPRO® are proud to call Canada home. So when the things that matter most are on the line, make sure we are too by calling 1-800-SERVPRO or visiting [servpro.com](https://servpro.com).



Fire



Water



Commercial



Construction



Vandalism + Graffiti Removal



Document Restoration



Biohazard



Storm Disaster



Mold

## LOCATIONS ACROSS CANADA. FRANCHISE OPPORTUNITIES AVAILABLE.

Servpro Industries (Canada) ULC • 7111 Syntex Drive, 3rd Floor • Mississauga, ON • L5N 8C3

Services in Canada provided by Independently Owned and Operated Franchises of Servpro Industries (Canada) ULC.



process. Supportive documentation is required, followed by cost estimating.

Typically, investigations or site inspections after applications are submitted incur costs. These details will generate a cost to the claimant in most cases.

The most common code upgrades we see are septic systems, insulation R values, smoke detectors in bedrooms, and HRV air exchange systems. Other common challenges include pre-existing zoning, property setbacks, structural building code, and environmental/conservation issues.

## **SOURCING ESTIMATES**

Securing qualified and insurance savvy contractors for demolition and replacement estimating is vital to provide the most accurate pricing from integrity and professional point-of-view. Performing due diligence on references and business reputations can provide assurance accordingly.

It's important to understand from a supportive engineer review whether total or partial removal of a building is required for accurate demolition estimating. It would help if you also considered temporary shoring, stabilizing, and perimeter risk assessment at this stage.

A designated substance report (DSR) is required to determine if any contamination or environmental hazards are present within or surrounding the property loss. If a third-party consultant has not yet provided a DSR, you should advise the contractors to include the cost to conduct a DSR within their demolition estimates.

If any abatement is required, ensure that contractors have priced accordingly.

Your initial release of thorough information and request for estimates is critical to minimize time delays.

## **COMPARING ESTIMATES**

The estimate comparison phase of the claim process can result in a very frustrating and confusing scenario. Many contractors that do not have proper time management skills or are short staffed will inflate the price due to their economies of scales, which will unbalance other accurate estimates in the claims process. You can prevent significantly differing estimate prices by ensuring that all contractors closely follow the scope. If the insurer approves the cost, you can hire a third-party quantifier to help mitigate any discrepancies as well.

An effective way to narrow down the estimates in terms of their content and quality is for you (if you feel qualified) or the claimant to conduct a general review of the estimate from start to finish.

If there are significant omissions or inconsistencies in the content, the "quantifying" of the cost will produce widely varying estimates. If there are any inconsistencies in the quotes, inquire with the contractors to close the gaps.

In some cases, you or the claimant can remove inaccurate/unrealistic low or high estimates from the bidding process. Unfortunately, the claimant can lose trust in the process or especially the contractors, in some cases.



It is common for one to recognize some minor exclusions in any quality estimate provided, followed up with revisions as needed. The goal is dual – provide the claimant with the general range of replacement costs, but give the claimant a sense of competency and trust that their rebuild compensation budget is fair and well supported.

Due to insurance adjusters and claimants possessing a wide spectrum of construction cost understanding, a diligent, sensitive, and thorough approach is required.

Estimating is the essential basis for rebuilding or processing a payout on a large loss claim. Establishing the groundwork on what the estimating is based on is vital. Ongoing communication and accuracy conveyed to the claimant are parallel components that you can not underestimate or ignore.

## **BUDGET DETERMINATION & CLAIM DIRECTION**

The claim direction is determined based on available funds, policy limits, mortgage/lender approvals, insured's interest for a cash-payout, etc. It's essential to understand which direction the claim will follow to prevent further time delays in the overall process.

Clear communication between the insurer and the insured with the ability to resolve a potential disagreement regarding policy payouts versus policy limits can further prevent legal costs and associated delays accordingly.

Understanding the type of coverage (ex: whether the policy includes GRC or not) can significantly impact the insured's ability to replace what they had based on current pricing.

This stage of the claim process is where the situation can have a negative or positive tone based on the insurer or the insured response and consideration of the financial impact.

It's not uncommon to see the insured rely on their own legal review/counsel, which can be productive, as they make large decisions within this stage of the claim.

## **ONGOING PROGRESS & PAYMENTS**

Once the insured decides on the claim process direction, typically, they commit to a contractor. Ensuring all signed documents have been processed with the insurer is vital to provide a common understanding of the payment schedule and the performance guidelines and expectations. Any involvement from a mortgagor/lender needs to be clearly defined and whether payments are to be co-payable or distributed in a preferred manner needs to be outlined.

Further monitoring and site inspections will allow you to better report to the insurer and maintain a sense of confidence based on ongoing reporting. Weekly progress reports with pictures are strongly encouraged to be provided to the adjuster from the contractor.

Upon project completion, further documentation (including Taron residential registration, if required) and approvals must be processed between the insured and the insurer to close the file as soon as possible.

Ideally, you've resolved content quantifying by this point with any remaining additional living expenses (ALE) paid and concluded.

## **SUMMARY**

The ultimate goal in a large property loss claim is client satisfaction. For the builder, they essentially serve two clients (insured and insurer) with a significant interest in the same claim. As the insurance professional/adjuster, you will achieve this client satisfaction with thorough communication, solid problem solving, and streamlining of the process between the insurer and the insured. While there are certainly factors within a large property loss claim process that are not within your control, focusing on what you can do to mitigate issues, communication gaps, and time delays will optimize the project for everyone involved. You have the power to positively influence the large loss claim process for all parties.

We hope these tips empower you to excel in your role as an insurance adjuster.



Official Journal of the  
Ontario Insurance  
Adjusters Association

**Great  
rates!**

**15%-20%**  
off all rates  
for Social Members

## Advertise with us because...

The WP Magazine is the official journal of the OIAA (Ontario Insurance Adjusters Association).

- We have over 1,000 members.
- **WP** is fully digital and available to everyone.
- We currently have a social media following of over 3000 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 2022 – June 2023 year, we will be pleased to offer you a free resource link on our website - [www.oiaa.com](http://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](http://www.oiaa.com).

I look forward to hearing from you.

**Jason Saucier, WP Advertising Manager**

Phone: 416-682-5991 E-mail: [wp@oiaa.com](mailto:wp@oiaa.com)

**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. 2022 to June 2023

				Member/Social Member Pricing		
Size	Single Issue	Five Issues	Ten Issues	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](http://www.oiaa.com)

WP radio ads are available, Please contact Terry Doherty at: [wpdigital@oiaa.com](mailto:wpdigital@oiaa.com)



## NO SUBBING OUT

We self-perform all of our services. This guarantees consistent quality.



## FLEXIBILITY

We work to suit your schedule even if it means working after-hours and over the weekend.



## TRANSPARENCY

Constant communication and updates throughout every project, including digital site reports.



## SAFETY

There is no project worth breaking up a family for. Our focus on COR and beyond is to ensure that never happens.

PROBLEM SOLVING MEETS CONSTRUCTION



### Building Envelope Repairs



Institutional



Commercial



Industrial



Environmental Spill Response



Remote Location Access



Brownfield Remediation



Confined Space Work



In-Situ Remediation



Waste Management



Industrial Cleaning



Site Re-instatement

### Below Grade Tank Removal



### Marine Spills



### Airport Spills



### Roadway Spills



# CONTACT US

1.866.nusens.0  
(687-3670)

customerservice@nusens.ca

24/7 Emergency Services





# Chapter Spotlight

Get to Know the...

## THOUSAND ISLANDS CHAPTER

### Well, it has been a wild ride in Eastern Ontario!

**F**irst was the Derecho Storm, one of the most impactful thunderstorms in Canadian history with winds up to 190 km/h hit on May 21st, 2022, devastating cottage country. Then on June 16th, 2022 we had storm bursts with wind speeds peaking at 115 km/h. Finally on July 24th, 2022, a tornado with estimated wind speeds of 190 km/h devastated an area from Marmora to Madoc and Tweed.

Let's just say that ALL of our professionals have been working very hard over the last year. We all should be very proud of the numerous people we have assisted and all deserve a pat-on-the-back. I personally am very thankful for the assistance received by all during this very difficult time.

With the storms and COVID behind us, we are hoping to move forward with some in-person meetings and enjoying our annual events. We were able to hold our annual golf tournament in September at Colonnade Golf & Country Club in Joyceville in September 2022, which was well attended despite not having the best golf weather. Fun was had by all in spite of the rain and colder temperatures.

With chapter proceeds, we were happy to donate \$2,500.00 to a local charitable fundraising project called "The Shoebox Program", which donates items to women in need in the Kingston area.

Looking forward to what 2023 has to offer. Best wishes to you all!!

**Shari Hamilton - President, Thousand Islands**



**W**hen we experience catastrophic events like the derecho storm that tore through Southeastern Ontario in May 2022, the limits of our work-life balance are tested. Adjusters, contractors, appraisers, and consultants are all at the mercy of Mother Nature and the property damage left behind. While this can take a toll on adjusters and other insurance professionals, it also comes at the expense of family members who bear the brunt of their loved ones working long hours for months after the weather event occurred.

The pandemic and subsequent labour shortage has left many parts of the industry understaffed. In the Thousand Islands area, adjusters and contractors have had to work extremely hard to manage the volume of claims over the past year.

Personally, as an independent adjuster and father of three young children, the burden of long hours is shared with my wife. Other professionals may have other family members and loved ones upon which they rely.

So while I encourage all insurance professionals in Southeastern Ontario to give themselves a pat-on-the-back for our work in 2022 and early 2023, I would also ask that we celebrate those who support us at home. Cheers to the partners, grandparents, children, grandchildren, and other family members who make it all possible.

**Duncan Southall, Chapter Delegate**

**MITIGATE YOUR  
COMMERCIAL LOSSES.**

**CALL  
THE SALVAGE  
EXPERTS  
TO EVALUATE  
YOUR CLAIM  
TODAY!**



**CONSOLIDATED  
SALVAGE CO. LTD.**

**(905) 276-4230**  
**[www.consolidatedsalvage.com](http://www.consolidatedsalvage.com)**



**Brown & Beattie**  
**BUILDING SCIENCE ENGINEERING**

588 Edward Avenue, Unit 49  
Richmond Hill, ON L4C 9Y6  
P 905-737-0111 F 905-737-4046  
(Guelph Region) P 519-827-1757

**Professional Engineers experienced in dependable service to the Insurance Industry**

- Forensic and Building Science Engineering
- Structural Investigation and Design
- Permit Drawings and Specifications
- Code Compliance Review
- Cause Analysis
- Litigation and Appraisal Support



- Fire / Explosion / Vibration Damage
- Vehicle Impact
- Building Failures / Collapses
- Leakage / Condensation
- Slip / Trip and Falls
- Stormwater Management / Drainage
- Wind / Tornado Damage



**PRACTICAL APPROACHES ■ SENSIBLE RESULTS**

**[www.brownbeattie.com](http://www.brownbeattie.com)**



Professional Engineers  
Ontario



Ontario  
Building Envelope  
Council

# Discover the Secrets to Sustainable Construction

## How Insurance Adjusters Can Protect Clients and the Environment.

By: Lance Pizzariello, M.Sc., C.E.T., A.Sc.T.,

**S**ustainability has become a priority for everyone in the insurance industry, from adjusters and insurers to restoration contractors. The challenge of reaching sustainable construction is no longer just about protecting the environment; it's about giving clients peace of mind that their property will be restored in an environmentally conscious manner. But how can we ensure our clients' homes and businesses are reconstructed responsibly? Discovering the secrets to successful, green construction starts with having an understanding of what sustainability really means, as well as why it matters. In this blog post, we'll explore some critical components necessary for achieving successful sustainable construction projects -- such as utilizing specific materials and efficient equipment -- while also discussing key considerations when involved in green efforts throughout the duration of any project. By embracing a tone that is both educational and informative, you can learn effective strategies to help protect your clientele — while also helping them live more sustainably!

### Introduction: Defining Sustainability in Construction and Explaining Why It Matters

Sustainability in construction is not a new concept.

It has been around since ancient times when architects and builders focused on designing and constructing structures that stood the test of time and used resources efficiently. In the modern age, sustainability in construction involves much more than just building materials – it encompasses everything from energy efficiency to reducing waste during the building process. The overall goal of sustainability in construction is to ensure that buildings are designed and constructed to minimize their impact on the environment, preserve resources for future generations, and provide comfortable living spaces for people

Sustainability in construction takes into consideration all aspects of the building process from design to completion. During the design phase, architects must be sure to consider how materials will interact with each other, how well they can withstand exposure to natural elements, and how efficient they will be when it comes to conserving energy. Once a plan has been put together, builders must be mindful of using resources responsibly during the actual construction process (for example by reducing waste generated by tools or unused materials). Finally, integrating green



# XPERA RISK MITIGATION & INVESTIGATION

You expect **high performance**. At Xpera, we deliver. Advanced technology. Innovative solutions. Over **500 investigators** and **24 offices** across Canada.

## Property & Casualty Insurance Investigations

Surveillance | Photographic and Video Evidence | Xpera Forensic Imaging Services (XFIS) Technology | Open Source Intelligence (OSINT) | Witness Interviews and Statements | Litigation Support and Trial Preparation | Financial Background and Motive Analysis | Special Investigations Unit | Location of Individuals | Primary Insurance

**xpera.ca**  
**888 842 8112**



# EMERGENCY SECURITY MANAGEMENT

Security concerns impact your business **24/7**. You need a provider that moves as fast as you do. That's why our specialized team of security professionals is available anywhere, anytime. With the latest technology, and boots on the ground across Canada, **ESM is ready when you are.**

Site Security | Disaster Scene - Fire Watch | Catastrophic Event Response | Visitor Management Technology | **24/7/365 Live Answer Emergency Number** | WHMIS, CPR, NFPA 601 fire-watch scene security trained.

**esmsolutions.ca**  
**888 842 8109**



technologies such as solar panels or LED lighting into a structure can help reduce its energy costs even further.

At its core, sustainability in construction is about looking ahead. By taking measures like these into account during any project’s planning stage, builders can create structures that are both environmentally friendly and cost-efficient while still meeting people’s needs. As long as these principles remain top-of-mind throughout any project’s lifetime – from conception through completion – it’s possible to create structures that benefit both individuals and their surroundings for years to come.

**Discussing Key Components Required to Achieve Successful Sustainable Construction Projects**

Achieving successful sustainable construction projects is essential for the longevity of our infrastructure and environment. Projects must be designed, implemented, and managed with sustainability in mind to ensure they provide a long-term benefit and have minimal environmental impact. To facilitate successful sustainable construction projects, multiple key components need to be taken

into consideration.

The first component of successful sustainable construction projects is the design process. Designers should seek to optimize the use of materials, reduce waste, and create efficient systems that promote energy conservation. Additionally, designers should consider factors such as future maintenance costs and durability when selecting materials or processes for the project. The second component is implementation. Execution needs to ensure high-quality standards are met and all stakeholders’ expectations are met in terms of safety standards, budget control, timeline adherence and overall project success. The third component is management during the duration of the project. This includes everything from managing the workforce on site to minimizing disruptions caused by the construction process itself. Finally, monitoring post-construction performance is essential for verifying that sustainability goals were met in terms of energy consumption or materials used.

In summary, there are four main components required for successful sustainable construction projects: design optimization; quality execution; effective

management; and monitoring post-construction performance. All stakeholders involved in a project must understand these components so they can collaborate effectively to achieve maximum efficiency with minimal environmental impact.

**Identifying Sustainable Materials and Equipment to Utilize**

When it comes to choosing the right materials and equipment for a project, sustainability should be top of mind. With increasing concerns about the environment and global warming, it is more important now than ever that we take steps to reduce our carbon footprint and make sure we are using materials and equipment in an environmentally friendly way. It can be difficult to determine which materials and equipment are truly sustainable,



As a claims adjuster, building a strong team is essential to help you fairly assess the losses sustained by injured parties and businesses. We provide enhanced services that insurance professionals depend on as they pertain to:

- Accident Benefits
- Tort and Personal Injury Claims
- Stock loss
- Business interruption
- Forensic/Fidelity Investigations
- Extra expense

With over 100 offices coast to coast, BDO has the industry knowledge and expertise to help you promptly resolve claims.

<b>Alan Mak</b> 416-865-0210 amak@bdo.ca	<b>Janet Olsen</b> 416-233-5577 jolsen@bdo.ca	<b>Chetan Sehgal</b> 416-775-7812 csehgal@bdo.ca
--	---	--

Assurance | Accounting | Tax | Advisory  
[www.bdo.ca/injurylossaccounting](http://www.bdo.ca/injurylossaccounting)



so it is important to do your research.

First, try to find items made from renewable sources such as bamboo or hemp. These materials tend to have a lower impact on the environment since they can be regrown in a short amount of time compared to traditional resources like wood or metal. Additionally, look for items made with recycled content such as recycled plastic or aluminum. Not only does this help reduce waste but it also helps conserve resources because fewer new products need to be created when old ones can be reused.

Another way to identify sustainable materials is by looking at the composition of items you're considering purchasing. Look for natural fibres like cotton, wool or linen rather than synthetic fabrics that may contain petroleum-based ingredients. Whenever possible opt for items made with fewer chemicals or toxins that can leech into the soil or water supply when not handled properly.

Finally, try to source locally produced products whenever possible; these often have lower transportation emissions because they don't need to travel long distances before reaching their destination. It's also worth researching companies that use ethical production processes and treat their workers fairly; this will help ensure that your money goes towards a business that puts environmental stewardship first while still providing customers with quality goods and services.

By taking the time to identify sustainable materials and equipment you can help reduce your carbon footprint while still getting the job done effectively. By doing so you'll also support businesses that prioritize eco-friendly manufacturing practices and responsible labour practices - both of which ultimately benefit us all!

### **Discourse on Considerations That Must Be Made throughout the Duration of a Project**

For any project to be successful, several factors must be considered throughout its duration. One of the most important is risk management. It's vital that any potential risks are identified and addressed early in the project. That way, if something does go wrong, you can have a plan in place for how to address it.

Additionally, when it comes to budgeting, you need to make sure that all costs are taken into account and that there are enough funds available to cover them throughout the entire duration of the project. This means being aware of ongoing costs as well as unexpected ones that may arise.

Communication is also key when it comes to successful projects. Everyone involved should know exactly what their role is, what tasks they need to do and when they need to have them done. Things can easily get off track if everything isn't clear from the beginning and deadlines aren't met or tasks not completed properly. Regular updates should also be provided so that everyone knows where the project stands at all times.

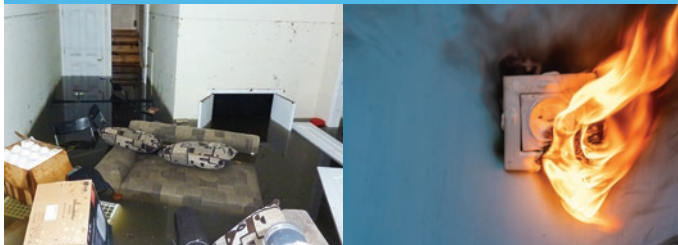
Finally, there must also be an overall goal or vision for the project and all decisions made must work towards achieving this goal or vision. This should remain consistent throughout the duration of the project and shouldn't vary based on changing circumstances or personal preferences. By staying focused on this overarching vision, teams are more likely to stay motivated and committed throughout the course of a project and complete it successfully in less time than expected.

### **Summarizing Strategies to Help Protect Clients While Encouraging Them to Live More Sustainably**

Sustainability is becoming an increasingly important issue for many individuals, organizations, and businesses. As such, clients must be encouraged to live more sustainably while being protected from risks such as environmental hazards or financial loss. Fortunately, many strategies can help ensure client safety while also helping them to live more sustainably.

One way to encourage sustainability is by providing clients with incentives to use green products and services. For example, offering discounts on environmentally friendly items and services or providing rewards points for customers who use sustainable products are both effective methods of encouraging clients to make more eco-friendly choices. Additionally, providing information about the environmental benefits of specific products

# Entrust Property MD to Bring Your Clients' Property Back to Life!



Referring your insured claimant to a disaster recovery provider is an extremely important decision. Make the right choice with Property MD.

**24/7/365 Emergency Services for...**

## When To Contact Property MD...

Property MD fields many calls to service various disaster incidents. We are here to service you, be respectful of your property, and provide what is needed both on time and on budget.

- ♦ Water Damage
- ♦ Fire & Smoke Damage
- ♦ Wind / Tornado
- ♦ Vehicle Impact
- ♦ Content Pack Outs, Cleaning and Storage



fire



water



wind



mould



contents

**EXCEEDING YOUR EXPECTATIONS  
IS OUR PRIORITY!**

# Property MD

YOUR PROPERTY BACK TO LIFE

SERVING ALL OF SOUTHERN ONTARIO  
1-855-4FLOOD-MD (1-855-435-6636)

[www.propertymd.ca](http://www.propertymd.ca)



Registered Builder

or services can help educate clients about the importance of sustainability and motivate them to make better decisions when purchasing these goods and services.

Another strategy to protect clients while promoting sustainability is implementing policies that limit their exposure to hazardous materials or dangerous activities. This includes establishing clear rules prohibiting the use of certain chemicals or activities that could be damaging to either the environment or human health and safety. Additionally, implementing renewable energy sources within a business' operations can help reduce carbon emissions while also protecting clients from potential energy-related risks.

Finally, businesses should provide clients with access to resources that can help them learn more about sustainability and make informed decisions regarding their own practices. Creating educational materials or hosting events focused on sustainability topics can be effective in teaching clients how they can contribute positively towards their well-being as well as the overall environment around them. Also, making resources available online can allow customers to access this information at any time in order to better inform themselves about different sustainable options available for various aspects of their daily lives such as transportation and shopping habits.

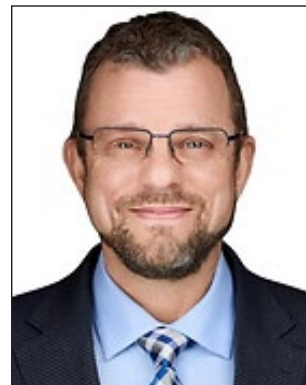
### Conclusion:

By utilizing these strategies for encouraging sustainability among clients while ensuring their protection from potential risks associated with unsustainable practices, businesses not only benefit from increased customer satisfaction but also play an important role in preserving our planet for future



generations.

As the construction industry evolves, those within it need to prioritize sustainable practices. While initially, this goal may seem daunting, many strategies and materials can be employed to achieve success. Through education and dedication to sustainability, construction professionals can help support a greener future for all. To learn more about how you can make an impact, contact our experts.



**Lance Pizzariello**  
**MBC Group Director**

Lance is a Certified Sustainability Practitioner and holds an MSc with an emphasis on Sustainability, Contaminated Site Assessment, Remediation, and Program Design & Implementation from Royal Roads University. He specializes in providing consulting services to municipal, provincial, and federal government organizations, property management firms, developers, the insurance industry, as well as the natural resources sectors.



# Why Carrying Objects Can Pose a Risk When Responding to a Fall

By: Andrew Huntley B.Sc., Ph.D.

**C**arrying an object while walking, whether a child or a cell phone, can greatly alter the outcome if we lose our balance. How many times have you attempted to carry all the groceries from the car in one trip, decided you can carry those extra bags for your vacation, or loaded yourself up with that one extra item in the house before you walked down some stairs? It's these actions that we all do on a regular basis that put us at an increased risk from effectively responding to a moment of imbalance by being able to brace for a fall.



A moment of imbalance can encompass several scenarios, often grouped into one of three categories: slips, trips, and missteps; all of which we have faced multiple times throughout our lives. Slips most often occur when we place our foot on the ground with insufficient friction while walking. Our foot slides forward and/or to the side, causing us to lose our balance and fall backwards or to the side. Trips most often occur when our leg swing is interrupted, preventing our foot from arriving where we need it. Trips occur under a variety of situations, from undetected elevation changes in the sidewalk on your evening walk or tripping over the family pet that just walked between your legs. Last, missteps are simply any step that is insufficiently placed to accept the weight transfer of your body, which can be especially important when that weight transfer also includes the things you are carrying.

With our hands full carrying loads like groceries, our injury risk may increase due to an increased inability to brace for a fall during moments of imbalance. By bracing for a fall, an individual has successfully moved their arm to grab onto a railing or contact the ground before the head or pelvis does, thus decreasing the impact force of that fall. Not bracing for a fall can lead to



**Rapid City Transportation**  
O/B AutoLux Ltd.

## **Exceeding client's expectations**

with a level of excellence  
unparalleled in the industry  
since 1994

**End-to-End,  
Personalized Services  
including Transportation**  
for individuals across Ontario  
who require special care and  
attention before, during, and  
after the ride.



**Toll Free: 1(888) 202-3923**

**Phone: (416) 266-1500**

**Fax: (905) 831-1115**

**Email: [info@rapidcitytransport.com](mailto:info@rapidcitytransport.com)**

**[www.rapidcitytransport.com](http://www.rapidcitytransport.com)**



an increased risk of severe injury consequences. Research has shown that unbraced falls from standing height can lead to upwards of 300 g of acceleration impacting the head. As a comparison, a study looking at braced falls with the hands used at the last moment before impacting the ground found peak accelerations to the head of only 15.2 g. That's a 20x decrease in head impact by simply bracing at the last moment before contacting the ground! To give an idea on what that means for injuries (e.g., concussion), the average acceleration associated with concussion in professional football players was found to be only 98 g. This highlights just how important bracing becomes in reducing the forces the body experiences when falling.

For older adults, the risk of falling is an ever-present danger faced when going about the activities associated with daily living. The Canadian Institute of Health Information (CIHI) reported seniors (individuals 65 and older) make up 71% of hospital stays due to unintentional falls, with hip fractures the most likely cause of hospitalization. While it is currently not known how much carrying loads played a role in these studied injuries and hospitalizations, research evidence suggests carrying loads or holding

objects certainly plays a role. One study found that individuals exposed to a loss of balance while holding objects preferentially hang onto the object instead of protecting themselves, even when the object they are holding is not helpful in regaining their balance! Simply put, if you start to fall while texting and walking, you are more likely to protect your phone than your own body. It is scientific findings like these that should give us pause when we decide to routinely carry that extra item instead of keeping our hands free.

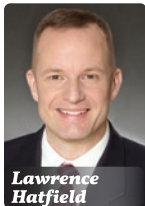
It should be noted that the potential risk posed by carrying loads when responding to moments of imbalance is not unique to seniors. That same CIHI report also stated that while most hospital stays due to unintentional falls may be seniors, individuals younger than 65 years of age make up 72% of emergency department visits due to unintentional falls. The difference in injury rates has to do with response-ability, as falls from standing height have enough impact energy to cause hip fractures in young adults, but young adults have an increased ability to rapidly place their hands in a position to brace for impact that results in staving off any major hip injuries.

## We are Global Resolutions

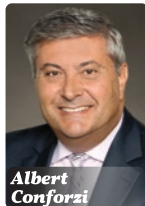
Dispute Resolution Experts



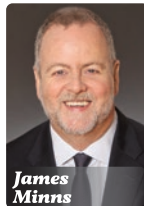
Kathleen  
Urdahl



Lawrence  
Hatfield



Albert  
Conforzi



James  
Minns



Paul  
Torrie



**GlobalResolutions**

45 St. Nicholas St., Toronto, ON T: 416 964 7497 [www.globalresolutions.com](http://www.globalresolutions.com)

Whether it be attempting to make just one trip from the car with your groceries, or carrying that extra item down the stairs so you don't have to make another trip, we should be thinking about what we are trying to accomplish – delivering of an item, posting on Instagram, or arriving safely. While we may often think about falls in terms of overall ability, age, or strength, we often don't consider the potential negative influence that carrying an object may have on our ability to brace for falls. At the end of the day, take that extra trip to the car, the extra trip up and down the stairs, or post your selfie while seated, because it may just be what helps prevent serious injury.

### References

[1] Doorly, M. C., & Gilchrist, M. D. (2006).

The use of accident reconstruction for the analysis of traumatic brain injury due to head impacts arising from falls. Computer methods in biomechanics and biomedical engineering, 9(6), 371-377. <https://www.tandfonline.com/doi/full/10.1080/10255840601003551>

- [2] Investigation of Amusement Park and Roller Coaster Injury Likelihood and Severity, Exponent Failure Analysis Associates Report, prepared for Six Flags, New York, August 2002.
- [3] Pellman, E. J., Viano, D. C., Tucker, A. M., & Casson, I. R. (2003). Concussion in professional football: Location and direction of helmet impacts—Part 2. Neurosurgery, 53(6), 1328-1341. <https://academic.oup.com/neurosurgery/article-abstract/53/6/1328/2887895>
- [4] <https://www.cihi.ca/en/exercise-caution-canadians-frequently-injured-in-falls>
- [5] Bateni, H., Zecevic, A., McIlroy, W. E., & Maki, B. E. (2004). Resolving conflicts in task demands during balance recovery: does holding an object inhibit compensatory grasping?. Experimental brain research, 157(1), 49-58. <https://link.springer.com/article/10.1007/s00221-003-1815-8>
- [6] Hsiao, E. T., & Robinovitch, S. N. (1997). Common protective movements govern unexpected falls from standing height. Journal of biomechanics, 31(1), 1-9. <https://www.sciencedirect.com/science/article/abs/pii/S0021929097001140>



**Andrew Huntley**  
**B.Sc., Ph.D.**  
**30 Forensic Engineering**  
**Associate, Biomechanics**  
**& Personal Injury**  
**Direct: (416) 368-1700**  
**[ahuntley@30fe.com](mailto:ahuntley@30fe.com)**

Dr. Andrew Huntley is a Slips, Trips and Falls specialist at 30 Forensic Engineering,

within the Biomechanics and Personal Injury Assessment group. He has published in some of the top biomechanics and human movement science journals and has taught courses in biomechanics and the neurophysiological control of movement at the University of Guelph and University of Toronto. He remains active in the research and teaching community, participating in ongoing projects at the Toronto Rehabilitation Institute examining the effectiveness of rehabilitative balance programs, and exploring handrail dimension impacts on graspability and effectiveness in preventing falls.

## MEDIATIONS ARBITRATIONS



### Paul M. Iacono

Paul has over 45 years of experience in the field of Insurance litigation and dispute resolution. Paul has served as a Deputy Judge of the Toronto Small Claims Court for more than 25 years. In 2015, the International Academy of Mediators bestowed upon him its highest honour, making him a "Knight".



800.856.5154 • [booking@adr.ca](mailto:booking@adr.ca) • [adrchambers.com](http://adrchambers.com)

**wm** Williams  
Meaden & Moore

Forensic  
Accountants



Forensic Accounting expertise in  
 Business Interruption Losses  
 Accident Benefits  
 Educational Seminars  
 Expert Witness / Appraiser  
 Inventory Losses  
 Fidelity Bonds

Learn more about our expertise • [wmmi.ca](http://wmmi.ca)

Visit [wmmi.ca/IRBcalc](http://wmmi.ca/IRBcalc) to use our Online IRB / Interest Calculator.



City Hall - Kingston, Ontario

# FOR YOUR AD IN THIS MAGAZINE

Please Contact:  
**Jason Saucier**

Tel: (416) 682-5991

E-mail:  
Jason.Saucier@ca.qbe.com

## 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 us at: **wp@oiaa.com**

Carrie Keogh, WP Managing Editor  
Jason Saucier, WP Co-Editor/Advertising Manager  
Jen Brown, WP Associate Editor/Articles



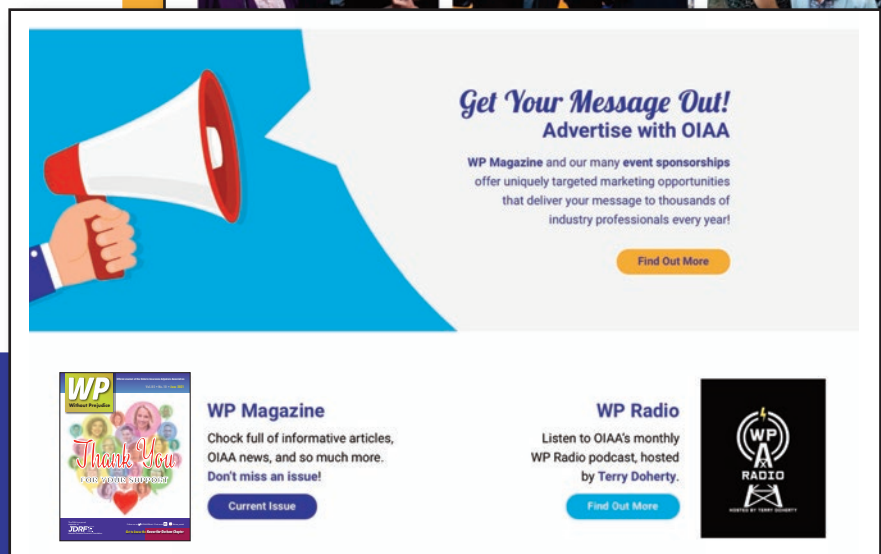
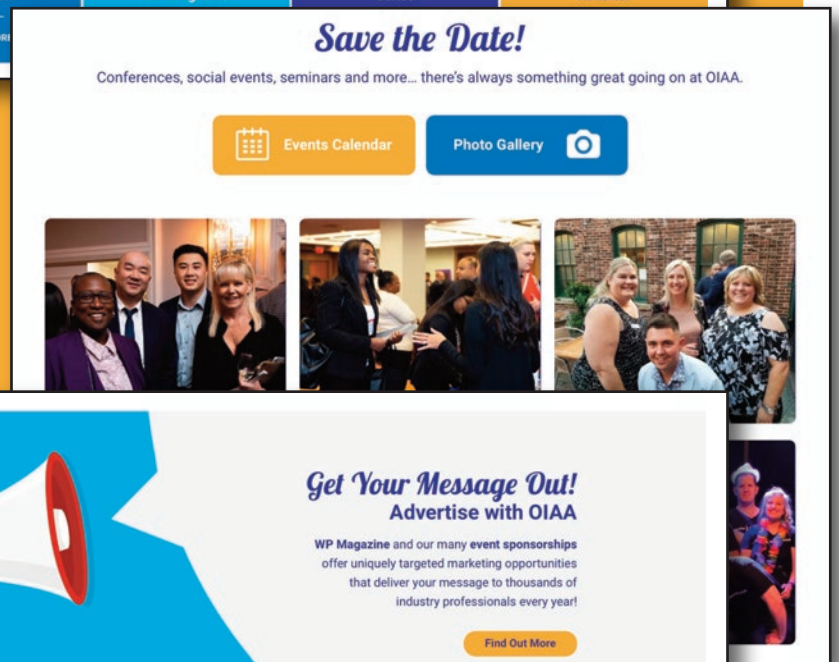
# Introducing our New and Improved Website

# oiaa.com

- Better viewing experience
- More informative
- Easier to navigate
- More interactive and user friendly
- Enhanced photo gallery

Check it out today:  
**oiaa.com**

*Your hub for  
adjuster related  
information.*



# Real Estate Fraud and Title Insurance Claims

By: Geoffrey Keating, Partner, Kostyniuk & Greenside



**Many homeowners or mortgage lenders do not give much thought to real estate or mortgage fraud unless and until they become a victim.**

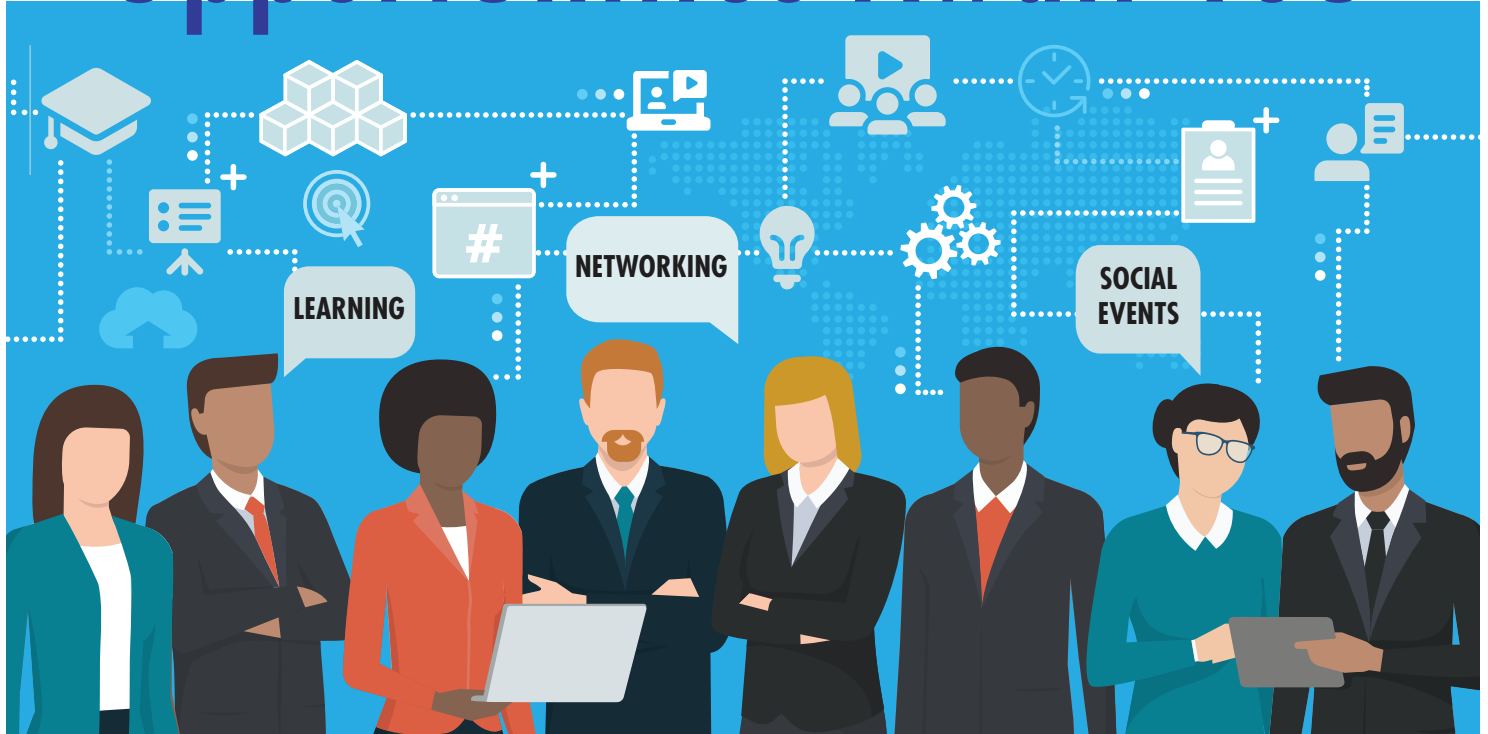
**M**ortgage and real estate fraud has increased exponentially over the last number of years and now encompasses a sizeable portion of the claims portfolio for Title Insurers and various types of Professional Liability Insurers.

## **Homeowner Title Policies:**

In recent years, solicitors have offered purchasers of real estate various homeowners' Title Insurance Policies. Traditionally, homeowners sought protection under these policies for defects in title from surveys, errors in boundaries and similar concerns.

Title Insurance Policies can also protect the homeowner if unauthorized title documents or encumbrances are registered on title to the real property.

# Opportunities Await You



## JOIN US WE WANT YOU

The OIAA provides professional development, networking, inside industry news and support to insurance adjusters across Ontario. By joining our 1500 plus network of active and associate members, you receive:

- Access to informative seminars and educational training
- Opportunities for your children or grandchildren to apply for one of three \$1,000 OIAA Education Bursary's
- Member pricing for professional development and social events
- Ability to collaborate with others through our Mentorship program
- Participate in shaping claims adjustment and risk management services in Ontario

**All Memberships (except Social) are \$50+HST per year.**

**Social memberships are \$75+HST per year.**

### **Renew your membership today!**

To learn more please visit our website at:

**[www.oiaa.com](http://www.oiaa.com)**

This generally occurs in three manners:

- 1. Fraudulent Transfer: Title is improperly transferred from the true property owner to a third party without the true owner's knowledge or consent***
- 2. Mortgage Fraud: A Mortgage is registered against title to the property without the true homeowner's knowledge or consent and the true owner does not knowingly obtain the benefit of the mortgage loan proceeds.***
- 3. Fraudulent Transfer and Mortgage: Title is improperly transferred plus the new titled owner obtains a mortgage loan.***

Homeowners title insurance is customarily purchased at the time the property is purchased. However, for individuals who have owned their homes for a significant period of time, certain Title Insurers offer homeowners Title Insurance for purchase even many years after the home was originally purchased.



The homeowners Title Insurance Policy customarily operates to assist the homeowner to secure or obtain clear and valid title to the real property. If the homeowner's Title Insurance Policy is applicable, it could assist the homeowner to defend any mortgage enforcement or other type of proceeding by a lender where the homeowner alleges it had no knowledge of the transaction and did not knowingly receive the benefit of the mortgage loan proceeds. The

Policy may also cover legal fees associated with a Land Titles proceeding seeking to have a fraudulent Transfer or Mortgage Instrument expunged from title to the real property.

Typically, the homeowner must also prove that he/she was not aware of, complicit in or knowingly obtained a benefit from the fraudulent transaction in order for the Title Insurance Policy to potentially respond.

### **Lender Title Policies:**

Lenders Title Insurance is also available to both institutional and private mortgage lenders. This is customarily purchased by the lender at the time the mortgage loan is advanced. This type of insurance customarily protects the lender in the event the mortgage is determined to be invalid or unenforceable. The lender policy normally provides coverage up to the amount of the mortgage and may afford coverage for interest.

One relatively recent exclusion from certain lenders' Title Insurance coverage, which has now been implemented by various Canadian Title Insurers, relates to the intended recipient of the loan proceeds. If the loan proceeds were not paid directly to the purported borrower/homeowner but were directed elsewhere, for example, to an individual to whom the purported homeowner allegedly owed funds, an exclusion to the lender's Title Insurance Policy may be applicable to negate the availability of insurance coverage in that instance.

### **Types of Real Estate Fraud:**

There are numerous ways in which real estate fraud is undertaken. The most prominent methods involve either:

#### **1. Value Fraud**

In a value fraud situation, a property is transferred to a "straw purchaser" (individual complicit in the fraud) at an inflated price primarily to allow the owner/borrower to arrange for increased mortgage financing. This situation may involve a borrower who cannot independently qualify for increased mortgage financing, and they arrange for someone to act as a co-owner or co-mortgagor, despite this individual not having any bona fide interest in the property. Another

scenario involves transferring the property to a straw purchaser outright at an inflated purchase price, and then arranging for a new increased Mortgage to be registered on title.

## 2. Identity Fraud

In an identity fraud scenario, someone impersonating the homeowner may fraudulently execute a Transfer of the property to a third party. This new supposed owner then arranges for a new Mortgage and absconds with the funds. Alternatively, the impersonator may execute mortgage documents that impersonate the existing owner, without a Transfer of title. The true homeowner often has no idea of the transfer of ownership and/or of the new mortgage and therefore continues to reside in the property, unaware of the situation, until they receive an Enforcement Notice from the new mortgage lender indicating the mortgage has gone into default.

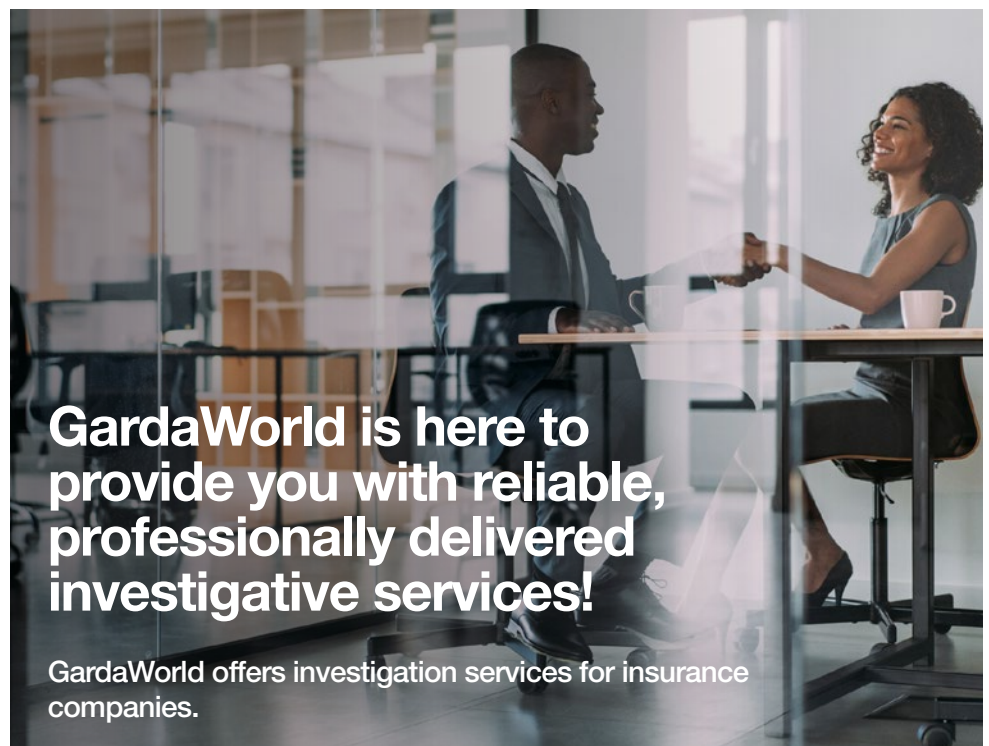
### Rental Properties:

Rental properties are a large source of real estate and mortgage-fraud related transactions, as unscrupulous tenants can facilitate entry of an appraiser retained by a mortgage lender to undertake an appraisal of the value of the premises in advance of the lender agreeing to proceed with the loan. This also occurs with properties rented via sharing markets such as AirBnB or VRBO.

*At times, the impersonator may be known to the true homeowner. This may include a matrimonial home situation where one spouse transfers and/or mortgages the property without the other the spouse's consent, a family member (i.e., grandchild transferring and arranges someone to impersonate an elderly grandparent), or a tenant of the true owner.*

In many identity- fraud related matters, an impersonator gains

access to the homeowner's photo identification, personal information and real estate related paperwork (i.e., property tax and home insurance documents). They then arrange for a Transfer and/or Mortgage of the property without the true homeowner's consent. Individuals unknown to the property owner may arrange for the creation of fake identification that contains all or most of the homeowner's identifying information, with the exception of an authentic photograph and/or potentially the true homeowner's signature. This allows for the impersonator to attend at a lawyer's office with the falsified identification and to sign the Transfer and/or Mortgage documents purporting to



**GardaWorld is here to provide you with reliable, professionally delivered investigative services!**

GardaWorld offers investigation services for insurance companies.

Surveillance

Statements/Interviews

Accident reconstruction/Collision analysis

Activity check/Inquiry investigations

Financial

Locating property and/or persons



[garda.com/investigations](https://garda.com/investigations)  
1-877-398-0334  
[IntakeInvestigation@garda.com](mailto:IntakeInvestigation@garda.com)

**GARDAWORLD**

be the true homeowner/borrower.

To our understanding, perpetrators have successfully used certain online credit bureau services customarily used by Landlords to vet prospective tenants, to access the personal information of prospective real estate fraud victims.

The restrictions of in person meetings due to the Covid-19 pandemic has also played into the hands of unscrupulous individuals, as client meetings and document execution has shifted to virtual practices, such as the use of DocuSign or similar virtual document signing tools. Virtual environments can facilitate fraudulent activity, especially if the lawyer does not physically see the individual affix their signature to the relevant documents.

### **Investigation of Title Insurance Fraud Claims:**

It should be noted that there may be two title Insurers involved – the homeowner’s title Insurer as well as the title Insurer for the mortgage lender. Each title Insurer customarily retains their own insurance Adjuster or investigator and these individuals liaise in an effort to conduct joint interviews of relevant parties and individuals and, to the extent appropriate, share copies of relevant documents.

The investigation of Title Insurance fraud claims involves unravelling the chain of events that led to the transaction. This usually involves an extensive interview of the true homeowner to ascertain if they were involved in and/or complicit in the purported Transfer or Mortgage as well as how their relevant identification personal information and documentation may have come into the hands of others for use in the transaction(s).

If an appraisal of the home was conducted, which includes taking photographs of the interior of the home, one must investigate how and when the home was allegedly accessed without the knowledge of the true owner.

Interviews of lenders are also conducted to determine how they came to be involved in the transaction, who they met with and from whom they obtained relevant documents and information.

Extensive real estate documentation both from the purchase and mortgage file is also reviewed to determine addresses from which communication was sent, assess signatures and trace where the loan or sale proceeds flowed.

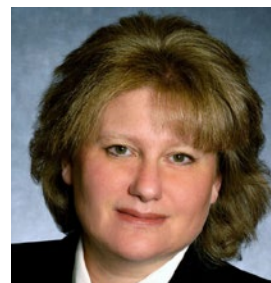
The lawyers for both the lender and purported purchaser/borrower may be interviewed, along with any other individuals who provided services in relation to the suspect transaction. This can include Law Clerks, Paralegals, Appraisers, Real Estate Agents, Mortgage Brokers and Insurance Agents.

Professional Handwriting analysis may, at times, be secured by either the title Insurer for the homeowner and/or mortgage lender or both title Insurers. While this can address whether the homeowner/alleged borrower executed the Transfer or Mortgage loan documentation, it does not address a situation where the homeowner was complicit in arranging for others to execute the documentation, even if they did not do so themselves. Also, the unscrupulous individuals may have digitally cut and pasted the true owner’s signature from their true identification onto the real estate documents. This results in a situation where the true signature of the true homeowner is affixed to the documents, but the true homeowner did not affix same and was not aware of the transaction.

It is often also helpful to liaise with the police if they are investigating the matter.

### **Conclusion:**

Real Estate related frauds are on the rise and involve a detailed investigation by qualified professionals. Crawford & Company’s Global Technical Services’ group of seasoned adjusters are well versed in these type of multifaceted investigations and can assist in the adjustment of these complex losses.



#### **Randy Novick, B.Comm, LLB**

Randy is an Executive General Adjuster with Crawford & Company’s Global Technical Services. She has extensive experience investigating various types of specialty claims including real estate and mortgage fraud, professional liability, directors and officers liability, cyber related crimes, media and entertainment related disputes and sexual abuse.

## OUR DIGITAL REACH

# 458

FACEBOOK FOLLOWERS

# 1,255

TWITTER FOLLOWERS

# 1,500+

UNIQUE WP RADIO LISTENERS

# 2,816+

LINKEDIN CONNECTIONS

AND GROWING...



# Remembering the 2019 TIAA Golf Day



# GET IN TOUCH

**We would love to hear from you! If you have any inquiries or comments, please contact us.**

Inquiries ..... info@oiaa.com  
President.....president@oiaa.com  
Website.....website@oiaa.com  
Membership .....membership@oiaa.com  
WP Magazine.....wp@oiaa.com  
WP Digital (Radio).....wpdigital@oiaa.com  
Claims Conference.....cc@oiaa.com  
Events .....events@oiaa.com  
Bursary .....bursary@oiaa.com



## ADVERTISERS' INDEX

Advertiser	Page Number
Accomsure	9
ADR Chambers	31
AutoLux	29
BDO Canada	25
Beard Winter LLP (Ken Bialkowski)	41
Brown & Beattie	22
Consolidated Salvage	22
Davis Martindale	15
GardaWorld	37
Global Resolutions	30
MDD Forensic Accountants	4
Nusens	20
Property MD	27
ServiceMaster Restore	9
Servpro Industries (Canada) ULC	16
Williams Meaden & Moore Inc.	31
Xpera Risk Mitigation	24

# OIAA 2022-2023 ONTARIO CHAPTER EXECUTIVE OFFICERS

CHAPTER NAME & POSITION	NAME	COMPANY
GEORGIAN BAY (BARRIE)		
President	GREG DOERR, CIP	Doerr Claims Services Inc., Barrie
Vice-President:	MARY CHARMAN	Crawford & Company (Canada) Inc.
Treasurer:	MARY CHARMAN	Crawford & Company (Canada) Inc., Barrie
Secretary:	TERESA MITCHELL, FCIP, CRM, FCLA, FDOAA, FIFAA	Crawford & Company (Canada) Inc., Barrie
Director:	PATTI O'LEARY, CIP	The Co-operators, Barrie
Director:	KAYLA GUY	The Co-operators, Barrie
Director:	SHERI TURNER	West Wawanosh Mutual Insurance Co.
Past President:	TERESA MITCHELL, FCIP, CRM, FCLA, FDOAA, FIFAA	Crawford & Company (Canada) Inc., Barrie
Chapter Delegate:	JOE CUMMING, FCIP, CRM	The Co-operators, Barrie
Website:	www.oiaagb.com	
HAMILTON		
President	AIDAN MCCARDLE	Crawford & Company, Hamilton
Vice-President:	LAURA O'HEARN	Maxwell Claims Services, Hamilton
Treasurer:	LAURA O'HEARN	Maxwell Claims Services, Hamilton
Secretary:	JENNIFER HAMU	Crawford & Company, Hamilton
Director:	JENNIFER HAMU	Crawford & Company, Hamilton
Director:	BRENDAN LEON	Crawford & Company, Hamilton
Past President:	JENNIFER ALLAN	Brant Mutual Insurance Co., Brantford
Chapter Delegate:	CHRISTINE ANDREWS	Sage Claims Solutions Inc., Hamilton
Website:	www.oiaahamilton.com	
KAWARTHA/DURHAM		
President	JASON SAUCIER, CIP,ACS	QBE Canada   European Operations
Vice-President:	TBA	
Treasurer:	ALICIA HUGHES	Crawford & Company Canada
Secretary:	ALICIA HUGHES	Crawford & Company Canada
Director:	NADINE DIONNE, BA, CIP	Crawford & Company Canada
Past President:	BOBBI-JO STEPHENS, CIP,ACS	The Commonwell Mutual Insurance Group
Chapter Delegate:	JASON SAUCIER, CIP,ACS	QBE Canada   European Operations
Website:	www.oiaakawarthadurham.com	
KITCHENER-WATERLOO		
President	KAYLA HELMOND	Crawford & Company Canada, Waterloo
Vice-President:	MYKAL REID	Crawford & Company Canada, Waterloo
Treasurer:	CAROLINE MANSEL	Curo Claims Service, Waterloo
Secretary:	TBA	
Director:	JAIME RENNER, CIP	Economical Insurance Waterloo
Director:	KERI JOHNSON	The Co-operators General Ins., Cambridge
Past President:	JEFF CRONK, BBA, FCIP,CRM	Curo Claims Services Waterloo
Chapter Delegate:	CARRIE KEOGH, BA Hons	Gore Mutual Cambridge
Website:	www.kw-oiaa.ca	
LONDON		
President	HEIDI BRONNENHUBER, B.A.,CIP	ClaimsPro Inc. London
Vice-President:	KELLY PECK-MCDONNELL,CIP	Kent & Essex Mutual Insurance Company
Treasurer:	LINDA PEREIRA	Lambton Mutual Insurance Co. Watford
Secretary:	JORDAN TREMBLAY, CIP	ClaimsPro Inc. London
Director:	ANGELA COWEN	Definity Financial
Director:	CORY BOYLE	Definity Financial
Director:	COURTNEY ALLISON	Intact Insurance
Director:	JENNIFER MOREAU	Howard Mutual Insurance Company
Past President:	KATE BOYLE, B.A. (HONS), CIP	McKillop Mutual Insurance Co. Seaforth
Chapter Delegate:	MICHELE FIELD, FCIP	Trillium Mutual Insurance Company
Website:	www.londonclaimsassociation.com	

CHAPTER NAME & POSITION	NAME	COMPANY
NIAGARA		
President	BOB MCCORD, FCIP, CFEI, CRM	Leading Edge Claims Services Fonthill
Vice-President:	CHAUSSIE LAWSON, FCIP, CRM	Portage Mutual Insurance Co. St. Catharines
Treasurer:	CODY HULLEY, CIP	Portage Mutual Insurance Co. St. Catharines
Secretary:	MICHAEL RAGONA, CIP	Sedgwick Canada Inc. St. Catharines
Director:	JEFF EDGE, CIP, CFEI	Leading Edge Claims Services Fonthill
Director:	CRAIG OZOG, CIP, CFEI	Leading Edge Claims Services Fonthill
Director:	CHRIS JOLLIFFE, B.Sc.,CIP,CFEI	Leading Edge Claims Services Fonthill
Director:	DANIELLE SILVER	BCM Insurance
Director:	ERIC GRIFFI	Crawford & Company Canada Inc.
Past President:	KATIE GRAY	Portage Mutual
Chapter Delegate:	CRAIG OZOG, CIP, CFEI	Leading Edge Claims Services Fonthill
Website:	www.oiaaniagara.com	
NORTHERN		
President	BLAIR BOILARD, CIP, CFEI	Crawford & Company Canada Inc. Elliot Lake
Vice-President:	IAN JOHNSON	Claims Pro Inc.
Treasurer:	GREG MCAULEY	The Co-operators Sault Ste. Marie
Secretary:	AUDREY TAILLON	Claims Pro Inc.
Director:	DAVID K. MARSHALL	Crawford & Company Canada Inc. Sault Ste. Marie
Director:	TIM HALL	Crawford & Company Canada Inc.
Director:	JESSE VERMETTE	Crawford & Company Canada Inc.
Director:	TONY D'AGOSTINO	Optimum Insurance Company Inc.
Chapter Delegate:	MIKE BOTTAN, CIP, CFEI	Crawford & Company Canada Inc. New Liskeard
OTTAWA		
President	RYAN REISS, FCIP, CRM, CFEI	Economical Insurance Company Ottawa
Vice-President:	TBA	
Treasurer:	CONAR MARCOUX, BA, FCIP, CFEI	Crawford & Company
Secretary:	SARAH SMITH, ACIP, CRM	Definity Financial
Director:	PATRICIA MARTIN, BA(Hons), B.Ed, CIP	Definity Financial
Chapter Delegate:	MARGARET MACKENZIE	Travelers Canada
Website:	www.ovaa.ca	
THOUSAND ISLANDS		
President	SHARI HAMILTON	PCA Adjusters, Belleville
Vice-President:	BEN BALDWIN, BA CIP	Travelers Canada
Treasurer:	SARAH GRAVES	Crawford & Company (Canada) Inc. Kingston
Secretary:	ERIN SHEARD	ClaimsPro Kingston
Director:	ALEX ROBINSON	L&A Mutual
Past President:	BRAD WILSON, BBA, CIP	Crawford & Company (Canada) Inc. Kingston
Chapter Delegate:	DUNCAN SOUTHALL	PCA Adjusters, Kingston
Website:	www.wearetiaa.com	
THUNDER BAY		
President	ALISA HAINRICH, CIP	Wawanesa Mutual Ins. Co.
Vice-President:	FRANK CASTALDO	Intact
Treasurer:	KIM LEPERE	ClaimsPro
Secretary:	KIM LEPERE	ClaimsPro
Director:	DAVID KIRYCHUK, BA,CFEI	Crawford & Company (Canada) Inc.
Director:	SANDRA FREEMAN	Intact Insurance
Director:	COURTNEY ALLISON	Intact Insurance
Chapter Delegate:	CLAIRE RICHARDSON, BA, CIP	Sedgwick
Website:	www.oiaatbay.ca	
WINDSOR		
President	WILLIAM HUMPHREY, BA, FCIP, CRM	ClaimsPro Inc.
Vice-President:	PETER RIEDIGER, CIP	ClaimsPro Inc.
Treasurer:	LAURIE WALKER, FCIP, CRM	Walker Consulting & Auditing Ltd.
Secretary:	JORDAN TREMBLAY, CIP	ClaimsPro Inc.
Director:	KEVIN SEGUIN	ClaimsPro Inc.
Chapter Delegate:	WILLIAM HUMPHREY, BA, FCIP, CRM	ClaimsPro Inc.
Website:	www.oiaawindsor.ca	



### Hockey game + Pub gathering + Colts game

Come one come all...get your frustrations out...no holds barred!

**Full registration:** Hockey + Pub gathering + Colts game - \$56.50

**Pub registration** Pub gathering + Colts game - \$33.90

Register with this form, choose your profession, and show up - your team captains will do the rest!

**Adjusters Team Captains** – Greg Doerr & Trevor Walker

**Brokers Team Captains** – David Garagan & Gary Mowforth

Hockey Player Name: \_\_\_\_\_

Company: \_\_\_\_\_

Anyone specific you want to play against (if you dare)

What are you? ☐ Adjuster ☐ Broker ☐ Industry partner

#### REGISTER BY FEBRUARY 17, 2023

(Payment not accepted at the door)

Registration & Payment: by credit card (preferred), please contact  
Sheri Turner @ 705.795.6270 Email: [sheri.turner@wwmic.com](mailto:sheri.turner@wwmic.com)

Cheques payable to "OIAA Georgian Bay Chapter"  
c/o Sheri Turner, 316 Cedar St., Midland, ON L4R 4M2

### Event Info

**Thurs Mar 9, 2023**

**Sadlon Arena  
Barrie**

**Hockey game**

**1:30 pm**

**Pub gathering**

**Horsepower Grill**

**4:00 pm**

**Colts vs. London  
Knights**

**7:30pm**

Pub gathering is pay your own way  
Cash Bar / Pub Food  
Colts ticket is required for entry to  
pub gathering

Open to all industry partners

No Cancellations or refunds.  
Substitutions welcome