

# The TGIF CHRONICLES

For Friday, November 28, 2003

Volume 1 – Issue 17

## MEMBERSHIP

Leona Ashcroft, Senior Adjuster, Ashcroft Insurance Adjusters, Nelson, BC  
Dave Bastow, Adjuster, CGI Adjusters Inc., Vancouver, BC  
Pam Batt, Personal Lines Underwriter, Mutual Fire Insurance Company of BC, Langley, BC  
Brian Brownridge, Partner, Brownridge & Company Insurance Services, Prince George, BC  
Pam Bushby, Broker, Koch B & Y Insurance, Coquitlam, BC  
Barry Chapman, Property Claims Manager, Allstate Insurance Company, Calgary, Alberta  
Dale Clarke, Partner, Pioneer Agencies, Smithers, BC  
Monica Dascavich, Claims Supervisor, AXA Pacific Insurance Co., Vancouver, BC  
Rick Collis, Branch Manager, Shumka, Craig & Moore Adjusters Ltd., Peace River, Alberta  
Bob Dennis, Accounts Executive, Koch B & Y Insurance, Coquitlam, BC  
Rob Eyford, Investigator, Rae-Tech Investigations Ltd., Quesnel, BC  
Ciro Gentile, Senior Adjuster, Dominion of Canada, Vancouver, BC  
Eric Godfreyson, Branch Manager, CGI Adjusters Inc., Revelstoke, BC  
Angie Hodgins, Commercial Marketing Manager, Metrix Professional Insurance, Vancouver, BC  
Don Jones, Replacement Specialist, Superior Evaluations, Surrey, BC  
Mary-Ellen Killick, Casualty Mentor, AVIVA Insurance Company, Vancouver, BC  
John Kohoot, Claims Manager, The Co-Operators, Surrey, BC  
Dan Lambert, Senior Project Manager, Barclay Restorations Ltd., Vancouver, BC  
Kelly Lind, Adjuster, AXA Pacific Insurance Co., Vancouver, BC  
Bruce MacDonald, Partner, Mardon & Campbell Insurance, Vancouver, BC  
Cindy Mackenzie, General Manager, Chase Restoration Services, Peace River, Alberta  
John Malcolm, Broker, Monarch Insurance Brokers Ltd., Edmonton, Alberta  
Evan Miles, Supervisor, Crawford & Co, Vancouver, BC  
Grant Molsberry, Inspector, Guardian Inspection Services, Chilliwack, BC  
Fire Chief, Columbia Valley Fire Department, Columbia Valley, BC  
Rick Pappin, Advocate, Advocate for Better Claims, Maple Ridge, BC  
Russell Sorsdahl, Branch Manager, Crawford & Co., Prince Albert, Saskatchewan  
Natalie Trueit, Partner, Pioneer Agencies, Smithers, BC  
Ron Wilkes, Appraiser, Integral Property Services, Mission, BC  
Lynn Woodcock, Commercial Lines Manager, Koch B & Y Insurance, Coquitlam, BC

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The following have been nominated this week who will receive this weeks newsletter.  
John Emerson, Branch Manager, Crawford & Co., Chilliwack, BC  
Paul Hudson, Senior Adjuster, Brouwer Claims Canada, Terrace, BC

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If you know of anyone who should become a member of this elite group, then please email their name, title, company, and city to [integral@shaw.ca](mailto:integral@shaw.ca)

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Don Jones writes:

Hi Ron

Just for your information, I am not listing myself as a replacement specialist at Western Canada Claims; my company name is Superior Evaluations.

**Editors Note:** *You can reach Don at (604) 230 – 9904.*

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Monica Dascavich writes:

New Road Rage (see separate email and attachment sent)



**Editors Note:** *I hope this works in this format.*

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Natalie Trueit writes:

Pet peeves in general, or only as they relate to insurance? do you really want to get me started ?

**Editors Note:** *As a guy, pet peeves in general should apply to insurance, or why Dale didn't get home til 2:00 am, etc. However, this format is not a male thing and we go back along way – right Miss Spandex! Go for it – any topic because what you have to say the gals will probably love it.*

*Please don't make me say 3 months from now "Oh my God, what have I done? ---- Now that I got Natalie started"*

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And speaking of Natalie. Here is a photo of Natalie and Dale spending a evening in Smithers. Aren't you glad your not there. Please notice the red eyes.



Natalie: Oh Dale, what have you done now.  
Dale: Well I quite Northcountry walked across the street and bought Pioneer.  
Natalie: But Pioneer doesn't have the markets that Northcountry has.  
Dale: That's ok because you can put on your spandex and find some new markets.

Well that is sort of true.

A few years ago, Dale in fact did quit Northcountry in January, stayed home for a few months while he negotiated with the purchase and takeover of Pioneer effective May the first of that year.

Dale Clarke's background besides being with Northcountry Insurance for a period of time was being a fieldman for the Royal Insurance in Vancouver. During that time he met and married Natalie Truiet, who in turn has a well rounded insurance background from stints at Jardins, Citadel Assurance, and Wylie-Crump.

Today, the staff has doubled in size to 6 people, and has increased their markets and volume considerably. Congratulations on your success.

I am sure I will hear from Natalie on this but now you know the rest of the story.

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On a more serious note I had a very interesting question asked me last Monday which I feel warrants passing this information along.

An underwriter emailed and asked this question.

“I was hoping you could give me some insight on deregistered mobile homes – what process is taken for this to happen, are they any different then a register mobile home. The only info I have is that they cannot be moved but there has to be more to it. I would like to have the info for underwriting purposes – should they receive different rating etc. Thank you for your valuable time and expertise.”

I replied:

*I will try.*

*Mobile Homes have a separate registry because they are mobile and not fixed like a standard dwelling. All mobiles are to be registered unless:*

- The land and the mobile home is owned by the same owner.*
- The land and the mobile home has a single mortgage taken out on them.*
- The mobile is placed in a fixed position on a permanent foundation on rented land.*

*It has nothing to do with age or condition of the mobile home. As long as the mobile home is sound it can be moved regardless of wither it is registered or not.*

*The most common reason for deregistering a mobile is because the owner has purchased land and wants to take out a mortgage. This enables him to have one mortgage instead of two because all registered mobiles have their own mortgage. Usually when the mobile is deregistered, and has an existing mortgage from the manufacturer (just like purchasing a car) the bank where the owner has obtained a mortgage for land will buy out the manufacturers mortgage and use the mobile as part collateral.*

If anyone else can give me more on this subject, please do so at [integral@shaw.ca](mailto:integral@shaw.ca)

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Our condolences go out to Cindy Mackenzie of Chase Restoration Services in Peace River, Alberta, because I had breakfast Thursday morning with Grant Molsberry. It appears that Grant will be joining Chase as Project Manager for the Sturgeon Lake Cree Nation’s fire loss in Valleyview. Cindy will now have to put up with both Grant and Collis as well as these other two in the top photo on the next page.

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Our congratulations go out to Monica Dascavich of AXA Pacific, who is a new proud mom shown in the bottom photo with Lancaster.

Well we are on the subject our contest for this week is to guess who Monica’s husband is and it ain’t Mr. Dascavich. He was last seen running around the Guilford Sheridan Hotel in a banquet room with a red suit trimmed in white and hasn’t been seen or heard from since. Guess who he is a win a trip to Rick Collis’ place in Peace River, Alberta, with no expenses paid. In fact Rick says bring money.

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Our thought for this week is **“It is easier to get older than it is to get wiser”**

**Executive Editor**  
Sir Richard

**Publisher**  
IPS

**Editor**  
The Old Man