



The CHRONICLES Newsletter

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Please email all articles, letters to the editor, subscription inquiries etc. to thechronicles@shaw.ca

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THIS WEEKS FEATURES

Sponsored by Rae-Tech Investigations Ltd.

❖ LETTERS TO THE EDITOR

Emilia Sulpizio, Mardon & Campbell, Vancouver, BC

BLAST FROM THE PAST

Sponsored by Integral Property Loss Consultants

❖ FRIDAY, OCTOBER 15, 2004



on Monday, October 31st, 2005

THIS WEEKS FEATURES

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LETTERS TO THE EDITOR

Emilia Sulpizio, Mardon & Campbell, Vancouver, BC

Good Morning,

Do you have more information regarding what is the correct value of a building.

Thank you,
Emilia Sulpizio,CIP,CRM,CAIB

We Responded:

Good Morning Emilia

What type of information are you looking for?

Ron Wilkes

Emilia Responded:

Hi Ron,

I'm referring the May 19, 2005 email "What is the correct value on a building"
As all brokers are subject to do a replacement cost guide using either RCT or Powerhouse and I find that these systems do not usually represent the current replacement of the house and tend to be on the low side. Is there any other information besides available such as cost per square foot. Not all insurers will do an appraisal. Would appreciate your input.

Thank you,
Emilia Sulpizio,CIP,CRM,CAIB

Editors Note:

Today there is only one choice other than having a proper insurance appraisal performed. They are what you are referring to is using a replacement cost guide using either the RCT or Powerhouse software programs.

Remember these programs are limited to what they can do. They only apply to tract or standard type construction and are only good up to certain square footage. They can only produce accurate valuations if the information given them is complete but they can not absorb occupancy conversions, building conditions surrounding the site or completion of the restoration process, etc.

True not all insurers will do an appraisal. But more and more consumers are obtaining insurance appraisals at their cost because of the variation of design, features, conditions of construction etc.

In as far as Integral is concerned, as a INSURANCE APPRAISER, we approach the risk more from an underwriting point of view rather than a construction viewpoint.

First we determine the building design group that the building falls within. There are eight building design groups.

Next we determine the individual building design within that group. Within these 8 design groups there are over 180 individual designs.

Next we determine the class of construction that the building design falls within. There are 5 different classes.

Next we determine the quality of construction that the building falls within. There are 5 different qualities.

Next we review factors that will affect construction such as Ceiling Height, High Wind Areas, Building Shape, Weather Extremes, Basement Size, Congested Areas, Building Height, Resort Areas, Building Size, Remote Areas, Hillside Location, Shortages, Current Cost (Inflation), and Location.

Next we review finishes and features within the building we are appraising and make any necessary adjustments to the cost in the computation for replacement value.

The computation is a combination of square foot of finished floor area and individual features to determine the reconstruction cost on the same site.

The cost of an appraisal is fairly inexpensive for piece of mind. Packaged pricing is as follows with GST to be added to it.

TERRITORIES	APPRAISAL
<i>Within 50 mile radius</i>	GRC
	<i>Up to 5, 000</i>
	<i>sffa</i>
ABBOTSFORD	400.00
BURNABY	500.00
COQUITLAM	500.00
DELTA	500.00
KAMLOOPS	600.00
KELOWNA	600.00
LANGLEY	400.00
MAPLE RIDGE	400.00
NANAIMO	600.00
NORTH VANCOUVER	500.00

PRINCE GEORGE	700.00
RICHMOND	500.00
SAANICH	600.00
SURREY	500.00
VANCOUVER	500.00
VICTORIA	600.00
For each additional sffa or part thereof	5,000
add	25.00

Now once Integral has completed the initial appraisal updating the values are quite simple and inexpensive. If there is no material change, values should be updated every 5 years. If there are material changes then values should be updated once the material change has been completed. The cost to update values with GST to be added are.

DESK UPDATE: *No material change to risk. Updating of current values only. An Integral Appraisal must be on file with us in order to update.*

\$ 40.00

DESK UPDATE: *With material change to risk. The material change must be of a nature that a site visit is not required. An Integral Appraisal must be on file with us in order to update.*

\$ 120.00



Rae-Tech Investigations Ltd.

International Fire & Forensic Consultants

Rae-Tech Investigations Ltd. is an international fire and forensic consulting firm based in Western Canada. We cover western Canada from our offices in British Columbia and Alberta. We service North America and other Pacific Rim Countries with affiliates in Philippines, Canada, United States, South America and Great Britain.

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Please come and visit us on the web at www.rae-tech.net

BLASTS FROM THE PAST

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THINGS ARE NOT ALWAYS WHAT THEY SEEM TO BE –

Robert Eyford, CFEI, CCFI-C, CFII - Rae-Tech Investigations Ltd.

A view of the “half gone” roof.
The south half of the roof had
burned away during this fire.



The house from a different angle.
This photo doesn't clearly show it
but red arrow indicates an area
from the ground to the eaves
where there was heavy charring.
There was no apparent reason
for this burn pattern and initially
it looked like a separate set with
a flammable liquid. Under the deck
on the right side of the photo
there was also heavy burning,
again with no apparent reason
and this also appeared to be a
separate set.



A closer examination of the deck revealed a large hole in the deck flooring. Did the fire start on top of the deck or below where we also found heavy charring?



Examination of the joists in the deck revealed that although some had been heavily charred from below, there were several, in the vicinity of the hole in the deck, that were obviously burned through from above (see red arrows). Note the tapering burn. Also note the highest joist in the photo and that it is more burned away on the top than on the bottom. Furniture springs were found on the ground below.



Conclusions: It is extremely important that witness evidence match the physical evidence. It became clear as witnesses were interviewed following the scene examination that there were logical explanations for the mysterious burn patterns, which were in separate locations and appeared to be separate sets with flammable liquid.

The heavy charring in a separate location depicted by the arrow in photo 2 was from a 25 lb propane tank that the first witness at the scene had tossed down the stairs. It ended up against the building and when the valve released after it was exposed to the fire, propane flared up the side of the building, causing the heavy charring in that location. The Fire Dept. had removed the tank prior to our attendance.

The heavy charring under the deck and along the side of the building under the deck occurred later in the fire when the natural gas meter partially melted, allowing gas to flare under the deck and along the outer wall. The meter had also been removed prior to our attendance.

The hole in the deck occurred early in the course of the fire, which was when the several joists near the hole in the deck were burned through from above. The Insured had living room furniture stored on the deck and covered with a plastic tarp. However, there was no apparent ignition source in the furniture on the deck. Further inquiry revealed that several children had been seen running from the deck prior to the fire. It is suspected they were having a small party under the tarp and probably smoking. The house was temporarily vacant during renovations.

The moral of the story? "Things are not always what they seem to be."



Integral Property Loss Consultants are committed to providing loss prevention and managing property losses that are innovative, responsible, and cost effective by assisting the consumer in restoring their property to its origin design, quality and value. We provide a consulting service that assists private and business consumers to make highly informed decisions with regards to a property loss in settling insurance claims.

GRC APPRAISAL REPORTS ~ LOSS REPORTS ~ ASSESSMENTS OF DAMAGE REPORTS
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*CONSULTANTS FOR THE
GRIMSHAW TORNADO, THE
NORTHERN ALBERTA
WINDSTORM, AND THE
BARRIERE - KELOWNA
FIRES IN 2003*

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And there you have it for this edition.....exit stage left!



Walking Dog