



The CHRONICLES Newsletter

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Sponsored by Integral Property Loss Consultants

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LETTERS TO THE EDITOR

Graham Haigh, BCAA Insurance Corporation, Burnaby, BC

Sorry gang - you just lost a reader and I'll be recommending others do the same. Our industry has enough of challenge convincing those outside to see all of the good faith provided to the insurance consumer through the Billions of dollars of legitimate claims payments made each year. I take offence to being attacked from within by a supplier who should know better than to say:

Unfortunately the insurance industry has adapted the three strikes and you are out theory. Deny the first time and the majority of claimants will go away. Deny the second time and you will lose about another fifty percent. Deny the third time and with everyone that will remain they will be considered serious claimants.

But you didn't even stop there. Please remove me from your distribution list ASAP.

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Through spirited teamwork, we offer professional and compassionate guidance to restore "security and peace of mind" to our customers.

LETTERS TO THE EDITOR

Scott McBride, BCAA Insurance Corporation, Burnaby, BC

Please delete me from your mailing list. I (among others) find your characterization of the Insurance Industry's claims handling practices offensive.

Scott McBride
VP Insurance
BCAA

Editor's Note: Thank you gentlemen for your emails and you have been removed from the Chronicles mailing list.

Although we refer to the insurance industry, we really should have characterized it by the financial industry because the war has been lost and the insurance industry has been swallowed up by the financial industry.

Where is your Superintendent of Insurance Office today? It has been swallowed up by the Financial Institutions Commission which also governs the banks, credit unions, property management, real estate, strata & condominiums, etc. In fact, investigators for FICOM have little or no insurance experience.

Just look around you today. How many insurers are not owned by a financial company? How many presidents or CEO's came up through the ranks and stayed with one insurer? How many senior adjusters, underwriters, or other staff do you have around you, and we mean not only in experience also in age? How many staff do you have that you can truly call them mentors for the junior and intermediate personnel?

We rose through the ranks as a company inspector/ underwriter/field man, to become a branch manager, and then on to underwriting manager for Canada with a large insurer in our insurance days. We also served time as a broker

...serving as a marketer, producer, personal lines manager, and commercial lines manager as well.

So our experience in the insurance industry on the property and casualty side made us proud to be a part of it. Then about 20 years ago everything started to change once again after experiencing change about 12 years prior to that and we adapted quite well through it.

However today it is becoming the practice by some companies to deny the loss even though there is coverage and keep denying it for a number of times until it goes to a property loss consultant, or to the alternative dispute resolution process, or a public adjuster. In some cases some of these insurers will cover the loss but influence the extent of the loss for property damage thus not covering all of the property loss.

*We still think the findings that state “**One out of seven (7) BUILDING AND BUSINESS OWNERS will experience a property loss within the next year of which 60 % will not be satisfied with their claim settlement**” is accurate because we receive on an average one call a week from consumers enquiring about their loss. Some have a very good case and some do not. We are not public adjusters or lawyers, nor do we hold ourselves out to be, nor do we advertise a service of this type but the consumer seeks us out in some fashion for help.*

Gentlemen you have at your fingertips at BCAA to educate the insured a monthly magazine and you can really get across to the general public that the actions of a few insurance companies do not represent the majority of insurance companies. This conception of insurers is spreading.

LETTERS TO THE EDITOR

Bill Redhead, Don Russell Insurance Agencies Ltd., Vancouver, BC

Hi guys.

Always something of interest. Keep up the good work.

How about something on aluminum wiring? I live in a building with it and have learned a bit about it. The more I learn, the more concerned I become.

I am attaching some info that I have acquired, for your info. It seems that one can now buy special connectors for use with fixtures and/or links to copper wiring.

At any rate, lots of fires are caused by electrical faults and this should be a topic of interest for your readers.

Kind regards,
Bill Redhead, CIP
Don Russell Insurance Agencies Ltd.

Vancouver, B.C.

Editors Note: *Thanks Bill. The life expectancy of aluminum wiring is between 23 – 28 years depending on the quality. When the National Building Code underwent a major revision in 1979 aluminum wiring was removed from it, therefore this product should be reaching its life expectancy soon. Any property owner who still has aluminum wiring in their building should be thinking about replacing it and schedule doing this over the next few years.*

ALUMINUM WIRING

Bill Redhead, Don Russell Insurance Agencies Ltd., Vancouver, BC

In the late 60's and early 70's, the use of aluminum wiring began to be promoted for ordinary electrical wiring systems as there was a substantial cost saving compared to copper.

Some of the problems with aluminum wiring are:

1. Aluminum is a very soft metal compared to copper and, if it is installed under receptacle binding screws in the same manner as copper, there is a strong possibility the wire will be badly crushed or distorted resulting in a connection which will likely be poor and which may easily break or separate.
2. Aluminum is not stable and is damaged by contact with certain incompatible metals so that the connection deteriorates if the binding post is steel or if zinc plating is used.
3. Many of the components for sale to the public and used by contractors are not suitable for use with aluminum wiring. For instance, all push-in methods of contact are not suitable for aluminum.
4. Aluminum expands and contracts more with temperature change than copper or brass. Therefore, even if a good connection was originally made between aluminum wiring and a brass binding post, a current surge or higher current demand will heat the connection, the aluminum will expand more and can be squeezed out from under the screw. When the connection cools, the wire will shrink and leave an air gap between the head of the screw and the aluminum wire, thereby reducing the efficiency of the connection.
5. Aluminum wiring connections are not stable in moisture conditions and can be expected to fail at some time.
6. The wiring can easily be damaged when stripping the insulation for installation.

Recently, new connectors have been introduced and approved by the CSA to improve the stability of connections to aluminum wiring. If all of the requirements are met for the component and installation, aluminum would approach copper in wiring suitability.

SELDOM USED WORDS

Lorene Stuart, Actress, Vocalist, Maple Ridge, BC

I came across this phrase in a book yesterday; "FENDER SKIRTS". A term I haven't heard in a long time and thinking about "fender skirts" started me thinking about other words that quietly disappeared from our language with hardly a notice.

Like "curb feelers" and "steering knobs." Since I'd been thinking of cars, my mind naturally went that direction first. Any kids will probably have to find some elderly person over 50 to explain some of these terms to you.

Remember "Continental kits?" They were rear bumper extenders and spare tire covers that were supposed to make any car as cool as a Lincoln Continental.

When did we quit calling them "emergency brakes?" At some point "parking brake" became the proper term. But I miss the hint of drama that went with "emergency brake."

I'm sad, too, that almost all the old folks are gone who would call the accelerator the "foot feed."

Did you ever wait at the street for your daddy to come home, so you could ride the "running board" up to the house?

Here's a phrase I heard all the time in my youth but never anymore - "store-bought." Of course, just about everything is store-bought these days. But once it was bragging material to have a store-bought dress or a store-bought bag of candy.

"Coast to coast" is a phrase that once held all sorts of excitement and now means almost nothing. Now we take the term "world wide" for granted. This floors me.

On a smaller scale, "wall-to-wall" was once a magical term in our homes. In the '50s, everyone covered his or her hardwood floors with, wow, wall-to-wall carpeting! Today, everyone replaces their wall-to-wall carpeting with hardwood floors. Go figure.

When's the last time you heard the quaint phrase "in a family way?" It's hard to imagine that the word "pregnant" was once considered a little too graphic, a little

too clinical for use in polite company. So we had all that talk about stork visits and "being in a family way" or simply "expecting."

Apparently "brassiere" is a word no longer in usage. I said it the other day and my daughter cracked up. I guess it's just "bra" now.

"Unmentionables" probably wouldn't be understood at all.

I always loved going to the "picture show," but I considered "movie" an affectation.

Most of these words go back to the '50s, but here's a word I came across the other day from the 60s - "rat fink." Ooh, what a nasty put-down!

Here's a word I miss - "percolator." That was just a fun word to say. And what was it replaced with? "Coffee maker." How dull. Mr. Coffee, I blame you for this.

I miss those made-up marketing words that were meant to sound so modern and now sound so retro. Words like "DynaFlow" and "Electrolux."

Introducing the 1963 Admiral T V, now with "Spectra Vision!"

Food for thought - Was there a telethon that wiped out lumbago? Nobody complains of that anymore. Maybe that's what castor oil cured, because I never hear mothers threatening their kids with castor oil anymore.

Some words aren't gone, but are definitely on the endangered list. The one that grieves me most is "supper." Now everybody says "dinner." Save a great word. Invite someone to supper. Discuss fender skirts.

Someone forwarded this to me. I thought some of us of a "certain age" would remember most of these. Just for fun, Pass it along to others of "a certain age"



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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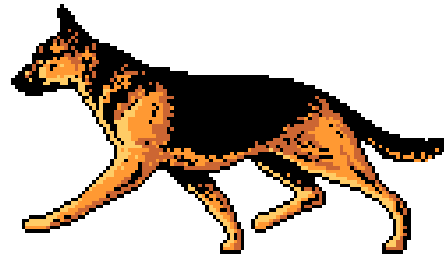
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BLASTS FROM THE PAST

Sponsored by Integral Property Loss Consultants

1. Fire & Fraud – Accelerant Detection Canines Facts vs. Fiction **– Robert Eyford – Raetech Investigations Ltd.**

Fire destroys a home in a rural part of British Columbia. The structure is still standing after the volunteer Fire Department puts out the fire. There is a hardwood floor in a portion of the house that shows evidence of a “pour pattern” from a liquid accelerant. The insurance company’s Special Investigation Unit becomes



involved in the investigation based on the suspicion of arson by the Insureds. The independent adjuster suggests calling in an accelerant detection canine to confirm or deny the presence of liquid petroleum products in the fire scene, in particular on the hardwood floor where the pour pattern is apparent. The response of the SIU investigator was that using an accelerant detection canine would be pointless. He explained that hardwood contains turpentine, which the canine would detect, mistaking it for a petroleum product.

TRUE OR FALSE?

Does a canine trained to detect petroleum products detect turpentine or other non-petroleum products?

Answer: When a canine is trained to detect certain odours, it is also trained to ignore other odours that we do not want them to detect. For

example, a canine is trained to detect certain petroleum odours that are normally used to start arson fires. It does not detect all hydrocarbons nor all Petroleum products. An accelerant detection canine will, while searching a fire scene, ignore melted rubber, melted plastics, turpines, tar and other petroleum based products normally found in fire scenes and only alert on those odours it has been trained to find. Much of the continuous training these dogs undergo includes what we call "proofing". That is, enforcing earlier training to detect arson related petroleum odours and ignoring other odours, such as turpene. The reason this is possible, is that canines have the enviable ability to discriminate one odour from another. At best, humans can sniff a petroleum soaked article in parts per 100,000 and say it is a petroleum product of some kind. Canines can detect in what we suspect is parts per billion and discriminate the odour if it is an odour they have been taught to ignore.



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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RESTORATION MANAGEMENT SERVICES ~ REPLACEMENT MANAGEMENT SERVICES

CONFLICT RESOLUTION SERVICES ~ DISPUTE RESOLUTION SERVICES

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



Walking Dog