

PULSE



THE HEARTBEAT OF RISK MANAGEMENT, JULY 2016



Fort McMurray

This edition of the Pulse is being dedicated to all Albertans who were affected by the devastating fires that raged through The Regional Municipality of Wood Buffalo which includes Fort McMurray destroying homes and businesses and displacing residents. As we all know on May 1, the 2016 Fort McMurray wildfire, also known as the Horse River Fire, began southwest of Fort

McMurray, Alberta and continues to burn in Alberta and Saskatchewan. To date the fire has destroyed more than 2,400 structures and forced more than 88,000 residents to leave their homes and belongings. Early estimates are that insurance losses could exceed \$9-billion. The cause is suspected to be human error however a winter that was drier than usual combined with the high temperatures

during the early days of the fire created a “perfect storm” of conditions for an explosive wildfire. Wind gusts of up to 72 km/h (45 mph) significantly contributed to the fire’s rapid growth.

In the weeks, months and even years to come there will be much to do to help this area recover from their tremendous and heartbreaking loss.

Our industry will be deeply involved and connected with the residents every step of the way. Let’s not only put our best professional efforts forward but find a way to connect on a human and personal level as well. Our continued prayers and thoughts for strength are with all those in the middle of this terrible loss.

The ORIMS Board

President’s Message July 2016

By: Tina Gardiner, ORIMS President - Regional Municipality of York

Summer is the season of graduations and family picnics, summer vacations and hopefully some “downtime” for everyone. Summer can also be a time of reflection. Recently I came across a poster that read “Energy can be invested in creating something and energy can be spent lost in memories of the past. We put labels on how you and I use our time and energy, none of it is purely good or bad. What do your thoughts give to you in the present, at any point in time?”

As we wind up the ORIMS operating year of 2015-16 with the AGM and look forward 2016-17 under the leadership of the newly elected ORIMS Board of Directors, memories and what had gone before are top of mind. The planning Blue Sky meeting for the Board is being held July 8th with a goal to put pen to paper and draft out the events and happenings in detail for the next ORIMS year.

New to this year’s Blue Sky is a working lunch on July 7 with the Past Presidents. What is a forecasting planning meeting without a bit of “back casting” to see where we have come from.....? The intent of this session is to tap into the resources of these experienced individuals to see what they see as timely for our present day and gain their insights into what worked for them and what directions we should go in. This should be a fun, interactive and engaging session.

The Annual General Meeting was held early in the morning on June 21st before the ORIMS golf tournament at Deer Creek Golf and Country Club in Pickering. The new Board was elected as part of the AGM agenda. While we bid adieu to a few existing Directors (Helen Trajanos, Glenn Morato, Paul Provis, Terry Lampolous) with our sincerest thank you for jobs well done, we welcome several new Directors to the fold.



The 2016-17 Board is:

- President**
- Tina Gardiner (*York Region*)
- Vice President**
- Val Fox (*Progressive Waste*)
- Secretary**
- Tanya Diedrick (*HR Reit*)

- Treasurer**
- Mark Cosgrove (*TTC*)
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- James Eka (*Curie*)
- Public Relations & Education**
- Cindy Chan (*Telus*)
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- Membership** - Roman Parzei
- Social Programs**
- Gloria Dang (*Algonquin Power & Utilities Corp.*)
- Professional Development**
- Lisa Jeffray (*Algonquin Power & Utilities Corp.*)
- Past President**
- Julian Valeri (*Region of Durham*)

As we the Board look back and gaze ahead, we wish you a happy and safe summer! Stay tuned for 2016-17 ORIMS event and program details!

We look forward to seeing you all soon. Thanks for your continued support.

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EQUIPMENT RESTORATION:

Reducing the Loss and Protecting Residents from Health Threats

An article by Danny Fung and Justin W. McMakin

■ By **Danny Fung**, Newtron Group, President and **Justin W. McMakin**, Equipment Restoration Analyst

Time is a Threat, and it's Costly

When a business community is affected by a major loss from a natural disaster the primary goal is to get the businesses and essential services up and running, and back to pre-loss condition. In this situation it is very clear that making the environment safe for the people who work, and live among the affected property and equipment is a very serious part of the recovery process. Please bear in mind that this article is written from an equipment, electronics and machinery recovery perspective. The topic of decontaminating all aspects of the recovery area is a much larger discussion, however the principals and logic are the same.

With the recent wildfires in Alberta, came significant contamination of equipment and machinery in the commercial, industrial and residential settings. Reducing losses while addressing health concerns is a critical topic to keep in mind during the recovery process. Every moment that ticks by causes more cost and potential harm to those breathing around and interacting with the property and equipment in the affected areas.

Time is a threat, but it is important to consider the balance between reducing business interruption time, which can create an even larger loss than just the initial loss incident, and ensuring the appropriate actions are still taken to protect the health of everyone returning to their work and home.

Restoration of equipment, when done properly, saves a significant amount of time and it is accepted by the strictest of food and health authority scrutiny. Restoration saves time, money and wellbeing for all parties involved, including the insurer, the insured, and the insured's clients. Replacement costs are almost always higher because of the combination of the price to compose specifications, purchase, deliver, install, test, and train staff on the new equipment. Each stage in the process creates additional delays, exposure and hard costs.

Simply giving equipment a wipe with a damp cloth or household cleansers does not always return items to pre-loss condition. The following excerpts from recent news publications make this very clear.

A June 1st, 2016 report from CTV News states:

"With thousands of displaced Fort McMurray residents returning home this week, some health experts remain concerned about safety after arsenic was detected in the ash left over by the wildfire."

"Arsenic is a dangerous toxin that can lead to various types of cancer if inhaled or ingested in large quantities", said health risk assessment expert Stephanie Douma."

"Inhaling a large quantity of fine dust can lead to an increased risk of heart attack and stroke, regardless of what chemicals it may contain."

A May 30, 2016 report from CBC News states:

"Tests done near those homes show ash and soil in the area contain substances like arsenic and other heavy metals."

"The ash has a very high pH which makes it caustic and may cause both skin and respiratory irritation and burns," said Dr. Karen Grimsrud, Alberta's chief medical officer of health."

It's Time to Learn the Facts

Beyond what the media has shared it would serve all P&C insurance professionals to gain a more in-depth knowledge of this subject matter. This will help to ensure loss recovery decisions are made with a holistic understanding of the true risks associated with equipment contamination.

The following provides a clear understanding of:

- Equipment smoke, chemical contamination and corrosion
- how it causes a health threat and equipment failure
- how to properly clean and restore

equipment

- how cost effective restoration can be

Smoke and Chemical Contamination:

Smoke, soot, and ash are end products of combustion. Its composition varies greatly depending on the material that was consumed by fire.

In the case of the Alberta Wildfires, as mentioned in the Health Concerns section above, the toxic substances and heavy metals in fine ash pose serious health hazards to people who work around the contaminated equipment.

The very high pH in the ash is contributed by strong alkaline materials, by substances similar to those used in commercial oven cleaners. Once activated by moisture, they can dissolve away soft metals such as solder in circuit boards, and can cause permanent damage to any bare metal surfaces.

Due to the microscopic nature of the particle size, and the air pressure differentials

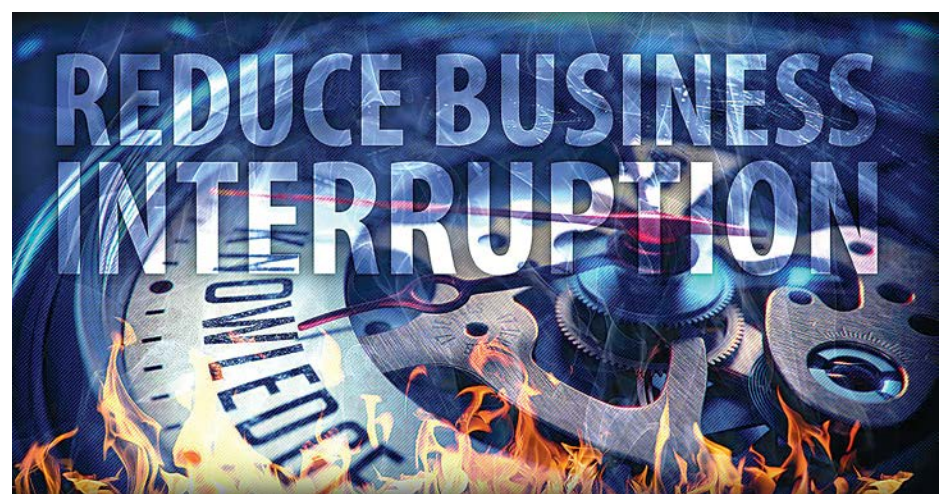
equipment may present to the people who are around it, and to eliminate any potential physical damage due to the presence of substances such as calcium carbonate and strong caustic materials.

For items that have been directly involved in the fire, such as those that were inside or near buildings that actually burnt, there are additional concerns about the smoke.

The black soot that gives smoke its distinctive colour is often carbon. It is produced from the burning of wood, plastic, petroleum, and other organic products.

As carbon conducts electricity, it can cause short circuits in electrical and electronic equipment. Furthermore, it can cause overheating problems in heat producing equipment because of carbon's heat-insulating properties. Carbon does not dissolve in water or solvents, and must be removed by mechanical means such as wiping, scrubbing and vacuuming.

Sulphate and nitrate are contaminants that are also commonly found in smoke. They are produced from the burning of rubber, lacquer



caused by convection and radiant heat during the fire, such smoke and ash particles can penetrate into the interior of equipment via gaps and openings, no matter how small.

As such, the exposed equipment must be thoroughly cleaned inside and out. This will eliminate any health hazard contaminated

paint, petroleum based lubricants, and fuel oil - including diesel fuels. Combined with moisture, sulphate and nitrate can turn into various forms of sulphurous and nitrous acids. These acids can cause serious corrosion in metals and electrical contacts. The corrosive action can accelerate many orders of magnitude upon the application of electricity.

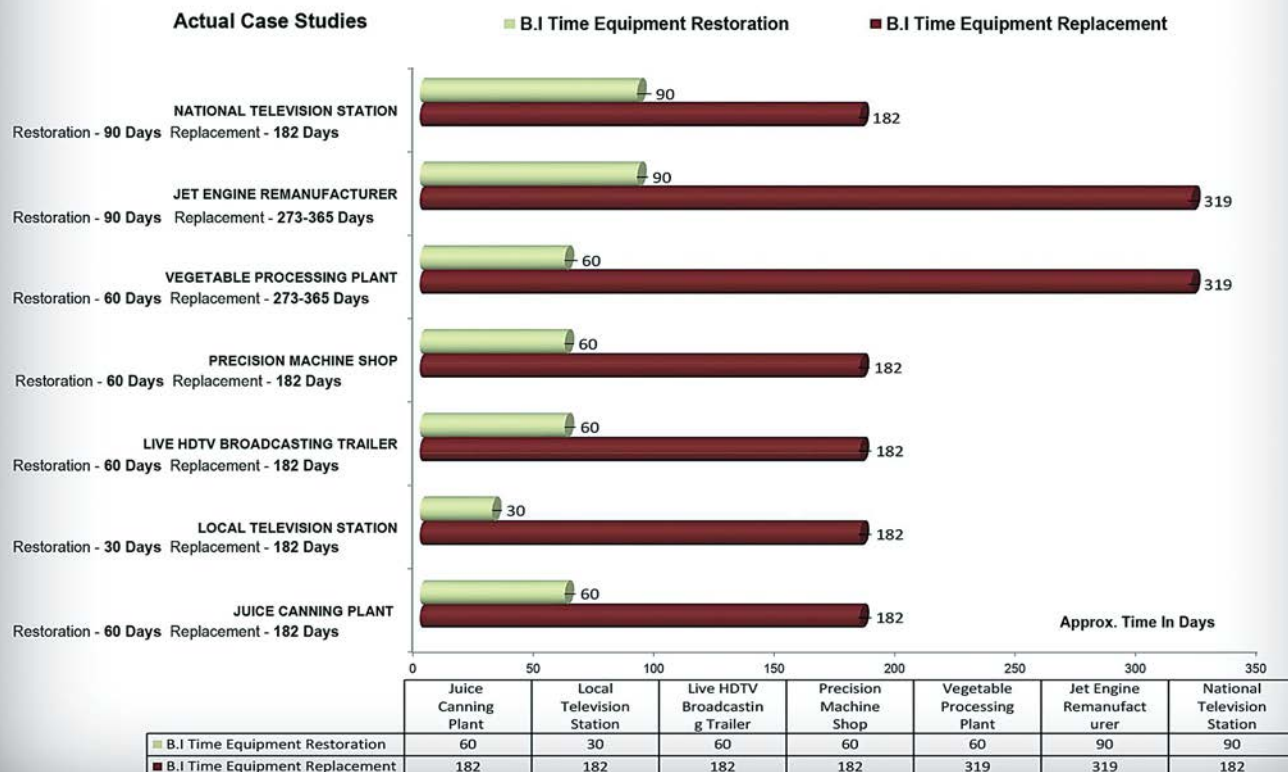


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Business Interruption Time for Equipment Restoration Versus Equipment Replacement

Actual Case Studies



The most harmful substance often found in smoke is chloride. In a majority of fire losses, chloride is produced by the combustion of PVC plastic, which is commonly used in electrical wires, as well as plastic sheets, pipes, and containers. Chloride reacts readily with moisture and turns into various forms of highly corrosive hydrochloric and hydrochlorous acids. Their signatures in a typical fire scene are the bright orange flash rust found on bare metal surfaces and the yellowing of enamel finish on appliances.

Chloride, in the presence of moisture, can set up tiny galvanic cells on a stainless steel surface in locations where there are microscopic mechanical imperfections that breach into the micron-thick surface layer, which is a depth of one millionth of a metre. Such galvanic cells can dissolve away the metal and create cavities below the surface. An even more troubling fact is that the chloride ions that take part in making the metal disappear actually regenerate themselves as the reaction goes on. Their actions continue indefinitely and make the cavities bigger and bigger. The end result is pitting corrosion that not only tarnishes the appearance - it can eventually cause structural cracking that leads to equipment failure.

Recommended Decontamination & Restoration

It is recommended that all equipment items that have been exposed to smoke or ash from the Alberta Wildfires, or any fire, must be thoroughly cleaned and decontaminated to rid all traces of smoke, ash, and chemical contaminants. It is necessary to deal with the situation before toxins, contamination, and corrosive materials have a chance to inflict any damage that is significant or permanent - to machines or persons near them.

The first step is to make sure the equipment remains powered off and stays dry. Without water or moisture, and without electricity as an accelerant, the entrapped contaminants and minerals cannot break down into ions, and therefore will stay inert until removed. In the case of toxic ash, keeping power off prevents the ash from escaping back to the surrounding environment via cooling fans or convection air flow due to heat generated within the equipment.

The next step is to completely remove the ash, soot, acids, and dirt before they are activated and inflict any damage. The most effective method is to disassemble the equipment, scrub and clean all the affected parts with specially formulated detergents, neutralize the alkaline, chloride, sulphate or nitrate if needed; then if applicable, thoroughly rinse them in distilled or demineralized water, or an organic solvent such as ether.

There is no harm in doing this to electronic equipment, as they are essentially composites of non-absorbing materials such as ceramic, plastic, silicon and metal, thus cleaning them with these specialized liquids will not cause any harm. The rinsing solutions do not leave behind any residue when they dry, therefore the equipment will be free of contaminants. The secret is to dry them thoroughly at an elevated temperature with well circulated air for extended periods of time in order to remove any remaining moisture. Such work should only be handled by trained professionals using specialized equipment.

Why restoration instead of replacement?

The following graph displays the clear time difference between restoring equipment

as opposed to replacing it. Based on seven real-life case studies from Newtron Group, these examples demonstrate and substantiate the advantage of equipment restoration over

replacement, illustrating how drastically business interruption time had been reduced.

What can you do before time runs out?

Time is of the essence when equipment is exposed to fire, smoke, contaminants or moisture. As the clock ticks, deterioration and corrosion do not stop, neither do health effects of toxins to the people nearby. If items are left untreated after being contaminated, deterioration and corrosion will eventually turn restorable items into write offs. Not to mention the potential health threats of continued exposure to the toxic chemicals, dust and heavy metals.

It is clear that equipment restoration should be considered immediately after a natural disaster and property loss. It is important to have an experienced and qualified vendor for such service at your disposal 24/7/365 anywhere in the country.



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FIRST ON THE SCENE:

The Fort McMurray Wildfire



Why there was nothing “ordinary” about responding to the inferno that engulfed entire communities in Northern Alberta. The devastating wildfire that engulfed communities in Fort McMurray and Wood Buffalo

■ **By Crawford,**

The devastating wildfire that engulfed communities in the Fort McMurray and Wood Buffalo area of Northern Alberta may be the biggest natural disaster in Canadian history. Given relatively high property values and the large geographic area impacted, catastrophe modeling firm AIR Worldwide is estimating between C\$4.4 billion (£2.4 billion) and C\$9 billion (£4.8 billion) of insured losses for this month's huge Alberta fire but with access severely limited, it is very difficult to precisely value the extent of damage.

The fires began on Sunday May 1 and are still out of control moving at a pace of 30-40 metres per minute, resulting in the evacuation of 88,000 residents. At the time of writing over 2,400 properties were believed to have been destroyed or damaged – representing some 10 percent of the structures in the affected areas. The blaze engulfed entire neighborhoods, business districts and burned over 460,000 acres. It is expected that the fire may burn for many months.

“There are some key variables that will affect the ultimate cost of the Fort McMurray disaster,” says Pat Van Bakel, CEO and president of Crawford Canada. “We know there are structures that have been completely destroyed. What we don't know with any certainty at this time is how many. Higher proportions of commercial properties affected generally increases the severity of an event like this.”

“We also don't know at this stage the extent of damage to the local infrastructure, but for sure there will be some,” he continues. “Asphalt roads will have varying degrees of damage from cosmetic to total loss. Utilities will need to get in and assess distribution issues and health and emergency services will need to be evaluated.”

A rapid response

While Crawford has a lot of experience responding to major catastrophes, such as the Calgary floods and 2011 Slave Lake Fire, “there was nothing ‘ordinary’ about how our team responded to the devastation in Fort McMurray,” explains Jen Virley, vice president, Central Intake & Administration at Crawford Canada. “We had employees who upon hearing about the evacuation on the news, without calling, simply showed up to assist. We also saw tremendous support from other Crawford branches across the country.”

One of the initial loss adjusting challenges arising from the disaster was the logistical hurdle. Access was impeded by the airport closing down, by respective authorities restricting entry and the fires themselves, which burned for days on end. These difficulties were to a certain extent overcome by temporarily organizing the Crawford response team in another facility before moving into Fort McMurray to begin the adjusting process.

Crawford's network of claims adjusters spans over 4,000 across North America, and specializes in responding to large, catastrophic events. With access to the affected still restricted, only a handful of our adjusters have been on the ground in Fort McMurray via special escort, with other resources poised to be drafted in when clearance is given. Behind the scenes, there are also hundreds of employees working hard to ensure a speedy claims process, while various departments from IT to finance, are playing their part to ensure the most positive outcome for those affected.

A challenging road ahead

The months ahead will present numerous challenges for rebuilding. As Fort McMurray is in a remote area of Northern Alberta, serviced by a small domestic airport, getting materials and supplies to the local area to begin restoration could prolong the recovery period and amplify the costs, a phenomenon known as “demand surge”.

The evacuation order can also have a compounding effect on losses incurred for things like Additional Living Expense and Business Interruption claims. And there is the consequential losses of food spoilage and expiry of products. In a small community building resources are also scarce. The Crawford response team anticipates having to draft in a temporary labor pool, which will also drive up the overall cost of the event for insurers.

Maintaining energy during the long days that follow such disasters is one of the biggest challenges the loss adjusters face, but one the Fort McMurray response team is ready to meet, explains Van Bakel. “It is natural after a disaster for everyone's adrenaline to start pumping and energy levels are high for the first wave of response. We are often asking our employees to work long days, six or seven days a week, for extended periods of time, coupled with the challenges in sustaining energy levels.”

“We are also asking them to deal with very emotional, traumatic events,” he continues. “They require an extremely high degree of empathy in dealing with people who have suffered a loss, whether it be their home, their business or potentially, their families and friends. This is a very difficult part of our job and we try to prepare our employees as much as possible, holding debriefing sessions regularly so that they can share their experiences and we can support each other mentally and professionally.”

As Van Bakel explains, employees at Crawford view their primary role as being to help people in their time of greatest need. “Right now that need is with the people of Fort McMurray,” he concludes. “We are anticipating a very long recovery period for the community, with a significant effort required on our part to help rebuild the lives and businesses of those affected.”

Canadian Red Cross supports Fort McMurray and area community initiatives with \$50 million

FORT MCMURRAY

Thanks to the generosity of Canadians, the Red Cross today announced a commitment of \$50 million to support community initiatives in the region affected by the devastating wildfires in Alberta.

This financial support will help Fort McMurray and its surrounding area by encouraging community recovery initiatives through grant opportunities for community-based organizations and municipalities to plan projects or events intended to rejuvenate the spirit and vibrancy within their communities.

“Experience has shown that community groups are part of the fabric that is critical to providing services to assist with the full recovery of the people and communities

affected by disaster,” said Conrad Sauvé, President and CEO, Canadian Red Cross. “When responding, the Red Cross works alongside community groups to strengthen local initiatives or services and to avoid duplicating efforts. By working collaboratively, we are confident that Fort McMurray and its surrounding communities will build back stronger than before.”

Generous individuals, corporations, and community groups from across Canada have so far donated \$136 million to assist the people affected by this disaster, of which \$115 million has already been spent or committed. With this additional announcement today, the Red Cross has now spent or committed \$165 million dollars on the Alberta wildfires response.

“Due to the generosity reflected through the number of donations we are still pro-



cessing, and the anticipated funds yet to come through the Government of Canada and the Government of Alberta matching programs, we are announcing this additional commitment today to support efforts that will help bring the communities of this area back together in a positive way after such a devastating turn of events,” says Sauvé.

For additional information about Red Cross funding for community organizations, please visit: www.redcross.ca/CommunityPartnerships

Additional information related to the Alberta fires including information for evacuees can be found at www.redcross.ca/albertafiresinfo

Visit www.redcross.ca/blog to read stories by Red Cross staff, volunteers, supporters and friends.

If you would like to donate to the Red Cross Alberta Fires Appeal visit: https://donate.redcross.ca/eaaction/action?ea_client.id=1951&ea_campaign.id=50639

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Local Fort McMurray resident who lost her home to wild-fires returns to assist others

Posted by **Red Cross Talks** - Red Cross blogger *Guest post and photo by Bob Wallace*

Grabbing her wallet, phone, jacket, and just a few things she could stuff into a small backpack, Cathy Lu had very little time to meet the demands of the mandatory evacuation order that came just a month ago. Showers of ash were descending on her street and wildfires had already begun to engulf some areas of Ft. McMurray, Alberta, as Cathy and her roommate quickly drove from their neighborhood.

“It was like a dream, it happened so fast....I lived on the South side of town, and the fire was coming from the North. So, I never thought it would really be a problem for me,” said Cathy.

Ending up in Calgary, Cathy first learned the fate of her neighborhood through images on news broadcasts. The television pictures showed lots of damage. Then, when she returned earlier this week, she could see with her own eyes that the stand-alone condominium that had contained all her possessions was totally gone, and she was not al-



lowed to enter her old neighborhood. Even worse, she has no insurance to cover any portion of her loss.

Cathy, a student at the University of British Columbia, was living in Ft. McMurray since 2014 because she has a coop internship with Shell Canada as a Mine Planning Engineer. In that role she assists Shell's work in the local oil sands fields by developing the daily plan for extraction

based on the characteristics of the particular geological strata that is being mined.

Cathy is still working with Shell Canada but now in Calgary. However, she volunteered to return to the city where she lost everything during the re-entry period for

residents of Ft. McMurray. She spends her day in one of the eight Welcome Centers, where returning residents can stop off to interact with a different municipal and relief agencies and also register with the Red Cross and receive emergency financial benefits as well as cleanup kits, water, and after fire kits.

Often returning residents want to know what they can do to assist those who have lost everything to the wildfires. On this day Cathy, along with Maryam Dashti, another volunteer from Shell Canada, sit at a desk where people can get referrals to agencies where they can be of assistance.

“Initially I was devastated [by my loss], but this is a place of strength. Being here has really helped me learn what is important in life....I feel very fortunate to be here. There is a better tomorrow,” Cathy concluded.

ORIMS 2nd Webinar



On Wednesday April 20th, ORIMS held its 2nd professional development webinar for 2016. The topic

“Understanding Influences on an Electrician’s Decision Making to Work Live” was presented by Sarah Thorne, Co-founder of Decision Partners and Joel Moody, MD, PhD, Director Safety, Risk, Policy and Innovation at ESA. The speakers discussed research results from a new method called “Mental Modelling Technology” and explained how those results can be used to reduce serious injuries and deaths in the industry. The webinar was well attended and we received a lot of positive feedback. Our sincere thanks to Sarah and Joel, our speakers, for supporting ORIMS and for discussing such an informative topic.

ORIMS is continually striving to improve services to meet the needs of its members and we will be offering more webinar services in the future. Please follow us on Twitter @OntarioRIMS to stay connected and get the latest updates.

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ORIMS 2016 Annual General Meeting

ORIMS held its 56th Annual General Meeting (AGM) of its members at the Deer Creek Golf and Country Club on June 21st, 2016. Outgoing and incoming President Tina

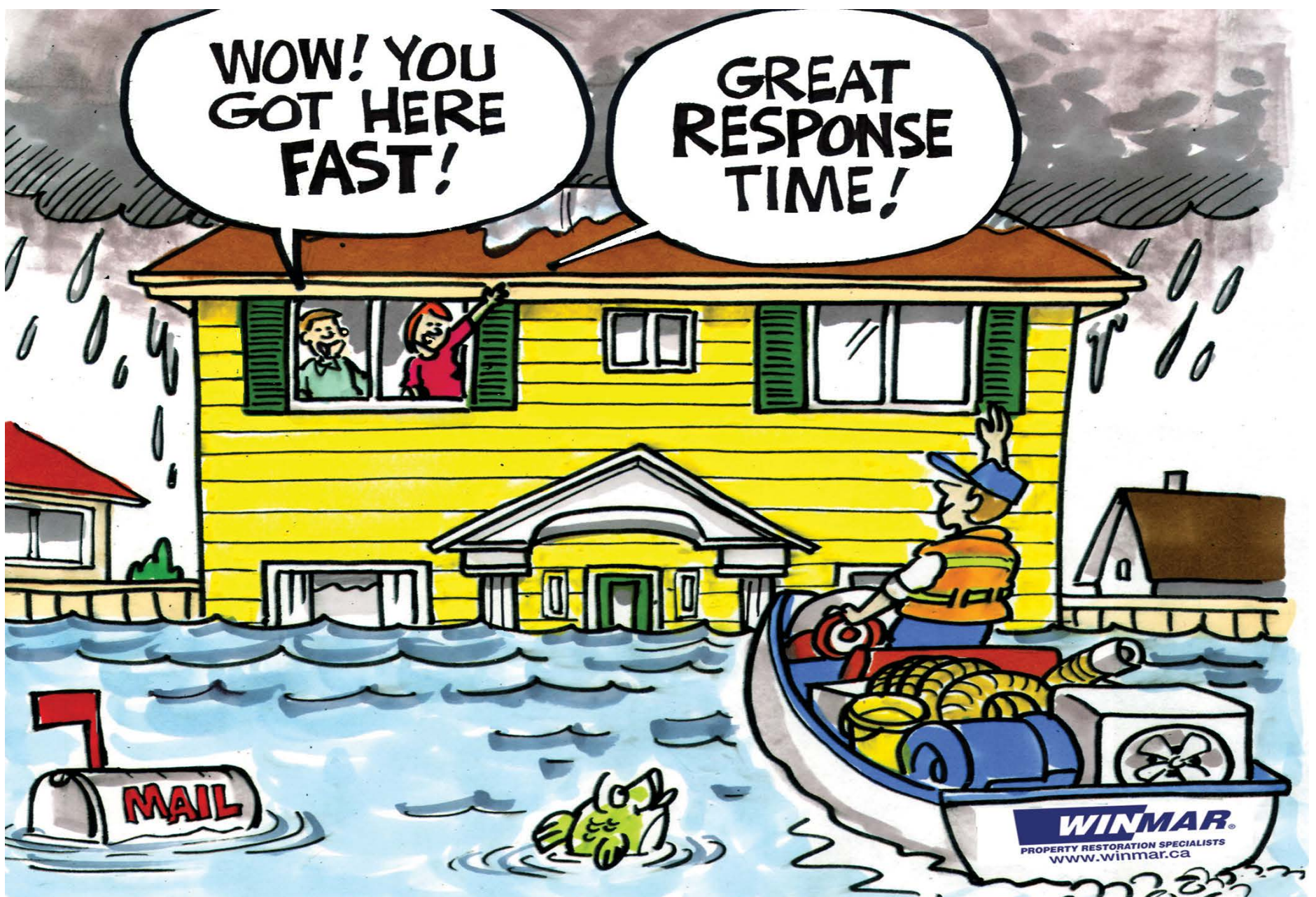
Gardiner chaired the meeting. The reports of all the directors were approved and actions of the board for past term ratified. The President thanked the outgoing Board for all their hard work and contributions.

The 2016-2017 board of directors was elected with many directors returning, as well as, 3 new additions to lend their expertise and knowledge. ORIMS welcomed Gloria Dang and Lisa Jeffray from Algonquin Power

and Tanya Diedrick from H&R REIT to the Board. ORIMS Annual Golf Tournament followed the AGM.



Incoming Board for 2016 - 2017



2016 PD Day & Spring Fling Network Reception



On Wednesday May 4th, 2016 ORIMS held a special half day professional development session in conjunction with McCague Borlack LLP. The theme of the day was legal update and the legal panel was comprised of Catherine Korte, Michael Blinick, Anthony Gatensby, Michael Kennedy, Matthew Dugas and Olga Zemlinsky who were all truly amazing. The topics were timely, informative, entertaining and well received by the attendees. RIBO Credits were also awarded to participants in attendance. We would like to thank everyone at McCague Borlack for generously

donating the space, educational documents and the outstanding speakers. Some of the session's topics included:

- Legislative changes to the auto product; what you need to know regarding the amendments as a Risk Manager, Insurer, and Consumer.
- The Ubiquitous Uber and Autonomous Automobiles.
- What is an accident? You would be surprised; a case law update.
- Crowd sourcing, is this risky? Effective management of the risk.
- Fighting Fraud; the best defense is a good offence.
- Cyber Liability – The ever escalating class actions, court awards and settlements.

Following the professional development day was the Spring Fling Network Reception, which was held at The Rum Exchange. Many were in attendance and a good time was had by all. We would like to thank the staff at the Rum Exchange for hosting this extraordinary event and a big thanks to all that attended the reception.



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Spring Fling Highlights Contd.



2016 ORIMS Annual Golf Tournament

By James Eka

On Tuesday June 21st at the Deer Creek Golf and Banquet Facility ORIMS held its Annual Golf Tournament. 266 golfers were in attendance and rain, thunderstorms, flood and hail were not in the forecast for this year; instead it was gorgeous summer day with temperatures reaching a comfortable 27 degrees. This year we also saw a new start time at 10am, which allowed for a fluid and entertaining day that was thoroughly enjoyed and well received by all. A special thanks to Stephen Kelly for his outstanding job and continued success in organizing this event. With the help of our members, we were able to raise \$2K in support of the Juvenile Diabetes Research Foundation. We would like to thank our sponsors: Cunningham Lindsey, Marsh, Aon, Willis, Pourvous Translation Service, Sedwick CMS, Winmar, Pinchin, Thompson, Tooze, McLean & Elkin and all of our various prize donors.



2016 Top Winning Teams:

Molson - Low Gross Team: Raj Monindra. Kevin Beaulieu, Richard Borchiever, Aaron David

John Labatt - Low Net Team: Elvira DeGasperis, Joyce Sandison, Dave McGregor, Aaron Hunter

Other Winners:

Longest Drive - Men

Hole 6 Emerald (Aon) - Andrew Torr
Hole 1 Ruby (Willis) - Warren Cooney
Hole 5 Diamond (Marsh) - Marc Ross

Longest Drive - Ladies

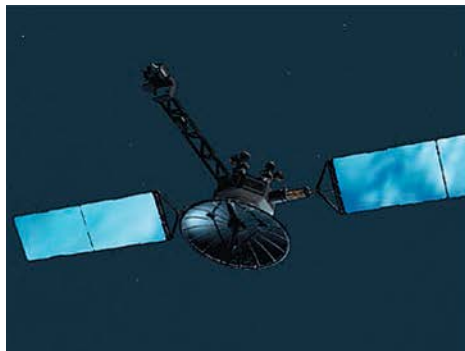
Hole 1 Emerald (Willis) - Daria Aquis
Hole 4 Diamond (Marsh) - Linda Desouza
Hole 2 Sapphire (Aon) - Lynn Erwin

Closet to the Pin - Men

Hole 4 Sapphire (Aon) - Henry Ulozas
Hole 9 Ruby (Willis) - Nigel Rouse
Hole 7 Diamond (Marsh) - Steve DelGreco

Closet to the Pin - Ladies

Hole 8 Sapphire (Aon) - Lauren Lambardi
Hole 3 Diamond (Marsh) - Blue Shindler
Hole 4 Ruby (Willis) - Karen Bannerman



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ORIMS Golf Tournament *Highlights...*





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