

ZALE CHAPEL

CGA, CIP, CFE

RESUME OF QUALIFICATIONS

A. PROFESSION

1. Presently a Principal with Paterson • Jamieson • Associates (originally Paterson • Jamieson • Arnet), Chartered Accountants, located in Vancouver, B.C., Canada, and have been with them since inception on November 4, 1991.
2. Professional practice is principally in insurance claims services, business interruption losses, economic loss calculations, investigative (forensic) accounting, litigation/alternate dispute resolution and special purpose investigations.
3. Associated and/or involved on a professional basis with over 1,500 insurance claims, investigations, and special purpose assignments since December, 1984.
4. Provided testimony as an expert witness in the Supreme Court of British Columbia and Arbitration Hearings.
5. Acted as an Appraiser for various insurers in Insurance Act Appraisals.
6. Manager with Coopers & Lybrand, Chartered Accountants in litigation, insurance and valuations group, 1985 to 1991.
7. Self employed, Vancouver, providing accounting and management services, 1981 to 1984.
8. Manager Administration of Sauder Distribution, a division of Sauder Industries Ltd., Vancouver, 1979 to 1981.
9. Controller, McDonald Cedar Sawmill, a business unit of Whonnock Industries Ltd., Vancouver, 1975 to 1979.
10. Chief Accountant at Head Office, Sauder Industries Ltd., a large private integrated Forest products company, Vancouver, 1971 to 1975.
11. Supervisor of Internal Audit Department for Western Canada of Canada Trust Company, London, Ontario, 1969 to 1971.
12. Various staff positions in the internal audit department and at different branches of the Canada Trust Company, London, Ontario, 1964 to 1969.

B. PROFESSIONAL MEMBERSHIPS

1. Member of the Certified General Accountants Association of British Columbia.
2. Associate Member of the Certified General Accountants Association of Canada.
3. Member of the Insurance Institute of British Columbia

B. PROFESSIONAL MEMBERSHIPS (continued)

4. Member of the Association of Certified Fraud Examiners.
5. Member of the Chartered Insurance Professionals' Society.

C. ACADEMIC RECORD

1. Graduate High School, Alberta - 1964.
2. Certified General Accountant - 1975.
3. Associate of the Insurance Institute of Canada - 1991.
4. Chartered Insurance Professional - 1998.
5. Certified Fraud Examiner - 2000.

D. ADDITIONAL TRAINING AND COURSES

1. Maintain the professional development standards of the Certified General Accountants Association for members in public practice.
2. Presented the courses "Income Loss Analysis for Bodily Injury Adjusters" and "Earnings Loss Analysis for Property Damage Adjusters" for the Insurance Corporation of British Columbia.