



2021/2022
**Insurance Institute
of Canada**
Annual Report



EMPOWERING INSURANCE CAREERS

insuranceinstitute.ca

Organization and Aims

Insurance Institutes are the educational bodies for the property and casualty business.

The first Institute was started in Toronto in 1899. Others followed in Montréal, Winnipeg, and Vancouver. Local Institutes are now established in all provinces.

In 1952, all Institutes joined in association with The Insurance Institute of Canada to establish a uniform standard of insurance education and examinations.

The Institute sets the syllabus of studies, produces the appropriate Canadian texts, conducts distance-learning courses, holds national examinations, and elects graduates.

The Institute sponsors a competition for original essays, works of research, papers, or articles on subjects related to property and casualty insurance.

Local Institutes provide local facilities to students; arrange classroom instruction and

study groups; supervise arrangements for holding the examinations; maintain libraries of insurance textbooks available on loan to members; support graduates' societies and public speaking clubs; promote seminars, workshops, and research projects to further efficiency and progress in general insurance.

Article V

Rights, Duties and Responsibilities of Membership

Fellow Chartered Insurance Professionals, Chartered Insurance Professionals, Honorary Chartered Insurance Professionals, Fellows and Associates (hereinafter referred to as Institute graduates) shall be bound by

the terms and conditions of the following Code of Ethics and attendant Disciplinary Procedures. Additionally, any other Member shall not be eligible for election as a Fellow Chartered Insurance Professional or

Chartered Insurance Professional should they be found to be in breach of the following Code of Ethics.

Code of Ethics:

Institute graduates shall, in exercising their professional responsibilities, and in all professional matters, subordinate personal interests to those of the public, the client or employer or the Institute and profession as the case may be.

Institute graduates shall not violate any law or regulation duly enacted by any governmental body whose authority has been established by law, and no Institute graduates shall knowingly lend themselves, their names or their services to any unlawful act of their employer or client.

Institute graduates shall not willfully misrepresent or conceal material fact in

insurance and risk management business dealings in violation of any duty or obligation.

Institute graduates shall not sign or associate themselves with any letter, report, statement or representation, which they know is false or misleading, or which is prepared in a manner which might tend to be misleading or to misrepresent the actual situation.

Institute graduates shall treat as confidential any information, documents, or papers relating to the business affairs of their employer or client and shall not disclose or produce such information, documents or papers, without the consent of the employer or client concerned, except as required to do so by law.

Institute graduates shall use due diligence to ascertain the needs of their client or principal and shall not undertake any assignment if it is apparent that it cannot be performed by them in a proper and professional manner.

Institute graduates shall not fail to use their full knowledge and ability to perform their duties to their client or principal.

In all dealings graduates shall conduct themselves with dignity and shall avoid conduct which would discredit the profession of insurance or the Institute.

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Subscribing National Companies

AIG Canada

Alberta Motor Association Insurance

Algoma Mutual Insurance Company

Allstate Insurance Company of Canada

Antigonish Farmers' Mutual Insurance Company

AON Canada

Aviva Canada Group

Ayr Farmers' Mutual Insurance Company

Bay of Quinte Mutual Insurance Company

BCM Insurance Company

Boiler Inspection & Insurance Company of Canada

La Capitale, Compagnie d'assurance générale

Chubb Group

CNA, Canadian Operations

Coachman Insurance Company

Co-operators General Insurance Company/Group

Crawford & Company (Canada) Inc.

The CUMIS Group Limited

C.U.R.I.E.

Desjardins Groupe d'assurances générales

Dufferin Mutual Insurance Company

Ecclesiastical Insurance Office plc

The Economical Insurance Group

Erie Mutual Fire Insurance Company

General Reinsurance Corporation

Germania Mutual Insurance Company

Gore Mutual Insurance Company

H T & C Mutual Insurance Company

Heartland Farm Mutual

Intact Financial Corporation

Kent & Essex Mutual Insurance Company

L & A Mutual Insurance Company

Lloyd's Canada

Maple Mutual Insurance

Munich Reinsurance Company of Canada

My Mutual Insurance Company

North Blenheim Mutual Insurance Company

Northbridge Financial Corporation

Old Republic Insurance Company of Canada

PAFCO Insurance Company

Peace Hills General Insurance Company

P.E.I. Mutual Insurance Company

Pembridge Insurance Company

The Portage La Prairie Mutual Insurance Co.

Promutuel Bois-Francs, S.M.A.G.

Promutuel Centre-Sud

Promutuel de L'Estuaire

Promutuel du Littoral

Promutuel Montmagny-L'Islet

Promutuel Vallée du St-Laurent

Red River Mutual

Saskatchewan Government Insurance Canada

Saskatchewan Mutual Insurance Company

Scor Canada Reinsurance Company

SGI Canada Insurance Services Ltd.

SiriusPoint America Insurance Company

South Easthope Mutual

SSQ Société d'assurance-vie

TD Insurance/Security National

The Toa Reinsurance Company of America

Travelers Canada

Victor Insurance Managers Inc.

The Wawanesa Mutual Insurance Company

Wynward Insurance Group

Zurich Canada

Board of Governors

2021-2022

Chair	Heather Masterson, BA, BEd, FCIP	Travelers Canada
Deputy Chair	Jason Storah, BEc	Aviva Canada
Past Chair	Martin Thompson, ACII	Fairfax Financial
Governor-at-Large	Valérie Lavoie, BASc	Desjardins
Regional Vice Chairs:		
Western Provinces	Joanne Hampson, FCIP	Retired
Ontario	Ross McDougall	McDougall Insurance and Financial
Québec	Suzie Godmer, PAA	ATK Technologies
Atlantic Provinces	Helen O'Donnell, CIP, CRM	Retired
Divisional Vice Chair		
Academic	Paul Croft, BA, BSc, CCIB, CIP, CRM	Aon Risk Solutions
Professionals'	Rosalind Staples-Simpson, BComm, FCIP	RSA Canada
Governors:	Debra Bachek, FCIP	SGI Canada
	Ingrid Butler-Sieben	Aviva Canada
	Marie Clifford, FCIP	Aviva Canada
	Christa Cole, CIP	The Cooperators
	Debra Copeland, BA, FCIP	Intact Insurance
	Darius Delon, MBA, FCIP	Risk management 101
	Lisa Desgagné, PAA	Northbridge Assurance
	Jason Foroglou, MBA, FCIP, CRM	Ivantage Insurance Brokers
	Alana Halapija, FCIP, CRM	Intact
	Victoria Hanson, BA, RVP, RRP, CVP, CRM, ACS, CIP	Crawford & Company (Canada)
	Lola Inman, CIP, CAIB	Huestis Insurance Group
	Shelora Lopez, CIP	The Cooperators
	Janine Marchi, BSc, LLB, CIP	ICBC
	Lee Marshall, CIP, CA, CPA	SGI Canada
	Dave Penstone, FCIP, CRM, RIB	Gillons Insurance Brokers Ltd.
	Joe Gariepy, CIP, CRM	Totten Group
	Richard Ravn, FCIP, CRM	Asurion
	Matt Robblee, CAIB, CIP	Caldwell Roach Agencies
	Denise Roche, CAIB, CIP, CRM	Anthony Insurance Inc.
	Tina Rowntree, FCIP, CRM	Wedgewood Insurance
	Hilary Scaffidi, FCIP, CRM, CAIB, CSIP	Rhodes and Williams
	Jennifer Scott, BFA, CIP	Manitoba Public Insurance
	Dave Smiley, BSc, FCIP	Ecclesiastical
	Andrew Steen, CIP	Berkeley Canada
	Alex Stringer, FPAA, CRM	DPA Assurances
	Jennifer Tougas, FCIP, CRM	Intact Insurance Company
	Sarah Tung, BComm, FCIP, CRM	AXA XL, a division of AXA
	Lisa Vercillo, CIP, CRM	Magenta Insurance Professionals Inc.

Board of Governors

2022-2023

Chair	Jason Storah, BEc	Aviva Canada
Deputy Chair	Valérie Lavoie, BASc	Desjardins
Past Chair	Heather Masterson, BA, BEd, FCIP	Travelers Canada
Governor-at-Large	James Russell, BMath, FCIA	TD Insurance
Regional Vice Chairs:		
Western Provinces	Joanne Hampson, FCIP	Retired
Ontario	Dave Smiley, BSc, FCIP	Ecclesiastical
Québec	Lisa Desgagné, PAA	Northbridge Assurance
Atlantic Provinces	Helen O'Donnell, CIP, CRM	Retired
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	Ingrid Butler-Sieben, CAIB, CRM, FCIP	Aviva Canada
	Marie Clifford, FCIP	Anderson McTague Insurance
	Christa Cole, CIP	The Cooperators
	Debra Copeland, BA, FCIP	Intact Insurance
	Sarah Dawson, CIP	Travelers Canada
	Darius Delon, MBA, FCIP	Risk management 101
	Mathieu Gagnon, FPAA/FCIP, CRM, RIB	Vézina assurances inc.
	Joe Gariepy, CIP, CRM	Totten Group
	Alana Halapija, FCIP, CRM	Intact
	Victoria Hanson, BA, RVP, RRP, CVP, CRM, ACS, CIP	Crawford & Company (Canada)
	Tracy Kronic, BBA, FCIP	Canada Brokerlink (Ontario) Inc.
	Kelly Leydon, FCIP	TD Insurance
	Shelora Lopez, CIP	The Cooperators
	Morgan Mackenzie, BA, CIP, CAIB	Western Financial Group Insurance
	Lori Madsen, CIP	CAA Insurance
	Janine Marchi, BSc, LLB, CIP	ICBC
	Dave Penstone, FCIP, CRM, RIB	Kent and Essex Mutual
	Richard Ravn, FCIP, CRM	Asurion
	Denise Roche, CAIB, CIP, CRM	Anthony Insurance Inc.
	Vicki Rowan, FCIP, CRM	Optimum West Insurance Co.
	Tina Rowntree, FCIP, CRM	Wedgewood Insurance
	Jennifer Scott, CIP, CIM	Manitoba Public Insurance
	Andrew Steen, CIP	Berkeley Canada
	Alex Stringer, FPAA, C.d'AA, CRM, RIB (ON)	DPA Assurances
	Zack Tisdale, BMath, FCIP, AIDA	Commonwell Mutual Insurance Group
	Lisa Vercillo, CIP, CRM	Magenta Insurance Professionals Inc.
	Thomas Watson, CD, CIP	Guardsman Insurance Services

Board of Governors 2022



First Row (L to R)

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 Suzie Godmer, PAA
 Joanne Hampson, FCIP
 Helen O'Donnell, CIP, RM
 Jason Storah, BEc
 Heather Masterson, BA, BEd, FCIP
 Rosalind Staples-Simpson, BComm, FCIP
 Dave Smiley, BSc, FCIP
 Paul Croft, BA, BSc, CIP, CRM, CCIB
 Peter Hohman, MBA, FCIP, ICD.D
 Lisa Desgagné, PAA

Second Row (L to R)

Vicki Rowan, FCIP, CRM
 Mathieu Gagnon, FPAA/FCIP, CRM, R.I.B.
 Kelly Leydon, FCIP
 Joe Gariepy, CIP, CRM
 Tina Rowntree, FCIP, CRM
 Denise Roche, CAIB, CIP, CRM
 Zack Tisdale, BMath, FCIP, AIDA
 Tracy Kronic, BBA, FCIP
 Jennifer Scott, CIP, CIM
 Christa Cole, CIP
 Lisa Vercillo, CIP, CRM
 Sarah Dawson, CIP

Third Row (L to R)

Debra Copeland, BA, FCIP
 Janine Marchi, BSc, LLB, CIP
 Alex Stringer, FPAA, C.d'A.A., CRM, R.I.B. (ON)
 Darius Delon, MBA, FCIP
 Dave Penstone, FCIP, CRM, RIB
 Thomas Watson, CD, CIP
 Morgan Mackenzie, BA, CIP, CAIB
 Alana Halapija, FCIP, CRM
 Ingrid Butler-Sieben, CAIB, CRM, FCIP

Chair's Address to the 69th Annual General Meeting

Heather Masterson, BA, BEd, FCIP

Chair



My introduction to the industry started as a youngster in St. John's, Newfoundland listening to my father talk about the brokerage he was working hard to build. During university I worked in the family business doing odd jobs that needed to be done. By the time I had graduated university, I was hooked on the industry. From there, as they say, the rest is history.

I'm one of the fortunate people who found their way into the insurance business by design.

My introduction to the industry started as a youngster in St. John's, Newfoundland listening to my father talk about the brokerage he was working hard to build. During university I worked in the family business doing odd jobs that needed to be done. By the time I had graduated university, I was hooked on the industry. From there, as they say, the rest is history.

I believe strongly in the value that insurance brings to the lives of individual people, families and businesses. With every insurance policy we sell, we make a promise to our customers that we will be there when they need us. Knowing we play a small part in making someone's life whole again is a very powerful reward and it makes what we do very meaningful.

The industry is an exciting business to build a career, the future is bright for young professionals coming into insurance. There are so many rewarding career paths to follow. Whether you're interested in risk management, finance, technology, human resources, law, engineering, marketing or sales, there is a place in our business for you.

The pandemic accelerated the technology transformation already underway across our industry. We continued to invest in new technologies that made us more agile and efficient and leveraged data and analytics that fuelled intelligence-driven growth. This innovation brings even more opportunities for people to develop and progress. We are seeing the emergence of new and interesting roles like drone pilots and cyber investigators these didn't exist a decade ago. This is such a compelling time to be part of our industry as the opportunities are unlimited.

Whether someone is new to the industry or looking to grow their career, the Insurance Institute has many resources to help insurance professionals. A great place to start is the Institute's mycareer program. This resource can help people map their unique skills, their interests and their strengths and work experience along the many career paths in the industry.

Learning is critical at every stage of a person's career, whether they are just starting in the industry or looking to build

and advance their career. Developing new knowledge and skills with a strong foundation of education and professional development is essential.

The importance of education and lifelong learning is something that was impressed on me by my father. He told us to make education a top priority, it will empower us to do great things. This has become even more true today as the industry continues to evolve technologically and become more intelligence-based. It's a message I'm passing along to my own daughters, one that I actively endorse for the 1,400 employees at Travelers Canada and for people in the industry more broadly.

Taking charge of your career, strengthening your knowledge and growing your personal value proposition is an individual responsibility for sure. The Institute, however, is there for the industry and for our people providing learning opportunities, professional designations, certificates and continuing education.

This is a fantastic milestone year for the Institute. On September 19, 1952,

The Insurance Institute of Canada was created with the adoption of its constitution and by-laws at the first meeting of the Governing Council, as they called the Board then.

In his closing remarks to that historic meeting, President Norman Bethune predicted that ...

“The Insurance Institute of Canada will grow in strength and service to the Insurance Industry and the entire country as the years go by”

.... and indeed, as evidenced in the reports received today, seventy years after its creation it is crystal clear that Mr. Bethune’s prediction has come true.

In continuing that work, the industry’s core designation program, CIP, has just finished undergoing a complete update of the entire curriculum, all 27 courses. This included revising the content into consistent, digitally filed learning objects that are now reflected throughout our text material, putting them on par with the best educational material available.

This positions us very well to move forward with the final phase of the CIP Program review and revision, a major initiative that has been underway for the last couple of years with significant consultation and input from the industry.

Core to the future curriculum has been the development of a comprehensive Competency Profile for insurance professionals, the skill set required by insurance professionals at various stages from early to mid-career.

Importantly, the program revision will continue to reinforce CIP as the source of technical insurance knowledge for the industry. However, new content in the area of data analytics will be added to help underwriters, agents, brokers and adjusters better do their jobs as the industry draws more heavily on technology and better explain these outputs in plain language to clients.

At the same time, enabling skills in a variety of business tasks and roles will be weaved into the program; skills such as Critical Thinking, Business Acumen, Interpersonal

Communications, Advising, Ethics and Professionalism.

This evolution in the CIP program will ensure it continues to be of the highest quality and value well into the future, most certainly compared with other professional designations.

As we move down the path towards an enhanced CIP Program, we will continue to explore new learning technologies that improve the student learning experience beyond the textbook. The balance between cost and benefit will have to be balanced, but new tools such as virtual reality simulations, video-based content and augmented reality models will bring a whole new level of engagement for our students.

Our virtual exams, initiated to satisfy regulator licensing requirements during the pandemic and for our own exams, have moved us well forward in this future direction. Together with the e-books we launched this year and the new digital badges introduced for graduates we have illustrated well the progressive nature of the Institute.

The new website we have under development will also enable our students to conduct business with the Institute more seamlessly with its mobile customer-first orientation. Programs and classes, whether in-person, virtual or hybrid and other events, will be easily accessed. The member’s personal dashboard will enable them to track their progress at a glance, receive alerts and messages and find recommendations on how best they can advance their learning, another progressive initiative for the Institute’s members and stakeholders.

Transitioning online brings significant benefit for the Institute and its customers. However, it is not without its risks, as criminal cyber activity has never been more rampant. One only has to look at the insurance industry’s loss ratio in this line of business to appreciate the concern.

It is imperative that the Institute employ a hard line of cyber defense. To this end, for the last handful of years, the Institute has been deploying a rigorous cyber strategy including ongoing staff training to protect

the core assets of the organization as well as the personal information our members have entrusted to us.

Speaking of staff, we have a couple of succession transitions this fall. After a dozen years with the Institute, Mike Divjak, VP Operations, will be retiring at the end of this year. Thank you, Mike, for your years of service and leadership. Margaret Wasserman will be leaving her Sr. Director, Ontario role to become our new VP Operations and Chelsea Smyth will move from her Director, Western & Atlantic Operations to succeed Margaret in Ontario. Congratulations to you both and happy retirement, Mike.

Celebrating success is one of the most enjoyable parts of the Chair’s role. It has been my privilege to recognize a record number of graduates at our virtual convocation ceremonies across the country this past year. Becoming Chair during a pandemic was certainly unconventional and not being able to attend in-person ceremonies was disappointing, I would have very much enjoyed meeting the graduates as they came on stage to receive their diplomas. However, based on the number of beaming grads on social media posts, I believe we celebrated them in a way they truly found meaningful.

Happily though, like most organizations, the Institute is moving back to in-person activities this fall. It is with delight that the upcoming convocations are scheduled to be a part of that return to normal. So too, these Board and the Annual General Meetings are in person after having been virtual for the last two Octobers. So very nice to see everyone face to face once again.

Despite the lockdowns and other implications of COVID, I am nonetheless most grateful to have had the honour and real pleasure of helping guide the work of the Institute as your Chair. It has been most rewarding and I have enjoyed this opportunity immensely, beginning many years ago with the Insurance Institute of Ontario.

As I wrap up, I would like to send a big thank you to the many Institute volunteers. The Institute would not be what it is without the passion and commitment of volunteers and

their dedication to helping people succeed in the industry.

I also extend my sincere thanks to our Board and to the Executive Committee for their leadership, their commitment to the Institute and for their support throughout my term in office. To my successor, Jason Storah, I wish you every success in your year as Chair and may you come to enjoy this opportunity as much as I did.

Respectfully,

A handwritten signature in black ink that reads "Heather Masterson". The signature is written in a cursive, flowing style.

Heather Masterson, BA, BEd, FCIP
Chair

Academic Council Report

Paul Croft, CIP
Chair, Academic Council



Introduction

The Academic Council is pleased to provide a report of the status of Academic Programs at The Institute and an update on the many developmental initiatives currently in progress.

We extend our congratulations to all graduates on their tremendous achievement.

Chartered Insurance Professional (CIP®) Program

Curriculum Rewrite

All CIP textbooks have been redesigned with only a few remaining to be translated in French (to be completed by Winter 2023). This completes the redesign of the entire CIP program that began with an initial pilot of C32 in September 2017. The entire CIP redesign spans 30+ textbooks, online course resources/tutorials and associated exams.

Sustainability Model

The Sustainability Model has recently been updated to accommodate the enhancements to the curriculum that were identified as part of the CIP Program Review. The sustainability model is a key production schedule to ensure that all courses are updated within a 2–3-year cycle (including French). All CIP Program enhancements will be implemented by December 2025.

New Initiatives

a. Curriculum Blueprint

A comprehensive blueprint was developed as an outcome of Phase 3 of the CIP Program Review that outlines all the curriculum enhancements that will be implemented to each CIP course. The enhancements are structured around 8 central themes:

- Cyber
- Data Analytics
- Enabling Skills
- Loss Prevention
- Emerging Risks/Technical Knowledge
- Equity, Diversity, and Inclusion
- Customer Service
- Ethics and Professionalism

b. Enabling Skills for the Insurance Professional

A new series of online modules are being developed titled: “Enabling Skills for the Insurance Professional.” The course will consist of 10 self-paced online modules

that will provide students with key skills and knowledge on areas such as critical thinking, professionalism and ethics, customer service excellence, equity/diversity/inclusion, interpersonal communication, etc. CIP students will be required to complete all 10 modules prior to enrolling in C16. Each module is Pass/Fail with no final exam. To pass each module, students must pass the online quizzes. Launch of the course is targeted for Fall 2023.

c. Loss Prevention

Academic Programs is developing a new elective course on Loss Prevention. A course outline has been finalized by industry and subject matter experts and will cover topics such as loss prevention fundamentals in fire, water, crime, liability, and automobile fleets, as well standard codes/regulations and hazards. Course development is ongoing with an expected launch date in Fall 2023. This new course will replace C36 Building Construction, Fire Hazards and Basic Hazards, which will be retired following the launch of the new course.

d. Data Analytics

Pending completion of market research, a new elective course on Data Analytics will be developed and is targeted for launch in December 2024. The course will focus on the fundamental concepts and behavioral indicators of data analytics and how they can be applied in various functional roles in p&c organizations.

e. Modes of Delivery

Enhancements to the delivery of courses for all modes of learning (classroom, virtual, and independent study) are being designed with a focus on online learning supports such as new learning tools (branching scenarios, podcasts, etc.) online assessments, and standardized templates that will be integrated into the learning management system to further bolster course engagement for independent study as well as classroom and virtual students. A pilot study to analyze these enhancements will be conducted in the Winter 2023 semester with C32 Bodily Injury Claims.

f. Graduate Survey

A graduate survey has been developed to evaluate the experience of our learners. The survey will be administered following the three exam periods each year (April, December, July). An initial pilot of the survey was conducted following the April 2022 exam session (n=47). Key responses were: a) 94% would recommend the CIP program to a friend, and b) 87% were either satisfied or very satisfied with their learning experience.

g. College Programs

The Institute has partnerships with 13 College programs and 2 universities across Canada. The majority of the College programs are two-year business programs with a specialization in general insurance. The colleges teach the courses using IIC curriculum, and students must write IIC exams to receive CIP credit.

Approximately two years ago, Phase One of a strategy was developed that includes establishing best practices and key success factors to ensure that all college programs are meeting minimum requirements in these

areas. Now that decisions have been made regarding outcomes from the CIP Program Review, work has begun to evolve Phase One of the College Programs strategy into a longer-term strategy.

CIP Examinations

CIP Examination Registrations

The December 2021 and April 2022 examination administration sessions were a combination of Virtually Proctored (VP) and online timed exams (OTE). July 2022 was the first hybrid VP and In-Person (IP) examination. The majority of students chose VP (83%) with only 17% of students choosing IP.

The overall pass rate for CIP courses has been consistent with previous years, ranging from 80% in July 2022 to 83% in December 2021 and April 2022 respectively.

The total number of exam registrations has declined by almost 14% over the past five years, most notably over the past year. The most significant decline was in July with a 33% drop from the same time last year. Feedback from students has primarily been “COVID fatigue” as students feel burned out and are taking the summer off. However, early registration numbers for December 2022 suggest that CIP registration numbers may be rebounding.

Examination Strategy and Roadmap

a. Exam Updates

In the July 2023 session, the C11 exam will be the first CIP exam designed in all multiple-choice question (MCQ) format. Future exams will also start incorporating scenario or case-based MCQ questions. These types of questions allow for greater testing of comprehension and application ability, and will serve to substitute for the reduction in the narrative and application-based constructed response questions.

b. National Assessment Strategy

As part of the Implementation (Phase 4) of the CIP Program Review, the Examination department is developing midterms and tests that will serve as the course mark portion of the revised Independent Study model. The midterm and test item bank will be shared with instructors for use in virtual or in-person classes. The intent is to provide further standardization between assessments and final exams, and support alignment in student expectations.

c. Standardization of Answer Points

A significant initiative implemented over the past academic year has been how examination Answer Points (APs) are presented. Historically, APs consisted of text taken directly from a textbook. Now, Examination Specialists are responsible for synthesizing textbook content in sections or categories, defining more precisely where a mark(s) should be awarded. This change will help reduce variability in marker ratings and improve the consistency in marking and defensibility of constructed response questions.

Examination Administration

July 2022 was the first time we offered a combination of Virtually Proctored and In-Person administered exams, either through a local office or a third-party writing centre. It was anticipated that approximately 50% of students would choose IP exams, however, only 17% of students choose IP. Students primarily chose VP because they like the convenience of writing from home and the flexible scheduling options. Students who chose IP did so primarily because their computer did not meet the technical requirements for Virtual Proctoring, they experienced a technical issue with VP in the past, or they did not have a quiet place to take their exam in a VP environment. Although students could change the administration options, most stayed with their preferred option. Moving forward, the plan is to keep both administration options with a limited number of days available for In-Person exam administrations to manage resource allocation and costs.

New Examinations

The Damage Insurance exam (CIP Recognition of Prior Learning Exam for AEC/DEC Damage Insurance Programs) launched April 14, 2022. To date, 12 students have attempted the exam with a pass rate of 50%. The pass mark was set at 70%. A study package for students coming from the Quebec Damage Insurance programs is being developed to help them prepare for the exam.

The Canadian Managing General Agent (CMGA) exam launched in February 2022. The exam consists of 100 MCQs and is 2 hours in duration.

Registrar Activities

a. Academic Rules and Regulations

There was one breach in the rules and regulations identified in the December 2021 administration. The suspension was appealed, however, the suspension of 9 examination sessions was upheld. A second breach was identified during the April 2022 examination and a suspension was issued.

b. Policy Updates and Additions

Continued Tuition Requirement

A process was conducted to review and identify whether Continued Tuition (CT) is seen as promoting student engagement and retention or whether it is seen as a barrier for students to progress through their CIP program. Currently a student is required to register through CT in circumstances where they have failed an exam twice, have received a Z-grade, have needed to defer more than one semester or have had an unexplained absence. The purpose of CT is to support students who are struggling to pass the exam by ensuring they retake the course or receive additional support before they attempt the exam again. For students who are absent the purpose is to encourage students to recommit to the program.

A significant number of students who fail two times do not re-register in the following semester and only a handful

of students register through CT as compared to the majority who continue to defer. As such, the CT requirement will be adjusted to apply to students who fail the same course three times as opposed to two. Further, when students register for CT, they will be encouraged to enroll in a class-based modality, which could serve as an incentive to encourage students with their studies and provide them additional support as needed.

NEW – Academic Integrity Policy

A policy has been developed to define and address academic misconduct especially as it relates to issues of plagiarism with assignments, cheating on exams and assessments, and professionalism. The new policy is intended to encompass students, members and anyone who is taking Institute programs, courses or exams. The new policy was approved by the Academic Council on September 9, 2022.

Student Survey Results (Dec 2021 – July 2022)

Immediately following their exam, students are invited to complete a survey regarding the exam experience.

Student satisfaction with the exams experience overall has continued to improve especially for those taking virtually proctored exams. Students reporting issues overall has steadily declined from 24% in December to 19% in April and 17% in July. The number of issues reported by students taking virtually proctored exams has also fallen from 25% in December to 19% in April and July respectively.

Ratings related to exam content have been consistent from one administration to the next. Students report that the question content is important for their professional practice (84% Agree or Neutral), textbooks and materials help them prepare (87-92% Agree or Neutral) and the number of questions on the exam are appropriate (85-91% Agree or Neutral). There was no significant difference between French and English students on the exam content related questions.

The survey results highlight that overall, students are satisfied with the exams, content and its administration and continues to trend positively. It is anticipated that with the standardization of the midterm and assessments in the future, student disagreement ratings related to exam content and expectations with exams will continue to improve.

CIP Program Review

The Insurance Institute has now completed Phases One, Two and Three of the 4-Phase process to conduct a full review of the CIP Designation Program. This review will ensure that the industry's primary designation program is best-in-class among professional designations and prepares the industry workforce for both current and future needs.

Project Overview & Status

Phase One – Industry Consultation and Needs Analysis

Phase One was conducted from June 2019 to April 2020. Primary research included interviews with industry stakeholders, a series of focus groups and a membership-wide survey. A final report was developed which included the key findings and a set of recommendations to enhance the CIP designation for the future.

Phase Two – Develop a Competency Profile for Insurance Professionals

One of the key recommendations from the Phase One research was to develop a competency profile for insurance professionals. Many of the additional recommendations arising out of the research hinge on the outcome of the profile. The process to develop a competency profile began in November 2020 and was completed in July 2021.

Phase Three – Reconceptualize the Program

In Phase Three we conducted a deep dive into the research and recommendations and developed a blueprint for changes

to the program. These include changes to curriculum, modes of delivery, use of learning technologies and assessment. Phase Three ran from November 2021 to April 2022. In April 2022, the Academic Council approved the CIP Program Review report, outlining all the proposed changes that will be implemented over the next three years.

Phase Four

We are now well under way with Phase Four of the Program Review. Over the past few months, we have:

- Developed a curriculum blueprint that details changes at the course level
- Established detailed models for modes of delivery including classroom, virtual and independent study. Planning for a pilot with C32 Bodily Injury, beginning in Winter 2023
- Determined specific new learning technologies that will be developed for C32 and other courses
- Established the new course assessment model for independent study, which includes two tests and a mid-term exam. Question banks will be available for classroom and virtual course instructors to use
- Reviewed a number of policies – 2-textbook, continued tuition, accommodations
- Developed a new policy regarding academic integrity (applies to all programs)
- Developed and administered the first CIP Graduate Survey.

Related to the CIP Program Review we have developed a proposal to change the registration and revenue recording process for locally and nationally delivered CIP Courses.

Curriculum Advisory Committee

The Curriculum Advisory Committee's (CAC) mandate is to advise on evolving knowledge, skill gaps and best practices that will enable The Institute to continuously improve the relevance of its programs and educational products.

Over the course of this year, the CAC discussed the following topics:

- Loss prevention – advised on new elective course design
- Data analytics – advised on new elective course design
- CIP Program Review – reviewed and advised on program goals and objectives
- Enabling competencies – from the new Competency Profile for Insurance Professionals
- Cyber risk – analysis of potential new topics
- Enabling skills for the insurance professional – reviewed course outline for the new modules in development.

Fellow Chartered Insurance Professional (FCIP®) Program

The Fellow Chartered Insurance Professional (FCIP) designation is the highest professional designation in Canada's p&c industry. The FCIP provides a comprehensive business education with a unique p&c focus. The program offers current and future leaders the knowledge, skills and strategic insights they need to make the most of their careers regardless of their role.

Over the past few years we have developed an independent study format for students studying in French. The final course, F560 launched this Fall.

Course registration numbers for the Fellow CIP program for 2021/2022 academic year were very strong at 190, compared with 153 last year.

Over 98% of students pass each FCIP course, which demonstrates their commitment to the program, their profession, and the effective preparatory knowledge and skills acquired and applied from the CIP and/or ACIP program(s).

Certificate Programs

General Insurance Essentials (GIE)

General Insurance Essentials (C81 and C82) is a two-course certificate program that introduces the basic concepts and principles of property and casualty insurance. This certificate is designed to lay the groundwork for further insurance education and career development. GIE textbooks are also used as part of The Institute's licensing product kits. As with other CIP and Institute textbooks, both C81 and C82 texts will be on a regular review/sustainability cycle, with an updated edition approximately every 3 years.

The total number of exam registrations has decreased for the past two years with an overall decrease of 25% over the past five years. GIE registrations fluctuate as some organizations periodically conduct in-house programs that can affect year-over-year registration numbers. The GIE course pass rates remain very strong with 95% of students passing C81 and 82% passing C82.

Advanced CIP (ACIP®)

The ACIP is a four-course certificate program positioned as the next step from the CIP program and a bridge to the FCIP program. Learners in the Advanced CIP program develop business and financial acumen as well as critical thinking and communication skills. The courses are delivered online in a facilitated, asynchronous model.

As with FCIP, we are developing the ACIP courses in an independent study format so they can be delivered in French, even with low numbers.

In 2021/2022, ACIP continued to show strong performance, with an overall 8% increase in registration numbers over the previous 5 years. Registrations for A300, A310 and A340 continue to increase and there is an upward trend with A350. The pass rates continue to be strong, with an overall pass rate of 94%.

Risk Management

This 3-course certificate program offers insurance professionals the opportunity to deepen their understanding of risk in the context of insurance through the analysis of risk exposures and identification of risk mitigation techniques and best practices. The Risk Management program is delivered online, in a facilitated, asynchronous model.

The Risk Management Certificate program has had steady to strong enrollment over the past five academic years with a 26% increase overall since its inception. The course pass rates continue to be strong, with overall pass rates at 98% over the past academic year.

Commercial Insurance

The Commercial Insurance program provides students with relevant content, real-world scenarios and assignments whereby learners must apply their knowledge to solve challenges encountered in various roles e.g., broker, risk manager, etc. The program is delivered online asynchronously and led by a facilitator.

Student enrollment rates were 23% higher than the academic previous year, with an overall increase of 37% since the inception of the program in 2019. The pass rate is slightly lower than last year, but overall it is still over 92%.

Canadian Managing General Agent (CMGA)

The dual designation/certificate (CMGA/MGA) program consists of the following course requirements:

- B210/C70: Essentials/Gateway to Commercial Insurance
- M260: Delegated Underwriting Authority
- M270: Applied Solutions for MGA
- M280: Final comprehensive exam (requirement to attain designation).

Similar to the ACIP, Risk Management, and Commercial Insurance programs, MGA courses are offered online, in an asynchronous format with learners partaking in various assessments, activities,

and discussions that provide opportunity to solve challenges similar to real-life scenarios. The pass mark for the final (designation) exam (M280) is set at 75%.

To date, a total of 11 students have completed the certificate program. The first M280 course (CMGA designation exam) was administered in February 2022. A total of 7 students have attempted the designation exam (M280) and 5 have passed.

Instructor Certification Program (ICP)

The ICP is designed to help instructors create a positive and engaging learning environment for insurance industry students by understanding how to apply a wide array of contemporary learning and teaching methodologies in a course (online and in-class) setting. The program is intended for new and/or existing instructors who seek to build or upgrade their skills with evidence-based cognitive learning best practices and adult learning principles.

The Instructor Certification Program (ICP) consists of the following four courses offered exclusively online and self-paced:

Course 1: Adult Learning Fundamentals

Course 2: Lesson Planning and Activity Development

Course 3: Evaluation and Assessment Preparation

Course 4: Facilitation Tools and Techniques

Instructors can register for each course in the program at their own pace and are no longer required to wait until the start of a semester to commence a course.

A total of 38 instructors are currently registered in the ICP program.

Licensing

Two key objectives of the licensing program are to:

- a. produce licensing textbooks and supplemental materials that align and harmonize with licensing regulations across the country; and

- b. develop learner supports such as comprehensive online tutorials and recorded instructor lectures for each province where IIC offers licensing exams.

To that effect, a new British Columbia Level 1 supplemental text has recently been developed to reflect the legislative, regulatory and technical knowledge requirements for Level 1 Brokers in British Columbia. In addition, an online tutorial and course resources have been developed that provide BC Level 1 learners with several hundred online practice exam questions. The licensing exam was also developed and launched in August 2022.

In addition, development in of a Manitoba licensing (Level 1) licensing supplement text and online tutorial and course resources will commence in the fall with a projected release date in the second half of 2023.

Since the beginning of the pandemic, IIC has provided OTL exams through virtual proctoring and partnered with RIBO to administer their exams.

Innovation in Education

Ongoing Initiatives

a. eBooks

The roll out schedule for eBooks continues to align with our sustainable implementation schedule for textbook updates/re-writes. In winter 2022, eBook versions of C13, C14 (all provinces) and C16 were launched. In the spring 2022 term, C49, C110, C120, C130 and C43 were released in the eBook format.

Ongoing feedback and analysis will continue to be conducted each term to ensure a positive direction for the initiative and to inform future decisions on interactive enhancements that can be made to the platform.

b. Instructor Support

The instructor portal is a one-stop-shop for instructors to setup their course, receive important notifications and establish a

grade book along with assessments for their upcoming term. A pilot of the Instructor Portal is running this fall 2022 term and will be fully implemented for all instructors by January 2023. In addition, a newsletter has been launched titled “The Instructor Hub” that provides training tips, schedule of training, and instructor showcases of effective teaching and engagement activities. The newsletter will be published 3-4 times per year.

c. Learning Management System (LMS)

An upgrade to the Moodle-based LMS will occur in January 2023 to provide improvements in accessibility, security and greater interactivity.

New Learning Technologies and Innovation

The Institute’s Innovation Lab continues to evaluate technology with a research-based focus. The Innovation Lab has evaluated the following modern technologies throughout the year.

a. Video-based Learning

Video-based learning helps student acquire skills and knowledge as an alternative to text base materials. As part of the CIP Program Review outcomes, IIC is investing in the development of video resources.

b. Padlet

Padlet is a digital notice board that features images, links, videos and documented. This is an excellent collaborative tool that when used effectively, increases student engagement.

c. Respondus

Respondus is a tool for creating and managing test question banks within the learning management system.

d. Slido

Slido is an easy-to-use online engagement tool that allows an instructor to conduct Q&A, polling and delivery of slide decks within a live, virtual class.

e. Canva

Canva is a free-to-use online graphic design tool for instructors to create engaging videos, animations, and presentations. Instructors can choose from a library of copyright-free resources.

f. JigSpace

JigSpace is a 3D knowledge-sharing platform to visualize ideas, objects, and processes in 3D and augmented reality. Instructors can create interactive demonstrations that can be viewed in a real-world setting using augmented reality.

How-to and Getting Started videos will be posted within the IRCC (Instructor Resource Community Centre) and reviewed and will be published in The Instructor Hub newsletter to support instructors using these tools.

Digital Badges

As of the fall 2021 semester, The Institute has begun offering digital badges to graduates of each designation and/or certification program. Each digital badge contains a visual image or crest as well as information (metadata) that outlines and describes the skills and knowledge that have been acquired in attaining the badge.

Graduates from all designation and certificate programs are offered digital badges that they can share both online (via various social media and/or email platforms) as well as offline via printed URL or link.

Uptake on this initiative has been very positive with approximately 60% of graduates from the past academic year accepting their badge.

Professional Development

CE OnDemand

The CE OnDemand program consists of 18 self-paced eLearning courses specifically designed and tailored to broker/agent requirements for continuing education and ongoing professional development. Courses

include technical content and best practices in customer service for subjects of study such as:

- A Broker Guide to Personal Property Claims
- Cyber Risk
- Ethics and the Insurance Professional (most completed course at 479 completions)
- Personal Liability
- Overland Flood
- Renewable Energy.

Over 1,000 course completions were recorded for the 2021-2022 academic year and in total over 5,300 course completions have occurred since the first course was developed in 2016.

Property & Casualty Onboarding Course

In January 2020, The Institute launched and distributed free access to a self-paced, eLearning course that provides new hires with fundamental knowledge of the industry including an understanding of career and growth opportunities within the industry in an interactive and engaging 45-minute learning experience: <https://www.insuranceinstitute.ca/EN/resources/PC-onboarding>

Demand or ‘page hits’ for the course have grown significantly in the 2021-2022 academic year. English page hits have gone up approximately 92%, while the French page hits have gone up 4%.

P&C Essentials

The Institute provides in-house offerings of a 1-day training course “P&C Essentials” for executives and other target audiences e.g., new entrants to the industry. The P&C Essentials course focuses on technical areas such as risk, distribution, underwriting, regulations as well as emerging trends in the industry such as Big Data and Artificial Intelligence. The pandemic has placed a pause on new offerings the past two years, but The Institute will look to resume new offerings in the Fall.

Election of CIPs

Of the 1056 CIP graduates this year, 784 were previously elected by the Executive Committee from the December 2021 and April 2022 sessions, 31 with Honours. In addition, there were 45 FCIP program graduates this year as elected by the Executive Committee in June.

It is my pleasure to now present the names of 272 individuals from the July 2022 session that have successfully completed the requirements of the CIP program for election as Chartered Insurance Professionals, 11 of whom have achieved Honours' standing.

We extend our congratulations to all graduates on their tremendous achievement. To those who attained the excellence of an Honours' standing, a special note of congratulations is extended.

National prize winners for the 2021-2022 academic year are also deserving of special recognition and we extend our heartiest congratulations to them for this accomplishment. Their names are appended to this report.

Members

We greatly appreciate the participation, enthusiasm and dedication of the Academic Council and the Curriculum Advisory Committee members. We extend our gratitude to them for the time and effort they contributed during the 2021-2022 academic year.

Academic Council

Paul Croft, CIP
Aon Canada
Chair

Anne Kleffner, PhD
University of Calgary
Calgary, Alberta
Academic Advisor

Dana Al Nammari, BA, FCIP
Pacific Marine Underwriting Managers Ltd.
Montreal, Quebec

Monica Kuzyk, FCIP
Curo Claims Services
Kitchener, Ontario

Nathalie Wright, ACIP
Cooperators
Calgary, Alberta

Kerry McLaughlin, CIP, CRM, ACS
Colwood Insurance
West Kelowna, British Columbia

Alyson Paisley, BA, FCIP, CRM
Intact
London, Ontario

Nadira Fredericks, B.A. (Hons.), CIP, CRM
AM Fredericks Underwriting Management Ltd.
Ajax, Ontario

Nisha Fernandes, MBA, FCIP, CRM
Munich Reinsurance Company of Canada
Toronto, Ontario

Mark MacDonald, BComm, FCIP, CRM, CCIB
Economical Insurance
Halifax, Nova Scotia

Ryan Yarmuch, FCIP
SGI Canada
Edmonton, Alberta

Curriculum Advisory Committee

Nathalie Wright, ACIP
Cooperators
Calgary, Alberta
Chair

Cindy Duncan
Baird MacGregor Insurance Brokers Inc.
Toronto, Ontario

Suela Dibra, CIP
Northbridge
Toronto, Ontario

Sara Runnalls, FCIP, CRM
BFL Canada
Toronto, Ontario

Karen Jarvis-Adams, CIP
Allstate
Toronto, Ontario

The Insurance Institute of Canada Staff Members

Peter Hohman, MBA, FCIP, ICD.D
President and CEO

Lisa Boniface, MBA, B.Ed.
Vice President, Programs

John Stathakos, Ph.D., M.A., B.Ed., B.P.H.E.
Director, Academic Programs and Product Development

Aida Hadziomerovic, MA, CHRP/CHRL
Registrar and Director Examinations

Orville Andrews, M.Ed.
Director, Learning Innovation and Technology

Doreen Davies
Executive Assistant to the President and CEO

I would like to thank Peter Hohman, Lisa Boniface, John Stathakos, Aida Hadziomerovic, Orville Andrews, and Doreen Davies of the Institute staff for their assistance and support throughout the year.

Respectfully submitted,



Paul Croft, CIP
Chair, Academic Council

National Awards 2021-2022

Fellow Chartered Insurance Professional (FCIP) Prizewinners

Top Graduate

Sylvester Slowakiewicz

The Insurance Institute of Ontario

Billyard Insurance Group

Sponsor: The Insurance Institute of Canada

Amount or Prize: \$1,500 & Acrylic Award

Top First Year Student

Jean-Francois Parisien

L'Institut d'assurance de dommages du Québec (Région de l'Ouest)

The Boiler Inspection and Insurance Company of Canada

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$1,000 & Acrylic Award

Runner-up Graduate

Steve Nitschke

The Insurance Institute of Southern Alberta

Co-operators

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$750 & Acrylic Award

Chartered Insurance Professional (CIP) Prizewinners

CIP - Open Prizes

The Ralph Sketch Prize

Gold Prize Winner – Top Student

Jennifer Begley

The Insurance Institute of Ontario

Victor Insurance

Sponsored by: Northbridge Financial Corporation

Amount or Prize: \$750 & Acrylic Award

CIP Bronze Prize

Bronze Prize Winner – 2nd Runner-up Student

Kim Tran

The Insurance Institute of British Columbia

Economical Insurance

Sponsored by: Zurich Canada

Amount or Prize: \$400 & Acrylic Award

CIP Silver Prize

Silver Prize Winner – 1st Runner-up Student

Kevin Miske

The Insurance Institute of Northern Alberta

MHK Insurance Inc.

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$500 & Acrylic Award

The Honourable Order of the Blue Goose International Prize

3rd Runner-up Student

Simone de Souza Tavares

The Insurance Institute of Ontario

Aviva Canada Inc.

Sponsored by: Honourable Order of the Blue Goose International

Amount or Prize: \$300 & Acrylic Award

CIP - Restricted Prizes

The Independent Broker Prize

Top Graduate – Independent Broker

Marisa Berezowski

The Insurance Institute of Southern Alberta
Aon Reed Stenhouse Inc.

Sponsored by: The Insurance Institute of Canada
Amount or Prize: \$300 & Acrylic Award

The Canadian Independent Adjuster's Association Prize

Top Graduate – Independent Adjuster

Sanja Darman

The Insurance Institute of British Columbia
International Programs Group (IPG)

Sponsored by: The Canadian Independent Adjuster's Association
Amount or Prize: \$300 & Acrylic Award

The Canadian Board of Marine Underwriters' Prize

Top Graduate – Marine Major

Michele Neala Megannety

The Insurance Institute of Nova Scotia
Aon Risk Solutionse

Sponsored by: The Canadian Board of Marine Underwriters
Amount or Prize: \$300 & Acrylic Award

The Reinsurance Research Council Prize

Top Graduate – Reinsurance

Jithesh Anandakrishnan

The Insurance Institute of Ontario
SCOR Canada Reinsurance Co.

Sponsored by: The Reinsurance Research Council
Amount or Prize: \$500 & Acrylic Award

The Denise Thiessen Memorial Award

Top Graduate in the Prairie Provinces of Alberta, Saskatchewan and Manitoba

Daniella Lydia Garofoli

The Insurance Institute of Manitoba
Manitoba Public Insurance

Sponsored by: Saskatchewan Mutual Insurance Company
Amount or Prize: \$500 & Acrylic Award

CIP - Five Completed Courses

The Gerald E. Hackett Memorial Prize

Top Student - First Five CIP Courses

Anita Phonprasith

The Insurance Institute of Ontario

Sponsored by: Crawford & Company (Canada) Inc.
Amount or Prize: \$375 & Acrylic Award

CIP - Full-time Program

The Frank Dougan Prize

Top Graduate of Full Time Insurance Program

Brynn Paisley

The Insurance Institute of Ontario

Sponsored by: The Insurance Institute of Canada
Amount or Prize: \$500 & Acrylic Award

The Tretiak Memorial Prize

Best Performance by a First Year Student in Full Time Insurance Program

Glenna Palaroan

The Insurance Institute of Ontario

Sponsored by: The Insurance Institute of Canada
Amount or Prize: \$250 & Acrylic Award

CIP - First Year

The L.L. Rooke Memorial Prize

Best Performance by a First Year Student

Chengxi Zhou

The Insurance Institute of Ontario

Marsh Canada Ltd.

Sponsored by: Travelers Canada

Amount or Prize: \$250 & Acrylic Award

General Insurance Essentials (GIE) Prizewinners

Canadian Association of Insurance Women's Award

Top Graduate

Layla El Akkari

The Insurance Institute of Ontario

Zurich Canada

Sponsored by: Canadian Association of Insurance Women (CAIW)

Amount or Prize: \$250 & Acrylic Award

Runner-up Graduate

Dave Holmes

The Insurance Institute of Manitoba

Portage Mutual Insurance

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$175 & Acrylic Award

Risk Management (RMC) Prizewinners

The Stephen S. Imrie Risk Management Award

Top Graduate

Jordan Stickley

The Insurance Institute of British Columbia

Intact Insurance Company

Sponsor: MyRiskMgr at Imrie Risk Management

Amount or Prize: \$500 & Acrylic Award

Runner-up Graduate

Stephanie Li Li Hou

The Insurance Institute of Ontario

Liberty International Underwriters

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$350 & Acrylic Award

Advanced Chartered Insurance Professional (ACIP) Prizewinners

Top Graduate

Erica Ann Corscadden

The Insurance Institute of New Brunswick

Aviva Canada Inc.

Sponsor: The Canadian Insurance Claims Managers Association (CICMA)

Amount or Prize: \$750 & Acrylic Award

Runner-up Graduate

Virginie Burguin Ripoll

L'Institut d'assurance de dommages du Québec (Region de L'Est)

Desjardins Assurances Générale's

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$500 & Acrylic Award

Commercial Insurance (CIC) Prizewinners

Top Graduate

Deanna Berniece Lumax

Insurance Institute of Nova Scotia

Sponsor: The Insurance Institute of Canada

Amount or Prize: \$500 & Acrylic Award

Runner-up Graduate

Simone de Souza Tavares

The Insurance Institute of Ontario

Sponsored by: The Insurance Institute of Canada

Amount or Prize: \$350 & Acrylic Award

Canadian Managing General Agent (CMGA) Prizewinners

Top Graduate

Kristina Britta Nelson

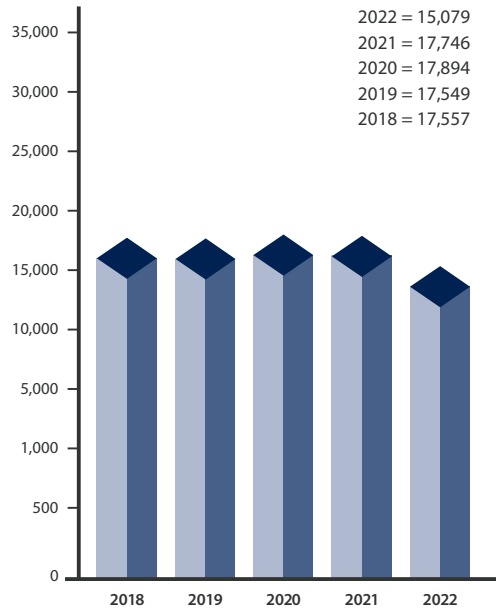
Insurance Institute of Ontario

Sponsor: The Insurance Institute of Canada

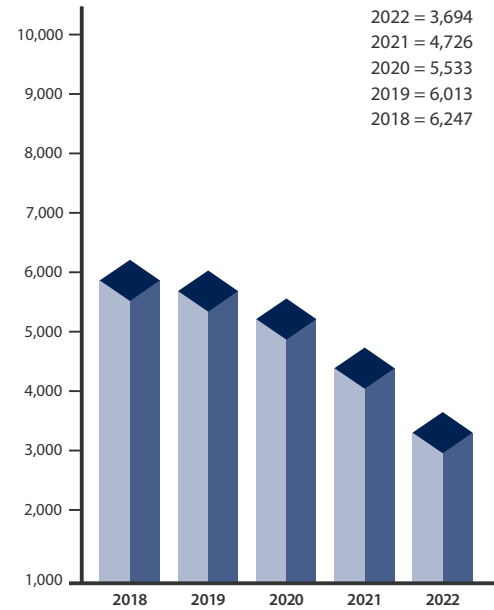
Amount or Prize: \$750 & Acrylic Award

Registration Statistics CIP Program

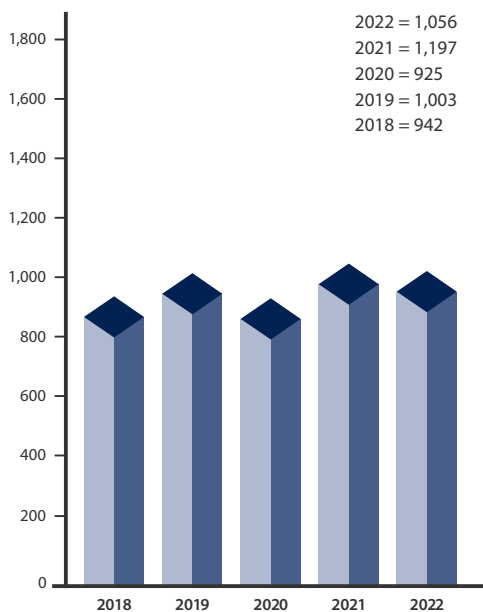
Total Registration



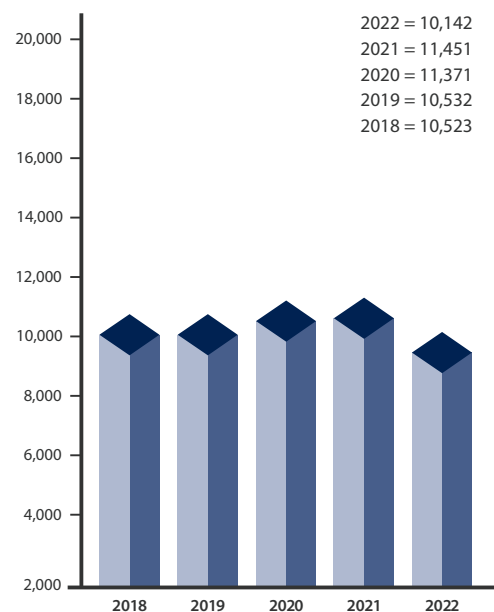
Independent Study Registration



Graduates



In-Class Registration



Registration Statistics

CIP and GIE Programs

Total Registrations for Each Institute

Province	CIP Courses		GIE Courses		Total		Change	
	2021-2022	2020-2021	2021-2022	2020-2021	2021-2022	2020-2021	+/-	%
I.A.D.Q. (Est)	260	299	-	-	260	299	-39	-15
I.A.D.Q.(Ouest)	816	1,038	-	4	816	1,042	-226	-28
Ins. Inst. of British Columbia	1,755	2,162	13	17	1,768	2,179	-411	-23
Ins. Inst. of Manitoba	723	743	36	50	759	793	-34	-4
Ins. Inst. of New Brunswick	693	708	-	-	693	708	-15	-2
Ins. Inst. of Newfoundland	208	254	-	-	208	254	-46	-22
Ins. Inst. of Northern Alberta	735	868	4	6	739	874	-135	-18
Ins. Inst. of Nova Scotia	792	874	2	2	794	876	-82	-10
Ins. Inst. of Ontario	6,917	8,684	129	180	7,046	8,864	-1,818	-26
Ins. Inst. of P.E.I.	37	31	3	8	40	39	1	3
Ins. Inst. of Saskatchewan	824	802	6	2	830	804	26	3
Ins. Inst. of Southern Alberta	1,115	1,283	11	12	1,126	1,295	-169	-15
Total	14,875	17,746	204	281	15,079	18,027	-2,948	-20

Registration Statistics

Fellowship Program

Fellowship Candidates by Institute

2021 – 2022 (all courses)

Institute	Number of FCIP Candidates
IADQ (Est)	2
IADQ (Ouest)	14
British Columbia	19
Manitoba	16
New Brunswick	7
Newfoundland	1
Northern Alberta	13
Nova Scotia	9
Ontario	128
Prince Edward Island	2
Saskatchewan	6
Southern Alberta	26
Total	243

Fellowship Program Results by Course

2021 – 2022 (all courses)

Course	Successful	Unsuccessful	Total
F510	71	5	76
F520	68	0	68
F530	60	3	63
F540	50	0	50
F550	42	0	42
F560	45	0	45
Total	336	8	344

Fellowship Graduates

2022

Total	45
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Registration Statistics

Advanced CIP Program

Advanced CIP Registrations by Institute

2021 – 2022 (all courses)

Institute	Number of Advanced CIP Candidates
IADQ (Est)	4
IADQ (Ouest)	11
British Columbia	14
Manitoba	8
New Brunswick	5
Newfoundland	1
Northern Alberta	11
Nova Scotia	8
Ontario	92
Prince Edward Island	0
Saskatchewan	5
Southern Alberta	24
Total	183

Advanced CIP Program Results by Course

2021 – 2022 (all courses)

Course	Successful	Unsuccessful	Total
A300	99	12	111
A310	70	3	73
A340	63	1	64
A350	27	0	27
Total	259	16	275

Professionals' Council Report

Rosalind Staples-Simpson, FCIP
Chair, Professionals' Council



I am pleased to provide this update on the status of the Professionals' Council, including the activities of:

- The Institute's research division;
- The CIP Society and our main areas of programs and services; and
- The Career Connections program.

The industry has continued to serve the diverse and changing needs of Canadians and in our small part, the Professionals' Division has supported the insurance professionals proudly doing the work.

Demographic Research

Background

The Institute has been conducting demographic research on behalf of the industry since 2007. This came about as a direct response to the industry's concerns about human capital issues such as recruitment, retention, succession planning, and education and training.

The 2022/23 research project, approved by the Executive Committee at their meeting in October 2021, is now underway. Once completed, this project will build upon The Institute's earlier demographic work (2007, 2012 and 2017/18), providing:

- An analysis of the changing workforce over time.
- A current state analysis.
- Workforce projections 5 years into the future.

The research will provide employers with important data and analysis to help the industry navigate the challenges of the post-pandemic workforce.

Industry Engagement

In the spring of 2022, The Institute launched the Demographic Research Survey to HR executives across the country and to their entire member database. Survey of the P&C HR community and employees represents Phase One and Phase Two of the research project. Broad cross-industry participation will help ensure the research project is meaningful, relevant, and valuable to p&c insurance industry employers and employees.

- Phase One, the Survey of HR professionals, was sent to 126 contacts working in Human Resources. Only 26 organizations provided information for the survey. The 26 who did respond represent over 44,000 employees in the p&c Industry.
- The response from the HR community has a noted decrease in engagement since our 2017 Survey. In 2017, 48 companies representing 52,000 employees participated in the Survey.
- Phase Two, the Survey of p&c employees, was distributed to 43,120 individuals and resulted in 4794 participants.

- There was a big drop in small to medium sized businesses (less than 499 employees) participating in the survey. Only 1/3 of those who participated in 2017 provided data in 2022.
- There was better engagement with the Employee Survey. There were 43,120 surveys sent to The Institute's database. 4794 individuals from hundreds of insurance firms provided answers. That is a 11% percent response rate, and the Conference Board says they can "confidently" extrapolate survey results into larger market trends with a margin of error of only 2%.
- Respondents to our survey were slightly older than the average Canadian worker.

Preliminary Research Highlights

- Labour and skills shortage were the most pressing recruitment challenges in the past 2 years. The top challenges for Human Resources are a deficit of qualified candidates and employee attrition due to the "Great Resignation". More pressing issues in this survey

iteration, in comparison to the 2017 survey, included the inability of candidates to meet bilingualism requirements and the more generic “limited public understanding of insurance”.

- The strongest competition for labour comes from within the p&c industry. Generally, we see stronger competition from all other external industries except for Professional Services in 2022 over the 2017 results.
- The increased competition for talent within our industry and external to our industry remains the major concern for the next 2 years. In 2017, shorter tenures and the limited attractiveness of the industry were among the bottom three concerns for recruiters. In 2022, those two concerns jumped to be in the top three.
- Hybrid work will become the new normal. More than two-thirds of respondents had remote work policies prior to March 2020 and only made some changes in the past two years.
- Overall, employees are satisfied with their current employment situation and view their employment in the p&c industry in a positive light and are happy with their current employer. Educational development, flexible work schedules, health benefits, and workplace inclusion all scored highly. Mentorship and career development are two aspects that employees are less satisfied with.
- Most of the staff surveyed are not planning to leave their current employer in the next 5 years. For the 16% who are planning to leave, higher compensation is the top reason for leaving their current employer, closely followed by career advancement.
- Responses to our survey, scaled to reflect the entire industry, show that 8.5% of employees are planning to retire within 5 years.

Current Status and Final Promotion

The project is currently running on schedule and the Conference Board of Canada is pleased with the number of p&c employees

who participated in the survey. Those who participated in Phase Two of the survey were entered to win one of 40 \$100 gift cards. The gift cards were distributed to the winners in June 2022.

The Conference Board of Canada is currently completing the demographic analysis, a comparison with the Stats Can census data, and drafting the final report. The final report of the draft will be ready for internal review by end of 2022.

Promotion of the research will include paid and organic social media advertising, paid and organic trade media advertising (print and digital) as well as events in spring 2023.

Emerging Issues Research Series

Since 2015, the CIP Society has been publishing research under the Emerging Issues Research Series banner, working with Paul Kovacs, Executive Director of the Institute for Catastrophic Loss Reduction and former president and CEO of Property and Casualty Insurance Compensation Corporation (PACICC). Paul holds the title of Senior Researcher at the Insurance Institute.

The Emerging Issues Research Series was established in 2015 to provide thought leadership in the industry on issues that have the potential to significantly impact the insurance industry in Canada in the next 5 to 10 years. Previously, reports have been published on evolving concerns to the p&c industry, including the use of data and AI, autonomous cars, climate risks and cyber risks.

The 2022 research report on Managing Risk

The Institute’s 2022 report, *Managing Risk: Implications for the Insurance Industry in Canada*, was launched the week of April 18, 2022. The report provided a broad perspective on enterprise risk management in the insurance industry and offered recommendations on how to use risk management strategies to keep insurance organizations healthy and profitable.

The publication of the report was followed by a national webinar on April 20 structured around the six critical questions and five recommendations coming out of the report. Paul Kovacs, author of the *Managing Risk* report, moderated the *Lessons Learned: Risk Management as a Service* discussion with panelists Ian Campbell, Vice President, Operations, Property and Casualty Insurance Compensation Corporation, Manon Débigaré, Chief Risk Officer, Property and Casualty Insurance, Desjardins General Insurance Group, and Darius Delon, President, Risk Management 101. Throughout April and May, regional sessions took place at Symposium events.

In addition, the second annual StudentHack event was organized in partnership with Career Connections and Cookhouse Labs. On April 28 and 29, 2022, students competed for cash and career-building prizes. Each student team was paired with an industry mentor as they worked through design thinking methodology to produce a solution to challenges inspired by the research report. StudentHack culminated in an industry wrap-up event on May 2 which brought together students, innovation thought leaders, career centres, the HR community, industry mentors and judges, to see the pitches of the finalists and announce the winners.

The 2023 research report on Political Risk

Following a thorough discussion of three topics for the latest research topic at the Council meeting in April, the topic of Political Risk has been selected for 2023. Canadians have seen an increase in examples of political risk over the past few years as social disruptions have been impacting our local and global communities.

The report will investigate what political risks the p&c insurance industry can predict and how events impact consumers, businesses, and organizational strategies.

The discussion will be framed around the following six critical questions:

1. What is political risk and how does it fit into the insurance landscape?

2. Why is understanding of political risk by individuals and organizations increasingly relevant?
3. What tools can the insurance industry use to manage political risk?
4. What drivers are shaping the political risk? (For example, local social disruption, international war, and cyber warfare)
5. What role do brokers, underwriters and claims adjusters play in managing political risk?
6. How is political risk expected to change the insurance industry?

The report is in its nascent stage and the focus of the critical questions may change with the accumulation of research. Research and writing will be conducted by Insurance Institute Senior Researcher, Paul Kovacs. The Political Risk report will be published in spring 2023 and the findings presented at a series of events, including as part of regional Symposium events.

CIP Society

Membership numbers

CIP Society membership for the membership year of June 1, 2021, to May 31, 2022, was 18,406, which is slightly higher than the membership total of 18,177 for the 2020/21 year.

Programs

MemberPerks Program

The CIP Society has a longstanding partnership with Venngo Inc. to offer our members access to the MemberPerks program. MemberPerks gives our members and their families access to discounts for both national brands and local retailers. The contract with Venngo was renewed effective September 2018 for a five-year term and locked in at the 2018 rate.

As of the end of 2021, we have 9,270 active users and 6,114 of those have opted into the Venngo Member Perks newsletter. This is an

increase of 281 users over the previous year. Active users represent approximately 50% of our overall membership.

There has been a decrease in annual activity and spending in the Venngo program. This may reflect decreased spending in the second year of the pandemic in our program's more popular categories, like clothes and dining out. We are interested to learn at the end of 2022 if spending has increased with the elimination of pandemic lockdowns and our members returning to the office.

New Member Benefit

In Summer 2022 a new benefit, the Rogers Preferred Program, was launched for

our CIP Society Members. The program was originally designed as an employee benefit program for other organizations. The program cost the Society \$0 to roll out and no contract was signed. Members will save up to \$30 per month on Rogers plans and gain access to special device pricing. Members can have up to ten lines for family and friends, with unlimited data and no overage charges. The Institute worked with Venngo to integrate the Rogers offer onto our MemberPerks platform so that our Society Members have just one point of validation. The cost of CIP Membership can be recouped within three months for Members who redeem this offer – a true member benefit!

Member uptake has been slow since the launch of the program in early August.

CIP Society Membership Numbers

	Total membership		Variance - May		% of Total Membership
	May-21	May-22	#	%	
Western Institutes					
British Columbia	2,264	2,315	51	2.3%	12.6%
Vancouver Island	286	275	-11	-3.8%	-
Manitoba	540	584	44	8.1%	3.2%
Northern Alberta	1,078	1,101	23	2.1%	6.0%
Saskatchewan	526	547	21	4.0%	3.0%
Southern Alberta	1,288	1,330	42	3.3%	7.2%
Total	5,696	5,877	181	3.2%	31.9%
Atlantic Institutes					
New Brunswick	449	495	46	10.2%	2.7%
Newfoundland	239	246	7	2.9%	1.3%
Nova Scotia	763	751	-12	-1.6%	4.1%
Prince Edward Island	83	80	-3	-3.6%	0.4%
Total	1,534	1,572	38	2.5%	8.5%
IADQ	1,770	1,735	-35	-2.0%	9.4%
Ontario	9,177	9,222	45	0.5%	50.1%
Total Membership	18,177	18,406	229	1.3%	100.0%

Venngo 2020 vs. 2021

	2020	2021
Estimated total annual spend:	\$589,760	\$518,336
Estimated total annual savings:	\$156,317	\$132,469
Accounts created:	338	281
Visits:	24,477	21,037

Most popular categories:

	2020	2021
1.	Apparel	Apparel
2.	Dining & Food	Dining & Food
3.	Home & Living	Home & Living

Only 3 CIP Society members have activated the offer. There is a dedicated promotional e-blast about the program going to CIP Members on September 21, 2022 through the Venngo platform.

Annual Membership Survey

The Institute is recommending that the 2022 Membership Survey be postponed until spring 2023. Reasons for this include internal capacity, the number of surveys sent to our Membership in 2022, and action items from the last survey have not yet been adapted. Guidance on this recommendation was sought from the National CIP Society Council at the August 23, 2022 meeting. Council voted to postpone the survey until 2023 for the reasons mentioned.

Programs

Professional Ethics

The CIP Society's professional ethics program was established in 2007 and involves the publication of ethics columns to engage the membership and the industry in a conversation exploring the gray areas that arise in the business of insurance. The ethics program is guided by the Ethics Committee, which has had two virtual meetings in 2022.

We are also supported by our very own Council member, Heather Winters, who prepares ethical scenarios for *The Pace*; and Paul Griffin, Associate Dean, Bachelor of Commerce Degree Programs - Faculty of Business, Humber College, who prepares ethical scenarios for *Canadian Underwriter*.

The Professional Ethics Committee met late April 2022. Several action items came out of the April meeting. With cooperation of the Ethics Chair, Mike Tinker, it was decided that the committee composition would change with the introduction of term limits for sitting committee members:

- a 2-year term limit for incumbent members; and
- a 3-year term limit for new members.

There will be an additional three positions made available. A recruitment notice for new

Ethics Committee members was made in the Daily newsletter. In addition, committee will be tasked with rethinking the delivery of the ethical scenarios to bring maximum relevancy to the CIP Society Membership.

2022 Columns

Two recent ethics columns coming out of themes discussed at the January workshop were published:

CIP Society Daily Email/Website 2022- "File Splitting"

CIP Society members were asked to comment on a scenario describing file splitting and how to speak with a supervisor who wanted to keep only one claims adjuster on the file and putting the pressure to keep adjusting costs low.

This scenario will appear in the fall edition of *The Pace* to solicit responses from the CIP Membership.

Canadian Underwriter November 2022 - "Return to Field"

This column explored a scenario for a claims adjuster who hears about a potentially dangerous situation for an immunocompromised colleague who had previously expressed anxiety about returning to the field because of their health status. Two industry presidents provided important feedback on prioritizing the safety of the claims adjuster and provided advice to help the adjuster develop a strategy to help their colleague. Although the article was submitted in spring 2023, *Canadian Underwriter* felt that it made editorial sense to publish in their November issue which has a catastrophe focus and a thus more of an adjuster audience.

New Themes

The ethical themes coming out of the April workshop are presented below and will be addressed in upcoming columns and articles, encouraging responses and engagement from our members.

Theme 1: Ransomware

How will sanctions affect the individual user. If a broker is a victim of ransomware what are the ethics of paying the extortionist? What obligations does the broker have to inform customers of the security breach.

Theme 2: Digitization

Is it fair and ethical to the end user who does not want to be forced into digital communications, who must now find a new carrier. Does a digital-only communications strategy select out certain types of clients (elderly, economical) and allow companies to build narrow client databases? What is the best service path for those not comfortable with digital communications.

National Leadership Awards

The 2022 National Leadership Awards were a success. The submissions this year were of excellent quality and when the winners are announced later in the year, we are sure the Society will agree that they are more than worthy to join our Leadership Circle. While the packages were exceptional, we heard feedback that the application process is frustrating for the nominators to navigate. The Institute is currently reviewing systems to alleviate this aspect of the submission process. The Awards Committee will meet in January to review the application and eligibility requirements.

2022 National Leadership Submissions

- Five applications received
- Three applications for Established Leader and two for Emerging Leader

The announcement of the winners will occur in October 2022. We are very pleased to report that one new Established Leader and one Emerging Leader will be awarded this year, and they will join the 43 award recipients previously inducted into the CIP Society Leadership Circle (19 Established, 24 Emerging).

This year's recipients are:

Established Leader: Carol Jardine, Executive Vice President & President, Property & Casualty Operations – Canada, Wawanesa Mutual Insurance Company

Emerging Leader: Renée-Léa Soucy, Directrice principale assurance des Entreprises, Co-operators

Professional Development

The program was named after Chris Rhind, Insurance Institute President, and CEO from 1976 to 1999. For almost 25 years, Chris worked hard to help insurance professionals get the education they need, and the spirit of the bursary program reflects this dedication to lifelong learning.

Originally called the Rhind Scholarships, the program was created in 2003 to encourage members of the CIP Society to further their education – either in an FCIP Program (Tier 1) or another insurance-related professional development program (Tier 2) – in situations where they were not supported by their employer. With adjustments to the tiers over the years to reflect The Institute’s new offerings, and a recent name change to Bursary to better reflect the program’s financial intent, the program continues to support our members’ continuing education.

2022 Rhind Bursary Recipients

The Rhind Bursary was created in 2003, to help CIP members and their families to further their education in a FCIP Program or other insurance-related professional development in situations where they were not provided financial support from their employer. The Rhind Bursary offers 2 bursaries per year. Each of the bursaries covers the full cost of tuition, textbooks and exams for the one course in the intended program or certificate program.

There are three cascading tiers:

1. CIP graduates pursuing their FCIP, ACIP or CMGA designations, who are not otherwise financially supported by their employer;
2. CIP graduates pursuing the Risk Management, Commercial Insurance, MGA certificates or other insurance education through the Institute, who are not otherwise financially supported by their employer, and if scholarships still remain;

3. Dependents of CIP Society members who are pursuing the CIP designation, who are not otherwise financially supported by their employer.

This past year, the Rhind Bursary Committee received two bursary applications, and were pleased to award two Rhind Bursaries to deserving students.

Sanjeev Chawla, FCIP, CRM, of TD Insurance, who applied for the second course in the Marine Program (C58 – Marine Hull and Associated Liabilities). This candidate was awarded a bursary in 2021 for the first course in the Marine Program (C58 – Cargo and Goods in Transit Insurances) and adjusted the eligibility of the program to include elective courses. Sanjeev Chawla was awarded the 2022 Rhind Bursary.

The committee awarded the second 2022 Rhind Bursary to applicant **Rebecca Jardine Hons. BA**, for a mandatory course in the CIP program (C12 Insurance on Property). This student is a relative of a CIP Society Member and applied for the bursary while preparing for a change in profession. We are pleased to report Rebecca Jardine has now made a career transition into the insurance industry.

Information Services

Quarterly Review

We are currently working with two writers on our Quarterly Review series: Naomi Grosman, former News Editor of Thompson’s World Insurance News; and Ingrid Sapona – long-time writer with the CIP Society (previously engaged on the trends paper series).

A new Quarterly Review is currently being written by Sapona and will be published in late October 2022. This issue will investigate two topics, energy-efficiency construction and drones and the development of products and services using satellite data.

The Quarterly Reviews published to date this year are:

- [February 2022](#) This issue looks explores office vs remote working. Employers weigh staff sentiment, productivity, hybrid models, reduced office costs

and work-life balance as they formulate return-to-office strategies.

Views: 1,402* | Time on page: 5 min 54 sec

- [May 2022](#) This issue covers how the pandemic changed and challenged individuals and organizations in the insurance industry. The first article looks at the effect of supply chain disruptions. The second article is about mergers in the pandemic era.

Views: 166* | Time on page: 3 min 52 sec

- [July 2022](#) This issue looks at how the p&c insurance community is anticipating, reacting to and planning for cyber threats targeting their organizations and their customers.

Views: 267* | Time on page: 2 min 18 sec

* *The analytics for the Quarterly Review pages are not conclusive. There is a discrepancy between page views between the email content manager statistics and the webpages’ Google Analytics reporting. The two systems do not work efficiently together, and the reporting from each differed significantly. The digital team is aware of the issue and looking to resolve the problem. In addition, the February issue of the Quarterly Review was delivered to members in a stand-alone promotional email, which appears to be the biggest driver of site traffic. The May and July issues were promoted to Society members only through the Daily News.*

The CIP Society Daily

Our Daily News email continues to be one of the Society’s most popular and recognizable membership benefits. The open rate has increased from around 28% to 34%. The click rate is similar to last’s years result, sitting at 15%.

The primary news source included in the Daily is *Canadian Underwriter*, which gives our members access to the top news stories through their RSS newsfeed, with articles hosted and branded on the CIP Society section of The Institute’s website. The newsletter also has a daily article from American news source, Insurance Thought Leadership.

Our French-speaking members now have access to a daily news service with the Niveau PRO version of Portail de l'assurance. The service has a value of \$170 per year for our members, based on the price of an individual subscription. When French speaking members are informed of this benefit the reaction is extremely positive.

Promotion of the Designations

Digital Badges

In the Fall of 2021, The Institute launched the Credly Badge program. The Institute joined a growing roster of professional associations, post-secondary institutes (colleges and universities) and private and public organizations who offer digital 'badges.' The Institute partnered with Credly, a third-party vendor that issues digital badges that can be posted in most digital spaces (LinkedIn profiles, email accounts, resumes) to enable members to share their designations and promote The Institute across the web. Users can click on the badge and are linked to a page that details the efforts made to earn the credential and the skills the member gained.

The FCIP badge was the pilot badge in the program and the first group of graduates to receive an opportunity to download a digital credential. If a member's designation was granted in June 2021 or earlier they would have been able to access their digital badge at the end of October 2021.

The Digital Badge program is going well. As program managers predicted, badges being issued currently are adopted at a greater rate than the 'historical' badges released at the outset of the initiative.

Digital Badge Analytics

All Time

Badges Issued: 20,301
Acceptance Rate: 36%
Share Rate: 58%
Views per Share: 2.12

Past 6 Months (Feb 28 – Aug 31)

Badges Issued: 1,030
Acceptance Rate: 73%
Share Rate: 65%
Views per Share: 2.13

The Acceptance Rate and Share Rate is above Credly's average rates. Institute program managers believe that the high adoption rate will continue in the future.

Social Media and Online Advertising

The Institute follower counts continue to grow across organic social media platforms, which is a strategic benefit that supports our ability to demonstrate strength of brand standards, thought leadership and to drive interest, awareness, and engagement.

Twitter

1,574 Followers	August 2022
1,409 Followers	August 2021
1,158 Followers	August 2020
939 Followers	August 2019
726 Followers	August 2018

Facebook

2,489 Followers	August 2022
2,300 Followers	August 2021
1,843 Followers	August 2020
1,014 Followers	August 2019
824 Followers	August 2018

LinkedIn

34.6k Followers	August 2022
29,4k Followers	August 2021
23.1k Followers	August 2020
17k Followers	August 2019
11.1k Followers	August 2018

Instagram

1,051 Followers	August 2022
820 Followers	August 2021
670 Followers	March 2020

CIP Society professional designations were promoted in 2021-2022 through our

Consumer Marketing Ad Campaign in English & French markets, for 6 weeks, from January 17 – February 28, 2022.

The objectives of the campaign were to raise awareness of CIPs amongst insurance professionals and to promote the desire to work with CIP professionals. Highly targeted audience segments were aimed at business influencers and p&c insurance purchasers. Media encompassed: TV, Smart TV, Mobile and Digital, via Canada's major news networks. Specific campaign activities in summary included:

- CBC News Sponsorship Package: a 30 second ad spot, a 10 second Market Update Billboard (voice & video) and a 5 second logo exposure
- The Globe & Mail: Custom sponsored digital article (January 17) focused on Cyber Risk/Security, Native Display ads and social message amplification
- YouTube: 30 second and 15 second programmatic video placements, E+F
- Bell Network: 30 second premium pre-roll video digital ad placements on Bell's owned and operated properties including CTV, CTV News, CTV-SciFi, CTV Comedy, CTV Drama, TSN, Much, BNN Bloomberg, E, Discovery, Animal Planet

Results of the Consumer Marketing Campaign were extremely successful, resulting in over indexing of entire program benchmarks by 30%, attaining 130% impression share (15.8MM IMP).

CBC News Network sponsorship package benchmarks attained 119% impression share (9.8MM IMP).

Digital campaigns run through The Globe & Mail also resulted in a highly impressive over indexing vs. Globe & Mail benchmarks by 143%, returning 243% impression share (3.9MM IMP).

30 Second Brand Sell Ads 10 Second Billboard Ads 05 Second Logo Exposure



<https://youtu.be/d4HuZd2Q120>



<https://youtu.be/DzrFj2ywJio>



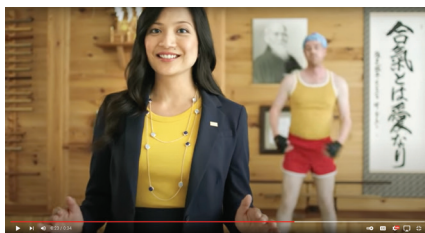
Booked Spots:	720
Actual Impression Share:	9,976,700
Spend:	\$57.6K

Custom Article Native Display Drivers Social Amplification



Impressions:	3,900,959
Clicks:	3,702
Spend:	\$15.6K

Bell :30s Video Impressions

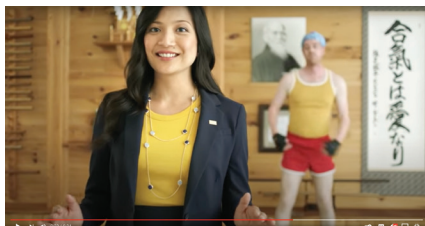


811,387 IMP
Spend: \$47K

Digital campaigns which ran through Bell Media digital assets garnered 100% of benchmark, resulting in 811.4K IMP share.

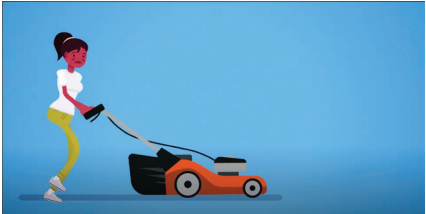
Digital campaigns run through Connected Interactive English video placements garnered 102% impression delivery, resulting in 835K IMP share.

Connected Interactive English :30s Video Impressions



835,035 IMP
Spend: \$29.5K

Digital campaigns run through Connected Interactive French video placements garnered 108% impression share, resulting in 722.4K IMP delivered.

Connected Interactive French Market :20s Video	Impressions
	722,368 IMP Spend: \$25.5K

experience from outside of Canada who are looking to establish their careers here

4. Industry employer partners and Human Resource professionals.

Following the strategic operating plan created in summer of 2021 the Career Connections program has focused on the following themes over the past 12 months:

1. **Equity, Diversity, and Inclusion** – Offering intentional programming to showcase representation within the industry, foster a climate of inclusion

Overall CIP Society Consumer Campaign Performance Table:

Media	Partner	Format	Planned	Actual	Note
ENGLISH CANADA					
TV	CBC News Network	<ul style="list-style-type: none"> · 30s Brandsell · 10s Billboard · 05s Logo Exposure 	8,416,800 IMP	9,976,700 IMP	119% Delivery
Digital	The Globe & Mail	<ul style="list-style-type: none"> · Custom Article · Native/Display Drivers · Social Amplification 	1,400,000 IMP	3,406,052 IMP	243% Delivery
Digital	Bell	<ul style="list-style-type: none"> · 30s Video 	811,359 IMP	811,387 IMP	100% Delivery
Digital	Connected Interactive	<ul style="list-style-type: none"> · 30s Video 	818,983 IMP	835,035 IMP	102% Delivery
FRENCH CANADA					
Digital	Connected Interactive	<ul style="list-style-type: none"> · 20s Video 	666,667 IMP	722,368 IMP	108% Delivery
Grand Total			12,113,809 IMP	15,751,542 IMP	130% Delivery

Links to several campaign assets are provided below for your information.

Name	Reference Link
Cobra Strike :30s	https://www.youtube.com/watch?v=d4HuZd2Ql20
CBC Billboard :10s	https://www.youtube.com/watch?v=DzrFj2ywJio
PAA YouTube :20s	https://www.youtube.com/watch?v=okThw6y14WI

Career Connections Report

The Career Connections program mandate and focus is to provide a gateway to the property & casualty insurance industry by introducing career seekers to how insurance works and operates as a business, the vital and essential role insurance plays in the daily lives of Canadians, business and the world, and the multitude of rewarding career paths available in all segments of the industry.

Career Connections programming is designed to target four core audiences:

1. High school students
2. Post-secondary students from colleges and universities across Canada
3. Career changers, which includes those with previous work experience looking to change career paths, and internationally educated professionals with work

and promote career awareness to equity seeking groups.

2. **Career Storytelling** – Using the industry Ambassador program, highlight career journeys and pathways within the industry and showcase the diverse career paths available.
3. **Digital Engagement** – Showcasing creativity and innovation using 100% virtual programming with a focus on leveraging social media, websites and partner platforms to create meaningful engagement, spotlight the industry, and support program objectives. These tactics have helped keep engagement high when many are feeling Zoom burn-out and employers and post-secondary institutions across the board are seeing a drop in interest and attendance.

4. **Experiential Learning** – Career Connections offered programming which enabled core audiences to “learn by doing”. Examples include promoting the value of work integrated learning, career building workshops and hosting and sponsoring case, pitch and hack competitions.
5. **Meeting Talent Needs** – Striving to anticipate and continually adapt to meet the talent needs of the industry. This included targeting specific regions, new jobsite tactics, building skills within the talent pool, creating, and promoting interactions with employers and job seekers, and connecting HR leaders within communities of practice.
6. **Mentorship** – Career Connections recognized the critical role mentorship can play in setting the next generation of insurance talent up for success over the course of their career. The program offered micro-mentorship events throughout the year.

During the period of August 1, 2021, to July 31, 2022, the Career Connections program achieved success within each of the following target audiences.

General Outreach

Overall, Career Connections ran or participated in more than 125 events. Approximate event attendance for events organized and hosted by Career Connections was more than 2400 people. Volunteer industry ambassadors are an integral part of the program. Currently Career Connections has a roster of 351 volunteers from across Canada who participate in events and interact with those looking to learn more about the property and casualty insurance industry.

Career Connections provided 3 Ambassador training sessions this year and offered organization-specific training in a corporate program. This year the corporate program had 166 participants from 17 organizations, 4 of which were new to the program.

The program has increased its use of digital media to communicate with all audiences which will be highlighted further

in each audience segment. On LinkedIn our program events have over 45,000 impressions. Career Connections has updated the website to make registration for our events easier for our audiences and continues to refresh and modernize the website. There is continued high usage of its popular quiz feature which had more than 2400 unique page views. Since August 2021 the website has seen:

- 177,460 total pages views
- 48.9% of traffic came from organic search such as searches for career connection on a search engine such as google
- 28.5% of traffic is direct from users either typing in the website address, or using a bookmark to the site
- 22.2% of traffic was from referrals such as users coming from another website that had a link to the Career Connections site (For example TalentEgg, LinkedIn, etc.)
- Users view on average 3.00 pages/session with an average session time of 1:37.

Additionally, the Career Connections job board has increased content for job seekers with relevant industry and job search articles resulting in increased traffic to the site for the benefit of employers who are posting their open positions.

Events open to all audiences over the past year included a general online career fair with over 180 registrants and 14 employers, monthly coffee chats with industry professionals and “Insurance 101” presentations that explain the industry and the types of roles available. Career Connections is also active on the New Entrants Committee and help plan, administer and facilitate online events targeting those with less than 5 years of industry experience. Topics have included working at an MGA, a senior woman in leadership panel and The future of insurance with an average attendance of over 100 individuals at each event.

High School

In November Career Connections hosted “Feed the Minds of Youth” as part of Take Your Kids to work day. This successful event

saw 150 attendees from across the country with participation from 18 companies and many other organizations using the Career Connections resources. Multiple sessions were hosted to accommodate all Canadian time zones and included topics of risk management, insurance career paths and a panel with industry professionals discussing their roles. This competition was advertised through the Chatter High platform, a career tool for junior and senior high school students. Leading up to the competition Chatter High hosted an online event on insurance careers that saw over 4100 questions answered by students from 39 schools.

In April, Career Connections hosted a competition with Chatter High that highlighted insurance literacy and insurance career paths for students from grades 7 to 12. Content for the competition came from the Career Connections website and in partnership with the Insurance Bureau of Canada and the Institute for Catastrophic Loss Reduction, with content from their web pages. The competition had nearly 1100 students from across all provinces and the NWT, there were over 51,000 unique questions answered and 55 schools that participated. Topics included:

1. Getting to Know Insurance
2. My First Car
3. Living On My Own
4. First Time Homeowners
5. Forces of Nature
6. Bet You Didn’t Know.

Post-Secondary and Campus Students

The largest focus for the Career Connections program are the colleges and universities across Canada, which includes insurance-specific programming with CIP courses. The industry offers opportunities for students across all disciplines, however there is higher attendance from business and commerce program students at Career Connection events. We have increased our digital engagement strategy to advertise to this audience and use student club’s social

media, LinkedIn and TalentEgg to advertise to campus students.

Career Connections continued their partnership with TalentEgg, a career platform for campus students, to create awareness and market career paths in the p&c industry by featuring programming designed with an EDI lens and profiling industry professionals across many different roles, areas and BIPOC communities. This approach resulted in a combined total of 318,919 impressions overall. Channels included social media resulting in a 2% engagement rate, surpassing the industry standard of 0.5%. Email marketing campaigns also did very well with a click through rate of 2.6%, just above the industry standard of 2.3%. In July Career Connections was a Finalist for the 2022 TalentEgg National Recruitment Excellence Awards and Conference in category of “Best Use of Student Competitions” and was very pleased to win the “Special Award for Diversity & Inclusion”.

Over the 2021-22 school year Career Connections and multiple volunteer ambassadors attended 20 campus career fairs across the country. The program has hosted speed networking events, coffee chats and industry days to educate students about the p&c insurance industry and connect them with employers. Career Connections has also partnered with insurance specific student clubs, connected them to employers and used their platforms to advertise events. Notable events over the year included two student case competitions. In March, a student pitch competition was held asking the question: “how can the p&c industry attract more students?”. In April, Career Connections partnered with Cookhouse Labs to offer “Student Hack 2022”. At this event 11 student teams were taught a crash course on Design Thinking methodology which students used to solve problem statements based on the latest IIC report on managing risk. This event also gets industry involved as judges and mentors who interact with the students.

Insurance-specific programming over the school year included a college industry day and 2 career fairs to connect students to employers, career builder webinars to help students with a successful job search and personalized resume review appointments.

Career Changers and Internationally Educated Professionals

Career Connections has continued its focus on career changers or those with some prior work experience looking to change industries, and internationally educated professionals or newcomers who are looking to build a career in Canada. With the current talent crunch and increased industry focus on EDI this is a growing market for employers and Career Connections. Due to how broad this audience is it can be more of a challenge to target, however there has been success with attendance at general events and at specific events including a series of Career Builder workshops on resume creation, virtual job search, and interviewing techniques. A new series called “Ask a Recruiter” was developed and features recruitment professionals from our employer partners and agencies covering job search topics, the first event of this series saw over 65 registrants.

Industry days targeting career changers were hosted in November and February and saw over 150 registrants each. Employers had high praise for these events and appreciated the ability to connect with this growing recruitment segment. Career Connections has continued their partnership with the Seneca College Professional Excellence in Financial Services (EFS) Bridging Program and has hosted 12 workshops, speed networking and coffee chats with industry professionals over both the fall, winter and summer semesters. Career Connections has developed new relationships with 3 immigrant serving newcomer agencies to advertise events to their clients and connect them with employers who may hire their clients. We hosted 2 panel discussions with new agency partners.

Industry Employer Partners and Human Resource Professionals

Career Connections has continued to build relationships with employer partners and offer support to them. The current industry challenges with recruitment and retention have only increased the importance of Career Connections programming, connecting job seekers with employers seeking talent. Employers were invited to attend 3 industry days and an online career fair. Industry days are formatted so that employers may choose to have 10-minute interviews with candidates in addition to general break-out rooms. Career Connections hosted a specific industry day for a national employer and promoted it with an Instagram takeover featuring their staff. Another service offered are “Career Chats” that employers may arrange with Career Connections for their staff looking for guidance on how to build their career paths within the industry. The mycareer site is the primary resource for this service to showcase career mapping and the opportunities within their organization for development and career advancement.

“Voices of Inclusion” is a series of panel discussions highlighting the industry’s efforts with regard to inclusion, diversity, equity and accessibility. These events were designed by the General Insurance Human Resources Group (GIHRG) community of practice that Career Connections participates in. Over the year Career Connections has hosted 3 panel discussions covering topics including women in insurance, the BIPOC community in insurance and the LGBTQ2S+ community with a combined total of 245 registrants.

In April, Career Connections hosted a virtual Human Resources Round Table with attendance of 34 industry professionals from across Canada. The event featured a guest speaker from the University of Waterloo on “Next Generation Talent Insights and How to Invest in Students” and also provided an opportunity for discussion from the attendees on their challenges and best practices. The group consensus was

that talent attraction and retention is a major issue, which reinforces the value of Career Connections programming.

Summary

The period of August 2021 to July 2022 has once again shown the resilience of the Career Connections program. Adapting to a changing environment by increasing digital engagement, continuing to focus on EDI and responding to help employers with the talent crunch were some of the strategies employed. Success is demonstrated in increased knowledge of the diverse career paths within the industry, increased skills within the job seeker demographic and broad event attendance from all audiences, as well as repeat attendees to Career Connections events.

Conclusion

It is my pleasure to present this report on behalf of the Professionals' Council.

The past few years were ones of transition and transformation for The Institute, the businesses that support The Institute, and our students. In 2022, many of us moved on from working remotely and returned to our offices full-time or in a hybrid model. I know it has been an exciting and surprising year for all of us.

I am happy to report that during this time of change, there is one thing that has remained constant: the CIP Society's commitment to our membership. We consider it our obligation to build a secure network of professional development opportunities, while providing access to leading-edge information and research to enhance career endeavours.

The research division has been working hard this year on the construction and deployment of our Demographic Research Survey. The results of this survey could provide a map to the future of our industry. Our Emerging Issues Research Series continues to communicate clear tactics to our Membership to help them build and foster positive risk culture and create vital organizations and strategies for resilience.

Our member benefits program continues to provide support to CIP Society members and their families, in the form of financial support through our MemberPerks program and our Rhind Bursary Program. We also provide digital resources to support our member's careers with easy access to relevant information through the Daily Newsletter and the Quarterly Review.

As Chair, I want to express my great gratitude to our members. I would also like to convey a heart-felt thank you to my fellow Council members and the Committees

for their hard work and dedication to our membership, and for the seriousness with which they consider valued programs and new membership enhancements. I know it is because of our enthusiastic Council and Committee members that the CIP Society will continue to be something our members can be proud of.

On behalf of the Professionals' Division in 2022, I also extend my thanks to Peter Hohman, MBA, FCIP, ICD.D, Mike Divjak, BComm, FCIP, CRM, Lisa Boniface, MBA, BEd (Adult Ed), Brad Neal, BA, ACIP, CRM, and Beth Milner, BJourn, BA for their guidance and support.

Respectfully submitted,



Rosalind Staples-Simpson, BComm, FCIP
Chair, Professionals' Council

CIP Society National Council

Chair

Rosalind Staples-Simpson, FCIP
Halifax, NS

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Heather A. Winters, MBA, FCIP, CRM
Winnipeg, MB

Treasurer's Report

Jason Storah, BEC

Deputy Chair, Board of Governors



This report is the formal method of accepting and approving the audited financial statements for 2021-2022 prepared by BDO Canada

LLP, Chartered Accountants. The reports have been examined by the Finance Committee and subsequently approved by the Board of Governors for presentation to this meeting.

The Insurance Institute finished its fiscal year with a good result turning in an operating surplus on solid revenues and excellent expense control by management. While the financial markets were under significant stress throughout 2022, under the guidance of the Institute's new investment firm PH&N/RBC and the Finance Committee's low volatility strategy, the Institute's investments showed a mitigated and below market average unrealized loss this year.

With a challenging year for industry employers and the ongoing impacts of COVID, we expected to see a modest decline in Institute membership this year from last year's record high of 40,931. However, with strong program offerings from local institutes, robust licensing activity and a sustained membership renewal drive, we established a new Institute membership high this year at 41,683 members. At the same time, CIP Society membership grew to 18,613 from last year at 18,177.

We would like to record our thanks to employers for their ongoing support of the Institutes through their voluntary subscriptions, permitting their staff to participate as institute volunteers, and for the continuing encouragement they provide to motivate their employees to complete their professional qualifications, particularly through these many months of ongoing challenges brought about by the pandemic.

The audited financial statements are self-explanatory and show that our reserves and operating positions are strong, and I move for their acceptance and approval at this time.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read 'Jason Storah'.

Jason Storah, BEC

Deputy Chair, Board of Governors

Independent Auditor's Report

To the Members of The Insurance Institute of Canada

Opinion

We have audited the accompanying financial statements of the The Insurance Institute of Canada (the "Institute") which comprise the:

- Balance Sheet
- Statement of Revenue and Expenditures and Fund Balance, General Operations Fund
- Statement of Revenue and Expenditures and Fund Balance, CIP Society Fund
- Statement of Revenue and Expenditures and Fund Balance, Career Connections Fund
- Statement of Revenue and Expenditures and Fund Balance, Special Projects Reserve Fund
- Statement of Revenue and Expenditures and Fund Balance, Capital and Intangible Assets Fund
- Statement of Revenue and Expenditures and Fund Balance, Contingency Reserve Fund
- Statement of Cash Flows
- Combined Statement of Operating Revenue and Expenditures (General Operations, CIP Society and Career Connections Funds)
- Notes to Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Institute as at July 31, 2022 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Institute in accordance with the ethical requirements

Responsibilities of Management and Those Charged with Governance or the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profits

In preparing the financial statements, management is responsible for assessing the Institute's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Institute or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Institute's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Institute's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Institute's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Institute to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO CANADA LLP

Chartered Professional Accountants,
Licensed Public Accountants

Oakville, Ontario
September 14, 2022

Balance Sheet

July 31	2022	2021
Assets		
Current		
Cash	\$ 10,735,205	\$ 6,776,111
Accounts receivable (Note 3)	2,018,734	2,716,490
Textbooks and instructional materials	216,212	196,825
Prepaid expenses	378,130	365,375
	13,348,281	10,054,801
Pension fund (Note 9)	-	1,562,700
Capital assets (Note 4)	2,054,036	1,273,625
Intangible assets (Note 5)	30,372	30,372
Investments (Note 6)	19,114,246	19,977,207
	\$ 34,546,935	\$ 32,898,705
Liabilities and Fund Balances		
Current		
Accounts payable and accrued liabilities (Note 7)	\$ 3,838,792	\$ 3,101,374
Deferred revenue (Note 8)	4,127,314	4,121,667
Award Funds	48,204	49,374
	8,014,310	7,272,415
Pension liability (Note 9)	1,275,200	-
	9,289,510	7,272,415
Fund balances (Note 11)		
Special Projects Reserve Fund	10,992,163	8,146,143
Capital and Intangible Assets Fund	2,084,410	1,303,998
Contingency Reserve Fund	4,160,097	4,389,263
Operating Funds		
General Operations Fund	4,664,064	8,915,809
CIP Society Fund	2,057,099	1,955,372
Career Connections Fund	1,299,592	915,705
	25,257,425	25,626,290
	\$ 34,546,935	\$ 32,898,705

Approved on behalf of the Board of Governors:



Heather Masterson
Chair



Jason Storah
Deputy Chair

Statement of Revenue and Expenditures and Fund Balance — General Operations Fund

For the year ended July 31	2022	2021
Revenue		
Agents' licensing	\$ 2,430,867	\$ 1,888,613
Contributions	2,259,101	2,079,477
Examinations	4,848,295	6,530,343
FCIP	515,899	504,244
Other revenue (Note 2)	180,431	1,232,543
Texts	3,965,287	4,740,913
Tuition	2,991,491	2,792,878
	17,191,371	19,769,011
Expenditures		
Agents' licensing	668,553	526,107
Bank and credit card fees	262,745	301,593
Equipment leasing and maintenance	89,683	189,384
Examinations	936,623	1,163,451
FCIP	172,538	166,299
Grants to provincial Insurance Institutes	237,608	272,547
Information technology	781,669	693,594
Insurance	68,310	53,325
Legal, audit and consulting	116,725	115,448
Marketing and communication	691,864	384,435
Office supplies and maintenance	30,767	16,386
Postage and courier	32,759	34,356
Print	58,535	52,612
Prizes and awards	120,402	98,417
Rent	838,943	827,681
Salaries and benefits	7,399,124	7,532,197
Telephone	78,596	75,350
Text purchases and production	656,336	634,077
Travel	86,235	46,221
Tutors, authors and instructors	250,963	235,126
	13,578,978	13,418,606
Excess of revenue over expenditures from operations	3,612,393	6,350,405
Investment income (loss), net	(237,936)	653,450
Excess of revenue over expenditures for the year before transfers	3,374,457	7,003,855
Transfer to Special Projects Reserve Fund	(5,888,733)	(4,483,775)
Transfer to Capital and Intangible Assets Fund	(37,295)	(68,061)
Transfer from provincial Insurance Institutes	1,574,126	3,161,372
Excess (deficiency) of revenue over expenditures	(977,445)	5,613,391
Balance, beginning of year	8,915,809	1,810,618
Pension remeasurements and other items	(3,274,300)	1,491,800
Balance, end of year	\$ 4,664,064	\$ 8,915,809

The accompanying notes are an integral part of these financial statements

Statement of Revenue and Expenditures and Fund Balance — CIP Society Fund

For the year ended July 31	2022	2021
Revenue		
Educational programs	\$ 400	\$ 2,355
Membership fees	1,753,882	1,761,131
Membership benefits	6,029	5,721
	1,760,311	1,769,207
Expenditures		
Council expenses	2,845	100
Marketing and communications	199,640	-
Membership benefits	232,456	209,382
Print	972	10,614
Shared services	828,000	828,000
	1,263,913	1,048,096
Excess of revenue over expenditures from operations	496,398	721,111
Investment income (loss), net	(44,725)	182,523
Excess of revenue over expenditures for the year before transfers	451,673	903,634
Transfer (to) Special Projects Reserve Fund	(483,750)	7,487
Transfer from Provincial Insurance Institutes	133,804	132,099
Excess of revenue over expenditures for the year	101,727	1,043,220
Balance, beginning of year	1,955,372	912,152
Balance, end of year	\$ 2,057,099	\$ 1,955,372

Statement of Revenue and Expenditures and Fund Balance — Career Connections Fund

For the year ended July 31	2022	2021
Revenue		
Career postings	\$ 28,880	\$ 25,551
Contributions	1,213,299	1,138,139
	<u>1,242,179</u>	<u>1,163,690</u>
Expenditures		
Career postings	9,335	-
Promotion	43,122	39,692
Shared services	684,996	685,000
	<u>737,453</u>	<u>724,692</u>
Excess of revenue over expenditures from operations	504,726	438,998
Investment income (loss), net	<u>(27,089)</u>	53,479
Excess of revenue over expenditures for the year before transfers	477,637	492,477
Transfer (to) Special Projects Reserve Fund	<u>(93,750)</u>	7,487
Excess of revenue over expenditures for the year	383,887	499,964
Balance, beginning of year	<u>915,705</u>	<u>415,741</u>
Balance, end of year	<u>\$ 1,299,592</u>	<u>\$ 915,705</u>

The accompanying notes are an integral part of these financial statements

Statement of Revenue and Expenditures and Fund Balance — Special Projects Reserve Fund

For the year ended July 31	2022		2021	
Investment income (loss)	\$	(377,214)	\$	227,827
Expenditures		1,905,012		2,328,735
Deficiency of revenue over expenditures for the year before transfers		(2,242,226)		(2,100,908)
Transfer from General Operations Fund		5,888,733		4,483,775
Transfer (to) from Career Connections Fund		93,750		(7,487)
Transfer (to) from CIP Society Fund		483,750		(7,487)
Transfer to Capital and Intangible Assets Fund		(1,377,987)		(2,728)
Excess of revenue over expenditures for the year		2,846,020		2,365,165
Balance, beginning of year		8,146,143		5,780,978
Balance, end of year	\$	10,992,163	\$	8,146,143

Statement of Revenue and Expenditures and Fund Balance — Capital and Intangible Assets Fund

For the year ended July 31	2022		2021	
Amortization for the year	\$	634,870	\$	568,260
Deficiency of revenue over expenditures for the year before transfers		(634,870)		(568,260)
Transfer from General Operations Fund		37,295		68,061
Transfer from Special Projects Reserve Fund		1,377,987		2,728
Excess (deficiency) of revenue over expenditures for the year		780,412		(497,471)
Balance, beginning of year		1,303,998		1,801,469
Balance, end of year	\$	2,084,410	\$	1,303,998

Statement of Revenue and Expenditures and Fund Balance — Contingency Reserve Fund

For the year ended July 31	2022		2021	
Investment income (loss)	\$	(229,166)	\$	305,544
Excess (deficiency) of revenue over expenditures for the year		(229,166)		305,544
Balance, beginning of year		4,389,263		4,083,719
Balance, end of year	\$	4,160,097	\$	4,389,263

Statement of Cash Flows

For the year ended July 31	2022	2021
Cash was provided by (used in)		
Operating activities		
Excess (deficiency) of revenue over expenditures for the year		
- Special Projects Reserve Funds	\$ 2,846,020	\$ 2,365,165
- Capital and Intangible Assets Funds	780,412	(497,471)
- Contingency Reserve Fund	(229,166)	305,544
- General Operations Fund	(977,445)	5,613,391
- Career Connections Fund	383,887	499,964
- CIP Society Fund	101,727	1,043,220
Adjustments to reconcile excess (deficiency) of revenue over expenditures for the year to cash from operations		
Amortization	634,870	568,260
Defined benefit pension expense	501,945	569,641
Unrealized investment loss (gain)	1,609,149	(1,130,733)
Changes in non-cash working capital balances		
Accounts receivable	697,756	816,928
Textbooks and instructional materials	(19,387)	(20,157)
Prepaid expenses	(12,755)	(1,179)
Accounts payable and accrued liabilities	737,418	538,928
Deferred revenue	5,647	(647,097)
Award funds	(1,170)	(1,380)
	7,058,908	10,023,024
Investing activities		
Purchase of investments, net	(163)	(4,499,999)
Re-investment of investment income	(746,025)	(313,322)
Purchase of capital and intangible assets	(1,415,281)	(70,789)
	(2,161,469)	(4,884,110)
Financing activity		
Employer contribution to the Pension Plan	(938,345)	(982,841)
Increase in cash during the year	3,959,094	4,156,073
Cash, beginning of year	6,776,111	2,620,038
Cash, end of year	\$ 10,735,205	\$ 6,776,111

The accompanying notes are an integral part of these financial statements

Combined Statement of Operating Revenue and Expenditures (General Operations, CIP Society and Career Connections Funds)

For the year ended July 31	2022	2021
Revenue		
Agents' licensing	\$ 2,430,867	\$ 1,888,613
Career postings	28,880	25,551
Contributions	3,472,400	3,217,616
Educational programs	400	2,355
Examinations	4,848,295	6,530,343
FCIP	515,899	504,244
Membership fees	1,753,882	1,761,131
Membership benefits	6,029	5,721
Other revenue (Note 2)	180,431	1,232,543
Texts	3,965,287	4,740,913
Tuition	2,991,491	2,792,878
	<u>20,193,861</u>	<u>22,701,908</u>
Expenditures		
Agents' licensing	668,553	526,107
Bank and credit card fees	262,745	301,593
Council expenses	2,845	100
Career postings	9,335	-
Equipment leasing and maintenance	89,683	189,384
Examinations	936,623	1,163,451
FCIP	172,538	166,299
Grants to provincial Insurance Institutes	237,608	272,547
Information technology	781,669	693,594
Insurance	68,310	53,325
Legal, audit and consulting	116,725	115,448
Marketing and communications	891,504	384,435
Membership benefits	232,456	209,382
Office supplies and maintenance	30,767	16,386
Postage and courier	32,759	34,356
Print	59,507	63,226
Prizes and awards	120,402	98,417
Promotion	43,122	39,692
Rent	838,943	827,681
Salaries and benefits	8,912,120	9,045,197
Telephone	78,596	75,350
Text purchase and production	656,336	634,077
Travel	86,235	46,221
Tutors, authors and instructors	250,963	235,126
	<u>15,580,344</u>	<u>15,191,394</u>
Excess of revenue over expenditures from operations	4,613,517	7,510,514
Investment income (loss), net	(309,750)	889,452
	<u>4,303,767</u>	<u>8,399,966</u>
Excess of revenue over expenditures for the year before transfers	4,303,767	8,399,966
Transfer to Special Projects Reserve Fund	(6,466,233)	(4,468,801)
Transfer to Capital and Intangible Assets Fund	(37,295)	(68,061)
Transfer from provincial Insurance Institutes	1,707,930	3,293,471
	<u>1,707,930</u>	<u>3,293,471</u>
Excess (deficiency) of revenue over expenditures	\$ (491,831)	\$ 7,156,575

Notes to Financial Statements

July 31, 2022

1. Purpose of the Insurance Institute of Canada

The Insurance Institute of Canada (the “Institute”) is a non-profit organization incorporated in 1953 under the Companies Act, Revised Statutes of Canada. The Institute is dedicated to providing educational programs, courses, resources and professional certifications for members of the property and casualty insurance industry in Canada. The Institute also works in conjunction with the various provincial Insurance Institutes to support their delivery of educational programs through the development of a uniform standard of property and casualty insurance education. The Institute is exempt from income tax under section 149(1)(l) of the Income Tax Act.

2. Significant Accounting Policies

Basis of Accounting

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations as found in Part III of the CPA Canada Handbook, the more significant of which are outlined below.

Revenue Recognition

The Institute uses fund accounting for reporting purposes. The deferral method of accounting is followed for contributions. Membership fee revenues are recognized over the period to which they relate.

Agents’ licensing, tuition, examination fees and FCIP revenues are recognized upon completion of the course or event.

Contribution revenue is recognized over the calendar year to which it relates.

Text revenues are recognized at the time of sale and shipment.

Investment income is recognized when earned.

Other revenue, which is comprised primarily of financial assistance under the Canadian Emergency Wage Subsidy (“CEWS”) and Canada Emergency Rent Subsidy (“CERS”) programs, is recognized during the year in which the related expenses are incurred and upon meeting eligibility criteria stipulated by the Government of Canada.

Inventory

Textbook and instructional materials inventory are stated at the lower of cost and net realizable value. Cost is calculated on an average basis.

Capital and Intangible Assets

The intangible asset, recorded at cost, has been determined to have an indefinite life and is not amortized. Capital assets are recorded at cost less accumulated amortization. Amortization, on a straight-line basis, is charged directly to the Capital and Intangible Assets Fund as follows:

Furniture and equipment	- 4 years
Computer hardware and software	- 4 years
Leasehold improvements	- Over the term of the lease
Capital leases	- up to 4 years

Notes to Financial Statements

July 31, 2022

2. Significant Accounting Policies (continued)

Transfers to/from Provincial Insurance Institutes

The surplus accounts of provincial Insurance Institutes are generally maintained at amounts agreed upon with the Institute. Balances in excess of the agreed amounts become payable to the Institute with the exception of amounts appropriated to reserve accounts. Provincial operating deficits may be funded by the Institute subject to review and approval by the Executive Committee in accordance with Local Institute Financing Guidelines.

Deferred Revenue

Deferred revenue is comprised of:

- Fees for courses, net of related expenses, taking place after year-end;
- Contribution revenue recognized after the year-end;
- The portion of membership fees relating to the period after the current year-end.

Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at that date of the financial statements, and the reported amounts of revenues and expenses for the year then ended. Actual amounts could differ from those estimates as additional information becomes available in the future.

Impairment of Long-Lived Assets

The Institute tests long-lived assets for recoverability whenever events or changes in circumstances indicate that their carrying amount may not be recoverable. An impairment loss is recognized when their carrying value exceeds the total undiscounted cash flows expected from their use and eventual disposition. The amount of impairment loss is determined as the excess of the carrying value of the asset over its fair value.

The Institute has determined that there was no impairment of long-lived assets as at July 31, 2022.

Pension Plan

The Institute provides a defined benefit pension plan, available to senior management employees hired before July 19, 2013 and all other employees hired before January 1, 2014. Funding for this plan is effected in accordance with independent actuarial advice. The Institute recognizes a liability and an expense for its defined benefit plan in the period in which employees render services in return for the benefits. The defined benefit obligation is determined based on the most recent actuarial funding valuation, using the projected accrued benefit method and extrapolated to the year-end. Current service costs and finance costs are recognized in the current period while remeasurements and other items are charged directly to net assets as they occur. Both employer and employee contribute to the defined benefit plan.

For senior management employees hired after July 18, 2013 and all other employees hired after December 31, 2013 the Institute provides a defined contribution pension plan. The Institute's defined contribution pension costs are charged to operations currently as they become due. Both employer and employees, with certain exceptions, contribute to this plan.

Notes to Financial Statements

July 31, 2022

2. Significant Accounting Policies (continued)

Foreign Currency Translation

Foreign currency accounts are translated into Canadian dollars as follows:

At the transaction date, each asset, liability, revenue and expense is translated into Canadian dollars by the use of the exchange rate in effect at that date. At the year-end date, monetary assets and liabilities are translated into Canadian dollars by using the exchange rate in effect at that date. The resulting foreign exchange gains and losses are included in income in the current period.

Financial Instruments

Financial assets and financial liabilities are initially recorded at fair value when acquired or issued adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transaction costs directly attributable to the instrument. All financial assets and financial liabilities are subsequently measured at amortized cost except for fixed income investments and equity instruments which are measured at fair value. Changes in fair value are recognized in the Statement of Revenue and Expenditures and Fund Balance in the period incurred. Financial assets are tested for impairment when changes in circumstances indicate the asset could be impaired.

Financial assets measured at amortized cost include cash and cash equivalents, accounts receivable and accrued revenue.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

Financial assets measured at fair value include fixed income investments and investments in equity instruments.

Donated Services

The work of the Institute benefits from the voluntary service of many individuals. Since these services are not normally purchased by the Institute and because of the difficulty in determining their fair value, donated services are not recognized in these financial statements.

Allocation of Expenses

The Institute incurs salaries and benefits expenses that are common to the administration of the Institute and to each program that it operates. These expenses are allocated to the Career Connections Fund and CIP Society Fund based on estimates of time spent by staff on that program.

Notes to Financial Statements

July 31, 2022

3. Accounts Receivable

	2022		2021	
Accounts receivable trade	\$	980,394	\$	1,431,662
CEWS and CERS		-		67,342
GST and HST receivable		40,529		-
Provincial Insurance Institutes		997,811		1,217,486
	\$	2,018,734	\$	2,716,490

4. Capital Assets

	2022				2021			
	Cost		Accumulated Amortization		Cost		Accumulated Amortization	
Computer hardware and software	\$	8,133,998	\$	6,777,445	\$	6,739,690	\$	6,305,170
Furniture and equipment		688,055		616,988		667,082		543,496
Leasehold improvements		2,203,657		1,577,241		2,203,657		1,488,138
		11,025,710		8,971,674		9,610,429		8,336,804
Net book value			\$	2,054,036			\$	1,273,625

5. Intangible Assets

	2022				2021			
	Cost		Accumulated Amortization		Cost		Accumulated Amortization	
Trademark	\$	30,372	\$	-	\$	30,372	\$	-

Notes to Financial Statements

July 31, 2022

6. Investments

	2022		2021
Marketable securities, beginning of year	\$ 19,977,207	\$	14,033,153
Additions, net	163		4,499,999
Investment income, net of investment fees	746,025		313,322
Adjustment to market value, as at July 31	(1,609,149)		1,130,733
Marketable securities, end of year	\$ 19,114,246	\$	19,977,207

7. Accounts Payable and Accrued Liabilities

	2022		2021
Accounts payable trade	\$ 326,139	\$	420,067
Accrued liabilities	2,235,767		1,464,410
GST and HST payable	-		23,537
Provincial Insurance Institutes	1,276,886		1,193,360
	\$ 3,838,792	\$	3,101,374

8. Deferred Revenue

	2022		2021
Contributions	\$ 1,163,554	\$	1,113,153
- Academic			
- Career Connections	528,793		472,989
Course registration fees	951,791		1,084,591
CIP Society membership fees	1,483,176		1,450,934
	\$ 4,127,314	\$	4,121,667

Notes to Financial Statements

July 31, 2022

9. Pension Plan

	2022	2021
<u>Defined contribution</u>		
Pension expense, equal to the contributions made by the Institute to the plan during the period.	\$ 401,407	\$ 365,543

Defined benefit

Reconciliation of the funded status of the defined benefit part of the plan to the amounts recorded in the financial statements is as follows:

	2022	2021
Fair value of plan assets	\$ 19,300,000	\$ 21,441,900
Defined benefit obligation	(20,575,200)	(19,879,200)
Funded status, asset (liability)	\$ (1,275,200)	\$ 1,562,700

The significant long-term actuarial assumptions adopted in measuring the Institute's defined benefit pension obligation and other details are as follows:

	2022	2021
Discount rate	5.20%	5.20%
Expected long-term rate of return on plan assets	5.59%	5.59%
Rate of compensation increase	3.40%	3.40%
Debt securities percentage	60.92%	59.71%
Equities securities percentage	39.08%	40.29%
Pension expense for the period	\$ 501,945	\$ 569,641
Contributions made by the Institute to the plan	\$ 920,475	\$ 955,839
Benefits paid by the pension plan	\$ 872,700	\$ 410,000

The pension obligations disclosed as of July 31, 2022 in this report were based on the actuarial funding valuation completed by LifeWorks actuarial consultants as of December 31, 2019. The next actuarial funding valuation shall be completed no later than December 31, 2022.

Notes to Financial Statements

July 31, 2022

10. Demand Operating Loan

The Institute has a demand operating loan available in the amount of \$500,000 bearing interest at the prime rate. As at July 31, 2022 no amounts have been drawn under this facility.

11. Fund Balances

The Institute has five categories of funds the descriptions and policies of which are:

Operating funds are comprised of the General Operations Fund, Career Connections Fund and CIP Society Fund. They are maintained to provide for ongoing operations as required, and to fund special projects.

The Special Projects Reserve Fund provides for designated projects. Funds are transferred from the operating funds to the Special Projects Reserve Fund as required to finance special projects approved by the Executive Committee or the Board.

The Capital and Intangible Assets Fund is an internally restricted fund representing the net investment in capital and intangible assets.

The Contingency Reserve Fund is maintained at a level to provide for several months of fixed operating costs of the Institute.

The Pension Reserve Fund is set up to provide for pension plan funding deficits. It currently does not have a balance as there is no funding deficit in the pension plan.

12. Commitments

Leases

The Institute has commitments in respect of its leased Toronto premises and office equipment. The minimum annual lease payments for the next five years and thereafter are as follows:

2023	\$	699,157
2024		715,739
2025		710,408
2026		711,311
2027		731,210
Thereafter		1,523,354
	\$	<u>5,091,179</u>

Notes to Financial Statements

July 31, 2022

13. Financial Instrument Risk

The Institute is exposed to the following risks in respect of the financial instruments held:

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. It is management's opinion that the Institute is not exposed to significant credit risk as its accounts receivable arise mainly from transactions with many parties such as members, students, and other provincial Insurance Institutes.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Institute is exposed to interest rate risk arising from changes in market rates affecting the value of fixed income long-term investments. The Institute manages its investments based on its cash flow requirements and the objective to optimise investment income.

Fair value market risk

Fair value market risk is the risk that the value of financial instruments will fluctuate as a result of changes in market prices, other than those arising from interest rate risk or currency risk, whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in a market. The Institute manages market risk by diversifying its investments.

Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Institute has the Canadian equivalent of \$1,959,651 (2021 - \$2,720,770) in foreign equities investments denominated in US, European and Asian currencies.

The risks have not changed from the prior year.

14. COVID-19 Impact

In March 2020, the World Health Organization declared the outbreak of the COVID-19 pandemic which remains active in Canada and around the world. Management continues to monitor the situation as it affects its operations, financial condition, liquidity, and the insurance industry. The Institute relies on licensing, tuition, examination, textbook and FCIP revenues in order to fulfil its mandate. These revenue sources continue to be affected by the current economic and public situations. The Institute has succeeded in providing, and continues to provide, its services in a virtual format for most of its revenue streams.

15. Comparative Figures

Certain comparative figures have been reclassified to conform to the current year's method of presentation

Western Regional Report

Joanne Hampson, FCIP
Regional Vice Chair, Western Provinces

Introduction

It was a successful year for the West; some of our accomplishments include:

- Collaboration led by the Western team to improve consistency with online delivery of the CIP program across both Western & Atlantic regions.
- Successful response to the updated auto legislation in Alberta through coordinated rollout of DCPD sessions.
- Return to in-person networking events.
- Continued shared offerings for webinars with the launch of new topics.

It is my pleasure to present this report on behalf of the Western Institutes.

Membership

IIM membership increased by 2.3%. This growth is attributed to increased CIP participation and seminar enrollment. Complimentary membership is provided to retirees and students enrolling in the Level 1 licensing product.

IIS numbers are slightly lower due to our largest employer implementing new membership requirements; criteria for membership are now restricted to active students and graduates. The outreach campaign by IIS encouraged non-active students to start taking classes again.

IISA continues to require membership for seminars and licensing products. Membership decreased slightly due to less participation in the CIP program. However, growth was experienced in the CIP and FCIP graduate renewal sector as a result of the membership campaign.

IINA membership was negatively impacted by industry retirements and job movement during the pandemic. With the introduction of changes in the Alberta automobile legislation, IINA held several DCPD sessions that were highly successful, however attendance was not tied to membership.

These sessions had a cascading effect on regular seminars as they could not be offered, thus having a negative impact on potential membership.

IIBC experienced a decrease in insurer membership, largely due to the Insurance Corporation of British Columbia's reduced participation. However, growth was experienced in the Broker sector, mostly from HUB, Westland, and CapriCMW

Membership

Institute	As of May 31, 2021	As of May 31, 2022	# Variance	% Variance
IIM	1,463	1,496	33	2.3%
IIS	1,270	1,247	-23	-1.8%
IISA	2,597	2,576	-21	-0.8%
IINA	1,964	1,963	-1	-0.1%
IIBC	4,884	4,656	-22	-4.7%
Total	12,178	11,938	-240	-2.0%

Membership – New Members

The Western Institutes are benefitting from the membership call-outs through the new role of the Customer Relationship Manager for the Atlantic & Western regions. We are pleased to see new membership growth at IIS and IINA this year.

Programs

The total number of CIP participants was above target by 2.2%. The Western Institutes continue to expand the shared

Membership – New Members

Institute	Prior Year End May 2021	Current Year End May 2022	% Variance (YOY)
IIM	156	139	-10.9%
IIS	135	249	84.4%
IISA	400	359	-10.3%
IINA	231	256	10.8%
IIBC	662	550	-16.9%
Total	1,584	1,553	-1.9%

class offerings across the region which helps increase class size, minimize expenses, and provide more choice to our members. Our Customer Relationship Manager continues to support the promotion of the program with scheduled education planning sessions, in-house employer visits, and the callout strategy. Coordinated instructor sessions are provided through the Instructor Growth and Learning Opportunity Committee, topics include Universal Design Learning, E-books Orientation, and Rubric Creation.

IIM once again saw strong growth in registrations for the CIP program. This is in part due to increased marketing efforts, outreach to students, expanded course offerings, two newly hired local instructors, and increased course availability for our students.

IIS experienced an increase in CIP registrations with students adapting well in the virtual classroom environment. IIS is grateful for the continued support of our corporate partners for the program.

IIBC participation was impacted over the past year through a decrease in registrations

from ICBC, the largest subscriber in British Columbia, the reason being is that ICBC implemented a care-based model to B.C. drivers. This implementation resulted in a large training program for the ICBC staff which drastically inhibited their staff's ability to participate in the CIP program however, broker participation increased.

Seminars

The seminar program continues to grow because of continued virtual offerings. The collaboration across the region to share webinars is allowing us to improve the quality of offerings and increase our value. Complimentary webinars continue to be developed and delivered as a benefit of membership. Corporate rates allow for higher participation from employer groups and are well received by our partners.

Popular webinars hosted during the 2021/2022 year include Product Liability Claims, Cyber & Liability Claims, Farm Insurance, Statement Taking, and COVID-19 Litigation Updates. Popular CIP Society webinars include Strata D&O,

Applications of Enhanced Care Coverages & Accident Benefits, and Earthquake Risk, Exposures, & Claims.

IIM offered an exciting newly developed farming series which experienced great success.

IIS continues to facilitate the SGI 101 Insurance Essentials course as virtual sessions. The Institute receives a flat rate for each session. These webinars attract students into the CIP program as tracked through the C11 enrollment numbers. SGI continues to recognize the value of the program as they have renewed the contract with IIS for another year.

IISA and IINA were pleased to offer a symposium virtually in the Fall 2021. The event was held over 3 days starting the day with a keynote speaker, followed by a panel of industry professionals. Attendance was a huge success.

The focus for seminars in Alberta was directed toward the dissemination of the new regulations for DCPD. Both Institutes were proud to deliver the training in coordination with the Alberta Superintendent's Office, IBC, and the Alberta's Broker Association.

IIBC held its 2nd virtual symposium; the theme being Change/Challenge/Create. Full attendance saw 114 participants with an additional 88 people for single webinars. IIBC also hosted a popular 'member bonus' session, Productive Conflict Management, that hosted 123 attendees.

CIP Program

Institute	Actual as at July 31, 2021		Actual as at July 31, 2022		Target		% Target Variance		% Variance YOY	
	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
IIM	42	362	71	422	45	290	57.8%	45.5%		
IIS	24	300	36	317	30	320	20.0%	-0.9%		
IISA	76	910	51	732	54	750	-5.6%	-2.4%		
IINA	41	584	86	537	42	547	104.8%	-1.8%		
IIBC	64	1,099	75	1,011	63	1,018	19.0%	-0.7%		
Total	247	3,255	319	3019	234	2925	36.3%	2.2%	29.1%	-7.3%

Seminars 2021/2022

Institute	# of Academic Seminars	Academic Attendance	# of CIP Society Seminars	CIP Society Attendance	Total
IIM	44	248	0	0	248
IIS	55	575	5	80	655
IISA	48	2,118	4	98	2,216
IINA	63	2,468	1	60	2,528
IIBC	14	875	8	718	1,593
Total	224	6,284	18	956	7,240

Seminars 2020/2021

Institute	Academic Attendance	CIP Society Attendance	Total
IIM	119	54	173
IIS	360	47	407
IISA	728	163	891
IINA	577	11	588
IIBC	1,369	928	2,297
Total	3,153	1,203	4,356

A huge thank you to the volunteers and local staff for these innovative topics and we look forward to delivering new topics and covering emerging trends over the next fiscal year.

Events

- Although much of networking opportunity this year happened in the virtual space, we were pleased to see the return to some in-person events towards the end of the fiscal year. It is important to provide these opportunities for the industry to come together for face-to-face networking experiences.

Some of the key events from Western Canada include:

- IIM hosted virtual networking events including Trivia Night & Chocolate Tasting.

- IIS hosted a virtual Trivia Night with good attendance.
- IISA was pleased to host the return of the Battle of the Insurance Bands and a virtual Wine Tasting.
- IINA hosted a Chocolate Tasting with 87 in attendance.
- IIBC had a successful return to in-person activity with golf tournaments in Vancouver and Victoria.
- IIBC continued to host several virtual events that included Trivia, Cocktail Making & Chocolate Tasting.

Licensing

We were pleased to offer coordinated Licensing Education webinars to share

information on licensing solutions across each region. These were hosted by Anastasia Dubois, our Customer Relationship Manager to both Atlantic & Western regions.

The online exam solution delivered by the Institute continues to allow for candidates in Manitoba, Saskatchewan, and British Columbia to safely write the Level 1 exam in a virtually proctored format.

Licensing numbers in Alberta were helped by supplying licensing kits to a large broker for their employees. Our Level 1 material was updated, including the online tutorials and was rolled out for January 1, 2022, to coincide with the effective date of the DCPD changes. The Alberta Insurance Council, AIC, has yet to update their Level 1 licensing exam.

The BC licensing program is usually offered by four of our college partners: Vancouver (Langara), New Westminster (Douglas), Victoria and Nanaimo. This past year, Victoria and Nanaimo did not offer the program. Both Douglas and Langara Colleges cancelled 2 of 3 of their classes due to low attendance. However, we were able to offer in-house licensing courses for Pacific Blue Cross and LGM by accommodating their needs through a combination of recorded and live classes.

Convocation

A second year of virtual convocations were held which provided us the ability to build and improve on the framework of the previous year. A more personalized experience for our graduates and award winners was provided. Small networking opportunities were held at our office locations providing a personal presentation of their certificates. Professional photo

Events

Institute	Attendance 2020/2021	Attendance 2021/2022	% Variance	# of events
IIM	52	52	0%	2
IIS	47	23	-51.1%	1
IISA	0	272	NA	3
IINA	39	106	171.8%	2
IIBC	401	660	64.6%	22
Total	539	1,113	106.5%	30

Convocation

Institute	Attendance	GIE	CIC	RMC	CIP	ACIP	FCIP	Total Graduates
IIM	158	20	0	9	41	1	2	73
IIS	95	1	2	0	48	3	1	60
IISA	200	0	0	0	80	9	7	119
IINA	147	1	9	10	61	2	2	85
IIBC	304	0	2	18	138	6	7	171
Total	904	22	13	37	368	21	19	508

sessions were also hosted at these events so our graduates could be honoured with their photos during the live virtual event. The extra focus on the graduates was noticed and appreciated.

We were pleased to present the Leadership Award for Emerging Leader to Glenda Ouellette of HUB International. Glenda was the Western Regional Vice Chair from 2014 to 2016.

Local Industry Issues Affecting Institutes

Our Western Institutes see opportunities in expanding delivery of our products by:

- Focusing on the licensing equivalency and overall expansion of program offerings.
- Increasing interaction with brokers through relevant programming and joint initiatives with industry associations.
- Returning to in-person delivery of events and convocation.
- Succession planning for council and committee members.
- Providing hybrid solutions for classroom, continued education, and council/committee meetings.

Conclusion

The Western Institutes had a very successful year thanks to the efforts and dedication of our councils, committee members, Institute staff, volunteers, and instructors. The Western region experienced growth in attendance for our continuing education offerings. Event participation impacted by the pandemic continues, but we look forward to the return to more traditional programming. Increased collaboration with the CIP delivery helps us to position the program for success. It allows for improved consistency and quality as most students participate through virtual offerings across the country.

The Western Institutes will continue to build on the successes achieved through collaboration and host shared webinars, events, and CIP classes during the 2022/2023 fiscal year.

Respectfully submitted,



Joanne Hampson, FCIP
Regional Vice Chair, Western Provinces

Ontario Regional Report

Ross McDougall

Regional Vice Chair, Ontario

Introduction

Dave Smiley, BSc, FCIP, President, Insurance Institute of Ontario, reported on behalf of Ross McDougall. After several years of strong growth, the IIO has experienced even stronger participation in our membership again this year which was supported by participation in the CIP program, seminars, and events.

It is my pleasure to present this report on behalf of the six chapters and the GTA operation that combine to serve as the Insurance Institute of Ontario.

Licensing education experienced dramatic growth due to increased demand from employers. This was made possible through the IIO's and IIC's continued efforts to optimize online class instruction, study aids, virtual platforms, and the availability of online exams.

Membership

This past fiscal was a record year for IIO membership. These numbers are quite commendable despite the continued industry challenges with pandemic concerns. A number of thought-provoking webinars, the introduction of a new Cyber C20 course and the strong attendance in licensing preparation classes helped bolster membership.

Programs

IIO started the year off strong, with an exceptional fall semester. The Fall 2021 CIP semester registrations were strong as well and above Fall 2020.

Membership - Total

Institute	Prior Year End May 2021	Current Year End May 2022	% Variance Year Over Year
GTA	11,136	11,698	5.0
Southwestern	1,600	1,630	1.9
Ottawa	1,289	1,300	0.9
Conestoga	3,034	2,939	-3.1
Hamilton/Niagara	2,007	2,051	2.2
Kawartha/Durham	1,349	1,402	3.9
Cambrian Shield	378	418	10.6
Total	20,793	21,438	3.1

Membership - New Members

Institute	Prior Year End May 2021	Current Year End May 2022	% Variance Year Over Year
GTA	1,950	2,672	37.0
Southwestern	238	345	45.0
Ottawa	194	211	8.8
Conestoga	328	364	11.0
Hamilton/Niagara	400	468	17.0
Kawartha/Durham	171	183	7.0
Cambrian Shield	76	109	43.4
Total	3,357	4,352	29.6

The winter and spring CIP registrations were showing some reduction over the prior year. Several strategies were taken to address the decrease, including offering more fast track classes and a varied and comprehensive offering of courses to help support the diverse needs of students. The IIO team also contacted CIP students, encouraging them with recommendations on next steps in the program. This activity resulted in over 2000 students contacts in the past few months.

In addition, to encourage registration, CIP students and prospective CIP students were given the opportunity to participate in virtual sessions to learn about online classes and new online exam offerings.

In August, the Ontario Insurance Institute held a virtual version of the Instructor Appreciation Day, hosted by the CIP Program-GTA Manager. This event recognized the efforts and achievements of instructors and provided them with educational development opportunities. As a virtual event, this was open to instructors across Ontario.

Licensing OTL & RIBO

This year our planned class numbers of 371 were exceed by 1851 to a total of 2222. The OTL exam planned numbers of 1740 was exceeded by 3515 for a total of 5255.

Participation in our licensing prep courses and programs is exceptionally strong this fiscal year with both open and private employer classes well above prior year. These classes continue to be a very strong contributor to our seminar revenues, both from a broker (RIBO) and agent (OTL) perspective. The IIO team converted licensing classes to a virtual format last year and enhancements were made to ensure they are being delivered in an engaging manner. This year further developments were made to the virtual licensing class. The IIO team, along with the e-learning team and our instructors, engaged in a strategic review of our online delivery of licensing classes which resulted in a new optimized virtual class format on our learning management system - Moodle. The updates included new class materials, practice quizzes and engaging, interactive exercises designed to focus on more challenging areas of the curriculum.

We continue to hold meetings with Ontario regulators (FSRA, RIBO and national regulating bodies) to discuss exam pass rates, updates to our curriculum and to ensure we are meeting the needs of industry. In this past fiscal year IIC continued to support RIBO with online delivery of their exams expanding the online self-registration process for exam offerings beyond the entry level exams to include management and technical exams. These exams were a welcome addition for many brokers looking for the flexibility and safety of an online platform.

Seminars

Academic Seminar participation exceeded plan by 53%. The majority of chapters exceeded the prior year results and plan. This success was achieved with new and innovative topics that were relevant to their area.

This year the chapters have been busy offering webinars on interesting topics including a legal series of webinars, Management Skills, Performance Appraisals and Coaching for Performance, Understanding Garage Auto Liability and a three-module program on Developing the Leader Within. A timely panel session titled "Modifying the Mindset; Dealing with Whatever Comes Next," featured a four-person panel of industry leaders from Southwestern Ontario, with each panelist sharing their own journey of challenges, vulnerability, resiliency, and lessons learned over the past few years.

We are proud to partner with industry stakeholders and subject matter experts on our webinars. This includes our popular ethics webinar series with Patrick Ballantyne, CEO of RIBO. IIO also offered a Cyber Risk session with IBAO. The session held over 300 attendees with many attendees indicating that it was one of the most engaging cyber sessions that they had attended.

The CIP Society Symposium committees in GTA and Symposium West were hard at

CIP Program (As at End of June 2022)

Institute	Annual Plan		Fall 2021		Winter 2022		Spring 2022		2021 - 2022 Total		2020-2021 Total	
	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
GTA	155	3,202	55	1,142	56	1,087	53	732	164	2961	110	3,825
Southwestern	6	88	3	53	3	50	1	11	7	114	2	22
Ottawa	11	140	4	57	5	64	2	17	11	138	7	123
Conestoga	60	600	22	282	22	254	19	159	63	695	17	615
Hamilton/Niagara	8	110	3	54	3	48	0	0	6	102	5	14
Kawartha/Durham	6	91	3	42	2	36	2	27	7	105	5	67
Cambrian Shield	1	15	1	18	0	0	0	0	1	18	1	10
Total	247	4,219	91	1,648	91	1,539	77	946	259	4,133	147	4,676

Seminars (These numbers are for the seminar activity for the national fiscal period of August 1, 2021 to July 31, 2022)

2021/22 Current Year End July 2022	# of Academic Seminars	# of Academic Participants	# of CIP Society Seminars	# of CIP Society Participants
GTA	22	639	12	320
Southwestern	7	150	3	51
Ottawa	16	276	3	65
Conestoga	38	863	18	222
Hamilton/Niagara	11	795	4	102
Kawartha/Durham	10	123	4	37
Cambrian Shield	10	66	0	0
Total	114	2,912	44	797

work this year building informative sessions. The 2022 GTA Symposium offered a wide range of timely topics, including a panel on cyber risk and risk management. Symposium West offered an in-person session back at OMIA with a focus on Cyber sessions and post pandemic workplace and impacts on purchasing decisions.

IIO hosted some interesting CIP Society-level seminars on emerging industry topics. This included Leading Insurance Coverages and Liability and Occupiers' Liability Update: Legislative Reform & Recent Case Law held, and a Dispute Resolution for Property Claims

IIO exceeded plan for CIP Society seminars, with 800 individuals attending various seminar offerings. The Insurance Institute of Ontario continues to offer its members diverse, relevant, and up-to-date seminars to its CIP members.

Events

2021/2022	# of Events	# of Participants
GTA	15	1,263
Southwestern	5	486
Ottawa	0	0
Conestoga	3	605
Hamilton/Niagara	3	287
Kawartha/Durham	2	35
Cambrian Shield	0	0
Total	28	2,676

Events

Despite the obvious challenges brought on by the pandemic, IIO held some unique and engaging virtual events this fiscal including a Meet the MGA event organized by the three western chapters, Southwestern, Conestoga and Hamilton/Niagara, in partnership with the Canadian Association of MGAs. The members responded very well with 300 registrations, 180 'live' attendees, and 25 paid MGA vendors who hosted a table. The event drew lots of positive feedback, with attendees commenting that it was easy to access, navigate, and conduct business on. Several attendees reported making connections that led to new business.

The chapters also offered some popular events from prior years including a virtual wine tasting, chocolate tasting, and an escape room. Attendance at these events was very strong.

Conclusion

Overall, the end of the IIC fiscal year showed very strong financial results for Ontario. The fall 2021 CIP semester exceeded fall 2020. The winter and spring CIP 2022 semesters saw some reductions. Some of the issues are the result of a desire by some students and instructors to take time off after a long two years of limited vacation opportunities. However, the team is taking different approaches to appeal to students, including more than 15 virtual CIP information sessions this fall, in addition to target marketing and calling students that have stalled in their CIP journey. IIO is also focused on moving licensing students into the CIP stream. A number of strategies have been undertaken to encourage students and employers to continue their insurance education beyond the licensing curriculum.

I would like to take this time to thank the volunteers and staff of IIO for their dedication and efforts.

Respectfully submitted,



Ross McDougall
Regional Vice Chair, Ontario

Québec Regional Report

Suzie Godmer, CIP
Regional Vice Chair, Québec

Introduction

In June, I completed my second-year term as President of the Insurance Institute of Québec council. I worked closely with our executive including our first Vice President, Lisa Desgagné, who will take over as President. Here is an update on our progress, accomplishments, challenges, and our ongoing strategies.

I am pleased to present my fourth and last report as Québec Regional Vice-Chair.

Membership

In our May 2021 report, we announced that for the first time in years, membership had an increase but in 2022 we suffered a small decrease of 2.1%. We will have to challenge ourselves to strengthen opportunities with

members and with employers through member direct/company direct programs. Notwithstanding the pandemic effect on our member base, we are more than ever focused on finding solutions including the engagement of our liaison officers throughout the province.

The IIC and IADQ project with CEGEP was launched on April 1, 2022. It is a great opportunity for our membership and increased engagement with students in the CIP program. The results are not up to our expectations, both in terms of registration and exam results, where we see a high failure rate. We are working closely with the exam team to find the right solution.

A few years ago, the Québec council formed an *ad hoc* committee whose goal is to explore fresh avenues to generate new membership opportunities and add membership value. The results have remained positive throughout the pandemic, even growing in 2020. However, we have to note a small decrease since the beginning of the exit of the pandemic. A return to normal life and the shortage of personnel in the industry are some of the reasons that can explain this reduction. The committee continues to work towards our goal.

	Total membership		Variance		% of Total Membership
	May-2022	August-2021	#	%	
Members					
IADQ	3,524	3,598	-74	-2.1%	8.5%
Members Status					
Students	1,154	1,319	-165	-12.5%	2.8%
CIP grads	1,407	1,420	-13	-0.9%	3.4%
FCIP grads	334	358	-24	6.7%	0.8%
Non-students	629	501	+128	+25.5%	1.5%
Total	3,524	3,598	-74	-2.1%	-
Employment Categories					
Insurer	1,978	2,151	-173	-8.0%	4.7%
Broker	722	657	+65	+9.9%	1.7%
Adjuster	95	107	-12	-11.2%	0.2%
Reinsurer	7	6	+1	+16.7%	0.0%
Risk manager	26	25	+1	+4.0%	0.1%
Other	696	652	+44	+6.7%	1.7%
Total	3,524	3,598	-74	-2.1%	-

CIP Program

	Spring		Fall		Winter		Total	
	Classes	Students	Classes	Students	Classes	Students	Classes	Students
2016-17	9	88	21	250	25	241	55	579
2017-18	12	107	25	281	20	241	57	629
2018-19	11	107	19	248	19	235	49	590
2019-20	9	81	25	293	19	207	53	581
2020-21	14	121	14	265	14	295	42	681
2021-22	8	117	19	270	18	264	45	651
2022-23	9	71	14*	185*	N/A	N/A	N/A	N/A

*Registration not over

	In class		Web		Total	
	Classes	Students	Classes	Students	Classes	Students
S2018	6	50	5	57	11	107
F2018	11	137	8	111	19	248
W2019	9	100	10	135	19	235
Total	26	287 49%	23	303 51%	49	590
S2019	3	20	6	61	9	81
F2019	14	137	11	156	25	293
W2020	8	69	11	138	19	207
Total	25	226 39%	28	355 61%	53	581
S2020	0	0	14	121	14	121
F2020	0	0	14	265	14	265
W2021	0	0	14	295	14	295
Total	0	0	42	681	42	681
S2021	0	0	8	117	8	117
F2021	0	0	19	270	19	270
W2022	0	0	18	264	18	264
Total	0	0	45	651	45	651
S2022	0	0	9	71	N/A	N/A
F2022	N/A	N/A	14*	185*	N/A	N/A
W2023	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A

*Registration not over

Programs

CIP

The total number of students in 2021-22 decreased by 11 when compared to 2020-21 even if the number of classes increased by 3. We are happy with the result considering that we are in the second year of a pandemic. We will be vigilant about the impact of a return to the office for many employers in the industry and more with the staffing problem the industry is facing. The expected setback in registration for spring 2022 and fall 2022 is now a reality.

Winter 2021 was our best winter session in a long time. Winter 2022 was a little under 2021 but better than the other years. We must be satisfied. The pandemic that hit us in March 2020 has required us to change our approach including the way we conduct our exams. COVID-19 has forced us to deliver our courses exclusively in a virtual fashion and this situation will persist well into the winter of 2022.

Very discreetly, we see a wind of change among some insurers who have asked us for face-to-face courses. Registrations are down a little, again getting out of the pandemic and the staffing issue, we believe, are reasons for this decrease.

The implementation of proctored virtual exams still created some challenges for us in Québec due to the unavailability of French-speaking proctors. We know that Proctor U is working on a solution. The return to in-person exams is good news for everyone.

Our action plan for the upcoming year to increase CIP registrations:

- Review and prioritize the relationship with the liaison agents of both insurers and brokers.
- Emphasize a return to exclusive in-company courses.
- Closely follow up with employees who have completed our AMF licensing training.
- Publishing and distribution of our annual calendar
- Better usage of social media
- Increased promotion and discussion about our program with the help of instructors, ambassadors, and partners from the industries.
- Improvement of the “Centre de partage d’information pour formateur” (CPIF), the equivalent of the IRCC for the other Canadian provinces.

Advanced CIP & FCIP

We can see a nice improvement in registration numbers since 2021-2022 compared the previous years - an increase of 300%. Our efforts are rewarded. We will continue to advertise the ACIP and FCIP more and more going forward.

Risk Management Certificate Program

Results continue to be promising with respect of the Risk Management Certificate. The two elective credits for the CIP Program are a great selling tool.

Seminars

2021-2022 was “year two” of our biennial PDU compliance cycle. And more important, it was a pandemic year where in-house seminars were almost impossible to do. Therefore, we provided free PDU seminars. We charged for memberships only. So participation was good but revenues

Advanced CIP & FCIP

Fall 2021	8*	12*	20
Winter 2022	17*	10	27
Spring 2022	0	0	0

*Not offered in spring session

Risk Management Certificate Program

	R110	R120	R130
Fall 2021	11	3	0
Winter 2022	21	2	21
Spring 2022	20	0	2

Public Seminars

	2018-2019	2019-2020	2020-2021	2021-2022	% Variance PY
Seminars	10	3	2	4	50%
Participants	146	33	31	134	332%

*Fiscal year is April 1 to March 31

In-House Employer Seminars

	2018-2019	2019-2020	2020-2021	2021-2022	% Variance PY
Seminars	10	63	20	16	-20%
Participants	1,763	1,069	419	1,920	358%

*Fiscal year is April 1 to March 31

	March 31, 2019	March 31, 2020	March 31, 2021	March 31, 2022	% Variance PY
Excess	\$32,840	\$36,596	\$10,071	\$6,118	-39%

Online PDU's Training

	2018-2019	2019-2020	2020-2021	2021-2022	Variance PY
Completed PDU's	9,329	96,957	3,371	5,865	-2,494
Available courses	34 French 9 English	57 French 22 English	60 French 22 English	60 French 22 English	

*Fiscal year is April 1 to March 31

Licensing

	2018-2019	2019-2020	2020-2021	2021-2022	% Variance PY
Students	102	129	224	432	93%

*Fiscal year is April 1 to March 31

	March 31, 2019	March 31, 2020	March 31, 2021	March 31, 2022	% Variance PY
Excess	\$20,682	\$92,801	\$123,811	\$210,019	+70%

were low (made up to some degree in membership revenue).

COVID-19 effects seem to be fading and we see an opening for in-person presentation.

Action plan

- Review the format of our seminars (online, panels, etc.)
- Continue to develop our offer, including soft skills related courses.
- Work with our Professional Development committee
- Maximize the use of our new recording equipment and our in-house studio.

Online PDU's Training

We launched the Online PDUs offering in February 2017. This initiative was the right way to diversify our revenue stream and generate surpluses. Our web platform has been used for synchronous and asynchronous online training since September 13th, 2018.

We continue to maintain a strong and profitable relationship with TD Insurance as well as Intact, Allstate and have several agreements with other small clients.

Competition is fierce and we are working hard to be better in marketing our offerings and delivering our courses.

Action plan:

- Develop new partnerships.
- Maintain strong relationship with existing clients.
- Working on a marketing campaign.
- Develop new training session to have a better offering.

Licensing

Licensing continues to be a great success, but we can see a slowdown for some insurers, either because of difficulty in recruiting or because they have filled their need. It positively impacts our revenues, surpluses and contributes to membership. The development of our online offering for both Personal and Commercial insurance

Convocations

Institute	Attendance				Graduates				Grads
	2019	2020	2021	2022	2019	2020	2021	2022	
Québec	203	204	Included	Included	22	18	22	25	2.2%
Montréal	436	235**	264**	212**	68	78	69	99	11%
Total	639	439**	264**	212**	90	96	91	124	36%

** Virtual convocation.

Events

	2018-2019	2019-2020	2020-2021	2020-2021
Golf Tournament	144	116	0	144
Rendez-vous Québec	716	0	0	620
Rendez-vous de l'industrie	0	250	0	0

is now completed. We delivered 38 classes in Québec with TD, Beneva, Desjardins and others in addition to individual students for Allstate.

We have a class regularly with TD in 2021 and 2022. Beneva Insurance, Desjardins Insurance, Promutuel and Aviva are now regular clients.

Action plan

- Maintain our strong instructors' team.
- Promote our different programs.

Events

Due to COVID-19, Rendez-vous Québec was cancelled in 2020 and 2021 but back in 2022 on May 26. Although we were not sure of the industry's response, it was a success with 620 participants

Ever since 2018, the golf tournament has been held in September and at a different venue. After a jump in the number of registrations in 2018 compared to previous editions, 2019 saw a slight decrease, but was a success nevertheless. Our 2020 and 2021 edition had to be cancelled due to COVID-19. The 2022 tournament was on September 26, 2022, and it was a success with 144 players and 20 sponsors.

Rendez-vous de l'industrie is a new event which was created in January 2020, in collaboration with 9 other organizations in the property and casualty insurance

industry. A personality from outside our industry joins and shares his/her views on how we could introduce new trends and novelties. But again, due to COVID-19. It was not held in 2021.

IADQ's participation in several industry events such as the RCCAQ (Brokers' Convention) and La journée de l'assurance de dommage, of which we are partners, should also be noted. They are back in-person and are very important networking events.

Convocations

At the beginning of December 2021, we were confident that we would be able to present a joint Québec/Montreal convocation in person on March 10, 2022. The arrival of Omicron in mid-December presented us with another challenge, and 100% in-person convocation was no longer possible. We therefore decided to postpone the event to April 20, 2022, to allow us to review our presentation model. We pushed the virtual to its maximum and presented a great hybrid convocation where the recipients of the various awards and the presenters were in-person and where there were more than 200 virtual spectators who paid 50\$ a ticket - worthy of a great television show!

This year again, our General Manager succeeded in collecting \$31,000 of sponsorships, which is excellent especially during the pandemic.

For 2023 we will be back in person for our two convocations which will be held on February 4, 2023, in Québec City and on March 23, 2023, in Montreal.

CIP Society

The relationship between the Québec Institute and the CIP Society is improving at lightning speed. We are proud to have a second Québec representative in the national committee in the person of Jean-François Parisien who will support Renée-Léa Soucy. We have scheduled sessions between the CIP Society and new graduates to welcome them and explain the benefits of being part of the CIP Society. Our 2022 golf tournament is named the CIP Society Golf Tournament.

Career Connections

As you are aware, the "La Coalition pour une relève en assurance de dommage" has been promoting insurance careers in high schools and in colleges since 2002 in the province of Québec. The Québec Insurance Institute works closely with the Coalition to promote our industry and our GM has a seat on its council.

Our General Manager continues to promote the Institute in colleges during seminars targeted to future graduates in insurance and financial services.

Major Initiative with CEGEP

IIC and IADQ did a great job to launch the AEC and DEC recognition project, which will grant up to 4 credits for C11,

C12, C13 and C14 courses upon successful completion of a prior learning assessment.

This new initiative was launched on April 1, 2022. We strongly believe that this project will help to increase enrollment in the CIP program and thereby increase membership in the Insurance Institute of Québec. Although it is difficult to predict the number of registrations in 2022-2023, we hope to reach 100 by having a good communication strategy.

Local Industry Issues Affecting Institutes

AMF Consultation for National Licensing Requirements (CISRO harmonization)

IADQ continues to stay close to the AMF to understand and influence what will be decided in the next following years. Discussions are ongoing with respect of virtual exams and the possibility for us to manage their exam. There is no progress currently.

IADQ Priorities

Our strategic objectives remain the same as last year. They are:

1. Continue to raise awareness of the Québec Institute by conducting activities attended by people in the industry and partnering with other strategic organizations within the industry. Enforcing the image of the Institute as being the reference for insurance education in the industry.
2. Work on our core business by continuing to promote and maximize growth for our CIP, Adv CIP, FCIP and Risk Management Certificate programs.
3. Present and promote stimulating training sessions in public and industry settings.
4. Maintain and increase our membership.
5. Improving our tools and virtual technology.
6. Recognize the excellent work of our volunteers and instructors.
7. Ongoing work and improvement on Board governance.
8. To guarantee the success of the CEGEP AEC and DEC recognition project.

Conclusion

I would like to thank all the Board members, as well as the permanent staff, instructors and of course, our much-appreciated volunteers for their commitment and hard work. We have a strong team in Québec and are working hard to meet our goals.

Even if my mandate as President was fully in the pandemic period, we are proud of how we met the challenges given to us by COVID-19. We are adapting and acting in a proactive way to ensure the Institute remains at the forefront in what may very well be our new reality.

Every decision and action has been and will be carried out for one purpose: creating added value for our members and maximizing the growth and the development of the Insurance Institute.

Respectfully submitted,



Suzie Godmer, CIP
Regional Vice Chair, Québec

Atlantic Regional Report

Helen O'Donnell CIP, CRM
Regional Vice Chair, Atlantic Provinces

Introduction

While we had many accomplishments over the year, there are a few key items that I would like to highlight specifically:

- Continued growth in membership.
- Well-rounded shared virtual event offerings for membership including the launch of the first hybrid event for the Institute and return to in-person events.
- Strong participation in the licensing program.
- Increased student participation in the CIP program supported by licensing equivalency requirements.

Membership

The Atlantic Institute membership numbers continue to grow with a 9.2% increase over prior year. This is largely supported by the New Brunswick and Nova Scotia licensing program through a large employer. We anticipate a decrease in new members next fiscal year due to declining licensing requirements in the provinces. As a result, the Atlantic Institutes are expanding reach to other employers to help support membership into the future.

IPEI membership numbers remain strong through student participation in the CIP program.

IINL membership is impacted by acquisition in the province and less focus on educational opportunities during the transition.

Membership

Institute	As of May 31, 2021	As of May 31, 2022	# Variance	% Variance
IINB	1,602	1,854	252	15.7%
IINS	1,951	2,155	204	10.5%
IPEI	160	164	4	2.5%
IINL	649	590	-59	-9.1%
Total	4,362	4,763	401	9.2%

Membership – New Members

Institute	Prior Year End May 2021	Current Year End May 2022	% Variance (YOY)
IINB	479	569	
IINS	381	545	
IPEI	6	9	
IINL	103	61	
Total	969	1,184	22.2%

On behalf of the Atlantic Institutes, I am pleased to provide this report on outcomes for the 2021/2022 year.

Membership – New Members

New members over prior year have increased in the Atlantic Institutes due to the measures outlined above. Growth in new membership was achieved at IINB and IINS

CIP Program

Institute	Actual As at July 31, 2021		Actual As at July 31, 2022		Target		% Target Variance		% Variance YOY	
	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
IINB	43	517	32	520	40	460	-20.0%	13.0%	-25.6%	
IINS	34	584	49	663	32	520	53.1%	27.5%	44.1%	
IPEI	17	36	19	37	3	22	533.3%	68.2%	11.8%	
IINL	24	216	21	175	12	180	75.0%	-2.8%	-12.5%	
Total	118	1,353	121	1,395	87	1,182	39.1%	18.0%	2.5%	11.9%

through the licensing program. Retention remains a focus for 2022/2023 as licensing activity declines.

Programs

CIP Program:

ACIP participation in the Atlantic region remains strong with a continuing need for C130 and C131 courses for licensing equivalency purposes. The C130 and C131 participation has grown by 8.2% YoY. Student participation increased 3.1% YoY and 18% over target.

IINL student numbers include 15 risk management certificate students that participated in the virtual class delivery.

New professional development opportunities for instructors have been coordinated with the other regions to ensure consistency in delivery given the increase in virtual participation since the pandemic. The education planning sessions help support promotion of the program and are being offered prior to each semester, hosted by our Customer Relationship Manager.

Events and Seminars

The Atlantic Institutes continue to benefit from many shared offerings across the country. Popular topics this year include Business Communication, The Impact of Cannabis, Bolster Your Commercial Renewal Process, Consumer Advocate, Negotiating Skills and Statement Taking.

Symposium Atlantic 2022 was held in person at the Marriott Harbourfront Hotel

in Halifax. It was our first in-person event since 2019 and it was a great success. We hosted 116 delegates (including 24 sponsoring company representatives) for a full day of professional development. Topics featured Risk Management, Cyber Insurance, Recruitment & Retention and Climate & Emerging Issues in the P&C Industry.

Events

The Atlantic Institutes were pleased to offer the return of some popular in-person events towards the end of the 2021/2022 fiscal year.

Some of the key events hosted around the Atlantic included:

- IINS Spring Fling returned this year as the first in-person event following the Symposium.

Events and Seminars

Institute	# of Academic Seminars	# of CIP Society Seminars	# of Events
IINB	17	1	6
IINS	20	4	8
IPEI	3	1	1
IINL	12	3	15
Total	52	9	30

Seminars 2020/2021

Institute	Academic Attendance	CIP Society Attendance	Total
IINB	172	18	190
IINS	338	125	463
IPEI	16	12	28
IINL	121	21	142
Total	647	176	823

Seminars 2021/2022

Institute	Academic Attendance	CIP Society Attendance	Total
IINB	138	25	163
IINS	188	102	290
IPEI	5	5	10
IINL	37	10	47
Total	368	142	510

Events

Institute	Attendance 2020/2021	Attendance 2021/2022	% Variance
IINB	106	256	141.5%
IINS	143	654	357.3%
IIPEI	0	78	NA
IINL	13	80	515.4%
Total	262	1,068	307.6%

- IINB introduced a Bathurst Insurance Bowling Bash on June 1st which was a success.
- Virtual events remained popular with the shared Chocolate Tasting Event hosting over 300 registrations across the country. This event is hosted in English and French with many door prizes and fun entertainment.
- IIPEI was pleased to return to in-person networking events with a new offering, the Spring Meet & Great. 78 attendees were hosted at the successful event.
- The Atlantic Institutes joined IIO for an Escape Room and Family Feud.
- In March, we were able to test the new hybrid environment through a cooking event hosted at aFrite restaurant in Halifax. The event was sold out at 50 virtual participants. The Learning Technologies team supported the event where we hired a professional videographer to coordinate and ensure high quality programming for the first hybrid event.

We look forward to returning to our traditional line up of social events for the upcoming year.

Licensing

Licensing activity remains strong in New Brunswick and Nova Scotia through our partnership with a major employer to deliver licensing classes as well as monthly classes delivered to the general members. We appreciate the efforts of our licensing instructors to remain flexible to the needs of our customers and deliver quality instruction to the candidates.

Newfoundland continues to provide their membership options for Level 1 licensing in the province through a self-study kit and virtual classes as demand requires. IINL is working with the Superintendent to streamline educational requirements for broker/agent licensing with the other Atlantic provinces.

A new pre-recorded licensing product has recently launched to provide additional flexibility to employers. This product joins the newly launched tutorial as we remain committed to increasing learner supports.

The licensing program provides the Institute with an opportunity to demonstrate the quality of education provided by the Institute and introduction to other available programs.

Convocation

The Atlantic Institute hosted their 2nd year of virtual convocations, building on the framework from the first round. It was wonderful to see the added features that were made available to recognize the graduates. Some of the additions include award winner videos, personal congratulatory messages for award winners, in-office celebrations for certificate pick up and professional photographs. A graduate gift package was carefully selected and provided to each graduate. Coverage on social media helped to elevate the profile of the grads and celebrate their achievements with industry.

The Atlantic Institutes put forth great effort to make the events as special, memorable, and as personable as possible for all the grads. We appreciate all the efforts of our volunteers and staff to host the events as well as the contribution from our generous sponsors.

Local Industry Issues Affecting Institutes

Our Atlantic Institutes have been impacted or see opportunities to expand delivery of our programming because of:

- Continued collaboration with shared classes and seminars
- Focused membership retention campaigns
- Maintaining strong partnerships with industry organizations and suppliers, particularly as we determine what the post pandemic environment looks like

Convocation

Institute	Attendance	GIE	RMC	CIC	CIP	ACIP	FCIP	Total Graduates
IINS	187	0	8	3	59	3	3	76
IINB	68	0	0	0	49	2	0	51
IINL	64	0	1	0	21	0	0	22
IIPEI	85	3	1	1	2	1	0	8
Total	404	3	10	4	131	6	3	157

- Increased promotion of the licensing products available including continued efforts with stakeholder to engage more and conversion of licensing students to the CIP program
- Increasing the number of in-house classes at major employers' offices.

Conclusion

The Atlantic Institutes delivered strong financial results for the 2021/2022 year despite the challenges presented by the pandemic. The continued collaboration through shared CIP classes, virtual events and webinars brings positive results to all Institutes.

We look forward to the return of in-person programming during the 2022/2023 fiscal year as we provide networking and educational opportunities to our membership. We will continue to partner with industry associations as we determine what the post-COVID environment looks like. As the industry returns to the office and hybrid ways of working, we will test new delivery methods to meet the needs and shifting demands. We are excited to offer various course formats and actively solicit feedback from members on preferences moving forward.

On behalf of all the Institutes, I would like to thank the many volunteers for the time and experience they have devoted to the Institute. The success would not be possible without the hard work of these dedicated individuals. I would also like to thank the managers and staff of the local institutes for their efforts and many achievements in the prior fiscal year.

Respectfully submitted,



Helen O'Donnell, CIP, CRM
Regional Vice Chair, Atlantic Provinces

Minutes of the 69th Annual General Meeting of the Insurance Institute of Canada

Held on Tuesday, October 25, 2022, at 3:00 p.m. MT for the transaction of business detailed on the Agenda

The meeting was convened with Heather Masterson in the Chair and the following in attendance:

In Attendance:

Board of Governors:

Heather Masterson, BA, BEd, FCIP – Chair, *The Insurance Institute of Canada*
 Jason Storaah, BA (Hons) Economics – Deputy Chair, *The Insurance Institute of Canada*
 Suzie Godmer, PAA – Regional Vice Chair - Québec, *The Insurance Institute of Canada*
 Helen O'Donnell, CIP, CRM – Regional Vice Chair - Atlantic Provinces, *The Insurance Institute of Canada*
 Joanne Hampson, FCIP – Regional Vice Chair - Western Provinces, *The Insurance Institute of Canada*
 Paul Croft, BS, BA PoliSci – Divisional Vice Chair - Academic, *The Insurance Institute of Canada*
 Rosalind Staples-Simpson, BComm, FCIP – Divisional Vice-Chair - Professionals', *The Insurance Institute of Canada*
 Ingrid Butler-Sieben – President, *Insurance Institute of Northern Alberta*
 Shelora Lopez, CIP – Vice President, *Insurance Institute of Northern Alberta*
 Christa Cole, CIP – President, *Insurance Institute of Southern Alberta*
 Darius Delon, MBA, FCIP – Vice President, *Insurance Institute of Southern Alberta*
 Debra Copeland, BA, FCIP – President, *Insurance Institute of British Columbia*
 Vicki Rowan, FCIP, CRM – 1st Vice President, *Insurance Institute of British Columbia*
 Janine Marchi, BSc, LLB, CIP – President, *Vancouver Island Chapter, British Columbia*
 Jennifer Scott, CIP, CIM – President, *Insurance Institute of Manitoba*
 Morgan Mackenzie, BA, CIP, CAIB – Vice President, *Insurance Institute of Manitoba*
 Denise Roche, CAIB, CIP, CRM – President, *Insurance Institute of Newfoundland & Labrador*
 Tina Rowntree, FCIP, CRM – Vice President, *Insurance Institute of Newfoundland & Labrador*
 Joe Gariepy, BA, CIP, CRM – President, *Insurance Institute of Nova Scotia*
 Kelly Leydon, FCIP – 1st Vice President, *Insurance Institute of Nova Scotia*
 Dave Smiley, BSc, FCIP – President, *Insurance Institute of Ontario*
 Tracy Kronic, BBA, FCIP – Senior Vice President, *Insurance Institute of Ontario*
 Dave Penstone, FCIP, CRM, RIB – Chair, *Cambrian Shield Chapter, Insurance Institute of Ontario*
 Alana Halapija, FCIP CRM – Chair, *Conestoga Chapter, Insurance Institute of Ontario*
 Victoria Hanson, BA, RVP, RRP, CVP, CRM, ACS, CIP – Chair, *Hamilton / Niagara Chapter, Insurance Institute of Ontario*
 Zack Tisdale, BMath, FCIP, AIDA – Chair, *Kawartha/Durham Chapter, Insurance Institute of Ontario*
 Thomas Watson, CD, CIP – Chair, *Ottawa Chapter, Insurance Institute of Ontario*
 Lisa Vercillo, CIP, CRM – Chair, *Southwestern Ontario Chapter, Insurance Institute of Ontario*
 Sarah Dawson, CIP – President, *Insurance Institute of Prince Edward Island*

Lisa Desgagné, PAA – President, *Insurance Institute of Québec*

Alex Stringer, FPAA, CRM – 1st Vice President, *Insurance Institute of Québec*

Mathieu Gagnon, FPAA/FCIP, CRM, R.I.B. – 2nd Vice President, *Insurance Institute of Québec*

Lori Madsen, CIP – Vice President, *The Insurance Institute of Saskatchewan*

Regrets:

Martin Thompson – Immediate Past Chair, *Insurance Institute of Canada*

Ross McDougall – Regional Vice Chair, *Ontario, Insurance Institute of Ontario*

Valérie Lavoie, BAsc – Governor at Large, *The Insurance Institute of Canada*

Richard Ravn, CIP – President, *Insurance Institute of New Brunswick*

Marie Clifford, FCIP – Vice President, *Insurance Institute of New Brunswick*

Andrew Steen, CIP – Senior Vice President, *Insurance Institute of Ontario*

Debra Bacheck, FCIP – President, *The Insurance Institute of Saskatchewan*

Members:

Alison Brown, CIP – Treasurer, *Insurance Institute of New Brunswick (for Richard Ravn and Marie Clifford)*

Chelsa Materi, FCIP, BAC, CAIB – 2nd Vice President, *The Insurance Institute of Saskatchewan (for Debra Bacheck)*

Staff:

Peter Hohman, MBA, FCIP, ICD.D – President & Chief Executive Officer, *The Insurance Institute of Canada*

Mike Divjak, BComm, FCIP, CRM – Vice President, Operations, *The Insurance Institute of Canada*

Lisa Boniface, MBA, BEd (Adult Ed) – Vice President, Programs, *The Insurance Institute of Canada*

Brad Neal, BA (Hons), CIP, RIBO – Vice President Business Development & Strategic Partnerships, *The Insurance Institute of Canada*

Margaret Wasserman, BSc (Hons), CIP – Senior Director, *Insurance Institute of Ontario*

Chelsea Smyth, CIP – Director, *Western & Atlantic Operations*

Doreen Davies – Executive Assistant, *The Insurance Institute of Canada*

The meeting was called to order at 3:00 p.m. MT

1. Notice Calling Meeting: Roll Call

Heather Masterson confirmed that a notice was carried in the summer issue of *The Pace* and delivered to all members in accordance with Insurance Institute of Canada by-laws. Meeting quorum was confirmed.

2. Reading of Minutes

It was

MOVED BY: Dave Smiley

SECONDED BY: Debra Copeland

THAT: the minutes of The Insurance Institute of Canada's Annual General Meeting held on October 25, 2021, via Microsoft Teams, which were subsequently published in the Annual Report and duly distributed, be approved.

CARRIED.

3. Reports of Officers, Councils, Committees & Chair's Address

It was

MOVED BY: Ingrid Butler-Sieben

SECONDED BY: Janine Marchi

THAT: the reports tabled by the various committees, councils, and governors and approved by the Board of Governors at its meeting on October 25, 2022, be accepted as read, with the provision that they subsequently be reproduced in our Annual Report, with the exception of the Executive Committee Report.

CARRIED.

Chair's Address

Heather Masterson then presented her address to the Board.

It was

MOVED BY: Morgan Mackenzie
SECONDED BY: Victoria Hanson
THAT: the Chair's address be accepted as read.

CARRIED.

4. Annual Financial Statements and Auditor's Report - Report tabled by Heather Masterson

It was

MOVED BY: Jason Storah
SECONDED BY: Paul Croft
THAT: the Auditor's Report and the accompanying Financial Statements be accepted and approved.

CARRIED.

5. Approval of Acts of Governors

It was

MOVED BY: Joanne Hampson
SECONDED BY: Thomas Watson
THAT: all contracts, by-laws, proceedings, appointments, elections, and payments enacted, made, done, or taken by the Board of Governors, Officers, Councils, Committees, and Task Forces of the Institute since the date of the last Annual General Meeting be hereby approved and confirmed.

CARRIED.

6. Elections

It was

MOVED BY: Jason Storah
SECONDED BY: Christa Cole
THAT: the following be accepted as Governors of The Insurance Institute of Canada for the year 2022-2023:

Janine Marchi, BSc, LLB, CIP	Vancouver Island Chapter – British Columbia
Debra Copeland, BA, FCIP	British Columbia
Vicki Rowan, FCIP, CRM	British Columbia
Christa Cole, CIP	Southern Alberta
Darius Delon, MBA, CRM, FCIP	Southern Alberta
Ingrid Butler-Sieben, FCIP	Northern Alberta
Shelora Lopez, CIP	Northern Alberta
Debra Bachek, FCIP	Saskatchewan
Lori Madsen, CIP	Saskatchewan
Jennifer Scott, CIP, CIM	Manitoba
Morgan Mackenzie, BA, CIP, CAIB	Manitoba
Andrew Steen, CIP	Ontario
Tracy Kronic, BBA, FCIP	Ontario
Dave Penstone, FCIP	Cambrian Shield Chapter – Ontario
Alana Halapija, FCIP, CRM	Conestoga Chapter – Ontario
Victoria Hanson, BA, RVP, RRP, CVP, CRM, ACS, CIP	Hamilton/Niagara Chapter – Ontario
Zack Tisdale, BMath, FCIP, AIDA	Kawartha/Durham Chapter – Ontario
Thomas Watson, CD, CIP	Ottawa Chapter – Ontario
Lisa Vercillo, CIP, CRM	Southwestern Chapter – Ontario
Alex Stringer, FPAA, CRM	Québec
Mathieu Gagnon, FPAA, CRM	Québec

Sarah Dawson, CIP	Prince Edward Island
Denise Roche, ACIP, CRM, CAIB	Newfoundland & Labrador
Tina Rowntree, FCIP, CRM	Newfoundland & Labrador
Joe Gariepy, CIP, CRM	Nova Scotia
Kelly Leydon, FCIP	Nova Scotia
Richard Ravn, FCIP, CRM	New Brunswick
Marie Clifford, FCIP	New Brunswick
Valérie Lavoie, BAsc	Governor-at-Large
James Russell, BMath, FCIA	Governor-at-Large
Jason Storah, BA (Hons), Economics	Governor-at-Large

And appointed to the Board:

As Immediate Past Chair:	Heather Masterson, BA, BEd, FCIP	
As Regional Vice Chairs:	Joanne Hampson, FCIP	Western Institutes
	Dave Smiley, BSc, FCIP	Ontario
	Lisa Desgagné, PAA	Québec
	Helen O'Donnell, CIP, CRM	Atlantic Institutes
As Divisional Chairs:	Paul Croft, BA, BSc, CIP, CRM, CCIB	Academic Division
	Rosalind Staples-Simpson, BComm, FCIP	Professionals' Division

7. Appointment of Auditors and the Determination of Fees

It was

MOVED BY: Victoria Hanson

SECONDED BY: Paul Croft

THAT: that BDO Canada LLP, Chartered Accountants, be appointed auditors for the 2022-2023 year.

CARRIED.

MOVED BY: Victoria Hanson

SECONDED BY: Ingrid Butler-Sieben

THAT: the audit fee schedule submitted by BDO Canada LLP for the year 2022-2023 be approved by the Executive Committee

CARRIED.

8. Such Other Business as May Be Properly Brought Before the Meeting

Jason Storah thanked Heather Masterson for tirelessly working on behalf of the Institute, education and career advancement in her organization and throughout the industry.

Despite an unusual year, the Institute turned in a very strong performance. Heather also provided strong messaging during the virtual convocations for the graduating professionals, who very much appreciated her inspiration and encouragement.

On behalf of the Board of Governors, Jason thanked Heather for her commitment, pride in the organization and leadership, adding that a small thank you for a job very well done will be sent to her shortly.

9. Termination

It was

MOVED BY: Tina Rowntree

SECONDED BY: Thomas Watson

THAT: the meeting be adjourned.

CARRIED.

Heather Masterson

Heather Masterson, BA, BEd, FCIP
Chair of the Board of Governors

Award of Merit Recipients

1972 – 1973

Jack Baker, FIIC
Eric G. Bale, CA, AIIC
H.J. Busby, AIIC
Frederick G. Favager, ACII
S.E. Porter
Peter Sloman, FIIC

1973 – 1974

Sébastien Allard, AIAC
Harold K. Ballantyne
Jules Daigle, AIAC
Gérard Parizeau, LSc, FIAC, MSRC
W.G. Shakespeare, AIIC

1974 – 1975

G.R.E. Bromwich, FIIC, FCH
Paul Filion, FIAC
Tom Keenan

1975 – 1976

Jean-Pierre Bastien, B.Comm., FIAC
R.A. Hayes, FIIC, FCH
Richard Hillier, FIIC, ACII
Tom Wheatley

1976 – 1977

Gérard Gaumont, AIAC
Ronald H. Jeffrey, AIAC
R.E. Matthews
Claude Meunier, FIAC
Christopher Swanston, AIAC
George R. Tatlock, AIAC
Bernard Valois, FIAC

1977 – 1978

Tom Charbonneau
Gerry Gallagher, CIB
Pierre Lamarche, AIAC
Jean-Louis Lavallée, FIAC
Roger M. Leslie
A.E. Martin
Violet Parker, AIAC

1978 – 1979

Paul Chicoine, BA
Robert B. Plante, AIAC

1979 – 1980

John Holden, FIIC, FCH
Jean-Marie Myette, CIB
Stanley A. Scudder, FIIC, CIB(Alta.)
W.H. Williams, FIIC

1980 – 1981

Réal Bond, FIAC
Carol Caswell, ARM
Reavley Oswald, LLB, FIIC
Jean-Paul Savard, AIAC
Marcellin Tremblay, MScS

1981 – 1982

Lucien Bergeron, FIAC
Dorothy Gidge, FIIC
Conrad Le Blanc, FIAC
John Mitchell, FIIC
Dr. Edwin S. Overman, CPCU
Claude St-Pierre, AIAC

1982 – 1983

M.C. Barnard, M.Ed., B.Comm., FIIC
Ruth Bermingham, FIIC, CPIW
Ken Hall, CA
Roy D. Pugh, AIIC
Melba Self, FIIC, CIB (Ont.)
Marcel Tassé, FIAC

1983 – 1984

Donald R. Gale, BA, FIIC
H. Mills
J.B. Murch, FCH
Bernadette Murphy, FIIC

1984 – 1985

R. Denison, AIIC
Guy Lachance, AIAC
Roger Laurin, FIAC
Ian D. Mair, FCH
T. Michael Porter, FIIC
Jean Robitaille, FIAC

1985 – 1986

R.H. Bovaird, ACII, FLMI
Maurice Choquette, FIAC
F.A. Copeland
E.P. McDermott, FIIC

1986 – 1987

Claude Boulanger, FIAC
Jean-Guy Beaulieu, FIAC
Betty Cook, FIIC, CIB (Nfld.)
Robert E. Farries
Glen Kalmar, FIIC, ARM
Mary E. Kellier, AIIC
Charles Moreau
Kenneth J. Nagel, FIIC
A.V. Thibaudeau

1987 – 1988

Donald M. Batten, FIIC
Norman Green, AIIC
Georges Hamel, FIAC
Peggy Hood Kadey, FIIC
Michael D. MacNeill, FIIC, CIB (Alta.)
Ronald E. Newcomb, AIIC

1988 – 1989

B.E.G. Bate, FIIC
Guy Laferrière
W.J. (Bill) Love, FIIC
J.R. Shuttleworth, FIIC

1989 – 1990

Daphne M. Mullaly, FIIC, CIB (Nfld.)

1990 – 1991

Mary A. Doyle, FIIC, CIB (Nfld.)
Reno Daigle, AIIC
James M. (Jim) Roberts

1991 – 1992

Ralph B. Best, FIIC
Donald Bridgman, FIIC, ACII
Norman R. Clark, FIIC
Martyn A. Rice, FIIC, ACII, CLU
Catherine G. Rowsell, FIIC
Fred Selles, FIIC
Melvin J. Zabolotney, AIIC

1992 – 1993

None awarded

1993 – 1994

R. Jacqueline McCloy, FIIC

1994 – 1995

Raymond Boisseau, FIAC

1995 – 1996

Joan E. Best, AIIC, CCIB
Ian J. MacKinnon, FIIC
William B. Mather, FIIC

1996 – 1997

Frederick E. (Fred) Hyndman, FIIC
Thomas A. Singer, ACII, FIIC, C.R.M.

1997 – 1998

John Berg, BSc, FIIC
François Houle, FIAC
Darrell Swain, BA, B.Ed., FIIC, CRM
Rocky Tretiak, AIIC

1998 – 1999

Gary L. Baird, FCIP
John Turley, FIIC
Arthur W. Despard, FCIP, CRM
Patrick McFadden, B.Adm., FCIP, CFE
Terry Manz, CIP

1999 – 2000

Ray Ballan, FIIC
Thomas Cashmore, FIIC, ACII
Émile Chamberland, FIAC
Sharon Hagstrom, CIP
Eric Laity, FCIP
Hugh Lindsay, CA, AIIC

2000 – 2001

Phillip Cook, FCIP
Wayne Hickey, FCIP, CRM

2001 – 2002

Gordon Crutcher, FCIP
Elizabeth Cummins-Seto, DPA, LLB, FCIP
Patti Kernaghan, FCIP, CRM

2002 – 2003

None awarded

2003 – 2004

Ken Clahane, BComm, FCIP
Monica Cain, CIP

2004 – 2005

John Delaney, BBA, CIP

2005 – 2006

Glenn Gibson, CIP, CLA, FCIAA, CFEI, CFE, CCFI

2006 – 2007

None awarded

2007 – 2008

Diane Brickner, CIP
Louise Bevan-Stewart, AIM,CHRP, AAM

2008 – 2009

Bruce MacDonald, MBA, FCIP, CRM
Gilbert Poirier, FPAA

2009 – 2010

Karen Prychitko, MBA, BA, FCIP

2010 – 2011

Leah Strader-Goled, FCIP, CRM

2011 – 2012

None awarded

2012 – 2013

Patricia St-Jean, MBA, FPAA, CRM, FLMI

2013 – 2014

Lorie J. Guthrie Phair, BA, CIP
James Orr, FCIP

2014 – 2015

None awarded

2015 – 2016

Ted Teterenko, MBA, FCIP

2016 – 2017

None awarded

2017 – 2018

Glenda Ouellette, BA, MBA, FCIP
J. R. (Bob) Tisdale, MBA, FCIP, CRM, ICD.D

2018 – 2019

Michael Wills, FCIP

2019-2020

None awarded

2020-2021

Lynn Oldfield, MBA, CRM, FCIP

2021-2022

Pat Van Bakel, BA, CIP
Ken De Decker, CIP, CRM

Past Chairs

1899 – 1900	J.J. Kenny	Western
1952 – 1954	Norman G. Bethune, FIIC	Home Insurance, Ontario
1954 – 1955	James Richardson, FIIC, A.C.I.I.	London & Lancs., Québec
1955 – 1956	Harry W. Winter, FIIC	Halifax, British Columbia
1956 – 1957	Alex S. Hamilton, FIIC, FCIS, FCII	Scottish U. & N., Ontario
1957 – 1958	C.D. Trusler, FIIC	Commercial Union, Québec
1958 – 1959	W.F. Spry, FIIC	Canadian General, Ontario
1959 – 1960	C.G. Angas, FIIC	Yorkshire, Ontario
1960 – 1961	Reg. Holroyde, FIIC	Eagle Star, Ontario
1961 – 1962	A.J. Mylrea, FIIC	Reed Shaw and McNaught, Ontario
1962 – 1963	Geo. B. Kenney, BA, MCS, FIIC	Phoenix of Hartford, Québec
1963 – 1964	J.E. MacNelly, FIIC	Halifax, Ontario
1964 – 1965	F.W. Pearson, FIIC, FCII	Northern/Employers, Québec
1965 – 1966	A.E. Warrick, FIIC	Northwestern Mutual, British Columbia
1966 – 1967	Etienne Crevier, M.Comm., LL.D, FIIC	Provident, Québec
1967 – 1968	T.N. Johnson, FIIC	Pearl, Ontario
1968 – 1969	Harley B. Vannan, FIIC	Canadian Indemnity, Manitoba
1969 – 1970	Robert F. Clark, FIIC	Canadian Reinsurance, Ontario
1970 – 1971	François Adam, FIAC	Caisses Populaires, Québec
1971 – 1973	J.R.A. MacKenzie, BA, FIIC	State Farm, Ontario
1973 – 1974	D.B. Martin, FIA, FCII	Royal Insurance Canada, Ontario
1974 – 1975	J.E. Burns, BA, AIIC	General Accident, Ontario
1975 – 1976	Richard M. Willemsen, BA, FIIC	Sterling Offices, Ontario
1976 – 1977	Camille Lang, MBA, CA, FIAC	La Laurentienne, Québec
1977 – 1978	F.G. Elliott, FIIC	Dominion of Canada, Ontario
1978 – 1979	R.E. Bethell, AIIC	Canadian General, Ontario
1979 – 1980	Marcellin Tremblay, MSc	La Laurentienne, Québec
1980 – 1981	Ian D. Mair, FCII	Prudential Assurance, Québec
1981 – 1982	Robert E. Farries Farries	McKenzie Ins. Ltd., Southern Alberta
1982 – 1983	L.J. Rawlinson, BSc, AIIC	Travelers Insurance, Ontario
1983 – 1984	W.E. Toyne, Bcomm, FIIC	Sedgwick Tomenson Inc., Ontario
1984 – 1985	J.W. Evans, AIIC	Sun Alliance Company, Ontario

1985 – 1986	R.E. Newcomb, AHC	S.J. Kernaghan Adjusters Ltd., British Columbia
1986 – 1987	Lucien Bergeron, BA, FIAC	Dale-Parizeau, Québec
1987 – 1988	John P. Phelan, FIIC	Munich Reinsurance Company, Ontario
1988 – 1989	John E. Lowes, BA, FIIC, CIB (Ont.)	Irwin. Sargent & Lowes, Ontario
1989 – 1990	J.T. Kelaher, BComm, FIIC	Allstate Insurance Co., Ontario
1990 – 1991	William J. Green, FIAC	Groupe Fédération, Québec
1991 – 1992	H.L. Sutherland, CLA	Adjusters Canada, Ontario
1992 – 1993	G.T. Squire, FIIC	The Co-operators, Ontario
1993 – 1994	Gerald A. Wolfe, Jr., BA, FIIC	General Reinsurance Corporation, Ontario
1994 – 1995	Philomena Comerford, AHC	Baird MacGregor Ins. Brokers Inc., Ontario
1995 – 1996	Gregg Hanson, Bcomm, CA, FIIC	Wawanesa Mutual Insurance Co., Manitoba
1996 – 1997	Sébastien Allard, AIC	Retired, Royal Insurance Canada, Québec
1997 – 1998	Kenneth R. Polley, CIP, CLA, FCIAA	Cunningham Lindsey Canada Ltd., Ontario
1998 – 1999	Judy Maddocks, CIP	Kemper Canada, Ontario
1999 – 2000	Gordon Crutcher, BA, FCIP	Towers Perrin Re, Ontario
2000 – 2001	Lloyd King, FCIP, CCIB	Anthony & Associates, Nova Scotia
2001 – 2002	T. Michael Porter, FCIP	The CUMIS Group Ltd., Ontario & British Columbia
2002 – 2003	Janice Tomlinson, BA, HCIP	Chubb Insurance Company of Canada, Ontario
2003 – 2004	Glenn Gibson, CIP, CLA, FCIAA, CFE, CFEI, CCPI	Crawford Adjusters Canada, Ontario
2004 – 2005	Martin-Éric Tremblay, BSc	The Co-operators, Ontario
2005 – 2006	Diane Brickner, CIP	Peace Hills Insurance, Alberta
2006 – 2007	Robert Landry, FCIP	Zurich Canada, Ontario
2007 – 2008	Derek Iles, FCH	ING Insurance, Ontario
2008 – 2009	Noel Walpole, FCIP, ICD.D	The Economical Insurance Group, Ontario
2009 – 2010	Chris Fawcus	Aon Reed Stenhouse Inc., Ontario
2010 – 2011	François Faucher, BAcc, CA	TD Insurance, Québec
2011 – 2012	Karen Barkley, MBA, CIP, CRM	Specialty Risk Underwriters Inc., Ontario
2012 – 2013	Maurice Tulloch, MBA, CMA	Aviva Canada Inc., Ontario
2013 – 2014	Silvy Wright, BA (Hons.), CPA, CA	Northbridge Financial Corporation
2014 – 2015	Neil Morrison, BA (Hons)	TNM Capital Inc., Ontario
2015 – 2016	J.R. (Bob) Tisdale, MBA, FCIP, CRM, ICD.D	Pembridge and Pafco Insurance Companies
2016 – 2017	Jean François Blais, FCAS, FCIA	Intact Insurance
2017 – 2018	Lynn Oldfield, MBA, FCIP, CRM	AIG Canada
2018 – 2019	S.J. (Jeff) Goy, ACAS, CIP	The Wawanesa Mutual Insurance Company
2019 – 2020	Pat Van Bakel, BA, CIP	Crawford & Company (Canada) Inc.
2020 – 2021	Martin Thompson, ACH	Fairfax Financial Holdings

Adjunct Faculty

Program Advisors, Authors and Consultants

2021-2022

Alexander, Camille, FCIP
 Ball, Ruth, CIP
 Balroop, Judy, FCIP
 Beattie, Todd
 Beaudin, Serge, FPAA
 Boon, Leonard
 Bouwmeister, Ron, FCIP
 Burlingham, Johnna, CIP
 Cavasin, Alexandra, CIP
 Champagne, Robert, FPAA
 Cheung, Phil, FCIP
 Di Carlo, Vini, CIP
 Elkerton, Joseph
 Exton, Barbara, FCIP

Grzybowski, Trevor, CIP
 Haigh, Graham, FCIP
 Hamu, Jennifer L., CIP
 Harder, Richard D., CIP
 Henri, Michel, PAA
 Hurteau, Anne-Marie, FPAA
 Karim, Richard, CIP
 Knapton, Juliet
 Leblanc, Marcel, PAA
 Ma, Edmund, FCIP
 Mahal, Bichtar S., CIP
 Marshall, Jennifer, CIP
 McBride, Darlene, CIP
 McCallum, Lynda, CIP

Murphy, Leah, FCIP
 Mustafa, Dino, FCIP
 Naidu, Balu, FCIP
 O'Leary, Tina, FCIP
 Orr, Jim, FCIP
 Paisley, Alyson, FCIP
 Palalas, Annette, CIP
 Perry, Jon, FCIP
 Pietras, Candace, FCIP
 Potago, Justin, FPAA
 Repp, Sherry, CIP
 Rodriguez, Dianne, FCIP
 Roy, Dominic, FPAA
 Scullion, Henry, FCIP

Simms, Ena, FCIP
 Steeves, Debra, FCIP
 Stroeder, Crystal, FCIP
 Sztuka, Jeremy, CIP
 Taplin, Pat, FCIP
 Thomas, Ronjojoy, FCIP
 Thorn, Russel, FCIP
 Tomlinson, Rose, CIP
 van der Schyff, Erik, CIP
 Voroney, Sharon, CIP
 Walz, Robert, CIP
 Winters, Heather, FCIP

Tutors and Markers

2021-2022

Alexander, Camille, FCIP
 Arjoon, Aaron, CIP
 Arora, Surekha, CIP
 Atkinson, Peggy-Lou, CIP
 Ball, Ruth, CIP
 Balroop, Judy, FCIP
 Barbisan, Robert, CIP
 Beaudin, Serge, FPAA
 Boily, Nicolas, PAA
 Bouwmeister, Ronald, FCIP
 Briggs, Wayne, FCIP
 Bullock, Penny, FCIP
 Burlingham, Johnna, CIP
 Champagne, Robert, FPAA
 Delong, Edward, FCIP
 Di Carlo, Vini, CIP
 Dubé, Raymond, FPAA

Dureau, Gilbert, CIP
 Exton, Barbara, FCIP
 Guerette, Leslie
 Guillaume, Normand, FPAA
 Gutzeit, Natalie, CIP
 Hammell, Thomas, FCIP
 Henri, Michel, PAA
 Henry, Annette, CIP
 Hohman, Honora, CIP
 Huang, Vivian, CIP
 Hughes, Diane, CIP
 Hurteau, Anne-Marie, FPAA
 Joshua, Maria, FCIP
 Kayahara, Teresa, FCIP
 Kuzyk, Monica, FCIP
 Leblanc, Marcel, PAA
 Lough, Michael, FCIP

Ma, Edmund, FCIP
 Martin, Nadine, FCIP
 McBride, Darlene, CIP
 McCallum, Lynda, CIP
 Mccloy-Pell, Jacqueline, FCIP
 Mueller, Katherine, CIP
 Murphy, Leah, FCIP
 Mustafa, Dino, FCIP
 Naidu, Balu, FCIP
 Newton, John, CIP
 O'Leary, Tina, FCIP
 Orr, James, FCIP
 Palalas, Annette, CIP
 Perry, Jonathan, FCIP
 Piero, Brian, FCIP
 Potago, Justin, FPAA
 Ramcharan, Joel, FCIP

Rodriguez, Dianne, FCIP
 Roy, Dominic, FPAA
 Scullion, Henry, FCIP
 Scullion, Stephen, FCIP
 Sicard, Pierre, PAA
 Simms, Ena, FCIP
 Skyvington, Crystal, CIP
 Steeves, Debra, FCIP
 Stobbs, Nancy, FCIP
 Taplin, Patricia, FCIP
 Thorn, Russel, FCIP
 Tomlinson, Rose, CIP
 Van Kempen, Kip, FCIP
 Voroney, Sharon, CIP
 Webb, Patrick
 Winters, Heather, FCIP

Proctors

2021-2022

Baird, Thea, CIP	Fioravanti, Anne, CIP	Laws, Larry, CIP	Pilon, Francine, PAA
Barbour, Wendy, FCIP	Fioravanti, John	Lefrancois, Odile	Richardson, Jo-Anne, CIP
Bee, Donna, FCIP	Hales, Carol	Liu, Trista, CIP	Sellwood, Melinda, FCIP
Boulay, Mireille	Hampson, Joanne, FCIP	Lopez, Shelora, CIP	Taylor, Maureen
Bourgeois, Robert, CIP	Hawkins, Claire, CIP	Ma, Edmund, FCIP	Trottier-Turcotte, Josee, CIP
Bratscher, Rosemary, CIP	Hooper, Mary, CIP	Morgan, Joanne, CIP	Watson, Thomas, CIP
Burton, Patricia	Horne, Dawn, CIP	Munro, Scott, CIP	Whitehouse, Violet, CIP
Byrnes, Wendy	Ilias, John, CIP	Pay, June	Zaidi, Azhar
Findlay, Carol, CIP	Kirk, Paula	Penner, Kathleen, CIP	

Instructors

2021-2022

Braimah, Babantunde, CIP	Desrochers, Richard, CIP	Lalumière, Jean, PAA	Provenzano, Tim, CIP
Anderson, Lindsey, CIP	Desrochers, Valérie, PAA	Landry, Shelley, CIP	Purdy, Jacqui, CIP
Arjoon, Aaron, CIP	Dubois, Anastasia, CIP	LaPlante, Renee, FCIP	Roche, Denise, ACIP
Atkinson, Peggy Lou, CIP	Dulude, Pierre, PAA	Lavolette, Yvette, FCIP	Rodney, Girard, PAA
Babineau, Elizabeth, CIP	Elliott, Jeff, CIP	Linsky, André, FPAA	Rose, Caroline, PAA
Beaudin, Serge, FPAA	Enriquez, Sandra, CIP	Loyer, Benoit, PAA	Rowan, Vicki, FCIP
Beaulieu, Marjolaine, FPAA	Exton, Barb, FCIP	Lutes, Christina, CIP	Roy, Jean-François, PAA
Bishop, Richard, FCIP	Fenez, Rene, CIP	Marcelo, Roger, CIP	Rumford, Katherine, FCIP
Black, Kelsea, CIP	Fonseca, Nicholas	Masselotte, Janie, FPAA	Samson, Sandra, PAA
Blacklock, Jennifer, FCIP	Fraser, Cynthia, PAA	McBride, Darlene, CIP	Scribner, Sue, FCIP
Boily, Nicolas, PAA	Fredericks, Peter	McEachern, Kathy, CIP	Silk, Jennifer, CIP
Bourgeois, Robert, CIP	Fulton, Randy, CIP	McWilliams, Maureen, FCIP	Singbeil, Karin, FCIP
Braimah, Babatunde, CIP	Grannary, Neil, FCIP	Meldrum, Linda, CIP	Smith, Addison, CIP
Bruce, Michele, CIP	Graves, Karen, CIP	mercier, Catherine, FCIP	Smith, Sarah, CIP
Bruff, Lisa, CIP	Gusway, Mitchell, CIP	Moore, Marla, CIP	Sorensen, David, FCIP
Budgell, Caroline, CIP	Hammell, Thomas, FCIP	Moorhouse, Matthew, CIP	Steeves, Debra, FCIP
Burlingham, Johnna, CIP	Hampson, Joanne, FCIP	Morgan, Joanne, CIP	Stephenson, Ryan, CIP
Button, Krystal, CIP	Hannaford, Dan, CIP	Munro, Scott, CIP	Taylor, Leanne, ACIP
Callander, Siobhan, CIP	Harrison, Simon, CIP	Ng, Thomas, CIP	Thompson, Jordan, CIP
Caron, Michael, CIP	Héту, Jean-François, PAA	Nuristani, Zainab, FCIP	Tirschler, Stefan, FCIP
Chen, Chunlin, FCIP	Hill, Rick, FCIP	O'Leary, Tina, FCIP	Tomlinson, Rose, CIP
Chong, Frank, CIP	Ho, Clement, CIP	Orr, Jim, FCIP	Ugljesic, Karolina, FCIP
Cookson, Dennis, CIP	Howarth, Daniel, CIP	Parrott, Kelly, CIP	Vergara, Myrla, CIP
Cooper, George, CIP	Jean-Baptise, Ruthe Willy, PAA	Pearson, Daniel, FCIP	Voroney, Sharon, CIP
Cosgrove, Liz,	Jones, Leona, FCIP	Pearson, Louis	Wagner, Becky, CIP
Crawford, Michelle, CIP	Karok, Shannon, FCIP	Plater, Joel, FCIP	Wilhelm, Jessica, CIP
Crickard, Justin	Kountouris, Philip, CIP	Poissant, Anne-Marie, PAA	Willigar, Jody, FCIP
DeCarle, Karen, CIP	Krakonchuk, Kelly, CIP	Potago, Justin, FPAA	Wirsche, Nolan, CIP
Demeule, Carole, PAA	Ladds, Dawn, CIP	Proch, Thom, CIP	

Graduating Fellows (FCIP®)

The Insurance Institute of British Columbia

Choi, Cheuk Hang
MacLean, Jasmine Lucie
Parekh, Dhanisha

The Insurance Institute of Northern Alberta

Hammell, Thomas George
Wawrinchuk, Luke
Whitten, Tyler Mark

The Insurance Institute of Southern Alberta

Charbonneau, Matthew W.
Gussak, Ryan James
Hawkins, Alex Huw Halton
Kirton, Sherri M.
Komarnicki, Anna-Marie Julie
Nitschke, Steve
Wong, Philip
Yip, Jeremy

The Insurance Institute of Saskatchewan

Evans, Jason Conrad
Flysak, Keith

The Insurance Institute of Manitoba

Schofield, Natasha
Subhan, Mohammed

GTA (Greater Toronto Area) Chapter

Avrakh, Anna
Bateman, Aynsley Georgianna Macaulay
Carlson, Becki
Cheung, Kenneth
De Melo, Melissa M.S.
Dzik, Evan
Kim, Jonathan
Quan, Xinghui (Rena)
Sabih, Muhammad Saad
San, Michael
Scotchmer, Christopher
Tahir, Zuree
Tallis, Alison Grace
Thomas, Jobin
Webster, Jaclyn

Hamilton/Niagara Chapter

D'Addario, Craig
Moore, Julia Anicia
Slowakiewicz, Sylvester
Steeves, Cody Thompson

Kawartha/Durham Chapter

Abdul Qayom, Mobina
Cowl, Justin Robert

Conestoga Chapter

Kellow, Robin Patrick
Lanzon-Holman, Chiah

Southwestern Ontario Chapter

Belcina Rey Marvin Nilo
Hiscox Bryan

The Insurance Institute of New Brunswick

LaPlante, Renée

The Insurance Institute of Nova Scotia

Singh, Joshua Ryan

Graduating Advanced Chartered Insurance Professionals (ACIP®)

The Insurance Institute of British Columbia

Bali, Dominic
Beckford, Michael
King-Bell, Karli Jennifer
Roy, Jill Caroline
Turner, Shannon Dawn

The Insurance Institute of Northern Alberta

Woolridge, Crystal Alex

The Insurance Institute of Southern Alberta

Dutt, Bina Bakshi
McAvena, Kristy
Mueller, Richard John
Rooke, Marcus

The Insurance Institute of Saskatchewan

Mimbs, Jaimie

The Insurance Institute of Manitoba

Brown, Kristen D.
Pantel, Shannon Lee

GTA (Greater Toronto Area) Chapter

Anderson, Jennifer Lyn
Attardo, Debbie
Chu Fook, Joanne
Edwards, Mary Kate
Hechavarria, Maria Pilar
Japanwala, Aun
Khamisizadeh, Soheil
Mendezcuria, Peggy
Rehfeld, David
Shetty, Sujatha

Hamilton/Niagara Chapter

Frisby, Darran Frank
O'Brien, Hayley
Rybarczyk, Sebastian
Domjancic, Stephanie

Kawartha/Durham Chapter

Radtke, Heather Kristin

Conestoga Chapter

Amiri, Samir
Brown, Stephanie
Dobson, Lisa
Fernando, Niranjala
Oren, Irene
Sekhon, Dee
Smith, Jessica
Warner, Ashley

Southwestern Ontario Chapter

Martin, Nicole
Reddon, Katelyn Leigh

IADQ (Région de L'Est)

Burguin Ripoll, Virginie
Rioux-Bernier, Marie-Pierre

IADQ (Région de l'Ouest)

Labelle, Valérie

The Insurance Institute of New Brunswick

Caron, Chantal
Corscadden, Erica Ann
LeBlanc, Michelle

Canadian Managing General Agent (CMGA)

The Insurance Institute
of British Columbia

Wallan Elias, Amy Elizabeth

Cambrian Shield Chapter
Sherk, Maureen

GTA (Greater Toronto Area)
Chapter

Donovan, Gregory
Nelson, Kristina Britta

Kawartha/Durham Chapter
Guy, Michael D

Southwestern Ontario Chapter
Campbell, Alicia Christine
Townsend, MaryKate

Graduating Chartered Insurance Professionals (CIP®)

Graduating Chartered Insurance Professional (CIP) with Honours

Ainsley, Sarah Ashley
Barnat, Catherine
Beaupré, Stéphanie
Begley, Jennifer
Berezowski, Marisa
Bharti, Apurav
Chau, Joan
Chaudhry, Sobia
Colagrosso, Karina
Darman, Sanja
de Souza Tavares, Simone
Deduque, Joyce
Durkin, Jesse
Gagnon, Roxanne

Garofoli, Daniella Lydia
Haffejee, Rayhanah
Josan, Komal Deep Kaur
King, Natalie
Lamontagne, Anny
Lee, Yong Hee Brian
Leeder, Kristyn Danielle
Lewis, Michelle
Lia, Victoria Louise Josephine
Lussier, Johanne
MacRae, Sarah
Miske, Kevin
Orford, Sarah Jane
Racine, Geneviève

Russell, Kurt
Savary, Valérie
Shlafstein, Mark
Simpson, Rebecca Leanne
Singh, Jaswaran
Singhal, Deepak
Stickley, Jordan
Tam, Ivy
Tran, Kim
Tuck, Chontelle Kristen
Verwey, Sarah Jean
Vijan, Shelly
Zijlstra, Janice

The Insurance Institute of British Columbia

Ambrosio, Romina
Appleby, Daniel
Athwal, Rajwinder Kaur
Bahad, Gurtej Singh
Bahia, Harjyot Singh
Barandino, Johanna D. Y.
Bernatchez, Tracy Ann
Boudreau, Alyssa Catherine Rose
Burchill-Roberts, Jack
Chagger, Gurjyot Singh
Chan, Edmond Jan-Man
Chang, Nancy
Chaudhry, Sobia
Chen, Ming Hua
Cheng, Melissa
Chima, Sharnjit
Christensen, Alexandra Victoria Nicola
Collins, Kara
Darman, Sanja
David, Mark
Davis, James
Deduque, Joyce
Dent, Nicola Anne
Dhaliwal, Harjot
Doaga, Tudor Mihai
D'Silva, Yvette D.

Dyck, Keziah Catherine
Edwards, Jarett Martin John
Erfanian, Amir Hosein
Erickson, Melissa Maija
Evangalista, Ron Abriel Amande
Faurot, Kristen Dawn Mclean
Fox, Ian
Gelera, Lindsay May
Gill, Palvinder
Gillick, Matthew J.
Go, Christian
Haslam, Michael William
Hermans, Sjoerd
Hooper, David
Hopkinson, Tara
Howlett, Lauren Kathryn
Huria, Ashita
Irving, Lindsay Marie
Iyer, Aditi
Josan, Komal Deep Kaur
Kavanagh, Jack
Kim, Ju Young (Hera)
Kim, Hyunkoo Howard
Kiosses, Athanasios
Lam, Pak Ka
Lau, Ricky Kar Kee

Lee, Yong Hee Brian
Liddicoat, Kristopher
Loscombe, Trisha
Louie, Tony Fung Kwai
Love, Kenna Maria
Lu, Zhenni
MacLellan, Michelle
MacPherson, Michael James
Magaril, Svetlana
Mann, Parmvir Singh
Mavila, Jyothi
McCallum, Cortney
McKee, Spencer Thomas
Mejia Marengo, Cesar Felipe
Milton, Danica Lindsay
Mishra, Sachin Kumar
Mok, Leon
Momeni-Farahani, Mojgan
Nasreeva, Olga
Ng, Bryan Wing Hon
Nim, Nicole-Anne
Oo, Tun Tun
Orr, Alyson
Pal, Edward
Parker, Karl Richard
Partridge, Kirstin Makaya

Patel, Aruna B.
 Permiakov, Alina
 Perry, Scott
 Phan, Lina Ai Nhi
 Pietramala, Sheryl
 Radosevic, Anita
 Rampal, Abhinav
 Rowson, Chanda
 Russell, Kurt
 Sakai, Kevin Douglas
 Seefried, Kamilla
 Sekhon, Raman
 Seo, Jang Won Jason
 Seuthprachack, Coreen Jaclyn

Sidhu, Rajan Singh
 Simonovich, Irina
 Soroka, Maggie
 Stickley, Jordan
 Su, Ning (Margaret)
 Sum, Xiao Lan Lisa
 Tam, Ivy
 Tonello, Mark
 Tran, Kim
 Tuck, Chontelle Kristen
 Unrau, Corwyn James
 Vassel Bove, Sandra
 Verwey, Sarah Jean
 Wallace, Laura Christine

Warner, Gregory
 Webster, Ashley Gail
 West, Laurie
 Westerlund, Andrew James
 Whitmore, Tracey
 Wong, Donna
 Wong, Kaili
 Wu, Ziyue Cindy
 Yin, Xue Song
 Zhang, YiCheng
 Zhao, Yunchu (Nancy)
 Zheng, Lin
 Zherka, Trim

The Insurance Institute of Northern Alberta

Ainsley, Sarah Ashley
 Alhelou, Obada
 Ardiel, Stephanie
 Baillie, Ross Abraham
 Bergermann, Jolene Michelle
 Bernard, Anthony
 Bryks, Kristopher
 Carlson, Rochelle
 Connor, Melissa
 Doyle, Tisha
 Durkin, Michael
 Erdesi, Anton Eric
 Franklin, Monica Francine
 Gaucher, Andrew Dennis
 Gill, Frenny
 Goheen, Taylor
 Ha, Gia Linh
 Israni, Urvashi
 Kaur, Gurjeet

Keilty, Tyralea
 Kim, Seahwan (Steve)
 Kosowan, Ashley Lynn Marie
 Kuefler, Susan Dorathea
 Letourneau, Ashley
 Liber, Dawn Michelle
 Lindskog, Richard T.
 Lugowski, Patricia
 Luu, Tony
 Lynn, Ayako
 Mack, Lara Hope
 Maki, Kori
 Marchildon, Josué Charles Robert
 Martens, Jason
 Masih, Rashmi
 Matschke, Vanessa
 McGovern, Janice Fay
 Miske, Kevin
 Muzongwe, Sankwa Ernest

Pedro, Jude
 Pillay, Sodhimani
 Reichenbaugh, Laura
 Rietze, Kylie Jeanette
 Rude, Matthew Donald
 Saeed, Mariam
 Shalma, Umie
 Simard, Lucy (Shannon)
 Smith, Christine Elizabeth
 Stennick, Christina
 Stewart, Dale
 Tash, Dustin
 Thompson, Kelly Graham
 Tiller, Tara
 Virtuoso, Jordan
 Walkey, Benjamin
 Ybanez, Joan Rafaeles
 Zawalski, Laurie

The Insurance Institute of Southern Alberta

Affonso, Allison
 Ayala, Miguel Alberto
 Ba, Lei
 Berezowski, Marisa
 Bergie, Mykayla Montana
 Berridge, Catherine
 Blundell, Petra Justine
 Carrier, Jessica
 Castle, Meghan
 Chan, Chin Pang
 Chang, Tony Keng Wei
 Chiadikobi, Chukwunonso Franklin
 Chowdhury, Zakia
 Comello, Mackayla
 Crampton, Leanne
 Davis, Natasha

Dsouza, Salome May
 Ebai, MSc, CIP, Awa Belinda
 Edgar, Jennifer Mary
 Fast, Timothy J.
 Faulkner, Ben
 Fernandez, Chris M.
 Francisco, Rolando Pascual
 Gavrilovic, Aleksandar
 Germscheid, Kayla Rae
 Gray, Rianne
 Holstein, Rebecca (Becky)
 Ishaq, Rabia
 Janikowski, Sara
 Johnson, Hillary
 Kenny, Heather Gale
 Kipta, Kerri Lynn

Konefall, Rachele
 Lapierre, Micheline
 LeSage, Jennifer Leigh
 Maher, Keith Spencer
 Malmas, Bonnie
 Matson, Carley Nicole
 McCormack, Andrea
 Mehra, Gurprinkal Singh
 Mendes, Edgar José da Costa
 Merali, Zishaan Alnoor
 Mooney, Keelan Joshua
 Narakula, Vijaya Lakshmi
 Nguyen, Gilbert
 Nitu, Cristina Ana
 Nota, Sunny
 Nowak, Terri Dawn

Obayashi, Charity Dawn
 O'Bear, Heather
 Okasha, Yumna
 Parent, Seth Eric
 Parsons, Christopher
 Pham, Maggie
 Potter, Terren Nichole
 Preza Walker, Jeny-Marie Cantor

Ramirez, Apple
 Sand, Joanne
 Senkpiel, Sophia Anne-Marie
 Shaukat, Sameena (Sana)
 Shenoy, Hemangi
 Short, Meaghan
 Stadnyk, Brad
 Staffund, Kevin

Tajik, Samina
 Tse, David
 Welliver, Steven W.
 Whittingham, Laura-May
 Wiebe, Allyson Gabriela
 Wright, Blake Andrew
 Yu, Derrick

The Insurance Institute of Saskatchewan

Adedeji, Tolulope
 Atkinson, Harrison
 Auger, Kerri
 Best, Riley
 Betteridge, Robyn
 Braun, Jordan Charles
 Bruce, Harley
 Christoph, Cody Ryan
 Demarsh, Jordan
 Ebenal, Jenzen J.
 Fenske, Lori
 Foreman, Benjamin Joseph
 Forst, Brett Dean
 Frimpong, Francis Kwadwo
 Frohlick, Chris
 Gamola, Kayla
 Glyn-Jones, Eleanor Claire

Gottselig, Barb
 Graham, Connie
 Guillaume, Justin C.
 Hamilton, Ashley Nicole
 Hayes, Ian
 Herrera, Juan Carlos
 Johnson, Belton De'Andre
 Johnston, Jason
 Kalthoff, Brett Gerald
 Karisik, Ivana
 Keating, Stacey
 Klein, Lisa L.
 Koneru, Sudha Rani
 Kusi, Mary A.
 Landstad, Taryn
 Manasiya, Johanali Zulfikar
 Moberly, Stacy

O'Donnell, Michael
 Petrie, Blaine
 Reece Rein, Donnette Constantia
 Richard, Candace Lyne
 Roesch, Haley
 Russell, Jennifer Rennie
 Schwartz, Janelle R.
 Shenher, Darcy James
 Silversides, Tessa
 Smith, Ashlee
 Smith, Levi Edward
 St. Dennis, Natasha
 Stein, Brandi Susanne
 Stevenson, Melanie Dawn
 Sullivan, Sheena Lynn
 Thompson, Teresa

Insurance Institute of Manitoba

Adelkhanov, Vladimir
 Ampenyin, Lawrence
 Bhroat, Surinderjit
 Bigelow, Raeanne
 Bohemier, Christian
 Briscoe, Samuel
 Brodowicz, Dawid
 Carnegie, Crystalyn
 Carroll, Patricia Nicole
 Cartman, Gina
 Chen, Wei Adrienne
 Couper, Ashley Dawn
 Dunn, Kelsey Anne
 Eaton, Jennifer Elisabeth Brooke
 Evans, Michael W. G.
 Feng, Yingyan

Fredette, Katherine
 Garofoli, Daniella Lydia
 Gribok, Serguey
 Hancharyk, Claudia Rebecca
 Hedch, Jesse Martin
 Houle, Jeffrey Nelson
 Jackson, Aaron McIntyre
 Joseph, Kaitlin
 Jurkowski, Lindsay Dawn
 Klassen, Amelia L.
 Lazaruk, Michael
 LeSage, Jenna
 Lucas, Michael
 Ma, Helen Siew Ling
 Miller, Thomas Andrew
 Mitchell, Michelle

Norden-Letkeman, Sharal
 Pascal, Trevor James
 Robles, Ronielyn
 Schroeder-Bueckert, Cody Ryan
 Sharma, Sheegal
 Sharma, Salil
 Sharma, Pooja
 Shenvi, Shashank
 Singh, Charanjeet
 Solomon, Oluwatoyin F.
 Terry, Liane Jill
 Tokar, Ronald
 Utas, Eric Alexander
 Vokey, Vanessa Rae
 Wood, Samantha

GTA (Greater Toronto Area)

Abbasi, Shagufta
 Ahcinski, Michelle
 Adam, Shama
 Agrawal, Chandrakala
 Agunday, Arabele

Ahmad, Sheharyar
 Ahmad, Aneezah
 Ahmed, Saiful
 Akhand, Faiyaz
 Alakija, Ololade Abeke

Allen, Debra
 Ally, Sadiya
 Anandakrishnan, Jithesh
 Anderson, Victoria Laurel
 Argueta, Leslie Anne

Aslam, Zunaira
 Asselin, Donna
 Austin, Kevin
 Azevedo, Steven Melo
 Babaei Lakeh, Mina
 Banerjea, Saumita
 Bansal, Brij Mohan
 Barker, Jenifer Lyn
 Barkopoulos, Katherine
 Barnat, Catherine
 Basharat, Omer
 Basrao, Karan
 Batra, Puneet
 Bharti, Apurav
 Bharti, Ankeeta
 Bhatia, Raj
 Blanchett, Meaghann
 Botros, Lydia
 Brahmakshatriya, Ami
 Brown, Tanya
 Burch, Jason
 Cafferata, Paul Robert
 Cameron-Hyde, Dadrie Sueshan
 Camit, Rosemarie Alim
 Capparelli, Vanessa
 Carvalho, Senira
 Chan, Christopher Neil
 Chang, Judy
 Chau, Joan
 Cheng, Yannie Li
 Chettiar, Ashwin Shankar
 Choudhary, Aditya
 Chowdhury, Fazle
 Christian, Ronit
 Christopher, Aaron
 Clarke, Alexandra
 Clarkson, Jeffrey
 Cook, Michelle
 Crawford, Kristin Michelle
 Cvetkovikj, Olivera
 Da Silva, Amanda
 Daley, Teneisha
 D'Andrea, Cassandra
 Das, Nandy
 Davis, Ashley Miudo
 de Lecq Marguerie, Alexander
 de Souza Tavares, Simone
 DeCorso Gwinn, Andrea
 Dehaney, Mikaela Alicia
 Desai, Dhara
 Desjarlais, Gabrielle Judith
 Dhayananth, Nirupa
 Di Santo, Joshua
 Dinala-Chikombero, Diana
 Diotte, Joanne
 Dipchand-Cabrera, Anela
 D'Ippolito, Ernest A.
 Do, Thai-An
 Domingues, Fernando Tadeu Ribeiro
 D'Souza, Andrew Anthony
 Du, Rong Xi
 Duffy, Conor
 Dunlop, Kristen
 Duong, Tho Thi Ngoc
 Edwards, Randi Renée
 Elep, Sheryl
 Elliston, Stacy
 Engineer, Neha
 Etafo, Terese-Marie Osikhomo
 Facey, Nurisha
 Faion, Caitlin
 Farooqa, Farah Ayad
 Fellows, Cora
 Fernandes, Jocelyn Felicidade
 Fernandes, Amanda K. M.
 Ferreira, Derek Steven
 Fjell, Emily Suzanne
 Ford, Ariana
 Ford, Erin Elisabeth
 Fox, Taylor
 Francisco, Gavin Neil
 Fundora Gonzalez, Liliana
 Gandhi, Guneet
 Ghafoor, Adnan
 Gibson, Esther
 Giftopoulos, Nicole
 Gillard, Matthew
 Girard, Patricia
 Glassford, Mitchell Shawn
 Gowreesan, Prasannia
 Gretchev, Kira
 Griza, Anya
 Guglielmi, Cary David
 Haddad, Paul
 Haffejee, Rayhanah
 Harden, Nicole
 Harrilall, Tricia
 Hawkins, Aaron Raymond Bruce
 Ho, Gary
 Hou, Stephanie Li Li
 Hrycyk, Matthew
 Hunt, Stuart Scott
 Jafferjee, Shemina I.
 Jambalos, Denise Perez
 Jamieson, Bradley
 Jaramillo, Sebastian
 Jiang, Hua
 Johnson, Matthew Anthony
 Joshi, Pooja
 Judge, Sarina
 Jung, Min Jung
 Justin, Bindu
 Kacha, Joel
 Kamal, Anurag
 Kamalanathan, Jenahaian
 Kandathil, Benita
 Kapoor, Nonika
 Kay, Matthew
 Keen, Carolina
 Kerr, Mark Andrew
 Khan, Hashim Ali
 Khanna Reuben, Archana
 Kim, Heejin Jenna
 Kim, Daehon
 King, Christina
 Kishun, Anand
 Kobak, Dominik
 Kostolaniova, Jana
 Kothari, Falak Pankaj
 Kuganathan, Karthiga
 Kulkarni, Sukrut Mukund
 Kumarakulasingam, Niroshaan
 Kuznick, Tamara
 Kwan, Kristoffer
 Labana, Saltanat Iqbal
 Lagopoulos, Vasilios
 Lagrue, Megan Louise Paula
 Lam, John Thanh Hoa
 Lee, Kevin
 Leong, Jimmy
 Leslie, Laura
 Leung, Samantha
 Lewis, Michelle
 Li, Xiaoyong
 Li, Cannis
 Lim, Patrick Daniel
 Lin, Hang
 Liu, Maggie Xiao Jing
 Lloyd, Heather Alexandra
 Lohakare, Uday
 Loshniy, Katia
 Lowry, Samantha Kathryn
 Lucas, Charlene Paula
 Luciani, Caroline Christina
 Machado Pereira, Juliana
 Mackenzie Bell, Meghan Amanda
 Mann, Jaiveer Singh
 Marchioni, Damsari Wasana
 Maric, Aleksandra
 Markan-Bansal, Samita
 Maroun, Nabil
 Martin, Daarina

Mason, Kristen
 Mathews, Nikita
 Mazza, Cristina
 McCallum, Nicole
 McGarrigle, Niall James
 McInroy, Jonathan N.
 McIntyre, Emilio
 Mehan, Kriti
 Metani, Iv
 Mino, Alexander
 Miraj, Asek Amin
 Miranda, Carla
 Mitchell, Catriona
 Mitra, Sanchita
 Mittertreiner, Melanie
 Mohan, Stephen D.
 Mokabel, Shereen
 Morrow, Cole
 Munro, Christine Helen
 Myszkowski, Bridgette Nicole
 Nafastovych, Maksym
 Nanda, Sidharth
 Neice, Kyle
 Ng, Wing Kwong
 Ng, Chelsea
 Nguyen, Anthony
 Nixon, Crystal
 Noor, Faiza
 Ntwari Gateka, Alda
 Oberoi, Kaminder
 Occhipinti, Kristine
 Olton, Aisha Nakita
 Onuoha, Josephine
 Orford, Sarah Jane
 Parbo, Jones
 Paterson, Conor Charles
 Pawar, Ketki N.
 Pellerino, Alexa
 Perando, Lyshane
 Pereira, Phillip Cameron
 Pereira, Jonathan Christopher
 Persaud, Vanessa Rebecca
 Phillip, Joel

Pimentel, Michelle
 Poberezhna, Yuliya
 Porto, Daniel Vincent
 Porto, Katya
 Porto, Michael A.
 Pradhan, Ayusha
 Raghav, Shivani
 Ramroop, Bryan
 Rico, Sabrina Marie
 Robb, Shirley
 Roh, Piljong
 Rolik, Viktoriya
 Romano, Ryan Lalic
 Rossi, Carmine
 Roth, Sonia
 Rotondi, Marco
 Rozario, Winnie
 Rumble, Simon George
 Russell, Corrinne
 Sabar, Sohail
 Sanderson, Wayne Anthony St. Aubyn
 Satawalekar, Krunali
 Saxena, Anshul
 Schmidt, Cameron
 Scott, Kieran
 Shadab, Shawn Shahriar
 Shah, Syeda Mehak
 Shaikh, Shahzan Jamal
 Sharma, Lakshay
 Sharp, Candace
 Sharpe, Samantha
 Shehzad, Syed Muhammad Bilal
 Sheikholeslami, Elmira
 Sherman, Valerie
 Shlafshtein, Mark
 Sidhu, Simrun
 Sidhu, Tejvir (Tony)
 Singh, Vanita
 Singh, Radhana
 Singh, Jaswaran
 Singh, Harkiran
 Singh, Karanjit
 Singhal, Deepak

Skogberg, Leif Clifford
 Sousa, Joshua
 Stewart, Connor
 Stewart, Catherine
 Stopnicki, Tatyana
 Struhanyk, Mara Violet
 Sufi, Yurshin Ayuhan
 Sun, Jasmine
 Swampillai, Selina
 Tabar, Nicole Marie
 Tacchino, Monica
 Tanandar, Emily
 Tang, Man Ying
 Taylor, Renata
 Tedesco, Maximilian Luca
 Thaneswaran, Thusanthy
 Torres Evangelista, Fernando C.
 Trivedi, Haizal
 Tse, Flora
 Tulloch, Adreen D.
 Tunda, Emmanuel
 Ugolini, Leslie
 Van Den Berg, James
 Vavallo, Michael
 Venkatesh, Prasanna
 Verhoeff, David
 Vijan, Shelly
 Vinayakamoorthy, Nithya
 Vujcic, Daniela
 Wang, Cong
 Weaver, Alexandra Michiko
 Wen, Heqing
 Williams, Anthony Allan Fitz-Gerald
 Wu, Chun Hin (Timothy)
 Xie, Sally Wing Ka
 Yau, Jacqueline
 Yip, Joycelyn Cho Ting
 Zans, Melanie
 Zhang, Yexuan
 Zhou, Annie
 Zhou, Wei
 Zhou, Yao Joann

Hamilton/Niagara Chapter

Allen, Tsai Jhenell
 Barlow, Cassandra Lee
 Barnes, Florence Atinuke
 Barrett, Roselyn
 Batool, Shazia
 Bergeron, Lucas Konemann
 Bradley-Kehoe, Sandra
 Burt, Gregory J.

Carter, Tara
 Crichton, Lisa
 Crowley, Christian Brian
 D'Angelo, Amy Elizabeth
 Dahab, Belal
 Daley, Blair
 Edwards, Abigail
 Elliott, Amy

Fleming, Katelin Nicole
 Fowler, Carmen
 Gauthier, John
 Hameid, Yousif
 Heron, Leah
 Hohman, Patrick Garrett Frank
 Holmes, Lisa Anne
 Indu, Uday Sekhar

Lai, Fang-Min
 Lasri, Omar
 Lee, Dahee
 Mac, Connie
 MacRae, Sarah
 Marchese, Samantha
 McIlveen, Jennifer
 Mellalieu, Brenda

Miller, Michael
 Monoki, Abel
 Moya, Vanessa
 Naidoo, Smruti
 Nguyen, Lisa
 Panzarella, Ashley
 Partridge, Geoffrey
 Rostom, Noor

Sharma, Satyajit
 Smith, Jacob
 Tewes, Mark
 Tum, David
 Vamplew, Pamela Elizabeth
 Vandertuin, Amy M.
 Venditti, Frank

Kawartha/Durham Chapter

Allan, Jennifer Lynn
 Anil, Ankur
 Barrios, Andrea Alejandra
 Brimstin, Tracy
 Carlow, Courtney
 Carr, Tammy Marie
 Chacko, Thomas
 Charles, Nicola
 Chellappan Selvi, Alpha Fredrick Pierson
 Crasto, Kathryn
 Derksen, Daniel Taylor
 Green, Stephen Richard

Hanninen, Davin
 Hasaj, Gazmend
 Junkin, Angelique Ashley
 Kettunen, Katelynn
 Lalande, Timothy
 Leeder, Kristyn Danielle
 Lefebvre St-Amour, Sandra
 Lennon, Kimberly
 Lia, Victoria Louise Josephine
 Lozano, Anthony
 Mahajan, Bhavana Mangaldas
 McGrath, Bobi

McPhee, Rebecca
 Petry, Marshall
 Saddler, Asalee Natesha
 Sooklal, Deenase
 Welsh, Patricia Lynne
 Wetherall, Emma Jane
 Williams, Camille René
 Williamson, Coral L.
 Woolfrey, Adam
 Woolfrey, Nataly

Cambrian Shield Chapter

Hainrich, Alisa R.
 Hoffman, Harrison James
 King, Natalie

Mick, Kerri
 O'Brien, Ashley
 Palmer, Margaret Anne

Senecal, Lori
 Zijlstra, Janice

Conestoga Chapter

Adhikari, Chirag Shirishchandra
 Akinde, Foluke Foluso
 Alaimo, Christopher Carmen
 Alcock, Jennifer
 Ambrosini, Jenny
 Austin, Jeffrey
 Babcock, Dyana
 Bakoc, Marko
 Bilhete, Mark
 Bolzon, Trusiana
 Clark, Jackie
 Colven, Elisha
 Cooper, Sheri
 Cruickshank, Susan
 Cruz, Linda M.
 Davis, Nick
 Dawtrey, Aiden
 Devries, Alicia Dawn
 Doersam, Joan Marie
 Durkin, Jesse
 Eagle, Laura
 Edwards, Chantelle Elizabeth
 El Awadi, Rania

Farrell, Amanda
 Ford, Terry
 Frey, Heidi
 Gerber, Jeff
 Hadlington, Andrea Nicole
 Hall, Preston
 Hanif, Muhammad Kashif
 Harrald, Meagan
 Hutchinson, Natalie Katherine
 Johnson, Emily
 Kauk, Stephen Tyler
 Kimpel, Julie
 Kirkwood, Julie Diane
 Kooting, Mark
 Korniienko, Maryna
 Lai, Aaron Siu-Chung
 Lim, Sunggyu Leon
 Lundstrom, Tracy
 Mason, Kathy M.
 Matthew, Kyle L.
 Murray, Brittney
 Nicholson, Breanna
 Oberholzer, Tyler

Ok, Hyekyoung
 O'Neill, Susan Elizabeth
 Orrett, Jonathan
 Popovic, Gordana
 Roach-Livermore, Sarah Jane
 Roth, Lori
 Sieczkowski, Nicole
 Siroky, Erica
 Skanes, Brooke
 Slobosky, Brian K. D.
 Smillie, Samantha
 Smith, Christie
 Suratwala, Bhavna
 Talbot, Bryan C.
 Walker, Cameron
 White, Carissa
 Yakymenko, Iryna

Southwestern Ontario Chapter

Allison, Courtney Lyn
 Backhouse, Cassandra Nicole
 Baillargeon, Andrea
 Baxter, Carrie
 Beintema, Josephine
 Bell, MaryJane
 Bernard, Karene Angella
 Black, Meredith Dawn
 Boone, Jennifer Kristen
 Capling, Julie Patricia
 Donald, Denise Melanie

Eltervoog, Erin
 Ferguson, Deanna
 Ferringo, David
 Gandotra, Gautam
 Goss, Andrea
 Graham-Wint, Sharon
 Hoang, Ha Thi Hai
 Leonard, Laura
 Mancini, Arlene
 Mathew Varghese, Lenish
 Mazzilli, Joel

McKinlay, Dana
 McQueen, Matthew Jonathan
 Moore, Marilyn Veronica
 Oleti, Lavanya
 Pellington, Colleen F.
 Schonken, Karlee Anne
 Smith, Robert Anthony
 Stuart-Smith, Rebecca Stark
 Vandecaveye, Rachel

Ottawa Chapter

Begley, Jennifer
 Byrne, Kathy Veronica
 Carter, Lisa M.
 Collins, Wayne
 Cordeiro, Cindy Medeiros
 Cyr, Nicole
 Dagenais, Randy
 Davey, Taylor Neal
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