2022/2023 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.

Contents

Subscribing National Companies	6
Board of Governors 2022–2023	7
Board of Governors 2023-2024	8
Board of Governors Annual General Meeting - October 2023	9
Chair's Address to the 70 th Annual General Meeting	10
Academic Council Report	12
National Awards 2022-2023	19
Registration Statistics CIP Program	22
Professionals' Council Report	26
Treasurer's Report	36
Independent Auditor's Report	37
Financial Statements	39
Regional Reports	
Western Regional Report	54
Ontario Regional Report	58
Québec Regional Report	61
Atlantic Regional Report	66
Minutes of the 70 th Annual General Meeting of the Insurance Institute of Canada	70
Awards of Merit Recipients	74
Past Chairs	76
Adjunct Faculty	
Program Advisors, Authors and Consultants	78
Proctors	78
Tutors and Markers	79
Instructors	79
Graduating Fellows (FCIP®)	80
Graduating Advanced Chartered Insurance Professionals (ACIP®)	81
Canadian Managing General Agent (CMGA)	82
Graduating Chartered Insurance Professionals (CIP®)	83
Associated Local Institutes and Chapters	90

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 AXIOM Mutual Insurance Company Ayr Farmers' Mutual Insurance Company Bay of Quinte Mutual Insurance Company BCM Insurance Company Boiler Inspection & Insurance Company of Canada Chubb Group CNA, Canadian Operations Coachman Insurance Company Co-operators General Insurance Company/Group Crawford & Company (Canada) Inc. The CUMIS Group Limited Definity Insurance Company Desjardins Groupe d'assurances générales Dufferin Mutual Insurance Company General Reinsurance Corporation Germania Mutual Insurance Company Gore Mutual Insurance Company Heartland Farm Mutual Intact Financial Corporation Kent & Essex Mutual Insurance Company Kernaghan Adjusters Limited 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 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 Sandbox Mutual Insurance Saskatchewan Government Insurance Canada SGI Canada Insurance Services Ltd. SiriusPoint America Insurance Company Société d'assurance Beneva inc. South Easthope Mutual 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

2022-2023

Chair Deputy Chair Past Chair Governor-at-Large Regional Vice Chairs: Western Provinces Ontario Québec Atlantic Provinces Divisional Vice Chair Academic Professionals' Governors: Jason Storah, BEc Valérie Lavoie, BASc Heather Masterson, BA, BEd, FCIP James Russell, BMath, FCIA

Joanne Hampson, FCIP Dave Smiley, BSc, FCIP Lisa Desgagné, PAA Helen O'Donnell, CIP, CRM

Paul Croft, BA, BSc, CCIB, CIP, CRM Rosalind Staples-Simpson, BComm, FCIP Debra Bachek, FCIP Ingrid Butler-Sieben, CAIB, CRM, FCIP Marie Clifford, FCIP Christa Cole, CIP Debra Copeland, BA, FCIP Sarah Dawson, CIP Darius Delon, MBA, FCIP Mathieu Gagnon, FPAA/FCIP, CRM, R.I.B. Joe Gariepy, CIP, CRM Alana Halapija, FCIP, CRM Victoria Hanson, BA, RVP, RRP, CVP, CRM, ACS, CIP Tracy Krunic, BBA, FCIP Kelly Leydon, FCIP Shelora Lopez, CIP Morgan Mackenzie, BA, CIP, CAIB Lori Madsen, CIP Janine Marchi, BSc, LLB, CIP Dave Penstone, FCIP, CRM, RIB Richard Ravn, FCIP, CRM Denise Roche, CAIB, CIP, CRM Vicki Rowan, FCIP, CRM Tina Rowntree, FCIP, CRM Jennifer Scott, CIP, CIM Andrew Steen, CIP Alex Stringer, FPAA, C.d'A.A., CRM, R.I.B. (ON) Lisa Vercillo, CIP, CRM Thomas Watson, CD, CIP

Travelers Canada TD Insurance Retired Ecclesiastical Northbridge Assurance Retired Aon Canada Intact Insurance SGI Canada Aviva Canada Anderson McTague Insurance The Cooperators Intact Insurance Travelers Canada Risk management 101 Vézina assurances inc. Linx Underwriting Solutions Intact Crawford & Company (Canada) Intact Insurance **TD** Insurance The Cooperators Western Financial Group Insurance CAA Insurance ICBC Kent and Essex Mutual Asurion Anthony Insurance Inc. Optimum West Insurance Co. Wedgewood Insurance Manitoba Public Insurance Berkeley Canada **DPA** Assurances Magenta Insurance Professionals Inc.

Guardsman Insurance Services

Aviva Canada

Desjardins

Board of Governors

2023-2024

Chair Deputy Chair Past Chairs

Governor-at-Large Regional Vice Chairs: Western Provinces Ontario Québec Atlantic Provinces Divisional Vice Chair

Academic Professionals' Governors: Valérie Lavoie, BASc James Russell, BMath, FCIA Jason Storah, BEc Heather Masterson, BA, BEd, FCIP Stéphane Lespérance, CRM

Kerry McLaughlin, CIP, CRM, ACS Andrew Steen, CIP Alex Stringer, FPAA, CRM Tricia Hashie, FCIP

Paul Croft, BA, BSc, CIP, CRM, CCIB Rosalind Staples-Simpson, BComm, FCIP Heather Anderson, CIP, CAIB, CRM Debra Bachek, FCIP Thea Baird, CIP, CAIB Jordan Bilkas, MBA, CIP Alison Brown, CIP Marie Clifford, FCIP Sarah Dawson, CIP Darius Delon, MBA, FCIP, CRM Nicholas Fonseca, FCIP Mathieu Gagnon, FPAA/FCIP, CRM, R.I.B. Joe Gariepy, CIP, CRM Jason Hall, CIP, CRM Jennifer Hamu, BSoc., CIP, CRM Tracy Krunic, BBA, FCIP Kelly Leydon, FCIP Anthony Lim, BA, FCIP, CRM Shelora Lopez, CIP Morgan Mackenzie, BA, CIP, CAIB Lori Madsen, CIP Steven Moro, FCIP Melanie Muise, BScMath, MBA, FCIP Dave Penstone, FCIP, CRM, RIB Vicki Rowan, FCIP, CRM Raymond Rowe, CIP, CRM Tina Rowntree, FCIP, CRM Josée Roy, PAA Jennifer Scott, CIP, CIM Thomas Watson, CIP

Desjardins TD Insurance Aviva Canada Travelers Canada Aon

HUB International Berkley Canada DPA Assurances PEI Mutual Insurance Company

Aon Canada Intact Insurance Megson FitzPatrick Insurance SGI Canada AON Cowan Insurance Group Carnaghan Thorne Insurance Anderson McTague Insurance Travelers Canada Risk management 101 City Of Leduc Vézina assurances inc. Linx Underwriting Solutions -Travelers Canada Intact Insurance

Intact Insurance TD Insurance Peace Hills General Insurance Co. The Cooperators Western Financial Group Insurance CAA Insurance HUB International Navacord Kent and Essex Mutual Optimum West Insurance Co. Wawanesa Insurance Co Wedgewood Insurance Echelon Assurance Manitoba Public Insurance

Board of Governors 2023



First Row

(L to R)

Peter Hohman Lisa Desgagne Rosalind Staples-Simson Helen O'Donnell Heather Masterson James Russell David Smiley Joann Hampson Paul Croft

Second Row

(L to R)

Marie Clifford Heather Anderson Thea Baird Debra Bachek

Third Row

(L to R)

Jason Hall Kelly Leydon Tina Rowntree Tracy Krunic Anthony Lim

Fourth Row (L to R)

Alex Stringer Vicki Rowan Steven Moro Jennifer Scott Thomas Watson

Fifth Row

(L to R)

Allison Brown Nicholas Fonseca Matthieu Gagnon Dave Penstone Raymond Rowe Morgan Mackenzie Andrew Steen Darius Delon Sarah Dawson Joe Gariepy

Chair's Address to the 70th Annual General Meeting

Jason Storah



It has been an absolute delight being Chair of The Insurance Institute of Canada during a most interesting time for both the Institute and for the insurance business.

The p&c industry continues to face a number of challenges and disruptors to its business, like technology, market consolidation, heightened regulation, new entrants, new ways of working, strained reinsurance capacity, and driverless cars.

But, if the wildfires, floods and windstorms of this past year have shown us anything it is that the most significant disruption for our industry is climate change.

Preventing the most catastrophic impacts of climate change is a challenge unlike anything this business has ever faced. The industry needs to do everything possible to promote resilience and better protect Canadians from the deadly and more frequent severe weather events that we are seeing. This is a real problem and will take years to address, but if we don't do something, there will be millions of Canadians who could find themselves facing the devastating impacts of a loss to their home, business or wellbeing and could find it difficult to even buy insurance that's affordable or offers meaningful coverage.

These challenges and helping people prepare for and recover from these life altering events is part of what makes the insurance business such an exciting and dynamic industry in which to build a career.

Like many, I did not find my way into insurance by design and I've heard stories

from many others who didn't deliberately set out to work in the business either. I have also heard that once they're in, they don't leave. In fact, the Institute's recent demographic research confirms that people often enjoy long careers in our industry with more than half of the people surveyed having been in the industry for 10 years or more. Perhaps not surprisingly then, on a Likert scale of 1 to 5, with 5 being very satisfied, the industry's weighted score average is 4, which has not changed for the last many years despite all the challenges to the Canadian labour market, the economy, Covid and the great resignation.

That tells us, to address the shortage of people coming into the industry we need to do a much better job of proactively telling people about our business, the amazing things we do and the fantastic careers that people can have.

And this year, the Institute stepped forward to help rally the industry to collectively act on this imperative.

To illustrate the importance of this issue to the industry forty CEOs, senior leaders and Like many, I did not find my way into insurance by design and I've heard stories from many others who didn't deliberately set out to work in the business either.

human resource executives came together at the Institute in January to define and discuss how best the industry could address this concern.

Follow-up task forces and work groups were led by the Institute to develop solutions to this talent gap faced by the industry. Ultimately a 3-pronged solution was proposed and approved by the Executive Committee in June.

The first prong would see the development of an industry employment narrative that the business could rally behind when promoting insurance careers. This brand message would form the basis for a twoyear promotional campaign launched by the Institute in 2024, called Project Reframe. The assets are being created in such a way that allows for white labelling should any partner wish to extend the campaign.

The second prong would provide the means to broaden the scope of our Career Connections program in terms of reaching secondary and post-secondary students and internationally trained professionals and career seekers. The third prong would see the Institute develop new accelerated learning courses that would quickly educate new hires to a functional level of competency.

Together, this winning approach produced and delivered by an exceptional organization like the Institute will help the industry make solid gains on this very critical issue.

People who join the industry will find a career that is dynamic, purpose-driven and ever evolving. There are new technologies, new ways to underwrite, new ways to assess risk, new business opportunities, changing expectations of corporate social responsibility and customer expectations. These are all opportunities for us to continue upgrading our skills and knowledge to stay relevant and keep adding value wherever we can. My advice to people is to keep learning, push yourself beyond your comfort zone, be willing to fail, surround yourself with people who make you better and be prepared to adapt quickly.

Earning your Insurance Institute qualification is brilliant, and a testament to how serious you are about going the extra mile for your career. But whatever people are doing in their career today, or wherever they aspire to go in the future, they must keep challenging themselves. Never settle, don't drift, and be deliberate about your choices.

The Institute is doing its part to help people progress. Certainly, the new courses arising out of the talent gap solutions will give people a head start. So too will our licensing programs if that is part of their requirements.

Beyond those initial programs, we have many more developmental tools that help people advance their knowledge and progress in their careers. Perhaps, none more important than the CIP Program. This is the industry's signature learning vehicle and benchmark qualification.

The Institute has a strong commitment to keep this industry-defining program at the top of its game. Having recently updated the entire curriculum, we began an extensive review of the program, re-testing its purpose and positioning, and researching extensively with the industry their level of satisfaction with the program and how it could be strengthened even further. This fall we begin the exciting release of the enhancements to the years long work of reviewing the CIP. Notably, the program will see the introduction of Enabling Skills modules addressing a number of essential competencies such as Critical Thinking, Digital and Technological fluency, Interpersonal Communications, and Ethics and Professionalism.

Our examinations will continue their evolution towards more application and comprehension styles of questions and away from memorization, a long-standing concern voiced by students. Advances in learning technologies will also be incorporated to improve the learning experience of students.

Importantly, the program will continue to reinforce CIP as the source of technical insurance knowledge for the industry. Content is being added such as a new course on data analytics to help insurance professionals better understand their jobs as the industry draws more heavily on technology.

These timely enhancements will ensure the CIP program continues to be at the forefront of learning well into the future delivering exceptional value to the industry, students and our graduates.

Speaking of graduates, this year we mark the 25th anniversary of the CIP Society. Our alumni society has grown significantly since its launch on October 29, 1998 with 325 AIICs and FIICs in attendance at the inaugural conference.

Now as CIPs and FCIPs of course, our graduates and the industry receive exceptional value from the Society with their annual symposiums held across the country, daily industry e-news and annual research papers including our demographic industry research findings, which we have conducted every five years since 2007. Our 2022 study released earlier this year brought into focus the remarkable shifts in the makeup of our industry and should greatly assist employers in their human resources strategies.

It is so wonderful that, since last November, we are once again celebrating our new graduates live and in person. This is a tremendous highlight for our newest professionals on their education journey and for our local institutes who host these very special celebrations. While being part of the executive leadership at the Institute is indeed a wonderful experience, what I most enjoyed about the role as chair was meeting the graduates at the convocation ceremonies.

It has been a very special opportunity to serve the Institute as part of the leadership team. It certainly is a fond memory I will carry with me. Thank you most sincerely, it has been a real pleasure helping to guide the invaluable work of the Institute.

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 in the industry succeed.

So too, staff at the Institute play a critical role in delivering the Institute's mandate. Thank you all for your tremendous work. Like the industry, the Institute is not immune to the realities of our demographic findings. After nine years with the Institute, Lisa Boniface our Vice President, Programs will be stepping into retirement at the end of this year. Lisa has been instrumental in helping lead the Institute through several key transitions since joining the organization. Thank you, Lisa, for your years of service, hard work and leadership. Congratulations on a wonderful career and happy retirement.

I also extend thanks to our Board and to the Executive Committee for their support and leadership, and their dedication to the Institute. To my successor, Valeri Lavoie, I wish you every success and for you to enjoy the opportunity as Chair as much as I have.

Respectfully,

Jason Storah *Chair*

Academic Council Report

Paul Croft, CIP Chair, Academic Council



Introduction

The Academic Council is pleased to provide a report on the status of Academic Programs at The Insurance Institute and review the many programs and product initiatives in development. We extend our congratulations to all graduates on their tremendous achievement.

Chartered Insurance Professional (CIP®) Program

Curriculum Rewrite

Nine CIP courses (C12QB, C48, C70, C32, C20, C14ON, C110, C120, C130) were updated (including the textbook, online course resources and exams) in the 2022–2023 academic, year as part of The Institute's ongoing Sustainability Plan.

In addition to the regular course updates, changes resulting from the CIP Program Review were implemented with C14ON, C110, C120 and C130. Enhancements to the course curriculum were based on a substantive analysis and mapping of the CIP curriculum to the new Competency Profile for Insurance Professionals as well as the following program themes: Customer Service, Cyber Risk, Data Analysis and Information Management, Emerging Risks/ Technical Knowledge, Enabling Skills, Diversity Equity and Inclusion, Ethics and Professionalism, and Loss Prevention. An additional 12 CIP courses have been revised to reflect recent auto legislative updates that were introduced in January 2023 (C11, C14AB, C14MB, C14ON, C14QC, C14SK, C110, C111, C121, C130, C131).

Program Initiatives

a. Online Course Resources

As one of the CIP Program Review outcomes, the online tutorial for each course, now referred to as "online course resources," is being enhanced to include new learning assets to support student learning and further assess and hone students' understanding of the content. These new assets consist of scenarios, podcasts, and more robust course summaries.

b. Enabling Skills for the

Insurance Professional (C10) Enabling Skills for The Insurance Professional is a package of 10 self-paced, eLearning modules. Each module is Pass/ Fail and students will be required to pass a 10–15 multiple-choice question assessment at the end of every module. All CIP students will be enrolled in the Enabling Skills modules at no additional cost beginning late Fall 2023 and will be encouraged to complete the modules.

Beginning in Fall 2025, all CIP students will be required to successfully complete C10 as a prerequisite to register for C16 and therefore becomes a requirement for the CIP designation.

c. Loss Prevention (C27)

A new loss prevention course – Introduction to Loss Prevention - has been developed by The Institute and is now available for purchase (textbook and online course resources). The new course reflects the P&C insurance landscape and includes topics and concepts for preventing loss and liability in areas such as crime, fire, water damage, automobile fleets, and climate change as well as how Underwriters, Brokers, and Claims Adjusters can leverage technology and related best practices within their respective roles to prevent loss. The new course is scheduled to launch in the Winter 2024 semester.

d. Data Analytics (C25)

The new Data in Insurance course, currently in development, will focus on the fundamental concepts and/or behavioral indicators of data and how they can be analyzed, applied, and managed in various P&C functional roles and capacities. The new course is scheduled to launch in the Winter 2025 semester.

e. CIP Graduate Survey

The Institute developed a survey for CIP graduates to reflect on their overall experience and the perceived value of the CIP designation. The survey was piloted with the graduate pool following the Winter Semester/April 2022 Examination Period and is now administered to graduates following each examination period. A range between 84% - 92% of CIP grads indicated they were satisfied with the CIP program experience, and a range between 94%-97% indicated they would recommend the CIP program to a colleague or friend.

College Programs

The Institute has developed a long-term strategy that identifies best practices and a framework of success factors for college partners across Canada. These programs are typically business diplomas the include 7-8 CIP courses. Current work is focused on establishing a memorandum of understanding (MOU) with each partner.

CIP Examinations

CIP Examination Registrations

All examinations during the 2022-2023 academic year were administered through a combination of virtually proctored (VP) and in-person proctored (IP) formats. While the majority of students opt for VP, the number of students opting for IP proctoring has increased over the past two exam administrations, from 21% in December 2022 to 27% and 28% respectively in the April and July 2023 exam periods.

The overall pass rate for CIP courses over the past year has been consistent with previous years: 80% in December 2022, 81% in April 2023, and 81% in July 2023.

The total number of exam registrations increased 2.5% from the previous year. In particular, July 2023 exam registrations showed a 24% increase year-over-year. Overall, exam registrations are down 13% over the past five years.

Examination Assessment and Development Strategy

a. Exam Updates

An all-multiple-choice question (MCQ) exam was administered for C11 during the July exam session. The feedback for this new exam format was positive overall and aligned with feedback from other exam administration periods. In addition, the exam duration was reduced from 3 hours to 2 hours with over 97% of students reporting they had enough time to complete the exam. The pass rate for the C11 MCQ format exam in July was 86%, which is in line with historical pass rates. The C14 courses will have all MCQ exams beginning in the December 2023 session and C12 and C13 exams will be converted to all MCQs in 2024.

b. National Assessment Strategy

Optional test papers are being replaced by midterms and tests as part of the enhanced Independent Study (IS) delivery model for each CIP course. This will be rolled out as each course is updated according to the Sustainability Plan and CIP Program Review. The first IS course with the new model was C32. Preliminary feedback from students who took C32 through IS following the April exam session indicated satisfaction with the addition of midterms and tests as part of their assessment. The Programs team continues to monitor student feedback each semester to gauge the effectiveness of the enhancements to the IS model.

Examination Administration

The Institute continues to place emphasis on examination security. To mitigate the risk and facilitate consequences for examination breaches, the Exams team has implemented multiple lines of defense to serve both as deterrents and as consequences if breaches occur.

Policy Activities

a. Academic Rules and Regulations

During the past two exam sessions, three breaches of academic policy/conduct have been recorded. Two students were suspended following the April exam session, and another student was suspended following the July exam session.

b. Policy Updates and Additions

Beginning in the December 2023 exam session, a policy change to Continued Tuition (CT) will take effect to better support student success and retention in the CIP program. The updated CT policy will allow students to attempt and pass the exam 3 times (vs the current policy of 2 attempts) before they are required to enroll in CT.

Student Survey Results for the 2022-2023 Academic Year

Survey results during the past academic year highlight that students are satisfied with CIP exams overall, and that response patterns tend to be consistent with each exam administration. Throughout the academic year, student satisfaction has remained consistent with 89% of CIP students reporting (either agreeing or being neutral) that they are satisfied with their exam experience.

a. Examination Administration

The VP exam format was selected by 70% of CIP students who wrote an exam, while 30% selected the IP exam option. Technical issues reported by students taking a VP exam are trending downwards, dropping from 25% and remaining steady at 17% in

14

each of the past 3 exam sessions. Technical issues were resolved within 15 minutes for more than 50% of students. For students whose technical issues during the VP exam format took longer to resolve, they were either provided additional time to complete their exam or their exam was rescheduled.

b. Examination Content

The majority of students who wrote a CIP exam in the 2022-2023 academic year (between 78%-92%) responded either 'agree' or 'neutral' that various academic supports such as instructor lectures and course materials including practice questions, assignments, and mid-term tests helped prepare them for the exam. The Programs team continues to monitor and evaluate the alignment of teaching and learning supports with exams.

CIP Program Review

The Insurance Institute has now completed 3 of the 4 phases of the CIP Program Review. The first phase, conducted between June 2019-April 2020, consisted of an industry consultation and needs analysis. Utilizing the data and knowledge gathered from the initial phase, a Competency Profile for Insurance Professionals was developed for Phase 2 and completed in July 2021. A blueprint, to be implemented over a 3-year period, was established in Phase 3 that identified recommended enhancements to the curriculum, assessment model, and learning technology innovation and supports. The blueprint was reviewed and subsequently approved by the Academic Council in April 2022. The fourth and final phase of the CIP program review is now in progress. Many of the changes and/or enhancements already implemented, are noted in various sections of this report.

Phase 4 - Implementation

a. Modes of Delivery

Changes to modes of delivery were piloted with C32: Bodily Injury, in Winter and Spring 2023. Three modes of delivery (classroom, virtual, and independent study) continue to be offered while recognizing that virtual is by far the mode of choice. The Institute is monitoring the efficacy of several new digital learning assets, including scenarios and podcasts, which continue to be added to the online course resources as each course is updated, in accordance with the Sustainability Plan and rollout. For C32, augmented reality assets were developed, which include 3D images of the heart and skeleton. To align the assessment model with other modes of delivery, independent study students will now be required to write a midterm exam and two tests. Although the sample size is small, feedback received to date from both students and instructors regarding the new C32 model were positive overall. Additional CIP courses containing the new enhancements have been launched for the Fall semester and student and instructor feedback will continue to be gathered and evaluated.

b. Curriculum

Phase 4 enhancements based on the Competency Profile and themes identified in the research were implemented for the Fall 2023 semester in C14 ON, C110, C120, and C130. Primary changes include the addition of enabling skills content, often integrated in case studies and examples, as well as new digital learning assets. Curriculum updates will be made to three or four courses per semester over the next three years.

c. Enabling Skills for The Insurance Professional (C10)

While enabling skills content is being added in various courses throughout the CIP program, a set of 10 eLearning modules on enabling skills concepts and skills are also being developed. The modules are targeted to be available in late Fall 2023. While not currently mandatory, CIP students will be encouraged to complete the eLearning modules once they are made available. Successful completion of all ten modules will become a prerequisite for C16 beginning in the Fall 2025 semester, making them a requirement of the CIP designation.

d. Assessment

Exams for C11, C12s, C13, and C14s are targeted to be redesigned with all multiple-choice questions (MCQs). C11 was the

first exam to be offered in this format (July 2023) and feedback from students was very positive. C14 will convert to an all MCQ exam beginning in December 2023, and C12 and C13 exams will be converted in 2024.

With the change in the assessment model for Independent Study, banks of questions for midterm exams and tests will be developed. These will be available for local instructors to use in their classes, if desired. Question banks are now available for C32, C14 ON, C110, C120, and C130, and will be available for each course as it rolls out in the new model.

e. Communication

To date, communication plans have focused on students and instructors who are impacted by changes. Now that we are rolling out a few larger volume courses and the enabling skills course, we are incorporating the changes into our promotional and media plans.

This is an extremely exciting time for The Institute. The CIP Program Review ensures that the industry's primary designation program is best-in-class among professional designations and prepares the workforce for the future...whatever it may hold.

Licensing

A key goal of the licensing program is to align the curriculum with regulatory and legislative requirements in each province, where IIC offers preparatory licensing courses, exams or equivalencies via its CIP and GIE programs. In accordance with new regulatory or legislative requirements that emerged throughout the past academic year, several textbooks and supplemental manuals were updated to ensure all IIC licensing kits are fully aligned to the most recent requirements including GIE textbooks (C81, C82), CIP textbooks (C11, C14AB, C14MB, C14ON, C14QC, C14SK, C110, C111, C121, C130, C131), and licensingspecific texts and/or supplemental manuals (Alberta Level 1, Saskatchewan Level 1 Restricted Agent, and Ontario Licensing Automobile Supplement).

In response to the recently updated RIBO competencies and exam, an analysis is being conducted to identify whether IIC RIBO licensing kits and related products may require updates. The Programs team is in the final stages of the analysis.

Curriculum Advisory Committee

The Curriculum Advisory Committee (CAC) meets three times per year. The Committee's mandate is to advise on industry-related knowledge, skill gaps, and best practices that will enable The Insurance Institute to continually improve the relevance and quality of its programs and products. Topics discussed and analyzed in each of the past year's meetings included: Leadership, Climate Risk, Fraud, Geopolitical Risk, Industry Talent Gap/ Career Pathways, and Artificial Intelligence. All topics were reviewed and analyzed in terms of the current skills and knowledge gaps/needs of P&C industry professionals and how these concepts may potentially be integrated within various IIC programs in the future.

Fellow Chartered Insurance Professional (FCIP®) Program

The Fellow Chartered Insurance Professional (FCIP) designation is the highest professional designation offered at The Insurance Institute of Canada. The FCIP program consists of six courses that focus respectively on strategy, leadership, financial management, enterprise risk management, emerging issues and an integrated research/ learning component, all related and applied directly to the P&C Industry.

The majority of FCIP students pass every course with an overall pass rate of 99%. The pass rate for F510 was 96% with the rest of the courses at 100%. Registrations to the program have increased 17% over the past academic years.

Curriculum Updates

a. F520

Leadership in the Insurance World (F520) is undergoing a curriculum refresh. A needs analysis was conducted in Spring 2023 to collect high-level feedback. The updated course is scheduled to launch in Fall 2024.

b. French

Due to traditionally low enrollment numbers for FCIP courses offered in French, an initiative was undertaken to convert all French FCIP courses to the Independent Study format so courses can be offered even with low enrollment. All FCIP courses have now been converted, and a group of six students recently completed their FCIP designation requirements using the Independent Study format.

Certificate Programs

General Insurance Essentials (GIE)

GIE is a two-course certificate program that introduces the basic concepts and principles of P&C insurance to those who are new to the industry. As with other CIP textbooks/ courses, C81 and C82 are included in the Sustainability Plan meaning they are scheduled to be reviewed and updated, every 3 years. The GIE curriculum was recently updated to reflect new auto legislative and regulatory changes.

Course/program registrations have been steadily decreasing (23%) over the past five years. The GIE course pass rates remain strong with an overall pass rate of 87% (C81 pass rate = 97%; C82 pass rate = 78%).

As noted in the Licensing section of this report, an analysis of various Institute products and courses is being conducted to identify where curriculum updates may be required to better align with the recent updates to the RIBO competencies and exam. Following the review, the relevant sections in the GIE textbooks and exams will be updated as appropriate.

Advanced CIP (ACIP[®])

The ACIP is a four-course certificate program positioned as part of a professional development learning pathway, often following attainment of the CIP designation and if needed, utilized as a bridge program for eligibility to enroll in the FCIP program. The Advanced CIP curriculum includes topics such as business and financial acumen, as well as critical thinking and communication skills. The courses are delivered online, in a facilitated, asynchronous model.

In 2022–2023, ACIP showed a slight decline in registration numbers (-3%) but there has been an overall 17% increase in registrations over the past 5 years. The overall pass rates for all ACIP courses continue to be strong at 93%.

Conversion of all ACIP courses to be delivered in French via the independent study (IS) format (replacing class discussions with additional written assignments), has now been completed for all courses in the program.

Risk Management

This three-course certificate program offers insurance professionals the opportunity to deepen their understanding of risk in the context of P&C insurance through the analysis of risk exposures and identification of risk-mitigation techniques and best practices.

Successful completion of all three courses in the IIC program prepares students to take the Canadian Risk Management (CRM) exams and attain the CRM designation.

The Risk Management course registration numbers have plateaued slightly with a small decrease in the past academic year. Overall, there is still a moderate increase of 5% in registrations over the past five years. The pass rates have been consistent for the past three semesters, with R110 at 95%, R120 at 96% and R130 at 95%. This brings the overall pass rate to 95% in 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.

Course registration numbers were 25% lower than the previous academic year, but the program has grown registrations overall by 11% since inception in 2019. The pass rate is slightly higher than last year at 95% overall, with a 94% pass rate for B210, and 96% pass rate for both B220 and B230.

Content has been updated in all three course texts including a review to confirm that examples and content are diverse and inclusive. Midterm tests and assignments in B220 are being updated, and additional assignment options (enhancing the assignment inventory) are being created for B210.

Canadian Managing General Agent (CMGA)

The dual designation/certificate CMGA/ MGA is a 3-course program that provides learners with a foundational overview and analysis of a Managing General Agent and explains how it differs from a larger and less risk averse carrier. Learners also identify specific MGA markets/lines of business and analyze their respective risks by applying specific MGA marketplace product development model(s).

Due to small numbers, the CMGA courses are offered in the Fall and Winter terms only and currently the program is offered only in English. Registration for M260 in the Fall 2023 semester has jumped from 5 to 30 students. The Canadian Managing General Agent (CMGA) examination was first administered in February 2022. The pass mark is set at 70%. To date, a total of 16 candidates have attempted the M280 examination with a 75% pass rate.

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.

Instructors complete each course in the program at their own pace and are no longer required to wait until the start of a semester to begin. During the 2022–2023 academic year, a total of 17 instructors registered, with one graduating from the program.

The CIP Recognition of Prior Learning Exam for AEC/DEC Damage Insurance Program

Graduates who complete the Attestation d'études collégiales (AEC) Damage Insurance program or the diplôme d'études collégiales (DEC) Financial services and Insurance Technology program are eligible to obtain four CIP credits (C11, C12, C13, C14QB) upon successful completion of the CIP Recognition of Prior Learning Exam for the AEC/DEC Damage Insurance Program. Applicants must submit their AEC/DEC damage insurance diploma and pass the qualifying exam to be eligible to receive the CIP program credits.

The AEC/DEC Damage Insurance Exam is offered three times per year in December, April and July. The exam pass mark is set at 60%. Since July 2023, 11 of 12 candidates have passed the exam.

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. Passing a final test in each course is required to receive a certificate of completion and receive the appropriate continuing education credits. Just under 500 course completions (496) have been recorded during the 2022-2023 academic year. The top three most registered courses, respectively, during this period were: Ethics and the Insurance Professional, E&O— Insuring the New Class of Insurance Professionals, and The Risky Hospitality Market. In total, over 5,800 course completions have occurred since the first course was launched in Fall 2016.

Property & Casualty Onboarding Course

The P&C Onboarding course is a self-paced, one-hour eLearning module that provides new hires with an interactive and engaging experience to learn the foundational knowledge required to work in the industry (https://www.insuranceinstitute.ca/publicPages/ onboarding/en/iiconboarding/story.html). Over 2,000 visits were made in the 2022-2023 academic year to the P&C Onboard Course page (English version) on the IIC website, and over 200 visits were made to access the French version of the course.

P&C Essentials

The Institute offers a one-day, in-house/ in-person training course called "P&C Essentials" for executives and other target audiences (for example, new entrants to the industry). The course focuses on technical areas, such as risk, distribution, underwriting, and regulation, as well as emerging trends in the industry (big data, artificial intelligence, etc.). The P&C Essentials training course was designed to be delivered in an online environment over a period of two consecutive half days, to provide better flexibility. Additionally, this course is now available in French and English. Two online sessions were delivered recently, to two groups of new hires (mid- to senior-level associates) in one industry organization.

Accelerated Learning for New Hires

In January 2023, The Institute facilitated a meeting with industry CEOs and Senior HR Leaders to explore potential solutions to the ongoing talent gap challenge faced by the industry. One of the outcomes of this meeting was the request for IIC to develop an accelerated learning program that could be used to provide consistent orientation for new hires across the industry. The program will include five products or modules containing between 25-30 digitized learning objects (LO), with each digitized LO being a 4-6 minute learning video. Each digitized LO will contain an AI generated virtual instructor with audio, graphics, and animation to enhance the experience. All five products will be available in English and French, with the first product scheduled to launch by end of March 2024.

Innovation in Education

The Institute strives to stay at the forefront of new and emerging technologies by

being early adopters and implementing a variety of initiatives that not only serve the current demands of students but also lay the foundation for future growth. Emphasis on continuous feedback from students and instructors will guide future content development.

a. eBooks

The Institute currently offers eBooks for more than 25 CIP texts in both English and French. Online access within The Institute's Learning Management System has streamlined the process for all CIP learners and makes access to eBooks easy and convenient. In the 2022-2023 academic year, the usage rates of eBooks climbed from 44% in the Fall 2022 semester to just under 80% at the conclusion of the Spring 2023 semester. The integration of eBooks continues, with 7 additional CIP titles and licensing products to be converted to the eBook format by Spring 2024.

b. Supporting Instructor Innovation

The Insurance Institute of Canada's Instructor Resources Community Centre (IRCC) is an online community dedicated to empowering IIC instructors to provide an exceptional student experience. This hub provides resources and best practices for teaching and learning and promotes collaboration by encouraging instructors to share resources and effective teaching strategies. The IRCC is currently undergoing a review of content, including collecting feedback from instructors to understand their needs and possibly expanding the variety of resources, as well as integrating the IRCC with updated learning management system features, for a more efficient experience.

c. Online Resource Development and Question Bank

As the CIP review project continues, so does the implementation of new online resources and preconstructed assessments, including a question bank of midterm questions. This initiative addresses the evolving needs of the educational landscape and the specific requirements of instructors. Implementing these resources and question banks into instructor course shells brings an opportunity for quality control, with a collection of questions developed by IIC's Examinations team that closely aligns with IIC curriculum and assessment standards.

d. Implementation of Augmented Reality (AR)

In the Spring 2023 semester, the C32 Bodily Injury course included three augmented reality (AR) resources. AR fosters immersive learning by creating realistic scenarios for hands-on experience, which is a transformative moment for IIC educational technology offerings.

The Programs' team will continue exploring and further integrating this technology by expanding AR into additional courses, developing AR-based resources, and refining the AR experience, based on student feedback.

e. Artificial Intelligence for Video Development

The Institute took another significant step forward in innovative learning technology in Fall 2023 by integrating video developed by Synthesia, an artificial intelligence (AI) video tool, within scenarios developed for CIP online course resources. This addition will offer students a more engaging and interactive learning experience.

Al in Education

Given the rapid evolution and adoption of Artificial Intelligence (AI) and its impacts on the insurance industry and insurance education, The Institute is actively monitoring this emerging technology. The issue is being examined and will include investigation into the current state of how AI is being used, the opportunities AI brings, and the risks associated with using AI. All these elements are being examined and considered from the perspective of the insurance industry, IIC's business operations, and the education provided by IIC.

Factors for consideration include:

- academic integrity
- · defence against inappropriate use
- capacity building for innovative and ethical use
- strategic adoption

IIC has already started to utilize AI to enhance our content and service delivery by embedding AI-generated media within scenarios as well as for student and instructor support. IIC will also explore the potential of Generative AI and Personalized Learning. When used correctly, these tools can offer a tailored educational experience, ensuring that content is relevant and engaging to learners.

To combat against misuse, and in line with post-secondary institutions, IIC has included the following statement in national program courses:

Important note about generative AI

The Insurance Institute recognizes that the use of generative AI in education and in the workplace is an evolving issue, and our guidelines for the use of such tools will change along with the technology. At this time, it is the expectation of the Insurance Institute that all assessments be written in your own words, demonstrating that you understand the concepts well enough to discuss them. Text created by generative AI language models should not replace your original thinking or writing. Presenting direct responses from a generative AI tool as your own work is considered plagiarism and a breach of the IIC academic integrity policy. Please note that generative AI language models have been shown to produce material that may contain significant errors and/or biases. If you use these tools as research aids, you do so at your own risk: you remain responsible for the accuracy and quality of the work you submit."

By taking a positive and proactive approach to ethical use and a defensive stance against the unethical use of AI, IIC looks to take a balanced approach that remains current with innovations in the industry while upholding the highest of educational standards.

CIP Grads

Of the **881** CIP graduates this academic year, **629** were previously elected by the Executive Committee from the December 2022 and April 2023 sessions, **23** achieving Honors standing. In addition, there were **43** FCIP program graduates this year as elected by the Executive Committee in June. It is my pleasure to now indicate that **252** CIP students from the July session have fulfilled the CIP program requirements, 7 with Honors standing, for election to attain the designation of Chartered Insurance Professional.

We extend our congratulations to all graduates on their tremendous achievement. A special note of congratulations is further extended to those who achieved an Honors' standing – a truly outstanding accomplishment.

National prize winners for the 2022-2023 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

I would like to extend my heart-felt appreciation to the dedicated and passionate members of the Academic Council and the Curriculum Advisory Committee for their time, insights, and contributions in support of The Insurance Institute of Canada's Designation, Certification, and Professional Development programs.

Academic Council

Paul Croft, CIP Aon Canada Halifax, Nova Scotia Chair

Mary Kelly, PhD Wilfred Laurier University Waterloo, Ontario Academic Advisor

Dana Al Nammari, FCIP/FPAA CNA Insurance (Canada) Montreal, Quebec

Monica Kuzyk, FCIP *Curo Claims Services* Waterloo, Ontario

Nathalie Wright, ACIP *Cooperators* Calgary, Alberta

Kerry McLaughlin, CIP, CRM HUB Canada West West Kelowna, British Columbia

Alyson Paisley, FCIP, CRM Intact London, Ontario

Nadira Fredericks, CIP, CRM AM Fredericks Underwriting Management Ajax, Ontario

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

Mark MacDonald, FCIP, CRM Aon Canada Halifax, Nova Scotia

Ryan Yarmuch, FCIP SGI Canada Edmonton, Alberta

Kerry McLaughlin, CIP, CRM HUB International West Kelowna, British Columbia

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* (retiring December 31, 2023)

Nazlin Hirji, RN, MN, MSc 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 also like to thank Peter Hohman, Lisa Boniface, Nazlin Hirji, John Stathakos, Aida Hadziomerovic, Orville Andrews, and Doreen Davies, staff of The Insurance Institute for their assistance and support.

Respectfully submitted,

- ferd es

Paul Croft, CIP Chair, Academic Council

National Awards 2022-2023

Fellow Chartered Insurance Professional (FCIP®) Prizewinners

Top Graduate

Patrick Larrivée

L'Institut d'assurance de dommages du Québec (Région de l'Ouest) *Intact Assurance* Sponsor: The Insurance Institute of Canada Amount or Prize: \$1,500 & Acrylic Award

Runner-up Graduate

Rachel Cheong The Insurance Institute of British Columbia *HSB Canada* Sponsored by: The Insurance Institute of Canada Amount or Prize: \$750 & Acrylic Award

Top First Year Student

Emile Laverdičre L'Institut d'assurance de dommages du Québec (Région de L'Est) *EGR inc.* Sponsored by: The Insurance Institute of Canada Amount or Prize: \$1,000 & Acrylic Award

Chartered Insurance Professional (CIP®) Prizewinners

CIP - Open Prizes

The Ralph Sketch Prize

Gold Prize Winner - Top Student

Athalia Larson The Insurance Institute of Southern Alberta *Wawanesa Mutual Insurance Co.* Sponsored by: Northbridge Financial Corporation Amount or Prize: \$750 & Acrylic Award

CIP Silver Prize

Silver Prize Winner - 1st Runner-up Student

Daryl M. Andrew The Insurance Institute of Saskatchewan SGI Canada Sponsored by: The Insurance Institute of Canada Amount or Prize: \$500 & Acrylic Award

CIP Bronze Prize

Bronze Prize Winner - 2nd Runner-up Student

Emily Rebecca Johnson

The Insurance Institute of Ontario Desjardins General Insurance Group Sponsored by: Zurich Canada Amount or Prize: \$400 & Acrylic Award

The Honourable Order of the Blue Goose International Prize

3rd Runner-up Student

Alexandra De Sousa The Insurance Institute of Ontario Bulk Barn Foods Limited Sponsored by: Honourable Order of the Blue Goose International Amount or Prize: \$300 & Acrylic Award

The Independent Broker Prize

Top Graduate – Independent Broker

Chengxi Zhou

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

The Canadian Independent Adjuster's Association Prize

Top Graduate – Independent Adjuster

Patricia Esther Foster

The Insurance Institute of Ontario SCM ClaimsPro Inc. 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

No recipient

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

The Reinsurance Research Council Prize

Top Graduate - Reinsurance

No recipient 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

Athalia Larson

The Insurance Institute of Southern Alberta *Wawanesa Mutual Insurance Co.* 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

Melanie Athenion

L'Institut d'assurance de dommages du Québec (Région de l'Ouest) *Aviva Canada Inc.* 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

Denny Manoj Mathew

The Insurance Institute of Ontario Brokerlink Inc. 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

Sunny Licup Copok

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

Melanie Athenion

L'Institut d'assurance de dommages du Québec (Région de l'Ouest) *Aviva Canada Inc.* Sponsored by: Travelers Canada Amount or Prize: \$250 & Acrylic Award

General Insurance Essentials (GIE) Prizewinners

Canadian Association of Insurance Women's Award

Top Graduate

Jonathan Osborne

The Insurance Institute of Ontario Sponsored by: Canadian Association of Insurance Women (CAIW) Amount or Prize: \$250 & Acrylic Award

Runner-up Graduate

Jessica Dooley The Insurance Institute of Ontario Definity Financial 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

Yasmeen Said

The Insurance Institute of Southern Alberta Intact Insurance Company Sponsor: MyRiskMgr at Imrie Risk Management Amount or Prize: \$500 & Acrylic Award

Runner-up Graduate

Hera Khalid The Insurance Institute of Ontario *Aviva Canada Inc.* Sponsored by: The Insurance Institute of Canada Amount or Prize: \$350 & Acrylic Award

Advanced Chartered Insurance Professional (ACIP®) Prizewinners

Top Graduate

Chris Zabel

The Insurance Institute of Ontario Desjardins General Insurance Group Sponsor: The Canadian Insurance Claims Managers Association (CICMA) Amount or Prize: \$750 & Acrylic Award

Runner-up Graduate

Tony Louie

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

Commercial Insurance (CIC) Prizewinners

Top Graduate

James Frederick Hunkin

The Insurance Institute of Manitoba Sponsor: The Insurance Institute of Canada Amount or Prize: \$500 & Acrylic Award

Runner-up Graduate

Jonathan Neil Ramdin

The Insurance Institute of Ontario Sponsored by: The Insurance Institute of Canada Amount or Prize: \$350 & Acrylic Award

Canadian Managing General Agent (CMGA) Prizewinners

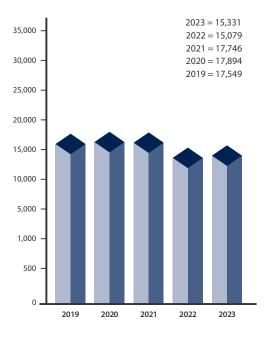
Top Graduate

Shelley Perrick

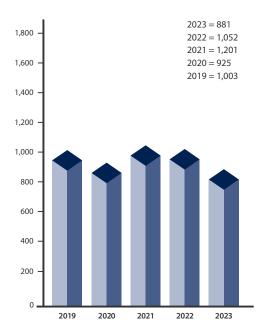
The Insurance Institute of Manitoba Sponsor: The Insurance Institute of Canada Amount or Prize: \$750 & Acrylic Award

Registration Statistics CIP Program

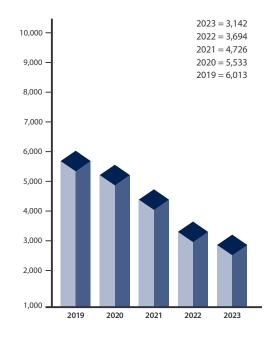
Total Registration



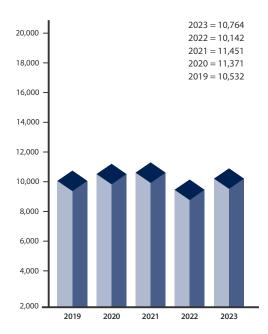
Graduates



Independent Study Registration



In-Class Registration



Registration Statistics CIP and GIE Programs

Total Registrations for Each Institute

	CIP Courses		GIE Courses		Total		Change	
Province	2022-2023	2021-2022	2022-2023	2021-2022	2022-2023	2021-2022	+/-	%
I.A.D.Q. (Est)	233	260	-	-	233	260	-27	-12
I.A.D.Q.(Ouest)	736	816	1	-	737	816	-79	-11
Ins. Inst. of British Columbia	1,585	1,755	12	13	1,597	1,768	-171	-11
Ins. Inst. of Manitoba	710	723	29	36	739	759	-20	-3
Ins. Inst. of New Brunswick	723	693	3	-	726	693	33	5
Ins. Inst. of Newfoundland	233	208	-	-	233	208	25	11
Ins. Inst. of Northern Alberta	806	735	12	4	818	739	79	10
Ins. Inst. of Nova Scotia	1,113	792	1	2	1,114	794	320	29
Ins. Inst. of Ontario	6,857	6,917	127	129	6,984	7,046	-62	-1
Ins. Inst. of P.E.I.	30	37	6	3	36	40	-4	-11
Ins. Inst. of Saskatchewan	769	824	4	6	773	830	-57	-7
Ins. Inst. of Southern Alberta	1,331	1,115	10	11	1,341	1,126	215	16
Total	15,126	14,875	205	204	15,331	15,079	-378	-2

Registration Statistics Fellowship Program

Fellowship Candidates by Institute

Fellowship Program Results by Course

2022 – 2023 (all courses)

2022 – 2023 (all courses)

Institute	Number of FCIP Candidates
IADQ (Est)	3
IADQ (Ouest)	17
British Columbia	23
Manitoba	10
New Brunswick	3
Newfoundland	1
Northern Alberta	17
Nova Scotia	11
Ontario	118
Prince Edward Island	1
Saskatchewan	5
Southern Alberta	22
Total	231

Course	Successful	Unsuccessful	Total
F510	65	3	68
F520	43	0	43
F530	52	3	52
F540	52	0	52
F550	55	0	55
F560	43	0	43
Total	310	3	313

Fellowship Graduates

2023

Total	43
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Registration Statistics Advanced CIP Program

Advanced CIP Registrations by Institute

2022 - 2023 (all courses)

Institute	Number of Advanced CIP Candidates
IADQ (Est)	4
IADQ (Ouest)	14
British Columbia	17
Manitoba	7
New Brunswick	5
Newfoundland	1
Northern Alberta	20
Nova Scotia	6
Ontario	87
Prince Edward Island	0
Saskatchewan	9
Southern Alberta	20
Total	190

Advanced CIP Program Results by Course

2022 - 2023 (all courses)

Course	Successful	Unsuccessful	Total
A300	79	14	93
A310	61	3	64
A340	64	1	65
A350	44	1	45
Total	248	19	267

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.

Demographic Research

Background

The Institute was proud to publish our 2022/23 Demographic Research report. This marks the fifth installment in this vital industry research which began in 2007.

The Institute partnered with the Conference Board of Canada to take a deep dive into the issues that face Canada's Insurance Industry. This extensive project builds upon The Institute's earlier demographic work (2007, 2009, 2012 and 2017/18), providing:

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

This new data allows business leaders to gain understanding of their employees. Organizations will be able to create business strategies that align with current statistical analysis of our industry. Workers can gain a competitive advantage in their insurance careers.

Research Highlights

HR Survey

- Leadership and management, employee engagement, recruitment and retention are tied for the top issues of 2022.
- Employee well-being and mental health was also a highly ranked priority with almost 60 percent of respondents saying that it was a very important issue. Strong employee well-being and mental health policies will be critical to retaining workers in the coming years.
- Labour shortages were among the most pressing recruitment challenges in the past two years. Specifically, the lack of qualified external candidates and 'The Great Resignation' during the pandemic were identified as key issues hampering recruitment in the industry.
- Employee referrals became a more crucial recruitment tool in the past two years. Overall, digital channels continue to be the primary recruitment devices for hiring Property & Casualty (P&C) workers.

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

 Inter and intra- industry competition were the main retention challenges over the past two years. The strongest competition for labour comes from within the P&C industry.

Employee Survey

- Overall, employees are satisfied with their current employment situation.
 With a weighted score of 4.0, they viewed their employment in the P&C insurance industry in a positive light and remain happy with their current employer.
- Educational development, flexible work schedules, health benefits and workplace inclusion all have noticeably higher satisfaction scores than the overall level.
- Since the last report, the approximated average salary of respondents grew 15.6 percent and now sits at \$83,275, well above the Canadian average of \$54,450.
- The top answer for what is important besides wages for your role was a flexible work schedule, including working remotely, to which 49 percent of respondents said they would prefer

to work remotely every day, and the rest prefer a hybrid model.

 The P&C insurance industry workforce is diverse with 25 percent of the industry identifying as a visible minority, which is in line with the 2021 Canadian Census of 26.5 percent.

Publication and Promotion

The Demographic Research Report had a staggered release, with the English version of the paper deployed in May 2023 and the French version released in July 2023. The Institute's marketing team accompanied each release with paid digital advertising in search engine and social media spaces.

Demographic Research Report campaign results:

Search:

- · 1,361 total ad clicks
- · 15,334 total impressions
- 1,557 total site visits
- · 281 English Research Paper downloads

Online:

- · 151k+ impressions.
- · 21k+ video completions
- 105 English Report downloads, and 10 French downloads

LinkedIn Ad:

- · Impressions: 160,519
- · Clicks: 485

The report launch was also supported by several communications initiatives. The release of the research was covered by a series of articles in Canadian Underwriter as well as appearing in Thompson's World Insurance. Brad Neal presented findings at symposia, participated in a Canadian Underwriter's "The War for Talent" LinkedIn Live panel, and will be featured in a Canadian Underwriter podcast in September 2023 discussing the report's findings.

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 2023/2024 research report on Political Risk

In Spring of 2022, the CIP Society National Council approved the topic of Political Risk for the 2023 report topic. Research and report writing was conducted by Paul Kovacs, Senior Researcher at the Insurance Institute. A draft of the report was submitted in Fall 2022. Upon review, the Institute was asked to delay the release of the 2023 Political Risk research report and to include findings from the Emergencies Act Inquiry.

The author of the paper Paul Kovacs is currently revising and augmenting the draft he submitted previously to accommodate these findings. The Political Risk Report will be released in the spring of 2024 and will be featured on panels at local symposia.

About the report:

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 can be predicted and discussed recommendations for the insurance industry.

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

- 1. What is civil unrest and why is it important for the insurance industry?
- 2. What has been the experience in Canada with political risk and social upheaval?
- 3. What are the major drivers shaping social unrest over the next 10 years?

- 4. How can governments strengthen social cohesion and reduce civil unrest?
- 5. What is the expected impact of increased political risk on the insurance industry?
- 6. How can the insurance industry manage its exposure to political risk?

The report is in its draft stage, and the focus of the critical questions may change as research and revision are conducted.

CIP Society

Membership numbers

CIP Society membership for the membership year of June 1, 2022, to May 31, 2023, was 18,348, which is slightly lower than the previous 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 CIP Society has negotiated a new 5-year contract with our MemberPerks Provider Venngo. There was a **3.5**% incremental increase spread over the next 5 years.

Currently, the MemberPerks program has 9,635 registered CIP Members. This is approximately half of Membership. Venngo reported to the Society that our engagement levels are well over the usual program engagement of about 30% penetration. Year after year, we see an increase in participation. There are registration spikes each year after the elections in June and November.

Over 50% of our registered members are in Ontario. But every province and the Yukon all show active users of the program. Each CIP Society member can share their MemberPerks with up to 5 family members. However, our members have very few family accounts at only 344. Increased promotion of the program will occur over the next year, with the refresh of the Daily newsletter.

Annual Membership Survey

In 2022, the Society recommended that the 2022 Membership Survey be postponed for a year. Reasons for this deferment include internal capacity, the number of surveys sent to our Membership in 2022, and action items from the last survey had not yet been adapted.

The survey will be completed by yearend 2023 and results will be shared with the National CIP Society Council at their Spring meeting.

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.

The ethics committee welcomed 3 new committee members in 2023, Jim MacKenzie MBA, FCIP, Carine O'Brien CIP, and Giovanna Alvares CIP. Additionally, the committee announced its new Committee Chair. Tammie Kip, Director of Claims Digital Transformation at Allstate Canada, and current committee member will chair her first Ethics committee meeting in September.

The ethics committee are supported by **Paul Griffin**, Associate Dean, Bachelor of Commerce Degree Programs - Faculty of Business, Humber College, who prepares ethical scenarios for Canadian Underwriter. To support the work of committee additional scenario writers were sought by call out in the Pace newsletter. There were several good responses to the call for writers and currently these prospective writers are being evaluated for suitability. In the search for ethical scenario developers, the committee proposed that scenario writers be compensated for their work. The idea and budget are currently under review by IIC.

This year it was proposed that the Ethics Committee would establish a member charter to ensure that the standards and practices of the committee would be upheld for future iterations of the committee. The draft charter will be reviewed at the October meeting of the Ethics Committee.

2023 columns

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

Winter 2023- "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 appeared in the Winter edition of the Pace.

Fall 2023 - Digitization

This scenario asks if it is fair and ethical to compel the customer to use digital communications when they have specified that they are unwilling to do so. Does a digital-only communications strategy select out certain types of clients (elderly,

CIP Society Membership Numbers

	Total membership		Variance - May		% of Total	
	May-22	May-23	#	%	Membership	
Western Institutes						
British Columbia	2,315	2,260	-55	-2.4%	12.3%	
Vancouver Island	275	244	-31	-11.3%	-	
Manitoba	584	580	-4	-0.7%	3.2%	
Northern Alberta	1,101	1,069	-32	-2.9%	5.8%	
Saskatchewan	547	554	7	1.3%	3.0%	
Southern Alberta	1,330	1,312	-18	-1.4%	7.2%	
Total	5,877	5,775	-102	-1.7%	31.5%	
Atlantic Institutes						
New Brunswick	495	495	0	0.0%	2.7%	
Newfoundland	246	241	-5	-2.0%	1.3%	
Nova Scotia	751	776	25	3.3%	4.2%	
Prince Edward Island	80	89	9	11.3%	0.5%	
Total	1,572	1,601	29	1.8%	8.7%	
IADQ	1,735	1,739	4	0.2%	9.5%	
Ontario	9,222	9,233	11	0.1%	50.3%	
Total Membership	18,406	18,348	-58	-0.3%	100.00%	

Venngo Engagement Year Over Year	2022	2023 (to date)
Registered Users	9270	9635
Family Accounts	333	344

This scenario will ask members: what is the best service path for those not comfortable with digital communications. This scenario will appear in the Daily email and in the Fall issue of the Pace newsletter.

New Themes

The ethical theme coming out of the committee workshops is outlined 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: Additional Insureds

Every broker and underwriter in commercial insurance deals quite routinely with adding insured to a client's policy. The additional insured is recognized as having rights under the policy but what happens when a claim occurs and involves the additional insured? Is it ethical for a broker to refuse to advocate on behalf of an additional insured?

National Leadership Awards

The National Award Committee met in July to review and rank candidate submissions for the National Leadership Awards. The submissions this year were of excellent quality and the committee is pleased to be honouring 3 recipients with a National Leadership Award.

In response to reports of the application process being unwieldy and frustrating for nominators, the Society migrated the application process to an external online platform. In March 2023, the online platform was launched. In addition to applicants submitting their applications, the National Leadership Award committee was able to use the online platform to review and adjudicate submission packages.

There was only one service inquiry from users about the application process, a great reduction from the numerous calls fielded from nominators the previous year. All users reported a positive and easy application process from registration to final package submission. Reviewers found the platform user-friendly and intuitive. The migration of the awards application from a paper process to the online platform seems to have been a success.

The Awards Committee will meet in October to review the application and eligibility requirements for the 2024 year.

2023 National Leadership Submissions

- · Four applications received
- Three applications for Emerging Leader and one for Established Leader

The announcement of the winners will occur in October 2023 and promotion of the recipients will commence in November. We are very pleased to report that one new Established Leader and two Emerging Leaders will be awarded this year, and they will join the 45 award recipients previously inducted into the CIP Society Leadership Circle (20 Established, 25 Emerging).

2023 National Leadership Award recipients

Established Leader Category

 John Taylor, President and CEO, Ontario Mutual Insurance Association

Emerging Leader Category

- Ngawang (Noah) Choedon, Senior Environmental Underwriter, Zurich Canada
- Thea Baird, Broking Training Manager, Vice President, AON

Professional Development

2023 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 up to two bursaries per year. The bursary 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 of eligibility for the Rhind Bursary program:

- 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.

Last month the Rhind Bursary Selection Committee met to discuss the two applications received for the bursary program. Deliberations went smoothly and the committee agreed unanimously to award a bursary to one of the applicants, Ziyue (Cindy) Wu of Burnaby, BC. Ziyue expressed gratitude and delight when she received the news that she had been awarded the grant. Ziyue was featured in the most recent issue of the Institute's Pace newsletter.

Applicants and Rhind Bursary reviewers used the same online platform that was used for the National Leadership Award applications. The Rhind Bursary committee enjoyed the online review process and reported no difficulties using the new online review site. Ziyue used the application site to submit her application and found the platform easy to use and required no assistance from IIC staff to complete her application.

Information Services

Quarterly Review

In 2023 the Society has engaged two writers on our Quarterly Review series. <u>Ingrid Sapona</u>, a long-time writer-partner (previously engaged on the trends paper series) and new author <u>Dafna Izenberg</u>.

The Quarterly Reviews published to date this year are:

- Winter 2023 This issue investigates how insurance companies are innovating to protect our global food supply chains from a variety of threats.
- Spring 2023 In this issue tackles two topics that have grabbed a lot of headlines over the past few years and that some insurance clients may have questions about: Non-Fungible Tokens (NFTs) and the Benefits of Title Insurance.
- Summer 2023 This issue looks at how LINK Canada is driving inclusivity in the insurance industry and investing how MGAs play an important role in "fun".

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 34% to 37%. The click rate is similar to last year's result, sitting at 14%.

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. It also lists CIP branded events across the country.

The Daily email will roll out a template refresh in Fall 2023.

The Daily email layout has been revised to include area to promote economic benefit program Venngo, the Quarterly Review, and Text Link benefit. The refresh will include an anchor link menu to allow readers to access relevant sections quickly. Copy in the email will be streamlined for the news links and event listings.

2023 Daily Stats

Unique Open Rate: 37% Unique Click Rate: 14% Bounce Rate: 0.8% Subscribers Aug 2023: 11,275 Subscribers Sept 2022: 10,035

Our members who prefer French-language communications currently 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. There is an expectation that this benefit will change for members in the near future, negotiations with Le Journal are ongoing.

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.

The digital badge program is a continuing success story. The Institute predicted that the adoption analytics would increase once the historical badges which led the pilot programs had been issued.

The current acceptance rate of 78% proves the popularity of the badging program and the pride of our students upon election.

Digital Badge Analytics

All Time

Badges Issued: 21,647 Acceptance Rate: 41% Share Rate: 59% Views per Share: 2.31

Past 6 Months (Feb 28 - Aug 31)

Badges Issued: 976 Acceptance Rate: 78% Share Rate: 66% Views per Share: 1.66

The Acceptance Rate and Share Rate is above Credly's average rates (78% acceptance and 45% share on Credly.

Social Media and Online Advertising

Promotion of the designations

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. The social media communities can be accessed by clicking on the logos below.

Twitter

1,719 Followers	August 2023
1,574 Followers	August 2022
1,409 Followers	August 2021
1,158 Followers	August 2020
939 Followers	August 2019

Twitter	
726 Followers	August 2018
- 1 1	
Facebook	
2,688 Followers	August 2023
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

40.4k Followers	August 2023
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

0	
1,276 Followers	August 2023
1,051 Followers	August 2022
820 Followers	August 2021
670 Followers	March 2021

CIP Society professional designations were promoted in 2022-2023 through our Consumer Marketing Ad Campaign in English & French markets, for 6 weeks, from January 16 – February 26, 2023.

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.

- Launched National Consumer Ad Campaign for CIP Society garnering 2.44MM Impressions, 14.5K Clicks with a Video Complete Rate of 80%. Media efforts included:
 - » English Canada:
 - CBC Network, TV Ad placements
 - Closed Captioning Billboards with :10s video and tagline
 - :30s Brand sell spots
 - CBC Digital Video placements included :30s video spots aimed

at highly targeted audiences.

- Programmatic placements featuring :30s and :15s Video.
- Bell SAM Digital Video of :30s and :15s featured via In-stream pre-roll and mid-roll video placements on Bell Media's owned assets including:
 - iHeartRadio, E!Online, Discovery, CTV, CTV
 Comedy, CTV Drama, CTV Sci-Fi, CTV Life, BNN
 Bloomberg and CTV News.
- A CIP Is There :30s English Spot https://youtu.be/IK2dbr0ZIHE
- » French Canada:
 - RDI / CBC Broadcasting's French Language specialty channel
 - **TV** Ad placements included
 - $\hfill\square$:15s Countdown Clock
 - □ :15s Brandsell assets.
 - SRC Digital Video :15s
 Video spots
 - A CIP Is There :30s French Spot https://youtu.be/5ORG-1FTlFA

This year's Consumer Marketing Campaign ad campaign yielded very strong performance, with similar performance on overall impressions but at a more effective/ lower Cost Per Click (\$5.86 vs. \$6.37).

Also, this year's Video Complete Rate (VCR) was considerably higher than prior year (80% vs. 50%), driven by highly successful English & French CBC/SRC VCR's (91% & 98%) and new creative assets.

Click Through Rates (CTR) over-indexed the industry benchmark of 43% (60%), and especially with the Bell and CBC :30s video placements.

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

NameA CIP Is There :30s English SpotA CIP Is There :30s French SpotA CIP Is There :15s English SpotA CIP Is There :150s French Spot

Career Connections Report

The Career Connections program mandate is to act as a gateway to the property & casualty insurance industry, by introducing career seekers to the world of insurance, the essential role insurance plays in the daily lives of individuals and organizations in Canada and around the world; and the multitude of rewarding career paths available in all segments of the industry.

Career Connections programming is directed at four core audiences across Canada:

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

Reference Link

https://youtu.be/IK2dbr0ZIHE
https://youtu.be/5ORG-1FTlFA
https://youtu.be/vUWgBXmjMRQ
https://youtu.be/kTiWm1vYXO4

work experience who are looking to establish their careers in Canada

4. Industry employer partners and Human Resource professionals

Overview/Performance from January 16, 2023 - February 26, 2023										
Market	Vendor	Creative Size	Booked IMP's	Delivered IMP's	Clicks	CTR	Video Completions	VCR	CPM	CPC
English Canada	Bell	:30s Video	426,357	426,366	6,476	1.52%	313,125	73%	\$60.71	\$4.00
English Canada	CBC	:30s Video	533,911	533,964	4,653	0.87%	487,201	91%	\$46.76	\$5.81
English Canada	Connected Interactive	:15s Video/ :30s	1,052,742	1,073,116	2,439	0.23%	851,272	79%	\$21.18	\$9.88
French Canada	Connected Interactive	:15s Video/ :30s	277,778	219,012	459	0.17%	180,218	62%	\$21.18	\$11.89
French Canada	SRC (CBC Fr)	:15 Video	110,565	110,587	476	0.43%	108,295	98%	\$47.88	\$11.12
			2,401,353	2,435,045	14,503	0.60%	1,940,111	80%	\$34.92	\$5.86

Overview/Performance from January 17, 2022 - February 28, 2022										
Market (Prior Year)	Vendor	Creative Size	Booked IMP's	Delivered IMP's	Clicks	CTR	Video Completions	VCR	CPM	CPC
English Canada	Bell Media	:30s Video	811,360	811,387	12.611	1.55%	653,874	81%	\$58.00	\$3.73
English Canada	Connected Interactive	:15s Video/ :30s	818,983	835,035	1,911	0.23%	284,602	34%	\$35.29	\$15.42
French Canada	Connected Interactive	:15s Video/ :30s	666,667	722,368	1,496	0.21%	254,072	35%	\$35.29	\$17.04
			2,97,010	2,368,790	16,018	0.68%	1,192,548	50%	\$43.07	\$6.37

Following the strategic operating plan refresh in summer of 2022, 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, and promote career awareness to equity-seeking groups.
- 2. Career Storytelling Highlighting career journeys and pathways within the industry and showcasing the diverse career paths available through the industry Ambassador program.
- 3. Digital Engagement Increasing presence on social media for a broader reach to promote events and career paths. Use of the TalentEgg platform for post-secondary engagement and ChatterHigh for high school students and teachers. Continued hosting of virtual events to reach a broad geographic audience.
- 4. Experiential Learning Offering programming that enables core audiences to "learn by doing". Examples include promoting the value of work integrated learning, hosting career building workshops, and hosting and sponsoring case and student hack competitions.
- 5. Meeting Talent Needs Striving to anticipate and continually adapt to meet the talent needs of the industry. This includes targeting specific regions, new Jobsite tactics, building skills within the talent pool, creating and promoting interactions between employers and job-seekers, and connecting HR leaders through communities of practice.

This report highlights Career Connections activity for the period of August 1, 2022, to July 31, 2023. During this year, the program offered both in-person and virtual events directed at each of the following audiences:

General Outreach

Overall, Career Connections ran or participated in 130 events. Volunteer industry Ambassadors are an integral part of the program. At year end, Career Connections had a roster of 392 volunteers from across Canada who participate in events and interact with those looking to learn more about the p&c insurance industry. Career Connections provided 3 Ambassador training sessions this year during Fall, Winter and Spring. The corporate program remains steady with 172 participants, representing 17 organizations.

The program has increased its use of digital media to communicate with all audiences including the launch of our own Instagram account (@careerconnectionsiic). Since August 2022, the website has received more than 76,000 total page views, and 59,000 unique views.

Event highlights over the past year that were open to all audiences included:

- A Toronto career fair hosted in partnership with Humber College and the IBAO, with over 300 registrants and 35 employers,
- 137 coffee chats with industry professionals,
- 50 resume reviews and mock interviews, Insurance 101 presentations explaining the industry and the types of roles available,
- An in-person networking masterclass hosted in the Toronto office with ambassadors on hand, to practice networking skills with,
- An Edmonton career fair and networking night showcasing local insurance employers to students and career changers.

High School

In November, Career Connections hosted "Feed the Minds of Youth" as part of Take Our Kids to Work day. This successful event saw close to 500 attendees from across the country. 35 companies participated by using the Career Connections resources at their offices. Multiple sessions were hosted at various offices and online, and included information about risk management and insurance career paths, and a panel with industry professionals discussing their roles.

In February, Career Connections hosted a competition with ChatterHigh for students in grades 7 to 12 that highlighted insurance literacy and insurance career paths. Content for the competition came from the websites of Career Connections, the Insurance Bureau of Canada, and the Institute for Catastrophic Loss Reduction. The competition had 770 students participate from 47 schools across all provinces, the majority of whom were in grades 9 and 10. There were 33,904 questions answered covering the following topics:

- 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

Other activities included sponsoring the Ontario DECA student case competitions and 22 in-classroom presentations from local Ambassadors.

Post-Secondary

The largest group of stakeholders for the Career Connections program are the colleges and universities across Canada. This includes institutions that partner with IIC to offer CIP courses, as well as the broader university landscape. The industry offers opportunities for students across all disciplines, however there is higher attendance from business and commerce program students at Career Connection events.

Over the 2022-23 school year, Career Connections and volunteer Ambassadors attended or hosted over 65 events for campus students across the country The program hosted 3 Industry days with a total of 400+ registrants. This year, Career Connections worked with LIRA (Laurier Insurance and Risk Association), a student club at Laurier University and RCIA (Rotman Commerce Insurance Association), a student club at the University of Toronto, and sponsored the Lazaridis International Business Case Competition.

New this year was employer Job Shadowing. Students signed up to tour an insurance office, shadow a team member, and learn about the business. There was participation from employers and students from Saskatchewan, Ontario and Quebec resulting in a plan to make this successful event an annual occurrence.

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. Career Connections hosted 5 Instagram takeovers on the TalentEgg account covering topics such as networking tips, cyber insurance as a career, diversity and inclusion in the industry, working at a Mutual with CAMIC (Canadian Association of Mutual Insurance Companies) and study tips for exams. TalentEgg initiatives resulted in over 190,000 impressions for Career Connections in the post-secondary audience through various mediums including videos and editorials.

The main initiative for Insurance program students was a case competition with Cookhouse Labs in November, that targeted the Insurance and Risk Management program students. Student teams were taught a crash course on Design Thinking methodology which students used to solve insurance problem statements. 9 teams participated in the competition, 7 of which were schools offering insurance programming. The winning team was from Humber College, and the runner-up was from Saskatchewan Polytechnic.

Career Changers and Internationally Educated Professionals

For this audience we hosted monthly progressive workshops on career building activities, starting with resume writing, job search techniques, interview preparation, and finally 'Ask a recruiter'. The earlier mentioned speed networking masterclass, held in Toronto, also included this group. We continued our work with Jewish Vocational Services, a Newcomer agency in Toronto, showcasing a panel of insurance professionals who were immigrants to Canada, sharing their stories of how they got started in the industry.

Career Connections continued their partnership with the Seneca College Professional Excellence in Financial Services (EFS) Bridging Program hosting 4 workshops, speed networking and coffee chats with industry professionals over each of the fall, winter and spring semesters.

Successful industry days were hosted in October and February that were heavily advertised on LinkedIn, a forum used by many career changers and Internationally Educated professionals, resulting in increased attendance from these groups.

Industry Employer Partners and Human Resource Professionals

Career Connections has continued to build relationships with employer partners and offer support. The current industry challenges with recruitment and retention have only increased the value of the programming for many employers, as the program has the advantageous position of connecting job seekers with employers seeking talent. Employers were invited to attend 3 virtual industry days, and 3 in-person career fairs hosted by Career Connections. Industry days provide an opportunity for employers to conduct 10 minute interviews with candidates, in addition to having individual employer networking rooms.

"Voices of Inclusion" is a series of panel discussions highlighting the industry's efforts with regard to inclusion, diversity, equity and accessibility. These events are supported by the General Insurance Human Resources Group (GIHRG) community of practice, which Career Connections is a member of. Over the past year, Career Connections hosted 4 panel discussions showcasing equity-seeking groups within the industry. October's Persons with Disabilities panel had over 90 registrations, February's Spotlight on Black Excellence had over 350, the Celebrating Asian Stories panel in late April had over 200, and June's Celebrating Indigenous Voices had 265 registrants. Feedback from these events is very positive including the following quote from an attendee: "All of the panelists shared a lot of insights into their lives and experiences in relation to being part of the BIPOC community, and I think this is important for me as a person who self-identifies as part of the BIPOC community as well. Would love to attend future seminars like this again!"

Career Connections is active on the IIC's New Entrants Committee and helps plan, administer, and facilitate online events supporting those with less than 5 years of industry experience. Topics have included Career Changers finding success in Insurance after coming from another industry, a networking Masterclass, updates in Cyber Insurance, and a panel highlighting the Pride community within the industry.

This year, Career Connections hosted 4 Human Resources Round tables: virtual sessions in both the fall and spring, and 2 spring in-person sessions in Edmonton and Toronto. Topics included analysis of the new IIC demographic research report, CIP Program updates, strategies for recruiting from Equity seeking student groups and recruiting newcomers and internationally educated professionals.

Industry Talent Gap Project

Leveraging the traditional education and awareness-focused events and activities, Career Connections is extending its reach and impact in connecting job seekers with p&c insurance employers all across Canada, through the Talent Gap Project.

In August 2023, a survey was administered to a cross-section of p&c insurance industry employers across Canada, gathering a variety of information regarding the recruitment and retention practices and preferences of insurance employers. Responses were received from forty employers representing all types of insurance companies, from across the country. The informative data gathered from the responses will be used to inform the targeted events and activities led by Career Connections going forward. Priorities for the 2023 - 2024 year will include: networking / career fairs in each insurance hub; focused activities with universities in insurance hubs across the country that include non-business students; developing a digital toolkit to be shared with high schools across the country; refreshing the Career Connections brand; and developing and offering a bridging program directed at jobseeking newcomers to Canada that provides introductory insurance knowledge.

Summary

Career Connections has offered support to the industry through hosting various events, maintaining strong networks, and leveraging Ambassadors to ensure industry involvement, while being flexible and adaptable in program delivery. Career Connections has moved back to hosting many in-person events while maintaining some virtual events due to their high engagement and broader reach. The program continues efforts to help industry employers meet their needs, including through the Talent Gap Project, using creative programming that highlights the many benefits of working in the p&c industry to the various candidate groups identified above.

Conclusion

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

Helping CIP Society members deepen their expertise, find meaningful occupational insights, and form valuable industry connections guides everything we do on the national council. In the post-pandemic era, our members and member companies continue to navigate the evolving workforce, and we want to assist in every way that we are able. We gained an important view into the lives of our members and member organizations in our 2022-2023 Demographic Research Report. The report was published for our members, and the industry at large, in June 2023. In the report, we found that insurance careers are long, that employees are generally very happy with their careers, and - thankfully - continuing education is very important to them.

However, there are lessons for the whole insurance community embedded in this report. I encourage everyone to read this paper as it contains valuable insights for employees to use in career mapping. It also has relevant and current data that employers can use to increase retention and improve their recruitment strategies.

The CIP Society is continually striving to improve and refine our member benefits. In 2023, we responded to feedback about how frustrating our National Leadership nomination process and Rhind Bursary applications were by implementing a new online application platform. The Daily News, Quarterly Review, professional ethics columns, and Text Link benefits continue to provide substantial thought leadership to keep our members engaged in the emerging issues in Canada's insurance landscape. This October, the CIP Society is celebrating our 25th Anniversary. I look forward to celebrating alongside my fellow CIP Society members throughout the year in person and online. I hope that this year, more than any other, our members will be proud to be a part of this wonderful professional association.

I would also like to convey a thank you to my fellow Council members, and the committees that support the Society's activities for their hard work and dedication to our membership. Their expertise and time are valuable, and I appreciate their dedication to the Society and its mission. It is their dedication and knowledge that informs and shapes our benefits and activities.

On behalf of the Professionals' Division, I also extend my thanks to Peter Hohman, MBA, FCIP, ICD.D, Brad Neal, BA, ACIP, CRM, Nazlin Hirji MSc, and Beth Milner, BJourn, BA for their guidance and support.

Respectfully submitted,

Heden Siger

Rosalind Staples-Simpson, FCIP Chair, Professionals' Council

CIP Society National Council

Chair

Rosalind Staples-Simpson, FCIP Halifax, NS

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Members

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Glenn Gibson, CIP, CLA, FCIAA, CFE, CFEI, CFII-C *Toronto*, ON

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Chair	Members	
Michael Tinker, BSc, CIP Toronto, ON	Maurice Audet, BA (Hons), MA Toronto, ON	Giovanna Alvaro, B. Comm, CIP Montreal, QC
Tammie Kip, FCIP <i>Toronto, ON</i>	Wendy Horrobin <i>Toronto, ON</i>	Jim MacKenzie, MBA, FCIP <i>Regina, SK</i>
	Gavin Mascarenhas, CIP Toronto, ON	Carine O'Brien, CIP Halifax, NS
	Marcus Snowden	

Rhind Scholarship Sub-Committee

Chair

Mark MacDonald, B. Comm, FCIP, CRM *Halifax, NS*

Members

Toronto, ON

Giovanna Alvaro, BComm, CIP Montreal, QC

Cari Donaldson, BAdmin, CPA, CA, CIA, CIP *Regina, SK* Heather A. Winters, MBA, FCIP, CRM *Winnipeg, MB*

Laura Phillips, CIP, CRM Guelph, ON

Treasurer's Report

Valerie Lavoie

Deputy Chair, Board of Governors



This report is the formal method of accepting and approving the audited financial statements for 2022-2023 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 strong expense control by management. While the financial markets were unsteady throughout 2023, under the guidance of the Institute's investment firm PH&N/RBC and the Finance Committee's low volatility strategy, the Institute's investments showed a conservative, market average gain. With a challenging year for industry employers and the ongoing post-Covid impacts on people, we expected to see a modest decline in Institute membership from last year's record high of 41,663. However, with strong program offerings from local institutes, continued licensing activity and a sustained membership renewal drive, we moved forward modestly to establish a new membership benchmark this year of 41,774 members.

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 selfexplanatory and show that our reserves and operating positions are strong, and I move for their acceptance and approval at this time.

Respectfully submitted,

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Valerie Lavoie 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 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, 2023 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.

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 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.

Responsibilities of Management and Those Charged with Governance for 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 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.

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.

BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms

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 20, 2023

Balance Sheet

July 31		2023		2022
Assets				
Current				
Cash	\$	2,345,567	\$	10,735,205
Short-term investments (Note 3)		7,500,000		
Accounts receivable (Note 4)		1,965,003		1,854,696
Textbooks and instructional materials		231,272		216,212
Prepaid expenses		453,796		378,130
		12,495,638		13,184,243
Capital assets (Note 5)		2,956,033		2,054,036
Intangible assets (Note 6)		30,372		30,372
Investments (Note 7)		19,470,525		19,114,246
	\$	34,952,568	\$	34,382,897
Liabilities and Fund Balances				
Current				
Accounts payable and accrued liabilities (Note 8)	\$	2,435,451	\$	3,838,792
Deferred revenue (Note 9)	φ	2,435,451 3,831,380	φ	3,963,276
Award Funds		48,852		48,204
Award Funds		6,315,683		7,850,272
		0,515,085		7,030,272
Pension liability (Note 10)		3,132,600		1,275,200
		9,448,283		9,125,472
Fund balances (Note 12)				
Special Projects Reserve Fund		11,928,612		10,992,163
Capital and Intangible Assets Fund		2,986,406		2,084,410
Contingency Reserve Fund		4,216,649		4,160,097
Operating Funds				
General Operations Fund		3,959,547		4,664,064
CIP Society Fund		1,550,655		2,057,099
Career Connections Fund		862,416		1,299,592
				25 255 425
		25,504,285		25,257,425

Approved on behalf of the Board of Governors:

Jason Storah Chair

Valen lani

Valerie Lavoie Deputy Chair

The accompanying notes are an integral part of these financial statements

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

For the year ended July 31	 2023		2022
Revenue			
Agents' licensing	\$ 1,853,973	\$	2,430,867
Contributions	2,241,414	,	2,259,101
Examinations	5,234,761		4,848,295
FCIP	484,539		515,899
Other revenue	267,503		180,431
Texts	4,049,732		3,965,287
Tuition	 2,831,349		2,991,491
	 16,963,271		17,191,371
Expenditures			
Agents' licensing	498,418		668,553
Bank and credit card fees	276,558		262,745
Equipment leasing and maintenance	234,226		89,683
Examinations	1,066,218		936,623
FCIP	147,200		172,538
Grants to provincial Insurance Institutes	204,886		237,608
Information technology	838,492		781,669
Insurance	80,649		68,310
Legal, audit and consulting	119,249		116,725
Marketing and communication	520,304		691,864
Office supplies and maintenance	39,249		30,767
Postage and courier	25,148		32,759
Print	25,949		58,535
Prizes and awards	118,928		120,402
Rent	847,252		838,943
Salaries and benefits	8,027,794		7,399,124
Telephone	84,623		78,596
Text purchases and production	648,755		656,336
Travel	399,912		86,235
Tutors, authors and instructors	 238,213		250,963
	 14,442,023		13,578,978
Excess of revenue over expenditures from operations	2,521,248		3,612,393
Investment income (loss), net	 191,864		(237,936)
Excess of revenue over expenditures for the year before transfers	2,713,112		3,374,457
Transfer to Special Projects Reserve Fund	(2,317,642)		(5,888,733)
Transfer to Capital and Intangible Assets Fund	(25,767)		(37,295)
Transfer from provincial Insurance Institutes	 1,245,980		1,574,126
Excess (deficiency) of revenue over expenditures	1,615,683		(977,445)
Balance, beginning of year	4,664,064		8,915,809
Pension remeasurements and other items	 (2,320,200)		(3,274,300)
Balance, end of year	\$ 3,959,547	\$	4,664,064

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	2023	2022
Revenue		
Educational programs	\$ - ;	\$ 400
Membership fees	1,766,196	1,753,882
Membership benefits	5,609	6,029
	1,771,805	1,760,311
Expenditures		
Council expenses	4,739	2,845
Marketing and communications	202,454	199,640
Membership benefits	217,060	232,456
Postage and courier	26	-
Print	-	972
Shared services	828,000	828,000
	1,252,279	1,263,913
Excess of revenue over expenditures from operations	519,526	496,398
Investment income (loss), net	35,299	(44,725)
Excess of revenue over expenditures for the year before transfers	554,825	451,673
Transfer (to) Special Projects Reserve Fund	(1,222,812)	(483,750)
Transfer from Provincial Insurance Institutes	161,543	133,804
Excess (deficiency) of revenue over expenditures for the year	(506,444)	101,727
Balance, beginning of year	2,057,099	1,955,372
Balance, end of year	\$ 1,550,655	\$ 2,057,099

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

For the year ended July 31	2023	2022
Revenue		
Career postings	\$ 24,096	\$ 28,880
Contributions	 1,260,358	1,213,299
	1,284,454	1,242,179
Expenditures		
Career postings	332	9,335
Postage and courier	979	-
Print	306	-
Promotion	64,551	43,122
Shared services	 684,996	684,996
	 751,164	737,453
Excess of revenue over expenditures from operations	533,290	504,726
Investment income (loss), net	18,320	(27,089)
Excess of revenue over expenditures for the year before transfers	551,610	477,637
Transfer to Special Projects Reserve Fund	(988,786)	(93,750)
Excess (deficiency) of revenue over expenditures for the year	 (437,176)	383,887
Balance, beginning of year	 1,299,592	 915,705
Balance, end of year	\$ 862,416	\$ 1,299,592

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

For the year ended July 31	 2023	2022
Investment income (loss)	\$ 155,618	\$ (337,214)
Expenditures	 2,288,129	1,905,012
Deficiency of revenue over expenditures for the year before transfers	(2,132,511)	(2,242,226)
Transfer from General Operations Fund	2,317,642	5,888,733
Transfer from Career Connections Fund	988,786	93,750
Transfer from CIP Society Fund	1,222,812	483,750
Transfer to Capital and Intangible Assets Fund	(1,460,280)	(1,377,987)
Excess of revenue over expenditures for the year	936,449	2,846,020
Balance, beginning of year	 10,992,163	8,146,143
Balance, end of year	\$ 11,928,612	\$ 10,992,163

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

For the year ended July 31	 2023	2022
Amortization for the year	\$ 584,051 \$	634,870
Deficiency of revenue over expenditures for the year before transfers	(584,051)	(634,870)
Transfer from General Operations Fund	25,767	37,295
Transfer from Special Projects Reserve Fund	 1,460,280	1,377,987
Excess of revenue over expenditures for the year	901,996	780,412
Balance, beginning of year	 2,084,410	1,303,998
Balance, end of year	\$ 2,986,406 \$	2,084,410

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

For the year ended July 31	2023	2022
Investment income (loss)	\$ 56,552 \$	(229,166)
Excess (deficiency) of revenue over expenditures for the year	56,552	(229,166)
Balance, beginning of year	4,160,097	4,389,263
Balance, end of year	\$ 4,216,649 \$	4,160,097

The accompanying notes are an integral part of these financial statements

Statement of Cash Flows

For the year ended July 31	2023	2022
Cash was provided by (used in)		
Operating activities		
Excess (deficiency) of revenue over expenditures for the year		
- Special Projects Reserve Funds	\$ 936,449	\$ 2,846,020
- Capital and Intangible Assets Funds	901,996	780,412
- Contingency Reserve Fund	56,552	(229,166)
- General Operations Fund	1,615,683	(977,445)
- Career Connections Fund	(437,176)	383,887
- CIP Society Fund	(506,444)	101,72
Adjustments to reconcile excess (deficiency) of revenue over expenditures for the year to cash from operations		
Amortization	584,051	634,870
Defined benefit pension expense	541,871	501,945
Unrealized investment loss	390,351	1,609,149
Changes in non-cash working capital balances		
Accounts receivable	(110,307)	697,75
Textbooks and instructional materials	(15,060)	(19,387)
Prepaid expenses	(75,666)	(12,755)
Accounts payable and accrued liabilities	(1,403,341)	737,418
Deferred revenue	(131,896)	5,642
Award funds	 648	(1,170)
	2,347,711	7,058,908
Investing activities		
Purchase of short-term investments, net	(7,500,000)	
Purchase of investments, net	-	(163)
Re-investment of investment income	(746,630)	(746,025)
Purchase of capital and intangible assets	(1,486,048)	(1,415,281)
	 (9,732,678)	(2,161,469)
Financing activity		
Employer contribution to the Pension Plan	 (1,004,671)	(938,345)
Increase (decrease) in cash during the year	(8,389,638)	3,959,094
Cash , beginning of year	 10,735,205	6,776,11
Cash, end of year	\$ 2,345,567	10,735,205

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

For the year ended July 31	2023	2022
Revenue		
Agents' licensing Career postings Contributions	\$ 1,853,973 24,096 3,501,772	\$ 2,430,867 28,880 3,472,400
Educational programs Examinations	5,234,761	400 4,848,295
FCIP Membership fees	484,539	515,899 1,753,882
Membership benefits	1,766,196 5,609	6,029
Other revenue Texts Tuition	267,503 4,049,732 2,831,349	180,431 3,965,287 2 991 491
T dition	 2,831,349 20,019,530	 2,991,491 20,193,861
Expenditures		
Agents' licensing Bank and credit card fees	498,418 276,558	668,553 262,745
Council expenses Career postings	4,739 332	2,845 9,335
Equipment leasing and maintenance Examinations	234,226 1,066,218	89,683 936,623
FCIP Grants to provincial Insurance Institutes	147,200 204,886	172,538 237,608
Information technology Insurance	838,492 80,649	781,669 68,310
Legal, audit and consulting Marketing and communications	119,249 722,758	116,725 891,504
Membership benefits Office supplies and maintenance	217,060 39,249	232,456 30,767
Postage and courier Print	26,153 26,255	32,759 59,507
Prizes and awards Promotion	118,928 64,551	120,402 43,122
Rent Salaries and benefits	847,252 9,540,790	838,943 8,912,120
Telephone Text purchase and production	84,623 648,755	78,596 656,336
Travel Tutors, authors and instructors	399,912 238,213	86,235 250,963
	 16,445,466	15,580,344
Excess of revenue over expenditures from operations Investment income (loss), net	 3,574,064 245,483	4,613,517 (309,750)
Excess of revenue over expenditures for the year before transfers	 3,819,547	4,303,767
Transfer to Special Projects Reserve Fund	(4,529,240)	(6,466,233)
Transfer to Capital and Intangible Assets Fund Transfer from provincial Insurance Institutes	 (25,767) 1,407,523	(37,295) 1,707,930
Excess (deficiency) of revenue over expenditures	\$ 672,063	\$ (491,831)

The accompanying notes are an integral part of these financial statements

July 31, 2023

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)(1) 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.

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

July 31, 2023

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;

That 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 revenue 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, 2023.

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 employee 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.

July 31, 2023

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, short-term investments, 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.

3. Short-term Investments

Short-term investments consist of cashable Guaranteed Investment Certificates with a chartered bank with effective interest rates ranging from 4.20% to 5.25% (2022 - Nil). These investments have maturity dates between September 2023 and July 2024 (2022 - Nil).

July 31, 2023

4. Accounts Receivable

	2023	2022
Accounts receivable trade	\$ 1,014,897	\$ 816,356
GST and HST receivable	-	40,529
Provincial Insurance Institutes	950,106	997,811
	\$ 1,965,003	\$ 1,854,696

5. Capital Assets

		2023		2022
	 Cost	Accumulated Amortization	Cost	Accumulated Amortization
Computer hardware and software	\$ 9,613,799	\$ 7,223,105	\$ 8,133,998	\$ 6,777,445
Furniture and equipment	690,704	661,888	688,055	616,988
Leasehold improvements	 2,207,255	1,670,732	2,203,657	1,577,241
	 12,511,758	9,555,725	11,025,710	8,971,674
Net book value		\$ 2,956,033		\$ 2,054,036

6. Intangible Assets

0	2023				2022	
		Cost		Accumulated Amortization	Cost	Accumulated Amortization
Trademark	\$	30,372	\$	-	\$ 30,372	\$ -

July 31, 2023

7. Investments

	 2023	2022
Marketable securities, beginning of year	\$ 19,114,246	\$ 19,977,207
Additions, net	-	163
Investment income, net of investment fees	746,630	746,025
Adjustment to market value, as at July 31	(390,351)	(1,609,149)
Madatable conviction and of some	\$ 19,470,525	\$ 19,114,246
Marketable securities, end of year		
- -		
Accounts Payable and Accrued Liabilities	 2023	2022
- -	\$ 2023 247,526	\$ 2022 326,139
Accounts Payable and Accrued Liabilities	\$ 	\$
Accounts Payable and Accrued Liabilities Accounts payable trade	\$ 247,526	\$ 326,139
Accounts Payable and Accrued Liabilities Accounts payable trade Accrued liabilities	\$ 247,526 1,268,543	\$ 326,139

9. Deferred Revenue

		 2023	2022
Contributions	- Academic	\$ 1,076,634 \$	1,093,852
	- Career Connections	522,546	528,793
Course registration f	ees	730,743	857,455
CIP Society member	ship fees	1,501,457	1,483,176
		\$ 3,831,380 \$	3,963,276

July 31, 2023

10. Pension Plan

	 2023	2022
Defined contribution		
Pension expense, equal to the contributions made by the Institute to the plan during the period.	\$ 470,161	\$ 401,407

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:

	2023	2022
Fair value of plan assets	\$ 19,313,400	\$ 19,300,000
Defined benefit obligation	(22,446,000)	(20,575,200)
Funded status, asset (liability)	\$ (3,132,600)	\$ (1,275,200)

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

	 2023	2022
Discount rate	4.70%	5.20%
Expected long-term rate of return on plan assets	2.32%	5.59%
Rate of compensation increase	3.40%	3.40%
Debt securities percentage	58.46%	60.92%
Equities securities percentage	41.54%	39.08%
Pension expense for the period	\$ 541,871	\$ 501,945
Contributions made by the institute to the plan	\$ 992,652	\$ 920,475
Benefits paid by the pension plan	\$ 1,009,400	\$ 872,700

The pension obligations disclosed as of July 31, 2023 in this report were based on the actuarial funding valuation completed by Telus Health (formerly LifeWorks) actuarial consultants as of December 31, 2021. The next actuarial funding valuation must be completed no later than December 31, 2024.

July 31, 2023

11. 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, 2023 no amounts have been drawn under this facility.

12.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.

13.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:

2024	\$ 715,739
2025	710,408
2026	711,311
2027	731,210
2028	731,210
Thereafter	 792,144
	\$ 4,392,022

July 31, 2023

14. 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 \$1,791,686 (2022 - \$1,959,651) in foreign equities investments denominated in US, European and Asian currencies.

The risks have not changed from the prior year.

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:

- · CIP registrations exceeded the budget and prior year totals.
- A successful return to in-person convocations
- · A substantial increase of in-person events
- Although overall membership recorded a very slight decrease, three of five institutes were positive and four of five had increases in new membership.

Membership

IIM's membership numbers have surpassed budget expectations by 7.5%, as well as an increase of year-over-year growth. This impressive performance is largely driven by an increase in enrollment in CIP courses, high levels of attendance at seminars, and active participation in the licensing program.

Membership numbers for IIS are slightly below target. To mitigate the adverse effects of changes in membership criteria implemented by industry partners, especially by their largest partner, the following actions have been launched: reach-out campaign and enhancing the focus on the college program.

Membership for IINA has shown improvement compared to the previous year. This improvement is attributed to active participation in the CIP program, successful Licensing-on-Demand courses, and strong attendance at various events.

IISA ensures retention by mandating membership when participating in seminars and licensing products. In Southern Alberta, membership has experienced a slight decline due to reduced engagement in the licensing program. However, growth has It is my pleasure to present this report on behalf of the Western Institutes.

been observed in CIP and FCIP graduate renewals, largely due to the success of a membership campaign.

IIBC membership has declined by 3.6% compared to the previous year. Notably, insurer membership has seen a decrease of 12.4%. This drop in insurer membership is primarily attributed to changes in membership criteria introduced by major insurers. On a positive note, there has been a 2.8% increase in membership at the broker level.

Membership – New Members

A continuation of leveraging the call out campaign with reliance on the Customer Relationship Manager has helped to provide an increase year over year for new members. Four of five institutes saw growth in this metric: especially with IISA and IIM.

Programs

The total number of CIP participants was above target by 5.2%. Although less classes

Membership

Institute	As of May 31, 2022	As of May 31, 2023	# Variance	% Variance
IIM	1,496	1,528	32	2.1%
IIS	1,247	1,205	-42	-3.4%
IINA	1,963	1,979	16	.8%
IISA	2,576	2,693	117	4.5%
IIBC	4,656	4,488	-168	-3.6%
Total	11,938	11,893	-45	-0.4%

Prior Year End May 2022	Current Year End May 2023	% Variance (YOY)
139	168	20.9
249	237	-4.8
256	271	5.9
359	449	25.1
550	557	1.3
1,553	1,682	8.3%
	End May 2022 139 249 256 359 550	End May 2022 May 2023 139 168 249 237 256 271 359 449 550 557

Membership – New Members

were budgeted, strong interest in the latter part of the year brought attendance figures above the prior year. Accordingly, with less of an expense factor to host the classes, the financial result was very positive.

2023 and 2024 include initiatives with new and improved modes of delivery, including new hybrid learning options. Shared virtual classes are proving to be successful and will continue.

Individual success stories include IIM exceeding class budget by over 60%. Also, IIS maintaining their strong relationship with the government insurer continues to deliver positive results. They also established growth with new and diverse instructors. IINA aligned with broker partners to accelerate licensing equivalency courses, leading into the CIP stream. Both classes and students exceeded targets. IISA witnessed a substantial increase in registration through several initiatives and dedicated hard work. Although IIBC saw a minor decrease in students they reduced expenses by sharing classes and exceeded the number of classes to budget.

Seminars

The total number of academic seminars was 216 with another 41 CIP Society seminars. Slightly more than the previous year and although overall attendance numbers were less, a similar effect as in other regions in that the ongoing trepidation of members attending in-person seminars was evident. However, as the year continued, a greater engagement for events was clear.

IIM, IIBC and IIS experienced increases over the previous year. The two Alberta institutes unfortunately saw some large decreases for seminars which can be directly attributed to the provincial changes in licensing requirements. IISA and IINA had fewer registrants in their licensing classes.

IIM added an Education and Event Administrator to the team; this allowed an increased focus on seminars, resulting in a large increase over the prior year's attendance.

IINA hosted a well-attended and successful four session construction series seminar.

Events

The return to live events just after the fiscal year began was perhaps a harbinger of things to come! The institutes began cautiously with only a few events and as the year progressed, exceptionally strong interest in the institute offerings resulted in a 62% increase over the prior year registrations. A focus on the importance of the CIP designation was a primary driver for the events. 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 included:

- IIM hosted two events which included Axe Throwing and a Beer Tasting/Water Loss Adjusting seminar.
- IINA ran a Symposium that offered the Battle of the Bands which was their first in-person event.
- IISA hosted a Bowling and Networking Night with 220 attendees; the popular Battle of the Bands continues
- IIBC budgeted only for virtual events but once in-person arrived, they ran several popular events including golf tournaments, a boat cruise, and their Battle of the Bands. They were able to donate almost \$13,000 to four different local charities.

Licensing

Due to major provincial licensing course changes in Alberta, IINA and IISA were

CIP Program

	Actua July 3	l as at 1, 2022		l as at 1, 2023	Tai	rget	% Target	Variance	% Varia	nce YOY
Institute	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
IIM	71	422	73	434	45	375	62.2%	15.7%	3%	3%
IIS	36	317	34	341	32	320	6.3%	6.6%	-5.5%	1%
IINA	86	537	93	578	57	755	61.4%	15.9%	8%	7.6%
IISA	51	732	92	875	90	537	3.3%	7.6%	80%	19.5%
IIBC	75	1,011	77	910	69	995	11.6%	-8.5%	2.6%	-10%
Total	319	3,019	369	3,138	293	2,982	25.9%	5.2%	15.7%	4%

Seminars 2021/2022

Institute	# of Academic Seminars	Academic Attendance	# of CIP Society eminars	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 2022/2023

Institute	Academic Attendance	CIP Society Attendance	Total
IIM	304	36	340
IIS	1,166	69	1,235
IINA	733	64	817
IISA	1,596	66	1,662
IIBC	953	696	1,649
Total	4,772	931	5,703

faced with many new competitors. A decrease in participation was obvious, with losses in the 40% range, year over year. However, through targeted marketing activities directed at larger brokerages, a Google advertising campaign and prerecorded virtual offerings, some successful opportunities helped with the program.

Two of four colleges in British Columbia that offered our licensing courses are no longer doing so. Despite a decrease in students, IIBC also targeted larger brokerages, especially with in-person classes, which worked well and helped to diminish some of the college losses.

IIM and IIS met targets, and both exceeded prior year registrations.

Convocation

Despite some lingering post COVID trepidation to attend the return to in-person convocations, there were still over 1,000 attendees across the region who attended either lunch or dinner events.

IIM encouraged active support of major employers, either for staff to attend, or to pre-record congratulations to graduates and to provide corporate banners. A very good turnout was evident.

IISA hosted at a new venue and attendance was also considered a great success, as was the IIS convocation held in Saskatoon.

IIBC also has 4 individuals accept their Certificates for completion of the MGA program.

Local Industry Issues Affecting Institutes

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

- Deeper connections with the young broker networks
- Targeting in-house programs with insurers and large brokerages. Broker consolidation continues at a rapid pace. Attracting and retaining talent is a necessary requirement. Our local institutes are providing the necessary tools to support broker staff in obtaining their license.
- Institute staff are focusing on targeted marketing, increased in-person broker and insurer visits.
- Promote the on-demand CIP licensing courses for level 2 brokers.
- Increasing industry awareness in conjunction with Career Connections.
- Continue to build lasting and progressive relationships with college insurance programs.
- Local social media presence to be amplified.
- In-person events will increase because of the boost to engagement. Virtual offerings will continue where needed.
- New hybrid learning technology is being employed which enhances the member education experience.
- · Successful call out program continues.
- Collaborative seminars among institutes to grow.

Events

Institute	Attendance 2021/2022	Attendance 2022/2023	% Variance	# of events
IIM	52	63	21%	2
IIS	23	0	-100%	0
IINA	106	341	222%	3
IISA	272	507	86%	6
IIBC	660	893	35%	8
Total	1,113	1,804	62%	19

Convocation

Institute	Attendance	GIE	CIC	RMC	CIP	ACIP	FCIP	Total Graduates
IIM	206	16	2	3	47	2	2	72
IIS	91	2	3	3	50	1	2	61
IINA	170	4	5	9	43	4	8	62
IISA	257	1	3	20	71	1	3	110
IIBC	360	0	3	18	119	5	3	152
Total	1,084	23	16	53	330	13	18	457

Conclusion

It has, once again, been a very positive year for the Western Institutes. The Institute Councils and staff are to be commended for their diligence and focus ensuring the needs of Institute members are so very well served.

Completing my two-year tenure as Regional Vice Chair for the Western Provinces, I am immensely grateful for the privilege to serve on the Board and collaborate with the IIC Executive Committee. This period has reaffirmed my belief in the value of Insurance Institutes, both nationally and locally.

Our shared dedication to enhancing industry knowledge and expertise is truly commendable. I am proud of our collective achievements, and the ongoing commitment to professionalism will undoubtedly lead to even greater long-term results.

I thank the staff at the Insurance Institute of Canada, the five Western Institute managers and their staff, the local councils and all the dedicated volunteers who selflessly help to deliver meaningful outcomes. Thank you all for this opportunity to work alongside you. Your support and collaboration have been invaluable.

Respectfully submitted,

Jame Hampoor

Joanne Hampson, FCIP Regional Vice Chair, Western Provinces

Ontario Regional Report

Dave Smiley, FCIP President, Insurance Institute of Ontario

Introduction

We were pleased to report that after several years of very strong growth, the IIO has experienced even stronger participation in our membership and CIP classes leading to a successful financial year. Some challenges were noted with live in person meetings, licensing, seminars, and events. Despite slight decreases in registrations, the chapters were able to maintain active engagement via virtual offerings, leading to positive outcomes. I am delighted to present this report on behalf of the six chapters and the GTA operation that combine to serve as the Insurance Institute of Ontario.

Membership

Yet another successful IIO membership year! Large gains from the Ottawa and Southwestern chapters assisted by strong support from the GTA resulted in IIO hitting a record level for membership! And an even more impressive increase in new members, with all but two chapters seeing gains year over year.

Programs

Spring 2023 had a 20% increase in registrations over prior year spring which contributed to a final three semester total that exceeded prior year results. Strong contributions from the two largest chapters, GTA and Conestoga, offset very minor decreases from a few of the other chapters. Several initiatives were in place to reach these numbers, including the continuation of the call out program, where the CRM's and staff actively contact CIP students who took a semester off or those that may have taken a longer break from studies. Offering different modes of delivery helped to encourage registration.

Membership - Total

Institute	Prior Year End May 2022	Current Year End May 2023	% Variance Year Over Year
GTA	11,698	11,823	1.1
Southwestern	1,630	1,769	8.5
Ottawa	1,300	1,421	9.3
Conestoga	2,939	2,860	-2.7
Hamilton/Niagara	2,051	2,025	-1.3
Kawartha/Durham	1,402	1,454	3.7
Cambrian Shield	418	367	-12.2
Total	21,438	21,719	1.3

Membership - New Members

Institute	Prior Year End May 2022	Current Year End May 2023	% Variance Year Over Year
GTA	2,672	2,800	4.8
Southwestern	345	410	18.8
Ottawa	211	356	68.7
Conestoga	364	420	15.3
Hamilton/Niagara	468	432	-7.7
Kawartha/Durham	183	259	41.5
Cambrian Shield	109	98	-10.1
Total	4,352	4,775	9.7%

		nual an		all)22		nter)23	· ·	ring 023		- 2023 otal		-2022 otal
Institute	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
GTA	158	2,904	62	1,081	61	1,209	58	832	181	3,122	164	2,961
Southwestern	5	74	2	32	3	38	1	7	6	77	7	114
Ottawa	11	134	5	51	3	39	1	4	10	94	11	138
Conestoga	60	610	24	244	22	245	23	224	69	713	63	695
Hamilton/Niagara	5	95	3	26	3	46	3	35	8	107	6	102
Kawartha/Durham	6	91	2	38	2	22	2	33	6	87	7	105
Cambrian Shield	1	15	1	10	1	8	0	0	2	18	1	18
Total	246	3,923	99	1,482	95	1,607	88	1,135	282	4,218	259	4,133

CIP Program (As at End of July 2023)

As a region, IIO exceeded both the annual target for classes and registrations. All in all, an outstanding conclusion to the fiscal period.

Licensing OTL & RIBO

Anticipating diminished opportunities for licensing classes and exam sittings due to reduced amounts of hiring at brokerages and insurers, the budget set for this year was decreased from prior year. Although agent licensing (OTL) courses were not as high as prior year, RIBO classes continued to be strong.

We have a very solid and collaborative working relationship with Ontario regulators (FSRA, RIBO and national regulating bodies). Our IIO team, national operations and exams department contribute to managing expectations of the industry and the regulator. We consistently review and discuss exam pass rates, update our curriculum, and encourage feedback which is proactively acted upon to ensure we are meeting the needs of industry. IIC supported RIBO with the development of their new licensing exams. The pandemic provided an opportunity for IIC and IIO to support RIBO with online delivery of their exams expanding the online selfregistration process for exam offerings beyond the Entry level exams to include management and technical exams. Assisting RIBO by delivering 3rd attempt rewrites to members who could not write exams during IBAO's blackout period was met with thanks from RIBO and exam writers. Our ability to quickly act in this situation garnered much good will and was also a welcome addition for many brokers seeking flexibility and safety of an online platform.

Seminars

A common theme across the country was around study fatigue and some trepidation in attending live in person seminars and events. Although CIP classes and licensing to a large degree were very active, attendance at seminars and events was less than prior year. We continued to offer seminars in a virtual format as live in person was not an effective offering. Compared to last fiscal when 2912 participants engaged in 114 academic seminars, this past year was not as strong. That said, strong numbers were recognized in the first 9 months of the reporting period with Spring of 2023 showing a decrease. Many chapters surpassed their planned amounts of classes and participants, but this last semester was the laggard.

2022/23 Current Year End July 2023	# of Academic Seminars	# of Academic Participants	# of CIP Society Seminars	# of CIP Society Participants
GTA	9	309	3	87
Southwestern	7	255	1	30
Ottawa	14	192	3	21
Conestoga	31	303	11	55
Hamilton/Niagara	8	745	0	0
Kawartha/Durham	5	80	2	31
Cambrian Shield	9	171	0	0
Total	83	2,055	20	224

Seminars (These numbers are for the seminar activity for the national fiscal period of August 1, 2022, to July 31, 2023)

Institute	Attendance	GIE	CIC	RMC	CIP	ACIP	FCIP	CMGA	Total Graduates
GTA	443	2	3	17	126	7	10	2	167
Southwestern	102	6	2	7	31	2	2	2	52
Ottawa	85	1	1	9	25	3	1	-	40
Conestoga	198	8	7	7	64	3	2	-	91 + (2 ICP)
Hamilton/Niagara	62	4	3	7	46	4	4	1	69
Kawartha/Durham	60	1	2	11	34	1	2	1	52 + (1 ICP)
Cambrian Shield	10	2	0	0	8	0	0	1	11
Total	960	24	18	58	334	20	21	7	485

Convocation

All were busy introducing some new and interesting sessions. Included were a Farm Series of webinars, Management Skills, Performance Appraisals and Coaching for Performance webinars, and an Understanding Commercial General Liability webinar. Patrick Ballantyne, CEO of RIBO once again led the popular ethics webinar series. We also partnered with IBAO to provide a shared webinar on flood mitigation. This was a complimentary seminar for our members.

The 2023 GTA Symposium featured informative sessions on leading the evolving workforce and a Climate Risk session led by Glen McGillivray. The session began with breakfast Keynote speaker Sarah Jordan -CEO of Mastermind.

Events

Lingering attitudes toward live events, after the last few years of Covid, has created somewhat of a diminished need to engage in person. The first two semesters saw some good registration numbers, with Spring of 2023 witnessing less interest. With

Events

2022/2023	# of Events	# of Participants
GTA	12	891
Southwestern	4	544
Ottawa	1	85
Conestoga	3	379
Hamilton/Niagara	4	199
Kawartha/Durham	2	71
Cambrian Shield	1	9
Total	27	2,178

exception of one chapter, all exceeded their planned amounts. Despite these challenges, some unique and engaging virtual events were held to complement the return to live events. The Southwestern chapter in association with the London Insurance Brokers Association & London Claims Association hosted a meet the industry event. Impressive registrations and positive feedback followed. The chapters also offered some popular events from prior years including: a virtual wine tasting, sushi making, escape rooms, and the ever-popular Golf and Beach Volleyball tournaments.

Convocations

A return to in-person live convocations was met with good attendance figures. Although not quite as strong as in pre-pandemic years, many grads were able to be recognized in front of peers, family, and friends which is always the culmination of hard work seeing a reward!

Local Industry Issues affecting Institutes & Initiatives

- Continued strong focus on licensing especially with large regional brokers.
- Maintain and manage regulator relationships.
- Attend most industry functions to spread message to appropriate markets (brokers, insurers, claims adjusters)
- Despite established work-from-home culture, continue to find ways to promote in-house courses via hybrid learning technologies.

- Onboard new council members, assist the volunteers to champion the institute's offerings in their work environments.
- Be creative with event and seminar offerings to increase engagement.

Conclusion

As we mentioned in the May 2023 report, the IIO fiscal period was a success, experiencing overall positive results. With members and employers not fully back into the office environment, a noticeable impact on in-person seminars and events was evident. The chapters continued to provide strong virtual offerings in all areas to continue engagement and attendance. Accordingly, a solid financial fiscal year was completed with a significant surplus.

My term as Regional Vice Chair of the Insurance Institute of Ontario is soon ending. My involvement with the IIO executive board and the IIC executive committee has been a wonderful experience. I want to express my appreciation and thanks to Peter Hohman, Margaret Wasserman, the managers, and staff at IIC and IIO and most notably, the volunteers who willingly provide their time to make this institute a rewarding experience for our members.

Respectfully submitted,

Dave Smiley, FCIP President, Insurance Institute of Ontario

Québec Regional Report

Lisa Desgagné, CIP Regional Vice Chair, Québec

Introduction

In June, I completed my one-year term as president of the Insurance Institute of Québec council. I worked closely with our executive including our first vice-president, Alex Stringer who will take over as president. Here is an update on our progress, accomplishments, challenges, and our ongoing strategies..

Membership

In our May 2021 report, after many years of declining membership, we announced that we saw a positive increase but in 2022 we suffered a relatively small decrease of 2.1% and another 0.5% in 2023. We continue

to challenge ourselves to strengthen opportunities with members and with employers through member direct/company direct programs. We are more than ever focused on finding solutions, including the engagement of our liaison officers throughout the province. A major initiative

	Total membership		Var	iance	% of Total	
	May-2022	May-2023	#	%	Membership	
Members						
IADQ	3,524	3,505	-19	-0.5%	8.4%	
Members Status						
Students	1,154	1,141	-13	-1.1%	2.7%	
CIP grads	1,407	1,413	6	0.4%	3.4%	
FCIP grads	334	315	-19	-5.7%	0.8%	
Non-students	629	636	7	1.1%	1.5%	
Total	3,524	3,505	-19	-0.5%	-	
Employment Categories						
Insurer	1,978	2,152	174	8.8%	5.2%	
Broker	722	652	-70	-9.7%	1.6%	
Adjuster	95	80	-15	-15.8%	0.2%	
Reinsurer	7	6	-1	-14.3%	0.0%	
Risk manager	26	24	-2	-7.7%	0.1%	
Other	696	591	-105	-15.1%	1.4%	
Total	3,524	3,505	-19	-0.5%	-	

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

underway is the addition of a Customer Relationship Manager (CRM), which will have an impact on increasing registration in the CIP program and, by the same occasion, our membership.

IIC and IADQ project with the CEGEP was launched April 1, 2022. It is a great opportunity toward increasing membership and engagement with students in the CIP program. Since April 2022, the CEGEP exam has been attempted 62 times. These attempts were made by 48 students, meaning that 12 students have attempted the exam more than once.

In January 2023 the readiness test and additional practice questions were made available to students and students received a free rewrite for April 2023. A number of analyses were conducted that resulted in a decision to change the pass mark to 60% from 70% as of April 2023. Prior to April 2023 the pass rate was around 45%. The pass rate has significantly increased as of April given the lowering of the pass mark to 60%. In fact, for April and July 2023, the pass rate has been close to 89%.

CIP Program

	Spi	ring	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	20	239	19	251	48	561

*Registration not over

	In c	lass	w	eb	То	tal
	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	9	71
F2022	3	16	17	223	20	239
W2023	3	17	16	234	19	251
Total	6	33	42	528	48	561

The Québec council put together few years back 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, 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.

Programs

CIP

The total number of students in 2022-23 decreased by 90 when compared to 2021-22 even if the number of classes increased by 3. We continue to 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.

While the total number of registrations pre-pandemic remained flat year over year with an average between 580 to 590, we can see an increase during the pandemic period from 2020 to 2022. However, we experienced a decline in 2022-2023. As expected, we can see a negative impact in the post pandemic fatigue. Registration went down by 90 in 2022-2023 compared to 2021-2022

The decrease in registrations, of course, had a negative impact on our revenues, with a reduction of 8% compared to 2021-2022 for the CIP program.

However, good results in licensing training and at several events have allowed us to end the year with a surplus, although less than 2021-2022.

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.
- Pursue to offering exclusive classes with key employers.
- Closely follow up with employees who have completed our AMF licensing training.
- Publishing and distribution of our annual calendar
- · Better usage of the 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.
- Promote classes on the Commercial Program Certificate, mostly for brokers.

Advanced CIP & FCIP

For a second year in a row, we can see a nice improvement in registration numbers since 2022-2023 compared the previous years. Our efforts are rewarded. We will continue to advertise the ACIP and FCIP more and more going on. We are expecting 6 FCIP grads in 2023.

With over 100 CIP graduates this year, we're confident that there will be more ACIP and FCIP graduates in the years to come.

Advanced CIP & FCIP

	ACIP	FCIP	Total
Spring 2022	0*	0*	0
Fall 2022	15	19	34
Winter 2023	12	10	22

*Not offered in spring session

Risk Management Certificate Program

	R110	R120	R130
Spring 2022	16	0	2
Fall 2022	9	26	0
Winter 2023	10	2	19

Public Seminars

	2019-20	2020-21	2021-22	2022-23	vs. PY
Seminars	3	2	4	4	-
Participants	33	31	134	200	+66

In-House Employer Seminars

	2019-20	2020-21	2021-22	2022-23	vs. PY
Seminars	70	20	16	16	-
Participants	1,460	419	1,920	712	-1,208

Online PDU's Training

	2019-20	2020-21	2021-22	2022-2023	vs. PY
Completed PDU's	96,957	3,371	5,865	2,647	-3,218
Available courses	34 French 9 English	57 French 22 English	60 French 22 English	60 French 22 English	

Licensing

9	2019-20	2020-21	2021-22	2022-23	vs. PY
Students	129	224	432	370	-62
	March 31, 2020	March 31, 2021	March 31, 2022	March 31, 2023	% Variance PY
Excess	\$92,801	\$123,811	\$210,019	\$137,128	-34,7%

Risk Management Certificate Program

Results continue to be promising with respect of the Risk Management Certificate. The two electives credits for the CIP Program are a great selling tool. We'll make sure that graduates of the Risk Management Certificate are aware of this and take advantage of it in their pursuit of the CIP designation.

Seminars

2022-2023 was "year one" of our biennial PDU compliance cycle. In Québec, AMF license holders must complete 20 hours of continuous education over a 2-year period. The 1st year is always slower than the 2nd. And more important, it was again a pandemic year where in house seminar were almost impossible to do. Therefore, our public seminars results are declining, and we feel this is explained in part by our growing online offering. Unfortunately, public seminars have a direct negative impact on our membership, contrary to in-house employer seminars or other online sessions.

COVID-19 effects seem to fade, and we see 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

Convocations

		Attendance			Graduates					
Institute	2020	2021	2022	2023	2020	2021	2022	2023	Grads	
Québec	204	Included	Included	264	18	22	25	30	11%	
Montréal	235	264**	212**	445	78	69	99	90	20%	
Total	439	264**	212**	709	96	91	124	120	17%	

** Virtual convocation.

Events

	2018-19	2019-20	2020-21	2021-22	2022-23
Golf Tournament	144	116	0	144	Sept 2023
Rendez-vous Québec	716	0	0	620	660
Rendez-vous de l'industrie	0	250	0	0	120

as well as Desjardins Insurance, Intact, Allstate and have several agreements with other insurers, brokers and independent adjuster firms.

Competition is fierce and we are working hard to be better in marketing our offer and delivering our courses. We will need to think out of the box to be the leader of the industry.

Action plan:

- · Develop new partnerships.
- Maintain strong relationship with existing clients.
- Working on a marketing campaign.
- Develop new training session to have a better offer and update our current training courses.

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 is now completed. We delivered 24 classes in Québec with TD, Beneva, Desjardins and others in addition to individual students for Allstate. It is a little less than last year but that's because some of our clients have achieved their hiring goals.

Action plan:

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

Events

Due to the COVID-19, Rendez-vous Québec was cancelled in 2020 and 2021 but back in 2022 on May 26. And again May 4, 2023, we had a great event with 660 attendees following the 620 of 2022.

Ever since 2018, the golf tournament is 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 is a success with 144 players and 20 sponsors.

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 persons and are very important networking events.

Convocations

In 2023, we were back with 2 in persons convocations events.

Our Québec ceremony was attended by 264 people on February 4, 2023. This is 25% more than our last in person convocation in 2020.

The Montreal ceremony was attended by 445 guests on March 23, 2023. A success of the same magnitude as the Québec City convocation. We must specify that we had invited the "Covid" graduates to attend the celebrations.

The sponsors were again present with a total of \$34,500 and Beneva Insurance was the presenting sponsor.

CIP Society

During our March 2022-23 board meeting, we invited again the CIP Society committee's Québec representative. A new ad-hoc CIP Society event committee was put in place with board members to improve visibility and value to members. We have scheduled a webinar between the CIP Society and new grads to welcome them and explain the benefits of being part of the CIP Society. A new separate budget was put in place by IADQ for 2023-24.

Career Connections

As you are aware, "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.

Local Industry Issues Affecting Institutes

CISRO harmonization: The Québec Institute remains close to the AMF and positions itself to better understand and influence what lies ahead for all of us.

IADQ Priorities

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

- Maintain and increase membership.
- 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.
- Work on our core business by continuing to promote and maximize growth for our CIP, Adv CIP, FCIP and Risk Management Certificate programs.
- Present and promote stimulating training sessions in public and industry settings.
- Improving our tools and virtual technology
- Recognize the excellent work of our volunteers and instructors.
- Ongoing work and improvement on the Board's governance.
- 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.

We are proud for how we met the challenges given to us. 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 have 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.

As this is my last and final report as Vice Chair of Québec Region, I wish to personally thank the Insurance Institute of Canada, Michel Lacelle our general manager, all the staff of IADQ, the council members and all volunteers for the years of support provided to me. It has been a rewarding honour to have served for 7 years and I wish Alex and the board all the best in the forthcoming years. Merci à vous tous!!

Respectfully submitted,

Hisa Desgragne

Lisa Desgagné, CIP Regional Vice Chair, Québec

Atlantic Regional Report

Helen O'Donnell, CIP

Regional Vice Chair, Atlantic Provinces

Introduction

While we have achieved numerous successes throughout the year, there are several noteworthy achievements that I would like to emphasize.

- Enrollment in the CIP program exceeded expectations and surpassed the results of the previous year by a wide margin. All institutes surpassed both target number of classes and students.
- The successful revival of in-person events has generated significant momentum that will extend into the upcoming fiscal period.
- Membership, although affected by a drop in licensing students over the year, managed only a slight decrease over prior.
- Notable positive response to the resumption of in-person convocations, reflected in substantial attendance figures.

Membership

IINB witnessed a decrease in licensing activity. This has a direct effect on membership but overall, they finished the membership year with a very small decrease year over year. Inclusion of membership for their college insurance microcertification program helped to offset some of the decrease. IIPEI remained dedicated to member retention, contributing to growth in their total membership this year.

While IINS observed a minor decline in membership, primarily due to licensing

I am delighted to present this report on the outcomes of the 2022/2023 year on behalf of the Atlantic Institutes.

students not accepting a membership upon renewal, their strategic use of the C130/ C131 on-demand licensing classes as a bridge to CIP continuation proved effective in promoting membership.

Membership

Institute	As of May 31, 2022	As of May 31, 2023	# Variance	% Variance
IINB	1,854	1,823	-31	-1.7%
IINS	2,155	2,119	-36	-1.7%
IIPEI	164	171	7	4.3%
IINL	590	544	-46	-7.8%
Total	4,763	4,657	-106	-2.2%

Membership - New Members

Institute	Prior Year End May 2022	Current Year End May 2023	% Variance (YOY)
IINB	569	349	-38.6%
IINS	545	353	-35.5%
IIPEI	9	26	188.9%
IINL	61	111	79.0%
Total	1,184	839	-29.1%

		cual y 31, 2022		cual y 31, 2023	Tai	get	% Target	Variance		riance OY
Institute	Classes	Students	Classes	Students	Classes	Students	Classes	Students	Classes	Students
IINB	32	520	45	536	45	460	0.0%	16.0%	40%	3%
IINS	49	663	56.5	876	32	520	41%	44%	15%	32%
IIPEI	19	37	21	28	20	20	1%	40%	11%	-24%
IINL	21	175	29.5	189	20	185	32.0%	2.0%	40%	8%
Total	121	1,395	152	1,629	117	1,185	30%	37%	26%	17%

CIP Program

IINL experienced a slight reduction in membership this year as well, predominantly due to the ongoing shift of their primary insurer partner, RSA Johnsons, to Intact. The team is actively collaborating with these companies to streamline the process and ensure the inclusion of all potentially affected members.

Membership – New Members

For IINB and IINS, licensing activity was still positive but less than the prior year, resulting in a decline in new members. Nevertheless, IIPEI and IINL bucked this trend by experiencing substantial growth in new members.

Programs

CIP Program:

It's fantastic to hear about the ongoing success and collaborative efforts within the CIP Program at the Atlantic Institutes. The approach of sharing classes among different provinces through virtual sessions is proving to be effective in increasing attendance and generating interest, especially for courses that might be less popular. This strategy not only maximizes participation but also allows for scaling and diversification of course offerings.

The partnership between IINB and IADQ to offer French language CIP courses is a great example of interprovincial cooperation, enabling a wider range of students to benefit from the program. IINS's achieved a high-water mark year. Licensing activity includes core CIP courses. Although this area saw some decrease, they maximized their ability to register students. Through collaboration with insurers for inhouse classes, the approach has evidently contributed to their strong performance.

IINL's commitment to providing flexible course options and increasing condensed offerings demonstrates their responsiveness

Events and Seminars

of Academic # of CIP Society Institute # of Events Seminars Seminars IINB 15 3 4 IINS 17 3 6 IIPEI 5 1 2 IINL 20 8 4 Total 57 15 16

fiscal year.

Seminars 2021/2022

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

Seminars 2022/2023

Institute	Academic Attendance	CIP Society Attendance	Total
IINB	70	7	77
IINS	95	6	101
IIPEI	46	1	47
IINL	23	4	27
Total	234	18	252

to student needs. Their success in

surpassing both the previous years and

target registration numbers underscores the

We are optimistic that the current policy at

Johnson/Intact that requires all new hires to

take a minimum of two CIP courses a year

will continue with more registrations next

effectiveness of their approach.

Events

Institute	Attendance 2021/2022	Attendance 2022/2023	% Variance
IINB	256	289	13%
IINS	654	761	16%
IIPEI	78	196	151%
IINL	80	382	377%
Total	1,068	1,628	52%

Overall, the collaborative nature of the CIP program among the Atlantic Institutes is driving impressive results in terms of student engagement and enrollment. It's clear that the program's adaptability, innovative strategies, and partnerships are

Ontario. Feedback has been tremendous and as the event continues to grow, it has become a financial win for all four institutes.

Events

It's great to hear that the return to in-person events has led to good attendance levels, networking opportunities and engaged members. Post covid, most if not all events have left the virtual world and have gone inperson. Events like the Christmas Meet & Greet, Spring events, and the Annual CIP Golf tournament organized by IIPEI have evidently been well-received after a few years of absence. Similarly, the IINS South Shore Soiree's popularity and attendance demonstrate the strong interest in industry events.

IINL introduced a new event, The Leprechaun Games. Amazing results for a first-time event, feedback was phenomenal, all 80 registrants wanting it to return next year!

The fact that the Atlantic provinces have a social environment certainly contributes to the success of these events. Social interactions and networking play a crucial role in creating a vibrant event atmosphere. It's promising that plans for next year's events are already in the works and that there is anticipation and interest among potential participants. This shows that the momentum for in-person events is continuing to build, and people are eager to engage and connect in a face-to-face setting once again.

Licensing

Licensing activity has decreased for the two institutes who provide most of the Atlantic licensing: New Brunswick and Nova Scotia, in large part due to less staff hires from our member partners. However, IINB has ramped up offering Quebec law classes to major insurers in that province. And Nova Scotia was able to leverage their insurer relationships with in-house classes, making the experience easier for members. Both Nova Scotia and New Brunswick initiated new client relationships with the goal to ramp up licensing in this new fiscal year.

IINL was able to increase the number of registrants this year. They continue to provide their membership options for Level 1 licensing in the province through a selfstudy kit and shared Atlantic 5-day classes.

Convocation

The return to in-person convocations was highly anticipated, bringing graduates back to the stage surrounded by colleagues, friends, and families. The inclusion of grads from virtual convocations who missed out on the in-person celebrations is a thoughtful gesture that shows appreciation for their achievements.

IINL continued to host a joint convocation with IBAN and RIMS. IPEI recognized a CAIB grad. These joint convocations not only celebrate graduates but also serve as opportunities for industry engagement.

Events and Seminars

key factors in its continued success.

The challenge with seminar attendance was in large part due to two causes: learning fatigue post Covid and in-house offerings by employers. Despite the reduced interest, the Atlantic Institutes will continue to look for opportunities to increase awareness and engagement with members. They are sharing offerings across the country with other institutes to elevate participation levels. This initiative will continue to be built out during the next fiscal year and monitored for progress.

A real bright spot for seminar/events was another successful Symposium that was held in May in Halifax. Learning sessions included Climate Change, Insurance to Value, the always popular Leadership Panel, and another panel on the recently released Demographic Study from the Insurance Institute of Canada. 187 registrants attended, with representation from all four Atlantic provinces as well as Quebec and

Convocation

Institute	Attendance	GIE	RMC	CIC	CIP	ACIP	FCIP	Total Graduates
IINS	214	0	7	5	46	0	1	59
IINB	110	0	4	1	32	3	1	41
IINL	137	0	1	1	13	0	0	15
IIPEI	68	1	0	2	6	0	0	9
Total	552	1	12	9	97	3	2	124

Local Industry Issues Affecting Institutes

Despite some issues impacting the Atlantic Institutes, positive momentum is providing opportunities for this next fiscal:

- Collaborating with other institutes for shared classes and seminars can provide cost savings while offering a wider range of options to members.
- On-Demand Licensing Classes: Continue leveraging the popularity of on-demand licensing classes (C130/C131) which have been well received by industry partners.
- Annual CIP Society Symposium: Back to in-person symposium has shown to boost engagement and networking opportunities. Face-to-face interactions can be valuable for both members and industry partners.
- A focus on increasing seminar participation and converting licensing students into the CIP program can enhance the institute's reach and impact.
- Increasing efforts to retain existing members is crucial for the long-term sustainability of the institute. Providing value and benefits to current members can help in maintaining a strong membership base.
- Collaborating closely with industry partners to find ways to mutually increase engagement in programs has been a consistent tactic. Such partnerships can lead to shared resources and improved program outcomes.
- Expanding the number of in-house classes conducted at major employers' offices can improve accessibility and make it more convenient for professionals to participate in the institute's programs.
- Increased visibility via social media platforms, through enhanced broker visits and event networking.

Conclusion

CIP course registrations compared to the previous year are a clear indication of the institutes' ability to create value for their members and students. The willingness of individuals to engage in personal networking opportunities, as evidenced by the turnout at events and convocations, underlines the importance of in-person interactions and the strong sense of community that the institutes foster. This collaborative spirit has enabled the institutes to thrive despite the obstacles. It's apparent that the collective efforts and determination of everyone involved have been pivotal in ensuring a positive and impactful year for the Atlantic Institutes.

And on a personal note, this will be my last official meeting as Vice Chair of Atlantic provinces. I want to thank the staff at IIC, all the Atlantic institute councils, committees, instructors, and most especially, the managers and staff for their efforts this past year. It has been an honour to serve.

Respectfully submitted,

Theen O' Honnell

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

Minutes of the 70thAnnual General Meeting of the Insurance Institute of Canada

Held on Monday, October 23, 2023, at 2:15 p.m. AT for the transaction of business detailed on the Agenda.

The meeting was convened with Heather Masterson in the Chair, acting on behalf of Jason Storah, and the following in attendance:

In Attendance:

Board of Governors:

Heather Masterson, BA, BEd, FCIP - Past Chair, Insurance Institute of Canada Valerie Lavoie, BASc - Deputy Chair, Insurance Institute of Canada - via TEAMS James Russell, BMath, FCIA - Vice Chair, Insurance Institute of Canada Helen O'Donnell, CIP, CRM - Regional Vice Chair - Atlantic Provinces, Insurance Institute of Canada Dave Smiley, BSc, FCIP - Regional Vice Chair, Ontario, Insurance Institute of Canada Joanne Hampson, FCIP - Regional Vice Chair- Western Provinces, Insurance Institute of Canada Paul Croft, BS, BA, CIP, CRM, CCIB - Divisional Vice Chair, Academic, Insurance Institute of Canada Rosalind Staples-Simpson, BComm, FCIP - Divisional Vice Chair, Professionals', Insurance Institute of Canada Vicki Rowan, FCIP, CRM - President, Insurance Institute of British Columbia Jason Hall, CIP, CRM - 1st Vice President, Insurance Institute of British Columbia Heather Anderson, CIP, CAIB, CRM - President, Insurance Institute of British Columbia VCR Island Nicholas Fonseca, FCIP - President, Insurance Institute of Northern Alberta Darius Delon, MBA, FCIP - President, Insurance Institute of Southern Alberta Anthony Lim, BA, FCIP, CRM - Vice President, Insurance Institute of Southern Alberta Jennifer Scott, CIP, CIM - President, Insurance Institute of Manitoba Morgan Mackenzie, BA, CIP, CAIB - Vice President, Insurance Institute of Manitoba Marie Clifford, FCIP - President, Insurance institute of New Brunswick Alison Brown, CIP - Vice President, Insurance Institute of New Brunswick Tina Rowntree, FCIP, CRM - President, Insurance Institute of Newfoundland & Labrador Thea Baird, CIP, CAIB - 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 Tracy Krunic, BBA, FCIP - Deputy President, Insurance Institute of Ontario Melanie Muise, BScMath, MBA, FCIP - Senior Vice President, Insurance Institute of Ontario Steven Moro, FCIP - Chair, Southwestern Chapter, Insurance Institute of Ontario Jennifer Hamu, BSoc., CIP, CRM - Chair, Hamilton Niagara Chapter, Insurance Institute of Ontario Ray Rowe, CIP, CRM - Chair, Kawartha/Durham Chapter, Insurance Institute of Ontario Dave Penstone, FCIP, CRM, RIB - Chair, Cambrian Shield/Conestoga Chapter, Insurance Institute of Ontario Thomas Watson, CD, CIP - Chair, Ottawa 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* Debra Bachek, FCIP – President, *Insurance Institute of Saskatchewan*

Regrets:

Jason Storah, Hons BEC – Chair, Insurance Institute of Canada Lori Madsen, CIP – Vice president, Insurance Institute of Saskatchewan Shelora Lopez, CIP – Vice President, Insurance Institute of Northern Alberta

Members:

Alana Halapija, FCIP CRM – Insurance Institute of Ontario (for Jordan Bilkas) Chelsa Materi, FCIP, BAC, CAIB – Insurance Institute of Saskatchewan (for Lori Madsen) Kerry McLaughlin, CIP, CRM, ACS – Incoming Regional Chair Tricia Hashie, FCIP – Incoming Regional Chair Josée Roy, PAA – Insurance Institute of Quebec Andrew Steen, CIP – President, IIO Stephane Lesperance, CRM – Incoming Vice Chair Staff:

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

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

Nazlin Hirji, MSc, MN, RN, CHE - Vice President, Programs, 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

Seti Mazaheri, BA, FCIP - Associate Director, Operations, Insurance Institute of Canada

Fahed Malik. BComm, MBA - Director Marketing and Communications, Insurance institute of Canada

Vlad Koltchine, MSc, CIP - Senior Director, Insurance Institute of Ontario

Doreen Davies - Executive Assistant, Insurance Institute of Canada

The meeting was called to order at 2:17 p.m. AT.

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. An attendance sheet was distributed,

2. Reading of Minutes

It was	
MOVED BY:	Ray Rowe
SECONDED BY:	Steve Moro
THAT:	the minutes of The Insurance Institute of Canada's Annual General Meeting held on October 25, 2022, in Calgary, Alberta, 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:	Jason Hall	
SECONDED BY:	Heather Anderson	
THAT:	the reports tabled by the various committees, councils, and governors and approved by the Bo of Governors at its meeting on October 23, 2023, be accepted as read, with the provision t they subsequently be reproduced in our Annual Report, with the exception of the Execut Committee Report.	

	Chair's Address					
	Heather Masterson then presented Jason Storah's address to the Board in his absence.					
	It was					
	MOVED BY:	Thomas Watson				
	SECONDED BY:	Vicki Rowan				
	THAT:	the Chair's address be accepted as read.				
			CARRIED.			
4.	Annual Financial Statements a	Statements and Auditor's Report - Report tabled by Heather Masterson				
	It was					
	MOVED BY:	Anthony Lim				
	SECONDED BY:	Jason Hall				
	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:	Darius Delon				
	SECONDED BY:	Vicki Rowan				
	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:	Helen O'Donnell				
	SECONDED BY:	Debra Bachek				
	THAT:	the following be accepted as Governors of The Insurance Institute of Canada for the year 2023-2024:				
		Heather Anderson, CIP, CAIB, CRM Vicki Rowan, FCIP, CRM Jason Hall, CIP, CRM	Vancouver Island Chapter – British Columbia British Columbia British Columbia			

Southern Alberta Southern Alberta

Northern Alberta

Northern Alberta

Cambrian Shield Chapter – Ontario

Hamilton/Niagara Chapter - Ontario

Kawartha/Durham Chapter – Ontario

Conestoga Chapter - Ontario

Ottawa Chapter – Ontario Southwestern Chapter – Ontario

Saskatchewan Saskatchewan

Manitoba

Manitoba

Ontario

Ontario

Québec

Québec

Jason Hall, CIP, CRM Darius Delon, MBA, CRM, FCIP

Anthony Lim, BA, FCIP, CRM Shelora Lopez, CIP

Nicholas Fonseca, FCIP

Jennifer Scott, CIP, CIM

Jordan Bilkas, MBA, CIP

Raymond Rowe, CIP, CRM

Mathieu Gagnon, FPAA, CRM

Thomas Watson, CIP

Steven Moro, FCIP

Josée Roy, PAA

Morgan Mackenzie, BA, CIP, CAIB Tracy Krunic, BBA, FCIP

Melanie Muise, BScMath, MBA, FCIP

Dave Penstone, FCIP, CRM, RIB

Jennifer Hamu, BSoc, CIP, CRM

Debra Bachek, FCIP

Lori Madsen, CIP

	Sarah Dawson, CIP Tina Rowntree, FCIP, CRM Thea Baird, CIP, CAIB Joe Gariepy, CIP, CRM Kelly Leydon, FCIP Marie Clifford, FCIP Allison Brown, CIP Valérie Lavoie, BASc	Prince Edward Island Newfoundland & Labrador Newfoundland & Labrador Nova Scotia Nova Scotia New Brunswick New Brunswick Governor-at-Large	
	James Russell, BMath, FCIA	Governor-at-Large	
	Stéphane Lespérance, CRM	Governor-at-Large	
And appointed to the Board:			
As Immediate Past Chair:	Jason Storah, BA (Hons) Economics		
and as Penultimate Past Chair:	Heather Masterson, BA, BEd, FCIP		
As Regional Vice Chairs:	Kerry McLaughlin, CIP, CRM, ACS	Western Institutes	
	Andrew Steen, CIP	Ontario	
	Alex Stringer, FPAA, CRM	Québec	
	Tricia Hashie, FCIP	Atlantic Institutes	
As Divisional Chairs:	Paul Croft, BA, BSc, CIP, CRM, CCIB	Academic Division	
	Rosalind Staples-Simpson, BComm, FCIP	Professionals' Division	
			CARRIED.

7. Appointment of Auditors and the Determination of Fees

It was		
MOVED BY:	Dave Penstone	
SECONDED BY:	Andrew Steen	
THAT:	that BDO Canada LLP, Chartered Accountants, be appointed as auditors for the 2023-2024 year.	
	(CARRIED.
MOVED BY:	Dave Penstone	
SECONDED BY:	Darius Delon	
THAT:	the audit fee schedule submitted by BDO Canada LLP for the year 2023-2024 be approved as presented by the Executive Committee	

CARRIED.

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

Hearing no requests for additional items to be added to the agenda, Heather Masterson proceeded to thank Jason Storah, Chair for 2022-2023. The Institute was indeed fortunate to have Jason as Chair and the Institute did benefit from his leadership, support and great work on behalf of the organization.

9. Termination It was

MOVED BY:	Thomas Watson
SECONDED BY:	Josée Roy
THAT:	the meeting be adjourned.

Verther Masterson

CARRIED.

Heather Masterson, BA, BEd, FCIP Past 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, FCII Paul Filion, FIAC Tom Keenan

1975 – 1976

Jean-Pierre Bastien, B.Comm., FIAC R.A. Hayes, FIIC, FCII 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, FCII 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, FCII Bernadette Murphy, FIIC

1984 - 1985

R. Denison, AIIC Guy Lachance, AIAC Roger Laurin, FIAC Ian D. Mair, FCII 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 (Nfid.) 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, вва, СІР

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, мва, граа, сгм, 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, мва, сгм, 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., LLD, 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, Omtario

1985 - 1986	R.E. Newcomb, AIIC	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, AIIC	Baird MacGregor Ins. Brokers Inc., Ontario
1995 - 1996	Gregg Hanson, Bcomm, CA, FIIC	Wawanesa Mutual Insurance Co., Manitoba
1996 - 1997	Sébastien Allard, AIAC	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, CCFI	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, FCII	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 Finacial 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, ACII	Fairfax Financial Holdings
2020 - 2021	Martin Thompson, Ach	i annax i manetar motunigs

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Program Advisors, Authors and Consultants

2022-2023

Alexander, Camille, FCIP Beattie, Todd Callander, Siobhan, CIP Cheng, Yvonne Cheung, Phil, FCIP Cooney, Christopher Dibra, Suela Elkerton, Joe Foroglou, Jason, FCIP

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2022-2023

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2022-2023

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Instructors

2022-2023

Anderson, Lindsey, CIP Atkinson, Peggy Lou, CIP Babineau, Elizabeth, CIP Bishop, Richard, FCIP Black, Kelsea, FCIP Blacklock, Jennifer, FCIP Bourgeois, Robert, CIP Braimah, Babatunde, CIP Bruce, Michele, CIP Bruff, Lisa, CIP Buchholz, Richard, FCIP Burke, Sarah, CIP Burlingham, Johnna, CIP Button, Krystal, CIP Callander, Siobhan, CIP Chen, Chunlin, FCIP Cole, Christa, CIP Collin, Linda CIP Collins, Derek, CIP Cookson, Dennis, CIP Cooper, George, CIP Cosgrove, Liz Côté, Claudine CIP Crickard, Justin DeCarle, Karen, FCIP Demeule, Carole CIP Desrochers, Richard, CIP Dubois, Anastasia, CIP Dulude, Pierre CIP

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McCloy-Pell, Jacqueline, FCIP

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Murphy, Leah, FCIP

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Naidu, Balu, FCIP

Newton, John, CIP

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Piero, Brian, FCIP

Potago, Justin, FPAA

Roy, Dominic, FPAA

Ramcharan, Joel, FCIP

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Scullion, Stephen, FCIP Senior, Christine, CIP Simms, Ena, FCIP Skyvington, Crystal, CIP Steeves, Debra, FCIP Stobbs, Nancy, FCIP Taplin, Patricia, FCIP Thorn, Russel, FCIP Winters, Heather, FCIP

Scullion, Henry, FCIP

Rowan, Vicki, FCIP Roye, Jhaldair, CIP Runford, Katherine, CIP Scribner, Sue, FCIP Silk, Jennifer, CIP Smith, Abbie, CIP Smith, Addison, CIP Sorensen, David, FCIP Steeves, Debra, FCIP Stephenson, Ryan, CIP Taylor, Leanne, ACIP Thibodeau, Chelsea, CIP Thompson, Jordan, CIP Tirschler, Stefan, FCIP Tower, Tina, CIP Ugljesic, Karolina, FCIP Voroney, Sharon, CIP Wilhelm, Jessica, CIP Willigar, Jody, FCIP Wirsche, William, CIP Yapi, Arnaud CIP

Graduating Fellows (FCIP®)

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Cheong, Rachel Ruixia Hesari, Mohammad Arbab Kayser, Michael Lawrence Kozak, James Daniel Kozak, Rachel Louttit, Ayla J. Naik, Sneha

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Chen, Melysa Wing Yee Marshall, Lindsay Messick, Thomas

The Insurance Institute of Southern Alberta

Aderounmu, Odunola (Nola) Oluwaseun Bouthillier, Andrea Lin, Peng (Perry)

The Insurance Institute of Saskatchewan

Dwyer, Ariel

The Insurance Institute of Manitoba

Dueck, Jacqueline

GTA (Greater Toronto Area) Chapter

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Kawartha/Durham Chapter

Burgess, Sabrina L. Gordon, Blair Moreto, Monica Ray, Victoria

Conestoga Chapter

Brown, Jennifer Kazmi, Syed Muzaffar Malcolm, Sandra Elizabeth Muto, Steven Anthony Wilkin, Scott

Southwestern Ontario Chapter

Beckett, Dianne Naujokaitis, Jeff Smith, Cheri

The Insurance Institute of Nova Scotia

Black, Kelsea Jane

IADQ (Région de L'Est)

Villeneuve-Marchand, Gabriel

IADQ (Région de l'Ouest)

Hafhouf, Mourad Lamontagne-Lacasse, Véronique Larrivée, Patrick Pilon, Philippe Racette-Richard, Andréanne

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The Insurance Institute of Northern Alberta

Andrews, Felicia Marie Daly, Shawn Vernon Edmonds, Kirsten Tayler Sykes, Brandi Ann

The Insurance Institute of Southern Alberta

Afolayan, Wuraola Oluwakemi Donovan, Andrew Thomas Edward Gilligan, Stephanie Grieve, Trevor D Kabatoff, Shelagh Sabharwal, Jagrity Salvador, Myrbel Tian, Xiao Han

The Insurance Institute of Saskatchewan

Crozon, Alexa Berlin Giesbrecht, Janice Marie Redekop, Susan

The Insurance Institute of Manitoba

Anderson, Michelle Dawn Boschman, Matthew

GTA (Greater Toronto Area) Chapter

Colley, Sarah Alice Defreitas, Leigh Kwok, Holly Marjadsingh, Roger Hollis Mercer, Maxwell Damien Persaud, Vanessa Rebecca Poori, Siamak Shestakov, Igor Singh, Simarjit Smythe, Leanna Nicole Steinberg, Gianclaudio Whitham, Sarah Zabel, Chris

Hamilton/Niagara Chapter

Feeney, Charlotte Elizabeth Felt, Tara Jawid, Yalda Ramasamy, Sindhuja Scriven, Samantha Williamson, Mark

Conestoga Chapter

Carroll, Jared Long, Tracey McCrae, Katherine Smith, Katherine Elizabeth

Southwestern Ontario Chapter

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Cambrian Shield Chapter

Bowden, Tracey L Clarke, Jennifer Leah

Ottawa Chapter

Brazeau, Martin Huckabone-D'Aoust, Erin Mcalear, Chantale Michelle

IADQ (Région de L'Est)

Pitre, Marie-Eve

IADQ (Région de l'Ouest)

Labrecque, Marie-Andrée Lussier, Johanne Noseworthy, Valérie Stival, Julien Thibeault, Stéphanie

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of New Brunswick

Lutes, Christina Dawn

The Insurance Institute of Nova Scotia

Brown, Taylor Dominey, Maddison Audrey

Canadian Managing General Agent (CMGA)

The Insurance Institute of British Columbia

Clayton, Lisa Marie Taylor, Krystal Dawn Strand, Gina

The Insurance Institute of Northern Alberta

Cournoyer, Heather

The Insurance Institute of Manitoba

Bales, Dustin Matthew Perrick, Shelley Cambrian Shield Chapter Sherk, Maureen

GTA (Greater Toronto Area) Chapter

Botchkarev, Anastasia Sabih, Muhammad Saad

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- Hopkins, Brian Mitchell Hu, Ming Ye Ibrahim, Dayo Samshudeen Johnson, Emily Rebecca Kaur, Gurleen Larson, Athalia McKay, Alison Kathryn Morin-Bezanson, Geneviève Ng, Kenneth Ka Pui Oprea, Andreea Manuela
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Kurath, Lisa Jayne Lam, Jeffrey Lam, Yeung Hoi Lee, Yan Levelton, Michael Christopher Li, Fiona Li, Chao Chung Liang, Lei Liu, Yang Loo, Iris Ming Cie Ma, Justine Mabey, Toni Louise Mah, Jessica Leanne Woo Mallari, Lener Louiegi McClinton, Lucas Donald McGilvery, Tyler James McKay, Alison Kathryn Morison, Kaycee Evelyn Nobbs, Brandon William Ojo, Omotolani Adetutu Or, Vincent Chi Shing Oskui, Arya Paur, Navjot Singh Peng, Coco Jia Jia Perras, Joel Pickard, Daniel J. Pierotti, Catherine Jane Pook, Kelsie Potoroka, Michele Putter, Wayne

Rahman, Hanika Rebelato, Nichole Anne Roussel, Jennifer L. Ruest, Nancy Sampson, Madison Sanchez, Priscila Garay Sanderson, Laura Sandoo, Sumit Kaur Schoeman, Heinrich J

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Schornagel, Sophia Segaric, Christine Elizabeth Seppala, Henry Nickolas Axtell Singh, Swati Smith, Heather Andrea Snype, Katelyn Ka-Ying Taams, Elaine Joan Tang, Kevin Tang, Qianwen (Rachel)

Guerra-Hodges, Dara Harrison, Sabrina Dawn Hessler, Ryan AJ Hewitt, Maureen Janet Kaur, Mandeep Kerr, Jim Knudsen, Amber Kumar, Neeta Devi Lalonde, Jessica Suzanne Lei, Bing Jessie Mannarino, Antonio D. Massey, Courtney Alayne McDougall, Phillip Alexander Meunier, Lois-Anne Marie Mikaluk, Alyshia Eva-lynn Morton, Sarah Mulligan, Wayne Raymond Nickerson, Nathasha Oprea, Andreea Manuela

Granja Perez, Maria del Mar Hagen, Crystal Holley, Kelsey Howell, Edwin R Hu, Ming Ye Iyer, Shilpa Rajesh Johnston, Jamie Keeler-Young, Liam Alexander Kelley, Allan Regis Konynenbelt, Chantelle Kraima, Eric Kulbhaskar, Rashmi Larson, Athalia Lawson, Deanna Lawson, Cleo Ryan Leclerc, Rachel Barbara Long, Alison Loyola, Andrew Macpherson, Victoria Macsemous, Abir Makin, Sharlayne M

Trinidad, Daniel Matoza Walker, Sean Douglas Wong, Chun Ip Vincent Woo, Steven Yau, Janice Hei Lam Yoon, Jiyoung Bryan Yuen, Ching Kin (Ken) Zhu, Jue Hang

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Mandro, Sandra Matthews, Benjamin Jamieson Maye, Oluwakemi Olabisi McNamara, Leslie McNeill, Mary Lynne Millis, Robert Francis Murphy, Paige Amelia Nguyen, Phuong Andy Norton, Michael Olajide, Oluwatosin Ayodeji Oni, Oluwasegun Orge, Matthew O'Sullivan, Ian Paliwoda, Cassandra Scarlet Powshik, Kareena Linne Quinn, Haydon Ross Riehl, Fiona A Rollins, Fayola Romih, Darren Sakal, Dmytro Sandhu, Gulnar Singh

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