

IINL Insider...

Engaging those who work in Newfoundland's P&C industry

FALL 2015

INSURANCE INSTITUTE OF NEWFOUNDLAND AND LABRADOR

VOLUME 1, NUMBER 3

From Our President

Robert (Bob) Byrne, B. Comm, CIP, CD



As incoming president of the Insurance Institute of Newfoundland and Labrador I want to open by wishing you all a safe and fun filled summer. Albeit we are now half way through it, such as it is. I want to extend my thanks to the outgoing members of our Executive Council who have helped shape the Institute and chart its course during their term of office. Your efforts and contributions are greatly appreciated and I look forward to keeping things on an even keel during my tenure as president for the next two years.

I want to also recognize the work of our Institute Manager, Leona Rowsell. Leona has been a valued member of our management team since joining the Institute. She has been instrumental in keeping us all organized and efficiently running the Institute office on a daily basis. She has taken on the role exceptionally well and is involved in every facet of our organization.

I am coming into my new role in dynamic times for the national and our local Institute. Locally the Insurance Institute of Newfoundland and Labrador turns 25 this year. Please keep an eye out for details of our celebrations to recognize this milestone event. We hope to see a large number of current and former members of the Institute at a social gathering being planned for this September. Nationally IIC is implementing a new CIP examination format and has developed an Advanced CIP program for current CIP graduates as well as a Risk Management Certificate Program. Information on these exciting new offerings can be found in articles in this newsletter or on the Institute's web site.

Opportunities abound for our members to strengthen their knowledge and expertise in the insurance industry and I encourage you to consider undertaking further education and advancement in your professional education. Learning is a lifelong experience as every day is a school day so consider taking a course, attending a seminar or participating in a luncheon.

Volunteers are the heart of any organization and IINL is no exception. It is the people that make any organization successful. We are grateful for the volunteers who currently serve and who have served on our Board as well as the various committees of the Institute. These committees provide invaluable services to our members in the form of seminars, luncheons, training sessions, social functions, career connections and academic planning. It takes many people to make the Institute the organization that it is and I would invite anyone who may be interested in taking an active role in the Institute to contact myself or Leona.

Finally to our sponsors and partners over the years a huge thank-you. Without your unwavering support of the many activities of the Institute we would not be able to be as successful as we have been. We are grateful for and look forward to your continued support.

Enjoy the remainder of summer (if it ever fully arrives) and be safe.

Robert Byrne

In This Issue

Welcome to the second edition of our newsletter. We encourage you to send us information and photographs that we can share with our membership if you are interested in contributing to the editorial content.

This issue contains lots of exciting and new things at the Institute, Event Highlights, Fall Course Offerings and IIC's New Certificate Programs and much much more.

UPCOMING EVENTS

4th Annual CIP Golf Tournament, September 11 @ Humber Valley.

25th Anniversary Celebration – September 17th @ CLB Armory. Details available soon.

IBAN Convention – September 30 – October 1. Contact Mary @ IBAN office for more details.

2014/2015 Convocation – November 7 @ The Capital Hotel

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Fall 2015 CIP Classes

IINL is offering the following CIP classes starting September 7, 2015:

C 13 Insurance Against Liability Pt 1

Bob Byrne, B.Comm, CIP, CD – Combo Class
Wednesday nights @ 5:30 pm NST

C14 Automobile Insurance Pt 1

Donna Payne, CIP, CAIB, CRM – Combo Class
Monday night @ 5:30 pm NST

C81/82 General Insurance Essentials

Denise Roche, CAIB, CIP, CRM – In Class
Weekend Warrior - Fast Track August & September dates.

C 32 Bodily Injury Claims

Nancy Burton, FCIP – Virtual Only
Wednesday night at 6:00 pm NST

C36 Building Construction, Fire Prevention & Basic Fire Hazards

Jason Hicks, CIP – Combo Class
Wednesday nights @ 5:30 pm NST

C 110 Essentials of Loss Adjusting

Diana Rumsey, BPA, CIP – Combo
Monday night @ 5:30 pm NST

C111 Advanced Loss Adjusting

Peggy Lou Champion, CAIB, CIP – Virtual Only
Thursday night @ 5:30 pm NST

C120 Underwriting Essentials

Bob Byrne, B. Comm, CIP, CD – Virtual Only
Monday night @ 6:00 pm NST

C132 Practical Issues in Broker Mgmt

Lisa Bruff, CIP, CRM – Virtual Only
Tuesday night @ 6:00 pm NST

Registrations received after August 27, 2015 may be subject to a late registration fee.

Study Tips

In our very busy everyday lives it's hard to take the time we need to focus on studying. Here are a few simple hints that may help you prepare for your upcoming exams in April.

- Find a quiet place with no distractions. While studying it is important to concentrate and being able to focus without interruptions.
- Pick a time each week that you are going to study and stick to the schedule. For example every Tuesday and Thursday evening from 7:00 p.m. – 9:00 p.m. Decide when is the best time of day for you to study. Some people prefer the mornings while others prefer the evenings.
- Research shows that the majority of people can only concentrate for about 30 minutes at one time. Study for 30 minutes then take a break (get some fresh air, get a drink) and then get back to studying.
- Focus on one Chapter at a time. Each chapter has Objectives at the beginning to help you distinguish what is important in each chapter.
- Make notes! Sometime writing notes in your own words can help you understand concepts more easily. Simplifying things sometimes makes it easier to memorize.
- Find others in the industry (co-workers or friends) who are taking the same course or who have already taken the course to discuss what you have learned. Find someone to talk to about the course and test your true understanding.

Find more helpful information about preparing for your CIP final exam on the Insurance Institute website at <http://bit.ly/1nPnLnj>

Registering early for CIP pays off!

Congratulations to Stacey Sharpe of MUNN Insurance, the lucky winner of a BOSE SoundLink Mini Bluetooth System. Stacey's name was automatically entered in the draw for the Atlantic Provinces when she registered early for a CIP class during our past Spring Semester. Prize provided by the Insurance Institute of Canada.



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Meet Our Instructor

Donna J. Payne, CAIB, CIP, CRM
Underwriter, Atlantic Division,
Burns and Wilcox Canada

Donna began her insurance career as a File Clerk with Merit Insurance Agency in St. John's NL in 1989.

Since then, she has held many roles in the Insurance Industry. From Claims Representative (at the Agency level) for 10 years, to Sales Representative/CSR at Brokerages for another 10 years. To her current role as a Mutli-Line (Commercial and Personal Lines) Underwriter for the Multi-National MGA, Burns and Wilcox Canada since 2012.

She has also obtained several Industry Designations over the years. In 1995, she obtained her CAIB, in 2005 she obtained her CIP, and finally in 2013 she obtained her CRM.

Donna began her role as an Instructor at the Insurance Institute of Newfoundland in September 1999, She currently facilitates the C14 (Automobile Insurance Part 1) Course as well as the C12 (Insurance on Property) Course. In 2012 she was asked by the Insurance Institute of Canada to be a Subject Matter Expert in the implementation of their new Student Resource Guide for their restructured (C14) Automobile Insurance Course. She was the second Instructor from Newfoundland to enroll in the Masters Instructor Certification program through the Insurance Institute of Canada and is currently awaiting completion of the final portion of that Course.

Besides her Career roles and Instructor roles, Donna has also been very active in numerous other volunteer positions in the Insurance Industry over the years. She has served as Secretary to the (Then) Newfoundland Association of Insurance Women (NAIW) before they gave up their Charter from the Canadian Association of Insurance Women (CAIW) and disbanded in 1998. She has been a Career Ambassador with the Insurance Institute of Canada in their Career Connections program since 2010.

She sat as a member on the SEP Committee of the Insurance Institute of Newfoundland (2011 – 2013) Then was elected Committee Chair and IINL Director in 2013, before stepping down in June of 2015.

In October 2013, she helped establish the Newfoundland Labrador Association of Insurance Women (NLAIW), was elected President for the 2013-2015 term and was instrumental in helping them obtain their Charter from CAIW in December 2013.

She currently sits as Newfoundland Labrador Director and Social Media Chair with CAIW.

During her (very rare) spare time Donna enjoys cooking, hiking and riding her motorcycle.

She has been married for 24 years and has one Daughter who is currently finishing a Biology degree at Memorial University.



Insurance Institute
Newfoundland & Labrador

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Leona Rowsell
lrowsell@insuranceinstitute.ca

Admin Assistant – IINS/IINL

Leanne Henriksson, BBA
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New certificate programs starting this fall!

Our academic department has been working hard on two important new programs which will deepen your insurance and risk knowledge.



Advanced CIP Certificate Program

Are you looking to deepen your insurance education and challenge opportunities in your field? Graduates of the CIP program can now look to continue their education path with the Advanced CIP. This four-course program blends CIP course material with new topics and techniques designed to enhance your core business competencies. Develop your strategic management skills, business and financial acumen, critical thinking and communications skills. Additionally, the Advanced CIP provides an alternate route into the Institute's esteemed FCIP program

for CIP graduates who do not hold a university degree.

Risk Management Certificate Program

This three-course certificate offers the opportunity to deepen your understanding of risk in the context of insurance. You'll get the tools and knowledge you need to implement risk management practices for your organization, including understanding the context of risk in an insurance role, assisting in analyzing risk exposure, developing analytical skills to determine the effects of risk and mitigation techniques, and potential to provide entry into management roles.



Registration is now open for both programs for fall semester. To learn more, visit www.insuranceinstitute.ca.

Lloyd King Scholarship

Could you do with some financial assistance with your education?

The Lloyd King Scholarships award financial assistance for up to two qualifying residents of Atlantic Canada who are pursuing post-secondary education. Introduced in 2009, the scholarships continue to offer students a lending hand.

Applicants must be employed in the property and casualty insurance industry or a dependent of, or immediately related to, an individual who is employed in the property and casualty insurance industry and a member of the Insurance Institute within Canada. Support the industry's future by encouraging students to apply for these scholarships. [Learn More.](#)

The deadline for submission is **Friday, September 25, 2015, 5:00 p.m. EST.**



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2015 CIP SOCIETY EVENTS

CIP Society 4th Annual Spring Fling

Our Annual Spring Fling was May 14th, 2015 held at the Fluvarium was one of the best yet. The event was sponsored by **AVIS BUDGET Group** and **Paul Davis Systems**. Over 120 people in the P&C insurance community joined together to mix, mingle, enjoy great food, and lots of fantastic prizes.

Many thanks to our prize donators:

Anderson McTague
Atlantic Insurance
Belfor Property Restoration
Burns & Wilcox Canada
The Cooperators
DKI Canada
IFS Financial
MUNN Insurance
Onside Restoration
Paul Davis Systems
Wedgwood Insurance
Wynyard Insurance
Xpera



Join us for our 4th Annual CIP Society Golf Tournament September 11, @ Humber Valley Golf Resort



Event sponsored by **BELFOR Property Restorations**.

TIME: 8 a.m. shotgun start

Prize draw for Early Registrations: July 31st 2015

- **Based on minimum # of teams registered.**

Deadline for Registrations: August 26th 2015, at noon

COST: \$125 (incl HST) per person

Includes: Golf, Golf Cart and Light Lunch

Clubs available: \$25 p.t Extra

Be sure to book your accommodations early!

humbervalley.com/accommodations

[Download and Register Now.](#)

Don't miss out, on lots of fun, prizes, social networking with colleagues and clients and great food. Come out and join us bring a friend too.

[Great Sponsorship Opportunities.](#)



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What's on the Horizon?

25th Anniversary Celebration:

Wow.... It's been 25 years!! A huge thank you to our membership for our success without you we wouldn't be as successful as we are. To our sponsors, donators and all the insurance industry who support us whether it be through events, seminars or CIP and Licensing classes, you are there whenever we call upon you, thank you.

In comemoration of this wonderful milestone we are holding an event to show you our appreciation. Mark your calendars for Thursday, September 17th, to join the Institute in a celebration at the CLB Armory.

The evening will recognize our special guests from the Insurance Institute of Canada, Peter Hohman, CEO, Mike Divjak and Margaret Wasserman. In addition, Elaine Dobbins -ASNL Patron and Honorary Board Member, from the Autism Society of NL.

IINL would like to give back to our membership and associates however; we would like to give back to the community as well. We have decided to donate the proceeds of the various events throughout the evening to the Autism Society of NL, we will also donate half the proceeds of the registration fee as well. Our event is graciously sponsored by BELFOR Property Restoration.

We have a fun filled evening planned, with entertainment, great food, fun, raffle tickets, a candy bar and more.

Details and registration will be coming soon over the next week or so, watch your inboxes.



Thank you!

Thank you to all the volunteers who supervised CIP final exams in April July 2015. If you would like to help during an upcoming exam session, please send us an email at IINLmail@insuranceinstitute.ca



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