

# IINL Insider

THE INSURANCE INSTITUTE OF NEWFOUNDLAND AND LABRADOR

WINTER 2015

## From the “President”

Steve McQueen, BBA, CIP



On behalf of the Insurance Institute of Newfoundland And Labrador I am delighted to introduce you to our inaugural newsletter. We hope that our newsletter will provide you with up to date information about our organization and all that we have to offer.

I have been fortunate to have been involved with the Insurance Institute of Newfoundland since moving here from New Brunswick three years ago. The people I have served with have been very welcoming & supportive of, not only me, but also our goals & objectives. The membership has grown steadily over this period of time & we are very grateful to the support we have seen from all aspects of our industry especially that of the brokers here in Newfoundland. We look forward to maintaining these events & even adding additional functions to help all who attend to better network with their industry colleagues.

Education continues to be our main focus as we wish to develop the best professionals regardless of their positions within our great industry. Enrollment continues to increase each semester. I would like to thank all of our dedicated instructors who strive to mold the minds of our membership.

We also have a dedicated group of individuals that attend career fairs for colleges & universities to attract future employees & potentially leaders for our industry. They are truly great ambassadors to assist us in our succession planning.

I am privileged to be part of a great industry & organization such as IINL.

## In This Issue

Welcome to our first edition of the IINL Insider. Our newsletter will be published three times per year. We hope you will find the information useful and interesting...and we also urge you to send us information if you are interested in contributing to the editorial content that we can share with our membership.

You will find Winter Course Offerings; Convocation Highlights Ask the Institute and more!!

## Upcoming Events Save the Date

CIP Bowling Event – Jan 23, 2015 @ Plaza Bowl

CIP Curling Bonspiel – Feb 25, 2015 @ Remax Center



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## Ask the Institute

We are very excited to announce a new initiative called ‘**Ask the Institute.**’

Because the Institute cares about your learning experience and success in our programs, this new source of information for students, members, and industry professionals answers the Institute’s most frequently asked questions.

With input from our members, ‘Ask the Institute’ was designed to answer the most common inquiries by current and future students, and is filled with “need-to-know” material in eight popular categories. The answers are presented in a manner reflecting Institute students’ experiences and will help you remove obstacles to your educational journey and get ahead in your career.

In addition to the written answers we’ve also integrated eight short videos with students and members providing their own answers to some of the questions that have been asked by current and potential students. Using videos of real students and members will appeal to audio learners, and especially to those students who are now taking their classes and seminars virtually.

We invite you to visit the website at <http://www.insuranceinstitute.ca/ask> to see your fellow members. If you’d like any further information about “Ask the Institute,” or to suggest a question to be included in this resource, please contact [ask@insuranceinstitute.ca](mailto:ask@insuranceinstitute.ca).



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## 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 December.

- 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 about the course and test your true understanding.

Stay Focused and Good Luck!

### IINL 2015 Winter Course Offerings

IINL is pleased to announce that we are offering the following courses

**C12: Insurance on Property** - Monday @ 5:30

**C13: Insurance Against Liability – Part 1** –Wednesdays @ 5:30

**C111: Advanced Loss Adjusting** - Monday @ 6:00

**C131: Advanced Skills for the Insurance Broker and Agent**  
Virtual – Mondays @ 6:30

**C31: Property Damage Appraisal** -Wednesday @ 5:30

**C40: Business Interruption Insurance** -Virtual Thursday @ 6:00

**C81/82 General Insurance Essentials** -Virtual Wednesday @ 5:30

Register online at [IINL - CIP Courses](#).

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# Instructor Spotlight

Robert (Bob) Byrne, B. Comm, CIP, CD., ICP  
Director, Regulatory Services

Newfoundland and Labrador Board of Commissioners of Public Utilities

Bob commenced work with the Board of Commissioners of Public Utilities in 1981 as a Memorial University of Newfoundland Business Coop Work Term Student. Upon graduating in 1983 with a Bachelor of Commerce Degree (Co-op) he accepted a permanent position with the Board.

Bob has held a number of staff positions within the Board and as senior staff he is currently the Director, Regulatory Services. He is responsible for the Board's activities in respect to electric utilities, automobile insurance, petroleum pricing and motor carrier regulation in the province. He has served as a member of the GISA Technical Advisory Committee, GISA Strategic Planning Committee and has most recently served as Chair of the Profit and Expense Reporting Group for the GISA Data Rationalization Project overseeing revisions to the automobile insurance statistical reporting plan.

Bob developed and oversees the Board's current automobile insurance regulatory programs including rate filing reviews and approvals, information filing requirements and the Board's Compliance Audit Program.

In 1995 he became an Associate of the Insurance Institute of Canada graduating as top associate in Newfoundland and Labrador. Since becoming an Associate, he has been active in the Insurance Institute of Newfoundland and Labrador on many fronts. He is an active instructor and has instructed numerous C.I.P. courses including C-12 (Insurance on Property), C-13 (Insurance against Liability Pt.1), C-14 (Automobile Insurance Pt.1), C-16 (The Business of Insurance), C-39 (Fraud Awareness and Prevention) and C-120 (Underwriting Essentials). He has served as a member of the provincial CIP Committee (2008–2010) and as 2nd Vice President of the Institute (2010–2012). In 2013 he was elected for a two year term as 1st. Vice President of the Institute and by virtue of this position also sits on the National Board of Governors of the Insurance Institute of Canada. Bob has served as the Chair of the Institute's Academic Committee since 2009. He is an enthusiastic supporter of the Institute and its activities and has spoken at Institute luncheons and seminars. Bob has facilitated Train the Trainer and Fraud Awareness seminars for the Institute. Bob was also a member of the pilot Master Instructors Course established by the Insurance Institute of Canada.

Bob has previously spent 20 years in the Naval Reserve and is a former Big Brother with the Big Brothers Big Sisters organization. He has also volunteered for 18 years with the Junior Forest Wardens youth group. Bob is married to his wife of 35 years Madonna and has two grown children. He enjoys fishing, hunting, canoeing, camping and ATV riding in the great Newfoundland outdoors.



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## Executive & Council 2014-2015 Term

### President

Steve McQueen, BBA, CIP  
Burns & Wilcox Canada

### Past President

Late David I. Woolley, FCIP, CAIB  
Atlantic Insurance

### 1st Vice President

Robert Byrne, FCIP  
Public Utilities Board

### 2nd VP/CIP & CC Chair

Norine Taylor, CIP  
Wedgwood Insurance

### Treasurer

Todd Brown, CIP

### Director/SEP Chair

Donna Payne, CIP, CAIB, CRM  
Burns & Wilcox Canada

### Manager

Leona Rowsell

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# Annual Convocation

IINL in partnership with IBAN and NALRims hosted its Annual Convocation and Awards Banquet on Saturday, November 1 at the Capital Hotel.

IINL had six graduates who completed all of the requirements to earn their CIP designation. Melissa Boland (Crawford & Company), Heather Chafe (Cal Legrow Insurance), Jeremey Cheater (Steers Insurance Ltd.) , Matthew Foran (Rock Adjusting), Gina Pickett (Intact Insurance) and Laura Pomeroy (Munn Insurance) all became graduates of the program!

Two graduates completed all of the requirements to earn their FCIP designation. Tina Legge (Wedgwood Insurance) and Deanne Taylor (Burns & Wilcox Canada).

Melissa Boland was the recipient of IINL's Top CIP Award and Deanne Taylor was the recipient of the Canadian Insurance Claims Managers Association Top FCIP Award for NL.

Special Guests from IIC were Peter Hohman, the President of the Insurance Institute of Canada, and T. Neil Morrison, Chair Board of Governors of the Insurance Institute of Canada, who paid tribute to the graduates on their dedication and hard work!

The evening was, as usual, extremely well attended with many industry representatives on hand! The event was also tremendously supported by many sponsors and supporters, including:

Insurance Brokers Association of NL  
Anthony Insurance Inc.  
Stewart McKelvey  
Aviva Insurance  
Atlantic Insurance  
Curtis Dawe  
Anderson McTague  
Burns & Wilcox  
Roebbothan McKay Marshall  
Crawford & Company  
Belfor Property Restoration  
Collision Clinic  
Steers  
Munn Insurance  
Intact Insurance



The evening began with a social reception and then the graduates were "piped in" by Bagpiper David Shears. Guests were treated to a wonderful dinner from the Capital Hotel , and then the graduates were presented with their certificates! Of course there were a few door prizes to hand out as well, prior to the completion of the ceremony.



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## 2013/2014 CIP Graduates



Melissa Boland, BBA, CIP  
Crawford & Company



Heather Chafe, CIP  
Cal LeGrow Insurance



Jeremy Cheater, CAIB, CIP  
Steers Insurance Ltd.



Gina Pickett, BTHM, CRM, CIP  
Intact Insurance



Laura Pomeroy, CIP  
Munn Insurance



Matthew Foran, CIP  
Rock Adjusting

## 2013/2014 FCIP Graduates



Tina Legge, CRM, FCIP  
Wedgwood Insurance



Deanne Taylor, FCIP, CRM, WETT  
Burns & Wilcox Canada



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Bradley Ducey  
Recipient of Lloyd King Scholarship  
Bachelor of Engineering Program  
Memorial University of Newfoundland



Robyn Byrne  
Recipient of Lloyd King Scholarship  
Masters in Genetic Counselling  
University of Toronto



Andrea Duplessis  
Marsh Canada  
Recipient of the Collision Clinic Award – Highest mark in C 14  
Automobile Insurance for Newfoundland



Melissa Boland, BBA, CIP  
Crawford & Company  
Recipient of Top CIP graduate for Newfoundland for 2013/2014  
Academic year.



Matthew Foran  
Rock Adjusting  
Recipient of Highest mark amongst adjusters 2013/2014  
academic year for Newfoundland and Recipient of Student with  
highest mark (honors) in C 16 – Business of Insurance.



# CIP exams at the speed of thought

## Computer-based exams (CBE)

Speed, clarity and efficiency are key benefits when computer-based exams (CBE) are rolled out beginning in December 2015, according to CIP students participating in CBE testing.

The Insurance Institute of Canada is working towards the gradual introduction of computer-based exams for Chartered Insurance Professional (CIP) courses over a two-year period, beginning with a single course during the December 2015 exam session. Currently, all exams remain paper-based.

CBE testing took place in July 2014. CIP students testing the system cited several advantages of using computers to complete their exams. Chief among them is the ability to produce their answers quickly on a keyboard. “You are trying to write as fast as you are thinking, and that’s where I think there is a benefit of doing the exam on a computer,” said CIP student Carly Buchanan, who participated in the July testing. “Quite a few people nowadays are used to typing all day. You are a lot faster typing than you are writing, so you can keep up with your train of thought.”

CIP students writing an exam can also better interpret what they wrote. Editing exam answers on a computer is not only fast, but clean.

During a three-hour paper exam, “you just write everything down and it starts to look like a chicken-scratch on your paper,” said CIP student Alexandra Polianskaia. But CBE is “good for reviewing purposes,” she said. “You can see the answer you just wrote. You can read it better. It’s easier to edit and delete something....And it just makes sense.”

CBE even makes the non-linear thinkers among us more efficient. For example, it’s a common experience to have a ‘Eureka’ moment during an exam in which you remember an answer to one question while you are working on another.

CBE has a feature that ‘flags’ questions for follow-up, allowing students to toggle back and

forth on the screen to answer questions out of sequence.

It also keeps track of unanswered questions.

“With the paper exam, you can think you’ve answered everything and then, when you walk out of the exam, you talk to other people and realize, ‘Oh, I didn’t even answer that question,’” said CIP student Kylie Pemberton. “Whereas CBE essentially keeps track of what you’ve answered and what you haven’t answered. And it makes sure you’ve answered everything before you leave.”

CIP students praised the timing feature in test versions of the CBE. No more trying to find the clock on the wall behind you to see how much time you have left.

“That time piece was really good, just to keep me aware of where I was in my exam,” said CIP student Brett Logan. “I could see if I was 50% done, or if I was only 10% done so I had better hurry up. It gave me a good way to gauge my time. It just made the overall process more efficient.”

Computer-based exams will be scheduled three times each year, in April, July and December. Each exam period will consist of a three-week window, giving students the ability to organize their exams around busy work schedules.

CBE exams will be written at proctored exam centres. Sites will have a secure computer set-up, including screen protection and locked-down browsers.

A CBE pilot test will run in July 2015 for students registered in the CIP C66 course, *Financial Service Essentials – Part 1*.

Students registering for the course will be able to take advantage of the benefits of CBE.

Further updates and information about CBE will be made available on the Insurance Institute website as they become available.



## Fellow Chartered Insurance Professional (FCIP)

# Plugging into the national p&c conversation

The Fellow Chartered Insurance Professional (FCIP) designation offers the chance to explore strategic issues in Canada's property and casualty insurance industry through exchanges with knowledgeable and motivated peers, inaugural new-track FCIP grads say.

The FCIP is the highest designation in Canada's p&c industry. Designed to develop leadership skills, the program offers a comprehensive business education with a p&c focus. The courses offer a broad view of the p&c industry through online discussions with FCIP candidates from across the country.

Nova Scotia FCIP grad Greg Crawford says he benefited from his exchanges with others during the program's emerging issues course, for example.

"Every organization handles emerging issues a little bit differently," says Crawford, manager of an insurance company's casualty unit. "It was interesting to review the text, and listen to the strategies and ways in which other people in the course were able to deal with the emerging issues that we all see as relevant to our industry at this time. That was one of the parts that I liked about the FCIP program."

FCIP grads from across the country and internationally completed six online courses covering topics in strategy, leadership, financial management, risk management and emerging issues. The final course, an integrative learning project known as the 'capstone' project, ties together everything that candidates have learned throughout the program.

For New Brunswick FCIP grad Joey Deschambault, the knowledge he gained in the program unlocked doors for him to discuss the company's strategic direction in

risk management with his company's senior management.

"As we were going through the FCIP program, my company released a statement stating that they are now incorporating enterprise risk management into their operations," said Deschambault. "I was able to make contact with our CEO and vice president of enterprise risk management and get the lowdown on exactly what the company is doing. It was good, because I could actually understand what they were talking about and appreciate that my company was actually moving in the right direction."

FCIP grads gain the additional benefit of understanding how their companies' strategies fit within the overall context of the industry as a whole, p&c industry human resources representatives say.

"If the education was company-specific, you would be getting the networking within your organization, but you wouldn't get the look from outside your organization," said Ross MacMaster, vice president of human resources at Gore Mutual Insurance Company in Cambridge, Ontario. "One of the benefits of the FCIP is that you gain the benefit of diverse perspectives."

To hear FCIP grads talk about specific courses, go to the FCIP Virtual Tour, a multi-video presentation available on the Insurance Institute website. The videos and more information about the program, including program admission and registration deadlines, are available at [www.insuranceinstitute.ca/fcip](http://www.insuranceinstitute.ca/fcip).

Are you ready to explore your leadership potential? Take the FCIP Self-Assessment Quiz to see if the program is the right fit for you at this point in your career. A brief, eight-question quiz is available at: [www.insuranceinstitute.ca/AreYouReady](http://www.insuranceinstitute.ca/AreYouReady)



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# Insurance Institute of IINL – 2013/2014 Sponsors



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