



**Insurance Institute**  
Nova Scotia

**Annual Report**  
**2013-2014**

## **COUNCIL MEMBERS 2013/2014**

### **EXECUTIVE**

**President:** Susanne Paulsen, FCIP, CRM

**1<sup>st</sup> Vice President:** Moira Murphy, FCIP

**2<sup>nd</sup> Vice President/  
Treasurer:** Paul Croft, CIP

**Past President:** Karen McKay-Harding, CIP

### **DIRECTORS**

Catherine Decarie

Ken MacLeod, CIP

Jane Richardson, FCIP

Matthew Robblee, CIP

Gloria Snow, CIP

### **MANAGER**

Jennifer Reyno

### **ADMINISTRATIVE ASSISTANT**

Leanne Henriksson/Rebecca Bamford

**INSURANCE INSTITUTE OF NOVA SCOTIA  
MINUTES OF ANNUAL MEETING  
FRIDAY, JUNE 13, 2014**

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The 61<sup>st</sup> Annual Meeting of the Insurance Institute of Nova Scotia was held on Friday, June 13, 2014 at Suite 220 – 250 Baker Drive in Dartmouth, NS, with President, Susanne Paulsen, FCIP presiding. The meeting was called to order at 5:45 p.m.

**PRESENT**

Karen McKay-Harding, CIP  
Moira Murphy, FCIP  
Susanne Paulsen, FCIP, CRM  
Gloria Snow, CIP  
Jane Richardson, FCIP  
Matthew Robblee, CIP  
Sandy Reinders, FCIP

Ken Clahane, FCIP  
Andy Williams, FCIP  
Jenny Reyno  
David Little, CIP  
Brian Houlihan, FCIP  
Gary Coolen, CIP

**NOTICE**

Jenny Reyno, Manager, read the notice of the Annual Meeting.

**SCRUTINEERS**

Susanne Paulsen appointed Brian Houlihan and Sandy Reinders to act as Scrutineers.

**QUORUM**

Jenny Reyno advised that a quorum was present.

**MINUTES**

The minutes of July 5, 2013 annual meeting were circulated. Moira Murphy moved that the minutes be approved as published. Karen McKay-Harding seconded the motion.

**MOTION CARRIED**

**PRESIDENT'S REPORT**

President Susanne Paulsen read from her prepared report. We attach this report and its forms part of these minutes.

**FINANCIAL REPORTS AND AUDITOR'S REPORT**

Gloria Snow presented the prepared audited financial statement for the year ending March 31, 2014. It was circulated to those in attendance. Gloria Snow moved for acceptance of the audited financial statement. Moira Murphy seconded the motion.

**MOTION CARRIED**

**ELECTION OF EXECUTIVE AND DIRECTORS**

Moira Murphy read the report of the Nominating Committee, which was previously distributed to all the members of the Institute. She noted that one Director's position remains vacant. She asked

three times if there were further nominations from the floor. As none were forthcoming, the floor was closed to nominations.

Susanne Paulsen noted that the General By-Laws of the Insurance Institute of Nova Scotia state that when there remains a vacancy on the Governing Council, the Governing Council may elect a qualified Member to fill the vacant position for the unexpired term. The Nominating Committee will report to the Governing Council when a qualified Member has been found to fill the vacancy.

Moira Murphy then moved for acceptance of the proposed slate of Executive and Directors. Sandy Reinders seconded the motion. **MOTION CARRIED**

### **ELECTION OF NOVA SCOTIA DIRECTORS TO THE IIC BOARD OF GOVERNORS FOR 2015-2016**

Susanne Paulsen explained that in order to meet the requirements of the Canada Not-For-Profit Corporations Act, the Insurance Institute of Nova Scotia is required to elect those who will represent us on the Insurance Institute of Canada (IIC) Board of Governors for 2015-2016.

Jane Richardson moved that Moira Murphy and Paul Croft be elected as the Insurance Institute of Nova Scotia Directors, and Gloria Snow be elected as the Insurance Institute of NS Alternate Director to the Insurance Institute of Canada Board of Governors for 2015 – 2016. Ken Clahane seconded the motion. **MOTION CARRIED**

### **APPOINTMENT OF AUDITORS**

Matthew Robblee moved that BDO Canada LLP be appointed auditors for the coming year at a fee to be determined. Moira Murphy seconded the motion. **MOTION CARRIED**

### **BANKING RESOLUTION**

Gloria Snow moved that the President, 1<sup>st</sup> Vice President, 2<sup>nd</sup> Vice President, Past President and Manager or any one of them be authorized to sign cheques up to \$1,500.00 and that any two of them be authorized to sign cheques over \$1,500.00 and that any one of them shall make deposits with the bank and endorse cheques for deposit and received all paid cheques and other debit vouchers and give receipts. Brian Houlihan seconded the motion. **MOTION CARRIED**

### **ANY OTHER BUSINESS**

No further business was presented to the President for consideration at this meeting. Moira Murphy moved for adjournment. The meeting was adjourned at 6:17 pm.

Respectfully submitted,



Susanne Paulsen, FCIP  
President  
Insurance Institute of Nova Scotia

**PRESIDENT'S ANNUAL REPORT – 2013 / 2014**  
**Susanne Paulsen, FCIP, CRM**

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It is my pleasure on behalf of the Executive and Board of Directors to present the Insurance Institute of Nova Scotia annual Report.

**2013-2014 Board of Directors and Committees**

**Executive:**

**President**

**Susanne Paulsen, FCIP, CRM**

- Communications Chair

**Past President**

**Karen McKay-Harding, CIP**

- CIP Society Chair
- Inter-Industry Liaison Committee
- Membership

**1<sup>st</sup> Vice President**

**Moira Murphy, FCIP**

- Education Chair
- Career Connections Committee

**2<sup>nd</sup> Vice President**

**Paul Croft, CIP**

- Inter-Industry Liaison Chair
- Education Committee
- Special Events Committee

**Directors**

**Catherine Decarie**

- Marketing Chair
- Membership Chair
- Special Events Committee

**Phil Harris, FCIP**

- Cape Breton Liaison Chair
- Inter-Industry Liaison Committee

**Jane Richardson, FCIP**

- Special Events Co-Chair
- Inter-Industry Liaison Committee

**Matthew Robblee, CIP**

- Inter-Industry Liaison Committee
- Special Events Committee

**Gloria Snow, CIP**

- Career Connections Chair
- Special Events Chair

## **Manager**

Jenny Reyno

## **Administrative Assistant**

Leanne Henriksson (maternity leave)

## **Membership**

Our final membership numbers for the 2013 - 2014 membership year is 1451, up from 1433 the prior year; an increase of 18 members or 1.3%. We are pleased that 108 are new members.

## **Education**

We are utilizing Survey Monkey regularly to determine course offerings for each semester. This has been very successful in meeting the needs of our students and in exceeding our targets. We are currently exploring ways to collaborate more effectively with the Insurance Brokers Association of NS through the use of a survey to establish the target price range, duration, and type of courses that would most appeal to this group. We will explore the breakdown of students to see what is the current percentage coming from the Broker channel and then track for success on a forward basis.

Students in Nova Scotia have fully embraced Virtual classes. Of the twenty-two classes held over the past year, seventeen were virtual, two were combined virtual, and TD Insurance offered three in-house classes. With our new facilities, we hope to be able to increase the number of combined virtual offerings. In addition six students registered for GIE 1 & 2 through the NS Community College as part of the full-time Business Administration program.

## **Course Registrations**

### **Spring Semester 2013**

<b>Course</b>	<b># of students</b>
C11 Principles and Practice of Insurance	12
C12 Insurance on Property	27
C16 The Business of Insurance	6
C39 Fraud Awareness & Prevention	14
C110 Essentials of Loss Adjusting	8
C130 Essential Skills for the Broker & Agent	5

Total number of students = 72 (compared to 61 in Spring of 2012)

### **Fall Semester 2013**

C11 Principles and Practice of Insurance (virtual)	24
C12 Insurance on Property (virtual)	26
C12 Insurance on Property (TD Insurance)	13
C13 Insurance Against Liability (Combined class/virtual)	29
C13 Insurance Against Liability (TD Insurance)	11
C14 Auto Insurance 1 (virtual)	20
C120 Underwriting Essentials (virtual)	11
C131 Advanced Skills for Broker / Agent (virtual)	11

Total number of students = 145 (compared to 134 in Fall of 2012)

### **Winter Semester 2014**

C11	Principals and Practice of Insurance (virtual)	9
C12	Insurance on Property (virtual)	16
C13	Insurance Against Liability	13
C14	Auto Insurance 1 (2 classes)	26
C16	Business of Insurance	17
C110	Essentials of Loss Adjusting (virtual)	15
C120	Underwriting Essentials (virtual)	14
C120	Underwriting Essentials (TD Insurance)	10

Total number of students = 120 (compared to 126 in Winter of 2013)

### Three year Summary:

2011 / 2012 Summary: 19 classes with 291 students

2012 / 2013 Summary: 25 classes with 321 students

2013 / 2014 Summary: 22 classes with 337 students

Overall, we are trending toward a higher number of students, with a year over year increase of 5%.

Thank you to our instructors for their support and dedication to continued education through the CIP Program: David Little, Lisa Jesseau, Ken Clahane, Stacey Purcell, Penny Whynott, Darren Lipsett, Brian Houlihan, Jennifer White, Kelly Leydon, Leslie Weatherston, Shannon Crowell and Cindy Hallman.

Thank you to our Education Chair, Moira Murphy for overseeing this committee.

### **Seminars**

The following is a list of seminars and number of attendees for 2013 - 2014:

April 23	Statement Taking & Investigative Interviewing	24
May 28	Dealing with the Dominant Personality	22
May 28	Dealing with the Workplace Negativity	23
June 14	Train the Trainer	5
Sept 12	Back to Basics: Property	11
Sept 12	Back to Basics: Automobile	15
Oct 10	Errors & Omissions Liability	40
Oct 17	Oil Tank Essentials	19
Nov 21	Back to Basics: Property & Automobile (Yarmouth)	8
Nov 26	New Contaminated Site Regulations	23
Dec 10	Directors & Officers Liability	22
Jan 21/14	Kitec® Plumbing & Related Products	67
Jan 29	New Contaminated Sites Regulations	27
Feb 18	RCT Evaluator Training	21

CIP Society Seminars offered:

May 14	Essential Management Skills (IIC)	10
Nov 19	Advanced Business Interruption	21
Feb 25	Understanding Personalities & Generations	9
Feb 25	Managing the Emerging Workforce	7

In January 2014, we introduced “Coffee and Conversation” seminars in partnership with the Insurance Brokers Association of NS. These seminars are scheduled for the last Friday of each month, averaging 1.5 hours. Topics are offered with brokers in mind to enhance our relationship and potential growth in membership.

The following topics were offered:

January 31	Business Interruption Basics – 59 (34 brokers)
March 28	Crime Insurance – 29 (19 brokers)

So far in 2014 / 2015, we offered *Equipment Breakdown* in April with thirty-four registrations (18 brokers), and *Contract Surety Bonding – Getting Started* in May with thirty-one registrations (25 brokers). These seminars are offered at the Institute facility with a concurrent virtual broadcast.

Three year summary of seminars:

2011 / 2012:	11 seminars with 250 registrations
2012 / 2013:	9 seminars with 181 registrations
2013 / 2014:	20 seminars with 462 registrations

The Insurance Institute of NS was also approached by Amanda Dean and Marlene Landry of the Insurance Bureau of Canada about working in partnership to present seminars of interest to the members of IBC. IBC agreed to help with the cost of facilities and speakers, and the Insurance Institute will retain all surplus funds. The first seminar in this partnership covered *Kitec® Plumbing and Related Products* which had sixty-seven registrations both in person and virtually. We also offered a *Condominium* seminar with IBC in April with eight-four registrations.

The Insurance Institute of NS applied for self-accredited status with the Alberta Insurance Council and now regularly provides CE credits for Alberta, Ontario and BC for most seminars. This has resulted in registrations from as far away as BC for some of our virtual sessions.

Thank you to Paul Croft and his committee for their outstanding hard work and efforts in making this a very successful year.

### **Career Connections**

Seven students and six parents attended *Feed the Minds of Youth*. Although the number in attendance was down, the students enjoyed the guest speakers and the parents appreciated the opportunity to have their children learn more about their profession.

Our Ambassadors, together with representatives from Career Connections in Toronto attended the Halifax Career Fair with over 1,200 university students, the Halifax Regional School Board



Career Fair with 900 students, and a Dalhousie University Summer Job Career Fair with forty students. They also participated in a forum at Dalhousie on Careers in Insurance, and a panel presentation with the Greater Halifax Partnership. IINS currently has eight trained Ambassadors with ten waiting for training, but we can always use more in order to take part in all of the opportunities that are presented to us.

Thank you to Gloria Snow for heading up this committee.

## **CIP Society Events**

### **Halifax Spring Networking Fling**

On May 23, 2013, IINS hosted the 10<sup>th</sup> Halifax Spring Networking Fling at The Waterfront Warehouse, with 319 registrations, a slight increase over prior year of 312. We continue our efforts to encourage more brokers and insurers to attend.

### **Golf Tournament**

IINS hosted the 15<sup>th</sup> Annual CIP Golf Tournament on July 9, 2013, at Granite Springs Golf Club, with 140 guests, and all holes and contests were sponsored.

### **National Education Week Events**

We participated in National Education Week during the week of February 24 – February 28. During this time we held two seminars, a Daily Trivia Contest with 394 entries, and partnered with the Insurance Institutes of NB, NL, and PEI on an Atlantic Essay Contest that garnered eighteen entries. The winner, Jody Willigar of NS, was presented with an iPad Mini. This year the winning essay as well as three runner-up essays was posted to our Nova Scotia page on the IIC website and an email was sent to our membership with a link to them.

## **IINS Events**

### **South Shore Soirée**

The Annual South Shore Soirée was held on July 18, 2013 at Rudder's Brew Pub in Yarmouth, with ninety-five registrations, up from prior year of ninety-two. Thank you to Maritime Remediation for sponsoring this event.

### **Annual Awards Dinner**

The Annual Awards Dinner was held on November 7, 2013 in The Schooner Room, Casino Nova Scotia, preceded by the Presidents Reception in the Compass Room. There were 222 in attendance to cheer on six GIE graduates, thirty-six CIP graduates, and two FCIP graduates. The opportunity for a professional photo to take home at the end of the night continues to be very popular with our graduates.

### **Sydney Soirée**

Our Annual Sydney Soirée was held November 21, 2013, at the Delta Hotel in Sydney, with 211 registrations, up from 193 in 2012. This continues to be a strong and successful event. Thank you to U.C.A.I. for sponsoring this event.

### **Charity Softball Tournament**

Our 2<sup>nd</sup> Charity Softball Tournament, with ten full teams participating, up from eight teams, was once again a huge success, with 147 participants. A donation of \$3,000 was made to Camp Triumph. Thank you, Tamara Higgins and Paul Davis Systems, for sponsoring this event.

### **Battle of the Insurance Bands Charity Event**

New this year, the Battle of the Insurance Bands Charity event was held October 22, 2013, with 129 registrations. We had four great bands and fun was had by all. Each of the three runners up bands received \$200 for their chosen charity, and \$500 went to the winning band's charity. The Owen Sperry Memorial Trust received \$1,829 from funds raised through this event. Thanks to FirstOnSite for sponsoring this event.

All events saw an increase in participation. The Golf Tournament and Softball Tournament were both a sell-out.

Thank you to Gloria Snow and her Special Events team for all their hard work for a fun-filled successful year with this very active committee.

### **Annual Subscription Campaign**

Our annual subscription campaign takes place in January each year. This year we received a total of \$1,800 from the following supporters:

#### **Bronze**

Bell & Grant

Cluett Insurance Brokers Inc.

Jack & Co. Ltd

Caldwell Roach Insurance

Premier Marine

#### **Silver**

Crawford & Company (Canada) Inc.

Marsh Adjustment Limited

IFS Financial Services Inc.

Vaughne Assurance Limited-Limitee

### **Marketing**

We were able to secure a package deal with the Chronicle Herald to including a full page ad to recognize our graduates and two 'inside back cover, full page' ads in The Herald Magazine.

Thank you to Catherine Decarie for her assistance with these initiatives

### **Other**

IINS now has its own Twitter page. This is a work in progress as this is a new area of technology for us. Jenny is using Twitter to promote upcoming seminars, courses and industry highlights.

Leanne Henriksson, our Administrative Assistant, is currently on maternity leave. It was recently announced that when she returns to work in late August she will be promoted to Education Coordinator. Her new role will enable our Manager to spend more time promoting the Insurance Institute and its products and services to our clients.

### **IINS Goals and Challenges for 2014 - 2015**

- Continue our momentum with the improved partnership with IBANS for both seminars and events. Our Coffee and Conversation series is moving us in the right direction.

- Continue to work with IBC to offer training seminars that they are no longer able to provide due to reduced resources. This is a great opportunity for IINS to be seen as the Education provider.
- Host Meet & Greet events in various locations around NS.
- Investigate the possibility of providing a licensing exam similar to that provided in Newfoundland.
- Provide a list of upcoming seminars well in advance.
- Utilize marketing support from IIC

### **CLOSING REMARKS**

We ended our year with an Academic surplus of \$40,034 and a CIP Society surplus of \$2,282. With the dedication and commitment of our very hard working Council members, I am confident this success will continue.

On behalf of the Insurance Institute of Nova Scotia, I want to take this opportunity to thank every one of our Council members, staff, and volunteers. We are lucky to have such a dedicated and committed group of professionals working on behalf of our members.

I would also like to recognize Rebecca Bamford, temporary assistant, who has done a great job assisting Jenny, as well as supporting NB and NL.

My sincere thanks to Jenny Reyno, who oversees our Institute and can always be counted on for her hard work and dedication. Her valuable wealth of knowledge, support and enthusiasm makes being a part of the Institute memorable and rewarding.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Spaulsen', with a long horizontal flourish extending to the right.

Susanne Paulsen, FCIP, CRM  
President  
Insurance Institute of Nova Scotia

**REPORT OF THE NOMINATING COMMITTEE  
NOMINATIONS FOR THE SLATE OF EXECUTIVE AND DIRECTORS  
2014-2015 TERM**

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<b>PRESIDENT:</b>	Moira Murphy, FCIP Intact Insurance Dartmouth, NS
<b>FIRST VICE PRESIDENT:</b>	Paul Croft, CIP Aon Reed Stenhouse Halifax, NS
<b>SECOND VICE PRESIDENT/ TREASURER:</b>	Gloria Snow, CIP Economical Insurance Group Dartmouth, NS
<b>PAST PRESIDENT:</b>	Susanne Paulsen, FCIP, CRM Aviva Canada Dartmouth, NS

**DIRECTORS**

Catherine Decarie TD Insurance Halifax, NS	Jane Richardson, FCIP RSA Group Dartmouth, NS
Matthew Robblee, CIP Caldwell Roach Agencies Truro, NS	Andrew Williams, FCIP AMG Claims Inc. Halifax, NS
Vacant	

## **SUBSCRIBERS**

Insurers and reinsurers subscribe directly to The Insurance Institute of Canada, which then makes grants to local Institutes according to their needs. National brokers and adjusters have been invited to subscribe also. These donations enable the Insurance Institute to provide services to students at minimum costs.

### **NATIONAL SUBSCRIBERS – 2014**

Promutuel L'Abitibienne, S.M.A.G.  
AIG Canada  
Alberta Motor Association Insurance  
Algoma Mutual Insurance Company  
Allstate Insurance Company of Canada  
Antigonish Farmers' Mutual Insurance Company  
Aon Re Canada  
Aon Reed Stenhouse Inc.  
Promutuel Appalaches - St-François  
Aviva Canada Inc.  
Ayr Farmers' Mutual Insurance Company  
Bay of Quinte Mutual Insurance Company  
Bertie & Clinton Mutual Insurance Company  
Boiler Inspection & Insurance Company  
of Canada  
Promutuel Bois-Francs, S.M.A.G.  
La Capitale, Compagnie d'Assurance Générale  
Cayuga Mutual Insurance Company  
Chubb Insurance Company of Canada  
CNA, Canadian Operations  
Coachman Insurance Company  
Co-operators General Insurance Company/Group  
Crawford & Company (Canada) Inc.  
The CUMIS Group Limited  
C.U.R.I.E.  
Dale Parizeau Morris MacKenzie  
Desjardins Groupe d'assurances générales  
Promutuel Drummond, S.M.A.G.  
Dufferin Mutual Insurance Company  
Ecclesiastical Insurance Office plc  
ENCON Group Inc.  
Erie Mutual Fire Insurance Company  
Le Groupe Estrie-Richelieu  
Promutuel de L'Estuaire  
General Reinsurance Corporation  
Germania Mutual Insurance Company  
Gore Mutual Insurance Company  
The Guarantee Company of North America  
Hay Mutual Insurance Company  
Intact Insurance Company  
Kent & Essex Mutual Insurance Company  
Kernaghan Adjusters Limited  
The Kings Mutual Insurance Company  
L & A Mutual Insurance Company  
Ledor Assurances  
Promutuel du Littoral  
Lloyd's Underwriters  
Lotbinière, S.M.A.G.  
Manitoba Public Insurance Corporation  
Mennonite Mutual Fire Insurance Company  
Metro General Insurance Corporation Ltd.  
Promutuel Montmagny-L'Islet  
Munich Reinsurance Company of Canada  
North Blenheim Mutual Insurance Company  
North Kent Mutual Fire Insurance Company  
North Waterloo Farmers Mutual Ins. Co.  
Northbridge Financial Corporation  
Old Republic Insurance Company of Canada  
Oxford Mutual Insurance Company  
PAFCO Insurance Company  
Partner Reinsurance Company of the U.S.  
Peace Hills General Insurance Company  
Peel Maryborough Mutual Insurance Company  
P.E.I. Mutual Insurance Company  
Pembroke Insurance Company  
The Portage La Prairie Mutual Insurance Co.  
Promutuel Prairie-Valmont  
Red River Mutual  
Promutuel Riviere-du-Loup  
Promutuel Rouyn-Noranda-Témiscamingue  
RSA Canada Group  
Saskatchewan Government Insurance Canada  
Saskatchewan Mutual Insurance Company  
Scor Canada Reinsurance Company  
SGI Canada Insurance Services Ltd.  
Sirius America Insurance Company  
South Easthope Mutual  
SSQ, Société d'Assurances Générales  
State Farm Insurance Companies  
TD Insurance  
The Toa Reinsurance Company of America  
Travelers Canada  
L'Unique, Compagnie d'Assurance Générale  
Promutuel La Vallée, S.M.A.G.  
Promutuel Vaudreuil-Soulanges  
Verchères, S.M.A.G.  
The Wawanesa Mutual Insurance Company  
Westminster Mutual Insurance Company  
Yarmouth Mutual Fire Insurance Company  
Zurich Canada

## **INSURANCE INSTITUTE OF NOVA SCOTIA SUBSCRIBERS – 2014**

### **Silver**

Crawford & Company (Canada) Inc.  
Marsh Adjustment Limited

IFS Financial Services  
Vaughne Assurance Limited-Limitée

### **Bronze**

Bell & Grant Insurance  
Cluett Insurance Brokers Inc.  
Jack & Co. Ltd.

Caldwell Roach Insurance  
Premier Marine

## **2014 GRADUATES**

### **General Insurance Essentials**

Matthew Bernard Boudreau	Intact Insurance Company
Denise E. Bucciarelli	Unifund Assurance Company
Rebecca L. Burke	Zive Insurance Ltd.
Joanne M. Dominix	The Portage Mutual Insurance Company
John C. MacLellan	NS Community College
Redmon David MacParland	NS Community College
John Douglas McInnis	NS Community College
Jennifer Pelley	Nova Scotia School Insurance Exchange
Deirdre Faye Potter	NS Community College
John Dennis Simms	NS Community College
Kyle Smith	NS Community College
Helen Wadey	RSA Group
Ruwei Wang	

### **Chartered Insurance Professional**

Heidi Bardsley	Stanhope Simpson Insurance
Shannon Kathleen Bragg	RSA Group
Catherine Jane Campbell	
Heather L. Coghlin	RSA Group
Bradford Karl Dash	TD Insurance
Elizabeth Drew	RSA Group
Matthew John Dunn	Government of NS; Risk Management & Security
Dawn Evans	Sovereign General Insurance
Sylvia Gallant	Nova Scotia School Insurance Exchange
Barbara L. Gillis	Economical Insurance
John Alden Hartlin	Ecclesiastical Insurance Group
Pieter Walter Heydenrych	Emergency & Environmental Claims Management
Heather Ann Hilton	Caldwell Roach Insurance
Siobhan Leigh Hynes	The Portage Mutual Insurance Company
Shelly Lynn Iyoupe	Aviva Canada Inc.
Melissa Ann LeBlanc	Aviva Canada Inc.
Khala Alyse Marren	RSA Group
Joanne Lynn Morgan-Westall	Crawford & Company (Canada) Inc.
Denise Marie Murray	Intact Insurance Company
Michelle Anne Nixon	TD Insurance
Diana L. Pelrine	Sovereign General Insurance
Amber Peterson	Sunderland Marine Insurance Company Ltd.
Katie Ann Rice	Aviva Canada Inc.
Bonny S. Sawler	The Kings Mutual Insurance Company
Kara-Lynn Scallion Whiston	Intact Insurance Company

Sean Anthony Patrick Stade  
Brenda Tarrant  
Carolyn J. Tough  
Rebecca White

Aon Reed Stenhouse Inc.  
Intact Insurance Company  
Cluett Insurance Brokers  
RSA Group

### **Fellow Chartered Insurance Professional**

Kelly Ann Boudreau  
Greg S. Crawford  
Clayton Palmer  
Natalia Richardson  
Brenda Upton

RSA Group  
Intact Insurance Company  
Intact Insurance Company  
Intact Insurance Company  
The Kings Mutual Insurance Company