

# Momentum...

Engaging those who work in Nova Scotia's P&C insurance industry

FALL 2016

INSURANCE INSTITUTE OF NOVA SCOTIA

VOLUME 2, NUMBER 3



## From Our President

Paul Croft, CIP

Education is the foundation of the Insurance Industry. The Insurance Institute of Nova Scotia has a proud history of promoting ongoing education whether through designation programs such as the Chartered Insurance Professional (CIP) or the Fellow Chartered Insurance Professional (FCIP) or

through ongoing continuing education. In addition the Insurance Institute has also provided the Insurance Professional with opportunities for networking through events such as the Spring Fling, the CIP Golf Tournament and the Softball Tournament.

I am proud to have assumed the position of President at the last Annual General Meeting of IINS held in June. The Insurance Institute is blessed with an amazing staff. Jenny Reyno has done a wonderful job in excess of 25 years managing the day to day operation of the Institute office as well as providing guidance, counselling and friendship to our students and graduates. She has been aided in recent years by Leanne Henriksson who has done a great job of supporting students and has assumed a leadership role in continuing education, organizing speakers and seminars. We also have a great volunteer governing council who are firmly committed to the Insurance Industry's needs.

I have been a member of our Illustrious Industry since beginning my career as a broking trainee with Aon in 1987. I came into the industry upon completion of a couple of undergraduate degrees at Dalhousie University and quickly found that the Insurance Industry offered exciting career opportunities. I completed my CIP as well as a CRM with the Insurance Institute and a CCIB designation through the brokers association. The thing I enjoy most about our business is that I continue to learn every day. Our industry and the businesses that we deal with are always changing providing us with opportunity to learn new things and take on new challenges.

Currently I am Senior Vice President and Branch Manager of Aon's Halifax office overseeing the daily operations and managing the growth of Aon's business in the Maritimes. I enjoy dealing with clients and

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Insurance Institute

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## Enrol Now For the CIP Fall Semester

Be Assured – your decision to become a CIP is a wise one! As confirmed in a recent industry survey the CIP leads to better career prospects. Additionally, CIP graduates enjoy better pay and are of more interest to recruiters. You can learn more about the value of the CIP at [BeAssured.ca](http://BeAssured.ca)

Register online at [bit.ly/F16-CIP-IINS](http://bit.ly/F16-CIP-IINS) or download the schedule & registration form at [bit.ly/2bjAtgD](http://bit.ly/2bjAtgD)

Registrations received after September 7, 2016 are subject to a late registration fee.

### C11 Principles & Practice of Insurance

Brian Houlihan, FCIP

**Virtual:** Monday nights at 6:30 pm

### C12 Insurance on Property

Linda Meldrum, CIP

**Virtual:** Wednesday nights at 6:30 pm

**Weekend Warrior:** November 4 - 6 & 25 - 27

### C13 Insurance Against Liability Pt 1

Jody Willigar, FCIP

**Virtual:** Wednesday nights at 6:30 pm

### C14 Automobile Insurance Part 1 (Atlantic)

David Little, CIP

**Virtual:** Monday nights at 6:30 pm

### C14 Automobile Insurance Part 1 (Atlantic)

Ken Clahane, FCIP

**Weekend Warrior:** November 18 – 20 & December 2 - 4

### C16 The Business of Insurance

Ken Clahane, FCIP

**Virtual:** Wednesday nights at 6:30 pm

### C48 Automobile Insurance Pt 2

Jody Willigar, FCIP

**Virtual:** Tuesday nights at 6:30 pm

### C110 Essentials of Loss Adjusting

Leslie Weatherston, CIP

**In-Person:** Thursday nights at 6:00 pm

### C111 Advanced Loss Adjusting

Jennifer Blacklock, CIP

**Virtual:** Monday nights at 6:30 pm

### C112 Practical Issues in Claims Management

Shelley Landry, CIP

**Virtual:** Tuesday nights at 6:30 pm

### C120 Underwriting Essentials

Melissa Saarloos, FCIP

**Virtual:** Tuesday nights at 6:30 pm

## From Our President

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directly manage a portfolio of accounts in addition to my managerial responsibilities. I am also involved in a volunteer capacity outside of the Insurance Institute including with Dalhousie University on the MBA Corporate Residency Advisory Board, with the Insurance Brokers Association of Nova Scotia where I currently serve as President, and on a fundraising board at the Dartmouth General Hospital.

Outside of work and volunteer activities I enjoy spending time with my family. I am married and have two children, Matthew 14 and Sophia 8. My children are involved in competitive swimming, so many weekends you can find me volunteering as an official at the pool or simply playing shuttle driver to their other activities. As a family we enjoy getting outdoors, especially running and hiking. We also enjoy travel so we look forward to vacation when we can hit the road or grab a plane to a new destination.

I look forward to the challenges ahead and appreciate all the support that everyone provides to the programs and initiatives of the Insurance Institute of Nova Scotia. Please feel free to reach out with any ideas or suggestions to myself or any of the other council members in the year ahead.

## CIP Classes: Learning Formats for Everyone

The Insurance Institute offers a variety of CIP class delivery methods for you to choose from. For some students, attending class once a week, in person, is difficult. Work requirements, travel time, and family commitments all play a role.

That is why IINS is pleased to offer our classes in a variety of learning formats. Virtual classes, condensed learning (Weekend Warrior), or in person, we have something to suit you. Visit [bit.ly/F16-CIP-IINS](http://bit.ly/F16-CIP-IINS) for more details on the different delivery methods available to you.



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## Meet Your Instructor

### Jody Willigar, FCIP, CRM, BA Claims Representative Ecclesiastical Insurance Office plc



**Q:** How did you get started in insurance?

**A:** It started with a chance encounter through selling a toaster oven while living halfway around the world in South Korea. The person I sold the toaster to put me in contact with one of his friends who had moved back home the previous year. When I arrived in Canada we hung out a few times and he mentioned that he worked for a local insurance company. A career in insurance was not even on my radar. I found out that the company he worked for was hiring. I applied and was offered a job as an automobile telephone adjuster. I accepted the position and was on my way.

**Q:** What direction do you see the industry moving in the future?

**A:** As the industry becomes more consolidated there has been a shift to a more specialized adjuster role. This is a trend I see accelerating due to increasingly technical claims. With the mainstream movement of things such as autonomous cars and drones, adjusters will need more specific knowledge about their inner workings and systems. Liability may not be as simple as a DCPD chart. Specific knowledge and skills will need to be developed so education and specific learning will be paramount.

**Q:** How has your designation benefited you professionally?

**A:** I've always put a high value on education and lifelong learning. The CIP and FCIP programs not only give you technical knowledge but also show your dedication to learning and the industry. I believe this was crucial in moving from a position in one company dealing strictly with automobile insurance into one dealing with Commercial property and the Commercial general liability policy. My FCIP designation was instrumental in being noticed and standing out from the crowd.

**Q:** What made you start teaching?

**A:** Teaching is something I've always been interested in doing. Through my University life I had contemplated the possibility of completing a B.Ed. I realized through my time in South Korea that teaching was also something that I enjoyed doing. Once I completed my CIP and started my FCIP I decided it was the right time to get involved. Through patience, multiple emails to Jenny, and a little luck, I was offered the chance to instruct my first course.

**Q:** What advice can you offer students looking to get the most out of their courses?

**A:** We are all working professionals who are taking courses beyond our 35-40 hours a week. It is easy to cram at the end or focus simply on studying to pass the exam. Passing should be our goal, but do not miss out on the process. We can all learn through discussion and class interactions. Get involved, ask lots of questions, think outside the box and really think about the questions your colleagues are asking. It is during these times that the material becomes real and not just words on a page.

## 2016-2017 Governing Council

### President

Paul Croft, CIP  
Aon Risk Solutions

### 1st Vice President

Gloria Snow, CIP  
Economical Insurance

### 2nd Vice President

Jane Richardson, FCIP  
RSA Insurance

### Past President

Moira Murphy, FCIP  
Intact Insurance

### Directors

Kelly Leydon, FCIP  
TD Insurance

Kimberley Livingston, CIP, CRM  
Portage Mutual Insurance

Jennifer Power, CIP  
Pembridge Insurance

Matthew Robblee, CAIB, CIP  
Caldwell Roach Agencies

Andy Williams, FCIP  
AMG Claims Inc.

### Manager

Jenny Reyno  
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### Education Coordinator

Leanne Henriksson, BBA  
[lhenriksson@insuranceinstitute.ca](mailto:lhenriksson@insuranceinstitute.ca)



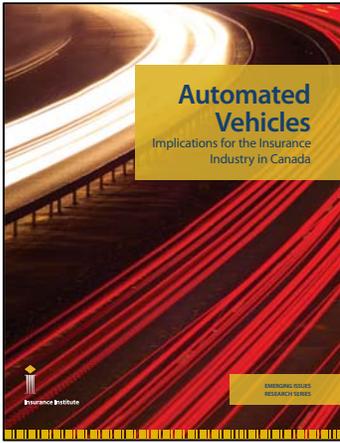
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Nova Scotia



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# Insight & Research You Can Use



If and when you are looking for research and information on hot topics impacting your role, your company and the industry at large, we have resources at your fingertips!

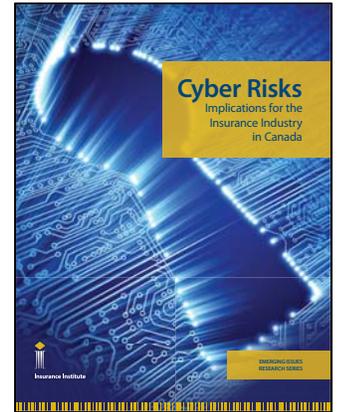
The new series of annual **Emerging Issues Research Reports** published by the Institute includes our first two reports: **Cyber Risks: Implications for the Insurance Industry in Canada (2015)** and **Automated Vehicles: Implications for the Insurance Industry in Canada (2016)**. These comprehensive reports are free to download or to request a printed copy – so feel free to read and share!

You can also access a growing online library of trends papers brought to you by the CIP Society. Topics include: Uber, Airbnb, 3D Printing, Telematics, Internet of Things, Flood Insurance, Peer-to-Peer Insurance, Fracking, Drones, and many more.

The Society's ADVANTAGE monthly program had been publishing trends papers for a number of years, but only recently opened up the library to all members, not just graduates. For Society members, we hope you are proud to be able to make these resources available to all. For all members, we hope you find the trends papers informative and timely.

These papers are free and available to all members and the industry at large – so feel free to read and share!

An easy link for all your research needs and to pass along to others is:  
[www.insuranceinstitute.ca/research](http://www.insuranceinstitute.ca/research).



## Grow Your List of Credentials

Have you thought about adding the Canadian Risk Management (CRM) designation to your list of p&c insurance credentials? If you answered yes, consider taking the courses that can lead to the designation with the Institute's Risk Management Certificate program. The successful completion of this three-course certificate will prepare you to attempt the exams that lead to the CRM designation, awarded by the Global Risk Management Institute.

Using case studies from p&c insurance along with course material, these courses will help you to learn the fundamentals of risk management. The online course format allows you to create your own schedule to complete the required course assessments. You can expect to commit approximately six to eight hours per week to course work. Successful completion of the certificate may also qualify you to receive two credits towards your CIP designation.

It is highly recommended that you take the courses in order, though it is not a requirement. Register today for one of the following three courses, the fall semester begins September 12:

**Risk Management Principles and Practices (R110)**

**Risk Assessment and Treatment (R120)**

**Risk Financing (R130)**

Space is limited so don't delay – [register today](#).



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With our 12th campaign coming to a close earlier this summer, we are pleased to say we've had another successful year sharing our message and promoting careers in insurance. For over 10 years, Career Connections has been leading the way in the mission to educate students, career changers and career seekers about the world of opportunity the property and casualty insurance industry holds.

This year we participated in nearly 400 events across the country, giving us exposure to an estimated audience of 200,000. This level of engagement and broad reach would not have been possible without our dedicated roster of Career Connections Ambassadors. Our ambassadors are industry professionals that have taken time out of their busy schedules to complete training and attend career fairs, present in classrooms, and participate in panels and networking events on our behalf. Through these events, ambassadors are able to connect with students and career seekers in their communities, sharing their personal career paths and debunking the many myths about working in the insurance industry.

## Do you have a story to tell? We need YOU!



We are always looking for new ambassadors to join our team. If you're looking for a way to give back to your community and the industry - becoming an ambassador is a great way to accomplish both. Not only are you educating students and career seekers about the vast opportunities that exist within the industry, you're also helping to secure a bright future for the industry itself by helping us attract top talent. Want to learn more? Contact us today to find out about upcoming training dates and to get more information about the program. Email: [cconnections@insuranceinstitute.ca](mailto:cconnections@insuranceinstitute.ca)  
Phone: 1-866-362-8585 x 2252

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## Advanced CIP is a Popular Choice for Grads

Have you completed your CIP? Are you considering the Advanced CIP as the next credential in your p&c insurance education? The Advanced CIP acts as a bridge to the FCIP program for students without a university degree and also introduces you to a different learning style from your CIP courses; the A-level courses include graded online discussions with peers across the country as well as assignments in an online, interactive environment.

Students who have recently completed the Critical Thinking for Insurance Professionals (A300) have provided overwhelmingly positive feedback and commented that they have gained helpful new tools to improve their effectiveness on projects. In fact, 90 per cent of those students surveyed said they would recommend this course to their colleagues.

You can choose to take the Critical Thinking and Business Foundations courses on their own, however, if you are looking to complete the entire certificate it is highly recommended you take the courses in the following order:

1. One CIP elective (must be a new course)
2. A300: Critical Thinking for Insurance Professionals
3. A310: Business Foundations for Insurance Professionals
4. A340 Applied Business Practices in Insurance

**Register now** to begin your Advanced CIP certificate. The fall semester begins September 12.

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## What's on the Horizon?

### Seminars:

- Sep 14: [Introduction to Managing Today's Workforce](#)  
[Next Steps to Managing Today's Workforce](#)
- Sep 30: [Condominiums: Above & Beyond](#)
- Oct 25: [Valuation, Valuation, Valuation!](#)
- Oct 28: Telematics

### Networking Events:

- Sep 16: Softball Tournament – Player **SOLD OUT!**  
[Softball Tournament – Spectator](#)
- Oct 20: South Shore Soirée
- Nov 3: Annual Awards Dinner
- Nov 17: Sydney Soirée

## The Lloyd King Scholarship

The Lloyd King Scholarships award financial assistance for up to two qualifying residents of Atlantic Canada who are pursuing post-secondary education.

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. Complete information, including the application form, can be found at <http://bit.ly/LKingScholarship>

The deadline for submission is Friday, September 23, 2016, 5:00 p.m. EST.

## 2016 Subscribers

The Insurance Institute of Nova Scotia thanks its 2016 Subscribers for recognizing the importance of education in the insurance industry.

Would your company like to join our list of Subscribers or Sponsors? [Review](#) the many opportunities that are available or [download](#) the list; opportunities that will put your company name front and centre with over 1,700 members of the Nova Scotia p&c insurance industry. Your support benefits both the Insurance Institute of Nova Scotia and its members.

### Gold

[Aon Risk Solutions](#)  
[Crawford & Company](#)  
[Wynward Insurance Group](#)

### Silver

[Marsh Adjustment Limited](#)  
[McInnes Cooper](#)

### Bronze

[IFS Financial Services](#)  
[Jack & Co. Ltd.](#)

## 18<sup>th</sup> Annual CIP Society Golf Tournament

If you like playing golf under clear blue skies, surrounded by nature, with peers from the NS p&c industry, then July 12 was your lucky day. Moving this annual tournament to Lost Creek Golf Club turned out to be a popular decision; 93% of respondents to a post-event survey liked the course, with many commenting on its beauty. 96% said they would recommend this tournament to others, and 100% said they would attend again! A huge thank-you to the many sponsors whose support is integral for an event like this, and congratulations to the foursome of Carl Beaudoin, Nick Pearl, Larry Rollins and Michael Sangster whose names will be added to the list of winners engraved on the Past President's Cup.



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## Spring Networking Fling

Murphy's the Cable Wharf was the scene of this annual event on May 12. Despite a record turnout of 351 registered guests, the new venue ensured that there was lots of room for dining, dancing and mingling. Comments from those who attended included:

- Better flow, more room to network, bar service faster
- Excellent venue!
- Simply Perfect!!!

An added bonus was the arrival of the Mexican tall ship, Cuauhtémoc, which tied up alongside and gave everyone an up-close and personal look at the ship and her crew.

Outstanding sponsorship enabled us to once again offer the 'Buy One Ticket – Bring a Client for Free' promotion. Keep your social calendar free for May 11, 2017 and join us next year for the Spring Networking Fling!



## Ask the Institute – Updated!

Have you visited Ask the Institute yet? This valuable resource has provided students, members and industry professionals with answers to your most frequently asked questions.



Ask the Institute is filled with 'need to know' material—all in one convenient location, and includes questions you might ask your colleagues about the Institute's programs.

The resource covers course selection, exams, student life and careers, membership and designations, program inquiries, financial considerations and options beyond the CIP. It also includes tips and advice about how to succeed in the CIP program, and videos of actual students and members responding to questions from their own perspective.

Ask the Institute is constantly being updated with new questions, answers and videos. So go ahead, and Ask the Institute! Visit [www.insuranceinstitute.ca/ask](http://www.insuranceinstitute.ca/ask).

## Thank You to our Volunteers



Every day, hundreds of insurance industry professionals voluntarily give their time and

talent to the Insurance Institute of Canada and its provincial Institutes. Their roles vary from Council members to exam proctors to Career Connections ambassadors. Through our volunteers, we have successfully served and transformed professionals in the insurance industry. Thank you!

Volunteering has great benefits, including professional development, making new contacts and a valuable contribution to the education of the industry. To learn more about how you can become involved as a volunteer with the Insurance Institute of Nova Scotia, contact us at [IINSmal@insuranceinstitute.ca](mailto:IINSmal@insuranceinstitute.ca)



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