

# Momentum...

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

SPRING 2016

INSURANCE INSTITUTE OF NOVA SCOTIA

VOLUME 2, NUMBER 2



## From Our President Moira Murphy, FCIP

The promise of Spring is sweet and full of possibilities! The Insurance Institute of Nova Scotia is hard at work to ensure you have lots of choice for opportunities to grow your expertise and nurture your network of industry contacts this Spring.

This edition has a great combination of information on course offerings and a forum for you to learn about what is happening in our business. I would encourage you to take the time to read on....

## We Want You!

Have you ever thought about joining the Governing Council for the Insurance Institute of Nova Scotia?



Directors are elected for a three-year term, are required to attend monthly Council meetings (except for July and August), and must have the support of their employer to take on the position. Our Council is a combination of a Strategic and a Working Council; directors develop strategy and determine long-term goals for our Institute, while at the same time pitching in as required to ensure the success of our networking and educational events.

Our Governing Council for 2016-2017 will be elected during our Annual General Meeting on June 17. If you'd like to be considered, send an email to [jreyno@insuranceinstitute.ca](mailto:jreyno@insuranceinstitute.ca) no later than April 8 with your background and why you are interested in becoming a Director; you could become part of our winning team!

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## Spring 2016 CIP Classes

IINS is offering the following CIP classes starting April 11, 2016:

### **C11 Principles & Practice of Insurance**

Stacey Purcell, FCIP – Virtual  
Wednesday night at 6:30 pm Atlantic

### **C12 Insurance on Property**

Jennifer Blacklock, CIP - Virtual  
Thursday night at 6:30 pm Atlantic

### **C12 Insurance on Property**

Ken Clahane, FCIP – Weekend Warrior  
June 18, 19 and 24 - 26

### **C13 Insurance Against Liability Pt 1**

Jody Willigar, FCIP – Virtual  
Tuesday night at 6:30 pm Atlantic

### **C14 Automobile Insurance Part 1 (Atlantic)**

David Little, CIP – Virtual  
Wednesday night at 6:30 pm Atlantic

### **C16 The Business of Insurance**

Brian Houlihan, FCIP – Virtual  
Monday night at 6:30 pm Atlantic

### **C39 Fraud Awareness & Prevention**

Jennifer White, CIP – Virtual  
Tuesday night at 6:30 pm Atlantic

### **C111 Advanced Loss Adjusting**

*Available through the Insurance Institute of PEI*  
Monday night at 6:30 pm Atlantic

### **C120 Underwriting Essentials**

Melissa Saarloos, FCIP – Virtual  
Tuesday night at 6:30 pm Atlantic

### **C130 Essential Skills for Broker & Agent**

Shelley Landry, CIP – Virtual  
Wednesday night at 6:30 pm Atlantic

### **C131 Advanced Skills for Broker & Agent**

Lisa Bruff, CIP – Virtual  
Tuesday night at 6:30 pm Atlantic

Register online:

<http://bit.ly/1nghOpY>

Download the schedule & registration form:

<http://bit.ly/1LClyh6>

Registrations received after April 8, 2016 are subject to a late registration fee.

## Studying for the CIP Exams? There's an App for That!

Whether at work or studying for your CIP exam, IIC Mobile Learning is a new app that puts learning at your fingertips. Download it today on your mobile or tablet and get free access to the following:

- Over 1,700 terms and definitions in the Dictionary of Insurance
- Your account with the Institute; find out your grades, determine what course you want to take next, or update your contact info
- A free pack of 10 practice multiple-choice questions. There are five additional question packs available for in-app purchase.



The IIC Mobile Learning app is available on the App Store and Google play. Download it today! <http://bit.ly/IICMobileApp>

## Recognizing Leaders Among Us

The CIP Society is proud of our contribution to the development of leadership within our membership and pleased to be able to formally applaud and commemorate our members' leadership qualities through the National Leadership Awards Program.

Everyone is encouraged to ensure that the leaders among us are recognized: employers are encouraged to nominate employees, leaders recognize leadership qualities in others, and members promoting the leadership qualities in other members. The awards program offers the opportunity to acknowledge and celebrate the leadership qualities of our CIPs and FCIPs.



Nominations for 2016 Emerging and Established leaders are now being accepted, until **June 1st**.

For more information on the criteria and nomination process, please visit <http://bit.ly/NatLeaderAwards>



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In this edition of *Momentum...* we highlight another of our long-time instructors.

## Meet Your Instructor David Little, BA, CIP

**Q:** What company do you work for and in what position?

**A:** I am an Insurance Officer for the Province of Nova Scotia, Dept. of Internal Services – Insurance, Risk Management & Security

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

**A:** Upon achieving my undergraduate degree, I had to decide whether to continue working towards an Education degree - the best job prospects were to teach up North at that time - or look for employment and start a career elsewhere. Fortunately, I had a sister working in the insurance industry as a Broker and it was her recommendation that I try insurance. I began my insurance career as a Career Trainee with RSA in 1978. A total of 38 years to date - long before many of my students were born!

**Q:** Who inspires you?

**A:** My biggest inspirations in my life were my parents. Both uneducated academically and rough around the edges socially, they taught me to be responsible for my own destiny and that education was an important factor in achieving a better, more fulfilling, life.

**Q:** What do you enjoy most about teaching CIP courses?

**A:** I enjoy the student's enthusiasm, creative thinking and diversity of personalities that make up each and every class I teach. I'm thankful to have a venue to help others succeed and grow in confidence. The challenges that this responsibility brings makes me grow tremendously as an individual. Of course, the piece de resistance is the pride and glow on the faces of those students (not to mention the look of relief!) that achieve their CIP and FCIP on the eve of the Annual Awards Dinner - knowing that they have finally reached the end of this professional journey. I feel like a proud parent at their child's graduation each and every time!

**Q:** What do you like to do in your spare time?

**A:** I like to spend time with family and friends, surf the net, travel to warm, exotic destinations in winter and enjoy road trips around the East Coast in the summer. I also work at maintaining a fit, active and healthy lifestyle and seek out new adventures never before tried, i.e. scuba diving, zip lining, riding elephants, or petting tigers.



## 2015-2016 Governing Council

### President

Moira Murphy, FCIP  
Intact Insurance

### 1st Vice President

Paul Croft, CIP  
Aon Reed Stenhouse

### 2nd Vice President

Gloria Snow, CIP  
Economical Insurance

### Past President

Susanne Paulsen, FCIP, CRM  
Aviva Canada

### Directors

Kelly Leydon, FCIP  
TD Insurance

Kimberley Livingston, CIP, CRM  
Portage Mutual Insurance

Jane Richardson, FCIP  
RSA Group

Matthew Robblee, CAIB, CIP  
Caldwell Roach Agencies

Andy Williams, FCIP  
AMG Claims Inc.

### Manager

Jenny Reyno  
[jreyno@insuranceinstitute.ca](mailto:jreyno@insuranceinstitute.ca)

### Education Coordinator

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



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Nova Scotia



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## Membership Renewal coming up soon!

Just a reminder that your Insurance Institute membership year ends on May 31st and you will soon be receiving a renewal notice.

Why renew? With our support, you can take your education and career to a new level with our courses, seminars, webinars, and valuable networking opportunities.

**Have your contact details changed?** We encourage you to update your profile by logging in at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca)

If you have any questions or need help renewing your membership, please contact Member Services toll-free at 1-866-362-8585 x 1, or email them at [IICmail@insuranceinstitute.ca](mailto:IICmail@insuranceinstitute.ca)

## Why is Association Membership Important for You?

Did you know the Insurance Institute was created by Canadian insurance companies? We were formed in 1899 when a group of companies met to create a national body which would provide quality education programs to Canada's insurance professionals.

Today, the Institute remains a not-for-profit association governed by a board representing the major insurance employers in Canada. We service more than 39,000 members across Canada with our CIP and FCIP designation programs, certificate programs and more. These national programs are delivered to you through our Insurance Institutes and Chapters across the country, alongside their local seminars and networking events.

We have evolved with the industry, but our goal remains the same: to ensure that insurance professionals have access to the latest industry knowledge and education to better serve the insurance-buying public.

### How are our funds spent?

As a not-for-profit association, any excess funds we have are channeled back into the development of new education options, such as the Risk Management and Advanced CIP certificate programs, as well as new technologies, such as the IIC Mobile Learning app. Additionally, we are always researching and developing new education delivery methods to better suit your needs, such as our real-time virtual classes.

### Where do you come into this?

As was mandated by the major insurance organizations who formed the Institute, we rely on members like you to be able to continue to achieve our goals. By keeping your membership in good standing, you are ensuring that you still have access to high-quality education programs, regardless of your career path in the industry. Provincial membership fees support your local Institute, assisting them to continue providing the same educational opportunities that were there for our CIP and FCIP members when they were taking courses.

You would know about the tangible benefits of membership including access to our CIP and FCIP designation programs, seminars, networking events and more. But as with other industry associations who provide education and designations, there are other important benefits to membership that you may not know about. Your membership demonstrates a commitment to your profession and professional alignment with an organization that is recognized as a leader in the industry for education.

It's for all of these reasons that we encourage you to keep your membership with us in good standing – it's of great benefit both to you as an insurance professional, and also to the property & casualty industry in Canada. To renew, log into your profile at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or call Member Services at 1-866-362-8585 x 1.



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## A True Gentleman

### E. Brian Gough, FCIP, CLA, FCIAA



It was with great sadness that we learned of the death of Past President E. Brian Gough, on Friday, February 5th, 2016 after a courageous battle with leukemia.

Born on September 14, 1950, Brian was a well-respected member of the insurance industry, known both personally and professionally for his honesty, loyalty and integrity. He started his career in August 1970 with Phoenix Canada. In 1974 he joined Marsh Adjustment Limited, where he served as President from 1995 to 2015.

In 1975 he earned his CIP designation, followed by the FCIP in 1999, and Fellow Chartered Loss Adjuster designations. Brian was first elected to the Governing Council of the Insurance Institute of NS in 1975 and quickly moved up the ranks, serving as President in 1978-1979. He again served as a Director from 1999 to 2001. His service to the industry didn't end there; in 1997 he served as National President of the Canadian Independent Adjusters Association.

Those who worked with Brian in the insurance industry most often described him as a gentleman, ultimate professional and mentor. This is further borne out by entries made in the online book of condolences for his family:

- Always cordial, always a gentleman and always a kind word, he had my highest respect as a professional and more importantly as a person.
- He was so knowledgeable, honest, and steadfast; you just knew you could always count on him.
- I will never forget the time Brian took to explain the ins and outs of his decision on a claim and how much integrity and professionalism he demonstrated while doing so.
- Always the professional, always the gentleman, he was the first to extend his hand in greeting before attending to the business at hand.

A beloved husband, father and grandfather, Brian devoted a great deal of his life to his work but he saved the best part of himself for his family. He created a beautiful home in which he loved his wife of 37 years, Susan, and raised his children Andrew, Laura and Amy in comfort and security. He was a provider who considered his own needs last. A lifelong daily swimmer, Brian loved the saltwater and the sun. His family will forever think of him on the beaches of St. Margaret's Bay tossing a football or calling them into the water to join him. Brian took great pride in granddaughter, Adelaide Elizabeth. He doted on "pop's girl" and she provided him with tremendous joy. He is survived by many wonderful nieces and nephews as well as by lifelong friend, Peter Wright. He was predeceased by infant daughter, Anna Marie.

Brian's family would like to extend its profound gratitude to the Hematology team and the Medical Day Unit at the VG and to all those who generously donated the blood products from which Brian benefited during the course of his illness. Donations in his memory, either monetary, blood or platelets, can be made through [Canadian Blood Services](#).

**A gentleman is one who puts more into the world than he takes out.**

*George Bernard Shaw*



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## What's on the Horizon?

### Seminars:

Mar 23: [Oil Tank Essentials](#)

Mar 31: [Quick Tips to Grow Your Referrals](#)

Apr 12: [Residential Risk Management](#)

Apr 29: [Sewer Backup & Water Damage](#)

### Networking Events:

May 12: [Spring Networking Fling](#)

*\*New Location* - Murphy's Cable Wharf

Jul 12: [CIP Society Golf Tournament](#)

*\*New Location* - Lost Creek Golf Club

Sep 16: [Charity Softball Tournament](#)

Oct 20: [South Shore Soirée](#)

Nov 3: [Annual Awards Dinner](#)

Nov 17: [Sydney Soirée](#)

## The Winner's Circle

Congratulations to Hayley Arnold of Intact Insurance, winner of a \$30 gift card. Her name was randomly chosen out of 132 readers who completed our online survey about *Momentum...*

Hats off as well to the following winners from our National Education Week Trivia & Twitter Contests:

Tracey Down, FCIP

Hayley Arnold

Victoria Flemming

Jody Willigar, FCIP

Jordan Hipson

Tanya Gunn

Shelley Landry, CIP

Cathy Camp, FCIP

Tara Rye, FCIP

Kathy McEachern, CIP

Tracey Latulippe

Jocelyn Morash, CIP

Rebecca Burke

Alexis Diakow

## 2015 Subscribers

Our 2016 Subscription Campaign is currently underway. [Review](#) the various options that are available and support the Insurance Institute of Nova Scotia by joining our list of annual Subscribers.

### Gold

[Aon Reed Stenhouse Inc.](#)

[ClaimsPro](#)

[Wynward Insurance Group](#)

### Silver

[Cluett Insurance Brokers Inc.](#)

[Crawford & Company](#)

[Marsh Adjustment Limited](#)

### Bronze

[Arthur J. Gallagher Canada](#)

[Jack & Co. Ltd.](#)

[McInnes Cooper](#)

The Insurance Institute of Nova Scotia would like to thank our 2015 Subscribers for their financial support and recognition of the importance of education in the insurance industry.

## Let IINS Put Your Company Name Front & Centre

Maybe you're a long-time sponsor and/or subscriber of the Insurance Institute of Nova Scotia, or perhaps this is the year you'd like to add your company name to the list. This is your chance to [review](#) our sponsorship opportunities for 2016; opportunities that can put your company name in front of over 1,700 members of the Nova Scotia p&c insurance industry.

First right of refusal is offered to event sponsors from 2015. After that, sponsorship expressions of interest are discussed on a first-in-first-served basis. The list of available subscriptions, sponsorships and benefits can be found on our [website](#). Click on the link found in the description of the opportunities of your choice to see the full details, or [download](#) the complete list. Do you have questions, or want to secure your support? Email Jenny at [jreyno@insuranceinstitute.ca](mailto:jreyno@insuranceinstitute.ca) or call 902-433-0070. We thank you for your consideration.



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## Become a Career Connections Ambassador!



To help motivate and inspire young people to think about the insurance

industry as a possible career path, we have developed the Ambassador Program. Our trained Ambassadors are experienced industry professionals who volunteer their time to share their own educational and career journeys with students and career seekers. From a first-hand perspective, they directly communicate how much our industry has to offer, and often offer personal stories about their satisfying and ever-changing careers.

As “spokespeople,” they help to put a “face to the insurance industry” through classroom presentations and career fairs at both the secondary and post-secondary level. When an Ambassador is invited to speak, participants receive the benefit of learning what an insurance industry professional has to say about how insurance helps people to bring peace of mind to their lives and help them through times of loss. Ambassadors can bring a career in insurance to life. They can take their audience inside an industry that’s varied, challenging and surprisingly interesting.

The presentations include interactive activities, a video presentation and handouts and giveaways for each participant. With Ambassadors throughout the country, our goal is to demonstrate that there may be ‘a place for you in insurance no matter what your interests are.

If you would like to become an Ambassador or would like more information about the Ambassador program, visit [www.career-connections.info](http://www.career-connections.info)



**CAREERCONNECTIONS™**  
find your place in insurance

## The 63rd Annual Meeting of the Insurance Institute of NS

will be held on:

**Friday, June 17, 2016**

**5:30 p.m.**

**Café Chianti**

**1241 Barrington Street**

**Halifax, Nova Scotia**

for consideration of the following agenda:

1. Notice calling meeting
2. Appointment of Scrutineers
3. Report on Quorum
4. Minutes of Annual Meeting – June 26, 2015
5. President’s Report – Moira Murphy, FCIP
6. Financial Report and Report of Auditors
7. Election of Executive and Directors for 2016-2017
8. Election of NS Directors to The Insurance Institute of Canada Board of Governors for 2017-2018
9. Appointment of Auditors
10. Banking Resolution
11. By-Laws Amendments
12. Any other business which may properly come before this meeting.
13. Adjournment

Any member desiring to place any matter on the Agenda for consideration at the Annual Meeting is hereby requested to furnish particulars to the Manager of The Institute in writing no later than ten (10) days before the date of the meeting.

Members are invited, and encouraged, to attend. Please RSVP to [jreyno@insuranceinstitute.ca](mailto:jreyno@insuranceinstitute.ca) or 902-433-0070 prior to June 10, 2016.



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