

# Momentum...

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

WINTER 2016

INSURANCE INSTITUTE OF NOVA SCOTIA

VOLUME 2, NUMBER 1



## From Our President Moira Murphy, FCIP

Hard to believe the year has passed so swiftly!  
Exciting to see how much we have achieved  
together in 2015!

This month's edition is full of reports and  
pictures of our membership learning, sharing  
and enjoying the company of peers.

We strive to provide value. We strive to ensure our membership continues to grow in numbers and grow in expertise; knowledge and understanding are critical to the success of our industry.

In order to ensure *Momentum...* is delivering value to you, we hope you will take time to complete an online survey that we will send out following this month's edition. Tell us what you think. Tell us what you want to see for 2016.

## Feed the Minds of Youth



On November 4, in conjunction with Take Our Kids to Work Day™, the Insurance Institute invited Grade 9 students to a free luncheon.

We were pleased to have eight students and their parents join us as Jody Willigar, FCIP of Ecclesiastical Insurance, Bree Rudolph, FCIP of Royal & SunAlliance, and Jordan Hipson of Cluett Insurance discussed their career paths. As one student wrote on their evaluation form, "There is more to insurance than I thought!"



## In This Issue

Happy Holidays from the Insurance Institute of NS. We hope you enjoy the winter edition of our newsletter and look forward to connecting with you in 2016!

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## Winter 2016 CIP Classes

IINS is offering the following CIP classes starting January 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  
March 4 – 6 and 18 – 20.

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

Jody Willigar, FCIP – Virtual  
Tuesday night at 6:00 pm Atlantic

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

Ken Clahane, FCIP – Weekend Warrior  
March 11 – 13 and April 1 - 3

### **C14 Automobile Insurance Part 1**

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

### **C32 Bodily Injury Claims**

Jennifer Blacklock, CIP – 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**

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

### **C120 Underwriting Essentials**

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

Register online:

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

Download the schedule & registration form:

<http://bit.ly/1m8SFO6>

Registrations received after December 31, 2015 are subject to a late registration fee.

## Charity Softball Tournament

The 4<sup>th</sup> Annual Charity Softball Tournament on September 18 continued its successful run by once more selling out in record time, and Mother Nature smiled by providing a beautiful Fall day.

Ten teams took to the field to battle it out for the chance to have their name on the Paul Davis trophy. Perpetual bridesmaids, Team Good Times, had to be satisfied with another Silver Medal after losing in the Gold Medal game to newcomers Enterprise Pick You Ups. In the Bronze medal game, last years' champions, Aviva Crush, were crushed by the Blue Jays (minus David Price).

With the support of RMS Risk Management Services, NSIWA ran a successful barbeque, raising in excess of \$600 for their Cancer Crusade. The Insurance Institute was pleased to donate the proceeds from the tournament and 50-50 tickets sales to [Camp Triumph](#); a total of \$3700!

Thanks to Isabelle Babineau and Paul Davis for their continued support of our tournament, and mark your calendar for the 5<sup>th</sup> Annual Charity Softball Tournament on September 16, 2016!



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To compensate for the end of another Summer, with Fall comes the opportunity to get out and meet with our industry colleagues from the northern and southern ends of Nova Scotia.

## South Shore Soirée

For the first time since this event began in 2011 it was held at the Rodd Grand Yarmouth. Judging by the number of people who came out on October 22 it was a popular decision. No more heat wave, just lots of room to mix and mingle, and a great dance floor for busting a move to the tunes from DJ S & J Awesome Sounds. Thanks to Maritime Remediation for once again sponsoring the event and to FirstOnSite for providing the signature drink of the evening, Broker's Blitz.



## Sydney Soirée

The one that started it all never ceases to satisfy. On November 19 over 200 p&c industry colleagues converged on the Holiday Inn Sydney Waterfront for this ever popular event. As he has from day one, Cyril MacPhee provided the musical background while everyone feasted on the buffet and reconnected with those they hadn't seen since this time last year. At 9 pm *Kintyre* took to the stage and kept the dance floor full until last call. Thanks to UCAI's continued sponsorship the Sydney Soirée will be around for many more years to come.



## 2015-2016 Executive and Directors

### President

Moira Murphy, FCIP  
Intact Insurance

### 1st Vice President

Paul Croft, CIP, CRM, CCIB  
Aon Reed Stenhouse

### 2nd Vice President

Gloria Snow, CIP  
Economical Insurance

### Past President

Susanne Paulsen, FCIP, CRM  
Aviva Canada

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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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## 62<sup>nd</sup> Annual Awards Dinner

The Casino Nova Scotia Schooner Room was the location of the 62<sup>nd</sup> Annual Awards Dinner on Thursday, November 5. A record crowd of over 260 members of the Nova Scotia insurance community gathered to congratulate nine graduates of the FCIP program (including four graduates of the New Track FCIP), forty-two CIP graduates, and seven GIE graduates.

Festivities started with a private reception in the Compass Room for graduates and award winners, their employers, and Past Presidents of IINS. During this time professional photographs were taken of each graduate with friends, family or co-workers. After the graduates were piped in, Chair of the Insurance Institute of Canada Board of Governors, J.R. (Bob) Tisdale, FCIP, CRM addressed the graduating class. Then, together with Paul Croft, CIP 1<sup>st</sup> Vice President of IINS, Mr. Tisdale presented each certificate while Roslyn Kozak, CIP of RMS Risk Management Services took photos as a memento of each graduate's special moment. Finally, Academic Awards of Excellence were handed out in seven different categories.

An ad to highlight our graduates was placed in the November 28 edition of The Chronicle Herald and follows on the next page.

Thank you to the following sponsors whose financial support ensured a special night for our graduates:

### President's Reception

RSA Group  
TD Insurance  
Economical Insurance  
Intact Insurance  
ClaimsPro

### Professional Photographs

SystemCare Cleaning & Restoration

### Awards Dinner

Cox & Palmer  
Honorable Order of the Blue Goose, NS Pond  
NSIWA



*Paul Croft, CIP (left) and Bob Tisdale, FCIP (right) present FCIP graduate Michelle Brown with her certificate.*



*Darcy Plant, CIP requested that his father, Fred Plant, AIIC present his CIP certificate.*

*Sam Charman, CIP receives the Gladys Venturini Memorial Education Award from Lynne Gerhardt, President of NSIWA (right). Gladys Venturini's son, Steven Venturini, CIP (left), was on hand to share in the presentation.*



*Stacey Purcell, FCIP (centre) accepts her certificate for completing the Insurance Institute's Instructor Certification Program.*



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# Congratulations to the class of 2015.

When it comes to insurance,  
a Chartered Insurance Professional knows.

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Educated | Experienced | Ethical

## INSURANCE INSTITUTE OF NOVA SCOTIA 62nd ANNUAL AWARDS DINNER

### FELLOW CHARTERED INSURANCE PROFESSIONALS (FCIP)

Michelle Briar	Royal SunAlliance
Michelle Brown	Royal SunAlliance
Roy Cluett	Cluett Insurance Brokers
Mark Howard	Stanhope Simpson Insurance
Brian Kirby	Travelers Canada
Tryphena LeBlanc	
Donald Kennedy McDermaid	Stanhope Simpson Insurance
Melissa Saarloos	Allstate Insurance Co of Canada
Jody Willigar	Ecclesiastical Insurance Group

### CHARTERED INSURANCE PROFESSIONALS (CIP)

Heather J. Anthony	Portage Mutual Insurance
Melissa Britton	Portage Mutual Insurance
Martha Brown	MCT Armstrong Ltd.
Sarah Brown	TD Insurance
Kevin R. Cahill	OTC Insurance Brokers
John Cameron	Royal SunAlliance
Kelly Cameron	
Jason Carter	Aviva Canada
Sam Charman	Economical Insurance
Erin Chisholm	Intact Insurance Company
Michael Connolly	ClaimsPro
Marjorie Conrad	Aviva Canada
Daryl Cormier	TD Insurance
Lee-Anne Dauphinee	Nova Scotia School Insurance Exchange
Matthew Davison	Economical Insurance
Andy DeCoste	Aviva Canada
Jessica Duncan	Aviva Canada
Jennifer Goodwin	Scotia Investments Ltd.
Angela Grant	TD Insurance

Nichole Gray  
 Ryan Greenwood  
 Melissa Hill  
 Rhonda Kelly  
 Michelle Langer  
 Lisa Laprise  
 Adelle Long  
 Aneill MacCaull  
 Breanna MacLeod  
 Kathy McEachern  
 Lori Morton  
 Mamadou Ndiaye  
 Colin Parsons  
 Scott Peach  
 Darcy Plant  
 Roseanne Rogerson  
 Jody Ryan  
 Barbara Slaunwhite  
 Tomas Stryncl  
 Danielle Theriault  
 Candice White  
 Anthony Wile  
 Joel Young

TD Insurance  
 Intact Insurance Company  
 The Co-operators  
 Caldwell Roach Insurance  
 Halifax Regional Municipality  
 Royal SunAlliance  
 Caldwell Roach Insurance  
 A. A. Munro Insurance Brokers  
 Fraser & Hoyt, part of Arthur J Gallagher Canada  
 Mahone Insurance  
 Aviva Canada  
 Fraser & Hoyt, part of Arthur J Gallagher Canada  
 A. P. Reid Insurance  
 Stanhope Simpson Insurance  
 ClaimsPro  
 Intact Insurance Company  
 Pembroke Insurance  
 Pictou County Mutual Insurance  
 AON Reed Stenhouse  
 Unifund Assurance Company  
 Crawford & Company (Canada) Inc.  
 Ecclesiastical Insurance Group  
 Archway Insurance

### GENERAL INSURANCE ESSENTIALS (GIE)

Lindsay Bailey	Crawford & Company (Canada) Inc.
Allyson Buckley	Aviva Canada
Kaitlin d'Entremont	Johnson Inc.
Amanda Jones	Aviva Canada
Jonathan Mahar	Intact Insurance Company
Maria McKenzie	Intact Insurance Company
Jodi Wagg	Intact Insurance Company

### INSTRUCTOR CERTIFICATION PROGRAM

Stacey Purcell, B.A., CRM, FCIP	Aviva Canada
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**FCIP grads:**  
Graduates of the FCIP program included (from left) Jody Willigar – Ecclesiastical Insurance Group; Donald K. McDermaid - Stanhope Simpson Insurance; Michelle Briar – Royal Sun Alliance; Melissa Saarloos – Allstate Insurance; and Mark Howard – Stanhope Simpson Insurance.



**GIE Grads:**  
Graduates of the General Insurance Essentials program included (from left) Allyson Buckley – Aviva Canada; Amanda Jones – Aviva Canada; and Maria McKenzie – Intact Insurance Company.



**CIP grads:**  
CIP certificates were presented to forty-two graduates including (from left) Kevin Cahill – OTC Insurance Brokers; Darcy Plant – ClaimsPro; Jody Ryan – Pembroke Insurance; Nichole Gray – TD Insurance; and Heather Anthony – Portage Mutual Insurance.



**Award Winners:**  
Awards for academic excellence were presented to (from left) Sam Charman, CIP – Economical Insurance; Jodi Gray and Ashley Johnson - Intact Insurance Company; Rhonda Kelly, CIP – Caldwell Roach Insurance; Roy Cluett, FCIP – Cluett Insurance Brokers; and Lindsay Bailey – Crawford & Company (Canada) Inc.

Photo credits: Joseph Robichaud/Tanglewood Studios

## ACADEMIC AWARDS

**Insurance Institute of Nova Scotia**  
Top General Insurance Essentials Graduate  
Lindsay Bailey - Crawford & Company

Highest Result in The Business of Insurance;  
Atlantic Canada  
Rhonda Kelly - Caldwell Roach Insurance

**Gladys Venturini Memorial Education Award (NSIWA)**  
Top Chartered Insurance Professional Graduate  
Sam Charman - Economical Insurance

**Atlantic Vice Chair Awards**  
Highest Result in Insurance Against Liability Part 1;  
Atlantic Canada  
Jodi Gray - Intact Insurance

**Canadian Independent Adjusters' Association**  
Highest Result in Essentials of Loss Adjusting  
Jodi Gray - Intact Insurance

**Charlie Giffin Memorial Award (CICMA)**  
Top Fellow Chartered Insurance Professional Graduate  
Roy Cluett - Cluett Insurance Brokers

Highest Result in Automobile Insurance Part 1;  
Atlantic Canada  
Ashley Johnson - Intact Insurance



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To protect your house, car or business, look for the **professional standard**,  
an insurance professional with a CIP or FCIP designation.



Chartered Insurance Professionals (CIP) and Fellow Chartered Insurance Professionals (FCIP) are dedicated experts who have completed a rigorous qualification process requiring several years of study, strict adherence to a code of conduct and years of insurance experience. The Insurance Institute salutes the class of 2015 for their commitment to education, dedication to ethics, and achievement of this professional standard.

[www.insuranceinstitute.ca/consumer](http://www.insuranceinstitute.ca/consumer)

Conference Board of Canada report:

## Better Pay, More Opportunities with a CIP

Canada's property and casualty insurance industry displays strong support for the Chartered Insurance Professional (CIP) designation, the Conference Board of Canada has found. P&C industry employers reported benefits in better customer service, while employees confirmed better pay and more opportunities with a CIP.

The Conference Board is an independent, not-for-profit organization specializing in business, education, economic and human resources research. The Insurance Institute of Canada commissioned the Conference Board to review its CIP designation program. The Conference Board report, *The Case for the Chartered Insurance Professional Designation*, is based on a survey of more than 1,000 p&c industry stakeholders, including 91 employers and more than 840 industry employees.

Almost all (97%) of p&c employers offer some form of support for CIP students, including paying for courses (91% of employers) and offering time off for study and exams (74%). More than three-quarters of industry employers reported a return on their investment in the CIP program. Among employers who felt that their support paid off, 77% said employees with a CIP offered higher quality service, while 73% said employees with a CIP were more competent than those who did not have the designation.

Seven out of 10 employers encourage their employees to earn the CIP designation as part of their performance review process. About the same number agree that job candidates with a CIP designation are of more interest when recruiting. Eighty per cent of p&c employees agree that the CIP leads to better career prospects, whether through better pay or more career opportunities. Specifically, the Conference Board found that CIP holders earned a wage premium of about \$8,000 more than their colleagues with a similar amount of experience and no CIP designation.

Among industry professionals seeking to advance their career, 67% agreed that a CIP designation is very or extremely important. The same number of p&c professionals without a CIP designation said they were likely to take a course sometime during the next year. Employees further reported that the CIP boosted their confidence and morale, and was either very or extremely beneficial in engaging with a community of insurance professionals. The Insurance Institute has established a number of resources to help raise awareness of the CIP designation both within and beyond the p&c industry.

The Conference Board report and its findings are available at [www.insuranceinstitute.ca/CIPvalue](http://www.insuranceinstitute.ca/CIPvalue). P&C industry employers and employees, as well as consumers, can find out more about the Conference Board report and the CIP designation at [www.BeAssured.ca](http://www.BeAssured.ca)



You're in insurance. We're in insuring you succeed.

At the Insurance Institute, one of our most important objectives is to help people in the industry reach their full career potential. To that end, we've become the premier source of insurance education in Canada. From the CIP program to risk management courses, from licensing requirements to networking events and topical seminars, the Insurance Institute offers multiple ways to increase your professional knowledge—and your competitive edge.

Continuing insurance education is key for success today. Learn how your national and local Institutes can help ensure you succeed in your chosen insurance career.

Learn more at [www.insuranceinstitute.ca/CIP](http://www.insuranceinstitute.ca/CIP)  
1-866-362-8585

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## What's on the Horizon in 2016?

### Seminars:

- Jan 14: a.m. – [Managing Our Time & Workload](#)  
p.m. – [Problem Solving & Negotiation](#)  
\*Register for both and save 15%
- Jan 29: [Commercial Property; Perils, Hazards, Controls](#)
- Feb 18: Get 'Er Done: Claims Resolution Strategies
- Feb 26: Preservation & Spoliation of Evidence
- Apr 24: Water Damage

### Networking Events:

- May 12: Spring Networking Fling
- Jul 12: CIP Society Golf Tournament
- Sep 16: Charity Softball Tournament



### Twitter Follower is a Winner!

Congratulations to Laura Lee Barnes of Economical Insurance, our 350<sup>th</sup> follower on Twitter! For helping us reach this milestone she was the lucky recipient of a \$50 NSLC gift card. Stay tuned for future Twitter contests, and if you're not already following us, head over to [@InsuranceInsNS](#) and join the party.

## 2015 Subscribers

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

### Gold

[Aon Reed Stenhouse Inc.](#)  
[ClaimsPro](#)  
[Wynward Insurance Group](#)

### Silver

[Cluett Insurance Brokers Inc.](#)  
[Crawford & Company](#)  
[Marsh Adjustment Limited](#)

### Bronze

[BF&G Insurance Limited](#)  
[Jack & Co. Ltd.](#)  
[McInnes Cooper](#)

Are you an insurance industry employer who would like to join our list of Subscribers? [Review](#) our Subscriber Opportunities for more information on the levels of support and available benefits.

## Thank You to our Exam Supervisors!

Thank you to the following volunteers who supervised CIP final exams in December 2015. If you would like to help out during future exam sessions, please send us an email at [IINSmal@insuranceinstitute.ca](mailto:IINSmal@insuranceinstitute.ca)

Willa Brown  
Bonnie Pilkington, FCIP  
Melissa Thompson, CIP  
Pauline Bell, CIP  
Gayle MacKinnon  
Cara Cameron, FCIP  
Nancy Day, CIP  
Patti McKee, CIP  
Dale Brown, CIP  
Linda Meldrum, CIP  
Deb MacDougall, CIP  
Lori Shea, CIP  
Holly Blackler, CIP

Marg MacInnis, CIP  
Matt Robblee, CIP  
Stacey Purcell, FCIP  
Colleen Sampson, FIIC  
Kara Whiston, CIP  
Brenda Upton, FCIP  
Margaret Morash, CIP  
Jim Burbridge, AIIC  
Denise Ford, CIP  
Nancy d'Entremont-Campbell, CIP  
Patricia Arseneau, CIP  
Karen McKay-Harding, CIP  
Pat Walker, CIP

Nancy Nickerson, CIP  
John Cotterill, CIP

Robert Miller, CIP  
Thom Hori



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You may have communicated with her by email, spoken to her on the phone, or seen her at one of the Insurance Institute's events, but how well do you really know her? Here's your chance to find out more about...

## Our Manager - Jenny Reyno



**Q:** How long have you worked for the Insurance Institute?

**A:** I started with the Insurance Institute six months after the birth of my oldest daughter; in April 2016 that will be 29 years.

**Q:** What are some of the changes at the Institute that you've seen since then?

**A:** I no longer use an electric typewriter with correction tape, a dial telephone, or rent classroom space at Dalhousie for CIP courses. And I no longer work alone, which is great.

**Q:** What do you enjoy most about your job?

**A:** As cliché as it sounds, I really love doing my best for our members to help them reach their career goals, and meeting them at our events. It's an honour to be there when graduates receive their CIP and FCIP certificates. I'm also blessed to work with great volunteers on our Council. Over the years many former Council members have become good friends.

**Q:** How do you relax away from the office?

**A:** I love spending time with my daughters and their husbands and of course with my twin 3-year old grandsons. My husband and I also enjoy traveling down south each winter, cruising on our party boat in the summer months, and when time permits I volunteer at Hope For Wildlife and sing in a group, *The Three Of Us and Then Some*.

**Q:** What would people be surprised to know about you?

**A:** I'm quite shy when meeting people for the first time.

**Q:** What would be impossible for you to give up?

**A:** My cats. I'm a borderline Crazy Cat Lady with six of them at home. I'd probably have more, but then I'd also probably be single ☺



Join the Institute during National Education Week to celebrate the history of education and professional development, with a special focus on advancing education through technology.

This week is a national initiative marked by institutes and chapters across the country, and we will be celebrating it here at the Insurance Institute of NS with our annual Trivia Contest, a seminar, and the Atlantic Essay Contest. Watch our website and your inbox for more information on National Education Week events as they become available.

## CIP and FCIP Graduate Rings

Convocation season is the perfect time to celebrate all that our graduates have achieved. The Insurance Institute is pleased to be able to offer CIP and FCIP graduate insignia rings as a distinguished and timeless reminder of these accomplishments.



Available in a range of different metals and styles to suit your needs, they hold a lifetime warranty and can be resized at no extra cost. If you are a CIP or an FCIP and would like to learn more about the graduate rings or place an order, please call Paul Robinson of Jostens at (647) 409-7285 or e-mail him at [paul.robinson@jostens.com](mailto:paul.robinson@jostens.com) for further details.



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