

# INsight Cambrian Shield

Fall 2018

## Message from the Chair

Get to know your new Chapter Chair!



DOMINIQUE WALKER, FCIP

Since this is my first address as the Chair of the Cambrian Shield Chapter, I thought I would take this opportunity to introduce myself. I have worked in the insurance industry as an underwriter, broker and adjuster for over 25 years. In 2011, I joined the Cambrian Special Risks team, the wholesale MGA as a senior underwriter. Since then, I have been working hard to expand our territory and develop our programs across Canada.

Over the years, I have not only obtained my HBCComm from Laurentian University but also my CIP and most recently my FCIP designation. Needless to say, I believe that education is essential. Indeed, it is fundamental to a successful career. Not only does it open doors for career

opportunities, but it also allows me to be a better mentor to the brokers and underwriters I interact with daily, making my job much more satisfying. I have also found that these new learning endeavours have allowed me to keep up with our ever-evolving industry, as I am gaining tools to accurately assess every situation. Every submission is unique, and the increased risk levels are requiring us to pay more significant attention to detail and forcing us to use these tools and techniques daily for accurate risk evaluation and management.

I joined the Council—not only to promote continued education—but also for the networking opportunity. Throughout the years, I have made so many exciting

contacts while planning and organizing various events. The Cambrian Shield Chapter covers the largest geographic area, yet it has the smallest community comprised mostly of brokers and adjusters. That being said, participation is often scarce. My goal as the new Cambrian Shield Chapter Chair is to bring us closer together.

Sincerely,

Dominique Walker, FCIP

Chapter Chair

## Congratulations to our June licensing class



On June 18, the Cambrian Shield Chapter held an informative two-week licensing preparation course for those starting a new career in the insurance industry as a broker or agent. We would like to extend our sincerest thanks FirstOnSite North Bay for allowing us the use of their office for the duration of the course.

Congratulations to our June licensing class for their hard work and dedication. We wish you all the best in your future endeavours! Don't miss our next [fall licensing course](#) in Sudbury from October 9–12 and October 15–19.

Let's connect on social media!



Did you know the Insurance Institute of Ontario—Cambrian Shield is on Twitter? Follow us @IIOCambrian for news, including relevant dates, upcoming courses and seminars, and much more!

Additionally, you can check out the Institute's social media webpage at [Here you'll find videos, photos and guest blogs that showcase the Institute's commitment to education and professional development in the insurance industry.](#)

Insurance Institute of Ontario—Cambrian Shield Chapter

## Council Members for 2018–2019



The Annual General Meeting of the Insurance Institute of Ontario—Cambrian Shield Chapter was held on June 13, 2018, and as part of that meeting our Council for next year was elected.

We're pleased to announce our Council for 2018-2019 will be:

**Chair**  
Dominique Walker, CIP  
*Cambrian Special Risks Insurance Ltd.*

**Vice Chair—Academic**  
Dave Penstone, FCIP, CRM  
*Gillson's Insurance Brokers Ltd.*

**Secretary/Treasurer**  
Sandra Cameron, CIP  
*Allstate Insurance*

**Past Chair**  
Joan Wager, CIP, CAIB  
*Hutcheson, Reynolds & Casewell*

**Councillors**  
Lisla Beaton, CIP  
*Cambrian Insurance Brokers Ltd.*

Staci Brooks  
*Paul Davis Systems*

Arlene Byrnes, BA, CIP  
*Intact Insurance*

Holly Driehuis, BA, CIP  
*Crawford & Company (Canada)*

Julia Kameka, CIP  
*Brokerlink*

Justin Labelle  
*Intact Insurance*

David Mason, FCIP  
*Canada Brokerlink*

Shelby St-Louis  
*Intact Insurance*

Cathy Turcotte, CIP  
*Aviva*

Suzanne Turcotte  
*Kennedy Insurance Brokers*

## CIP Graduate Spotlight



GREG J. MCAULEY, CIP

Greg has worked in the p&c insurance industry for the past 30 years, involved in either sales, underwriting or as an adjuster in the claims department. He currently holds the position of a Large Loss Property Adjuster in Northern Ontario as well as a National Subrogation Representative with The Co-operators.

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

I was recruited by a friend by London Life to enter the Life and Financial planning industry as a young man.

**What inspired you to pursue your CIP designation?**

I initially continued my CIP as a company initiative, then wanted to achieve the industry standard which my peers were working towards or already completed.

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

My designation has allowed me to explore opportunities not otherwise available to me inside or outside of my current role.

**What advice can you offer students currently in the program?**

Stick with it. Even if you have gone away from the studies for a while. The education is worthwhile.

**What would you like to accomplish next, professionally and/or personally?**

I would like to achieve and obtain my CFEI designation. Then work on the golf game for a while.

## Register for a fall CIP course



Things change rapidly in the insurance industry, and you need to move with the trends.

**Are you prepared for what's next?**

Chartered Insurance Professionals undergo rigorous training and education, operate at a highly professional level and adhere to the strict code of conduct.

Having your CIP helps you enhance your career and serve your clients better today and in the future.

To view a list of classes in your area, visit [www.insuranceinstitute.ca/cambrianshield](http://www.insuranceinstitute.ca/cambrianshield) > CIP Courses.

## Our Annual Curling Bonspiel was a huge success!



Our Annual CIP Society Curling Bonspiel was held on Thursday, March 22 in Sudbury.

This was our most successful event in years, with 16 teams registered and \$1,500 raised for the Sudbury Infant Food Bank.

We would like to extend our sincerest thanks to those who helped organize the day: Lisla Beaton, Arlene Byrnes, Julia Kameka, Margaret Palmer, Mia Perrin, Giovanni Rocca, and Dominique Walker.

## Get to know a Council Member



DAVE PENSTONE, CIP

Dave has worked in the p&c insurance industry since 2005 and currently holds the position of Account Executive with Gillson's Insurance Brokers.

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

Being in my early 20s, I was still unsure exactly what I wanted to do once I finished the Arts and Science program at Fanshawe College. By chance, I stumbled upon an Insurance Career fair put on by Fanshawe's Business Insurance program. This peaked my interest in insurance, and after doing some research on my own, the insurance industry looked more and more appealing. I registered in Fanshawe's Business Insurance program the following semester, and after completing the 24-month program, I was offered (and accepted) a job as an Underwriting Assistant at Economical Insurance. The rest, as they say, is history!

**What inspired you to pursue your CIP designation?**

I did have multiple CIP courses under my belt after graduating from Fanshawe College; however, I still had a long way to go. As the months went by, I started to notice that the majority of underwriting team leaders and senior underwriters had their CIP designation. It became apparent that having your CIP was sought after, and definitely helped your career opportunities.

Although I had the bulk of my knowledge in underwriting, the CIP courses allowed me to explore and become familiar with the other sectors of insurance. I could learn about loss adjusting, broker/agent, or risk assessment without completely switching careers. The CIP courses really do help you learn about the big picture within the insurance industry.

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

I quickly found that you do not have to wait to graduate to start seeing the professional benefits of your CIP designation. Before I completed my CIP, I applied for some internal job postings, and all the interviewers were pleased to see I was in the process of finishing the 10 courses. Once I finally completed my CIP, I haven't had a job interview where my designation wasn't positively mentioned by the interviewer. I know firsthand that having your CIP designation shows initiative, and lets employers and fellow colleagues know you have a desire to learn, and can accomplish something challenging that takes time, effort and determination.

**What advice can you offer students currently in the program?**

1. Hang in there! I found that the first few courses and the last few courses seemed to fly by. However, the toughest

courses "mentally" seemed to be around number five, six and seven.

2. If possible, try not to take a break from the courses. I had many fellow colleagues that decided to take a semester off around the halfway mark, and I've seen it can be challenging to start up again. If you make learning part of your routine, you can possibly finish your CIP years earlier than if you take multiple breaks.

**What would you like to accomplish next, professionally and/or personally?**

I have had some significant changes to my career and personal life in the last 18 months. I moved from London, Ontario to Thunder Bay, where we purchased our first home. I also changed careers; moving from the commercial underwriting side to the sales side at Gillson's Insurance Brokers. Looking ahead to the future, I'm excited to continue to grow as an insurance broker and to help build the presence of the Insurance Institute in the Thunder Bay area.

The fantastic part of the insurance industry is that there is such an abundance of departments, roles and opportunities—and having your CIP designation opens up many more doors. Once you finally get your CIP, who knows what your future will hold?

## Our Commercial Webinar Series is back!

Register for all three webinars and get preferred pricing of 25% off

**Are you new to commercial lines insurance, or interested in moving from personal lines to commercial lines?**

Instructed by Melanie Needham, FCIP, CRM, this series is designed to refresh your perspective on commercial lines and provide you with the tools you need to assist your clients better.

**How it works:**

The Commercial Webinar Series is open to all IIO members, no matter what chapter you belong to. Just to register, follow the instructions we'll give you and learn from the comfort of your home or office.

Technical RIBO hours available for each webinar:

**Commercial Risk Assessment Webinar—September 5**

- Discuss occupancy and associated hazards.
- Building construction and exposures.
- All-risk exposure information such as flood, water damage, earthquake, collapse etc.

**Understanding the CGL Webinar—September 26**

- Learn the foundations of the Commercial General Liability policy.
- Practical claims examples.
- Gain confidence in explaining the CGL policy features to your clients.

**Certificates of Insurance Webinar—October 31**

- Discuss the appropriate use of certificates of insurance.
- Discuss current case law, cover notes etc.
- Achieve greater efficiency and minimize paperwork.

Contact us at [cambrianshieldmail@insuranceinstitute.ca](mailto:cambrianshieldmail@insuranceinstitute.ca) before registering to have the preferred pricing applied.

## Brokers: deadline for CE hours is fast approaching

Your deadline is **September 30** which means you only have seven weeks to get your CE hours and maintain your license! Great news—we can help in a variety of ways.

**Seminars**

We offer high-caliber seminars led by knowledgeable and experienced presenters. For the listing of our upcoming seminars and how many CE hours each one is worth, where applicable, visit [www.insuranceinstitute.ca/cambrianshield](http://www.insuranceinstitute.ca/cambrianshield) > Seminars.

**Member Bonus webinars**

Our Member Bonus Series webinars are open to all IIO members, no matter what chapter you belong to. They cover basic insurance topics you could benefit from clarification on, and offer 1 Technical RIBO hour.

**CE OnDemand**

Looking for a quick and easy way to meet the continuing education requirements of your license? CE OnDemand is a new catalogue of online CE courses designed by us for brokers and agents.

**CIP and FCIP Designations**

You may not know that you can also get your CE hours through a designation that is recognized by the p&c industry—and your clients! The CIP and FCIP programs offer a large number of CE credits for each course successfully completed.

**Certificate Programs**

Earn CE credits as you work towards your Risk Management or Advanced CIP Certificates.

As always, we're here to help. If you have any questions about getting your CE hours, please don't hesitate to contact us at [cambrianshieldmail@insuranceinstitute.ca](mailto:cambrianshieldmail@insuranceinstitute.ca).

## Add some volunteer experience to your resume!

As a member of the Insurance Institute you are likely aware of the many seminars, events and courses that happen regularly at your local Chapter, but did you know that these various activities that aim to improve our industry wouldn't be possible without the support of volunteers?

Here at the Insurance Institute of Ontario—Cambrian Shield, we work closely with committees made up of industry professionals who share their insights and expertise.

Would you be willing to continue the tradition of giving back and volunteer your time to improve our industry, while at the same time strengthening your network and building valuable contacts that will enhance your career? If so, please contact Heather Tanner, Manager, at [cambrianshieldmail@insuranceinstitute.ca](mailto:cambrianshieldmail@insuranceinstitute.ca) to find out about the various ways volunteers give back and choose the one that fits your schedule and interests best.

## Thank you to our volunteers!

Every day, hundreds of insurance industry professionals voluntarily give their time and talent to the Insurance Institute of Ontario and its local Chapters, including the Cambrian Shield Chapter. 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!

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The Insurance Institute of Ontario—Cambrian Shield Chapter

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# INsight Ontario

Fall 2018

## Plan your career journey today

Our New President


 HEATHER MASTERSON, BA, B.Ed, FCIP  
TRAVELERS CANADA

Heather Masterson, President and CEO of Travelers Canada lives by a philosophy that was passed down from her father: make education a top priority, and it will empower you to do great things. It's a message she is passing on to her own two daughters and one that she actively endorses for more than 1,500 employees at Travelers Canada.

"We promote training, development and education as a way to drive excellence through our business and prepare our colleagues to take on bigger roles with more responsibilities," says Heather. "In a service and information-driven economy, if you're not investing in your people, you're not investing in the future of your business. We work hard to foster a culture of continuous learning and ensure our people have both the tools and the opportunities to grow and develop—from Claim University, to classroom training, to thousands of online training courses and countless mentoring opportunities."

For over 25 years, Heather has risen through the ranks of the Canadian insurance industry. From underwriter to director to vice president and now president and CEO at Travelers Canada, Heather has a track record of strong leadership that guides companies and teams to financial success. She attributes her accomplishments to her family and upbringing in St. John's, Newfoundland.

Growing up, Heather's mother stayed home to raise four children and manage a very busy household, while her father owned an insurance brokerage, later started an insurance company and today, at 81 years old, owns and runs a claims adjusting firm. "My mother's strategy was simple, but effective—keep everyone busy running from one activity to the next," explains Heather. "And my father, a man ahead of his time, fully supported my mother's choice to stay home while at the same time hiring strong, successful women in senior leadership roles to help him run his business."

Shaped by her father's commitment to gender equality, all those years ago, and surrounded by strong female role models, her mother and later her stepmother, Heather learned the importance of education, hard work and what it takes to be a leader. "It may sound like a paradox, but I learned that a great leader isn't someone who leads, it is someone who others are inspired to follow," says Heather. "It's about mentoring, guiding, coaching and leading from behind. In doing so, you give people the opportunity to develop, innovate and contribute to the success of your organization."

After receiving a B.A. in Arts and Science at Dalhousie, Heather went on to complete her B.Ed. at Memorial University, before moving to Toronto to begin her insurance career as an underwriter trainee. "It was a great introduction to the insurance industry—one that provided her with valuable work experience and an opportunity to further her education with the Insurance Institute, where she completed both her CIP and FCIP designations. "The CIP program gave me the foundation I needed to be successful in our industry and it remains the gold standard of insurance education in Canada," said Heather. "Investing in education and lifelong learning is an investment in yourself—whether you are just starting out in the industry or looking to build and advance your career."

Heather returned to Newfoundland to join her family business for a short period of time, before moving back to Toronto to join her fiancé, and now husband, to further her career and start a family. She navigated the many ups and downs of her career, tackling challenges head on and seizing new opportunities. "Every challenge is an opening for greater achievement," said Heather. "Great opportunities don't come by every day, so it's important to recognize and seize them, or to create your own by taking thoughtful risks and searching out opportunities that stretch and build your skills."

After successfully establishing a division at a larger commercial insurer and growing the business from zero to \$50 million, she was offered the opportunity to take on a larger role with the company in the U.S. The role would have required extensive travel, taking her away from her two young daughters, then age 2 and 3. "This was one of the biggest opportunities and biggest decisions I had faced up to that point—to balance family, new opportunities and the timing of those opportunities," said Heather. "Given the young age of our girls, we decided the time I would spend away from them would be too precious to sacrifice. When I take on a new challenge I want to give it my 100 per cent. It would have been a great next move in my career, but the timing was wrong. I turned the position down and remained in Canada, recognizing immediately that it was the right decision."

As other possibilities presented themselves, Heather moved to the brokerage side of the business and subsequently took a position as president and CEO of a national MGA. Each move afforded unique experiences, developed her skills, shaped her leadership style and provided a new lens on the industry.

Opportunity came knocking again when she was offered the chance to head Travelers' Canadian operations. "This was an opportunity I was excited to embrace and a company I was honoured to join. The possibility to be a part of something great was obvious to me," Heather recalls saying. She joined Travelers Canada in 2015 as their COO as part of a succession plan to prepare for the retirement of their CEO. She spent 15 months learning the company, culture and business before taking over the reins of the company as president and CEO in 2016.

Heather has remained involved with the Institute throughout her career. First as a student, then a CIP instructor, a council member, and chair of the CIP committee. This year, Heather takes over as president of the Insurance Institute of Ontario and looks forward to assisting the Institute in promoting education and the value of professional development.

"I received some great advice from my former colleague and friend, Lynn Oldfield, about the need to get involved and volunteer. It doesn't matter where—pick an organization or association within the industry and commit to it," she recalls. "This was sound advice and I can't stress enough the importance of getting involved. It is such a natural extension of the work we do every day in our business—helping others. And the benefits of volunteering go beyond the organizations we support. Putting your knowledge and skills to good use at the Institute will not only build the next generation of insurance professionals, it contributes to your own personal growth and development."

"I'm looking forward to engaging with members, students and graduates of the Institute and listening to their ideas on furthering education and professional development across our industry," says Heather. "More than ever, the best way to prepare for your career journey is with a strong foundation of education and a commitment to lifelong learning. One thing no one can ever take away from you is your education—and the knowledge and confidence you gain from it."

On behalf of our members, we warmly welcome Heather and wish her much success in the coming year!

## Annual General Meeting 2018

On June 28, 2018 the Annual General Meeting of the Insurance Institute of Ontario was held, and as part of that meeting our Governing Council for the next year was elected.

We're pleased to announce our Governing Council for 2017-2018:

### President

Heather Masterson, BA, B.Ed, FCIP  
*Travelers Canada*

### Deputy President

Heidi Sevcik, FCIP  
*Gore Mutual Insurance Company*

### Senior Vice President

Joe Colby, CIP  
*Echelon Insurance*

### Treasurer

Surender Sekhon, FCAS, FCIA  
*Desjardins General Insurance*

### Secretary

Ross McDougall  
*McDougall Insurance and Financial*

### Vice President – Academic Division

Colin George, MBA, GDM, FCIP, CRM  
*Facility Association*

### Vice President – Professionals' Division

Bruce H. Palmer, MBA, FCIP, CRM  
*Ontario Medical Association*

### Vice President – Regional Division

Ron Bouwmeister, FCIP  
*The Commonweal Mutual Insurance Group*

### Past President

Robert Fellows, MBA, FCIP, CRM  
*Allianz Global Corporate & Specialty Americas*

### General Manager

Peter Hohman, MBA, FCIP, ICDD  
*Insurance Institute of Canada*

### Staff

Mike Divjack, BComm, FCIP, CRM  
*VP, Operations, Insurance Institute of Canada*  
Harry Vizi, CPA, CA  
*Director, Finance, Insurance Institute of Canada*  
Margaret Wasserman, BSc (Hons), CIP  
*Sr. Director, Insurance Institute of Ontario*

## Ontario scholarships available for post-secondary students

Application deadlines coming up!

### John E. Lowes Insurance Education Fund

Named in honour of John E. Lowes, BA, FIC, CIB (Ont) as a tribute to his continuing dedication to professionalism in the property and casualty insurance industry.

- Eligible Ontario residents
- Up to two (2) scholarships of \$2,500, and
- Up to two (2) scholarships of \$1,500 available
- Applicants pursuing full time post-secondary studies at a recognized college or university level
- Interested in contributing? You or your organization can become a college or university contributor through the Contributors' Program. Just contact the Insurance Institute of Ontario.
- Deadline: Friday, September 28, 2018, 5 p.m.

### Toronto Insurance Council (TIC) Scholarships

Offers university scholarships for applicants sponsored by TIC brokers, partners and staff, as well as other applicants who intend on a career in the insurance brokerage. Managed by the Insurance Institute of Ontario.

- Eligible Canadian residents
- Up to three (3) scholarships of \$5,000 available
- Applicants pursuing full-time university undergraduate studies in Canada
- Deadline: Friday, September 28, 2018, 5 p.m.

Each of us benefits from encouraging students to pursue higher education.

By encouraging students to apply, by attending events in support of the scholarships, and by giving generously, we make it possible for the Institute's scholarship programs to continue their work. Without industry support, these scholarships could not reach those who could benefit from them.

For more information on these scholarships and eligibility information, please visit [www.insuranceinstitute.ca/scholarships](http://www.insuranceinstitute.ca/scholarships).

## Important dates to remember

Event	Date
CIP Society Symposium West	08/23/18
CIP Fall Early Bird Deadline for virtual/in-class	08/27/18
TIC Scholarship Application Deadline	09/28/18
Fall Semester begins for virtual/in-class	09/11/19
CIP Standard Registration & Withdrawal Deadline for virtual/in-class	09/21/18
John E. Lowes Scholarship Application Deadline	09/28/18
RIBO CE Deadline	09/30/18

## Learn in-demand risk management skills

Fall 2018 Registration Deadline: August 31

The demand for risk managers in the p&c insurance industry is constantly growing due to current trends such as big data, the sharing economy, and digital technologies. Whether you are an underwriter, broker, agent, or claims professional, the three-course Risk Management Certificate has been designed to strengthen your risk management expertise.

The Risk Management certificate program provides an opportunity for insurance professionals to deepen their understanding of risk in the context of insurance. Successful completion of each course also qualifies you to attempt the corresponding exams leading to the Canadian Risk Management (CRM) designation, offered by the Global Risk Management Institute (GRMI). Candidates apply directly to GRMI to write each CRM exam, and you can do so as soon as you have registered for your Insurance Institute course.

The Insurance Institute will provide proof of successful course completion, as required by GRMI.

The first course in the series, Risk Management Principles and Practices (R110), provides an introduction to risk and risk management. This course defines four types of risk, compares enterprise-wide versus traditional risk management processes and highlights financial risk.

Risk Assessment and Treatment (R120) delves into the identification and resolution of risk. Students will learn analysis techniques used to identify risk and outline alternatives to manage risks, including the transfer of risk to insurance and financial organizations.

The final course in the program, Risk Financing (R130), introduces monetizing uncertainty. This course focuses on

financing options that are used to pay for critical resources when needed.

If you haven't already completed your CIP, you will be able to apply for credit for two elective courses in the CIP program upon successful completion of the Insurance Institute's Risk Management Certificate program.

The Institute's Risk Management courses are delivered through facilitated online learning. There is no weekly live class, but all students follow the same weekly schedule for readings, assignments, and graded online interaction under the guidance of an instructor.

Register now for the Risk Management Certificate and take the steps to build your risk and insurance credentials. Visit [www.insuranceinstitute.ca/RiskManagement](http://www.insuranceinstitute.ca/RiskManagement).

## Profile of a TIC Scholarship Winner:

### Mia Perrin



MIA PERRIN

"Mia, this is PERFECT for you. You HAVE to apply!"

That was the email message that Mia Perrin received from her colleague Lisa Beaton, Claims Manager at Cambrian Insurance, just a few weeks before the deadline last September. Mia immediately doubted her eligibility for this TIC Scholarship opportunity, but Lisa quickly gained referrals from the company's managing director and president. She then convinced Mia that dedication and passion like hers are what perfect candidates are made of.

Lisa was right. Mia submitted her application and won one of three \$5,000 TIC scholarships awarded in October 2017. The timing couldn't have been better. At the time, she was about to reduce her work schedule at Cambrian Insurance in order to focus on her second year in the francophone Business Administration program at Laurentian University in Sudbury.

How does this relate to a career in the insurance industry? Because Mia's family is well-rooted in the industry, you could say that it's in her blood. Her grandfather was an insurance agent for many years and later a licensed insurance broker. Beyond this, her father owned and operated his own company, Marc Perrin Insurance Ltd., and later became a managing partner at Cambrian Insurance.

It is therefore no surprise that Mia started working for the company by the time she was 15. Since then, she has held many different positions in both personal and commercial lines, including file clerk, receptionist, technical services, IT assistant and web designer. Today, continuing the legacy, Mia combines her work as webmaster with underwriting for Cambrian Special Risks Insurance Services.

With so much family influence combined with on-the-job experience and education, Mia has picked up a thing or two about what it means to be an insurance broker. "I am learning every day that an insurance broker is a lot more than just a risk mitigator," she says. "Insurance brokers are often first responders in times of crisis; they are trusted advisors whose main focus is to ensure that clients are well-protected and well-served when they need it most."

Now finished her second year of university, Mia enrolled in several classes over the summer to fast-track her studies. Her plan is to continue with full-time studies in the Business Administration program in the fall — and continue to expand her insurance knowledge base at Cambrian Special Risks by underwriting a growing variety of risks.

Mia would like other students to know that this career path has so much to offer. "It is evolving quickly," she says, "moving towards a much more technologically-involved setting, making it quite interesting and appealing for the upcoming generation."

This scholarship is not only "a huge stress reliever," as Mia puts it. It allowed her to dedicate more time toward homework and studies rather than working. It made a tremendous difference with respect to finances, grade-point average — and confidence moving forward.

**Do you know someone eligible for this scholarship?**

The TIC scholarships application deadline is Friday, September 28, and is one of several scholarship programs offered by the Insurance Institute. Also closing the same date is the John E. Lowes Insurance Education Fund, which offers financial assistance for Ontario residents pursuing post-secondary education in the study of p&c insurance.

To find out more about scholarship programs, visit [www.insuranceinstitute.ca/scholarships](http://www.insuranceinstitute.ca/scholarships).

## Advanced CIP—the next step on your education path

To succeed in business today you need the four C's: critical thinking, creative thinking, communication and collaboration. The Advanced CIP focuses on developing these skills within a business context while providing technical tools to creatively address insurance specific problems.

The Advanced CIP will help you to gain greater problem solving and adaptable thinking skills, making you better equipped to make contributions to decision-making in all areas of insurance.

The Advanced CIP includes weekly online discussion groups that will expose you to points of view from peers all across the country. This four-course certificate program is entirely online and each week you can complete the eight to 10 hours of participation and study when it fits your schedule. The Advanced CIP also acts as a bridge to the FCIP Program for students without a university degree.

Students who have completed Critical Thinking for Insurance Professionals (A300) have provided overwhelmingly positive

feedback and commented that they have gained helpful new skills to improve their effectiveness on projects. In fact, 90 per cent of those students surveyed said they would recommend this course to their colleagues.

Visit our website [www.insuranceinstitute.ca/AdvancedCIP](http://www.insuranceinstitute.ca/AdvancedCIP) for more information on courses in the Advanced CIP Program. Registration is now open for the fall semester which begins September 10, 2018.

## Take advantage of your membership benefits!

[Click to check out the full list of benefits](#)

Also, just a reminder that membership was due May 31—but it's not too late to renew if you haven't done so already.

Why renew? We help you give your career the edge. With our support, you can take your education and career to a new level, you can enjoy our designations, professional development offerings and valuable opportunities to connect and network with other industry professionals.

To learn more, visit [www.insuranceinstitute.ca/membership](http://www.insuranceinstitute.ca/membership). If you have any questions or need help renewing your membership, please contact Member Services toll-free at 1-866-362-8585, or e-mail us at [llcmail@insuranceinstitute.ca](mailto:llcmail@insuranceinstitute.ca).

## Hot off the Press

New GIE and Licensing Study Materials Available August 1, 2018

We're excited to announce that this August, we are releasing an enhanced edition of the [General Insurance Essentials \(GIE\)](#) study materials—which form the study kit for insurance licensing here in Ontario.

Working closely with industry experts, we've updated the content to reflect the most current insurance standards and practices, presented in a way that incorporates the latest in adult learning.

These new materials will be available for purchase starting August 1, 2018.

For many years, the GIE for Ontario Brokers—RIBO level 1 and Agents—Other Than Life study kits. Those exams will also be updated to reflect the latest materials.

All kits purchased before and after August 1, 2018 will include an insert that clearly identifies new kits from the old ones. If you've already purchased a kit, or are planning to purchase one before July 31, 2018, you will have the option to write the old exams until October 31. After that time, we will only provide the new exams.

For questions or to purchase a copy of the new kits, please [contact your local chapter](#) or a [member services associate](#).

## Apply now for FCIP, start your course in January

If you have a university degree and a CIP, why not challenge your strategic thinking skills and business knowledge with the Institute's Fellow Chartered Insurance Professional (FCIP) designation program? The six-course, online program offers a comprehensive business education with a unique p&c focus.

The FCIP covers everything from strategy, finance, leadership, risk management and emerging issues—all of the aspects you could expect to come across in your career. In the final "capstone" course, FCIP candidates apply everything they learn in the program to research and implement a solution to a particular problem or issue facing a p&c organization.

Many FCIPs say the program helped them gain a broader picture of not only the p&c industry, but of their own companies as well.

Register by August 13 to enrol in a fall 2018 course. More information about taking the FCIP is available online at [www.insuranceinstitute.ca/ffcip](http://www.insuranceinstitute.ca/ffcip).

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