



Cambrian Shield News

Insurance Institute of Ontario

Fall 2009

Insurance Institute

Mark Your Calendar

August 15, 2009

July 2009 Exam Results Available

September 14, 2009

CIP Evening Classes begin

September 18, 2009

Effective Study Skills Webinar

September 21, 2009

"Commercial Automobile Insurance" seminar, Sudbury

September 22, 2009

"Auto Endorsements" seminar, North Bay

September 22, 2009

"Bill 18" seminar, North Bay

October 29, 2009

6th Annual Curling Bonspiel, North Bay

November 4, 2009

Agent/Broker licensing course begins, Sudbury

December 7-11, 2009

CIP Exam Week

Chair's Message

Cathy Turcotte, CIP

As I begin my first term as Chapter Chair, I wanted to express many thanks to my predecessor, Rob Fiddler, for having led with such enthusiasm, excellence and long-standing commitment. I am very excited to get going, and will be looking to continue all of the wonderful activities our Chapter has offered over the last few years.

September is here, so it's time to tell you about recent developments for the Chapter, and what we have planned for the fall semester. As of June 2009 the Northwestern Chapter has come under the stewardship of the Cambrian Shield Chapter, voted into effect at the Annual General Meeting. We are delighted to offer events to our now extended membership who we hope will benefit from hearing about events across more of the province. (This will explain why you might see an event advertised, for example, in Thunder Bay.)

September 2009 sees the return of CIP course offerings, with C120 Underwriting Essentials open for registration in Sudbury and C12 Insurance on Property in Thunder Bay. For those students looking for alternatives, there is a wealth of courses available on-line or via distance learning. You can find more details later in the newsletter.

The Chapter is delighted to have secured Fred De Francesco, CIP to present seminars in Sudbury and North Bay in September, covering Commercial Automobile Insurance, Auto Endorsements and Bill 18. Fred has over 30 years experience in the industry, having opened his own brokerage 20 years ago, and has very extensive knowledge of the automobile field.

Looking ahead to October 29, excitement is building for our 6th annual Curling Bonspiel, which promises to be another great day of networking and fun. With 80 curlers last year, this North Bay event really is not to be missed – register soon, as we anticipate a sell-out!

On November 2, our two-week broker/agent licensing course begins in Sudbury with Lyall Bell, CIP instructing. Lyall continues to have phenomenal success, with 12 out of 12 students passing first time during the June 2009 session. The students always remark on Lyall's personal commitment and passion for their individual success. It is great to have our newly licensed students walk away with such a solid and inspiring foundation.

On behalf of the Chapter Council, enjoy the rest of the summer and I hope to see you at one of our upcoming events!

Learning for the real world. Rewarding.™

CIP Course Schedule – Fall 2009

The Cambrian Shield Chapter of the Insurance Institute of Ontario is offering the following CIP courses for the fall 2009 term. It is the student's responsibility to ensure that examination dates do not conflict with any other courses being taken.

Course(s) (✓)	Course Number & Title		Day	Start Date	Location	Exam Date/Time	Course Fee
	C120	Underwriting Essentials	Wed.	Sept. 16	Sudbury	Dec 9/2009 1:30 pm	\$500
	C12	Insurance on Property	Wed.	Sept. 16	Thunder Bay	Dec 9/2009 9:30 am	\$500

All students must be current members of the Insurance Institute of Ontario. The Institute reserves the right to withdraw any class due to insufficient enrolment. All registrations must be paid in full before the first class. Late registrations, if accepted, may be subject to an administration fee of \$52.50. Returned cheques will be subject to a \$10.00 service fee. Registration confirmations will be sent out during the week preceding start of classes. Requests for cancellation or withdrawal from any course must be received in writing prior to the start of the third class. Approved cancellation will be subject to an administration fee of \$52.50 plus course text charge. No refunds for withdrawal or cancellation will be accepted after the third class.

First Name: _____ Business Telephone: () _____
 Last Name: _____ Business Fax: () _____
 Company: _____ Home Telephone: () _____
 Address: _____ E-mail: _____
 City & Province: _____ Member Number: _____
 Postal Code: _____ Exam Centre: North Bay Sudbury Thunder Bay

PLEASE ENCLOSE:

\$ 500.00 (includes text, tuition, exam & GST)
 \$ 70.00 (IIO membership)
 Telephone registrations at: (866) 362-8585 ext. 2296
 E-mail registrations at: CambrianShieldmail@insuranceinstitute.ca

PAYMENT CHOICE:

Method (check one): Cheque Visa MC Amex
 Amount: _____ Expiry Date: _____
 Card #: _____
 Signature: _____

MAIL OR FAX PAYMENT TO:

IIO – Cambrian Shield Chapter, 18 King Street East, 16th Floor, Toronto, ON, M5C 1C4

FAX: (416) 362-8081

OFFICE USE ONLY:

Date: _____ CC/ PC/ MO/ VI/ MC/ AE _____ Batch: _____
 Received: _____ Fee(s) Received: _____ Number: _____

Web-Based CIP Courses

Fall 2009

The **Insurance Institute of Ontario** is excited to offer online distribution of CIP courses in September 2009. As an Ontario member, you are welcome to sign up for any of the following courses regardless of the Chapter you reside in.

Please note: you must register directly with the specific Chapter offering the course. Contact details can be found below.

What is a **Web-based Class**?

A web-based class is a presentation, lecture, workshop or any learning activity that is transmitted over the Web. A key feature is the interactive elements – the ability to give, receive and discuss information. You can interact with the instructor through text, chat, as well as the use of icons. Participants will be able to ask the instructor questions and get answers in real time. Participants will also be able to view the instructor's PowerPoint slides during the seminar. Because web-based classes give you the ability to bring the lecture to you they are convenient, economical and save travel time - all you need is a good connection to the Internet!

Web-based classes on offer starting the week of September 14, 2009:

C12 Insurance on Property

Offered by the Toronto Chapter

C112 Practical Issues in Claims Management

Offered by the Hamilton/Niagara Chapter

C13 Insurance Against Liability – Pt 1

Offered by the Toronto & Ottawa Chapters

C120 Underwriting Essentials

Offered by the Conestoga Chapter

C16 The Business of Insurance

Offered by the Southwestern Chapter

C122 Practical Issues in Underwriting Mgmt.

Offered by the Southwestern Chapter

C35 Insurance Against Crime

Offered by the Toronto Chapter

C130 Essentials Skills for the Broker/Agent

Offered by the Ottawa Chapter

To register, visit the website at www.insuranceinstitute.ca , click on 'Ontario', then follow the links to the respective Chapter offering the course. Alternatively, you can contact the Chapter directly:

Chapter contact details:

- | | | |
|------------------------|-------------------|---|
| • Conestoga Chapter | Tel: 519 579 0184 | Email: Conestogamail@insuranceinstitute.ca |
| • Hamilton Chapter | Tel: 905 574 1820 | Email: HamiltonNiagaramail@insuranceinstitute.ca |
| • Ottawa Chapter | Tel: 613 722 7870 | Email: Ottawamail@insuranceinstitute.ca |
| • Southwestern Chapter | Tel: 519 432 3666 | Email: Southwesternmail@insuranceinstitute.ca |
| • Toronto Chapter | Tel: 866 362 8585 | Email: CIPclass@insuranceinstitute.ca |

Commercial Automobile Insurance

The **Cambrian Shield Chapter** is presenting a full-day seminar in **Sudbury** on **Commercial Automobile Insurance**.

This one-day program offers a review of the various forms of Commercial Automobile Policies with emphasis placed on the **OAP 4 Garage Policy** and the **OAP6 Non Owned Automobile Policy** as well as the use of the **Owners Form OAP 1** in commercial or business use. Rating of each of these policies is discussed as well as the implications of the OAP 6 on the new **Vicarious Liability Laws** in the Province Of Ontario. A good knowledge of the Owners Form is recommended.

DATE: Monday, September 21, 2009
TIME: 9:00am – 4:15pm
VENUE: Days Inn Sudbury
117 Elm Street, Sudbury, P3C 1T3
(705) 674-7517

SEMINAR LEADER:
Fred N. De Francesco, CIP
President
Fairview Insurance Brokers Inc.

CREDIT HOURS
6 Technical (RIBO) 10 Points (CPD)

Note: Lunch is included in your registration.

Fred has been involved in the insurance industry for over 30 years, working with major insurers, in underwriting, marketing, and management prior to forming his own brokerage 20 years ago. Fred's background in automobile insurance has been extensive in the areas of teaching, seminar presentations, text auditing, and writing. Fred has also assisted government officials during the planning and reforming of Ontario Automobile Insurance.

Registration Deadline: September 16, 2009

First Name: _____ Business Telephone: () _____
Last Name: _____ Business Fax: () _____
Company: _____ Home Telephone: () _____
Address: _____ E-mail: _____
City & Province: _____ Insurance Experience (Years): _____
Postal Code: _____ Member: Yes No Member #: _____

PLEASE ENCLOSE:

- \$160.00 – **CIP Society member** (GST & lunch included)
- \$170.00 – **IIO member** (GST & lunch included)
- \$180.00 – **Non-member** (GST & lunch included)

Cheques payable to "**IIO – Cambrian Shield Chapter**"

Telephone registrations at: (866) 362-8585 ext. 2296

PAYMENT CHOICE:

Method (check one): Cheque Visa MC Amex
Amount: \$ _____ Expiry Date: _____

Card #: _____

Signature: _____

E-mail registrations at: CambrianShieldmail@insuranceinstitute.ca

MAIL OR FAX PAYMENT TO:

IIO – Cambrian Shield Chapter, 18 King Street East, 16th Floor, Toronto, ON, M5C 1C4

FAX: (416) 362-8081

A Perspective on Automobile Policy Endorsements

The **Cambrian Shield Chapter** is presenting a half-day seminar in **North Bay** on **Automobile Policy Endorsements**.

This condensed seminar will touch on some of the most commonly used endorsements applying to the Owners Automobile Policy. Attendees must have a clear understanding of the OAP 1 as the presenter connects key components of each endorsement to the various policy sections and explains how the endorsement overrides the basic policy coverage. The seminar will also focus on a few endorsements that have proposed and amended to satisfy the changes brought about by Bill 18 pertaining to car leasing and rentals.

DATE: Tuesday, September 22, 2009
TIME: 9:00am – 12:15pm
VENUE: Best Western North Bay
700 Lakeshore Drive, North Bay
(705) 474-5805

CREDIT HOURS:
3 Technical (RIBO) 5 Points (CPD)

NOTE:
If also attending the "Bill 18" afternoon session, save \$10.00 on the registration fee!
Example: IIO member price for both sessions \$180.00

Group rates are available for 5 staff members or more.
Contact the Chapter office for further details.

SEMINAR LEADER:
Fred N. De Francesco, CIP
President
Fairview Insurance Brokers Inc.

Fred has been involved in the insurance industry for over 30 years, working with major insurers, in underwriting, marketing, and management prior to forming his own brokerage 20 years ago. Fred's background in automobile insurance has been extensive in the areas of teaching, seminar presentations, text auditing, and writing. Fred has also assisted government officials during the planning and reforming of Ontario Automobile Insurance.

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First Name: _____ Business Telephone: () _____
Last Name: _____ Business Fax: () _____
Company: _____ Home Telephone: () _____
Address: _____ E-mail: _____
City & Province: _____ Insurance Experience (Years): _____
Postal Code: _____ Member: Yes No Member #: _____

PLEASE ENCLOSE:
 \$85.00 – **CIP Society member** (GST & lunch included)
 \$95.00 – **IIO member** (GST & lunch included)
 \$105.00 – **Non-member** (GST & lunch included)
Cheques payable to "IIO – Cambrian Shield Chapter"
Telephone registrations at: (866) 362-8585 ext. 2296

PAYMENT CHOICE:
Method (check one): Cheque Visa MC Amex
Amount: \$ _____ Expiry Date: _____
Card #: _____
Signature: _____
E-mail registrations at: CambrianShieldmail@insuranceinstitute.ca

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IIO – Cambrian Shield Chapter, 18 King Street East, 16th Floor, Toronto, ON, M5C 1C4

FAX: (416) 362-8081

Bill 18 – Vicarious Liability – Priority of Payment

The **Cambrian Shield Chapter** is presenting a half-day seminar in **North Bay** on **Bill 18**.

In March 2006 changes to the Compulsory Automobile Insurance Act, the Highway Traffic Act, and The Insurance Act changed the law respecting vicarious liability of lessors and lessees for the negligence of drivers of leased vehicles, both long term leases and short term rentals. This change has had strong implications on the underwriting of non owned automobiles on our various Automobile Policies particularly for short term rentals. The priority of Liability Protection has shifted from owner to driver. This program will review the changes; discuss the automobile policies affected; and highlight potential gaps in adequate coverage.

TOPICS:

- Defining non-owned autos
- Amendments to Highway Traffic Act & Insurance Statutes
- Priority in Statute Law
- Coverage & priority provided by various auto products
- Endorsements to provide gaps in coverage

DATE: Tuesday, September 22, 2009
TIME: 1:00pm – 4:15pm
VENUE: Best Western North Bay
700 Lakeshore Drive, North Bay
(705) 474-5805

CREDIT HOURS: 3 Technical (RIBO) 5 Points (CPD)
NOTE: Group rates are available for 5 staff members or more. Contact the Chapter office for further details.

SEMINAR LEADER:

Fred N. De Francesco, CIP
President
Fairview Insurance Brokers Inc.

Fred has been involved in the insurance industry for over 30 years, working with major insurers, in underwriting, marketing, and management prior to forming his own brokerage 20 years ago. Fred's background in automobile insurance has been extensive in the areas of teaching, seminar presentations, text auditing, and writing. Fred has also assisted government officials during the planning and reforming of Ontario Automobile Insurance.

NOTE: If also attending the "Bill 18" afternoon session, save \$10.00 on the registration fee!
Example: IIO Member price for both sessions \$180.00

Registration Deadline: September 17, 2009

First Name: _____ Business Telephone: () _____
Last Name: _____ Business Fax: () _____
Company: _____ Home Telephone: () _____
Address: _____ E-mail: _____
City & Province: _____ Insurance Experience (Years): _____
Postal Code: _____ Member: Yes No Member #: _____

PLEASE ENCLOSE:

- \$85.00 – **CIP Society member** (GST & lunch included)
 - \$95.00 – **IIO member** (GST & lunch included)
 - \$105.00 – **Non-member** (GST & lunch included)
- Cheques payable to "IIO – Cambrian Shield Chapter"
Telephone registrations at: (866) 362-8585 ext. 2296

PAYMENT CHOICE:

Method (check one): Cheque Visa MC Amex
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Card #: _____
Signature: _____
E-mail registrations at: CambrianShieldmail@insuranceinstitute.ca

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FAX: (416) 362-8081

6th Annual Fall Curling Bonspiel

Please join us in our 6th Annual Fall Curling Bonspiel!

Registrations will be accepted in the order they are received, so register early to avoid disappointment. Space is limited, so act soon! Individual or team entries welcome.

SPONSORSHIP

If you would like to donate a prize for the prize table, call 1-866-362-8585 x 2296 or e-mail CambrianShieldmail@insuranceinstitute.ca

LOCATION

North Bay Curling Club
2624 Trout Lake Road
North Bay

DATE

Thursday, October 29, 2009

TIMES

8:30 am or 10:30 am draw * **Draw times will be assigned***
4:30 pm Turkey Toss (8:30 am for local teams)
5:00 pm Dinner (10:30 am for traveling teams)

FEE

\$50.00

IN SUPPORT OF

The Gathering Place

NOTE

Warm clothing; flat, clean shoes; no jeans (on or off the ice).

6th Annual Curling Bonspiel

BE AN EARLYBIRD! Register before October 9, 2009 and have your name entered into a draw to win a prize!

Contact Name: _____
Company: _____
Address: _____
City & Postal Code: _____
E-mail: _____
Phone: _____ Fax: _____

Team Entry Single Entry Double Entry
Player #1: _____
Player #2: _____
Player #3: _____
Player #4: _____

PLEASE ENCLOSE:

- \$ 50.00 (includes curling, lunch, & dinner)
- \$ 15.00 (dinner only – 5.00pm)

Telephone inquiries: (866) 362-8585 ext. 2296
E-mail registrations: CambrianShieldmail@insuranceinstitute.ca

PAYMENT CHOICE:

Method (check one): Cheque Visa MasterCard Amex
Amount: _____ Expiry Date: _____
Card Number: _____
Signature: _____

Preferred Position			
Skip		Second	
Vice		Lead	

Preference & Level of Play	
Competitive	
Fun	

MAIL OR FAX PAYMENT TO:

IIO – Cambrian Shield Chapter, 18 King St East – 16th Floor, Toronto, ON, M5C 1C4

Fax Registrations: (416) 362-8081

Date _____ CC/ PC/ MO/ VI/ MC/ AE _____ Batch _____
Received: _____ Fee(s) Received: _____ Number: _____

Curling Bonspiel – Hotels in North Bay

If you are going to be traveling to the Bonspiel event, here are some select North Bay hotels for your consideration. They are offering special rates for the event, so make sure to mention the Insurance Institute Bonspiel when you make your reservation!

Travelodge Seymour

Traditional Queen - \$99.99 per room per night plus taxes

Traditional Room with Two Double Beds - \$99.99 per room per night plus taxes

Executive Room with King-sized Bed - \$139.99 per room per night plus taxes

Travelodge Airport North Bay (Hwy 11 & 17)

1525 Seymour Street

North Bay, ON P1B 8G4

(705) 495-1133 Ext. 101

Website: www.travelodgenorthbay.ca

Comfort Inn O'Brien

Group rate of \$99.99. This rate is for 1-2 persons per room, includes breakfast, fridge and microwave in the room.

Comfort Inn O'Brien-Airport

1200 O'Brien St.

North Bay, Ontario P1B 9B3

Phone: (705)476-5400

Web Site: <http://www.choicehotels.ca/cn282>

Holiday Inn Express and Suites

\$139 (single/double) Standard Room, \$159 (single/double) Suite

(A \$10.00 surcharge would apply for each additional adult in the same room)

Our location is conveniently located close to the tournament on Trout Lake Road.

All guests enjoy our Free HOT breakfast, indoor pool, fitness room, Business Centre and all other amenities at Holiday Inn Express.

Holiday Inn Express and Suites

1325 Seymour Street

North Bay, ON P1B 9V6

(705) 476-7700

www.hiexpress.com/northbayon

For more information or assistance in making a reservation, please contact the Chapter Office on (866) 362-8585 ex. 2296 or e-mail CambrianShieldMail@insuranceinstitute.ca.

6th Annual Fall Curling Bonspiel – Sponsorship

Level	Amount	Recognition
Gold	\$500	Your company name & logo in our program, verbal recognition during MC greeting, details of what sponsored (if applicable), unique signage with your company logo, special recognition in Chapter newsletter
Silver	\$250	Your company name in our program, details of what sponsored with unique signage (if applicable)
Bronze	\$100	Your company name in our program, details of what sponsored (if applicable)
Prize Table	n/a	Opportunity to provide a prize for the prize table. Please attach your business card!

Our 50/50 and Turkey Toss proceeds will be donated to: The Gathering Place, North Bay

Thank you for your support.

6th Annual Curling Bonspiel – Sponsorship October 29, 2009

First Name: _____ Last Name: _____
 Company: _____ Address: _____
 City & Province: _____ Postal Code: _____
 E-mail: _____ Phone: _____ Fax: _____

PLEASE ENCLOSE:

Gold \$500 Silver \$250 Bronze \$100
 I will provide a prize for the prize table
 Telephone queries: (866) 362-8585 ext. 2296
 E-mail queries: CambrianShieldmail@insuranceinstitute.ca

PAYMENT CHOICE:

Method (check one): Cheque Visa MasterCard Amex
 Amount: _____ Expiry Date: _____
 Card Number: _____
 Signature: _____

MAIL OR FAX PAYMENT TO:

IIO – Cambrian Shield Chapter, 18 King St East – 16th Floor, Toronto, ON, M5C 1C4

FAX: (416) 362-8081

OFFICE USE ONLY:

Date _____ CC/ PC/ MO/ VI/ MC/ AE _____ Batch _____
 Received: _____ Fee(s) Received: _____ Number: _____

Agent/Broker Licensing Sudbury – November 2-13, 2009

This hugely successful licensing course returns!

Our June 2009 session produced a **100%** pass ratio! The **Cambrian Shield** Chapter of the Insurance Institute is pleased to offer a two-week licensing course for individuals interested in becoming a licensed **Agent or Broker** within Ontario.

LOCATION

Days Inn Sudbury
117 Elm St
Sudbury, ON, P3C 1T3

DATES AND TIMES

November 2 – 13, 2009
9:00am – 4:30pm
(Exam: November 13, 2009)

LEADER

Lyall Bell, CIP

President, Solutions Training Insurance Resources

Lyall has been in the insurance industry for over 25 years. He has provided training sessions for over 5,000 brokers on technical knowledge, customer service skills and professional sales techniques. In 2004, Lyall started his own company, where he continues to educate insurance professionals. Lyall is best known for his interactive and inspirational style!

First Name: _____
Last Name: _____
Company: _____
Address: _____
City & Province: _____
Postal Code: _____

Business Telephone: () _____
Business Fax: () _____
Home Telephone: () _____
E-mail: _____
Insurance Experience (Years): _____

PLEASE ENCLOSE:

\$ 1,400.00 (GST included)

(Includes texts, tuition, exam and GST)

Telephone registrations at: (866) 362-8585 ext. 2296

E-mail registrations at: CambrianShieldmail@insuranceinstitute.ca

PAYMENT CHOICE:

Method (check one): Cheque Visa MC Amex

Amount: \$ _____ Expiry Date: _____

Card Number: _____

Signature: _____

MAIL OR FAX PAYMENT TO:

IIO – Cambrian Shield Chapter, 18 King Street East, 16th Floor, Toronto, ON, M5C 1C4

OFFICE USE ONLY:

Date _____ CC/ PC/ MO/ VI/ MC/ AE _____ Batch _____
Received: _____ Fee(s) Received: _____ Number: _____

Congratulations!

Our successful North Bay licensing class of June 2009!



Effective Study Skills Webinar

Do you need better results on the Insurance Institute tests and CIP exams? Then this interactive workshop is ideal for you!

- Identify your learning style
- Create an effective study environment
- Use quick & easy memory techniques
- Write excellent textbook notes
- Learn how to write CIP exams

WHEN: September 18, 2009

WHERE: On-line

COST: \$50.00

To register, please contact Nancy Rivera, GTA Education Coordinator at 1866 362 8585 ex. 2244 or email nrivera@insuranceinstitute.ca

Membership Renewal

It's that time of year again!

Renewal deadline for 2009-2010 was June 30th.

We encourage you to keep your membership in good standing in order to access our full range of services, and for continued use of your hard-earned CIP/FCIP designation. Membership must be in good standing to obtain exam results.

Many companies have chosen the "bulk billing" method of payment on behalf of their employees. If you are unsure whether your membership has been paid, contact your Chapter office at 1866-362-8585 ex. 2296 or email

CambrianShieldmail@insuranceinstitute.ca

Boating Safety – North Bay

The Chapter has received some requests for one more offering of the Boating Safety course in North Bay. Now that licensing has become mandatory in Ontario, the council want to ensure everyone has an opportunity to take the course. If you would be interested in taking the course, contact the Chapter office at 1866-362-8585 ex. 2296 or email CambrianShieldmail@insuranceinstitute.ca .

2009-2010 Council

Executive

Chair	Cathy Turcotte, CIP	Aviva/Pilot Insurance Company
Vice Chair, Academic	Arlene Byrnes, BA, CIP	Intact Insurance Co. of Canada
Vice Chair, Professional	Carolyn Love, CIP	Crawford & Company (Canada)
Secretary/ Treasurer	Mark Borgogelli, CIP, CRM, CFEI (<i>rep of OIAA</i>)	Aviva Canada Inc.
Past Chair	Rob Fiddler, BA, CIP, CMED, CFEI	Frank Cowan Company Ltd

Committees

Seminars Committee Chair	Kim Heltcher	Knox Ins Brokers
Convocation Committee Chair	Holly Driehuis, BA, CIP	Crawford & Company (Canada)
Bonspiel Committee Chair	Linda Yeomans, FCIP, CRM	FirstOnSite Restoration L.P.
Career Connections Committee Chair	Susan Lunnin	Knox Ins Brokers
North Bay Committee Chair	Peter Rooney, CIP	Kennedy Insurance Brokers
Sudbury Committee Chair	Chantal Falvo, BA	AXA Insurance
Sault Ste Marie Committee Chair	Carolyn Johnson, CAIB	Algoma Insurance Group
Timmins Committee Chair	Billie Rheault, CIP (<i>rep of IBAO</i>)	BMT Insurance Brokers Ltd
Bonspiel Committee	Nicole Glanz	Aviva/Pilot Insurance Company
Bonspiel Committee	Robert Parizeau	FirstOnSite Restoration L.P.
Bonspiel Committee	Michelle Ricciuto	Knox Ins Brokers
Career Connections Committee	Tara Favot, BA, CAIB	Aviva Canada Inc.
Seminars Committee	Margaret Bergamin	Algoma Insurance
Seminars Committee	Monica Dale, CAIB, CPIB	Dawson & Keenan Ins Ltd
Seminars Committee	Bonnie Gaudreau, CAIB, CIP	Davidson De Laplante
Seminars Committee	Diane Gault	Algoma Insurance
Seminars Committee	Marc Perrin, CAIB	Cambrian Insurance Brokers
Seminars Committee	Jodey Rowlandson	Paul Davis Systems

Learning for the real world.
Rewarding.™

Mailing Information:

Cambrian Shield Chapter
Insurance Institute of Ontario
18 King Street East, 16th Floor
Toronto, ON M5C 1C4

Contact Information:

Toll Free: 866-362-8585 x: 2296
Fax: 416-362-8081
E-mail: CambrianShieldmail@insuranceinstitute.ca