



# Insurance Institute of Ontario Cambrian Shield Chapter Fall 2012

Insurance Institute



**Cathy Turcotte, CIP**  
Chair, Insurance Institute of Ontario  
Cambrian Shield Chapter

## Chair's Report

First off, I am very pleased to be able to introduce the first edition of our new Cambrian Shield Chapter newsletter. This communiqué is designed to keep our members informed of upcoming events, seminars and classes, as well as provide a forum to help congratulate and thank some of our many volunteers that help make our Chapter a success. The plan is to publish an edition twice yearly; once in the fall and once in the winter.

That said, the Chapter has many exciting things coming up this fall; both from an educational and a networking perspective.

On the seminar front, we have our very popular session entitled "Certificates of Liability and Producing Evidence

Of Insurance For Car/Truck Lease/Rentals" running in Thunder Bay on September 12th and Timmins on September 13th. We also have "Global Changes and Catastrophic Loss" running in Sudbury and North Bay on September 25th and 26th respectively. We are also debuting our first webinar in October – "Personal Umbrella".

I am very excited that we once again have our 9th Annual North Bay Curling Bonspiel scheduled for November 1st. This is always a fun day of sport and networking enjoyed by all and I am sure that this edition will be no different.

Plans for our fall Convocation are well underway as well. On November 13th, the Chapter invites one and all to Sudbury to help us celebrate the accomplishments of our 2011/2012 graduates of the CIP program.

In closing, I would like to wish all of our students best of luck in their studies this fall, and thank them for their commitment in themselves by pursuing professional and self development.

Sincerely,

Cathy Turcotte, CIP  
Chapter Chair

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## Annual Awards Luncheon

Tuesday, November 13, 2012  
Grill Marks Bistro  
2516 Hwy 69 North, Val Caron  
5:30 p.m. – 8:30 p.m.  
Phone: 416-362-8586 ext. 2222 for ticket information.

Learning for the real world. Rewarding.

## Cambrian Shield Council 2012–2013

Cathy Turcotte, CIP

### Chair

Rob Fiddler, BA, CIP, CMED, CFEI

### Past Chair

Peter Rooney, CIP

### Vice-Chair, Professional

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### Timmins Committee Chair

Billie Rheault, CIP

### Timmins Committee Member

Doris Colosimo, CIP

### Thunder Bay Committee Chair

## Broker/Agent Basic Licensing Course

Dates: November 5-16, 2012

Class times: 9 a.m. – 4:30 p.m.

Location: Days Inn, 117 Elm Street, Sudbury

Final exam: November 16, 2012

Cost \$1,450.00

The Cambrian Shield Chapter of the Insurance Institute of Ontario is pleased to once again offer our 2 week course for the licensing of insurance brokers and agents. Class size is strictly controlled, and the course is taught by Lyall Bell, CIP who has 25 years experience and an extremely high success rate. Here is your opportunity to prepare for and write your exam in a classroom setting!

## Personal Umbrella Webinar

Leader: Melanie D'Amico, FCIP, CRM, Owner MRD Consulting

RIBO Hours: 3 Technical

Part A: Tuesday, October 2, 2012. 12 pm to 1:30 pm

Part B: Thursday, October 4, 2012. 12 pm to 1:30 pm

Fee: \$75 (members) \$95 (non-members)

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## Answer the Call: Become an Instructor

The Insurance Institute is looking for ambitious, personable, professional people to become instructors. Sound you like you?

- Do you enjoy being in the classroom?
- Do you have a passion for teaching?
- Do you have your CIP designation?

If you answered yes to these questions, then you should consider becoming an instructor for the Institute. The Insurance Institute of Ontario is looking to fill instructor positions for upcoming CIP courses in the Conestoga Chapter Area. Here is an opportunity to take part in an exercise that will contribute to your personal development. You will be instructing insurance professionals of the future. A new opportunity awaits that could very well be your calling!

Don't just make a decision, make a difference.



**Peter Hood, CIP**  
Customer Relationship Manager

## Meet Your CRM

Peter Hood started with the Insurance Institute of Ontario on January 12, 2009 as the Chapter Manager for Conestoga Chapter. In April 2010 he transitioned into a new role for IIO – Customer Relationship Manager. In January 2011 Peter took on the additional role of Chapter Manager for the Cambrian Shield Chapter. He possesses over 9 years of industry experience in a few different roles.

Peter is a graduate of the Business Administration Marketing program at Conestoga College and began his career as a business analyst on the insurer side of our industry. While in his first role, he completed his CIP designation.

After a little over 2 years, he moved on to the new challenge of Personal Lines Broker with a Kitchener brokerage firm. After seeing good success in this role he quickly moved into a Commercial Producer role.

Peter is also a strong member of his community having spent the last 6 years as a member of the Kitchener Waterloo Kinsmen club; three of those years as club President. He has also coached minor soccer.

## Global Changes and Catastrophic Loss Seminar

**Sudbury:** Tuesday, September 25, 2012  
1 p.m. – 4:15 p.m.  
Days Inn Sudbury  
117 Elm Street, Sudbury

**North Bay:** Wednesday, September 26, 2012  
9 a.m. – 12:15 p.m.  
Best Western Hotel & Conference Centre  
700 Lakeshore Drive, North Bay

**Cost:** \$95 (members) \$120 (non-members)

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## What is a Virtual Class?

A virtual Web-based class is a presentation, lecture, workshop or any learning activity that is transmitted over the Web. The instructor can interact with the class through the use of text, chat and icons. Participants will be able to ask the instructor questions and get answers in real time, as well as 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 connection to the Internet! Next semester why don't you try one out?

## 9th Annual Fall Curling Bonspiel

**Date:** Thursday, November 1, 2012  
**Location:** North Bay Curling Club  
264 Trout Lake Road  
North Bay  
**Draw Time:** 9 a.m. or 11 a.m.  
**Fee:** \$60/person

Our Annual Fall Curling Bonspiel has arrived and proceeds from our event will support "The Gathering Place" a soup kitchen in North Bay.

"The Gathering Place" is a community-driven Soup Kitchen and not-for-profit charity, with no formal ties to any social service or religious organization. It is made possible by hard work, volunteer renovations, donated materials, and many people's passion. Since September 2003, approximately 350 Volunteers have prepared and served over 72,000 nutritious meals.

# National Education Week 2012: Cambrian Shield Essay Contest Winner

By Mary Lynn Kirkley, FCIP  
R.J. Tench Insurance Brokers

While opening an e-mail requesting participation in National Education Week, with the submission of an essay on the outlook for the Insurance Industry in 2012, I thought fate had just knocked on my door. I started to take a trip down memory lane. It was a thoughtful reflection and I realized that I still have the passion today that I had when I started in the industry many years ago.

Really? Excitement for insurance?

Interestingly, one of my summer jobs while attending secondary school, was working as a receptionist for a local broker. This broker was a respected gentleman and a backbone in our small community. His office was exactly where I sit today. Talk about going back to your roots. At that time, the office was a one-man operation with a part time secretary. This man went to work every day dressed in his immaculate suit and tie. He continued working until he was well into his eighties. He had a genuine caring attitude towards all of his clients. Rates were calculated by thumbing through sales manuals and policies were

invoiced on a typewriter. Clients waited patiently in the office for the final tally. The office was a mound of paper. Thinking back it is hard to believe we were able to operate at all. Helping clients in times of need was a very rewarding experience as it still is today. It was through this unique experience that I decided to pursue an insurance career and enrolled in the Insurance Administration program at Mohawk College.

Surprisingly, prior to opening my e-mail, I had just finished reading an insurance magazine quoting demographic research conducted by the Insurance Institute of Canada. It stated that 49% of the 110,000 people working in the Canadian insurance industry in 2007 were between the ages of 41 and 60. There are expectations that 25% of the industry's 2007 labour force will retire between 2012 and 2017. The flavour of the magazine also included many articles on technology expressing what was needed to allow the independent broker a competitive edge. I can certainly attest to the technological changes I have experienced in my career.

Looking ahead to the next ten years we must focus on a commitment to technological change. I am very fortunate to work in an environment where change has been embraced. It is often a bone of contention with employees when new software and change is introduced. Rather than allowing this grumbling to penetrate our work places, what we need to keep in mind is that in order to compete in the

future we must keep pace with technology. We can no longer rely on snail mail. Our young consumers are not content to wait while we pull out manuals in answer to their requests. They can get their own answers with the touch of their own finger. They don't need us. It is with this technology that we need to open the door to a broker experience.

We talk about embracing youth, but are we? Do we encourage young people to work in our offices? Do we network with our local high schools through co-op programs? I recently did a presentation in one of the business classes at the local high school. I was hoping my enthusiasm might spark a young teen to look into the possibilities of an insurance career.

Perhaps I did after dispelling their myths of red cars being more expensive to insure or not being insured to drive unless they were 25. Do we have the technology in our offices that will meet the needs of these young people to get them excited about working with us? Do we listen to their suggestions? This is my hope for the Insurance Industry in 2022, that we nurture our young minds, listening to their ideas, embracing their new communication tools. Yes, Mom learning to text. There are lessons to be learned from thinking you are the best and change is not required. I-Phone anyone? We are still in the business of helping people. It is just how we deliver the service that needs to change in the next ten years.

## Thank You to our Instructors and Exam Monitors

Our thanks to the following instructors and exam monitors from the spring 2012 term - and to their employers! - for the time, energy and enthusiasm so generously donated.

### July 2012 CIP Exam Proctors

Dryden – Marilyn Bakala  
Fort Frances – Ted Fitzgerald, CIP  
Kapuskasung – Ginette Gosselin  
Kenora – Dan Loewen  
North Bay - Holly Driehuis, CIP  
North Bay - Mary Lynn Coulas, CIP  
North Bay - Michelle Ricciuto  
North Bay - Peter Rooney, CIP  
North Bay - Roseanne Stitt  
Sault Ste Marie – Patty Babcock, CIP

Sudbury – Arlene Byrnes, CIP  
Thessalon – Fred Edwards  
Thunder Bay – Tamara Sadgrove, CIP  
Timmins – Billie Rheault, CIP

### Spring semester CIP Instructors

Neil Bishop, FCIP

If you have earned your designation, please consider volunteering. Contact Heather at htanner@insuranceinstitute.ca