



GTA News

Insurance Institute of Ontario

Insurance Institute

FALL 2011

A Dedication to our Valued Volunteers

By: Wendy Hayden, BA, FCIP, CRM, Academic Chair



Wendy Hayden, BA, FCIP, CRM, Academic Chair

This is a very special issue of the GTA News. We wanted to take this opportunity to spotlight how the commitment, hard work, and enthusiasm of our many volunteers contributes to the success and longevity of the Insurance Institute.

The GTA Academic Division is made of three sub-committees—Faculty, Seminars, and Special Events. These volunteer committees work with the Insurance Institute of Ontario to help plan and administer the delivery of CIP classes for members seeking their professional designations as well as providing continuing education on topics and trends that are relevant to our vast industry.

This past year, the Academic Division has seen increased attendance in classes, seminars, and special event presentations, and this success really attests to our instructors and cast of volunteer committee members who offer their time and expertise. I would like to acknowledge all their efforts and commitment in support of the IIO and membership at large.

I am especially grateful to the Institute’s instructors who tirelessly upgrade their skills, make themselves available to students, and provide an insightful and engaging learning environment for CIP students. These individuals help encourage our students to continue their education and earn the CIP designation. They also continue to update their teaching techniques as the demand for classes expands. Courses are available in variety of delivery methods to meet student and employer needs.

I would like to congratulate Adrian Osti, BComm, FCIP, CRM, and Carol Duffy, CIP, who were voted as the 2010 Instructors of the Year in GTA.

Carol is an insurance veteran with a passion for teaching! For her, sharing and exchanging experiences and knowledge with students, and helping them succeed in their journey towards their CIP designation is what it is all about!

Adrian is an experienced training specialist, with a passion for learning and development. Adrian instructed the first Web-based CIP course in the GTA and has continued to contribute to the growth of the courses.

Well done Adrian and Carol!

At the last quarterly meeting Lynn Croydon stepped down from Seminar Chair. Also, Pat Van Bakel, our Faculty Chair, has just recently been appointed as Secretary to the IIO Governing Council. I wish them all the very best.

It’s been said, “If your action inspires others to dream more, learn more, do more, and become more, you are a leader.” To all the instructors and committee members, you are the GTA volunteer leaders of the Insurance Institute of Ontario. Thank you.

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Carol Duffy, CIP, Instructor of the Year for 2010



Adrian Osti, BComm, FCIP, CRM, Instructor of the Year for 2010

Learning for the real world. Rewarding.™

Upcoming Events

Mark your calendar for these exciting fall events:

CIP Society GTA Annual Fellows' Golf Tournament

Wyndance Golf Club
September 13, 2011

CIP Society Wine and Cheese

Great Cooks on Eight
October 12, 2011



Lowes Fund Breakfast 2011 with David Miller

The National Club
October 26, 2011

At the Forefront - Forging A New Path In P&C: Demutualization

David A. Crozier, CIP, CRM
The Economical Insurance Group
November 30, 2011

2012 Annual Convocation & Awards Night

Metro Toronto Convention Centre
January 26, 2012

For more information, or to purchase tickets, please visit www.insuranceinstitute.ca/gta or e-mail Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca.

Insurance Institute of Ontario
18 King Street East, 16th floor
Toronto, Ontario, M5C 1C4
416-362-8586 Ext. 2260
gtamail@insuranceinstitute.ca

Manager: Livia Tersigni
Managing Editor: Tammye Daniels, BA
Editor: Jocelyn Chamberland, BJ, FCIP
www.insuranceinstitute.ca

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Thank You GTA Instructors

A special thank you to all of the instructors who have taught at the Institute office and at company locations during the past fall, winter, and spring semesters.

Camille Alexander	Sharon Greenidge	Bruno Panzica
Matthew Allan	Natalie Gutzeit	Serena Persaud
Nick Angellotti	Annette Henry	Eduard Peters
Cedric Banks	Janny Hong	Colin Quinn
Thomas Banks	Sherwin Joseph	Paul Ramalho
Kim Bray	Teresa Kayahara	Wonda Roach
Douglas Brown	Laura Kennedy	Jenet Russell
Monica Cain	Nicole Leblanc	Christopher Schmidt
Beverley Carr	Brian Lejniaks	Thomas Scholcz
Crispin Daniels	Francis Lurch	Ray Schostak
Kerri Dobszewicz	Tania Lutz	Sho Shin-Feeney
Clinton D'Souza	Dwain Manning	Michael Shuryrn
Carol Duffy	Gavin Mascarenhas	Kami Singh
Natalie Dupuis	Ronald McCracken	Ronita Sinha
Susan Edasi	Yvonne McDougall-Brady	Cecelia Subryan
Joe Evangelista	Kevin Mckeag	Barry Sweeting
Mary-Jean Finley	Deepak Monga	Victoria Todd
Tina Gardiner	Dino Mustafa	Wayne Wallace
Paul Garvey	Adrian Osti	Violet Whitehouse
David Gould	Annette Palalas	Sophia Wong

Thank You Proctors

Three times a year the Institute holds final exams for all those students taking classes towards their CIP or FCIP designations. We'd like to thank the 136 proctors who, in the past year, volunteered their time ensuring that the exams ran smoothly.

At the Forefront Forging a New Path in P&C: Demutualization



David A. Crozier, CIP, CRM

At the forefront is an opportunity for senior executives, management, and future leaders of tomorrow to hear from top professionals on leading edge issues.

On November 30, 2011, join us as we present At the Forefront with David A. Crozier, CIP, CRM, senior vice president, operations, the Economical Insurance Group. At this breakfast seminar, David will discuss the development of a demutualization mechanism, the impetus to change corporate structure, and the broader implications to the P&C industry.

For more information or to register, please visit www.insuranceinstitute.ca/gta or send an e-mail to gtaevents@insuranceinstitute.ca.

Finding Your Calling

By: Lynn Croydon, CIP, Seminar Chair



Lynn Croydon, CIP, Seminar Chair

*"You make a living by what you get.
You make a life by what you give."
- Anne Frank*

Lynn joined the Insurance Industry in 1968, in Vancouver. She had two opportunities for interviews that week; one with INA and one with a trucking firm. Since it was the easiest to get to from a logistics standpoint, she interviewed with INA first. After taking a typing test and being interviewed in the morning, she was offered and

accepted a position as a "Personal Lines Policy Typist" that afternoon, and began her insurance career.

Through hard work, dedication, and overcoming many obstacles that women in the business world faced through the 1960s and 1970s, Lynn slowly but surely moved forward in her career. In 1973, Lynn moved from Vancouver to Toronto and rejoined INA. In 1976, she found her calling and joined the casualty department as a casualty underwriter trainee.

Thirty five years later with various positions held at various companies, she will retire from Transatlantic Reinsurance Company, where, for the past 18 years, she has served as the Regional Assistant Vice President and Facultative Casualty Manager for Canada.

As Lynn gets ready to retire, she takes a look back on her career and her good fortune in being able to give back to the industry.

It has been an amazing journey as I have watched so many changes take place in our industry. The soft and hard markets, the advancement of technology, the managing of risk, the mergers and acquisitions; all of these changes have reinforced the continued need for education in all aspects of our industry.

In the late 1990s, I decided to go back to school and complete my last four credits in order to obtain my CIP designation.

Annual Convocation and Awards Night 2011

Recognizing Our 2011 Convocation Sponsors

We would like to thank our 2011 Convocation sponsors for their generous and valued support of the Insurance Institute's prestigious annual event.

Gold Sponsors

Canadian Underwriter Magazine
Canadian Insurance Top Broker
Puroclean Property Damage

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Bronze Sponsors

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Swiss Reinsurance Company Ltd.
KRG Insurance Brokers
AON Benfield
Munich Reinsurance
Applied Electronics Ltd.

I had completed 8 credits more than 13 years prior, and while it was tough to get back into good study habits, I felt obtaining my designation was important in setting a good example for others as well as furthering my education.

While teaching as a panel member for the "Insurance Fundamentals" seminar at the Institute in the 1990s, I was approached to consider becoming a member of the Supplemental Education Committee (SEP). I accepted and in 2000, took over the role of chair, and as a result joined the Academic Committee at the Institute. Within a few years, it became apparent that there was a need to merge the SEP and the CIP Society Seminar Sub-committees. In June 2007, I took over the role as chair of the merged committees now known as the "Seminar Committee."

The committee is comprised of experienced professionals from all segments of the insurance industry who, like me, have volunteered their time to give back to the industry.

**“ Volunteering at the Insurance Institute
has been such a rewarding experience. ”**

Our mandate is to lead the development of seminars that relate to the knowledge, skills, and professional development of GTA members who are either enrolled in or are a graduate of the CIP or FCIP program. And I am pleased to say that together with a committee of talented members we have generated numerous seminar ideas for both the Success Series and the PROedge series that have been well received by the membership.

Volunteering at the Insurance Institute has been such a rewarding experience. As I retire from my position as chair, I wish to thank the committee for their support and inventive, forward thinking ideas, and I wish Wendy McCowan, incoming chair, the best as this committee faces the challenges that lie ahead with a new generation entering the insurance workplace.

With retirement fast approaching, I look forward to travelling with my husband and spending more time on the golf course. Meanwhile, I encourage each member to get involved with the Institute and "volunteer to volunteer!"

Contributions Beyond Measure

**By: Heather Masterson, FCIP, BA, BEd,
Vice President, Professionals' Division**



*Heather Masterson, FCIP, BA, BEd
Vice President, Professionals' Division*

This year the CIP Society has, yet again, raised the bar of industry collaboration, networking, and professional growth. However, this success is only possible through the efforts and dedication of the many volunteers and committee members who put great pride in working with the Insurance Institute. The outstanding staff have contributed in an immeasurable way through their dedication in putting together many outstanding functions throughout the year. I would like to take

this opportunity to highlight some of the key events that the CIP Society Committee members and the team from the Insurance Institute have been responsible for over the past year.

In February, we celebrated the accomplishments of our new FCIP graduates and Paul Green, BA, FCIP, vice president of CG&B Group Inc., the current Fellow of Distinction Award winner, at the Fellows' Reception. These professionals were honoured for reaching this impressive milestone in their career and provided a good opportunity for old friends and new to mingle and celebrate the amazing accomplishments of their fellow industry colleagues. Later in the winter, talented industry curlers brought their A game to the CIP Society Curling Bonspiel, held in March, which was offered in conjunction with the Insurance Institute's National Education Week. Participants commented that it was a great way to network in a casual setting with a little healthy competition.

The annual CIP Society insurance industry symposium was held in May. Every year this event is highly anticipated throughout the industry and features inspiring keynote speakers, and 2011 was no

exception. This past year our distinguished speakers included Charles Brindamour, president and CEO of Intact Financial Corporation and Alan Deutschman, author and leadership and change expert.

The next event in our busy schedule is our annual CIP Society Fellows' Golf Tournament, held each fall. In 2010, the tournament was a sell out, with 148 golfers enjoying a first class course on a beautiful fall day, followed by a lovely dinner and prize ceremony. The tournament ran smoothly and efficiently, thanks to our volunteers, the team at the Institute, and our sponsors who generously support not only this event but our other functions as well. We are still accepting registrations for the 2011 tournament, which is taking place on September 13, 2011, at Wyndance Golf Club. Please visit www.insuranceinstitute.ca/gta or e-mail Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca for more information.

“ As one can imagine, the time, effort, and energy that is required to plan and execute each of these events is only possible with the selfless dedication and passion brought forward by our volunteers. ”

Later in the fall we host our well received wine tasting event, which brings together professionals in the industry for an intimate evening of networking, wine, and hors d'oeuvres. Mark your calendars for October 12, 2011.

With successful events behind us and exciting events ahead of us, more work is on the horizon for the upcoming term. Undoubtedly the CIP Society and its volunteers will work hard to keep delivering first class functions and providing great venues and opportunities for our insurance industry members to network, celebrate each others' successes, and be exposed to top professionals and leaders in our industry. As one can imagine, the time, effort, and energy that is required to plan and execute each of these events is only possible with the selfless dedication and passion brought forward by our volunteers. As such, I would like to personally extend my sincere gratitude for their efforts, as their contributions are beyond measure.

Lowes Fund Breakfast 2011 with David Miller

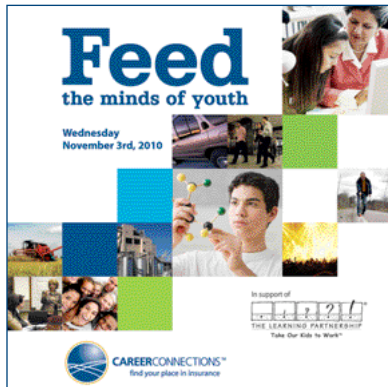


David Miller, former Toronto mayor

On October 26, 2011, join us for our annual Lowes Fund Breakfast Seminar at the National Club, in Toronto. This year's featured speaker will be David Miller, former Toronto mayor, who is currently serving as counsel for International Business and Sustainability with Aird & Berlis, LLP. He will be speaking on fighting climate change and creating a prosperous society. The breakfast is sponsored by Swiss Reinsurance Company Ltd.

Proceeds from this event benefit the John E. Lowes Insurance Education Fund, which offers scholarships each year to Ontario residents pursuing post-secondary education including the study of property and casualty insurance. For more information, or to purchase tickets, please visit www.insuranceinstitute.ca or e-mail Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca.

Does Your Organization Participate In the Annual Take Our Kids To Work™ Day?



If your organization participates in Take Our Kids to Work™ Day on **November 2, 2011**, then let the Insurance Institute be a part of your day.

Each year, the Learning Partnership promotes the opportunity for grade 9 students to accompany a parent or guardian to the workplace to learn more about work and careers. Each year, the Insurance Institute's Career Connections program hosts **Feed the Minds of Youth** luncheons for organizations who participate in Take Our Kids to Work™ Day.

The Institutes and Chapters across the country are opening their doors to youth and their parents/guardians to participate in a **free**

lunch event that will provide a learning opportunity about property and casualty insurance careers. We encourage your organization to get involved.

Join the Greater Toronto Area (GTA) for lunch and hear industry professionals talk about their career and education journeys.

This is a popular event that fills up fast. Register today!

If you are unable to participate on-site at an institute or chapter due to distance or space limitations, please order our **Feed the Minds of Youth Event-In-A-Box** to enhance your organization's participation in Take Our Kids to Work™ day. You'll receive career information, games, and suggestions to make the most of the day with your guest students. To order, e-mail cconnections@insuranceinstitute.ca or call 1-866-362-8585 Ext. 2280.

To attend the event, please contact Tracy Bodnar at 416-362-8586 Ext. 2269 or by e-mail at gtaevents@insuranceinstitute.ca.

Celebrate and Connect at the 2012 Convocation



Craig Kielburger, Founder, Free the Children

Our annual GTA convocation and awards night will take place on January 26, 2012, at the Metro Toronto Convention Centre. Come connect with other industry professionals and join us in celebrating the achievements and hard work of our members and graduates.

This year we welcome Craig Kielburger, founder of Free the Children, as our special guest speaker. We look forward to seeing you at this event, which will begin with a formal convocation and awards ceremony in the dignified John Basset Theatre, and end with a relaxed, catered, mix and mingle gathering in the reception hall just a few steps away.

For further information and to purchase tickets, please visit www.insuranceinstitute.ca, or contact Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca.

Fellow of Distinction Award

Do you know an FCIP who stands out amongst their peers? The Award recognizes FCIPs who fit the following criteria:

- ▶ Hold an FCIP designation
- ▶ Are current members of the CIP Society - Toronto Chapter
- ▶ Are recognized in the insurance industry as accomplished, talented, and respected individuals
- ▶ Lead with passion and innovation
- ▶ Uphold core values: ethics, respect, integrity, compassion, and teamwork
- ▶ Mentor others within our industry, not merely within their company
- ▶ Volunteer willingly to make a difference

For more information contact Tracy Bodnar at gtaevents@insuranceinstitute.ca.

Nominations are accepted until October 28, 2011.

The Fellow of Distinction Award winner will be announced on or before December 2, 2011. The award will be presented at the CIP Society's Fellows' Reception at the National Club on February 9, 2012.

Symposium 2012



Save the date for the CIP Society's annual symposium.

We are pleased to announce that the CIP Society's annual symposium will take place April 26, 2012. The theme for the event is The Power of Information: Revolution or Evolution. Symposium 2012 is set to offer participants a variety of seminars, group discussions, keynote speakers, and a first class debate group.

Keep your eyes out for our upcoming, full event brochure. For more information, please contact Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca.

Flood and Learn



Water and flooding are major sources of property damage claims. On September 16, 2011, join us at Steamatic in Mississauga, or on October 14, 2011, join us at Steamatic in Stayner, to witness up-close the damage water can do!

This "hands on" workshop will review the basics of water remediation and extraction, as well as the equipment required for dehumidification and drying. Experience firsthand the power of

water to damage and destroy and the secondary damage created by moisture. You will watch the team extract the water and explain the process.

This workshop will provide you with the understanding of the work and equipment needed to effectively clean and repair wet property. The session will be followed by a Q & A session—bring your restoration issues!

This seminar is recommended for all levels of staff including claims personnel, underwriters, brokers, and CIP students. Participants will receive RIBO credit for 3.5 Hours (Technical).

Your seminar leader is David Bonnar, CIP, director of franchise and insurance development for Steamatic Canada. He will be accompanied by a team of IICRC certified disaster restoration professionals to address any questions you have.

For more information, or to register, please visit www.insuranceinstitute.ca/gta or e-mail Nancy Rivera, education coordinator, at gta_seminars@insuranceinstitute.ca.

New! Tech Tools Webinars

Advance your technology skills in the programs you use on a daily basis!

You may already know the basics of the programs you routinely use, like Outlook or Excel. But, learning just a few new skills and shortcuts can make all the difference in increasing your efficiency and productivity.

The Insurance Institute offers 90 minute webinars to help you get more work done in less time. These Webinars teach best practices using common business software.

- ▶ September 22, 2011 — Maximizing Your Outlook Calendar
- ▶ September 23, 2011 — Creating and Using Pivot Tables for Analysis
- ▶ October 14, 2011 — Managing Your Inbox And Creating Effective Emails

For more information on upcoming seminars, please contact us at gta_seminars@insuranceinstitute.ca.

Upcoming Seminars

Mark your calendar for these engaging fall seminars:

Facility Association in Depth: History, Current Trends & Implications for Today's Market
September 15, 2011

Flood and Learn (Mississauga)
September 16, 2011

Understanding Directors' and Officers' Liability Ins.
September 21, 2011

TechTools Webinar: Maximizing your Outlook Calendar
September 22, 2011

TechTools Webinar: Creating and Using Pivot Tables for Analysis
September 23, 2011

Effective Business Writing
September 27, 2011

Commercial Insurance 101: The Basics
September 28, 2011

Risk Selection for Commercial Auto (Barrie)
September 29, 2011

GTA CIP: Finance for the Non-Finance Professional
September 30, 2011

TechTools Webinar: Managing your Inbox & Creating Effective E-mails
October 14, 2011

Flood and Learn (Stayner)
October 14, 2011

Products & Premises Liability
October 19, 2011

Insurance Fundamentals
October 20, 2011

Risk Management: An Overview
October 27, 2011

For more information, or to register, please visit www.insuranceinstitute.ca/gta or e-mail Nancy Rivera, education coordinator, at gta_seminars@insuranceinstitute.ca.

We would like to take this opportunity to demonstrate our gratitude for the enthusiasm and dedication of our much valued volunteers.

Academic Committee

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Wendy Hayden, BA, FCIP, CRM
PBL Insurance Ltd.

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John Kartechner, B.Math
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Chubb Insurance Co. of Canada

Ken Moss, CIP
Zurich Canada Ltd.

Shelli Schwartz, CHRP
The Boiler Inspection & Ins. Co. of Canada

Interested in volunteering on one of our many committees? To learn more, please contact us at gtamail@insuranceinstitute.ca.

GTA CIP Course Schedule September 2011

Location	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
In-Class						
Insurance Institute of Ontario 18 King St. East, 16th Floor, Toronto cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C82 General Insurance Essentials—Part 2 (8 sessions at lunch) C11 Principles and Practice C110 Essentials of Loss Adjusting	C14 Automobile Insurance—Part 1 C39 Fraud Awareness and Prevention C130 Essential Skills for the Insurance Broker & Agent	C12 Insurance on Property C16 The Business of Insurance C121 Advanced Underwriting	C13 Insurance Against Liability—Part 1 C32 Bodily Injury Claims		
Virtual Classes						
cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C14 Automobile Insurance—Part 1 C16 The Business of Insurance	C13 Insurance Against Liability—Part 1 C112 Practical Issues in Claims Mgmt.	C120 Underwriting Essentials C35 Insurance Against Crime	C110 Essentials of Loss Adjusting		C11 Principles and Practice C12 Insurance on Property
Alternative Locations						
Paul Davis Systems 38 Crockford Blvd., Scarborough cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C16 The Business of Insurance					
The Dominion 1275 North Service Rd. West, 2Fl., Oakville cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253				C13 Insurance Against Liability—Part 1		
Jevco Insurance 4 Robert Speck Parkway, Suite 300, Mississauga cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253		C11 Principles and Practice	C14 Automobile Insurance—Part 1	C12 Insurance on Property		
Georgian Claims Services Inc. 229 Mapleview Dr. East, Unit 5, Barrie cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C32 Bodily Injury Claims					
One-Week Courses						
Insurance Institute of Ontario 18 King St. East, 16th Floor, Toronto Monday–Friday 9 a.m.–4 p.m. cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C13 Insurance Against Liability—Part 1 Sept. 19–23, 2011 C110 Essentials of Loss Adjusting Oct. 17–2011, 2011					
College Offerings						
Sheridan College Janet Gaffney janet.gaffney@sherdanc.on.ca 905-459-7533, Ext. 5170	C14 Automobile Insurance—Part 1 C16 The Business of Insurance	C13 Insurance Against Liability—Part 1 C110 Essentials of Loss Adjusting	C11 Principles and Practice	C12 Insurance on Property		
Seneca College Marla Askenasi marla.askenasi@senecac.on.ca	C11 Principles and Practice	C12 Insurance on Property	C13 Insurance Against Liability—Part 1 C39 Fraud Awareness and Prevention	C14 Automobile Insurance—Part 1		
Humber College Helen Gawryk helen.gawryk@humber.ca 416-675-6622, Ext. 4159		C12 Insurance on Property	C11 Principles and Practice	C48 Automobile Insurance—Part 2		C14 Automobile Insurance—Part 1 C110 Essentials of Loss Adjusting C32 Bodily Injury Claims C120 Underwriting Essentials
Centennial College Michelle Line Michelle.line@centennialcollege.ca	C11 Principles and Practice C16 The Business of Insurance C39 Fraud Awareness and Prevention	C12 Insurance on Property C120 Underwriting Essentials C130 Essential Skills for the Insurance Broker & Agent	C13 Insurance Against Liability—Part 1	C14 Automobile Insurance—Part 1		

Visit us on-line at <http://www.insuranceinstitute.ca> or consult The Insurance Institute of Canada's CIP Syllabus 2011–2012 for details regarding courses, exams, fees, and other important information.