



Convocation and Awards: The Excitement is Building

Yvonne Camus
Eco Challenge participant
and Special Guest Speaker

The event of the season is fast approaching. You won't want to miss the Greater Toronto Area's Convocation and Awards Night, taking place on January 24, 2013. Come and help us commemorate the achievements of our newest Chartered Insurance Professionals (CIPs) and Fellow Chartered Insurance Professionals (FCIPs). Connect with other industry

professionals, and join us in celebrating the hard work of our members and new CIP and FCIP graduates.

This year's event, being held at the Metro Toronto Convention Centre, promises to inspire and bring people together. Witness the industry's newest CIPs and FCIPs accepting their certificates and awards. In addition, we will be recognizing Toronto's recipient of one of the CIP Society's 2012 National Leadership Awards. One exceptional leader from Ontario among the five national recipients of this year's awards is Emerging Leader Drew Collins, BA, CIP, CRM, ACS.

We are also excited to welcome Yvonne Camus, Eco-Challenge participant, as our special guest speaker at this event. She has shown hundreds of organizations how ordinary people such as herself can achieve extraordinary things. Yvonne will help you to see—and to realize—the potential for greatness in yourself, in your co-workers, and in your entire organization.

Her speech promises to inspire and motivate you. 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.

Do you have your tickets yet? For further information and to purchase tickets, please visit www.insuranceinstitute.ca or contact Tracy Bodnar, Events Coordinator, at gtaevents@insuranceinstitute.ca.

Lowes Fund Breakfast 2012

Recognizing Outstanding Education
and Community Involvement



The Greater Toronto Area held its annual Lowes Fund 2012 Breakfast on October 22, 2012, at the National Club. The John E. Lowes Insurance Education Fund annually awards financial assistance for up to four qualifying Ontario residents pursuing post-secondary education that includes the study of property & casualty insurance.

On behalf of the John E. Lowes Insurance Education Fund and the board of trustees, congratulations to the three 2012 fund recipients:

Patrick Deshane, Mohawk College
Eric Gagné, Fanshawe College
Amanda Christiaens, Mohawk College

For this year's event, Pat Foran, broadcaster, author, public speaker, and consumer advocate, captivated guests and fund recipients by speaking on the importance of being a smart, savvy consumer. Pat shared some of the stories he has seen as part of CFTO's Consumer Alert segment with respect to insurance and education.



Insurance Institute

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Learning for the real world. Rewarding.



At the Forefront with Patrick Lundy

On November 20, 2012, over 95 members and guests joined us here at the Institute for our most recent "At the Forefront" breakfast, featuring Patrick Lundy, President and Chief Executive Officer, Zurich Canada. At this breakfast seminar, Mr. Lundy discussed international economies, catastrophes, the soft market, industry stability, corporate responsibility, market share growth, and the Canadian P&C market prospects on the horizon.

Mark your calendar for the spring edition of At the Forefront on May 15, 2013 with Robert (Bob) Dempsey, President and Chief Operating Officer, The Guarantee Company of North America.

Upcoming Events

Mark your calendar and join us for these exciting events:

Annual Convocation and Awards Night

Metro Toronto Convention Centre, Toronto
January 24, 2013

Fellows' Reception

The National Club, Toronto
February 12, 2013

CIP Society Curling Bonspiel

Tam Heather Curling Club, Scarborough
March 6, 2013

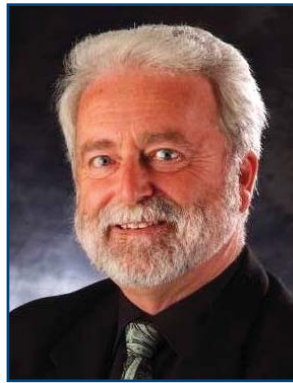
CIP Society Symposium 2013: Insurance Without Borders

Toronto Board of Trade, Toronto
April 25, 2013

CIP Society Annual Golf Tournament

Wyndance Golf Club, Uxbridge
June 10, 2013

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



Announcing the 2012 GTA Fellow of Distinction Award Recipient!

James Cameron, FCIP

2012 GTA Fellow of Distinction Award recipient

The CIP Society—Ontario Council's nomination review committee proudly announces the 2012 recipient of the Greater Toronto Area Fellow of Distinction Award:

James Cameron, FCIP, CRM, C. Arb.

President of Cameron & Associates Insurance Consultants.

This award was created to recognize outstanding achievement in the insurance industry in Toronto. It is presented annually to Fellow Chartered Insurance Professionals nominated by industry peers and colleagues.

Join us at the CIP Society Ontario Council's annual Fellows' Reception on February 12, 2013, as we present the Greater Toronto Area Fellow of Distinction Award to James and celebrate our newest GTA FCIP graduates.

To purchase tickets, please contact Tracy Bodnar, Events Coordinator, at 416-362-8586, ext. 2269, or gtaevents@insuranceinstitute.ca.

Supporting a Worthy Cause:

The John E. Lowes Insurance Education Fund Helping Post-Secondary Students

We want to thank the John E. Lowes Insurance Education Fund Board of Trustees, Pat Foran, and guests for supporting this event and the John E. Lowes Insurance Education Fund. Sharon Ludlow on behalf of Swiss Reinsurance Company Ltd. was presented with a plaque in recognition of its continued support and for being the Founding Event Contributor of the Lowes Fund Breakfast since 1993. The Quarter Century Club in honour of the late Doug Hurlbut was recognized for its contribution as a college-level scholarship contributor. In addition, we would like to thank GTA Fellows' Golf Tournament participants and sponsors for their contributions to the Fund.

Without this support, we could not continue to provide financial assistance to qualifying Ontario residents pursuing post-secondary education including the study of P&C insurance. It is through financial contributions such as these that the Scholarship Program continues to provide financial aid to the next generation of insurance professionals.

We would also like to extend a thank you to our media partner, Canadian Insurance Top Broker.

Are you interested in supporting this worthy cause? Please contact Tracy Bodnar at tbodnar@insuranceinstitute.ca.

For 2013, we will celebrate the 20th anniversary of the John E. Lowes Insurance Education Fund, so look for more exciting information.

SYMPOSIUM 2013 CHALLENGES CANADIAN DISTRIBUTION INSURANCE ADJUSTERS CUSTOMER LOCAL HUMAN DIRECT WRITERS WITHOUT BORDERS GLOBAL VISION UNDERWRITERS REGULATIONS BROKERS

Thursday, April 25, 2013
Toronto Board of Trade
First Canadian Place, 4th Floor, Toronto

Now in its 9th year, the CIP Society's Symposium is the insurance industry's premier event for potential and accomplished insurance leaders.

CEO LEADERSHIP PANEL

This year marks the return of the CEO leadership panel. The 2013 CEO leadership panel participants include:

Kathy Bardswick, President & CEO, The Co-operators Group Ltd.
Kevin Frawley, EVP & CEO, P&C Americas, Crawford & Company
Mike George, President & CEO, Trisura
Christine Lithgow, President & CEO, Aon Reed Stenhouse
Heather Masterson, President and CEO, Totten Insurance Group Inc.
Tim Shauf, CEO, Farmers' Mutual Insurance

“**Symposium broadens perspectives on the insurance industry.**”

—Symposium 2012 Attendee

BREAKFAST KEYNOTE SPEAKER



Max Valiquette
Innovation & Trends Expert

Max Valiquette is an innovation and trends expert who helps companies and organizations drive solutions to their problems.

LUNCH KEYNOTE SPEAKER



Alister Campbell
CEO, The Guarantee Company of North America

Alister Campbell is CEO of The Guarantee Company of North America. He is accountable for steering the company's continued profitable growth in Canada and the United States.

SPONSORS



CIP Society Symposium 2013: Insurance Without Borders

The GTA chapter of the CIP Society—Ontario will host the ninth annual CIP Society Symposium on **April 25**. Join us for a full day of professional and leadership development. Participants will hear from great keynote speakers: Max Valiquette, innovation and trends expert, and Alister Campbell, CEO, The Guarantee Company of North America.

Seminar sessions offered throughout the day include the following:

- » Regulations: What's Keeping You Awake at Night?
- » The Direct Writing Landscape
- » Think Global, Act Local
- » Bringing Innovative Products to Market
- » Your Customers Are Talking. Are You Listening?

We are also pleased to see the return of the CEO Leadership Panel, which will be moderated by Natalie Dupuis. Our panel consists of executive leaders from a variety of organizations:

Kathy Bardswick, President & CEO, The Co-operators Group Ltd.
Kevin Frawley, EVP & CEO, P&C Americas, Crawford & Company
Mike George, President & CEO, Trisura
Christine Lithgow, President & CEO, Aon Reed Stenhouse
Heather Masterson, President and CEO, Totten Insurance Group Inc.
Tim Shauf, CEO, Farmers' Mutual Insurance

Look for our upcoming full-event brochure. For more information, please contact Tracy Bodnar, Events Coordinator, at gtaevents@insuranceinstitute.ca, or visit the Institute Web page at www.insuranceinstitute.ca/symposium2013.

CIP Society's Annual Industry Trends Breakfast

In January 2005, Phil launched our Industry Trends Breakfast by delivering a fascinating and thought-provoking presentation. Brought back by popular demand, we invite you to a breakfast at the National Club to hear Phil speak about these topics:

- » How accurate were his 2012 predictions?
- » Significant events in 2012
- » Where is our industry headed?
- » Does history repeat itself?
- » Update on regulatory change
- » Consolidation—fact or fiction?
- » Predictions for 2013 and beyond

SPECIAL GUEST SPEAKER

Philip H. Cook, MBA, FCIP

Chief Executive Officer, Omega Insurance Holdings Inc.

Philip H. Cook currently holds the position of Chief Executive Officer, Omega Insurance Holdings Inc., a company with two operating subsidiaries, Focus Group Inc. and Omega General Insurance Company. Phil is a consultant to several property/casualty insurance groups in both Canada and the U.S. and is also highly active in areas of dispute resolution, arbitration, and expert witness testimony.

Date and Time

January 17, 2013
8 a.m. – 9:30 a.m.

Location

The National Club
303 Bay Street, Main Dining Hall, Toronto ON

Feed the Minds of Youth Delivers Again!



On Wednesday November 7, 2012, Insurance Institutes across the country opened their doors to welcome Grade 9 students who were participating in the annual Feed the Minds of Youth luncheon. This luncheon is held in conjunction with the Learning Partnership's "Take Our Kids to Work Day" (TOKTWD), a national event that brings students into the workplace of their parent/guardian for a day.

This two-hour luncheon is a great way to introduce students not only to the insurance industry as a whole but also to a number of different career options within the industry. Students were engaged with different speakers, as well as games and activities, to explain what insurance is and what to expect in the many different careers available within the industry.

The Insurance Institute's Career Connections Program also offered a Feed the Minds of Youth event-in-a-box for those companies who were conducting their own TOKTWD events. Included were games and activities as well as information packages for each of the students. Throughout the country, over 850 students received a career information kit through either the luncheon or the event-in-a-box—our biggest year ever!

Mark your calendars for next year's Feed the Minds of Youth event November 6, 2013.

For more information about Career Connections, please visit our Web site at www.career-connections.info.



CAREERCONNECTIONS™
find your place in insurance

Upcoming Winter Seminars

Mark your calendar for these upcoming winter seminars. Unless otherwise noted, these seminars are located at the GTA Office: 18 King Street East, 16th floor, Toronto.

In-Class Seminars

Offered in half- or up to two-full-day formats, these advanced to junior seminars are sure to meet your professional development needs.

Cyber Liability: Exposures & Insurance Coverage

Jan. 16

Annual Industry Trends Breakfast

Jan. 17

Understanding Personal Lines Property

Jan. 22

OAP#4 The Garage Auto Policy

Jan. 23

Products & Premises Liability

Jan. 29

Accident Reconstruction & Investigation Techniques for Fraudulent MVA Claims

Jan. 30

Risk Management: An Overview

Jan. 31

Teaching Techniques

Feb. 1, 8, 15, 22

Class-Action Lawsuits

Feb. 7

Errors & Omissions: An Introduction

Feb. 12

A Demographic Analysis of the P&C Industry in Canada 2012-2022

Feb. 13

Understanding Bodily Injury Claims

Feb. 20 & 21

Essential Customer Service Skills

Feb. 27

The New Tort Relating to Invasion of Privacy: Insurance Implications

Feb. 28

Certificates of Insurance & Producing Evidence of Insurance

Mar. 6

The Art of Persuasive Negotiation

Mar. 7



A Demographic Analysis of the P&C Insurance Industry in Canada 2012 – 2022

Recognizing that human capital issues such as recruitment, retention and succession planning, education, and training are still at the forefront of industry concerns today, the Insurance Institute of Canada has recently replicated the census of the industry's workforce five years after the original census in 2007. The report (due out at the beginning of January 2013) explores the impact, if any, of recent economic and other events on employment trending and will again forecast the future human resource requirements of the industry.

The CIP Society is pleased to host this seminar featuring Richard Loreto, President of R.A.L. Consulting and author of the research report. Richard will present key findings, conclusions, and recommendations and will engage the industry in a discussion about the implications of the research. This is a unique opportunity to hear first-hand the issues concerning recruitment and retention in your region and to be at the forefront of the industry's most pressing issues.

WHAT WILL YOU LEARN?

- » How has the industry's labour force changed between 2007 and 2012? And what further change can be anticipated between 2012 and 2022?
- » If the insurance industry is heavily weighted with boomers nearing retirement, is there the appropriate level of middle management/mid-age employees ready to fill the gaps?
- » To what extent is the industry having difficulty recruiting into insurance currently? And will this improve or get worse in the next 5 to 10 years?
- » What areas of the country and sectors of the industry are going to be most affected by labour force issues?
- » What are the recommendations and strategies that industry employers should be acting upon to affect change in key areas?

Seminar Leader

Richard Loreto

President, R.A.L. Consulting Limited

Date and Time

February 13, 2013

9 a.m. – 12:15 p.m.

3 Technical RIBO hours

For details on these seminars, early-bird fees, and group rates, please contact Nancy Rivera, Education Coordinator, at GTAseminars@insuranceinstitute.ca or 416-362-8586, ext. 2244.

SEMINAR SECTION

► Teaching Techniques

This four-day certificate program is designed to train the trainer. This instructional course will give you the resources needed to understand your audience, prepare your lessons and outcomes, and be an overall better trainer or instructor. It is also used to develop instructors for the Insurance Institute CIP class programs.

You will walk away from the seminar with a greater understanding of the following:

- » Understanding how adults learn
- » Understanding different learning styles
- » Planning the training experience
- » Developing lesson plans
- » Preparing learning outcomes
- » Facilitating discussion
- » Tips for presenting dry material

Seminar Leader

Tammy Sweeney, BA, B.Ed., CHRP
Professional Speaker/Trainer, Performance Oriented

Location

The Insurance Institute of Ontario , GTA
18 King Street East, 16th floor, Toronto, ON M5C 1C4

Date and Time

Feb. 1, 8, 15, 22
9 a.m. – 4:30 p.m.

► Understanding Bodily Injury Claims

As a claims professional, you know the role of an adjuster has changed with regard to bodily injury claims. There is a greater focus on bodily injury claims management. To be successful, you want to boost your claims management skills and heighten your credibility.

The Bodily Injury Seminar responds to an industry need for claims professionals to increase their bodily injury claims knowledge. If you are looking to enhance your or your staff's knowledge of how to handle bodily injury claims, this seminar is for you.

You will walk away from the seminar with a greater understanding of the following:

- » Bodily injury principles and concepts
- » Presenting the claim
- » How to investigate exposures
- » Evaluate and reserve the claim
- » Your role in the litigation process

This seminar is a good extension of the Insurance Institute's Understanding Serious Injury program, but it is not a prerequisite. This is a great refresher for BI, as well as a great overview for those moving to BI.

Seminar Leader

Tammie Norn, FCIP
CEO – ProFormance Group Inc.,
1st Vice President, OIAA

Location

The Insurance Institute of Ontario , GTA
18 King Street East, 16th floor, Toronto, ON M5C 1C4

Date and Time

Feb. 20 – 21
9 a.m. – 4 p.m.

Upcoming Webinars

If it is a challenge to join us in our downtown location, take advantage of these short Web-based seminars coming in the new year.

Cyber Liability: Exposures & Insurance Coverage

January 16, 2013

In this seminar, you will be introduced to the myriad of challenges that enterprises face from the breach of customer and employee records, cyber attack, personal injury exposures in the internet age and the coverage gaps that occur from traditional insurance products, such as General Liability, Property Insurance, Fidelity coverage and other Specialty Lines of business.

Introduction to Business Interruption

February 15, 2013

This webinar will introduce basic business interruption indemnity concepts and forms. A brief introduction to reading an income statement and obtaining information to apply to basic business interruption forms.

Insuring High-Valued Homes

February 19, 2013

Wealthy Homeowners have exposures and risks that differ from regular property owners. This webinar will review the unique features of servicing and insuring high value homeowners.

Understanding Legal Expense Insurance in Canada

February 22, 2013

Resolving common legal issues often requires legal representation, but accessing the legal system can be expensive and many find themselves priced out of Canadian justice. While some choose to represent themselves, many others simply give up. Join us at this session to find out more.

For more detailed information on these webinars, please visit our web page at www.insuranceinstitute.ca > seminars.

GTA CIP Course Schedule Winter 2013

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	C11 Principles and Practice of Insurance	C14 Automobile Insurance—Part 1 C47 Reinsurance	C12 Insurance on Property C16 The Business of Insurance	C110 Essentials of Loss Adjusting C120 Underwriting Essentials C121 Advanced Underwriting		C13 Insurance Against Liability—Part 1
Virtual Classes Virtual Web-Based Classes cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C13 Insurance Against Liability—Part 1 C16 The Business of Insurance C40 Business Interruption Insurance C130 Essential Skills for Insurance Broker & Agent	C12 Insurance on Property C120 Underwriting Essentials	C13 Insurance Against Liability—Part 1 C39 Fraud Awareness and Prevention	C11 Principles and Practice of Insurance C12 Insurance on Property C111 Advanced Loss Adjusting		C14 Automobile Insurance—Part 1 C39 Fraud Awareness and Prevention
Alternative Locations Paul Davis Systems 38 Crockford Blvd. Scarborough cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C14 Automobile Insurance—Part 1					
The Dominion 1275 North Service Rd. W. 2nd Fl., Oakville cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253	C13 Insurance Against Liability – Part 1		C11 Principles and Practice of Insurance			
Granite Claims Solutions Inc. 5915 Airport Rd., 2nd Floor Mississauga cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253			C32 Bodily Injury Claims			
Johnson Inc. 1595 16th Ave. 1st Fl, Training Room Richmond Hill cipclass@insuranceinstitute.ca 416-362-8586 Ext. 2253		C11 Principles and Practice of Insurance	C32 Bodily Injury Claims			
Sheridan College Janet Gaffney Janet.gaffney@sheridanc.on.ca 905-459-7533 Ext. 5170 NEW ADDRESS Hazel McCallion Campus 4180 Duke of York Blvd. Mississauga	C120 Underwriting Essentials	C13 Insurance Against Liability—Part 1	C11 Principles and Practice of Insurance	C12 Insurance on Property		
Seneca College Marla Askenasi Marla.askenasi@senecac.on.ca	C11 Principles and Practice of Insurance	C12 Insurance on Property	C13 Insurance Against Liability—Part 1 C39 Fraud Awareness and Prevention C120 Underwriting Essentials	C14 Automobile Insurance—Part 1		
Humber College Lucia Moysey Lucia.moysey@humber.ca 416-675-6622 Ext 4159		C13 Insurance Against Liability—Part 1	C11 Principles and Practice of Insurance	C14 Automobile Insurance—Part 1 C110 Essentials of Loss Adjusting		C16 The Business of Insurance C39 Fraud Awareness and Prevention
Centennial College Michelle Line Michelle.line@centennialcollege.ca	C11 Principles and Practice of Insurance	C12 Insurance on Property	C13 Insurance Against Liability—Part 1	C14 Automobile Insurance—Part 1		