It is already almost December, and all of our active students have been busy learning and studying all semester to be ready for their exams, so I would like to wish them all success!

Many of you are already thinking about which course would be the best choice to take next and are enjoying the learning experience as you continue to gain knowledge and experience in our industry.

As always, the options for learning are plentiful, and the classes that will be available for the Winter semester starting in January have been available for registration since early November. Whether you choose to study on your own through distance learning or with an instructor through a live or virtual class, the focus on achieving your designation is a key component of success in both your career and current role in the industry.

It is also the time of year where we celebrate the graduates across the province. Recently, I was able to congratulate new GIE, CIP and FCIP graduates in the Ottawa, Southwestern Ontario and Cambrian Shield Chapters, and in the new year, I will be travelling to the other Ontario locations to greet our newest graduates. I am especially pleased to welcome and thank the first cohort of graduates in the new-track FCIP Program,
who have worked hard to achieve the skills and knowledge for success in our industry.

The IIO is expanding their seminar program this year by bringing you the offerings early enough to assist with your long-term planning. We heard your feedback and are working diligently to respond by having our program offerings available earlier than in the past. In addition to the ability to click on the Seminars section of our website, you will receive specific information from your local chapter about seminars and events in their area. In addition, a province-wide calendar is now available on the Ontario landing page, in a format that is easy to print and share! I hope to see you at some of the industry networking events and taking advantage of the comprehensive seminar program.

I will also draw your attention to the “Ask the Institute” feature on our website. This initiative presents questions from members, answered by members.

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The Changing of the Guard!

Ellen tells us, “The current job does not bear the slightest resemblance to the part-time job of 1995. It has grown, evolved and changed—and afforded me the opportunity to do the same, in company with a great team of people. I will forever be grateful.” Ellen has now chosen to start 2015 by enjoying retirement, travelling with her husband Bob and enjoying their two grandchildren.

Although Wendy Barbour began her involvement with the IIO Southwestern Chapter as a council member much earlier, it was July 16, 2001 when she settled down at the London office and gave up her time as a broker. In fact, Wendy passed up an opportunity to join us two years earlier, and when the new manager was ready to move on, she got the call once again. Wendy says, “Imagine my surprise when, less than two years later, he [the existing manager] got a job offer he couldn’t refuse and I got a call asking if I were still interested. I had just transitioned from working five days a week to four so I had to think long and hard about it. I phoned my husband Bill and… after about ten minutes he responded with a resounding ‘yes.’ The rest is history.”

Wendy enjoyed one last convocation celebration with us on November 6, and is now starting her leisure time before the snow sets in!

Both of these ladies have seen tremendous amounts of change through the years and have helped to both navigate that change and manage the challenges that progress presents. Many members have been showing their gratitude and appreciation over the last several months, and we at the Insurance Institute are indebted to them for their contributions, their spirit and their commitment to customer service. You will both be missed!

One cliché that has been said lately is about Ellen and Wendy and their big shoes that need filling, but it is true that a change for some is an opportunity for others. That is the case for Jennifer Hopkinson and Robert Munford, who are, dare we say, excited to be joining us at the IIO as our new chapter managers.

Robert arrived at the Southwestern Ontario Chapter on August 2, and with his previous experience with the IIO, we are happy that, as a result of his family move, we have him back. Jennifer joined the Ottawa Chapter on October 6 and will be shadowing Ellen until her departure at the end of the year.

We are very excited to have these two new managers take the helm of these important chapters. Welcome to you both!
On behalf of the Board of Trustees of the John E. Lowes Insurance Education Fund, it is our pleasure to announce the selection of four deserving fund recipients for 2014:

Dayna DeBoer – Fanshawe College
Celine Eroler – Wilfrid Laurier University
Mike Kalcic – Conestoga College
Caesar Martini – Conestoga College

The recipients were recognized at the 21st Annual Lowes Fund Breakfast on Wednesday, October 29, 2014 in Toronto. Insurance professionals, including the Board of Trustees of the fund, joined in the celebration, along with special keynote speaker Derek Tang, Manager, Risk & Insurance, of Metrolinx.

The John E. Lowes Insurance Education Fund is a charitable trust dedicated to assisting Ontario students to complete full-time post-secondary education, including the study of property and casualty insurance.

Recipients of John E. Lowes Insurance Education Fund scholarships are selected in consideration of outstanding academic excellence throughout their educational careers, exceptional contributions to school, community life and/or other meaningful pursuits, major accomplishments and a strong indication of academic promise.

Swiss Reinsurance Company Ltd., our breakfast sponsor and founding event contributor, continued to show a long-term commitment to supporting the John E. Lowes Insurance Education Fund, and Canadian Insurance Top Broker magazine was the event’s media partner.

Since the fund began in 1993, the fund has awarded financial assistance to help students fulfil their educational potential. This achievement would not have been possible without the support of the insurance industry, including this year’s generous contribution of two college-level scholarships by MSA Research Inc. and a college-level scholarship by The Quarter Century Club in the name of Doug Hurlbut. We also thank all contributors, including those in previous years, for their support.

Interested in supporting Ontario insurance students?
There are a number of opportunities for individuals and organizations. Through the Contributors’ Program, you or your organization can become a college or university contributor and help offset the increasing cost of post-secondary education for students. For more information, please contact Tracy Bodnar, IIO Events Coordinator, at tbodnar@insuranceinstitute.ca. Learn more about the John E. Lowes Insurance Education Fund and the Contributors’ Program at www.insuranceinstitute.ca/scholarships.

Scholarship recipients (from left)
Caesar Martini
Conestoga College
Celine Eroler
Wilfrid Laurier University
Mike Kalcic
Conestoga College
Wayne Briggs
Chair, Lowes Trustees
Absent:
Dayna DeBoer
Fanshawe College

2014 Top Broker Summit
Canadian Insurance Top Broker magazine will be holding its fourth annual Top Broker Summit at the Ritz-Carlton Hotel in Toronto on November 17, 2014, and the Insurance Institute is honoured to be the educational partner for the third year. We are pleased to be providing the lunchtime keynote presenter, David Singh—a Gen-Y expert—as he discusses how to recruit, engage and retain “Millennials” as “Boomers” retire and a new generation of workers enters the industry.

The Top Broker Summit is a day of education and networking that gives top-producing commercial insurance brokers the opportunity to hear from industry leaders and speak with senior-level risk managers. Come by and see us there.
IBAO Conference 2014

Brokers: It was great to see you at IBAO!

We at Insurance Institute of Ontario were proud to once again be an exhibitor at the Annual IBAO Convention and Trade Show which was held at the Westin Ottawa Hotel & Convention center from October 22 through 24th. Despite starting under the cloak of the attacks on the National War Memorial and Parliament Hill, the conference proceeded with only minor schedule changes. We'd like to commend the organisers and attendees of the conference despite the unusual challenge.

We valued the time we got to spend with Ontario brokers and the opportunity to tell you all about how we can assist you with your education, your career and of course, the service you provide to your clients.

This year, we were pleased to be able to participate in the new Learning Lounge, where Michelle Jennings and Peter Hood, our Customer Relationship Managers for Ontario, shared some of the unique ways that the Insurance Institute of Ontario is working in conjunction with some of the Broker Association affiliates across the province for shared success.

Information about how our Career Connections team is working with the insurance industry to meet the needs of tomorrow’s workforce was also presented, and many took the time to inquire about the Ambassador Program.

Congratulations to Tracy Foley from Meridian Insurance in Ottawa who won two complimentary tickets to Ottawa’s Convocation and Awards Banquet, and to Susan Javeid from Lackner McLennan Insurance Brokers in Waterloo who won the iPad in our business card draw.

If we missed you, please feel free to contact us at iio@insuranceinstitute.ca to learn about:

» Using your CAIB as credit towards the CIP Program
» Getting your RIBO hours through our quality seminars
» Earning RIBO hours while earning your CIP designation

We hope to connect with you soon!

Toronto Insurance Conference Scholarships Awarded

This year, the Insurance Institute of Ontario continued to provide administrative support for the second annual Toronto Insurance Conference Scholarships Program.

The Toronto Insurance Conference (TIC) was established in 1918 as a forum for Toronto brokers to discuss and collectively deal with common industry issues. Its scholarship program, which was created in 2013, provides the first-ever university scholarships for relatives of TIC brokers, partners and staff.

Selection is based on a number of factors that include academic excellence, financial need and community life and/or other meaningful pursuits.

This year, three worthy applicants were selected:

Carolyn Kosturik
Queen’s University

Daniella Laferriere
Queen’s University

Neelam Vyas
Wilfrid Laurier University

The recipients were recognized at the 21st Annual Lowes Fund Breakfast on Wednesday, October 29, 2014 in Toronto.

For more information on this and other scholarships available, visit www.insuranceinstitute.ca/scholarships.
Recognizing Excellence in the P&C Community

This year marks the sixth anniversary of the CIP Society’s National Leadership Awards. The program recognizes individuals from across Canada for their leadership qualities in three areas: in their respective jobs, in their communities, and in the industry at large.

In the past six years, the CIP Society has recognized 13 outstanding individuals from Ontario in both the Established and Emerging Leader categories and has welcomed them into the Society’s Leadership Circle, which is composed of 31 individuals from across the country.

This year’s two Ontario honourees will be recognized at the convocation ceremony in Toronto in January. During the ceremony, both honourees will receive a one-of-a-kind sculpture created by Canadian metalsmith artist Boris Kramer. The sculpture, pictured above, is an abstract grouping of figures and symbolizes the qualities of our leaders, including strength, community, uniqueness and contribution.

This year’s Ontario honourees:

**Established Leader**

Lynn Oldfield, MBA, CRM, FCIP
AIG Canada
President & Chief Executive Officer
Toronto, ON

**Emerging Leader**

Adrian Osti, B.Comm, FCIP, CTDP, CRM
Northbridge Financial Corporation
Manager, Learning and Development
Toronto, ON

Congratulations to Adrian and Lynn on your achievements.

CIP Course Schedule

Welcome to the Winter session of CIP classes—check the Insurance Institute’s website at www.insuranceinstitute.ca for the in-class and virtual options we are offering in your region.

The Institute is pleased to offer the courses in a variety of time options, including evening, weekend warrior, one-week and lunch. To find out more, visit the CIP Courses section of your local chapter’s home page.
Mark it on your calendar! The Insurance Institute is pleased to announce that the seventh annual National Education Week has been confirmed for 2015 and will be held February 23–27. The week features topical seminars and networking opportunities at your local chapter. National Education Week is a great opportunity for us to publicly acknowledge the hard work and dedication of insurance professionals who keep their skills up-to-date. Our dynamic industry is committed to education, and our members demonstrate that commitment by completing courses and seminars to keep their knowledge current. More than 10,000 members enhance their professional development by attending our seminars and events every year!

Canadians have reaffirmed that a commitment to education has long-lasting benefits. For example, according to a recent Leger poll, 81 per cent of Canadians said they get more qualified and comprehensive quotes from an insurance professional who has earned an educational designation.

The Insurance Institute’s mandate is to prepare you to be more effective in your role, and National Education Week provides further opportunities to engage in seminars and networking activities while celebrating the importance of education in the p&c industry.

This year, we are planning to celebrate the history of education and professional development with a special focus on the Institute’s evolution through the years. With the Institute implementing computer-based exams and taking more of a digital approach to education, National Education Week provides an opportunity to see how far we’ve come and to look forward to the many exciting things ahead.

To learn more about National Education Week, check out our short informational video at www.insuranceinstitute.ca/NationalEducationWeek. In the New Year, you’ll also be able to see a listing of what’s on at your local chapter.

### People Are Talking About Us

The Insurance Institute of Ontario joined Twitter in mid-2013 and now boasts seven Twitter handles representing each of the chapters across the province (@IIOCambrian, @IIOConestoga, @IIOGTA, @IIOPam_Nia, @IIOKaw_Dur, @IIOOttawa and @IIOSouthwest).

Since our first foray into the world of social media, the Insurance Institute of Ontario has rapidly acquired followers, from individuals in the industry to companies and insurance media. By “live-tweeting” events and seminars, we have an opportunity to provide real-time engagement with our members.

In the past year, we’ve had almost 1.5 million impressions, and we hope that by sharing photos and quotes from speakers and members, we’re building an engaged online community of insurance professionals and fostering engagement between peers.

### Ask the Institute

This fall we launched the initiative called Ask the Institute, which is a new central source of information for students, members and industry professionals. “Ask the Institute” was designed to answer the most common inquiries by current and future students. With input from our members, it’s filled with “need-to-know” material in eight popular categories. The answers are presented in a manner reflecting Institute students’ experiences and will help you remove obstacles to your educational journey and get ahead in your career.

We’re pleased to announce that we’ve now integrated eight short videos from our students and members providing their own answers to some of the questions that have been asked by our current and potential students. We’d like to thank the following for volunteering their time and appearing on camera:

- **Annette Palalas**
  Instructor
- **Jackie Pepin**
  Guthrie Insurance
- **Jessica Wilson**
  Northbridge
- **Ken Stark**
  Intact
- **Mark Rolfe**
  Northbridge
- **Nancy Lacroix**
  Marsh
- **Kathleen O’Sullivan**
  Zurich

We invite you to visit the website at www.insuranceinstitute.ca/ask to see your fellow members.

If you’d like any further information about “Ask the Institute,” or to suggest a question to be included in this resource, please contact ask@insuranceinstitute.ca.
Computer-based exams (CBE)
CIP exams at the speed of thought

The Insurance Institute of Canada is working towards the gradual introduction of computer-based exams for Chartered Insurance Professional (CIP) courses over a two-year period, beginning with a single course in the December 2015 exam session.

Speed, clarity and efficiency are key benefits when computer-based exams (CBE) are rolled out, according to CIP students participating in CBE testing. They cited several advantages of using computers to complete their exams. Most importantly is the ability to produce their answers quickly on a keyboard.

“You are trying to write as fast as you are thinking, and that’s where I think there is a benefit of doing the exam on a computer,” said CIP student Carly Buchanan, who participated in the July testing. “Quite a few people nowadays are used to typing all day. You are a lot faster typing than you are writing, so you can keep up with your train of thought.”

CIP students writing an exam can also better interpret what they wrote. Editing exam answers on a computer is not only fast, but clean.

During a three-hour paper exam, “you just write everything down and it starts to look like a chicken-scratch on your paper,” said CIP student Alexandra Polianskaia. But CBE is “good for reviewing purposes,” she said. “You can see the answer you just wrote. It’s easier to edit and delete something, it just makes sense.”

It also keeps track of unanswered questions. “With the paper exam, you can think you’ve answered everything and then, when you walk out of the exam, you talk to other people and realize, ‘Oh, I didn’t even answer that question,’” said CIP student Kylie Pemberton. “Whereas CBE essentially keeps track of what you’ve answered and what you haven’t answered. And it makes sure you’ve answered everything before you leave.”

CBE exams will be written at proctored exam centres. Sites will have a secure computer set-up, including screen protection and locked-down browsers.

A CBE pilot test will run in July 2015 for students registered in the CIP C66 course, Financial Service Essentials—Part 1. Students registering for the course will be able to take advantage of the benefits of CBE.

Further updates and information about CBE will be made available on the Insurance Institute website as they become available.

Fellow Chartered Insurance Professional (FCIP)
Ontario Graduates Speak Out

The FCIP is the highest designation in Canada’s p&c industry. Designed to develop leadership skills, the program offers a comprehensive business education with a p&c focus. The courses offer candidates a broad view of the p&c industry through online discussions with industry peers from across the country.

Ontario FCIP grad Anna McCrindell, a vice president of commercial insurance, said she benefited from her exchanges with others during the program’s strategy course, for example.

“I worked with a group of three other individuals on a case study and I found that whole process just so rewarding,” she said. “The team did very well, so it was quite a bonding experience. In fact, when the course ended, you felt a little bit let down because it was over. I hadn’t had that experience in a course, so I think that was very unique and had a lasting impression on me.”

FCIP grad Gerald Daviau, a director of analysis and pricing, said the knowledge he gained in the program is particularly relevant because of the exchanges with industry peers.

“One strength of taking the FCIP program is that the materials you are covering and the discussions you are having are specific to the p&c insurance industry,” said Daviau, who started his insurance career in the industry in 1986. “The p&c insurance industry is a rather unique animal, so having access to course content and classmates who truly understand the industry and its issues is extremely valuable.”

FCIP grads gain the additional benefit of understanding how their company’s strategies fit within the overall context of the industry, p&c human resources professionals say.

“If [the education] was company-specific, you would be getting the networking within your organization, but you wouldn’t get the look from outside your organization,” said Ross MacMaster, vice president of human resources at Gore Mutual Insurance Company in Cambridge, Ontario. “One of the benefits of the FCIP is that you gain the benefit of diverse perspectives.”

To hear FCIP grads talk about specific courses, go to the FCIP Virtual Tour, a multi-video presentation available on the Insurance Institute website at www.insuranceinstitute.ca/fcip.

Are you ready to explore your leadership potential? Take the FCIP Self-Assessment Quiz to see if the program is the right fit for you at this point in your career. A brief, eight-question quiz is available at www.insuranceinstitute.ca/AreYouReady
**Members in Action: Local Chapter’s Events and Activities**

**GREATER TORONTO AREA (GTA)**

**Good Times Served!**

On October 1, we hosted our second annual CIP Society Indoor Beach Volleyball Tournament at Beach Blast.

The event was a blast, with 12 teams and 75 participants in attendance.

Congratulations to Team Bachly, from Bachly Construction, who were the event winners.

Thank you to our Platinum sponsor Giffin Koerth Forensic Engineering and our Bronze sponsors Caskanette Udall Consulting Engineers, Paul Davis Systems of Canada and On Side Restoration Services, as well as Discount Car Rental and Bachly Construction, for their prize donations.

We look forward to seeing you all again next year.

**HAMILTON/NIAGARA**

**Welcome Andre Burnett**

The Hamilton/Niagara Chapter, in co-operation with the Hamilton District School Board, has welcomed Andre Burnett as a co-op student at the chapter office. Andre will learn about the insurance industry while assisting with the day-to-day activities for three hours a day, Monday to Friday. Brining a co-op student to your office is a great way to expose youth to our industry.

![Image of Hamilton/Niagara Chapter's new co-op student, Andre Burnett.](image)

**17th Annual CIP Society Golf Tournament**

The 17th Annual CIP Society Golf Tournament was held on September 19 at Cedarhill Golf Course. Held in partnership with the Canadian Capital Chapter of RIMS, it was a great success. The Charity Prize Draw raised in excess of $1,000, which was shared between the Ottawa Food Bank and the Ottawa Mission.

![Image of Winners of the 17th Annual Mystery Mix Trophy at the CIP Society/RIMS Golf Tournament: Paul Sheldon, Charlie Richardson, Shawn McCord and Joel Greyling receive award from Chapter Chair Corinne McIntosh and Tony Lackey of RIMS.](image)

**SOUTHWESTERN ONTARIO**

**Open House**

On September 2, Southwestern Ontario hosted an Open House to celebrate Wendy Barbour’s retirement and Robert Munford’s becoming the new Chapter Manager. More than 60 members dropped by to show their support and offer their best wishes.

**CIP Society Golf Tournament**

After a stormy week, the rain held off for the 13th annual CIP Society golf tournament. As usual, more than 110 golfers participated, with some dressed more colourfully than others! Thanks to the contests and numerous event sponsors, the Chapter was able to make a donation to the John E. Lowes Education Fund.

**HAMILTON/NIAGARA**

**Beach Volleyball**

Hamilton/Niagara CIP Society hosted their tenth Annual Beach Volleyball Tournament on Wednesday, August 27 at Baranga’s on the Beach. The sun was shining as teams from our industry competed for the 2014 title. Congratulations to “Sets on the Beach,” winners in the Recreation Division, and “Kiss My Aces,” winners in the Competitive Division. Both teams were from Gen Re.

![Image of Finalists in the 3rd annual volleyball tournament were Petley “Hareicanes” and CRCS “Kleenup Krew”.](image)

**KAWARThA/DURHAM**

**Third Annual Volleyball Tournament in Conjunction with Durham Brokers Association**

On September 4, 13 teams battled for dominance of the court! The Petley “Hareicanes” came out on top, with the CRCS “Kleenup Krew” a close second.

**OTTAWA**

**Wellcome Andre Burnett**

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