Carlos Rodrigues a Natural Fit
continued from page 1

During his term, the Institute’s annual Education Week will provide a terrific opportunity to keep professional development at the forefront of the industry agenda and promote the Institute’s programs and services. Carlos believes that this will be a good venue for us to hold seminars across our chapters, offer one-week CIP courses, make Career Connections presentations and host CIP Society events.

With his broad industry background and dedication to learning, Carlos is a natural fit to lead the Insurance Institute of Ontario and we welcome his experience and expertise in helping us maintain our core objectives of providing quality education programs, service excellence, and value for membership.

In addition to his work with the Insurance Institute of Ontario, Carlos is also a member of the Advisory Board of the Insurance Bureau of Canada and the Property & Casualty Board of the National Association of Mutual Insurance Companies (NAMIC).

As President of the Ontario Institute, Carlos has also begun his mandate to represent the Ontario Institute on The Insurance Institute of Canada’s Board of Governors.

On behalf of all of our members, we extend our warmest welcome to Carlos Rodrigues.

Copyright © 2010, Canada. All rights reserved.

The Insurance Institute is addressing the need for flexible professional development by offering CIP Courses on the weekend to accommodate insurance professionals who want another option. CIP Weekend Warrior classes are offered from 9 a.m.–4:30 p.m.

CONESTOGA
November 5-7 & 18-20, 2010
C11 Principles and Practices of Insurance
C12 Property Insurance of Insurance
C13 Insurance Against Liability—Part 1
C14 Automobile Insurance—Part 1
November 12-14 & 26-28, 2010
C16 The Business of Insurance
C39 Fraud Awareness and Prevention
C120 Underwriting Essentials
C30 Essential Skills for the Insurance Broker and Agent
Contact Heather Graham at 519-579-0184 or hgraham@insuranceinstitute.ca

KAWARTHA
November 5-7 & 18-20, 2010
C13 Insurance Against Liability
Contact Robert Munford at 416-362-8585 x 2296 or rmunford@insuranceinstitute.ca

Join the Club!
Want to Improve Your Public Speaking Skills?

Celebrating 75 years, the Speakers Club of the Insurance Institute of Ontario helps members ease their way into public speaking and develop their skills in a supportive, professional environment. This year, A Speaker’s Education unfolds over the first three meetings, followed by exciting opportunities for debate, presentations, and impromptu speaking.

Meetings begin at 6 p.m. and are held on the third Monday of every month between September and May unless noted otherwise.

For information on becoming a member of the Speakers Club or attending a program, go to www.insuranceinstitute.ca, select “Greater Toronto Area” from the Institutes along the right margin, then click on the link for the Speakers Club.

A designation at the heart of our industry: embrace your leadership potential.

Leadership is about embracing the opportunity to inspire, make a difference and translate vision into reality through others. With its new and intensified curriculum, the FCIP designation still sends a clear message that you are prepared for these responsibilities.

The new program will give you the strategic preparation necessary to be an industry leader and provide the knowledge and skills you need to serve your career aspirations. Building on more than two years of work by an industry CEO advisory panel, academics from leading Canadian business schools, and industry subject matter experts, the new FCIP program sets an advanced standard for leadership qualification specific to our industry.

Are you ready for your leadership role?

The New Fellowship. Enrol now.
www.insuranceinstitute.ca/newFCIP
1-866-362-8585
Eduacting the property and casualty industry since 1899.

Carlos Rodrigues MBA, CMA, FCIP
President, Insurance Institute of Ontario
New President Embraces Challenges in Education
Carlos Rodrigues, MBA, CMA, FCIP, accepted the prospect of becoming the President of the Insurance Institute of Ontario this year with a great deal of enthusiasm. Carlos began his 15-year insurance career on the underwriting side of the business before accepting various management roles in the industry. Today, Carlos is the President and CEO of North Waterloo Farmers Mutual Insurance Company located in Waterloo, Ontario.

Creating an environment of continuous learning and development at North Waterloo Farmers Mutual is something that comes naturally to Carlos who has earned his CMA from Wilfrid Laurier University, an MBA from Queen’s University and his Fellowship with The Insurance Institute of Canada. Carlos is excited about the opportunity of helping to spread his passion for learning across the insurance industry in Ontario.

He is committed to creating opportunities for our students and members to achieve their professional development goals and to earn their Institute qualifications. The Institute’s strategies for members and students include delivering unique, relevant, and timely seminars, as well as offering many ways of tapping into the Institute’s formal programs. Many students begin with the Institute’s General Insurance Essentials Program and then advance to the Chartered Insurance Professional Program. The Institute offers many options for students who are keen to earn their CIP designation “weekend warrior” classes, Web-based classes, distance learning, and traditional evening classes.

With the new-track Fellowship Program launching this September, Carlos agrees that he has taken the Institute reins during a milestone year. The focus of the new FCIP Program is on building leadership and decision-making skills, which will take our graduates and the insurance business to a new level in professional development, and Carlos is thrilled to be a part of this progressive initiative.

Carlos Rodrigues, MBA, CMA, FCIP
President, Insurance Institute of Ontario

What’s Inside
Page 2
John E. Lowes Scholarship
Asbestos and Mould: Seminar Touches on a Growing Reality
Upcoming SID Seminars
CIP Course Schedule
Annual Awards and Convocation Ceremonies
Rehabilitation Benefits Administration
RIBO Broker/Agent Licensing
CIP Weekend Warrior
Join the Club!

Page 8
Insurance Institute of Ontario
18 King Street East, 16th floor
Toronto, Ontario, M5C 1C4
Tel: 416-362-8586
gtmail@insuranceinstitute.ca
Tammye Daniels, BA
Tel: 416-362-8586
gtmail@insuranceinstitute.ca
Tel: 416-362-8586
gtmail@insuranceinstitute.ca
Are You Prepared?
This spring Ottawa Chapter members learned first hand the processes and hazards associated with claims. Remediation of hazardous substances involves complete with a working model of an isolation chamber, protective gear and respirators by ServiceMaster Clean of Ottawa and the Center for Disaster Recovery, Barrie, Ontario.

Stephanie Beattie of the Centre for Disaster Recovery presented to Ottawa’s industry professionals on the challenges of materials remediation. Industry professionals in this field and contractors work in a cramped and stifling environment, encumbered by respirator-enforced controlled breathing and space-age protective clothing. Multi-stage and time consuming, asbestos and mould remediation can be a dangerous and expensive process.

Ms. Beattie noted that the type of asbestos used until the 1980’s in most applications was of the type that is now recognized as extremely hazardous. Workers exposed to the dust in large quantities over long periods of time became ill between 10 and 40 years after working with the material.

Due to its unique characteristics, Ms. Beattie remarked that asbestos can be found in such diverse applications as insulation, pipe and duct wrap and unintentionally in vermiculite, floor and ceiling tiles, acoustical plaster, shingles, and other roofing materials, and exterior siding. These types of materials may still be present in older homes, with the potential for the asbestos particles to become friable, or damaged.

The seminar highlighted the potential health risks and explained why removal is necessary. As different people have different responses to mould exposure, those with allergies, existing respiratory conditions or suppressed immune systems are especially susceptible to health problems from mould exposure. Moisture is one of the key factors that affect mould growth, and there is very little time following a flood or water escape to prevent development of mould—usually 24 - 48 hours. Participants learned that contractors must quickly determine the extent of contamination, contain the area, protect themselves and any occupants of the premises, clean the affected area and the surrounding air, and confirm that all statutory requirements have been met.

Participants examine an isolation chamber.

Asbestos and Mould: Seminar Touches on a Growing Reality

Celebrate the accomplishments of Chartered Insurance Professionals in your region. Contact your local Chapter to RSVP for the following Convocation Ceremonies.

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Date</th>
<th>Location &amp; Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambrian Shield</td>
<td>Monday, November 8, 2010</td>
<td>TBD</td>
</tr>
<tr>
<td>Conestoga</td>
<td>Tuesday, February 22, 2011</td>
<td>Waterloo Inn</td>
</tr>
<tr>
<td>GTA</td>
<td>Thursday, January 20, 2011</td>
<td>Metro Toronto Convention Centre</td>
</tr>
<tr>
<td>Hamiton/ Niagara</td>
<td>Thursday, February 17, 2011</td>
<td>Michelangelo’s Banquet Hall</td>
</tr>
<tr>
<td>Kawartha</td>
<td>Friday, February 4, 2011</td>
<td>Holiday Inn Oshawa</td>
</tr>
<tr>
<td>Ottawa</td>
<td>Friday, November 12, 2010</td>
<td>Hilton Lac-Leamy</td>
</tr>
<tr>
<td>Southwestern</td>
<td>Wednesday, November 10, 2010</td>
<td>Best Western/Lamplighter Inn</td>
</tr>
<tr>
<td>Kawartha</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Conestoga</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Ottawa</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Southwestern</td>
<td>September 7-20, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
</tbody>
</table>

The John E. Lowes Scholarship

Applications are Now Being Accepted!

The John E. Lowes Insurance Education Fund offers scholarships to Ontario residents pursuing post-secondary education that includes the study of property and casualty insurance.

Scholarships are available to students entering the final two years of the four-year Bachelor of Business Administration degree program with the insurance and Risk Management concentration at Wilfrid Laurier University or the two-year insurance administration programs at Mohawk, Fanshawe, Conestoga, or Seneca Colleges.

The deadline for submission is September 30, 2010, 5 p.m. EST.

Scholarship recipients will be recognized at the John E. Lowes Insurance Education Fund Breakfast on October 14, 2010 at the National Club (Toronto).

The financial commentator, Fred Ketchen, is our guest speaker for the Lowes Breakfast this year! For over fifty years, Fred has worked in the financial industry gaining credibility within his chosen field. He has become one of Canada’s most consistent opinion providers on financial affairs in media.

For more scholarship information, please contact Tammy Daniele at 416-362-8586 x 2313 or lio@insuranceinstitute.ca.

For information regarding the breakfast, please contact Tracy Bodnar at 416-362-8586 x 2269 or gtaevents@insuranceinstitute.ca.

Asbestos and Mould: Seminar Touches on a Growing Reality

Awards for and Convocation Ceremonies

Celebrate the accomplishments of Chartered Insurance Professionals in your region. Contact your local Chapter to RSVP for the following Convocation Ceremonies.

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Date</th>
<th>Location &amp; Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambrian Shield</td>
<td>Monday, November 8, 2010</td>
<td>TBD</td>
</tr>
<tr>
<td>Conestoga</td>
<td>Tuesday, February 22, 2011</td>
<td>Waterloo Inn</td>
</tr>
<tr>
<td>GTA</td>
<td>Thursday, January 20, 2011</td>
<td>Metro Toronto Convention Centre</td>
</tr>
<tr>
<td>Hamiton/ Niagara</td>
<td>Thursday, February 17, 2011</td>
<td>Michelangelo’s Banquet Hall</td>
</tr>
<tr>
<td>Kawartha</td>
<td>Friday, February 4, 2011</td>
<td>Holiday Inn Oshawa</td>
</tr>
<tr>
<td>Ottawa</td>
<td>Friday, November 12, 2010</td>
<td>Hilton Lac-Leamy</td>
</tr>
<tr>
<td>Southwestern</td>
<td>Wednesday, November 10, 2010</td>
<td>Best Western/Lamplighter Inn</td>
</tr>
<tr>
<td>Kawartha</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Conestoga</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Ottawa</td>
<td>December 8-25, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
<tr>
<td>Southwestern</td>
<td>September 7-20, 2010</td>
<td>9 a.m.–4:30 p.m.</td>
</tr>
</tbody>
</table>

Rehabilitation Benefits Administration

Earn a Certificate that Gives you Vocational Success and Confidence
If your job involves working with injured or disabled claimants, then this comprehensive program could be right for you. The program strikes the right balance between insurance concepts and the skills and understanding needed for insurance professionals to help claimants with injuries or disabilities. With this education program, insurance professionals can facilitate the process with confidence and achieve the greatest possible independence and vocational success for the injured or disabled claimant.

In partnership with Seneca College in Toronto, the Insurance Institute of Ontario offers a nine-course certificate in Rehabilitation Benefits Administration. The program consists of five courses in rehabilitation offered through Seneca College of Applied Arts and Technology and four courses in insurance offered through The Insurance Institute of Canada.

For more information, please contact Nancy Rivera at Insurance Institute of Ontario, 416-362-8586 x. 2244 or nrwiera@insuranceinstitute.ca.

RIBO Broker/Agent Licensing
Available at your local Chapter
Getting licensed as a broker or agent has never been easier. You now have the opportunity to prepare for, and write your licensing exam in a classroom setting. A number of chapters hold two-week intensive licensing courses to help prospective brokers and agents acquire their license.

Don’t miss out. Register now!

Cambrian Shield  November 1-12, 2010  9 a.m.–5 p.m.  Contact: Robert Munford at rmunford@insuranceinstitute.ca

Conestoga  September 13-17, 2010  9 a.m.–4:30 p.m.  Contact: Robert Munford at rmunford@insuranceinstitute.ca

Ottawa  September 20-29, 2010 (Web class)  6 p.m.–9 p.m.  (Mondays and Thursdays)  Contact: Robert Munford at rmunford@insuranceinstitute.ca

Kawartha  October 8-25, 2010  9 a.m.–5 p.m.  Contact: Nancy Rivera at Insurance Institute of Ontario, 416-362-8586 x. 2244 or nrwiera@insuranceinstitute.ca

Southwestern  September 7-20, 2010  9 a.m.–4:30 p.m.  Contact: Wendy Barbour at wbarbour@insuranceinstitute.ca

Insurance 
Institute of Ontario
COSTOGA

September 15, 2010 (9 a.m.–4 p.m.)
CIP Society ProEdedge Seminar:
Finance for Non-financial Professionals
Speaker: Michael Stranz, CA
Partner, RBO Canada, LLP
In today’s competitive insurance industry, all managers and supervisior could benefit from a basic understanding of how to use and evaluate three key financial statements prepared by most corporations—the balance sheet, the income statement and the statement of cash flow.

September 21, 2010 (9 a.m.–4:30 p.m.)
Effective Business Writing:
The Hidden Marketing Opportunity
Speaker: Cornelia Breen
Executive Director
Accelerate Communications
There are hidden opportunities to communicate more effectively with new and existing customers. This workshop will help you maximize every communication oppurtunity to market and promote your business or organization to improve market perception and grow your business.

September 27—October 2, 2010
(9 a.m.–4 p.m.)
Agent & Broker
Advanced Management Course
This course uses the CI32 Practical Issues in Broker Management textbook, as well as the RIBO Act. Designed to acquaint the student with effective broker management practises, this course will enable professionals to successfully complete the management licensing exam.

Charting a Course for a Successful and Rewarding Career
Speaker: Patsy Marshall
This soft skills series is designed to help you take your career to the next level.
(1) October 6, 2010 (8 a.m.–12:30 p.m.)
Career Pathing

HAMILTON/NIAGARA

September 23, 2010 (9 a.m.–4:30 p.m.)
Commercial General Liability
Speaker: Mario Fiorino, B.A, LLB, M.ED
Senior Counsel
Insurance Bureau of Canada
Participants will apply a systematic risk management process through case studies exploring a trust-based counseling approach to closing liability gaps and building portfolio profitability.

November 10, 2010 (9 a.m.–4:30 p.m.)
Commercial General Liability
Speaker: Mario Fiorino, B.A, LLB, M.ED
Senior Counsel
Insurance Bureau of Canada
As Canadians becomes more litigious, a growing number of disputes between policyholders and insurers get referred to the courts for adjudication. Brokers would benefit from an understanding of leading legal decisions in insurance coverage disputes and liability. We will review cases presented to the courts during 2009–2010.

Visit www.insuranceinstitute.ca or contact Dawn Cant Elliott at 905-574-1820.
## Ontario Fall 2010 CIP Course Schedule

<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
<th>SATURDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TORONTO &amp; VICINITY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Institute of Ontario</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>110 King St. E., Toronto</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beverly Lewis-Hunte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:bevlewishunte@insuranceinstitute.ca">bevlewishunte@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virtual Web-Based Classes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Beverly Lewis-Hunte</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CAMBRIAN SHIELD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intact Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>206-1033 Barrydowne Road</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sudbury</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heather Tanner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:ottawamail@insuranceinstitute.ca">ottawamail@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CONESTOGA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40 Weber Street East, Suite 104</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kitchener</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heather Graham</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:hamiltonniagaramail@insuranceinstitute.ca">hamiltonniagaramail@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HAMILTON/NIAGARA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1500 Upper Ottawa Street C72 Intro. to Risk Mgmt. C110 Essentials of Loss Adjusting</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lindsay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dawn Cant Elliott</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:hamiltonniagaramail@insuranceinstitute.ca">hamiltonniagaramail@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>KAWARTHA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>200 Queens Avenue, London C40 Business Interruption C16 The Business of Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sarnia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wendy Barbour</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:southwesternmail@insuranceinstitute.ca">southwesternmail@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OTTAWA</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1335 Carling Ave., Suite 300 C16 The Business of Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ottawa</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:ottawamail@insuranceinstitute.ca">ottawamail@insuranceinstitute.ca</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SOUTHWESTERN</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>180 Queens Avenue, London</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windsor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C2 Property Location &amp; scheduling TBA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lunch classes at noon</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C21 Advanced Underwriting (Mondays and Wednesdays)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit us on-line at <a href="http://www.insuranceinstitute.ca">www.insuranceinstitute.ca</a> or consult The Insurance Institute of Canada's CIP Syllabus for details regarding courses, exams, fees, and other important information.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Seminar Luncheon:

Upcoming IIO Seminars

October 7, 2010 (1 p.m.–4:15 p.m.)
Managing the Generation Mix
Speaker: Marg Torrance, CIP
Torrance Leadership Services

The challenge of managing people today has been further complicated by workplaces with 4 distinct generations. This half-day seminar will assist leaders with strategies to recruit, retain and motivate the diverse age groups, to work better together.

October 28, 2010 (9 a.m.–4 p.m.)
CIP Society PROedge Seminar:
Finance for Non-Financial Professionals
Speaker: Esther Young Matson
Drscof & Damico Ltd.

This seminar, tailored to the insurance professional, provides a foundation for the three key financial statements prepared by most corporations - balance sheet, income statement and statement of cash flow. Gain an understanding of how to use and evaluate financial statements.

November 18, 2010 (9 a.m.–12:30 p.m.)
Introduction to Surety Bonding
Speaker: Guarantee Company of North America

This seminar will provide an overview of how surety and insurance differ, summarize the development and functions of surety, illustrate the importance of surety to the construction industry and introduce the surety underwriting process.

Visit www.insuranceinstitute.ca or contact
Ellen Legault at 613-722-7870.

SOUTHWESTERN

August 26, 2010 (1 p.m.–4:30 p.m.)
Optimizing Customer Relationship Management
Instructor: Cyndi Hornby, CIP

This seminar is available for on-site instruction or webinar. Brokerages and agency personnel will learn the fundamentals of Customer Relationship Management and gain a better understanding of how to get the most out of adopting customer relationship principles and practices.

August 30, 2010 London (8:30 a.m.–1 p.m.)
August 31, 2010 Windsor (8:30 a.m.–1 p.m.)
Emergency Response & Preparedness
Overview
Speaker: Stephanie Beattie
Bellmore Services

We bring you an intensive exploration of the principals, legal requirements, and general safety procedures required for catastrophic losses, state of emergency handling and overall responsive action.

September 22, 2010 (9 a.m.–4 p.m.)
CIP Society PROedge Seminar:
Advanced Business Interruption
Instructor: Gary Phelps CMA, CFE

Back by Popular Demand!

Business interruption insurance is often perceived as a highly technical field, both difficult to sell and to service. This highly interactive seminar is ideal for brokers, agents, underwriters, risk managers, and claims personnel.

September 23, 2010 (9 a.m.–4:30 p.m.)
Effective Business Writing:
The Hidden Marketing Opportunity
Speaker: Cornelia Breen
Executive Director
Accelerate Communications

There are hidden opportunities to communicate more effectively with new and existing customers. This workshop will help you maximize every communication opportunity to market and promote your business or organization to improve market perception and grow your business.

September 27–October 2, 2010
(9 a.m.–4 p.m.)
Agent & Broker
Advanced Management Course

This course uses the CJ132 Practical Issues in Broker Management textbook, as well as the RBIO Act. Designed to acquaint the student with effective broker management practices, this course will enable professionals to successfully complete the management licensing exam.

November 18, 2010 (9 a.m.–4:30 p.m.)
Annual Speakers Luncheon Challenges and Opportunities in the Canadian P&I Industry 2010-2011
Hear from leading insurance industry executives.

Visit www.insuranceinstitute.ca or contact
Heather Graham at 519-579-0184.

OTHER SEMINARS

October 5, 2010 (9 a.m.–11:45 a.m.)
Update for Brokers and Adjusters:
Workers’ Compensation
Speaker: Mike Doiron
CIP Society PROedge Seminar:
Understanding Workers’ Compensation
Instructor: George Heintz, CFE

This seminar is designed to help brokers and adjusters update their knowledge regarding the basics of Workers’ Compensation.

November 24, 2010 (9 a.m.–5:30 p.m.)
Career Pathing
Speaker: Patsy Marshall

This soft skills series is designed to help you take your career to the next level.

October 6, 2010 (8 a.m.–12:30 p.m.)
(continued on page 3)

October 8, 2010 (9 a.m.–1:30 p.m.)
Negotiation Skills for a Win-Win Situation
Speaker: Malena D’Amico, CIP, CRM
MRD Consulting

A seminar addressed to all industry professionals who want to learn how to effectively price and plan for all negotiations. By the end of the workshop participants will be able to use a model for a negotiation process and understand the critical stages of every negotiation.

Visit www.insuranceinstitute.ca or contact
Heather Tanner at 416-362-8586 x 2222.

OTTAWA

September 29, 2010 (9 a.m.–1:15 p.m.)
SABS Update
Speaker: Margaret Crawford, FCIP
Qualmek Insurance Adjusters

Effective Sept. 1, the new changes to the AB regulations will come into effect. This session will discuss the practical applications of the new wordings, and the implication on claims handling.

October 7, 2010 (9 a.m.–12:15 p.m.)
Understanding Directors’ & Officers’ Liability
Speaker: Mario Fiorino, B.A, LLB, M.ED
Senior Counsel
Insurance Bureau of Canada

Officers and directors today face critical issues. This seminar provides participants with the necessary tools to handle a difficult and demanding legal environment. The session is geared towards claims professionals, and commercial underwriters and brokers.

October 7, 2010 (1 p.m.–4:15 p.m.)
Commercial General Liability
Speaker: Mario Fiorino
Senior Counsel
Insurance Bureau of Canada

Participants will apply a systematic risk management process through case studies exploring a trust-based counseling approach to closing liability gaps and building portfolio profitability.

October 26, 2010 (9 a.m.–12:30 p.m.)
Managing the Generation Mix
Speaker: Marg Torrance, CIP
Torrance Leadership Services

The challenge of managing people today has been further complicated by workplaces with 4 distinct generations. This half-day seminar will assist leaders with strategies to recruit, retain and motivate the diverse age groups, to work better together.

October 28, 2010 (9 a.m.–4 p.m.)
CIP Society PROedge Seminar:
Finance for Non-Financial Professionals
Speaker: Esther Young Matson
Drscof & Damico Ltd.

This seminar, tailored to the insurance professional, provides a foundation for the three key financial statements prepared by most corporations - balance sheet, income statement and statement of cash flow. Gain an understanding of how to use and evaluate financial statements.

November 18, 2010 (9 a.m.–12:30 p.m.)
Introduction to Surety Bonding
Speaker: Guarantee Company of North America

This seminar will provide an overview of how surety and insurance differ, summarize the development and functions of surety, illustrate the importance of surety to the construction industry and introduce the surety underwriting process.

Visit www.insuranceinstitute.ca or contact
Ellen Legault at 613-722-7870.

SOUTHWESTERN

August 26, 2010 (1 p.m.–4:30 p.m.)
Optimizing Customer Relationship Management
Instructor: Cyndi Hornby, CIP

This seminar is available for on-site instruction or webinar. Brokerages and agency personnel will learn the fundamentals of Customer Relationship Management and gain a better understanding of how to get the most out of adopting customer relationship principles and practices.

November 10, 2010 (9 a.m.–12:30 p.m.)
Beyond the Meeting: A Professional Approach to Building Relationships
Speaker: Gary Phelps CMA, CFE

Learn how to build rapport with clients and business partners. This workshop will help you develop your networking skills, improve your listening skills, and increase your confidence while in business meetings.

Instructor: Gary Phelps CMA, CFE

September 21, 2010 (9 a.m.–4:30 p.m.)
Effective Business Writing:
The Hidden Marketing Opportunity
Speaker: Cornelia Breen
Executive Director
Accelerate Communications

There are hidden opportunities to communicate more effectively with new and existing customers. This workshop will help you maximize every communication opportunity to market and promote your business or organization to improve market perception and grow your business.

September 27–October 2, 2010
(9 a.m.–4 p.m.)
Agent & Broker
Advanced Management Course

This course uses the CJ132 Practical Issues in Broker Management textbook, as well as the RBIO Act. Designed to acquaint the student with effective broker management practices, this course will enable professionals to successfully complete the management licensing exam.

November 18, 2010 (9 a.m.–4:30 p.m.)
Annual Speakers Luncheon Challenges and Opportunities in the Canadian P&I Industry 2010-2011
Hear from leading insurance industry executives.

Visit www.insuranceinstitute.ca or contact
Heather Graham at 519-579-0184.

HAMILTON/NIAGARA

September 23, 2010 (9 a.m.–4:30 p.m.)
Commercial General Liability
Speaker: Mario Fiorino, B.A, LLB, M.ED
Senior Counsel
Insurance Bureau of Canada

Participants will apply a systematic risk management process through case studies exploring a trust-based counseling approach to closing liability gaps and building portfolio profitability.

September 28, 2010 (Noon–2 p.m.)
CIP Society PROedge Seminar: Luncheon with Lea
Speaker: Lea Algar, BA, CIP
Lea Algar has had a distinguished career in the insurance industry. Lea was a professor in the Insurance program at Mohawk College and received the President’s Award for excellence in her outstanding service to the college. She was a partner at Truman and Snively Ltd., a Hamilton insurance brokerage firm. She served as the first Ontario Insurance ombudsman and has extensive experience in the regulation of financial services and the development of consumer protection mechanisms.

November 10, 2010 (9 a.m.–4:30 p.m.)
Speaker: Mario Fiorino, B.A, LLB, M.ED
Senior Counsel
Insurance Bureau of Canada

As Canadians becomes more litigious, a growing number of disputes between policyholders and insurers gets referred to the courts for adjudication. Brokers would benefit from an understanding of leading legal decisions in insurance coverage disputes and liability. We will review cases presented to the courts during 2009–2010.

Visit www.insuranceinstitute.ca or contact
Dawn Cant Elliott at 905-574-1820.
Applications are Now Being Accepted!
The John E. Lowes Insurance Education Fund offers scholarships to Ontario residents pursuing post-secondary education that includes the study of property and casualty insurance.

Scholarships are available to students entering the final two years of the four-year Bachelor of Business Administration degree program with the Insurance and Risk Management concentration at Wilfrid Laurier University or the two-year insurance administration programs at Mohawk, Fanshawe, Conestoga, or Seneca Colleges.

The deadline for submission is September 30, 2010, 5 p.m. EST.

Scholarship recipients will be recognized at the John E. Lowes Insurance Education Fund Breakfast on October 14, 2010 at the National Club (Toronto).

The financial commentator, Fred Ketchen, is our guest speaker for the Lowes Breakfast this year! For over fifty years, Fred has worked in the financial industry gaining credibility within his chosen field. He has become one of Canada’s most consistent opinion providers on financial affairs in media.

For more scholarship information, please contact Tammy Danels at 416-362-8586 x 2313 or loci@insuranceinstitute.ca.

For information regarding the breakfast, please contact Tracy Bodnar at 416-362-8586 x 2269 or gtaevents@insuranceinstitute.ca.

Asbestos and Mould: Seminar Touches on a Growing Reality

Are You Prepared?

This spring Ottawa Chapter members learned first hand the processes and hazards associated with claims of mold growth and the necessity of dealing with mold, mold growth and mold damage. Asbestos and mould are especially susceptible to health problems from mold exposure. Moisture is one of the key factors that affect mold growth, and there is very little time following a flood or water escape to prevent development of mold—usually 24 - 48 hours. Participants learned that contractors must quickly determine the extent of contamination, contain the area, protect themselves and any occupants of the premises, clean the affected area and the surrounding air, and confirm that all statutory requirements have been met.

Ms. Beattie noted that the type of asbestos used until the 1980’s in most applications was the type that is now recognized as extremely hazardous. Workers exposed to the dust in large quantities over long periods of time became ill between 10 and 40 years after working with the material.

Due to its unique characteristics, Ms. Beattie remarked that asbestos can be found in such diverse applications as insulation (pipe and duct wrap and unintentionally in vermiculite), floor and ceiling tiles, acoustical plaster, shingles and other roofing materials, and exterior siding. These types of materials may still be present in older homes, with the potential for the asbestos particles to become friable, or damaged. The seminar highlighted the potential health risks and explained why removal is necessary. As different people have different responses to mold exposure, those with allergies, existing respiratory conditions or suppressed immune systems are especially susceptible to health problems from mold exposure. Moisture is one of the key factors that affect mold growth, and there is very little time following a flood or water escape to prevent development of mold—usually 24 - 48 hours. Participants learned that contractors must quickly determine the extent of contamination, contain the area, protect themselves and any occupants of the premises, clean the affected area and the surrounding air, and confirm that all statutory requirements have been met.

Participants examine an isolation chamber.

As understanding of the management risks associated with these hazardous materials has grown, with processes mandated by statute and regulation, Ms. Beattie noted that costs have escalated and will continue to grow. She suggests that prompt response and expertise of the professional contractors face in remediation. Essentially, asbestos and mould remediation related to insurance property losses can be a dangerous and expensive process.

In partnership with Seneca College in Toronto, the Insurance Institute of Ontario offers a nine-course certificate in Rehabilitation Benefits Administration. The program consists of five courses in rehabilitation offered through Seneca College of Applied Arts and Technology and four courses in insurance offered through The Insurance Institute of Canada.

For more information, please contact Nancy Rivera at Insurance Institute of Ontario, 416-362-8586 x 2244 or nrivera@insuranceinstitute.ca.

Annual Awards and Convocation Ceremonies

Celebrate the accomplishments of Chartered Insurance Professionals in your region. Contact your local Chapter to RSVP at the following Convocation Ceremonies.

<table>
<thead>
<tr>
<th>IIO Chapter</th>
<th>Date</th>
<th>Location &amp; Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambrian Shield Chapter</td>
<td>Monday</td>
<td>November 8, 2010</td>
</tr>
<tr>
<td>Conestoga Chapter</td>
<td>Tuesday</td>
<td>February 22, 2011</td>
</tr>
<tr>
<td>GTA</td>
<td>Thursday</td>
<td>January 20, 2011</td>
</tr>
<tr>
<td>Hamilton/Niagara Chapter</td>
<td>Thursday</td>
<td>February 17, 2011</td>
</tr>
<tr>
<td>Kawartha Chapter</td>
<td>Friday</td>
<td>February 4, 2011</td>
</tr>
<tr>
<td>Ottawa Chapter</td>
<td>Friday</td>
<td>November 12, 2010</td>
</tr>
<tr>
<td>Southwestern Chapter</td>
<td>Wednesday</td>
<td>November 10, 2010</td>
</tr>
</tbody>
</table>

Available at your local Chapter

Getting licensed as a broker or agent has never been easier. You now have the opportunity to prepare for, and write your licensing exam in a classroom setting. A number of chapters hold two-week intensive licensing courses to help prospective brokers and agents acquire their license.

Don’t miss out. Register now!

| Cambrian Shield | November 1–12, 2010 | 9 a.m.–5 p.m. |
| Conestoga | September 13–27, 2010 | 9 a.m.–4:30 p.m. |
| Ottawa | September 20–November 29, 2010 | (Web class) 6 p.m.–9 p.m. (Mondays and Thursdays) |
| Kawartha | November 15–26, 2010 | 9 a.m.–4:30 p.m. |

Rehabilitation Benefits Administration

Earn a Certificate that Gives you Vocational Success and Confidence

If your job involves working with injured or disabled claimants, then this comprehensive program could be right for you. The program strikes the right balance between insurance concepts and the skills and understanding needed for insurance professionals to help claimants with injuries or disabilities. With this education program, insurance professionals can facilitate the process with confidence and achieve the greatest possible independence and vocational success for the injured or disabled claimant.

Contact Robert Munford at rmunford@insuranceinstitute.ca

In partnership with Seneca College in Toronto, the Insurance Institute of Ontario offers a nine-course certificate in Rehabilitation Benefits Administration. The program consists of five courses in rehabilitation offered through Seneca College of Applied Arts and Technology and four courses in insurance offered through The Insurance Institute of Canada.

For more information, please contact Nancy Rivera at Insurance Institute of Ontario, 416-362-8586 x 2244 or nrivera@insuranceinstitute.ca.

RIBO Broker/Agent Licensing

Available at your local Chapter

Getting licensed as a broker or agent has never been easier. You now have the opportunity to prepare for, and write your licensing exam in a classroom setting. A number of chapters hold two-week intensive licensing courses to help prospective brokers and agents acquire their license.

Don’t miss out. Register now!

| Cambrian Shield | November 1–12, 2010 | 9 a.m.–5 p.m. |
| Conestoga | September 13–27, 2010 | 9 a.m.–4:30 p.m. |
| Ottawa | September 20–October 1, 2010 | Noon–5 p.m. |
| Kawartha | October 8–25, 2010 | 9 a.m.–4:30 p.m. Oshawa/Whitby |
| Southwestern | September 7–20, 2010 | 9 a.m.–10 a.m. |
### CIP Weekend Warrior

The Insurance Institute is addressing the need for flexible professional development by offering CIP Courses on the weekend to accommodate insurance professionals who want another option. CIP Weekend Warrior classes are offered from 9 a.m.–4:30 p.m.

**CONESTOGA**  
November 5–7 & 15–21, 2010  
C11 Principles and Practices of Insurance  
C12 Property Insurance of Insurance  
C13 Insurance Against Liability—Part 1  
C14 Automobile Insurance—Part 1  
November 12–14 & 26–28, 2010  
C16 The Business of Insurance  
C39 Fraud Awareness and Prevention  
C120 Underwriting Essentials  
C38 Essential Skills for the Broker and Agent  
Contact Heather Graham at 519-579-0184 or hgraham@insuranceinstitute.ca

**KAWARTHA**  
November 5–7 & 15–21, 2010  
C13 Insurance Against Liability  
Contact Robert Munford at 416-362-8585 x 2296 or rmunford@insuranceinstitute.ca

### Want to Improve Your Public Speaking Skills?

Celebrating 75 years, the Speakers Club offers an opportunity for debate, presentations, and impromptu speaking. Meetings begin at 6 p.m. and are held on the third Monday of every month between September and May unless noted otherwise. For information on becoming a member of the Speakers Club or attending a program, go to www.insuranceinstitute.ca, select “Greater Toronto Area” from the Institutes along the right margin, then click on the link for the Speakers Club.

Join the Club!  
Want to Improve Your Public Speaking Skills?  
During his term, the Institute’s annual Education Week will provide a terrific opportunity to keep professional development at the forefront of the industry agenda and promote the Institute’s programs and services. Carlos believes that this will be a good venue for us to hold seminars across our chapters, offer one-week CIP courses, make Career Connections presentations and host CIP Society events.

With his broad industry background and dedication to learning, Carlos is a natural fit to lead the 75th anniversary, and the growth and development of the Institute. He is committed to creating opportunities for our students and members to achieve their professional development goals and to earn their Institute qualifications. The Institute’s strategies for members and students include delivering unique, relevant, and timely seminars, as well as offering many ways of tapping into the Institute’s formal programs. Many students begin with the Institute’s General Insurance Essentials Program and then advance to the Chartered Insurance Professional Program. The Institute offers many options for students who are keen to earn their CIP designation “weekend warrior” classes, Web-based classes, distance learning, and traditional evening classes.

With the new-track Fellowship Program launching this September, Carlos agrees that he has taken the opportunity of helping to spread his passion for learning across the insurance industry in Ontario. He is committed to creating and translating vision into reality through a new level of professional development, and Carlos is thrilled to be a part of this progressive initiative.

---

**Carlos Rodrigues a Natural Fit** continued from page 1

Carlos Rodrigues, MBA, CMA, FCIP, President, Insurance Institute of Ontario

New President Embraces Challenges in Education

Carlos Rodrigues, MBA, CMA, FCIP, accepted the prospect of becoming President of the Insurance Institute of Ontario this year with a great deal of enthusiasm. Carlos began his 35-year insurance career on the underwriting side of the business before accepting various management roles in the industry. Today, Carlos is the President and CEO of North Waterloo Farmers Mutual Insurance Company located in Waterloo, Ontario.

Creating an environment of continuous learning and development at North Waterloo Farmers Mutual is something that comes naturally to Carlos who has earned his CMA from Wilfrid Laurier University, an MBA from Queen’s University and his Fellowship with The Insurance Institute of Canada. Carlos is excited about the opportunity of helping to spread his passion for learning across the insurance industry in Ontario.

He is committed to creating opportunities for our students and members to achieve their professional development goals and to earn their Institute qualifications. The Institute’s strategies for members and students include delivering unique, relevant, and timely seminars, as well as offering many ways of tapping into the Institute’s formal programs. Many students begin with the Institute’s General Insurance Essentials Program and then advance to the Chartered Insurance Professional Program. The Institute offers many options for students who are keen to earn their CIP designation “weekend warrior” classes, Web-based classes, distance learning, and traditional evening classes.

With the new-track Fellowship Program launching this September, Carlos agrees that he has taken the opportunity of helping to spread his passion for learning across the insurance industry in Ontario. He is committed to creating and translating vision into reality through a new level of professional development, and Carlos is thrilled to be a part of this progressive initiative.