

FOR MEMBERS OF THE INSURANCE INSTITUTE OF ONTARIO

## Carlos Rodrigues a Natural Fit



**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 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 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.

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## Insurance Institute

## Learning for the real world. Rewarding.™

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Tammye Daniels, BA  
Zina Tofano, FCIP, CRM, PCLA/CCLA  
www.insuranceinstitute.ca

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).



Frederick M. Ketchen
Director, Equity Trading
ScotiaMcLeod

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 Tammye Daniels at 416-362-8586 x 2313 or iio@insuranceinstitute.ca.

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

Are You Prepared?

This spring Ottawa Chapter members learned first hand the processes and hazards associated with claims remediation of hazardous substances, 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 related to insurance property losses 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.

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 are crucial to mitigation of these costs. It becomes clear why claims costs have skyrocketed in cases involving hazardous substances, and the minefield of statutes and regulations that must be negotiated by the professional contractor.

Seminar participants walked away with a better understanding of the processes, management risks, and challenges that contractors face in remediation. Essentially, they are better prepared. Are you?

Stephanie Beattie continues to present key issues for the Insurance Institute of Ontario at the Southwestern Chapter's Emergency Response and Preparedness Seminar on August 30 and 31. Register at www.insuranceinstitute.ca, click on Ontario, and then Seminars.

## Upcoming IIO Seminars

### CONESTOGA

September 15, 2010 (9 a.m.–4 p.m.)

#### **CIP Society ProEdge Seminar:**

#### **Finance for Non-financial Professionals**

Speaker: Michael Stranz, CA  
Partner, BDO Canada, LLP

In today's competitive insurance industry, all managers and supervisors 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 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 *C132 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**

(2) November 3, 2010 (8 a.m.–12:30 p.m.)

#### **Communicating Up**

Guest speaker: Heidi Sevcik, FCIP  
Vice President Claims, Gore Mutual

(3) February 9, 2011 (8 a.m.–12:30 p.m.)

#### **Four Generations in the Workplace**

Guest speaker: Catherine Coulson, FCIP  
Vice President Personal Insurance,  
The Economical Insurance Group

November 18, 2010

#### **Annual Speakers Luncheon Challenges and Opportunities in the Canadian P&C Industry 2010 - 2011**

Hear from leading insurance industry executives.

Visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or contact Heather Graham at 519-579-0184.



### GTA

September 21, 2010 (9 a.m.–12:15 p.m.)

#### **Understanding Directors' & Officers' Liability**

Speaker: Mario Fiorino, B.A, LL.B, 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.

Visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or contact Nancy Rivera at 416-362-8586 x 2244.

### HAMILTON/NIAGARA

September 23, 2010 (9 a.m.–4:30 p.m.)

#### **Commercial General Liability**

Speaker: Mario Fiorino, B.A, LL.B, 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: Lunch 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.)

#### **CIP Society PROedge Seminar: Leading Insurance Coverages and Liability Cases (2009–2010)**

Speaker: Mario Fiorino, B.A, LL.B, 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](http://www.insuranceinstitute.ca) or contact Dawn Cant Elliott at 905-574-1820.

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# Ontario Fall 2010 CIP Course Schedule

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>TORONTO &amp; VICINITY</b>						
<b>Insurance Institute of Ontario</b> 18 King St. E., Toronto Beverly Lewis-Hunte blewishunte@insuranceinstitute.ca 416-362-8586 x2253	C11 Principles and Practice C39 Fraud Awareness and Prevention C110 Essentials of Loss Adjusting	C131 Practical issues in Broker Management C81 General Insurance Essentials—Part 1 C82 General Insurance Essentials—Part 2	C12 Property C16 The Business of Insurance C120 Underwriting Essentials	C13 Liability—Part 1 C38 Casualty Loss Prevention		Alternate Saturdays C11 Principles and Practice C14 Auto—Part 1
Virtual Web-Based Classes Contact Beverly Lewis-Hunte	C14 Auto—Part 1 C16 The Business of Insurance	C13 Liability—Part 1	C47 Reinsurance	C122 Practical Issues in Underwriting Mgmt. C35 Insurance Against Crime		9 a.m. to 11:30 a.m. C13 Liability—Part 1
Paul Davis Systems (Hwy. 400 & Finch) 108 Milvan Dr., Toronto Contact Beverly Lewis-Hunte	C110 Essentials of Loss Adjusting					
The Dominion 1275 North Service Rd. West, 2nd Floor Oakville ON Contact Beverly Lewis-Hunte		C39 Fraud Awareness and Prevention	C16 The Business of Insurance	C130 Essential Skills for the Insurance Broker & Agent		
Barrie Georgian Claims Services Inc. 229 Mapleview Dr. E., Unit 5 Barrie Contact Beverly Lewis-Hunte	C13 Liability—Part 1					
<b>Centennial College</b> Michelle Line mline@centennialcollege.ca 416-289-5000 x2515	C11 Principles and Practice	C13 Liability—Part 1	C12 Property	C14 Auto—Part 1		
<b>Humber College</b> Helen Gawryk helen.gawryk@humber.ca 416-675-6622 x4159		C12 Property C110 Essentials of Loss Adjusting	C11 Principles and Practice	C48 Auto—Part 2		C14 Auto—Part 1 C32 Bodily Injury Claims C120 Underwriting Essentials
<b>Seneca College</b> Marla Askenasi marla.askenasi@senecac.on.ca	C11 Principles and Practice	C13 Liability—Part 1	C12 Property	C31 Property Damage Appraisal	C14 Auto—Part 1	
<b>Sheridan College</b> Janet Gaffney janet.gaffney@sheridanc.on.ca 905-459-7533 x5170	C14 Auto—Part 1 C130 Essential Skills for the Insurance Broker & Agent	C13 Liability—Part 1	C11 Principles and Practice C16 The Business of Insurance	C12 Property		
<b>CAMBRIAN SHIELD</b>			C14 Auto—Part 1			
Intact Insurance 206-1033 Barrydowne Road Sudbury Heather Tanner htanner@insuranceinstitute.ca 416-362-8586 x2222						
<b>CONESTOGA</b>						
40 Weber Street East, Suite 104 Kitchener Heather Graham hgraham@insuranceinstitute.ca 519-579-0184						
<b>The Co-operators</b>		C11 Principles and Practice	C13 Liability—Part 1	C130 Essential Skills for the Ins. Broker & Agent		
<b>Crawford &amp; Company</b>			C14 Auto—Part 1			
<b>Conestoga College</b> Doon Campus	C11 Principles and Practice		C13 Liability—Part 1			
<b>Conestoga College</b> Waterloo Campus	C16 The Business of Insurance			C14 Auto—Part 1 C110 Essentials of Loss Adjusting		
6 Day Course OMA				November 11-12, 18-19, 25-26 (Thursdays & Fridays) C47 Reinsurance		
Virtual Web- Based Classes	C12 Property	C32 Bodily Injury Claims	C81 General Insurance Essentials—Part 1			
<b>Weekend Warrior</b>	<b>November 5-7, &amp; 19-21</b> C11 Principles and Practice, C12 Property, C13 Liability—Part 1, C14 Auto—Part 1  <b>November 12-14 &amp; 26-28</b> C16 The Business of Insurance, C39 Fraud Awareness and Prevention, C120 Underwriting Essentials, C130 Essential Skills for the Ins. Broker & Agent					
<b>HAMILTON/NIAGARA</b>	C11 Principles and Practice C72 Intro. to Risk Mgmt. & Commercial Lines	C48 Auto—Part 2 C110 Essentials of Loss Adjusting	C13 Liability—Part 1 C131 Advanced Skills for the Ins. Broker & Agent			C14 Auto—Part 1 C120 Underwriting Essentials
<b>Niagara</b> Portage Office, St. Catharines Dawn Cant Elliott hamiltonniagamail@insuranceinstitute.ca 905-574-1820		C14 Auto—Part 1				
<b>KAWARTHA</b> Heather Tanner htanner@insuranceinstitute.ca 416-362-8586 x2222						
<b>Ajax</b>		C13 Liability—Part 1				
<b>Lindsay</b>			C12 Property			
<b>Weekend Warrior</b> Oshawa				November 5-7 & 19-21 C13 Liability—Part 1		
<b>OTTAWA</b> 1335 Carling Ave., Suite 300, Ottawa ottawamail@insuranceinstitute.ca 613-722-7870	C13 Liability—Part 1 C16 The Business of Insurance	C130 Essential Skills for the Insurance Broker & Agent	C121 Advanced Underwriting	C11 Principles and Practice		
<b>SOUTHWESTERN</b> 200 Queens Avenue, London Wendy Barbour southwesternmail@insuranceinstitute.ca 519-432-3666	C38 Casualty Loss Prevention C40 Business Interruption	C14 Auto—Part 1 C16 The Business of Insurance		C39 Fraud Awareness and Prevention		C11 Principles and Practice C12 Property
<b>Lunch classes at noon</b>	C121 Advanced Underwriting (Mondays and Wednesdays)					
<b>Windsor</b>	C12 Property Location & scheduling TBA					

Visit us on-line at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or consult The Insurance Institute of Canada's CIP Syllabus for details regarding courses, exams, fees, and other important information.

## KAWARTHA

October 8, 2010 (9 a.m.–1:15 p.m.)

### **Negotiation Skills for a Win-Win Situation**

Speaker: Melanie D'D'Amico, CIP, CRM  
MRD Consulting

A seminar addressed to all industry professionals who want to learn how to effectively prepare 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](http://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  
Quelmech 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, LL.B, 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  
Driscoll & 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](http://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. Brokerage 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  
Centre for Disaster Recovery,  
Belfor Restoration 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**

Instructor: 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 that could potentially improve market perception and grow your business.

Visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or contact Wendy Barbour at 519-432-3666.

## 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:

IIO Chapter	Date	Location & Address
Cambrian Shield Chapter Contact Robert Munford rmunford@insuranceinstitute.ca	Monday November 8, 2010	TBD
Conestoga Chapter Contact Heather Graham hgraham@insuranceinstitute.ca	Tuesday February 22, 2011	Waterloo Inn 475 King Street North Waterloo, ON
GTA Contact Tracy Bodnar gtaevents@insuranceinstitute.ca	Thursday January 20, 2011	Metro Toronto Convention Centre 255 Front Street West Toronto, ON
Hamilton/Niagara Chapter Contact Dawn Cant Elliott delliott@insuranceinstitute.ca	Thursday February 17, 2011	Michelangelo's Banquet Hall 1555 Upper Ottawa Street Hamilton, ON
Kawartha Chapter Contact Robert Munford rmunford@insuranceinstitute.ca	Friday February 4, 2011	Holiday Inn Oshawa 1011 Bloor Street East Oshawa, ON
Ottawa Chapter Contact Ellen Legault elegault@insuranceinstitute.ca	Friday November 12, 2010	Hilton Lac-Leamy 3 Boul. De Casino Gatineau, QC
Southwestern Chapter Contact Wendy Barbour wbarbour@insuranceinstitute.ca	Wednesday November 10, 2010	Best Western/Lamplighter Inn 591 Wellington Road South London, ON

## 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 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.

Contact: Robert Munford at  
rmunford@insuranceinstitute.ca

### Conestoga

September 13–27, 2010  
9 a.m.–4:30 p.m.

September 20– November 29, 2010  
(Web class)  
6 p.m.–9 p.m. (Mondays and Thursdays)

November 15–26, 2010  
9 a.m.–4:30 p.m.

Contact Heather Graham at  
hgraham@insuranceinstitute.ca

### Kawartha

October 8–25, 2010  
9 a.m.–4:30 p.m.  
Oshawa/Whitby

Contact Robert Munford at  
rmunford@insuranceinstitute.ca

### Ottawa

September 20–October 1, 2010  
Noon–5 p.m.

Contact Ellen Legault at  
elegault@insuranceinstitute.ca

### Southwestern

September 7–20, 2010  
9 a.m.–4:30 p.m.

Contact Wendy Barbour at  
wbarbour@insuranceinstitute.ca

## 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 & 19–21, 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  
C130 Essential Skills for the Insurance  
Broker and Agent

Contact Heather Graham at 519-579-0184  
or hgraham@insuranceinstitute.ca

### KAWARTHA

November 5–7 & 19–21, 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](http://www.insuranceinstitute.ca), select "Greater Toronto Area" from the Institutes along the right margin, then click on the link for the Speakers Club.

**FCIP**  
Leadership Defined.



Insurance Institute

# 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 will send 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 realize 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](http://www.insuranceinstitute.ca/newFCIP)  
1-866-362-8585

Educating the property and casualty industry since 1899.

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 Insurance 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!