Meet Our New President

Paul Martin, CIP
President, Insurance Institute of Ontario

In Ontario is our opportunity to introduce our newest president to you, our members. This year, the Institute is pleased to welcome Paul Martin, CIP, to the role.

An industry leader, Paul has been president and COO of KRG Insurance for over 16 years. Prior to assuming this role, he held various other senior roles within the group.

He has also held other leadership roles within the insurance community as the chair of the Institute's John E. Lowes Committee and director of the Toronto Insurance Conference, and served on various insurance company broker advisory boards.

Paul is also active in the community. He is involved in the KRG Children's Charitable Foundation (with a particular focus on the Children's Aid Foundation and Autism Speaks), the Kidney Foundation of Canada, and Markham Stouffville Hospital's Climb to Conquer the Stigma of Child and Adolescent Mental Health.

He also serves as the co-chair of the WICC Relay for Life annual event and sits on the advisory board for the Transplant Camp, held at Lake Joseph.

Physical activity and leading an active lifestyle are important to Paul, who participates in various sports including dragon boating, running, golfing, and adventure racing. "Being physically active is somewhat of an understatement when referring to me," he says. "Being idle isn't something that I do well, and I am always keeping busy!"

On behalf of the Institute and all of its members, we welcome Paul, and look forward to having him lead the Institute through a successful year ahead.

Fall Marks Exciting New Learning Opportunities for the Industry

Each June, the Insurance Institute of Ontario welcomes a talented and dedicated individual to the role of president, and the fall edition of
**Rehabilitation Revamp**

We are excited to share news of our revamped Rehabilitation Benefits Administration Program.

In partnership with Seneca College’s Faculty of Continuing Education and Training in Toronto, the Insurance Institute offers a Certificate in Rehabilitation Benefits Administration. The program consists of six correspondence courses in rehabilitation offered through Seneca and four courses in insurance offered through the Insurance Institute.

Starting fall 2011, this comprehensive 10 course program will provide graduates with a greater depth of adjusting knowledge and skills and incorporate the September 2010 changes to Ontario’s Statutory Accident Benefits Schedule (SABS). It focuses on a wide theory base with practical application to vocational rehabilitation.

**Why has the program changed?**

The program has changed to reflect changes in the Statutory Accident Benefits Schedule (September 2010) as well as to update the material to current trends in the rehabilitation field.

To achieve the greatest possible vocational success and independence, people with injuries or disabilities need the proper care and guidance. Insurance professionals who work with injured or disabled claimants will finish the program with a greater understanding of the rehabilitation process and a better understanding of aspects of insurance that especially apply to their work on behalf of those claimants. Subsequently, they will also complete the program better prepared to help claimants with injuries or disabilities caused from an accident.

Now is the time to register in this certificate program. Please visit the Insurance Institute’s Web site at www.insuranceinstitute.ca to learn more, or contact Education Coordinator Nancy Rivera, at nrivera@insuranceinstitute.ca.

For Seneca courses, please contact the registration office at 416-493-4144.

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**David Miller to Speak at Lowes Fund Breakfast Seminar**

Join us as we welcome Miller as our special guest on October 26, and hear how sustainable urban economies can make a difference in our community. We will also recognize and honour the Fund’s 2011 recipients.

The John E. Lowes Insurance Education Fund awards financial assistance for up to three qualifying Ontario residents pursuing post-secondary education including the study of property and casualty insurance. The due date for submissions is Friday, September 30, 2011, at 5 p.m. EST. For more scholarship information, please contact Tammye Daniels at 416-362-8586 Ext. 2313 or iio@insuranceinstitute.ca.

For information regarding the Lowes Fund Breakfast 2011, please contact Tracy Bodnar at 416-362-8586 Ext. 2269 or gtaevents@insuranceinstitute.ca.

In our previous issue of In Ontario, we shared our excitement for a new scholarship year. And now, we are excited to announce that David Miller will be speaking at the Lowes Fund Breakfast 2011, taking place on October 26, 2011.

Miller, who was mayor of Toronto from 2003–2010, is a leading advocate for the creation of sustainable urban economies and a strong and forceful champion for the next generation of jobs through sustainability. Miller advises companies and governments on practical measures towards growth. Addressing climate change has also been a top priority for Miller. As chair of the influential C40 Cities Climate Leadership Group from 2008–2010, he was instrumental in demonstrating the practical and real change cities are already making, and can continue to make, as they fight climate change and create green jobs.

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**Annual Awards and Convocation Event Listings**

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<tr>
<th>Chapter</th>
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<td>Cambrian Shield</td>
<td>Nov. 8, 2011</td>
<td>Solo Trattoria</td>
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<tr>
<td>Conestoga</td>
<td>Feb. 23, 2012</td>
<td>Waterloo Inn Conference Centre</td>
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<tr>
<td>Greater Toronto Area</td>
<td>Jan. 26, 2012</td>
<td>Metro Toronto Convention Centre, John Bassett Theatre</td>
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<tr>
<td>Hamilton/Niagara</td>
<td>Feb. 16, 2012</td>
<td>Michelangelo’s Banquet Centre</td>
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<tr>
<td>Kawartha/Durham</td>
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<td>Ajax Convention Centre</td>
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<tr>
<td>Ottawa</td>
<td>Nov. 11, 2011</td>
<td>The Hilton, Lac-Leamy</td>
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<tr>
<td>Southwestern</td>
<td>Nov. 10, 2011</td>
<td>Best Western Lamplighter Inn</td>
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Our Conestoga Chapter hosts its annual Speakers’ Luncheon on November 16, 2011, with a portion of the proceeds going to the Fund. For more information about this event, please contact the Conestoga Chapter Office.
### Upcoming Events

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<th>Chapter</th>
<th>Event</th>
<th>Date</th>
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<tr>
<td>GTA</td>
<td>GTA CIP Society Annual Fellows’ Golf Tournament</td>
<td>Sept. 13, 2011</td>
<td>Wyndance Golf Club, Uxbridge</td>
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<td>Wine and Cheese</td>
<td>Oct. 12, 2011</td>
<td>Great Cooks on Eight, Toronto</td>
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<td>At the Forefront with David Crozier</td>
<td>Nov. 30, 2011</td>
<td>Insurance Institute of Ontario, Toronto</td>
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<td>7th Annual Beach Volleyball Tournament</td>
<td>Sept. 1, 2011</td>
<td>Baranga’s on the Beach, Hamilton</td>
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<td></td>
<td>14th Annual CIP Society Golf Tournament</td>
<td>Sept. 9, 2011</td>
<td>Cedarhill Golf Course, Ottawa</td>
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<td></td>
<td>Oil Remediation: An Update</td>
<td>Sept. 29, 2011</td>
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### Upcoming Seminars

**CONESTOGA**

- Risk Management an Overview
- Commercial Lines Property
- Leading Insurance Coverage and Liability Cases
- Advanced Construction Insurance Topics
- Success Series: Presentation Skills

Contact the chapter at Conestogamail@insuranceinstitute.ca for more information.

**GTA**

- Fundamentals of the Facility Association
- Facility Association: Trends
- Flood and Learn
- Understanding Directors’ & Officer’s Liability
- Risk Selection for Commercial Auto

Contact the chapter at gtaseminars@insuranceinstitute.ca for more information.

**HAMILTON/NIAGARA**

- Risk Selection for Commercial Auto

Contact the chapter at HamiltonNiagaramail@insuranceinstitute.ca for more information.

**OTTAWA**

- Oil Remediation: An Update

Contact the chapter at Ottawamail@insuranceinstitute.ca for more information.

**SOUTHWESTERN**

- Nuclear Insurance
- The New Ontario Auto: Did We Get It Right This Time?

Contact the chapter at Southwesternmail@insuranceinstitute.ca for more information.

Our chapters offer engaging seminars to help you achieve your professional development goals. Fall 2011 seminars are listed below. Contact the local chapter organizing the seminar to learn more. Also, watch for the Insurance Institute of Ontario’s e-blast for more details on these upcoming seminars. Alternatively, you can find detailed information about our numerous Ontario seminars, by visiting our Web site at www.insuranceinstitute.ca/ontario and then clicking on your chapter or the “Seminar” icon.
Renewing Your Membership Has Its Rewards

The value of your Institute membership is undeniable. It enables you to continue towards your educational goals. You are also offered exciting professional development opportunities along the way. We'll keep you abreast with the latest industry knowledge and news. You've made a decision to invest in your education because you know that continuous learning isn't just an option—it’s vital to your professional success. For this reason, we don't want you to miss out on the exciting new programs and services that we'll be offering in the next year.

Why renew?

We're here to help you make the most of your studies and your career in insurance. With our support, you can take your education and career to a whole new level. Our members have access to leading-edge courses, seminars, and Webinars, along with many other valuable networking opportunities. And because we know you're busy, we offer the latest in flexible learning options to suit your individual needs.

If you have any questions or need help renewing your membership, please contact us toll-free at 1-866-362-8585, or e-mail us at IICmail@insuranceinstitute.ca. Renew your membership now!

On-line registration

1. Register for an on-line account using the link below.
2. Once signed in to your on-line account, click on the "My Membership" link on the right side menu. (Membership information will be displayed—but your membership status is inactive and the expiry date is invalid.)
3. Purchase a membership by clicking on the "Add Local Membership" button.

Phone registration

Contact our customer service centre toll-free at 1-866-362-8585.

For more information, please visit our Web site at www.insuranceinstitute.ca.

Exciting Changes at our Chapters

Conestoga Moves to New Location

This Fall, the Conestoga Chapter is moving. Its new location will provide improved access, more space, a fresh new look, and better servicing. Members will benefit from larger classrooms, free adjacent parking, and unrestricted building access on evenings and weekends.

The chapter’s new address will be 515 Riverbend Drive, Unit 101, Kitchener, Ontario. Watch for further updates in In Ontario and the chapter’s newsletter and Web page (www.insuranceinstitute.ca/conestoga).

New Era for Kawartha

On June 21, 2011, The Insurance Institute of Ontario’s Kawartha Chapter officially changed its name to be the Insurance Institute of Ontario’s Kawartha/Durham Chapter. The change was formally voted into effect at the IIo Governing Council meeting held on June 21, 2011. The notion was unanimously put forward by the Kawartha/Durham Chapter council at their meeting on April 21, 2011.

The Kawartha Chapter of the Insurance Institute of Ontario was formed in Peterborough, in 1980, under the direction of Mr. Ted McDermott. Over 100 insurance people attended that first meeting, and set about organizing classes and seminars of interest to the Peterborough area. At this time, Kawartha was a suitable title to cover the surrounding area. The Kawartha members have always displayed great loyalty and sustained activity levels.

During the 30 years since, most membership growth in the chapter has taken place east of the GTA, in the Durham region. As of June 2011, the chapter has almost 700 members, including more than 300 CIP graduates, approximately 50 percent of whom live or work in the Durham region.

The Chapter has an industry-volunteer council serving a large geographic area stretching east to Belleville, west to Ajax, and north to Peterborough. It is a new era for this region. The name change is a very positive reflection of the growth and sustainability of this vibrant and diverse region. It is a name that each member can take pride in and share with others. Congratulations to council members, students, volunteers, and the local insurance industry.

Please visit the chapter Web page at www.insuranceinstitute.ca/kawarthadurham to learn more about these changes.

Exciting Renovation for Southwestern Coming Soon

Coming this August, the Southwestern Chapter will open its doors to a fresh new look and expanded space. This summer, the Southwestern Chapter will complete the remodeling and expansion of its location on Queens Avenue in London, Ontario. Members and stakeholders will benefit from the newly expanded meeting rooms and classrooms when holding classes, meetings, seminars, and other activities. With a fresh new look, take advantage of opportunities to host your business meetings or training sessions in the newly expanded space.

Watch for further updates as the re-opening draws nearer!
Welcome to the Insurance Institute of Ontario's Fall 2011 CIP Course Schedule. We present this schedule to help you connect to CIP course offerings and delivery methods across Ontario. Check below for the classes we are offering in your region. To learn more or to register, visit our Web site at www.insuranceinstitute.ca/ontario.

<table>
<thead>
<tr>
<th>CIP Courses</th>
<th>Cambrian Shield</th>
<th>Conestoga</th>
<th>Greater Toronto Area</th>
<th>Hamilton/ Niagara</th>
<th>Kawartha/ Durham</th>
<th>Ottawa</th>
<th>Southwestern</th>
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<tr>
<td>C11 Principles &amp; Practice of Insurance</td>
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<td>C12 Insurance on Property</td>
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<td>C13 Insurance Against Liability—Pt 1</td>
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<td>C14 Automobile Insurance—Pt 1</td>
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<td>C16 The Business of Insurance</td>
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<td>C110 Essentials of Loss Adjusting</td>
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<td>C111 Advanced Loss Adjusting</td>
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<td>C112 Practical Issues in Claims Management</td>
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<td>C120 Underwriting Essentials</td>
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<td>C121 Advanced Underwriting</td>
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<td>C122 Practical Issues in Claims Management</td>
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<td>C130 Essential Skills for the Insurance Broker &amp; Agent</td>
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<td>C131 Advanced Skills for the Insurance Broker &amp; Agent</td>
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<td>C31 Property Damage Appraisal</td>
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<td>C32 Bodily Injury Claims</td>
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<td>C35 Insurance Against Crime</td>
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<td>C36 Building Construction Fire Protection &amp; Basic Hazards</td>
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<tr>
<td>C39 Fraud Awareness &amp; Prevention</td>
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<td>C40 Business Interruption Insurance</td>
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<td>C48 Automobile Insurance—Part 2</td>
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<td>C49 Insurance Against Liability—Part 2</td>
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<td>C72 Introduction to Risk Management and Commercial Lines Insurance</td>
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<td>C82 General Insurance Essentials—Part 2</td>
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Legend: V = Virtual Class, I = In-class
For information about continuing education opportunities, please visit the Web sites of local Ontario colleges.
Virtual Classes Continue to Gain Popularity

Virtual classes are a great option for students who find classroom learning inaccessible or inconvenient due to geographical or time constraints. Since 2009, the total number of virtual classes offered by local Institutes and chapters has increased more than 30 percent.

In addition to the traditional benefits associated with on-line learning, Institute virtual classes provide CIP students with access to a catalogue of real-time, instructor-facilitated instruction that extends beyond their local chapter or Institute. In many cases, this allows students to complete their CIP designation using a method of instruction that best suits their learning style.

Virtual classes consist of weekly real-time instruction via Web conferencing technology and are supplemented by a course within our Web-based Learning Management System (LMS). This course allows instructors to make use of additional tools, such as learning activities, discussion forums, interactive quizzes, and more. Many instructors also deliver their mid-term online via the LMS. In fact, the tools within the LMS have proven so valuable to instructors, that some have opted to incorporate the same blended approach to their classroom instruction as well.

The following virtual classes are being offered for fall 2011:

**Mandatory**
- C11 – Principles & Practice of Insurance
- C12 – Insurance on Property
- C13 – Insurance Against Liability—Part 1
- C14 – Automobile Insurance—Part 1
- C16 – The Business of Insurance

**Applied Professional**
- C110 – Essentials of Loss Adjusting
- C112 – Practical Issues in Claims Mgmt.
- C120 – Underwriting Essentials
- C130 – Essential Skills for the Insurance Broker and Agent

**Electives**
- C32 – Bodily Injury
- C35 – Insurance Against Crime
- C40 – Business Interruption Insurance

**Weekend Warrior Classes**

**Are you looking for another CIP class option?** Local chapters of the Insurance Institute of Ontario are addressing the need for flexible professional development by offering CIP courses on the weekend to accommodate insurance professionals who want another education delivery option.

**Fall 2011 Weekend Warrior Classes**

**CONESTOGA**
- Classes running Nov. 11–13 and Nov. 25–27, 2011
- C11 – Principles & Practice of Insurance
- C12 – Insurance on Property
- C13 – Insurance Against Liability—Part 1
- C14 – Automobile Insurance—Part 1
- C16 – The Business of Insurance

To learn more about this offering, please visit the Conestoga Web page at www.insuranceinstitute.ca/conestoga and choose “Local Classes.”

**KAWARTHA/DURHAM**
- C12 – Insurance on Property
- Classes run Nov. 11–13 and Nov. 25–27, 2011

To learn more about this offering, please visit the Kwartha/Durham Web page at www.insuranceinstitute.ca/kawarthadurham and choose “Local Classes.”

**SOUTHWESTERN**
- C49 – Insurance Against Liability—Part 2
- Classes commence November 12, 2011

To learn more about this offering, please visit the Southwestern Web page at www.insuranceinstitute.ca/southwestern and choose “Local Classes.”

Get Involved at the Insurance Institute

Volunteerism is the backbone of the Insurance Institute. Hundreds of insurance industry professionals voluntarily give their time and talent to the Insurance Institute of Ontario and its local chapters. Their roles vary from Career Connections ambassadors to council members and exam proctors. Through our volunteers, we have successfully served and transformed professionalism in the insurance industry.

We would like to thank all of our volunteers for their time, energy, and skills. The Institute would like to invite you to get involved today. If you are not already part of our great network of volunteers, now is the time to be involved. Our local chapters are always looking for exam proctors and supervisors, committee members, ambassadors, and more. Contact your local chapter or e-mail us at iio@insuranceinstitute.ca.
Gear up for fall with our agent/broker licensing programs offered throughout the province. Local chapters of the Insurance Institute of Ontario are hosting 10-day agent/broker licensing programs to prepare prospective agents and brokers for writing their licensing exams. With a pass rate of more than 90 percent, soon-to-be brokers and agents can feel confident in taking a licensing program that will help them succeed in the exam and in the profession.

Below are a few examples of what students are saying about the agent/broker licensing program:

“All of the instructors fuelled my excitement regarding my career in the insurance industry. I enjoyed the course immensely.”

“I am very pleased with the classes and instructors. It was done very efficiently, and covered all topics in enough depth but not with an overwhelming amount of information for only two weeks.”

“I really enjoyed taking this course. Having the instructors relate some of the material to real life experiences was very interesting and helped with the learning experience.”

Take advantage of these local licensing program offerings in your area:

Southwestern Sept. 6–19, 2011
Conestoga Sept. 12–20, 2011
Ottawa Sept. 19–30, 2011
Cambrian Shield Nov. 7–18, 2011
Conestoga Nov. 14–25, 2011

Contact your local chapter or visit the local chapter Web pages for more information and requirements at www.insuranceinstitute.ca/ontario.

On June 15, 2011, the Kawartha/Durham Chapter held an interactive “Flood and Learn” seminar near Peterborough, with presenters from restoration firm Steamatic and the City of Peterborough who provided an update on infrastructure after the flood of 2004.

The session included a mix of technical information and a pre-built “flooded room” participants could enter, to simulate the conditions found at a flood and demonstrate the clean-up process. Due to its enormous success, a similar session will be held at Steamatic in Mississauga on September 16, 2011.

Celebrating its 75th anniversary earlier this year, the Speakers’ Club helps members ease their way into public speaking and develop their skills in a supportive, professional environment. Join other insurance industry professionals in a dynamic environment as a speaker’s education unfolds, followed by engaging opportunities for debate, presentations, and impromptu speaking.

Meetings begin at 6:00 p.m. and are held on the third Monday of every month between September and May, unless otherwise noted. The first meeting will be held on September 19, 2011.

If you would like to sign up or learn more about the Speakers’ Club, visit our Web site, www.insuranceinstitute.ca/gta.

If you would like to register for our virtual agent/broker licensing program. Offered Monday and Thursday evenings (6 p.m.–9 p.m.), the 10–week Web-based licensing program is especially useful for individuals who are outside of local class centres. The program runs from September 19 to December 1, 2011.

If you would like to learn more about the virtual licensing program, please e-mail us at conestogamail@insuranceinstitute.ca.
A serious injury program specifically for adjusters

COMING SOON!

The Insurance Institute of Ontario and the Ontario Insurance Adjusters’ Association have teamed up to develop a training and education program specifically for adjusters managing the recovery of an injured claimant.

The program, *Understanding Serious Injury: Adjuster Training and Education*, covers the progression of adjusting a serious injury and uses a series of case studies to ensure comprehension.

For more information regarding this program, please contact the Insurance Institute of Ontario at seriousinjury@insuranceinstitute.ca or visit our Web page at www.insuranceinstitute.ca/seriousinjury
Winning Entries for National Education Week Essay Contest: Professionalism through Education

To continue the celebration of National Education Week 2011, we would like to present the winning entries from our 2011 Education Week Essay Contest, which speak on the topic of “Professionalism through Education.” In future editions of In Ontario, we will feature more 2011 contest winners from around Ontario, as a lead up National Education Week 2012.

Once again we want to congratulate the winners of our National Education Week 2011 Essay Contest from each of our local chapters. We are truly proud of the time and effort taken to enter the contest and submit quality pieces of writing. Thanks to the local chapter judges who volunteered their time to evaluate and choose the winning essays.

Are you interested in participating in the 2012 edition of our essay competition? Watch for updates about the Insurance Institute’s National Education Week 2012 in upcoming issues of In Ontario.

GTA Winning Entry:
David Shibatani, FCIP
Chartis Insurance Company of Canada

For as long as I can remember, I have listened to people debate the merits of practical work experience versus education in the insurance industry. After more than 25 years, I have come to the conclusion that a combination of both is the best solution.

Leadership and the development of leaders are critical for an organization or industry to be successful.

CIP graduates have shown that they have the determination and initiative to pursue additional knowledge and improve their understanding of their craft. By doing this they have shown themselves and their colleagues that they are serious about what they do for a living. They believe themselves to be professionals and not just employees.

The industry has struggled for years to be taken seriously as a business of committed professionals, and CIP graduates have helped lead the way in communicating this positive change both internally to other insurance people and to people outside of our business too.

Related to leadership is the role of mentoring. CIP graduates have attained a high level of both knowledge and experience and are happy to share this with their less experienced colleagues. They can provide guidance in either day-to-day business decisions or possibly career choices.

Finally, I believe that professionals believe in giving back to their community. One of my most satisfying experiences in the insurance industry was my time spent speaking with students at local high schools. While providing practical information to the students about what insurance is and how it can affect many aspects of their lives, I also tried to impress upon them the possibility...
of our industry as a potential career. Their previous image of insurance as being a boring business of geeks wearing grey suits was changed to that of a field where creative people wanting to focus on communications, marketing, and computers can find a rewarding career for life.

A professional knows that the process to achieve professionalism through education does not end with the attainment of the CIP. The pursuit of an FCIP, CRM, or MBA is also a possible goal in terms of formal training and education. The other components of professionalism, such as mentoring and leadership, never end either. We are always striving to do better than we did the day before, and that's what makes us professionals.

**Conestoga Winning Entry:**
Christine Senior, CIP
Ontario Mutual Insurance Association

Considering we are a professional industry, we have an interesting way of viewing education. Most professions mandate that the people working within them must obtain and achieve academic goals and then begin their practice, whether it is a doctor, dentist, or lawyer. Let's be realistic, we wouldn't trust our teeth to a dentist doctor, dentist, or lawyer. Let's be realistic, obtain and achieve academic goals and the people working within them must education. Most professions mandate that we have an interesting way of viewing education.

Ontario Mutual Insurance Association

Knowledge combats fear and intimidation, which creates confidence and therefore, a professional. In my own experience, I clearly remember being knee deep in a course and having ‘aha’ moments at my desk as a broker when an underwriting rule or exclusion in a policy wording suddenly made sense, where prior to the course, I truly was playing the-guess-and-hope-for-the-best game. Don't pretend you haven't been there, because you have!

For instance, one of the key roles in sales is identifying gaps in coverage between competitors’ policies. If you replace an insured’s policy with one where either limits or coverage could be construed by the courts as less, you place your brokerage in an Errors and Omissions situation. After learning how to take a policy wording apart to determine coverage for an exam, I was able to transfer those skills to my everyday responsibility to my clients.

**It’s the people who choose to grow professionally through education that shine.**

Another key example is the recent changes to the Ontario Auto Policy, fondly known as the great Auto Reform of 2010. Many salespeople were struggling with the changes, some outright refusing to accept the fact that they would now have to offer or sell increased benefits to their clients. Six months into the Reform, the salespeople who attended every training session available, who absorbed the information, asked the questions, and created job aids are the same people who are guiding their clients back to coverage levels as best they can to match pre-reform levels and benefiting through increased commissions. These salespeople are outstanding examples of professionalism through education.

As an instructor and trainer within the industry, I have had the opportunity to work with some truly exceptional people, fresh from the street. Some of the most successful students started with the licensing course as new, unspoiled, blank canvasses. The ones who I later crossed paths with in Chartered Insurance Professional courses were the same people whom I sensed had entered the industry with the mindset of giving it 100 percent of their focus to become true professionals. The investment of personal time and the stress of holding down full time jobs and families while tackling the course material are impressive. The pressure of that last stretch of review, cramming (never, never cram), no sleep (always get a good eight hours of rest), and no eating (fresh fruits and vegetables keep your brain functioning) was most times very overwhelming, but for those who persisted, victory. The pride on their faces when lined up to accept their diplomas at convocation and the sincere hugs and expressions of gratitude, well, that’s my reward. Knowing that they’ve done everything in their power to combine experience with knowledge and grow as a professional is their reward.

Twenty years into my insurance industry experience, as a proud graduate of the CIP program and a witness to the success of students, I am convinced educational mandates could only bring good. To borrow a phrase from my boss, “If I ran the world, and everyone had to do what I wanted...” the end of that sentence for me would be that all sales, underwriting, claims, and management positions within all insurance companies would have educational requirements that supported professionalism in our Industry. Until that day, I will continue my one-woman quest to encourage and support those individuals who commit themselves to achieve professionalism through education.

**Southwestern Winning Entry:**
Lee-Ann Vansteenikste, Lambton Mutual Insurance Company

Chartered Insurance Professional—the three letters at the end of your name, CIP, mean so much more than just the fact that you passed 12 courses (in the old system) or 10 courses (in the relatively new stream). It tells the story that you are not only academically
competent, but that you are committed to your profession and you have the personal traits to follow through with determination. The definition of professional is “a member of a vocation founded upon specialised educational training” (Wikipedia). It means that the person is seen in higher regard for their expertise in that area. They “are commonly engaged in creative and intellectually challenging work” (Wikipedia). Taking CIP courses and obtaining the CIP designation, shows that you are not only employed by the industry, but that you are considered to be a professional in that industry.

If you are employed in the industry, most employers will reimburse the cost of related education courses. As this is often not an out of pocket expense, it is surprising that more people in the industry do not take their employers up on the reimbursement of further education. Comments I often hear are that it takes up personal time and everyone is so busy with their own lives, that they do not have the personal time to give up.

Professionally, the CIP designation distinguishes those that think of their employment as a career from those who think of it as a job.

If you think of your position as a career, you want to invest time and energy into establishing yourself as a valuable asset to your employer, your coworkers, and your industry in general. You are proud of the industry you are in and the position you hold in the industry.

When I see resumes come into our office, and I see that the applicant is actively engaged in pursuing their CIP and/or has their CIP, it tells me that despite that person’s busy life, as we all have busy lives, they are committed to the industry enough to take their personal time away from family, friends, and recreation, to develop themselves professionally. It also tells me as a manager, that the individual is committed to personal development and has a willingness to learn.

Being involved in the courses also helps us to network and see that the industry is more than the four walls of the office we work in. Although policy wording and legislation is somewhat consistent in the province we work in, company procedures vary, and it is very interesting to meet others outside of our own organizations and compare how they deal with changes in the industry, work/life balance issues, and the day-to-day stresses that are inherent in our industry.

It also helps us to meet others that work in different sectors of the industry. As a claims person, I have met so many other individuals that work in underwriting, sales, finance, etc. through taking CIP and now FCIP courses. These individuals have a completely different view of the industry from their seat. Their views help to bring the business of insurance together for a larger perspective on how relevant and large our industry really is.

Be proud of the industry you are in and be proud to write, CIP, after your name.

At the end of the day, we need to ask ourselves, does our job happen to us, or do we happen to our job. By taking an active role in engaging in the industry, by taking the CIP courses, we happen to our job. We influence the stakeholders around us. Taking CIP courses and obtaining the CIP designation shouts out that you are more than just employed by the insurance industry, you are committed to it and you are actively engaged in it. It is not easy to fit courses in with a full time work schedule and outside lives with families, friends, and recreation, but the benefits of making that time and putting yourself out there are worth it. Be proud of the industry you are in and be proud to write, CIP, after your name.

Hamilton/Niagara Winning Entry: Drew Collins, CIP, ACS
JEVCO Insurance Company

I believe we are at the dawn of a new era in the insurance industry. Soon, gone will be the days when “How did you ‘fall’ into insurance?” was a common question heard at industry events and functions. In its place I envision the question “How were you lucky enough to find such a great job in this strong and competitive insurance labour market?” Is this a slightly romanticized ideal? Perhaps. Is this a far-fetched vision? I don’t believe so. Through such efforts as the Career Connections program, it is clear that there is a strong push towards targeted and early recruitment of insurance professionals. To wit, the 2008 published research report by the Insurance Institute of Canada entitled A Demographic Analysis of the Property & Casualty Insurance Industry in Canada 2007–2017, notes that in order to ensure there are enough qualified entrants to replace those exiting the insurance labour market, a key factor will be “catching [the attention of the future labour force entrants] at the secondary and post-secondary school level.”

So, how does the CIP designation help achieve this goal and how does this relate to the premise of Professionalism through Education? From personal experience, I can say that the existence of the CIP program was one of the major factors that fed my desire to join the insurance industry upon completion of my undergraduate studies. The CIP program offered a defined education path and the opportunity to build on the “hands-on” experience that is gained while on the job. Through many conversations, I can anecdotally conclude that many of my fellow members of the Generation Y cohort share the same sentiment. To qualify this theory, consider a recent global survey conducted by Manpower Inc., a leading organization in the study and implementation of workforce solutions; their results indicate that the number one factor considered by members of Generation Y when deciding whether to accept a job offer is the level of training they will be provided while in that role. Looking at this evidence, both anecdotal and quantified, it becomes clear that moving forward, the CIP program will not only be an effective educational tool, but an effective recruitment tool as well.
Coupling the CIP program’s recruitment effect with the rigours and broad scope of its material, we find a recipe for growth in the overall industry knowledge base. Insurance is inherently a complicated and technical financial instrument, but at its core is the need for professionals who can grasp its concepts and effectively relay them to the everyday person. This simply cannot be done without an in-depth knowledge and understanding of the myriad facets of our industry. Luckily, insurance professionals need not search far for a source of the required knowledge; the CIP program provides an accessible avenue for continuing education, and graduates are certain to have the technical base that is necessary to serve the public and further the interests of the industry as a whole.

A second, and equally important, component of professionalism is ethical integrity. It is undeniable that a heavy public burden is placed upon insurance industry professionals. This burden may be best summed up in the following excerpt from the Insurance Institute of Canada’s Code of Ethics: “Institute graduates shall, in exercising their professional responsibilities, and in all professional matters, subordinate personal interests to those of the public, the client or employer or the Institute and profession as the case may be.”

From Principles and Practices (C11) where we learn about the humble beginnings of the worldwide insurance industry, to The Business of Insurance (C16) where we are challenged to evaluate our own personal conduct and moral identity, the CIP program does not lose sight of this valuable piece of the professionalism framework.

In conclusion, shifting demographics in Canada clearly point towards a fast-approaching and significant decline in the number of Baby Boomers within the workplace. For many years, this generation has proudly served as the leaders and stewards of our industry. As they begin to pass the torch to following generations, we can rest easy in the knowledge that programs such as the CIP designation are helping to attract talented new entrants to the industry and are providing these individuals with the knowledge and ethical integrity to live up to the title of “Chartered Insurance Professional.”

Ottawa Winning Entry:
Pat Wilson, CIP
The Cooperators

Having recently completed my CIP designation, this essay topic caught my eye and got me thinking. Most of us can agree that “Hooray!” is not the first word that crosses our minds when the topic of taking another CIP course comes up. So why do we keep taking them in pursuit of three letters after our names?

I decided to start looking for answers by finding a definition of professionalism. Wikipedia says the following: “In western nations, such as the United States, the term commonly describes highly educated, mostly salaried workers, who enjoy considerable work autonomy, a comfortable salary, and are commonly engaged in creative and intellectually challenging work.” It further states that “because of the personal and confidential nature of many professional services and thus the necessity to place a great deal of trust in them, most professionals are held up to strict ethical and moral regulations.” I think this describes insurance professionals quite well.

Where does the education part come in? Aside from the fact that many people come to an insurance career already armed with a college diploma or university degree, there is still a lot to know before we can provide a professional level of service to our clients. We must first learn what insurance is before we learn the specifics of different types of insurance. That way we are not surprised when we find out that an insured gets a depreciated value for a vehicle that is written off, for example. More importantly, we are able to educate our clients about what they are purchasing.

We need to have at least an overview of the industry of insurance and know that there are laws and regulations governing what we do, how we do it, and why. That too will allow us to educate our clients and provide some reassurance that there will be funds available in the event of a loss or that a claim will be adjusted based on rules, guidelines, and regulations rather than whim. When we are knowledgeable about insurance and where our industry fits alongside other industries, we can do our part to correct misconceptions as we encounter them.

And, we must learn what our responsibilities are toward our clients. We ask a great deal of personal and confidential information in order to make educated and appropriate recommendations. We sell them products that are meant to provide them with a safety parachute for the risks they encounter in their personal and business lives. It is our duty to educate ourselves so that we are competent and earn the trust they place in us.

So, as we work our way through courses that provide an overview of the insurance industry, the types of insurance, and some of the complexities involved in each, we are preparing ourselves to offer a professional service. If nothing else, it teaches us that policies provide specific coverage for specific items, have or do not have deductibles, and can be considered invalid under certain circumstances. And it drives home that insurance is always evolving to meet the needs of our consumers and respond to the risks as they change. Ten years ago, did anyone think that climate change would be impacting Canadian markets as it has done for the last few years and likely will continue to do?

The CIP Society increasingly promotes the professionalism of its members through advertising. A CIP designation starts us on the career-long road to being the insurance professional our clients need and expect.