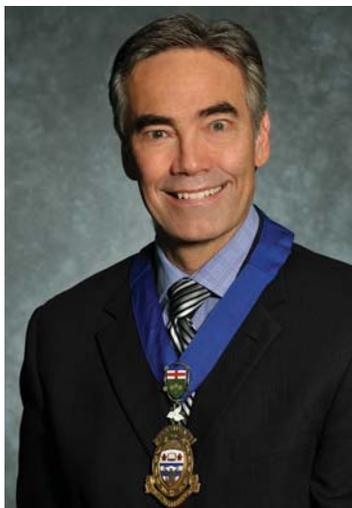


IN Ontario

Winter 2012-2013

FOR MEMBERS OF THE INSURANCE INSTITUTE OF ONTARIO

Message from the President



Randy Bushey, CIP
President, Insurance Institute of Ontario

Keep the Momentum Going

Greetings everyone! This is my first message to you following my introduction in our Fall newsletter as your new president. It is a great

honour and privilege to serve you in this capacity during the coming year. You are receiving this newsletter during the month of December which is a very busy time for our members.

Students who have enrolled in the CIP and FCIP Programs will be gearing up for their December exams in a couple of weeks and I wish you all every success. As importantly, I hope you have enjoyed your learning experience and feel that you have come away more knowledgeable and better prepared to carry out your job responsibilities.

At this time of year, students are also beginning to look for information about the upcoming semester of classes that start in January. There are plenty of CIP options to choose from whether your preferred learning style is the traditional classroom approach, week-end warrior classes or our increasingly popular web-based

virtual class format. Be sure to visit www.insuranceinstitute.ca to view your choices and register early so your subject of choice is available.

Fellowship students have a couple of exciting new courses to choose from. This semester the Institute is running the inaugural class for F540: Enterprise Risk Management (ERM) in the Insurance Sector. Uniquely, this course tailors the learning specifically to our business and presents the concepts, tools and challenges of implementing ERM in an insurance environment.

For the January 2013 semester, the Institute plans to hold the first class for F550: Emerging Issues: Implications for the P&C Insurance Leader. This course examines complex issues that pose significant strategic, leadership, financial and risk management challenges for our industry.

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Insurance Institute

Learning for the real world. Rewarding.™

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Annual Convocations

Convocation is a special time to honour the hard work and dedication of the Insurance Institute's newest graduates of the Fellow Chartered Insurance Professional and Chartered Insurance Professional Programs.

Join the Insurance Institute and your fellow peers as we celebrate the achievements of our 2012 graduates in their professional development.

Greater Toronto Area

Thursday, January 24, 2013
Metro Toronto Convention Centre
John Bassett Theatre

Kawartha/Durham

Friday, February 1, 2013
Ajax Convention Centre

Hamilton/Niagara

Thursday, February 21, 2013
Michelangelo's Banquet Centre

Conestoga

Thursday, February 28, 2013
Waterloo Inn & Conference Centre

Message from the President *continued from page 1*

Whether you are a CIP or FCIP student, I encourage you to keep your study momentum going. Soon you will be one of our new graduates walking the stage to collect your diploma.

And speaking of diplomas, November is also a time for convocations. It was a real delight for me to attend the graduation ceremonies in our Cambrian Shield, Southwestern and Ottawa Chapters. The opportunity to congratulate our graduates on their accomplishments is a special part of the President's role and it was a real privilege for me to present our newest professionals with their diplomas.

The Institute's Career Connections team at both the national and the Ontario level has been hard at work reaching out to young adults and career changers to encourage them to consider a career in the insurance business.

We accomplish this through a variety of means including classroom presentations to high school students, participation at secondary and post-secondary school career fairs and attendance at career conferences. This year the Institute also

created thirty insurance-specific career events across the country bringing students and career changers together with industry employers.

Our "Feed the Minds of Youth" day is also an important part of our Career Connections program. Held each November, local chapters across the province invite industry parents and guardians to bring their Grade 9 children to the local chapter office on that day as part of the larger "Take Our Kids to Work Day™". This initiative is always well received and continues to grow in number of locations and attendance. If you can participate next November, I strongly encourage you to do so. Watch for the information next fall or contact your local chapter office.

It may be hard to believe, but the festive season celebrations are already upon us. So I will wrap up my message to you by wishing you all a safe and happy holiday season.

Sincerely,

Randy Bushey, CIP
President, Insurance Institute of Ontario

RIBO Exam Preparation

Take this opportunity to be well prepared for the RIBO Act Exam. This comprehensive six hour webinar (on line seminar) is designed to help those writing the RIBO Act Exam.

Whether you are planning to transfer from an OTL License to a RIBO License or whether you are coming from another province and require Ontario licensing, this webinar will provide an overview of the RIBO Act, Regulations, and By-Laws.

The two-day webinar is offered **February 11 – 14, 2013**. To learn more about the exam preparation webinar, please email us at our web site at conestogamail@insuranceinstitute.ca.

Rhind Scholarships Awarded

Each academic year, four \$1,000 scholarships are made available to candidates interested in pursuing further education related to the P & C Insurance Industry and who are not being financially supported by their employer. The scholarships were created to promote the Society's values of lifelong learning and professional development and are named after Chris Rhind, Insurance Institute President and CEO from 1976 to 1999. For almost 25 years, Chris worked hard in an effort to help insurance professionals get the education they need, and through these scholarships, his work continues.

The CIP Society National Council has awarded three \$1,000 scholarships for the

2012-2013 academic year. Among this year's recipients, one is from Ontario.

Congratulations to **Emily McHugh**, daughter of late CIP Society member John M. McHugh, from Ayr.

Scholarship Application Information

The application deadline for those interested in applying for the Rhind Scholarship is May 31st. Scholarships for the Rhind fund are awarded by July 31st for the upcoming academic year. Further information is available at the CIP Society Web site at www.insuranceinstitute.ca/cipsociety > Professional Development > Rhind Scholarships.

Lowes Scholarships Awarded

Congratulations to the 2012 Recipients!

On behalf of the Board of Trustees of The John E. Lowes Insurance Education Fund, it is our pleasure to announce the selection of this year's three fund recipients:

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

Eric, Patrick, and Amanda received their scholarships at the Lowes Fund Breakfast 2012 on Monday October 22, 2012 at the National Club in Toronto. Surrounded by the board of trustees and members of the insurance industry, the three recipients came from various parts of Ontario to be awarded their scholarships. "Each of these candidates offered something unique in terms of their exceptional contributions to their community and most notably their dedication to pursuing a post-secondary education with a focus on insurance," states Wayne Briggs, Chair of the John E. Lowes Board of Trustees.

Insurance professionals joined in the celebration along with the keynote speaker, CTV's Pat Foran, broadcaster, author and

consumer advocate. Since the breakfasts' inception, Swiss Reinsurance Company Ltd. has demonstrated a long term commitment to supporting the John E. Lowes Insurance Education Fund. As the Founding Event Contributor to the Lowes Fund Breakfast, Swiss Re's President and CEO, Sharon Ludlow, was presented with a plaque at the Lowes Fund Breakfast 2012.

Also for the first time this year, The Quarter Century Club made a significant contribution in honour of the late Doug Hurlbut by supplying one of the college scholarships.

For more information on how you can support the John E. Lowes Insurance Education Fund, please visit us on-line at www.insuranceinstitute.ca/scholarships.



The 2012 fund recipients with Wayne Briggs.

20 Years Supporting Youth



Celebrating 20 years of supporting youth

In 2013, the Insurance Institute, along with the insurance community, will celebrate 20 years of the John E. Lowes Insurance Education Fund. Since 1993, the fund has awarded over \$30,000.00 in financial assistance for up to four qualifying Ontario residents per year who are pursuing post-secondary education that includes the study of property & casualty insurance. More than 30 post secondary students have benefited from this award. Thanks are due in large part to John E. Lowes, BA, FIIC, CIB (Ont). This foundation is named in his honour as a tribute to his continuing dedication to professionalism in the property & casualty insurance industry.

Today, we look to the insurance community to continue the good work of The Fund in supporting Ontario residents pursuing a post-secondary education that includes the study of property & casualty insurance.

New This Year!

Beginning in 2013, individuals and organizations who would like to directly support the John E. Lowes Insurance Education Fund, the Lowes Fund Contributors' program is an ideal opportunity to support fund recipients for generations to come.

With this in mind, the support of Lowes Fund Contributors would positively impact the sustainability of the John E. Lowes Insurance Education Fund.

Contributors can choose to channel their money to the fund overall, or directly to a contribution level – University or College. To learn more, contact us at 416-362-8586 (ext 2313) or iio@insuranceinstitute.ca.

Customer Service is now Member Services



Yes, that's right. We have recently changed the name of the Institute's Customer Service Department to Member Services.

Why? We want to recognize our members and provide exemplary service for all your inquiries. Our Member Services team is

here to help a growing membership of over 38,000, in both official languages.

In addition to the same program services we currently provide, we will now also offer full service of the prestigious FCIP program.

Our hours of operation and contact details remain the same. Visit our Web site at www.insuranceinstitute.ca/memberservices.

We're delighted with the new name. We hope you are too.

We look forward to assisting you with your professional development needs and speaking with you soon!

Award Recipient Profile 2005

To mark the 20th anniversary of the John E. Lowes Insurance Education Fund, we had the honour of meeting one of the past recipients, Jun Shao. Jun was an award recipient in 2005 and graduated from Mohawk College's Business Insurance Program in 2006. Our conversation with Jun begins here:

IIO: Insurance Institute of Ontario (IIO): Hi Jun, tell us a little about yourself.

JS: Jun Shao (JS): In 2001, I came to Canada with hopes of building a new life with my wife and young family. I was an engineer in China and had a stable life, but I wanted a greater challenge. I committed to returning to school and I wanted to pursue a career that would allow me to use my engineering background and analytical skills to be successful.

IIO: What are you doing now?

JS: I currently work at Economical Insurance Group and have been there since 2006. I started out as a P&C underwriting assistant and later moved into a more senior position. I am currently a senior commercial underwriter.

IIO: Tell us about how you got your start in the insurance industry.

JS: When we came to Canada, I was looking for a work-related education program. I knew this would help me be successful. Mohawk College's Business

Insurance program, led by Julie Ryan, seemed to be a good fit as I did not need prior insurance work experience to make a career in the industry. Julie was very supportive in helping me get started.

IIO: When did you receive the John E. Lowes Insurance Education Fund?

JS: In 2005, I received the scholarship. Receiving the scholarship was great, but more than receiving the money was the extra bit of confidence it gave me to pursue a career in the insurance industry. There is no doubt the scholarship funds helped, but it was the feeling of success that inspired me to keep going.

IIO: What did you find most challenging?

JS: The culture was probably the most challenging along with earning a living. Canadian culture is very different to what we are accustomed. It was a great challenge for us. I had no experience in the insurance industry so it was difficult to find work.

My English language skills were not strong when I first came to Canada. So I was nervous and this contributed to not being sure about myself. Winning the scholarship and being recognized made me feel good about working hard. To be successful, you have to believe in yourself. The scholarship gave me a sense of achievement which helped to build up my confidence.



Jun Shao at the Lowes Fund Breakfast 2012

IIO: What advice would you have for someone coming to Canada and/or in the business insurance program at a post secondary institution?

JS: Canada is a fair society. You are rewarded for working hard. There is an opportunity within the insurance industry to become an expert. If you are good at what you do, you will be recognized. Work hard and be patient.

Mohawk's business insurance program and the instructors really helped me get a great start in the insurance industry. After one month of graduating, I found a job and a great career.

We also offer our congratulations to Jun as he will receive his Chartered Insurance Professional (CIP) designation at the GTA's Convocation & Awards Night on Thursday January 24, 2013 at the Metro Toronto Convention Centre.

Solar Power

On October 30, the Hamilton/Niagara Chapter hosted a PROedge panel forum on Solar Power Risks. As solar energy systems and the risks associated with this power source are on the rise, the comprehensive afternoon seminar looked at the risks of solar energy systems in our community.

Although solar energy is a clean, viable source of renewable energy, there are a few risks

associated with implementing solar energy on a large scale. For many insurance professionals, solar energy risks are still new frontier.

Missed the opportunity to participate? This insightful seminar is coming to the Southwestern Chapter on March 1, 2013. To learn more, visit our website at www.insuranceinstitute.ca/southwestern, and click on Seminars.



Solar power panelists in Hamilton/Niagara

Winter 2013 CIP Course Schedule

Welcome to the winter session of CIP classes. We present our new schedule to help connect you to 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 www.insuranceinstitute.ca/ontario.

		Insurance Institute of Ontario					
CIP Courses		Conestoga	Greater Toronto Area	Hamilton/Niagara	Kawartha/Durham	Ottawa	Southwestern
MANDATORY	C11 Principles & Practice of Insurance	I,W	V, I	I			I
	C12 Insurance on Property	I, W	V, I	I		I	
	C13 Insurance Against Liability – Pt 1	I, W	V, I, W	I			I
	C14 Automobile Ins. –Part 1	V, I, W	V, I, W	I	W	I	
	C16 The Business of Ins.	W	V, I		I	I	
APPLIED PROFESSIONAL	C110 Essentials of Loss Adj.	I, W	I			I	I
	C111 Advanced Loss Adj.		V	I			
	C112 Practical Issues in Claims Mgmt.						
	C120 Underwriting Essentials	W	V, I	I			I
	C121 Adv. Underwriting	I	I				
	C122 Practical Issues in Underwriting Mgmt.						
	C130 Essential Skills for the Ins. Broker & Agent	V, W	V				
	C 131 Adv. Skills for the Ins. Broker & Agent					I	
	C 132 Practical Issues in Broker Mgmt.						
	C31 Property Damage Appraisal						
	C32 Bodily Injury Claims	V	I				
	C35 Ins. Against Crime						
C36 Building Construction Fire Protection & Basic Hazards							
C38 Casualty Loss Prevention						I	
C39 Fraud Awareness & Prevention		V, W	I		I	I	
C40 Business Interruption Ins.		V					
C43 Specialty Lines							
C45 Surety Bonds							
C47 Reinsurance		I					
C48 Automobile Ins. —Part 2							
C49 Insurance Against Liability—Part 2							
C53 Principles of Marine Ins.							
C54 Marine Underwriting							
C55 Marine Claims							
C66 Financial Service Essentials—Part 1							
C72 Intro. to Risk Mgmt. and Comm. Lines Ins.							
C82 General Ins. Essentials – Part 2			I				
Legend: V = Virtual Class, I = In-class, W = Weekend Warrior For information about continuing education opportunities, please visit the Web sites of local Ontario colleges.							

SOUTHWESTERN ONTARIO

Feed the Minds of Youth 2012

On Wednesday November 7, 2012, local institutes and chapters as well as a number of insurance organizations celebrated Take Our Kids to Work Day™ (TOKW) by hosting a Feed the Minds of Youth event in their offices. Insurance organizations through out the country were invited to participate in TOKW and then join us for Feed the Minds of Youth for lunch and a presentation from insurance industry Ambassadors.

The Southwestern Ontario Chapter hosted a lunch at the chapter office for 24 students with their guardians for this one day event.



Feed the Minds of Youth (FTMOY) 2012 presenters, Derrick Alcock, State Farm, Doug Carey, Intact Insurance, Alex Coulter and Bonnie Buchanan, Fanshawe College students



FTMOY 2012 student participants

HAMILTON/NIAGARA

Annual CIP Society Volleyball Tournament

On August 30th, 2012, the Hamilton/Niagara Chapter hosted their 8th annual CIP Society Beach Volleyball Tournament at Baranga's on the Beach. The event was a blast with 98 participants in attendance.

Winners in the Competitive division were Al-Care Restoration. Winners in the Recreational division were Dominion of Canada.

Special thanks go to Patrick Deshane and Brian Raftis from Mohawk College for their assistance on event day.



Al-Care Restoration, Winners of the Competitive division



Dominion of Canada, Winners of the Recreational division

CONESTOGA

34th Annual Speakers' Luncheon

On November 14, 2012, the Conestoga Chapter hosted it's annual Speakers' Luncheon at the Waterloo Inn, Waterloo. Featured Speakers included: Carol Jardine, Senior VP Claims Services TD Insurance, Don Forgeron, President and CEO of The Insurance Bureau of Canada, Bob Dempsey, President and COO of The Guarantee Company of North America, and Lynn Oldfield CEO of Chartis Insurance

There were many special guests including students from Wilfrid Laurier University and Conestoga College. We were also pleased to welcome, Brent Hackett, Chair of the Conestoga Chapter; Monica Kuzyk, Vice President - Regional Division – Insurance Institute of Ontario, Melissa Snyder, President- Insurance Brokers Association of Waterloo Region, and Charlene Ferris, President- Insurance Adjusters Association of Ontario – KW Chapter.



This event drew an outstanding crowd of 150 local insurance professionals anxious to hear from prominent speakers on leading edge issues. Proceeds from the Luncheon were donated to the John E. Lowes Insurance Education Fund. Thank you to everyone who attended.

Get Involved at the Insurance Institute

Volunteerism is the backbone of the Insurance Institute of Ontario. We would like to thank all of our volunteers for their time, energy,

and skills. Our local chapters are always looking for exam proctors, supervisors, committee members, ambassadors, and more.

Contact your local chapter or e-mail us at iio@insuranceinstitute.ca.

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

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

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

CEO LEADERSHIP PANEL

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

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

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

—Symposium 2012 Attendee

BREAKFAST KEYNOTE SPEAKER



Max Valiquette
Innovation & Trends Expert

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

LUNCH KEYNOTE SPEAKER



Alister Campbell
CEO, The Guarantee Company of North America

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

SPONSORS



RIBO Agent/Broker Licensing

Preparation for Success: RIBO Agent/Broker Licensing Programs

Be prepared with the latest Agent/Broker Licensing Preparation Programs throughout the province.

Local chapters of the Insurance Institute of Ontario are offering 10-day RIBO Agent/Broker Licensing Programs to prepare prospective agents and brokers for writing their exams. With pass rate of greater than 90%, soon-to-be agents and brokers can feel confident in the licensing preparation program that will help them succeed in the exam and in the profession.

Take advantage of these licensing preparation opportunities:

Conestoga

January 14 – 25, 2013
March 4 – 15, 2013
May 6 – 17, 2013

Kawartha/Durham

January 25 – February 25, 2013

Ottawa

January 7 – 18, 2013

Southwestern Ontario

January 2 – 15, 2013

Virtual (Online)

January 28 – April 12, 2013

For more details about these offerings, contact your local chapter or visit the Ontario Web page for more information at www.insuranceinstitute.ca/ontario.



Ottawa's Agent/Broker Licensing Class

Upcoming Winter 2013 Seminars

Each of the following chapters offers engaging seminars to help you achieve your professional development goals.

CONESTOGA	Date	RIBO Hours
PROedge: Equipment Breakdown Insurance	Mar. 22, 2013	4 Technical

For more information, contact the chapter at Conestogamail@insuranceinstitute.ca.

GTA	Date	RIBO Hours
PROedge: Cyber Liability Exposures & Insurance Coverage	Jan. 16, 2013	2 Technical
Annual Industry Trends Breakfast featuring Phil Cook	Jan. 17, 2013	1 Technical
Products & Premises Liability	Jan. 29, 2013	6 Technical
Teaching Techniques	Feb. 1-22, 2013	N/A

For more information, contact the chapter at gta_seminars@insuranceinstitute.ca.

HAMILTON/NIAGARA

Advanced Investigation of Slips, Trips & Falls & Personal Injury Claims	Feb. 5, 2013	2 Technical
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For more information, contact the chapter at Hamilton/Niagamail@insuranceinstitute.ca.

KAWARTHA/DURHAM

PROedge: Cyber Liability Exposures & Insurance Coverage	Feb. 1, 2013	2 Technical
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For more information, contact the chapter at KawarthaDurhammail@insuranceinstitute.ca.

OTTAWA

Understanding Serious Injury: Training & Education	Jan. 15 – Feb. 6, 2013	N/A
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For more information, contact the chapter at Ottawamail@insuranceinstitute.ca.

SOUTHWESTERN ONTARIO

Sales & Service – A Combination for Success	Jan. 17, 2013	3.5 Personal
SABS Training for the Non-Claims Professional	Jan. 24, 2013	6 Technical
Commercial Automobiles – Rigs & More	Feb. 20, 2013	6 Technical
Life Licensing Program	Feb. 25 – Mar. 1, 2013	N/A
Solar Power Risks	Mar. 1, 2013	2.5 Technical

For more information, contact the chapter at Southwesternmail@insuranceinstitute.ca.

Watch for the Insurance Institute of Ontario's weekly e-blast for more details on these upcoming seminars. Information is also available online at www.insuranceinstitute.ca/ontario and clicking on your chapter or the "Event" icon.

Management Development

If you are looking to enhance your leadership skills, then you've come to the right place. Emerging demands for management and leadership skills in the insurance industry continue to expand. Are you prepared?

In 2010 the Insurance Institute of Canada launched a new curriculum to provide career professionals and managers with opportunities to grow their skills in preparation for the leadership gaps resulting from increasing numbers of professionals retiring from the insurance industry.

In looking to Spring 2013, the Insurance Institute is once again offering the popular Management Development curriculum in local chapters throughout Ontario.

Essential Management Skills and **Think on Your Feet®** are specifically designed to enhance the skills of career professionals and managers to help prepare them for the opportunities and challenges that lie ahead. This curriculum was developed to address skills gaps in the areas of management and leadership.

Building More Effective Relationships in the Workplace

Today over 400 managers across Canada have attended the **Essential Management Skills** course. Many of these managers have asked if there was a similar course their staff could attend to learn more about behavioural styles and working together. You asked for it. We've delivered!

In Spring 2013 the Institute is launching a complementary course entitled, "**Building More Effective Relationships in the Workplace**". It is built upon the same foundation as the **Essential Management Skills** course using the Everything DiSC® assessment. This course is targeted at career professionals wanting to enhance their effectiveness in working with others and managers wanting to enhance communications and relationships amongst their staff.

Participants in this one-day course gain a deeper understanding of their personal style and their impact on others. They learn how to minimize potential conflict resulting from differing styles and approaches. Lastly, they develop strategies to better communicate and work with individuals whose style is different than theirs.

Learn how to bridge the gaps and differences when working with others. By learning the priorities, preferences and unique attributes of the DiSC styles, you will be better able to connect with colleagues whose style differs from yours.

Coming soon to these locations!

IIO Chapter	Essential Management Skills	Think on Your Feet®	Building Better Relationships at Work
	Date	Date	Date
Toronto	June 18-20	May 28-29	May 30
Ottawa			April 11
Conestoga		May 7-8	June 12

For more information, contact Karen Bergin, the Insurance Institute of Canada at kbergin@insuranceinstitute.ca. Registration opening soon!

National Education Week



You're invited to the Institute's fifth annual National Education Week!

Scheduled from February 25 to March 1, 2013, the institutes and chapters across Canada will be providing opportunities to those in the industry to engage in seminars and networking activities while bringing attention to the importance of education in the property and casualty industry.

And education is important. Recent findings of an online Institute survey, conducted by Leger Marketing in October 2012, found that education in the industry is a consideration for those purchasing insurance products.

With 1,502 Canadians participating in the poll, an overwhelming 88% responded that it is important for insurance professionals to take regular courses related to their profession. 80% say they would be less inclined to buy insurance from someone who does not maintain their education in the insurance industry.

"National Education Week allows us to focus on educational seminars and training programs on leading edge industry topics to help our members stay current on trends and emerging issues within the property and casualty industry, says Peter Hohman, MBA, FCIP, ICD.D, president and CEO, Insurance Institute. "An educated work force is necessary during these changing times and this is even more evident in the findings of our recent survey."

To find out what events are being offered at your local chapter, visit the Institute's Website at www.insuranceinstitute.ca

Join us for CIP Society Symposium 2013: Insurance Without Borders!

Now in its 9th year, the CIP Society's Symposium is the insurance industry's premier event for potential and accomplished leaders. Join us for a full day of professional and leadership development.

This annual event will bring you together with insurance and business leaders with local and global perspectives. Prominent keynote speakers, expert insurance and business presenters, and a dynamic CEO leadership panel will provide you with a fresh outlook on where the industry is headed. Share ideas, explore trends, and examine the impact of economic, environmental, and political change.

Designed by insurance professionals for insurance professionals, Symposium is a full day of progressive learning aimed at increasing your skill and knowledge level. Hear from thought leaders on regulatory standards, the direct writing landscape, managing global and local opportunities without diminishing customer service, and much more.

CIP Society Symposium 2013 will take place on Thursday April 25, 2013. Watch for the full event brochure.

For more information, please contact Tracy Bodnar, events coordinator, at gtaevents@insuranceinstitute.ca or visit us online at the Institute's webpage www.insuranceinstitute.ca/symposium2013.



Virtual students writing the on-line exam at an alternate location (not writing at the chapter or institute office) make a supervision agreement prior to the examination (at

time of registration) with their proctor and institute or chapter.

For students writing at an alternate location, you will be required to complete this supervision agreement on-line.

After placing an order for a virtual course, you will receive an e-mail containing the URL for the supervision agreement. You must complete the form to complete your virtual course registration. The form will be available to students at any time, but it must be completed at least two weeks prior to the on-line midterm.

Winter Classes are in Session @ The Institute

Students of the CIP Program Have a Variety of Options for Their Professional Development

Virtual CIP Classes: Accessible Real-Time Instruction

The Chartered Insurance Professional (CIP) Program is offered in a variety of formats including: in-class, in-house, virtual and distance learning. In particular, CIP virtual classes are a great option for students who do not live or work in close proximity to a local chapter office. The Institute introduced the virtual classroom option to make learning accessible and convenient regardless of where our students and members live or work.

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 designations using a method of instruction that best suits their learning style.

Virtual classes allow as much flexibility as a CIP in-class course. Instructors have access

to a number of tools to make learning interactive, engaging, and effective. Learning activities, discussion forums, and interactive quizzes are just some of the tools used by instructors and have proven to be effective in engaging students.

Winter 2013 CIP Virtual Classes

Your winter schedule of CIP virtual classes is now available. Check our Web site often for more updates and to register at www.insuranceinstitute.ca/ontario.

Mandatory

- C11 Principles and Practice of Insurance
- C12 Insurance on Property
- C13 Insurance Against Liability Pt 1
- C14 Automobile Insurance Pt1
- C16 The Business of Insurance

Applied Professional

- C111 Advanced Loss Adjusting
- C120 Underwriting Essentials
- C130 Essential Skills for Broker and Agent

Electives

- C32 Bodily Injury
- C39 Fraud Awareness and Prevention
- C40 Business Interruption



In partnership with Seneca College's Faculty of Continuing Education and Training, the Insurance Institute offers a ten-course certificate program to provide training in Rehabilitation Benefits Administration.

This multi-disciplinary program is well-suited for both those new to rehabilitation and to those who are experienced in the field. Junior and intermediate adjusters and claims specialists who want to specialize in rehabilitation would benefit from this certificate program.

As of fall of 2011, this comprehensive program provides greater depth of adjusting knowledge due to changes in the Statutory Accident Benefits Schedule (2010).

The highly anticipated program focuses on a wide theory base, with practical application to vocational rehabilitation. Ideally suited for individuals new and with some experience in the adjusting field, you can be better prepared to help claimants with injuries or disabilities arising from an accident.

Important Information for Students

After December 2012, all students of the Rehabilitation Benefits Administration Certificate will fall under the new curriculum and will be required to complete a total of 10 courses: 6 Rehabilitation courses from Seneca College and 4 CIP Courses from the Insurance Institute.

If you started your courses more than 5 years ago, you may need to retake some subjects. Students should connect with Ann Hersch (ann.hersch@senecacollege.ca or call 416-491-5050 x22528) to determine if they will need to re-take any subjects. In general if you started within the last 5 years you will not need to retake any subjects.

Learn More

Visit the Insurance Institute's website at www.insuranceinstitute.ca to learn more.

Post Secondary Information Sharing Day Returns!

The Insitute recognizes the need to educate and engage young adults and career seekers about the many opportunities available in the property and casualty insurance industry.

The Insurance Institute's Career Connections is a career awareness program aimed at encouraging young adults and career seekers to pursue one of the many skilled professions available in our industry.

As an extension of our commitment to the industry, the Insurance Institute of Ontario and Career Connections are working together with post secondary institutions to help students be well prepared for their future careers in the insurance industry.

Specifically, the Institute's Post Secondary Information Sharing Day brings together colleges and universities offering full time insurance programs.

In May 2012, we successfully launched the first Information Sharing Day that included four Colleges, two Institutes of Technology, and two Universities. The opportunity to nationally share information and best practices was invaluable in an effort to ensure that the students' experience is rewarding and that the industry's need for new talent is being met. Since then, the conversation is still going and we look forward to welcoming these institutions on May 27, 2013. Watch for further updates!



Having been in existence for over 75 years, 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 p.m. and are held at the offices of Swiss Reinsurance Company Ltd., 150 King St. W., 10th floor, Toronto, ON M5H 4B6.

Our exciting program for the 2012-13 Season includes the following:

January 21, 2013
Hart House Debate Team (from U of T)
See The "Rolling Stones" of debating in action!

February 11, 2013
Club Debating Competition
Put the lessons learned in January to the test in a friendly competition with your peers!

March 18, 2013
Guest Speaker: Laurie Stephens
Topic to be determined

April 15, 2013
Club Speaking Championships
Your chance to practice what you've learned!

May 13, 2013
President's Awards Dinner
*Impromptu Speaking Challenge**

The Speakers' Club welcomes individuals who are new to the industry as well as long standing professionals. To sign up or learn more about the Speakers Club, visit www.insuranceinstitute.ca/gta.

National Leadership Award Presentations

The CIP Society is proud to mark the fourth year of the National Leadership Awards, recognizing individuals in both the Emerging and Established Leader category. The awards provide a unique opportunity to celebrate members who foster and promote leadership through their passion for lifelong learning and commitment to their profession, employer and community.

Among the five national recipients of this year's awards, one exceptional leader is from Ontario:

Congratulations to 2012 Emerging Leader Drew Collins!

Drew Collins, BA, CIP, CRM, ACS, is a Casualty Underwriter with JEVCO Insurance Company in Mississauga. He has established himself as the go-to person amongst his colleagues for his ability to articulate complex issues and understand niche markets. He has been instrumental in establishing JEVCO as a leading provider of liability insurance in the Canadian roofing industry.

Outside of his everyday duties at JEVCO, Drew is a member of the CIP Society Ontario Council and president of the Insurance Institute of Ontario's Speakers Club.

He is involved in various fundraising initiatives, including at Queen's University in support of Make Poverty History, and most recently as member of the JEVCO Social Committee in support of the Heart and Stroke Foundation and victims of natural catastrophes.

It is with great pleasure that the CIP Society recognizes Drew for his outstanding success.

All five award recipients will be inducted into the CIP Society Leadership Circle at the appropriate local Institute and chapter convocations. We invite our Ontario members to attend the GTA and Hamilton/Niagara ceremonies to help celebrate Drew Collins' achievements. During the GTA ceremony, he will be presented with a unique and beautifully handcrafted steel sculpture entitled, "Good Company."

For profiles of this year's National Leadership Awards recipients, please visit the CIP Society website at www.insuranceinstitute.ca/cipsociety > Professional Development > National Leadership Awards.



*Drew Collins, BA, CIP, CRM, ACS
JEVCO Insurance Company, Mississauga*

2012 Demographic Research Study Report and Seminars Coming Soon

The Insurance Institute is currently preparing the final report on the data collected for the latest demographic research study. A Demographic Analysis of the Property & Casualty Insurance Industry in Canada: 2012 to 2022 will be released at the start of the new year. As a follow-up to the 2007 and 2009 studies, the report looks at how recruitment and retention issues in the insurance industry have changed over the last five-year period – and preliminary findings suggest that they have – and makes projections for the next ten years.

"The Insurance Institute of Canada is proud to have conducted this important demographic research study of the property and casualty industry on its behalf," says Peter Hohman, president and CEO of the Institute. "We know that the first two studies have provided information that was of value to our stakeholders and the industry. We know it has informed the initiatives of the

Institute's Career Connections program, the FCIP program and other professional development offerings. We anticipate that this third study will provide further information for employers' recruitment and retention strategies and that collectively, these demographic studies will help to address their future human resources requirements."

In an effort to engage the industry in a discussion around the research findings, the Insurance Institute is pleased to announce a series of CIP Society PROedge seminars for 2013. The seminars will be hosted by Richard Loreto, President of R.A.L. Consulting and author of the research report, and Margaret Parent, Director, Professionals' Division and project manager for the demographic research study. A presentation of the data, conclusions and projections will provide an opportunity for attendees to discuss the findings and implications.

The following dates have been confirmed for Ontario:

**Insurance Institute of Ontario
GTA**

Wednesday, February 13, 2013
9 a.m. to 12 p.m.

**Insurance Institute of Ontario
Ottawa**

Thursday, February 14, 2013
9 a.m. to 12 p.m.

**Insurance Institute of Ontario
Conestoga**

Thursday, February 21, 2013
9 a.m. to 12 p.m.

For more information about the seminar series, please visit your Chapter's website or contact your Chapter manager.