On September 5, Kawartha/Durham Chapter held their second annual CIP Society Volleyball Tournament in partnership with the IBAO. Fourteen teams battled it out in the sand courts under blue skies at the Devils Den beach volleyball courts in Brooklin.

The Farmers’ Mutual Insurance Company team “Sets on the Beach” came out the winners, by all who attended! We look forward to welcoming even more players next year.

On September 5, Kawartha/Durham Chapter held their second annual CIP Society Volleyball Tournament in partnership with the IBAO. Fourteen teams battled it out in the sand courts under blue skies at the Devils Den beach volleyball courts in Brooklin.

On September 20, the Southwestern Chapter held a different kind of networking event: an Adventure Car Rally, with proceeds going to the John E. Lowes Insurance Education Fund to benefit Ontario insurance students.

As always, a great deal of fun was had by all who attended! We look forward to welcoming even more players next year.

On September 12, the Southwestern Chapter held a different kind of networking event: an Adventure Car Rally, with proceeds going to the John E. Lowes Insurance Education Fund to benefit Ontario insurance students.

With eight teams, the rally started in a parking lot. From there, clues led each team through some subdivisions to another parking lot, where they faced a Lego challenge. More clues led them to the Thordale Park, where they performed the “blind mind challenge” (see picture), and from there, down a country road where they had to burst balloons in an “inventive way”—the more inventive, the more points. Their final destination was a local restaurant, where dinner was held. The winners of the rally were a team of women called the “Go4 Getters.” A fantastic time was had by all—we look forward to seeing you again next year!
continued from page 1

with the in-depth knowledge and skills to expertly source, interpret and apply case law to prepare a comprehensive brief for negotiation, settlement and litigation. Look out for Understanding Case Law, and indeed the other programs in the series, at your local chapter. While designed for adjusters, the series also has high applicability to other industry roles.


The successful roadshow has already been to Kewaskin/Durham, Hamilton/ Niagara, GTA and Conestoga Chapters, with Southwestern and Ottawa still to come.

Brokers, risk managers, underwriters, and other insurance professionals will benefit from early understanding of the changes in government regulations.

This year marked the 20th anniversary of the John E. Lowes Insurance Education Fund, which has provided financial assistance to countless Ontario insurance students. We held the annual breakfast on October 30, where we celebrated this wonderful milestone, presented scholarships to this year’s recipients and were fortunate to hear special guest speaker Ian Troop, CEO of the Toronto 2015 Pan Am/Parapan Am Games, speak on “Preparing a region for a once-in-a-lifetime opportunity.”

Convocation season is now under way! Convocation is a special time to honour the hard work and dedication of the Insurance Institute’s newest graduates of the FCIP and CIP Programs and award winners. It is also an opportunity for the insurance community to come together and commemorate the professionalism of the industry and its people. This year in Ontario, we’re delighted to celebrate 584 graduates of the CP and FCIP designation programs and 95 graduates of the GIE Program.

Soon enough, we’ll be celebrating the holiday season! I would like to wish everyone, a safe and joyous festive season.

Sincerely,
Donna Ince, CPA, CA, CIP
President, Insurance Institute of Ontario

Lowes Scholarships Awarded

Celebrating the 20th Anniversary of the Lowes Fund

On behalf of the Board of Trustees of The John E. Lowes Insurance Education Fund, it is our pleasure to announce this year’s four deserving fund recipients.

Kyle Atkinson
Conestoga College
Alexandra DeMarchi
Wilfrid Laurier University
Daniel Levinson
Mohawk College
Kathy Matte
Conestoga College

The recipients were recognized at the 20th Anniversary Lowes Fund Breakfast on Wednesday, October 30, 2013 in Toronto. The insurance professionals, including the Board of Trustees of the fund, joined in the celebration, along with special keynote speaker Ian Troop, CEO of the Toronto 2015 Pan Am/Parapan Am Games.

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

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

Since the fund began in 1993, it has awarded more than $300,000 in financial assistance to help these students fulfill their educational potential. This achievement would not have been possible without the support of the insurance industry, including this year’s generous contribution of two college-level scholarships by MSA Research Inc. and the Canadian Commercial Insurance Summit. We also thank all contributors, including those in previous years, for their support.

Interested in Supporting Ontario Insurance Students?

There are a number of opportunities for individuals and organizations. Through the Trustees of the Fund, you or your organization can become a college or university contributor and help offset the increasing cost of post-secondary education for students.

For more information, please contact Tracy Bodnar, MIO Events Coordinator, at tbodnar@insuranceinstitute.ca.

Learn more about the John E. Lowes Insurance Education Fund and the Contributors’ Program at: www.insuranceinstitute.ca/scholarships.

Members in Action - Local Chapter’s Events and Activities

CAMBRIAN SHIELD

10th Annual Curling Bonspiel

The Chapter held its 10th Annual Curling Bonspiel on October 17, 2013. A fun time was had by all, with a prize given to the team with the best score and also the team with the most honest score! One again, money was raised throughout the event to donate to The Gathering Place Soup Kitchen.

The tournament in action!

GTA staged this event for the first time on October 2 at Beach Blast. We’re pleased to say the event was a success, with 66 people in attendance and 11 teams registered. After a ferocious tournament, the winning team was Intact Insurance (Intact Smash).

Special thanks go to our generous sponsors: Geffen Koehn Forensic Engineering (Platinum) and Caskanette Udall Consulting Engineers (Bronze).

We look forward to seeing you again next year!

HAMILTON/NIAGARA

Ontario Auto Luncheon

The special-edition Ontario roadshow event “Ontario Auto: Future Impact on the Insurance Industry” came to the Hamilton/ Niagara chapter on November 4. Originally scheduled to speak at the event was Ralph Palumbo, Vice President, Ontario, for the Insurance Bureau of Canada (IBC). However, Mr. Palumbo was called into an urgent government meeting on auto insurance reforms and was unable to attend. In his place, we were pleased to welcome IBC’s Manager of Consumer & Industry Relations, Pete Karageorgis. The luncheon was a well-attended, and we trust the attendees benefited from an early understanding of the changes in government regulations.

Annual Beach Volleyball Tournament

On August 29, the chapter held its Annual Beach Volleyball Tournament at Baranaga’s on the Beach. As always, the event was a hit!

Winners in the Recreational Division, sponsored by Al-Care Restoration, were Brant Mutual. And in the Competitive Division, sponsored by M&D, the winners were Kiss My Aces (GenRe).

Special thanks go to the Insurance Club at Mohawk College—students entering their third semester in the insurance program—for volunteering to assist with the event.

CONESTOGA IS TURNING 45!

45 years ago, a group of 15 people met at Economical Insurance Company in Kitchener to discuss starting a local chapter. Now, the Conestoga chapter has over 4500 members!

On Wednesday, February 26 from 4 to 7pm, we invite chapter members to join us in Kitchener for an open house to celebrate this important milestone. For more information, contact the Conestoga chapter.
The CIP Society’s Symposium is celebrating its 10th anniversary! This year’s theme “The Future”, speaks to the industry challenges of tomorrow. Will you be prepared?

An exciting new format for the first time! Executive leaders join us for up close and personal sessions—sure to be an event highlight.

INDUSTRY LEADERS: ‘Up Close and Personal’

Tomorrow. Will you be prepared?

LUNCH KEYNOTE SPEAKER

Jim Harris

Leadership & Change Expert

J.R. Steve Hawkins, President of the Toronto Insurance Conference, with scholarship recipients Thilini Indraratne and Dhruv Vyas. Absent: Neelam Vyas.

Thilini Indraratne

Wilfrid Laurier University

Dhruv Vyas

Richard Ivey School of Business

Neelam Vyas

Wilfrid Laurier University

The recipients were recognized at the 20th Anniversary Lowes Fund Breakfast on Wednesday, October 30, 2013 in Toronto.

For more information on this and other scholarships available, visit our website at www.insuranceinstitute.ca/scholarships.

Rhind Scholarships

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.

Named after former Insurance Institute CEO Chris Rhind, the scholarships were created to promote the Society’s values of lifelong learning and professional development.

The CIP Society National Council is pleased to announce that four $1,000 scholarships have been awarded for the 2013-2014 academic year, with one from Ontario. This was the first time that repeat applicants were considered.

Congratulations to Emily McHugh, daughter of late CIP Society member John M. McHugh, from Ayr, Ontario, who received a scholarship for a second year in a row.

The application deadline for those interested in applying for the 2014 Rhind Scholarships is May 31st.

For more information about the scholarships or how you can help support the program, please visit the CIP Society section of the Insurance Institute website at www.insuranceinstitute.ca/cipsociety.

CIP and FCIP Graduate Rings

This convocation season is the perfect time to celebrate all that our graduates have achieved.

The Insurance Institute is pleased to be able to offer CIP and FCIP graduate insignia rings as a distinguished and timeless reminder of these accomplishments.

Available in a range of different metals and styles to suit your needs, they hold a lifetime warranty and can be resized at no extra cost.

If you are a CIP or an FCIP and would like to learn more about the graduate rings or place an order, please call Paul Robinson of Jostens at (647) 409-7285 or e-mail him at paul.robinson@jostens.com for further details.

Sponsors:

www.insuranceinstitute.ca/symposium2014
Upcoming Ontario Seminars

The Insurance Institute of Ontario’s chapters offer engaging seminars to help you achieve your professional development goals and continuing education obligations. Don’t see seminars in your local area here? Visit your local chapter web page for new seminars, announcements and events at www.insuranceinstitute.ca/Ontario.

Do you need CE hours in Alberta and/or Manitoba? Please note our Ontario seminars are now accredited in all three provinces!

### Conestoga

- **Mould & Learn**
  - January 15, 2014
  - 3 Technical
- **Personal Development Day**
  - January 21, 2014
  - 6 Personal
- **Team Building**
  - January 2014, TBC
  - 3 Management
- **PRODedge—Product Recall Insurance**
  - February 25, 2014
  - 1 Technical
- **PRODedge—Sports Entertainment Insurance**
  - February 2014, TBC
  - TBC
- **Masonry Heaters**
  - March 14, 2014
  - TBC
- **PRODedge—Insuring Art**
  - March 20, 2014
  - 2 Technical

For more information, visit your local chapter webpage or contact Conestogamail@insuranceinstitute.ca.

### GTA

- **CIP Society’s Annual Industry Trends Breakfast with Phil Cook**
  - January 16, 2014
  - 1 Technical
- **Cyber Liability**
  - January 30, 2014
  - 2 Technical
- **Teaching Techniques**
  - February 7, 2014
  - S&S Personal
- **The Art of Persuasive Negotiation**
  - March 5, 2014
  - S&S Personal
- **Understanding Bodily Injury Claims**
  - March 5, 2014
  - S&S Personal

For more information, visit your local chapter webpage or contact GTAemail@insuranceinstitute.ca.

### Hamilton/Niagara

- **Understanding Serious Injury**
  - Starts February 25, 2014
  - 3 Management

For more information, visit your local chapter webpage or contact HamiltonNiagaramail@insuranceinstitute.ca.

### Kawartha/Durham

- **Demographic Research Recruitment and Retention Issues**
  - February 7, 2014
  - 3 Management

For more information, visit your local chapter webpage or contact KawaiRthamail@insuranceinstitute.ca.

### Ottawa

- **Ontario Auto: Future Impact on the Insurance Industry**
  - December 12, 2013
  - 1 Management
- **PRODedge—Cyber Liability: Exposures and Insurance Coverage**
  - January 20, 2014
  - 2 Technical
- **Understanding Bodily Injury Claims**
  - January 21–22, 2014
  - 3 Technical
- **PRODedge—Leading Insurance Cases of 2012**
  - February 27, 2014
  - 3 Technical

For more information, visit your local chapter webpage or contact Ottawaemail@insuranceinstitute.ca.

### Southwestern Ontario

- **Ontario Auto: Future Impact on the Insurance Industry**
  - January 15, 2014
  - 1 Management

For more information, visit your local chapter webpage or contact Southwesternemail@insuranceinstitute.ca.

Three Ontarians win 2013 National Leadership Awards

Recipients of the fifth annual CIP Society National Leadership Awards were announced this fall. As the only national program of its kind for p&c insurance professionals, the Awards recognize achievement in two categories: emerging and established leader.

Among the five national honourees of this year’s awards, three leaders are from Ontario:

#### Established leader:

**JAMES CAMERON, FCIP, CRM, C.ARB.**

President, Cameron & Associates, Toronto, ON

James Cameron started his impressive 40-year career in the insurance industry as a Claims Adjuster, worked his way through claims management ranks with a p&c insurer, and subsequently took the position of Vice-President at a global giant reinsurer. In 1994, James started his own company, Cameron & Associates Insurance Consultants, which has become a well-respected enterprise known for its quality of service.

#### Emerging leaders:

**LINDSAY MACKENZIE, B.ECON., FCIP, CRM**

Commercial Lines Manager, Intact Insurance, Mississauga, ON

Lindsay joined Intact Insurance’s underwriting department in 2007 as a Commercial Lines Trainee, and since then has worked in ascending roles of responsibility, always performing beyond the expectations of her job description. "I would describe Lindsay as a key talent in the insurance industry," writes one of her supporters, "and she certainly has a promising insurance career ahead of her.”

**TAMMIE NORIN, FCIP, CRM**

CEO, Proformance Group Inc., Pickering, ON

Making an impact is important to Tammie, and she succeeds by working hard and delivering on her commitments, despite having many. “The insurance industry has many special people,” writes one of her supporters, “and Tammie Norin is a leader among them.” Tammie has been instrumental in developing training and educational opportunities for the industry, including in-depth injury training modules for both the Ontario Insurance Adjusters Association (OIAA) and the Insurance Institute of Ontario.

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 our Ontario honoures’ achievements. During the ceremonies, honoures will be presented with a unique and beautifully handcrafted steel sculpture entitled, “Good Company.”

For profiles of all of this year’s National Leadership Awards recipients, please visit the CIP Society section of the Institute website at www.insuranceinstitute.ca/cipsociety.

FCIP Self-Assessment Quiz: Are You Ready?

Are you ready for the Fellow Chartered Insurance Professional (FCIP) Program?

The Insurance Institute has developed the FCIP Self-Assessment Quiz to help industry professionals self-assess whether or not they have the qualifications, industry experience, time, skills and motivation to succeed in Canada’s premier leadership program for the property and casualty industry.

“Our goal is to help inform people about what is needed to succeed in the FCIP program,” said Peter Hohman, MBA, FCIP, ICID, president and CEO of The Insurance Institute of Canada. “We developed it to help give people a better understanding of what sort of preparation and experience people should have before they start it.”

Now available online, the FCIP Self-Assessment Quiz uses eight simple questions to help potential candidates determine whether or not they are prepared to enter the FCIP program, which covers strategic leadership and advanced management techniques.

“Leadership is the ability to play a significant role in your organization,” said Hohman. “If you want to be in a position to shape what is happening within your organization and influence outcomes, the FCIP can help you do that.”

The FCIP is a six-course, part-time professional development program. Delivered online, the courses cover strategy, leadership, finance, management, enterprise risk management and emerging issues. A concluding “capstone” course encourages candidates to apply what they have learned in the program to real-world challenges in their work environments.

The quiz also features clips of senior industry executives discussing the benefits and challenges of the program, highlighting its ability to produce strategic leaders in Canada’s p&c insurance industry.

To take the self-assessment quiz, visit www.insuranceinstitute.ca/FellowReady.
CIP Students: Keep Up The Momentum You’ve built

It’s time to enrol in the Winter 2014 semester!

Whether you have just completed your exams or have taken a break for the fall, it’s important to remember the investment you’ve made in your education and the benefits the CIP designation will bring.

Why continue with your CIP?

» Having Your CIP Will Benefit Your Career

CIPs hold important positions within the Canadian insurance community. The knowledge and skills gained in the program bring value to their organizations and make them more attractive to hiring organizations. With the CIP designation behind your name, you’ll demonstrate to your current and future employers that you are committed to knowledge and your career.

» Real-World Industry Knowledge Gives You The Edge

CIPs are able to fully understand their customers’ and organizations’ needs through a program that integrates both practical and theoretical knowledge. You’ll get a holistic, wider view of the industry and how it works.

» International Recognition Expands Your Options

The Insurance Institute’s programs are recognized throughout the globe, including the U.S. and the U.K. In many cases, designations earned from the Institute in Canada can count towards programs with other international institutes.

» Flexible Learning Options Put You In Control

You’re busy! We offer a range of learning options to suit you — including in-class, distance and virtual learning. Virtual is particularly attractive in the cold months as it means you can study from the comfort of your own home — and you can take any virtual classes offered across Canada!

To learn more about how the CIP can benefit you and your career, visit our website at www.insuranceinstitute.ca/cip.

Next steps for Winter 2014:

See our listing of all the in-class and virtual courses available in your region next semester. For your convenience, our courses are also offered in a variety of time options, including evening, weekend, one-week and lunch.

Remember, there is not a virtual class on at your local chapter at a time that suits you, you can enrol in ANY virtual class across the country. Please be aware of possible time zone or provincial legislation differences.

Need help with choosing your next course? We’re here to help you achieve your career goals, so if there’s anything we can assist you with, please contact your local institute/chapter manager. We look forward to welcoming you next semester, and into the ranks of the industry’s most qualified insurance professionals!

Broker/Agent Licensing Prep Courses

Give Yourself the Best Chance of Success!

Ontario chapters are offering Broker/Agent Licensing Prep Courses to prepare prospective agents and brokers for writing their exams. The courses are offered in either 10-day in-class format or virtually over 10 weeks. With pass rate of greater than 90%, these sessions are very popular and sell out quickly. Get licensed this winter.

Conestoga Southwestern Ontario Ottawa
January 13–24, 2014
January 6–17
January 13–24, 2014
March 17–28, 2014
May 5–16, 2014

Virtual (Online)

January 30–March 27, 2014

This course is offered through the Conestoga chapter, but is available to all members of the Insurance Institute of Ontario, no matter what chapter they belong to. For more details, about these offerings, contact your local chapter or visit the Ontario webpage at www.insuranceinstitute.ca/ontario.

Broker Licensing Prep Course: Level 2 Technical

Hamilton/Niagara — February 10–14, 2014

Scheduled this winter in Hamilton, the Broker Licensing Prep Course: Level 2 Technical course is now open to those interested in writing the RBQ—Unrestricted—Technical Only licensing exam. This licensing preparation course covers the RBQ Act and Regulation, administration and finance, and RBQ Form 1: Financial Statement. Space is limited, so register now by visiting www.insuranceinstitute.ca/Hamilton/Niagara and clicking “seminars.”

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Virtual Classes Bring the Knowledge to You!

We know you’re busy, so we’re pleased to offer the Chartered Insurance Professional (CIP) Program in a variety of learning formats, including in-class, distance and virtual learning. In particular, CIP virtual classes are a fantastic option for students who do not live or work within a convenient distance of their local chapter office. They’re convenient, economical and save travel time—all you need is a high-speed connection to the Internet!

You can sign up for any virtual class across Canada!

If your local chapter is not offering the virtual class you want, you can conveniently sign up for a course offered by another chapter or institute. Please be aware of possible time zone or provincial legislation differences when registering.

Winter 2014 CIP Virtual Classes

Your winter schedule of CIP virtual classes is now available—below are the Ontario courses available for the upcoming semester. Remember to check classes scheduled in other institutes around Canada for more options if there isn’t one in Ontario that suits you.

Mandatory
C11 Principles and Practice of Insurance
C12 Insurance on Property
C13 Insurance Against Liability—Part I
C14 Automobile Ins. – Part I
C16 The Business of Ins.
C10 Essentials of Loss Adj.
C111 Advanced Loss Adj.
C120 Underwriting Essentials
C121 Risk Underwriting
C130 Essential Skills for the Ins. Broker & Agent
C131 Advanced Skills for the Ins. Broker and Agent
C31 Property Damage Appraisal
C32 Bodily Injury Claims
C32 Bodily Injury Claims
C33 Liability Loss Prevention
C39 Fraud Awareness & Prevention
C40 Business Interruption Insurance
C72 Introduction to Risk Management and Commercial Lines Ins.

For additional continuing education opportunities, please visit the websites of local Ontario colleges.
CIP Course Schedule Winter 2014

Welcome to the winter session of CIP classes—check below for the in-class and virtual options we are offering in your region. The courses below are offered in a variety of time options, including evening, weekend, one-week, and lunch. To find out more, visit the CIP Courses section of your local chapter’s home page. Please note that the listing below was last updated November 7; for more up-to-date information, please visit our website at www.insuranceinstitute.ca/ontario.

Legend: V – Virtual, I – In-class

Virtual Classes Bring the Knowledge to You!

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You can sign up for any virtual class across Canada!

If your local chapter is not offering the virtual class you want, at the time you want, you can conveniently sign up for a course offered by another chapter or institute—sign-up directions are below. Please be aware of possible time zone or provincial legislation differences when registering.

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Mandatory

C11 Principles and Practice of Insurance
C12 Insurance on Property
C13 Insurance Against Liability—Part 1
C14 Automobile Ins.—Part 1
C16 The Business of Ins.
C18 Essential Skills for the Ins. Broker & Agent
C19 Advanced Loss Adj.
C20 Underwriting Essentials
C21 Adv. Underwriting
C23 Bodily Injury Claims
C38 Liability Loss Prevention
C39 Fraud Awareness & Prevention
C40 Business Interruption Insurance

Applied Professional

C10 Essentials of Loss Adj.
C11 Advanced Loss Adj.
C120 Essentials of Loss Adjusting
C121 Underwriting Essentials
C122 Advanced Underwriting
C130 Essential Skills for the Insurance Broker and Agent

Electives

C22 Bodily Injury Claims
C39 Fraud Awareness and Prevention
C40 Business Interruption Insurance

For additional continuing education opportunities, please visit the websites of local Ontario colleges.

CIP Course Schedule Winter 2014

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<th>CIP Courses</th>
<th>Cambrian Shield</th>
<th>Conestoga</th>
<th>Greater Toronto Area</th>
<th>Hamilton</th>
<th>Kawartha/Durham</th>
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<td>C72 Introduction to Risk Management and Commercial Lines Ins.</td>
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For additional continuing education opportunities, please visit the websites of local Ontario colleges.
CIP Students: Keep Up The Momentum You’ve built

It’s time to enrol in the Winter 2014 semester!

Whether you have just completed your exams or have taken a break for the fall, it’s important to remember the investment you’ve made in your education and the benefits the CIP designation will bring.

Why continue with your CIP?

» Having Your CIP Will Benefit Your Career
CIPs hold important positions within the Canadian insurance community. The knowledge and skills gained in the program bring value to their organizations and make them more attractive to hiring organizations. With the CIP designation behind your name, you’ll demonstrate to your current and future employers that you are committed to knowledge and your career.

» Real-World Industry Knowledge Gives You The Edge
CIPs are able to fully understand their customers’ and organizations’ needs through a program that integrates both practical and theoretical knowledge. You’ll get a holistic, wider view of the industry and how it works.

» International Recognition Expands Your Options
The Insurance Institute’s programs are recognized throughout the globe, including the U.S. and the U.K. In many cases, designations earned from the Institute in Canada can count towards programs with other international institutes.

» Flexible Learning Options Put You In Control
You’re busy! We offer a range of learning options to suit you – including in-class, distance and virtual learning. Virtual is particularly attractive in the cold months as it means you can study from the comfort of your own home – and you can take any virtual classes offered across Canada!

To learn more about how the CIP can benefit you and your career, visit our website at www.insuranceinstitute.ca/cip.

Next steps for Winter 2014:

See our listing of all the in-class and virtual courses available in your region next semester. For your convenience, our courses are also offered in a variety of time options, including evening, weekend workshops, one-week and lunch.

Remember, if there is not a virtual class on at your local chapter at a time that suits you, you can enrol in ANY virtual class across the country. Please be aware of possible time zone or provincial legislation differences.

Need help with choosing your next course? We’re here to help you achieve your career goals, so if there’s anything we can assist you with, please contact your local institute/chapter manager. We look forward to welcoming you next semester, and into the ranks of the industry’s most qualified insurance professionals!

Broker/Agent Licensing Prep Courses
Give Yourself the Best Chance of Success!

Ontario chapters are offering Broker/Agent Licensing Prep Courses to prepare prospective agents and brokers for writing their exams. The courses are offered in either 10-day in-class format or virtually over 10 weeks. With pass rate of greater than 90%, these sessions are very popular and sell out quickly. Get licensed this winter.

Conestoga Southwestern Ontario Ottawa
May 5–16, 2014

Virtual (Online)
January 30–March 27, 2014

This course is offered through the Conestoga chapter, but is available to all members of the Insurance Institute of Ontario, no matter what chapter they belong to. For more details about these offerings, contact your local chapter or visit the Ontario webpage at www.insuranceinstitute.ca/ontario.

Broker Licensing Prep Course: Level 2 Technical

Hamilton/Niagara – February 10–14, 2014

Scheduled this winter in Hamilton, the Broker Licensing Prep Course: Level 2 Technical course is open to those interested in writing the RBOO—Unrestricted—Technical Only licensing exam. This licensing preparation course covers the RBO Act and Regulation, administration and finance, and RBO Form 1: Financial Statement. Space is limited, so register now by visiting www.insuranceinstitute.ca/Hamilton/Niagara and clicking “seminars.”

National Education Week: February 24–28

Mark it on your calendar! The Insurance Institute is pleased to announce that the sixth annual National Education Week has been confirmed for 2014 and will be held from February 24–28. The week features topical seminars and networking opportunities at your local chapter.

National Education Week is a great opportunity for us to publicly acknowledge the hard work and dedication of insurance professionals who keep their skills up-to-date. Our dynamic industry is committed to education, and our members demonstrate that commitment by completing courses and seminars to keep their knowledge current. More than ten thousand members enhance their professional development by attending our seminars and events every year!

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

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

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

* Leger Marketing survey of 1,502 Canadians, completed online in October, 2012
Upcoming Ontario Seminars
The Insurance Institute of Ontario’s chapters offer engaging seminars to help you achieve your professional development goals and continuing education obligations. Don’t see seminars in your local area here? Visit your local chapter web page for new seminars, announcements and events at www.insuranceinstitute.ca/Ontario.

Do you need CE hours in Alberta and/or Manitoba? Please note our Ontario seminars are now accredited in all three provinces!

For more information, visit your local chapter webpage or contact Centr@lontario@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact Ontario@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact Conestogamail@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact GTAmail@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact KawarthaDummail@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact HamiltonNiagaramail@insuranceinstitute.ca.

For more information, visit your local chapter webpage or contact SouthwesternOntariomail@insuranceinstitute.ca.

CONESTOGA

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<th>DATE</th>
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<tr>
<td>Mould &amp; Learn</td>
<td>January 15, 2014</td>
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<td>Personal Development Day</td>
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<td>Team Building</td>
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<td>PRDodge—Product Recall Insurance</td>
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<td>PRDodge—Sports Entertainment Insurance</td>
<td>February 25, 2014</td>
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<td>PRDodge—Masonry Heaters</td>
<td>February 24, 2014</td>
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<td>PRDodge—Insuring Art</td>
<td>March 20, 2014</td>
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<td>Oil &amp; Wood Heat (Residential Series 1 of 3)</td>
<td>March 20, 2014</td>
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For more information, visit your local chapter webpage or contact Conestogamail@insuranceinstitute.ca.

GTA

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<th>DATE</th>
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<tr>
<td>CIP Society’s Annual Industry Trends Breakfast with Phil Cook</td>
<td>January 16, 2014</td>
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<td>Cyber Liability</td>
<td>January 30, 2014</td>
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<td>Teaching Techniques</td>
<td>February 7, 2014</td>
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<td>The Art of Persuasive Negotiation</td>
<td>March 5, 2014</td>
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For more information, visit your local chapter webpage or contact GTAmail@insuranceinstitute.ca.

HAMILTON/NIAGARA

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<tr>
<td>Understanding Serious Injury</td>
<td>Starts February 25, 2014</td>
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For more information, visit your local chapter webpage or contact HamiltonNiagaramail@insuranceinstitute.ca.

KAWARTHADURHAM

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<td>Demographic Research Recruitment and Retention Issues</td>
<td>February 7, 2014</td>
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For more information, visit your local chapter webpage or contact KawarthaDummail@insuranceinstitute.ca.

OTTAWA

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<tr>
<td>Understanding Bodily Injury Claims</td>
<td>January 21-22, 2014</td>
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<td>PRDodge—Leading Insurance Cases of 2012</td>
<td>February 27, 2014</td>
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For more information, visit your local chapter webpage or contact Ottawamail@insuranceinstitute.ca.

SOUTHWESTERN ONTARIO

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For more information, visit your local chapter webpage or contact SouthwesternOntariomail@insuranceinstitute.ca.

Watch for the Insurance Institute of Ontario’s weekly e-blast for more upcoming seminars as they are confirmed.

Three Ontarians win 2013 National Leadership Awards

Recipients of the fifth annual CIP Society National Leadership Awards were announced this fall. As the only national program of its kind for p&c insurance professionals, the Awards recognize achievement in two categories: emerging and established leader.

Among the five national honourees of this year’s awards, three leaders are from Ontario:

Established leader:

**JAMES CAMERON, FCIP, CRM, C.ARB.**
President, Cameron & Associates, Toronto, ON

James Cameron started his impressive 40-year career in the insurance industry as a Claims Adjuster, worked his way through claims management ranks with a p&c insurer, and subsequently took the position of Vice-President at a global giant reinsurer. In 1994, James started his own company, Cameron & Associates Insurance Consultants, which has become a well-respected enterprise known for its quality of service.

Emerging leaders:

**LINDSAY MACKENZIE, B.ECON., FCIP, CRM**
Commercial Lines Manager, Intact Insurance, Mississauga, ON

Lindsay joined Intact Insurance’s underwriting department in 2007 as a Commercial Lines Trainee, and since then has worked in ascending roles of responsibility, always performing beyond the expectations of her job description. “I would describe Lindsay as a key talent in the insurance industry,” writes one of her supporters, “and Tammie Norn is a leader among them.” Lindsay has been instrumental in developing training and educational opportunities for the industry, including in-depth training modules for both the Ontario Insurance Adjusters Association (OIAA) and the Insurance Institute of Ontario.

**TAMMIE NORN, FCIP**
CEO, Proformance Group Inc., Pickering, ON

Making an impact is important to Tam, and she succeeds by working hard and delivering on her commitments, despite having many. “The insurance industry has many special people,” writes one of her supporters, “and Tammie Norn is a leader among them.” Tammie has been instrumental in developing training and educational opportunities for the industry, including in-depth training modules for both the Ontario Insurance Adjusters Association (OIAA) and the Insurance Institute of Ontario.

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 our Ontario honoures’ achievements. During the ceremonies, honourees will be presented with a unique and appropriate local Institute and chapter convocations. We invite our Ontario members to attend the GTA and Hamilton/Niagara ceremonies to help celebrate our Ontario honoures’ achievements. During the ceremonies, honourees will be presented with a unique and appropriate local Institute and chapter convocations.

To take the self-assessment quiz, visit www.insuranceinstitute.ca/FCIPready.

FCIP Self-Assessment Quiz: Are you ready?

Are you ready for the Fellow Chartered Insurance Professional (FCIP) Program?

The Insurance Institute has developed the FCIP Self-Assessment Quiz to help industry professionals self-assess whether or not they have the qualifications, industry experience, time, skills and motivation to succeed in Canada’s premier leadership program for the property and casualty industry.

“Our goal is to help inform people about what is needed to succeed in the FCIP program,” said Peter Hohman, MBA, FCIP, ICD.D, president and CEO of The Insurance Institute of Canada. “We developed it to help give people a better understanding of what sort of preparation and experience people should have before they start it.”

Now available online, the FCIP Self-Assessment Quiz uses eight simple questions to help potential candidates determine whether or not they are prepared to enter the FCIP program, which covers strategic leadership and advanced management techniques.

“Leadership is the ability to play a significant role in your organization,” said Hohman. “If you want to be in a position to shape what is happening within your organization and influence outcomes, the FCIP can help you do that.”

The FCIP is a six-course, part-time professional development program. Delivered online, the courses cover strategy, leadership, finance, management, enterprise risk management and emerging issues. A concluding “capstone” course encourages candidates to apply what they have learned in the program to real-world challenges in their work environments.

The quiz also features clips of senior industry executives discussing the benefits and challenges of the program, highlighting its ability to produce strategic leaders in Canada’s p&c insurance industry.
Toronto Board of Trade
First Canadian Place, Toronto

The CIP Society’s Symposium is celebrating its 10th anniversary! This year’s theme “The Future”, speaks to the industry challenges of tomorrow. Will you be prepared?

INDUSTRY LEADERS: “Up Close and Personal”
An exciting new format for the first time! Executive leaders join us for up close and personal sessions—sure to be an event highlight.

Debbie Coull-Cicchini
Senior Vice President, Ontario, Intact Insurance Company

Denis Dubois
Senior Vice-President Claims, Acquisitions and GM of Ontario, Quest and Atlantic regions, Desjardins General Insurance Group

Christine Lithgow
President & CEO, Aon Re and Stenhouse Inc.

Pat Van Bakel
President & CEO, Crawford & Company (Canada) Inc.

Sponsors:

10th Anniversary Symposium
Thursday, April 10, 2014

Toronto Insurance Conference Scholarships Awarded
This year, the Insurance Institute of Ontario was pleased to provide administrative support for the newly created Toronto Insurance Conference Scholarships Program.

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

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

For the inaugural year of the Toronto Insurance Conference Scholarships Program, three worthy applicants were selected:

Thilini Indraratne
Wilfrid Laurier University

Dhruv Vyas
Richard Ivey School of Business

Neelam Vyas
Wilfrid Laurier University

The recipients were recognized at the 20th Anniversary Loves Fund Breakfast on Wednesday, October 30, 2013 in Toronto.

For more information on this and other scholarships available, visit our website at www.insuranceinstitute.ca/scholarships.

Rhodium Scholarships
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.

Named after former Insurance Institute CEO Chris Rhind, the scholarships were created to promote the Society’s values of lifelong learning and professional development.

The CIP Society National Council is pleased to announce that four $1,000 scholarships have been awarded for the 2013-2014 academic year, with one from Ontario. This was the first time that repeat applicants were considered.

Congratulations to Emily McHugh, daughter of late CIP Society member John M. McHugh, from Ayr, Ontario, who received a scholarship for a second year in a row.

The application deadline for those interested in applying for the 2014 Rhind Scholarships is May 31st.

For more information about the scholarships or how you can help support the program, please visit the CIP Society section of the Insurance Institute website at www.insuranceinstitute.ca/cipsociety.

CIP and FCIP Graduate Rings
This convocation season is the perfect time to celebrate all that our graduates have achieved.

The Insurance Institute is pleased to be able to offer CIP and FCIP graduate insignia rings as a distinguished and timeless reminder of these accomplishments.

Available in a range of different metals and styles to suit your needs, they hold a lifetime warranty and can be resized at no extra cost.

If you are a CIP or an FCIP and would like to learn more about the graduate rings, or place an order, please call Paul Robinson of Jostens at (647) 409-7285 or e-mail him at paul.robinson@jostens.com for further details.

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 as we celebrate achievements in professional development.

Greater Toronto Area
Thursday, January 23, 2014

Metro Toronto Convention Centre

Kawartha/Durham
Friday, February 7, 2014

Ajax Convention Centre

Hamilton/Niagara
Wednesday, February 19, 2014

Michelangelos Banquet Hall

Conestoga
Thursday, February 27, 2014

Waterloo Inn & Conference Centre

For more information or to register, please visit www.insuranceinstitute.ca and click on your local chapter webpage.

The recipients were recognized at the 20th Anniversary Loves Fund Breakfast on Wednesday, October 30, 2013 in Toronto.

For more information on this and other scholarships available, visit our website at www.insuranceinstitute.ca/scholarships.
Lowes Scholarships Awarded

Celebrating the 20th Anniversary of the Lowes Fund

On behalf of the Board of Trustees of The John E. Lowes Insurance Education Fund, it is our pleasure to announce this year’s four deserving fund recipients.

Kyle Atkinson
Conestoga College

Alexandra DeMarchi
Wilfrid Laurier University

Daniel Levinson
Mohawk College

Kathy Matte
Conestoga College

The recipients were recognized at the 20th Anniversary Lowes Fund Breakfast on Wednesday, October 30, 2013 in Toronto. The recipiants, including the Board of Trustees of the fund, joined in the celebration, along with special keynote speaker Ian Troop, CEO of the Toronto 2015 Pan Am/Parapan Am Games.

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

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

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

Since the fund began in 1993, it has awarded more than $30,000 in financial assistance to help these students fulfill their educational potential. This achievement would not have been possible without the support of the insurance industry, including this year’s generous contribution of two college-level scholarships by MSA Research Inc. and the Canadian Commercial Insurance Summit. We also thank all contributors, including those in previous years, for their support.

Interested in Supporting Ontario Insurance Students?

There are a number of opportunities for individuals and organizations. Through the Contributors’ Program, you or your organization can become a college or university contributor and help offset the increasing cost of post-secondary education for students.

For more information, please contact Tracy Bodnar, 3O Events Coordinator, at tbdnar@insuranceinstitute.ca.

Learn more about the John E. Lowes Insurance Education Fund and the Contributors’ Program at: www.insuranceinstitute.ca/scholarships.
Members in Action - Local Chapter’s Events and Activities

**KAWARTHA/DURHAM**

2nd Annual CIP Society Volleyball Tournament

![members of the YBC (Young Brokers Council)](image)

Gorgeous day for a volleyball tournament!

On September 5, Kawartha/Durham Chapter held their second annual CIP Society Volleyball Tournament in partnership with the BAO. Fourteen teams battled it out in the sand courts under blue skies at the Devils Den beach volleyball courts in Brooklyn.

The Farmers’ Mutual Insurance Company team “Sets on the Beach” came out the winners this year! With almost 100 people by all who attended! We look forward to welcoming even more players next year.

**OTTAWA**

16th Annual CIP Society Golf Tournament

![canon cook presents the closest to the pin trophy to mary crawford](image)

The team from Belfor Property Restoration prepare for the challenge.

On September 12, the Southwestern Chapter held a different kind of networking event: an Adventure Car Rally, with proceeds going to the Ottawa Food Bank.

The winners of the Mystery Mix were Paul Sheldon, CIP, Shawn McCord, CIP, and Joel Greyling, and the Closest to the Keg trophy winner was Mary Crawford, FCIP. As always, a great deal of fun was had by all who attended. We look forward to welcoming even more players next year.

**SOUTHWESTERN ONTARIO**

2013 CIP Society Charity Adventure Car Rally

On September 12, the Southwestern Chapter held a different kind of networking event: an Adventure Car Rally, with proceeds going to the Ottawa Food Bank.

The winners of the Mystery Mix were Paul Sheldon, CIP, Shawn McCord, CIP, and Joel Greyling, and the Closest to the Keg trophy winner was Mary Crawford, FCIP. As always, a great deal of fun was had by all who attended. We look forward to welcoming even more players next year.

![canon photo of car rally](image)

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The Farmers’ Mutual Insurance Company team “Sets on the Beach” came out the winners this year! With almost 100 people by all who attended! We look forward to welcoming even more players next year.

**GET INVOLVED AT THE INSURANCE INSTITUTE**

We would like to thank all of our volunteers for their time, energy, and skills. To find out about the opportunities available, contact your local chapter or e-mail us at isomail@insuranceinstitute.ca

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**Message From the President**

Greetings, everyone! This is my first message to you following my introduction in the Fall newsletter. It’s an honour and a pleasure to be serving as your Ontario President for this year, and I certainly look forward to upcoming opportunities to connect and assist.

As you are enjoying this newsletter in early December, the leaves have already fallen, winter is drawing near and our CIP students are finishing their final exams. At the Insurance Institute of Ontario, we know how busy our students are, which is why we offer flexible delivery methods for CIP courses. Depending on their individual needs and schedules, our CIP students can choose from distance learning, in-class at different locations or virtual learning. Virtual learning, in particular, has been growing in popularity over recent years and is an especially attractive opportunity with the coldness of winter just around the corner!

We’re excited to have welcomed the launch of the final, “capstone” FCIP course, which commenced this fall and extends over the winter semester. Integrated Learning for the R&C Insurance Sector requires FCIP candidates to examine real-world challenges and apply all they have learned in a practical way. After successful completion of this course, we’ll be welcoming the first cohort of graduates who will have the skills and knowledge they need to be successful leaders in our industry!

Students in both the CIP and FCIP Programs will be just finishing their exams and looking forward to the study break the holiday season offers. We encourage them to continue the momentum they’ve built and look towards the Winter semester which starts the week of January 6—registration is now open.

Our Adjusters’ Training and Education Series has welcomed a third certificate program in the series: Understanding Case Law. This two-day program provides participants with the knowledge to You!

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**Upcoming Ontario Seminars**

- **February 24–28**
  - **2014 Symposium: The Future**
  - **Virtual Classes Bring the Knowledge to You!**
  - **Are You on Twitter?**
  - **IBAO Conference 2013**
  - **Special Edition**
  - **Ontario win 2013 National Leadership Awards**
  - **FCIP Self-Assessment Quiz: Are You Ready?**
  - **Members in Action - Local Chapter’s Event and Activities**

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(416) 362-8596
Contact: Dawna Matton, BA, FCIP
Email: dmatton@insuranceinstitute.ca

**www.insuranceinstitute.ca**

Learning for the real world. Rewarding.