Coming Through the Fire
Our New President

Tim enjoyed "a typical prairie childhood," with a lot of freedom and opportunities to indulge his passion for sports—baseball, basketball, and golf.

After high school, Tim considered accounting at the University of British Columbia. But seeking to combine his faith with the liberal arts, Tim enrolled instead at Trinity Western University in Langley, British Columbia and graduated with a Bachelor of Arts degree in Business Administration in 1989.

In his last year, Tim began working part-time with a small specialty produce company, then full-time after graduation. Barely out of school, Tim was thrown into the first of his "trials by fire," overseeing the company’s delivery and import-export operations and computerizing their accounting and invoicing systems. His efforts paid off, but in a family-run business, his prospects were limited. So in 1992, Tim and his wife Sheila drove to Alberta and northern Ontario to investigate options to be closer to family.

Through Sheila’s father, an insurance broker, Tim learned that Algoma Mutual, in Thessalon, Ontario, was planning for the retirement of its General Manager. In October, 1992, Tim joined Algoma, working largely in claims but also in underwriting and administration. On January 1, 1994, Tim became General Manager. Again, he

High achievement rarely comes easily, a truth our new President Tim Shauf, BA, CIP, well knows from experience. Over his successful career, Tim has been tested by the daily tribulations we all face—but more than that, by three major transitions Tim calls his “trials by fire.”

Born in Davidson, Saskatchewan, Tim moved with his family at age two to tiny Etzikom, Alberta, a farming community near Medicine Hat, where his father served as minister of two small churches.

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Learning for the real world. Rewarding.

FALL 2015
For Members of the Insurance Institute of Ontario

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found himself blessed by opportunity but daunted by the scope of such responsibility so early in his career; this would be the second of his “trials by fire.”

Despite his concerns, Tim quickly realized what a “goldmine of opportunity” he had found in the mutual sector of the insurance industry. What he lost in depth of experience by advancing so quickly was more than gained in breadth. He was reporting to a Board of Directors and being exposed to the broader industry, including reinsurance, finance, and broker relations. In 1996, Tim was elected to the Board of Directors of Farm Mutual Reinsurance Plan—the member-owned reinsurance company for mutuals across Canada.

In August 1999, Tim left Algoma Mutual and the FMRP Board to become Assistant General Manager at Farmers’ Mutual Insurance Company in Lindsay, Ontario. Once again, Tim would progress more quickly than planned. The third of his “trials by fire” was his most challenging, taking over as General Manager on the sudden death of Randy Hutchinson in June 2004. Tim had to balance business needs with the emotion of loss; the plans previously made for the company against the sudden need for changes.

The years that followed were a learning experience, restoring the company to underwriting profitability, increasing capital, and managing even through the financial crisis of 2008 to maintain stability and pursue growth. In late 2012, Farmers’ Mutual entered discussions to amalgamate with Glengarry Mutual Insurance Company (Alexandria, Ontario) and Lanark Mutual Insurance Company (Perth, Ontario). The result was the creation of The Commonwell Mutual Insurance Group, named in part to reflect the Group’s emphasis on community first and on profit as a means to a greater end. Today, Tim is President and CEO of the new company.

Tim was introduced to the Insurance Institute at Farmers’ Mutual and soon started courses, attaining his CIP designation in 2004. Tim has helped ensure that the longstanding commitment to insurance education at Farmers’ Mutual continues today at Commonwell, where, in the spirit of “community first,” many employees also volunteer their time with the Institute as committee members, instructors, exam markers, and in other roles. Three years ago, Tim accepted an invitation to join the Governing Council as Treasurer. He went on to serve as Senior Vice President and Deputy President before taking the reins as our new President.

As President, Tim hopes to inspire even greater industry support for the Institute by emphasizing the community focus familiar to mutual insurers. He notes the benefits for member organizations not only of CIPs and FCIPs but of employees with the poise, skills, and relationships developed in volunteering for the Institute. The industry, says Tim, should regard education not as an expense but as an investment.

Away from the office, Tim’s great pleasure is his family. He and Sheila have raised three children, now aged 18 to 23. Tim enjoys golf and boating, as well as travel. He is also an avid reader in business, theology, and philosophy. His overarching interest is leadership and the intersection of business and people.

On behalf of our members, we warmly welcome Tim and wish him much success in the coming year.
Ontario Scholarships Application Deadlines Coming Up!

We’re pleased to be able to offer two student scholarship programs to provide financial assistance to Ontario students enrolled at a Canadian post-secondary institution. Take a look at the scholarships below—you or someone you know could be eligible to apply and receive much-needed assistance for your educational journey.

John E. Lowes Insurance Education Fund

Established in 1993, the John E. Lowes Insurance Education Fund is a charitable trust dedicated to annually offering scholarships to Ontario residents pursuing post-secondary education that includes the study of property and casualty insurance. The scholarships are offered through the John E. Lowes Fund and its trustees, in partnership with the Insurance Institute of Ontario.

The scholarship fund awards

• up to two (2) scholarships of $1,500 each to eligible Ontario resident(s) attending Fanshawe, Mohawk, Conestoga, or Seneca College full-time, and

• up to two (2) scholarships of $2,500 each to eligible Ontario resident(s) attending Wilfrid Laurier University or the University of Calgary.

Applications can be submitted between now and Friday September 25, 2015, 5:00 p.m. EST. For more information, visit www.insuranceinstitute.ca/scholarships.

We wish to thank the following organizations, individuals, and local chapters for their support in 2014–2015:

- Insurance Institute of Ontario—Conestoga Chapter
- Insurance Institute of Ontario—GTA
- Insurance Institute of Ontario—Hamilton/Niagara Chapter
- Insurance Institute of Ontario—Ottawa Chapter
- Insurance Institute of Ontario—Southwestern Chapter
- MSA Research Inc. (NICC)
- Quarter Century Club in memory of Doug Hurlbut

Interested individuals and organizations can become college or university contributors through the Contributors’ Program. For more information, please contact scholarships@insuranceinstitute.ca.

Toronto Insurance Conference (TIC) Scholarships

Now in its third year, the TIC Scholarship Program provides the first-ever university scholarship for relatives of TIC brokers, partners, and staff.

Managed by the Insurance Institute of Ontario, the TIC Scholarship Program annually offers financial assistance in the form of up to three (3) scholarships of $5,000 each to family of TIC members, their staff, and/or industry partners pursuing full-time university undergraduate studies in Canada.

Selection is based on academic excellence throughout the applicant’s high school and first-year post-secondary career; financial need; contribution to school, community life, and/or other meaningful pursuits; major accomplishments; and a strong indication of academic promise.

Applications can be submitted between now and Friday September 11, 2015, 5:00 p.m. EST. For more information, visit www.insuranceinstitute.ca/scholarships.
The Institute Takes On Cyber

The Insurance Institute recently published the first in a series of Emerging Issues Research Reports. Cyber Risks: Implications for the Insurance Industry in Canada explores cyber risks both in terms of a security threat to the insurance industry and other industries in Canada and as a business opportunity for insurers.

As the number of cyber stories making headlines increases, this report answers important questions about who the cyber criminals are and what they are after. It includes recommendations for the insurance industry to improve resilience to cyber-attacks and to provide solutions for cyber risks in Canada.

The report provides a solid foundation on the topic of cyber for a variety of audiences including brokers, underwriters, adjusters, risk managers, and senior managers. Cyber Risks: Implications for the Insurance Industry in Canada is a valuable resource for the industry at a critical time.

This fall, institutes and chapters across the country will be furthering the discussion on this important topic by hosting cyber risks seminars locally. More information will follow.

New Certificate Programs Starting This Fall!

Our academic department has been working hard on two important new programs that will deepen your insurance and risk knowledge.

Advanced CIP Certificate Program
Are you looking to deepen your insurance education and challenge opportunities in your field? Graduates of the CIP Program can now look to continue their education path with the Advanced CIP. This four-course program blends CIP course material with new topics and techniques designed to enhance your core business competencies. Develop your strategic management skills, business and financial acumen, critical thinking, and communications skills. Additionally, the Advanced CIP provides an alternate route into the Institute’s esteemed FCIP Program for CIP graduates who do not hold a university degree.

Risk Management Certificate Program
This three-course certificate offers the opportunity to deepen your understanding of risk in the context of insurance. You’ll get the tools and knowledge you need to implement risk management practices for your organization, including understanding the context of risk in an insurance role, assisting in analyzing risk exposure, and developing analytical skills to determine the effects of risk and mitigation techniques, as well as the potential to provide entry into management roles.

Registration is now open for both programs for the Fall semester. To learn more, visit www.insuranceinstitute.ca.

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. For a full listing of upcoming seminars, as well as networking events, visit your local chapter’s page at www.insuranceinstitute.ca/Ontario.

Do you need CE hours in Alberta or Manitoba?
Please note that our Ontario seminars are now accredited in all three provinces!
Information Sharing Day for Colleges with Full-time Insurance Programs

For the fourth year, the Insurance Institute of Canada was pleased to welcome representatives from post-secondary schools across Canada that have full-time insurance programs. These informative sessions, held annually in Toronto, allow all participants to share information, experiences, and best practices.

Many post-secondary schools were represented at the June 1 event including the BC Institute of Technology, Bow Valley College, Red River College, Conestoga College, Mohawk College, Seneca College, Fanshawe College, Durham College, Collège Comunautaire du Nouveau-Brunswick, and New Brunswick Community College.

The objective of Information Sharing Day is to learn from each other in order to achieve greater success for the students and the future of our industry. The theme of this year’s meeting was “The Student Experience,” and topics of discussion included upcoming Insurance Institute initiatives such as computer-based exams and the new mobile app; how colleges and universities can support the students through instructional design; meeting the evolving needs of the industry; and fostering industry relations in their area.

A highlight of the day’s events was a workshop where the participants discussed what did and didn’t work when their programs were in their infancies. This was especially important this year, as three new full-time insurance programs will be accepting their first students in the near future: at Red River College, Durham College, and Bow Valley College. The day was a success, with a good balance of learning, while also allowing the representatives to make connections with other programs.

With very positive feedback from all who attended, the Insurance Institute is pleased to continue to host these important conversations and looks forward to seeing everyone again next year.

CBE Test Results Confirm Speed and Comfort

Toronto CIP students testing computer-based exams (CBE) have confirmed the speed and comfort of the new exam format, which creates additional time for students to review their answers—helping them get better grades on their CIP exams.

Students testing CBE in Toronto had just finished writing pen and paper exams for their course, C72: Introduction to Risk Management and Commercial Lines Insurance. A short time after writing their paper exam, they volunteered to take the C72 test again, using the CBE format.

“I finished this CBE exam faster than the paper-and-pen exam,” said CIP student Rose Marie Campbell. “We’re in an age when we type every day, and it was much easier to type than to write. This is much better, much more efficient.”

The Insurance Institute of Canada is working towards the gradual introduction of computer-based exams for Chartered Insurance Professional (CIP) and General Insurance Essentials (GIE) courses over a two-year period, beginning with the December 2015 exam session.

Computer-based exams (CBE) will be written at proctored exam centres, with keyboards and monitors replacing pens and paper answer books. CBE will mirror the rigour of the current paper-based exam process using multiple-choice, short narrative, and application questions.

Exam sites will have a secure computer set-up, including screen protection and locked-down browsers.

Students at the Toronto testing site were given ten minutes to view a video tutorial that showed how CBE works. “For me, the tutorial was easy to understand,” said CIP student Alain Tientcheu, who was on hand to test the new exam format.

Tientcheu said answering multiple-choice questions with a keyboard was faster than using a pen and paper.

“On the paper exam, I spend more than an hour on those multiple choice questions,” he said. “On a computer-based exam, I spend I think a maximum of 40 minutes. In a paper exam, with the multiple-choice questions, you have to read and then circle the right answer. With a computer, you just pick and you’re done. It doesn’t seem like a big deal, but for 40 questions, that can become a lot.”

Other students attending the April 2015 CBE testing found they saved time in the narrative portion of the exam.

“English is my second language, so when I was working with the [narrative] questions, sometimes I need to correct the grammar and the sentence structure,” said CIP student Luz Rodriguez. “On the paper exam, I had to cross things out. On the computer, I can delete it and re-write it. It helps that a lot of CBE tools save time and so I feel less tired.”

In addition to having a calculator function, CBE exams have a place where students can type their rough notes electronically on the screen. They can then use a cut-and-paste feature to move their notes to and from the exam. CBE also has automated timing and a “bookmark” feature.

“Instead of being puzzled over a question, you can put a bookmark in and go back to it later,” said Campbell. “So that was helpful. It’s easy to go back.”

Like paper-based exams, computer-based exams are three hours long. Rodriguez used the time she saved through CBE to review her answers at the end of the exam period, which she said allowed her to improve her exam performance.

“There are a lot of questions in the exam,” she said. “Sometimes in the paper exam there is no time to review what you wrote down or reconsider your answer. Now [in the CBE exam],

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Current Trends: Learning and Development in the Canadian Landscape

The global economic recession in 2008 had a tremendous impact on Canadian businesses, and learning and development functions saw significant cuts to their operating budgets. While the economy has rebounded, organizations remain very cautious when it comes to investment in learning and development. In the past two years, learning and development budgets have risen marginally. However, organizations now are much more strategic in their approach to learning and are looking for alternative learning delivery methods.

Why is investment in learning and development so important to Canada?
A 2014 study by the Conference Board of Canada emphasizes that Canada’s capacity for competitiveness is declining. Additionally, according to the 2013 International Institute for Management Development (IMD) World Competitiveness Yearbook report, Canada is ranked 28th out of 59 countries in terms of the importance Canadian organizations place on workforce training. At the same time, most organizations realize that a highly skilled, talented, and engaged workforce provides a competitive advantage when it comes to performance, quality, customer service, and innovation.

So what does this mean for workplace learning?
Senior leaders recognize the strong link between “learning culture” and organizational performance. Organizations with a strong learning culture consider talent, particularly leadership development, critical to organizational performance. Unfortunately, the quality, effectiveness, and even existence of a learning culture vary significantly amongst organizations and industry sectors.

However, there is one commonality among organizations with a very strong learning culture, revealed the Conference Board of Canada study: They all have substantial support from senior management for learning and development. Additionally, organizations with strong leadership development strategies rate themselves amongst the most highly competitive organizations compared with their peers. They have recognized that training and development and learning culture is imperative to overall organizational performance.

What are the trends in workplace learning according to the study?
- Top five strategic learning goals:
  - Strong focus on developing organizational leaders
  - Improved organizational performance
  - Greater alignment of learning to business objectives
  - Improved individual performance
  - Compliance with industry and other regulatory training
- Organizations are moving away from third party training providers in favour of in-house learning and development.
- Instructor-led classroom training remains the most frequently used delivery method, and online, self-paced learning has gained ground.

Learning and development professionals everywhere are challenged to find innovative, flexible, and quality approaches to providing learning with limited budgets. Learning has to be relevant, measureable, and aligned with organizational business objectives. Canada’s competitive advantage resides with insightful leaders looking to develop future talent that is highly skilled, engaged, and innovative.

As your learning partner, the Insurance Institute supports your organization’s learning and development requirements with respect to certification, regulatory, technical, professional skills, and leadership development training. For more information on how we can assist, please contact Karen Bergin, Professional Development & Learning Consultant, Insurance Institute, at kbergin@insuranceinstitute.ca. To learn more about our professional and leadership development courses, visit www.insuranceinstitute.ca and click on “Insurance Education.”

2015 Annual Awards and Convocation Dates
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. We invite you to join the Insurance Institute as we celebrate achievements in professional development.

Please visit our website at www.insuranceinstitute.ca/ontario for more information about how to attend.

- **Cambrian Shield**
  - November 10, 2015
  - (location to be announced)
- **Conestoga**
  - February 25, 2016
  - Waterloo Inn & Conference Centre
- **Greater Toronto Area**
  - January 21, 2016
  - Metro Toronto Convention Centre, John Bassett Theatre
- **Hamilton/Niagara**
  - February 10, 2016
  - Michelangelo’s Banquet Centre
- **Kawartha/Durham**
  - February 5, 2016
  - Ajax Convention Centre
- **Ottawa**
  - November 13, 2015
  - Canadian Aviation & Space Museum
- **Southwestern Ontario**
  - November 12, 2015
  - Best Western Lamplighter Inn

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For Members of the Insurance Institute of Ontario

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FALL 2015
**North Bay Curling Bonspiel**

On March 26, 2015, the 11th annual Bonspiel took place at the Granite Club in North Bay. This event brings together insurance brokers, adjusters, and insurance companies, as well as others related to the industry. A great day was had by all.

We were thrilled to have again raised money for Packsac Smiles—a North Bay charity that provides children in need with the essentials for school.

**Conestoga Awards Luncheon**

The Conestoga Chapter awards luncheon was held February 26, 2015 at the Waterloo Inn. Over 215 were on hand to celebrate the achievements of the one New-Track FCIP, six FCIPs, 64 CIPs, and 16 GIE graduates.

**HAMILTON/NIAGARA**

2015 Annual Awards Evening

The Hamilton Niagara awards evening was held at Michelangelo’s Banquet Center on February 18, where the achievements of the newest graduates and award winners were celebrated. With over 125 people in attendance, it was an exceptional evening.

**Fore!**

The Annual CIP Society Fellows’ Golf Tournament was held on Monday, June 8, at Wyndance Golf Club in Uxbridge. The heavy rains stopped just in time for our golfers to tee off, and while a great day was had by all, it was especially good for the winning team from Northbridge and The Magnes Group.

**Fellows’ Reception**

On May 20, 2015, the CIP Society held its annual Fellows’ Reception at the National Club in Toronto. The event recognized the accomplishments of our newest FCIP graduates. After a speech from valedictorian Andrew Lawrence, FCIP, this year’s GTA Fellow of Distinction Award was presented to Camille Alexander, FCIP.

**Greater Toronto Area (GTA)**

Putting a Face to FSCO

Mr. Monid updated the insurance industry on the importance of being aware of the regulations that govern our industry and of their implications.

On May 20, 2015, the CIP Society held its annual Fellows’ Reception at the National Club in Toronto. The event recognized the accomplishments of our newest FCIP graduates. After a speech from valedictorian Andrew Lawrence, FCIP, this year’s GTA Fellow of Distinction Award was presented to Camille Alexander, FCIP.

**Conestoga Tri-association Bonspiel**

The Tri-association bonspiel held on March 27th was a sellout success. Thanks to the support of our Title Sponsors Paul Davis Systems Kitchener and Winmar Kitchener, our Silver Sponsors On-Side Restorations and Larreck Investigations, as well as our 96 curlers, we were able to present a cheque for $4,500 to the Kitchener Waterloo United Way. Pictured are Monica Kuzyk, Past President, Conestoga Chapter, IIO; Laura Potts, President, KW OIAA; Mary Riberdy, President, IBAWR, and Erin from the United Way.
Members in Action: Local Chapters’ Events and Activities

Continued from page 5

OTTAWA

“Anatomy of a Claim” Goes on the Road

This spring, over 30 brokers in the Cobden and Cornwall areas became adjusters for the day. These curious brokers got to expose the Anatomy of a Claim with Dan McKean, CIP, of Cunningham Lindsey, who dissected the claims process from receiving the loss notice to settling the claim.

We look forward to returning this fall to bring more educational seminars to our enthusiastic members in the Ottawa Valley and Seaway Valley.

CIP Society Luncheon

On June 4, 15 adjusters attended the Ottawa Chapter Spring CIP Luncheon to learn techniques to observe and listen to others more effectively in claims situations. Alex Walker, CIP, of RSA affirmed that technical competence in insurance is a necessity, but all insurance professionals must also learn to empathize.

This year’s CIP Society Luncheons have proved so popular that we will be holding another one in October!

SOUTHWESTERN ONTARIO

Car Rally

The “Wad2sies” from The Co-operators (and eventual winning team) raced through their clues in our version of the “Celebrity Name Game” during the Annual CIP Society Adventure Car Rally in May.

Trivia skills were pushed to the limit as ten teams took on the challenges and navigated their way across the London area—it’s one of our very best team-building events.

Navigating No-Fault

There was barely a spare seat in the house in May for our “Navigating the Michigan No-Fault System” seminar in London. Claims adjusters, underwriters, and lawyers were in attendance as Lee-Ann Vansteenkiste, BA (Hons), CIP, and a Michigan-based lawyer shared their expertise.

Brokers:

CE hours deadline approaching

Your deadline is September 30, which means you only have eight weeks left to get your CE hours and maintain your license. Great news - we can help! The Insurance Institute of Ontario is accredited to issue CE credits for our seminars to brokers who are not only licensed in Ontario, but now also Alberta and Manitoba! Check out what upcoming seminars we have on offer and how many CE hours each one is worth, where applicable, by visiting www.insuranceinstitute.ca/ontario and click ‘Seminars’, or visit your local chapter’s page.

Have you renewed your membership yet?

Just a reminder that membership was due May 31 – but it’s not too late to renew if you haven’t done so already.

Why renew? We help you give your career the edge. With our support, you can take your education and career to a new level with our designations, professional development offerings and valuable opportunities to connect and network with other industry professionals.

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