



Chair's Report

Elaine Porter, CAIB, CIP

Today I was reminded of how powerful the word "perseverance" is to anyone determined to achieve success. No matter who we are, no matter what our station in life may be, we will repeatedly be confronted with the decision to persevere or resign, to push on or to give up.

No doubt we may have come to this place at sometime or many times during this year. Ralph Waldo Emerson said,

"Our greatest glory is not in never failing, but in rising up every time we fail". This is such a profound statement as we choose to pursue our professional careers.

As our chapter continues to grow we will continue to dedicate ourselves to providing opportunities to help our members to be the best they can be. Our work is invaluable and critical to the success of the Insurance Industry.

The Insurance Institute remains resolute in providing all the professional tools necessary. The new website provides a fresh professional view of our industry. Plans are in place for updating most of our CIP text books. The Instructor Certification Program is underway, training future instructors for our industry. The new FCIP Program is now viewed as the most advanced qualification in the Industry. Find out if you are ready for this new program by completing a short quiz on line – see our website for details.

The CIP Society celebrates 15 years in 2014 and there are many activities planned to make it a year long celebration. Plan to participate and contribute to this milestone achievement. We continue our outreach to the Belleville and Hastings County areas with seminars and offering CIP courses. We welcome suggestions for relevant topics for seminars in these areas. Please do not hesitate to send in your ideas.

Our Convocation is scheduled for Friday February 7, 2014 at the Ajax Convention Centre. Our Luncheon Speaker is Mr. Phillip H. Cook, MBA, FCIP, CEO of Omega Insurance Holdings Inc. We are looking forward to a great day as we celebrate with our members who have worked so hard to achieve their designations. I look forward to the achievements and challenges we will face in the New Year 2014 and wish for all a wonderful New Year of Success.

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IIO - Kawartha/Durham Chapter

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Demographic Research

RECRUITMENT AND RETENTION ISSUES FACING P&C INSURANCE EMPLOYERS

Are you prepared for the demographic challenges facing the p&c insurance industry? Join us for this engaging half-day seminar and learn about the issues facing recruitment and retention in your region. You'll walk away from this seminar equipped with the knowledge you need to face one of the industry's most pressing issues.

What will you learn?

- » By attending this seminar, you will gain a deep understanding of:
- » Changes in the industry's labour force between 2007 and 2012, and projected further change between 2012 and 2022
- » The impact of boomer retirement on middle management, and how to fill the gaps
- » Current and future recruitment challenges facing the insurance industry
- » Regional impact of the industry's labour force issues
- » Strategies that industry employers should be acting upon to affect change in key areas

Who should attend?

- » Anyone concerned about recruitment, retention and succession planning
- » Human Resources professionals and Management from insurers, brokerages, and other insurance businesses Business owners and managers
- » Others involved in staffing issues

Seminar Leader

Margaret Parent, BA

Director Professionals' Division
Insurance Institute of Canada
and team Project Lead on the
Demographic Research Analysis

RIBO Accreditation: 3 Mgmt RIBO hours

Save the Date for these exciting webinars being offered in the new year!

Sporting Organizations Risk Management
January 21, 2014
Aviation Insurance
February 25, 2014

Annual Convocation Luncheon

Our annual celebration to honour our CIP and FCIP graduates will take place on February 7, 2014 at the Ajax Convention Centre.

The luncheon begins at 12 pm. Mark your calendars now and plan to attend and help us recognize our class of 2012-2013!

HONOURED FCIP GRADUATES

Elizabeth Lyons, FCIP
Bay of Quinte Mutual Insurance Co.

Heather Zantingh, FCIP
Bay of Quinte Mutual Insurance Co.

HONOURED CIP GRADUATES

Wendy McCormack, CIP
AIG Insurance Company of Canada

Jessie Lawson, CIP
Johnson Inc.

Douglas Moore, CIP
Aviva Canada

Julie Harnden, CIP
McDougall Insurance & Financial

Bhavna Lahori, CIP
AXIS Reinsurance Company

Carol Forestell, CIP
McDougall Insurance & Financial

Rita Lenova, CIP
Everest Reinsurance Company

Jennifer Anderson, CIP
Stewart Morrison Insurance Brokers

Barbara Dinnage
CIP, HTM Insurance Co.

Jennifer Anderson, CIP
Stewart Morrison Insurance Brokers

Glenda Dunn, CIP
Insurance Protection Group

Matthew Currie, CIP
Farmers' Mutual Insurance Co.

Don Bunting, CIP
Intact Insurance

Jennifer Jeffrey, CIP
Farmers' Mutual Insurance Co.

Christina Fragomeni, CIP
Intact Insurance

Tania Ramsay, CIP
Farmers' Mutual Insurance Co.

Lamyae Lozano, CIP
Intact Insurance

Diane Riemenschneider, CIP
Farmers' Mutual Insurance Co.

Jay Ricci, CIP
Intact Insurance

Bobbi-Jo Stephens, CIP
Farmers' Mutual Insurance Co.

Raymond Rowe, CIP
Intact Insurance

Elizabeth Bucholtz-Denoble, CIP
The Cooperators

Sunita Sansanwal, CIP
Intact Insurance

Julie Famme, CIP
W.B. White Insurance Ltd

Joanna D'Cruz, CIP
Johnson Inc.

Patricia Sheridan, CIP

GIE GRADUATE

Kevin Singh
Intact Insurance

Convocation Luncheon Speaker is Phillip H. Cook, MBA, FCIP, Chief Executive Officer Omega Insurance Holdings Inc. Mr. Cook will be speaking on 'Insurance Industry current trends as well as predictions for 2014 and beyond.'

Kawartha/Durham Council 2013-2014

Elaine Porter, CIP, CAIB
Jackie Murison, CIP
Steve O'Connell, CIP
Lisa McMillan, BA(Hons), CIP
Alice Van Vught, CIP
Ron Bouwmeister, FCIP
Cedric Banks, BA, CIP
Ainsley Brush, CAIB, CIP
Enrico Mastrangeli, HBA, FCIP, CRM
Julie Harnden, CIP

Chair
Past Chair
Vice-Chair, Professional
Vice-Chair, Academic
Secretary/Treasurer
Seminar Chair
Exam Coordinator
Convocation Chair
FCIP Champion
Member At Large

Meet the Membership

This is the first in a series of articles to introduce you to some of the companies who support and make up the membership in our Kawartha/Durham Chapter.

McDougall Insurance & Financial

McDougall Insurance and Financial was established in 1946. Since then, the company has grown to 22 locations across eastern Ontario and the Ottawa Valley. With its head office located in Belleville, Ontario, McDougall has about 165 employees and is a well-established brokerage within the community. The brokerage provides personal and commercial insurance solutions, as well as a number of other financial products to its clients.

At the core of McDougall Insurance is its emphasis on community involvement; Ross McDougall, President of McDougall Insurance, explains that small communities need the involvement of local organizations in order to thrive. McDougall has set a prime example: not only do they hold an annual golf tournament to benefit a local charity, they also established the McDougall Family Fund. The Fund is an annual event that allows clients to vote for the local charity of their choice on McDougall's website, with the winning charity receiving a \$5,000 donation.

The Insurance Institute was excited to begin running seminars in Belleville last year – something that has been well-received amongst local insurance professionals. Ross explains that the importance of continuing education for his staff lies in the fact that taking courses helps them stay involved in the insurance world. "Education helps better serve our clients because knowledge about insurance products means we can do a better job for the client," he says. Not only is continuing education strongly encouraged at McDougall, it is also part of an employee's development path and successful completion of designation programs is incentivized.

Belleville is a town of about 50,000, situated to the west of Kingston and to the east of Cobourg. Having local professional development offerings means less time away from the office to travel, and it is more convenient for staff members who have busy lives outside of work. Ross acknowledges that the staff have other commitments in the evenings and on weekends, and being able to attend a seminar without travelling too far is immensely convenient. It also allows brokers to interact with other local brokers – a great networking opportunity – Ross explains.

Over the last 15 years, McDougall has grown by acquisition across eastern Ontario and into the Ottawa Valley, with new employees joining their team all the time. "Insurance Institute Memberships are key – they help keep the staff informed, and they allow us to meet others that also value the importance of education." Ross says.

2nd Annual Volleyball Tournament a Success!

On September 5, 2013 Kawartha/Durham held their second annual CIP Society Volleyball Tournament in partnership with the IBAO. 14 teams battled it out in the sand courts, under blue skies in Brooklin. The Farmers' Mutual Insurance Company team: 'Sets on the Beach' came out the winners this year!

With almost 100 people in attendance this year, next year should be even bigger and better! We look forward to hosting the third annual tournament on September 4, 2014. Mark your calendars now!



Gorgeous day for a volleyball tournament



Members of the YBC (Young Brokers Council) attended the September 5th event



Members of this year's winning team 'Sets on the Beach' accepting their prize

Thank You!

Our thanks to the following instructors, and exam monitors from the Fall 2013 term - and to their employers! - for the time, energy and enthusiasm so generously donated.

December 2013 CIP exam proctors

Arthur Rwambiwa, CIP
Belair Direct

Bill Hanna
Cedric Banks, CIP
Cheryl Persaud, CIP
Rai Grant Insurance Brokers

Crystal Hocking, CIP
The Co-operators

Donna Francis, CIP
Brokerlink

Ed Corcoran
HIROC

Enrico Mastrangeli, FCIP
Farmers' Mutual Insurance Co.

Joanna Wall, CIP
BST Insurance Brokers

Julie Harnden, CIP
McDougall Insurance and Financial

Kevin Chisholm, FCIP

Laura Belfry, CIP
First Durham Insurance & Financial

Lisa McMillan, CIP
Gore Mutual

Marilyn Hanna, CIP

Mary Banks

Mechelle Larkin, CIP
Roughley Insurance Brokers Ltd.

Mike Pahwa, CIP
First Durham Insurance & Financial

Roberta Zurrer, CIP
McDougall Insurance and Financial

Stephen Burkholder, CIP
The Co-operators

Steve O'Connell, CIP
HTM Insurance Company

Fall 2013 semester CIP Instructors

Melanie Clare, FCIP
Helen Sinclair, CIP
Jeff Skelton, CIP
Cedric Banks, CIP

If you have earned your designation, please consider volunteering. Contact Heather at htanner@insuranceinstitute.ca

IIO-Kawartha/Durham Winter CIP classes

IN-CLASS COURSES

C12 Insurance on Property
Day of Course: Tuesdays
Exam: April 2, 2014 @ 9:30 am

Start Date: January 7, 2014
Location: Lindsay

C14 Automobile Insurance—Part 1
Day of Course: Wednesdays
Exam: April 4, 2014 @ 9:30 am

Start Date: January 8, 2014
Location: Belleville

C120 Underwriting Essentials
Day of Course: Wednesdays
Exam: April 2, 2014 at 1:30 pm

Start Date: January 8, 2014
Location: Ajax

C13 Insurance Against Liability (Weekend Warrior)
Exam: April 1, 2014 at 1:30 pm

Dates of Course: March 14-16 & 21-23, 2014
Location: Oshawa

PLEASE VISIT THE INSTITUTE WEBSITE TO REGISTER FOR THE VIRTUAL CLASS LINEUP LISTED BELOW!

| | |
|---|-----------------------------|
| C11 Principles and Practice of Insurance | Tuesday & Thursday evenings |
| C12 Insurance on Property | Saturday mornings |
| C12 Insurance on Property | Wednesday evenings |
| C13 Insurance Against Liability | Tuesday evenings |
| C14 Automobile Insurance Part 1 | Monday & Wednesday evenings |
| C16 Business of Insurance | Monday evenings |
| C32 Bodily Injury Claims | Thursday evenings |
| C39 Fraud Awareness & Prevention | Monday evenings |
| C39 Fraud Awareness & Prevention | Thursday evenings |
| C40 Business Interruption | Monday evenings |
| C110 Essentials of Loss Adjusting | Thursday evenings |
| C110 Essentials of Loss Adjusting | Wednesday evenings |
| C120 Underwriting Essentials | Wednesday evenings |
| C121 Advanced Underwriting | Monday evenings |
| C130 Essential Skills for Insurance Broker & Agent | Tuesday evenings |
| C131 Advanced Skills for the Insurance Broker & Agent | Thursday evenings |



Embrace your potential and
stand out
as a leader in our
evolving industry.

Test your readiness online.
Take our short assessment quiz:
www.insuranceinstitute.ca/AreYouReady

The FCIP Program. Enrol now.

FCIP
Leadership Defined.


Insurance Institute