

# The Capital News

Spring 2013

THE INSURANCE INSTITUTE OF ONTARIO—OTTAWA CHAPTER

E-VOLUME 2, NUMBER 9



## From the “Chair”

**Carson Cook, CIP**

National Education Week is just around the corner as I write this article. It represents the Institute’s fifth annual event and runs from February 25 to March 1. It is designed to provide our members with opportunities for professional development and networking. Coincidentally the Insurance Institute has just published its third demographic research study in five years. Parts 1 and 2 were published in 2008 and 2009 respectively. You can

download a copy of the report at <http://www.insuranceinstitute.ca/research>.

I’m not going to have to work too hard to paint a picture to show you the relationship between professional development and networking and some of the data published in these studies. I’m going to take a few liberties here and source some information that has been published in the Winter 2013 edition of the CIP Advantage, including the article by Bob Tisdale, Chair, National CIP Society. I’m going to add my own thoughts and hopefully provoke some for you along the way.

To provide some point of reference, I am in my thirties and have worked in the industry for 11 years. When people ask me how I started in insurance or when I am speaking to groups I say what so many have said before: “I fell into this business.” The research reports highlighted low numbers recruited into the industry, high numbers of expected retirees, and poor recruitment within the industry. Additionally, they also identified a systematic problem with respect to management positions. Who is going to be prepared to fill the void when current managers and senior leaders retire? Richard Loreto, President of R.A.L. Consulting indicated that we have not seen the retirement numbers in the last 5 years that were anticipated. Now, there may be a number of reasons why, and the the financial crisis in 2008 jumps to mind. Regardless, Mr. Loreto continues to note that this may mean projections for the next 5 years are even more significant than initially indicated in the study. I strongly recommend you take the time to attend Mr. Loreto’s presentation on this demographic analysis at our ProEdge Seminar being held here in Ottawa on April 30, 2013. Check our website for details and registration information.

All of this should be exciting for anyone in the industry today who is still looking at many years left before retirement, or for new recruits who are just starting their insurance

*continued on page 2*

## WHAT’S INSIDE

Mark Your Calendar	2
IIO - Ottawa Chapter 2012–2013 Executive and Council	2
Career Connections	3
CIP Pool Party	3
Meeting Room Facilities	3
National Education Week Feb. 25 - Mar. 1, 2013	4
It’s The Law	4
Academic Corner	5
Thank You (Once Again)	5
Membership Renewal	5
A Demographic Analysis of the P&C Insurance Industry	7
Understanding Serious Injury	7
WICC Sugar Bush Breakfast	8
Professionals’ Corner	8
Ottawa Brokers Association Open House	8
Instructors in the Spotlight	9
Annual General Meeting	9
On the Move	9
RIBO Licensing Class Spring 2013	9
Spring 2013 CIP Class List	10



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**Learning for the real world. Rewarding.**



# Mark Your Calendar

**Luncheon Meeting  
Ottawa Valley Adjusters Assoc.**  
Mar. 19, 2013

**Seminar – ½ day  
Dangerous Goods in Transit/ CVOR's**  
Mar. 20, 2013

**Registration Deadline  
CIP In-Class Spring Semester**  
Mar. 22, 2013

**Luncheon Meeting  
Ottawa Insurance Brokers Assoc.**  
Mar. 27, 2013

**Institute Exam Week**  
Apr. 2 – 8, 2013

**Ottawa Ins. Brokers Assoc. Open House**  
Apr. 3, 2013

**WICC Sugar Bush Breakfast**  
Apr. 5, 2013

**CIP Spring Classes Begin**  
Apr. 8, 2013

**Luncheon Meeting  
RIMS**  
Apr. 10, 2013

**Workshop  
Building Better Relationships at Work**  
April 11, 2013

**RIBO Level I Licensing Course**  
Apr. 15 - 26, 2013

**Luncheon Meeting  
Ottawa Valley Adjusters Assoc.**  
Apr. 16, 2013

*continued on page 8*



*continued from page 1*

career. It is full of positive opportunities to work, grow, succeed and prosper in the insurance industry. The workforce is changing dramatically and those who continue to educate and market themselves will surely enjoy a long career in this business. Career Connections, the Management Development Curriculum and the CIP & FCIP programs are a basis for your professional development. Networking is something that is ongoing. We just ran our first CIP Society Winter Pool party on February 21 where we had 35 people turn out to enjoy some great food and pool playing at an exceptional venue. This was an opportunity for many people to meet others in the Society that they hadn't met before. Look for the opportunities, whether they seem small or grand, to get out and get involved. You may be meeting future co-workers, managers or mentors who are able to influence your career in a positive and professional way.

I would recommend everyone download the research study indicated above. There is some concern behind the data and the significant amount of human capital that is expected to leave the industry. Replacing that kind of experience won't be an easy task - but it also shines a light on the amazing opportunities that are there for those who have prepared for them.

## Insurance Institute of Ontario - Ottawa Chapter Executive and Council for the 2012 - 2013 Term

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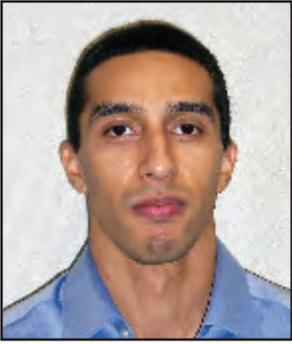
Kate O'Hara, CIP, CRM

AON Reed Stenhouse Inc.

John Poulin, CIP

Tierney Stauffer, LLP

Donna Robinson, CIP



## Career Connections

**Faical Cheblaoui, FCIP**  
Careers Co-ordinator

As we close off another successful National Education Week, our Ambassadors have completed information sessions within their respective companies to promote education across the Industry.

We thank the following Ambassadors for their work during this important event in our Chapter: Derrick

Roberts, CIP (Aviva Canada Inc.); Rejean Venne, CIP (Intact Insurance); Nicole LeBarre, CIP & Stephanie Seguin, CIP (Desjardins General Insurance Group); Corinne McIntosh, CIP CRM (ENCON Group Inc.); Mark Macdonnell, CIP (The Co-operators), and Faical Cheblaoui, FCIP (The Dominion). Each session was held at the company office with assistance from Michelle Jennings, our Customer Relationship Manager from IIC. Each Ambassador noted a continued interest in enrolment in various courses offered by the Institute.

In related news, we held a Career Connections event at Glebe Collegiate where one of our Ambassadors provided a presentation to 52 students – 26 attendees in each of the morning and afternoon sessions. Our thanks to Otia Bates, CIP (Stevenson & Hunt Insurance Brokers) for a very successful event to provide insurance industry education to the local youth in our city.

## Meeting Room Facilities

The Insurance Institute is pleased to offer an expanded and renovated facility to adapt to your meeting needs.

Two classrooms, separated by a sound-proof partition, can accommodate 14 – 24 students each, or open the rooms into a large meeting space, comfortably accommodating seating for 44 attendees. Both rooms are equipped with white boards, flip charts, and amenities include furnishings, kitchen facilities, phone, fax, copier and overhead projector; a power point projector can be arranged at an additional charge. Affordable rental rates range from \$200 per day for a single room to \$250 per day for the double room. If you need extra space for a meeting or program, give Ellen a call at 613-722-7870 or email [ottawamail@insuranceinstitute.ca](mailto:ottawamail@insuranceinstitute.ca)

## CIP Winter Pool Party

**Nicole LaBarre, CIP**

On Thursday, February 21, 2013, we held our 1st annual CIP Society Winter Pool Party at MaLarens in downtown Ottawa. The event was judged to be a great success attended by CIP students and CIP and FCIP graduates from companies, brokers, and claims companies in our Ottawa Chapter.

The event was held in the party room at MaLarens on Elgin Street, and we had the whole room to ourselves. With wood panel walls covered in sports photographs, a cozy fireplace at one end, and seven pool tables, it was a perfect venue for an evening of play and networking. Everybody who attended had the opportunity to play pool if they chose, or to mingle and socialize with colleagues and peers in the spirit of fun and fellowship. This was an affordable evening that included the use of the pool tables, as well as a table full of delicious nachos, pizza, wings, sandwiches and veggie platters for everybody to enjoy. Thanks to the graduates in the group who brought their younger staff and CIP students out to this event to show them the social side of our CIP Society.



# National Education Week

Feb. 25 to Mar. 1, 2013

## EDUCATE - ELEVATE – CELEBRATE

Here are the events our members attended to help us reinforce our purpose – and presence – in the insurance industry during 2013 IIC National Education Week:

On February 21, 2013, the CIP Society played host to the Winter Pool Party where 35 CIP graduates and students came out for (net)work and play time.

Seminar on the topic of “SABS for Brokers – A Primer for the Industry” was held at the Institute office on 26 February 2013. We had 32 people in attendance for an excellent half-day presentation by Marg Crawford, FCIP.

Mario Fiorino, BA LLB M.ED, presented a PROedge Seminar on “Leading Insurance Coverage & Liability Cases for 2011-2012” on 28 February 2013. This was also held at the Institute office where Mr. Fiorino’s annual update on liability cases was well received by 30 people in attendance.

And for something completely new and different: students and people attending education week events had the opportunity to share their thoughts on topics in today’s P & C industry. By providing a short video interview, each participant’s name was entered into a draw to win an iPad. Stay tuned to find out if someone in Ottawa was the lucky winner...

Thanks to all of our IIC members who participated in the events this year!



## It’s the Law!

**Donna Robinson, CIP**  
Paralegal

### DUTY TO DEFEND

Whether or not an insurer has a duty to defend has been addressed many times by the courts. This recent case that went to the Ontario Court of Appeal demonstrates how we cannot predict how a court will interpret this coverage. This is a summary of the case that was reported, however I would encourage insurers to read the full reasons on this decision.

The Aitkens were insured under a homeowner’s policy issued by Unifund Assurance Co. They had purchased their home in Thunder Bay in 1999. On October 27, 2008 they sold their home and completed a document known as a seller property information statement (SPIS) in which they made a number of representations regarding the property.

The purchasers of the home claimed that the Aitkens in the SPIS had intentionally failed to disclose a series of problems with the house, including a leaky roof and basement, bad wiring and the improper removal of load-bearing walls. In addition to not disclosing these things they had also taken steps to disguise these problems prior to the sale. In addition, they claimed that the Aitkens had knowingly misrepresented that they had obtained building permits for the renovations performed on the house.

The Aitkens filed their Statement of Defence on September 22, 2009 and Examinations for Discovery commenced in early April 2010 with further discoveries to take place February 2011.

The Aitkens notified Unifund on March 30, 2010 about the Main Action and sought defence costs from Unifund and indemnity. Unifund denied coverage.

The Aitkens brought an application claiming a declaration that Unifund owes them a duty to defend them in the Main Action and indemnify them for damages they were found to owe.

On January 26, 2011 before this application was heard, the plaintiff in the Main Action amended the statement of claim, making no changes to the facts but relabeled most of the alleged misconduct by the Aitkens as being negligent rather than intentional.

In the Unifund policy “intentional misconduct” is not covered and therefore Unifund had no duty to defend or indemnify. Unifund took the position that the amendments to the Statement of Claim were nothing more than an attempt to access insurance and should be disregarded. Unifund further submitted that two (2) exclusions in the policy applied:

- 1) Coverage for claims based on damage to property owned, used, occupied, leased or rented by the policyholder.
- 2) Damages arising from breach of contract.

They also contended that the Aitkens were in breach of their policy due to their failure to provide timely notification of the Main Action.

The judge had to analyze whether or not the plaintiff drafted his claim in a way that seeks to turn intention into negligence merely to gain access to insurance coverage.

*continued on page 7*



## Academic Corner

**Melinda Shaw, CIP, CRM**  
Vice-Chair Academic

Whether you are taking courses to achieve your CIP or FCIP designation, attending one of our informative seminars or participating in our social events, you are provided with an opportunity to network with your peers. Like anything else, this is a skill and requires practice and preparation. Here are some things you should consider when preparing yourself to take advantage of a networking opportunity.

### Peer Learning

While in a networking environment, you can learn a tremendous amount from others. The power of observation should be in full force. Be aware of what works for you and what doesn't. It is also a great opportunity to learn from watching others in the group.

### You Must Always Be Ready

Networking can't be forced. Meeting new people requires you to be quick on your feet and ready for responses and reactions to the conversations around you. If you are caught off guard, you may find yourself in an uncomfortable situation. Be active and open and ready to engage with your group.

### Ask Non-Traditional Questions

When you are being trained, you may be asked to apply new knowledge to a situational analysis. This is a great way to apply what you have learned immediately to a real life scenario. In networking, you can apply your knowledge in the form of non-traditional questions. Get people to discover something interesting about what you know by asking them a question they would not expect. These questions can open the doors for further communication and create learning opportunities for everyone involved in the conversation.

### Put Your Personal Brand to the Test

Networking is a discovery platform and is a great way to give your personal brand more exposure, even while it is a balancing act to make sure you don't appear self-aggrandizing or self-centered. When you walk away from the conversation, those around you should know the following about your personal brand:

- » your enduring idea;
- » what differentiates you from others;
- » the experience you leave behind;
- » whom you serve

### Continue the Conversation

It is important to maintain those connections once they have been made. Reconnect with people by inviting them to another networking function, or get connected online via LinkedIn or Twitter. The point is that in taking the lead to continue the conversation, you are the catalyst for developing opportunities for you and your network to grow and contribute to the conversation.

### Look Ahead: A preview of the Fall 2013 semester:

- C-12 Property I
- C-14 Auto I
- C-43 Specialty Lines
- C-121 Advanced Underwriting
- C-130 Essential Skills for the Agent/Broker

## Thank You (once again!)

Our thanks to the following instructors, Exam Invigilators and Career Fair Ambassadors from the winter 2013 term – and to their employers! – for the time, energy and enthusiasm so generously donated. If you have earned your designation, please consider joining this dynamic team. Call the Chapter office.

Otia Bates	<i>Burns &amp; Johnston Ins.</i>
Steve Campbell, CIP	<i>Encon Group</i>
Matthew Carr, CIP	<i>Carr &amp; Co. Ins. Brokers</i>
Faical Cheblaoui, FCIP	<i>Dominion of Canada</i>
Marg Crawford, FCIP	<i>Quelmecc Adjusters</i>
Maurice Dagenais, CIP	<i>Cunningham Lindsey Can</i>
Jason Hess, CIP	<i>BCFSO Ins. Brokers</i>
Sylvie Jones, CIP	<i>Encon Group</i>
Michael Kilroy, FCIP	<i>Economical Group</i>
Nicole LaBarre, CIP	<i>DGIG Ins. Group</i>
Tony Lackey, FCIP	<i>Carleton University</i>
Mark Lafleche, CIP	<i>Crawford &amp; Co</i>
Cathy Laurin, FCIP	<i>Co-operators</i>
Corinne McIntosh, CIP	<i>Encon Group</i>
Annemarie Meyer, CIP	<i>AON Reed Stenhouse</i>
Kate O'Hara, CIP	
Derrick Roberts, CIP	<i>Aviva Canada</i>
Phil Rogers, FCIP	<i>Cooperators</i>
James Scharf, FCIP	<i>Intact Ins</i>
Susan Shea, CIP	<i>Cooperators</i>
Rachel Steen, CIP	<i>Canadian. Red Cross</i>
Manon Trottier, PAA	<i>Claimspro Inc</i>
Nancy Tse	<i>Cooperators</i>
Rejean Venne, CIP	<i>Intact Ins</i>
Paul Wanamaker, FCIP	<i>Wawanesa Mutual</i>

## Membership Renewal

It's that time of year again! Renewal deadline for 2012-13 is May 31st.

We encourage you to keep your membership in good standing in order to access our full range of services, and for continued use of your hard earned CIP/FCIP designation. Many companies have chosen the "bulk billing" method of payment on behalf of their employees. If you are unsure whether your membership has been paid, contact Ellen at the Chapter office today!



# Building Better Relationships at Work

## Adapt and Apply Behaviors that will Help You to Connect Better with Others Today

### What You Will Learn

- » The characteristics of your DiSC® style and the strengths and challenges your style brings into the workplace
- » How your style tends to react to other styles and how your style is perceived by others
- » Strategies to increase your effectiveness when:
  - » trying to connect
  - » problems need to be solved
  - » things get tense
- » A method to identify an individual's style based on their behavioural cues
- » Strategies and approaches to better relate and work with the other styles

### Target Audience

Career professionals wanting to enhance their effectiveness in working with others. This course is applicable for individuals and intact teams.

### How You Will Benefit

- » Gain a deeper understanding of your personal style and your impact on others
- » Minimize potential conflict resulting from differing approaches and styles
- » Develop strategies to better communicate and work with individuals whose style is different than yours
- » Build more effective relationships and help create a positive work environment

### Program Content

#### Discovering Your DiSC® Style:

Perceptions influence and shape our interaction with others and so too how they perceive and respond to us. See yourself as others see you. Understanding yourself better is the first step to becoming more effective when working with others.

#### Understand Others Styles:

By learning the priorities, preferences and unique attributes of the other DiSC styles, you will be better able to connect with colleagues whose style differs from yours. Discover similarities and differences amongst the other styles and your reaction to each.

#### Building More Effective Relationships:

Identify what works for you and what challenges you when working with each style. Develop strategies and new approaches to bridge, flex, and adapt your style to better work with other DiSC® styles.

#### People Reading:

Identify the behavioral cues that help you recognize another person's style

#### Facilitator:

#### Karen Bergin, MSc

Professional Learning & Development Consultant  
Insurance Institute of Canada

#### Contact:

#### Karen Bergin, MSc

Professional Learning & Development Consultant  
The Insurance Institute of Canada  
E-mail: [kbergin@insuranceinstitute.ca](mailto:kbergin@insuranceinstitute.ca)



**Insurance Institute**

**Learning for the real world.** Rewarding.

The insured (the Aitkens) had the onus on them to establish that the allegations made by the plaintiff, if proved, possibly brings the claims within the relevant policy.

The judge held that until the claim was amended, the insurance policy did not cover the loss.

The judge rejected the argument that the amended claim should be ignored because it was manipulative and derivative. He stated that the insurers have a duty to defend if there is a “mere possibility” that the claim falls within the scope of the insurance policy.

The judge found no evidence that the plaintiff artificially amended his pleading for the sole purpose of accessing insurance. The judge compared the original claim and the amended claim and noted the various ways in which the alleged misconduct of the Aitkens had been pleaded. She concluded that “one of more of the Plaintiff’s claims could trigger indemnity and Unifund therefore had a duty to defend unless it could demonstrate the application of an exclusion clause.

“As to the exclusion for property owned, the judge felt that the exclusion applied if the property was “currently owned...” she found that the word “owned” was phrased in the present tense therefore the exclusion would only apply if the property was “currently owned.”

The contractual liability exclusion was not commented on however, the judge’s disposition suggests that it was either not pressed by Unifund or she rejected it.

The judge also found no merit in Unifund’s argument on failure to give timely notice as the Aitkens notified Unifund as soon as they discovered that the plaintiff was amending the pleadings to include negligence and that Unifund was not prejudiced by the timing of the notice.

Unifund appealed the decision and said that the applications judge erred however the appeal was dismissed.

The full reasons can be found at Aitken et al. v. Unifund Assurance Co. 2012 ONCA 641.

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## **PROedge Seminar: A Demographic Analysis of the P&C Insurance Industry in Canada 2012 – 2022**

Recognizing that human capital issues – such as recruitment, retention and succession planning, education and training – are still at the forefront of industry concerns today, the Insurance Institute of Canada has recently replicated the census of the industry’s workforce five years after the original census in 2007. The report explores the impact of recent economic and other events on employment trending, and will again forecast the future human resource requirements of the industry.

The Ottawa Chapter CIP Society is pleased to host this seminar featuring Richard Loreto, President of R.A.L. Consulting and author of the research report. Richard will present key findings, conclusions and recommendations, and will engage the industry in a discussion about the implications of the research. This is a unique opportunity to hear first hand the issues facing recruitment and retention in our region and to be at the forefront of the industry’s most pressing issues.

Call the Chapter office today for details.

## **Understanding Serious Injury Comes to Ottawa**



Ottawa Class - Understanding Serious Injury

The Ottawa Chapter classrooms featured some new décor throughout January and February, with full size skeletons, anatomy wall charts, puzzles and games – all part of the 8-day certificate program “Understanding Serious Injury” offered in partnership with the Ontario Insurance Adjusters Association.

The Bodily Injury and Accident Benefits Adjusters and Paralegals in attendance found a wide range of material, designed to prepare them to manage the recovery of injured claimants. Technical facilitators, industry experts, and guest speakers, included Senior Level Claim Adjusters, Licensed Paralegals, Chiropractor, Accident Victims, Rehab Specialists, Structured Settlement Specialists, and lawyers.

### **Thinking of taking the Understanding Serious Injury Program?**

**Here’s what one participant had to  
say about the program:**

**“This program has opened my mind  
to the bigger picture of the entire  
claim – and the necessity of providing  
the best overall care of the claimant.”**

## Mark Your Calendar

*continued from page 2*

**Luncheon Meeting**  
**Ottawa Insurance Brokers Assoc.**  
Apr. 17, 2013

**PROedge Seminar – ½ day**  
**Demographic Analysis of the Insurance**  
**Industry in Canada**  
Apr. 30, 2013

**Registration Deadline**  
**Distance Learning – July '12 Exam**  
Apr. 30, 2012

**Luncheon Meeting**  
**Ottawa Valley Adjusters Assoc.**  
May 14, 2013

**Luncheon Meeting**  
**Ottawa Ins. Brokers Assoc.**  
May 15, 2013

**RIBO Level I Licensing Course**  
June 3 - 14, 2013

**Golf Tournament**  
**Ottawa Insurance Brokers Assoc.**  
Jun. 18, 2013

**Institute Annual General Meeting**  
Jun. 25, 2013

**Institute Exam Week**  
Jul. 2 – 8, 2013

**CIP Society Golf Tournament**  
Sept. 20, 2013

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## WICC Sugar Bush Breakfast

The Ottawa Chapter of Women in Insurance Cancer Crusade is holding their annual "Sugar Bush in the City" breakfast on 5 April 2013.

For information and tickets for this annual fundraiser, you can contact Sylvie Tremblay at: [Sylvie.Tremblay@crawco.ca](mailto:Sylvie.Tremblay@crawco.ca) or Marcella Macdonald at: [MacDonald@intact.net](mailto:MacDonald@intact.net)



## Professional's Corner

**Lita Richards, FCIP, CRM, CAIB**  
Vice-Chair Professional

### Do you use Social Media professionally, the way it was intended? – Part II

Thank you to those who responded to my last article regarding your professional use of Social Media. LinkedIn seemed to be the main tool used by insurance professionals for networking and to grow their professional profiles.

As in all things, some people are more active than others. Many who responded already had profiles and were 'connected' to other professionals. They used the site to keep in touch with former colleagues and acquaintances they had met at seminars, social events or during CIP or CRM courses.

There were some respondents who had changed companies or offices and had prior clients contact them through LinkedIn. Most clients knew LinkedIn to be a professional resource and used it to search out their professional insurance contacts.

Still others are very active on the social media front, taking time and making time each day to assemble and pass on information that they feel people within their connections would find useful. They advised they just made it part of their daily routine and through their own connections, knew where to find pertinent information quickly and easily.

Though no one advised they use LinkedIn to actively seek employment, there are some who were approached by head hunters, who had found them through the LinkedIn site. They were approached because of their education and experience posted in their current Profile.

Almost everyone who responded had his or her own Facebook page, but only a few had a 'business' page. I did some research of my own and found many people on the financial side of insurance are using Facebook regularly to connect with their clients. Those insurance professionals selling Life Insurance, Critical Illness and Wealth Management used their business pages to keep their clients up to date on changes in the industry, and to provide them with examples of why certain products were of value, as well as providing them with updated rates of return on investments.

There wasn't a lot of concern expressed about personal Facebook pages. Many people felt their security features would protect them from any employer, or potential employer, who might be taking a look looking at their public profiles.

As with all things internet related, try to remember that less is always more. Keeping your on-line interactions professional is the best way to ensure that your image remains professional, which will impress both your clients and your colleagues.

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## Ottawa Brokers' Association Open House

Come to visit us at the Insurance Institute booth at the Ottawa Insurance Brokers Open House & Trade show!. Once again, we will be an exhibitor at this popular event to be held this year on Wednesday 3 April 2013 at the Canada War Museum (Lebreton Gallery). We look forward to seeing you there! (Details for event can be found at [www.oiba.org](http://www.oiba.org))



## Instructors – In the Spotlight

In our continuing series of instructor profiles in our evening class program we are pleased to high-light:

**Maurice Dagenais, CIP**  
Cunningham Lindsey Canada

Maurice is one of our newest evening instructors in the CIP program. He has a bachelor degree in Sociology from University of Ottawa as well as his CIP designation. He is currently the Quality & Education Manager at Cunningham Lindsey Canada here in Ottawa.

His dad was an insurance broker in Ottawa, and Maurice got his start in the business as an adjuster at State Farm back in 1993. He started as a field adjuster handling property claims and then moved to their Special Investigation Unit where he worked for several years before working in the Casualty and Litigation Unit. He left State Farm in 1995 to take a position at Cunningham Lindsey as an independent adjuster handling all lines of claims. In 2009, Maurice moved to Quality & Education, where he is now manager of that department.

We asked what influenced his decision to become an instructor for the Institute and he told us Dan Buch, one of his mentors in the industry and also an instructor, had taught the fraud course for our evening students. Maurice has been interested in fraud investigation since he began his insurance career and has always enjoyed his involvement in training and teaching. When Ellen approached Maurice to teach C-39 Fraud Awareness and Prevention, it seemed to be a perfect fit and he is now mid-way through his first session as an evening instructor for our chapter.

He finds the most challenging aspect of teaching to be keeping the course material interesting and keeping the students fully engaged, but finds satisfaction in the interpersonal aspect of instructing and interaction with students who in essence are industry colleagues from a wide range of backgrounds. He tells us he enjoys finding ways to make the classes interesting and interactive.

When Maurice is not instructing for the Institute and training people at work, he tells us he is not a person who likes to stay still for very long but enjoys spending time with his family as well as doing home renovations and practicing his kick-boxing technique!

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## Annual General Meeting

In June of each year elections are held to our Ottawa Chapter Council The Executive Committee is elected for a one-year mandate, renewable for two years. We are always looking for enthusiastic and dedicated insurance professionals to join us.

The year's meeting will take place on Tuesday, June 25, 2013, at 1 pm in the Institute Boardroom, 1335 Carling Ave., Suite 300.

All members are invited to attend, and encouraged to participate in the activities of the Chapter, whether by volunteering to serve on Council or a standing committee, instructing in the CIP program, attending career fairs or monitoring CIP exams.

Call the Chapter office (613-722-7870) or a current member of Council for further details. We hope to see you at the AGM!

## On the Move (and Other News)

**Jane (Evguenia) Bondarenko, CIP** has moved to Aviva Canada, accepting a position as an underwriter in their Commercial department.

**Matthew Carr, CIP** is now at Carr & Company Insurance Brokers where he is Vice-President and Chief Operating Officer.

**Shelly Glover, CIP** recently made a move to ClaimsPro.

**Jean Marion, CIP** is new Branch Manager at Granite Claims. Welcome back to Ottawa, Jean!

**Carolyn Perks, CIP CRM CFEI** is now working as an adjuster for Wawanesa Insurance.

And in other news, Christine Casey, CIP, Marketing Representative at Gore Mutual, is now going by **Christine Denyer, CIP** following her marriage to David Denyer this past New Year's Eve.

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## RIBO Licensing Class Spring 2013



Our Spring Broker/Agent Licensing Class begins April 15.

For more information on our RIBO Licensing Class, call the Ottawa Chapter office for details.

# Spring 2013 CIP Class List

## Insurance Institute of Ontario – Ottawa Chapter

### EVENING CLASSES (Early Registration deadline: Friday, December 28, 2012).

Course Number & Title	Instructor	Days	Dates	Time	Location	Exam Date
C11 Principles & Practice	TBD	Wed.	Apr. 10, 2013	5:30 pm – 8:15 pm	Institute Offices	Jul. 8, 9:30 am
C13 Liability–Part 1	Marg Crawford, FCIP	Mon.	Apr. 8, 2013	5:30 pm – 8:15 pm	Institute Offices	Jul. 2, 1:30 pm
C16 Business of Insurance	Tony Lackey, FCIP	Wed.	Apr. 10, 2013	5:30 pm – 8:15 pm	Institute Offices	Jul. 8, 1:30 pm
C111 Advanced Loss Adjusting	Paul Wanamaker, FCIP	Thur.	Apr. 11, 2013	5:30 pm – 8:15 pm	Institute Offices	Jul. 3, 1:30 pm
C120 Underwriting Essentials	Kate O'Hara, CIP, CRM	Tue.	Apr. 9, 2013	5:30 pm – 8:15 pm	Institute Offices	Jul. 3, 1:30 pm

I am registering for Course # \_\_\_\_\_ Please indicate if you **DO NOT** need a Textbook \_\_\_\_\_. I am including \$85.00 for Membership \_\_\_\_\_

Name: \_\_\_\_\_ Membership No.: \_\_\_\_\_ Company: \_\_\_\_\_

Work Address: \_\_\_\_\_ City/Town: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Home Address: \_\_\_\_\_ City/Town: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Work Telephone: \_\_\_\_\_ Home Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Registration confirmation will be sent via email.

Classes are subject to cancellation due to lack of enrolment.

Course Fees: (Include GST/HST)	Course	Tuition	Exam	Textbook	Total
	All courses with Student Resource Guides	\$293.80	\$178.55	\$164.85	\$637.20
	C- 39 Fraud Awareness	\$293.80	\$228.25	\$164.85	\$686.90

**Additional Charges:** **Membership fee** – add \$85 for new or renewing members

**Deadlines:** Early registration until: March 22, 2013 – after this date add \$56.50  
Late registration until: April 19, 2013 – No further in-class registration accepted after this date.  
Deadline for course withdrawals: April 19, 2013

Withdrawals are subject to \$56.50 administration fee; After this date, no withdrawal (or transfers) will be accepted  
No refunds will be made for membership fees or textbooks, unless totally unmarked

**Register:** **On-line:** [www.insuranceinstitute.ca/ottawa](http://www.insuranceinstitute.ca/ottawa) > select "local classes"  
**Mail:** Print a registration form and mail with cheque to:  
Insurance Institute of Ontario, 300-1335 Carling Ave., Ottawa, ON, K1Z 8N8  
\*Please make cheques payable to the Insurance Institute of Ontario – Ottawa Chapter.  
NSF cheques will be subject to a charge of \$28.25

**Deadlines:** CIP courses are held regularly at various company locations across Ottawa exclusively for staff. This offers convenience for your staff who would prefer not to travel and offers you the ability to choose the CIP courses that best meet your needs with regards to time of day, frequency or choice of course. Classes must have a minimum of 12 students and we can help source the appropriate instructor for the course you decide to run. If you are interested in organizing a CIP class for your location, please contact Ellen Legault at [ottawamail@insuranceinstitute.ca](mailto:ottawamail@insuranceinstitute.ca)



**Insurance Institute**

**Register Today!**

300 - 1335 Carling Ave., Ottawa, ON K1Z 8N8  
(P) 613-722-7870 (F) 613-722-3544  
Email: [Ottawamail@insuranceinstitute.ca](mailto:Ottawamail@insuranceinstitute.ca)

**Learning for the real world. Rewarding.**

