



# The Capital News

Insurance Institute of Ontario—Ottawa Chapter  
Winter 2011

Insurance Institute

E-Volume 2, Number 2

## From the "Chair"

Bob Norman, CIP

It was my privilege to attend the 57th Annual General Meeting and Board of Governors' meetings of the Insurance Institute of Canada held in Edmonton on October 22 & 23, 2010. In this article I want to share with you some of the highlights that we covered during those meetings.

Did you know that The Insurance Institute of Canada was first started in September 1952? The founding principal objective of the Institute was to standardize insurance education across Canada with one uniform syllabus, uniform examinations and consequently equal standing for all graduates.

The Insurance Institute has made enormous advancement since that time, particularly with regard to membership. In the year 2009 our membership recorded its highest ever increase of 6.1% in a single year, allowing us to reach an all time institute high of 36,421 members. In 2010 (for a number of reasons) the membership number has slipped by 1.4% to 35,918 members. Nonetheless, that figure means that 1 in every 3 people in the Insurance Industry in Canada is either an Institute student or a graduate. It is certainly obvious that the Insurance Institute in 2010 continues to enjoy significant support and participation from people and from employers in all aspects of the insurance business.

Last year, the CIP Society celebrated its 10th Anniversary and created the enduring legacy of the National Leadership Awards as a way to celebrate Institute graduates who are either established or emerging leaders in our Industry. The inaugural year produced a very well-accomplished group of winners and this year we are again honoured to recognize graduate leaders who have contributed so much to our profession. What better way to showcase the talent and capability of Institute graduates?

Here is another interesting statistic. Did you know that the CIP Society now has 15,388 members across Canada as of October 2008? That national total is comprised of 12,275 CIPs and 3,113 FCIPs. Now, if we were to talk only about Ontario, we did see an overall increase last year which gave us 7,466 members. It is very evident that Ontario is very well represented at the national level!

A 2010 survey of the CIP membership indicated there was a 90% satisfaction rating with the overall CIP Program. When asked in the annual membership survey what those members valued most, you might be surprised to find the answer.

*continued on page 2*



## 9th Annual Associations Christmas Social

Date: Wednesday, December 15, 2010  
Time: 5 p.m. Cocktails, 6 p.m. Dinner  
Place: Officer's Mess  
149 Somerset St. W., Ottawa  
Tickets: \$50 Per Person

Tickets are limited; be sure to reserve today. Contact Michael Cherrie, CIP, CFEI (Cherrie Griffith Professional Ins. Services) at 613-232-7100, ext. 222 to purchase tickets or for more information.

## Did You Know?

Last year, 50,000 post-secondary students had the opportunity to learn more about careers in insurance through the Career Connections on-campus presence at 54 colleges and universities.



CAREERCONNECTIONS

Learning for the real world. Rewarding.™

## Seminar Corner

Watch your in-box for details of several educational and training opportunities being planned for the Winter:

- Dec. 2 Seminar - 1/2 day  
Introduction to Surety Bonding  
3 hr. RIBO Technical
- Jan. 10 Licensing Course  
RIBO Level 1 - 2 Week Intensive
- Jan. 27 PROedge Winter Luncheon  
Employment Practice Liability  
1 hr. RIBO Technical
- Feb. 24 PROedge Seminar - Full Day  
Leading Insurance Cases 2009-10  
6 hr. RIBO Technical
- Feb. 28 Seminar - 1/2 day  
Meeting the Needs of Cross  
Generational Customers  
3 hr. RIBO Technical
- Mar. 3 Seminar - 1/2 day  
Anatomy of a Claim  
3 RIBO Technical
- Mar. 21 Licensing Course  
RIBO Level 1 - 2 Week Intensive

## WICC Comes to Ottawa

WICC Ottawa held its first local event, a wine and cheese cocktail reception at the Aviation Museum on October 28th. With 300 guests and over \$35,000 raised for the Canadian Cancer Society, the event was a huge success. WICC Ottawa wishes to thank all the sponsors, guest speakers and attendees whose support and participation made this event possible.



Canadian  
Cancer  
Society

From the "Chair" *continued from page 1*

Over 70% of those surveyed indicated that what they valued most was the advertising and promotion of the designation itself.

The Board of Governors is convinced that the new Fellowship Program will be even more compelling than the old one. They strongly believe the new Program will provide leadership skills and knowledge tailored specifically to the Property & Casualty Industry, for people looking to assume decision making and leadership roles at all levels and within all sectors of the business.

Finally, I should point out that Ontario is a very strategic member of the National Institute. Obviously, it is the largest single Province in terms of both membership numbers and revenue generated. Due to the somewhat difficult economic environment in Ontario in the past year, the membership numbers have actually decreased by about 2.7% or 496 members, which reduced our 2010 membership total to 18,100. However, there is a strong effort underway to increase participation and we have received good support for that from within the insurance industry.

You might also be interested to know that we now have almost 200 trained career ambassadors across Ontario who are ready and quite enthusiastic to go into classrooms to make presentations to students and to participate in various career fairs. Across Ontario this year, it was reported that 56 career events took place in secondary and post-secondary schools and they made a total of 175 classroom presentations.

In conclusion, I can honestly say that the AGM and the Board of Governors Meetings in Edmonton were a great learning experience for me. I was very pleased to meet other members of the Board of Governors and members of the Executive Committee. Without exception, these people are all very successful in their own careers and very committed to continuing a high level of professionalism and promoting enthusiasm for learning. We are fortunate to count ourselves as part of this dynamic group of leaders and mentors across the country - and across the industry.

## On the Move (and Other News)

Melinda Shaw, CIP (and Vice-Chair Academic) has recently moved departments within Intact Insurance, and is now a Commercial Lines Property Underwriter.

Faical Cheblaoui, FCIP, is now at ENCON Group working in their Special Risks division as an underwriter. (You can read more about Faical in the Instructor Profile in this issue of Capital News.)

Three of our most recent CIP graduates are now employed by Belair Direct as Sales Experts: Suzanne Muise, CIP, Courtney Patterson, CIP, and Tracey Tapper, CIP.

Mary Dube, an employee of Beament Green in their personal injury group, was called to the bar in September of this year. She is currently in the process of completing the courses for her CIP designation.

## Instructors - In the Spotlight!



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

**Tony Lackey, FCIP, FRM**  
**Carleton University**

Tony has had a long and varied career in the area of claims. He has worked as an adjuster (company and independent), a company claims manager, and a claims consultant. All that experience led him to his current position as Manager, Risk & Insurance at Carleton University, where he has been since 2001. While gaining all his work experience, he also

found time to take the courses to complete his AIC, following that with courses for his FCIP in 2000 and his FRM (Fellow, Risk Management) designation in 2001.

Tony knew after completing his AIC that it was important to give back to the Institute and to share his knowledge with future students. He taught his first class in 1987 (Principles of Loss Adjustments). Since then he has taught Principles & Practices of Insurance, Liability Insurance, and four years ago began instructing C-16, Business of Insurance, the "final" course for the CIP program. When Tony took his last AIC course it was called Accounts and Finance and focused on the basics of insurance accounting. The current C-16 course now provides students with a complete overview of the insurance business, and is much more appropriate to the overall knowledge they require as they finish their CIP courses.

He notes there are some challenges faced by our instructors. "With the busy lives we have, it is difficult to find time to prepare for each class and to mark papers. But as the students make time to take the courses, it is important that graduates find time to give back by instructing or participating in other Institute activities." Tony says the most gratifying part of instructing is "attending the Institute graduation night, and watching students that I taught cross the stage, and thinking that in some small way I had contributed to this special time for them."

When he's not busy at his day job at Carleton or working at preparations for his evening class, Tony enjoys spending time with his family - his wife Kim, his four daughters, and a new grandson. He also enjoys playing hockey, and like many insurance professionals he attempts to play golf. When he can, he gets away to his cottage to fish with friends at Pike Lake.

## Meeting Room Facilities

With the move to our new office suite we are now able to offer an expanded and renovated facility to accommodate 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. Both rooms are equipped with white boards and 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 e-mail ottawamail@insuranceinstitute.ca.

## Mark Your Calendar

**Institute Exam Week**  
Dec. 6 - 10, 2010

**Associations Christmas Party**  
Dec. 15, 2010

**Registration Deadline - CIP Classes**  
Dec. 31, 2010

**CIP Winter Classes Begin**  
Jan. 10, 2011

**RIBO Level I Licensing Course**  
Jan. 10 - 21, 2011

**Registration Deadline**  
**Distance Learning - April '11 Exam**  
Jan. 31, 2011

**PROedge Luncheon**  
**Employment Practice Liability**  
Jan. 27, 2011

**Seminar - Full Day**  
**Leading Insurance Cases 2009-10**  
Feb. 24, 2011

**National Education Week**  
Feb. 28 - Mar. 4, 2011

**Seminar - 1/2 day**  
**Meeting the Needs**  
**of Cross-Generational Clients**  
Feb. 28, 2011

**Seminar - 1/2 day**  
**Anatomy of a Claim**  
Mar. 3, 2011

**RIBO Level I Licensing Course**  
Mar. 21 - Apr. 1, 2011

**Institute Exam Week**  
Apr. 4 - 8, 2011

## Ottawa Chapter Subscribers

We extend our sincere appreciation to the following Subscribers who have generously contributed to the success of our Chapter this year:

### Gold Level:

**BURNS & JOHNSTON**  
Insurance Brokers • Surety Services

Burns & Johnston Insurance  
& Surety Services Ltd.

### Silver Level:

**CHES**  
Special Risks Inc.  
Make Your Move

CHES Special Risks Inc.

**Paul Landry**  
INSURANCE BROKERS LTD.

Paul Landry Insurance Brokers Ltd.

**SMITH  
PETRIE  
CARR &  
SCOTT  
INSURANCE  
BROKERS LTD.**

Smith Petrie Carr  
& Scott Insurance Brokers Ltd.

If your firm would like to become a subscriber, contact the Chapter office today for further information and a list of benefits.

## Thank You (once again!)

Our thanks to the following instructors, Career Fair Ambassadors and exam monitors from the fall 2010 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.

Don Barrett, FCIP	DGIG Group	Mark Lafleche, CIP	Crawford Adj.
Greg Bergeron, CIP	Allstate Insurance	Cathy Laurin, FCIP	Co-operators
Sheila Broadworth	Economical Group	Alex McCann, CIP	Economical Group
Paul Charlez, FCIP	Encon Group	Bryan McGann, CIP	BFL Canada
Carson Cook, CIP	Aviva Canada	Sherry McLeod, CIP	Co-operators
Marg Crawford, FCIP	Quelmecc Adjusters	Kate O'Hara, CIP	Burns & Johnston
Scott Dale, CIP	Crawford Adjusters	Derrick Roberts, CIP	Aviva Canada
Katherine Daley, FCIP	RSA Group	Phil Rogers, FCIP	Co-operators
Liz Grant, CIP	RSA Group	Bernie St. Georges, FCIP	Intact Insurance
Lori-Ann Guimond, CIP	Crawford & Co .	Melinda Shaw, CIP	Intact Insurance
William Hopkins, CIP	Quelmecc Ins. Adjusters	Nancy Tse, CIP	Co-operators
Sylvie Jones, CIP	Encon Group	Paul Wanamaker, FCIP	Wawanesa Mutual
Tony Lackey, FCIP	Carleton University	Emily Woo, CIP	Claimspro Inc.

## Ottawa Chapter - Insurance Institute of Ontario Executive and Council for the 2010 - 2011 Term

Bob Norman, CIP	Meridian Insurance Group Inc.	<b>Chair</b>
Carson Cook, CIP	Aviva Insurance Co. of Canada	<b>Vice-Chair, Professional</b>
Melinda Shaw, CIP	Intact Insurance Co.	<b>Vice-Chair Education</b>
Monique Oliver, FCIP, CRM, CAI	Bourgeois Cote Forget, Swim & Oliver	<b>Secretary/Treasurer</b>
Fred VanDine, CIP	Desjardins General Insurance Group	<b>Past Chair</b>

### Councillors

Faical Cheblaoui, FCIP	Encon Group Inc.
Michael Cherrie, CIP, CFEI	Cherrie Griffith Professional Insurance Services
Marg Crawford, FCIP	Quelmecc Insurance Adjusters
Marie Harris, CIP, CAIB	Smith Petrie Carr & Scott Ins. Brokers
Glynice Lafleur, CIP, CRM	NAV Canada
Mark MacDonell, CIP	The Co-operators
Corinne McIntosh, CIP, CRM	ENCON Group Inc.
Melanie Muise, CIP	belairdirect
Kate O'Hara, CIP, CRM	Burns & Johnston Ins. & Surety Serv. Inc
Janet Pederson, CIP	Economical Insurance Group
John Poulin, CIP	AON Reed Stenhouse Inc.
Lita Richards, CIP, CPIB	Crain & Schooley Ins. Brokers
Donna Robinson, CIP	Beament Green



A piper to lead our Grads

## Annual Awards Banquet

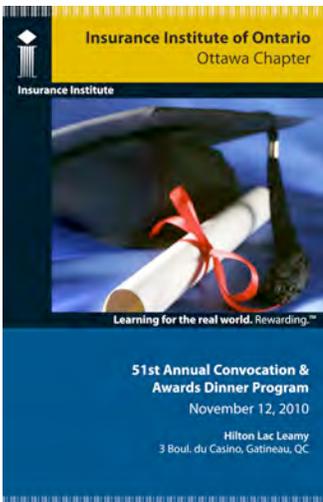
**Mark MacDonell, CIP**  
Banquet Co-ordinator

We held our 51st Annual Convocation & Awards Banquet on Friday, 12 November 2010 at the Hilton Lac-Leamy, in the Julien-Gagnon-Walker/Suzor-Cote rooms. A total of 135 people came out to celebrate and recognize the accomplishments of our students and graduates of the 2009-2010 year. Diplomas were awarded to 4 Fellow Chartered Insurance Professionals, 18 Chartered Insurance Professionals, and 7 graduates of the General Insurance Essentials program.

The evening kicked off with graduates, friends, co-workers, and family mingling and mixing during the cocktail hour while being entertained by the soothing sounds of a Jazz Trio. In keeping with tradition, the graduates were piped into the room by our piper William Gilmour, Pipe Major, Retired, Canadian Armed Forces.

We were pleased to welcome a number of special guests to the banquet this year including: Carlos Rodrigues, MBA, CMA, FCIP, President, Insurance Institute of Ontario; Dawna Matton, BA, FCIP Senior Director, Insurance Institute of Ontario; Lori Guimond, CIP, CFEI, Ottawa Valley adjusters Association; Greg Janes, CIP, President, Ottawa Insurance Brokers Association; and Fred VanDine, CIP, Canadian Insurance Claims Managers Association.

We were delighted to present Kate O'Hara, CIP, CRM of Burns & Johnston Insurance with the Instructor of the Year Award. Kate was recognized by her students for her exceptional teaching skills, as well as for all the extra effort she puts into her class work with each new group of students she teaches.



Programs allowed participants to follow along with the evening events.

Special thanks go to everyone who made this evening the success it was, including those who graciously donated prizes to the top academic achievers among this year's graduates: ENCON Group, Economical Insurance Group, Crawford Adjusters Canada, Canadian Insurance Claims Managers Association, and Ottawa Insurance Brokers Association.

I want to express my thanks to the Banquet Committee Members: Marg Crawford, FCIP, Melinda Shaw, CIP, Melanie Muise, CIP, and Faical Cheblaoui, FCIP, and to Ellen Legault, FCIP, Ottawa Chapter Manager. With their help, this function is always well attended and well run - no small achievement!

We hope the evening was a special one for everyone who attended, and we thank everyone for coming. Once again, congratulations to all of this year's graduates!



2010 FCIP and CIP Graduates



GIE Grads 2010



Jazz trio added a festive note



Kate O'Hara, CIP, CRM Instructor of the Year

## Award Winners



Christine Garby, CIP - Top CIP Graduate & Kate Harley - Encon Group

### Top Local Student in the General Insurance Essentials Program

SPONSOR: Crawford Adjusters Canada  
RECIPIENT: Ernest Ashikwe, Encon Group

### Top Student in the First Year of the CIP Program

SPONSOR: Ottawa Chapter, Insurance Institute Of Ontario  
RECIPIENT: Nathaniel McPhee, Quelmec Insurance Adjusters

### Bryce Renwick Memorial Award

to the top student upon completion of their first five courses in the CIP Program  
SPONSOR: Economical Insurance Group  
RECIPIENT: Heidi Cottreau, Intact Insurance Company



Heidi Cottreau - Bryce Renwick Memorial Trophy & Hillary Scaffidi, CIP - Economical Group

### Highest Local Broker

SPONSOR: Ottawa Insurance Brokers Association  
RECIPIENT: Jenny Desroches, CIP, Tanner Ins. Services Ltd.

### 2nd Runner-up to the Top CIP Graduate

SPONSOR: Ottawa Valley Adjusters Association  
RECIPIENT: Marguerite (Peg) Eastman, CIP, The Co-operators



Jenny Desroches, CIP - Top Local Broker, Greg Janes, CIP & Pat Bilodeau - Ottawa Insurance Brokers Assoc.

### 1st Runner-up to the Top CIP Graduate

SPONSOR: Canadian Insurance Claims Managers Assoc.  
RECIPIENT: Melissa Gosson, CIP, Economical Ins. Group

### Jack Farquhar Memorial Award

For The Top Local CIP Graduate - 2009 - 2010  
SPONSOR: The Encon Group  
RECIPIENT: Christine Garby, CIP, Crawford Adjusters Canada

### National Award

Top Independent Adjuster Graduate in Canada  
SPONSOR: Canadian Independent Adjusters' Association  
RECIPIENT: Christine Garby, CIP, Crawford Adjusters Canada



Nathaniel McPhee - Top 1st Year Student - Kathy McPhee, FCIP & Bob Norman, CIP - Insurance Institute

### 1st Runner-up to the Top FCIP Graduate

SPONSOR: Canadian Insurance Claims Managers Assoc.  
RECIPIENT: Faical Cheblaoui, FCIP - The Encon Group

### The ENCON Award

For The Top FCIP Graduate - 2009 - 2010  
\$1,000 Cash Award  
SPONSOR: The Encon Group  
RECIPIENT: Paul Wanamaker, FCIP, Wawanesa Mutual

## 2010 Graduates

The Institute recognizes the hard work and determination of its students to complete their respective courses. We feel it is important to come out and honour fellow graduates in all levels of their commitment to Insurance education.

The Insurance Institute of Ontario—Ottawa chapter would like to congratulate the following students and wish them continued success in their journey to a higher level of knowledge, and success in their business careers.

### FELLOW, CHARTERED INSURANCE PROFESSIONAL

Faical Cheblaoui  
Encon Group  
Management

Manon Larochelle  
The Co-operators  
Management

Pamela Marson  
The Economical Group  
Management

Paul Wanamaker  
Wawanesa Mutual  
Claims

### CHARTERED INSURANCE PROFESSIONALS

Margaret Arsenault  
Pilot Insurance Co.

Brigitte Cayer  
Minto Group Inc.

Jenny Desroches  
Tanner Ins. Services Ltd.

Peg (Marguerite) Eastman  
The Co-operators.

Christine Garby  
Crawford & Co..

Melissa Gosson  
The Economical Group

Donna Hodgins  
Ontario March of Dimes

Nicole LaBarre  
Desjardins Gen'l Ins. Group

Andrew Lillico  
PCA Adjusters Ltd.

Shawn Martel  
Theoret Martel Proudfoot Ins.

Kim Mask  
Frances M. Lemke Ins. Serv.

Erin Matthews  
The Economical Group

Daniel McKean  
Cunningham Lindsey

Suzanne Muise  
Belairdirect

Courtney Patterson  
Belairdirect

Tracey Anne Tapper  
Belairdirect.

Tara Turner  
The Dominion

Patricia Wilson  
The Co-operators

### GENERAL INSURANCE ESSENTIALS

Ernest Ashikwe  
Encon Group

Gloria Clarke  
Encon Group

Melissa Landel  
Encon Group

Louise Leblanc  
Encon Group

Carla Valle McCooeye  
Encon Group

Anne Marie Scalabrini

Jarrod Stearns

Rosa Maria Tancredi



Paul Wanamaker, FCIP - Top FCIP & Kate Harley  
- Encon Group



Peg Eastman, CIP - 2nd runner up & Lori-Ann  
Guimond, CIP - Ottawa Valley Adjusters Assoc.



Faical Cheblaoui, FCIP - 1st Runner Up FCIP &  
Fred VanDine, CIP - Canadian Insurance Claims  
Managers Assoc.



Fred VanDine, CIP - Past Chair & Bob Norman, CIP  
- Ottawa Chapter Chair

## Ask the Expert



### Dear Expert:

I am going to Florida this winter for a well deserved vacation and will be renting a vehicle while I am there. I have been advised to purchase an OPCF 27 endorsement which will provide physical damage coverage for the rental vehicle. I understand that this is much cheaper than buying physical damage insurance in Florida. My son who is listed on my policy wants to continue to drive my car while I am basking in the Florida sun. Will he still be covered?

### Signed:

Tanning in Tampa

### Dear Tanning,

The OPCF 27 does provide physical damage coverage for your rental vehicle subject to some limitations (example - it does not cover heavy commercial vehicles.) At the same time, all other coverage on the described vehicle is the same as the coverage provided by your policy, so your son is free to drive your vehicle in the frozen tundra while you are driving the rental vehicle in the Florida sun.

---

"the real voyage of discovery consists not in seeking new landscapes but in having new eyes."

— Marcel Proust

## Professional's Corner

**Carson Cook, CIP**  
**Vice-Chair Professional**

As we move from summer to winter (and I feel fall is just a small window that is mostly indiscernible as an actual season in our part of the world!) it's evident to all of us that things are about to get busy.

As a graduate professional in the insurance industry (or as a student on your way through the CIP courses) you will undoubtedly find a multitude of events in the Capital over the winter season that are of interest to you. In an industry where networking is a necessity to earn a competitive advantage, you will find numerous Christmas parties, social events, and broker/company/client events on your calendar, and on top of that - CIP exams. Don't forget the 31 December expiries and claims to close out before the year is done. It all adds up quickly to compound an already busy time of year that can take you out of the office - think family visits and Christmas shopping!

With that in mind, I'd like to remind everyone about the importance of taking the time to communicate through these busy times - with coworkers, colleagues, friends and family.

"Communication is a skill that you learn. It's like riding a bicycle or typing. If you're willing to work at it, you can rapidly improve the quality of every part of your life."

If you want to be a great communicator, don't fall into the e-mail trap! Recently, a very important and time sensitive message was sent to me by e-mail. When the sender did not receive a prompt (in his perception) response, the e-mail was re-sent to me.

E-mail is without a doubt a tool that most of us can no longer do without. We can communicate with anyone regardless of where he/she is. If the recipient is away or otherwise engaged, the message could just sit in an inbox. Whether we are in or out of the office, we all know how many of us receive scores of daily e-mails. Reading all of them is a genuine challenge - and it's a daunting task to distinguish which ones need to be dealt with as "priority" versus "normal" response time. Without a "confirmed read receipt", e-mail does not guarantee if or when a message is received, let alone if the recipient is able to act on it immediately. And try to remember not everyone defines "priority" as you would. It takes just a moment to e-mail confirmation back to the sender - and to let them know your time lines for responding to their issues.

Even with the invention of the blackberry and the resulting texting phenomenon, it's worth noting that sometimes we should just pick up the phone to speak with each other. As holidays and year end approach and we are trying to get our calendars arranged and everything "off the desk", forget the e-mail and remember your blackberry has a telephone option!

## Ambassadors Wanted

Our Ambassadors are a vital part of communicating the business of insurance to students who will form our future work force. If you would like the chance to share your knowledge and experience with students, call the chapter office at 613-722-7870.

## IT'S THE LAW: WHO STRUCK FIRST



**Donna Robinson CIP**  
Paralegal

On a spring day in 2003, Bonnie Lewis walked out of a variety store. As she exited the store she struck her head on a steel pole that was protruding from a truck that was parked and was not moving. The pole was unmarked grey and nearly invisible. The truck was parked the wrong way on the street in front of the store.

As a result of this unfortunate accident, Bonnie sustained a serious head injury and was left with cognitive impairments.

The owner of the truck and his insurer could not be identified, so Bonnie made a claim to her own insurer Economical Insurance under the unidentified or uninsured automobile coverage. She also claimed under the Family Protection Endorsement for the underinsured portion of the claim.

The Economical Insurance denied coverage on the basis that the truck was not moving at the time and thus Bonnie Lewis could not have been "struck by" or "hit by" the truck or the pole protruding from it. They argued that the unidentified or uninsured motorist coverage clearly states that if the insured is not an occupant of an automobile then they will only be covered if they are either struck by or hit by the unidentified vehicle. The insurers argued that it was Ms. Lewis that struck or hit the pole.

Economical brought a motion to dismiss the claim and the motions judge agreed and the claim was dismissed.

Bonnie Lewis took her case to the Ontario Court of Appeal as she felt that the motions judge erred by interpreting the coverage provisions too narrowly. The Ontario Court of Appeal allowed the appeal and re-instated the claim.

Justice Laskin of the Ontario Court of Appeal noted that the motions judge in her decision correctly stated the principle that coverage provisions should be interpreted broadly. He felt however that she did not apply this principle but instead took quite a narrow or restrictive view of the words "struck by" or "hit by". Justice Laskin wrote "In my opinion, these words should be interpreted broadly, and a broad interpretation entitles Ms. Lewis to coverage for her injuries."

Bonnie Lewis was entitled to coverage. Whether she was entitled to damages depends on her being able to prove that the unidentified owner or driver of the truck was negligent.

*Lewis v. Economical Insurance Group, 2010 ONCA 528*

**Donna Robinson, CIP, is an Insurance Paralegal with Beament Green, LLP in Ottawa. She has over 30 years of wide ranging experience in the insurance industry, having worked as an independent adjuster and directly for a major insurer, with a special expertise in Accident Benefits.**

## 13th Annual CIP Society Golf Tournament

**Michael Cherrie, CIP, CFEI**  
Golf Co-ordinator



This year's annual CIP golf tournament held at Cedarhill on 15 September 2010 was a wonderful success, despite being smaller in numbers than in previous years. This year a lunch was included for participants, and golfers had the opportunity to win one of three cars! The club pro reported it was a first for them to have three vehicles on the course for one tournament. The rain held off and golfers and guests enjoyed a BBQ dinner and lots of good socializing after coming in off the course. Participants helped raise over \$400.00 for the Ottawa Food Bank, as well as donating boxes of non-perishable food items. The Local WICC Chapter, who had a booth on the course, reported they collected over \$300. Carson Cook, CIP, our Vice-Chair Professional did a great job as emcee and handing out the numerous prizes provided for the golfers who came out to this tournament. As the Chair for the Golf Committee, I would like to thank the companies who provided hole sponsorship on the course, the hole in one prize, and table prize donations. I also want to pass along our gratitude on behalf of the Food Bank and WICC for the generosity shown by all those in attendance.

## Broker (RIBO) Agent (OTL) Basic Licensing Course



RIBO Class Sept. 2010

The Ottawa Chapter of the Insurance Institute of Ontario is pleased to again offer our Two-Week Intensive course for the licensing of insurance brokers and agents. Class size is strictly controlled, and the course is taught by a panel of instructors. You now have the opportunity to prepare for, and to write your licensing exam in a classroom setting!

We encourage you to register early, and avoid disappointment.

**WHEN:** Monday, January 10 to  
Friday, January 21  
12:00 - 5 p.m.

**WHERE:** Insurance Institute Boardroom  
300 -1335 Carling Ave.

**COST:** Tuition: \$700.00  
Texts & Materials: \$278.25  
Total: \$978.25  
Insurance Institute  
Membership (mandatory): \$80.00  
Payable at registration: \$1058.25  
Exam Fees payable separately

**EXAMS:** Monday, January 24  
9 a.m.  
Insurance Institute Boardroom

## Time to Celebrate!

Melinda Shaw, CIP  
Vice-Chair Academic

Watching this year's graduates receive their diplomas, I think back to the time when I received my own CIP designation. I remember being very happy when all the hard work paid off, and I was successful on each of my exams. I also remember some of the events I missed because I was studying or completing assignments for the course I was taking at the time.

However, attending the awards banquet where I received my diploma was an event I will remember for a very long time. Standing with my peers to receive my CIP diploma, I felt a tremendous sense of personal pride and professional accomplishment. I am still in contact with both the people with whom I attended classes, and with the instructors who taught me the courses.

For those of you still working on your CIP designation, we recognize it is a big commitment and a lot of hard work to take courses while working at a full time job, attending to our families and other obligations. Finding time to study is a challenge, and many of you may get up very early, stay up late, or utilize your lunch hours and weekends to study and complete required reading and assignments. I can tell you these sacrifices will be well worth your efforts when you hear your name called and your colleagues cheer, and with your certificate in hand, you become a member of a very distinguished and professional group within our industry. To each of you currently working towards your CIP, FCIP and GIE designations, I look forward to seeing you at future celebrations of these achievements.

### Look Ahead

A preview of the Spring 2011 Semester:

C-11 Principles & Practice

C-111 Advanced Loss Adjusting

C-13 Liability I

C-120 Underwriting Essentials

C-16 Business of Insurance

## National Education Week 2011

Ottawa Chapter invites you to join us the week of February 28 - March 4 in celebrating education in the insurance industry!

The week is devoted to raising awareness of education with a focus on special seminars, events and networking opportunities across Canada, all as part of the Insurance Institute's dedication to providing responsive and relevant education to the industry. In this 3rd annual event we will host special seminars, events and activities, including our annual Essay Competition with a grand prize of a Kindle e-reader.

Book it in your calendar and join in! We look forward to celebrating with you during this exciting week!

## Meet Your Council



In our continuing series of profiles of members of your Ottawa Chapter Council, we are pleased to introduce you to:

**Faical Cheblaoui, FCIP**  
Encon Group

Faical, or Fice to his friends, was born in Morocco when his family was visiting there from their home in Scotland. He lived his first eight years in England, then his family moved to northern Ontario. After a few more moves they landed in Fort Frances, Ontario where they remain today.

Faical completed his Commerce/Business degree at Lakehead University in Thunder Bay, which he attended on a basketball scholarship. After finishing school there he moved to Ottawa to “watch over” his younger brother who was starting at the University of Ottawa.

As is the case with a number of us in the industry, Faical “fell” into the insurance business. His first job, which he describes as the “worst job ever” was selling Accident & Disability Insurance door to door. One of his colleagues suggested that if Faical obtained his RIBO license he might have a chance for a better job in a broker’s office. After obtaining his RIBO license Faical gave his resume to every broker in town, and was hired by Groulx Insurance Brokers where he worked for two years. After gaining some insight about the business of insurance, Faical realized that he wanted to work for an insurance company. He made the move to Intact as an Underwriter for a year, followed by a move to ENCON where he is now employed as an underwriter in their Special Risk division.

Faical started in the CIP program in January of 2008, taking C-14 Automobile Insurance as an in-house course at Groulx Insurance. He took two courses each of the following semesters, obtaining his CIP in November of 2009. One short year later, after taking six university courses through distance learning, Faical achieved his FCIP designation. His commitment to the courses and fast-tracking his way through the CIP and FCIP programs meant this dedicated student had to forego his passion for video gaming until all the studying was finished.

Now Faical says he wants to “sit back and learn as much as he can”. He feels fortunate to be working with such a smart and experienced team at ENCON. He may even take some time to get back to a video game or two in his spare time.

Faical was elected to the Ottawa Chapter Council in June 2010 and is looking forward to working with his industry colleagues in this new capacity. His council colleagues are looking forward to his participation and to tapping into his knowledge and enthusiasm over the next several years.

## Did You Know?

Beginning with the December 2010 exam session, all students writing an Institute exam will be required to show government-authorized photo identification. Verifying photo identification ensures the credibility of the designations and programs.

## Ottawa Chapter At The Theatre

Ottawa Chapter members will find more than a cast listing in National Arts Centre programs over the coming year. Every issue of the NAC Prelude program as well as the Broadway Across Canada series will feature a 1/2 page ad promoting the advantages of dealing with a Chartered Insurance Professional. Our brand awareness campaign targets theatre patrons as they wait for the curtain to rise. The ads feature the education, experience and ethics of our CIP graduates, encouraging the public to look for the professional standard - an insurance expert with the CIP designation. Watch for our ads the next time you visit the NAC!

## Feed The Minds of Youth Day

On 3 November 2010 we hosted the annual Feed the Minds of Youth event at the Institute offices. This year we had 26 grade nine students and their parents in attendance. Following a pizza lunch, several Chapter members spoke to the group about various roles and careers within the insurance industry. Greg Bergeron, CIP provided information to the group about the role of an agent working in the insurance industry. Melinda Shaw, CIP explained the function of insurance and how it applies to people and their risks. She also described the role an underwriter plays in the insurance industry. The last speaker was Nathaniel McPhee, currently a CIP student working towards his designation while working in the claims area of the industry. Nathaniel presented information and insight into the work of claims personnel. Overall, the teens and their parents were given a good amount of useful information about potential careers in our business of insurance.

## Ottawa Chapter – Insurance Institute of Ontario

300-1335 Carling Ave., Ottawa, ON K1Z 8N8 • Phone: (613) 722-7870 Fax: (613) 722-3544 e-mail: ottawamail@insuranceinstitute.ca

### WINTER 2011 CLASS LIST

**EVENING CLASSES (Early Registration deadline: Thursday, April 1<sup>st</sup>, 2010)**

Course Number & Title	Instructor	Days	Dates	Time	Location	Exam Date
C12 Insurance on Property	Phil Rogers, FCIP	Tuesday	January 11, 2011	5:30 pm – 8:00 pm	Institute Offices	Apr. 6, 9:30 am
C14 Auto Insurance - Part 1	Marg Crawford, FCIP	Monday	January 10, 2011	5:30 pm – 8:00 pm	Institute Offices	Apr. 8, 9:30 am
C43 Specialty Lines	Melinda Shaw, FCIP	Wednesday	January 12, 2011	5:30 pm – 8:00 pm	Institute Offices	Apr. 7, 1:30 pm
C110 Essentials of Loss Adjusting	Paul Wanamaker, FCIP	Thursday	January 13, 2011	5:30 pm – 8:00 pm	Institute Offices	Apr. 7, 9:30 am
C131 Adv. Skills for Broker/Agent	Kate O'Hara, CIP, CRM	Tuesday	January 11, 2011	5:30 pm – 8:00 pm	Institute Offices	Apr. 4, 1:30 pm

I am registering for Course # \_\_\_\_\_ Please indicate if you **DO NOT** need a Textbook \_\_\_\_\_ I am including **\$80.00** for Membership \_\_\_\_\_

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

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

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

Fax #: \_\_\_\_\_ 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
	<b>C43</b>	\$231.38	\$175.15	\$139.65	<b>\$546.18</b>
	<b>All other courses</b>	\$231.38	\$175.15	\$173.25	<b>\$579.78</b>

**Additional Charges:**

Membership fee – add \$80 for new or renewing members

**Deadlines:**

**Early registration until:** Dec. 31, 2010 – after this date add \$56.50

**Deadline for course withdrawals:** Jan. 28, 2011

Withdrawals are subject to \$56.50 administration fee; no refunds will be made for membership fees or textbooks, unless totally unmarked

*After this date no withdrawals (or transfers) will be accepted*

Personal Cheque    Company Cheque    Company Cheque to Follow    Amex    MasterCard    Visa (Please Print or Type)

Name on Card: \_\_\_\_\_ Card Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

\*Please make cheques payable to the Insurance Institute of Ontario – Ottawa Chapter. NSF cheques will be subject to a charge of \$28.25

Register on-line for credit card orders

> Go to [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca)

1. Click the "LOGIN" button and enter your login ID and Password.

> If you are not a Member, please click on "Non-Member First Visit" to register, and then follow steps 2 - 3.

> If you are a Member and this is your first visit to the new Web site, click on "Member First Visit" to confirm your profile and select a password.

2. Once logged in, please select "Ottawa" when selecting an Institute

3. Click on "Local Classes", select the course you want and add it to the shopping cart.