



# Institute IQ Quarterly

Insurance Institute



Silvy Wright, BA(Hons), CA  
Chair of the Board of Governors

## Being the Best You Can Be

I've had the pleasure of travelling across the country these past few months to celebrate the tremendous achievements of our graduates from coast to coast. I now have an even greater sense of the strength of the insurance community in Canada and of how much the Institute contributes to the high calibre of our industry and its professionals.

In my travels, I've had the opportunity to meet and speak with many of you. Thank you for sharing your insights and observations, as well as your issues and concerns. I've heard so many wonderful stories. Some of you have had long, stellar careers in our industry; others are just beginning.

Wherever you are on the spectrum of your career, you all share a commitment to this industry and to being the best you can be.

And that's important. In fact, from my perspective as both Chair of the Institute and President and CEO of Northbridge Financial, I believe it's essential. I believe that your commitment to continual learning and to being the best insurance professional you can be will not only advance your own career; it will advance our entire industry. Your commitment is the very life force of this industry. Without it, our industry will languish. With it, our industry will have the intelligence, the understanding, the skill, and the aptitude to step up and meet all that is demanded of us.

And that is ever-changing. In fact, from where I sit, I see signs almost every day that our industry is changing dramatically.

Some of the change is due to the ever-increasing complexity of what we do. When disaster happens, it's on a scale that is larger and more complex than any of us can imagine. Our understanding and response need to be effective, and that takes a lot more knowledge and skill than ever before.

Other change is driven by rapid advances in technology that challenge us to alter how we work both as individuals and organizations and empower us to deliver better service to customers at every touch point—sales, service, and claims handling.

The very environment we work in has changed, and each of us has to be

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Institute Quarterly is published by The Insurance Institute of Canada  
18 King Street East, 6th Floor  
Toronto, Ontario M5C 1C4  
(t) 416-362-8586 (f) 416-362-4239  
Editor: Walter A. Braddock,  
BComm (Hons), FCIP

## Being the Best You Can Be

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equipped not only to cope with but thrive within all of that change. The future of our industry depends on it. Ultimately, each of us is responsible for our own professional development. That's why your commitment matters. And that's why I believe the Institute's work is more critical than ever before.

As a member of the Institute, you're privy to everything you need to be an insurance professional of the highest calibre anywhere in the world. You have access to world-renowned accreditation programs like the GIE, CIP, and FCIP. Any one of these designations will help set you apart and advance your career.

I heard recently of a student who registered for the FCIP Program before even completing his CIP. When asked why, he said he was determined to gain all of the knowledge and skills he needs to reach the highest level of our profession. I have no doubt that he will. So I urge you to take full advantage of the Institute's offerings. Both the CIP

Program and the Institute's Fellowship Program (FCIP) are the gold standard in our profession.

In the next couple of months, our first crop of FCIPs will graduate. They're already recognized as our industry's emerging leaders. If you want to be, too, I urge you CIPs to register now for the next semester of the Fellowship Program.

“ I see signs almost every day that our industry is changing dramatically. ”

It will give you the strategic leadership and financial management knowledge and skills necessary to rise to the top ranks of our industry.

Be sure to take advantage of many of the Institute's other offerings, as well: workshops, seminars, and networking events. Online, you also have access to a wealth of research, briefs, and other useful information.

And I want to remind you that May 31 is the deadline for two very important CIP Society initiatives: nominations for the National Leadership awards that recognize Society members who embody passion for learning, professionalism, and employer commitment; and nominations for the four \$1,000 Rhind scholarships offered to CIP graduates pursuing additional studies, as well as the dependents of Society members pursuing P&C-related education. Information on both initiatives can be found at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or at your local institute or chapter.

For those of you writing the national exams next month, I wish you every success. And again, to all of you working in insurance, please join me in my mission to promote the industry as a great place to build an exciting and rewarding career.

Sincerely,

Silvy Wright, CA  
Chair of the Board of Governors

## Cutting-Edge Seminars in Partnership with IBC



As the premier source of education and professional development for the p&c industry, the Insurance Institute is always looking for ways that it can be responsive to the needs of the industry and, in turn, our members. So we are pleased to have strengthened our ongoing partnership with another prominent insurance industry organization—the Insurance Bureau of Canada (IBC), the national industry association that represents Canada's private home, car, and business insurers.

Part of IBC's role is to be on the front line of response to the latest industry issues, so it makes sense for us as industry educator to team up with IBC to bring you a number of innovative seminars on current industry issues.

Previous seminar topics as a result of this partnership included Ontario Auto: Future Impact on the Insurance Industry (Ontario roadshow), Insurance in a Climate of Change (Alberta), and KITEC® Plumbing and Related Products (Nova Scotia).

For the coming months, we're pleased to present the following additional seminar topics:

### **Wind and Water: Planning, Prevention and Protection** (IIO and Atlantic Region)

Climate losses are a growing concern in Canada—are we adequately prepared? With the rise of wind and water risks, there is an increasing need for industry

professionals to lead through innovation with a proactive approach to climate losses.

### **Earthquake in Canada: The Risk Realities** (British Columbia)

As part of its strategic priority to prepare Canada for an earthquake, IBC commissioned the first major study of the impact of a major earthquake in British Columbia and Ontario/Quebec. IBC will present the results of this report and discuss proposed solutions based on its comprehensive research.

To learn more and register for one of these and other not-to-be-missed seminars, please visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) and click "Insurance Education," then "Seminars." If you are interested in a seminar topic and it is not scheduled for your location, be sure to express your interest to your local institute or chapter manager.

## Leadership in Action

Leadership at the Institutes will be front and centre in April this year, as several key events bring leaders together from across the country on April 9, 10, and 11. Anchored by the 10th anniversary of the CIP Society Symposium on April 10, the Society's National Leaders are gathering the day before, and the first cohort of new FCIP candidates are presenting on their capstone projects the day after. These three days will be an excellent showcase of the Institute's leadership in action.

### First Leadership Circle Roundtable

In celebration of the CIP Society's 15th anniversary and the National Leadership Awards' fifth anniversary, the Society is pleased to bring together the five 2013 leaders, along with 18 previous inductees of the Leadership Circle, for a very special roundtable meeting on April 9, 2014. The meeting will set the stage for an exchange of ideas amongst our leaders on topics pertinent to membership, including leadership, mentoring, professional ethics, industry trends, and the future of the CIP Society.

"I am very excited about being able to come together to network and exchange ideas with my fellow leadership award recipients," says Carla Blackmore, Established Leader (2009—the inaugural year). "I particularly appreciate that, as national leaders recognized by the CIP Society, we are being called upon to contribute to the Society. I look forward to a really rewarding day." It is anticipated that the discussion will help inform and enhance the programs and services offered by the CIP Society, as benefits the membership for our graduate community. More information will follow subsequent to this unprecedented gathering.

### 10th Anniversary Symposium 2014: "The Future"

Celebrating 10 years of providing professional and leadership development, the CIP Society's Symposium is the Insurance Institute's premier event for potential and accomplished leaders. Presented by the Insurance Institute of Ontario—GTA, the Symposium will be

held on Thursday, April 10 at the Toronto Board of Trade and will form the linchpin of these three days of leadership activities.

The value of Symposium is how in one full day it can bring prominent keynote speakers and expert insurance and business presenters together to inform and interact with a crowd of insurance and business leaders with local and global perspectives. The learning and the networking are unparalleled.

This year's theme, "The Future," promises to speak to the industry challenges of tomorrow and questions whether we will be prepared for them.



High-profile keynote speakers, including Jim Harris, leading leadership, innovation, and change expert, and Peter Zaffino, President & CEO of Marsh Inc., will set the stage. Topical seminar sessions will provide the fresh outlook and eye-opening perspectives on where the industry is heading with insuring weather, telematics data, and the quiet risks with huge impact—such as when the power grid goes dark.

A new feature has been added in celebration of the 10th anniversary: "Up Close & Personal" sessions will give attendees a unique opportunity to meet key industry leaders in person. Participating leaders include Denis Dubois, Desjardins General Insurance Group; Rohan Dixon, Aon Reed Stenhouse Inc.; Sharon Ludlow, Swiss Reinsurance Company Ltd.; and Pat Van Bakel, Crawford & Company (Canada) Inc.

Registration is now open for the CIP Society Symposium on Thurs., April 10, 2014. For more information, visit [www.insuranceinstitute.ca/symposium2014](http://www.insuranceinstitute.ca/symposium2014).

### First FCIP Candidates Present Capstone Projects in Toronto

Candidates are preparing to complete the final, "capstone" course of the Fellow Chartered Insurance Professional (FCIP) designation program in April 2014, leading up to the first FCIP graduating cohort since the program was launched in 2010. Thirteen FCIP candidates from across Canada—in addition to one from the Bahamas—will meet in Toronto on April 11, 2014 to present their capstone projects to a panel of evaluators at a face-to-face gathering. For several FCIP candidates in the online program, this will be their first chance to meet their FCIP colleagues in person.

Sample project topics in this year's capstone course include strategies for reducing fraudulent liability claims; an underwriting perspective on insuring flood and sewer backup; approaches to developing a pool of commercial lines talent; and fostering work-life balance for busy claims staff.

The FCIP Program is an online, part-time professional development program designed to help candidates gain valuable insights as they work towards becoming leaders in the insurance industry. The capstone portion of the program, which began in September 2013, concludes the program's six courses and runs over two consecutive semesters from September to April.

FCIP candidates will showcase what they have learned in all five of the FCIP courses leading up to the final capstone project. These courses include strategy, leadership, financial management, enterprise risk management, and emerging issues. The integrative capstone course is designed to apply knowledge gained in the program to real-world work challenges.

Leadership is in action every day at the Institutes, but seldom is it as apparent as it will be on these three consecutive days in April. For more information, please visit [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca).

## Employee Engagement: Impact, Cost, and What to Do

Recently the concept of “employee engagement” has gained focus and momentum and is now igniting discussion and concern across North America as companies learn the impact that engagement or lack of it can have on their bottom lines.

A recent study by Gallop shows that *30% of the US workforce is engaged in their work, and the ratio of engaged to actively disengaged employees is roughly 2-to-1, meaning that the vast majority of U.S. workers (70%) are not reaching their full potential—a problem that has significant implications for the economy and the individual performance of American companies.*

Research has shown that engagement has a far greater impact on productivity, morale, and performance than policies, procedures, rewards, and perks. So who has the greatest impact on engagement? It is the managers and leaders in your organizations who have the greatest impact. It starts at the top with transparency; open, honest, two-way communication; trust; listening to what employees have to say; and helping individuals reach their full potential through coaching, mentoring, and ongoing professional and personal development.

This is a tremendous responsibility for the leaders and managers in our organizations. A key issue we have to address is how well we have trained and prepared our leaders and managers to be successful in engaging their employees. With the constant pressure to meet quarterly financial targets, how can managers refocus their attention to employing strategies to engage their staff? This is a cultural shift for most organizations but one that companies like Cisco Canada have achieved with great success. David Heather, VP of HR at Cisco, discusses how Cisco has achieved 90 per cent employee engagement in a recent article from HRM Online Canada.

– **Engaged** employees are passionate about their work, enthusiastic about finding new ways to achieve results,

feel connected to their companies, and help move the organization forward. They are happy and create a positive environment.

– **Non-engaged** employees are the ones that come to work but have essentially “checked out.” They do busy work but aren’t concerned with new initiatives, supporting new ideas, or making a difference. They put in time but little effort. These employees exist at all levels within the organization, from the front lines to the boardroom.

– **Actively disengaged** employees are those that are disruptive and work to undermine the efforts of the engaged employees. They tend to be away more, monopolize others’ time, have more problems, make more mistakes, and are generally negative and unhappy.

### What Companies Can Do to Improve Employee Engagement

- Use the right employee engagement survey and respond to input, as opposed to trying to justify input from the employees.
- Focus on engagement at the enterprise and local levels.
- Select and hire the right managers.
- Coach managers and hold them accountable for their employees’ engagement.
- Define engagement goals in realistic, everyday terms.
- Find ways to connect with each employee.

Employee engagement for our Gen Ys, the youngest and second-largest cohort of workers, also presents unique challenges and opportunities. There are more than 12 million Gen Ys in Canada, and they account for a third of our population. They are changing the workplace and will continue to do so as they move into more influential leadership positions within organizations. With the right feedback, coaching, and support from their current managers, they will surprise, delight, and shine in their workplaces. To engage them, you need to understand them. Do you? Some interesting facts about this cohort of workers recently published in [www.hrmonline.ca](http://www.hrmonline.ca):

- By 2028, Gen Y will make up 75% of the Canadian workforce.
- 71% think work meetings are inefficient and a waste of time.
- 69% think regular office attendance is unnecessary.
- 84% say making a positive difference is more important than professional recognition.
- 53% said a mentoring relationship would help them become better and more productive contributors to their companies.
- 62% say face-to-face is the most effective way to communicate in the workplace.
- 80% prefer on-the-spot feedback to formal reviews.
- 75% look for employers that offer personal development, professional development, and ongoing education opportunities.

Companies struggle with how to engage and retain their Boomers, Gen Xs, and Gen Ys while holding on to outdated policies, procedures, and guidelines. It has been shown that remote workers and those working from home actually put in more hours on the job than their colleagues that are in the office, yet old-school thinking persists and companies continue to lose employees to more forward-thinking organizations. Are you holding on to old beliefs? What is holding you back from trying something new?

Ongoing growth and development is important for staff across all generations. However, Gen Y places great value and importance on career growth and professional development. One of the most valuable resources a manager has in his or her toolkit is the ability to provide opportunities for growth and development.

In a recent presentation given by Dr. Beverly Kaye, Career Systems International, at the Fall 2013 Strategic Capability Network event, she noted that *your best employees—the ones you need most—want one thing from you, plain and simple: to support their growth and development. Study after study confirms*

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## CIP Society Update

### Sixth National Leadership Awards

The CIP Society is proud to announce the call for nominations for the 2014 National Leadership Awards. The 2013 award program has recently concluded, with five new leaders recognized at convocations across the country. Two new Established Leaders and three new Emerging Leaders were welcomed into the prestigious Leadership Circle and presented with a unique, hand-sculpted statue entitled "Good Company."

In 2014, we look forward to continuing to recognize exceptional individuals; we encourage you to nominate your colleagues and coworkers for this prestigious honour. The nomination process involves detailing the nominee's qualities, accomplishments, and contributions to the organization, the industry, and the community. A revised nomination guide is available to help nominators navigate the criteria and present their nominees in the best possible light.

For more information on our 2013 National Leadership Award recipients and how to nominate in 2014, visit the CIP Society Web site at [www.insuranceinstitute.ca/cipsociety](http://www.insuranceinstitute.ca/cipsociety).

### Rhind Scholarships

Four \$1,000 scholarships are made available each year to candidates who are interested in pursuing further education related to the P&C insurance industry and who are not being financially supported by their employers. There is also an opportunity for dependents of CIP Society members who are pursuing post-secondary education related to the p&c insurance industry and/or related financial services to apply for a scholarship.

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

The CIP Society National Council awarded four scholarships for the 2013–2014 year:

to Elizabeth Gallant (CIP Society member pursuing continuing professional development; Saint John, NB); to Emily McHugh (daughter of late CIP Society member John M. McHugh; Ayr, ON); to Kelsey Craver (daughter of CIP Society member Sharon Craver; North Vancouver, BC); and to McKenna Gaetz (daughter of CIP Society member Roxanne Gaetz; Leduc, AB).

For the 2014–2015 academic year, the deadline is May 31 and scholarships are awarded by July 31. For detailed information on the Rhind Scholarship, visit the CIP Society Web site at [www.insuranceinstitute.ca/cipsociety](http://www.insuranceinstitute.ca/cipsociety) > Professional Development > Rhind Scholarships.



**The CIP Society**  
1.866.362.8585  
416.362.8586  
416.362-2692  
18 King Street East  
6th Floor  
Toronto ON M5C 1C4

## National Education Week

### Educate. Elevate. Celebrate.

National Education Week at the Insurance Institute was celebrated this year from February 24 to 28. As we continue to support professional development in the industry, Institutes across the country hosted topical seminars and one-on-one conversations with insurance professionals throughout the week.

One hot topic in insurance and across Canada this past year has been the weather. As a result, the Institute offered a series of timely weather-preparedness seminars. Select chapter and institute managers worked hard to organize these seminars in conjunction with the Insurance Bureau of Canada.

The following is a sample of the seminars that occurred across Canada:

- The Insurance Institute of Ontario offered seminars about water and wind;

- The Insurance Institute of British Columbia offered an earthquake seminar;
- The Insurance Institutes of Northern and Southern Alberta offered storm water and flood mitigation seminars.



In addition to the seminars and events during National Education Week, most institutes are now on Twitter and are carrying on the conversation on social

media. Look for your local institute or chapter on Twitter.

As part of the Institute's effort to amplify our online voice, this year we also unveiled a National Education Week video. We took this as an opportunity to hear from you, the members, and feature insurance professionals highlighting the benefits of professional development and education. To view the video, visit [www.insuranceinstitute.ca/nationaleducationsweek](http://www.insuranceinstitute.ca/nationaleducationsweek).

National Education Week continues to support the Institute's mission, vision, and values in educating professionals in the p&c industry.

Join the Institute in elevating the knowledge of those advancing their careers, and celebrate the achievements of insurance professionals across the country.

## Computer-Based Exams: The Keyboard is Mightier Than the Pen

Remember when the pen was mightier than the sword?

That changed with the advent of personal computers, leading up to today, when Institute members communicate primarily by keystrokes—be they on laptops, tablets, or mobile devices.

The Insurance Institute of Canada has long recognized the emergence of computer technology in the contemporary learning experience. Since the first virtual class was offered in the fall of 2009, virtual class registrations have expanded to 1,500, with most virtual class mid-term exams being conducted online. The Institute has a pool of 125 instructors for teaching virtual classes.

With this in mind, the Institute's Board of Governors has approved the development of computer-based exams for CIP courses.

Starting in 2015, the keyboard will be mightier than the pen.

The transition to computer-based exams will be made gradually over two years, beginning with a single course exam in December 2015. The plan is to have all CIP and GIE students writing computer-based exams by the end of 2017.

Computer-based exams will maintain the current rigour of the exam process, employing multiple-choice, short narrative, and essay-style application questions. Students will write their exams at proctored exam centres, where secure computer set-ups will include features such as screen protection and locked-down browsers.



For CIP students, computer-based exams will offer a variety of advantages over pen-and-paper exams:

- Flexibility is a critical advantage. Computer-based exams will be scheduled three times each year. Each exam period features a three-week window, giving students the ability to organize their exam schedules around their busy work schedules.

- Students will easily master a new online protocol for course registration, including an efficient user interface to schedule exam times and locations. Instructions at the exam centres and the exam application will be easy to follow.
- Students will know their results faster—in fact, in less than half the time it currently takes for students to get their results.
- There will be new opportunities for enhanced feedback to students on their exam performance.
- Computer-based exams offer students a more comfortable exam environment because they feature a device familiar to us all—a keyboard. Everyone uses keyboards at home, work, and at school; it makes sense to use them for exams, as well.

The move to computer-based exams is anticipated to contribute to an overall positive experience for students and their employers.

The Insurance Institute of Canada will be keeping students and employers informed of the project as it rolls out. Check out the Insurance Institute's "Examinations" webpage for future updates at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) > CIP & FCIP Designations > CIP > Examinations.

## It's Almost Membership Renewal Time Again!

As you know, your membership year runs from June 1 to May 31, and very soon we'll be sending out the 2014/2015 Membership Renewal Notices. Prompt renewal of your Institute membership enables you to continue towards your educational goals and be offered exciting professional development opportunities

along the way. As well as this, we'll keep you up to date with the latest industry knowledge and news.

If your employer participates in our company-billed renewal program for Institute members on staff, you might not receive an invoice yourself. If you do

receive an invoice, or if you are a member who is billed individually for your renewal, please respond promptly—we appreciate it. Continued active membership will ensure that service interruptions are avoided and that you will always have access to the latest industry knowledge and news!

## STUDENTS: Are You Getting Your Tax Credits?

The Insurance Institute is an educational institution that has been certified by Human Resources and Skills Development Canada and is therefore able to issue T2202A receipts. The T2202A receipt is an official statement for income tax purposes and is issued to all eligible students who paid tuition and fees for

qualifying courses and want to claim for tuition and fees on their income tax returns.

To download and print your T2202A receipt from the Insurance Institute Web site:

1. Go to [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) and log in as a new or existing on-line user.

2. Click on "My Education" and then on the "My Receipts" link on the left menu.

Note that T2202A receipts will not be mailed. If you have any questions, please contact an Institute Member Services representative at 1-866-362-8585 (toll-free) or e-mail [iicmail@insuranceinstitute.ca](mailto:iicmail@insuranceinstitute.ca).

## Join the Conversation—The Institutes Are Now on Twitter!

Those of you insurance professionals who are social media-savvy can now follow your local institute or chapter on Twitter.

Whether you are savvy or not, a presence on social media platforms like Twitter and LinkedIn is now the norm for most businesses. Recognizing this, the Institute has been planning and training local managers on the use of social media since early 2013. Now, 15 institutes and chapters are live on Twitter and tweeting about seminars, events, and engaging with their local members.

Each institute has its own Twitter account, which has opened up new engagement possibilities, from students to graduates and the insurance media.

“The ability to reach out to our members and the greater insurance community on Twitter has been an exciting and interesting process,” commented Peter Hood, CIP, Customer Relationship Manager for the Insurance Institute of Ontario’s Cambrian Shield, Conestoga, Hamilton/Niagara, and Southwestern Chapters. “We use Twitter to share tweets about seminars and convocation, as well as engaging with our followers about interesting news and advice for students. It is also exciting to see our members engage with us via tweets and retweets.”



To follow your local institute or chapter, look for the following accounts:

@InsuranceInsBC	@IIO_GTA
@InsuranceInsNA	@IIOOttawa
@InsuranceInsSA	@IIOKaw_Dur
@InsuranceInsSK	@insdassuranceQC
@InsuranceInsMB	@InsuranceInsNL
@InsuranceInsON	@InsuranceInsNB
@IIOSouthWest	@InsuranceInsPEI
@IIOConestoga	@InsuranceInsNS
@IIOHam_Nia	

We have also recently introduced a social media hub on the Institute website. On the webpage, you will find links to all of our institute and chapter Twitter accounts, as well as our Insurance Institute of Canada LinkedIn company page. Visit our new page at [www.insuranceinstitute.ca/socialmedia](http://www.insuranceinstitute.ca/socialmedia).

## Marine Courses: The Clock is Ticking...

Just a reminder that you have one semester remaining to enrol in one or more of the three marine insurance courses now part of the CIP Program:

- C53 Principles of Marine Insurance
- C54 Marine Underwriting
- C55 Marine Claims

The current marine courses will remain available only for the following semester:

Fall 2014 (September–December)

A new marine curriculum is planned for launch in September 2014. For details, look for the Summer 2013 edition of *IQ* at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) > About the Institute > Reports and Publications > Newsletters–IQ: Institute Quarterly.

## The Honour Roll

A CIP or FCIP designation is impressive enough in its own right. Even more impressive is an Honours CIP or FCIP—eight of ten FCIP or CIP courses passed with honours. In our previous edition (Winter 2013–2014), we announced the Honours graduates who received their diplomas at convocation ceremonies last fall. The following Honours graduates elected by the Board of Governors in October received their diplomas at convocation ceremonies this winter:

### Fellow Chartered Insurance Professionals

#### Alan Dubé-Graveley

Northbridge assurance (Quebec)

#### Sophie Vanasse

Groupement des assureurs automobiles (Quebec)

### Chartered Insurance Professionals

#### Vincent Beauchemin

Intact Insurance Company (Quebec)

#### Angelica Cacioppo

Chubb Insurance Co. of Canada (Ontario)

#### Stephanie Crosty

Marsh Canada Limited (Ontario)

#### Laura Fyfe

Marsh Canada Limited (Ontario)

#### Anne Hsu

The Co-operators (Ontario)

#### Julie Lacroix

Desjardins Groupe d'assurance generals (Quebec)

#### Anna Mosenkova

Munich Reinsurance Company of Canada (Ontario)

#### Tania Ramsay

Farmers' Mutual Insurance Company (Ontario)

#### Ruby Thomas

Clarke-Slighte Insurance Brokers Ltd. (Ontario)

Congratulations to these outstanding graduates!

## Employee Engagement

*continued from page 4*

*that development is the single most powerful tool managers have for driving engagement, retention, productivity, and results.*

As a leader or manager in an organization, the question is, what are you doing to actively engage your employees? Remember, it is never too late to start.

For professional development programs offered through the Insurance Institute of Canada, check out our website at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) > Insurance Education > Professional Development.

For further information, contact Karen Bergin, Professional Learning & Development Consultant, Insurance Institute of Canada at [kbergin@insuranceinstitute.ca](mailto:kbergin@insuranceinstitute.ca).

## Onwards and Upwards

**Butters, Lynn, FCIP**, has been appointed Senior Underwriter for Ecclesiastical Insurance Western Region.

**Curran, Nona, CIP**, has been appointed Underwriter for Ecclesiastical Insurance Western Region.

**Riley, Tracy, CIP, NPDP**, has been appointed Vice President, Insurance Products, of The Wawanesa Mutual Insurance Company.

**Sherry, Andrea, BComm(Hons), CMA, FCIP, CRM, FCIA, FCAS**, has been appointed Vice President, Actuarial Pricing, of The Wawanesa Mutual Insurance Company.

## Goodbye, Winter, Hello—Exams!

The national examinations for the CIP and General Insurance Essentials Programs take place April 1–April 7, 2014.

Day	Morning Course Number	Afternoon Course Number
Tues. Apr. 01	121, 130	13, 47, 48, 82
Wed. Apr. 02	12, 35, 36, 132	38, 54, 111, 120
Thurs. Apr. 03	37, 45, 53, 110	31, 39, 43, 55
Fri. Apr. 04	14, 49, 66, 112	32, 40, 122
Mon. Apr. 07	11	16, 72, 81, 131

Morning sessions start at 9:30 a.m., local time; afternoon sessions, at 1:30 p.m. Three hours are allowed for each CIP subject and two hours for GIE subjects. Good luck!

## Keep in Touch

### Have your contact details changed? Help us to keep you up to date.

The Insurance Institute is here to help you enhance your professional life and keep you abreast of all the latest industry knowledge and exciting new opportunities. We're always developing new seminars, courses, and events for industry professionals. However, to ensure we're able to keep you in "the industry loop," we need to have your current contact details.

### Have you changed jobs? Do we have your e-mail address?

The Institute is now making an effort to be more environmentally conscious by sending out more e-mail communications. So if you haven't received anything from us in e-mail format, chances are we either have an incorrect e-mail address for you or no e-mail address at all.

It's so easy to update your on-line profile now by visiting [www.insuranceinstitute.ca/Signup/Identification.aspx](http://www.insuranceinstitute.ca/Signup/Identification.aspx). Just log in as a new or existing on-line user and update your profile—it's quick and easy! And while you're there, remember that, on our Web site, you can research, register, and pay for courses, seminars, and events, all from the comfort of your own home or office.

## Food for Thought

By three methods we may learn wisdom: first, by reflection, which is noblest; second, by imitation, which is easiest; and third, by experience, which is the bitterest.

—Confucius