



## Insurance Institute



**Lynn Oldfield, MBA, CRM, FCIP**  
**Chair of the Board of Governors**

### **Lifelong Learning Paves the Way for Success**

The pace of change and innovation in our industry illustrates the importance of lifelong learning.

Today, insurers are faced with issues and risks that were unheard of even five years ago. As insurance professionals, we need to not only increase our skills but also keep up with current and future trends.

Constantly improving our knowledge is a must to help us maintain a high level of strategic competency and contribute more effectively to the goals of our organizations. Professional development also remains one of the best ways to protect and promote our standing in

an increasingly competitive marketplace. No matter how long you've been in the industry or how far you want to take your career, I encourage you to adopt a philosophy of lifelong learning.

The concept of lifelong learning is near and dear to my heart. I credit much of my career success to a constant thirst for knowledge and an aspiration to never stop learning. I have a passion for this industry, which has taught me something new each day and never provided a dull moment in learning about our clients' risks and how to mitigate them. The programs provided by the Insurance Institute work to develop your insurance knowledge but also look to improve your critical thinking skills, expand your ability to reflect conceptually, and strengthen your capacity to work collaboratively with others.

Learning about new insurance ideas and concepts comes in many forms, be they traditional classroom courses or seminars, online or virtual classes, or even hands-on, day-to-day, on-the-job training. Earning degrees, completing industry courses, and obtaining designations fortifies our knowledge base and provides the foundation for career advancement. However, there is no substitute for the depth of experience to be gained from working side by side with your peers while giving back to this great industry.

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## Lifelong Learning Paves the Way for Success

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It was my desire to learn all I could about the insurance industry that led me to a volunteer role with the Institute very early in my career. I can honestly say that what I have given of my time has come back to me ten-fold through personal growth, as well as new friendships and networking.

And there are ample opportunities to pay it forward within the industry, whether on a committee, volunteering to lead a seminar, or becoming a mentor. Volunteering is an incredibly rewarding development experience. For example, volunteering for a few hours as an Ambassador to speak to high school students about careers in insurance will provide you with a chance to engage, speak publicly, and share your knowledge. There are other personal benefits to volunteering, such as increasing your own knowledge of a subject as you prepare to lead a class or seminar, meeting senior people whom you would otherwise not get the chance

to meet, and expanding your industry network significantly.

I recently witnessed first-hand the hard work and commitment of the hundreds of volunteers who made the convocation ceremonies around the country a big success. I was inspired by these volunteers and their determination to honour the graduates of the Institute's Chartered Insurance Professional (CIP) and Fellow Chartered Insurance Professional (FCIP) Programs. Watching these volunteers and the graduates who sacrificed so much to achieve their designations, I felt a tremendous sense of pride for this industry that is abundant with people who are well educated, dedicated, and incredibly hard-working.

The p&c insurance industry is filled with people who care and who spend their days helping others. It's gratifying to know that the work we do has a positive impact on people's lives—especially after something bad has happened. We put businesses back together and get enterprises up and running after the

storm. We help people get their lives back on track following a catastrophic event. We are also one of the most inclusive industries in the world, and we are increasingly becoming a more attractive option for career seekers.

A career in insurance is anything but boring, and the career paths and opportunities available within the industry are almost endless. I'm proud of this industry that has given me a fascinating, rewarding, and challenging career for over 30 years, and I can't wait to see what's around the corner.

Keep learning, pay it forward, and be proud of what you do. Wishing you all the best in your career endeavours.



Lynn Oldfield, MBA, FCIP  
*Chair of the Board of Governors*

## Now's the Time to Grow Your Risk Management Experience!

Big data, the sharing economy, and global climate change are just a few of the emerging challenges that have created a need for qualified risk managers.

The Risk Management Certificate Program provides an opportunity for insurance professionals to deepen their understanding of risk in the context of insurance. Successful completion of this three-course certificate qualifies you to attempt the exams that lead to the CRM designation.

Risk Management Principles and Practices (R110), the first course in the series, provides an introduction to risk and risk management. This course defines four types of risk, compares enterprise-wide versus traditional risk management processes, and highlights financial risk.

Risk Assessment and Treatment (R120) delves into the identification and resolution of risk. Students will learn analysis techniques used to identify risk and outline alternatives to

manage risk, including the transfer of risk to insurance and financial organizations.

The final course in the certificate, Risk Financing (R130), introduces monetizing uncertainty. This course focuses on financing options that are used to pay for critical resources when needed.

If you haven't already completed your CIP, you may be able to apply for credit for two electives in the CIP Program upon successful completion of all three Insurance Institute Risk Management courses.

The Institute's Risk Management courses are delivered through facilitated online learning. There is no weekly live class, but all students follow the same weekly schedule for readings, assignments, and graded online interaction under the guidance of an instructor.

Register now for R110, R120, and R130 and take the steps to add the CRM to your credentials. Visit [www.insuranceinstitute.ca/RiskManagement](http://www.insuranceinstitute.ca/RiskManagement).

## National Education Month: Getting on Board with Insurance Education



How the Insurance Institute's programs can help create a successful onboarding experience for new employees took centre stage during National Education Month 2018. Local institutes and chapters across Canada hosted seminars, networking events, and meet-and-greet opportunities throughout the entire month of February.

Education and career development were the focus of these conversations aimed at helping employers ensure new employees have the right tools and training to do the job. The Insurance Institute has several educational courses, programs, and seminars that can help employers with the onboarding process

and help new employees gain highly relevant industry knowledge right off the start, including these:

- Insurance Fundamentals seminars and webinars
- General Insurance Essentials (GIE)
- C11, the first course in our Chartered Insurance Professional (CIP) designation program
- CE OnDemand
- P&C Insurance Essentials for Executives

Networking also underpinned many of the professional development activities during this awareness month.

Local institutes across the country met with insurance companies and their employees to talk about educational opportunities. And in various local chapters, members came together for social activities such as axe throwing, curling, and bowling tournaments.

In addition, National Education Month was an ideal time to discuss careers with mentors and peers. Members and employers were encouraged to check out *mycareer*, at [www.insuranceinstitute.ca/mycareer](http://www.insuranceinstitute.ca/mycareer), an Institute online resource offered at no cost to help insurance professionals chart their careers within the p&c industry.

### Get Practical with CE OnDemand

Continuing education (CE) for brokers is available anywhere, anytime, thanks to CE OnDemand. This catalogue of online, accredited CE courses for personal- and commercial-lines brokers contains cutting-edge knowledge about emerging issues such as cyber risk, the water peril, and the sharing economy. Other topics include business interruption, E&O, D&O, and our newest courses on catastrophic loss, pleasure watercraft, and servicing VIP clients.

CE OnDemand will give brokers and agents the tools to identify, understand, and explain key risk exposures to their clients. A virtual broker guides learners through the course, sharing real-life job experiences and expert tips. Courses include knowledge checks and case-based scenarios, letting brokers practice new skills and knowledge as they learn.

Brokers can take a one-hour CE OnDemand course any time, then download or print off their CE certificate as soon as they successfully complete the course and pass the final "Knowledge Check" quiz. All current courses are accredited in Ontario, Alberta, Saskatchewan, and Manitoba and meet the Insurance Council of British Columbia guidelines for general insurance technical education.

CE OnDemand is practical knowledge that brokers can apply immediately to build strong, lasting, and profitable business relationships.

Brokers can purchase the entire CE OnDemand catalogue of 13 eLearning courses for a special introductory price of \$149 for members or purchase the current courses individually for \$49 each. Group discounts are available—contact [ceondemand@insuranceinstitute.ca](mailto:ceondemand@insuranceinstitute.ca) to learn more.

## Stay Connected with Us on Social Media!

Our community is growing, and we'd like you to be a part of it. Join us to get a fresh perspective on the industry, share ideas, and connect with insurance professionals across the country.

### Here's what you can share, like, and follow:

- Latest industry news
- Information for course registrations
- First access to events, webinars, seminars
- Thought-provoking ideas

### Join us here:

-  [www.twitter.com/InsuranceInsCA](http://www.twitter.com/InsuranceInsCA)
-  [www.linkedin.com/company/insuranceinstituteofcanada](http://www.linkedin.com/company/insuranceinstituteofcanada)
-  [www.facebook.com/InsuranceInsCA](http://www.facebook.com/InsuranceInsCA)
-  [www.youtube.com/user/InsuranceInstitute](http://www.youtube.com/user/InsuranceInstitute)

## Become a Critical Thinker with Advanced CIP

Critical thinking is a highly sought-after skill in the insurance industry. Insurance professionals constantly undertake complex evaluations in their business—analyzing financial or claims data, creating and interpreting contract wording, and determining the right coverage for clients at the right value.

How do you learn to think in ways that will improve your performance in whatever you do at work? *Critical Thinking for Insurance Professionals* is available as part of The Insurance Institute of Canada's Advanced CIP (Advanced

Chartered Insurance Professional) Certificate Program for CIP graduates.

This four-course certificate program consists of a CIP elective course to deepen your technical knowledge, along with three courses that are designed to help you progressively enhance your effectiveness in your role. Graduates of the Advanced CIP Certificate Program are acknowledged at Convocation and are permitted to use the post-nominal letters CIP (Adv). When combined with five years of relevant work experience, the program also qualifies graduates to

apply for admission to the FCIP (Fellow Chartered Insurance Professional) Program.

Those with a CIP designation will be able to register for the Advanced CIP Certificate Program. Registration is now open for the spring session of the Advanced CIP Certificate courses.

Visit the Institute's website at [www.insuranceinstitute.ca/cip-fcip-designations](http://www.insuranceinstitute.ca/cip-fcip-designations) > [Advanced CIP](#) for more information and to register.



Recently finished your last Original-Track FCIP course?

Please submit your grades to [fcip@insuranceinstitute.ca](mailto:fcip@insuranceinstitute.ca) as soon as possible in order to meet the program closure requirements and other eligibility deadlines.

Final deadline for grade submission: **April 30, 2018**



# Original-Track FCIP Grades Due Reminder

## New Commercial Lines Certificate Program Coming

In a field that is constantly changing, commercial insurance professionals need to be prepared with both essential knowledge and the ability to think critically, problem-solve, and collaborate.

The Institute's new Commercial Lines certificate program, currently in the early development stage, will take a solutions- (rather than product-) based approach, providing graduates with both the technical know-how and the skills needed to apply this learning in the real world.

### This three-course program consists of the following:

- **Course 1:** Critical Components of Commercial Insurance—a foundational course in commercial insurance
- **Course 2:** Commercial Exposures and Solutions—an analysis of commercial insurance products and specialty lines
- **Course 3:** Specialized Solutions and Skills for Commercial Lines—an applied case/problem-based course on issues and paradigm shifts in the industry.

Stay tuned for more details on this exciting new program.

## Goodbye, Winter, Hello—Exams!

As of spring 2017, all courses in the CIP and General Insurance Essentials Programs have computer-based examinations.

Computer-based exams (CBE) will be offered at proctored exam centres on select dates between April 3 and April 23.

Once registration is complete, the examination dates schedule is available online.

Three hours are allowed for each CIP subject and two hours for GIÉ 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](http://www.insuranceinstitute.ca/Signup) > Identification. 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 website, you can research, register, and pay for courses, seminars, and events, all from the comfort of your own home or office.

## The Honour Roll

An FCIP or a CIP designation is impressive enough in its own right. Even more impressive is an Honours FCIP or CIP—eight of ten FCIP or CIP courses passed with honours. The following Honours graduates received their diplomas at convocation ceremonies this winter:

### Fellow Chartered Insurance Professionals

Carie E. Bayes, CAA Insurance Company (Ontario)

Shara Bierman, InsureMy Ltd. (Ontario)

Sarah Henderson, Aviva Canada Inc. (Ontario)

Elizabeth Marie Kepes (Ontario)

### Chartered Insurance Professionals

Krystle Casilli (Ontario)

Tamarin Hong, The Co-operators (Ontario)

Stephen Keane, Desjardins General Insurance Group (Ontario)

Olivia Pocol (Ontario)

Sunejaa Sugunananthan, Quindell (Ontario)

Anh Vo (Quebec)

*Congratulations to these outstanding graduates!*



## Career Connections: Our Messaging and Engagement Are Hitting the Mark!

Career Connections engagement and messaging are resonating with career seekers across the country—in fact, nearly 200,000! With the support of our industry partners, and working alongside a roster of just shy of 350 Ambassadors, the program encourages students and career changers to explore one of the many rewarding career opportunities in insurance and helps them to understand the relevance of insurance in the world today.

Here are just some of the ways that Career Connections is connecting with our audiences and helping to meet the growing talent needs of the industry:

### High School Students

There are over 200 high school presentations expected this campaign year, in classes ranging from careers, business, finance, and accounting to sports marketing and entrepreneurship! Students across Canada hear from industry professionals about their rewarding insurance careers and have the chance to experience first-hand how insurance works and its role in our society.

Here is what students are saying about these interactive and engaging presentations:

*"I learned more about insurance and that there is more to it than what we see in commercials."*

*"I was most interested in hearing how other fields like healthcare and engineering fit into insurance."*

In addition, on November 1, over 1,100 grade 9 students (along with their parents) at 70 sites across the country took part in Feed the Minds of Youth 2017! These luncheon events, hosted as a part of Take Our Kids to Work Day, are filled with career insights, games, videos, and an opportunity to ask questions about careers in the industry.

Here is some of the feedback from parents and industry professionals from the day:

*"I liked that this day is inspiring young students on the enormous career opportunities waiting for them in the insurance industry. This is a very good preview of what insurance actually is and how it goes beyond the selling of insurance by an agent. Great job putting together this event!"*

*"I liked being able to bring my daughter to this event, which explains the industry far better than I could do so in such a short space of time."*

*"I learned that the insurance industry needs a lot of younger workers to replace those who will be retiring by 2022 and how much opportunities there will be to do this."*

Over 20 career and education fairs, including the Ontario Universities Fair (OUF), the Rotary Career Symposium (Winnipeg), and ECF Vancouver round out our secondary student engagement.

### Post-Secondary Students

The Career Connections campaign to date has had the opportunity to reach over 50,000 post-secondary students at over 70 career events from Victoria, BC, to St. John's, NL. That is a lot of talented, creative, and motivated young people!

Over 30 of these events were a part of our insurance-specific programming, which includes career fairs, career-building events such as mock interviews or Resumés 101 sessions, and speed networking. In essence, these events take students' interest in and awareness of the insurance industry to the next level. Industry partners also regularly join us on campus and get connected to top talent through our events with a recruitment focus!

We also host our ever-popular on-line, office-hour chats hosted in partnership with [TalentEgg.ca](http://TalentEgg.ca) and webinars for

students in the full-time insurance programs!

### Career Changers and Global Talent

Career Connections also hosted webinars and presentations for career changers (those with experience in another sector and eager to see how their skills might translate to a career in insurance) and professionals newly arrived in Canada and taking part in employment and bridging programs. The Institute's demographic research tells us that there are not enough youth to meet our needs. So, career changers and global talent can help fill the gaps. Broader engagement of this audience is anticipated for the spring and summer months.

### How You Can Get Involved with Career Connections

Attracting the next generation of insurance talent is on the minds of many in our industry, and we are effecting as wide-reaching an engagement strategy as possible to help these audiences make a career connection:

- Be a part of the conversation and help us spread the word! Follow us on [Facebook](#) or [Twitter](#), or share our videos on [Youtube](#).
- Post available opportunities from your organization on the [Career Connections Job Site](#).
- [Become an Ambassador](#) yourself or consider having your organization become part of the [Corporate Ambassador Program](#).
- Share the [Career Connections website](#) and materials with interested career seekers.
- Encourage your colleagues in HR to engage in our [insurance-specific events](#).

If you have any questions about the Career Connections Program in general or how you can get involved, contact us at [cconnections@insuranceinstitute.ca](mailto:cconnections@insuranceinstitute.ca).

## 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 2018/2019 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 Bill Membership Renewal Program, you might not receive an invoice yourself, as your HR team will be handling it. 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!

## Demographic Research: The Changing Workforce

The Insurance Institute started conducting a demographic analysis of the industry's workforce a decade ago because human capital issues were critical concerns for the industry—issues such as recruitment, retention, management succession planning, and learning and development.

The Institute is pleased to have contracted with the Conference Board of Canada for the latest 2017/18 demographic research, specifically to conduct the four phases of data collection, research changing workforce issues, and benchmark the industry's workforce compared to other sectors and Census Canada data.

The Conference Board brings extensive experience working in our industry and tremendous knowledge about talent management issues. With their insight and the industry's participation, we anticipate providing the industry with a wealth of valuable information from which you can implement strategic talent management initiatives.

As we wait for the full story behind the 2017/18 research to develop (final reports are due to be released in September 2018), Margaret Parent, Director, Professionals' Division and

lead on the Institute's demographic research projects since the beginning, re-evaluates the **ten key findings** from the 2007/2008 research in the CIP Society's latest trends paper.

Those key findings include the following:

1. Imbalances need balancing
2. Incoming will not replace the outgoing
3. Retirement projections will impact significantly
4. Leadership void looms
5. Key roles at risk
6. Key sector at risk
7. Targeted recruitment required
8. Retention needs greater attention
9. Re-invention rather than retirement may be a solution
10. Systematic action required

Including sneak peeks at the initial census results where appropriate, Margaret examines where we were and where we are today.

You can read the paper and [visit the full CIP Society trends paper library online](#).

## Insurance Licensing: Study Resources from the Institute

As a trusted source of education for the p&c industry in Canada, the Insurance Institute wants to ensure that new entrants to our industry are well prepared.

Provincial licensing exams can be challenging. That's why we provide tailored study resources designed specifically to help students pass their exam.

We understand that people are busy, so we're pleased to offer a choice of learning format, including live classes, virtual classes,

and independent study kits with online tutorials. Students are able to pick a format that suits them and study in a way that is most convenient to them.

Many of our local Insurance Institutes also offer the licensing exam—making the licensing process as simple as possible.

### **Know someone who needs to get licensed?**

Offerings vary by province, so visit [www.insuranceinstitute.ca/licensing](http://www.insuranceinstitute.ca/licensing) to find out what's on offer in your area.

## Where Do Your Membership Dollars Go?

As we come up to membership renewal season, we often get questions from members ranging from what the benefits are in becoming a member to what we do with your membership dollars.

### **As a member of the Insurance Institute, you belong to one of Canada's oldest industry associations.**

We were founded in 1899 by a group of major insurance companies with the common goal to provide a high standard of education options to insurance professionals. We are not-for-profit, which means that any profit that we make gets channeled back into our business: educating the industry.

For you, membership means more than a list of benefits: We're an insurance community of which you are an important part.

### **Your local membership dollars enable us to do the following:**

- **Maintain and update our designation programs**

Employers look for the CIP and FCIP designations when hiring, and we are committed to constantly reviewing the learning materials and formats to keep our programs current.

- **Provide you with quality professional development and networking opportunities**

We keep you informed of the latest industry happenings, offering seminars and panel discussions on the latest hot topics and legislative changes.

- **Develop new and innovative certificate programs**

We're able to hire experienced instructional designers who create new programs, such as Advanced CIP, Risk Management, and CE OnDemand. They also ensure our current offerings contain quality content and knowledge that are applicable to your real-world situations.

- **Conduct industry research and provide reports**

As thought leaders, we conduct and deliver reports on current industry concerns—reports such as those in our library of trends papers and our Emerging Issues Research Series. The industry also relies on our periodic demographic research reports, which track industry recruitment, retention, succession planning, and education and training

- **Utilize the latest education technologies**

Busy insurance professionals appreciate convenient learning formats. Through your membership support, we're able to invest in technology to bring you classes in formats such as real-time and self-paced virtual classes, as well as other technologies such as our free mobile app, IIC Mobile Learning.

- **Provide you with career mapping resources**

Where is your career in insurance leading? Do you know what your options are? Your membership enabled us to develop our new mycareer website, which provides career maps, education pathways, career exploration tips, and assessment tools to help you map where you are, discover where you can take your career, and plan for what you want.

It's for all of these reasons that we thank you for keeping your membership with us in good standing—it's of great benefit both to you as an insurance professional and to the property and casualty industry in Canada.

If you have yet to renew your membership, please log in at [www.insuranceinstitute.ca](http://www.insuranceinstitute.ca) or contact a Member Services Associate at 1-866-362-8585.

## STUDENTS: Are You Getting Your Tax Credits?

The Insurance Institute is an educational institution that has been certified by Employment and Social Development Canada and is therefore authorized to issue T2202A receipts for eligible tuition and fees. The T2202A is an official receipt for income tax purposes and is issued to all students who paid tuition and fees for eligible courses. Students who are not reimbursed (for example, by their employer) may thus claim tuition and fees on their income tax returns.

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

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).



## CIP Society Update

### **The 10<sup>th</sup> National Leadership Awards: Call for Nominations**

Last year, the CIP Society was proud to induct [Alex Stringer, FCIP, CRM](#), into the CIP Society's Leadership Circle in the Emerging Leader category. Alex is a well-respected and hard-working young professional who is known for taking the time to get to know his customers and their needs. He has continued to grow his firm's business year after year and has become one of the leading brokers in his brokerage. He shares his passion for the industry with other young people through his important work with L'Association de la relève en assurance du Québec (LARAQ).

Alex joined 35 previous honourees and is in very good company!

### **Nominate in 2018**

We look forward to extending this prestigious award to established and emerging leaders again this year, and we are excited to announce the call for nominations for the 10<sup>th</sup> Annual CIP Society National Leadership Awards.

We rely on you, the members of the p&c insurance community, to help identify the brightest examples of leadership on the front lines and in the back offices of our profession.

To begin the nomination process, please visit the CIP Society's [National Leadership Awards webpages](#) and complete an online candidate assessment and submission form for a leader in the Emerging or Established Leader category. This pre-nomination process enables you to quickly assess your candidate on the leadership qualities that the awards program defines as leadership in the industry.

With these preliminary checks in place, you will receive the full nomination package to complete. The package includes a fillable PDF form, which asks you to substantiate the ways in which your candidate meets the criteria of the program through his or her accomplishments and contributions.

To help facilitate the nomination process, we provide a handy [nomination guide](#) and are available to offer advice along the way. [Contact us](#) for more information.

We highly recommend nominators start early and that you work with colleagues as part of a nomination team.

Please note that the nomination deadline has been moved back this year, and nominations will close on June 30, 2018.

### **Scholarships Available for 2018/2019**

This year, the CIP Society is [making available two \\$1,500 scholarships](#) 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 employer.

The scholarships prioritize CIP Society members who are pursuing [FCIP](#) or [Advanced CIP](#) programs, in the first of three tiers of eligibility for the program.

The second tier targets members pursuing other p&c related studies, such as the [Risk Management Certificate](#) or MBA programs.

The third tier provides 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.

The scholarships are named after former Insurance Institute CEO Chris Rhind and were created to promote the CIP Society's values of lifelong learning and professional development. Just this past year, after a careful review, the Scholarship Program has been upgraded to better meet the changing needs of our Society members.

The application deadline for the 2018/2019 academic year is May 31, and scholarships are awarded by July 31.

## **Get Mobile with Our Free App!**

Download our free mobile app to gain access to our *Dictionary of Insurance*, which includes over 1800 insurance terms. Search for program information and view or update your member profile. Are you in C11 or C13? Practice-exam question packs are also available to download through the app.