



Institute IQ Quarterly

Insurance Institute



T. Neil Morrison, BA (Hons)
Chair of the Board of Governors

Building on Our Strengths

As I reflect on the recent progress at the Insurance Institute, it is clear to me that the Institute has evolved to play a key leadership role for the industry, both in developing the skills and knowledge of the people employed in the business and also in reaching beyond to help further the industry in other important areas.

The Institute has been the source for in-depth demographic research for the last several years, providing key recommendations on how employers can respond to future employment gaps. These findings have led the CIP Society to introduce its mentoring website, which not only brings people together to help them find their way to rewarding careers but also provides employers with tools to transfer knowledge as our industry demographics see more of our seasoned veterans looking to retire.

Earlier this year, the Institute partnered with the IBC to deliver a series of seminars across Canada on the topic of fraud, a persistent issue so important to the industry.

The CIP Society's comprehensive discussion paper on cyber risk and its impacts and implications for the insurance business released this spring has brought critical information to the industry on this emerging issue.

The Institute has been at the forefront in helping to shape the future of leadership in our industry. In prior newsletters, I have discussed the Institute's new P&C Insurance Essentials Program for senior executives new to the business and for company boards of directors. So, too, our new Fellowship Program is helping create the next generation of future industry leaders.

At the other end of the spectrum, our Career Connections team has made phenomenal progress getting our careers message out to secondary and post-secondary students, as well as to those individuals looking for a new career. Our careers work has fuelled the growth in full-time insurance programs at colleges across Canada, with the result that they have increased programs in number to twelve from four only a handful of years ago.

My term as your Chair comes to a close in a couple of months, at our October annual general meeting. This will be my last message to you, and so I would also like to share with you how we are continuing to build on these strengths for the future.

Our new Fellowship Program has not been easily accessible to people without an

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Building on Our Strengths

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undergrad degree. The Institute now has a solution that will not only help CIP graduates through that door but, in doing so, deliver new management skills and knowledge to all of our members through our new four-course Advanced CIP Program, which launches next month.

While the full program is available only to CIP grads, the two new management courses, *Business Foundations for Insurance Professionals* and *Critical Thinking for Insurance Professionals*, are open to all Institute members. Two additional CIP courses complete the curriculum, including one CIP management course repurposed specifically for this program.

Program graduates will be able to use CIP (Adv) after their name and will also meet the university pre-entry requirement of the Fellowship Program should they not have a degree.

Our new three-course Risk Management Program also begins next month. Graduates of the Institute program will receive a certificate of completion and will also be eligible for up to two elective course credits in the CIP Program. Institute students will also qualify to write the national GRMI exams leading to the CRM designation. The Global Risk Management

Institute (GRMI) recently introduced the requirement that all designation candidates must also write a national GRMI exam for each course, regardless of where they complete their studies.

Our CIP computer-based exam (CBE) pilot held during the July exam session met all of our expectations. This has cleared the runway to launch the first official CBE exam, for C40 Business Interruption Insurance, this December. All CIP and GIE exams will be moved to CBE no later than year-end 2017. Please watch for the exam transition schedules.

The Institute mobile portal launched earlier this year for Apple and Android devices is designed to help you more readily connect with the Institute. Ultimately, it should also help students prepare for exams, with our Dictionary of Insurance offered on a complimentary basis. We have also made available practice exam questions for C11 Principles and Practice of Insurance. Should these prove to be popular, we will look to expand the availability to other courses in the future.

We are fortunate to have the support of many volunteers who are helping our students with their studies as instructors, tutors, and exam markers. We also count hundreds more as our committee and

council members, career ambassadors, and others. These incredibly generous people are critical to the Institute's success, and I extend our thanks to them on behalf of all of our members, our Executive Committee, our Board of Governors, and myself personally.

I'll conclude my final message by first thanking all of you for the opportunity to serve our membership and our industry in the capacity of Chair of The Insurance Institute of Canada. The Institute is a necessary and relevant resource to our industry, and my term as Chair is an honour, a privilege, and a special memory I will carry with me always. And second, I would like to extend an early congratulations and best wishes to my successor J.R. (Bob) Tisdale, MBA, FCIP, CRM, ICD.D, President of Pembridge and Pafco Insurance Companies. Bob is a very capable leader who I know will exceed the high expectations of the Insurance Institute and our industry.



Sincerely,

T. Neil Morrison, BA (Hons)
Chair of the Board of Governors

Career Connections: Plans for the Fall

Since 2003, Career Connections has worked diligently to realize its mission to improve the understanding of insurance, illustrate the role of insurance in society, and encourage young adults and career seekers to pursue one of the many skilled professions available in the insurance industry.

Whether to secondary students, post-secondary students or new graduates, career changers, or internationally trained professionals, Career Connections has been continuously expanding its outreach to generate greater awareness about the opportunities within the p&c insurance industry. We also have an active program helping teachers teach

insurance in high school classrooms and helping tomorrow's consumers get a better understanding of how insurance works.

We're promoting great careers in insurance, trying to turn a well-kept secret into a well-known story—and that brings us to what Career Connections has planned this fall.

Evolving our Message

Refreshed Career Connections

Materials: Over the course of the last year, Career Connections has updated and refreshed its brochures, career video, and other promotional materials to reflect the evolving face of the insurance

industry. We have also developed three new videos, featuring a recent university graduate, an internationally trained professional, and a graduate from one of the college or university insurance programs all talking about finding their place in insurance. An additional video featuring clips exploring the case for "Why Insurance?" and the value proposition a career in the industry has to offer has also been developed.

These materials will be officially launched as part of our Fall campaign!

Job Site: The site continues to be revitalized through targeted promotions

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A Job Well Done



Ted Hellyer, Vice President, Programs

What makes the Insurance Institute so successful? Our volunteers are indispensable; without their generosity and commitment to our cause, the Institute would not be what it is. But the leadership of a strong executive team is also vital. For over 17 years, **Ted Hellyer, FCIP, CRM**, has been a key part of that team.

Of course, Ted was a volunteer for the Institute long before he joined its staff. After attaining his Associateship in 1976, Ted helped the Ottawa Chapter of the Ontario Institute start evening classes in

Fellowship courses and launch a program of seminars. After two terms as chair of the Ottawa Chapter, Ted transferred to Nova Scotia, where he helped launch a seminar program for the Insurance Institute of Nova Scotia. From 1983 to 1985, Ted served as president of the provincial Institute. He was also briefly Vice Chair, Atlantic Provinces, for the national Institute before his transfer to Toronto. In 1990, Ted joined the AIIIC Sub-Committee of the national Education Committee and served as Chair from 1992 until he joined the Institute staff in 1998.

First as Director of the Publishing Division and since then as Vice President, Programs, Ted has been at the heart of transformational change at the Institute. Major early accomplishments were the Applied Professional series of CIP courses and the redesigned CIP Program launched in 2004, along with a more modern look to the CIP texts. Later, Ted assembled the task force of senior industry figures that led to the radically restructured Fellowship Program launched in 2010. He also oversaw the expansion of the Career Connections

Program and the launch of the Instructor Certification Program, and he has been closely involved in the CIP Society, which has grown to over 17,000 members.

Ted has also played a key role on the senior leadership team in the technological transformation of the Institute, helping introduce and enhance e-commerce, Web-based learning, and our recently launched mobile application. He has also overseen the Institute's major initiative to replace paper-based examinations by computer-based examinations. And his focus on member service has helped open up exam sessions for all courses and reduce the bureaucracy in registering for exams and distance learning.

Ted will take a well-deserved retirement after the Institute's annual meetings in October. We are sad to see Ted step down from the vital role he has played but glad that he has agreed to continue in an advisory role on the computer-based examinations initiative. Congratulations, Ted, on all that you have accomplished—on a job well done—and best wishes for a long and happy retirement.

Convocation Ceremonies

The new term is also the start of the season for ceremonies in honour of recent graduates. Our graduates have worked long and hard for their designations. They deserve our full recognition. Mark your calendar and take part in a special occasion. Let's support our local graduates!

Newfoundland and Labrador:	Saturday, November 7, 2015, at The Capital Hotel in St. John's
Prince Edward Island:	Thursday, October 29, 2015, at the Rodd Charlottetown in Charlottetown
New Brunswick:	Friday, November 6, 2015, at the Delta Beausejour in Moncton
Nova Scotia:	Thursday, November 5, 2015, at the Casino Nova Scotia in Halifax
Ontario:	
<i>Cambrian Shield Chapter:</i>	Tuesday, November 10, 2015. Details to be determined.
<i>Southwestern Ontario Chapter:</i>	Thursday, November 12, 2015, at the Best Western/Lamplighter Inn & Conference Centre in London
<i>Ottawa Chapter:</i>	Friday, November 13, 2015, at the Canadian Aviation & Space Museum in Ottawa
Manitoba:	Tuesday, November 24, 2015, at Hotel Fort Garry in Winnipeg
Saskatchewan:	Wednesday, November 18, 2015, at the Delta Regina in Regina
Northern Alberta:	Thursday, November 26, 2015, at The Oasis Centre in Edmonton
Southern Alberta:	Wednesday, November 25, 2015, at BMO Centre, The Calgary Stampede, in Calgary
British Columbia:	Thursday, November 19, 2015, at the Pan Pacific Vancouver in Vancouver
<i>Victoria Chapter:</i>	Friday, November 20, 2015, at the Victoria Golf Club in Victoria
<i>Kelowna Chapter:</i>	Details to be determined.

There will be more convocation ceremonies to follow in the months ahead. Look for details in the next edition of *IQ*.

CBE Test Results Confirm Speed, Comfort

CIP students testing computer-based exams (CBE) in Toronto have confirmed the speed and comfort of the new exam format, which creates additional time for students to review their answers, helping them get better grades on their CIP exams.

Students testing CBE had just finished writing pen-and-paper exams for their course C72 Introduction to Risk Management and Commercial Lines Insurance. A short time after doing their paper exam, they volunteered to take the C72 test again, using the CBE format.

"I finished this CBE exam faster than the paper-and-pen exam," said CIP student Rose Marie Campbell. "We're in an age when we type every day, and it was much easier to type than to write. This is much better, much more efficient."

The Insurance Institute of Canada is working towards the gradual introduction of computer-based exams for Chartered Insurance Professional (CIP) and General Insurance Essentials (GIE) courses over a two-year period, beginning with the December 2015 exam session.

Computer-based exams (CBE) will be written at proctored exam centres, with keyboards and monitors replacing pens and paper answer books. CBE will mirror the rigor of the current paper-based exam process, using multiple-choice, short narrative, and application questions.

Exam sites will have a secure computer set-up, including screen protection and locked-down browsers.

Students at the Toronto testing site had 10 minutes to view a video tutorial that showed how CBE works. "For me, the tutorial was easy to understand," said CIP student Alain Tientcheu, who was on hand to test the new exam format.

Tientcheu said answering multiple-choice questions with a keyboard was faster than using a pen and paper.

"On the paper exam, I spend more than an hour on those multiple-choice questions," he said. "On a computer-based exam, I spend, I think, a maximum of 40 minutes. In a paper exam, with the multiple-choice questions, you have to read and then circle the right answer. With a computer, you just pick and you're done. It doesn't seem like a big deal, but for 40 questions, that can become a lot."

Other students attending the April 2015 CBE testing found they saved time in the narrative portion of the exam.

"English is my second language, so when I was working with the [narrative] questions, sometimes I need to correct the grammar and the sentence structure," said CIP student Luz Rodriguez. "On the paper exam, I had to cross things out. On the computer, I can delete it and re-write it. It helps that a lot of CBE tools save time and so I feel less tired."

In addition to having a calculator function, CBE exams have a place where students can type their rough notes electronically on the screen. They can then use a cut-and-paste feature to move their notes to and from the exam. CBE also has automated timing and a 'bookmark' feature.

"Instead of being puzzled over a question, you can put a bookmark in and go back to it later," said Campbell. "So that was helpful. It's easy to go back."

Like paper-based exams, computer-based exams are three hours long. Rodriguez used the time she saved through CBE to review her answers at the end of the exam period, which she said allowed her to improve her exam performance.

"There are a lot of questions in the exam," she said. "Sometimes in the paper exam, there is no time to review what you wrote down or reconsider your answer. Now [in the CBE exam], I went back and said, 'Okay, are you sure this is the right answer? Or maybe I can add something or delete something? That was maybe 15-20 minutes.'"

The Insurance Institute has released a schedule of when courses will convert from paper exams to CBE. The CBE rollout schedule and more information about computer-based exams are available on the Insurance Institute website.

The Fundamentals Series: Getting to the Basics

Do you need to "get up to speed" quickly on one or more insurance topics to be more effective in your role? Are you new to the insurance industry? Are you a member of support staff within the industry and looking for insight into how it works?

Whether you fit into one of these groups or you just have a thirst for industry knowledge, our new Fundamentals Series is for you! An expansion of our ever-popular Insurance Fundamentals seminar that runs year-round, the Fundamentals Series will give you a complete overview of the workings of the property & casualty insurance industry. You'll be taken through the functions of p&c insurance and introduced to basic concepts and key roles in the process.

Each seminar is either a half-day or a full day in duration. Our existing Insurance Fundamentals seminar launches the series, followed by topics including automobile extras, habitation risks, commercial property and automobile, personal umbrella, specialty lines, and condominiums. The Fundamentals Series seminars will engage you with exercises, discussion points, and specific learning outcomes. You can take all eight seminars to give you a complete picture of the industry, or you can take seminars individually, depending on your knowledge needs.

The Fundamentals Series will be introduced with a staggered rollout in Ontario this year, with a possible expansion to other provinces. To learn more, visit www.insuranceinstitute.ca/fundamentals.

Better Pay, Better Opportunities with CIP

Canadian property and casualty insurance professionals and organizations see clear payoffs in completing a Chartered Insurance Professional (CIP) designation, according to a Conference Board of Canada report to be released in August.

The report is based in part on recent online surveys conducted with 848 industry employees. "Nearly 80 per cent [of employees] indicated that the CIP leads to better career prospects in the p&c industry," the report states, while more than half said that completing the CIP would lead to higher pay and increased mobility within their organization.

The Conference Board of Canada is an independent, not-for-profit, applied research organization specializing in public policy, economic trends, industry and business strategy, and leadership and human resources. The Insurance Institute of Canada asked the Conference Board to conduct an assessment of its CIP Program.

The report places the CIP designation in the context of the credential marketplace,

exploring how the CIP improves the school-to-work transition of an industry employee. To measure the value of the CIP, the Conference Board conducted a literature search, interviews with knowledgeable stakeholders, and an online survey of employees and representatives of companies employing over 150,000 people in Canada.

The research shows a CIP designation contributes to higher wages: insurance professionals with a CIP earned a wage premium of about \$8,000 compared with their colleagues with a similar level of experience and no designation, the Conference Board found. Employees surveyed for the study said a CIP led to better engagement with the p&c industry's professional community, as well as improved confidence and morale.

Employers similarly confirmed the value of a CIP designation.

Out of 91 employers surveyed, 73% said the CIP designation made their employees more competent. Three-

quarters of employers agreed their support for the CIP designation led to some form of business return. Most commonly, they said the CIP paid off in the form of "higher quality service."

The Conference Board report describes the CIP as a valuable bridge between the general education provided by post-secondary education and the specific training offered by individual firms.

The research points to the need for an industry orientation program like the CIP, citing estimates that about 60% of new entrants into the industry are likely to need some further education and training to prepare them for the demands of the p&c industry.

Employers clearly trust the program, the Conference Board observes. "Seventy-one per cent agree that job candidates with a CIP designation are more attractive hires."

More information, including an executive summary of the report, will be available on The Insurance Institute of Canada website at www.insuranceinstitute.ca.

Registration Notes

A new academic year is upon us! Some considerations to bear in mind as you plan your studies for the coming term:

Fee Changes: Sooner or later, everything changes; our fees are no exception. So if you intend to register for a GIE, CIP, or FCIP course or for an examination or buy an Institute text, you will find this year's fee schedules in your 2015/2016 CIP and FCIP Program Syllabuses. To obtain the total cost of registering for any of our program offerings, simply login and add your selections to your cart. Go to www.insuranceinstitute.ca and click on "Login" in the top right-hand margin. Click on your program of interest (for example, "CIP"); then, click on "Register." Your total will be readily available for you.

Remember your deadlines if you plan to take a distance-learning or an in-class course in September.

To write an examination for a distance-learning course in December, you have until September 30 to register at the standard rate. For an



examination next April, you have until November 30 to register at a reduced rate and until January 31 to register at the standard rate. Distance-learning registrations started May 1 for the December exams and will begin September 1 for the April exams.

The sooner you register, the sooner you will receive your course materials and the more time you will have to study for the exam. Also, the September 30 and January 31 deadlines for registration at the standard rate are also the deadlines to submit test papers for bonus marks. If you

register late for a distance-learning course, you may not leave yourself enough time to complete and submit test papers.

If you register for an in-class course instead, you have until October 15 to register with the Institute to write your exam in December. Classes fill up fast, so be safe and register early!

Include Your Payment: You are encouraged to register for all of your courses online through your member profile. Please login using your member ID and password to begin registration. If you wish to pay by cheque, please add your course selection to your shopping cart, print it, and attach it to your personal or company cheque.

Remember, we cannot process a registration form that does not have the funds attached. If your payment arrives after the deadline, a late-registration fee applies.

Leadership Development is Good Business: The Case for Coaching

Over the last 10 years, there has been growing evidence from a variety of studies that clearly demonstrates a strong link between leadership development and the business success of organizations. The Conference Board of Canada report “Leadership for Tomorrow: A Challenge for Business Today” found that organizations with strong leadership capacity were “four times more effective in achieving their financial goals and in enhancing organizational performance than organizations whose leadership was said to be limited.”

With strong competition for talented workers, organizations with strong leadership capabilities are able to attract, hire, retain, motivate, and foster high performance among their employees. Organizations with strong leadership development practices are known to have strong learning cultures and to invest in the continual development of their human capital.

Relative to their competition, organizations with strong leadership development practices have seen the impact of these practices not only on the bottom line but also in the areas of retention, performance, engagement, customer satisfaction, and overall productivity.

Leadership development is not limited to senior management and the executive

team but rather starts at first-level management and focuses on mid-management, where the future senior and executive leaders are identified as high-potential candidates. While training is one means of developing talent, in recent years, organizations have recognized coaching as a critical component in developing leaders and the performance capability of their entire workforce.

Coaching has evolved the past few years in scope, definition, and purpose. Essentially, coaching is about creating “in-the-moment” developmental conversations between the coach and the coached. It is a conversation whereby the coach acts as a catalyst to create “aha” moments by asking key questions that enable the person being coached to draw his or her own conclusions from a given situation. This relationship can occur at any level within the organization.

Many organizations are looking to create a coaching culture as a complement to their formal learning culture. The challenge once again is that the coaching process has to be fully supported from the top down within the organization. Coaches have to be trained on how to coach, and there needs to be a simple coaching process put in place. Finally, the process needs to be followed up on, and coaches need to be accountable for the individuals they coach.

Coaching is about self-discovery, thinking differently, looking at a situation more broadly, and making better, more informed decisions. Successful coaching requires confidentiality, trust, collaboration, active listening, and honest conversations between the coach and the person being coached. Coaches can’t be seen as judging or blaming but must rather be supportive of the learning process. At the same time, the person being coached has to take ownership and accountability for his or her actions and outcomes.

A strong, well-defined, and well-supported coaching culture can go a very long way in helping an organization develop its future leaders. A strong learning culture, combined with a strong coaching culture, is the foundation upon which an organization can develop its talent while achieving its business objectives.

The Insurance Institute helps foster just such a culture with its courses in Essential Management Skills and Attracting, Managing and Retaining a Multi-Generational Workforce. More information is available on the Insurance Institute website at www.insuranceinstitute.ca (Home > Insurance Education > Professional Development > Business / Management).

2015—Annual General Meeting

The 62nd Annual General Meeting of The Insurance Institute of Canada will be held at The Fairmont Empress, 721 Government Street, Victoria, British Columbia, on Tuesday, October 20. The meeting will begin at 4:00 p.m. and follow this agenda:

1. Notice calling meeting; roll call
2. Reading of minutes
3. Reports of officers, councils, and committees
4. Annual financial statements and auditor’s report
5. Approval of acts of governors
6. Elections
7. Appointment of auditors and the determination of their fees

8. Such other business as may be properly brought before the meeting
9. Termination



T. Neil Morrison, BA (Hons)
Chair of the Board of Governors



Peter Hohman, MBA, FCIP, ICD.D
Chartered Insurance Professional
President and Chief Executive Officer

Licensing and the CIP Program

Courses in the CIP Program are often used by students completing the provincial licensing requirements for independent adjusters and for brokers and agents.

In most provinces, the courses that compose the Claims Professional Series are now required for independent adjuster licensing, and increasingly, regulators are recognizing the courses in the Broker Professional Series to be applicable to study requirements for agent and broker licensing.

For further information, check with your provincial insurance superintendent or council or contact our Customer Service department at 416-362-8586 or toll-free at 1-866-362-8585.

Career Connections: Plans for the Fall

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offered to HR and hiring managers and through the Insurance Institute's new *Career Opportunities* e-newsletter being sent to its English-speaking members every two weeks. Opportunities range from entry-level to senior management and are based in communities coast to coast.

Career Education and Pathing

Resources: Career Connections has initiated a career and education pathways project that will create a series of career maps for key industry roles, engage members in sharing their career stories, integrate mentoring and volunteering into career strategies, and overlay education pathways to help members understand where and how the Institute's (new) education programs fit their career goals. Look for more information to be shared over our 2015–16 campaign.

Social Engagement: Social ad campaigns, developing shareable content assets, hosting on-line chats through our media partners, and our social media platforms have netted significant results. Career Connections will continue to grow its presence in the online and social space over the fall of 2015. If you want to follow along, 'Like' us on Facebook, 'Follow' us on Twitter, or check out one of the videos on our YouTube Channel.

Outreach

A full listing of Fall programming can be found on the Events Calendar on the Career Connections website. Here are some of the highlights:

High School: Career Connections (with support from the roster of over 350 Ambassadors) is aiming to facilitate well over 100 classroom presentations and attend several large-scale events targeted to students thinking about the next steps in their education and

career this fall. These events include Student Life Expo, Ontario Universities Fair (OUF), BC Education & Career Fairs, Alberta Employment Fair, and the Ontario College Information Fair (OCIF) and are expected to provide the opportunity to reach over 100,000 students!

Plans are also already under way for Feed the Minds of Youth on November 4, 2014—an annual tradition since 2004 that engages Grade 9 students participating in Take Our Kids to Work Day in learning more about insurance and careers within the sector through interactive activities and guest speakers



either at the local Insurance Institute or at host companies across the country; over 800 students are expected to take part!

Post-Secondary: The fall is definitely one of the most intense periods of activity for this audience! With a plan to participate in over 30 general career fairs on as many campuses in a three–four week period, there is a potential to reach over 50,000 students. The conversations with students at these events will lay the foundation of awareness to have as many talented, creative, and motivated people as possible consider a career in the p&c insurance industry. In addition, Career Connections will offer over 20 insurance-specific activities on post-secondary campuses (including many of the 12 colleges and universities with full-time insurance programs) this fall. These niche events include career fairs, industry panels, presentations, and networking events.

The goal is to foster a greater level of engagement for students with Career Connections messaging and with our

industry partners and help students better understand what a career in property & casualty insurance might look like: rewards of working in the sector, kinds of opportunities available, and how students can apply.

Career Changers and Internationally Trained Professionals (ITPs):

A host of presentations, industry panels, and insurance-specific career events targeted to this audience are among the activities Career Connections will be undertaking as it kicks off the 2015–16 campaign. Last year's events attracted over 6,000 highly engaged participants and provided an excellent opportunity for industry professionals and employers to network with interested potential candidates.

Educators: Conferences and presentations are a great vehicle for the program to reach out to this vital intermediary. Not only is Career

Connections promoting the wide array of career options the industry has to offer to over 4,000 educators, but we are also encouraging teachers to book an Ambassador classroom presentation, make use of our bank of curriculum resources, or both. These resources are aligned to each province's curriculum and offer easy-to-use lesson plans, videos, and activities to help illustrate how insurance works and its role in society.

As you can see, Career Connections is ready to continue to bring responsiveness and creativity to the on-going conversation and work with the insurance industry to meet the needs of tomorrow's workforce. If you or your organization is interested in taking part in insurance-specific events, ordering Career Connections resources to support your recruitment or education efforts, learning more about the Ambassador Program, or discussing any aspect of the program in greater detail, please e-mail us at cconnections@insuranceinstitute.ca. We would love to hear from you!

Course Textbook and Student Resource Guide Update: July 2015

	Text Edition	Text Addenda	Student Resource Guide	SRG Edition	SRG Addenda
11 Principles & Practice of Insurance	2012	-	Included	2012	-
12 Insurance on Property	2013	-	Included	2012	-
12 Insurance on Property (Quebec)	2014	-	Included	2011	-
13 Insurance Against Liability Pt 1	2012 or (2011)	Apr. 2012)	Included	2012 (or 2011)	Sept. 2011)
14 Auto Insurance Pt 1 (Alberta)	2012	-	Included	2012	-
14 Auto Insurance Pt 1 (Atlantic)	2014 or (2009)	Apr. 2013)	Included	(2014	June. 2014)
14 Auto Insurance Pt 1 (British Columbia)	2010	-	Included	2012	-
14 Auto Insurance Pt 1 (Manitoba)	2014 or (2010)	Jul. 2013)	Included	2014 or (2012)	Jul. 2013)
14 Auto Insurance Pt 1 (Ontario)	2014 or (2011)	Jun. 2013)	Included	2014 or (2011)	Jul. 2013)
14 Auto Insurance Pt 1 (Quebec)	2015 or (2011)	Mar. 2014)	Included	2015 or (2011)	Apr. 2014)
14 Auto Insurance Pt 1 (Saskatchewan)	2012	-	Included	2012	-
16 The Business of Insurance	2011	-	Included	2011	-
31 Property Damage Appraisal	1986	Jul. 2000	-	-	-
32 Bodily Injury Claims	2005	-	-	-	-
35 Insurance Against Crime	1995	-	-	-	-
36 Bldg Const., Fire Hazards, & Basic Hazards	2012*	-	-	-	-
37 Special Hazards & Processes	2012*	-	-	-	-
38 Liability Loss Prevention	2012*	-	-	-	-
39 Fraud Awareness & Prevention	2008	-	-	-	-
40 Business Interruption Insurance	2001	-	-	-	-
43 Specialty Lines	2002	-	-	-	-
45 Surety Bonds	2001	-	-	-	-
47 Reinsurance	2014	-	-	-	-
48 Automobile Insurance Part 2	2003	-	-	-	-
49 Insurance Against Liability Part 2	2000	-	-	-	-
57 Cargo and Goods in Transit Insurances	2013**	-	-	2015	-
58 Marine Hull and Assoc. Liabs.—Part 1	2014**	-	-	2015	-
59 Marine Hull and Assoc. Liabs.—Part 2	2014**	-	-	2015	-
66 Financial Service Essentials Part 1	2003	March 2015	-	-	-
72 Intro. to Risk Mgmt & Com. Lines	2001	-	-	-	-
81 General Insurance Essentials Part 1	2006	-	-	-	-
82 General Insurance Essentials Part 2	2009	-	-	-	-
110 Essentials of Loss Adjusting	2009	Jul. 2014	Included	2009	-
111 Advanced Loss Adjusting	2009	Dec. 2009	Included	2010	-
112 Practical Issues in Claims Mgmt	2011	-	Included	2011	-
120 Underwriting Essentials	2011	-	Included	2014 or (2011)	Jun. 2014)
121 Advanced Underwriting	2009	-	Included	2009	-
122 Practical Issues in U/W Mgmt	2015 or (2012)	May 2015)	Included	2012	-
130 Essential Skills for Ins. Broker/Agent	2011	-	Included	2011	-
131 Adv. Skills for Ins. Broker/Agent	2009	-	Included	2012	-
132 Practical Issues in Broker Mgmt	2010	-	Included	2010	-
LLQP—Part A	2003	March 2015	Included		

* SCM texts ** CII texts

CIP Society Update

It's membership renewal season again. If you haven't already renewed your memberships in the Insurance Institute and the CIP Society, we encourage you to do so as soon as possible to avoid a lapse in membership benefits.

Your membership in the Society brings you together with your fellow graduates—over 17,000 professionals—in a community with common goals and objectives to help raise the standard of education, experience, ethics, and excellence in the industry. Membership in the Society provides access to a variety of programs and services that benefit you individually and the industry at large.

Members Benefit

Here's how your membership in the Society benefits you:

- Industry news from Canada and around the world, delivered to

your in-box daily in our newsletter, *ADVANTAGE Daily*

- Emerging trends and legal issues explained in-depth in our trends paper series, *ADVANTAGE Monthly*
- Continuous learning through our new Advanced CIP Program, the Risk Management Certificate Program, the ADVANTAGE LIVE webinar series, the PROedge seminar series, professional development courses, and the prestigious FCIP Program
- Savings on everyday buys, special purchases, and trips through our member savings program, MemberPerks
- And more!

Strength in Numbers

Here's how your membership in the Society contributes to enhancing the profession and advancing the industry:

- Raising the bar for professionalism and excellence in the industry through our National Leadership Awards program;
- Promoting professional ethics through our quarterly ethics columns in *Canadian Underwriter* magazine
- Encouraging effective mentoring relationships in the industry through our mentoring ADVANTAGE resources
- Generating awareness of the designation to consumers through our nationwide advertising and promotion campaigns;
- Publishing research on the demographics of the industry's workforce and, most recently, on Cyber Risks as the first in our Emerging Issues Research Series.

Renew and pay now by going to www.insuranceinstitute.ca/membership2015.

