Message from the Chair

There’s a Pebble in Your Shoe

“There isn’t the mountains ahead to climb that wears you out; it’s the pebble in your shoe.”
— Muhammad Ali

When you look back in history, there are countless examples of people achieving greatness from very humble beginnings; Muhammad Ali, Benjamin Franklin, Rosa Parks, Steve Jobs, Charles Dickens, Ray Kroc. You can go on and on with examples from politics, business, sports and social activists etc. The common theme with all of these individuals is the focus, determination and perseverance they have demonstrated to overcome the challenges and naysayers in their paths to conquer their “mountain.” Even more so, they didn’t let the little things get in the way. Those little things are the “pebbles” of self-doubt, distractions and reasons to not achieve your potential. Some people call these excuses.

While we may not be destined for the same historical greatness of some of the aforementioned individuals, consider how many times in our lives where we let pebbles get in the way of maximizing our potential, trying new experiences or accomplishing a goal. While some of us may truly be hindered by real life challenges, I believe there are opportunities to question whether the perceptions of our impediments are reality. We all have burdens to bear.

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Message from the Chair  
There’s a Pebble in Your Shoe  

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In the context of pursuit of the CIP, Advanced CIP and FCIP designation, it’s pleasing to see engaged students facing their “mountain”, regardless of the challenges they may face. Whether it is addressing time constraints, the challenges of work-life balance, balancing schedules with their children’s sports activities or addressing other life challenges, these students demonstrate the commitment and dedication to their craft without letting pebbles get in their way.

Over the years, the Insurance Institute has developed and continues to offer opportunities to address the pebbles in your shoe. So if your pebble is that you can’t drive across town for an evening class, we offer virtual courses. If evenings are a challenge due to family commitments, we offer Weekend Warrior classes. If writing exams is what’s holding you back, the Insurance Institute offers an examination preparation course and countless study aids. I challenge all of you who are struggling with your pebble to reach out to the resources that are available to you and start or continue your journey along the CIP, Advanced CIP or FCIP track. The benefits of conquering this mountain are tremendous. I know you can do it. Do you?

“You’re off to Great Places! Today is your day! Your mountain is waiting. So… get on your way!”
— Dr. Seuss

Ask the Institute—Now Updated

Have you visited Ask the Institute yet? This valuable resource provides students, members, and industry professionals with answers to your frequently asked questions. Ask the Institute is filled with “need-to-know” material—all in one convenient location. It includes questions you might ask your colleagues about the Institute’s programs. The resource covers course selection, exams, student life and careers, membership and designations, program inquiries, financial considerations, and options beyond the CIP. It also includes tips and advice about how to succeed in the CIP program, and videos of actual students and members responding to questions from their own perspective. Ask the Institute is constantly updated with new questions, answers, and videos. Here are some recent additions:

• Is the CIP designation recognized internationally?
• What learning options are available for the Risk Management courses?
• What do I need to do to apply for FCIP once completing the Advanced CIP?
• Can I choose to write my exam on a computer?

Ask the Institute is a popular resource that is designed to help you get ahead in your career and achieve success. So go ahead and Ask the Institute! Visit www.insuranceinstitute.ca/ask.

Brokers: Get Your CE Hours Through Our Seminars and Webinars!

We offer high-calibre seminars led by knowledgeable and experienced presenters. For the listing of our upcoming seminars and how many CE hours each one is worth, where applicable, visit www.insuranceinstitute.ca/Kawartha/Durham and click on “Seminars.”

Enrol Now for the CIP Fall Semester

Be Assured - your decision to become a CIP is a wise one! As confirmed in a recent industry survey, the CIP leads to better career prospects. Additionally, CIP graduates enjoy better pay and are of more interest to recruiters. You can learn more about the value of the CIP at www.BeAssured.ca.

To view a list of classes in your area, visit: www.insuranceinstitute.ca/kawarthadurham.

Give Yourself the Best Chance of Success in Your RIBO Level 1 Entry or OTL Exam

Kawartha/Durham Chapter is pleased to offer students who are new to the insurance industry a convenient yet informative Weekend Warrior Agent (Other Than Life) and Broker (Entry Level 1 – “Acting Under Supervision”) program that spans three weekends. This course is designed to prepare students for the Agent and Broker exam. The class is instructed by the very successful Melanie Needham, FCIP, CRM.

Class dates:
• September 9–11
• September 23–25
• September 30–October 1
• Exam: October 3

Location:
Quality Suites Whitby, 1700 Champlain Way, Whitby, ON
Mark Your Calendar for the Annual Volleyball Tournament this September!

The Kawartha/Durham annual volleyball tournament, held in conjunction with the Durham Brokers Association, will take place on September 8. This fun afternoon of friendly competition and networking will be held once again at Devil’s Den Beach Volleyball in Brooklin. Register a team or as an individual today!

From Underwriting to Claims Management, the Auto Insurance Industry is Rapidly Changing

On March 24, 2016, attendees joined us in Ajax for an informative session about the transformation of auto insurance. The impact of usage-based insurance, analytics, and driverless technologies, and how they affect the businesses and the industry as a whole, were examined.

Seminar speakers Greg Kruk, CIP, James W. Kloepfer Insurance Broker Ltd., Lisa Purves, CIP, Intact Insurance, and Willie Handler, Willie Handler & Associates touched on various technologies such as braking, vehicle-to-vehicle, vehicle-to-infrastructure, connectivity and driverless cars, and the projected effects these will have on the automobile industry.

Insurance Institute of Ontario

Kawartha/Durham Council Members for 2016–2017

On June 15, 2016, the Annual General Meeting of the Insurance Institute of Kawartha/Durham was held, and as part of that meeting our council for next year was elected. We’re pleased to announce that our council for 2016–2017 will be as follows:

Chair
Enrico Mastrangeli, HBA, FCIP, CRM
The Commonwell Mutual Insurance Group

Past Chair
Elaine Porter, CIP, CAIB

Vice-Chair, Academic
Lisa McMillan, BA (Hons), CIP
Gore Mutual

CIP Class Coordinator
Julie Hamden, CIP
McDougall Insurance & Financial

Secretary/Treasurer
Alice Van Vught, CIP
The Commonwell Mutual Insurance Group

Exam Coordinator
Cedric Banks, BA, CIP

Convocation Chair
Martha Crouch, CIP

Council Members
Greg Kruk, CIP
James W. Kloepfer Insurance Broker Ltd.

Barb Dinnage, CIP
HTM

Jason Foroglou, MBA, FCIP, CRM
Allstate

Do You Live or Work in the Ajax, Oshawa or Whitby Areas?

At the Insurance Institute of Ontario, we plan our educational offerings cohesively to ensure that you are able to access a range of educational options to suit your needs. Our CIP virtual classes and new Member Bonus webinars are available to all IIO members – no matter what chapter your membership is with.

But did you know that events, seminars and even classes in other chapter locations may be convenient for you too? If you live in a different area to where you travel to work, you might actually find that offerings from your home chapter are even more convenient.

If you live or work in the Ajax, Whitby or Oshawa areas, it might be convenient for you to attend seminars, events and courses that our GTA chapter is offering. For example, you might be interested in the Indoor Beach Volleyball Tournament on October 26, Errors & Omissions: An Introduction on September 20, The Art of Persuasive Negotiation on September 27, or GTA’s CIP classes for the fall semester.

Take a look and see what else the Greater Toronto Area chapter has coming up: www.insuranceinstitute.ca/GTA
Going Strong: Durham College’s Full-time Insurance Program

It is coming up to a year since Durham College launched a full-time insurance certificate program, which gives local students the opportunity to study insurance full-time and embark on a rewarding career.

This program is designed to provide students with a broad exposure to business with a specialization in p&c insurance, giving them skills that will enhance their employment prospects in the industry. Students will be offered the opportunity to develop their knowledge in policies and legislation, fraud awareness, and client management. And in keeping with the insurance industry itself, students will study a wide range of subjects, including accounting, fraud awareness and prevention, leadership and career development, economics, client management, marketing, business, mathematics, and more.

The Durham College Insurance program incorporates eight of ten courses required to complete the Chartered Insurance Professional (CIP) designation. As part of the program, students can register with the Insurance Institute to take the CIP exams at an additional cost. If students successfully complete these exams (plus their two remaining CIP courses after the certificate program), they will earn their CIP designation.

This college program is a fantastic option for students looking to study full-time and advance their insurance careers.

For more information, visit www.durhamcollege.ca or contact the Insurance Institute of Ontario – Kawartha/Durham Chapter at kawarthadurhammail@insuranceinstitute.ca.

Some Words of Encouragement from the Customer Relationship Manager

Kelecia Bruce, CIP, CRM

It’s that time of year again, when change is at the forefront of everyone’s mind! We are in the midst of summer and children will be returning to school before we know it. It is probably the only time of year when we actually look forward to changing something in our lives and we proactively make choices that propel us toward the change we want to realize and the goals we want to achieve.

Over the past few months, I had the opportunity to meet with some of you and learn about your goals and aspirations. I am very proud to say that the Kawartha/Durham Chapter, through the hard work of a great group of volunteers, is actively working towards helping all members achieve their goals.

I’ve noticed that so many of you have recently chosen to either begin or complete your designation. Completing a designation, like anything else worth doing, is not easy. It is difficult, and, honestly, we can all use some words of encouragement:

“Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.”
– Thomas Edison

Good luck!

Kelecia (Kelly) Bruce, BA (Hons.), CIP, CRM
Customer Relationship Manager

Thank You to Our Volunteers!

Our thanks to the following instructors and exam proctors—and to their employers—for the time, energy, and enthusiasm they so generously donated.

Instructors
Angela Nobes
Jones Deslauriers Insurance Management Inc.
Elliott Spagat
Intact Insurance
Melanie Needham
MRD Consulting

CIP/FCIP CIP Exam Proctors
Ainsley Brush
Insurance Protection Group
Cedric Banks
Catherine Chung
The Cooperators
Carol-Ann Carruthers
Aviva
Dawn Robinson
Aviva
Ian Convery
The Commonwell Mutual Insurance Group
Jason Foroglou
Allstate Insurance Company of Canada
Jennifer Young
WO Insurance
Laura Belfry
First Durham Insurance & Financial
Mehang Shah
Grey Power
Roberta Zurrer
McDougall Insurance & Financial
Tammy Winter
State Farm
Kulvinder Rai
State Farm
Enrico Mastrangeli
The Commonwell Mutual Insurance Group

If you have earned your designation, please consider volunteering or instructing.

Contact:
kawarthadurhammail@insuranceinstitute.ca.
Learning Never Ends

Our New President

Life rarely goes to plan, and the best way to be prepared is through continuous education and a thirst for knowledge—something that our new President Tom Reikman, MBA, HBSc, CIP has learned from experience.

Born in London, Ontario, Tom says education was a big focus for his Estonian-born parents, who encouraged him and his two sisters to strive for their best. The kids were encouraged to play different sports and try different activities, following the motto 'stimulate the body – stimulate the mind'. It worked. Tom studied hard and was an honours student and multi-sport athlete throughout high school before being accepted into science at the University of Western Ontario, with the eventual goal of entering the field of medicine.

In fourth year, a serious knee injury playing soccer meant that Tom was forced to re-think his future, as he could not complete his fourth year studies while he recovered from surgery in the fall term. He chose to return to university in the spring term to continue learning, studying business and economics, which he thoroughly enjoyed. Never one to be a quitter, he returned in the fall of that same year to complete his science studies and receive his Honours Bachelor of Science. The following year he moved to Toronto to get his MBA at the Schuich School of Business.

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Message from the President

In the summer between the first and second year of his MBA, Tom was referred to a summer employment opportunity at Anglo-Gibraltar, a small p&c insurance company in London, Ontario. “I expected to come in as an MBA student and be given some really cool things to do,” reflected Tom on his attitude at the time. Instead, they put him into IT systems, validating code and completing testing procedures. While not being what he expected, he did it gladly because it was a paying job—not knowing how important it would turn out to be for his career later on.

Back for his second year of MBA and now engaged to his girlfriend Natalie, he was offered a great full-time job opportunity in London following graduation. Natalie was already working in London so it seemed perfect; Tom assumed the role was a foregone conclusion and didn’t see the need to stay active in his post-MBA job search.

Unfortunately at the last minute the full-time offer was revoked, and once again Tom found himself re-thinking his plans. With an upcoming wedding that needed to be paid for, and a bleak job market at the time, he decided that “you need to pay the bills” and worked for a contractor installing siding on condos.

By chance, he ran into the CEO of his former insurance company at a shopping centre, who offered him a five-week contract to load a new HR software system. Tom finished the work in half the estimated time, and went back to the CEO to ask for more work. Instead, he was offered a full-time analyst position – thus marking the official beginning of his successful insurance career. “It paid half what the average MBA graduate was coming out with, but I thought it was a good opportunity to get my foot in the door and prove myself,” Tom said.

The new role turned out to be a valuable learning opportunity. “The CEO was a forward-thinking guy,” Tom said. “He really wanted me to “learn the business”; to spend time with a claims adjuster on property and auto losses, to be on the road with marketing reps visiting brokers, to sitting with underwriters and learning the workflows and systems.”

Having demonstrated an aptitude for the business, Tom was promoted twice and ended up managing a significant team after only two years. In 1992 he moved on to Wellington Insurance as Product Manager, where he also completed his Chartered Insurance Professional designation. In 1995 he was approached by the former CEO of Anglo Gibraltar—who was now the CEO of Economical Insurance—and Tom and his family moved to Waterloo, Ontario where he assumed the role of Vice President of National Marketing with the company. In 2000, he was offered an interim role as Vice President of Personal Lines and after only a few months was asked to stay in the role permanently.

In 2006, Tom was recruited by Hub International to run two commercial wholesale brokerages, and just over a year later, was approached by Aviva and offered the role of Vice President of National Marketing. In 2008, he was asked to take over the struggling Pilot and Scottish & York Insurance Companies and within two years, had successfully worked with his team to bring both companies back to a healthy position.

Aviva re-aligned and in 2010 Tom was asked to take over Ontario operations for a few years. In 2014, he was offered an opportunity to come back to Economical to head up the day-to-day operations as Chief Operating Officer, where he is today. Reflecting on the many great learning opportunities he’s been presented with during his career, Tom says, “Never turn down an opportunity to take on a new role. Working with different people in different environments really provides you with learnings that you will value for your entire life”.

Five years ago, Tom accepted an invitation to join the Insurance Institute of Ontario’s Governing Council. Now as President, Tom’s goals are to “continue all the great work that’s been done by the prior Presidents: keeping the membership numbers up, continuing to ensure the
**Ontario Scholarships**

**Application Deadlines Coming Up!**

We’re pleased to be able to offer student scholarship programs to provide financial assistance to Ontario students enrolled at a Canadian post-secondary institution. Take a look at the scholarships below—you or someone you know could be eligible to apply and receive much-needed assistance for your educational journey.

**John E. Lowes Insurance Education Fund**

Established in 1993, the John E. Lowes Insurance Education Fund is a charitable trust dedicated to annually offering scholarships to Ontario residents pursuing post-secondary education that includes the study of property and casualty insurance. The scholarships are offered through the John E. Lowes Fund and its trustees, in partnership with the Insurance Institute of Ontario.

The scholarship fund awards
- up to two (2) scholarships of $1,500 each to eligible Ontario resident(s) attending Fanshawe, Mohawk, Conestoga, or Seneca College full-time, and
- up to two (2) scholarships of $2,500 each to eligible Ontario resident(s) attending Wilfrid Laurier University or the University of Calgary.

Applications can be submitted between now and Friday September 23, 2016, 5 p.m. EST. For more information, visit www.insuranceinstitute.ca/scholarships.

Interested individuals and organizations can become college or university contributors through the Contributors’ Program. For more information, please contact scholarships@insuranceinstitute.ca.

**Toronto Insurance Conference (TIC) Scholarships**

Now in its fourth year, the TIC Scholarship Program provides the first-ever university scholarship for relatives of TIC brokers, partners, and staff.

Managed by the Insurance Institute of Ontario, the TIC Scholarship Program annually offers financial assistance in the form of up to three (3) scholarships of $5,000 to eligible applicants pursuing full-time university undergraduate studies in Canada.

Selection is based on academic excellence throughout the applicant’s high school and first-year post-secondary career; financial need; contribution to school, community life, and/or other meaningful pursuits; major accomplishments; and a strong indication of academic promise.

Applications can be submitted between now and Friday September 9, 2016, 5 p.m. EST. For more information, visit www.insuranceinstitute.ca/scholarships.

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**Important Dates to Remember**

<table>
<thead>
<tr>
<th>Scholarship/Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>CIP Society Symposium West</td>
<td>Thursday, August 11</td>
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<tr>
<td>TIC Scholarship Application Deadline</td>
<td>Friday, September 9</td>
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<tr>
<td>Fall Semester begins for CIP, Adv. CIP &amp; CRM</td>
<td>Monday, September 12</td>
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<tr>
<td>CIP Standard Registration &amp; Withdrawal Deadline</td>
<td>Friday, September 23</td>
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<tr>
<td>John E. Lowes Scholarship Application Deadline</td>
<td>Friday, September 23</td>
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**Message from the President continued from page 2**

program content is fresh and relevant, looking at new ways of getting educational offerings out to potential students, and further enhancing the status of both the Institute and the CIP and FCIP designation programs”.

As for his life away from the office, he has now been married to Natalie for 27 years, and laughs when he adds, “Friends say she should be nominated for sainthood!” He has two children: Eric, 23, who is just graduating from the Laurier Business program and moving into an accountancy role with a large national firm, and Christina, 20, who is in her second year of the Bachelor of Social Work program at Western. In his spare time, Tom likes to keep busy coaching a number of different sports, working on home renovations, traveling, and outdoor activities such as golfing and hiking with his wife.

When asked what advice he would give to people new to the industry who aspire to a similar career path, Tom says constant learning is key. “It comes back to the CIP – I earned it intentionally to learn about different aspects of insurance. You need to constantly read and stay current on things. If you look at any individuals who have progressed through their career and achieved certain levels or roles within their organizations, you can see they’re all very focused on constant and continual learning.”

On behalf of all our members, we extend a warm welcome to Tom and wish him every success in the coming year.

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**Follow Us on Twitter!**

@IIOCambrian  
@IIConestoga  
@IIOGTA  
@IIOHam_Nia  
@IIOttawa  
@IIOSouthWest  
@IIOKaw_Dur
Register Now for Fall CIP Courses!

Classes are now available for registration – check our website for the in-class and virtual options we are offering in your region. Courses are offered in a variety of time options, including evening, weekend warrior, one week and lunch.
To find out more, visit the CIP Courses section of your local chapter’s home page. www.insuranceinstitute.ca

Professional Development

In a constantly evolving world, insurance professionals must stay connected with their employer’s business and the needs of clients. The Insurance Institute is the premier provider of professional development for the general insurance industry and financial services sector.

These hands-on programs are designed to develop the skills of emerging leaders and career professionals in the industry. You learn not only concepts but the practical skills and techniques that can be applied directly in the workplace. This fall, we will be bringing you one of these exciting programs:

Building Better Relationships at Work using DiSC®,

This one-day course is designed to help you gain a deeper understanding of your personal style and impact on others. You’ll learn how to minimize potential conflict resulting from differing styles and approaches. Bridge the gaps and develop strategies to better communicate and work with individuals whose style is different than yours.

Coming Up in Ontario:
Conestoga Chapter: September 15, 8:30 a.m. – 4:30 p.m.

Think on Your Feet®

Many individuals struggle to find effective ways to collect their thoughts quickly, express their ideas clearly and make a lasting impression. The ability to analyze, organize and present ideas fast is a core skill that many can utilize in almost any industry. Think on Your Feet® introduces the “capsules-of-persuasion” concept: 10 plans that structure your ideas quickly, for impact—especially under pressure!

Think on Your Feet® provides a practical, intensive and interactive workshop to help people speak spontaneously with CLARITY, BREVITY AND IMPACT®.

Coming Up in Ontario:
GTA Chapter: October 18–19, 8:30 a.m. – 4:30 p.m.
Ottawa Chapter: November 22–23, 8:30 a.m. – 4:30 p.m.

Is Your Member Profile Up-to-Date?

As one of our valued members, we want to ensure that we can continue to give you opportunities to enhance your education and your career, as well as keep you in the industry loop. If you haven’t already, we encourage you to include non-work contact information - such as home address and home email address. If you make a career change in the industry or move companies, ensure that you are still kept up-to-date.

It’s easy to update your profile now! Just sign in to your member account with your Member ID, and update your profile. To do it by phone, or for any questions, please contact Member Services at 1-866-362-8585.

Information Sharing Day: Future Success

For the fifth year, the Insurance Institute of Canada was pleased to welcome representatives from post-secondary institutions across Canada that has full-time insurance programs.

These informative sessions, held annually in Toronto, allow all participants to share information, experiences, and best practices.

Many post-secondary schools were represented at the event on May 16, including: the British Columbia Institute of Technology, Bow Valley College, Collège Communautaire du Nouveau-Brunswick, Conestoga College, Durham College, MacEwan University, Mohawk College, Red River College, and Seneca College.

The objective of Information Sharing Day is to learn from each other in order to accomplish greater achievements of students and for the future of our industry. The theme of this year’s event was “Future Success” and topics of discussion included: student survey results comparison between 2011 and 2016, the future success of the Institute, the students and the colleges.

This day was insightful, with a great balance of learning, while also allowing the representatives to make connections with other program coordinators. The Insurance Institute is pleased to continue to host these important conversations and looks forward to seeing everyone again next year!
Grow Your List of Credentials with the Institute

Have you thought about adding the Canadian Risk Management (CRM) designation to your list of p&c insurance credentials? If you answered yes, you should consider taking the courses that can lead to the designation with the Institute’s Risk Management Certificate program. The successful completion of this three-course certificate will prepare you to attempt the exams that lead to the CRM designation, awarded the Global Risk Management Institute.

Using case studies from p&c insurance along with course material, these courses will help you to learn the fundamentals of risk management. The online course format allows you to create your own schedule to complete the required course assessments. You can expect to commit approximately six to eight hours per week to course work. Successful completion of the certificate may also qualify you to receive two credits towards your CIP designation.

It is highly recommended that you take the courses in order, though it is not a requirement. Register today for one of the following three courses, the fall semester begins September 12:

1. Risk Management Principles and Practices (R110)
2. Risk Assessment and Treatment (R120)
3. Risk Financing (R130)

For more information, please visit www.insuranceinstitute.ca/RiskManagement

Advanced CIP is a Popular Choice for Graduates

Have you completed your CIP? Then you may be considering the Advanced CIP as the next credential in your p&c insurance education. The Advanced CIP acts as a bridge to the FCIP program for students without a university degree and also introduces you to a different learning style from your CIP courses, the A-level courses include graded online discussions with peers across the country as well as assignments in an online, interactive environment.

Students who have recently completed the Critical Thinking for Insurance Professionals (A300) have provided overwhelmingly positive feedback and commented that they have gained helpful new tools to improve their effectiveness on projects. In fact, 90 per cent of those students surveyed said they would recommend this course to their colleagues.

You can choose to take the Critical Thinking and Business Foundations courses on their own, however, if you are looking to complete the entire certificate it is highly recommended you take the courses in the following order:

1. One CIP elective (must be a net new course)
2. A300: Critical Thinking for Insurance Professionals
3. A310: Business Foundations for Insurance Professionals

Register now to begin your Advanced CIP certificate. The fall semester begins September 12.

Insight & Research You Can Use

If and when you are looking for research and information on hot topics impacting your role, your company and the industry at large, we have resources at your fingertips!

The new series of annual Emerging Issues Research Reports published by the Institute includes our first two reports: Cyber Risks: Implications for the Insurance Industry in Canada (2015) and Automated Vehicles: Implications for the Insurance Industry in Canada (2016). These comprehensive reports are free to download or to request a printed copy – so feel free to read and share!

You can also access a growing online library of trends papers brought to you by the CIP Society. Topics include: Uber, Airbnb, 3D Printing, Telematics, Internet of Things, Flood Insurance, Peer-to-Peer Insurance, Fracking, Drones, and many more.

The Society’s ADVANTAGE monthly program had been publishing trends papers for a number of years, but only recently opened up the library to all members, not just graduates. For Society members, we hope you are proud to be able to make these resources available to all. For all members, we hope you find the trends papers informative and timely.

These papers are free and available to all members and the industry at large – so feel free to read and share!

An easy link for all your research needs and to pass along to others is: www.insuranceinstitute.ca/research.
FCIP Original Track Reminder

You are progressing towards achieving an FCIP, the industry’s pre-eminent qualification. Now, there are **less than two years remaining** to achieve your designation through the original track. We want to help ensure your success.

Please note that the following deadlines for completion of the original track FCIP program:

- All 10 courses required for graduation must be completed no later than December 31, 2017.
- All course registrations and grade results must be received at the Insurance Institute no later than April 20, 2018.

These deadlines are final. Students are strongly advised to plan to complete all requirements well ahead of these deadlines, to allow for contingencies.

For guidance on completing your FCIP through the original track program, please contact us at fcip@insuranceinstitute.ca

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**Are You Taking Advantage of Your Membership Benefits?**

Just a reminder that membership was due May 31 – but it’s not too late to renew if you haven’t done so already. Why renew? We help you give your insurance career the edge through our programs and professional development opportunities – such as our Member Bonus Series webinars. Complimentary for IIO members, these webinars provide you with clarification on various insurance topics and offer CE hours.

For information on your Member Bonus and other benefits of membership, visit www.insuranceinstitute.ca/MemberBonus.

If you have any questions or need help renewing your membership, please contact Member Services toll-free at 1-866-362-8585, or e-mail us at IICmail@insuranceinstitute.ca.