

THE BLUENOSE BUGLE – DECEMBER 2015 EDITION



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message December 2015



"Raindrops on roses and whiskers on kittens, Bright copper kettles and warm woolen mittens, Brown paper packages tied up with string..these are a few of my favorite things".....

And a few of those things you will see on December 16th ,2015 at our Annual Christmas Auction!! Our Ways and Means committee of Rebecca Burke and Joyce Jennings are working hard to make sure it's an amazing Auction! Don't forget to bring your donated auction items. And of course it's the night of our Christmas basket draw..last year we raised \$3113 for the Cancer Society on the proceeds of our Basket...We are hoping to surpass that this year!!

It's not too late to get tickets!! Please contact Rebecca or Joyce (see contact details inside)...or buy them at the door!

I hope to see you at our General meeting and Auction on the 16th, and if I don't, I wish you and yours a **Safe and Happy Holidays!!**



Mission statement:

To preserve and enhance the value of our Member Associations through Education, Networking and to foster personal growth.



<http://www.caiw-acfa.com>

Énoncé de mission :

Préserver et rehausser la qualité de nos associations members, par l'éducation, l'entraide et encourager le développement personnel.

CAIW PRESIDENT REPORT – December 2015

Going Forward.....to 2016!

It has been a hectic few months involving a few association visits with Edmonton and London! Thank you for the warm and inviting reception to both Edmonton and London. Mary Hooper at London was kind enough to provide transportation and accommodations during my stay. Thank you to all. It is very much appreciated.

It was nice to see TIWA members at LIPA's Friends of the Industry Night, it was a considerable distance to travel but appreciated by LIPA members.

I am also encouraged by the response to TIWA's convention in speaking with associations, I have had the opportunity to promote convention through a few industry publications and continue to hound them for more exposure in the new year on this.

Each and every year we hold a forum at AGM, I am taking this opportunity to highlight responses that were given by members at forum on one of the questions that may generate discussion for you locally.

How do we modernize the CAIW/ACFA Awards?

Responses. 1. Up to the Sponsors to revitalize the awards if they feel it necessary. 2. It is important for involvement but not every Association has the ability to take the time to work on submissions due to lack of involvement. 3. Cut back on the number of awards to make the awards more prestigious. 4. Need to make the Awards fair across the board so all associations can participate fairly. 5. Insurance Woman of Year Award – suggestion that it be based on the decision involving one's entire career, not just what positions have been held in an association or within CAIW. There could be someone who has contributed a lot to their association but not held a position. 6. First General Award – not all associations can actively complete, ie proctoring done in large centres only, continuing education requirements not standardized across the country; heavy weighting on the broker side has a distinct advantage. 7. Essay Contest/Public Speaking – remove restrictions on the same people being able to compete every year.

I would be interested to hear the feedback from your local associations on these responses, and what consideration should be given to them. Please communicate this with your director to bring to midterm in January.

In closing I wish each and everyone one of you health, happiness and peace this holiday season! Take some time with your friends and family and all the best to you and yours in 2016!

Yours in Fellowship,

A handwritten signature in black ink, appearing to read 'Lynn M. Kelly'.

Lynn M. Kelly, CIP, CRM
CAIW President 2015 – 2015
Lynn.kelly@crawco.ca
Direct Line 403-536-3688
Toll Free 1-800-508-3440

NSIWA ANNUAL CHRISTMAS DINNER

DECEMBER 16TH, 2015 – RAMADA

5:30pm

COST: \$40

MENU – CHEF'S CHOICE

Don't forget to bring your auction items for donation and if you have Christmas Basket tickets, bring them as well!!

RSVP TO: Tracey Stuart tstuart@eccles-ins.com

By December 11th, 2015 at 2pm

Permanent List 2015-2016

Heather Mclean

Tracey Stuart

Myrna Smeltzer

Lottie MacAlpine

Tamara Higgins

Gilberte Theriault

Jacquie Young

Jessica Coady

Graeme Dorey

Amber MacInnis

Brenda Vautour

Sandra Cox

Annie Martin

Debby Johnson

Melissa Leblanc

Lana Kenny

Bev Devlin

Diana Vardy

Paula Creelman

Lynne Gerhardt

Diane Penney

Deb MacDougall

Roslyn Kosak

Denise Russell

Leslie Campbell

Alex Vallee

If you would like to be on the Permanent list – please contact:

tstuart@eccles-ins.com

Being on the Permanent list means that you do NOT have to RSVP to our monthly General meetings. If you are on the Permanent list and are unable to attend, you MUST advise Tracey Stuart that you will not be there.

DECEMBER BIRTHDAYS!!

LUCIE MADORE

DECEMBER 4TH

MELANIE BOND

DECEMBER 6TH

STEVE CONRAD

DECEMBER 10TH

TINA DOANE

DECEMBER 12TH

JERRI BURKE

DECEMBER 15TH

JESSICA COADY

DECEMBER 17TH

WENDY JOHNSTONE

DECEMBER 19TH

AMBER MACINNIS

DECEMBER 21ST



CHRISTMAS AUCTION - DONATIONS WANTED!!

Still looking for last minute donations, all going to a good cause. Plan to do some Christmas shopping at our Christmas Auction on December 16th...a GREAT way to finish up your shopping and help out with a good cause. If you are interested in donating an items please contact Rebecca Burke at Rebecca_Burke@cooperators.ca or by calling 902-469-0910

Our Christmas elves have been busy selling tickets for our Christmas Basket!! All proceeds to go to the Cancer Society. If you'd like to order tickets, please email [Joyce Jennings](mailto:jennj@ns.sympatico.ca) at jennj@ns.sympatico.ca or by phone at 902-455-8652 or [Rebecca Burke](mailto:Rebecca_Burke@cooperators.ca) at Rebecca_burke@cooperators.ca or 902-469-0910 . We will have them at the door as well!! See you there!!





Special Awards



**Now that we have your attention!
Please see the right side of this page.
Appreciate it.**

We compete in 3 special CAIW awards each year.

Time is fast approaching when we will require all members to complete the attached questionnaire. These questionnaires help complete our submissions. Deadline is two months from now.

We are available to help if you need it.

The successful Winning Association will be presented with an award during the annual CAIW banquet night. Please take the time to complete the attached highlighting **EVERYTHING** you do.

Forward your questionnaires to
Pcreelman@portagemutual.com or
tdown@portagemutual.com





Impact Auto Auction Education Award
Member profile

LAST NAME _____ FIRST _____

**** FOR THE PERIOD JANUARY 1, 2015 TO DECEMBER 31, 2015 ****

Did you participate in insurance education instruction or continuing education course instruction? ____ NO ____ YES If yes state the course title, date and organization the services were performed on behalf of (ie: Insurance Institute, Broker's Association, Risk Manager's Association, college, university).

Have you spoken on an insurance related topic at any association meetings, seminars, workshops (other than part of your regular employment)?

____ NO ____ YES If yes how many _____ Please include Date;
Topic & Who you spoke of Behalf of

Have you written an insurance related education article that has been published ____ NO ____ YES If Yes provide a copy of the publication and indicate where it appeared and the date.



**Empowerment
Through Education**
*Living A Dream,
Building A Future*

List any tutoring services you have provided with respect to insurance education or other continuing education courses. Include topic title, content, date and organization.

Did you participate in marking final examinations? ___ NO ___ YES
If yes what course title, date and organization.

Did you volunteer this year, which association or organization? Provide brief comments. Please share any articles that highlights your involvement.

Highlight your personal involvement with NSIWA. Include any executive or committee position this 2015 term and duties.

Did you serve on any other organization involved in Insurance education
___ NO ___ Yes
If yes, which organization, position, duties and term of service.

Provide details of any continuing education and personal development include seminars and courses noting the date or term, duration, content and organization that presented it. This includes any education speakers at our general monthly meetings.

Do you hold any designations? Ie. FCIP, CAIB, CIP, CI, B.A., Bsc, LLB

Please indicate when you received your designation.

PLEASE COMPLETE AND RETURN TO
Tracey Down or Paula Creelman

By fax 902-835-7975/ email
address

ttdown@portagemutual.com or
pcreelman@portagemutual.com



Public Speaking Contest Challenge

I am sure everyone has seen the notice in our October Bulletin regarding our Annual Public Speaking Contest , which included the rules and regulations. Our contest is being held on March 16, 2016.

The topics are as follows:

- Maintaining a healthy work environment
- Looking ahead: The future of Insurance
- Overcoming Adversity
- A few things I've learned over the years
- A topic of your choice

So before I contact you give this some thought, if someone offered you to speak for only 5 minutes which is the time limit for your speech in this contest, on a topic that you were very passionate about, or use some of that witty humour that I know a lot of our members have, and in return you would have a chance at receiving the following benefits from NSIWA

The first place winner would receive

- \$50.00 cash award
- Convention Registration Fees (which includes most of your meals)
- Air Transportation Cost (economy class)
- Hotel Expenses for four nights (based on one-half of the nominal rate for standard double room.)

The winner of our NSIWA Public Speaking Contest will represent our association at the CAIW Convention as a contestant in their Public Speaking Contest being held in Toronto June 8th to the 11th, 2016. This is CAIW's 50th Anniversary this year and it is going to be a great convention, and here is a great opportunity to have your way paid to attend this exciting convention, plus the recognition you receive for participating in such a great contest.

We have members who are very experienced in Public Speaking such as our own Lottie McAlpine and the previous winners of this contest who are more than willing to give you tips to assist you.

In addition to all the above, there is cash awards to be won at the National Convention,

1st place winner - \$500.00 plus a keeper trophy

2nd place winner - \$250.00

3rd place winner - \$150.00

Intact Insurance is the sponsor of our National Public Speaking contest.

Now considering all the wonderful benefits above , should not the answer be yes,
Believe in yourself and take the Challenge.

If you have any questions or concerns please call me anytime

Diane Penney

Home # 902-865-3422

Cell # 902-293-4256

e-mail address diane.penney@icloud.com

Thank you everyone and I know that we will have a great contest, I believe in our association and it's members . Together we can do it.

Annual Essay Contest Announcement

It is time to start thinking about the Annual Essay Contest. I would like to encourage members to participate in this worthy contest. Let's see some great entries, I know you can do it.

Wawanesa Insurance has again agreed to sponsor this award.

There are two prizes for this award.

First place prize is an engrave plaque that is passed on each year to the subsequent winner, along with a keepsake trophy and a cash award of \$200.00

Second place winner receives a cash prize of \$100.00

The topics that you can choose from are as follows:

- What is Cyber Risk Coverage, does my business need this?
- How did I get, and why am I in the Insurance Business
- Private Auto Insurance versus Public Auto Insurance
- Global Warming how/why is this effecting my insurance premiums
- Insurance topic of your choice

I have attached a copy of the guidelines for your reference.

There is a few points to remember :

- All essays are to be submitted to the Essay Chairperson , no later than **March 31, 2016**
- The winners are announced during the Saturday evening banquet
- The winner of the Essay Contest is excluded from entering the competition again until 3 years have passed

Comment [1]:

If you do plan to enter a submission please advise me.

If you have any questions or concerns please call me anytime

Diane Penney
Home # 902-865-3422
Cell # 902-293-4256
e-mail address diane.penney@icloud.com

Thank you everyone, Looking forward to some great submissions.

ESSAY GUIDELINES

When you have chosen your subject, make notes of every thought which occurs to you immediately. Notes should be very brief, probably one or two words only. Group the notes under headings, "INTRODUCTION", "DEVELOPMENT", "CONCLUSION". Now number the notes in the order in which you intend to use them. Draft the introduction and the conclusion.

What is required?

- 1) Three Letter sized pages, double spaced, Margins; 2.54 cm Top & Bottom, 3.17 cm Left & Right (standard margin defaults)
- 2) Must be type written or computer typed
- 3) Style of type: Font "Arial" Font Type "Regular", Font size "12" (Microsoft word or Word perfect), (Typewriters must have size 12 type)
- 4) Covering page will need to contain name, address, chapter and title. Title must be the heading on your essay.
- 5) Advise references on separate page.

Failure to comply may result in disqualification.

A formal essay is required. There should be an *Introduction* to the subject, a *Development* of it and a *Conclusion*. (It is not necessary to use paragraph headings to indicate the introduction, development and conclusion).

There are many forms of Introduction used in essay writing - e.g.: a plain statement of fact, an historical reference, an illustrative anecdote, a quotation, a controversial statement. Study the editorial articles in the daily press; they will soon make you familiar with the ways to introduce your subject. Whatever form you use, be sure that it is appropriate to your selected subject.

Then follows the *Development* of the essay. Each paragraph should follow the preceding paragraph in a natural and logical sequence. A paragraph is a small form of essay in itself, containing an introduction, development and conclusion, although, each part may now be only a sentence or even part of a sentence. The final sentence - or conclusion of a paragraph should lead your thoughts into the next paragraph. This continuing development is usual throughout the essay and a sudden change rarely occurs. A change of topic from the preceding paragraph may occur; however, where your essay appears to indicate the development of two or more parallel lines or thoughts, you exhaust each one in turn. In this event, however, you finally bring each thought together and then continue the paragraphs in the usual way.

Finally comes the *Conclusion*. Your essay will have shown the trend of your thoughts and beliefs and your conclusion should be naturally consistent. A good tip is to draft the conclusion as soon as you have decided on your subject. There are several advantages to this, the foremost being that this conclusion becomes your objective, your goal and you direct your writing to that end.

Structure

Attention should be paid to the phraseology used and the smooth flow of language, in addition, of course, to spelling and punctuation.

Paragraphing

Paragraphing should be adequate (neither too many nor too few) and logical.

Sentences

Sentences should be correctly constructed, varied in length and arrangement and well linked.

A good essay is:

- interesting
- original
- mature
- accurate
- clearly understandable
- organized with introduction and conclusion

ESSAY JUDGING

The essay will be judged on:

- essay guidelines
- content and style
- skill in arrangement
- command of sentence structures
- consciousness of word values
- failure to comply with above guidelines may result in disqualification

I Got 99 Problems And The Limitation of Actions Act Is Definitely One by Margot Ferguson

Nova Scotians and their lawyers have a new legal migraine: being out of time with their lawsuits for completely different reasons than they used to be.

On September 1, 2015, amendments to Nova Scotia's Limitations of Action Act came into effect. The amendments set a two-year basic limitation period in place of the confusing system of different limitation periods for different "causes of action", with little rhyme or reason to them apart from historical roots in the common law.

The new basic two-year limitation period runs from the time a civil claim is discovered. It applies to all civil actions--except when it doesn't. Don't worry, there are lots of exceptions to keep us up at night! For example, some claims will be caught under other limitation periods set by separate legislation, such as the limitation period under the Insurance Act for claims under Section B of a Nova Scotia standard automobile policy (one year).

As was the case before the amendments, claims relating to minors and to people under some form of disability still do not run while the condition persists. But now, claims involving sexual misconduct are exempt from limitation periods altogether, regardless of whether the claim arose before or after the amendments to the Act.

Actions specifically relating to personal injury may have their limitation period extended by the Court for an extra two years, for a total of four years from the discovery of the injury. This replaces the old "safeguard" provision, which applied in all cases on an equitable basis for four years after the expiry of the limitation period. Initial versions of Bill 64, which preceded the final form of the Act, did not carve out a safeguard period for personal injury claims, but were meant to operate on a "sudden death" basis. Successful lobbying by the plaintiff Bar is largely credited with this late amendment.

Finally, there is also a fifteen-year ultimate limitation period, which runs from the date of loss, regardless of whether it has been discovered or not. This gives some finality to claims exposure, particularly for certain types of losses that can lurk undetected for extended periods (for example, architectural problems).

The recent amendments to the Limitation of Actions Act will take some adjustment, but overall they embody a more rational trend toward time limits for civil actions, and will bring Nova Scotia's Act further into line with other jurisdictions.

For more information, I recommend the following links to resources:

Nova Scotia's Limitation of Actions Act, as amended:

http://nslegislature.ca/index.php/proceedings/bills/limitation_of_actions_act_-_bill_64

Guide published by the Nova Scotia Department of Justice:

<http://novascotia.ca/just/documents/Limitation-of-Actions-Act.pdf>

Margot Ferguson is a lawyer for Mayfly Legal Services and a member of NSIWA

****if you would like to submit an educational article for the Bulletin, please contact our Education Chair - Tamara Higgins for details...thiggins@avisbudget.com**

NSIWA MEMBERSHIP LISTING – 2015/2016

Archibald Katie	McInnis Cooper
Baltzer Heather CIP	Archway Insurance
Barker Beverly	The Co-Operators
*Barnett Steven	Foster & Company
Beaulieu Helene Q.C	Cox & Palmer
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*Blenus Tara FCIP.CRM	Russell Insurance Group
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Bradshaw Barbara	Antigonish Insurance
Burgher Kelly CIP,CRM	Sovereign General Insurance
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Burke Jerri	Travelers Canada
Burke Billy	Burke Co Investigation
Campbell Leslie	Salvatore Insurance
Clarke Kevin	First On Site Restoration
Coady Jessica	RSA Insurance
Comeau Erin	Intact Insurance
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Connors-MacDonald Kim BA, CAIB	Antigonish Insurance
Conrod Steve	Belron Canada
Cox Sandra CIP	Nacora Insurance Brokers
Creelman Paula	Portage Mutual

Curry Zita	Portage Mutual
Day Nancy CIP	Totten Insurance
Devlin Beverley CIP	Aviva Canada
Donnelly Briana	MDD Forensic Accountants
Dorey Graeme	Avis Budget Group
Doane Tina	System Care
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Dude Penny	First On Site Restoration
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Gerbasi Sylvie CGA	Service Master of Cape Breton
Gerhardt Lynne	Travelers Canada
Godin Tanya	Intact Insurance
*Hachey Erika	Foster & Company
Harris Robin	Carstar New Minus
Heydenrych Pieter CIP	EECM Ltd
Higgins Tamara CSP	Avis Budget Group
Hitchens Brandi CRM,CIP,CAIB	MCTI
Hori Tom	Retired
Jennings Joyce	Portage Mutual
Jennings Yvonne	Nova Physiotherapy
Johnson Debby FCIP, CRM	Current Insurance
Johnston Wendy Q.C	McInnis Cooper

Joudrey Ann	Marsh Adjustment
*Judith DeYoung	Antigonish Insurance
Kaminska Karen	Economical
Kean Jillan	McInnis Cooper
Kenny Lana CIP	Travelers Canada
Kenny Sarah	Gates Insurance
Kozak Roslyn CIP, CAIB	SCM RMS Risk Management Services
Landry Marlene	Insurance Bureau of Canada
Landry Shelley CIP	Crawford & Company
Lane Amy	Gates Insurance
Langille Laura	Paul Davis System
LeBlanc Melissa CIP	Aviva Canada
MacDonald Janet BPR, CIP	Marsh Adjustment
MacDougall Debbie CIP	Travelers Canada
MacEachern Genevieve	Intact Insurance
*MacLean Anne	Antigonish Insurance
MacNeil Laura	Service Master of Capre Breton
Madore Lucie CIP	Marsh Adjustment
Martin Annie CIP	Aviva Canada
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McLean Heather BA	Archway Insurance
Meery Dave	CarStar
Merrick Brian	Pario Engineering & Environment Sciences
Mitchell Adele CIP	The Personal

Mitton Wanda	Belfor Restoration
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Paulsen Erin	Travelers Canada
Penney Diane	Retired
Reyno Jenny	Insurance Institute
Rhuland John	Totten Insurance
Richardson Darlene	Strum Consulting
Richardson Natalia FCIP	Intact Insurance
Rockwell Devon	Totten Insurance
Russell Denise	Stanhope Simpson Insurance
Salkus Gary	Belron Canada
Sampson Colleen FIIC	Retired-AON
Scanlan Trudy CIP	Stanhope Simpson Insurance
Shannon Jane	Paul Davis System
Smeltzer Myrna	Archway Insurance
Snow Gloria	Economical
Spears Judy Anne BA, FCIP, CRM	Aviva Canada
Stuart Tracey Bcomm,FCIP,CRM	Ecclesiastical Insurance
Taylor Darren	Belfor Restoration
*Teasdale Tara	Antigonish Insurance
Therriault Gilberte	Retired-RSA
Toner Katherine	Foster & Company
Vallee Alexandra	Service Master Restore

Vardy Diana	Travelers Canada
Vautour Brenda	Avis Budget Group
Wilcott Brad CMA, MBA	MDD Forensic Accountants
Wilson Katie	Economical
Young Barbara	Merit Premium Finance
Young Jacquie	Avis Budget Group
Young Sherry BA(HONS) C.F.E S.	Young Investigations Inc.

*Denotes Associate membership

NOVA SCOTIA INSURANCE WOMEN'S ASSOCIATION
EXECUTIVE OFFICERS
2015 – 2016

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NSIWA Executive 2015- 2016

Committee	Committee	Company	Email	Phone
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Wine & Cheese	Jerri Burke	Travelers Canada	Jburke5@travelers.com	902-492-5732

- I received notification of LIPA’s “Friends of the Industry Night” that will be held on November 18, 2015 in London, Ontario. If anybody is going to be in that area and would like to attend, let me know and I will forward the information along.
- TIWA is working hard on tying up loose ends for Convention 2016 – CAIW’s 50th Anniversary. I have received a request from TIWA regarding sponsorship and same has been forwarded to Madam President, Lynne Gerhardt.
- I received first notification from Tracy Fata regarding the Insurance Woman of the Year 2016 nominations, including the guidelines for submission of a nomination. The deadline for nominations is March 31, 2016. This information has been forwarded along to Lynne Gerhardt.
- Received request for membership dues and that has been forwarded to Madam President, Lynne Gerhardt and Membership Committee Chair, Diana Vardy.

Constitution & Bylaws (Laura Greening/ Debbie MacDougall)	NO REPORT
Coordination and Planning (Tracey Stuart)	NO REPORT
Education (Tamara Higgins)	NO REPORT
Essay Contest (Diane Penny)	No REPORT
Fellowship Fund (Debbie Johnson)	No REPORT
Golf Day 2015 (Lana Kenny and Debbie MacDougall)	No REPORT
Insurance Info Week (Jessica Coady)	NO REPORT
Life Membership (Amber MacInnis)	NO REPORT
Long Range Planning (Colleen Sampson)	NO REPORT
Mailing List (Heather McLean)	NO REPORT
Marketing (Annie Martin and Roslyn Kozak)	NO REPORT
Membership (Diana Vardy)	NO REPORT
Mini Conference (TBA)	NO REPORT
Nominations (Amber MacInnis)	NO REPORT
Parliamentarian (Gilberte Theriault)	NO REPORT
Public Speaking (Diane Penny)	NO REPORT