



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message January 2016



HAPPY NEW YEAR!!!

I hope you all had a wonderful and healthy holiday. We ended off 2015 with an amazing Christmas Auction...our Basket sales brought in over \$2600 for Breast Cancer..an amazing amount, bringing our 20 year total to \$199,838.21. Kudos to our Ways and Means committee of Rebecca Burke and Joyce Jennings..and to our Cancer Crusade chair Leslie Campbell...Keep up the good work!!

We also brought in over \$1100 for our Christmas Auction..thank you to all our Sponsors and members who donated items. I can honestly say, I have never seen a jar of homemade pickles being bid on with such gusto!! I heard they are well worth the price paid.

As everyone is gearing up 2016 with their New Years Resolutions, our Wine & Cheese chair Lana Kenny along with Deb MacDougall and Debby Johnson are hard at work to put together the most well attended Insurance event in Nova Scotia. See inside the bulletin for Registration form. We hope to see you there!!

There is still time to volunteer to hone your public speaking skills at our March General meeting, if interested, contact Diane Penney, her info is inside. Or, if you are more of a "behind the scenes" type...we have an Essay contest as well. Both of these offer great recognition and not to mention "cash" prizes!!! And who couldn't use a little of that after the holidays.

I hope 2016 brings you much happiness and prosperity

Yours in Fellowship

Lynne Gerhardt
NSIWA President

2015-2016 NSIWA ANNUAL CALENDAR OF EVENTS

[illegible]



NSIWA GENERAL MEETING

January 20th, 2016 – Ramada Dartmouth – 5:30pm

RSVP TO: tstuart@eccles-ins.com

By Friday January 15th, 2016 – 4pm

Member Speaker

Deb MacDougall – CAIW Midterm

Guest Speaker

Peter Heydenrych – TBA

Permanent list is in effect – Hope to see you there!!

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.

The background of the entire image is a festive scene featuring two champagne flutes filled with bubbly liquid and topped with foam. Golden streamers and confetti are scattered around the glasses, creating a celebratory atmosphere. The text is overlaid on the right side of this image.

Happy New Year

January Birthdays!!!

Paula Creelman	January 2nd
Tamara Higgins	January 11th
Darrin Taylor	January 12th
Zita Curry	January 13th
Tracey Down	January 15th
Nancy Day	January 22nd



Will Be Hosting Their

24th ANNUAL WINE & CHEESE

DATE: THURSDAY, FEBRUARY 4, 2016

PLACE: HALIFAX MARRIOTT HARBOURFRONT HOTEL
NOVA SCOTIA BALLROOM
1919 UPPER WATER ST., HALIFAX, N.S.

PRICE: \$50.00

TIME: 5:30 PM TO 9:30 PM



ENTERTAINMENT, HORS D'OEUVRES, CASH BAR, LOTS OF LAUGHS

A donation will be made on each registrant's behalf to Feed Nova Scotia

Please complete registration below and return with cheque payable to NSIWA to Deb MacDougall or Lana Kenny, Travelers Canada, 300 – 100 Venture Run, Dartmouth, NS B3B 0H9 – dmacdoug@travelers.com or lkenny@travelers.com
All registrations must be received no later than January 25, 2016

NAME: _____

EMPLOYER: _____

EMAIL: _____

REGISTRANTS: _____

AMOUNT ENCLOSED: _____

****NO REFUNDS AFTER JANUARY 25, 2016- SUBSTITUTIONS WELCOME.**

COME OUT AND JOIN IN THE FUN!!!!



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
tdown@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

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

Comment [1]:

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

Business Meeting – CAIW 49th Annual AGM – June 10th to 14th, 2015

Convention held in Brandon, Manitoba at the Victoria Inn

Thursday, June 11, 2015

Madame President, Tracy Fata, BSc, FCIP, CRM called the meeting to order at 8:35am.

Cheryl Morton, BA, CAIB, CIP, Secretary, read the Notice of the Annual General Meeting:

The national anthem was sung by CAIW Past President Laura Greening, CIP, CRM

Madame President Tracy Fata, BSc, FCIP, CRM, read the CAIW Collect and Panagiota Kalantzis, LL.L, LL.B, LL.M of the Montreal Association of Insurance Women read it in French.

A warm welcome was given by the Convention Chairs for the host Association IWAWM - Andrea Mitchell, CIP, CRM and Karen Tomalin, FCIP, CRM

The early bird draw for early registrants (sponsored by Lewis & Jones Group), and the winner was from MAIW.

Madame President Tracy Fata, BSc, FCIP, CRM did opening remarks and introduced:

CAIW Executive: 2014-2015

President Tracy Fata, BSc, FCIP, CRM

Past President Laura Greening, BA, CIP, CRM

Vice President Lynn Kelly, CIP, CRM

Second Vice President Panagiota Kalantzis, LL.L, LL.B, LL.M

Secretary Cheryl Morton, BA, CAIB, CIP

Treasurer Lori Penner, CIP

Convention Delegates & Alternates – 2014-2015

Insurance Professionals of Calgary Shannon MacMurchy CAIB, CIP - D

Jane Emslie - D

Edmonton Insurance Association Dawn Mercier BA, FCIP, CRM - D

Candace Martin – D

Amber Billard - A

London Insurance Professionals Association	Mary Hooper CAIB, CIP – D
	Ruth Johnson - D
Manitoba Association of Insurance Professionals	Brenda Miller CAIB, CIP - D
	Katherine Morgan - D
	Nancy Dixon CIP – A
	Lee Huys CAIB - A
Montreal Association of Insurance Women	Madeleine Gravel – D
	Josee Loyer – D
	Jaimie Staub – A
	Josee Sabourin - A
New Brunswick Insurance Women's Association	Katherine Toner BA LLB – D
	Paula Eichmann - D
Newfoundland Labrador Association of Insurance Women	Donna Payne CIP, CAIB, CRM - D
	Thea Baird CAIB - D
Northwestern Ontario Insurance Professionals	Linda Lacroix – D
	Sheila Slowe CAIB (Hons) - D
Nova Scotia Insurance Women’s Association	Lynne Gerhardt - D
	Diane Penney - D
	Annie Martin CIP - A
	Tamara Higgins - A
Toronto Insurance Women’s Association	Pam de Boer FCIP CRM, CSP - D

Insurance Women's Association of Western Manitoba	Andrea Mitchell CIP, CRM - D
	Tannis Rathwell -D
	Cathy Desrochers CAIB - A
	Judy Sampson CIP - A

Association Presidents 2014-2015

Insurance Professionals of Calgary	Shannon MacMurchy CAIB, CIP
Edmonton Insurance Association	Candace Marin
London Insurance Professionals Association	Ruth Johnson
Manitoba Association of Insurance Professionals	Katherine Morgan
Montreal Association of Insurance Women	Josee Loyer
New Brunswick Insurance Women's Association	Katherine Toner BA LLB
Newfoundland Labrador Association of Insurance Women	Donna Payne CIP, CRM, CAIB
Northwestern Ontario Insurance Professionals	Linda Lacroix
Nova Scotia Insurance Women's Association	Lynne Gerhardt
Toronto Insurance Women's Association	Pam de Boer FCIP, CRM, CSP
Insurance Women's Association of Western Manitoba	Andrea Mitchell CIP, CRM

CAIW Directors 2014-2015

Insurance Professionals of Calgary	Lynn Kelly CIP, CRM
Edmonton Insurance Association	Dawn Mercier BA, FCIP, CRM
London Insurance Professionals Association	Mary Hooper CAIB, CIP
Manitoba Association of Insurance Professionals	Brenda Miller CAIB, CIP
Montreal Association of Insurance Women	Panagiota Kalantzis, LL.L, LL.B, LL.M

New Brunswick Insurance Women's Association	Katherine Toner BA, LL.B.
Newfoundland Labrador Association of Insurance Women	Donna Payne CIP, CAIB, CRM
Northwestern Ontario Association of Insurance Professionals	Sheila Slowe, CAIB (Hons)
Nova Scotia Insurance Women's Association	Diane Penney
Toronto Insurance Women's Association	Cheryl Morton BA, CAIB, CIP
Insurance Women's Association of Western Manitoba	Lori Penner, CIP

Madame President Tracy Fata, BSc, FCIP, CRM, introduced Lionel Guerard, MMM, CD, DTM as the 2015 Convention Parliamentarian.

Madame President Tracy Fata, BSc, FCIP, CRM made the attendees aware of corrections that were required in the convention booklet....pages and corrections were given....

Rules of Convention were given by Madame President

Cheryl Morton, BA, CAIB, CIP CAIW Secretary, presented the 2014 AGM Minutes and asked for acceptance – after a change...motion was made by Madeline Gravel of MAIW and 2nd by Candace Martin of EIA – All in favor – Motion carried

Reports of the Executive Officers 2014-2015

All reports were provided in the convention bags and were as presented. A motion was made to accept as presented by Donna Payne NLAIW and 2nd by Sheila Slowe LIPA - no discussion, motion carried

President	Tracy Fata, BSc, FCIP, CRM
Past President	Laura Greening, BA, CIP, CRM
First Vice President	Lynn Kelly, CIP, CRM
Second Vice President	Panagiota Kalantzis, LL.L. LL.B, LL.M
Secretary	Cheryl Morton, BA, CAIB, CIP
Treasurer	Lori Penner, CIP

Local Association Reports 2014-2015

Insurance Professionals of Calgary

Shannon MacMurchy, CAIB, CIP

- Golf Tournament was a great turnout 110 golfers
- Christmas Industry event – had to turn people away – worked with IBAA and Blue Goose
- Increased exposure by working with non profit – WICC
- New faces on Executive

Edmonton Insurance Association

Candace Martin

- Small decrease in membership
- Cohosted a Casino night with Blue Goose – not as successful as they would of liked
- Social media is a strong focus for them to increase presence
- This year is their 25th annual Food bank event

London Insurance Professionals Association

read by Ruth Johnson

- Found new venue that is more affordable to members thereby increasing attendance
- Held RIBO accredited seminar on Hoarding – Well attended
- 1st Shopping event – included 15 vendors – hoping turnout will be better next year
- Friends of industry night was attended by Madame President Tracey Fata – huge success
- Annual Craft and Bake sale in December which was a great way to end 2014
- Wine and Cheese in March which was another well attended event

Manitoba Association of Insurance Professionals

Katherine Morgan

- Wine and Cheese brought in 389 people – great success
- Changed Education meetings to 4 per year and added a Health and Wellness meeting
- Golf Tournament was successful
- Changed their charity event in December to help out a member whose child needed medical treatment in USA
- May get involved with All night relay to raise funds for Cancer

Montreal Association of Insurance Women

Josée Loyer

- Golf Tournament had over 400 golfers in attendance
- Education session held on Social Media over 40 members attended
- 6th Annual President's Cocktail and Shopping party – was a very mood inspiring event
- At the annual Christmas dinner they donated childrens toys to Sun Youth
- Held their Speed networking activity in collaboration with LARAQ – very successful event
- Their annual fundraiser brought in 125 attendees and raised funds for Le Chainon and Le Centre des Femmes de Montreal – have been donating to these specific charities for over 21 years
- Will be going back to a more simple Website – upkeep on the existing one was costly

New Brunswick Insurance Women's Association

Katherine Toner, BA, LL.B.

- Have 72 members
- Average attendance of monthly meetings 25-30
- Excellent speakers at each meeting
- Christmas Mixer was a huge success – 126 in attendance – raised over \$2000 for Association and donated to the local soup kitchen with the generous food donations from the attendees
- In March – held first annual bowling tournament – over 35 in attendance
- Their Facebook page boasts over 161 followers

Newfoundland Labrador Association of Insurance Women

Donna Payne, CIP, CAIB, CRM

- 58 members strong
- Very interesting speakers at the 9 General meetings
- Christmas Ornament exchange was a success and the Christmas basket draw netted \$2000 for the local Single parents Association
- Attended mini con held by NSIWA (3 members attended)...
- Annual VIP and Silent Auction was well attended despite the weather and raised \$1000 for Kirby House
- Planning their 2nd Annual mini conference in July

Northwestern Ontario Insurance Professionals

Linda Lacroix

- Up to 10 members
- Held a Tri Conference – great education topics – Staying Safe – Direct Repair program – What you need to know about Oil Tanks and Wett Certification – RRSP Information
- Conference will be held every 2nd year going forward

Nova Scotia Insurance Women's Association

Lynn Gerhardt

- Held a booth at the AAIB Convention in PEI – garnered 9 new members
- We currently have 128 members
- Golf event was Sold out again this year and all holes were sponsored
- Wine and Cheese event had over 775 people in attendance
- Raised over \$16000 between these 2 well run and well attended events
- Education speakers were stellar this year
- IIW was held October 20th to 24th – themes was The Past Present and Predicting future of Oil tanks
- Held a Mini Conference in February and provided Education, Networking and Professional development to our members and even had some attendees from our sister associations which was excellent
- Our Christmas Auction brought in over \$3100 in ticket sales for our basket draw – all proceeds go to the Cancer Society, to date we have raised over \$215,000 since we started fundraising
- 9 Members benefited from our Donna Landry Fellowship Fund allowing them to attend the 2015 Convention, proving that getting involved has its privileges.

Toronto Insurance Women's Association

Pam de Boer, FCIP, CRM, CSP

- Average 60 members per month at meetings
- Ramped up their Educational speakers with an "out of the box" approach
- 31st Annual Golf tournament was a huge success – Autism speaks was the charity of choice for funds raised
- Wine and Cheese event had just under 700 people attend – had rave reviews – great networking event
- As their Summer Solstice was not a well-attended event, they are changing it up to a Trade show (mini)
- Introducing flexible membership options ex: corporate memberships..etc
- They are proud to announce they have 9 Corporate Sponsorships

Insurance Women's Association of Western Manitoba Andrea Mitchell, CIP, CRM

- Each meeting has a kick off to inspire networking (share something of yourself..etc)
- Had a mini Association Forum and asked questions relating to their association and members
- Their annual golf event was a sold out event
- The Wine and Cheese mixer in April was well attended
- Sold scarfs and bracelets to support local charities (Cancer Care), and sponsor members for the MS Society Walk and donate to a family at Christmas
- They were very focused on planning convention this year

Motion was made by Mary Hooper and 2nd by Josee Loyer – No discussion – Motion carried

Reports of Standing Committee Chairpersons – 2014-2015

All reports were read as presented

Advisory	Donna Brown, CIP
Budget & Finance	Lori Penner, CIP
Constitution & Bylaws	Panagiota Kalantzis, LL.L, LL.B, LL.M
Education	Lynn Kelly, CIP, CRM
Insurance	Dawn Mercier, BA, FCIP,
Insurance Information Campaign	Diane Penney
Membership	Dawn Mercier, BA, FCIP, CRM
Nominating	Laura Greening, BA, CIP, CRM
Publicity & Public Relations	Brenda Miller, CAIB, CIP
Ways & Means	Katherine Toner, BA, LL.B.
Website	Mary Hooper, CAIB, CIP

Motion made by Dawn Mercier to accept the reports as presented – 2nd by Brenda Miller and Motion carried (no discussion)

Presentation of the Special Committee Reports – 2014-2015

Archives	Cheryl Morton, BA, CAIB, CIP
Long Range Planning and Association Forum	Laura Greening, BA, CIP, CRM
The Premiere General Award	Sheila Slowe, CAIB (Hons)
Essay Contest	Sheila Slowe, CAIB (Hons)
Insurance Woman of the Year	Laura Greening, BA, CIP, CRM
Memorial	Lynn Kelly, CIP, CRM
Intact Public Speaking Contest	Brenda Miller, CAIB, CIP
Impact Auto Auctions Education Award	Diane Penney
Social Media	Donna Payne, CIP, CAIB, CRM

Motion made by Candace Martin to accept the reports and presented..2nd by Katherine Morgan – No discussion – Motion passed

Association Forum 2014-2015

Laura Greening, BA, CIP, CRM - Presenter

Breakout sessions with a list of questions on how to creatively enhance the CAIW experience was given to each group. There was much discussion on revitalizing the awards, who should it be up to? CAIW or sponsors. Cutting back on time of meetings, cutting back on awards to make them more prestigious...how to capitalize on “Women power”. How we should spend our CAIW advertising dollars.

Questions posed:

Do you want to have a say in the AGM (ie Education topics) Do you enjoy and understand AGM. What, if anything can be done to improve the program.

How do we modernize the CAIW/ACFA Awards?

- a. Do they need to be revitalized?
- b. Will this get more Associations and People involved?
- c. Do you consider the Awards passé?

How has CAIW changed your life? Please provide concrete samples. How do you portray your experiences with CAIW and your local Assoc. to outside interests?

Do you believe that the Insurance Industry has changed its perception with respect to CAIW ACFA and the Local Chapters? What are the visible optics on how our organization is currently viewed?

How can we better recognize our Award Sponsors / Convention Sponsors? We current distinguish our supporters with the following; Is this enough? Suggestions?

How effective do you think marketing CAIW as a Brand has been and what suggestions do you have to add value to the campaign?

Name change – some Associations have changed their name and removed “women” form the Chapter name choosing to go with a non-gender specific or industry related label. Does this change the vision of the organization? Should we reconsider the direction of CAIW and if so where do we go from here?

The breakout sessions were a success – results from the groups were shared at the continuation of the Business meeting on Saturday morning.

Constitution and Bylaws – Panagoita Kalantzis LL.L, LL.B, LL.M

- There were 6 proposed changes
- 1st - Section 8 – Dues a)
- Change was passed..motion made by Diane Penney – 2nd by Brenda Miller...discussion followed - 17 for, 1 against..motion carried
- 2nd - Page 7 add after item 16 – Dissolution of a Local Association
- Motion made by Katherine Morgan and 2nd by Dawn Mercier- 4 in favor, 12 oppositions, 4 abstentions - Motion defeated
- 3rd – 8. Dues b) Convention Dues – Motion made by Josee Loyeau and 2nd by Katherine Morgan – there was discussion – All in favour – Motion Carried
- 4th – 14. Annual Reports – Motion made by Donna Payne and 2nd by Brenda Miller – no discussion – all in favor – motion carried
- 5th – 16. A. Dissolution of CAIW – motion made by Madeline Gravel and 2nd by Lynne Gerhardt – there was discussion and an amendment was made by Katherine Toner and 2nd by Katherine Morgan...more discussion and an amended amendment motion was made by Donna Payne and 2nd by Madeline Gravel – 20 in favor, 2 abstentions – motion carried
- 6th – 16 b) Dissolution of Local Association – motion made by Diane Penny and 2nd by Josee Loyer – discussion ensued and an amendment was proposed by Madeline Gravel and 2nd by Brenda Miller...All in favor – Motion carried

Advisory Committee Report - Donna Brown

- Business meeting dress code – needs to be less casual
- Vision and values need to be in line
- Forum was good
- Think of Honorary Members at CAIW level

New Business – Tracey Fata BSc, FCIP, CRM

- LIPA Convention they had a loss last year at convention and CAIW had to pay the deficit – LIPA signed a promissory note to pay funds back in full...\$5000 was received in Sept and another \$5000 at Convention..they are paid in full now
- They are suspending their Charter for a year and will not have to pay any membership dues
- LIPA will have no voting rights

Budget – Lori Penner

Budget was presented by Lori Penner, CIP – discussion ensued on how to better spend Advertising dollars, cut costs on Mid term..etc...Madame President Lynn Kelly has decreased her expenses for the term...a motion was made by Dawn Mercier and 2nd by Brenda Miller to accept the budget...all in favor – motion carried

Presentation of Associations to Host Future Conventions

50th Anniversary of CAIW - 2016-TIWA - Power of the Past, Voices of the Future – June 8th to 12th, 2016 – Toronto – Hyatt Regency Hotel

2017 – MAIW – Maiden French – May 24th to 28th 2017 - Montréal, Québec - OMNI Hotel

2018 – NSIWA – HCC & Prince George Hotel – Halifax June 6 - 10, 2018

2019 IPC

2020-NLIAW: Kitchen Party

No further Host Cities came forward to bid.

Election and Installation of Officers 2015-2016

PRESIDENT:

Lynn Kelly, CIP, CRM

Insurance Professionals of Calgary

FIRST VICE PRESIDENT

Panagiota Kalantzis, LLL, LLB, LLM

Montreal Association of Insurance Women

SECOND VICE PRESIDENT

Cheryl Morton, BA, CAIB, CIP

Toronto Insurance Women's Association

SECRETARY

Lori Penner, CIP

Insurance Women's Association of Western Manitoba

TREASURER

Brenda Miller, CAIB, CIP

Manitoba Association of Insurance Professionals

Elected

Katherine Toner, BA, LL.B

New Brunswick Insurance Women's Association

As there were 2 persons up for Treasurer a vote was held by the delegates...Scrutineers were chosen by the Chair – votes were cast and Brenda Miller, CAIB, CIP was elected as Treasurer. Chair Laura Greening asked that the ballots be destroyed.

Introduction of the CAIW Directors 2015-2016

Insurance Professionals of Calgary

Shannon McMurchy, CAIB, CIP

Edmonton Insurance Association

Dawn Mercier, BA, FCIP, CRM

Manitoba Association of Insurance Professionals

Brenda Miller, CAIB, CIP

Montreal Association of Insurance Woman

Panagiota Kalantzis, LL.L, LL.B, LL.M

New Brunswick Insurance Women's Association

Katherine Toner, BA, LL.B

Newfoundland Labrador Association of Insurance Women

Donna Payne, CIP, CAIB, CRM

Northwestern Ontario Insurance Professionals

Sheila Slowe, CAIB (Hons)

Nova Scotia Insurance Women's Association

Deb MacDougall, CIP

Toronto Insurance Women's Association

Cheryl Morton, BA, CAIB, CIP

Insurance Women's Association of Western Manitoba

Lori Penner, CIP

Immediate Past President, Laura Greening BA, CIP, CRM, installed the 2015 - 2016 Executive Officers of CAIW-ACFA:

Past President:

Tracy Fata, BSc, FCIP, CRM

President:

Lynn Kelly, CIP, CRM

First Vice President:

Panagiota Kalantzis, LL.L, LL.B, LL.M

Second Vice President: Cheryl Morton, BA, CAIB, CIP

Secretary: Lori Penner, CIP

Treasurer: Brenda Miller, CAIB, CIP

Newly Elected Madame President Lynn Kelly gave a small speech. A motion was made by Katherine Morgan to close the 49th CAIW Annual General business meeting – 2nd by Lynne Gerhardt - All in favor – Motion Carried

Respectfully Submitted

Lynne Gerhardt

NSIWA

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
Blacklock Jennifer B.MGT. CIP, CRM	Intact Insurance
*Blenus Tara FCIP.CRM	Russell Insurance Group
Bond Melanie B.Sc	All-Tech Environmental Services
Bradshaw Barbara	Antigonish Insurance
Burgher Kelly CIP,CRM	Sovereign General Insurance
Burke Rebecca	The Co-Operators
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
Connors Kristina	Portage Mutual
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
Down Tracey FCIP,CRM	Portage Mutual
Dude Penny	First On Site Restoration
*Farrell Colleen	Antigonish Insurance
Ferguson Margot LL.B	Mayfly Legal Services
*Foster J. Charles Q.C	Foster & Company
Garrison Melanie	WCL Bauld
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
McInnis Amber BA, CIP	The Co-Operators
McLean Deirdre CAIB,CRM	Harbourtown Insurance Group
McLean Heather BA	Archway Insurance
Meery Dave	CarStar
Merrick Brian	Pario Engineering & Environment Sciences
Mitchell Adele CIP	The Personal

Mitton Wanda	Belfor Restoration
Morgan-Westall Joanne CIP	Crawford & Company
Morrison Mallory	Intact Insurance
Murray Nancy	C3 Legal
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
Theriault 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

PAST PRESIDENT	Amber MacInnis, BA, CIP The Cooperators 7071 Bayers Road S-310 Halifax NS B3L 2C2	P: 902-453-7900 F: 902-454-5299 amber_macinnis@cooperators.ca
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NSIWA Executive 2015- 2016

Committee	Committee	Company	Email	Phone
Archives & Historian	Amber MacInnis	The Co-operators	amber_macinnis@cooperators.ca	902-453-7900
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