



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message September 2018

Welcome Back NSIWA Members!

I hope all of you had a great summer and enjoyed the beautiful weather in the July and August heat wave.

I am looking forward to starting my 1st term as NSIWA President and feel so lucky to be surrounded by a fantastic group of talented members and very lucky to have a wonderful Executive again this year. A very big thank you to our Past NSIWA President Tamara Higgins who did an incredible job. What an amazing woman!

As I start my term as President of this great Association, it pleases me to announce to all of you that we were once again very successful at our 2018 CAIW National Convention in June when we hosted right here in Nova Scotia. A very big thank you to Jerri and Lana for Co-chairing our convention and also to all of the committee chairs. A job well done! Debbie MacDougall finished her term as CAIW President and did a phenomenal job, which was very apparent at our Convention.

A very big thank you to all of the Sponsors and Exhibitors. The Public Speakers were amazing and Sarah Sampson did a great job representing us. What an amazing time everyone had for an unforgettable Education Day and we can't forget about our beautiful and entertaining evening at Fun Night. What a fun night it was!

Congratulations to all of our Award winners!

Our very own Leslie Campbell took home the Rising Star Award which was new this year. We are so proud of Leslie! We took home 1st Place in the Premiere Generale/First General Award and 2nd Place in the Impact Auto Auctions Education Award. Stephanie Nairn & Patti McKee did an amazing job putting these submissions together.

We are hoping for another successful year and I encourage all members to get involved by attending our monthly General Meetings, attending our functions or helping out on committees. If you are interested in any committee, please send me an email, give me a call or you can contact any committee chair.

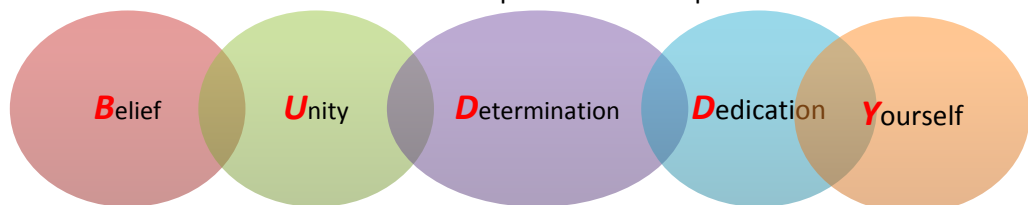
I can't wait to see you at our September General Meeting. Please do not forget to fill out your membership application and forward to membership chair Tamara Higgins. You can find it on line at nsiwa.com and it will also be in our Bugle. Tamara was busy over the summer getting new members. We would love to hear from you!

Lastly, as I am sitting here writing my presidents message, I cannot stop thinking about our Parliamentarian, Honorary Life Member, our dear sweet friend Gilberte Theriault who has been hospitalized for the past few weeks. Let us all keep Gil in our thoughts and prayers!

Yours in Fellowship,

Paula Creelman

NSIWA President



Mission statement:

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

**Énoncé de mission :**

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

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

CAIW President's Message September 2018

Well that's almost a wrap for our summer, it sure has gone by fast. I sure hope everyone was able to take some time to enjoy the summer and spend it with Family and Friends.

As I write this message our CAIW Executive Board is gearing up for a new term and our first conference call was this past week. It was sure great to speak with everyone and to get on track with their portfolio, as well making sure that we get information out to the members that came up at Convention.

I would like to take this time to thank the Nova Scotia Insurance Women's Association for putting on such a fantastic convention this past June. How could we not have fun in Halifax, the food, the company and of course the great venue. Also a huge "Thank you" to our sponsors of this event, without you we certainly could not make it as successful as it is. Also congratulations to all the winners that received awards at the Gala Night.

Our next convention will be held in Calgary and looking forward to the new format in 2019, following this convention will be held in Newfoundland Labrador in 2020 and New Brunswick in 2021. Also looking forward to see who will put in a bid for the 2022 convention!

We have been working on the new logo for CAIW, which is in the process of being approved. I am really excited to see this change happen as we give CAIW a new look!

Erika Hachey of the New Brunswick Women's Association is our new Social Media chair and has been actively adding photos and information to our social media sites. Please make sure that you contact Erika to have an event or photos displayed on these sites.

I am looking to schedule events that are happening with your associations this term, please make sure to let me know what you have planned. I will do my very best to attend!

Yours in fellowship,

Lori Penner, CIP

CAIW President



2018-2019 NSIWA ANNUAL CALENDAR OF EVENTS

[illegible]

GENERAL MEETING

SEPTEMBER

September 19, 2018

Brightwood Golf & Country Club
5:30pm

Menu: Chef's Choice

\$45

Guest Speaker: Charles Leblanc ,CFEI, CFIS, CFSA CEP Sintra Forensic Inc
Francois D'Entremont, P.Eng

Topic: *Structural Fire Scene Analysis and Rehabilitation*

Member Speaker: *Tamara Higgins - Membership*

RSVP to: jennifer.poirier@intact.net by Monday September 17, 2018 - 4pm

PERMANENT LIST IS NOT IN EFFECT YOU MUST RSVP

SEPTEMBER

NSIWA SEPTEMBER BIRTHDAYS

BILL BURKE	SEPT 2ND	DEBBY JOHNSON	SEPT 13TH
SARAH SAMPSON	SEPT 8TH	KYLA RUSSELL	SEPT 15TH
LYNNE GERHARDT	SEPT 8TH	BRADLEY WILCOTT	SEPT 19TH
HELEN BELLIVEAU	SEPT 8TH	TARA BLENUS	SEPT 21ST
TRINA TEASDALE	SEPT 10TH	ANN JOUDREY	SEPT 23RD
RON CORMIER	SEPT 10TH		
NATHALIE JACOBI	SEPT 10TH		
BRENDA GAMBLE	SEPT 13TH		
ANNE MACLEAN	SEPT 13TH		

CONGRATULATIONS LESLIE CAMPBELL – 2018 RISING STAR AWARD WINNER!!!

This year marked the 1st Annual Rising Star Award, given out at the CAIW Convention in June. NSIWA is so pleased to announce that Leslie Campbell – Salvatore Insurance won this prestigious award. Leslie is a deserving recipient of this award. She has evolved in her career in the Insurance industry over the past 15 years, has been Past President of NSIWA, past Chair of the YBN and previously won the Young Broker of the Year award. She has worked tirelessly on numerous committees for NSIWA, and is well known for her attention to detail. Leslie is married to her soul mate Nikki, and has 3 beautiful daughters. Congratulations Leslie!! You make NSIWA proud!!



Fellow Members,

For this term I will be the membership chair. If you ever have questions please do not hesitate to reach out to me anytime day or night.

Our term runs July 1st 2018 – June 30th 2019. Our membership application is in the Bulletin. You can print it off and send the cheque directly to me or register on the website to pay by credit card.

I wanted to take this time to outline what the difference between the Active Membership & Associate Membership:

In accordance to our Constitution & By-Laws

ARTICLE 3 – MEMBERSHIP

a) An Active Membership is extended to:

i) Any person engaged independently or through employment in any office, selling or servicing insurance of any type.

ii) A member upon permanent retirement.

iii) Any person, who has membership in any Local Association which is affiliated with the Canadian Association of Insurance Women or with the Association-At-Large and that membership is in good standing, may be entitled to automatic transfer privileges. “Good standing” means a member whose dues are currently paid to CAIW through an affiliated Association. NSIWA agrees to waive the duplicate payment of fees for a transferring member.

b) An Associate Membership, without office and without vote, is extended to:

i) Any person who has been a member of this Association or any affiliated association and who is no longer active in the insurance business.

ii) Any person who has been a member of this Association but now lives too far away to attend meetings.

If you have any questions, please let me know. I look forward to seeing you all in September at our first general meeting being held at Brightwood on September 19th.

Warm Regards,

Tamara
Membership Chair
902-717-0961
tamara.higgins@avisbudget.com

MEMBERSHIP APPLICATION 2018/2019

NAME & DESIGNATION IF ANY: _____ POSITION: _____

COMPANY _____ EMAIL ADDRESS _____

FULL BUSINESS ADDRESS: _____ PHONE: _____

FULL HOME ADDRESS: _____

EMAIL ADDRESS: _____ PHONE: _____

BIRTH DATE: DAY: _____ MONTH: _____

Are you willing:

To serve on a committee? YES _____ NO _____

To chair on a committee? YES _____ NO _____

When did you first become a member? (year) _____

How many conventions have you attended? _____

I HEREBY APPLY FOR ACTIVE MEMBERSHIP. I HAVE ENCLOSED \$50.00 PAYABLE TO NSIWA.

Signature: _____ date: _____

Please complete application and return with dues by October 31st to:

Tamara Higgins
Avis Budget Group
111 Selfridge Way
Enfield, NS B2T 0C1
902-492-7561
tamara.higgins@avisbudget.com

Welcome New NSIWA Members



Natalie Keyes, CRM, MBA - Travelers Canada

Rosalie Stinson, CIP, CRM – Travelers Canada

Jenn Windle – Travelers Canada

Victoria Higgins – Portage Mutual Insurance

Lisa LeBlanc, CIP – Insurance Institute of Nova Scotia

Leanne Henriksson – Insurance Institute of Nova

Scotia Grant Rhyno, P.Eng – Contrast Engineering Inc.

Jennifer Crcchetto – Strum Consulting

NSIWA Members in the News!

Congratulations to Heather MacLean on her move to Cluett Insurance - Best of Luck on your new venture!!



SEPTEMBER 28 - 29, 2018
FIND YOUR INNER VIKING
IN GIMLI, MANITOBA

Prairie 'Tri' Conference



The Manitoba Association of Insurance Professionals welcome you to the shores of Lake Winnipeg at the '*Simply Inviting*' Lakeview Resort for a weekend of Education and Fellowship!

Friday, Sep. 28/18

Meet your friends at Seagulls Restaurant & Lounge for some Fun and Frivolity

Saturday, Sep. 29/18, Education Day Featuring:

Eric Thorsteinson and Randy Owens from Portage Mutual
Cyber and Data Breach 1 MB cec, RIBO tbd

Lynda Troup from Thompson Dorfman Sweatman
Cannabis Legislation 1 MB cec, RIBO tbd

Tina Leath and Richard McKenzie from Garriock Insurance
Trivia 'Pub Style' – General Insurance Edition
At the Famous Ship & Plough Bar & Grill
2 MB cec, RIBO tbd





So don't wait, register now!

Early Bird Registration Draw
deadline is August 30, 2018.

Registration Deadline is
September 4, 2018

Lakeview Resort & Conference Center
10 Centre Street
Gimli, MB R0C 1B0
1-204-642-8565
gimli@lakeviewresorts.com

Rate \$129.00/night plus taxes
Guaranteed rate until September 3, 2018
Quote Group: MAIP

COST (check one):

FULL REGISTRATION (incl. lunch & supper)

- ☐ \$125.00 CAIW member
☐ \$130.00 YBN member
☐ \$140.00 non-member

EDUCATION DAY REGISTRATION (incl. lunch)

- ☐ \$75.00 CAIW member
☐ \$80.00 YBN member
☐ \$85.00 non-member

Any Allergies _____

MAIP is pleased to invite YBN members to register at a special rate for this conference.
Cheques payable to: Manitoba Assoc. of Insurance Professionals (MAIP)

NAME: _____

ADDRESS: _____

EMAIL and PHONE: _____

ASSOCIATION: _____

MAIL TO:

Barbara Gerrie
292 Bellflower Rd
Winnipeg, Mb
R3Y 0M5

Email baggerie@mts.net
Cell 204-471-8174

'Ser deg snart' 'Sjáumst fljótt' 'See you soon'



Business Report – CAIW Convention 2018 – Halifax NS

The 52nd Annual General Meeting of the Canadian Association of Insurance Women was opened on Thursday June 7th at 8:32am. The Notice of the meeting was given by Donna Payne in English, and Pantigiota Kalantzis in French.

Madame President Deb MacDougall, CIP introduced Deputy Mayor Wayne Mason to give greetings. He welcomed delegates to the city of Halifax

Madame President Deb MacDougall, CIP introduced the Convention 2018 co-chairs, Lana Kenny, CIP and Jerri Burke, CIP. Lana and Jerri welcomed all delegates to the 52nd Annual convention and expressed how excited they were to host the convention and hoped everyone would have a fantastic time. They introduced the convention chairs for each of the committees.

Lana read out the list of Convention Committee members:

Advisor: Colleen Sampson, FIIC	Door Prizes: Joyce Jennings and Denise Russell
Exhibitors: Brenda Vautour	Finance: Debby Johnson, FCIP, CRM
Program/Advertising: Annie Martin, CIP & Lynne Gerhardt	Secretary: Leslie Campbell, CIP, CAIB (Hons)
Decorations and Favors: Diana Vardy	Goodie Bags: Paula Creelman and Tracey Down, FCIP, CRM
Education Day: Lynne Gerhardt	Fun Night: Amber MacInnis, B.A., CIP and Graeme Dorey
Registration: Deb MacDougall, CIP	Transportation: Tamara Higgins and Gilberte Theriault

Corrections were made to the Program in both the English & French

Madame President did the early bird draw – sponsored by Apple Auto Glass Halifax (\$250 gc) – won by Sylvie Langlois MAIW

Madame President introduced the CAIW Executive Board – President CAIW President Deb MacDougall, CIP

Past President	Panagiota Kalantzis, LL.L, LL.B, LL.M
First Vice –President	Lori Penner, CIP
Second Vice-President	Dawn Patton, BA, FCIP, CRM
Secretary	Donna Payne, CIP, CAIB, CRM
Treasurer	Shannon MacMurchy, CAIB, CIP, CRM

CAIW Directors

Insurance Professionals of Calgary	Shannon MacMurchy, CAIB, CIP, CRM
Edmonton Insurance Association	Dawn Patton, BA, FCIP, CRM
Manitoba Association of Insurance Professionals	Lee Huys, CAIB
Montreal Association of Insurance Women	Jackie Lisi, C.d'A.A., PAA
New Brunswick Insurance Women's Association	Katherine Toner, BA, LL.B
Insurance Association of Newfoundland Labrador	Donna Payne, CIP, CAIB, CRM

Northwestern Ontario Insurance Professionals Linda Lacroix, CAIB (HONS)

Nova Scotia Insurance Women's Association Lana Kenny, CIP

Insurance Women's Association of Western Manitoba Lori Penner, CIP

***Association Delegates & Alternates were read as well (and present)

Local Association Presidents were introduced by Madame President

Insurance Professionals of Calgary – Evanne Shepherdson, CIP (Adv)

Edmonton Insurance Association – Candace Martin

Manitoba Association of Insurance Professionals – Nancy Dixon, CIP

Montreal Association of Insurance Women – Jaimie Staub

New Brunswick Insurance Women's Association – Michelle Leblanc, CIP

Insurance Association of Newfoundland Labrador – Sandee Bishop

Northwestern Ontario Insurance Professionals – Linda Lacroix

Nova Scotia Insurance Women's Association – Tamara Higgins

Insurance Women's Association of Western Manitoba – Tannis Rathwell

Madame President introduced the Parliamentarian (Heather Perkins) and went over the Rules of Convention

Donna Payne, CIP, CAIB, CRM, Secretary, presented the Minutes of the 2017 AGM and made an amendment

Madame President then asked for a motion of acceptance as amended:

Motion made by: Evanne Shepherdson, CIP (Adv) – Insurance Professionals of Calgary

Motion seconded by: Jackie Lisi, C.d'A.A., PAA – Montreal Association of Insurance Women

All in Favor (all) -no discussion, nays or abstentions – Motion carried

The reports of the Executive Officers & Local Associations were given out prior to convention – Madame President asked that they be accepted as given

Motion made to accept the reports of the Executive Officers by: Candace Martin – Edmonton Insurance Association

Motion seconded by: Lee Huys, CAIB – Manitoba Association of Insurance Professionals

All in favor: yes - no discussion, nays or abstentions – Motion carried

Motion made to accept the reports of the Local Association Presidents by:

Katherine Toner, BA, LL.B.- New Brunswick Insurance Women's Association

Motion seconded by: Lindsey Schroeder, BA, B.Ed, CIP – Edmonton Insurance Association

All in favor: yes - no discussion, nays or abstentions – Motion carried

The reports of the Standing Committees were given out prior to convention. There was an amendment to the Insurance Information Campaign. There is a possible sponsor – Wawanesa Insurance...Lee Huys, CAIB and chair of the Insurance Information Committee mentioned to them that we will need to know if they are interested or not as she will need to contact other possible sponsors.

Motion made to accept the reports of the Standing Committees, as amended by:

Lana Kenny, CIP - Nova Scotia Insurance Women's Association

Motion seconded by: Michelle LeBlanc, CIP – New Brunswick Insurance Women's Association

All in favor – yes – No nays, no abstentions

The reports of the Special Committees were given out prior to convention. Motion made to accept the reports of the Special Committees by: Lindsey Schroeder, BA, B.Ed, CIP – Edmonton Insurance Association

Motion seconded by: Lee Huys, CAIB – Manitoba Association of Insurance Professionals

Discussion: no

All in favor: yes – no nays – No abstentions

Michelle Malo, FCIP notes that while the reports are great – we did only just get them, members did not have enough time to go over them – moving forward if we can please get them out at least two weeks in advance. That way everyone can read them and be prepared. Madame President stated that we will note it in the minutes and take it under advisement to ensure that we will adhere to this in the future.

Lynne Gerhardt asked what the Social Media Hashtag for this year – Donna Payne advised it should be #CAIWconvention2018.

Panagiota Kalantzis advised that the list of nominations will be posted on Saturday morning and if anyone has any questions to come see her beforehand.

After the break, Lori Penner, CIP introduced the format for the Association Forum – all delegates picked numbers and were put into groups. The topics were:

Refreshing CAIW's Image and Website

Reconnecting CAIW

Aligning CAIW more with Local Associations and the Rest of the Industry

WEBSITE Discussion Questions:

- Do you visit the website?
- Reason to visit website?
- Do you find it easy to navigate?
- Do you think we should have testimonials on the website?

LOGO:

Proposed a change in the CAIW/ACFA logo – an example was done up for all delegates to see/discuss

Discussion questions:

- Do you think that this logo represents CAIW/ACFA?
- Do you have any recommendations to change or improve this new logo?

Reconnecting CAIW/ACFA Discussion Questions:

- What value does CAIW bring?
- Are there any changes required?
- What are some changes you can recommend?

Aligning CAIW more with Local Associations and the Rest of the Industry

Discussion questions:

- How do you want to align CAIW more with the Local Associations eg #CAIWcares?
- How do we align CAIW more with our industry partners

The room was electric with conversation concerning the topics. Each team recorded their thoughts and 1 person from each team went to the mic and gave a snapshot of what was discussed. The conversation was very positive, ideas were given merit and Lori Penner told the crowd that she would compile all the the results and send back to the Associations.

The Business meeting closed prior to lunch and resumed on Saturday morning

Continuation of the Business Meeting :

Note: Donna Brown takes the place of Orla McGregor as Delegate for Insurance Professionals of Calgary.
President Deb MacDougall, CIP, called the meeting to order at 8: 57AM.

Constitutional Changes:

Chairperson: Dawn Patton, BA, FCIP, CRM

Proposed Change 1

Constitution and Bylaws Page 6

Current Wording:

12. Duties of Officers

d. Treasurer

The books must be closed as at April 30th and audited in preparation for passing the books to the new Treasurer. The Treasurer shall deposit all funds of the Association to the credit of the Association in a bank approved by the Executive Board. Such funds shall be withdrawn only by cheques signed by the Treasurer and the President or Secretary of the Association. The Treasurer shall be chairman of the Budget and Finance Committee. No later than June 30th, the Treasurer shall deliver to their successor all funds, securities and records in their keeping.

Proposed Wording:

12. Duties of Officers

d. Treasurer

The books must be closed as at April 30th and audited in preparation for passing the books to the new Treasurer. The Treasurer shall deposit all funds of the Association to the credit of the Association in a bank approved by the Executive Board.

Such funds shall be withdrawn only by:

- i) Cheques signed by the Treasurer and/or the President and/or 1st Vice President of the Association, with two of the three authorized signatures required at all times; or*
- ii) Electronic Money Transfer (EMT) by the Treasurer only after approval has been provided by the President following substantiation via receipts qualifying the expenses of the Officers &/or Directors. The Treasurer shall provide a copy of the EMT receipt to both the President and CAIW/ACFA Bookkeeper as confirmation of transaction.*

The Treasurer shall be chairman of the Budget and Finance Committee. No later than June 30th, the Treasurer shall deliver to their successor all funds, securities and records in their keeping.

Rationale:

- ☑ Payment via EMT is instantaneous. Therefore cutting down on the time it takes for the Treasurer to: make up a cheque, address the envelope and send payment
- ☑ Recipient does not have to wait to receive a cheque. Treasurer does not have to wait until cheque is cleared to balance to account
- ☑ Cost of EMT transaction is roughly the same as a stamp from Canada Post (\$1.50 per)
- ☑ It should also be stated as the EMT payment is only for Officers & Directors. Other payment(S) will be issued via cheque.
- ☑ Instead of the secretary having signing authority, the 1st VP would have signing authority. In the event the President can't fulfill her duties, the 1st VP would be able to step in quickly to sign cheques and authorize payments.
- ☑ With the added check and balance of prior approval from President, the likelihood of a "questionable" withdrawal is practically nil.

Motion made to accept by: Lee Huys, CAIB – Manitoba Association of Insurance Professionals

Motion seconded by: Evanne Shepherdson, CIP (Adv) – Insurance Professionals of Calgary

Discussion: none

All in favor: yes

Oppositions: none

Abstentions: none

Motion: **carried**

Proposed Change 2

Constitution and Bylaws Page 3

Current wording:

8. Dues

a. Annual Dues

The annual dues of the CAIW shall be Twenty Five Dollars (\$25.00) per Regular Member, and Fifteen Dollars (\$15.00) per Member-at-Large and Associate Member. Dues shall be payable December 31st each year, based upon the membership of affiliated Associations as of that date. The fee for Members joining Local Associations after December 31st shall not be pro-rated. This fee per Member shall be submitted prior to our fiscal year end. Dues shall become delinquent unless payment is received by the first day of the Annual Mid-Term Meeting and delinquent Associations shall have no vote until delinquency is removed by payment of the dues plus a penalty of Two Dollars and Fifty Cents (\$2.50) per member. Delinquent Associations shall automatically be dropped from Membership March 1st. New Member Associations affiliating with CAIW shall have their dues waived until the next fiscal year of CAIW.

Proposed Change:

8. Dues

a. Annual Dues

The annual dues of the CAIW shall be Twenty Five Dollars (\$25.00) per Regular Member, and Fifteen Dollars (\$15.00) per Member-at-Large and Associate Member. Dues shall be payable December 31st each year, based upon the membership of affiliated Associations as of that date. The fee for Members joining Local Associations after December 31st shall not be pro-rated. This fee per Member shall be submitted prior to our fiscal year end. Dues shall become delinquent unless payment is received by the first day of the Annual Mid-Term Meeting and delinquent Associations shall have no vote until delinquency is removed by payment of the dues plus a penalty of Two Dollars and Fifty Cents (\$2.50) per member. Delinquent Associations shall automatically be dropped from Membership March 1st. New Member Associations affiliating with CAIW shall have their dues waived until the next fiscal year of CAIW.

In the event of dissolution and/or resignation of an Association, all membership dues paid are fully earned.

RATIONALE:

Adding this sentence provides that any Association leaving CAIW will not receive a rebate of membership dues

Motion made to accept by: Lindsey Schroeder, BA, B.Ed, CIP – Edmonton Insurance Association

Motion seconded by: Lana Kenny, CIP - Nova Scotia Insurance Women's Association

Discussion: none

All in favor: yes

Oppositions: none

Abstentions: none

Motion: **carried**

Proposed Change 3

Constitution and Bylaws page 5

Current wording:

10. Nomination and Election of Officers

b. Section II

The Officers of the Association shall be elected annually by a plurality vote of the certified Delegates present and voting at a business session on the last day of the Annual Meeting. If the Annual Meeting cannot be held, election shall be by mail. No two Officers shall be from the same Association. No two offices shall be held by the same person. All elections shall be by ballot unless there is only one nominee for office, in which case election may be by acclamation.

In the event of a tie between the two leading candidates for an office in an election held at an Annual Meeting, a second ballot shall be taken. Should the tie remain unbroken after the second ballot, the successful candidate shall be determined by lot, conducted by the Chairman or another member of the Nominating Committee.

In the event of a tie between the two leading candidates for an office in an election by mail, there shall be no second ballot, the successful candidate being determined by lot, conducted by the Chairman or another member of the Nominating Committee, in the presence of at least one other member of the Committee.

The term of office, which begins at the close of the Annual Meeting at which the election is held, or, in the case of a mail ballot, on the date the result is announced, shall be one year or until successors are elected. An officer may not hold the same office for more than two consecutive terms.

Proposed Change:

10. Nomination and Election of Officers

b. Section II

The Officers of the Association shall be elected annually by a plurality vote of the certified Delegates present and voting at a business session on the last day of the Annual Meeting. If the Annual Meeting cannot be held, election shall be by *email*. No two Officers shall be from the same Association. No two offices shall be held by the same person. All elections shall be by ballot unless there is only one nominee for office, in which case election may be by acclamation.

In the event of a tie between the two leading candidates for an office in an election held at an Annual Meeting, a second ballot shall be taken. Should the tie remain unbroken after the second ballot, the successful candidate shall be determined by lot, conducted by the Chairman or another member of the Nominating Committee.

In the event of a tie between the two leading candidates for an office in an election by *email*, there shall be no second ballot, the successful candidate being determined by lot, conducted by the Chairman or another member of the Nominating Committee, in the presence of at least one other member of the Committee.

The term of office, which begins at the close of the Annual Meeting at which the election is held, or, in the case of a mail ballot, on the date the result is announced, shall be one year or until successors are elected. An *Officer* may not hold the same office for more than two consecutive terms.

RATIONALE:

It is unrealistic to expect voting to be conducted by snail mail when email is a more viable method at this time. Also the capitalization of the "O" in Officer is just housekeeping.

Motion made to accept by: Lee Huys, CIP - Manitoba Association of Insurance Professionals

Motion seconded by: Joanne Finlayson - Insurance Women's Association Western Manitoba

Discussion: none

All in favor: yes

Oppositions: no

Abstentions: no

Motion: **carried**

Proposed Change 4

Constitution and Bylaws page 8

Current wording:

16. Dissolution of CAIW

No current paragraph – adding new paragraph.

Proposed Change:

16. Dissolution of CAIW

d. In the event that an Association resigns their affiliation with CAIW but continues to operate as an independent Association, their membership with CAIW shall cease immediately upon notification of resignation. Such notification of resignation shall be tendered in writing to the CAIW President by the President and Director of the resigning Association. The Charter of the resigning Association shall be relinquished to the CAIW President with the notification of resignation. Payment in full of all debts, liabilities and obligations to CAIW along with evidence provided thereof to the CAIW Executive Board is required within 30 days of the date of resignation.

Upon resignation, all reference to the CAIW brand shall cease.

RATIONALE:

Our Constitution and ByLaws deals with dissolution of an Association and suspension of an Association; however, there is nothing to deal with resignation of an Association. Article 9 deals with Reinstatement of an Association after resignation; however, there is nothing to address what would happen upon actual resignation.

Motion made to accept by: Lindsey Schroeder, BA, B.Ed, CIP – Edmonton Insurance Association

Motion seconded by: Evanne Shepherdson, CIP (Adv) – Insurance Professionals of Calgary

Discussion: Montreal Association of Insurance Women wants to amend wording

Motion to amend as follows:

Heading of Wording and definition, to include new title 16.1 Dissolution and/or Resignation of a Local CAIW Association, and include definition under 16.1 section a).

Motion to amend title by: Jackie Lisi, C.d'A.A., PAA – Montreal Association of Insurance Women

Seconded by: Lana Kenny, CIP – Nova Scotia Insurance Women's Association

All in favor: yes

Oppositions: no

Abstentions: none

Amendment Carried

New Wording read by Committee Chair Dawn Patton:

16.1. Dissolution and/or Resignation of a Local CAIW Association

a. In the event that an Association resigns their affiliation with CAIW but continues to operate as an independent Association, their membership with CAIW shall cease immediately upon notification of resignation. Such notification of resignation shall be tendered in writing to the CAIW President by the President and Director of the resigning Association. The Charter of the resigning Association shall be relinquished to the CAIW President with the notification of resignation. Payment in full of all debts, liabilities and obligations to CAIW along with evidence provided thereof to the CAIW Executive Board is required within 30 days of the date of resignation. Upon resignation, all reference to the CAIW brand shall cease.

All in favor: yes Oppositions: no - Abstentions: no - Motion carried

Advisory Committee Report

Presented by Debby Johnson, FCIP, CRM

The Association Forum really covered a lot of issues and there are just a few items that the Advisory Committee would like to re-inforce and recommend

-Membership is so important and is a grass roots level issue. It is so critical that members encourage new members to join and also mentor new members and encourage them to get involved.

-As mentioned during the forum, the CAIW website should contain more "Local Association" information. It is very important that Directors get the message out to their Association on how to submit their information. The information on the website will only be as good as what is submitted.

-Communication is key – information from CAIW must be delivered to the Local Associations, for example – does every member have a copy of the CAIW Handbook?

-One suggestion - Next year's forum have a contest and Q&A about the Handbook and possibly a prize.

-Convention Reports, we want to reinforce attendees should receive them two weeks ahead of time before Convention to allow enough time to review. They should also be in order. Executive Officers, Local Associations, Standing Committees etc.

-Tracy Fata will be the next Advisory Committee Chairperson.

NEW BUSINESS

Chairperson: Deb MacDougall, CIP

-It is with deep regret that Northwestern Ontario Insurance Professionals will be handing in their Charter. They have fought valiantly but could not sustain an Association any more. Madame President regretfully accepted their charter.

Madame President then asked if there was any further new business from the floor – there was none.

Presentation of Budget by Shannon

Motion made to accept by: Lee Huys, CIP - Manitoba Association of Insurance Professionals

Motion seconded by: Lindsey Schroeder, BA, B.Ed, CIP – Edmonton Insurance Association

Discussion: Jackie Lisi on behalf of Montreal Association of Insurance Women asked, Should we reduce education day along with the reduction of the total convention? Would that then reduce the \$300 expense for gifts for none paid speakers? Also should the \$300 be included in the total \$4,000 that CAIW gives the Host Association for Education day?

Madame President replied – For now, it's in our handbook as an expense for CAIW. We would have to revise the handbook. We will review it moving forward.

All in favor of 2018-2019 Budget: yes

Opposed: none

Abstentions: none

Motion: **carried**

Presentation of Future Conventions

Calgary – June 6th to 9th, 2019

Theme: Alberta Bound

Hyatt Regency Hotel

Newfoundland – June 4th to 7th, 2020

Theme: Little San Francisco

Sheraton Hotel

New Brunswick Insurance Women's Association bid to host the 2021 Convention.

ELECTION AND INSTALLATION OF OFFICERS 2018 – 2019 TERM

As there were 2 people running for position of Treasurer, ballots were given to the delegates. The ballots were initialed with Panagiota Kalantzis' initials, the scrutineers were told not to count ballots that had no initials on them. The ballots were counted and Jackie Lisi, C'd.A.A, PAA was nominated and Treasurer.

Panagiota performed the election of 2018-2019 CAIW Directors:

Insurance Professionals of Calgary – Shannon MacMurchy, CAIB,CIP, CRM

Edmonton Insurance Association – Dawn Patton, BA, FCIP,CRM

Manitoba Association of Insurance Professionals – Lee Huys, CAIB

Montreal Association of Insurance Women – Jackie Lisi, C'd.A.A, PAA

New Brunswick Insurance Women's Association – Erika Hachey, BA (Hons), LL.B

Insurance Association of Newfoundland Labrador – Donna Payne, CIP,CAIB,CRM

Nova Scotia Insurance Women's Association – Lana Kenny, CIP

Insurance Women's Association of Western Manitoba – Joanne Finlayson

Panagiota Kalantzis, LL.L, LL.B, LL.M Immediate Past President, proceeded with the Installation of Officers.

Treasurer Jackie Lisi, C'd.A.A, PAA

Secretary Shannon MacMurchy, CIP, CAIB,CRM

Second Vice President Donna Payne, CIP, CAIB, CRM

First Vice President Dawn Patton, BA, FCIP, CRM

President Lori Penner, CIP

Panagiota thanked Past President Deb MacDougall, CIP for all her hard work over the term. Lori Penner, CIP, incoming President said a few words about how she is looking forward to working with everyone over the next year.

Secretary Donna Payne declared the 52nd Annual General Meeting of Canadian Association of Insurance Women closed

Meeting adjourned at 10:50am

Respectfully submitted

Lynne Gerhardt

NOVA SCOTIA INSURANCE WOMEN'S ASSOCIATION
EXECUTIVE OFFICERS
2018 – 2019

PAST PRESIDENT	Tamara Higgins Avis Budget Group 111 Selfridge Way Enfield, NS B2T 0C1	P: 902-492-7561 C: 902-717-0961 tamara.Higgins@avisbudget.com
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NSIWA Executive 2018-2019

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Long Range Planning	Colleen Sampson	Retired	cmsampson@bellaliant.net	902-443-0087
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