



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message October 2018



Fall is in the air and I have to say it is my favorite time of the year. I hope everyone had a wonderful Thanksgiving as we have so much to be thankful for when we are surrounded by family and friends.

We couldn't ask for a better day at our 24th Annual Golf Tournament held Sept 7th in Chester. It was a beautiful day. A very big thank you to all our Sponsors and all who donated prizes as this would not be able to take place without you. Great job to our committee chairs Lynne Gerhardt & Amber MacInnis and all their volunteers.

Our Cancer Crusade committee chair, Leslie Campbell was once again busy at our 4th Annual Laura Greening Memorial BBQ at the Insurance Institute Softball Tournament on Sept 14th and again it was very successful. They raised \$748. A very big thank you to CAA Insurance for sponsoring the food which allowed all proceeds to go to Nova Scotia Breast Cancer Research. It was fun working in the canteen with Leslie, Lynne Gerhardt and Tracey Down.

A very big Congratulations to Lana Kenny for winning the CBN – 2018 Commercial Underwriter of the Year Award. Way to go Lana! You make us all proud!

Our members keep growing. Please share with your co-workers to become members of this great association and to send in their completed application which will be in this month's Bugle or you can find it on line at nsiwa.com.

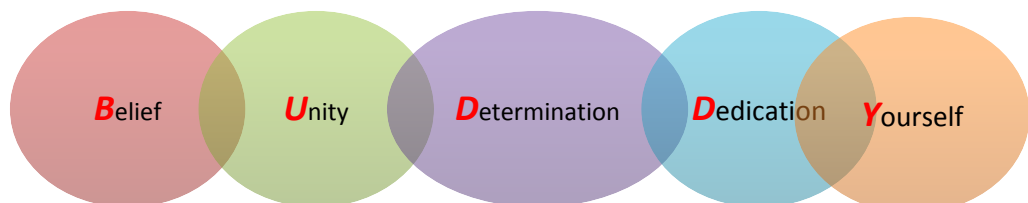
I encourage you all to attend our monthly General Meetings for great Fellowship, Networking and Education. Maybe you would like to bring a co-worker with you this month. Our guest speaker's topic sounds very interesting and our Membership speaker Lana Kenny will be speaking on what NSIWA is all about.

Our Ways & Means Committee are busy at our General Meetings with our Catch the Queen draw and they are starting to get everything in place for our Christmas Auction and our Cancer Crusade Christmas Basket ticket sales. Stay tuned!

Yours in Fellowship,

Paula Creelman

NSIWA President



2018-2019 NSIWA ANNUAL CALENDAR OF EVENTS

[illegible]

NSIWA GENERAL MEETING – OCTOBER 17TH, 2018

Brightwood Golf & Country Club

5:30pm

\$45 per person

Menu: Chef's Choice

Member Speaker:

Lana Kenny – What NSIWA is all about!

Guest Speaker:

Sarah Foster Hardy - Harbourside Engineering Consultants

Topic – "The Big Lift"

RSVP to Jennifer Poirier by Friday Oct 12th to:

jennifer.poirier@intact.net



OCTOBER BIRTHDAYS!!

Gilberte Theriault	Oct 3rd
Grant Rhyno	Oct 4th
Patti McKee	Oct 5th
Erika Hachey	Oct 10th
Kristina Connors	Oct 12th
Myrna Hardwick	Oct 14th
Jenny Reyno	Oct 18th
Aileen Thomas	Oct 18th
Kelly Locke	Oct 18th
Jason Caissie	Oct 21st
Katherine Toner	Oct 25th
Joyce Jennings	Oct 29th



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



NSIWA FUNDRAISER **CATCH THE QUEEN**

OCTOBER GENERAL MEETING

Back by popular demand! The Catch the Queen fundraiser was very successful last year, raising \$876.00 for NSIWA.

I am happy to report that the Queen of Hearts was not picked last month. Ticket sales were \$155.00 and \$46.50 will be added to the pot for October General Meeting.

Tickets are 1 for \$2, 3 for \$5 and 10 for \$10. Bring your cash!

During the break, we will be calling a ticket number. If your number is called, you get to pick a card from the deck. If you pick the Queen of Hearts, you get 50% of the pot. If you pick another card, you get 20% of the take and the remaining 30% gets added to the pot for the next meeting.

NSIWA Ways & Means Committee
Geneviève MacEachern, Cheryl Pope, Jennifer Love



NSIWA Christmas Fundraiser

December General Meeting

There is only 79 days before Christmas!

This year again, we will be raising funds for the NSIWA by ways of a very exciting live auction, and for the Cancer Society via ticket sales for the Christmas Baskets. Last year, we were very happy to deliver a cheque in the amount of \$2,405.00 to the Cancer Society!

WE NEED YOUR HELP!

- Donations for the auction: holiday items, baked goods, homemade pickles (very popular item), etc.
- Donations for the baskets: small gift items, gift cards, etc.
- Selling tickets for the baskets. **Tickets will be available at the October General Meeting.**

Ways & Means Committee: Geneviève MacEachern, Cheryl Pope and Jennifer Love





Members Celebrating Members

We want to hear about your achievements and celebrate them! Every one of our members is a valued part of what makes NSIWA great. Have you or a member you know had an important life event, achievement or won an award? We'd like to feature you in our Bugle, Facebook page or website!

Please keep us up to date and in the know so we can let everyone know how great you are!

Please email: tamara.higgins@avisbudget.com

CONGRATULATIONS!!! – MEMBERS IN THE NEWS

Canadian Broker Network (CBN), Canada's leading network of independent insurance brokers, awarded their 2018 Underwriter of the Year. The recipients of this award are individuals who understand what the role of an underwriter truly is: to write great business that satisfies the clients' needs and create a win-win for the broker and insurer.

NSIWA is very pleased to announce that **Lana Kenny – Travelers Canada**

was a recipient of this award. Lana Kenny has over 30+ years as a Commercial Lines underwriter with Travelers Canada (formally The Dominion).

Lana's hard work ethic, fair underwriting practices and phenomenal broker relationships makes her an easy choice for this prestigious award. Along with this award, in 2015 she was awarded CAIW Insurance Woman of the Year and Insurance Magazines Woman of Influence. Lana is a Past President of NSIWA and currently holds the position of CAIW Director for NSIWA. Lana is a well-known advocate for creating awareness about domestic abuse against women. She is happily married to Paul and mother to her 3 beautiful children Dylan, Emily & Anna. Congratulations Lana!! Very well deserved!!!



Lana Kenny presented with her award by Jeff Legrow, President – Cal Legrow

About the Canadian Broker Network

The Canadian Broker Network is a consortium of leading independent insurance brokerages including Cal LeGrow Insurance Limited, CapriCMW Insurance Services Ltd., Lawrie Insurance Group Inc., McLean Hallmark Insurance Group Ltd., PBL Insurance Limited, Rogers Insurance Ltd., Smith, Petrie, Carr & Scott Insurance Brokers Limited, Sharp Insurance and Bullfrog Insurance, the industry's first digital commercial broker. Together, CBN members represent more than \$1 billion in property casualty premiums as well as employee benefits and life and financial services, with over 50 offices across Canada and more than 1,500 employees.

Welcome New NSIWA Members



Aileen Furey - McInnis Cooper

Victoria Crosbie - McInnis Cooper

Aileen Thomas – Travelers Canada

NSIWA Members in the News!

Congratulations!!

Genevieve MacEachern BA, FCIP has joined Ecclesiastical Insurance as a Senior Claims Specialist



Briana Donnelly, CPA, CFE is now Manager Transactions at Grant Thornton, LLP



Jennifer Poirier, CIP, BBA - was promoted to Unit Manager, CSC (Auto Team) - Intact Insurance



NSIWA wishes you all the best in your new endeavors!!

CAIW Convention Social Report Halifax 2018

Our Convention offers just not learning but fun as well, we get to show off our great hospitality skills, while making lasting memories with new and old friends from across Canada.

Our out of town delegates had a warm welcome at the airport from our Transportation Committee Tamara Higgins and Gilberte Theriault. Not only did they pick them up, they went above and beyond and provided return transportation to the airport after Convention was over. Avis Budget Group was our sponsor for the transportation.

Upon arriving at our new Halifax Convention Centre our delegates were greeted once again with warm smiles at our Registration Desk, where they each received a great Welcome Bag made up by Paula Creelman and Tracey Down, filled with lots of goodies and snacks. Welcome Bags were sponsored by Speedy Auto Glass.

That evening we held our Welcome Reception, which was sponsored by NSIWA, the entertainment was Alex Vaughan. Great music, some dancing, and of course lots of refreshments, and goodies to eat. We tried to talk Alex into playing longer but all good things must come to an end, so we saved some needed energy for more fun to come during the week.

On Thursday evening we attended our Exhibitor's Reception, we were so excited to have a total of thirteen Exhibitor's Booths this year, great job Brenda Vautour, all of our Exhibitor's shared their skills, knowledge, and available services to the Insurance Industry. The evening consisted of refreshments, socializing, and some of the delegates were lucky enough to win the great prizes that were donated by our Exhibitor's.

To end the night our Association went out to supper at East Side Mario's, to relax and share some quality time together, many of the other Associations from across Canada did the same thing which gave them a chance to experience some of our fine restaurants in the local area.

Friday Evening was our Fun Night Festivities, our theme was " Under The Sea ", and well named it was. All the delegates gathered at the Prince George Hotel Lobby for 5:00 pm, we were then driven to Pier 21, compliments of Avis Budget Group once again.

We were all served a Signature Drink called The Mermaid, and then we were free to explore all the interesting displays that Pier 21 had to offer, many people's lives were changed for the better after coming to Canada.

We were then ready to start the rest our evening.

We entered into a beautiful room, that had a fantastic view of our Halifax Harbour at night, the decorations really set the tone, balloons shaped like dolphins, air bubbles, and under the sea plant life, and special lighting, and even a candy table filled with all kind of goodies.

Then came the anticipated meal, the Giant Lobsters, the servers paraded them into the room in grand style. The floating dolphins were a source of great entertainment as we enjoyed our meal, isn't that right Gil, as they seem to kept landing on her shoulders.

Then it was time to burn some calories, we had a fantastic band called Big Fish, everyone enjoyed them and the dance floor was full. Fun had by all.
Our entertainment was sponsored by Wawanesa Insurance, The Guarantee Company of North America, and Marsh Adjustment Limited.
Great planning Amber MacInnis and Graeme Dorey.

Saturday evening is our President's Reception , Gala and Awards Dinner
It started with Association Photos which where taken by Gary Salkus, Gary dedicates a lot of his time doing these pictures for us , as well as the many other pictures that he takes during the Convention. This year we honoured Gary with a special presentation to thank him.
Some of the ladies we treated extra special with beauty treatments by Ann Joudrey, hair & makeup, thank you Ann for making us look better in our pictures. When viewing this year's Association picture, you might notice that Joyce Jennings and I are wearing the same dress, oh well we did tell our delegates there was some great sales to be found in our city, I guess Joyce and I found one. Speaking of dresses when Lynne Gerhardt and Diana Vardy walked in the room I thought we were at the Oscars, wow ladies you both looked like movies stars, amazing .

Immediately after our photos we honoured our CAIW National President Deb MacDougall with the President's Reception, which was generously sponsored by her employer Travelers Canada
There was lots of beverages and treats but one of the special treats of night was the appetizer called the Wall of Spoons , it was a glass wall with slots that held spoons, each spoon was filled with an appetizer. So unique.
Our President Deb really deserved this recognition, she was an amazing National President and we are all very proud of her accomplishments.

Our Gala Night Theme was called " Bridge to Terabithia, the Ballroom was beautifully decorated with a forest whimsical theme, with special lighting to add to the effect, great job Diana Vardy.
We had a delicious meal of Beef Tenderloin and all the fixings, and a delightful dessert.
Our Table Favours were sponsored by FirstOnSite Restoration Limited , Montreal Association of Insurance Women, and Western Surety Company.
Dessert was sponsored by MCT Insurance, and the wine was sponsored by AMG Claims Inc.

We then recognized our CAIW Executive Board 2017-2018 and thanked them for their year of dedication, great year ladies.

Awards presentations next, this is always a very exciting time for all the Association's to find out if their submission are the winnings ones. NSIWA had a very successful year again this year, we come first place in the First General Award, and second place in the Impact Auto Auctions Education Award, great job Stephanie Nairn and Patti McKee , Stephanie actually ran to the front of the room to get her award, good for you Steph , love to see all that enthusiasm .

This year CAIW had a brand new Award called " The Rising Star" and we are very proud to say that Leslie Campbell won this award, so deserving Leslie, we are all very proud of your accomplishments. Award sponsored by Steamatic Canada.

In regards to the Intact Public Speaking Contest Sarah Sampson, you did us proud, you are a winner in our minds, and delivered a wonderful speech. Congratulations to all the other Associations who won awards, and a special congratulations to Tracy Fata on winning the Insurance Woman of the Year Award, such an honour and so deserved.

The last presentation was a gift to our Outgoing CAIW President Deb MacDougall, sponsored by Royal and Sun Alliance Insurance.

Last but not least we're the Presentation of Prizes, a special thank you to all the sponsors for their great prizes

BurkeCo Investigations Inc, Amber MacInnis, Insurance Women's Association of Western Manitoba, Portage Mutual Insurance, Steamatic Canada

The Gala closed with the great sounds of the band called Shaydid.

After a great evening at the Gala and Awards Dinner we all gathered in the Hospitality Suite, which was sponsored by the Insurance Women's Association of Western Manitoba, in honour of our new CAIW President Lori Penner. Lori we know you will do a great job, congratulations.

Sunday morning NSIWA Sponsored the Farewell Breakfast, hard to believe that it was all over, after three years of planning, a huge thank you to our wonderful Co-Chairs Lana Kenny and Jerri Burke, fantastic job as always ladies, and to all the other members who worked on this very successful convention 2018.

Respectfully Submitted
Diane Penney



The Special Awards Committee needs you!

As we put together our award submissions, we need you to help us show how amazing our members are and why you all make us such a great association.

If you wrote any educational pieces this past year, we want to know about it!

Maybe you were published, featured in an article, a photo on a website, in a magazine, paper, or somewhere else—we want to know!

If you volunteered anywhere, or feel you have anything else you can contribute, we would love to show you off and bring home some more awards.

We know you're humble, but everything we do strengthens our association.

You can contact either Stephanie Nairn at Stephanie.nairn@intact.net or Kim Smythe at kim.smythe@economical.com

NSIWA Education Corner

With the Legalization of Marijuana coming up next week, we have provided FAQ's from the Department of Justice regarding Driving Laws – Be in the Know

Frequently Asked Questions – Drug-Impaired Driving Laws

Why did drug-impaired driving laws need to be strengthened?

Impaired driving is the leading criminal cause of death and injury in Canada. This is completely unacceptable. Keeping Canadians safe on our roads by combatting impaired driving is a top priority for the Government of Canada.

October 17, 2018 marks the date when cannabis will be legalized in a strictly-regulated market. Therefore, the Government of Canada put in place stronger laws to deter and detect those who drive while impaired by alcohol and drugs, including cannabis.

How do the recent changes to the *Criminal Code* address drug-impaired driving?

The legislation, formerly known as Bill C-46, was passed by Parliament in June, 2018. It has three main elements that address drug-impaired driving:

- It creates new criminal offences of being at or over a prohibited blood drug concentration for certain impairing drugs, including THC and cocaine within two hours of driving (the levels are set by regulation)*
- It authorizes the police to use approved drug screening equipment (e.g., oral fluid drug screeners) to detect the presence of some impairing drugs in drivers such as THC and cocaine*
- It strengthens the existing legal framework to enhance the investigation and prosecution of the current offence of driving while impaired by a drug*

What are the new *Criminal Code* offences relating to drug-impaired driving?

There are three new offences of having prohibited blood drug concentrations within two hours of driving. There is a straight summary conviction offence and two hybrid offences, one hybrid offence applies to drugs alone, and one applies to drugs in combination with alcohol. A summary conviction offence is intended for less serious conduct. A hybrid offence is an offence where the prosecutor can decide, based on factors such as the seriousness of the harm caused, to proceed either by way of summary conviction (in less serious cases) or by indictment (in more serious cases).

What are the new prohibited blood drug concentrations and how are they set?

The prohibited blood drug concentrations are set by regulation. The regulation came into force on June 26, 2018. For THC, the prohibited levels are:

- at or over 2 ng (nanograms) but under 5 ng of THC per milliliter (ml) of blood for the straight summary conviction offence*
- at or over 5 ng of THC per ml of blood for the drug-alone hybrid offence*
- at or over 2.5 ng of THC per ml of blood combined with 50 mg of alcohol per 100 ml of blood for the drugs-with-alcohol hybrid offence*

Levels for eight other impairing drugs are set at "any detectable level" for the hybrid offence. These include: Cocaine, LSD, 6-MAM (a metabolite of heroin), Ketamine, Phencyclidine (PCP), Psilocybin, Psilocin (magic mushrooms), and Methamphetamine. The level for Gamma hydroxybutyrate (GHB) is set at 5 mg/L, as the body can naturally produce low levels of this drug.

What are the penalties for these new offences?

The penalty for the summary conviction offence is a maximum fine of \$1,000.

The penalties for the two hybrid offences are the same as for alcohol-impaired driving. These include mandatory minimum penalties of \$1,000 fine for a first offence, 30 days imprisonment for a second offence and 120 days imprisonment for a third offence.

What are the tools and techniques available to law enforcement in drug-impaired driving investigations?

Since 2008, specially trained law enforcement have been authorized to use Standardized Field Sobriety Test (SFST) and a Drug Recognition Evaluations

(DRE). SFST tests are routinely conducted at the roadside to provide preliminary indications of impairment. DRE evaluations are conducted at the police station, can include a bodily fluid sample, and can provide further evidence to support a drug-impaired driving charge.

As of June 2018, as a result of Bill C-46, police can now also demand a sample of oral fluid on approved drug screening equipment at the roadside. A drug screener has now been approved for use as an additional tool for law enforcement.

What is an oral fluid drug screener?

In order to be approved for use in Canada, an oral fluid drug screener must be comprised of both: an oral fluid collection kit and a reader. It can detect the presence of some drugs in oral fluid, including THC, the main impairing component in cannabis. These devices are fast, non-invasive, and accurate. A positive result on an oral fluid drug screener is strongly suggestive of recent cannabis and recent cocaine use. A positive result on an oral fluid drug screener may provide enough information to move the investigation forward either by making a demand for a drug recognition evaluation or a blood sample.

When can law enforcement demand an oral fluid sample from a driver?

Before the police can demand an oral fluid sample on a drug screener, they must reasonably suspect there is a drug in the driver's body. Courts have indicated that a reasonable suspicion is based on objectively discernable facts, such as red eyes, muscle tremors, agitation, or speech patterns. Police officers are trained to identify the signs and symptoms of recent drug use.

What happens if a driver tests positive on an oral fluid drug screener?

A positive result on an oral fluid drug screener provides information to the police that helps them develop reasonable grounds to believe that an impaired driving offence has been committed, including the new blood drug concentration offences. A positive result on an oral fluid drug screener may provide enough information to move the investigation forward either by making a demand for a drug recognition evaluation or a blood sample.

Will an oral fluid screening test be used in every case?

There is no requirement that an oral fluid screening demand be made in every case. It is an additional tool that can be used by police to help them detect drug-impaired drivers.

Can oral fluid drug screeners detect all impairing drugs?

No. There are thousands of impairing drugs, and not all can be detected by oral fluid drug screeners.

Police have other tools and techniques at their disposal. Since 2008, specially-trained law enforcement have been authorized to use both the Standardized Field Sobriety Tests (SFST) and a Drug Recognition Evaluations (DRE). SFST tests are conducted at the roadside to provide preliminary indications of impairment. DRE evaluations are conducted at the police station, can include a bodily fluid sample, and can provide further evidence to support a drug-impaired driving charge.

Are blood samples required in every case?

Blood samples are required to prove the new blood drug concentration offences.

How does drug screening equipment get approved for use in Canada?

Similar to the long-established process for approving alcohol breath testing equipment, the process for approving drug screening equipment requires drug screeners to be evaluated by the Drugs and Driving Committee (DDC) of the Canadian Society of Forensic Science (CSFS).

Drug screeners are evaluated by the DDC against their standards and evaluation procedures. If the DDC determines that a drug screener meets its evaluation standards, it will be recommended to the Attorney General of Canada for consideration and approval. Details of the evaluations undertaken by the DDC are confidential to protect the commercial and proprietary interests of the manufacturers. On August 22, 2018, the Attorney General of Canada approved the Dräger DrugTest® 5000 STK-CA (collection kit) to be used with the Dräger DrugTest® 5000 (reader), as the first oral fluid drug screener.

Some law enforcement agencies have stated publicly that they will not purchase the drug screener that was recently approved by the Attorney General of Canada. What is your response to this?

On August 22, 2018, the Attorney General of Canada approved the Dräger DrugTest® 5000 STK-CA (collection kit) to be used with the Dräger DrugTest® 5000 (reader), based on the scientific recommendation of the DDC and following a 30-day public comment period. Drug screening equipment is an additional tool available for police to use to detect and investigate drug-impaired driving, including the new blood drug concentration offences. Police agencies are not obligated to purchase or use oral fluid drug screeners and can continue to rely on other tools and techniques such as SFST and DRE evaluations. If the DDC recommends other

drug screeners to the Attorney General of Canada in the future, she will consider them for approval at that time.

What technological alternatives are available to oral fluid screening equipment?

No other technology for drug screening has yet advanced to the level of scientific acceptance that oral fluid drug screening technology has achieved.

How were the blood drug concentration levels determined for each drug?

The prohibited blood drug concentration levels, including those for THC, are based, in part, on the final report of the DDC. The prohibited levels also take into account the approach taken in other jurisdictions, including jurisdictions where cannabis has been legalized.

The levels were selected based on strong and indisputable evidence that cannabis is an impairing drug. The straight summary conviction offence (2 ng of THC) is based on a precautionary approach taking into account the best available scientific evidence related to THC. The hybrid offence (5 ng of THC) is more closely linked with impairment as it can be associated with recent use. Finally, the hybrid combination offence is based on evidence that THC in combination with alcohol is more impairing than either of the two alone.

How much cannabis can someone consume before it is unsafe to drive?

Unlike alcohol, the existing scientific evidence does not yet provide general guidance to drivers about how much cannabis can be consumed before it is unsafe to drive or how long a driver should wait to drive after consuming cannabis. However, we know that mixing driving with cannabis, or any other impairing drug, is not safe and poses a danger on Canadian roads. The law reflects this precautionary approach.

How would the new law and criminal offences affect individuals who have a medical authorization for cannabis?

The law applies to all drivers, including those with a medical authorization for cannabis. The new law does not include a medical exemption; this is consistent with the Criminal Code's long-standing drug-impaired driving offence which has never exempted drivers who drive impaired by prescription drugs, for example.

How does the approach in the new law compare with other jurisdictions?

Other jurisdictions have set offence levels for impairing drugs, including cannabis. Colorado and Washington have set a 5 ng/ml of blood level for THC. The United Kingdom has set a 2 ng/ml of blood level for THC.

The three newly created offences for having a prohibited concentration of drugs in the blood within two hours of driving include specific (per se) levels for THC at:

- for the summary conviction offence for 2 ng but less than 5 ng of THC per ml of blood*
- for the hybrid offence for 5 ng or more of THC per ml of blood*
- for the hybrid offence for a combination of 50 mg of alcohol per 100 ml blood + 2.5 ng or more of THC per ml of blood*

What is the Government of Canada doing to address the dangers of alcohol-impaired driving?

Bill C-46 was passed by Parliament in June 2018. It made changes to the Criminal Code regarding impaired driving that come into force in two stages and represent significant reforms to all transportation offences. Part 1 addresses drug impaired driving and came into force on June 21, 2018. Part 2 addresses alcohol impaired driving and will come into force on December 18, 2018. Part 2 of the legislation will:

- authorize mandatory alcohol screening at the roadside where police have already made a lawful stop under provincial law or at common law*
- repeal and replace all transportation offences with a modern, simplified and coherent structure*
- increase some minimum fines and maximum penalties*
- facilitate investigation and proof of blood alcohol concentration*
- eliminate and restrict defences that encourage risk-taking behaviour and make it harder to enforce laws against drinking and driving*
- clarify what is required to be disclosed by the Crown with respect to proving blood alcohol concentration*
- permit an earlier enrolment in a provincial ignition interlock program*

Combined with the new drug-impaired driving offences, the new law has created a modernized, simplified, coherent legislative framework addressing all transportation offences including impaired driving in Canada.

Date modified:
2018-10-05

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

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NSIWA Executive 2018-2019

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Convention 2019	Joyce Jennings	Retired	jennj@ns.sympatico.ca	902-455-8652
Co-ordination & Planning	Jennifer Poirier	Intact Insurance	Jennifer.poirier@intact.net	1-866-464-2424 ext 50298
Corresponding Secretary	Sarah Sampson	Portage Mutual Insurance	ssampson@portagemutual.com	902-835-1054
Education	Diana Vardy	Travelers Canada	dvardy@travelers.com	902-491-2484
Fellowship Fund	Debby Johnson	Current Insurance	Djohnson@currentinsurance.ca	902-429-4242 ext 114
Golf Day 2018	Lynne Gerhardt	CAA Insurance	lger@caasco.ca	902-229-3478
	Amber MacInnis	Amber MacInnis & Associates Inc	Amber_Macinnis@cooperators.ca	902-453-7900
Insurance Woman of the Year	Colleen Sampson	Retired	cmsampson@bellaliant.net	902-443-0087
Life Membership	Colleen Sampson	Retired	cmsampson@bellaliant.net	902-443-0087
Long Range Planning	Colleen Sampson	Retired	cmsampson@bellaliant.net	902-443-0087
Membership/Mailing List/ Marketing	Tamara Higgins	Avis Budget Group	Tamara.Higgins@avisbudget.com	902-492-7561
Nominations	Tamara Higgins	Avis Budget Group	Tamara.Higgins@avisbudget.com	902-492-7561
Parliamentarian	Gil Theriault	Retired	gilberte@ns.sympatico.ca	902-434-5517
President	Paula Creeelman	Portage Mutual Insurance	pcreeelman@portagemutual.com	902-835-1054
Public Relations/Publicity & Website/Marketing	Tracey Down	Portage Mutual Insurance	tdown@portagemutual.com	902-835-1054
Public Speaking/Contest	Diane Penney	Retired	Diane.penney@icloud.com	902-865-3422
Special Awards	Stephanie Nairn	Intact Insurance	stephanie.nairn@intact.net	1-877-667-3423 ext 50242
	Kim Smythe	Economical Insurance	kim.smythe@economical.com	902-835-8967 ext 46473
Ways & Means	Genevieve MacEachern	Ecclesiastical Insurance	gmaceachern@eccles-ins.com	902-482-4551
	Cheryl Pope	The Guarantee Co North America	Cheryl.Pope@theguarantee.com	902-425-4700 ext 35202
	Jennifer Love	The Guarantee Co North America	Jennifer.Love@theguarantee.com	902-425-4700 ext 35204
Wine & Cheese	Jerri Burke	Travelers Canada	jburke5@travelers.com	902-492-5732