



# Institute Insider

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FOR MEMBERS OF THE INSURANCE INSTITUTE OF BRITISH COLUMBIA

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## President's Message

It wasn't that long ago that one could say the insurance profession was viewed with a certain degree of distrust. Much like the used car salesman, the insurance sales representative was associated with high-pres-



Glenda Ouellette, BA, FCIP

sure sales – essentially selling a product that consumers didn't expect to use at a price they couldn't afford. Insurance

wasn't a career choice for the professional elite. It was, instead, a job that was held until something better came along.

How far we've come! Today, an insurance broker is seen as a trusted professional. We are the experts who carefully evaluate our customers' needs and recommend the best possible product. We underwrite the insurance and adjust the claims with integrity and fairness. In an age when the latest trend in customer care is focusing on customer relationship management, we have led the way with our consultative sales approach and genuine concern to provide exceptional service and value – in sales and in the event of a claim. People in the industry have shared their personal accounts with me: they joined our industry due to the excellent service they received while purchasing insurance or when they had a claim. Insurance, to them, is about people helping people and they want to join us in the experience.

Webster's Dictionary defines the term insurance as follows: *a means of guarantee-*

*ing protection or safety.* In the chaotic and sometimes frightening world we live in, insurance provides a truly valuable benefit – peace of mind. As insurance professionals, we have the privilege of providing that guarantee of protection and safety for our many clients. And, because what we do can so greatly impact our customers' future security, it is essential that we are professionals in every sense of the word.

That is where the Institute comes in. The IIBC is committed to helping the industry maintain its professionalism. We provide the training necessary to ensure our industry is comprised of well-educated individuals able to provide the level of service and expertise necessary in today's competitive environment. Our CIP and FCIP programs are recognized nationally and internationally. Through the CIP Society we are providing higher-level learning opportunities and networking events to our graduates.

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## Important Dates to Remember in 2002

August 30th	Registration Deadline for Fall In-Class Courses / 12:00 Noon
September 4th	Study Skills Seminar – Vancouver
September 9th	Fall Semester begins
November 21st	Annual Awards Luncheon – Vancouver
November 22nd	Annual Awards Dinner – Victoria
December 2nd-6th	CIP Examinations for Fall Term

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I am honoured to represent our members as President for the current term. Our focus over the next year will be on the continued marketing and promotion of the Institute. We're here to help people with their insurance related learning needs and to promote the ongoing knowledge and professionalism of our graduates. To achieve this, we will continue to meet with various companies to find out what their specific educational needs are and we will work towards meeting those needs. We will continue to focus on our corporate customers, creating flexible education delivery systems. And we will build on the survey information we've collected over the past two years, both from business and our members.

The ongoing promotion of the Institute is really the ongoing promotion of the industry's commitment to professionalism. It is the responsibility of all members of the Institute and its graduates. Your contribution may be as simple as remembering to use your designations in all of your business correspondence, celebrating with our new graduates at our awards ceremonies in November, or encouraging a colleague to join the Institute and develop their skills. Your contribution may be greater such as keeping your knowledge current by attending courses or seminars or becoming more involved as a committee member.

Our success as an organization ultimately rests with you – members of the IIBC. It's your dedication and commitment to excellence that raises the bar and creates a positive perception of the insurance industry. We have a very strong Executive and Council and you will read more about their activities in the reports in this newsletter. I am thrilled with the caliber of the volunteers working with the Institute – on Council and on the Committees. These individuals truly reflect the high caliber of the members of the IIBC. It is my privilege to be working with them this term.

### **Professional Advantage, Personal Reward**

That's what the IIBC has to offer. That's what your Council believes in. Let's make this the year that we share the benefits of the Institute with an ever-widening audience, and let's look forward to continued success, both professionally and personally.

**Glenda Ouellette**, BA, FCIP  
*President*



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## Did You Know?

Have you seen our web site lately? Come visit us at [www.iibc.org](http://www.iibc.org) to find details on courses, seminars, CIP society events, graduation ceremony details and much more.



Approximately 1800 of IIBC's members can now receive course and seminar information as well as our newsletters by email and fax. If you would like to cut down on the paper that crosses your desk, contact us with your email address at [genmail@iibc.org](mailto:genmail@iibc.org).



We are adding a second classroom at our office location in Vancouver. Beginning in September 2002 we will be able to offer four additional evening courses per week at our downtown location.

## CUISA Conference

Once again this year, the Insurance Institute of BC provided an informational booth at the CUISA conference in Victoria in June. This year Insurance Institute of Canada representatives Tim Verbic, Director of Business Development and Peter Hohman, President and CEO, were also in attendance. Shown in the photo below (from left to right) are: Lynda Baker, Glenda Ouelette, Tim Verbic, Shawn Blennerhassett, Laura Ward, John Dickinson and Peter Hohman.



## Academic Division Report

A new IIBC year of endeavour is ahead of us and I am looking forward to assisting the membership. In my capacity as 1st Vice-President my duties are mainly to coordinate the efforts of the Committees within the Academic Division. Those committees are the Education Committee, the Operations Committee and the Communications & Marketing Committee. I am very pleased to introduce the Chairs of these Committees as follows:

**Carol Kuzak**, FCIP, CRM (Morris & Mackenzie) is once again chairing the Education Committee. We are grateful to have Carol continue in this capacity for her fourth term on the IIBC Council. The purpose of the Education Committee is to respond to the educational needs of students by researching techniques to improve the quality and delivery of the Insurance Institute product. Specific goals for Carol and her committee members for the 2002-2003 term are to:

- produce annual evening class, GIE and week-long course schedules to be published in the IIBC Newsletters and on the website ([www.iibc.org](http://www.iibc.org))
- coordinate and select the Instructor of the Year
- organize a Professional Development Day for IIBC instructors
- arrange exam venues and proctors for locations outside the lower mainland of BC
- conduct student evaluation surveys each semester and provide timely feedback to instructors

**Gail Stroschein**, CIP (CNA) is serving her first term on the IIBC Council as Chair of the Operations Committee and we are delighted to have her participation. This Committee's purpose is to assume responsibility for special activities, events and awards of IIBC and to oversee the administrative operations of IIBC. For this term, the specific goals of the Committee are to:

- implement an industry non-member database to contact companies to promote IIBC activities and events
- work with IIBC staff to maintain an up-to-date member database and student database

- assist in daily IIBC operations as required
- coordinate the following events and programs as required and maintain a binder of checklists for future coordination: Annual Awards lunch, Western Conference, Board of Governors' meeting, Western Regional Meeting, Newsletter Publication, IIBC recognition program.

**Andrew Janzen**, B. Comm, FCIP, FRM, CAIB (Baldwin Janzen) is also a new IIBC Council member this year and we are very pleased to have him as Chair of the Communications & Marketing Committee. The purpose of this Committee is to ensure membership retention, attract new members and generate interest in IIBC, both for individuals and corporations. This year the Committee will also be actively promoting the Insurance Institute of Canada's slogan of "*Professional Advantage, Personal Reward*". Specifically, the goals for the current term include:

- Update the Members' Services brochure
- Communicate and market IIBC membership benefits, courses, and seminars in order to increase IIBC membership and participation
- Arrange written and photographic publicity for IIBC
- Organize and facilitate an industry liaison sub-committee to promote IIC/IIBC through distribution of materials and information within the liaisons' firms

As you can see, the Academic Division Committees have a very busy and challenging year ahead. I am looking forward to working with Carol, Gail and Andrew on achieving their individual committee goals and therefore the goals of IIBC this year.

IIBC is always looking for members to join our Committees. If you would like to assist, please give IIBC a call. Volunteers keep the Institute running and the experience can be a Professional Advantage & Personal Reward.

**Debbie Ferguson**, FCIP, CRM  
1st Vice-President, Academic Division

## New CIP Course for January 2003

### **C66 – Financial Service Essentials (Part 1)**

The Insurance Institute of Canada is pleased to offer the first in a series of financial services texts, this course primarily deals with life and health insurance. It covers the fundamental elements of the law and insurance as it relates to insurance on the person. The need for financial stability is explored and how risks associated with the person can be solved through the use of insurance. Applications and policy documentation are explained in the context of underwriting. The basics of how insurance products are priced provide a deeper understanding of how this industry operates. Life and health products for personal and business uses are covered. A framework of government programs is studied as well in order to properly assess financial needs.

### **Life Licensing**

Course C66 – Financial Service Essentials (Part 1) from the CIP Program will form the basis of a Life License Qualification Program (LLQP) which will be the mandatory route to a life license in most provinces starting in January 2003.



## Professional Division Report

The professional arm of the Insurance Institute of BC consists of three committees; the Future Directions committee, Seminar committee and most recently the CIP Society committee. Each of these has specific Responsibilities and Goals, which are determined annually by IIBC's executive.

### SEMINAR COMMITTEE

**Chaired by Lori McPhee, CIP, CAIB**

This committee will continue to develop and present a series of seminars and programs to meet the ongoing educational needs of the IIBC membership. Building on the excellent seminars program last year, 6 seminars are planned for the Lower Mainland and 4 in other parts of BC. This will meet the goal of providing opportunities for members across the province. Several topics are being discussed for seminars for the upcoming year. The first of these is scheduled for September 4th in Vancouver and is entitled "Study Skills". For details on this and

other seminars, watch our web site at [www.iibc.org](http://www.iibc.org) and keep an eye out for our seminar schedule, which will be published in September.

### FUTURE DIRECTIONS COMMITTEE

**Chaired by John Russell, BA, CIP**

This committee maintains a plan of IIBC strategies and focuses on the Institute's one and five year goals. In an exciting development this year, the Committee will work with a post secondary institution to have a marketing class develop a Marketing Plan for the Institute.

### THE CIP SOCIETY

**Chaired by Gerald Banks, BA, FCIP**

This committee is now in its second year and continues to communicate IIBC services to all graduates while promoting the CIP Society and its benefits to graduate members. This year, the committee will present two high quality, graduate level seminars on the topics of Advanced

Business Interruption and Fraud. A social event for CIP members is also planned along with another CIP special presentation of a "hot" insurance issue. In February, the CIP Society committee will again host the Inter Institute Public Speaking Contest and will try to build on the success of last February's contest, which was the Institute's most successful public speaking contest in years.

The Professional Division is ready to build on the excellent work already completed by these committees and ready to move forward to meet the current goals of the Institute. Committee members are in place, mandates have been set, and a group of committed professionals are working to achieve them. Watch for updates of their progress and successes in subsequent newsletters.

**Phil Cunningham, BA (Hons), CIP**  
2nd Vice-President, Professional Division

## Vancouver Island Chapter Report



On June 10, 2002 a new board was selected for the Vancouver Island Chapter of the Insurance Institute of British Columbia. I am pleased to once again be serving as the President of the Vancouver Island Chapter for the upcoming year along with Lynda Baker (immediate Past President) and Vicki Rowan (Secretary/Treasurer). Returning council members are Tara Johnson, and Shawn Blennerhassett and new council members include Muriel Sitter, Carole Bissett and Jim Robinson.

Increasing Institute membership on Vancouver Island is our first and most important objective for the upcoming year. It is very important to maintain and attract new members to our local chapter. A membership in excess of 400 allows us an additional vote for British Columbia at the Annual Board of Governors' Conference.

We are also looking forward to delivering interesting and prevalent seminars to the insurance community. These seminars will be targeted towards many different areas of our industry including insurance brokers, insurance adjusters (both company and independent) and personal and commercial lines underwriters.

Our evening class schedule has also been set for the Fall 2002 term. We are pleased to be offering Principals and Practices, Bodily Injury and Claims 2.

I am looking forward to the next year. We have been fortunate to once again recruit some of our industry's finest for the board and I am looking forward to working together with everyone. I expect there will be challenges and opportunities ahead and I am confident that as a board we will meet them all with excitement and enthusiasm.

**Laura Ward, CAIB, CIP**  
President, Vancouver Island Chapter