

THE BLUENOSE BUGLE – SEPTEMBER 2016 EDITION



NSIWA

NOVA SCOTIA INSURANCE
WOMEN'S ASSOCIATION

Presented by NSIWA

www.nsiwa.com

www.caiw-acfa.com/nsiwa

Presidents Message September 2016

Welcome Back NSIWA Members!!

I am super excited to be starting my term as NSIWA President.

It has been a very busy summer, with a couple of great losses to our Association. Our long time Members Jerri and Billy Burke lost their son Jeremy to a long hard fight with Cancer. We also lost one of our own member Laura Greening who also had a long courageous fight with Cancer. To each of these families please accept our sincere condolences.

On a positive note we ended the 2015-2016 term with some great milestones in Toronto at the 50th Annual General Meeting.....

Rebecca Burke took home 1st place in the Intact Public Speaking Contest. She really did us proud. We are so happy and proud of you.

We came in 1st place in the First General Award. Tracey Down and Paula Creelman did a great job on the submission and we took home \$500.00 for our Association. Thank you Tracey and Paula for all your hard work.

We placed 2nd in the Impact Auto Auction Award, again Tracey Down and Paula Creelman were the driving force behind this committee. We brought home \$1000.00 for our Association. Again well done ladies, we are all so proud of you.

This Year we took 2nd place for in the Paul Davis Insurance Information Campaign. Thank you, Jessica Cody for your hard work on the submission. We are very pleased as this also brought \$500.00 to our Association.

And we have another award winner..... We are very proud of the Essay Contest Winner. Our Past President Lynne Gerhardt came 2nd. Great job Lynne!

Last but not least... Deb MacDougall our CAIW Director was Elected for 1st Vice President of the CAIW Executive Board. I just know she will do a fantastic job.



As the 2016 term takes shape I think we are starting with some exciting goals for our association this year. The first was to have a successful Annual Golf Tournament. Everything went off without a hitch. Thank you, Lana Kenny and Debbie MacDougal for all your hard work. I would also like to thank Annie Martin for setting up at the NSIWA hole promoting what a great association we are.

We will be holding a fund raiser for our Cancer Crusade once again at the IINS Charity Softball Tournament being held September 16th. We are hosting the canteen with all proceeds going to NS Cancer Society. Why not stop by the Springfield ball field to grab lunch.

Our first General meeting is being held at the Ramada Dartmouth on September 21st. I would love to see everyone there along with a colleague.

Yours in Fellowship Tamara Higgins NSIWA President

Mission statement:

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



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

Énoncé de mission :

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



Fellow members,

Let me begin by thanking each and every Association for its support! I am honored and humbled to accept the stewardship of the Canadian Association of Insurance Women (CAIW). For more than 50 years, CAIW has carried out an empowering mission, shaping a legacy of women of excellence within the Insurance Industry.

It is hard to imagine being here without the 15 years of mentoring, friendship and assistance of my colleagues at the Montreal Association of Insurance Women. I offer them my most heartfelt thanks for their guidance and encouragement, as well as the steadfast trust they have placed in me. You are my motivation and inspiration! I am proud to be part of this family of extraordinary professionals, always ready to undertake challenges with such passion and determination. Thank you for your support!

My primary role as President will be to represent CAIW. I will seek, to the best of my abilities, to promote a growing sense of local and national participation. However, given our rich tradition and the current challenges our Association and its members face, how do we begin to write the next bold chapter for CAIW?

As you are all aware, this Association encompasses a vast community of professionals extending across our country. I believe we are about to pass a new threshold, where our veteran members can help chart our future by allowing for change. To plan and ensure a future for our Association, we must first immerse ourselves in a strategic planning process by which we re-evaluate some of our past traditions and methods of operation. By doing so, we can look for ways to overcome our current challenges. Our Past President, Lynn Kelly, raised our awareness to fiscal responsibility. Our budget now reflects this need to operate within our means. Before her, Tracy Fata made relevant suggestions to help us navigate our programs into the 21st Century. I extend my appreciation to both for their willingness to find solutions to such growing trials. These are but a few examples of answers to moving forward. Many additional concrete solutions were provided at Convention Forum this year. The current Board will consider all of the suggestions offered by our members as well as the Advisory Committee, looking to implement as many of your ideas as possible. I thank all that attended Convention and participated in Tracy's brainstorming activities!

Although change cannot be made without some hit or miss, we have a unique opportunity to rise to the occasion. Our mission is to Educate: let us find ways to increase educational tools. And, let us bank on the benefits of Social Media. Our Association was also founded on the principals of networking and personal growth. Let us create opportunities for membership engagement, and expand our partnerships: local and beyond. As Lynn Oldfield stated during the panel discussion on Education Day: *we should not be afraid to challenge.*

As we write our next chapter, let us work together to take our Association to the next level. **The time has come!**

Yours in fellowship,

Panagiota Kalantzis, CAIW President 2016 - 2017

NSIWA GENERAL DINNER MEETING

WEDNESDAY SEPTEMBER 21ST, 2016 – RAMADA DARTMOUTH

5PM FOR 5:30PM - \$40

PLEASE RSVP by Friday September 16th – 4pm to:

brenda.vautour@avisbudget.com

PLEASE NOTE PERMANENT LIST IS **NOT** IN EFFECT THIS MONTH

GUEST SPEAKERS:

Angela MacLeod & Jennifer Calder

NS Finance & Treasury Board Financial Institutions

TOPIC: ***Finance and Treasury Boards Complaint Process***

MEMBER SPEAKER:

In lieu of a member speaker for this month, we will be doing a memorial on behalf of our dear friend and member Laura Greening.



SEPTEMBER BIRTHDAYS

BILLY BURKE

SEPT 2ND

HELEN BEAULIEU

SEPT 8TH

LYNNE GERHARDT

SEPT 8TH

TANYA GODIN

SEPT 9TH

TARA TEASDALE

SEPT 10TH

DEBBY JOHNSON

SEPT 13TH

ANNE MACLEAN

SEPT 13TH

WANDA MITTON

SEPT 13TH

JUDY SPEARS

SEPT 19TH

BRAD WILCOTT

SEPT 19TH

TARA BLENUS

SEPT 21ST

TRUDY SCANLAN

SEPT 23RD



It's that time of year again for membership renewals!! In the Bulletin are the renewal forms for Member/Associate 2016.

Please complete and return, along with cheque payable to NSIWA to either myself or Joanne Morgan-Westall at the address indicated below.

Thank you

Shelley & Joanne - Membership Chairs

Shelley Landry, CIP
Director, Operations - Atlantic Region

Crawford & Company (Canada) Inc.
120 - 237 Brownlow Avenue
Dartmouth, NS B3B 2C7
Phone: 902-468-7787 ext. 6119
Cell: 902-497-6870
Fax: 902-468-5822
Email: shelley.landry@crawco.ca





MEMBERSHIP APPLICATION 2016/2017

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:

Shelley Landry or Joanne Morgan Westall

c/o Crawford & Company

120-237 Brownlow Avenue

Dartmouth NS B3B 2C7

shelley.landry@crawco.ca p: 902 468-7787 ext. 6119

joanne.morgan@crawco.ca p: 902-468-7787 ext. 6113



ASSOCIATE APPLICATION 2016/2017

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 ASSOCIATE MEMBERSHIP. I HAVE ENCLOSED \$25.00 PAYABLE TO NSIWA.

Signature: _____ date: _____

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

Shelley Landry or Joanne Morgan Westall

c/o Crawford & Co

120-237 Brownlow Avenue

Dartmouth NS B3B 2C7

shelley.landry@crawco.ca p: 902 468-7787 Ext. 6119

joanne.morgan@crawco.ca p: 902-468-7787 Ext. 6113

Convention 2016 - Toronto Ontario

This year our 50th Annual Meeting took place in Toronto at the Beautiful Hyatt Regency Toronto on June 08 2016 and ended on June 12, 2016.

N.S.I.W.A had 15 members in attendance this year; those that could not attend were with us in spirit.

Special thanks to our members who have volunteered once again to do the reports.

Lynne Gerhardt and Deb MacDougall – The Business Report

Amber MacInnis – The Social Report

Leslie Campbell - The Education Report

As always their reports will be published in our Bulletin for all to read. Once again we will only be putting one in at a time as these reports can be very lengthy. This month will be the Education Report and I would urge all to read this. It is lengthy but very educational. You will all get something out of this report.

This year we have once again done exceptionally well at convention. Congratulations goes to the following committee's and chair members, also to our members

First Place – Public Speaking – Rebecca Burke

First Place – First General Award – Chair – Tracey Down – Co-Chair – Paula Creelman

Second Place – Essay Contest – Lynne Gerhardt

Second Place – Insurance Information Week – Chair - Jessie Coady

Second Place – Auto Impact Award – Chair – Paula Creelman and Co-Chair – Tracey Down

Ladies we are so proud of each and every one of you. We also did very well at awards night with the grand prizes. I believe there were eight and out of them NSIWA won four, Congratulation to the winners. Once again it is my great pleasure and honour to advise you that our own Miss Deb MacDougall has been voted to the position of First Vic-President by her C.A.I.W. Peers. Deb we all know that you are up for this challenge and NSIWA is behind you One Hundred percent. We all know that Deb will give the board her 110 Per Sent to the Position. Congratulation again to Deb, our committees and members for their outstand contribution to our Association.

Respectfully Submitted

Joyce Jennings – Convention Chair - 2016

2016 CAIW Convention Education Report

Session 1: Social Media

Adam Curtis – Senior Director of Corporate Investigations AFIMAC

Open Source Investigations: Going Beyond a Social Media Search

Pinterest; Twitter; Facebook; Instagram; Google+; LinkedIn

Every 60 Seconds: Facebook has	701,389 Logins
U-Tube has	2.78 Million videos viewed
Twitter has	347,222 New Tweets

There are four phases of Social Media Investigations:

1. Social Media Footprint
 2. Surveillance
 3. Open Source
 4. Social Media Geo-Fencing
-
1. Social Media Footprint – this is a search of an individual on major social media channels and produces a report of the last months posts creating a profile. Each media source is given a * rating based on the number of hits and 3 *'s is confident that it is the correct individual.
 2. Surveillance – provides a report every 24 based on 24x7 electronic surveillance of all social media sources. All content including photos are saved and stored over the surveillance period. You can set up real time alerts on keyword hits
 3. Open Source - incorporates everything other than social media that is available with public access...media, ecommerce, web-based communities and user generated content, public data, professional and academic, internet directories, company websites, user contributed content and outline reviews. 90% of viable info comes from open sources
 - a. Examples of key words used in searches – complete names, telephone numbers, addresses, date of birth, email addresses, social media profile names, employers, educational institutions, hobbies, interests, affiliations, special interest groups and causes, teams/rosters and schedules
 - b. Open Source searches are secure & anonymous. They use proxy servers so it cannot be tracked
 - c. Capturing and reporting Data – all collected info is kept with the date, time and investigator indicated in case it is needed in court. The chain of custody is tracked
 - d. Privacy – Once information is posted to a social media network it is public. If privacy settings are on it would be illegal

4. Geo-Fencing – used by law enforcement and government agencies. It is invisible and covert yet legal and fully admissible in court. It has the ability to capture geographically tagged social media posts from around the world, through language capabilities. Searches can be based on real time and historic and can be set to capture by location or individual

Geo-Fencing Case Study

- A collision occurs at the intersection of Bathurst Street and Highway 7 in Thornhill, Ontario on February 23, 2016 resulting in multiple injuries and damage
- Establish a social media geo-fencing for the date and area in which the accident occurred in hopes of securing supporting information, evidence or a potential witness
- Video Clip discovered on U-Tube, can get handles of witnesses and supply to police

Case Law – Tombosso vs. Holmes 2015 BCSC 359

- The Plaintiff was involved in two car accidents and her claim for damages arising from her injuries went to trial. She made a claim for her physical symptoms, but her most significant claims were for psychological injuries.
- The trial judge found that while the plaintiff suffered some injuries, many of her claims about both her physical and psychological injuries were fabricated and she was not a credible witness. In coming to his conclusion about the plaintiff's credibility, the trial judge relied heavily on the entries from the plaintiff's Facebook page
 - Evidence put forward by the defence, including hours of video surveillance and 194 pages from Tombosso's Facebook account, showed the plaintiff in numerous social settings – drinking and river tubing with friends, attending costume parties, performing at a karaoke competition – which were “completely inconsistent” with someone suffering from psychological trauma, the judge said.

Questions:

1. Someone without privacy settings reports your private post, is it still private?
 - a. No, once it is posted on someone's open page it is no longer private
2. Who are/what type of people request these searches?
 - a. Pre-employment screening, police, lawyers, insurance adjuster
3. Are these time sensitive?
 - a. Yes, the time between an accident and meeting with a lawyer can make the difference as it gives time for a screen shot to be taken before the lawyer tells the client to close down their account.

Session 2: Cyber Liability

Adam Briklyn – President: Professional Risk Underwriting

Fireeye Cyber Threat Map – See attached photos

Shows real time cyber-attacks, where they originate and where they hit.

There are a number of “Dark web” sites called “Dump Stores” where you can purchase credit cards in batches of 500+, the cards take the information from stolen cards and prints new cards that are sent to you. The limits available and how long they are good for vary based on the stolen card.

- I’m Swipin it – with the McDonalds golden “M” on a red back ground
- Uncle Sam
- Mr. Bin

This Dark “alternative” web drives internet traffic through a free, worldwide, volunteer network consisting of more than seven thousand relays to conceal a user’s location and usage from anyone conducting network surveillance or traffic analysis.

Each relay deploys encryption software to protect the data and the internet protocol address to ensure the privacy and freedom of the user.

Class Action Lawsuit

A Canadian company from Vancouver involved in a class action lawsuit in the USA as a result of credit card breach. There are 100 class members in Washington and Hawaii seeking more than \$5,000,000 in damages for the following:

- Violation of state data breach statutes
- Negligence
- Breach of implied contract
- Breach of contract
- Bailment
- Unjust enrichment
- Recovery of damages & costs, equitable relief, restitution, disgorgement and attorney fees

Cyber liability possess an organizational risk. Stolen, lost or infected employee, member, consumer, parent, client, student (including alumni), patient, teacher, medical, financial, proprietary, research or other 3rd party data will cost your organization money. Litigation often follows a cyber loss and traditional insurance does not provide the scope of coverage necessary to properly protect and organization or its directors and officers from liability.

Cyber Liability - A Fiduciary Responsibility: The Duty of Care, Diligence and Skill. Every director and officer of a corporation in exercising his or her powers and in discharging his or her duties shall:

- Exercise the care, diligence and skill that a reasonably prudent person would exercise in comparable circumstances

Class action certification is now a real threat to schools, medical organizations, professional firms, financial institutions, private and public companies and unions as multi-claimant defendants now recognize the value of privacy and the cause of action available to them in Canada.

Common law torts from the US are coming into Canada:

- Intrusion upon the plaintiffs seclusion
- Public disclosure of embarrassing private facts
- Publicity which places the plaintiff in false light in the public eye
- Appropriation for the defendants advantage of the plaintiffs name or likeness

Data breach accountability is a “Board Risk” in the absence of a data breach incident response plan.

The average network and Privacy Breach Costs for Canada:

- \$135,000 in Public Relations Costs
- \$243,574 in PCI Fines and Penalties
- \$366,484 in Crisis Service Costs
- \$698,797 in Legal Defence Costs
- \$558,520 in Legal Settlement Costs
- \$1,041,906 in Regulatory Defence Costs
- \$937,500 in Regulatory Settlement Costs
- \$1,990,000 in Business Interruption Costs
- \$5,320,000 in Total Costs of a Breach

You would be surprised by some of the Canadian companies who have had privacy breaches, Chrysler Canada, Costco Canada, Bell Canada, Bank of Nova Scotia, Home Depot Canada to name just a few.

3rd & 4th Party Supply Chain Risk...

Third party supply chain (cloud computing etc) and Fourth party supply chain (vendor access) increases the boards liability as sensitive (financial) data is now vulnerable.

- You lose ownership of your data
- Contract language is likely punitive

- Breach notification may not be required by the cloud provider
- Privacy liability CANNOT be outsourced
- Breach response incident plan is weakened
- Jurisdiction may create additional cyber liability – ie. Cloud computing in USA – a PIPEDA violation??

First party breach costs that your organization may incur:

- IT forensics (investigation, capture & rebuild networks)
- Data identification, recovery & restoration
- Business interruption (loss of profits or expense reimbursement)
- Loss of intellectual property
- Legal fees
- Notification expenses
- Public relations costs
- Call center expenses
- Identity theft monitoring
- Financial fraud monitoring
- Credit card monitoring

Third party breach costs that your organization may incur:

- Civil litigation from clients, partners, shareholders & stakeholders as individuals or as a class
- Regulator investigation and proceedings from Provincial and Federal Commission(s), CRTC (CASL & Digital Privacy Act)
- Contractual costs
- Host of US Agencies if the USA, in part due to mandatory breach notification requirements

The Canadian marketplace has increased substantially in the past three years with respect to Cyber Liability. Capacity has grown, but limit management and risk profiles drive underwriter appetite. The application and underwriting process differs from one company to the next as do minimum premiums, deductibles and policy forms, there is no continuity in the marketplace.

Cyber Liability Prospects:

- Organizations that outsource storage, processing and other IT services to 3rd party vendors
- Organizations that interact with in/out bound vendor systems
- Organizations that produce, host, store, share or transmit employee, member, consumer, client, student, patient, medical, financial, proprietary, or research data or records
- Organizations that have a web site or transact business via the internet

Cyber Liability Considerations for your Organization:

1. You have a fiduciary responsibility to protect first party and third party data
2. Your data has become one of your most important assets, is it protected??
3. Outsourcing IT functions, portable mobile devices, cloud computing, equipment cleansing, 4th party vendor relationships with network access just increased your risk of a loss, is the board prepared??
4. Class actions in Canada are ideal for privacy breach litigation
5. The 4 torts of American law are not Canadian which meant that plaintiff damages do not need to be proven, just that a loss occurred
6. Bill C-13 and Bill S-4 have tabled “Mandatory Breach Notification Obligations for Canada”

When is breach notification required in Canada?

- If the Federal or Provincial Privacy Commissioner believes that to order notice will “avoid further harm”
 - o Could the personal information be forwarded and disseminated
 - o Could the person affected experience some type of harm or loss
- The data breach occurs anywhere in Canada or the US but includes personal information of residents of Alberta (Manitoba following suit)
- The insured is a health care provider in either Ontario, Saskatchewan, New Brunswick or Newfoundland

What does it take to have a “due diligence” defence under PIPEDA?

- Use of firewalls
- Hashing and encryption of sensitive information
- Separate storage and obfuscation of encryption keys
- Multiple intrusion detection system
- Systems independently evaluated periodically
- Period audit of “at rest” data protection systems
- Vulnerability program that has “zero day exploits”

If you have had a breach the best way to avoid mandatory breach notice to your clients is to report it to the privacy commissioner before someone loses data and complains to the privacy commissioner. In your notification you would need to show when the breach was discovered, what information was breached, who accessed it, what you have done to prevent damage from the breach and what you have done to prevent similar incidents from occurring.

Session 3: Panel Discussion “Pay it Forward”

Eileen Green – VP & Partner, Hub International HKMB

Heather Masterson – CEO, Travelers Canada

Lynn Oldfield – President & CEO, AIG

Moderator – Carla Blackmore

Backgrounds:

Eileen – Uneducated, grew from file clerk to manager. She did not enjoy the management work so after her daughter was born she went into sales and excelled.

Heather – She is the daughter of a brokerage owner, however she didn't go into the family company in Newfoundland. She moved to Toronto and got into insurance there.

Lynn – she is a first generation Canadian. If she is given a high bar to achieve she will! She worked at RSA while in university for one year and after graduation taught Principles and Practices for the Institute for 10 years, then started at AIG in 1991 and grew through the company.

When was your Ah ha moment?

Heather – knew right away, she would drive faster to work than she did to home; she loved the people, the learning. You have to find your natural space, not one you adapt to, to be totally happy.

Lynn – Just needed a job, she interviewed everywhere and had 6 offers in 8 weeks but took the job at AIG because the interview was fun!

Eileen – Didn't have her moment until she became president and needed to take a break. She became a mountain climber and climbed Mt. Everest. When she returned she realized that she loved sales and focused on that. Today she is still passionate about sales and loves meeting with her clients. Eileen recommends that you take a year, if you are in the right place money doesn't matter. If you are in the wrong place, money matters.

Who were your mentors and why?

Lynn – Yetta James: Lynn was pushed by her female mentor to use her voice, this caused her to come out of her shell and excel.

Heather – Lynn Oldfield: Lynn always had time regardless of how busy she was and allowed Heather to shadow her. She recommended that everyone should have someone to shadow (man or woman).

Eileen – Inga Beal: Don't lose your femininity

What are your thoughts on being a mentor?

Heather – got to mentor a junior employee a few years ago and felt great to have the opportunity to give back what Lynn had taught her. She also likes the feeling when someone seeks her out to be their mentor.

Lynn – mentoring was so rewarding and she gains more than she teaches. She has been both a personal and professional mentor and is known for being a little “hard-nosed” rather than providing a soft landing. Make sure you want the advice before you ask.

Eileen – Also enjoyed having someone seek her out as a mentor and she took them under her wing. Truly enjoyed helping them grow.

As a group they suggested to lean on your peers but be prepared to receive the answer. Mentor relationships do not need to last a lifetime, just as long as it is useful.

Have there been any Negative Experiences (Girls Club)?

Lynn – her experiences have been very gender neutral

Heather – Always looked at the best person for the job. Females have more general complexities, life/work balance, day to day, having to take the pregnancy break. She recommended that some people may need to be re-mentored to get back into things after a break.

Eileen – Be open minded

How have you paid forward the work/life balance?

Eileen – Uniting as an industry, don't “hate” your competitors, you can learn a lot from each other

Lynn –does the work/life balance by what the day brings, some days it's more work and some days it's more life. Picking the right partner is important

Heather – You can have everything just not all at once. She considers herself a professional juggler. She tries to do something for herself every day.

Session 4: Modern Tools & Brokers E&O

Hugh Fardy – Senior VP – CG&B Group, Arthur Gallagher Canada Ltd

The Job of an insurance broker in plain language

1. Know your customers
2. Match exposures to available appropriate coverage
3. Point out any gaps

Duty of Care

- Understand customers reliance on us as professionals
- Request/understand what the customer wants from you
- Understand peoples risk, chance of having a loss

There are two main components to doing our job properly

1. Communication is our best tool and our main concern at the same time
2. Good documentation is critical and our best defence

Claims Count Breakdown:

Personal Lines – 46%

Commercial Lines – 47%

Auto – 23

Home – 24

CGL – 11

Commercial Property – 18

Claim Count for Process Step Involved:

Risk Assessment – 14

Policy Issuance – 15

Policy Changes – 18

Recommendations – 14

Policy Renewals – 15

Alleged Error or Omission

Procure Coverage – 36

Adequately Explain Policy Provisions – 11

Recommend Coverage Type – 6

Recommend Adequate Limit/Values – 9

Adequately Identify Exposure – 7

Transaction Type

New Business for New Clients – 32%

Renewals – 26%

New Business for Existing Clients – 21%

Mid Term Changes – 8%

Communication Based Tools

Email – Courts like email because it can't be deleted (always able to recover) and traceable. However, they do not like "reply" because of the long threads and multiple replies. They like clear, concise instructions

Voice mail & Out of Office – Out of office is important to be used WHENEVER you are out of the office, not just when you are on vacation

Text Messaging – If you text message with clients it is important to take a screen shot and e-mail it to yourself right away so that you can date/time stamp the information in a form that can be attached to your file management system

Social Media – It is important to remember that we are responsible for any advice we post online, even if we are just sharing/re-posting an article

E-Documents & E-Delivery – is someone checking the documents as soon as they come in to ensure their accuracy before the client receives their copy?

Interactive Websites – What controls are in place with regards to customer access? To what extent can customers interact, advertising only vs. quoting vs. binding/issuing? Internet quoting and sales does not allow us as brokers to do our job of giving advice, but it does not take away the E&O exposure

Respectfully Submitted,
Leslie Campbell, CIP, CAIB Hons

CONVENTION 2018

ATTENTION ALL MEMBER

NSIWA will be Hosting Convention in 2018. Joyce Jennings and Denise Russell are in charge of the door prizes for each of the delegate that attends. As in past convention we have called upon our members for a donation or a gift. However we have decided that for this convention we would ask our members of a Monetary Donation (\$25.00) and the committee will purchase the door prizes for the delegates. When you have decided that you can contribute to our Committee, you can either get in touch with Denise Russell or Joyce Jennings and we would be more than happy to take your donation and your name will be noted.

Respectfully Submitted

Door Prizes Committee

Convention 2018

Joyce Jennings – email : jennj@ns.sympatico.ca – Phone Number – 902-455-8652

Denise Russell – email: drussell@stanhopesimpson.com- Phone Number – 902-454-7198

NSIWA Executive 2016 - 2017

Committee	Committee Chairs	Company	Email	Phone
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Constitution & Bylaws	Deb MacDougall	Travelers Canada	dmacdoug@travelers.com	902-492-5710
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Fellowship Fund	Debby Johnson	Current Insurance	Djohnson@currentinsurance.ca	902-492-4242 ext 114
Golf Day 2016	Lana Kenny Deb MacDougall	Travelers Canada Travelers Canada	lkenny@travelers.com dmacdoug@travelers.com	902-492-5730 902-492-5710
Insurance Information	Tracey Down	Portage Mutual Insurance	tdown@portagemutual.com	902-835-1054
Life Membership	Colleen Sampson	Retired	cmsampson@bellalliant.net	902-443-0087
Long Range Planning	Colleen Sampson	Retired	cmsampson@bellalliant.net	902-443-0087
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Nominations	Lynne Gerhardt	IFS Financial	lynne@ifs-finance.com	902-220-2130
Parliamentarian	Gil Theriault	Retired	gilberte@ns.sympatico.ca	902-434-5517
President	Tamara Higgins	Avis Budget Group	Tamara.higgins@avisbudget.com	902-492-7561
Public Relations, Publicity & Website	Rebecca Burke Denise Russell	UCAI Stanhope Simpson	Rebecca.burke@ucaj.ca drussell@stanhopesimpson.com	902-434-7478 902-454-7198

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Public Speaking/Essay Contest	Diane Penny	Retired	Diane.penney@icloud.com	902-865-3422
Special Awards	Tracey Down/Paula Creelman	Portage Mutual Insurance	ttdown@portagemutual.com pcreelman@portagemutual.com	902-835-1054 902-835-1054
Ways & Means	kristina Connors Joyce Jennings	Portage Mutual Insurance Retired	kconnors@portagemutual.com jenni@ns.sympatico.ca	902-835-1054 902-455-8652
Wine & Cheese	Jerri Burke	Travelers Canada	jburke@travelers.com	902-492-5732