

# HIGHLIGHTS

**The Newsletter of the FLMI Society of Waterloo  
Fall 2009**

## **Greetings from your President**

**Message from the President Fall 2009**

Fall has arrived and it's time to review 2009. I was very proud to become the President of the LOMA Society of Waterloo in January 2009. I took over the role from a strong Past President and was assisted throughout the year by a very strong board. Everyone is committed to making the Waterloo Society a strong organization.

H1N1 is in full force as I write this message. I hope this finds everyone healthy. Please take all necessary precautions to avoid this illness.

I was very proud to represent our Society at the LOMA International Conference in Orlando in September. I met people from other societies and was able to find out how they run their societies. We won 4 Outstanding Society Awards at the conference – Education Achievement Award, Society and Membership Achievement Award, Communication and Public Relations Achievement Award and Community Service Achievement Award. I was very proud to accept the awards on behalf of our Society. You will be able to see them on our banner at our Dinner Meeting.

Our LOMA courses for LOMA 280 and LOMA 290 continued to be offered in 2009. We are finding that we need to review the courses we offer and expand the program, if possible. Updates to education will be posted on the website as they become available. We hope to have many of these students complete their FLMI designation and join us at future events.

We are open to any suggestions for other events that you may wish to participate in that could be offered by our Society. We are also happy to receive ideas for topics of interest that you may wish to have a guest speaker address at future meetings.

We look forward to a large attendance in November. The Board members welcome the opportunity to speak with you. All feedback is welcome. This is your Society and we want it to continue to be of value to our members.

I look forward to seeing and talking to you at our Annual Meeting in November

Regards,

Linda Winteringham

# LOMA Society of Waterloo 2009 Board of Directors

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## Non-Board Positions

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### Webmaster

Brian Bobak  
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## **Member Companies**

### **Sun Life Financial**

227 King Street South, Waterloo, Ontario N2J 4C5

### **Equitable Life**

1 Westmount Road North, Waterloo, Ontario N2J 4C7

### **Faithlife Financial**

470 Weber Street North, Waterloo, Ontario N2J 4G4

### **Manulife Financial**

500 King Street North, Waterloo, Ontario N2J 4C6

## **LOMA Society of Waterloo Wins Awards Again!**

It is our great pleasure to let you know that your Society has won awards in the following categories:

- **Communications & Public Relations**
- **Community Service**
- **Education**
- **Membership**

The awards will be presented during at LOMA's 2009 Annual Conference and Conferment on Sunday, September 13th in Orlando, Florida.

Congratulations to you all!

## **Luncheon Meeting 2009 Report**

Our keynote speaker was Valerie Biggs, Manager, Compliance, Canadian Division Law & Compliance, Manulife Financial. Here is a summary of her presentation:

PIPEDA is the applicable privacy legislation in most Canadian provinces, but it is important to note that in some cases, other legislation may apply. For example, BC, AB, ON and Quebec all have provincial legislation that has been deemed comparable to PIPEDA or some sections of PIPEDA. In these jurisdictions, in some cases, the provincial legislation applies rather than PIPEDA. Additional context for an organization's privacy risk management program comes from the interpretation and application of relevant privacy legislation. Both regulators and courts provide impactful interpretations of legislation and should be monitored for recent decisions.

There are several interesting issues on the horizon, related to privacy; among them changes to PIPEDA, new Covert Video Surveillance Guidelines, guidelines for dealing with the transfer of personal information outside of Canada, as well as developing trends related to civil action for breach of privacy. Regarding changes to PIPEDA, as a result of the mandatory statutory review of this legislation, changes that will include a mandatory breach notification to impacted clients and other parties, as well as notification to the Privacy Commissioner in some situations are expected later this year. There are also expected to be changes to the legislation that will clarify the definition of "work product" and the issue of consent related to the personal information of minors. Newly introduced Bill C-27 also contemplates changes to PIPEDA, including changes that will introduce a prohibition against unauthorized "trojan" collection of personal information and will introduce new discretionary capacity for the Privacy Commissioner to discontinue investigations when warranted.

The federal Privacy Commissioner is expected to release a new set of guidelines later in May that relate to the practice of covert video surveillance. These guidelines are expected to introduce a high standard for justification of covert video surveillance and include a requirement to obscure or remove any image that could identify an unrelated third party. The federal Privacy Commissioner released a set of guidelines in late January that consider the transfer of personal information outside of Canada. Specifically, these guidelines require that organizations must ensure a "comparable level of protection" for any personal information that they transfer out of country - this may require an enhanced due diligence process during the vendor selection and vendor management process for many organizations.

Finally, there have been some interesting developments concerning civil liability for breaches of privacy. The BC Supreme Court awarded an individual \$1.3 million in March, in part for damages associated with a breach of privacy (Neumann vs. Revenue Canada). Bill C-27 proposes a civil right of action for contravention of that act, as well as for contravention of some limited PIPEDA provisions. Four Canadian provinces, BC, SK, MB and NFLD have existing legislation that provide for civil recourse in the event of a privacy breach. This all adds up to a good reason to consider a higher profile for the impact of civil liability when considering privacy risk management.

## **Seeking Potential Authors**

We are looking for volunteers to write industry related articles for our newsletter. If you would like to submit an article for our next newsletter, we'd welcome your contributions!

## **LOMA Conference Orlando, September 13 – 15, 2009**

**By Linda Winteringham**

As the President of your Board this past year, I had the privilege of attending the Annual LOMA Conference and Conferment in Orlando. The conference was very informative as well as entertaining, and the location was absolutely fabulous. There were over 250 delegates and their families from around the world. There were representatives from all over the USA and Canada as well as Bangladesh, Hungary, Panama, Philippines, Vietnam, Bermuda, Trinidad and Tobago, and Indonesia. It was truly an international conference and a great opportunity to share and learn from others from around the world. LOMA's educational opportunities are utilized throughout insurance companies around the world.

Next year the conference will be held in Las Vegas, Nevada and I encourage all LOMA graduates that are able to attend to consider doing so. New graduates are honoured at the closing banquet so encourage anyone who is finishing their designation(s) this coming year to consider attending to be honoured in person by their peers.

Here is an overview of some of the highlights of the conference and my involvement on your behalf.

### **Officers and Educational Reps Meeting, Sunday, September 13<sup>th</sup>**

It was an early start for all Officers of the various LOMA associations from Canada, the USA and Caribbean. There were about 20 officers in attendance from across all regions. We met for a breakfast meeting and opened with a discussion of the benefits of societies and what works. Some of the points raised were, mentoring FLMI students, including society involvement in your professional development plan, networking. A discussion of speakers for meetings brought up some good ideas including retirement, medical issues, and current events.

The course portal is launching in November. It will have new features – an introduction video, PDF's of assignment material, practice questions and sample exams.

We were also advised that there are more changes to the FLMI program, going into effect 1 January 2010. There are 2 new courses – Financial Fundamentals LOMA 307 There is also a new level of certification – ALMI for financial literacy. **More information about courses offered is available through [www.loma.org](http://www.loma.org)**

We then discussed the Top Ten Tips for Societies, some of which were pushing the networking aspect, use of social websites, contacting all students to mentor them.

We also discussed meeting speakers, some ideas were topics of personal development and mental health.

#### ***Waterloo LOMA Society Awarded Four Medals***

I had the pleasure of receiving on your behalf, the four medals that our Society won for 2008 in the categories as follows:

- 1. Society and Membership Achievement Award***
- 2. Communication and Public Relations Achievement Award***
- 3. Education Achievement Award***
- 4. Community Service Achievement Award***

## ***LOMA Societies Provide the Entertainment***

It was a full day and Sunday evening was a fun get to know you event. Members, registered spouses and children attendees were all invited to this opener. Many of the LOMA Societies, including our Waterloo society set up booths that were informational about our Society and area as well as providing fun carnival activities. Our booth featured information about our main member insurance companies; Equitable Life, Faith Life Financial, Manulife and Sun Life. Information provided also told members a little about our region and Society activities. I did a 'Guess how many jellybeans are in the jar' contest. I was shocked when I saw someone from the Texas Society write down the correct answer. Everyone was treated to Canadian chocolate Loonies and Toonies. Food, drinks and the fun activities provided a great mixer and allowed me the opportunity to personally meet a large number of the delegates when they visited our booth.



## ***Our Booth***

***Monday, September 14, 2009***

### ***KeyNote Speaker – Eric Wahl***

Eric is an amazing performance artist and motivational speaker. He lost everything in 9/11. His job, his home and was depressed. He talked to a therapist friend of his, who told him to do something he loved to do. He was perplexed and honestly didn't know what that was. His friend asked him what he used to love to do. He remembered that he loved to paint, but was told in Grade 4 by his teacher and parents that he didn't have the talent and should stop, so he did. He took up painting again and found his joy. He now spends time with his children painting, getting them to express their feelings artistically. He paints pictures during songs, like A Beautiful Day, Viva La Vida. And he paints them upside down. Absolutely amazing.

The one statement I remember vividly of his is, buy a box of Crayola crayons and keep them in your desk drawer. When you need a lift, just pull them out and smell them. They're a good memory from childhood.

### ***Melissa Wandall, Director, Mark Wandall Foundation***

Melissa was 9 months pregnant, happily married to an insurance salesman. Her brother was living with them temporarily. Her husband wanted to go out for dinner, but she was really uncomfortable, so told her husband and brother to go out instead.

A couple of hours later, her brother called to say that they had been in an accident and that Mark, her husband was badly hurt when their car was hit by another car running a red light. She raced to the hospital and found out that he was fatally injured. They allowed her to say goodbye to him. Two weeks later, she had their daughter, Madeline Grace. Due to great financial planning on his part, she was able to stay at home to raise their daughter.

She started the Mark Wandall Foundation to support local charities, fund college scholarships and host events to enrich the lives of children who have experienced loss. She thanks insurance company employees for doing their jobs, which enable people like her to stay at home and raise their children when an unspeakable loss comes into their lives. She also campaigns for laws to be changed for running red lights in the state of Florida.

Madeline Grace accompanies her mother to a lot of functions and she handed out 'Don't run Red Lights' bumper stickers at the end of the presentation.

### **Breakout Sessions**

The rest of the day attendees chose what breakout session to attend. Topics included:

- Customer Service Best Practices
- Organizing your Office and Your Life: Survive Information Overload and Clear the Clutter
- Maximizing Your Productivity with Technology
- Product Trends in the Life Insurance Industry
- Business Finesse
- Educational Representative Overview
- How to Live to 100 and Not Regret It

### ***Tuesday, September 15, 2008***

#### ***Developing a Comic Vision – Tim Gard***

Tim was one of the funniest men I have ever heard. He likes to shake things up when traveling. He automatically asks to be upgraded to first class on the flight and then asks for an upgrade to a suite when he arrives at the hotel. His theory is, if you don't ask, you won't get it. And always use humor during your day.

#### ***Disneyworld Tour***

Attendees were treated to an afternoon at Disney. .

#### ***Closing Banquet and Conferment***

Attendees were treated to a wonderful meal and entertainment. All graduates were recognized and top students were awarded plaques to acknowledge their special achievement.

### **LOMA Courses for new students – Jodi Hall**

Did you know that your Society sponsors courses for people embarking on their FLMI journey?

The LOMA Society of Waterloo is pleased to sponsor two courses geared to NEW students of the LOMA program each Spring & Fall. These courses are:

- **FLMI 280: Principles of Insurance**
- and
- **FLMI 290: Insurance Company Operations**

Classes are held weekly, in the evening, and run for nine weeks. The instructors have been teaching for a number of years and have a very high exam score track record.

Some of the advantages of taking a class are:

- extra handouts
- live person to help clarify the material and answer questions
- focused time to get through the text book in nine weeks
- class discussion and interaction

Please consult with your Company Educational Representative if you are interested in participating in future sessions.

### **Food Bank Donations to the Food Bank of Waterloo Region**

Our donations from the Dinner Meeting were \$187 and 9 pounds of food.

### **Thank you for caring and sharing. Keeping in Touch with your Society**

Please contact your company board member or use the webmaster email link on this site to inform us of changes in your contact information if you retire or move.

Current and past members can stay informed about our local chapter: simply visit the FLMI Society of Waterloo site at [fp.sentex.ca/flmiwat](http://fp.sentex.ca/flmiwat)

### **Want more information?**

For LOMA and FLMI information: visit the LOMA site at [www.loma.org](http://www.loma.org)

LOMA's Society Web [www.loma.org/societypage.asp](http://www.loma.org/societypage.asp) site is your source for the latest information on the Society name change. A new button has been placed on the front page of LOMA's loma.org site reflecting the name change

### **LOMA Members Only**

More Online Benefits through LOMA Members Only – Get more from your membership -- Register Now!

**<https://registeredusers.loma.org/lomacontent/welcome.cfm>**