



Ontario Insurance
Adjusters Association



**GEORGIAN BAY CHAPTER
WINTER ISSUE 2018-19**

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On Our Cover
"Winter Cozy"

2019





10 ways to beat Winter Blues

1. play inside
2. visit a museum
3. read
4. de-clutter
5. treat yourself

6. go shopping
7. see a show
8. take a class
9. cheer a team
10. eat out

PRESIDENT

Teresa Mitchell
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VICE PRESIDENT

Position Remains Open

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Jason Krauskopf (647) 309-2267

MONTHLY SPEAKER

Jason Krauskopf (647) 309-2267
Trevor Walker (705) 330-1759

PAST PRESIDENT

TO BE DETERMINED

NEWSLETTER

Kayla Guy (705) 238-5850

PAST PRESIDENTS NIGHT WRAP UP

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I've been told that the only constant in life, is change. Our friend and colleague, Sheri Turner, stepped down as President of OIAA Georgian Bay due to a career change, which left a void in our Chapter's Executive. I could not resist the "sales pitch" to become involved again in the Chapter; it has been 25 years since my last presidency (1992-93), and agreed to step in as Interim President until the May 2019 elections. It is good to be back!

Our November speaker, inspirational keynote speaker Joe Roberts (aka The Skidrow CEO), provided an amazing overview of his life, from addiction, homelessness and poverty, to raising himself up to CEO of "The Push for Change" for youth homelessness prevention. I was left speechless and quite humbled, particularly when Joe and I realized that we actually went to high school together.

Our November 30th Christmas Celebration at Blue Mountain was well attended, and a great evening was had by all. Thank you to our Christmas Committee for putting together an excellent event – the venue, food, and live music with the "Rick Robichaud Band" made for a memorable evening!

Our Chapter is undergoing several changes to streamline service and maintain our educational and networking offerings. The number of monthly meetings has been reduced, as has publishing of our Newsletter; however our social / networking events will continue.

Please note the following:

- No monthly meetings in January, February or March, 2019
 - Newsletter – December (winter) edition; and March (spring) edition
- We are always looking for articles and interesting tidbits for the newsletter – if you have anything you would like to share, please forward to our newsletter editor Kayla Guy
- Save the Date – details and registration information in this newsletter:
 - Ski Day, January 24, 2019
 - Curling, February 15, 2019
 - OIAA Hockey - Adjusters vs Brokers, February 28, 2019
 - April 4, 2019 – half-day morning educational seminar (topic & speakers being developed), Barrie Golf & Country Club, including lunch – more information to follow
 - Elections & Past Presidents Night – May 2019 (week of May 6-9), date & venue to be confirmed

I wish everyone a wonderful Christmas and New Year's, and hope to see you at the social and educational events in the New Year!

Regards,

Teresa Mitchell

OIAA Georgian Bay Interim President

No Winter lasts forever; no Spring skips its turn
~Hal Borland



**Ontario Insurance
Adjusters Association**

2019 CURLING BONSPIEL Barrie Curling Club

Friday, February 15, 2019

9:30 am - Arrival

10:00 - 10:30 am - On Ice

12:30 - Lunch

6 End Game

Lunch Included

Prizes for Top 3 Scores

(please confirm if donating a prize)

Cocktails & Prizes till 2:00 pm!

\$180.00 (plus taxes) per team (\$203.40)

\$45.00 (plus taxes) per individual player (\$50.85)

\$25.00 (plus taxes) lunch only (\$28.25)



**BARRIE
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To Register please contact: Rob Rennie - Royston Restorations
705.792.6000 • Fax 705.792.6100 • rob@roystonrestorations.ca

No cancellations will be accepted, those who sign up and do not attend, will be billed. Substitutions welcome.
Payment is required immediately upon sign up and is non-refundable, no exceptions.

JANUARY	FEBRUARY	MARCH
Ski Day - January 24th Craigleith Ski Club	Curling - Friday Feb 15th	Next newsletter mid March
	OIAA Hockey Adjusters vs. Brokers Feb. 28th - BMC Register by Feb. 8th	
APRIL	MAY	
Guest Speaker TBD - April 4th Barrie Country Club	OVAA Provincial Conference May 2/3 Shaw Centre Ottawa	
	Elections & Past Presidents Night TBD - Week of May 6-9	



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Georgian Bay pursuant to OIAA Constitution Article 7

1. These by-laws are the laws governing the Georgian Bay Chapter of the Insurance Adjusters Association.
2. The geographical location of the Georgian Bay Chapter spans central Ontario from the shores of Lake Simcoe and Georgian Bay, from the Blue Mountains to Muskoka and south to Dufferin and York Counties.
3. The Georgian Bay Chapter adopts the OIAA Constitution as written and will adhere to its guiding principles, ethics and not for profit status, with the exceptions listed in the by-laws below:
4. **Membership**
 - a. OIAA members: as defined in the OIAA Constitution, located in the geographical area, are members of the GBC automatically, unless an alternate location is listed by the individual member.
 - b. The GBC is permitted to have "social members". Social Members shall be defined as non-OIAA members who are employed in an industry with a connection to claims adjusting, but not members as defined by the OIAA constitution. Decision to accept or reject a "social member" rest with the executive of the chapter. "Social Members" will pay a membership fee of \$40.00 to the GBC. "Social Members" have no voting rights within the chapter, nor are they party to financial information of the Chapter or the OIAA. The "social members" can be removed from the membership with a majority vote of the chapter executive. "Social Members" will adhere to the governing principals and code of ethics as written in the OIAA Constitution.
 - c. Honorary lifetime members - The Chapter executive may appoint any OIAA member as Honorary Lifetime member of our chapter.
5. **Executive**

The Chapter executive shall consist of an elected President, Vice President, Treasurer, Secretary and no more than six (6) OIAA members as Executive Directors as well as a Newsletter Editor and Chapter Delegate. These must be active members as defined by Article 3(a) in the OIAA Constitution. In addition, the Georgian Bay Chapter will have no more than six (6) Social Directors, with non-voting standing as voted in and approved by the executive members. The immediate Past President will have a vote.

 - a. Elections shall be held every two years in the month of May. Candidates must be an active member in good standing with the Georgian Bay Chapter. Nominations will be accepted by the sitting secretary. Nominations may be accepted from the floor on the day of the election, with the exceptions of the Treasurer, who must have over 1 year experience on the chapter executive. The member who captures the majority of eligible votes obtains the position. Eligible voters are current, active OIAA adjuster members in good standing. Voting shall be by secret ballot, and the presiding officer shall be the immediate Past President for the Chapter, or in the alternative a Past President of the Chapter. The Past President shall cast the deciding vote in the event of a tie.
6. **Dissolution**

The Chapter executive and 50% of the chapter designated OIAA Members can vote to dissolve the chapter. All funds of the chapter will revert to the Provincial OIAA to be distributed to its remaining chapters for use by its members. Membership in the local chapter will revert to the Toronto area or an alternate chapter of the individual member's choice. No funds will be distributed to "social members."
7. **Discipline**

All discipline matters pertaining to OIAA members, must be referred to the Provincial Executive for consultation. All social members discipline must be investigated and resolved by the local Chapter executive. If a "social member" must be expelled or refused membership, it will take place after a 3/4 majority vote of the current sitting executive.
8. **Fiduciary Responsibility**

The Chapter agrees that it must govern itself financially in the best interest of the OIAA and the Chapter. Each year it will file the appropriate taxes with the Canada Revenue Agency. It will not contractually obligate the OIAA in any manner, for any reason without the express written permission of the OIAA.

In May 2019, Elections will be held for the upcoming two-year term 2019-2021 for the Executive positions of the OIAA Georgian Bay Chapter. In accordance with the Bylaws of the Ontario Insurance Adjusters Association, the Proposed Slate of Executive Officers must be published and presented to the members three (3) times prior to Elections.

The following is the current Proposed Slate of Executive Officers, which can be amended as volunteers come forward, leading up to the Elections:

PRESIDENT

Position Open

VICE PRESIDENT

Position Open

SECRETARY

Mary Charman (705) 719-3301
Crawford & Company mary.charman@crawco.ca

TREASURER

Position Open

CHAPTER DELEGATE

Position Open

The criteria for these volunteer Executive positions is as follows:

- Volunteer shall be an adjuster (either Insurance Company, or Independent Adjuster)
- Must be, or have been, an OIAA Executive Member with ANY OIAA Chapter, for a minimum of any two (2) years combined (not consecutively)

Volunteers for the Executive positions may also submit their written nomination at the Election meeting in May 2019, provided their nomination is accompanied and supported by the names of not less than five (5) adjusters who are in good standing with the Ontario Insurance Adjusters Association.

Should no volunteer come forward for the open Executive positions when Elections occur in May 2019, our Chapter runs the risk of closing – we cannot operate as a Chapter without an Executive.

Anyone wishing to put their name forward for nomination for the Executive positions, and meets the criteria set out herein, please forward contact Teresa Mitchell, Interim President.

Positions as Social Directors and Committee Members are open to any member of the OIAA Georgian Bay Chapter, and are not elected positions. We have several individuals stepping down after many years of service, and have portfolios requiring assistance. Should you be interested in a social position, please contact Teresa Mitchell, Interim President @ 705.719.3306 or email teresa.mitchell@crawco.ca

Please consider volunteering for the OIAA Georgian Bay Chapter, so we can continue to provide educational and networking events for our members.

Regards,

Teresa Mitchell

OIAA Georgian Bay Interim President



Registration Information

Cost per Skier \$125 - (rentals not included)

Cost per Snowshoer \$95 - (rentals not included)

Includes:

Continental Breakfast, Hot Lunch, Lift Ticket, Fun Races, Lessons (if required) and Après

*Helmets are mandatory - Rentals available upon request and can be booked through Squire Johns 705-445-1130

Please send registration and payment before January 11, 2019, to:

Sherry Gorman – OIAA/BSIBA Ski Day

92 Caplan Avenue, Suite 607

Barrie, Ontario

L4N 9J2

Cheques are payable to OIAA Georgian Bay

Name	email	Ski \$125	Snowshoe \$95	Dinner at Copper Blue \$58	Total
Total					

Event contacts :

Registration: Sherry Gorman- Krause Edwards Insurance Brokers - 705-719-4193 - sgorman@krauseedwards.com

Sponsorship: Kristy Rushton - 416-565-0805 - kristyrushton@gmail.com

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- ★ \$1000 - Après Sponsor - Sole sponsorship of event, verbal recognition from host, logo prominently displayed at event
- ★ \$500 - Event Sponsor - Co-sponsorship of event, verbal recognition from host, logo displayed at event

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- A high res jpeg or pdf of the logo

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Please send registration and payment before January 11, 2019, to:

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92 Caplan Avenue, Suite 607
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L4N 9J2
Cheques are payable to OIAA Georgian Bay



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October's speaker for OIAA Georgian Bay Chapter was Sgt. David Wallbank of the OPP. Sgt. Wallbank is the Provincial Coordinator of the Drug Evaluation and Classification Program for Ontario. Sgt. Wallbank spoke on the effects of impaired driving. A video was shown detailing the tragic results impaired driving can cause. Not only for the driver, but the effects it has on the innocent victims and families.

Now that Cannabis is legalized Police Services around the country are revamping their standard procedures of their R.I.D.E. programs to actively look for drug impaired drivers in addition to alcohol.

The number of impaired drivers have hit an ultimate high. Officers around the country are being trained on what to look for and how to properly get these drivers off the road.

Sgt. Wallbank continues to utilize his training and educate both officers and civilians around the danger of drug impaired driving.

On November 1st 2018, the OIAA Georgian Bay Chapter was blessed to hear an inspirational message brought forth from Joe Roberts. Joe's message of "There's more to you than you can see" was driven home by his passion for overcoming adversity and managing change. Through his own challenges of living from Skid Row to CEO, where he went from being homeless on the streets to building and growing his own empire, he was able to convey his story that embodies the resiliency of the human spirit.

Although Joe has many accomplishments in business and in motivating those around him, his most recent accomplishment of walking over 9000km across Canada in 2018 to raise money and awareness to assist with youth homeless as part of his Push For Change.

Joe is the author of 7 Secrets to Profit From Adversity, and you can reach Joe through his website at www.skidrowceo.com and also help with the ongoing support of the Push For Change at www.thepushforchange.com



HOCKEY



FEB 28TH 2019

ADJUSTERS VS. BROKERS

Hockey game + Pub gathering + Colts game

Come one come all...get your frustrations out...no holds barred!

Full registration – Hockey + Pub gathering + Colts game \$45

Partial registration – Pub gathering + Colts game or Hockey \$25

Just register with this form, choose your profession and show up
– your team captains will do the rest!

Adjusters Team Captains – Greg Doerr & Trevor Walker

Brokers Team Captains – David Garagan, Gord Stevenson & Gary Mowforth

Event Info

**Entire event takes
place at the
Barrie Molson
Centre**

**Hockey game at
BMC starts at
2:00pm**

**Pay as you go Pub
gathering at
Horsepower Grill
starts at 4pm**

**Colts game at
BMC starts at
7:30pm**

OIAA GEORGIAN BAY & BARRIE-SIMCOE INSURANCE BROKER ASSOCIATION

Pub gathering is pay your own way

Register by Feb 8 2019

Open to all industry partners

ADJUSTER VS. BROKER

Hockey Event Registration – At BMC Barrie, Hockey @ 2pm, Pub @ 4pm, Colts @ 7:30pm

Name

Company

Anyone specific you want to play against? If you dare...

☐ Adjuster

☐ Broker

☐ Industry partner

Full registration – Hockey + Pub gathering + Colts game \$45 incl. HST

Partial registration – Pub gathering + Colts game, or Hockey game only, \$25 incl. HST*

*Colts ticket is required for Horsepower Grill Pub entry

Please send registrations (this form) and Cheque ONLY payments

to Trevor Walker trevor@icc.ca

Make cheques payable to : OIAA Georgian Bay Chapter

Attn: Trevor Walker - ICC - 11 Young St Alliston ON L9R1B5

(please reference the hockey game event with your cheque)

Registration deadline is Feb 8 2019 as there is a cutoff for group Colts Tickets

Sorry, we cannot accept payment at the door

This event is open to all industry partners and personnel



Transportation
Safety Board
of Canada

As adjusters, we are trained in how to conduct investigations, whether it be fire/arson, auto accidents, liability, specialty losses – it's what we do. We have a natural curiosity to find out the "who, what, where, when, why and how" of an insurance claim, in order to make a decision regarding coverage ... or no coverage. But... Ever wonder how an investigation on a large-scale is done?

During this writer's 30+ year insurance career, she has had the opportunity to investigate claims where the Transportation Safety Board of Canada (TSB) has been involved, and their investigative process is not unlike the process we follow; the proverbial "method to the madness" of how we do things, regardless if the matter involves Marine, Pipeline, Rail, or Air.

Each year, approximately 3,200 transportation occurrences (accidents and incidents) are reported to the TSB. Once it has been confirmed the occurrence requires a TSB investigation, they begin ...

3 Phases to the TSB Methodology

- Field Phase
- The Examination and Analysis Phase
- Report Phase

Field Phase

Once a decision is made to investigation, the team is formed; and the nature of the occurrence determines the makeup of the team, including operations, equipment, maintenance, engineering, scientific, and human performance experts. During this phase, team members usually:

- Inform the public of TSB's deployment to the occurrence site (media releases);
- Secure and examine the occurrence site;
- Examine and photograph the equipment, vehicle or wreckage;
- Interview witnesses and company and government personnel;
- Select and remove wreckage for further examination; and
- Review documentation

Examination and Analysis Phase

The majority of the TSB investigation takes place after they leave the occurrence site. During this phase, they may:

- Examine company, vehicle, government and other records;
- Examine selected wreckage in the lab and test selected components and systems;
- Read and analyze recorders and other data;
- Create simulations and reconstruct events;
- Review autopsy and toxicology reports;
- Conduct further interviews;
- Determine the sequence of events;
- Identify safety deficiencies; and
- Update the public

TSB does not wait until their investigation is completed or the final report published to make important information public – if, at any point during the investigation they identify safety deficiencies, they inform those who can address the problem immediately.

Report Phase

Following the Examination and Analysis phase, an investigation report is drafted – the Board reviews it; may approve it, request minor amendments, or return it for further work. Once the draft report is approved, it is sent to designated reviewers (on a confidential basis) for comment. A designated reviewer can be anyone who, in the opinion of the Board, will contribute to the completeness and accuracy of the report. The Board considers all the comments and amends the report, if required. Once the Board approves the final report, it is released to the public on the TSB website and also through media releases.

Reports are published as quickly as possible; however it does take time to conduct a thorough investigation in order to produce a report that advances safety and meets the expectations and demands of the Canadian public and the transportation industry. It is not uncommon for investigations to take years to complete, depending upon the nature and complexity of the occurrence.

Who Can Be Involved in a TSB Investigation

- TSB Board – 5 board members including a chairperson; and approximately 220 employees Canada-wide
- All levels of government
- Transportation companies
- Equipment manufacturers
- Individuals such as:
 - Survivors and Next of Kin
 - In cases involving fatalities, the responsibility for informing the next of kin falls to the policy, the coroner/ medical examiner, or the transportation company
 - TSB keeps survivors and next of kin apprised of the investigation and briefs them on the final report before it is released to the public
 - Witnesses and Others With Knowledge Related to the Occurrence
 - TSB can interview anyone who can assist with the investigation
 - Observers
 - TSB may grant observer status to persons with a direct interest in the subject matter of the investigation
 - Observers usually come from the transportation companies, equipment manufactures, and regulatory agencies

Any information collected during an investigation, including on-board recordings, representations to the TSB, and personal information such as witness statements, are protected under the Canadian Transportation Accident Investigation and Safety Board Act.

The Transportation Safety Board of Canada is an independent agency that advances transportation safety by investigating marine, pipeline, rail, and aviation occurrences, and communicating risks in the transportation system. TSB does not assign fault or determine civil or criminal liability, and its findings cannot be used in legal or disciplinary proceedings. Coroners and medical examiners; however, may use TSB findings in their investigations.

*Information including investigation reports, can be found at www.tsb.gc.ca

Teresa (Teri) Mitchell, FCIP, CRM, FCLA, FCIAA, FIFAA

Senior General Adjuster - Global Technical Services

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May the dawn of the Winter Solstice chase the dark away.
 May it bring to you the promise of endless brand new days.
 May all your sorrow vanish. And all your dreams come true.
 And may the light of the Winter Solstice, always shine on you.


WINTER SOLSTICE
Friday
December 21, 2018




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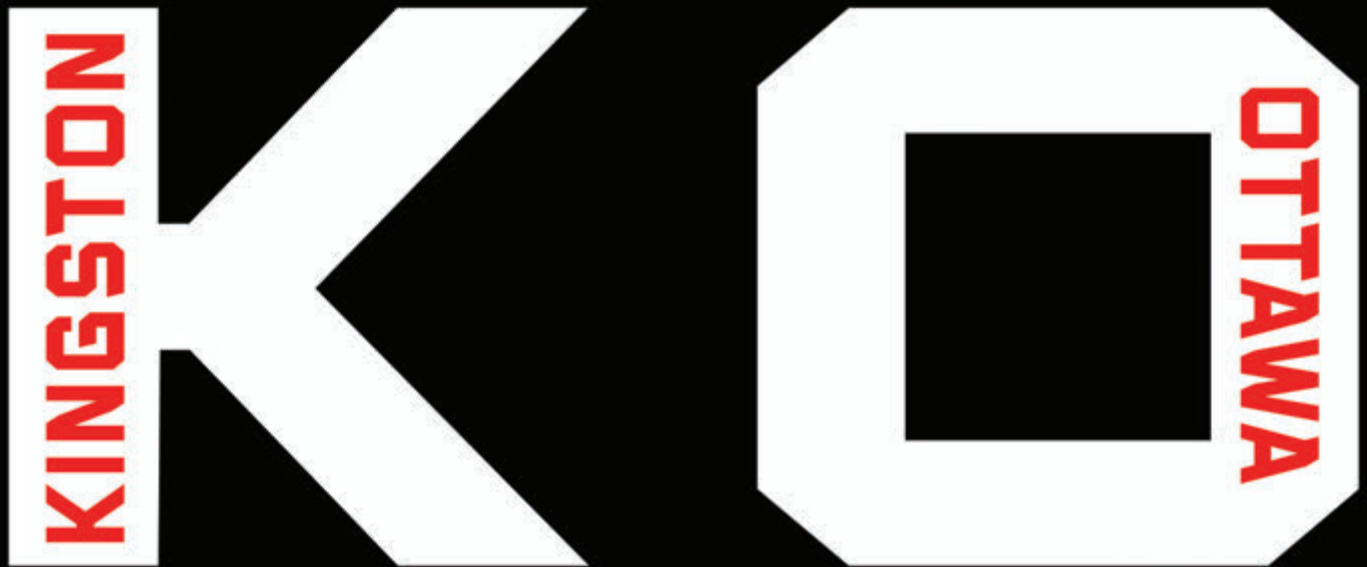
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HONEY GARLIC CROCKPOT MEATBALLS

Easy to make and a guaranteed hit at your next party!



Ingredients

- 1/4 cup brown sugar
- 1/3 cup honey
- 1/2 cup ketchup
- 2 tbsp soy sauce
- 3 cloves garlic, minced
- 1 (28 oz) bag fully cooked, frozen meatballs

Directions

1. In a medium bowl, mix together brown sugar, honey, ketchup, soy sauce and garlic.
2. Place frozen meatballs in a 3-4 quart Crockpot and pour over meatballs. Stir so all meatballs are coated evenly.
3. Cook on low for 4 hours, stirring occasionally.
4. Use as an appetizer or serve over rice for a meal.

BROCCOLI, BACON & CHEESE SOUP

A favourite soup, with the addition of bacon and shallots. Delicious served in bread bowls topped with extra cheese!



Ingredients

- 4-5 cups broccoli florets
- 5 slices of bacon
- 1 medium onion, chopped
- 1 shallot, chopped
- 3 cups shredded cheese
- 3 tbsp all purpose flour
- 2 cups whole milk
- 1 cup half and half cream
- 2 tbsp butter
- 1 - 14 oz can chicken broth
- salt and pepper to taste

Directions

1. Slice bacon into small pieces and sauté in a large deep skillet until nicely browned. Remove with a slotted spoon. Reserve 2 tbsp. bacon drippings and remove the rest.
2. Dice up the onion and shallot. Should equal about 1 cup total.
3. Add the butter to the bacon drippings and let it melt. Add in the onion and shallot and cook for several minutes until translucent.
4. Add the flour and combine well. Let this cook for a minute or two to cook out the raw flour taste.
5. Add in the chopped broccoli and remaining ingredients except for the cheese.
6. Let the soup come to a simmer and then cover with a lid.
7. The soup needs to simmer for about 25-30 minutes - just until the broccoli is nice and tender.
8. Turn heat off and add the cheese until melted into the soup. Start with 2 cups and adjust to what you like by adding more if necessary.
9. If you like your soup creamy (without chunks), you can use an immersion blender to get your desired consistency.

EASY HOMEMADE CRANBERRY SAUCE

So easy and fresh, you'll never want to go back to the can!



Ingredients

- 4 cups fresh or frozen cranberries
- 1.5 cups water
- 1/2 cup orange juice
- 2 cups sugar
- zest of a small orange for topping (optional)

Directions

1. Rinse cranberries with cool water, and remove any stems or blemished berries. Heat water and sugar to boiling in a 3-quart saucepan over medium heat, stirring occasionally. When boiling, continue to boil for 5 minutes longer, stirring occasionally.
2. Stir in cranberries and orange juice. Heat to boiling over medium heat, stirring occasionally.
3. Continue boiling about 5 minutes longer, stirring occasionally, until cranberries begin to pop.
4. Pour sauce into bowl or container. Refrigerate about 3-4 hours or until chilled. Once ready to serve, top with optional orange zest or serve as is.

GINGERBREAD CUPCAKES WITH CINNAMON CR. CHEESE FROSTING

Fluffy gingerbread cupcakes with the BEST rich cinnamon cream cheese frosting!



Ingredients

- 1 1/2 cups flour
- 2 tbsp ground ginger
- 1/4 tsp nutmeg
- 1/4 tsp ground cloves
- 1 1/2 cups butter
- 1 cup sugar
- 1/2 cup brown sugar
- 3 tbsp molasses
- 4 eggs, at room temperature
- 1 1/2 tsp vanilla

Frosting

- 4 cups powdered sugar
- 4 oz cream cheese, softened
- 1 tbsp cinnamon
- 1/2 tsp vanilla
- 2-4 tbsp heavy cream

Directions

1. Preheat oven to 350° F and line muffin tins with cupcake liners. Whisk together flour, ginger, cinnamon, nutmeg and cloves. Set aside.
2. In another large bowl, cream together butter and sugars until pale and fluffy. Add molasses, beat until combined. Add eggs, beating after each until incorporated. Beat in vanilla. Gradually mix in flour mixture until combined.
3. Divide batter evenly among the lined cups, filling each 3/4 full. Bake about 25 minutes until an inserted toothpick comes out clean. Allow to cool in the muffin tins for about 10 minutes, then transfer to wire racks to cool completely.
4. When cupcakes are completely cooled, prepare the frosting. Beat the cream cheese until fluffy (about 2 mins). Add vanilla, cinnamon and 2 tbsp of heavy cream and mix until smooth. Gradually mix in powdered sugar. Add 1-2 more tbsp of heavy cream as needed to thin the frosting to spreadable consistency. Spread on cooled cupcakes. Store in air tight container. If piping frosting on, double the batch and add less cream.

Legalized Cannabis & Your Insurance

The insurance industry will be monitoring any effects on their costs very closely in the coming year.

Even if you don't use cannabis, chances are, legalization is going to affect you.

Insurance is one area where cannabis will have a far-reaching impact. Companies have been preparing for legalization for a long time, but even now, there are still a lot of questions about its effects on everything from car insurance to health insurance.

For instance, how will officers who suspect a driver is impaired by cannabis prove it in court? After all, testing for cannabis is difficult. And, will those who grow cannabis in their homes be charged higher premiums?

Let's break down what we know and the remaining questions we have below.

Will car insurance rates go up?

No car insurance company has come out and said they'll raise rates due to legalization.

What we do know is that in Colorado, where cannabis was legalized in 2014, average car insurance rates surge 54.2 per cent from 2011 to 2017. Now, all of that rise can't be blamed on legalized cannabis. Colorado struggles with local challenges to its insurance industry, such as hail storms, and it faces many of the same challenges other states do, such as distracted driving.

But states that have legalized cannabis have all seen accidents and car insurance premiums go up. In states that legalized, car insurance premiums have gone up an average of 3.2 per cent between 2016 and 2017, compared to only 1.6 per cent for those where it remains banned.

Law enforcement in Colorado has said that legalization has resulted in more impaired driving charges and accidents, which raises costs for insurance companies and forces them to raise rates.

The good news is that insurers in Canada have rushed to work on awareness campaigns around driving and cannabis, stressing the importance of not driving after consuming cannabis.

What about home insurance?

Home insurance companies have long outright cancelled policies if they discovered a home was being used as a grow-op for cannabis.

With legalization, home insurance companies could still theoretically cancel a policy if more plants are being grown than the law, or medical license, allows.

Unfortunately, there isn't a lot of clarity around whether a few legal plants will automatically lead to a cancelled policy or higher premiums.

Historically, insurers have voided policies for illegal growers because they often modified their electrical wiring to allow for a large number of grow lights, or because growers would increase humidity for their plants, something which often led to mold.

But critics say that many will be growing cannabis plants in much the same way as they would house plants. And insurers don't charge homeowners higher premiums just because they have plants.

The best approach here is to call your home insurance company and be honest about any cannabis plants you're growing. That way, when it comes time to make a claim, you won't suddenly find that your plants voided your policy.

How does this impact health and life insurance?

For insurers, smoking is a high-risk activity that automatically raises life insurance premiums and can impact everything from home insurance to travel insurance.

The good news for cannabis smokers is that many insurers in Canada have removed cannabis use as a "high risk" activity. This means that if you use cannabis, you won't be paying higher life insurance rates the way a tobacco smoker would.

Some health insurance providers have already begun offering the option for group benefit plans to add medical cannabis, meaning if you have a prescription, you'll be eligible to submit claims for your costs.

Now, it should be noted that there's still a lot of research needed to properly gauge legalization's impact. The insurance industry will be monitoring any effects on their costs very closely in the coming year.

Excerpt taken from Huffington Post Online - Oct., 2018

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New Trade Deal - Changes to the Industry?



Aside from the name change from NAFTA to the United States-Mexico-Canada Agreement (USMCA), what changed for Canada's property and casualty insurers under the new free trade agreement announced Monday? Not a whole heck of a lot, it would appear.

Regulations around solvency, capital requirements and market conduct are exactly the same under USMCA as they were under NAFTA. The status quo appears to reign supreme for Canadian, Mexican and U.S. insurers and brokerages operating in each other's jurisdictions.

Under the North America Free Trade Agreement, insurance regulators within each jurisdiction could not discriminate against foreign-based insurers or brokerages by imposing different solvency, capital requirements or market conduct standards required of domestic insurers or brokerages.

For example, if Canada's solvency regulator, the Office of the Superintendent of Financial Institutions (OSFI), required a Canadian insurer to hold 25% reserve funds for solvency purposes and required a minimum capital test (MCT) score of 150, then an American or Mexican insurer operating on Canadian soil would be held to these same standards.

Similarly, if the U.S. standard was 15% reserve funds and an MCT score of 100, a Canadian company or Mexican insurer operating in the United States would have to abide by these standards.

"That's replicated word-for-word in this new (USMCA) agreement," says Steve Masnyk, principal of Skybridge Strategies, which handles government relations for a number of high-profile insurance clients. "It's exactly the same wording; they haven't even changed a comma. So basically, it's the status quo. There will be no change as far as the standards that the Canadian government applies to the Mexican and American insurers, and vice versa."

And the same applies to brokerages operating in the United States and/or Mexico. "If a Toronto broker wants to operate in Ohio, Ohio cannot discriminate against that Canadian broker by imposing higher standards," Masnyk said by way of example. "They have to apply exactly the same standards that they would apply to an Ohio brokerage."

If there is any notable change in the USMCA, it has to do with a new committee established to "assess the functioning of the agreement." Article 17.21 of USMCA establishes a new Committee on Financial Services, which is essentially a trilateral commission to oversee and supervise that the countries are treating the other two countries fairly and according to the rules or standards of the agreement.

Article 17.21 states: "The principal representative of each party (i.e. Canada, Mexico, or the United States) shall be an official of the party's authority responsible for financial services set out in Annex 17-B (Authorities Responsible for Financial Services)."

Early indications are that committee representatives will include Canada's department of finance, as well representatives of the U.S. and Mexican treasury departments.

This commission will supervise and/or issue orders to players who are not following the rules. "For example, if the Canadian government treats American insurers differently than they do Canadian insurers, then this commission will act," Masnyk said. "This is new."

Excerpt taken from Canadian Underwriter Online - Oct., 2018



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Question – “Was recently involved in a situation where an individual attended at the emergency department and ultimately left against medical advice. Laboratory testing results obtained after the individual left indicated that he was suffering from an imminently life-threatening condition. We attempted to contact the individual by telephone but were unsuccessful, and we did not have contact information for his next-of-kin or his family physician. Given the urgency of the situation, we wanted to contact the police to ask for their assistance in locating the individual but were concerned that doing so would violate his right to privacy. What do you think?”

Answer – In an emergency and other urgent situations, Personal Health Information (PHI) can be disclosed without an individual’s consent.

In Ontario, the Personal Health Information Protection Act¹ (PHIPA) specifically allows healthcare providers to disclose PHI if they have reasonable grounds to believe the disclosure is necessary to eliminate or reduce serious bodily harm to a person or group of persons. Similar provisions are contained in the privacy legislation of New Brunswick, Newfoundland and Labrador, and the federal government.

Circumstances where there is significant risk of serious bodily harm would even override an individual’s prior express instructions not to disclose PHI. Accordingly, a healthcare provider would be permitted to disclose PHI to a patient’s family or physician against the patient’s wishes if there were reasonable grounds to believe it was necessary to do so to reduce the risk of suicide.

Turning to the facts of this particular question, the Hospital would be justified in reaching out to the police given the individual’s imminently life-threatening condition and the inability to contact him through other means. However, it is recommended that the disclosure be as limited as possible. In other words, advise the police that the individual requires treatment for a life-threatening condition without disclosing the nature of the condition (unless the condition puts the police at risk).

You can take comfort in the fact that privacy laws will protect you from actions or proceedings if you act in good faith and do what is reasonable in the circumstances.

In summary, privacy laws do not prevent healthcare providers from disclosing PHI if it is genuinely believed that disclosure is necessary to manage the risk of serious bodily harm. In the words of the former Information and Privacy Commissioner of British Columbia David Loukidelis, “Privacy is important, but preserving life is more important”.

Ask a (Healthcare) Lawyer - Gordon Slemko, General Counsel; Reprinted with permission. Submitted by Teri Mitchell, Crawford & Company



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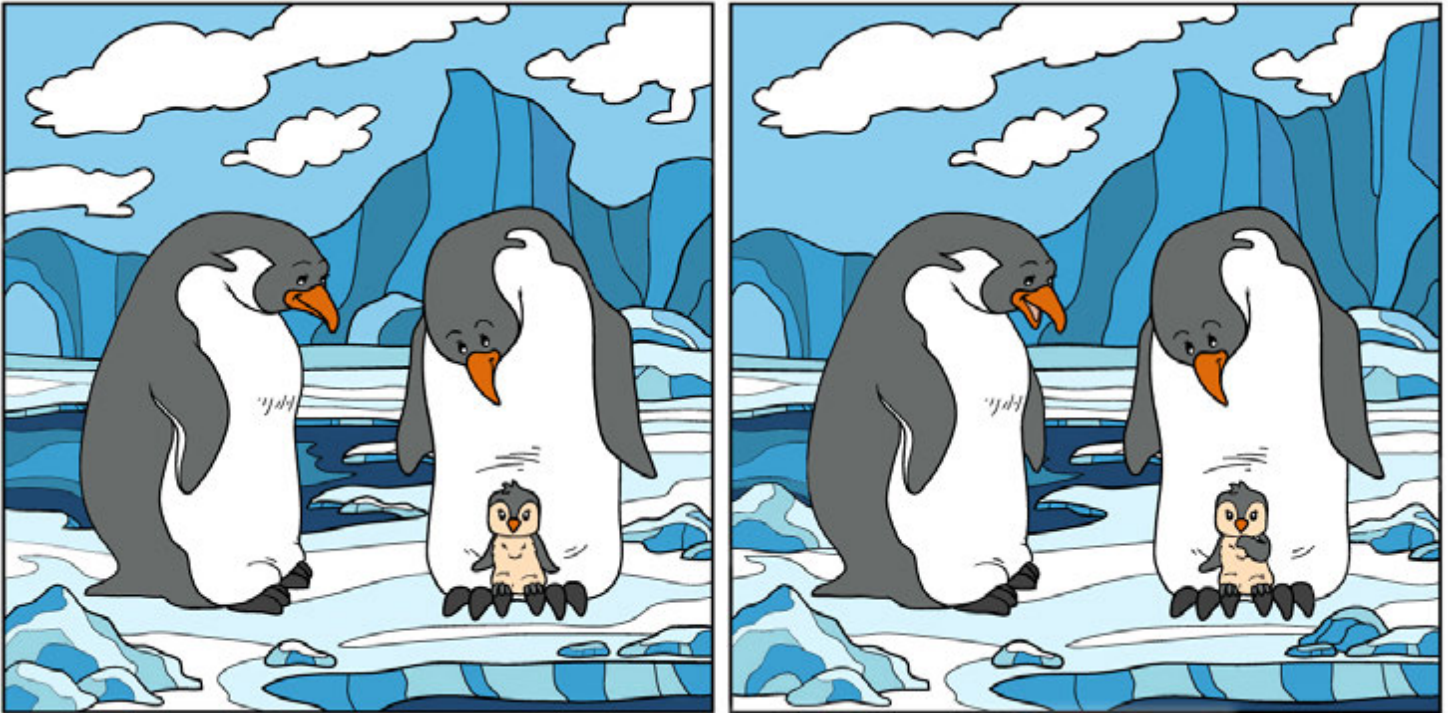
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Fun Facts about Winter Weather

- 1. Snowflakes come in all sizes** - The average snowflake ranges from a size slightly smaller than a penny to the width of a human hair. But according to some unverified sources, they can grow much larger. Witnesses of a snowstorm in Fort Keogh, Montana in 1887 claimed to see milk-pan sized crystals fall from the sky. If true, that would make them the largest snowflakes ever spotted, at around 15" wide!
- 2. Snow falls at 1-6 feet per second** - At least in the case of snowflakes with broad structures, which act as parachutes. Snow that falls in the form of pellet-like hail travels to Earth at a much faster rate.
- 3. The snowiest city on earth is in Japan** - Aomori City northern Japan receives more snowfall than any major city on the planet. Each year citizens are pummeled with 312" or about 26 feet of snow on average!
- 4. Sometimes snowballs form themselves** - Mysterious, giant snowballs began washing upon a beach along the Gulf of Ob. It turns out the ice orbs were formed naturally by the rolling motions of wind and water. With some spheres reaching nearly 3 feet in width, you wouldn't want to use this frozen ammunition in a snowball fight.
- 5. Wind chill is calculated using a precise formula** - When the weatherman reports a "real feel" temperature of -10 degrees outside, it may sound like he's coming up with that number on the spot. But wind chill is actually calculated using a complicated equation devised by meteorologists.
- 6. Snowflakes aren't always unique** - Snow crystals usually form unique patterns, but there's at least one instance of identical snowflakes in the record books. In 1988, two snowflakes collected from a Wisconsin storm were confirmed to be twins at an atmospheric research centre in Colorado.
- 7. A little water can add up to a lot of snow** - The air doesn't need to be super moist to produce impressive amounts of snow. Unlike plain rainfall, a bank of fluffy snow contains lots of air that adds to its bulk. That's why what would have been an inch of rain in the summer, equals about 10 inches of snow in the colder months.
- 8. Wet snow is best for snowman building, according to science** - Physics confirms what you've likely known since childhood; snow on the wet or moist side is best for building your own backyard Frosty. One scientist pegs the perfect snow-to-water ratio at 5:1.

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