



Inside This Issue

- 1 Upcoming Events/ New Board Member
- 2 Newsletter Editor's Message
- 2 Past Events Report / Members' Corner
- 3 Articles / Industry events
- 4 Message from the President

For CCIPA membership enquiries:

Email: ning.luo@ccipa.com

For CCIPA newsletter enquiries:

Email: editor@ccipa.com

President

Jenny Chow – Pacific Insurance Broker Inc.

Tel: (416)494-1268 x417

Email: jchow@pacins.ca

Immediate Past President

Mary Liu FCIP, CRM –Travelers Canada

Vice Presidents

LOUISA HUI, B.A.S., FCIP, CRM –CAA Insurance

David Cheng BSc. – Winver Financial Service Inc.

Secretary

Mark Luo CIP, CRM – Chat Insurance.

Treasurer

Mei Han MBA, CIP – Excess Underwriting Corp.

Editor

Otis Wong CHRP – DGA Careers

Membership

Ning Luo CIP, CRM, – INTECH Risk Management Inc.

DIRECTORS

Anthony Chan, Pacific Insurance MBA, FCIP, CRM

Jing Cheng CPA

Jing Li MBA, FCIP, CRM

Maggie Yang – Rainbow International

Corey Chan – Broker Team

Advisors

LOUIS LUK MBA, CIP – CIS Insurance Brokers Ltd.

Norman Lai, ACII, CPA, MCMI, CRM – Excess Underwriting Corp.

Honorary Accountant

Ms. Magdalene Wong, AICB

Honorary Legal Advisor

Sunny Ho

Honorary Advisors

K.K. Leong

Kim Tan

Honorary President

Susan Cheung

Opinions expressed are those of the authors and do not necessarily reflect the views nor the endorsement of CCIPA.

Upcoming Events

Please mark your calendar for the upcoming events. Listed below are a few of many upcoming seminars and fun events. Please stay tuned for further registration details. We look forward to seeing you at all upcoming events.

X'mas Ball – November 25<sup>th</sup>, 2016

Mark your calendars! The CCIPA will be hosting its Annual X'Mas Ball on November 25<sup>th</sup>. Expect a delicious dinner, music and amazing prizes! Once again we will be hosting our spectacular event at the Edward Hotel Markham. See you all there!

Chinese New Year Celebration – TBD

The CCIPA has already started planning our Chinese New Year Celebration for the Year of the Rooster! Keep an eye out for further details!

Please Join CCIPA  For A Christmas Ball  
To Celebrate This Magical Time Of The Year  
**November 25, 2016**  
Reception: 6pm. Dinner: 7pm

Edward Hotel Markham  
50 East Valhalla Drive,  
Markham, Ontario L3R 0A3

Cost: \$90 per person  
Early Bird Special  
\$640 / table 8 ppl  
Please R.S.V.P.  
By 15th of November

Please R.S.V.P.  
event@ccipa.com

Don't Miss the Early Bird Special



**Water or Fire Damage?**  
**發生水災，火災無需心煩!**

 **RAINBOW INTERNATIONAL RESTORATION**

Emergency Clean-up & Repair  
FREE Assessment of Damage  
Post Loss Restoration & Rebuild  
Insurance Claim Assistance

專業搶修 清潔重建 免費評估 代辦保險

Please 1-855-688-6446 (English)   
Call 416-999-2026 (Chinese)

專業技師1小時趕到現場! 幫您快速解憂解難!

## Newsletter Editor's Message

Dear Members and Friends,

It is that time of the year again when we start to take our winter coats out of the closet! Some of us may enjoy the cold while others try to run away from it! Whether you love or hate the weather, I am sure you all will love to hear that once again, CCIPA will be hosting its Annual Christmas Ball! Invite your friends and colleagues to join us at the Edward Hotel in Markham for a night of amazing performances, dancing, food and our famous raffle draws!

I want to extend my appreciation to all the organization and individuals who supported the CCIPA throughout this year. We would not have had so many amazing events if it was not for everyone's generosity and commitment to the group.

It has been an interesting year in the industry with many changes! However, like the industry, CCIPA is always changing. This year we welcomed many new members and directors who became very active in the organization and the industry.

We are always looking for new ideas to grow and if you ever have any suggestions, please contact any of the directors! I hope you all have enjoy your upcoming holidays and see you all at the Christmas Ball!

Otis Wong  
Editor  
DGA Careers

## Member's Corner

CCIPA invites and encourages all interested individuals, affiliated or working within the insurance industry, to join our insurance professional community network. Please introduce the CCIPA to your peers and contact our board directors for further details. The membership application form can also be downloaded from our website.

If anyone has any comments or suggestions, please do not hesitate to let us know! With all the excitement, we are looking forward to another enjoyable year full of exciting events in the upcoming 2016 year!

Please note membership renewals are due! Visit [www.ccipa.com](http://www.ccipa.com) to renew your membership!

## Welcome New Members

**J.R. Genua from GG&N Insurance Broker**  
**Peter Chang from Travelers**

## Past Events

### Annual CCIPA Golf Tournament

With the temperature going up! The CCIPA hosted our Annual CCIPA Golf Tournament. This year we hosted our annual Golf Tournament at the Station Creek Golf Club! Members got to enjoy a delicious buffet dinner and everyone walked home with a prize!

Congratulations to our Scramble Champion -Group 3B  
Corey Evans, Joane Moore, Kip Van Kempen, Jackson Wong

Men Longest Drive: Jack D'Ambrosio

Ladies Longest Drive: Jennifer Chow

Men Straightest Drive: Jeff Higuchi

Ladies Straightest Drive: Jennifer Chow

Men Closest to the Pin: Jim Delouchy

Ladies Closest to the Pin 12 Joanne Morre

### Woodbine Race Track

We recently experienced the return of the CCIPA Woodbine Race Track night where members got to spend an evening with their industry peers enjoying horse betting, high quality buffet and a little bit of luck! This year we set a record number of attendance and we look forward to an even bigger event next year!



For your insurance  
recruitment  
and job search needs

T: 416-868-6711 [www.dgacareers.com](http://www.dgacareers.com)  
[info@dgacareers.com](mailto:info@dgacareers.com) Recruiter email: [otis@dgacareers.com](mailto:otis@dgacareers.com)

## Industry events:

### Nov 17<sup>th</sup> 2016 – YIPT – Young Insurance Professional of Toronto

Join us after work at Rosewater for an evening of cocktails and networking, and show your support for some of Toronto's rising insurance stars. Hors d'oeuvres will be provided by YIPT and its sponsors, and the first 100 guests will receive a complementary drink!

**Jan 26<sup>th</sup> 2017 – Insurance institute-** The Insurance Institute and the insurance industry celebrate in an evening honoring the hard work and dedication of our newest Fellows and Chartered Insurance Professionals.

Location – Metro Toronto Convention center

## "16 Things to Do on A "Staycation"

By: Steve Odland , Forbes CONTRIBUTOR

Since the recession began a few years ago, people have been cutting back on discretionary spending. One of the first cuts in a household budget has been the annual family vacation. Instead of expensive airline tickets and hotel stays, people have been substituting cheaper alternatives: waiting for special travel deals online, driving to see relatives, having friends and relatives come to see them, etc. But an increasingly popular and fun vacation is the stay-at-home-vacation, or the "staycation." The beginning of summer is coming and so planning must begin for 15 things to do on a staycation.

1. **Go to the beach or pool.** Over half of all Americans live near the coast, 10% live near the Great Lakes, and a huge percentage more live near a lake or reservoir. No beach? Go to the pool. About 20% of homes have private swimming pools, as do most high schools and many communities.
2. **Get the bike out.** There are thousands of miles of dedicated bike trails not to mention shared use trails. Go for a ride.
3. **Go to a movie.** Yes, you can rent a movie on Netflix or borrow one from the library and have an evening movie night at home. But you can also go to one of the giant theaters and have a 3D experience. Don't forget popcorn.

**See a show.** Of course, major cities have theater, opera, dance, etc. But many smaller communities have either travelling versions or local playhouses that can be just as much fun.

**Go shopping.** Make the trek to the regional mega mall and spend the day seeing what's new. These complexes are like cities with food service, theaters, entertainment, etc.

**Take a nap.** Hey, vacations are to escape from daily life and relax. Catch up on sleep in that hammock.

**Take a (little) cruise.** Most lakes have some sort of dinner or sightseeing cruise that runs in the summer. Hop on.

**Work on that tennis game.** Most resorts emphasize tennis. Why not at home? Most major parks and high schools allow access to the tennis courts if you don't have access to a club. Go.

**Take a hike.** Walking is the best exercise. Find some park or scenic area and plan a hike. Pack a picnic lunch and water and go explore.

**Read a book.** You don't have to be sitting in a far away place to settle in with a good summer read. Go to a local coffee house and splurge on a cappuccino or other creation and spend a few hours lost in a book.

**Take an exercise class.** Try yoga, Pilates, spinning, etc.

**See a ball game.** The country is dotted with major and minor league baseball teams. Go, get some sun, have a hotdog, and relax.

**Host a potluck or barbecue.** Have the extended family over or host a block party? Ask everyone to bring something and share.

**Play golf.** Even if you're not an avid golfer, this is the perfect time to try it. Go to the club or take a couple lessons at the municipal course. Or, take the kids to miniature golf and joust with windmills.

**Spend time with the kids.** People remember the good times spent with each other more than the places they've been. Get out a deck of cards or a board game. Spend time talking, laughing, and reminiscing. Life is short—spend time with family

<http://www.forbes.com/sites/steveodland/#7448dfde5cdc>

## Message from the President

Dear CCIPA Members and Friends,

I can't believe it is fall already! The temperature has turned into single digit this week, and the leaves are so pretty. I got to spend some extra time on the golf course, taking advantage of the final days of warm weather! Hope you all had a great summer, enjoyed a lot of outing and had some wonderful and exciting travels. It has been a very busy year for me and our association. We recently held our CCIPA Woodbine Race Track night on September 28, 2016 and the turnout was amazing. Thanks to those who put in so much effort and support at the event, everyone had a good time and some of us even won some lucky money home. Thank you again for your support!

I just want to remind you our big event is coming soon, the CCIPA Annual Christmas Ball is on Friday November 25, 2016. It is a bit early as we don't want to conflict with your other parties. Therefore, you can manage to arrange to join this awesome party to celebrate the holiday. Please don't hesitate to make your early registration, thanks in advance for your recruitment of those interested in sponsoring or who would just like to join us for the fun and endless prize night. Don't forget you may be the luckiest one winning the grand prize. We are keeping it a surprise as to what it is but we are sure you will love it! See you all then!

Jennifer Chow

President, CCIPA



Excess Underwriting Corporation,  
a RIBO Licensed Wholesaler,  
providing Prompt and Professional Services in  
Personal and Commercial Lines Products to  
Licensed brokers and agents in Ontario

We Are Here For You

Please contact Norman Lai , ACII CPA, MCMI, CRM  
Email: [normanlai@excessunderwriting.ca](mailto:normanlai@excessunderwriting.ca)

Tel: (905) 479-8787

Fax: (905) 479-1661

Website: [www.excessunderwriting.ca](http://www.excessunderwriting.ca)

## CE credits **FAST**

MANAGEMENT  
TECHNICAL  
PERSONAL



[cwlearningnetwork.com](http://cwlearningnetwork.com)

200 University Avenue, 14th Floor, Toronto, ON

3601 Highway 7 East, Ste 400, Markham, ON

Tel 416.368.7990 Fax 416.368.0886

[www.cwlearningnetwork.com](http://www.cwlearningnetwork.com)



CW Group