

# Bulletin

MAIW Bulletin | Sept. - Oct. 2022 | Volume 59 Issue 1



Montréal Association  
of Insurance Women



Montréal Association  
of Insurance Women



Golf Tournament 2022  
**Happy to be back!**



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**Marie-Ève Paradis**  
MAIW President

Dear members,

I am honoured and proud to write to you as President of the Montreal Association of Insurance Women for the 2022–2023 term. I would like to take this opportunity to wish you a successful year.

The theme I have chosen this year is **Renewal** to help us focus on renewing the members' strengths and the successes that have distinguished the Association since its creation. Some traditions have indeed been lost over time with the last few challenging years due to the pandemic. Still, I trust that the MAIW and our industry professionals can renew themselves in innovative ways.

The MAIW is entering its 60<sup>th</sup> year, and it is important to remember our origins and why we created the Association. We've built our foundations on education, mutual aid, solidarity and personal and professional development. I hope that together we will succeed in maintaining the Association core values in addition to creating valuable networking opportunities.

This sense of renewal was clear at the **Cocktail de la rentrée** held on September 8, 2022, at the Renaissance Hotel, where the event sold out with over 112 participants! I would like to thank our 1<sup>st</sup> Vice President, Pamela Beauchamp, from ISB Global, for organizing the event.

Furthermore, I invite you to follow the Association on social networks to stay informed of our upcoming activities.

Finally, the MAIW will host the 2023 Canadian Association of Insurance Women Conference from May 25–28, 2023, at the new Courtyard by Marriott Brossard Hotel. For the occasion, we are still looking for volunteers to get involved. Please reach out to me if you are interested.

Enjoy reading the Bulletin and, I look forward to seeing you at this year's activities!

Marie-Ève Paradis  
President 2022-2023



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## Association des Femmes d'assurance de Montréal *Montreal Association of Insurance Women*

Dear members,

You will find, on the following page, the renewal form for your 2022-2023 membership card. We offer the possibility for you to pay your membership with *Interac* or through a bank transfer. You will find the available payment options in the framed area.

As President of MAIW, I would like to thank you for your interest in our Association, which includes: analysts, lawyers, brokers, claims adjusters, managers, professionals, representatives, secretaries, underwriters as well as entrepreneurs.

Again this year, MAIW will offer its members many accredited conferences (PCU and Bar). The next term looks more than promising with the return of our activities, the launch of our brand new website and the holding, in Montreal, of the Convention of the Canadian Association of Insurance Women in May 2023.

As a member, your email will be added to our database for you to receive our «Infolettres» and our Quarterly *Bulletin*. In addition, MAIW is a founding member of the Canadian Association of Insurance Women and as a member of MAIW, you are automatically a member of the Canadian Association, which includes women from other Associations across Canada. I invite you to visit CAIW's website ([www.caiw-acfa.com/fr/](http://www.caiw-acfa.com/fr/)) as well as MAIW's website ([www.afam-maiw.com/fr/](http://www.afam-maiw.com/fr/)) to stay informed on upcoming events in the industry.

I would like to thank you for your support and I am looking forward to seeing you soon.

Marie-Ève Paradis

*MAIW President*

*E-mail: [meparadis@belangersauve.com](mailto:meparadis@belangersauve.com)*

## PAYMENT OPTIONS

*Renewal 2022 - 2023*

### 1. By cheque to MAIW:

- Send the renewal form with the cheque to the attention of Josée Sabourin / Steamatic Canada – 900 boul. de la Carrière, suite 103, Gatineau (Québec) J8Y 6T5

### 2. By Interac transfer:

- Make an Interac transfer to the attention of the e-mail address and send your renewal form to [facturation.afam@gmail.com](mailto:facturation.afam@gmail.com);
- The password is: **afam2023**

### 3. By Bank Transfer

(for business payments only):

- Make a bank transfer with the following information:

Transit: 00001

Institution #: 010

Account (folio): 6616011

Confirm your transfer to [facturation.afam@gmail.com](mailto:facturation.afam@gmail.com) and send your renewal form to the same e-mail address



Renouvellement  
Renewal

☐

Adhésion  
Membership

☐

1<sup>er</sup> septembre 2022  
au 31 août 2023

### Renseignements professionnels / Business information

Veuillez joindre votre carte d'affaire / Please attach your business card

Prénom / First name		Nom / Last name		No. membre Member No.
<input type="text"/>		<input type="text"/>		<input type="text"/>
Employeur / Employer		Titre / Title		
<input type="text"/>		<input type="text"/>		
Adresse / Address		Ville / City	Province	Code Postal Code
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Tél. bureau / Business Tel.	Courriel / e-mail	No. AMF No.	Barreau N°	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Il est entendu que l'Association s'engage à respecter le caractère privilégié et confidentiel des renseignements contenus à ce formulaire.  
It is understood that the Association undertakes to respect the privileged and confidential nature of the information contained in this form.

### Renseignements personnels / Personal information

Adresse du domicile / Residential address		Ville / City	Province	Code Postal Code
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Langue de corr. / Corr. language	Date de naissance / Birth date jour/day mois/month	Tél. résidence / Residential Tel.		
<input type="text"/>	<input type="text"/>	<input type="text"/>		

Si vous désirez vous impliquer dans un comité de l'association, veuillez cocher votre choix.  
If you wish to join a committee of the association, please indicate below.

- |  |  |
|--|--|
| <input type="checkbox"/> Comité d'accueil / Welcoming Committee  | <input type="checkbox"/> Comité du golf / Golf Committee |
| <input type="checkbox"/> Comité du bulletin / Bulletin Committee | <input type="checkbox"/> Collecte de fonds / Fundraising |
| <input type="checkbox"/> Communication                           |  |

Les conférences de l'AFAM sont riches en information. Veuillez nous faire part de vos sujets d'intérêt.  
The MAIW seminars are quite informative. Please indicate your topics of interest.

**Ceci est votre facture** .Svp faire parvenir votre formulaire adhésion à : [facturation.afam@gmail.com](mailto:facturation.afam@gmail.com)  
avec votre cotisation de \$65 avec une des options de paiement voir notre formulaire

**this is your invoice.** Send this form to : [facturation.afam@gmail.com](mailto:facturation.afam@gmail.com)  
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## THANK YOU TO OUR SPONSORS

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Merci pour plus de 10 ans de soutien!  
Thank you for more than 10 years of support!

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**CEP**  
FORENSIQUE

## A WORD FROM THE CAIW PRESIDENT



**Jackie Lisi**  
*CAIW President*

Fellow members,

I am honored and humbled beyond words to be elected as president of the Canadian Association of Insurance Women. I will do my utmost during the year to represent CAIW to the very best of my ability.

Thank you to the Edmonton Insurance Association for hosting a great convention last June. The speakers were engaging and I must say the Edmonton Mall was awesome. On behalf of the Executive Board I want to say thank you to all who were able to attend the convention in Edmonton. It was really nice to finally be able to see each other in person!

As I write this message, you are all probably preparing for your yearly events and hopefully most of the events will be back to being in person and attracting new members.

I attended the Tri-Conference at the end of September, which was held in Manitoba. I was very happy to meet with our members from our three associations: Insurance Womens Association of Western Manitoba, Manitoba Association of Insurance Professionals and Saskatchewan Insurance Professionals.

Hopefully, I will also get the opportunity to visit with several more associations during the year. As I get more visits planned, I will keep you posted.

My theme this year is around **relationships** strengthening, building and supporting our relationships and communication. I believe it is a foundation, so that all members can work together to make CAIW stronger and better, as we are all united together to make one partnership.

I hope everyone had a fantastic summer!

Yours in fellowship,

Jackie Lisi, C.d`A.A.,PAA



### *Yes, it's coming!!!!*

M.A.I.W.'s Christmas baskets committee, wants to give you a preview of the communications you will receive on this subject. As you know, last year, thanks to your generosity we raised more than \$7,400., which enabled us to sponsor 7 families and give more than \$1,900. of new toys to Sun Youth.

We will be soliciting you in the coming weeks, which will give you enough time to talk about it with your colleagues and bosses, to organize groups, to raise cash donations, new toys, give some of your time for putting the baskets together and delivering them, etc.

This year has seen rental and food costs explode, making it harder for families in need and your help is needed more than ever.

While we are putting our committee in place and you are organizing things on your side, if you have any questions or suggestions, do not hesitate to communicate with me.

Michèle Malo  
[Michelemalo80@gmail.com](mailto:Michelemalo80@gmail.com)



## Annual Golf Tournament - 42<sup>nd</sup> edition **Happy to be back!**

On July 14, was held the 42<sup>nd</sup> edition of our Annual Golf Tournament, which took place on the 2 magnificent courses of the Hillsdale Golf and Country Club. Happiness to reunite once again at this coveted activity could be seen on all the participants' faces. To have made this happen, we have to warmly thank our 300 participants and guests. Thank you also to our precious and faithful sponsors who were numerous this year.

**We hope to see you again in large numbers next year. Be assured that we are already working on putting together another memorable day!**





From June 9 to June 12, 2022, members of 10 Associations from all corners of the country met in Edmonton at the Fantasyland Hotel for the 56th Convention/Annual General Assembly of the CAIW. The Edmonton Insurance Association was the host under the theme: Navigating our future. Fourteen members of the Montreal Association of Insurance Women attended this first in-person convention since 2019.



### ***June 9, 2022***

The Convention began with Fun Night to allow us to meet with old friends and make new ones. It was a great evening of fun and dancing.

### ***Friday, June 10***

We attended 4 training sessions accredited by the various Provincial Organizations, including the ChAD and the Quebec Bar. The sessions topics discussed were on leadership, engagement, resilience and fulfillment, very appropriate topics after more than 2 years of pandemic! Later in the afternoon, they held the long awaited Intact Public Speaking Contest, in which a member of MAIW was participating – Ira Brun from Sovereign Insurance, who gave a splendid performance and won 2nd place! ***Congratulations Ira!***

Further, during the day, more than a dozen exhibitors were on-site to present their products and services. The day concluded with the Exhibitors cocktail and many door prizes. During the evening, the MAIW members met up with the members of the Ontario Insurance Professionals Association for a nice dinner.

## Edmonton - National Convention 2022



### Saturday, June 11

The day began with the Memorial Ceremony honoring members who passed away over the years. It was followed by the opening of the Annual General Assembly during which the delegates from the various Associations had to approve the reports from members of the Executive Committee, the Standing & Special Committees and from the local associations. The delegates also had to vote on the proposed changes to the constitution as well as on the proposed 2022-2023 budget.

Jackie Lisi, 1<sup>st</sup> Vice-President CAIW and MAIW Director (CAIW) chaired the Forum/Long Range Planning meeting. The business sessions were followed by the presentations from the associations who will hold the next Conventions:

- **2023 – Montreal Association of Insurance Women**
- **2024 – New Brunswick Insurance Professionals Association**
- **2025 – Saskatchewan Insurance Professionals**
- **2026 – Ontario Insurance Professionals Association**
- **2027 – Insurance Women's Association of Western Manitoba**



It was followed by the election of the new CAIW Executive Committee. Jackie Lisi was elected CAIW President and Jaimie Staub, from Economical Insurance was confirmed as Director (CAIW) for MAIW. Congratulations Jackie and Jaimie!

The day concluded with the President's cocktail followed by the banquet during which a large number of gifts were drawn, including a Michael Kors handbag and an Apple Watch donated by MAIW. These prizes were handed out by Jaimie Staub, CAIW Director, and Marie-Ève Paradis, MAIW President. Moreover, we are very proud of MAIW who won 2nd place for the Impact Auto Auction Education Prize. We would like to thank Caroline Tremblay, from the Fonds d'assurance responsabilité professionnelle du Barreau du Québec, and Marie-Claude De Grandpré, from the firm Langlois, for their hard work. We must also mention the Insurance Woman of the year prize, which was awarded to Dawn Patton of the Edmonton Insurance Association and the Rising Star award sponsored by Steamatic and presented by Nancy Raymond,



## Edmonton - National Convention 2022



President of Steamatic Canada and member of MAIW, which was awarded to Lindsey Schroeder of the Edmonton Insurance Association. On a lighter note, Marie-Ève Paradis earned a prize of \$100 sponsored by Wawanesa Insurance for the Convention photo that earned the most 'likes' on the Whova Convention Management application!

To close the day, MAIW offered all participants a glass of champagne to toast the election of Jackie Lisi to the position of CAIW President. Our two 2023 co-chairs, Sylvie Langlois, from Service précis d'Opta, et Lise Martin, from TD Assurance, also drew 2 free registrations for the 57th Convention/Annual General Meeting which will take place in Montréal from May 25 to 28, 2023.

Before leaving on Sunday morning, we met for breakfast to bid everyone a farewell with the hope of seeing them next year in Montreal under the theme of: **Shine Bright!**

Your delegates,  
Marie-Ève Paradis, Bélanger Sauvé and Michèle Malo



### ISB Global Services

Définir demain avec l'information d'aujourd'hui

✉ info@isbglobalservices.com  
☎ 1.800.609.6552

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www.isbglobalservices.com



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Télécopieur : 418.523.5391  
avocat@steinmonast.ca  
www.steinmonast.ca

CAIW CONVENTION  
MONTRÉAL  
2023

## *Montreal will host the CAIW's convention in 2023!*

*The event will soon be upon us! We need a team of strong and engaged women to fill the various committees to make this convention a memorable event.*

*We are looking for help to organize events, manage the participants, put together the Education day, etc.*

*Are you creative, organized, do you like team work? Do you want to be part of an event that brings together women from the Insurance industry, from all parts of Canada?*

*Let us know, we are waiting for you!*

*Please contact the convention co-chairs to discuss further:*

*Lise and Sylvie*

*[Lise.martin@tdassurance.com](mailto:Lise.martin@tdassurance.com)*

*Tel.: 514 850-5361*

*[Sylvie.langlois@scm.ca](mailto:Sylvie.langlois@scm.ca)*

*Tel.: 514 687-7736*





THE MAIW IS INVITING YOU TO THE

# President's Cocktail

Cocktails,  
appetizers  
& surprises!

Put on your best look  
... there will be surprises!

December 1<sup>st</sup>, 2022 • 5@7

At Bélanger Sauvé Offices  
900-5 Place Ville Marie, Montréal

Welcome to MAIW members and non-members



Montreal Association  
of Insurance Women

## Cost:

MAIW MEMBER: 35\$ (30.44\$ : 1.52\$ GST - 3.04\$ QST)

NON-MEMBER: 45\$ (39.14\$ : 1.96\$ GST - 3.90\$ QST)

Inscription deadline: November 25, 2022

**Please note that we will be collecting cash donations for the Centre d'Entraide et de Ralliement Familial. Your generosity will be more than welcome!**

Name: \_\_\_\_\_ First name: \_\_\_\_\_ Member (yes/no): \_\_\_\_\_  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_ Number of tickets: \_\_\_\_\_  
Name of guests: \_\_\_\_\_

Please confirm your inscription by returning the completed form as soon as possible by e-mail to:  
Pamela Beauchamp, e-mail: [pbeauchamp@isbglobalservices.com](mailto:pbeauchamp@isbglobalservices.com)

• **By cheque:** Send the completed form with the payment to Josée Sabourin / Steamatic,  
900, boul. de la Carrière, suite 103, Gatineau (Québec) J8Y 6T5 and confirm to [pbeauchamp@isbglobalservices.com](mailto:pbeauchamp@isbglobalservices.com)

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TPS: 127066710RT001 / TVQ: 1014452407

By participating in our activities, you accept that the photos taken might be used on our social media network or other publications.



CAIW PRESENT

# 2023 CONVENTION

FROM 25 TO 28 MAY 2023  
COURTYARD MARRIOTT BROSSARD HOTEL

SPONSORSHIP PLAN



### **About CAIW**

Formed in 1966, **CAIW** is a National Association of Insurance Professionals. **CAIW** focuses directly or indirectly on education, networking, and personal development of individuals affiliated with the insurance industry.

In 1981, **CAIW** expanded its mandate, through the Insurance Information Campaign, to include educating the public about general insurance. Each year, **CAIW** member associations across Canada promote the positive aspects of the Insurance Industry..

### **Our history**

Original membership consisted of representative Associations from Halifax, Hamilton, Montreal, Ottawa, Saint John, Toronto, Windsor, and Winnipeg.

### **Our mission**

To preserve and enhance the value of our member Associations through education, networking and fostering personal growth.

## **2023 CONVENTION AND ANNUAL GENERAL MEETING**

The 2023 Convention and Annual General Meeting of the **Canadian Association of Insurance Women** will be hosted by the Montreal Association of Insurance Women and will take place at the Courtyard Hotel in Brossard next to the quartier Dix 30 in Brossard from May 25 to 28, 2023.

This convention will be an opportunity for CAIW's members and guests to form contacts and to enhance their expertise and knowledge on questions and current trends of the industry.

Close to 150 persons from across Canada are expected. The main characteristics of the Convention include business meetings, networking sessions, an education day and many prestigious evenings.

## 2023 CONVENTION & AGM

### DIAMOND

# PARTNER

(2 sponsorships available)

**\$ 10,000**

### VISIBILITY BEFORE AND AFTER THE CONVENTION

<i>Visibility maximized through the event's exclusive App.</i>	<ul style="list-style-type: none"> <li>• Your logo on the homepage of the convention App.</li> <li>• Mention of your organization in the speeches presenting the convention App.</li> <li>• Your clickable logo in the section dedicated to the sponsors.</li> </ul>
<i>Visibility on the MAIW and CAIW websites</i>	<ul style="list-style-type: none"> <li>• Clickable name and logo of your organization on the event's site.</li> <li>• Your clickable logo on the sponsor's page</li> </ul>
<i>Visibility on the digital Bulletin – numerous publications planned</i>	<ul style="list-style-type: none"> <li>• Reference and logo of your organization in our newsletters when advertising the event.</li> <li>• Mention of the sponsors of each category.</li> </ul>
<i>Visibility on social media (Facebook, LinkedIn, Instagram)</i>	<ul style="list-style-type: none"> <li>• Special mention for the Diamond sponsors in our social media.</li> <li>• General mentions on social media.</li> </ul>

### VISIBILITY DURING CONVENTION

<i>Visibility on screens during Convention</i>	<ul style="list-style-type: none"> <li>• Your logo with the mention "diamond" on screens during the event and on various projections.</li> </ul>
<i>Visibility on the sponsor's signboard</i>	<ul style="list-style-type: none"> <li>• Your logo on the sponsor's signboard with the mention "Diamond Partner".</li> </ul>
<i>Publicity in the official program</i>	<ul style="list-style-type: none"> <li>• 1 page in the official digital program distributed to all the participants.</li> </ul>



## 2023 CONVENTION & AGM

### PLATINUM

SPONSOR  
(5 sponsorships available)

**\$ 5,000**

### VISIBILITY BEFORE AND AFTER THE CONVENTION

<i>Visibility on the event's exclusive App.</i>	• Your clickable logo in the section dedicated to Platinum sponsors.
<i>Visibility on the MAIW and CAIW websites</i>	• Your clickable logo on the sponsor's page.
<i>Visibility on the digital Bulletin – numerous publications planned</i>	• Mention of the sponsors in each category.
<i>Visibility on social media (Facebook, LinkedIn, Instagram)</i>	• Mention for the Platinum sponsors on social media.

### VISIBILITY DURING CONVENTION

<i>Visibility on screens during Convention</i>	• Projection of your logo during the event and according to the sponsored activities.
<i>Visibility on screens during Convention</i>	• Your logo on the sponsor's signboard.
<i>Publicity in the official program</i>	• 1/2 page in the official digital program distributed to all the participants.

### AVAILABLE OPTIONS (value of \$ 5,000) :

- ▶ Fun night Thursday May 25, 2023 : transportation of participants, cocktail, dinner, entertainment.
- ▶ Friday lunch May 26, 2023.
- ▶ President's Cocktail Friday May 26, 2023 : bites, cocktail and wines.
- ▶ Saturday lunch May 27, 2023.
- ▶ Banquet Saturday May 27, 2023 : gifts for participants, meal, Animation and entertainment.

## 2023 CONVENTION & AGM

# GOLD SPONSOR

(7 sponsorships available)

**\$2,500**

### VISIBILITY BEFORE AND AFTER THE CONVENTION

<i>Visibility on the event's exclusive App.</i>	• Your clickable logo in the section dedicated to Gold sponsors.
<i>Visibility on the MAIW and CAIW websites</i>	• Your clickable logo on the sponsor's page.
<i>Visibility on the digital Bulletin – numerous publications planned</i>	• Mention of the sponsors in each category.
<i>Visibility on social media (Facebook, LinkedIn, Instagram)</i>	• Mention for the Gold sponsors on social media.

### VISIBILITY DURING CONVENTION

<i>Visibility on screens during Convention</i>	• Projection of your logo during the event and according to the sponsored activities.
<i>Visibility on screens during Convention</i>	• Your logo on the sponsor's signboard.
<i>Publicity in the official program</i>	• 1/4 page in the official digital program distributed to all the participants.

### 5 OPTIONS (value of \$ 3,000) :

- ▶ Welcome bag for participants.
- ▶ Education day in French.
- ▶ Education day in English.
- ▶ Pictures each Association Saturday May 27, 2023.
- ▶ Breakfast Friday May 26, 2023: *meal for participants.*
- ▶ Breakfast Saturday May 27, 2023: *meal for participants.*
- ▶ Transportation of participants from the airport.

## 2023 CONVENTION & AGM

### SILVER

SPONSOR  
(Many sponsorships available)

**\$ 1,000**

#### VISIBILITY BEFORE AND AFTER THE CONVENTION

<i>Visibility on the event's exclusive App.</i>	• Your clickable logo in the general section dedicated to sponsors.
<i>Visibility on the MAIW and CAIW websites</i>	• Your non clickable logo on the sponsor's page.
<i>Visibility on the digital Bulletin – numerous publications planned</i>	• General mention of the event sponsors.
<i>Visibility on social media (Facebook, LinkedIn, Instagram)</i>	• General mention of the sponsors on social media.

#### VISIBILITY DURING CONVENTION

<i>Visibility on screens during Convention</i>	• Projection of your logo during the event and according to the sponsored activities.
<i>Visibility on screens during Convention</i>	• Your logo on the sponsor's signboard.

#### 2 OPTIONS (value of \$ 1,000) :

- Farewell Breakfast for the participants Sunday May 28, 2023.
- Centerpieces : for the Friday and Saturday lunches and Saturday Gala dinner.
- See the sponsorship Chair for the various options available.

## 2023 CONVENTION & AGM

### BRONZE

# SPONSOR

(Many sponsorships available)

**\$ 500**

### VISIBILITY BEFORE AND AFTER THE CONVENTION

<i>Visibility on the event's exclusive App.</i>	• Your non clickable logo on the sponsor's page.
<i>Visibility on the MAIW and CAIW websites</i>	• General mention of the event sponsors.
<i>Visibility on social media (Facebook, LinkedIn, Instagram)</i>	• General mention of the sponsors on social media.

### VISIBILITY DURING CONVENTION

<i>Visibility on screens during Convention</i>	• Projection of your logo during the event.
<i>Visibility on screens during Convention</i>	• Your logo on the sponsor's signboard.

### 5 OPTIONS (value of \$1,000) :

- ▶ Name badges for participants.
- ▶ "Early bird" : *sponsorship of the draw for participants registered before March 1, 2023.*
- ▶ Health break : *3 sponsors for the Friday morning and afternoon breaks and the Saturday morning break.*
- ▶ See the sponsorship Chair for the various options available.





# 2023 ON REGISTRATION INFORMATION

## CONVENTION & AGM

<i>Convention &amp; AGM – 3 DAYS</i>	<b>\$ 395</b>
<i>Education Day</i>	<b>\$ 175</b>
<i>Exhibitor's kiosk</i>	<b>\$ 1,000</b> includes the cost of one participation ( <i>\$ 200 for an additional participant</i> ).

## SATURDAY NIGHT BANQUET MAY 27, 2023

<i>Evening</i>	<b>\$ 175</b>
<i>Table of 10</i>	<b>\$ 1,750</b>

## FUN NIGHT MAY 25, 2023

<i>Evening</i>	<b>\$ 175</b>
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### FOR MORE INFORMATION:

Sylvie Langlois | [sylvie.langlois@verisk.com](mailto:sylvie.langlois@verisk.com)

Lise Martin | [lise.martin@tdassurance.com](mailto:lise.martin@tdassurance.com)

[www.afam-maiw.com](http://www.afam-maiw.com)



## Non-renewal by the insured: How to proceed

**Q. An insured informs you that the pandemic has negatively impacted her business, and that given her financial situation, she is considering closing it down. She will therefore not be renewing her commercial-lines insurance contract when it comes up for renewal in six months. What should you do?**

**R. Since the client has given her instructions several months in advance, take the following steps to properly carry out the non-renewal.**

1. Ensure that you have the insured's up-to-date contact information so that you can recontact her closer to the expiration date.
2. Note the client's request in her file and schedule a reminder in order to follow up 30 to 45 days before her contract expires.
3. A few weeks before the contract expires, call the client back in order to confirm her request and reverify her intentions; perhaps her financial situation has improved, and she has decided to continue operating her business.
4. If she still wishes to not renew her contract, ask for written confirmation. If the insured notifies you verbally, note the date at which she informed you of the non-renewal and confirm it with her in writing.
5. Execute the insured's instructions by notifying the insurer of her decision.
6. If you are a broker, send her a termination of mandate letter explaining the risk of non-renewal; you may be continuing to act for this client in respect of another contract. A model letter for termination of mandate due to non-renewal of contract is available.
7. To ensure the file is properly documented throughout its lifetime and enable a colleague to understand it in the event of a complaint, make sure to note all your interactions with the insured in the client-file.

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Cabinet d'expertise en règlement de sinistres

## A new campaign of great magnitude: “Come discover your dream career in damage insurance”



To let a child predict your career, is risky ! However, with our quiz “your future in insurance” it is fun and much more precise.



### Making an impression through humor

The Coalition pour «une relève en assurance de dommages» team is unveiling its 2022-2023 promotional campaign: **“Come discover your dream career in damage insurance”**. It relies on humor and the dynamism of the industry to promote careers in the damage insurance industry. This new notoriety campaign represents the PEP image that the industry needs!

It will be broadcasted until February 28, 2023 through various formats and diverse numerical platforms in order to reach different targets: students, people looking for a new challenge, etc., and thus break certain clichés that might affect the industry.

[View the campaign.](#)

### A new way to promote the industry

The orientation quiz received a makeover. Now called **“Your future in insurance”**, composed of 10 questions; it offers everyday life scenarios, and is aimed at the professions based on various profiles:

- In high school
- In CEGEP
- In university
- In career changes
- Looking for a job

Entertaining and fast, this tool is relevant to measure the impact of viewing the video and it reveals the multiple opportunities in damage insurance. It will also be an excellent way to accompany people working in school environments in helping younger persons find their way.

[See the quiz.](#)

### Regarding the Coalition

The damage insurance industry is one of the only ones that is equipped with an organization as dynamic and proactive as the Coalition. Its mission is to generate interest for candidates in careers offered by the damage insurance industry and to provide an added value to the image of the professionals who work in it.



# Understanding the FCSA process and GAA's role

**When subscribing to or renewing his contract, an insured may have questions about their claims history statement in the FCSA database.**

**It is important to understand the role of GAA and the insurer with respect to the information contained in the FCSA's auto claims files.**

## GAA's role

The role of GAA is to guide consumers to consult their auto claims history statement and to verify the information if necessary. However, GAA does not modify the information on file at the request of the insured. It is up to the insurer to make a request for modification to the GAA, if applicable.

## GAA: information custodian with a limited role

It is essential to remember that GAA's and the Insurance Information Center scope is very limited. As information custodian for the Autorité des marchés financiers, GAA does not interfere with the transmitted data. For example, policyholders who want to change their liability percentage must discuss it with their insurer. GAA cannot change information upon their request alone.

***To keep in mind: The FCSA belongs to the Autorité des marchés financiers, but is managed by the Groupement des assureurs automobiles, which acts as the custodian of information.***

## File consultation: a mandatory step

As soon as a consumer wants to have information in their Claims History Statement verified, GAA will ask them to view their statement through GAA website. Even if the person has obtained the information from their insurer, they need to view it on our website—it's the only way GAA can open a verification file.

This process confirms the policyholder's identity while protecting their personal information. That is why no consultations can be made by telephone and GAA officers do not have direct access to a policyholder's Claims History Statement

Please note: the FCSA consultation is free.

## Information verification

GAA **verifies** the information that the insurer sent to the FCSA. The FCSA mirrors the insurer's file. GAA will under no circumstances be able to change the information in the file at the policyholder's request.

If the information in the insurer's file does not match FCSA's (e.g., data entry error), the insurer will give GAA permission to correct the file. GAA has up to 30 days to respond to a policyholder's verification request.

**Understanding this process and the GAA's role will help to properly guide consumers who may have questions about their Claims History Statement.**

[Visit our website on the FCSA](http://gaa.qc.ca)

**gaa.qc.ca**





# Syndicate of co-owners: understanding what has changed since 2018

By Insurance Bureau of Canada

**To address various problems, the government made changes in 2018 that aim to better regulate co-ownership, including clarifying the roles and responsibilities of syndicates and the courses they may take against co-owners.**

## Principle:

In the event of a loss, the syndicate is responsible for repairing the damage. If the syndicate files a claim with its insurer, it must pay the deductible under its policy. In addition, the risk that caused the damage may not be covered by the syndicate's policy (absence of insurance) or the coverage limit may not be sufficient (insufficient insurance).

## BEFORE LEGISLATIVE CHANGES IN 2018

Before these changes, syndicates often claimed the deficit (deductible; absence of or insufficient insurance) from the co-owner in question, whether they were responsible or not, as the damage had originated in their unit. The co-owner could then use their insurance policy's coverage to pay amounts claimed by their syndicate. Insurers had developed this type of coverage as a response to such syndicate claims.

However, the payment granted under the coverage could only be applied to damage to the co-owner's unit, not to damage to other units or common areas.

## LEGISLATIVE CHANGES OF 2018

Since the legislative changes have come into force, a syndicate can no longer make a claim against a co-owner simply because damage originated in their unit, even if a declaration of co-ownership provides for such claims. In fact, any provision of a declaration of co-ownership that allows a syndicate to make such claims is now considered invalid (paragraph 2 of article 1074.2 of the *Civil Code of Québec*).

## Claim of a syndicate against a co-owner

In the event of a loss, a syndicate can make a claim against a co-owner if it believes that the latter is responsible for damage to their unit or to other parts of the building.

However, the syndicate is only entitled to claim the payment of its deductible or the amount of the damage not covered by its insur-

ance (absence of or insufficient insurance), whether the syndicate files a claim with its insurer or not.

A situation like this one engages the co-owner's civil liability. The syndicate may have to send the co-owner a formal notice indicating the amount claimed and the reasons for its claim.

## Civil liability insurance: better protection for co-owners

Because a syndicate can sue a co-owner for damage that occurred in their unit or elsewhere in the building, insurers have added civil liability insurance coverage to co-ownership policies. It replaces the coverage that existed before 2018.

The co-owner's insurer will pay the syndicate if its investigation shows that the co-owner committed a civil wrong and that they are thus held liable. If the insurer refuses to pay, the syndicate can either split the deficit among all the co-owners or use its self-insurance fund to pay for the damage. The syndicate can then decide to sue the co-owner to recover the amount.

## IN SUMMARY

- A syndicate is **ALWAYS** responsible for repairing the damage in the event of a loss.
- It may take legal action against a co-owner it deems responsible for the amounts that its insurer has not or would not have paid (deductible, absence of or insufficient insurance).
- Legal action may NEVER delay the repair of the damage, as the syndicate has the obligation to insure and preserve the building.

All these changes certainly call for adjustments to the practices of the various parties involved in settling co-ownership claims. However, in the long run, they will help to better protect co-owners and ensure that their units are kept in good condition.

<https://infoassurance.ca/en/featured-files/co-ownership/>

<https://bac-quebec.qc.ca/en/>

# Application of Quebec's Automobile Insurance Act: Recent Decisions Rendered By the Court of Appeal

By M<sup>e</sup> Stéphanie Beauchamp, Partner at Robinson Sheppard Shapiro

Quebec's *Automobile Insurance Act*<sup>1</sup> [Act], is the object of abundant jurisprudence. The courts are frequently called upon to determine the scope of application of this government regime, the object of which is to facilitate prompt compensation of the victim, but which is also sometimes raised by the third party responsible for a damage.

Such cases are numerous, and often require careful analysis. In two recent decisions, the Court of Appeal restated the basis of the Act and the criteria to keep in mind when determining whether it applies. In both cases, the decision of the trial court was overturned, demonstrating that there is still room for discussion.

## A Neighborhood Quarrel That Escalates

*Lamarre c. Lemieux*<sup>2</sup> stemmed from an altercation between two neighbors in relation with the use of a farm tractor that was legally licenced to circulate on public roads. As the plaintiff was traveling with his tractor near the defendant's property, the defendant stepped in front of the vehicle to prevent it from moving and was hit when the plaintiff released the parking brake. The defendant then proceeded to the side of the tractor to grab the plaintiff by his vest, which was torn as the plaintiff tried to drive away.

Following these events, both neighbors, who already had a stormy relationship, mutually claimed punitive and compensatory damages. The plaintiff alleged that the defendant had prevented him from circulating with his tractor, had grabbed him, had attempted to throw him to the ground, and had falsely accused him of hitting him with his tractor. The defendant retaliated with a cross-application alleging that the plaintiff had hit him with the tractor and had taken pictures of his home and of his spouse to document his file for the judicial proceedings.

Having analyzed those facts and the provisions of the Act, the trial judge concluded that the dispute fell within the exclusive jurisdic-

tion of the Société de l'assurance automobile du Québec [SAAQ] since the damage had a sufficient connection with the use of the tractor, a vehicle under the Act.

However, the Court of Appeal disagreed with this opinion.

The Court first recalled that the State regime for compensation established under the Act is intended to facilitate compensation for bodily harm caused by an automobile. Bodily harm includes physical and psychological prejudice as well as damage to the clothes worn by the victim.

The application of this regime prevents the victim from filing a claim against the third party responsible for the bodily harm. Such a claim remains possible however for material damages, which are not compensated by the State.

Therefore, qualifying the prejudice, and the causal link between the prejudice and the use of the automobile, are at the heart of the analysis to be carried out to determine whether the litigation falls within the exclusive jurisdiction of the SAAQ.

Although the Act must be given a broad and liberal interpretation to facilitate compensation, the Court emphasized that we should not conclude that it applies merely because an automobile is involved in the series of facts. It then proceeded to an analysis of each of the claim headings.

First the Court ruled that the plaintiff's claims that he was yelled at and intimidated as he was driving his tractor did not arise from the use of an automobile. The automobile was not instrumental in the occurrence of the alleged damage, except for being at the origin of the defendant's intervention. The alleged gestures and words would have had the same impact on the plaintiff had he not been seated on his tractor. The same goes for the allegations of false accusations that were made after the use of the tractor had ended. The alleged damage was a consequence of the defendant's decision to report the events to third parties, and not of the use of the tractor. This was not a logical consequence of an automobile accident, or an accentuation of bodily harm already caused by an accident.



Illustration : macrovector/freepik

1. CQLR, c. A-25.

2. 2022 QCCA 1166.

The same comments apply regarding the cross-application for damages arising from the pictures taken by the plaintiff. Even if the goal was to document the court record, the damages claimed were unrelated to the use of the tractor.

The case was therefore referred back to the Court of Québec for a decision on liability and quantum for those heads of damages claimed that did not fall under the scope of the State regime.

As to damages claimed by the plaintiff arising from the fact that the defendant grabbed him on his tractor, as well as those claimed by the defendant for having been hit by the vehicle, the Court of Appeal agreed with the trial judge that those are likely to be covered by the Act and therefore would be within the exclusive jurisdiction of the SAAQ.

### A Dispute Between Motorists That Goes Sour

In the second case, *Société de l'assurance automobile du Québec c. Ville de Montréal*<sup>3</sup>, there was an altercation between two motorists. The defendant, a police officer for the City of Montréal [City] who was off duty at the time of the events, used his personal vehicle to ram the plaintiff's vehicle repeatedly. Following a chain of events that occurred as each motorist was in his vehicle, both called 911. On the basis of false statements provided by the defendant, who claimed that the plaintiff was armed, the latter was arrested and charged with intimidation and threats.

Having been wounded during the events, the plaintiff asked and received compensation from this SAAQ.

At the conclusion of his criminal trial, the plaintiff was acquitted. Considering that he had sustained damages because of the defendant's actions and false declarations having led to charges, he filed a civil claim against him and the City for compensation. The trial judge agreed with the City and ruled that the case was within the exclusive jurisdiction of the SAAQ, ruling that the use of an automobile was the central element of the chain of events and that any future prejudice, distinct or aggravated, including the criminal charges, resulted from the initial accident.

The Court of Appeal considered that the trial court erred in failing to consider the nature of the alleged prejudice and the purpose of the Act.

While we can easily understand that the bodily harm for which the plaintiff had been compensated by the SAAQ could not be grounds for a civil claim, the Court of Appeal considered that, at first glance, this could not be the case for lawyers' fees related to the criminal charges and damages claimed for violations of Charter rights consisting of the plaintiff's arrest and detention, which

do not seem related to bodily harm. Keep in mind that material damages are not covered by the State regime.

As to moral and exemplary damages, everything will depend on whether the evidence reveals that those damages are related to the bodily harm sustained, in which case they cannot be claimed from the defendant, or whether they are related to the arrest and detention. Although the criminal charges were initially related to the use of an automobile, the alleged fault was committed once the use was terminated. The damages claimed are not intended compensation for bodily harm, but rather for the deprivation of the plaintiff's freedom.

The Court reminded that caution is required when deciding upon the admissibility of a claim and referred the matter back to the trial court to allow a judge to determine, in light of the evidence that will be presented, whether all or part of the plaintiff's claim falls within the exclusive jurisdiction of the SAAQ.

\*\*\*

These recent cases illustrate that each fact pattern is important and that we cannot take for granted that the entirety of a claim somehow involving the use of an automobile invariably falls within the jurisdiction of the SAAQ.



**M<sup>e</sup> Stéphanie Beauchamp**  
Robinson Sheppard Shapiro

3. 2022 QCCA 1165.





# Forensic Guide to Glass

By Nicolas Geoffroy, P. Eng., Ph. D.

Glass is everywhere around us, not only in the doors and windows of our homes, but also commonly used in very important architectural applications, such as curtain walls for high-rise buildings. Forensic investigators are frequently assigned to work on projects involving damage to glass or injuries caused by broken glass. Sometimes they even have to turn into Sherlock Holmes to carry out their investigations! Basic composition, brief descriptions of the different types of glass available on the market, probable failures and the role of the forensic investigator: this article provides a full overview concerning glass.



## The Composition of Glass

Glass is an amorphous solid, which means it is a material with no ordered atomic structure. The most common type, soda lime glass, is mainly composed of silicon dioxide ( $\text{SiO}_2$ ), sodium oxide (soda -  $\text{Na}_2\text{O}$ ) and calcium oxide (lime -  $\text{CaO}$ ).

Various additives and heat treatments are used to modify the optical, chemical and mechanical properties of the glass. In addition, coatings can also be applied to add some properties. One example is low emissivity (Low-E) glass, which is a clear thermal glass with a thin coating that allows outside light to pass through while blocking heat radiation.

## Types of Glass for Buildings

There are several types of glass commonly used in buildings. The National Building Code sets out certain specific glass-related requirements. Here is a short list of most common types of glass used and their properties.

### Float Glass

- The most standard type of glass;
- Made by floating molten glass on a bed of molten tin;
- Brittle glass with relatively poor mechanical properties. It shatters into large fragments, creating a high risk of injury if an impact occurs.

### **Tempered Glass**

- As its name suggests, this glass undergoes a thermal tempering treatment. The compressive stresses on the surface are very high;
- Its mechanical properties are about four times better than float glass and it is extremely impact resistant;
- Tempered glass breaks into small fragments. The risks are therefore much lower in the event of an impact. For this reason, tempered glass is considered to be a type of safety glass.

### **Heat-Strengthened Glass**

- Similar to tempered glass, but with lower compressive stresses;
- Its mechanical properties are about twice those of float glass;
- Shatters into large fragments and is therefore not considered safety glass.

### **Laminated Glass**

- Composed of different layers of glass and laminated polymer. The inner polymer film prevents the glass fragments from separating in the event of an impact. For this reason, it is classified as safety glass;
- Limited use in the building industry because it is more expensive;
- Commonly used for car windshields.

### **Wired Glass**

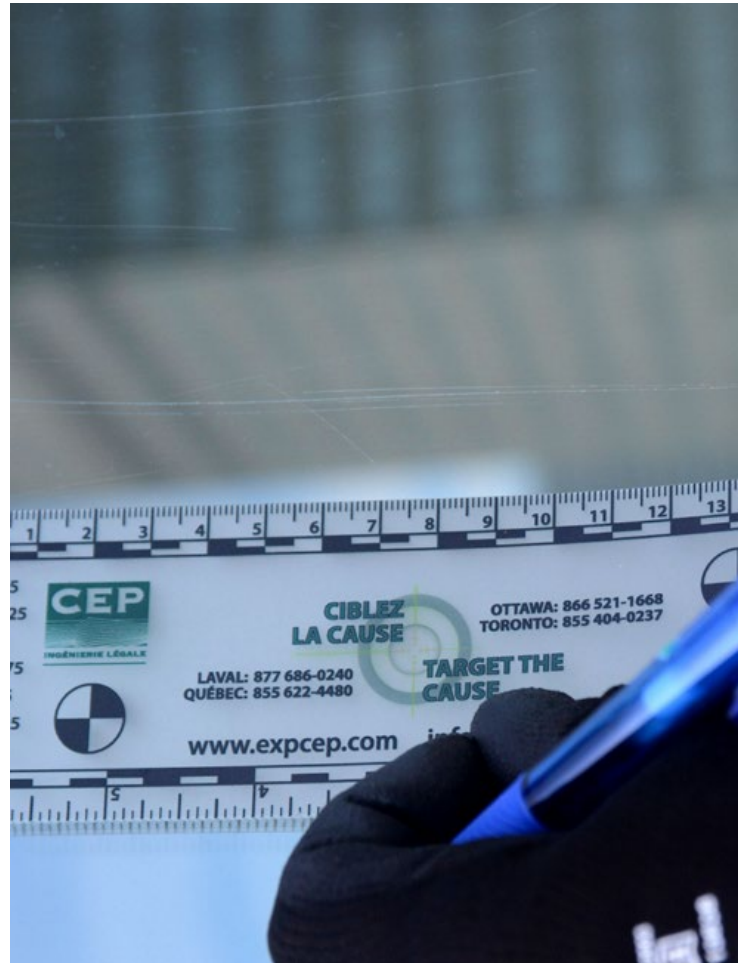
- A wire mesh is inserted into the center of the glass panel during manufacturing;
- This mesh is mainly used to hold the glass in place in the event of a fire, but it does not make it stronger if an impact occurs;
- This material is commonly involved in injuries in public buildings. Previously considered to be a safety glass, wired glass lost this designation in Canada in 2017.

## **Scratches and other failures**

### **Scratches**

Scratches are one of the most common failures involving glass that forensic experts see. For these investigations, the expert has to put on his detective hat. After collecting witness statements, they must reconstruct the sequence of events in order to determine who is responsible for the scratches and how they occurred. Taking into account the sometimes-failing memory and the often contradictory versions...

Sometimes, scratches can simply be caused by inappropriate cleaning method. For example, tempered glass and



heat-strengthened glass are more prone to damage from blades (scrapers). This is because they can break-off of very small glass particles deposited during manufacturing, which can become lodged under the scraper and scratch the glass when the blade is used.

This type of damage can result in very large losses when hundreds of windows have to be replaced in a residential high-rise building, for example. It is important to note that there is a Canadian standard for assessing damage and evaluating whether the panels need to be replaced.

### **Other failures**

In addition to scratches, forensic investigators are also asked to intervene in cases of broken windows, some of which involve people injured by shards or fragments of glass.

Take, for example, the breakage of a shop window following the use of dark decals. Depending on the type of glass, decals can cause thermal stress, which can cause glass to break. In this

case, replacement with tempered glass may be advisable, as the latter is much more resistant and safer.

Some cases involving a large loss may be taken to court and become very significant. Of particular interest is the 2016 Supreme Court of Canada decision in the Ledcor Construction Ltd. case.<sup>1</sup>

## The Role of the Forensic Investigator

When a forensic investigator is called upon to assist in a case involving glass, he or she first visits the site to take photographs and document the circumstances surrounding the event.

CEP Forensic can provide professional drones and Transport Canada certified pilots, which allows the inspection of building facades without the need to use a lift platform or go inside the building. It is then possible to perform 3D modelling of the building and take precise measurements on this model. Where

possible, samples are taken for close examination and some laboratory testing. An analysis of the available documentation, including the applicable Canadian standards, is carried out to determine whether the glass in question should be replaced. A report containing observations, conclusions and other information is available should it be requested.

1. <https://scc-csc.lexum.com/scc-csc/scc-csc/fr/item/16121/index.do>



**Nicolas Geoffroy, ing., Ph.D.**  
CEP Forensic

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## Nathalie Laflamme

### *A young professional curious and eager to learn*

It is with great interest and pleasure that I introduce Nathalie Laflamme. Nathalie started by studying journalism. She obtained a Bachelor's degree in this discipline from Concordia University in 2016.

She then turned to law school and completed the combined law program Bachelor of Civil Law/Jurist Doctor at McGill University to finally become a member of the Quebec Bar in 2020.

She joined Bélanger Sauvé in 2020 as part of her professional training internship at l'École du Barreau du Québec. During her internship Nathalie discovered a real passion for insurance law and litigation. Once the internship was over, Nathalie had the opportunity to join the team of the insurance and civil litigation section at Bélanger Sauvé where she works as a lawyer to this day.

Her daily work consists of dealing mainly with civil liability cases both in defense on behalf of the insured, and in the context of subrogatory actions for the benefit of various insurers. She also specializes in professional liability cases involving chartered professional accountants.

As mentioned earlier, Nathalie studied journalism which led her to work with various media. At that time, she wrote articles on local and national issues in both French and English. She had the opportunity to meet several lawyers in the context of her work as a journalist and this made her realize that their careers seemed both challenging and interesting. That is when she decided to turn to the law.

Nathalie told me that it is thanks to our current president Marie-Ève Paradis, who is also her co-worker, that she was encouraged to join MAIW and get involved in the organization as soon as she became a lawyer. Nathalie is grateful to her because it gives her the opportunity to meet dynamic and committed women in the field of insurance.

Moreover, it did not take too long for her to get involved more concretely by taking responsibility for the Success Award Committee.

This award aims to highlight the achievement of the member associations of their objectives through educational activities as well as their involvement in the community. Each member association is invited to submit a report and is given the chance to win the Success Award which is presented at the CAIW annual conference each year.

Nathalie is also involved in other committees related to the organization of the CAIW annual conference to be held in Montreal in May 2023. She looks forward to the challenges that await her!

One might think that she has little or no time for her personal hobbies and yet, Nathalie always finds time to indulge in her passions. She loves to cook, especially vegetarian cuisine. Her specialty is a roasted cauliflower risotto of which she is quite proud. She also likes to discover new restaurants in her neighborhood.

In order to maintain a good work/life balance, Nathalie also returned to jogging this past summer. In the wintertime, she devotes herself to hurtling down the ski slopes. She lives in the Saint-Henri area of Montreal with her partner Benjamin and her cat Willow.

Last year, Nathalie participated in the annual public speaking contest organized by MAIW. It was a first for her. This allowed her to get out of her comfort zone and live an experience that she describes as particularly rewarding.

Although she did not win the competition, she is proud to have participated in such a project because it allowed her to meet new members of MAIW.

The future is therefore full of projects and challenges for Nathalie who wishes to continue to specialize in the field of litigation and insurance law while continuing to be involved in MAIW.

Nathalie is excited to participate in the CAIW 2023 conference. It will be a great opportunity to get even more involved with women from the insurance industry from all over Canada.

Suzanne L Malo  
suelmalo@videotron.ca



## 2022-2023 CALENDAR OF EVENTS

December 1st, 2022

**PRESIDENT'S COCKTAIL - *SURPRISES TO COME!***

WHERE: Bélanger Sauv  Avocats

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February 2023

**FUNDRAISER MAIW**

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March 8, 2023

**PUBLIC SPEAKING CONTEST**

Location to be determined

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April 2023

**VIDEOCONFERENCE - SUBJECT TO BE DETERMINED**

PRESENTED by Pyrotech BEI

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May 11, 2023

**ANNUAL GENERAL ASSEMBLY**

Location to be determined

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May 25 to 28, 2023

**CAIW CONVENTION 2023**

WHERE: H tel Marriot Courtyard Brossard

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July 2023

**GOLF TOURNAMENT 43<sup>rd</sup> EDITION**



## September

- |                                    |                            |
|------------------------------------|----------------------------|
| <b>2</b> Sarah Arsenault           | <b>16</b> Dorian Cadieux   |
| <b>3</b> Mikaela Caetano-Pereira   | <b>18</b> Penelope Durand  |
| <b>6</b> Patricia Fortier          | <b>20</b> Anne Morin       |
| <b>9</b> Adela Condorachi          | <b>25</b> Emily Dikranian  |
| <b>11</b> Johanne Picard           | <b>27</b> Sonia Rymes      |
| <b>12</b> Lise Begin               | <b>29</b> isabel Langevin  |
| <b>14</b> Julia Alessandra De Rose | <b>30</b> Marie-Eve Dufort |
| <b>14</b> Sophie Gauthier          |                            |

## October

- |   |                             |
|---|-----------------------------|
| <b>10</b> Shirley Drouillac             | <b>18</b> Nathalie Morin    |
| <b>11</b> Nathalie Charron              | <b>20</b> Isabelle Circe    |
| <b>11</b> Jasmine de Guise              | <b>20</b> Marie-Pier Vachon |
| <b>11</b> Marie-Christine Lysymanko     | <b>20</b> France Viau       |
| <b>15</b> Nelly Sinde                   | <b>21</b> Lydia Hamaoui     |
| <b>17</b> Maria-Christina Sorbo-Mayrand | <b>23</b> Francine Brunet   |
|   | <b>30</b> Nancy Raymond     |

## November

- |                                   |                             |
|-----------------------------------|-----------------------------|
| <b>1</b> Anne Bélair              | <b>17</b> Nathalie Laflamme |
| <b>2</b> Marie-Christine Pépin    | <b>23</b> Alice Boivin      |
| <b>4</b> Nathalie Bonin           | <b>23</b> Mona Lizotte      |
| <b>5</b> Josée Bédard             | <b>28</b> Lise Bégin        |
| <b>8</b> Catherine Jalette        | <b>29</b> Marie Beaulieu    |
| <b>14</b> Andrée-Anne Beauchamp   | <b>30</b> Chantale Massé    |
| <b>15</b> Wendy Waters            |                             |
| <b>16</b> Veronica A Buss Almeida |                             |

## December

- |                             |                              |
|-----------------------------|------------------------------|
| <b>4</b> Josée Loyer        | <b>18</b> Lilia Zouari       |
| <b>8</b> Cynthia Compere    | <b>19</b> Joanne Fiset       |
| <b>9</b> Catherine Bohémier | <b>20</b> Catherine Décarie  |
| <b>9</b> Cynthia Galazzo    | <b>20</b> Carolena Gordon    |
| <b>12</b> Danielle Irene    | <b>22</b> Jennifer Bourre    |
| <b>13</b> Judith Meilleur   | <b>22</b> Sophie Lapointe    |
| <b>15</b> Laurence Gauthier | <b>26</b> Annamaria Mongillo |
| <b>15</b> Laurence Pizzo    | <b>28</b> Pamela Beauchamp   |
| <b>16</b> Frédérique Turcot | <b>30</b> Annie Bombardier   |
| <b>18</b> Yvonne Kitkarska  |                              |



Montréal Association  
of Insurance Women

## Our Collaborators

- Suzanne Simard
- M<sup>e</sup> Stéphanie Beauchamp
- M<sup>e</sup> Marie-Ève Paradis
- Josée Loyer
- Suzanne Malo
- Michèle Malo
- Jackie Lisi
- Sylvie Langlois
- Lise Martin
- Mélanie Mercier
- Christelle Chesneau
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### MAIW Bulletin

September | October 2022

Vol. 59 Issue 1

### Montréal Association for Insurance Women Bulletin

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#### *Graphic Design*

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### NEXT ISSUE

January / February 2023

### MATERIAL DEADLINE

January 17, 2023