

# WJP

**Without Prejudice**

Official Journal of the Ontario Insurance Adjusters Association

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*Let the  
Summer  
Begin!*

*See you in  
September*

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# OIAA TORONTO DELEGATE By-Election 2022

**We are looking for a dynamic team of forward thinking individuals that are based in the Toronto area.**

We are seeking nominations for the following Toronto Delegate positions. One 2-year term ending July 31, 2024. One 1-year term ending July 31, 2023.

As a Toronto Delegate you will be responsible to actively recruit, engage, and educate adjusters in the GTA as to the benefits our organization provides. You will be eligible to work on a variety of committees such as our monthly WP publication, Canada's largest Claims Conference, Holiday Party or Training and Education to name a few.

If you are an OIAA member or know of an OIAA member interested in running for this position, please contact **Rhu Sherrard** at [rhu.sherrard@scm.ca](mailto:rhu.sherrard@scm.ca).

Elections will be held on **October 6, 2022**.  
Go to [oiaa.com](http://oiaa.com) for details.



# CONTENTS



**8** *Blast Through Delay: Close defence files in less than a year*

**20** *The Critical Role of Symptom Validity Testing in Psychological Disability Assessments: A Discussion of the Inventory of Problems-29 (IOP-29)*



**38** *Students are the Insurance Industry's Secret to Success*

**46** *Managing Workplace Stress and Best Wellness Practices: Preventing Burnout and Having a Healthier Approach to Life!*

**54** *List of Articles Published during the 2021–2022 Term*

## Regular Features

President's Message .....	4
OIAA Executive Council .....	6
Get to Know Your Chapter .....	32/36
Final Report.....	56
OIAA Chapter Executive .....	58
Advertisers' Index .....	59

## What's Happening

2022 Toronto Delegate By-Election Announcement ....	2
2022 Student Bursary Announcement .....	5
2022 Claims Conference Announcement .....	34

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**Rhu Sherrard, CIP**  
President, OIAA

## President's Message

**Wow...what a year!** With all the up and downs and unexpected challenges, we are truly moving onwards and upwards. Perseverance paid off. It wasn't exactly how I pictured my year as President of the OIAA but, as always, it is an experience not to be forgotten.

We are all looking forward to the next OIAA Presidential year 2022-2023 and the roster of events. Kyle has a full calendar of events lined up filled with education, networking and just getting back to normal which will satisfy all our insurance partners.

I want to thank everyone "around the table" and wish everyone much success in their endeavors. There have been personal challenges, loves lost and found, hybrid employment opportunities, and a strong effort from the local OIAA chapters to get back to holding in person events. The OIAA delegate members have courageously survived the almost 2 years of Zoom calls and some were showing signs of fatigue, which is totally understandable. I would like to thank some personal insurance friends, but I'm sure I would forget quite a few so I will simply thank the IB's for their unconditional support. They know who they are.

I strongly recommend, if you are comfortable of course in the next few months, to support your local OIAA chapter(s) that are getting back to their new normal. I want to thank the OIAA chapters who hosted me during this past year: Hamilton, Windsor, Kitchener/Waterloo, Niagara and Georgian Bay, as well as the very kind words of encouragement sent from the OIAA delegates and their members. It's truly appreciated.

I would also like to thank the Senior Executive, Kyle, Terry, Shawna, Jennifer and Simone for their ongoing support, although this has also been challenging with provincial closures and openings. The OIAA managed to work through these unprecedented times to bring our members throughout the province, options via Zoom, and in person events when possible. Hopefully going forward as an organization, we will be more flexible in making sure the OIAA is providing the needs to our adjusters, social members and professional insurance partners, by increasing our profile within the insurance industry. We also aim to be more inclusive and diverse and hope this is reflected within our mission to improve everyone's experience with the insurance industry. In over 90 years it was a pleasure and a privilege being the first woman president of colour, and a reflection of the organization moving forward. It's not an official goodbye, just au revoir, "until we meet again".

We are all looking forward to the in person OIAA Golf tournament to be held on June 3, 2022, at Cardinal Golf Club in Newmarket. This will provide all those attending and chance to be at an event, share some stories, and spend a little time getting to know each other on a more personal level. Let's hope the weather holds out!

June is a time to celebrate the official start of summer, and Pride month with a host of activities occurring around the province to celebrate that Love is Love!

To all the wonderful dad's out there: Happy Father's Day! Hope they have the opportunity to sit back and relax. Music festivals, concerts, theatre outdoor/ indoor sporting events are ready to entertain us no matter what your tastes. Local tourism needs a boost so shop local, eat local and be entertained!



COME BACK TO TOWN October 4-6th 2022 [www.oiaa.com](http://www.oiaa.com) for more information on registration and sponsorship opportunities.

The OIAA is grateful for all the support of our members, insurance partners and the dedicated volunteers at our various chapters throughout the province. These individuals thrive to bring you the best product and experience they can.

*"In order to carry out a positive action we must develop here a positive vision" – Dalai Lama*  
For all those who wander *"Perhaps travel cannot prevent bigotry, but by demonstrating that all peoples cry, laugh, eat, worry, and die, it can introduce the idea that if we try and understand each other, we may even become friends."* Maya Angelou

**Rhu Sherrard, CIP**

President, Ontario Insurance Adjusters Association, E-mail: [president@oiaa.com](mailto:president@oiaa.com)

# OIAA BURSARY 2022



## Do you have a child or grandchild enrolling or enrolled in Post-Secondary for 2022/2023?

The OIAA Student bursary offers financial assistance in the form of 3 awards in the amount of \$1,000.00 each. The applicant must be pursuing full time post-secondary studies at a College or University.

Selection is based on financial need, contribution to school, community life and/or other meaningful pursuits, major accomplishments and strong indication of academic promise. Eligible applicants will be a child or grandchild of an active OIAA member, who has been a member in good standing for a year and is a current member in good standing for 2022-2023.

Previously successful award recipients are welcome to apply again with a new Essay.

The deadline to apply is October 2, 2022 at 5:00 pm.

Visit our website [www.oiaa.com](http://www.oiaa.com) for further details.

# OIAA - Executive Council 2021 – 2022



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*The Critical Role of Symptom Validity Testing in Psychological Disability Assessments: A Discussion of the Inventory of Problems-29 (IOP-29) (page 20)*



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*Students are the Insurance Industry's Secret to Success (page 38)*  
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*Managing Workplace Stress and Best Wellness Practices: Preventing Burnout and Having a Healthier Approach to Life! (page 46)*  
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# WP

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# **Blast Through Delay: Close defence files in less than a year**







### **The Short Version**

If you accomplish *Examinations for Discovery* within six months of assigning the defence file, almost all cases will resolve in less than a year. There! You can stop reading here if you want. Follow that advice, and you are golden. Good luck, God Speed.

### **The Longer Version**

But, if you are not entirely clear on how to accomplish *Examinations for Discovery within six months of assigning the defence file*, read on, my friend. The answers follow.

*By Guy Sanders, Sanders Law*

## **Blast Through Delay: Close defence files in less than a year.**

In the following, I will give you three things: (1) A sample instruction you should give Defence Counsel in every case, setting the top three priorities; (2) An explanation of each of those top three priorities so you know what you are requiring; and (3) The knowledge and confidence to blast through road-blocks you may encounter along the way.

If you and your properly instructed lawyer do as I recommend, your files will resolve more quickly and for less money than they ever did before. You might have to be a little pushy and step on a few toes. Meh! That's why they have ten.



## 1. Give This Instruction to Defence Counsel

Dear Mr Defence counsel,  
We wish to engage you to defend our insured.

[Insert standard handling protocols]

[Then close with the following:]

Your first priority should be the following, in no particular order:

- Schedule discovery date within six months; sooner is better
- Close the pleadings
- Sign a *Discovery Plan* and send your *Notice of Examination*.

I would like you to work on all three at once. For example, if you pick up the phone today--and you should--and get discovery dates, still move forward with closing the pleadings and signing a discovery plan.

I look forward to receiving your initial report with discovery dates already established.

Similarly, to kickstart your *existing files*, make a list of the ones where discovery has not been conducted (merely *scheduled* is not good enough) and then send your lawyer this email:

Dear Ms. Defence counsel,

I see we have not yet completed discovery. I ask that you make all three of the following your highest priority:

- Schedule discovery date within six months, sooner is better
- Close the pleadings
- Sign a *Discovery Plan* and send your *Notice of Examination*.

I would like you to work on all three at once. For example, if you pick up the phone today--and you should--and get discovery dates, still move forward with closing the pleadings and signing a *Discovery Plan*.



## See you in September!



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***An ounce of prevention is worth a pound of cure. Or, in this case, a half-hour on the phone saves a year of litigation.***

I ask that you let me know your progress on each of these within the next two weeks.

## **2. The Three Priorities – in no particular order.**

### **Getting a Discovery Date**

It is quick and easy for the lawyer (not a delegate) to pick up the phone and get a discovery date from the other side. I do it every time I get a new file.

"Hi! I'm Guy Sanders. I am defence counsel on one of your cases, and I would like to schedule discovery. Who do I talk to about that?"

Nine times out of ten, when I hang up the phone, I have a discovery date set within the next 2-6 months. And I have established an excellent working rapport with the opposition. An ounce of prevention is worth a pound of cure. Or, in this

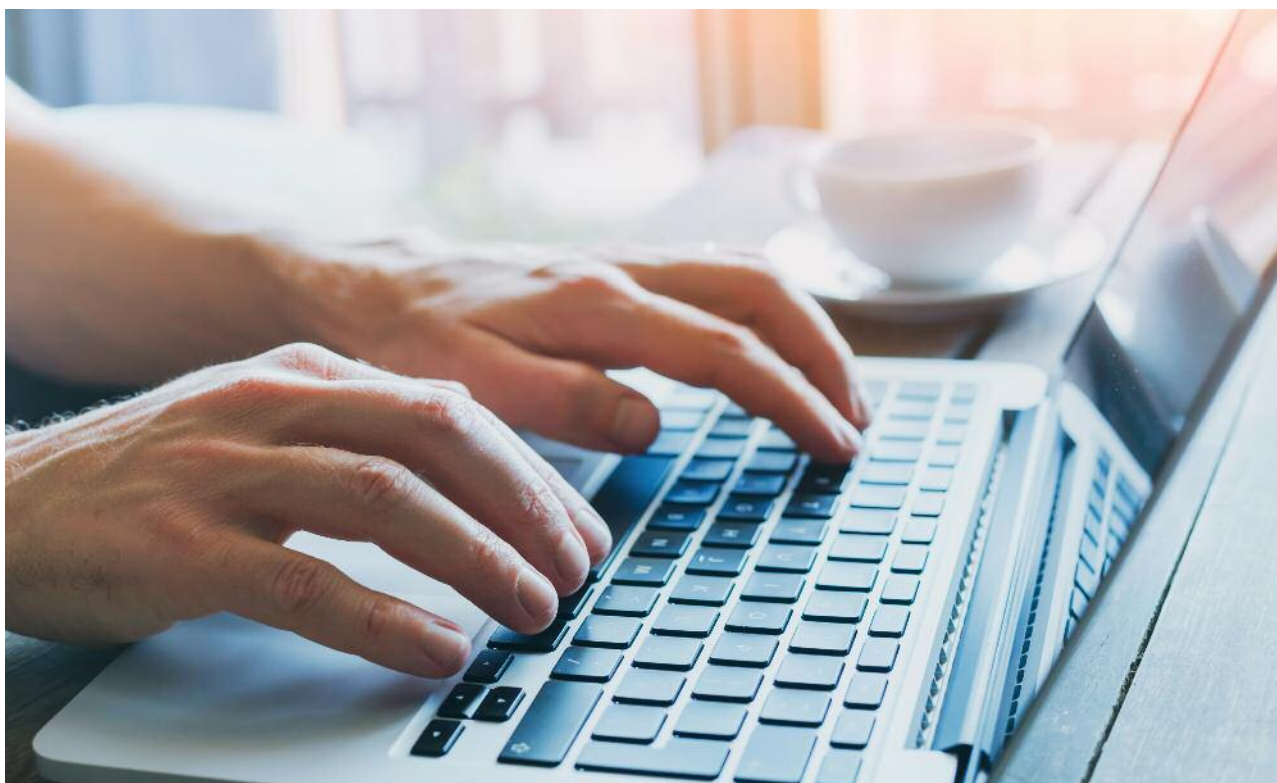
case, a half-hour on the phone saves a year of litigation.

Do not delay making this call! You will have 2-6 months to review the file. You are just getting a date. I know lawyers who won't schedule discovery until they "have all the productions." Oh Boy! Talk about putting the cart before the horse. Most Plaintiff counsel don't bother gathering and producing the documents until discovery is on the calendar. Make the call; get the date; keep it moving.

If there are multiple parties, your lawyer sends an email to all of them at once:

"Good afternoon, counsel. I will be defending *Extremely Careful Trucking Company* in the above-referenced case. You will have my defence pleadings shortly. In the meantime, I would like to schedule discovery. I have the following dates available: [Then I give all my dates for the next three months]

"Also, would Plaintiff counsel



please send me copies of *Affidavits of Service* on all the Defendants?" [You will need these later]

I keep a running list of my available dates for the next six months.

Then, if they are like me, they will bug the crap out of the other lawyers at least every two weeks until they agree on a discovery date.

### Getting a Signed Discovery Plan

Okay, so you get a discovery date within the first six months. You can't rest yet!

The discovery date is just wishful thinking unless you have it in a signed *Discovery Plan* (and send a *Notice of Examination*). For example, you could get to the agreed discovery date, and even send a NOE, and the other side could still no-show. There is no consequence for no-shows if there is no signed *Discovery Plan*.

The tools are in the Rules to close your files. The *Ontario Rules of Civil Procedure* are designed to resolve lawsuits within a year. They accomplish this by mandating *Discovery Plans* in every case. And a *Discovery Plan* is required to be signed by the parties within 60 days of closing the pleadings. If you want to conduct any discovery the Rules say you must have a signed *Discovery Plan*.

Rules schmooles! *Wonder of Wonder, miracle of miracles!* The real beauty of a *Discovery Plan* is that it shaves six months to a year (or more) off the shelf life of the file; and saves you money. Plus, bonus, no more wasteful "Undertakings Motions."

I shall explain: One of the things I noticed when I started lawyering in Canada was that when lawyers finally get to the examination for discovery, they ask for many "undertak-

ings" at the end. But, I said to myself, 95% of the requested undertakings are documents and records that existed before discovery. They are the same documents and records every time. Why did they not request and obtain these *before* discovery?

I know lawyers who have a standard list of undertakings they bring with them to discovery. At the end of the questioning, they whip out their standard list and make the requests. The other side promises to produce them or "takes them under advisement," and then they have 60 days to produce those documents. If they don't produce them, there is lots of back and forth and demanding and sabre rattling about threats of making undertakings motions. And, if that doesn't work (and it usually doesn't), three, four, six months after discovery, someone

***If they don't produce them, there is lots of back and forth and demanding and sabre rattling about threats of making undertakings motions.***

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**The lawyer will have to give a written explanation for each requested document and explain how it is relevant to the case.**

files an “undertakings motion.”

Undertakings motions are the biggest time and money wasters in the pretrial process. The lawyer will have to give a written explanation for each requested document and explain how it is relevant to the case. Then, at the hearing on the undertakings motion, they have to go through them all again orally with the judge. (I’m yawning just writing about it). In addition to all the time spent preparing the written materials, most lawyers I know will estimate 10 minutes of hearing time *per undertaking*. That is a long hearing if you are talking about 10-15 or more undertakings. And, if you do win, the costs they award are a small fraction of what you spend.

As I am writing this, if I schedule a motion today, the next available hearing date for enough time for an “undertakings motion” is nine

months away. Add that to the three to six months you went back and forth after discovery. There! Not having a *Discovery Plan* just added a year+ to the shelf life of your file.

No More!

This is not a trick! The reason the *Rules of Civil Procedure REQUIRE* every case to have a *Discovery Plan* within 60 days of closing the pleadings is to get these things resolved early in the case. The idea is that the sooner the parties have exchanged information, the sooner they will settle, if possible.

Enter the *Discovery Plan*. I send my *Discovery Plan* to the other lawyer at the beginning of the case. I include two key ingredients: My dates for discovery and my “standard list” of documents. I rarely get any pushback. Plus, now I get all those documents BEFORE DISCOVERY. Doesn’t it make more sense to



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have those documents *before* you question the Plaintiff? So, I end up with a better-informed (and quicker) examination for discovery and I avoid the huge delay and expense of the cursed “undertakings motion.”

Even if I get pushback on the documents listed in my proposed *Discovery Plan*, a *Motion To Impose A Discovery Plan* is much simpler, cheaper and faster than an undertakings motion. First, *Discovery Plans* are mandatory, so the other side starts out behind the eight-ball with the judge. Your opponent has to explain to the judge why he or she has not yet signed a mandatory *Discovery Plan* within 60 days of the close of the pleadings. Its not optional, its mandatory. Second, a Motion to impose a discovery plan is a much shorter motion, and I can get a hearing date within a month or two.

Moreover, this is all happening while we are waiting for our (hopefully) already scheduled discovery date. No time is added to the shelf life of the case.

While it sounds good in theory, it works even better in practice. In reality, here is what ends up happening: I send over my proposed *Discovery Plan*, which includes my list of documents and discovery dates within six months of when I got the file. I invite them to suggest any changes they want, sign it and return it. Frequently it is ignored. I don’t waste time on endless demand letters. I give one warning shot across the bow. If they still don’t sign and return, I send over a *Notice of Motion* to impose a discovery plan with a hearing date with that same proposed discovery plan attached as Exhibit A.

I have been doing this for a long time; I have *never* had a lawyer require a hearing. Most times, as

soon as they get my *Notice of Motion*, they speak up about a few legitimate changes and sign the *Discovery Plan*. Then I cancel the motion. Now I have my *Discovery Plan* with my discovery dates and my list of documents that they will produce before discovery. Easy peasy.

### Close the Pleadings

You know how I said if they don’t agree to my *Discovery Plan*, I send over a *Notice of Motion to Impose a Discovery Plan*? Here’s the thing: You can’t force them to sign a *Discovery Plan* until the pleadings are closed. “Closed” means all defendants have filed defences or been noted in default.

It might sound like a bunch of *chi-chi-barichi* (Mitchee’s word), but discovery plans are standardized these days, it takes less than 0.5 to crank one out of the computer and tweak it to the particular case.

### 3. Blast through the Obstacles

Getting those three things done

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***This is where you have to remember; you are my boss. You give me instructions, and I have to follow them.***

sounds pretty straightforward. I recommend that you give that instruction and then stay on your lawyer every two weeks until those three things are accomplished. Unfortunately, many times when you follow up with an "Are we there yet?" email, you will get back excuses and "reasons" it isn't done.

This is where you have to remember; you are my boss. You give me instructions, and I have to follow them. I know it is common for a claims handler to ask the lawyer how it is going, and they hear excuses wrapped in legal jargon. You throw up your hands and say, "Okay, well, keep trying." Not any more! We are trading in "Okay keep trying" for "Okay, then lets try this..."

What follows are the most common excuses you will hear why the three priorities have not been accomplished and how to blast through them; these solutions get you past the roadblock.

If you are a little shy about telling your lawyer how to lawyer, don't be. We, lawyers, are grateful for your business, and we all know *the customer is always right*.



Here are some excuses you may hear and what you can instruct your lawyer to do to get past them:

"I can't move forward because:

1. "Plaintiff won't give me discovery dates"

Response:

- Make sure the pleadings are closed, ie., all defendants filed defences or noted in default;
- Propose a *Discovery Plan* with the dates we want and the documents we want.
- If they still won't sign a *Discovery Plan*, serve a *Notice Of Motion To Impose A Discovery Plan*.
- That usually gets them to sign.

2. "We can't close the pleadings, because Plaintiff lawyer has not served everyone yet."

Response:

- Once it has been six months from the date of filing the lawsuit, if the Plaintiff has not served everyone, you can file a *Motion To Dismiss The Case For Delay*.
- Serve a *Notice Of Motion To Dismiss*. That usually gets them to close the pleadings.
- Then go to #1, above

3. "We are still waiting for other defendants to file defences so we can schedule discovery. So and so insurer has not assigned counsel." "Plaintiff won't note them in default."

- Any defendant who has filed its defence (that is us) can file a *Motion To Have The Other Defendants Noted In Default*. Remember way up above in this writing where I said get the affidavits of service on the other defendants? This is where we use those. Did I mention stepping on a few toes?

- It is a quick, cheap motion. Draft the *Notice Of Motion*, pick a date and serve it. A lawyer will magically appear and file a defence (thus closing the pleadings). You will never have to prepare a *Motion Record* or attend a hearing.
  - Go to #1 above
4. "I [or someone] want to make sure we have all the productions before we do discovery"
- This is the king of circular excuses. You are scheduling discovery months away. There will be plenty of time to review documents.
  - Schedule Discovery!
  - The *Discovery Plan* will call for documents before the discovery.
  - The other side will produce their documents before discovery (if they don't, they have to come back again later once they do). Plaintiff counsel does not get paid by the hour. They will make every effort to get you the documents. They don't want to come back again.
  - You aren't going to get your productions until they see that discovery coming up on calendar.
5. "We had a discovery date, but so and so cancelled, now we have to reschedule."
- Hopefully the pleadings were closed.
  - Hopefully you had a *Discovery Plan*.
  - Hopefully you sent a *Notice Of Examination*.
  - Never agree to a blind adjournment, e.g., "we will have to reschedule."
  - Tell the other side that this is what you plan to do:
- I will not agree to the adjournment.
  - I will get a Certificate Of Non-Attendance from the Court Reporter.
  - Have the court reporter issue a *Certificate Of Non-Attendance* for the original date. It is worth the \$150. Your lawyer does not have to go to the discovery venue to get it (if anyone even does that anymore). All they have to do is email the reporter the Notice of Examination and the *Affidavit of Service*. Now you get a *Certificate Of Non-Attendance*.
  - Most young lawyers will think they are coming off as jerks. [Older lawyers don't care if they are]. But, all they are really doing is agreeing to

***Most young lawyers will think they are coming off as jerks. [Older lawyers don't care if they are].***

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post-pone the discovery as long as they are given a new date where the parties promise and intend to attend.

No one should be offended by this process if they really plan to attend on the agreed next date. If your lawyer is still worried about offending the other side (I don't suffer from such concerns), tell them to blame it on you.

"Sorry, this is what my adjuster requires."

- Tell the other parties you require a new REASONABLE date (within 20-30 days is my preference).
- Suppose the other side refuses to give a new REASONABLE date. You can file a *Notice Of Motion To Dismiss For Failure To Attend Discovery* based on that *Certificate Of Non-Attendance*.
- If they give you a new REASONABLE DATE, tell them that as long as they show up at the new date, no one will ever see the *Certificate Of Non-Attendance*. But, if they don't show up as agreed, you will get a second *Certificate Of Non-Attendance* and now make a motion to dismiss based on two failures to appear at discovery.
  - If the other lawyer is stalling, this will get him to appear. If he is having trouble getting his client to cooperate, this may trigger a motion to get off the record. Either way, it brings the case closer to resolution.
- I have never had someone test me on the second date; they always show up because they know I already have one certificate of non-attendance in my drawer.
- If you do not do it as I just described, you can look forward to months of trying to

find a new date, and then they may or may not show up at the new date.

- As long as you told them your plan in advance, no one should have a problem with this approach. If they have a problem with this approach, they likely weren't planning to show up at the new date, either.

### Conclusion

There you have it. Get a discovery date on the calendar (and put teeth in it with closed pleadings and a Discovery Plan), and the rest of the pieces will fall into place. You see, people don't take action until something is coming up on the calendar. Most lawyers are people. So if they see a discovery date coming up on the calendar, that triggers them to make sure they provide you with all the documents you need.

Once you get that discovery accomplished, you usually have enough additional information to crystalize the damages and liability and resolve the case. If you still can't resolve the case, it's time to get something else on the calendar to keep the case moving forward. I have some ideas about this, too. But that will be another topic for another day.

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*restaurants and on commercial fishing boats, which "naturally" led to becoming a lawyer. Guy is a US and Canadian lawyer. After 33 years of trying cases to juries, judges and arguing at the Courts of Appeal in both countries. he is focussing in on finding ways to resolve cases more quickly in Ontario, Canada. Pielaw: Proactive, Innovative and Efficient LAWying. Cases resolve more quickly; Insurers spend less on indemnity and defence; Legit Plaintiffs get paid sooner: everybody (who deserves to) wins!*

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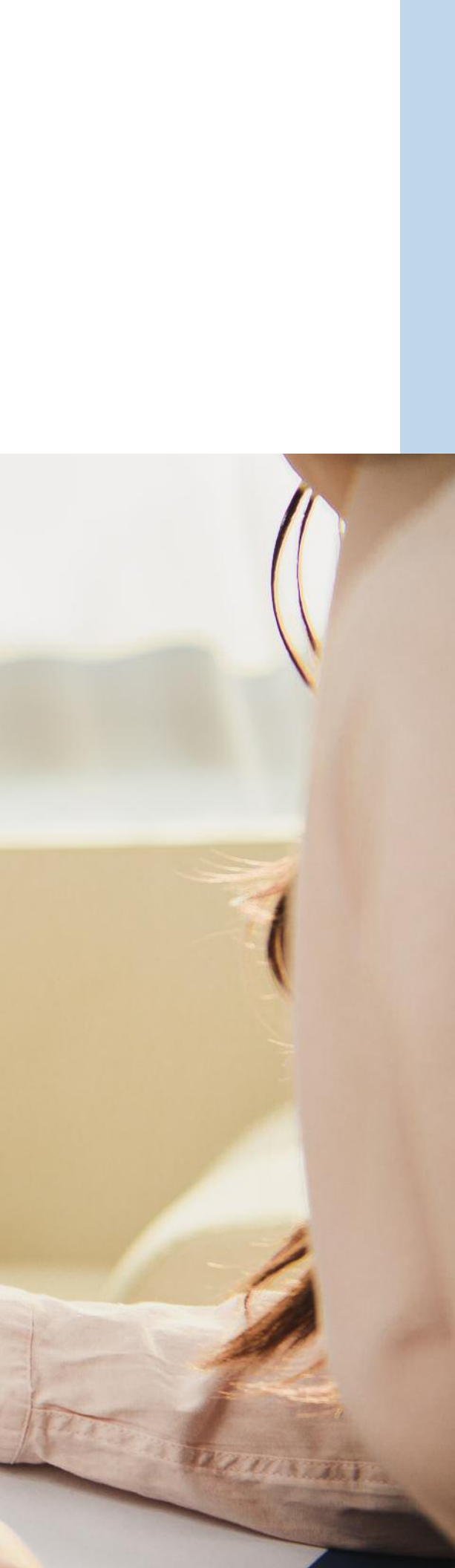
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# **The Critical Role of Symptom Validity Testing in Psychological Disability Assessments: A Discussion of the Inventory of Problems-29 (IOP-29)**







Malingering is defined by the DSM-5 as “the intentional production of false or grossly exaggerated physical or psychological symptoms motivated by external incentives.” While there is consensus in the literature acknowledging that within the context of forensic disability evaluations there will be a certain percentage of individuals who will exaggerate symptomatology for potential secondary gain (financial incentive), there are different estimates of the base rate (prevalence) for this phenomenon, ranging from as low as 15% to as high as 50%. In any case, because malingering does occur in the assessment of mental disability, the credibility of clinical problems presented by examinees cannot be taken for granted and must be questioned and tested.

*By Dr. Luciano Giromini,  
Dr. Donald Viglione, Dr. Laszlo Erdodi  
and Dr. Jonathan Evan Siegel*

## **The Critical Role of Symptom Validity Testing in Psychological Disability Assessments: A Discussion of the Inventory of Problems-29 (IOP-29)**

Professionals are encouraged to consider multiple sources of information to assess the credibility of presented problems in psychological disability assessments. Among them, the results of symptom validity tests (SVTs) and performance validity tests (PVTs) seem particularly useful. Indeed, an official consensus statement from the American Academy of Clinical Neuropsychology recently recommended that multiple SVTs and PVTs be performed in essentially all clinical or forensic assessments.



SVTs are tests assessing the credibility of self-reported symptoms that can be conducted through a clinical interview or through the use of questionnaires. A popular example of interview-based SVT is the Structured Interview of Reported Symptoms (SIRS, SIRS-2); popular examples of self-report SVTs are the F scales of the Minnesota Multiphasic Personality Inventory instruments (MMPI-2, MMPI-2-RF, MMPI-3) and the free-standing Structured Inventory of Malingered Symptoms (SIMS). In contrast, PVTs are cognitive tasks that typically present as seemingly difficult tasks but are actually quite simple. Popular examples of PVTs include the Test of Memory Malingered (TOMM) or the Reliable Digit Span (RDS) of the Wechsler Adult Intelligence Scale (WAIS-IV).

Although there are no unanimously accepted algorithms for determining whether a given clinical presentation is credible or not, it has often been suggested that a single failure on a single SVT or PVT is probably not sufficient to conclude that the presentation at hand is invalid. In particular, in a frequently cited scientific article, it was shown that although PVTs are typically calibrated to achieve a minimum specificity of 90%, when multiple PVTs are used in the same assessment, the likelihood of a false positive error is too high by forensic standards ( $\leq 10\%$ ). This is one of the reasons why assessors should always include multiple PVTs and multiple SVTs in the expert's assessment battery.

Unfortunately, compared to the large and ever-growing number of published PVTs, there are still relatively few validated self-report SVTs available to assess symptom validity. In addition, some of the most popular SVTs are embedded in long and

complex instruments (e.g., the MMPI-3) that can be difficult to administer to individuals with severe cognitive deficits. Accordingly, a relatively new SVT that is attracting increasing interest among professionals is the Inventory of Problems-29 (IOP-29), which is the focus of the present article.

### **The Inventory of Problems-29 (IOP-29): What It Is and How It Works**

Unlike other popular SVTs, the IOP-29 ([www.iop-test.com](http://www.iop-test.com)) is a very short measure that can therefore be easily incorporated in the assessment battery of psychologists and neuropsychologists. It consists of 29 items and takes 5 to 10 minutes to complete. Twenty-seven of the IOP-29 items provide three response options, i.e., *True*, *False*, and *Doesn't*

***Unlike other popular SVTs, the IOP-29 is a very short measure that can therefore be easily incorporated in the assessment battery of psychologists and neuropsychologists.***



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***A key feature of the IOP-29 is that its items were designed, refined, and selected to be applicable to different symptom presentations.***

*make sense.* The remaining two items are open-ended questions that present the test-taker with mathematical or logical questions. Professionals can administer the IOP-29 either in person or remotely. In-person completion can be done either with paper and pencil or via a computerized format.

A key feature of the IOP-29 is that its items were designed, refined, and selected to be applicable to different symptom presentations. Indeed, the 29 items that comprise the IOP-29 were selected from a large pool of more than 200 items that were tested on thousands of patients and research participants and validated over a long development period. They were statistically selected as the combination of items that *together* best discriminate between credible and noncredible presentations and best generalize their validity from

one disorder or symptom presentation to another (i.e., PTSD, depression, psychosis, cognitive impairment, and combinations thereof). Thus, the IOP-29 is *the best set* of 29 items from the original pool of more than 200 items that were originally developed.

Most of the currently available SVTs rely exclusively or almost exclusively on a detection strategy known as *rare or quasi-rare symptom endorsement*. That is, the test taker is presented with a set of symptoms that never or rarely occur in clinical settings. Therefore, if the examinee endorses too many of these symptoms, their presentation is deemed to be noncredible. In contrast, the IOP-29 uses multiple detection strategies that include, but are not limited to, the *rare or quasi-rare symptom endorsement*. In fact, one could say that the IOP-29 does not



only examine whether or not a person experiences a particular symptom, but it also focuses on *how that person can cope* with their problems, the examinee's perception about their ability to cope with their problems, and whether or not they feel responsible for them. For example, instead of only asking whether the person is easily distracted while reading a book, the IOP-29 would also ask a question focused on whether the person would find it easier to continue reading their book if they covered their ears while reading <sup>1</sup>. Because the symptoms of several common psychopathologies, such as depression or PTSD, are readily available online, this approach arguably makes it more difficult for a malingerer to obtain information about how to respond to these items in a credible manner. As such, it makes the IOP-29 resistant to the effect of coaching, a common threat to the validity of SVTs.

### The Statistics Underlying the IOP-29

How do we know if someone is providing valid effort? What is the scientific method for making this determination on a quantitative basis? What are the statistics used for determining the probability that an individual is or is not providing valid clinical presentation?

While the following is an oversimplification, the basic idea is that experimental studies separate individuals into two groups: one group of individuals are known (using specific methods) to be giving a valid presentation; the other group of individuals are either known to be providing an invalid presentation or in simulation studies, given specific instructions on how to feign psychological symptoms (invalid/noncredible group). The scores on the IOP-29

are collected for all individuals. A statistical procedure called logistic regression is then used to determine the probability that any given score is more likely to be associated with valid presentation or invalid presentation.

Logistic regression is a mathematical procedure that takes the numerical scores on the IOP-29 (which are weighted using an algorithm) and generates a probability value (which ranges from 0 to 1). For example, as this applies to the IOP-29, the probability value is called the False Disorder probability Score (FDS) score. This one score provides the probability value that an individual is not presenting valid/credible symptoms. Accordingly, a value above 0.50 typically means that the examinee's response style more closely matches that of experimental simu-

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lators instructed to fake a mental disorder than credible patients. The reverse case, i.e., a value below 0.50, indicates that the IOP-29 profile is more likely to be found in bona fide patients than experimental simulators. However, it is important for the practitioner to be aware of the ongoing research with different clinical populations to ensure that the proper cut-off scores are being used, taking into consideration issues of both sensitivity and specificity.

### The Research Foundation for Using the IOP-29 in Court

A quantitative review article recently published in *Psychological Injury and Law* summarizes the research literature providing information on the effectiveness and psychometric soundness of the IOP-29. This article reviewed fifteen publications with a

total of 3,777 administered IOP-29 protocols in ten countries (Australia, Brazil, Canada, England, France, Italy, Lithuania, Portugal, Slovenia, and USA). When comparing credible ( $k = 16$ ) to noncredible ( $k = 17$ ) presentations, the standard IOP-29 cut score of  $FDS \geq .50$  yielded a weighted mean sensitivity of .86 (weighted  $SD = .07$ ) with a weighted mean specificity of .92 (weighted  $SD = .06$ ). The weighted mean Cohen's  $d$  was 3.02 (weighted  $SD = .98$ ), and the weighted mean AUC was .95 (weighted  $SD = .04$ ). These parameters are considered *excellent* by commonly used guidelines.

As a benchmark, a meta-analysis on the efficacy of the MMPI-2 validity scales found that when comparing experimental simulators with clinical controls, the  $Fp$  – arguably the strongest SVT of the MMPI-2 – achieved a mean Cohen's  $d$  value of



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1.90. For the Personality Assessment Inventory, a relatively recent meta-analysis found that the mean Cohen's  $d$  values of NIM, MAL, and RDF ranged from 0.92 to 1.45 when experimental simulators were compared with clinical controls. When considering the same contrast (i.e., experimental simulators versus clinical

controls), the aforementioned IOP-29 review showed that the IOP-29 FDS produced an even higher mean effect size of  $d = 2.01$ .

Along similar lines, a clinical comparison simulation study conducted in Italy a few years ago found that the IOP-29 significantly outperformed the widely used SIMS. In this study, both the IOP-29 and SIMS were administered to 216 bona fide patients and 236 experimental simulators. When considering the entire sample ( $N = 452$ ), the AUC was .89 ( $SE = .02$ ) for the IOP-29 and .83 ( $SE = .02$ ) for the SIMS; Cohen's  $d$  was 1.93 for the IOP-29 and 1.39 for the SIMS. These differences were statistically significant, suggesting that although the IOP-29 contains significantly fewer items than the SIMS (29 versus 75), it has superior classification accuracy.



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## Conclusion

In a recent article introducing a Special Issue of the journal *Psychological Injury and Law*, the IOP-29 was characterized as “a newer stand-alone SVT that has the required psychometric properties for use in forensic disability and related assessments. Its research profile is accumulating, a hallmark for use in legal settings.” In light of the compelling evidence reviewed above, we believe that the IOP-29 is a useful addition to the practitioner's toolbox, for several reasons. First, it is one of the few SVTs with a strong empirical basis. Second, it is brief, which makes it applicable to patients with cognitive limitations and allows the practitioner to administer one more SVT to each patient without overburdening them. Third, it is a relatively new instrument, making it resistant to the effect of coaching. However, like all other SVTs, the IOP-29 should never be used alone to make a final decision about symptom validity. Instead, it should be used in conjunction with other well-validated SVTs and PVTs.

<sup>1</sup> This is not an actual item of the test, it only serves to demonstrate the principle. For test security and copyright reasons, the actual items of the IOP-29 are not reported here.



Luciano Giromini, PhD, is an Associate Professor in the Department of Psychology, and core faculty member for the Ph.D. program in Psychological, Anthropological and Educational Sciences of the University of Turin, Italy. He has taught psychological

assessment and psychometrics at two Italian and one Californian universities, and is currently the coordinator of the Evidence-Based Psychological Assessment research team of University of Turin. He is the Assessment Section Head of the journal *Psychological Injury and Law*, and a consulting editor of several assessment journals, including *Journal of Personality Assessment* and *Psychological Assessment*. Luciano Giromini is also one of the authors of the *Inventory of Problems (IOP-29 and IOP-M)*.



Donald J. Viglione, Ph.D. is a Distinguished Professor at Alliant International University in San Diego. He maintains an active practice in clinical, forensic, and high-stakes assessment, as well as supervising graduate practicum students. He has published over 100 articles and presented or co-presented approximately 70 workshops and 140 presentations around the U.S., Europe, South America, and Brazil. He teaches applied and psychometric assessment courses. He has served as the Director of the Clinical Ph.D. and Clinical Psy.D. Programs at Alliant. Donald J. Viglione is also one of the authors of the *Inventory of Problems (IOP-29 and IOP-M)*.



Dr. Erdodi's main research interests revolve around performance validity tests (PVTs), emergent markers of neuropsychological status and the link between emotional and cognitive functioning. The common thread connecting these areas is the search

for contextual variables associated with non-credible responding during neuropsychological assessment. At the practical level, his research program is designed to identify clinically relevant and reliable predictors of invalid response patterns using embedded PVTs in isolation and aggregated into composite scores. Developing novel indices in well-established tests and exploring the possible advantages of a multivariate approach to performance validity assessment over single indicators is a recurrent theme in these investigations.



Dr. Jonathan Evan Siegel, Psychologist, earned his Bachelor's degree in physiological psychology from McGill University in 1978. He earned both his Master's degree (1982) and Doctorate in counselling psychology (1986) from the University of Toronto. He has been in practice since 1988. Jonathan's primary practice is providing psychological assessments for individuals involved in car accidents. He also consults with individuals who have problems with addiction to drugs and alcohol. Jonathan provides program evaluation to companies offering treatment programs for alcohol and drug addiction to evaluate the effectiveness of their treatment programs.





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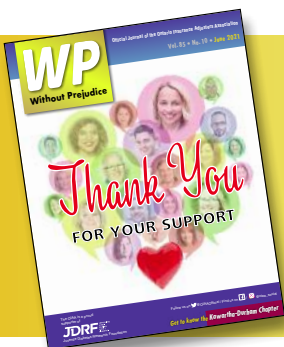


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For anyone who may be interested, we are always looking for new members to join our executive team. The Kawartha/Durham Chapter covers a large area of Central Ontario and the executive is made up of great people. Our current Executive Committee term is set to expire the end of June 2022. If interested, please reach out to us at [info@oiaakawarthadurham.com](mailto:info@oiaakawarthadurham.com)

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# **"Come Back To Town"**

**2022 Provincial Claims Conference  
October 4th, 5th and 6th, 2022**

At the Metro Toronto Convention Centre  
and InterContinental Toronto Centre



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## **Networking Kick-Off**

on October 4th, 2022



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## **Tradeshow, Seminars and Networking Dinner Party**

on October 5th, 2022



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## **Speakers and Workshops**

on October 6th, 2022



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# "Come Back To Town"

## OIAA 2022 Provincial Claims Conference

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October 5th Lunch

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- Recognition on OIAA website
- 1 Pass to the Networking Kick-Off Event on Tuesday October 4th, 2022

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October 5th Dinner

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Please contact Shawna Gillen at [Shawna.Gillen@aig.com](mailto:Shawna.Gillen@aig.com) for further information.



# Get to know your Chapter

## OIAA Ottawa Chapter

Hello on behalf of the OVAA! We hope everyone's remains safe and sane during these uncertain times.

The COVID-19 pandemic has put a hold on many of the OVAA events and although we miss our community and are excited to see everyone again we've put the health and safety of our members first and have held off on any gatherings.

As restrictions relax we are confident the 2022 Golf tournament will return. Keep an eye out for the Save The Date invitation.

The OVAA has switched our Lunch & Learn events to webinars and recently the "Workplace Safety in the Covid-19 Environment" presented by Kanellos Consulting, Belfor Property Restoration and our own Margaret Mackenzie gave an in depth view of how the pandemic has impacted our industry.

Our upcoming webinar will be presented by Crawford & Company's, John Valeriotte presenting on Appraisal – The Final Solution to Quantifying a Claim and more to come throughout the year.

Please join us for any webinar's which interest you and if you have suggestions please feel free to email them over to: [ovadjustersassociation@gmail.com](mailto:ovadjustersassociation@gmail.com).

We hope to continue with the traditional Past President's Night and social events as restrictions relax and we become stable. In the meantime, stay safe, stay sane, and stay tuned for upcoming events!

We're looking forward to seeing you soon!



**Conar Marcoux**, BA, FCIP, CFEI  
President, Ottawa Chapter



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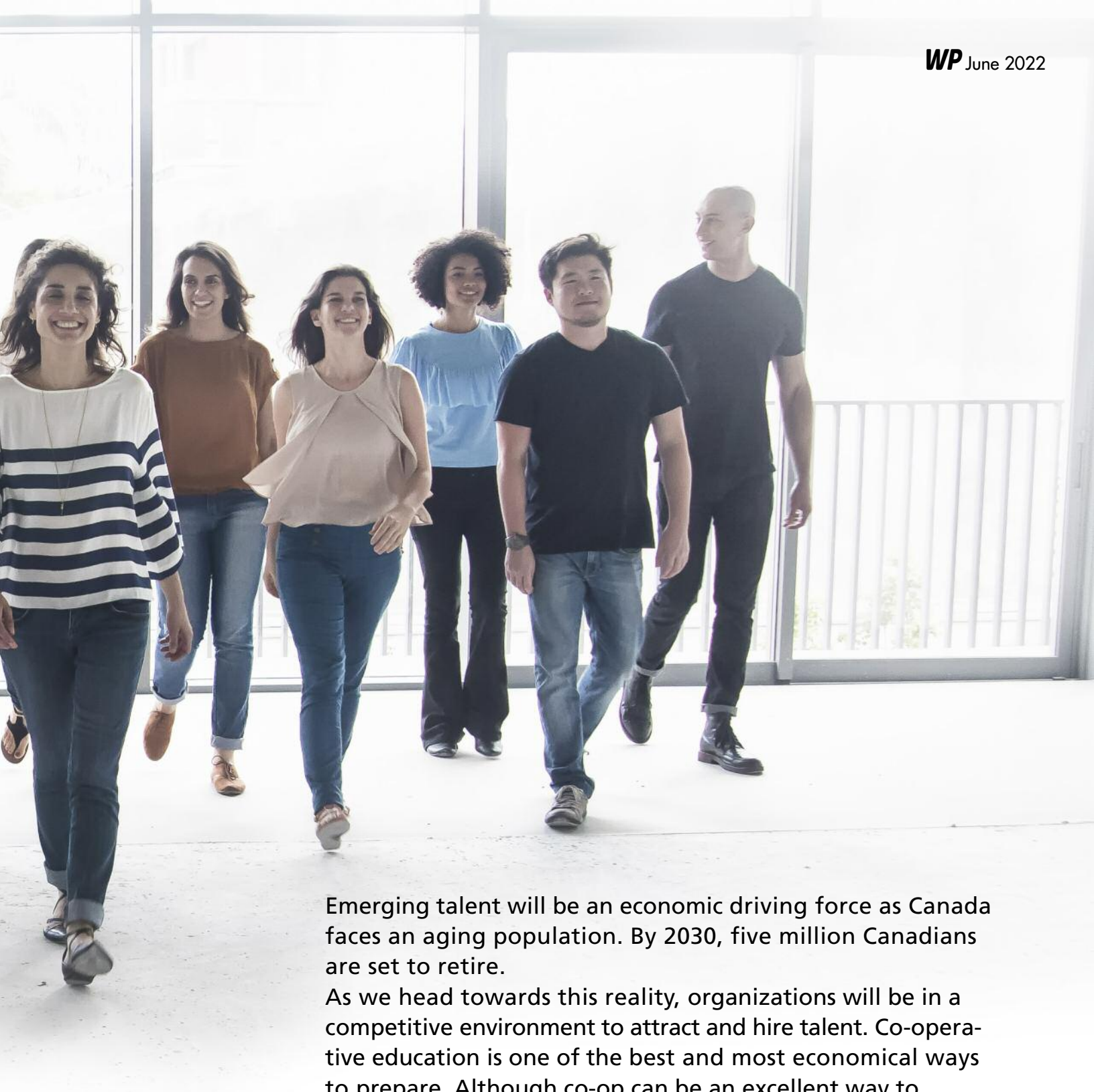
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# **Students are the Insurance Industry's Secret to Success**





Emerging talent will be an economic driving force as Canada faces an aging population. By 2030, five million Canadians are set to retire.

As we head towards this reality, organizations will be in a competitive environment to attract and hire talent. Co-operative education is one of the best and most economical ways to prepare. Although co-op can be an excellent way to engage with talent, not all organizations recognize the immediate or long-term benefits of bringing students into their workforce.

*By Alyssa Kuron,  
Business Developer, University of Waterloo*

# Students are the Insurance Industry's Secret to Success

Here are four main benefits of hiring a co-op student:

## **1. Co-op reduces hiring risk**

While co-op terms typically last 12 – 16 weeks, employers can rehire students for future terms or hire them permanently after graduation. The short-term commitment of the co-op work term enables employers to train students, evaluate specific skills and identify any additional talent they might need for the future.



## 2. Co-op is an affordable way to hire and invest back into your organization

Organizations that participated in hiring co-op students from the University of Waterloo saw an average return of \$2 for every \$1 invested in co-op talent.

Students are a blank slate with a mindset for learning. Your organization will have the opportunity to develop a workforce of emerging talent you can train to meet and exceed your needs.

## 3. Co-op students bring fresh and diverse perspectives

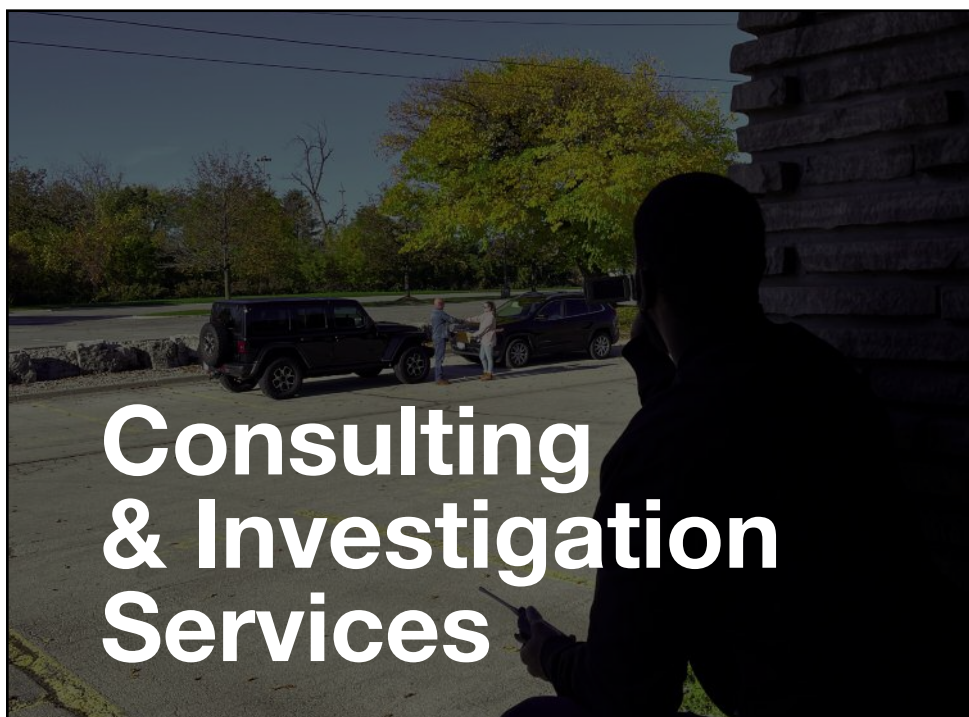
Coming from a learning environment, co-op students can help find innovative solutions to existing problems. In the workplace, they bring technical knowledge and a fresh perspective.

Students come from diverse backgrounds, with many having lived and worked around the world. Their lived experience offers insights and perspectives bring different cultural perspectives, which can be critical for organizations that want to diversify their thinking.

## 4. Co-op students have hybrid skills

The next generation of talent is the first generation to grow up embedded in technology since birth. But, to succeed, today's talent must bring both human-centred and technical skills to the workplace.

Co-op students learn soft skills through their combined academic and work experience. They also offer strong communications skills, critical thinking and adaptability. They're technologically savvy and provide relevant perspectives on current trends and cultural events, which can help organizations grow their brands.



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***Students must have a supervisor or access to a mentor for the duration of the work term.***

### **What tasks are good for students in insurance?**

Here are some tasks Waterloo co-op students can assist with:

- Support claims department by paying invoices, entering documents into the system, completing certain forms, reviewing claims files and working with various claims systems
- Provide support in identifying and analyzing system issues for a business area or project and develop/enhance workflow and operational procedures
- Valuation of insurance liabilities and experience analysis
- Financial reporting and market research
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### **What are your responsibilities as a student employer?**

- *Salary:* Students should be paid and added to your payroll for the term's duration. Here's our salary survey as a guide for co-op salary data.
- *Work term length:* The co-op work term length is 12-16 weeks. Students must have a supervisor or access to a mentor for the duration of the work term.
- *Hours:* 35-40 hours per week (full-time hours) required.



### **Attracting and engaging next generation talent**

If you're persuaded to test the water by hiring a co-op student, you will have to find new and interesting ways to attract and engage them. Here are ways you can attract and support Generation Z (Gen Z), those born between 1996-2014:

#### **i. Showcase your values**

Values matter to Gen Z in the workplace. The University of Waterloo's Work-Learn Institute (WxL) research shows that understanding those values might be most important to effectively recruit, motivate and retain young employees. According to WxL's research almost half of Gen Z students are unlikely to accept a full-time job if it matches their skills but not their values.

## ii. Highlight diversity, equity and inclusion

The Canadian workforce will be 33 per cent international by 2036. This global and diverse workforce presents new opportunities. To adapt, organizations must establish a more diverse, inclusive and equitable talent pipeline. Diversity strategies will focus on blind recruitment, unconscious bias training and looking beyond Canadian experience requirements for credentials. Companies must commit to diversity targets.

## iii. Focus on your job descriptions

Job descriptions that highlight how candidates can learn, make an impact and link their academics to their work, can enhance job attractiveness for Gen Z talent. By adding these, candidates can reframe how they see themselves in the role – without requiring organizations to change their own values or offerings.

Want to increase your number of applications? Learn more and download our job description sample.

## iv. Strengthen your remote recruitment strategies

During the pandemic, organizations shifted their operations to work remotely. This challenged the way we do business as well as recruitment and onboarding strategies. A recent survey found that 73 per cent of workers hope remote work will continue past the pandemic.

While Gen Z agree with this, our research shows they feel stressed and

***A recent survey found that 73 per cent of workers hope remote work will continue past the pandemic.***



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struggle more than their peers. This research found three core themes as priorities for young talent:

- a) **Socialization**: help them to understand workplace culture and build professional networks.
- b) **Productivity**: give them flexibility and independence to manage their work.
- c) **Meaningful work**: provide them with challenging work that aligns with their values.

Provide the right environment and emerging talent can blossom to fill your talent pipeline. With current Government of Canada's Student Work Placement Program (SWPP), organizations can cover **up to 70% of a student's salary. Affording emerging talent is easy!**

Here's what you need to know about SWPP in a nutshell. Eligibility:

- A registered Canadian business or organization.
- Not a federal or provincial government organization.
- Financially capable to hire a student for a part- or full-time work term, pay them consistently and provide a meaningful work experience.

To maximize your funding, you can also combine SWPP with the Ontario Co-operative Education Tax Credit, which will allow you to claim up to \$3,000 per student for a four-month work term.

Your organization could potentially hire a student to work 35 hours a week at \$18.00/hour for 16 weeks. Normally, your total cost for wages will be \$10,080, but with SWPP, your total cost would be as low as \$3024! You will then be able to claim 25-30% you spent in wages through the Ontario Co-operative Education Tax Credit.

Don't hesitate - get them through your doors early as the competition booms. Chat with a co-op specialist today about funding opportunities available to you!



*Alyssa Kuron (she/her) is a business developer at the University of Waterloo, Canada's #1 university for Computer Science, Mathematics and Engineering (Maclean's 2021 University Rankings). She has 3+ years supporting industry partners in their engagements with UWaterloo and is an advocate for work-integrated learning. If you have questions about early tech talent recruitment strategies, please reach out to Alyssa Kuron (alyssa.kuron@uwaterloo.ca).*

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# **Managing Workplace Stress and Best Wellness Practices: Preventing Burnout and Having a**



# Healthier Approach to Life!



The last couple of years have been amongst the most stressful times in our lives. With the ongoing uncertainty and unpredictability of the road ahead, stress seems destined to remain a bigger part and “partner” in our lives.

*By Michael Lewis,  
Michael Lewis Training, Motivation  
and Development.*



# Managing Workplace Stress and Best Wellness Practices

Canadians of all walks of life and of all ages, from the youngest children to our seniors, have reported that their mental health has suffered through the course of the pandemic. And those who have continued to work, either in our traditional workplaces or from home are feeling burned out, exhausted, worried, frustrated, overworked, perhaps in some cases, somewhat unappreciated. Additionally, our personal lives and time away from the rigors of work are also filled with various family commitments and obligations. Weekends seem too busy, and precious vacation time, if we can

get it, too short.

Also, our careers often become for some prioritized over many other aspects of our lives such as our relationships, time with friends and family, our rest and recreation, and even our mental, physical, and emotional health. Effectively managing stress and seeking the right balance between all the demands of your career and the desire to have a happy, healthy, and fulfilling personal life remains the biggest challenge that many people face. In reality, we've all languished through the past two years, and we are stressed and we know it.



## Managing Stress in Your Workplace

So, when we turn our attention to how to manage stress in the workplace, the solutions must begin where the first and most important changes can be implemented. Simply put, managers and supervisors are best positioned to address and make significant improvements in mitigating workplace stress. By leading meetings with their teams and departments and openly discussing stress in the workplace they can and with their team's solutions, look at realistic ways to reduce and address stress. By implementing stress reduction strategies, it soon becomes clear to everyone that the world of work can become a better work environment for all...but it takes a cooperative and collaborative approach to make that happen.

It is critically important for people in a workplace setting to be able to communicate what they need in terms of stress supports such as addressing and reducing workplace noise and minimizing interruptions and distractions. Everyone is a stakeholder in workplace stress management and mitigation.

By reducing stress, not only are you able to create a better and more inviting working environment but numerous studies show that both individual and team productivity improves, often quite significantly. The bottom line often is the main beneficiary of managing and reducing stress. Companies all over the world are investing more and more in creating a more peaceful and respectful workplace, one that is more sensitive and responsive to the needs of the people who work there. Another benefit is managing stress is the increased levels of manager and employee retention. People who feel treasured are far more likely to stay

where they feel appreciated and efforts to keep stress managed send a positive and welcome message.

Most importantly there must be boundaries that are mutually agreed upon by all. Established boundaries ensure that all the stress-inducing elements of toxic behaviours such as workplace gossip, conflict, disputes, and bullying are not tolerated and are quickly and firmly addressed. Workplaces need to be a place based on well-defined core values such as respect, kindness, tolerance, inclusion, acceptance, and that of everyone's space...is a safe, positive space. Respected values, boundaries and defined company policies are important tools to achieve just that.

## Managing Stress When Working from Home

With many of us working from home or in a hybrid model of split-

***People who feel treasured are far more likely to stay where they feel appreciated and efforts to keep stress managed send a positive and welcome message.***

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ting time at work and home, we have discovered the benefits and pitfalls of each including the stressful juggling act of trying to have a work/life balance. During the heart of the pandemic, work at home parents discovered the challenge of being educators and helping their children learn from home when schools were closed, all the while trying to keep up with the demands and daily requirements of their careers. Fortunately, with the reopening of schools, employees working from home can reset and refocus on their daily work demands but there are other stressors too.

Just like in traditional workplaces, working from home too requires us to have established boundaries. Boundaries begin in conversations with partners/ spouses and families so start by talking to your family members about your current needs and expectations are and might be going forward so they know what space and time you need to do your work and how best to support and respect your wishes.

To really be productive and minimize distractions, it is important to create a comfortable and private home office space. Working from a kitchen table or on the couch might sound like a convenient way to work but simply put, over time it really isn't practical. If you are working from home and plan to for quite a while, and surveys during the pandemic show, that the majority of home-bound employees prefer it to working in the old office environment...for a wide range of reasons, then you need to set up a modest home office, a room with a door and one that looks and feels like a proper office. A home office will also compartmentalize your working from home experience so that you can "leave" your office and rejoin your personal life without the

commute home.

People working from home for the first time because of the pandemic report that they often find themselves working differently than in the regulated environment of the office. They discover that they work slightly longer days but can take more breaks, they work different hours, sometimes returning to "work" later in the evening to check and respond to email or get some work done. Furthermore, they work through mealtimes and even on weekends. This all said it should become clear why we need to have clear boundaries in place so the lines that divide our home and work lives don't become blurred.

Keep your working from home experience stress minimized by taking breaks, eating meals with family, resisting the temptation to "just check on something" or get caught up. The convenience of a home office is great but when you think about it, you'd never drive to the

***To really be productive and minimize distractions, it is important to create a comfortable and private home office space.***



office in the evening to get work done or respond to emails.

When working from home, you will soon discover that it is more about working smart and focused rather than hard and distracted. For example, you might reduce the stress of working from home by being a little more flexible and creative with your work schedule. When possible, try working when there are fewer family distractions, when your energy level is higher, when you feel generally more focused or when you feel most productive and inspired.

You might find that peak times of productivity will be different than when you worked in a company office environment. Some working from home can often discover that working an hour in the evening, when meetings and phone calls aren't a distraction, can be a very

productive time. Conversely, there are those who prefer to work early in the morning before the household awakens. Whatever works for you and suits your productive energies will often be revealed through experimentation. Working from home and working alone is often a big adjustment so expect it to be a learning experience including learning to appreciate the positives and address the negatives.

### **Embracing Your Wellness, A Very Personal Obligation!**

All too often it seems that many of us do not the value and importance of good personal health and the full spectrum of wellness until it is too late, or we have no other choice but to address it.

I've come to recognize that there are really ten essential elements of personal wellness, any of which are

important to achieving a healthier and more fulfilling life, but when combined and interconnected harmoniously, they become the foundation for true personal wellness.

### **Physical Health / Nutrition**

The first and perhaps most important step to personal wellness lies in a commitment (or a re-commitment) to investing in your personal health such as ensuring regular exercise (that you enjoy), and a thoughtful intelligent diet with a focus on eating with nutrition in mind. We would be wise to see ourselves as being worthy of self-maintenance so we can take on everything else in life.

### **Emotional Health**

It's OK to not feel OK especially after all we've been through so taking time to practice self-care with partic-



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ular attention to your emotional needs is vitally important. It is important to have people that you trust to talk to and that you have supportive resources, either through work or self-discovered in your community. If we are not happy and feeling like how we feel and deserve to feel, just remember that you are not alone, there are resources, and your wellness depends on you connecting and utilizing them.

### **Financial Wellbeing**

So many Canadians struggle to make it from paycheque to paycheque. To achieve a better sense of financial wellbeing often begins in personally analyzing your spending habits, making better choices, looking to build your credit rating, and thinking about your future.

### **Social Connections, Healthy Relationships, and Sense of Belonging**

The paradox of personal wellbeing is that to achieve it, we need other people in our lives and that means having healthy, mutually beneficial, and fulfilling relationships. Wellness is about feeling that we belong, that we are part of a community of friends and family, and that we feel valued.

### **Career Wellbeing**

As our careers are a big part of our lives. It is a journey worthy of your time to find and seek satisfaction in what you do and in realizing that you can make a difference can bring with it a feeling of contentment that carries into every other aspect of your life. Those who are happy at work, are often happy at home and vice versa.

### **Adequate Sleep and Rest**

To take on the challenges of our

day-to-day lives we all require sufficient sleep so to wake rested and prepared. Without adequate sleep and mental and emotional rest, we will live a life battling stress.

### **Recreation and Rejuvenation**

Wellness beyond ensuring physical exercise requires us to have recreational pursuits including sports, active hobbies, travel, and even creative arts. When we have an outlet for our competitive and creative side, we discover life's pleasures.

### **Connection To Nature**

Oliver Wendall Holmes once remarked, "That the best thing for the inside, is the outside". The natural world has the power to connect us to a more grounded and sensible reality. Wellness is enhanced with the sun on your face and fresh air in your lungs.

### **Peace Of Mind and Mindfulness**

A rested and peaceful mind provides us a quiet place to consider our thoughts and to plan and evaluate our road ahead. Meditation is one such way that can help calm our thoughts and allow us to connect with ourselves.

### **Passion and A Sense of Purpose**

I have always thought that the purpose of life is to find and enjoy a life of purpose. Wellness can find a path into your life if especially when can embrace your passions, interests, hobbies, and shared life experiences with loved ones and friends.

At some point in your career, you'll decide your life and your personal and emotional health and wellness at and beyond work is important, has become a priority, and that you deserve, like so many others, a happier and healthier life. And once you learn to examine how

stress affects you, your work, and your personal and family life then it becomes a matter of planning and acting on how you can best mitigate your daily stressors, at work, at home, and throughout your life.



*Michael Lewis is founder and managing director of Michael Lewis Training, Motivation and Development, a London, Ontario training and development firm founded in 1994 with a training passion on leadership and workplace solutions. [www.michaellewis-training.ca](http://www.michaellewis-training.ca) (519) 453-4264*

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# Without Prejudice

## List of Articles Published During the 2021–2022 Term

ARTICLE	AUTHOR
<b>Sept. 21</b> Section 33 of the Schedule: When is the Production Request	
“Reasonably Required” .....	Cary N. Schneider
Negligence in the Peloton? .....	Barry Cox
Smith Building and Developments v Wynward Insurance Group .....	Glenn Gibson and Andrew Eckart
Business Interruption Claims - What business owners and insurance representatives should know? .....	Kevin Thomas and Tony Militello
<b>Oct. 21</b> The Power of Heart-Centered Leadership .....	Deborah Crowe
“Tech Tips” for Defending Personal Injury Claims Involving Cyclists and Runners .....	Barry Cox
Engaging the Right Construction Claims Experts Wisely .....	Derek Sayers
What Is Psychopathology and How Is It Measured? .....	Dr Jonathan Evan Siegel and Chendur Gandhidoss
<b>Nov. 21</b> Product Recall: Adjusting to Today’s Risks .....	Robert Holmes
Under Tight, Over Tight, or Just Right .....	Alex Caskanette
Why Speeding – Just a Bit – Can Be Dangerous .....	Jillian Leblanc
<b>Dec. 21</b> Online Mediation: Benefits and Drawbacks of ADR in the 21st Century .....	Ryan A. Murray
House Explosions .....	Jeff Udall
Pre-Accident Medical Condition and Denial of Disability Insurance Benefits .....	Cary N. Schneider
<b>Jan. 22</b> LAT Reconsideration Decision – Foster and Aviva re: CERB Benefits .....	Amanda Paci and Sheri Gallant
Do Winter Tires Prevent Collisions? Is it as Simple as Advertised? .....	Mark Fabbri
Proactive Claims Communication: Adding Value to Customer Service .....	Dara Banga

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## List of Articles Published During the 2021–2022 Term

### ARTICLE

### AUTHOR

<b>Feb. 22</b>	Mediation For Claims Professionals.....	Jonathan Cooper
	Introduction to TPA/Corporate Account Management .....	Victoria Hanson
	Small Doesn't Equal Simple.....	Jose Landrove
	Fraudulent Collision Claims in the Aftermath of COVID-19 .....	Raffi Engeian and Nishan Perera
<b>March 22</b>	Mediation For Claims Professionals (Part 2).....	Jonathan Cooper
	Property Claims for Buildings – A Day in a Structural Engineer's Life .....	Daniel Han
	Why Insurance Adjusters Should Still Care About Asbestos .....	Kelly (Smith) Newell
	So, You Think We Only Do Surveillance .....	Nino Calabrese
<b>April 22</b>	When CAT Strikes – An Adjuster's Call of Duty Ignites.....	Anita Paulic, Jonalee Hodges and Shawn Roy
	How to Defend a Chronic Pain Claim: Tort .....	Blair Nitchke
	Should I stay or should I go? .....	Liz Gilthorpe
	Is Concussion a Likely Injury Outcome from a Low Speed.....	Chad Gooyers
<b>May 22</b>	Stuck in a Claims Tug of War? Invoke the Appraisal Process.....	John Valeriote
	The Long and Winding Road Between the SABS and the WSIA .....	George Kanellakos
	CIAA Incoming President Jeff Edge – Insights of Claims Handling.....	Laurie Walker
	Insurance Investigations: Getting the Most Value for Your Investment .....	Randy Henderson
	The Importance of Empathy: Making the Policy Holder Feel Heard .....	Dara Banga
<b>June 21</b>	Blast Through Delay: Close defence files in less than a year.....	Guy Sanders
	The Critical Role of Symptom Validity Testing in Psychological Disability Assessments: A Discussion of the Inventory of Problems-29 (IOP-29) .....	Dr. Luciano Giromini Dr. Donald Viglione, Dr. Laszlo Erdodi and Dr. Jonathan Evan Siegel
	Students are the Insurance Industry's Secret to Success .....	Alyssa Kuron
	Managing Workplace Stress and Best Wellness Practices: Preventing Burnout and Having a Healthier Approach to Life! .....	Michael Lewis



## Final Report .....

*Margaret Mackenzie, Ottawa Chapter Delegate*

In Fall 2021 I had the delight to join the OVAA and become the chapter delegate for the OIAA. The OIAA supports and raises awareness for so many important charities. I want to take this opportunity to speak and raise awareness about an important challenge that many of us are facing or have faced in the past. I think we all can agree that the pandemic has thrown us out of sorts when it comes to our routines and hobbies being interrupted. Many people were not able to continue actives that brought joy into their lives or allowed them to destress after a long day.

May is Mental Health Awareness Month. This month of recognition is important to me because many people close to me and including myself struggle with mental health. Studies show that engaging in physical actives release endorphins and dopamine which promote high levels of mood and energy.

In early 2019 I joined a local gym and began my nightly yoga routines to get my body moving after falling into a bit of a slump. After getting back on track the early cases of Covid started to spread and gyms had closed. Disappointed and not motivated I stopped my nightly yoga routine and only supplemented it with a walk here and there. Fortunately, I found my stride in late summer 2021 when I worked with a personal trainer to hold me accountable in achieving my goals. It was not long after I started training that I noticed my improved physical health and mental health.

After finding a passion for fitness and promoting mental health awareness I decided to start my own personal training certification. My goal is to complete this in a few short weeks and train friends and family to help them find their stride.



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	Page No.		Page No.
Accomsure .....	30	Global Resolutions .....	17
AutoLux .....	27	MDD Forensic Accountants .....	49
BDO Canada .....	25	McKellar Structured Settlements Inc. ....	18
Beard Winter LLP .....	44/45	Nusens .....	31
Blakeney Henneberry Murphy .....	11	Relectronic-Remech Inc. ....	28
Brown & Beattie .....	14	ServiceMaster Restore .....	52
Canadian Academy of Distinguished Neutrals .....	23	Servpro Industries (Canada) ULC .....	50
Davis Martindale .....	43	Williams Meaden & Moore Inc. ....	13
GardaWorld .....	41	Xpera Risk Mitigation .....	26



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## PODCAST NETWORK

As 2022 gets underway, we would like to thank every supporter of the OIAA and listener of WP Radio over the last year. With the 2021 season commencing with a ton of great content from Arcon Forensic Engineers and the SCM Group of Companies, we can't thank them enough for their continued support of the OIAA and WP Radio's programming. Without companies like them, the content produced over the last year wouldn't be possible and the people behind these brands are all critical to WP Radio's success.

We are excited to announce that WP Radio has an exciting new roster of podcasts coming to your ears in 2022. We've been working behind the scenes with a variety of brands on putting together some really great plans in place, to make sure the content and interviews will continue to captivate and educate listeners.

Leading the network into a new season of podcasts, WP Radio will be focused on featuring brands that you may not have heard of, but who are essential to the Ontario insurance industry. These may come in the form of interviews from founders of companies, or company spotlights on emerging brands that all play important roles in their spaces.

WP Radio also still has options for brands to sponsor podcasts for the upcoming season. If you would like your company to be featured on the network, please reach out at your earliest convenience to speak about show opportunities.

We can't thank everyone enough for their continued support of WP Radio and look forward to seeing you all in 2022. Stay tuned for the latest updates by subscribing to WP Radio wherever you listen to podcasts.

For more information on sponsoring a show, please contact Terry at [terry.doherty@aviva.com](mailto:terry.doherty@aviva.com)

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