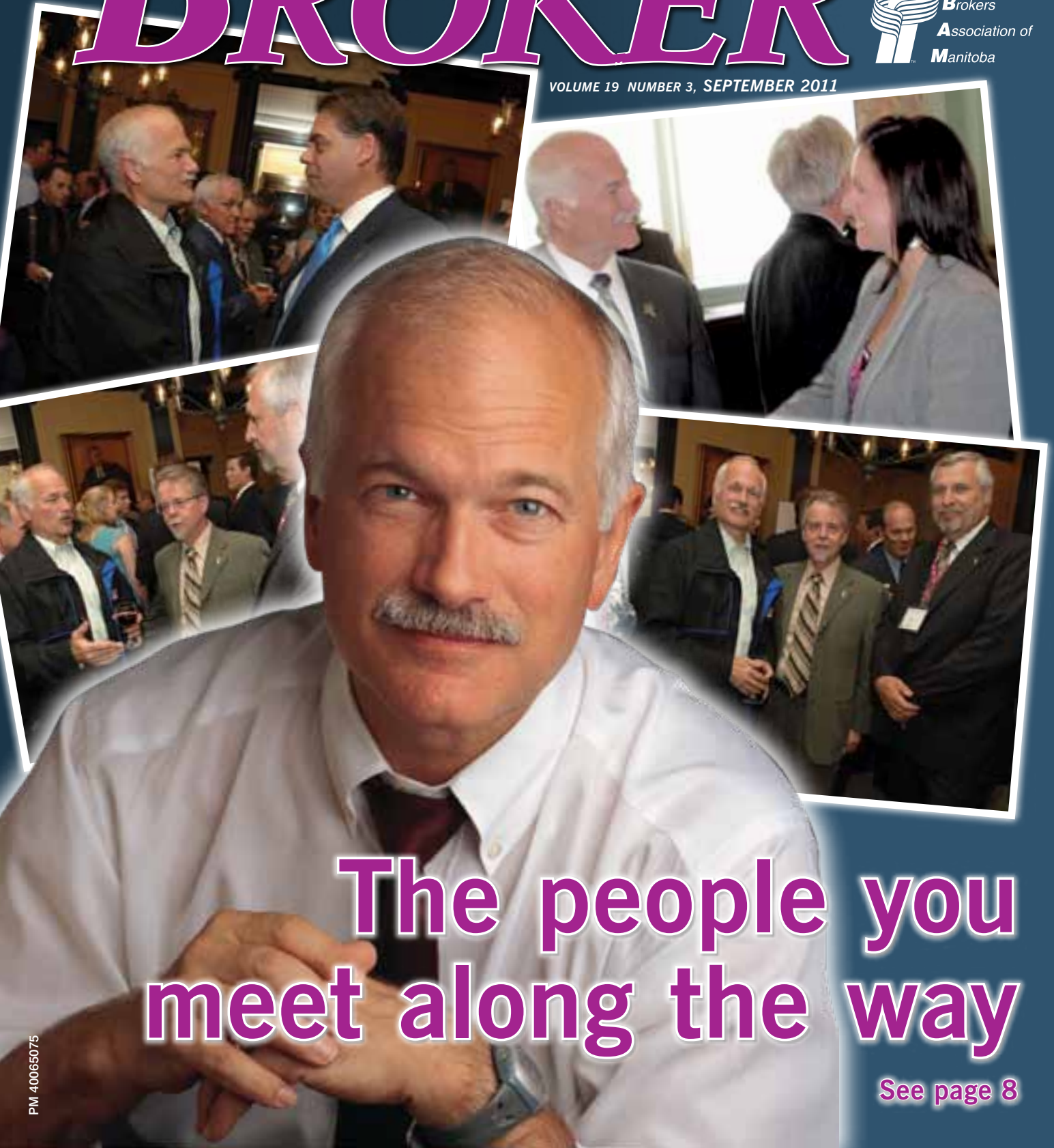


MANITOBA INSURANCE BROKER



VOLUME 19 NUMBER 3, SEPTEMBER 2011



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See page 8

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**Building a recognizable
broker brand** **16**

Council of the Federation **22**

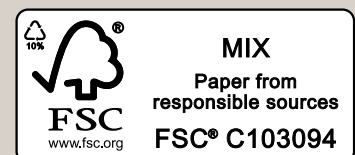
**2011-2012
Education Calendar** **25**



Departments

8 CEO's Remarks
10 Viewpoint
13 YBN Report
14 PD Committee Report
20 Raising our Profile

44 In the Community
46 Specialty Insurance
54 Business Corner
56 Industry News
60 Reach our Advertisers



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David Schioler,
IBAM CEO

Some of the biggest challenges in relationships come from the fact that most people enter a relationship in order to get something: they're trying to find someone who's going to make them feel good. In reality, the only way a relationship will last is if you see your relationship as a place that you go to give, and not a place that you go to take.

- Anthony Robbins



Jack Layton and IBAM CEO Dave Schioler at Broker Hill Day 2008

There have been many people who I have met through this wonderful industry of insurance during my now more than six years as CEO of the Insurance Brokers Association of Manitoba. There have been the brokers, the insurance company people, the adjusters, the suppliers and the lawyers – and oh yes – the politicians.

It would be a tremendous understatement to say that the people I have met have been 'interesting' or 'competent' or 'good.' The people I have met have been and are all of those things – but they have also been and are so much more. In fact, so many of the individuals who I have met create energy in and for the industry. They make the lives of the people around them far better. There have been the doers and the Doers. There are the insurance company executives who travel from afar to help us when we need them. They have become

friends. There are the brokers who call to ask questions or to give advice or to go for lunch or to Happy Hour. They have become friends. These are the people who make it all worthwhile for all of us. They are awesome and they are YOU.

Jack Layton was one of those unique people – someone who possessed and embraced the characteristic of giving. I had the good fortune of meeting Jack Layton on a few occasions; the first meeting was impressive by any definition of the term. It was at our annual Hill Day in Ottawa – the day when each year brokers have a chance to educate and influence some of the country's top elected decision makers – the day when brokers give information and explanation and when the MPs and Senators give understanding, feedback and advice. Jack Layton certainly did this and more. Jack looked you in the eye – he was sincere – he was a person

of integrity – he was giving. Jack Layton was one of us. This all became evident quickly. What was also impressive was his intellect. Jack understood our issues upon listening intently only once – and yet he asked you to repeat them aloud continuously so that others could hear, understand and share your message.

In 2008, the IBAM delegation presented Jack Layton with a magenta blanket, emblematic of insurance brokers in Canada. The next time I saw him in 2009 in Winnipeg, without prompting Jack let me know quietly that he had the blanket thrown over his couch at home – and that he wrapped himself in it when he had a cold. Jack Layton became our friend. What a loss – but what an individual – what a memorable and special individual. It's incredible – the people you meet along the way through this wonderful world of insurance. #

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Fraser Lyle, President,
Insurance Brokers
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Broker perpetuation a key strategic goal

Recently we have witnessed some fairly dramatic changes in the insurance landscape with consolidation – both from the insurance company side and the brokerage side. Consolidation occurs for any number of reasons: economies of scale, competitive advantages, corporate fit, growth and profitability and specialized niche marketing opportunities. The list goes on. One thing that I feel will remain constant in the foreseeable future is the need for change in our industry as challenges emerge.

Some may see consolidation as a potential threat. That it will stifle competition, or not serve our customers as well as they should be served. Or that it will ultimately drive independent brokers out of business and restrict the appearance of new broker partnerships. If we only consider the economic realities of rationalization then I suppose the argument becomes an evolutionary one – only the strong will indeed survive. From this arises the challenge for existing brokerage owners and those who want to start their own offices to consider using different

strategies to grow or expand their operations.

Strategic partnerships have emerged between brokers, and even with insurers, as the need to adapt and grow becomes more necessary in order to prosper. Every three years, IBAC engages in a new strategic planning exercise that charts the organization's path. In the latest (February 2011), broker perpetuation was identified as a key strategic goal to be addressed. What is significant here is that this goal was absent in the previous planning session. Some of this new goal has been addressed with professional development initiatives such as the online H.B. Com. and MBA programs through Laurentian University, as well as our Producer Academy program. However, there still needs to be better exchange of ownership/partnership opportunities among brokers within the brokerage community.

If we are to attract and retain the best people to the brokerage side of the industry, there needs to be opportunities for personal growth and financial success. Innovative financing arrangements to fund expansion of existing brokerages and opening of new brokerages need more attention. Technological advances will also assist brokers in becoming more effective as we serve our evolving customers' needs. We need to maintain the 'emotional connection' or 'personal contact' with our customers that we, as brokers, are well known for, as well as make it is easy for our customers to do business with us.

A new, sharper focus on broker perpetuation will help to offer some solutions but this will only partially address our challenges. Now would be a good time to re-examine or even formalize your succession plans if you have not already done so. Let's get the conversation re-started at the brokerage level. #

“Now would be a good time to re-examine or even formalize your succession plans.”



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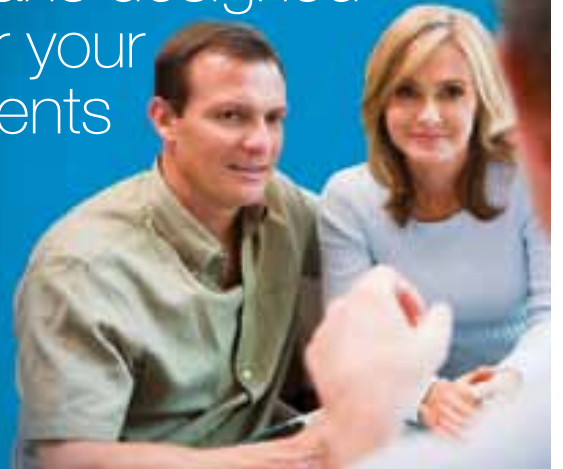
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Lindsey Jordan, Horizon Stewart-Greenslade,
Young Broker Committee Chair

Always seeking new members

As I begin my term as Chair of the Young Broker Committee I'd like to take this opportunity to thank **Dwight Heppner** for his past year of service as chair of the Young Broker Committee, as well as **Brett McGregor**, our past chair. Your leadership, guidance and involvement in the industry over the years deserve recognition.

At the time of writing, we anticipate another successful Young Broker Golf Tournament, this year being held at beautiful Teulon Golf & Country Club.

In September, Dwight and I will be travelling to Minneapolis to attend the Young Agents Big "I" Fall Leadership Conference. I look forward to meeting other young brokers and learning new ideas from our neighbours to the south.

We are currently planning the YBN Education Day. Further details regarding date and location will be available on the IBAM website in the upcoming months. We hope you will join us for a great day of education and networking.

We are always seeking new members. The YBN is an excellent opportunity to meet other young insurance professionals. If you are interested in receiving our E-News or becoming a member of the Young Broker Network, please visit the YBN

link on the IBAM website. We also have a few open spots on our Committee. If you are under age 37, looking to share your ideas, become more involved in

the industry and interested in joining the Young Broker Committee, please contact me at ljordan@horizoninsurance.ca or 204-856-2426. #



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professionals."



Tara Chammartin
PD Committee Chair

Another exciting year for broker PD

In this issue's Committee Report, MIB sat down with Professional Development Committee Chair and IBAM Board Member **Tara Chammartin** to find out what members can look forward to in the way of PD in the coming months.

Q - Who sits on the PD Committee?

A - We have a good team in place once again and working with me will be **Katrina Hueging** and **Keith Jordan** of Horizon Insurance and **Curtis Wyatt** of Wyatt Dowling Insurance. And, of course, we are assisted by the IBAM staff.

Q - What are the Committee's priorities for the upcoming year?

A - Our focus is always to promote our core Education products: CAIB, Fundamentals, Auto Broker and CPIB. Committee members see the CPIB program as a great way for CAIB graduates to continue their insurance education.

We also are excited about upcoming seminars we will be offering. We will be partnering with FirstOnSite & Pinchin Environmental to provide a seminar on Environmental Building Hazards. We will also be offering seminars on Business Interruption, Standard Garage Automobile Policy SPF #4, and E&O Loss Prevention.

Q - What else is new in the area of Education this year?

A - We are very pleased to offer Laurentian University's online Master of Business Administration (MBA) and online Honours Bachelor of Commerce (H.B. Com) programs for our member brokers. I believe the first set of classes start this September and we are pleased to have one of our members accepted into the MBA program. The application deadline for classes starting in March 2012 is October 24, 2011.

The Elite Force – Best Practices Producer Academy, a specialized sales training course, has been very well received.

It has been well proven that the cost of the course itself is far outweighed by the new commissions which attendees can earn in their first year alone. The course is being held again by IBAC this year starting in September. There are only 14 spaces and we are extremely pleased to once again have representation from Manitoba.

Q - Any final words to IBAM members re: Professional Development?

A - As chairperson of the Professional Development committee and a long-time broker, continuing education is very important to me. Our industry is forever changing, and skills, knowledge and training is needed to keep up to date, whether you are a new or experienced broker. We want to make sure that IBAM is the number one provider of these seminars and courses to our members. We want to know what would benefit your office! If you have any ideas or suggestions for courses or seminars, please feel free to contact me or the IBAM office. #



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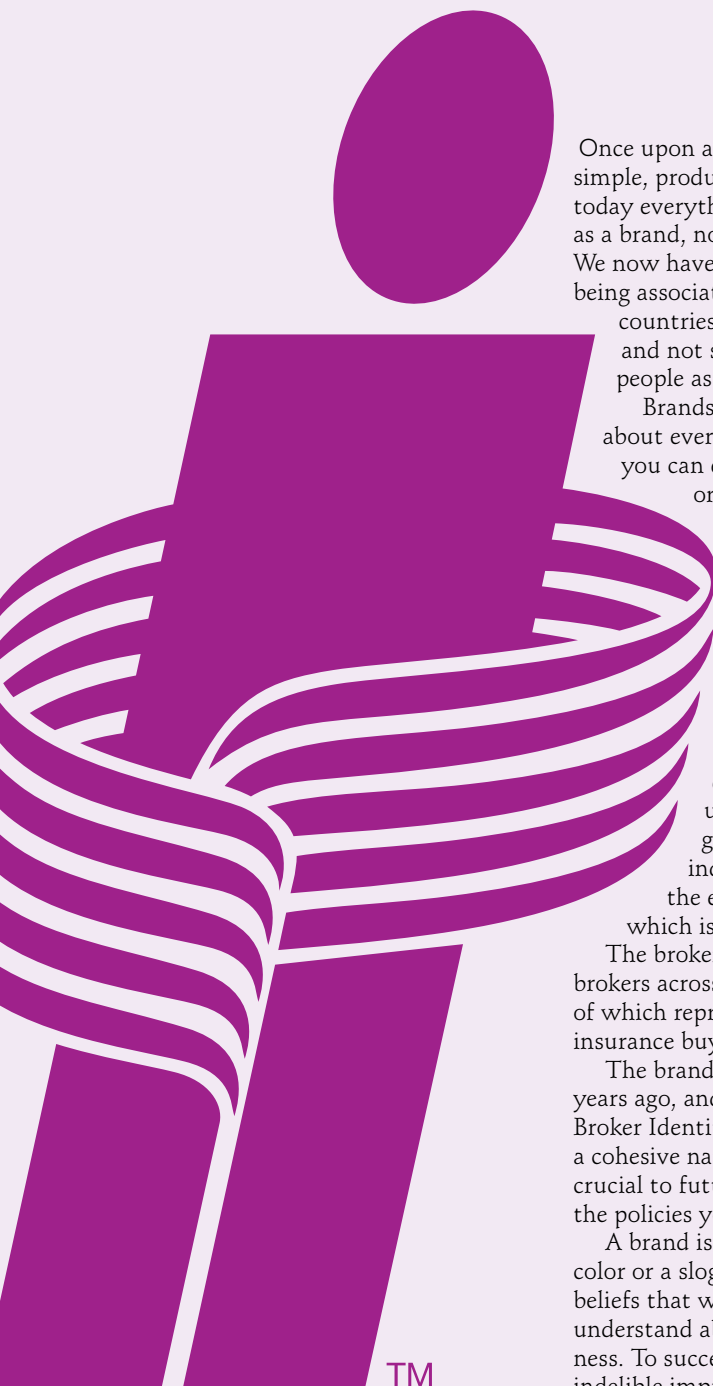
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Building a recognizable **BROKER BRAND** is more important than you think

(This article ran previously in the Summer 2011 issue of Saskatchewan Broker, the official magazine of the Insurance Brokers' Association of Saskatchewan. Used with permission)



Once upon a time a 'brand' was a simple, product-related thing. But today everything seems to be identified as a brand, not just consumer products. We now have the notion of a brand being associated with everything from countries to movie franchises, and not surprisingly, to groups of people as well.

Brands are understood by just about everyone to represent what you can expect from the product

or service or person that is being presented to you.

Good brands symbolize the most important value of all, and that is a **trust** in what the product will deliver.

Branding is particularly important in service industries, where each experience of the product is so much harder to guarantee. Each and every individual has to live up to the expectations of the brand, which is not easy.

The broker brand consists of 33,000 brokers across Canada, every single one of which represents the brand to the insurance buying public.

The brand came into being over 20 years ago, and is marketed through the Broker Identity Program (BIP) because a cohesive national brand identity is as crucial to future broker prosperity as the policies you write.

A brand is not just a symbol or a color or a slogan. It is a concrete set of beliefs that we need our customers to understand about the way we do business. To succeed, a brand must make an indelible impression that is recognized and respected by its customers. For this to work, the brand needs a clear focus,

the values have to be true and most importantly, upheld by all those who represent the brand.

In developing the BIP brand, we need to hold true to certain beliefs. Brand management is about defining a unique and remarkable story that can be instilled in people's minds, and orchestrating the delivery of a consistent brand experience to reinforce that idea. While people make logical, rational purchase decisions, your brand, like most brands, is not only a rational offer, but is emotionally based. Win the heart, and the mind will follow. You fulfill your brand through excellence in your products and services. Your brand must be built 360°. The aim is absolute consistency, centered on the brand promise.

The brand is communicated through marketing activities that promote the trust we want people to have in it. In the final analysis, the consumer decides what your brand is, based on their net impressions, and if those impressions are positive, they will be drawn to it.

The Goals of the BIP Brand

First, from the public point of view:

- To raise awareness of brokers and their unique role;
- To enhance the reputation of brokers as an insurance professional; and
- To promote trust in the services a broker provides.

Second, if we are successful in this regard, we can advance our cause with politicians:

- To make our presence known as a national community-based organization;
- To impart knowledge and information about the national role of brokers;

- To win the support of politicians for our causes on behalf of all Canadians; and
- To encourage politicians to give our causes their priority attention.

The BIP Program

The BIP program is a national responsibility, undertaken on behalf of all brokers in Canada. It provides a springboard from which the member associations, and individual brokers, tackle their own specific, regional needs, playing off the profile and the positive image promoted by the national branding effort.

The broker value proposition – the primary benefit that defines us and separates us from all other distribution channels – is that ‘brokers work for their customers, not the insurance companies’ so Canadians can rest assured that their interests are paramount. No one else can make this claim. It’s at the centre of everything we do and how we represent ourselves.

How do we carry our message to the public and, through them, to the politicians? We start with the distinctive **magenta BIPPER symbol**, for decades now a consistent identifier of a skilled and trustworthy broker. It’s also through our slogan – “**Your Best Insurance is an Insurance Broker.**” This is a clear superiority claim that brings the promise of an actual relationship with a broker and the reassurance this brings.

But branding is a lot more than a symbol and a slogan. It is a complex structure, each facet of which helps lead the customer to not only believe in what the brand stands for, but to ultimately form a bond with it; a bond which can become a lifetime relationship. And for brokers, that bond represents ongoing earnings potential and business growth. A crucial milestone in reaching this pinnacle of bonding with a brand is the forging of trust between the customer and the brand itself. But trust has to be earned.

The foundation of a brand is **AWARENESS**. If people are not aware of what you offer, then everything else is academic. We have been building this foundation over many years through the proliferation of the BIPPER everywhere we can, with the use of national advertising and sponsorships, and regional and local, even individual,

displays of the symbol and the slogan.

Once people are aware of our brand, they will judge it in terms of its **RELEVANCE** to their lives. Some people will never go any further to using a broker if they’re not interested in the idea. For them to evaluate the relevance of a broker to their needs, we must give them something to evaluate us by, and that is the unique broker value proposition.

So, a number of people become aware of our brand proposition, and

judge it relevant to their needs. Now they need to try it, so they seek out a broker. The brand now has to **DELIVER ON THE PROMISE**. Your customers can now evaluate your offer – both product and service – and see how well the brand performs, through their own eyes.

Assuming that our customers experience such a superior level of customer service and product offering, they will begin to perceive a distinct advantage in using a broker over any other way of



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buying insurance. This is the birth of brand loyalty – the holy grail.

After a consistent and fulfilling experience over time with your brand, the most valuable customers you will ever have – regardless of the dollar value of their premiums – will be those who have fully bonded with you. At this level, all the investment, all the effort that we have all made to get them to this point, will be returned many times over in referrals and renewals. The customer is now an advocate for the broker, the way the broker is an advocate for them.

Advertising has a major role to play in encouraging customers into the fold. The key objective of the advertising is to differentiate the broker insurance channel from others. There is no doubt that it will take a long time before a majority of Canadians truly understand the difference between brokers and other means of buying insurance. So the more we can get them to understand this, the more likely they will value the brand offering.

Our core message is “Your Best Insurance is an Insurance Broker.” That’s a pretty dogmatic claim, so we

need to back that up with concrete reasons for people to believe that what we are saying is true. Our support is that a professional licensed insurance broker works on your behalf, offering expert, independent advice to obtain the best coverage at the right price, takes care of everything for you, and is there to help in the event of a claim.

For many years we have made good use of a wonderful symbol of comfort and security: **The Magenta Blanket.** This simple metaphor speaks volumes about how you feel when a broker is taking care of you. People value shorthand ways of remembering things, and the BIP blanket is a great way to visually remind your customers about the emotional benefits of using a broker.

The blanket is welcomed at figure skating events, where IBAC is the official sponsor of Skate Canada Volunteers. This same warm reception is waiting for any broker who cares to get involved with Skate Canada activities at the community level. The blanket has also become a fixture on ski hills across Canada, where IBAC provides them to Canadian Ski Patrollers. Blankets are also given out in large quantities to such deserving causes as women’s shelters, agencies for the homeless, trauma teams and blood banks.

A key facet is the broker contribution for it is here that the proof of the pudding is really discovered. Each and every broker has a part to play, simply because each and every broker is a piece of the brand. The flip side of this is that we are only as strong as our weakest link. A less than perfect customer experience can lead to a blurred or fractured image, which will undermine the expectations of the brand that we are so busily building up.

Beyond exemplary service, the broker has an important role in propagating the Broker Identity Program. The more people see our symbol on exterior signage, in offices, on letterhead and business cards, on promotional and goodwill activities, the more the promise of the advertising and all the other BIP efforts are reinforced, as well as the stature and reputation of brokers themselves.

Building a recognizable brand is without doubt a huge asset to brokers nationally however it has to be done well and our commitment is to keep building our brand into a truly great brand – broker by broker. #

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IBAM at Council of the Federation summer meeting

COUNCIL *of the*
FEDERATION



CONSEIL *de la*
FÉDÉRATION

IBAM joined with representatives of IBAC and other provincial broker associations for the third consecutive year in order to have an invited presence at the annual summer meeting of the Council of the Federation held in Vancouver July 20-21. The IBAC and provincial broker delegations joined with the Premiers on Thursday July 21 for a terrific gala reception at the beautiful and extraordinary Museum of Anthropology situated on the University of British Columbia campus. Attendees were welcomed with a First

Nations musical performance.

The Council of the Federation is a series of meetings of the Premiers of the Canadian provinces and was created by them in 2003.

This venue continues to provide a superb arena for insurance brokers to build and foster relations with Canada's premiers and other important decision makers. The COF meetings next year are scheduled for New Brunswick. They were held in Manitoba in 2010.

For more information, visit www.councilofthefederation.ca. #

Its objectives are to:

- Promote interprovincial-territorial cooperation and closer ties between members of the Council, to ultimately strengthen Canada;
- Foster meaningful relations between governments based on respect for the Constitution and recognition of the diversity within the federation; and
- Show leadership on issues important to all Canadians.



(L-R) Ambassador Gary Doer, Premier Greg Selinger, Claudette Toupin (Premier Selinger's wife), IBAM CEO Dave Schioler and IBAM President Peter Tessier at COF meeting.

“This venue continues to provide a superb arena for insurance brokers to build and foster relations with Canada’s premiers and other important decision makers.”



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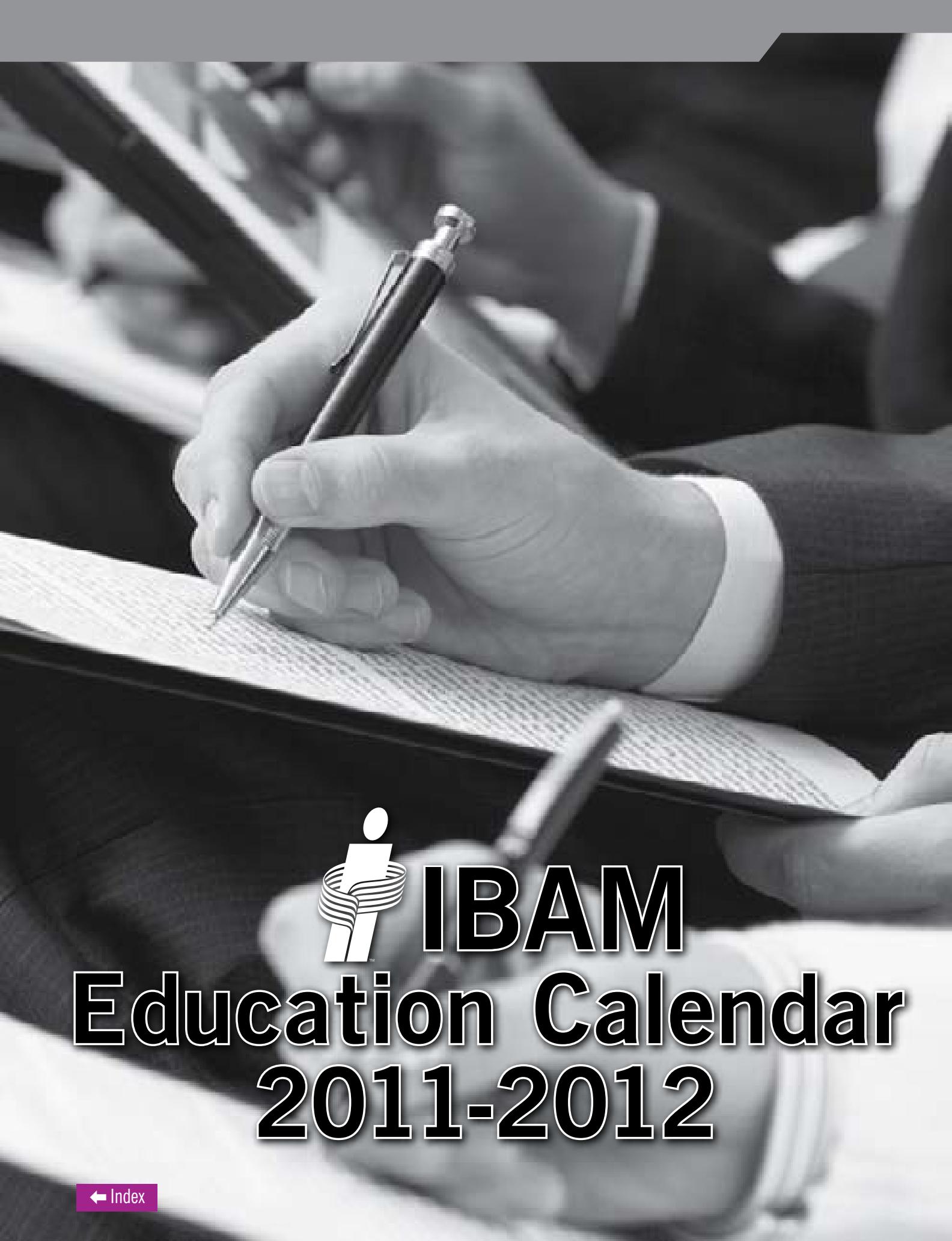
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IBAM

Education Calendar 2011-2012

Education Calendar 2011-2012

CAIB Immersions

- CAIB 1 September 19-23, 2011 - Exam September 24
January 16-20, 2012 - Exam January 21
- CAIB 2 October 24-28, 2011 – Exam October 29
February 6-10, 2012 – Exam February 11
- CAIB 3 September 26-30, 2011 – Exam October 1
January 23-27, 2012 – Exam January 28
- CAIB 4 November 14-18, 2011 – Exam November 19
February 27 – March 2, 2012 – Exam March 3

CAIB Discussion Groups

- CAIB 1 Tuesday, September 13, 2011
Tuesday, January 24, 2012
- CAIB 2 Thursday, September 8, 2011
Thursday, January 26, 2012
- CAIB 3 Monday, September 12, 2011
Monday, January 23, 2012
- CAIB 4 Wednesday, September 21, 2011
Wednesday, February 1, 2012

Auto Broker Technical Course

- September 7-9, 2011 & September 27-29, 2011
- October 12-14, 2011 & October 31-November 2, 2011
- November 7-9, 2011 & November 28-30, 2011
- January 9-11, 2012 & January 30 – February 1, 2012



Getting Started as a General Insurance Broker

To be a general insurance broker in Manitoba you are required to hold a general insurance agent/broker license. Licenses are issued by the Insurance Council of Manitoba (204) 988-6800.

In addition to verifying that applicants' education, experience and errors and omissions insurance requirements have been met, the Council also reviews applicants for suitability. ICM also requires that criminal records checks accompany any first time applications for licensing.

To qualify for a license, you must be employed by a

licensed brokerage. Any changes to your job status (i.e. unemployed or new employer) must be reported to the Council. If you are not working for a licensed brokerage, your license will be terminated. You can apply to Council to have it reinstated within the same licensing year or you can make application to Council for a new license within twelve months of termination, without having to retake the licensing exam.

There are four levels of general insurance licenses. The Career Path indicates the education requirements and authority for each level.

CAREER PATH

Choosing the entry-level option that's right for you.

If you are interested in selling Autopac only (this is where many brokers get their start), the **Auto Broker Technical Course** will be your choice. This course will provide you with detailed information on the Autopac products and equip you with the knowledge and skills required to meet the needs of your Autopac clients. It qualifies you for an Auto Only Broker License.

As indicated in the Career Path successful completion of either Canadian Accredited Insurance Broker (CAIB) 1 or Fundamentals of Insurance meets the education requirements for an unrestricted Level 1 general agent/broker license. Application for a Level 1 license must be submitted to The Insurance Council of Manitoba within one year of successful course completion.

CAIB 1 is the next step on the career path, following the Auto Broker Technical Course and qualifies a student for

a Level 1 General License. There are 4 levels to the CAIB program and CAIB 1 meets the education requirements for a Level 1 license. Successful completion of CAIB 2 & 3 qualifies the student for a Level 2 license and CAIB 4 qualifies for Level 3 license (must have two years as a Level 2 licensee).

The Fundamentals of Insurance course covers the basics of general insurance, including auto, personal and commercial insurance. Exams are available once a month.

One advantage to taking CAIB 1 as opposed to the Fundamentals of Insurance is that if you are planning to eventually have the "CAIB" designation after your name, you must take all levels of CAIB including CAIB 1. CAIB 1 is also viewed as the natural progression in the education process following the Auto Broker Technical Course.

EDUCATION CALENDAR

Disclaimer

All information provided in the Insurance Brokers Association of Manitoba's 2011/2012 Education Calendar was accurate at the time of publication but venues, instructors, topics, dates and any other statements made herein are subject to change without notice. While coffee is served at most seminars, no food is provided unless indicated. All classes are subject to minimum attendance requirements. There is a \$20.00 administration fee applicable on all returned cheques.



VISIT

www.ibam.mb.ca

FOR MORE INFORMATION



Auto Broker Technical Course

With the need to provide excellent customer service, brokers require more knowledge and expertise than ever before in the marketing of Autopac products. This Program was developed to provide new brokers with the skills required to provide a higher level of expertise to their auto clients than ever before!

The Auto Broker Technical Course is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level Auto Only Broker License.

The Auto-Broker Technical Course has three phases.

Phase I Three days providing an overview of auto insurance (focusing on the history, terminology and basics of this area of the business), information on the Insurance Council of Manitoba and a customer service component.

An exam will be written on the third day of the course and students attaining a grade of 70% or higher will move on to the next phase of the program.

Exam Details:

- 30 multiple choice questions
- 1 hour to complete the exam
- Pass mark 70%
- If required, exam rewrite fee \$90.00

Results available on the IBAM website: www.ibam.mb.ca

Phase II Two weeks of supervised training in the brokerage, which includes IWS computer assisted instruction (tutorial) and shadowing of Key Autopac Person completing everyday transactions

Phase III Three days of MPI Introduction to Autopac Training, in classroom with instruction through IBAM. At completion, students will challenge the MPI Introduction to Autopac Training test and successful completion (pass mark 75%) will meet the education requirement for a Level Auto Only Broker License.

UPCOMING AUTO BROKER Technical Courses

The cost of the course is \$498.75 and includes tuition, all course material, examinations and graduation certificate. Classes run from 8:30am to 4:30pm with a one-hour lunch break (lunch at your own expense).

Course Dates:

Sept 7-9, 2011	&	Sept 27-29, 2011
Oct 12-14, 2011	&	Oct 31-Nov 2, 2011
Nov 7-9, 2011	&	Nov 28-30, 2011
Jan 9-11, 2012	&	Jan 30-Feb 1, 2012

Location: Canad Inns – Polo Park, 1405 St. Matthews Ave., Winnipeg. For those requiring accommodations guest rooms are available at a rate of \$98.00. For room reservations: 1-204-775-8791

Time: 8:30am – 4:30pm

Course Cost: \$498.75 (includes GST)



Fundamentals of Insurance

FOI is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level 1 license. This level of license authorizes the license holder to sell, inside but not outside the office of a general insurance brokerage and under the supervision of the holder of a Level 2 license, every category of insurance including accident and sickness insurance (excluding life insurance).

This course is available by homestudy. Fee for homestudy is \$262.50 (includes GST), which includes the cost of the Fundamentals of Insurance course manual, as well as the first exam, which must be written within 6 months of the registration date.

OR

5-Day Immersion Class

June 11-16, 2012

Course Location: Canad Inns Polo Park

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:30pm

- **Exams by pre-registration only.** Registration deadlines:
- Winnipeg – One week prior to exam date
- Out-of-Winnipeg – Two weeks prior to exam date
- Exam Rewrite Fee \$109.00 (includes GST)
- Results are posted on the IBAM website www.ibam.mb.ca and will be mailed.



Canadian Accredited Insurance Broker (CAIB)

The Canadian Accredited Insurance Broker Course, developed by the Insurance Brokers Association of Canada, is a nationally recognized course for those brokers looking to enhance their professional skills.

CAIB courses will familiarize brokers with the major coverages that generate 90% of premiums. As well as coverages, the course also deals with the management of marketing and office operations and prepares the student for ownership or management of an insurance brokerage.

COURSE CONTENT

CAIB 1

A comprehensive introduction to the general insurance industry and an in-depth study of personal lines coverages.

*Current Textbook (2005 Edition):

- Introduction to General Insurance
- Habitational Insurance
- Other Habitational Insurance Forms and Endorsements
- Farm Insurance
- The Basics of Personal Automobile Insurance
- Building Towards Professionalism

Successful completion qualifies student to apply for a Level 1 license.

CAIB 2

A thorough examination of commercial lines coverage, including commercial property, crime and business interruption insurance.

Current Textbook (2010 Edition):

- Introduction to Commercial Property Insurance
- Underwriting Commercial Property Insurance
- Commercial Property Insurance – Policy Forms
- Commercial Property Insurance – Additional Coverage Forms
- Commercial Property Insurance – Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 License.

CAIB 3

A comprehensive study of commercial lines coverages, including commercial liability, commercial auto, marine, aviation, surety and risk management.

Current Textbook (2005 Edition):

- Commercial Liability – A Legal Perspective
- The Commercial General Liability Policy
- The Commercial Automobile Exposure
- Ocean Marine and Aviation Insurance
- Surety Bonds
- Risk Management

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 license.

CAIB 4

A sophisticated study of marketing management and office operations of a general insurance brokerage.

Current Textbook (2006 Edition) Revisions are underway, a new text will be introduced:

- Brokerage Formation and Environment
- Producer – Insurer Relations
- The Job of Management
- Financial Management
- Technology and Broker Operations
- Marketing Management
- Building Long Term Relationships
- Quality of Service Management
- Sales Leadership
- Database Management
- Suggested Readings and Case Studies

Successful completion and two years as a Level 2 licensee qualifies student to apply for a Level 3 license.



Canadian Accredited Insurance Broker (CAIB)

PROGRAM OPTIONS

Option A – Immersion/5 Day Class

Option B – Discussion Group

Option C – Self-Study

Option A: 2011/2012 Immersion/5 Day Schedule

CAIB 1 - Immersion

Sept. 19-24, 2011

Jan. 16-21, 2012

CAIB 2 - Immersion

Oct. 24-29, 2011

Feb. 6-11, 2012

CAIB 3 - Immersion

Sept. 26-Oct 1, 2011

Jan 23-28, 2012

CAIB 4 - Immersion

Nov. 14-19, 2011

Feb. 27-Mar. 3, 2012

Time: 8:30am – 4:30pm Mon-Fri;

Exam: Sat. 9:00am – 12:30pm

Immersion Course Location:

CAIB 1, 3 & 4:

Holiday Inn South, 1330 Pembina Hwy. (2011 only)

Guest Room Reservations: (204) 452-4747

Room rate: \$112.95

CAIB 2:

Canad Inns – Polo Park, 1405 St. Matthews Ave.

(2011/2012)

Guest Room Reservations: (204) 775-8791

Room rate: \$98.00

Option B: Discussion Group Schedules:

CAIB 1 – Discussion Groups (Tuesday Evenings)

September 13, 2011

January 24, 2012

CAIB 2 – Discussion Groups (Thursday Evenings)

September 8, 2011

January 26, 2012

CAIB 3 – Discussion Groups (Monday Evenings)

September 12, 2011

January 23, 2012

CAIB 4 – Discussion Groups (Wednesday Evenings)

September 21, 2011

February 1, 2012

Location: IBAM Office – 205, 530 Kenaston Blvd., Winnipeg

Time: 6:30pm – 8:30pm

Duration: Approximately 12 weeks

FOR THE LATEST UPDATES
to IBAM's Education Calendar, visit us online.

www.ibam.mb.ca

CAIB Pricing

Program Option	Cost Per CAIB Course	
	Member	**Non-member
A Immersion/5-Day	\$820.10	\$1230.00
B Discussion Group	\$560.75	\$ 840.00
C Self Study	\$560.75	\$ 840.00
D Re-Enrolment – Discussion Group	\$130.25	\$ 195.00
R Rewrite	\$109.00	\$ 109.00

**The additional fee for Non-members may be credited to Membership Dues within one year.

**While membership in the provincial brokers association is not a pre-requisite of this course, membership IS required for the use of the CAIB designation.

Course materials are sent once payment has been received.

CAIB & CPIB Examinations

Pass Mark:	60 %
Allotted Time:	3 ½ hours

Exam Result Analysis

Exams may be remarked or reviewed by written request submitted within one month of receiving your results.

- A “remark” is a reevaluation of your exam score. Cost \$52.50 (incl. GST)
- A “review” is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you. Cost \$75.00

2011/2012 CAIB & CPIB Exam Schedule

Exam Date	Registration Deadline
September 7, 2011	August 5, 2011
December 7, 2011	November 4, 2011
February 8, 2012	January 6, 2012
May 9, 2012	April 6, 2012
July 11, 2012	June 8, 2012

CONTINUING EDUCATION CREDITS

Completion of each level of CAIB earns the student the following credits:

ICM

12 (Note: For CAIB 4 you may elect to receive either General or Life credits)

RIBO:

CAIB 1	5 Management, 18 Technical
CAIB 2 & 3	8 Technical each
CAIB 4	15 Management

CAIB Honours Graduates are those who achieve mark of 80% when averaged over all of the CAIB exams, without a rewrite. Each calendar year the Manitoba graduate achieving the highest average mark receives an award and acknowledgment at the Education Day Awards Luncheon.

Canadian Professional Insurance Broker (CPIB)

Visit www.cpiib.ca

The Canadian Professional Insurance Broker is the senior designation program developed by the Insurance Brokers Association of Canada and its Member Associations, designed specifically for property and casualty insurance brokers. CPIB is positioned at a senior level of study with admission prerequisites set as CAIB, CCIB or AIIC/CIP designations.

This program consists of three disciplines: Personal Lines, Commercial Lines and Broker Management. To earn the CPIB designation, students must complete three mandatory and

any three of the elective courses in that stream. The program's courses may also be taken individually for general interest or continuing education credits. Like all IBAC designations the use of the CPIB will be restricted to licensed property and casualty insurance brokers who are members or associate members of their provincial/regional brokers association. Non-members are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

The mandatory CPIB courses will be available through IBAC's provincial/

regional Member Associations, and may be taken by self-study.

Elective courses can be taken through a university or college of the student's choosing; students then apply to their local brokers association for a transfer credit for an elective course successfully completed. Similarly, students may apply to their local brokers association for a transfer credit for any elective courses already taken at a recognized university or community college prior to enrolling in the CPIB program.

CPIB COURSE OUTLINE

Streams**Personal Lines****Mandatory Courses:**

Law & Ethics
 Claims Management
 and Administration
 Advanced Personal Lines

Elective Courses (choose 3 within stream):

Accounting /Finance
 Marketing
 Sales Management
 Communications
 Business Administration

Commercial Lines

Law & Ethics
 Claims Management
 and Administration
 Advanced Commercial Lines

Accounting /Finance
 Marketing
 Sales Management
 Communications
 Business Administration
 Risk Management

Broker Management

Law & Ethics
 Claims Management
 and Administration
 Business Strategy

Management Accounting
 Marketing
 Human Resources
 Communications
 Organizational Behavior
 Management Information
 Systems (MIS)
 Sales Management

Outline Key

Brokers must complete 6 courses (3 mandatory and 3 elective courses) in their stream of specialization in order to obtain the designation.

COURSE OUTLINE

Claims Management & Administration

- The Brokerage and Claims Management
- The Human experience of Claims and Communication
- Rights and Responsibilities of the Insured
- Rights and Responsibilities of the Insurer
- Rights and Responsibilities of the Public
- Claims by Assignees and Third Parties The Claims Process and the Legal System
- Bad Faith Claims and Punitive Damages
- The Legal Systems and Claims
- Alternative Dispute Resolution and Claims a Brokers Perspective

Advanced Personal Lines

- Building Self-Confidence
- Selling to Your Prospect Profile
- Beyond the IBC Residential Forms
- Beyond the IBC Residential Liability Forms
- Seasonal and Secondary Residences
- A Home Based Business
- Travel Insurance
- Risk Management in Personal Lines
- Underwriting
- Case Studies

Law & Ethics

- Basic Law / Business Law
- Professional Ethics I
- Ethical Principles and Issues
- Professional Ethics II
- Personal and Organizational Ethics
- Insurance Brokers as Professionals at Common Law

- Developing a Risk Management Strategy For Professional Liability
- Corporate Law
- Brokerage in Business – Insurance Brokerages and Business Contracts
- E – Commerce, Privacy Rights, Legislation and Practice
- Employment Contracts – The Employment Relationship
- The Employment Relationship and Termination

Advanced Commercial Lines

- Property
- Liability
- Miscellaneous Coverages
- Financial Analysis
- Financial Applications
- Emerging Coverages
- Risk Management
- Proposals & Presentations
- Sales
- Account Management

Business Strategies

- Strategic Leadership
- Financial Management
- Human Resources
- Inside the Brokerage
- Sales & Service
- Marketing Strategies
- Strategic Communication
- Growth, Valuation & Perpetuation

All CPIB courses are available by self-study

Cost: \$514.50

Exam Date

September 7, 2011
 December 7, 2011
 February 8, 2012
 May 9, 2012
 July 11, 2012

Registration Deadline

August 5, 2011
 November 4, 2011
 January 6, 2012
 April 6, 2012
 June 8, 2012

Best Practices – Companion Program Workshops

The concept behind the Best Practices Companion Program is to get principals and key personnel away from your offices so that you may make strategic choices about the future of your brokerage, which are essential to your success. For maximum benefit to your brokerage, we suggest that more than one person

attend. You may choose to send different representatives to each module depending on their area of expertise.

The program consists of five modules. Each module is presented in a two-day seminar/workshop except for the final module, which is completed in one day. Module I deals with such

things as developing a Strategic Plan and Introducing Best Practices to your Staff; Module II Sales and Marketing; Module III Human Resources; Module IV Operations and Financial Management and Module V bringing it all together and developing a business plan.

PROGRAM OUTLINE

Module 1

- Participating in Best Practices Companion Program
- Getting Started - A Company History
- Developing a Strategic Plan
- Introducing Best Practices to your Staff

Module 2

- Sales & Marketing
- Sales Management
- Producer Development
- Carrier Relations
- Customer Service

Module 3

- Human Resources Management
- Employment Law Issues
- Employment Challenges
- Building a Team

Module 4

- Operations Management
- Technology Management
- Financial Management
- Financial Operations

Module 5

- Bringing Everything Together
- The Planning Process
- Creating a Brokerage Action Plan
- Making Everything Fit
- The Business Plan

Each module has been accredited for Continuing Education Credits (CECs) as follows:

ICM:	Modules 1- 4	12	(Life or General)
	Module 5	6	(Life or General)
RIBO:	Modules 1- 4	12	(Management)
	Module	6	(Management)

*The Best Practices Workshop program will be arranged if interest arises.



CUSTOMER SERVICE for the Insurance Professional (CSIP)

Available to Members only

Recognizing that delivering outstanding client service is the foundation of all that brokers do, this course examines the broker's role in client perceptions of service; and it addresses how each individual can add value for the client, to the brokerage, and ultimately benefit him/herself. It also delves into the workflows and work processes with an eye to understanding how every action bears a consequence that either positively or negatively impacts delivery of service and exposes, or protects, brokers from E&O liability. Further, it introduces participants to a number of industry issues and trends and how they affect all industry stakeholders.

The program consists of the following four modules. There is no final exam.

1. The Role of the CSR

- Client Service
- Communication Skills
- Telephone Skills
- Business Etiquette

2. Adding Value to Your Brokerage

- Selling Skills
- Communication with Insureds
- Negotiating with Clients
- Time Management

3. Brokerage Operations

- Basic Automation
- Basic Office Procedures
- Renewals
- Money Handling

4. Industry Issues

- The Broker and the Law
- Inadequate Coverage
- Coverage Termination
- Areas of Special Concern (i.e. Fraud, Claims)

Program Delivery: In Office

- Each student must have a mentor (senior staff person or owner/manager) guide them through the textbook, Mentor Guidelines are provided.
- Upon completion of each module, the student receives 6 CECs and the mentor is awarded 4 CECs.

Cost: \$136.50 per module (Includes GST)

Canadian Certified Insurance Broker (CCIB)

The CCIB designation denotes a professional standard of excellence towards which all insurance brokers may strive. The CCIB sets a standard of quality to merit public recognition throughout Canada and to ensure that the independent broker will continue to flourish.

There is no formal course of study. The program is rather a test of the broker's general knowledge and experience. It involves completing two prerequisite exams and one final exam, which may be done orally or as a written survey exam.

Please contact the IBAM for an information/registration package, or visit the IBAM website www.ibam.mb.ca.



Continuing Education

In Manitoba, Continuing Education is mandatory for all licensed general insurance agents/brokers.

Continuing Education Requirements

The annual continuing education credit hour requirements for agents/brokers are as follows:

- 30 hours per year for Life Insurance Agents
- 15 hours per year for Accident & Sickness ONLY Insurance Agents
- 8 hours per year for General Insurance Agents/Brokers
- 8 hours per year for Independent Insurance Adjusters
- 4 hours per year for Auto-Only Brokers

The annual continuing education credit hour carry forward for agents/brokers is as follows:

- maximum of 10 hours per year for Life Insurance Agents
- maximum of 5 hours per year for Accident & Sickness ONLY Insurance Agents
- maximum of 4 hours per year for General Insurance Agents/Brokers
- maximum of 4 hours per year for Independent Insurance Adjusters
- maximum of 2 hours per year for Auto-Only Brokers

IBAM will provide you with an attendance verification form at the end of each continuing education seminar or course. These forms act as your record of attendance. When renewing or reapplying for your license you will be required to list the seminars/courses that you have attended and the CECs earned. The Insurance Council of Manitoba will be performing random audits. Be sure to keep your attendance verification forms for audit purposes.

QUESTIONS AND ANSWERS

What is the next step after I've completed the Auto Broker Technical Course?

CAIB 1 is the next logical step in your career path. It will provide you with a good introduction to the field of general insurance with the focus on Personal Lines products. Successful completion meets the education requirement to have your license upgraded to a Level 1 License.

How do I register for an IBAM online seminar or course?

That depends on which seminar or course you are registering for. If you check the Online Education section of this education calendar you will find step-by-step instructions on how to register for any of our online offerings.

How do I register for other IBAM seminars or courses?

Registration forms are available on our website: www.ibam.mb.ca under Education or in this Education Calendar. We have designed a generic registration form, which you can use to register for any IBAM, courses or seminars, you will simply have to detail the seminar or course that you are registering for and complete the relevant sections.

What if I have to cancel my seminar registration?

Simply notify IBAM at least 7 days prior to your seminar date and we will be happy to grant a refund for the amount of your registration fee less the non-refundable administration fee or a seminar credit. Credit will only be given for substantiated medical emergencies where the cancellation request is less than 7 days prior to your seminar date. No refunds or credits will be given for a No Show, or for online seminars or courses.

What proof do I receive to verify that I have attended an IBAM seminar?

When you come to one of IBAM's seminars you must sign the registration sign-in sheet. At the end of the session an Attendance Verification form is given out to each pre-registered attendee. Keep all of your Attendance Verification forms in a secure location as you may be required to produce them for an ICM audit.

How do I get my examination results?

When you write your examination you will be given a card with information on how to access your exam results on the IBAM website (www.ibam.mb.ca). The results are posted on the website once the marking has been completed. Results are posted by student number only, to ensure confidentiality. The results are also sent by ICS or Canada Post and all envelopes are stamped "Confidential."

Do any IBAM Seminars/Courses qualify for Life Insurance continuing education credits? Many of the online seminars qualify for life credits.

The Best Practices Companion Program, which has 5 modules, is approved for 12 Life or General continuing education credits per module (except module 5 which earns 6 CECs).

CAIB 4 also provides the choice of 12 General or 12 Life CECs.

CPIB – Law & Ethics earns 12 General or Life CECs



2011/2012 Seminars

BUSINESS INTERRUPTION

MONDAY, OCTOBER 3, 2011

8:30AM – 12:00PM

Location: Centro Caboto Centre

Cost: \$94.50 (GST included)

Presenter: **Wayne Vokey**, B.Voc.Ed, FCIP, CRM is an educator and insurance consultant who delivers successful courses and seminars throughout Canada and he has extensive experience as a class instructor.

CECs: 3

This session will interest anyone wanting to take the mystery out of the various business interruption wordings and to discuss, with confidence, this often-misunderstood insurance topic with their clients. Attendees will be introduced to the function and purpose of the most popular types of Business Interruption and Business Income forms in use today and will work through examples to reinforce the concepts discussed in the presentation. The seminar concentrates on identifying the need for this coverage. Participants review the various forms available in the marketplace in order to select what will best suit their clients' needs.

STANDARD GARAGE AUTOMOBILE POLICY SPF#4

MONDAY, OCTOBER 3, 2011

1:00PM – 4:30PM

Location: Centro Caboto Centre

Cost: \$94.50 (GST included)

CECs: 3

This half-day session will examine coverages, exclusions and most popular endorsements of the SPF#4, Standard Garage Automobile Policy. The seminar will address who is covered and what vehicles are covered as well as those that are not covered. Discussion will also focus on the relationship between the SPF#4 and other general liability insurance policies. The session will end with the completion of a case study to allow the participants to apply the material learned.

ENVIRONMENTAL BUILDING HAZARDS SEMINAR

TUESDAY, OCTOBER 4, 2011

8:30AM – 4:30PM (Lunch provided)

Location: Centro Caboto Centre

Cost: \$94.50 (GST included)

Presenters: **Jay Snedden**, **Justin Schroeder** and **Robert Parizeau** of Pinchin Environmental and FirstOnSite Restoration

CECs: ICM 6

The GREEN movement has come to the forefront of many industries in recent years and general insurance is no exception. This seminar deals with Environmental Building Hazards and what brokers should know about these costly and potentially lethal risks. Representatives from Pinchin Environmental and FirstOnSite

Restoration, two leading companies in the environmental and restoration field, will discuss topics such as Asbestos Awareness, Ice Damming, Fire & Smoke, Restoration Equipment, and Esporta/Contents (understanding how it works and how to save money when dealing with damaged contents).

E&O LOSS PREVENTION SEMINAR

NOVEMBER 23, 2011

8:30AM – 12:00M

Location: Centro Caboto Centre

Cost: \$94.50 (GST included)

Presenter: **William S. Gange** is a graduate of the University of Manitoba, Faculty of Law Class of 1979. Since his call to the bar in 1980, he has practiced in Manitoba, primarily in the fields of



civil litigation and administrative law. A significant portion of his practice has been devoted to the field of professional liability and errors and omissions insurance. He is a partner in Gange Goodman and French, a law firm specializing in civil litigation, administrative law and labour law.

CECs: 3

This seminar will be of interest to anyone interested in minimizing his/her exposure to Errors & Omissions incidents. Topics to be discussed include: the law and the independent broker; the three parties involved – company, insured, broker; broker’s duties to principal under law of agency; the dual role of the independent insurance broker; the problems of the broker as a professional; general standards of performance – duty to customers and the degree of care necessary to protect

the interest of the client; minimizing E&O liability; and causes of loss and management perspectives.

Members who are insured through IBAM’s E&O Program for Members, and who meet the requirements for representation, will earn a 10% credit on their total annual premium after they attend this seminar and remain

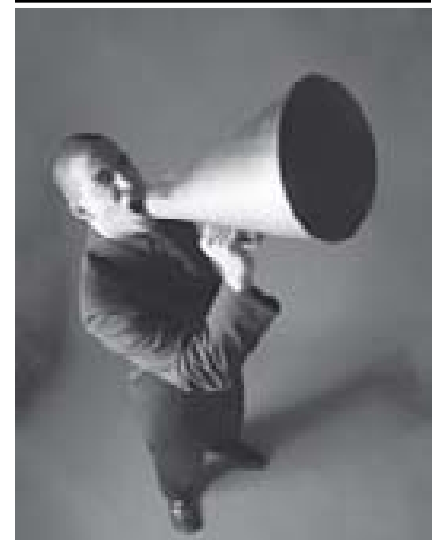
loss free. This credit will apply to the three renewal dates following the seminar.

Requirements on representation for the discount to apply to the E&O premium for those members who have their E & O through the Association program:

Brokerage Staff Size	Number Required	Position in Brokerage
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8 –20	2 *4	Any two of the following: Owner, office manager, producer or *four customer service representatives.
more	*8	Any three of the following: Owner, office manager, producer or *eight customer service representatives.



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8th Annual Young Broker Hosted Education Day

Friday, November 18, 2011

Canad Inns-Polo Park, 1405 St. Matthews Ave.

\$105.00 (GST Included)

Speaking with Relevance 10:00am-12:00pm 2 CEC's - ICM
Presented by: Mason Peters—MYF Ministries

In seeking to be better communicators, you may have heard someone say, "Tell them what you're going to say, then say it, and then summarize what you have just said." As an audience member, have you ever wondered "Why stay after the first part? Once you've told me what you're going to say, aren't you done?" In this seminar we will explore the best way to optimize your material, capture people's attention, and communicate with crystal clarity. The principles learned in this seminar will apply specifically to the art of public speaking but we will also spend a few moments considering how they may be applied to a wide variety of opportunities in the business world. The tools you will learn in this brief seminar will change your approach entirely allowing you to deliver with confidence and poise while at the same time effectively communicating your purpose.

Presenter: Mason Peters grew up in the Winnipeg area and earned a B.Sc. at the University of Winnipeg in 1992. After spending two years in agricultural retail, Mason went on to complete a Masters Degree at Providence Theological Seminary graduating in 2000. Since then Mason and his family lived in Pembina, North Dakota while he has been working as the pastor of the Pembina Evangelical Free Church where he is presently employed. Throughout his career, Mason has been given many opportunities to learn the art of public communication and after finishing the necessary training, in 2005 Mason joined the coaching staff of Dynamic Communicators Workshop – a seminar started by renowned communicator and comedian Ken Davis and devoted to the art of communication in business, church, and the entertainment industry.

Networking Lunch & Meet Your Company Representatives Reception 12:00pm-1:30pm

This always popular reception returns to allow brokers and company representatives the opportunity to network with each other. You can finally put a face to that voice on the phone.

Building Business with Social Media Seminar 1:30pm-3:45pm 2 CEC's - ICM
Presented by: Susan Hurrell—Modern Earth

You've heard about Twitter, Facebook, LinkedIn - but how do they fit in a professional marketing strategy for your business? Are these social media platforms just for kids, or are they a viable marketing option to reach adult buyers? This session will introduce you to Twitter - Facebook - LinkedIn and discuss who uses them and why. We will explore marketing strategy for each of these different platforms, how they can work together, and what is involved in using them effectively to reach your clients where they are - online.

Presenter: Susan Hurrell came to the world of online marketing after an extensive career in bricks & mortar retail, culminating as the Central/Western Regional Marketing Manager for Chapters Indigo Books. Now the Director of Online Marketing for Modern Earth Web Design, Susan sees nothing but possibilities for businesses and organizations to extend their reach and broaden their engagement through strategic implemented social media and online marketing campaigns. Follow her on Twitter @modernsusan



**8th Annual
Young Broker Hosted
Education Day**

Friday, November 18, 2011
Canad Inns—Polo Park, 1405 St. Matthews Ave.
\$105.00 (GST Included)

PROGRAM AT A GLANCE

9:30am-10:00am	Registration
10:00am-12:00pm	Speaking with Relevance—2 CEC's
12:00pm-1:30pm	Networking Lunch & Meet Your Company Representatives Reception
1:30pm—3:45pm	Social Media Seminar—2 CEC's

YBN Hosted Education Day Registration Form

Delegate Name: _____

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In that time, consumers have come to readily recognize the broker logo championed by IBAC and its 11 member associations. Seen by millions of consumers to represent trust and peace of mind, and by hundreds of politicians and legislators as the embodiment of "people power" in every community across the country, the campaign goes from strength to strength each year. And 2011 is no exception.

Without your active support and cooperation as our friends and business partners in this quest for customer satisfaction and loyalty, it would be a different story. So it is with heartfelt thanks that we pay tribute to you and the partnerships we mutually enjoy.

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Red River Mutual sponsors Fire Safety Trailers

On Friday, June 10, the first of 20 fire safety trailers was unveiled at the Manitoba Association of Fire Chiefs Conference in Brandon, Manitoba.

Over the next four years Red River Mutual will be sponsoring the Manitoba Firefighters' Burn Fund – Fire Safety Trailer Program. This program will see at least 20 Fire Safety Trailers, valued at \$50,000 each, deployed throughout the province. The trailers will be provided to mutual aid districts that will work together under the

direction of the Office of the Fire Commission to provide interactive fire safety training and emergency-response service education to young people.

"We are very proud to support the Manitoba Firefighters' Burn Fund and fire-prevention education throughout Manitoba," said **Brian Esau**, President and CEO of Red River Mutual. "Our company is committed to protecting people from loss and we're excited about helping to get these prevention trailers into the community teaching fire prevention at schools, festivals and other events."

The trailers target elementary school-aged children and are designed to look just like a house. Children learn about fire safety through the use of props like smoke machines and heated doors that simulate a real fire in a home. The trailers also have a mock kitchen and bedroom with the ability to simulate a fire in each of those settings. They also offer:

- Accessibility for students with disabilities,
- A working bedroom window to simulate an escape route,
- An instruction area for children to listen to a safety presentation,
- A flat-screen TV visible from outside the trailer that can show fire-prevention messages to waiting students, and
- A self-contained control room for the instructor to manipulate the props.

For more information about Red River Mutual's involvement in the Fire Safety Trailer Program, contact **Dana Oftedal**, Marketing Coordinator, Red River Mutual, 1-800-370-2888 or email doftedal@redrivermutual.com. #



Drew Caldwell, MLA - Brandon East, with dignitaries



Brian Esau makes presentation to Manitoba Firefighters' Burn Fund - Fire Safety Trailer Program



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A 'Beacon' for brokers seeking niche market coverage

Back in the early 1980s, **Rick Roberts**, founder of Beacon Underwriting Ltd., encountered a business opportunity that would change his life. The Salmon Arm, BC-based boating enthusiast was very aware that the only insurance coverage available for pleasurecraft were riders attached to homeowner policies. These riders were very inflexible and would not accommodate any boats other than standard runabouts. What about the river boats, jet boats, high performance boats and houseboats that were gaining in popularity in those days?

While Rick (who was a brokerage owner and had founded Beacon as a wholesale division of his business) was pondering the situation, a new marine underwriter entered the Vancouver market. Rick approached them to underwrite this niche market that was being ignored by domestic insurance companies. The underwriter was interested, but didn't want to expand its staff to accommodate the business these pleasurecraft would create. Rick offered Beacon's expertise to underwrite and produce pleasurecraft coverage business for the underwriter.

The request for this 'sub-brokered' business grew and soon Beacon was placing policies for brokers in the areas of commercial marine, rental fleets, fishing charters, boom boats, water taxis, and rentals for boats and jet skis. This led to brokers asking Beacon to place coverage for rental canoe and kayak operations, which in turn led to arranging Commercial General Liability Facilities and the writing of many classes of recreational and eco-tourism liability risks.

Beacon's marine and non-marine business continued to grow. The

company continually added new markets and began offering its services to brokers across Canada. At the same time, the company was automating and developing computerized rating engines to handle its growing business more efficiently.

Opening new offices

In 2003, Beacon opened an office in Langley, to be closer to the Vancouver market. Since its doors opened, this office has grown successfully. It now handles Beacon's burgeoning Commercial and Personal lines P&C business, while the Salmon Arm office focuses on the high volume, low premium specialty insurance classes.

The growth of Beacon Underwriting is no accident. Rick says brokers are attracted to his company for a variety of reasons. "We offer as broad a range of products as anyone, but don't make promises we can't deliver upon," he says. "I'd rather direct a broker to one of our competitors if it's for a policy in which we have no program or expertise. We have developed our products slowly and surely – building volume along the way.

"We also offer stability. Beacon has been around for over 30 years and we have eight coverholder agreements with Lloyd's in London and another four or five with respected domestic carriers. We've built up our in-house property capacity and in-house liability authority to the point that we can comfortably insure high-risk markets like motorcycles, bungee jumping and liquor liability."

Beacon insures all types of residents, too, including standard, hard-to-place, high-value, bed & breakfast and mobile homes (attention brokers: this product

pays 20% commission). The company also offers hole-in-one, snowmobile, special events and broker E&O programs.

At the time of writing, Beacon is preparing to open its third office, this one in Edmonton. According to Rick, this location will bring Beacon physically closer to Prairie brokers. **Susan Skett**, who comes to Beacon from a senior casualty specialist position with a leading Canadian insurer, will manage the new office. Susan's experience in the oil & gas sector will be invaluable as that is another target market for Beacon as is the motor truck cargo liability market.

Always looking

Rick Roberts is a former President of the Insurance Brokers Association of British Columbia and has sat on the IBAC Board of Directors. He has a close affinity to brokers and the independent insurance broker system. "We don't require a minimum volume of business from our brokers," Rick states. "However, we offer more compensation if certain volume figures are reached. That's a win-win for brokers."

Beacon is always looking for underwriters who have the skills and commitment to excel in their profession. While able to work from home, Rick says a Beacon underwriter "must be able to utilize good judgement and think outside the box in order to find coverage that makes everyone (the customer, the broker, Beacon and the carrier) happy. We want our underwriters to be creative and to have fun with it."

For more information, visit Beacon Underwriting's website at www.beacon724.com. #

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Imagine ... a world without associations



What if the world contained no associations?

By Richard G. Ensman, Jr.

Imagine for a moment a world without any trade or professional associations. In this world, no farsighted, visionary people took the time to organize their peers or set far-reaching agendas for their industry. Commerce and business would still exist in this fictitious world and, in some cases, even thrive. But consider for a moment what your business life might be like without your association.

- **Third Week of January:** Your provincial legislature, now several weeks into its new session, is considering a bill that would significantly increase regulatory requirements in the human resources area. You call your MLA several times. You travel on four different occasions to the legislative building to walk the halls, pleading your case. Each time you return,

frustrated. While legislators and aides listen to you, no one will take a stand in support. And there's no one available to identify and organize everyone affected by the proposed legislation.

- **Mid-February:** You come upon a consumer information brochure that one of your colleagues in another community has developed. You realize with a sigh that many customers have approached you over the years seeking general information about your industry and product line – but nothing is available. You'd like to use your colleague's brochure as a model for your own, but face it – it's a significant expense. What if a national federation could develop publications and promotional materials?

- **First Week of March:** Technology has been advancing rapidly over the last several years, and a computer sales rep contacts you to find out whether you'd like state-of-the-art software applications that might help you become more productive. But it looks like no one worked with the software vendor to ensure that the software specs 'fit' your industry. And aside from private trainers, there's no one available to provide training. With another sigh, you realize that the same lack of training and support exists in non-technology areas as well. No central source of education and training exists for your people.
- **Mid-April:** As you prepare a spring-time promotion, you realize that your peers and competitors use many different product standards than you. In fact, you sense that there are no industry-wide standards of quality. You wonder: How many customers do you lose as a result? Wouldn't it be great to be part of a national organization that develops industry-wide standards?
- **Fourth Week of May:** You read in the newspaper that three graduates of a nearby university are moving into research positions within a nearby company. In your industry, you know that some of the larger organizations have produced research and innovation, but those results haven't always trickled down to other firms. You'd like to take advantage of industry-sponsored research, but no group exists to initiate or manage it.
- **Mid-July:** You meet several acquaintances from other industries at a golf club. It feels great to chat with other business people and to share some of the challenges you face. You're thinking: Maybe in the year ahead you could set up a simple lunchtime gathering once a month for people in your industry. It would be a great networking and educational opportunity. But then again ... it would take time and effort, commodities in short supply. What is a regional or national group could set up these networking opportunities?
- **Fourth Week of August:** You receive your annual health insurance invoice. Rates have jumped 22%! You know that health-related costs are

skyrocketing everywhere, but you can't help but think that if you had an industry-wide health insurance program you might be able to minimize those increases. And you think, too, about other cost-saving tools such as travel discounts, group purchasing arrangements, and employee benefit programs. If only there was a national or regional federation that could provide these.

- **Early September:** School has begun. Over the last year you have talked with several students about careers in your field. You understand the strengths and weaknesses of post-secondary curricula in your area – yet you have no way to influence how students are prepared for your industry. No national curriculum support. No scholarship programs. No academic consultations.
- **Second Week of November:** One of your employees comes to you with a great idea for streamlining work-in-progress recording. The problem: You'd have to release that employee (and others) from regular duties in order to develop it. You can only dream of a national group that could serve as a source of support for innovation, sponsor idea exchanges, or develop recognition programs.
- **End of Year:** The year draws to a close. It's been a moderately successful year, but as you look back to all that's happened, you wonder how much greater success you would have achieved if only you could have collaborated with like-minded peers more extensively. And while you're glad to be part of the profession you're in, you feel that a rightful sense of pride is lacking. If only an organization of peers existed that could foster that pride.

Fortunately these ruminations are just that. It goes without saying that trade and professional associations are an integral part of the life of virtually every business and industry. They provide valuable services, opportunities for collaboration and mutual support, and professional pride. Most significantly, they're driven at the grassroots level – driven by you. Whatever your needs, concerns, and dreams, your association is standing by, ready to redirect itself toward the needs and opportunities you encounter in today's real world. #





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AVOIDING MERGER PITFALLS

BY ROBERT WHIPPLE, MBA, CPLP



Mergers are attempts to pool strengths and eventually drive costs down to improve competitive positioning. Normally envisioned as a way to ensure survival, mergers often lead to demise. Failure rates for mergers and acquisitions run from 50% to 80%, depending on the author and the criteria used to define 'success.' Given the huge financial risks involved in M&As, it is important to find ways to improve the odds. One root cause of failed mergers is top leaders focusing too much energy on the mechanical and financial aspects of the consolidation and not enough on the cultural integration.

Top managers who study the impact of a merger visualize the tangible rewards, and the benefits look seductively attractive. They 'fall in love' with the concept, overstate the benefits of the proposed merger, and are blind to any downside; just as teenagers who are in love cannot see the limitations of their chosen partner.

The costs, timing, and impact on employees or customers are grossly underestimated and seem to be manageable, so less energy is spent on an organized campaign to mitigate potential negative aspects. Often, the upfront cultural work is neglected, and managers just announce the merger, telling everyone to "work together and get along as new processes are invented." This typically gets the venture off on the wrong foot, and it gets a lot worse before emotional bankruptcy, if not

physical bankruptcy, is reached.

Consultants hired to smooth the process focus on the benefits and the quick shot of cash from doing the merger. Their remuneration is tied to an efficient and speedy process, so they spend minimal energy on blending the two cultures until disaster strikes. This pattern is so stubbornly consistent that one wonders why more caution is not exercised by top managers.

Some groups have found ways to do mergers right. Benchmarking organizations with successful merger efforts is a good way to gain insights. Another way is to identify the mistakes made by some of the flops.

A CLASSIC EXAMPLE

Mergers 'gone bad' are not hard to find. For example, the Daimler-Chrysler merger in 1998 was a classic debacle that cost Daimler nearly \$36 billion over a decade. Just as a reality check, that is a \$10-million loss per day for 10 years! The post mortem on this financial disaster points to a failure to merge the cultural aspects of the joined organizations.

Large scale disasters like this are plastered on the front pages of business periodicals. Unfortunately, the more pervasive problem is the thousands of unsung smaller-scale disasters that go on continually within organizations of all sizes and types. These programs involve internal restructuring that rarely get reported in the popular press,

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AVOIDING MERGER PITFALLS

but are just as problematical for the people impacted. To avoid disaster, start with a more balanced look at the costs and benefits.

IMPROVE YOUR ESTIMATES

Be more conservative during the initial feasibility study. Assume your calculations of the benefits are order-of-magnitude correct, but quadruple the estimated time it will take to accomplish them. Next, take the best estimate of projected investments required to achieve the benefits, and multiply that number by 5-10. Finally, take the best intelligence on how this merger is going to negatively impact customers and suppliers, and bump that up by a factor of five times. That might be a reasonable approximation of a business case for the venture. If the figures based on this more-conservative scenario cause you to gulp, better read up on some of the horror stories of merger disasters in other organizations and check your medicine cabinet for antacids and tranquilizers.

If the merger looks viable, challenge your assumptions. Get a devil's advocate who will call you out if there are signs you are head-over-heels in love with a flawed strategy and blind to reality. Listen to that person and get other non-enamored individuals to enter the conversation. If it still looks right, then going on to the next steps is probably worthwhile.

SEVEN TIPS TO IMPROVE THE MERGER PROCESS

1. Spend as much time planning for the cultural integration as you spend on the mechanical aspects of

due diligence, valuation of assets, contracts, negotiations, inventory, and other tangible aspects. If you create a team to handle the financial aspects of the transaction, have equally resourced teams to work through the culture integration.

2. Involve impacted individuals in decisions as early in the process as legally possible. Challenge any decision that is not transparent for anything other than legal disclosure reasons. Being open with plans has the impact of drawing the best resources into the concept so they do not bolt out of fear.
3. Double or triple the typical level of communication during the process, and continually stress the vision. The end state needs to be viewed by everyone as worth the hassle to get there. People become engaged and excited about a vision that holds the promise of a better existence for them personally.
4. Model good behavior at the top. Whatever attitude is observed among the top leaders will be replicated and amplified throughout both organizations. If the senior leaders are posturing for an unfairly large share or have an "us versus them" attitude, the general population will mimic that mindset.
5. Do not dump double or triple job functions on individuals and expect them to perform well. You will get minimal compliance followed by burnout.
6. Do not tolerate passive aggressive or other dysfunctional behaviors, but do allow people to vent when needed. Have forums for people to

discuss the implications the changes are likely to have on them personally.

7. Celebrate and reinforce small victories on the way to the new vision. Let people know their extra effort in the transition is truly appreciated.

Although these simple rules are common sense, they are not common practice in many merger or acquisition situations. To avoid being a casualty, follow the guidance above and be highly sensitive to the cultural aspects of an integration effort, and you will have more success.

ABOUT THE AUTHOR:

Robert Whipple, MBA, CPLP, is a consultant, trainer, speaker, and author in the areas of leadership and trust. He is the author of: *The Trust Factor: Advanced Leadership for Professionals*, *Understanding E-Body Language: Building Trust Online*, and *Leading with Trust is Like Sailing Downwind*. Bob has many years as a senior executive with Kodak and with non-profit organizations. To bring Bob in to speak at your next event, contact him at www.Leadergrow.com, bwhipple@leadergrow.com or 585.392.7763.



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By John Knotek,
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Registered Disability Savings Plans

In late 2008, a relatively little known plan came into effect called a Registered Disability Savings Plan (RDSP). This plan is intended to help parents and others save for the long-term financial security of persons with severe or prolonged disabilities. There is little question that parents raising these children (and supporting them into adulthood) already invest substantial time and resources, but can have anxiety over who will help their child when they are gone. While there are a number of agencies serving those with disabilities, RDSPs offer parents an additional element to help plan for a good life for their child.

The RDSP is a savings plan that will allow money to be invested tax free until withdrawal. It can be established by the parent or guardian of a minor with a disability, anyone that is legally author-

ized to act on behalf of a person with a disability or the beneficiary provided that they have the legal capacity to do so. Contributions are not tax deductible, but can be made by anyone (with the account holder's permission). In addition, as of July 2011, parents or grandparents can arrange to have some or all of their retirement savings (RRSP, RIF or RPP) to be transferred tax free to the beneficiary's RDSP at the time of their passing – subject to contribution limit. Inside of the RDSP, monies can be invested in a variety of instruments including term deposits, bonds, stocks and mutual funds. But the availability of some or all of these instruments may vary between plan providers.

To qualify for the RDSP, the beneficiary must be eligible for the Disability Tax Credit (DTC), a program that is designed

to give tax relief to those with severe or prolonged disabilities (mental and/or physical). By some estimates, 18,000 people in Manitoba alone would qualify for the RDSP. Put another way, that is 1 in 65 people, so chances are amongst your relatives or client base, you know several people that could benefit from the RDSP.

The benefits could be substantial, with the lifetime contribution limit set at \$200,000 for these plans, up until the year in which the beneficiary attains 59 years of age. Augmenting the benefits of tax sheltered investing and to encourage long term savings, the Federal Government also created the Canada Disability Savings Grant. Beneficiaries may be eligible to receive up to \$70,000 in grants to their RDSP, up until the end of the year they turn 49 years of age.



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The amount of the grant depends on the family's net income (or beneficiary's net income in the case of those of age of majority) and the amount of the contributions. For families with net incomes over \$83,088, a maximum annual grant of \$1,000 is available and based on a \$1 for every \$1 contributed to the plan. For families with annual net incomes less than or equal to \$83,088, the grant matching rules are more favourable with only \$1,500 in annual contributions required to reach the maximum annual grant of \$3,500.

For lower income families (or beneficiaries) with net incomes of \$24,183 or less, a Canada Disability Savings Bond of \$1,000 is available annually without having to make a contribution to an RDSP. For those with incomes between \$24,183 and \$41,544, the government deposits a portion of the bond each year, with higher incomes in this range receiving a lower bond amount. The lifetime limit for the bond is \$20,000 and can be accessed until the end of year the beneficiary turns 49 years of age.

The beneficiary of a RDSP can access payments as soon as the plan is established and the funds can be withdrawn for any purpose. However, the finer points of how much can be paid out annually is beyond the scope of this article. In general there are restrictions in place that are designed to spread the payouts over the lifetime of the beneficiary. From a taxation perspective, withdrawals are considered to be a proportionate mix of original contributions, grants, bonds and income. Only the latter three are taxed in the hands of the beneficiary as original contributions are made with after tax dollars. An additional consideration is the fact that grants and bonds are locked into the RDSP for ten years and any withdrawals ascribed to grants or bonds within this timeframe would have to be repaid to the government. Ultimately, as with any financial matter, those considering RDSPs should speak with a professional advisor for assistance in making any decisions.

The majority of financial institutions have the capability to offer RDSPs to those that need the help. We all can use a little bit of help from time to time and RDSPs are one additional way to help with the long term financial security of people with disabilities.

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J. Eric Smith to head Swiss Re Americas

The Directors of Swiss Re Group and the Directors of Swiss Re America Holding Corporation have announced that **J. Eric Smith** will join Swiss Re as President and CEO, Americas effective July 11, taking over from **Pierre Ozendo** who retires this year after more than 35 years in the insurance industry.

Smith will be responsible for leading the company's Property and Casualty (P&C) and Life and Health (L&H) reinsurance businesses in the US, Canada, Latin America and the Caribbean. He will also have operational oversight of all Swiss Re Group activity in these regions. He will join the Swiss Re Group Management Board, reporting to Chief Marketing Officer for reinsurance **Christian Mumenthaler**.

Bed bug insurance from Aon, GEP and Terminix

In response to the growing bed bug epidemic, Aon Risk Solutions, the global risk management business of Aon Corporation (NYSE: AON), announced today its strategic alignment with Global Excess Partners, an innovator in the insurance specialty products business, and Terminix, the national leader in pest control services, to unveil the first ever bed bug insurance solution for hotels, landlords, student housing, corporate businesses and leisure travelers.

This suite of products offers an integrated pest management approach to specifically target bed bugs and combines insurance coverage with Terminix's specialist bed bug elimination resources to deliver cost savings and greater budgetary certainty while successfully treating and protecting premises.

"When we heard and saw what Terminix can do, we realized there was an opportunity to not only develop an insurance product, but to partner with the resources of the leading professional bed bug specialist to raise the stakes in the war against bed bugs," said **Mary Pat Thurston**, a partner with GEP.

"This is the first comprehensive insurance product for bed bug infestation and the first response from the private sector to address a growing national issue," added Aon Risk Solutions' National Property Practice Leader **Al Tobin**. "We are committed to helping businesses and individuals stop the spread of this epidemic."

This new suite of products delivers the following benefits, subject to policy limits, terms and conditions:

- Insurance to cover the cost of bed bug elimination;
- Insurance to recover lost revenue resulting from taking rooms out of service;
- Dramatically reduced need to destroy room contents; in many situations, contents can be treated rather than destroyed and replaced;
- Multi-faceted, integrated bed bug management approach includes a new, non-toxic elimination treatment that can return a room to service in five days or less;
- Discounted rates for mattress encasements and bed bug kits for greater peace of mind;
- Tips to prevent further outbreaks.

ClaimsPro Inc. acquires Brouwer Claims

ClaimsPro Inc has completed the acquisition of Brouwer Claims Canada & Co. Ltd., a Vancouver-based independent adjusting firm that has been servicing clients for over 25 years.

The transaction aligns with ClaimsPro's strategy to build the most comprehensive claims adjusting company from coast to coast. The company's 1,050 insurance professionals will be offering services out of many new Canadian locations. For more information, visit www.scm-claimspro.ca.

Intact acquires AXA Canada

On May 31, Intact Financial Corporation announced that it has signed a definitive agreement with Paris-based AXA Group for the acquisition of its affiliate AXA Canada, the sixth largest home, auto and business insurance company in the country, for \$2.6 billion in cash. A further performance based contingent consideration of up to \$100 million may also be payable if certain profitability metrics are met within a period of five years. The transaction is expected to close later this year upon the receipt of all required regulatory approvals.

As a result of the transaction, IFC will expand its position in Canada by increasing its direct premiums written by \$2.0 billion to more than \$6.5 billion.

According to **Charles Brindamour**, President and CEO of Intact Financial, the acquisition of AXA Canada will enhance and accelerate his firm's efforts towards building a world-class Canadian-based P&C insurer with the ability to succeed in an increasingly competitive environment.

He said, "Over the years, AXA Canada and its management team have built a quality organization with a history of excellent performance. By combining the resources of these two highly regarded insurance franchises, the acquisition creates new opportunities for IFC as it will strengthen our offerings, notably in business insurance, improve our capabilities to support insurance brokers, reinforce our competencies in risk selection, expand our distribution platform and deepen the quality of our management team."

According to **Jean-Francois Blais**, President and CEO of AXA Canada, "The transaction represents an excellent opportunity for our organization to join a Canadian leader with a history of outstanding performance and values that are similar to those that guide us."

Northbridge's subsidiaries to operate under single brand

Northbridge Financial Corporation, one of Canada's leading commercial insurance groups, has announced that three of its subsidiaries – Lombard Insurance, Commonwealth Insurance and Markel Insurance – will operate under one brand, Northbridge Insurance, to support its broker partners.

Federated Insurance will continue to operate as the company's captive agency distribution arm through its dedicated sales agents. Zenith will also continue to operate its personal lines of business.

"This is an exciting time for us," said **Silvy Wright**, President and CEO of Northbridge. "By combining the strength of our talent, the diversity of our products and leveraging the scale of our operations as one company, we will be better positioned for long-term growth"

For more information, visit www.nbfc.com.

Aviva Community Fund returns with a \$1 million pledge

Aviva Canada is proud to announce that the Aviva Community Fund competition will return in the fall of 2011.

The company will once again offer \$1 million to encourage Canadians to lead, empower and support community initiatives across the country. Whether it's a project that will help get at-risk youth off the street and back into school, or other ways to extend a hand to those in need, the Aviva Community Fund enables individuals and groups to not only submit a community initiative for funding, but also become actively involved in making change happen.

Launched in the fall of 2009, the Aviva Community Fund competition has already provided over \$1.5 million in funding to numerous charities and community groups including youth programs, animal shelters, public schools, camps and centres for those affected by disabilities or illness.

Canadians are encouraged to submit their ideas on the competition's website – www.avivacom-munityfund.org. Visitors to the site are asked to vote for their favourite ideas so they can advance through to the competition's final round, at that stage they will be evaluated by an independent panel of judges. Year three of the competition kicks off on September 26, 2011.

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Keal Technology rolls out Keal Connect

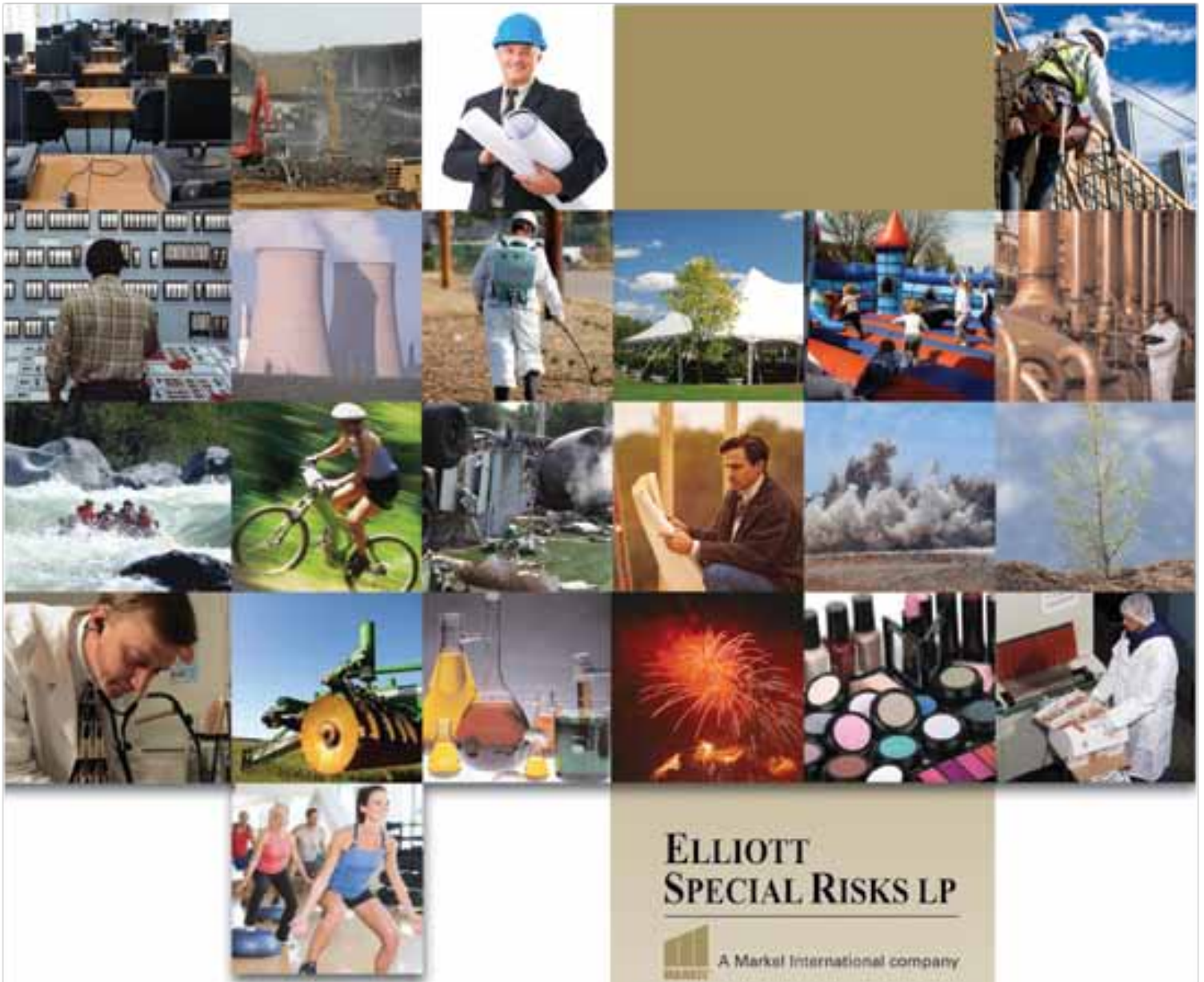
Keal Technology and York Fire & Casualty Insurance Company (York) have announced their newest integration project which connects Keal's Broker Management System (BMS), sigXP directly to York without any middleware or third-party software required by the broker, using Keal's new product Keal Connect. Keal Connect sends CSIO XML data in real-time from sigXP directly to York's Broker support systems and eliminates additional software requirements for the broker.

York is the first insurance company to go live under the new advanced Keal Connect solution. York brokers are able to perform Inquiry, New Business Upload (auto & property) and Manual Endorsement transactions from sigXP to York. This replaces the need for additional third-party software currently available to perform some or all of these transactions, and enables York brokers to continue to work smoothly and effectively with York using modern, innovative technology.

Keal Connect uses a proven reliable connectivity solution provided by iter8 that has served insurance carriers and brokers for over 10 years providing data transformation and integration services with multiple carrier systems including policy administration systems, carrier portals, third party reporting systems, broker management bridging systems, and third party rating systems. Keal Connect extends sigXP's single-sign-on service and will support IBAC's Data Exchange Project currently underway with multiple BMS vendors and insurance companies.

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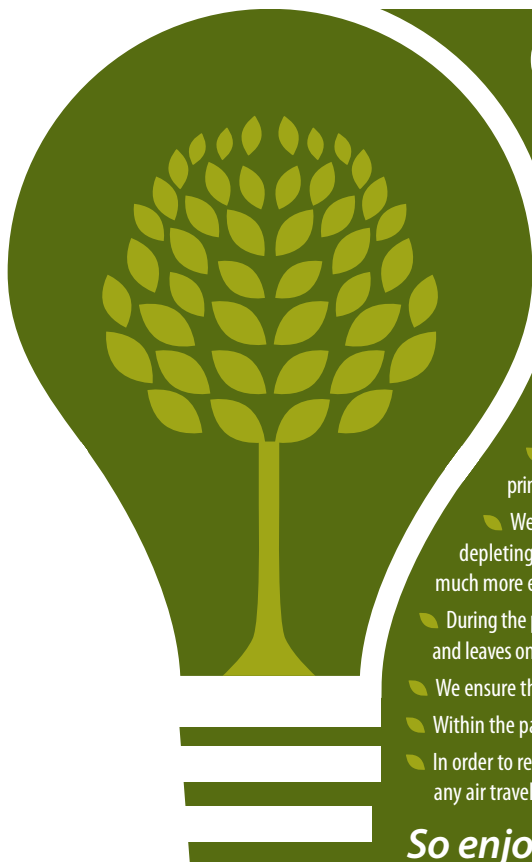
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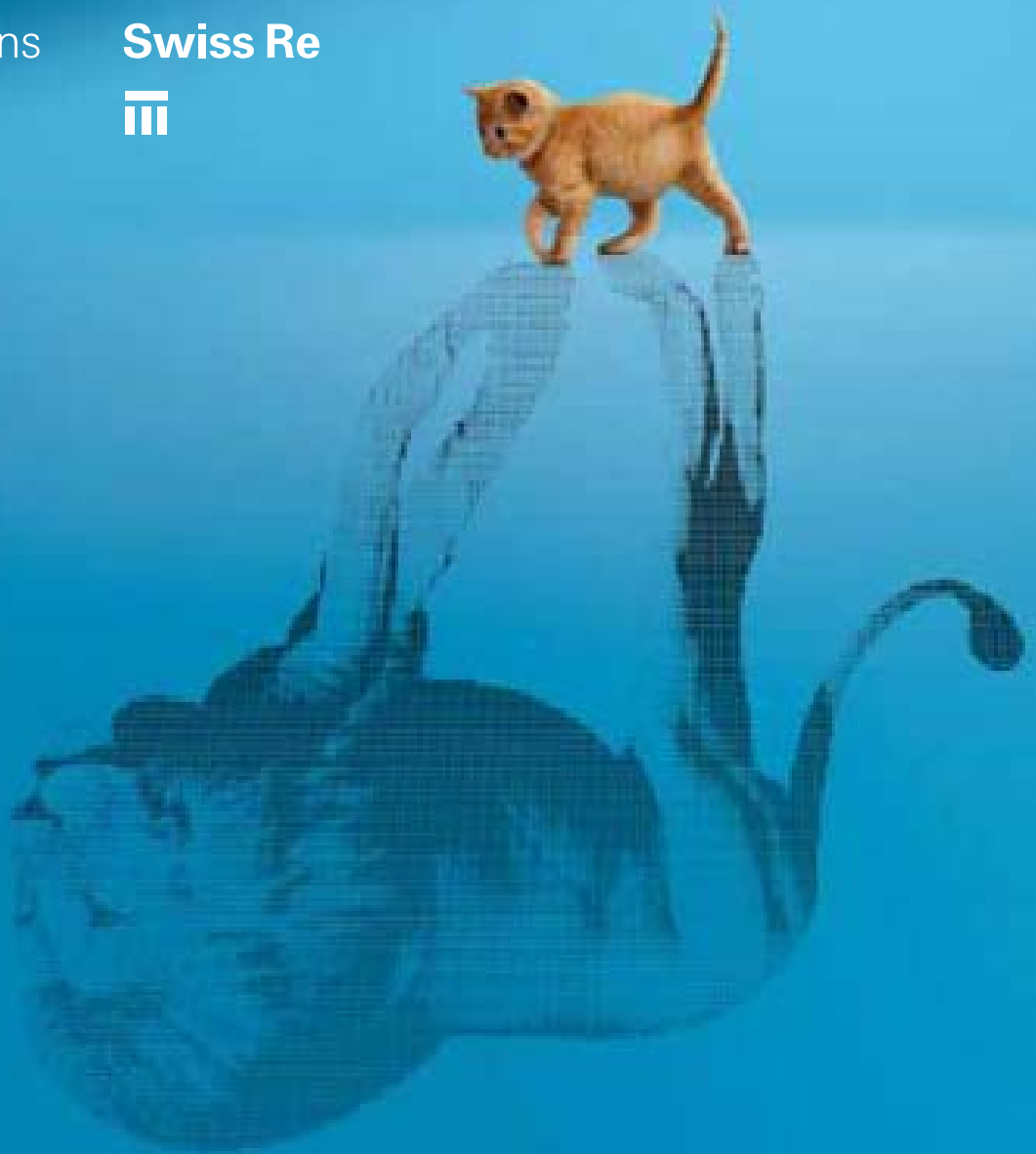
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