

Insurance Brokers Association of Ontario  
**88<sup>th</sup> Annual Convention**

# PROGRAM HIGHLIGHTS

Wednesday, October 22 - Friday, October 24, 2008  
The Fairmont Royal York Hotel  
Toronto, Ontario

Register Early & SAVE!



# SCHEDULE OF EVENTS

## Wednesday, October 22, 2008

**7:30 a.m. - 8:00 p.m.**      **Registration Desk Open**  
Pick up your name badge. Entrance to all functions is by name badge identification!

**7:45 a.m. - 11:00 a.m.**      **Breakfast & Affiliate Presidents' Meeting**

**11:30 a.m. - 1:30 p.m.**      **Education Awards Luncheon**  
Join us as we honour those who have achieved their professional designation.

**1:30 p.m. - 4:30 p.m.**      **Members' General Meeting**

**5:15 p.m. - 8:00 p.m.**      **Exhibitors' Opening Reception**  
Kick off Convention at the Exhibitors' Opening Reception. Exhibitors will be presenting a major showcase of products and services to member brokers.

**8:00 p.m. - 12:00 midnight**      **Opening Night Party**  
featuring *The Sandy Vine Band*  
A great way to kick off the 2008 convention!

## Thursday, October 23, 2008

**7:30 a.m. - 8:00 p.m.**      **Registration Desk Open**

**7:30 a.m. - 8:30 a.m.**      **Continental Breakfast in the Exhibit Area**  
Start your morning off on the right track. The Exhibit Area is the activity centre of the convention providing maximum networking opportunities each day.

**8:30 a.m. - 9:15 a.m.**      **Keynote Speaker**  
**Mitch Joel**  
Marketing & Personal Branding Expert



When Google wanted to explain online marketing to the top retailers in the United States (including Wal-Mart, Costco, Sears and Sephora), they brought Mitch Joel to the Googleplex in California. Mitch Joel is President of Twist Image – an award-winning Digital Marketing agency. He is a marketing and communications visionary, interactive expert, community leader, Blogger and Podcaster.

Joel is a Board Member for both the Canadian Marketing Association and the Interactive Advertising Bureau of Canada. He is an executive for the National Advertising Benevolent of Quebec and an instructor of the CMA eMarketing professional certificate course.

Joel speaks frequently to diverse groups such as The Power Within, Google, Shop.org, Visa, Microsoft and has shared the stage with former President of the United States, Bill Clinton, Anthony Robbins and Dr. Phil. He is frequently called upon to be a subject matter expert for CTV National News, Canada AM, CBC Newsworld, Marketing Magazine, The Globe & Mail, The National Post and many other media outlets. He is presently writing his first book, *Six Pixels of Separation*.

## Thursday, October 23, 2008 *continued*

**9:15 a.m. - 11:30 a.m.**      **Members' Closed Meeting**  
Hear important industry news and provide your views about the direction IBAO needs to take in the coming year.

**11:30 a.m. - 1:30 p.m.**      **Exhibit Area Buffet Lunch**  
Enjoy your lunch while networking with peers and meeting new contacts.

**1:30 p.m. - 4:45 p.m.**      **CSR SEMINAR:**

**I-Care - Putting the Personal Touch Back into Non Face to Face Business Interactions**  
(RIBO CE - 3 Personal Skills Hours)  
**Colleen Carruthers, The T-R Group Inc.**

Staying competitive in today's marketplace is more challenging than ever. Today's customers are well informed and technologically savvy. They expect better information, better access, better service and better relationships than ever before. Therefore, differentiating your services from those of the direct writers and other competitors is vital to maintaining a successful and profitable brokerage.

If you want to 'wow' your customers and open up referral opportunities, then this session is for you. From frontline to owner, learn how to provide your customers with a 'face to face' experience in every customer interaction through the I-Care approach.

**1:30 p.m. - 5:00 p.m.**      **MEMBERS' SEMINAR:**

**CEO Panel**  
(RIBO CE - pending RIBO accreditation)



This year's CEO Panel will be moderated by **Evan Solomon** - CBC Television Broadcaster, Journalist & Author. We wanted to enhance this annual panel discussion by bringing in one of the best moderators in Canada to participate in a "round table discussion" with our CEO's. Stay tuned for our line-up of industry CEO's who will be participating in this popular event.

We all knew change in the insurance industry was constant, but no one warned us that change was also going to pick up the pace and keep accelerating into a more challenging future. A panel of industry leaders will examine what's happening in the industry and contemplate what might become of insurance brokers under the pressure of consolidation and increasing competition in all sectors of the business.

What's happening with rates, products, staffing, professionalism, competition from other distribution channels and an increasingly complex business environment? And what are the opportunities?

Insurance brokers who understand what's happening and what's going to happen will have the advantage. This is a session you can't afford to miss, and is presented by people who are known for not holding back if they have a point of view to convey.

**5:30 p.m. - 6:00 p.m.**      **Exhibit Prize Draws**  
Be there to claim your prize.

**6:30 p.m. - 10:00 pm.**      **Hospitality Night**  
Good food, good wine, and GREAT HOSPITALITY!

# SCHEDULE OF EVENTS

## Friday, October 24, 2008

7:30 a.m. - 12:30 p.m. Registration Desk Open

7:30 a.m. - 8:30 a.m. Continental Breakfast

8:30 a.m. - 11:45 a.m. EDUCATION SEMINARS (AM):  
(only 1 may be selected)

**A** [Six Pixels of Separation - Marketing in a Connected World](#)  
(RIBO CE - 3 Management Hours)  
**Mitch Joel, Marketing & Personal Branding Expert**

Companies still struggle to understand online marketing as a new generation of digital opportunities unfolds. Consumers have never been so powerful. Consumers have never been so connected.

Mitch Joel unravels the fascinating world of New Marketing, Consumer Generated Content and Social Media. Learn how these marketing touch points are creating conversations where the results are staggering and loyalty is off the charts. Words like Social Media and Web 2.0 control every boardroom discussion in relation to growing market share and new marketing opportunities. Learn how to take part in these communities and conversations.

**B** [Connecting to Young Canadians - A Generational Difference](#)  
(RIBO CE - 3 Management Hours)  
**Max Valiquette, Youth Culture Expert**

Max draws on his many years of communicating, researching and marketing to youth to deliver a fun and insightful presentation that completely explains the young Canadian to anyone looking to connect to them. Who they are, what they need, what they want and how they work: this generation is more powerful and more influential than ever before.

Along with recent stats from Youthography's quarterly syndicated trends monitor, results from qualitative research, regular online polling of youth and the latest Stats Canada demographics data, Max will paint a profile of young peoples' lives: their behaviours, their attitudes, their desires, and the best way to work with and reach them.

**C** [Ethics and the Insurance Professional](#)  
(RIBO CE - 3 Management Hours)  
**Glenn Planert, FCIP, MBA**  
**Goldrun Consulting Services Inc.**

Ethical behaviour is a requirement of the RIBO Act. It impacts everything you do and every segment of the industry. Do you know the difference between ethics, values and morals? Are you prepared to deal effectively with potential ethical dilemmas?

Participants in this seminar will define their ethical role and learn tools for applying problem-solving techniques to common ethical problems.

12:00 p.m. - 1:30 p.m. Industry Day Luncheon

Join your industry colleagues for lunch. Through the State of the Union Inaugural Address by our Incoming President and highlights of IBAO's activities, attendees can take pride in the association and find out plans for the upcoming year.

## Friday, October 24, 2008

1:45 p.m. - 5:00 p.m. EDUCATION SEMINARS (PM):  
(only 1 may be selected)

**A** [Six Pixels of Separation - Marketing in a Connected World](#)  
(RIBO CE - 3 Management Hours)  
**Mitch Joel, Marketing & Personal Branding Expert**

*Repeat from morning session.*

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**C** [Insurance Coverage Update: Think Like a Judge](#)  
(RIBO CE - 3 Technical Hours)  
**Ian Gold, LLB**  
**Thomas Gold Pettingill LLP**

You sold the policy, but now the client has a claim. The client looks to you for help in navigating through the claims process. There are two ways to interpret insurance policies. The first is to think like an insurer. Insurers usually try to determine what they "intended" to be covered. The second is to think like a judge, who will be the final decider if the matter is pursued through litigation. The answer to "Am I covered?" is determined by what the judge will ultimately say, and not necessarily by what the insurer intended.

This seminar discusses the interpretation process used by courts to resolve insurance coverage issues. It reviews the rules used by top insurance coverage lawyers to argue for and against coverage, in the context of real situations and recent court decisions.

# BANQUET & BALL

Friday, October 24, 2008

6:30 p.m. - 12:30 a.m.

## *Banquet & Ball* featuring: **1st Award of Excellence Event**



This year, don't question whether or not you should stay for our closing night. IBAO has embarked on a new format for Friday evening and will be hosting its inaugural Award of Excellence Gala. We will be recognizing brokers for their contributions to the industry and community.

*Potential Categories are:*

- Individual Broker
- Brokerage (10 or less registered brokers)
- Brokerage (10 or more registered brokers)
- Young Broker
- Affiliate Achievement



For our inaugural event, we were able to acquire Toronto's own local celebrity **Dina Pugliese**, Co-Host of "BT-Breakfast Television" as our Awards Host! Her credits include receiving a Gemini nomination in 2006 as the host of MuchMusic's VJ Search; appeared as a guest judge on Canada's Next Top Model; was selected as one of Canada's most beautiful people by Weekly Scoop magazine; and was rated by Hello! Magazine as one of the "Top 10 Hottest Women on Television" for 2007. This is one event you won't want to miss!

This is the only official function recognizing the merits and qualities of general insurance brokers, brokerages and affiliates.

***Be one of more than 400 guests who will be on hand to support the nominees, cheer for the winners and celebrate their peers! After the awards show, we will be dancing the night away!***

# YOUNG BROKERS

## **Are You Under 40? Don't be left out!**

The 88th Annual Convention will enable young brokers to network with a wide variety of professionals and gain new insights into the future of our increasingly complex industry.

Join the YBC!

To be eligible, you must be under 40 and working for a member office. That's all!

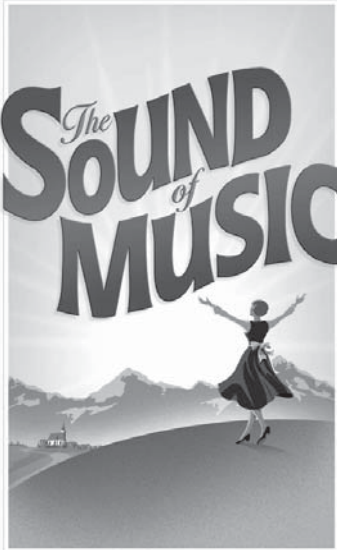


# SPOUSE PROGRAM

Wednesday, October 22, 2008

7:00 p.m. - 10:00 p.m.

*"A show that restores one's faith in human nature. I left with a spring in my step and a smile on my face. Suddenly the world seemed a brighter place"* *The Daily Telegraph*



Andrew Lloyd Webber, David Ian and David Mirvish present the North American premiere of the new smash-hit London production of THE SOUND OF MUSIC at Toronto's Princess of Wales Theatre starring the winner of CBC's How Do You Solve a Problem Like Maria?

Based on the uplifting true story of the Von Trapp family and the good natured Maria, THE SOUND OF MUSIC was the last collaboration between Richard Rodgers and Oscar Hammerstein II, becoming one of the most successful Oscar-winning film musicals of all time.

The score for THE SOUND OF MUSIC touches the hearts of all ages and brims over with some of the most memorable songs ever performed on the musical stage including My Favourite Things, Do-Re-Mi, Edelweiss, Climb Every Mountain, Sixteen Going on Seventeen, The Lonely Goatherd and of course, the glorious title song The Sound of Music.

This timeless family classic is overseen in Canada by director Jeremy Sams, choreographer Arlene Philips and designer Robert Jones, all of whom won raves from the London critics for their superb work on the West End production.



Thursday, October 23, 2008

9:00 a.m. - 3:00 p.m.

## HISTORIC HOMES TOUR - PAST TO PRESENT



Our Historic tour begins at **Spadina** (Spah-dee-nah), a homestead that has perched high above this city for over 170 years. You'll enjoy the grand tour of this authentically decorated house, each room representative of a different era. We will then leave Spadina and walk across the street to **Casa Loma**, the majestic 98 room castle overlooking Toronto. During this self-guided tour (you will be provided a Sony walkman), you'll explore the rooms, the secret passages, and the towers at your own pace

We'll then leave the castle and board the coach and travel to **Sassafras** for lunch. On the second floor, their private room offers an elegant and very comfortable private setting with a view of trendy Yorkville



After lunch there will be free time to explore Yorkville, Toronto's most exclusive shopping district. In the early nineteenth century, this was a cozy little village - its mews and passageways leading to a high street of the prettiest Victorian shops. Guess What! This is exactly the atmosphere that awaits you when you visit Yorkville in the early twenty-first century.

Yorkville is the heart of Toronto chic. Pick up some of the world's most sought after designer labels from the most elegant and exclusive little shops. Countless art galleries and antique shops nestle up right next to delectable cafes and bistros. You never know what, or who, you may run into in vibrant Yorkville.

You will be free to enjoy this exciting neighbourhood reminiscent of New York's Greenwich Village and London's Seville Row.



# SPEAKER PROFILES



## **COLLEEN CARRUTHERS, CTD, PCC - The T-R Group Inc.**

Colleen is a partner with The T-R Group Inc., a performance improvement firm that works with clients to improve the way they learn, work and communicate. She is an accomplished workshop facilitator, conference speaker and executive coach. For more than 20 years, she has worked with clients to impact bottom line change. Her practice focuses on customer service, change management and communication skills. Whether she is facilitating a senior executive team in the boardroom, conducting a face-to-face workshop in the classroom, or coaching one-on-one, Colleen works to improve performance and communication. She has an exceptional ability to encourage people to reflect and grow and has integrated accelerated learning techniques into all of her workshops.

Colleen holds a Professional Coach Certification from the International Coach Federation and a CTD from the Canadian Society for Training and Development. She has Bachelor of Education in Adult Education, a Marketing Diploma and Certificates in Staff Training and Development and Human Resources.



## **IAN GOLD, LLB - Thomas Gold Pettingill LLP**

Ian Gold is a founding partner in Thomas Gold Pettingill LLP. Ian resolves problems for his clients. He is a skillful civil and commercial trial litigator having extensive trial experience with judges and juries. His practice spans all fields, but emphasizes complex insurance litigation. Ian assists clients when they have been denied coverage under their policy or alternatively when they are trying to compel an insurer to make a decision in their favour. He has a track record of successfully assisting policyholders in maximizing their insurance coverage for a wide variety of claims. Ian has handled all matters of insurance and insurance coverage cases on behalf of policyholders and insurers including insurance and coverage litigation, professional malpractice, property, casualty and liability claims. Ian is also counsel to a number of insurance companies, including some of Canada's largest insurers acting in matters of defence of insurance claims in all aspects of general insurance liability, including motor vehicle accidents, fire loss, construction negligence, occupiers' liability, slip and fall liability, social host liability, and bad faith actions.



## **GLENN PLANERT - Learning Consultant / Instructor/Facilitator**

Glenn spent 24 years in the Property & Casualty insurance industry, managing various departments, regions, and subsidiary companies for both Head Office & Regional operations for a large multi-national insurer.

He currently teaches Insurance & Business courses at Conestoga College, is Coordinator of the Business – Insurance Program at the school and teaches 4<sup>th</sup> Year P&C courses at Wilfrid Laurier University. He has facilitated many insurance broker & agent licensing schools and programs. His seminars: *Ethics & the Insurance Professional™* and *Interviewing to Win!™* have been delivered to audiences within Ontario and Manitoba. In 2001, Glenn expanded into non-insurance training and consulting, forming Goldrun Consulting Services Inc., specializing in leadership, coaching, and training.



## **EVAN SOLOMON - CBC Television Broadcaster, Journalist & Author**

Two time Gemini award winning writer and broadcaster, Evan Solomon spends his professional life exploring the world of innovation, advances in technology, changing business paradigms, and creative approaches to managing and solving the complex challenges of sustainability in the 21st century. A long-time print and broadcast journalist, Evan is the co-host of two weekly news and current affairs shows CBC News: Sunday and CBC News: Sunday Night.

He is also the host of the Gemini award-winning CBC Newsworld show about ideas in print called HotType. For four years, he was the host of the Gemini award-winning show Futureworld that explored the latest developments in technology and innovation. He also produced and hosted a series called The Change Makers, and a series for PBS in America called Masters of Technology. Solomon was the co-founder, and for eight years editor-in-chief, of Shift magazine, an award-winning international magazine about technology and culture. Most recently, he co-founded The Ingenuity Project, a dynamic new series that gathers the best and brightest minds from around the world in order to generate new solutions to the most pressing issues of our time. As part of this project, Solomon is the co-editor and writer of the best-selling book *Fueling the Future: How the Battle Over Energy Is Changing Everything* that was nominated for the National Business Book of the Year in 2004 and the National Science Award in 2004.



## **MAX VALIQUETTE - Youth Culture Expert**

Max Valiquette is Canada's foremost expert on youth culture and marketing. He is founder and President of Youthography, Canada's leading youth marketing consultancy. Youthography is Canada's leading youth-focused communications agency, managing market research and marketing programmes for all variety of clients and organizations, be they Fortune 500 companies, governmental organizations, or not-for-profit.

Valiquette's varied expertise makes him one of the most sought after speakers on youth and pop culture in Canada today. He has been featured in virtually every national media outlet in Canada, including MuchMusic, CBC Television, ROB-TV and TSN, as well as in various newspapers, periodicals and trade publications from *The Wall Street Journal* to *Canadian Business*, and everything in between. He is the author of numerous industry-related articles, and was the three-time Chairperson of *Strategy Magazine's* Understanding Youth Conference. Valiquette has a B.A. from the University of Ottawa, is a former Central Canadian Debating Champion, and has performed, as a sketch comedian, at Second City. He was recently named one of Canada's most influential marketers by *Marketing Magazine*.

# GENERAL INFORMATION

## Sign Up

Complete the enclosed Convention Registration Form. If you are bringing a spouse or a guest, please complete a separate form.

## Sign Up Early and Save!

You'll get substantial savings just by registering early! Make sure your registration is mailed or faxed back to us by September 12, 2008. **Sorry, we are not able to accept registrations over the phone.**

## Register by Mail...

Send your registration form with **payment** to: **IBAO**

**Please make cheques payable to IBAO**

## or by Fax

Fax your completed registration form with your credit card number clearly indicated with the expiration date to IBAO's office at: 416-488-7526.

**We only accept...**



## Refunds

Full refunds will be granted if a written request is received prior to September 12, 2008. If a written request is received prior to September 26, 2008, a full refund minus a \$50 administrative charge per registration will be granted.

**NO REFUNDS WILL BE GRANTED AFTER: September 26, 2008**

## Transferable Registrations

Only registrations in the company's name are transferable.

## Special Assistance

Please advise us of any "special needs" (i.e., physical, **dietary**). We will be glad to assist you.

## Name Badges

Only registered convention attendees will receive name badges. Please wear them to guarantee admittance to all functions.

## Door and Draw Prizes

All prize winners must be registered member brokers and must be present at the time of the draw.

## What to Wear

Meetings & Seminars: Business Casual

Banquet & Ball: Formal, Black Tie Optional

## Hotel Accommodations

Your hotel reservation is not included in your Convention Registration Package. We have been guaranteed room rates for single or double occupancy reserved before September 5, 2008.



for reservations made by **September 5, 2008:**

### **The Fairmont Royal York Hotel**

100 Front Street West,  
Toronto, Ontario M5J 1E3

**\$195 per night,**

**single or double plus taxes for reservations made by**

**September 5, 2008**

Tel. 416-368-2511 or 1 888-270-8802

## Non-Refundable Cancellation Fee for Hotel Guests' Rooms!

Effective for the 2008 Annual Conference, The Fairmont Royal York, at the request of IBAO, will implement a non-refundable cancellation fee equivalent to one (1) night's room and tax. This applies to all guestrooms cancelled after Wednesday, October 15th, 2008 (one week prior to the convention). This is to deter the practice of overbooking guestrooms.

Insurance Brokers Association of Ontario  
**89<sup>th</sup> Annual Convention**

# Mark Your Calendar!

**Wednesday, October 21 - Friday, October 23, 2009**  
The Fairmont Royal York Hotel  
Toronto, Ontario

It's the **BIG** event to develop solid business partners and find real solutions – all at a magnificent, world-class venue.