

IBAO School of Insurance

EDUCATION FOR BROKERS BY BROKERS

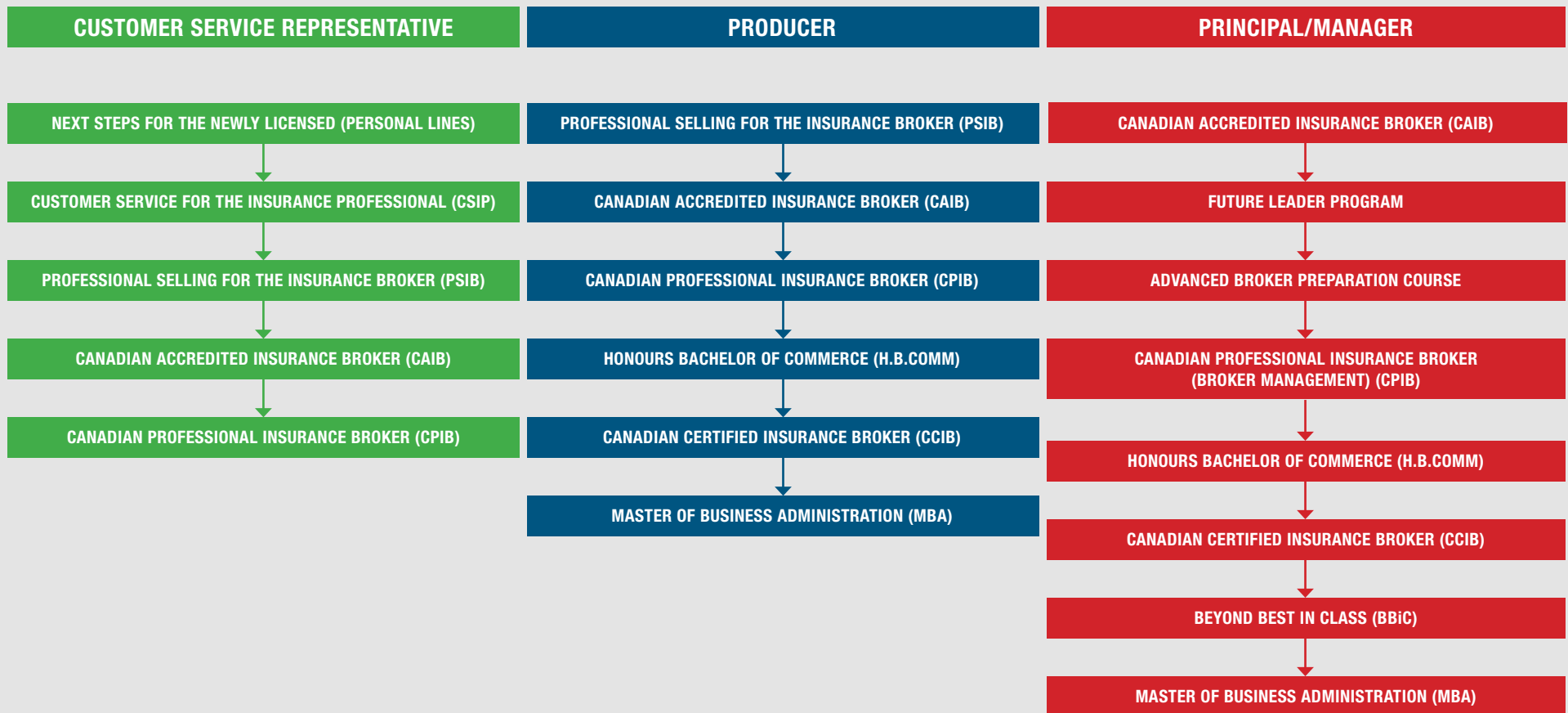
2012 CONTINUING EDUCATION FIRST QUARTER CURRICULUM CALENDAR



Educational Career Path

For Professional Insurance Brokers

IBAO has developed three distinct educational career paths for professional insurance brokers. Detailed information on these programs can be found on the IBAO website at www.ibao.org/education.



Welcome to the 2012 edition of the Insurance Brokers Association of Ontario, Continuing Education First Quarter Curriculum.

IBAO's curriculum provides learning opportunities for brokers at various levels from the new entrant to the most senior broker, with locations as varied as your home, regional seminar or your office. Clearly broker education is now available 24/7, 365 days of the year.

Please visit the IBAO website "News and Events" and "Education" sections at www.ibao.org or contact our School of Insurance for additional information. Let IBAO work for you!

School Information

The IBAO "School" is located at 1 Eglinton Avenue East, 7th Floor, in Toronto. Our classroom is spacious, bright and conducive to an active learning environment. The classroom has a seating capacity for 50 people.

Many of our facilitators are working brokers active in the business of insurance and chosen for their expertise on specific topics. Other facilitators are drawn from insurance company personnel as well as independent consultants. All of our facilitators are dedicated to professionalism through education and are IBAO approved.

The School of Insurance invites our students to call or visit us to discuss the curriculum, plan their individual programs or make enrollment arrangements.

Fees

There are two fee schedules – member and non-member. IBAO is licensed as a "School"; therefore, we are required to provide licensing courses to non-members. The licensing courses, as well as the related prerequisites, are available to non-members at a non-member fee.

Note: Licensing and RIBO accredited programs are tax exempt. Fees are subject to change without prior notice.

Bipper Bucks

BIPPER Bucks are issued to each member office at the beginning of the calendar year. They are valid for a one year period and they expire December 31 of the year issued. BIPPER Bucks can be used as payment by member offices towards the following:

- Courses/seminars (excluding online offerings)
- Member services
- Convention

Please note that only a principal, as shown in our member records, will be permitted to apply BIPPER Bucks towards the above listed services. Once arranged, these services may be used by anyone from your staff. When applying BIPPER Bucks towards IBAO purchases, please attach a signed declaration stating how many BIPPER Bucks you wish to apply. Please note that refunds cannot be issued if the registration has already been processed.

Tax Receipts

Tax receipts are issued in February each year for the prior school year. They are issued to the "payer" only. Students who require a tax receipt must pay for their course/seminar registration personally.

How to Register

Register online at www.ibao.org. Enrollment is by course/seminar registration form. Registration should be forwarded together with full payment of fees payable to IBAO. Registrations and fees must be received prior to the course/seminar start date. Payment is accepted by brokerage cheque, certified personal cheque, money order, MasterCard, VISA or Amex. Classes are filled, based upon a "first-come-first-served" basis. Registration forms can be found at www.ibao.org.

Course Times (unless otherwise stated)

Full Day Seminars: 9:00 am – 4:30 pm

Half Day Seminars: 9:00 am – 12:15 pm or 1:15 pm – 4:30 pm

Late Registration

Registration Deadline Dates: The “cut-off” date for any program will be seven (7) days prior to the event. Late registrants will be accepted, space permitting, subject to a late registration fee of \$50.00.

Transfers

Program Transfers

Transfers from one program to another, or from one individual to another will be permitted only once and are subject to a transfer fee of \$50.00 for most programs.

Cancellation Policy

IBAO must receive written notice prior to program commencement.

A) A full refund, less transfer fee, will be allowed if IBAO receives notice more than fourteen (14) days prior to the event. In addition, for the full refund, another student on the waiting list must replace you.

B) A full refund, less \$50.00 administration fee, will be allowed if IBAO receives the cancellation notice more than fourteen (14) days prior to the event, and we cannot replace the student with another individual.

C) A 50% refund applies when a registrant cannot be replaced and less than fourteen (14) days notice is given.

A penalty for insufficient notice and/or acceptability of the replacement registrant is at the discretion of IBAO. No refunds will be allowed on or after the program commencement. Textbooks are nonrefundable. All bank charges incurred by IBAO will be the responsibility of the participant.

Note: Policies may vary slightly by program. It is the student's responsibility to become familiar with the policies prior to enrollment.

Category Definitions

Management

The content of the course will include subjects related to the RIBO Act and Regulations, human resources, general management, accounting, computerization, and generally will include topics relevant to the operation of an insurance brokerage.

Technical

The content of the course will include subjects directed towards insurance product knowledge and/or technical insurance expertise.

Category Definitions (continued)

Personal Skills

Note: Principal Brokers/Deputy Principal Brokers cannot use these credits to meet their licensing requirements.

The content of the course will include subjects related to skills required to function efficiently in an insurance brokerage office, as a customer sales-service representative, or as a producer. Subjects include, but are not limited to, sales and marketing skills, communication, and writing skills.

Important: Each individual is responsible for his or her continuing education records. To assist you in maintaining your education file, IBAO will issue accreditation letters for courses/seminars that are sponsored by the IBAO. For courses taken outside of the IBAO offerings, contact that course provider for accreditation documents.

Individuals should be advised that for RIBO spot check purposes, the continuing education certificate must be maintained for 5 years to indicate compliance with the Continuing Education Program.

Continuing Education Requirement Hours

Principal Brokers and Deputy Principal Brokers

Continuing Education Requirement Hours are ten (10) hours with a minimum of 50% (5 hours) in the Management Category. Please note, Personal Skills do not qualify as Principal Broker or Deputy Principal Requirements. There is a carryover of a maximum of ten (10) hours (or one term's requirements) allowed for the next term.

All Other Licensed Individuals

All requirements for individual brokers are eight (8) hours of Continuing Education Hours every year between October 1 and September 30 in any category. There is a carryover maximum of eight (8) hours (or one term's requirements) allowed for the next term.

Life Licensed Individuals

Please note that RIBO Continuing Education Accredited hours in the Management category can be used towards continuing education requirements for a life license.

SCHOOL OF INSURANCE FIRST QUARTER SEMINAR DATES

Seminars	Dates	Locations/Format	Seminars	Dates	Locations/Format
PERSONAL SKILLS HOURS (PS)			TECHNICAL HOURS (T)		
Customer Service for the Insurance Professional (12 PS & 12 M)			CAIB 3.0 Immersion (16 T)	Jan 30 – Feb 3	IBAO
Module 1 & 2	March 6 – 7	IBAO	Miscellaneous Commercial Lines Coverages Boot Camp (6 T)		
Module 3 & 4	April 11 – 12	IBAO		February 14	London
Seminars	Dates	Locations/Format		February 15	Windsor
MANAGEMENT HOURS (M)				February 23	Kitchener
Beyond Best in Class (20 M)	Feb 29 – March 2	Toronto		May 8	Barrie
Human Capital Management Certificate Series (6 M per session)		IBAO		May 9	Oshawa
Foundation of Human Capital Management	March 8			May 10	Mississauga
Recruitment & Selection	April 4			May 15	Hamilton
Performance Management	May 2			May 16	Markham
Talent Management	May 3			May 24	North Bay
Employment Law Basics	June 28			June 12	Peterborough
Culture	September 12			June 13	Belleville
Growing Leaders	September 13			June 14	Ottawa
CAIB 4.0 Immersion (20 M)	March 19 – 23	IBAO	Insurance Solutions for Condos (2 T)	February 22	Webinar
Understanding the 21st Century Insurance Consumer (6 M)			Recreational Vehicles (1 T)	February 29	Webinar
	March 20	Sudbury	Business Interruption (1 T)	March 1	Webinar
	March 21	Richmond Hill	Building Construction (2 T)	March 8	IBAO
	March 22	Kitchener	Seminars	Dates	Locations/Format
	March 27	Ottawa	LICENSING COURSES		
	March 28	Oshawa	Basic Broker Orientation Day	January 10	IBAO
	April 2	Hamilton		February 29	IBAO
	April 3	London	Basic Broker Preparation Course	January 16 – 27	IBAO
	April 25	Thunder Bay		March 19 – 30	IBAO
				Feb 20 – March 3	Hamilton

LICENSING PROGRAMS

BASIC BROKER ORIENTATION DAY

This seminar is a MANDATORY prerequisite for the Basic Broker Preparation Course. This one day program is an excellent preparation day for those with no previous industry experience or limited brokerage office experience.

Program Outline

- RIBO, its history and Code of Conduct
- Insurance Terms
- Insurance Broker Responsibilities
- Industry Overview
- Two-week Licensing Course Objectives

IBAO Toronto Dates

January 10

February 29

May 29

July 17

September 5

November 20

9:00 am – 4:00 pm

Cost

\$100 Members

\$199 Non-members

Includes materials

BASIC BROKER PREPARATION COURSE

This course is designed for individuals who would like to become an insurance broker and have limited industry experience. Topics covered include: fundamentals of insurance, the RIB Act, OAP 1 & Comprehensive Homeowner wordings and travel. This course is recommended for individuals wishing to obtain the RIBO Level 1 (under supervision) License.

Program Outline

- Principles of Insurance
- Personal Auto
- Habitational Coverages
- Commercial Coverages
- Liability Coverages
- Insurance Law
- Travel Insurance

IBAO Toronto Dates

January 16 – 27

March 19 – 30

June 4 – 15

July 23 – August 3

September 17 – 28

November 26 – December 7

8:30 am – 4:00 pm

Cost

\$580 Members

\$990 Non-members

Includes materials

LICENSING PROGRAMS

ADVANCED BROKER PREPARATION – MANAGEMENT WEEK

This one week course covers the management topics established by RIBO for individuals wishing to challenge the RIBO Level II Management examination. This program is also proven as an excellent refresher for existing Level II Insurance Brokers or brokers aspiring for management roles.

Program Outline

- Management & Administration
- Errors & Omissions
- Company Relations
- RIB Act
- Financial Management
- Technology

IBAO Toronto Dates

April 16 – 20

October 29 – November 2

9:00 am – 4:00 pm

Cost

\$550 Members

\$880 Non-members

Includes materials

ADVANCED BROKER PREPARATION – TECHNICAL WEEK

This one week course covers the technical topics established by RIBO for individuals wishing to challenge the RIBO Level II Technical examination. This program is also proven as an excellent review for any individual wishing to refresh their technical knowledge.

Program Outline

- Commercial Auto
- Risk Management Principles
- Property & Crime
- Business Interruption
- Farm
- Legal Liability
- Fidelity
- Equipment Breakdown

IBAO Toronto Dates

April 23 – 27

November 5 – 9

9:00 am – 4:00 pm

Cost

\$550 Members

\$880 Non-members

Includes materials

CERTIFICATE/DESIGNATION PROGRAMS

CUSTOMER SERVICE FOR THE INSURANCE PROFESSIONAL (CSIP)

Customer Service for the Insurance Professional is a four-part certificate program dealing with the critical services role of the Customer Service Representative. It is offered in both a facilitated and self study format. There are no exams to write. Students work through the program at their own pace with the assistance of a mentor (manager, principal) within their brokerage office.

Program Outline

Students earn their certificate by attending four progressive seminars.

Module 1: The Role of the Broker

- Quality Service and its Benefits
- Client Expectations
- Client Service Roles

Module 2: Adding Value to Your Brokerage

- Selling Skills
- Client Negotiation
- Public Relations

Module 3: Brokerage Operations

- Automation
- Office Procedures
- Errors & Omissions

Module 4: Industry Issues

- The Broker and the Law
- Inadequate Coverage
- Industry Organization

STUDY FORMATS

SEMINAR FORMAT AT IBAO

Dates

Module 1: March 6
Module 2: March 7
Module 3: April 11
Module 4: April 12

9:00 am – 4:30 pm

Cost

\$209 per module
\$785 full series

Members Only

Includes session, lunch and materials

RIBO Accreditation

Module 1: 6 Personal Skills Hours
Module 2: 6 Management Hours
Module 3: 6 Personal Skills Hours
Module 4: 6 Management Hours

CORRESPONDENCE FORMAT (SELF-STUDY)

As an alternative to the seminar format, students are able to work through the program at their own pace. Each student must have a “mentor” designated at the time of registration, someone in the workplace to provide guidance. The mentor reviews the students’ exercises for each module and forwards verification of completion to IBAO for certificate purposes.

Cost

\$165 per module
\$620 full series

Includes course and materials

RIBO Accreditation

Module 1: 8 Personal Skills Hours
Module 2: 8 Management Hours
Module 3: 8 Personal Skills Hours
Module 4: 8 Management Hours

A Certificate of Recognition will be issued upon completion of full program.

CERTIFICATE/DESIGNATION PROGRAMS

CANADIAN ACCREDITED INSURANCE BROKER (CAIB)

The Canadian Accredited Insurance Broker, is a four-semester designation program that will enhance your technical knowledge, general business competency and professionalism. Successful completion of the CAIB program provides opportunity to immediately transfer your newly learned knowledge and skills to your position at the brokerage.

CAIB 1

RIBO Hours: 5 Management & 16 Technical

Introduction to General Insurance, Personal Liability Insurance and Basic Personal Auto Insurance

CAIB 2

RIBO Hours: 16 Technical

Introduction to Commercial Property, Commercial Property Insurance (Policy Forms) and Crime Insurance

CAIB 3

RIBO Hours: 16 Technical

Commercial General Liability – A Legal Perspective, Surety Bonds and Risk Management

CAIB 4

RIBO Hours: 20 Management

Planning, Organizing, Marketing, Human Resources and Financial Management

STUDY FORMATS

Immersion

CAIB Immersion is an instructor led 5 day intensive course consisting of hands on exercises, practice exams and group discussion. This concise format will help students prepare to write the final exam scheduled on the Monday following the course. Immersion classes generally appeal to those who need to focus on the subject at hand without work or personal distractions.

Dates

CAIB 3: January 30 - February 3 CAIB 2: September 17 - 21

CAIB 4: March 19 - 23 CAIB 3: November 19 - 23

CAIB 1: July 9 - 13

9:00 am – 4:30 pm

Cost

\$ 899 Members

\$ 1169 Non-members

Group Discussion

Led by an experienced broker, discussion groups emphasize active participation and are a forum for the sharing of ideas. Classes are approximately two hours long and are held once a week for the duration of the term.

Cost

\$ 554 Members

\$ 733 Non-members

Self-Study

The Self-Study format is an alternative for students who prefer to study on their own or in areas that do not have the minimum enrollment numbers to run a group discussion.

Cost

\$ 514 Members

\$ 694 Non-members

Semesters

There are 3 semesters per calendar year.

Winter Semester – January 2012 (Registration Deadline Dec 1)

Summer Semester – May 2012 (Registration Deadline April 1)

Fall Semester – September 2012 (Registration Deadline August 1)

A Certificate of Recognition will be issued upon completion of full program.

PROFESSIONAL SELLING FOR INSURANCE BROKERS

16 RIBO CE Credits and the completion of this program fulfills the sales component of the Canadian Professional Insurance Broker designation.

Professional Selling For Insurance Brokers is a 3 day program based on the nationally recognized sales program from the Canadian Professional Sales Association. It is built on the consultative sales process and focuses on four core areas: self management, business creation, the selling process plus building and managing your business.

Participants will be taught how to understand & implement, tactical, strategic & self-management skills in a range of situations; how to construct a **strategic framework** for success in first visits, leading to go-forward commitments; and how to produce **tangible returns** through customer retention and expanded business opportunities.

Participants leave the program with a greater awareness of the **sales dynamic**, with improved **listening skills**, better understanding of client and supplier needs, and the ability to develop **intelligent solutions**.

Program Outline

Understanding & Managing Yourself

- Personality Traits for Sales Success
- Using Time Effectively
- Professional Behaviour & Development Business Creation
- Strategic Territory Planning
- Establishing Criteria for Competitive Analysis
- New Business Prospecting

The Selling Process

- Getting the Appointment
- The 8-Step Consultative Selling Process
- Managing Client Meetings

Building & Managing Your Business

- Keeping Your Customers
- Building Long-Term Relationships with Your Customers
- The Account Management Process

Dates

Toronto TBA

9:00 am – 4:30 pm

Cost

\$ 1,295 IBAO Members Only

Includes session, lunch and materials.

A Certificate of Recognition will be issued upon completion of full program.

CERTIFICATE/DESIGNATION PROGRAMS

FUTURE LEADERS PROGRAM

Part One Series: 16 Personal Skills Hours (Maximum allowable) Part Two Series: 20 Management Hours (Maximum allowable)

The Future Leaders Program was developed specifically to address the competencies needed by aspiring *Brokerage Owners/Leaders*, based on direct input from Young Broker Council Members, successful Broker Principals, and leading Insurance Companies. It helps foster the next generation of leaders in the industry by focusing on developing key competencies in the areas of:

- Self-knowledge & self-awareness
- Hiring and staffing
- Customer focused communication
- Self-development
- Motivating others
- Strategic agility
- Business acumen
- Leadership practices

Program Outline

Part One Series – Self Assessment

- Learning about different leadership roles
- Self-assessments overlaid with **360 Degrees Feedback*** to identify areas for development
- Creating a Personal Development Plan (PDP) for 3-5 years (with key roles and competencies to work on)

Part Two Series – Communication

- Identifying and understanding participants and others' communication styles and how to use this information to communicate effectively
- Case study and examples in brokerage contexts
- Personal and organizational leadership

**Supervisor, peer and client feedback assessment process.*

Study Format

Each part contains two full-day seminars, and ongoing coaching.

Seminar One – Personal Development Plan

Seminar Two – People Skills Define a Leader

Dates

Part One Series

Seminar One – April 30

Seminar Two – June 25

Part Two Series

Seminar One – September 10

Seminar Two – December 10

Cost

\$1,999 IBAO Members Only

Includes 360 Degree Assessment, coaching sessions, business texts and related materials. A Certificate of Recognition will be issued upon completion of full program.

CANADIAN PROFESSIONAL INSURANCE BROKER (CPIB)

The Canadian Professional Insurance Broker is a senior designation program. It is specifically designed for property casualty insurance brokers. It allows you to specialize and take your professional expertise to the next level.

The program has three distinct streams: Personal Lines, Commercial Lines, and Broker Management. Brokers must complete three mandatory insurance courses and three elective business courses within their chosen stream. The CPIB courses are positioned at a college/university level of study.

STUDY FORMATS

Group Discussion

Led by an experienced broker, discussion groups emphasize active participation and are a forum for the sharing of ideas. Classes are approximately two hours long and are held once a week for the duration of the term.

Cost

\$554 Members

\$733 Non-members

Self-Study

The Self-Study format is an alternative for students who prefer to study on their own or in areas that do not have the minimum enrollment numbers to run a group discussion.

Cost

\$514 Members

\$694 Non-members

Semesters

There are 3 semesters per calendar year.

Winter Semester – January 2012 (Registration Deadline Dec 1)

Summer Semester – May 2012 (Registration Deadline April 1)

Fall Semester – September 2012 (Registration Deadline August 1)

A Certificate of Recognition will be issued upon completion of full program.

CANADIAN CERTIFIED INSURANCE BROKER (CCIB)

16 Technical Hours

The Canadian Certified Insurance Broker designation is the highest designation awarded by the Insurance Brokers Association of Canada. There is no formal course of study for the three CCIB examinations. The examinations test all aspects of property casualty insurance, including the candidate's ability to do risk management analysis. The designation is intended to demonstrate the holder's practical competency gained through experience.

Essay Style Questionnaire

This 3.5 hour examination contains ten essay style questions concerning all aspects of property and casualty insurance. This examination will test the practical application of the students' technical knowledge to case study situations. Risk management analysis skills are also examined.

Short Answer Questionnaire

This 2 hour examination contains short answer questions covering all areas of property and casualty insurance. This examination will test the technical knowledge of the candidate.

Final Oral Examination

This 1.5 hour examination is the closest "true to life" test a professional property and casualty insurance broker can challenge in Canada. Candidates prepare an insurance proposal based on client information provided. They will be tested by an oral panel based on the proposal they have presented. The questions asked will be both from a client and underwriting perspective.

OR

Final Written Survey Examination

The survey examination is an open book exam. The candidate will be permitted to use any relevant reference material they would consider appropriate for the survey, subject to the following restrictions: use of pre-printed forms, aids such as checklists and pro forma surveys used by the candidate's brokerage in day-to-day business. Personal computers are not permitted.

Examination Dates

May 2

July 11

December 5

9:00 am – 4:30 pm

Cost

\$290 Per examination – short answers & essay exams

\$350 Survey exam – written or oral

A Certificate of Recognition will be issued upon completion of full program.

CERTIFICATE/DESIGNATION PROGRAMS

BEYOND BEST IN CLASS (BBiC)

20 Management Hours

Beyond Best In Class is a five-part development program, centered on principles of becoming disciplined, dynamic, dominant and different. It utilizes the power of collaboration and innovation to tackle real challenges within the brokerage business that have not been solved to date.

Participants are challenged to:

- Self evaluate your role as a business owner. Are you working in the business or on the business?
- Evaluate your business operations. What is or isn't working and where are the gaps?
- Determine if you have the "right" people on your team. Are they capable of making the evolutionary journey with you?
- Understand and overcome technological challenges within your brokerage operation.

Program Outcomes

- Transform the way you think about and manage your brokerage
- Retain clients in the face of competition and draw new clients
- Attract and keep the best people
- Achieve sustainable financial and operational performance
- Evolve the brokerage value proposition through innovation and improvement
- Grow brokerage top and bottom lines

Seminar Format

The program is delivered in two segments with a four month gap in between to allow for hands on application of BBiC tools and principles. Collaborative learning occurs monthly during the four month gap between sessions and the four months following the program.

Dates

Module 1-3: February 29 – March 2

Module 4-5: June 14 – 15

Module 1-3: September 19 – 21

Module 4-5: January 24 – 25, 2013

Cost	\$5500
\$3500	First participant from office
\$2000	Second participant from office

A Certificate of Recognition will be issued upon completion of full program.

CERTIFICATE/DESIGNATION PROGRAMS

HONOURS BACHELOR OF COMMERCE (H.B.COMM) & MASTER OF BUSINESS ADMINISTRATION (MBA)

The online Master of Business Administration (MBA) and online Honours Bachelor of Commerce (H.B.Comm) programs are offered in partnership with Laurentian University. Both programs allow insurance professionals to gain the strategic business skills needed to compete and win in this new world than in completing a university business degree.

The MBA includes a broad range of courses such as management science, statistics, accounting, marketing, and operations, as well as advanced electives in business studies. The H.B.Comm includes courses in management science, accounting, finance, organizational behaviour, marketing, and operations, as well as advanced electives for brokers with an undergraduate degree in business.

Courses are delivered online, using leading-edge technology, providing brokers with complete flexibility in choosing when and where they want to study.

CAIB or CPIB designations provide advanced standing (credits) for the H.B.Comm or MBA.

Requirements

H.B.Comm

- This program is open to members in good standing with their provincial broker association, and who have successfully completed their CAIB or CPIB designation.
- Admission to the Online H.B.Comm program requires a college diploma.
- Successful applicants will receive advanced standing for CAIB or CPIB designations and a college diploma.

MBA

- This program is open to members in good standing with their provincial broker association, and who have successfully completed their CAIB or CPIB designation.
- Admission to the online MBA program requires a 4-year undergraduate degree, although brokers with no degree but with exceptional industry experience will also be considered.
- Successful applicants will receive advanced standing for CAIB or CPIB designations.

The University

Laurentian University has a reputation for academic excellence built over more than 45 years. Located in the city of Greater Sudbury in Ontario, Laurentian University is the educational institution of choice for more than 9,000 full and part-time students.

With a growing list of doctoral and graduate level programs, significant research funding and facilities under construction, Laurentian University continues to build a reputation as a world class institution.

How to Apply

There is no better time than now for brokers to up their game. Visit the IBAC website at <http://www.brokereducation.ca> for complete details on how to apply for admission in the MBA and H.B.Comm programs.

January 2012

BASIC BROKER ORIENTATION DAY

This seminar is a MANDATORY prerequisite for the Basic Broker Preparation Course. Exemptions are granted if an individual has a minimum of 12 months Canadian P&C insurance experience within the last 3 years. Written proof may be requested.

This one day program is an excellent preparation day for those with no previous industry experience or limited brokerage office experience.

Facilitator

Glenn White, CAIB, CSP, AIPC, Insurance & Financial Planning Group Inc.

IBAO Toronto Dates

January 10	July 17
February 29	September 5
May 29	November 20

9:00 am – 4:00 pm

Cost

\$100 Members
\$199 Non-members

Includes materials

BASIC BROKER PREPARATION COURSE

IBAO offers a two week course for individuals who would like to become an insurance broker, and have limited industry experience. This course takes students through the required RIB Act, insurance fundamentals such as: the principles of indemnity, insurable interest, personal property and personal automobile insurance. This course also examines OAP 1 wordings, the RIBO Homeowner's, Tenant's and Condominium Unit Owner's form and travel insurance.

Facilitators

Lyall Bell, CIP, Solutions Training Insurance Resources
Michael Carberry, BA

IBAO Toronto Dates

January 16 – 27
March 19 – 30
June 4 – 15
July 23 – August 3
September 17 – 28
November 26 – December 7

8:30 am – 4:00 pm (10 days)

Cost

\$580 Members
\$990 Non-members

Includes materials

Note: The RIBO examination fee is extra and is payable to RIBO on the first day of the class. Examinations are held on the last afternoon of the course unless otherwise stated.

E-LEARNING ONLINE LIBRARY

IBAO's diverse e-learning library contains over 100 RIBO Accredited programs to meet your needs for flexible training. Available 24 hours a day: log on at home, at the office or anywhere in the world that you have internet access, whenever your schedule allows at www.ibao.org.

Courses are available in a variety of categories including:

- Insurance specific: Comprehensive Personal and Commercial Lines Video Series, Broker Licensing, and other insurance specific topics
- Business Management
- Business Communication
- Business Excellence
- Customer Service
- Finance Basics and Statements
- Financial Management
- Government Mandated Compliance Training
- Health and Safety
- Human Resources
- International Business
- Personal Development
- Sales and Marketing

Cost

\$35 and up, depending on course selected

Multiple learning discounts are available for groups of 5 or more on select courses.

CAIB IMMERSION

This is an instructor led 5 day intensive course consisting of hands on exercises, practice exams and group discussion. This concise format will help to prepare you to write the final exam scheduled on the Monday following each course. Immersion classes generally appeal to those who need to focus on the subject at hand without work or personal distractions.

Program Outcomes

- Fast track your learning and complete a CAIB course in a week instead of 3 months
- Take part in an instructor led class expanding on your general knowledge
- Invest in your career
- Earn RIBO CE hours

Facilitator

Chris Coniglio, BA, CIP, CAIB, Insurance Portfolio Inc.

IBAO Toronto Dates

CAIB 3: January 30 – February 3
Examination February 6

CAIB 4: March 19 – 23
Examination March 26

CAIB 1: July 9 – 13
Examination July 16

CAIB 2: September 17 – 21
Examination September 24

CAIB 3: November 19 – 23
Examination November 26

9:00 am – 4:30 pm

Cost

\$899 Members
\$1169 Non-members

Includes instruction, textbook, course material and exam fee.

RIBO Accreditation

CAIB 1: 5 Management & 16 Technical Hours
CAIB 2: 16 Technical Hours
CAIB 3: 16 Technical Hours
CAIB 4: 20 Management Hours

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
January 1 New Year's Day	2	3	4	5	6	7
8	9	10 ■ Basic Broker Orientation Day IBAO	11	12	13	14
15	16 ■ Basic Broker Prep. Course January 16 – 27 IBAO	17	18	19	20	21
22	23 ■ Basic Broker Prep. Course January 16 – 27 IBAO Continued	24	25	26	27	28
29	30 ■ CAIB 3 Immersion January 30 – February 3 IBAO	31				

December 2011							February 2012						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3				1	2	3	4
4	5	6	7	8	9	10	5	6	7	8	9	10	11
11	12	13	14	15	16	17	12	13	14	15	16	17	18
18	19	20	21	22	23	24	19	20	21	22	23	24	25
25	26	27	28	29	30	31	26	27	28	29			

February 2012

MISCELLANEOUS COMMERCIAL LINES COVERAGES BOOT CAMP

6 Technical Hours

Are you thinking of a move to the commercial lines side of the business? Do you need to know more about the Commercial General Liability policy wording and commercial liability exposures? If so, you will be interested in this program!

Objective

Provide participants with an introduction (or refresher) to the topic of Commercial Liability.

Recommended for

This program has been designed for insurance brokers and underwriters *who are new* to commercial lines or who want to refresh their commercial knowledge.

Facilitator

Jo Anne Mitchell, CIP, Effective Training & Communications Plus

Location and Dates

London	February 14
Windsor	February 15
Kitchener	February 23
Barrie	May 8
Oshawa	May 9
Mississauga	May 10
Hamilton	May 15
Markham	May 16
North Bay	May 24
Peterborough	June 12
Belleville	June 13
Ottawa	June 14

9:00 am – 4:30 pm

Cost

\$209 Members only

This Program is Proudly Sponsored by



BEYOND BEST IN CLASS (BBiC)

20 Management Hours

This 5-part development program is centred on principles of becoming disciplined, dynamic, dominant and different. You'll collaborate and innovate to solve real brokerage challenges that have yet to be solved.

Participants are challenged to:

- Self evaluate your role as a business owner. Are you working in the business or on the business?
- Evaluate your business operations. What is or isn't working and where are the gaps?
- Determine if you have the "right" people on your team. Are they capable of making the evolutionary journey with you?
- Understand and overcome technological challenges within your brokerage operation.

Program Outcomes

- Transform the way you think about and manage your brokerage
- Retain clients in the face of competition and draw new clients
- Achieve sustainable financial and operational performance
- Evolve the brokerage value proposition through innovation and improvement
- Grow brokerage top and bottom lines

Seminar Format

The program is delivered in two segments with a four month gap in between to allow for hands on application of BBiC tools and principles. Collaborative learning occurs monthly during the four month gap between sessions and the four months following the program.

Recommended for

Owners, principals and senior managers.

Facilitators

Program Facilitator: Bill Morris, BA, Navicom Inc.
Human Capital Facilitator: Alex Gallacher, MBA, CHRP, SHRP,
Engage HR Solutions

Dates

Module 1-3: February 29 – March 2
Module 4-5: June 14 – 15

Module 1-3: September 19 – 21
Module 4-5: January 24 – 25, 2013

Cost \$5500
\$3500 First participant from office
\$2000 Second participant from office

Members only. A Certificate of Recognition will be issued upon completion of full program.

INSURANCE SOLUTIONS FOR CONDOS & LIFE LEASE UNITS (WEBINAR)

2 Technical Hours

According to Canada Housing and Mortgage Corporation "there are almost as many types of condos as there are kinds of people who want to live in them. Residential condominiums can range from high and low-rise apartment buildings to townhouses, duplexes, triplexes, single detached homes, freehold. They also feature a wide variety of amenities designed to suit almost any budget or lifestyle".

Recommended for

Personal Lines Insurance Brokers, In-House Underwriters, Brokerage personal lines managers and team leaders.

Facilitator

Jo Anne Mitchell, CIP, Effective Training & Communications Plus

Date

February 22 2:00 – 4:15 pm

Cost

\$125 Single registrant \$175 Group rate (4 – 6 people)
\$150 Group rate (2 – 3 people) \$200 Group rate (7 – 9 people)

Members only

RECREATIONAL VEHICLES – INSURING THE TOYS (WEBINAR)

1 Technical Hour

Learn the basics and gain a better understanding of recreational vehicles. With so many people opting for "stay-cations" we are seeing an increase in the number of "toys" being insured. Many of us just are not that familiar with names and brands and what questions we should be asking. Snow vehicles, motorcycles, watercraft and ATV's continue to be an area of growth.

Recommended for

All insurance brokers

Facilitator

Donna Weaver, Dipl. (Hons.), CIP, CRM
The Dominion Insurance

Date

February 29 9:30 – 10:30 am

Cost

\$69 Single registrant \$125 Group rate (4 – 6 people)
\$99 Group rate (2 – 3 people) \$149 Group rate (7 – 9 people)

Members only

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February			1 ■ CAIB 3 Immersion January 30 – February 3 IBAO	2	3	4																																																																																				
5	6 ■ CAIB 3 Immersion Exam IBAO	7	8 ■ CAIB/CPIB/CCIB Exam Resit Province Wide	9	10	11																																																																																				
12	13	14 ■ Miscellaneous Commercial Lines Coverages Boot Camp London Valentine's Day	15 ■ Miscellaneous Commercial Lines Coverages Boot Camp Windsor	16	17	18																																																																																				
19	20 ■ Basic Broker Prep Course February 20 - March 3 Hamilton Family Day	21	22 ■ Insurance Solutions for Condos & Life Lease Units Webinar	23 ■ Miscellaneous Commercial Lines Coverages Boot Camp Kitchener	24	25																																																																																				
26	27 ■ Basic Broker Prep Course February 20 - March 3 Hamilton Continued	28	29 ■ Recreational Vehicles – Insuring the Toys Webinar ■ Beyond Best In Class Module 1 Session 1 Feb 29 – Mar 2 Toronto ■ Basic Broker Orientation Day IBAO		January 2012 <table border="1"> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr> <tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr> <tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr> <tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr> <tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr> </table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					March 2012 <table border="1"> <tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr> <tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr> <tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr> <tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr> <tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td></tr> </table>	S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
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March 2012

INTRODUCTION TO BUSINESS INTERRUPTION (WEBINAR)

1 Technical Hour

You will be introduced to the basic concepts of business interruption insurance, including the most commonly used forms. The forms that will be addressed include: Profits & Profits ALS, Gross Earnings, Rental Income, Extra Expense, Contingent Business Interruption.

Recommended For

Customer Service Representatives, Junior Producers

Facilitator

John Scodeller, B.A., CIP, CRM, Intact Insurance

Date

March 1 9:30 am – 10:30 am

Cost

\$69 Single registrant \$125 Group rate (4 – 6 people)

\$99 Group rate (2 – 3 people) \$149 Group rate (7 – 9 people)

Members only

BUILDING CONSTRUCTION - THE FUNDAMENTALS

2 Technical Hours

In this 2 hour seminar, you will expand your knowledge on what it takes to “Insure the Project” from start to finish. Topics covered will include the understanding of construction terms such as; soft costs, hard costs, cessation of coverage and hot works. Learn everything from insuring small homes under construction to large projects requiring wrap up coverage. Additionally you will develop your ability to assess liability exposures on a construction site such as; Premises Liability for Owners, CGL for single projects & annual blanket policies and Wrap-up & Contractor’s Pollution Liability.

Recommended For

Producers / Brokerage Owners / Managers / Customer Sales-Service Representatives

Facilitator

Henry John, B.COMM, FCIP, CRM, CAIB, Premier Marine Insurance Managers Group

Location and Date

IBAO March 8 9:00 am – 11:00 am

Cost

\$119 Members only

HUMAN CAPITAL MANAGEMENT CERTIFICATE PROGRAM

6 Management Hours per Day

This comprehensive 7-Part program is focused on strategic human resources management. It relates to aligning human capital management principles, programs and practices with organizational objectives while incorporating the unique environment that Insurance Brokerages operate and do business in. The content is structured around the four stages in the employee life cycle: find, select, develop, keep.

Objectives

- Align organizational objectives with effective human capital strategies
- Understand broker specific resourcing, recruitment and sourcing strategies
- Align employee and team goals with organizational objectives
- Understand the realities of changing demographics and ongoing talent shortages
- Understand how the Ontario legislative requirements impact each phase of the employee life cycle
- Reveal intensive and up-to-date research on employee motivation issues in Canada
- Understand leadership styles and elements needed to manage and grow leaders at varying stages of development

Recommended for

Principal Brokers and Managers

Facilitator

Alex Gallacher, MBA, CHRP, SHRP, Engage HR Solutions

IBAO Toronto Dates

Day 1	Foundation of Human Capital Management	March 8
Day 2	Recruitment & Selection	April 4
Day 3	Performance Management	May 2
Day 4	Talent Management	May 3
Day 5	Employment Law Basics	June 28
Day 6	Culture	September 12
Day 7	Growing Leaders	September 13

9:00 am – 4:30 pm

Cost

\$1599 Per person. Full series (includes all 7 days).

\$259 Per person. Per full-day.

Members only. A Certificate of Recognition will be issued upon completion of full program.

UNDERSTANDING THE 21ST CENTURY INSURANCE CONSUMER

6 Management Hours

Get a “first-hand look” at how global trends are shaping the Canadian insurance consumer purchasing process. Follow the rapidly evolving competitive insurance landscape in Ontario and learn why it is no longer good enough to just be “better” than the alternatives. Review the latest customer and market intelligence and become part of a new breed of insurance broker that is committed to setting a new standard for delivering value to smarter more demanding insurance consumers.

Recommended for

Brokerage Owners, Managers

Facilitators

Bill Morris, BA, Navicom Inc.

Bryan Yetman, CIP, CRM, First Durham Insurance & Financial

Location and Dates

Sudbury March 20

Richmond Hill March 21

Kitchener March 22

Ottawa March 27

Oshawa March 28

Hamilton April 2

London April 3

Thunder Bay April 25

9:00 am – 4:30 pm

Cost

\$209 Members only

This Program is Proudly Sponsored by



Independent Broker Resources Inc.

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March	February 2012 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29		April 2012 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30		1	2	3
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4	5	6 ■ CSIP MODULE 1 IBAO	7 ■ CSIP MODULE 2 IBAO	8 ■ Human Capital Management Certificate Program Day 1 - Foundation IBAO ■ Building Construction - The Fundamentals IBAO	9	10	
11	12	13	14	15	16	17	
						St. Patrick's Day	
18	19 ■ CAIB 4 Immersion IBAO ■ Basic Broker Prep Course March 19 - 30 IBAO	20 ■ Understanding the 21st Century Insurance Consumer Sudbury	21 ■ Understanding the 21st Century Insurance Consumer Richmond Hill	22 ■ Understanding the 21st Century Insurance Consumer Kitchener	23	24	
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