

# MILESTONES IN THE HISTORY OF IBAO

## 1919-2011

### **1919**

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- ⇒ Ontario's Superintendent of Insurance recommends the establishment of an association of independent insurance agents as a focal point for representations to insurers and for discussions with government, as well as for the improvement of services to the public.

### **1920**

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- ⇒ Establishment of the Ontario Fire and Casualty Insurance Agents Association initially composed of members from several local Agents' Associations.
- ⇒ J.H. King of the Canadian Underwriters Automobile Association appointed Secretary, but changed to Chas Priestman after two months.

### **1921**

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- ⇒ Province-wide activity to stir up interest in joining the new trade association

### **1922**

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- ⇒ Numerous committee meetings looking into ways and means to improve insurance service to the public and raise agency standards

### **1923**

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- ⇒ The Federal Bank Act revised following Association Briefs prohibiting banks from interfering with insurance contracts and/or placing insurance for clients

### **1924 – 1931**

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- ⇒ A period of slow growth but with a gradual starting up of various committees
- ⇒ *Membership: 638*

### **1932**

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- ⇒ Obtained provincial legislation prohibiting loan and trust companies acting as insurance agents

### **1933**

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- ⇒ Briefs presented before "Royal Commission" resulting in revisions of the Canada Bank Act.

### **1934**

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- ⇒ "Free Insurance" and credit "evil" alleviated by collections in 90 days of arrears in premiums.

### **1935**

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- ⇒ Promoted and obtained legislation prohibiting synthetic fleets
- ⇒ Obtained abolition of passenger hazard in the Highway Traffic Act

### **1936**

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- ⇒ Obtained credit in Federal Income Tax for remitted, but uncollectible premiums

### **1937- 1941**

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- ⇒ Slow increase in membership but continuing committee activities and studies
- ⇒ *Membership: 468 growing to 661 paid*

### **1942**

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- ⇒ Attempt of auto dealers to be licensed as automobile insurance agents defeated following Association briefs to government
- ⇒ *Membership: 684*

### **1943**

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- ⇒ Emphasis on increase in membership
- ⇒ *Membership: 701*

## **1944**

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- ⇒ Ontario Fire and Casualty Agents Association obtains representation on Rates and Rules Committee of Canadian Inland Underwriters Association
- ⇒ Establishment of two new territories: a) North western Ontario, and b) a Toronto local of agents not in the T.I.C.
- ⇒ Superintendent Roy Whitehead, K.C., introduces pamphlet of questions and answers for first examination for agent's license in Ontario
- ⇒ Association's budget is \$8,800
- ⇒ *Membership: 881*

## **1945**

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- ⇒ Charles Priestman retired as Secretary after 25 years of service
- ⇒ Association opened an office in London, Ontario, with Ivor Brake employed as part-time Secretary for the Association
- ⇒ *Membership: 1,000*

## **1946**

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- ⇒ Name changed to the Ontario Insurance Agents' Association
- ⇒ Purchased a publication known as "The Economist", the Association's first publication; Ivor Brake starts full-time Secretariat
- ⇒ *Membership: 1,184*

## **1947**

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- ⇒ Briefs to Ontario government regarding amendments to Highway Traffic Act, introduction of effective safety and financial responsibility provisions
- ⇒ The Ontario Unsatisfied Judgment Fund established
- ⇒ *Membership: 1,297*

## **1948**

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- ⇒ Incorporation of the O.I.A.A. as a non-profit company in Ontario
- ⇒ An attempt by Federal Government Unemployment Insurance Commission to class subagents as employees defeated by agents' activity
- ⇒ Assigned Risk Plan extended to all substandard risks
- ⇒ *Membership: 1,377*

## **1949**

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- ⇒ Part-time license rule in Ontario amended limiting other than full-time agents to communities with populations less than 5,000
- ⇒ *Membership: 1,437*

## **1950**

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- ⇒ O.I.A.A. adopted formal code of ethics. First O.I.A.A. "agency agreement" form formally accepted by company organizations
- ⇒ First O.I.A.A. agency management courses at University of Western Ontario
- ⇒ Ontario Department of Insurance examination standards raised with a pass mark of 75 % required
- ⇒ *Membership: 1,539*

## **1951**

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- ⇒ License fee schedule amended and salesman status clarified by salesman licensing requirements
- ⇒ *Membership: 1,593*

## **1952**

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- ⇒ Intense activity on improvement in insurance policy contract forms
- ⇒ Major reorganization in the Association with a fee increase of \$5.00
- ⇒ First annual liaison meeting of the executives of the Quebec and Ontario Associations
- ⇒ *Membership: 1,692*

## **1953**

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- ⇒ Efforts to obtain freedom of contract for all independent agents initiated
- ⇒ *Membership: 2,078*

## **1954**

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- ⇒ Briefs to government regarding tightening highway traffic laws and driver qualification regulations
- ⇒ Persuaded insurers to introduce no claims bonus for automobile drivers
- ⇒ *Membership: 2,130*

## **1955**

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- ⇒ Change name of "The Economist" to "The Ontario Agent"
- ⇒ Initiated far-reaching public relations program to establish the "independent agent" image; Introduce Group Life, Accident and Health Insurance plan for membership
- ⇒ *Membership: 1,944*

## **1956**

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- ⇒ Commencement of lengthy battle with insurers over commission cuts regarding freedom of contract
- ⇒ Established an "emergency service plan" for motorists
- ⇒ Part-time license rule amended to exclude townships of 10,000 population or over
- ⇒ *Membership: 1,946*

## **1957**

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- ⇒ Association public relations program underway
- ⇒ First "Early-Bird Draw" at Convention
- ⇒ *Membership: 1,970*

## **1958**

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- ⇒ Provincial licensing and qualification for license procedures amended
- ⇒ New regulations governing agents adopted
- ⇒ The great debate on "direct billing" at the Convention
- ⇒ *Membership: 2,011*

## **1959**

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- ⇒ Commenced qualification and refresher seminars at McMaster and Assumption Universities
- ⇒ *Membership: 2,026*

## **1960**

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- ⇒ Rewriting Superintendent's "Questions and Answers" manual by Committee of O.I.A.A.
- ⇒ C.U.A. permits negotiated commissions
- ⇒ Toronto Insurance Conference commences "trial marriage" with O.I.A.A.
- ⇒ Briefs submitted on government automobile insurance and crop insurance
- ⇒ *Membership: 2,067*

## **1961**

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- ⇒ O.I.A.A. Qualification and Refresher Course exams accepted by Superintendent for licensing
- ⇒ Education programs expanded to cover special qualification standards for Association membership
- ⇒ *Membership: 2,304*

## **1962**

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- ⇒ Revisions to Department of Insurance "Questions and Answers" manual for license examination accepted by Superintendent
- ⇒ *Membership: 2,225*

## **1963**

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- ⇒ Big "I" symbol adopted
- ⇒ Expanded Association's PR program
- ⇒ O.I.A.A. membership by qualification examination
- ⇒ *Membership: 2,317*

## **1964**

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- ⇒ Province-wide Big "I" advertising program introduced in magazines and billboards
- ⇒ Compulsory membership qualification examination introduced

## **1965**

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- ⇒ First brief leading to self-regulation by agents submitted
- ⇒ Assigned risk commissions restored
- ⇒ O.I.A.A. offices moved to Toronto

## **1966**

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- ⇒ First Woods-Gordon survey of Agency costs
- ⇒ "The great debate" with the NDP's leaders Donald MacDonald and Jim Renwick versus President Lorne Smith and Past-President John Lowes debating government auto insurance in Canadian Room of the Royal York Hotel to an audience of 1,100
- ⇒ The "Ontario Agent" sold to publishing houses and became "Canadian Agent and Broker"
- ⇒ Briefs regarding government crop insurance result in independent agents' appointments to sell government policies
- ⇒ *Membership: 2,358*

## **1967**

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- ⇒ Association's budget grows to \$250,000. Long range public relations program introduced. Insurance Information Bureau established. Agency Management Manual distributed.
- ⇒ Formation of the Joint Committee on Insurance Claims
- ⇒ *Membership: 2,386*

## **1968**

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- ⇒ Researched and presented new agency/company agreement criteria
- ⇒ Guaranteed and paid out premium relief to assigned risk policy holders of two bankrupt insurers
- ⇒ Intense political activity during provincial election
- ⇒ *Membership: 2,333*

## **1969**

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- ⇒ Brief submitted regarding self-regulation
- ⇒ Persuaded companies to add limited accident benefits to auto policies at "no charge"
- ⇒ *Membership: 2,493*

## **1970**

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- ⇒ Launched the largest political action program in history of insurance agents anywhere
- ⇒ Assisted government committee researching no-fault auto insurance
- ⇒ Submitted brief to ministerial committee on insurance claims
- ⇒ Convention in Ottawa for the first time
- ⇒ *Membership: 2,415*

## **1971**

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- ⇒ Special province-wide seminars train 2,668 registrants in Ontario's new no-fault auto insurance program
- ⇒ Introduced time-saver automobile applications and acknowledgment of policy change endorsements
- ⇒ New constitution adopted establishing identity of independent agents as "broker-type" acting on behalf of consumers
- ⇒ *Membership: 2,181*

## **1972**

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- ⇒ Established consumer liaison bureaus in over 20 communities
- ⇒ Launched Operation Identification
- ⇒ Implemented O.I.A.B.A. member/employee pension plan
- ⇒ Lengthy discussions with C.U.A. over rate increases and introduction of mandatory deductibles in home insurance
- ⇒ Self-regulation discussions continue with Provincial Government
- ⇒ *Membership: 2,095*

## **1973**

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- ⇒ New letters patent approve name change to Ontario Insurance Agents and Brokers Association
- ⇒ Persuaded insurers to delay action on commission reductions
- ⇒ Prepared and distributed descriptive literature for better consumer understanding of "composite" and "homeowners" policies
- ⇒ Prepared audio/visual automobile insurance presentation as a public education program
- ⇒ Commencement of study by Douglas Carruthers of the insurance intermediary
- ⇒ O.I.A.B.A. /T.I.C. agree on brief for presentation to Ministry.
- ⇒ Introduction of political action "assessment"
- ⇒ *Membership: 2,149*

## **1974**

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- ⇒ Completed minimum criteria for agency/company agreements
- ⇒ Updated Woods-Gordon study of agency operating costs
- ⇒ Introduced Marketing Aid Plan (M.A.P.) to assist members during market crunch
- ⇒ An intensive four-week political action campaign by Insurance Information Bureau
- ⇒ Production of "Standards for Self-Regulation" presented to Ministry of Consumer and Commercial Affairs
- ⇒ Intensive negotiations and discussions regarding development of no-fault insurance
- ⇒ *Membership: 2,135*

## **1975**

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- ⇒ Launched study to determine quality of personnel and service required in selling general insurance, known as Agency Management Costs Study
- ⇒ Presentation to Ontario Government Select Committee studying insurance. Presentation to Ontario Government Select Committee on highway safety. Reported on "Carruthers' Report"
- ⇒ Introduction of the Redshaw in-house minicomputer systems
- ⇒ *Membership: 2,171*

## **1976**

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- ⇒ Commission reduction by insurers continues and Association studies Combines Act Legislation
- ⇒ Political activity continues
- ⇒ Installed new Association fee schedule
- ⇒ Massive survey of all Ontario Agents and Brokers to the Association and industry
- ⇒ Initiated study on mini computers for agencies
- ⇒ *Membership: 2,300*

## **1977**

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- ⇒ Officially became the "Independent Insurance Agents and Brokers of Ontario"
- ⇒ Made three presentations to Select Committee on Company Laws studying insurance
- ⇒ Completed Woods-Gordon study on Agency/Management costs on a nationwide basis
- ⇒ *Membership: 2,808*

## **1978**

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- ⇒ Presentations to Select Committee on Company Law studying insurance
- ⇒ Territorial meetings to explain Association stand on proposed amendments to Part XIV of Ontario's Insurance Act
- ⇒ Responded to government challenge to produce a meaningful proposal for self regulation
- ⇒ Input into Compulsory Auto Legislation and the Facility Association
- ⇒ Lobby representation to Federal Minister of Finance re Small Business Tax gained major concession
- ⇒ President Peter Vanderkolff suffered a heart attack while in office. J. Aldrich assumed the Chair. Mr. Vanderkolff died in December
- ⇒ *Membership: 3,105*

## **1979**

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- ⇒ Responded to Select Committee on Company Law third report on general insurance
- ⇒ Consultative document on self-regulation of insurance brokers presented to government following T.I.C. / I.I.A.B. joint study
- ⇒ Registered Insurance Brokers of Ontario incorporated
- ⇒ *Membership: 3,378*

## **1980**

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- ⇒ Development of draft legislation for Insurance Brokers Act
- ⇒ Province-wide study sessions of draft legislation for all independent agents
- ⇒ Special general meeting called to approve 20% fee hike for advertising
- ⇒ Decision to drop "Big I" logo and adopt new broker logo
- ⇒ Education activity intensified with ten qualification courses of twelve-day duration and fifty-two Continuing Education seminars
- ⇒ First cooperative Company/Broker advertising program developed
- ⇒ Introduction of Compulsory Auto Insurance and the Facility Association by an "All Directors Blitz" to all territories
- ⇒ *Membership: 3,670*

## **1981**

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- ⇒ Association changed its name to Insurance Brokers Association of Ontario."
- ⇒ Registered Insurance Brokers of Ontario (RIBO) proclaimed and self-regulation started October 1, 1981, after seventeen years of work
- ⇒ Members gave \$115,000 of their dues and 36 companies contributed \$380,000 for the first Broker/Company Joint Advertising campaign - television, radio and press
- ⇒ Ken W. Martin became General Manager
- ⇒ *Membership: 3,905*

## **1982**

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- ⇒ The Association moved into new quarters that included classroom facilities and equipment
- ⇒ The Broker Company Joint Advertising campaign continued successfully
- ⇒ Education courses were updated and expanded
- ⇒ *Membership: 4,732*

## **1983**

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- ⇒ Education Committee launched new videotaped educational seminars
- ⇒ Annual meeting became a full day session in conjunction with one-and-a-half-day convention
- ⇒ Joint Broker/Company advertising campaign penetrated 80% of Ontario's households through newspaper advertising
- ⇒ *Membership: 4,916*

## **1984**

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- ⇒ Brokers Services Committee video tapes Broker/Company Contract seminar
- ⇒ Education Department produces 2 new videos
- ⇒ Membership exceeds 5,000 for the first time
- ⇒ IBAO establishes Marketing Service
- ⇒ Joint Broker/Company Advertising Campaign expands to some 130 newspapers
- ⇒ *Membership: 5,208*

## **1985**

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- ⇒ Filed a submission with, and appeared before the Ontario Task Force on Financial Institutions, opposing the deregulation of the financial services industry
- ⇒ Filed a submission with, and appeared before the Advisory Panel to the Ministry of the Environment, proposing a scheme whereby consumers would be guaranteed insurance protection necessitated by the proclamation of the "Spills Bill"
- ⇒ The CPA Committee produces a video on SEF #44
- ⇒ The Public Relations Committee establishes "IBAO Dispatch," our press release program
- ⇒ The Advertising Committee "reaches" every member office via a cassette tape in the promotion of the "One To One" program
- ⇒ *Membership: 5,348*

## **1986**

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- ⇒ Filed a submission with, and appeared before the Ontario Task Force on Insurance, advocating tort reform measures to alleviate the problems of availability and affordability of general insurance products in the province
- ⇒ Established the IBAO Political Action Fund through which members made significant contributions to Ontario's two free enterprise parties
- ⇒ The Education Committee produced a videotape on business interruption
- ⇒ A vastly improved and completely redesigned group plan was made available to member offices
- ⇒ The Advertising Committee conducted an all-Local blitz on the question of a mandatory advertising campaign
- ⇒ *Membership: 5,436*

## **1987**

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- ⇒ Members participated in the highly successful "write-in" campaign which convinced the federal government to exempt property/casualty insurance sales from deregulation (Fall 1986)
- ⇒ Joined together with IBC and other industry organizations to form the Insurance Political Action Committee whose objective was to spread factual information about the private enterprise insurance delivery systems
- ⇒ Negotiated with the Facility Association on behalf of all Ontario brokers regarding brokerage commissions on FA business
- ⇒ Worked with IBC to depopulate the Facility Association and encourage market stability
- ⇒ Members contributed significant amounts to Ontario's two free enterprise political parties through the IBAO Political Action Fund
- ⇒ Acted in an advisory capacity to the Ministry of Financial Institutions when it developed the Rate Review Board and a uniform automobile insurance classification system
- ⇒ Education courses and seminars enjoyed record attendance
- ⇒ *Membership: 5,939*

## **1988**

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- ⇒ Filed a submission with and appeared before the Standing Committee of the Administration of Justice of the Province of Ontario, in connection with the Ontario Automobile Insurance Board Act, 1988.
- ⇒ Negotiated with the Facility Association to improve carrier service
- ⇒ Published and widely circulated a document clarifying misconceptions about brokerages contained in the Osborne Commission Report
- ⇒ At a cost of some \$150,000, commissioned an independent cost study of brokerage operations, as part of our strategy to defend brokerage commissions before the OAIB
- ⇒ Filed submissions with and appeared before all parts of the first industry-wide hearing conducted by the Ontario Automobile Insurance Board
- ⇒ Served on the Technical Committee established by the OAIB to finalize the content of the new automobile classification system
- ⇒ Introduced "Staying in Touch", our periodic client-oriented personalized newsletter
- ⇒ Education courses and seminars were enhanced and expanded and were heavily attended
- ⇒ Produced a videocassette for membership recruitment purposes
- ⇒ *Membership: 6,439 brokers employed in 1,192 offices*

## **1989**

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- ⇒ Frenzied activity continued on many fronts in anticipation of the June 1st implementation of the OAIB-approved regime. (The government cancelled the program on April 17, 1989)
- ⇒ Mounted vociferous opposition to the homeowners policy mass marketing schemes launched by two major chartered banks. This culminated in an appearance before the House of Commons Finance Committee in June 1989
- ⇒ Filed a submission with RIBO in response to its White Paper concerning mandatory continuing education and revised licensing proposals
- ⇒ Members overwhelmingly approved IBAO's participation in a multimillion National Identity Program sponsored by the Insurance Brokers Association of Canada
- ⇒ The program officially launched on September 11, 1989
- ⇒ Course offerings enhanced and expanded
- ⇒ *Membership: 7,024 member brokers employed in 1,182 member offices*

## **1990**

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- ⇒ Association actively involved in many committees connected with the implementation of no-fault insurance in Ontario on June 22, 1990
- ⇒ Produced and widely distributed a video explaining the new auto insurance system
- ⇒ 3-day Long Range Planning session with board of directors, senior staff people, and professional consultants established specific goals for education, membership recruitment, and communications activities
- ⇒ "Business Insurance Review", a newsletter for commercial clients made available to IBAO members
- ⇒ Introduced a members' errors and omissions insurance plan
- ⇒ Introduced WINNERS, a group plan for commercial clients
- ⇒ *Membership: 7,225 member brokers employed in 1,138 offices*

## **1991**

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- ⇒ Filed three submissions with the Ministry of Financial Institutions, reiterating that IBAO is not in favour of government auto insurance; The submissions outlined participation in a Quebec-style plan and also a B.C. plan
- ⇒ Expanded the Broker Identity Program by issuing BIPPER plaques to each member office and broadening the range of promotional items available to member offices for distribution to clients
- ⇒ Broker Management Committee broadened the scope of the office procedures manual
- ⇒ Education and Communications Committees were very active in offering new services to members
- ⇒ *Membership: 7,614 member brokers employed in 1,329 offices*

## **1992**

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- ⇒ Filed submission with the Ministry of Financial Institutions concerning Bill 164 and the changes to OMPP
- ⇒ Expanded the BIPPER program to include the "Blended BIPPER Program" in which IBAO affiliates were given national money for their own local programs
- ⇒ Conducted province-wide BIP billboard program with Blended BIPPER Program funds
- ⇒ Implemented Youth Partnership Program in cooperation with Girl Guides of Canada, Ontario Council and Scouts Canada, Ontario Council; Program was very successful in its first year of operation
- ⇒ Robert J. Carter appointed Executive Director.
- ⇒ *Membership: 7,378 member brokers employed in 1,284 offices.*

## **1993**

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- ⇒ Presented position on Bill 164; Completed full review of Bill 164 regulations and presented IBAO's view on regulations to government
- ⇒ Presented broker's position to the provincial government on the Insurance Legislation Review Paper
- ⇒ Presented broker's position to the provincial government on the Credit Union Legislation Review paper
- ⇒ Presented the broker's position to the provincial government on Loan and Trust companies
- ⇒ Met with the Ontario Insurance Commission on the Insurance Legislation Review Paper
- ⇒ Reviewed and distributed bulletins on new provincial Retail Sales Tax on insurance and filed objections to certain portions
- ⇒ Worked with IBAC to present broker's positions on banks and insurance, and papers to the Office of the Federal Superintendent of Insurance
- ⇒ Negotiated with Girl Guides Canada for the BIPPER to appear on the Girl Guide cookie box
- ⇒ Completed Socio Economic Study to show members and government the value of the independent broker
- ⇒ Presented brokers' position on graduated licensing to government
- ⇒ Established value of IBAO education courses with RIBO
- ⇒ *Membership: 7,237 member brokers employed in 1,205 offices*

## **1994**

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- ⇒ In fall 1993, released Bill 164 video and conducted road show for members; Bill 164 becomes law
- ⇒ IBAO's views presented to government officials on Bill 164; assisted in developing the wording of the Bill and the regulations.
- ⇒ Presented IBAO's views to the Bill 164 committee hearings
- ⇒ Presented brokers' position to Molson and members regarding Molson Customer Care program
- ⇒ Participated with RIBO, OIC, IBC, and the Ontario Insurance Adjusters Association in Automobile Outreach '94, a review of Bill 164 and O.E.F. 45; Developed and released a customer brochure on O.E.F. 45.
- ⇒ Attended fundraising dinners for Ontario Liberal Party, Ontario New Democratic Party, and Ontario Progressive Conservative Party
- ⇒ Attended clause-by-clause review of Bill 164
- ⇒ Welcomed many new insurance company CEO's to the Canadian insurance market and bid farewell to many old friends who retired
- ⇒ Reviewed and transferred IBAO Group Plan to Standard Life Insurance Company
- ⇒ *Membership: 7,735 member brokers employed in 1,231 offices.*

## **1995**

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- ⇒ Presented Financial Institution seminar throughout Ontario, providing members with an update on the status of the banks' involvement in the direct line service and guidelines for lobbying to thwart the review of the federal Bank Act
- ⇒ Established a grassroots lobby through the appointment of an Election Readiness Chair for each Affiliate to effect a government change in the provincial election '95
- ⇒ Met with the New Democrats the new Progressive Conservative governments to discuss changes to automobile insurance.
- ⇒ Attended fundraising dinners for Ontario Liberal Party, Ontario Progressive Conservative Party and the federal Liberal Party
- ⇒ Introduced Insurance Brokers On-line Service (IBOS), an exclusive state-of-the-art electronic network system of information and communication service dedicated to the needs of insurance brokers and their member organizations
- ⇒ Expanded the CAIB teleconferencing program that now includes CAIB 2 and 4
- ⇒ Conducted a comprehensive Membership Satisfaction Survey with the results providing the members' vision guiding IBAO Toward Tomorrow with Confidence
- ⇒ *Membership: 8,100 member brokers employed in 1,189 offices*

## **1996**

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- ⇒ Met with Liberal opposition and Progressive Conservative committees regarding the development of the new automobile bill labelled Bill 59
- ⇒ Consulted with government by participating on nine regulations and implementation committees from Royal Assent in June through to November 1st implementation date for Bill 59
- ⇒ Conducted Bill 59 Road Show for members attended by more than 4,400 licensed brokers in 31 seminars at 25 locations. Subsequently, distributed video of all-industry Bill 59 video conference, as well as IBAO seminar workbooks
- ⇒ Continuing education expanded to all licensed brokers requiring 3 hours of continuing education in 1996/1997, rising to six hours continuing education in 1997/1998
- ⇒ Released updated Socio-Economic Study
- ⇒ Grassroots lobby resulted in Finance Minister Paul Martin's statement in budget speech that banks would not be permitted to sell insurance in bank branches
- ⇒ *Membership: 8,277 member brokers in 1145 offices*

## **1997**

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- ⇒ Continued to inform Federal Members of Parliament on any proposed changes in the Bank Act
- ⇒ Consulted with Government, Consumers & Industry to update and improve the Facility Plan
- ⇒ Consulted with government and industry to cancel Life Agents Reform and continue to work with stakeholders to establish an equitable policy.
- ⇒ Established preferred facilities with the Bank of Montreal for member brokerages and staff
- ⇒ Launched InsureXplorer in partnership with CEBRA to compete with other websites soliciting insurance business
- ⇒ Completed the work necessary to launch the IBAO Website
- ⇒ Conducted a Bill 59 Update Road Show in 19 locations across the province
- ⇒ *Membership: 8,349 member brokers in 1,134 offices.*

## **1998**

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- ⇒ Became an official sponsor of Ontario Student Against Impaired Drivers (OSAID), and created the Anna Pyle educational bursary
- ⇒ Launched IBAO Website - [www.ibao.org](http://www.ibao.org)
- ⇒ Co-sponsored "Blazing New Trails" - an alcohol awareness program for snowmobilers
- ⇒ Conducted Y2K Road Show in 20 locations across the Province to address year 2000 compliance issues
- ⇒ Completed and released an updated Socio-Economic Report
- ⇒ Continued with grassroots political lobbying, particularly with reference to any revisions to the Bank Act
- ⇒ Contributed to the two year Ministerial review of Bill 59
- ⇒ Entered into discussion with the official Receiver for the liquidated Maplex and successfully negotiated a discounted settlement on behalf of member brokers
- ⇒ Provided an information session at five principle locations with teleconferencing links on the Provincial Government discussion paper dealing with the distribution of insurance products
- ⇒ Maintained involvement with various industry related committees
- ⇒ *Membership: 8,589 member brokers in 1,146 offices.*

## **1999**

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- ⇒ Completed Disaster Recovery Plan for members
- ⇒ Continued grassroots lobbying of federal government on Bank Act revisions resulting in favourable ruling from the Minister of Finance, Paul Martin
- ⇒ Initiated new offsite education program providing seminars in 21 locations throughout the province
- ⇒ Continued review of broker/company contracts to ensure fair treatment of member brokers
- ⇒ Participated as sponsor of the "Road Safety Challenge"
- ⇒ Continued work with the provincial legislature on revisions to the Automobile Insurance Act and expect to work with Minister Eve's office to protect the interests of the independent broker and the public
- ⇒ Continued dialogue with the Financial Services Commission of Ontario (FSCO) to ensure fair treatment of brokers in proposed legislation
- ⇒ With support of an independent consultant, closely reviewed CSIONet with favourable results insofar as cost and security for member brokers
- ⇒ Completed sponsorship of Girl Guide cookies, continued involvement in Ontario Students Against Impaired Drivers (OSAID) and CrimeStoppers making effective use of Blended BIP Funds
- ⇒ Maintained involvement with industry related committees
- ⇒ Membership: 8,736 member brokers in 1,088 offices

## **2000**

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- ⇒ Continued offsite education program - increasing to 4 separate programs
- ⇒ Continued to lobby provincial government on Automobile Insurance Act and Retail Sales Tax
- ⇒ Continued to work with Financial Services Commission of Ontario (FSCO) on Sole Occupation, Ownership and other initiatives affecting members
- ⇒ Assisted Minister of Finance, Ernie Eves to avoid pro-rating of sales tax reduction
- ⇒ Provided input and support to CSIO to introduce industry portal
- ⇒ Successful introduction of The Bank Act Revision - Bill C38 to be passed before year end
- ⇒ Updated our web site and email capability to better communicate with our members
- ⇒ Participated in re-engineering of IBAC
- ⇒ Membership: 8,407 member brokers in 1,025 offices

## **2001**

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- ⇒ Continued successful sponsored offsite education programs
- ⇒ Continued to lobby the provincial government on collateral benefit and other changes to the Automobile Insurance Act
- ⇒ Continued to work with FSCO on various regulatory matters
- ⇒ Developed a one time BIP promotion ad to encourage members' involvement
- ⇒ Worked with IBAC to develop member booklet on the new Federal Privacy Act Bill C-6
- ⇒ Worked with IBAC to have the government successfully pass Bill C-8 - The Bank Act Revisions that were dropped in 2000 due to an election call
- ⇒ Worked with provincial government to successfully reinstate sales tax on reciprocals
- ⇒ Worked with IBAC to launch the Canadian Professional Insurance Brokers (CPIB) - an advanced insurance degree for member brokers
- ⇒ Membership: 8,082 member brokers in 1,009 offices

## **2002**

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- ⇒ During negotiations for changes to automobile insurance, a new Premier was elected and important ministers were reassigned; we continue to work with government for changes to the auto Insurance Act
- ⇒ Introduce new fee structure including **BIPPER BUCKS**
- ⇒ Changed Midyear meeting to Regional Meetings to better communicate with members
- ⇒ Updated IBAO website to make it more attractive and user-friendly
- ⇒ Released brochure on increasing insurance rates
- ⇒ Developed procedures for brokers to comply with the Federal Privacy Act (PIPEDA) along with brochure for clients
- ⇒ Worked successfully with CSIO to launch the Insurance Portal
- ⇒ Membership: 8,211 brokers from 1,054 offices

## **2003**

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- ⇒ Worked with Progressive Conservative & Liberal Opposition on automobile insurance to make affordable & available
- ⇒ Launched CostWorks Valuator™ for home evaluations
- ⇒ Worked with IBC and MTO re: ordering MVRs electronically
- ⇒ Presented viable business plan to CSIO management on the Portal
- ⇒ Began offering education on-line
- ⇒ Membership: 8,665 brokers from 1,096 offices

## **2004**

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- ⇒ Active with provincial government on proposed changes to auto insurance in the Province of Ontario
- ⇒ Updated Election Manual
- ⇒ Worked with IBC and MTO on proposed 36 page MVR contract
- ⇒ Worked with IBC and MTO on Critical Coverage Reporting
- ⇒ Privacy Act - PIPEDA – Effective January 1<sup>st</sup>, 2004
- ⇒ Inaugural Queen's Park Reception with MPPs
- ⇒ Launched CSIO Insurance Portal in April
- ⇒ Began work on the BIP Branding Kit
- ⇒ Broker Protocol and Disclosure implemented voluntarily
- ⇒ Membership: 9,251 brokers from 1,120 offices

## **2005**

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- ⇒ CEO, Bob Carter semi-retires, and former Director of Operations, Randy Carroll, assumes role of COO
- ⇒ CCIR Consultation Paper on Relationships Between Insurers and Sales Intermediaries submitted by IBAO
- ⇒ BIP Branding Kit completed and sent to members
- ⇒ Second Annual Queen's Park Reception with MPPs held in April
- ⇒ E-News begins on a bi-weekly basis
- ⇒ Education Quarterly calendar commences
- ⇒ By law amendments are completed
- ⇒ First Annual YBC Retreat takes place September 15<sup>th</sup> – 17<sup>th</sup> at Fern Resort
- ⇒ How to Review a Broker Contract finalized
- ⇒ Lobby efforts re: Canadian Bankers Association and proposed changes to 2006 Bank Act commences
- ⇒ Membership: 9,897 brokers from 1,147 offices

## **2006**

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- ⇒ CEO, Bob Carter retires
- ⇒ CSIO Portal shuts down and brokers are refunded their investment
- ⇒ Broker/ Company Contract Review process is initiated
- ⇒ Third Annual Queen's Park MPP Reception held in April
- ⇒ National Lobby Day in Ottawa held in June and is a huge success
- ⇒ Political Action Volunteer network is solidified
- ⇒ Political Action updates begin on a bi-weekly basis
- ⇒ By-law amendments are completed for 2006
- ⇒ Second Annual YBC Retreat takes place September 14<sup>th</sup> – 15<sup>th</sup> at Oakwood Inn
- ⇒ Lobby efforts re: Canadian Bankers Association and proposed changes to 2006 Bank Act commences
- ⇒ Lobby efforts re: proposed changes to the Caisses Populaires and Credit Union Act commences
- ⇒ Federal and Provincial Government both side on behalf of consumers and support status quo
- ⇒ CAW incentive program is changed to an open concept and not tied to one insurer or broker
- ⇒ The Right Honourable Stephen J. Harper, 22<sup>nd</sup> Prime Minister of Canada, is Keynote Speaker at 86<sup>th</sup> Annual Convention
- ⇒ IBAO redefined membership to include Affinity members
- ⇒ November 2006 IBAO organizes a provincial Lobby Day to thank MPP's for making a thoughtful decision with respect to not extending Credit Union powers to retail P&C insurance products
- ⇒ IBAO moves to a new location at the corner of Yonge and Eglinton in December 2006.
- ⇒ Membership: 10,113 brokers from 1,165 offices

## 2007

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- ⇒ At the April AGM, in a unanimous vote Randy Carroll is promoted to Chief Executive Officer
- ⇒ Bylaw amendment was made giving individual brokers of a member brokerage the right to vote at all meetings of the corporation with the exception of Affinity members
- ⇒ Fourth Annual Queen's Park MPP Reception held in May
- ⇒ National Lobby Day in Ottawa held in June recording the most MP visits in one day
- ⇒ First formal Public Relations Strategy is implemented
- ⇒ Negotiated with ING to have RFR's removed from broker contracts on a one off basis
- ⇒ Bank Act received Royal Assent
- ⇒ CTV PSA's launched in conjunction with OSAID and IBAO
- ⇒ Radio campaign was launched in May through December of 2007
- ⇒ Online course registration offered for the first time starting fall 2007
- ⇒ IBAO School of Insurance sets record attendance exceeding 5,000 students
- ⇒ Membership: 10,226 brokers from 1,158 offices

## 2008

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- ⇒ Official Launch of *myinsuranceshopper.ca* in May 2008
- ⇒ Regional Meetings format changed from 7 to 16 locations throughout Ontario
- ⇒ Coordination of incorporation for affiliates re: bylaws to have a consistent delivery of services and Board governance
- ⇒ YBC hosted its first Annual Conference
- ⇒ IBAO holds its First Annual Awards of Excellence Ceremony at 88<sup>th</sup> Annual Convention
- ⇒ Completion of new Future Leaders Program
- ⇒ 2008 Insurance Act Review commences
- ⇒ New member benefits introduced – PR Program, HR Program
- ⇒ Launch of Print on Demand marketing program
- ⇒ Delivered Memorandum of Understanding re: insurance company ownership and control of insurance brokerages to 51 insurance companies
- ⇒ Membership: 10,416 brokers from 1,245 offices

## 2009

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- ⇒ Launch MIS in other provinces
- ⇒ Launch of The Ontario Broker, our new and improved newsletter publication
- ⇒ Merger of Kenora Rainy River & Thunder Bay Affiliates – Insurance Brokers Association of Northwestern Ontario
- ⇒ Launch Phase 2 and 3 of Human Resource Member Benefit
- ⇒ Launch of Past Presidents' Scholarship and Young Broker Council Scholarship
- ⇒ Rewrite and launch of new Advanced Broker Management Textbook
- ⇒ Launch of new Future Leaders Program
- ⇒ Introduction of CAIB immersion program
- ⇒ CD of HR program produced and distributed
- ⇒ Affiliation by laws & incorporation completed
- ⇒ Launch of the YBC new website at [theyoungbrokers.com](http://theyoungbrokers.com)
- ⇒ Membership: 10,725 brokers from 1,289 offices

## 2010

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- ⇒ Auto Reforms introduced September 1<sup>st</sup>, 2010
- ⇒ Auto Reform education attracts over 11,000 members, non-members and insurance company personnel
- ⇒ Regulations introduced prohibiting credit scoring in automobile
- ⇒ Launched new Marketing Design Centre (MDC)
- ⇒ Launched Social Media Strategy with our Blog, Facebook and Twitter
- ⇒ Launched consumer focused blog on Myinsuranceshopper.ca
- ⇒ iClarify launched in Ontario
- ⇒ Established Political Action Volunteers in each territory
- ⇒ IBAO celebrates its 90<sup>th</sup> Annual Convention in Niagara Falls
- ⇒ Membership: 11,478 brokers from 1,286 offices

## 2011

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- ⇒ Introduction of new broker H.B.Com and MBA
- ⇒ New Online Learning Centre, and offering of online Basic Broker Program (RIBO Licensing) to both members and non-members
- ⇒ Development and launch of new Beyond Best in Class (BBiC) program
- ⇒ Launch of New Update Auto Reforms Education Review Seminar
- ⇒ Launched new customizable Staying in Touch newsletter within IBAO Marketing Design Centre
- ⇒ Launched new MIS advertising brand campaign – 'Insurance as Individual as you'
- ⇒ Over 5,000 BIPPER blankets distributed to local charities and organizations across the province through IBAO Awareness Day Campaign – up 166% in 3 years
- ⇒ Introduced an online quoting tool, 'MyInsuranceQuoter', for member brokers to put on their own websites
- ⇒ Implemented a new IBAO Sponsorship Program for our insurance company supporters
- ⇒ Introduced our position on Administrative Monetary Penalties to FSCO for consideration
- ⇒ Continued our work with iClarify/SCM towards a potential industry solution to ITV
- ⇒ Placed in the top 3 at the 2011 PRNews Platinum Awards for Press Release "Insurance Brokers Urge Ontario Government to Ban Credit Scoring to Protect Consumers"
- ⇒ Membership: 11,826 brokers from 1,301 offices