

# IBAO School of Insurance

EDUCATION FOR BROKERS BY BROKERS

2010 CONTINUING EDUCATION CURRICULUM CALENDAR



# IBAO School of Insurance Educational Career Path

## For Professional Insurance Brokers

IBAO has developed a recommended career path for professional insurance brokers. Detailed information on these programs can be found on the IBAO website at [www.ibao.org/education](http://www.ibao.org/education).



**Basic Broker Preparation Course**  
RIBO Level I (Under Supervision)



**Customer Service For The Insurance Professional (CSIP)** (Four Part Certificate Program)



**Professional Selling For Insurance Brokers**  
(Three-Day Program)



**Canadian Accredited Insurance Broker Designation Program (CAIB)** (Four Parts)



**Advanced Broker Preparation Course**  
RIBO Level II (Unrestricted License)



**Canadian Professional Insurance Broker Designation Program (CPIB)**  
(Six Parts - 3 mandatory/3 elective)



**Canadian Certified Insurance Broker Designation Program (CCIB)** (Three Parts)

## For Professional Insurance Brokerages

IBAO has developed a recommended career path for professional insurance brokerages. Detailed information on these programs can be found on the IBAO website at [www.ibao.org/education](http://www.ibao.org/education).



**Customer Service For The Insurance Professional (CSIP)** (Four Part Certificate Program)



**Best Practices**  
(Five Module Certificate Program)



## Welcome to the 2010 edition of the Insurance Brokers Association of Ontario, RIBO Licensing and Continuing Education 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](http://www.ibao.org) or contact our education department 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 Education Department 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 31st 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](http://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 or VISA. Classes are filled, based upon a "first-come-first served" basis. Registration forms can be found at [www.ibao.org](http://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.

## 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: 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 1st and September 30th 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.

## IBAO TORONTO SEMINAR DATES

Seminar	Date	Seminar	Date
<b>PERSONAL SKILLS HOURS (PS)</b>		<b>TECHNICAL HOURS (T)</b>	
Future Leaders Program: Part One Session 1	March 1	CAIB 3 Immersion (16T)	Feb. 1-5
Future Leaders Program: Part One Session 2 (16PS)	June 14	COPEing with Commercial Building Construction (6T)	Feb. 25
Professional Selling for Insurance Brokers Program (16PS)	March 29-31 Nov. 24-26	Commercial Lines Power Series (16T)	March 8-12
Getting Started in Commercial Lines (3PS & 9T)	May 3-4	Understanding Business Interruption (6T)	April 13
Managing Yourself & Your Time (3PS)	May 11	The Garage Automobile Policy (OAP #4) (6T)	April 14
Managing Stress for Mental Fitness (3PS)	May 11	Advanced Broker Preparation - Technical Week (16T)	April 26-30 Nov. 8-12
First Class Service - Connection with Customers (6PS)	June 24	Getting Started in Commercial Lines (3PS & 9T)	May 3-4
Next Steps for the Newly Licensed (12PS)	Sept. 30 - Oct. 1	Changes to the CGL & Critical Legal Developments (3T)	May 6
		Risk Management & Survey Selling (12T)	May 12-13
<b>Seminar</b>	<b>Date</b>	Directors & Officers (6T)	May 26 Sept. 8
<b>MANAGEMENT HOURS (M)</b>		Introduction to Contract Surety Bonds (3T)	June 23
Errors & Omissions Loss Control (6M)	April 8	Commercial General Liability (6T)	August 25
Solving a Performance Problem (3M)	April 12	Surety from Both Perspectives - Broker & Insurer (6T)	August 26
Solving an Absenteeism Problem (3M)	April 12	CAIB 1 Immersion (5M & 16T)	Sept. 27 - Oct. 1
Advanced Broker Preparation - Mgmt Week (20M)	April 19-23 Nov. 1-5	CAIB 2 Immersion (16T)	Nov. 22-26
CAIB 4 Immersion (20M)	April 19-23		
Managing Conflict (3M)	May 17	<b>Best Practices Enhancing Brokerage Performance</b>	
Managing Reactions to Change (3M)	May 17	Module 1 (6M)	March 3
Build a Better Business (6M)	June 22	Module 2 (6M)	March 4
Future Leaders Program: Part Two Session 1	Sept. 10	Module 3 (6M)	June 15
Future Leaders Program: Part Two Session 2 (20M)	December 2	Module 4 (6M)	June 16
CAIB 1 Immersion (5M & 16T)	Sept. 27 - Oct. 1	Module 5 (6M)	June 17
		<b>Customer Service for the Insurance Professional (CSIP)</b>	
		Module 1 (6PS)	Feb. 23
		Module 2 (6M)	Feb. 24
		Module 3 (6PS)	April 7
		Module 4 (6M)	April 8

## LOOKING FOR A SEMINAR IN YOUR AREA?

### Ajax

The Broker Competitive Advantage June 9

### Barrie

Increase Client Retention April 13  
 Communicate Your Brand Image May 12  
 The Broker Competitive Advantage June 3  
 Anatomy of a Commercial Policy Pkg. Sept. 9

### Belleville

Increase Client Retention April 7  
 The Broker Competitive Advantage April 29

### Brockville

Communicate Your Brand Image May 19

### Burlington

Increase Client Retention April 28

### Hamilton

The Broker Competitive Advantage April 13  
 Build a Better Business Sept. 2

### Hanover

Communicate Your Brand Image May 26

### Huntsville

Errors & Omissions Loss Control June 22

### Kitchener

Increase Client Retention April 8  
 Communicate Your Brand Image May 11  
 Communicate Your Brand Image May 27  
 The Broker Competitive Advantage August 30  
 Professional Selling for Ins. Brokers Sept. 21-23

### London

Increase Client Retention April 21  
 Communicate Your Brand Image May 6  
 The Broker Competitive Advantage August 25

### Markham

Increase Client Retention April 15  
 Communicate Your Brand Image May 13  
 The Broker Competitive Advantage August 24  
 The Broker Competitive Advantage August 31  
 Anatomy of a Commercial Policy Pkg. Sept. 16

### Mississauga

Increase Client Retention April 22  
 Communicate Your Brand Image June 2  
 The Broker Competitive Advantage June 10

### Niagara

Communicate Your Brand Image June 1  
 Errors & Omissions Loss Control October 19

### North Bay

Increase Client Retention March 29  
 Errors & Omissions Loss Control April 28

### Oshawa

Increase Client Retention April 14

### Ottawa

Increase Client Retention March 31  
 The Broker Competitive Advantage April 21  
 Next Steps for the Newly Licensed April 26-27  
 Communicate Your Brand Image May 18  
 Errors & Omissions Loss Control May 26  
 Professional Selling for Ins. Brokers June 8-10  
 Anatomy of a Commercial Policy Pkg. Sept. 1

### Peterborough

Communicate Your Brand Image May 20

### Sault Ste. Marie

The Broker Competitive Advantage April 15

### St. Catharines

Increase Client Retention April 29  
 The Broker Competitive Advantage August 26

### Sudbury

Anatomy of a Commercial Policy Pkg. Sept. 8

### Windsor

Increase Client Retention April 20  
 Communicate Your Brand Image May 4  
 Errors & Omissions Loss Control June 3

## WEBINARS / ONLINE LEARNING

### **BMO ECONOMIC OUTLOOK FOR THE P&C INDUSTRY (1M)**

January 28 / 5:00 - 6:15 pm EST

January is a good time of year for brokers and principals to take stock of 2009 and look at what may be ahead for 2010. To assist you in this regard, we have secured access to a live panel discussion with banking experts from several areas of BMO Bank of Montreal – who are regularly sought after by the media and the P&C insurance industry for their expertise.

### **CONSTRUCTION BONDS - THE BASICS (2T)**

Feb. 3 & 4 / 3:30 - 4:30 pm EST

The spring construction season will soon be here and clients involved in the construction trade are currently bidding on jobs. If you are providing property and casualty insurance for general contractors and major sub-trades then your clients may have a need for Construction Bonds. Also known as, Contract Surety Bonds, they are required on most government projects and are frequently asked for when contractors bid upon and/or are awarded institutional or private sector construction work. This webinar will provide you with an introduction to contract surety basics and give you the information you require to get started in this important class of business.

### **INSURANCE FRAUD INDICATORS AT POINT OF SALE (2T)**

Feb. 10 & 11 / 10:30 - 11:30 am EST

Fraudulent insurance claims account for a significant portion of all claims received by insurers, and cost billions of dollars annually. Insurance fraud ranges in severity, from slightly exaggerating claims to deliberately causing accidents or damage. Fraudulent behaviour can often be observed at the point of sale, when the broker is writing new business; taking information for a policy change; or when a claim is reported.

### **INSURANCE SOLUTIONS FOR CONDOS & LIFE LEASE UNITS (2T)**

March 9 / 9:30-11:40 am EST

Learn the difference between traditional condos; freehold condos and life leases. Discuss the appropriate insurance solutions for the owners/occupiers of these units. This webinar will equip you to provide accurate insurance advice to these owners/occupiers.

### **INSURANCE NEEDS OF HOME BASED BUSINESS OWNERS (2T)**

August 31 / 9:30-11:40 am EST

The classes of business are as varied as the reasons the owners have for starting a Home Based Business. The insurance needs of home based businesses also vary widely. Some require only minor amendments to the personal lines residential policy; for others, full-scale commercial lines policies are required.

### **UNDERSTANDING OLDER RESIDENTIAL PLUMBING & ELECTRICAL SYSTEMS (2T)**

Sept. 28 & 29 / 4:00-5:00 pm EST

According to Canada Mortgage and Housing, a house is much more than just four walls and a roof – it's an interactive system made up of many components including the plumbing and wiring systems. Purchasers or owners of older homes, and their insurance brokers find that many insurers will not provide or renew coverage on such properties unless these components are updated.

### **Online Learning**

IBAO's online programs are accessible to you 24 hours a day, 7 days a week, 365 days a year. New courses will be added to the list throughout the year; please visit our website on a regular basis for a current list of our programs. **Visit [www.ibao.org](http://www.ibao.org) to register.** Once you have registered for your course, you will have access to the program for 90 days. You can log on at home, the office or anywhere there is an internet connection, whenever your schedule allows. There are no set lesson times so you can simply connect to the course at your convenience.

Also you can exit and re-enter the course and continue where you previously left off at any time; you can progress at your own pace. To get RIBO Accreditation you must complete all modules of your course along with the examination, if there is one, for your course.

#### **Cost**

\$19 and up, depending on course selected.

#### **Courses are available in the following categories:**

- Insurance Specific
- Broker Licensing
- Business Management
- Business Excellence
- Business Communication
- Financial Management
- Human Resources
- Personal Development
- Sales
- Customer Service
- E-commerce
- Telephone Customer Contact

# January 2010

## 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.

### Program Outcomes

- Overview of the two-week licensing course and the course objectives
- Introduction to RIBO, its history and Code of Conduct
- Explanation of insurance terms
- Profile of insurance broker responsibilities

### Facilitator

Glenn White, CAIB, CSP

### IBAO Toronto Dates

Tuesday, January 12

Tuesday, March 2

Tuesday, May 18

Tuesday, July 6

Tuesday, August 31

Tuesday, November 23

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, and insurable interest, personal property and personal automobile insurance principles. This course also examines OAP 1 wordings, and the RIBO Homeowner's, Tenant's and Condominium Unit Owner's form. There is also a short portion on travel insurance.

### Program Outcomes

- Principles of Insurance
- Overview of RIB Act
- Habitational coverages
- Personal Auto
- Liability coverages
- Commercial Coverages
- Travel Insurance
- Insurance Law

### Facilitators

Lyall Bell, CIP

Michael Carberry, BA

### Locations and Dates

January 18 - January 29

March 15 - March 26

May 31 - June 11

July 19 - July 30

September 13 - 24

November 29 - December 10

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.

## BASIC BROKER PREPARATION COURSE HAMILTON

This Basic Broker Preparation Course is available in the Hamilton area. It is coordinated by the Insurance Brokers Association of Hamilton and is held at Mohawk College. Attractive and reasonable accommodations are available on campus.

### Facilitators

James Bonnay, CIP, CCIB

Violet Whitehouse, CIP, CAIB

### Hamilton Dates

Monday, February 22 - Friday, March 5

Examination written morning of Saturday, March 6

Monday, May 3 - Friday, May 14

Examination written morning of Saturday, May 15

Monday, July 5 - Friday, July 16

Examination written morning of Saturday, July 17

Monday, September 27 - Friday, October 8

Examination written morning of Saturday, October 9

8:30 am – 4:30 pm

### 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.

For information on the Hamilton course, please visit [www.ibah.org](http://www.ibah.org)

or contact the Facilitator: James Bonnay: Tel: 905-333-1727

Fax: 905-333-0683 Email: [jamesbonnay@cogeco.ca](mailto:jamesbonnay@cogeco.ca)

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<b>January</b>	<p style="text-align: center;"><b>December 2009</b></p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</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			<p style="text-align: center;"><b>February 2010</b></p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</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			1	2
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# February 2010

## 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

### IBAO Toronto Dates

CAIB 3: February 1-5

Examination Monday, February 8

CAIB 4: April 19-23

Examination Monday, April 26

CAIB 1: September 27-October 1

Examination Monday, October 4

CAIB 2: November 22-26

Examination Monday, November 29

9:00 am – 4:30 pm

### Cost

\$899 Members

\$1169 Non-members

Includes instruction, textbook, course material, CAIB online (members only) and the 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

## CUSTOMER SERVICE FOR THE INSURANCE PROFESSIONAL (CSIP)

Customer Service for the Insurance Professional is a four-part program dealing with the critical service role of the Customer Service Representative. It looks at every aspect of brokerage operations from a customer service perspective and focuses on the exact job functions of those that deal with clients. This program will help ensure that your office maintains a consistent, high quality, customer service approach in all market conditions. It is an excellent resource for any new person to the insurance brokerage field and a great refresher for seasoned employees.

IBAO issues a Certificate of Completion once the four modules have been completed.

### Program Outcomes

- The role of the broker
- Adding value to your brokerage
- Brokerage operations
- Industry issues

### Facilitators

Program Facilitator: Beverly Russell

Sales Content Facilitator: Derek Faulconer

E&O Content Facilitator: Hugh Fardy

### IBAO Toronto Dates

Module 1: Tuesday, February 23

Module 2: Wednesday, February 24

Module 3: Wednesday, April 7

Module 4: Thursday, April 8

9:00 am – 4:30 pm

### Cost

\$199 Per module. Members only

### RIBO Accreditation

Module 1: 6 Personal Skills

Module 2: 6 Management Hours

Module 3: 6 Personal Skills

Module 4: 6 Management Hours

## “COPE-ING” WITH COMMERCIAL BUILDING CONSTRUCTION

### 6 Technical Hours

This seminar will review the basics of commercial building construction by following the commonly used insurance acronym, C.O.P.E., or Construction, Occupancy, Protection and Exposures. In this program you will also review some of the more common commercial building insurance issues.

### Program Outcomes

- Learn about common commercial building construction including fire resistive; non combustible; pre-cast sandwich wall panels; roof construction
- Gain knowledge of occupancy classifications and how they affect rating and eligibility
- Learn about basic fire protection and gain skills to assess burglary protection
- Understand the impact of exposure to neighboring risks on the location to be insured
- Insurance to value concerns
- Building By-Law exclusion in commercial building policies and associated remedies
- Vacancy issues especially in the current economy

### Facilitator

Jo Anne Mitchell, CIP

### IBAO Toronto Date

Thursday, February 25

9:00 am – 4:30 pm

### Cost

\$199 Members Only

Includes materials and lunch

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																											
<b>February</b>	<b>1</b> <span style="color: green;">■</span> <b>CAIB 3 Immersion</b> February 1 - 5 Toronto	<b>2</b>	<b>3</b> <span style="color: green;">■</span> <b>Construction Bonds – The Basics Webinar</b> February 3 - 4 3:30 - 4:30 pm EST	<b>4</b>	<b>5</b>	<b>6</b>																																																																																											
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b> <span style="color: green;">■</span> <b>Insurance Fraud Indicators at Point of Sale – Webinar</b> February 10 - 11 10:30 – 11:30 am EST  <b>CAIB/CPIB/CCIB Exam Re-sit Province Wide</b>	<b>11</b>	<b>12</b>	<b>13</b>																																																																																											
<b>14</b>  Valentine's Day	<b>15</b>  Family Day (Canada)	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>																																																																																											
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# March 2010

## COMMERCIAL LINES POWER SERIES

### 6 Technical Hours per day / Maximum 16 Technical Hours for full series

You will gain a practical knowledge of a variety of commercial policy wordings, their use and special features, risk analysis underwriting and claims considerations, as well as, the risk management aspect of the commercial lines business. This course is recommended for individuals who are preparing for the Advanced Broker Preparation Course - Technical Week. You may register for individual subjects or take advantage of the entire 5 day program and rate.

#### Program Outcomes

- To provide thorough knowledge of commercial wordings and their use

#### Recommended For

Brokers/ Customer Sales-Service Representatives with less than 2 years experience with Commercial Lines.

#### IBAO Toronto Dates

Monday, March 8 - Friday, March 12

9:00 am – 4:00 pm

Day 1: Policy Forms & Wordings

Day 2: Property Including Crime

Day 3: Business Interruption

Day 4: Liability

Day 5: Risk Management

#### Cost

\$199 Members per day

\$699 Members full series

\$399 Non-members per day

\$1398 Non-members per day

Includes materials

## BEST PRACTICES ENHANCING BROKERAGE PERFORMANCE

### 6 Management Hours per module

Best Practices is the most comprehensive brokerage management program available in North America. It is designed to assist you with benchmarking your operations with the 150 top performing brokerages in North America in order to develop operational efficiencies and identify growth opportunities that will directly impact your bottom line.

#### Program Outcomes

- Develop concrete strategies for taking your brokerage performance from good to great
- Identify new ways to improve customer loyalty
- Stay on top of current market trends
- Network with an elite group of brokerage owners/managers of like minded successful brokerages

#### Facilitators

Program Facilitator: Glenn White, CAIB, CSP

Program Advisor & Coach: Lorie Guthrie Phair, CIP, CCIB

#### IBAO Toronto Dates

Module 1: Wednesday, March 3

Module 2: Thursday, March 4

Module 3: Tuesday, June 15

Module 4: Wednesday, June 16

Module 5: Thursday, June 17

9:00 am – 4:30 pm

#### Cost

\$2500 per person for entire program. Members only.

Includes module binder and one set of Best Practices Workbooks – Study & Diagnostic Tool per office. Includes lunch.

## FUTURE LEADERS PROGRAM

### Part One: Self Development through Self Awareness 16 Personal Skills Hours

### Part Two: People Skills Define a Leader 20 Management Hours

This ground breaking program addresses the key competencies needed by aspiring Brokerage Owners/Leaders in the areas of self awareness, communication skills, motivating others, business acumen, hiring and staffing, self development, strategic agility and leadership practices.

#### Facilitator

Alex Gallacher, MBA, CHRP

#### IBAO Toronto Dates

PART ONE:

Session 1 March 1

Session 2 June 14

PART TWO:

Session 1 September 10

Session 2 December 2

9:00 am – 4:30 pm

#### Cost

\$2350 full program. Members only.

Includes materials and lunch

## PROFESSIONAL SELLING FOR INSURANCE BROKERS PROGRAM

### 16 Personal Skills Hours

This program will provide you with validated sales competencies to help sharpen and expand selling techniques – essential to acquiring and retaining customers, and more importantly growing your business.

#### Facilitators

Derek Faulconer, CSP & Glenn White, CAIB, CSP

#### Locations and Dates

Toronto March 29 - 31 November 24 - 26

Ottawa June 8 - 10

Kitchener September 21 - 23

9:00 am – 4:30 pm

#### Cost

\$1295 Members Only

Includes materials and lunch

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<b>March</b>	<b>1</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> February 22 - March 5 Hamilton Continued  <span style="color: purple;">■</span> <b>Future Leaders Program Part One: Session 1</b> Toronto	<b>2</b> <span style="color: red;">■</span> <b>Basic Broker Orientation Day</b> Toronto	<b>3</b> <span style="color: brown;">■</span> <b>Best Practices Module 1</b> Toronto	<b>4</b> <span style="color: brown;">■</span> <b>Best Practices Module 2</b> Toronto	<b>5</b>	<b>6</b>																																																																																																		
	<b>7</b>  Daylight Savings Time Begins	<b>8</b> <span style="color: green;">■</span> <b>Commercial Lines Power Series - Policy Forms and Wordings</b> Toronto	<b>9</b> <span style="color: green;">■</span> <b>Commercial Lines Power Series – Property Including Crime</b> Toronto  <span style="color: green;">■</span> <b>Ins. Solutions for Condos &amp; Life Lease Units – Webinar</b> 9:30 – 11:40 am EST	<b>10</b> <span style="color: green;">■</span> <b>Commercial Lines Power Series - Business Interruption</b> Toronto	<b>11</b> <span style="color: green;">■</span> <b>Commercial Lines Power Series - Liability</b> Toronto	<b>12</b> <span style="color: green;">■</span> <b>Commercial Lines Power Series - Risk Management</b> Toronto	<b>13</b>																																																																																																	
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	<b>28</b>	<b>29</b> <span style="color: purple;">■</span> <b>Professional Selling for Insurance Brokers Program</b> March 29 - 31 Toronto  <span style="color: purple;">■</span> <b>Increase Client Retention</b> North Bay	<b>30</b>	<b>31</b> <span style="color: purple;">■</span> <b>Increase Client Retention</b> Ottawa	<table border="1"> <thead> <tr> <th colspan="7">February 2010</th> <th colspan="7">April 2010</th> </tr> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr> <td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td> <td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td> </tr> <tr> <td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td> <td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td> </tr> <tr> <td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td> <td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td> </tr> <tr> <td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td> <td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td> </tr> <tr> <td>28</td><td></td><td></td><td></td><td></td><td></td><td></td> <td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td> </tr> </tbody> </table>		February 2010							April 2010							S	M	T	W	T	F	S	S	M	T	W	T	F	S		1	2	3	4	5	6						1	2	3	7	8	9	10	11	12	13	4	5	6	7	8	9	10	14	15	16	17	18	19	20	11	12	13	14	15	16	17	21	22	23	24	25	26	27	18	19	20	21	22	23	24	28							25	26	27	28	29	30
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# April 2010

## ERRORS & OMISSIONS LOSS CONTROL

### 6 Management Hours

As part of the E&O Plan, a Loss Control seminar will be conducted by Westport (formerly ERC) and The CG&B Group. If other conditions of the Plan are met, attendance at this seminar will qualify you for a 10% Loss Control discount on your E&O policy purchased through the IBAO Members' E&O Plan Administrator. If you have lost your seminar credit as a result of a claim, then you may regain the credit after one year by re-attending an E&O Loss Control seminar.

#### Facilitator

CB&B Group Inc.

#### Locations and Dates

Toronto	April 8	Windsor	June 3
North Bay	April 28	Huntsville	June 22
Ottawa	May 26	Niagara	October 19

9:00 am – 4:30 pm

#### Cost

\$125 members who are not part of the association E&O Plan

Includes materials and lunch

#### Sponsored by



## NEXT STEPS FOR THE NEWLY LICENSED

### 12 Personal Skills Hours

This two-day program is intended for students who have recently passed the RIBO Level 1 Broker exam. You will learn essential skills for providing excellent customer service including how to: negotiate effectively with company underwriters; perform your front line underwriting duties and promote insurance to value.

#### Facilitator

Jo Anne Mitchell, CIP

#### Locations and Dates

Ottawa	April 26-27	Toronto	September 30-October 1
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9:00 am – 4:30 pm

#### Cost

\$398 2 day program. Members only.

Includes materials and lunch

## DELIVERING VALUE TO THE ADVICE BASED CUSTOMER - THE BROKER COMPETITIVE ADVANTAGE

### 6 Personal Skills Hours

The insurance arena has become more diverse over the years with the entry of direct writers and internet suppliers. It is important to understand your role and what value you bring to the customer. You are expected to respond to customers needs with advice-based knowledge and skills. The million dollar question is the one asked by the customer: Why should I buy my insurance from you? This program explores the value proposition of the broker in attracting and retaining customers.

#### Facilitator

Cordie Taylor Edwards, FCIP

#### Locations and Dates

Hamilton	April 13	Mississauga	June 10
Sault Ste. Marie	April 15	Markham	August 24
Ottawa	April 21	London	August 25
Belleville	April 29	St. Catharines	August 26
Barrie	June 3	Kitchener	August 30
Ajax	June 9	Markham	August 31

9:00 am – 4:30 pm

This Program is Proudly Sponsored by



#### Cost

\$199 Members only. Includes materials and lunch.

## UPSELL & CROSS-SELL THROUGH RENEWALS & INCREASE CLIENT RETENTION

### 6 Personal Skills Hours

Many brokers have not experienced the market cycle the industry has entered. Rising rates, reduced underwriting appetites and reduction in company's profitability have changed the workplace environment for many brokerages. This workshop will focus on a pro-active approach on selling renewals to increase client retention and revenue. A systematic approach will increase opportunities to cross-sell to existing clients and reduce market cycle stress. Do you wait for the client to call or do you pick up the phone and provide value beyond the price?

#### Facilitator

Lyall Bell, CIP

#### Locations and Dates

North Bay	March 29	Markham	April 15
Ottawa	March 31	Windsor	April 20
Belleville	April 7	London	April 21
Kitchener	April 8	Mississauga	April 22
Barrie	April 13	Burlington	April 28
Oshawa	April 14	St. Catharines	April 29

9:00 am – 4:30 pm

This Program is Proudly Sponsored by



#### Cost

\$199 Members only. Includes materials and lunch.

## ADVANCED BROKER PREPARATION

### MANAGEMENT WEEK 20 Management Hours

### TECHNICAL WEEK 16 Technical Hours

#### IBAO Toronto Dates

Management Week: April 19-23	November 1-5
Technical Week: April 26-30	November 8-12

9:00 am – 4:00 pm

#### Cost

\$550 Members  
\$880 Non-members

Materials included.

Note: The RIBO examination is NOT offered at the IBAO.

## UNDERSTANDING BUSINESS INTERRUPTION

### 6 Technical Hours

This one day seminar will provide you with an understanding of the different forms of business interruption that are available in order to choose the most appropriate form for your client. As a result of this seminar you will be able to effectively place a suitable amount of coverage based on the completion of a worksheet as well as understand the various extensions of coverage that are available.

#### Facilitator

Chris Coniglio, BA, CIP, CAIB

#### IBAO Toronto Date

Tuesday, April 13  
9:00 am - 4:30 pm

#### Cost

\$199 Members Only. Includes materials and lunch.

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<b>April</b>	<b>March 2010</b> 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		<b>May 2010</b> 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		1	2	3
					CAIB/CPIB Registration Deadline For Summer Semester	Good Friday	
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Easter Sunday	Easter Monday		<span style="color: purple;">■</span> CSIP Module 3 Toronto  <span style="color: purple;">■</span> Increase Client Retention Belleville	<span style="color: brown;">■</span> CSIP Module 4 Toronto <span style="color: brown;">■</span> Errors And Omissions Loss Control Toronto <span style="color: purple;">■</span> Increase Client Retention Kitchener			
11	12	13	14	15	16	17	
	<span style="color: brown;">■</span> Solving a Performance Problem (AM) & Solving an Absenteeism Problem (PM) Toronto	<span style="color: green;">■</span> Business Interruption Toronto  <span style="color: purple;">■</span> Increase Client Retention Barrie  <span style="color: purple;">■</span> The Broker Competitive Advantage Hamilton	<span style="color: green;">■</span> Garage Automobile (OAP 4) Toronto  <span style="color: purple;">■</span> Increase Client Retention Oshawa	<span style="color: red;">■</span> Exam Preparation Toronto  <span style="color: purple;">■</span> The Broker Competitive Advantage Sault Ste. Marie  <span style="color: purple;">■</span> Increase Client Retention Markham			
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	<span style="color: brown;">■</span> Advanced Broker Prep. Management Week April 19 - 23 Toronto  <span style="color: brown;">■</span> CAIB 4 Immersion April 19 - 23 Toronto	<span style="color: purple;">■</span> Increase Client Retention Windsor	<span style="color: purple;">■</span> Increase Client Retention London  <span style="color: purple;">■</span> The Broker Competitive Advantage Ottawa	<span style="color: purple;">■</span> Increase Client Retention Mississauga  Earth Day			
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	<span style="color: green;">■</span> Advanced Broker Prep. Technical Week April 26 - 30 Toronto  <span style="color: purple;">■</span> Next Steps for the Newly Licensed April 26 - 27 Ottawa		<span style="color: brown;">■</span> Errors and Omissions Loss Control North Bay  <span style="color: purple;">■</span> Increase Client Retention Burlington	<span style="color: purple;">■</span> Increase Client Retention St. Catharines  <span style="color: purple;">■</span> The Broker Competitive Advantage Belleville			

# May 2010

## DIRECTORS & OFFICERS

### 6 Technical Hours

This seminar will provide participants with an understanding of the various corporate laws that affect Directors and Officers, in non-profit organizations, closed corporations and public sector corporations. It will also closely examine various insurance products used to contractually transfer responsibility for financial loss to insurers.

#### Facilitator

Owen Williams, CRM, AIC, CAIB, CCIB

#### IBAO Toronto Dates

May 26

September 8

9:00 am - 4:30 pm

#### Cost

\$199 Members only

Includes material and lunch

## RISK MANAGEMENT & SURVEY SELLING

### 12 Technical Hours

This two-day seminar will require you to anticipate and ascertain exposures from a prepared account profile, which will include a producer survey as well as other notes and documents. Some of the exposures will be evident, some not. The identified exposures will be categorized in a risk management format while continually referring to the overall risk management approach. The approach, findings and your solutions will be included in a manual ready to deliver and discuss with your client.

#### Facilitator

Owen Williams, CRM, AIC, CAIB, CCIB

#### IBAO Toronto Dates

May 12-13

9:00 am - 4:30 pm

#### Cost

\$398 2 day program. Members only.

Includes material and lunch

## FIRST CLASS SERVICE COMMUNICATION THAT SUPPORTS YOUR BRAND IMAGE

### 6 Personal Skills Hours

Most people understand the importance and value of giving good customer service on the phone and in person. However, most people forget that their correspondence is one of the key touch points with their customers – touch points that either supports or detracts from the image they want to project.

In this session, you'll learn how your communication supports your brand image and value proposition. We will cover the writing skills necessary for creating customer-focused correspondence and standard templates. You'll learn how to write documents that support your customer service image.

As part of this seminar you will work with your own writing samples so you can examine the impact of email messages, letters and standard templates in your customer service strategy.

#### Facilitator

Collen Carruthers, B.Ed (A.Ed.), CTDP, PCC

#### Locations and Dates

Windsor	May 4	Brockville	May 19
London	May 6	Peterborough	May 20
Kitchener	May 11	Hanover	May 26
Barrie	May 12	Kitchener	May 27
Markham	May 13	Niagara	June 1
Ottawa	May 18	Mississauga	June 2

9:00 am – 4:30 pm

#### Cost

\$199 Members only

Includes materials and lunch

This Program is Proudly Sponsored by  The Economical Insurance Group

## DON'T GET SUED: MUST-KNOW CHANGES TO THE CGL AND CRITICAL LEGAL DEVELOPMENTS

### 3 Technical Hours

This seminar will discuss the newest and latest court cases interpreting insurance policies and dealing with insurance issues. Knowing how to handle claims and settlements is a value-added service that will keep your clients with you.

#### Facilitators

Thomas Gold Pettingill LLP

#### IBAO Toronto Date

May 6

9:00 am – 12:15 pm

#### Cost

\$150 Members Only

Includes materials

## MANAGING YOURSELF & YOUR TIME (AM)

### 3 Personal Skills Hours

To understand and apply time management principles you must know how to use time wisely, and know what to do when you encounter interruptions.

## MANAGING STRESS FOR MENTAL FITNESS (PM)

### 3 Personal Skills Hours

In the last two decades we have made progress in understanding the importance of good physical health in our working lives. The key lies in learning to manage the sources of stress and to make use of it in a positive way.

#### Facilitator

Cordie Taylor Edwards, FCIP

#### IBAO Toronto Date

May 11

AM Seminar: 9:00 am - 12:15 pm

PM Seminar: 1:15 pm - 4:30 pm

#### Cost

\$150 Per seminar or \$199 full day members only

Full day includes material and lunch. Half day includes material.

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<p><b>May</b></p>	<p>April 2010</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></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></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		<p>June 2010</p> <table border="1"> <tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr> <tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr> <tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr> <tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr> <tr><td>27</td><td>28</td><td>29</td><td>30</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							1
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# June 2010

## FIRST CLASS SERVICE - STRENGTHENING THE CONNECTION WITH YOUR CUSTOMERS

### 6 Personal Skills Hours

You'll learn some tips, strategies and techniques to help you position your brokerage more effectively, while learning key ways to differentiate yourself and your brokerage.

#### Facilitator

Collen Carruthers, B.Ed (A.Ed), CTDP, PCC

#### IBAO Toronto Date

June 24

9:00 am – 4:30 pm

#### Cost

\$199 Members only

Includes materials and lunch

## DELIVERING VALUE TO THE ADVICE BASED CUSTOMER - THE BROKER COMPETITIVE ADVANTAGE

### 6 Personal Skills Hours

The insurance arena has become more diverse over the years with the entry of direct writers and internet suppliers. It is important to understand your role and what value you bring to the customer. You are expected to respond to customers needs with advice-based knowledge and skills. This program explores the value proposition of the broker in attracting and retaining customers.

#### Facilitator

Cordie Taylor Edwards, FCIP

#### Locations and Dates

Barrie	June 3	London	Aug. 25
Ajax	June 9	St. Catharines	Aug. 26
Mississauga	June 10	Kitchener	Aug. 30
Markham	Aug. 24	Markham	Aug. 31

9:00 am – 4:30 pm

#### Cost

\$199 Members only

Includes materials and lunch

This Program is Proudly Sponsored by



## PROFESSIONAL SELLING FOR INSURANCE BROKERS PROGRAM

### 16 Personal Skills Hours

This program will provide you with validated sales competencies to help sharpen and expand selling techniques – essential to acquiring and retaining customers, and more importantly growing your business.

A proven program created by the Canadian Professional Sales Association, this opportunity has been specially adapted to focus on the needs of the insurance industry and insurance brokers. You will leave this course 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 Outcomes

Program content will focus on four main areas:

- Self Management Skills
- Business Creation
- Selling Process
- Building and Managing the Business

#### Facilitators

Derek Faulconer, CSP & Glenn White, CAIB, CSP

#### Locations and Dates

Ottawa June 8 - June 10

Kitchener September 21 - 23

Toronto November 24 - 26

9:00 am – 4:30 pm

#### Cost

\$1295 Members Only

Includes materials and lunch

## INTRODUCTION TO CONTRACT SURETY BONDS

### 3 Technical Hours

Don't send your clients elsewhere for their bonding needs! This seminar will provide you with an introduction to contract surety and give you the information you require to get started in this important class of business.

#### Facilitator

Jo Anne Mitchell, CIP

#### IBAO Toronto Date

June 23

9:00 am – 12:15 pm

#### Cost

\$150 Members Only

Includes materials

## BUILD A BETTER BUSINESS - KEY STRATEGIES TO GROW YOUR BUSINESS

### 6 Management Hours

Join us for this interactive day to reflect on where you are today with your business and your life. Gain some valuable insights into what it will take to move your business forward. Develop some key strategies and learn some new tools to grow your top line, improve your bottom line and have fun while you're at it.

#### Facilitator

Lorie Guthrie Phair, CIP, CCIB

#### Locations and Dates

Toronto June 22

Hamilton September 2

9:00 am - 4:30 pm

#### Cost

\$299 Members Only

Includes materials and lunch

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# July 2010

## 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.

### Program Outcomes

- Overview of the two-week licensing course and the course objectives
- Introduction to RIBO, its history and Code of Conduct
- Explanation of insurance terms
- Profile of insurance broker responsibilities

### Facilitator

Glenn White, CAIB, CSP

### IBAO Toronto Dates

Tuesday, July 6

Tuesday, August 31

Tuesday, November 23

9:00 am – 4:00 pm

### Cost

\$100 Members

\$199 Non-members

Includes materials

## BASIC BROKER PREPARATION COURSE HAMILTON

This Basic Broker Preparation Course is available in the Hamilton area. It is coordinated by the Insurance Brokers Association of Hamilton and is held at Mohawk College. Attractive and reasonable accommodations are available on campus.

### Facilitators

James Bonnay, CIP, CCIB

Violet Whitehouse, CIP, CAIB

### IBAO Hamilton Dates

Monday, July 5 - Friday, July 16

Examination written morning of Saturday, July 17

Monday, September 27 - Friday, October 8

Examination written morning of Saturday, October 9

8:30 am – 4:30 pm

### 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

For information on the Hamilton course, please visit [www.ibah.org](http://www.ibah.org) or contact the Facilitator James Bonnay: Tel: 905-333-1727 Fax: 905-333-0683 Email: [jamesbonnay@cogeco.ca](mailto:jamesbonnay@cogeco.ca)

## BASIC BROKER PREPARATION COURSE TORONTO

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, and insurable interest, personal property and personal automobile insurance principles. This course also examines OAP 1 wordings, and the RIBO Homeowner's, Tenant's and Condominium Unit Owner's form. There is also a short portion on travel insurance.

### Program Outcomes

- Principles of Insurance
- Habitational coverages
- Liability coverages
- Travel Insurance
- Overview of RIB Act
- Personal Auto
- Commercial Coverages
- Insurance Law

### Facilitators

Lyall Bell, CIP

Michael Carberry, BA

### IBAO Toronto Dates

July 19 - July 30

September 13 - September 24

November 29 - December 10

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.

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<b>July</b>	<b>June 2010</b> 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	<b>August 2010</b> 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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Independence Day (USA)	■ <b>Basic Broker Prep. Course</b> July 5 - 16 Hamilton	■ <b>Basic Broker Orientation Day</b> Toronto				
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	■ <b>Basic Broker Prep. Course</b> July 5 - 16 Hamilton Cont'd		CAIB/CPIB/CCIB Exam Re-sit Province Wide			
18	19	20	21	22	23	24
	■ <b>Basic Broker Prep. Course</b> July 19 - 30 Toronto					
					Earth Day	
25	26	27	28	29	30	
	■ <b>Basic Broker Prep. Course</b> July 19 - 30 Toronto Cont'd					

# August 2010

## EXAM PREPARATION

This program provides an excellent opportunity for those who have had recent difficulty in passing the RIBO Level 1 Licensing examination and need additional tutoring.

### Facilitator

James Bonnay, CIP, CCIB

### IBAO Toronto Dates

August 11-12

### Cost

\$285 Members

\$570 Non-members

Materials NOT included

Students can purchase the Fundamentals of Insurance textbook, please call the IBAO for details.

Note: An examination sitting is available on the second afternoon of the course. Arrangements to write the RIBO Level 1 (under supervision) Licensing examination must be made prior to the course start date.

## COMMERCIAL GENERAL LIABILITY

### 6 Technical Hours

This in-depth and insightful seminar is designed to apply specific coverages within the CGL to the myriad of clients that you deal with on a day to day basis. This seminar will also expose you to other forms of coverage, namely Errors & Omissions, Directors & Officers Liability, Pollution Legal Liability to provide you with knowledge to allow for account rounding with more complex liability accounts.

### Facilitator

Bernie Robertson, CAIB, CPIB, CRM

### IBAO Toronto Dates

August 25

9:00 am - 4:30 pm

### Cost

\$199 Members only

Includes material and lunch

## DELIVERING VALUE TO THE ADVICE BASED CUSTOMER - THE BROKER COMPETITIVE ADVANTAGE

### 6 Personal Skills Hours

The insurance arena has become more diverse over the years with the entry of direct writers and internet suppliers. It is important to understand your role and what value you bring to the customer. You are expected to respond to customer's needs with advice-based knowledge and skills. The million dollar question is the one asked by the customer: Why should I buy my insurance from you? This program explores the value proposition of the broker in attracting and retaining customers.

### Program Outcomes

- Gain an understanding of the advice based customer
- Understand the value proposition of the broker
- Identify customers' needs
- Create a practical tool to help you sell on value
- Learn how to handle objections
- Share best practices / tricks of the trade on how to sell on value

### Facilitator

Cordie Taylor Edwards, FCIP

### Locations and Dates

Markham August 24

London August 25

St. Catharines August 26

Kitchener August 30

Markham August 31

9:00 am – 4:30 pm

### Cost

\$199 Members only

Includes materials and lunch

This Program is Proudly Sponsored by



## SURETY FROM BOTH PERSPECTIVES - BROKER & INSURER

### 6 Technical Hours

Surety is not Insurance, therefore the entire underwriting procedure and negotiation are unique for each current and potential client. The intent of this seminar is to review from both sides of the table, the process, the paperwork and what influences the underwriting decision for the client. By incorporating both a broker and Surety employee, the session will delve into the nuances surrounding interpreting financials, reviewing CCDA Contract forms and various underwriting concepts to broaden the comfort level of the participants.

### Facilitator

Bernie Robertson, CAIB, CPIB, CRM  
Company Underwriter/Manager – TBA

### IBAO Toronto Date

August 26

9:00 am – 4:30 pm

### Cost

\$199 Members Only



Includes material and lunch

## TRAIN THE TRAINER

As part of the IBAO's ongoing commitment to provide quality education for our members throughout the province, we hold an annual two day training session for all of our existing and prospective member facilitators. This will introduce them to the psychology of adult learners and provide the basic tools needed to deliver successful workshops to today's discerning learners.

### IBAO Toronto Dates

August 19-20

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																					
<b>August 1</b>  CAIB/CPIB Registration Deadline For Fall Semester	2  Civic Holiday (Canada)	3	4	5	6	7																																																																																					
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29	30 <span style="color: purple;">■</span> The Broker Competitive Advantage Kitchener	31 <span style="color: red;">■</span> Basic Broker Orientation Day Toronto  <span style="color: purple;">■</span> The Broker Competitive Advantage Markham  <span style="color: green;">■</span> Ins. Needs of Home Based Business Owners – Webinar 9:30 – 11:40 am EST			July 2010 <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <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> </tbody> </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	September 2010 <table border="1"> <thead> <tr> <th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td> </tr> <tr> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> </tr> <tr> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td></td><td></td> </tr> </tbody> </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		
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# September 2010

## 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.

### Facilitator

Chris Coniglio, BA, CIP, CAIB

### IBAO Toronto Dates

CAIB 1: September 27-October 1

Exam: Monday, October 4

CAIB 2: November 22-26

Exam: Monday, November 29

9:00 am - 4:30 pm

### RIBO Accreditation

CAIB 1: 5 Management & 16 Technical Hours

CAIB 2: 16 Technical Hours

### Cost

\$899 Members

\$1169 Non-members

Materials NOT included

Includes instruction, textbook, course material, CAIB online (members only) and the exam fee.

## BUILD A BETTER BUSINESS - KEY STRATEGIES TO GROW YOUR BUSINESS

### 6 Management Hours

Join us for this interactive day to reflect on where you are today with your business and your life. Gain some valuable insights into what it will take to move your business forward. Develop some key strategies and learn some new tools to grow your top line, improve your bottom line and have fun while you're at it.

### Facilitator

Lorie Guthrie Phair, CIP, CCIB

### Location and Date

Hamilton September 2

### Cost

\$299 Members Only Includes materials and lunch

## ANATOMY OF A COMMERCIAL POLICY PACKAGE

### 6 Technical Hours

- Have you recently moved to the commercial lines side of the business?
- Do you want to learn more about the kinds of commercial package policies available and the coverage extensions they contain?
- Are you looking to refresh your commercial knowledge?

### Program Outcomes

Learn about the basic foundation of today's commercial package policies including the property and liability sections. Understand the coverage extensions provided by typical package policy such as:

- Newly acquired buildings/property
- Replacement cost
- Seasonal Automatic Increase
- Pollution Clean Up (on premises)
- Professional fees
- Brands and Labels
- Business Interruption
- Master Key Coverage
- Non-owned Automobile
- Employee Benefits E & O
- Other Miscellaneous Extensions
- Liability Limits
- Gain skills for performing a coverage comparison upon return to your office

### Facilitator

Jo Anne Mitchell, CIP

### Locations and Dates

Ottawa September 1

Sudbury September 8

Barrie September 9

Markham September 16

9:00 am – 4:30 pm

### Cost

\$199 Members only

Includes materials and lunch

## NEXT STEPS FOR THE NEWLY LICENSED

### 12 Personal Skills Hours

This two-day program is intended for students who have recently passed the RIBO Level 1 Broker exam. You will learn essential skills for providing excellent customer service including how to: negotiate effectively with company underwriters; perform your front line underwriting duties and promote insurance to value.

### Facilitator

Jo Anne Mitchell, CIP

### IBAO Toronto Date

September 30-October 1

9:00 am – 4:30 pm

### Cost

\$398 2 day program - Members only

Includes material and lunch

## DIRECTORS & OFFICERS

### 6 Technical Hours

This seminar will provide participants with an understanding of the various corporate laws that affect Directors and Officers, in non-profit organizations, closed corporations and public sector corporations. It will also closely examine various insurance products used to contractually transfer responsibility for financial loss to insurers.

### Facilitator

Owen Williams, CRM, AIC, CAIB, CCIB

### IBAO Toronto Date

September 8

9:00 am – 4:30 pm

### Cost

\$199 Members only

Includes material and lunch

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																				
<b>September</b>			<b>1</b> <span style="color: green;">■</span> <b>Anatomy of a Commercial Policy Package</b> Ottawa	<b>2</b> <span style="color: brown;">■</span> <b>Build a Better Business</b> Hamilton	<b>3</b>	<b>4</b>																																																																																				
	<b>5</b>	<b>6</b> Labour Day	<b>7</b>	<b>8</b> <span style="color: green;">■</span> <b>Directors &amp; Officers</b> Toronto  <span style="color: green;">■</span> <b>Anatomy of a Commercial Policy Package</b> Sudbury	<b>9</b> <span style="color: green;">■</span> <b>Anatomy of a Commercial Policy Package</b> Barrie	<b>10</b> <span style="color: brown;">■</span> <b>Future Leaders Part Two – Session 1</b> Toronto	<b>11</b>																																																																																			
	<b>12</b>	<b>13</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> September 13 - 24 Toronto	<b>14</b>	<b>15</b> <b>CAIB/CPIB/CCIB EXAM Re-sit</b> Province Wide	<b>16</b> <span style="color: green;">■</span> <b>Anatomy of a Commercial Policy Package</b> Markham	<b>17</b>	<b>18</b>																																																																																			
	<b>19</b>	<b>20</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> September 13 - 24 Toronto Cont'd	<b>21</b> <span style="color: purple;">■</span> <b>Professional Selling for Insurance Brokers Program</b> September 21 - 23 Kitchener	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>																																																																																			
	<b>26</b>	<b>27</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> Sept. 27 – Oct. 8 Hamilton  <span style="color: cyan;">■</span> <b>CAIB 1 Immersion</b> Sept. 27 – Oct. 1 Toronto	<b>28</b> <span style="color: green;">■</span> <b>Understanding Older Residential Plumbing and Electrical Systems-Webinar</b> Sept. 28 - 29 4:00 – 5:00pm EST	<b>29</b>	<b>30</b> <span style="color: purple;">■</span> <b>Next Steps for the Newly Licensed</b> Sept. 30 -Oct. 1 Toronto	<b>August 2010</b> <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></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						<b>October 2010</b> <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></td><td></td><td>1 2</td></tr> <tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr> <tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr> <tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr> <tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</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
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# October 2010

## BASIC BROKER PREPARATION COURSE HAMILTON

This Basic Broker Preparation Course is available in the Hamilton area. It is coordinated by the Insurance Brokers Association of Hamilton and is held at Mohawk College. Attractive and reasonable accommodations are available on campus.

### Facilitators

James Bonnay, CIP, CCIB  
Violet Whitehouse, CIP, CAIB

### Hamilton Date

Monday, September 27 - Friday, October 8  
Examination written morning of Saturday, October 9  
Hamilton sessions run from 8:30 am - 4:30 pm

### 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.

For information on the Hamilton course, please visit [www.ibah.org](http://www.ibah.org) or contact the Facilitator: James Bonnay; Tel: 905-333-1727  
Fax: 905-333-0683 Email: [jamesbonnay@cogeco.ca](mailto:jamesbonnay@cogeco.ca)

## ERRORS & OMISSIONS LOSS CONTROL

### 6 Management Hours

As part of the E&O Plan, a Loss Control seminar will be conducted by Westport (formerly ERC) and The CG&B Group. If other conditions of the Plan are met, attendance at this seminar will qualify you for a 10% Loss Control discount on your E&O policy purchased through the IBAO Members' E&O Plan Administrator. If you have lost your seminar credit as a result of a claim, then you may regain the credit after one year by re-attending an E&O Loss Control seminar. Minimum required attendance by your firm must be accordance with the following schedule:

# of Staff	# Req'd to Attend
1-7	1
8-20	2
21 +	3

In order to qualify for your firm's Loss Control Credit, this seminar must be taken every three years if your firm has been claims free for this period. Please note, those in attendance must be the Owner, Office Manager or Producer to qualify for the Loss Control Credit.

### Facilitator

CB&B Group Inc.

### Location and Date

Niagara Falls October 19

9:00 am – 4:30 pm

### Cost

\$125 Members who are not part of the association E&O Plan

Includes materials and lunch

### Sponsored by



## 90TH ANNUAL CONVENTION

### October 20 - 22, 2010

#### Niagara Falls

This is a great opportunity to join with the most extensive network of insurance professionals in the country for the IBAO Annual Convention. This event provides member brokers and industry representatives the opportunity to build solid business partnerships, enhance their professional development and stay informed of current industry trends and challenges.

### Educational Offerings

Tuesday, October 19

- Best Practices Symposium
- Errors & Omissions Loss Control

Wednesday, October 20

- Education Awards Luncheon

Thursday, October 21

- CSR Seminar
- CEO Panel

Friday, October 22

- 3 Concurrent Seminars in the morning and afternoon on Management, Technical and Personal Skills Topics



# November 2010

## EXAM PREPARATION

This program provides an excellent opportunity for those who have had recent difficulty in passing the RIBO Level 1 Licensing examination and need additional tutoring.

### Program Outcomes

Review specific subject matter covered on the RIBO Level 1 (under supervision) Licensing examination Follows Fundamentals of Insurance textbook.

### Facilitator

James Bonney, CIP, CCIB

### IBAO Toronto Dates

Wednesday, November 17

8:30 am – 4:00 pm

Thursday, November 18

8:30 am – 12:00 noon

Exam: Thursday, November 18

1:00 pm - 4:00 pm

### Cost

\$285 Members

\$570 Non-members

Materials NOT included

Students can purchase the Fundamentals of Insurance textbook, please call the IBAO for details.

Note: An examination sitting is available on the second afternoon of the course. Arrangements to write the RIBO Level 1 (under supervision). Licensing examination must be made prior to the course start date.

## PROFESSIONAL SELLING FOR INSURANCE BROKERS PROGRAM

### 16 Personal Skills Hours

This program will provide you with validated sales competencies to help sharpen and expand selling techniques – essential to acquiring and retaining customers, and more importantly growing your business.

### Facilitator

Derek Faulconer, CSP

### IBAO Toronto Date

November 24 - 26

9:00 am – 4:30 pm

### Cost

\$1295 Members only

Includes materials and lunch

## CAIB 2 IMMERSION

### 16 Technical Hours

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.

### Facilitator

Chris Coniglio, BA, CIP, CAIB

### IBAO Toronto Date

November 22 - 26

9:00 am – 4:30 pm

Exam: Monday, November 29

### Cost

\$899 Members

\$1169 Non-members

Includes instruction, textbook, course material, CAIB online (members only) and the exam fee.

## ADVANCED BROKER PREPARATION - MANAGEMENT WEEK

### 20 Management Hours

This one week course is intended to prepare you for the RIBO Level II (unrestricted) Licensing examination.

### Program Outcomes

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

### IBAO Toronto Date

Management Week:

November 1-5

9:00 am – 4:00 pm

### Cost

\$550 Members

\$880 Non-members

Materials included

Note: The RIBO examination is NOT offered at the IBAO.

## ADVANCED BROKER PREPARATION - TECHNICAL WEEK

### 16 Technical Hours

This one week course is intended to prepare you for the RIBO Level II (unrestricted) Licensing examination.

### Program Outcomes

- Commercial Auto
- Risk Management Principles
- Property and Crime
- Business Interruption
- Boiler and Machinery
- Legal Liability
- Fidelity
- Farm

### IBAO Toronto Date

Technical Week:

November 8-12

9:00 am – 4:00 pm

### Cost

\$550 Members

\$880 Non-members

Materials included

Note: The RIBO examination is NOT offered at the IBAO.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
<b>November</b>	1	2	3	4	5	6	
	<span style="color: brown;">■</span> <b>Advanced Broker Prep. – Management Week</b> November 1 - 5 Toronto						
	7	8	9	10	11	12	13
	<span style="color: green;">■</span> <b>Advanced Broker Prep. – Technical Week</b> November 8 – 12 Toronto						
					Remembrance Day		
	14	15	16	17	18	19	20
			<span style="color: red;">■</span> <b>Exam Preparation</b> Toronto				
21	22	23	24	25	26	27	
<span style="color: green;">■</span> <b>CAIB 2 Immersion</b> November 22 - 26 Toronto		<span style="color: red;">■</span> <b>Basic Broker Orientation Day</b> Toronto	<span style="color: purple;">■</span> <b>Professional Selling for Insurance Brokers Program</b> November 24 - 26 Toronto				
28	29	30					
<span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> Nov. 29 - Dec. 10 Toronto							
					<b>October 2010</b> 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	<b>December 2010</b> 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	

# December 2010

## BASIC BROKER PREPARATION COURSE TORONTO

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, and insurable interest, personal property and personal automobile insurance principles. This course also examines OAP 1 wordings, and the RIBO Homeowner's, Tenant's and Condominium Unit Owner's form. There is also a short portion on travel insurance.

### Program Outcomes

- Principles of Insurance
- Overview of RIB Act
- Habitational coverages
- Personal Auto
- Liability coverages
- Commercial Coverages
- Travel Insurance
- Insurance Law

### Facilitator

Lyall Bell, CIP

### IBAO Toronto Date

November 29 - December 10

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.

## IBAO would like to acknowledge the generous and continuing support of our Insurer Partners :

The Dominion of Canada General Insurance Company for onsite School of Insurance, and Aviva Pilot, The Economical Insurance Group, and York Fire & Casualty Insurance for offsite sponsorship.

School Of Insurance Sponsor

# THE DOMINION

Canada's Trusted Insurance Company

Offsite Sponsors



## Share Your Passion For Insurance!

Are you passionate about the insurance industry and want to give something back? Would you like to share your insurance knowledge? If the answer is yes, consider becoming an IBAO Facilitator!

IBAO Facilitators are committed to broker focused training and have specific areas of expertise in insurance, management or business skills.

### What's In It For You?

- Keep your insurance skills sharp through facilitating insurance technical and management topics
- Earn RIBO Accreditation Hours for facilitating
- Enhance your skill set and build volunteer experience
- Earn extra income

For more information on becoming an IBAO Facilitator for your local affiliate area, or at the IBAO School of Insurance, contact Lucy Arkell, Education Manager at [larkell@ibao.on.ca](mailto:larkell@ibao.on.ca) or call 1-800-268-8845 or 416-488-7422 ext. 109.



Look for your 2011 Curriculum Calendar, coming to you soon!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
<b>December</b>	<b>November 2010</b> 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		<b>January 2011</b> 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		<b>1</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> Nov. 29 - Dec. 10 Toronto Cont'd <span style="color: purple;">■</span> <b>CAIB/CPIB/CCIB Exam</b> Province Wide <span style="color: purple;">■</span> <b>CAIB/ CPIB Registration</b> Deadline For Winter Semester	<b>2</b> <span style="color: brown;">■</span> <b>Future Leaders</b> <b>Part Two – Session 2</b> Toronto	<b>3</b>
	<b>5</b>	<b>6</b> <span style="color: red;">■</span> <b>Basic Broker Prep. Course</b> Nov. 29 – Dec. 10 Toronto Cont'd	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	
<b>19</b>	<b>20</b>	<b>21</b> Winter Solstice	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b> Christmas Day	
<b>26</b> Boxing Day	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>		



Detailed information on all programs and registration  
can be found on the IBAO website at  
**[www.ibao.org](http://www.ibao.org)**

**The IBAO School of Insurance**

1 Eglinton Avenue East, Suite 700, Toronto, ON M4P 3A1

Tel: (416) 488-7422 Fax: (416) 488-7526

Toll Free: 1-800-268-8845