



Clippings Package
March 2012



Table of Contents

- March 5, 2012 Canadian Underwriter, "IBAO-sponsored poster series wins international design award"
- March 6, 2012 Canadian Underwriter, "CSIO releases XML standards for E-docs"
<http://www.canadianunderwriter.ca/news/csio-releases-xml-standards-for-e-docs/1000965422/>
- March 9, 2012 Canadian Insurance Top Broker, "Stakes are too high not to use interactive, real time technology, says IBAO president."
<http://www.citopbroker.com/news/3-tech-tools-to-beat-the-directs-3356>
- March 20, 2012 Hamilton Spectator, "Shingle warranty could leave installer all wet"
- March 23, 2012 The Kingston Whig Standard, "Distracted driving is not good for your wallet"
<http://www.thewhig.com/ArticleDisplay.aspx?e=3509742>
- March 23, 2012 Thompson's, "CSIO XML eDocs standard is now available"
- March 26, 2012 Canadian Underwriter, "RIBO cautions brokers about sales incentives"
<http://www.canadianunderwriter.ca/news/ribo-cautions-brokers-about-sales-incentives/1001015461/>
- March 26, 2012 Thompson's, "Ontario bill giving whistleblowers protection to fight fraud gets second reading"
- March 28, 2012 Canadian Underwriter, "IBC, IBAO applaud fraud measures in Ontario budget; province proposes to establish administrative monetary penalties"
<http://www.canadianunderwriter.ca/news/ibc-ibao-applaud-fraud-measures-in-ontario-budget-province-proposes-to-establish-administrative/1001025287/>
- March 28, 2012 Thompson's, "Briefly..."
- March 28, 2012 Canadian Insurance Top Broker, "AMPs will allow FSCO to better enforce violations of the Insurance Act, says IBAO"
<http://www.citopbroker.com/news/2012-ontario-budget-focuses-on-amps-fraud-3414>
- March 30, 2012 Ontario Liberal Party News Release, "More Experts Agree: Taking Strong Action and Making the Right Choices for Ontario Families"

3 tech tools to beat the directs

Stakes are too high not to use interactive, real time technology, says IBAO president.

Suzanne Sharma on March 5, 2012



IBAO president Rick Orr speaks at the 2012 Insurance-Canada.ca Technology Conference March 5.

Direct writers continue to take broker market share, and there is a 40/60% split between the directs and the broker distribution channel respectively, it was revealed by SGI Canada at the Insurance-Canada.ca Technology Conference March 5.

While brokers still hold the majority share, they cannot afford to ignore the use of technology in their business any longer, it was stated.

"Direct writers seem to have taken advantage of technology, not only the internet but also call center technology," said Andrew Carmelli, president of SGI Canada. "They seem to have gotten a head start with predictive modelling. They recognized the importance of a customer from an

RELATED ARTICLES

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1) Transport Layer Security (TLS)

"We need to work together, both brokers and carriers," said Orr buying in."

TLS allows the transmission of secure email between brokers and carriers. All it requires is installing a security certificate on your email server and enabling TLS.

"Suddenly you can deliver secure email to any other TLS-enabled email server," he said. "It might not sound like a big deal, but if we can secure our email and secure the transmission with CSIO [Centre for Studies in Insurance Operations], we're truly building a platform for the future to give us some technology advantages."

2) E-Docs

The paper savings of shutting down broker copy is \$30,000...per month, according to Orr. E-Docs is both inexpensive and a valuable fix. Further, on March 1, CSIO released the much-anticipated XML standard, a huge opportunity for all companies to now deliver E-Docs.

"We need to work together, both brokers and carriers," said Orr. "Neither one of us can deliver solutions without the other buying in."

THE HAMILTON SPECTATOR

Shingle warranty could leave installer all wet

Hamilton Spectator
Tue Mar 20 2012
Page: A13
Section: Business
Byline: Al MacRury The Hamilton Spectator

High winds can blow your roofing budget.

There's the obvious damage to your shingles and the accompanying water leakage into your house.

What you may not know is that your shingle warranty can contain clauses which state the manufacturer will not compensate you for your losses if the winds exceed a specified speed.

We recently wrote about homeowners who had shingles blown off their roofs on March 3. They'd suffered previous damage in April 2011, when stormy weather swept through the Hamilton area.

"I understand that the winds have caused homeowners some trouble," operator David Ziegler of Lakeshore Roofing and Eavestroughs told Action Line. "The shingles in question are a product we have not supported for years. The acceptable wind limits set by the manufacture are often exceeded and, therefore, are not covered under warranty. We have been repairing the damage (to customers' homes) at our own expense."

The BP Building Products of Canada Corp. website (bpcan.com), for example, states its warranty against "wind blow-off shingles" won't take effect unless the shingles are installed according to very detailed instructions.

"The self-seal adhesive (must be) subjected to sufficient heat to activate the bond," it warns. "When the shingles are installed in environmental conditions that will not produce such temperature or in very windy areas, the shingles should be sealed down with spots of asphalt plastic cement."

Under some conditions, the warranty won't apply unless shingles are fastened with six nails and the shingles at the roof edges are secured with a 10-centimetre-wide layer of plastic cement.

The Canadian Asphalt Shingles Manufacturers Association's website (casma.ca) states "when installed properly", asphalt shingles have proven resistant to strong winds.

"Though most shingle manufacturers warrant their shingles for wind speeds up to about 100 km/h, reducing roof damage caused by wind can be accomplished by taking some simple precautions, especially if you are in an area known to have periodic high winds or very dusty conditions," it states. "Self-sealing asphalt shingles have a factory applied adhesive that is activated by heat, thus roof temperature is important."

So, what does this mean to you?

Well, if you decide to reshingle your own roof, or have your neighbour Harry and his friends do the job for a few cases of beer, don't expect much sympathy from the manufacturer when your shingles go missing.

If you hire a contractor, your odds of obtaining replacement shingles are better. It depends on the reputation and credibility of your contractor and whether he is known to the manufacturer and its distributors.

Even then, if your manufacturer's warranty contains high wind exclusions, you may be out of luck.

What about your home insurance policy?

DAILY NEWS Mar 6, 2012 5:18 PM - 0 comments

CSIO releases XML standards for E-docs

2012-03-06

TEXT SIZE

The Centre for the Study of Insurance Operations (CSIO) has released its XML Standards for electronic documents, known as 'E-docs.'

With E-doc workflows, PDF files of the policies are sent directly from the insurer to the broker management system (BMS) using the CSIO download. They are then attached directly to the client screen within the BMS, Rick Orr, president of Insurance Brokers Association of Ontario (IBAO) said in an article in the February 2012 issue of *Canadian Underwriter*.

Commenting on the release of the standards, Orr told *Canadian Underwriter* on Mar. 6: "IBAO is pleased that the industry took a breath, stepped back and ensured that the standard is the best it can be. We are sure that Canadian insurers and vendors will embrace the standard and start building to it to deliver efficiencies to both brokers and insurers."

CSIO will host an XML National Standards Workgroup on Mar. 23, 2012 between 9:30 a.m. and 11 a.m.. The meeting will be held at CSIO's headquarters on 110 Yonge Street, Suite 500, in Toronto, Ontario.

The agendas and workgroup documentation are located on CSIO's website at: <http://www.csio.com/en/calendar/standardsagendas.html>.

DAILY NEWS Mar 5, 2012 5:20 PM - 0 comments

IBAO-sponsored poster series wins international design award

2012-03-05

TEXT SIZE

The YOURS (Youth for Road Safety) 'Surreal Poster Series' was presented with a Good Design Award at The Chicago Athenaeum.

YOURS is a global youth-led non-governmental organization for road safety. The 'Surreal Posters' depict drivers, cyclists and pedestrians in five situations that illustrate their vulnerability on the road when failing to take simple precautionary measures.

The Insurance Brokers Association of Ontario (IBAO) partnered with Ontario Students Against Impaired Driving, Teachers Life Insurance and the Ontario Ministry of Transportation for the sponsorship of the development and printing of the 'seatbelt' poster, featured in the series.

The Good Design awards honour the most innovative and cutting-edge industrial, product, and graphic designs produced around the world.

THOMPSON'S
WORLD INSURANCE NEWS

Daily Insurance News Service
March 28 2012

Ontario brokers association president Rick Orr said it is very pleased with the provincial government proposing to move forward with the implementation of administrative monetary penalties in the new budget which will allow FSCO to levy the appropriate penalty against the appropriate offence. "This is an initiative IBAO has been championing." The association is also pleased with the budget's foreshadowing of recommendations coming out of the auto fraud task force. "Particularly the regulation of health clinics and continued consumer education, which has long been the mandate of the independent broker channel," Mr. Orr said.

