



Clippings Package
August/September 2012



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DAILY NEWS Aug 1, 2012 12:51 PM - 0 comments

EZ-Docs enhancement supports broker efficiency

2012-08-01

TEXT SIZE

RSA is now successfully transmitting live policy documents to a broker system using the Centre for Study of Insurance Operations' (CSIO) latest XML standards, a move meant to enhance broker efficiencies and streamline workflows.

Brokers currently using RSA's EZ-Docs tool to access electronic copies of policy documents will now be able to get copies of eligible documents automatically downloaded daily via CSIONet, notes a statement from RSA. Brokers whose systems are capable can have these documents attached directly to their clients within their broker management system (BMS) without manual intervention.

"This has been a major priority for RSA's eBusiness B2B team and we look forward to a continued partnership with brokers, vendors and the CSIO in enhancing broker efficiency," Steve Knoch, senior vice president of IT and eBusiness for RSA, says in a statement.

"Direct electronic document download to a broker's BMS provides increased efficiencies, improves the speed at which a broker copy of documents is available for a broker to review and satisfies our regulatory requirements," adds Rick Orr, president of the Insurance Brokers Association of Ontario.

The pilot of the new functionality has begun for select brokers using Zycomp's PowerBroker, Keal's sigXP and CSSI's The Broker's Workstation. The functionality will be launched to all brokers across the country in the coming weeks subject to their BMS capability.

DAILY NEWS Sep 14, 2012 9:17 AM - 0 comments

IBRI releases mobile app for brokers

2012-09-14

TEXT SIZE

The Independent Broker Resources Inc. (IBRI) has released a smartphone app for brokers, called the Insurance Companion.

The app is available for Android, iPhone and Blackberry operating systems and will allow an insurance brokerage to have its own branded mobile app for their clients. It provides access to brokerage contact details and will allow customers to report a claim from their phone in the event of an accident or loss, IBRI says.

It also includes a home inventory tool so clients can take photos of possessions and quickly notify their brokers of any new and/or expensive purchases, in case additional insurance coverage is needed.

"It allows brokers to invite their clients to download their own, unique application, branded to the brokerage, without having to spend a fortune on their individual development costs. Consumers will also have a new way to communicate with their own chosen insurance professional," Paul Taylor, vice president of IBRI explained in a statement.

The IBRI is a wholly-owned subsidiary of the Insurance Brokers Association of Ontario (IBAO), where the app is available for purchase.

DAILY NEWS Sep 24, 2012 3:46 PM - 0 comments

Social media a key vehicle to drive broker services to younger consumers

2012-09-24

TEXT SIZE

The Insurance Brokers Association of Ontario (IBAO) is seeing encouraging signs, including those around technology and the use of social media, that bode well for the health of the broker channel moving forward.

There are a number of exciting efforts coming out of the Insurance Brokers Association of Canada (IBAC), commented Rick Orr, president of IBAO, who was among those attending IBAC's AGM on Sept. 22 in Niagara-on-the-Lake, Ontario.

Orr pointed to IBAC president Stephen Halsall's mandate on perpetuation and succession for brokerages, the Broker Identity Program never being larger, and the development of guidance and principles related to social media.

New thinking and approaches will help deliver online what the younger generation of consumers needs and expects, Orr suggested. It is essential, however, that consumers and brokers alike "understand the broker needs to be involved in that transaction every step of the way."

Beyond younger consumers are younger brokers. "They're the ones who are often driving social media advertising and communication with their clients through social media," Orr said.

For younger brokers hoping to start brokerages, social media may serve as a vehicle. "I think a new start-up brokerage would be able to adopt very different business practices than a traditional brokerage. And that may be their success."



Local insurance brokers recently made a blanket donation to the Fort Erie Fire Department. Pictured from left are: Matt Thompson, Scott Maskell with daughter Audrey, and Jeff Gray.

JAMES CULIC/STAFF PHOTO

A different kind of coverage

INSURANCE BROKERS DONATE BLANKETS TO FIRE DEPARTMENT

BY JAMES CULIC
STAFF

Ontario insurance brokers recently donated 75 fleece, magenta blankets to Fort Erie Fire Department #2 on Jarvis Street.

Local broker Scott Maskell, of Glenn Insurance Broker Limited, and his daughter Audrey met the firefighters of Fort Erie Fire Department #2 just as they were preparing to depart for their weekly training session.

"I live in the north end of the town and I am so proud of the volunteer firefighters in our community," said Maskell.

The Fort Erie Fire Department operates with six volunteer run fire houses and has 137 volunteer firefighters in addition to the five full-time staff. Every year, the Insurance Brokers Association of Ontario (IBAO) donates thousands of fleece blankets and volunteers their time to a variety of events around the province. It is a reminder that insurance brokers are tremendously committed and active in their communities, said the IBAO.

"We believe very strongly in giving back to the community and we wanted to use this opportunity to provide awareness about the essential services the local fire department provides," continued Maskell. "We chose the Fort Erie Fire Department because they are often the first respondents on scene in emergencies, and we knew they could really benefit from having these warm blankets to comfort individuals most in need."

"Direct electronic document download to a broker's BMS provides increased efficiencies, improves the speed at which a broker copy of documents is available for a broker to review and satisfies our regulatory requirements."

Rick Orr, President
Insurance Brokers Association of Ontario



Ontario auto insurance fraud 2 – brokers: Association sees it increasing

This underlines the importance of reviewing and purchasing insurance through a licensed broker, said ceo Randy Carroll. "A number of Ontarians are currently being tricked into buying their insurance online or in person by unlicensed individuals. "Ontarians can protect themselves by simply checking on RIBO or FSCO's websites that their broker or agent is licensed before purchasing their insurance." Mr. Carroll said the association has been working with the Ontario government as a member of its consumer engagement and education working committee, a stakeholder group in the province's anti-fraud task force since 2011. "Price stability and affordability of auto insurance for our customers is of prime concern to the IBAO to ensure that auto insurance remains both affordable and available. Government and stakeholders must continue to work together and monitor developments in the market." Police are also trying to keep on top of organized fraud rings operating in the Greater Toronto Area and elsewhere. York Regional Police Major Fraud Unit's recent Project Sideswipe involved nine alleged staged collisions that occurred in the region along with suspected associated false medical billings from several medical rehab and assessment centres located in Brampton, Toronto and Mississauga. It arrested 46 suspects and laid 142 charges, including conspiracy to commit an indictable offence, fraud under \$5,000, fraud over \$5,000 and obstruction of a police officer. IBC investigative services vp Rick Dubin said the potential loss to nine insurers is still being calculated but it is estimated to be somewhere in the neighbourhood of \$5m.

SHORELINE

Ontario insurance brokers donate 50 blankets to local homeless shelter

Shoreline Week - Tecumseh
Fri Sep 14 2012
Page: A6
Section: News
Source: Shoreline Week

Ontario insurance brokers donated 50 magenta blankets to Windsor Street Help/Unit 7 homeless shelter, an organization run by and for persons who are or who have been homeless.

The donation was made last week in conjunction with the celebration of the fifth annual LaSalle Vipers Tailgate Party, an event which celebrated the season kick off for the Jr. B hockey club.

Every year, the **Insurance Brokers Association of Ontario** volunteers their time to a variety of charities around the province. The association is tremendously committed and active in their communities.

"Another great year of hockey and another chance to give back to the community," said president Stephen Savage. "We are again happy to work with the shelter."

The **IBAO** is a 'not for profit' association that represents and advocates for property and casualty insurance brokers in Ontario. For more information, visit www.ibao.ca.



CBC

Homeowners told to make flood-protection changes

Refusal to make adjustments could cost residents their insurance coverage

[CBC News](#)

Posted: Sep 6, 2012 9:13 AM ET

Last Updated: Sep 6, 2012 9:10 AM ET

Insurance companies are telling some Thunder Bay homeowners to protect their houses against future flooding by installing expensive equipment or they may lose their insurance coverage.

Gail Teed is one of many homeowners in the east end still cleaning up after the May 28th flood.

She's learned that restoration work will have to include some expensive changes in her basement.

Teed said her insurance company demanded she install a sump pit and a backflow-prevention valve, or it may cancel her sewage-backup protection.

"But I think they could have, say, waited until next year's insurance or something, I mean they're hitting everybody with these immediately. I think it was about a month or so after the flood, after we settled our claim, then we get this letter," Teed said.

Teed said she already has a sump pit. But the backflow valve will cost around \$2,000.

"I don't feel that the insurance company should be restricting coverage, but I think it's something they should be requiring the insured to look at doing, to prevent the loss from happening again," said Jeff Jones, president of the Insurance Brokers Association of Northwestern Ontario.

Jones also speaks for an insurance brokerage firm in Thunder Bay.

Extraordinary circumstances

He said he's had success in getting companies to waive these kinds of requirements, arguing that the May flooding resulted from extraordinary circumstances.

"We have to work with them, and try to come up with a solution for each ... account. So [with] every client, the situation is different," said Jones.

A spokesperson for the Insurance Bureau of Canada said companies are setting these conditions because water damage accounts for more insurance claims than anything else.



"A number of Ontarians are currently being tricked into buying their insurance online or in person by unlicensed individuals. Ontarians can protect themselves by simply checking on RIBO or FSCO's websites that their broker or agent is licensed before purchasing their insurance."

Randy Carroll, CEO
Insurance Brokers Association of Ontario