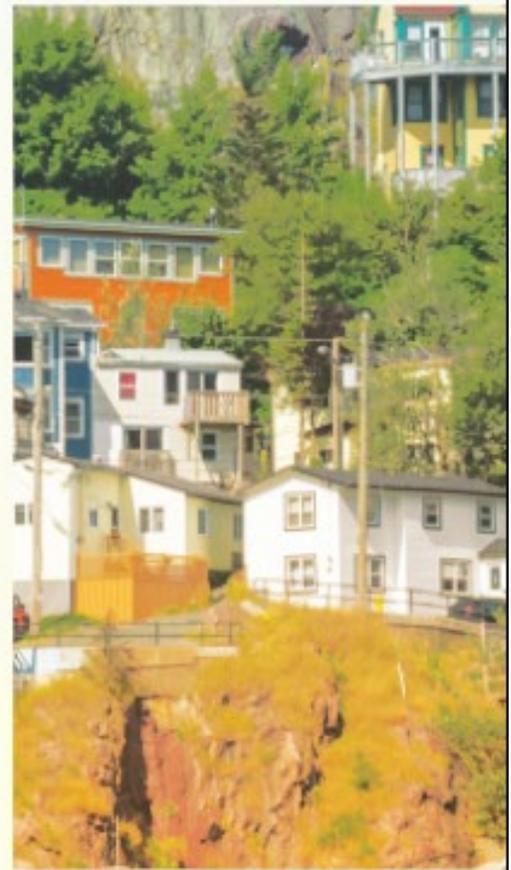
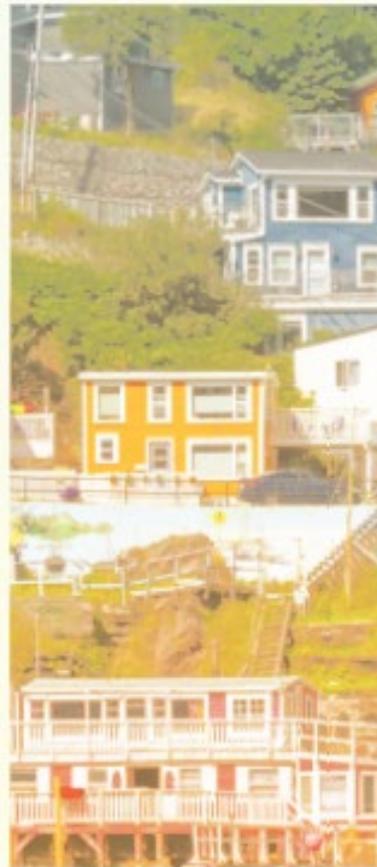
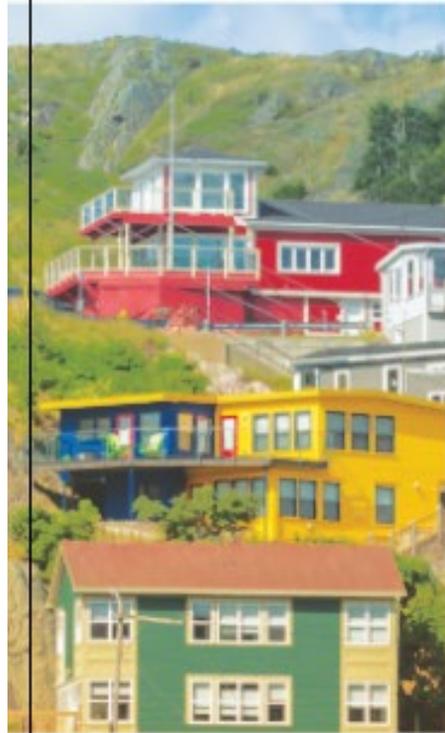




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THE RETURN OF INVESTMENT IN MEMBERSHIP IN THE INSURANCE BROKERS ASSOCIATIONS

INTRODUCTION

The Insurance Brokers Associations represent, support and protect the interests of independent general insurance brokers by identifying the public agenda issues affecting general insurance and by contributing to the decision-making process.

REPRESENTATION

Provincial - Maintains continuing liaison with the elected leadership of the Government as well as appointed administrators and ensures that the opinion of the independent general insurance broker is registered in debates affecting general insurance.

Federal - Through our membership in the Insurance Brokers Association of Canada (IBAC), we also represent the interests of brokers as they are continuing our efforts to ensure that financial institutions are not permitted to gain any further foothold in the insurance arena.

Insurers - Regular meeting with the Insurance Bureau of Canada ensures our views are represented directly and the expertise of the independent broker is available to the benefit of all.

Consumers - Periodic contact with representatives of consumer groups provides opportunities to reinforce our community involvement.

PROFESSIONAL DEVELOPMENT

1. The Canadian Accredited Insurance Broker (CAIB) program is designed by general insurance brokers for general insurance brokers. While the course is offered to all brokers, successful completion of the course qualifies only our members for use of the professional designation, CAIB. The course is available on a self-study basis as well as by immersion and each association works together to deliver education to their members.
2. The Canadian Professional Insurance Broker (CPIB) is the senior designation program developed by IBAC and its member associations. This is a program for the broker who has already earned his/her CAIB or CIP designation and wants the fulfillment, career advancement and recognition that higher achievement brings. Designed for the property and casualty marketplace, the CPIB program has three distinct streams: Personal Lines, Commercial Lines and Broker Management.
3. Fundamentals of Insurance, a qualification and licensing course, is presently one of the courses of study used for licensing of general insurance brokers and agents.

4. Seminars are offered periodically dealing with both technical and brokerage management topics such as Directors and Officers Liability, Errors and Omissions, Organizing your Brokerage, Automobile Insurance and Environmental Liability.

NETWORKING

Conventions are held annually offering a number of education opportunities as well as a trade show hosted by providers of goods and services to general insurance brokers. Members have a chance to meet and socialize with their peers, exchanging information, and participating in seminars. The four Atlantic Associations join together every second year to participate in an Atlantic Convention, meeting with fellow brokers from across the region.

Annual Meetings provide all members the opportunity to have a say in the direction of their association. Follow your local associations website and social media for regular updates and dates to remember.

PUBLICATION

Our news magazine, The East Coast Broker, is published quarterly and is designed to keep members informed as well as to provide opportunities for members to seek and share information. The magazine is shared with elected officials, and partners all across Canada.

OTHER MEMBERSHIP BENEFITS/SERVICES

Getting back to the words in the title of this article, “Return on Investment”, the Broker Identity Program, “BIP”, along with its logo, the Bipper, can be used by member brokers to stand out from other insurance providers as those who work to provide their clients with an independent appraisal of their insurance requirements. The Bipper is ours to use. The more we display it in our offices, advertisements, stationery, etc., the more recognized we become.

The four Boards of Directors are individual insurance brokers who offer their time on a volunteer basis. They are representatives of the general brokerage scene - large and small, city and rural, male, and female. All members have the opportunity for direct participation in Association business.

The investment you make in your Association by becoming a member and submitting your dues is exactly that... an investment. Individually, we cannot resist the intrusions into our businesses; we cannot provide the required education programs to our staff; we cannot speak with a strong voice to industry and government. By joining together in a strong Association, we can ensure a prosperous future.

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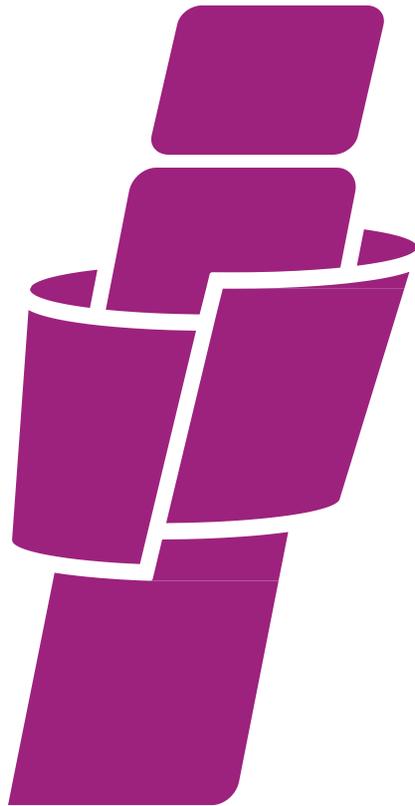
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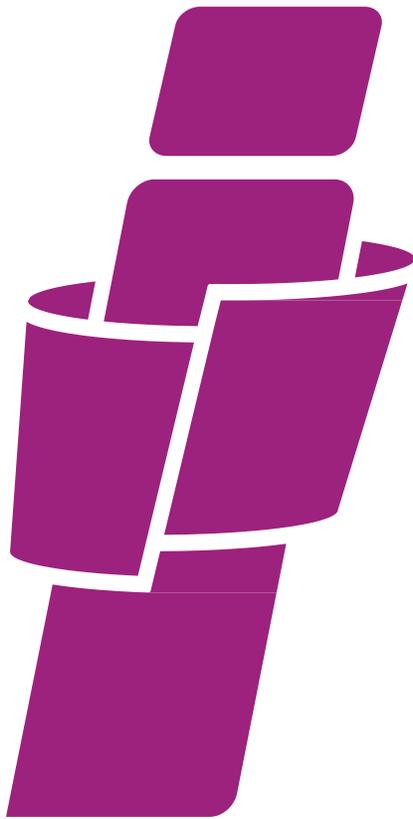
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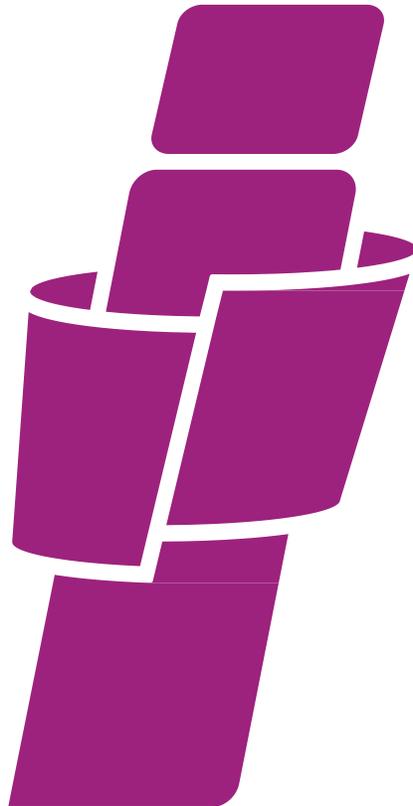
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Stratford PE C1B 1T4.

Tel: (902) 892-6899 • Fax: (902) 892-5340

claims@pecs.pe.ca

www.pecs.pe.ca



INSURERS

Agile Underwriting Solutions

941 Wilkinson Ave, 201

Dartmouth, NS B3M 0M9

Tel: (902) 434-7478 / (877) 343-8224

Fax: (902) 484-6972 / (877) 432-9822

Brett Graham – VP of Operations

brett.graham@agileuw.ca

www.agileuw.ca

Allianz Global Assistance

Ottawa (Head Office)

700 Jamieson Parkway

Cambridge ON N3C 4N6

Tel: (519) 742-2800 • Fax: (519) 742-2581

Toll Free: (800) 461-1079

infocanada@allianz-assistance.ca

www.allianz-assistance.ca

Anderson-McTague & Associates Ltd.

NB Office: 154 Prince William St.

Saint John NB E2L 4K3

NL Office: 66 Kenmount Rd, #200

St. John's NL A1B 1W2

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Toll Free: (800) 222-9777

MGA@andersonmctague.com

www.andersonmctague.com

Angus-Miller Ltd.

One Germain Street, Suite # 902
Saint John NB E2L 4V1
Tel: (506) 633-7000 • Fax: (506) 634-8769
Toll Free: (800) 222-9646
info@angusmiller.nb.ca
www.angusmillerltd.com

APRIL Canada Inc.

Brossard (Head Office)
100-3250 Boulevard Lapinière
Brossard QC J4Z 3T8
Tel: (855) 745-2020 • Fax: (450) 672-5533
info@april.ca
www.april.ca

Toronto
200 Consumers Road Suite 901
Toronto ON M2J 4R4
Tel: (855) 745-1010 • Fax: 416-925-7260
toronto@april.ca
www.april.ca

Aviva Canada Inc.

www.avivacanada.com

Aviva Insurance Company of Canada

Nova Scotia Office
237 Brownlow Ave Suite 110
Dartmouth NS B3B 2C7
Tel: (902) 460-3100 • Claims Toll Free Tel: (866) 692-8482
Claims Toll Free Fax: (866) 805-8585
www.avivacanada.com

Beazley Canada Limited

Toronto Office

First Canadian Place

100 King St. West Suite 4530

P.O. Box 328

Toronto ON M5X 1E1

Tel: (416) 601-2155 • Fax: (416) 861-1617

info.canada@beazley.com

submissions.canada@beazley.com

www.beazley.com

Burns & Wilcox Canada

103-287 Lacewood Drive, Suite 440 Halifax, NS B3M 3Y7

Tel: (902) 334-3735

www.burnsandwilcox.ca

Ecclesiastical Insurance Office plc

100 Eileen Stubbs Ave Suite 201

Dartmouth NS B3B 1Y6

Tel: (902) 492-4548

Karl Biermann - Regional Vice President, Eastern Region

kbiermann@eccles-ins.com

www.ecclesiastical.ca

Echelon Insurance

2680 Matheson Blvd East Suite 300

Mississauga ON L4W 0A5

NB, NS and PEI: Brandon St-Peters

Tel: (902) 892-5348

bpeters@echeloninsurance.ca

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bus-dev@echeloninsurance.ca

www.echeloninsurance.ca

Economical Insurance

Atlantic Region

238A Brownlow Ave. Park Place II Suite 310

Dartmouth NS B3B 2B4

Tel: (902) 835-6214 • Fax: (902) 835-8503

Toll Free: (800) 278-9639

www.economicalinsurance.com

Global Aerospace Underwriting

Managers (Canada) Limited

150 Commerce Valley Drive West Suite 210

Markham ON L3T 7Z3

Tel: (905) 479-2244 • Fax: (905) 479-0751

www.global-aero.com/ca

Gore Mutual Insurance Company

252 Dundas St. N. P.O. Box 70

Cambridge ON N1R 5T3

Tel: (800) 265-8600 • Fax: (800) 601-9773

www.goremutual.ca

Harlock Murray Underwriting Ltd. (previously Sunderland Marine)

First Capital Place

Unit #103, 960 Quayside Drive

New Westminster BC V3M 6G2

Tel: (604) 669-7745 • Fax: (604) 669-8595

info@hmmarine.com

HSB Canada (Formerly Boiler Inspection & Insurance Company of Canada)

1969 Upper Water St. Suite 1611

Purdy's Wharf Tower 2

Halifax NS B3J 3R7

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Intact Insurance Company – Nova Scotia

20 Hector Gate Suite 200

Dartmouth NS B3B 0K3

Tel: (902) 420-1732 • Toll Free: (800) 565-4040

After Hour Claims: (866) 464-2424

www.intact.ca

Intact Insurance Company – New Brunswick

1 Germain St. Suite 1400

Saint John NB E2L 4V1

Tel: (800) 565-4040 • After Hours Claims: (866) 464-2424

www.intact.ca

Intact Insurance Company – Newfoundland

Beothuck Building 5th Floor

20 Crosbie Place

St. John's NL A1B 3Y8

Tel: (709) 726-1922 • Toll Free: (800) 565-4040

After Hours Claims: (866) 464-2424

www.intact.ca

Intact Insurance Company - Claims Office

900-770 Main St.

Moncton NB E1C 1G5

Tel: (877) 841-4400 • After Hours Claims: (866) 464-2424

www.intact.ca

The Insurance Company of Prince Edward Island

118 Water St.

Charlottetown PE C1A 1A7

Tel: (902) 368-3675 • Fax: (902) 626-3529

Toll Free: (866) 404-2734

inquires@icpei.ca

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Lloyd's Canada Inc.

1155 rue Metcalfe Suite 2220

Montreal QC H3B 2V6

Tel: (514) 395-0559 • Fax: (514) 861-0470

Toll Free: (877) 455-6937

info@lloyds.ca

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200 Bay St. Suite 2930 PO Box 51

Toronto ON M5J 2J2

Tel: (416) 360-1512 • (877) 455-6937

Commercial inquiries: (514) 864-5444

info@lloyds.ca

www.lloyds.com/canada

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200 Wellington Street West Suite 800

Toronto ON M5V 3C7

Tel: (416) 601-1133 • Fax: (416) 601-1150

Toll Free: 1-800-223-8858

Jennifer Devereaux - VP Underwriting

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jennifer.devereaux@markel.com

www.markelinternational.ca

Northbridge Insurance

105 Adelaide St. West

Toronto ON M5H 1P9

General inquiries: (855) 620-6262

Claims: (855) 621-6262

Market reservations: (855) 627-6262

info@nbf.com

www.nbf.com

Northbridge Insurance

Atlantic Region Office

1801 Hollis St. Suite 900

Halifax NS B3J 3N4

General inquiries: (902) 422-1221

Claims: (855) 621-6262

Market reservations: (855) 627-6262

info@nbf.com

www.nbf.com

Pafco/Pembridge Insurance

27 Allstate Parkway, Suite 100,

Markham, ON L3R 5P8

Toll Free: 1.877.736.2743 (Pembridge)

Toll Free: 1.866.500.5074 (Pafco)

websitecontactus@pembridge.com / websitecontactus@pafco.ca

jpower@pembridge.com

PAL Insurance Brokers Canada Ltd.

2 Norfolk St. South

Simcoe ON N3Y 2V9

Tel: (800) 265-8098 ext. 229 • Fax: 519-428-5661

matt@palcanada.com

www.palcanada.com

The Personal Insurance Company

PO Box 7065, Station A
Mississauga ON L5A 4K7
Sales & Service
Tel: (888)476-8737
24 hr. Claims Assistance
Tel: (888)785-5502

Plus Underwriting Managers

1050-1090 West Georgia Street
Vancouver BC V6E 3V7
Tel: (604) 639-8359 • Fax: (604) 331-0662
submissions@plusinsurance.ca
www.plusinsurance.ca

Portage La Prairie Mutual Insurance

1595 Bedford Highway Suite 224
Bedford NS B4A 3Y4
Tel: (902) 835-1054 • Fax: (902) 835-7975
Toll Free: (800) 565-1000
bedford.claims@portagemutual.com
www.portagemutual.com

Promutuel de l'Estuaire

149 Rue Saint-Germain Est
Rimouski QC G5L 1A9
Tel: (800) 463-0705 • Fax: (888) 756-6108
estuaire@promutuel.ca
www.promutuel.ca

The Sovereign General Insurance Company

1791 Barrington St. Suite 900

Halifax NS B3J 3K9

Tel: (902) 492-0234 • Fax: (902) 492-0440

Toll Free: (800) 565-0234

www.sovereigninsurance.ca

SUM Insurance (Strategic Underwriting Managers Inc.)

1001 boul De Maisonneuve O bur 900

Montreal QC H3A 3C8

Tel: (514) 845-7861 • Fax: (514) 844-7862

Toll Free: 877-603-7864

www.suminsurance.ca

Sunderland Marine

SEE HARLOCK MURRAY UNDERWRITING LTD.

Swiss Re Corporate Solutions – Canadian Branch

150 King St. West Suite 1000

Toronto ON M5H 1J9

Tel: (416) 408-0272 • Fax: (416) 847-3698

Toll Free: (800) 268-9798

corporatesolutions@swissre.com

The Totten Insurance Group

110 Garland Ave., Suite 201

Dartmouth NS B3B 0E8

Tel: 902-469-4600 • Fax: (888) 232-2205

atlantic@tottengroup.com

www.tottengroup.com

Travelers Canada

Atlantic Region Office

100 Venture Run Suite 300

Dartmouth NS B3B 0H9

Tel: (902) 429-6813 • Fax: (902) 423-6812

Toll Free: (800) 565-1322

www.travelerscanada.ca

Unifund Assurance Company (Johnson Insurance)

10 Factory Lane P.O. Box 12049

St. John's NL A1C 6H5

Tel: (709) 737-1500 • Fax: (709) 737-1580

Toll Free: (888) 737-1689

unifund@unifund.ca

www.unifund.ca

L'Unique Assurances Générales Inc. - L'Unique General Insurance Inc.

625 rue Jacques-Parizeau PO Box 17050

Québec, PQ G1K 0E1

Tel: (418) 683-2711 • Fax: (418) 780-6464

Toll Free: (800) 463-4800

www.lunique.qc.ca

Wawanesa Insurance

1010 St. George Blvd

Moncton NB E1E 4R5

Tel: (506) 853-1010 • Fax: (506) 853-3827

Toll Free : (800) 361-2528

Wawanesa Insurance – Service Office

3rd Floor 941 Wilkinson Ave

Dartmouth, NS B3B 0H6

Tel: (902) 468-6500

Toll Free: 1-800-309-8787

Fax: (902) 468-3808

www.wawanesa.com/canada/branch/maritime

Western Surety Company

Atlantic Region Office
Suite 495 Metropolitan Place
99 Wyse Road
Dartmouth NS B3A 4S5
Tel: (902) 425-6985 • Fax: (902) 425-7021
Toll Free: (866) 615-4547
wschalifax@westernsurety.ca
www.westernsurety.ca

Wynward Insurance Group

404 - 84 Chain Lake Dr.
Halifax NS B3S 1A2
Tel: (902) 425-9228 • Fax: (902) 425-9291
Toll Free: (877) 483-7033
infohalifax@wynward.com
www.wynward.com

Zurich Canada

1100 Boulevard Rene-Levesque Ouest
Suite 1840
Montreal Quebec H3B 4N4
Tel: (514) 393-7222 • (800)-363-9252
Fax: (514) 393-6104 • (877)-817-9252
claims@zurich.com



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Agile Underwriting Solutions

941 Wilkinson Ave, 201
Dartmouth, NS B3M 0M9
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Fax: (902) 484-6972 / (877) 432-9822
www.agileuw.ca

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154 Prince William St. PO Box 1500
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MGA@andersonmctague.com
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info@april.ca
www.april.ca

Toronto

235 Yorkland Blvd. suite 1100
Toronto ON M2J 4Y8
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toronto@april.ca
www.april.ca
transport@april.ca

residentiel@april.ca
marine@april.ca
entreprise@april.ca

Cansure

290 Alexander St. PO Box 370
Salmon Arm BC V1E 4N5
Tel: (250) 832-1008 • Fax: (250) 832-3222
www.cansure.com

Cansure

Suite 2760 - 333 Bay St.
Bay Adelaide Centre West Tower
Toronto ON M5H 2R2
Tel: (416) 342-1880
info@cansure.com
www.cansure.com

Cansure (Head Office)

Suite 1488 – 700 West Georgia St.
PO Box 10008 Pacific Centre
Vancouver BC V7Y 1A8
Tel: 1-877-685-6533
info@cansure.com
www.cansure.com

Denise Yeng, Sales & Distribution Manager

dyeng@cansure.com
Tel: (604) 539-5318

DAS Legal Protection Insurance Company Limited

390 Bay St. Suite 1610

Toronto ON M5H 2Y2

Tel: (416) 342-5400 • Fax: (416) 342-5430

Toll Free: (888) 582-5586 • Tel: (416) 342-5416

Ecclesiastical Insurance Canada

201-100 Eileen Stubbs Av

Dartmouth NS B3B 1Y6

Tel: (902) 492-4548

Karl Biermann – Regional Vice President Atlantic Region

kbiermann@eccles-ins.com

www.ecclesiastical.ca

Great American Insurance Group

301 E Fourth St.

Cincinnati OH 45202

Tel: (513) 369-5000 • 1-800-545-4269

contactus@gaig.com

www.greatamericaninsurancegroup.com

Guardian Risk Managers

205 – 15252 32 Ave

Surrey BC V3Z 0R7

Tel: (604) 522-8870 • Fax: (604) 522-8891

Toll Free: (866) 683-8870

www.guardianrisks.com

Hagerty Classic Car Insurance

Hagerty Canada, LLC

5 Via Renzo Drive, Suite 100

Richmond Hill, ON L4S 0J6

Tel: (888) 348-9369

www.hagerty.ca

Intact Public Entities

200-278 Pinebush Road

Cambridge, ON N1T 1Z6

Tel: (519) 458-4331

Toll Free: 1-800-265-4000

www.Intactpublicentities.ca

K & K Insurance Group Canada

5500 North Service Road ., Suite 404

Burlington ON L7L 6W60

Tel: (905) 602-9339 • Fax: (905) 602-9141

Toll Free: (800) 753-2632

kk_canada@kandkcanada.com

www.kandkcanada.com

Markel Canada

Montreal Office

1001 de Maisonneuve

Boulevard West, 310

Montreal, QC H3A 3C8

Tel: (514) 849-4992

www.markelinternational.ca

Markel Canada

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800-200 Wellington St.

Toronto ON M5V 3C7

Tel: (416) 601-1133

Markel Canada

Vancouver Office

1100 Melville Street, Suite 750

Vancouver BC V6E 4A6

Tel: (604) 738-1033

www.marketinternational.ca

Oceanic Underwriters – Ontario and Atlantic

380 Wellington Street, Suite 20

London ON N6A 5B5

Tel: (519) 850-1610 • Fax: (519) 850-1614

www.oceanicunderwriters.com

Oceanic Underwriters – Western

1700 – 601 W. Hastings Street

Vancouver, British Columbia, V6B 1M8

T: 604-689-1501 F: 604-689-5663

Simmlands Insurance Services

480 University Ave. Suite 1100

Toronto ON M5G 1V2

Tel: (416) 865-1881 • Fax: (416) 865-0834

South Western Insurance Group

21 Four Seasons Place, Ste. 105

Toronto, ON M9B 6J8

Tel: 1-800-668-4275 • Fax: 1-(877) 329-2794

askus@swgins.com

www.swgins.com

Special Risk Insurance Managers Ltd.

8 Heffler Street

Bedford NS B4A 1N3

Tel: (902) 417-0338 • Toll Free: (800) 993-6388

submissions@srin.ca

www.srim.ca

Sports & Fitness Insurance Canada

(A Division of Trothen & McConkey Ins. Brokers Ltd.)

Tel: (519) 672-3224 • Fax: (519) 439-8865

Toll Free: (888) 346-6602

info@sportsfitnesscanada.com

www.sportsfitnesscanada.com

SUM Insurance

1001 De Maisonneuve Blvd. W. Suite 900

Montréal QC H3A 3C8

Tel: (855) 845-7861 • Fax: (514) 844-7862

www.suminsurance.ca

The Totten Insurance Group

110 Garland Ave, Suite 201

Dartmouth, NS B3B 0E8

Tel: 1(902) 469-4600

atlantic@tottengroup.com

www.tottengroup.com

Travelers Canada

Atlantic Regional Office

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Dartmouth NS B3B 0H9

Tel: (902) 429-6813 • Fax: 800-565-1322

www.travelerscanada.ca

Universal Underwriting Managers

4211 Kingsway Suite 500

Burnaby BC V5H 1Z6

Tel: (604) 639-8338 / 1-866-677-6050

Fax: (604) 437-0928

Victor

500-1400 Blair Place

Ottawa ON K1J 9B8

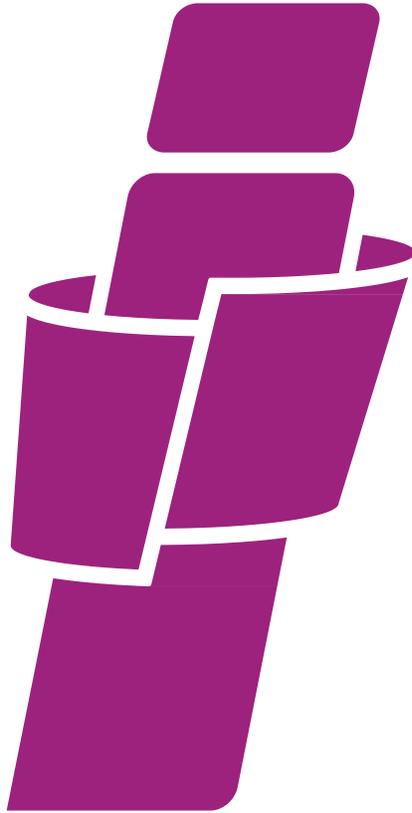
Tel: (613) 786-2000 • Fax: (613) 786-2001

Toll Free: (800) 267-6684

www.victorinsurance.ca

Insurance Marketer

www.canadianunderwriter.ca/esource/



FINANCIAL SERVICES

CAFO Inc.

200 University Ave. Suite 501
Toronto ON M5H 3C6
Tel: (800) 387-1558
promptservice@cafo.com

IFS Financial Services Inc.

7105 Chebucto Road Suite 305
Halifax NS B3L 4W8
Tel: (902) 481-6106
Toll Free: (800) 565-1153
Jai Laba – President
www.ifs-finance.com
jai@ifs-finance.com

Merit Insurance Premium Financing

1246 Hollis Street
Halifax NS B3J 1T6
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Toll Free: (800) 425-2544
Jonathan Meretsky
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Premium Finance Services Ltd.

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INSURANCE BROKERS ASSOCIATION OF CANADA

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c/o IBANS
380 Bedford Highway
Halifax, NS B3M 2L4
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iban@nfld.net or info@iban.ca
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Secretary: Karen Doiron, FIIC, CCIB

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Charlottetown PE C1A 7L1

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Toll Free: 1-800-516-6258

emanseau@rccaq.com | info@rccaq.com

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INSURANCE BROKERS ASSOCIATION OF SASKATCHEWAN

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Regina SK S4S 6X3
Tel: (306) 525-5900 • Fax: (306) 569-3018
communications@ibas.ca
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TORONTO INSURANCE CONFERENCE

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Toronto ON M5H 4E7
Tel: (416) 410-4842 • Fax: 1-866-746-3657
info@ticbrokers.ca
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OTHER INSURANCE ORGANIZATIONS

ADR INSTITUTE OF CANADA INC.

234 Eglinton Ave. East Suite 407
Toronto ON M4P 1K5
Tel: (416) 487-4733 • Fax: (416) 475-4353
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admin@adric.ca
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CANADIAN INDEPENDENT ADJUSTERS' ASSOCIATION

Executive Director: Patricia M. Battle
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Tel: (416) 621-6222 • Toll Free: (877) 255-5589
info@ciao-adjusters.ca

NB & PEI Regional President:

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AMG Claims Inc.
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greg.potten@amgclaims.ca

NS Regional President:

Rannoch Harley, CLA, CIP, FIFAA
Crawford & Company (Canada) Inc.
237 Brownlow Ave, Suite 120
Dartmouth, NS B3B 2C7
Tel: (902) 476-0058
rannoch.harley@crawco.ca

NL Regional President:

Gejapathy Gopal, CRM
ClaimsPro
27 Duffy Place P.O. Box 8686, Stn A
St. John's NL A1B 3T1
Tel: (866) 726-7815 • Fax: (709) 726-6106
gejapathy.gopal@scm.ca

CONSUMER ADVOCATE FOR INSURANCE– NEW BRUNSWICK

Michèle Pelletier
270 Douglas Ave. Suite 406
Bathurst NB E2A 1M9
Tel: (888) 283-5111 • (506) 549-5555
Fax: (506) 549-5559
nb@cai-dma.ca • www.insurance-assurance.ca

CSIO (CENTRE FOR STUDY OF INSURANCE OPERATIONS)

110 Yonge St. Suite 500

Toronto ON M5C 1T4

Tel: (416) 360-1773 • (800) 463-2746

helpdesk@csio.com

www.csio.com

EQUITE ASSOCIATION

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INVESTIGATIVE SERVICES DIVISION (IBC-ISD))

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Attria II Suite 600

Toronto ON M2J 5B5

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Toll Free: 1-877-422-TIPS (English)

1-866-422-4331 (Service en Francais)

President & CEO, Terri O'Brien

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Toronto ON M5G 2C8

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