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A BODYGUARD FOR YOUR BUSINESS HOW TO CHOOSE A BROKER, AGENT OR FINANCIAL ADVISOR WITH CONFIDENCE

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INSURANCE IS AN IMPORTANT PART OF MAINTAINING A SUCCESSFUL BUSINESS. IT PROVIDES PROTECTION FOR YOUR ASSETS, YOUR EMPLOYEES, YOUR ORGANIZATION, AND EVEN FOR YOURSELF. BUT HOW AND WHERE YOU GET YOUR INSURANCE CAN BE JUST AS IMPORTANT AS THE DETAILS OF YOUR POLICY. HAVING A CHAMPION WILLING TO FIGHT FOR THE BEST SOLUTION CAN HELP YOU LOWER COSTS WHILE ACHIEVING OPTIMAL PROTECTION.

Whether you represent a First Nation, Tribal Council, Aboriginal business or other institution, brokers, agents and financial advisors offer a wealth of knowledge and experience that makes the insurance purchasing process easy. These licensed professionals take the guesswork out of insurance, allowing you to focus on the task of running your business with complete confidence that you're fully protected.

Choosing the right broker, agent or advisor is the most important first step in finding the solution that's right for you. Understanding the benefits of using an insurance advisor, as well as their roles and responsibilities, can help you choose an advisor that best fits your needs and assist you in making the most of your relationship with them.

YOUR BEST INTERESTS AT HEART

You wouldn't choose an advisor that didn't understand the insurance industry, but it's equally important that they understand you and your business. Every organization has its own unique set of challenges and opportunities informing the best insurance solution. Having a licensed advisor who understands your organization, industry and interests – the factors that influence your business from day to day – is essential.

Independent brokers, agents and advisors are committed to championing your best interests by finding the most effective and economical mix of products and services. They have access to a wider range of insurance products, monitor and negotiate rates on your behalf, and can even help you find and take advantage of government programs and cost-saving initiatives.

With many insurance providers, the only means of direct contact is by phone. An effective licensed advisor, on the other hand, will maintain regular in-person contact to ensure that all of your needs continue to be met. Having frequent one-on-one contact not only means your advisor remains up-to-date on your business, but also that you're always treated fairly, as a real person, and never become just a voice on the other end of the receiver.

LICENSED ADVISORS OFFER MORE

Licensed advisors are professionally trained to be knowledgeable in all areas of the insurance industry. In order to achieve licensed status, they must meet initial and on-going proficiency standards. They are also required to adhere to a strict code of professional and ethical conduct, to participate in on-going continuing education programs and to maintain appropriate levels of Errors and Omissions insurance.

The services available through an advisor go beyond basic insurance. Your advisor can offer advice and facilitate services for a wide range of business requirements, including general insurance, life insurance and employee benefits and investments. Having a trusted advisor to organize and manage these services provides a one-stop-shop for a seamless experience, reduced costs and more consistent and effective coverage.



JOAN BARMBY-HALCRO, EPC, is President and Shareholder of IMI Brokerage Limited Partnership and a member of the Métis Nation of Saskatchewan. Joan has been a licensed advisor for 29 years, specializing in First Nations Employee Benefits for 23 years.

EILEEN BLYTHE, CHFC, CLU, is an employee with IMI Brokerage Limited Partnership. Eileen has been a licensed advisor for 37 years, specializing in First Nations Employee Benefits for 14 years.

ROGER GYSEL, CAIB, is Central Region Sales Manager for Hub International Barton Insurance Brokers and has been in the Industry for 25 years, specializing in First Nations General Insurance for 20 years.

INSURANCE SOLUTIONS AS UNIQUE AS YOU

Licensed advisors specialize in the creation of customized insurance packages, rather than pre-packaged, off-the-shelf solutions. Based on research, understanding of the industry and knowledge of your business, your advisor will tailor a product package that offers the optimum protection for your organization at the best possible cost.

Of particular consideration for Aboriginal organizations and businesses is the ownership of the advisor. For many First Nation employers, it is important to ensure that their business and premiums have a beneficial impact on First Nation communities. An Aboriginal-owned advisor not only better understands the unique needs of Aboriginal businesses and organizations, but also helps to keep your insurance investment within the community.

**60 YEARS' EXPERIENCE
SERVING FIRST NATIONS
CLIENTS IS NO ACCIDENT**



THE PERFECT PARTNERSHIP FOR ALL YOUR INVESTMENT, EMPLOYEE BENEFITS AND INSURANCE SOLUTIONS

IMI and HUB International Barton are proud to continue our strategic partnership. This partnership is an opportunity to better serve our clients by providing a broad spectrum of solutions for all our client's needs. Aligning IMI's 20 years of experience and expertise on Employee Benefits with HUB's extensive array of tailor-made General Insurance solutions allows for a complimentary relationship that will provide complete coverage for all our First Nations clients. Moving forward, IMI will continue

to serve client needs for employee benefits, life, individual investments and retirement products. HUB will provide "all risk" coverage of assets – i.e. residential, tenant, commercial, schools, administration buildings, contractors, liability insurance, etc.

HUB International Barton Insurance Brokers has been providing insurance coverage to First Nation communities for more than 40 years – the longest running First Nations program in Canada.

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THE MOST
IMPORTANT PART OF
CHOOSING AN
INSURANCE BROKER,
AGENT OR FINANCIAL
ADVISOR IS TO ENTER
THE CONVERSATION
INFORMED.

YOU'RE THE BOSS

Your advisor is your advocate for negotiating rates and coverage with insurance providers. Commissions are paid directly through policy fees, so your advisor only gets paid once you receive a policy that works for you. You'll never suffer additional fees or unexplained mark-ups.

So what happens if you become dissatisfied with the service of your advisor? Many businesses that pursue an Agent of Record relationship with their insurance or financial advisor can feel trapped by the agreement. While it's important to be considerate of the agent with whom you're dissatisfied, there is no reason to maintain a relationship that isn't in the best interests of your organization. You can change your agent at any time, usually with little to no impact on your policy or provider. In most cases, it's not even required that you supply a reason for switching.

Once you have selected a new advisor, they will be more than happy to help guide you through the process required to make the transition. Most often this involves a simple letter on corporate letterhead. The commission paid to your previous advisor will then be charged back for any unused portion, and your newly-appointed advisor will begin to receive commission. There should be no discernable change in cost, policy or process for you or your organization.

The most important part of choosing an insurance broker, agent or financial advisor is to enter the conversation informed. Any qualified licensed advisor would be more than happy to sit down with you to personally assess your needs and to provide recommendations.

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*Making
a difference*

pwc

*PwC is proud to support AFOA
and congratulates them on
15 years of outstanding service
to the Aboriginal community.*

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