MRD Training & Consulting Inc.
&
ITAC Inc.

COURSE CATALOGUE

Table of Contents

ITAC Inc.
Insurance Training and Consulting

MRD Training & Consulting Inc.

COACHING

We know our industry is headed into a crisis with a gap of knowledge, staffing issues and excessive workloads and we have a solution to help. We have developed a learning and development program partnered with interactive coaching to assist your brokerage in developing entry level staff while your seasoned employees focus on what they do best, dealing with the clients.

Together we tailor your plan to offer the learning content needed, the hands on guidance with new employees and the accountability to get it done.

LICENSING

RIBO LICENSING

RIBO LEVEL ONE LICENSING COURSE (BROKER)
This program is based on the on-demand course as well as a Licensing Supplement.
This program consists of 12 Lessons which are each followed by a mandatory quiz. Each lesson must be completed in full before you can move on to the next lesson. Each quiz must achieve 80% or higher before the next lesson will open.
There is content such as PowerPoints that can be downloaded with each lesson and are reference material for you.
There are also 5 FULL PRACTICE EXAMS that are timed and set up the way your actual exam will be so these MUST be completed.

RIBO LEVEL ONE LICENSING EXAM PACKAGE
Are you getting ready to write your exam after taking a course with another provider? Or maybe doing a rewrite? This package includes all of our test material which is geared to help you pass. We know how tough this exam is and we also know you can't memorize questions to pass. We developed this package to include exam questions covering ALL topics in the new textbooks and exam AND we include explanations to help you understand why the answers are what they are.
This course contains 11 packed quizzes and 4 practice exams

RIBO LEVEL TWO UNRESTRICTED PREP – TECHNICAL
Are you ready to take on the challenge of acquiring your RIBO Level Two - Unrestricted Technical exam?? Well, we are the right place! Our program is extremely robust and covers all the technical topics you need. With a combination of on-demand classes, quizzes, case studies, practice exams and access to a tutor we make sure you are successful! Please note you must have an active RIBO Level One license, two years experience and be employed at a brokerage to take this program

RIBO LEVEL TWO LICENSING UNRESTRICTED – MANAGEMENT
This course fully prepares you for the Level ll (unrestricted) Management exam. It's also an excellent skills refresher for Principal Brokers looking to upgrade their management skills. We provide an in depth program that allows you to work at your own pace anytime, anywhere and assist you in obtaining a passing grade. We provide the materials you need, online quizzes and exams to test your knowledge and a 3 hour tutor session to answer any questions you may have

RIBO EQUIVALENCY PREPARATION
Are you coming from another province and have been approved to take the Equivalency then this course is for you! This course provides detailed lessons and practice exams for each section. It's a really tough exam but we have the material delivered to you in away that is easy to retain and will get you the pass you need!

RIBO EQUIVALENCY AUTO PREPARATION
Are you coming from another province and have been approved to take the Equivalency with auto portion then this course is for you! This course provides detailed lessons and practice exams for each section. It's a really tough exam but we have the material delivered to you in away that is easy to retain and will get you the pass you need!

RIBO AUTO ONLY EQUIVALENCY
Are you coming from another province and have been approved to take the Equivalency with auto portion then this course is for you! This course provides detailed lessons and practice exams for each section. It's a really tough exam but we have the material delivered to you in away that is easy to retain and will get you the pass you need!

LICENSING

OTL LICENCING

OTL LICENSING COURSE (AGENT)
This course contains 11 lessons comprising videos and quizzes. Ends with numerous Practice Exams. PDF course notes available.

OTL AGENT LICENSE PRACTICE EXAM PACKAGE
Are you getting ready to write your exam after taking a course with another provider? Or maybe doing a rewrite? This package includes all of our test material which is geared to help you pass. We know how tough this exam is and we also know you can't memorize questions to pass. We developed this package to include exam questions covering ALL topics in the new textbooks and exam AND we include explanations to help you understand why the answers are what they are.

TRAVEL INSURANCE

TRAVEL HEALTH EXAM
Have your RIBO License but not the travel designation? This program is for you! We cover all the material needed to write the Travel Equivalency exam. It may sound simple with only 20 multiple choice questions and 30 minutes to complete but there is a ton of content to work through. Practice exams also included!!!!

CAIB

CAIB PREP COURSE
CAIB Exam Prep Self-Study On-Demand Prep Courses are divided into easy-to-manage modules with end of lesson quizzes and submitted assignments marked by tutors! Of course we still include downloadable materials, practice quizzes, cheat sheets and a plethora of practice exams.
Don't forget we have 24 hour support and we work with you until you pass

FUNDAMENTALS OF INSURANCE - EXAM PREP COURSE(LEVEL 1 GENERAL INSURANCE LICENSE)

Fundamentals of Insurance exams in Canada and your Level 1 license in BC, SK, MB, NB, NS, PEI, NF
The Fundamentals of Insurance (FOI) is an approved pre-licensing course that satisfies the education requirements in NS, NB, PEI, NF,BC, SK, MB for a Level 1 general insurance license.
The Fundamentals of Insurance textbook begins with a history of insurance, then guides students through definitions, functions, and the principles of insurance. Topics include:

- Introduction to General Insurance
- Insurance Contracts
- The Role of Government in the Insurance Industry
- The Insurance Process
- Common Characteristics of Property Insurance Policies
- Personal Property Insurance
- Principles of Legal Liability
- Introduction to liability insurance

CAIB COURSES

CAIB LEVEL 1

Level I explores all aspects of Personal Lines Insurance Coverages. Topics covered include Government Regulation, Homeowners wordings and extensions, farm coverage, automobile insurance & endorsements and broker ethics.

CAIB LEVEL II

Level II explores many aspects of commercial Property coverages. Topics covered include: risk assessment, named perils & broad form wordings & extensions, transportation & contractors' coverages, crime & business interruption.

CAIB LEVEL III

Level II explores many aspects of commercial Property coverages. Topics covered include: risk assessment, named perils & broad form wordings & extensions, transportation & contractors' coverages, crime & business interruption.

CAIB LEVEL IV

Level IV explores the many aspects of the management process within the insurance brokerage. Topics covered include the functions of planning, organizing, staffing, directing & controlling. Also included are marketing & automation.

HARMONIZED LIFE LICENSING QUALIFICATION PROGRAN (HLLQP)

LIFE INSURANCE AGENTS
PREPARE TO MEET TODAY'S NEW LICENSING REQUIREMENTS

A new era in life insurance legislation means new requirements for practitioners. To begin your career as a Life Insurance Agent, or if you are planning to add Life Insurance to your portfolio of financial service offerings, you'll need a mandatory HLLQP (Harmonized Life License Qualification Program) license. Today's licensing requirements first require mandatory certification through a regulator-approved training program, followed by a licensing exam. ITAC Incorporated is leading the way by offering HLLQP instruction in Atlantic Canada.

PROGRAM OUTLINE (HLLQP COURSE)

This course covers the principles of life insurance, the evolution of companies and financial ratings, product distribution and types of insurance and investment products, and more. Much of the learning comes from hands-on experience with widespread use of Case Studies.

The HLLQP features the following online products:

- 100% online delivery
- Study schedule
- Condensed Study Notes
- End-of-Chapter Quizzes
- Need-to-Know Videos
- Mock Exams
- Online certification exams (proctored electronically) – 3 attempts per module
- Detailed exam feedback reports
- Webcast tutorials

Text – Learning materials consist of 5 modules.

- Ethics and Professional Practices
- Life Insurance
- Accident & Sickness Insurance
- Segregated Funds & Annuities
- Life Insurance Taxation Principles

- **Exam** – Learning materials consist of 5 modules.
  - Each modular exam will consist of 20 or 30 multiple-choice questions and students must receive a minimum of 60% per module exam (4 in total) before they can be certified for the Provincial exam.
  - Students' progress will be tracked through the Canadian Insurance Participant Registry (CIPR) system.

TECHNICAL

BROKER BASICS

This course is for a new hire to the insurance industry and explains all the terminology used in an industry full of abbreviations and acronyms.

OVERVIEW OF THE SPF NO. 1 AND COMMON ENDORSEMENTS

This course provides an overview of the Automobile Standard Policy Form No. 1.

The wording used in this course is the 2016 version from the Government of Nova Scotia. It is similar to other Canadian Provinces.

Upon reviewing this course, you are encouraged to look at your own auto policy to compare and contrast coverage. If you live in another province, even a Maritime province, you will still find variations among the SPF#1s due to differences in our laws and our governments.

INTRODUCTION TO QUOTING AUTO INSURANCE

An introduction to quoting auto insurance.

WORDING REVIEW: THE HOMEOWNERS COMPREHENSIVE PACKAGE (TEMPLATE WORDS)

This course does a quick review of a Homeowners Insurance Package policy which includes:

- The Homeowners Comprehensive IBC 1155 wording - which is Section 1 of a package policy covering personal lines property.
- The Homeowners Liability IBC 1164 wording - which is Section 2 of a package policy covering personal lines liability.
- NOTE: These wordings are not sold in today's market; however, they serve as a template - a basis upon which today's Insurers have built on to create their package policies.

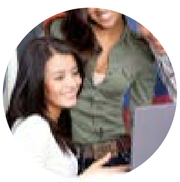
The IBC 1155 and IBC 1164 are a good introduction to familiarize yourself with Homeowners wordings.

OVERVIEW OF COMMON HOMEOWNERS ENDORSEMENTS

This course is a continuation from the Homeowners wordings course. The focus is on the common homeowners endorsements we sell today.

Like with the other wording review courses, the discussion is general because every insurer offers their own version with their own twist in terms of limits and deductibles offered, coverage, extensions and exclusions to these endorsements.

Even though it is a general discussion, it does go through the endorsements in detail. You may want to review the video a couple of times over. As always, we recommend that you pull similar wordings from one or two of your insurers to start and compare and contrast between them.



EVALUATORS/REPLACEMENT COST CALCULATORS

This course goes beyond the software training (Applied ITV, ezITV, RCT, etc.) and discusses the common questions Brokers need to ask clients to plug into the software.

TECHNICAL

CCDC 2 - 4 HOURS
CCDC 2 – Stipulated Price Contract is the industry standard prime contract between the Owner and the prime Contractor. The contract outlines the high-level administrative requirements and procedures needed for construction projects, including the role and authority of the consultant, procedures for changes in the work, work by other contractors, insurance requirements, prerequisites for Ready-for-Takeover, dispute resolution procedures, early occupancy by the Owner, and more. This contract can be super overwhelming to the new broker so join us for a deep dive into this contract!

PERSONAL LINES PROPERTY 101 PROGRAM - 5 HOURS

Are you new to insurance and not licensed but want to learn the basics of Personal Lines Property Insurance? If so this course is for you!! We do a high-level introduction to the different property policies with a deep dive into the comprehensive homeowner's policy. We also cover tenants, condos, seasonal and secondary homes.

FROM FURNACES TO WOOD STOVES AND EVERYTHING IN-BETWEEN - 3 HOURS

In this course, we will go through all the different primary heat sources and secondary heat sources including oil tanks! We will also do deep dive into the CSIO Woodstove Questionnaire so you can comfortably work through that document with your insured!

INTRODUCTION TO CCDC - 2 HOURS
In this session, Melanie will take you through a high-level overview of ALL of the CCDC forms. This session is meant to be an introduction to understanding the purpose of each form and where and when it is used. We recommend this program before any of our detailed CCDC programs.

INTRODUCTION TO FARM INSURANCE - 3 HOURS
As farms become larger and more complex, they require a combination of personal, farm and commercial coverages. Protect yourself and your clients by understanding the unique products and specialized coverage required for these enterprises, and receive an overview of farm products, both personal and commercial, including many specialized products.

TRAVEL INSURANCE - 2 HOURS

Ever wonder if OHIP covers you while travelling? How much does it cover? What about different types of travel policies on the market? Join us in this two-hour session where we discuss everything from different types of travellers to typical coverage and exclusions.

TECHNICAL

DEMYSTIFYING SUBSCRIPTION POLICIES - 1 HOUR

What in the world is a subscription policy? In a nutshell, it is a policy where two or more insurance companies agree to rating and coverage, at a split percentage between the insurers, to total one hundred percent of the required limits. Sounds simple right? Well, it is a little more complicated than that! Join us we explain subscriptions in layman's terms so the next time you are at an event you don't feel like a fish out of water

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THE SHARING ECONOMY AND INSURANCE - 2 HOURS

Experts agree that the sharing economy is expected to grow, and as it does, it will continue to challenge industries, including the p&c insurance industry. Join us as we discuss the sharing economy with respect to automobile (ride-sharing versus car sharing) and property exposures (AirBnB). We will cover the understanding of how the sharing economy works and do a deep dive into how each province is dealing with the auto exposures and the policies available for the property exposures as well. You will fee like a pro on sharing economy policies once you are done this program!

EMPLOYMENT PRACTICES LIABILITY - 3 HOURS

Understanding the types of claims and coverages included in EPLI insurance has now become essential in the operation of any size business. Join us as we learn about the exposures, coverage, claims scenarios and risk management tips as well as a deep dive in a sample policy wording!

ENVIRONMENTAL IMPAIRMENT LIABILITY - 2 HOURS

Pollution exclusions are challenging to even the seasoned insurance professional. It all starts with understanding the Pollution Exclusion under the CGL. The CGL policy provides very little pollution coverage, particularly in the area of cleanup or remediation, which is one of the most important aspects of pollution coverage to most clients. Join us while we review the CGL exclusion and learn about the different pollution endorsements and policies available in the marketplace today.

SOCIAL HOST LIQUOR LIABILITY - 1 HOUR

Liquor consumption in social settings can increase the exposures for liability insurers, both in commercial settings and in homes.
Insurance professionals from brokers, to underwriters to adjusters, must balance between confirming coverage and exclusions. Investigating a loss under pressure from the Insured can result in allegations of bad faith. Learn how to avoid bad faith claims and how to deal with them when they arise in practice, including the common challenge of investigating a loss while the claimant has already commenced in bad faith claims.

HIGH NET WORTH CLIENTS - 2 HOURS

Join us for a high-level overview of unique coverages and considerations for High Net Worth Clients. We will discuss their unique exposures including Fine Arts, Watercraft, Wine Collections, Kidnap & Ransom Coverage, Identity Theft, and a few more important topics. We will even give you tips on how to prospect for these clients.
It's a short course but a good one 🙂

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TECHNICAL

TRADE CREDIT INSURANCE - 1 HOUR
Did you know that approximately 1 in every 10 invoices goes unpaid? In this uncertain economy trade credit insurance is becoming a vital coverage option for many organizations both small and large. Join us for an engaging seminar to learn the basics of Trade Credit insurance and what the coverage entails. This is a short introduction course that packs a ton of information!

EQUIPMENT BREAKDOWN - 2 HOURS
This entry-level course is for anyone who wants to learn more about the infamous Equipment Breakdown exposures Whether it be a mechanical breakdown, electrical damage, or certain types of explosions that are excluded from standard commercial property coverage forms. The Equipment Breakdown policy fills these gaps in coverage, but the form is oftentimes a confusing one. Join Melanie as we explore covered causes of loss, covered equipment, direct damage, and indirect coverage options.

DRONES HERE, DRONES THERE, DRONES EVERYWHERE - 2 HOURS

Drones have been a hot topic for a long time in our industry but to many, it is still something foreign like Alf was in the '80s (you may have to google that one). But alas we have amazing products available in the marketplace and we have a handle on all the exposures these gadgets bring. So join Melanie as we discuss the different types of drones, the exposures they bring in both personal and commercial use as well as the coverages available in the industry. And we will have a few laughs along the way 😉

INSURING UNIQUE HOMES - 2 HOURS

Homes today run the gamut from 250 square foot Tiny Homes to 25,000 square foot Mansions. Somehow insurance professionals need to find the right way to insure them all. Partly due to skyrocketing real estate prices, but also due to concerns for the environment, and a yearning for a simpler life, the tiny homes movement has taken off, and with it, concerns about the proper way to insure tiny structures. While insurance products readily exist to cover heritage and high-value homes, concerns about underinsurance and replacement cost value are extremely common.

SURETY BONDS - 2 HOURS

In this interactive session we will cover the basics of Surety to understand how surety works, the parties to a bond, how indemnity applies. We will then dive further into the Surety world to cover Construction Bonds and Commercial Bonds. This is a robust session that will make you feel comfortable with surety on many levels!

TECHNICAL

MANUFACTURERS AND WHOLESALERS - 2 HOURS

Among the various topics discussed, you'll touch on property insurance, general liability insurance (including completed product and operations liability), inherent defect insurance and equipment breakdown insurance. You'll also learn how to identify particularly complex risks and how to handle them.

CRIME AND FIDELITY - 2 HOURS

In this interactive session we will cover a crime application to understand the importance of the questions and why it is required, review typical coverage available in crime policy, discuss fidelity coverage. You will then be able to put your knowledge to the test by reviewing a sample wording!

INSURING HERITAGE HOMES - 2 HOURS

Did you know different heritage homes have different designations, with many of them only having regulations for the exterior, and others only required to maintain the aesthetic of the architectural style it was built in? That's one of the many things you will learn in this interesting webinar hosted by fan favourite Melanie Needham! Heritage Homes are sometimes a scary concept to new brokers, but they don't need to be! Join us so we can teach you what makes these homes so unique and what questions do we need to ask to ensure we are covering it properly. You will be an expert once you finish this session.

DIRECTORS AND OFFICERS INSURANCE - NON-PROFIT - 3 HOURS

This is one jam-packed session where you will learn EVERYTHING you need to know about Non-Profit D&O coverage. We will break down the responsibilities of the board, and coverage requirements. We will then do a comprehensive review of the application process, by-laws and non-profit financials! Don't forget our in-depth policy wording review which is what we are known for!!

BUILDER'S RISK & WRAP UP LIABILITY - 3 HOURS

When building construction occurs as either ground-up new or renovation of an existing structure, there are many complex exposures and coverage options the underwriter, broker and risk manager must consider. They must also ensure the project is in compliance with the contract of the risk presented. In the event of a claim that arises during or after completion of a project, the adjuster must also be aware of available protections and clauses that may play a role in the settlement of the claim.

TECHNICAL

E&O / PROFESSIONAL LIABILITY - 3 HOURS

We begin with an overview of what the coverage entails. We will discuss who needs the coverage, what is included in the coverage and how to underwrite an application. We then will do a comprehensive case study, which will consist of a review of an application. We will discuss how to understand all of the aspects and common underwriting flags to look for.

BUILDING CONSTRUCTION 101 - 3 HOURS

Building Construction 101 is one of the most important programs for all new insurance professionals. In this robust program, we will break down the important topics of construction into individual modules covering all types of building construction including earthquake resistive and green construction.

CYBER SECURITY BEST PRACTICES - 20 MINUTES

In this quick 20 minute session, you will learn some tips to protect yourself and your organization as a remote worker. We will quickly review malware such as AZORult, Emotet and others in this unprecedented time and how COVID-19 has shown an increase in cyber attacks. You only need 20 minutes to possibly make a difference in your security.

CERTIFICATES OF INSURANCE - 3 HOURS

This seminar will discuss the appropriate use of certificates of insurance, elaborate on when to use them and describe how to communicate effectively with certificate requesters, clients, and underwriters. We will review the proper way to complete a certificate of insurance, and discuss different wordings used on certificates and ways to protect your client and your E&O.

ONTARIO AUTO ENDORSEMENTS - 2 HOURS

This course takes the learner through all the standard endorsements explaining what the endorsement is required for, how it needs to be set up by the broker/agent as well as underwriting tips to protect your E&O.

UNDERWRITING THE ONTARIO AUTO APPLICATION

New to Ontario Auto Insurance? Let us help you understand each section of the OAF1 including underwriting tips and ways to prevent your E&O

THE UMBRELLA POLICY - 2 HOURS

The Introduction to Umbrella Insurance seminar is addressed to all industry professionals who want to learn the essentials of this coverage.

TECHNICAL

THE AUTO INSURANCE INDUSTRY - 2 HOURS

This course is for anyone who wants a better understanding of the auto industry as a whole. We cover the basics of the industry from how premiums are derived issues in the auto industry, trends like ride-sharing and automated vehicles and an in-depth review of every province and their auto coverage.

MANUFACTURED HOMES & TRAILERS - 2 HOURS

Trailers, Mobile Homes, Manufactured Homes, Modular Homes….the list goes on and on. Join us for this webinar to finally understand the differences in all the different models, unique exposures to each, coverage available and the current industry trends.

CANNABIS & THE INSURANCE INDUSTRY - 3 HOURS

This in-depth course gives you all the knowledge you need to understand Cannabis and how the insurance industry is responding to. Broken into four modules, we discuss what Cannabis is from the stages of growth to the cultivation. Then a detailed session on the legislation and how it affects all lines of business. Followed by modules on the hazards and exposures of cannabis as well as the coverages available in the marketplace. Join us for this important webinar today!

SPECIAL COVERAGE PERSONAL LINES - 1 HOUR

This program is a great snap shot of all the important personal lines coverage that gets missed on a regular basis. We will cover topics such as Home Sharing, Vacant Properties, Buildings Under Construction, Equipment Breakdown Coverage

WATER WATER WATER - 2 HOURS

This interactive session teaches you almost everything you need to know about water! We will learn basic terminology around water, floods and coverage. Once we know the basics we will delve into the policy wording of a homeowners policy, Sewer Back-Up and Overland Water and Flood. Once we are done you will be so comfortable with the peril of water and be able to confidently explain why each coverage is required, what is covered and excluded and how to ensure your client understands the exposure

WILD ABOUT WATERCRAFT - 2 HOURS

This interactive session teaches you almost everything you need to know about watercraft! We will learn basic marine terminology, explore different types of watercraft and their uses. Once we know the basics we will delve into the policy wording of a Yacht policy and review a marine survey and some applications. Jam-packed session on a topic that is so overwhelming!

TECHNICAL

OIL & GAS INDUSTRY AND INSURANCE - 2HOURS

As a broker, underwriter, or adjuster are you involved in Oilfield Risks? Do you ever wonder exactly what processes are involved in the oil industry? Have you ever been confused by oilfield terminology? Are you confused about figuring out the insurance coverages? If so, join us for an entry-level exploration of the unique exposure and coverage required by the Oil and Gas Industry including industry trends and challenges, unique insurance coverages, and claims examples.

UNDERSTANDING FINANCIAL STATEMENTS - 2 HOURS

Fundamentals of Financials for the professional is addressed to all positions in the insurance industry. We will cover the basics of reading and understanding financial statements, including, but not limited to, the main four financials - Income Statement, Balance Sheet, Cash Flow Statement, and Statement of Changes in Shareholder Equity – and how they're used in underwriting the risk.

UNDERSTANDING THE CVOR (AUTO) - 3 HOURS

Do you ask yourself what makes up the CVOR? What is the 'Overall Violation Rate' and how do collisions affect it? If you answered yes to any of these questions, this seminar is for you. The CVOR is one of the most important documents in underwriting a commercial auto risk and can be a bit overwhelming to understand. Join us at this session as we navigate our way through reading and understanding the CVOR, using it as an underwriting tool as well as a sales tool

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FLEET AND GARAGE AUTO -3 HOURS

Do you need an overview of the principles and concepts, as well as the technical side of commercial auto? Commercial lines auto insurance can seem complex at first, but it doesn't have to be. Join us for this jam packed program covering everything you'll need to know as a new industry employee, or as someone moving from personal lines to commercial lines. You will walk away from this course being able to Identify the steps in the underwriting process for individually rated commercial auto, garage and fleet as well as understanding the rating process, describe the coverage and risk exposures and provide risk management for your clients.

COMMERCIAL AUTO ENDORSEMENTS

Feeling a little overwhelmed understanding all of the endorsements available for commercial auto? Well this course is for you. We will do a deep dive of all the standard endorsements and even some non-standard endorsements for fun! The best part???? We will even complete a 21B together 🙂

TECHNICAL

INTRODUCTION TO COMMERCIAL AUTO - 3 HOURS

Do you need an overview of the principles and concepts, as well as the technical side of commercial auto? Commercial lines auto insurance can seem complex at first, but it doesn't have to be. Join us for this jam packed webinar covering everything you'll need to know as a new industry employee, or as someone moving from personal lines to commercial lines. You will walk away from this course being able to Identify the steps in the underwriting process for individually rated commercial auto, understand the rating process, describe the coverage and risk exposures and provide risk management for your clients.

UNDERSTANDING AND SELLING ONTARIO ACCIDENT BENEFITS - 3 HOURS

This webinar is addressed to all industry professionals who want to fully understand the new accident benefits and how to not only explain the current coverage but also the optional coverage. We will also cover how to discuss the current coverage and the need for the increased coverage with claims examples. Assignments included!

CONDOMINIUM INSURANCE - 3 HOURS

Condo insurance is an often misunderstood product. Misconceptions are common and many stem from confusion about coverage provided by the Condo Corporation's insurance vs. the unit owner's condo insurance. Whether you're a Broker, Underwriter or Adjuster, learn about this in-demand product.

COMMERCIAL AUTO 101 - 3 HOURS

Do you need an overview of the principles and concepts, as well as the technical side of commercial auto? Commercial lines auto insurance can seem complex at first, but it doesn't have to be. Join us for this jam-packed program covering everything you'll need to know as a new industry employee, or as someone moving from personal lines to commercial lines. You will walk away from this course being able to Identify the steps in the underwriting process for individually rated commercial auto, garage and fleet as well as understanding the rating process, describe the coverage and risk exposures and provide risk management for your clients.

PRODUCT LIABILITY - 3 HOURS

Product Liability is a hot topic and continues to intrigue many. We will discuss the challenges of product liability and the coverage that meet those challenges, as well as a, discuss claims, current trends, and jurisdictional issues.

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TECHNICAL

CYBER LIABILITY - 2 HOURS

With the ever-increasing threat of a data breach, cyber liability insurance needs to be an integral part of your clients daily business. The misconception that Cyber Liability is just for big companies needs to be broken as this coverage can make the difference between staying in business or shutting down after an attack. Cyber liability insurance can protect your business not only from threats such as hackers, lost or stolen laptops, business interruption, but also a long list of other threats that can leave a lasting impact on your business. In this seminar, you will learn what threats companies are facing and how to mitigate that risk. This seminar is for all insurance professionals.

LIFE LEASES - 2 HOURS

Life lease housing is a relatively new form of tenure in Canada, but a rapidly growing one in Ontario and the western provinces that is misunderstood by the purchaser and industry. This webinar will take you through a basic understanding of the life lease terminology, the process of development, ownership issues as well as how the industry is responding with respect to coverage.

COMMERCIAL INSURANCE: BUSINESS INTERRUPTION - THE BASICS AND BEYOND - 3 HOURS

In this course we will learn why Business Interruption is extremely important, the essential terminology you will require to understand, co-insurance, payroll, exclusions and endorsements, the seven steps towards insurance sums for interruption coverage, and also how a claim is calculated.

COMMERCIAL INSURANCE - COMMERCIAL EXTENSIONS AND ENDORSEMENTS - 2 HOURS

In this course on Commercial Extensions and Endorsements, you will learn about building by-law endorsement, stock spoilage, mortgage rate guarantee, and floater policies.

COMMERCIAL INSURANCE - INTRODUCTION TO COMMERCIAL PROPERTY - 3 HOURS

In this course on commercial property, you will learn about commercial property coverage, property wording review, property extensions and endorsements. Finally, there is a short commercial property assessment to confirm your learning.

COMMERCIAL INSURANCE - INTRODUCTION TO COMMERCIAL GENERAL LIABILITY - 3 HOURS

This Introduction to Commercial General Liability includes the following topics: The Exposures and Breakdown, Section 1, Sections 2,3 and 4, Definitions, Umbrella Coverage, CGL Scenario Assignment

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TECHNICAL

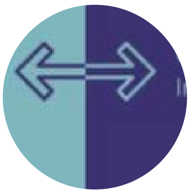
COMMERCIAL INSURANCE - COMMERCIAL RISK ASSESSMENT - 3 HOURS

In this course on Commercial Risk Assessment you will learn about the elements of risk assessment, exposure identification, COPE, commercial property coverage and much more. Finally, there is a short assessment to confirm your learning.

COMMERCIAL INSURANCE 101 AND BEYOND! - 15 HOURS

This is an amazing interactive program to kick start your career into the world of commercial insurance. This robust and useful program explores the most commonly requested coverage in the marketplace by taking a deep dive into each product. You will not only understand the coverage but you will understand how the policies respond and connect together to protect the client.

ETHICS



HOW TO AVOID CONFLICTS OF INTEREST - 1 HOUR

Doing the right thing means that you're acting with integrity in all that you do. But doing the right thing can become challenging when you're faced with ambiguous and complicated ethical dilemmas, like a potential conflict of interest. That's why we are giving you a case study. By working through the activities, you'll learn how to identify potential conflicts and how to handle them when they arise.

A GUIDE TO WORKPLACE INTEGRITY - 1 HOUR

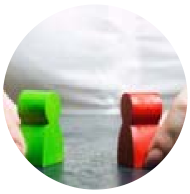
What does it mean to have integrity? And what role does it play in career advancement and job satisfaction?
These questions make up the heart of this course on workplace integrity. In it, you'll consider the benefits and challenges of maintaining integrity when making dicult workplace decisions.
You'll learn about the three forms of workplace integrity and see real-world examples of it in action. You'll also uncover four steps to align your values and actions and become a professional that others trust, admire, and respect.

WHISTLEBLOWING IN THE WORKPLACE - 1 HOUR

Every workplace should have a policy in place for whistleblowing, and this whistleblowing procedures online course aims to highlight your organization's guidelines on this issue. This course is perfect for all employees who need to be aware of their rights and responsibilities when it comes to whistleblowing in the workplace and the laws surrounding it.

SOCIAL MEDIA AND ETHICAL CHALLENGES - 1 HOUR

Social media is everywhere and it can challenge your ethical decisions. Workplace social media ethics calls for the involvement of both management and workers in maintaining proper social media use. Join us while we discuss social media and ethics and the challenges you may face while posting, networking and marketing both yourself and your organization on social media.



CONFLICTS OF INTEREST - 1 HOUR

Conflicts of interest occur when your own personal interests might be seen to conflict with those of the company or compromise your ability to make good business decisions. But would you recognize when a conflict occurs and know what to do if it does? Conflicts of Interest are not as black and white as one may think and that is why they are conflicts. Join us as we explore the challenge of conflicts of interest with a review of scenarios to better help you navigate through these times.

BUSINESS ETHICS FOR THE INSURANCE PROFESSIONAL - 1 HOUR

Join us as we discuss what ethics really means while we analyze the grey areas of ethical expectations within the context of corporate decision-making and ethical business practice. Explore the elements of decision-making that are directly affected by ethical considerations and social expectations using case scenario examples and more.

MANAGEMENT

LEADING WITH EMOTIONAL INTELLIGENCE - 1 HOUR

Can you identify your emotions and understand why they're happening? What about the emotions of others? Are you skilled at spotting and responding to their cues?
Those with high emotional intelligence readily recognize their feelings, manage their reactions, and build positive interactions with others. A skill that leads to success inside and outside the office, emotional intelligence is well worth refining.
In this course, you'll first unpack what emotional intelligence is. Then you'll learn to boost your emotional intelligence skills by strengthening your personal and social competence.

LEADING THROUGH DIFFICULT TIMES - 1 HOUR

Data breaches, natural disasters, and workplace violence are just a few of the risks businesses face. Crises like these can throw a company into chaos, threaten public and employee safety, and more. While predicting a crisis is nearly impossible, you can take steps to prepare for, mitigate, and navigate the most likely risks.
In this course, you'll learn how to lead through difficult times using crisis management. You'll get an in-depth look at each stage of crisis management, including the critical steps you should take before, during, and after a crisis.
This course is addressed to all industry professionals.

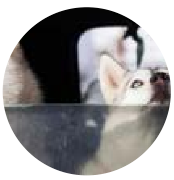
LEADING REMOTE TEAMS - 2 HOURS

Are you considering a role that involves the management of staff that work remotely? Curious about the challenges and opportunities faced by remote teams? Reflecting on how leaders like yourself have been impacted by the widespread move to remote work?
You'll learn strategies for building a high-performance virtual team, best practices for launching a virtual team project, strategies for virtual communication, and much more!

ESSENTIAL MANAGEMENT SKILLS FOR THE INSURANCE PROFESSIONAL - 15 HOURS

Management for the Insurance Professional!! We have an unbelievably jam-packed program for you. The result is managers who adapt their styles to manage more effectively.
Our Objectives Include:

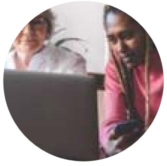
- Your DiSC Management Style
- Directing and Delegating
- Improving Employee Motivation
- Employee Development
- Working with Your Manager



UNDERSTANDING THE ONTARIO TAKE-ALL-COMERS RULE - 1 HOUR

Auto insurance is necessary to operate a vehicle in Ontario
and FSRA is taking steps to ensure that all consumers can get the best product at the best price available when they purchase or renew their auto insurance policy. FSRA recently issued "Take-All-Comers" guidance to
the industry to help prevent activities that preclude or frustrate consumers' efforts to purchase or renew their auto insurance when they would otherwise qualify for a quote or renewal.

MANAGEMENT



MANAGING DIFFERENT GENERATIONS IN THE WORKPLACE - 3 HOURS

As different generations work together, this can lead to friction due to misunderstandings and different preferences in terms of things such as communication styles. Thus, it is important to make sure that people of different ages can work together well and that everyone feels included, to ensure good productivity. Join us to delve into learning about the characteristics of different generations, analyzing the possible areas of friction between generations, and developing strategies to resolve the differences.

MENTAL HEALTH AWARENESS IN THE WORKPLACE - 1 HOUR

The overall health of a workplace includes both the physical and psychological well-being of its workers. By treating mental health and its psychological component equally with the physical environment, a workplace can support its workers' overall well-being. In this session, we will discuss what mental health is, discuss the stigma around mental health and what we can do to support the ones around us.

CONFLICT MANAGEMENT IN THE WORKPLACE - 3 HOURS

Whether it be a co-worker, employee or client, encouraging people to work together toward a common goal is an essential skill that we should all possess. Conflict Resolution provides the tools and advice you need to restore peace, get along better with others, prevent conflicts from ever starting, and maintain better productivity while boosting morale. We will look at how to address conflicts, resolve disputes, and restore harmony and productivity to the workplace. We will also examine more positive means for resolving conflicts.

CHANGING THE CORPORATE CULTURE - 3 HOURS

Changing your organizational culture is the toughest task you will ever take on. Your organizational culture was formed over years of interaction among the participants in the organization. When people in an organization realize and recognize that their current culture needs to transform to support the organization's success and progress, change can occur. But change is not pretty and change is not easy.

MINIMIZING E&O RISK: UNDERSTANDING ETHICS AND MISCONDUCT RULES IN ONTARIO

This course walks you through the ethics and misconduct rules governing the professional conduct RIBO members.

PERSONAL SKILLS

BUILDING RESILIENCE IN THE WORKPLACE - 3 HOURS

Resilience (less commonly also called resiliency) is the ability to endure adversities, recover from them, and grow stronger as a result. There are many benefits of resilience, both on a personal and professional level. Personal resilience for an individual is important as it improves their well-being and mental health which in turn reflects productivity and stronger relationships with teams and clients. The aim of this course is to help participants develop resilience-boosting attitudes and to understand how their personal resilience can be applied to the workplace.

UNDERSTANDING IMPOSTER SYNDROME - 1 HOUR

At one point or another, many people have experienced feeling like a fraud or an impostor in our career or in our day to day life. Impostor syndrome is a psychological occurrence in which an individual doubts their skills, talents, or accomplishments and has a persistent internalized fear of being exposed as a fraud. Join us as we teach you to defeat the internal voice and live in your greatness!

TAPPING INTO YOUR UNCONSCIOUS BIAS - 3 HOURS

Unconscious bias, also known as implicit bias, refers to a person's attitude or beliefs about others that happen without the person being aware of it. These biases are based on common facts or your past experiences that may affect how you think of things now. Human brains create a prejudice that affects our decision-making. Misinformation and stereotypes can have a negative effect on our attitudes.

Unconscious bias can be hard to address because they happen without you realizing it, hence the name "unconscious" bias. By understanding the various unconscious biases, a company manager can raise awareness in the workplace to be more inclusive of members to create a more diverse work environment. Recognizing unconscious bias in the workplace is important, and we are going to help you delve into this topic!

BUILDING SELF ESTEEM -1 HOUR

Everyone has moments where their self esteem is challenged, I promise that you are not alone. This personal and interactive session starts to tap into some of your Negative Automatic Thoughts and helps you understand how you can retrain our brain to create more of a positive outcome, we suggest you bring a blank journal to use but we will provide some worksheets too 🙂

DIVSERSITY AND CULTURE IN THE WORKPLACE - 2 HOURS

Diversity in the workplace leads to a plethora of benefits – both from an internal and external perspective. However, that doesn't mean implementing diversity initiatives at work isn't without its unique set of challenges. Join us as we talk about understanding the importance of diversity and culture, learning to communicate with different cultures and how to diffuse cultural differences. All these skills can be used on your team and with clients!

LISTENING TO UNDERSTAND AND NOT RESPOND - 3 HOURS

Did you know that there is a difference between hearing and listening? There is! Have you ever been told that you just don't listen? Most people have at some point in their life, so you probably have experienced it as well. This course explains the ins and outs of what good listening skills consist of, why they are important and how you can improve them.

PERSONAL SKILLS

NOTE TAKING TO PROTECT YOUR E&O

Note-taking is an art that is extremely important in our industry. What do we document? How do you say it? When can these notes be used?
Join us for a quick 30-minute session on note-taking and what to include in your notes as well as valuable tips to protect your E&O.

Exclusively for membership only.

NEGOTIATION SKILLS - 2 HOURS

This webinar is addressed to all industry professionals who want to learn how to effectively continue their professional development and negotiate effectively. By the end of the course, learners will be able to understand and apply the 10 principles to achieve a win-win negotiation outcome.

PERSONAL BRANDING & NETWORKING- 3 HOURS

Personal Branding & Networking is an important part of our industry. Your personal brand is an indicator of your trustworthiness, integrity and eligibility. Whether you are starting your career, seeking suitable promotion or recruiting people to join you, your personal brand will influence the outcome. This course will provide insights into the foundation and development of a personal brand strategy and guide you through developing your own personal brand. We will then assist you in creating a powerful online profile and tackle networking both online and traditionally through creating content and scheduling posts.

CONFLICT MANAGEMENT IN THE WORKPLACE - 3 HOURS

Whether it be a co-worker, employee or client, encouraging people to work together toward a common goal is an essential skill that we should all possess. Conflict Resolution provides the tools and advice you need to restore peace, get along better with others, prevent conflicts from ever starting, and maintain better productivity while boosting morale. We will look at how to address conflicts, resolve disputes, and restore harmony and productivity to the workplace. We will also examine more positive means for resolving conflicts.

TAKING YOUR TIME BACK -1 HOUR

Do you feel like time is getting away? Are you always wondering why there is not enough hours in a day? Well, you need to take your time back! Join Melanie in discussing what is negatively affecting your time management and how you can make changes. We will talk about common roadblocks to effective time management and how to conquer them. Numerous tips and worksheets provided for you to utilize our tips moving forward!

WEATHERING THE EMAIL STORM - 1 HOUR

Is email communication getting you down? Frustrated with the mass amount of emails in your in box and the lengthy games of email tag? Wondering how you can get people to respond to what you need without a dozen follow ups? Well this session is for you! Join us as we teach you how to navigate through communication of all kinds with a focus on email. Emails are such a critical part of daily existence and dealing with emails can be frustrating and time consuming. By the end of this session you will gain greater confidence that the emails you are sending are professional and get the responses you need in a timely fashion!

MRD COMPLIANCE PACKAGE

MRD's Compliance Program Includes all of the following On-Demand Training Programs

CUSTOMIZED EMPLOYEE MANUAL

This is where we incorporate your Employee Orientation Guide into our system into an e-learning course that your employees complete and we show they have completed it. Don't have an employee manual? You are in luck because Melanie and the HR Team can craft one for you and make sure you are compliant!

RIBO CODE OF CONDUCT - 1 HOUR

This Code of Conduct Handbook is distributed to insurance brokers in the Province of Ontario with the approval of the Council of the Registered Insurance Brokers of Ontario. Join us as we review your responsibilities as a broker by reviewing the code of conduct and providing real life examples.

AODA - 2 HOURS

This course provides you with information about the Accessibility for Ontarians with Disabilities Act (AODA).
This course will cover the following topics:
Module 1 – Compliance Requirements
Module 2 – Information and Communication Standards
Module 3 – Employment Standards
Module 4 – Transportation Standards
Module 5 – Design of Public Spaces Standards
Module 6 – Customer Service Standards

UNDERSTANDING THE ONTARIO TAKE ALL COMERS RULE - 1 HOUR

Auto insurance is necessary to operate a vehicle in Ontario and FSRA is taking steps to ensure that all consumers can get the best product at the best price available when they purchase or renew their auto insurance policy. FSRA recently issued "Take-All-Comers" guidance to the industry to help prevent activities that preclude or frustrate consumers' efforts to purchase or renew their auto insurance when they would otherwise qualify for a quote or renewal.

DISCRIMINATION IN THE WORKPLACE - 2 HOURS

What comes to mind when you think of a constructive work environment? Is it one that's safe? Professional? Welcoming? Everyone has a slightly different answer, but one theme is unifying: a respectful, inclusive culture, free of harassment and discrimination.

UNDERSTANDING PIPEDA - 2 HOURS

In this course, we will be talking about the Personal Information Protection and Electronic Documents Act (PIPEDA), the federal private sector privacy law. The goal of this presentation is to offer you information to help your business comply with the federal privacy law, and to help you learn why good privacy practices are good for business.

MRD Training & Consulting Inc.
ITAC Inc. Insurance Training and Consulting

MRD COMPLIANCE PACKAGE

MRD's Compliance Program Includes all of the following On-Demand Training Programs

DIVERSITY BASICS - 2 HOURS

You've probably heard the word "diversity" pretty frequently both in and out of the workplace, but are you confident you understand what it means and how it might impact your life? This course will introduce you to diversity, equity, and inclusion (DEI). By the time you've finished this course, you'll be better equipped to understand the importance of DEI and take action to support diversity initiatives in the workplace.

HOW TO BE AN ALLY FOR DIVERSITY & INCLUSION - 1 HOUR

Diverse and inclusive organizations want all employees to feel recognized, valued, and welcomed. They applaud each person for who they are individually, and encourage everyone to feel secure in their differences and come to work as their true selves. Propelling that charge, those with privileged social identities can empower others by being an ally for diversity and inclusion

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POWER & PRIDE: THE ORIGINS OF PRIDE MONTH - 1 HOUR

Decades of oppression of the LGBTQAI2S+ community, cultural shifts in the 1960s, and each and every decade after. You'll learn how numerous historical events became a catalyst for change and a symbol for LGBTQAI2S+ rights that evolved into today's Pride festivals and marches. This course explores the key events and personalities in Canada that ultimately shaped a global movement

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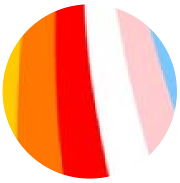

BEYOND PRIDE: YEAR-ROUND ACTION - 1 HOUR

Every June, Pride Month offers a chance for celebration and equal rights activism for the LGBTQ+ community and their allies. But what happens when the rainbow-themed window displays and social media filters are put away? How do we remain authentic supporters of LGBTQ+ rights and honor the community for the rest of the year?

A GUIDE TO WORKPLACE INTEGRITY - 1 HOUR

What does it mean to have integrity? And what role does it play in career advancement and job satisfaction?
These questions make up the heart of this course on workplace integrity. In it, you'll consider the benefits and challenges of maintaining integrity when making dicult workplace decisions. You'll learn about the three forms of workplace integrity and see real-world examples of it in action. You'll also uncover four steps to align your values and actions and become a professional that others trust, admire, and respect.

ADVANCED PROBLEM SOLVING - 2 HOURS

Being an effective problem-solver is a useful skill in any line of work, especially in our industry. Whether it's a small issue or a complex dilemma, understanding how to solve problems efficiently and effectively gives you an advantage in work and life. But how do you become a great problem-solver?

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ITAC Inc. Insurance Training and Consulting

MRD COMPLIANCE PACKAGE

MRD's Compliance Program Includes all of the following On-Demand Training Programs

DOING THE RIGHT THINGS: A GUIDE TO GOOD BUSINESS ETHICS - 2 HOURS

Good ethics are good business. Yet sometimes we all struggle to do the right thing in the workplace. Maybe we feel stressed or overwhelmed, and the easier option becomes more attractive. We could also be afraid to speak up—or just unsure what the ethical decision would be.

INFORMATION SECURITY BASICS - 2 HOURS

If you noticed your neighbor's house was on fire, you would call the fire department. You would want to help the neighbor and also ensure that the fire doesn't spread to other homes. It takes a lot of people to protect your neighborhood. Everyone in the neighborhood has some responsibility to ensure everyone's safety.

WHAT IS SOCIAL ENGINEERING - 2 HOURS

Social engineering is the art of manipulation to steal information. Unlike cybercrimes that involve cracking complex algorithms, it relies on predictable human behavior to get victims to reveal information voluntarily

ECAMPUS FOR YOUR BROKERAGE

What is an eCampus? What's its purpose?
The purpose of the eLearning Campus (or eCampus) is to provide essential training in an online format that your employees can complete from any internet-connected device (computer, smartphone or tablet). The employee can complete as per a timeline created by you, the employer, with the added bonus of being able to revisit the content as often as needed – even after the course is completed. Each online piece will include text, images, videos (where training has been pre-recorded with slides or screen captures) and quizzes. This combination accommodates many learning styles and aims to keep learners engaged.

Benefits of an eLearning Campus
- To have a centralized platform for all existing training programs.
- To provide an online platform for adding future online courses and programs
- To have a record of student transcripts showing all courses that have been successfully completed.

Who should take Training
New Hires requiring On-Boarding programs:
- Personal Lines Account Managers
- Commercial Lines Account Managers
- Sales Team
- Management

Existing Employees can benefit from:
- Refresher courses
- New courses that need to be rolled out to all employees to introduce new processes, updates to company policies, or software applications.

What should be made into an online course?
- Any training that will save the employer time and resources by not having to manually go through when online learning can provide the same level of training.
- Any training where there is benefit to having the employee have access after the initial course (the online courses can be accessed multiple times throughout the term of employment.
- Any new information or skill that will improve the knowledge,

skills and/or efficiency/effectiveness of the Account Manager.

Recommended Courses
- Best practices from Team Leaders and Management
- New technology or new processes that is being rolled out company-wide, or even a large number of affected employees
- Important [compliance] policies that require acknowledgement from the employee that they have read and understood the policy(ies)
- Customer Service Training
- BMS/CompuQuote/Portal Training
- Professional Development Training
- Computer Tips & Tricks
- Customer service phone call scripts
- Procedure Manuals, Personnel Manuals and Policy documents (e.g. an IT Policy) that requires acknowledgement it has been read and that the employee comprehends – these can all be added to your Campus.
- Third Party Training purchased by Employer that can also be incorporated into the eCampus (such additions must be discussed prior to starting the project to ensure there is no infringement on copyright or other legal issues and to also ensure the format is compatible with the eCampus.)

Other courses that can be included in your E-Campus include:
- General Licensing Course
- CAIB Courses

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Insurance Training and Consulting

CONTACT MRD TODAY!

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