

MEDIA RELEASE

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Erb and Erb Achieves New Broker Designation

ATTENTION: Local, Business, Education

December 8, 2011: (Kitchener, Ontario) President James Chmiel and Principal Broker Chris Hill of Erb and Erb Insurance Brokers graduated from the Insurance Broker Association of Ontario's (IBAO) 'Beyond Best in Class.'

Chmiel and Hill enrolled in the five-part program, which centers on such principles as being disciplined, dynamic, and different. The Beyond Best in Class program focuses on collaboration and innovation to tackle real challenges and provide answers that businesses need in order to understand consumer expectations in our changing environment.

"Many industries are becoming hyper competitive and the insurance industry is certainly no different," says James Chmiel. "Consumer satisfaction and loyalty go hand in hand. In order to achieve that loyalty we need to improve how, where, and when we provide superior service to our clients."

The IBAO has sought to help its affiliate members compete against the banks and direct markets. By focusing on service and technology training, the association hopes that people will continue to value the person to person service that independent brokers can provide. Insurance brokers are looking to offer more connection options for the consumer, whether by phone, online or through mobile applications.

"We hope to stand out from the rest of the industry," says Chris Hill of Erb and Erb. "Business is just now coming to terms with growing power of the consumer and social media." In the difficult economic times that Ontario, and indeed the world face, businesses must adapt to the client. "It's not something one can achieve overnight," Hill continues. "It is an ongoing process."

Insurance Brokers in general have lost market share to direct writers and the insurance arms of the banks. IBAO hopes with its new program that trend of lost market share can stop and even reverse.

For more information on the Beyond Best in Class Program please visit <http://www.ibao.org/BBiC/>

About the Insurance Brokers Association of Ontario

The Insurance Brokers Association of Ontario (IBAO) is a non-profit professional business association serving the interests of more than 12,000 independent insurance brokers across the Province of Ontario. IBAO is a recognized symbol of excellence within the insurance industry. Membership is strictly voluntary, but is highly recommended in order to offer the highest degree of training, knowledge and service. For more information please visit www.ibao.org.

About Erb and Erb Insurance Brokers Ltd.

Erb and Erb Insurance Brokers Ltd, one of Waterloo Region's largest independent insurance firms, was established in Kitchener in 1919. Their offices are located in downtown Kitchener; and their 65

employees offer a broad suite of Personal and Commercial Insurance, as well as Life Insurance and Financial Services products. Please visit our website at www.erb-erb.com.

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