

BRIJANAND GOBERDHAN FCIP ACII DIP.INS.TT

2009 Kelly Creek Circle, Oviedo. FL 32765.

Telephone: C (561) 345-8218 brijgoberdhan@gmail.com

PERSONAL MISSION STATEMENT: To Continuously Exceed Expectations

PERSONAL VISION: Success Requires That You Must Know Your Product and How To Deliver It

SYNOPSIS

Began in the field of insurance in 1979, in Trinidad & Tobago with an Insurance Scholarship; obtaining a Diploma in Insurance in 1985. In 1992, became an Associate of the Chartered Insurance Institute UK (ACII.) In 1998, achieved Fellowship of the Insurance Institute of Canada (FIIC/FCIP) as well as the Chartered Insurer and Chartered Broker designations (UK.) Worked as Unrestricted Broker (RIBO), Senior Underwriting Specialist, Lloyds of London Cover-Holder Underwriter. Author of credit courses including Commercial Insurance: Application and Analysis, Certificates of Insurance, Builders Risk, Directors & Officers Liability, Ethics/Legality/Codes of Conduct, Cyber Liability and Customer Service. Editorial Contributor for the Insurance Brokers Association of British Columbia.

SKILLS AND STRENGTHS

- υ Organized, Self-Motivated, Assertive, and Decisive
- υ Work Ethics Reflecting Professionalism, Integrity, Ownership & Accountability
- υ Strong Technical Background, Research Abilities, Statutes, and Case Law Interpretation
- υ Create, Rewrite, and Modify Contracts, Policy Wordings, and Endorsements
- υ Mentoring, Customer Service, Microsoft.

PROFESSIONAL EXPERIENCE

Ongoing: Insurance Consultant/Author & Developer of Insurance Continuing Education Courses and Contributing Editor for the Insurance Brokers Association of British Columbia

Special Investigator- Bureau of Investigation (Florida Department of Financial Services.)

04/03/2023 to 03/27/2024

- Investigate Violations of Florida statutes. Analyze evidence and prepare complex reports for legal action by the Legal Processing Unit.

Ledoux Lew & Patterson Insurance Brokers Ltd.

Apr 2000 to 2012

Managing Own Personal & Commercial Book of Business & Employee Training/Development

Lloyds of London Office Underwriter for Cover Holder Agreement

Oct 2008 to Jan 01, 2011

Employee Development Coach

May 1999 to Nov 1999

HB GROUP INSURANCE MANAGEMENT LTD.

- Supervisory responsibility for the growth and development of team members.
- Develop & implement technical, system, legislation, and underwriting training
- Perform Customer Service needs analysis and audits and implement strategies as needed.

Senior Underwriting Specialist

1997 to 1999

Zurich Canada

- ◆ Supervise Underwriting Functions of Call Centre Underwriters and Team leaders.
- ◆ Develop and Implement Education Seminars on corporate underwriting rules and legal guidelines

Senior Personal Lines Underwriter

1996 to 1997

Citadel Insurance Company

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- ◆ Provide technical advice & assistance to Territory Managers, brokers, and related personnel
- ◆ Analyze brokers' book of business through portfolio underwriting and file audits

Senior Customer Service Representative / Unit Leader 1993 to 1996

HB Group Insurance Management Ltd. (Call Centre Operation)

- ◆ Conduct training on auto & property policies, underwriting guidelines, and customer service

Senior Property & Casualty Underwriter 1987 to 1992

N.E.M. West Indies Ltd. (Trinidad, West Indies)

- ◆ New Business and Renewal reviews (Personal & Commercial Lines)
- ◆ Maintain broker relationships and foster corporate objectives including business growth.
- ◆ Training Overseas Agents

Senior Account Executive 1981 to 1987

MACAL Insurance Brokers

- ◆ Performed **risk management** exercises for major clients
- ◆ Protected and Developed accounts through risk analysis and assessment.

Underwriter Auto & Property 1979 to 1981

Colonial Fire & General Insurance Company (COLFIRE)

PROFESSIONAL DESIGNATIONS/QUALIFICATIONS

- υ **FCIP/FIIC (Fellowship, Insurance Institute of Canada, Major-Underwriting)** 1996 to 1998
- υ **Former Registered Insurance Broker ON (RIBO-Unrestricted)** 1993 to 2013
- υ **ACII (Associate Degree) Chartered Insurance Institute of U.K.)** 1988 to 1992
- υ **Chartered Insurance Broker and Chartered Insurer CII UK**
- υ **Dip Ins. Diploma in Insurance Studies (Trinidad & Tobago Insurance)** 1985

ADDITIONAL

PART-TIME Instructor

Sheridan College - Insurance Institute Associateship Program

1998 to 2004

Part-Time Lecturer /Examiner

Trinidad & Tobago Insurance Institute & The Academy of Insurance

1985 to 1992

ADDITIONAL ACTIVITIES

Author: Author: Jewels for Children, Barrel: Soul of a Migrant, The Martisor Amulet and Water

Byte <https://www.amazon.com/-/e/B00815TWGY>

Musician (Tabla/Dholak/Percussion Drums)

Juror: 30-day Civil Trial June 2018 (Wrongful Death/Negligence)

Future Interests: Open to Work From Home, Travel, and Fieldwork.

https://bcbroker.texterity.com/bcbroker/october_2020/MobilePagedArticle.action?articleId=1624852&app=false&cmsId=3856864#articleId1624852

https://bcbroker.texterity.com/bcbroker/april_2020/MobilePagedReplica.action?pm=2&folio=8#pg8

https://bcbroker.texterity.com/bcbroker/december_2021/MobilePagedReplica.action?pm=2&folio=8#pg8 https://bcbroker.texterity.com/bcbroker/library/item/august_2022/4032518

https://www.krcmar.ca/resource-articles/2002-01-26_0.pdf

Additional Reference: Melinda Johnson (561) 234-8650 (Legal Analyst Supervisor) FL Dept of Financial Services/Senior Management)



September 9, 2022

Re: Mr. Brij Goberdhan

To Whom It May Concern:

I write to provide this letter of support and recommendation on behalf of Brij Goberdhan. I have known Brij for approximately five-years and through that period he has demonstrated a dedication to his craft and a unique knowledge of the insurance industry. He displays that knowledge through his writings/teachings and by offering to teach those entering his chosen career. Brij also displays a determination to advocate for his clients no matter how difficult the odds may be.

As a lawyer practicing in the insurance industry, I have benefited from Brij's knowledge. He has always been generous with his time and is happy to answer any questions I might have. It is this willingness that makes him a unique individual and one who would benefit any business.

In addition to his passion for all things insurance, Brij is also an active member of his community, a dedicated father and an accomplished author. I would proudly recommend him for any position.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Wolkowicz'.

Michael Wolkowicz, JD

FAIRVIEW INSURANCE BROKERS INC.

505 Queensway East, Suite 201E, Mississauga Ontario, L5A 4B4

Phone: (905) 270-4727 Fax: (905) 270-4720

Re: Mr. Brij Goberdhan, FIIC, ACII

To Whom It May Concern:

It is with great pleasure that I provide this letter of recommendation for my friend and colleague Brij Goberdhan. I have known Brij for over 17 years from the time his service was provided as an underwriter to now a loyal friend and colleague in taking difficult issues to task in the Canadian Insurance Industry.

Brij is an intelligent self directed individual that leaves no stones unturned. He is a champion for his clients and indeed represents himself as a true Independent Insurance Broker working on behalf of their interest first. His communication skills along with his excellent technical capabilities make him unique in all categories.

As an owner of Continuing Education Online Studies, the first online education service providing continuing education programs for the Independent Insurance Broker in Ontario, Brij has provided a number of well written, informative courses to our library of courses. His courses rank in the top of courses in popularity.

In addition for his passion to the Insurance Industry he has also authored novels that are inspiring and sentimental on everyday survival, living and just plain growing up.

It is with great pleasure and conviction to stand with him at all times.

Sincerely,



Fred De Francesco, CIP
President, Fairview Insurance Brokers Inc.
Co-Owner, CE Online Studies



Nov 11, 2022

To Whom It May Concern:

I have had the pleasure to know and work with Brijanand Goberdhan for over 20 years. Brij has worked in the insurance industry in both Canada and the Caribbean.

I have leaned on Brij's knowledge, expertise, coaching & teaching skills throughout the years I have known him. In any organization Brij joins, he quickly establishes himself as a go-to person as he seamlessly shares his knowledge and expertise.

Being fortunate enough to work closely with Brij over the years, I can truly say that he is a man of character. He displays commitment to his clients' enterprise and the temperament to overcome challenges. Brij fosters an environment of integrity, respect, teamwork, and excellence; and this core set of values and beliefs guides him in everything he does.

Brij Goberdhan has been a valued member of the organizations for whom he has worked. He has proven to be reliable, regardless of the difficulty of the task-at-hand or the novelty of the challenge. Brij has consistently delivered high-quality work in his various roles and has proven intelligence, commitment, perseverance, creativity, integrity and a compassionate character. These characteristics will enable Brij to be a valuable asset to any organization he joins. I am honoured to write this letter for Brijanand Goberdhan.

Regards,

Ena Hassen, CIP, LSSBB, MIBA, MCMC, VP, National Operations
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