



CAND INSURANCE PROGRAM FAQS

- 1. DID CAND CHANGE INSURANCE PROVIDERS?**
- 2. WHO IS IPMGA?**
- 3. WHY DID CAND CHANGE BROKERS?**
- 4. WHAT CHANGES ARE BEING MADE TO THE COMMERCIAL INSURANCE PROGRAM?**
- 5. WHAT TYPES OF COVERAGES ARE OFFERED?**
- 6. WILL I NEED TO DO ANYTHING TO MAINTAIN OR RENEW MY CURRENT COVERAGE?**
- 7. HOW DO I CONTACT IPMGA?**

1. DID CAND CHANGE INSURANCE PROVIDERS?

Yes, the Canadian Association of Naturopathic Doctors (CAND) has transitioned to a new insurance broker and carrier, to enhance service and offer additional benefits to its members. Insurance Program Managers Groups & Associations (IPMGA) officially took over as the new broker on July 21, 2025.

2. WHO IS IPMGA?

Insurance Program Managers Groups & Associations (IPMGA) is the new program administrator for the CAND Commercial Insurance Program. IPMGA is an independent, Canadian-owned boutique insurance brokerage with national licensing across Canada. They specialize in managing insurance programs for professional associations, offering customized coverage solutions and a personalized, relationship-based approach to risk management. With a strong focus on service and value, IPMGA is committed to delivering a seamless insurance experience tailored to meet the unique needs of CAND members and support the ongoing success of their practices.



CAND INSURANCE PROGRAM FAQS

3. WHY DID CAND CHANGE BROKERS?

CAND transitioned its Commercial Insurance Program to IPMGA in response to member feedback and evolving needs. The goal was to enhance the overall experience by offering a program with more personalized service, expanded product offerings, and a more tailored approach to support naturopathic doctors.

By partnering with IPMGA, CAND aims to deliver a more responsive and value-driven insurance solution that better aligns with the expectations of its members.

4. WHAT CHANGES ARE BEING MADE TO THE COMMERCIAL INSURANCE PROGRAM?

We're introducing a revitalized approach to the program, including:

- A new optional Cyber Insurance product
- Personalized client service with timely responses
- Access to one-on-one virtual meetings for tailored support
- Regular portfolio reviews to ensure your coverage keeps up with your business
- Webinars on key insurance topics
- Educational insurance content to help you better understand your risks and options

5. WHAT TYPES OF COVERAGES ARE OFFERED?

IPMGA offers a broad range of products to cover all aspects of your practice.

- Individual Medical Malpractice
- Clinic Medical Malpractice
- Office Package
- Directors & Officers Liability
- Legal Expense
- Cyber Liability



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6. WILL I NEED TO DO ANYTHING TO MAINTAIN OR RENEW MY CURRENT COVERAGE?

Your current policy remains in force with the prior broker until your expiry date. To get started on the new CAND program, contact IPMGA a minimum of 30 days prior to your renewal date. An updated application will be required to make sure you have the right coverage for your practice, but the process is quick and easy. IPMGA is happy to review your current policy at any time and make recommendations on coverages and limits.

7. HOW DO I CONTACT IPMGA?

To get started or ask any questions, please contact IPMGA directly. You can also schedule a portfolio review at your convenience.

Contact Options:

- Email: cand@ipmgainsurance.com
- Phone: [1-833-477-5877](tel:1-833-477-5877)
- Book a Meeting: <https://calendly.com/cand-ipmgainsurance/meeting-with-ipmga-45-minutes>

For more information, visit: <https://ipmgainsurance.com/cand/>