

*Atlantic*

# INSURANCE BROKER



**PRESIDENTS'  
MESSAGES**

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**CHEAP AND CAR  
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## Table of Contents

Presidents' Messages.....	1-7
IBAN Golf Classic.....	10-11
Recognizing Bruce Lipsett.....	16
IBAC Parliament Hill Day.....	18-19
IBANB Political Action.....	20
Atlantic Convention Sponsors.....	22
IBANB Rising Star.....	24-25
IBANB CEO Report.....	30
IBC BE Smart Be Safe NB Tour.....	31
IBANS Executive Director Report...	32
IBANB YBN Report.....	34
IBANB PD Report.....	38
IBANS YBN Report.....	39
IBANS PD Report.....	40
Calendar of Events.....	48

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The opinions and viewpoints expressed in the Atlantic Insurance Broker may not be those of the Association and its members.

# Message from the President IBANB



*Georges Leger, BSc, CIP  
President IBANB*

I wrote my first article for this magazine three issues ago. In that article I indicated it was our hope and promise that our association would work as much as possible to continue promoting and protecting our broker interest as the distribution channel that consumers prefer

Our survival is faced with many challenges. None more than our eroding market share. Although this erosion has been in small increments, it is a major concern. We all know banks have been biting at the bit to gain a complete foothold of the property and casualty market. At present, federal regulations restrict banks from selling and promoting unauthorized insurance products in their branches. Recently the government announced that this branch restriction should also be extended to the internet. When the regulations were done a few decades ago, the internet was obviously not a factor as it is today. The issue of consumer protection continues to be the direction successive Parliaments have chosen in restricting banks from gaining undue influence in promoting insurance at the same time they are promoting credit.

In early June, members of our Executive and staff, along with our colleagues from other provinces, went to Parliament Hill where we met with numerous MP's, Senators and Ministers. The message we brought to them was simple and clear – we were looking for Parliamentarians to support legislation that will continue to protect consumers from undue influence when buying insurance products at the same time as they are getting credit. With few exceptions the response we got from our politicians was very positive. They understood the fact that consumers should not be coerced into buying insurance while applying for credit. Politicians also understood that the bank restrictions on insurance should be extended to the internet. Therefore from all indications the day was a success, but we need to continue to relay this message as we go forward.

Provincially, we have attempted to get our regulators to follow a similar internet restriction on provincially regulated credit unions. Although we have made several attempts to convince them, the path has been more difficult. Some of this is due to the fact that we have had four different ministers to deal with over the past year. We have had to repeat our message several times. The last contact was to the Deputy Minister who promised to advance our issue. We are still waiting for a reply.

My term as President is close to the end. I would like to take this opportunity to thank the board members for their hard work in the past year and previous years. I would also like to wish the new Board and Executive continued success in helping keep our broker channel at the forefront of the P & C business. The success of our association would be impossible without

the dedication of our capable employees. Thank you to Linda, Andrew, Judi and other support staff for your untiring efforts and hard work in making our association's day to day workings a model to other associations.

Finally to my broker colleagues, do not lose hope, continue to do what you do. If we do this I am confident our future will be filled with positive results. ■

*You may contact Georges at 506-858-5944 or georges.leger@solutionsinc.nb.ca*

Dans mon premier article pour ce magazine, publié trois numéros auparavant, je disais que l'association entendait continuer à protéger l'intérêt des courtiers d'assurances en faisant valoir le fait qu'ils sont le canal de distribution préféré des consommateurs.

Pour survivre, il nous faudra relever de nombreux défis. L'un des plus importants étant l'érosion de notre part de marché. Bien qu'elle se soit faite petit à petit, c'est devenu un problème majeur. Les banques ont cherché à gagner du terrain pour s'emparer du marché de l'assurance de biens et risques divers. À présent, le règlement fédéral limite la vente et la promotion de produits d'assurances non autorisés dans les succursales bancaires. Récemment, le gouvernement a annoncé que cette restriction faite aux succursales devrait être étendue au Web. En effet, à l'époque de la création de ce règlement, Internet n'avait pas le même pouvoir qu'aujourd'hui. Les parlements successifs maintiennent le cap sur la protection du consommateur en choisissant de limiter l'influence excessive des banques quand elles font la promotion de l'assurance en même temps que du crédit.

Début juin, des membres de la direction et du personnel de l'association ainsi que des

collègues d'autres provinces se sont rendus sur la Colline parlementaire où ils ont rencontré de nombreux députés, sénateurs et ministres. Le message était simple : trouver des parlementaires prêts à appuyer le règlement qui vise à protéger les consommateurs d'une influence excessive lors de l'achat de produits d'assurance en même temps que l'obtention de crédit. À quelques exceptions près, la réponse des politiciens a été très positive. Ils comprennent le fait que les consommateurs ne devraient pas être obligés d'acheter de l'assurance quand ils font une demande de crédit. La classe politique comprend aussi que les restrictions bancaires en matière d'assurance devraient être étendues à Internet. La journée a donc été une réussite, mais il faut continuer à marteler ce message.

Du côté provincial, nous avons essayé d'obtenir des organismes de réglementation qu'ils suivent la même restriction au sujet d'Internet et des caisses populaires sous réglementation provinciale. Malgré plusieurs tentatives de persuasion, la démarche s'est révélée difficile. Cela s'explique en partie par le fait que nous avons dû faire affaire avec quatre ministres différents au cours de la dernière année. Il a fallu répéter notre message plusieurs fois. La dernière prise de contact s'est faite avec le sous-ministre qui a promis de faire avancer notre dossier. Nous attendons toujours une réponse.

Mon mandat à la présidence arrivant à sa fin, j'en profite pour remercier les membres du conseil d'administration pour tout le travail qu'ils ont accompli au cours de la dernière année et des précédentes. À ceux et celles qui prendront la relève, je souhaite une bonne continuation pour que les courtiers et leur canal de distribution restent à l'avant-plan de l'assurance de biens et risques divers. Le succès de notre association serait impossible sans le

dévouement du personnel compétent. Merci à Linda, Andrew, Judi et au personnel de soutien pour votre travail et votre application à faire du fonctionnement quotidien de notre organisation un modèle pour d'autres associations.

Enfin, collègues courtiers, ne perdez pas espoir et continuez à faire ce que vous faites et notre avenir sera plein de résultats positifs. ■

*Vous pouvez communiquer avec Georges au 506-858-5944 ou à georges.leger@solutionsinc.nb.ca.*



## **BROKER EDUCATION SCHEDULE**

To help Brokers 'keep their clients covered' IBANB\* is offering the following education courses this Fall to 'keep them educated'.

### Fall Course Dates

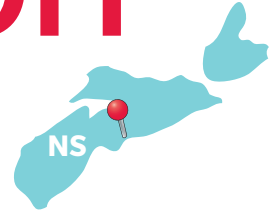
CAIB 1 November 1-6  
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CAIB 4 November 11-17

For more information contact:  
Andrew McNair  
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\*Authorized agent of the Insurance Brokers Association of Canada for the sales of education material, delivery of courses, and administration of exams.

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Jackson”

Ian, Customer, Nova Scotia



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# Message from the President IBANS



*Carolyn James, CAIB  
President IBANS*

## No News is Good News

It is the second week of August as I sit down to write my first submission for the Atlantic Broker Magazine and it occurs to me that if “no news is good news” then I have a lot of good news to report.

The much-anticipated cap review and subsequent changes have come and gone leaving barely a ripple but of course the passage of time will determine how the increase from \$2,500 to \$7,500 will impact auto results. For now premiums are stable, consumers are pleased and the markets, for the most part, are content with their returns on the auto product. The next step was supposed to have been undertaken in July with the promised “auto product review” but that has not yet materialized. There is much speculation as to what further changes may result from that review, but at the time of writing it is just that, speculation.

Association activity has centered upon development of an up-dated strategic plan and a membership survey to assist us in charting the next three years to ensure that we are meeting the needs of our members.

It came as no surprise that Political Advocacy topped the list on both the

strategic plan and member survey as being of fundamental importance to the Association. We remain hopeful that the private members bill known as the Mendes Bill will eventually come to the House for debate and passage which will strengthen the intent of the wordings in the Bank Act.

In the realm of new developments video streaming is under consideration as a valuable addition to our web site for both consumers and members. Several associations are currently using this technology very effectively to help them get their message out. The Insurance Brokers Association of Manitoba has several excellent examples should you wish to view them.

There is one other subject that I would like to touch on and that is the need for members to get involved in their associations. At a time when the broker force is diminishing due to consolidation and sales outside of the Independent Broker channel it is increasingly more difficult to find volunteers to do the “heavy lifting”. Action items such as the aforementioned Political Advocacy, Annual Conventions, Professional Development and the Young Broker Network to name but a few can only continue and the Association itself only flourishes if we have members who are willing to step up and serve on committees and the board itself. I have often been asked why I bothered to get involved in the Association and my response has always been that this industry has been good to me and so I felt it was time to give back. It is challenging at times but rewarding as well so I encourage everyone who holds a membership card to get involved on some level and let your particular Association know of your interest. ■

*Carolyn may be reached at (902) 477-2511  
or via email at, carolyn@sncinsurance.ca.*



**2010  
Marks the  
30th Anniversary  
of  
A.P. Reid  
Insurance  
Stores**



***Congratulations  
and best wishes  
from IBANB!***

**IBANB will be having their  
Annual General Meeting**

**on October 27th in  
Fredericton, NB at the  
Crowne Plaza hotel,**

**followed by**

**Convocation 2010  
to acknowledge their latest  
class of graduates and  
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# Message from the President IBAPEI



*Blake Craig, BBA  
President IBAPEI*

The summer of 2010 has been very busy for Island brokers. As usual, we juggle between staff vacation time, relatives coming home and the odd game of golf.....or not!

Summer for our brokers association has been busy as well. IBAPEI was very pleased to have hosted the 2010 official launch of IBC's "Be Smart Be Safe" summer injury prevention tour. On May 25th our association, along with IBC, hosted the launch at Founder's Hall in Charlottetown. A reception followed and several of our MLA's attended the event and took the IBC D.U.M.B car for a test drive. Also in attendance were IBC's student ambassadors as they prepared to begin their Atlantic tour.

What an incredible and enthusiastic group of young people. They have an obvious passion for the job at hand and represented IBC and the industry well during the summer at many different venues in Atlantic Canada. I was very pleased when they chose to drop by my office for a visit in July during Summerside's Lobster Carnival Week.

I would also like to thank IBAPEI National Political Task Force representative Karen Doiron and Young Broker Network representative Mark Hickey for accompanying me to represent IBAPEI during Lobby Day 2010 in Ottawa this summer. By all counts this was another very successful event for brokers from coast to coast as we delivered our message to a record number of MP's and Senators from across Canada. Hats off to IBAC for another fantastic event.

It is not often that the insurance industry receives press that is considered good news, particularly the past few years. Normally the press reports that premiums are unaffordable, claims are not being covered, coverage is not obtainable etc etc.

It was certainly a good news story for PEI's Camp Triumph however. Camp Triumph is a 13 acre summer getaway for children of parents who have a chronic or terminal illness and is offered free of charge to campers. Last year the camp won \$100,000 to build the structure through a contest run by Aviva Insurance Company of Canada. Not only did Aviva provide sizeable funding for the camp but in July Aviva sent a team to help get the camp ready for its grand opening. The Aviva team helped build decks, railings, painted window frames, ceilings

*(Debbie Boudreau, Jim Lewis, Stacey Purcell, Katie Rice and Jeff Cunningham) with Camp Triumph volunteers.*

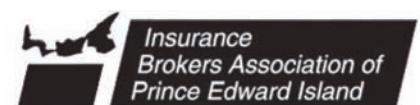


*L to R: Miles Connoly, Lauren Wilkie (front), Chris Renshaw (back), Blake Craig, IBAPEI President; Sarah Turkeli.*

and cleaned up around the camp and installed flooring. Attending on behalf of Aviva were Stacey Purcell, Account Executive Dartmouth; Lori Morton, Business Solution Specialist Dartmouth; Jeff Cunningham, Field Underwriter Saint John; Paulette Nickerson, Business Solution Specialist Saint John; Katie Rice, Underwriter Saint John; Debbie Boudreau, Underwriter Saint John and Jim Lewis, Account Executive Saint John. To quote Jim Lewis "Saturday was a wonderful experience for me.....we listened to stories from the kids about what the camp meant to them in their lives. They are sometimes forgotten in the hectic pace of dealing with sick siblings or parents. This camp gives them the chance to be themselves and see that other kids like them are going through the same ordeals and that life still has happy times.....it definitely made the experience worthwhile and a few of us from Aviva have committed to going back next year to volunteer on a week of our vacation..."

On behalf of IBAPEI I would like to thank Aviva for making a difference on PEI. ■

Blake may be reached at (902) 436-9237 or via email at, [blakec@insurepei.com](mailto:blakec@insurepei.com).





# Message from the President

## IBAN



*Basil Crosbie, B.Comm (Co-op), CAIB  
President IBAN*

Rain, Rain, Go Away Comeback Again Another Day! As I write this I am looking out my window and realizing that it has been raining a lot this summer. We had a great two week period in July with balmy weather and since then it has rained. But that said, like any Newfoundlander, I am a Newfoundlander born and bred and there's no place that I would rather be than here in Newfoundland.

It has been a relatively quiet period here over the summer months; I transitioned into my new post as President rather quietly as the summer holidays swept in.

In May, IBAN hosted a well attended luncheon for the Minister of Government Lands and Services, Kevin O'Brien. At the luncheon the minister discussed his impending legislation Bill 21 and Bill 16. In Bill 16, the minister has introduced legislation that will allow the Superintendent to regulate the Home Owners Product. Minister O'Brien assures us his intent is to just ban credit scoring. As brokers we are concerned because it opens up Pandora's Box; the act reaches too far, and could allow the Superintendent to regulate the home owners product. Bill 21 according to the minister was designed to update the powers of the Superintendent and to allow for greater fines to bring punishments in line with the modern day.

Also in May, we rolled out our new Water Damage Brochure. The brochure has been well received by the industry and public alike. Following up with the brochure, we hosted a seminar for member offices regarding water damage. By all accounts this was a hit and we hope to be able to offer the seminar again later in the fall.

Of course, like all associations we were busy with our IBAC meetings in Ottawa. We had our largest contingent on hand and this was reflected in the number of meetings we had. We were lucky enough to see 11 of a possible 13 MPs/Senators.

June saw us host the Professional Selling for Insurance Brokers course. The course was well received and students have offered some suggestions for tweaks, etc. We look forward to working with IBAC to ensure the course continues to evolve to meet our brokers' needs.

Additionally, our Young Brokers Network hosted our annual golf tournament in June. The event was well attended by both the brokers and our industry partners.

Proceeds from the event go to our charity initiatives – Daffodil Place and the H. Bliss Murphy Cancer Center. On the heels of the event, myself and the YBN chairman CJ Nolan made a formal presentation to Daffodil Place.

July and August typically are the dog days of summer with very little new news. We are looking forward to the joint convention with our Atlantic Partners; by all accounts this is shaping up to be a fantastic event. The hotels are blocked, and our convention committee is working hard trying to secure more space. Newfoundland typically has great Septembers and Octobers, and we are hoping this year will be the same. Here's hoping that September 30<sup>th</sup>, October 1<sup>st</sup>, and October 2<sup>nd</sup>, are "some days for clothes ... by." ■

*Basil can be reached at (709) 758-8270  
or via email at, [basilcrosbie@crobiejob.com](mailto:basilcrosbie@crobiejob.com)*



*IBAN President, Basil Crosbie presents the second installment of IBAN's commitment to Daffodil Place, as YBN Chairman CJ Nolan looks on.*

# Estate Planning and the Vacation Property



*John Knotek  
BMO Bank of Montreal®  
Manager, Industry Programs*

Once again the summer has ripped by, seemingly at twice the speed as last year. To add insult to injury, for some the fall season is marked by a rather sobering annual ritual - closing the cabin for the season. While few can disagree that the efforts that go into maintaining a vacation property are definitely worth the therapeutic benefits that come with owning a vacation property, designing a plan for its future ownership can be stressful. You may wish to consider some of the issues below in designing your plan and you will need to seek tax or legal advice for your specific situation from qualified specialists.

One of the first issues to discuss is whether your heirs even want the vacation property. While adult children may enjoy using the property, they may not be interested in the responsibilities that go along with ownership. If your children have no long term interest in the property, then the property can be sold and form part of your estate proceeds. However, if you owned multiple properties, the sale could be subject to capital gains tax and reduce distributable proceeds. Canada Revenue Agency does give you the ability to shelter one property from capital gains taxes, through your designating one as a principal residence. Recognize that a principal residence does not have to be a conventional home, so you should consider which property has incurred the

highest gain (not just highest value) and make the designation accordingly.

For children interested in inheriting the vacation property that is not designated a principal residence, capital gains taxes can become problematic. If your estate or your children do not have sufficient liquid assets, they may be forced to sell the property to cover these taxes. One solution to this potential problem may be to buy a "joint and last to die insurance policy" on the parents' lives to cover anticipated taxes. To make it equitable, the cost of the premiums could be borne by those children interested in the property.

While this solution could assist with the tax implications, how your children might manage the property after your death is a valid concern. Rather than passing the property directly, a trust can be established in your will to own the property. Based upon guidelines you incorporate into the trust, trustees are appointed for each family group to make decisions on issues such as time allocations, repair issues and managing the property's financial affairs. This can provide conditions for easier management and fewer arguments. Additionally, you should consider including wind up provisions in a trust, as trust properties will be sold at fair market value every 21 years. Such provisions could include options for the children to enter into joint ownership, be bought out or sell the cottage and distribute the net proceeds accordingly. A lawyer specializing in wills and estates can advise as to the applicable laws and assist you with drafting appropriate contracts.

An alternate to passing ownership to interested children in your will, transferring the property during your lifetime is also an option. A transfer can be accomplished through gifting or selling the property to your children; making one or more as joint owners with you; or transferring the property to a trust with the children as beneficiaries. Any transfer should be done at fair market value and it will trigger an immediate capital gain (unless the property is declared a principal residence as outlined above). The matter of who pays the capital gains tax may be up for family discussion but any future

appreciation in value and potential tax liability will shift to the new owners. A potential downside of this approach is if the value declines before your death, capital gains would have been paid on a higher value.

While transferring a property during your lifetime may present tax advantages in the longer term, it is worthwhile to consider other potential impacts. For instance, conflicts can arise between children and parents after an outright transfer and you could find that the new owners stop allocating property time to you. Parental persuasion might be your only leverage, as you would no longer have legal control of the property. These types of concerns could be reduced in selling the property to a trust, with provisions similar to that discussed previously. However, no amounts of legalese can fully mitigate potential for future conflicts, so any transfer during your lifetime would have to accept this as a risk.

Complications can also arise in the lives of adult children, such as divorce settlements or creditor issues that could necessitate a sale of the property. As partial protection against this, it may be suitable to sell the property to the interested children and take back a demand mortgage with deferred payments, thereby protecting the value of the property from settlements in the same amount. Barring such settlements occurring, the mortgage could be forgiven at time of death with no further capital gains taxes or debts due and your other children could be allocated proportional proceeds from your estate.

Everyone's situation is unique as the vacation property itself, but advanced planning, open discussions and professional advice can help craft a solution. So if you have not considered the long term future of your vacation property, plan some time to discuss it with your family over the winter season. ■

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*You may contact John at 416-927-5973 or [john.knotek@bmo.com](mailto:john.knotek@bmo.com).*

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## IBAN and the Young Broker Network of Newfoundland & Labrador

...would like to thank this year's sponsors and those who provided prizes for our 21st IBAN Golf Classic which was held at GlenDenning Golf Course in St. John's, NFLD.

Without your support this event or the funds raised for Daffodil Place and Dr. H Bliss Murphy Cancer Centre would not have been possible.

The logo for the IBAN Golf Tournament 2010, featuring the text 'IBAN GOLF TOURNAMENT' in a stylized font, 'JUNE 3' below it, and '2010' at the bottom next to a golf ball icon.	<b>PLATINUM</b>	<b>GOLD</b>		
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# Newfoundland and Labrador IBAN 21st Golf Classic 2010



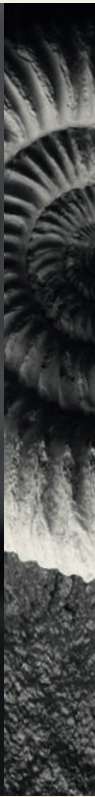
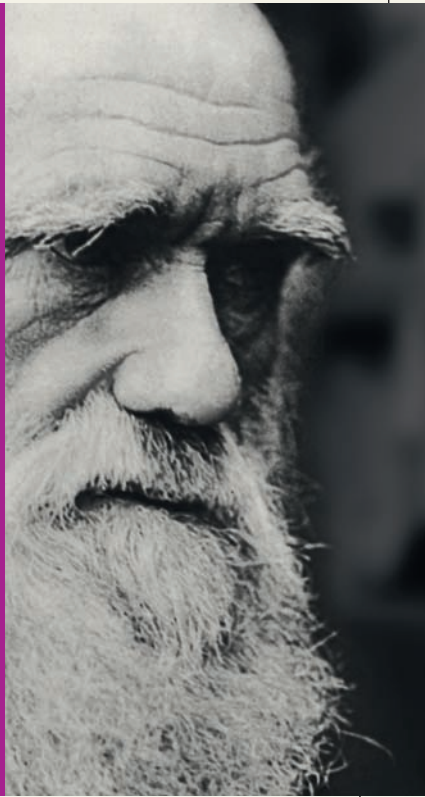
“Jason Sharpe of YBNL (Young Brokers) presents a cheque for \$10,000 to IBAN President Basil Crosbie to be donated to their chosen charities.”

1764

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1844

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*On the Origin of Species*



1710

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1959

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1961

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FROM THE EPIC TO THE EVERYDAY,

2007

2009

2009



1996

2007

2008

2010

# The 60-30-10 Marketing Rule



Doug Daley  
Kiers Marketing Group

For years, marketing experts have been asked where the best place to spend advertising/marketing dollars is. Of course, there is no standard answer because every business has different factors affecting their market. However, there is a proven formula that has worked for numerous New Brunswick businesses and when you think about it, it makes a lot of sense and fits an insurance broker quite well.

It is called the 60-30-10 Marketing Rule. If you are not using it, you might want to give it a try. To get started, just break down your target market into these three groups.

- Existing and previous customers
- Prospective and interested customers
- Everybody else

## Existing and Previous Customers

I would venture to guess that this group will account for 60 – 80% of your sales in the next year. It's not really a guess because most brokers experience the same thing, customers that have bought from you before are far more likely to buy from you again.

It is good practice to devote 60% of your marketing budget to this group. Why invest so much in clients you already have? To keep them, that's why. Think of the lifetime value of a customer that renews year after year.

This group represents your largest profit centre and should be nurtured, not ignored. This is also considered the path of least resistance. The sales process is shortened considerably because they have already bought from you; they know who you are and how you work. Actively marketing to this group also increases the probability that they will refer you to new customers.

## Prospective and Interested Customers

There is a group of people that at one time or another, have contacted your company looking for information or a quote, opted in to your email list or you have met them at trade shows or networking functions. These people have not done business with you, but have showed some interest in what you have to offer. 30% of your

marketing budget should be spent on this group to get them off the fence to get their insurance through you.

Although only 30% of your budget is spent on these prospects, more of your time and effort should be spent on getting these people to buy. This group represents the future growth of your company.

## Everybody Else

The 60-30-10 Marketing Rule says to spend 10% of your advertising/marketing budget on untargeted marketing to everyone not represented in the first two groups. Your ads should be aimed at everyone. Plus, there will even be spillover into the first two groups. The idea is to do a broad sweep across the public to find a few people who will become interested prospects.

The 60-30-10 percentages may not work for all of you, but it is a formula to consider when putting together your next marketing budget. You may have to tweak the numbers a bit to fit your market, but the concept is sound and has worked for many successful businesses. ■

*Doug Daley is Vice President of Sales and Marketing with Kiers Marketing Group in Fredericton. Doug can be reached at [ddaley@kiers.com](mailto:ddaley@kiers.com) or by visiting [www.kiers.com](http://www.kiers.com).*



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# Cheap and Car Insurance... How did we let it get this far?



Chris Bavis, BA, CAIB  
MacDonald Chisholm Trask Insurance

**“Nowadays people know the price of everything and the value of nothing.”**

**– Oscar Wilde**

**– The Picture of Dorian Gray**

Mr. Wilde’s lament is more relevant than ever. In an inter-connected world of manufacturers, suppliers, distributors and consumers, everyone does know the price of pretty much everything. Value? Well that is another issue.

Do a Google search with the words ‘Cheap + Car + Insurance’ and you will find over 43 and 54 million available listings. Yes. That is 54 million. Not only will you find top listings for your penny squeezing budget plans, but you will also see the advertisements floating and flashing alongside from some of the biggest names in the insurance business.

TD Meloche Monnex, TD Insurance, BelAirDirect, RBC Insurance, State Farm, Allstate are all there. Quote comparison sites for [www.insurancehotline.com](http://www.insurancehotline.com) and [www.cdnauto.org](http://www.cdnauto.org) are also high on the hit list. In addition the site [www.kanetix.ca](http://www.kanetix.ca) is also up there. This site incorporates agencies, direct writers and some of Canada’s most prominent insurers

including RSA Group, The Economical Insurance Group, Pembridge, Desjardins, The Dominion, AVIVA, and Intact.

If you read into the first few lines of the top listings you will see comments like... “The best way to get the cheapest car insurance quote is to contact a specialist **insurance broker** who will find the cheapest car insurance that is.... or, With so many competing **companies** out there to offer what they claim is “**cheap auto insurance,**” or “**cheap car insurance,**” how do you know which one to choose?” Indeed. How do you know?

So what is it about the word ‘cheap’ that intrigues consumers and marketers alike? What is it that has driven the highly complex product of auto insurance into pure commodity status? From a marketing perspective you cannot blame companies for jumping on the ‘cheap’ bandwagon. It is easy. It is what attracts a consumer’s initial attention. But as independent brokers, how did we let it get this far?

## **The Reality**

In the business world it is a well known fact that the transfer of risk is an essential element to survival and profitability. For most businesses, their ability to recover from a significant loss of equipment or market share, or even share holder value through the actions of its management or board of directors would be difficult without the protection of insurance coverage. Car insurance for the most part is no different, even if people do not understand the product they are buying, or only seek to find the cheapest method to get out on the road.

The average Canadian car insurance claim in 2007 was \$14,075. In the United States that average was \$21,350. With this being the average it is clear that the replacement or repair of lost or damaged vehicles is only part of the scenario played out in most claims. Medical treatment, care and

equipment for those injured in accidents is much more expensive and is often the part of car insurance most overlooked by consumers when shopping. It is not difficult to see that a disability, even slight, caused to a young to middle aged person of working age can have a lasting and costly effect on both the victim and the economy.

## **The Consumer**

So what motivates the consumer to continually put the bottom line sometimes above common sense? one could argue that it is our ‘consumer driven’ society. The premise that the less you spend here the more you might have for something else. or, it could be that the mega-marketing efforts which are focused on ‘saving money’ are working.

If a gecko (GEICO) or a red lipstick wearing check-out girl (Flo for Progressive) can make you believe that you are making the right choice and saving money over all of those other stuffy, traditional, ‘bank like’ providers, maybe people are being influenced.

Now those examples are American, but those television commercials and web pop-up ads are invading our Canadian screens every day and night. It is hard not to think that they are not influencing buying behaviour in Canada.

## **The Broker Perspective**

“When I hear the words ‘cheap insurance’ it makes me leery,” says the Executive Director of the Insurance Brokers Association of Nova Scotia, Karen Slaunwhite. “I am a firm believer in you get what you pay for, and when it comes to purchasing my insurance I want to have confidence that I am working with a professional who will evaluate my insurance needs and offer me a selection of products that best meet those needs.”

Slaunwhite knows what she is talking about. Representing the interests of

hundreds of brokers, she and her peers across Canada are no doubt seeing the challenges that independent brokers are facing when it comes to the marketing of 'cheap' in relation to one of a broker's key products.

"My experience is that once a consumer experiences a claim their attitude toward purchasing insurance changes as they become aware of the things that are important in making future decisions regarding their insurance needs.", says Slaunwhite.

From our own brokerage's experience, I can attest to this also. We have many loyal clients who know the value of an independent broker, and we have a few who also come back after leaving for that cheaper price only to realize for themselves that it was not what they were expecting.

#### The Marketing Hook

From a marketing perspective the consumer driven, flashy, in your face use of the word 'cheap' can no doubt have an impact. As brokers we need to be vigilant about how the products we represent are marketed by our insurer partners and our industry in general. We also need to be careful about how we use this word and what it says about ourselves.

Marketer Terry o'Reilly, creator of the popular CBC Radio show 'The Age of Persuasion' notes in his most recent book of the same title that, "What can and must change is that advertisers must constantly realize the consumers they court are growing smarter and more media literate."

So even though 54 million hits might seem like a marketing success story, consumers can and probably will see through the confusion. Brokers need to continually evaluate their marketing efforts and those of their suppliers and be ever vigilant of short-changing themselves, and their potential clients, by taking the easy and cheap way out. ■

Chris may be reached at (902) 678-6277 or via email at, [Chris.Bavis@mcti.ca](mailto:Chris.Bavis@mcti.ca).

# IBANS Broker, Bruce Lipsett, Recognized

## Following a Dream

Bruce Lipsett, Bridgewater Insurance Agency Limited and Past President of IBANS (1997-1998), was recognized by the RCMP for his dedication to the community as an auxiliary constable.



*Bruce Lipsett displays the Commanding Officer's Certificate he received for 17 years service as an auxiliary constable*

Photo courtesy of Lighthouse Media Group, Bridgewater.

Mr. Lipsett dreamt of becoming a Mountie since childhood; however when circumstances arose that changed his career path Bruce decided to serve as an auxiliary constable. During his time with the RCMP he did everything from conducting checkpoints and monitoring festivals, to working routine shifts and patrols throughout Lunenburg County.

"I got a lot of self-satisfaction out of being an auxiliary constable. It challenged me in ways different than my normal day to day job as an insurance broker," stated Mr. Lipsett.

On April 28, 2010 Staff Sgt. Mark Furey presented Mr. Lipsett with a Commanding officer's Certificate for his 17 years of service. We commend Bruce for his contributions to the community and never giving up on his dream.



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# IBAC Parliament Hill Day 2010

Over the last several years, the Insurance Brokers Association of Canada (IBAC) has enlisted its members from across the nation to ensure their voice is heard on Parliament Hill, with its annual Parliament Hill Day held in Ottawa each June.

The key messages that were brought to the decision makers included issues related to the Bank Act, and regulations of on-line financial activity.

Once again, IBAC's 2010 Parliament Hill Day was another success as they continue to foster new relationships and advance old ones with key decision and policy makers. Preparation, delivery of focused advocacy goals and member participation helped make it yet another successful day on the Hill.

The 2010 delegation from Atlantic Canada was as follows:

## New Brunswick Delegates

Linda MacAfee  
Georges Leger  
Mike Daniels  
Steven White  
Andrew McNair  
Bob Kimball  
Lisa Colwell  
Stephen Halsall

## Nova Scotia Delegates

Karen Slaunwhite  
Ken Myers  
Darren Lipsett  
John Pino  
Carolyn James  
Peter Fredericks

## Newfoundland & Labrador Delegates

John Penney  
Kent Rowe  
Kelly Hickman  
Basil Crosbie  
CJ Nolan

## Prince Edward Island Delegates

Blake Craig  
Karen Doiron  
Mark Hickey



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# IBAC Parliament Hill Day 2010



# IBANB Political Action Committee



Chris McTague, BBA, CIP  
IBANB Political Action Chair

When the Fall Issue of the Atlantic Insurance Broker Magazine is printed the Election outcome in New Brunswick will already have been decided. At press time in mid August, the official campaign had just started. Although the delay in the Lepreau refit by another year seems to be top of mind, the topic of automobile insurance is never too far from the spotlight.

Recent discussions are centering on the definition of soft tissue and whether or not it should be amended, as well as, if the cap limit should be increased. In Nova Scotia, the NDP Government on May 11th, 2010 decided to increase the \$2,500 cap to \$7,500 for people injured on April 28th, 2010 or later. Stakeholders, brokers, insurers, and politicians alike are watching this change closely, interested to see what this could mean in terms of future rate increases.

In 2003, there was no question that the New Brunswick system was broken; claim costs were out of control and insurers were cancelling brokers and restricting new writings. The end result was a black eye on the entire industry, as consumers were not being properly served. With the introduction of the cap, premiums decreased dramatically (35%) and there is an ample supply of automobile markets throughout the province competing for business. Although the industry is currently stable and working, we must, as an association stay vigilant and pro

active. Through working closely with the government and insurers we can surely provide an affordable product to consumers based on their need for proper coverage and limits.

No matter which party forms the government we must continue to have regular dialogue with our MLA's. We need to ensure they are up to date on where we stand and where we would like to see things head.

In addition, we are also working on another Broker Awareness Day in Fredericton where we can meet the new MLA's to update them on industry matters that are of concern to them and their constituents. An update on this event will be sent out to members early in the New Year. I hope everyone had a safe and happy summer and look forward to hearing from you in the near future.. ■

Chris may be reached at 506-632-5020 or [cjmctague@andersonmctague.com](mailto:cjmctague@andersonmctague.com).

An advertisement for Portage Mutual Insurance's Realty Pro program. The background is a photograph of a modern building with large glass windows and a blue sky. At the top, there is a logo for Portage Mutual Insurance, which includes a stylized orange map of New Brunswick. Below the logo, the text "Realty Pro" is written in a large, white, serif font, with "Pro" in a smaller, orange, sans-serif font. The main body of text is in a white, italicized serif font, describing the range of insurable exposures for building owners. At the bottom, the website address "www.portagemutual.com" is displayed in a white, sans-serif font.

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**Wednesday, September 29**

4:00am - 8:00pm Delegate Registration &amp; Check in

**Thursday, September 30**

7:30am - 12:30pm 2010 ACIB Golf Tournament – Clovelly Golf Club, St. John's (Return transportation provided)

9:30am - 12:00pm Delegate Registration &amp; Check in

1:30pm - 2:30pm Lunch and presentation of Golf prizes – Delta Hotel

4:00pm - 7:00pm Trade Show – Buffet Supper

7:30pm Rally in the Alley – George Street Extravaganza!

**Friday, October 1**

8:00am - 9:00am Breakfast

9:00am - 4:00pm Professional Development Program

9:00am - 10:15am Session 1: Social Media: *What managers need to know and what customers want*9:00am - 10:15am Session 2: *Re-inventing Yourself* (This session will also be available in the afternoon)

10:30am - 10:45am Coffee Break

10:45am - 12:00pm Continuation of Professional Development Program

12:00pm - 1:30pm Lunch

Guest Speaker T. A. Loeffler – *Reaching for the Top* – Award winning motivational speaker who aims to climb the seven highest peaks on the seven continents, and has twice climbed Mt. Everest.

2:00pm - 3:15pm Session 2: *Re-inventing Yourself*

3:15pm - 3:30pm Break

3:30pm - 4:30pm Continuation of Professional Development Program

4:00pm - 7:00pm Trade Show

7:00pm Cocktails

7:30pm Dinner &amp; Presentation of prizes. Ticket holders will have a chance to win their choice of 3 exciting vacation packages!! (Purchase of tickets required)

9:30pm - 1:00am Entertainment – Theme night – Austin Powers *The international Insurance Person of Mystery*  
Come dressed as your favorite Austin Powers Category or your best 70's duds!!**Spouses Program - Will require a minimum of 20 spouses/delegates – Light House Picnic at The Colony of the Avalon**

8:30am Meet in Lobby

9:30am - 4:00pm Lunch and tour

A scenic drive to Ferryland and a lunch and Lighthouse tour in the Colony of Avalon. This event is said to be the best thing to do on the Avalon Peninsula!!

**Saturday, October 2****Spouses Program - Will require a minimum of 20 spouses/delegates – "The Rock" and Culture Tour**

10:00am - 1:00pm Take part in this "out of this world" experience that begins by examining the stars and the solar system at the Johnson GEO Centre and winds up with visits to the NL Folk Arts Council facility and the NL Art Gallery located at The Rooms.

**Free day for Non- Spousal program delegates**

6:30pm Cocktails and Delegate Photo Shoot. Dress – Semi- Formal

7:30pm Presidents Gala Dinner. Entertainment – Kelly Anne Evans

# IBANB Rising Stars



There are many “*rising stars*” within the membership of IBANB.

*Their accomplishments and contributions often times go unnoticed. If you would like to be featured or know someone that you would like to suggest, please contact the IBANB office.*

We would like to take this opportunity to introduce you to **Brian Schryer**, from Kent & White Insurance Ltd. in Bathurst, NB.

Tell us a bit about your family:

*“I’m proud to be a 3rd generation New Brunswick Insurance Broker. My grandfather A.K. (Brub) Schryer became an insurance broker in the 1940s and I currently work with my father Hugh who has been a broker for over 30 years. They are both great examples of hardworking and dedicated brokers. My mother was a secretary in the school system for 32 years. She retired from her job this year; I’m sure all the smiles she created at her school will be missed. I consider myself extremely lucky to have been brought up by such a caring and passionate family.”*

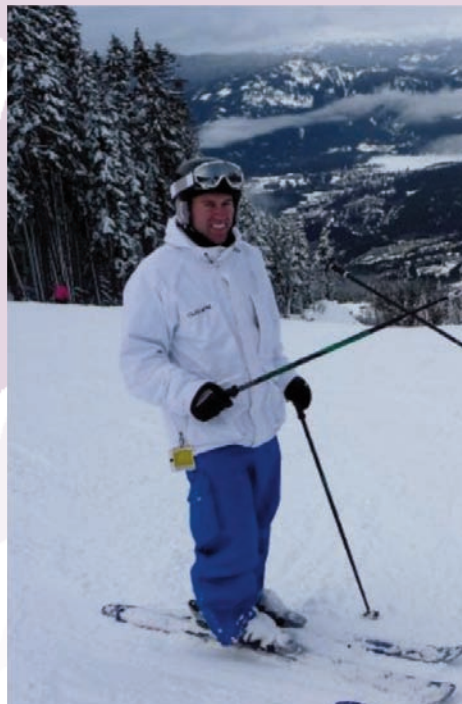
Have you always lived in New Brunswick?

*“I was born and raised in Bathurst and I attended university in Fredericton so it’s safe to say that I’m an NBER through and through. Today, I love being back in my*

*hometown. Bathurst and the North Eastern region are so rich in history with both the French and English cultures. I believe there’s a tremendous amount of untapped potential in this area of the province just waiting to be realized. It truly is a beautiful place.”*

What are some of your favorite pastimes?

*“Summers in Bathurst are great. We have two great golf courses which I love to play at. When it’s too hot for golf, I enjoy going to the beach with friends for some Frisbee and washer toss. During the winter, my passion is hockey. I enjoy playing and watching the sport. We’re very fortunate to have the Acadie-Bathurst Titans in our area. My dad and I have been season ticket holders since the team moved here. It’s always great to see future and potential NHL stars in action right on our home rink.”*



*Brian enjoying his newest pastime – skiing in Whistler, BC.*

What is your educational background?

*“After high school I enrolled at Dalhousie University in the Bachelor of Recreation Science / Bachelor of Management program. I realized that I was not a science type person but I really enjoyed my business courses. After two years I made the decision to transfer to UNB in Fredericton for Business Administration. After university, I began working full time at Kent & White Insurance. In the fall of 09, I wrote the CAIB 1 exam and received my broker’s license. This past Spring I completed CAIB 3. Next on my list will be the final CAIB courses so that I can receive my accreditation.”*

How long have you been involved in the insurance industry? As a broker?

*“I often joke and say that I began working in the insurance industry 20 years ago although I’m only 25 years old now. My first paying job consisted of going into my father’s family brokerage with him before elementary school, opening the safe, getting the cash ready and turning on the 2 computers. I believe I received \$2 a week for my efforts. More recently, during university I worked a few summers at Kent & White Insurance. I started off taking pictures, working as an office clerk and I worked a bit at the reception. I began fulltime in September 2009. I wrote my broker licensing exam last November and have been a broker since then. I feel that my experience in other positions at our office has really helped me understand how the office works as a whole.”*



How did you get into the insurance industry?

*“My grandfather started his family brokerage in the 1940s (A. K. Schryer Insurance). He and my grandmother, Beryl, ran the business for many years. Later on, my father began working along side him and eventually took over for my grandfather. Now my father owns and operates Kent & White Insurance and gave me the opportunity to work along side him as he did with his father. I’m very fortunate to have a family history of successful insurance brokers. I know it’s going to take a lot of hard work to live up to their reputations. I still have much to learn!”*

What is your favorite part of being involved in the industry?

*“Quickly after I began working, I realized how tight the culture is within the industry. Every event or function I’ve been a part of has impressed me because of how much camaraderie is displayed by everyone. Rather than being looked down on for being new, I’ve always felt that people in the industry see me equally as their peer whether they have 5, 10 or 40 years experience in the business.”*

Has your participation in the YBN been beneficial to you, your career?

*young brokers to have face-to-face meeting with the company people that they work with on a daily basis. The YBN provides opportunities for this and allows young brokers to form important relationships that can carry on throughout their time in the industry.”*

What advise would you offer to other young brokers?

*“Don’t be shy! Ask questions, sign up for courses and seminars, request time to attend industry functions. Some of the best lessons and information I’ve learned has come from my discussions with others in the industry. The more you learn, the better you can help your clients, your brokerage and yourself!”*

What are your aspirations/plans for the future?

*“I’d really like to help encourage recruitment to the insurance broker workforce. The decision was easy for me because of the family connection. Often younger individuals dismiss the opportunity to work in this industry much too quickly. I want to show other young people that being an insurance broker is a challenging, rewarding and exciting job. In an industry that is constantly changing and facing new challenges, I know that young brokers will provide the innovation and leadership that is necessary to take us to the next level.” ■*



*Three generations of New Brunswick Insurance Brokers.  
L to R: Brian Schryer, his grandfather A.K. Schryer and his father Hugh Schryer.*

What is your position?

*“I work as a personal lines broker and I’m beginning to work in commercial as well. I also take care of the marketing for Kent & White.”*

*“Even after just a year in the industry, my participation in the YBN has been invaluable. In this day and age, we often find ourselves doing more and more business over the phone, through emails and web conferences. However, one of the greatest advantages we have as brokers is our face-to-face relationships with our clients. It is often difficult though for*



# IBANB Marketing Report



Andrew McNair, CAIB  
IBANB Marketing/PD Coordinator

IBANB is pleased to announce the launch of our **new website** at the same address... [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)

The ibanb.org url will be phased out including the website url and email addresses. Please update any website bookmarks and email addresses accordingly.

**IBANB Website:** [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)

**Office email addresses:**

**Linda MacAfee** - [lmacafee@nbinsurancebrokers.ca](mailto:lmacafee@nbinsurancebrokers.ca)

**Andrew McNair** - [amcnair@nbinsurancebrokers.ca](mailto:amcnair@nbinsurancebrokers.ca)

**Judi McIsaac** - [ibanb@nbinsurancebrokers.ca](mailto:ibanb@nbinsurancebrokers.ca)

**Laura Matchett** - [lmatchett@nbinsurancebrokers.ca](mailto:lmatchett@nbinsurancebrokers.ca)

The new site includes many changes and improvements including:

- New 'look & feel'
- Improved navigation (drop down menus)
- Improved members section (unique sign in for each brokerage; complete marketing toolkit available online)
- More prominent link to MyInsuranceShopper
- Atlantic Broker Magazine online (share with all staff and more accessible to all)
- Link to our YouTube channel ([www.youtube.com/nbBrokersTV](http://www.youtube.com/nbBrokersTV)) with our TV ads
- Social Media 'widgets' to be able to share all content of the website...spread the broker advantage 'virally'
- More prominent contact information

## 'In the works':

**Blog** - the new website is built on 'blog software' so that we can transition easier into the world of social media. Our new blog is already built, however isn't quite ready to launch. If you have suggestions for content or are interested in writing some content for us in the way of industry specific articles either for consumers or brokers please do not hesitate to contact us.

We already have a Facebook page ([www.facebook.com/nbBrokers](http://www.facebook.com/nbBrokers)) and Twitter account ([www.twitter.com/nbBrokers](http://www.twitter.com/nbBrokers)) and hope to more officially launch those in conjunction with our blog in order to leverage the benefits of using social media both to engage members and educate consumers.

You may contact Andrew at (506) 450-2898 or via email at, [amcnair@nbinsurancebrokers.ca](mailto:amcnair@nbinsurancebrokers.ca).

## Congratulations Wilson Insurance

80<sup>th</sup> Anniversary

On June 18th Wilson Insurance in Fredericton, NB celebrated their 80<sup>th</sup> Anniversary with a BBQ and cake at their north side office.



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# Oil tanks: Plugging the leaks with data and regulations



*Bill Adams, VP, Atlantic Insurance Bureau of Canada*

Oil is permeating public consciousness of late. We're seeing it break through pipes and tanks, and gush, spill and seep into areas it doesn't belong. The results, though varied in scope, are never less than serious and are most often disastrous. And the calamity can strike very close to home.

Oil is the primary source of heat for most homes in Atlantic Canada. Forty-two percent of all Atlantic Canadian homes have an oil tank and, therefore, a potential environmental hazard. A single litre of leaked oil can contaminate one million litres of drinking water. The clean-up costs related to oil spills average between \$250,000 and \$500,000. However, they are often much higher than that and can include everything from replacing the tanks and supply lines and removing contaminated soil around the home to replacing the home's foundation. Indeed, in a recent case in Dartmouth, Nova Scotia, an undetected domestic oil leak led to damage so severe that the house was beyond repair and had to be demolished.

Property and casualty (P&C) insurers are the primary bearer of the costs of cleaning up sites contaminated by fuel oil spills. As our industry has always been there for our consumers when disaster strikes, Insurance Bureau of Canada (IBC) estimates that insurers pay \$20 million per year for these

clean-ups, in Atlantic Canada alone. In recent years, remediation costs have been on the rise, and homeowners are feeling the pinch as increased claims put pressure on home insurance premiums.

One way consumers can protect themselves is by fully understanding the level of coverage that they have in the event of an oil spill. This is where our industry has an opportunity to shine; particularly in commercial situations where oil spill coverage is not necessarily mandatory. Everyone benefits when consumers are informed.

The issue of oil spills is relevant to almost all Atlantic Canadians and has the potential to have negative impacts on their personal and shared environments, health, finances and day-to-day lives. As such, the residents, media and governments of the four provinces are sitting up to take notice. Public concern about oil leaks and spills is growing and questions are being raised: How can fuel oil spills be prevented? What is the best way to clean them up? Who should cover the costs of both prevention and remediation?

The first two questions are of great concern to the insurance industry, and to the communities where we all live and work. Prevention strategies and clean-up procedures both directly impact how effective approaches are used to restore impacted areas with the utmost concern given to the safety and health of those in the area. The third question of cost is also important to insurers and consumers. Though insurers pay for the clean-up costs, all homeowners eventually pay by way of premiums.

Over the past several years, the Insurance Bureau of Canada has worked in conjunction with departments of the environment in the Atlantic Provinces to reduce the incidence and severity of domestic oil spills. The purpose of this collaboration is to protect and restore areas affected by spills while attempting to

contain costs associated with clean-up efforts. It is important to maintain high standards for remediation efforts to protect the environment and the health of those who will eventually inhabit the remediated site.

IBC contends that one of the best routes to the long-term prevention of oil spills is to put regulations in place to control the quality, location and installation of the fuel tanks. Regulating oil tanks is critical to maintaining high standards of human health, quality of life and environmental well-being. When fuel-oil-heating tanks are inspected according to a strict body of rules, consumers are able to rest at ease, knowing that their heating solution is safe, dependable and ecologically responsible.

Currently, Prince Edward Island and Newfoundland and Labrador are the only two Atlantic Provinces that regulate the installation and replacement of domestic oil tanks. Regulations in those provinces stipulate that only licensed installers can put tanks in place, that the thickness of the steel must meet a regulated minimum standard and that tanks must be replaced every 15 to 25 years, depending on their location (i.e., indoors or outdoors). New Brunswick is also taking positive steps forward in reviewing proper procedures and impacts.

Meanwhile, Nova Scotia has focused its efforts on consumer education via publications and partnerships with interested service providers such as realtors. A great step in the right direction, these consumer education strategies would be enhanced and reinforced if regulations also existed.

In an effort to support the efforts of government, IBC is currently collecting data to measure the frequency, severity and causes of insured oil spills. The Domestic Oil Spill Data Collection Program, begun in 2008, involves 25 insurance companies representing approximately 90% of the direct written premium in Atlantic Canada.

So far, IBC has two years' worth of data (for 2008 and 2009). Due to refinements in data collection processes, and waiting to have a number of years' worth of comparison data available in order to draw solid conclusions, IBC expects to release the results of the Domestic Oil Spill Data Collection Project by 2013. By then IBC hopes to have statistically significant data indicating conclusively which factors are the greatest contributors to domestic oil spills. However, there are many things that our industry can do prior to 2013 to prevent oil spills from happening. These include encouraging regular tank inspections for those who heat with oil, public education on fuel oil tank maintenance and talking with elected officials about regulation, just to name a few.

IBC has received much positive feedback for simply undertaking this project, particularly given the high participation rate by insurers. We firmly believe that regulations supported by thorough and accurate data can help Atlantic Canadians keep their home-heating oil in their tanks, where it belongs.

The priority for insurers in the unfortunate event of an oil spill has and will continue to be the return of impacted sites to previous conditions, with an emphasis on public health, safety and the environment. After all, ours is an industry that prides itself on being there for our consumers.

IBC remains committed to working with industry and government officials in these efforts. A well-served consumer matched with strong regulation and consumer education on coverage of oil spills will do a great deal to ensure that fuel-oil spills are minimized and that Atlantic Canadians and our shared environment are properly protected. ■

*You may contact Bill at  
902-429-2730 or  
wadams@ibc.ca.*

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# IBANB CEO Report



*Linda MacAfee, FCIP, CAIB  
IBANB Chief Executive Officer*

Fall is here once again and we all have settled back into our routines. Here at the association the laid back atmosphere of summer has faded as we ramp up for fall courses, our Annual Meeting and Convocation in addition to our regularly scheduled tasks and activities.

President Georges Leger, our IBAC Director Steven White and the association staff hosted the IBAC Annual Meeting in St. Andrews in mid-September with delegates attending from across Canada. We are indebted to Paulette Holder, IBANB Governor, for taking the lead in planning and coordinating the social events for delegates and their companions. Under her careful eye, no detail was omitted with the delegates receiving a warm welcome and a large helping of New Brunswick hospitality.

Our Annual Meeting is coming up on October 27th at the Crowne Plaza in Fredericton. I hope to see you all there. At that time we will wish our Chairman Steven White adieu as he leaves the Board. Steven has always been an advocate for brokers both at the IBAC level and here at IBANB. He has served as the Atlantic CSIO rep and as Chairman of the IBAC Technology Committee. He will be missed at our Board table and we wish him well as he gets back into the business of being a broker.

Georges Leger will move from his current role as President on to Chairman for his last year on the Board. Current President Elect, Marc Leger will take on the reigns of President. I am looking forward to working with Marc, our Executive Committee, returning Directors and those who will be newly elected at the AGM.

We have number of irons in the fire and as fall progresses I am sure there will be a few more

added to the mix. One of the first tasks on our agenda is to contact all MLAs. We need to meet with those MLAs who are returning for another term to cement our relationships with them and remind them we are available to assist wherever we can. Relationships must be built with newly elected MLAs to assist them in understanding current insurance issues, what the IBANB position is and where brokers fit within the industry. I urge each and every one of you to contact your MLA to congratulate him/her on their election and offer to help him/her with insurance matters. If possible take a few minutes to visit with him/her or invite him/her to your office to meet your staff.

Now that we have a government in place, IBANB can start to plan for our upcoming Broker Awareness Day. Once again, we need your participation to make the day a success. I'm sure all brokers that attended our first Broker Awareness Day will tell you how effective we were in raising our profile and in explaining who we are and what our positions and issues are. Feedback from both government and opposition was very encouraging with many commenting that we need to do this on a regular basis.

As yet we have not received a response from the Department of Justice regarding our request to have the provincial Credit Union Act mirror the proposed federal changes to the Bank Act announced by Minister Flaherty. The changes will prohibit banks from advertising their property & casualty insurance operations on their bank websites. In essence, websites are deemed to be websites and will be subject to the same restriction bricks and mortar branches must follow. WE think Credit Unions need to adhere to similar legislation provincially.

Over the course of the summer I have had feedback from members who have been audited by the office of the Superintendent of Insurance, as well as those who have experienced delays with the licensing renewal process. Be warned delays in issuing renewals have been known to be up to 6 months in length. From those conversations I have gleaned some information that may be of assistance to you when renewing licenses for yourself and members of your staff.

Trust accounts remain one of the focal points. If a renewal license has not been received by the expiry date of the current license, a broker cannot continue to work in the capacity of a broker. That is they cannot deal with clients or handle issues that relate to their policies.

All applications for licensing are closely scrutinized and will be held up if there are any irregularities in the answers provided. For instance if a broker has declared bankruptcy, this will result in additional investigation and therefore could delay the issuance of a license. Any criminal code convictions, including a DUI charge, will be investigated and could cause a delay in issuance.

Brokers would be wise to advise the office of the Superintendent of changes when they happen in order to allow the auditors ample time to investigate and make a decision prior to the renewal date so as not to delay license issuance.

All new procedures put in place by the Superintendent of Insurance are intended to insure consumers are well protected.

Through the Insurance Branch website consumers are now able to confirm that the insurance intermediaries they deal with are licensed. All licensed insurance brokers/agents, adjusters and insurers are now listed on the Insurance Branch website. Easy access provides consumers with license details including license number, class of license, effective and expiry date, employer, license sponsor and any restrictions placed on the license. You can access this information at [www.gnb.ca/0062/insurancebranch/index-e.asp](http://www.gnb.ca/0062/insurancebranch/index-e.asp)

With the assistance of Mount Allison University, we are conducting a survey to determine the cost to educate and license brokers, as well as, how many brokers will be hired over the next few years due to both succession and growth. Armed with this study, we intend to present our case to government to request funding to assist member brokers defray these costs. We anticipate the study will be completed by year end and ask for your participation to ensure our results are truly reflective of the broker community over the next 5 years.

In closing, I urge you to attend our Annual Meeting on October 27th to show your support of our Board of Directors for the work they do on behalf of the broker community. Plan to round out the day by attending Convocation 2010 to enjoy fellowship with your fellow brokers and to acknowledge our latest class of graduates – the future of our distribution channel. ■

*You may contact Linda at 506-450-2898 or [lmacafee@nbinsurancebrokers.ca](mailto:lmacafee@nbinsurancebrokers.ca).*



# Catastrophes and your E&O Exposure



Steve Ritter, Swiss Re  
Head of the Canadian Broker E&O  
Program

At the time of writing this article summer is well upon us and the fall season is rapidly approaching. With the changing of seasons typically comes predictions from the scientific community and government agencies advising their best estimates of expected hurricane activity, floods, rainfall, forest fires, winter storms, and the like. For some, the predictions are not encouraging. Catastrophes are not limited to just those of “natural” causes. Terrorism, arson, chemical spills, and explosions can also be catastrophic. Are we immune? Absolutely not! Recall hurricane Jaun in 2003, the 1998 ice storm, and the massive 1917 Halifax explosion.

Catastrophic events are occurring more frequently. Claims against brokers for uncovered losses are also becoming more prevalent. Unfortunately, catastrophes can reveal on a large scale, where your client’s coverage may be lacking and potential E&o claims lurking.

Typical drivers of E&o losses include: the failure to recommend appropriate coverage, failure to place the proper coverage, and placing coverage with inadequate limits.

The following are risk management tips relating to E&o claims from catastrophic events:

- Ensure your office procedures clearly set out the requirements and procedures when

it comes to ascertaining client coverage needs, recommendations, and ultimate placement.

- Use coverage checklists to ensure you are offering all the coverages your personal and commercial lines customers can use. Pay special attention to the coverage needs of your commercial clients (ie business interruption, extra expense, valuable papers)
- Obtain a written rejection of coverage for all coverages not taken by your client, Ensure that the coverage and limits requested match the coverage policy wording provided. Also, be sure to point out any coverage sub-limits, key policy exclusions and provisions that may be applicable as a result of a catastrophe (flood, earthquake, sewer back-up, terrorism)
- The need for well documented files is obvious. Do you have the ability to recover or recreate damaged files and correspondence? Ensure your office has a disaster recovery plan in the event your office is out of commission.
- Review your E&o insurance policy limits. What you may consider to be an adequate limit for a single E&o loss may prove to be inadequate if a major catastrophic event occurs.

Bottom line, catastrophes are a reality for us here in Canada. Take the same care and concern with your own loss exposure that you afford for your clients.

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Steve may be reached at (416) 217-5576 or via email at, [stephen\\_ritter@swissre.com](mailto:stephen_ritter@swissre.com).

## IBC Be Smart Be Safe New Brunswick Tour

IBANB Marketing Coordinator, Andrew McNair and summer student, Laura Matchett joined IBC at a couple of their Be Smart Be Safe Tour stops around New Brunswick this summer to help spread the word about the Broker Advantage. The Be Smart Be Safe tour is designed to educate drivers on the dangers of distracted driving.



# IBANS Executive Director's Report



*Karen Slaunwhite, BA, BPR, MEd, CAIB (Hons)  
Executive Director, IBANS*

## Video is Chic Again!

It's a beautiful summer night, my husband Kevin is on duty at the fire station; I have just tucked my daughter Julia in bed for the night so I drop by my 14 year old son Jacob's room to see what he is up to. I knock on the door, Jacob says, "come in", and when I open the door I am astonished at what I see.

Jacob is on the bedroom floor with an XBo X taken apart, he has a soldering device to his right, his laptop is on the bed streaming a video to the TV and he is on an IPO D chatting on messenger. I was totally enthralled watching my son multi-tasking and not missing a beat as it's not what I expected to see at that time of night and I couldn't help but think that I would be lucky to be able to do one of those things at a time let alone all three.

When I saw an opening for conversation I took it and asked Jacob what he was doing. He told me he was Jtagging the XBo X which was Greek to me of course and to be honest was interesting but not the element that piqued my curiosity. What totally amazed me was how Jacob had no aversion to trying something new and how independent he was in taking on the challenge and responsibility for learning how to do this thing called Jtagging. I

couldn't help but ask him how he could focus with the video going, being on messenger and soldering the XBo X all at the same time.

Jake gave me "the look" which only 14 year old boys can give their mother's, it was almost poor old thing I better explain this slowly to her so she can understand. Jacob said, "Mom it's all related, the video shows me how to do it and I'm chatting online with a guy in Texas who has done this before so it's helping me get it right. I wish learning at school was like this".

It's funny about inspiration as you never know where it will come from and for me tonight it came out of nowhere on a beautiful summer night from a 14 year old boy who embraces learning and life in a way that is inspiring. At this point you may be wondering the relevance to you as IBANS members and brokers so I will cut to the chase and sum it up in a nutshell, as the future tools in adult learning and in particular the CAIB program just might be video.

Over the past 3.5 years I have been monitoring student results for the CAIB program and the same two issues keep rising to the surface: 1) how to enhance the learning experience for our students and 2) how to improve academic results.

At present, IBANS student pass rate is 67% and I believe that we can improve these results and the student's learning experience with the use of video as a learning aid. When I graduated from Mount Saint Vincent University in 1990 I went to work for Sight and Sound Productions a video and television production company. The company's specialty was producing training videos which were being utilized heavily in the corporate world. If you recall the early 1990's as I do, we were in the beginning of a recession and companies were cutting back; as a result, video took a back seat and the internet became the way of the future because it was cost effective and far reaching.

The interesting thing is that old technology

has become cutting edge again and thanks to the internet and advancements in technology video has become accessible and affordable for everyone. Over the past couple of months IBANS has been researching the use of video and how we can use the IBANS website and YouTube to get our message out to our stakeholders. I believe more strongly than ever that video has not only become chic once more but that video has the potential to enhance the learning experience for our CAIB students and also their academic performance. The other opportunity that video provides when coupled with the internet is a means of delivering a consistent message to a wide audience.

According to my 14 year old source there are videos on YouTube for absolutely everything. Jacob tells me that when he is looking for information on how to do something or he wants to learn something new he looks for a video to provide the information. He says, "Mom it's a great way to learn and I don't find it's like work. I find video holds my attention and I can remember things better".

I think Jacob is on to something and I believe he is not alone in his approach to gathering information and learning. We are living in an age of fast paced change, immediacy and people having the attention span of a gnat so I believe we have to take every opportunity to package our messaging in a way that will stick in our audience's minds. I think video is the tool which will assist us in achieving the results we are looking to realize.

I look forward to pursuing this direction and the opportunities it will create for the IBANS membership. If you have any thoughts on this subject that you would like to share, please give me a call, as I always welcome your input.

On a final note, I want to thank Jacob for keeping things interesting for me at home and also for being a source of inspiration in my life! . ■

*You may contact Karen at 902-876-0526 or Karen@ibans.com.*



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# IBANB Young Broker Network



Lisa Colwell, BA, CAIB  
Chair, New Brunswick YBN

## Let Me (Re-) Introduce You to YBN....

This is normally the time of year when we ask for new committee members to step forward and sit on the YBN Committee. Then I realized that there are a lot of you out there who may not even know what the YBN is all about. Sure, we curl each year but there is more to us than that.

If you are under the age of 40, have an interest in industry issues (or want to learn about them) and would like to develop some additional skills to help your insurance career, than YBN is for you!

YBN's mission is to build a strong network within our industry and act as a resource for new young brokers through educational opportunities and social networking. We work with IBANB to help organize such events as Convocation and participate in Lobby Day in Ottawa. Some of our former and present members are sitting on the IBANB Board too. We also maintain a YBN Blog (<http://ibanb-ybn.blogspot.com/>) and a group on Facebook.

You have read about how pleased I am with all I have learned from being on the YBN Committee, and I truly mean all of it. I have more appreciation for what goes on behind the scenes so that I am able to do my job. What I have learned allows me to

educate my clients when they call asking why they should have the Broker Advantage work for them rather than deal with a bank.

Now I know YBN has been a little quiet over the past couple of years. This year was certainly a challenge being a committee of 1. But now more than ever we need more involvement on the committee level so we can get ourselves back out there promoting ourselves, and our industry, as a viable career with many educational opportunities to all of its members.

Now with all of that being said, who is interested in being on the YBN Committee this fall? I will be sitting on as Past Chair and will be happy to guide the new members through the next year. If you have any questions or have any interest please contact me or Andrew McNair and we will be happy to answer any questions you have.

Have a great fall everyone! ■

Lisa may be reached at 506-458-8505 or [colwell@wilson.nb.ca](mailto:colwell@wilson.nb.ca).

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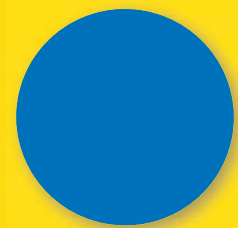


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# IBANB Director Profile



*Kirby Curtis, CAIB  
MacRae Insurance Services*

Kirby is 42 years old, born and raised in Blackville, NB; his wife is a music teacher at James M. Hill High School and they have two children ages 17 and 11 both of which are very active in drama and dance. Kirby graduated from Blackville High School in 1987 in a class of 20 graduates; he then ventured to St. Thomas University in Fredericton, NB. Subsequently, he decided to continue his educational career at NBCC in Miramichi where he obtained a Diploma in Course Ware Authoring, which provided him the competence to design computer software. Kirby started out in the car business where he worked for three years as a Business Manager; this prompted him to pursue a Business Diploma at NBCC Moncton.

After completion of his Business Diploma, Kirby was hired in May 1996 at MacRae Insurance Services and has been there for almost 15 years. Kirby married into the insurance industry as his father-in-law is the current owner of MacRae Insurance Services. In 1980, his father-in-law Brian purchased the brokerage and at that time he was the only employee. The brokerage has since grown to four employees with the main office located in Blackville, NB. They also have a satellite office in Doaktown, NB which has been operating for 25 years.

In 2008, Kirby obtained his Canadian Accredited Insurance Broker (CAIB) designation; he is currently in the pursuit of becoming the owner of MacRae Insurance Services, and hopes to purchase more brokerages in the future.

Kirby has always been heavily involved in sports, playing at a national level for Team NB at both junior and senior levels for fast-pitched softball. His great interest in sports led him to volunteer as a minor hockey coach for many years. In his spare time, he enjoys playing recreational hockey, as well as playing golf and curling; but most of all he enjoys spending time with his kids.

Over the years, Kirby has been an active volunteer in his community. He has served as Chairman of the local Community Access Centre, as President of the Renous senior hockey team and is currently serving as the President of the local Credit Union. He is also an active member within the association, currently holding a position on the IBANB Board of Directors and is the Chairman of the Political Action (Government Issues) committee. Kirby feels that his experience on the Board of Directors allows him the opportunity to become more involved and aware of concerns within the industry and will be a major asset when he becomes an owner.

*You may contact Kirby at (506) 843-6558  
or via email at, [kcurtis@nb.aibn.com](mailto:kcurtis@nb.aibn.com).*

## 2010 IBANB Insurer Survey Results

Unfortunately, due to an insufficient number of responses for this year's Insurer Survey, we regret to inform you that we are unable to provide the much anticipated results for 2010.

Since there was a low response rate, we did not feel the results were an accurate assessment of the companies represented in the survey.

Please look for next year's Insurer Survey results, as we hope to have an ample number of responses!



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But in 2007 the distribution centre faced a serious threat of closure. Virtually derelict, and unimproved since 1950, the building was considered unsafe. Yet they couldn't shut the doors as they still had people to feed.

A local construction coalition stepped in with a radical idea to completely renovate the facility using building techniques that would allow the food bank to reduce their operating costs and to become a leader in energy efficiency.

And they could do all this without disrupting the ongoing work of the centre.

They were going to need specialist help to insure the building works, though. Not least because the whole project was being done on a 'pro-bono' basis. Add to that the enormous complexity of the build and the sheer number

of people involved, and it was clear that a flexible, innovative and creative insurance solution would be required.

This was just the kind of challenge that we have built our reputation on in the construction industry. The astonishing result was a greener, more efficient and more sustainable building that will be able to continue to provide food to over 200 facilities that assist over 112,000 people.

Times have changed for Sam. He has a home, a job and food on the table every day. And for the last seven years, whenever he can, he has volunteered help at the food bank distribution centre – providing a lifeline for those less fortunate than himself.

It's amazing what happens when there is a real hunger for change.

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# IBANB Professional Development

By: Andrew McNair, CAIB

Well, summer is over and most of us have taken our vacations by now and are well into the thick of things; as fall tends to be a busy time within our industry. For some of you it means hitting the books to study for courses. If you haven't already signed up for one of the fall immersion courses being offered, do it soon so that you have time to review the textbook before arriving at the course. IBANB is offering a CAIB 1, CAIB 2, and CAIB 4 in November. For more information or registration forms contact the IBANB office or visit our recently updated website at [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca).

As I write this article we already have 20 students who will be receiving certificates at our Convocation which is set for October 27th at the Crowne Plaza in Fredericton. The programs they will be receiving certificates for include IBAC's inaugural Associate in Insurance Production Canada (AIPC) Producer Academy; CPIB; CAIB and the first Professional Selling for Insurance Brokers (PSIB) course offered in New Brunswick. By the time this article goes to print there should be a few more CAIB grads to add to the list as a result of the September exam date. Keep an eye out in the next magazine for a full article about our 2010 Convocation ceremony.

To all of our graduates receiving awards on October 27th...Congratulations! And to anyone doing courses this fall...Happy studying! . ■



**Congratulations**  
from IBANB to our CAIB/CPIB Grads from our  
2010 exam dates!

**Well done!**



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# IBANS Young Broker Network



*Colin Brien, CAIB  
Chair, Nova Scotia YBN*

I am thrilled to be the newest chair of the Young Broker Network (YBN). I have been a member of the committee since its inception in February 2006. During that time we have had some great leaders on our committee that have increased our profile and have moved us in the right direction. I would like to take this opportunity to thank Darren Lipsett for his fine work of chairing the YBN over the past year. Darren was a great asset to the committee and we will continue to work on his initiatives as we move forward.

I am pleased to announce a new YBN initiative – developing a scholarship for students studying CAIB at the Nova Scotia Community College. As a part of their business program, the NSCC offers CAIB 1 to their students. One thing that is very important to the YBN is promoting our industry to young people in school and getting the word out there that being an insurance broker is a very rewarding career. Students who pass CAIB 1 are eligible to be a licensed insurance broker, so what a better way to promote our industry and our network than offering a

reward for students who fit this category! YBN's Annual Golf Tournament will be the first event that we will be fundraising for this. I am very optimistic that this will be a great way for us to get the message out to people in the insurance industry on how the YBN is giving back.

Bringing good people into our industry is in everyone's best interest. YBN is also going to be taking part in the Halifax career fair that takes place September 28, 2010 at the Cunard Centre. This event includes not only perspective Dalhousie students, but also students from Saint Mary's University, and Mount Saint Vincent University. IBANS and YBN are looking forward to take part in this event in efforts to promote our industry in a positive way.

We are always looking for YBN members to get involved and help out with our events. Just because you are not on the committee doesn't mean that you are not able to help out. We are actually going to be downsizing our committee and reaching out to the members to help in events and promotions that we do. If you are a YBN member and want to get involved and help out, please do so, by contacting me at: [colin.brien@mcti.ca](mailto:colin.brien@mcti.ca) or the IBANS office at: [info@ibans.com](mailto:info@ibans.com). If you are eligible to be a member of the YBN and haven't signed up, what are you waiting for? Go to the IBANS website [www.ibans.com](http://www.ibans.com) and click on the YBN tab where you will find all the info there. You can also join our Facebook group under Nova Scotia Young Broker Network. This is an excellent time to get involved in YBN and make a difference inside and outside our industry. ■

*Colin may be reached at (902) 835-5029 or via email at, [Colin.Brien@mcti.ca](mailto:Colin.Brien@mcti.ca).*

## Meet our Newest IBANS President



*L to R: Karen Slaunwhite, Hon. Scott Brison, Carolyn James*

**Carolyn James** has worked in the insurance industry for 28 years, 17 of which were with KN Umlah Insurance before it became SNC Insurance in 2007. She served as Chief of operations officer with KN Umlah Insurance, and is currently the Chief Executive officer of SNC Insurance, which is located in Halifax, NS, and currently has 15 employees.

Carolyn obtained her Canadian Accredited Insurance Broker (CAIB) designation in 2000 and has since facilitated these courses through the Insurance Brokers Association of Nova Scotia (IBANS). During her time on the IBANS Board of Directors, Carolyn has served the role as Treasurer, and Vice President. In September 2010, Carolyn will take on the role of President, IBANS. Carolyn also sits on several Broker Advisory Boards, both regionally, and nationally.

In her spare time, Carolyn enjoys golfing and fly fishing. She has 1 daughter, who lives in Vancouver, and also works in the insurance industry.

# IBANS Professional Development

*Keri Foley*

*IBANS Professional Development Coordinator*

## IBANS Unveils Education Syllabus

In an effort to assist our members with education related inquiries, IBANS has taken a proactive approach by developing the 2010 IBANS Education Syllabus.

The syllabus, which will be sent to each member brokerage throughout the province, contains answers to commonly asked questions pertaining to CAIB, Fundamentals, and licensing levels. Also provided are details on additional national programs, including Canadian Professional Insurance Broker (CPIB), Canadian Certified Insurance Broker (CCIB) and Customer Service for the Insurance Professional (CSIP).

In addition to information on courses, the syllabus also contains important information on registrations, deferrals, exam details, costs for education materials, and use of various designations.

To view a copy of the syllabus, please visit [www.ibans.com](http://www.ibans.com). For any professional development inquiries, please contact Keri Foley.

*You may contact Keri at (902) 876-0526 or via email at, [keri@ibans.com](mailto:keri@ibans.com).*



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CAIB 2 February 7-12, 2011  
CAIB 4 June 6-11, 2011

For more information contact  
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Web: [www.ibans.com](http://www.ibans.com)  
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# IBANB Director Profile



*Mike Weston  
Thompson Insurance & Assoc. Ltd.*

For 20 years now, Mike has been in the General Insurance business. He spent 12 years as a producer for Hatfield, Leech & Associates but then partnered with John Thompson to form Thompson Insurance & Associates Ltd.

In 1980, Mike graduated from Carleton North High School and then continued on to the Nova Scotia Agricultural College where he received his Diploma in Farming Technology in 1983. He then worked for the Department of Agriculture in Fredericton for a little over two years before returning home to work on the family farm.

Mike has been married to his loving wife for 24 years now and they have three children, Shawn 22 years old, Brynn 13 years old and Drew 11 years old. In his spare time, Mike enjoys golfing, fishing, camping on weekends and down-hill skiing during the winter months. Except for the time spent away at University, and his short time working in Fredericton, Mike has always lived in Centreville, NB. He now boasts that he is the only brokerage in town which has a population of 400.

For Mike, his start in the insurance business was, like many others in the industry, strictly by chance. After working alongside his father on the family farm, it

came time for his father to start thinking about selling the farm and retiring. His father did not want him to endure the same problems that he had so Mike began looking for another job while helping his father until the farm was sold.

Mike's wife is from the US and because of his many trips across the Canada/US border he got to know the custom officers fairly well. He was introduced to his first employer after hearing, from one of the officers, about a position available as a producer in his area. In October of that same year, Mike travelled to Memramcook, NB where he spent the week and completed the General Insurance licensing course.

Mike always tells people, "I started with no existing clientele and no prospect lists, in the spare bedroom of my house with the bed still in the room". He did this for four years working evenings and weekends, while still farming, until his father sold the farm and he was able to go into business full-time.

According to Mike it has not been easy, but it sure has been rewarding to see his business grow from nothing to the size it is today, and it continues to grow. ■

*You may contact Mike at (506) 276-3695 or via email at, [mike.weston@nb.aibn.com](mailto:mike.weston@nb.aibn.com).*

## IBANB continues their 'Partners for Life' partnership with Canadian Blood Services

To show their continuing support of the Canadian Blood Services, Partners for Life program, IBANB donated 25 Bipper blankets at the grand opening of the Moncton clinic on May 26.

If you're already a donor and haven't signed up under the IBANB Partners for Life program, please contact us to find out how you can help us reach our annual commitment. If you're not a donor, why not consider it!



Back row L-R: Peter MacDonald, Director, Donor and Clinic Services, Atlantic; Andrew McNair IBANB Marketing Coordinator.

Front row L-R: Canadian Blood Services Phlebotomists Courtney Gauvin and Genevieve Paquette with Terry Gaudet, IBANB Vice President.

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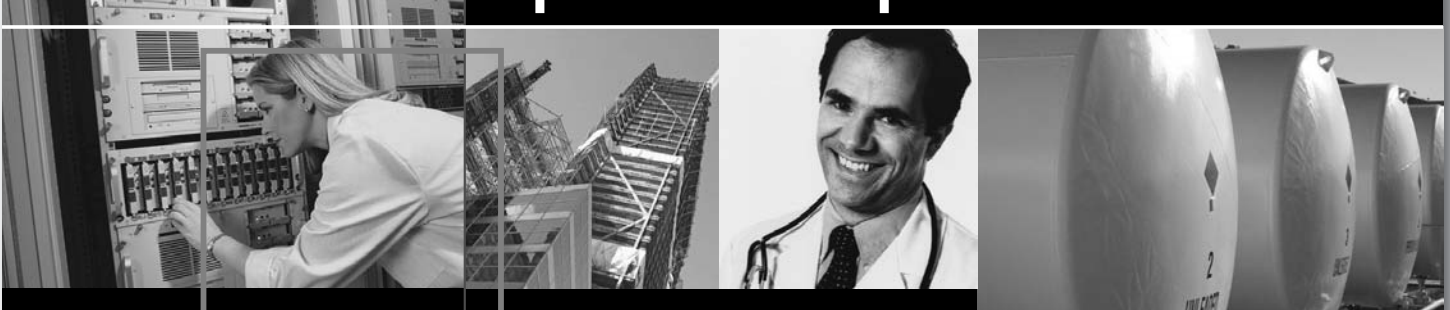
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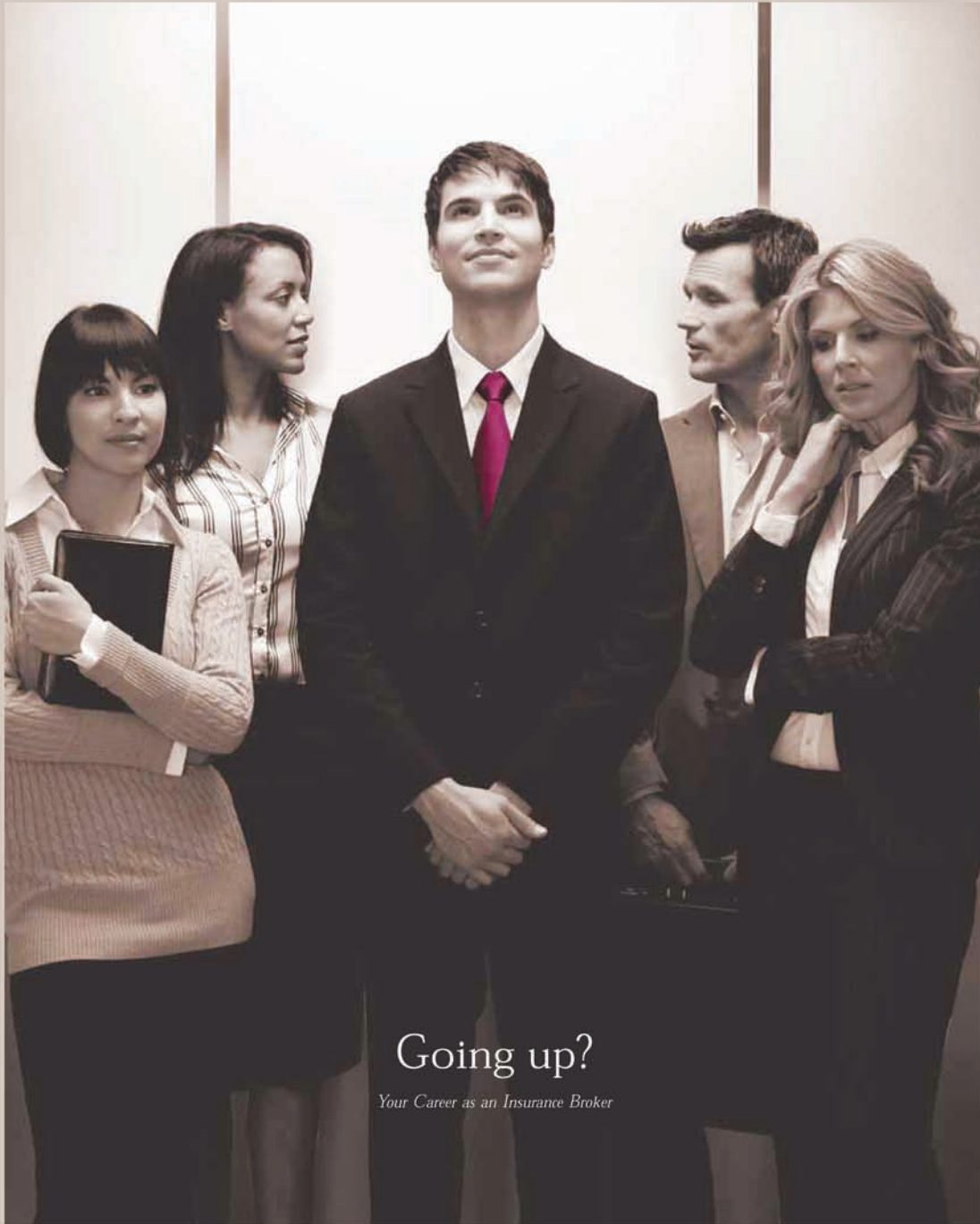
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## OCTOBER

13	IBANS E&O Seminar	Halifax
27	IBANB AGM	Fredericton
27	IBANB Convocation	Fredericton
28	IBANS Industry Night	Halifax
28	IBANB Board Meeting	Fredericton

## NOVEMBER

1-6	New Brunswick CAIB 1 Immersion	Fredericton
1-6	Nova Scotia CAIB 3 Immersion	Halifax
4	PEI Insurance Industry Convocation	Charlottetown, PE
6	St. John's Ins. Industry Convocation	St. John's, NL
6-11	New Brunswick CAIB 2 Immersion	Fredericton
9	IBAC PD Conference	Toronto, ON
11-17	New Brunswick CAIB 4 Immersion	Fredericton

## DECEMBER

1	National CAIB/CPIB exams	various locations
1	IBAC Director Orientation	Toronto, ON

## JANUARY 2011

22	IBAC BIP	Toronto, ON
23-25	IBAC Board Meeting	Toronto, ON

## FEBRUARY 2011

7-12	Nova Scotia CAIB 2 Immersion	Halifax
9	National CAIB/CPIB exams	various locations
27-28	IBAC Strategic Planning	Toronto, ON

## MAY 2011

4	National CAIB/CPIB exams	various locations
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## JUNE 2011

6-11	Nova Scotia CAIB 4 Immersion	Halifax
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## JULY 2011

6	National CAIB/CPIB exams	various locations
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