

*Atlantic*

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INSURANCE BROKERS CONVENTION 2012

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MESSAGES**

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# Message from the President IBANB

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*Terry Gaudet, CAIB  
President IBANB*

As with many things in life there is a beginning and an end. My journey as your president started on October 20, 2011. Ah, such a glorious time in my life. I had finally reached something I worked towards for many years. The chance to represent hundreds of independent business people and defend what they believe in really puts a hitch in my giddy up.

I want you all to know that your membership fees allow this association to continue to lobby for your best interests. We continually look at what the future holds and find ways to be ready for the next big thing.

As I pass on the torch to a ready and able Mr. Geordie Lamb, your next president, I will slide into my new role as association chair. I will attempt to harness the incredible energy this board brings to the table at each meeting. This transition also allows me to become a director on the IBAC board. It's amazing to see 50 people sitting in a board meeting dealing with insurance issues for Canada. That's a whole country. Wow !!!

From the sandy beaches of Caraquet to the bustling economy of Saint John, from the busy streets of Fredericton to the rolling hills of Woodstock, I have

been. As part of my mandate as your president I had committed to visiting every member office. That's over 140 of them. Well as I write this I'm up to 56 and will continue to visiting until I'm done. Even if it takes me past my retirement. So don't be surprised if I pop in for a visit someday. I will visit every one of you.

A few years back when I saw that the Atlantic Alliance broker's convention would be in Moncton in 2012 I immediately asked to be the chair of the organizing committee. I had been chair of this convention before but had to step down in 2007 as I had just purchased another brokerage and had other things to take care of. I am truly grateful for having this opportunity to serve you once again. Our committee has been hard at work for over 1 year and has devoted countless hours to making sure everything is perfect.

I welcome you all to this broker's convention and hope that you have a chance to take it all in. For those who are reading this and didn't make it to this year's convention in Moncton, don't worry, there's another one next year in Nova Scotia. Stay tuned for event information.

So, this is my last article to you as your president; the end of a wonderful year full of surprises and resolutions. I hope that my writing has provided you with some level of entertainment and information. My goal is to always deliver with enlightenment and humour.

Be good to people and never think for a minute that what we do is unimportant. We make the world a better place, one policy at a time.

As Dr. Spock would say, live long and prosper. ■

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Pour beaucoup de choses de la vie, il y a un commencement et une fin. Ainsi, mon parcours à la présidence du conseil a commencé le 20 octobre 2011. Quel moment de gloire dans ma vie! J'avais enfin atteint un but pour lequel j'avais travaillé pendant beaucoup d'années. La chance de représenter des centaines de gens d'affaires indépendants et de défendre ce en quoi ils croient m'a aidé à m'atteler à la tâche.

Je veux que vous sachiez tous que votre cotisation permet à l'association de continuer à faire valoir vos intérêts. Nous réfléchissons continuellement à ce que l'avenir nous réserve et trouvons des moyens d'être prêts pour le prochain grand défi.

Une fois le flambeau passé à votre prochain président, prêt et capable, M. Geordie Lamb, je vais me glisser dans mon nouveau rôle de président de l'association. Je vais tenter de tirer parti de l'énergie incroyable qui est présente à chaque réunion de ce conseil d'administration. La transition va me permettre aussi de devenir administrateur au conseil de l'ACAC. Voir 50 personnes présentes à une réunion du conseil traitant des questions d'assurance au Canada est une image saisissante. C'est

tout un pays! Wow!

J'ai connu les plages sablonneuses de Caraquet et l'effervescence économique de Saint John, les rues animées de Fredericton et les collines onduleuses de Woodstock. J'étais résolu à visiter chaque bureau membre pendant mon mandat. Et il y en a plus de 140. Au moment où j'écris, je m'aperçois que j'en ai visité 56, mais je vais continuer jusqu'à ce que je les aie tous vus. Même si cela veut dire continuer après ma retraite. Alors, ne soyez pas surpris si vous me voyez arriver un de ces jours, car je vais passer vous voir tous.

Il y a quelques années, quand j'ai su que le congrès des courtiers d'assurances de l'Atlantique se tiendrait à Moncton en 2012, j'ai demandé immédiatement à présider le comité organisateur. J'avais déjà présidé le congrès, mais il avait fallu que j'abandonne en 2007, parce qu'un nouveau bureau que j'avais acheté exigeait mon attention. Je suis vraiment content d'avoir l'occasion de vous être utile une fois de plus. Notre comité travaille fort depuis plus d'un an et il n'a pas ménagé ses heures pour faire en sorte que tout soit parfait.

Je souhaite la bienvenue à tout le monde au congrès et j'espère que vous pourrez bien en profiter. À ceux qui lisent ces lignes et n'ont pu se rendre au congrès de cette année à Moncton, je dis : ne vous en faites pas, car il y en aura un autre l'année prochaine, en Nouvelle-Écosse. Ne manquez pas les renseignements qui seront donnés à ce sujet.

Ceci est donc mon dernier article à titre de président et il marque la fin d'une année merveilleuse, pleine de surprises et de résolutions. J'espère que mes communiqués vous ont apporté un peu de distraction et d'information. Je les rédigeais toujours dans l'intention de faire passer le message avec humour.

Soyez bons envers les autres et ne pensez jamais que ce que nous faisons est sans importance. Nous rendons le monde meilleur, une police d'assurance à la fois. Comme le dirait Monsieur Spock, longue vie et prospérité! ■

*Vous pouvez communiquer avec Terry au 506-587-0636 ou à [terry.gaudet@beausejourgaudet.com](mailto:terry.gaudet@beausejourgaudet.com).*

## IBANB Bipper Blanket Donation



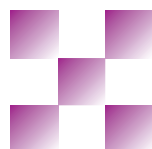
In the photo (L to R): Linda Mathunjwa, from Piggs-Peak Swaziland; Jon Hovey, Hovey Insurance; Bev Harrison, MLA Hampton-Kings and Andrew McNair, IBANB CEO. Linda Mathunjwa is a student supported by the Hampton Piggs-Peak Partnership through which he met Mr. Harrison who acts as the groups Swazi coordinator.

Part of IBANB Broker Awareness Day, held on May 2nd, included drawing the name of two MLAs to receive 20 bipper blankets to donate to a charity of their choice. Bev Harrison, MLA for Hampton-Kings was one of the MLAs to receive blankets. These 20 blankets will be going to children sponsored by the Hampton Piggs-Peak Partnership. This charity sponsors 80+ children in Piggs-Peak, Swaziland with school fees and other school related expenses (<http://www.hamptonpiggspeak.ca/>).

The magenta blankets, better known in the insurance industry as 'bipper blankets', illustrate the national symbol of insurance brokers. The bipper is well recognized throughout Canada as a symbol of security and comfort when you use an insurance broker.



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# Message from the President IBANS



*Richard Bishop, B.Comm, CAIB, CRM, CCIB  
President IBANS*

What a summer!!! After meeting with my colleagues from across the country, we are not the only ones to brag that we in Nova Scotia have had the good weather. But now it's time to get back to work and bring you up to date since the Summer Edition of the Atlantic Insurance Broker Magazine.

The Insurance Institute of Nova Scotia's Annual "Spring Networking Fling" was a great success. It was held at The Waterfront Warehouse and was very well attended. IBANS partnered with the Institute on this event and I would like to say thanks to the entire planning committee for such a successful event.

We are pressing forward with two seminars: Auto Reform and Condominiums. The first seminar, Auto Reform, relates to Phase II of the Auto Reform package which will be rolled out by the Province of Nova Scotia on April 1, 2013. This seminar is meant to inform brokers and insurers about the intended changes and how this will affect their clients.

We are also planning a condominium seminar to address changes in the Condominium Act which was updated in 2011. From the preliminary meetings for this seminar it is clear that changes are required so that adjusters, insurers, brokers and third parties in insurance are more informed on what the changes were. This seminar should be late fall or early winter.

For those who have never had the opportunity to attend IBAC "Hill Day", what an experience! It was well attended by brokers from across the country and I truly believe that our members of parliament appreciated our visit. At a dinner the night before, we were joined by the Honorable Minister of Finance James Flaherty. Senator Greene was there as well and stayed for the entire dinner. The morning of the event, Mr. Thomas Mulcair, the leader of the NDP addressed the group at breakfast, during which time he pointed out that his

brother owns a brokerage in Quebec, and therefore understands our message.

I had the privilege of attending the Council of the Federation, held in Halifax on July 26, 2012. This annual event brings provincial Premiers to discuss common issues. Representatives from each of our sister associations were in attendance. It was an opportunity to thank our leaders for their willingness to discuss insurance issues.

Looking forward, we have the AGM for IBAC in mid September and our own AGM in late September. As most of you already know, this will be followed quickly by the Atlantic Insurance Brokers convention in Moncton.

My term as IBANS' President will come to an end at our AGM and Sarah Amirault will be our new President. I want to thank IBANS' staff who have come to my aid more than once, it has been a pleasure representing the members. ■

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# Message from the President IBAPEI



*Darke Carr, BBA  
President IBAPEI*

After a long hot summer, I expect many of us will be looking forward to the cooler autumn temperatures. It is too early to tell how the drought like conditions in many parts of our region will affect the crop yields this fall. On PEI, it is expected the potato harvest will likely be lower than the past years as a result of the lack of precipitation. This, along with a weak demand in the tourist industry, lower than normal lobster prices and changes to the EI program for seasonal workers will likely cause economic hardship for many Islanders this coming year.

As a service industry, insurance brokers and our staff are often the first to



*IBAPEI President, Darke Carr, Hon. Gail Shea, MP and IBAPEI 1st Vice President Mark Hickey.*



*IBAPEI President Darke Carr, Hon. Lawrence MacAulay, MP and IBAPEI 1st Vice President Mark Hickey*

see the direct impact of this type of downturns on our economy. I mention these facts as our industry needs to be mindful of the hardship many of our customers will likely face in the months ahead.

As brokers, we have the difficult task of servicing the needs of our customers while continuing to perform front line underwriting to our insurance partners during these economic slowdowns. As many of you know, this is not always easily accomplished. Sure, there will be disagreement and demands placed between ourselves and our insurance providers on how best to deal with the issue of the day. However, it is during these difficult times, that a broker will fully recognize the special business partnerships they have with each of their insurance companies to allow both to grow and prosper. I would encourage all brokers to nurture these relationships so we both are better able to face the challenges from our direct writing competitors in the days ahead.

In my last article, I was preparing to participate in "Hill Day" on June 5, 2012 in Ottawa. Mark Hickey from Hickey Hyndman Insurance, representing the PEI Young Brokers Network, accompanied me in these meetings. Both, Mark and I were warmly

received by all four PEI MPs: Honourable Gail Shea, Honourable Wayne Easter, Honourable Sean Casey, and the Honourable Lawrence MacAulay during our one day visit. A number of insurance issues were discussed with all four MPs. They remarked on the effectiveness of our Brokers blitz on the Hill with many MPs attending the Brokers reception at the end of the day. The overall impression of "Hill Day" 2012 was very positive.

IBAPEI's annual AGM will be held on October 30, 2012 at 3:00 pm at Hyndman Insurance Boardroom.

I will be attending IBAC's Board Of Directors meeting and AGM taking place at Niagara-on-the-Lake on September 20-22, 2012.

This is my last article as President of the Insurance Brokers Association of PEI as my term ends on October 30, 2012. I would like to take this opportunity to thank the executive directors of IBAPEI for their work on the Board and especially Karen Doiron for her hard work during the past two years. ■

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*IBAPEI President Darke Carr, Minister of Finance Jim Flaherty and IBAPEI 1st Vice President Mark Hickey*





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# Message from the President IBAN



*Basil Crosbie, B.Comm (Hons.), CAIB  
President IBAN*

## Greetings from Newfoundland!

As I write this we are experiencing an unusual sweltering heat. While I know it makes life uncomfortable, you will never hear me complain about the heat.

It has been a busy time in Newfoundland. We are preparing for our year-end and many things have been happening.

## Political Action

Locally, we have been very quiet. We tried to organize a luncheon for the Honorable Paul Davis, Minister of Services Newfoundland and Labrador, but at the last minute he had to pull out due to an ongoing issue in the House of Assembly.

Federally, we had a great parliament Hill Day seeing 10 of the Newfoundland politicians. It was great to see familiar faces, as well as, engage the new MPs on the Hill

## BIP

Kelly Hickman still continues to do a stellar job with BIP. It really is her baby.

As you may or may not be aware, we ran a Goal of the Game promotion with the St. John's Ice Caps. We felt this had great exposure for the broker brand and we are in negotiations to run the promo again.

We were involved with Skate Newfoundland at Sport Fest and were able to get the bipper out there on a number of giveaways.

Speaking of giveaways, we have invested in bags, cups, and memory sticks. We will utilize these in upcoming events this fall.

## Technology

Bill Simms recently unveiled our new website. The members who have looked at it seem very pleased with the new look and feel. Thanks to Bill and all who worked on the website.

Bill recently accepted an appointment to CSIO as the Atlantic Director. We are looking forward to Bill's input and insights.

## Membership

Our membership continues to hold steady. We did have one member decide not to renew their membership, but have since changed their mind. We also welcomed Allcoast Insurance to the fold. So as I write this we actually did have a small increase in membership.

We continue to reach out to those companies who are not members.

## Education

We have had strong enrolments numbers for the past year and the early indications are September enrolments are off to a flying start (we are offering CAIB 1 and 3). CPIB continues to be a challenge, but we still have high hopes as it is linked to the MBA

Program.

## YBN

Our Young Brokers just finished running their second YBN symposium, from all accounts it was a very successful event. Congratulations to Kent Rowe and the YBN.

## Miscellaneous

Due to some changes with BIP at the National level we have had to make some changes in our local setup to bridge the changes. I have decided to stay on another years as President and IBAC director. CJ Nolan will now assume the role of Observer, while Kelly Hickman will continue with BIP. ■

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# Dare To Be Different



*Doug Daley*  
*Kiers Marketing Group*

Today's younger generation love to have their own identity. They don't mind looking different. Some of them try so hard that they shock people. (You know the ones I mean)

You notice the teens that look different, don't you? But on the inside, most of those kids are no different than anyone else. Think about how you market your company. Are you the one that dares to be different and stand out in the crowd?

I'm not saying you should pierce your lips and wear your pants on the ground. (Sorry, couldn't resist it). I'm saying it's smart business practice to do something that sets your company apart from your competitors.

What are you doing to set your business apart from your competitors? What about your website, brochure, signage, trade show display? Do you run with the pack or are you leading the pack? Break free from everyone else and do something different.

For instance, when you buy advertising premiums to give to customers, don't

settle for a pen or a mug, do something that customers will actually use and remember. At Kiers Marketing Group, we send a calendar to our clients. The challenge is that most business people receive numerous calendars every year and have to choose which one to use. Our calendar is different enough that it is the one that ends up on the desk for the whole year. We dared to be different.

When you go to a trade show, add props and movement to your space. A client had a big Plinko game made for their booth. It attracted lots of attention and brought increased traffic to their booth. They dared to be different.

Another client launched a new product this spring. The press release was delivered in person to media outlets with a surprise attached to it. It was picked up by more media outlets than an emailed press release ever would be. Why? Because they dared to be different.

What can you do to be remembered? It's really not that hard. The insurance business, for the most part, is very corporate and serious. A little out of the box thinking could be the key to making your company stand out in the crowd. For instance, look under "Insurance" in the Yellow Pages. The many pages of ads are, for the most part, all the same shape and say the same thing. You would think someone would realize this and take a chance at being different.

Think about a car or home policy. You write up the business and the client doesn't hear from you until renewal time. Why? Because that is the way it is always done. Wouldn't it be different to have contact with the client through-

out the year so they are less apt to forget about you? You could do things like sending out targeted direct mail, a cool calendar or a small gift of some kind. Why would this work? Because the client is not expecting it. It's different.

Thinking about my relationship with my broker, I never have any contact between policies, but I sure get many points of contact from competitors.

You have to get people to remember you. Don't go so far that you have clients rolling their eyes at how stupid you look. Be smart, be innovative, be different.

Make it memorable. Make it fun. Customers will respond. ■

*Doug Daley is the 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).*



**IBANB**  
will be having their  
Annual General Meeting  
on November 8th in  
Fredericton, NB at the  
Crowne Plaza hotel  
followed by,

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acknowledge our latest  
class of graduates and  
scholarship recipients.

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# IBANB CEO Report



*Andrew McNair, CAIB  
IBANB Chief Executive Officer*

Apparently somewhere between my last article and this one I must have blinked because the summer flew by faster than I would have liked. Here we are well into a busy fall season after what was a very busy summer season. Once upon a time, summer was a bit slower and things seemed to be put on hold while everyone enjoyed the weather and vacation. We all still try to take some vacation time and enjoy some down time; however, things are still moving at a rapid pace in preparation for the busy fall season with everything that goes on. Many of you will be reading this while at the Atlantic Convention in Moncton, NB since this is the convention issue of the magazine. I would like to take this opportunity to thank and congratulate the convention committee on the work they have put into what I'm sure, as I write this article, will be another great event.

In my last article I mentioned IBAC Hill Day. On June 5th, IBANB had a contingent of six split into two teams to visit MPs and Senators on Parliament Hill. Stephen Halsall, Marc Leger, Terry Gaudet, Mike Weston, Brian Schryer, and I rounded out the NB contingent. I am pleased to report that each and every MP and Senator we visited

heard our message loud and clear and were very supportive of our positions on the topics we discussed including the banks and their online operations and the need to enforce the regulations limiting how banks can conduct their insurance operations.

Ever mindful of the importance of government relations, the Insurance Brokers Association of Canada was a Platinum Sponsor of the Council of the Federation meetings which took place in Halifax on July 26th with all Canadian premiers in attendance. Thank you to Steve Masnyk, IBAC Manager of Public Affairs, and everyone else involved in organizing IBAC's involvement in this important event.

IBANB was fortunate to be able to attend the Thursday evening reception and dinner at Pier 21. Your representatives at this event, Geordie Lamb, IBANB Incoming President, Stephen Halsall, IBAC Incoming President, and Andrew McNair, IBANB CEO, were provided with a good opportunity to briefly discuss our issues with Premier Alward.

Continuing on the IBAC vein - Marc Leger, Terry Gaudet and I attended the IBAC AGM in Niagara on the Lake, ON, September 19-22. I would like to take this opportunity to thank Marc Leger for his contribution to IBAC as the IBANB director for the past 2 terms as he stepped up early due to a resignation. Your tireless efforts and contribution have been very much appreciated. Terry Gaudet is now the IBAC director for IBANB for the next year. Thank you, Terry.

This year's IBAC AGM was a special one for New Brunswick. We were very fortunate to have Stephen Halsall appointed as the President of IBAC. Congratulations Stephen and thank you for your commitment to IBAC and the

broker distribution channel.

One topic that has been on our radar of late is that of the perpetuation of the broker distribution channel. Part of the work that IBANB has been doing on this topic is to create a recruitment video for use online, at career fairs, and in any other venues where we can promote the value of a career in our great industry. This video should be ready for launch later this fall. We are using actual young brokers from our Young Broker Network membership to put real faces on this. Keep an eye out for this in the near future. We hope to launch the video at our upcoming AGM and Convocation.

Our AGM and Convocation will be held November 8th at the Crowne Plaza hotel in Fredericton. I encourage each and every IBANB member to get involved and come out to these two important events. The AGM will bring you up to speed on what IBANB has been busy doing for you over the past year and Convocation is a great opportunity to reconnect with many of your fellow brokers and industry representatives as we celebrate the accomplishments of the graduates of our education programs. You can contact the IBANB office for further details.

Thank you as always for reading. Don't hesitate to call, tweet, email, Facebook message or even snail mail me. ■

*Andrew may be reached at  
(506) 450-2898 or via email at  
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# IBANB Young Broker Network



*Brian Schryer, CAIB  
Chair, New Brunswick YBN*

I recently came across an article from the December 2005 issue of Businessweek magazine. The cover story is titled "The MySpace Generation". For those of you that don't know, MySpace was one of the first social networking websites. The article tries to help businesses understand this generation and show how to reach them. It mentions that this generation, in their late teens and early 20s, does almost everything online. Unlike older adults, they do not see the Web as a supplement to their daily lives, rather they blur the distinctions between online and real-world, and some even ignore it. They use forms of media simultaneously. As a result, many suffer from "hyperdistractibility". Social networks are popping up everywhere. The article mentions another up-and-coming network like one started by a 21-year old student called Facebook, but this one hasn't seen any profits yet. Companies have just begun testing advertising on this social media site.

Fast-forward almost eight years to this present day. These late teens and young adults have begun to eclipse the baby boomers with their buying power and are set to become the largest consumer group ever. They have homes, vehicles and families. This group is highly sought after by consumer companies who have been investing in them since MySpace. Companies have been developing their social media strategies for over 8 years. Does your brokerage have a social media strategy to target this important group?

In the summer 2012 issue of this magazine, Doug Daley from Kiers Marketing wrote an

article about using young brokers as a resource to target new young clients. If you want to learn more about a specific group, wouldn't you want someone from that group on your planning committee? The YBN is always using our members as a resource for brainstorming and deciding what our association needs to do to attract Gen Y as consumers and workers. Currently, we are producing 2 videos to be used for recruitment and advertising which will feature NB young brokers. If you encourage your young brokers to get involved with the YBN, they can come back to your office with all the ideas and strategies that were formulated with other young brokers. What a great resource of knowledge this would provide to your business.

In early June, I was fortunate enough to attend IBAC's Hill Day in Ottawa. IBAC invited the Young Broker Chair from each



Chair, New Brunswick YBN, Brian Schryer  
and Speaker of the House of Commons,  
Andrew Scheer



In Photo: Chair, Newfoundland YBN, Jason Sharpe; Chair, New Brunswick YBN, Brian Schryer; President, Saskatchewan YBN, Mike Hordichuk; Speaker of the House of Commons, Andrew Scheer; Chair, Nova Scotia YBN, Christina Salvatore; Chair, Young Brokers of Canada, Jason Famme, Manager, Membership Services, IBAC, Kendra Shimmin and Chair of the Board, IBAC, Fraser Lyle.

province to attend. It was an amazing event in which I got to meet and chat with political party leaders, senators, MPs, and other brokers from across the country. I would not have had the chance to experience this if it wasn't for the encouragement that I received to get involved with the YBN. In our young broker meeting, we discussed many of the issues facing young brokers around the country and it was not surprising that they were all the same. We discussed difficulties with buying brokerages, how to get more people out to our events, and our struggles with changing the way we do business to better compete for those Gen Y clients against the banks and directs. One young broker from Western Canada even said "these are the discussions every brokerage should be having around their board tables".

In closing, I obviously can't stress enough that we have to target young adults as potential employees and consumers. They have been targeted for years and the competition is only growing. Invite your young staff to get involved in your planning sessions. Encourage them to participate in the YBN so that they can bring ideas back to your office. If you don't have any younger staff, just talk to any young adult. Get their views and get them interested in the broker distribution channel. The "MySpace Generation" has matured and they are ready to do business.

You may contact Brian at  
(506) 548-8994 or via email at  
[bschryer@bellaliant.com](mailto:bschryer@bellaliant.com).





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# Viewpoint



*Stephen Halsall, BBA, CRM, FCIP, CCIB, CPIB President, IBAC*

This summer I had the opportunity as in-coming president of the Insurance Brokers Association of Canada (IBAC), to attend certain events related to the Council of the Federation meetings held in Halifax. The Council of the Federation is a group that was formed about a decade ago comprising of all the Canadian premiers and territorial leaders who decided that it was worthwhile for them to meet regularly and discuss common national issues that affect all regions of the country; in other words fundamental issues touching the Canadian federation.

About 5 years ago, IBAC initiated sponsoring the summer meetings in order to help defray some of the cost associated with putting on this meeting. The reason why IBAC decided to do this was that it seemed crucial in a federation for all members to have open and honest dialogue on common issues and challenges. These discussions in turn produce a common approach in dealing with the federal government on shared jurisdictional responsibilities, such as health spending, energy policy and economic issues.

The sponsorship allows IBAC to have representatives from all member associations at two social/casual events associated with the actual working meetings. This gives delegates an opportunity to meet and build relationships with not only the Premier of their own province, but with other Premiers and their delegations. One of the anecdotal lessons we have witnessed is that the Premiers are very impressed to see that brokers from other provinces have similar relationships with their own Premiers. It also allows IBAC's delegates to meet in an informal way and discuss provincial insurance issues with their first ministers.

The first ministers have shared with us the fact that they enjoy having IBAC sponsor the meeting because the association does not represent a company or any other specific entity; it represents a profession which advises and represents Canadian consumers in virtually every corner of the country. They are all aware that this is a truly pan-Canadian profession with roots and presence from coast to coast.

I was honoured to have met nearly all the first ministers during my two days

at the meetings as well as many of their delegations. I left the meetings realizing what kind of perception they all had of our profession - one of trust, value, and customer focused. They were all aware that the main driver of what we do every day is working on behalf of our customers, the Canadian insurance consumer.

As an association, and as brokers, we all have a responsibility to build relationships with politicians and governments, whether it is at the federal level or the provincial one. IBAC's sponsorship of the Council of the Federation provides our profession an unmatched opportunity to continue building our relationships with provincial governments in order to advance the interests of all Canadian insurance consumers.

■  
*Stephen may be contacted at (506) 648-0505 or via email at, [shalsall@halsallinsurance.com](mailto:shalsall@halsallinsurance.com).*



**IBAC President and IBANB Past President, Stephan Halsall; Premier David Alward; IBANB President-Elect, Geordie Lamb and IBANB CEO, Andrew McNair**

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**Nancie Westhaver**, (right) Claims Manager  
**Jeff Myra**, Senior Claims Examiner



# IBANS Professional Development Report



*Keri Foley, BTHM  
IBANS PD Coordinator*

## The Importance of Business Networking

Earlier this year, Karen Slaunwhite, Executive Director IBANS; Richard Bishop, President, IBANS and myself, traveled to Toronto to attend the National Professional Development Conference. The Insurance Brokers Association of Canada (IBAC) hosts annual conferences to provide provincial association staff the opportunity to discuss professional development issues in their associations and share tips. A number of presentations, including a panel discussion with some of the top business professionals across Ontario, were part of the format.

When I reflected about what took place during the two day conference, the opportunity to network with my peers from across the country was definitely a highlight. Being able to discuss successes, failures, and tips for improvements was not only refreshing, but allowed me to speak with some colleagues whom I hadn't had the good fortune to previously meet. It reminded me that networking is the most cost effective way to develop your professional contacts.

Developing relationships and making business contacts creates opportunities for new and repeat sales, which is especially important in the broker profession as our success is based on maintaining good relationships. Below are a few simple techniques that can

assist you with the art of networking, and improve on some of skills you already possess.

## Attend Industry Events

Attending industry events is a great way to meet new contacts. You can't always meet and talk to people while a meeting is in progress, so an afterhour's event is the perfect setting. We are lucky that the insurance industry does not have a shortage of exciting events to attend! Aside from various conferences and conventions, IBANS hosts an Industry Night each year in the fall. This event's main directive is to allow people the chance to network, and meet new contacts in a social setting.

## Build Relationships

Building relationships can be the best tool to further your business efforts, and attain new prospects. It is always important to ask about projects that your contact may be working on, and also to congratulate them on any recent successes they've had. This shows that you care about the relationship, and are interested to know about what is going on in their world.

## Help Out

Assisting a contact is always a positive opportunity. You will surely be remembered for your willingness to assist, and may even get referrals as a result. Something as simple as sharing tips on how to improve morale within the office, may take you a long way, and make you that particular person's "go to" contact.

Anytime you have the occasion to attend an event, work on building a relationship, or even help out an industry contact, you should also take advantage of it, and act quickly.

IBANS members can expect to receive their invitation to our Annual Industry Night very soon! ■

*For more information on any IBANS Events, or Professional Development inquiries please contact Keri Foley, [keri@ibans.com](mailto:keri@ibans.com).*

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

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# Money in, Money out



*Tony Ngo  
BMO Bank of Montreal®  
Manager, Industry Programs*

In recent months, the media has covered a number of stories on the overall decline in savings rates for Canadians to around 3% of disposable income and a coinciding increase in household debt to 153% of disposable income. Stories on these statistics are not new and have generally included a comparison with American households, painting our households as being more fiscally conservative. The difference in the latest round is that the statistics for American households are now better - better saving rate and lower debt ratio. While interesting to read, it may be more interesting to compare your own situation with the average.

If you don't already know, it may be time to get a clearer financial picture and develop a budget. Sitting down and drawing up a budget is about as desirable as a root canal, but it is a necessary exercise if you wish to achieve your financial goals – such as debt reduction or retirement savings.

Step one is to figure out the 'money in' for your household. This should be a relatively straightforward exercise in adding up the money that came into your bank account over the last twelve months including items such as salary, commissions, and investment income. As you may have significant variability month to month, pick the lowest 'money in' month

for budgeting purposes.

Do not include money that is contingent on something like a performance bonus (use this money towards something that is optional like vacations, home improvements or extra savings).

Step two is to determine the 'money out' over the latest twelve months of bank statements, bills, credit card statements and come up with a total. If you don't have a full year's worth of paperwork, try gathering at least three months. Out of this determine what amount is attributed to fixed expenses, such as mortgage, taxes, utilities, loan or lease payments, and of course insurance. Then determine what amount is attributed to variable expenses such as food, fuel, child expenses, clothing, personal care, gifts and entertainment. Out of the total fixed and variable expenses determine a monthly average.

Step three is to subtract average money out from the lowest money in month - there should be a positive number. If there isn't, you have two choices - make more or spend less. As you probably have more immediate control over spending, rationalizing your expenses and sticking a budget by category is critical to help you achieve

larger financial goals of savings and debt reduction. Not sure if what you are spending is reasonable? A few guidelines to consider is that out of gross income total housing costs (mortgage, insurance, tax, utilities) should be limited to 30%, transportation at 12% and savings at least 5%.

The above sounds like a lot of effort because it is – but the fact remains that budgeting is proven to work. Fortunately there are some banks out there that have online tools that with a few clicks can illustrate what amount of money is coming in and what you are spending it on. I am pleased to say that BMO Bank of Montreal is one such bank, launching such tools as BMO Moneylogic. If you are a current personal customer it is free, kind of cool and might even help you reach your own goals (perhaps even restore our household financial picture over our American neighbors)!■

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## Schedule of Events

### Tuesday, October 2, 2012

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6:00 – 8:00 pm      **Registration Desk open**      Mezzanine

### Wednesday, October 3, 2012

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8:45 am      **Motorcycle Ride**      Meet in front of the Delta Beauséjour  
*Ride leaving at 9:00 SHARP.*

10:00 am      **Golf Tournament**      Fox Creek Golf Club, 200 Golf Street,  
Dieppe, NB  
*Bus leaves the Crown at 8:30 AM; leaves the Delta at 9:00 AM  
Registration at golf course 10:00 am. Shotgun start 11:00 am.*

6:00 pm - 9:00 pm      **Tradeshow / Meet & Greet Extravaganza**      Mezzanine

9:00 pm      **Hospitality Suites**      Various Rooms  
*All registered attendees are welcome to visit the on-site hospitality  
suites.*

### Thursday, October 4, 2012

---

9:00 am – 11:30 am      **Tradeshow & Coffee Breaks**      Mezzanine

10:00 am - 4:00 pm      **"Full Companion" Spa Sessions**      Presidential Suite

10:00 am - 11:30 pm      **Educational Session # 1**      Ballroom A

11:45 am - 1:15 pm      **Lunch** (*for delegates & companions*)      Shediac Room

1:30 am - 3:00 pm      **Educational Session # 2**      Ballroom A

6:00 pm      **Presidents' Reception**      Mezzanine

7:00 pm      **Presidents' Dinner Gala & Entertainment**      Ballroom ABC  
*You must have your dinner ticket to be allowed in.*

10:00 pm      **Hospitality Suites**      Various Rooms  
*All registered attendees are welcome to visit the on-site hospitality  
suites.*

# IBANS Young Broker Network



Sean Murray, BBA, CAIB, AIPC Chair,  
Nova Scotia YBN

First of all I'd like to introduce myself as the new Chair of the YBN in Nova Scotia. I'm very excited to be part of an organization that promotes professionalism, education and networking within our industry. I'd like to thank Christina Salvatore for all of her hard work as last year's Chair.

Now that summer has come and gone I'd like to reflect back on one of the premiere events for 2012. The YBN hosted the IBANS 7th Annual Golf Classic this year at Avon Valley Golf and Country Club. We like to move the event around the province as much as possible in order to encourage participation from all of our members. This year we had 98 golfers attend and the event ran without a hitch!

The IBANS golf tournament has two major benefits.

Firstly, it provides a great opportunity for young brokers to network with other young brokers, as well as, front line underwriters that they may not have an opportunity to meet within the normal course of business. Some may ask why networking within the industry is so important. As insurance brokers we harp on the importance of relationship building with our customers. We do this because statistics indicate that the better the relationship, the longer the retention and generally the more profitable the account. As intermediaries we have to consider our other partner in the sale, the insurer. A relationship with your under-

writer can be just as important as the relationship with your client. Every successful broker has underwriters that they have developed a level of trust and mutual respect with; so when it comes to quoting on that large commercial account or finding a creative solution to a customer's unique situation, these are the people we count on. The ability to develop relationships with both your client and underwriter will ultimately determine the level of your success.

Secondly, the golf tournament is the primary fundraiser for the YBN Bursary Program. This year we raised \$1,423.75 for the bursary which is the largest amount raised in a single event. A special thank you goes out to all those who donated money. To me the bursary program is as much an investment into our future as it is part of our marketing campaign to attract young professionals to our industry.

We'd like to acknowledge our appreciation and the importance of the broker principals and senior management supporting and encouraging participation. This is including but not limited to the financial support these young professionals require to attend.

Following the trend of attracting young professionals to the industry, the YBN has participated in the 15th Annual Halifax Career Fair. This event attracts over 1,200 university students and recent graduates from a broad range of disciplines. It's the perfect venue for us to get out and speak with students and recent graduates about job opportunities as well as the advantages of working for an insurance brokerage. In my experience from attending these events, young professionals react much better when discussing these issues with people they can relate to. As a recent university graduate, I can tell you that it's intimidating coming out of university with a large student debt combined with a shrinking job market. Issues like these really underline the importance about speaking with aspiring professionals and informing them of job opportunities within the industry. What better place to do this than at one of the largest student career fairs in Atlantic Canada.

Next quarter we'll be discussing Prospecting and the infamous Cold Call. Stay tuned!! ■

You may contact Sean at (902) 835-1262 or via email at [smurray@wclbaud.com](mailto:smurray@wclbaud.com).

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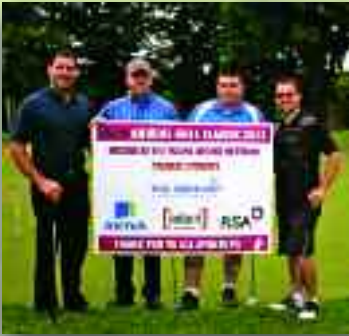
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# IBANS 7th Annual Golf Classic





# IBC Rain Barrel Study: The Atlantic Chapter



*Amanda Dean, BPR, MBA  
Director External &  
Government Relations  
Insurance Bureau of Canada*

With the beautiful weather in the region this summer, spring floods and fall hurricanes seem as far off in the distance as the elusive perfect drive in a round of golf. And just like that perfect drive, our moment of celebration is fleeting as hurricanes, like chip shots, are often unpredictable. However, what is predictable is the cost and heartache for homeowners in the destructive wake of weather-related events.

In 2011, weather-related catastrophic events cost Canadians \$1.7 billion; the second year in a row with over \$1 billion in losses. The majority of these insured losses were water and wind damage caused by extreme weather events. This significant increase prompted IBC to investigate ways to build on our work to research how our communities can deal with excess water.

As mentioned in an article that Bill Adams, IBC's Vice-President, Atlantic wrote this time last year for this publication, IBC worked with Wingham, Ontario on a study involving the use of old fashioned technology – rain barrels – as a way of diverting rainwater runoff away from that municipality's wastewater system.

The Wingham Rain Barrel Study began with 1,000 rain barrels, one for each homeowner. Prior to the study, the peak flow through Wingham's storm water system and sewage

treatment plant had exceeded capacity during major storms.

We found that rain barrels, if emptied regularly, could divert 4.5 million litres of rainwater runoff away from a municipality's sewer system and, most importantly, keep it out of homes. But research always takes interesting twists. We also learned that people don't like to empty their rain barrels...and really, a full rain barrel might as well not even be there. Just like a good golf lesson, after our lessons were learned from the Wingham project, we made some adjustments. The end result was a community that stayed within its storm system capacity. (For a full report on the Wingham study, please visit [ibc.ca](http://ibc.ca)).

Now IBC is working with its second community for such a study, Stratford, PEI. We are encouraging residents to use the water collected in the rain barrels, but for those who may prefer another option, this study will include a simple solution to the full barrel problem: a slow-release drain screw cap allowing the barrels to empty on their own over 24 hours. When positioned next to a flowerbed, for example, the slow-release cap will both divert water away from the system and make-use of the water.

The goal of the Stratford study will be to measure how the geographically concentrated collective use of rain barrels can help reduce stress on municipal systems by diverting rainwater while working to keep basements dry and protected during intense rain storms. By giving 1,000 Stratford homeowners rain barrels, in addition to the information that we all need in order to make this project work effectively, we are hoping to do just that.

Brokers and insurers alike see the result of over-whelmed systems all too often. Though this project will be located in Stratford, its implications will be easily translated throughout the entire region.

This type of initiative is nothing new to the Town of Stratford. In fact, this is just one part of the community's integrated storm water management strategy. Like many other municipalities, the rain barrel holds the potential of an innovative solution to use existing

infrastructure more efficiently until updates can be made.

Rain barrels are also just one club in our golf bag when it comes to what IBC is doing to help prevent water damage to homes throughout our communities. IBC is also developing a risk assessment tool to help municipalities pinpoint infrastructure weak spots. Known as the Municipal Risk Assessment Tool (MRAT), it can predict and display with 90% accuracy where damage will occur - within a quarter of a city block. This, in turn, will help decision-makers put infrastructure improvement dollars where they are needed most.

Knowing what needs to be fixed and how to allocate scarce resources are big tasks that MRAT will soon tackle. Once the testing phases are complete, this web-based tool will have a 90% accuracy rate, and will produce a level of precision currently unheard of among other tools used to assess prospective risk. With a large-scale proof of concept with 10 Canadian municipalities from coast to coast, we expect the tool to be complete in the near future.

By taking preventative measures today, we can all reduce the risk factors that could cause major headaches tomorrow. One way to do that is by engaging all insurance consumers in discussions on what they can do to mitigate potential damage. Just like the golf holes with irons-only rules, the signs are there – and we know what to do to avoid hitting through the neighbouring homes' kitchen window just as we can take measures to help prevent water from entering our basements.

With consumers continuously being overloaded with information, we're also constantly looking for clean shots through the clutter. One way IBC is doing that is [www.getintheknow.ibc.ca](http://www.getintheknow.ibc.ca) - where videos and tips on loss prevention are posted. If that information can help your clients, please pass it along. Together, we'll be able to better inform insurance consumers, and we might just break par. ■

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# IBANS Executive Director's Report



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

**“Strive not to be a success, but rather to be of value.”  
Albert Einstein.**

Einstein, a German-born theoretical physicist developed the general theory of relativity which caused a revolution in physics. He became known as the Father of Modern Physics because of his forward thinking and innovation in his field. Although Einstein lived from 1879-1955 he possessed the ability to recognize when the current way of doing things was no longer enough and searched for ways to improve his chosen profession. The visionary he was enabled him to make connections and see things in a new way.

As insurance brokers in the 21st century we need to develop the ability Einstein had to look at our current context, make connections with the world around us and apply what we know to create a positive business model for the future. Creating this model will ensure the broker channel remains vital.

In July, I had the opportunity to hear Terry Jones, Innovation Expert who founded Travelocity.com and is currently the chairman of Kayak.com, speak at the Big I convention in Lake Tahoe. It was an inspirational and energizing address which had every broker and agent in the room talking.

Like Einstein, Jones recognized the travel industry needed to change so he embraced

the digital world and created Travelocity. Travelocity changed the travel industry in profound ways: it changed how travel was booked, how the product was priced, how it was distributed, the distribution costs and market share.

You may be wondering, what was the key to Jones's success? The answer is straightforward, he figured out how to develop the digital relationship. If I were to take three key concepts from Jones's presentation that I think can be of benefit to brokers they would be the following: 1. Consumers don't care about channels, 2. Brokers need to learn how to move the face to face relationship online and 3. We live in a wired world, driven by speed and convenience and how do brokers become a beacon and draw the customer in.

If customers do not care about channels what do they care about? According to Jones they expect sales and service regardless of the channel. He spoke a great deal about who was online and basically it is everyone, people of all ages. The telling part of his presentation was his talking about the future customer, tomorrow's graduate. These individuals are going to be online and to be successful brokers need to learn how to develop relationships with their customers through technology.

Some interesting facts shared by Jones:

- 98% of college students have purchased online,
  - 73% of college students are online daily,
  - 20% of 6-11 year olds have cell phones.
  - 81% of teens use the internet on average 21 hours per week,
  - 75% of laptop owners take them on vacation,
  - 47% of US shoppers have shopped in their pyjamas.
  - Pink message pads to take messages are long gone, “You are never out”.
- So how can brokers develop relationships with their customers? As Jones outlined

during his presentation the solution to building future relations with customers is going to be by using the internet as a tool. He talked about his daughter who is an “old world travel agent” but one who is using social media to develop relationships with her clientele. As Jones pointed out, the way of the future for anyone in sales is going to be, “I've got something you can Google!” (Terry Jones).

The last point, how do brokers draw the customer in? The answer to this question lies in thinking like the customer, solve their problem. When customers are online they are looking for information. It is important to be online with easily accessible information that is of interest to the consumer and positions you to help solve their problem. In order to be found, you need to be online. Jones also shared the statistic, 20% of Google searches are for local businesses. To be found you need to be there and not only be there but stand out. The use of social media a tool to help you achieve this goal.

What else are customers looking for? Simplicity, opportunities to learn, explanations about why one product is better than another, resources and they also want to know what others think. In creating a business model for the future the focus needs to be consumer centered and meeting their needs because if the broker channel doesn't find a way another channel will. The key to the future lies in innovation.

As Tim Kopp, Executive Target has been quoted, “The conversation's happening with or without you!” As brokers you want to be part of the conversation and that conversation is taking place online. Be innovative, the future is in your hands. ■

*Karen may be contacted at  
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# E&O Insurance – Is Your Limit Adequate?



*Stephen Ritter Senior Vice President  
Swiss Re Corporate Solutions*

This is a question that is being asked with increased frequency. Unfortunately there is no easy answer.

Many regulators mandate insurance brokers carry E&O insurance in order to comply with the insurance license requirements. Depending on the province, the E&O mandate also stipulates a minimum limit of liability protection be purchased. The limits range between \$500,000 and \$1,000,000 per claim, with an aggregate limit going up to as high as \$5,000,000.

Compare this to the third party liability insurance requirements of a registered owner of an automobile. Regulations require the vehicle owner to purchase as a minimum, a stipulated limit of insurance. P&C brokers do a good job recommending higher automobile limits to their clients. It is relatively easy for those of us in the industry to point to examples of serious automobile accidents where the resultant damages exceed the minimum liability limit required. Generally speaking, we have not seen a lot of broker E&O claims stemming from inadequate automobile third party liability limits.

Similar to automobile insurance limits, the following broker E&O claim examples illustrate the need to purchase adequate E&O limits:

## **Exceeding Binding Authority**

An insurance broker sold a commercial vehicle liability policy to an insured. A truck driven by one of the insured's employees ran a stop sign and broadsided another car. The driver of the other car suffered severe permanent injuries.

The automobile insurer for our broker's client rescinded the policy based on misrepresentation by the broker's client. The policy holder listed only himself as the driver and did not disclose that he sometimes had an employee drive the vehicle. The employee involved in the accident had a very poor driving record and had this driver been disclosed, the automobile insurer would not have accepted the risk.

The automobile insurer also took the position that our insured broker exceeded its binding authority with respect to this commercial risk. At time of binding, the broker had binding authority for light commercial vehicles. For heavy commercial vehicles, the broker had to get prior approval. While our Insured stated they obtained prior approval, unfortunately there was no supporting documentation.

This case settled for a significant 7 figure award against the broker.

## **Application Error – Misrepresentation**

The Insurer denied a homeowner's claim following a total fire loss based on alleged misrepresentations on the application regarding prior loss history and existence of a central station monitored security system. The policy holder contended the broker was aware of the prior claims history and the temporarily inoperative security system. The case was settled with a payment of \$1.05 million.

## **Inadequate Limit**

The Plaintiff purchased a large building and requested coverage with a limit equal to the purchase price. The broker advised the plaintiff that the requested limit was insufficient given the size of the building.

The Plaintiff eventually purchased limits much higher than that initially requested. The insurer subsequently obtained an inspection that put the replacement cost of the building at nearly double the limit purchased. The broker received the report but did not forward it to the policy holder. Three months later the building was destroyed by fire. The policy holder is seeking significant 7 figure damages from the broker for the difference between the insured value and the building replacement cost.

A number of factors should be taken into consideration when determining an appropriate limit for your E&O insurance including:

- The composition of your portfolio (personal lines / commercial lines),
- The policy limits you currently provide,
- The complexity of the accounts you have in your portfolio. Do you have risks that are prone to large limit losses (ie trucking, professional liability, surety, aviation, hazardous products and pollution liability)?
- The size of your brokerage ("deep pocket" syndrome)

Our statistics clearly show that the severity of broker E&O claims continues to increase. They also show that one in eight brokers can expect to be confronted with a new E&O claim in 2012. One last statistic - 45% of brokerages in our portfolio have purchased liability limits of \$2 million or less!

The above claim examples and statistics point to a need for brokers to take a hard look at their current E&O liability limit and increase it as appropriate. Remember, what you may consider to be an adequate limit for an E&O loss can prove to be inadequate should a major loss event occur. ■

*You may contact Steve at (647)777-5576 or via email at [Stephen\\_Ritter@swissre.com](mailto:Stephen_Ritter@swissre.com).*

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# Finders Keepers? - Employees' Personal Electronic Information

Until recently, the common law did not recognize a right of action for the invasion of one's privacy. However, in the recent case of *Jones v. Tsige*, 2012 ONCA 32, the Ontario Court of Appeal recognized the tort of "intrusion upon seclusion":

One who intentionally intrudes, physically or otherwise, upon the seclusion of another or his private affairs or concerns, is subject to liability to the other for invasion of his privacy if the invasion would be highly offensive to a reasonable person.

In the *Jones* case, a bank employee repeatedly and over the course of several years accessed the personal financial records of a co-worker and was found to have committed the tort of intrusion upon seclusion. Very generally, the Ontario Court of Appeal decision held that if someone intentionally or recklessly invades another's personal privacy in a way that would offend and cause the reasonable person to suffer distress, humiliation, or anguish by accessing their "financial or health records, sexual practices and orientation, employment, diary, or private correspondence" he or she may be held liable for intrusion upon seclusion. The decision in the *Jones* case may allow for monetary damages to be awarded for the invasion of a person's privacy in a multitude of circumstances.

While the *Jones* case did not deal with the employer bank's liability, the case may have significance in the context of an employer collecting, accessing and using an employee's personal electronic information, including internet usage records, Facebook profiles, and personal emails. Employers who interact with such personal information run the risk of intruding upon the employee's privacy in a way that is offensive or causes distress. It is possible for employers to access an employee's personal electronic information without violating the employee's privacy rights, and the benefit of implementing risk management strategies is discussed later in this article.

The issue of accessing an employee's personal electronic information may arise in the context of dismissal and disputes as to whether cause exists. In the past, the outcome of the dismissal cases tended to depend upon the nature and subject matter of the electronic information and the specific facts of the case, for example, whether the electronic information related to offensive or violent posting to social media sites, pornographic materials, or general internet browsing. While these factors may continue to play a role in an employment dispute, the scope of the litigation may now be broader given the recognition of the tort of intrusion upon seclusion.

The recognition of intrusion upon seclusion creates risks for an employer who accesses an employee's electronic information, especially in the absence of a risk management strategy and well-considered approach to accessing the information. For example, if the employer terminates an employee because of websites the employee has been accessing, comments made on social media profiles or information personal to the employee stored on the employer's network, the employer may face a law suit. Regardless of the outcome of the wrongful dismissal action, if the intrusion on the employee's privacy is offensive to the reasonable person, the employer may be liable to the employee for damages. The specific facts of the case are likely to be highly relevant to the outcome. For example, depending on whether the employee's social media profile is publicly accessible, whether the employer accessed the information by way of supervising the employer's network, or whether the employer stored and accessed the personal electronic information over extended periods of time, the employee may have a successful argument and be awarded damages.

Because of the risks that exist when accessing an employee's personal electronic information, employers should consider working with their legal advisor to imple-

ment policies regarding computer and internet usage by employees. These policies should clearly identify who owns the electronic information and the employer's access to such information. The guidelines established by the Alberta Privacy Commissioner recognize the possible privacy concerns involved in employers accessing personal electronic information, specifically social media background checks, and set parameters to assist employers in determining the scope of their rights. The guidelines set out three criteria for collecting this type of information: determine the business purpose of the information, recognize the information as private and subject to privacy laws, and consider the risks associated with collecting information in this manner. While these guidelines are not a defence, such an exercise will allow employers to consider their actions and evaluate the risks before acting in a way that may violate an employee's privacy rights.

Despite recent cases allowing the acquisition of employees' personal information in certain circumstances, the recognition of intrusion upon seclusion may change the methods and frequency with which employers collect and use employees' personal information. The *Jones* case is quite recent and how it is applied to future cases is as of yet unknown. However, the result in that case and its likely application suggests that employers have to be concerned not only with a wrongful dismissal action that may arise if they terminate an employee as a result of their information gained through accessing the employee's electronic records, but also with a civil liability. ■

*Anne McFarlane is a summer law student at Patterson Law. Patterson Law has offices in Halifax and Truro.*



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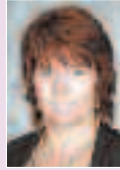




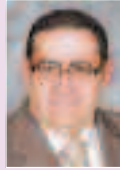
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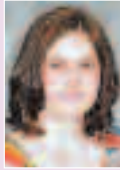
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### Top CAIB Student:

IBANS President, Richard Bishop, and IBANS Chairperson, Carolyn James present Gina McFetridge, CAIB (Hon)(Archway Insurance Prime Baldwin) with the Top CAIB Award.



## C. D. Armstrong Insurance Gives for Nelson Mandela Day

Staff members from C. D. Armstrong Insurance in Truro hosted a BBQ and an afternoon of activities on July 18, 2012, in honour of Nelson Mandela Day. This day is meant to inspire individuals to lend a helping hand to those within their community who are in need. Nelson Mandela, who has spent 67 years of his life in service to humanity, was, and continues to be, a great political activist in the name of human rights. During these 67 years, Mandela spent 27 in prison for believing in equality of all individuals and fighting for this right. On Mandela Day, it is asked that individuals give only 67 minutes of their time in service to others in their community.

In this spirit, C. D. Armstrong hosted an event for the members of the Friendship Club, part of the Canadian Mental Health Association – Colchester East Hants Branch. This organization provides support for individuals living with mental health issues. The event gave the members of this club an afternoon to remember, full of food and fun, as well as free of worry – something that these individuals do not get to experience often. The staff looks forward to participating in Nelson Mandela Day again next year, and hope to make the next event even more spectacular. See [www.mandeladay.com](http://www.mandeladay.com) for information on hosting your own event next year!





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Kerry Atkinson  
Business Development  
Manager  
Windsor Insurance Ltd.  
Windsor, ON



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# CALENDAR OF EVENTS 2012

## SEPTEMBER 2012

20-23	IBAC AGM	Hamilton, ON
25	IBANS AGM/President's Dinner	Halifax

## OCTOBER 2012

3-4	Atlantic Insurance Brokers Convention	Moncton
22-27	NS CAIB 1 Immersion	Halifax
24-29	NB CAIB 1 Immersion	Fredericton
25	IBANS Industry Night	Halifax
29-31	NS Professional Selling for Insurance Brokers	Halifax

## NOVEMBER 2012

29-3	NB CAIB 2 Immersion	Fredericton
3	28th Insurance Industry Convocation	St. John's, NL
3-8	NB CAIB 3 Immersion	Fredericton
8	IBANB AGM	Fredericton
8	IBANB Annual Convocation	Fredericton
9	IBANB Board Meeting	Fredericton
8-14	NB CAIB 4 Immersion	Fredericton
14-19	NB CAIB 2 Immersion	Fredericton
17-18	IBAC BIP Meeting	Toronto
20	IBANS Loss Control Seminar	Halifax
28	NB YBN Meet the Underwriter Night	Saint John

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