

*Atlantic*

# INSURANCE BROKER

**PRESIDENTS'  
MESSAGES**

**SHAREHOLDERS'  
AGREEMENTS**

**GOT CREDIT?**

**SET AN EXAMPLE  
- DON'T DRIVE  
DISTRACTED**



**Relationships - that's what we do!**





# When it comes to protecting your reputation, you may find us surprisingly fierce.

With over 30 years of serving the Canadian broker market, we're the most experienced provider of professional liability coverage. Yet it's not just our longevity in the market that may surprise you; it's our commitment. As more than 20,000 insurance brokerage firms across North America have discovered, we're fiercely committed to protecting what matters most – your business, your financial assets and your reputation. At Swiss Re, risk is the raw material with which we work; what we create for you is opportunity.

See for yourself at [www.swissre.com/eo](http://www.swissre.com/eo)

Corporate Solutions

Swiss Re



©2011 Swiss Re

Swiss Re Corporate Solutions is proud to be the endorsed E&O provider for your Insurance Brokers Association. For more information or to access our Insurance Brokers professional liability programme, please contact:



T +1 902 876 0526  
F +1 902 876 0527  
E [info@ibans.com](mailto:info@ibans.com),  
[www.ibans.com](http://www.ibans.com)  
380 Bedford Highway  
Halifax, Nova Scotia  
B3M 2L4



T +1 506 450 2898  
F +1 506 450 1494  
E [ibanb@nbinsurancebrokers.ca](mailto:ibanb@nbinsurancebrokers.ca)  
[www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)  
Suite 201, 590 Brunswick Street  
P.O. Box 1523, Fredericton  
New Brunswick E3B 5G2

# Message from the President IBANB

## Table of Contents

Presidents' Messages .....	1-8
Tag, you're it!! .....	10
IBANB CEO Report.....	12
Viewpoint .....	14
IBANB Young Brokers Network.....	16
IBANS PD Report .....	18
Shareholders' Agreements .....	22
IBANS Young Brokers Network .....	24
IBANS Executive Director's Report..	28
Got Credit?.....	30
Set an Example - don't drive distracted..	32
Calendar .....	36

## Atlantic Insurance Broker

Volume 14, Issue 1 Spring 2012

Published by

*Partners  
Publishing Ltd.*

2289 Route 101 Hwy, (Fredericton)  
Beaver Dam, NB E3B 7T9  
Phone: (506) 450-9768  
Fax: (506) 450-2546  
Email: pcole@nb.aibn.com

Published four times per year.

For advertising sales and deadlines call:  
Peter Cole, President  
Partners Publishing Ltd.  
pcole@nb.aibn.com  
1-866-450-9768 • (506) 450-9768

Graphic Design/Layout  
Alicia Wilkins, Partners Publishing

Printed by: LITHOCHIC

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



*Terry Gaudet, CAIB  
President IBANB*

Relationships build business. Even in today's modern tech world, clients, suppliers and stakeholders all want that special connection that makes them feel warm and fuzzy.

As insurance brokers we bring this level of comfort to our clients. We do what it takes to educate and guide them. The best compliment is to hear from a client who says they got a cheaper quote elsewhere but they are sticking with you.

We are also very involved in the communities that we live and work in. We spend countless hours helping those who need it; more importantly we build relations with these people and help build a stronger circle of friends.

So who helps us? Who makes us feel warm and fuzzy in our business? I would have to say that most of the insurance companies do this. They genuinely appreciate our business and repeatedly tell us. They cater to our needs and help develop good business products. But what about those who just pump out products and don't bother building relationships? What about those companies who compete directly with us to gain market share?

As independent business people we have the freedom of choice on who we want to deal with. We have the power to bring

change to the status quo. We can turn the tide on the broker market share in this province. But it has to start with us - this Association and all its members.

If you were in an industry that had 74% of it's workforce over the age of 46 and having steady decline in market share, what would you do? Would you partner with suppliers who are part of the reason for the decline in market share? Would you shy away from hiring new blood and inject life back into this profession? I didn't think so. Actions speak louder than words. Make a decision and act on it.

It's the only way we will ensure a strong insurance broker future in this province.

*Terry may be reached at (506) 857-0636 or via email at, terry.gaudet@beausejour-gaudet.com.*

Une clientèle se bâtit sur la qualité des relations. Même dans un univers de haute technologie, tout le monde – clients, fournisseurs, intervenants – veut avoir ce lien spécial qui fait chaud au cœur.

Nous, les courtiers d'assurance, sommes justement bien placés pour apporter à nos clients ce type de relation chaleureuse qui leur procure la tranquillité d'esprit. Nous faisons ce qu'il faut pour les informer et les guider. Le plus beau compliment qu'un client puisse faire à son courtier, c'est de lui dire qu'il a eu un meilleur prix ailleurs, mais qu'il préfère rester avec lui.

Nous sommes également très présents dans les communautés où nous vivons et travaillons. Nous consacrons d'innombrables heures à aider ceux qui en ont besoin et, plus important encore, nous établissons des relations avec eux et les aidons à se construire un solide cercle d'amis.

Mais nous, qui nous aide? Qui nous donne chaud au cœur dans nos activités? Je dirais



que la plupart des compagnies d'assurance le font. Elles apprécient vraiment notre clientèle et nous le répètent constamment. Elles répondent à nos besoins et contribuent à mettre au point de bons produits. Mais que dire de ceux qui vendent sans se soucier d'établir des relations? Que dire de ces entreprises qui nous font directement concurrence pour gagner des parts de marché?

À titre d'entrepreneurs indépendants, nous avons la liberté de choisir avec qui nous voulons faire affaire. Nous avons le pouvoir d'apporter des changements au statu quo. Il n'est pas trop tard pour renverser la tendance avant qu'elle s'empare du marché des courtiers au Nouveau-Brunswick. Par contre, c'est ici que ça commence – dans l'Association et tous ses membres.

Si vous étiez dans une industrie dont 74 %

de l'effectif a plus de 46 ans et dont la part de marché est en baisse constante, que feriez-vous? Formeriez-vous des partenariats avec des fournisseurs qui sont la principale cause de ce déclin du marché? Hésiteriez-vous à recruter du sang neuf et à redonner un nouveau souffle à cette profession? Je ne crois pas. Les actes sont plus éloquentes que les paroles. Prenez une décision et passez à l'action!

C'est la seule manière de garantir un avenir prometteur aux courtiers d'assurances du Nouveau-Brunswick. ■

*Vous pouvez communiquer avec  
Terry au 506-857-0636  
ou à [terry.gaudet@beausejourgaudet.com](mailto:terry.gaudet@beausejourgaudet.com)*



## Mark your Calendars

### IBANB 13<sup>th</sup> Annual Golf Classic

August 29, 2012

Sussex, NB



## IBANB BROKER INVOLVEMENT

As a team we make a difference. At Daigle Insurance we give \$1 to wear jeans on Friday and we gather these loonies to make a difference in someone's life.

We gave \$250 to the nutrition class at the Saint-Quentin high school, Polyvalente A.-J.-Savoie. They purchased a smoothie machine to show students they can have a healthy and tasty treat.

We gave \$200 to the Family Service Center of Restigouche to help them in the required activities they do, this is a must to have in each region and they need our support.

We gave \$200 to the Public Library of Kedgwick so they can buy equipment that they will use at their various activities. Funds are always welcome.



With the assistance of all our insurers and partners we also participated in an hour session with grade 12 students to discuss our implication in the society and how we, as people, can make a difference and can make our region a nice place to live.

As brokers, we are always involved in our communities and sometimes we are not really visible but we are always there to protect and help. We are always there to cover the needs of our people.

*We don't make millions but we share as much as we can  
and we are committed to making this province a better place to live.*

# 2012 Atlantic Insurance Brokers Convention

October 3-4, 2012 Delta Beauséjour, Moncton, NB 506-854-4344

[www.brokersconvention.ca](http://www.brokersconvention.ca)



Mark your calendar!

Book your room!

## Your 2012 Convention Committee

### Chairman / Education:

Terry Gaudet 506-857-0636  
terry.gaudet@beausejourgaudet.com

### Sponsorship:

Steve Jones 506-857-4051  
steve.jonesins@nb.aibn.com

### Treasurer:

Stan Dalrymple 506-858-5155  
sdalrymple@centralinsurance.ca

### Trade Show / Meet & Greet:

Lisa MacDonald 506-858-5944  
lisa.macdonald@solutionsinc.nb.ca

### Facilities / Meals:

Jean Poirier 506-384-5566  
jpoirier@acpinsurance.ca

### Entertainment:

Marie-Josée Vautour 506-533-7000  
mj@assurance-vienneau.com

### Website / Communications / Signage:

Andrew McNair 506-450-2898  
amcnair@nbinsurancebrokers.ca

### Golf:

Mike Gallant 506-523-9121  
gallins.mike@nb.aibn.com

### Companion Program:

Bridgette Belliveau / Marie-Josée Vautour  
bbellivo@nb.aibn.com 506-853-3385

### Registration:

Judi McIsaac 506-450-2898  
ibanb@nbinsurancebrokers.ca



# Message from the President IBANS



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

I would like to pass on an activity our Executive has found to be an excellent and worthwhile training exercise. We've just taken part in an intensive two day Media Training program, facilitated by Podium Coaching. This program will most definitely come in handy as members of the Executive move into their various roles and will assist IBANS in dealing with inquiries from the public as well as the

media on industry issues. We would like to move past only responding to "crisis communication" for catastrophic events and work towards having a greater voice for important industry issues. This will be a work in progress over the next few months as the board delves into putting together a plan of action and position statements that reflect the current market.

IBANS is always looking at opportunities to get together with our politicians. Since the beginning of the New Year we have attended luncheons with the Premier and the leaders of the other parties. The board also recently had Premier Dexter attend our January meeting and we hope to have the other leader's meet with the board over the next few months. This is an initiative that began a number of years back and allows for informal dialogue on issues we feel need to be addressed or brought to the attention of policy makers in the province. We will also be attending a luncheon sponsored by IBC on February 9, 2012 featuring Minister Graham Steele on auto reform.

One of the most anticipated events on our social calendar is the Nova Scotia Insurance Women's Wine and Cheese Reception. As always I am sure it will be "standing room only" but is an excellent time to 'mix it up' with both brokers and underwriters.

Some of IBANS upcoming events for Brokers Month this April include our Annual MLA Dinner and Industry Awards/Graduation. We are also working with the Insurance Institute of Nova Scotia to put on seminars and will keep members apprised of the dates as they are set. One other activity we may assist the Institute with is their "Spring Fling" event. ■

*Richard may be reached at  
(902) 422-1313 or via email at,  
jackco.ltd@ns.sympatico.ca.*



## Bluenose Insurance Brokers Giving Back to their Local Community

In December, IBANS was contacted by someone volunteering for a provincial not-for-profit organization who wanted to share with us a wonderful program implemented by one of our members. The program is called Bluenose Cash for Your Cause, by Bluenose Insurance Brokers. We contacted Jody Dakai, owner of Bluenose Insurance Brokers, to obtain additional information. Below are the answers to some of our questions.

### **1. How did you come up with the idea, when did it start and how does it work?**

We wanted to give back to our community and thought we should do so by choosing a local non-profit organization each month. When reviewing our local organizations involving so many wonderful, incredible volunteers making

positive effects in our community, we felt the decision to be very difficult and thought the best way is to have our community members vote for their organization of choice. This is how we came up with the idea!

All entries must be local non-profit organizations/associations/societies whose operations provide positive effects on our communities. This is our first month and we plan to give \$1000 a month over the next 12 months – We will post 8 organizations a month – the organization with the majority of votes at the end of each month will win.

### **2. Besides supporting worthwhile causes, what benefits has this program had on your business?**

We are only in our first month of the contest – our plan is for a 12 month period – the response has been overwhelming and very positive.

### **3. How much money has been awarded since the program's inception?**

We plan to give \$1000 a month to the organization with the most votes each month – beginning in January 2012. This means a total of \$12,000 for the year will be going to worthwhile organizations.

Since the time this article was submitted the first organization to receive the \$1000 prize was the Loaves and Fishes Society.



## WE'RE BIG ON GLOBAL REACH



The North West Company Inc., a leading Canadian based retailer of food and general merchandise has foreign operations operating under its Cost-U-Less and Alaska Commercial Company banners in such places as Fiji, Guam, St. Maarten, Netherlands Antilles, Cayman Islands and the USA. Through our Global Network, RSA provides seamless cross-border insurance coverage to meet our client's needs worldwide.

RSA has one of the largest international networks in the insurance industry, extending to more than 140 countries. It is through the strength of this Global Network that we can provide tailored insurance solutions for large complex, national and multinational P&C Drisks requiring local expertise, seamless delivery and brilliant service.

With over 300 years of experience, RSA is an established 'A' rated insurer offering a complete suite of insurance solutions for small business to multi-nationals through a network of independent brokers.

**IF YOU'RE BIG ON GLOBAL REACH, PARTNER WITH RSA INSURANCE.**



# Message from the President IBAPEI



Darke Carr, BBA  
President IBAPEI

A “mini” Hill Day was held in Ottawa on November 22, 2011 with representation from the Ontario, New Brunswick and Prince Edward Island Brokers Associations; Karen Doiron attended on behalf of IBAPEI.

On the evening of November 21, 2011 they had dinner at the Rideau Club (established in 1865 and steeped with rich political history). They were joined by political guests Ed Holder, MP London West (who was supporting a very impressive Movember “Mo!”) and Alberta Senator, Grant Mitchell. They enjoyed an evening of fine dining and interesting conversation. It was great for them to have the opportunity to chat with these gentlemen one-on-one and to hear the many war stories of their political adventures.



Terry Gaudet (IBANB), Hon. Gail Shea, MP  
and Karen Doiron (IBAPEI)

On November 22, 2011, Karen Doiron was paired up with Terry Gaudet from IBANB to visit three Members of Parliament and one Senator. Karen was delighted to learn that the three MPs were all from Prince Edward Island which made for comfortable meetings. Karen had met with the

Honourable Gail Shea, PC, MP and the Honourable Wayne Easter, PC, MP on previous trips to the Hill. Although, Sean Casey was a new MP (elected in 2011), he and Karen had attended the same junior high school and Karen was anxious to catch-up with him after many years. Both Karen and Terry also had the pleasure of meeting with Senator Stephen Greene from Nova Scotia who was previously the CSE for IBANS and very familiar with the Brokers Association.



Terry Gaudet (IBANB), Karen Doiron (IBAPEI)  
and Hon. Wayne Easter, MP

Karen has visited Parliament Hill several times now on behalf of IBAPEI and quite enjoys the experience. For her, it is like a homecoming and a chance to re-acquaint with old friends (not just the MP’s, but also their assistants who are sometimes the constant in the changing world of politics). IBAC’s message has been consistent over the years stating that it agrees with the fundamental position in the Bank Act: that credit granting institutions ought not to be selling insurance at the point where they grant credit. Successive Parliaments have reaffirmed this fundamental position through revisions undertaken every five (5) years of the Bank Act. The next review is in 2012.

The other message that IBAC had been discussing with Government was the need to regulate on-line financial activity to prohibit the sale of insurance products from the banking websites. This message did not fall on deaf ears! In October 2011 new amendments to the Insurance Business (Banks and Bank Holding Companies) Regulations were published in the Canada Gazette to take effect in March 2012.

One could say that IBAC’s work on Parliament Hill is done! So why continue to knock on doors?! The following famous quotes will help summarize the reason why:

- “Those who ignore the party/conversation/network when they are



Terry Gaudet (IBANB), Sean Casey, MP and  
Karen Doiron (IBAPEI)

content and decide to drop in when they need the network may not succeed. It’s pretty easy to spot those that are just joining the network purely to take – not to give. Therefore, be part of the party/conversation/network before you need anything from anyone.” ~ Jeremiah Owyang, Web-Strategist.com

- “The best time to make friends is before you need them.” ~ Ether Barrymore

- Piglet sidled up to Pooh from behind. “Pooh!” he whispered. “Yes, Piglet?” “Nothing,” said Piglet, taking Pooh’s paw. “I just wanted to be sure of you.” ~ A.A. Milne, Winnie-the-Pooh

- “Nobody made a greater mistake than he who did nothing because he could only do a little.” ~ Irish statesman Edmund Burke (1729-1797)

- “You cannot milk a cow with your hands in your pockets.” ~ Russian proverb

- “Even if you’re on the right track, you’ll get run over if you just sit there.” ~ Will Rogers

- “Four steps to achievement: Plan purposefully. Prepare prayerfully. Proceed positively. Pursue persistently.” ~ William A. Ward

And, finally ...

- “The toughest thing about success is that you’ve got to keep on being a success.” ~ Irving Berlin

It was a real treat for Karen to be able to visit the politicians to “thank” them for understanding and supporting the position we have been advocating on protecting consumers. It was nice to not want anything and to be able to offer our assistance should they have a constituent with an insurance related question/problem. In Gail Shea’s words – “this is worth tweeting about!” ■

Darke may be reached at  
(902) 368-3696 or via email at,  
dcarr@bennettcarinsurance.ca.





# Underwriting Contract Administrators Inc.

Since 1995 UCAI has helped brokers place their difficult Personal and Commercial property accounts and managed the Woodchuck Insurance Program for the Forestry and Logging Industries. In addition, we've developed several mini-programs to fit specific needs that brokers have told us are not adequately met by other insurance markets. We are best known for our speed of service, which for 16 years running is un-met by any wholesaler or MGA, and for the consistency in what we can write and what we charge. If you want fast service, easy to understand policy documents and statements, and consistency in underwriting criteria and pricing – UCAI is the wholesaler for you!

## Hard-To-Place Homeowners Package Program

A Homeowners Package Program that more closely resembles those package policies you receive in regular markets.



## Storage Program

UCAI offers a program for goods stored in either a storage facility or garage.



## Day Liability

Designed for temporary tenant leases and providing affordable coverage for mall displays and short term and temporary kiosk displays.



## Hard-To-Place: Substandard Fire Insurance Placement

Coverage is available in our Substandard Fire Insurance Program for all types of commercial and personal properties.



## Woodchuck Insurance Program

Two sets of insurance products covering both portable sawmills and small logging operations or forestry contractors.



## Independent Carriers

This package is designed for most types of independent delivery contractors.



Check out our new website!

11 Thornhill Drive, Suite 101  
Dartmouth, NS B3B 1R9

ph 1-877-343-8224  
fax 1-877-432-9822

[www.ucai.ca](http://www.ucai.ca)

**U.C.A.I.**  
Since 1995

# Message from the President IBAN



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

WOW winter has hit with a vengeance the last few weeks. It's been cold and a lot of snow. I am not sure where we are going to put it all. It has been very busy since we last chatted, so I will do my best to bring you up to speed.

## **Education:**

On November 5th, we participated in our joint Convocation ceremony. We had 12 CAIB Graduates, and presented our first Broker Academy Graduate with his diploma and award.

Our fall courses saw 35 registrants in the CAIB program and 2 CPIB registrants.

This winter we are offering CAIB 2 and CAIB 4 in class. Our total enrollment is 37 for CAIB.

## **BIP:**

We have entered into an agreement with the St. John's IceCaps in order to promote the BIP brand. We are building on "the goal of the game" concept and doing a shot for \$10,000 during one of the intermissions at the Saturday games. We will make a decision whether we will continue with the promotion in the playoffs once we see how it goes and get feedback.

We have also been in discussions with the "Buy and Sell" magazine to purchase advertising on their website. Our plan would be to have the banner link back to our website and hopefully link to one of

the social media ads that have recently been produced. We may have to do a little work with these ads to get what we want and need.

## **Political:**

Unfortunately, we were not able to attend the mini-hill day. I was originally scheduled to attend but a family emergency meant that I could not attend. During the Christmas season, I did attend events for Scott Andrews and Jack Harris.

Provincially, we elected a new government in October. Cathy Dunderdale is our new premier. While the Progressive Conservatives have been re-elected, and hold a strong majority we do have more opposition. As a result of the election, we have a new minister in charge of our portfolio – Paul Davis. We look forward to working with Minister Davis in the upcoming years.

Additionally, on the provincial front, at our AGM the working board was tasked with trying to find a way to engage our local politicians more. In the end it was suggested we discuss with Siobhan Coady to see how and what would be the best method to get the ball rolling in this regard.

## **Miscellaneous:**

At our AGM we held lengthy discussions about bank/credit owned brokerages, much like the Western Financial situation out west. There was great concern that this could happen locally, and as a result a motion was put forward and agreed upon



In photo left to right - Jason Sharpe, Vice Chairperson of Young Brokers of NL; Al Pelley, Director of Revenue Development with Daffodil Place and Kent Rowe, Chairperson of Young Brokers of NL.



In photo; Earl Ludlow, Chair of the Board of Directors of Dr. H. Bliss Murphy Cancer Care Foundation and Basil Crosbie, President of the Insurance Brokers Association of NL.

to draft a new by-law that essentially would result in no member of IBAN could be owned or controlled by a bank or credit union. We hope to have this by law drafted and voted on at our Semi-Annual Meeting.

Additionally, our members were concerned that a representative from such an organization could actually sit at the IBAC table as a director. After much discussion, it was felt the first step was to introduce a motion to IBAC that essentially stated "no member of the working executive could come from a brokerage that was owned or controlled by a bank or credit union." When we introduced this motion at the January meetings, there was great discussion, but the motion was delayed so the governance committee could look at it before our next meeting in May.

Finally, at our AGM, the working board was also tasked with finding a way to improve the image of our industry, primarily with the university and trade school graduates. We need them to understand what we are about and that we are a viable career choice. How we do that remains to be seen. ■

*Basil may be reached at (709) 758-8270  
or via email at, basilcrosbie@crosbiejob.com*





## **Justice may be blind. She sure isn't cheap.**

### **DAS Legal Expense Insurance ensures your clients aren't priced out of justice.**

This new-to-Canada product insures costs your commercial clients may face in the course of pursuing or defending legal actions.

Costs like lawyers' fees, disbursements, medical reports, expert witness fees or even an opponent's legal costs.

It covers things like employment and contract disputes, debt recovery, legal defence, property protection and tax issues.

Things a regular CGL policy doesn't.

It also gives your clients *unlimited* use of a Legal Advice Helpline.

Make sure your clients have access to justice.

**Call Chris Lorne today  
at 902.403.8956  
or visit [www.das.ca](http://www.das.ca)**



# Tag, you're it!!



*Doug Daley*  
*Kiers Marketing Group*

Does your company have a tagline that makes potential customers take notice? Do people know exactly what you do by looking at your logo and tagline? If not, then you have to fix this because it is costing you business. Regardless of the size, every company or organization needs a snappy tagline or positioning statement that helps enhance their brand.

For example, if your company name is "Smith & Associates" and you have a

sharp looking business card which includes your company name and contact info, you feel confident giving your card to a prospective customer. When the customer looks at your card, do they know what your business does or do they have to ask you? Your company not only needs a tagline that says what you do, but if possible, the benefits of doing work with you.

On the other hand, if your company name is "Smith Insurance Brokers", people know exactly what you do by looking at your name. That's a good thing; however now you need a tagline that tells them why they should call your company and not "Joe's Insurance" down the road.

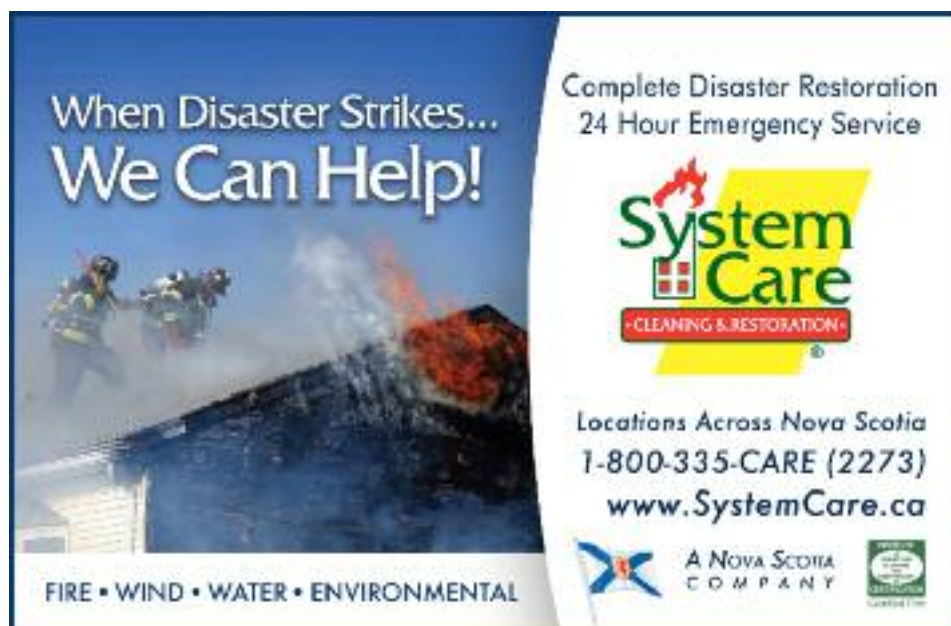
Make your tagline work for you. Let people know what your company can do for them and how much easier their life could be by doing work with you. Here is a great example from one of our clients, "Fredericton Volkswagen – Turning Dreamers into Drivers". Their name says what they sell, the tagline makes you want to buy one of their cars. Another good example is "Metalfab – The Firetruck Experts". Kind of hits the nail right on the head, doesn't it? Metalfab on its own doesn't say much. Add the tagline and there is no question about what they do and how well they do it.

Companies like Nike can get away with "Just do it", because everybody knows what they do. Same with McDonalds or Pepsi, they can change their tagline every year and get away with it. Smaller companies have to be smart and take nothing for granted. Not everybody knows who you are and what you do.

Do you have a tagline for your company? What differentiates your company from the agents, direct sellers or other brokers? Do you offer better service, lower rates, some kind of insurance coverage that is unique to your company? If so, let people know about it. Breaking away from the pack is a great thing for any business. Start making your company unique by creating a tagline that makes your company stand out in the crowd.

A good starting point is realizing the benefits of getting insurance from your company. Figure it out and create a tagline that enhances your brand and leave nothing to chance when a potential customer is shopping for insurance. ■

*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).*



When Disaster Strikes...  
**We Can Help!**

Complete Disaster Restoration  
24 Hour Emergency Service

**System Care**  
CLEANING & RESTORATION

Locations Across Nova Scotia  
1-800-335-CARE (2273)  
[www.SystemCare.ca](http://www.SystemCare.ca)

FIRE • WIND • WATER • ENVIRONMENTAL

A NOVA SCOTIA COMPANY



# CANADA'S LEADING SPECIALTY INSURER



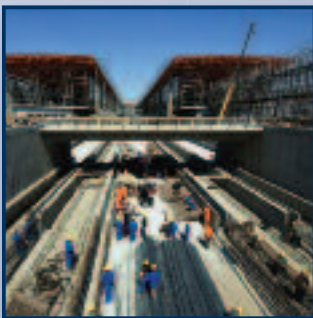
**CRIME – 3D / FINANCIAL  
INSTITUTION BONDS**



**DIRECTORS' & OFFICERS'  
LIABILITY INSURANCE**



**CREDIT INSURANCE**



**CONTRACT SURETY**



**COMMERCIAL SURETY**



**DEVELOPER SURETY**



**Guarantee SUPERIOR  
ON (only)**



**Guarantee GOLD®**

At **THE GUARANTEE COMPANY OF NORTH AMERICA**, we take pride in providing specialized quality products via the independent broker network with a "Guarantee" of excellence.

**140<sup>TH</sup>**  
ANNIVERSARY  
1872 — 2012



Proud Supporter of Brokers  
Displaying this Symbol

*"We have time for you!"*  
SINCE 1872

[gcna.com](http://gcna.com)

# IBANB CEO Report



*Andrew McNair, CAIB  
IBANB Chief Executive Officer*

## From Christmas to Crocuses

I trust everyone had a great Christmas and an even better New Years. I know that so far, 2012 has been a busy one for IBANB. As I alluded to in my last article...busy is good!

Still the hot topic of conversation with brokers throughout the province and the 'top of the list' item for the IBANB Board of Directors and me has been the ongoing licensing issue. Our Licensing and Regulations Review Committee completed their work on the initial proposal for changes to regulations pertaining to licensing and that report was submitted to government at our meeting with the Minister of Justice on February 7 and also to the Superintendent of Insurance. By the time you're reading this article, we will have had our meeting with the Superintendent to review the document. I would like to thank the committee for their ongoing work on this file and to all members who attended the Special Members Meeting on January 30 to review and approve the proposal prior to it going to government. The committee is continuing work to develop a proposal to move towards an Insurance Council in New Brunswick. This will be 'step 2' of creating a more workable regulatory system for insurance intermediary licensing and regulation in New

Brunswick. When Terry Gaudet and I attended Premier Alward's State of the Province address in January the one message that resonated the most with both of us was the statement from the Premier that government and big business need to stay out of the way of small business in New Brunswick and that government will reduce red tape for small business. This couldn't truer if brokers, the backbone of the many communities they do business in, are to continue to strive and help consumers with their insurance needs.

In January, Theresa Kimball, IBAC BIP Rep for IBANB and I travelled to Toronto for the IBAC BIP meeting. We are currently in a 'production year' with the BIP ads which means new ads are currently being developed for launch this fall at the IBAC AGM. Also in January, Marc Leger, our IBAC director, Terry Gaudet, observer and I attended the IBAC Board meeting. This meeting included the annual CEO Forum, a full day of meeting with the CEOs of Canada's top seven insurers. This is always a good day to hear things from their perspective. The one common theme I heard from each and every one of the CEOs was the message that brokers need to adapt to how consumers want to be serviced in today's business environment, which has drastically changed from years gone by. This may mean longer office hours, being more accessible online, using social media to communicate, etc. This message was nothing new and not a shock to me...I've been preaching a similar message for the past few years as we have endeavoured to, at the very least, create an online presence for our members by way of products such as MyInsuranceShopper.

As I write this article, I'm preparing to head to Toronto again, this time for the IBAC Professional Development Conference with Laura Matchett, our PD/Communications Coordinator; Geordie Lamb, the IBANB PD Rep, and Marc Leger the IBAC PD Co-Chair. This is always an excellent conference to share and learn from our sister associations. All

associations use the same IBAC courses to ensure our members are well educated, so this conference offers the opportunity to make sure the courses we're offering are the best they can be. As many of you are aware we have experienced an influx of registrations for our spring CAIB courses (six in total). This speaks volumes to the desire to learn and the professionalism exuded by New Brunswick brokers. The more educated brokers are, the better served their clients are. Yet another reason to use a broker!!

We haven't set a firm date for our Spring Broker Awareness Day yet; however, keep an eye out for when we are able to confirm the date for this important day. Last year's MLA luncheon and accompanying broker session proved to be very valuable in building and maintaining our relationships with New Brunswick MLAs. We hope to have a large YBN presence at this year's event so that we are able to show our elected official the faces of the future of our industry. Principals and managers, I hope you will encourage the young brokers in your office to attend this important day!

As always I'm only an email, phone call, or tweet away...thanks for reading, and 'think spring'!

Thanks for reading. ■

*Andrew may be reached at  
(506) 450-2898 or via email at  
amcnair@nbinsurancebrokers.ca*





# Have you ever heard such a claim?

All banks claim to offer financial services for businesses BMO Bank of Montreal®, however, goes one step further and is the only financial institution to offer a comprehensive program developed for insurance brokerages in Atlantic Canada. Giving value to your client list, we offer:

- Acquisition Financing
- Premium Financing
- Succession Financing
- Refinancing of Loans from Insurers
- Employee Group Banking Plan

To learn more about how our pre-arranged financial services program can meet your specific needs, call John Knotek, Manager, Insurance Brokers Services at 1-877-629-6262, contact us by email at [industry@bmo.com](mailto:industry@bmo.com) or visit your local BMO Bank of Montreal branch.

BMO  Bank of Montreal  
Making money make sense®

A member of BMO Financial Group. © Registered trade-marks of Bank of Montreal.

## Open minds. Better solutions.

At Sovereign General, we believe that open minds create better solutions. As an 'A' Rated Canadian Insurer, our experienced professionals across the Country are empowered to create innovative solutions to your specialized insurance needs. So next time you're facing a complex challenge, our team is committed to solving it. For more information, contact your local representative or a member of our E&O/D&O Liability team at [fisc.info@sovgen.com](mailto:fisc.info@sovgen.com).

[sovereigngeneral.com](http://sovereigngeneral.com)



Sandra Lefebvre, (left) E&O/D&O Liability Underwriter (East)  
Dave Alexander, National Professional Liability Manager



# Viewpoint



*Dale Rempel, P.A.G., CIP, CAIB  
President, IBAC*

Sometimes as Canadians we don't realize how much we know, or how effective or noticed our voice is on the world stage. As President of IBAC I am often amazed and impressed on how much influence we have on the world stage, as Canadians and as insurance brokers. Let me give you a few examples of what I am alluding to.

As the Canadian federation of insurance brokers, IBAC is also a member of the World Federation of Insurance Intermediaries (WFII) - the IBAC of the world. As a member of WFII, IBAC participates in international advocacy with governmental and regulatory organizations in the area of insurance. IBAC also participates as an observer at the International Association of Insurance Supervisors (IAIS). This body is a grouping of insurance supervisors from over 100 countries. The organization meets and works together in order to discuss arising issues and propose regulatory changes in order to deal with these issues. The Canadian regulators, from the Office of the Superintendent of Financial Institutions (OSFI) and the Québec regulators, l'Autorité des marchés financiers (AMF) are members of IAIS and have a lot influence in the decisions and position that organization takes.

As a result of many discussions with IAIS members, IBAC was invited by the Spanish brokers association to address their members on the issue of banks and insurance. They had heard that Canada has a fairly robust regime of separating the two industries. The issue the Spanish association has in their marketplace is that a very high percentage of insurance policies written are sold by banks. They wanted to understand the history of this issue in Canada, the current regime, and what role IBAC played, and continues to play in this debate.

IBAC's Manager of Public Affairs, Steve Masnyk, was dispatched to make a presentation to their annual conference in Madrid last November. He spoke about the history of the debate in Canada, the creation of the broker federation in 1921 as a response to the banking demands to be able to retail insurance, and of the creation of a broker "brand" to easily identify the profession to politicians as it was difficult to speak on an issue without being readily recognized. He spoke of the grassroots political activities insurance brokers have been involved in over many decades. He spoke of the advocacy activities IBAC organizes yearly in Ottawa. He also centered his remarks on the incredible job we do as defending consumer rights and their interests!

## **As Canadians, and especially as insurance brokers, we should all be proud.**

In attendance at the conference were representatives of the French, Dutch and German brokers associations. The audience was quite impressed to hear the effectiveness of Canadian brokers in communicating and advocating on behalf of consumers to federal legislators. In comparison, most European countries have a massive bank presence in the insurance marketplace. There is no separation between the two in most EU countries. Canada is an anomaly on the world stage in this regard. It is for this reason that they were interested in hearing the

Canadian experience. I am very proud that every contact we have with our MPs brings about tangible positive change.

We have heard over decades both from within Canada and from abroad, that these two pillars will inevitably merge. In discussions with regulators from around the world, and at the Spanish conference, IBAC has managed to plant a seed that the Canadian regime is alive and well, consumers are protected, and both sectors thrive and are healthy. This seed is also beneficial as Canadian federal legislators will start hearing from their counterparts abroad that the Canadian experience is something to be looked up to.

As a result of IBAC's message, the Spanish broker association was so impressed with the Canadian branding program "BIP" that they have embarked on creating a "brand" for their brokers to rally behind. In addition several other EU brokers associations are also working on developing their own brand to represent their members. Steve managed to speak with several Spanish government officials and regulators afterwards and they shared with him that the Canadian model was indeed very interesting to them.

It brings about a lot of pride to be a member of IBAC as well as its President. We should collectively be proud of the job we do with our legislators. Canada, thanks in large part to IBAC, has a banking-insurance model that is unique in the world. Consumers are well protected, both sectors haven't gone through a major crisis like other countries, and the broker distribution channel is envied by others. I am proud that IBAC has started to "export" some of the achievements and success we have achieved here at home. As Canadians, and especially as insurance brokers, we should all be proud. ■

*Dale may be contacted at  
(204) 746-2320 or via email at,  
dale.rempel@rempelinsurance.com.*



## Boat Insurance Made Easy for Brokers

For more than 20 years, Cowan has been helping brokers meet the watercraft needs of their clients. Find out how we can help you.

*Check Out Our Online Boat Quote Tool for Brokers*  
[www.cowangroup.ca/broker-12](http://www.cowangroup.ca/broker-12)

### Broker Benefits

- ✓ Preferred rates and commissions
- ✓ Access to an online quoting tool
- ✓ 24-hour turnaround time on quotes
- ✓ Flexible underwriting
- ✓ 24-hour claims service

### Our Marine Program Includes:

- ✓ "All Risk" Coverage
- ✓ Agreed Value Settlement
- ✓ Single Deductible for Hull and Machinery
- ✓ Flexible Survey Requirements
- ✓ Coverage for Southern Excursion



# IBANB Young Broker Network



Brian Schryer, CAIB (Hons)  
Chair, New Brunswick YBN

## Another Success

The YBN in New Brunswick is continuing its revival. On February 10th, we hosted our 7th Annual Curling Bonspiel at the Beaver Curling Club in Moncton. Attendance and support was remarkable. The event saw 47 brokers, company staff and suppliers take to the ice for a fun-filled evening. As usual, diapers were given in lieu of a registration fee. There were 2952 diapers collected this year (that's 858 more than last year). The diapers were donated to Moncton Headstart which is a charitable agency dedicated to providing early family

intervention and support services to help children and their families realize their full potential. A sincere 'thank you' to all that came and to those that helped out!

## Stay Connected

A challenge that all YBN's across the country are facing is how to stay connected with their members. New entrants and changing emails can make it difficult to make sure we're in touch with everyone. I encourage all Young Brokers to join our Facebook group for the most recent updates and events. Simply search for "YBN - New Brunswick Young Broker Network" and ask to join the group. Don't have Facebook? Make sure to send in your emails to the IBANB office if you're not already on the distribution list.

## The Time is Now

It's no secret that the broker distribution channel is facing many challenges now and in the future. Protection and growth of our market share is of utmost importance. The consumer demographic that we must do a better job of attracting is the same demographic as our young brokers. This is why the time is now for young brokers to step-up and become a major part of the solution. Who can better attract this 25-45 age group of consumers than their peers? Young

Brokers need to be part of the planning process to bring this demographic back to the broker distribution channel.

The YBN will be hosting a brainstorming session / forum for Young Brokers to help come up with a strategy to connect with this important demographic.

The forum will be held the afternoon of April 19 in Moncton. Stay tuned for details and an invite!

For anyone interested in becoming more involved in the New Brunswick YBN or if anyone has any ideas or questions about the YBN, please feel free to email me. ■

Brian may be reached at (506) 548-8994 or via email at, bschryer@bellaliant.com.



l to r: Brian Schryer, YBN Chair / Kent & White Insurance; Jamie Grant, YBN Member / J.M. & C.W. Hope Grant Ltd.; Tabatha Palmer, YBN Member / Wilson Insurance Ltd.; Lisa Colwell, YBN Past Chair / Wilson Insurance Ltd.; Laura Matchett, IBANB PD / Communications Coordinator; Andrew Jones, YBN Member / Jones Insurance Services; Jeff Daniels, YBN Member / Cambridge - SIA and Robert Kimball, YBN Member / Pearson Insurance



Winners - Team Comprehensive, Laura Matchett, IBANB PD / Communications Coordinator; Jamie Grant, YBN Member / J.M. & C.W. Hope Grant Ltd. and Lisa Colwell, YBN Past Chair / Wilson Insurance Ltd.





**MERIT**  
INSURANCE PREMIUM FINANCE

**MERIT AT YOUR SERVICE™**

"LOWEST RATES, MOST FLEXIBLE TERMS"

"VASTLY SUPERIOR SERVICE"

"SIMPLER, EASIER, BETTER TECHNOLOGY"

"IMMEDIATE RELEASE OF FUNDS  
DEMONSTRATES INDUSTRY LEADERSHIP"

MERIT HOUSE  
1246 HOLLIS STREET  
HALIFAX, NOVA SCOTIA  
B3J 1T6

TOLL FREE: 1-800-425-2544  
INFO@MERITFINANCE.CA  
WWW.MERITFINANCE.CA



## SERVICING ATLANTIC CANADA

Simply call **1-888-SPEEDY-8** (1-888-773-3398) and be connected to the Speedy Glass® service centre in your area.

First in Glass. First in Service.™

**Speedy Glass**

**PAL**  
INSURANCE BROKERS  
CANADA LTD.

Your Specialty  
Wholesaler!



[www.palcanada.com](http://www.palcanada.com)

Applications, quotes, policy issuance

For more information, give us a call.

### Eastern Office

2 Norfolk St. South  
Simcoe, Ontario N3Y 2V9

Phone: 519-428-7716  
Toll Free: 1-800-265-8098  
Fax: 519-428-5661

### Western Office

#400 - 1400 1st Street S.W.  
Calgary, Alberta T2R 0V8

Phone: 403-261-3900  
Toll Free: 1-800-661-1608  
Fax: 403-261-3903

# IBANS Professional Development Report



*Keri Foley, BTHM  
IBANS PD Coordinator*

## **Canadian Professional Insurance Broker (CPIB) The Next Challenge for Brokers**

*Be a student so long as you still have something to learn, and this will mean all your life. ~Henry L. Doherty*

In my position I get asked plenty of questions from students, and one of the most common is “What’s next after I’ve completed my CAIB?” I am always happy to answer this one as there are many exciting opportunities available, such as: the Canadian Certified Insurance Broker (CCIB), the recent H.B.Com and MBA courses that are offered in conjunction with Laurentian University, and the Canadian Professional Insurance Broker (CPIB). The most popular choice among students so far seems to be the CPIB.

The CPIB is a designation program developed by the Insurance Brokers Association of Canada (IBAC) along with its provincial members, including IBANS. It is specifically designed for property and casualty brokers who want to pursue the opportunity of an advanced program. CPIB courses are positioned at

a university level of study. Pre-requisites for the program are CAIB, or CIP.

The CPIB program has three diverse streams for students to choose to focus their studies:

1. Personal Lines
2. Commercial Lines
3. Broker Management

Within these streams, students must complete three mandatory and three elective courses to earn the CPIB designation. One aspect of the program that makes it appealing to students is the fact that they can use previous university/community college credits as electives. Students must provide an official transcript from the university/community college where they previously studied, and IBAC will decide if the credit is applicable. Also, if a student has taken the Professional Selling for Insurance Brokers (PSIB) course (which I highly recommend!), they will be given credit for the sales management component of the CPIB program.

Many students, like Sharon Fralic, Supervisor, Commercial Account Executive with King Bedford/Beacon Insurance (A Member of the Huestis Group) sees the CPIB program as a means for continuous education. Sharon is currently studying for her advanced commercial lines exam which she hopes to write in May 2012. She enjoys the course content that is included with the program, but would enjoy learning the detailed information in an immersion style environment. Hopefully with more demand, IBANS will have the opportunity to offer such courses in an immersion setting.

Sharyn Hiscock, an insurance broker with Fairway Insurance Services Inc.

found out about CPIB while she was obtaining her CAIB in Newfoundland. Sharyn decided to take CPIB because she loves the insurance industry and therefore wants to further her education and knowledge base. Sharyn says, “the program is extremely challenging but is very interesting and informative”.

In an effort to promote the program to brokers who have completed their CAIB designation, IBANS awards the Top CAIB Student a \$500 cheque to be used towards their CPIB designation. This award is presented at the annual convocation.

To learn more about the CPIB Program, please refer to our website, [www.ibans.com](http://www.ibans.com). ■

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

A promotional graphic for the IBANS 7th Annual Golf Classic. It features the IBANS logo (Insurance Brokers Association of Nova Scotia) at the top, followed by the text "7th Annual Golf Classic Hosted by the YBN" and "Avon Valley Golf & Country Club Falmouth, Nova Scotia June 14, 2012". At the bottom is a photograph of a white golf ball on a green tee.

**ibans** Insurance Brokers Association of Nova Scotia  
**7<sup>th</sup> Annual Golf Classic**  
Hosted by the YBN  
**Avon Valley Golf & Country Club**  
Falmouth, Nova Scotia  
**June 14, 2012**





*The reputation of your business depends on the performance of those who represent you. It's our business to represent you well — 24/7.*

When you get right down to it, most people judge the quality of an insurer or a broker on the basis of how well their claims are handled. In a crisis they want fast, considerate, expert service to be available in their community.

As independent adjusters in Atlantic Canada for over 80 years, we have set the standard for industry excellence, providing rapid, responsible, courteous, on-the-spot representation day and night, weekends and holidays, year-round.

Our pledge — to deliver superior service to your clients right in the communities they live and where you do business.

From the most basic to the most complicated, when a loss happens and an Independent Adjuster is required you can refer your claim service requirements to Plant Hope Adjusters with complete confidence. You have my personal assurance that your business will be impeccably represented, no matter what your customers' needs.

P.S. For more information on local 24/7 emergency claim service throughout the Maritimes, please contact me direct at 506.853.8507, at [fplant@planthope.com](mailto:fplant@planthope.com), or through [www.planthope.com](http://www.planthope.com). Thank you.

**Local. Knowledge.**  
Serving Atlantic Canada  
Since 1930



# IBANB/IBANS Joint Convention 2011









# Shareholders' Agreements – Preventing Disputes And Providing Value

Picture a family business run smoothly for years by two brothers. The business has been growing in value and an advisor has recommended they review their corporate structure, obtain insurance policies for critical illness, death and disability and put in place a shareholders' or buy-sell agreement. The brothers decline and continue carrying on business without these tools in place.

Four years later the situation has changed dramatically. One of the brothers has suffered a serious health incident and is recovering but has been advised that he should no longer work in this business. He wishes to retire and he wants to sell his interest at a price he believes to be reasonable to his brother. The remaining brother has never contemplated a purchase, views the situation as paying his brother not to work and doesn't believe the price is reasonable. A dispute arises, the personal and financial lives of the brothers are thrown into disarray and the business suffers.

This scenario or variations of it play out every year in Atlantic Canada. When business owners die, become permanently disabled, become bankrupt or simply wish to retire, without proper planning the other owners are left dealing with third parties, trustees, personal representatives, and suffering businesses. A buyout is the usual solution. Insurance and related products can help solve funding problems or cash crunches, but without agreeing in advance how the situation will be dealt with and in particular, how the insurance funds are to be used, there is still much work to be done and lots left to fight about.

In the scenario above, had the owners obtained a disability insurance policy and put in place an agreement on how

the proceeds would be used, and particularly, what price would be paid, neither would feel slighted and family harmony could have been maintained. A shareholders' agreement or buy-sell agreement, as it is commonly called, does not need to be lengthy but should be specific enough to ensure smooth operations and transactions while allowing enough flexibility to structure future transactions in a tax effective manner. In particular it should deal with the key issues of concern for the business owners. Typically these include rules around major decision making, dealing with disagreements, transfers of shares and major transition events such as:

- death;
- disability;
- and bankruptcy

In the case of these transition events, a proper corporate structure and a well planned shareholders' agreement can ensure that the remaining shareholders and the departing shareholder maximize the tax advantages of using insurance products to fund the buyout. When the transition event is the death of a shareholder, the combination of the seller's capital gains exemption and the company's capital dividend account, often makes it possible for both the buyer and the seller to receive positive tax treatment. However, while shareholders' agreements can be advantageous, care must be taken to ensure that the agreement matches the personal circumstances of the owners.

Setting out the terms of a buyout in a well drafted shareholders' agreement can provide many advantages however, a poorly drafted shareholders' agreement can also create many negative consequences. For example, a poorly drafted shareholders' agreement can

cause companies to be associated for income tax purposes, which may result in higher tax being paid and less funds available for the owners.

Shareholders' agreements and proper corporate structures, along with critical illness, disability and life insurance policies can help business owners protect and provide certainty for their futures. Care should always be taken to ensure that the agreements are properly drafted to avoid unwanted consequences and at the same time accomplish the business owners' needs and objectives. Most importantly, all of the business advisors should be working together to ensure that all of these tools are tailored to the business owners' circumstances. ■

*Patterson Law has offices located in Halifax and Truro. For further information please visit [www.patterson-law.ca](http://www.patterson-law.ca).*

**Patterson**  
LAW





# Chutter

UNDERWRITING SERVICES EST. 1996

## C PLUS

CHUTTER PERSONAL LINES UNDERWRITING SERVICES



15 years and going strong. Over \$400,000,000 in written premium

### PERSONAL LINES PRODUCTS

Contact Dave Lyons at 604-522-8870  
or 1-866-683-8870  
www.chutterplus.com

- Excellent service + commissions
- No policy fees
- No contract required
- All facilities Canadian licensed

Recreational Vehicles • Motorcycles  
Manufactured Homes

### CASUALTY PRODUCTS

KEITH STEAD keith@chutteruw.com    BRYAN KINNEY bryan@chutteruw.com  
KEVIN WILLIAMS kevin@chutteruw.com    MORGAN CHUTTER morgan@chutteruw.com

Casualty limits \$25,000,000. We consider ALL ACCOUNTS including:

#### Contractors

- Millwrights
- Roofers
- Welders
- Plumbing, Heating, A/C
- Electrical
- Snow Removal
- Landscaping
- Crane Operators

#### Manufacturers

- Furniture
- Industrial Equipment
- Building Products
- Agricultural Equipment
- Clothing
- Trailers
- Sawmills

#### Distributors

- Automobile Parts
- Chemical Products

#### Electronic Products

- Food Products
- Pet Food
- Lumber Brokers
- Industrial Products

#### Hospitality

- Restaurants
- Hotels / Motels
- Bowling Alleys
- Theatres
- Resorts

#### Premises

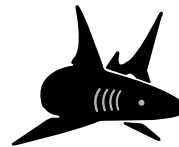
- Apartment Complexes
- Malls / Shopping Centres
- Community Centres
- Arenas, Parking Lots
- Bingo Halls
- Casinos
- Marinas

#### Miscellaneous

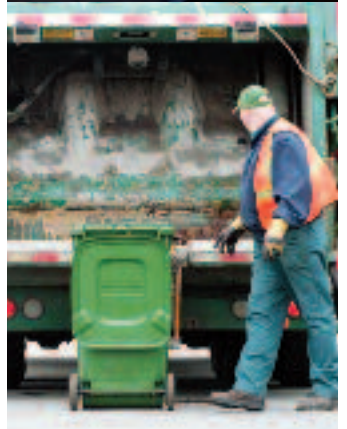
- Recycling Operations
- Garbage Collection
- Equipment Rentals
- Automobile Dealerships
- Building Supply Centres
- Non-Profit Organizations
- Unions

**Excess Commercial  
Automobile Liability  
Commercial  
Short Haul Fleets**

**We can consider both  
100% USA and Foreign  
Products Exposures**



Tel: 604-984-0285 • Toll-free: 1-888-382-6697 • Fax: 604-984-6140  
314 - 255 W 1st St, North Vancouver BC V7M 3G8    www.chutteruw.com





# IBANS Young Broker Network



*Christina Salvatore, BA, CAIB, CIP  
Chair, Nova Scotia YBN*

## Top 10 Reasons to Join Your Young Broker Network

**1. Networking.** The Young Broker Network gives you opportunities throughout the year to network with other young brokers and industry professionals across Nova Scotia. There are times when you are trying to place a risk where you aren't quite sure where the right fit is. By building relationships with other young brokers, you are able to create a good resource to draw on. Especially since most brokerages deal with a wide range of insurance companies some in common and some that are not. Networking with other brokers gives you insight into who is writing what and how to best accommodate your customer.

**2. Build relationships.** Not only are you able to build relationships with other brokers, but your underwriters as well. Young broker events are also an opportunity to get face to face with your underwriter so you can make the deal happen! It's not always what you know, but who you know.

**3. Personal and Professional Growth.** The YBN will provide support that will facilitate your growth, both personally and professionally. Participating at events, allows members the chance to meet other

industry professionals. While participating in organizing events develops leadership and time management skills.

**4. Know your Broker Association.** Being part of the Young Broker Network keeps you informed on changes to insurance regulations in the province and marketing material to support the brokerage channel. For those young brokers who join our committee, there are additional benefits to seeing how our committee works, how we create and build events and work on new initiatives for the Association.

**5. Perpetuate the Brokerage Channel.** This reason would be in my top three for joining the Young Broker Network. Why? Each day when purchasing insurance, consumers are presented with alternatives to the broker channel. Each year, we are losing our market share. What consumers may not see is that brokerages support communities, give jobs in small and remote areas, and are there to put the customer first. By getting involved, young brokers bring a collected voice, which is the voice of the future.

**6. Political Action.** What better way to get your voice heard than to join together with others reaching for the same mutual goal? By participating in the YBN, members are able to gain access to valuable sessions with political leaders in their province. In association with IBANS, the YBN has been able to participate at the recent leader luncheons. This keeps our members informed on what the leaders of our province stand for, and how their leadership can change the insurance landscape.

**7. Community and Charity Involvement.** One of our initiatives in the YBN is to support our community through goodwill and contribution to a local charity. The Nova Scotia YBN has teamed up with Feed Nova Scotia at our events where we ask our attendees to bring a non-perishable food

item or a monetary contribution. By giving to Feed Nova Scotia we are contributing to a fair-share system that benefits communities across our province. Our assistance supports a neighbour in your community, someone a few towns over, or a family at the other end of Nova Scotia.

**8. Expression of Ideas.** The YBN gives a voice to its individual members. Whether you want to see an event put on, an educational session, or political change, the Young Broker Network is here to listen to young brokers across our province on what is important to them. We encourage all of our members to contact anyone on our YBN committee to express your ideas.

**9. Strengthen Your Brokerage.** YBN members will have access to a network of contacts around the province and they will gain a greater knowledge of the insurance industry. Being a member will assist your brokerage with adapting to and staying competitive in a constantly changing business environment.

**10. Get Involved.** The best way to get the most out of the Young Broker Network and your industry association is to get involved. See from the ground up, how involvement can improve your career and open more possibilities for you.

We are currently looking for members to join our YBN committee. Please contact anyone of our committee members or myself for more information. ■

*You may contact Christina at  
(902) 865-4297 or via email at,  
christinas@salvatoreinsurance.ca.*





# WE RESTORE *with* CONFIDENCE

[ WATER ] [ FIRE ] [ WEATHER ]



**EMERGENCY RESPONSE SERVICES**

**FREE LOSS ASSESSMENTS**

**RESIDENTIAL AND COMMERCIAL PROPERTY MITIGATION AND REPAIR**

**PROFESSIONAL PROJECT MANAGEMENT**

**COMMITMENT TO CUSTOMER SERVICE**

When things go wrong, we have the right approach to restoration. It begins with a company wide commitment to customer service to our broker partners and their policyholders. We've built a solid reputation through our efficient handling of claims mitigation and restoration that result in lower loss ratios. With the expertise, experience and equipment available, and national coverage, we can get any job done – anywhere. Our emergency response, 24/7 365 days a year, has us always available. Contact Paul Davis Systems today and ask us about our free loss assessments. We're ready to make things right.



**1 800-661-5975**  
**EMERGENCY  
RESPONSE**

**24/7/365**

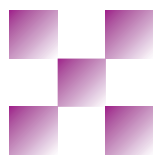


**PAUL DAVIS SYSTEMS**  
Restoration Specialists

[www.pds.ca](http://www.pds.ca)



## Master Your Profession. Online.



There is no better, or more practical, way to gain the strategic business skills needed to master the broker profession than the online business degrees now offered by Laurentian University, through an exclusive arrangement with your insurance brokers association.

The online **MBA** and **H.B.Com** programs are designed for brokers who lead busy working lives and unable to physically attend a university to gain such credentials, however desirable they may be. Laurentian University will conduct the courses **online**, giving students the freedom to study wherever they like, whenever they choose, and at their own pace.

Applicants' Broker industry credentials and professional experience will be recognized, too, enabling students to fast-track their degrees. **Both programs** are open to members in good standing with their provincial broker association, and who have successfully completed their **CAIB** or **CPIB** designation. Admission to the online **MBA** program requires a 4-year undergraduate degree, although brokers with no degree but with exceptional industry experience will also be considered. Applicants to the online **H.B.Com** program must hold a college diploma. (For full details visit your provincial association web site.)

Now there's a unique way to up your game. Apply any time.



Your move



Laurentian University  
Université Laurentienne



# We believe in new beginnings.

At Intact Insurance, we believe “social responsibility” is more than just words you might expect to read in an ad. To us, it’s something we’ve been proud to bring to life in communities across Canada everyday. And today, we continue to lend a helping hand in your customer’s world, by giving our time and financial resources to support initiatives that will have a positive, long-term impact in the communities where we work and live.

Visit [intactinsurance.com](http://intactinsurance.com) to learn more and see how we are bringing new beginnings to life in people’s lives from coast to coast.



**You're back.**

HOME • AUTO • BUSINESS



Proud Supporter of Brokers  
Displaying this Symbol

Certain conditions, restrictions and exclusions may apply. The BIP logo is a registered trademark of the Insurance Brokers Association of Canada (IBAC) used with permission. All other trademarks are properties of Intact Financial Corporation used under license. © 2012, Intact Insurance Company. All rights reserved.



# IBANS Executive Director's Report



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

## The 30 Second Sound Bite

Getting your message out is becoming more difficult. We live in an era where the demands on our time and attention are overwhelming and we are continuously striving to pack more into 24 hours. People are busier and more stressed than ever before, so if you're going to stand a chance of grabbing their attention you better do it quickly, clearly and have a message that hits their hot buttons.

As brokers we should be asking ourselves, what is our 30 second sound bite? A few weeks ago I was speaking with one of my colleagues and I think he summed it up succinctly when he said, "There's never been a better time to call an insurance broker". When he made this statement I knew he was on the right track because life is just too busy these days, so everyone needs a broker to provide professional advice and take the worry and stress away when purchasing their insurance. This very simple statement can really apply to anything including: claims and rates.

So then how do we communicate this message in 30 second sound bites?

1. Our strongest messaging tool is our passion about what we do, so it's important we let our passion show.
2. Your message should be about those affected, not process. Our audiences want

us to help them understand so we need to speak to them and address their needs.

3. Avoid industry jargon; it's the quickest way to get people to tune out.

4. Stories intrigue and connect so try to incorporate a quick story when possible. For example, if you want people to know the importance of tenant's insurance, you can ask a question. Do you know for only 75 cents a day you will have peace of mind?

5. Look at what you're trying to say and say it: strongly, directly and in a way peo-

ple connect which is usually through their pocketbooks and convenience.

6. Hit the message as often as you can; keep it short, repeat it and make the language conversational.

Finally, be creative, let your passion shine through and your message will reach the intended audiences. ■

Karen may be contacted at (902) 876-0526  
or via email at Karen@ibans.com.

A vertical advertisement for Portage Mutual Insurance. At the top right, it says "Insurance With Integrity. Since 1884." in a serif font. Below this is the Portage Mutual Insurance logo, which features a stylized orange and white map of Canada inside a dark circle with the text "Portage Mutual Insurance". The main body of the ad has a dark background with the text "PROVIDING FLEXIBLE AND TAILORED COMMERCIAL PACKAGES FOR CANADIANS FROM COAST TO COAST" in white, bold, sans-serif font. Below this text are five small square images, each with a "Pro" label above it: "Office Pro" (two business people), "Retailers Pro" (a person at a counter), "Realty Pro" (a modern building), "Restaurant Pro" (a chef), and "Contractors Pro" (a construction worker). At the bottom, there is contact information for various provinces and the website "www.portagemutual.com". The text "An All Canadian Company" is accompanied by a small orange maple leaf icon.

Insurance With  
*Integrity.*  
Since 1884.

**Portage  
Mutual  
Insurance**

**PROVIDING FLEXIBLE AND TAILORED COMMERCIAL  
PACKAGES FOR CANADIANS FROM COAST TO COAST**

Office **Pro**    Retailers **Pro**    Realty **Pro**    Restaurant **Pro**    Contractors **Pro**

For more information on these packages or our other product lines, which include Residential, Auto, and Farm, please contact your local Portage Mutual marketing representative.

Alberta / British Columbia: 1-800-661-3625  
Manitoba / Saskatchewan: 1-800-567-7721  
Ontario: 1-800-263-7262  
Maritimes: 1-800-565-1000

An All Canadian  
Company 

**www.portagemutual.com**

# We Help Brokers Write More Business



**Markets Blocked?  
Capacity Problems?  
Unreasonable Rates?**

**We Can Insure  
Just About Anything**



**Guardian**  
**RISK MANAGERS**

**Call Guardian – your favourite MGA**

**Toll Free: 1-877-355-7662 Main Line: 250-377-7662 Fax: 250-377-8610**

**[guardianrisks.com](http://guardianrisks.com)**

# Got Credit?



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

If you are like the majority of consumers, chances are you have utilized some form of credit, such as loans, mortgages, or credit cards. Credit can be a convenient method for purchasing goods and services and if used wisely it can also assist in attaining many personal goals earlier in life such as a house purchase or making investments. So with credit forming an important component of an individual's financial situation, it only makes sense that one should understand how to maintain a healthy credit profile.

One of the tools that credit granters use in their decision process is a personal credit report. This report provides a historical summary of how consistently an individual meets their financial commitments and includes information such as: details of an

individual's credit accounts, repayment history, banking information, insufficient funds activity, history of collections or bankruptcies and a listing of those organizations who have requested copies of the report. This information is gathered by a credit reporting agency from those companies with whom consumers have credit relationships with, plus court records and collection agencies. This together with a purging of most information older than six years ensures that the credit report is both accurate and current.

Information in the credit report is used to create a credit score which has proven to be an accurate predictor of financial risk. While not the only factor used by credit granters in making credit decisions, in general the higher the score, the more favourably lenders look upon an individual as a credit risk. As the credit report is continually updated, the score also changes to properly reflect any new information.

While sophisticated formulas calculate the score, it is useful to understand some of the key influencers on the score:

- Pay all bills on time as paying late has a negative impact.
- Apply for credit only when needed as each credit application has an impact.
- Type, limit and outstanding amounts of credit impact the score. A mix of credit accounts and loans will aid in improving a score.
- Only establish the credit you need and

can comfortable carry. Normally no more than 35% of your gross income should be used to repay debts, including items as monthly credit card payments, loans and mortgages.

- For credit cards or lines of credit, if you are carrying a balance, try to keep it below 50% of the limit.
- An established good credit history improves a score, so consider this carefully before closing old credit accounts.

Understanding and monitoring your report helps provide insight as to how your credit looks from a creditor's perspective and ensures that the information is accurate. You can access your credit report for free with the credit agencies via mail or for a fee can access various versions on line, including ones that contain a credit score. More information can be found at [equifax.ca](http://equifax.ca) or [transunion.ca](http://transunion.ca).

While no one can access your credit report without your consent, it is a requirement for a wide array of reasons beyond borrowing money. They are used by some landlords, utility companies and employers. By having an understanding of your credit report and monitoring it on a regular basis, you will have greater control over your financial well being. ■

® Registered trade-mark of Bank of Montreal

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



## IBANB Blanket Donation

IBANB President Terry Gaudet was part of the grand opening of the new Fire Hall in Memramcook recently. Terry is a volunteer fireman there and was the master of ceremony for the event. In the photo we see Terry (center) making a presentation of bippier blankets to the fire department. Included in the photo from left to right are Raymond Leblanc, Fire Chief; Donald Leblanc, Mayor of Memramcook; Bernard Leblanc, MLA and Emery Bourque, Town Manager.



# INSURANCE

# **Simmlands**

## INSURANCE SERVICES LTD

**YOUR VISION. OUR EXPERIENCE.**



- ❖ Contingency
- ❖ Kidnap & Ransom
- ❖ Aviation General Liability
- ❖ Management Liability
- ❖ Legal Expense
- ❖ Surgical Centres
- ❖ Medical Clinics
- ❖ Regulated Health Professions



- ❖ Golf Courses
- ❖ Curling Clubs
- ❖ Boutique Hotels
- ❖ Resorts
- ❖ Bed & Breakfast Accommodations
- ❖ Destination Spas



- ❖ Life Insurance – Medical Declines
- ❖ Disability Insurance – Medical Declines
- ❖ Transition – LTD
- ❖ Specialty Life – Unique Cases
- ❖ Specialty Disability – Unique Cases

SUITE 1100, 480 UNIVERSITY AVE.  
TORONTO, ONTARIO  
M5G 1V2  
TEL. 416.865.1881  
TOLL FREE 1.800.218.9331  
FAX 416.865.0834

[www.simmlands.com](http://www.simmlands.com)

# Set an example – don't drive distracted



*Bill Adams, VP Atlantic Insurance Bureau of Canada*

Just because all provinces now have legislation making it illegal to text and drive doesn't mean the issue has disappeared. We all have a role to play in ensuring we change the perceptions that contribute to those who continue to text while they drive.

In a recent IBC op-ed published in a couple of major Atlantic dailies, we pointed out that, unfortunately, drivers who use their phones while they drive are still too common. Scan traffic anywhere and you'll catch them. They have their phones held furtively to their ear or their heads down tapping away while waiting at a red light. More terrifying is catching them speeding by you on a 100 series highway.

But maybe you aren't just catching them – maybe you're one of them. Maybe you need to make one quick call or send one short text. It'll only take a few seconds, really. No harm done.

You're fooling yourself, of course. You probably understand the risks more than the average driver. You may have even learned about the dangers of distracted driving by taking a spin in IBC's DUMB Car at one of our summer tour stops or another event at some point over the past few years.

You know that when drivers take their eyes off the road to glance at a beeping phone, hands off the wheel to tap out a text, or let their minds wander in traffic, they're placing themselves and others at risk. And this risk has increased in lockstep with cellphone use in vehicles, especially texting.

Bans that inflict punishment for cellphone use are one way governments have tried to address this risk. But we all know that bans and penalties are not enough.

Those of us in the insurance industry have an opportunity – and a responsibility – to act as role models in the fight to curb dangerous distracted driving.

We have already invested in public education. IBC's award-winning Be Smart. Be Safe. community outreach tour, which has toured Atlantic Canada for seven years, has helped educate Canadians about things like the dangers of distracted driving. But we need to continue to convince drivers to drive without distractions – not just because they might get caught if they don't, but because it's the right thing to do in creating a societal norm.

Think back to the "Buckle Up Baby" campaigns. When child car seats first went on the market in the '60s, they didn't sell because parents didn't understand the risks their children were exposed to and didn't want to spend the money. Then came the regulations in the '70s and '80s accompanied by a massive public education campaign that involved the medical community, insurance companies and consumer groups, along with government.

The combination of regulation and education worked. Today almost all children travel in approved car seats (and the child death and injury rate as a result of vehicle accidents has dropped dramatically).

And our mindset has shifted completely. Now we are shocked if someone

breaks the car-seat rule. Imagine seeing a baby sitting on a parent's lap in a vehicle or a toddler bouncing up and down unconfined in the back seat.

When we collectively view driving while distracted with the same shock and disapproval as we now view failing to buckle up our kids, we will have made real progress.

We're moving in the right direction. Many organizations, including IBC, Canadian Automobile Association, the RCMP and the Canadian Medical Association have all made efforts to educate drivers. Some individual brokers have also taken up the cause.

Unfortunately, tech-savvy young drivers often have the most difficulty resisting the siren call of the beeping, buzzing cell phone. But it's also young drivers who have largely embraced the concepts of the designated driver and zero alcohol tolerance when driving.

Let's encourage young drivers to take on the challenge of reducing distracted driving among their peers just as they've taken on the challenge to reduce drinking and driving with campaigns like "safe grads," which have been so successful in Atlantic Canada.

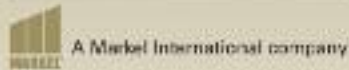
And as representatives of the insurance industry, let's set the right example, starting with making a pledge to turn the cellphone off before turning the key in the ignition. You wouldn't take a quick swig behind the wheel – so don't take a phone call. ■

Follow us on Twitter – @InsuranceBureau  
Stop by our blog – [getinthknow.ibc.ca](http://getinthknow.ibc.ca)  
Visit our YouTube channel – [youtube.com/user/insurancebureau](http://youtube.com/user/insurancebureau)

*Bill may be reached at (902) 429-2730 or via email at [wadams@ibc.ca](mailto:wadams@ibc.ca).*



# ELLIOTT SPECIAL RISKS LP



## Montreal Office

Telephone: 1(514) 849-4992  
Toll Free: 1(877) 771-1211

## Toronto Office

Telephone: 1(416) 601-1133  
Toll Free: 1(800) 223-8858

## Calgary Office

Telephone: 1(403) 313-8987  
Toll Free: 1(855) 313-8987

## Vancouver Office

Telephone: 1(604) 738-1033  
Toll Free: 1(888) 744-1033

[www.elliottsr.com](http://www.elliottsr.com)



*Helping brokers with insurance  
solutions since 1966*

Commercial General Liability  
Directors & Officers Liability  
Environmental Impairment Liability  
Professional Liability  
Property & Inland Marine  
Security & Protection Industry  
Umbrella & Excess Liability

# SUM | STRATEGIC UNDERWRITING MANAGERS INC

SUM Insurance optimizes underwriting by bringing expertise to capacity and service to opportunity. We are empowered to make underwriting decisions in real-time, the only time that matters to you. We serve Canadian insurance brokers coast to coast, delivering specialty insurance products underwritten by licensed, first class security at competitive commissions. SUM Insurance is 100% Canadian. We welcome the opportunity to create value with you.

- COMMERCIAL GENERAL LIABILITY
- UMBRELLA & EXCESS LIABILITY
- ENVIRONMENTAL LIABILITY
- PROFESSIONAL LIABILITY
- MARINE AND LOGISTICS
- CLINICAL TRIAL LIABILITY



Travis Budd, MBA  
Montreal office



Serge Melanson, FCIP, B ADM  
Montreal Office

## MONTREAL OFFICE

625 President-Kennedy Ave.  
Suite 903  
Montreal, QC H3A 1K2  
514-845-7861 or 1-855-845-7861  
[montreal@suminsurance.ca](mailto:montreal@suminsurance.ca)

## TORONTO OFFICE

18 King St. E. Suite 903  
Toronto, ON M5C 1C4  
416-603-7864 or 1-877-603-7864  
[toronto@suminsurance.ca](mailto:toronto@suminsurance.ca)

[www.suminsurance.ca](http://www.suminsurance.ca)

UNDERWRITING. OPTIMIZED.

**RESTORATION SERVICES:**

- Flood
- Mould
- Fire
- Windstorms
- Oil Spills
- Lead & asbestos removal
- Odours
- Cleaning
- Contents handling

**DUCT CLEANING CONTRACT SERVICES:**

- Renovations
- Repairs

**EMERGENCY RESPONSE**

• 24/7/365

**POWER VAC**  
**BELFOR (O)**

N.S. - [www.powervacns.com](http://www.powervacns.com) • 1-866-285-8076 • N.L. - [www.powervacnl.com](http://www.powervacnl.com) • 1-866-747-3264  
N.B. - 1-800-561-3828 • NO. 1 IN RESTORATION WORLDWIDE

EMERGENCY RESPONSE / RECONSTRUCTION / STRUCTURAL DEHUMIDIFICATION / STRUCTURAL CLEANING & DECONTAMINATION / CONTENTS RESTORATION / MOLD REMEDIATION / ELECTRONICS RESTORATION / MAGNETIC MEDIA & DATA RECOVERY / EQUIPMENT & MACHINERY REPAIR/REPLACEMENT / BOOK & DOCUMENT RECOVERY / CONSULTING SERVICES / CORROSION CONTROL / WATER EXTRACTION / EMERGENCY POWER / VITAL RECORDS RECOVERY

# Committed to connecting with you

You've told us your priorities: meeting the needs of your customers and ease of doing business. At Aviva, we're listening. And we're ready to be a proactive, collaborative partner to help you compete and win. Improved connectivity between brokers and insurers is vital to the future of our distribution channel.

That's why we're stepping up our investment in tools and technology to support connectivity. Look to Aviva in the coming months for portfolio transfer, new business and policy change automation.

Moving forward, we're committed to enabling:

- ✓ round trip policy transactions that begin and end in your Broker Management System
- ✓ industry standards for data exchange, in real-time
- ✓ a "once and done" broker workflow

It's time. Let's work together to deliver the connectivity you need to stay competitive.

AvivaPartner.ca   



\*Aviva and the Aviva logo are trademarks of Aviva plc and used under license by Aviva Canada Inc. and its subsidiary companies.

*"Aviva is investing in technology to support connectivity, and this definitely shows me they're committed to helping brokers stay competitive."*

**Glenna Boudreau**  
President  
Vaughne Assurance  
Ltd-Ltee  
Yarmouth,  
Nova Scotia



# Commercial Insurance

Our commercial insurance products are designed to meet the needs of small and medium businesses across a multitude of industries, including:

- Manufacturing
- Retail
- Services
- Wholesale
- Trades

Contact your Wawanesa representative for all your commercial property, liability and automobile needs.



**Wawanesa**  
*Earning Your Trust Since 1896*

[www.wawanesa.com](http://www.wawanesa.com)

**Auto – Home – Business – Farm – Life and Group**



WORK WITH  
PEOPLE YOU  
TRUST.



Grain Insurance and Guarantee Company

We have been all about  
TRUST since 1920.

## Atlantic Regional Office

1505 Barrington Street, Suite 1206  
Halifax, Nova Scotia B3J 3K5  
Tel: **(902) 425-9228**  
Toll-Free: 1-877-483-7033

Churches, Optometrists/Opticians,  
Amusement Industry, Concerts,  
Commercial, Retail, Small Business,  
Hairstylists, Funeral Directors,  
Special Events, Rodeos,  
Grain Handling Facilities,  
Custom Designed Programs.



[graininsurance.com](http://graininsurance.com)

# CALENDAR OF EVENTS 2012

## MARCH 2012

8 IBANS YBN Curling Lower Sackville, NS  
27 IBANB Board Meeting Fredericton

## APRIL 2012

3 IBANB/IINB *Dealing with  
Difficult Personalities Seminar* Fredericton  
4 IBANS Industry Awards  
Dinner & Convocation Halifax  
11 IBANS Annual MLA Dinner Halifax  
19 IBANB YBN Forum Moncton  
19 1st Annual Spring Fling Moncton  
TBD IBANB Broker Awareness Day Fredericton

## MAY 2012

2 National CAIB/CPIB exams various locations  
30 NB Insurer Forum & Reception Fredericton  
31 IBC Liaison Meeting Fredericton  
31 IBANB Board Meeting Fredericton

## JUNE 2012

2 IBAC BIP Ottawa, ON  
3-4 IBAC Board Meeting Ottawa, ON  
5 IBAC Hill Day Ottawa, ON  
5 IBANB Loss Control Seminar Fredericton  
6 IBAC National Young Brokers Forum Ottawa, ON  
14 IBANS YBN Golf Tournament Falmouth, NS

## JULY 2012

11 National CAIB/CPIB exams various locations

## AUGUST 2012

28 IBANB Board Meeting Sussex  
29 IBANB Golf Tournament Sussex

## SEPTEMBER 2012

25 IBANS AGM/President's Dinner Halifax

## OCTOBER 2012

3-4 Atlantic Insurance Brokers Convention Moncton  
25 IBANB Convocation Fredericton  
26 IBANB Board Meeting Fredericton



**The Insurance Company  
Of Prince Edward Island**

*People you know you can trust*

**Thanking our Maritime Brokers  
and their clients for allowing us to serve you  
for 25 years from our home on PEI**

**Contact Rob Landry at 1-866-404-2734  
rlandry@icpei.ca**





*An Atlantic Company  
serving Atlantic Canada for more than 20 years*



# Eliminate your Premium Collections

- Annual - Six month and Motorcycle Policies Financed
- Competitive Rates
- Fast Cheque Release
- Various Payment Plans
- Friendly, Flexible and Efficient Service

*Keep it local - Where your business is appreciated*

## Premium Finance Services Ltd.

154 Prince William Street  
Saint John, NB E2L 4K3  
1-800-561-1930 Fax: 506-632-5044

# Introducing Risk Relief



Extra Strength Underwriting



NB/NL 1.800.222.9777  
NS/PEI 1.800.561.9052  
MGA@AndersonMcTague.com  
www.AndersonMcTague.com