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

Message from the President IBANB



*Georges Leger, BSc, CIP
President IBANB*

Seems like the more things change, the more they stay the same! Here we are a few years detached from the automobile insurance debate and the issue is again being discussed.

In a recent decision heard in Nova Scotia, the court has determined that the law providing limits for General Damages under automobile liability was valid. The new NDP Government of Nova Scotia, as part of their review of the automobile insurance legislation, has decided to increase the cap ceiling on General Damages (Pain and Suffering) to \$7500.

Subsequent to that, an actuarial opinion was given and published in an industry report indicating the effect of increasing the cap from \$2500 to \$7500 would have an impact of about a \$24 increase per vehicle in premium. I have a hard time believing the effect on auto premiums would be that small. I have a feeling the effect on premiums will be substantially more than \$24 per vehicle.

Since the Nova Scotia government's announcement the New Brunswick government has indicated they will review the \$2500 limit on the cap in this province.

If a decision is made to increase the limit on the cap in NB, we can foresee some increases in auto premiums. And if past experience is an indication of what's to come, there will be a sharp increase in the average claim payout. This will result in a sharp increase in average premium.

At present, auto insurance premiums are stable and the affordability and availability of auto insurance is not an issue in NB. I just hope some meddling with the product will not bring these issues back.

Our association supported the decision that introduced the auto insurance reforms of a few years ago. The result was an affordable and stable automobile insurance product in New Brunswick. Having said that, however, our association has always supported some review on limits in the auto insurance product, with the understanding that such reviews could and would have an effect on premiums. It is impossible to increasing the benefit payout without affecting premium.

Now on to property insurance! What has surfaced recently on this line of business is the use of credit scoring as an underwriting tool. Many insurers are using credit scoring to determine what the cost will be and, more importantly, the availability of home insurance to their prospects. As an association we took a position in 2009 that basically said we are against the use of credit scoring if it affects in any way the availability of home insurance to consumers. Our members certainly remember the effect on the availability of auto insurance because of problems with that product. We do not want to see any of our members having to go through these same issues of availability.

We all know that most of the companies that are direct writers are now and have

been using credit scoring to determine their consumer appetite. If all players are obligated to stop the use of credit scoring, we feel that will put everyone on a level playing field. Also, the banning of credit scoring will help protect consumers from undue restrictions in obtaining home insurance.

The New Brunswick government announced they would ban the use of credit scoring. We have been asked for some feedback on this issue. We restated our position to government as indicated above. We are, however, prepared to work with government and insurers if some sort of alternative can be reached.

That's it for now! I would like to wish everyone a pleasant summer and good weather while on vacation.

Hopefully, the rest of 2010 will not bring any unforeseen problems for our members and our industry. ■

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

Il semble que plus ça change, plus c'est pareil! Le débat sur l'assurance automobile était chose du passé, mais voilà qu'il refait surface.

Une récente décision d'un tribunal de Nouvelle-Écosse a établi que la loi fixant des limites aux dommages-intérêts généraux sous le régime de la responsabilité civile automobile était valide. Dans le cadre de son analyse des dispositions législatives en matière d'assurance automobile, le jeune gouvernement NPD de cette province a décidé d'augmenter le plafond des dommages-intérêts généraux (souffrances et douleurs) à 7500 \$.

À la suite de cette décision, une opinion actuarielle publiée dans un rapport de l'industrie révèle que le fait de porter le

plafond de 2500 \$ à 7500 \$ générerait une augmentation de prime de 24 \$ par véhicule. Croyez-vous vraiment que les répercussions sur les primes puissent être aussi minimales? Pour ma part, je crois plutôt qu'elles seront substantiellement plus élevées que 24 \$ par véhicule!

Depuis l'annonce du gouvernement néo-écossais, les pouvoirs publics du Nouveau-Brunswick ont aussi manifesté leur intention de revoir le plafond de 2500 \$. Si le gouvernement néo-brunswickois décide de l'augmenter, nous pouvons d'ores et déjà prévoir des primes d'assurance automobile à la hausse. Et, si l'expérience passée est une indication du futur, on assistera à une vive croissance du taux moyen de règlement de réclamations, ce qui entraînera une augmentation importante des primes moyennes.

À l'heure actuelle, les primes d'assurance automobile sont stables et la disponibilité de l'assurance auto et la capacité de payer ne sont plus des problèmes dans notre province. J'espère juste que l'attention portée à ce produit ne nous fera pas revenir en arrière!

Notre association a épaulé la décision qui a mené à la réforme de l'assurance auto il y a quelques années. Le Nouveau-Brunswick y a gagné un produit d'assurance abordable et stable. Nous avons, cependant, toujours soutenu la possibilité d'un réexamen des limites en matière d'assurance auto, tout en sachant que celui-ci pourrait avoir et aurait des conséquences sur les primes. Il est impossible d'augmenter les prestations payées sans qu'il y ait des répercussions sur les primes.

Parlons maintenant de l'assurance des biens! Nous avons constaté récemment dans ce secteur d'activité que la cote de crédit est utilisée comme outil de

tarification. De nombreux assureurs s'en servent pour établir le coût, mais surtout l'accessibilité de leurs clients potentiels à l'assurance habitation. En 2009, notre association a clairement pris position : nous sommes contre l'utilisation de la cote de crédit si elle nuit d'une quelconque manière à l'accessibilité des consommateurs à l'assurance habitation. Vous vous souvenez sans doute de la difficulté d'avoir accès à l'assurance auto en raison de problèmes avec ce produit. Nous ne voulons plus que nos membres revivent ce genre de situation.

Nous savons tous que la plupart des assureurs directs se servent déjà de la cote de crédit pour définir « l'appétit » de leurs consommateurs. Si tous les acteurs de l'industrie sont contraints de cesser d'utiliser la cote de crédit nous serons tous sur un pied d'égalité. De plus, cela évitera aux consommateurs des restrictions excessives pour l'obtention d'une assurance habitation.

Le gouvernement du Nouveau-Brunswick a annoncé qu'il bannira l'utilisation de la cote de crédit. Appelés à commenter la nouvelle, nous avons réitéré notre position. Nous sommes toutefois prêts à collaborer avec le gouvernement et les assureurs si une solution de rechange peut être trouvée.

C'est tout pour aujourd'hui. Je vous souhaite un bel été et des vacances ensoleillées!

Espérons que le reste de l'année n'apportera pas de problèmes inattendus pour nos membres et notre industrie! ■

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





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Message from the President IBANS



*Ken Myers, B.Comm, FCIP, CAIB
President IBANS*

I am not paying someone else to eat my lunch!

Insurance brokers across Canada have used up a lot of time and energy to address the issues relating to Canada's Chartered Banks entry into our business, most recently in the online environment. I will add our efforts have met with some success with Finance Minister Flaherty's announcement in October 2009.

Insurance brokers have lived with competition from a number of players for years, be they various direct writers or the banks themselves. By and large we have managed quite well, thank you very much.

However; it was brought to my attention by one of my staff recently that a long time client of ours had received a home and auto quote while at a local big box retailer. After doing our best our client felt the pricing gap was simply too wide to ignore and he reluctantly moved his business.

At my home a week doesn't go by where there isn't a direct mail ad for insurance from the Insurance arms of a Canadian bank. The cost for this marketing, along with their TV and online component must be a staggering number.

While we all have business decisions to make, one that should be easy to make in my opinion is to not do business with those organizations that are out to eat our lunch. That means bank with an institution that isn't in the property & casualty insurance business, and don't shop at a store that is offering home and auto insurance quotes for its "members".

I believe it would be an awkward discussion when you run into a client at the big box store where you are doing your shopping that price is not what is drawing you there. While it is ridiculous to compare groceries to insurance in terms of advice, unfortunately many of your clients may not feel the same way.

Nova Scotia Cap changes

In February 2010 IBANS made a submission to the Nova Scotia Superintendent of Insurance (see www.ibans.com for a copy) which put forward the position that while we are in favor of the minor injury cap, we felt a change in both the limit, with indexing, and definitions were warranted.

On April 28th, Minister of Finance Graham Steele rose in the Nova Scotia Legislature to announce the changes (Bill No. 52) to the Insurance Act. The minor injury cap will be

- Increased from \$2,500 to \$7,500
- Indexed to inflation
- The definition of a minor injury will be changed to effectively include only strains, sprains and whiplash.

The amendments do allow some further changes to the Insurance Act related to the onus of proof relating to minor injuries, such a change, were it to occur, is something IBANS does have concerns with.

While I personally did not feel that a three fold increase in the minor injury cap was required, on balance these changes are

something brokers can work with. It will of course, take some time to assess the impact of these changes on those injured in auto collisions, as well consumers at large, underwriters and brokers.

In meeting with Doug Murphy, the Superintendent of Insurance for Nova Scotia, it was clear that his department felt, after reviewing all submissions to the discussion paper, that the \$2,500 cap was set too low and that \$7,500 is now a more realistic number.

Minister Steele also announced that a full tort option will be introduced at a later date; this option is being given further review to determine how it should be implemented. While this will give consumers choice, it will most certainly come at a price. From personal experience in my own office, we have been diligent in offering the enhanced benefits available via an SEF No. 48 for several years. This enhancement however; has not been widely accepted by our customers. While this offering would be different I would not expect the response to be.

The Nova Scotia Government has committed to have a full review of the auto product to be completed by the end of the current fiscal year, April 30th, 2011. IBANS feels strongly that the focus of this review should be on mandatory coverages, in particular the dollar amount of benefits offered in Section B and how those benefits are offered. The limits contained in Section B are lacking and have changed little in many years.

We do look forward to working with government, and other industry stakeholders in helping shape changes that will impact our industry for years to come. ■

Ken may be reached at 902.454.7198, ext 243 or kmyers@stanhopesimpson.com.



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Message from the President IBAPEI



*Blake Craig, BBA
President IBAPEI*

The continuing saga of leaky oil tanks has reared its ugly head again this spring on PEI. A couple of well publicized “uninsured” oil spills this winter have caught the attention of our Environment Minister who has indicated that he is quite anxious to find a solution and this may include mandatory oil spill coverage on all insurance policies. The Minister does have cause for concern as the reported number of oil spills has risen from 23 in 2008 to 37 in 2009.

There are a number of challenges to this, not the least of which is many insurance policies do not contain oil spill coverage. There are also a lot of oil heat properties on PEI that do not carry insurance of any type so what happens when one of these uninsured properties has a spill? There may be a better solution than legislated oil spill coverage.

Members of IBAPEI met with representatives of the Environment Department in late April in an effort to open dialogue with the hope that our association may work with the government and IBC to come up with a solution that might be acceptable to all stakeholders.

The provincial government is also looking at revising their insurance tendering process on PEI. This would include IBAPEI providing the province with a standing list of member brokerages that have both the interest and the capacity to quote on the various insurance requirements of the province.

The Stay Safe Driver discount program continues to expand on PEI and currently I believe that there is only one insurer that does not offer some form of discount for qualifying new drivers. This is very positive news for a program that got off to a very slow start over the past few years.

IBAPEI and IBC are scheduled to host a joint meeting and reception with our provincial MLA’s in late May at the Founders Hall facility in Charlottetown. The reception marks the launch of IBC’s “Be Smart. Be Safe” summer injury pre

vention tour. We are hoping for a well attended event and encourage our membership to come out and meet our elected members and our guests from IBC.

By the time this article has gone to print we will hopefully have completed another successful Lobby Day on Parliament Hill in Ottawa. Karen Doiron, our National Political Task force representative, along with YBN representative Mark Hickey and I are heading to Ottawa for the early June event. ■

Blake may be reached at (902) 436-9237 or blcraig@auracom.com.

A large graphic advertisement for Merit Insurance Premium Finance. The background is a dark blue gradient with a white stylized mountain or peak logo at the top center. Below the logo, the word "MERIT" is written in large, white, serif capital letters, with a horizontal line underneath. Below that, "INSURANCE PREMIUM FINANCE" is written in smaller, white, sans-serif capital letters. A horizontal gold band runs across the middle of the graphic, containing the text "MERIT AT YOUR SERVICE™" in dark blue, serif capital letters. Below the gold band, four quotes are listed in white, italicized, serif capital letters: "LOWEST RATES, MOST FLEXIBLE TERMS", "VASTLY SUPERIOR SERVICE", "SIMPLER, EASIER, BETTER TECHNOLOGY", and "IMMEDIATE RELEASE OF FUNDS DEMONSTRATES INDUSTRY LEADERSHIP". At the bottom of the graphic, there are two columns of white text. The left column contains the address: "MERIT HOUSE", "1246 HOLLIS STREET", "HALIFAX, NOVA SCOTIA", "B3J 1T6". The right column contains contact information: "TOLL FREE: 1-800-425-2544", "INFO@MERITFINANCE.CA", and "WWW.MERITFINANCE.CA".

Message from the President IBAN



*John Penney, FCIP, CRM
President IBAN*

Well, the winter seems to be over, the weather is getting warmer and the days longer; summer can't be far away.

As we get ready to enjoy what we hope will be a long, warm summer there are a few things happening here in Newfoundland and Labrador. First we've had 25 students sit the spring exams for both CAIB and CPIB courses. We wish everyone well in their studies.

On April 22nd IBAN hosted a seminar on Water Damage and the correct Water Restoration procedures after a loss. This was a sold out event and the feedback has been tremendous. This seminar was also the launching of IBAN's latest consumer information brochure on water damage. We'll talk about that a little more, later in this article.

On May 19th IBAN hosted a luncheon with the Minister of Government Services, as well as various members of the department. This was a great opportunity for IBAN members to meet and have an open dialogue with the Minister, Deputy Minister and members of their staff. A great event!

Our Young Brokers Network will be holding their annual golf tournament on June 3rd. At this time most teams are registered and the sponsorships have, again, been strong. We're looking forward to a great tournament. The proceeds from this year's tournament will be used to support two local charities the Dr. H Bliss Murphy Cancer Centre and Daffodil Place. It should be a great day. Our Young Brokers have also volunteered to man the phones for the annual Janeway Children's Hospital telethon. This is a major fundraiser that relies on the volunteer community to make it a success. Our Young Brokers have made this one of their

annual events. Our Young Brokers are actively looking for new members to help with their various activities and to get involved. If you qualify, (they tell me I don't anymore.....), get in touch with one of the members. You'll find this is a fun group with a lot on the go and more on the horizon. You will want to be a part of this group.

If you remember back to the fall 2009 issue, IBAN introduced a brochure to help educate consumers on the issue of Insurance to Value. As brokers we do our best to educate and inform consumers on topical insurance matters. Water damage is

"Water Damage – A Rising Concern"

Consumer Information Guide



Changing weather patterns and the increased severity of rainstorms has led to increased water losses, making water damage the number one property risk for consumers. In fact, the Canadian insurance industry now pays about \$1.5 billion in water damage claims each year.

A leaky roof or flooded basement doesn't just mean costly damage to furniture, carpet and electronics. Left unattended, water damage can lead to structural problems and health concerns due to toxic mould.

But you *can* reduce your risk. Check your insurance policy to see if you're covered. Talk to your insurance broker. And follow the tips in this brochure for prevention and home maintenance.

The insurance broker industry employs over 800 employees across Newfoundland and Labrador.

Broker professionals represent the interests of insurance customers and advise consumers on their best insurance options.

now considered by many insurance experts to be the “New Fire”. To help consumers, IBAN’s working board has developed another brochure entitled “Water Damage, A Rising Concern”. A copy of our latest brochure is located below and on the following pages. This brochure will help consumers understand some simple steps they can take to help prevent water damage claims. It also touches on what consumers can expect by way of insurance coverage and what they should do in the event they find they have water damage. These brochures are being distributed across the province through member offices and if you would like a copy please contact the IBAN office at www.iban.ca.

Finally, don’t forget that Newfoundland and Labrador are hosting the Atlantic

Convention of Insurance Brokers at the Delta Hotel in St. John’s on Sept 30th, Oct 1st and 2nd. From what I hear the convention committee is doing an outstanding job and has a tremendous lineup of events for everyone’s enjoyment. We also have confirmed there will be a motorcycle ride for charity so anyone who is interested in participating please contact Pat McNally at RSA. You won’t want to miss this Convention. Have a safe summer everyone. ■

John Penney can be reached at, (709) 753-3210 ext 329 or via email at, jpenney@wedgwood.nf.net.



Everyone knows politics is a contact sport. Stay in contact!

Frequently Asked Questions

Flooding - Is it covered?

Overland Flooding is not generally covered by any home insurance policy; however, coverage for some other causes of flooding can be purchased for an additional premium. Check your policy and talk to your insurance broker to find out if you’re covered.

What causes basement flooding?

Basement flooding is usually a result of:

- **Overland flooding** – water that flows over the surface of property and enters homes through doors, windows, vents and other above-ground openings;
- **Infiltration flooding** – enters the home through cracks in basement floors and walls, or sewer back up.
- **Sewer Backup** – sewage forced through storm and sanitary sewers that enters a home through plumbing fixtures.

Flooding can be caused by:

- Blockages due to tree roots
- Frozen water pipes
- Surface water seeping in through pipes
- Improper disposal of diapers, fats and grease
- Back-up or escape of water from a sewer, sump, septic tank, downspout or weeping tile
- A leak in your home’s foundation, basement walls, or basement windows or door
- Poor lot drainage
- Overflowing eaves troughs
- Leaking/plugged downspouts
- A blocked connection between your home and the main sewer in the street

How can I reduce the risk of basement flooding?

• EAVES TROUGH AND DOWNSPOUTS:

Make sure downspouts extend at least six feet from your basement walls and drain away from your house toward the street or backyard. Clear eaves troughs of leaves and debris each year in late fall.

Make sure that the water run-off is far enough away from your foundation and there is at least eight inches of space between finished

ground level and the bottom of the downspout; otherwise, consider installing window wells.

• IN-DRAIN BACK UP VALVES:

Install an in-drain back-up valve to prevent waste water from backing up into your basement and check it routinely. Do not cover floor drains.

• BACKFLOW OR BACKWATER VALVES:

These can prevent sewage in an overloaded main sewer line from backing up into your basement. The valve automatically closes if sewage backs up from the main sewer. Be sure to check it routinely to ensure it is working properly.

• RAIN BARRELS:

Installing a rain barrel can reduce the risk of surface water seeping into your basement.

• LOT GRADING:

Build up ground around your home so water drains away.

• PROPER DISPOSAL:

Avoid pouring fats, oils and grease down your drains. Doing so can cause blockages that result in sewer backup. Dispose of paper products and grease properly.

The Benefits of Using a Marketing Agency



By Doug Daley
Kiers Marketing Group

As a business owner or broker, you know you have to market your insurance products and services. Chances are, you look after this yourself. Do you ever think about how much more time you would have if someone did this for you? Don't hire a new employee; that wouldn't be cost effective for you. Enlist the services of a marketing agency to do it all for you.

Very few companies are lucky enough to have the in-house expertise, creative talent and strategic to do all the tasks required to market your business successfully. A marketing agency has all that and more. Here are some great reasons for hiring a marketing agency to plan and implement your marketing initiatives.

1. **One stop shopping.** To launch a new website, you need to do the following: design the site, write the copy, do photography, program and code the site, optimize for search engines, find a service provider and develop a launch strategy. An agency can do all of this for you. They can also help plan your entire marketing strategy and help you integrate your site into the overall scheme of your marketing plan. Plus, they will deal with any third party contractors like media outlets, printers and translators. Think about how much time will be saved to make just one call for all of these services.

2. They are skilled at helping companies determine who their customers are and what messages are important to get them to

• WINTER MAINTENANCE:

During winter months, turn off your exterior faucet valves from the inside, open the faucet to drain the water and remove garden hoses. If left open, the water inside the pipe near the exterior can freeze and expand causing the pipe to burst, and when it warms and the ice melts, water will run into your home until it is turned off. If you do not have an interior shut-off valve, place an insulated cover over the faucet.

Drain the plumbing or have someone come in regularly to ensure the heat is still on if you will be away from your home for more than 3 days during the heating season.

• ROOF MAINTENANCE:

Make sure your asphalt roof shingles are not worn or curling.

• FOUNDATION MAINTENANCE:

Inspect the foundation of your home for any cracks and have these repaired promptly.

Water Damage/ Flooding – What Coverage is Available?

Generally, any overland flooding that results in water seeping into basements is not covered by home insurance.

Property damage resulting from water entering your home through holes caused by wind or hail is usually covered by your insurance policy.

Water damage due to a sewer back-up may also be covered if you have a sewer back-up endorsement added to your policy. In some areas prone to flooding, coverage may not be available.

Check with your insurance broker to ensure you have sewer back-up coverage, which broadens the coverage under Section 1- Property Coverages to include loss or damage caused by the backing up or escape of water from a sewer or drain, sump, septic tank, eaves trough or downspout.

Not all insurers' endorsements and coverage packages are the same so be sure to check with your insurance broker to determine the extent of your coverage.

After a Flood...

It's important to restore your home to good order as soon as possible to protect your health and prevent further damage to your house and belongings.

Call your insurance broker as soon as possible and report property damage caused by the flooding. Your insurance broker can work with you to ensure your damage is assessed and you are compensated as quickly as possible if your loss is covered by your policy.

For further information on flooding and water damage, visit our website www.iban.ca

IBAN Broker Members

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- Crosbie Job Insurance
- Johnson Insurance.
- Munn Insurance
- Newfoundland Insurance Agency
- Reid Insurance
- South Coast Insurance
- Steers Insurance
- Sunco Insurance
- Wedgwood Insurance
- Wiscombe Insurance

IBAN Associate Members

- Atlantic Insurance
- Metro General Insurance

buy your product or service. Sure, you already know who your customers are, but do you know who your future customers might be? Agencies can help you research possible additional revenue streams or marketing trends that can help grow your customer base. Once a new potential market is identified, they have the expertise to help you reach it.

3. Provide an outsider's view of your business. In-house staff can get too close to the product and lose the ability to view it objectively from a consumer's standpoint. Nobody knows your business better than you. But what does someone not in your business know about your company? An agency will bring a fresh new perspective to the table and help open doors that may not have been opened.

4. With the large number of advertising options available today, an agency will know which mediums are best for your company, what the right mix is and how much of your marketing budget should be

allocated to each. I'm sure you allocate an amount in your yearly budget for marketing. If you are not, you should be. Are you spending it wisely or are you doing the same things you did 10 years ago? Is the newspaper sales rep a good friend and because of that you spend a great deal of your budget in newspaper?

An agency will cut through all of the clutter and present a plan that will maximize the marketing dollars available.

The bottom line in marketing is, when you get the right message to the right market, your sales will increase.

The benefits of hiring a marketing agency certainly outweigh any additional cost you may incur. Save time and increase sales, hire an agency. However, make sure that the agency has a long track record of proven successes. ■

You may contact Doug at 506-444-0950 or ddaley@kiers.com.

2010 IBAC AGM to be hosted in St. Andrews by the Sea

IBANB is proud to be hosting the 2010 IBAC AGM in beautiful St. Andrew's by the Sea, NB, from September 15th -18th. Things get underway on September 15th with the 7th Annual Cyril MacKinnon Memorial Golf Tournament where we welcome participation from all our members.

For more information contact the IBANB office.

From open minds come better solutions.

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Does Policy Works make a difference for our business?

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“

...in an email he sent me regarding the quality of our submissions:

Bruce,

Just thought I would send you a note to say your new business submissions on Policy Works are among the best I get from any broker. Your detail, including Industry Code of the Occupant, is such a big help. Your submissions get first viewing...and first priority due to the information supplied. It is such a pleasure to look at a Rhodes and Williams submission. It sure makes my job a lot easier...the good stuff is there. Thanks!

Ross Ashby
Underwriter
Sovereign General

To answer the question, 'Does Policy Works make a difference for our business?' – absolutely.

”

Bruce Minty, CIP
Senior Marketing Manager
Rhodes & Williams Limited
Ottawa, ON



We're proud to be part of your success, Bruce.



Insurance Brokers Month

April 2010

Since 2008, April has been recognized as Insurance Brokers Month in the province of Nova Scotia.

Each year the Insurance Brokers Association of Nova Scotia (IBANS) dedicates the month to events and activities that elevate the profile of brokers, and highlight the benefits of the broker channel. "It's a chance to differentiate ourselves to consumers from direct writers and celebrate the profession and what we bring to the table," says Karen Slaunwhite, Executive Director.

The month focuses attention on industry issues, celebrates excellence in the profession and strengthens relationships through organized events. This year the month began with a donation of 75 Bipper blankets to the Metro Turning Point Centre. The Centre works under the umbrella of the Saint Leonard's Society of Nova Scotia to assist those struggling with substance abuse, mental health issues, poverty and housing. The donation of blankets during the month has become a tradition and is done in support of IBAC's national Purple Blanket Campaign.



From left: Ken Myers, President IBANS; Karen Slaunwhite, Executive Director IBANS; Michelle Wheeler, House Director, and Gina Wilson, client Support Worker with Metro Turning Point.



The Honourable Darrell Dexter, Premier signs the Proclamation declaring April 2010 as Insurance Brokers Month in Nova Scotia. With the Premier from IBANS are Karen Slaunwhite, Executive Director and Ken Myers, President.

As part of the month long activities IBANS held the Young Broker Meet & Greet (April 8) Annual MLA Dinner (April 22), Insurance Award Presentations and Dinner (April 15), as well as Graduation ceremonies (April 15) for those attaining national designations. Besides the events which recognize and support the broker channel an 8 page advertising feature was placed in The Chronicle Herald (April 20) to educate consumers on insurance related issues and foster a better understanding of the valuable work performed by brokers in their communities.

Insurance Brokers Association of Nova Scotia
ibans


Your Best Insurance
Is An Insurance Broker



Insurance Brokers Month

April 2010

The Annual Insurance Awards Dinner showcasing top-class performance and innovation among members of the industry was held April 15, 2010 at the Marriott Harbourfront Hotel. Awards for the following categories were presented.

Brokerage of the Year

W.C.L. Bauld Insurance Brokers

Client Service Award

Liz Cosgrove, Regional Operations Director for Metro and Northern Regions, Macdonald Chisholm Trask Insurance

Young Broker of the Year

Darren Lipsett, Vice President Commercial Lines, Bridgewater Insurance.

Volunteer Service Award

Alfred A. Poirier, Commercial Insurance Broker, A.A. Munro Insurance Limited

Insurer Representative of the Year

Bree Rudolph, Personal Lines Underwriting Specialist with RSA

Training Award

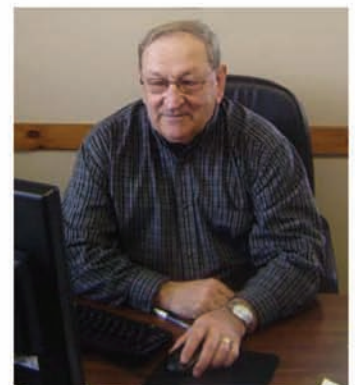
SNC Insurance



Left to right: Bree Rudolph, Darren Lipsett, Harley MacCaull (accepting on behalf of Alfred Poirier), Steve Earle, Stewart Hay and Carolyn James, Sharon Nauss-Hughes (accepting on behalf of Liz Cosgrove).



Liz Cosgrove



Alfred Poirier



Training Award
SNC Insurance Brokers Incorporated

Left: Ken Myers, President; Carolyn James and Stewart Hay, SNC Insurance Brokers and Bruce Lipsett, Bridgewater Insurance Agency, last year's recipient.

Young Broker of the Year
Darren Lipsett, Bridgewater Insurance Agency

Left: Ken Myers, President; Carolyn James, Vice President; Darren Lipsett, Bridgewater Insurance Agency, and last year's recipient Steve Earle, WCL Bauld Insurance Brokers.



Brokerage of the Year
WCL Bauld Insurance Brokers

Left: Ken Myers, President; Steve Earle, WCL Bauld Insurance Brokers; Carolyn James, Vice President; Rod Jones, Caldwell Roach Insurance, last year's recipient.



Insurance Representative of the Year
Bree Rudolph, RSA

Left: Ken Myers, President; Bree Rudolph, RSA; Carolyn James, Vice President; Alan Spruin, RSA who was last year's recipient.



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Viewpoint



*Justin MacGregor
President, IBAC*

The Politics of Politics

Insurance brokers across the country are starting to realize the importance of having some say in the political process and in government deliberations on issues that affect the industry. We've seen success both provincially and federally over the past 12 months in governments understanding critical issues facing the industry and have taken a listen to the positions offered by the profession.

Most notably I refer you to the decision taken by the Government of Canada last October to amend the rules so that on-line operations by Canada's banks coincide with the same rules that apply in branches. This advocacy effort was no easy feat. It came about as a result of an orchestrated communicative effort by brokers in every part of the country to raise awareness among MPs that there existed a vacuum in the rules. It was also due to the years of political involvement by many brokers who have locally built relationships with MPs through what we call the political process.

Despite this success to date, there remain many regions of the country where more broker involvement is needed in this "political process".

My space here is to talk a little about how to get involved in the political process.

The bare bones of political activity happen at the riding level. In every one of the 308 ridings across the country, each political party has an organization called the riding association. This association groups together members of the party living within the riding boundaries. These are the true grass roots of political parties. They are lead by an executive committee, known as the riding executive; a president, a treasurer, a secretary and various vice-presidents responsible for different issues; fund-raising, communications, nominating committee, membership sales.

You might think that this organization is only busy during election campaigns. However like any other organization they are busy in between campaigns as well. Riding associations hold AGMs at which time new executive committee members are elected by the Board of Directors. The Board ranges from 15 to 30 members and is elected by the membership at large from within the riding.

Getting involved in the riding association could mean being elected to the Board, or putting your name forward for the Executive committee of the riding. Both differ depending on the availability of the time you have to offer. The riding executive is the decision maker on all riding business, from fund-raising to nominating the candidate to represent the party in the next election, to preparing the riding association for the next election.

Once you are involved at the riding level, it is easier and natural for you to take part in party politics. Political parties hold national or provincial policy conferences and conventions on a regular basis. These meetings are a time for party members to get together with their elected caucus and party officials and debate various positions the party will be proposing to

the public during the next election campaign. Motions coming mostly from party members get debated and voted on dealing with one specific issue.

As a party member attending these meetings, you can propose a motion that you feel strongly about and should the majority of the party members in attendance agree with you, this motion would be adopted as official party policy. This is truly the best way to influence a political party on an issue that you feel strongly about. Whether it has to do with your profession or any other topic.

The easiest way to be involved at the policy formulation stage is to be involved at the riding level, as most of the delegates to policy conferences are riding executive members or riding Directors.

One of the most exciting times in the life of a party is a leadership campaign. Whenever candidates run for the leadership of their party, members get mobilized and virtually a within-the-family fight develops. This is a great time to establish yourself within the party. This is also a great time for the party to renew itself and get fresh ideas from newcomers.

So as you can see there are lots of ways to get involved politically and truly make a difference on where parties decide to go. Our profession is so heavily influenced by the political process that we cannot afford not to be involved and influence political parties on issues that affect us.

I challenge every single one of my colleagues across the country to engage in the political process. At this time, your political outreach is crucial for our profession. ■

Justin may be contacted at 416-366-3333 ext 254 or jmacgregor@mnr.ca.



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IBANB Political Action Committee



*Chris McTague, BBA, CIP
IBANB Political Action Chair*

As the hazy days of summer are upon us, the unofficial election campaign continues. I emphasize the importance of getting involved wherever possible at the grass roots level for both main parties, as one of them will form the next government. Decisions that affect our industry and livelihood will be made by our elected officials. We need to continue to educate them on the issues in order for them to make informed decisions.

Prior to the close of the legislature in April, Bill 43 dealing with the issue of credit scoring was introduced in the house. This bill bans the use of credit scoring as an underwriting tool by the companies when accessing a homeowners or an automobile risk. The Superintendent of Insurance for NB has recommended a total ban on credit scoring with respect to both automobile and homeowners policies. The introduction of this bill has thrust NB into the national spotlight as the issue of credit scoring is debated across the country. Consultation between government and various stakeholders continues as some insurers have suggested an outright ban for homeowners would have a negative impact on some existing clients thus raising rates. Our

brokers association will continue to work with government on this important issue.

Our main focus must remain on providing clients with the best product available at a competitive price with a company that suits their needs. We provide advocacy on behalf of our clients. This becomes vital as insurers try to improve their homeowners loss ratios. With issues of insurance to value, increasing premiums and restrictions of sewer backup limits in certain areas we need to make sure we communicate effectively with our clients. Knowledge is power. If we can explain the various issues to the client, it will go a long way toward maintaining long term relationships.

As Johnson Insurance expands its presence in the Atlantic region, I would also ask that those brokers who are looking at retiring keep in mind that there are other independent brokers who would be interested in expanding their business. You have worked hard to build up your business and share common vision with other brokers who pride themselves on personal service.

On that note, have a great summer and we will see you in the fall. ■

Chris may be reached at 506-632-5020 or cjmctague@andersonmctague.com.

*To give real service you
must add something
which cannot be bought
or measured with money,
and that is sincerity
and integrity."*

--Douglas Adams

WICC Gold Flame Award presented to Atlantic Bikers



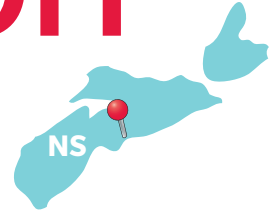
From L to R: Pat McNally, RSA; Steve MacConnell, Wawanesa; Mike Daniels, Cambridge-SIA Insurance Brokers and Carolyn Horan, Co-Chair of the WICC dinner gala.

The prestigious WICC Gold Flame Award was recently presented to Pat McNally, Steve MacConnell and Mike Daniels during the 14th Annual WICC Dinner Gala at the Westin Harbour Castle hotel in Toronto. Over 600 industry colleagues participated in the festivities of the "Dream in Colour" themed evening.

WICC's main ambition is to raise funds and awareness to support research projects that will hopefully one day eradicate breast cancer. They also hope to extend WICC's name and its mission to as many people as they can, right across Canada, so that collectively they can make an impact! Pat, Steve and Mike were nominated and selected in appreciation for selecting WICC as the charity of choice for the donations and fund raising opportunities at the annual IBANS & IBANB Conference, and more particularly, for organizing the Atlantic Motorcycle rides. Since the first motorcycle ride in 2008, these award recipients have helped raise over \$13,000, in addition to raising over \$9,000 at the 2009 President's Dinner. These efforts go a long way in the fight against cancer!

“In a little place
called
Mount
Jackson”

Ian, Customer, Nova Scotia



Ian's story begins with a bad car accident in a remote area of North Virginia. He wasn't hurt, but his car was a wreck and towed to a town called Mount Jackson. He called Intact Insurance from his motel and talked to Emma Doiron, a Claims Representative. It's why he wrote us a letter. "I was amazed to be on my way the next day in a rental car with everything being looked after." At Intact Insurance we know accidents can happen anywhere. It's why we promise to get your customers back on track in a way that's respectful, fair and as easy as possible. Because we believe insurance isn't about things, it's about people. People like Ian, who love the open road.



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believe

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ACIB Convention 2010

believe²achieve

September 30, October 1 & 2, 2010
Delta St. John's, New Gower Street
St. John's, Newfoundland

www.believe2achieve2010.com

Wednesday, September 29

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

Thursday, September 30

7:30am - 12:30pm 2010 ACIB Golf Tournament – Clovelly Golf Club, St. John's (Return transportation provided)
 9:30am - 12:00pm Delegate Registration & Check in
 1:30pm - 2:30pm Lunch and presentation of Golf prizes – Delta Hotel
 4:00pm - 7:00pm Trade Show – Buffet Supper
 7:30pm Rally in the Alley – George Street Extravaganza!

Friday, October 1

8:00am - 9:00am Breakfast
 9:00am - 4:00pm Professional Development Program
 9:00am - 10:15am Session 1: Social Media: *What managers need to know and what customers want*
 9:00am - 10:15am Session 2: *Re-inventing Yourself* (This session will also be available in the afternoon)
 10:30am - 10:45am Coffee Break
 10:45am - 12:00pm Continuation of Professional Development Program
 12:00pm - 1:30pm Lunch
 Guest Speaker T. A. Loeffler – *Reaching for the Top* – Award winning motivational speaker who aims to climb the seven highest peaks on the seven continents, and has twice climbed Mt. Everest.
 2:00pm - 3:15pm Session 2: *Re-inventing Yourself*
 3:15pm - 3:30pm Break
 3:30pm - 4:30pm Continuation of Professional Development Program
 4:00pm - 7:00pm Trade Show
 7:00pm Cocktails
 7:30pm Dinner & Presentation of prizes. Ticket holders will have a chance to win their choice of 3 exciting vacation packages!! (Purchase of tickets required)
 9:30pm - 1:00am Entertainment – Theme night – Austin Powers *The international Insurance Person of Mystery*
 Come dressed as your favorite Austin Powers Category or your best 70's duds!!

Spouses Program - Will require a minimum of 20 spouses/delegates – Light House Picnic at The Colony of the Avalon

8:30am Meet in Lobby
 9:30am - 4:00pm Lunch and tour
 A scenic drive to Ferryland and a lunch and Lighthouse tour in the Colony of Avalon.
 This event is said to be the best thing to do on the Avalon Peninsula!!

Saturday, October 2

Spouses Program - Will require a minimum of 20 spouses/delegates – "The Rock" and Culture Tour

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

Free day for Non-Spousal program delegates

6:30pm Cocktails and Delegate Photo Shoot. Dress – Semi- Formal
 7:30pm Presidents Gala Dinner. Entertainment – Kelly Anne Evans

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ACIB Convention 2010
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ACIB Delegates Program

Convention Registration Form
September 30, October 1 & 2, 2010
Delta St. John's, New Gower Street
St. John's, Newfoundland

DELEGATE NAME _____

SPOUSE/PARTNER _____

NAME OF FIRM _____

BUSINESS ADDRESS _____

Email address _____ Telephone No. _____

Broker _____ Insurer _____ Vendor _____

Registration - \$450 + \$58.50HST = \$508.50 PER PERSON – This includes all meals Thursday, Friday & Saturday, education, companions program and evening entertainment.

Please indicate if any special dietary needs _____

Indicate your choice of meal for Saturday evening dinner: Salmon or Prime Rib

Hotel accommodations can be made directly at the Delta Hotel:
Toll Free- 1-888-793-3582
Local Number 709-739-6404
<http://www.deltastjohns.com/gcaciib>

Golf – Thursday, Sept 30/10 – shotgun start 7:30 am @ Clovelly Golf Club - \$130.00 + \$16.90 HST=\$146.90 /PERSON.
Costs include green fees, golf cart and continental breakfast. If club rentals are required please contact Clovelly @ 709-722-7170 to book.

Yes No (Delegate)
Yes No (Companion)

TIME OF ARRIVAL _____ TIME OF DEPARTURE _____ AIRLINE _____

Please return this form along with your registration fee payable to ACIB CONVENTION on or before June 15, 2010.

Attention: Sharon Shea
85 Thorburn Road St. John's, NL A1B 4B7 – Fax 709.753.4406 – Sharon@wedgwood.nf.net

14 Ways to Make This Year's Convention the Best Ever!

When you think about your upcoming convention, your thoughts probably wander to the keynote session, the myriad of seminars offered, the convention floor, after-hours activities, and more. You're probably looking forward to it. But make this year's Atlantic Conference of Insurance Brokers in St. John's, NL, really count by taking advantage of the wealth of knowledge and business opportunities it offers you. These opportunities can make your post-convention year the best ever.

1. Meet at least one expert. Spend a few minutes after an expert's seminar session. Or gravitate toward his lunch table. Be sure to exchange business cards.

2. Identify at least one new best practice. It could be about any number of topics: hiring ... bookkeeping ... inventory ... customer service. Pinpoint something that colleagues are doing to increase productivity and profitability, and resolve to take the practice home with you.

3. Make at least one new friend. At meals, make it a point to sit with colleagues you don't know. Spend some time with colleagues from other geographical regions in the convention hall. Be sure to collect business cards, and resolve to stay in touch with at least one of the people you meet.

4. Offer to share your leadership at least once. Don't leave the convention without expressing a willingness to join a committee in the coming year, serve on a convention panel, or help organize a piece of next year's event.

5. Bring back at least one "blockbuster" idea. Be on the lookout for powerful new business ideas that can increase productivity back home, or that have the potential to dramatically influence earnings. When you find one great idea, jot down five to ten action steps you can take to make it real.

6. Discover at least one valuable new Web link. You're searching for a Web site that offers concise, timely information valuable to you – perhaps up-to-the-minute market trends, sales ideas, new product data, or management information. You'll find these at vendor booths, roundtable handouts and in convention literature.

7. Offer at least one "thank you." Seek out a member of the planning committee, a great speaker, or any other convention organizer, and offer your sincere thanks for the job this individual is doing.

8. Discover at least one product with great sales potential. Scour the exhibit booths until you find it. Once you do, get whatever technical specs, samples or product information you need to make your initial buying decisions.

9. Generate at least one set of notes for your staff. You can bring the benefits of your convention home. Take concise, clear notes at each seminar or event you attend, and duplicate them for your staff upon your return. Alternatively, dictate notes about your observations and experiences at the end of the day and share the tapes.

10. See at least one noteworthy local site. Before you leave for your convention, learn about the historical, natural, and entertainment attractions around your destination. Pick one that intrigues you. Block time out to visit. Don't limit yourself, by the way, to well-worn tourist attractions; find out what's off the beaten path.

11. Pick up at least one novel advertising idea. Poke around the periodicals available at your convention. Attend an advertising or marketing seminar. Or talk with colleagues about blockbuster ads that worked for them.

12. Identify at least one technological breakthrough for your business. This is an easy one. You'll find technology vendors on the convention floor. Talk to these folks about your technology needs, and ask for suggestions – whether or not you're in the immediate market to buy.

13. Send at least one inspirational message to your people back home. It can be a telephone call, postal note, or e-mail message. Let them know you're well, and encourage them to do great work in your absence.

14. Identify at least one new vendor with high profit potential. Scan the entire exhibit hall, and stop at booths that interest you. And be sure to ask colleagues for leads on vendors that sell high-yield new products.

Standing Tall



Bill Adams, VP, Atlantic Insurance Bureau of Canada

Are you a proud Canadian? Are you a proud Atlantic Canadian? We, as Canadians, tend not to be boastful in our patriotism, but instead, cautious and modestly confident. But sometimes, we can be more open about our pride. Take the recent Vancouver Olympic Winter Games for example. Canadians rallied alongside our athletes. When it became a possibility that we could be the host country to bring home the most gold medals ever, we united around our television sets. We cheered for our local heroes such as Atlantic Canada's Sidney Crosby, who scored the winning goal in the hockey game that won Canada's 14th gold medal. And we were proud, but not boastful.

Economic Impact of the Insurance Industry

The Canadian insurance industry, like Canadian patriotism, also has a reputation for being cautious, which is a good thing when you consider its role in risk management. But we shouldn't be quite so modest when it comes to talking about the significant economic and social contributions that we, as an industry, make on a daily basis.

A recent economic impact analysis of the insurance industry in Nova Scotia – summarized in a report titled INSURECo No MY – states that the P&C insurance industry makes a significant contribution to the local economy in that province through high-wage employment,

government revenues and broader community support. The report also indicates that the insurance industry contributes more money toward the GDP than the forestry and agriculture industries combined. Although this analysis measured only the impact in Nova Scotia, I think it's safe to conclude that the industry's economic footprint is significant throughout the Atlantic region.

In 2007, our industry paid approximately \$320 million in provincial taxes and levies, and invested over \$4 billion in government and corporate bonds in Atlantic Canada. Our industry employs over 7,000 people in the region (and pays wages substantially higher than the provincial average of other industries). The majority of industry employment can be attributed to brokers. Located in urban centres, towns and villages throughout Atlantic Canada, brokers provide a significant contribution to the economic backbone of the business community.

The impact of our industry on the economy is far-reaching. Think about the front line of brokers and insurance providers. Then think, beyond them, about the third-party service providers that the insurance industry uses – such as car repair shops, physiotherapists, legal services, contractors and related retailers, and the list goes on. We are a high-value industry and a major engine for the regional economy. Our reach extends beyond paying claims to helping people rebuild their lives after disaster strikes, and includes the contribution our industry makes to local and national economies, the support we give to community organizations and the role we assume in changing attitudes toward safety issues.

The achievements of the P&C insurance industry throughout Atlantic Canada are extensive. Those of us who work in the industry know it – or should know it. Yet outside of industry settings, we seldom acknowledge, let alone celebrate, our industry's positive contributions to the communities in which we live and work.

We should be more openly proud of our industry's work in the business and larger communities. Ninety-five percent of

brokers surveyed in the INSURECo No MY report indicated that they support local charities with financial contributions. Three out of every four firms indicate that they sponsor either local sporting or cultural events each year. And another 74% of firms encourage their staff to volunteer their time in support of community charities or events.

Consumer Confidence

In 2003, an Insurance Bureau of Canada study concluded that the insurance industry's public image rating was at an all-time low. Since then, as an industry we have worked hard to garner the support of communities, consumers and businesses. In 2008, we reaped the benefits of our efforts when the same rating reached an all-time high.

You, as insurance professionals, have the ability to influence consumer confidence and to remind consumers that our industry is vital. Without insurance, people would not be able to assume risk – purchase homes, drive cars or run businesses. In addition to providing a vital product, the insurance industry is committed to educating Canadians about how to lead safer lives, prevent injuries and be better prepared for emergencies.

It's no wonder that our vitally important industry has been called the "oxygen of the economy," an invisible force that helps people and communities accomplish much more than they'd be able to accomplish on their own. We work in an industry that helps to rebuild lives after disasters, contributes to programs that make roads safer, contributes significantly to the economy and works with governments to make communities more resilient. We should all remind ourselves of this and wear it with pride. ■

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

Editor's Note:

A copy of the INSURECo No MY report is available for download at www.insureconomy.ca.

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Fax: 709-576-4055

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Chris Kilburn

Steamatic of Fredericton

80 Northumberland Street

Fredericton, NB E3B 3H8

Tel: 506-455-8192

Fax: 506-455-7078



IBANB CEO Report



Linda MacAfee, FCIP, CAIB
IBANB Chief Executive Officer

May and June are busy months at the IBANB. Before summer and vacation time arrive, directors are diligently working to wrap up projects and resolve issues that have come across their plates.

The Board of Directors met in Moncton on May 11th & 12th. Once again we certainly got our money's worth out of our volunteers – two days away from home and immersed in IBANB issues and activities. I say that tongue in cheek as this dedicated group of women and men that sit on our Board are *volunteers*. They take time from their business pursuits and families to work on behalf of the broker community in New Brunswick. Some of them are committed even farther afield as they sit on the IBAC Board and committees, also.

On May 11th, we hosted our annual Insurer Forum and Reception. Aviva, AXA, Economical, Pembridge, Portage and Wawanesa were asked to make presentations to our Board based on questions penned by IBANB and circulated prior to the Forum. As I look

back through my notes I see some common themes throughout all the presentations:

- All expressed their commitment to the broker distribution channel
- All recognized that maintaining our place as the number 1 distribution channel is not without challenges
- Insurers and brokers need to work together to maintain the broker's presence
- Insurers are willing to assist brokers with succession and acquisitions
- Social media and online capabilities will be a must in 3 to 5 years
- We must position ourselves now to have an effective online presence in the near future
- ***Brokers need to sell to independent brokers in order to maintain the independent broker distribution channel.***

Following our Forum, we hosted a Reception to express our thanks to insurers for their support of brokers and the IBANB. Invitations were extended to all insurers doing business in New Brunswick through our channel with 12 attending. An invitation was extended to our Governors to join with us in hosting insurers. We are always pleased to have their support of IBANB activities. In addition, we were fortunate to have a representation from our Young Broker Network (YBN) in attendance at our Board meeting, as well as the insurer events. Young brokers are the future of our distribution channel and we always welcome their interest and participation in IBANB activities.

As always, Andrew and I came away from the Board meeting with "to do" lists as long as our arms. You have no worry there is ever a time when the association is in need of projects and work.

Meetings with Ron Godin, our Consumer Advocate and Paul D'Astous, Chairman of the New Brunswick Insurance Board have been scheduled. Members of the Executive Committee meet with both gentlemen annually to reinforce the strong relationships that have been built.

In late May – early June, an IBANB delegation will attend the IBAC Board Meetings, "Hill Day" and the Young Broker Forum. IBAC Director Steven White, IBAC Observer Georges Leger and I will attend the IBAC Board meetings on May 30 & 31st. Those meetings are preceded by the IBAC BIP meeting on May 29th with Marc Leger and Andrew McNair attending. June 1st is "Hill Day" when brokers from across Canada converge on Parliament Hill to visit the MPs and Senators from their region. Mike Daniels, our Political Champion on the IBAC Political Action committee, Georges Leger, Steven White, Lisa Colwell, IBANB YBN Chair, Bob Kimball, Past IBAC President, Andrew McNair and I will represent New Brunswick.

We have also been active at the provincial level. In June Georges Leger and I attended the PC Dinner in Fredericton and Marc Leger and I attended the Liberal Dinner in Moncton.

In response to the request for input from stakeholders regarding the pending credit scoring regulations, we have written a letter to Deborah McQuade, Superintendent of Insurance, reaffirming our position. As stakeholders, we have asked for the opportunity to review the draft Regulations before they are enacted.

As a result of the auto changes in Nova Scotia, our government announced they

too would review the cap. We have communicated our opinion that we believe the cap is working and should remain in place. Although the New Brunswick cap has not been adjusted since its inception, should the government see fit to increase the cap it will come at a cost to consumers.

We have maintained our partnership with Canadian Blood Services and would like to thank all brokers who have signed up to give blood. We are close to reaching our commitment for number of donations for 2010 and expect to surpass it with ease. The new premises in Moncton had its grand opening on May 26 with Andrew and a group of Moncton area brokers in attendance to present 25 BIP blankets for use in their new facility.

our fall election will soon be upon us. I would urge each of you to attend campaign events in your community. Introduce yourself as a local insurance broker and tell the candidate what you and your brokerage do for your community. Take time to tell them what your concerns as an insurance broker are and ask them what they intend to do for you and brokers across the province.

one last thing before I close off - the IBANB is always searching for board members. Please give some consideration to putting your name forward as a director for the 2010-11 term. Give me a call and I will gladly forward your name to the nominating committee.

I trust you all will have a safe and happy summer season. ■

You may contact Linda at 506-450-2898 or lmacafee@nbinsurancebrokers.ca.



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IBANS Executive Director's Report



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

Membership: A Sense of Belonging or Something More?

One of the most frequently asked questions about the benefits of membership in a trade association is: What can the association do for me?

The most honest answer I can give to that question is: "What you get out of any association is in direct proportion to what you put in". It is the same principal that applies to your business. A business person invests money, time and energy to make their business successful. The same holds true for association membership.

There are many reasons to belong to IBANS and one of the things I hear our members speak most about is camaraderie. Our business is based on relationships and this holds true for the association as well. It is the relationships established over IBANS 61 year history that enables it to continue to be the vibrant organization it is today. For those of you who are new to the association or who haven't been as active

lately I encourage you to participate by giving an investment of time and effort in IBANS activities and the benefits you receive from that investment will be ten-fold.

One of IBANS greatest strengths is its collective voice. Strength in numbers equals a voice to government. Membership in IBANS allows brokers to voice their opinions and concerns regarding topics that directly affect our industry. It gives your brokerage a voice in Ottawa and also in the provincial Legislature. IBANS lobbies for issues that affect your business. Collectively we can accomplish what is best for the broker channel by working together. We don't have to look in the distant past to see the results of your association's efforts. Finance Minister Flaherty's announcement in October 2009 is a direct result of the broker's voice being heard. Canada's Chartered Banks entry into the insurance business and their promotion of their products in the online environment has been brought to a halt as a result of our collective voice.

On the provincial front IBANS meets regularly with the Superintendent of Insurance and representatives from all political parties to ensure there is open dialogue regarding insurance issues. IBANS is the voice of brokers and stakeholders turn to our association as a credible source of insurance knowledge.

During the month of April IBANS celebrates Insurance Brokers Month. A month dedicated to promoting the benefits to consumers of working with an independent insurance broker. For the last two years the association has produced an eight page tabloid which has received positive feedback from consumers all

across Nova Scotia. The tabloid provides consumers with information designed to assist them with their insurance knowledge and highlights the professionalism of IBANS members.

By becoming a member you have access to our entire educational advantage and professional education staff. Membership enables you to access Broker specific education – "By Brokers for Brokers" with the professional credentials of CAIB, CCIB and CPIB. In addition, IBANS offers seminars focusing on industry specifics and soft skills designed to assist brokers to remain competitive.

The Broker Identity Program (BIP) has introduced consumers to the registered trade mark - the Bipper. The Bipper has come to represent professional unbiased advice, choice, insurance that meets the consumer's needs and on-your-side advocacy. Only members of IBANS can use the "Bipper" on letterhead, business cards, websites, business signage and promotional items.

IBANS also provides its members with knowledge because we keep you informed. The association monitors what is happening in the insurance industry and we provide our members with critical information about what is happening locally and nationally.

As you can see there are many reasons to belong to the association but the best reason to be a member of IBANS is that your participation ensures a stronger industry for future generations. ■

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



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IBANB Young Broker Network



*Lisa Colwell, BA, CAIB
Chair, New Brunswick YBN*

I want to start off by saying "Thanks" to everyone who helped out with the Annual YBN Curling event in February: Adele, Tammy, Tabatha and Andrew. With the participation of

all the YBN members and company representatives we collected 4200 diapers for Moncton Headstart! I was told by the folks at Headstart that they have to start bringing more than 2 vehicles when they come to our event. THANK Yo U to everyone for their donations and sponsorship. A great night was had by everyone and I am already hearing that people are looking forward to next year.

Now that the curling season is over, it is time to plan for the next YBN event. I would appreciate any feedback from the membership on what events you would like YBN to have. After all, this committee is all about Yo U. Are there any seminar topics that interest you and could help you at work? Are there any charities that are near and dear to your heart who are having a fundraiser event in which the YBN could enter a team? Are you in need of a fun night out or maybe a barbecue? If you have any ideas please contact me. I look forward to hearing them.

It is also time of year for you to start thinking about being more involved with YBN.

A larger committee would be a great to help get the YBN name out there in our communities and to hold events around the province. If you are interested in participating, or have any questions, I will be happy to answer them. To the Principles, remember the challenge I placed in my last message? In case you have forgotten this is it, "encourage your staff to get involved."

So what's next for YBN? I am heading to Ottawa in June for the National Young Broker Forum & Parliament Hill Day 2010. This will be my first time there and I look forward to meeting YBN from across Canada, sharing ideas and bringing them back with me to pass along to you.

Have a great summer everyone. If our spring weather is any indication of what to expect, it is going to be a great season! And I hope so too; I have a camp to renovate....does anyone want to help? ... Anyone? ■

Lisa may be reached at 506-458-8505 or colwell@wilson.nb.ca.



Congratulations 2009/2010 Graduates!



Amy Babineau, CAIB
Anderson Brown Company



Mike Burbine, CAIB
Barnes Insurance Agency



John Christopher, CAIB (Honors)
Founders Insurance Group Inc.



N. Faith Churchill, CAIB
A.P. Reid Insurance Stores Limited



Georgie Fleck, CAIB (Honors)
A.A. Munro Insurance



Lindsey Graham, CAIB
Caldwell Roach Insurance



Tanya Gunn, CAIB
Salvatore Insurance Brokers Limited



Rhonda Kelly, CAIB (Honors)
Caldwell Roach Insurance



Rebecca Mombourquette, CAIB
A.P. Reid Insurance Stores Limited



Jessie Marie Ryan, CAIB (Honors)
Eisenhauer Insurance Inc.



Lisa Snow-Hushard, CAIB
Macdonald Chisholm Trask Insurance



Kyle Thompson, CAIB
Caldwell Roach Insurance



Christopher White, CAIB
Fredericks Insurance Ltd.

IBAC Chairman Peter Fredericks (L) and IBANS President Ken Myers (R) present John Christopher, Founders Insurance Group Ltd, with his CAIB certificate. Mr. Christopher was recognized for having the Top CAIB 1 mark, as well as being the CAIB Overall Top Student. Congratulations John!



The following graduates were not present at the ceremony:

- Maureen Crory, CAIB**
Sackville Insurance Agency Inc.
 - Donald Cusack, CAIB (Honors)**
Alfred J. Bell & Grant Limited
 - Michelle McDougall, CAIB**
McCoy Insurance Brokers Limited
 - Lynn Newton, CAIB**
Alfred J. Bell & Grant Limited
 - Chelsea Schofield, CAIB**
Roger E. Strum Limited
 - Shawna Garrison, CSIP**
Macdonald Chisholm Trask Insurance
- Certificate of Completion:**
Bobbie Lee Bennett



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Registered Disability Savings Plans



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

In late 2008, a relatively little known plan came into effect called a Registered Disability Savings Plan (RDSP). This plan is intended to help parents and others save for the long-term financial security of persons with severe or prolonged disabilities. There is little question that parents raising these children (and supporting them into adulthood) already invest substantial time and resources, but can have anxiety over who will help their child when they are gone. While there are a number of agencies serving those with disabilities, RDSPs offer parents an additional element to help plan for a good life for their child.

The RDSP is a savings plan that will allow money to be invested tax free until withdrawal. It can be established by the parent or guardian of a minor with a disability, anyone that is legally authorized to act on behalf of a person with a disability or the beneficiary provided that they have the legal capacity to do so. Contributions are not tax deductible, but can be made by anyone (with the account holder's permission). Inside of the RDSP, monies can be invested in a variety of instruments including term deposits, bonds, stocks and mutual funds. But the availability of some or all of these instruments may vary between plan providers.

To qualify for the RDSP, the beneficiary must be eligible for the Disability Tax Credit (DTC), a program that is designed to give tax relief to those with severe or prolonged disabilities (mental and/or physical). By some estimates, 35,000 people in Atlantic Canada alone would qualify for the RDSP. Put another way, that is 1 in 65 people, so chances are amongst your relatives or client base, you know several people that could benefit from the RDSP.

We all can use a little bit of help from time to time and RDSPs are one additional way to help with the long term financial security of people with disabilities.

The benefits could be substantial, with the lifetime limit set at \$200,000 for these plans, up until the year in which the beneficiary attains 59 years of age. Augmenting the benefits of tax sheltered investing and to encourage long term savings, the Federal Government also created the Canada Disability Savings Grant. Beneficiaries may be eligible to receive up to \$70,000 in grants to their RDSP, up until the end of the year they turn 49 years of age. The amount of the grant depends on the family's net income (or beneficiary's net income in the case of those of age of majority) and the amount of the contributions. For families with net incomes over \$75,769 a maximum of \$1,000 in grants are available and is based on a \$1 for every \$1 contributed to the plan. For families with annual net incomes less than or equal to \$75,759, the maximum annual grant increases to \$3,500. The grant amount is also dependent on RDSP contributions, but the matching rules are more favourable with \$1,500 in annual contributions required to reach the maximum benefit.

For lower income families (or beneficiaries) with net incomes of \$21,287 or less, a Canada Disability Savings Bond of

\$1,000 is available annually without having to make a contribution to an RDSP. The lifetime limit for this is \$20,000 and can be accessed until the end of year the beneficiary turns 49 years of age.

The beneficiary of a RDSP can access payments as soon as the plan is established and the funds can be withdrawn for any purpose. However, the finer points of how much can be paid out annually is beyond the scope of this article. In general there are restrictions in place that are designed to spread the payouts over the lifetime of the beneficiary. From a taxation perspective, withdrawals are considered to be a proportionate mix of original contributions, grants, bonds and income. Only the latter three are taxed in the hands of the beneficiary as contributions are made with after tax dollars. An additional consideration is the fact that grants and bonds are locked into the RDSP for ten years and any withdrawals ascribed to grants or bonds within this timeframe would have to be repaid to the government. Ultimately, as with any financial matter, those considering RDSPs should speak with a professional advisor for assistance in making any decisions.

I am proud to say that BMO Bank of Montreal was the first bank to offer RDSP accounts in December 2008 and now the majority of financial institutions have the capability to offer RDSPs to those that need the help. We all can use a little bit of help from time to time and RDSPs are one additional way to help with the long term financial security of people with disabilities.

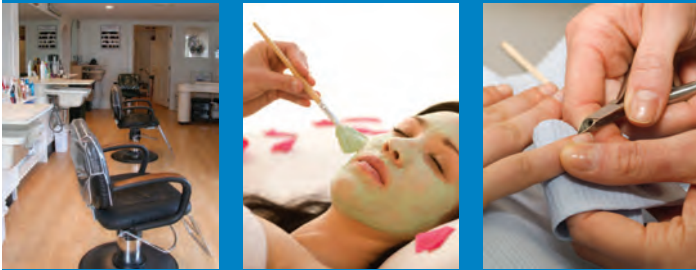
Please note that this article is intended to provide general information only. Please consult with your financial, tax or legal advisor for advice that would apply to your specific circumstances. ■

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What field are you playing in?



Andrew McNair, CAIB
IBANB Marketing/PD Coordinator

Summer is here...time to play! With summer upon us we all think about playing...for some of us that means on a field; be it baseball, soccer, or ultimate Frisbee, it's still on a field. Brokers are always talking about wanting a level playing field; and rightfully so, but are we all playing on the field we're fighting to make level?

In my last article I talked about the fact that more than two thirds of UK customers are now using the internet to arrange their auto insurance and how the business landscape is changing...almost exponentially! You may or may not want to admit it, but consumer habits have changed and will continue to change...a huge number of today's consumers use the internet to get information pertaining to all aspects of their lives...including insurance!! Some will simply Google their way to a local broker's phone number or street address so they can call or drop in to talk to you; some will do research to find out what coverage they need; some will look to get online quotes simply to see how their existing rates compare and others will want online quotes so that they can sit in their pyjamas at 3:00 am and buy insurance from the comfort of their couch. Regardless of which one of these situations fit; it doesn't change the fact that consumers are online!

As I write this I'm starting to think about my upcoming trip to Ottawa for IBAC meetings, including Hill Day, where brokers from all across Canada will meet with MPs to discuss topics important to all of us. At last year's Hill Day one of the topics we discussed with MPs was how banks are essentially selling insurance in their 'online branches' and we felt this was essentially the same as selling 'in branch' which they are not allowed to do. Last October we heard the news that Minister of Finance Jim Flaherty intends to ensure that the rules governing bank branches are the same for the internet. This was a good step towards leveling the 'playing field'. I doubt there's a broker anywhere that would disagree with the fact that this is a good thing, so...I guess this 'playing field' that we continually talk about leveling includes the internet!! If you're not going to be on the field then why worry about how level it is?!!

The banks are trying to do insurance business online; the direct writers are doing business online; and consumers are doing business online...why are brokers (generally speaking) not stepping into this forum more aggressively? Market share isn't nose diving, but it's certainly not spiking either so No W is the time

to get onboard and get your online strategy in place to ensure that you're ready, as more and more of your customers look to the internet for information that may include options other than brokers. Invest some of your marketing dollars towards already available tools, including MyInsuranceShopper.ca, now in order to position yourself for the near future. Brokerage owners spend a lot of money to have staff in place to service customers looking for quotes who may not even end up placing their business with that broker...that's just the reality of consumer habits...they like to shop. What if you could quote customers 24/7 365 days per year for less than \$2000 per year...without a call centre or child labour...oh wait; you can...MyInsuranceShopper.ca does all of this plus has a plethora of consumer education information available 24/7...but you have to be part of it to take advantage of it. Don't wait for the need to arise...be proactive!

Some food for thought while you enjoy the summer BBQ season...thanks for reading. ■

You may contact Andrew at 506-450-2898 or amcnair@nbinsurancebrokers.ca.





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11th Annual IBANB Golf Tournament

For the 11th year of the tournament we're back at the ever popular Sussex Golf and Curling Club

Date: September 1

Location: Sussex Golf & Curling Club
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Contact: Andrew McNair 506.450.2898
amcnair@nbinsurancebrokers.ca
or
Lynda LeRoux 506.547.1600
lynda@higginsinsurance.ca

IBANS Young Broker Network



*Darren Lipsett, BComm, FCIP, CRM
Chair, Nova Scotia YBN*

Becoming Engaged in the Grass Roots Political Lobby

Although I am not a political pundit, nor do I aspire to be, it has become evident to be lately how important our lobby efforts are to the future. Our governments municipally, provincially, and federally are making decisions daily that could impact the future of our business with both short and long term views. As brokers, and especially as Young Brokers, we need to become more engaged in the political lobby – to do our part for the future. Personally I know I can do better in this area, and possibly there are many of my peers who are feeling the same way.

Recently, I had the pleasure of attending the IBANS Annual MLA Dinner in Halifax. This is a great showcase for our business and a fantastic opportunity for brokers to get to know our provincially elected officials. It also allows the MLA's to put a name to a face in their constituencies. As small as this item might seem, its important for us all to be front row and centre, and to make contact with these influential people in our Provincial political fold.

I learned a few things from this experience that reinforced the importance of our collective involvement. Firstly, our elected

officials do understand what we do at a high level, how we provide employment and how we have an impact in our communities by giving back. I did have a conversation with one MLA however to clarify how our business model differs from that of an agent – something so simple, but nonetheless important. The element of choice we pride ourselves on that needs to be articulated. Secondly, our MLAs are very busy people. They are not in an enviable position from a time perspective, so the fact that they participated in our event and wanted to take time to get to know us speaks volumes of their commitment to us. Thirdly, we will likely always have differences of opinion. The Government always has an agenda, and we cannot loose sight of that. A partnership and common understanding of each others perspectives and the willingness to participate in dialogue on the issues is much more effective than considering each other adversaries. Lastly, this event reinforced the importance of never losing sight of the big picture – something that's hard to grasp with the challenges of the day to day, but an important view point. As our business evolves, we have to evolve with it; not feeling threatened to make hard calls when they need to be done.

By the time this article is published, I will also have had the opportunity to participate in Lobby Day in Ottawa. Although the issues we face federally and the fight against the banks becoming even more engrained in our business is different that our efforts at home, the dialogue remains equally important. This promises to be a worthwhile experience for all, and again, a chance for broker to be front and centre on the Federal political scene and reinforcing our value proposition to our MPs.

So become engaged in the grass roots political lobby. Make a point of introducing yourself to your MLA or your MP, tell them what you do, and reinforce the message of the Independent Insurance Broker. The future is ours for the making.

Darren may be reached at 902-543-7222 or darrenlipsett@bridgewaterinsurance.ca.

Congratulations, Mike Toole!



Mike Toole, FIIC, CCIB

IBANB & IBAC Past-President and well known Fredericton insurance broker, Mike Toole, was recently appointed president of the Fredericton Chamber of Commerce.

Taking over the helm of the chamber on June 3 at the group's annual general meeting, Mike hopes to see the organization's membership grow under his leadership.

His four years of experience with the chamber, including a term as first vice-president over the past year, combined with his work at Wilson Insurance Ltd., make him a qualified candidate for the position.

"Through my work at the chamber and as an insurance broker I deal with many different businesses," he said. "I'm aware of the challenges businesses are facing, and I'll be able to use my own experience."

Mike plans to take on any challenges that may present themselves in stride, and expects the year ahead will be a productive one for the Fredericton Chamber of Commerce.

IBANS Broker, Garry Stack, Recognized



David Wood (left), Cumberland Health Care Foundation Chair presents the 2010 Distinguished Service Award to Garry Stack and Jane Stack.

At the 12th Annual Cumberland Health Care Foundation dinner, Amherstian Garry Stack was awarded the 2010 Distinguished Service Award.

Garry has been actively involved with the Cumberland Health Care Foundation since 1997 having served on both capital campaigns to raise cumulatively 10 million dollars for a new regional hospital and updated medical equipment as well as participating on various Foundation committees. A former Foundation Board member and an active and current volunteer with the Foundation's Highland Classic Charity Golf Tournament, he has helped raised over \$350,000 from this event alone since 1997 to support hospital services and programs in Cumberland.

External to the Cumberland Health Care Foundation, Garry has been a leader in the community having served on the Board of Directors of the YMCA and the Amherst Golf Club as well as volunteering with the United Way and the Amherst Pre-School Association. Stack has been involved with Junior Achievers, is a former Chair of the Amherst Stadium Commission, and is a supporter of the Tantramar and Ship's Company Theatres.

An active community fundraiser, he was integral in helping to secure funding for a new hall at Christ Church in Amherst, is a canvasser and campaigner for cancer-related charities, and has enabled the financial support of more than 75 other charitable agencies through his work with Barnes Insurance.

"We often take for granted those people in our community who are continuously involved with healthcare and community causes," said David Wood, Chair of the Cumberland Health Care Foundation, "They seem always to be there for us – quietly and calmly leading the way for others through service to the community. We are fortunate, and thankful, that someone such as Garry has for a very long time given of himself to the benefit of others and we have not lost sight of his contributions in Cumberland."

The Foundation's Distinguished Service Award is presented annually to an individual, group, or company from Cumberland County who has contributed continuously to the enhancement of improved healthcare and medical services for County residents. ■



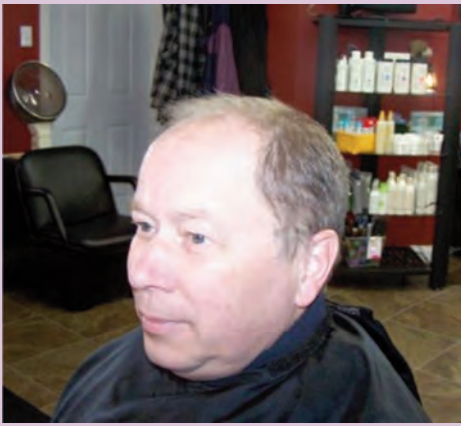
The 8th Annual Women in Insurance Cancer Crusade (WICC) fun night held at the 3 Mile in Saint John was another huge success raising over \$27,000 crushing last year's record set at an already amazing \$21,000+.

Kudos go out to Nancy Thorne and Debbie Cyr for their effort in co-chairing this amazing event and a huge thank you to everyone who attended or contributed to the event's success.



Geordie Lamb, before and after the haircut!

Darrell Keezer, before and after the haircut!



The AXA dunk tank was certainly one of the highlights of the night as people dunked their 'favourite' industry representatives. Also returning for his annual head shaving, was

Geordie Lamb who was joined this year by Darrell Keezer. We'll let you be the judge of who has the most dramatic 'before and after' photos. :) ■



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IBANB Professional Development

By Andrew McNair, CAIB

The spring session of immersion courses had 44 insurance professionals improving their knowledge of the insurance industry through courses including Fundamentals of Insurance; CAIB 1; CAIB 3 and the new course offering, Professional Sales for Insurance Brokers (PSIB). We had 7 people attend the PSIB course which concentrates on topics including: understanding and managing yourself; business creation; the selling process; and building and managing your business. Feedback from students was nothing but positive following the course. We hope to be able to offer this course annually, so keep an eye for 2011 dates. Here are a few testimonials from brokers who attended the PSIB course:

"Our facilitators were very enthusiastic and relevant to our insurance profession, intertwining their own experiences into the topics surrounding 'the sale'. They not only created a very comfortable easy environment to learn, they encouraged our participation in making sure we understood what was involved throughout the selling process.

We learned how to use the "8 steps" and can now use these sales secrets, to really listen to close effectively.

The best takeaway was realizing how natural the process was, after you prepared and practiced it."

- Brian Jones, Tozer Jones Insurance Ltd., Miramichi, NB

"Anyone who did not take the PSIB course this time around missed on a great experience in learning. I think that no one there this time around did not go home with at least one thing that we learned to better ourselves with clients or sales. Also this course is good for anyone that works in insurance either in commercial or personal lines."

- Paulette LeBlanc, AM Breau Assurance, Néguaq, NB

"At university they teach you topics and concepts, and then tell you to apply them to your specific industry. It was nice to see these concepts applied to the insurance industry for me, and in ways I might not have thought of."

- Jeff Daniels, Cambridge SIA Insurance Brokers, Fredericton, NB

"I would highly recommend this course to all new and existing brokers, to enhance their sales skills. The instructors were great and really involved the students in the whole process."

- Geordie Lamb, CAIB, Carnaghan Taylor Fowler Insurance, Saint John, NB

For those of you who are looking to get one step closer to your CAIB designation (or who have staff in this position); here are the fall dates.



BROKER EDUCATION SCHEDULE

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

Fall Courses Dates

CAIB 1 November 1-6
CAIB 2 November 6-11
CAIB 4 November 11-17

For more information contact:
Andrew McNair
www.nbinsurancebrokers.ca
amcnair@nbinsurancebrokers.ca
Phone: 506.450.2898

*Authorized agent of the Insurance Brokers Association of Canada for the sales of education material, delivery of courses, and administration of exams.



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Motor Truck Cargo
Builder's Risk
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NEW! Mobile Home Program

IBANB Brokers Part of Home Shows

As part of our marketing program to help promote the broker advantage and encourage consumers to use a broker, IBANB had a booth at the Atlantic National Home Show in Saint John (March 13-14) as well as at the Fredericton Home Show (March 26-28).

Thank you to all members who helped Andrew and Linda with these shows: Geordie Lamb, Carnaghan Taylor Fowler Insurance; Paula Eichmann, Hall & Fairweather Ltd.; Macgregor Grant, J.M. & C.W. Hope Grant Ltd.; Krista Sharpe, Anderson-McTague & Associates Ltd.; Hazel Turnbull, Cambridge SIA; Lisa Colwell, Wilson Insurance; Sarah Dolan, Cambridge SIA; Linda Aubie, Cambridge SIA; and Pam Clarke, Cambridge SIA.



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CALENDAR OF EVENTS 2010 & 2011

JUNE

14-19	Nova Scotia CAIB 4 Immersion	Halifax
15	IBANB/IBANS Presidents meeting	Amherst
15	IBANB E&O Seminar	Fredericton
24	IBANB Board Meeting	Fredericton
24	IBANB/IBC Liaison Meeting	Fredericton

JULY

7	National CAIB/CPIB exams	various locations
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AUGUST

31	IBANB Board Meeting	Sussex
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SEPTEMBER

1	IBANB Golf Tournament	Sussex
8	National CAIB/CPIB exams	various locations
14-18	IBAC AGM	St. Andrews
23	IBANS AGM	Halifax
27-02	Nova Scotia CAIB 1 Immersion	Halifax

SEPTEMBER 30 – OCTOBER 2	Atlantic Conference	St. John's, NL
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OCTOBER

27	IBANB AGM	Fredericton
27	IBANB Convocation	Fredericton

NOVEMBER

1-6	New Brunswick CAIB 1 Immersion	Fredericton
1-6	Nova Scotia CAIB 3 Immersion	Halifax
6	St. John's Ins. Industry Convocation	St. John's, NL
6-11	New Brunswick CAIB 2 Immersion	Fredericton
11-17	New Brunswick CAIB 4 Immersion	Fredericton
24-26	IBAC PD Conference	Niagara

DECEMBER

1	National CAIB/CPIB exams	various locations
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FEBRUARY 2011

Nova Scotia CAIB 2 Immersion	Halifax
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JUNE 2011

6-11	Nova Scotia CAIB 4 Immersion	Halifax
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