

*Atlantic*

# INSURANCE BROKER

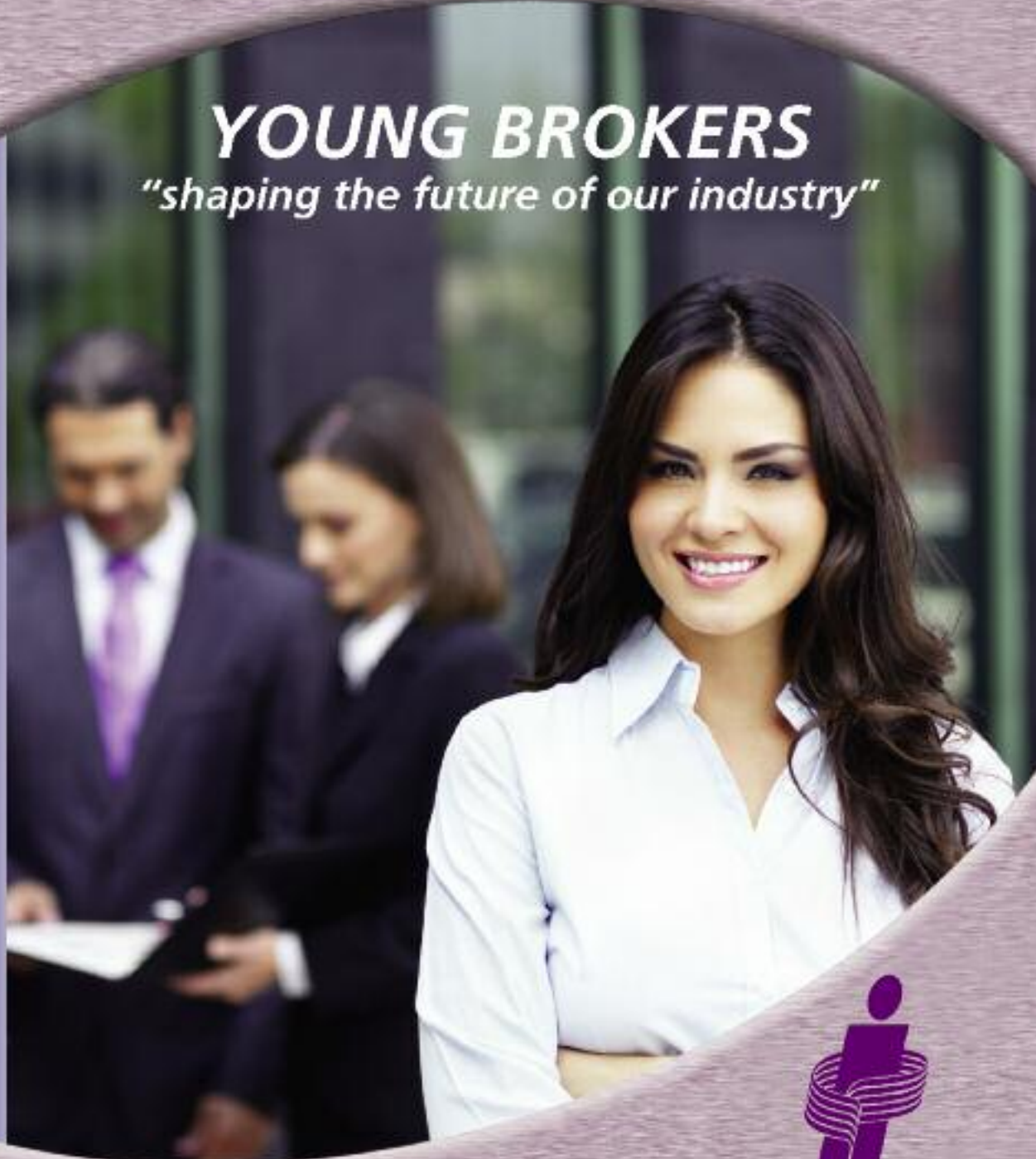
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# Message from the President IBANB

## Table of Contents

<i>Presidents' Messages</i> .....	1-8
<i>You Have To Think Young</i> .....	10
<i>IBANB CEO Report</i> .....	12
<i>Viewpoint</i> .....	14
<i>2012 Atlantic Insurance Brokers Convention</i> .....	19-21
<i>IBANS Young Brokers Network</i> .....	24
<i>Taking the Extra Step to Assess Your Clients Insurance Risks</i> .....	26
<i>IBANS Executive Directors Report</i> ..	28
<i>Are You Ready To Pass The Torch</i> .....	30
<i>Intrusion on Seclusion: Privacy Concerns &amp; Employer Liability</i> .....	32
<i>INSURECONOMY</i> .....	34
<i>Calendar</i> .....	40

## Atlantic Insurance Broker

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*Terry Gaudet, CAIB  
President IBANB*

You can't sleep. Your mind is racing and you can't seem to slow things down enough to even think straight. Your throat tightens. Quick, short breaths don't help. Your chest expands with every beat of your heart. All you can do is think about why. Why did it come to this? Is this it?

And then it hit me. If it was easy then it wouldn't be worth the fight. You just don't see it that way at first. Everything you want is on the other side of fear.

All these things were on my mind as I stood in front of the PC caucus with the IBANB Executive on the morning of our Broker Awareness Day. We had 20 minutes to get our message across; 20 minutes to make sure these MLAs understood the importance of their role in our issues.

Broker Awareness Day in Fredericton was again a great success. We had a full day scheduled to ensure we provided our membership with a worthwhile investment of their time.

This was our 3rd annual event of this kind, and arguably the most crucial of

them all as some of our members were at wits end with some long standing issues. We brought three things to the table: our ongoing issues with the Office of the Superintendent, our proposed new regulations to the Insurance Act and the introduction of an insurance council to deal with the day-to-day issues of enforcing licensing in our province.

Every MLA we talked to knew of the issues and provided us with some feedback. Most of the MLAs had received a visit from our members as part of our grass roots campaign. This day was invaluable as it continues to foster our relationships with government. As I said in my last article, we have to work on these relationships in good times and in bad.

**"If it was easy  
then it wouldn't be  
worth the fight."**

This IBANB initiative has proven a good one and mirrors the national Hill Day which also happens every year in Ottawa. We should all be proud of what we have accomplished in the last 90 plus years.

Thank you to all who attended Broker Awareness Day, and a special thank you to Judi, Laura and Andrew at the association office for making sure everything went as planned.

We are true consumer advocates and we will continue to be the choice for insurance in the province of New Brunswick. ■

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

Impossible de dormir... pas moyen d'avoir les idées claires tellement elles se bousculent dans ma tête... rien à faire pour empêcher ma gorge de se serrer et mon cœur de battre trop fort. Non, rien à faire d'autre que de me demander pourquoi. Pourquoi est-ce allé jusque-là? Est-ce la bonne chose à faire?

Tout à coup, j'ai vu clair. Si c'était simple et facile, ça ne vaudrait pas la peine de lutter. Sauf que, au début, on ne voit pas toujours les choses comme ça! Tout ce qu'on veut, c'est en finir avec le trac et passer à autre chose!

Voilà l'état – d'esprit – dans lequel j'étais quand je me suis présenté devant le caucus du PC avec les autres membres du Comité exécutif de l'ACANB, le matin de notre Journée de sensibilisation au rôle des courtiers. Nous avons 20 minutes pour faire passer notre message... 20 minutes pour faire comprendre aux députés l'importance de leur rôle dans nos enjeux.

Cette journée de sensibilisation, qui s'est tenue à Fredericton, a encore

connu beaucoup de succès. Nous avons planifié une journée bien remplie pour que le temps consacré par nos membres soit véritablement bien investi.

Cette journée, la 3e en autant d'années, a été la plus importante de toutes. En effet, certains de nos membres étaient aux prises avec d'épineux dossiers qui perduraient. Nous avons donc mis sur la table trois sujets : nos problèmes continuels avec le bureau du surintendant, les nouveaux règlements que nous suggérons pour la Loi sur les assurances et la création d'un conseil d'assurances qui s'occuperait des questions courantes entourant l'obligation de se procurer un permis dans notre province.

Tous les députés provinciaux à qui nous avons parlé étaient au courant des problèmes et nous ont donné leur opinion. La plupart d'entre eux avaient déjà eu la visite de nos membres dans le cadre de la campagne de lobbying populaire. Cette journée de sensibilisation s'est donc avérée très fructueuse parce qu'elle a permis de consolider nos rela-

tions avec le gouvernement. Comme je le disais dans mon dernier article, nous devons entretenir ces liens autant quand ça va bien que quand ça va mal.

De toute évidence, cette initiative de l'ACANB est utile et se compare à la journée nationale sur la colline parlementaire, qui a lieu chaque année à Ottawa. Nous devrions tous être fiers de notre cheminement en plus de 90 ans.

Merci à toutes les personnes qui ont participé à la Journée de sensibilisation au rôle des courtiers, en particulier à Judi, Laura et Andrew du bureau de l'association, qui ont veillé à ce que tout se déroule comme prévu.

Nous sommes de véritables défenseurs des consommateurs, encore et toujours. Nous continuons à être le bon choix à faire en matière d'assurances au Nouveau-Brunswick.

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

## 10th Annual Women in Insurance Cancer Crusade (WICC)



**Debbie Cyr, Intact Insurance; John Connors, Intact Insurance; Nicole Hachey, Intact Insurance; Nancy Thorne, Carnaghan Taylor Fowler Insurance and Christine Baxter, Intact Insurance.**



May 3, 2012 marked the 10th anniversary of WICC events in Saint John, NB and the insurance industry sure came out in full force to celebrate.

This year a memorial plaque was donated to Intact Insurance in memory of Claire Fitzner, to whom this event was very special. It was received by John Connors on behalf of Intact at the event.

Over \$40,000 was raised on the night of the event in Saint John which boasted a Mardi Gras theme. A great time was had by all and a special thank you to all who participated and donated. We could not have done this without the tremendous support of all involved.

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# Message from the President IBANS



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

As most of you are aware, the annual BIP meetings and IBAC Board meetings were held in January with new videos coming on stream to support the BIP program. The videos take a subtle approach, showing consumers that they could be doing other things, while their broker works to take care of their insurance. We also heard updates from Steve Masnyk and Huw Williams on the political front.

In February, as the Chair of our Professional Development Committee, I accompanied the provincial office staff to the PD meetings. The focus of the meetings centered on how we can sell our educational products and

remain competitive, while expanding on our delivery mechanisms. The sessions were informative and useful to provincial association staff.

In late March, Karen and I met with the Premier of Nova Scotia, Darrell Dexter who signed the Proclamation declaring April as "Insurance Broker Month". On April 4th, IBANS hosted the Insurance Awards Dinner and Graduation. This was a sold out event where four insurance awards were presented and 26 graduates received their CAIB designation and 2 completed the program, to obtain their Certificates of Completion.

A week later we held our MLA Dinner on April 11, 2012 and for the first time since its inception all party leaders were present. The relationship IBANS members have with the provincial MLAs is an important one because they recognize brokers as the consumers advocate.

I have been meeting with the IBC and other interested groups to discuss the problems of settling claims as it relates to condominiums. I have a particular interest in this area because I have been a condominium owner for over 20 years and have been voicing my concerns regarding this issue. By the time

you read this message I will have attended the IBABC's Annual Convention and Trade Show where one of the education sessions is titled "Condominium Conundrum: Insuring Strata Unit Owners". I hope to learn something while in attendance to assist us in addressing the issue in Nova Scotia.

We are working with the Insurance Institute of Nova Scotia on their Spring Fling that will be held on May 24th. This event has always proved a big hit with all stakeholders in our industry and we look forward to being part of this event.

This will be my final message as President and I would like to take this opportunity to thank my colleagues, my brokerage's staff and IBANS members for their support. ■

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



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# Message from the President IBAPEI



*Darke Carr, BBA  
President IBAPEI*

As I write this report, I am preparing to participate in another “Hill Day” on June 5, 2012 to speak to our local MPs in Ottawa. I will have more to report on my June 2012 “Hill Day” in the next issue.

This spring has been rather uneventful here on PEI with regards to political action. Myself along with Karen Doiron and other members of the IBC ICAN group met with John Hughes from the Department of Environment on April 17, 2012 who provided the following outline of the new home oil

tank regulations:

- The Government of PEI has introduced new Home Heat Tank Regulations (HHT) to take effect April 1, 2012 (for new installations) which essentially state:

- Outside – only acceptable installation is a non-metallic tank.

- Inside - only acceptable installation is a non-metallic tank or a double bottom tank with a bottom outlet. However, after July 1, 2020 double bottom will not be acceptable as new installations.

The government is allowing existing tagged tanks to expire in the dates shown. Only new installations must meet the revised guidelines. As of 2020, only non-metallic tanks will be acceptable for new installations (outside or inside).

The other significant change is the requirement for all licensed contractors to have liability coverage.

With respect to the contractor liability coverage, the regulations state:

- Hold insurance satisfactory to the Minister with coverage during the period of the license for the:

- (i) licensee’s liability for bodily injury and property damage, including damages arising, during the period of the coverage, from a contaminant being introduced into the environment in a sudden, unintended or unexpected occurrence, and that provides that coverage may not be cancelled except;

- (ii) on thirty days’ written notice to the Minister.

In other political news, the Government of Prince Edward Island announced in its April 2012 budget that it will be introducing a combined 14.5% HST rather than the current 5% GST and 10% PST effective April 1, 2013. Insurance products will continue to be exempt from the new HST here on PEI.

I wish all our members and readers a very enjoyable and relaxing summer.

Take care ■

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

## PEI Brokers Helping In Their Community



Skip Beairsto, from the insurance office of W.B. Beairsto Inc., is wearing his Widows Sons Masonic Motorcycle Riding Association patch while delivering takeout meals for a fundraiser for the Red Oaks Shrine Club of Kensington.



Combining fundraising and fun, some of the Hyndman & Company Ltd. staff participated in the ‘Big Brothers Big Sisters PEI 2012 Bowl for Kids Sake.’ The theme was 80’s style and in the spirit of the occasion the staff dressed up accordingly. This organization provides mentoring programs across the country for boys and girls.

Shown in the photo: Pam Gordon, Michelle Wood, Conrad MacDonald, Kristen MacKay and Rosie Banks.



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Lori Shea, General Manager, is pleased to announce that Crystal Russell, CAIB has joined our team as a Senior Commercial Lines Underwriter.

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# Message from the President

## IBAN



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

As I write this article, I am left to wonder if we have had our summer in April. May has hit us with a cold streak, forcing us to bundle up once again. Please summer, visit us!

### **Education:**

Educationally speaking, we have 51 students writing exams in May. It breaks down as follows

- CAIB 1 – 7
- CAIB 2 – 19
- CAIB 3 – 10
- CAIB 4 – 15

We wish all our students the best of luck, and are confident of their success. I hope to see many more students in the fall.

### **BIP:**

As noted in my previous article, we entered into a promotion with the St. John's IceCaps to promote the Broker Identity Program (BIP). We ran a Goal of the Game contest for five nights during the regular season where a lucky fan got to shoot for \$10,000. I am pleased to report that we had a winner. Dennis Tobin hit the mark so to speak. Mile One Center went crazy when Dennis made the shot.

While it has been hard to determine the tangible benefits from the promotion, it

is clear that there is some buzz when we run the event. You can look in the stands and the majority of the fans are waiting to see what happens. I guess knowing the shot can actually be made has made it that much more entertaining.

As a result, we have entered into further agreement with the IceCaps to continue the Goal of the Game promotion throughout the playoffs. We have agreed to run it the first night of all playoff home-stands. We are also in discussions about continuing it for next season.

We continue to have discussions with the "Buy and Sell" magazine to purchase advertising on their website. Our plan would be to have the banner link back to our website and hopefully link to one of the social media ads that have recently been produced. We may have to do a little work with these ads to get what we want and need.

Last, but not least, we have agreed to partner with Skate NL to participate in Sportfest. We hope our presence helps to further enhance the profile of the BIP and brokerage community in general.

### **Political:**

As many of you know Hill Day is fast approaching. IBAN will be sending five ambassadors to discuss the brokers' perspectives with our MPs. We hope to see all our MPs and Senators in Ottawa. Currently, we have nine confirmed appointments with more to follow I am sure.

I recently attended a fundraiser for the Liberals where Justin Trudeau spoke. While I hear differing opinions on Mr. Trudeau's intentions, his keynote speech sounded like someone who truly had higher aspirations.

The NDP are running a fundraiser where their new federal leader, Thomas Mulcair, will be on hand. We are currently surveying if we can attend.

Additionally, we eagerly await Conservative functions as well.

Finally on the local scene, we will be hosting our Annual Ministers Luncheon, with the Honourable Paul Davis on June 13th. We look forward to hearing the Minister of Service for Newfoundland and Labrador's thoughts on the industry, etc. I am confident that it will be insightful and enjoyable for all.

### **Young Brokers Network:**

The YBN are busy organizing their Young Brokers Symposium, scheduled for June 26th & 27th. It promises to be a fantastic time. There will be educational opportunities, golf, and social activities. Any one who has ever attended a function in Newfoundland knows it will be a time!

### **Miscellaneous:**

During my last article, I mentioned our change to by-laws that essentially would result in no member of IBAN be owned or controlled by a bank or credit union. This by-law will be voted on at our meeting June 13th.

As well, we look forward to seeing some discussion at IBAC about our motion to limit the executive, so as not to include individuals be part of bank or credit union owned brokerages.

On the membership front, I was sorry to see a member (Pike's Insurance Place) decide not to continue with their membership, but am happy to report that we have added Allcoast Insurance to our Family. We look forward to working with Gerry Squires team at Allcoast. ■

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





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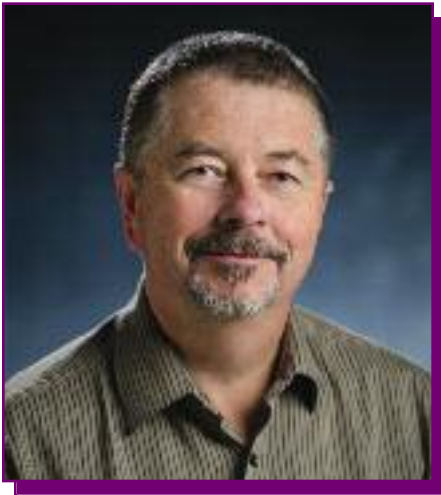
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# You Have To Think Young



*Doug Daley*  
*Kiers Marketing Group*

I recently had the pleasure of sitting in on a Young Brokers Forum and listening to what they had to say about their industry. They seemed to be more concerned about the future of their industry than some of the older, more established brokers.

During a discussion with the group of young people at my table, I was surprised to learn that they had all planned to take different career paths, but along their journey, ended up as insurance brokers, and are quite happy about their decision. Why? Because this career gives them the opportunity to make good money and time to live their life the way they want.

This group of brokers is genuinely concerned about the challenges facing their industry. They want to have input, and I believe, they have some great ideas to help promote the broker network.

The facilitator/speaker, who spoke to the group, was young and energetic and fun to listen to. He used an illustration of a pyramid showing the different levels of insurance customers. The bottom of the pyramid included the younger demographic who just shop for price, next were customers who were there because of a relationship. The third section of the pyramid was prestige clients who have all the toys and don't really care how much it costs to insure them. Finally, the very top of the pyramid, and the smallest portion of business, was internal customers.

The speaker then said "Don't worry about marketing to the younger demographic who are just shopping for price. You are not going to get them anyway." Every set of eyebrows at my table, including mine, raised when he said that. When it came time to have an open discussion at our table, it was quite evident that we were in total disagreement with the speaker.

Of course you have to worry about that demographic. They are your potential customers for many years to come. If you get them as a customer now, you have the opportunity to build the rela-

tionship and keep them for a lifetime. The issue is how do you market to this demographic?

Every marketing professional will tell you that you should tell the customer what they want to hear. So, what do these young people want to hear? Not sure? Why not ask a young broker?

The Young Brokers are not only well trained insurance professionals, they are the target market too. Why not consult with them to create a plan to reach the young people who only want to buy based on price. You might find they only shop for price because they don't know what they are buying.

Is a young person more apt to believe someone in their own community about what kind of insurance they really need, or take the advice of someone in a call centre in an Asian country just to save \$25.00?

Insurance broker networks have to begin to rely on the younger brokers to help them promote the industry. They may be young, but they are smart and they genuinely care about the future. Think of it as "Your best insurance is a young insurance broker." ■

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



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# IBANB CEO Report



Andrew McNair, CAIB  
IBANB Chief Executive Officer

## From Crocuses to Crocs

The title of my last article was 'From Christmas to Crocuses'...well here we are, having now leapt from spring into summer, hence the 'From Crocuses to Crocs analogy ☺. I trust that by the time most of you are reading this article you will have had the opportunity to wear your Crocs (aka sandals) while enjoying some warmer temperatures. Many of you will have also had the opportunity to swing a golf club.

As the temperatures heat up, so has IBANB's work on the licensing and regulations issue. Since the initial proposal for changes to regulations pertaining to licensing was submitted to government, we have since had the opportunity to review it with both the Minister of Justice and the Superintendent of Insurance. At the time I'm writing this article, the status of the proposal is that the Office of the Superintendent is preparing a discussion paper surrounding our proposal which will be made available to stakeholders' for discussion and feedback.

The 'second step' of the process, agreed to by our membership at our January 30th meeting, was to complete the proposal for the introduction of an

Insurance Council in New Brunswick. This proposal was reviewed with membership the afternoon of Broker Awareness Day on May 2nd, with some minor changes agreed upon prior to it going to government. Also, by the time you are reading this article, the Insurance Council proposal will have been submitted to government. Thank you to all brokers who were in attendance for Broker Awareness Day and the afternoon session to review the Insurance Council proposal.

In the weeks leading up to Broker Awareness Day, IBANB launched a grassroots campaign to have members speak to their MLAs about our ongoing issues with licensing and the current regime. As soon as notice was sent that it was time to get our message out, the phones started ringing and the emails started flowing! What an amazing experience to witness first hand the power of uniting the voices of brokers on an issue they are passionate about! By the time May 2nd arrived, and Broker Awareness Day was underway, many MLAs had already heard our concerns and had brought our message 'up the chain'.

When the IBANB Executive met with Caucus the morning of May 2nd, it was a pleasure to simply remind them of our issues rather than to have to explain them. We then hosted 32 MLAs and several more staff at our luncheon with nearly 50 brokers in attendance. This was a perfect opportunity to further discuss the issues in a relaxed setting and to thank our elected officials for their support. We are optimistic this will result in a positive outcome for our ongoing efforts to resolve the issues brokers have been facing over the past 2 years. Thank you again to all MLAs and brokers who attended Broker Awareness Day.

Another very important upcoming date

is IBAC Hill Day. This year it falls on Tuesday, June 5th. Hill Day is the day that brokers from across the country unite in Ottawa to speak to MPs and Senators about: who brokers are, what they do, and of course what their issues are. The day will be a good opportunity to thank our MPs and Senators for their support on the successful passing of yet another review of the Bank Act.

Since this is the last magazine issue before the Atlantic Brokers Convention in October (wow...how did the time go by so quickly?!), I would like to take this opportunity to remind you to book your hotel rooms, register, and prepare for an amazing convention. Summer will go by quicker than we want to admit, so don't miss your opportunity to attend what is sure to be another great convention!

As always, I'm only an email, phone call, or tweet away. Thanks for reading, and have a safe and enjoyable summer!

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[amcnair@nbinsurancebrokers.ca](mailto:amcnair@nbinsurancebrokers.ca)



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CAIB 2	Oct 29-Nov 3
CAIB 3	Nov 3-8
CAIB 4	Nov 8-14

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Web: [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)  
Email: [lmatchett@nbinsurancebrokers.ca](mailto:lmatchett@nbinsurancebrokers.ca)  
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Jeff Cunningham, (left) Business Development Specialist  
Wes Gray, Commercial Underwriting Manager



# Viewpoint



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

Spring has been a very busy time on the government relations front for IBAC. Your national association continues to be in constant contact with the Federal Government in Ottawa on a wide range of issues. Here is a little update on developments that have taken place over the past few months.

The Parliament passed Bill S-5 which is the financial institutions package, at the end of March. This Bill contains the five-year mandatory review of the Bank Act. The banks, as usual, have been asking the government to amend the Act to give them more powers into insurance. Through consistent advocacy and outreach, IBAC has been able to make the case that allowing the banks the ability to promote and retail insurance in their branches would not be in the best interest of Canadian consumers. Legislators agreed, and the current restrictions were maintained. The next review will take place in 2016-17.

The Minister of Finance introduced the federal budget, Bill C-38, in the House of Commons at the end of March. Of note to the insurance sector is the reaffirmation that the government will introduce legislation that would clarify the definition of an insurance annuity

in order to make it clear that banks are not allowed to promote or retail these products in their branches. This is a result of BMO selling an “annuity-like” product from their branches last year.

In addition, the budget bill also included a preamble of the Bank Act which clarified the intent that all banking activities must fall under one jurisdiction and that is the federal regime.

The bank web site regulations came into force March 1 of this year. The banks had six months to comply with the regulations published in October 2011. IBAC has been diligently monitoring bank web sites since the date of implementation and we have noticed that several banks are not in compliance with these regulations. As a result, IBAC has filed a complaint with the federal regulator, the Office of the Superintendent of Financial Institutions (OSFI), about this non-compliance. In addition, we have had discussions with the Department of Finance about this issue, and they are aware of our position.

**“Through consistent advocacy and outreach, IBAC has been able to make the case that allowing the banks the ability to promote and retail insurance in their branches would not be in the best interest of Canadian consumers.”**

IBAC is also closely monitoring developments related to the government’s intent to draft a regime for P&C mutual insurers to demutualize. This is an on-going effort.

IBAC, along with Toronto Insurance Conference, continues to be engaged with the Canada Revenue Agency and

the Department of Finance on several Excise Tax Act issues. Of note are the application of an excise tax on a premium where there is more than one broker involved in the placement of a policy, and an excise tax that is applicable for non-licensed insurers placing a policy in Canada. These discussions continue.

Once again, IBAC is holding its Parliament Hill Day in Ottawa in June. There was none in 2011 due to the election being called. This is the premier advocacy event of the year where brokers from across all parts of the country have an opportunity to meet with their legislators and discuss legislative matters dealing with the insurance sector. The year on the advocacy and government relations front continues to be busy indeed. ■

*For more information, please contact IBAC at (416) 367-1831 or via email at [info@ibac.ca](mailto:info@ibac.ca).*



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## Wednesday, October 3, 2012

10:00 am

### Golf Tournament

*Fox Creek Golf Club, 200 Golf Street, Dieppe, NB.*

*Registration at golf course 10:00 am. Shotgun start 11:00 am.*

*Cart & lunch included. Golf Club phone # to rent clubs 506-859-4653.*

6:00 pm - 9:00 pm

### Tradeshow / Meet & Greet Extravaganza

*Approximately 50 vendors will be in attendance to introduce their products.*

9:00 pm

### Hospitality Suites

*All registered attendees are welcome to visit the on-site hospitality suites.*

---

## Thursday, October 4, 2012

9:00 am - 11:30 am

### Tradeshow & Coffee Breaks

*Approximately 50 vendors will be in attendance to introduce their products.*

10:00 am - 4:00 pm

### "Full Companion" Spa Sessions

*Two sessions may be chosen during the online registration.*

*Choices: Manicure, Pedicure, Make-up, Hairstyling.*

10:00 am - 11:30 pm

### Educational Session #1

*with Gair Maxwell, the Branding Provocateur (see bio on next page)*

11:45 am - 1:15 pm

### Lunch (for delegates & companions)

*Tradeshow draws and other prizes will be presented during lunch.*

1:30 am - 3:00 pm

### Educational Session #2

*with Gair Maxwell, the Branding Provocateur (see bio on next page)*

6:00 pm

### Presidents' Reception

7:00 pm

### Presidents' Dinner Gala & Entertainment

9:00 pm

### Hospitality Suites

*All registered attendees are welcome to visit the on-site hospitality suites.*

# 2012 Atlantic Insurance Brokers Convention

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

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



Mark your calendar!

Book your room!



**Thursday, October 4th, Educational Sessions**

**While at the 2012 Insurance Brokers Atlantic Convention in Moncton, make sure you take in the two sessions with Gair Maxwell, the “Marketing Provocateur.”**

**GAIR MAXWELL HAS BEEN CALLED UNCONVENTIONAL AT TIMES.**

His international debut as a published author resulted from a 4 am visit to a local coffee shop, simply by being willing to accept a challenge to just sit down, watch, listen and learn. Described as a shock stick of energy and a mind-bending idea generator, this author, branding expert and entrepreneur speaks at many national and international conferences, focusing on building brands that stick.

Combining humour, multi-media and in-the-trenches experience, Gair has shown hundreds how to obtain more mileage from their marketing dollar by creating their own iconic brands; in effect becoming the “Apple” or “Starbucks” of their specific market or category. His highly acclaimed book, NUTS, BOLTS AND A FEW LOOSE SCREWS, provides the framework for his seminars and has catapulted him onto stages with Richard Branson, Kevin O’Leary and Gene Simmons. Gair is also a sought after speaker for TEC Canada, the country’s leading CEO organization, as he facilitates workshops to the ‘best of the best’ in Canadian business.

Co-founder of The Seamless Brand™, a marketing firm that transforms companies by sharpening their message and anchoring their story, he is also a former broadcaster who racked up more than 10,000 interviews and 30,000 broadcasts in a two-decade Radio and Television career – which included a stint working alongside future Hockey Night in Canada host Ron MacLean.

Known as “The Branding Provocateur”, Gair plays golf in the 90’s, grooves on music of the 80’s and became a lifelong fan of the Pittsburgh Steelers back in the 70’s. Active in his community as a volunteer on many projects, he also completed his first marathon in 2005 with less than a week of preparation.

**Like we said ... a little unconventional.**





The Insurance Brokers Association of Nova Scotia held its annual **Insurance Awards Dinner and Graduation, April 4, 2012** at the Prince George Hotel. What began in 2008 as a program to acknowledge the good works being done throughout the broker community has grown to be the signature event of Nova Scotia's Broker Month.

The evening began with a cocktail reception followed by the Graduation, building towards the awards presentation.

This year IBANS had 26 graduates obtain their CAIB designation and 2 who completed the program. The CAIB 1 Top Student Award recipient was Holly J. Oickle, Johnson Insurance Inc. and the CAIB Top Student was Gina McFetridge, Archway Prime-Baldwin. The graduates are featured above and were published by The Chronicle Herald on April 20, 2012.

Once Dinner was served the **Industry Award** recipients were announced:

**Client Service Award**

Wendy Sinclair, Fraser & Hoyt Insurance Ltd.

**Volunteer Service Award**

Jennifer Thomas, Salvatore Insurance Brokers Ltd.

**Insurance Representative of the Year**

Cynthia Harnett, AVIVA Canada

**Brokerage of Year**

Anderson Brown Company Insurance

*We would like to thank everyone who submitted nominations for the awards and to applaud the success of our graduates. IBANS would also like to acknowledge the ongoing support of our insurer sponsors for all Broker Month events.*







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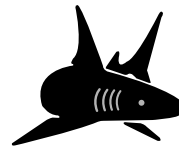
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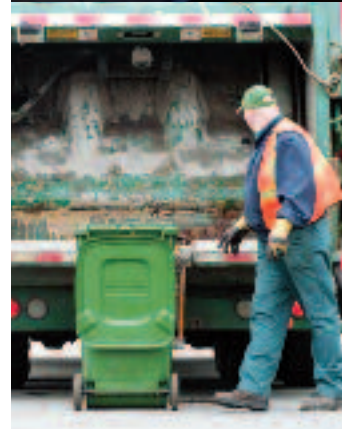
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# IBANS Young Broker Network



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

The past year for the Nova Scotia YBN has been a great one. In looking back, we have accomplished a great deal so far this year.

First, we have grown our YBN bursary availability. We offer this bursary to students enrolled in the CAIB 1 at the Nova Scotia Community College. Our aim for the YBN is to create brand awareness for both the Young Broker Network and the Insurance Brokers Association of Nova Scotia and attract students to our industry. We successfully raised over \$400.00 at our YBN Golf Tournament last year. Furthermore, this year we are holding our golf tournament in June and have already received a generous \$500.00 donation from one of our supporting insurance companies. With this support, we will be able to offer the bursary in the fall and winter semesters and our momentum continues to build.

We have also had another successful Curling Funspiel. Together, with everyone's contribution, we raised 39 kgs of food and \$15.00 for Feed Nova Scotia. Feed Nova Scotia has become the YBN's charity and we have been working with them over the past 2 years. At every event, we seem to keep exceeding our previous record. We really appreciate everyone's generosity and continued support to communities and food banks across Nova Scotia. It's great to mix networking and fun, while supporting a great cause.

The YBN Committee has also reached out to a local high school, presenting on career opportunities in the insurance industry, with particular focus on the brokerage channel. We will be following this up with attendance at the career fair being held in the fall. Our Young Broker Network continues to work to bring new people into our industry and educate students on the career opportunities available to them as an insurance broker.

Furthermore, we had several young brokers participate at the MLA dinner held during broker month. MLAs seem to have a clear understanding that brokers know and understand their customers and that we are in touch with their needs and wants. All of the MLAs present had a willingness to listen and discuss viable solutions to consumer issues.

Lastly, we have been working on a new event for the Young Broker Network. We are planning right now to hold a Meet the Underwriter Event. This will be an event where underwriters will set up booths and brokers are to go to every booth to meet their underwriters and learn about their products. We are looking forward to holding this event in the fall so stay tuned!

I'm very proud of what the YBN has been able to do over the past year. I look forward to passing on the torch and seeing the Young Broker Network continue to attract new talent, promote the broker industry, and create opportunities for young brokers to network. ■

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

A vertical advertisement for Merit Insurance Premium Finance. At the top is a white logo consisting of two stylized triangles forming a mountain-like shape. Below the logo, the word "MERIT" is written in a large, white, serif font, with "INSURANCE PREMIUM FINANCE" in a smaller, white, sans-serif font underneath. A horizontal gold band separates this from the next section, which contains the slogan "MERIT AT YOUR SERVICE™" in a dark blue serif font. Below this are four quotes in white serif font: "LOWEST RATES, MOST FLEXIBLE TERMS", "VASTLY SUPERIOR SERVICE", "SIMPLER, EASIER, BETTER TECHNOLOGY", and "IMMEDIATE RELEASE OF FUNDS DEMONSTRATES INDUSTRY LEADERSHIP". At the bottom, there are two columns of contact information in white sans-serif font. The left column lists "MERIT HOUSE", "1246 HOLLIS STREET", "HALIFAX, NOVA SCOTIA", and "B3J 1T6". The right column lists "TOLL FREE: 1-800-425-2544", "INFO@MERITFINANCE.CA", and "WWW.MERITFINANCE.CA".



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# Taking the Extra Step to Assess Your Client's Insurance Risks: Good Loss Control and Good Business



*David Holt, Claims Expert VP  
Swiss Re Corporate Solutions*

Courts in Canada frequently impose a duty on brokers to assess each client's insurance needs and advise the client accordingly. A significant percentage of errors and omissions (E&O) liability claims involve allegations that a broker failed to adequately assess a client's risks and that the client ended up with a liability claim for which it had no insurance coverage. While claims alleging failure to assess risks can arise out of requests for a variety of types of insurance policies, a large number involve commercial general liability (CGL) policies. While they provide a broad range of liability coverages for businesses, CGL policies do not cover everything. Consequently, if a client comes to a broker asking for CGL coverage, the broker should request information about the client's business in order to identify and assess the client's risks.

Without question, some useful information about the client will be provided in response to the CGL insurer's application form, but no 'generic' questionnaire can take the place of an inquisitive, experienced broker who provides added value by probing further in order to identify the risks presented by each client's unique operations.

Take, for example, a prospective client

who comes to a broker and asks for a CGL policy for his restaurant. The broker has his CSR prepare an application, gets bids, and the client purchases a CGL policy through the broker. If the client is later sued for a slip and fall in the restaurant, the CGL policy would very likely provide a defense and indemnity to the restaurant, and the client will, presumably, be pleased with the broker's work. But what if the CGL carrier denies coverage on the basis that the allegations of the suit are outside the scope of its CGL policy? The client may then assert a claim against the broker on the grounds that they did not recognize that the restaurant had risks not addressed by the CGL policy, and therefore failed to advise the client that additional coverage should be considered.

Assume, for instance, that the restaurant offered a service by which clients could call in a food order that the restaurant would then deliver. One evening, while making a delivery, an employee runs a red light and strikes another car causing serious injuries to the driver and passengers in the other car. The injured parties sue the employee for their personal injuries, but his personal auto insurance limits are insufficient to satisfy their claims. They also sue the restaurant, but the CGL carrier denies coverage on the basis that claims arising out of use of automobiles are excluded by the policy. The restaurant then sues the broker alleging that they should have identified the risk presented by the restaurant's delivery service and recommended owned and non-owned business auto coverage.

A similar illustration: assume the restaurant uses a heating oil tank that leaks and runs into a neighboring building's basement, causing significant property damage. Most CGL policies exclude bodily injury or property damage caused by the release or discharge of pollutants from the policyholder's premises, so it is likely the CGL carrier would deny coverage when the neighbor seeks recovery from the restaurant. In turn, the restaurant

would likely sue the broker for not identifying the pollution risk and recommending pollution coverage.

Granted, a broker hopes that his client will volunteer sufficient information to allow the broker to identify his client's insurance needs, but the best way to be sure is to ask the right questions. In addition to seeking and recording accurate, complete responses on the CGL insurance application(s) and asking about standard risks for the client's type of business (e.g., does the restaurant serve alcohol and thus need liquor liability coverage?), it is a good idea to: ask open-ended questions about the client's business; visit the business, if possible; look at a client's website and other marketing materials; and obtain valuable documentation such as prior policies.

Once the broker has assessed the client's insurance risks, they can then recommend insurance to address those risks. As a practical matter, some clients will decline insurance recommendations because they simply do not want to pay the premiums, while others believe the risk is too low to justify the cost. The client is entitled to make those decisions about their business, but it is a good idea for the broker to document in writing both the recommendation made to the client and the client's declination. If there is an uncovered loss and the broker is sued, arguing that the broker did not recommend coverage to address the risk because he was certain the client would decline due to cost is not an ideal defense. Even if the broker is right about what the client would have done, proving that proposition with no documentation is difficult, at best.

Consider the example discussed earlier of the restaurant delivery car that was involved in an accident for which the restaurant had no coverage under its CGL policy. The outcome of the restaurant's claim against the broker for not identifying that risk and recommending business auto coverage would turn on the evidence in the case. If the broker could show that

he or she had identified the restaurant's delivery service risk, recommended owned and non-owned business auto coverage, and can produce credible proof that the client had declined the recommendation, the broker would almost certainly prevail. Of course, if the broker offers only their word that they made the recommendation, which the client denies while saying they would gladly have purchased the coverage, the judge would be left with having to decide who to believe. On the other hand, written proof of both the recommendation and the rejection will make it easier for the judge to decide the case in the broker's favor, and could even persuade the client's attorney not to pursue the case in the first place!

Of course, in addition to protecting against a possible E&O claim, identifying the client's insurance risks and recommending coverage is good business. Imagine the reaction of the restaurant client if the broker had identified the risk and persuaded them to buy business auto coverage that responded to the auto accident when the restaurant was sued. The broker would likely have won that client for life and received elated recommendations of their work. So, try to take that extra step when assessing your client's insurance risks, make your recommendations for coverage based on that assessment, and document your recommendations and the client's decisions.

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*David may be reached at (913) 676-5521 or via email at David\_Holt@swissre.com.*

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**Chris Penney, CIP**  
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Chuck McTague, president of Anderson McTague & Associates, is pleased to announce Chris Penney has joined the firm as Branch Manager, Newfoundland & Labrador.

Chris, a native of St. John's, has been around the insurance industry his whole life. He looks forward to returning to, and working with, the great people of Newfoundland.

Anderson McTague remains the only locally owned MGA in Newfoundland and is very pleased to have someone with Chris's credentials and reputation on the ground in St. John's.



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# IBANS Executive Director's Report



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

## What's New?

You may have heard, the Insurance Brokers Association of Ontario (IBAO) have developed a mobile application for brokers. Yes it's true; a mobile application for brokers has been designed to: "help brokers help their clients".

The mobile application will be available on all three platforms including: Android, BlackBerry and iPhone. It's a great opportunity for brokers and one IBANS members will be able to access once the product is on the market. Over the last four months I've been receiving calls and emails from IBANS members asking if there is anyway they can access the IBAO Mobile Application for Brokers. The good news is IBANS has been working with IBAO since January 2012, to ensure we will be ready to offer the application to members once the product becomes available.

The application will be available for purchase, however it will be a voluntary offering and at the discretion of each brokerage whether they wish to purchase the product. The cost for application is being finalized along

with the rollout of the program. We're looking forward to making this new application available to IBANS members.

## Some of the features of the application include:

- Branded with brokerage's own logo and corporate colours;
- Designed with ease of use in mind;
  - Accident reporting with full camera support and
  - Home inventory with full camera support
- Email notification to the brokerage or addition to the client's file.

## How the mobile application will work for your customers:

1. An invitation to download the application will be sent to your client when a new piece of business is written

or when a renewal is being processed.

2. The application will be easy to configure. Your client will fill in the account number or brokerage code, the insurance company and the policy number. It will be easy to update as changes occur.

3. Simple update notification.

There's a great deal of excitement among brokers about this mobile application because it is broker driven. It will be your brokerage's logo and colors incorporated into the design and this is what your customer will see. Through this partnership with IBAO, IBANS is pleased to make this product available to brokers in Nova Scotia. It is a great way to keep the broker front and centre with their customers. ■

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

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# Are you Ready to Pass the Torch?



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

All too often, succession planning is a step that principals put off because of the more immediate concern of running the brokerage. There is no argument that keeping up with operations, customer needs and markets is a full time job in itself, however it is important to find the time to develop and implement a succession plan. In not planning, you actually may increase your operational risk, reduce your sale options and ultimately limit the value you get for your life's work.

## **Getting started**

There is little doubt that getting started with succession planning is the hardest part. While some see the task as overwhelming and time intensive, you can ignite the process by thinking through three key questions: 1) What is important to me and my brokerage? 2) How much do I need to retire? 3) When is a preferred time to leave? With answers to these questions, your advisors can fill in the succession plan details with greater ease. One of the critical steps in this regards is getting advisors' assistance in determining how much

the brokerage is worth and how this fits with your retirement needs and timing of. If the current brokerage value is not enough, your advisors can explore strategies of building up personal assets in advance plus methods to enhance the brokerage's value prior to a future sale.

## **Realizing the value**

Once you've determined a value, you can then develop a strategy for tapping into it. A successful succession plan is one that allows you to gradually make the transition out of a business management role while maximizing your personal financial security. Several routes are open to you. You can sell the brokerage and invest the proceeds elsewhere, or sell a portion of your interest to achieve a greater diversification and better protect the value of your assets. If retirement is many years away, some wealth can be unlocked without having to sell at all.

In any case it is important to really understand all the financial benefits that you may currently receive from being an owner operator. When adding up all the financial benefits you derive from the brokerage (i.e. auto expenses, income splitting, medical benefits and salary) the actual total might surprise you. Upon the full sale of a brokerage, many of these benefits will likely go away and you will be reliant upon an investment income stream from the sale proceeds. Keeping in mind the current low interest rate environment, any investment income will likely be far less than your current financial benefits. While the risks of operating a brokerage differ from holding an investment portfolio, carefully considering the potential for generating greater financial benefits through a

graduated or delayed sale versus an immediate sale at what appears to be a high price is a worthwhile exercise.

## **Who will take over?**

Often the brokerage is heavily reliant upon the principal(s) for its ongoing operation. Transferring appropriate duties and responsibilities to key employees at the right time can reduce this dependency and potentially create internal successors. At a minimum, this reduced dependency can make the brokerage more attractive to buyers (and their lenders) who recognize the inherently lower ownership transition risk. Sufficiently transferring responsibilities also serves as a bit of an insurance policy as in the event of a principal's incapacitation or demise, employees would be well suited to continue to run the brokerage and preserve its value until a suitable buyer is found (or buy it themselves).

While doing nothing for succession planning is an option, developing a good succession plan puts you much more in control and creates stability. Knowing that you have a well managed brokerage that is not overly reliant upon any one individual for its success can give you greater latitude as to when and who you sell to. Employees and markets alike can take comfort (and likely value) knowing the direction the brokerage is headed, family members know how they may fit into plans and ultimately it can provide principals and their families with greater financial security. ■

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



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# Intrusion on Seclusion: Privacy Concerns and Employer Liability

The protection of an individual's privacy is an important value reflected in Canada's legal system. Historically, the protection of privacy has been treated as a legislative issue and there are both provincial and federal legislation dealing with this matter. As well, privacy interests are recognized in the Canadian Charter of Rights and Freedoms. However, until recently, it was unclear whether a right to privacy existed aside from these legislative enactments.

Most legislative enactments do not give an individual a right to sue for breach of their privacy rights, nor do they provide that the aggrieved individual may receive monetary compensation for a breach of their privacy rights. There are exceptions: Newfoundland, British Columbia, Saskatchewan and Manitoba have each enacted privacy acts that provide for a civil cause of action against a party who violates an individual's reasonable privacy interests. However, the lack of legislation in the other provinces now has less significance because of a recent decision of the Ontario Court of Appeal.

In *Jones v. Tsige*, 2012 ONCA 32, the Ontario Court of Appeal recognized a right of action for "intrusion upon seclusion" notwithstanding that it was not provided for in any legislation in Ontario. In that case, Jones and Tsige were both employees of the Bank of Montreal. Tsige was in a relationship with Jones' ex-husband and over a four year period accessed Jones' financial records through her position with the bank. Tsige did not disclose Jones' financial records to any one and Jones did not suffer any financial loss as a result of Tsige's actions. However, Jones was successful in obtaining a

damage award in the amount of \$10,000.00.

By accessing Jones' bank records, Tsige committed the tort of intrusion on seclusion:

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

Prior to *Jones v. Tsige*, courts typically did not rule out the possibility of such a tort, but were reluctant to embrace its existence. However, the electronic nature of individuals' personal, financial and business lives encouraged the court in *Jones v. Tsige* to overcome the judiciary's final reservations.

If a person can prove that someone intentionally (or recklessly) invaded his or her personal privacy in a manner that would offend and cause the reasonable person to suffer distress, humiliation or anguish, then the person will have made out his or her case. The personal information must relate to one's "financial or health records, sexual practices and orientation, employment, diary or private correspondence". As a result, employers must be very careful about how they retain personal information about an employee and who they give this information to.

Employers may also be concerned about the potential liability they face if an employee wrongly accesses another employee's, or a client's, personal information. Jones did not name her employer, BMO, as a defendant and so the court did not need to consider whether BMO could be vicariously

liable for Tsige's actions. However, in future cases this issue will likely arise and it is important that employers be prepared. In order to avoid liability, the employer would essentially have to show that the employee was acting as a "rogue" and not in the course of his or her employment duties. This can be a difficult standard to meet because the employee may be acting in the course of his or her duties even if the employee is committing unauthorized or prohibited acts. The question tends to focus on whether or not the employer created a risk that facilitates the employee's actions. Based on this standard, it would be prudent for employers to evaluate their information systems, and take preventive measures to reduce the risk of a system breach. Further, privacy policies should be implemented and communicated to the employees.

The result in *Jones v. Tsige* creates a variety of risks for institutions that routinely collect and retain personal information about employees or clients. Therefore, it may be worthwhile for such institutions to consult with a risk management team to discuss the security of the institution's information systems and how that security can be protected and enhanced on an ongoing basis. ■

*Jennifer Campbell is an articled clerk at Patterson Law with offices in Halifax and Truro. She will be joining the firm in June as an associate and her practice will focus on taxation and estate planning. Jennifer may be contacted via email at, [jcampbell@pattersonlaw.ca](mailto:jcampbell@pattersonlaw.ca)*



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# INSURECONOMY: leveraging our impact through communication



*Bill Adams, VP Atlantic Insurance Bureau of Canada*

With the recent release of the New Brunswick INSURECONOMY report, it is clear that the insurance industry's economic footprint is much larger than any of us likely anticipated. In partnership with the Insurance Brokers Association of New Brunswick and Invest New Brunswick, IBC contracted the Conference Board of Canada and Jupia Consultants to measure the impact of the industry on the province, its growth potential and obstacles to achieving that growth. The result is a report that the entire industry can point to.

Our economic footprint is profound. In the Atlantic Region alone, the industry paid out more than \$1.5 billion in claims in 2010 to help people put their lives and belongings back together. We are creating a large number of jobs, paying tens of millions in taxes that support social programs, helping our communities through tough times. We are all a part of the INSURECONOMY of this region, a united industry serving Atlantic Canada.

And, according to the New Brunswick INSURECONOMY report, with the right regulatory climate, the insurance

industry is poised to offer more.

## **The Industry's Economic Footprint**

In New Brunswick, approximately 5,000 people woke up this morning and went to work at a job directly involved in the insurance industry. Each of them will make an average of \$52,000 this year, or almost 30 per cent higher than the provincial average. Beyond the important impact of those jobs on individuals, families and communities there are 3,000 or so more residents of the province working to supply goods and services to the insurance industry and the people who work in it. All that economic activity adds up to more than \$780 million in annual contributions to the province's gross domestic product (GDP).

And insurance firms consulted for the New Brunswick INSURECONOMY report are planning to grow their collective employment by 15 per cent over the next three years. This builds on a record of 49% employment growth, faster than all other provinces in Canada, by a wide margin, since the early 2000s.

The economic impact is spread across the province, from Saint John to Edmundston, to Bathurst and the Acadian Peninsula and Miramichi to Moncton. More than 80 New Brunswick communities have at least one insurance-related company operating in it, from brokerages, agencies, insurance companies or claims adjusters.

The Nova Scotia INSURECONOMY report, released in 2010 indicated that about 4,500 people are employed directly in that province's insurance industry, with another 2,400 jobs created by their activity. Average weekly earnings were 38 per cent higher than

the overall average across the province. Economic activity enhanced annual GDP by \$757.4 million. The insurance industry in Nova Scotia contributes more money toward the GDP than the forestry and agriculture industries combined.

Like New Brunswick, Nova Scotia is also on a growth trend. Growth of 25 per cent was expected in the three-years following the report's release. That builds on growth of almost 20 per cent over the previous five-years. Although economic studies have been limited to New Brunswick and Nova Scotia, I think it's safe to conclude that the industry's economic footprint is significant throughout the Atlantic region.

## **Next Step: Communicate, communicate, communicate**

Now that we have the evidence of our industry's impact, what do we do with it? I'd suggest that we need to use it as often as possible, with as many stakeholders as possible, to build the industry's brand, its public image, its reputation as a key economic force and as a social pillar. Become familiar with our industry's contributions, the number of jobs, the taxes it pays, what we mean to the communities we serve. Then talk, tweet, post to Facebook and update LinkedIn. And of course, mention it in conversations and speeches.

We are all in this together. Brokers, insurers, adjusters, agents, and the list goes on. The objective assessments of our impact help unify us, as insurers and brokers, by showing our value, as an industry, to our communities. INSURECONOMY links us as contributors to the local and provincial economies. The rest is sharing what we now know of our value. We need to consistently communicate it, face-to-

face wherever possible (seminars, trade shows, etc.), to consumers, legislators, business people, to all our key contacts.

And we need to communicate more than direct economic impact. We are citizens in our communities and we support these communities in other ways.

For example, in New Brunswick, we know from INSURECONOMY that 97 per cent of insurance brokerages supported local charities, 86 per cent sponsored local sporting or cultural events and more than three-fourths encouraged staff to volunteer. In Nova Scotia, 95 per cent of brokers support local charities financially, and about 75 per cent sponsor either local sporting or cultural events each year. About the same percentage encourage staff to volunteer locally. I am confident that a similar indicator of community support exists in Newfoundland & Labrador and Prince Edward Island.

This is well worth communicating. It's not about bragging. It's about reflecting the truth.

### **The Bottom Line**

Now, we have two reports. Combined, the information contained within gives a strong indicator for the entire region. From my perspective, the key regional message running through all our economic research is this: in uncertain economic times, the insurance industry is a reliable force for stability. This is a message that resonates publically as we witness the sovereign debt crisis in Europe, with current talk of Italy and Spain possibly defaulting; to the unemployment levels in our region and in Canada; to the fragility of the economic recovery in the United States, it is no secret. Today, everyone is looking for anchors for stability.

We represent an anchor for businesses, and individuals.

But, of course, we are more than an anchor providing an essential service. In our communities across Atlantic Canada we not only contribute to GDP, create thousands of jobs and pay tens of millions in taxes. We also educate consumers on home and fire safety, driver distraction and adapting to severe weather. We are members of the communities we serve and we are always looking at ways to add value

### **Conclusion**

It's been said that good management is good communication. To manage the future of our thriving industry, let's communicate its full value as often as we can. We have the information, now it's up to us to use this information so that we don't squander the opportunity to talk about the significant impact our industry is having on this region. ■

(INSURECONOMY reports can be found at <http://INSURECONOMY.ca/>)

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

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# IBANS MLA Reception & Dinner

Another successful MLA Dinner was held on April 11, 2012 at the Prince George Hotel. The evening began with a cocktail reception followed by dinner and greetings from each political party. The Board was pleased to have the opportunity to meet with political representatives one on one to discuss issues affecting the industry.



Carolyn James, Chairperson, IBANS; Sarah Amirault, Vice President, IBANS; Jamie Baillie, Leader PC Party of NS; Stephen McNeil, Liberal Leader of NS; Premier of Nova Scotia Darrell Dexter; Karen Slaunwhite, Executive Director, IBANS and Richard Bishop, President, IBANS.



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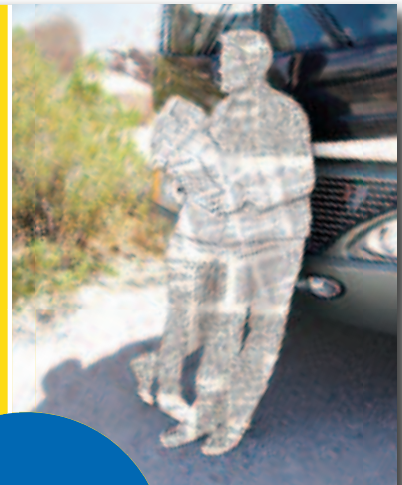
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# CALENDAR OF EVENTS 2012

## JUNE 2012

2	IBAC BIP	Ottawa, ON
3-4	IBAC Board Meeting	Ottawa, ON
5	IBAC Hill Day	Ottawa, ON
6	IBAC National Young Brokers Forum	Ottawa, ON
14	IBANS YBN Golf Tournament	Falmouth, NS
26-27	IBAN YBN Symposium	St. John's, NL

## JULY 2012

11	National CAIB/CPIB exams	various locations
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## AUGUST 2012

28	IBANB Board Meeting	Sussex
29	IBANB Golf Tournament	Sussex

## SEPTEMBER 2012

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

## OCTOBER 2012

3-4	Atlantic Insurance Brokers Convention	Moncton
24-29	NB CAIB 1 Immersion	Fredericton
25	IBANB AGM	Fredericton
25	IBANB Convocation	Fredericton
26	IBANB Board Meeting	Fredericton

## NOVEMBER 2012

Oct. 29-3	NB CAIB 2 Immersion	Fredericton
3	28th Insurance Industry Convention	St. John's, NL
3-8	NB CAIB 3 Immersion	Fredericton
8-14	NB CAIB 4 Immersion	Fredericton

## DECEMBER 2012

5	National CAIB/CPIB Exams	various locations
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