

*Atlantic*

# INSURANCE BROKER

*Keeping you safe & warm  
throughout the holiday season!*



**PRESIDENTS'  
MESSAGES**

**VIEWPOINT**

**RESPs**

**GRADUATES**



new brunswick  
insurance  
brokers  
keeping you covered



courtiers  
d'assurances  
nouveau brunswick  
vous êtes couvert



Insurance  
Brokers Association of  
Prince Edward Island



Insurance Brokers Association of Nova Scotia

**ibans iban**

Insurance Brokers Association of Newfoundland

Winter 2010



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

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

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

## Swiss Re



©2010 Swiss Re

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



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



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

## Table of Contents

Presidents' Messages .....	1-8
Drive Growth with a Strong Brand ...	10
Viewpoint .....	16
Lessons from Igor .....	18-19
IBANB CEO Report .....	22
IBANB 11th Annual Golf.....	24-25
IBANS Executive Director Report ...	26
IBANS Annual Golf Classic .....	30-31
IBANB Board of Directors .....	34
Lock it & Pocket the Key .....	38-39
IBANB Grads & Special Awards...40-41	
IBAN Grads.....	42
IBANS 61st AGM/President's Dinner 44	
IBAPEI Awards Dinner .....	46
Calendar of Events .....	48

# Atlantic Insurance Broker

Volume 12, Issue 4 Winter 2010

Published by

*Partners  
Publishing Ltd.*

2289 Route 101 Hwy, (Fredericton)  
Beaver Dam, NB E3B7T9  
Phone: (506) 450-9768  
Fax: (506) 450-2546  
Email: pcole@nb.aibn.com

Published four times per year.

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

Graphic Design/Layout  
Laura Harrison, Partners Publishing

Printed by: LITHO CHIC

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



Marc Leger, BBA, CAIB  
President IBANB

## Capology

In professional sports, a “capologist” is a professional advisor whom a team hires to keep tabs on their salary cap situation. Our new provincial government is putting together a team of capologists of their own to fulfill a campaign promise of looking at the New Brunswick Minor Personal Injury Cap. You can count on our provincial association to be amongst the team of professional advisors assembled. So, what do we have to say about the cap?

First of all, it’s hard to deny that the cap has accomplished what it was intended to do, which was to reduce and bring stability to auto insurance premiums within the province. We’ve all noticed a marked improvement in our clients’ satisfaction with their auto insurance premiums over the past seven years. The cap has led to significantly lower auto insurance premiums for all New Brunswick, and that’s a big plus from a rate payer’s point of view.

On the flip side, it’s hard to ignore the emergence of a number of hard-luck, soft-tissue horror stories. I think it would be naïve to deny that the minor-injury net has snagged a few unintended victims; the exact number being very much in debate. The Canadian Bar Association would lead us to believe that a great number have been impacted by the current cap system. The experience of front line insurance brokers across the province seems to contradict these claims. Either way, even if only a very small percentage of consumers have been impacted negatively, the

product should be reviewed to see if improvements can be made and future hardships prevented.

The trick is always going to be to achieve that delicate balance of fairness for accident victims versus price for all auto insurance consumers. With this in mind, completely scrapping the cap would not appear to be a viable option. New Brunswick auto insurance consumers have seen that movie before, and I doubt there is an appetite for a sequel.

That leaves us with the option of increasing the cap limit, or modifying the definition of “minor personal injury”, or a combination of the two. The option of only increasing the cap limit by either doubling or tripling it would appear to be the least risky fix from a price impacting point of view. With only the one variable changed in the equation, insurer actuaries can predict what the effect will be on the average auto premium more accurately.

Tinkering with the definition of the cap is a much riskier proposition. Even with the best of intentions, there is always the danger of creating legal “loopholes” that could catapult us right back to the days of surging and highly volatile auto premiums.

Our neighbors in Nova Scotia recently saw the combo solution implemented; where the cap limit was increased from \$2,500 to \$7,500 (and indexed for inflation), and the cap definition rewritten. Their new definition of minor injury refers to strains, sprains and whiplash associated disorders. There is also a bit of a wildcard clause stating that if you suffer one of the aforementioned injuries, and that “serious impairment” can be proven, the cap would not apply to you.

If our government is considering mirroring the Nova Scotia changes, one might recommend that we take a watch-and-learn approach before leaping in with both feet. Their auto product is so similar to ours that it is an ideal testing ground for us to observe what the effect will be on auto premiums over a 12 or 24 month period. It might be worth having a “plan B” on standby in case we don’t like what we see.

A daunting decision lies ahead for our newly elected PC government but, fortunately, they’ve



called upon the right group of people to help them sort things out. Other groups in the province may look at our association and wonder if maybe we've suffered one too many paper cuts from all the insurance policies we sell. Maybe the blood supply to the brain is in short supply these days. I mean, we ARE still compensated via premium commissions, right? Wouldn't complete removal of the cap – or even a ten-fold increase to it – do wonders for our collective bottom line? Maybe so... but, then again, we've always been a little different. We are Insurance Brokers: part business professional, part consumer advocate, and we take both roles very seriously. Besides, we know all too well that a popular marital saying fits just as well when describing our preferred relationship with our customers: Happy clients = happy life. ■

You may contact Marc at 506-533-7000 or via email at, [marc@assurance-vienneau.com](mailto:marc@assurance-vienneau.com).

### Spécialistes en plafond

Dans le sport professionnel, les équipes engagent un spécialiste pour surveiller le plafond salarial. Notre nouveau gouvernement provincial, lui aussi, est en train de réunir une équipe d'experts dans ce domaine en vue de remplir sa promesse électorale, c'est-à-dire se pencher sur le plafond des réclamations découlant de blessures mineures! Vous pouvez compter sur votre association pour faire partie de cette équipe! Donc, qu'est-ce que nous avons à dire sur ce fameux sujet?

Tout d'abord, il est difficile de nier que le plafond a accompli ce qu'il devait faire : réduire et stabiliser les primes d'assurance automobile dans la province. Au cours des sept dernières années, nous avons tous remarqué que nos clients étaient nettement plus satisfaits de leurs primes d'assurance automobile. Le plafond les a considérablement fait baisser dans la province, au grand bonheur de ceux qui payent la note!

D'un autre côté, il est difficile d'ignorer les histoires d'horreur survenues en matière de blessures des tissus mous. Je pense aussi qu'il serait naïf de nier que le filet des blessures mineures a laissé passer quelques victimes involontaires, leur nombre exact étant encore en débat. L'Association du Barreau canadien voudrait nous amener à croire qu'un grand nombre de personnes ont été touchées par le système de plafond actuel. Pourtant, dans toute la province, l'expérience des courtiers sur le terrain semble contredire cette affirmation. De toute façon, même si un très faible pourcentage de consommateurs avait souffert, il faudrait

examiner le produit pour voir si l'on peut apporter des améliorations et éviter des difficultés.

Le plus difficile sera de parvenir à un équilibre délicat entre l'équité pour les victimes d'accidents et le prix pour tous les consommateurs d'assurance automobile. Dans cet ordre d'idée, se débarrasser du plafond ne semble pas être une option viable. Les consommateurs néo-brunswickois d'assurance automobile ont déjà vu le film et je doute qu'ils aient envie d'une suite!

Il reste la possibilité d'augmenter le plafond, de modifier la définition des blessures mineures ou de trouver une combinaison des deux. L'option d'augmenter seulement le plafond, c'est-à-dire en doublant ou triplant la limite, semble être la moins risquée en ce qui concerne les répercussions sur les prix. Changer une seule variable de l'équation permettrait aux actuaire des assureurs de prédire avec plus de précision l'effet sur la prime d'assurance automobile moyenne.

Redéfinir le plafond est une proposition beaucoup plus risquée. Même avec les meilleures intentions du monde, on risque de créer des failles juridiques qui pourraient nous catapulter à l'époque de la flambée et de la volatilité des primes d'assurance automobile.

Nos voisins de la Nouvelle-Écosse ont récemment opté pour la solution mixte : le plafond est passé de 2500 \$ à 7500 \$ (indexation à l'inflation) et la définition du plafond a été revue. Leur nouvelle définition des blessures mineures se rapporte aux foulures, entorses et troubles associés au coup de fouet cervical et apporte une touche d'imprévisibilité. Si quelqu'un souffre d'une de ces blessures et peut prouver une déficience grave, le plafond ne s'applique pas à son cas.

Si le gouvernement entend emboîter le pas à la Nouvelle-Écosse, il faudrait peut-être lui recommander un temps d'attente pour voir les répercussions de ces changements. L'assurance automobile néo-écossaise est tellement semblable à la nôtre qu'il s'agit là d'un terrain d'essai idéal pour voir comment évolueront les primes sur 12 ou 24 mois. Il serait peut-être utile d'avoir un plan B au cas où les résultats ne répondraient pas aux attentes.

Une décision de taille attend notre nouveau gouvernement progressiste-conservateur, mais heureusement, il s'est entouré des bonnes personnes pour trouver les bonnes solutions. D'autres groupes de la province pourraient logner de notre côté en se demandant si on ne

s'est pas coupé une fois de trop avec tout le papier des polices d'assurance! Certains pourraient même penser que le sang ne circule plus au cerveau! Enfin quoi, nous sommes toujours compensés par des commissions de prime, non? L'élimination complète du plafond – ou sa multiplication par dix – ne ferait-elle pas des merveilles sur nos chiffres? Peut-être... mais, là encore, nous avons toujours été un peu différents. Nous sommes des courtiers d'assurances. Moitié gens d'affaires, moitié défenseurs des consommateurs, nous prenons nos deux rôles très au sérieux. D'ailleurs, n'est-il pas vrai que, comme dans le cas d'un mariage, des clients heureux rendent la vie heureuse? ■

Marc peut être joint au 506-533-7000 ou à [marc@assurance-vienneau.com](mailto:marc@assurance-vienneau.com).



## BROKER EDUCATION SCHEDULE

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

### Spring Courses Dates

**Fundamentals – April 6-11**

**CAIB 1 – April 11-16**

**CAIB 3 – April 16-21**

For more information contact:  
Andrew McNair

Web: [www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)

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



# We believe in new beginnings.

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

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



*You're back.*

HOME • AUTO • BUSINESS



Proud Supporter of Brokers  
Displaying this Symbol

Certain conditions, restrictions and exclusions may apply. Services are not available in Saskatchewan or Newfoundland. The BIP logo is a registered trademark of the Insurance Brokers Association of Canada (IBAC) used with permission. All other trademarks are properties of Intact Financial Corporation used under license. © 2010, Intact Insurance Company. All rights reserved.

# Message from the President IBANS



*Carolyn James, CAIB  
President IBANS*

As I sit down to write this column the winds of November are making the air crisp and I have to reluctantly admit that it is probably time to hang up my golf clubs for another season. My Canadian Olympic mittens, while eye catching, do not help my swing or my putting stroke much. So on to reality, winter is truly just around the corner.

Since taking on the role of association president I have been asked several times what I perceive the challenges are facing the independent broker today. I thought I knew the answers but now I'm not so sure. The easy answers are always the obvious ones, broker consolidation, market consolidation, increased competition from the banks and direct writers and perpetuation. These should be fairly obvious to anyone either involved in, or reporting on, the insurance industry so why then have I been asked the same questions by every interviewer I've spoken with? Perhaps it's because we are all seeking some mystical insight that will be the divining rod of the industry. Sorry folks but you will have to seek someone far more intelligent than yours truly for that one.

What I can offer up is some observations I've made over the past few years and hopefully some positive indicators for the future.

The Independent Broker Channel has been around for a long time and has weathered many a threat. We are a resilient bunch who persevere in the face of criticism. We go about our business quietly for the most part and earn the respect of our clients one by one. We can be found behind hockey benches or helping to raise money for those less fortunate. I think of the initiatives of my own staff over the past year, collecting shoes for Haiti, food for the local food bank, clothes and furniture enough to stuff a van for charity, sponsoring a kennel at the local SPCA and adopting two foster children through Plan Canada and I realize that this is happening at a lot of broker offices right across the country. We don't brag about it, we don't look for public accolades, and to paraphrase a tag line I'm sure you will recognize, we just do it!

So how on earth does this relate to challenge? I guess maybe the challenge is to continue to do all of the things that we have done right for all these years. It is easy to bemoan our fate and point at the negative stories about another broker selling to a direct writer but there are other stories out there too of broker principals selling to employees and making every effort to facilitate their success. Of other brokers working to encourage young people to get involved in this industry and the opportunities it presents. I have attended three events in the past month: the IBANS golf tournament presented by the Young Brokers Network, the University Career Fair where the YBN had a booth and most recently our Industry Night which attracted over two hundred brokers many of them belonging to the under forty crowd.

So my friends I believe the biggest challenge facing brokers is to encourage, maintain and promote the insurance industry to these young people who come to us with fresh perspective and new ideas and then the rest of the challenges won't seem quite so daunting. ■

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



## IBANS & YBN Career Booth

On September 28, 2010 the Insurance Brokers Association of Nova Scotia and the Young Brokers Network teamed up to participate in a recruitment initiative to bring awareness to university students about the insurance broker profession.

The Career Fair was held in Halifax, at the Cunard Centre. Participating students came from Dalhousie, Saint Mary's, Mount Saint Vincent, and Acadia universities.

IBANS Professional Development Coordinator, Keri Foley was on site for the Career Fair, along with YBN members Sean Murray, and Sarah MacKinnon. The IBANS/YBN booth saw between 50-75 students drop by to learn about the role that insurance brokers play in the community, and also to gain knowledge around the educational requirements to become an insurance broker.



Canadian owned and operated since 1887, today The Dominion is one of the country's largest property and casualty insurers. The Dominion takes pride in providing Canadians reliable insurance protection for their cars, homes and businesses. A fierce advocate for consumer interests, The Dominion is committed to distributing its products solely through independent insurance brokers. The Dominion's priority is to earn the trust and loyalty of customers, employees and business partners.

If independence, loyalty and trust are virtues you value,  
you should be partnered with The Dominion.  
Get to know us. Visit us at [www.thedominion.ca](http://www.thedominion.ca).



**The Dominion of Canada General Insurance Company**  
**Purdy's Wharf, Tower II**  
**1969 Upper Water St., Suite 601**  
**Halifax, Nova Scotia**  
**B3J 3R7**  
**Phone: (902) 429-6813**  
**Fax: (902) 423-6812**

# Message from the President IBAPEI



*Blake Craig, BBA  
Past President IBAPEI*

Fall is always a busy time for those of us in the insurance industry. Annual general meetings and conventions always happen in the fall.

This September I was fortunate to attend the IBAC annual general meeting which was held in St. Andrews, New Brunswick. IBAC again hosted a great annual meeting including a successful golf tournament in memory of our old friend from PEI, the late Cyril MacKinnon. It is touching that IBAC continues to remember Cyril with this annual tournament. We were fortunate enough that Cyril's wife Dianne was able to attend the event. On behalf of IBAPEI, I would like to extend congratulations to returning and newly elected IBAC board members. We look forward to working with President Fraser Lyle and the entire board over the next year.

Several PEI brokers also attended the "Believe 2 Achieve" convention in St. John's, Newfoundland. Another great convention and one that we will all remember for many years. Newfoundlanders are famous for their hospitality and they certainly delivered again in 2010. Thank you to the organizing committee and many volunteers that delivered a first class event.

IBAPEI would also like to extend congratulations to another well known Island insurance personality. Ron Hickey of Hickey and Hyndman Insurance (formerly RE Ellis) officially retired this year and a reception was held to honor Ron in October at the Summerside Golf Club. Several company representatives and many of Ron's friends and family attended this great evening. IBAPEI presented Ron with a gift which included a BIP retirement kit, cleverly crafted by past president Karen Doiron. Again on behalf of IBAPEI, I would like to wish Ron and Gloria all the best as Ron begins his second career as a pro golfer and rock musician (don't ask!).



*Friends and family gather to honor  
retired broker Ron Hickey in October*

PEI lost a great friend and industry supporter in October. Hal Forsythe passed away after dealing with illness for some time. Hal was well known to brokers and worked many years as an adjuster with Royal Insurance and later as a commercial lines broker with Peake & McInnis Insurance in Charlottetown. Sympathies are extended to Hal's family and friends on behalf of IBAPEI.



*Past IBAPEI President Karen Doiron  
presents Ron Hickey with a BIP  
retirement kit*

IBAPEI held their annual general meeting on November 4th in Charlottetown; this year marked year two for the board and was therefore an election year. I would therefore like to take the opportunity to thank the past Executive for their support over the past two years.

This will also be my last article for the magazine as we introduced a new President, Darke Carr of Bennett Carr Insurance Ltd. Thank you to all who listened to my ramblings over the past couple of years. ■

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







THEY WERE FORCED TO FLEE  
WITH JUST THE CLOTHES THEY  
HAD ON.

## WE MOVED JUST AS FAST.

It was a bright and sunny day on April 30th in Halifax, Nova Scotia, so it was easy to see the thick, black smoke coming from a nearby forest fire.

By nightfall the flames had crept up close, too close, to neighbouring homes. Some 500 families, like Isabella, Holly, little Lauren and their parents, were forced to bundle a few things together and abandon their homes. Like everyone else, the girls had no idea what the next day would bring.

What it brought was a remarkable and uplifting response from RSA's Atlantic team, a group of whom were conducting business some 1200km away when the fire started. They saw the drama unfolding on an airport TV.

At first light, a team of Underwriting, Sales and Claims met up to put together and execute a plan. We quickly made the decision to waive all deductibles, despite not knowing the full scale of loss.

Our brokers faced one of their most stressful days in business, but woke up to discover that RSA had already

done the legwork for them. We located all the files of RSA customers who were affected, so the brokers could quickly contact their distressed clients and offer reassurance.

By 11 am an RSA Claims Vehicle was on site helping local residents, including the girls and their family. The Claims team provided snacks to keep the girls' hunger at bay and their minds off the fire, while mom and dad had their questions answered.

RSA's decisions and actions that day demonstrated how proactive, collaborative thinking can deliver peace of mind even in the midst of potential disaster.

When the smoke cleared the family found their house relatively unscathed by the fire. Cue sighs of relief from them, and a few from us too.

Discover more about the ways we keep people and businesses moving at [www.rsabroker.ca/movingstories](http://www.rsabroker.ca/movingstories).

# Message from the President

## IBAN



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

Wow! It has been a busy time here in Newfoundland since I last wrote you. There are numerous topics to discuss.

Let's start with the topic that will be on everyone's mind and no I don't mean my teeth at the ACIB Austin Powers Night! Hurricane Igor did significant damage in Newfoundland cutting swaths of damage in a number of areas; washing out entire communities, and isolating others. Luckily, we only experienced one fatality (that's one fatality too many). The insurance community has responded well, with insurance companies getting their catastrophe teams in place quickly, airlifting adjusters in, and working hand in hand with the government. The extent dollar wise of Igor still remains to be seen, but we are seeing a high frequency of claims. I commend all brokers, adjusters, company representatives etc, for all their hard work in dealing with this disaster. Together we will look after our clients.

In early September we presented the H. Bliss Murphy Cancer Care Foundation with our second installment of our pledge, in our charity initiatives. We are over

halfway there in paying off our promises to our charities. Thanks to all who have contributed.

Moving on, we hosted the Atlantic Conference of Insurance Brokers at the end of September (beginning of October). By all accounts the event was a tremendous success. My prediction for "some day for clothes" came true as we saw temperatures in the mid 20's. I believe we had in excess of 350 registered delegates. I want to thank all the sponsors, vendors, and delegates who made this event a success. I also think it is important to thank our organizing committee for all their hard work. So thank you Keith (Howse), Sharon (Shea), Kent (Rowe), Bill (Simms), Jason (Sharpe), Tara (O'Connell), and Mary (Geraldyn Rahal) for all the fantastic work you put in. You are a credit to our industry.

Recently we received news that we have a new Minister leading Government Services and Lands. The Honorable Harry Harding now looks after our portfolio. With changes in ministers, we are now faced with developing a new relationships and building bridges, so that Minister Harding understands our role in the insurance process. We hope to make him an ally and look forward to working with him.

On November 6th we celebrated our joint convocation; by all accounts it was a fantastic event. The Brokers had 12 graduates, and between us, the Risk Managers and the Institute, approximately 40 individuals celebrated their convocation, in one manner or another.

While speaking about education, we continue to have good uptake on our educational courses; we have thirty registrants in various courses. It only proves that the

CAIB program and CPIB program offer value to our brokers. We will be offering CAIB 2 and CAIB 4 in the winter session. We hope to see strong numbers in these offerings as well. Additionally, we hope to offer a seminar in early December for our brokers.

On November 29th, we will host our Annual General Meeting. I am hoping that we can add a few members to the board; hopefully building a successful succession plan in our small community. At this time, I want to formally welcome CJ Nolan to our Board. CJ comes to the board having just finished his term as YBN President. CJ will take on the portfolio of Membership and work with Darrell Swain on our Educational offerings. I am excited to work with CJ and I can attest he will bring new enthusiasm to our board.

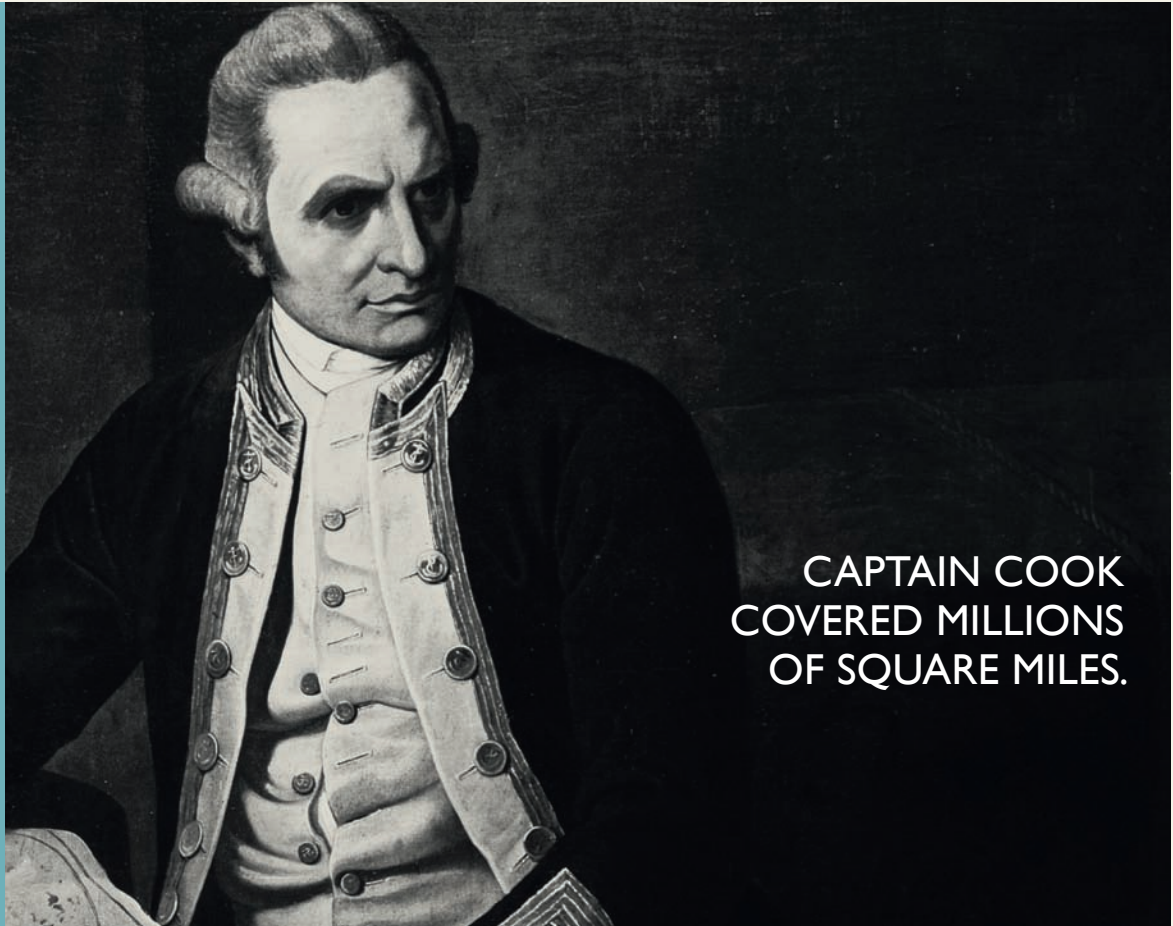
I am also happy to report that since, the last time I wrote, IBAN has added two members to our association. I take great pleasure in welcoming Cal LeGrow back to the table, and at the same time welcoming Rock Insurance as a member of IBAN. I look forward to working with both firms to strengthen the broker proposition as the distribution channel of choice of consumers for insurance products.

Finally, I just want to say thanks to all of you who I had the pleasure of meeting over the last few weeks. While we have a small community, we are a strong voice and I look forward to working with you all over the next few years. ■

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







**CAPTAIN COOK  
COVERED MILLIONS  
OF SQUARE MILES.**

**WE COVERED HIS  
450 SQUARE FEET  
BACK HOME.**

Cautious is not a word you might associate with one of history's greatest explorers. But in 1764, a young naval officer took the prudent step of insuring his modest home with the Sun Fire Office. The world would come to know him as Captain James Cook.

In those days, insurance was not as common as it is today. But then, not every homeowner was given to disappearing for years at a time.

From 1768 to 1779, Captain Cook spent very little time in that house. Over the course of three famous voyages, he helped chart oceans and continents, establish new trade routes and develop modern navigation techniques.

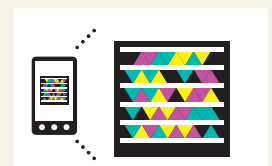
He contributed to several important astronomical discoveries. He sailed closer to the South Pole than anyone before him and the charts he compiled of the southern Pacific proved so

accurate that copies remained in use until the twentieth century. Even when his ship ran aground off Australia in 1770, it was a moment of some significance; Cook and his crew had discovered the Great Barrier Reef.

To claim an association with so pivotal a figure might seem rather audacious to some. But, as we look back over three centuries of company history, it seems fitting to celebrate the lives of our most famous customers. It makes us immensely proud, after all, to recall that when Cook first set sail into uncharted waters, he did so having put his trust in our services.

From the epic to the everyday, we continue to help the world's people and businesses move forward. To learn more, visit [www.rsabroker.ca](http://www.rsabroker.ca) or scan the tag below.

Underwriting progress since 1710



Get the free mobile app at  
<http://gettag.mobi>

# Drive Growth with a Strong Brand



*Doug Daley*  
*Kiers Marketing Group*

Imagine that you are about to leave on a trip of a lifetime. You've received brochures for a luxury resort, you've visited their website and everything looks like paradise. The rooms are luxurious, the grounds are lush. Photos of the restaurant's signature dishes look scrumptious. You just can't wait.

But, when you arrive at the resort, the room is well worn and a tad dirty. The food doesn't look a thing like the photos, and the service is spotty at best. When you complain to management, you're met with indifference. You leave disappointed and disgusted. For all the resort's slick marketing, they've fallen woefully short and you will never return.

Branding goes well beyond marketing. It will not be successful without ensuring that all aspects of your business reflect and support your brand. One of your most valuable assets, your people, must be well-trained in articulating and delivering your brand. This step is particularly important for insurance brokers who don't have concrete products. Your offerings are soft assets like great service, knowledge, experience and people.

When employees don't deliver the brand, it can negatively impact a business. Don't

believe me? Visit the hotel review website TripAdvisor.com. Look at travelers' comments and you'll find many who cite poor customer service for their negative hotel reviews. On the flip side, employees who represent the brand flawlessly and consistently can propel a business to stardom.

Despite what many believe, brand isn't about your logo, website and glossy brochure. Instead, a strong brand integrates multiple components, all of them necessary, including customer interactions, employee communications, corporate philosophy and advertising/marketing efforts. Your brand extends to your employees, customers, the media and even the general public, as the above example illustrates. If these components don't consistently reinforce your brand, customers will become dissatisfied. The negative impact of their perception, should they voice their opinions to other potential customers, will erode your brand equity and create misconceptions about your company, which in turn, could lead prospective customers to buy their insurance from someone else.

Plus, brand consistency throughout all levels of your company helps you to grow and prosper. Strong brands can drive and increase sales. The company is better suited to attract and retain the best employees. Even vendors can see value in your brand and look to establish partnerships with your business.

Most New Brunswick Broker offices are mature companies, meaning they have been in business for a while and have built up lots of brand equity. Take a look to see if all facets of your business support your brand. Make sure you have internal processes in place for your employees to ensure your brand is evident in everything you do.

You must also establish brand consistency throughout all aspects of your company.

But setting the standards is not enough. You must constantly evaluate your actions. Establish checkpoints for each aspect of the business that interacts with customers and the general public. Ensure that each employee is empowered to identify and address inconsistencies in your brand. Fail to deliver on your brand with one customer, and he or she might forget. Fail to do so for another, and he or she might not be so forgiving. It only takes a scant few to dispel the brand you are touting.

Local insurance brokers have strength in customer service, experience, product knowledge and people. Make sure your brand reinforces these strengths and your customer base will grow. ■

*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).*



## *In Memoriam*

*Our sincere sympathy  
is extended to  
the family and friends  
of Col. James Turnbull  
of Red Head, NB.*

*Jim, a long-time member  
of IBANB, in 1959 was  
one of the first individuals  
in NB to earn his FIIC.*



# WINMAR®

## Coming Through For You!

### NEW BRUNSWICK

**WINMAR BATHURST**  
24 Hour Telephone 506-548-4650

**WINMAR EDMUNDSTON**  
24 Hour Telephone 506-737-0888

**WINMAR FREDERICTON**  
24 Hour Telephone 506-455-0051

**WINMAR MIRAMICHI**  
24 Hour Telephone 506-622-5710

**WINMAR MONCTON**  
24 Hour Telephone 506-859-8988

**WINMAR SAINT JOHN**  
24 Hour Telephone 506-333-7622

### NEWFOUNDLAND / LABRADOR

**WINMAR ST. JOHN'S**  
24 Hour Telephone 709-754-9111

### NOVA SCOTIA

**WINMAR ANNAPOLIS VALLEY**  
24 Hour Telephone 902-679-1116

**WINMAR HALIFAX/DARTMOUTH**  
24 Hour Telephone 902-468-5899

**WINMAR NEW GLASGOW**  
24 Hour Telephone  
902-695-3511 • 1-877-695-3511

**WINMAR PORT HAWKESBURY**  
24 Hour Telephone 902-625-3366

**WINMAR SYDNEY**  
24 Hour Telephone 902-567-0400

### PRINCE EDWARD ISLAND

**WINMAR CHARLOTTETOWN**  
24 Hour Telephone 902-370-0001



**FIRE** **WIND** **WATER** **MOULD**

## From open minds come better solutions.

At Sovereign General, we believe that open minds create better solutions. Our experienced insurance professionals across Canada are empowered to create innovative solutions to your specialized insurance needs. So next time you're facing a complex challenge, our knowledgeable team is committed to solving it. You can rest assured, your client's policy will be underwritten with an open mind.

THE **SOVEREIGN**  
GENERAL INSURANCE COMPANY



**Nancie Westhaver**  
Claims Manager

**Perry McNeil**  
Regional Manager

**Wes Gray**  
Commercial Lines  
Underwriting Manager

**Rob Wesseling**  
Chief Operating Officer

Contact one of our insurance professionals to find out how we can make a difference for you and your clients at 1-800-565-0234.

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

# An Analysis of Key Drivers of Broker E&O Claims



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

As a leading provider of Broker E&o insurance in Canada, Swiss Re has the ability to identify and analyze claims from a number of different perspectives. Compiling and monitoring claims statistics provides us with valuable insight regarding the drivers of Broker E&o losses. With this increased awareness we are better able to focus our loss control efforts in the areas that afford the greatest opportunity for us to help you reduce your claim exposures.

The purpose of this article is simply to provide a high level overview of the E&o claims statistics which we have captured over the many years that we have been serving this marketplace. We have segmented the data based on person involved, the transaction type, and by process step.

#### Percentage of claims by person within the brokerage

CSR	46%
Producer, Account Manager	36%
owner, Partner and Principal	11%

#### By Transaction Type

New Business	44%
Renewal	15%
Mid Term Change	9%
Cancellation	6%
Customer Inquiry	6%

#### By Process Step

Policy Issuance error	19%
Recommendation error (coverage & limit)	18%
Assessment error (exposure analysis)	18%
Policy Change error	9%
Application error	8%
Cancellation error	7%
Claims handling error	7%

Items to consider as you seek to reduce exposure to E&o claims in your brokerage:

- Have your Producers and CSR's received an appropriate amount of loss control training?
- Have you recently reviewed your brokerage's office procedures? Do they reflect current industry best practices and are they being adhered to by everyone in your office?
- The use of "checklists" can be very beneficial.
- Ensure your team responsible for handling new business has the appropriate training and technical expertise.
- Proper documentation is crucial to any successful claim defense. Are documentation best practices being followed by everyone in your office, consistently?
- Heavy workloads lead to "shortcuts" and mistakes. Take time to periodically review workloads and adjust as needed.

The benefits of avoiding and preventing E&o losses are obvious. If this claims overview helps you identify even only one area in your office for further review, then we've met our objective for this article. ■

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



## INSURANCE AWARDS 2011

COMING  
SOON!

The Insurance Awards Program recognizes significant peer achievements and promotes best practices by those in the broker community. With several award categories acknowledging both individual and brokerage commitment to clients and the broker distribution network as a whole, it is truly an evening of celebration.

Wednesday, April, 6, 2011  
Marriott Harbourfront Hotel



# CANADA'S LEADING SPECIALTY INSURER



*Fidelity*



*Directors' & Officers'  
Liability Insurance*



*Credit Insurance*



*Contract Surety*



*Commercial &  
Miscellaneous Surety*



*Personal Lines*



*Guarantee GOLD®*

At The Guarantee Company of North America, we take pride in providing specialized quality products via the independent broker network with a "Guarantee" of excellence.



Proud Supporter of Brokers  
Displaying this Symbol

*We have time for you!*  
SINCE 1872

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

# IBANB Marketing Report



*Andrew McNair, CAIB  
IBANB Marketing/PD Coordinator*

## **Rumour has it that the internet isn't just a fad!**

I'm not sure where the fall went, but apparently it's all over now...I hope I didn't miss anything important! It seems like just yesterday I was teeing off in Sussex at the IBANB golf tournament and all of a sudden here we are talking about Christmas...yikes!

As I write this article I am en route to Winnipeg for the annual IBAC Professional Development conference to discuss all things PD with my counterparts from across the country. This is always a great opportunity to discuss the successes and challenges facing all of us while we strive to keep our member brokers educated and on top of their game as they do what they do best...educate and assist insurance buying consumers. With the number of new brokers taking courses lately I am very encouraged with what I see as the future of our industry and more specifically the broker distribution channel.

With new and young entrants coming into the business with a desire to learn I feel we're in good hands. BUT, this doesn't mean that the seasoned, and almost ready for retirement brokers should sit back and

ride the last few years of their career out. Any brokerage principal getting ready to retire and who may or may not have a succession plan needs to be aggressively positioning their brokerage for the 'years to come'; and trust me...those 'years to come' are going to be a lot different than the days of 'yesteryear'. IBAC, as well as, your local brokers association are working hard to keep the banks at bay when it comes to selling insurance, more specifically online; the direct writers are only getting more aggressive with their marketing efforts, once again, more specifically online and consumers are making more and more buying decisions based on research they have done, yes, online!

But you'll be retired before any of this really matters, right? Wrong! As young brokers come into the industry, many of them will be eager to purchase a brokerage. What do you think is more attractive to them...a turn key, ready to go, 'up to date and with the times' brokerage? or one that they will have to work hard at 'updating' in order to be competitive in what the business environment is becoming more and more each day...online.

If you take the steps to position your brokerage in the online environment, be it through the use of online quoting tools including MyInsuranceShopper; developing a Twitter account or a Facebook page to help engage the growing number of consumers who are looking to these environments for information; or simply having a well designed website you will be making your brokerage more attractive to the 'next generation' of brokerage owners. Therefore, you will also be investing in your retirement by making your brokerage more valuable.

If the thought of learning about all of this mumbo jumbo social media stuff and online jargon is just that...jargon, you're likely not alone, but I challenge you to learn what you can about it and/or identify someone in your office to take it on. Don't

ignore it, talk about it and learn! With Christmas and New Years almost upon us what better time to start thinking about what the New Year will bring and what changes you are going to commit to. I'm not one to make New Year's resolutions but if you are, I encourage you to tell yourself that you'll make at least one change to the way your brokerage works that relates to being well positioned in the online business environment. I heard a rumour that this internet thing isn't just a fad so I guess we better embrace it ☺.

Speaking of embracing things rather than avoiding them, I hope to have been out skiing by the time you've read this article; why grumble about winter and snow; embrace it...or go south ☺. Happy holidays to you and your family!

### **Find us online at:**

[www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)  
[www.facebook.com/nbbrokers](https://www.facebook.com/nbbrokers)  
[www.twitter.com/nbbrokers](https://www.twitter.com/nbbrokers)  
[www.youtube.com/nbbrokersTV](https://www.youtube.com/nbbrokersTV). ■

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



### *In Memoriam*

*Our sincere sympathy is extended to the family and friends of Dick Marsten of Saint John. A partner in Mitchell McConnell Insurance for many years, Dick was a past president of the Insurance Institute and of the Insurance Brokers Association of New Brunswick.*



# Congratulations, Andy Savoie!



IBANB Past President, Georges Leger, has chosen Andy Savoie, former owner of Kent & White Insurance brokerage in Bathurst, NB, as the recipient of the 2010 President's Award of Merit. Andy was presented this prestigious award at Convocation 2010.

The Award of Merit is presented from time to time to an individual who has assisted in the betterment of our industry and has given of his/her time, resources and energies to ensure the broker distribution channel remains strong and productive.

The following time-consuming commitments earned Andy this award of honour.

- Obtained his AIC designation in 1970
- Purchased Kent & White Insurance in 1980
- Was an IBANB Board Member from 1980-1989
- Served as Chair of the Government Liaison Committee from 1985-1987
- Sat on the NB operating committee for facility for many years
- Represented the Atlantic region on the national facility board for two years during his tenure on the IBANB Board
- Served as IBANB President in 1987-1988
- Served on the IBAC Board of Directors for two terms in 1987-1989
- Host of the 1st annual IBANB Golf Tournament in 1999
- Chaired the initial Insurance Institute's Northern NB Golf Tournament
- Active community member; Past President of Kinsmen, Past President of MS Society, member of the UCT Board of Trade and sat on the board of the Bathurst Downtown Revitalization Association.
- Is a Charter member of the Foyer Notre Dames de Lourdes fundraising foundation

**You have served us well, Andy! Congratulations from the members and staff of IBANB!**



**Make sure your clients have their PAL at their next event.**

- HLL & Special Events Liability
- Exhibitor Liability
- Contents in Storage  
(*Personal and Commercial*)
- Weddinguard
- Server Liability
- Event Cancellation
- ATM, VLT & Vending Machines
- Prize Indemnity
- NEW- Miscellaneous Property  
(*short & long term*)



For more information, give us a call.

Calgary, Alberta  
Head Office  
Toll Free: 1-800-661-1608  
Fax: 403-261-3903

Simcoe, Ontario  
Branch Office  
Toll Free: 1-800-265-8098  
Fax: 519-428-5661

Service en français disponible!

**Visit our website: [www.palcanada.com](http://www.palcanada.com)**

# Viewpoint



Fraser Lyle  
President, IBAC

Many of us who started in the insurance industry as brokers did so with a desire to become entrepreneurs. That entrepreneurial spirit was founded in ambition, dreams and what was learned through education and real life experiences. As we grew personally and our businesses grew, it became increasingly clear that any additional “free” time needed to be channeled back into the brokerage to sustain the levels of customer service and profitability we demanded of ourselves. As a result, those of us whose dreams of advancing their formal education beyond high school or college were put on hold indefinitely. The realities and demands of the business made achieving these dreams either impractical at best or impossible at the worst. Now, the exciting launch of the Laurentian University online Honours Bachelor of Commerce (H.B.Com) and Master of Business Administration (MBA) programs makes those dreams much more achievable.

After researching and analyzing the educational needs of professional insurance brokers and identifying possible solutions, IBAC determined that among the solutions, there had to be an opportunity for higher-level, post secondary education, focused on business skills development. Flexibility, affordability and recognition for professional and academic experience were important considerations. After extensive research and consultation with member associations, a solution, tailor-made for brokers was developed with Laurentian University, through their online MBA and H.B.Com programs.

What this really means to you as a broker is that your university degree is waiting for you now. If you are a member of a broker association, have a college diploma and have successfully completed the CAIB or CPIB programs currently offered through your association, you are eligible to apply for admission in Laurentian’s online H.B.Com program. If you are an experienced broker with a university degree, and you wish to go further with the advanced degree of MBA, then a CPIB or CAIB designation, along with your association membership is all that is needed to apply to the MBA program.

If you possess a CIP designation, this is acceptable for entering the CPIB

program which helps you reach your goal of earning an MBA or H.B.Com degree.

Not only can established brokers take advantage of the new Laurentian online degree programs offered through IBAC, younger brokers who want to set an early, clearly defined educational career path for themselves can indeed make this a reality through the CAIB and CPIB programs.

As the new H.B.Com and MBA campaign suggests, the next move is indeed up to you! ■

You may contact Fraser at 604-854-3458 or via email at, [fraser@lyleinsurance.ca](mailto:fraser@lyleinsurance.ca).

Season's Greetings

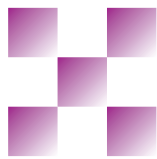
From all staff at Beacon Underwriting.

**BEACON**  
UNDERWRITING LTD.

marine division  
TF 1.888.645.8811 F. 250.832.3222  
PO Box 370, Salmon Arm, BC V1E 4N5

property & liability division  
TF 1.877.532.6864 F. 604.532.6894  
#201-20627 Fraser Hwy, Langley, BC V3A 4G4





The ideal opportunity for insurance brokers to up their game is now imminent – Laurentian University’s Online Honours Bachelor of Commerce (**H.B.Com**) and Master of Business Administration (**MBA**) programs, offered through an exclusive arrangement with your insurance brokers association.

As the level of competition in the insurance industry continues to ramp up, there is no better – or more practical – way for insurance brokers to gain the strategic business skills needed to win than a university business degree. Through an initiative four years in development, you will soon have a unique opportunity to acquire such credentials: a Laurentian University **MBA** or **H.B.Com** degree. **Online**. Which means you will have the freedom to study wherever you like, whenever you choose, and at your own pace, minimizing the impact on a busy working life.

Industry credentials such as **CAIB** and **CPIB** and professional experience will be recognized by Laurentian University, enabling students to fast-track their degrees. (For program and admission details visit your Insurance Broker’s Association web site.)

Applications will be available online beginning January, 2011, with a deadline of March 31st to start the program in September.



**Your move**



**Laurentian University**  
**Université Laurentienne**



# Lessons from Igor: Educate and empower consumers now, save confusion later



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

Whether you lived through it on the ground or through the media, you probably agree that September's Hurricane Igor packed a punch. But it wasn't just homes, cars and other property that took a beating. Our industry was criticized by reporters and consumers alike in the days and weeks following the storm.

We were criticized despite being in full response mode. Many companies brought in extra staff, some from other provinces, to handle the overload of claims and to answer questions 24/7. They put adjusters on the road to provide on-site claims assistance, and some even flew staff in by helicopter if the roads were washed out. Insurers wrote cheques to help residents repair and rebuild, and the estimated total pay-out for this event is in excess of \$65 million.

So what was the source of the criticism? There was an unfortunate gap between consumers' perception and reality. Many consumers simply didn't understand their policy. Some were not aware that insurance for overland flooding does not even exist in Canada. Many believed that insurers were using the excuse "Act of God" to

deny claims even though, as we all know, that term does not exist in policy wording, nor do insurers even use that term in conversation.

As an industry we need to manage the expectations of consumers better by educating them about the perils for which they are covered and the ones for which they are not at the point of purchase – not when they're knocking at our door to make a claim. There isn't a worse time for a consumer to learn that they're not covered than when their life has been ripped apart.

In the aftermath of Hurricane Igor, I suspect that many brokers and adjusters had a difficult task of explaining to distressed homeowners why overland flooding isn't insured.

Insurance Bureau of Canada has also had to explain this exclusion on numerous occasions to consumers who call our Consumer Information Centres and in letters to the editor. We explain that, while home insurance policies in Canada do not cover overland flooding, water damage caused by sewer backup will be covered if it is provided for in the policy. At the same time, we explain there are rational reasons why some perils are covered and others are not, and "Act of God" has nothing to do with it.

It's likely that if homeowners understood that flood insurance doesn't exist when they purchased their policy, we would save them from disappointment after hurricanes hit or rivers swell. When consumers are armed with accurate information, they're happier. And I think we can all agree that a happy client is the best kind to have.

Educating consumers can go beyond explaining what's covered and what's not, and what add-on coverages they can purchase, such as sewer backup. We can

also add value by educating them about being prepared for disasters.

Our industry regularly provides practical advice to consumers about how to protect their properties from damage. And by taking steps to protect their property, consumers might be able to avoid having to make a claim in the first place.

Even though overland flooding isn't covered by insurance, water damage is the leading cause of property damage in Canada, costing insurers and Canadians approximately \$1.3 billion per year. Whether it results in soggy carpets, fried electronics or destroyed family memories, water damage can be devastating. This is why the Insurance Bureau of Canada puts significant effort into educating consumers about taking steps to minimize their risk of water damage.

On our Be Smart. Be Safe. summer community outreach tour, we impart information to consumers how to prevent water damage in their home. Our Rain Cycle exhibit shows them that changing the grading around their home or adding sewer backup valves can help keep their basement dry during intense rainstorms. And by using rain barrels to collect rain water, homeowners can reduce the risk of flooding, save money on their water bill and help the environment.

There are many precautions homeowners can take to make sure water doesn't escape from sinks, dishwashers, toilets and the like. Replacing old caulking, checking hose connections and attending to leaks and clogs are easy steps that make a big difference to help prevent water accidents inside a home. And tenants should take these steps too, because they're not off the hook when it comes to water damage. We need to do more to let them know that they can be liable for damage caused by water escaping from their units.



For more information, you can also direct clients to [www.ibc.ca](http://www.ibc.ca). The website contains information about preventing water damage along with explanations of various other insurance coverages and issues. It also has a useful consumer education section called "Lindsay o lson answers your questions." Within that link, videos help demystify common insurance beliefs and a quiz guides consumers through useful pieces of insurance information.

Despite all these resources, we still need to work together to help educate consumers about their insurance policies. We are always looking for new ways to connect with consumers, to continue to educate them about insurance and to empower them to take preventative actions. We encourage you to give us your ideas about how we can do this better.

Then, when disaster does strike, consumers will know what to expect from their insurance policy. In closing the gap between expectations and reality, we will ensure that consumers are well informed and will have confidence in our industry. ■

**HERE ARE SOME EASY STEPS EVERYONE CAN TAKE AT HOME TO PREVENT WATER DAMAGE:**

- Keep floor drains clear of obstruction.
- Arrange to have someone check your property if you are going to be away from home for more than three days.
- Ensure that there is proper grading around your home, and incorporate this into new landscape designs.
- Install a sump pump.
- Install backflow valves or plugs for drains, toilets and other sewer connections, to prevent water from entering the home.
- Store important documents and irreplaceable personal objects (such as photographs) on an upper level of your home where they are less likely to get damaged.
- Ensure that furnaces, hot water heaters and electrical panels in the basement are elevated on masonry, or relocate these objects.
- Avoid finishing areas that may be prone to flooding (e.g., the basement).
- Install a rain barrel.

**For more information, please visit [www.ibc.ca](http://www.ibc.ca)**

You may contact Bill at 902-429-2730 or [wadams@ibc.ca](mailto:wadams@ibc.ca).



The voice of the insurance brokers of Canada is heard around the world when meeting with our fellow members of the World Federation of Insurance Intermediaries.

The financial investment in our WFii membership made by Zurich is greatly appreciated.

On behalf of the 33,000 insurance brokers of Canada, we thank you.



Insurance Brokers Association of Canada



Insurance *With Integrity.*  
Since 1884.

**WE ASKED WHAT *BROKERS* WANTED.  
YOU TOLD US...**

...and we responded by designing *superior blanket coverage* to protect unit owners from *today's* unique condo exposures.

For more information, visit us at: [www.portagemutual.com](http://www.portagemutual.com)



# RESPs



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

During December, many people find themselves considering numerous RSVPs for holiday parties. While it 'tis the season' for celebration, it is also a good time to consider RESPs, one of the best ways to save for a child's education. Already, funding an education is an expensive proposition with forecasts indicating that for a child born in 2010, the cost of a four year post secondary education for them could rise to well over \$100,000. This is a significant amount, but prudent financial planning can help parents ensure that sufficient funds will be available for their children.

A Registered Education Savings Plan (RESP) is a special savings plan designed to fund a post secondary education or training program. In terms choosing investments, an RESP is much like a Registered Retirement Savings Plan (RRSP), in that there are numerous options including cash, term deposits, mutual funds or stocks. Subscribers can choose from various providers (banks, financial advisors, trusts) in the marketplace who offer different setups that range from group plans to fixed baskets of mutual funds to self-directed accounts. While RESP contributions are

not tax deductible like RRSPs, the savings do grow tax free until the funds are withdrawn or the plan expires at the 35th anniversary of its opening.

Most commonly, these plans are used to save for a child's or grandchild's education, but anyone saving for an education can open one. The plan is established by a 'subscriber' (typically a parent or grandparent) for a single beneficiary or in the case of a family plan, multiple beneficiaries who must be directly related to the subscriber. There is an added benefit for minors with the federal government's Canada Education Savings Grant (CESG). There are some nuances for families with less than \$77,769 in net income, but the grant is a minimum of 20% of the contribution to a maximum of \$500 annually for beneficiaries up to and including the year they turn 17 (with some restrictions).

Contributions can be made to the RESP anytime during the plan's lifetime, to a maximum of \$50,000. However, the CESG per beneficiary is based on contributions made in a calendar year and with a lifetime limit of \$7,200. So subscribers could conceivably invest the lifetime limit all at once but only achieve the annual maximum CESG and forgo future CESG's. Despite this, if invested early enough in a child's life, the advantages of tax free investing for a long period of time typically outweighs making smaller contributions and maximizing the CESG each year.

Alternatively, since coming up with a single contribution of \$50,000 per beneficiary is probably not an option for most, consideration of a hybrid plan may be warranted. For instance, to receive the maximum lifetime CESG, it takes 14 annual contributions of \$2,500 for a total of \$35,000. So one could invest \$17,500

(\$15,000 + \$2,500) at the outset on which income could be generated tax free and not impair the ability to maximize the CESG. This is provided that there are at least 14 years before the year that the beneficiary turns 18 (when they become CESG ineligible).

When the beneficiary begins his or her post secondary education, funds in the RESP would be used to pay for education related expenses. The withdrawals would be taxed in the hands of the beneficiary who typically would pay tax based on their income level. If the beneficiary does not pursue post-secondary education and another beneficiary is not named, the contributions are returned to the subscriber without tax consequences and the CESGs are returned to the government. However, dealing with the accumulated income in the plan under this scenario is a bit more complex and a variety of regulations and taxes may apply. Alternatively, this accumulated income can be transferred out to an RRSP tax free as a regular or spousal contribution for the subscriber, provided they have the contribution room.

Overall to get maximum benefit from any savings program, it generally makes sense to start early. So if you have already started, good for you. If you haven't, there is no need to fret as every bit of savings will help. Just do keep in mind the CESG benefits of contributing by the December 31 deadline each year. But regardless of whether your plan is already in motion or under consideration, consultation with appropriate advisors is recommended and can help develop and refine your own personal strategy for saving for your child's education. ■

*®Registered trade-mark of Bank of Montreal.*

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



# We Help Brokers Write More Business



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

**We Can Insure  
Just About Anything**



**Guardian**  
**RISK MANAGERS**

**Call Guardian – your favourite MGA**

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

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

# IBANB CEO Report



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

None of us anticipated the results of our provincial election. New Brunswick voters have been heard by way of the large majority of PC MLAs that were elected. This sweep in power has resulted in many new faces in the Legislature. We (the IBANB Board of Directors and the membership) have our jobs cut out for us.

We need your help, if you have not already congratulated your MLA on his/her recent win, you need to take a few minutes to drop a note, make a telephone call, or even better deliver your congratulations personally. For those MLAs that are new, you need to make them aware of the value of a broker and how a broker differs from an agent and of the value added when dealing with an insurance broker. In fact, I am sure they would benefit from a brief overview of the how we differ from agents and insurance companies.

Ladies and Gentlemen we have our task cut out for us. Be proactive and contact your MLA to build a relationship before we need to go to them with an issue.

In November, President Marc Leger, Chairman Georges Leger and I had the opportunity to meet with our new Minister of Justice, Hon. Marie-Claude Blais, Q.C., the

Acting Deputy Minister, Judith Keating and the Executive Assistant to the Hon. Marie-Claude Blais, Yves Leger. The meeting provided us with the opportunity to tell them who we are and to stress the fact that we are Consumer Advocates and are on the front lines and have the pulse of the insurance buying public.

We were able to outline our concerns and start an open and frank dialogue with the Minister. As you all know the Minister is committed to examining the auto cap and making the changes deemed necessary to ensure auto insurance and the cap in particular are serving New Brunswickers well. A committee will be formed to review the existing cap looking at options that would possibly increase the dollar amounts and revisit the wording to ensure consumers are well served. IBANB has been assured they will be part of the committee.

We are committed to working with the Justice Dept on all insurance issues and feel the footings have been put in place to develop a positive relationship of mutual respect between brokers and the government.

At our AGM in October, Superintendent Deborah McQuade proposed that a committee be set up consisting of her, the two Deputy Superintendents of Insurance and three IBANB representatives. That now has become a reality. Mike Daniels, Bob Kimball and I represent IBANB. We feel this committee will provide an excellent arena for the exchange of ideas on issues and concerns and, ultimately, assist us all to ensure licensing issues are addressed and all brokers are operating within the Insurance Act and its accompanying Regulations.

Planning has begun on the 2011 Broker Awareness Day. At this time a date has not been set but we are aiming for mid-April. In 2009 our day was very successful and we intend to emulate a similar format in 2011. Feedback from both MLAs and brokers was very positive. To be a success, we need

support from each member office throughout the province. When we gather en masse we make a significant impact. Can you imagine if 400 of our 800 members descended on Fredericton that day?

Steering away from our Political Action activities, I would be remiss if I didn't make mention of our marketing program. By motion at our AGM, it was decided that we would add an additional \$25,000 to the marketing expense budget. Members reaffirmed their commitment to promote the value of using a broker who lives and works within the community. As part of the Marketing presentation, the MyInsuranceShopper (MIS) concept was re-examined and the overall feeling of the members present was that we need to continue with MIS.

The following day at our board meeting, the directors recognized the importance of an online presence for brokers and voted to provide MIS to all members free of charge. Needless to say there will be a push early in the new year to get all brokers up and running.

At inception I think we all had the same thought that MIS was going to drive business to those brokers who were listed on MIS. But after one year, I think we were all mistaken. While it has the potential to drive business to your brokerage, we must view it as another tool in our arsenal to promote brokers. There is no doubt that we need an online presence and this is an inexpensive means of doing that. While we may not have as much traffic as we would like on MIS at this time, we will be well positioned as consumers become more confident in using online tools in their research and purchasing. I hope all of you will take this opportunity to have your brokerage visible on MIS.

In closing, I would like to wish you all a Merry Christmas and Happy New Year! ■

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



## IBANB/IBANS Convention

October 5 – 6, 2011  
Delta Brunswick, Saint John, NB

Please keep an eye out for more information to follow in the future as well as our website to become live at [www.brokersconvention.ca](http://www.brokersconvention.ca)

### Meet our Newest IBANB President



*Marc with his wife Crystal and children, Isaac 2 years old and Madeleine 4 months old.*

Marc Leger has worked in the insurance industry for “what feels like his whole life!” He grew up in an insurance family and is a 2nd generation broker at Assurance Vienneau in Shediac, NB.

After completing his BBA at the University of New Brunswick in Fredericton, Marc completed his Fundamentals of Insurance course and began a work and learn program at Wawanesa Insurance in Moncton. Over a 13 month period Marc worked his way from the mailroom to underwriting to claims where he gained valuable experience as he was able to see the industry from an insurer’s perspective – which many brokers are unable to do.

In September 2000, Marc began working at the family business, Assurance Vienneau,

and also began his insurance courses. Marc completed his Life, Accident and Sickness license and then passed his four CAIB courses with honours in an astounding nine months. Marc has worked many positions within his family business which include Comptroller, IT technician, and personal lines broker but is now focused on the general management of the brokerage, while still servicing commercial accounts.

Marc and his wife Crystal, a high school teacher from Moncton, have been together for over 10 years and married for three years. They have two children, Isaac 2 years old and Madeleine 4 months old. Marc loves being a parent as it has “brought a whole new level of meaning to his life”. He and Crystal consider themselves very lucky as they always hoped to have a boy and a girl. In his spare time, Marc enjoys spending time with his family, playing ball hockey and travelling across North America to see his prized Pittsburgh Penguins play hockey.

What Marc appreciates most about the insurance industry is that it remains a relationship based industry. According to Marc, the key to thriving in the industry is to be able to form strong relationships with your co-workers, your clients, and your suppliers. Even though the mediums of communication are gradually changing with time, we need to change with them. Communication is currently done via email

and Marc projects that in the future we will need to become fluent in text messaging and social media in order to keep up-to-date with the trends that are being used by the public.

As the new President of IBANB, Marc hopes to bring the association membership closer together as a group. Marc’s main message is that brokers are much more effective as a group rather than on an individual basis and delivery a stronger message, by pooling our efforts and resources together. Marc would also like to see all brokerage owners, both big and small, feel a sense of belonging and ownership and to then give back to the broker distribution network. ■



*Marc gearing up for a game of ball hockey*



# IBANB 11th Annual Golf Classic





**The Insurance Brokers Association of New Brunswick** would like to thank this year's sponsors and those who provided prizes for our 11th Annual IBANB Golf Classic which was held at the Sussex Golf and Curling Club.

Without your support, this event or the funds raised for Canadian Blood Services would not have been possible.



A donation was made by **IBANB Marketing Coordinator, Andrew McNair** to **Canadian Blood Services Partners for Life Regional Specialist, Jacqueline Alain** after our 11th Annual Golf Classic.

# IBANS Executive Director's Report



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

## Brokers' Night Out

It was a great night! The turnout was phenomenal; the food was good, our signature drink, the IBANS Infusion was a hit and the companionship was even better. By all accounts, IBANS first Industry Night was a huge success. We had the pleasure of hosting over 200 insurance professionals who came out to enjoy an evening of fun and networking.



What amazed me most about Brokers' Night out was how many young brokers joined us for the evening. The day before the event I was reviewing the registration list to see who would be attending, and was surprised to see how many names on the list I did not know. To me this was

wonderful news as it meant it was an opportunity for me to meet more of our members. It also meant that IBANS was reaching a wider audience, and supports the fact that insurance professionals truly value networking opportunities and will take advantage of these occasions to get together when they are available.



Some highlights from the evening were greetings from IBANS President, Carolyn James and our Industry Night Sponsor Scott Beattie, Regional Vice President Business Development, The Dominion. The staged photography station was well received and anyone who had a photo taken and would like to receive a copy, please contact Debbie at the IBANS office and she will be happy to send you an electronic copy of your photo. There were also some great door prizes and a PowerPoint slide show of photos from previous events which everyone seemed to enjoy. The great thing about pictures is that they help us relive wonderful moments in our lives and they are also an effective means of blackmail! All joking aside the photos we take throughout the course of our events help IBANS to preserve its wonderful history so thank you to all of you who have posed for photo ops over the years.

I want to thank our Industry Night sponsor, The Dominion, for supporting this evening and making this great networking occasion possible. The feedback we have received from those in attendance has been



extremely positive and we have been asked if it is going to be an annual event. With the turnout we experienced I would say, "Insurance Professionals mark your calendars for October 2011, the exact date to be announced".

For those of you who were unable to join us this year I encourage you to attend the 2nd Annual Industry Night. If you do, you will discover the secret behind the IBANS infusion. I would also like to ask you to mark your calendars for IBANS Industry Awards and CAIB Graduation on April 6, 2011. It is hard to believe we are entering the 4th year for our Awards Program and I anticipate we will see an increase in attendance and nominations for all award categories. It is a wonderful evening and a great way to celebrate our industry and profession. I look forward to seeing you there.

Have a safe and Happy Holiday Season. I wish you all the best for 2011! ■

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





# IBANS Brokers Night Out





# IBANB Political Action Committee



Chris McTague, BBA, CIP  
IBANB Political Action Chair

As the 2010 year comes to an end let us take a moment to reflect on the various activities which have kept the attention of the Brokers Association this past year. Early into the New Year the Co-op announced that they would be lapsing various Homeowner Policies in the Northern part of our province as well as in Cape Breton. This showed us that the direct writers were sustaining losses similar to our Broker Companies and were taking drastic action to turn around their Homeowner results. Various insurers over the past 12 months have moved to reduce exposure to water related claims through a combination of rate increases and lowering limits available for sewer backup.

Johnson Insurance purchased a large brokerage in Moncton which resulted in a surprise to many and served as a wake up call that we must be proactive in order to protect the Broker Distribution Channel.

The entire topic of credit scoring reached new levels of discussion as different insurers moved to make this a standard part of risk selection. Then, the Liberal Government under the direction of then Minister Kelly Lammrock announced that credit scoring would be banned in the province of New Brunswick. Discussions then followed in earnest with various stakeholders making their case to the government both for and against allowing this practice. A definitive answer was not delivered prior to the October election which saw the Conservatives swept into power. The issue of credit scoring needs to be addressed with the new government early in their mandate.

On November 4th, the new government announced a study to review the cap. As a stakeholder, IBANB will be at the table to act as a consumer advocate and represent the views of the broker membership. These two issues will impact our industry and livelihood.

In April 2011, we will be having a Broker Awareness Day in Fredericton and I urge all of our members to attend this

important event. This is the best way to present our views to the policy makers and explain the important role we play in keeping businesses and individuals properly covered so that they do not suffer financial hardships should an accident or fire occur. We also need to show how important a role we play in our local communities through employing people, sponsoring teams, coaching, volunteering, and fundraising. The date for the Broker Awareness Day will follow early in the New Year once details have been finalized.

I would like to thank the IBANB staff for all of their hard work this year and I am looking forward to a successful 2011. Thanks everyone and have a nice and safe Holiday. See you next year. ■

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



## The PDS Atlantic Network

**PAUL DAVIS SYSTEMS**  
 Restoration Specialists

Experience the PDS difference  
 24-HOUR NATIONAL RESPONSE CENTRE  
 800-661-5975

**PDS OF FREDERICTON**  
WAYNE BROWN  
Tel: 506-457-9074  
Toll Free: 866-334-3345  
Fax: 506-457-1346  
[wbrown@pds.ca](mailto:wbrown@pds.ca)

**PDS OF MONCTON**  
CHRIS SHANNON  
Tel: 506-382-8285  
Toll Free: 888-382-8285  
Fax: 506-382-7763  
[cshannon@pds.ca](mailto:cshannon@pds.ca)

**PDS OF NORTHEAST NEW BRUNSWICK**  
DANIEL ALBERT  
Tel: 506-826-3688  
Toll Free: 866-548-9110  
Fax: 506-826-3699  
[dalbert@pds.ca](mailto:dalbert@pds.ca)

**PDS OF NORTHWEST NEW BRUNSWICK**  
MARC MORIN  
Tel: 506-473-4555  
Toll Free: 877-472-4555  
Fax: 506-473-4544  
[mmorin@pds.ca](mailto:mmorin@pds.ca)

**PDS OF SAINT JOHN**  
MICHAEL HUNTER  
Tel: 506-633-1108  
Fax: 506-633-1172  
[mhunter@pds.ca](mailto:mhunter@pds.ca)

**PDS OF HALIFAX/DARTMOUTH**  
JAYNE SHANNON  
Tel: 902-481-0874  
Fax: 902-481-0875  
[jshannon@pds.ca](mailto:jshannon@pds.ca)

**PDS OF NEW GLASGOW**  
JEREMY SUTHERLAND  
Tel: 902-695-3223  
Toll Free: 877-732-8472  
Fax: 902-695-3221  
[jsutherland@pds.ca](mailto:jsutherland@pds.ca)

**PDS OF CUMBERLAND AND COLCHESTER**  
JOHN STOKER  
Tel: 902-893-7260  
Fax: 902-893-2519  
[truro@pds.ca](mailto:truro@pds.ca)

**PDS OF CAPE BRETON**  
TERRY SHANNON  
Tel: 902-567-3377  
Fax: 902-896-8977  
[capebreton@pds.ca](mailto:capebreton@pds.ca)

**PDS OF EASTERN NEWFOUNDLAND**  
ROBIN SULLIVAN  
Tel: 709-747-2648  
Toll Free: 866-371-4449  
Fax: 709-747-2675  
[st-johns@pds.ca](mailto:st-johns@pds.ca)

**PDS OF WESTERN NEWFOUNDLAND**  
ROBIN SULLIVAN  
Tel: 709-686-0726  
Fax: 709-686-0729  
[rsullivan@pds.ca](mailto:rsullivan@pds.ca)

**PDS OF PEI**  
C/O PDS CANADA  
Tel: 800-661-5975  
[canada@pds.ca](mailto:canada@pds.ca)





# U.C.A.I. Introducing UCAI Homeowners Package Program!

Looking for a broader form of coverage in a substandard market? Look no further, UCAI now offers a package policy with replacement cost and we've reduced our minimum retained premium!

## WHAT THIS INCLUDES IS:

Building	RCT Limit
Outbuildings	10% of Building
Personal Property	70% of Building
Additional Living Expense	20% of Building
Personal Liability	\$1,000,000

- Replacement Cost on Building included
- Vandalism and Malicious Acts Included
- Water Escape, Rupture and Freezing coverage available
- Sewer Back Up Endorsement coverage available (\$5,000 or \$10,000)
- Theft coverage available at a limit of \$10,000
- Minimum Retained Premium is \$250.00

## CRITERIA:

- Home must be under 30 years old
- A current RCT must be provided upon binding and home must be insured to value
- Subject to underwriting guidelines

***AND, we've also broadened our appetite and capacity to write more commercial business. Please contact us today to see if your risk can be placed with UCAI!***

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

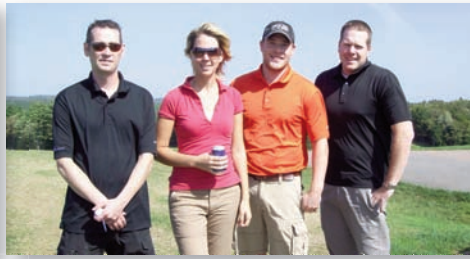
ph 1-877-343-8224  
fax 1-877-432-9822

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

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

# IBANS Annual Golf Classic 2010

## Hosted by the Young Brokers Network





**The Insurance Brokers Association of Nova Scotia** would like to thank this year's sponsors and those who provided prizes for the Golf Classic. Without your on-going support, events of this nature would not be possible.

## Premiere Sponsors



## Hole Sponsors

Axa Insurance  
Disaster Kleenup Canada Ltd.  
Enterprise Rent a Car  
Lombard Canada  
Trisura Guarantee Insurance Company  
Wawanesa Insurance

# 'Thank you and Have a Nice Day' just don't cut it anymore



*Chris Bavis, BA, CAIB  
MacDonald Chisholm Trask Insurance*

One of my favourite things to do is read the daily newspaper each morning with a coffee before the day begins. It is quite simple really; guaranteed delivery by 6:00am during the week and 9:00am on the weekends.

For the last few months though, this is how it works.

A new newspaper delivery person begins the route. The newspaper is in my mailbox, just outside my door by 6:00am and often by 7:00am on the weekends. All is good. Then after a couple of weeks, the newspaper doesn't appear in the mailbox. It is now in a plastic bag a few feet from the step. Another few weeks go by and it cannot be found near the step. Now it is further down the driveway. Sometimes it can be found under the car.

When it reaches this point you also notice that the time of delivery also begins to suffer. Then, miraculously the newspaper appears back in the mailbox. It wasn't the complaints that made it happen. Another new delivery person came on the route. And so, the cycle begins again.

Can this be considered great or even good customer service? I wondered if this was a noticeable pattern in other industries as well. If so, what can business managers and owners do to prevent it?

This is the question I recently asked two professional business consultants who work with organizations to strategize change and help stimulate growth for their clients.

"Customer service means different things to different people," says Michael DeVenney. DeVenney is President of Bluteau DeVenney & Company Inc., a consulting firm that specializes in strategic planning and leadership development in Halifax. "And if your business lives on referrals and repeat business, then you need to know customer service inside and out."

He smiles and nods in agreement as I tell him my story about getting my newspaper delivered. "We live or die on customer service," he adds. "It is easy to forget that sometimes."

Professional business coaches have been focusing on customer service for decades. But as consumerism continues to change with the times, the fundamentals of great service never seem to change.

"We are shocked in this part of the world when we get great customer service," says Rick Joseph, principal of Probus HRTD Consulting. "We have lowered our expectations... to really just expect less." Joseph is a training professional who specializes in organizational governance and human resources consulting. He says that in everything he does for clients, customer service comes into play somewhere. "How many times have we heard of the bad experiences people of had," he says. "And now when we purchase something or

go to a restaurant and someone says 'Thank You' or 'Have a Nice Day', we often think we received great customer service. That is not great customer service. That is just being courteous."

He explained that it is not always the customer service person's fault. They don't always understand what their role might be in the process. "You always have some people who just don't get it," he adds. "It is important that business owners don't forget customer service is what counts. If they do they are just taking their customers for granted."

So can customer service be improved upon? Our experts believe so.

"Customer Service is a process," explains DeVenney. "Often you find 20% of people in an organization are just naturals at customer service. Then there are another 20% who will never be focused on it. That leaves 60% of your team who can improve. That is where a leader's focus should be."

Joseph agrees. "People can be trained to provide great customer service," he says. "Often the first step is just making them feel that they are part of the team. To me, it is all about training and empowerment in the role that they fulfill."

In his book 'The Fred Factor', author and professional speaker Mark Sanborn related his experiences with Fred, his postman, who goes above and beyond in areas of customer service every day. "It doesn't matter how large or even how ineffective an organization is. An individual can still make a difference," he writes. He challenges people to think about it. "Do you add to or take away from the experience of your customers and colleagues?" Sanborn encourages people to keep trying in their jobs to make a positive difference. His outlook on the



positive aspects of customer service and pride in one's work can be inspiring for anyone.

When I asked them about a recent customer service experience they had, they focused on the positive aspects of customer service

Devenney spoke about having a new walkway installed at his home. The landscaping company who mows his lawn was shocked to see another company installing a brick walkway. "All they had to do was ask me about it," he says. "They knew my walkway was a mess, they mow around it every week. But they didn't anticipate my needs." He explained he chose another provider because they had done work for neighbours with a good review and they came to his door and approached him about the walkway's condition and what could be done.

Joseph told me of a recent customer service experience he had when he and his wife purchased a high-end stereo system on-line, direct from the manufacturer. When the system arrived and would not function as promised, they decided to call the toll free phone number for help. "First, I was surprised that I got an actual person," he said. He explained how he got moved from service to technical support and back again to someone in administration when they figured out that the unit needed to be replaced. "Right from start, their attitude was 'We are sorry about this, let's make this happen for you,' and they actually said that!" he recalled. There was a warm transfer of calls between departments and everyone was on the same page."

Mike got his walkway built. Rick and his wife were listening to their new replacement stereo in a few days time. My newspaper is on time this week. No one has said 'Have a Nice Day' to me yet, but maybe there is hope for customer service after all. ■

You may contact Chris at 902-678-6277 or via email at [chris.bavis@mcti.ca](mailto:chris.bavis@mcti.ca).

## Certificate of Recognition



*Georges Leger (left), IBANB Past President, presents the Certificate of Recognition to Steven White*



### Thank you, Steven!

At the IBANB AGM, Steven White, Henry White Insurance Ltd, Bathurst, NB, was presented the Certificate of Recognition for his service on the IBANB Board of Directors. Steven served on the Board of Directors from 2000–2003 and 2005–2010. We thank Steven for serving on our IBANB Board, Executive and several committees during these years.



**MERIT**  
INSURANCE PREMIUM FINANCE

**MERIT AT YOUR SERVICE™**

"LOWEST RATES, MOST FLEXIBLE TERMS"

"VASTLY SUPERIOR SERVICE"

"SIMPLER, EASIER, BETTER TECHNOLOGY"

"IMMEDIATE RELEASE OF FUNDS  
DEMONSTRATES INDUSTRY LEADERSHIP"

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

TOLL FREE 1-800-425-2544  
FAX 1-902-422-2260  
INFO@MERITFINANCE.CA  
WWW.MERITFINANCE.CA



# IBANB Board of Directors 2010-2011



*Sitting from l to r: Terry Gaudet, Marc Leger, Linda MacAfee, Georges Leger and Geordie Lamb  
 Standing from l to r: Kirby Curtis, Mike Weston, Julie Godbout, Brian Schryer, Suzanne Pomeroy and Chris McTague.  
 Missing from photo: Theresa Kimball and Danny Harrigan*

At our Annual General Meeting in Fredericton, members of the Insurance Brokers Association of New Brunswick chose the following members as their 2010-2011 Board of Directors.

## Executive:

Chairman	Georges Leger, BSc, CIP
President	Marc Leger, BBA, CAIB
President Elect	Terry Gaudet, CAIB
Vice President	Geordie Lamb, CAIB
Treasurer	Theresa Kimball, CIP
Governor	Danny Harrigan
CEo	Linda MacAfee, BA, FCIP, CAIB

## Directors:

Kirby Curtis, CAIB  
 Julie Godbout, BBA, CAIB  
 Chris McTague, BBA, CIP  
 Suzanne Pomeroy, B.Comm, CIP, CAIB  
 Brian Schryer  
 Mike Weston

## Committee Chairs:

Political Action	Chris McTague
Industry Matters	Kirby Curtis
Membership	Terry Gaudet
Marketing	Andrew McNair
Professional Development	Geordie Lamb
Young Broker Network	Brian Schryer





# Season's greetings from our family to yours

Thank you to all our Broker Partners for another year of service and commitment to your customers.

Have a safe and happy holiday season and best wishes for the New Year.

**We are building insurance around you.™**

Home | Auto | Business | Leisure & Lifestyle



Aviva and the Aviva logo are trademarks of Aviva plc and used under license.

*Picture by Morgan,  
age 5, daughter of  
Aviva employee  
Naydeene Lawrie*



## Have you ever heard such a claim?

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

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

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

**BMO**  **Bank of Montreal**  
Making money make sense®

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

# Stopping stolen cars from setting sail

*By: Justin Murray  
Regional Director, Atlantic  
Investigative Services  
Insurance Bureau of Canada*

The Port of Halifax is a bustling centre for commerce and trade. The constant motion of containers being loaded and unloaded from ships and jockeyed around the yard denotes a bright spot in the Canadian economy. But that hustle and bustle also conceals the darker dealings of organized crime. Crooks take advantage of the port's comings and goings to smuggle stolen vehicles off Canadian soil. Insurance Bureau of Canada (IBC) is working with Canada Border Services Agency (CBSA) and law enforcement in the Port of Halifax to thwart organized crime by intercepting stolen cars before they set sail.

Motor vehicle theft is one of the most frequently reported crimes in Canada. According to Statistics Canada, about 300 vehicles were stolen each day in 2009, a total of approximately 108,000 for the year. The good news is that's a 15% decrease over 2008. The bad news is that while the overall rate of auto theft is decreasing, so too is the rate at which vehicles are being recovered. And organized auto theft is a main reason for the drop in the vehicle recovery rate.

About 50% of vehicle thefts are committed by organized crime rings that target newer, high-end vehicles. Although these vehicles are harder to steal than most other cars because they have electronic engine immobilizers, the thieves can make a larger profit by chopping them for parts, by changing their vehicle identification numbers (VINs) and selling them to unsuspecting consumers or by shipping them overseas.

Each year, IBC publishes a list of Canada's top-ten stolen vehicles. The most recent list, released in December 2009, included four model-years of the Cadillac Escalade as well as the 2006 Hummer H2. There is

demand for high-end vehicles like these in Ghana, Nigeria, Dubai, Lebanon, the Middle East and Europe. And the fact that these models are showing up in the annual list of commonly stolen vehicles means that efforts are being made by organized criminals to meet that demand. This is a troublesome development.

Canada's ports are the exit points for stolen vehicles. IBC has estimated that 20,000 to 30,000 stolen high-end vehicles are exported each year. Most of the vehicles that make it out of the ports are never recovered. That's why it's important to identify and seize the vehicles before they can be exported.

Acting on behalf of Canada's P&C insurers, IBC has been involved in the interception of stolen vehicles at the Halifax Port for the last 10 years. The recovery efforts have strengthened over the decade due to the evolving partnership of IBC, CBSA and the local National Port Enforcement Team (i.e., the Halifax Regional Police and the RCMP).

Currently, IBC has a member of its staff at the Port of Halifax up to three days a week, working with CBSA and the National Port Enforcement Team to check containers for vehicles and identify those that are stolen. IBC continues its work off site, promptly notifying insurers about the recovered vehicles.

Since January of this year, the efforts of the partnership have resulted in the seizure of 93 stolen vehicles at the Port of Halifax, with a value of about \$2.1 million. In addition, a similar partnership at the Port of Montreal has led to the interception of 383 vehicles. When the 62 vehicles brought back to Canadian soil from other countries are factored in, the total value of vehicles recovered by the "Ports Project" in 2010 alone is over \$15 million.

The recovery of stolen vehicles puts money back in the hands of insurers and

consumers, and keeps it away from organized criminals. Successes like those described above help to control the rise in insurance premiums. They also make auto theft less lucrative for and attractive to criminals. And insofar as they act as a deterrent, vehicle recoveries also make our communities safer by keeping reckless auto thieves off the roads.

As effective as it is, IBC's partnership with CBSA and the National Port Enforcement Team is an informal arrangement. The three groups have been working together to collect conclusive evidence that there is a high volume of stolen vehicles being exported from Canada. In effect, the purpose of the informal partnership has been to demonstrate the need for a formal one. And as a result, there is now pending Criminal Code legislation that would help solidify the partnership.

If passed, Bill S-9, An Act to Amend the Criminal Code (Auto Theft and Trafficking in Property obtained by Crime) will empower CBSA to search containers at ports all across Canada and to seize stolen vehicles meant for export. This will give CBSA the authority to set up a more formal partnership with IBC and the National Port Enforcement Teams in both Halifax and Montreal, and allow for the expansion of the stolen vehicle recovery efforts into the Port of Vancouver.

The bill also proposes critical changes to the way auto theft is presented in the Criminal Code. It recognizes motor vehicle theft as a distinct and serious offence. Currently, auto theft is treated as a simple property crime, equivalent, in some cases, to stealing a television, even though thieves escaping in stolen vehicles injure and kill innocent Canadians every year.

Bill S-9 stipulates mandatory minimum sentences for re-offenders convicted on a third or subsequent auto theft offence, a change that will target perpetrators likely to be involved in organized crime. The bill



also specifically targets organized criminal activity by making it a crime to tamper with VINs and to possess or knowingly traffic in property obtained by crime – these are common activities of organized auto thieves.

The bill received the support of all parties and recently passed Third Reading in the Senate. It is now in Second Reading in the House of Commons. IBC is carefully following the progress of this bill, which (under other names) has made it through debates and readings before, only to be delayed by proroguing and an election.

In the meantime, work continues at the Halifax port. IBC and its partners scan and search as many containers as they can to prevent stolen vehicles from getting lost in the day-to-day shuffle. And each vehicle recovery brings us one step closer to bidding organized auto theft a hearty “bon voyage!” ■



## Servicing Atlantic Canada

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



First in Glass. First in Service.™

WORK WITH  
PEOPLE YOU  
TRUST.



Grain Insurance and Guarantee Company

We have been all about  
TRUST since 1920.

### Atlantic Regional Office

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

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

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

# Lock it & Pocket the Key



*By: Keith Copeland  
Auto Theft Investigator  
Saint John Police Force*

The Saint John Police Force has the only full time Auto Theft Investigator in the province. In 2009, the SJPF had 159 Auto Theft files; the closest “competitor” had 49. This year, we’re still way out in front, on track for 200 unfortunately.

When I became the Auto Theft Investigator for the Saint John Police Force in 2007 my first order of business was to learn what I could about what our numbers meant. The yearend tally didn’t tell me much more than how many were stolen. I had a lot of questions & very few answers.

I created a spreadsheet to track the answers I was looking for & now after a few years of data collection, the clear simple answer emerges & it’s not pretty. Many people associate Auto Theft with organized crime; cars disappearing into the dark of night driven to a remote garage & stripped down to the frame within hours or quickly driven to a waiting container which is sealed & shipped overseas.

But the spreadsheet makes a myth of this. The truth is far less exciting & it doesn’t make for great TV either. Truth is cars in Saint John are overwhelmingly stolen because the owners leave keys in them.



*2008 Mazda 3. Owner claims to have all keys. Ignition intact when recovered.  
No arrests made.*

We recover about 90% of stolen cars & trucks in Saint John & the forensic examinations I do confirm that between 60 to 80% of these vehicles were stolen with the keys. I already track the numbers of people who admit to having left keys “hidden” in their cars, (75 so far this year) next year I’ll add a column to my spreadsheet to track the results of the recovered vehicle ignition examination to solidify my estimate of the true number.

It’s reasonable to assume that other people are reluctant to admit to having left a spare key in their car for fear that they’ll not be covered by insurance or that they’ll be ticketed by the Police.

Beyond my own observations, proof also lies in the high stolen vehicle recovery rate. There are precious few reasons for anyone to steal a car. It’s either for profit (organized crime) to get out of a debt situation or for fun. With organized crime involvement, for all intents & purposes, the stolen vehicle disappears. In a “solve your debt” situation, typically we recover this stolen vehicle on a remote woods road in a



more carbon form. So far this year in Saint John, we’ve recovered 10 such cases of Stolen Vehicle Arson.

But overwhelmingly, here in Saint John, we recover 90% of the vehicles that are reported stolen to us, usually within 2 or 3 days. These are recovered because they were stolen for “fun”. These are the so called “joyriding” cases. I despise that term since it trivializes the seriousness of a Police chase at 170km/h with a stolen truck occupied by two 15 year olds & a 13 year old. Who is to blame when things go suddenly irrevocably wrong at 170km/h? The vehicle owner for leaving keys in the glovebox or the Police whose duty it is to





***2000 Ford F150 4x4. Stolen with keys left inside. Theft insurance cancelled two days previously. Insurance savings \$ 4500.00 approx. 3 Young Persons arrested & charged.***

arrest those found committing criminal offences? But I digress.

The high recovery rate clearly points toward the fun factor as the motive for these vehicle thefts. They steal them because they can, because it's fun. They drive them briefly, usually just overnight & then dump them. Sometimes they'll be vandalized as well because that's all part of the fun. These crimes are committed by young people generally, but there are enough 18, 19 & 20 year olds who haven't grown up yet that still do these crimes that we can't simply blame this crime on "Young offenders".

The Insurance Bureau of Canada puts out a yearly Top Ten Stolen Vehicles list, ours in Saint John is a whole lot shorter. Our Top Stolen Vehicle is "Anything with keys in it". Nothing more complicated than that.

This crime is very preventable, but the message isn't getting out there and enforcement doesn't act as a deterrent.

In Saint John this year, we've already made 25% more arrests for Auto Theft than we did all of last year yet the numbers still climb. Two intensive investigations conducted this year targeted two separate groups who together accounted for 21

vehicle thefts. In these two investigations we recovered 20 stolen vehicles & charged 14 people with in excess of 100 criminal offences. All involved plead guilty without trial & several people without prior criminal records received penitentiary terms.

My supervisors have stopped asking me for Auto Theft reduction strategies because I always give the same answer "HAVE

PEOPLE STOP LEAVING KEYS IN THEIR CARS!" Can you imagine how long I'd be "The Auto Theft Investigator"

if there was an 80% decline in files to investigate?

But it really is as simple as "Lock it & Pocket the Key" as far as crime reduction strategies go. It is a message that needs to come from the Police as well as the Insurance industry, from individual Police officers as well as insurance agents selling policies. Solo voices are listened to if they are outstanding, but a choir of voices singing the same song reaches a far greater audience.

on another note, I am excited about collaborating with the Investigative Services for IBC (Insurance Bureau of Canada) on a proposal which was adopted at the September meeting of the NB Association of Chiefs of Police. This proposal will change the face of Auto Theft Investigation within the Province of New Brunswick & will greatly improve parallel insurance investigations. I look forward to reporting progress in the Spring. ■

You may contact Keith via email at, [keith.copeland@saintjohn.ca](mailto:keith.copeland@saintjohn.ca)



***2005 Dodge Magnum Wagon. Keys left in it. Crashed & written off. Two 15 year old females arrested & charged.***



# IBANB 2010 Graduates - Well Done! IBANB Salutes You!

The Insurance Brokers Association of New Brunswick honoured its 2009-2010 graduates and award winners at our 2010 Convocation in Fredericton on October 27th.

## Associate in Insurance Production Canada (AIPC) Graduates



Bob Kimball, CAIB, AIPC - Pearson Insurance, Sussex, NB



Robert E Kimball, CAIB, AIPC - Pearson Insurance, Sussex, NB

## Canadian Professional Insurance Broker (CPIB) Graduates



Peter Bourque, CIP, CRM, CPIB - Mitchell McConnell Insurance Ltd. Saint John, NB



Stephen Halsall, FCIP, CCIB, CPIB, Halsall Insurance Limited Saint John, NB

## Professional Selling for Insurance Brokers (PSIB) Graduates



L to R: Andrew McNair, Paulette LeBlanc, Jeffrey Daniels and Geordie Lamb. Missing from photo: Brian Jones, Andre Leger and Brandon McGee

## Canadian Accredited Insurance Broker (CAIB) Graduates

### CAIB Honours Graduates

Robert E Kimball	Pearson Insurance	Sussex, NB
Paul McKinley	The Huestis Group	Saint John, NB
Krista Sharpe	Anderson-McTague & Assoc.	Saint John, NB

### CAIB Graduates

Julie Allain	Goguen Champlain Insurance Inc.	Dieppe, NB
Maurice Bourgeois	Johnson Inc. Insurance	Dieppe, NB
Denise Corbett	Goguen Champlain Insurance Inc.	Dieppe, NB
Wendy Doiron	Assurance Arseneault Ltée	Rogersville, NB
Trevor Hamilton	Hamilton Insurance Ltd.	Salisbury, NB
Gaetan Lagacé	Belliveau Insurance Ltd.	Dieppe, NB
Josée Langlais-Cormier	Goguen Champlain Insurance Inc.	Dieppe, NB
Patty LaGassie	Wilson Insurance Ltd.	Fredericton, NB
Andrew McNair	IBANB	Fredericton, NB
Cynthia Pellerin	Goguen Champlain Insurance Inc.	Dieppe, NB

### CAIB Certificate of Completion

Nathalie Savoie	Acadie Generale Insurance	Caracquet, NB
-----------------	---------------------------	---------------



# IBANB 2010 Graduates



*Sitting from l to r:* Paul McKinley, Wendy Doiron, Nathalie Savoie, Krista Sharpe, Maurice Bourgeois.

*Standing from l to r:* Trevor Hamilton, Robert E Kimball, Julie Allain, Denise Corbett, Josée Langlais-Cormier, Cynthia Pellerin, Patty LeGassie, Gaetan Lagacé and Andrew McNair.

*Unable to Attend Convocation:*

**Top Fundamentals of Insurance Student**

Recipient: Stephen Rae, McKnight Insurance Limited, Fredericton, NB

**Lorrie Hachey Memorial Award**

Recipient: Rachel Roussel, Fairway Insurance Services Inc. Shippigan, NB

## Special Awards Presented by IBANB

**Top CAIB Graduate**

Recipient: Krista Sharpe, CAIB

Krista Sharpe, CAIB, Anderson-McTague & Associates, Saint John, NB, is presented the IBANB Award for Top CAIB Graduate by Stephen Halsall, IBAC Vice-President (left) and Marc Leger, IBANB President.



**Governor Recognition**

Recipient: Macgregor Grant

Georges Leger (left) presents Macgregor Grant, with a Governor Recognition award for his contribution to the IBANB Board of Directors as Governor Advisor.



**Ken Cochrane Bursary**

**2010 Recipient: Luc Poirier, Shediac Cape, NB**

Luc Poirier (right), son of Sylvie Poirier, Goguen Champlain Insurance Inc., Dieppe, NB, is presented the Ken Cochrane Bursary by Marc Leger, IBANB President.



**Don Cain Memorial Scholarship**

**2010 Recipient: Carly Baxter, Saint John, NB**

Carly Baxter, daughter of Keith Baxter, Aviva Ins. Co. of Canada, Saint John, NB was presented the 2010 Don Cain Memorial Scholarship.





# IBAN 2010 CAIB & CPIB Graduates

The Insurance Brokers Association of Newfoundland  
Congratulates its 2010 Graduates & Special Award Recipients!

## Canadian Professional Insurance Broker



Top CPIB Grad  
Lisa Pilgrim,  
CAIB, CPIB  
Anthony Insurance

## Canadian Accredited Insurance Broker



Top CAIB Grad  
Kelly Hickman,  
BComm, BPR, CAIB Honors  
South Coast Insurance

## Other CAIB Graduates



Heather Jill Aitken,  
CAIB Honors -  
Johnson Insurance



Jackie Andrews, CAIB  
- Crosbie Job  
Insurance



Jeannie Chafe, CAIB,  
CPIB, FCIP, CRM -  
Johnson Insurance



Gillian Duff, CAIB  
Honors - Crosbie Job  
Insurance



Kim George, CAIB -  
Munn Insurance



Josephine Luby, CAIB  
- Crosbie Job  
Insurance



Tara O'Connell, CAIB  
- Aon



Ryan Peyton,  
B.Comm., CAIB -  
Wedgwood Insurance



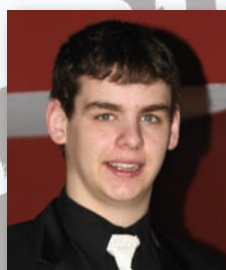
Tara Walbourne,  
CAIB - Crosbie Job  
Insurance

## David A. Woolley Award



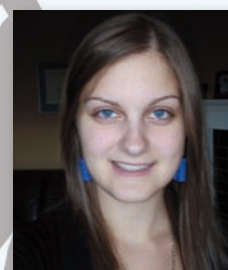
Tara Walbourne,  
CAIB - Crosbie  
Job Insurance

## BIP Scholarship



Matthew Parsons  
son of Dianne  
Thompson

## IBAN Scholarship



Andrea Collins  
Daughter of  
Meleta  
and Bill Collins



# Commercial Insurance

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

- Manufacturing
- Retail
- Services
- Wholesale
- Trades

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



**Wawanesa**  
Earning Your Trust Since 1896

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

Auto – Home – Business – Farm – Life and Group



**Partnership** *Powered by Compu-Quote*

*Facilitating solutions for  
the insurance industry*



**COMPU-QUOTE**  
[www.compu-quote.com](http://www.compu-quote.com)

## Your Premium Financing Advantage



Darrell Blenus  
President

[darrell@ifs-finance.com](mailto:darrell@ifs-finance.com)  
(902) 481-6014 or (877) 481-6014

Wendy Whitehead  
Sales Manager

[wendy@ifs-finance.com](mailto:wendy@ifs-finance.com)  
(902) 401-3900 or (877) 481-6017

### 24/7 Online System

Instant Quotes, Contract Production, Account Lookups and Additional Premiums are handled through your Secure Account

### Flexible Finance Plans

Standard 9 payment plans, Continuous 12 payment plans, Recreational Vehicles, Six Month Plans, Commercial plans with competitive rates

### Convenient Payments

Pre-authorized, Post Dated, Bank Payments, Internet



IFS Financial Services Inc.  
1-800-565-1153  
[www.ifs-finance.com](http://www.ifs-finance.com)

# IBANS 61st Annual General Meeting & Presidents Dinner

The Insurance Brokers Association of Nova Scotia (IBANS) held their 61st Annual General Meeting September 23, 2010 at Ashburn Golf Club. The meeting was directly followed by the President's Dinner, where the new officers and directors were introduced to both members and industry guests. The keynote address was given by Dan Danyluk, Chief Executive officer, Insurance Brokers Association of Canada (IBAC). During



his speech, Mr. Danyluk extolled the importance of the broker network, and overviewed the work being done at the national level. He also expressed his pleasure for being able to be part of the evening and looked forward to working with the newly elected Board of Directors for IBANS.

*Dan Danyluk, IBAC CEO, speaking at the President's Dinner*

- |                       |  |
|-----------------------|--|
| <b>Chairman</b>       | Ken Myers, B.Comm., CAIB, FCIP           |
| <b>President</b>      | Carolyn James, CAIB                      |
| <b>Vice President</b> | Richard Bishop, B.Comm., CRM, CAIB, CCIB |
| <b>Treasurer</b>      | Sarah Amirault                           |
| <b>Director</b>       | Barbara Bradshaw, CAIB                   |
| <b>Director</b>       | Donald Abbey                             |
| <b>Director</b>       | Glenna Boudreau, CAIB                    |
| <b>Director</b>       | Gary McIntyre, BBA, CIP                  |



As part of the evening's events, two scholarships were awarded. The first was the Rus Rice Bursary, which is open to the family's broker members in all the Atlantic Provinces. Each year the selections committee rotates between the Atlantic Provinces and this year the Insurance Brokers Association of New Brunswick (IBANB) chose Rachel Miller as the award recipient. Rachel is currently attending Dalhousie University and hopes to be accepted into the Pharmacy Program, once she completes her first year of sciences. Rachel's mother is Sharon Allen, who works with King Bedford and Beacon Insurance, a Member of the Huestis Group, in Halifax.



*L to R: Ken Myers, Carolyn James and Rachel Miller, recipient of the Rus Rice Bursary*

The C.D. Fraser Scholarship was presented to Crystal Nickerson. Crystal was chosen by the IBANS Selection Committee to receive this scholarship, based on her excellent grade point average, and her work in the community.



*(Above) L to R: Ken Myers, Carolyn James and Crystal Nickerson, recipient of the C.D. Fraser Scholarship*

*(Left) L to R: Richard Bishop, Barbara Bradshaw, Sarah Amirault, Carolyn James, Gary McIntyre, Glenna Boudreau, Ken Myers, and Executive Director, Karen Slaunwhite. Missing from photo Don Abbey.*



# IBANS Young Broker Network



Colin Brien, CAIB  
Chair, Nova Scotia YBN

How do you engage people in our industry? If you ask me, this can be a major concern for any group, not just groups in our industry. With all the different ways to communicate and grab people's attention, how can you get not only YBN's, but all brokers engaged in events offered in our industry? The number one thing I think that groups like us need to do is show what benefits are in it for its members. WIIFM (What's in it for me)? What I thought was in it for me as I got involved was, the ability to network with people, brokers young and older, company and industry people and learn more about our business from each other. That is what is in it for all networking groups and it is working for YBN in Nova Scotia. We are just completing another successful year for the YBN in Nova Scotia. Initiatives that we have put in place are starting to show results when it comes to getting young brokers more involved in our industry.

The YBN 5th Annual Golf Classic was another great success, with over 100 people in attendance at beautiful o spre

Ridge golf course in Bridgewater. We were very pleased with the turnout, the generous number of prizes that everyone donated, and to top it off the weather co-operated with us. This was also, the first year we raised funds for our YBN bursary for students who take CAIB 1 as part of their studies at the Nova Scotia Community College (NSCC). We did a charity putt and successfully raised over \$500 which will go towards the inaugural bursary for students taking the course, which is going to be offered in January of 2011.

Having been involved with this event since its beginnings, it is great to see how it has grown and provided young brokers a chance to mingle with other brokers, as well as company people on a more social level. These events are all about providing everyone, especially YBN members, with an opportunity to network and build relationships. I have really witnessed the power of this event to allow everyone in attendance to get to know each other better. Most times being a young broker means that you are not a principal or manager in your brokerage and so when the majority of events come up, either you don't get the chance to attend, you don't know about the event or you get overlooked. This is one of the main reasons YBN was created, to give young brokers a chance to meet people they might not otherwise get a chance to, and with great events like our golf tournament, young brokers are really taking ownership and using it to create those opportunities on their own. We all need to continually encourage principals and managers to support their young brokers to get involved and attend these events. Attendance is what makes these events and support from every brokerage is the KEY. o ur next event will be our 3rd

Annual Curling Bonspiel which will take place at the Lakeshore Curling Club in Lower Sackville on March 10th.

We are always looking for YBN members to get involved and help out with our events. Just because you are not on a committee doesn't mean that you are not able to help out. So if you are a YBN member and want to get involved please contact either myself or IBANS. If you are eligible to be a member and haven't signed up, what are you waiting for! Go to the IBANS website [www.ibans.com](http://www.ibans.com) and click on the YBN tab, you will find all the info there. You can also join our face book group under Nova Scotia Young Broker Network. These are some great times to get involved in YBN and make a difference inside and outside our industry. ■

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



**ibans**  
Insurance Brokers Association of Nova Scotia

**BROKER  
EDUCATION  
SCHEDULE**

**Immersion Courses Dates**  
CAIB 2: February 7 – 12, 2011  
CAIB 4: June 6- 11, 2011

**Look for upcoming dates for the  
Professional Selling for Insurance  
Brokers Course Coming in 2011**

For more information contact  
Keri Foley at:  
Web: [www.ibans.com](http://www.ibans.com)  
Email: [keri@ibans.com](mailto:keri@ibans.com)  
Phone: 902.876.0526

# IBAPEI Awards Dinner



*(Left) Starting bottom left:*

*Paul Power, CIP - PEI Mutual Insurance; Jennifer Gillis, CIP - PEI Mutual Insurance; Andrea Shaw, CIP - HL Sear Insurance Ltd.; Shelley MacRae, CIP - Cooke Insurance Group; Darlene Robertson, CIP - Cooke Insurance Group; Donna McNeill, CIP - Cooke Insurance Group; Susan Ranahan, CIP - HL Sear Insurance Ltd.; Tricia Hashie, FCIP - PEI Mutual Insurance; Sandy Cyr, CIP - Crawford & Company (Canada) Inc.*



*(Above)*

*Mark Willson of Hynman & Company Ltd. accepts an award for the Top CIP Student from Terry Shea, General Manager of PEI Mutual Insurance Company who sponsored the award.*



*(Above)*

*Susan Ranahan, CIP of HL Sear Insurance accepts the award for Top CIP Graduate from IBAPEI's new President, Darke Carr.*

  
**Sunderland Marine**  
Mutual Insurance Company Limited

**Sunderland Marine opens branch office in Canada!**

**With a head office based in the UK, Sunderland Marine is one of the largest specialist marine insurers worldwide for commercial fishing vessels, tugs, harbour craft & aquaculture risks.**

The Company is now able to offer a local point of contact for Canadian business and is pleased to announce the opening of a new branch office.

200 Waterfront Drive, Suite 160, Bedford, Nova Scotia, B4A 4J4  
Tel: +1 902 405 7773 • Fax: +1 902 405 8338  
E-mail: [canada@sunderlandmarine.com](mailto:canada@sunderlandmarine.com) • Website: [www.sunderlandmarine.com/canada](http://www.sunderlandmarine.com/canada)





**YOUR VISION. OUR EXPERIENCE.**



Simmlands introduces:

- Hunter McCorquodale acquisition and our Life & Disability Products
- Destination and Contingency Insurance Products
- Hospitals, Surgical Centres and Medical Clinics

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

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

# CALENDAR OF EVENTS 2010 & 2011

## DECEMBER

1	National CAIB/CPIB exams	Various locations
1	IBAC Director Orientation	Toronto, ON
2	Mt. Allison University "Cost to Educate A Broker" Survey Results Presentation	Sackville, NB
7	IBANB Board Meeting	Fredericton, NB

## JANUARY

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

## FEBRUARY 2011

7-12	Nova Scotia CAIB 2 Immersion	Halifax
11	IBANB YBN Curling Bonspiel	Moncton, NB
9	National CAIB/CPIB exams	Various locations
27-28	IBAC Strategic Planning	Toronto, ON

## MARCH 2011

10	YBN Curling Funspiel	Lower Sackville, NS
----	----------------------	---------------------

## APRIL 2011

6-11	NB Fundamentals Immersion	Fredericton
6	IBANS Convocation	Halifax
6	IBANS Insurance Awards Dinner	Halifax
11-16	New Brunswick CAIB 1 Immersion	Fredericton
13	IBANS Annual MLA Dinner	Halifax
16-21	New Brunswick CAIB 3 Immersion	Fredericton

## MAY 2011

4	National CAIB/CPIB exams	Various locations
---	--------------------------	-------------------

## JUNE 2011

6-11	Nova Scotia CAIB 4 Immersion	Halifax
------	------------------------------	---------

## JULY 2011

6	National CAIB/CPIB exams	Various locations
---	--------------------------	-------------------

## SEPTEMBER 2011

7	National CAIB/CPIB exams	Various locations
28	IBANS AGM/President's Dinner	Halifax



**The Insurance Company  
Of Prince Edward Island**

*People you know you can trust*

**Represented by Brokers  
throughout the Maritimes**

**Proud Sponsored of**

**2009**



— JEUX DU —  
**CANADA**  
— GAMES —





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



# Eliminate your Premium Collections

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

*Keep it local - Where your business is appreciated*

## Premium Finance Services Ltd.

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

# Introducing Risk Relief



Extra Strength Underwriting



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