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Message from the President IBANB

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*Geordie Lamb, CAIB
President IBANB*

As I sit down to pen my first article as the newly elected president of IBANB, I have to pause for a second to gather my thoughts. It will definitely take some adjustment getting used to being the president of our great association.

I think back to our recent Annual General Meeting, when I stated that one of my focuses this year was to have everyone in our broker community stand up, be proud and focus on us the "INSURANCE BROKER". It is time to stand and be proud of who we are and what we do. We are "Consumer Advocates", we are "Advisors", and we are "Small Businesses", in nearly every community.

We need to show everyone how different we are from the direct writers and the banks. We are in the community and we are there for our clients when they need us the most. So, please give yourself a pat on the back for a job well done.

This will not be an easy task, but with all the caring, dedicated and passionate people working "together", we can do it. We can maintain our channel.

"WE ARE INSURANCE BROKERS"

One more thing to remember is behind each great leader is a great team, and we are in good hands at IBANB with our current board members, of whom without their passion, dedication and drive I would not be able to do my job.

"BE A BROKER BE INVOLVED"

One final thought in closing is that we are under threat from the directs and the banks, so keep in mind that, "individually we will fail", but "together" we will beat the directs and banks and maintain our channel. ■

*Geordie may be reached at
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Au moment d'écrire mon premier article à titre de président fraîchement élu de l'ACANB, j'ai besoin d'un instant pour rassembler mes idées et pour me faire à l'idée de présider notre belle association. J'admets qu'il me faudra un peu de temps pour m'habituer à mon nouveau rôle.

Je repense à notre récente assemblée générale annuelle et à ce que j'ai dit. Entre autres, que je tenais cette année à faire en sorte que tout le monde dans notre communauté des courtiers puisse s'affirmer et montrer sa fierté d'être une « courtière d'assurances » ou un « courtier d'assurances ». Il est temps d'être fiers de ce nous faisons et de qui nous sommes. Nous sommes des « défenseurs des consommateurs » et des « conseillers » et nos « petites entreprises » ont pignon sur rue presque partout dans la province.

Il faut que nous montrions à tout le monde à quel point nous sommes différents des assureurs directs et des ban-

ques. Nous sommes présents dans la communauté, nous sommes là quand nos clients ont le plus besoin de nous. Alors, n'hésitons pas à nous féliciter pour notre excellent travail.

La tâche ne sera pas facile, mais en tant que gens attentionnés, dévoués et passionnés qui travaillent « ensemble », nous pouvons y arriver et garder intact notre réseau.

« NOUS SOMMES DES COURTIER D'ASSURANCES. »

Et n'oublions pas que derrière chaque bon leader, il y a une bonne équipe. N'oublions pas non plus que nous sommes entre bonnes mains à l'ACANB avec les membres actuels de notre conseil d'administration. Sans la passion, le dévouement et l'enthousiasme qui les animent, je serais incapable de faire mon travail.

« COURTIER ET COURTIERES, ENGAGEZ-VOUS! »

Permettez-moi d'ajouter en terminant

que, sous la menace que représentent les assureurs directs et les banques, nous devons prendre conscience que, si nous agissons individuellement nous échouerons, mais que si nous prenons l'engagement d'agir « ensemble » nous l'emporterons sur les assureurs directs et les banques et nous réussirons à garder intact notre réseau. ■

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Lobster Pond Chapter of the Order of the Purple Duck Closes



It is with regret that we announce the closure of the Lobster Pond Chapter of the Order of the Purple Duck.

The Purple Duck is an organization in North America that is made up of the past presidents of the various state and provincial insurance brokers associations and the Lobster Pond Chapter was established in Atlantic Canada on October 5, 1988.

The first gala was held in St. John's, NL and that particular evening there were 21 past presidents inducted into the Order, as well as, inducting three

out of town guests from Ontario and Manitoba. Historically, this event has been held in conjunction with the "Atlantic Alliance" conventions so as to have as many inducted members and "to be inducted" members in attendance from all four provinces.

The evening was held with the assistance of contributions from our industry partners, as well as the four provincial associations combined with a fee for the evening from each attendee. It was a 'black tie' affair and always well attended.

Over the many years the evening was arranged by volunteers such as Bill MacEachern and Gordon Full, along with Sarah Raine, Phyllis Veinot, Nancy Thorne, Paulette Holder and Millie Pettigrew. As a result of these events, we had built up a bit of a war chest which Sarah Raine had invested to be used for future gala evenings. Unfortunately, after many years of dedication, Sarah Raine is retiring from her

position as "keeper" of the funds and we had to make arrangements with the investment.

As a result of this, we had IBANB CEO, Andrew McNair send out a letter to his counterparts in the Atlantic Provinces. We wanted to see if any of the past presidents would volunteer to take over the duty as keeper of the war chest and assist in arranging for this special evening every few years – there was no response.

As a result of this, it was decided that the Lobster Pond Chapter of the Order of the Purple Duck would be closed and the remaining funds that totaled \$3,897.80 would be donated to WICC. Sarah Raine, Nancy Thorne and Paulette Holder met in Saint John recently and the funds were turned over to Nancy Thorne, Chairman of WICC on behalf of the Lobster Pond Chapter.

We felt it was important to mark this event and to let everyone know that this does not have to be the end of this wonderful tradition – if anyone wants to start the Chapter up again, it would be welcomed.



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Message from the President IBANS



*Sarah Amirault, CAIB
President IBANS*

Charting a New Course

Recently I was speaking with a fellow broker about the Association and I was asked a very important question: "How is the consolidation of brokerages impacting IBANS"? This question is a timely one, and one which has been front and center in Board conversations for the last couple of years.

As brokers and members of the Association we are all painfully aware times are changing. The way we did business five or 10 years ago is no longer adequate to maintain and grow our businesses. The time has come to reinvent our business models so brokers can meet the consumer where they are and provide customer service when they expect to receive it.

The Association is in the same position. We need to adapt to our changing environment and be proactive by anticipating what the future will hold in the next 10 years. This is easier said than done as none of us have a crystal ball, but

what we do have is years of experience and knowledge within our membership; these strengths will be what we draw upon to chart our new course.

As we move forward it is imperative that we remain informed and aware of what is occurring in our industry both with regards to ownership of brokerages and the consolidation of markets. There are important conversations to be had regarding these issues, such as: Who can be a member in IBANS, and in what capacity?

This could involve change or keeping the status quo, but the choice must be made by this Association as a whole. We also need to know what we mean by the word "broker". Has the role of a broker evolved or has it remained the same? Should a brokerage be defined by ownership or should it be defined by operations?

I believe every member of IBANS has an opinion on these issues and we **MUST** engage in conversations to ensure all points of view are heard. The reality is 70% of broker principals are between the ages of 50-69. These demographics are staggering and highlight the serious issue of ownership and perpetuation of the broker channel and what their impact will be on the Association. We must address these issues sooner rather than late.

So what are we going to do about these issues and our current reality? We are going to engage and have these difficult conversations with the goal of making our Association stronger. We need to

work together on all levels and make a commitment to the future. The IBANS board has already been looking to the future.

In July of this year, the Board of Directors participated in a strategic planning session to begin the work of creating our positive future. We have identified four main thrusts: First we need to ensure IBANS is, and remains, the face and voice of brokers within the industry as well as to the public sector. Second, we must grow the number of IBANS members who are actively engaged with the Association. Third, we must enhance recognition of and pride in the broker community. Finally, we must ensure that IBANS is a viable and relevant organization. This work is not only achievable but necessary to ensure the broker voice remains one of influence with its stakeholders.

On November 21st, IBANS will have held a Town Hall Meeting to begin these important discussions. I look forward to working with the IBANS membership to chart our new course and also sharing with our stakeholders our future direction. ■

*Sarah may be contacted at
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IBANS Annual General Meeting & President Dinner 2012



Carolyn James, IBANS Chair, proudly presents Joe Davidson, Davidson Insurance Ltd. with the W. Ritchie MacCoy Award.

IBANS Board of Directors from l to r: Gina McFetridge, Director; Karen Slaunwhite, Executive Director; Sarah Amirault, President; Liz Cosgrove, Director; Carolyn James, Treasurer; Cathie Robski, Director; Glenna Boudreau, Vice President. Missing – Richard Bishop, Chairperson.

Sarah Amirault, IBANS President presents Tomas Stryncl, Aon Reed Stenhouse Inc. with the 2012 C.D. Fraser Memorial Scholarship.



Message from the President IBAPEI



*Dan McInnis, BBA, CIP, CAIB
President IBAPEI*

The Changing of the Guards

On October 30, 2012, IBAPEI held their AGM and elected a new slate of officers. The following is a list of the 2012 - 2014 executive:

President

Dan McInnis, BBA, CIP, CAIB

Past President

Darke Carr, BBA

1st Vice President

Mark Hickey, CIP, CAIB

2nd Vice President

Karen Doiron, FIIC, CCIB

Treasurer

Darke Carr, BBA

Secretary

Stephanie Cooke-Landry, BA, CIP

Directors:

Skip Beirsto
Blake Craig
Helen Hyndman
Sally MacDonald

Worth noting is that this is Dan McInnis' second time at the helm, he was also president in 2004 – 2006. We appreciate Dan's commitment to take us forward for the next two years!



In the photo: Dan McInnis, IBAPEI President and Darke Carr, IBAPEI Past President

Absent from the new executive is Fred Hyndman. For the first time in over 22 years he will not be the secretary for IBAPEI nor will he be on the executive. IBAC records show that F. E. Hyndman represented PEI in 1973 in Saskatoon, Saskatchewan at, what was then called, the Canadian Federation of Insurance Agents and Brokers Association. This would mean that Fred has served an impressive 39 years!

An excerpt from his 1973 report states: "The Insurance Agents Association of PEI report will, we hope, be the briefest you will hear. Our association exists only nominally – and continues in a state of semi-consciousness. For all practical purposes, no association exists, though an executive committee does hold regular-quarterly meetings and an Annual Meeting will again be held this fall."

Fred Hyndman was president of the Association in 1977-78 and attended

IBAC's AGM in Quebec City. An excerpt from his 1977 report states: "I will not supply you with a detailed report and I remind you that our province generates less than 1% of the premium income of Canada and I think that we will endeavor to take less than 1% of the time of this meeting. ... It is with gratitude that our association acknowledges the research, consultation and educational support provided on our behalf by Federation officers and staff. It is probable that no provincial association so depends on the leadership and assistance of Federation."



In the photo: Fred Hyndman, Hyndman & Company Ltd. attending his last "official" IBAPEI AGM where he gave up the coveted title of IBAPEI Secretary after 22 years.

They say that history repeats itself, but in this case we have been singing the same tune for almost forty years - not much has changed except the actors. We will miss Fred Hyndman's wealth of knowledge, depth of experience and steady guidance as we navigate the coming years. ■

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2012 IBAPEI Annual Awards Banquet



IBAPEI Graduates

The Insurance Brokers Association of PEI would like to congratulate the graduating class of 2012!! Your accomplishments are something to be proud of – education is an important part of what makes you a true insurance professional and a knowledgeable advisor for your clients.

Kristen MacKay, CIP – Hyndman & Company Ltd.
Kathy Dingle, CIP – Hickey & Hyndman Insurance Ltd.
Darren Baglole, CIP – PEI Mutual
Mark Willson, CIP – Hyndman & Company Ltd.
Mark MacDonald, CIP – PEI Mutual
Eddie Trail, CIP – PEI Mutual
Rosalee MacPherson, CIP – ICPEI
Pamela Gordon (GIE) – Hyndman & Company Ltd.
Crystal Gallant (GIE) – PEI Mutual

Top Graduate



IBAPEI is proud to sponsor an education award for the Top Graduate. The recipient of this year's award is Mark Willson, CIP of Hyndman & Company Ltd.

Congratulations Mark! *In the photo: Dan McInnis, BBA, CIP, CAIB, President of IBAPEI presenting the award for Top Graduate to Mark Willson, CIP, Hyndman & Company Ltd.*

Top CIP Student



PEI Mutual Insurance Company sponsored the award for the Top CIP Student. The award went to Karen Bernard of Crawford & Company (Canada) Inc. Congratulations Karen!! *In the photo: Terry Shea, BBA, CGA, FCIP, President and CEO of PEI Mutual Insurance presenting the award for Top CIP Student to Karen Bernard, Crawford & Company (Canada) Inc.*

Message from the President IBAN



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

Greetings from Newfoundland! As I write this article, the weather has turned and we are starting to experience winter. We had a nice fall, but old man winter appears to be making his presence known.

We recently held our AGM on October 30th and our working board looks to be much the same. We have shuffled the deck a little as CJ Nolan moves into the role as vice president, while Jason Sharpe comes on as our YBN representative. Kent Rowe has agreed to stay on the working board as a director having completed his term as YBN president.

Political Action

- There has been little action on the political action front. I was lucky enough to speak with our Senator Beth Marshall and we had a lovely chat. We hope to engage our MPs in the near future.

- Locally, we have seen a shuffling of the deck as we now have a new Minister in charge of our portfolio. Minister Nick McGrath is now the Minister of Service NL. We hope to meet with the minister in the early new year as he gets more comfortable in his new position.

BIP

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

- Kelly has arranged for us to run the Goal of the Game promotion again with the St. John's Ice Caps. We feel this is great exposure for the BIP brand. We have signed on for 10 dates, with the right to run the promotion once in each round of the playoffs.

- We were involved with Skate NL at Sport Fest and got the Bipper out there on a number of giveaways.

- Kelly has just issued a Request for Proposal to run a social media campaign to draw attention to the BIP brand and increase our profile in the community. We will keep you all apprised of how this turns out.

- Kelly unveiled the new BIP commercials at the AGM.

Technology

- Bill Simms continues to work as our CSIO director for Atlantic Canada. He presented a number of IBAC papers at the AGM. We are looking forward to Bill's input and insights.

- Bill continues to work on our website and is learning about the editing functions on the website.

Membership

- Our out reach efforts continue to bear fruition as we have brought on two new members, Action Insurance and Sealand Insurance. We are looking forward to working with both firms. We hope they take avail of using the BIP, our education programs, and participate where ever possible.

- Our members were recently treated to our annual E&O seminar. It was well received by our members.

Education

- We recently held our joint convocation with the Insurance Institute. We had 8 CAIB, one CPIB, and one Best Practices - Elite Force Producer Academy graduate(s). Congratulations to all graduates!

- Our current registration for fall programs is strong with over forty registrants between all programs.

YBN

- Jason Sharpe takes over from Kent Rowe as president and assumes the YBN role on the working board. I look forward to Jason's insights and look forward to working with him in the upcoming year.

- The YBN have a few irons in the fire for the 2013 year and I am sure we are all eagerly anticipating seeing them come to fruition.

Miscellaneous

- I recently attended the IBAC AGM in Niagara on the Lake. It was a wonderful event and hosted fabulously by IBAO and TIC. St. John's will see the 2013 event. Preparations are underway as we speak. The hotels are booked and our local committee is working diligently with Felicity Alexander and the IBAC staff to make next year's event a memorable one!

- Congratulations to IBANB on hosting a successful Atlantic Insurance Brokers Convention in October. It was a fabulous event and I am sure that all who attended will agree that it will be hard to beat! ■

*Basil may be reached at
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basilcrosbie@crosbiejob.com*



IBAN Graduates of 2012

Elite Force - Producer Academy Graduate



Paul Vokey
South Coast Insurance

IBAN Scholarship Recipient



Grant Rose

CPIB Grad & TOP CPIB Award



Kelly Hickman
South Coast Insurance

CAIB Honours Graduate & TOP CAIB Award



Sebrina Davis
Johnson Inc. Insurance

CAIB Graduates



Annette Sullivan
Munn Insurance



Kelly North
Johnson Insurance



Megan Lane
Munn Insurance



Michelle Ellard
Johnson Insurance



Renee Waddleton
Munn Insurance

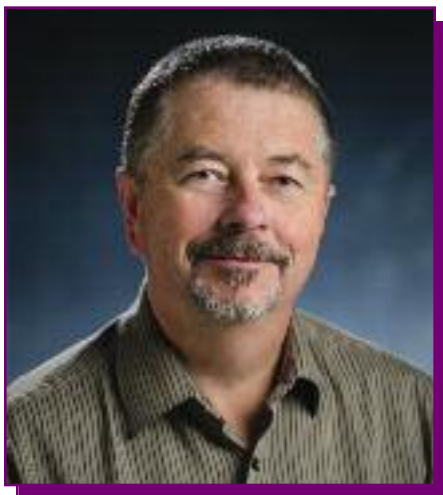


Vanessa Tucker
Steers Insurance



Stephanie Bennett
Munn Insurance
David A. Woolley Award Recipient

Minimize Your Marketing Risk



Doug Daley
Kiers Marketing Group

Most brokers have a yearly advertising/marketing budget and try to spend it where they will get the maximum return on their investment. This can be risky. If it gets spent in the wrong place, it could hurt the bottom line.

For years, marketing experts have been asked where the best place to spend advertising/marketing dollars is. Of course, there is no standard answer because every insurance office has different factors affecting their market. However, there is a proven formula that has worked for many brokers, and when you think about it, it makes a lot of sense.

It is called the 60-30-10 Marketing Rule. If you are not using it, you might want to give it a try. To get started, just break down your target market into these three groups.

1. Existing and previous customers
2. Prospective and interested customers
3. Everybody else

Existing and Previous Customers

I would venture to guess that this group accounts for up to 80% of your sales in the next year or more. It's not really a guess because businesses in most market sectors experience the same thing – customers that have bought from you are far more likely to buy from you again.

It is good practice to devote 60% of your marketing efforts to this group. Why invest your time and money in clients you already have? To keep them, that's why. Think of the lifetime value of a customer that keeps coming back year after year.

This group represents your largest profit centre and should be nurtured, not ignored and is also considered the path of least resistance. The sales process is considerably shortened because they have already bought from you, know who you are and how you work. Actively marketing to this group also increases the probability that they will renew their policies and refer you to new customers.

Prospective and Interested Customers

There is a group of people that, at one time or another, have contacted your company looking for information or a quote, opted in to your email list or met you at a trade show or networking function. These people have not done business with you, but have showed some interest in what you have to offer. 30% of your marketing efforts should be spent on this group to get them off the fence to buy from you.

Although only 30% of your budget is spent on these prospects, more of your

time and effort should be spent on getting these people to buy. This group represents the future growth of your company.

Everybody Else

The 60-30-10 Marketing Rule says to spend 10% of your efforts on untargeted marketing to everyone not represented in the first two groups. The actual budget you spend on this group may be more but because mass media can be pricy, only 10% of your overall focus should be put to this group. Your ads should be aimed at everyone. Plus, there will be spillover into the first two groups. The idea is to do a broad sweep across the public to find a few people who will become interested prospects. Some people call it the shotgun approach.

The 60-30-10 percentages may not work for all of you, but it is a formula to consider when putting together your next advertising/marketing budget. You may have to tweak the numbers to fit your market, but the concept is sound and has worked for many successful brokers. ■

Doug Daley is the Vice President of Sales and Marketing with Kiers Marketing Group in Fredericton. Doug can be reached at ddaley@kiers.com or by visiting www.kiers.com.

IBANB Recruitment Video

*Please check out IBANB's
YouTube channel
(www.youtube.com/nbbrokersTV)*

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video designed to
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IBANB CEO Report



*Andrew McNair, CAIB
IBANB Chief Executive Officer*

Well, now that we have the busy fall season behind us we can now concentrate on getting through winter. As I write this article, I can hear the rain from hurricane Sandy hit the windows. Just maybe by the time you're reading this, that rain will be snow...let's hope so because nobody likes a green Christmas.

Since my last article, IBANB held its Annual General Meeting which saw Geordie Lamb of Carnaghan Taylor Fowler Insurance step into the role as president. I would like to take this opportunity to thank Geordie for his continuing commitment to IBANB and I look forward to working with him during his term as president. Congratulations Geordie! I would also like to recognize and thank Lisa MacDonald of Solutions Insurance for joining us as a director on the board. Welcome Lisa! The new board photo is in this issue and I encourage all IBANB member brokers to take a minute to see who your board members are and to thank them for their commitment to IBANB and the broker distribution channel in New Brunswick.

During the morning session of our AGM we were fortunate to have George Cooke, CEO of The Dominion speak to us on the topic of broker perpetuation and the importance of keeping the broker distribution channel strong. Thank you again to Mr. Cooke for taking the time out of his busy schedule to make a stop in Fredericton to share his insights with our membership.

Also in attendance for the day's meetings was Stephen Halsall, local Saint John broker and President of the Insurance Brokers Association of Canada. One of Stephen's main focus' this coming year during his term as IBAC president is broker perpetuation. Thank you Stephen for your words on this important issue as we move forward into 2013 and beyond.

Wow, 2013 and beyond! Yes, the new year will be upon us before we know it and we will be preparing for what is always a busy spring while continuing to work on existing and ongoing issues and projects. One exciting new initiative we will be launching in early 2013 will be our renewed sponsorship program for insurers to support our provincial marketing efforts. The new 'Corporate Partnership Programme' will provide insurers the opportunity to partner with IBANB at various levels of sponsorship which will provide them with exposure at many of our events over the entire year rather than on an 'event by event' basis. I look forward to rolling out this program and working with our insurer partners as we ensure the longevity of the broker distribution channel in New Brunswick.

Another initiative that IBANB is excited to be part of, and is very anxious to offer to our members, is the mobile app recently developed and launched by IBAO in conjunction with MyInsuranceShopper. This mobile app, available on all three platforms (iPhone, Blackberry, and Android), can be customized with your brokerages logo and colours to make it look like your own app. Once signed up for it you can offer it to your clients to download so that they can have your contact info, claims assistance, etc. right at their fingertips at all times. We look forward to having this available to our members as we continue our work on broker perpetuation into the future.

Speaking of perpetuation and the future...by the time you are reading this, many of you will have already seen the recruitment video that we launched at our Convocation on November 8th. This two and a half minute, upbeat video featuring five IBANB Young Brokers speaks candidly on the many reasons to become a broker.

The video was designed to speak to today's potential new brokers. This video will be used online, at job fairs, trade shows, and wherever we can get the message out that we work in an awesome industry. If you can't find it online, let us know and we'll make sure you see it.

To all brokers and industry partners - may your New Year's resolution be to do whatever you can to help ensure the longevity of the broker distribution channel.

As I close this article, I do so while still running on Halloween candy...as you read it, it will likely be on Christmas candy. I wish you all Happy Holidays and trust you all have opportunity to spend time with friends and family during one of the best times of the year.

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

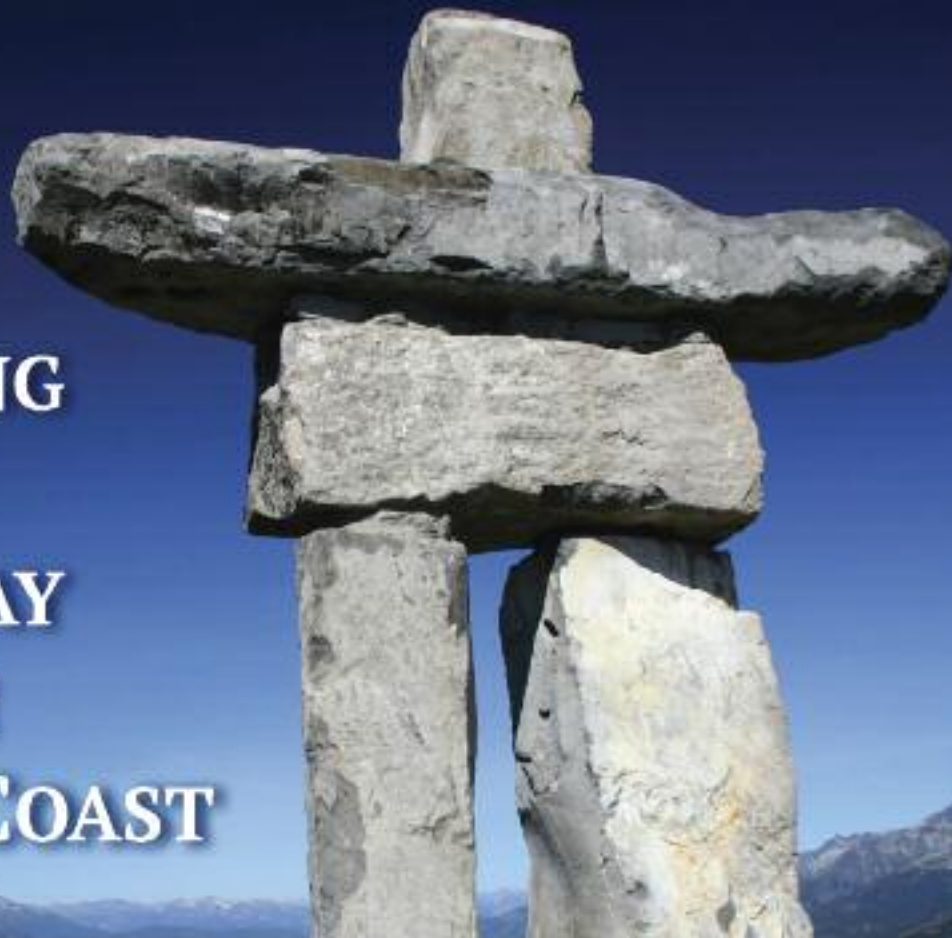
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IBANB Past President, Marc Leger makes a presentation to George Cooke, CEO of The Dominion for his commitment to the broker distribution channel.



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

One of the hardest things to do as a young broker is to pick up that phone, call a stranger and ask for their business. How many pages into the business directory will you get to before your confidence is completely shot? At this point the old method of having your boss hand you a business directory and say "Go" may not be the best approach to sales. First of all, sales is a numbers game and regardless of what sales strategy you employ, the more contacts you make, the greater the opportunity to make a sale. Without a strategy, the likelihood of your success is significantly diminished. Well rounded sales strategies include target marketing, which essential splits up an industry into smaller segments allowing you to focus attention on a couple business types rather than an entire industry. For example if you want to write contractors maybe focus on plumbers, electricians and carpenters rather than prospecting contractors as a whole. Specialize or become an expert in your segment. Know the exposures and products available for your customers. Finally creating centers of influence by getting involved in industry associations and volunteering in your community are helpful ways to help develop centers of influence and get your name out there.

Our aim is to bring attention to the importance of continued education and professional development within our industry. Developing best practices early in your career will dictate your success later on. The Brokers Association offers a range of programs for new and experienced brokers. The Elite Force Best Practices Producer Academy which is put on by IBAC is essential for a new broker to help establish best practices. Professional sales courses and Executive MBA programs are also offered which are aimed at promoting continued education. These programs are available to all members. As a graduate of the Elite Force Best Practices Producer Academy program I can personally speak to the effectiveness of this. The skills I've learned will follow me throughout my career.

The bottom line is we need to better educate our workforce so we can truly differentiate ourselves from our competition and continue to develop our intrinsic competitive advantage of choice and advocacy.

As for news....the recipient of our YBN Bursary this year is Lauren Sampson from Louisdale, Nova Scotia. Lauren is a Business Administration student at the Nova Scotia Community College - Port Hawkesbury campus. Lauren spent the past summer working for Bluenose Insurance in St. Peters. We were quite excited to see an applicant who has insurance related work experience. The bursary program is a great way for us to encourage people like Lauren to research job opportunities in the industry. Another point I'd like to quickly mention is summer internships. As a brokerage, if you have the opportunity to hire a student, give it a shot, it will pay dividends down the road. ■

*You may contact Sean at (902) 835-1262
or via email at smurray@wclbaud.com.*



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Viewpoint



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

Broker Campaign Builds

The Broker Identity Program (BIP), heading towards its 25th anniversary, is a wonderful demonstration of what brokers can accomplish when we all pull together. More and more members are benefiting from the investment that has been made in this program over the years, building awareness and image for the profession and helping to uphold broker reputation at a time of increasing competitiveness within the industry.

Brand recognition research continues to confirm the power of the BIP symbol and slogan. Our BIPPER logo is known to play an important part in the decision-making process. As our collective brand awareness builds, the opportunities for brokers to align themselves to such an effective campaign have never been better.

IBAC, on behalf of all brokers, will be launching new television commercials and expanding our online advertising presence in 2013 with a campaign designed to disseminate the broker value proposition further than ever before. Brokers have the opportunity to leverage this national brand-building efforts and put them to good use to boost their own marketing efforts.

The 2013 media plan will again consist of a mix of television (for its reach, influence and persuasiveness), and online advertising (for its ability to engage people for longer than 30 secs, and lead them to look for a broker). We are very grateful for the continuing support of our insurer partners in our efforts to explain the broker brand values to as many people as we do.

The new TV commercials are an evolution of our signature magenta blanket campaign, extending the highly effective "Sleep Easy" campaign theme. Consumer research has proven over and over that the imagery and customer service message in our advertising is both distinctive and appreciated by insurance buyers of all stripes. The new creative represents another large stake in the ground for the profession's claim of working on the customer's behalf, summed up in our ongoing campaign slogan "Your best insurance is an insurance broker".

We have produced a new 30 sec spot and three 15 sec television spots, in English and French, which address the home, auto and business segments. Modern in style, each spot tackles the prevailing mindset of "All I need to know is much it costs" head on, with reminders about the depth and customer focus of broker services. Customized versions of these can be made available for association or individual broker use.

The TV schedule will consist of high quality news, sports and entertainment shows that will run through the winter/spring and next fall, along with politically-oriented properties. Preference will be given to programs that have particular Canadian appeal and are proven to have audiences with high concentrations of P&C buyers.

Research shows that customers continue to find insurance, and their various options for purchasing it, confusing. We have therefore also produced a four and a half minute informational video that explains, in an entertaining way, exactly why a cus-

tomers' best insurance is indeed their insurance broker. Like the advertising, this video can be tailor-made for associations or individual brokers to place on their own websites.

All of our online advertising will contain links that when clicked will take visitors through to this video (and others) on the IBAC website.

The BIP identity adds extra credibility and respect for any broker that displays it on their external signage, business cards, websites, reception areas, office windows and doors, meeting rooms and marketing materials of all sorts. Your provincial association will be glad to help you make sure that when people are looking for a broker they can easily find you. Remember the logo is a trademark. It should be used but not abused. Your association can also provide you with the Official Guide to the Use of the BIP logo so you can "Sleep easy" knowing that you are using it correctly.

The new advertising campaign for 2013 will cause many people to consider their insurance options with fresh eyes. Let's be sure that we're all in step, ready to demonstrate the unique broker difference when they arrive. ■

*Stephen may be contacted at
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shalsall@halsallinsurance.com.*



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February 8, 2013

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**Expect to see an email
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INSURANCE AWARDS

Entering its sixth year the Insurance Awards Program recognizes significant peer achievements and promotes best practices by those in the Nova Scotia broker community. With several award categories designed to recognize both the work of individuals and brokerages, it is truly an evening of celebration. If you know someone who deserves to be nominated, be sure to watch for nomination information at www.ibans.com in 2013.

Wednesday, April 3, 2013
Prince George Hotel

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Jeff Cunningham, A&I Business Development Specialist
Wes Gray, Commercial Underwriting Manager



IBANS Professional Development Report



*Keri Foley, BTHM
IBANS PD Coordinator*

Integrating Education Styles to Fit the Needs of Your Staff

It is well known that teaching adults is much different than teaching youth. Adult learners have greater needs, and these needs are generally more specific. As opposed to being subject-oriented, and future-oriented, adult learners tend to be more problem-centered, and results-oriented. They are taking insurance courses because they actually want to! Some students would argue this by saying they are following continuing education requirements, such as upgrading from a Level 1 to Level 2 license, but they themselves have chosen a profession in the insurance industry and are aware of the need to be current with licensing and training. Insurance is an ever-changing industry, therefore we need to know the best ways to educate brokers, and fit both their needs and the needs of the brokerage.

Understanding the ways adult students learn is crucial for success in this industry. Just as important is the approach taken by individual students to learning. Not every student (adult, or youth) will learn using the same methods. Some students find self study to be effective, while others require in-class instruction. To assist, and respect prospective students and their varied learning styles, IBANS offers a variety of study methods for students.

Adult learners need to understand the “why” behind what they are learning. Adults learn most effectively when they have an inner motivation to develop a new skill or gain new knowledge. They resist learning if the only reason given is that the material will, in some vague way, be “good for them to know.” Students need to know why they are being asked to learn something; they want to know what the benefits will be before they begin learning.

Students should be able to directly experience what they are learning. Experience can take many forms; any activity that gets the students involved and can make the learning practical will be of benefit. If a broker who normally works in personal lines is studying CAIB 3, let them shadow a commercial lines broker so they can see how what they are studying directly applies to commercial clients. This will show the practical side of the material, and

build confidence in the learning process. The other aspect is honoring the life experience your student brings to your organization. Although a student may be new to working in the insurance field, chances are they have purchased some form of insurance in the past. Use this knowledge as a benefit, to not only the student, but for your brokerage as well. Did the student receive above average customer service when purchasing their personal insurance? If not, how could this be improved? This will give the student a much needed boost to their confidence to know you want to hear about their experience and value their opinion on how to improve the brokerage operations.

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

A vertical advertisement for Merit Insurance Premium Finance. The top section has a blue background with a white stylized sailboat logo. Below the logo, the word "MERIT" is written in large, white, serif capital letters, with "INSURANCE PREMIUM FINANCE" in smaller white capital letters underneath. A horizontal yellow band separates this from the next section. The next section has a dark blue background with the text "MERIT AT YOUR SERVICE™" in white. Below this, four white quotes are listed: "LOWEST RATES, MOST FLEXIBLE TERMS", "VASTLY SUPERIOR SERVICE", "SIMPLER, EASIER, BETTER TECHNOLOGY", and "IMMEDIATE RELEASE OF FUNDS DEMONSTRATES INDUSTRY LEADERSHIP". The bottom section has a light blue background with contact information in dark blue text. On the left, it says "MERIT HOUSE", "1246 HOLLIS STREET", "HALIFAX, NOVA SCOTIA", and "B3J 1T6". On the right, it says "TOLL FREE: 1-800-425-2544", "INFO@MERITFINANCE.CA", and "WWW.MERITFINANCE.CA".

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Relationship Matters



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

This past October, many of you gathered in Moncton for the Insurance Brokers Atlantic Convention. While no doubt the ever improving line up of speakers, education and entertainment are significant draws for many, there is another perhaps even stronger and unifying draw for all - relationships. The convention presents an ideal venue to reaffirm existing relationships and establish new ones. Be it with markets or other suppliers, these relationships are ones that are all important to your ongoing success.

One such important relationship for brokerages is the one with your banker, one that you should regularly take the time to nurture. However traditionally the "relationship scenario" is quite simple: business borrows money—business succeeds—business pays back the loan. That's it until another financing need arises. It is unfortunate that during this interim period, business owners often miss a significant opportunity to establish the cornerstone for an ongoing working rapport with their banker. They overlook the fact that this initial transaction can and should be the catalyst to building a mutually rewarding relationship, extending well beyond simply being a name or number to each other. If this describes your situation, it is never too late to change. Choosing and developing a banking relationship can be accomplished

with several simple steps.

First, find out which financial institutions have demonstrated a long term understanding and commitment to your industry. Second, talk to your lawyer, accountant or colleagues as to whom they would recommend. Third, whether seeking financing or daily banking requirements make sure you are in a position to present a profile of your brokerage, its needs and future plans.

Once you have successfully obtained the necessary financing and/ or established your banking requirements, the relationship should not end there. It is important to maintain ongoing regular contact with your banker so he/she gets to understand your brokerage.

Some suggestions in this regards are:

- Keep your banker up to date on your business plan and goals.
- Have your banker out to your premises.
- Use your banker as an introduction to other sources of assistance.
- Report any bad news before your banker hears from others so that they are in a better position to offer assistance.

- To help ensure consistency in your banking relationship, keep your banker up to date so that their eventual successor will have an ongoing record. Additionally, consider meeting your banker's manager who may have a longer tenure in their position and assist in times of transition.

- Keep your own personal finances in order. You do not have to use the same bank, but it sometimes helps to cement a stronger relationship.

- Look to the bank to provide your business with other services that can help you manage your business and personal affairs more effectively, including cash management, investments and estate planning.

So how will you know if you have a solid banking relationship? When your banker presents ideas, suggestions and/or service offerings that addresses your business needs (both present and future), you will then know you can count on your banker as an integral part of your business operation.

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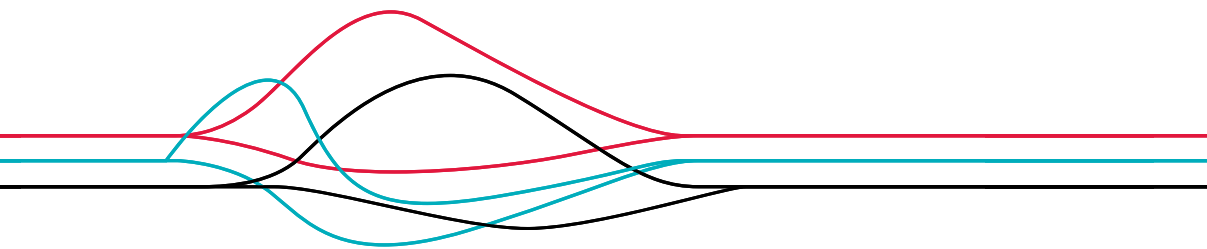
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Roll Out The Barrel!

By: Karen Doiron

What is green, slimy, likes water, is good for the garden and is invading the Town of Stratford?! Rain barrels! The Insurance Bureau of Canada have partnered with the Town of Stratford, PEI, to study the impact of collective rain barrel use. In September 2012, Stratford's utility customers who wished to participate were given a free rain barrel. One thousand new rain barrels, in total, were handed out for the project. The pilot project is to see what impact the 200-litre rain barrels will have on the amount of water that ends up in the town's storm sewers.

IBC's rain barrel study is a good fit with Stratford whose focus has been on sustainability and adaptability to climate change. Mayor David Dunphy says that "as part of our efforts at building a better community, Stratford is committed to adapting to the changing climate." He referred to a survey which showed that 99% of the respondents want some of the Town's resources to be used for environmental protection and sustainability – so it is obviously high on their list of priorities. Dunphy thanked the residents who are participating in the project, calling them "adaptation pioneers," stating that "the project will help our community to better deal with the increased frequency and intensity of rain events caused by the changing climate."

Another added benefit to the Rain Barrel project, besides relieving stress on the town's storm sewers, is water conservation. A quote from the Town of Stratford's water sustainability brochure states: "If we are to continue to benefit from a reliable source of clean water, we all have to change the way we think about and use our water." The rain barrels will help keep water from seeping into basements and will also provide free water for watering lawns and gardens, as well as, other uses like washing the dog.

All too often the insurance industry is seen in a negative light, so it was nice to participate in a positive, feel-good event! ■



Bill Adams, Regional Vice-President for IBC and Coun. Steve Ogden, Chair of Stratford's Utility Corporation



Bill Adams, Regional Vice-President for IBC showing support of the rain barrel project.



Rain Barrel being installed



Mayor David Dunphy



Robert Tremblay, IBC's Director of Research

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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 varied. We had everything from individual fish and chips to mini lamb chops. DJ Harv played an excellent selection of tunes throughout the evening. By all accounts, IBANS 3rd Networking Night was a smashing success. We had the pleasure of hosting over 150 insurance professionals who came out to enjoy an evening of fun and networking.

What amazed me most about the event were our guests for the evening. The day before the event I was reviewing the registration list to see who would be attending, and what was really nice to see was the balance between the number of brokers and insurers. Not only were there an equal number of brokers to insurers but the number of brokers were equally distributed between young brokers and brokers over 40. This means IBANS is 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 our sponsor Intact Insurance were given by Moira Murphy, Regional Branch Manager. The staged photography station was well received

again this year and anyone who had a photo taken and would like to receive a copy, please contact Debbie at the IBANS office and she will send you an electronic copy of your photo. I have seen some of the photos and people had a lot of fun posing with their colleagues. There were also some great door prizes and happy winners. A special thank you to the Young Brokers for holding a 50/50 draw with proceeds going to a bursary they sponsor at the Nova Scotia Community College. Our Young Brokers are in their 2nd year of the bursary program and have made a commitment to its ongoing success.

I want to thank our Networking Night sponsor, Intact Insurance, for supporting this evening and making this great occasion possible. The feedback we have received from those in attendance has been extremely positive. With the turnout we experienced I would say, "Insurance Professionals mark your calendars for October 2013, get your dance shoes ready and we will announce the date as soon as possible".

For those of you who were unable to join us this year I encourage you to attend the 4th Annual Networking Night. If you do, you can expect to spend an enjoyable evening with colleagues, sample a wide selection of appetizers and dance the night away with DJ Harv. I would also like to ask you to mark your calendars for IBANS Insurance Awards and CAIB Graduation on April 3, 2013. It is hard to believe we are entering the 6th 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 2013! ■

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

IBANS Networking Night 2012

Sponsored by: Intact Insurance



You're Fired! – Social Media and Job Security

By: Jennifer Campbell

Recently there have been a number of stories in the news regarding employees who have been fired over social media postings. A clothing store clerk was fired for negative comments posted to a social media page in memory of a teenager who committed suicide after enduring years of bullying. A football referee was relieved of his assignment after posting comments on his own social media page regarding his favourite team. These situations raise the obvious question of what rights an employer has to terminate an employee on the basis of the employee's social media presence.

Very generally, in a non-unionized context and subject to the terms of any contract that may govern the employment relationship, an employer has wide latitude to terminate their relationship with an employee. The major issues are whether reasonable notice was provided and whether the termination violates the employee's human rights. In the non-unionized environment and assuming that reasonable notice was provided and a human rights complaint is not an issue, an employer may fire an employee for any number of reasons that are irrelevant or distinct from the employee's ability to perform the job.

Even if the termination occurs for what may be viewed as frivolous reasons (the employer and employee could fall on opposite sides of the Pepsi/Coca-Cola battle lines), the employer does not have to justify the termination. It does not matter that the reason for the

termination has nothing to do with the employee's ability to do the job or occurs after-hours. Further, it does not matter that the employee's actions will have no impact on the employer's business or economic success. The employment relationship may be terminated for a simple difference in opinions on issues irrelevant to the employer's business and image.

As noted, it is important that the employee is given reasonable notice (which will depend upon a number of factors, including the employee's age, the length of the employment relationship, the nature of the position, etc.). If the employee is not provided appropriate notice, then the employer may be required to compensate the employee for its failure to do so. It is also important that the employee's human rights are not violated. For example, the employee cannot be fired because the employer disagrees with the employee's religious beliefs.

The employer may also need to consider another factor in the context of terminations resulting from social media posts: privacy. If the employee posts his or her opinions on a private social media page and the employer sees it or finds out about it, what grounds does the employee have to challenge the termination? A number of factors will be considered, including whether the employee had a reasonable expectation of privacy when making the online post. In this regard, it may be relevant whether the employee's comments were publicly available or only available to a select group of people (and whether the select group included the

employer or other employees). The importance of privacy was recently highlighted in the *Tsige v. Jones* decision from the Ontario Court of Appeal. This case recognized a tort for "intrusion upon seclusion", which raises potential liability issues for employers who invade their employees' privacy.

As a result of the potential privacy issues that could arise in a case where an employee is fired for social media postings, employers may want to proactively deal with these issues. Employers may consider implementing policies that govern the employer's right to access and investigate the employee's online presence, and also the employee's expectations. It may also be worthwhile to include provisions regarding social media and the impact it may have on the employment relationship in the employment contract. Finally, information sessions where employees are educated on the impact their social media presence may have on their employment may help to ensure that everyone has similar expectations.

Jennifer Campbell is an associate at Patterson Law with offices in Halifax and Truro. Her practice focuses on taxation and estate planning for owner-managers.

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*Bill Adams, VP Atlantic
Insurance Bureau of Canada*

"It's not what we know that gets us in trouble. It's what we know that just ain't so." Mark Twain

In a recent survey by RBC sixty-nine per cent of Atlantic Canadians rated their level of financial knowledge as being "excellent/good," while believing only one-in-three (34 per cent) "average Canadians" had the same level of financial knowledge.

The report added that Atlantic Canadians believe financial literacy is a serious issue and more needs to be done now to address it. "Individually, they have taken matters into their own hands to improve their financial knowledge by: getting advice from financially savvy friends and family (33 per cent); discussing finances with a financial advisor (30 per cent); reading daily newspapers or listening to the business report on TV and radio (27 per cent); gathering information from bank and investment firm websites (19 per cent)

The report also noted that east coast Canadians are the least likely (56 per cent) to use a disciplined approach to financial decision making, considering all options and incomes sources, com-

pared to 61 per cent of Canadians.

The Insurance Perspective

Where does insurance fit in all this? In a 2011 national survey conducted by IBC, most Canadians surveyed want to be knowledgeable about how home, car and business insurance fits their financial plans (*Pollara 2011*). Canadians clearly want protection through education and they want more knowledge about their insurance policies.

The survey also probed into what respondents thought they knew and what they actually knew and found a large discrepancy: many think they know more than they do (as Twain suggests). And if Maritimers are getting their information from sources that are not completely expert, there are potentially dangerous repercussions. Having an undisciplined approach also clearly presents a serious risk.

The Financial Climate and Need for Literacy

Maritimers are familiar with tides. And so it should come as no shock to insurance brokers that a wave, and a powerful one, has been sweeping the financial world since the global recession of 2008. It is a tide calling for enhanced regulation that is affecting the industry and has one key message: protect consumers.

At a lecture in London earlier this year, the head of insurance and pensions for the European Commission, Karel van Hulle, said: "There is a very close linkage between insurance products and the prudential rules today...Consumer protection is important because consumers have suffered in the financial crisis because they didn't always understand the products they were buying."

As part of financial regulation, there is also increased emphasis, globally and here in Canada, on financial literacy of consumers. Naturally, an educated consumer is an empowered consumer. And one less vulnerable to mistreatment.

Insurers are taking note. IBC was recently asked to work with the Financial Consumer Agency of Canada in advancing its financial literacy initiatives. The federal government is behind financial literacy and has a long-term commitment to it, one that is only likely to grow in volatile financial markets.

The Importance of Insurance in Financial Planning

It is clear that no financial plan can be complete without the full menu of insurance required to protect Canadians from potentially devastating risks. Without an understanding of their insurance products, Canadians are vulnerable to losses that can seriously affect their financial security.

Education about P&C insurance is also important for businesses. This is especially true at a time of global economic volatility and relentless competition. It is also critical in a time when many Canadians are striking out in business on their own. Without sufficient knowledge of insurance issues, entrepreneurs can be faced with financial ruin if they suffer a fire, lawsuit, weather-related catastrophe, or a major theft.

What Can Brokers Do

The May 2011 Pollara survey indicated that the majority of Canadians want their information from the industry. Thus, brokers, insurers, and associations like IBC share an important role in encouraging insurance literacy.

Consumers have questions. As front-line contacts for Maritime customers, brokers can leverage a host of industry resources to help clients learn more (see below).

Encouraging financial literacy of clients can be seen as developing a competitive advantage. After all, a broker who can help clients learn more about their policies, about how to ensure full protection, how to ask the right questions, is likely a broker who will get referrals.

IBC's role

IBC has been involved with educational outreach for almost 50 years, much of that outreach developing literacy about policies and promoting choices. Such outreach is strategic, including regular polls of consumer expectations and award-winning (*IABC*, *Brain Injury Association*, etc.) proactive initiatives.

IBC works with local, provincial and national stakeholders from the public, private and non-profit sectors to target education programs that are effective and efficient in Canada's communities. Some insurance literacy initiatives, initiated by IBC:

You Wanted to Know. This web-based campaign clears up common misconceptions and clarifies complex insurance issues. This is one of the most popular features on IBC's website.

Outreach to small business and the not-for-profit sectors. By meeting with groups such as the Canadian Federation of Independent Business and Imagine Canada, IBC demystifies insurance products for these key sectors.

Workshops on insurance to small business. On its website, IBC offers workshops that feature risk management information for businesses and non-profits.

"Insurance 101" presentations. Throughout the year, IBC makes numerous presentations to local groups, such as service clubs, new immigrant programs, university student groups, and Habitat for Humanity chapters, to educate Canadians about P&C insurance and the role it plays in their lives.

Get in the Know. This social media campaign is raising awareness of injury prevention, disaster mitigation and insurance crime.

The Dry House. Educates consumers on ways to avoid home water damage

Brokers can add value to their clients by encouraging financial literacy and directing them to reputable sources of information. This will not only add value to the relationships brokers cultivate, especially in a volatile economic time, but enhance the competitive position of brokers, both individually and as an industry. ■

Bill may be reached at (902) 429-2730 or via email at wadams@ibc.ca.

The advertisement features a woman in a business suit smiling in the foreground, with two men in suits blurred in the background. On the left, there are four small icons representing different commercial sectors: 'Realty Pro' (a house), 'Retailers Pro' (a storefront), 'Restaurant Pro' (a chef), and 'Contractors Pro' (a construction worker). The text 'Insurance With Integrity Since 1884' is in the top right corner. The main headline reads 'INDUSTRY SPECIFIC COMMERCIAL PACKAGES WITH BUILT-IN FLEXIBILITY'. Below the icons, it says 'and introducing the new Office Pro'. At the bottom, there is a QR code, the website 'www.portagemutual.com', and the phone number 'Maritimes: 1-800-565-1000'. A small note at the bottom right says 'For more information on these packages or our other product lines, which include Residential and Auto, please contact your local Portage Mutual marketing representative.'

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IBANB Board of Directors 2012-2013



*Back row from l to r: Suzanne Pomeroy, Kari MacDonald, Brian Schryer and Lisa MacDonald.
Front Row from l to r: Andrew McNair, Kirby Curtis, Theresa Kimball, Geordie Lamb, Terry Gaudet and Paulette Holder. Missing from photo: Jay Kimball.*

At our Annual General Meeting in Fredericton, members of the Insurance Brokers Association of New Brunswick chose the following members as their 2012-2013 Board of Directors.

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Industry Matters	Jay Kimball
Member Communication	Suzanne Pomeroy
Marketing	Brian Schryer
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happiness for a safe and joyous holiday
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In 2012, our links with our partners
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the Canadian consumer.

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and gaining the trust of consumers is the single most
important thing we can do, since our strength in the
marketplace and in Canadian society depends on it.

The most significant consumer-oriented tool we have is the
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the professional reputation of insurance brokers, and thereby reinforce,
and assure the perpetuation of the broker distribution channel in Canada.

This ongoing quest for customer satisfaction and loyalty is important to us all,
which makes it equally important that we, as brokers across Canada, express our
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IBANB 2012 Graduates

Canadian Accredited Insurance Broker (CAIB) Graduates

CAIB Honours Graduates



Left to Right: Andrew Jones, Melanie Maunder, Kerry Galloway, Amanda Clarke, Nancy Walker-Deponce, Dawn Ellis, Brenda Pacitto, Rachel Roussel, Christine Bourque and Andrew Pettipas.

CAIB Graduates Unable to Attend:

*Nick Chandler Luc Cyr
Penny Clancy Jackie Dugas*

CAIB Graduates



Back row from l to r: Megan Craig, Vicky Ogilvie, Sharon MacDonald, Muriel Blizzard, Amanda DeLong, Sean Burnett, Jennifer Huestis, Joanne McArthur, Jennie Brown, Lisa Yeomans and Joanne Dancause.

Front row from l to r: Sandra MacDonald, Amanda Bordage, Corrine McDermott, Brittany Folkins, Angela Logan, Lori White, Stephanie Austin, Monica LeBouthillier and Kelly Jones. Missing from photo: Nick Chandler, Penny Clancy, Luc Cyr and Jackie Dugas.

Associate in Insurance Production Canada (AIPC) Graduate



Jordan Manzer, Cooke Insurance Group, Fredericton, NB is presented the AIPC Graduate by IBANB President, Geordie Lamb and IBAC President, Stephen Halsall.

Top CAIB Graduate Recipient: Dawn Ellis, CAIB



Dawn Ellis, Huestis & Harbour City Insurance, Saint John, NB is presented the IBANB Award for Top CAIB Graduate by IBANB President, Geordie Lamb and IBAC President, Stephen Halsall.

IBANB 2012 Graduates

CAIB Certificate of Completion



Left to Right: Linda Beaulieu, Kathleen Landry and Lucie Duguay

IBANB President Award of Merit

Recipient: Jean-Claude Leger



Terry Gaudet (right) presents Jean-Claude Leger, with the Award of Merit.

Scholarship Recipients

IBANB Bursary

2012 Recipient: Jenna Dunfield-Wilband, Riverview, NB



Jenna Dunfield-Wilband, daughter of Nancy Dunfield, Jones Insurance Service, Moncton, NB, is presented the IBANB Bursary by IBANB President, Geordie Lamb and IBAC President, Stephen Halsall.

IBANB Bursary

2012 Recipient: Becca Jamieson, Bathurst, NB



Becca Jamieson, daughter of Anne Jamieson, Kent & White Insurance, Bathurst, NB, is presented the IBANB Bursary by IBANB President, Geordie Lamb.

GTI Group Bursary

2012 Recipient: Amanda Schriver, Fredericton, NB



Amanda Schriver (center), daughter of Pam Schriver, Wilson Insurance Ltd., Fredericton, NB is presented the GTI Group Bursary by two of the partners of G.T. I. Broker Group Inc., Marc Leger (left) and Stephen Halsall (right).

Rus Rice Bursary

2012 Recipient: Lindsey Gavin, Saint John, NB



Lindsey Gavin, daughter of Marilyn Gavin, Harrigan Insurance Agency, Grand Bay-Westfield, NB, was presented the 2012 Rus Rice Bursary

CAIB Honours Graduates

Christine Bourque	Mitchell McConnell Insurance Ltd.	Saint John NB
Amanda Clarke	Capital Morrison Insurance Services	Fredericton NB
Dawn Ellis	Huestis & Harbour City Insurance Ltd.	Saint John NB
Kerry Galloway	R.V. Thompson Insurance Ltd.	Woodstock NB
Andrew Jones	Jones Insurance Service Ltd.	Moncton NB
Melanie Maunder	Cain Insurance Services Ltd.	Fredericton NB
Brenda Pacitto	Huestis & Harbour City Insurance Ltd.	Saint John NB
Andrew Pettipas	J.M. & C.W. Hope Grant Ltd.	Saint John NB
Rachel Roussel	Fairway Insurance Services Inc.	Shippagan NB
Nancy Walker-Deponte	Wilson Insurance Ltd.	Fredericton NB

CAIB Certification of Completion

Linda Beaulieu	Alliance Assurance Inc.	Edmundston NB
Lucie Duguay	Acadie Generale Insurance	Shippagan NB
Kathleen Landry	Acadie Generale Insurance	Caracquet NB

CAIB Graduates

Stephanie Austin	Huestis Commercial Insurance Ltd.	Fredericton NB
Muriel Blizzard	Harrigan Insurance Agency	Grand Bay-Westfield NB
Amanda Bordage	J.B. Elliot Insurance Ltd.	Saint John NB
Jennifer Brown	Wilson Insurance Ltd.	Fredericton NB
Sean Burnett	Macdonald Chisholm Trask Insurance	Moncton NB
Nick Chandler	Coast Insurance Ltd.	Moncton NB
Penny Clancy	ACP Insurance Ltd.	Moncton NB
Megan Craig	Anderson-McTague Insurance	Saint John NB
Luc Cyr	Shaw Insurance Agency Ltd.	Saint John NB
Joanne Dancause	Imperial / Langham & West Insurance	Moncton NB
Amanda DeLong	Cain Insurance Services Ltd.	Fredericton NB
Jackie Dugas	Assurance Maurant Ltee	Caracquet NB
Brittany Folkins	Huestis Commercial Insurance Ltd.	Saint John NB
Jennifer Huestis	Huestis & Harbour City Insurance Ltd.	Saint John NB
Kelly Jones	Capital Morrison Insurance Services	Fredericton NB
Monica LeBouthillier	Marshall & Associates Insurance Ltd.	Moncton NB
Angela Logan	Huestis Commercial Insurance Ltd.	Saint John NB
Sandra MacDonald	Jones Insurance Service Ltd.	Moncton NB
Sharon MacDonald	Higgins General Insurance Ltd.	Rothsay NB
Joanne McArthur	The Huestis Insurance Group	Saint John NB
Corrine McDermott	McKnight Insurance Limited	Upper Queensbury NB
Vicky Ogilvie	Munro's Insurance Ltd.	Petitcodiac NB
Lori White	Huestis Commercial Insurance Ltd.	Saint John NB
Lisa Yeomans	Hovey Insurance & Financial Services	Hampton NB



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After all, the only good time to rest on your laurels is when you've retired from the business.

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So, consider your options. Stay where you are and get left behind. Or step up to the plate and be the best you can be. The best educators are waiting for you.

For more information, contact your local insurance brokers association.



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For more information about membership in CIAA, our professional standards or our goals and objectives, please call one of our Regional Officers....

NS President – Grant King • 902-468-7787 or Grant.King@crawco.ca
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- Life Sciences and
Clinical Trial Liability
- Directors and Officers Liability

CALENDAR OF EVENTS 2012-2013

DECEMBER 2012

5 National CAIB/CPIB Exams Various Locations
11 IBANB Board Meeting Fredericton

JANUARY 2013

27-29 IBAC Board Meeting Toronto

FEBRUARY

6 National CAIB/CPIB Exams Various Locations
8 IBANB YBN Curling Bonspiel Moncton
21-22 IBAC PD Conference Toronto
28 IBANS YBN Curling Funspiel Lower Sackville, NS

MARCH

25-2 IBANS CAIB 2 Immersion Halifax
11-16 IBANS CAIB 3 Immersion Halifax

APRIL

3 IBANS Insurance Awards & CAIB Graduation Halifax
9 IBANS MLA Reception Halifax
13 IBAC BIP Meeting Toronto

MAY

1 National CAIB/CPIB exams Various Locations
TBD IBANB Broker Awareness Day Fredericton

JULY

10 National CAIB/CPIB exams Various Locations

SEPTEMBER

11 National CAIB/CPIB exams Various Locations

DECEMBER

4 National CAIB/CPIB exams Various Locations

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