

Atlantic

INSURANCE **BROKER**



**PRESIDENTS'
MESSAGES**

**ARE YOU MAXIMIZING
THE POWER OF
REFERRALS?**

**THE PRICE
IS RIGHT?**

**EVOLVING TO
MEET CUSTOMERS**

*Happy
Holidays*

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

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

See for yourself at www.swissre.com/eo

Corporate Solutions

Swiss Re



©2013 Swiss Re

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



T +1 902 876 0626
F +1 902 876 0527
E info@ibans.com,
www.ibans.com
380 Bedford Highway
Halifax, Nova Scotia
B3M 2J4



T +1 506 450 2888
F +1 506 450 1494
E ibans@ibnsurancebrokers.ca
www.ibnsurancebrokers.ca
Suite 201, 580 Brunswick Street
P.O. Box 1525, Fredericton
New Brunswick E3B 5G2

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, United States, a member of Swiss Re Corporate Solutions

Message from the President IBANB

Table of Contents

<i>Presidents' Messages</i>	1-8
<i>Are You Maximizing the Power of Referrals?</i>	10
<i>IBANB CEO Report</i>	12
<i>IBANB Young Brokers Network</i>	14
<i>IBANS Young Brokers Network</i>	16
<i>Viewpoint</i>	18
<i>IBANS/IBANB Convention</i>	20
<i>IBANS PD Report</i>	26
<i>IBANS Executive Directors Report</i> ..	28
<i>The Price Is Right?</i>	34
<i>Evolving to Meet Customers</i>	38
<i>Calendar</i>	40

Atlantic Insurance Broker

Volume 15, Issue 4 Winter 2013

Published by

*Partners
Publishing Ltd.*

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

Published four times per year.

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

Graphic Design/Layout
Alicia Wilkins, Partners Publishing

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



*Theresa Kimball, CIP
President IBANB*

What a great autumn we have had! I have not had to bring out my winter coat, boots and gloves yet and it is the beginning of November.

I am going to touch on a couple of items that members should be aware of. On July 1, 2013, there was big change with the government and how the insurance division now operates. We now form part of the Financial and Consumer Service Commission and we also have a new Superintendent, Angela Mazerolle. Angela was able to join us for lunch the day of our Annual General Meeting and address our members. I was pleased to see she thought enough of our members to accept our invitation to attend and speak about some of the changes happening.

IBANB has been working with the Superintendent's Office on the proposed licensing regime for intermediaries in the province of New Brunswick. This has been a large project with many stakeholders. We are pleased that the Superintendent's Office wants to work with us on this issue. A discussion paper was released by government and feedback was requested by all intermediaries by October 31, 2013. IBANB submitted its proposal and it is now in the

hands of the government. We will have to wait and see what the results will be.

I want to again express my congratulations to all those who received their designations at convocation this year. We had forty-one grads! I want to take this time to remind all of you that the Professional Development committee is continually working to provide courses to our members. We are excited to provide our members with our first webinar this fall. I am told it is will be the first of many.

I had the privilege of attending the IBAO Convention just a couple weeks ago and one of the big topics there was telematics. Simply put, telematics is a new way in Canada to rate for auto insurance. We need to keep on top of this. We will need to work hard to make sure that consumers and their information are protected and that brokers remain an important part of this. The technology is here now, but the legalities need to be ironed out. IBAO has been working diligently on this. We will keep you posted.

Finally it is the 25th year of the Bipper! Everyone please wear your pins, light up your signs, make sure you are using the Bipper in all of your advertising.

The end of the year is quickly approaching and I want to wish everyone and their families a very Merry Christmas and a Happy New Year! ■

*You may contact Theresa at
(506) 432-1550 or via email at,
tkimball@pearsoninsurance.ca.*

Quel bel automne! Jusqu'à présent, et on est déjà début novembre, mon manteau d'hiver, mes bottes et même mes gants sont encore rangés!

Permettez-moi de porter quelques points à votre attention. Le 1er juillet 2013, il s'est produit un changement important au gouvernement et dans le fonctionnement de la Division des assurances. Nous faisons désormais partie de la Commission des services financiers et services aux consommateurs et Angela Mazerolle en assure désormais la surintendance. D'ailleurs, Angela a pu être des nôtres pour le dîner de l'assemblée générale annuelle et prendre la parole. J'ai constaté avec plaisir qu'elle avait suffisamment de considération pour notre organisation pour venir nous parler de certains changements.

L'ACANB et le bureau de la surintendante ont collaboré au projet de régime d'octroi de licences pour les intermédiaires d'assurances du Nouveau-Brunswick. C'est un vaste dossier qui touche de nombreux intervenants et nous sommes heureux de pouvoir nous y consacrer avec le bureau de la surintendante. Le gouvernement a publié un document de travail que les intermédi-

aires d'assurance devaient commenter pour le 31 octobre 2013. La proposition de l'ACANB est entre les mains du gouvernement et il ne reste plus qu'à attendre les résultats.

Dans un autre ordre d'idées, je tiens à féliciter à nouveau ceux et celles qui ont obtenu leur titre professionnel à la collation des grades de cette année. En tout, 41 personnes ont eu leur diplôme! Je profite de l'occasion pour rappeler que le comité de perfectionnement professionnel s'emploie toujours à offrir des cours aux membres. D'ailleurs, cet automne, nous avons le plaisir de lancer un webinaire qui, paraît-il, sera le premier d'une longue série.

Me voilà à la question d'actualité, la télématique, grand sujet de conversation au congrès de l'Insurance Brokers Association of Ontario (IBAO) auquel j'ai eu le privilège d'assister il y a quelques semaines. En termes simples, la télématique est une nouvelle façon au Canada d'établir les primes d'assurance automobile. Il faudra garder un

œil attentif sur cette pratique et tout mettre en œuvre pour que les consommateurs et leurs renseignements personnels soient protégés et que les courtiers demeurent un élément important de ce processus. Certes, la technologie existe, mais des aspects juridiques doivent être réglés. L'IBAO se penche sur la question et, de son côté, l'ACANB vous tiendra au courant.

Enfin, je me dois de souligner les 25 ans du fameux symbole des courtiers! N'oubliez pas de porter votre épinglette, d'allumer votre enseigne et d'utiliser le symbole dans vos annonces.

La fin de l'année approchant à grands pas, je vous souhaite à vous et à votre famille un très joyeux Noël et une bonne année! ■

Theresa peut être jointe au 506-432-1550 ou au tkimball@pearsoninsurance.ca



ibans

Coming Soon!

INSURANCE AWARDS

Entering its seventh 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 2014.

Wednesday, April 2, 2014
Prince George Hotel



WHO WRITES YOUR BUSINESS?

Totten Insurance Group, Canada's leading national MGA provider of niche products and innovative solutions. Offering customized wordings to meet your specific needs, including: Environmental Liability, Security Services, Roofers including Hot Works, Complex & hard to place business, Cross Border Underwriting, Construction, COC, Wrap Ups & Professional Indemnity, Remediation/Asbestos Removal and more.

TOTTEN WRITES THAT



Contact:

John Rhuland - VP Atlantic
and the Dartmouth Team.



inquiries@tottengroup.com



1.888.868.8367



www.tottengroup.com

Message from the President IBANS



*Sarah Amirault, CAIB
President IBANS*

Telematics: A Game Changer

Telematics has the potential to transform the automobile insurance space. Recent technological advancements, widespread adoption of smart phones, and the ever changing nature of vehicle communications systems represent unique trends that present significant opportunities in the insurance industry. By incorporating mobile telematics into the core business strategy, insurers can fundamentally improve the value proposition for consumers by rewarding them for good driving habits. The ability to customize an insurance policy to an individual consumer's driving patterns and performance opens many opportunities for: insurers, brokers and consumers.

What do these technological advancements mean for brokers? It means there is a great opportunity for brokers to do what we do best, and that is to provide expert advice to our clients and be the consumer's advocate. There is a chance to educate consumers about improving their driving habits which leads not only to a reduction in premium for them, but also to safer roads. Brokers will play a vital role in the education process; therefore, it is impera-

tive that we take advantage of all opportunities to educate the public. A well informed and knowledgeable public will result in long term benefits for the insurance industry.

Our National Association, IBAC has developed three key telematics principles which must be kept front and centre in all discussions about telematics. These principles are consumer focused and as brokers we must advocate on behalf of our clients so their fundamental rights to: control, privacy and choice are enforced. IBAC's Telematics principles are as follows:

Consumers have the right to control and ownership of data relating specifically to themselves, their families, and their businesses.

It is a consumer's choice whether or not to share their personal information with an insurer or any third-party. Consumers opting to share their data must have the freedom to educate themselves, to mitigate their risks and manage their risk profile based on any data collected about them. Consumers will expect that any conclusions drawn will be transparent and that they will have the opportunity to modify the assessed risk profile by amending their driving behavior. They have the right to know what factors are used in determining their risk status and how variables may impact them. Consumers have the right to challenge the veracity of information collected about them, and must be provided the opportunity to correct or stop the collection of information at any time.

Information must not be collected and used for any purpose other than that for which it was intended.

Consumers must be guaranteed that information collected for one reason, such as assessing insurance risk or credit granting, will not be used for any other purposes.

Similarly, data used to evaluate a consumer's driving profile for risk management purposes should not affect that same individual in the event of a claim. No consumer should be obligated, nor penalized for refusing to relinquish his or her privacy. Exceptions to this rule would of course apply, as under PIPEDA, in situations requiring disclosure for law enforcement, national security or, within strict limitations, for research.

Consumers have the right to choice, to qualified and objective advice, and to autonomous advocacy.

Moving forward, it is important to remember telematics is another tool to be used to rate the automobile product. As long as customer rights are protected, telematics will be used as a tool to create programs that fit the consumer's lifestyles. ■

Sarah may be contacted at (902) 245-4741 or via email at, s.amirault@fairway.ca.

Telematics - refers to the use of wireless devices and "black box" technologies to transmit data in real time on vehicle use, maintenance requirements or automotive servicing.

Telematics can also provide real-time information on air bag deployments or car crashes and locate stolen vehicles by using GPS technology. In addition, telematics can serve as the platform for usage-based insurance, pay-per-use insurance, pay as you drive (PAYD) insurance, pay how you drive (PHYD) programs for fleet insurance, or teen driving programs for retail business.

8th Annual IBANS Golf Tournament Hosted by the YBN



On October 24, 2013 the Young Broker Network hosted the 8th Annual IBANS Golf Tournament. This event also had an luncheon component, which was sponsored by The Dominion. A CEO panel, featuring our insurer partners was held during the luncheon and was enjoyed by everyone in attendance.



Message from the President IBAPEI



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

I recently attended a seminar hosted by one of The Dragons on the CBC hit show “The Dragons Den” and he is also known as the author of the book “the Wealthy Barber”. It was a very entertaining evening and since it was in support of the local UPEI Business School so it was based on the entrepreneurial theme.

It struck me as I sat there and listened to his very funny stories that a lot of the same traits are involved in being an insurance broker.

- **Determination** is one trait I found repeated over and over in each story, I think as brokers we all know what it takes to keep making those calls and the great feeling when one actually turns into a customer albeit with a lot of effort and yes , determination,

- **Time management** was another very important trait and again I think of all the information and data coming at us as brokers and the ability we have to sift through it and make wise decisions as to what needs to be dealt with for us to continue to succeed,

- **“Outside the Box“** thinking was another common trait constant in every story. Brokers do this every day with sales campaigns, social media content and general

overall marketing. It is required to be seen in a busy market place. I do enjoy when I see a good marketing campaign launched even if a competitor of mine does it, the power of the mind and ideas that are new never ceases to amaze me in what most people would deem a stuffy boring business. Well trust me, it isn’t and the unique ways brokers out there are marketing is a testament to that,

- **Taking Risks** of course is a big one trait in the entrepreneurial landscape and again I see brokers doing this everyday in acquisitions at very high multiples in the marketplace. You hear multiples are too high but brokers are finding ways to get the deals done in spite of some very large companies, with very large balance sheets bidding against them.



*CIP Graduate Randall Wedge, CIP
PEI Mutual Insurance Company*

*GIE Graduates: Stephanie MacDonald,
Bennett Carr Insurance &
Melissa MacMaster
Hyndman & Company*

Well I’m sure there are a lot more traits of entrepreneurs and I am not a business professor by any stretch of the imagination, but it just struck me listening to these stories of all the unique and special talents independent insurance brokers have, as well as, the knowledge to be the trusted

advisor to their clients. Being an insurance broker is challenging and rewarding and in my mind it is as entrepreneurial a business these days as small technology company start up. Be proud of your business you work hard for it and your determination keeps you in the game especially with new challenges arising everyday like large direct writers , telematics and ever present threat of the banks.

On behalf of the Board of Directors of the Insurance Brokers Association of PEI, I want to take this opportunity to say congratulations to the recent graduates at the annual Insurance Institute of PEI Awards Dinner. The industry paid tribute to 1 CIP graduate and 2 GIE graduates. Well done!

The Atlantic Insurance Brokers Conference 2014 dates are October 1st and October 2nd. One of our many highlights is having Chef Michael Smith giving a cooking demonstration the morning of October 1st. We will be having several panel discussions over the two conference days, meet and great evening with some amazing food and entertainment on October 1st. October 2nd evening will be the president’s dinner with lobster extravaganza and more amazing entertainment. The day before the convention officially starts we will be having a golf tournament at Glasgow Hill for the first 120 players to register and it is a fun filled day with lunch and dinner included off site. More details to follow in the next 60 days once we get our web site up!!

The main hotel for convention attendees is the Delta Prince Edward. Rooms are also blocked at The Holman Grand and The Inns of Great George for overflow. If you require any additional information contact Shelly Cooke at shelly.cooke@gmail.com. This event is going to be awesome and we hope to see you there as we celebrate 150 years since Confederation on PEI in 2014.

*Dan may be contacted at
(902) 566-5534 or via email at,
danmcinnis@peake-mcinnis.com*

A Full Line of Products to Ease Your Peace of Mind



As one of the largest property and casualty insurers in Canada, Wawanesa Insurance has the breadth of products to meet your diverse and ever-changing needs. With our outstanding claims service, policyholders become customers for life.

Contact your local Western Financial Group Insurance Broker for more information about Wawanesa Insurance products.



**Wawanesa
Insurance**

www.wawanesa.com



Auto - Home - Business - Farm - Life and Group

Another year stronger

"At Aviva, we put people first. From our valued broker partners to the families and businesses we serve, we strive to do the little things right each and every day.

This year, we continued to listen, and responded with even more for you and your customers. We delivered on our promise to give our broker partners a competitive advantage in the marketplace with new personal lines products, and developed robust retention strategies that will help our industry adapt and succeed long-term.

We also maintained our focus on our commercial lines sales and service proposition and are working through the steps you've told us are required to get the experience right for you and your customers.

In claims, we continued to provide customers with responsive, expert service – exemplified through our customer-focused response to two of the largest catastrophe claims events in Canadian history.

Together with you, our broker partners, we made 2013 another successful year. From all of us at Aviva Canada – thank you. We look forward to working with you to protect Canadian families and businesses in 2014."

Greg Somerville
President and CEO, Aviva Canada



AvivaPartner.ca   

Home | Auto | Leisure & Lifestyle | Business | Group | Surety

Wawanesa and the New Logo are trademarks and/or service marks of the issuer.

Message from the President

IBAN



*CJ Nolan, BBA
President IBAN*

With the changing of the seasons, there certainly has not been a lack of activity on the rock since August.

My name is C.J. Nolan and I am the new IBAN president. At the IBAN AGM on October 24, Basil Crosbie passed the reigns over to me and I look forward to continuing along the same path as Basil's inspired leadership.

First, I would like to thank Basil Crosbie for his work as the IBAN president over the past 3 and half years. Basil's commitment to IBAN has certainly left our association in a very good position heading into my tenure as president for the next two years.

Also, we have two long time board members who are stepping down effective October 24th. Bob Dunne and Darrell Swain were certainly great contributors to our association and industry in Newfoundland over the years and we thank them for their strong contributions.

I would like to welcome Marilyn Collins as our newest IBAN board member. Marilyn will certainly bring continued leadership to our education program and working board.

Convention

On August 22nd and 23rd, the IBAN convention was hosted once again at the Terra Nova Golf Resort. The event was very well attended by brokers and industry partners and was an overwhelming success.

IBAC AGM

Newfoundland played host to the IBAC AGM on September 18-21. With brokers attending from all over Canada, Newfoundland once again provided its traditional Newfoundland hospitality for our annual IBAC AGM meetings and also included some fine food, entertainment and evenings of fun.

Education

Our joint insurance industry convocation took place on Saturday, November 2 at the Capital Hotel in St. John's with almost 200 attendees. We had 21 CAIB graduates and numerous special awards for distinction during the ceremony. Congratulations to those who have achieved their CAIB designation!

We would like to extend a special thanks to the Insurance Industry Liaison Committee. Without your work, this evening would not be the great event it has become.



*IBAN 30th Annual Convocation
and Awards Committee*

Political Action

On October 9, 2013, Dan Crummell, Progressive Conservative MHA for St. John's West, was appointed as the new Minister of Service NL. We look forward to meeting with Dan in the coming months and working with him going forward.

Technology

IBAN continues to encourage brokers to review TLS security for their email security and to utilize e-Docs that many insurers now have available.

TLS stands for Transport Layer Security and helps to secure your brokerage's email security. The cost to implement TLS on a brokerage's email system is very economi-

cal and easy to install. All brokers should check with their IT staff or IT provider to investigate the use for your brokerage.

Brokers associations across the country continue to encourage the use of e-Docs, the electronic download of documents from the insurers to our BMS. The electronic download of documents cuts down on the amount of paper coming into your office and provides brokers with instant access to client documentation from their desktop.

All brokers should encourage their insuring partners to embrace e-Docs and encourage the implementation of e-Docs into their future computer system plans. Data exchange projects and e-Docs put brokers at a more level playing field with the direct writers with respect to technology.

BIP

Our partnership with the St. John's Ice Caps is well underway again this year with the IBAN Goal of the Game. Over the past two seasons IBAN has increased its exposure through this promotion with the Ice Caps and we look forward to another successful season.

Go Ice Caps Go!

YBN

The Young Brokers Network of NL, in partnership with IBAN, is hosting the First Annual Young Brokers Olympics!!! The Olympics will be held on Friday, November 22nd, 2013 on George Street, St. John's, NL. This fun event will certainly be a 'can't miss' event for anyone who wishes to meet and stay in touch with other brokers and industry partners.

Again, my sincere thanks to all of our board members moving on; your strong contributions over the years will certainly be remembered.

To our current board, in the words of Basil Crosbie, "we will continue to fight the good fight."

We look forward to a successful and prosperous 2014!! ■

*CJ may be contacted at
(709) 757-0505 or via email at,
cjnolan@munninsurance.com.*

IBAN Graduates 2013

CAIB Graduates (Honours)



Jaymie Burke
South Coast
Insurance



Lisa Kilfoy
South Coast
Insurance



Christina Murphy
Munn Insurance



Jaymie Burke
Top CAIB
Graduate



Sarah Thompson
David A. Woolley
Achievement Award

CAIB Graduates



Valerie Barron
Sunco Insurance



Reed Bartlett
Crosbie Job
Insurance



Katie Fisher
Wedgwood
Insurance



Sabrina Hann
Munn Insurance



Joan Hendricks
Crosbie Job
Insurance



Alison Hollett
South Coast
Insurance



Crystal Hurley
Munn Insurance



Marie Jarvis
South Coast
Insurance



Jamie Maloney
Wedgwood
Insurance



Kristy Mercer
Action Insurance



Marie Payne
Wedgwood
Insurance



Candace Percy
Crosbie Job
Insurance



Kaitlynn Porter
Johnson Inc.



Leah Richards
Johnson Inc.



Bryna Simms
South Coast
Insurance



Debra Stokes
Cal LeGrow
Insurance



Sarah Thompson
Johnson Inc.



Netta Wells
Munn Insurance

Scholarships



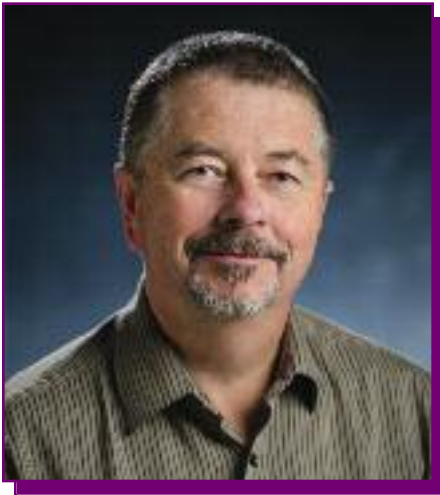
Bradley Duff
IBAN
Scholarship



Michael Kennedy
BIP
Scholarship



Are You Maximizing the Power of Referrals?



Doug Daley
Kiers Marketing Group

As brokers know very well, it can be very costly to develop a new customer. Brokers also know that the cost is greatly reduced if the names of potential new customers are supplied at little or no cost. For that reason, brokers rely on the greatest possible source of new customers — existing customers.

OBTAINING REFERRALS CAN BE EASIER THAN YOU THINK.

Have you ever heard of the relationship ladder? Each rung is a satisfied customer leading up to another satisfied customer, and then another -- all the way to the top. And better yet, there really is no top. The rungs could be endless, if you go about things in the right way.

And the right way is to simply ask for names. Just ask your existing customers for the names of colleagues, friends, or relatives who may benefit from your services -- or who may even benefit from being on your mailing list. The whole idea of asking for referrals began in the life insurance industry, no slouches when it comes to maximizing profits. If you currently do not have

some kind of referral policy, I think you need to seriously look at it. To help you along the way, here are several tips for generating successful referrals:

- There are several right times to ask for a referral. Existing customers, although the best source of new customers, are not the only source. The first source, surprisingly, is after a prospect has not purchased. Maybe that prospect didn't buy from you for a valid reason. But perhaps they will recommend your offering to someone else. In fact, if you did a good job relating to them, they may feel guilty about not buying from you and can ease the guilt by giving you names and helping you without making a purchase. But you won't get it unless you ask -- and believe or not, the time to ask is after the prospect has said "no."

- Another right time to ask for a referral is right after your customer has purchased coverage from you. After all, the person is now very enthusiastic about your service; use the momentum of that enthusiasm to get you the names of others who stand to gain by doing business with you. So the best time to ask for those names is after the prospect has said "yes."

- Even more opportunities to ask for referrals are the times you have personal contact with your customer. Don't do it more than three or four times a year -- but on the other hand, don't do it less. You've told them how important referrals are to you. Hopefully you've stayed in contact with them and told your customers you practice follow-up. And if they know you'll be asking for names, they'll have them at the tip of their consciousness, wanting to give them to you and wanting you to succeed.

- Complete honesty is the way to ask for referrals. Just say that referrals can be very valuable to your business and that you would like the person's help. Tell them that although referrals can benefit your business, you know that your business can benefit the customer's acquaintances. Then, ask for names -- just a few names to make it easy on your prospect.

- When you ask for a referral from a customer, make sure you get all of the contact information and any background on lifestyle, hobbies, what they might need insured and if you can drop their name during your call. It is important to make that connection right away to set the prospect at ease.

- Once you get referrals, the best method for continuing to get referrals is to thank the referrer and keep him up to date on the progress you're making. You might even reward the customer with a special thank-you note or a small gift. Make it a nicer gift if the referral turns into a customer.

Are you maximizing the power of referrals? It is a quick and easy way to develop new customers. However, it won't work if you don't ask the question. If you are not doing it, give it a try. What do you have to lose? ■

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.

INSURANCE



THE BEST IN INSURANCE!

Believing in the importance of solid partnerships with our Insurance Brokers, Promutuel de L'Estuaire is proud to be represented by a network of committed and trustworthy professionals in New Brunswick.

A winning association in property insurance!



PROMUTUEL
DE L'ESTUAIRE



IBANB CEO Report



*Andrew McNair, CAIB, CAE
IBANB Chief Executive Officer*

Telematics. Some say it's coming – I say it's here!

Educate yourself about what it means, how it works and what it could mean for brokers! Brokers - make sure you talk to your company reps and let them know that multiple company solutions will not work! I have a one word comparison for you to use...PORTALS! There are a lot of questions surrounding the topic of telematics, make sure you ask the questions and make sure you understand the answers. As consumer advocates, brokers have an opportunity. Brokers have an obligation to ensure that as this technology becomes a reality in our industry, we keep the consumers best interest in mind and that they own their own data and control how it is used, if they decide to opt into allowing it to be used as an underwriting tool.

Three main components of IBAC's 'Telematics Principles' include: 1. ***'Consumers have the right to control and ownership of data relating specifically to themselves, their families, and their businesses';*** 2. ***'Information must not be collected and used for any purpose other than that for which it was intended';*** and 3. ***'Consumers have the right to choice, to qualified and objective advice, and to autonomous advocacy.'***

You asked we listened! We launched MyInsuranceShopper (www.myinsurance shopper.ca) in New Brunswick in the fall of 2009. We recognized it as an opportunity to position brokers in the online space that they needed to be in to help compete with the direct writers and other online competitors. One of the most significant pieces of feedback we have received from members has been that the number of leads they were receiving was not what they expected. In response to this we have worked with IBAO to reconfigure the quoting process used with MIS. This reconfiguration now collects the consumers contact information up front so even if they do not complete the quoting process, the broker will still receive a lead so that they can contact that consumer to see if they need assistance with their quote. We are very optimistic that this will greatly improve the benefit of this important tool for brokers.

Continuing along the same vein, IBANB also recently made the iCompanion mobile app available to our members. If you haven't already seen the information on it or if you would like to get your brokerage signed up to take advantage of having a mobile app custom to your own brokerage to make available to your clients at a fraction of the cost of developing your own app, please contact us at the IBANB office as soon as possible.

We all know that a high percentage of our clients use their smartphone as their 'go to' resource for information whether it be to do an internet search, contact a friend, do business or...now contact their broker, report a claim, or create a home inventory...all thanks to their local broker on main street New Brunswick.

As you can see there continues to be plenty of change and new issues/items to deal with from within the broker distribution channel and IBANB in general. In order to make sure that your board stays ahead of any issues that could affect our member brokers we do a bi-annual forward plan-

ning session. November 28-29 were the dates of our most recent forward planning session where we identified issues of importance for the next two years and plotted our course for how we will make sure we do what is best for our members. Although you are reading this after the dates identified above, I am writing this before then; therefore I cannot give you too many details as to what we accomplished. I can assure you that we are working hard to maintain the strength of the broker distribution channel in New Brunswick. Many of the issues you read above and that you will read in other publications talk about technology and change in our industry. It's happening fast...make sure you keep up! If technology isn't your thing...don't discount it...empower someone in your office to embrace it!!

As we talk about the changes to our industry, technology, and the future; I would encourage you to read our new New Brunswick Young Broker Network Chair's article in this issue. Robert Kimball recently took over from Brian Schryer as the YBN Chair and I look forward to seeing him continue the great work that Brian and the rest of the YBN have done over the past few years. The young brokers today are the ones who will build their careers on the changes that are happening today. Empower them and let them be the ones to understand the technology and changes happening now that will affect them tomorrow.

On behalf of the entire board and staff of IBANB I hope you have a great holiday season, a Merry Christmas and a Happy New Year. Maybe Santa will bring you some shiny new tech toys!

As always, please contact me via technology or otherwise with comments or suggestions. Thanks for reading! ■

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

IBANB Board of Directors 2013-2014



Back row from l to r: Paulette Holder, Suzanne Pomeroy, Kari MacDonald, Mike Weston, Jay Kimball and Brian Schryer.

*Front row from l to r: Andrew McNair, Theresa Kimball and Geordie Lamb
Missing from photo: Kirby Curtis, Lisa MacDonald and Andrew Page.*

At our Annual General Meeting in Fredericton, members of the Insurance Brokers Association of New Brunswick chose the following members as their 2013-2014 Board of Directors.

Executive:

Chairman	Geordie Lamb, CAIB
President	Theresa Kimball, CIP
President Elect	Kirby Curtis, CAIB
Vice President	Mike Weston
Treasurer	Jay Kimball, FCIP, CAIB
Governor	Paulette Holder, CAIB
CEO	Andrew McNair, CAIB, CAE

Directors:

Suzanne Pomeroy, B.Comm, CIP, CAIB, CPIB
Brian Schryer, CAIB
Kari MacDonald, CIP, CAIB
Lisa MacDonald, BBA, CIP
Andrew Page, CAIB

Insurance Brokers Association of NB

*wishes you, your staff and your families much
happiness for a safe and joyous holiday
and all the best in 2014!*



IBANB Young Broker Network



*Robert Kimball, CAIB (Hon), AIPC
Chair, New Brunswick YBN*

Starting a new chapter with New Brunswick's YBN

I am pleased to say that I now have the new responsibility and the privilege of being New Brunswick's newest YBN Chair and I am very excited about taking on this new role. First, I would like to thank Past YBN Chair, Brian Schryer for his leadership and all of his hard work and dedication to the YBN over the last several years. I know everyone agrees with me that Brian deserves a lot of credit and applause for a job well done! I also want to thank all of our current board members for taking the time out of their busy schedules to continue their roles with the YBN and their principals for supporting them in these roles.

YBN is a great experience!

The Young Broker Network is a great way to experience the industry. Being involved in YBN events not only improves a young broker's future in the industry, but I firmly believe with the experience and relationships young brokers gain at these events there is a lot of value for brokerage principals as well.

We have a great YBN Executive; many of which have been actively involved

with the YBN Executive and industry events for several years and we have big plans for the future. We are currently looking at inviting some new young brokers to join our board and experience first hand what it is to be a young broker involved in the industry.

By getting involved with YBN activities, and especially sitting on the Executive, you will have opportunities to meet several other young brokers in the industry as well as underwriters from all levels, marketing and company representatives, company vice presidents, presidents and CEOs.

We have several events every year like our winter curling event in February, skiing at Poley Mountain in March, The IBANB/YBN Golf Tournament in August, Meet the Underwriter night in the fall and many other seminars and professional development opportunities throughout the year.

There are great experiences that you can participate in as young brokers, for example, Broker Awareness Day in Fredericton where you get to meet and have conversations with our MLAs and one of the most exciting and rewarding experiences is Parliament Hill Day in Ottawa. IBAC sends Young Broker Network chairs from all over the Canada to represent the YBN and the broker distribution channel on a day that brokers from across the country meet with the Members of Parliament.

Look at YBN as an investment in your future!

When I say this I am not only talking to young brokers, but I am talking to their co-workers, team members and brokerage principals. There are a lot of things that need to be done in the office and it is easy to feel like you simply don't have the time or resources to leave, but I can tell you from experience that with the opportunities and contacts that I have

made in the small amount of time out of the office that I am far more productive while in the office.

YBN and industry experience outside of the office is an important key to professional and personal development and it also helps with morale, confidence and motivation. Not all of the YBN events and seminars are during the 9-5 hours or even require you to be out of the office. There are events that are in the evenings and some of the meetings can be done right at your desk via conference call or online meeting forums.

Your entire office should know the value of YBN and the provincial association and once they do you will have their support as well. As young brokers we sometimes feel like our day should only be 9-5 and might not like the idea of after-hours events. These events are always a good experience and are very rewarding. Even if you aren't paid to go to these events after-hours, I can assure you that your principal recognizes your commitment and sacrifices and you will be rewarded in other ways. Don't look at it like you are giving up your own time, look at it like securing your future!

To brokerage principals, the YBN Executive is committed to making the YBN events valuable to you and your brokerage and that is why we have educational and professional development components to many of the events we have. I am sure right now as you are reading this you have someone in mind that would make a great YBN member or board member. So why not ask them if they are interested! ■

*You may contact Robert at
(506)432-1550 or via email at,
rekimball@pearsoninsurance.ca.*



Enhance your customer experience with Applied

CONSUMERS NOW EXPECT GREATER ACCESS to insurance information and more control over insurance decisions. With Applied, your brokerage has powerful tools to increase customer service and loyalty to your business. Advanced solutions such as Applied TAM and Applied CSR24 provide your business and customers anytime, anywhere access to insurance information and online self-service capabilities to succeed today.

Discover how Insurance Portfolio and Applied enhance the customer experience at www.appliedsystems.ca/customerCU

JENNIFER TYRWHITT-GORY
President
Insurance Portfolio Inc.



appliedsystems.ca

IBANS Young Broker Network



Leslie Roberts, CAIB (Hons), CIP Chair, Nova Scotia YBN

The insurance industry is a people industry. As brokers, it is important to build relationships with our clients because it creates a level of trust and understanding. If your client doesn't trust you, they may not feel comfortable providing you with sensitive information. This will affect how you do your job, and the coverage you provide to your client may be compromised. Also, if you have a healthy rapport with your clients they are more likely to remain loyal to you.

It is easy to see why the relationship between client and broker is so important, but what about the relationship between broker and underwriter? As brokers we work with underwriters on a daily basis, and a lot of times it is the same underwriters every day. So is this relationship less important than that with a client? In fact, it might actually be more important. Think about it this way...you go meet with a potential client who has a large complex business or a unique personal lines account. You spend some time working on building that relationship and earn their trust. You have gathered all the information you need to get a quote, but it's a little outside the box in terms of insurance risk. What do you do? Do you just send it out to every market you know and wait for the responses to come in? Or do you have an underwriter or two that you have the kind of relationship that you can pick up the

phone or, even better, drop in to see them to discuss the account, and know that your word and opinion will give the underwriter confidence in writing the account. You can have the best relationship with a client, but if you don't have an underwriter that you can work with, than you have just made a friend, not a client.

So how do you go about building the relationships with underwriters? If you have only ever spoken to your underwriters over the phone you may have a good rapport with them, but nothing compares to having the opportunities to meet them and spend time face to face. For this reason our industry is full of associations you can join like the, Insurance Brokers Association of Nova Scotia. IBANS holds events you can attend which give you the opportunity to connect with each other on a more personal level to develop the relationship which in turn benefits everyone professionally.

As young brokers it is especially important to get out and meet the person on the other end of the phone. Our generation is so ingrained into technology that we sometimes forget the importance of human contact. We have seen a decline in the number of young brokers attending events over the past few years so we need to encourage each other to get out to events and be involved with the vari-



YBN Committee Member Doyle Anthony presents Rebecca Shirley with the 2013 YBN Bursary. Rebecca is currently enrolled in the CAIB 1 course at the Nova Scotia Community College. For more information on the YBN bursary, or any CAIB classes, please contact Keri Foley, keri@ibans.com

ous organizations. We need to talk to our broker principles to ensure they understand the importance and benefits of attending both educational and networking functions.

During the fall the YBN held two events: Gary Sowerby spoke to an intimate group of young brokers during the IBANS/IBANB Broker Convention in September. He spoke of his adventures of driving through war torn areas of Africa, to meeting some truly amazing people in Australia, to battling various types of mental and physical illnesses along the way. If you ever have the opportunity to listen to him it is well worth the experience. To hear of the obstacles he has overcome to reach his goals really puts life and career into perspective.

On September 24th we held our 8th annual YBN/IBANS Golf Tournament at Avon Valley Golf and Country Club it was a chilly but beautiful sunny day. I want to thank Scott Beattie and Gordon Murray who did an excellent job answering questions for our discussion panel and for their added endorsement about the importance of holding these information/education sessions in connection with the social/networking events.

Over the next few months Roslyn Kozak of the YBN Committee will be working on updating our YBN membership list. If you have changed your name, e-mail address or employer please contact Roslyn at rkozak@abcinsurance.ca or 902-463-5500. Or if you are not currently a member of the YBN and you are a broker under 40 please contact Debbie Paul at the IBANS office or go to the IBANS website to become a member – membership is free!

Keep an eye out for the invitation to the 6th Annual YBN Curling Funspiel to be held on February 20th at the Lakeshore Curling Club in Sackville. ■

Leslie may be contacted at (902) 429-4242 or via email at, lroberts@zive.com.

IBANS Social Media Session



The Insurance Brokers Association of Nova Scotia hosted a Social Media Session for members which was sponsored by RSA. The session held October 10, 2013 focused on social selling tactics and how they could be applied to the insurance industry. Steve Martell, who summarizes himself as a “Storyteller and Technologist” is the AR Architect for AD-Dispatch in New York. The session provided insight from Steve on the many social networking sites used today, including Facebook, and Twitter. He incorporated many of his own life experiences and what he had learned and how they helped him separate some truth from myth behind all the social media buzz. The session was followed by a wine and cheese reception where guests had the opportunity to ask questions of Steve about the digital selling environment and how changes in today’s technology could enhance their selling process.



Viewpoint



Ken Myers, B.Comm, FCIP, CAIB
President, IBAC

Flood.

Depending on whom you ask, this could be what happens when your water heater fails, when the bathtub overflows, or when the do-it-yourself handyman in the household didn't install the dishwasher correctly, or simply just anytime water damages the home.

Ask anyone in the Property Casualty Insurance business in Canada what flood is, and you could get a complicated, and for a layman, difficult to understand explanation. Stated simply, most homeowners believe they have "flood" coverage, as they define it.

Reality of course, is quite different.

Sewer Back Up coverage is an extension which provides coverage for most of the water damage type claims many homeowners face. And, until just a few years ago, came at a relatively nominal cost.

However; that has all changed. Faced with an increase in both the frequency and severity of water damage claims, Insurers have been forced to take a hard look at this peril. Whether the blame gets put on climate change and an increase in severe weather events, aging infrastructure, or the reality that some of the most expensive belongings in our home are located in our basements, the facts are there. This is a problem that needs to be addressed.

The issue for consumers is that overland flood coverage is not available to Canadian Homeowners, while their sewer backup extensions pay many claims that are in fact flood events and not sewer back ups at all.

Many would argue that overland flood is provided now; following a large water damage event Federal emergency assistance steps in and responds, although with limited compensation, and with considerable delay.

Do Canadians want overland flood coverage? Do they want to pay extra for it? And if it can be made available, should everyone, regardless of where they live qualify? Will Canadians accept that those in flood prone areas will pay a lot for it, if it is available at all.

The Insurance Industry needs to wrap its collective head around this as Canadians are expecting a solution in the face of this ever increasing peril. While encouraging development away from identified flood plains can help future homeowners, flood is not occurring just from rivers spilling over their banks, or from a storm surge during a hurricane.

Flood can now come from the sky, an increase in severe weather events mean that people, who thought they were not exposed to flood, now are.

Canadian Brokers help protect the insurance buying public; insurers and government recognize that it is brokers who are advocating on behalf of consumers for workable solutions, and making sure the products offered and the price charged by insurers, are in the consumers best interest.

The support of government from all levels, who must be part of the discussion, will help set the regulatory table for a viable solution. Without this key piece, we all might be under water. ■

Ken may be reached at (902) 431-9300 or via email at, km Myers@gatewayinsurance.ca.

Insurance With Integrity Since 1884

Portage Mutual Insurance

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

Office Pro Retailers Pro Realty Pro Restaurant Pro Contractors Pro

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

Maritimes: 1-800-565-1000

eDocs Contact our eDocs coordinator and get set up with Portage Mutual eDocs today.

edocs@portagemutual.com 1-800-567-7721 ext. 2252

www.portagemutual.com



Chutter

UNDERWRITING SERVICES EST. 1996

C PLUS

CHUTTER PERSONAL LIVES UNDERWRITING SERVICES

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

PERSONAL LINES PRODUCTS

Contact Dave Lyons at 604-522-8870,
1-866-683-8870, david@chutterplus.com
www.chutterplus.com

Recreational Vehicles • Motorcycles
Manufactured Homes

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

CASUALTY PRODUCTS

KEITH STEAD keith@chutteruw.com RYAN MEYER ryan@chutteruw.com
KEVIN WILLIAMS kevin@chutteruw.com MORGAN CHUTTER morgan@chutteruw.com

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

Contractors

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

Manufacturers

Furniture
Industrial Equipment
Building Products
Agricultural Equipment
Clothing
Trailers
Sawmills

Distributors

Automobile Parts
Chemical Products

Electronic Products

Food Products
Pet Food
Lumber Brokers
Industrial Products

Hospitality

Restaurants
Hotels / Motels
Bowling Alleys
Theatres
Resorts

Premises

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

Miscellaneous

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

Excess Commercial Automobile Liability

Commercial
Short Haul Fleets

We can consider both
100% USA and Foreign
Products Exposures



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



IBANS/IBANB BROKERS CONVENTION HALIFAX 2013



Committee

Sarah Amirault
Chair

John Pino
Sponsorship/Suites

Jason vanVessem
Website

Leslie Roberts
Venues/Meals

Brandi Hitchens
YBN

Blair Armstrong
Tradeshow

Carolyn James
Golf

Karen Slaunwhite
Entertainment

Keri Foley
Companions/Education

Debbie Paul
Registration

Corrine Zinck
Registration



A Good Time Had By All

Who says, "You can't mix business with pleasure." Certainly, no one who attended the 2013 IBANS/IBANB Insurance Brokers Convention, held September 25 & 26, in historic Halifax. This convention provided delegates with unlimited opportunities to network with over 450 insurance professionals, as well as time to soak up a little Nova Scotia hospitality. As one of the largest insurance events to take place in the Atlantic Region this year the organizing committee worked hard to ensure that this two-day event was jam packed with activities that would appeal to everyone, as well as utilize a variety of venues throughout the downtown core and beyond.

The kick-off was the Meet & Greet which exceeded attendance records from when it was previously hosted in Nova Scotia in 2009. The backdrop for this event was the tradeshow, which featured 51 exhibitors showcasing their products and services. One of the most anticipated activities was the annual golf tournament, at picturesque Glen Arbour. This event featured a charity putt, held for the Organ Transplant Fund, in memory of Shelley Ryan, who worked for the Insurance Brokers Association of Nova Scotia. The putt raised both awareness and funds in the total of \$615.00 for this worthwhile charity. Brokers also took part in the annual Motorcycle Ride which raised \$600.00 for WIDC, which was impressive since there were only six riders.

The education sessions offered during the convention focused on providing exceptional client service. The morning session, *Keys to Building Profitable Client Relationships* highlighted how to close the deal, and was facilitated by Glenn White, Insurance & Financial Planning Group Inc.. The afternoon session, *Understanding the 21st Century Insurance Consumer* was facilitated by Randy Carroll, CEO IBAO and Bryan Yetman, First Durham Insurance, and featured information on how consumer shopping habits are changing, and how this is affecting the traditional insurance purchasing process.

"One of the best conventions I have attended – the entertainment was first class, the meals were delicious and the sessions informative."

In addition to these sessions the Young Broker Network (YBN) also held a motivational session presented by Garry Soweby as part of their Mingle and Munch, as a way to engage young brokers.



Platinum



THE DOMINION
HOME • CAR • BUSINESS • INSURANCE



Gold



Silver



Datarite
Intelligent Printing

LLOYD'S



PEM BRIDGE
INSURANCE COMPANY



Bronze

THE SOVEREIGN
INSURANCE COMPANY

Northbridge
Insurance

Crawford

TRAVELERS

HAGERTY
CLASSIC CAR INSURANCE

AAA Insurance Company
of Prince Edward Island
Right place. Right people. Right time.



Meet & Greet/Tradeshow



Presidents Gala Dinner



An Unforgettable Evening

Guests were entertained by the internationally renowned operatic performance of *The Three Waiters*.



The evening began with a cocktail reception, followed by the piping in of the visiting Insurance Association President's from across the country. The Master of Ceremonies, Bruce Lipsett, Bridgewater Insurance and former President of IBANS kept the evening flowing with his informal style repartee. The entertainment was kept a secret and guests were unaware that three of their servers were actually the evening's entertainment.

Greetings from the national association, were delivered by Ken Myers, newly elected President of IBAC and Past President of IBANS.

As the evening progressed the waiters provided a thrilling operatic performance to rival Il Diva

Guests were drawn into the performance which added to the fun, and capped off a successful convention.

"Truly an unforgettable evening, I'm so glad I attended."

This event would not have been a success without the support of our sponsors, the planning committee and of course everyone who attended



IBANS Professional Development Report



Keri Foley, BTHM, CAIB
IBANS PD Coordinator

Educating the Insurance Consumer..... And Seller

IBANS was very fortunate to have two excellent education sessions at this year's IBANS/IBANB Convention. The first, entitled *Keys to Building Profitable Client Relationships*, was presented by Glenn White, partner at Insurance & Financial Planning Group Inc. in Markham, Ontario. Glenn's presentation focused on understanding what makes your clients continue to support you and your brokerage, and how to attract new clients – a topic that has been pondered for many years.

Randy Carroll, CEO of the Insurance Brokers Association of Ontario, and Bryan Yetman, Past President of the Insurance Brokers Association of Ontario and active broker with First Durham Insurance in Pickering Ontario, presented our afternoon session, *Understanding the 21st Century Insurance Consumers*. Randy and Bryan gave us a clear understanding of how the expectations of consumers are changing, and how we need to adapt to these changes in order to remain relevant in the industry.

Understanding your client's needs is imperative in this industry. The truth is,

the customer does not care what you need, they only care about what they need, rightly so. What they also care about is finding a company that can provide the best solution to their situation. Your concern as the salesperson is to understand what makes you the person who is best qualified to find the ideal solution.

I firmly believe that you do not have to be a genius on any topic or product in order to be successful in the selling process. What you do have to be is honest, sincere and show that you care about the client and their situation. You can do this by: asking specific questions, listening carefully when they tell you their needs/wants, educate them on your product and put your own spin on how it differs from the competition. One thing to always keep in mind is – what is the client gaining from purchasing the product through you? In other words, what's in it for them? If you were the client would you purchase what it is you are selling? If so, why? If not, why?

Personal connection is imperative in the selling process. Let the buyer choose the method which they prefer to use – in person, phone or e-mail and

make the best connection possible based on their method. Almost all consumers want the purchase/selling process to be seamless and easy. Therefore, you need to make the process and decision to purchase insurance with you simple. You can do this by having relevant information on your website, and making it easy for the consumer to contact you by providing e-mail addresses or even having online chat set up. This allows consumers to directly touch base with you without leaving your website, or picking up a phone.

Both education sessions at the IBANS/IBANB Brokers Convention made it clear to me that in order for brokers to continue to be a vital piece of the insurance pie, they must have innovative strategies, make it easy for the consumer to get the product and make sure that they extend a personal touch with each interaction and sale. ■

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



System Care COMPLETE DISASTER RESTORATION
24 Hour Emergency Services

CLEANING & RESTORATION

1-800-335-CARE (2273)

Visit our website for an office nearest you
www.SystemCare.ca

Atlantic Canada Company

• WATER • FIRE • WIND

WE RESTORE *with* CONFIDENCE

[WATER] [FIRE] [WEATHER]



EMERGENCY RESPONSE SERVICES

FREE LOSS ASSESSMENTS

RESIDENTIAL AND COMMERCIAL PROPERTY MITIGATION AND REPAIR

PROFESSIONAL PROJECT MANAGEMENT

COMMITMENT TO CUSTOMER SERVICE

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



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

24/7/365



PAUL DAVIS SYSTEMS
Restoration Specialists

www.pds.ca

IBANS Executive Director's Report



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

Water – The New Fire

In our industry everywhere we turn we hear the phrase, “water is the new fire”. This comment comes as no surprise to industry professionals as water related losses have been on the rise over the last number of years, due to the increased frequency and severity of weather related events. In the last six months, Canada has experienced substantial losses related to the Southern Alberta and Toronto area floods. The extent of the damage we have seen has been devastating and has far surpassed anything in our Canadian experience. There are many things unknown at this time but one of the things we do know is that the insurance product is going to evolve if affordability, availability and sustainability are to be achieved.

As brokers, we play a vital role in this equation. We need to ensure that consumers are well educated about: the issues related to water, their options as it relates to insurance coverage and how preventative measures will help reduce their risks. There are many things consumers can do to reduce their risk and protect their homes against the peril of water and it is our

important role to share this information with them so they can make informed choices. The impact of a well educated public who take action to protect their homes will make a significant contribution to ensuring affordability of the insurance product moving forward.

Working with our members, IBANS is stepping to the plate with a consumer outreach program to educate Nova Scotians about how they can prevent water damage to their homes. The program is going to be multi-faceted and incorporate consumer education which takes place not only at the brokerage level but online and in the community as well.

IBANS will be hosting community events across the province with local brokers from the area participating in these awareness days and who will be the ambassadors for water prevention. The Association will also be declaring March as water prevention month and will be holding various promotions to further spread the word that “an ounce of prevention is worth a pound of cure”.

IBANS also recently launched a redesigned website with one of its primary objectives being an enhanced consumer section. Extensive information in a variety of formats is available to the consumer to pick the medium of their choice. Some of the options available are: YouTube videos, two page information pieces and more extensive informational brochures for consumers who are looking for in-depth knowledge of a particular subject area.

There are a great number of resources available to help spread the word about the importance of loss prevention as it relates to the long term affordability, availability and sustainability of the insurance product in our country. IBANS is committed to working collaboratively with our industry partners to ensure consumers are aware not only about the risks related to water but how they can prevent water damage in their own homes. ■

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

An advertisement for Speedy Glass. The top section has a dark background with the text "YOUR ATLANTIC VEHICLE GLASS PROVIDER" in white. To the right is a small red icon of a car with a white roof. Below this is a photo of three people in red shirts. To the right of the photo is a white box with the text "We make it easy for you:" followed by a list of services: Stone chip repairs, Prompt professional service, Nationwide warranty, Windshield replacement, Expert installation, and Over 75 years of service. At the bottom, there is a black box with the Speedy Glass logo and the text "Call Speedy Glass NOW! 1-888-773-3398 Book online at speedyglass.ca".

**YOUR ATLANTIC
VEHICLE GLASS PROVIDER**

We make it easy for you:

- Stone chip repairs
- Prompt professional service
- Nationwide warranty
- Windshield replacement
- Expert installation
- Over 75 years of service

Speedy Glass

**Call Speedy Glass NOW!
1-888-773-3398** Book online at speedyglass.ca

Open minds. Better solutions.

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

www.sovereigngeneral.com

Sovereign **60** Celebrates

Jeff Cunningham, Sr./ Business Development Specialist
West Group, Commercial Underwriting Manager



Underwriting Contract Administrators Inc.

Since 1995 UCAI has helped brokers place their difficult Personal and Commercial property accounts and managed the Woodchuck Insurance Program for the Forestry and Logging Industries. We've developed several mini-programs to fit specific needs that brokers have asked for. We are known for our speed of service and for the consistency in what we can write and what we charge. If you want fast service, easy to understand policy documents and statements, and consistency in underwriting criteria and pricing – **UCAI is the wholesaler for you!**



**Hard-To-Place
Homeowners
Package Program**



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



Storage Program



Day Liability



**Woodchuck
Insurance Program**



**Independent
Carriers**

11 Thornhill Drive, Suite 128
Dartmouth, NS B3B 1R9

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

www.ucai.ca

U.C.A.I.
Since 1995



www.icpei.ca

Your local
Maritime Insurance Company



Landing Place
14 Great George Street
Charlottetown, P.E.I. C1A 4J6
1-866-404-2734

**THE Insurance Company
of Prince Edward Island**

People you know you can trust



Your
Premium Financing
Advantage



Darrell Blenus
President
darrell@ifs-finance.com

Wendy Whitehead
Director of Business Development
wendy@ifs-finance.com

24/7 Online System
Flexible Finance Plans
Convenient Payments



IFS Financial Services Inc.
1-800-565-1153
www.ifs-finance.com



MERIT
INSURANCE PREMIUM FINANCE

MERIT AT YOUR SERVICE™

"LOWEST RATES, MOST FLEXIBLE TERMS"
"VASTLY SUPERIOR SERVICE"
"SIMPLER, EASIER, BETTER TECHNOLOGY"
"IMMEDIATE RELEASE OF FUNDS
DEMONSTRATES INDUSTRY LEADERSHIP"

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

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



SUCCESS

THE RESULT OF A STRONG,
SUPPORTIVE PARTNERSHIP.

Your success is our success, so we're dedicated to going that extra mile to help you build and maintain a strong, healthy brokerage. RSA Insurance offers some of the industry's leading marketing, educational and training support—including our renowned Making Partner program and customized portfolio promotions—which will help you connect with your employees, your community and your clients.

We stand behind the facts. We stand behind our brokers.



rsabroker.ca

Printed under the direction of
Challenging the Standard

Personal Insurance | Commercial Insurance | Global Specialty Lines

The Price is Right?

Matthew Davis
Claims Manager / Vice President
Swiss Re Corporate Solutions

At the heart of America's longest-running game show, "The Price is Right®," is an age old and deceptively simple question: "What's it worth?" Deceptive, indeed. If the answer was easy, the show would not have lasted 41 years. For more than 7,800 episodes, contestants have been venturing their best guesses about the cost of everyday items. And, time after time, most of those guesses have been wrong.

A similar, but far less entertaining contest rages among a very different set of contestants over the valuation of real estate, both residential and commercial. Carriers want covered properties insured to full replacement cost, with premiums to match. Property owners, on the other hand, want low premiums – but "full coverage" in the event of a complete or partial loss. Lenders just want their loans secured, but increasingly, e.g., in Florida, they are reluctant to offer appraisals that others might rely upon to their detriment.

Their collective unease is understandable. In recent years a difficult task has become more so as the cost of new construction moved in anything but a straight line. Perhaps that explains why Florida's state-run carrier, Citizens Property Insurance, elected to rely solely on its chosen software for estimating the replacement cost of homes in 2011, only to reverse course weeks later with legal actions brewing.

In the face of this storm, to whom do our contestants turn for valuation advice? The humble – but well-insured -- insurance broker.

That is a role brokers should decline. Dabbling by insurance brokers in unfamiliar lines of business has always been ill-advised. Dabbling in other professions entirely – like real estate appraisal -- can be downright perilous.

Commercially available 'replacement cost estimator' programs may be used to fill the 'expertise gap,' but those programs, too, have their limitations. They cannot bring order, logic and predictability to the roller coaster real estate and construction markets.

Yes, they are better – much better – than merely guessing (or ignoring the issue altogether), but if you take a look at the disclaimers attached to those programs you will

see just how sure their creators are of their digital crystal ball's accuracy. They understand better than anyone how many variables affect the outcome and how many alternate scenarios may play out, especially over time.

To make matters worse, some third parties such as lenders are now attempting to offload their own appraisal burdens onto brokers. They are not customers. They pay no fee or commission. Yet they boldly request copies of the broker's replacement cost estimates with a simple endgame in mind: if it turns out to be wrong such that there is a shortfall in coverage, blame the broker and force him to pay the difference.

The simple answer to those requests: just say no.

What does the busy insurance broker know about a property's value that a mortgage lender does not? Because of the business they are in, both lenders and carriers are in a far better position, in terms of both volume and resources, to ascertain whether a particular property is adequately insured – at least when it comes to limits. Their reluctance to do so is instructive, to say the least. They have learned a hard lesson over time: they do not know whether 'the price is right,' and cannot afford to be wrong. Can you? ■

Best Practices:

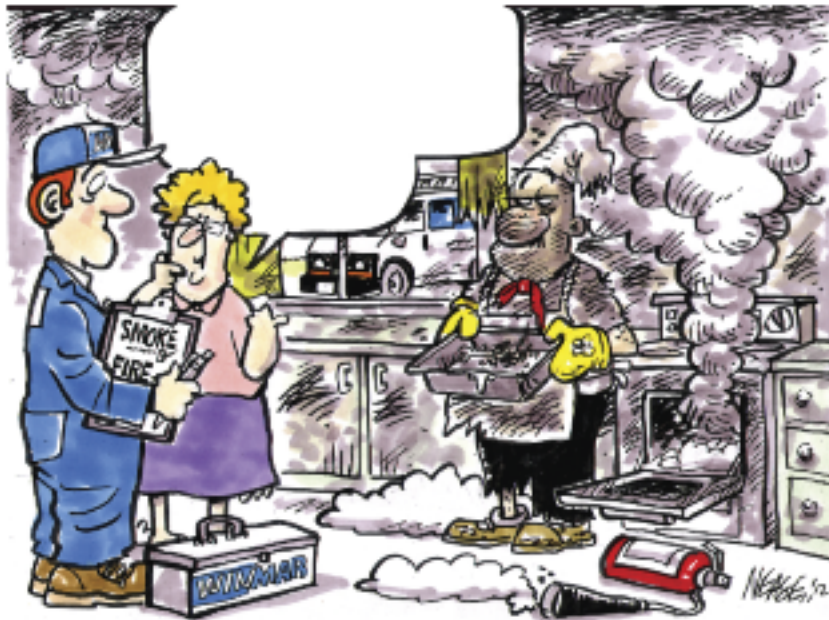
Some 'best practices' that brokers should consider when assessing their own operation and current procedures:

- **The Best Practice:** do not agree to become an appraiser in the first place. Instead, urge customers – *in writing* -- to have their property (re)appraised by a licensed professional on a regular basis to ensure that the limits in place are, and remain, adequate.
- Explain that the 'replacement cost' of a building will likely exceed both the 'actual cash value' and 'purchase price' of a building, often by a significant margin.
- Explain what a '*coinsurance penalty*' is, and how a loss may not be fully covered even if it is within policy limits.
- Examples of resources you might suggest to find a **licensed** appraiser include:
 - www.aicanada.ca
 - www.appraisalinstitute.org
- Other alternatives: reconstruction cost estimates by licensed general contractors, architects or engineers. If your customer is unmoved, and you cannot refrain from offering an opinion about replacement cost, you should:
 - Document your recommendation that a licensed professional be consulted, as well as the customer's refusal to do so.
 - Make clear to the customer the **substantial** limitations on your training and experience as an appraiser – particularly with respect to determining the "replacement cost" of a commercial or residential building – and document those warnings, too.
 - If you use one of several commercial 'replacement cost estimator' programs on the market to arrive at a number, provide a copy of the program's disclaimer (it's sure to have one) to the customer, indicating that your estimate is subject to the same limitations. Offer the figure to your customer as evidence that the current number is too low and that a professional valuation is needed.
 - Replacement cost estimators are affected by a number of variables, e.g., location, square footage, usage, materials and design. Document the information used in arriving at an estimate and the source of that information.
 - Be explicit: construction costs go up every year by varying amounts, depending on market conditions. So should policy limits. A yearly 'inflationary increase' likely will not keep pace with the cost of construction, which brings you back to the subject of periodic appraisals...
 - Request that the carrier confirm that the property is insured to replacement cost such that no coinsurance penalty will apply.

Above all, place the final decision firmly in your customer's lap.

WINMAR

Coming
Through
For You!



CAPTION CONTEST

Submit your idea for the caption to Darren Christie at darrenchristie@winmar.ca

Prize:
Gift Certificate to
The Keg Steakhouse.

Winner to be announced in the next issue.

NEW BRUNSWICK

BATHURST
506-548-4650

EDMUNDSTON
506-737-0888

GRAND FALLS
506-475-8080

FREDERICTON
506-455-0051

MIRAMICHI
506-622-5710

MONCTON
506-859-8988

SAINT JOHN
506-333-7622

NOVA SCOTIA

AMHERST
902-667-8998

ANNAPOLIS VALLEY
902-679-1116

BRIDGEWATER
902-527-1496

HALIFAX/DARTMOUTH
902-468-5899

NEW GLASGOW
902-695-3511

PORT HAWKESBURY
902-625-3366

SYDNEY
902-567-0400

NEWFOUNDLAND / LABRADOR

CORNERBROOK
709-634-9567

ST. JOHN'S
709-754-9111

PRINCE EDWARD ISLAND

CHARLOTTETOWN
902-370-0001



WINMAR. the full service restoration specialists with service locations across Canada
Toll Free: 1-866-4-WINMAR (494-6627) • www.winmar.ca

Evolving to Meet Consumers



Amanda Dean, BPR, MBA
Vice-President, Atlantic
Insurance Bureau of Canada

"It is not the strongest species that survive, nor the most intelligent, but the ones most responsive to change."

In his 1859 book, *"The Origin of Species"*, Charles Darwin suggested that a species' survival was directly related to its ability to adapt and evolve to its changing environment. Fast forward over 150 years later and the same theory can be applied to the business world.

The future doesn't bode well for businesses that don't understand and adapt to consumer needs and developing trends. The businesses that consistently do well are those that learn to evolve with shifting market dynamics. The insurance industry must be no different in this regard.

Back in the day

Canada's property and casualty (P&C) insurance industry has grown by leaps and bounds over the past century. In 1905, 40 companies offered insurance for the prominent risk of that time – fire – and collected premiums that totaled \$14.3 million. Losses paid were \$6 million. Today, more than 220 private P&C insurers compete for a piece of the \$44.7 billion in direct written premiums for homes, cars and businesses across the country. Losses have ballooned to \$28.6 billion.

Clearly, a lot has changed. Gone too, are the days of door-to-door insurance sales and staunch consumer loyalties. Say hello

to a new generation of sophisticated consumers who shop for and buy their insurance online and use social media tools to vent their grievances without hesitation. From a service provider perspective, it's analogous to falling down the rabbit hole.

Apart from the developments brought about by the internet and social media, the industry faces the additional challenges of diversified consumer demographics, regulatory pressure, increased insured losses from weather-related events, further technological advances such as vehicle telematics and fierce competition. These profound changes require significant innovation in the creation and delivery of insurance products to consumers.

Rolling with the punches

Moving from a reactive to proactive mindset is difficult, particularly for an industry that historically springs into action after an insured loss. For its part, Insurance Bureau of Canada (IBC) is learning to roll with the punches by engaging consumers on their terms and more importantly, where they are now. In a vast majority of the cases, the 'now' is online. IBC maintains a strong social media presence via Facebook and Twitter and is in the midst of overhauling its website in favour of a more user-friendly experience with a simplified, robust and easily accessible knowledge base.

And therein lies the rub: demystifying the complexity of an insurance product to consumers in plain language. It's something that IBC has set as a priority. Various communications, from brochures to webpages, are used to explain the hard subjects – for example, how insurance costs are calculated and the factors that affect premiums. After all, savvy insurance consumers are ones that are better served. When Canadians know how their insurance works and have the right coverage, they protect not only their own financial and personal security but that of the country as a whole.

Despite the push toward online engagement, there is still something to be said for old-fashioned face-to-face communication. Over the past few years, IBC has sought interactions with consumers by venturing into the very neighbourhoods and communities in which they live. In British

Columbia, IBC has sponsored The Great BC Shakeout, the largest earthquake drill in the country for the past four years. In Ontario, the *Time to Talk Tour* allowed consumers to have their say about the problems facing the auto insurance system while getting their questions answered by insurance experts. In Atlantic Canada, the award-winning community outreach program, *Be Smart. Be Safe*, travelled to festivals, fairs and special events across the region to promote safety, injury prevention and emergency preparedness. IBC has also partnered with the town of Stratford, Prince Edward Island, on a rain barrel study to measure how the collective use of rain barrels can help reduce stress on storm water and sewer systems and help keep basements dry during intense rain storms.

But in all fairness, no one performs face-to-face communication as well as brokers do.

Proving the industry's strength

A shifting risk landscape and more demanding clientele would indicate that the industry has its work cut out for it. But some things remain the same. There is still an insurance product to sell, growth to be made and consumers to inform. The focus is now on the "how" – that is, how to present the product and how to reach the people who might need it.

It's not all doomsday scenarios. With great challenge comes great opportunity. Emerging and new insurable risks such as cyber liability present insurers with the unique opportunity to expand coverage options. The age of social media has altered the rules of engagement but at the same time, allowed insurers and consumers to develop a deeper awareness of each other.

So while much of the context shaping the industry has changed, Darwin's words hold true. We are in an industry that has evolved over the years to meet customers' needs. It would seem that the business of ensuring customers' needs is going through yet another evolution in the midst of a changing environment. ■

Amanda may be reached at
(902) 429-2730 ext: 225 or
via email at, adean@ibc.ca.

35 years of insuring against the unexpected.



Thanks to you, Sutton Special Risk is celebrating 35 years of providing insurance products and services that respond to the unique needs of our clients worldwide. Founded in 1978 to provide professional sports insurance, we soon diversified to offer a full range of flexible and innovative accident, health and contingency products to help make life less risky.

To help you plan against the unexpected call toll free at 1.800.461.3292 or visit our website.



Making life less risky for 35 years.

Toronto • New York

suttonspecialrisk.com

PERSONAL ACCIDENT • DISABILITY • MEDICAL • EXPATRIATE BENEFITS • LIFE • WAR RISK & TERRORISM
KIDNAP RANSOM & EXTORTION ENTERTAINMENT • CONTINGENCY • PROFESSIONAL SPORTS • AMATEUR SPORTS

THANK YOU

The Insurance Brokers Association of New Brunswick gratefully acknowledges the on-going support of our Corporate Partners in their support of the Broker Distribution Channel.

MAGENTA SPONSORS



GOLD SPONSOR



SILVER SPONSORS



"CIAA is dedicated to fair practice and integrity on all claims-related services"

To contact the member firms below go to www.ciaa-adjusters.ca

Action Investigations Incorporated

Dartmouth

AMG Claims Inc.

Halifax

ASAP Claims Adjusting Limited

Sydney

Crawford & Company (Canada) Inc.

Halifax/Dartmouth

Kentville

Stellarton

Sydney

Yarmouth

Cunningham Lindsey Canada Claims Services Ltd.

Dartmouth

Kentville

New Glasgow

Granite Claims Solutions

Halifax

Integral-Adjuster

Newport

Kernaghan Adjusters Limited

Halifax

Sydney

Marsh Adjustment Limited

Antigonish

Bridgewater

Halifax

Kentville

Lawrencetown

Sydney

Truro

Yarmouth

G.E. Morgan Adjusters Limited

Halifax

N.S. TASKS Ltd.

Truro

Plant Hope Adjusters Ltd.

Halifax

AMG Claims Inc.

Fredericton

Crawford & Company (Canada) Inc.

Bathurst

Fredericton

Grand Falls

Moncton

Saint John

Cunningham Lindsey Canada Claims Services Ltd.

Edmundston

Moncton

Saint John

Granite Claims Solutions

Moncton

Greater Moncton Adjustment Bureau Inc.

Moncton

C. Landry Adjustment Ltd.

Caraquet

Lawrence & Associates Ltd.

Fredericton

Marsh Adjustment Limited

Bathurst

Moncton

Plant Hope Adjusters Ltd.

Bathurst

Campbellton

Edmundston

Fredericton

Grand Falls

Miramichi

Moncton

Saint John

Robichaud Claims Services

Cocagne

Young's Claim Service

Moncton

AMG Claims Inc.

Charlottetown

CKS Holdings Inc.

Charlottetown

Crawford & Company (Canada) Inc.

Charlottetown

DeLong & Associates Inc.

Charlottetown

Summerside

Prince Edward Claims Services Inc.

Charlottetown

NEWFOUNDLAND

Colonial Adjusting & Appraisal Services

St. John's

Crawford & Company (Canada) Inc.

St. John's

Cunningham Lindsey Canada Claims Services Ltd.

Corner Brook

Grand Falls

St. John's

Penninsula Adjusting Services Ltd.

Marystown

Pike and Associates Adjusting Ltd.

Holyrood



Canadian Independent Adjusters' Association

5401 Eglinton Avenue West, Suite 100

Etobicoke, ON M9C 5K6

Phone: (416) 621-6222 Fax: (416) 621-7776

E-mail: info@ciaa-adjusters.ca Website: www.ciaa-adjusters.ca

SUM | STRATEGIC UNDERWRITING MANAGERS INC

Montreal: 1-855-845-7861

Toronto: 1-877-603-7864

Underwriting. Optimized.

www.suminsurance.ca



- Commercial General Liability
- Environmental Liability
- Product Recall
- Marine and Logistics
- Umbrella & Excess Liability
- Professional Liability
- Life Sciences and Clinical Trial Liability
- Directors and Officers Liability

PAL Your Specialty Broker

Host Liquor & Special Event Liability

Exhibitor/Vendor & Kiosk Liability - Property & Products Extensions Available

Weddinguard - Worldwide - Some Restrictions Apply

Contents & Storage - Personal & Commercial Goods

Personal Legal Liability

Server Liability

Event Cancellation/Non Appearance

Prize Indemnity - HIQ, Hockey Score, Crack the Code, etc.

ATM, VLT & Vending Machines

Miscellaneous Property - Short & Long Term

Performers Liability - Property Extensions Available

Automatic rates & binding available online.



1.800.265.8098 | www.palcanada.com

Elliott Special Risks

A Markel International company

Commercial general liability
Directors and officers liability
Environmental impairment liability
Marine program
Professional liability
Property and inland marine
Security and protection industry
Umbrella and excess liability

**Helping brokers with effective
insurance solutions since 1966.**

Montreal
Toronto
Calgary
Vancouver

www.elliottsr.com



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 Atlantic Insurance Brokers. 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 Tony Ngo, Manager, Insurance Brokers Services at 1-877-629-6262, contact us by email at 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.

CALENDAR OF EVENTS 2013

JANUARY

21 IBANB Board Meeting Fredericton
28 IBANB Online Webinar

FEBRUARY

3-8 IBANS CAIB 2 Immersion Halifax
7 IBANB YBN Curling Moncton
12 National CAIB/CPIB exams Various Locations

MARCH

10-15 IBANS CAIB 3 Immersion Halifax
11 IBANB Online Webinar
18 IBANB Online Webinar
24 IBANB Insurer Forum/Reception Fredericton
25 IBANB/IBC Liaison Meeting Fredericton
25 IBANB Board Meeting Fredericton

APRIL

2 IBANS Insurance Awards Halifax
23-28 IBANB CAIB 3 Immersion Fredericton

MAY

28-3 IBANB CAIB 2 Immersion Fredericton
3-9 IBANB CAIB 4 Immersion Fredericton
9-14 IBANB CAIB 1 Immersion Fredericton
7 National CAIB/CPIB exams various locations
tbc IBANB Broker Awareness Day Fredericton
8 IBANB Board Meeting Fredericton

JUNE

23-28 IBANS CAIB 4 Immersion Halifax
24 IBANB Board Meeting Fredericton

JULY

9 National CAIB/CPIB exams various locations
15 IBANB Online Webinar

AUGUST

26 IBANB Board Meeting to be confirmed
27 IBANB Golf to be confirmed

SEPTEMBER

10 National CAIB/CPIB exams various locations

OCTOBER

2-3 Atlantic Insurance Broker Convention Charlottetown
6-11 IBANS CAIB 1 Immersion Halifax
16 IBANB Annual General Meeting Fredericton
16 IBANB Convocation Fredericton

NOVEMBER

4 IBANB Online Webinar

DECEMBER

3 National CAIB/CPIB exams various locations

RESTORATION SERVICES:

- Flood Mould
- Fire
- Windstorms
- Mould Handling/Removal
- Lead & Asbestos removal
- Odours
- Cleaning
- Contents handling

EMERGENCY RESPONSE

24/7/365

**ST. JOHN'S - CORNER BROOK
GANDER - LABRADOR CITY**

1-866-747-3264

SAINT JOHN - MONCTON

1-800-561-3828

DARTMOUTH - SYDNEY

1-866-285-8076





*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 *Team 24*

The Broker's solution to Vacant Risks, Rental Properties and Seasonal Dwellings



"Thank you. Your service is amazing, and prices too. I will be contacting Anderson McTague a lot more often for quotes now."

Christa Leslie
Sears Insurance

"Seriously!!! You are so FAST!!!"

Nancy Veinot, CAIB
Veinot Insurance

"The service is great, fast and I usually have the new policy in my hands within 30 minutes of sending it in."

Cory Morrison,
Mahone Insurance Agency



At Anderson McTague, we understand the pressures brokers deal with in terms of market availability and turnaround time when faced with last minute situations requiring coverage to be placed on the above noted risks.

We have challenged ourselves to innovate and change so we can provide you with superior service. Asking ourselves - How can we assist you to better serve your clients?

How can we make you look good?

The solution *Team 24*.

Team 24's first priority is to immediately respond to quote requests with regards to Vacant Risks, Rental Properties and Seasonal Dwellings - guaranteeing a response in less than 24 hours (Monday to Friday).

Check out Team 24 on our updated website, which will link you to our in-house applications for these classes.

It's Anderson McTague's way of making you look good.

