

Atlantic INSURANCE BROKER



**PRESIDENTS'
MESSAGES**

**GIVE YOUR
CUSTOMERS
WHAT THEY
REALLY WANT**

**GET YOUR
BROKERAGE
NOTICED WITH
SEO**

**FOUR
QUESTIONS
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Message from the President IBANB

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



*Kirby Curtis, CAIB
President IBANB*

Well folks, another winter of record snowfall and cold temperatures is behind us. Up next is melting snow, warmer days, and digging out the golf clubs - can't wait!

Directs

I attended an IBAC board meeting in January as an observer. At the meeting, the board had the opportunity to discuss topics with our insurer partners and as usual the topic of direct writing came across the table. All of the company reps had the same reply; they will continue to develop models to enhance direct writing, either in house or by acquisition. When you step back and think about it, why wouldn't they, there is a market for it.

We have always been quick to jump on directs but we have to accept that it's not going to change - only get worse.

In New Brunswick, we, the brokers, are in the driver's seat when it comes to market share, although it shrinks a bit every year. It is up to us to make sure that consumers know that we are their best choice for insurance products. After all, these people are our customers.

Consumer Relations

I was recently thinking about the speed of life style today and the relationship with consumers. Regardless of the pace of technology, social media, and consumer demands, customers still want to have a relationship. Although that relationship may not be as traditional as

is once was, consumers continue to want to trust who they are buying products and services from.

The difference is that they want the relationship to be convenient for them. Brokers will have to provide services how and when our customers want. We need to offer more services on-line and need to adapt and be flexible around the World Wide Web. We also need to be ready for technologies and advancement like telematics.

Community Involvement

Community is a word that brokers own and it best describes one of the biggest things that sets us apart from all others.

We are all active members in our communities. Every office I have ever spoken with has staff volunteering in the community for everything from the local recreation council to serving on local boards and committees.

Is there more we can do?

There are plenty of community involvement ideas out there. Turn your office into a community meeting place for things like running groups or drivers training courses. Offer your boardroom for meetings of community organizations or offer space to the weight watchers program. These are things that will enhance how brokers are seen as involved in their community.

We can become resources for more than just insurance needs; we can become the hub of a community that touches all aspects of that community.

Bring on the spring!! ■

You may contact Kirby at (506) 843-6558 or via email at, kcurtis@nb.aibn.com.

Enfin, un autre hiver s'achève, avec ses records de chute de neige et de froid! Vivement la fonte de neige, les journées douces et la sortie des bâtons de golf!

Souscriptions directes

En janvier, j'ai assisté à une réunion du conseil de l'ACAC en tant qu'observateur. À cette occasion, les membres du conseil ont pu discuter avec nos partenaires d'assurance et, comme d'habitude, il a été question des souscriptions directes. Tous les représentants de la compagnie ont donné la même réponse : ils vont continuer à développer des modèles pour augmenter les souscriptions directes, soit à l'interne, soit par acquisition. Après réflexion, c'est probablement une bonne idée vu que le marché y est favorable.

Nous avons toujours eu tendance à négliger les souscriptions directes, mais il faut reconnaître que la situation n'ira pas en s'améliorant, bien au contraire.

Au Nouveau-Brunswick, c'est nous, les courtiers, qui occupons la plus grande part de marché, même s'il se réduit un peu plus chaque année. C'est à nous de faire comprendre aux consommateurs que nous sommes la meilleure solution quand il est question d'assurance. Après tout, ils sont nos clients.

Relations avec les consommateurs

Récemment, je pensais au rythme de vie actuelle et aux relations avec la clientèle. Quelle que soit l'allure à laquelle progressent la technologie, les médias sociaux ou les demandes des consommateurs, les clients tiennent encore aux relations humaines et personnalisées. Peut-être pas des relations aussi traditionnelles qu'avant, mais les consommateurs veulent toujours savoir qu'ils peuvent faire confiance aux gens dont ils achètent les produits et les services.

La différence, c'est le mode de relation, qu'ils souhaitent commode. Les courtiers devront se plier aux conditions et aux horaires imposés par nos clients. Autrement dit, il faut qu'on s'adapte en proposant plus de services en ligne et en faisant preuve de flexibilité par rapport au Web. Il faut aussi se préparer aux technologies et aux progrès, comme la télématique.

Engagement communautaire

L'adjectif « communautaire » est un terme que les courtiers connaissent bien et qui décrit bien ce qui nous distingue le plus.

Nous sommes tous des membres actifs de

nos communautés. Dans tous les bureaux que je connais, des membres du personnel sont bénévoles pour toute une gamme d'activités allant du comité local des loisirs à des conseils d'administration et comités régionaux.

Pourrions-nous faire plus?

Ce ne sont pas les idées d'engagement communautaire qui manquent. Transformez votre bureau en une salle de rencontre où les groupes de la communauté peuvent se retrouver, y tenir des réunions, y donner des cours de formation (cours de conduite, club de course à pied, de loisirs, etc.). Pourquoi ne pas proposer la salle de conférence pour des réunions d'organismes communautaires ou, encore, pour le programme Weight Watchers.

Tous ces gestes changeront le regard du public sur l'engagement des courtiers dans leur communauté.

Nous pouvons devenir des ressources pour bien d'autres choses que l'assurance. En fait, nous pouvons devenir un point central pour la communauté.

Le printemps promet d'être passionnant! ■

Kirby peut être jointe au 506-843-6558 ou à kcurtis@nb.aibn.com.

Mark Your Calendar



Saint John, New Brunswick October 7 & 8

The committee for the 2015 Brokers Convention has already been working hard to ensure that you have an amazing time and quality event at the Delta Brunswick in Saint John, NB.

The 2015 IBANB/IBANS Joint Brokers Convention is being held at the Delta Brunswick (which will be a Marriott by the time we arrive this October) on Wednesday, October 7th and Thursday, October 8th.

A block of rooms have been reserved at the Delta Brunswick (1-800-335-8233) and the Hilton (1-855-499-0001)

Watch for updates and follow us online at:

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Message from the President IBANS



*Glenna Boudreau, CAIB
President IBANS*

Times are Changing

As the world continues to evolve at a rapid pace, brokers face many challenges all across the country. Personal property, new entrants in the market place and evolving customer attitudes top the list.

Property Insurance rating and claims continue to be a challenge for brokers and insurers both regionally and nationally. Brokers, in particular those from Alberta and Manitoba are pushing the industry and government for a national flood strategy. Canada is the only country in the G-8 without a national flood strategy. In order for flood cover to be available and affordable on personal property some insurers believe the solution will be achieved through collaboration with all levels of government participating with the insurance industry. There is one insurer that is going where no insurer has gone before and will be offering a flood peril to their wording. The peril will be offered in the West first (where it's needed most) and be available to 95% of consumers in Canada. The expected roll out is the 2nd quarter of 2015.

During the IBAC meetings, which were held in January, discussions surrounded the threats to the broker model. There seems to be a general consensus within the industry that the commoditizing of the auto insurance and small commercial is a trend that will continue. There will be directs, broker companies and new entrants that will be vying for this class of business. Insurers are concerned about new

entrants such as Amazon and Google who have lots of data and capital. Some home insurance and larger commercial risks require more advice so these are not as easily offered by new entrants or direct to the consumer.

In order to compete with the demand by some consumers for the self-serve option outside of regular working hours brokers are looking to offer a direct to consumer model with competitive rates and call center service. This may also include a reduced broker commission however the theory is the broker would rather have the client at a reduced commission then not at all.

One of the provincial associations has aligned itself with a broker called Ingenie in order to compete more effectively with the newer driver market. Ingenie has an interactive relationship with its clients about driving habits using

telematics. This model has been effective in the UK and is now in Canada. Feedback is given every 10 days to the client about his/her driving habits and how the premium will be affected if the driving habits continue. The client is billed on a quarterly adjustment and will return to the broker channel once they qualify in the regular market.

These are just a few examples of what other brokers and associations are doing around the country and as brokers we have an opportunity to firm up the client relationship through product offerings, education and innovation. ■

You may contact Glenna at (902) 742-2000 or via email at, glenna@vaughne.com.



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Message from the President IBAPEI



Mark Hickey, CIP, CAIB
President IBAPEI

Volunteer Firefighters – The Unsung Heroes of our Communities

Is it Spring yet?? With over 100cms of snow over the past few weeks, many of us are ready to put the shovels away and get the golf clubs out! It's a good thing we are hearty folk as this winter has been a trying one.

With not much happening on the regulator or political action fronts, I thought I would talk about some very important people in our communities – volunteer firefighters.

This past summer, our family experienced first hand the importance of volunteer firefighters. My father Ron, a retired broker of 38.5 years was playing his regular Wednesday round of golf at Andersons Creek, when he began to experience chest discomfort. By the fifth hole, he and his playing partners knew there was something seriously wrong. As they raced back to the clubhouse, one of the golf course maintenance workers noticed their distress and jumped off his John Deere and ran to his vehicle. He was heading to the New London Volunteer Fire Department and was half-way back to the golf course with his gear before the 911 dispatcher had put out the call to him. His quick response and ability to provide my father with oxygen a half hour before the ambulance arrived is credited with reducing the long-term damage and positive recovery of my father. I'm happy to say that after his triple by-pass in July of 2014, he is enjoying the winter in Florida and golfing almost every day!

That was obviously a very stressful and traumatic time for our family that fortunately had a positive outcome. It consumed our family for the entire summer but the firefighter just hopped back on his John Deere after the ambulance took my father to the hospital. Now that I've had time to reflect, I've tried to put myself in the first responder's shoes. When they sign up to be a volunteer firefighter, which all firefighter's are in PEI, they are signing up to rush in to many situations that the majority of people would be rushing away from.

There is a perception that volunteer firefighters just get called when there is a fire, but in more rural communities, they are first on the scene for all 911 calls. Whether it's a medical issue, a house fire or car accident, these volunteers drop what they are doing and are first on the scene. The communities that these firefighters volunteer in are small and close-knit; the odds that they know or are even related to the person whose house is on fire or was just

in that terrible car accident are quite high.

These traumatic situations can weigh heavily on a person and often times can manifest into PTSD. It is very important for them to deal with it after the event so that it does not fester and cause greater emotional damage.

Our industry, which relies on these men and women to mitigate our losses, should recognize the immense contribution they make to society. One way to do that is to include coverage for counselling under accident insurance policies for community based volunteer firefighters. It's easy to show a coverage schedule for arms and legs but just as important is the mental and emotional well-being of these volunteers that put their own lives on the line for the greater good of society. ■

Mark may be contacted at (902)436-9215 or via email at, mark.hickey@hickeyhyndman.ca.

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Message from the President

IBAN



*C.J. Nolan, BBA
President IBAN*

As most of Eastern Canada, the Eastern Seaboard and much of Western Newfoundland & Labrador have been getting nailed with winter storm after winter storm, we have been blessed with a easier winter this year in the St. John's area. We can only hope for a similar trend to continue in the next couple of months, keeping our fingers crossed.

In the fall of 2014, I had the privilege to be invited to speak at the Newfoundland & Labrador Association of Insurance Women's monthly dinner as the President of IBAN. At that time, I was given the opportunity to talk about all the wonderful work that IBAN provide on behalf of our 15 member firms that employ more than 1,100 people in Newfoundland & Labrador. Looking out over the room that night, it was great to see the home grown talent and successful individuals that we have in Newfoundland who give us belief in future opportunity of our Broker community.

However, Newfoundland & Labrador Brokers have some work ahead of them, just as Brokers across Canada consider the need to change how they sell to the consumer going forward. As Brokers, we do not want end up missing opportunities in the future by not strategically anticipating the ever changing industry and customer expectations.

Looking at the ever changing insurance industry, this is the consumer service conundrum for brokers. The future of our business is the next generation of consumer, but this is a generation that may not fully appreciate the value of relationships as insurance brokers of the past may know. For brokers, the frustration in reaching out to this next generation of consumer is their unwillingness to conduct business in the tradition way, as their parents have done.

The explosion of the internet and the dynamic shift by Generation Y and Millennials to go online first

to find an insurance solution is making brokers across Canada re-think what the direct insurance providers are doing. We continue to hear and learn about products such as telematics and user-based auto insurance that will certainly be game changers for consumers and brokers alike. Companies like Google and Amazon continue to look at our industry as an opportunity of future revenue and the discussion of driverless cars has quickly gone from a topic only in movies like "Back to the Future" to a reality in the next 10 years.

Today, research has shown that insurance consumers look at four interaction points before making a purchasing decision and 87% of people under the age of 40 first start their search on-line. Your current customer also wants to hear from their broker at least three times a year beyond the time of a transaction. However, even though your customer does want interaction, they don't want a newsletter about 20 different things that don't apply to them. The consumer is saying, "Send me a newsletter because you know that I have a seasonal property, but only if the newsletter has information about seasonal properties."

Now, this is much easier said than done. In an effort by brokers to describe all the things that the broker can do for a client, this usually gets the reaction from Generation Y and Millennials as "BORING!"

As I said in my last article, brokers need to become more innovative to be successful in the future. Broker's marketing budgets need to become more "Customer Experience Obsessed". Consumer behaviour has changed and is more demanding now more than ever.

Here are 7 ways the innovative broker can become more 'customer experience obsessed':

1. Create a personal connection - Consumers want to communicate with their insurance broker in their preferred way, whether that be e-mail, text message or by phone.
2. Build service based differentiation - A decline in customer service throughout businesses has created significant opportunities for service based brokers. Companies today are often worrying more about the bottom line than the consumer. This creates the ultimate opportunity for the service based broker.
3. Create an emotional connection - The power of service lies in the ability to create an emotional connection rather than a purely rational connection. Emotional connections lead to economic outcomes. Think of your favourite retail store, you will travel across town to buy the same product that could have been purchased much closer to home.
4. Rupture business stereotypes - Significant service differentiation only occurs when an individual

organization ruptures a widely held industry stereotype. Think about returning an item to a store just before or after Christmas. You reach the counter and it states, "No returns without a bill", or even worse, "No return after a certain date". Are you going back to that store? Probably not.

5. Take an active role - Policy changes or renewal process, should be made easy and simple for the consumer. Treat the consumer as you want to be treated.

6. Learn intentionality - An organization must cultivate internal customer service with the same intentionality as external customer service. Consistent business results going forward for successful brokerages will be driven by 'over-managing' certain things that most brokers and direct writers under manage or ignore. The innovative broker has to learn to be intentional, where others are unintentional. Be the broker who provides their client with an annual review of their policy instead of just automatically renewing on direct bill without any personal client contact.

7. Build customer loyalty - At the end of the day, the innovative and successful insurance broker will create their own client experience to attain customer loyalty.

This is an ever changing world we live in as brokers. As Walt Disney, the most 'customer experience obsessed' dream builder of the last century once said, "Times and conditions change so rapidly that we must keep our aim constantly focused on the future." ■

C.J. may be contacted at (709) 757-0505 or via email at cjnolan@munninsurance.com.



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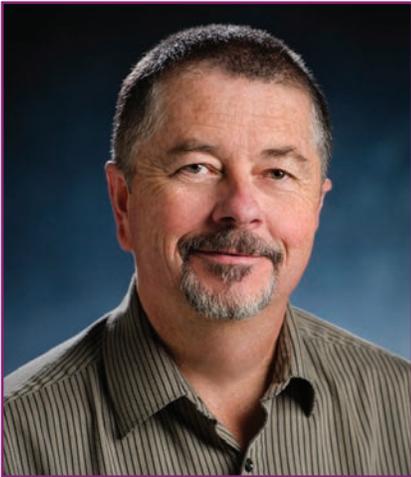
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Give Your Customers What They Really Want



Doug Daley
Kiers Marketing Group

Let's face it; everybody needs insurance, which makes just about every adult a potential customer. What can you do to attract new customers and keep the ones you already have? Give them exactly what they want.

Almost all customers, regardless of the business, want the following: convenience, speed, personal attention and good value. Think about it, isn't that what you want when you do business with someone. These are also the characteristics of doing business with an insurance broker.

Now take a look at your business, what do you think customers say about you? Put yourself in a customer's shoes – would you be a satisfied customer?

Let's look closer at the four things customers want. Are customers getting them from your business?

Convenience. We live in a hurried world where every minute counts. Customers want to buy from someone who makes it easy for them to learn about the product or service and ease of purchase. You know the questions your customers ask the most. Make sure the answers to these questions are easy to find on your website or brochure.

Speed. Customers want it NOW! Most online purchases are shipped over night. What about your business? Are you getting the insurance coverage activated as quickly as you possibly can? If you can deliver quicker than your

competitors, you will have the edge on future business.

Personal Attention. One of the biggest complaints consumers have is that it's getting harder and harder to find someone to help you work through a problem. Don't you just love it when you call a company and reach a CSR that you can barely understand? Or, the dreaded automated answering system, having to listen to countless options only to find out that if you had pressed "0" right away, you would have been able to speak to a real live person.

When you think about it, insurance brokers are much better at offering personal attention than banks and call centres. You are much better equipped to answer any question that might have a local angle, and a customer can build rapport with their broker because they don't have to talk to a new person every time they call. Make your business stand out by offering personal, knowledgeable assistance.

Good Value. Customers want to feel that the product or service they buy is worth more to them than the money they paid. I have a client that says "our goal is to under promise and over deliver". It is smart business if you can do this and it adds value to your product or

service. In most cases, a customer isn't aware of the good value of their policy until they actually make a claim.

You can have the best website, the coolest brochures, the flashiest vehicle graphics, all this is money wasted if you didn't give the customer what they really wanted.

Another great benefit to giving customers the four things they really want is that price does not become a big factor in their purchase decision. Think about what you are looking for when making a purchase. Most likely it is convenience, speed, personal attention and good value. Think about how you like to be treated and treat your customers the same way. ■

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



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Gariepy comes to UCAI from RSA Canada, where he held multiple roles, including leading teams in both Personal and Commercial Lines, as well as underwriting RSA's Global Specialty Lines. Born and raised in Halifax, Joe has a BA from Saint Mary's University and currently holds both CIP and CRM Designations.

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IBANB CEO Report



Andrew McNair, CAIB, CAE
IBANB Chief Executive Officer

1. eDocs, eSignatures, eHomes, telematics, 'the cloud', online quoting, Google, Face-time, Skype.

2. Yellow pages, fax, home security system, encyclopedia Britannica, touch tone phone, airbags.

3. Hilroy scribbler, letter mail, ask Grandma, party line phone, carrier pigeon, model T Ford.

Three lines of text all with similarities but all are extremely different in their own ways. You have clients that have been with you since what may seem like the beginning of time and you have clients who you have just met yesterday. Most of your new clients, (who will hopefully become the ones 'since the beginning of time') will quite likely have a different way of thinking on how they wish to be communicated with and how they prefer to do business with you. Have you adapted to how they prefer to do business? I promise you that some of your competitors have and they would love to have that new client of yours! I don't want to sound like a broken record (or iPod) but I want to use the same quote I used in my last article, maybe just to try and get my point across, and then I'll move on.

"It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change" - Charles Darwin

As we roll into spring after the winter of snow we have had, we typically look forward to

hosting our annual Broker Awareness Day at the provincial legislature. This is always an extremely valuable day for both brokers and MLAs alike. It provides us with an opportunity to liaise with our elected officials and provide them with an overview of who we are and what brokers do in each and every community throughout the province. This year we have decided to move our day to the fall to coincide with our convocation ceremony so that we can also highlight our graduates, the future of our industry, to our MLAs as well as to provide grads the opportunity to meet with their MLAs. We look forward to seeing how this new format will work. We will however continue to be involved in and encourage brokers to be involved in any grassroots initiatives and to ensure they are involved locally. I also encourage all brokers to become involved in the Federal election as it rolls out this year.

Another topic that is always on everyone's mind as we roll into spring is: what is going to happen as all of this snow melts and we see those April showers? I'm not going to make any predictions, however I will say that I am pleased to see the work happening at the National level as well as at various other levels with respect to flood coverage options for homeowners. The willingness and desire of the various stakeholders to communicate and brainstorm on what flood coverage options may look like, is certainly taking steps

in the right direction. As consumer advocates, we want to see products or solutions available that, where they make sense, help protect Canadian homeowners.

So change is happening, change is essential, and change will continue to happen...with or without you! As we spring the clock ahead, take advantage of those extra hours of daylight to get out, get involved with your MLA, get involved in your community and get involved in making changes to how you do business with your new and future clients. We will continue to look for and find ways to help keep brokers abreast of what changes are happening, but we also look forward to feedback on how we at the IBANB can help our members. If you have ideas for courses, seminars, webinars or resources that will help brokers adapt to change, please let us know we're here to help you and to help ensure the longevity of the best distribution channel, the Broker Distribution Channel.

Thanks for reading, I look forward to hearing from you, be it via Facebook, Twitter, LinkedIn, email, phone, text or carrier pigeon!

Enjoy spring as the days get longer and the sun gets warmer! ■

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



Mark your Calendars

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Golf Classic**

September 2, 2015

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The best way to be the best you can be is to learn from the best.

So you're a broker. Congratulations – you are a member of a fulfilling and highly regarded profession, with no doubt a long and successful career ahead of you.

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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.



IBANB Young Broker Network



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

Young Brokers are the Future of your Brokerage!

“Young brokers” is obviously a term we use carefully because everyone can feel young and be just as young as they feel but for the sake of this conversation let's just say that we are talking about Brokers under the age of 40.... Our nation is changing and we are seeing more and more young men and women coming back home to the Maritimes from out west or central Canada, and some if not many are looking for jobs. Many of them are very enthusiastic and generally qualified individuals that want to find careers to help them settle down and afford to raise a family or have some of the luxuries that we all want, many of them are looking for that opportunity to settle down back here where they call home. So let's accommodate these prospective employees and brokers and start selling our industry as the industry that can deliver this for them. Brokers are great people in every community and have an amazing chain of contacts and influence in their area. Let's make this happen and grow our brokerages by employing some of these great assets to our province and give them what they want and deserve in return, a great place to work in an ever-changing, always interesting industry that they can be proud of. THAT'S US. We are the answer for a lot of these “future young brokers” and they are a solution for us as well.

The YBN 10th Annual Curling Bonspiel was a great event...!

Thanks to our participants, sponsors, supporters, the YBN Board and Brokers of all ages the 10th annual curling bonspiel was a great time and as usual it was a great night of fun and networking. Above all it was a very good fundraiser for the local Moncton Headstart Group. Our YBN annual curling Bonspiel was on Friday, February 20th and each participant brought a bag or box of diapers for their registration fee which YBN donated to Moncton Headstart. Moncton Headstart is a charitable non-profit early family intervention agency focused on building school readiness skills with children and their parents. Their programs and services aim to build healthy relationships, improve self-esteem, develop new skills, enhance existing skills, and encourage self-sufficiency. Headstart families are continuously provided with opportunities and support for growth and change. Headstart families sometimes struggle to meet their basic needs and may require services, resources awareness and programs to thrive and grow. You can learn more about their organization

by visiting their website at www.moncton-headstart.com. The YBN curling event is a great way to break up the winter with some fun and fellowship.

As much as winter can bring along some great memories, I am looking forward to seeing the flowers bloom and a great spring to usher in an even better summer!

Have a great spring! ■

You may contact Robert at 506.432.1550 or via email at rekimball@pearsoninsurance.ca



Members of the YBN Executive present a donation to Sarah Cormier-McHugh, Executive Director for TADD.



L to R: Jeff Daniels, YBN Executive, Sarah Cormier-McHugh, TADD Executive Director, Robert Kimball, YBN New Brunswick Chair, Andrew Jones, YBN Executive

YBN 10th Annual Curling Bonspiel



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BROKER EDUCATION SCHEDULE

IBANB* is offering the following education courses this Spring

Courses

CAIB 2 Immersion
CAIB 4 Immersion
CAIB 3 Immersion
CAIB 1 Immersion

Dates

April 23-28
April 28- May 4
May 4-9
May 9-14

For more information contact Laura Matchett at:

Email: lmatchett@nbinsurancebrokers.ca **Phone:** 506.450.2898

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

IBANS Young Broker Network



*James Mizzi
Member, Nova Scotia YBN*

SALES

How many of us couldn't use more advice when it comes to increasing sales? I know that I'm always looking for new strategies or best practices when it comes to this essential skill. I've always tried to follow these three techniques when it comes to building my own clientele.

1. Always ask for the sale - Never let a call with a potential client end without asking for their business. I try to get a commitment from the client as soon as possible.

2. Know your audience - It's very important to know when someone wants to be educated about a product or when they just want to get what they need and close the deal.

3. Always answer the phone - It's integral that your client be able to reach you. If you get a voicemail message, call them back right away. Clients will feel valued and important to you if they can reach you in a timely manner.

These are the strategies I rely on to get clients, work with my clients and retain my clients. However, I am always on the lookout for new sales techniques and best practices. When I came across this article it really spoke to me and I knew I wanted to share it.

6 Reasons Why Authenticity Results in More Sales

Brian Horn-Huffington Post

If you work in sales - in ANY aspect of sales - you are likely always looking for ways to better connect with your customers or clients and sell more. While there are hundreds of books, podcasts, blogs, videos and magazine articles that promise to help you become the best salesperson you can be, the power to sell is already inside of you.

Selling is all about connecting. How do you connect? Be yourself.

Author, sales coach and millionaire David Neagle is just one of many professionals that have reached the highest pinnacles of success by learning to stick with what works-being himself.

"People listen with their ears, but they hear with their emotions. Our job is to get people to stop listening and start hearing," explained Neagle.

Consider the following reasons why staying true to yourself can be the key to making the sale.

1. You Don't Have to Remember a Script

Sales scripts are a way of life for salespeople aren't they? No matter how well you write your script, they are sure to sound scripted - and if you get off the script?

When you are yourself instead of working off a script, there is nothing to remember. You just follow your gut and you can always recover the conversation. This is true even if you wind up discussing football scores or last night's episode of Dancing with the Stars.

2. Your Customers Can Feel When You are Genuine

Being genuine can't be faked. Customers can tell when you are seriously interested in the product or service you are selling and they know when you stand behind them.

Along the same lines, your customers know when you're being yourself - even if they don't REALIZE they know this.

3. You Can Have Fun

When you're following a script or using those tired sales techniques, you don't get a chance to share anything about who you really are.

It's much more fun to be yourself.

4. Conversations Make Conversions

Neagle explained, "If we understand what's going on under the surface, we can move a sales conversation hundreds of miles down the road because we know what's happening and we can then ask questions to redirect it in the direction that it needs to go."

5. You Won't Seem Like a Salesperson

As a general rule, people don't particularly like salespeople. Think about the jokes about "used car salesmen." These jokes are generally not flattering in the least.

If you are being yourself, instead of being a sales machine, you are going to seem like an interested party who wants to HELP this customer, not like a salesman who is looking for another commission.

6. You Can't Fail

No salesman will make every sale. It's practically impossible. However, when you're being yourself you're not going to fail. You are always going to succeed at being you. No matter what sales strategies you choose to use, do not let yourself become lost behind a smokescreen of techniques.

Once you have embraced the idea of being yourself, you will quickly realize that this simple piece of advice that your kindergarten teacher emphasized will help you make connections and sales - leading you down the path of success just like Mr. Neagle and the others who never compromise who they really are.

The Young Broker Bonspiel went off without a hitch. Leslie Roberts did a fantastic job organizing the event and lots of fun was had by all. Thank you to all our sponsors and those who donated prizes. Our 10th Annual Golf Tournament will be taking place this year at Oakfield Golf and Country Club on May 28th, 2015. We are looking forward to our best tournament yet. Please log onto www.ibans.ca to register for the tournament. ■

James may be contacted at (902) 421-2838 or via email at, james.mizzi@mcti.ca.



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Viewpoint



*Stephan Bernatchez, C.I.B., FCIP
President, IBAC*

Light at the End of the Tunnel!

For years, brokers have protested about the waste and inefficiencies created by enforced duplicate data entry into Insurers' computer systems. Through the Insurance Brokers Association of Canada (IBAC), your broker association has been advocating with both Insurers and Broker system vendors, to leverage the capabilities of modern technology. The objective of IBAC Data Exchange is to take transaction information directly from a broker's system, deliver it to the Insurer and pick up the Insurer's response, all in one virtually instantaneous circuit.

Finally now, the massive IT projects needed for Insurers to make their systems capable of digesting such 'real time' transmissions are starting to come on-line, after years of planning and investment.

In 2015 brokers will see the first implementations of automated policy change, as well as new business transactions following the same design. Both large national and smaller regional Insurers are working hard to put the first stages into place, and more Insurers are committed to providing the same straight-through processing functionality as their own new systems go live.

Collectively, the industry does now generally agree, we can no longer afford the kind of waste

embodied in manual processes. Brokers' key role, the value that we add for the consumer, is in delivering choice, advice, and advocacy. Inefficient and unnecessary work only takes away from resources that are best focused on the customer.

This year, watch for bulletins from your Insurers announcing new integration processes following these key IBAC Data Exchange principles:

- Transactions start and end in your Broker Management System (BMS)
- Systems strictly adhere to the recognized CSIO XML standards for data and messaging, to maximize the interoperability of processes
- Electronic information is sent directly to insurer systems, without additional manual keying which would not be recorded in your BMS
- Data is processed by the Insurer and the response or acknowledgement is returned immediately in order to provide confirmation
- Process will not require navigation through unnecessary layers such as an Insurer's web portal
- Any 'translations' needed for the Insurer's system will be invisible to the broker and take place on the Insurer's side of the transaction

So how can brokers prepare now?

First and foremost, make sure that your own house is in order. Take a look at your BMS and ensure that you are making full use of its data capabilities.

If you are not using the latest version of your BMS, arrange to update as older versions may not offer the functionality available in the newest releases. Equally important, make certain that everyone in your brokerage understands the importance of good information practices. The more accurate and complete the data in your system is, the more easily you will be able to exchange information with Insurer systems. Make sure that you are taking advantage of CSIO downloads. Perhaps consider asking your BMS provider about data audit tools, to do an early spring cleaning on your own databases.

Secondly, be ready to give the Insurers who invest in building integration with your BMS your support, by adopting the new workflows and providing constructive, cooperative feedback about any issues you find. Change may be somewhat disruptive in the short-term, but the benefits for your customers will be immediate. Let the Insurers who are early investors know that we appreciate their support.

2015 promises to be an exciting year for brokers. Are you ready? ■

Stephan may be reached via email at, bernatchez-stephan@gmail.com.

For more information about IBAC Data Exchange, please contact Sheldon Wasylenko sheldon.wasylenko@rayneragencies.ca or Brenda Rose brose@fcainsurance.com.

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*Nathalie Godbout, (center) Underwriting Specialist, Equipment Breakdown
Tanya Gardecky, (left) Underwriting Assistant, Equipment Breakdown
Natasha Blackbird, Underwriter, Equipment Breakdown*



IBANS Professional Development Report



*Keri Foley, BTHM, CAIB
IBANS Professional Development Coordinator*

Online MBA Program – A Unique Opportunity Designed Specifically for Brokers

*Nova Scotia's First Online MBA Graduate –
John Pino*

Have you ever considered taking a Masters in Business Administration? If so, now is the time to act. The need for educated insurance brokers grows as changes in the marketplace continue to evolve and increase. The Insurance Brokers Association of Canada (IBAC) saw this need and partnered with Laurentian University to design and create an online MBA program tailored for insurance brokers.

We are thrilled to announce that John Pino CAIB, FCIP, CRM, vice president of Industry Relations with Island Insurance, a Member of the MacLeod Lorway Group, can now add MBA to his list of professional development accomplishments. John is the first student from Nova Scotia to successfully complete the online MBA Program through Laurentian University.

A past president of the IBANS, John has been a valuable member of the broker community in Nova Scotia. He has served on both the Provincial Board of Directors and also on the National Board of Directors for IBAC. John has served on numerous convention committees and is currently the National Political Liaison for IBANS. Education is something John is clearly passionate about and his enthusiasm towards professional development is

evident in his actions. He consistently assists IBANS as a proctor for the national exams in Sydney and is always willing to support other students, by providing encouragement and sharing his experiences.

John began his journey through the MBA program when he was on the IBAC Board of Directors and initially participated in the discussion regarding the development of an MBA program, so John literally was involved since the very beginning of this program. There were many factors that made John choose this program over others offered by various universities in the province. The accessibility through the online learning made it especially appealing, as did the fact that it was specifically tailored for insurance brokers. John completed his CAIB designation as well as some CIP and FCIP courses through self study, so the concept of online learning was not new. John noted that you have to be a disciplined student to pursue education through online learning, but he noted that it is also convenient as you can set your own study pace on your own time.

Online study sometimes gives the impression that there is no interaction between students, but that is not the case with this program, says John. The interaction between students in the MBA program was very regular, and on some occasions the communication was daily. As for communication with the various profes-

sors, John noted that as with every type of program some professors are more attentive than others, but for the most part, it was not difficult to get questions answered.

In terms of courses in the MBA program, they are very much operations orientated with a great deal of financial and capital spending. Since John has previously completed a business degree, he was given exemptions from some courses, so he didn't have to take as many elective courses. He did take one, Enterprise Risk Management, which is found very informative and applicable to our industry.

As the first graduate of the MBA Program from Nova Scotia, John has a strong sense of satisfaction about his achievements. He has stated that the MBA curriculum and the time commitment to complete the program are very challenging but extremely rewarding. Having the letters MBA after his name is something no one can ever take away and will always be a huge accomplishment to John. He says that not only was he able to meet friends throughout his MBA studies, he was also able to apply a significant amount of his studies to his position with Island Insurance and it no doubt makes him a more valuable member of his brokerage. ■

For more information on the MBA Program, please contact Keri Foley – keri@ibans.com

“ John Pino, Nova Scotia's first Online MBA graduate ”



Get Your Brokerage Noticed with SEO

- Tips for Brokers



Grant Patten
Communications Specialist, CSIO

According to a 2013 study from J.D. Power & Associates, “more than one-half of all insurance shoppers today use the web to scout their options, and many further seek to obtain quotes online.” It is important, then, for brokers to ensure that their websites can be easily found by customers when they are searching for insurance online. Search engine optimization (SEO) is the process of ensuring that search engines such as Google give your website high priority, placing it near the top of the list of results when potential customers search for insurance. SEO cannot be ignored in today’s insurance market as customers increasingly prefer to do their insurance research online.

Two Categories of SEO - Free vs. Paid

All SEO efforts can generally be broken down into two main categories – organic and paid. Organic SEO, which can be done for free, is the process of improving your site’s ranking in the search results that appear below the paid advertisements. Paid SEO, or PPC (pay-per-click), literally costs per each click. You only pay for the clicks your ad receives, not for views. PPC ads (usually purchased through Google AdWords) are shown above the organic results and on the sidebar, making your ad more visible to potential visitors.

Consider which approach best fits your brokerage’s business plan – PPC can be costly, but provides confidence that every dollar spent produces measureable traffic to your site. Additionally, you can set cost limits on

each PPC campaign, ensuring that you spend only as much as you intend to. Ideally, using a strategic combination of both organic and PPC techniques in your SEO efforts will create the best results for your website.

While there are several marketing companies and SEO consultants you can work with to improve your SEO, here are four tips that brokers can implement at low-to-no cost:

Tip #1: Maximize Your SEO with Content Creation

Google will generally give a higher ranking to websites that create and distribute original content. This creates an SEO opportunity for brokers to produce helpful insurance-related content for their existing and potential customers. WCL Bauld Insurance Brokers, based in Nova Scotia, demonstrates the use of several effective SEO techniques on their website (www.wclbauld.com).

Their site uses a responsive design that adapts to display well on any mobile device, and includes well-written, highly readable content. It is good practice to build keywords into the written content of your website because these are the terms customers often use when they’re doing a web search. Keywords such as “car insurance” and “commercial insurance” appear frequently on the WCL Bauld site, but the text is still inviting and friendly with short sentences and small paragraphs.

“The written copy on our website – how we say things – is particularly important from an SEO standpoint. The content needs to be easily readable to visitors,” says Steve Earle, Owner of WCL Bauld Insurance Brokers. “You might be tempted to pack in lots of keywords, but that can get repetitive and Google doesn’t condone that practice. You can incorporate keywords, but not to the point that it’s obvious. In my SEO consultant’s words, ‘you can’t trick Google!’”

WCL Bauld has also made use of Google AdWords to drive traffic to their website. They have found success with AdWords by targeting search terms to particular communities that they serve, e.g., “insurance bedford nova scotia”.

Tip #2: Maximize Your SEO with Social Media

Once you have created valuable content, it is essential to also distribute that content effectively. Making strategic use of social media is one of the best ways to distribute your content. WCL Bauld has an active presence on key social networks, including Facebook, Twitter and even Pinterest, which improves their SEO by sharing relevant insurance content and linking back to the site.

Having a social media presence of some kind will greatly help your SEO efforts. This doesn’t mean that you have to be on ten different social networks – focusing your attention

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on strategic use of just one platform can be enough to improve SEO.

Tip #3: Maximize Your SEO with an Authoritative Website

Websites that produce useful content and have a long web history are generally considered by Google to be authoritative and trustworthy, receiving improved SEO as a result. Websites that have links on authoritative sites, and that link to authoritative sites in turn, are likely to be considered trustworthy as well.

National and provincial broker association websites have generally been around for a long time and are considered trustworthy by Google. Consider placing a link on your homepage, or another prominent page, showing that you are a member of your provincial broker association. One Atlantic brokerage website currently following this SEO practice is Cambridge-S.I.A. Insurance Brokers (www.sia.nb.ca), based in New Brunswick, which links to the IBAC and IBANB websites from its Links page.

For a good indication of how authoritative Google considers your site to be, check the free PageRank tool at www.prchecker.info. PageRank is an algorithm used by Google to rank websites in their search engine results, from 0-10. Websites that are among the highest performing online tend to have a PageRank around 7 or 8. Three is about average and 4 slightly above average.

Tip #4: Maximize Your SEO with a Mobile Website

With its recent updates, Google has begun to penalize websites that are not optimized for display on mobile devices. As a result, non-mobile websites will likely not display on the first page of most Google searches. It is therefore important to optimize your website for mobile to not only allow your customers to access your website anywhere, anytime but also to expand your customer reach by being more discoverable on Google.

By implementing these four simple tips, you can greatly enhance your website's SEO, making it easier for potential customers to find your business to fulfill their insurance needs. While these tips are a great start, there is much more to learn, and our white paper for brokers about implementing an effective SEO strategy and leveraging Google Analytics will be available on CSIO.com by March. Brokers

can read more about SEO and other technology solutions that benefit the broker channel on CSIO.com. ■

Grant may be contacted at (416) 360-1773, ext. 2324 or via email at, gpatten@csio.com.

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IBANS Executive Director's Report



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

Seasonal Water – A Proactive Role

Spring is a time associated with rebirth, rejuvenation and re-growth. We begin to think about: planting our gardens, the days getting longer and the fun outdoor activities we can enjoy with more daylight hours and we also tend to be more optimistic about the warmer days being close at hand. As we prepare for spring we need to remember that accompanying spring is the increase in the amount of water which occurs from melting snow and ice, in addition to spring showers, it is important for brokers to increase their communication with clients regarding ways they can protect their homes against the peril of water.

The IBANS is committed to consumer education, and assisting in their understanding of how they can take a proactive role in protecting their homes and property against water. To achieve this goal we have partnered with the Clean Foundation in an initiative aimed at creating greater consumer awareness around water issues.

The Clean Foundation, formally Clean Nova Scotia, is a not-for-profit organization that “seeks to create a more sustainable environment by informing, enabling and inspiring Nova Scotians to respect the environment in all aspects of daily life”. Clean Foundation works in the key areas of energy, water, transportation and waste, to help create a sustainable, vibrant society.”

The IBANS partnership with the Clean Foundation will focus on hosting four community workshops throughout the province during the week of May 18-24, 2015. The locations listed below are tentative; however, the final locations will be posted on both IBANS and the Clean Foundation's websites. The workshops will be interactive and a great opportunity for Nova Scotians to gain hands on experiences, for example, in the art of building your own rain barrel.

Below please find a list of the four workshops to be held and a brief outline of the content to be covered. We anticipate a great turnout for each and will be partnering with our member brokers to spread the word about workshops in their areas.

Workshop #1 – Highlighting Successful Stormwater Management Initiatives

Location: Dartmouth Crossing (Dartmouth, Nova Scotia)

Dartmouth Crossing is an industrial development in Dartmouth, Nova Scotia, that has a series of bioengineered wetlands, ponds and bioremediation filters (e.g., peat berms) that collect stormwater runoff from adjacent roofs and paved parking lots. The efficacy of this project for managing and cleaning the stormwater runoff in this area can be demonstrated by the fact that brook trout successfully spawn in the middle of the industrial park. This area, known as Fish Park, is a great location for a stormwater workshop. This workshop will greatly benefit the area, which would provide an excellent backdrop for the possibilities and needs for innovative stormwater management and best practices in the area. There is also a volunteer tree-planting component and also to work with Clean Foundation's Watershed Restoration team to simultaneously do in-stream restoration work that connects stormwater to the streams.

Workshop #2 – Build Your Own Rain Barrel

Location: Yarmouth, Nova Scotia (Tentative)

Participants will be invited to an informal workshop on a weekend day to learn how to construct their own rain barrel. Available will be blue HDPE 55 gallon barrels, and participants will be instructed on how to install a spigot, overflow adapter and flexible downspout adaptor. For those who do not have

enough time to participate in the workshop, or the means to transport their rain barrel, information will be available outlining do-it-yourself guides for making rain barrels and a demo barrel on-site.

Workshop #3 – Rain Garden Information Workshop

Location: Potential workshop location in Wolfville, Nova Scotia

The workshop will be focused on rain gardens and will teach participants about soil permeability testing, site selection, native plant selection, and rain garden maintenance.

Workshop #4 – Rain Yards Workshop

Location: Potential workshop location in New Glasgow, Nova Scotia

The workshop would use the stormwater management materials developed for the Rain Yards program (i.e. low impact development demonstration models). The workshop would be hosted at an already existing community workshop (i.e. career expo, environmental conference etc.).

The IBANS is committed to working with our member brokers, Clean Foundation and the insurance industry as a whole to provide meaningful consumer education which will lead to a better informed Nova Scotian. As an industry it is important for us all to work together to create greater consumer awareness regarding the issue of water and the steps they can take to protect their homes and property. It is through consumer education that the Canadian insurance industry will reduce the current \$1.7 billion in claims each year due to water damage. As an industry working together is definitely better as we see water on the rise. ■

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



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Cyber Liability



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

Cyber liability received front-page attention last November when hackers stole and released data from the systems of Sony Pictures in protest over the company's new movie *The Interview*.

Other, less famous, cases of recent years include:

- The loss of a thumb drive containing personal information by an Ontario nurse, costing her employer \$500,000.
- A Canadian bank forced to compensate customers when personal information was accidentally faxed to unauthorized third parties.
- A car company being the subject of a class action lawsuit over a hard drive that went missing.

Other than Sony Pictures, all of these events occurred in Canada. And there are others. The lesson is that cyber risk is growing and takes many forms, and that no organization – big or small – is immune.

As with any emerging risk, cyber liability presents both an opportunity and a challenge for insurance companies and their broker partners.

Is your brokerage ahead of the curve? Do you have the expertise to offer advice and solutions to your commercial clients? Also, what about your own business? Do you know your risks and are you protected?

Cyber insurance is one of the fastest growing areas of insurance, both in terms of availability and uptake. It has evolved a fair bit over the past couple of decades. In the 1990s, court decisions found that cyber risks were covered under a CGL policy. In response, insurers began excluding liability in respect of electronic data, opening the door for cyber coverage to be available as a stand-alone policy or an endorsement.

Initially, the product was mostly for large, sophisticated clients, but over the years standardized policies suitable for small and mid-sized organizations have been developed. Currently, about 30 insurers sell it.

It varies by policy, but coverage can include costs for:

- Notifying customers in the event of a breach
- Hiring a computer forensic investigator to determine precisely what data were lost or damaged
- Credit monitoring services
- Hiring a privacy lawyer
- Crisis management
- Regulatory fines
- Loss of business income

The move towards mandatory breach reporting plays a significant role. This is more advanced south of the border, where there are 46 states that have mandatory breach reporting laws. As you'd expect, wherever such laws exist, class action lawsuits increase.

Here in Canada, Alberta is the only province with its own breach reporting laws, but it's safe to assume the rest of the country will follow suit. When that happens, expect a sharp spike in interest in cyber insurance from commercial clients large and small.

We're all still learning about this emerging risk. In a recent news report, Robert Hartwig, President of the Insurance Information Institute said: "This is like insuring aircraft in 1915—there's a lot more we don't know than we do at this point. And I think part of this involves developing expertise, developing databases that help us understand the nature of these attacks."

As we go through this learning process, brokers are on the front lines, handling questions from commercial clients with (understandably) rising concerns and interest in what our industry can offer them. Forward thinking bro-

kerages are already building their knowledge so they can offer tailored solutions to meet their clients' needs.

At the same time, it's important to make sure your own shop is protected.

Financial businesses, being in possession of personal and sensitive information, are especially vulnerable; even more so if you use e-commerce as a method of distribution, or if you have employees who carry around devices that could contain sensitive information.

The potential costs also include reputational damage. A study by the Canadian Privacy Commissioner found that 71% of Canadians believe that protection of personal information will be one of the most important issues facing Canadians in the next 10 years, and 97% said they want to be informed in the event of a breach. In other words, customers expect privacy and have low tolerance for those who fail to deliver.

There are a number of things you can do to protect your business: the use of encryption on mobile storage devices, employee training, assigning someone in the office to be in charge of cyber protection, etc.

A critical first step is knowing your risks. To this end, the Office of the Superintendent of Financial Institutions has developed a useful tool: the Cyber Security Self-Assessment Guide. It's voluntary, designed with federally-registered financial institutions in mind, but it can be used by any business as a starting point to evaluate existing risks and the quality of protections currently in place.

Consider using OSFI's guide yourself. Also, consider recommending it to your clients.

Whether or not you use the OSFI guide as your starting point, it's important to be proactive on this issue. Cyber liability is only going to grow, as a risk and as an opportunity. The smart move is to act now to ensure your business does not suffer the costly consequences of a breach, and, at the same time, to take advantage of this rapidly growing area of our business. ■

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

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Four Questions You Must Ask a Cloud Service Provider

It's better to ask than assume

*Don Purchase
Business Development Manager, Stage2Data*

You are an insurance professional. That means that you know the questions to ask when dealing with companies in your field. But when it comes to knowing what to ask your current or potential Cloud Service Provider, you might not feel so confident. Today that changes. Here are four essential questions to ask and the answers to look for.

But first, what makes these four questions so important? The answers will tell you how compliant you are with industry and government regulations, how safe your data is from disaster and importantly, how vulnerable your data is to the US government through the Patriot Act. To protect yourself, your Cloud Service Provider should be 100% Canadian owned and operated.

Question 1

Ask your current or potential provider where your data lives.

Canada is not only a wonderful place for you and I to live, but it's also the best place for your data to reside. The data centers that house your data should be secured and located in Canada. Ask if they are compliant with your industry regulations. Look for data centers that are guaranteed to offer such safeguards as redundancy in air conditioning, power grids, power generators and internet conductivity. Know what Tier Level the data center is, keeping in mind that there are 4 levels, with 4 having the highest level of uptime.

Question 2

Is your Cloud Service Provider Canadian?

If not, your data is vulnerable to the US Patriot Act. Simply put, American companies are bound to give the US government access to data, even if they are holding it in a Canadian data centre according to this Act. To protect yourself, your Cloud Service Provider should be 100% Canadian owned and operated. For more info visit <http://www.theguardian.com/technology/2014/apr/29/us-court-micro-soft-personal-data-emails-irish-server>

Question 3

How long does your data live in the data center?

This question is about retentions. You want to know how long the company you are partnering with will keep your data. To be considered compliant with industry and governmental regulations most professional services companies keep a minimum of 7 years. If you find out your data is kept for less than 7 years, heed the warning bells.

Question 4

What happens if I lose my data and how long before I'm up and running?

This question gives you a solid idea of what you can expect in terms of recovery times in

an event that you lose your data in a fire/theft/error situation. A good answer to this question includes a 24-hour service level agreement (SLA). You also want to see North American, 24/7/365 support so you'll have help when it's needed.

If you have a Cloud Service Provider pick up the phone and ask these questions today. If you are looking at potential providers, be sure to ask them in your first meeting. The reward? You'll know exactly how compliant you are and how secure and safe your data is. ■

Don may be contacted at (647) 260-3355 or via email at, don.purchase@stage2data.com.



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Reinforcing a Reasonable Practice

Kyla Russell & Margot Ferguson
C3 Legal

It's Friday afternoon. You're looking forward to the weekend, when the phone rings. It's a client looking for a new policy or to make changes to an existing one. You're tempted to rush the conversation, but this conversation is the most important one you'll have with your client. An involved, detailed conversation is not only about offering good customer service, it's about ensuring your clients get what they want and need. It also protects you.

By not taking the time to understand what your clients need, you put your clients at risk of not having the proper coverage. You also put yourself at risk by failing to meet the duty of care you owe your clients. Negligent acts, errors, and omissions as an insurance professional can result in claims against you and financial losses.

Your role as a broker or agent is to understand the needs of your clients and to present options. That role requires developing a reasonable practice standard that will help guard against any future problems. It is not a standard of perfection, but one of reasonableness.

Here are some tips to help you meet your duty of care:

- **Ask your clients plenty of questions.**

The role of broker requires being proactive in understanding your clients' needs, so you can suggest suitable insurance coverage. Don't assume what your clients are asking for is actually what they want or need. The terminology used by clients might be incorrect. Ask questions to figure out what clients are asking for.

If you think conversations with clients will be disjointed, be prepared in advance of client calls. Draft a checklist for the insurance products you sell that you can go over with clients to determine which risks need to be covered.

- **Explain in detail what the insurance does and does not cover**

It is not enough to say to clients, "you need a policy for XYZ". You have to explain the options, including the various risks covered, coverage gaps, and policy limitations, so that your clients can make informed decisions. If there is only one option, the policy still has

to be explained. It is also important to explain how cancellation occurs, especially in those instances when there is a gap before replacement insurance takes effect.

Often, clients make decisions based on the cost of insurance. It is imperative that brokers help clients understand what their selected coverage includes and excludes. What appears to be a savings at first blush could be extremely costly if there is ultimately no coverage after a loss occurs.

- **Keep good records**

You are simply not going to remember every conversation with every client. A good record-keeping system is a must. Detailed records help show that you met the duty of care to your clients if you are ever questioned about your practices. Detailed records include information on what clients requested, when they called to make changes, the explanation and information provided to them, and any changes made. Your records should also include copies of all correspondence and documentation sent to clients.

- **Continue the dialogue with your client**

Your clients have a responsibility to advise you when anything in their situation changes that affects their insurance. However, it doesn't hurt to contact clients shortly before policy renewals to review any changes that they may have, along with any changes to their policy.

When policy changes are made, it is good practice to provide clients with a complete copy of the actual insurance policy and not just cover notes detailing the changes. Provision of the full policy helps with effective communication, as does a follow-up call from you to see if your clients have any questions.

- **Know your products**

It's a simple statement, but one worth repeating. While it is important to know your clients' business, you also have to stay knowledgeable about the products you sell. It is your responsibility to provide accurate advice to your clients and to match their needs with appropriate insurance. You cannot do that if you don't know your products. It is also important to remember if you don't have insurance that matches your clients' needs, tell them and di-

rect them to where they can get appropriate and adequate insurance.

- **Review how you do things**

Your practice may be working well, but it never hurts to review things and to see if things can be done better. If you are ever questioned about your business practices, it is never an answer to say, "That's the way it's always been done." You have to be able to explain your business practices. It is better to be able to explain them to yourself now than to somebody else later.

A final word

As with most things in life, it is important to develop good habits and practices before something goes wrong. Take a moment to review your business practices. Look at it from your clients' perspective. Are you doing everything reasonable to ensure that your clients' needs are being met in a professional and appropriate matter? If you are not satisfied with the answer to this question, then consider the changes you need to make in order to do things better. ■

This article is intended for information purposes only and is not intended to be legal advice. If you have particular questions or require legal advice, please contact a lawyer about your particular circumstances.



CALENDAR OF EVENTS 2015

MARCH

2-7	IBANS CAIB 2 Immersion	Halifax, NS
3	IBANB Scoop on Sewer Back up Webinar	
23	IBANB Insurer Forum/Reception	Fredericton, NB
24	IBC Liaison Meeting	Fredericton, NB
24	IBANB Board Meeting	Fredericton, NB

APRIL

14	IBANS Awards Dinner & Graduation	Halifax, NS
19	IBANS Board Meeting	Halifax, NS
21	BIP Meeting	Toronto, ON
23-28	IBANB CAIB 2 Immersion	Fredericton, NB
28-4	IBANB CAIB 4 Immersion	Fredericton, NB

MAY

4-9	IBANB CAIB 3 Immersion	Fredericton, NB
6	IBANB Managing Marketing to Millennials Webinar	
5	IBANB Board Meeting	Fredericton, NB
6	National CAIB/CPIB exams	various locations
9-14	IBANB CAIB 1 Immersion	Fredericton, NB
21	IBANS Board Meeting	Halifax, NS
25-30	IBANS CAIB 4 Immersion	Halifax, NS
27	IBANB Getting Started in Commercial Lines Webinar Part 1	
28	IBANS YBN Annual Golf Tournament	Oakville, NS
31-1	IBAC Board Meeting	Ottawa, ON

JUNE

2	IBAC Hill Day	Ottawa, ON
3	IBANB Getting Started in Commercial Lines Webinar Part 2	
3	National Young Broker Forum	Ottawa, ON

JUNE CONTINUED

10	IBANB Getting Started in Commercial Lines Webinar Part 3	
16	IBANB Board Meeting	Fredericton, NB
17	IBANB Getting Started in Commercial Lines Webinar Part 4	
18	IBANS Board Meeting	Halifax, NS

JULY

8	National CAIB/CPIB exams	various locations
15/16	Council of the Federation	Newfoundland

AUGUST

25	IBANB Board Meeting	Fredericton, NB
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SEPTEMBER

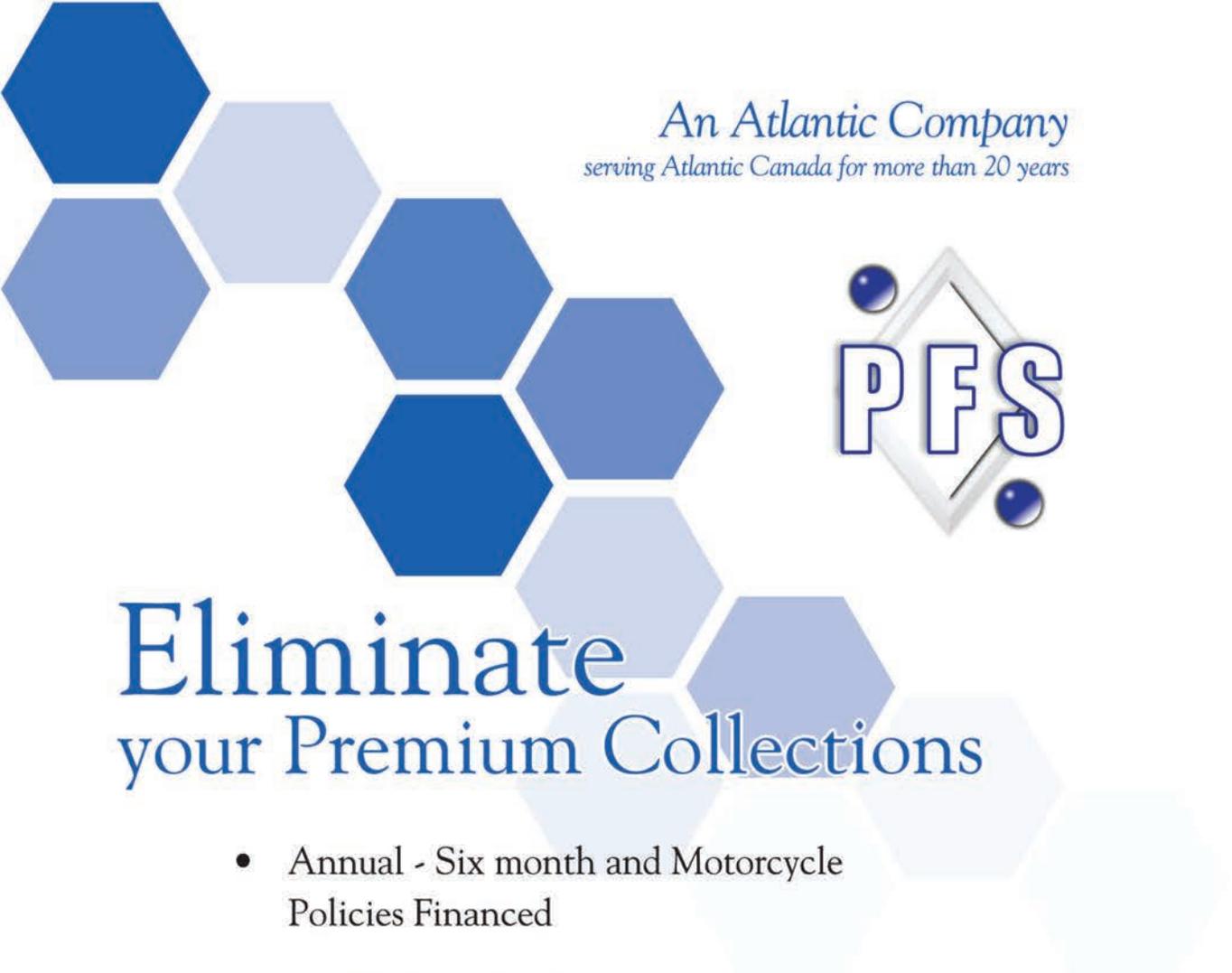
2	IBANB Annual Golf Classic	Fredericton, NB
9	National CAIB/CPIB exams	various locations
16	IBANB Customer Service Tune Up Webinar	
30-1	IBAN Convention	Terra Nova, NL

OCTOBER

7/8	IBANB/IBANS Brokers Convention	Saint John, NB
29	Annual General Meeting/Convocation	Fredericton, NB
TBC	Broker Awareness Day	TBD

NOVEMBER

7	Insurance Industry Convocation	St. John's, NL
18	IBANB Insurance Solutions for Condo Owners Webinar	



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