

Atlantic INSURANCE BROKER



STAND OUT IN
THE CROWD

IBANB/IBANS
GRADUATES

Q&A WITH
WEDGWOOD
INSURANCE

A SILVER LINING
AMID THE
TUMULT

THE LITIGATION
PROCESS:
EXPERT
WITNESSES

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Mahatma Gandhi





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Message from the President IBANB

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*Jay Kimball, FCIP, CAIB
President IBANB*

The “Dog days of Summer” is a weather-related phrase that represent the days between July 3rd and August 11th each year; sometimes mistakenly thought to have originated from those summer days so devastatingly hot that even dogs would lie around on the asphalt panting. When in actual fact, as defined by Wikipedia, they historically represent the period following the heliacal rising of the star Sirius (the Dog Star), which Greek and Roman astrology connect with heat, drought, sudden thunderstorms, lethargy, fever, mad dogs, and bad luck. They are now taken to be the hottest, most uncomfortable part of summer in the Northern Hemisphere.

As the days get longer and most people have a little more time on their hands, some might turn to their “magic box” electronic devices such as cell phones and tablets. You cannot pick up one of these devices without getting bombarded with videos of people getting removed from planes and having their seats given to other passengers. Two things come to mind when viewing these videos; the effect of Social media in the acceleration of issues being expanded exponentially in time and secondly what the impact of poor customer service can be on an organization.

The impact of poor customer service could be a book in itself, so let’s focus on the effect of Social Media as it relates to the industry of insurance. Social media can be a two headed beast fostering both the good

and the bad within an organization. More brokers are turning to Facebook and Twitter to spread the word and advertise their offerings.

If you look at “An Internet Minute”, it is mindboggling the vast amount of activities that occur each and every “60 seconds” in 2017; 16 Million Text Messages, 900,000 Facebook Logins, 156 Million emails send, 452,000 Tweets sent (not all by President Trump), 342,000 Apps Downloaded.

Social Media can occupy a lot of time and effort in our daily lives, actually this might be the title of my second book. Let’s keep in mind, “good news travels fast, bad news can travel in an internet minute”.

The past couple months have turned out to be rather busy for me with many events scheduled almost weekly. It started on May 3rd when our Association hosted the provincial Members of Legislation at the Fredericton Convention Center for dinner. There was a total of 23 MLA’s present from all parties along with 33 fellow insurance brokers. This event has proven to be an excellent opportunity to have some casual conversation with our elected officials. The timing of the event lended itself to some constructive discussion regarding flooding and the availability of Overland Water Coverage. The following day we had a lunch meeting with IBC and a number of their member insurers.

On May 11th it was my pleasure to attend the annual Convocation event, in which we celebrated the accomplishments of approximately 25 new CAIB graduates. “Job well done”. At this event we also presented 3 new awards to individuals within the industry. The IBANB Convocation Awards have been designed to recognize deserving members and industry affiliates of the insurance industry in New Brunswick. The award categories are, Above & Beyond Award of Excellence, Emerging Professional Award and Insurance Company representative Award. Congratulations to these most deserving recipients.

IBANB’s annual Insurer Forum and meet and greet took place on May 16th. This gave us an opportunity to show off our association’s office and boardroom. The Insurance Company representatives were

furnished with a set of questions/topics that we asked them to elaborate on with respect to their individual companies. As usual, technology, consolidation and future vision where the common threads amongst all attending.

A large contingent of New Brunswick Brokers descended upon Capitol Hill for the last few days in May. We must stand united, as we have in the past, when we “fight the fight” and demonstrate our professionalism and position within the insurance proposition. It is our continued belief that the consumer is better served when they are presented with multiple options when conducting their insurance review process.

Finally, it was a trip to the west coast to attend the British Columbia Brokers Convention held at Whistler Resort from June 13th to 17th. It never ceases to amaze me how much effort and excitement there is with an event such as this. I wished these four days would never end; however, all good things must end....

Which brings me back to “The Dog Days of Summer” and a much needed respite from the hectic pace of the past couple months and as I ramp back up for the slate of events in the fall, IBAC AGM, Atlantic Convention and our own Provincial AGM in October. ■

As Bob Dylan said “A rolling stone gathers no moss”.

You may contact jay at (506) 633-2121 or via email at, jay@gtsj.ca

En anglais, on appelle les grandes chaleurs de l'été, c'est-à-dire la période du 3 juillet au 11 août, les « Dog days of Summer ». Certains pensent à tort que cette expression vient du fait qu'il fait alors tellement chaud que les chiens s'écrasent sur l'asphalte, sans bouger. En réalité, selon Wikipedia, il s'agirait historiquement de la période qui suit l'élévation héliaque de l'étoile Sirius (l'étoile du chien) que l'astrologie grecque et romaine associe à la chaleur, à la sécheresse, aux orages soudains, à la léthargie, à la fièvre, aux chiens fous et à la malchance. De nos jours, c'est le temps le plus suffoquant et inconfortable de l'été dans l'hémisphère Nord.

Les journées sont alors plus longues et la plupart des gens disposent d'un peu plus de temps, entre autres pour se tourner vers leurs appareils électroniques, ces « boîtes magiques » que sont les cellulaires et les tablettes. Impossible d'ouvrir un de ces appareils sans être bombardé de vidéos montrant des gens expulsés des avions et être remplacés par d'autres passagers. Dans ces cas-là, deux choses me viennent à l'esprit. D'une part, l'effet des médias sociaux qui exacerbe les problèmes et les amplifie de façon exponentielle dans le temps et, d'autre part, l'impact que peut produire un mauvais service à la clientèle sur une organisation.

C'est ahurissant de voir ce qui se passe en une minute sur Internet de nos jours : 16 millions de messages texte, 900 000 connexions Facebook, 156 millions de courriels, 452 000 tweets (quand même pas tous envoyés par le président Trump!) et 342 000 applis téléchargées.

Les médias sociaux peuvent gruger beaucoup de temps et d'énergie dans le quotidien – en fait, ça pourrait être le titre de mon deuxième livre. N'oublions jamais que « les bonnes nouvelles se propagent vite, mais les mauvaises circulent en une minute internet ».

Au cours des derniers mois, on peut dire que j'ai eu un emploi du temps chargé. J'ai assisté à des événements presque chaque semaine. À commencer, le 3 mai, par le souper organisé au Palais des congrès de Fredericton à l'intention des parlementaires. On comptait en tout 23 députés, tous partis confondus, et 33 courtiers d'assurances. Cet événement a été une excellente occasion d'avoir une conversation informelle avec nos élus. Le moment ne pouvait pas mieux tomber pour discuter de façon constructive des inondations et de la protection contre les dommages causés par les eaux de surface. Le lendemain, nous avons organisé un dîner avec le BAC et plusieurs assureurs membres.

Le 11 mai, j'ai eu le plaisir d'assister à la remise annuelle des diplômes, une belle occasion de célébrer les réalisations d'environ 25 nouveaux diplômés CAAC – bon travail! – et de remettre trois nouvelles distinctions à des personnes de l'industrie. Ces prix rendent hommage à des membres

et à des personnes associées au secteur de l'assurance au Nouveau-Brunswick dans trois catégories : prix d'excellence, prix du professionnel ou de la professionnelle en début de carrière et prix du représentant ou de la représentante de compagnie d'assurance. Bravo à ces lauréats qui ont bien du mérite!

Le Forum annuel des assureurs de l'IBANB et sa rencontre informelle ont eu lieu le 16 mai. Nous avons ainsi eu l'occasion de montrer nos bureaux et la salle de réunion de notre conseil. Les représentants des compagnies d'assurances avaient reçu une série de questions et de sujets à aborder dans leurs entreprises respectives. Comme d'habitude, le dialogue entre les participants tournait autour des points communs que sont la technologie, la consolidation et la vision d'avenir.

Au cours des derniers jours de mai, un grand groupe de courtiers du Nouveau-Brunswick s'est rendu sur la Colline du Parlement. Comme toujours, nous devons rester unis en montant au front pour démontrer notre professionnalisme et la façon dont nous voyons notre proposition d'assurances. Selon nous, le consommateur est toujours mieux servi lorsqu'il dispose de multiples options au moment de magasiner son assurance.

Cette frénésie printanière s'est poursuivie du 13 au 17 juin pour assister au congrès des courtiers de la Colombie-Britannique qui s'est tenu à Whistler. L'énergie et l'enthousiasme qui se dégagent d'un tel événement ne cesseront jamais de m'épater. J'aurais voulu que ces quatre jours ne finissent jamais, mais toute bonne chose a une fin!

Nous voilà donc maintenant aux portes de l'été, une période qui me permettra de prendre congé du rythme trépidant de ces derniers mois. Je reprendrai le collier à l'automne pour, entre autres, l'assemblée générale annuelle de l'ACAC, le congrès de l'Atlantique et notre propre assemblée générale annuelle provinciale en octobre. ■

Comme le dit l'adage, pierre qui roule n'amasse pas mousse!

Jay peut être joint au (506) 633-2121 ou à jay@gtsj.ca.

THANK YOU

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Message from the President IBANS



Cathie Robski
President IBANS

Is Distracted Driving the New DUI?

In today's fast paced environment multitasking is a way of life. Once confined to the workplace, it is now a staple of everyday life. Think about it, how many times a day are you completing multiple tasks, such as talking on the phone while typing an e-mail, texting or posting to social media as you grocery shop or even checking phone messages as you eat your breakfast. It's non-stop. But one thing multitasking does not mix with is driving. Sure, it's tempting to answer that text that just came in, or reprogram your GPS that just rebooted itself for the second time, but these types of multitasking activities are creating more and more accidents which are leading to unnecessary deaths in our country and province.

Distracted driving is a form of impaired driving, because a driver's judgment is compromised when they are not fully focused on the road ahead of them. Many activities fit into the category of distracted driving, such as: texting, talking on the phone, using a GPS, eating/drinking, personal grooming, adjusting the radio, or playing loud music. The Insurance Bureau of Canada reports that nearly 3 out of 4 Canadian drivers admit to distracted driving, also noting that you are 23 times more likely to crash if you text while driving.

There are three main types of distraction:

1. Visual – Taking your eyes off the road. Example: Looking through your purse

to find your cell phone;

2. Manual – Taking your hands off the wheel. Example: To dial a phone number on your cell phone
3. Cognitive – Taking your mind off driving. Example: Singing along to loud music.

The Nova Scotia Government has taken a firm stand on distracted driving when it comes to cell phone use. As of February 2015, fines have increased to \$233.95 for a first offence to \$578.95 for a third offense with the addition of four demerit points on conviction. These increases mean that Nova Scotia has some of the strongest fines for hand held cell phone use and texting in all of Canada; a positive lead for the rest of the country to follow.

The question is – What can we do to prevent, or at least reduce distracted driving?

Do not use your cell phone – Your cell phone should always be out of reach when you drive; thus, reducing the temptation to check or answer it;

No eating while driving – Take the time to eat before or after your drive;

Keep the radio on one station only – Choose your radio station or hook up your music before you begin to drive, which will allow you to completely focus on driving. Also, don't turn the music so loud that you couldn't hear sirens or the car in front of you slamming on their breaks;

Keep personal grooming out of the driver's seat – There is no such thing as not having enough time to brush your hair before you leave the house. If that's the case, you need to wait until you reach your destination before deciding that grooming matters as the driver's seat is not an acceptable place to check the mirror;

Plan your route before you head out – If using a GPS, you need to make sure the route is programmed before your foot is on the gas peddle. Also, your GPS should be at an acceptable volume level so that you can hear the directions, but don't need to take your eyes off the road to see the screen.

Companies are also creating and discovering methods to stop distracted driving. Keeping Roads Safe, a Nova Scotia company has come up with a product called DriveCare. The device prevents drivers' cell phones from displaying calls, texts, or social media notifications while the vehicle is turned on, sending an automatic reply to inform the senders that the recipient is driving an unable to respond. According to Josh Poulin, who founded the company with his father Angus "Technology created the problem and technology is the only way to solve the problem" Food for thought. ■

You may contact Cathie at (902) 429-4242 or via email at, crobski@currentinsurance.ca.

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Message from the President IBAPEI



*Helen Hyndman, BSc, CIP, CAIB
President IBAPEI*

As I put pen to paper (yes – old school) the crocus are blooming and the tulips are bravely beginning to peek out of the ground after their winter’s slumber. It is truly a lovely sight to see.

Recently, our brokerage held on to a client who was disgruntled due to a large increase in premium brought on by an arbitrary underwriting rule. So what you might say – no big deal. This happens in brokers’ offices everyday. No story here! However, what absolutely amazed and delighted me was that this particular client had entrusted our office with his insurance needs since 1963. Suddenly fighting the good fight to save our client felt even more significant – he’d been with us longer than my lifetime!

Thanks to an underwriter who was willing to work with us and appreciated the longevity of the relationship with our client we were able to find a solution. Happy client, happy broker! This recent experience made me appreciate (even more than usual) the potential of a client’s loyalty.

Brokers are “the people in your neighborhood” and we are always looking out for the best interests of our clients. In this ever morphing industry, the way we initiate and service may evolve but we need to always keep focus on building the relationship with both new and existing clients for this is where we, as brokers, will always shine. From being there in the early stages of a claim, taking the time to make sure what is listed on a policy

is actually understood, to making sure our clients are aware of all of their coverage options we are the front line people who bring guidance to the insurance purchasing public.

At the end of the month it’s off to Ottawa for my first ever Hill Day. It will be exciting to take part in this day with brokers from across Canada as we come together to meet with MPs and stress to them the importance of an independent broker channel.

The Superintendent of Insurance for Prince Edward Island is working towards introducing the option of the use of Electronic Proof of Automobile Insurance or “e-slips” which can be used as an alternative to the current paper-based proof of insurance. For more please see www.ccir-ccra.org and the May 2016 “Consultation: Electronic Proof of Automobile Insurance Issues Paper.” CSIO is also working on this issue and more information is available at www.csio.com (“CSIO Standards Can Pave Way for EPAI, Says CEO”)

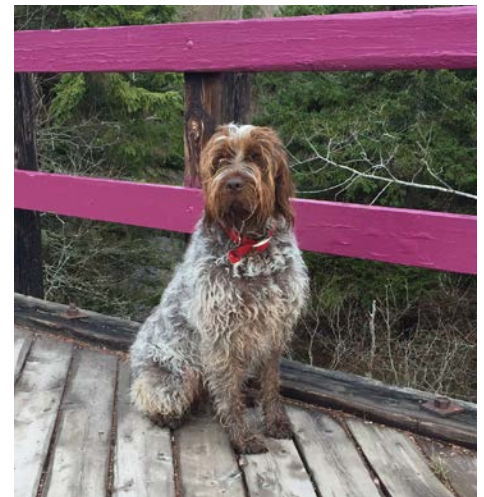
On June 16th Amanda Dean from IBC will be presenting a seminar titled “Floods, Fires & Other Forces of Nature – Lessons Learned.” Amanda will share the lessons learned by IBC from responding to the Fort McMurray

wildfires and the Thanksgiving flood that affected parts of Atlantic Canada and how the P & C insurance industry, governments and communities can work together to adapt to our new weather reality.

This sounds like a very timely and interesting presentation.

I wish everyone a safe, productive and happy summer! ■

Helen may be contacted at (902)566-4244 or via email at, helen.hyndman@hyndmaninsurance.ca.



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John Pino, CAIB, MBA
Insurance Broker



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Message from the President IBAN



Kent Rowe
President IBAN

Continuing Education and why we need to take action

I recently took part in a discussion with some colleagues on the need for Atlantic Canadian Brokers to develop and promote a program for Continuing Education. It was a discussion that made me begin to think about our business and our value to our clients.

The fact that Newfoundland and Labrador, or any other Atlantic Canadian Province, does not have continuing education standards astonishes me. In an advice based business, how are we supposed to position ourselves as knowledgeable professionals when the last insurance course some of us completed was 20+ years ago? In my opinion it's almost impossible.

As I have written many times in this publication, our world is changing and it's changing fast. In the days leading up to me putting paper to pen for this article the world has just experienced its most significant Cyber Attack from the "Wanna-Cry" virus. These Cyber threats continue to put all of us at risk, our own businesses, but more importantly from an advice and professional perspective, our clients businesses. How can we adequately inform our clients of the perils of such exposures if we have no mechanism of developing our knowledge on such topics?

I understand that developing and implementing such a continuing education program is an extremely difficult task. There is the development of educational standards, regulatory approval, monitoring and managing records,

hours and credits, etc. Not easy, but certainly worth exploring.

In a world where our value proposition is being continuously challenged by insurers, direct writers, disintermediation, etc.; don't we need to find more ways to demonstrate that value and to enhance our advice offerings to our clients? The reality of our situation is that our very existence is being challenged, and as part of that our level or professionalism is being questioned. One way to combat this would be to ensure that our people are as well trained as they possibly can be. The path to that end comes in the form of continuing education.

Look at all of the other industries that have ongoing professional education requirements; accountants, engineers, lawyers, securities bankers and doctors, just to name a few. If you were to poll 20 people and ask them to name three "professional" careers, do you think that many of the above professions would be listed? I do! The reason is that these jobs are viewed as being professional services. One of the things that creates these perceptions is that it is accepted that these people have to continue to educate themselves because the world that they operating in constantly changes. New diseases develop, new accounting principles present themselves, new and improved construction standards get accepted, etc. I think you get the point! Our industry is changing (has changed). Wouldn't we need to undertake the same level of commitment to understanding our business so that we can more effectively deliver our service?

My view is that we are doing ourselves a tremendous disservice if we are ok with the fact that a significant amount of the people working in our industry may not have done an insurance course, or availed of any opportunity to educate themselves about our business in years. In some cases, I know people working in our industry that have

never completed an insurance course. That's concerning!

We need to be better. We need to elevate. We need to manage our individual and collective brands. We need to find a way to make continuing education a reality. Let the conversation begin.

2017 YBN Symposium

We are very pleased to be hosting our annual Young Broker Network Symposium/Golf Tournament on June 28/29 at Glendenning Golf Club in St. John's. I know that the committee is working hard to put together another great event that should be filled with plenty of networking, camaraderie and laughs. If you haven't registered yet, or would like more information, please contact Adam Nolan at adam.nolan@munninsurance.com or Debbie Paul at debbie@iban.ca. ■

Kent may be contacted at (709) 753-3210 ext. 375 or via email at krowe@wedgwoodinsurance.com.


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Stand out in the crowd. It will be worth it



*Doug Daley
Kiers Marketing Group*

Today's younger generation love to have their own identity. They don't mind looking different. Some of them try so hard that they shock people, but actually, that is really okay.

You notice the teens that look different, don't you? But on the inside, most of those kids are no different than anyone else. Think about how you market your company. Are you the one that dares to be different and stand out in the crowd?

I'm not saying you should pierce your nose and dye your hair purple. I'm saying it's smart business practice to do something that sets your company apart from your competitors. Google insurance brokers and look at the list. I am thinking that 90% of them will say they provide commercial and personal insurance at competitive rates. I'm sure somewhere it will say you have piece of mind knowing you are protected. You see what I mean?

What are you doing to set your business apart from your competitors? What about your website, brochure, signage, trade show display? Do you run with the pack or are you leading the pack? Break free from everyone else and do something different.

For example, when you buy advertising premiums to give to customers, don't settle for a pen or a mug, give something that customers will actually use and remember. At Kiers Marketing, we send a calendar to our clients. The challenge is that most business people receive numerous calendars and have to choose

which one to use. We printed our calendar on a mouse pad. It got used a lot. We dared to be different.

When you go to a trade show, add props and movement to your space. A client had a big Plinko game made for their booth. It attracted lots of attention and brought increased traffic to their booth. They dared to be different.

Another client launched a new product this winter. The press release was delivered in person to media outlets with a surprise attached to it. It was picked up by more media outlets than an emailed press release ever would be. Why? Because they dared to be different.

What can you do to be remembered? It's really not that hard. The insurance business, for the most part, is very corporate and serious. A little out of the box thinking could be the key to making your company stand out in the crowd.

Think about a car or home policy. You write up the business and the client doesn't hear from you until renewal time. Why? Because that is the way it is always done. Wouldn't it be different to have contact with the client throughout the year so they are less apt to forget about you? You could do things like a targeted direct

mail, a cool calendar or a small gift of some kind. Why would this work? Because the client is not expecting it. It's different.

Thinking about my relationship with my Broker, I never have any contact between policies, but I sure get many points of contact from competitors.

You have to get people to remember you. Don't go so far that you have clients rolling their eyes at how stupid you look. Be smart, be innovative, be different.

Make it memorable. Make it fun. Customers will respond. ■

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



IBANB Brokers in their Community

Pearson Insurance Ltd. held its annual Shred Day on May 27th



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IBANB CEO Report



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

The snow is gone and the warmer, sunnier days are finally finding their way into our calendars! Some of you will have been already hitting some golf balls by the time you're reading this while others will have been busy getting yard work done. Regardless of what the past few weeks have found you busy with, you have no doubt, also been busy with work related tasks as well. Spring has always been a busy time for our industry and even more specifically for IBANB. Much planning is underway for meetings and events later in the year, while also keeping busy with spring meetings and events.

On May 3rd, IBANB hosted our 'Evening with the Board' MLA reception and dinner in Fredericton. We were very pleased to host as many MLAs and brokers as were present during this busy time. The conversations were plentiful and relationships were strengthened while chatting about the many issues effecting brokers, consumers and New Brunswickers as a whole. As always, a large part of the conversation was around what brokers do and how the 'broker advantage' is as important as ever while products become more complex and varied. Much of what brokers bring to the table is due to their education; which brings me to the week following our MLA dinner, when we hosted our annual convocation and awards ceremony.

This year's convocation and awards ceremony was held at the Delta Fredericton

and saw over 100 people in attendance to celebrate the 25 CAIB graduates and other award recipients. New this year was the addition of our special awards, which were determined through a nomination process. Congratulations are in order for our first annual special award recipients. They were: Insurance Company Representative Award, Terra Sollows, Wawanesa; Above and Beyond Award of Excellence, Raymond Gaudet, Sears Insurance; and Emerging Professional Award, Vanessa Duguay, Kent and White Insurance. We look forward to building on this year's successful special awards portion of convocation.

Our annual Insurer Forum and Reception was held on May 16th at the IBANB office. This annual event is a great opportunity for the board and insurers to sit down one on one and discuss current issues within the industry and talk about the future. This year much of the conversation at the forum was around overland water coverages, how they are rolling out, and how they are affecting consumers as well as brokers. Other topics included technology, the need to adapt; and what a look into a crystal ball may reveal for our industry and more specifically for brokers. As products evolve, become more complex, and consumers' need for advice increases as a result of evolving products...the future looks good for brokers, since they are the professionals that are able to navigate the way for consumers. That said, brokers will need to continue to pay attention to changes within the industry and consumer demands to ensure that they are evolving with the changing business environment. Our evening reception had insurers, board members, YBN executive, and past presidents of IBANB attend a relaxed evening of conversation and comradery to continue the dialogue that is so important to maintain the relationships that keep our industry moving forward.

As I write this, I am thinking forward to the IBAC Board meetings and Hill Day in Ottawa, taking place May 28-30. Hill Day is the one day of the year where brokers cover 'The Hill' in magenta bippers. There will be in the vicinity of 100 brokers from across Canada meeting with, typically ~100 MPs and Senators to discuss topics important to brokers and consumers. This is the day where our messages are heard

loud and clear by our elected officials as to why brokers continue to be the consumer advocates that they are! New Brunswick will be well represented again this year with five individuals. Our IBAC Director and IBANB board Chairman, Mike Weston; our IBAC Observer and IBANB President, Jay Kimball; our IBAC Political Action Champion and IBANB Past President, Bob Kimball; IBANB YBN Chair, Jeff Daniels; and myself will all be in Ottawa to chat with many of our local New Brunswick MPs and Senators.

If you review the contents of this article, the common theme is relationships and people. This is no surprise at all, since many of us know and realize...the foundation of the insurance industry is the people and relationships. I often say, we're in the relationship business; and it shows when you reflect on what the day to day operations of companies, brokerages, suppliers, and associations look like. As you enjoy the warmer days of summer, be sure to take some time to enjoy time with family, friends and colleagues.

Thanks for reading! ■

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



Mark your Calendars

**IBANB
18th Annual
Golf Classic**

August 23, 2017

Mactaquac, NB



IBANB Graduates



CAIB Graduates

Front row LtoR: Allison Cox, Shannon Blanchard, Genevieve Carrier (Hons.), Zoe Savoie (Hons.), Chanel Daigle, Tanya McFadden, Jolaine Arsenault, Jackie Tobin

Back row LtoR: Kent Rowe, IBAC Vice President, Angela Morrow, Sylvie Côté, Vicki Bradford, Jonathan Kelly, Jennifer Stairs, Cindy Church, Josée Doiron, Jay Kimball, IBANB President

Unable to attend: Travis Dunnett (Hons.), Jennifer Glazier (Hons.), Robert Matchett (Hons.), Reece Cain, Jennifer Daigle, Nola Laing, Carole LeBlanc, Penny Martin

CAIB Certification of Completion: Alexandra Bulmer-Rayner, Carleton Mutual Insurance Company Mark Hudson, Hudson Insurance Agency Ltd



Emerging Professional Award
Vanessa Duguay,
Kent & White
Insurance Ltd.



Top CAIB Graduate
Zoe Savoie, Vienneau Insurance Ltd.



Insurance Company Partner Award
Terra Sollows,
Wawanesa Insurance



Scholarships
Grace Savoie was awarded with both an IBANB Bursary as well as the Rus Rice Bursary



Above & Beyond Award of Excellence
Raymond Gaudet,
Sears Insurance Limited

Unable to attend: Andrew Matchett – IBANB Bursary
William McCrae – IBANB Bursary

October 4 & 5, 2017



2017 ATLANTIC INSURANCE BROKERS CONVENTION

Join us in Halifax for this year's
**Atlantic Insurance Brokers
Convention.**

Following on the heels of last year's successful event the organizing committee is offering two full days of activities "where people will meet ideas."

With a bustling tradeshow, engaging education sessions, a panel discussion with industry decision makers and networking opportunities this event is a must for all insurance professionals.

Hotel Accommodations

A preferred room rate has been established at the Delta Halifax and Delta Barrington Hotels. Please note that this rate is only available until **September 5, 2017** so book early to avoid disappointment.

To book your room call **1-800-268-1133** and be sure to mention your group affiliation **IBANS 2017** to receive the negotiated rate below.

For large bookings contact Shannon Small, Conference Services Manager 902.492.6425

- **Delta Hotel Halifax** for \$ 209.00
- **Delta Hotel Barrington** for \$ 209.00

*per night. Visit ibans.com for cancellation/penalty charges and guarantees

Visit www.brokersconvention.ca for details and to register



2017 ATLANTIC INSURANCE BROKERS CONVENTION

Wednesday, October 4, 2017

- 10:00 am **Golf Tournament**
The Links at Brunello Golf Course
Transportation to leave the Delta Halifax for the golf course at 9:00 am. Shotgun start 10:00 am. Cart & box lunch included. Please contact course to rent clubs www.thelinksatbrunello.com
- 6:00 pm - 9:00 pm **Meet & Greet / Tradeshow**
World Trade Centre
Network with over 60 vendors from around the country showcasing their products and services
- 9:00 pm **Hospitality Suites**
Hosted at the Delta Halifax, these suites are open to all registered attendees

Thursday, October 5, 2017

- 9:00 am – 12:00 pm **Tradeshow**
World Trade Centre
For those that missed the Meet & Greet visit over 60 vendors showcasing their products and services
- 9:00 am – 12:00 pm **Education Sessions**
World Trade Centre
- 12:00 pm – 1:00 pm **Luncheon**
World Trade Centre
- 1:30 pm – 3:30 pm **CEO Forum**
World Trade Centre
- 6:00 pm **Presidents' Reception**
World Trade Centre
- 7:00 pm **Presidents' Dinner & Entertainment**
World Trade Centre
- 9:00 pm **Hospitality Suites**
Hosted at the Delta Halifax, these suites are open to all registered attendees



Visit www.brokersconvention.ca for details and to register

IBANB Young Broker Network



Jeff Daniels BCom, CAIB
Chair, New Brunswick YBN

I am back at it again this month! I am excited to be on my way to Ottawa to represent New Brunswick's Young Brokers at IBAC's annual Parliament Hill Day, where I will join young and young at heart brokers from across the country. Together we will meet with elected Members of Parliament and Senators to deliver the message as a broker force of who we are and what exactly we do for

the Canadians in our communities. As Brokers we provide an invaluable service to our clients, through choice of products, expert advice for their specific individual needs, and advocate on the consumers' behalf if and when a claim occurs.

Besides the who we are message, the main focus of our meetings has to do with the Bank Act, which has a "sunset clause" allowing it to come up for review every 5 years and has done so successfully since 1991. The 5-year mark landed close to the election this time around, so the review was pushed back to 2019. The bank act allows banks to own insurers, but not to retail directly from the bank. A larger than normal amount of our MPs are in their first or second year terms and have not had exposure to this issue before and the possible conflicts it can cause for Canadians when going to the bank for a loan. Together we have over 120 meetings scheduled for hill day with representation from all corners of Canada.

With all of the changes currently taking place in our industry, it is more important than ever to ensure our message reaches our elected officials loud and clear.

We are in every corner of the province no matter how small the city or town. We genuinely care

for our customers, know them personally, and we are actively involved in our communities. I will be joining Andrew McNair, Jay Kimball, Mike Weston, and Bob Kimball to represent New Brunswick! ■

If you have any comments or suggestions I would like to hear from you, so please do not hastate to contact me at jeff.daniels@gotoinsure.ca or call me directly at (506) 450-7719.



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IBANS Young Broker Network



*Mark Anderson, B.Comm, CAIB
Chair, Nova Scotia YBN*

As I write this article it is hard for me to believe a year has come and gone so fast. My time as the Young Broker Network Chairperson has been filled with many great memories and laughs and I would like to take this opportunity to thank all of the committee members as well as the IBANS Board for their support over the past 12 months. I am very excited to announce that Christy Silvestri will be stepping in as the new YBN Chairperson and I am extremely confident in her decision making and ability to continue with the progress we have been making.

As this is going to be my final article I thought it would be a good time to again thank and maybe introduce the other members of our Committee. They have put a lot of time and hard work into our group and I know they will be long term pillars and familiar faces within our industry for years to come:

Incoming Chairperson Christy Silvestri

Christy began working in insurance in 2005 and completed her CAIB designation in 2006. She was looking for a job that could turn into a career and saw an ad for a personal lines insurance broker and the rest is history! She recently changed brokerages to join the first digital brokerage in NS. Her primary focus is operations for her brokerage and she loves finding new ways to make processes easier for their clients and co-workers. What she personally enjoys the most is educating the public on the importance of insurance

and explaining what coverage they do have and others they may need.

Christy joined the Young Broker Network (YBN) committee in 2015 and has really enjoyed being able to get other young brokers more involved in our industry through education and networking which continues to develop our industry. She enjoys being part of a committee that helps unite brokers, insurance companies and vendors to help build strong relationships.

Zach Armstrong

Zach is originally from Liverpool, he grew up playing most sports except organized running (Soccer), but his main focus was hockey in the winter and golf in the summer. He got his start at McCoy Insurance in Cape Breton as a commercial producer in the winter of 2008. He started with AA Munro Insurance in New Glasgow on Sept 20, 2010 as a personal lines broker, and eventually moved to the Elmsdale office June of 2011. His current position is as Account Executive, focusing on personal lines, and small commercial risks. He mentions he has the privilege to work with some of the most remarkable people he has ever met starting at the Top with Harley & Wayne, and adds "It cannot be overstated how important they have been in both his professional, and personal development." The industry as a whole is always evolving, creating new challenges, and opportunities to learn and grow. He will be getting married to the love of his life Hannah this summer after "over 5 years" of her putting up with him.

Tomas Stryncl

Tomas' career in insurance started in January 2012 while completing corporate residency requirements as part of Dalhousie MBA program. This 8-months long rotational program allowed him to experience different aspects of Aon and the insurance world. The primary reason why he decided to continue in commercial insurance after graduating was due to the different and always changing aspects of the industry. So far, this industry has allowed Tomas to spend a few weeks in London, United Kingdom and Chicago, United States; climb a 50 meter high turbine as well as spend a night fishing on an offshore fishing vessel. During his studies, he realized his passion and the benefit to pursue a career

with a marine specialty. Tomas was quite happy and proud to be in marine insurance and even though they only represent approximately 1% of the Canadian premiums, it's the best 1% to be in!

Tomas has successfully completed his CIP, CRM and CAIB designations and currently working towards FCIP.

Tyler Beers

Shortly after completing his degree at the University of New Brunswick, Tyler received his first job in insurance as a Broking Coordinator at Aon. In that role, he was responsible for assisting the commercial lines broking department with a number of things such as creating submissions, reviewing policies and working with underwriters on renewals. However, recently he has transitioned into an Account Manager/Broker role with HUB International, where he services a book of commercial clients. A few of the activities Tyler performs in his current role consist of answering client inquiries, marketing their accounts and providing guidance on different coverage. The most rewarding aspect of his current job is helping clients achieve their strategic goals by providing a comprehensive risk management program that ensures their business assets are protected.

Through his association with the Young Brokers Network (YBN) Tyler has been able to meet a great group of dedicated professionals and has had the opportunity to network with people he otherwise may not have met. Promoting continuing education, providing young professionals in the industry with the opportunity to network and promoting the broker channel are things that he is proud to be a part of, which is why working with the YBN has been a great experience for him.

Luke Keun

Luke began working in insurance 6 years ago and has enjoyed the personal growth it's allowed him to achieve. Luke completed his CAIB-designation in his first year of employment and has enjoyed growth from a Personal Lines CSR role to a Commercial Lines Account Manager position. Insurance has provided a unique opportunity for this Bachelor of Arts graduate to actually build a career through hard work and studying. The nature of the industry is intriguing and

the people you meet make it all worthwhile. From underwriters to fellow brokers there is always someone new to meet or something new to discover.

Becoming a member of the Young Brokers Network (YBN) Committee has been a great experience for Luke and serves a great purpose in attempting to get more young people to work in our industry and connect with those already working in insurance. He believes the role we fill in the industry – promoting insurance-education, connecting young people with underwriters, companies and other brokers – is important in having people join “the insurance community” and improve themselves through continued education. There is opportunity everywhere in this industry and Luke believes we have an obligation to promote that opportunity to as many people as we can.

Paul Briar

Paul started out in the insurance industry in Vancouver when he was 21 and has enjoyed differing roles in claims, underwriting and now as a broker. Currently, Paul serves as a Commercial Account Manager with W.C.L. Bauld Insurance and thoroughly enjoys the challenges commercial accounts bring. The ability to interact with local entrepreneurs and help them mitigate their risks so they can focus on their growth is really what excites him about the role.

He and his wife live in Dartmouth, Nova Scotia and welcomed their first child to the world in December 2016, a boy named William. They enjoy being involved in the Downtown Dartmouth community and eating at the many great establishments. Paul also volunteers with the Halifax Habourside Rotary and is involved in the Halifax Chamber of Commerce.

Dustin Hickey

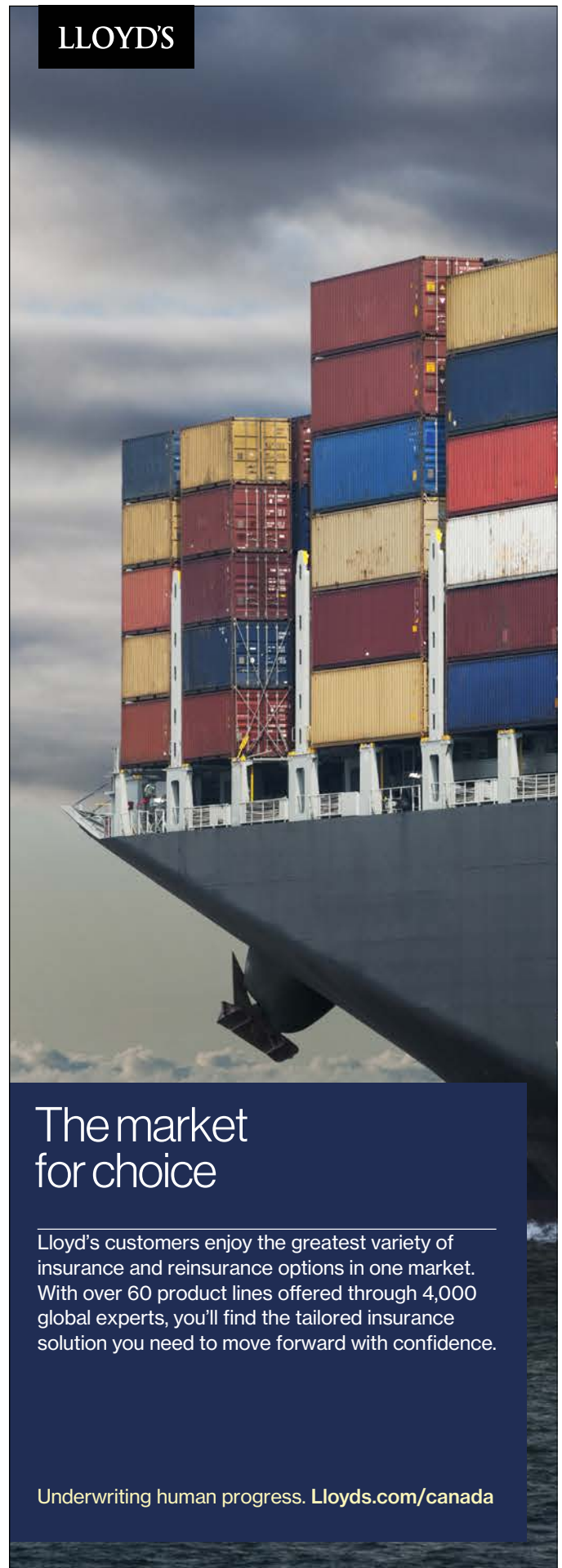
Dustin started his insurance career January 2015 as a personal insurance advisor. He chose insurance as a new career because it was relatively painless to get into and he enjoys the fact that you get out what you put in. Before entering the industry it was his goal to move into a commercial insurance role as he felt it would be dynamic and align with his personality and experience as an educator and business owner. Dustin began his current role as a commercial insurance advisor in September 2016.

During his short time in insurance he received the CAIB designation and is currently working towards the CRM designation. He consistently looks for educational opportunities, whether formal or informal, as he feels education will set him up to succeed.

Dustin sought out the YBN as an organization he wanted to be involved with because its mission, vision and values closely parallel his own. Dustin wants to advocate on behalf of the industry to attract young, talented people and to ensure they thrive and succeed. ■

“There is no elevator to success. You have to take the stairs.”

Mark may be contacted at (902) 463-5500 or via email at, manderson@abcinsurance.com.



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IBANS Proudly Presents our 2016/2017 Graduates



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

On April 18, 2017 at The Westin Hotel in downtown Halifax, IBANS and members of the insurance community gathered to celebrate the successes of our 2016/2017 graduates and Aspire Award nominees. The evening began with a private pre-graduate champagne reception hosted by our Platinum Sponsor, Economical Insurance. This reception was specifically for the graduates and their invited guests, followed by a general reception and the graduation ceremony.

“We love having the opportunity to celebrate our graduates with our local insurance community” says Cathie Robski, IBANS Executive President. “It’s a truly special night for our industry and a great way to celebrate April Broker Month in Nova Scotia”

This year, IBANS had 23 graduates who obtained their CAIB and one CCIB graduate – Mark MacDonald. Mark is the first graduate since 2014 to complete the designation. When asked why he took on the challenge of CCIB, Mark said it had been several years since he completed his FCIP and CRM designations and he thought CCIB would not only be a prestigious designation to obtain, but also a great way to test himself. “The CCIB exam structure is based on all-around insurance and industry knowledge and experience as opposed to specific study material” Mark said “This designation seemed like the ideal challenge”. IBANS Top CAIB 1 student and overall Top CAIB student was Theresa Atwell, CAIB(Hon) from A.A. Munro Insurance in Wolfville, NS. ■

Congratulations to all graduates and a special congrats to my colleague and friend, Debbie Paul.

IBANS 2016/2017 Graduates:

Peter Aalders, CAIB – Founders Insurance Group Inc.

Kendra Anderson, CAIB – Antigonish Farmers’ Mutual Insurance Agency Ltd.

Theresa Atwell, CAIB (Hon) – A.A. Munro Insurance

Shelly Bates, CAIB - A.A .Munro Insurance

Katlyn Bond, CAIB – MCT Insurance

Ashley D. Breen, CAIB – MCT Insurance

Peter Corning, CAIB – C.S.S. Insurance Agencies 2008 Limited

Ashley Crosby-McNeil, Certificate of Completion

Jennifer Dexter, CAIB (Hon) – Gateway Insurance Brokers Ltd.

Briagh Fergusson, CAIB – Anderson Brown Company Insurance

Jordan Hipson – Certificate of Completion

Emma Lynch, CAIB – The Huestis Insurance Group

Angela Dawn MacDonald, CAIB – MCT Insurance

Katrina MacDonald, CAIB – MCT Insurance

Mark MacDonald, CCIB – Aon Reed Stenhouse Inc.

Mitch Maclellan, CAIB – Founders Insurance Group Inc.

Stacey MacDougall, CAIB – The Huestis Insurance Group

Kimberly McLeod, CAIB – MCT Insurance

Maureen Margaret McTague, CAIB – Archway Insurance

Julie Moore, CAIB – MacLeod Lorway

Christa O’Connor, CAIB – BFL Canada Risk and Insurance Inc.

Debbie Paul, CAIB (Hon) – Insurance Brokers Association of Nova Scotia/Newfoundland

Kayla Savoury, CAIB – MCT Insurance

Adam Small, CAIB – Archway Insurance

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



CONGRATULATIONS 2016/2017 GRADUATES!



Adam Small, CAIB
Archway Insurance



Angela Dawn MacDonald, CAIB
MCT Insurance



Ashley Crosby-McNeil,
Certificate of Completion



Ashley D. Breen, CAIB
MCT Insurance



Briagh Fergusson, CAIB
Anderson Brown Company Insurance



Christa O'Connor, CAIB
BFL Canada Risk and Insurance Inc.



Debbie Paul, CAIB
(Hon) Insurance Brokers Association of Nova Scotia/ Newfoundland



IBANS President Cathie Robski (L) along with Katie Wilson Day Business Development Advisor, Economical Insurance and Matt Davison (R) Business Development Specialist, Economical Insurance present the Top CAIB & Top CAIB 1 Award. The recipient, Theresa Atwell, CAIB (Hon) A.A. Munro Insurance was unable to attend, therefore accepting on her behalf is Wayne Ezikel, A.A. Munro Insurance.



Emma Lynch, CAIB
The Huestis Insurance Group



Jennifer Dexter, CAIB
(Hon) Gateway Insurance Brokers Ltd.



Julie Moore, CAIB
MacLeod Lorway



Katlyn Bond, CAIB
MCT Insurance



Katrina MacDonald, CAIB
MCT Insurance



Kayla Savoury, CAIB
MCT Insurance



Kendra Anderson, CAIB
Antigonish Farmers' Mutual Insurance Agency Ltd



Kimberly McLeod, CAIB
MCT Insurance



Mitch Maclellan, CAIB
Founders Insurance Group Inc.



Peter Aalders, CAIB
Founders Insurance Group Inc.



Shelly Bates, CAIB
A.A. Munro Insurance Brokers Inc



Stacey MacDougall, CAIB
The Huestis Insurance Group



Mark MacDonald, CCIB
Aon Reed Stenhouse Inc.

CCIB Graduate

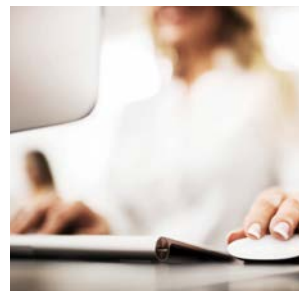


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IBANS/IBAN Executive Director's Report



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

Celebrating the Insurance Community

The Insurance Brokers Association of Nova Scotia (IBANS) hosted its 10th annual industry awards dinner and graduation on April 18th at The Westin Hotel. The Aspire Awards was refreshed in 2016 with the introduction of new award categories and a consumer recognition component. Consumers had the opportunity to nominate a broker they felt went above and beyond in providing service, education and overall support with the purchase of their insurance policy.

The theme for the evening was **recognition**. IBANS recognized the importance of the insurance industry, as an economic pillar sustaining jobs in Nova Scotia and protecting the financial well-being of those in our communities.

We also **recognized** the insurance industry as a desirable place to work with many employment opportunities, and that we are a vibrant community that is better together.

Most importantly, IBANS **recognized** the people working in our industry that make it so special. Those who willingly give of their time and energy to provide: strong leadership and the nurturing of future professionals. Finally, we celebrated the many small ways we ALL positively impact those around us each day.

The evening's recognition began with Barry Shearer who received a long-term service certificate for having worked in the insurance industry for 50 years. Barry is employed with Current Insurance where he has been an account executive

for many years and takes immense pride and satisfaction in serving his clients. When I think about an individual dedicating 50 years to a profession it instills in me how important it is to choose a career we love. Working as a broker provides the opportunity to love what you do if you are a person who enjoys meeting people and likes variety in their day then you have chosen a rewarding profession. Thank you to Barry for representing our industry remarkably for the past 50 years, his dedication and commitment are inspirational to all.

Each year, the Selection Committee has a very difficult time narrowing down the nomination. I encourage nominators to provide the committee with as much detail to answer the questions as possible. The winner for each award category is ranked and chosen based on the information submitted by the nominator.

The 2017 Award Recipients are:

Above & Beyond - Colleen Paschal, Archway Insurance

Emerging Professional - Jennifer Jackson, Cheep Insurance

Insurance Company Representative - Judy Ashley-Carter, Intact Insurance

Life Long Learning - Stephen McCleave - MCT Insurance

Lifetime Achievement - Julie Wamboldt, Arthur J. Gallagher Canada

I also wish to mention our graduates who were an important part of our celebration on the 18th of April. Keri Foley, Professional Development Coordinator, IBANS wrote an article for this edition about the graduation and the graduates. I want to thank everyone who made a nomination and for attending the Aspire Awards & Graduation Dinner. It is time to think of nominating for next year. I encourage everyone to consider someone for the award categories and submit a nomination. Congratulations to all the Award recipients and 2016-2017 graduates. Magnificent work everyone! ■

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



2017 Award Recipients

from left to right: Julie Wamboldt, Arthur J. Gallagher Canada (Lifetime Achievement);

Jennifer Jackson, Cheep Insurance (Emerging Professional);

Stephen McCleave, MCT Insurance (Life Long Learning);

Judy Ashley-Carter, Intact Insurance (Insurance Company Representative)

missing: Colleen Paschal, Archway Insurance (Above & Beyond).

Barry Shearer, Current Insurance receiving his 50 year long term service award certificate from Cathie Robski, President, IBANS



Decorating Contest

Big Congratulations to **Salvatore Insurance Brokers**, the winners of the 2017 Broker Month decorating contest!



IBANS Long Term Service Awards

The Insurance Brokers Association of Nova Scotia (IBANS) has expanded its Long Term Service Award Program to include those employees with 5, 10, 15, 20, 25 and more years of service. The program acknowledges those employees of a member brokerage with continuous service in the broker channel. These individuals represent only a small portion of our dedicated membership and we will provide updates as more staff are added to the program.

5 years

Brenna MacDonald
Cayne Amos
Courteney Gallagher
Darlene Brown
Doreen Pilon
Jennifer Boudreau
Karen Roddis
Kathryn Phillips
Linda MacKenzie
Mark MacDonald
Rochelle MacDonald
Sara McLeod
Tina Rhyndress

MacLeod Lorway Insurance
Archway Insurance
Johnson Insurance
South Shore Insurance
Salvatore Insurance
Archway Insurance
Salvatore Insurance
Salvatore Insurance
South Shore Insurance
Aon Reed Stenhouse
MacLeod Lorway Insurance
Archway Insurance
South Shore Insurance

Tammy Goodwin
Vicki Mitchell
Wendy Ruxton

Archway Insurance
MacLeod Lorway Insurance
MacLeod Lorway Insurance

20 years

Bill Munro
Dawn Logan
Laura Herman
Lois Marsh
Melinda Griffiths
Tara Rye

Archway Insurance
MacLeod Lorway Insurance
Johnson Insurance
MacLeod Lorway Insurance
Bridgewater Insurance
Aon Reed Stenhouse

25 years

Alison Stone
Elizabeth McClair
Jane Durkee
Sharon Kennedy
Teresa Hatcher

MacLeod Lorway Insurance
Johnson Insurance
Archway Insurance
Johnson Insurance
MacLeod Lorway Insurance

10 years

Al Conway
Amber Prince
Andrea Deon
Cathy Bermundo
Cathy Foster
Cindy Canning
Darnise Umlah
Darren Lipsett
Deborah Beck
Donna Sampson
Jane Dorey
Jennifer Penney
Kate Smith
Kayla MacKeen
Mary Kirrane
Marylynn Gogan
Michele Cameron
Michelle Doucette
Penney Wheaton
Peter Aalders
Ray Donkin
Stacie Silver
Stephen Zwicker
Tanya Zwicker
Tracy Conrad
Virginia Fraser
Wendy Langille

MacLeod Lorway Insurance
MacLeod Lorway Insurance
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Founders Insurance
Bridgewater Insurance
Archway Insurance
Founders Insurance
Bridgewater Insurance
MacLeod Lorway Insurance
Archway Insurance
Bridgewater Insurance
Salvatore Insurance
Archway Insurance
Penney's Insurance
Johnson Insurance
Archway Insurance
Archway Insurance
Bridgewater Insurance
Archway Insurance
Founders Insurance
Archway Insurance
Archway Insurance
Salvatore Insurance
Penney's Insurance
MacLeod Lorway Insurance
Aon Reed Stenhouse
Archway Insurance

30 years

Anita Williams
Brenda Coleman
Bruce Lipsett
Charlotte Selig
Holly Oickle
Linda MacKenzie
Marg MacInnis
Sherry Reid

Johnson Insurance
Johnson Insurance
Bridgewater Insurance
Penney's Insurance
Johnson Insurance
Johnson Insurance
MacLeod Lorway Insurance
Archway Insurance

35 years

Alice Cull
Alison Tremblett
Bernadette Donovan
Cheryl Pottier
Janet Fraser
Theresa Gillis

Johnson Insurance
MacLeod Lorway Insurance
Johnson Insurance
Archway Insurance
Johnson Insurance
MacLeod Lorway Insurance

40 years

Donna Meisner
Gordon Gullen
Ineke White
Lisa Bonaparte
Shirley Wilkie

Penney's Insurance
Fulton Insurance
MacLeod Lorway Insurance
MacLeod Lorway Insurance
Penney's Insurance

15 years

Elaine Groom
Jamie Clark
Laura Brown
Michelle Carey
Robin Green
Sean Stade

Salvatore Insurance
MacLeod Lorway Insurance
Bridgewater Insurance
MacLeod Lorway Insurance
Johnson Insurance
Aon Reed Stenhouse

45 years

Dolores King

MacLeod Lorway Insurance

50 years

Barry Shearer

Current Insurance

A Silver Lining amid the Tumult



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

The Canadian property and casualty (P&C) insurance industry faces the same challenges and opportunities as any other industry. We have growth expectations, disruptions and investments, and fret over customer retention and product innovation. These priorities aren't new nor are they specific to our industry. It's an uncertain time for governments, regulators, investors and businesses – even without taking into account the global political climate that saw the United Kingdom announce its intention to withdraw from the European Union and the United States elect Donald Trump as President. Amid this tumult, it's worth celebrating the small victories.

Case in point – the most recent federal budget announced a landmark investment of \$2 billion for disaster mitigation funding – the largest infusion of dollars dedicated to disaster mitigation in Canada's history. The investment is designed to reduce the nearly \$9 billion spent by the federal government in unplanned disaster relief expenditures from 2005 projected through 2020.

While the significance of this investment may have been lost to some, Canada's P&C insurers certainly took notice. For several years now, our industry has been encouraging governments to shift their investments toward disaster mitigation, particularly in regards to flood.

Factoring in the aftermath of Fort McMur-

ray, the increasing number of climate-driven weather events and the current state of thrifty government spending, this redirection of federal tax dollars was a remarkable and positive shift in priorities.

Minister Morneau announced tangible measures to identify at-risk federal infrastructure, elevate building codes and invest billions in mitigating climate risk across this country. He announced a new Centre for Climate Services, which should help align the array of fragmented climate data, starting with flood models. And, most importantly, he signaled that these funds would be invested in a way that creates jobs while simultaneously increasing this country's resiliency to climactic change.

These announcements, taken together with the "#FloodReady" public education campaign and recent release of a national flood plain mapping framework, indicate that the federal government understands the very real financial impact of flooding on our communities. Atlantic Canadians are no strangers to flood events – we need only look back to the devastating floods that impacted Nova Scotia and Newfoundland and Labrador last October, resulting in over \$100 million in insured damage.

Climate change has a huge economic effect on our industry as well as our country. In the first six years of this decade, federal disaster relief spending rose to an average of over \$600 million a year. In 2013, federal spending hit a record \$1.4 billion, largely because of the flooding events in Ontario and Alberta.

The human toll of climate change is just as significant. In recent years, catastrophic weather events have taken lives and caused untold hardship for many Canadians. According to Catastrophe Indices and Quantification Inc., insured damage for 2016 topped \$4.9 billion, smashing the previous annual record of \$3.2 billion set in 2013. Last summer's biggest natural disaster, the Fort McMurray wildfires, resulted in approximately \$3.7 billion in insured damage – more than twice the amount of the previous costliest, single natural disaster in Canada. The annual economic cost of natural disasters around the world has increased five-fold since the 1980s. From an average of \$25 billion a year in the 1980s,

it increased to an average of \$130 billion a year in the 2000s.

Here in Canada, federal disaster relief spending rose from an average of \$40 million a year in the 1970s to over a \$1 billion a year projected this decade.

Canada must shift from a culture of disaster recovery to a culture of disaster risk reduction. This new focus must resonate with individuals and engage all levels of government, as well as businesses and institutions. By investing in strong infrastructure and resiliency now rather than later, the federal government is helping to mitigate the economic and physical impacts of future severe weather events, and reducing insured losses. More importantly, these funds will have a positive impact on job creation while simultaneously creating safer, more resilient communities for all Canadians.

It's human nature to pay attention to negative events, lamenting when things go wrong. But perhaps, this underscores the importance of appreciating when things go right – something the federal government did with its budgetary commitment to disaster mitigation. ■

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



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Q&A with an Atlantic Canada CSIO Tech Leader – Wedgwood Insurance



*Grant Patten
Digital Media & UX Specialist, CSIO*

As an advocate for the adoption of cutting-edge technology within the broker channel, CSIO recognizes the importance of celebrating our industry's successes. That is why we introduced the Technology Leader award program in 2016 as a way to identify and acknowledge those brokerages that achieve 100% on the CSIO Technology Scorecard. The scorecard tracks adoption of nine key technologies including eDocs, eSignatures, mobile-optimized websites and search engine optimization (SEO). At the time of this writing, 93 brokerages have been identified as Tech Leaders – including Wedgwood Insurance, an Atlantic Canada brokerage based in St. John's, Newfoundland & Labrador. CSIO interviewed Wedgwood's President, Tom Hickey, about his brokerage's adoption of technology.

On the decision to implement eDocs, Hickey said, "I think implementing eDocs is a no-brainer really... we had been scanning all that paper in for years, and then throwing it all away, and eDocs eliminated these steps of the workflow. Beyond that, there's also the benefit of the documents going directly into the client file with eDocs, so that adds additional efficiencies to the team's workflow. And we're currently converting to paperless for our client communications also, so we're able to just email these documents to the clients."

Thanks primarily to eDocs, Hickey has also been able to clear up more office

space at Wedgwood. "Right now, we don't have any file storage space other than for some specific accounts," says Hickey. "But there are no paper files in our office now; there's just a bit of paper on some peoples' desks, but there's no filing room anymore. So, that allowed us to free up more office space and use that space more productively."

Wedgwood Insurance has Transport Layer Security (TLS) implemented so email communications are strongly encrypted and secure, as long as the recipient is also using an email service with TLS enabled. Enter your email into CheckTLS.com to determine whether or not you have TLS implemented. Most major email services, such as Gmail and Hotmail, are now enabled with TLS by default. If you find that TLS is not enabled on your email servers, ask your IT provider about implementing it. It's inexpensive and simple to implement.

When asked why he decided to implement eSignatures, Hickey replied, "We realized that those paper-creating scenarios were inefficient, e.g., sending correspondence to clients to be signed, and then having to get a scanned document back, or forcing clients to come into your office to sign. That whole workflow is unproductive, so it was also a no-brainer for us to use eSignatures." Wedgwood also utilizes call recording in place of formal signatures, attaching call recordings to client files for easy reference.

"When you combine call recording with eSignatures, you're giving people multiple easy options for doing business with you," says Hickey. "For E&O purposes or even just for documentation – if someone is requesting a coverage to be removed, in the past, we'd always want it in writing because if a claim did happen, you'd have to have something to show. But, again, why force clients to go through this paper-creating process? With call recording, you just read the steps out to them, they say 'Yes' or 'No', we attach that to their file and we're done."

Wedgwood has also implemented a mobile responsive website, which means its layout adjusts to provide a good user experience whether it appears on a desktop

computer or a smartphone. "We have an integrated quote request form, a regularly updated blog, a live chat service and a client portal where people can login and look at their documents. So, we tried to build functionality in that would satisfy all those core requirements," says Hickey. "For the portal, we're using Applied – it's the CSR24 product they have, but we branded it W/24 for our own needs. Thousands of our clients are using the portal now to do tasks like print their liability cards, check policy documents, and our next step is the mobile app, which should be released this summer."

Wedgwood also has a very active social media strategy – their Facebook and Twitter accounts, in particular, are kept regularly updated with fresh content to build their brand and attract new customers. "Facebook is great for putting a face on your people and your company, so we view it more as a branding play. I don't like it when companies do promoted posts that are selling me things on Facebook," says Hickey. "We use Facebook more as a tool to educate current and potential customers, rather than sell to them there. I think doing a 'hard sell' on social media could actually damage your brand, so we don't take that approach. It's important to be on social in some form, though, and you have to be consistent with it once you start – and the benefits will eventually come back to your business from those brand building efforts."

Is your brokerage a CSIO Technology Leader? Complete the Technology Scorecard on CSIO.com to find out! If you score 100%, email us at techinfo@csio.com and we'll be happy to recognize your brokerage as the latest Tech Leader. Access the scorecard at CSIO.com/scorecard-tool. ■

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





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The Litigation Process: Expert Witnesses

By Kyla Russell and Gregory Hardy

Not many people are exposed to all the nuances of a civil court case, and they are often curious about what happens during the litigation process. If you do become involved in litigation, it is helpful to understand aspects of the litigation. In this article, we offer some insight into the role of expert witnesses in civil litigation.

Not all cases require an expert witness, but an expert witness can be an integral part of any action, either in advancing the Plaintiff's case or in building the Defence. The decision to retain an expert is not one which is decided lightly. Retaining an expert can be time-consuming and costly, and at the end of the day, the expert's evidence may not be admissible.

Often when an accident or event occurs, especially in personal injury, there's the question of whether there were any witnesses who can offer an independent version as to what actually happened. It is assumed that the independent recollection will not be clouded by emotion or bias. An expert witness works in a slightly similar way.

The Role of an Expert

The role of an expert witness is to provide an objective, independent, and unbiased opinion to assist the Court in understanding an issue, which may be outside of the scope of the Court's knowledge. An expert witness is retained when a party to the action believes that the expert has the knowledge, training, and skills necessary to provide specialized knowledge on a relevant issue in the action. The Court might even seek its own expert when the Court feels further information or explanation on an issue is required.

By comparison, non-expert or lay witnesses can also offer opinion evidence, but lay opinion is limited to observations of common experience that does not require specialized knowledge. Lay opinion is generally confined to those topics where the lay witness's observations cannot be separated from his opinion. Such examples include the identification of a person through handwriting or voice recognition, a person's apparent age, a person's emotional state, or visual identification of a person or vehicle.

The Process of Retaining the Expert

When choosing and retaining an expert, law-

yers will consider the issue that needs to be examined and look for an expert who can speak to that issue, based on his area of expertise, his education, and his years of experience. It is normal practice to request an expert's CV to review the expert's background. There are no limits on the type of expert who might be retained, depending on the issue to be examined. Some of the more common experts that we see in litigation are doctors, engineers, accident reconstructionists, accountants, and actuaries.

Once an expert is determined to be a good fit for the issue, the lawyer will confirm with the expert that she has no conflict, and the lawyer will retain the expert on behalf of the party whom the lawyer represents. The party who retains the expert is responsible for paying the expert's fees. It is appropriate, and expected, that the expert will charge a proper professional fee for her services. The outcome of the court case should not, however, impact the fee, nor should the expert witness request anything other than payment of her normal fee and expenses.

The lawyer will then provide the expert with a question or list of questions for the expert to answer, along with the relevant evidence to consider.

The Expert's Duty is to the Court

Although a party retains an expert, the expert is not an advocate for that party. The expert is expected to remain independent, and his primary duty is to the Court. An expert should give answers to the questions and provide an opinion in an objective and non-partisan manner. An expert witness should also make it clear that she cannot answer when a particular question or issue falls outside of her expertise.

When providing her opinion, an expert should state the facts, knowledge, and the source of information upon which her opinion is based. An expert should not speculate or give an opinion based on unsupported guesses, as that takes away from the expert's credibility and devalues her opinion. An expert should also consider material facts which could diminish her opinion.

Admissibility of the Expert's Opinion

Although an expert's opinion is solicited with the understanding that the expert's pri-

mary duty is to assist the Court, when a party presents the evidence before the Court at trial, the Court might not accept the evidence. The Court still has a gate keeping role, which includes assessing whether expert evidence is admissible. In order to test admissibility, the expert evidence must meet four criteria, which the Supreme Court of Canada outlined in *R v Mohan*, [1994] 2 S.C.R. 9—relevance, necessity, the absence of an exclusionary rule, and a properly qualified expert. If the Court finds the expert evidence is inadmissible than it is not evidence which is considered when the Court makes its decision.

A Final Word

Civil litigation includes not only knowing and understanding the law and legal issues, but it also includes developing a strategy for advancing or defending a claim. Expert witnesses can be an essential part of that strategy. Given the expense and effort in retaining an expert witness, however, serious consideration has to be given as to what value the expert witness will play in the court case and whether the issues at hand require an expert opinion. ■

Gregory Hardy is a lawyer at C3 Legal Inc. Kyla Russell is a legal analyst who provides legal writing and research services to C3 Legal Inc. C3 Legal Inc. is a modern insurance defence law firm that takes a fresh look at services for the industry.



Disclaimer: The content on this article is provided for general information purposes only and does not constitute legal or other professional advice or an opinion of any kind. Readers are advised to seek specific legal advice by contacting members of C3 Legal (or their own legal counsel) regarding any specific legal issues. The article was current as of its original date of publication, but should not be relied upon as accurate, timely or fit for any particular purpose.

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JUNE

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| 12 | E&O Loss and Control | Webinar |
| 13 | Anatomy of a Commercial Package | Bathurst, NB |
| 14 | Anatomy of a Commercial Package | Fredericton, NB |
| 14 | IBANS Board Meeting | Halifax, NS |
| 15 | Anatomy of a Commercial Package | Moncton, NB |
| 22 | IBANS 12th Annual Golf Tournament Hosted by YBN | Oakfield, NS |
| 27 | IBANB Board Meeting | Fredericton, NB |
| 28 | IBAN Wine & Cheese | St. John's, NL |
| 29 | IBAN Symposium – Education Sessions | St. John's, NL |
| 29 | IBAN YBN Golf Tournament | St. John's, NL |

JULY

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|---|--------------------------|-------------------|
| 5 | National CAIB/CPIB exams | various locations |
|---|--------------------------|-------------------|

AUGUST

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| 22 | IBANB Board Meeting | Fredericton, NB |
| 23 | IBANB Golf Tournament | Mactaquac, NB |

SEPTEMBER

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|-------|-----------------------------|-------------------|
| 6 | National CAIB/CPIB exams | various locations |
| 27/28 | IBAC Board Meeting | Nanaimo, BC |
| 29 | IBAC Annual General Meeting | Nanaimo, BC |

OCTOBER

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|-----|--|-------------------|
| 4/5 | 2017 Atlantic Insurance Brokers Convention | Halifax, NS |
| 19 | IBAN Annual General Meeting | St. John's, NL |
| 20 | IBANB CAIB 1 Immersion | Fredericton, NB |
| 25 | IBANB CAIB 2 Immersion | Fredericton, NB |
| 26 | IBAPEI Annual General Meeting | Charlottetown, PE |
| 26 | PEI Convocation Ceremony | Charlottetown, PE |
| 30 | IBANB CAIB 4 Immersion | Fredericton, NB |

NOVEMBER

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| 23 | Meet the Underwriter Night hosted by YBN | Saint John, NB |
| TBC | IBAC BIP Meeting | Toronto, ON |

DECEMBER

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|---|--------------------------|-------------------|
| 6 | National CAIB/CPIB exams | various locations |
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PFS Welcomes Wendy Whitehead.

Wendy has joined our team as Director of Business Development at PFS (Premium Finance Services). Her responsibilities will include strategic business development as well as marketing to support the PFS growth agenda.

She has over 17 years' experience in the insurance and financing industry, most recently with a national finance company.

Best described as a leader with drive and creativity, Wendy thrives on developing solutions for the most challenging of situations.

A proud mother of four sons and active in her community; Wendy is a welcome addition to our PFS team.



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