

# *Atlantic* INSURANCE **BROKER**

**PRESIDENTS'  
MESSAGES**

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**BUILDING UNITY  
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# Message from the President IBANB

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## Atlantic Insurance Broker

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*Geordie Lamb, CAIB  
President IBANB*

As I sit down to write this article, which is my last as president of IBANB, it is still amazing how time flies. It seems like only yesterday I was writing my first article and here we are almost a year later.

In my previous articles I focused on succession and perpetuation, along with keeping the broker channel strong, and I promised myself that this time I would not jump back up on my soap box, or bang my drum to rally the troops.

I decided to take a casual look back at some of the events over the last year and what has taken place for our association. One of the first things was the appointment of a new Superintendent of Insurance for New Brunswick. We were advised that Angela Mazzerole-Stevens would be the new acting Superintendent.

One of our first jobs was to try and set up a meeting with her as soon as possible, to introduce ourselves, and discuss how we could best work together. When we finally did get a meeting, we discussed two important issues that had been started before her appointment which included: the rewriting of the current regulations, and the introduction of a new licensing regime for our province.

We also invited her to speak at our Annual Brokers Awareness Day, but unfortunately, due to her schedule she was not able to attend. We received some positive feedback from her that things were moving forward.

We also held our Annual Brokers Awareness Day on May 8/2013 where brokers from around the province descended to Fredericton on a beautiful sunny day to visit with the Conservative Government. The day started with the IBANB executive meeting with the Conservative Caucus to discuss our issues and concerns which included: the proposed changes to the current regulations, the introduction of a proposal for an insurance council, and explaining who we are and how we play an important role in the local economy and especially job creation.

Following that meeting, the brokers in attendance sat as a group in the gallery to observe the house in action, and were personally acknowledged by both sides of the house. Also the executive of IBANB was invited to sit on the floor of the legislature and were recognized personally by the minister of Justice, The Honorable Marie Claude Blais. To say I was proud of our industry at that point would be an understatement. We then held our luncheon at the Fredericton Convention Centre, where we were joined by 33 MLA's including Premier David Alward where there was an excellent opportunity to discuss any issues with your own MLA or any other MLA's in attendance in a relaxed atmosphere.

We also had a strong attendance at this year's Hill Day in Ottawa on June 4/2013. In attendance from IBANB was Stephen Halsall, President of IBAC; Terry Gaudet, Chairman of IBANB; Geordie Lamb, President of IBANB; Mike Weston, Treasurer & Political Action Chair of IBANB; Andrew McNair, CEO of IBANB. Needless to say we have been busy over the last year making sure we "KEEP OUR CHANNEL STRONG" for all to see who we are and what we do.

In closing, it has been both a pleasure and my honour to serve as the president of our wonderful association over the last year, and I look forward to great things in the future. One thing to always remember and be proud of is who we are, "WE ARE BROKERS". ■

*Geordie may be reached at  
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geordie@carnaghantaylor.com.*



Assis à mon bureau en train de rédiger ce message – le dernier de mon mandat à la présidence de l'ACANB –, je me rends compte à quel point le temps a passé vite. J'ai l'impression que c'était hier que j'écrivais mon premier message... et pourtant, une année s'est déjà presque écoulée. Dans mes articles précédents, je me suis concentré sur la relève et la succession ainsi que sur le maintien d'un réseau de courtiers fort. Aujourd'hui, par contre, je me suis promis que je ne me viderais pas le cœur ni ne rallierais les troupes à grands coups de tambour.

J'ai plutôt décidé de jeter un coup d'œil sur quelques-uns des événements de la dernière année, les faits marquants pour notre association. Le premier qui me vient à l'esprit est la nomination d'un nouveau surintendant des assurances pour le Nouveau-Brunswick. Nous avons appris qu'Angela Mazzerole-Stevens serait la personne qui assurerait cette fonction par intérim.

Nous avons aussitôt tenté d'organiser une rencontre avec elle en vue de nous présenter et de discuter de la façon dont nous pourrions mieux travailler ensemble. Quand la réunion a finalement eu lieu, nous avons discuté de deux enjeux importants déjà à l'étude avant la nomination de Mme Mazzerole-Stevens : la refonte des règlements en vigueur et l'introduction d'un nouveau régime d'octroi de licences pour notre province.

Nous avons également invité la surintendante à prendre la parole à l'occasion de

notre journée annuelle de sensibilisation des courtiers, mais malheureusement, son emploi du temps l'en a empêchée. Elle nous a cependant fait savoir que les dossiers avançaient bien.

Justement, la journée de sensibilisation des courtiers, qui a eu lieu le 8 mai, fait partie des événements de l'année. Des courtiers de toute la province se sont rassemblés à Fredericton pour rendre visite au gouvernement conservateur. Cette belle journée ensoleillée a débuté par une réunion de la direction de l'ACANB avec le caucus conservateur. Certains de nos préoccupations et problèmes ont été abordés, notamment les modifications qu'on envisageait d'apporter à la réglementation et la présentation d'un projet de proposition pour la création d'un Conseil d'assurances. Nous avons également profité de l'occasion pour expliquer qui nous sommes et quel rôle important nous jouons dans l'économie locale, particulièrement dans la création d'emplois.

Après cette réunion, les courtiers se sont réunis dans la tribune pour observer l'Assemblée à l'œuvre et leur présence a été soulignée par les députés de toutes les allégeances. Les membres de la direction de l'ACANB ont été invités à s'asseoir au parquet de l'Assemblée et ont été présentés par la ministre de la Justice, Mme Marie-Claude Blais. Le moins qu'on puisse dire est que j'étais alors très fier de notre industrie! Par la suite, le dîner de l'Association s'est tenu au Palais des congrès de Fredericton; 33 députés provinciaux, y compris le premier ministre David Alward,

nous ont rejoints. Ce repas a été pour les courtiers une excellente occasion d'aborder les problèmes avec leurs députés respectifs ou avec d'autres élus de l'Assemblée dans une atmosphère détendue.

Notre journée à la Colline Parlementaire à Ottawa, le 4 juin, a également obtenu une forte participation. Les personnes suivantes y ont assisté : Stephen Halsall, président de l'ACAC, Terry Gaudet, président du conseil de l'ACANB, Geordie Lamb, président de l'ACANB, Mike Weston, trésorier et président du comité d'action politique de l'ACANB, et Andrew McNair, chef de la direction de l'ACANB. Inutile de dire que nous avons été fort occupés, au cours de la dernière année à GARDER LE RÉSEAU DE COURTAGE FORT pour que tout le monde sache qui nous sommes et ce que nous faisons.

Pour conclure ce dernier message, je tiens à vous dire quel plaisir et quel honneur j'ai eus à occuper le poste de président de notre merveilleuse association. Je sais que son avenir sera excellent. Rappelez-vous une chose et tirez-en une grande fierté : NOUS SOMMES DES COURTIERs.■

*Geordie peut être joint au 506-634-1177 ou à [Geordie@carnaghtantaylor.com](mailto:Geordie@carnaghtantaylor.com).*

### **Diamond Jubilee Medal Awarded to Gary Groom**



The Insurance Brokers Association of New Brunswick would like to congratulate Gary Groom, Groom Insurance, for being awarded the Queen Elizabeth II Diamond Jubilee Medal.

Mr. Groom was awarded the medal for recognition of business achievement and community volunteer efforts in Charlotte County. Lieutenant Governor the Honourable Graydon Nicholas and Mr. John Williamson MP for NB Southwest presented Mr. Groom with the medal on December 1, 2012.

We hope that you will join us in extending our best wishes to Mr. Groom for receiving this prestigious award.

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*We'll be at IBANB/IBANS in Halifax  
and hope to see you there.*

# Message from the President

## IBANS



*Sarah Amirault, CAIB  
President IBANS*

### What's Behind the Alphabet?

Over the years there has been a great deal of talk about generational differences especially between: boomers, X and Y. I am of the belief that these differences are real and it isn't just a matter of maturity. Before we can develop strategies which engage generations X and Y in the affairs of IBANS we have to clearly understand the disconnect that exists between the generations.

So where do we begin? My suggestion is we start at the beginning with what we know about the alphabet generations and their views on associations? We know the following as a result of: following trends, research being done in the area of generational differences and also from the analysis of IBANS data:

1. We know generations X and Y are looking for greater return on their investment for their member dues;
2. The Great Recession has pushed associations to deliver on member investment;

3. Technology and demographics shifts have changed the way people interact and will therefore challenge associations like no other societal change before.

So how do these factors relate specifically to generations X and Y and what are they looking for from an association?

1. They are looking for leadership opportunities with short term commitments;
2. They wish to have rewarding experiences and recognition for their contributions;
3. They are also looking for learning opportunities which are self-directed;
4. Finally, generations X and Y are more socially conscious and as a result they want to be involved in organizations that make a difference.

So what we are talking about is a cultural shift, one which will extend our reach and bring the younger generations into our association to take on future leadership roles. More than ever, we recognize the need to engage generations X and Y and to accept the fact generational differences are real. What this means to IBANS is that we need to target the younger generations, listen to their views, create solutions which address their issues, encourage feedback and most importantly be inclusive.

Although Gen Y and the boomers receive the majority of media attention, we should not overlook Gen X when we are planning for the future. Gen X has a work ethic and resilience that can not be rivaled as they have grown up in times where gaining and maintaining

stable employment was a challenge. It is also the first generation where women are as ambitious as men. Another important characteristic of Gen X is they have shortened the learning curve as they are the first generation with a fast paced attention span which drives their desire for new ideas and technology. Gen X brings a great deal to the table and will be expecting a great return on their investment as well.

Generation Y possess five unique attributes that if we understand them we will be able to capitalize on the talent and potential within Generation Y to make IBANS a relevant association in these competitive times. The five unique characteristics of Generation Y are:

1. Generation Y is Tech Savvy and for the most part will be far ahead of existing office employees when it comes to the latest technology. Gen Y has a technological knowledge and proficiency which is a valuable resource they are willing to share;
2. Generation Y is diverse. They are open minded and accepting of those who are different than they are. Gen Yers are comfortable with people from all races, religions and political affiliations. They are considered a non-judgmental generation;
3. Generation Y has life experience in the global marketplace. They have grown up with the World Wide Web. They have no reference point for not being able to access information from any part of the world so they see the world differently and therefore see unique opportunities that other generations may overlook;
4. Generation Y are known as the gen-



eration with good self esteem and are also independent individuals. This generation has been raised by boomers who have taught them that anything is possible if they reach for the stars. This group of individuals believes they can achieve anything because this is what they have been taught. They are also independent because they have spent time in daycare and also time on their own at home. This generation also accepts individual responsibility;

5. Gen Yers are typically confident and

are also ambitious. Their sense of security comes from the support they received from their parents and the net result is they have self-worth which gives them a positive outlook to the future.

By understanding what is important to generations X and Y we will be able to engage them in the work of the association because we will meet them where they are and create a culture that will inspire innovation. Competition for the knowledge and talent of

Generations X and Y will be stiff from many sources as industries are starting to understand the generational differences and are learning to work with them. Moving forward, IBANS must redefine our culture to be an association as diverse and flexible as the generations themselves. It will be in taking this step we will be on the "road to relevance". (Harrison Coerver)■

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## Diamond Jubilee Medal Awarded to Richard Bishop



The Insurance Brokers Association of Nova Scotia would like to congratulate Richard Bishop, JACK & CO. LTD, for being one of the 60,000 Canadians to be awarded the Diamond Jubilee Medal. This medal was created in 2012 to mark the 60th Anniversary of Her Majesty Queen Elizabeth II's accession to the Throne. Recipients of this award are recognized for their significant contributions and achievements in a variety of fields, which benefit their communities.

Mr. Bishop, was awarded the medal for his work in education, during a presentation hosted by The Honourable Senator Stephen Greene, on November 3, 2012 at the residence of Ross Haynes, Q.C. and Mrs. Kathryn Haynes, in Halifax, Nova Scotia. We hope that you will join us in extending our best wishes to Mr. Bishop for receiving this prestigious award.

# Message from the President IBAPEI



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

Good news! Bad news! The good news is that PEI has been very quiet when it comes to insurance issues - we have certainly been staying out of the limelight. The bad news is that it doesn't give us much to write about. The government continues to work on such issues as the bodily injury cap, accident benefits limits and credit scoring. We are watching these issues closely and will be sure to keep our members informed if, and when, changes happen. The latest topic is the insurance requirements for the construction and demolition disposal sites. The legislation is still being worked on and hopes to be finalized this fall.

A few other topics of interest are:

## **Charity event in Summerside:**

The summer season would not be complete without at least one golf tournament! The Summerside Boys & Girls Club held their "Mark's Celebrity Golf Tournament" in July 2013. The tournament raises funds to help provide over 100,000 breakfasts served to local children in their breakfast program. Although the local broker is "Mark" Hickey from Hickey & Hyndman Insurance in Summerside, the tournament is not named after him - it is named because Mark's Work Warehouse is their major sponsor.

It could have been named after Mark because his team, called "Team Hickey & Hyndman," won the 36-team tournament with a score of -12. Congratulations to Mark and his team mates, Mike Hebb and Vivek Swamy!!



*In the photo: Mike Hebb (Intact) with Leaf legends - Johnny Bower sitting and Eddie Shack standing along with golf team members, Mark Hickey (Hickey & Hyndman Insurance) and Vivek Swamy (Intact)*

## **Hill Day 2013:**

The Insurance Brokers Association of Canada held their annual Hill Day on June 4, 2013. Dan McInnis, IBAPEI President and Karen Doiron, IBAPEI 2nd VP represented PEI. We had successful meetings with our friends: Hon. Gail Shea, PC, MP, Hon. Lawrence MacAulay, MP and Hon. Wayne Easter, MP. As in previous years, our main message of discussion centered on the Bank Act - the rules in the Bank Act prohibiting banks from retailing insurance serve consumers well. The day always proves to be very interesting and rewarding experience. If anyone is interested in participating next year, please let IBAPEI know.



*In Photo: Dan McInnis, IBAPEI and Hon. Gail Shea, PC, MP*



*In Photo: Karen Doiron, IBAPEI and Hon. Lawrence MacAulay, MP*

## **News in Government:**

A few news releases that you may like to be aware of:

### *Penalties increase for driving while on drugs*

CHARLOTTETOWN, PEI -- Tougher penalties for driving while under the influence of drugs take effect today, August 1, said Transportation and Infrastructure Renewal Minister Robert Vessey.

"Motorists who choose to use drugs while driving will now have their licences suspended for a longer period of time," Minister Vessey said. "This gives our law enforcement officers one more tool to keep Island roads safe from impaired drivers."

The new penalties will result in:

- a seven-day driver licence suspension for (non-graduated) drivers who refuse or fail a roadside physical coordination test;
- a 90-day suspension for all drivers who are charged with drug-impaired driving under the Criminal Code of Canada; and
- a 90-day suspension for all graduated drivers who refuse or fail the physical coordination test.

The increased penalties are outlined in amendments to the Highway Traffic Act passed in the Legislature this spring. For more on the laws that govern impaired driving in Prince Edward Island, visit [www.gov.pe.ca/highwaysafety](http://www.gov.pe.ca/highwaysafety)



*Beware of purchasing flood-damaged vehicles*

CHARLOTTETOWN, PEI -- Flood-damaged vehicles that have been resold cannot be registered in Prince Edward Island, Transportation and Infrastructure Development Minister Robert Vessey said. "As many as 100,000 vehicles were damaged in the southern Alberta floods, and the province of Alberta is working to assure these extremely unsafe vehicles are not resold," Minister Vessey said. "In the meantime, we advise Islanders not to buy any vehicle known to be flood damaged because it cannot be registered or operated anywhere in Canada."

A flood vehicle has been submerged in water at or above the bottom of the dashboard (where the floor meets the firewall). Water irreparably damages a vehicle's electrical, braking, acceleration and steering, and can cause respiratory problems

through mould growth in air conditioning, seats and carpets.

To ensure you don't buy a flood vehicle, purchase the vehicle's information report online through Carfax (<http://reports.carfax.com>) or CarProof (<https://www.carproof.com>). You can also have the vehicle inspected for flood damage by a qualified technician.

Thinking of buying a car? Use IBC's VIN Verify Service to search if the vehicle has been branded as non-repairable due to flood damage:

[http://www.abc.ca/en/Car\\_Insurance/Buying\\_a\\_New\\_Car/VINCheck.asp](http://www.abc.ca/en/Car_Insurance/Buying_a_New_Car/VINCheck.asp)

**IBAPEI Annual Meeting:**

The Annual Meeting of the Insurance Brokers Association of PEI will be held in the 3rd Floor Boardroom of Hyndman &

Company Ltd. on October 30, 2013 at 3:00 p.m. Members are reminded that the Insurance Institute Awards Dinner will follow at the Rodd Charlottetown Hotel at 5:30 p.m. Mark your calendars!

**2014 Convention:**

The 2014 Atlantic Conference of Insurance Brokers will be held in Charlottetown, PEI on Thursday and Friday, October 2 & 3, 2014 at the Delta Prince Edward Hotel. Mark your calendars and book your hotel rooms!

Hope to see you all in 2014!! ■

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# Message from the President IBAN



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

It gives me great pleasure to send greetings from Newfoundland. As summer winds down, there will be a few of us who would claim a poor summer. It has generally been hot throughout July and the beginning of August. Hopefully the trend continues and we have a fantastic September/Indian summer.

We will hold the IBAN AGM October 24th and we will see CJ Nolan ascend to the role of president. I look forward to handing the reigns over to CJ and look forward to his inspired leadership.

In the mean time I should discuss a number of items.

## **Political Action**

In June, IBAC held its meetings in Ottawa and we were able to visit with our local politicians. We had great success meeting our local politicians on the hill. We met with 11 of 13 politicians.

As summer winds down many political opportunities arise such as BBQs, meet and greets etc. I encourage you all to attend these opportunities when they arise, so the broker's voice can be heard.

Locally, the provincial Liberals are preparing for a leadership convention. There are a number of fantastic candidates. I encourage you to get out and make a connection with them, find out their take on insurance and offer to be a resource. Again, it is

important to have the broker voice heard.

## **Technology**

I am told a number of brokers continue to role out the e-doc solution. This has been a win-win solution for both brokers and insurers alike as most insurers have wanted their brokers to move away from paper copies, and now with the delivery of e-docs via edi download, it is an automated process.

Bill Simms continues to work with CSIO and on our website.

## **BIP**

We have been very active with BIP. We recently agreed to setup a scholarship at Memorial University via an endowment to help increase brokers profile in the community.

We have signed on for another year with the St. John's Ice Caps for the IBAN Insurance Goal of the Game. We are currently investigating new ways to invigorate the promotion. We have been very happy with the response for the last 2 years from the public and hope it will get bigger and better.

## **Education**

Educationally speaking we will graduate at least 21 CAIB graduates in November at our joint convocation and there is still a chance that number will grow. I offer my sincere congratulations to those who have achieved their CAIB designation.

We will offer both CAIB 1 and CAIB 3 in class this fall.

September 23rd marks our annual E&O seminar so all our members should have this date marked in the calendar.

## **YBN**

This past June, our YBN held their first ever softball tournament. By all accounts it was a great success.

On Earth Day, the YBN arraigned with Colemans grocery to distribute re-usable shopping bags.

## **Conventions**

We host our IBAN Broker Convention on August 22nd and 23rd at Terra Nova. Additionally, we host the IBAC AGM Sept 18-21 here in St. John's; I hope to see many people there so they can enjoy traditional Newfoundland hospitality.

## **Miscellaneous**

This is likely my last article because as I mentioned earlier CJ Nolan will assume the role of president in October. So with that said, I want to offer my thanks to many people.

To those of you who take time to read my article, thank you. Without your support my tenure would have been for naught.

To my working board, Robert Dunne, Darrell Swain, CJ Nolan, Bill Simms, Kent Rowe, Jason Sharpe and Kelly Hickman, thank you for your support and co-operation over the last 3 ½ years.

To Mary GERALYN Rahal, I offer my sincere thanks and admiration. She has had to put up with one crusty old president for a long time!

Finally to the IBAC Board (and previous directors) and to the IBAC Staff, you are an incredible group of people; continue to fight the good fight. I made a little speech about 2 plus years ago, but I feel it is important to re-iterate a key point and I hope my fellow IBAC directors take it to heart. "Just because I don't agree with your point of view, does not mean I do not value your point of view. Just because I don't agree with you does not mean I don't like you. It is important to remember we are all different people, and if we agreed on everything the world would be boring." So with that said, bring your perspective, your voice and your opinion without fear of reprisal and work for the common good of our broker community. ■

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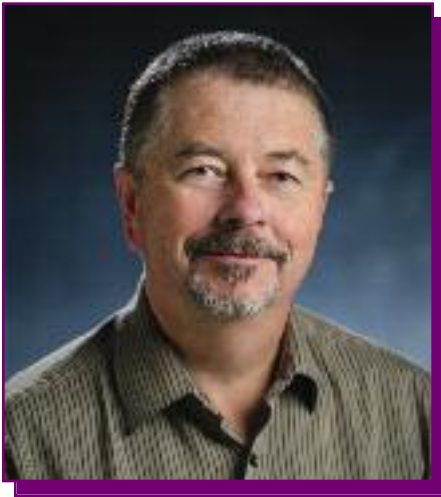
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# Are You Credible?



*Doug Daley*  
*Kiers Marketing Group*

Having the lowest rates won't help if your potential client doesn't trust you in the first place. Offering the best coverage in the world and the most convenience won't help if your prospect does not have confidence in you or your company.

You have to face the glaring reality that prospects won't call if they are not confident in your company's abilities.

Think of this from a marketing perspective. Entire marketing plans fall by the wayside because inattention to seemingly unimportant details undermines the prospect's confidence, even if that confidence was earned elsewhere.

Absolutely everything you do, that is called marketing, influences your credibility. This influence will be positive or negative, depending on your taste, intelligence, sensitivity, and awareness of this power.

Start by thinking about the little things. When a prospective client calls your office, how are they treated when they call? (Yes, answering the phone is a

marketing function.) Does your receptionist take the time to make them feel welcome or do they get cut off because another call is coming in and they don't have time. In my former place of employment, we had a switchboard operator that handled over 600 calls a day. But no matter how busy she was, she took the time to greet the caller warmly. Callers appreciated that and it left a good first impression on them. Oh, they now use an automated switchboard and you have to press about ten buttons to find the person you are looking for.

An amateur logo or video can make your company appear amateurish. Any hint of this in your marketing indicates the potential for amateurism throughout your company. How can people trust you to give them the right insurance coverage if you look like a fly-by-night business?

Websites are a classic example of this. How often do you update your site? How many sites have you visited where the last newsletter or news update is two years old? Keeping it fresh means that you care about what people think and it builds trust in the prospective customer.

Be aware of this from the very moment you start your business, and if not then, right now. Begin the quest with the name of your company, your logo, your positioning statement, location, stationery package, brochure, business forms, interior decor, website, even the attire worn by you and your staff.

It is important to take a step back and look at your business through the eyes of a client. From the time they drive into your driveway until they get their renewal in the mail, what do they see

and how are they treated. I have visited many brokers' offices over the years. Most are doing it right. Some have great looking offices, friendly, capable staff and great customer service. At one point in the past, I had my insurance through an agent (I have since seen the light). This office was brand new and everything looked great. The staff was very friendly and I felt very confident they could do the job for me. However, the staff, although very nice, kept making mistake after mistake on almost every policy I had. Then of course, I would get random invoices from the parent company for a number of different things. Needless to say, although they looked part of a credible insurance office, they were anything but. Good thing I came to my senses and found a reliable broker to deal with.

Credibility is not automatic but it is doable. The idea is for you to establish your expertise, your integrity, your confidence, your professionalism, and therefore, your credibility. If you are just starting out in business, take the time to analyze everything you do and make sure you do it right from the start. If you are established, it's not too late to change and make it right. ■

*Doug Daley is the Vice President of Sales and Marketing with Kiers Marketing Group in Fredericton. Doug can be reached at [ddaley@kiers.com](mailto:ddaley@kiers.com) or by visiting [www.kiers.com](http://www.kiers.com).*

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# IBANB CEO Report



*Andrew McNair, CAIB  
IBANB Chief Executive Officer*

Well there you have it...summer is over and we're officially well into fall by the time you're reading this article. But don't fret, fall is often one of the nicest seasons of the year and you can rest assured, you won't be bored. Fall is one of the busiest times for our industry with our National IBAC AGM, National Insurance Conference of Canada (NICC), IBANS/IBANB Convention, the IBANB Annual General Meeting, board meetings, and strategic planning session - just to name the primary events and meetings happening this fall. Throw into that mix, a full slate of CAIB immersion courses taking place this fall and whatever else continues to keep us from being bored...as if that could ever happen! Before I delve into what is coming up this fall I'd like to first take the opportunity to review the past few months from the IBANB's point of view.



*l-r Andrew McNair – CEO, IBANB;  
Premier David Alward and Stephen  
Halsall – President, IBAC*

In July IBAC was, once again, a major sponsor for the Council of the Federation meetings held in Niagara on the Lake, ON. With this year's sponsorship, we were afforded one delegate per province to attend the Thursday evening reception and dinner. I attended this event for IBANB and New Brunswick was, of course, also represented by IBAC President Steven Halsall. This event always proves to be a great opportunity to speak to Premier Alward in a more relaxed setting and to simply extend a thank you for the work that the elected officials do for their respective provinces. Thanks to Steve Masnyk, Manager Public Affairs for IBAC for his work in making this sponsorship opportunity happen over the past number of years.

From Niagara on the Lake, it was home for a night and then off to Newport, Rhode Island to attend the Independent Insurance Agents Executives conference. This conference is always a great opportunity to share ideas and gather information on what is happening 'south of the border' in the insurance association world. The best session for me at this conference, bar none, was the one done by Harrison Coerver, a management consultant who does a lot of work for associations. Rather than stealing any thunder or making you read similar information twice, I encourage you to read Karen Slaunwhite, IBANS Executive Director's article found in this issue. It is an excellent summary of what Harrison Coerver discussed and also echoes many of my sentiments about our own association.

Much of August was spent preparing for the busy fall ahead. Director interviews were held to confirm our directors' intentions with respect to their commitment to the IBANB Board of Directors, staff was busy preparing for another full slate of CAIB immersion courses being offered, as well as, reviewing results of our Professional Development survey and reports and preparations were done for the IBAC AGM held September 18-21 in the beautiful St. John's, Newfoundland. The IBAC AGM saw Saint John, New Brunswick broker, Stephen Halsall complete his term as IBAC President and another Maritimer move into the role. Congratulations to Ken Myers from Halifax on stepping into the IBAC

President role. IBANB's representatives on the IBAC board for the past year were Terry Gaudet as our director and Geordie Lamb as observer. The AGM saw Geordie move to director and Theresa Kimball take the role of observer for New Brunswick. Thank you Terry for your commitment to IBAC and IBANB over the years. After the IBANB AGM on October 10, when you move on, your enthusiasm and passion for the industry will be missed around the board tables both at the provincial and national level.

Some of you may be reading this while at the IBANS/IBANB Joint Convention in Halifax, while others will be reading it once convention has finished. Either way, I would like to thank the organizing committee of this year's convention for what I'm sure will have been a stellar event. Convention is always a time to reconnect with past acquaintances and to make new ones. Also, thank you to the many sponsors for your continued support of this event.

As mentioned above, the IBANB AGM is being held on October 10 in Fredericton, NB. I encourage ALL New Brunswick brokers to plan on attending. Your voice and opinion on how IBANB runs is important, and without feedback, the board cannot continue to do the work they do for the broker distribution channel in New Brunswick. The IBANB Convocation is also on October 10 at the Delta, Fredericton. This is the time to celebrate the accomplishments of our graduates. I will say it now, and will also say it again on the night of October 10...Congratulations to all graduates - your hard work has paid off!!

As always, I encourage you to contact me if you have any questions, comments or feedback on how IBANB can continue to serve the brokers of New Brunswick and ensure the longevity of the broker distribution channel. Thanks for reading! ■

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# IBANS Young Broker Network



*Leslie Roberts, CAIB (Hon.)  
Chair, Nova Scotia YBN*

First, I would like to take this opportunity to introduce myself. I have been a member of the YBN since 2006, and actively involved on the organizing committee since 2009. In that time, I have worked my way to becoming the current YBN Chair for Nova Scotia. I want to thank the committee members, past and present, for their guidance, hard work and dedication.

As many of you have noticed, due to some scheduling conflicts, we had to postpone the 8th Annual IBANS Golf Tournament hosted by the YBN. Not to worry though, this is being rescheduled for mid to late October 2013. As originally planned, prior to tee off, the morning will consist of a panel discussion. This will be an excellent opportunity for young brokers to meet with and learn from senior management personnel from a number of our national insurance companies. Also, the day includes a charity putt event which raises money towards the YBN Bursary. This is awarded to a student who is enrolled in the CAIB 1 program at the NSCC. This is one of the ways we get out and promote our industry and the independent broker channel.

Another way we promote the independent

broker is by participating in the annual career fair at the Cunard Center in Halifax. On September 24th, a number of young brokers from the YBN met with students and recent graduates. This proved to be an excellent opportunity to let students know about the variety of career opportunities available within insurance brokerages, and the broad range of skills that are utilized in the positions every day. We had the opportunity to discuss, face to face, the benefits of working within the insurance industry and the importance of the independent broker channel.

Also, the career fair gave us the opportunity to promote the insurance industry in general. Believe it or not, there are still some people out there who do not see the value in insurance. So, any chance we have to shine a positive light on our industry and provide information on the benefits of insurance is an important one to take advantage of.

One of the biggest events for the brokerage community is happening now in Halifax. The IBANS/IBANB Brokers Convention 2013 is being held on September 25 and 26th at the Halifax World Trade and Convention Center. This year the YBN are hosting a Munch & Mingle the afternoon of the 25th at the Delta Halifax, Harbourview Suite. We are very excited to have Garry Sowerby as our key note speaker for this event.

Garry, the author of *Sowerby's Road: Adventures of a Driven Mind*, has been dubbed by the media as "the Indiana Jones of adventure driving. Sowerby has made a career out of personal challenge and high adventure by embarking on the longest drives on the face of the planet and completing them in record breaking times." He holds many world records for adventure driving.

Garry is also a motivational speaker and is speaking to our YBN contingent on "Maintaining Motivation in Adversity." Given the fluctuation in our industry from the hard and soft markets, we can face a lot of adversity from both clients and underwriters. This can certainly make it difficult to enjoy and look forward to work each day. However, if we are able to maintain a positive attitude and keep motivated through the market waves we are able to enjoy a very fulfilling career. Being given the opportunity, as a young broker, to attend a motivational speech on this topic from such an enthusiastic and successful speaker may help to provide the skills for some to make this a career instead of a job. If you are a broker under the age of 40 and not yet a member of the YBN, please visit the IBANS website and complete an application. Membership is free. We are always looking for volunteers to help out with our events, and if you are interested in helping out or becoming a committee member please contact myself or Debbie Paul at the IBANS office. The benefits of becoming more involved in our industry can be endless.

I am looking forward to the upcoming year, and keep on the look-out for information on our 6th Annual Curling Funspiel as well as other YBN event in the coming months!

■  
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# Viewpoint



*Stephen Halsall, CCIB, CPIB  
Chairman, IBAC*

Technology keeps on changing within the insurance sector in Canada at an unprecedented pace. The past few years have seen the development and rapid growth of an underwriting tool known as “telematics” or “UBI” – Usage-based Insurance. The term refers to the capture of information about the specific characteristics of a risk and the electronic transmission of that data to another location. This most often relates to auto insurance, and the recording of people’s driving habits and patterns, with this data used by underwriters to price risk. This is used widely in the US and we have all seen that it is starting to be used in Canada by several carriers.

As the consumer advocate for insurance, the Insurance Brokers Association of Canada (IBAC) is monitoring this development and how it may impact Canadian consumers. As with any new development in the marketplace, there are certain consumer worries we share and have agreed on a set of principles that we are convinced the entire sector should follow to pro-

tect consumers. IBAC is sharing these principles with our insurer partners, regulators and suppliers.

The first principle that we believe to be fundamental is that **consumers have the right to the control and ownership of data relating specifically to themselves, their families, and their businesses.** It is a consumer’s choice whether or not to share their personal information with an insurer or any third-party. Further, consumers who do opt to share their data must have the freedom to educate themselves, to mitigate their risks and manage their risk profile based on any data collected about them. Consumers will expect that any conclusions drawn will be transparent and that they will have the opportunity to modify the assessed risk profile by amending their driving behavior. In the context of insurance rating, they have the right to know what factors are used in determining their risk status and how variables may impact them. Consumers have the right to challenge the veracity of information collected about them and must be provided the opportunity to correct or stop the collection of information at any time. These ideas closely mirror the concepts already established in Canadian law, under PIPEDA and similar legislation.

The second principle is that **information must not be collected and used for any purpose other than that for which it was intended.** Consumers must be guaranteed that information compiled for one reason, such as assessing insurance risk or credit granting, will not be used for any other purposes, as such practices could put them

at a disadvantage. Similarly, data used to evaluate a consumer’s driving profile for risk management purposes should not affect that same individual in the event of a claim

And the third precept, which we hold to be true with respect to telematics or any other insurance model, is that **consumers have the right to choice, to qualified and objective advice, and to autonomous advocacy.** Personal information used for risk assessment purposes should be conveyed in a common standard format in order to facilitate consumers’ control and understanding of their data.

The use of telematics to establish a driver’s risk profile has significant implications for the auto insurance industry. The traditional manner in which insurance is provided to consumers may, in fact, be changing. The fundamental premise of insurance, that the larger population funds the claims of the few, needs to be balanced against the interests of the individual. As data becomes more readily available, insurance companies will have greater capabilities to tailor products specific to individuals or groups of individuals. IBAC will continue to monitor developments in this area across the country, and to advocate on behalf of consumers who may potentially be affected by them. ■

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# IBANS/IBANB Brokers Convention 2013



## Schedule of Events

### Wednesday, September 25, 2013

9:00 am	Buses to Glen Arbour	Delta Halifax	Lobby
10:00 am - 5:00 pm	Golf	Glen Arbour	Hammonds Plains
TBA	Motorcycle Ride	Delta Halifax	Route TBA
3:00 pm - 4:00 pm	YBN-Mingle & Munch	Delta Halifax	Harbourview Suite
4:00 pm - 7:00 pm	Registration	WTCC	2 <sup>nd</sup> Floor
6:00 pm - 9:00 pm	Meet & Greet / Tradeshow	WTCC	2 <sup>nd</sup> Floor
9:00 pm onward	Hospitality Suites	Delta Halifax	Various

### Thursday, September 26, 2013

8:30 am - 10:00 am	Registration	WTCC	2 <sup>nd</sup> Floor
9:00 am - 12:00 pm	Tradeshow	WTCC	2 <sup>nd</sup> Floor
9:00 am - 12:00 pm	Education Session	WTCC	Suite 202-203
12:00 pm - 1:00 pm	Luncheon	WTCC	2 <sup>nd</sup> Floor
1:00 pm - 3:00 pm	Companion Program	Art Gallery NS	1723 Hollis St.
1:00 pm - 4:00 pm	Education Session	WTCC	Suite 202-203
6:00 pm - 7:00 pm	President's Reception	WTCC	2 <sup>nd</sup> Floor
7:00 pm - 9:00 pm	President's Dinner	WTCC	Ballroom
9:00 pm onward	Hospitality Suites	Delta Halifax	Various





## Message from the Convention Committee

On behalf of this year's organizing committee we would like to extend a sincere thank you to our many sponsors. Without your continued support events like this convention would not be possible.

We would also like to acknowledge our host venue the World Trade and Convention Centre, as well as our various other convention suppliers.

The committee has strived to provide a well rounded event, with a little something for everyone. We encourage delegates to take advantage of the many wonderful activities being offered, and hope that you are able to take away a little of our Nova Scotia hospitality.

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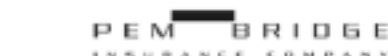
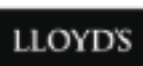
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# IBANS Professional Development Report



*Keri Foley, BTHM, CAIB  
IBANS PD Coordinator*

## **Traditional vs. Online Methods of Professional Development**

It's no shock – online methods of professional development have become very popular in the last 10+ years. The question to ask is, why? Is it merely because it is more convenient for students to be able to study on their own time, or is it because traditional methods are no longer relevant and effective?

Traditional classroom instruction evolved originally during the industrial age to train future workers to follow instruction for their work role. In the information age, the nature of work and the skills needed to be successful significantly changed. Currently, brokers must be able to somewhat teach themselves whatever they may need to find, sometimes at a moment's notice. They must also be required to find highly specific information in a self directed learning context.

The traditional classroom method (such as immersions, offered by IBANS) usually requires all students to travel to a single location, and there is

a fixed amount of time for interaction. Students are face-to face with an instructor in a classroom setting. There is time for students to ask questions, and interact with others. There is generally a rather rigid schedule in place so students are aware that they will be expected to attend class for a period of time. It has been noted that students, who perhaps are not as self-motivated, require a more traditional method. This allows the student to have instant feedback from the instructor. The classroom environment also allows the instructor to monitor and motivate the student's progress, as well as provide emotional encouragement, for which face-to face instruction is best known.

Students who are more self-motivated are likely to excel outside a classroom style setting, if given the access and skills for online or self learning. Depending on the level of self directed learning, large numbers of students could benefit from online sessions or with access to an online tutorial. IBANS partners with Captus Press to provide students with the option to purchase 12 weeks of access to their

online tutorial for the CAIB program. The online tutorial contains a chat board and a moderator who can assist students with specific questions to the CAIB material.

Traditional education and online or self study education each have unique advantages. The emotional supportive environment of the classroom allows for immediate feedback; however the opportunity to study at your own pace and on your own time is a huge advantage, especially for students who work in full time positions. The choice depends primarily on your own style, and how you as an individual student absorb and learn the information. Of course, the primary reason you're pursuing professional development is to learn and develop new skills. Therefore, you should always choose the method that works best for your learning style. ■

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# Insuring a Condominium



*Liz Cosgrove, CAIB  
IBANS Director*

Insuring a condominium remains a mystery to many brokers. Insured's often feel they know how much insurance they require on their homes. More importantly the insurance industry provides the broker with a variety of tools (ITV, RCT) to assist them in determining the cost to rebuild a home. When it comes to insuring a condominium both the unit owner and the broker are left to fend for themselves.

As part of the sale agreement the purchaser should request a copy of the condominium corporation's financials and bylaws and provide these to their legal counsel for review and advice. The financials should be of interest to the insured as they speak to the financial well-being of the condo corporation. The bylaws are of importance as they address how the property is governed. The bylaws represent the contract between the condominium corporation and the individual unit owner and cover everything from what type of door knocker the unit owner can hang on their exterior door to defining who is responsible to insure what once the sale is complete. **The bylaws can affect the market the broker selects.** At the same time the financials may

include a recent appraisal which will provide the insured with a cost per square foot to rebuild each unit. **This is the amount of contingency coverage your client needs.**

Not only does our insured need to insure their contents and liability, they must purchase coverage to protect them against loss to (i) common areas which may be assessed to them by the corporation (ii) betterments and improvements- this includes betterments and improvements they have or will make to their unit as well as betterments/improvements previous owners have made to the unit after its original build date and (iii) contingency coverage - this limit needs to be adequate to rebuild their unit in the event the primary policy purchased by the corporation fails or is inadequate. Contingency can also come into play when the corporations' policy will not respond by virtue of its deductible (condo corporations often carry large deductibles to protect their loss history and the overall insurability of the corporation.)

Making sure the policy wording matches up with your clients bylaws is of primary importance. Certain insurers use wording which can be contrary to your clients' bylaws. The policy wording may be limited in its application stating "the bylaws **MUST** indicate the unit owner is responsible to insure". If instead your clients' bylaw uses "may or can" this can result in a unit owner with an uninsured loss based solely on language, simply because the bylaws and policy wording do not align with each other. Some policies contain restrictions stating "contingency coverage may not be applied against the deductible of a condo corporation policy". (As noted earlier many corporations tend to carry high deductibles.)

There are a variety of products out there. Some insurers offer a percentage of the contents for betterments and improvements and a similar format for contingency cover (often 250%); others offer blanket coverage with a choice of limits \$500,000 or \$1M which is intended to cover all losses other than contents and liability. As the individual who will be called upon to act as an advocate for your insured in the event of a claim, you may want to consider whether or not the insurer selected is a signatory to the IBC Agreement of Guiding Principles (Property). This Agreement provides a defined approach to complicated claims issues and can expedite the claims settlement process for all parties.

One other item which frequently comes up is the issue of where to show the mortgagee. For years condos were seen as retirement properties for couples who had sold their homes and were mortgage free. This is no longer the case. Many first time buyers enter homeownership with a condo and a mortgage is part of the scenario. Where should the mortgagee be shown? Most financial institutions insist on being listed on the policy in the name of the person with whom they have entered into an agreement and look to be shown on the policy in the name of the insured. At the same time the unit owner should notify the board of directors for the corporation they have a mortgage. The board will advise their trustee that there is a mortgage on the unit in question and the mortgagee will be duly noted as having a financial interest in the corporation's master policy in the event of a loss. ■

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# What was it Like Way Back Then?

*by Ken Cochrane*

*Past IBANB Board of Directors Member*

I often wonder how many people know what really went on in the insurance business 50 years ago – before most of you were even born.

Well, I am here to tell you a thing or two because, I was there!

In 1960, I started in the insurance business right out of high school and I was making a grand total of \$40.00 a WEEK. I felt like a millionaire. I had previously worked weekends at a local supermarket and made the handsome sum of \$4.00 while working Friday from 4 pm until 9 pm and Saturday from 8:30 am to 6 pm. Once I figured out that being nice to customers by carrying out their groceries would get you tips, I would make \$5.00 in tips some weekends. Doesn't sound like much, but when your tips were \$0.25 per customer, you lugged a lot of bags.

When I started in the business, my duties were customer service, invoicing clients and typing policies. The auto policies came with a carbon paper between each page, but the property policies did not and you had to put in your own carbon paper and type firmly. It was a messy chore at times. Most policies back then had no endorsements attached and the agency had to type the endorsements and take the glue brush and glue the endorsements on each and every copy of the policy. Some, if not all endorsements required some information to be typed, such as the policy number and the clients name. It would be some time before the carbonized general endorsements became a standard item in the office. When doing a commercial fire policy, it could take over an hour to prepare it due to all the endorsements that had to be glued in place.

The agencies back then were doing business for the most part with general agencies. These general agents were like a

wholesale shop. The main general agents from our area included: Frank R. and George E. Fairweather Insurance Ltd., McLellan-Rising Ltd., Parke-Stethem Insurance, Armstrong & Bruce Insurance, Mitchell & McConnell Insurance, Provincial Insurance Agency, A.C. Fairweather & Son, J.M. & C.W. Hope Grant Insurance, Fran A. Murray Insurance, J.A. Anderson (now Anderson & McTague), Douglas, Rogers Ltd., Angus-Miller Ltd. and F.W. Fowler Ltd.

The general agencies represented companies that were members of the Canadian Underwriters Association (CUA) and those that did not represent the CUA markets were called non-board markets. The CUA was a rating organization and inspection service that developed the rates and inspected the risks for the insurers. It was a grave sin to allow the non-board markets access to this information. The CUA is now known as the IAO. A long-time manager of the CUA in Saint John was Harry Farmer and he was a tough one to get a favor from as he believed that rules were rules. An employee of his, doing the road work, was none other than the late Norm Raynard whom eventually became an Armstrong & Bruce employee before moving to Moncton to take over Central Insurance Agency.

Some of the major players in the corporate ranks were the Commercial Union Group, The Royal Insurance Group, The Guardian Group, The Sun Alliance Assurance, The Hartford, U.S.F. & G, The Eagle Star Group and The Canadian General Group.

The main no-board companies back then included the Angus-Miller organization and H.N. Wrathall, as well as, direct companies like Halifax Insurance, Insurance Company of North America, Wawanesa, Economical Mutual, The Commerce Group, Stanstead and Sherbrooke Insurance, Home of New York and Co-op General.

One of the first insurance companies to have a full service branch was a member of the Commercial Union Group and the company was the Palatine Insurance Company of the Eastern Underwriters and it wrote directly with the agents bypassing the general agencies. The first branch manager was a Mr. Fred Mortimer and he was sent here from Montreal. It was kind of a reward for him to be sent east. He was a key underwriter in the Montreal branch and there was an incident at the office involving a very unhappy claimant whom threatened the branch manager with hard if his claim did not get paid. The claim was denied and before long the angry individual returned to the office and walked right into the manager's office and pulled a gun. The manager dove under his desk and bullets went flying. Mr. Mortimer rushed in and jumped the man and knocked him to the floor and solved the immediate emergency. Police arrived and the gunman was taken away. Mr. Mortimer was front page news and glowed in his sudden popularity. The decision was made to open a branch in Saint John and Mr. Mortimer was assigned the position. There were no company cars back then and Mr. Mortimer made his agency calls by travelling on the train.

Mr. Mortimer retired in Saint John and eventually ended up in Stoneycroft House in Quispamsis where he was cared for until his death in the late 60s. The insurance companies that dealt directly with the agents usually gave them protected territories. For example, F.I. Morrison & Son wrote business on the south side of the Saint John River and they were not allowed to write business from the north side as the company had a representative there and he was protected. And there are many stories to go with that rule.

The agents were called on by the owners of the general agencies as there were no field representatives. Not until the 50s,



were field representatives available. In 1972, (I think), the Commercial Union (CU) decided to eliminate the general agents, thus saving the 10% over-ride that was paid to them. This saved the company a considerable amount of dollars. Once this was done by the CU, there was a flood of copy-cats and the general agents became local agents. These markets gave the general agencies a full year notice to adjust. Once the companies started dealing directly, the field inspector or marketing representative became a popular fixture.

Angus-Miller and Anderson-McTague survived the cutting of the general agents from the market place as there were still companies that wanted to do business in New Brunswick and the best way for

them to do so was to deal with the aforementioned markets.

The field representatives called on the independent agents and back then, there were many, many part-time agents. Some were shoe repair shop owners, lawyers, funeral directors, government employees, railway employees and such.

A home policy used to be called a Composite Dwelling policy and it was a package covering the house, contents and liability. It was a named perils policy and the standard policy was for 8000 on building, 3200 on contents, 100,000 liability and carried a \$50.00 deductible. The rates for home policies were based on the details of construction. A base rate may have been in the \$7.00 per hundred

of cover but you could get a discount for having a patent roof, a full basement, a central heating system, a brick chimney with a lining, within 1000 feet of a hydrant and other discounts bringing the rate down to the \$1.50 range.

The auto policies back then were issued with a base limit of 5000/10000/1000 as opposed to an inclusive limit of \$100,000. Collision was either a \$50.00 deductible or a \$100.00 deductible as was the comprehensive cover.

And finally, back then there were no fax machines or computers or photocopies, and when they did surface, what a joy throughout the business world! ■

## 2013 Family Enterprise of the Year Achievement Award – National Archway Insurance



In the summer edition of the Atlantic Insurance Broker Magazine, the Insurance Brokers Association of Nova Scotia (IBANS) noted that Archway Insurance had received the provincial 2013 Nova Scotia Family Enterprise of the Year Award, through The Canadian Association of Family Enterprise (CAFE). Since that time Archway have gone on to the national level, and received the prestigious Family Enterprise of the Year Achievement Award (FEYA) for 2013.

The Family Enterprise of the Year Achievement Award (FEYA) is given

annually by CAFE to recognize, celebrate and promote the achievements of Canadian family businesses and the considerable contribution they make to both their local communities and our national economy. The award was presented during a gala dinner held at the Sheraton Toronto Hotel & Conference Centre in Toronto on June 8, 2013. FEYA gala attendees were delivered a presentation on the history of Archway Insurance by founder Garry Stack.

“Receiving CAFE’s 2013 Family Enterprise of the Year Award is a tremen-

dous honour for our family and our employees, many of which have become like family over the years,” says Archway Insurance President Garry Stack. “We are incredibly proud to be recognized for our achievements in building a company that provides quality careers and professional insurance advice to Maritimers in small communities and cities throughout our region.

For additional information on this award please visit <http://www.cafecanada.ca>

# IBANS Executive Director's Report



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

**“Strive not to be a success, but rather to be of value,” Albert Einstein.**

It was this time last year when I came across Einstein's quote above. It had been a long time since I had occasion to reference this quote but it seems more relevant to me today than it did even a year ago so that's why I am circling back to the idea. There was a point in time, not that long ago, where the focus for organizations, companies and individuals was to be a success. I believe the thinking has changed and the focus is now on being a value.

Successful individuals, companies and organizations are moving in this direction and are always asking the question, how do I become a value to: the business I am in, the customers I serve or as a member of society? The key to answering this question is staying abreast of trends and understanding the changing dynamics of the world we live in.

In July, I had the opportunity to attend the Independent Insurance Agents Executives meetings in Newport, Rhode Island where I had the chance to

attend a presentation made by Harrison Coerver. Coerver is an accomplished author and management consultant specializing in the area of strategy and planning for trade associations. The presentation he gave focused on the key concepts outlined in Coerver's recent book, "Road to Relevance".

The timing couldn't have been more perfect for me to attend this presentation. Many of the issues that IBANS is currently facing are ones that all associations across North America are also experiencing. Coerver suggests the top six trends affecting Associations are: time pressures, expectations of members, member diversity, generational values, competition and technology. I will provide a high level overview of the points made:

1. Time pressures is considered enemy number one for associations. The difficulty is trying to be on our member's radar at a time when the complexity of society today coupled with packed calendar's make our asking members to sit on the board and committees a difficult ask because people have to make decisions about how they want to spend their time. It is for this very reason associations need to demonstrate the value the individual will receive for giving their time. As an association we need to ensure we provide quality experiences, rich in value.

2. Managing expectations of members is critical to the health and well being of a vibrant association. Long gone are the days where members renew their membership because they always have. Return on investment is important to members and there needs to be clearly articulated benefits to belonging that members could not obtain elsewhere.

3. Member diversity is changing as a

result of consolidation. In a consolidating environment the needs of big members and smaller members are very different. It is important for associations to recognize these differences and develop strategies which maximize resources to achieve the desired objectives

4. Generational values are different from generation to generation. There is a real disconnect among: boomers, X and Y. The 60 plus generation were joiners and saw the value of being part of an association. The younger generations are not so much joiners and problem solvers they are looking for an association to help them solve their problems. This is where they see the value of an association, when it came help them in their own lives, whether personally or professionally.

5. Competition is more intense than ever before. The internet has opened up the world for everyone. If you have a computer and are online you are empowered and have the ability to access the programs and services that best meet your needs. Associations need to have programs and services which can compete.

6. Bridging the technology gap is a new mindset which will position associations for the future if they chose to embrace it. Coerver suggests associations who do not capitalize on technology are taking a shortcut to irrelevance.

There is a lot of work ahead of us but it is not without the promise of a bright future. Coerver outlines five strategies to assist association on the "Road to Relevance.

These five strategies include:

1. Building on strengths. The key to



this strategy is to understand where you are strong as an organization and provide top notch programs which play to your strengths.

2. Concentrate resources. Try not to be all things to all people, focus energies in a few areas and do these extremely well.

3. Integrating Program and Services which means ensuring the program offerings have commonalities. To be successful associations must build programs around a theme. A good example of a theme would be government and activities carried out would include: lobbying, grassroots activity and campaigning for elected officials.

4. Lean processes are a concept which aligns people and processes efficiently. To be competitive associations can not waste resources or be inefficient we need to perform like top athletes to ensure we provide value to members.

5. Purposeful abandonment will be difficult for most associations as we are programmed to add new programs and services for our members not take them away. Purposeful abandonment means focusing on core programs and services and getting rid of marginal ones. It is through this process associations will provide to its members the programs and services rich in value.

In closing, I would like to suggest both of Coerver's books, "Race for Relevance" and "Road to Relevance" as they are excellent reads. There is something for everyone, whether you are a broker principal, a broker, and insurer or an administrative professional, you won't be disappointed. ■

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# IBANS Long Term Service Awards

As noted in the last issue of the Atlantic Broker Magazine, IBANS initiated a Long Term Service Award program for those members with 25 years of service or more. Each brokerage is sent a certificate for each individual acknowledging this milestone in their professional careers. We continue to receive names to add to this distinguished list and would like to recognize the following members:



*Vaughne Assurance Ltd. presenting their staff with certificates for providing 25 years' service or more.*

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# TLS: A Small Price for Substantial Email Security



*Pranab Pandey  
Manager of Standards & Business  
Process Improvement  
CSIO*

Brokers communicate a significant amount of confidential information on behalf of their clients to insurance companies, but there are security risks associated with sending this information in an unencrypted manner via regular email. Email can be an acceptable medium for transferring such sensitive client information only when it is enabled with Transport Layer Security, better known as TLS. Joe LaTulippe, Director of Information Technology at A.A. Munro Insurance, based in Nova Scotia, made it a priority to have TLS implemented in his brokerage after learning about its strong security features. “We had the desire to secure the transmission of email coming from our system,” says LaTulippe. “And Transport Layer Security is a proven technology that is already widely implemented and also easy to enable, so it wasn’t a difficult decision for us to go with TLS.” A.A. Munro implemented TLS for its email communications in February 2012.

TLS is recognized across multiple industries as the best low-cost email

security solution for businesses. “TLS is a process of taking an email message, with or without attachments, and securing it with a virtual lock and only the receiving party has the key to unlock it,” explains LaTulippe. TLS protects the emails you send over the Internet by encrypting them, making them very difficult to intercept and decode. Once implemented between a broker and an insurer (both parties must have TLS enabled), all emails between the partners are transmitted securely. Most insurance companies in the Canadian P&C industry already have TLS fully enabled on their email servers.

There are many benefits to implementing TLS, including ensuring that your brokerage complies with privacy legislation such as PIPEDA. Principle 7 of PIPEDA, for example, states, “personal information shall be protected by security safeguards appropriate to the sensitivity of the information.” TLS can certainly be considered one of these safeguards and can therefore help brokerages that implement it comply with privacy laws. “TLS is a proven, reliable and cost effective method of secure email communication,” says LaTulippe. “It’s not the only privacy safeguard we have in place, but TLS certainly plays an important role in our overall security policy.”

There is a very low implementation cost associated with TLS – digital certificates must be purchased, which tend to range in cost between \$45 to \$200 per year. Brokers who outsource their IT needs to a support company are often unaware that TLS implementation could be included in their existing contract. LaTulippe, for example, did not have to find a new company to have TLS implemented in his brokerage – A.A. Munro’s existing firewall

solution from Barracuda Networks included built-in TLS functionality, “so all we had to do was enable it and do a bit of setup work and we were up and running with TLS in a matter of an hour or so,” explains LaTulippe.

It is important to note that TLS cannot be enabled on most web-based email services, such as Yahoo! Mail and Hotmail, so brokers should consider using a professional email server such as Microsoft Exchange Online or Google Apps for Business. It is possible for your IT team to have TLS fully implemented on your email server within just a few hours. Should they require assistance in setting it up, they can consult the step-by-step procedures in the TLS Implementation Guide that is available free of charge to brokers on CSIO.com.

TLS can even be used as a marketing tool for brokerages. Once implemented, brokers can promote TLS during their sales process to communicate that they have secure email and take data security very seriously. And in a world where identity theft is now common, conscientious clients will be particularly interested in brokers who assure them that appropriate technology solutions have been implemented to protect their personal information. LaTulippe anticipates A.A. Munro will be able to use TLS to educate clients that the brokerage adopts the technology necessary to protect sensitive and confidential information. “We can directly promote TLS to our clients with marketing materials, our online presence, our social media strategy,” explains LaTulippe. “We can promote TLS right from when our brokers sit down with customers talking about email exchange and then also promote it directly through our online tools.”



"We need to provide confidence to our customers and the insurers we deal with that we're providing the best level of email security we can, and TLS is the best solution available for that right now," affirms LaTulippe. Indeed, TLS is an inexpensive technology solution that can help you protect your clients' personal information, comply with privacy legislation and even provide you with some marketing opportunities.

Contact your IT support company and ask them about implementing TLS in your organization. To learn more about the benefits of TLS and for technical advice on implementation, visit [www.csio.com](http://www.csio.com). ■

*Pranab may be contacted at (416-360-1773) ext: 2322; or via email at [ppandey@csio.com](mailto:ppandey@csio.com).*



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# Planning for the Unexpected



*David Holt*  
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**"I love it when a plan comes together." From the TV show "The A-Team."**

Insurance brokers operate on deadlines. Policies come up for renewal. Prospective clients need timely quotes to decide whether to move their coverage. Clients have projects that require insurance to be in place before they can proceed. Even under normal circumstances, getting everything done on a timely basis can be a challenge. But what happens if circumstances are not normal?

It is no surprise to any insurance broker that fires, floods, tornados, hurricanes, and earthquakes change normal circumstances and disrupt businesses. It is also no surprise that errors and omissions claims against insurance brokers are often made as a result of a lack of insurance coverage for an event like a fire or flood that disrupts a client's business. However, an event like a flood or fire can also disrupt an insurance broker's business, and that interruption could lead to an errors and omissions claim being made against the broker.

Consider what happens to Acme Insurance Brokers. Mr. Acme heads to the office one morning and discovers his office has been destroyed by a fire. Of course, the brokerage had adequate building, contents, and

business interruption coverage. However, there were significant delays before the brokerage was back up and running. The broker's paper files and computers were all destroyed in the fire and the brokerage did not have any copies, so trying to recreate what the brokers and CSRs had been working on at the time of the fire was a real problem. The brokerage had to locate temporary office space, get new computers, and load the necessary systems on the new computers. Inevitably, deadlines were missed.

Some of Acme's clients and prospective clients recognized that their broker had not obtained coverage for them and went to another broker. Those business opportunities were lost by the brokerage, but at least coverage was put in place. However, one commercial client was not able to close on a property sale because of a several week delay in obtaining property insurance and the other party ended up cancelling the transaction. The Acme broker received an angry letter from that client threatening litigation for the failure to obtain the necessary insurance by the closing date. Another Acme client's homeowner's policy had not been renewed and was without coverage for several weeks due to the brokerage's disrupted operations. In the interim, the home had a water loss for which there was no policy in place. The Acme broker was contacted by the client's attorney instructing the broker to report the claim to its errors and omissions insurer.

Of course, the broker's primary defense to these errors and omissions claims would obviously be that delays in obtaining insurance were not the result of any negligence by the broker, but rather were due to the fire interrupting the brokerage's business operations. However, a creative plaintiff's attorney might argue that the broker should have taken precautions so that it could better maintain business continuity in the event of a fire, flood, or other disaster and could inform clients of the interruption. Such a plaintiff's attorney might ask questions such as: did the broker have a business continuity plan to implement in the event of a fire, flood, or other interruption? Did the broker backup its computer hard

drives on a frequent basis and store the backups in a safe location? Did the broker maintain a client contact database so that it could communicate to its clients in the event it suffered a business interruption? Did the broker have a plan by which employees with laptops would take them home at night so they could continue to work in the event they could not access the office location? Are long term records stored offsite in a safe location? To what extent has the brokerage moved to electronic data management, and to what extent does it rely on paper documentation?

One would expect that a judge would be sympathetic to a broker that has suffered a fire, flood, or other disaster, even if a client ended up with an uncovered loss. Nonetheless, if a plaintiff's attorney could provide evidence of a complete lack of advance planning, or that planned protective steps were not actually taken, and that there were long and unnecessary delays before the broker was back up and running, then a judge or jury might be persuaded that the broker was negligent in not obtaining the coverage or informing the client it could not obtain the coverage.

Every broker is different and the reasonable steps a broker can take to plan for a possible disruption will be different from one brokerage to the next. However, it makes sense for any broker to think about those issues in advance and make plans that are reasonable for its size, location, nature of business, and other factors. The bottom line is that planning in advance for the possibility of a disruption to an insurance brokerage is not just good business, it may help protect the broker against the possibility of errors and omissions claims should the unexpected happen. ■

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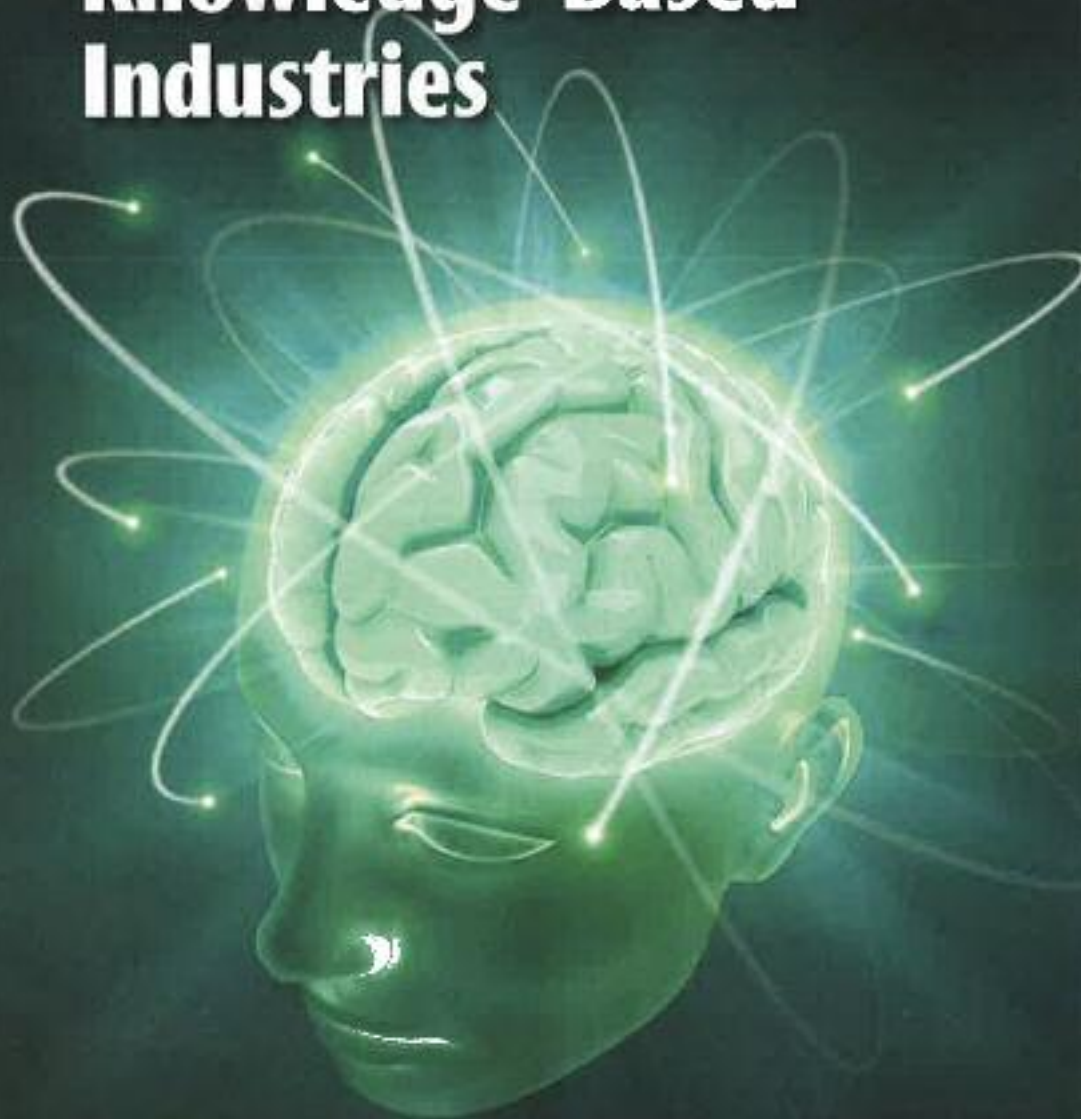
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# Building Unity in a Turbulent Time



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**“Where there is unity there is always victory.” Publilius Syrus, Roman writer**

## ***Stormy Weather: The Long-Term Forecast***

On July 20 a strong tornado hit Central New Brunswick. Not out of the ordinary. One or two happen each summer according to Environment Canada. But this one was notable. The winds took a dump truck and hurled it the length of a football field. Grand Lake resident Ron MacLean said he hadn't seen such a powerful storm 20 kilometres long in its destructive force in the 67 years he's lived in the community. It's just another calling card from the new era of extreme storms in our region, our country and around the world. And while tornados may be infrequent in Atlantic Canada, hurricanes are not. Remember Juan, Igor, Bill? And their frequency is increasing. Environment Canada notes that the current data suggest that we are now in a more active cycle (since the mid-nineties). Read: more hurricanes. This is confirmed in an IBC-commissioned study called *Telling the Weather Story* by Dr. Gordon McBean, Nobel Prize-winning climatologist, produced in 2012.

In his assessment of Atlantic Canada he noted that it's getting warmer and wetter (see charts for Halifax and St. John's). Between 1983 and 2011 the number of days above 25 degrees increased by 72 per cent in Halifax. Based on this McBean estimates that in the decade 2040-2050, there would be on average nine days with temperatures above 30 degrees compared to

one day during 1981-1990.

McBean notes that intense precipitation events that now have a 20-year frequency will, by 2050, happen every 10 to 15 years. The risk of more intense hurricanes and winter storms, leading to more intense precipitation, adds to the risks of more flooding, which is already the most frequent disaster event in Atlantic Canada.

The storms, for our industry and the communities we serve, are also economic.

## ***Rough Economic Waters***

In his July statement Bank of Canada Governor Stephen Poloz said, "...economic growth is expected to be choppy in the near term". I tend to agree.

Earlier this year IBC Chief Economist and Senior VP of Policy Gregor Robinson suggested there will be a continuation of sluggish growth and low interest rates in the short-term.

Mr. Robinson noted that Canadian GDP has been driven by domestic demand: consumer and government spending. But these drivers are faltering. This combined with weak exports and a continued reluctance of businesses to invest, suggests very moderate growth for the near future.

Looking out 24 to 36 months, however, a turnaround is, says Mr. Robinson, expected. The U.S. economy is finally starting to turn the corner. Mr. Robinson believes we should start to see reductions in household and government debt. And, as the economy picks up, interest rates should begin to rise, improving the investment environment.

So medium-term prospects are brighter, which should translate into stronger demand for property and casualty insurance products. That's good news for insurers and brokers. And it's important for the people that we serve that we are a healthy industry. Why? Beyond selling product, we are helping build the environmental and the economic resilience of our communities in a time of turbulence.

We sometimes undervalue our impact. A recent article by the Geneva Association, the global insurance think tank, showed that insurance acts as a "shock absorber" for the wider economy when financial markets go south. Another piece by the

Association notes that, "Insurance is a key component of economic development and, as such, is intimately linked with climate. If any industry understands the need to tackle climate issues and the risks involved, it is insurance the risk industry."

Indeed. So now is the time for us to take leadership on these issues. To work as one industry. To serve our communities in a new era in new and better ways.

## ***From the Reactive to the Proactive: The Evolution Continues***

I believe we face an historic opportunity. We have a chance to build the relationship between us that will ensure a unified front in uncertain times. But times where we have a new sense of our own identity.

An evolution is occurring. We were once a more reactive industry. We are becoming more proactive, helping our communities adapt to severe weather, both by advocacy to senior governments, and by practical solutions.

Our industry matters. And over the many years of providing families and communities with peace of mind, with security on their investments, the industry has collected a lot of good information on how to proactively prevent losses from occurring. This is information, that when shared, can save us all from the anguish that goes hand-in-hand when a loss occurs.

Together we can work to better manage risk by focusing on prevention. In so doing we can build safer communities and contribute to an economically stronger region. I look forward to meeting with the broker community throughout the region in my new role with IBC Atlantic. With such a complex and economically profound product requiring seemingly continuous change, we have a lot to talk about. I hope to find many opportunities to hear your voice, to understand your priorities and concerns, and to share ours as well.

As the Roman writer said, "Where there is unity there is always victory." ■

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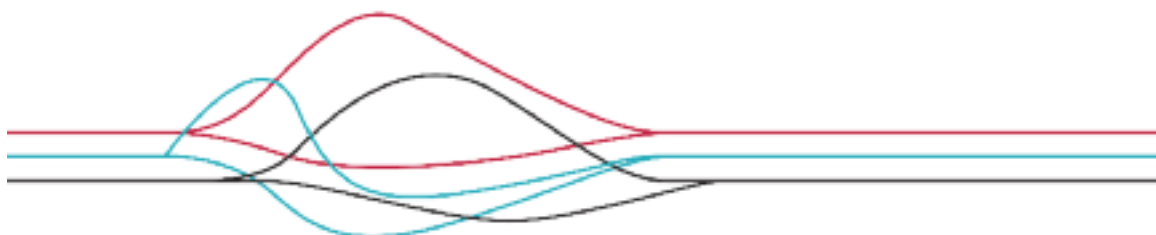
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# CALENDAR OF EVENTS 2013

## SEPTEMBER

11	National CAIB/CPIB exams	Various Locations
17	IBANS AGM/President's Dinner	Halifax
18-21	IBAC AGM	St. John's, NL
25-26	IBANB/IBANS Joint Convention	Halifax

## OCTOBER

7-12	IBANS CAIB 1 Immersion	Halifax
10	IBANB Annual General Meeting	Fredericton
10	IBANB Convocation	Fredericton
24	IBANS Industry Night	Halifax
30	IBAPEI Annual Meeting	Charlottetown
30	PEI Annual Awards Dinner	Charlottetown

## NOVEMBER

2	Insurance Industry Convocation	St. John's, NL
2-7	IBANB CAIB 2 Immersion	Fredericton

7-12	IBANB CAIB 3 Immersion	Fredericton
12-18	IBANB CAIB 4 Immersion	Fredericton
18-23	IBANB CAIB 1 Immersion	Fredericton
20	IBANS Loss Control Seminar	Halifax
TBD	IBANB Forward Planning Session	St. Andrews

## DECEMBER

4	National CAIB/CPIB exams	Various Locations
12	PEI Annual Insurance Industry Christmas Party	Charlottetown

## FEBRUARY

12	National CAIB/CPIB exams	Various Locations
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## MAY

7	National CAIB/CPIB exams	Various Locations
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