

# Atlantic INSURANCE BROKER

STOP YOUR  
WASTING TIME

BROKERS AND  
INSURERS -  
A WORKING  
PARTNERSHIP.

MERRIFIELD V  
CANADA.

HAS BUSINESS  
ETIQUETTE  
CHANGED?



insurance  
brokers  
association of  
new brunswick



association des  
courtiers  
d'assurances  
du Nouveau Brunswick



Insurance  
Brokers Association of  
Prince Edward Island

Insurance Brokers Association of Nova Scotia

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Insurance Brokers Association of N.S.

**iban**

**SUMMER 2019**

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# HELPING CANADIANS UNDERSTAND RISING INSURANCE RATES



**\$1.9 billion**

in insured losses over 2018 due to  
severe weather across Canada

Source: Insurance Bureau of Canada, 2019



**\$30 billion+**

per year spent across the P&C  
industry to manage and respond  
to fraudulent activity

Source: Insurance Information Institute, 2017

**\$70  
vs.  
\$520**

in average costs for maintenance  
and repair of one GMC vehicle  
(2007 vs. 2014)

Source: Consumer Reports, 2017

**60%+**

steady increase in housing  
prices in large Canadian cities  
such as Vancouver and Toronto,  
from 2010 to 2016

Source: CMHC, 2018

**\$5.2 billion**

per year on average claimed for  
home insurance in Canada from  
2010 to 2013

Source: Insurance Bureau of Canada, 2015



It's a tough time for Canadians as the cost of home and auto insurance is going up. In a hard market, brokers play a critical role in helping consumers understand their options. Working with our broker partners, our goal is to educate Canadians with easy-to-understand information so they can make smart, confident decisions. Go to **[economical.com/rateincreases](https://economical.com/rateincreases)** to learn why rates are going up, and share the link with others.

**Insurance can be better**

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# Message from the President IBANB

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## Atlantic Insurance Broker

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Robert Kimball, CAIB (Hon's), AIPC, CRM President, IBANB / ACANB

**Is it possible Brokers are making their jobs look too easy? If you only ever read one article I've written, I hope it is this one!**

Brokers are, and always have been very good at many things. One thing we do very well is make what we do look easy. We make what we do look easy to the consumer, to our clients, to our insurer partners and to politicians who very rarely have to take any complaints from their constituents about their broker. BUT... is making something look easy always good for us? If we make it look easy, should we at the same time, somehow let people know that it is indeed, not easy, however, we are professionals who make it look that way for the betterment of the industry and for the consumer? Brokers all know that our job and what we do is far from easy, it is complex, requires years of training, education, tact, people skills, communication skills, professionalism, and I could go on and on and on. In this world of convenience and fast paced technology, we are, in my opinion, not giving ourselves the credit we deserve, or at least haven't started to make it known to those who we work with and work for. Now is the time to take that pride in what we do and let everyone know. Let our clients know what we do that is unique and better than any other channel "The Broker Advantage". Let the politicians know that we handle many of the issues in our industry long before they get to the politicians, for as much as we possibly can. Let our insurer partners know what we do for

them and the industry in general behind the scenes. Brokers help keep this industry fair and competitive, we are the eyes and ears on the ground and are a huge asset to the positive change and advancement in our industry which has occurred and that is to come. Long story short; be proud of our work, but not too proud to share your value with everyone!

**The Hard Market is here... and brokers are ready to tackle it head on!**

The Hard Market is here and brokers are ready to tackle it head on. We are at a tipping point though, and in this hard market, questionable economy and breakneck speed of evolution in the industry, we might not always know what the best next step needs to be. We have clients who are getting upset with the industry and we as brokers do all we can to proactively address their concerns, but there needs to be a change. In this change, Brokers have a delicate balancing act to do with what is both best for the industry and our consumers. We need to keep competition and not have a reoccurrence of the early 2000's with accessibility issues and overpopulation of Facility. We need to have a common message to politicians for when this eventually hits their desks, and it will if it hasn't already. Insurance Companies need to be able to react quicker and more reasonably to the conditions in our industry; we need to have swift, yet fair and reasonable rate flexibility. Safeguards such as caps in minor injuries and hearings on rate changes need to be reviewed and reworked in a way that meets today's expectations and business models. I strongly encourage you to contact IBANB and find out what our message is with regards to the changes that need to come.

**Congratulations to the Grads and Certificate Recipients at the 2019 IBANB Convocation...!**

Congrats to all who worked very hard to successfully complete your courses and obtain your designations and certificates in your field! This is a huge accomplishment and will benefit your career, the broker channel and our industry by being the best you can be for the consumer. You truly have the **Broker Advantage** now!



I also want to congratulate the recipients of this year's awards:

Brian Bilensky, Pembridge Insurance – Insurance Company Representative Award

Ryan Cain, Cain Insurance – Emerging Professional Award

Tabatha Palmer, Go-ToInsure - Above & Beyond Award of Excellence

Congrats to all who were nominated and especially those who were selected this year for these honorable recognitions among your peers and partners. ■

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

**Est-il possible que les courtiers donnent l'impression que leur travail est trop facile? Si vous ne deviez lire qu'un seul de mes articles, j'espère que ce sera celui-ci!**

Les courtiers sont, et l'ont toujours été, très bons à bien des égards. Une chose que nous faisons particulièrement bien, c'est donner l'impression que notre travail est facile. Que ce soit auprès des consommateurs, des clients, des assureurs partenaires, des politiciens - ils sont rares les politiciens à avoir reçu des plaintes de leurs électeurs au sujet de leur courtier - notre travail semble facile. Cependant, une question se pose : donner l'impression que tout est facile est-il bien bon pour nous? Ne devrions-nous pas faire savoir aux gens que, finalement, les choses ne sont pas si faciles, que nous sommes des professionnels qui veulent le bien de l'industrie et du consommateur? On le sait, notre travail est loin d'être facile. Il est complexe, exige des années de formation, du tact, de l'entregent, de la communication, du professionnalisme et ainsi de suite. C'est sans fin! Dans ce monde rythmé par la commodité et la technologie rapide, j'ai l'impression qu'on ne se donne pas le crédit qu'on mérite ou qu'on ne se fait pas connaître comme il se devrait auprès de ceux avec qui, et pour qui, on travaille. Il est maintenant temps d'être fiers de notre travail et de le faire savoir à tout le monde. Notre travail est unique et bien meilleur que n'importe quel autre

réseau ou canal de distribution. Nous nous démarquons par une simple phrase : l'avantage d'avoir un courtier. Faisons savoir aux politiciens que nous nous occupons de bon nombre des problèmes de notre industrie bien avant qu'ils en entendent parler. Faisons savoir à nos partenaires assureurs tout ce que nous accomplissons, en coulisse, pour eux et pour l'industrie. Les courtiers aident à maintenir le caractère juste et concurrentiel du secteur de l'assurance et sont ses yeux et ses oreilles sur le terrain. Nous sommes un immense atout, un facteur de changement positif et d'avancement. Bref, soyez fiers de votre travail, juste assez pour faire connaître votre valeur à tout le monde!

**Les conditions du marché sont difficiles... les courtiers sont prêts à l'attaquer de front!**

Le marché est difficile, mais les courtiers sont prêts à l'attaquer de front. Nous sommes toutefois à un moment charnière. L'économie est bizarre et l'évolution de l'industrie, fulgurante... difficile de toujours savoir quoi faire! Quand certains de nos clients se fâchent contre l'industrie; nous, les courtiers, faisons tout ce que nous pouvons pour répondre de façon proactive à leurs préoccupations. Pourtant, un changement s'impose. Nous devons parvenir à un équilibre délicat, entre ce qu'il y a de mieux pour l'industrie et les consommateurs. Il faut maintenir la concurrence et éviter que les problèmes d'accessibilité et de surcapacité se reproduisent comme au début des années 2000. Il faut envoyer un message commun aux politiciens pour qu'ils soient au courant du problème quand il finira par arriver sur leur bureau, si ce n'est déjà fait. Les compagnies d'assurance doivent être en mesure de réagir plus rapidement et plus raisonnablement aux conditions de notre industrie. Nous avons besoin de tarifs souples, justes et prompts. Les mesures de protection comme le plafonnement des blessures mineures et les audiences sur les changements de tarifs doivent être révisées et revues de manière à répondre aux attentes et aux modèles de gestion actuels. Je vous encourage fortement à communiquer avec l'ACANB pour en savoir plus sur le message que nous voulons transmettre concernant les changements à venir.

**À l'occasion de la remise des diplômes**

**2019 de l'ACANB, je tiens à féliciter les lauréats de prix et certificats!**

Félicitations à ceux et celles qui ont travaillé d'arrache-pied pour réussir leurs cours, obtenir leurs titres et certificats. Le niveau de professionnalisme élevé qu'ils ont ainsi atteint est une grande réalisation qui profitera non seulement à leur carrière, mais aussi au réseau de courtiers et à l'industrie de l'assurance tout entière.

Je tiens également à féliciter les lauréats des prix de cette année :

Brian Bilensky, Pembridge Insurance – Insurance Company Representative Award

Ryan Cain, Cain Insurance – Emerging Professional Award

Tabatha Palmer, Go-ToInsure - Above & Beyond Award of Excellence

Félicitations à toutes les personnes qui ont été mises en nomination et surtout à celles qui ont été sélectionnées pour s'être distinguées honorablement parmi leurs collègues et leurs partenaires. ■

*Vous pouvez communiquer avec Robert au 506 432-1550 ou à [rekimball@pearsoninsurance.ca](mailto:rekimball@pearsoninsurance.ca)*

## Reminder:

All issues of the Atlantic Insurance Broker magazine can be found on the IBANB, IBAN and IBANS website(s) at:

[www.nbinsurancebrokers.ca](http://www.nbinsurancebrokers.ca)  
[www.ibans.com](http://www.ibans.com)  
[www.iban.ca](http://www.iban.ca)



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**100**  
YEARS

*Thank you*

TO ALL OUR INSURANCE BROKERS AND COLLEAGUES IN  
NEW BRUNSWICK, AS WE CELEBRATE IBANB'S 100TH  
ANNIVERSARY. FROM OUR BOARD OF DIRECTORS AND  
STAFF, THANK YOU FOR YOUR CONTINUED SUPPORT.



# Message from the President IBANS

## *Navigating the Hard Market*



*Darren Lipsett, BComm, FCIP, CRM  
President, IBANS*

Well folks – the hard market is here; and while we all saw it coming, there is not a lot we can do to prepare for it until we realize the new realities in our work. The market is most challenged by the automobile line of business across Canada, but with the insurer's focusing on the return to profitability, many other lines are also under more stringent underwriting guidelines, and pricing changes. While this is a challenge for consumers and ourselves as their advisors; the last thing we need to do is throw our hands up in defeat. It's a time to educate consumers on the realities of our business, to advocate for them, and also to help them navigate the rough waters ahead. This being our challenge, I thought I would share my thoughts on how we will all work through the challenges presented by the hard market. So here it goes!

We need to be prompt and responsive. When we are aware of a challenge with a particular client or class of business, we need to be bringing that to the client's attention quickly. Mailing out renewals that are increased significantly without any notice or contact is not the right approach, and so making sure clients are aware of what is happening and how it impacts them promptly is far better than right under the wire before their renewal. Effective communication is vital, and even a contact to say we are looking at things for them ensures the consumer that we are on top of it, and are working for them. If we don't communicate, clients might think we take their business for granted, and that we aren't concerned about how the hard market impacts them – which is certainly far from the truth.



We also need to be proactive. If we are aware of a particular class of business that is undergoing more intense scrutiny from an underwriting perspective via terms and conditions or pricing, we need to identify those accounts, and work on solutions with plenty of lead time. If you focus on residential realty or restaurants for example, perhaps you want to make sure the market placements for those accounts are secure and realistic, as market availability seems to be dwindling for both at this point. Giving yourself more time to prepare solutions and have discussions with clients is always a good thing.

We should also look for opportunities to provide value. Pricing will always be a factor in an insurance purchase decision, but it's up to us as brokers to explain the value of the product relative to the client's needs, and why it should be placed with that particular market. We should also look for opportunities to bundle multiple products, discuss limits and deductibles, and make sure the risk parameters remain correct in the renewal term. Client circumstances sometimes change and they forget to tell us; and so making sure the renewal reflects the actual exposure is key. Explaining the rationale for change other than simply "rates are up", and trying to find solutions that work for clients, is always the right approach.

We need to approach our day balancing many priorities and exercise good time management. Today we do more work in our offices and have many more tools at our disposal. That in and of



itself can be overwhelming at times and now we face challenging market conditions. We need to make time to be proactive with our renewals, have more in depth discussions with our clients on the impacts the market has on them, and at the same time be responsive to new opportunities. It's not an easy task to get it all in, but we need to find a way to make it happen. Exercising good time management, balancing retention with new business, and finding solutions effectively will be key. Use your peers, underwriters, and your own technical competencies to work through these challenges effectively. Will it be perfect – absolutely not; but it's up to us to execute; and there has never been a better time to be a broker!

With client's expectations higher than ever before, it might feel like the market is ramping up to the perfect storm. Keeping our roles in perspective, doing the right things for our client's always, and communicating with them about what is happening and why will level out these rough waters, for us all to see a calm horizon. Focus on retention, work with the growth, and remember that your role is to be the solutions provider and advocate for your clients. If we keep the ship on an even keel using some of the strategies I've mentioned, we will navigate the waters just fine. Let us continue the journey! ■

*You may contact Darren at (902) 543-7222 or via email at,  
[darrenlipsett@bridgewaterinsurance.ca](mailto:darrenlipsett@bridgewaterinsurance.ca).*



# IBANS PRESENTS: A NIGHT OF CELEBRATION

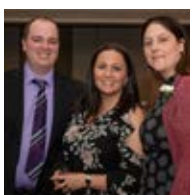
## 2019 Graduation & Aspire Awards Dinner



Jennifer Jackson receives the Top Overall CAIB Award, presented by Drew Miller, Economical Insurance



Marina Kisleva receives the Top CAIB 1 Award, presented by Drew Miller, Economical Insurance



Join us for an *end of summer sail*



For details visit [www.ibans.com](http://www.ibans.com)

September 5, 2019 from 6:00-8:30 pm



# Message from the President IBAN



*Kelly Hickman, B.Comm, BPR, CAIB, CPIB  
President, IBAN*

Hopefully by the time you read this we will be getting summer weather. We are into the second week of May and the forecast still calls for snow.

Over the past few months, most of the Board's time has been spent on the auto review in our province. IBAN's goal was to see rate stability for consumers as well as stability of our market in hopes of keeping current insurers and attracting additional insurers to our province. IBAN executives participated in meetings with the Minister's office, IBC and other stakeholders leading up to the recently announced changes. Unlike the NL weather, the changes were somewhat predictable:

- Deductible increased to \$5,000 (instead of a \$5,000 cap on minor injuries);
- If a client has Section B, they have to start treatment and participate in case management (Unfortunately, Government didn't make Sect B mandatory);
- Diagnostic and treatment protocols;
- Requirement for the victim to file Notice of intention within 120 days; however, if they don't follow the process they're not prohibited from filing; the Judge would note that the Act was contravened when making any awards;
- DCPD – motorists to deal with their own companies when not at fault;

- Mandated discounts for the use of winter tires;
- Telematics;
- Mandatory reporting of insurance cancellation by insurance companies to the DMV;
- No access to the uninsured fund for uninsured motorists (ie. No pay, no play);
- A review of auto insurance every 5 years;
- And elimination of the remaining 13% Retail Sales Tax on automobile insurance, which will be implemented in early July and retroactive to April 15, 2019.

Government chose the Deductible option rather than a cap because they didn't want to take away the right to sue, and instead are focusing more on highway safety and accident prevention. To that end, they announced new traffic cameras, adoption of plate to owner motor registration system and approval of electronic proof of insurance.

Shortly after the changes were announced, the Premier called an early election before the Budget could be approved, so the tax issue is up in the air. As usual, there was no consultation with the industry before the announcement, and it remains to be seen how the elimination of the tax will be implemented.

Meanwhile, brokers are being inundated with calls from clients looking for a refund.

IBAN is pleased to see some of the changes we recommended will be implemented; however, we're not convinced the changes will achieve ei-

ther of our goals, and we remain concerned about the potential for one or more insurers to exit our province.

In other news, we donated 50 BIP blankets to Daffodil Place, a 24-room facility operated by the Canadian Cancer Society for cancer patients and caregivers who must travel to St. John's for cancer related appointments and treatments.

We recently wrapped up CAIB 4 evening classes, and are hoping to offer CAIB 2 via evening webinars to students in the fall, along with IBANS.

Thanks for your time and interest and I wish you all a happy and safe summer. ■

*You may contact Kelly at  
(709) 279-3200 x102 or via email at,  
kellyhickman@southcoastins.ca.*

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# YBNL HOST TRIVIA NIGHT!

The Sundance, St. John's, NL



# Viewpoint



*Chris Floyd, President  
Insurance Brokers Association of  
Canada (IBAC)*

Insurance brokers support Canada's prosperity and well-being

The insurance broker profession is made up of individuals from every background and walk of life. The common denominator is their commitment to serving their clients and their community. A new study by Deloitte Canada commissioned by the Insurance Brokers Association of Canada (IBAC) highlights the important contributions that brokers make to Canada's economy and to society.

The typical broker owns or works in a small business that creates local employment and contributes many economic benefits. At the same time, they are making a positive difference in their communities in countless ways - coaching children's sports, volunteering and donating to charities, and knocking on doors for local politicians, just to name a few.

Property and casualty insurance is the backstop for financial security in our economy. The proper coverage enables families, businesses and communities to recover from losses that might otherwise threaten their future prosperity. Insurance brokers are an integral and trusted part of the insurance process, working on behalf of their clients to provide expert advice, choice and advocacy.

In this important consumer-focused role,

brokers make significant contributions to the local and national economies. The Deloitte study found that the insurance brokerage industry contributed approximately \$5.4 billion to Canada's GDP in 2017, including \$3.3 billion in labour income. In other words, every dollar spent on broker business activities generated approximately \$1.49 in total GDP in Canada's economy. In addition, the industry also contributed production and consumption taxes for the government estimated at more than \$480 million, and sustained approximately 58,300 full time equivalent jobs.

This means that in cities and towns all across Canada, thousands of individuals are able to support their families through employment at a brokerage, and all Canadians benefit from the resulting economic stimulus and tax revenues.

The Deloitte study also identified a range of social benefits that insurance brokers bring to their communities. A survey of brokerage owners showed that 90% of

brokerages donate financially and 70% of their employees volunteer their time to local charities and social causes. In addition, brokers make a meaningful difference in the lives of others by responding to floods, wildfires and other natural disasters, conducting safety training and education, promoting diversity and inclusion, and supporting rural and Indigenous communities.

The IBAC report underscores the high regard that Canadians have for the insurance broker profession, and lends credibility to broker advocacy on consumer protection and public policy issues.

Brokers everywhere can be proud of their profession, and the significant contributions they make to Canada's economic prosperity and social well-being. ■

*Chris may be reached by email at  
[ibac@ibac.ca](mailto:ibac@ibac.ca).*

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For more information speak to your Intact Insurance representative.



\* Source: CTA Report, Consumer Technology Association

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# Stop Wasting Your Time!



*Doug Daley*  
*Vice President of Sales and Marketing,*  
*Kiers Marketing*

When people shop for insurance, they (should) rely on a broker to ensure they get the right coverage. For electrical work, they hire an electrician to do the job right. To pump a septic tank... well you get where I am going with this.

Marketing is one of the processes that can actually grow your business. So with something as important as marketing, why would you try to do it yourself?

As an insurance broker, you know you need to market your products and services. Chances are, like most brokers, you look after this yourself. Have you ever stopped and thought about how much extra time you would have if someone else did this for you? I don't mean hire a new employee - that wouldn't be cost effective - I suggest you hire the services of a professional marketing agency to do it all for you.

Very few companies are lucky enough to have the in-house expertise, creative talent and strategic know-how to do everything required to market your business successfully. A marketing agency has all that and more. Here are some great reasons for hiring a marketing agency to plan and implement your marketing initiatives.

## One-stop shopping.

For example, to launch a new website, you need to design the site, write the copy, do photography, program and code the site, optimize for search engines, find a service provider and develop a launch strategy. An agency can do all of

this for you. They can also help plan your entire marketing strategy and help integrate your site with your social media into the overall scheme of your marketing plan. Plus, they will deal with any third party contractors like media outlets, printers and translators. Think about how much time you will save by making just one call for all of these services. You will be dealing with one person, instead of five or six.

## Skill.

Marketing agencies are skilled at helping companies determine who their customers are and what messages are important to get them to buy your product or service. Sure, you already know who your customers are, but do you know who your future customers might be? Agencies can help you research possible additional revenue streams or marketing trends that can help grow your customer base. Once a new potential market is identified, they have the expertise to help you reach it.

## Provide an outsider's view of your business.

In-house staff is too close to the business and loses the ability to view it objectively, from a customer's standpoint. Sure, nobody knows your business better than you, so what does someone not in your business know about your company? An agency will bring a fresh new perspective to

the table and help open doors that may not have been opened.

## Advertising options.

With the large number of advertising options available today, an agency will know which mediums are best for your company, determine the right mix, and how much of your marketing budget should be allocated to each. I'm sure you allocate a marketing amount in your yearly budget. If you are not, you should be. Are you spending it wisely or are you doing the same things you did ten years ago? An agency will cut through the clutter and present a plan that will maximize the available marketing dollars.

The bottom line in marketing is, when you send the right message to the right market, your sales will increase.

The benefits of hiring a marketing agency certainly outweigh any additional cost you may incur. Save your time and increase your sales, hire an agency, but make sure that the agency you hire has a long track record of proven successes. ■

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

Your Associations challenge you to submit a video to

# OUR ATLANTIC VIDEO CONTEST!

**\*\*CHANCE TO WIN A COMPLIMENTARY CONVENTION REGISTRATION 2019\*\***

Open to all members of the four associations, we challenge you to create a video on "why you became a Broker". Video must be no longer than 2 minutes and submitted to [AIBC@ibanb.ca](mailto:AIBC@ibanb.ca) via dropbox!

More information can be found on your Associations social media / websites!

**iban** Insurance Brokers Association of NB **insurance brokers** association of new brunswick **association des courtiers d'assurances** du Nouveau Brunswick **ibans** Insurance Brokers Association of New Brunswick **Insurance Brokers Association of Prince Edward Island**



# IBANB TRIVIA NIGHT



**THANK YOU TO THOSE WHO ATTENDED!  
WE LOOK FORWARD TO OUR 2020 CHALLENGE!**





# IBANB CEO Report



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

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.

Our annual Insurer Forum was held on April 26th 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 to do with coverages and auto rates. With rising claims costs due in part to technology in vehicles, we are seeing, as you already know, increases in auto rates. 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. This year, for a

number of good reasons, we decided to roll our insurer reception and convocation reception together. The reception, held at convocation on April 25th had insurers, board members, YBN executive, past presidents of IBANB, and MLAs attend an evening of conversation and comradery to continue the dialogue that is so important to maintain the relationships that keep our industry moving forward.

This year's convocation and awards ceremony was held at the Delta Fredericton on April 25th with ~100 people in attendance to celebrate the 15 CAIB graduates and other award recipients during this, our 100th Anniversary. This was the third year for our special awards that we introduced in 2017, which are determined through a nomination process. Congratulations are in order for these special award recipients. They were: Insurance Company Representative Award, Brian Bilensky, Pembroke; Above and Beyond Award of Excellence, Tabatha Palmer, GTI Group; and Emerging Professional Award, Ryan Cain, Cain Insurance. We were also pleased to invite MLAs to this year's convocation gala. This proved to be a good opportunity for our elected officials to see who the future of our industry is and to mix with all of industry representatives, both brokers and insurers, in attendance.

As I write this, I am thinking forward to the IBAC Board meetings and Hill Day in Ottawa, taking place May 26-29. 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, Brian Schryer; our IBAC Observer and IBANB President, Robert Kimball; our IBAC Political Action Champion and IBANB and IBAC Past President, Stephen Halsall; 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  
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[amcnair@nbinsurancebrokers.ca](mailto:amcnair@nbinsurancebrokers.ca).*

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# Congratulations 2019 NB Graduates



CAIB Honours Graduates and Top CAIB Graduate for 2019:  
Brandon McGee Guy R Day Insurance Group

## CAIB Graduates:

Alain Bossé  
Jason Buggie  
Joël Després  
Ashley Duguay  
Trina Livingstone  
Nicole MacArthur  
Joey McTague  
John Milner  
Mary Jane Mosher  
Véronique Robichaud  
Carissa Slater  
Lori Springer  
Trent Steeves

Solutions Assurances 360 Inc.  
Miramichi Insurance Brokers  
Assurance Vienneau Insurance  
HUB International Atlantic Limited  
St. George Insurance  
Cooke Insurance  
McTague Insurance  
Sears Insurance Limited  
Guy R Day Insurance Group  
Assurance Vienneau Insurance  
Cooke Insurance  
Palmer Atlantic Insurance  
Gary Steeves Insurance

Certificate of Completion:  
Christina Brewer

J.M. & C.W. Hope Grant Ltd.



Ryan Cain

Emerging Professional Award  
Cain Insurance Services Ltd.



Tabatha Palmer

Above & Beyond Award of Excellence  
GoToInsure.ca Cambridge McKnight Ltd



Associate in Insurance Production Canada (AIPC)

Denis Landry  
Imperial / Langham & West Insurance



Brian Bilensky

Insurance Company Representative Award  
Pembroke Insurance Company

## Bursary Recipients 2018

Abby Collett - IBANB Bursary  
Daughter of Jane Collett  
Cain Insurance Services Ltd.

Jennifer White - IBANB Bursary  
Daughter of Dorothy White  
Henry White Insurance Limited

Justine Pelletier - IBANB Bursary  
Daughter of Andrée Pelletier  
Archway Insurance

Kate Brown - Rus Rice Bursary  
Daughter of Alison Brown  
Carnaghan Thorne Insurance Group

# IBANB YBN Report



*Jeff Daniels BCom, CAIB  
Chair, New Brunswick YBN*

## How well do you know CAIB?

If I told you that the Canadian Accredited Insurance Broker (CAIB) program could increase your business competence, confidence, and credibility as an insurance professional, would you want to know more?

This four-part national program provides an in-depth look at technical coverage and business management strategies within Personal and Commercial lines. Each of the four modules culminates into a national exam and can be taken in any order.

Upon successful completion, candidates are awarded the nationally recognized professional designation. CAIB is a credential that sends a bright signal to your brokerage, your clients and the broker community. It increases leadership potential and provides a powerful, lifelong network.

The program was developed specifically for insurance brokers with the input and expertise of brokers from all across Canada. Brokers immediately benefit from enhanced technical knowledge and business competency.

CAIB is also a prerequisite for Canadian Professional Insurance Broker (CPIB). CAIB or CPIB is also a prerequisite for the Canadian Certified Insurance Broker (CCIB) designation, online BBA and MBA degrees.

## The CAIB textbooks

You should study from the current version of a CAIB textbook. The current editions of the CAIB textbooks are shown in the following table:

CAIB Textbook	Current Edition
CAIB 1	2011
CAIB 2	2010
CAIB 3	2013
CAIB 4	2012

### CAIB 1 – topics include:

- Introduction to General Insurance
- Habitational Insurance
- Personal Liability Insurance
- Farm Insurance
- Basic Personal Auto Insurance
- Building Professionalism – Emphasis on Service
- Travel Insurance

### CAIB 2 – topics include:

- Introduction to Commercial Property
- Commercial Property Insurance – Policy Forms
- Commercial Property Insurance – Additional Coverage Forms
- Commercial Property Insurance – Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

### CAIB 3 – topics include:

- Commercial General Liability – A Legal Perspective
- Commercial General Liability Insurance Policy
- Commercial Automobile Exposure
- Ocean Marine + Aviation Insurance
- Surety Bonds
- Risk Management

### CAIB 4 – topics include:

- Strategic Planning
- Organizational Behaviour
- Human Resource Management
- Leadership Management

- Broker/Insurance Company Relations
- Marketing + Communications
- Building Long-Term Relationships
- Technology
- Financial Management

## Options for gaining your designation

### Self-Study.

This format is designed for brokers who prefer to set their own pace and guide their own studies. Students have access to online resources along with the self-study guide.

### Online Discussion Group.

This format emphasizes active participation within a virtual classroom. It's a forum to share ideas. An experienced CAIB graduate guides the group through 1 hour weekly discussions held in the evening via webinar. This option begins 6 weeks before the national exam date, and recommended for individuals who benefit from group learning.

### Immersion.

This format is an instructor-led, 5/6-day intensive course with hands on exercises, group discussion and practical application. The exam is written on the final day of the course. This route is recommended for individuals wanting to focus on their studies without work or personal distractions. ■

*Jeff can be reached by phone at  
(506) 450-7719 or by email at  
jeff.daniels@gotoinsure.ca.*







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# 2019



## ATLANTIC INSURANCE BROKERS CONVENTION OCTOBER 9 & 10



DELTA BEAUSEJOUR  
MONCTON, NB





# 2019 ATLANTIC BROKERS CONVENTION

Join us as we celebrate this years Atlantic Insurance Convention in Moncton, New Brunswick!! With IBANB celebrating 100 years, and IBANS celebrating 70, you can only imagine whats in store for you!

After IBAN's success with George street, and not forgetting the legendary Alan Doyle, the organizing committee had to step up this year's game! We will have two full days of activities, networking, education, training, and much more....

This years theme is **"Honour the Past, Embrace the Future"**. It was a very deliberate and thought out choice to use this choice of words as we celebrate so many wonderful people throughout our industry. Every small town, every city, every brokerage alive has history and unique people, ways and traditions, and a sense of togetherness that brings us all together.

And finally, don't forget to book your rooms with Delta Hotels by Marriott Beausejour! Rates are available 10/08/19 to 10/11/19, and book by 09/09/19 - \$169.00 CAD /night. Book online or call 1 (506) 854-4344.

## CONTACT FOR MORE INFORMATION:



@ATLANTICBROKERSCONVENTION



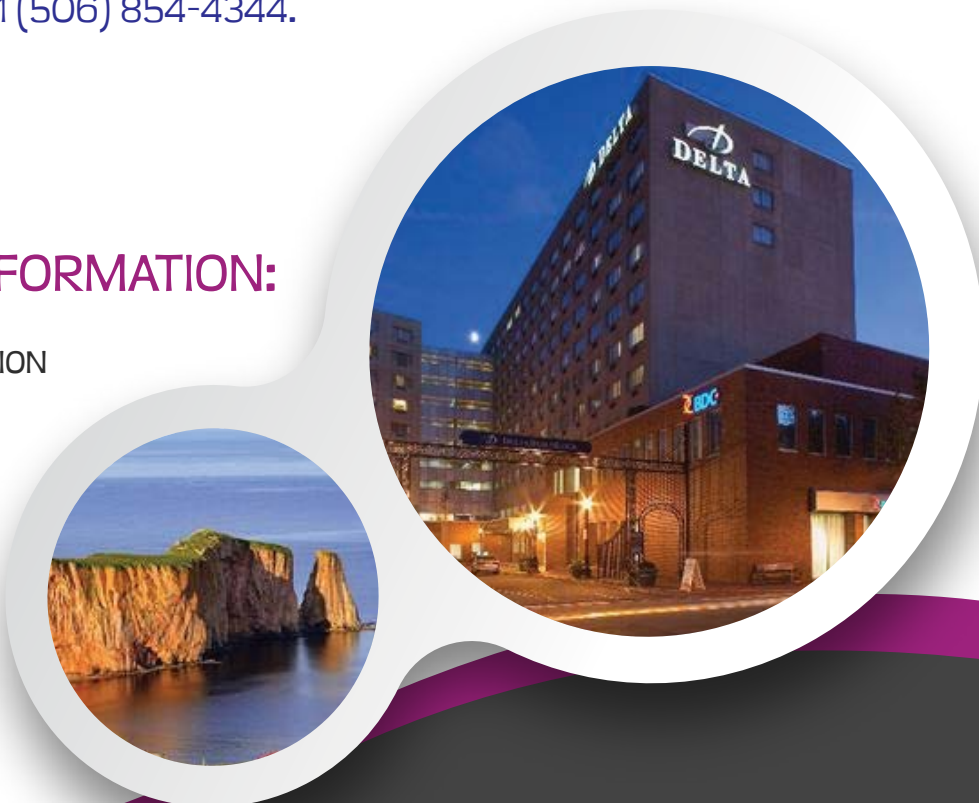
1 (506) 450-2898



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# IBANS YBN Report



*Zach Armstrong, CAIB  
Chair, Nova Scotia YBN*

As we move farther into this hard market, we are seemingly finding new challenges everyday. Rising insurance premiums, tightening of rules and increased frustration from consumers. It's every day now that we get a call from either our client or someone insured elsewhere calling upset about their increased insurance premiums. "I've never had a claim. Why is my insurance going up?" "I'm shopping around" Now depending on how our day is going we may give them a quick "Rates are going up for everyone", or "Bad weather has caused an increase in claims". We tell them we will shop around for them and get back to them. Depending on how long we have had the client, we start digging through the file for as much underwriting information we can find, and normally end up needing to call the client back to reconfirm some things. Sometimes we can save them some money, but it could be at the cost of coverages. Every company has different offerings now, sewer back up, over land water, bylaws. Okay, so we've got the price down, coverages are good, and we call the client back to give them the good news. In the time it took us to do that we missed another five calls from clients upset about their renewals. Mix & repeat. So, what do we do?

I say this is where the cream rises to the top. Go above & beyond from day one in all markets. Now I'm not talking about

rule bending or making exceptions. I'm talking about really listening to your clients concerns from the time you write their business. Make sure you ask all the relevant questions, so you understand the risk. Address all the clients concerns completely and not just skirt over details to move onto the sale. Make sure you organize, attach emails, photos, and questionnaires so the next person behind you can quickly access important materials. I cannot stress enough to educate your clients. Insurance is complicated and unless you need to use it, it's hard to see any value. Explain to them how they can earn extra discounts, and how they can qualify for lower rates. Confirm the coverages they have are appropriate, and make sure they understand the value in what they are buying. Putting the work in early will save you time down the road. You will have a better understanding of your clients' wants and needs. You will have easy access to the client's information in case you need to remarket them, and you will spend less time answering emails from underwriters looking for information. Your future self will thank you when you're not spending half your day with the rest of the brokers digging for information in files or asking clients for information they have already provided. Now that you have done the work you can assure the client with confidence that you are still their best option. You can rely on the relationship you have built, and education you have given them to help retain them as a client. Remember sometimes we just are no longer the broker for them for whatever reason, and that's okay.

Remember hard markets aren't fun for anyone, but we can do our part to make it a little easier on everyone. Be a leader in your office by setting an example of hard work, and an exceptional client experience. Future you will thank you.

## **YBN Committee Update**

After another successful curling event our annual golf tournament is shaping up. We have partnered with Oakfield again this year and have asked they provide us with the great weather we have been lucky

enough to have every year. The tournament has really grown into our "must attend" event of the year. We are trying to reach membership in rural areas of the province and look forward to working with IBANS on two trivia nights in Cape Breton & the Valley in the hopes of engaging members that typically miss out on events held in the HRM area. ■

*You may contact Zach at (902) 462-1122 or via email at, [ZachArmstrong@aamunro.com](mailto:ZachArmstrong@aamunro.com)*



## **SAVE THE DATE**

**IBANS Annual General Meeting**

**Will be held on**

**September 25, 2019**

**Ashburn Golf Club,**

**Halifax location**

*"Celebrating 70 years"*



# LONG TERM SERVICE AWARDS



## 5 years

Deborah Beck  
Darcel Christie  
Donnie Brown  
Patricia Muise  
Ashley Bernard  
Julie Gainforth  
Trish Harkin  
Kat McTaggart  
Sara Leonard  
Michelle Langille  
Christa O'Connor  
Andrew Timmons  
Ben Richardson  
Shara Swinimer

MacLeod Lorway Insurance  
Archway Insurance  
Archway Insurance  
Archway Insurance  
Johnson Insurance  
Johnson Insurance  
Johnson Insurance  
Johnson Insurance  
Aon  
Archway Insurance  
BFL Canada  
BFL Canada  
Bridgewater Insurance  
Bridgewater Insurance

Shannon McLean  
Karen Kirk  
John Ferguson  
Tara Berkman  
Elaine Groom  
Sara Earle  
Dawn Marie Penney  
David Greenlaw  
Laura Brown  
Tara Blenus

Archway Insurance  
Johnson Insurance  
Johnson Insurance  
Johnson Insurance  
Salvatore Insurance  
WCL Bauld Insurance  
WCL Bauld Insurance  
WCL Bauld Insurance  
Bridgewater Insurance  
Russell Insurance Group Ltd

## 10 years

Jennifer Boudreau  
Keith MacDonald  
Sean Stade  
Kathryn Phillips  
Adam Small  
Darren Lipsett  
Michelle Doucette  
Jane Dorey

Archway Insurance  
Archway Insurance  
Aon  
Salvatore Insurance  
Archway Insurance  
Bridgewater Insurance  
Bridgewater Insurance  
Bridgewater Insurance

Jennifer Cameron  
Karen Dearing  
Leslee MacDonald  
John Pino  
Cheryl Jones  
Madeline Daley  
Aon  
James Russell

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

Russell Insurance Group Ltd

## 15 years

Joyce Small  
Lisa Serafinus  
Wendy Ruxton  
Deborah Landry  
Nancy Walters  
Matthew Upton  
Stephen Zwicker  
Steven Bates  
Melissa Dort  
Wendy Forhan  
Kate Smith  
Terri Lee Kinney  
Cindy Canning  
Cathy Foster

MacLeod Lorway Insurance  
MacLeod Lorway Insurance  
MacLeod Lorway Insurance  
Johnson Insurance  
Aon  
Aon  
Salvatore Insurance  
Stanhope Simpson Insurance  
Stanhope Simpson Insurance  
Stanhope Simpson Insurance  
Archway Insurance  
Archway Insurance  
Archway Insurance  
Bridgewater Insurance

Nicolle Crowell  
Scott Huntington  
Alex Griffiths  
Insurance  
Jane Carter  
Holly Blackler  
Gary Pellerin  
Bruce Lipsett

MacLeod Lorway Insurance  
MacLeod Lorway Insurance  
Johnson

Aon  
Aon  
Stanhope Simpson Insurance  
Bridgewater Insurance

## 20 years

## 25 years

## 30 years

## 35 years

## 40 years

## 45 years

## 50 years

Blair Armstrong

BW Armstrong Insurance Agency

Marilyn McLaughlin

WCL Bauld Insurance

Klaus Wuerr  
Dennis Crowe

WCL Bauld Insurance  
WCL Bauld Insurance

# IBAPEI YBN Report



*Mary Beth McInnis*  
*Chair, Prince Edward Island YBN*

## **How well do digital strategies work in the brokerage?**

I recently took part in RSA's Making Partner Program. I got so much value out of this program and have nothing but positive comments. We discussed Digital Marketing Strategies in the brokerage with Kathryn Brohman, PhD. We had great discussion about how well digital strategies work in a brokerage and about the success of digital strategies brokers and even insurers have implemented. I thought I would share some insight on this topic.

First, I think it is important to understand that digital does not equal technology. Technology can be defined as tools that can be used to allow tasks and processes to become automated which can result in increased production and efficiency. Digital is what actually bridges the gap between technology and humans. Technology alone isn't going to create the results or the solutions you might be looking for. Remember technology isn't a cure all and some technology companies are selling very big dreams. Without the human aspect, these big dreams are not going to be achievable.

As a broker, we are here to advocate for our clients and be there for them when they need us, we are the voice on the other end of the phone during their time of need. I think this is a main reason we exist as brokers. In a world that is moving towards technology solutions I think we need to

step back and think about our role and how we can strategically find a balance between human interaction and technology.

So many of us are guilty of making our strategy: Go Digital. But what does "going digital" actually accomplish? What is the problem we are trying to solve? If your problem can be solved by using digital solutions, then that's great but in a lot of cases we are using technology just to simply say we are "going digital". Does our business problem need a digital & technology solution or is the old fashion human touch the better solution?

We need to consider how digital is altering the nature of competition. Is a digital strategy in the brokerage improving the consumer experience? Isn't the idea to create a new unique approach in order to compete and gain market share? As an example, how many of us have client apps through CSR24 or Power Broker etc.? And what is the up take on these apps? A few of the major insurance companies in Canada have created apps and most of them have below a 5% up take. Other brokers I talked to also implemented apps and they too report below a 5% up take.

To shed some light on this, my next question is, how often do you look at your insurance documents? For me its once a year at renewal, maybe when I make a change, or honestly, I won't even look at them at all. And now, how often do you download an app and end up deleting it after a couple weeks because you never use it? And how often do you forget your password for the majority of these apps? In my opinion we are trying to glamorize insurance and create these strategies (for example creating an app) before considering the problem we are trying to solve and the potential results we are trying to achieve. So the question is, are we wasting our efforts or are we just ahead of the curve? We know technology, digital and blockchain are all things that we are being warned about, but I think it's important to really think about our business goals and strategies before we jump right into the digital trend.

Digital strategies are important but going through the proper steps is key to success. Kathryn taught us a quick method of analyzing your strategies.

- Start with a problem or opportunity
- Identify the strategic perspective (ex. internal or external)
- How will value be generated? (ex. tap into new consumers; lower costs; improve internal resources)
- How will you leverage the digital strategy? (ex. social media, analytics, cloud, website)

I am not saying we should go back to paper files and direct mail campaigns. A good broker management system is critical to the efficiency of your brokerage and creating good internal & external digital strategies can be keys to success. We all know the use of social media and analytics is an important piece of your marketing strategy. All I am saying is to make sure your digital plays are in line with your companies' strategic goals before simply saying "we are going digital".

I will leave you with one key take away which Kathryn gave to us; Killing the wrong digital project is the most important innovation.

## **YBN in Prince Edward Island**

As the new PEI YBN chair, I am excited to get started on growing our network. Millennials have passed the Baby Boomers for majority of staff in the workplace, so we need to create a network within the industry in PEI. We plan to create a YBN board here on the Island and we are looking at planning some events in the upcoming months so make sure to look out for us. ■

*You may contact Mary Beth McInnis at (902) 628-8545 or via email at, [mbmcinnis@peake-mcinnis.com](mailto:mbmcinnis@peake-mcinnis.com).*





## Hill Day

David Cooke (President of the Insurance Brokers Association of PEI) and Karen Doiron (Political Action representative) along with Mary Beth McInnis (Young Broker Rep. from Peake & McInnis Ltd.) were in Ottawa on May 28th visiting the PEI MP's and Senators. The annual event is called "Hill Day" when brokers from all across Canada get together on Parliament Hill to delivery a unified message to their MP's and Senators – there were over 100 meetings in total. The main message is asking politicians to support the Brokers Association's view on the Bank Act (which is to prevent banks from selling insurance at the point of granting credit). The other discussion point was on "The Big If" campaign – this is a public awareness campaign to encourage Canadians to talk to their broker about available insurance options for earthquake and flood and to motivate consumers to take action to protect themselves from financial loss rather than relying for the Government for financial aid.

From Twitter



**Sean Casey MP** @SeanCaseyLPC · May 28

Met with members of the Insurance Brokers Association of PEI and discussed a new campaign "The Big If" which focuses on natural disasters such as floods and earthquakes.



IBACanada



**Senator Percy Downe** @PercyDowne · 8h

Important conversation w/ David Cooke, Mary Beth McInnis & Karen Doiron from the Insurance Brokers Association of PEI on keeping locally owned insurance companies operating in #PEI. Multinational banks trying to force their way into the business #IBAC2019OnTheHill #cndpoli



IBACanada



The breakfast – Elizabeth May, Leader of the Green Party was the guest speaker.



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# IBANS/IBAN Professional Development Report

## *Has Business Etiquette Changed?*



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

We are all employed in offices that have a variety of generations working together – from Gen X to millennials. Communication has changed, some business styles have changed, and workplace locations have most definitely changed, but has business etiquette changed?

There are certain business practices, in my opinion that should never go out of style. Respect, kindness and consideration will always take you a long way, not just in business, but in life. But have we lost sight of things involving basic manners – sending thank you cards, putting your phone down when speaking to others, or even saying thank you (via e-mail or in person)? Are these a thing of the past?

Recently, I have noticed a decline in these basic forms of etiquette which makes me question whether insurance consumers have noticed this as well – is it happening everywhere? Is it because I am from a certain generation and started my career at a time where etiquette was highly regarded, and it just isn't anymore? I realize I will date myself when I say cell phones were not hugely popular when I began my career, so like others of my generation, I am learning how to manage my cell phone vs. in person time.

Understanding and practicing business etiquette on a daily basis allows you to be more conscious of how you are interacting with colleagues, clients, and management.

Thus, means relationships, sales and profits will prosper and increase.

So, how can we practice better business etiquette in our daily routine? Here are just a few examples of things we can all do.

### Non-Verbal Communication

Sometimes what we don't say speaks louder than our words. If your words are positive and helpful, but your voice is abnormally loud, and your body is tense, your words might not be perceived as truthful. If you are standing with your arms folded and fidgeting, people could get the impression you are upset or nervous, which could leave a bad impression.

**Quick Fix:** Fake it until you make it. Everyone has bad days but, on those days, we need to put on a smile and focus on positive things instead of negative.

### Meeting Behaviour

The way you conduct yourself in a meeting, whether it be with clients, or your manager, says a lot about you, and can leave a lasting impression. Arriving on time is key, as is introducing yourself when you arrive. Limiting what you have to say isn't always a bad thing. If you have a valid point, or wish to announce your view, that is fine, but make sure you aren't just speaking to be heard.

**Quick Fix:** Do your research before you attend and have a plan as to what you wish to convey at the meeting. This way you are prepared for whatever the conversation brings.

### Treat Everyone as Equals

I'm sure we have all heard the line "treat everyone as you wish to be treated" and while a total cliché, it has so much truth to it. Everyone deserves respect from you, the same way, you deserve it. Whether you are speaking to a summer student, or the CEO you should always be polite, courteous and respectful. Part of team building is ensuring that everyone on the team is both heard and respected. This creates a positive environment and a happier workplace.

**Quick Fix:** Pretty simple – maintain manners, a happy demeanor and show your

respect by saying please & thank you, showing up to work on time, and greeting colleagues with a smile.

### Proper Phone Use

This is one that a lot of people neglect (myself included). It is so important to give your full attention to the person you are talking to. During a performance talk, a previous supervisor was texting and responding to e-mails between giving me feedback. I felt like the meeting with me wasn't important enough to warrant their full attention. Ever since then, I have made a conscious effort to put my phone away and out of sight when I am in a meeting or speaking with anyone face to face. Although this is sometimes a challenge, I remind myself how I felt when it was done to me.

**Quick Fix:** If you ever think "Would it be wrong to get my phone out?" just don't bring it out. Chances are you already now you shouldn't be using it, but you are trying to justify it in your mind.

Hopefully these reminders will be useful and easy to implement into your work routine. Remember it costs \$0.00 to be kind and respectful. ■

*You may contact Keri at (902) 876-0526 or via email at, [keri@ibans.com](mailto:keri@ibans.com) or [keri@iban.ca](mailto:keri@iban.ca).*

## Brokers Giving Back



*IBANS President Darren Lipsett  
presenting towels to Metro Turning Point  
representative Mandy Chapman*



# CONGRATULATIONS 2018/2019 GRADUATES!



**Athena MacIsaac**, CAIB  
W.C.L. Bauld Insurance



**Edward Zhakata**, CAIB  
Aon Reed Stenhouse Inc.



**Jenna Hillier**, CPIB  
A.A. Munro Insurance Brokers Inc.



**Jennifer Jackson**, CAIB  
(Hon) Cheep Insurance



**Jeremy Goyette**, CAIB  
MCT Insurance



**John Woodrow**, CAIB  
(Hon) Aon Reed Stenhouse Inc.



**Jonathan Thompson**, CAIB  
Gateway Insurance Brokers Ltd



**Keith MacDonald**, CAIB  
Archway Insurance



Jennifer Jackson, CAIB (Hon) is presented the Top CAIB Student Award by Drew Miller, Economical Insurance



**Leah Reeves**, CAIB  
Caldwell Roach



**Leigh Ann Thompson**, CAIB  
A.A. Munro Insurance Brokers Inc.



**Lisa A. Holmes**, CAIB  
Archway Insurance



**Lisa Sumarah**, CAIB  
(Hon) The Huestis Insurance Group



**Marina Kiseleva**, CAIB  
(Hon) Aon Reed Stenhouse Inc.



**Michele Megannety**, CAIB  
(Hon) Aon Reed Stenhouse Inc.



**Penney Wheaton**, CAIB  
Archway Insurance



**Reanna Slaunwhite**, CAIB  
Archway Insurance



Marina Kiseleva, CAIB (Hon) is presented the Top CAIB 1 Award from Drew Miller, Economical Insurance



**Sarah Dupuis**, CAIB  
A.A. Munro Insurance Brokers Inc.



**Sarah Mullins**, CAIB  
Caldwell Roach



**Sean MacDonald**, CAIB  
Caldwell Roach



**Sunni McEachern**, CAIB  
MCT Insurance



**Tanya Young**, CAIB  
A.A. Munro Insurance Brokers Inc.



**Tara Cullivan**, CAIB  
Caldwell Roach



**Tara Heitkemper**, CAIB  
Caldwell Roach



## IBANS MLA Reception

*IBANS members met with their MLA's on April 17, 2019 to discuss the broker advantage and how to best keep Nova Scotians covered.*



# IBANB Marketing and Program Coordinator Report



Becci Taylor, BBA  
IBANB Marketing and Program Coordinator

When you're a small company with growth ambitions, social media can be a frustrating task that impedes the actual running of the business, even when everyone around you, is hounding you to be more "socially active".

**But** what you don't realize is that for New Brunswick's brokerages, social media can be the fuel that launches the growth rocket! This is because Canadians just love to tweet, like, pin; you name it! Why wouldn't you want a piece of this butter tart?

According to research, 83% of the adult population currently uses one or more channels, so why wouldn't you want to benefit from this opportunity to reach potential consumers?

## So, what are the main benefits of social media for business?

At its core, social media allows you to raise brand awareness and reputation. But it's when you start investing time and effort into your chosen platform that the benefits truly shine.

Consumers and businesses will start to communicate on a one-to-one basis, seeking each other out naturally. Consumers also turn to social media to express their needs with a business or raise queries. Can you imagine, sharing your company, showing consumers the face of the organization, and what each brokerage offers in the way of community support.

Over time, you'll be able to take that information and create the ultimate customer experience. These interactions give businesses like

yours, a better insight into your audience, so you can identify the likes and dislikes of your consumers.

Think of it as a constant education tool. You get to understand the way your target customer thinks in real-time. It will also help you flesh out and showcase your brokerages personality.

It makes sense to want to reap those benefits, right? But which social media platform should you focus on? Mind blown; there are 20 social media apps available right now.

There are three factors to always take into account:

1. No click of the fingers will give you instant results. You have to stick with it in the long-run – on a consistent basis at that.
2. Don't overload your social media senses. If resources are low, select one or two platforms to engage on.
3. Make sure your target audience is using that platform.

You can never go wrong with Facebook. We can all see the similarities among the platforms, and Facebook is certainly dominating the social media sphere. With Facebook, Facebook Messenger, LinkedIn, WhatsApp and Instagram ranking within the top ten of the most used networks.

Facebook reigns supreme on a global scale. There will be naysayers. Many point to a plateau in Facebook's user growth, but this revive digital graph puts it into perspective.

While Facebook has ~ 2.38 billion users in the world, when we look closely to Canada, with a population of 37.06 million, 24.1 of those are actually socially active!

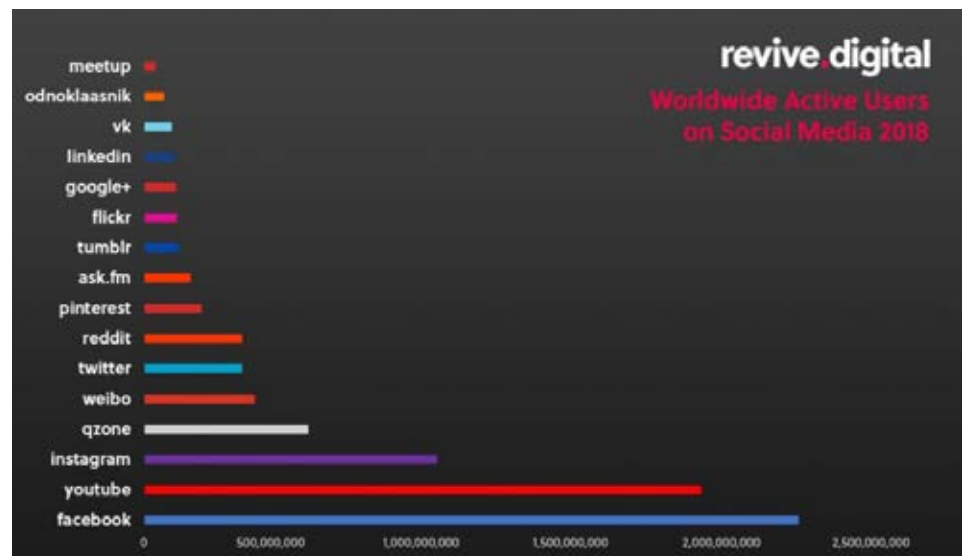
So now you've decided which platform to use, what and when do you post? I would always recommend pets and babies, but here are a few alternatives.

Most studies agree that once per day on Facebook is optimal, with a maximum of two posts per day. Hubspot found that pages under 10,000 fans experienced a 50% drop in engagement per post if they posted more than once per day. At a minimum, you should post to your Facebook Pages three times per week. As far as when to post to Facebook, I keep seeing studies that suggest early afternoon. That's never worked for me. It may be that more people are online and sharing then, but I think that just means I'm lost in the crowd.

When it comes to Instagram, it's generally recommended to post at least once per day, and no more than three times per day, on Instagram and don't forget the hashtags!

However, regardless of which platform, or when works for your brokerage, choose your pace and stick to it, so your followers know what to expect. Consistency is key to attracting and retaining followers! Of course, high quality content is a must. Posting more does not mean your content will be seen more!

- Photos & videos that show your company culture – post about your company events, parties, new employees, employees retir-





ing, awards or certifications your company receives, any fundraising your company does, post photos/videos of your company giving back to the community, or anything that shows people a peek behind the scenes – dazzle them with a little magic of what goes on.

- Industry news – keep your consumers updated on what’s going on in your industry. This will show them you keep current on topics that matter to them.
- User generated content – get permission to share your customer’s photos & videos. This shows the authenticity of your company by someone who isn’t you – it’s so powerful but you need permission!
- Ask Questions. Find out what’s important to your consumers – create polls, ask them to vote on products you want to carry or services you offer. What you think will work might not be what they want or need.
- Post customer reviews & testimonials. 85% of people will trust a stranger’s online

review over what your website says.

- Quick tips via video that show “how to” or other advice – keep it short
- Post photos/videos for the various holidays. No matter where you are, holidays are important
- Provide links to free resources that are valuable to your customer – who doesn’t love free stuff?
- If you’re hiring, post new job postings. Social media is more than just what people ate for dinner. Your followers might know someone perfect and share your post
- Post “on this day” history posts – if you can be specific to your company, you’ll generate more interest
- BONUS: Occasionally add posts that take advantage of popular hashtags: Motivation Monday, Tuesday Tips, Fun Fact Fridays, etc.

And remember, different social networks’ algorithms work differently, but engagement and relevance is key to all!

- Facebook ranks meaningful interactions highest.
- Instagram’s algorithm orders content by popularity, relevancy and a user’s relationship with the account that posted it.
- Tweets are sorted by time posted and relevance to the user.
- LinkedIn content is ranked by engagement and the degree to which you are connected with someone on LinkedIn or have mutual connections.
- Pinterest places content based on previous user interactions. ■

*You may contact Becci at (506) 450-2898 or via email at, [pd@ibanb.ca](mailto:pd@ibanb.ca)*



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# Merrifield v Canada

## *A case commentary on the creation of new torts*

By Kyla Russell and Gregory Hardy

A recent decision from the Ontario Court of Appeal shows that courts cannot randomly create or recognize new torts. A tort is a wrongful act or an infringement of a person's rights that can lead to civil legal liability. What this decision means for the insurance industry is that it does not necessarily have to guard against torts that have previously not been recognized in Canadian jurisprudence. The Courts cannot simply create a tort because they think it should exist.

### **Merrifield v Canada**

In *Merrifield v Canada* (Attorney General), 2019 ONCA 205, the tort in discussion was the tort of harassment. Increased social awareness has led to firm comments that harassment is wrongful conduct. Therefore, one might assume that if someone is harassed, they are able to sue for that wrongful conduct under a tort of harassment as their rights have been infringed. Not so, says the Ontario Court of Appeal in *Merrifield*. In *Merrifield*, the Court of Appeal stated that the tort of harassment does not currently exist in Canada (although it has not fully closed the door on the possibility of such a tort eventually being established).

The question about whether a tort of harassment existed arose in *Merrifield* in an employment context. The plaintiff, Peter Merrifield, alleged he was harassed and bullied by managerial members of his employer, the RCMP, between the years of 2005 to 2012. The plaintiff filed his claim in 2007 against the Attorney General of Canada, on behalf of the RCMP, as well as some individual RCMP members. He amended his claim twice, with the last amendment in April 2012. In his lawsuit, the plaintiff sought damages for mental distress that he allegedly suffered from managerial bullying and harassment. The trial judge found in favour of the plaintiff and recognized a tort of harassment before awarding considerable damages to the plaintiff. The Court of Appeal overturned the decision and found no tort of harassment existed.

### **When new torts are recognized**

This case is the first one in which an appellate Court has considered whether a common law tort of harassment exists. In doing so, the Court of Appeal looked at how a new tort is recognized and established. The Court of Appeal acknowledged that change within the common law "is evolutionary: it proceeds slowly and incrementally rather than quickly and dramatically." The Court also found

that often significant change within the law is best left to legislatures.

In rejecting the creation of the tort of harassment, the Court of Appeal stated a court cannot create a new tort anytime it considers it appropriate to do so. Rather a tort gradually comes into existence by reviewing authorities and commentary that increasingly show a need for such a tort. By comparison the Court of Appeal looked at the creation of the tort of intrusion upon seclusion in *Jones v Tsige*, 2012 ONCA 32. In that decision, the plaintiff's privacy was breached over several years when the defendant used her workplace computer to gain access to the plaintiff's banking records and personal information.

The Court of Appeal in *Jones* found that the defendant's actions were "deliberate, prolonged, and shocking", and there was a need for a creative legal remedy, but recognizing the new tort of intrusion upon seclusion did not come out of the blue. Rather, the Court looked at the culmination of legal developments, including Canadian case law and existing legislation, as well as academic scholarship and case law from other jurisdictions, such as the United States, the United Kingdom, Australia, and New Zealand. After all those things were considered, the Court found that there was an existing body of authorities that confirmed the existence of a tort that respects privacy. In confirming such a tort, the Court identified it as intrusion upon seclusion. The Court did not create the tort outright simply by identifying a possible wrong doing. The basis for the tort was historically present in existing case law and other authorities. Comparatively, the Court of Appeal found that the tort of harassment did not have the same historical support and therefore, it is a tort that cannot be recognized and does not currently exist.

The Court of Appeal did state in *Merrifield* that even without the tort of harassment, the plaintiff had possible redress for damages from mental suffering in an employment context if the elements of the already well-established tort of intentional infliction of mental suffering (IIMS) were met. In this case, they were not. It is the distinction between the tort of IIMS and the tort of harassment (if such tort were found to exist) that shows the impact on insurance coverage.

### **The impact on the insurance industry**

Insurance policies do not cover intentional torts. As its name shows, IIMS is an intentional tort that

results when the wrong-doer's conduct is flagrant and outrageous, calculated to produce harm, and results in visible and proven illness. By comparison, if a tort of harassment were to exist, there is a strong likelihood that some insurance policies would defend, and possibly indemnify, against that tort, because it is a tort grounded in negligence. At the very least, insurance consumers would most likely look for coverage for such a tort where it is based on negligence. The Court of Appeal stated that to prove the tort of harassment it is either intention or objectively-defined reckless disregard, and that showing the harassment caused severe or extreme emotional distress is sufficient. The distress caused by the proposed tort of harassment does not have to be a visible and proven illness. In other words, it would be much easier to prove a tort of harassment than IIMS. The relatively spontaneous recognition of such a tort would create an unforeseen unpredictability when it comes to existing insurance policies and coverage.

### **A Final Word**

If the Court were able to create torts on a relative whim without any historical basis for such torts, it would create an unpredictability within Canada's legal framework and also within the insurance industry, especially for torts that are negligence-based. Insurance consumers would be looking for coverage for such torts and disputes would arise if no coverage existed for these new torts. That is not to say, new torts cannot come into existence; however, as the Court of Appeal has suggested in *Merrifield* case law will gradually show a growing trend for a new tort, which, therefore, provides the insurance industry the opportunity to monitor for these trends and adjust policies accordingly. ■

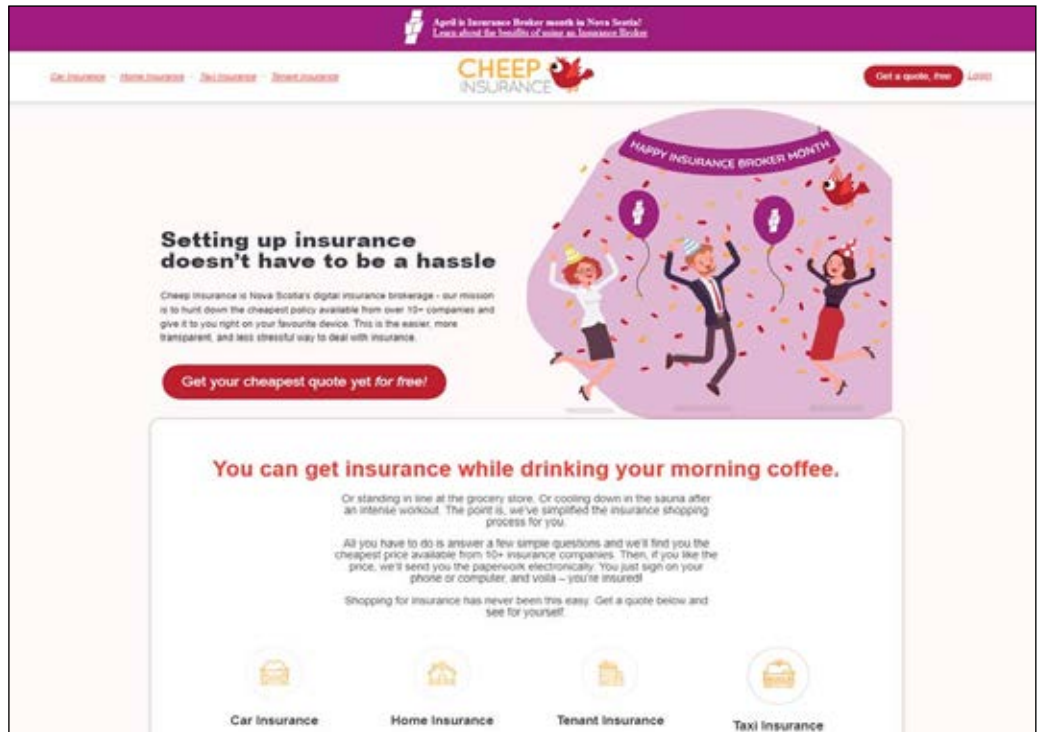
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# IBANS Decorating Contest

*The two winning brokerages for our decorating contest this year were Cheep Insurance and Founders Insurance.*



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# Brokers and Insurers – A Working Partnership



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

Partnerships work. They can lead to wealth, fame and, best of all, deliver advancements to society. Think about it for just a moment.

Would Costello have been funny without Abbot? Would Ben's ice cream have been as tasty or offer as many flavours without Jerry? Would Banting have discovered insulin without Best at his side? Even One Direction, the boy band that owned pop music charts in recent years, knew enough to call themselves "One Direction," not "Four Directions."

Profitable, beneficial partnerships have gone on throughout time. At the heart of each successful collaboration is a clear vision of a worthwhile objective. Whether it is discovering a treatment for diabetes or the best flavour of ice cream, those engaged in successful partnerships have their eyes on a common goal.

Here in Atlantic Canada, we have all of the ingredients of a successful partnership within our family of auto insurance brokers, insurers and Insurance Bureau of Canada (IBC). First and foremost, we have a united focus on drivers. We want an auto insurance system that features affordable premiums and insurance payments that lead collision victims to a prompt recovery. In each of the Atlantic provinces, we are seeking the delicate balance between costs to consumers and claims payouts.

Because of one fact, we should all be confi-

dent in the ability to forge a successful partnership: We've done it before. And we've done it successfully.

Together we've hosted events, participated in conferences and initiated social media campaigns. IBC has provided facts and information gleaned through public policy research and public opinion surveys, while brokers have brought solid, trusting relationships with consumers, community by community. These perspectives on auto insurance, while different, have propelled a common focus on our customers and their benefits and premiums.

The idea of a partnership between brokers and IBC is not a fanciful go-nowhere notion. It is a resolve shared by many stakeholders including Peter Braid, the Chief Executive Officer of the Insurance Brokers Association of Canada (IBAC). Braid recently said, "IBC and IBAC share similar concerns around many of the current challenges facing the insurance industry. A stronger partnership will enable us to work together on these important issues in the best interests of the consumer. We look forward to increased dialogue and collaboration at both the national and provincial levels."

Braid was right to recognize our challenges. By understanding them, we can strengthen the resolve of our partnership and one common outcome. Here is an encapsulation of the auto insurance challenges we face in Atlantic Canada.

In **Newfoundland and Labrador (NL)**, there are more claims per 100 vehicles than in any other Atlantic province, and the cost of settling those claims is significantly higher; for example, the average claims settlement per insured vehicle in NL is \$875 compared to \$532 in Prince Edward Island (PEI).

Also, NL drivers pay the highest average premium in the Atlantic region; it's \$1,132 in NL compared to just \$796 in PEI.

In **Nova Scotia (NS)**, we need information to pinpoint the cause of emerging pressures on the auto insurance product and deteriorating underwriting results. A closed claims study will reveal what's behind the astonishing increase in the cost of injury tort claims, which have risen steadily since the government introduced changes in 2010. The NS govern-

ment is willing to improve the rate regulation system as part of its review, and we are set up to bring in reforms to benefit customers.

In **New Brunswick (NB)**, claims pressures are responsible for insurers' escalating costs but fortunately, the government is open to proposed remedies. Brokers have a particularly strong connection with decision-makers in NB, which will be helpful as the file unfolds in the months ahead.

**PEI** is keeping a watch on the markets in the neighbouring Atlantic provinces. What happens in NB and NS, will often follow in PEI. With a newly elected government, brokers and IBC are busy getting the new members of the Legislative Assembly up to speed on the state of the industry on the Island.

Province by province, we have a lot of work to do. We have specific auto insurance product changes to achieve. And despite the virtues of our collaborative effort, advocacy limited to and spearheaded by an insurer/broker partnership falls short. We need involvement beyond our own industry. Governments must be prepared to listen and act. Consumers must chime in with support for change. In fact, consumers must insist on change.

With this level of involvement, our enhanced partnership will work. Our goal is auto insurance affordability for all and insurance payments for those who need them. A result will be better than even the best ice-cream flavour. ■

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







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# Five Ways To Build A Broker Brand And Why It Matters

By Brent Closs

Consumer expectations are changing rapidly and brokers are under pressure in today's complex, multi-channel competitive landscape.

Brokers are adapting their approach to marketing to win the race to stay current and connected with customers. Brand building and the business of marketing are two key elements of any successful strategy.

It is for this reason that CAA Insurance created the Broker Marketing Academy (BMA), scheduled to take place in September 2019 in Ontario. The program is designed to equip CAA Insurance Brokers with actionable insights, advice, and tools to achieve their marketing priorities and reach their marketing goals.

There are many competing priorities and areas to look at when it comes to marketing. For brokers who are just starting out, or who want to take a fresh look at how they approach marketing, these five best practices are a good place to start.

## Growing your brand

Focus on building a foundation by creating or enhancing the brand of a brokerage before investing too much in individual marketing campaigns. This means that decision makers will have to frontload some marketing dollars to define what they want to be known for and to develop the appropriate visual elements that bring their vision to life.

## Power is in the people

It might be tempting to opt for the cheapest agency quote or the lowest salary option when hiring marketing support. It is usually more economical in the long term to invest in good people, with valuable expertise in the long term.

Marketing will continue to evolve, and small and medium-sized business owners need marketing advisors who are experienced enough to ask the hard questions, agile enough to stay current, and able to deliver an integrated plan. It's hard to find that at a discount.

## Segment your customers

Defining target audiences can often be a daunting task. Brokers know their customers well as individuals, but are there common trends that can be gleaned from your customer base? Segmenting customers into groups is helpful when it comes to

targeting messages or campaigns. The more that brokers understand about their customers at the macro level, the better they can anticipate needs and desires.

## Integrated marketing is a must

A staggering amount of content and information is shared online and it is no secret that marketers need to be where the people are. While digital marketing is the new staple when it comes to marketing, it can be overwhelming to know what to tackle first. Most importantly, how do you integrate your digital activities with your traditional advertising and marketing efforts?

## Measure, measure, measure

No matter what investments are made in marketing, it is crucial to make sure that measurement is top of mind and adequately resourced. If you can't measure what is being done it will be highly difficult to determine what's working and/or not working and most importantly, what's the best return on investment.

Building a business is hard and staying competitive in a rapidly changing industry is even more challenging. Brokers who prioritize branding and the business of marketing have a real advantage to compete and win the race to win over the hearts, minds, and trust of customers. ■

*Brent Closs is the AVP of Marketing for CAA Club Group. In September 2019, CAA Insurance is hosting an exclusive, integrated education program designed to prepare CAA insurance brokers for the ever-changing needs and demands of consumers. Marketing industry experts will present a blended curriculum of marketing, brand and digital insights designed for brokers with the business of marketing in mind. Applications for this exclusive program will be accepted until June 28th. Learn more at [www.caabrokermarketingacademy.ca](http://www.caabrokermarketingacademy.ca).*



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# CALENDAR OF EVENTS 2019

## JUNE

3-8	IBANS CAIB 3 Immersion	
12-13	YBNL Symposium & Golf Tournament	St. John's, NL
21	IBANS Golf Tournament	Oakfield, NS
26	IBANB Fundamentals of Insurance exam	Fredericton, NB

## JULY

3	National CAIB/CPIB exams	various locations
31	IBANB Fundamentals of Insurance exam	Fredericton, NB

## AUGUST

21	IBANB Golf Tournament	Sussex, NB
28	IBANB Fundamentals of Insurance exam	Fredericton, NB

## SEPTEMBER

3	National CAIB/CPIB exams	various locations
5	IBANS Harbour Cruise	Halifax, NS
23-28	IBANS CAIB 4 Immersion	Halifax, NS
25	IBANS Annual General Meeting	Halifax, NS
25	IBANB Fundamentals of Insurance exam	Fredericton, NB
25	18th Annual IIPEI Golf Tournament	Stanley Bridge, PE

## OCTOBER

9/10	Atlantic Insurance Brokers Convention	Moncton, NB
21-26	IBANS CAIB 1 Immersion	Halifax, NS
24	IBANB Annual General Meeting	Fredericton, NB
26-31	IBANB CAIB 3 Immersion	Fredericton, NB
30	IBANB Fundamentals of Insurance exam	Fredericton, NB
31	IBANB CAIB 1 Immersion	Fredericton, NB

## NOVEMBER

4-9	IBANS CAIB 3 Immersion	Halifax, NS
5-11	IBANB CAIB 4 Immersion	Fredericton, NB
5	IBAPEI AGM	Charlottetown, PE
5	66th Annual IIPEI Convocation	Charlottetown, PE
11-16	IBANB CAIB 2 Immersion	Fredericton, NB
21	Ask/Meet the Underwriter Night – hosted by the YBN	Moncton, NB
27	IBANB Fundamentals of Insurance exam	Fredericton, NB

## DECEMBER

4	National CAIB/CPIB exams	various locations
5	Annual Christmas Meet & Greet	Charlottetown, PE

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