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See page 18-19

**PRESIDENTS'
MESSAGES**

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Message from the President IBANB

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*Geordie Lamb, CAIB
President IBANB*

“BROKER STRENGTH”

If you remember back to the annual broker convention of 2011 in Saint John, NB, you will remember our theme, “Mission Possible” - Keeping our Channel Strong!

We are going to look at succession/perpetuation again, but from a different angle. It is now time for a call to arms for all independent brokers to live by this theme.

“What Can We Do”

Just so it is kept fresh in your mind, your options include: 1) Sell broker to broker; 2) Keep it in the family.

I think the most important thing to look at is who are we buying our product from? I think we need to be more concerned with some of the insurance companies we do business with, rather than the banks. Is it time to stop buying from companies who have a separate direct operation, who are our direct competition in our own backyard? It is time to stand up and say “NO MORE”.

If your company wants to have a direct arm that is in competition with us on one side and then expect us to continue purchasing your product from the com-

pany side, we will no longer purchase your product for our clients.

At previous meetings I have attended this issue has been discussed in some detail with some of our insurer partners. It seems the same issue comes up year after year. The question always seems to be, “is this a company problem, or is it a broker problem? I believe this is a broker problem and we need to act “NOW”.

As long as we continue to do business with insurance companies who also have a direct arm competing against us, then we have no one to blame but ourselves!

If this trend continues, we will not have to worry about TD, RBC, etc. We will have to be concerned with the companies we deal with who do not have a direct arm, saying enough is enough and stop dealing with brokers.

The next thing you will see are these companies setting up their own shop across the street because we continued to support direct writers and not them. They will then become our direct competition and not our partners, and I don't think any of us want this to happen.

We cannot afford to let this happen, so what can we do? We do what is in the best interest of our own business, our channel; “KEEP IT STRONG” the choice is yours.

Last thing to remember is you are not alone, as there are many brokers and insurer partners that you can speak with. They are willing to offer confidential advice to anyone looking for it.

■
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LA FORCE DES COURTIERS

Vous vous souvenez sans doute du congrès des courtiers d'assurances qui a eu lieu en 2011 à Saint John, au Nouveau-Brunswick et qui avait pour thème « Mission possible » pour ce qui est de garder le réseau de courtage fort.

Aujourd'hui, nous allons encore envisager la relève et la succession, mais d'un point de vue différent. D'ailleurs, nous en appelons à tous les courtiers indépendants de suivre ce thème et d'agir en conséquence.

« Ce que nous pouvons faire »

Donc, pour vous rafraîchir la mémoire, vous vous rappellerez que vous avez deux possibilités : 1) Vendre votre agence à un autre courtier; 2) La garder dans la famille.

Je pense qu'il faut d'abord et avant voir de qui au juste nous achetons nos produits. Et je crois qu'il faut se soucier davantage des compagnies d'assurance que des banques. N'est-il pas temps d'arrêter de s'approvisionner auprès de compagnies qui ont un canal de distribution à part, directement en concurrence avec le nôtre, dans notre propre cour pour ainsi dire? Il faut se lever et dire « ÇA SUFFIT! »

Qu'on se le dise : si une compagnie possède un canal de distribution qui se veut en concurrence directe avec nous et qui, par ailleurs, s'attend à nous vendre des produits... nous allons arrêter de faire affaire avec elle.

À d'autres rencontres auparavant, j'ai eu l'occasion de débattre le sujet en long et en large avec certains de nos partenaires assureurs. Il semble que la question revienne sur la table année après année : « Est-ce un problème de compagnie d'assurance ou de courtier? » À mon avis, c'est un problème de courtier et qu'il faut agir

IMMÉDIATEMENT.

Tant que nous continuons à faire affaire avec des compagnies d'assurance qui ont un canal de distribution en concurrence directe avec le nôtre, nous n'avons personne d'autre à blâmer que nous-mêmes!

Si cette tendance continue, nous n'aurons plus à nous soucier de TD, RBC et leurs semblables. Ce dont il faudra se méfier, ce sont des compagnies avec lesquelles nous traitons et qui n'ont pas de canal de distribution direct, mais qui décident que c'en est trop et qu'elles ne veulent plus faire affaire avec les courtiers.

Et que se passera-t-il? Ces compagnies se mettront à avoir pignon sur rue parce que nous continuons à favoriser les assureurs directs plutôt qu'elles.

Elles deviendront alors des concurrents directs, et non des partenaires, et je pense qu'aucun d'entre nous ne veut que ça se produise

Nous ne pouvons certainement pas nous permettre une telle situation. Que faire alors? Agir dans le meilleur intérêt de nos propres entreprises et de notre réseau. GARDER UN RÉSEAU FORT... ça dépend de vous!

Une dernière chose : n'oubliez pas que vous n'êtes pas seul; de nombreux courtiers et assureurs partenaires ne demandent pas mieux que d'en parler. Ils sont prêts à offrir des conseils et des avis confidentiels à tous ceux et celles qui le veulent bien. ■

Geordie peut être joint au 506-634-8273 ou à geordie@carnaghtantaylor.com.

Part of the Insurance Brokers Association of New Brunswick's (IBANB) Broker Awareness Day held on May 8th included drawing the name of two MLAs to receive 20 bippier blankets to donate to a charity of their choice. Donald Arseneault, MLA for Dalhousie-Restigouche East was one of the MLAs to receive blankets. These 20 blankets were donated to the Restigouche County Volunteer Action Association (RCVAA) in Campbellton on May 27th.



In the photo (Left to Right): Howard Haley, President RCVAA ; Suzanne Richard, Broker at Theede & White Insurance; Rachelle Ouellette, Executive Director RCVAA; Andrew McNair, CEO of IBANB; Donald Arseneault, MLA for Dalhousie-Restigouche East.

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Message from the President IBANS



*Sarah Amirault, CAIB
President IBANS*

The Value of Continuing Professional Education

Professional development and life-long learning are important cornerstones in professional practice. Technological advancements and rapid change ensure that professionals must actively participate in continuing education in order to remain competent and current in their chosen profession.

This very premise leads me to question the relevance to the profession of insurance brokers and why continuing education is important to our future. In Nova Scotia all broker professionals are required to hold a license and the province has established requirements for the three levels of licenses in place. Currently in Nova Scotia, continuing education is not mandatory; so how, as a profession, do brokers ensure that we remain current with rules, regulations and new product offerings to clients? To date the responsibility rests entirely with brokerage owners to ensure their staff have the skills, knowledge and attitudes to be a competent insurance professional.

The question I keep asking myself is this – where should the responsibility lie? Should the responsibility remain with brokerage owners or should the responsibility become one of a regulatory body? There are several approaches that could be taken in the event that continuing professional education becomes a requirement but before implementation is even considered it is important to look at the benefits to the profession before a decision can be reached.

What I want to share with you are research findings that support the benefits of mandatory continuing education in professional practice:

1. Research supports the idea that voluntary participation is unrealistic and those who need it most may be the ones least likely to participate.
2. There is some evidence that well designed programs can influence effective practice.
3. Mandatory continuing education protects the public from incompetent or out of date practitioners.
4. A license to practice implies consent to be governed by the rules of the profession. When individuals choose a profession they adhere to the norms of that profession.
5. Mandatory continuing education has its imperfections but is generally considered a better alternative to examinations or practice reviews. (Brockett and LeGrand 1992; Little 1993; and Nelsen 1988).

I acknowledge that with the introduction of rules there come challenges; however, these challenges should never be the reason not to carry through with a concept or idea that help enhance professional standards and consumer confi-

dence. Rather than debating the mandatory issue, I think the focus should be on alleviating the problems associated with continuing professional education as a tool for improving professional practice. Our attention needs to be directed at finding solutions which address the issues of: multiplicity of providers, lack of standards, who should pay, who should determine the level and frequency of participation and the types of activities which count for continuing education.

Moving forward with continuing professional education means developing a framework where the learning is: accessible, affordable and of high standards. This will require the collaboration of providers approved to deliver professional education. Continuing professional education needs to be rooted in and viewed as an expansion of professional education. With lifelong learning, competence evolves over time and becomes part of a continuum of learning and it also develops a mindset where continuing profession education is a given.

To be successful in the future, broker professionals need to experience a transformation where we become motivated seekers of education. Ken Reightler Jr., former astronaut and many others like him, have said, "Education is the key to success". History has shown us these very wise individuals have been proven correct time and time again. Education has liberated people and given them the knowledge, skills and attitudes to be successful. I do believe in sage advice and adhering to it will ensure our success not only as business owners but also as insurance professionals. ■

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Message from the President IBAPEI



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

I write this article today contemplating all the changes happening in our industry in the last few years, technology, products and underwriting, just to name a few. Then I think about all the changes heading our way, telematics, automated sales and major online investments. Our well known operating environment is changing and very fast.

"If the rate of change on the outside exceeds the rate of change on the inside, the end is near."

- Jack Welch.

This is an interesting comment by Mr. Welch, but I dare say we, as brokers, should take heed. I have no doubt that brokers will rise to the challenge but the time is now to be proactive; otherwise, I'm afraid you will have to be reactive which is never a good place to come from.

If you haven't, upgrade your online presence, engage in social media or embrace companies' new functionality constantly being developed, although not perfect efforts are being made, things like eDocs will be a pretty effi-

cient and environmentally good functionality for all in our distribution channel. I for one am very excited about this time in our industry, the marketing capabilities right now and the reach that can be obtained even for a small firm are nothing short of amazing. This new environment is allowing brokers to be much more efficient and focus on what our purpose has always been, to sell insurance policies!

There is not much changing in the insurance climate on PEI. A decision on the use of credit score underwriting review by the provincial government has been delayed so they can study further. I will be in Ottawa in June along with Karen Doiron for the annual Hill Day with IBAC and will report on this next issue.

On another note I would like to wish Philip Whidden all the best on his recent retirement from Hyndman & Company Ltd. Philip's career started at Morton Dew Limited in July 1975 when Gordon Full left Morton Dew to go on his own. Philip's father, who worked for Sun Alliance, knew Morton would be looking for someone and arranged an interview. The rest was history. Philip says he always wanted to be in the insurance industry as he thought his father had a great job. He started when he was 23 and 38 years later he is retiring.

Philip says "highlights of my career have been to be employed by Hyndman & Company and having the direction of Fred Hyndman over these many years. No real unusual insurance stories, one of hardest things was placing coverage for

low income housing that was just cancelled for three fires in the same week. I had two days to find coverage, I managed to do it and still have the client's 15 years later. Changes over the years are many. I started in the business when our agency could only write 20 new policies a month. No one wanted new business. Consolidation of insurance markets has been a big change also, we used to use 15 insurance companies for personal lines and now we are using 6. Mostly, I will miss the people; I really enjoyed the interaction. I have no firm plans for retirement but hope to play a little golf, may get back into curling and a few trips with the motor home. My father is still active in Truro, son Andrew in Victoria BC, which we will visit in May and son Christopher and grandsons in Oromocto NB. I believe I made the right choice with a career in insurance, as that was what I had, a career, not just a job."

On behalf of everyone in the Insurance Industry all the best Philip you will be greatly missed. ■

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Message from the President IBAN



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

Will winter turn to summer, or will we have to deal with the damp cold all year long? As I write this article, the weather here in Newfoundland has been erratic. We have had a few nice days, but it has generally been cold and damp.

I will touch on a number of subjects since my last report.

Political Action

Hill Day in Ottawa is fast approaching. We are working diligently to get our appointments booked. We currently have nailed down five appointments and are in contact with our other MPs and Senators who we have not been able to get an appointment with yet. In the last number of years we have been very successful in seeing the majority of our MPs and Senators and have no reason to believe this year will be any different.

Additionally, we have a new MP representing Labrador. Congratulations to Yvonne Jones on her recent by-election victory. I am confident that she will represent Newfoundland and Labrador with vigour. As Ms. Jones is new to the federal scene, we are hopeful to get a meeting with her. It is an opportunity to build a new ally.

Locally we are eagerly awaiting our request for a meeting with Minister Nick McGrath. It will be an opportunity to get to know him and let him know what we are all about. It will be interesting to hear his take on items such as usage based insurance, and updating the insurance act to bring it in line with the 21st century.

Broker Identity Program

This past spring we continued with our Goal of the Game contest with the ICE CAPS to promote the BIP brand. We continued to see sold-out crowds and the audience genuinely seemed engaged during the event. Unfortunately, there were no winners this year.

On another note, we struck an agreement with Memorial University to hopefully create some brand awareness and general awareness. We have given them an endowment that they can use to run a BIP scholarship annually. Time will see if it pays off. No matter what, it is an investment in our youth.

We also just recently got to read our report on social media strategy which we commissioned. It had quite a lot of information in it. It was a lot to digest and will be interested to see where we go from there.

Technology

Bill Simms continues as our representative with CSIO. He assures me there are exciting things coming down the pipe. Brokers should soon see the benefits of eDocs as various insuring partners are about to role this technology initiative in the coming months. To those companies, I want to extend congratulations and offer my sincere thanks.

Education

We just recently had 42 students write their CAIB exams. We eagerly await their results. I am confident the students have done well.

Education goes on a hiatus through out the summer, but I am glad to announce we have settled on Monday September 23 as our date for our annual E&O seminar. I encourage all our members to take advantage of this offering.

Membership

Our membership numbers remain steady. We continue to reach out to those on the outside looking in, but have had no nibbles recently. I encourage all our members when they see friends/colleagues who are not a member of IBAN to reach out and suggest they join. Together we are stronger.

Miscellaneous

Our Young Brokers Network host their first ever softball fixture/tournament on June 15. YBN President Jason Sharpe assures me it will be a great event.

Our convention returns to Terra Nova this year. We host the event on August 22 and 23. It promises to be a "time". I look forward to seeing many of you there, you will not be disappointed.

We host the IBAC AGM September 18-21 this year. For those of you attending, visiting Newfoundland is always a unique experience. Our convention committee has a great event lined up. I look forward to seeing the IBAC Governors and our counterparts from the rest of the country. ■

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What Do Your Customers Think?



Doug Daley
Kiers Marketing Group

Want to know what your customers think about you? Ask them, and the best way to ask a whole lot of them at the same time is through a survey.

A survey is a great way to find out who your customers really are, what they think about doing business with you and their suggestions to make your company better.

The absolute best way to conduct a full-blown consumer survey is to hire a market research firm to do it for you, which is usually done by telephone. The real benefit is that real people are talking to real people and allows more in-depth questions and more detailed answers. However, this can be very expensive and is probably out of reach for most small brokers.

A cost effective way to conduct a customer satisfaction survey is to do it yourself in-house. If you have the time and know-how, it can be done quite inexpensively through online programs like Constant Contact, Survey Monkey, QuestionPro or one of the other countless sites dedicated to this. However, it can be very time consuming. Your best bet? Hire a marketing agency to do it for you. The agency will help you

determine your survey goals, develop the questions, send it to your database on your behalf and then present you with the final results.

Wouldn't it be great to know the demographics of your customers? What they think about your company and/or products? Which of your competitors they like and why? And just think about the comments you will get when you ask open-ended questions. Your customers are apt to be more honest when filling out an email than face to face or on the phone.

Here are some tips for preparing a good survey. Keep it short and let them know upfront that is only going to take a few minutes. Use simple words, relax your grammar, start with interesting questions and put your questions in logical order. Don't write leading questions. Avoid double negatives, don't make the list of response choices too long. You might want to use closed-ended questions rather than open-ended ones. Pre-test your survey, naming your survey and also cover memo or introduction. Make sure you get the information you really need, for example, don't ask their age if it is not really relevant to the end goal of the survey.

Once you get the results, it becomes easier to create a marketing plan because you know what your customers are thinking. It almost sounds like an unfair advantage doesn't it?

When writing a marketing plan for a client, I always include a customer satisfaction survey.

Why? It's always good to find out what customers really think about your business. Their feedback could change the way you see things, from both a policy and marketing standpoint. Another option is to do a brand awareness sur-

vey to find out how many people know about your business and products. You can use this survey as a benchmark to see if your marketing efforts are paying off.

To bump up your response rate, offer a prize or incentive – it works every time. I have seen response rates go up by 10% just by dangling a small carrot. The more respondents you get, the better quality of data you will receive.

In many of the surveys we have done for clients, the best read part of the survey is what people type in the comment boxes. If a customer feels strongly enough about something, they will add comments. Be prepared for the good, the bad and the ugly. You love to hear when everything is great, but you also need to know when things are not. The comment box is where you usually get your best feedback.

Plan your survey carefully, have a goal on the kind of information you are looking for. Perhaps think of doing one survey for commercial customers and one for personal lines. The questions would be much different in both.

As business owners/managers we need every advantage we can get. Do a survey and find out what your customers are thinking and tailor your marketing message to them. Surveys really work, you should make it part of your marketing budget every few years. ■

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



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IBANB CEO Report



*Andrew McNair, CAIB
IBANB Chief Executive Officer*

Spring has sprung and with spring comes fresh new things and change. As I write this article I reflect on two very recent announcements from government regarding aspects of our industry. The changes to the Minor Injury Regulation (Auto CAP) announced the same day we held our Broker Awareness Day on May 8 and the introduction of the Financial and Consumer Services Commission announced on May 23. IBANB was very involved in the consultation process that took place for both of these issues and is pleased to see government moving on files that we have been working on for some time. We look forward to continuing to work with government on any issues that affect both brokers and consumers alike.

On the topic of working with government, members of our Executive met with the new Superintendent of Insurance (Acting), Angela Mazerolle Stephens and Deputy Superintendent, David Weir on May 21 to discuss, among other things, our ongoing work towards proposed changes to regulations affecting brokers. This was our first opportunity to meet with Ms. Mazerolle Stephens in her new role. We are very optimistic that we will have a good working relationship going forward. At the time of writing

this article there is a discussion paper ready for final approval which will go out to all stakeholders for review and feedback. We look forward to seeing this discussion paper and moving forward on establishing changes to regulation that are needed to ensure that brokers are able to continue to do the good work they do for consumers, without being impeded by out-of-date regulations.

As mentioned above, IBANB held our annual Broker Awareness Day on May 8. Recognition of this important event is growing with MLAs with each passing year. What started in 2009 as a day modeled after IBAC's 'Hill Day' in Ottawa has quickly become a day that New Brunswick brokers and MLAs see as a great day in New Brunswick's capital city of Fredericton. This year the day started with the IBANB Executive meeting with the PC Caucus to present and discuss our issues and concerns which included the proposed changes to regulations, our proposal for an insurance council, and a reminder of who brokers are and what they have to offer to the local economy, including jobs and new jobs in the future.

Following our meeting with the PC Caucus, the 34 brokers in attendance sat as a group in the gallery of the Legislature and were recognized from both sides of the floor as major contributors to the economy of New Brunswick. Our luncheon held at the Fredericton Convention Centre is where much of the 'heavy lifting' was done. The 33 MLAs, including Premier Alward who joined the brokers for lunch were met with an excellent opportunity to discuss issues affecting brokers in a relaxed setting.

Conversation flowed freely and all in attendance agreed that the format we have adopted works well for everyone involved. We look forward to seeing even more brokers and MLAs in attendance at next year's Broker Awareness Day.

IBAC Hill Day...one of the best days of the year! This day typically sees over 100 brokers from across Canada converge on Parliament Hill to meet with our Federal MPs and Senators to 'talk shop'. This day is an integral part of the relationship brokers have with government in order to ensure consumers nationwide are well served and protected.

This year New Brunswick had a total of six representatives attend Hill Day on June 4. Stephen Halsall, President of IBAC; Terry Gaudet, IBANB Chairman; Geordie Lamb, IBANB President; Mike Weston, IBANB Treasurer and Political Action Chair; Brian Schryer, IBANB YBN Chair; and myself, IBANB CEO will have attended Hill Day by the time you are reading this article, and even as I write this prior to having been there, I can say that it will have been an amazing day.

The theme of this article, as you are now fully aware, was government and relationships. As we transition into the summer months and most elected officials spend more time in their local constituencies, I encourage you to become involved with them whenever the opportunity presents itself. Local golf tournaments, charity BBQs, community fairs and fundraisers are just a few of the opportunities that you have in your own community to become involved and visible as a local business person who needs to be talking to your MLA or MP whenever you have the opportunity. Let them know who brokers are and what you do.

In closing, as I look out of a rain soaked window, I hope that by the time you are reading this that you have been able to enjoy some time in the sun and that you have a safe and enjoyable summer. ■

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IBANS Young Broker Network



*Sean Murray, BBA, CAIB, AIPC
Chair, Nova Scotia YBN*

Summer is a busy time of the year for most brokerages. Vacations, coupled with an influx of new business can make for a stressful time of the year. However, there is a bright side... golf! The 2013 Annual IBANS Golf Tournament is being held at Avon Valley Golf & Country Club.

This year we wanted to broaden the events offering to our membership by holding a panel discussion and luncheon before we head out on the links. We felt that the panel discussion would offer several benefits to the event. First, the YBN's purpose is not solely to network, but to help educate young brokers about the industry and the challenges we face. By hosting a panel discussion, we hope to educate our membership and give them a forum in which they can ask questions and provide feedback to key industry figures.

This year's panel will consist of senior management from three national insurers. Gordon Murray, Aviva Canada; Scott Beattie, The Dominion and Rosalind Staples-Simpson, RSA have all graciously agreed to be a part of the panel. We hope to gain insight into the industry from their perspective. Secondly, the event will appeal to a broader audience. For those not wishing to golf, tickets for the luncheon

and panel can be purchased separately. We are hoping for our biggest turn out yet!

On March 27th, the YBN hosted our Broker Development Day & Meet the Underwriter event. The event was a huge success, with 31 brokers in attendance. Our goal was to host an event in which we could combine education and networking. The event started with an hour-long professional sales seminar hosted by our guest speaker E. Javier Ibanez, Assistant Vice-President Broker Distribution Effectiveness, Aviva Canada. Mr. Ibanez is an experienced leader with expertise in sales effectiveness, executive leadership and organizational learning. He was able to give us a unique perspective of professional sales and pounded home the importance of customer focused selling, which I feel is truly our number one competitive advantage against banks and direct writers. Once the seminar wrapped up, we moved on to the tradeshow. The tradeshow had tables set up with all of our major insurance markets present. The event was

designed for underwriters to interact with brokers. Industry events tend to focus on

broker principles and company management, but there is some real value in having our front line employees develop relationships with the people they work with on a daily basis. We had extremely positive feedback from both brokers and underwriters who participated.

Please come join us next year! Part of the YBN's mandate is to ensure we create events that give our membership the tools to be successful brokers. However, it is imperative that our brokers come out and support these events. Without the support of the brokers, these events would be impossible to organize!■

*You may contact Sean at
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(L to R) Accepting on behalf of Christina Salvatore, Salvatore Insurance Brokers Limited, JD Salvatore – Young Broker of the Year Award; Tom Anderson, Anderson Brown Company Insurance, Volunteer Service Award; Carolyn James, SNC Insurance Brokers Inc, Brokerage of the Year, Stewart Hay, SNC Insurance Brokers Inc, Brokerage of the Year; Ray MacLellan, Intact Insurance, Insurance Representative of the Year; Paul Croft, accepting on behalf of Aon Reed Stenhouse Inc, Professional Development Award; and Marg MacInnis, MacLeod Lorway Insurance, Client Service Award.

On April 3, 2013, the Insurance Brokers Association of Nova Scotia hosted the 6th Annual Insurance Awards Dinner & Graduation at the Prince George Hotel, Halifax. The celebration kicked off with IBANS 23 graduates taking the stage to receive their certificates, and pins from IBANS President, Sarah Amirault. Sarah also presented Janice Porter, CAIB (Hon) with the Top CAIB 1 and Top Overall CAIB Award. After a lovely meal, awards were handed out in the following categories:

Client Service Award – Marg MacInnis, MacLeod Lorway Insurance

Volunteer Service Award – Tom Anderson, Anderson Brown Company Insurance

Insurance Representative of the Year – Ray MacLellan, Intact Insurance

Professional Development Award – Aon Reed Stenhouse Inc.

Young Broker of the Year – Christina Salvatore, Salvatore Insurance Brokers Limited

Brokerage of the Year – SNC Insurance Brokers Inc.



Viewpoint



*Stephen Halsall, BBA, CRM, FCIP, CCIB, CPIB
President, IBAC*

Sometimes, we have to challenge assumptions.

Sometimes, with new options and information, we can improve on past choices.

Within the framework of broker-insurer contracts, brokerages, rather than individual employees, hold the legal relationships with carriers. Broker principals are responsible for employees' actions while they interact with the public and with insurers. When communication happens to occur electronically, the nature of these relationships doesn't change.

Insurer-broker interface, however, is commonly designed to require insurer-approved and issued individual passwords for broker employees. The authorization for access shifts from the brokerage to the individual, even though the employing brokerage determines who communicates with insurers. In addition to clouding legal accountability, these passwords frequently provide admission directly from the internet, adding great potential for security risk and abuse.

How many insurer-issued passwords do YOU have? How secure are they? If you sent the iInsurers' site address and your

password to your home email, could you log in from there? How quickly can access be terminated?

A recently-approved IBAC Position Paper asserts that the security around broker-insurer transmissions should reflect actual legal relationships and enable control where there is responsibility.

Insurer interface systems should limit incoming broker transmissions to those identifiably originating from approved brokerage systems, rather than relying on authentication of individual employees'

credentials. Using embedded brokerage-level passwords accessible only to broker-authorized staff would eliminate much potential risk, complexity and expense.

Communication and interface are current priorities for the industry. IBAC urges insurers and brokers both to take a hard look at how we have been building connectivity and consider that there might just be a better way. ■

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stephen@gtisj.ca.*

An advertisement for Portage Mutual Insurance. At the top left is the Portage Mutual logo. To the right, it says "Insurance With Integrity Since 1884". The main headline reads "INDUSTRY SPECIFIC COMMERCIAL PACKAGES WITH BUILT-IN FLEXIBILITY". On the left side, there are four small icons representing different industries: "Ready Pro" (a house), "Retailers Pro" (a shopping cart), "Restaurant Pro" (a chef's hat), and "Contractors Pro" (a construction worker). The central image shows a smiling woman in a business suit, with two men in suits blurred in the background. Below the icons, it says "and introducing the new Office Pro". At the bottom, there is a QR code and the website "www.portagemutual.com". Small text at the bottom right says "For more information on these packages or our other product lines, which include Residential and Auto, please contact your local Portage Mutual marketing representative." and "Marketing: 1-888-965-1000".

IBANB Broker Awareness Day



Mark Your Calendar



Join us for this year's annual convention, where P&C insurance professionals will gather to explore topics such as building profitable client relationships and understanding what consumers want in the 21st century.

Activities will take place at the renowned World Trade and Convention Centre (WTCC) including the tradeshow, education sessions and President's Dinner. Accommodations will be at the Delta Halifax and Delta Barrington Hotels.

We look forward to seeing you in Halifax! Follow the conference link below to register on line for the convention or as a tradeshow exhibitor.

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www.brokersconvention.ca

IBANS/IBANB Brokers Convention 2013



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 nd Floor
6:00 pm - 9:00 pm	Meet & Greet / Tradeshow	WTCC	2 nd Floor
9:00 pm onward	Hospitality Suites	Delta Halifax	Various

Thursday, September 26, 2013

8:30 am - 10:00 am	Registration	WTCC	2 nd Floor
9:00 am - 12:00 pm	Tradeshow	WTCC	2 nd Floor
9:00 am - 12:00 am	Education Session	WTCC	Suite 202-203
12:00 pm - 1:00 pm	Luncheon	WTCC	2 nd 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 nd Floor
7:00 pm - 9:00 pm	President's Dinner	WTCC	Ballroom
9:00 pm onward	Hospitality Suites	Delta Halifax	Various

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IBANS Professional Development Report



*Keri Foley, CAIB, BTHM
IBANS PD Coordinator*

IBANS Celebrates CAIB/CPIB Graduates

**“We don’t stop going to school
when we graduate”
*Carol Burnett***

Graduate: To advance to a new level of skill, achievement, or activity.

On April 3, 2013 IBANS celebrated the successes of our 2012/2013 graduates.

We had 27 Canadian Accredited Insurance Broker (CAIB) graduates, and 1 graduate of the Canadian Professional Insurance Broker (CPIB) program. This year, I was honoured to stand amongst my fellow graduates, to proudly receive my CAIB designation.

Graduating is an important milestone in anyone’s life, regardless of age. It shows dedication to lifelong learning and a degree of trust in your abilities and desire to pursue higher education. Whether you have attended immersion classes, did self study or formed study groups, every graduate who walks across the stage has a story to tell. It could be about the shocking mark (either positive or negative) that you received, the funny acronym you used to remember the sections of the Commercial General Liability Policy, or the endless nights writing and re-reading the notes from the textbook. It should be noted that students are studying for these exams after finishing a full day at work. It is completed on their free time, taking away from time

with family and friends. I now know firsthand the amount of time, and hard work that is needed to complete the designation. It is not an easy task. It takes dedication, commitment, drive, and perseverance.

Once a student graduates, it is in some ways, not the end of a journey, but rather the beginning. It is the first step for many on their passage to continue the pattern of lifelong learning. For students looking to continue their studies, there are many exciting opportunities available. The Insurance Brokers Association of Canada (IBAC) in partnership with Laurentian University have developed an online MBA program specific for insurance brokers. The Canadian Professional Insurance Broker (CPIB), and Canadian Certified Insurance Broker courses (CCIB) are also next step opportunities for brokers who have completed the CAIB designation. The possibilities are out there, and I strongly encourage every student to strive for that next goal.

On a personal note, I would like to thank my co-workers Karen, Debbie and Corrine for all of their support while I was completing my CAIB. Also, big thanks to Carolyn James who was always willing and happy to answer my questions. I would like to acknowledge my predecessor Shelley Ryan, who was always a big champion of ongoing education. She will be greatly missed, and not forgotten. ■

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





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There is no better, or more practical, way to gain the strategic business skills needed to master the broker profession than the online business degrees now offered by Laurentian University, through an exclusive arrangement with your insurance brokers association.

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Applicants' Broker industry credentials and professional experience will be recognized, too, enabling students to fast-track their degrees. **Both programs** are open to members in good standing with their provincial broker association, and who have successfully completed their **CAIB** or **CPIB** designation. Admission to the online **MBA** program requires a 4-year undergraduate degree, although brokers with no degree but with exceptional industry experience will also be considered. Applicants to the online **H.B.Com** program must hold a college diploma. (For full details visit your provincial association web site.)

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Helping communities adapt...one rain barrel at a time



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

Atlantic Canada is well used to dealing with watery weather. Hurricanes and intense storms are all par for the course in our coastal communities.

Recent research shows that more severe weather is in the forecast. In a 2012 study commissioned by Insurance Bureau of Canada, leading climatologist Dr. Gordon McBean indicates that by 2050, intense precipitation will increase in the Atlantic region such that events now happening every 20 years will occur about every 10 to 15 years. That means more intense hurricanes and winter storms, more intense precipitation, and more flooding.

To those of us in the industry, this information confirms what we have long suspected to be true. We've seen water claims rise to become the number one cause of home insurance payouts in many parts of this country. Based on estimates, the Canadian insurance industry paid a staggering \$115 million in claims in recent years due to water damage in the Atlantic region alone. That's a lot of damaged homes, belongings and and displaced

homeowners who have had their worlds turned upside down.

Making adaptation a priority

The reality of severe weather spurred Canada's insurance industry to make adaptation to climate change a national priority issue.

It's our business to help people recover from disaster, and it makes natural sense for us to investigate ways to help communities successfully adapt for the effects of severe weather and help prevent as much damage as possible.

IBC's work on the issue is broad, ranging from urging the federal government to increase infrastructure spending to upgrade outdated storm and sanitary sewer systems, to developing a cutting-edge Municipal Risk Assessment Tool, to funding adaptation research like the McBean report. You can find out more about this high-level work on our website, www.ibc.ca.

But we are also looking at concrete ways individuals can take action now. And that's where the humble rain barrel comes in.

The Stratford Study

One of the most damaging effects of increased severe weather is the excess water it brings, overflowing our sewer systems and damaging our homes and properties.

IBC has proposed that rain barrels could provide a simple way to help keep excess water out. On its own, a single rain barrel might not make much of a difference. But what would happen a whole community put them to use?

We're partnering with the town of

Stratford, PEI to find out. Stratford is participating in an innovative study -- the first of its kind in Atlantic Canada - - to assess the impact of collective rain barrel use in relieving stress on water systems and keeping basements dry.

In 2012, and re-launched this April, a program that will see 1000 rain barrels were given away to residents. Priority was given to those that are connected to the municipal water system to allow the greatest measurements of impact to be tracked.

Community response was so great, however, that we needed to start a reservation list for remaining barrels.

The study builds on the results of a similar pilot project IBC conducted in 2009 in Wingham, Ontario, to test the effectiveness of rain barrels in reducing water run-off and sewer back-ups during periods of intense rain.

Results showed that installing rain barrels allowed the disconnection of 72% of downspouts from the storm and sanitary sewer system, providing immediate relief to that infrastructure. Even during heavy rains with direct downspouts disconnected and rain barrels in use, Wingham remained within its storm system capacity.

The Stratford study will include a simple solution to the problem of some residents not emptying full barrels: a slow-release drain valve allowing the barrels to empty on their own over 24 hours.

How you can help

Obviously, we hope that the study results will support our theory that rain barrels can be an effective, simple and low cost tool to help protect homes and relieve the heavy burden on community water systems due to increasing

severe weather patterns.

But equally important is the increased public awareness of adaptation that the study creates. The town of Stratford has enthusiastically rallied around the project and is serving as a wonderful ambassador to other communities who are concerned about adaptation. Hopefully, the study will help get the message out to consumers that if we work collectively, even seemingly small actions can make a difference in our ability to deal with severe weather.

As a broker, you can help. You can remind your clients that rain barrels are a great way to help keep water away from your foundation and from seeping into your basement. (With the added bonus of providing water for lawns, gardens and even washing your car.)

Please also feel free to refer them to IBC's Get in The Know website at <http://getintheknow.ibc.ca>, our social media hub and consumer resource site. It provides how-to videos and information about installing a rain barrel, as well as helpful blogs, loss prevention tips, and even a section called "Insurance Explained" that clarifies basic insurance concepts in a fun and approachable way.

Your clients also might be interested in the Dry House Challenge, an interactive game that shows homeowners how to prevent water damage in 15 potential problem areas around the house. And yes, there's an app for that – free to download!

Canada must adapt

We all have roles to play in helping Canadians and their communities adjust to the new weather reality and prepare for its future consequences.

This is no longer something we need to consider or plan – it is happening right now and we all need to act.

Our industry can be a leader in climate adaptation. We can help people look ahead and reduce the risks to their homes, businesses and motor vehicles.

And, after all, isn't helping Canadians manage risk and live safer lives **REAL-
LY** what our industry is all about? ■

*Amanda may be reached at
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via email at, adean@ibc.ca.*

APPOINTMENT NOTICE



Amanda Dean

Don Forgeron, President & CEO, Insurance Bureau of Canada (IBC), is pleased to announce the appointment of Amanda Dean as Vice-President, Atlantic.

Ms. Dean will oversee IBC's government relations, community and stakeholder outreach activities across the region and serve as an industry spokesperson.

Since joining IBC in 2006, Ms. Dean took on roles of increasing responsibility.

Ms. Dean holds a bachelor of public relations from Mount Saint Vincent University and an MBA from Saint Mary's University.



Insurance Bureau of Canada is the national industry association representing Canada's private home, car and business insurers. Its member companies represent approximately 98% of the private property and casualty insurance market in Canada.

At the March 20, IBANB / YBN Ski Day held at Poley Mountain in Sussex, NB, we donated 20 bippier blankets to the ski patrol to supplement and recognize the IBAC National sponsorship of the Canadian Ski Patrol.



Left to right: Andrew McNair, IBANB CEO; Jeff Reath CSP Patrol Leader at Poley Mountain/Fundy Zone/Atlantic West; Jeff Daniels, Cambridge SIA Insurance Brokers/YBN Executive; Matt LeBlanc, Ski Patrol.



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IBANS Executive Director's Report



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

IBANS Celebrates 6th Annual Broker Month

It seems like just yesterday when IBANS celebrated its first Broker Month in 2008. Six years later the initiative has grown and we continue to receive support from government, our insurer partners and our members. Broker Month has become a celebration of our profession and time to acknowledge the great work taking place in the insurance community.

The kick-off to Broker Month began on April 3rd at the Prince George Hotel with the Annual Awards and Convocation Dinner. It was a tremendous night as IBANS hosted a sold-out event. The Annual Awards showcased top-class performance and innovation among members of the industry. It is an opportunity to celebrate excellence in our profession. Award winners are selected because they best represent the value and commitment of all brokers. The IBANS Awards Program gives brokers public recognition for their work as professional insurance providers who assist consumers in navigating the complex issues surrounding insurance. This year six industry awards were presented for: Brokerage of the Year, Client Service Award, Volunteer Service Award, Insurance Representative of the Year,

Professional Development Award and Young Broker of the Year.

During the Awards Dinner the 2012/2013 Graduation was held for individuals completing their Canadian Accredited Insurance Broker (CAIB) designation and Canadian Professional Insurance Broker (CPIB) program. This year there were 27 CAIB graduates and one CPIB graduate. Awards are also presented to students who achieved the highest mark for CAIB 1 and overall top CAIB average. This year we had one student who received both honors.

On April 10th, at the Prince George Hotel, IBANS hosted our Annual MLA Dinner which was a great success. We were fortunate to have all three party leaders attend the reception prior to the meal. Premier Dexter was in attendance at the reception but was unable to attend the dinner portion of the evening. Stephen McNeil, Liberal Leader and Jamie Baillie, Conservative Party Leader were in attendance for both components and brought greetings on behalf of their parties and best wishes to IBANS and its members for a successful Broker Month. Attendance this year was high with 33 MLAs and 34 brokers which resulted in great conversation and

exchange of information relating to insurance matters.

For the fourth year running, IBANS published an eight page tabloid in the Chronicle Herald. The content this year included information on: Phase Two Auto Reforms, homeowner's Q&A, are you covered for summer fun, why choose a broker and acknowledgement of IBANS Award recipients. Feedback received about the publication was positive in nature and included comments such as the information was informative and relevant.

Plans are already underway for the 7th Annual Broker month. Please mark your calendar for the Awards Dinner on April 2nd and the MLA Dinner on April 9, 2014. We are expecting a sold-out event again next year so plan to get your tickets early so you aren't disappointed. We have come a long way since our first broker month and each year the celebration continues to grow in the generation of pride in our insurance community. Keep up the great work that you do and think about nominations for 2014. ■

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A banner advertisement for System Care. The top left features the 'System Care' logo with a red house icon. To the right, it says 'COMPLETE DISASTER RESTORATION' and '24 Hour Emergency Services'. Below the logo is a photo of a flooded interior with a sofa. A red banner across the middle says 'CLEANING & RESTORATION'. The right side of the banner is red with white text: 'Locations Across Nova Scotia', '1-800-335-CARE (2273)', and 'www.SystemCare.ca'. At the bottom, a green bar contains the text '• WATER • FIRE • WIND'. A small 'A Nova Scotia Company' logo is in the bottom right corner.

IBANS MLA Reception & Dinner



The IBANS Executive (standing) met with (l to r) Honourable Jamie Baillie, Leader of the NS PC Party, NS Premier Darrell Dexter and Honourable Stephen McNeil, Leader of the NS Liberal Party.





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- ✓ Coverage for Southern Excursions



Saving Atlantic Brokers Time and Money with CSIO eDocs



*Grant Patten, MI
Communications Specialist
CSIO*

Earlier this year, CSIO interviewed Rick Dresher, President of Affiliated Insurance, based in Oakville, ON, to learn about his brokerage's very positive experience with eDocs. The CSIO eDocs standard allows brokers to receive electronic documents for both personal and commercial lines from insurers automatically in their BMS. This enables brokers to save time by avoiding the need to go into company portals to download documents. Affiliated Insurance implemented eDocs in their BMS, Keal's sigXP, in the summer of 2012 and all the brokerage's employees have since been using eDocs to serve their customers more quickly and efficiently.

Brokers in Atlantic Canada can also benefit from the significant gains in efficiency and productivity that an eDocs implementation provides. Basil Crosbie, Vice President of Crosbie Job Insurance in St. John's, NL, said, "We saw the advantages that other brokers were experiencing because of eDocs, namely the significant time savings for front-line employees by letting them avoid having to log into company portals to retrieve documents. So it didn't take long for us to make the decision to prioritize implementing eDocs." Crosbie

Job Insurance began eDocs beta testing on their Power Broker BMS with Aviva in May 2013.

No customer likes to be kept waiting on the phone while their broker attempts to find a policy document. But whenever a broker has to leave their BMS to enter a company portal, that usually means the customer will be put on hold for at least a minute or two. eDocs has helped Affiliated avoid making their customers wait. "Before eDocs, we'd have to ask the client to hold on while we logged into the portal, looked up their file and downloaded their copy of the document. That's a 60-90 second process," said Dresher. "With eDocs, it's instantaneous because it's right on the activity log in the BMS. So we'd pull it up in literally seconds. 60-90 seconds doesn't seem like a lot, but that dead phone time can seem like an eternity to the customer."

Dresher emphasized that implementing eDocs was a straightforward process. Keal helped with the implementation and RSA delivered Affiliated's first eDoc shortly thereafter. No changes had to be made to any of Affiliated's internal processes. "Once it works, it works essentially hands-off... there's nothing you really have to do," said Dresher. Implementing eDocs was even easier for Affiliated Insurance because they were already a mostly paperless brokerage. But even brokerages that are still using paper should rest assured that eDocs is easy to implement. When asked how he would describe the concept of eDocs to another broker, Dresher replied, "it's the same as getting paper, without all the work... nobody has to sort and file physical documents anymore. It's automatic. And PDF documents are pretty much the same as paper."

Dresher acknowledged that eDocs has helped his brokerage attain cost savings by being more efficient. "The cost savings are more indirect... ultimately, being more

efficient will allow us to grow and do other things with our employees' time rather than filing paper," he said. "And by saving time with not having to go into company portals, we also have more time to deal with more customers."

After implementing eDocs, it's important to ensure that downloads are properly managed in a database so that BMS performance won't be affected. Dresher's brokerage hasn't had an issue with disk space for eDocs – the storage requirements have been modest. Affiliated Insurance uses Keal's dokXP document management system to store the files in a separate database. "Disk space is becoming so cheap that it's not much of a concern anymore," said Dresher. "And the cost of storage is going down all the time."

When asked what he thinks it will take to get more brokers to implement eDocs, Dresher stated frankly that they need to get over their fear of change. "There's nothing but positives for a broker when it comes to eDocs. There are a few marginal costs involved but any broker who has kept up reasonably well with technology shouldn't have to spend much. And there's only time and cost savings from there."

Contact your BMS vendor and ask them about implementing the eDocs standard in your brokerage so that you can also start realizing the benefits of serving your customers more quickly and efficiently. Visit CSIO.com for more information. ■

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at, gpatten@csio.com.*



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Apples to apples: Common errors in remarketing accounts

Charles W. Phillips
VP of Claims and Liabilities, Swiss Re
Corporate Solutions

The phrase “apples to apples” often comes up when comparing coverage. And it is guaranteed you will hear it again if you remarket an account and your customer ends up with an uncovered loss.

Whether you remarket an account at the request of your customer (shopping for price), due to the carrier (non-renewing policyholder or exiting a business) or out of your necessity (i.e. have agency contracts with different carriers); the first thing that will happen if a loss is not covered by the new policy will be a look to see whether it was covered by the prior policy. If it was, you can bet that your customer will contend that he wanted “apples to apples” coverage.

As we know, no two policies are exactly the same and so a true “apples to apples” change is rare. There are, however, some common errors that can be avoided and some measures that can be taken to help eliminate errors and omissions (E&O) claims.

Any time you remarket the account, there should be some benefit for your insured. You should be familiar with all the differences in the new policy and you should advise your customer. Don’t assume that a difference, especially anything that means a reduction in coverage, is “not important” to your customer. Notify them of all changes and let them make the decision. Finally, document your file - preferably with a signed declination from your customer or a letter confirming a conversation in which all changes were discussed and agreed on.

Here are some common areas in remarketing an account that you should be aware of.

Apply for the correct coverage. While this might seem obvious, you might be surprised at how many times a broker has just sent in an old application (with potentially incorrect information on it). If there are specific coverages that you know will be necessary, make sure you bind or request those (i.e. sewer back-up, non-owned automobile, replacement cost, business interruption).

Make sure limits are the same or greater. When remarketing an account make sure that you offer the same or greater limits (including any sub-limits). Make sure deductibles are the same or less.

Check the exclusions. This is an area fraught with perils. Every carrier has different exclusions. If the new policies exclude something that was not excluded previously, you must highlight it to your customer and let it be part of their decision. This is definitely an area that you want to document. Your recollection of a discussion about what might appear to be an innocuous exclusion at the time will certainly be different from their recollection when the exclusion keeps their claim from being covered.

Make sure the details are up to date. Make sure that all the same buildings, locations, vehicles, personal property, etc. are covered. This is especially important if the previous policy had mid-term changes. Make sure you don’t just rely on a list that was given to you at the last renewal. Make sure you match the coverage that was in the prior policy and all endorsements.

Check values. While it is always good to check on values at each renewal, it is especially important to check on values at remarketing time. With auto-renewals and direct bill policies, you might have a pretty good defense if your customer did not request to increase a limit. The argument loses some steam if you remarket the account, especially if you take it upon yourself to initiate the remarketing effort. By remarketing you may have taken on additional duties under the law.

Know the financial stability of any new carrier. Make sure the new carrier is financially stable. You can bet that if the new carrier has insolvency problems (and the old one is still stable) you will see a resulting claim.

Look for other issues that may affect coverage. The new carrier may have specific insurance to value requirements or different ways it handles coinsurance. For certain types of policies you want to be aware if you are switching between claims made and occurrence policies.

All in all, it is best to remember that when remarketing an account, you will never find the exact “apples to apples” coverage so you should be aware and move with caution. Always maintain good communication with your customer and document your file. ■

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"I don't need a Will. My wishes are straightforward" - but does the law affect what you want?

By: Jennifer Campbell

A carefully considered estate plan can provide one with comfort because it helps to ensure that one's wishes are carried out after one's death. However, many people prefer to ignore or delay this type of planning. Some people think that the discussions will be uncomfortable. Others feel that an estate plan is not necessary because they simply want to leave everything to their spouse or equally among their children. Others think that they don't have much and that it is unnecessary. There are a multitude of reasons that people do not want to engage in this topic, but as an advisor it is important to raise this topic with clients and encourage them to address it.

Often people are misinformed about what happens if they die without a Will. Many think that their assets will pass directly to their spouse and that the transition will be a smooth one. However, this is not always the case and dying without a Will can cause a number of problems for the surviving family. The remainder of this article will point out a few of the issues that arise when a person dies without a Will (or "intestate"). These issues arise under Nova Scotia law, which applies when the deceased resided in Nova Scotia at the time of his or her death. The laws concerning intestacy may vary from province to province, but generally the issues are similar.

First, if the deceased has a spouse and children, the spouse is not necessarily entitled to the entire estate. In Nova Scotia, the spouse gets a preferential share, which means either the first \$50,000 or the matrimonial home. Depending on the number of children, the spouse will either get one-half (if there is only one child) or one-third (if there are two or more children) of the remaining estate. If all the assets are held jointly, then this may not create an issue since the surviving spouse will take title to all joint assets by right of survivorship. If the individual has assets in his or her personal name, he or she should consider implementing a Will.

Second, if the deceased and his or her spouse are common-law, the survivor does not automatically have rights on intestacy. In Nova Scotia, a common-law spouse will

not inherit at law and would have to prove a claim against the Estate in order to establish legal entitlement. These claims can be difficult to prove and costly to make. If the individual has a common-law spouse who he or she wishes to benefit on his or her death, then the individual should have a Will.

Third, if the deceased has minor children, the Public Trustee may need to be involved in the management of the Estate. A parent is not automatically the guardian of his or her child's property. The surviving parent can only manage assets for the benefit of the child if the parent is a trustee for the child. A properly drafted Will creates trusts for minor children and appoints an individual who is charged with managing those assets until the child reaches a certain age. On intestacy, there is no Will to create a trust for the child and, therefore, the surviving parent would need to be appointed guardian of the child's property, or the Public Trustee will hold the child's property until the child reaches the age of majority.

These are only a few of the very general issues that arise when an individual dies without a Will. It is important that people are aware of these issues and obtain legal advice to discuss their specific circumstances. Without a Will an individual has no means to ensure that his or her wishes are carried out after death. The laws concerning intestacy may result in a very different distribution of the Estate than the deceased would have intended.

Jennifer Campbell is an associate at Patterson Law in Halifax, Nova Scotia. She practices in the area of tax and estate planning. This article is for information purposes only and is not legal advice. If you have questions respecting this issue or any other issue, please contact the Patterson Law legal team.

Patterson Law has office in both Halifax and Truro. ■

The advertisement for Speedy Glass has a dark background with a grid pattern. At the top, it says "YOUR ATLANTIC VEHICLE GLASS PROVIDER" in large, white, bold letters. To the right is a small icon of a car with a checkmark. Below the title is a photo of three technicians in red shirts. To the right of the photo is a white box with the heading "We make it easy for you:" and a list of services: "• Stone chip repairs", "• Prompt professional service", "• Nationwide warranty", "• Windshield replacement", "• Expert installation", and "• Over 75 years of service". At the bottom, it says "Call Speedy Glass NOW! 1-888-773-3398" and "Book online at speedyglass.ca". The Speedy Glass logo is in the bottom right corner.

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WINMAR SIGNS CONTRACT WITH SYMBILITY SOLUTIONS INC



Left to right: Paul Winkler - Winmar Co. President & CEO, John Bump - Symbility Sr. VP Sales & Marketing, John White - Winmar Co. Founder & President, James R. Swayze - Symbility CEO, Lynn Mason - Symbility Regional VP Sales Canada, Tom Bradford - Winmar Executive Vice President, Glenn Winkler - Winmar Executive VP Corporate Operations

Winmar Franchise Corp., a London, Ontario-based independently owned and operated property restoration company with over 85 offices across Canada, is pleased to announce that they have signed a multi-year agreement to integrate Symbility Solutions Inc. @ (TSX V: SY; OTCQX: ATSEF), a provider of cloud-based smartphone/tablet-enabled claims technology that uses one of the most comprehensive data for the property and casualty insurance industry into its daily operations.

"It is with great pleasure that we welcome Winmar, one of the leaders in the restoration industry in Canada, and their franchise owners to our valued and growing client base," said James Swayze, CEO, Symbility Solutions. "Symbility is committed to supporting contractor networks and restoration companies and we are proud to be one of the estimating platforms that Winmar has chosen for their large network of offices across the country."

"Winmar has been in business since 1977, with offices spanning from St. John's, Newfoundland to Victoria, British Columbia. Our partnership with Symbility enables our franchisees to collaborate on the most innovative cloud-based platform in the market and will enable us to provide our valued customers an alternative choice in the software we use to estimate their claims," comments John White, President/Founder, Winmar Franchise Corp. "We look forward to a successful, long-term relationship with Symbility Solutions as we continue to expand the way we service our customers."

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CAIB 2	Oct 28-Nov 2
CAIB 3	Nov 2-7
CAIB 4	Nov 7-12

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CAIB 2	Apr 28-May 3
CAIB 4	May 3-9
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Archway Insurance Receives The Cafe Nova Scotia 2013 Family Enterprise of the Year Achievement Award



The Canadian Association of Family Enterprise (CAFE) named Archway Insurance Inc. the 2013 Nova Scotia Family Enterprise of the Year, at an awards luncheon held March 7, 2013 at the Brightwood Golf and Country Club. The award, sponsored by BMO Harris Private Banking, recognizes significant achievements made within a Nova Scotia family enterprise. In addition to Archway Insurance, another member of the Insurance Brokers Association of Nova Scotia (IBANS), Fairway Insurance Services Inc. were also one of the three finalists, along with Able Electric Ltd. / Trail Blazer Products Ltd.. All of the finalists have been in business for over 25 years and at various stages of successfully transferring their family enterprises to the second generation.

"It is a great honour to be recognized by other Nova Scotia-based family businesses," said Archway's Vice-President Michael Stack upon accepting the award on behalf of the family. "I am extremely fortunate to be able to work closely with my brother, sister, wife and parents. It feels great to work in such a loving and supportive environment." Michael's sister Gina McFetridge, and Archway's Regional Manager, adds, "As the number of family members working for Archway has grown, CAFE NS has become an excellent resource for us. It is reassuring to know that we are not alone in dealing with the unique issues facing family businesses."

The Stack family attribute their success to a commitment to provide customers with the right insurance product

at the right price, and work hand in hand with their insuring partners to make this happen. The story began in 1985 when Garry Stack left his banking career and took a leap of faith and bought into an insurance company in Yarmouth. Since that time the company has rebranded and has nine offices in both Nova Scotia and New Brunswick, employing over 60 people, including six member of the Stack clan.

Archway is also one of the three national finalists to be featured at a gala dinner in Toronto, June 8, 2013. This prestigious award recognizes significant achievement made within a Canadian family enterprise, acknowledging the importance of family enterprise in today's changing economy. ■

IBANS Long Term Service Awards

In celebration of the 25th Anniversary of the Broker Identity Program, IBANS decided to recognize those members who had also reached this professional milestone in their careers. We would like to recognize the following individuals for their dedication and commitment to the insurance industry over the past twenty-five years.

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Debbie Sanford
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Archway Insurance

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Jane Stack
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Cheryl Pottier
Sherry Reid
Bob Barnes
Darlene Bowden

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(member of Huestis Insurance Group)

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Karen House
Shelly Saunders-Wilson

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Shelley Clattenburg
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Brian J. Davidson
Merinda Silver-Dominoe
Dawn Hamm

I.L. Spears Agency Ltd.

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Darlene Harrington
George Eye
Hazel Cormier
Sharon Nauss-Hughes
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Kathryn Heffernan-Martin
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Randy Thurber

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Debby Johnson
Barry Shearer
Karen Finley
Debbie Johnston



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Korman Insurance Company
Barrie, ON



Alison Elizabeth Brown, CAM
Brown Insurance Services Inc.
Oshawa, ON



Ian MacEachern, CAM
MacEachern Insurance Services Inc.
Oshawa, ON



Krista Colville-Peters, CAM
Colville-Peters Insurance Services Inc.
Oshawa, ON



Barbara Cunningham, CAM
Cunningham Insurance Services Inc.
Oshawa, ON



Barbara Pineda, CAM
Pineda Insurance Services Inc.
Oshawa, ON



Lisa Lefter, CAM
Lefter Insurance Services Inc.
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Mark Pines, CAM
Pines Insurance Services Inc.
Oshawa, ON



Joseph Pothier, CAM
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Jennifer Johnson, CAM
Johnson Insurance Services Inc.
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Jeff Scott, CAM
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Andrew Morris, CAM
Morris Insurance Services Inc.
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Justin Pines, CAM
Pines Insurance Services Inc.
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Mark Pines, CAM
Pines Insurance Services Inc.
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Krista Colville-Peters, CAM
Colville-Peters Insurance Services Inc.
Oshawa, ON



Barbara Pineda, CAM
Pineda Insurance Services Inc.
Oshawa, ON



Mark Pines, CAM
Pines Insurance Services Inc.
Oshawa, ON



Mark Pines, CAM
Pines Insurance Services Inc.
Oshawa, ON



Mark Pines, CAM
Pines Insurance Services Inc.
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Jennifer Johnson, CAM
Johnson Insurance Services Inc.
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Krista Colville-Peters, CAM
Colville-Peters Insurance Services Inc.
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Krista Colville-Peters, CAM
Colville-Peters Insurance Services Inc.
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Krista Colville-Peters, CAM
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Krista Colville-Peters, CAM
Colville-Peters Insurance Services Inc.
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Krista Colville-Peters, CAM, Barbara Pineda, CAM, and Mark Pines, CAM
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Richard Pouliot, BAA, CPA-CA, National Vice President, Operations & Distribution Management, The Guarantee Company of North America (The Guarantee) is pleased to announce the appointment of Dean Bast as Vice President National Distribution Management and VP Regional General Manager, Ontario/Atlantic region effective April 1, 2013. This appointment is another example of the Company's commitment to maintaining and enhancing its market leadership in the Canadian Insurance and Surety.

Dean began his career 1980 as an Insurance Broker in Elmira, Ontario, quickly thereafter moving on to a Regional Broker as Personal Lines Manager in Kitchener, Ontario. Gaining experience in brokerages, insurance companies and the Insurers Advisory Organization, Dean held positions of increasing responsibility. In 2001 he joined The Guarantee as Manager Distribution Systems and most recently held the position of VP Marketing/ Business Development and National Vice President, Guarantee GOLD®. Moving into his new role, Dean is now focused on our national broker relations strategy, the coordination of our various growth initiatives, and will continue to strengthen The Guarantee's brand in Ontario and the Atlantic region.

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25 IBANB Board Meeting Fredericton

JULY

10 National CAIB/CPIB exams Various Locations

AUGUST

22 IBAN Convention Terra Nova, NL

27 IBANB Board Meeting Sussex

28 IBANB 14th Annual Golf Classic Sussex

SEPTEMBER

11 National CAIB/CPIB exams Various Locations

17 IBANS AGM/President's Dinner Halifax

18 - 21 IBAC AGM St. John's, NL

OCTOBER

7-12 IBANS CAIB 1 Immersion Halifax

10 IBANB Annual General Meeting Fredericton

10 IBANB Convocation Fredericton

24 IBANS Industry Night Halifax

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

DECEMBER

4 National CAIB/CPIB exams Various Locations



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