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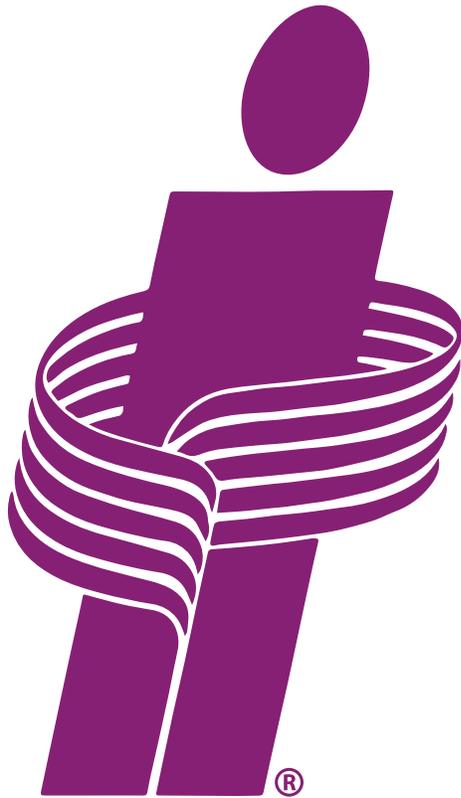
INSURANCE BROKER

PRESIDENTS'
MESSAGES

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WITH AN
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TELEMATICS



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Message from the President IBANB

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



**Theresa Kimball, CIP
President IBANB**

Well, we lasted through a very long, tough winter! I am happy to now see the snow all gone and the flowers starting to bloom!

We have had some very severe weather conditions in the past six months. Many of our insured's have suffered considerable losses during the past winter and spring that, for the most part, are not insurable. It will take a long time for people to recover from these events. What brokers need to continue to do is be educated on how to help prevent or minimize losses and pass this information on to our clients.

IBANB is offering seminars (webinars) on topics to help educate brokers in order for us to better advise our clients. There are a few other companies who are hosting seminars as well. There are some companies who have made available on their websites, tips and information to help prevent or control the losses. Take advantage of this as it is increasingly important to have the proper knowledge in order to make sure our clients have the best policy, the proper coverage and good sound advice.

Broker Awareness Day

Broker Awareness Day had been planned, however, we learned at the very last minute that caucus was not sitting, and that most of the MLA's would not be in Fredericton. It was disappointing to do so, but we decided to cancel it for this year. This is a great day to let our politicians know who we are, what we do, and remind them of the enormous contribution that insurance brokers make to the province. It is also a forum where politicians can ask questions about how insurance works, what our challenges are and how we can work together to the benefit of consumers. Our politicians have a lot of respect for our Association and we have earned a lot of that respect by hosting the Annual Broker Awareness Day. Since this event had to be cancelled, we all need to take the time to visit our MLA's and relay the information to them individually. Our Association office has forwarded the information packages to the MLA's as this was the package they would have received if we were able to hold the broker awareness day. If you have not received this package from our Association, please contact the office to have it sent to you. Refer to these documents when you make your visit and offer your assistance to them if they have constituents that are dealing with insurance questions.

IBAC Annual Hill Day

I am looking forward to attending IBAC's Annual Hill Day. I have been around the event but I have not had the opportunity to participate. The event is scheduled for June 3, 2014, and IBANB will be sending some of the executive to represent our Association and our province. Many might not know, but the YBN are also present on Hill Day. We have our YBN Chair attending this event as well. We need to

make sure the younger brokers become involved in these relationship building initiatives, as they will be the future of our Independent Broker Force.

Licensing and Regulations

I want to let membership know that issues with the regulations and licensing are still very much on our radar. We were asked in October of 2013 to review a discussion paper, and provide our comments and suggestions on proposed changes. We did that, and so far we have not heard back from government. We will be contacting the Superintendent's office in the near future to find out where they are on the changes being recommended. We will keep you posted.

I wish all of you and your families a sunny, fun filled, safe and happy summer! ■

You may contact Theresa at (506) 432-1550 or via email at tkimball@pearsoninsurance.ca

Nous y avons survécu à ce dur et long hiver! Quel bonheur de voir les pelouses verdier et les fleurs commencer à éclore!

Les derniers six mois nous ont apporté des conditions climatiques particulièrement rigoureuses. Bon nombre de nos assurés ont subi des pertes considérables cet hiver ou ce printemps, dans la plupart des cas non assurables. Les gens auront besoin de temps pour s'en remettre. La seule chose à faire pour les courtiers est de s'informer des moyens de prévenir ou de réduire les pertes et de transmettre l'information à leurs clients.

Justement, l'ACANB offre des séminaires (webinaires) sur des sujets qui aideraient les courtiers à conseiller leurs clients. Quelques compagnies

organisent aussi des séminaires. Certaines donnent même accès à de l'information et des conseils, sur leur site web, qui pourraient aider à prévenir ou à limiter les dommages. Nous devons en profiter, car il est de plus en plus crucial d'avoir des connaissances suffisantes pour veiller à ce que nos clients aient la meilleure police d'assurance, la couverture appropriée et de bons conseils.

Journée de sensibilisation au rôle des courtiers

Une Journée de sensibilisation au rôle des courtiers avait été planifiée, cependant nous avons appris à la dernière minute que le caucus ne se réunirait pas et que la plupart des membres de l'Assemblée législative ne seraient pas à Fredericton. Malgré notre déception, nous avons décidé de l'annuler pour cette année. C'est une journée utile pour nous présenter à nos politiciens, faire valoir notre rôle et leur rappeler la contribution importante des courtiers d'assurance à la province. C'est aussi une bonne occasion pour les politiciens de poser des questions sur le fonctionnement de l'assurance, les difficultés que nous connaissons et de leur suggérer des moyens de collaborer à l'avantage des consommateurs. Nos politiciens ont beaucoup de respect pour notre association et c'est en grande partie le résultat de cette Journée de sensibilisation au rôle des courtiers. Étant donné qu'il a fallu annuler l'événement, nous devrions tous rendre visite à notre députée ou député provincial pour lui transmettre en personne l'information pertinente. Le bureau de notre association a déjà envoyé aux députés la trousse d'information prévue pour la tenue de la Journée de sensibilisation au rôle des courtiers. Si vous n'avez pas reçu cette documentation de l'association, veuillez communiquer avec le bureau pour qu'on vous l'envoie. Quand vous le ou la rencontrerez n'hésitez pas à faire référence à ces documents et à lui

proposer votre aide si certains de ses électeurs se débattent avec des questions d'assurance.

Journée annuelle de l'ACAC sur la Colline du Parlement

J'espère assister à la journée annuelle de l'ACAC sur la Colline du Parlement, à Ottawa. J'ai déjà été près de l'événement, mais sans avoir la possibilité d'y participer. Cette année, il se tiendra le 3 juin, et l'ACANB y délèguera certains de ses dirigeants pour représenter notre association et la province. Vous ne le savez peut-être pas, mais le Réseau Jeunes Courtiers participera aussi à cette journée et son président sera sur place. Nous devons veiller à ce que les jeunes courtiers s'investissent dans ces activités qui sont d'excellentes occasions d'établir ou d'entretenir des relations, car ces jeunes sont l'avenir de notre effectif de courtiers indépendants.

Permis d'exercer et réglementation

Je tiens à ce que nos membres sachent que les permis d'exercer et les règlements sont des questions dont nous nous occupons. En octobre 2013, on nous a demandé d'examiner un document de travail et de faire des commentaires et des suggestions sur les changements projetés. Nous l'avons fait et, jusqu'à présent, nous n'avons pas eu de nouvelles du gouvernement. Nous communiquerons bientôt avec le bureau de la surintendante pour savoir où on en est au sujet des changements recommandés. Nous vous tiendrons au courant.

Je vous souhaite tous et toutes de passer un bel été ensoleillé et beaucoup de plaisir avec votre famille... en toute sécurité! ■

Theresa peut être jointe au (506) 432-1550 ou à tkimball@pearsoninsurance.ca



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Message from the President IBANS



Sarah Amirault, CAIB
President IBANS

25 Years Strong

Our national brand, known as the BIPPER is 25 years strong this year. It is important to celebrate this milestone because consumer research indicates that Canadians are not only aware of what the BIPPER stands for but they also have positive connotations when they see this symbol. It is therefore important that brokers continue to support the national brand by displaying it at every opportunity. It makes good business sense to make the BIPPER visible and capitalize on its high value.

IBAC conducted an online survey with Provincial Association members that ran from October 10, 2013 to January 24, 2014. In total, 1,153 surveys were completed. The survey findings show:

- BIP usage Canada wide: 74% use the BIPPER and 26% do not.
- In Nova Scotia: 78% use the BIPPER and 22% do not.
- BIP usage was highest in communities with populations less than 50,000.
- Brokerages operating for more than 30 years were more likely to use the BIPPER.

Brokerages with fewer than 11 employees were also more likely to use the brand

- Specific use of the BIP logo:
 - Brokers who used either:
the symbol alone or the symbol with the slogan.....67%
 - Brokers who use the symbol only.....42%
 - Brokers who use the symbol with the slogan40%

In the survey, 10 business communication items were identified as holding higher importance and influence with respect to BIP exposure. The results are as follows:

- Broker Use of the Big Ten Items (by 1,153 survey participants):
 - Website.....52%
 - Window/door stickers49%
 - Business Cards.....46%
 - Letterhead/envelopes40%
 - Exterior signage40%
 - Lapel Pin.....34%
 - Forms (quotes, etc.)34%
 - Lobby/reception signs.....28%
 - Email templates18%
 - Social media channels.....17%

When survey respondents were asked why they didn't use the BIP symbol the following reasons were cited:

- Don't really stop to think about it too much53%
- Head office/owner/guidelines state can't use it.....17%
- I'm not involved with my association17%
- Don't believe it means much to consumers.....16%
- Doesn't differentiate me from other brokers16%
- Doesn't help build my business15%
- Adds clutter to my communications10%
- Not sure about production technicalities9%
- More in association's interest than mine8%
- My brokerage isn't visible from the street8%
 - No one has given me a good enough reason to use it.....6%
 - Don't know how to add it to my design.....5%

When survey respondents were asked why they used the BIP symbol the following reasons were cited:

- It is proof that we are part of an official association83%
- We benefit from the awareness of the national TV campaign.....80%
- It helps build trust with customers73%
- Represents assurance of integrity/high standards.....65%
- It demonstrates an important credential to shoppers64%
- It makes us easy for consumers to spot.....61%
- It ties in with the work of our provincial associations55%
- It reassures people that we will take care of them.....52%

- A symbol that politicians and regulators recognize.....48%
- It shows we care about our customers.....46%
- It conveys a more friendly message41%
- It helps tie our communications together37%
- It helps us appear more approachable36%
- It adds consistency from office to office36%

From the information shared above, it is evident there are many good reasons to use the BIP in your brokerage communication. As a brokerage community, we have a wonderful piece of real estate that needs to be better capitalized upon. Consumers have spoken and provided positive feedback regarding our national brand. The BIP can be leveraged in so many ways to raise the profile of professional brokers; all we need to do is find creative means to incorporate it into our daily lives. It can be as simple as wearing the lapel pin or using the BIPPER on your business cards. Every time the BIPPER is used, it is seen and the impacts are realized through recognition by: consumers, politicians and regulators. IBANS members can now access the BIP guidelines for usage as well as BIP images from the member area of the IBANS website.

We need to remember that one of our strengths lies in the fact that there are 35,000 brokers across the country that are part of a well respected national organization that represents integrity and high standards. As brokers, we have many reasons to be proud of our profession so wear your BIPPER pin proudly and spread the word, “**Your Best Insurance is an Insurance Broker**”. ■

You may contact Sarah at (902) 245-4741 or via email at s.amirault@fairway.ca

MLA Dinner 2014



Message from the President IBAPEI



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

Atlantic Insurance Brokers Conference 2014 (October 1st & October 2nd)

We are very proud to be hosting the Atlantic Insurance Brokers Conference of Prince Edward Island 2014. This event is only held in Prince Edward Island once every 8 years thus a true honor to host this event! <http://brokersconvention.ca/>

Also we, the islanders, are celebrating the birth place of Canada! In 2014, the Island will mark the 150th anniversary of the Charlottetown Conference, the meeting that led to the creation of the Canadian nation. During their time here, the Fathers of Confederation formally discussed federal union, but they also bonded over dinners, dancing, music and visiting our scenic island.

We are very proud to have the Delta as our hosting hotel with the very new convention center on our water front in downtown Charlottetown. A block of rooms has been reserved at the Holman Grand and the Inns of Great George, so please book your rooms early so that you will be close to all of the events.

On September 30, 2014, we will be hosting a Golf Tournament at New Glasgow Hills. Transportation will be provided, leaving the Delta at 9:00 a.m. sharp for a 10:00 a.m. shot gun start, with lunch being provided on the course. Please make sure you check the box if you require transportation when registering for golf. Following the tournament, registrants will enjoy the new PEI Brewery Company where you will enjoy a brewery tour, prizes will be given out, and munchies will be available, all of which are included in your registration. Transportation will also be provided to and from the Delta.

History/Background for 2014 Celebration:

On September 1, 1864, the meeting that led to Canadian Confederation convened in Prince Edward Island. PEI, Nova Scotia, and New Brunswick had originally set the date to discuss the possibility of Maritime Union. When the Province of Canada (what is present-day Ontario and Quebec) asked to attend the meeting, the topic of Maritime Union became secondary to the grand matter of forming a nation.

Delegates arrived from August 30th through September 1st at the port of Charlottetown. Sir John A. Macdonald, the man who would become Canada's first Prime Minister in a few short years, was among them.

The first circus to travel to Prince Edward Island in more than two decades also happened to be in town. The excitement created by the circus meant that few were on hand to celebrate the arrivals. More importantly, there were no accommodations available in Charlottetown in which to house the Canadian delegates.

As the Canadian delegates arrived, PEI's Colonial Secretary William Hen-

ry (W.H.) Pope, was rowed out to the SS Queen Victoria to welcome them. In fact, it was aboard the SS Queen Victoria that most of the Canadian delegates found alternative accommodations during the Conference.

Over the next seven days, the merits of Confederation would be discussed over formal meetings, grand balls and banquets. On September 8th, the Charlottetown Conference was over, but for a ball that would last until early the next morning. Though further deliberation was required at conferences held in Quebec and London, the matter was settled – the concept of Confederation was approved.

In light of the work done, and goodwill fostered at the Prince Edward Island meeting, the Dominion of Canada would become a reality on July 1 1867 with the proclamation of the British North America Act.

2014 Event Calendar

2014 marks the 150th anniversary of the historic 1864 Charlottetown Conference. Year-long, province-wide celebrations will pay tribute to one of the most important events in our nation's history – and you're invited!

PEI 2014 has something for everyone. Our PEI 2014 search engine is designed to find the events and activities that appeal most to you and your family. Simply let us know when you're looking to enjoy an event or activity, what types of events and activities you're interested in, and if you have a preferred area of the Island.

By using the link below, fill out the fields and the search engine will do the rest. <http://www.pei2014.ca/events> ▶

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Message from the President IBAN



**C.J. Nolan, BBA,
President IBAN**

With summer fast approaching the less than tropical island of Newfoundland, the Board of IBAN is once again focused on our annual visit to Ottawa during the first week of June. The annual trip to our nation's capital for IBAC's Parliament Hill is a circled date on the IBAN calendar.

This year we have a solid contingent of IBAN representatives once again set to meet with Newfoundland and Labrador's MP's and Senators. As an association, IBAN has been welcomed with open arms by our Newfoundland and Labrador political representatives in Ottawa for many years. This year appears to be no different with numerous meetings set to take place on "The Hill" on Tuesday, June 3rd.

We live in a great country where our elected political officials take the time to open their doors to speak with the Insurance Brokers Association of Canada, with dignity and respect. All too often, we take this privilege and honor for granted. In many other parts of the world, our Insurance Broker brethren are not offered the same opportunity to speak with or have any contact with

their elected political officials. As Canadians, we should appreciate how truly lucky we are.

To this point, I would like to sincerely thank our Canadian MP's and Senators for affording the members of IBAN and IBAC the opportunity to meet and discuss our shared interests. Together, we take pride in providing Canadians with the appropriate protection of assets that we all work so hard to earn, protect and enjoy.

Broker Identity Program

IBAN has certainly been active in trying to enhance our participation in our Broker Identity Program activity in 2014 and going forward.

First, I would like to thank our BIP Chair, Kelly Hickman, for the introduction of our very first "IBAN in Action" quarterly newsletter that was sent to

our IBAN members on May 15th. After taking the lead from our IBAC family, the IBAN board felt it was certainly time to advise our IBAN membership of the good work that their IBAN board representatives are doing on their behalf. We hope that our quarterly newsletter will certainly spark interest with our IBAN members and also encourage more of our members to become more involved in IBAN activities and at the IBAN board level.

In an initiative to build IBAN's profile even stronger in the community and support road safety, IBAN is purchasing two traffic-calming digital road signs that will be donated to and managed by the Royal Newfoundland Constabulary (RNC). Through dedicated work, IBAN director, Kent Rowe and Inspector Sean Ennis have lead this project from its inception. The mobile signs will be placed in high traffic areas

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throughout St. John's and surrounding areas, and will include IBAN signage and IBAC magenta color on the trailers. The full matrix sign can be programmed to show vehicle speeds with variable messages in a full sign graphic, in any text of choice.

As a part of IBAN's continued community initiatives, IBAN provided BIP blankets as part of its annual donation to Daffodil Place. Daffodil Place is a specialized hostel for cancer patients from across Newfoundland and Labrador who need to come to St. John's for their cancer treatments.

IBAN also donated 200 recyclable IBAN bags to Belbin's Grocery store for distribution on Earth Day in April as a part of IBAN's green initiative.

I would be completely remiss if I did not boast about IBAN's successful "Goal of the Game" promotion with the St. John's Ice Caps that has gone throughout the Ice Caps AHL season. With the Ice Caps set to play the Wilkes-Barre Scranton Penguins in the AHL Playoff's Eastern Conference Final, IBAN is a proud partner with the Ice Caps. IBAN has extended its "Goal of the Game" intermission feature for the remainder of the Ice Caps AHL playoff run for the Calder Cup. Go Ice Caps Go!

Education

IBAN is pleased to announce that, year to date; four students have met the requirements for the CAIB program and have been approved as graduates by IBAC. Thirty-six students wrote CAIB exams on May 7th, and we expect the results will be available the last week of May. The next CAIB exams are scheduled for July 9, 2014 and September 10, 2014. Once again we would like to encourage all insurance broker professionals to complete their CAIB program and thank our CAIB instructors

for their hard work throughout the year.

Young Brokers Network

The YBN is once again proving that they are punching well above their weight when it comes to activities and events they host for both the YBN and IBAN members.

On May 1st, YBN held an education session on the SEF 28. To the delight of the participants, the quality speakers at the event brought to light some much sought after information about a topic that has many insurance professionals left scratching their heads... but no longer for those who were in attendance.

The YBN annual golf tournament will be held June 19th at Bally Haly. If you have not already registered, "What's stopping you?" This year's tournament promises to be a great networking opportunity for brokers, insurance company representatives and vendors. "Tee it High and Let it Fly" in this fun filled day and evening.

Also in the works for summer activities are the YBN family fun day and YBN softball tournament - stay tuned for more details on these great events.

Summer 2014??

Here's to the hope of a good summer season for the entire Canadian insurance industry after a very harsh 2014 winter. There is always a quote that will either brighten your day or make you think a little differently:

"What good is the warmth of summer, without the cold of winter to give it sweetness?" -John Steinbeck, *Travels with Charley: In Search of America*

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Doug Daley
Kiers Marketing Group

I have worked with many insurance brokers in New Brunswick over the last ten years, some take my marketing advice and some don't. The brokers that heed my advice are interested in growing their business, those who don't, seem to be happy with the status quo.

When I am looking for insurance advice, I call my broker. As it turns out, in the past year, I have had to turn to my broker to get some guidance on a couple of occasions.

Last March, my basement flooded. Never having made a claim before, I wasn't sure what to do, so naturally, I called my local broker. As soon as I spoke to my broker, I was given the name of the insurance company, a contact name and the assurance that I would be well looked after. After cleaning up my basement the best I could, I made the phone call to the insurance company. I was told they had been expecting my call and not to worry, a claim had already been opened and I could call the company of my choice to do the clean up and restoration.

What is the good part about this situa-

tion? I called somebody I knew in my time of need and was given the peace of mind that somebody was looking out for me. My son (who had purchased his insurance online) was visiting at the time, and has now switched to a local broker. Why? My experience has shown him that it's better to talk to someone local rather than a drone at a call centre far away from here.

So what does this have to do with marketing? Everything actually. Word of mouth is the greatest marketing tool – I have told my friends about my experience and how reassuring my dealings were. So, I would say to you as a broker, everything you do relates to marketing, and marketing directly impacts sales.

Think about the little things, like how your receptionist answers the phone. An uninterested receptionist can make a bad first impression. Often, a potential client's first point of contact is your website. If your website is poorly done or too busy and cluttered, it leaves a bad first impression. Think about why somebody will visit your website. They are either interested in personal lines, commercial lines or they have to make a claim. Make sure these three options are front and center as these are the three main reasons users visit a broker's site. Help the user find what they want right away. They appreciate that.

I have seen brokers' sites that have over 20 links on the home page. Geez, some people find insurance hard enough to figure out without being confused any further. Keep your home page as simple as possible; most of your customers don't have computer science degrees.

Another great way to market your company is by keeping in contact with clients. This can be done through Facebook, Twitter, newsletter, e-zine or other email programs. How many times

a year do you have contact with your customers? If there aren't any claims, then you likely only have contact at renewal time, if that. It is a good idea to have some sort of contact to show that you value their business and to share your expertise on all things insurance.

I follow my broker on Facebook and got a follow-up call after my flood to see if everything went okay. I appreciated that, but what I appreciated most was the call I got telling me that my renewal was coming, and them giving me a heads up that my insurance premium was going up. Although I wasn't happy with the increase, I did appreciate being forewarned that it was coming. Great communication.

When marketing your business, do the big things right and the small things better. You will have happier customers for it. ■

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, CAE
IBANB Chief Executive Officer

So who isn't happy to finally see the end of one of the longest winters we have experienced in quite some time? The talk around the coffee shops and all over social media this spring was, by default, about how much snow we got this year, how long winter was, and whether or not we would ever see summer...or spring for that matter! Well, by the time you are reading this, I trust that you will have enjoyed some warmer days paired with a few days enjoyed on a golf course or another summer activity of your choice... you've earned it!!

Although we had to cancel Broker Awareness Day this spring, we hope to do a similar event this fall after the provincial election. Government relations continues to be one of the most important parts of what we do and we continue to encourage all of our members to be as involved as possible in the process. Our municipal, provincial and federally elected officials need to know who brokers are. The important work that brokers do in their communities and with ensuring that insurance consumers are well protected cannot be overlooked or under recognized. I

encourage each and every broker to get involved this summer leading up to the September 22nd provincial election.

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 for meetings with our Federal MPs and Senators to discuss issues affecting brokers and consumers alike. 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 will have seven representatives attending Hill Day on June 3rd. The representatives attending will be: Stephen Halsall, IBAC Chairman; Geordie Lamb, IBANB Chairman; Theresa Kimball, IBANB President; Mike Weston, IBANB Vice President and Political Action Chair; Robert Kimball Jr, IBANB YBN Chair; Bob Kimball, IBANB and IBAC Past President; and myself, IBANB CEO. Even as I write this prior to having been there, I can say that it will have been the amazing day that it always is.

As we transition into the summer months and most elected officials spend more time in their local constituencies, I encourage you to interact 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 more involved and visible as a local business person who needs to be speaking with your MLA or MP whenever an occasion presents itself. Let them know who brokers are and what you do. With the provincial election on the horizon, there has never been a more important time to be involved.

In closing, as this is the final magazine issue before fall, I would like to encourage each and every broker to

attend the Atlantic Brokers Convention in Charlottetown, PEI in October. The organizing committee has an awesome agenda laid out for what is sure to be a great event. The weather on PEI in the fall can be beautiful and with tourism season almost non-existent, the opportunities to enjoy the island without the busy crowds are endless. If you are a golfer, take advantage of the golf day on September 30th; or if not, simply enjoy some of the island's other popular activities. Otherwise, convention is October 1-2 and is sure to please. For details, including hotel information and registration, visit www.brokersconvention.ca.

Thanks for reading and have a great summer. ■

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

Upcoming IBANB Webinars

September 16
**The Scoop on Sewer
Backup**

October
**Introduction to Business
Interpretation**

November 4
**Personal Umbrella
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IBANB Young Broker Network



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

The Broker Channel was built on strong Broker - Company Relationships.

The way we do business each and every day was built on brokers having strong and trusted relationships with their broker partners and the most direct day-to-day interaction with our companies are through their underwriters. Brokers and underwriters have strong relationships that have been built on trust, respect and integrity. We spend as much time talking to underwriters as we do our own family and personal friends, yet many of us have never met in person. My experience has always been the most productive with underwriters who I have met and got to know outside of the routine 9-5. The best way to do this is for young brokers to go to and get involved in our industry functions and events. Make an effort to meet the people you deal with every day and take advantage of the opportunities to build on these lasting business relationships... and have a little fun at the same time, you all deserve it!

YBN is National!

One of the first things I did with the Young Broker Network in the New

Year was participate in the National Young Broker's Forum conference call. We had nine Young Broker representatives from across the country, as well as a facilitator and two representatives from the IBAC board on the call. We had several discussions about our industry and our many roles as young brokers. We discussed politics, networking, social media and provincial updates among other items. I was very impressed with everything we have been doing in Canada and especially proud of our accomplishments in the Atlantic region. For the most part, we are smaller in scale than some of the other networks, for example, in Ontario and Alberta the YBN host their own annual conferences with as many if not more in attendance than our provincial associations, still, we are holding our own as young brokers in the Atlantic region and we share the same goals and challenges as the rest of the country. We need to keep up the momentum we have built in our provincial Young Broker Networks and stay involved in our industry. None of this would be possible without the support of our parent associations, so I would like to take the opportunity to show gratitude to them and the board members who support our young brokers across Canada. Thank you!

My Insurance Shopper (MIS), Social Networking, Technology AND the BENEFIT of having Young Brokers working in your brokerage!

For those of us that have My Insurance Shopper (MIS), this is great tool and it is continuing to be improved through the efforts of our associations and their board members BUT.... We need to do our part in our own brokerage to make it work for us. This is a system that will work best with your buy-in and support. Every brokerage has the opportunity and ability to make this tool better and more powerful by connecting your own websites with MIS and contact-

ing your MIS representative to find out what you can do to maximize the pay-off of this powerful tool we all have access to. Why not assign MIS to a young broker to look after in your office? Get them involved in your technology and social media efforts. After all, they not only understand technology they embrace it (not that you have to be young to do either)...

In my early 30's I find myself astounded by some of the technology that is being used daily by teenagers and young adults and I am not anti-technology at all. The fact is, a lot of this stuff simply did not exist when I was their age. There is nothing to be ashamed of if you have similar issues with technology, and young brokers can be a solution to these challenges. In most cases it will help them open up and become more involved in your office. They will most likely be impressed that you have asked them to help and are more than willing to do so. Contrary to popular belief, this is not new, technology has been advancing rapidly for as long as we have been around and getting support from younger generations is a great way to bridge the gap between these generations that often butt heads until they have a common goal. Let's work together and get things done!

That's all for this issue. Have a great summer. ■

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



Members of the YBN and IBANB present a donation to Tania LeBlanc, Executive Director for TADD.



L to R: Andrew McNair, IBANB CEO, Tania LeBlanc, TADD Executive Director, Robert Kimball, YBN New Brunswick Chair, Jamie Grant, YBN Executive member

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IBANS Young Broker Network



**Leslie Robers, CAIB (Hons), CIP
Chair, Nova Scotia YBN**

Well, we have managed to make it through one of the most brutal winters in recent Nova Scotia history. This will likely be known as the year of Wednesday storms! Hopefully we got all of the bad weather out of the way and will have a beautiful golf season.

There was one highlight of the winter, our 6th Annual YBN Curling Funspiel! On February 20th at the Lakeshore Curling Club in Sackville, we not only had a great day of curling and networking but as luck would have it, the Canadian Women's Olympic Hockey team gold medal game just happened to fall on the same day and we were able to watch the end of each period while we were breaking between games. This brought an added excitement to the day with the final overtime goal being announced while we were finishing up our last game on the ice. Added to that, we had a raffle draw for a 19" flat screen television to raise money for our YBN Bursary. We raised \$149 towards our bursary with a great thanks to Enterprise Rent-A-Car for donating the television.

As winter rolled into a very late spring, we held our 2nd Annual YBN Broker Development Day at the Brightwood Golf and Country Club on April 24th. The day started off with the "Phone Lady", Mary Jane Copp. She began teaching workshops on telephone communication techniques in 2006 and has been helping small businesses increase their revenue ever since by using the telephone as a tool they can use to prospect for new business and gather referrals. Mary Jane is considered a leader in telephone communication by The Wall Street Journal, CBC Business Report and Progress Magazine and after attending her workshop it's not hard to tell why.

Mary Jane spoke about the importance of voicemail and how your message comes across to the receiver. Whether it is your incoming voicemail message, or one that you are leaving for a prospect, the words you choose and the inflection in your voice can make the difference on the party deciding if they will pursue further communication with you. She continued on to discuss cold calling and shared her personal story of the realization that the word "just" was preventing her from having successful sales calls. By taking that word out of her pitch, she began making money! One of the big things that Mary Jane touched on was knowing your numbers. When cold calling, she advised that you should keep a tally of the number of calls, number of actual contacts and number of successful outcomes. Remember, not every call is going to be successful, but if you know your numbers, it can keep you motivated. Also touched on, was how to work with difficult or disgruntled clients on the phone, language barriers and how to ask for referrals. It was a very interesting two-hour session and Mary Jane was able to address many

concerns brought up by the brokers in attendance.

Immediately following the "Phone Lady" presentation, a mini tradeshow was held featuring underwriters from 15 of our insuring partners. This event provided an opportunity for our young brokers to meet and foster relationships with other insurance professionals, which is so important in our industry. We had the chance to discuss on a social level, things we were working on as a committee as well as discuss new products available and the current market conditions. This event encompassed all of the aspects that we feel are important in our industry today: personal/professional development, social/professional networking and industry specific education.

On June 5th at Brightwood Golf and Country Club the YBN hosted IBANS 9th Annual Golf Tournament. Prior to the tournament, a panel discussion and luncheon with industry executives was held. The YBN was also pleased to have all 18 holes sponsored providing a great chance to network with many different organizations in a fun informal setting.

The YBN Committee starts up again in September and we are looking for some new committee members for the upcoming term. If you are interested in becoming more involved, please get in touch with myself or IBANS, we would love to hear from you. ■

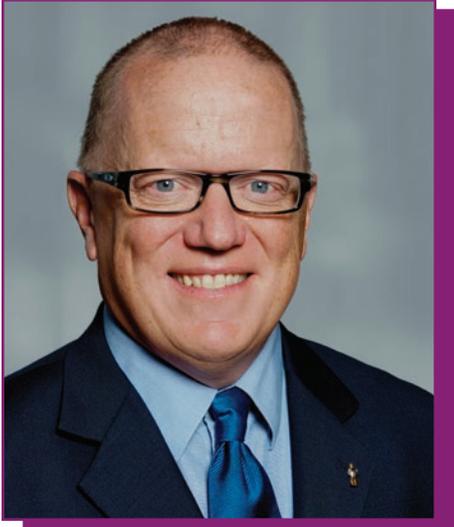
*Leslie may be contacted at
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IBANS YBN Broker Development Day 2014



Viewpoint



**Ken Myers, B. Comm., FCIP, CAIB
President, IBAC**

BIP Usage and Attitude Study

Broker support for BIP is confirmed across Canada

With consumer recognition and understanding of the BIP brand logo becoming ever more positive, there is high value in brokers displaying it at every opportunity. It is also important to our advocacy efforts, building credibility for our Association with politicians and investment partners. The 25th anniversary of the BIPPER this year provides a perfect milestone to measure broker engagement with the Broker Identity Program (BIP).

While we understood that the BIP was in use in many brokers' marketing communications, we recently commissioned some research to quantify the breadth and depth of its use. Additionally, we wanted to better understand the underlying motivations of BIP's most ardent supporters, as well as diagnosing why some brokers have not adopted it, or are only light users.

An online survey of brokers was developed by an independent research firm, and administered by member Associ-

ations. A big "thank-you" to everyone that participated, including Tripemco Insurance Brokers Inc. of Burlington, Ontario, the randomly chosen winner of our \$2,500 contest. A robust total sample of 1,153 brokers was collected, representing different community sizes, brokerage size and brokerage age, was weighted by province to reflect broker distribution across Canada.

The results were reassuring: BIP utilization of one form or another is generally good everywhere, but the study revealed that room still remains to improve brokerage penetration and type of use.

Key findings include:

- An average of 74% of brokerages (varying from 67% to 81% by province) use the BIP symbol in their communications.
- Use is higher in smaller (communities <50,000) and smaller (<11 employees) brokerages
- 42% of brokerages are medium to heavy BIP users i.e. use at least 5 of the most important identifiers e.g. exterior signage, business cards, stationery, contracts, pins, website, email signatures, social media, reception area, window/door stickers.
- Reasons cited for widespread use include:
 - Signifies membership in an official association
 - Benefit of awareness from TV campaign
 - Builds trust with customers
 - Conveys credentials and professional knowledge
 - Assurance of integrity and high standards
 - Important symbol for consumers, easy to spot

Positive reasons for the use of BIP far outweighed the reasons for not using it. These tended to center on simple for-

getfulness (53%), lack of proper consideration (46%), and oversight (45%). A minority of brokers expressed concern about perceived branding priorities/conflict (24%) and uncertainty about usage rules (20%).

While it is satisfying to see that most brokers use the BIP trust mark somewhere, there are still opportunities to improve its visibility. Displaying the BIP symbol brings the power of the BIP television campaign directly to your front door, identifying your brokerage as a valuable source of trustworthy and impartial insurance advice.

Display the BIP for all it's worth at every opportunity, be it large e.g. brokerage signage or small e.g. emails, newsletters, business cards, website and of course BIP pins. Consumers recognize and understand what the BIP stands for, don't miss any opportunity to take advantage of that connection. ■

*Ken may be reached at
(902) 431-9300 or via email at
kmyers@gatewayinsurance.ca*



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Please join in on this year's Maritime Annual Insurance Brokers Conference in Charlottetown, Prince Edward Island!

In 2014, the Island will mark the 150th anniversary of the Charlottetown Conference, the meeting that led to the creation of the Canadian nation. During their time here, the Fathers of Confederation formally discussed federal union, but they also bonded over dinners, dancing, music and visiting our scenic Island. The 2014 celebrations contain a similar mix of historical significance and festivity.

The main events will take place at the new Delta PEI Conference Centre, including the all day tradeshow, special guests Chef Michael Smith and Joe Sherren along with a Father of Confederation President's Reception and Dinner.

Accommodations are blocked off at the Delta Prince Edward, the Holman Grand and The Inns of Great George.

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

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www.brokersconvention.ca

Atlantic Insurance Brokers Convention 2014



Tuesday, September 30, 2014

- 10:00 am **Golf Tournament**
Glasgow Hills Resort & Golf Club, 98 Glasgow Hills Drive, New Glasgow, PE.
Transportation to leave the Delta for the golf course at 9:00 am. Shotgun start 10:00 am.
Cart & lunch included. Golf Club phone # to rent clubs 866-621-2200.

Wednesday, October 1, 2014

- 9:00 am - 9:00 pm **Tradeshow**
Delta PEI Conference Centre
Approximately 60 vendors will showcase their products and services.
- 10:00 am - 12:00 pm **Chef Michael Smith Presentation**
Join Chef Michael Smith as he welcomes you to his beloved island and leads you through a day of culinary adventure and local flavors. Michael is known for his signature high energy style, entertaining food presentation and non-stop story telling. Join him on his home turf as you enjoy an interactive stage demo, lunch tasting, book signing and help climb a mountain of oysters. PEI is a foodie paradise and Chef Michael will be your guide to a day of interactive foodie fun!
- 12:00 pm - 1:30 pm **Lunch with Chef Michael Smith and his Creations**
(for delegates & companions)
- 1:30 am - 3:00 pm **CEO Panel – details to follow**
- 3:00 pm **Personal Book Signing – Michael Smith**
- 5:00 pm – 9:00 pm **Live Entertainment, Oyster Shucking, Meet and Greet with Multiple Food Stations**
- 9:00 pm **Hospitality Suites**
Hosted at the Delta Prince Edward, these suites are open to all registered attendees

Thursday, October 2, 2014

- 10:00 am – 12:00 pm **Joe Sherren Presentation “The Birds”**
- 10:00 am – 3:00 pm **Companion Program**
“Red Clay Road Trip” with Chef Ross Munro
It’s this simple... Chef Ross Munro and his crew provide the ultimate in island inspired traditional and sometimes not-so traditional experiences and adventures. Our incredible food paired with traditional PEI Celtic roots music, is always great to remember and will be talked about for years to come. The Round trip North Shore Express starts on a first-class coach ride to a secret location with solo musicians on board the coaches. We will have a harbour stoop where you will be able to get some great shots of the incredible sand dunes on the island and we will sample some of the very best oysters the island has to offer. Then it’s off to our secret location for some more music and great island food. We will have a three course sit down lunch with our live musicians playing while you sip on some island inspired cocktails and taste the best food the island and Chef Ross’s team has to offer. Island Chowder, PEI Shellfish and all of the great food we can harvest during the fall season will grace the plate’s chef Ross prepares. After our lunch and everyone has had their fill, we will whisk you back to Charlottetown for the rest of your afternoon to enjoy at your leisure. We hope you can join us! A rip-roaring’ great time is to be had for sure! Are you in?
- 12:00 pm – 1:30 pm **Lunch on your own – Delegates**
- 1:30 pm – 3:00 pm **Joe Sherren Presentation “Energy”**
- 5:00 pm **Fathers of Confederation Presidents’ Reception *Celebrate 2014***
- 7:00 pm **Fathers of Confederation Presidents’ Dinner & Entertainment**
- 9:00 pm **Hospitality Suites**
Hosted at the Delta Prince Edward, these suites are open to all registered attendees

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IBAC Annual Hill Day





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IBANS Professional Development Report



Keri Foley, BTHM, CAIB
IBANS Professional Development
Coordinator

IBANS Spring Graduation

“Education is the most powerful weapon which you can use to change the world” - Nelson Mandela

On April 2, 2014, as part of Insurance Broker Month in Nova Scotia, IBANS proudly held their Graduation and Awards Dinner. This year IBANS had 20 students graduate with their CAIB Certificate, one student received a Cer-

tificate of Completion and we also had one CCIB graduate. Our CCIB graduate, Judy Kenney, was our first student in over ten years to complete this prestigious designation.

During the ceremony, we recognised our Top CAIB 1 and Top Overall CAIB students. Patricia-Pettipas Cook from Brooklyn/ Coastal Windsor Insurance (A Member of the Huestis Group) was our Top CAIB 1 student with a mark of 89%. Ashley Fraser, a broker with CSS Insurance Agencies in Halifax was our Top Overall CAIB student with a total average of 79% on all four CAIB modules.

Our 2013/2014 Graduates:

- Ashley Archibald, CAIB – Caldwell Roach Insurance
- Darlene F. Bowden, CAIB – Archway Insurance
- Kevin Cahill, Certificate of Completion – OTC Insurance Brokers Inc.
- Michele Cameron, CAIB – Archway Insurance
- Alice M. Cull, CAIB – Johnson Inc.
- Melva L. Daley, CAIB – MacCoy Insurance Brokers Limited

- Shannon Delaney, CAIB – Ballam Insurance Service Limited
- Ashley Fraser, CAIB – CSS Insurance Agencies
- Judy Kenney, CCIB – Fraser & Hoyt Insurance Inc.
- Luke Rutger Keun, CAIB – Salvatore Insurance Brokers Limited
- Aneill MacCaull, CAIB – A.A. Munro Insurance Brokers Inc.
- Tracey MacDonald, CAIB – Archway Insurance
- Skye MacFarlane, CAIB – Kings Mutual Insurance Brokerage Limited
- Jennifer MacKenzie, CAIB – King Cole Harbour Insurance (A Member of the Huestis Group)
- Peter Gregory McNeil, CAIB – Salvatore Insurance Brokers Limited
- Rhonda Penney, CAIB – Sackville Insurance Inc.
- Patricia Pettipas-Cook, CAIB – Brooklyn/ Coastal Windsor Insurance (A Member of the Huestis Group)
- Alana M. Robson, CAIB – Archway Insurance
- Sarah Sweeny, CAIB – Macdonald Chisholm Trask Insurance
- James-Allen Leroy Tidd, CAIB – A.A. Munro Insurance Brokers Inc.
- Lynn Vigneault, CAIB – Fraser & Hoyt Insurance Inc.
- Twila Young, CAIB – Russell Insurance Group Ltd.



For more information on the IBANS/ IINS Coffee & Conversation Series, please contact Keri Foley at 902-876-0526, or keri@ibans.com



Congratulations 2013/2014 Graduates!



Alana M. Robson, CAIB,
Archway Insurance



Alice Cull, CAIB,
Johnson Inc.



Aneill MacCaul, CAIB,
A.A. Munro Insurance Brokers Inc.



Ashley Fraser, CAIB,
C.S.S. Insurance Agencies



Darlene F. Bowden, CAIB,
Archway Insurance



James-Allen Leroy Tidd, CAIB,
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Jennifer MacKenzie, CAIB,
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Luke Rutger Keun, CAIB,
Salvatore Insurance Brokers Limited



Lynn Vigneault, CAIB,
Fraser & Hoyt Insurance Inc.



Patricia Pettipas-Cook, CAIB,
Brooklyn Coastal Insurance
(A Member of the Huestis Group)



Peter Gregory McNeil, CAIB,
Salvatore Insurance Brokers Limited



Rhonda Penney, CAIB,
Sackville Insurance Inc.



Sarah Sweeny, CAIB,
Macdonald Chisholm Trask Insurance



Skye MacFarlane, CAIB,
Kings Mutual Insurance Brokerage Limited



Kevin Cahill, Certificate of Completion,
OTC Insurance Brokers

CCIB Graduate



Judy Kenney, CCIB,
Fraser & Hoyt Insurance Inc.



Top CAIB 1 Award presented to Patricia Pettipas-Cook by IBANS President Sarah Amirault

Graduates not shown:

- Ashley Archibald, CAIB – Caldwell Roach Insurance
- Michele Cameron, CAIB – Archway Insurance
- Melva L. Daley, CAIB – MacCoy Insurance Brokers Limited
- Shannon Delaney, CAIB – Ballam Insurance Services Limited
- Tracey MacDonald, CAIB – Archway Insurance
- Twila Young, CAIB – Russell Insurance Group Ltd.



Top Overall CAIB presented to Ashley Fraser, by IBANS President Sarah Amirault



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It All Starts with an Application

Charles W. Phillips, J.D.
Vice President, Claims and Liabilities,
Swiss Re Corporate Solutions

“What they don’t know won’t hurt them.”

All too often, policyholders follow this popular notion when filling out an application. Sometimes it appears to work. Failing to fully disclose a risk might get the policy written or save them on premium. When the loss occurs, however, the claim will likely be denied or the policy rescinded. As a broker, you don’t want to be caught in the middle.

When the claim is submitted (if not sooner), the carrier is likely to discover the discrepancies in the application and rely on the misrepresentation on the application to exclude coverage or rescind the policy. If the applicant is able to argue that he or she did not participate in the misrepresentation or that you advised them to complete the application in a certain manner, the carrier may lose its ability to deny or rescind and will instead pursue you to pay the loss.

As a broker, you should take the application process seriously. Here are some common sense tips that might be helpful:

- Have the insured complete the application. It makes it much more difficult for a claimant to argue that they didn’t know they were supposed to disclose certain information, when they

have answered the question in their own handwriting.

- Never have the applicant sign a blank application and then fill out the information later. This makes it too convenient for the claimant to argue that they were not aware that they were supposed to disclose that information.
- Never sign an application for the applicant. This is true even if you have the applicant’s permission. If the carrier requires a signed application, it will be too tempting for the applicant to forget that he or she gave you permission. Additionally, if you sign the applicant’s name you probably have just committed forgery.
- Be careful when having the applicant “just sign here” or using one of the “sign here” sticky notes. You want to be able to say that you advised the claimant to read the entire application and answers before signing.
- Never advise applicants to withhold or exclude information. It’s inadvisable to substitute your judgment for the judgment of the underwriter as to what is relevant or important. If it is responsive to the question, have them disclose it.
- It’s not a good idea to pre-populate the application with information you’ve copied from an old application or out of the file. If you do so, you should make sure you’ve reviewed each piece of information with the applicant to confirm the items that might have changed. This is especially true when

dealing with items that are likely to fluctuate from year to year (such as payroll, income, sales, value of certain items, number and type of vehicles, etc.)

- Don’t submit an “old application.” Don’t assume that because you solicited a policy for them last year or even last week that all of the information that was accurate in the prior application is still true today. Complete a new application.
- Try not to complete an application over the telephone.
- If you do find yourself reading the questions to the applicant, do not paraphrase, summarize or skip questions. Read every question and input the entire response.
- Advise the applicant to read the application for accuracy before he or she signs.
- If the carrier requires uploading the application into a computer system, carefully input all of the information from the application into the system.

The application process is often a hectic time as policies are about to expire or customers are in a hurry to have some risk protected. Lack of time should never be an excuse to cut corners on risk management. While it might seem like a good idea at the time in order to bring a new account in the door or keep an existing account happy, it won’t seem like a good idea when you’re faced with an errors and omissions claim. What they don’t know won’t hurt them, but it just might hurt you! ■

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IBANS Executive Director's Report



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

Taking Nothing for Granted

It's easy to take things for granted? Sometimes these are big things and

sometimes they are small, and sometimes we even take people for granted. It's when we do the latter that we make our greatest mistakes. In asking ourselves why this happens; the answer is usually because we become comfortable in accepting that things just get done and that we rely on others to do their best? As a result, we forget to celebrate accomplishments, not only for ourselves, but for others which is truly a missed opportunity.

On April 2, 2014, in the Windsor Room at the Prince George Hotel in Halifax, this was not the case. It was a night to be remembered as our industry took nothing for granted and came together to celebrate the commitment, dedication and talent within our insurance community. IBANS Annual Graduation and Awards Dinner acknowledged the many accomplishments of our peers and we were proud and happy to

be insurance professionals. It was a celebration of excellence and we all need to do more of this.

The evening began with recognition of our graduates. This year IBANS was pleased to announce that we had a total of 21 CAIB graduates and one CCIB graduate. As a profession it is important to recognize our graduates for the time and dedication they have committed to completing their designation. It is truly an achievement to walk across the stage and receive your certificate and we should always celebrate these milestone events.

This year IBANS presented five of our six awards. What is important to keep in mind is that it is an honour to be nominated. To be nominated by your peers is something special as it clearly acknowledges that what you do, does make a difference.

IBANS Long Term Service Awards

The strength of the Insurance Brokers Association of Nova Scotia (IBANS) has always been dependent on the spirit and dedication of its members. Therefore in 2013 IBANS launched its Long Term Service Award program. The program acknowledges those employees with 25 continuous years of service and their many contributions. Listed below are our most recent award recipients.

A.A. Munro Insurance

A.A. Munro Insurance

A.A. Munro Insurance

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King-Cole Harbour Insurance

King-Cole Harbour Insurance

Madonna Delaney

John Munro

Mary Gillis

Michelle Laffin

Astrid Wannamaker

Debbie Miller

Valerie McLaughlin

Audrey Silver

Jean Deeley

The five awards presented this year were:

- Volunteer Service Award – Kelly Munro, W.C.L. Bauld Insurance Brokers
- Young Broker of the Year – Brandi Hitchens, Macdonald Chisholm Trask Insurance
- Client Services Award – Mark Howard, Stanhope-Simpson Insurance
- Insurance Representative of the Year – Kathy Morris, Economical Insurance
- Brokerage of the Year – Salvatore Insurance Brokers Ltd.

In addition to these awards, IBANS also acknowledged employees of member brokerages with 25 years or more continuous service. IBANS began the Long Term Service Awards Program to recognize the many individuals who

have dedicated their professional lives to the insurance industry and acknowledge this significant accomplishment.

One of the evening's highlights was a video, produced by IBAC, recognizing a member broker who went above and beyond for one of her clients. Amelia Nolter, Caldwell Roach Insurance, is truly an example of the good work being done throughout Nova Scotia and across the country by brokers. Those present, showed their respect with a standing ovation and everyone felt this was the perfect close to a wonderful evening.

Following the end of Broker Month in Nova Scotia, IBANS has decided to open the nomination process for our awards program to be year round. It is our hope that in doing so, there will

be more nominations and with that, increased recognition for many wonderful people. I urge you to take a few moments to visit our nomination page because we all know someone exceptional and not to miss an opportunity to celebrate those in our industry which makes it so wonderful. ■

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



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IBANS Insurance Awards

The Insurance Brokers Association of Nova Scotia (IBANS) was very proud to host the annual Awards Dinner on April 2, 2014 at the Prince George Hotel in Halifax. For the seventh year in a row, brokers from across the province came to honor the top achievements made in the industry this year, and celebrate the successes of all the nominees. Dubbed the “oscar of the insurance community”, the evening was full of enthusiasm and camaraderie.

“This is a great opportunity to celebrate excellence in our profession,” says Karen Slaunwhite, Executive Director of IBANS. “As professionals, insurance brokers set the bar high in all they do, and we are so proud to have the opportunity to recognize all the great work they do for their clients on a daily basis.”

The IBANS Insurance Awards were presented in the following categories:

Brokerage of the Year

The recipient of this prestigious award was Salvatore Insurance Brokers Limited. The brokerage of the year nominees must be active in both industry and the wider community, have an active professional development program, both in house and through external sources, and demonstrate corporate policies that promote good business practices. The brokerage of the year must also demonstrate how they are differentiating themselves from their competitors and promoting the broker distribution channel. Salvatore Insurance Broker Limited was selected as Brokerage of the Year based on their community involvement, their dedication to their staff’s

professional development needs, and overall well being.

Client Service Award

Mark Howard, Stanhope Simpson Insurance Ltd., was the recipient of this prominent award. Nominees for this award must: have superior product knowledge, attention to detail, personal knowledge of their clients, respond to clients in a timely manner, and add value to the company/broker relationship. The recipient, Mark Howard has proven himself as a true insurance professional, whether it is dealing with his fellow brokers, clients, or insurer partners.

Volunteer Service Award

The 2014 recipient of this esteemed award is Kelly Munroe, W.C.L. Bauld



Insurance Brokers. The volunteer service award is based on the following criteria: conscientiously perform volunteer activities annually, participate in activities that have positively contributed to the quality of life for their communities on a volunteer basis, and inspire the spirit of volunteerism in others. Kelly Munroe was selected as the recipient of this award based on her various volunteer initiatives, and for passing on the spirit of volunteerism throughout the brokerage.

Insurance Representative of the Year

Kathy Morris, The Economical Insurance Group, was the recipient of this outstanding award. The insurance representative of the year must: be accessible and responsive to broker needs, add value to the company/broker relationship, possess superior product and industry knowledge, and be active in both the industry and wider community. Kathy Morris has made a positive impact with the broker community and has shown true dedication to her position.

Young Broker of the Year

The recipient of the 2014 Young Broker of the Year Award is, Brandi Hitchens, Macdonald Chisholm Trask Insurance. The criteria for this award states: the young broker of the year award goes to a broker under the age of 40, who best demonstrates their involvement in their brokerage, the industry, and the community. Brandi Hitchens was selected for this award based on her continuous involvement not only with her brokerage, but with the insurance community as a whole.

A special award was presented to Amelia Nolter, Caldwell Roach Insurance for going above and beyond the scope of her role to help her clients when they needed her most. Amelia's story was chosen from entries across the country and singled out by our National Association, the Insurance Brokers Association of Canada (IBAC) as being a true example of a broker's dedication to her clients.

IBANS would like to acknowledge the continued support of its sponsors who

make events like the Awards Dinner possible: Aviva Canada Inc., Intact Insurance, RSA, Travelers Canada, The Economical Insurance Group, and Wawanesa Insurance. ■



Telematics – A New World of Personalized Insurance



Hans Gantzow,
Senior Architect and Analyst
(lead of the CSIO telematics standard initiative)

The P&C industry has been abuzz about the potential of telematics and how the technology can benefit brokers and insurers. Telematics – or usage-based insurance (UBI) – in its simplest form means equipping a driver’s vehicle with a device that allows for the transmission of data about how the driver is handling the vehicle, e.g., speed, braking, and driving consistency. The driver’s insurance premium is then based on that data; in this sense, the driver is able to obtain a personalized rate.

“Telematics is becoming in demand from the consumer, and brokers need to meet that need,” says Doug Heaman, First Vice President of the IBAO and President of Advocate Insurance Group. And, indeed, the research supports his assertion: a 2014 survey from Towers Watson found that that well over half (56%) of Canadian drivers said they have a strong interest in buying a UBI policy. Additionally, a 2013 survey from LexisNexis found that 36% (1/3) of consumers would consider changing insurers for UBI, if they could receive a 10% discount.

Telematics can benefit brokers in that it will give them another entry point for discussions with consumers about insurance, and potentially offer them a new product. It will also enable brokers to potentially sell to new markets, e.g., young and elderly drivers. Young drivers are typically categorized by insurers into an “at risk” group with other young drivers. But with telematics, young drivers who are also safe drivers can obtain a lower, personalized insurance rate, enabling them to transcend that established norm. Similarly, an elderly person who only drives during the day and never at night may receive a lower insurance rate via telematics, after that empirical driving data is transmitted to the insurer. With telematics, brokers will have the opportunity to educate potential clients about this new world of personalized insurance.

Another benefit of telematics that many brokers will surely appreciate is that they will no longer have to explain to consumers the complex reasoning for their increased rate through traditional insurance, which often uses a complex algorithm to formulate a rate. These difficult explanations will no longer be necessary because, with telematics, it’s simpler – a personalized rate based on the here and now. “Telematics gives us a touchpoint to talk to the consumer about insurance,” says Heaman. “The big benefit is there’s a direct correlation between my driving habits and my insurance premium. Telematics will also allow the consumer to receive immediate feedback on their driving, giving them the opportunity to improve their driving and lower their rate.”

Telematics initiatives should be implemented along with the CSIO telematics data standard in order to create the necessary efficiencies among insurance industry trading partners. The CSIO

telematics standard has been available since January 2014. The standard is agnostic with regard to line of business, i.e., it is not specific to personal or commercial lines. Widespread adoption of the CSIO telematics standard will benefit the P&C industry in numerous ways, including:

- **Saving costs** – costs that insurers and telematics vendors inevitably incur while attempting to exchange data without a standard will be reduced by adopting the CSIO telematics standard
- **Providing wider market access** – insurers and vendors will have the opportunity to do business with more trading partners, because data interchange is simplified with a standard
- **Enhancing consumer satisfaction** – although consumers will not be aware that a telematics data standard is being used “behind the scenes,” they will nevertheless appreciate that insurers are delivering their personalized insurance products to them quickly and efficiently, largely through the use of a data standard. Costs required to implement and manage a telematics program are substantially reduced when standards are used, especially as one expands and transacts with multiple trading partners. Having a telematics data standard allows one to avoid the cost and complexity of maintaining specific, proprietary, point-to-point interfaces. Using one uniform language to communicate greatly simplifies overhead, reducing cost and complexity.

Standards are necessary to fully comply with the principles set forth by IBAC in its recent position paper on telematics. E.g., the principle of “consumers have the right to choice” - the

widespread adoption of standards helps enable data transferability, and therefore choice. Consumers' data becomes easily transferable only with standards. At the end of the insurance policy, if consumers want to move from Company A to Company B, they have the choice of taking their driving data with them.

In a short video published by CSIO in February – entitled An Introduction to the CSIO Telematics Standard – Heaman states, “data standards for telematics are important because once you set the benchmark for standards, it allows the consumer to be able to move from company to company freely, knowing that the data that’s collected is on a common platform. If we don’t have data standards for telematics, it’ll

create confusion in the industry.” To view the rest of this informative video, as well as the Telematics Webinar video with technical details on the standard, visit www.csio.com/videos

The next phase of the CSIO telematics standard – to be published in summer 2014 – will include driving scores and histograms. Driving scores will allow insurance companies to receive quantitative assessments of their consumers' driving habits – giving drivers an overall score of 70 or 80, for example, and deciding from there whether or not to give the consumer a discount. Histograms will provide a clear, easy-to-understand graphical representation of this data that can then be sent to consumers to provide them with feedback on their driving performance. Ulti-

mately, adopting standards for telematics data transfer will allow the industry to make the most of this promising technology to serve consumers better. ■

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

The Insurance Bureau of Canada (IBC) is celebrating a milestone in 2014, as we mark our 50th anniversary. With the constant evolution that our industry faces, the property and casualty insurance industry has certainly seen a lot of changes since 1964.

At that time, the situation was also somewhat different for the general insurance industry. Poor data, misinterpretation of that data and improperly priced products led to underwriting losses of almost \$74 million – that's \$564.4 million in 2013 dollars. Kenneth MacGregor, then the Federal Superintendent of Insurance, worried about the solvency of some companies and the lack of industry-wide statistics. Speaking at an industry event, he warned insurers that they needed to “act like a mature, scientific industry,” not a “basement bargain store.”

This spurred a group of insurer CEOs to create the Insurance Bureau of Canada. IBC's initial mission was to provide industry-wide statistics and information about economic trends that would allow companies to make sounder rate

decisions.

For the first four years, IBC had no permanent staff, but within about 20 years it had become the major voice of general insurance companies in Canada. Today, IBC represents 90% of the private sector property and casualty insurance market in Canada and is influential with all levels of government in forming strategies to protect Canadians on topics ranging from adaptation to severe weather, preparation for earthquake and of course, sustainable and effective auto insurance.

In its early days, IBC focused on developing sophisticated data collection processes and successfully making the case for competition and choice in auto insurance in several provincial campaigns.

Today, IBC's work reflects the insurance industry's unique perspective on several big picture issues affecting Canadians, such as adaptation to severe weather and the risk of earthquake. On behalf of its member insurers, IBC is working to coordinate and lead national conversations on these topics, engaging with the broker community and calling for government action to make our communities more resilient.

Over the years we have run multiple awareness campaigns on safety issues and

emergency preparedness. For example, IBC offers tips and community outreach on homeowner safety and damage prevention, especially for losses related to severe weather in the wake of severe flooding in parts of Atlantic Canada last year. In addition, we're working with EMO in New Brunswick as the flood waters continue to rise with ice jams that are causing the Saint John River to overflow its banks.

Though we are an industry that has been built to respond when insurable damage happens, we are increasingly reaching out to consumers to provide more information now to better help manage risk and prevent loss down the road. I believe this is a very positive step for consumers and industry alike; a step that in turn will lead to healthi-

The image shows a promotional graphic for Merit Insurance Premium Finance. It features a blue background with a white stylized mountain logo at the top. Below the logo, the word "MERIT" is written in large, white, serif capital letters, with "INSURANCE PREMIUM FINANCE" in smaller white capital letters underneath. A yellow horizontal band contains the text "MERIT AT YOUR SERVICE™" in black. Below this, four quotes are listed in white: "LOWEST RATES, MOST FLEXIBLE TERMS", "VASTLY SUPERIOR SERVICE", "SIMPLER, EASIER, BETTER TECHNOLOGY", and "IMMEDIATE RELEASE OF FUNDS DEMONSTRATES INDUSTRY LEADERSHIP". At the bottom, there are two columns of contact information in white: "MERIT HOUSE 1246 HOLLIS STREET HALIFAX, NOVA SCOTIA B3J 1T6" and "TOLL FREE: 1-800-425-2544 INFO@MERITFINANCE.CA WWW.MERITFINANCE.CA".

er communities and ultimately an economically stronger region.

Clearly, IBC couldn't have arrived at 50 without the commitment of our members, and the brokers who work directly with consumers. Your contributions, vision, and support have helped us improve the insurance landscape and wellbeing of not only Atlantic Canadians, but people in every region across the country.

IBC has been very active following record flood disasters in Canada last year. From providing advice to consumers about the claims process to working with officials to address insurance issues to supporting government initiatives to prevent future flood disasters, IBC is deeply involved in helping Atlantic Canadians rebuild and become more resilient to future weather-related events.

In addition to loss reduction awareness, we reach out to the public in the wake of disaster through our Community Assistance Mobile Pavilion (CAMP). Our virtual CAMP was deployed nine times in Atlantic Canada last year to answer insurance questions and address concerns of those affected.

Auto insurance, for example, is an on-going issue for both the industry and Canadian drivers. IBC works constantly with all four provincial governments in Atlantic Canada to make sure the systems work as effectively as possible for policyholders. Recently, we worked hard on changes to Nova Scotia's auto insurance reforms and revisions to minor injury regulations in New Brunswick and we're doing the same for the pending changes in Prince Edward Island. Though a review process has not been announced in Newfoundland, we are also watching the product very closely in that province too.

This year is a big one for IBC – it's a chance to reflect on our anniversary, recall key accomplishments and, more

importantly, look to the future. This is also an exciting time for our industry. Now more than ever, insurers, brokers, and other industry professionals are poised to demonstrate our value, leadership and commitment to the well-being of Canadians. Ours is an industry that has always been consumer focused, with the advent of social media and a new brand of consumer looking for information in new ways. I'm certain we will continue to evolve and redefine the consumer focus that is at the core of everything that we do, and consumers are demanding it, of IBC's five regional consumer information centres across

the country, we handled over 66,000 inquiries in 2013.

We're proud of what has been achieved over the past 50 years and we're ready to meet the next challenges ahead on behalf of our members and broker partners.

Visit www.ibc.ca for consumer resources, information on P&C industry issues and more. ■

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

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“I’d do it all over again”

There were plenty of challenges along the way but Gary Coolen, who retired in May as branch manager for Portage Mutual in Halifax, wouldn’t have it any other way.

“It’s been a fun ride and I’ve loved every minute of it. I still enjoy it and would do it all over again if I had the chance,” he told friends who gathered to honor him on his retirement at the Prince George Hotel after 36 remarkable years with Portage Mutual.

Like many people in the field, Gary fell into the industry and came to love it along the way. He joined Portage Mutual in Manitoba in 1977 as a junior underwriter and coding clerk in the company’s auto products department. A year later he was offered an opportunity to work with the company in Halifax.

“Being a Maritimer, naturally, I jumped at the chance.”

A couple years later, Randy Clark, the Halifax branch manager, was transferred to Vancouver to head Portage Mutual’s new branch there. Leaving Gary in charge of Halifax.

As branch manager, Gary quickly learned he had to become a jack of all trades as he suddenly found himself doing marketing as well as underwriting, claims processing and agency appointments.

“When I first arrived, our volume was less than \$1 million a year. We didn’t have a large brokerage force at that time and to remedy that, I had to spend a lot of time on the road developing the company’s branch network, while still maintaining service levels at an acceptable level.”

In 1980, Portage Mutual expanded to New Brunswick and his challenge now



Gary Coolen, left, accepts best wishes from his successor, Brian Houlihan

included ensuring that the company’s existing operations in N.S. and P.E.I. continued to operate smoothly while he developed a broker network in N.B.

“When I started, Halifax has three employees operating from a 500 square foot office. Our Halifax office now has 58 employees and has grown to 11,000 square feet.”

He has a lot of best memories, especially the people he met along the way – other industry professionals and brokers in particular. “It’s a terrific business, with lots of opportunity for individuals entering the field ... underwriting, claims, marketing, actuarial – whatever avenue you want to take, there’s an opportunity for just about everyone.”

A lot of things have changed since he started in the business. “It’s still a wonderful industry with wonderful people. That’s never going to change.”

Gary tends to play down his success. “You can’t do it alone. I have a wonderful bunch of people who work with me,

some 20 years or more.”

He is succeeded by Brian Houlihan as branch manager.

In addition to the large number of brokers, who turned out to wish him well on his retirement, the celebration was attended by John Mitchell, president of Portage Mutual; Wayne Wyborn, Portage Mutual’s COO; Doug Pedden, CFO; Jason Hannah, CRO; Randy Owens, Corporate Business Development Manager; Ken Metcalfe, IT manager; Kevin Wallis, Corporate Claims Manager; Hugh Owens, Tom McCartney and Randy Clark past presidents.

Said Gary after: “I think they came just to make sure I was really retiring.”

In case you don’t know, Gary also has a wicked sense of humor. ■

By Jim Carr



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CALENDAR OF EVENTS 2014

JUNE

5	IBANS YBN Golf Tournament	Dartmouth
19	IBAN YBN Golf Tournament	St. John's
23-28	IBANS CAIB 4 Immersion	Halifax
24	IBANB Board Meeting	Fredericton

JULY

9	National CAIB/CPIB exams	various locations
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SEPTEMBER

2	IBANB Board Meeting	Fredericton
3	IBANB Golf Tournament	Mactaquac
10	National CAIB/CPIB exams	various locations
16	IBANB Online Webinar: The Scoop on Sewer Backup	
30	Atlantic Convention Golf Tournament	Charlottetown

OCTOBER

TBC	IBANB Online Webinar: Introduction to Business Interpretation	
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OCTOBER (cont'd)

1-2	Atlantic Insurance Broker Convention	Charlottetown
6-11	IBANS CAIB 1 Immersion	Halifax
16	IBANB Annual General Meeting	Fredericton
16	IBANB Convocation	Fredericton
30	IBAPEI Annual General Meeting	Charlottetown
30	Insurance Industry Awards Banquet	Charlottetown

NOVEMBER

1	Insurance Industry Liaison Convocation	St. John's
4	IBANB Online Webinar: Personal Umbrella Liability	
27-1	IBANB CAIB 1 Immersion	Fredericton
1-6	IBANB CAIB 2 Immersion	Fredericton
6-11	IBANB CAIB 3 Immersion	Fredericton
11-16	IBANB CAIB 4 Immersion	Fredericton

DECEMBER

3	National CAIB/CPIB exams	various locations
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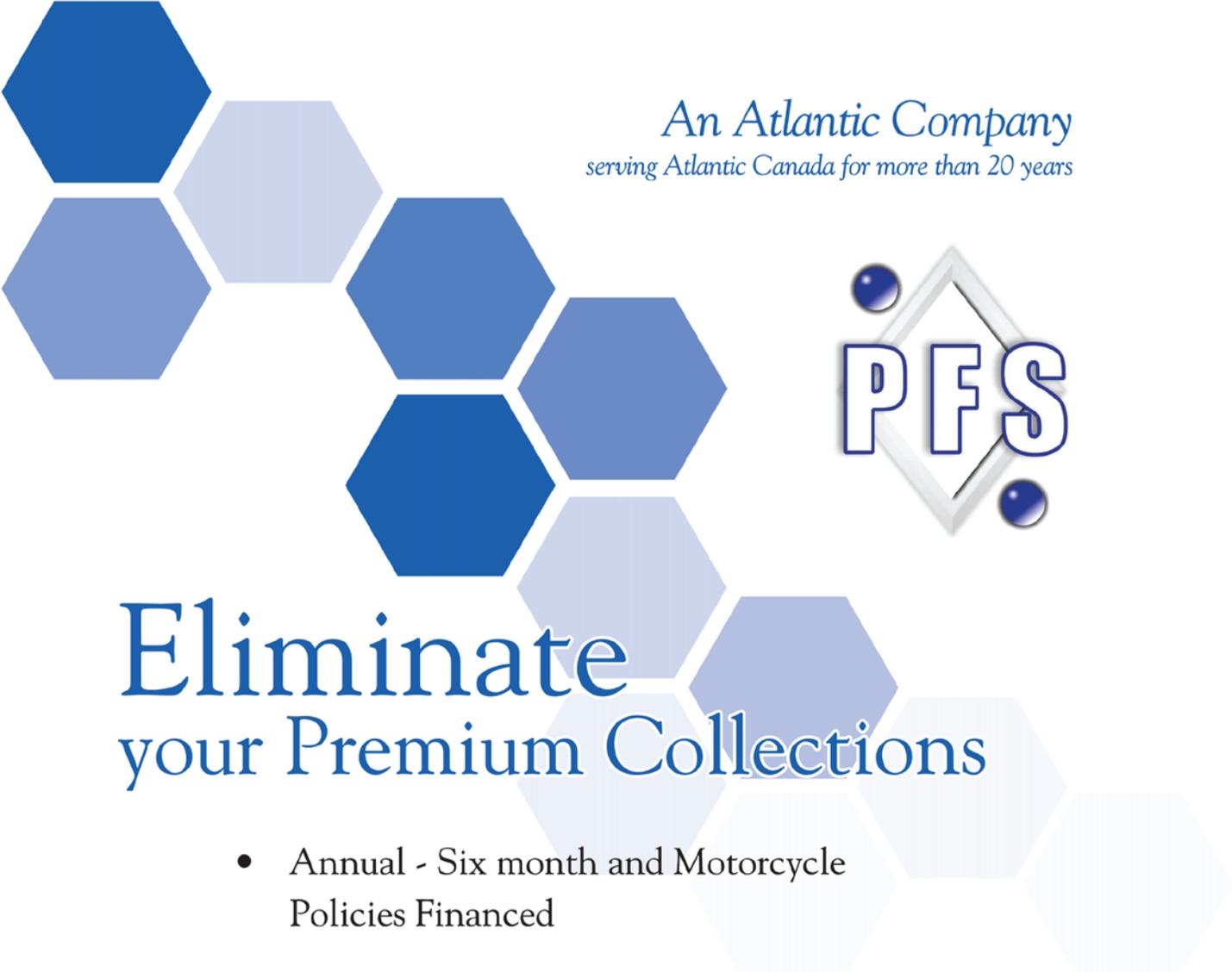
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Caldwell Roach

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Greg Gollan
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