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Message from the President IBANB

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*Terry Gaudet, CAIB
President IBANB*

It's not about me. Really, it isn't. It's about you. The members of this association. It's about what we do and why. I am simply the voice which brings forth your thoughts and comments to industry stakeholders. Humbled by this opportunity and thrilled at the thought of doing the right thing I am excited to get started.

So let's "start with why". Simon Sinek's book by such title really touches on what we should be looking at and where we should go. It will have you asking yourselves, why do we even bother? I challenge you to read it. It brings a lot of clarity to the table. It helped me see through the fog.

A few happenings to report on from the last few weeks from IBANB worldwide headquarters. The NB/NS Brokers Convention was held on October 5th and 6th at the Delta Hotel in Saint John, New Brunswick. The organizing committee did an amazing job to make sure the venue had almost everything happening in the same location. The president's dinner had so many in attendance that extra tables had to be squeezed in. The trade show was also bursting at the seams. And the Insurance Company hospitality suites were the best I have ever seen. Thank you to those who attended. Don't forget next year's convention in Moncton on October 3rd and 4th at the Delta Beausejour.

Our AGM was on October 20th at the new

Convention Center in Fredericton. It was well attended and we had some great discussion on current issues that our association is dealing with. By far the biggest is the unacceptable treatment some of our members are getting from the Office of the Superintendent of Insurance. A motion from the floor was proposed that we use all resources necessary to resolve the issue. This was passed unanimously. So now we have clear direction and will proceed accordingly. We also have the addition of two new directors and a new governor to our board. Kari MacDonald and Jay Kimball are new directors and Paulette Holder is our new governor. Our outgoing governor and chair is Danny Harrigan. He stepped up to chair our board when a vacancy came up and he didn't miss a beat. Thank you Mr. Harrigan for your always fresh view on things.

Convocation was held later that evening as we celebrated 23 graduating students and their achievements. Being a CAIB graduate myself, I can tell you that getting that certificate in front of your peers is awesome. Using the knowledge and confidence that you have gained during your studies make a huge difference in the way you deal with customers and insurance companies.

As part of my acceptance speech at our AGM I promised to visit every member office during my term as president. I will be getting group photos of each office staff to share in our newsletters and broker magazine. There are over 130 broker offices so it's going to be quite the challenge. What I hope to bring back from these visits is a clear understanding of what we can do to help our members. So please give this some thought and we'll chat it up when I drop in. ■

**Wishing you all the best
holiday season ever!**

Terry may be reached at (506) 857-0636 or via email at, terry.gaudet@beausejour-gaudet.com.

Mettons tout de suite les choses au clair. Ce n'est pas de moi dont il s'agit ici, mais bel et bien des membres de notre association. De ce que nous faisons et pourquoi nous le faisons. Je suis seulement la voix qui livre vos réflexions et commentaires aux intervenants de l'industrie. Honoré d'avoir cette opportunité et ravi à l'idée de faire la bonne chose, me voilà à l'oeuvre.

Justement, je voudrais commencer par vous parler d'un livre, start with why, de Simon Sinek. Il aborde véritablement ce qu'on devrait prendre en considération et vers où on devrait aller. Vous vous surprendrez à vous demander pourquoi faire tout ça. Je vous invite à lire ce livre. Il fait la lumière sur beaucoup de choses. Moi, il m'a aidé à y voir plus clair!

Passons maintenant aux événements des dernières semaines et aux nouvelles du bureau mondial de l'ACANB. Le congrès des courtiers du Nouveau-Brunswick et de la Nouvelle-Écosse s'est tenu conjointement les 5 et 6 octobre à l'hôtel Delta de Saint John (N.-B.). Le comité organisateur a fait un travail fantastique en choisissant un endroit où presque tout pouvait se dérouler sous le même toit. Quel succès! Le souper du président a connu un tel taux de participation qu'on n'en finissait plus d'ajouter des tables et le salon commercial

était plein à craquer! Que dire de la suite de réception de la compagnie d'assurance, sinon que c'est ce que j'ai vu de mieux! Merci à vous, les nombreux participants. L'année prochaine, le congrès aura lieu à Moncton, au Delta Beauséjour, les 3 et 4 octobre... aussi bien noter ces dates maintenant!

Notre assemblée générale annuelle s'est tenue le 20 octobre au nouveau Palais des congrès de Fredericton. L'assistance était nombreuse et de très intéressantes conversations se sont engagées sur les dossiers de l'heure. Le plus important, et de loin, est celui du traitement inacceptable que le Bureau du surintendant des assurances fait subir à certains de nos membres. Une proposition de l'assemblée, que nous faisons appel à toutes les ressources nécessaires pour résoudre le problème, a d'ailleurs été adoptée à l'unanimité. La direction à prendre est maintenant claire et nous allons la suivre. Le conseil d'administration s'enrichit également de deux nouveaux administrateurs, Kari MacDonald et Jay Kimball, et Paulette Holder est notre nouvelle conseillère. Notre ancien conseiller et président sortant Danny Harrigan a tout naturellement assumé la présidence du conseil comme si de rien n'était. Merci M. Harrigan de votre façon de voir les choses.

Plus tard dans la soirée, nous avons salué 23 nouveaux diplômés et souligné leurs réalisations. Je suis moi-même courtier d'assurance accrédité du Canada (CAAC) et j'avoue que j'ai gardé un souvenir fantastique de l'acceptation de mon diplôme devant mes pairs. Les connaissances et la confiance en soi acquises pendant la formation fait une énorme différence dans la manière de faire affaire avec les clients et les compagnies d'assurance.

Dans mon discours d'acceptation à l'assemblée générale annuelle, j'ai promis de visiter chaque bureau membre pendant mon mandat. Je vais en profiter pour prendre une photo de chaque équipe pour publication dans les bulletins et le magazine de l'association. Un beau défi m'attend puisqu'il y a plus de 130 bureaux de courtiers! J'espère surtout retirer de ces visites une bonne compréhension de ce que l'association peut faire pour ses membres. D'ici là, je vous invite à noter vos réflexions et on pourra en discuter quand on se verra. ■

**Meilleurs vœux à vous et à votre famille
en cette période des Fêtes!**

*Vous pouvez communiquer avec
Terry au 506-857-0636
ou à terry.gaudet@beausejourgaudet.com*



Congratulations
to
Assurance Mourant Ltée
on the grand opening of
their new office in
Tracadie-Sheila, NB



IBANB 12th Annual Golf Classic



*The Insurance Brokers Association
of New Brunswick would like to
thank this year's sponsors and those
who provided prizes for our 12th
Annual IBANB Golf Classic.*



Message from the President IBANS



*Richard Bishop, B.Comm, CAIB, CRM,
CCIB
President IBANS*

INDUSTRY NIGHT

If you can judge the success of our 2nd Annual Industry Night for IBANS members and industry partners by the laughing and smiles then it was a complete success. To complement the evening the hors-d'oeuvres were a big hit as well. I think what brought it over the top was the french fry table with the French flare when the cheese or gravy was added. If it is possible to add more fun to the evening then throw in the many quality door prizes.

There are not many events where we all have a chance to enjoy each other's company in a social environment and the timing is as important as the event itself. Holding our event just as we gear up for the winter push into planning for the 2012 year positions it nicely between the "Spring Fling" for the Insurance Institute of Nova Scotia and the "Wine and Cheese" held by the Insurance Women's Association of Nova Scotia.

From the business side of things, relationships are established for the first time which allows us to 'put a face to a name'.

Of course those of us that have been in the business for longer than we care to say, look forward to seeing our underwriters and all the staff. The smooth flow of information, applications, endorsements, etc. is greatly enhanced by the building of these quality relationships. I know firsthand how a trusting relationship between the broker and the underwriter can make a tight market a bit more tolerable.

I would like to thank Regional Vice President, Business Development Scott Beattie, with The Dominion who was our sponsoring insurer this year. Many of our events that we put on for our members and insurers would not be possible without their continued support for the independent broker channel. ■

*Richard may be reached at
(902) 422-1313 or via email at,
jackco.ltd@ns.sympatico.ca.*



IBANS 2nd Annual Industry Night



Message from the President IBAPEI



*Darke Carr, BBA
President IBAPEI*

2011 PEI Annual Awards Banquet

On November 2nd, IBAPEI held their Annual Insurance Awards Banquet to celebrate the accomplishments of their graduates.

IBAPEI would like to congratulate the graduating class of 2011!!

Your accomplishments are something to be proud of—education is an important part of what makes you a true insurance professional and a knowledgeable advisor for your clients.

*Darke may be reached at (902) 368-3696 or
via email at, dcarr@bennettcarinsurance.ca.*



CIP Graduates

Tracy Gallant, CIP
Sherri MacNeill, CIP – Hyndman & Company Ltd.
Faustina Murray, CIP – PEI Mutual Insurance
Shelley O'Meara, CIP – Cooke Insurance Group
Brent Stewart, CIP – H.L. Sear Insurance Ltd.

GIE Graduates

Roseanne Banks – Hyndman & Company Ltd.
Renee Coughlin – Delong & Associates
Andrew Gallant – PEI Mutual Insurance
Mandy Harris – PEI Mutual Insurance



Standing: Mandy Harris, Faustina Murray, Shelley O'Meara, Tracy Gallant, Renee Coughlin, Sherri MacNeill, Roseanne Banks. Sitting: Andrew Gallant and Brent Stewart

The Top Graduate

IBAPEI is proud to sponsor an education award for the Top Graduate.
The recipient of this year's award is Tracy Gallant, CIP.
Congratulations Tracy!



*Darke Carr, BBA, President of IBAPEI
presenting the award for Top Graduate to
Tracy Gallant*

The Top CIP Student

PEI Mutual Insurance Company sponsored the award for the Top CIP Student.
The award went to Kristen MacKay of Hyndman & Company Ltd.
Congratulations Kristen!!



*Terry Shea, BBA, CGA, FCIP, President and
CEO of PEI Mutual Insurance presenting the
award for Top CIP Student to Kristen MacKay,
Hyndman & Company Ltd.*

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Message from the President IBAN



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

Hello from the rock. Wow! We finally got our summer in September and early October. Note I said early October because the last ten days it has been wet and cold. Old man winter seems to be making his way to NL. The west coast got significant amounts of snow and the Avalon significant amounts of rain.

As I write this, the convocation committee is preparing for its annual event. We will see twelve CAIB graduates and one Elite Producer Academy Graduate. The event promises to be stellar as we celebrate our graduates. I encourage all our CAIB graduates to explore the CPIB, as it is another avenue to increase the breadth of your insurance knowledge. It can be an avenue to lead to your MBA.

We just held our AGM meeting and re-confirmed our working board. We had lively discussion on numerous topics. Be it financials, politics, education, etc, there were no shortage of opinions. It appears the working board will be tasked with developing a plan to improve our image in the public, especially to the post secondary students. It is hoped that the plan can help bring new blood to the industry.

Additionally at our AGM, we had intense discussion around banks and co-ops buying brokerages such as the Western Financial Group. All felt it was a significant event and we needed to ensure that no member could be owned or operated by such institutions. After much discussion it

was agreed the working board would draft a new by-law, in consultation with our legal advisers, to essentially say "no member can be owned or operated by bank or co-op". Additionally, I was tasked with speaking to IBAC about the possibility of such members making their way to a) the IBAC Board of Directors and b) the IBAC working Executive. I am sure discussions will be heated when this topic comes up in January.

Politically, the local Progressive Conservatives won the fall election, and while there is more opposition, they still have a healthy majority. With a new government comes a new minister. Our Minister is Paul Davis. We look forward to working with Paul in the upcoming years. Having met Paul a few times, I am confident that we can develop a strong relationship.

Educationally, we will offer CAIB 2 and 4 in the new year. Additionally, we are investigating a Fundamentals of Insurance course and a few seminars. I have high hopes that some seminars will touch some new topics and be beneficial to our brokers.

As noted in my last report, we believed we would have our charity initiatives clued up. I am happy to report that we are now just looking for dates to make our final payouts. Thankfully this initiative will be cleared off our plates very soon.

Our work on our website continues. Bill Simms, CJ Nolan and Kelly Hickman are working hard to get this baby put to bed and to roll out a finished product (hopefully early in 2012).

On the membership front we continue to have discussions with brokers who are still sitting on the outside looking in. It continues to be a challenge to get these companies to come on board, but we remain optimistic that in the new year we will see some realization and growth in our membership. We have a few new strategies to try and I hope when I write my next article, that we can report something positive.

To our broker members I encourage you to talk to insuring partners and ask them to get on side with IBAC's Data Exchange

Project, as well as IBAC/CSIO pdf solution for documents downloading in your morning upload/download. These are key elements in fighting the direct writers. Let our partners know we need these tools. Many voices make us hard to be ignored.

Again to our members I want to thank you for your support this year and I look forward to hearing from you about your ideas and ways we can improve IBAN. I look forward to seeing you all in the coming months. ■

*Basil may be reached at (709) 758-8270
or via email at,
basilcrosbie@crosbiejob.com*



*Pictured Left to Right: Heather Cain, Luke Cain,
Pearl Cain, Dan Cain, Eileen Cain*

Luke and Dan Cain of Cain Insurance Services Ltd in Fredericton, NB were awarded the 2011 Bell Aliant Business Persons of the Year.

The Cain brothers were awarded this prestigious award on October 19th at the 2011 Business excellence awards which showcases Fredericton's best in business.



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Understanding Your Message



Doug Daley
Kiers Marketing Group

When prospective customers read your print ad, watch your TV commercial or listen to your radio ad, do they clearly understand what you are selling and why they should buy from you?

A common mistake made by a lot of businesses and ad agencies is that the market-

ing message is not clear. What benefit is an ad if the customer doesn't understand it, or they never find out how buying your product or service will benefit them?

First of all, don't try to be too cute. How many TV ads do you see that you find really funny? The next day you tell your co-workers about the humorous ad but can't remember what company it was for. Sure, that TV ad might win a creative award, but if prospective customers can't remember who it was for, or what they were selling, what was the point?

Some magazine ads suffer the same problem. Next time you are thumbing through a magazine, take a little extra time and look at the ads. Cover up the company name at the bottom. If you can tell what they are selling and a really good reason to buy it, then it is an effective ad. If you have to uncover the company name to see what type of business they are in, then they have failed.

I looked through a previous edition of this magazine and picked out some ads that hit the nail right on the head. Some of the bet-

ter headlines included "We help brokers write more business", that should get their attention right away. "Boat insurance made easy for brokers", that is clear and to the point as well. You can see where I am going with this. The benefit to brokers is quite evident in these headlines.

When looking at your marketing message, talk about the benefits of doing business with your company and an insurance broker. Don't talk about how great you are, instead, how life could be much easier for your client if you look after their insurance needs.

Be crystal clear about what you are selling and the benefits to the customer. Keep it simple so everyone can understand. Don't include insurance lingo that some people might not understand. Sure it's okay to mix in some humor, but not at the cost of clarity. ■

Doug Daley is 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.

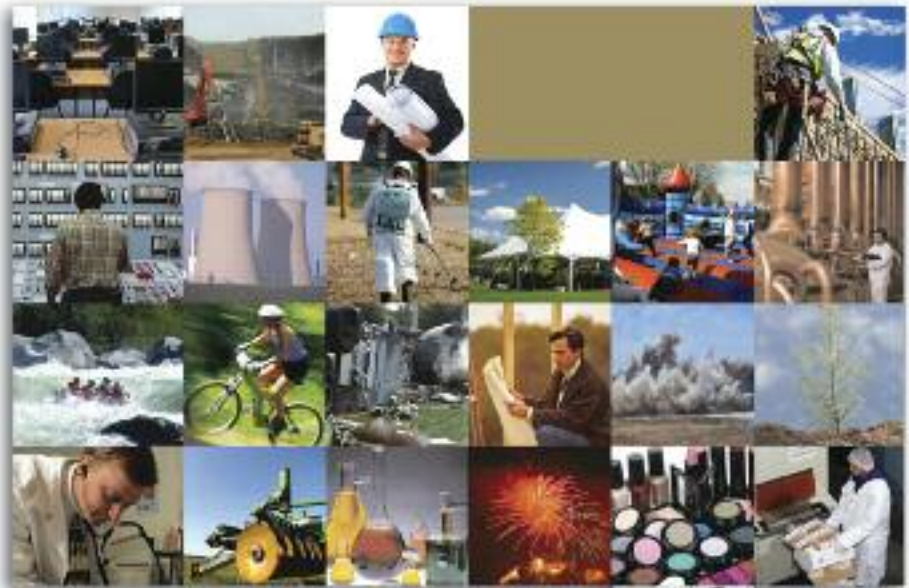
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IBANB CEO Report



*Andrew McNair, CAIB
IBANB Chief Executive Officer*

In my last magazine article I mentioned blinking on July 1 and at the end of that blink it was late August. I talked about how full of events and issues that one blink was and how fast the time had gone.

Well... I blinked again!

That blink (aka fall) was at least as busy as I had expected it to be...if not busier. Busy is good for everyone. It means things are getting done and that hopefully things are moving in the right direction. If we weren't busy, we'd be bored and nobody likes to be bored!

The IBAC AGM in Banff saw New Brunswick broker Stephen Halsall climb one step closer to the top of the IBAC Executive as he was sworn in as IBAC president elect - congrats to Stephen. Also joining the ranks of the IBAC Executive as one of the two VP's was fellow Maritimer Ken Myers from Nova Scotia - congrats to Ken as well.

One issue that IBAC has been working very hard on for the past three years is the issue of banks selling insurance, more specifically online 'in' the online branches. The hard work of IBAC and brokers across Canada finally brought to fruition the regulations that will prohibit banks from promoting, advertising, and selling insurance on their banking websites. Be sure to thank any MPs that you are talking to for this victory for insurance brokers and con-

sumers alike. Speaking of MPs the annual IBAC Hill Day that typically takes place in early June was cancelled this year due to the election. In order to continue this important opportunity to liaise with MPs on issues important to our industry, IBAC held a series of 'mini Hill Days' in November. IBANB President Terry Gaudet travelled to Ottawa to represent New Brunswick brokers on Parliament Hill. This proved to be a good opportunity to thank Ottawa for the bank regulations recently put in place and to remind them who brokers are and the value they provide to communities across this great country.

From the IBAC AGM things went directly into IBANB Convention mode. The 2011 IBANB/IBANS Convention Committee is to be commended for what was an amazing convention. I have heard nothing but positive comments, kudos to the committee, and kind words about how great the event was. It was great to see so many familiar faces and to meet many new ones as well. The 2012 committee, who are already into the thick of planning for the Atlantic Convention in Moncton, have some pretty big shoes to fill; however, I have no doubt 2012 will also be another great convention.

Somewhere about 'mid blink' IBANB held our Annual General Meeting (AGM) combined with Convocation for the recent CPIB and CAIB graduates. Congratulations to the graduates and recipients of other awards. Your hard work has finally paid off!

I would like to welcome our returning directors back to the board for 2011-2012 and also welcome new directors Kari MacDonald and Jay Kimball and Past President Paulette Holder as our Governor Advisor for the 2011-2012 term. Our forward planning session held in Memramcook December 6-7 will have set the course for us over the next two years and will have given the Board the direction necessary to accomplish the many tasks associated with serving our members. I look forward to a productive year ahead with our new President Terry Gaudet at the helm. Terry brings a lot of enthusiasm and drive to the table and I look forward to seeing his enthusiasm work its way into

the board.

The morning session and hot topic at this year's AGM was...you guessed it, broker licensing and the ongoing issues members have been experiencing with the Office of the Superintendent. At the AGM, members gave the board unanimous direction to pursue this issue to resolution with whatever resources are necessary. The Licensing and Regulations Review Committee continues to meet on a regular basis to review, discuss, and collaborate on how things are handled in other jurisdictions. By the time you are reading this article the committee will likely have drafted their final proposal for submission to government on how we would like regulations to look in New Brunswick with respect to broker licensing as well as many of the other issues brokers have been faced with over the past year or more.

The Auto CAP Working Group submitted their final report to government in early November. Our review of this report comes with mixed feelings on some of the content however we are optimistic that government will, through consultation with important stakeholders, including ourselves, use this report to adjust things as necessary and in such a manner that will be amicable to consumers and industry alike. Any thoughts, concerns or comments you may have with respect to this report are welcome.

As I wrap this article up on a cold Friday afternoon, I'm beginning to 'almost' look forward to snow...I said 'almost'! By the time you're reading it we will likely have already had a few days on skis and will quite likely have succumbed to the reality of wearing a winter coat for 4 months. Be strong...spring will come...I promise ☺

In closing I would like to extend sincere Holiday Greetings to you and your family and hope that 2012 is full of opportunity for you. ■

Thanks for reading.

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

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IBANB Graduates 2011

Canadian Professional Insurance Broker (CPIB)



Elizabeth Ann Gallant, FCIP, CAIB, CPIB
Charlie Cooke Insurance Agency, Saint John, NB

IBANB Bursary



2011 Recipient: Ashley Dipasquale, Fredericton, NB

Ashley Dipasquale (left), daughter of Cindy Blyth, Wilson Insurance, Fredericton, NB, is presented the IBANB Bursary by IBANB President, Terry Gaudet

Rus Rice Memorial Bursary



2011 Recipient: Rebecca Hogan, Saint John, NB

Rebecca Hogan (left), daughter of Susan Hogan, The Huestis Insurance Group, Saint John, NB, is presented the Rus Rice Memorial Bursary by IBANB President, Terry Gaudet

Unable to Attend Convocation:

CAIB Certificate of Completion
Shannon Hallett, Woodstock, NB

GTI Group Bursary

Reneé Beaulieu, Daughter of Lise Beaulieu of Daigle Insurance Ltd., St-Léonard, NB

Top CAIB Graduate



Julie Cole, CAIB
Huestis & Harbour City Insurance, Saint John, NB

IBANB Bursary



2011 Recipient: Cameron Montford, Saint John, NB

Cameron Montford (left), son of Tracey Montford, John Walker Insurance, Saint John, NB, is presented the IBANB Bursary by IBANB President, Terry Gaudet

Canadian Accredited Insurance Broker (CAIB) Graduates

CAIB Honour Graduates

Pamela Clarke	Cambridge – SIA Insurance Brokers	Fredericton
Julie Cole	Huestis & Harbour City Insurance	Saint John
Nora Cunnison	Henry White Insurance Ltd.	Bathurst
Karen Kennah	Henry White Insurance Ltd.	Bathurst
Shayne Prosser	Cain Insurance Services Ltd.	Fredericton
Brian Schryer	Kent & White Insurance Ltd.	Bathurst
Brian Sutherland	Dairytown Insurance Ltd.	Sussex

CAIB Graduates

Shelley Alward-Warren	Jones Insurance Service Ltd.	Moncton
Diana Aubie	Tozer Jones Insurance Ltd.	Miramichi
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Sarah Locke	McKnight Insurance	Fredericton
Jeannot Martin	Daigle Insurance Ltd.	Saint-Quentin
Jeffrey McGrath	Dairytown Insurance Ltd.	Sussex
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Alisha Taylor	Imperial/Langham & West Insurance	Moncton
Marie-France Thibodeau	Assurance Baie des Chaleurs	Bathurst

IBANB Graduates 2011

The Insurance Brokers Association of New Brunswick
honoured its 2010-2011 graduates and
award winners at our 2011 Convocation
in Fredericton on October 20th.
Congratulations Graduates!



Brian Sutherland



Alisha Taylor



Darcey Lewis



Charlotte DeLong



Denise Savoie



Diane Dougan



Julie Cole



Diana Aubie



Derrick Crann



Brian Schryer



Jeff McGrath



Jeff Daniels



Jeannot Martin



Pamela Clarke



Nora Cunnison



Marie-France Thibodeau



Karen Kennah



Sarah Locke



Shayne Prosser



Shelley Alward-Warren



Sarah Donald

Viewpoint



*Dale Rempel, P.A.G., CIP, CAIB
President, IBAC*

For my first viewpoint article as president of the Insurance Brokers Association of Canada, I have great privilege and pleasure in talking about an issue that has consumed our association for almost three years now. As most of you may know, the Government of Canada published on October 12th the regulations that would prohibit banks from promoting, advertising, and selling insurance on their banking web sites. IBAC had raised this issue with legislators in the spring of 2009, as well with the Department of Finance. We had made the case that, when the rules were drafted in 1991 that would prohibit banks from retailing insurance directly from their branches, very few transactions were taking place via the internet. The rules, as drafted in 1991, did not expressly deal with the internet, or any other form of transactions done through a telecommunications device.

As the market and technology evolved, more and more transactions were taking place online. By way of comparison, in 1993 there were about 4 paper transactions done for every one electronic transaction done in Canada in the financial services sector. Today that proportion is about 6 electronic transactions done for every one paper transaction. That is a massive shift in favour of electronic dealings in the financial services sector. The banks claim that they are cheaper to do, quicker, and

more “convenient” for consumers. It seems that this is the way forward for most banks in Canada.

The issue we raised seems quite timely in view of the above shift. The principles that we, as brokers, put forward back in 1991 and ever since, needed to be transposed into the online world. Consumers could just as easily be pressured or coerced into considering insurance when they apply for credit; be it sitting in front of a loan officer, or making an application for credit online. We communicated this principle to legislators as well as the Minister of Finance. In October 2009, the Minister announced that the Government would be putting in place regulations that would extend this consumer protection to the online world. As a profession we applauded him and the Government for this principled decision.

We also were pleased to see the publication by the Government this October of the actual regulations. The banks will now have until March 1, 2012 to conform to these rules. We are still asking brokers across the country to keep an eye out for any insurance related materials in bank branches, as we will be keeping an eye on whether they abide by the on-line rules.

This is a huge win for consumers! We applaud the Government of Canada for taking this strong stand in extending this protection to the on-line world. The Minister of Finance deserves credit for driving this file to its end. ■

*Dale may be contacted at
(204) 746-2320 or via email at,
dale.rempel@rempelinsurance.com.*

An advertisement for IFS Financial Services Inc. The top half features the text "Your Premium Financing Advantage" in a stylized font. Below this is a photograph of two people: Darrell B. Enns, President, on the left, and Wendy Whithead, Sales Manager, on the right. Below their names and titles are their contact details: Darrell's email is darrell@ifs-finance.com and phone is (302) 481-6914; Wendy's email is wendy@ifs-finance.com and phone is (302) 481-3900 or (877) 481-6817. The ad lists several services: "24/7 Online System" (Instant Quotes, Contract Production, Account Lookups and Withdrawals), "Flexible Finance Plans" (Standard 5-year, 10-year, 15-year, 20-year, 25-year, 30-year, 35-year, 40-year, 45-year, 50-year, 55-year, 60-year, 65-year, 70-year, 75-year, 80-year, 85-year, 90-year, 95-year, 100-year), and "Convenient Payments" (Pre-authorized, Post Dated, Bank Payments, Internal). The IFS logo is at the bottom left, and the company name, phone number (1-800-565-1153), and website (www.ifs-finance.com) are at the bottom right.



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IBAC Technology Report



*Bryan Yetman, CIP
Chair, IBAC Technology*

Simple Cure Found for Brokers Addicted to Spending Thousands to Process Insurer Paper

I am not sure about you, but when I'm looking to implement a new workflow I look for the solution that is most efficient and least costly. So imagine an insurer proposes two potential workflows for you to adopt in your brokerage; both save the insurer millions in printing and mailing costs and bring tremendous efficiencies to their operation. Option #1 will require you to do some of their processing, adopt a unique workflow specifically for their policies and costs you tens of thousands of dollars. Option #2 completes the work automatically, requires no change to your existing workflow and saves you tens of thousands of dollars and drives significant efficiencies into your brokerage. Assuming you are a prudent business person I need not ask which of these options you would choose.

So why then are insurers pushing brokers to spend countless hours and thousands of dollars downloading electronic copies of policies, while seemingly ignoring existing CSIO standards. Standards built specifically to capture and attach policy documents as part of our existing daily download.

While there are likely a variety of reasons (none

of which are evil), my goal with this article is to do two things. First to raise awareness of the existence of this one year old technology and second, to arm you with correct information so that you can speak candidly with your insurers and BMS vendors when you ask them to utilize it.

On July 22nd SGI, MASTERCOM and Power Broker proved this technology works as they announced that through the CSIO download they had successfully transmitted electronic pdf Dec pages from SGI's system and attached them to the brokers system, seamlessly. I couldn't say it better then president of the Power Broker product Steve Zylak. "This is an important step forward in providing the independent insurance broker with a competitive advantage against direct writers." Zylak said in their press release.

Simply put, they built a process which grabs electronic copies of policy documents and attaches them to each of your customer's screens, all as a part of the download that we, as brokers, have been performing daily for over a decade.

As opposed to spending the next 400 words providing you with technical information as to how this technology works, I wish to provide you

with some key answers to some common objections brought forward by insurers and BMS vendors.

It is complicated and expensive to develop: If again we use Power Broker as the example, according to Mr. Zylak, from concept to delivery took only 2 months and one programmer on the BMS & company side. When one considers the cost savings insurers gain from the elimination of mailing and printing, building an added solution which drives savings into the brokers operation makes the entire channel more efficient.

We would build it, but the BMS vendors won't build anything to receive these transactions: To date, the technology to catch these transactions has only been built by Power Broker, other vendors are taking the necessary steps to incorporate CSIO standards into their system including Applied, CSSI & Keal. I would ask then, which of your carriers are supporting the initiative.

We have not heard of the CSIO standard: Last year CSIO advised all carriers of the development of the standard. At the end of June this year, IBAC sent a white paper supporting this standard asking insurers to embrace it. To date, only SGI has successfully built the technology



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at their end, however Intact & Pembrige confirmed support for the initiative.

Downloading policies from a portal is not much less efficient than use of the CSIO standard: Even if downloading and attaching a document from a portal took only 3 minutes for a typical brokerage the resulting cost is easily 5 figures. Considering the CSIO standard downloads and

attaches the policy to the client file as part of the CSIO downloads process we have all been using for over a decade (I might have mentioned this one already...). It would be tough to convince anyone that the cost savings are not significant.

Most brokers prefer to use our portals: Broker technology surveys show unequivocally that duplicate entry is amongst the number one frus-

trations of brokers. Conversely transacting only within the brokers BMS is amongst brokers top desires. Portals benefit insurers, but bring incredible inefficiency to brokers.

This technology stands to drive efficiencies into brokerages and our channel as a whole. By having instant access to a policy document within a brokers BMS allows a broker to engage a consumer in a manner on par with our direct competitor. When speaking with your insurer representatives or BMS vendors please take a moment to reference this technology and ask when they will have it ready for you. If you are nervous about talking technology I encourage you to provide them a copy of this article to simply tell them that you want this for your brokerage. ■

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*Back row from l to r: Paulette Holder, Mike Weston, Suzanne Pomeroy, Brian Schryer, Kari MacDonald and Andrew McNair.
Front row from l to r: Marc Leger, Geordie Lamb, Terry Gaudet, Theresa Kimball and Kirby Curtis.*

At our Annual General Meeting in Fredericton, members of the Insurance Brokers Association of New Brunswick chose the following members as their 2011-2012 Board of Directors.

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holiday and all the best in 2012.*



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Beneficiary Designations - There are No “Rules of Thumb”!

When it comes to estate planning, you often hear people say “You should always hold property in joint names” or “You should always make a specific beneficiary designation”. These statements are simply not true. Effective planning of one’s estate involves weighing the pros and the cons of each available strategy – everyone’s circumstances are different.

What is a “Beneficiary Designation”?

The most common assets on which you can make a legal beneficiary designation are life insurance, RRSP’s and RRIF’s, and tax-free savings accounts. You can designate one or more specific individuals to receive the proceeds after your death. In this case, the funds will flow directly to the named beneficiary, and will not form part of your estate. If you name your estate as the beneficiary or if you make no designation, then the proceeds will be paid to your executor and will be added to your other assets to be distributed in accordance with your will. In Nova Scotia (and most other provinces) there is specific legislation governing these beneficiary designations, so it is important to ensure that your intentions are legally effective.

“Pros”

- Probate savings – The value of the assets do not form part of your estate, and therefore are not subject to provincial probate taxes.
- Speed – Although the payment of proceeds to a named beneficiary will not be immediate after the death of the individual, some estates can take much longer to be administered.
- Creditor Protection – in most cases, funds flowing directly to a beneficiary will not be available to satisfy creditors of the deceased.

“Cons”

- Minor children – it is usually not a good idea to name minor children as direct beneficiaries.

- Unequal distribution – be careful if you think you are treating two children equally by naming one as the beneficiary of your \$100,000 life insurance policy and the other as beneficiary of your \$100,000 RRSP. The child receiving the life insurance proceeds will receive the entire amount. The child named on the RRSP will only get the after-tax proceeds. (RRSP’s are one of the exceptions to the “creditor protection” advantage noted

above.)

- Tax cost – By naming a beneficiary, you may be foregoing the income tax advantages available through the use of “testamentary trusts”. This concept is explained below.
- Protection for beneficiary – The use of a testamentary trust as part of your estate plan can also provide protection for your

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beneficiary from creditors and/or marital claims.

Testamentary Trusts

For income tax purposes, a “testamentary trust” is a trust arising as the consequence of the death of an individual. Usually, this involves establishing a trust for one or more individuals in your will. The tax advantage arises because income earned by these trusts is taxed as if the trust were a separate individual. An example will be helpful: Jane, a Nova Scotia resident, earns an annual salary of \$130,000, placing her in the top tax marginal bracket. Her hus-

band John dies, leaving behind a \$1,000,000 life insurance policy.

Scenario A

John had understood that, in Nova Scotia, estate assets are subject to a tax of about 1.5%, so he named Jane as the direct beneficiary of the life insurance policy. He believed he had saved Jane more than \$15,000 in probate taxes in the event of his death. After John’s death, Jane receives the \$1,000,000 and invests it very wisely, earning a return of 10%. The \$100,000 of “additional” income is taxed at the high marginal rate (since Jane is still earning her \$130,000

salary). Jane’s tax bill for the year is approximately \$96,000.

Scenario B

John names his estate as the beneficiary of the policy. In his will, he leaves his assets to Jane in a “testamentary trust”. Jane will manage the funds and have complete access to the money if she chooses. When John dies, John’s estate is subject to additional probate tax of about \$15,500. Jane causes the trust to make the same investment yielding a 10% return. The trust will pay tax of roughly \$33,500 and Jane pays about \$46,500 for a total tax bill of approximately \$80,000 – a difference in total tax of about \$16,000. If Jane chooses to keep the trust in place, this saving is available to her **every year**. The tax savings can be tremendous over time. As an added benefit, if Jane runs into personal financial difficulty, the funds in the trust (if it is carefully set up in the will) would generally not be accessible by her creditors.

Advanced Planning

There are some more advanced estate planning techniques whereby one could avoid the probate tax **and** gain the benefits of a testamentary trust. The use of a “life insurance trust” for instance could provide many of the benefits of a specific beneficiary designation, while also providing the advantages of a testamentary trust.

Caution

This article provides a general overview of the concepts presented. Laws governing inheritance and income tax are complex. If you want to make the right decisions, a professional who specializes in tax and estate planning should be consulted. Just because a particular strategy worked for your neighbour, doesn’t mean it is right for you. Remember, in the world of estate planning, there are no rules of thumb. ■

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IBANS Young Broker Network



*Christina Salvatore, BA, CAIB, CIP
Chair, Nova Scotia YBN*

A Master of all Trades

Our YBN committee recently had the opportunity to participate at the Halifax Career Fair. This was an opportunity for us young brokers to speak to university and community college students about being a broker and to educate youth about our industry.

Students came focused, determined, and full of ambition. It became clear that not many young students understand what an insurance broker does, nor about its career opportunities.

Insurance brokers are unique. We are required to possess many skills including: knowledge in risk and asset management, crisis counseling, and most of all being a master communicator. We are required to know and understand many personal risks and business risks. We have the ability to learn about any business or industry. And ultimately, we are there when disaster strikes working for our client.

The Nova Scotia YBN believes in this career fair for a few reasons. Our main focus for our members, and one of our goals as a committee, is to effectively per-

petuate the brokerage channel and to attract and support young brokers in Nova Scotia.

Therefore, despite a lack of understanding among the students, we were able to communicate the role that a broker plays, the opportunities that are available, and who to contact in order to get into our industry.

The YBN will continue to follow our goals and objectives. When I find myself asking why I chose to be a part of the YBN, I reflect back and know that I am working towards a collective goal that is backed by

insurance brokers across Canada and we can each contribute in our own way. I encourage anyone who wishes to contribute to join the Nova Scotia YBN. ■

*You may contact Christina at
(902) 865-4297 or via email at,
christinas@salvatoreinsurance.ca.*



A vertical advertisement for Merit Insurance Premium Finance. At the top, there is a white silhouette of a sailboat on a blue background. Below the sailboat, the word 'MERIT' is written in large, white, serif capital letters, with 'INSURANCE PREMIUM FINANCE' in smaller white capital letters underneath. A horizontal yellow band separates this from the next section, which contains the text 'MERIT AT YOUR SERVICE™' in dark blue. 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 is a dark blue section with white text. On the left, it says 'MERIT HOUSE', '1246 HOLLIS STREET', 'HALIFAX, NOVA SCOTIA', and 'B3J 1T6'. On the right, it says 'TOLL FREE: 1-800-425-2544', 'INFO@MERITFINANCE.CA', and 'WWW.MERITFINANCE.CA'.

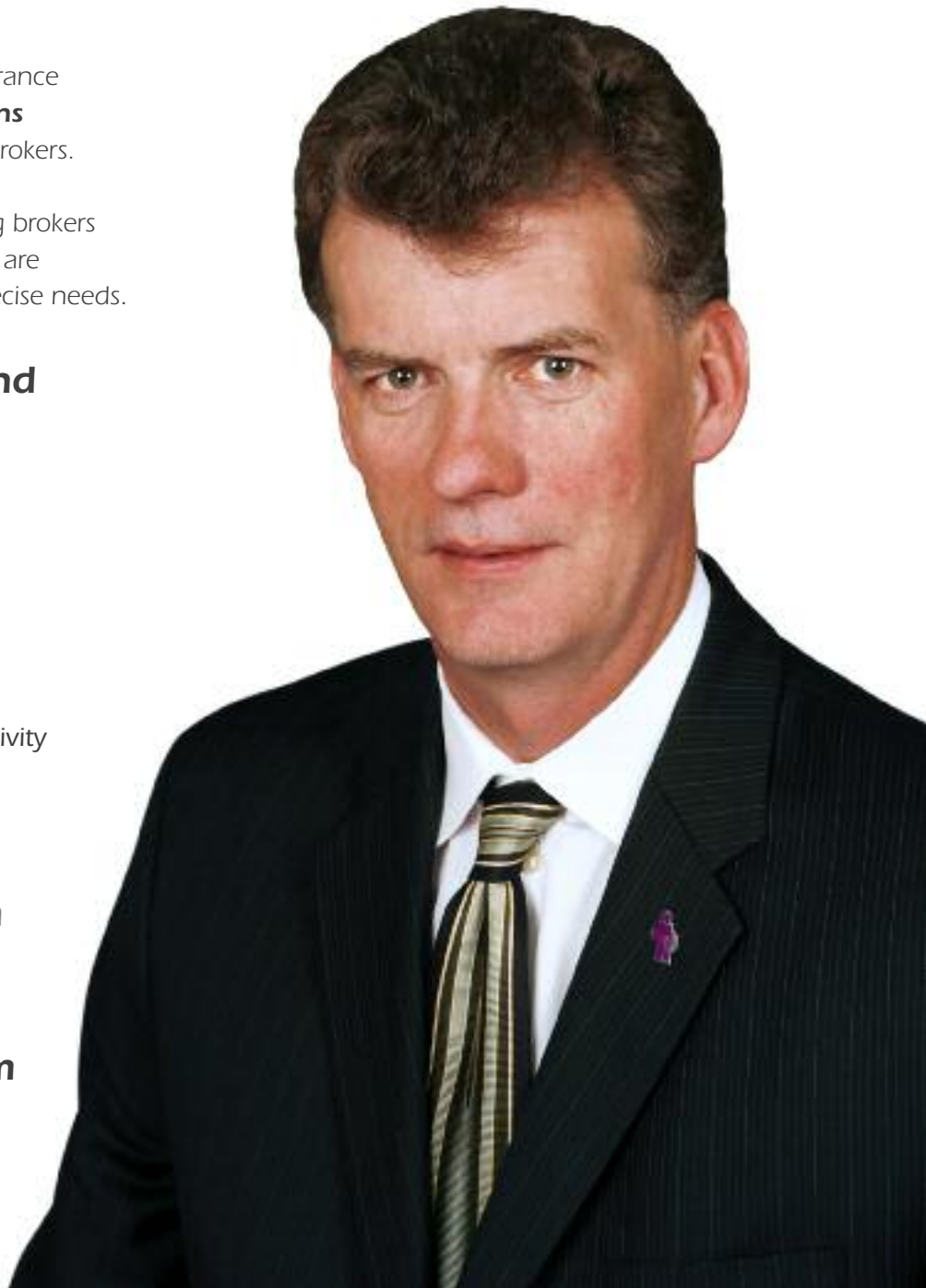
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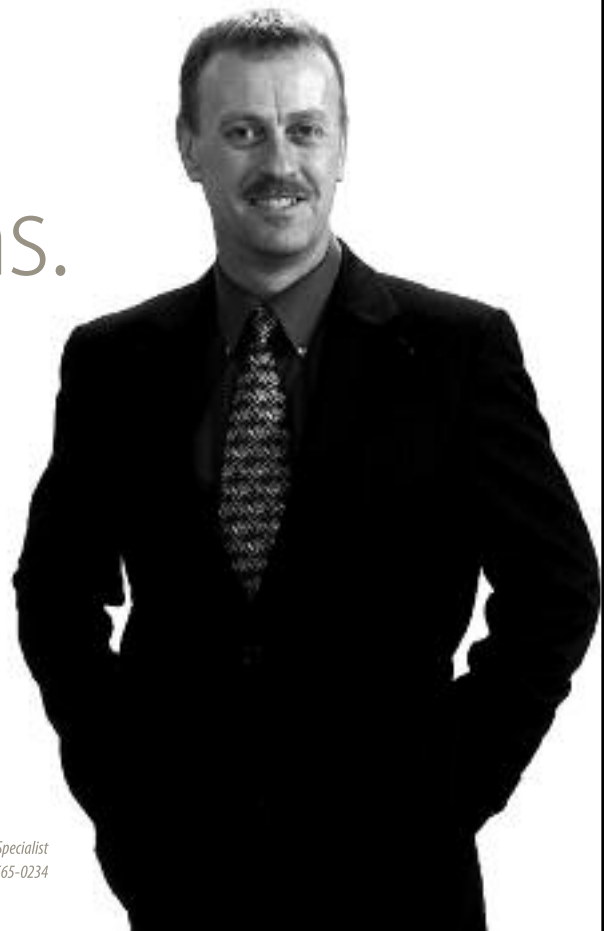
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IBANS Executive Director's Report



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

Annual General Meetings are about more than meeting compliance standards

As fall gives way to winter, I am entering my sixth year as the Executive Director, IBANS and with the passing of time comes a period of reflection. It has been a rewarding five years with our Association, I have met some great people, participated in many industry initiatives and as an Association we continue to be a strong voice for insurance brokers in Nova Scotia.

Each year has presented new challenges and opportunities and we continue to become a stronger organization because of the strength of our members. Our member's involvement and engagement continue to propel our Association forward; as a result, we are able to produce significant outcomes by working collaboratively.

On September 28, 2011, IBANS hosted its 62nd Annual General Meeting and President's Dinner at the Ashburn Golf Club in Halifax. I am pleased to report attendance at these events increased significantly this year and I want to thank our members for coming out and engaging in the important dialogue that takes place at a special meeting of the membership.

In addition to the regular business conducted at an AGM this year we discussed the possibility of choosing a charity that the broker profession

would collectively support. Our members are involved in community initiatives from one end of the province to the other but this would be a project in which we would work collaboratively to support a specific charity. IBANS members would participate in initiatives that would raise funds for the chosen charity and do so on behalf of the broker profession. There is more groundwork to complete before a decision can be made but through a consultative process with our members we will continue to move forward with the concept and determine the best course of action.

In addition to the dialogue that takes place there are two important things that we do at the AGM: first, we recognize and thank our broker volunteers for their commitment to serving on the Board of Directors and second, IBANS welcomes and inducts our new Board members.

In terms of our thanks, there were many at our 2011 AGM; Ken Myers, Stanhope Simpson Insurance Ltd., outgoing chair, Carolyn James, SNC Insurance Brokers Inc., outgoing president and Barb Bradshaw, Antigonish Insurance Agencies Limited, outgoing director for their commitment to the broker profession, the perpetuation of the channel itself and to the organization IBANS they served so well over their tenure. We also had the pleasure to introduce, Richard Bishop, JACK & CO. LTD, as incoming IBANS president and to welcome new Board members; Cathie Robski, Zive Insurance Limited and Liz Cosgrove, Macdonald Chisolm Trask Insurance as new directors to the Board and to welcome back to the Board, Carolyn James, SNC Insurance Brokers Inc. as chair, Don Abbey, Founders Insurance Group Inc., director and Glenna Boudreau, Vaughne Assurance Ltd.-Ltee, director.

Without the dedication and commitment of our fine volunteers IBANS could not accomplish the tremendous results we enjoy as an Association. Over the last five years it has been an honour and a privilege for me to work with the broker volunteers who have served IBANS. I want to thank each of you for your contribution and I look forward to working with all of our members and volunteers to continue to strengthen the broker profession.

At our President's Dinner this year we were privileged to have Jamie Baillie, Leader of the Nova Scotia Progressive Conservative Party as our guest speaker. His remarks resonated with brokers in the room as it was clear that he understands the insurance industry and the important role brokers play as the consumer's advisor and advocate.

In his address Mr. Baillie referred to the implementation of the Soft Tissue Injury Cap which was introduced in 2003. He stated it was a necessary step at the time and has proven to work well for Nova Scotia and has impacted the auto insurance product in a positive way making insurance premiums: accessible, affordable and stable for Nova Scotia consumers. Another point highlighted was the contribution made by brokers to the Nova Scotia economy. Our members employ a large number of Nova Scotians and provide employment opportunities across our province, making it possible for rural residents to remain in their home communities while holding well paying, professional jobs. Further recognition was given to IBANS members for supporting the local economy because they buy locally and also give back to the communities in which they work and live through volunteerism and donations to not-for-profit organizations.

The IBANS AGM is about so much more than meeting compliance standards. It is an opportunity to engage in meaningful dialogue to move the Association forward, a time to thank our volunteers and welcome new members and a time to celebrate IBANS successes. I would like to extend a sincere thank you to our members who were able to attend and also to those who forwarded proxies. Being active and engaged is what gives the Association strength. I would like to encourage all of our members to mark your calendars for the next AGM to be held Tuesday, September 25, 2012 at the Ashburn Golf Club in Halifax. I look forward to seeing you there. ■

*Karen may be contacted at (902) 876-0526
or via email at Karen@ibans.com.*

IBANS Annual General Meeting & President's Dinner





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Choosing a Payment Processor



*John Knotek
BMO Bank of Montreal®
Manager, Industry Programs*

It is not everyday that you likely find yourself comparing payment processors. But given that increasingly your clients are likely looking for choice in how they pay their premiums, choosing the right payment provider warrants spending some time. The right provider will fit both your clients' and brokerage's needs for customer satisfaction and helps to enhance the success of your brokerage.

Not all payment processors are created equal. A payment service that offers the lowest price may not always be the best fit for you and your clients. Brokerages ought to figure out what level of service, support,

equipment, and pricing structure is best for your business. Evaluating these options is the most important criteria when researching and deciding on the alternatives.

From a transactional frequency perspective, the utilization of a brokerage's Point of Sale (POS) technology is expected to be lower in comparison to that of other retailers. With many of your customers already on direct bill, you will be catering to a limited number of clients and circumstances. On that same note, given substantial processing cost differences, the majority of payments that a brokerage would experience are debit transactions as opposed to credit. One important consideration is if there are any restrictions on the fees and pricing in the payment service offering. Many providers have a tiered pricing schedule and require a minimum amount of transactions to qualify for a lower rate. Always read the contract in detail as areas of concern may include teaser rates and early termination fees that can amount to thousands of dollars (most companies require a 2-3 year commitment).

Look for payment processors that offer an option to leasing or purchasing of the POS terminals. In some cases, the outright purchase of the equipment maybe a cheaper option to signing a leasing contract with the service provider. Be careful of unfavourable leasing terms that will charge extra fees and taxes when buying out the equipment at the end of the lease. Always

do your due diligence and determine if the provider has the integrity, experience, and technology capabilities to support you and your clients' requirements. One way to do this is to ask to speak with one of their existing customers in your industry for a recap of their experiences.

To summarize, brokerages need to take into consideration several salient points in the selection of a pay processor:

- pricing & contract agreements to suit your business needs
- availability of service & support terms versus utilization rate of the POS
- ownership versus leasing or rental of the POS terminal to reduce overall cost of service
- time it takes to transfer funds from the sales transaction to your account

The above provides only some brief insights and criteria in making an educated selection on the different services available on the market today. Taking the time to carefully compare providers in the marketplace can help save you time and cost in the future. With the right solutions, your clients' will appreciate the convenience and flexibility that you have provided them. ■

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You may contact John at (416) 927-5973 or via email at john.knotek@bmo.com.

IBANS Loss Control Seminar



*Patti Mitchell, Stewart McKelvey
and Steve Ritter, Westport/Swiss Re*

This year's Loss Control Seminar, hosted by IBANS, took place at the beautiful Ashburn Golf Course in Halifax on October 27, 2011. The afternoon session facilitated by Steve Ritter, Westport/Swiss Re and Patti Mitchell, Stewart McKelvey proved to be very informative and insightful. We would like to thank everyone who attended and to acknowledge our meeting sponsor RSA.

Two words a broker should hear more.

Thank You.

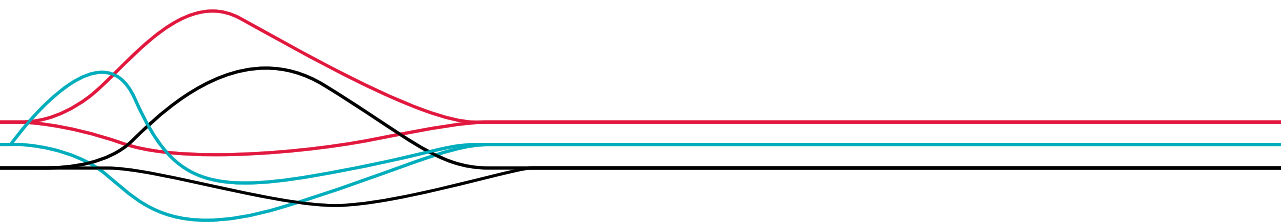
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A N N O U N C E M E N T

TOTTEN INSURANCE GROUP WELCOMES JOHN RHULAND

H. Ross Totten, FCIP, CCIB, President & CEO, Totten Insurance Group Inc. / Groupe Gestionnaire D'Assurances Totten Ltée, is pleased to announce that **John Rhuland** has joined Totten Insurance Group and will be opening a new Halifax / Dartmouth service office as part of our Atlantic Region team.



John brings several years of Personal Lines and Commercial experience in the Maritimes. For the past 3 years, he has been a Supervisor of a Major Insurer's Commercial Division, overseeing office in Dartmouth and St. John. As Manager of the new Halifax office, he will be doing Commercial business for Totten Group in both an Underwriting and Marketing Role.

Joy Ferguson, Supervisor of Atlantic Region, welcomes both Alicia Kane and Aimee Lockie to our Moncton office. Alicia will be assuming a Personal Lines Underwriting role while Aimee joins us as an Underwriting Assistant.

"Joy and our Moncton team will continue to handle all the personal lines business for Atlantic Canada, as well as serve as the processing hub for the area. Having a second, albeit smaller office in Halifax, will enable us to grow our business in all four Eastern provinces in a more balanced fashion, and give us even better strength and diversity than we had before. This enhances our commitment to the brokers of Atlantic Canada and continues to grow Totten Group across the country."

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Social media and insurance: Follow us



*Bill Adams, VP Atlantic
Insurance Bureau of Canada*

In the last five years or so, we've seen a dramatic change in the way we communicate online. From interactive websites to business-focused blogs and Facebook pages, social media has become a major player in the way people and organizations connect with one another.

Not that long ago, information flowed only in one direction; from the producer of content straight to the consumer. Now, consumers increasingly have the ability to communicate back. And with power to produce their own content, many consumers have become influential sources of information and entertainment. To suggest that social media is just a fad or a flash in the pan would be short-sighted.

Many organizations have been quick to adopt these modern forms of communication and have experienced great success in their efforts to connect with their customers in new and exciting ways. While not all businesses and industries have made the dive into the world of social media – for reasons ranging from not knowing where to start to legal limitations – most agree that an online presence is important. Since our industry tends to be cautious, it has been difficult for many of us to jump in and adopt new social media tools.

Social media may intimidate us because when we engage online, we can't control the reactions and feedback of our intended audiences. The outcome of messaging via social media isn't always predictable, and when it

comes to insurance, there will always be skeptics. But rather than view social media as a necessary evil, we need to think about it as a new and important means with which to inform consumers and connect with the people we are in business to serve.

The insurance industry provides more than just peace of mind and financial security; it helps keep Canadians safe and informed. We do great work and have great stories to share, and social media has provided, arguably, one of the best means to tell these stories.

Earlier this year, after months of preparation and planning, Insurance Bureau of Canada jumped into the world of social media. Rather than speak specifically about insurance, we developed a strategy that addresses road safety, emergency preparedness and injury prevention. Canadians want to learn about ways to help keep themselves and their families safe and informed, and we believe we have helped satisfy that need. Through our Twitter account, YouTube channel and blog (getintheknow.ibc.ca), we've enjoyed some early success from our social media efforts.

Through social media, we have connected and fostered positive new relationships with consumers, brokers, the media and governments. After all, positive relations and engagement are what social media is all about.

Others within the industry have been using social media for some time. Based on IBC's early experience, I would encourage others in the industry to follow suit. Our industry has important information to share and we can all provide tips and information to help keep Canadians safe and informed.

If you recognize the value of engaging in social media but don't know how to begin, here are a few things to think about to help you get started and be successful in your social media efforts.

1. Look at it from the consumer's perspective.

Ask yourself how you can provide value online to your audiences. Think about what Canadians want to know and address these needs through social media. For example,

with winter fast approaching, you may want to talk about the importance of installing snow tires on vehicles.

2. Connect, connect, connect.

Social media provides a great opportunity to connect with people one-to-one. Good social media connections are brought about by showing people that your company comprises hard-working people who also care about the safety and protection of their families, homes, cars and businesses. It may seem like a simple proposition, but social media can bring out the human side of your business. And always, speak with your audiences, not at them.

3. Stick with it!

Unlike broadcasting or other traditional media, social media requires direct interaction with people. And that takes time, patience and resources. Don't be discouraged if people are slow to "like" your Facebook page or "follow you" on Twitter. Social media success is more qualitative than quantitative in nature. In other words, numbers aren't everything; positive connections are just as important.

When you are comfortable with social media theory and feel ready to get started, the next step is choosing which platforms to use. Will you use Facebook, Twitter, a blog, YouTube or other social media tools? That's a question that only the people in your own organization and perhaps a social media expert can help you answer.

Since beginning our social media efforts, Insurance Bureau of Canada has connected with hundreds of industry professionals. Now, we look forward to connecting with you as well. ■

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*Bill may be reached at (902) 429-2730 or
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DECEMBER

6	IBANB Board Meeting	Memramcook
6-7	IBANB Forward Planning	Memramcook
7	National CAIB/CPIB Exams	Various Locations
15	IBAPEI Insurance Industry Christmas Meet & Greet	Charlottetown PE

JANUARY 2012

21	IBAC BIP	Toronto, ON
22-23	IBAC Board Meeting	Toronto, ON

FEBRUARY 2012

Jan 30-4	IBANS CAIB 2 Immersion	Halifax
8	National CAIB/CPIB exams	Various Locations
10	IBANB YBN Curling	Moncton
15-17	IBAC PD Conference	Toronto, ON

APRIL 2012

4	IBANS Industry Awards Dinner & Convocation	Halifax
11	IBANS Annual MLA Dinner	Halifax
TBD	IBANB Broker Awareness Day	Fredericton

MAY 2012

2	National CAIB/CPIB exams	Various Locations
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JUNE 2012

2	IBAC BIP	Ottawa, ON
3-4	IBAC Board Meeting	Ottawa, ON
5	IBAC Hill Day	Ottawa, ON
6	IBAC National Young Brokers Forum	Ottawa, ON

JULY 2012

11	National CAIB/CPIB exams	Various Locations
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