

Atlantic INSURANCE BROKER

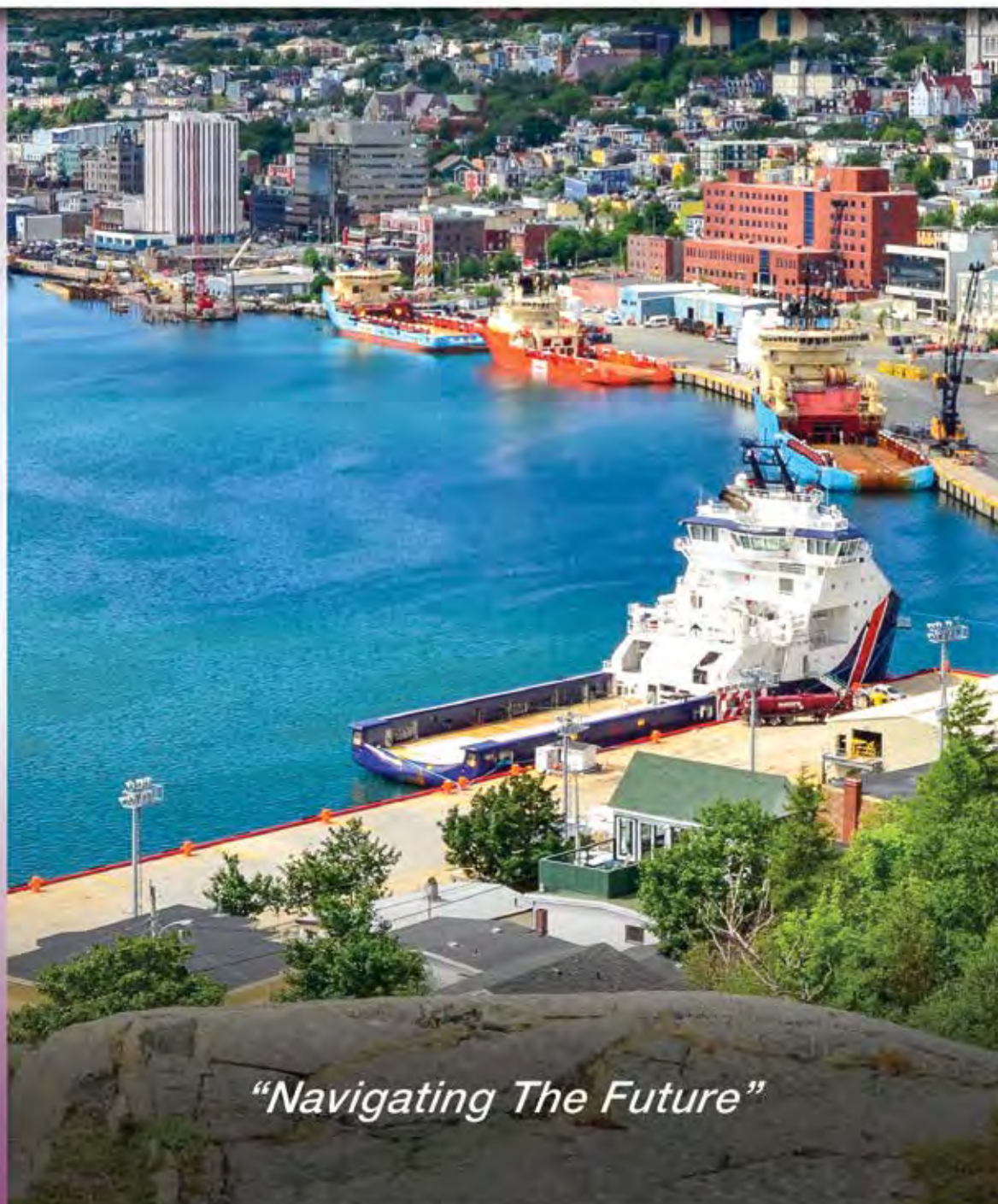
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REFERRALS IS
NOT REALLY
THAT HARD

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CHANGE

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GENERATIONAL
GAPS IN THE
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GENERATE
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Message from the President IBANB

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*Brian Schryer CAIB, AIPC
President IBANB*

We're in trouble. The hard market has arrived. We are seeing consumers frustrated with increasing rates, decreasing appetite for risk, and tighter underwriting standards. You won't find many individuals in the industry (if any), that will say that a hard market is easy. It is a challenge that we as brokers have no choice but to face head-on. So, we're in trouble.....and I've never been more optimistic.

One of the best, yet simplest pieces of advice that I've been given during my life is to see trouble as an opportunity. The best leaders and organizations see the worry in their industry as an opportunity to develop a solution, stand out or do things differently, rather than something to be discouraged about. They get excited when trouble comes along knowing that it is a chance to set themselves apart.

The trouble created by a hard market is a huge opportunity for brokers. In a hard market, the value of choice and advocacy for consumers increases dramatically. There is no one in the insurance industry that can provide this for consumers other than a broker. This is a time to both educate our clients, but also to truly prove our value in our daily interactions with them. We give our customers sound, impartial advice. We give them choice. We have many additional markets to offer them when needed, and the professionalism and education to tell them when to stay put.

The hard market offers the greatest opportunity for us to prove our value to our existing customers. Positive, long-standing relationships that we have invested in between our clients and insurance partners provide us with the acumen, and client familiarity needed to offer the best advice during a troublesome time. Our clients have come to trust us when we explain the realities of the market. Our insurance partners have come to value our honesty, and integrity when we advocate for our clients that have become so important to our business.

One of the best exercises to run through during times of trouble is a SWOT. Remember that old acronym that we've been reminded up time and time again? We all get caught up in servicing the day-to-day needs of our clients, but when was the last time you truly sat down and ran through your strengths, weaknesses, opportunities, and threats? When was the last time that you asked your staff to run through this exercise?

One of the greatest ideas ultimately coming out of the SWOT exercise, is to identify the internal capabilities that are unique to you and your brokerage. We have a number of strengths that we inherently share as brokers, but we also have those little things that make us unique within our own individual brokerages. Maybe you have a great website, or your customer service scores are well above the industry average. Fantastic! Can you leverage these existing strengths in order to guide you soundly through a hard market? Perhaps. We ultimately all have something in us that can assist us in guiding the current industry conditions.

Opportunity or not, I can't overlook the potential impact that a hard market has on team morale. Open, and regular communication, as well as a daily reminder of the vision and core values of why we do what we do will be the backbone of getting our teams through some difficult times. We all know that customer frustration will increase, and our teams will be having regular conversations about market conditions, and explaining rate increases. There will never be a more important time to bring your team together, focus on your culture, and provide coaching, and morale-boost-

ing activities then right now. Our industry is littered with genuinely good people who want to see our clients served to the best of their abilities. Help them. Make sure that they know that you have their backs.

As with many industries, the insurance market will swing in the other direction. For brokers who have taken the time to invest in our clients, we will come through a few tough years with more loyalty and appreciation for our work than previously existed. Those who chose to truly show their value, and stand out will completely thrive.

Yes, we're in trouble....and I've never felt so confident being a broker. ■

You may contact Brian at (506) 548-8994 or via email at, bschryer@kentandwhite.com.

Nous sommes en mauvaise posture. Les conditions du marché sont difficiles. L'augmentation des taux, une diminution de la tolérance au risque et des normes de souscription plus strictes entraînent de la frustration chez les consommateurs. Peu ou pas d'intervenants dans l'industrie vous diront qu'un ralentissement du marché est chose facile. C'est un défi auquel nous, les courtiers, n'avons d'autre choix que d'y faire face. Par conséquent, nous sommes en mauvaise posture... et je n'ai jamais été aussi optimiste.

Un des meilleurs et des plus simples conseils qu'on m'a donnés dans ma vie se résume à considérer chaque problème comme une opportunité. Les meilleurs dirigeants et organisations ne se découragent pas face aux problèmes de leur industrie, ils les voient comme une occasion de trouver une solution, de se démarquer ou de faire les choses autrement. L'apparition de problèmes les stimule, sachant qu'ils ont là l'occasion de se distinguer.

En effet, les problèmes créés par le ralentissement du marché représentent une occasion unique pour les courtiers. Dans un tel contexte, la valeur du choix et la représentation des consommateurs augmentent considérablement. Dans le domaine des assurances, seul un courtier peut offrir ces services aux consommateurs. C'est le bon

moment pour renseigner nos clients, mais aussi leur montrer de quoi nous sommes capables dans nos interactions courantes avec eux. Nous donnons à nos clients des conseils avisés et impartiaux. Nous leur donnons le choix. Et, au besoin, nous avons de nombreux autres marchés à leur offrir, sans oublier le professionnalisme et la formation nécessaires pour leur dire quand il est préférable de ne pas bouger.

Le ralentissement du marché est une occasion rêvée de démontrer notre valeur à nos clients actuels. Les relations positives et durables que nous avons établies entre nos clients et nos partenaires assureurs nous procurent la clairvoyance et la connaissance des clients nécessaires pour bien les conseiller en période trouble. Nos clients ont appris à nous faire confiance lorsque nous leur expliquons les réalités du marché. Nos partenaires assureurs apprécient notre honnêteté et notre intégrité lorsque nous défendons les intérêts de nos clients qui occupent une si grande place dans nos activités.

Dans les moments difficiles, un des meilleurs exercices à faire est une analyse FFPM. Vous vous souvenez de ce vieux acronyme dont on nous a si souvent parlé? Nous passons la majeure partie de notre temps à répondre aux besoins quotidiens de nos clients, mais vous souvenez-vous de la dernière fois où vous avez pris le temps de réfléchir à vos forces, faiblesses, possibilités et menaces? À quand remonte la dernière fois que vous avez demandé à votre personnel d'effectuer cet exercice?

Une des meilleures idées qui vient à l'esprit lorsqu'on effectue l'analyse FFPM consiste à cibler les possibilités internes qui sont propres à vous et à votre cabinet de courtage. En tant que courtiers, nous avons des forces communes, mais nous avons aussi ces petits traits caractéristiques qui font notre unicité dans nos cabinets de courtage respectifs. Vous avez peut-être un excellent site web ou une cote de service à la clientèle bien au-delà de la moyenne de l'industrie. C'est formidable! Pouvez-vous tirer profit de ces forces pour vous guider dans des conditions de marché difficiles? Peut-être. Finalement, nous avons tous et toutes quelque chose qui peut nous aider à guider les conditions actuelles de l'industrie.

Possibilité ou pas, je ne peux m'empêcher de penser aux répercussions d'un ralentissement du marché sur le moral de l'équipe. Une communication ouverte et suivie, de même qu'un rappel quotidien de la vision et des valeurs fondamentales qui nous motivent à faire ce que nous faisons constituent la base de nos efforts à soutenir notre équipe en période difficile. Nous savons tous et toutes que la frustration des clients augmentera et que nos équipes devront régulièrement discuter des conditions du marché et expliquer les augmentations de tarifs. Vous n'aurez jamais une meilleure occasion de rassembler votre équipe, de mettre l'accent sur votre culture d'entreprise, de fournir de l'encadrement et de mener des activités stimulantes pour le moral. Notre industrie est remplie de bonnes personnes soucieuses de bien servir les clients. Aidez les. Faites-leur savoir qu'elles peuvent compter sur votre appui.

Tout comme d'autres industries, le marché de l'assurance rebondira dans la bonne direction. Les courtiers qui auront pris le temps d'investir dans leur clientèle sortiront grandis de ces quelques années difficiles... la loyauté et l'appréciation pour leur travail seront plus grandes que jamais auparavant. Ceux et celles qui auront choisi de démontrer leur véritable valeur et de se démarquer connaîtront la prospérité.

Oui, nous sommes en mauvaise posture... et je n'ai jamais été aussi confiant en tant que courtier. ■

On peut communiquer avec Brian au 506-548-8994 ou à bschryer@kentandwhite.com.

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Message from the President IBANS

The Road Ahead



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

As the summer comes to a close and we enter the home stretch for the year 2018, I think it's important to reflect on some of the challenges of the past year, and how we all move forward. Our industry is evolving rapidly, the market is presenting challenges – some old, and some new, and; our customers' expectations are also higher than ever before. The genesis of our business remains unchanged, but how we deliver as an industry is changing rapidly. So what are we going to do about it?

When it comes to the market in general, we have seen much consolidation amongst brokers and insurers, and also changes in market strategy. Some insurers are terminating relationships, amending or removing products, and tightening underwriting guidelines. As we aim to strengthen our value proposition to consumers and provide choice, the evolution of the market will challenge us. While these decisions will without a doubt impact the status quo, they also will present us with opportunity. They provide us with the opportunity to explain the "why" – to educate consumers on the current state of the market and to build loyalty. Brokers that take the time to explain the rationale for changes in the market, to the best of their knowledge and ability, will strengthen relationships with consumers, and stabilize the potential impacts on their business. It's just simple communication, and to me, it's not an option – we just need to do it!

In terms of underwriting and rating, we have seen many changes in the last numbers of years. Underwriting guidelines are tightening as insurers attempt to return to profitability in various

lines of business. Rules for acceptance of risk are tightening, rating is becoming more scientific based on big data and analytics, and exceptions are a thing of the past. This challenges us as brokers, and with our focus on consumers' interests, we struggle with this. Reality is we cannot change it, so we must work with it. A vibrant and healthy insurance market is good for all of us in the long-term view and will stabilize our business. We don't always agree, but we need to find the common ground – to support consumers, but also to support the market. Agreed it is a tough balance, but balance we must.

Advances in technology tools and resources, and client expectations because of them are also changing the way we do business. We need to get on board. Our systems and those provided to us by insurers are changing rapidly, and with that comes changes in business processes not always at the gain of efficiency. I am hopeful as we move forward that systems integration with our own Broker Management Systems will become a reality, and while I know the solution is not simple, we desperately need it. Clients expect us to deal with them in a different manner today, and they have different expectations. We have to deal with clients in the way they want to be dealt with, because if we don't – someone else will. I would encourage all brokers to take advantage of all technology platforms and make adjustments to your business to utilize them to their utmost potential. Those that do not adopt this philosophy will be left behind as our industry moves forward.

Lastly, but certainly not least, the auto insurance market is challenged by changing driving behaviors. We are seeing more instances of distracted driving today than ever before and claim frequencies are on the rise. Vehicles have a lot more technology onboard today and while that is a good thing in some respects, features like autonomous braking have taken some responsibility away from the driver. Despite these advances in vehicle technology, motor vehicle collisions are still taking place. Vehicles are more expensive to fix, repairs take longer, and the industry struggles with rate adequacy in many jurisdictions across the country. We are also challenged by bodily injury in-

cidents and plaintiff's council seeking litigation even in minor incidents, which are dragging out the process and adding cost to the industry. Drivers need to focus on driving and rely less on their vehicle and others to take care of them. A motor vehicle is a lethal weapon and driving is a privilege, not a right. We all need to do our part to promote safe driving behaviors and be supportive of product reforms to strengthen the auto market. Charging a higher premium will not solve our problems in the long-term view, and we need to vocal and supportive of more constructive solutions.

In the final analysis, the road ahead is perhaps a little bumpy. If we take the time to understand the market challenges, learn to adapt to technology, treat consumers like people, and advocate for change when needed, our industry will be strengthened and stabilized. As once said by Walt Disney – "We keep moving forward – opening new doors and doing new things." This is something we all need to do as we move our businesses forward. So buckle up – here we go! ■

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





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Long Term Service Awards

The Insurance Brokers Association of Nova Scotia (IBANS) would like to take this opportunity to recognize those individuals who have dedicated many years of continued service to one of our member brokerages. Our Long-Term Service Award Program acknowledges that these individuals have dedicated their time and hard work to the success of the Insurance Broker community. This is a small portion of our dedicated membership that have reached a milestone for a five-year increment.

5 years

Sean Murray
Lindsay MacDonnell
Paul Briar
Amanda Baker
Courtney Elliott
Samantha Davis
Annette MacKenzie
Dereck Melbourne
Anna Corkum
Josh Singh
Janet McEwen
Raielle Rodgers
Mark Anderson
Haley Anderson
Tammy Goodwin
Tania Stevens
Elizabeth Tomlik
Christa Joudrey

10 years

Julie Moore
Chris Fryer
Janice Jones
Georgina Moore
Paul MacDonald
Christy Silvestri
Jessie Ryan
Cindy Bain
Gail Joudrey
Audrey Murray
Joanne Toplis
Shelley Belcher
Brian MacMillan
Fran Grady

15 years

Harold Davidson
Phil Series
Angela Cullen
Joanne Deveau- Murphy
Heather McLean
Marylynn Goguen
Sheri Gillis
Tina Greek
Jennifer Keddy
Melanie Garrison
Dawn Marie Penney
Debbie Mitchell
Sara Earle

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MacLeod Lorway
MacLeod Lorway
South Shore Insurance
Johnson Insurance
ABC Insurance
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ABC Insurance
ABC Insurance
Archway Insurance
Archway Insurance
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MacLeod Lorway
Gallagher Insurance
Gallagher Insurance
Johnson Insurance
Johnson Insurance
Cheep Insurance
WCL Bauld Insurance
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Davidson Insurance
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Davidson Insurance
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MacLeod Lorway
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20 years

Karen Dearing
Lisa Dellavalle
Steve Earle
Pam Hipson
Connie Anderson
Carmen Kerr

25 years

Kathleen Hamm
Josephine MacInnis
Brenda Duplisea
Phil Gaunce
Tony Conway
Michelle MacLeod
Heidi Sexton
Patricia Roy
Brad Davidson

30 years

Scott Huntington
Richard VanSnick
Don Sinclair
Pauline Bell
Merinda Silver
Shirley Morgan
Wendy Sinclair

35 years

Pam Banks
Russ Oehmen
Millie Pettigrew
Connie Boutilier
Randy Misener
Shelley McKay-Riley
Tom Anderson

40 years

Delores King
Delores Johnson
Marilyn McLaughlin
Brian Davidson
Cheryl Pottier

45 years

Julie Wamboldt
Joe Davidson

50 years

Klaus Wuerr
Dennis Crowe

MacLeod Lorway
MacLeod Lorway
WCL Bauld Insurance
WCL Bauld Insurance
ABC Insurance
ABC Insurance

BW Armstrong Insurance
Gallagher Insurance
Gallagher Insurance
Gallagher Insurance
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Johnson Insurance
Johnson Insurance
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WCL Bauld Insurance

Message from the President IBAN



*Jason Sharpe, CAIB, CIP
President, IBAN*

It never ceases to amaze me, how quickly time flies. It's hard to believe that we are almost through August but given there will be a lot going on in our province this fall, we should all take the little remaining time left of our summer to slow down and enjoy life.

The one good thing about the impending end of summer is that we're getting closer to "that time" and, for the first time in eight years, St. John's will host the Atlantic Broker Convention. We have scheduled, what we feel are, useful and relevant education sessions, a comprehensive selection of vendors at our trade-show session and, because you're in St. John's and this is our thing, a very exciting line up of entertainment which now includes Great Big Sea frontman: Alan Doyle!

Back by popular demand is the "Rally in the Alley" pub crawl which was one of the most memorable events from 2010 (though some people claim not to remember much about it at all – you know who you are). I'm still occasionally approached by 2010 delegates who say this was their favorite event. Let's hope this one lives up to your expectations.

One big change we've made this year is the elimination of "hospitality suites". While the committee recognizes the desire of all of our partners and sponsors to recognize and "toast" their broker network, the potential awkwardness of walking past one company's suite to go into another was something we wanted to try and avoid at our event. My hat goes off to the creativity and enthusiasm of all the hos-

pitality suites' hosts/hostesses but there's always one which stood out as where everyone wanted to be, including their competitors. So then, why can't we all be in one big hospitality suite?? Well, this year we can with the creation of "The Broker House". This will be a place where everyone is welcome and this space eliminates the potential awkwardness and favoritism of a broker spending more time in one room than another. I personally welcome this change as a fresh idea, fair and inclusive, from the committee.

Getting back to business issues though, from a regulatory point of view, the Government of Newfoundland and Labrador ("NL") will be making some significant decisions regarding the automobile insurance product in this province in the upcoming months. The public sessions related to the current review of the automobile product have been completed, the closed claims study has been completed and the Public Utilities Board hearings into the matter have concluded. Now we wait to see what the government determines to be their strategy for (a) maintaining the health of the P&C industry in the province and (b) ensuring a fair cost to the consumer for the insurance product available to them to buy. Will there be a new minimum limit of liability? Will there be new limits on Accident Benefits? What actions will Government take to cut down on uninsured drivers? And the biggest question of all: Will the Government introduce a "cap" on "minor injuries" to replace the deductible system currently in place? While the position of the Brokers Association of NL has been to make suggestions as to measures to address some of the shortcomings in the current product, outline the positives and negatives of proposed changes to the system, we have not offered the Government an opinion on what product is right or wrong for the province. That is for them to decide. Though the legal community has taken a loud and unified position that the replacement of the current "deductible" with a "cap" will mean an immediate and dramatic reduction in the rights citizens of our province currently have should they be involved in an automobile accident.

To whatever outcome, these questions will be answered soon. The only thing I can say with confidence is the Government has all the facts, they have all the stats, and they have the opinions of all stakeholders. That's really all we can do. We know that change is needed so let's hope they make the right decisions for

our province. If you want to learn more about the position IBAN has presented you can visit our website at autoinsuancenl.ca.

Another industry impact we will have to deal with in the fall is the legalization of the growing, "manufacture", sale and use of Marijuana in Canada. It's going to be very interesting to see how this affects our industry – from liability in the hospitality world to product liability for growers and manufacturers to the growth of plants in the home and impairment determination and punishment and the impact on insurance rates for businesses, homeowners, and drivers. We could be in for a bit of a wild ride until these issues work themselves out through regulation and court precedent.

Lastly, before signing off, there is one final issue the Government of NL dropped in the laps of the industry in the fiscal 2018 budget and that's a 5% rate reduction on the 15% Insurance Premiums tax currently charged on all P&C insurance written in the Province of NL. While that sounds great, there is a "but" and it's a big one – this decrease is over a 4 year period and only applies to automobile insurance premiums. All non-auto premiums will continue to be taxed at 15%. The rate reduction takes effect January 1, 2019, with a drop from 15% to 13% and then a further 1% drop at January 1 of each of the next 3 years until we get down to 10%. Needless to say, there are some significant computer system programming, broker management system accounting and customer service issues arising from this initiative.

Thank you all for your time and please enjoy the rest of your summer. I look forward to seeing many of you here in September. ■

Jason can be reached by phone at (709) 570-1471 or by email at jasons@steersinsurance.com.

Insurance Brokers Association of NL
iban

YBNL Annual Golf Tournament

On June 14, 2018 golfers braved the cold weather for a great day at Bally Haly Golf Club in St. John's. Thanks to the YBNL for hosting this event and to our sponsors, Aviva, Intact, Travelers, and RSA for their generous support!



Message from the President IBAPEI



*Helen Hyndman, BSc, CIP, CAIB
President, IBAPEI*

Oh dear – what is that oft-used expression about time? Oh yes – it loves to fly.

It seems like just yesterday I was sitting down to write my first AIB article and now it is time to say goodbye. As a reminder of the passage of time I have included a picture of a Daisy, who has appeared in other articles, and my daughter Madeline waiting for me at our office when they were both much younger.

David Cooke, our YBN representative and incoming IBAPEI president, is kindly reporting on our 2018 Hill Day for you but I would like to say it was certainly humbling to once again meet with PEI's senators and MPs and find them so responsive to our message.

It has been an honour to have the opportunity to share some thoughts with you from small (but mighty) PEI over the last two years. It has also certainly been an honour serving as IBAPEI's president. ■

Helen may be contacted at (902)566-4244 or via email at, helen.hyndman@hyndmaninsurance.ca.



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Getting Referrals Is Not Really That Hard



Doug Daley
Vice President of Sales and
Marketing, Kiers Marketing

As brokers, you know that it can be very costly to develop a new customer. You also know that the cost is greatly reduced when the names of potential new customers are supplied at little or no cost. For that reason, brokers rely on the greatest possible source of new customers - their existing customers.

Have you heard of the relationship ladder? Each rung is a satisfied customer leading up to another satisfied customer, and then another - all the way to the top. And better yet, there really is no top. The rungs could be endless if you go about things in the right way.

Simply, ask for names. Ask your existing customers for the names of colleagues, friends, or relatives who may benefit from your services - or who may even benefit from being on your mailing list.

The whole idea of asking for referrals began in the life insurance industry, no slouches when it comes to maximizing profits. If you currently do not have some kind of referral policy, I think you need to seriously look at it. To help you along the way, here are several tips for generating successful referrals:

- There are several right times to ask for a referral. Existing customers, although the best source of new customers are not the only source. The first source, surprisingly, is after a prospect has not purchased. Maybe that prospect didn't buy from you for a valid reason. But perhaps they will

recommend your offering to someone else. In fact, if you did a good job relating to them, they may feel guilty about not buying from you and can ease the guilt by giving you names, helping you without making a purchase. But you won't get it unless you ask - and believe or not, the time to ask is after the prospect has said "no."

- Another right time to ask for a referral is right after your customer has purchased coverage from you. After all, the person is now very enthusiastic about your service; use the momentum of that enthusiasm to get the names of others who stand to gain by doing business with you. So the best time to ask for those names is after the prospect has said "yes."
- Even more, opportunities to ask for referrals are the times you have personal contact with your customer. Don't do it more than three or four times a year - but on the other hand, don't do it less. You've told them how important referrals are to you. Hopefully, you've stayed in contact with them, demonstrating to your customers that you practice follow-up. And if they know you'll be asking for names, they'll have them at the tip of their consciousness, wanting to give them to you and wanting you to succeed.
- Complete honesty is the way to ask for referrals. Tell them that referrals can be very valuable to your business and that you would like their help. Tell them that although referrals can benefit your business, you know that your business can also be a benefit to the customer's acquaintances. Then, ask for names - just a few names to make it easy on your prospect.

- When you ask for a referral from a customer, make sure you get all of the contact information and any background on lifestyle and hobbies, what they might need to be insured and if you can drop their name during your call. It is important to make that connection right away to set the prospect at ease.
- Once you get referrals, the best method for continuing to get referrals is to thank the referrer and keep him up to date on the progress you're making. You might even reward the customer with a special thank-you note or a small gift. Make it a nicer gift if the referral turns into a customer.

Are you maximizing the power of referrals? It is a quick and easy way to develop new customers. However, it won't work if you don't ask the question. If you are not doing it, give it a try. What do you have to lose? ■

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
Chief Executive Officer, IBANB*

A new logo, new beginnings, and new perspectives...the future is bright for the broker distribution channel! Change is sometimes hard, but embracing it can lead to positive new things.

Brokers continue to see changes to how things have been for many years. Companies continue to evolve how they do business; sometimes those changes upset workflows or create initial headaches for brokers' offices. As brokers adapt to change, their clients also often experience changes to how they have traditionally interacted with their broker, however, they too continue to adapt and embrace change. Change happens!

One noteworthy change that is now official is the updated Bipper logo. The symbol that has been the beacon to brokers' offices across Canada for 27 years just got a facelift, and we're pretty excited about it! The new logo developed through feedback from the National BIP committee is visible in all the new television and online ads recently launched by IBAC. You will continue to see it in brokers' offices, association communications, and 'all things broker related'. The old and new logos will continue to 'coexist' as brokers transition from one to the other, much like you will often see with other brands, until such a time as all Bippers are the new look. If you're reading this while attending the Atlantic Brokers convention, you will notice the new Bipper displayed in various locations, as

well as at the Atlantic Brokers Associations' trade show booth...stop by and say hello! If you're reading this sometime after the convention, keep an eye out for the new logo and let us know what you think.

Speaking of new and exciting things, IBANB will be celebrating our centennial throughout 2019. That's right...ONE HUNDRED YEARS! We look forward to launching ourselves into the next 100 years of brokers looking after consumers and working with companies to ensure consumers are properly covered. Keep an eye out over the next months for details on what exciting things lay ahead as we celebrate this milestone.

The IBANB AGM is being held on Thursday, October 25th in Fredericton, NB. Members, don't miss this opportunity to be part of the future of the IBANB and to further discuss what IBANB has done over the past year as well as what the future looks like. One topic that is likely to be a popular one is the morning seminar on cannabis. As Canada prepares for another significant 'new beginning' or 'new perspective', as this article opens up with, brokers and our industry, in general, will be continuing to learn and adapt to what this means for consumers, brokers, and companies. You won't want to miss this opportunity to learn more about how it will impact the insur-

ance industry once cannabis becomes legal in Canada as of October 17, 2018.

In closing, as I reflect on the topics I've written about in this article and as I think about the many other topics of conversation currently circulating around our great industry, many of which you will read about in other articles in this issue, and to use a phrase from our current President, Brian Schryer, "there has never been a better time to be a broker"! Embrace the new, adapt to the change, and keep on doing what brokers do.

Thanks for reading! ■

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

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Message from IBAPEI YBN Chair

IBAC – Hill Day



David Cooke, CAIB
Chair, Prince Edward Island YBN

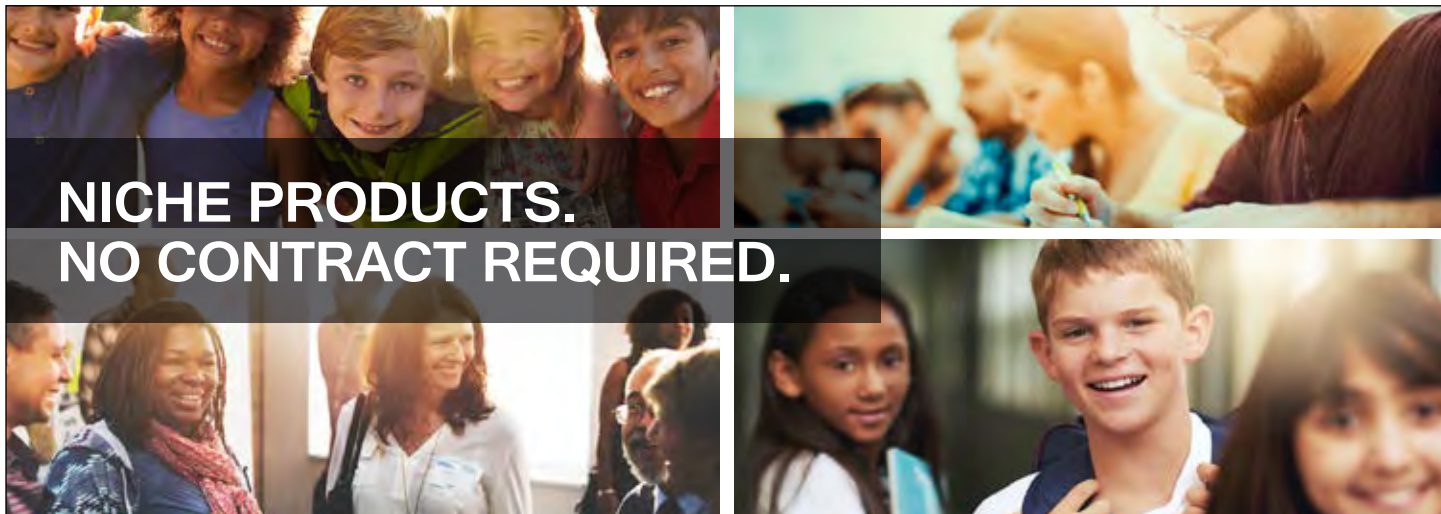
Hill day of 2018 was another success! I had the pleasure of attending with both Helen Hyndman and Karen Doiron as well as fellow brokers from across the country, once again converging on Parliament Hill to reaffirm our

positions with respect to the Bank Act. We also took the time to discuss the prevalent topics of Natural Disasters and Cannabis Legalization with respect to their impacts on communities and insurance. The Bank Act, which is up for review every five years, allows banks to own insurers but not to retail directly from the bank. Like years prior, we met with our elected MPs and senators to continue promoting the separation of banking and insurance while reaffirming the current restrictions in the Bank Act that prevent banks from selling insurance products at the point of granting credit, a position that has been upheld by successive governments since 1991. Our position as brokers has always revolved around consumer protection and competitiveness. The consumer always comes first.

The Bank Act was to be up for review in 2019 and a new bill, Bill C-74 (the Budget Implementation Act), was under study with suggested changes to the Bank Act. These changes were designed to give financial institutions a greater flexibility in undertaking finance technology (fintech) activities. It essentially allows banks to control fintech entities whose main



business is in financial services while also allowing banks to share data with unregulated entities such as fintechs. There was perhaps some concern that since fintechs are so new and have little regulation to date, this would allow banks to circumvent their restrictions by sharing consumer data with their insurance company subsidiaries, however, the amendments main-



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tained the banks' existing restrictions with respect to insurance which of course, we applaud. IBAC/IBAPEI supports Canada's financial technology and will continue to support it while it is innovated and modernized. Thankfully, our efforts have been successful and the sitting government has listened and demonstrated their commitment to consumer protection as the bank act has now been pushed to 2023 for review.

With Natural Disasters increasing in frequency and severity, we also discussed the impact of such on communities. Flooding has finally surpassed fire as the leading cost of claims and a national strategy is needed. IBAC has found that many Canadian's are unaware of their flood risks and that many individuals may be unaware if they are protected or not. Unfortunately, there is a gap in public awareness and knowledge here as flood coverage is something that insurance companies have only begun to offer. However, we as brokers can only do so much to raise awareness and create the necessary dialogue on this matter which is why it is paramount for the government to aid us in sending this message. It is critical that the government and the insurance industry work together to develop up-to-date flood mapping and to limit development in said flood-prone areas. By doing so will help ensure the stability of the insurance industry while protecting the Canadian economy and ensuring those who are exposed to such a disaster are able to afford the coverage they need to stay afloat.

Another topic of discussion was Cannabis legalization. While perhaps the briefest topic, our message was clear on keeping an open mind to how such a historic change will impact our communities, especially with respect to insurance. This, however, is one of those things that will have to have everything ironed out, wrinkle by wrinkle once it comes into effect. Some things will work while others will not but we advocated to once again, be a resource for the federal government with respect to any outreach materials that could help Canadians understand how this could impact their policies.

Following Hill Day was our National Young Brokers Forum in which the Young Broker representatives from each province participated. We discussed some of the issues the industry is facing, like the difficulty of recruitment. One solution we came up with was for brokers to start having more kids! Just kidding. One of the most powerful things that came out of this forum was everyone across the country was in agreement that the Young Brokers need a country strong brand, in a similar format to IBAC. Something recognized by all. This may have been my last year as a representative of the YBN for PEI as I transition to the role of President of IBAPEI, however, I will have a busy few months ahead of me trying to lay the stonework out for whoever follows me. ■

David may be reached at (800) 566-5666 ext. 4826 or via email at, dcooke@cooke.ca.



Message from IBANB YBN Chair



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

Attending conferences can be an overwhelming convergence of new information, connections and business tools. While scheduling effectively and paying close attention is key, it's your preparation before you attend that can make the real difference. By now, we are all at the 2018 Convention here in Newfoundland, enjoying the hustle and bustle of St. Johns and looking forward to the entertainment of the evening, but are we really prepared to get the most out of this experience?

For both attendees and speakers, trade shows and conventions can be an intimidating multi-day forum whereby you make new business connections learn what others in your industry are doing well, and what you as brokers can learn to do better. With the industry right now, more than ever that trade show/conference attendance is just as important to business success as it always has been, and perhaps even more.

But when you attend a conference, how can you be sure to avoid the overwhelming number of people, events, trade booths and more? A good strategy before conventions once you've seen the speaker and attendee list is to select the people you'd like to connect with. Depending on the situation and your past attendance at similar industry-related events, that list could be relatively short or more vast. If you're well established on the topic, perhaps you want to focus on making a few really strong and solid connections. If you're just getting started and want to use the conference to get to know people, aim for a higher number. And remember, take notes. There is so much information being given to you in a short space in time, that you will not remember everything or

faces, and definitely names!

When you're connecting with people, an important skill to remember is to connect with people who might not be able to only help you, but who may also be able to help other people in your industry, I am always wondering if this connection can help my fellow YBN'ers. If you can connect someone with an existing connection or relationship that might work with him or her quicker than you, you'll be seen as an important contact because of your ability to connect.

Another option is to tweet with them or friend request them on Facebook, and yes, check them out on LinkedIn. Beyond the pre-conference networking, you should determine what sessions you'll want to attend before you even leave home. Take a look at the conference website (<https://www.brokersconvention.ca>), the different focuses, the speakers and figure out how your time can be spent most effectively. Then schedule the aforementioned meetings around what you can't miss, you can change your mind but certainly, try and go with a plan in mind.

The final thing you should think about before you leave home is conference essentials. Bring business cards, notebooks, pens, proper attire, work samples, and anything else you might need when you're meeting new potential business partners. Think about it as if someone were visiting your office and what barebones materials you would need to properly describe your role in the business to them.

I hope to see you all at Convention, the Atlantic Insurance Brokers Convention is the perfect event for anyone interested in immersing themselves with other insurance professionals for two days of learning and fun. This event attracts professionals not only from Atlantic Canada but representatives from all facets of the Canadian insurance industry. There are opportunities to engage with decision makers, future leaders, and those interested in ground breaking new products and technology that will influence how we all do business.

Feel free to reach out, check me out on LinkedIn, and say hello if you see me at the speaking sessions.

Remember - Bring a good supply of business cards, you will need them! ■

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



Please welcome Javier Ibañez

The Wawanesa Mutual Insurance Company, founded in 1896 and one of the largest property and casualty insurers in Canada, is pleased to welcome Javier Ibañez as the Director for Business Development – East, which includes the key Ontario, Quebec and Atlantic regions.

Javier is a dynamic business leader in the P&C industry with expertise in creating and embedding sales cultures. He's held various leadership positions with several large Canadian insurance carriers and has a deep understanding of the marketplace.

Mr. Ibañez holds a Bachelor of Arts degree from York University, a Masters degree from St. Francis Xavier University and has completed post-graduate studies in marketing, strategy and finance at the York University Schulich School of Business.

Based out of the Ontario Regional Office in Toronto, Javier's expertise in broker channel management, sales effectiveness, and sales compensation will ensure that the Wawanesa Business Development team delivers an innovative and modern value proposition to brokers across Canada.



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September 19 & 20, 2018

AIBC 2018

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Alan Doyle Trio – Live at President's Dinner



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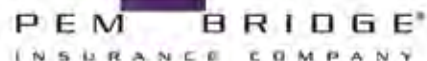
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AIBBC 2018

Wednesday, September 19, 2018

8:00am – 5:00pm	City of St. John's Tour (Cabot Tower, Cape Spear, Petty Harbour) - Meet in hotel Lobby
4:00pm – 7:00pm	Meet & Greet / Trade Show - Salon B, C, D and Crush Lobby Buffet Dinner Introduction and Welcome Jason Sharpe , President – Insurance Brokers Association of Newfoundland and Labrador Entertainment Mark Manning and Aaron Collis
7:30pm - onward	Rally in the Alley - George Street Pub Crawl Ending at Club One (better known as "The Broker House") Entertainment Bic and the Ballpoints (Meet in Salon A)

Thursday, September 20, 2018

8:00am - 9:00am	Registration - Main Lobby Continental Breakfast - Salon B,C,D and Crush Lobby
9:00am – 12:00pm	Trade Show - Salon B,C,D and Crush Lobby
9:00am – 10:15am	Information Session - Salon E & F "Making every minute count! Building habits that increase your personal productivity" Presenter: Jess Chapman , ethree Consulting
10:15am – 10:45am	Coffee Break - Salon B,C,D and Crush Lobby
10:45am – 12:00pm	Information Session - Salon E & F "Navigating the Generations: Communicating Effectively with the 5 Generations at Work" Presenter: Ronalda Walsh , Nine Island Communications
12:00pm – 1:30pm	Lunch - Salon A
1:00pm – 2:00pm	Registration - Main Lobby
2:00pm – 4:00pm	CEO Forum - Salon E & F
6:30pm – 7:30pm	Cocktails and Delegate Photo Shoot - Salon A
7:30pm – 9:30pm	Lunch - Salon A
9:00 pm	President's Dinner & Entertainment - Salon A Prize Draws & Closing Remarks Entertainment Alan Doyle Trio
9:00 pm	"The Broker House" is open - Club One Entertainment Bump



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Message from IBANS YBN Chair

Bridging Generational Gaps in the Workplace



*Zach Armstrong, CAIB
Chair, Nova Scotia YBN*

We've all heard the stereotypes of our current demographic cohorts: Millennials are lazy and spoiled; traditionalists are stuck in their ways and scared of change; baby boomers are workaholics and Generation X is selfish. I believe the key to bridging the gap is to truly understand the environment in which each generation was raised. I have provided some background below to illustrate the differences.

During WWII, women entered the workplace in large numbers. Until then, most families had "traditional households". Dad worked and Mom looked after everything at home. This generation lived very modestly as their parents had lived through the Great Depression. They had very little (or zero) debt and considered their work a means to provide for their family. After the war, women gained experience in the workplace and wanted their children to one day do the same.

This gave way to the baby boomer generation. The baby boomers were pushed to earn a university degree, and therefore had plenty of opportunities once they graduated. They define themselves by their careers and are often workaholics. They would almost never question their boss, at least not to their face.

This gave way to Generation X. This generation was made up of the children of the early baby boomers, and the first children to go home to an empty house since both parents were at work. Here come the video games and TV dinners. Generation X also was pushed to get an education, but unfortunately for them, the same opportunities were not

there and a good chunk were left with high student debts.

Finally, we've arrived at Generation Y. Generation X wanted to make sure their kids weren't hung out to dry like they were, so they're very involved in their children's lives. Generation Y has been told their entire life that they can do anything. They are the generation of participation medals, parents taking the side of their kids over the teacher and social media.

Now that we've briefly discussed where each generation comes from, let's talk about how this translates into the workplace, and why different generations view situations differently. Let's say you have a simple task such as moving a glass of water from one side of the table to the other. Every hour, on the hour. The baby boomer will confirm they understand that this is what you actually want them to do, and do it. They might get home from work and talk about the ridiculous task they were asked to do, but that would be about it. Generation X, on the other hand, would question why they have been asked to move the glass, and refuse to do so until they understand why they are doing it. Once they understand, they would do the task without issue. Generation Y would just simply say "I don't see the point so I'm not doing it."

In the above examples, it may seem like the baby boomers blindly follow orders, Generation X has a bit of an attitude, and Generation Y are just bad employees.

These different scenarios help shape how we learn, communicate; deal with conflict, and how we are motivated. Understanding this is the key to bridging these general gaps. A baby boomer may be motivated by praise and a job title, whereas an X may want more money and a millennial would demand more vacation. A baby boomer may judge how hard they work by how many hours they put in, whereas a millennial will judge it by what they have accomplished.

Once we can bridge these

gaps, and understand that one size doesn't fit all, we can all start utilizing our strengths instead of constantly trying to force everyone to conform. "The best teams are not those that bring together perfect people, but those where we learn to live with the imperfections of others and admire their good qualities." Wayne Ezekiel, President, AA Munro Insurance.

Golf Wrap Up

First off, we would like to thank our sponsors for their ongoing support of our events. Our volunteers at the YBN on the day of the event, and Oakfield Golf & Country Club for being such excellent hosts.

This year was another great success at the 13th Annual IBANS Golf Tournament. We had 93 golfers, and our company partners raised \$1526.15 for the Phoenix Youth with lots of energy and creativity. The extra effort they put in really took this year's event to the next level. We hope to see you at our broker social night this fall. ■

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

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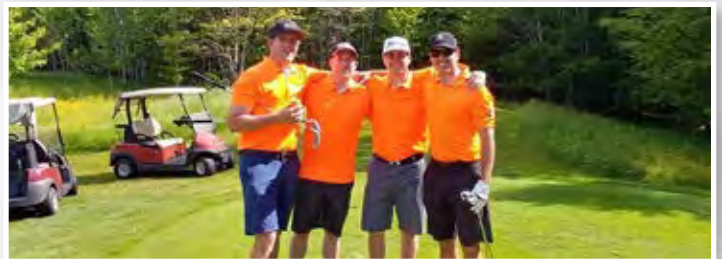
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YBN Host the 13th Annual IBANS Golf Tournament

A big thank you to everyone who participated in the 13th Annual IBANS Golf Tournament, hosted by the YBN. We had perfect weather, many laughs, and great attendance! Special thanks goes to our YBN for their time and dedication which truly made this an event to remember. Mark your calendar for next year – June 20, 2019 at the Oakfield Golf & Country Club.



IBANS/IBAN Professional Development Report

Ways You Can Use Social Media to Generate Business



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

Do you even remember life before social media? If you can believe it, it has been 10 years since Twitter evolved, and even longer since we all connected through Facebook. When these tools launched I'm sure many of you wondered why anyone would use this form of marketing for business and what the benefit could be? Fast forward to now - you are hard pressed to find a business who isn't somehow connected through some form of social media - Twitter, Facebook, Instagram, LinkedIn or Snapchat, to name just a few.

In June, I attended the first Social Media Day in Halifax and was overwhelmed by the amount of material that was presented. Everything from design principles to sessions on how to be authentic when posting. Hopefully, the keys tools and tips I learned will also help you as you navigate the world of social media for marketing.

Firstly, let's define exactly what is meant by social media marketing:

Social Media Marketing (or SMM) is a form of internet marketing that implements various social media networks to achieve marketing communication and branding goals. Social media marketing covers activities involving social sharing of content, videos, and images for marketing purposes, as well as paid social media advertising. (Wordstream)

Since the evolution of social media over the last decade, businesses have adopted social

networks into their marketing strategies. To really benefit from social media, it is imperative that you have a strong presence on the internet. This means finding what type of social media works best for your business and attracts the audience you want to nurture.

There are two main ways for you to use social media marketing:

1. To create and maintain awareness for your business;
2. To focus attention on a new offering.

There is debate on how many platforms you should be using for your business. Some will say, use as many as possible to attract all types of users, while others will say focus on one or two and concentrate on those. As noted by Arthur Gaudreau, who created the popular Halifax Re Tales account that has almost 16,000 followers on Twitter, you should always make note of what platforms you use on social media and advise your followers what you aren't using. For example, if your business doesn't want to use Facebook, you should still create a Facebook account and note on the account that you can find up to date information on Twitter, or Instagram or whatever other platform you focus on. This way you won't get lost or appear like you are non-existent.

In some cases, it is suggested that blog posts be promoted using social media. To support blog posts, you can connect with your audience and draw them back to your website. To support the promotion, you can add images to gain attention and use quotes from the blog to share on social media.

Instagram is a bit different, as the photo or image is imperative to post. You are posting the image to grab the attention of followers and then follow up with a description of exactly what the image is about. You can also use catchy hashtags to convey what you are saying, for example, you are reminding your followers about the importance of auto insurance, you could use: #beprepared #getinsured #badstuffhappens #iheardyouneedaninsurancequote and the ever popular (in my opinion) #yourbestinsuranceisandaninsurancebroker

In her Social Media Day session, Creating an Engaged Instagram Community, Suzi Fevens made it clear how imperative it is to create an

engaged community vs a large community. Sometimes people get hung up on the number instead of the engagement, which shouldn't be the case. Even with 10 followers, if 8 are engaged, that is more than some profiles with hundreds of followers.

Social media marketing is all about building relationships, which everyone knows, does not happen overnight. Develop the habit of using social media to show your expertise and build trust with your followers.

In closing, I will leave you with a message from the Social Media Day keynote speaker, Erin Trafford that really struck a chord with me - Don't ever separate your heart from your hustle. ■

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



Mark your Calendars

***IBANS Annual
General Meeting***

***September 25, 2018
Halifax, NS***

IBANS Out and About

IBANS was happy to support the CIP Society Golf Tournament on July 10 at Lost Creek Golf Course. Thanks to everyone who came by Hole 2 to visit us, and pose in our photo booth!



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IBANB Marketing and Program Coordinator Report

Furthering Employees' Education – It's good for business!



*Becci Taylor, BBA
Marketing and Program Coordinator, IBANB*

If you want to attract and retain the really good employees, you're likely already aware that offering additional benefits as part of the employment package is a necessity:

Vacation ✓
Healthcare ✓
Sickness benefits ✓

But..... do you often think to add continuing education to your checklist? Sadly, not many do, but I am going to explain why you need to and should.

In her The Muse article, "School's Not Out: The Importance of Continuing Education", Melissa Fudor reflects on her experiences: "After entering the workforce, I've realized that learning is even more important now than it was back in my dorm room days... It turns out that learning something new not only helps the brain function more effectively, but improves focus, overall confidence, and self-esteem." Sharpening your skills can help you remain professionally revitalized so you can do your best work. When we really think about it, we all want to do our best work, so why not feed that need?

There is no doubt that returning to school benefits employees in many ways. Now, before you throw down the magazine thinking "Becci, you're nuts" hear me out... Whether the continuing education is to keep employees proficient in their role, or to better prepare employees for potential promotion; acquiring additional skills and knowledge does benefit

employees in many ways.

However, the benefit of continuing education does not stop with employees. Employers, that encourage employees to continue their education stand to gain in a variety of ways, since an educated, highly qualified / high-quality workforce is what we want, right?

There are so many articles available that talk to companies spending on continuing education, seeing the rewards out way in the end. If an employee is taking courses or attending events or even logging onto a webinar, they are bringing something back to the table for the business.

Whether it's through tuition reimbursement, or within your benefits package, continuing education encourages employees to take leadership within your company. When you think about it, and the cost involved recruiting the right candidate, then retention has to be a key factor, especially for a company to grow and prosper in today's competitive market.

Attending conferences and networking events that cater to our industry niche are a great way to learn the ins and outs of the industry and, at the same time, meet potential clients or business contacts. Conferences can be expensive, but they often allow employees to get the first glimpse at new products and witness speeches and presentations by industry leaders.

Networking events will usually start with an educational seminar or forum highlighting new advancements or trends in the industry and then move to drinks and mingling. Both are a great way to continue learning about topics specific to our industry.

Continuity, consistency, community are all strong factors for a good em-

ployee. Allowing employees to achieve personal goals and growth, while growing within an organization will help with the longevity.

So you see in summary, as we strive to be the best and attract the best, we must consider:

- You can attract and retain great talent because employees consider learning opportunities as a benefit;
- Your employees will be more engaged at work and eager to grow within your organization;
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Climate Change: *Once a future threat, now a present danger, and what we need to do about it*



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

Brokers are well aware that the insurance industry is on the front lines of dealing with extreme weather events. And you know, better than many, that insurers play a vital role in helping homeowners, businesses and communities recover after disaster strikes.

You have seen first-hand how extreme weather associated with climate change is dramatically affecting Canadians. This issue is no longer a future threat; it is a present danger that must be addressed. We are feeling the effects of these weather events in Atlantic Canada, and the same can be said right across the country. It is impacting homeowners and hitting the bottom lines of many businesses.

For a recent example, look no further than the flooding of the St. John River in New Brunswick this past April and May. Above-seasonal temperatures causing rapid snowmelt, combined with heavy rainfall, led to the worst flooding seen since 1973 in that province. With 2,972 reports of damage, as of July 27th, more than 719 homeowners have made claims for financial assistance from the Disaster Financial Assistance program. The highway between Fredericton and Moncton was closed for a week, leading to potential supply chain issues.

Looking at the big picture, the data shows that severe weather events are becoming more common and the impacts are more

severe. For example, a generation ago, insurers paid out, on average, about \$400 million a year, in today's dollars, across Canada on weather-related claims costs. Now, that number often tops \$1 billion a year and sometimes goes much higher.

Many of these costs are due to water damage, and the federal government is also seeing the impact. Thirty years ago, the Disaster Financial Assistance Arrangements paid provinces/territories about \$50 million a year. In 2016, the Parliamentary Budget Officer estimated that the number will reach \$900 million a year for the next five years. And 75% of that is expected to be caused by flooding alone.

All of us have a vested interest in increasing our resilience to the effects of climate change and in improving our ability to respond and recover when disaster strikes. We've seen some momentum on these fronts in Atlantic Canada recently.

In April, the emergency management offices (EMO) of all four Atlantic provinces adopted a harmonized disaster financial assistance Confirmation of Insurance form. This new form aims to reduce the administrative burden on brokers and insurers, in addition to EMO staff, which means fewer delays and better service to homeowners. Getting the new form developed and approved has been a great collaborative effort between the four provincial governments and insurers and broker associations in all four provinces.

In New Brunswick this past May, the government announced a new requirement for homeowners that is intended to mitigate the environmental impacts of new construction. From now on, homeowners living near a watercourse or wetland who are seeking a permit to construct a new building or expand an existing one will need to include in their plans specific measures that address ways to reduce the risk of flood damage to their building(s).

Initiatives like these reinforce that everyone – governments, the insurance industry, and consumers – has a role to play in ensuring that our communities are better prepared to cope with the dangerous effects of climate change. Insurance Bureau of Canada (IBC) has been working closely with governments

and advocating for a whole-of-society approach in which everyone does their part.

One step insurers have taken is to offer new products to Canadians to help reduce the financial risks from flooding. Some insurers now offer optional overland flood coverage along with optional sewer backup and sump pump coverage as part of their suite of homeowner's insurance products.

As well, Canada's private insurers are investing millions in innovative data gathering, new flood models, machine learning and artificial intelligence to improve their risk models.

Another critical element in the whole-of-society approach is education. This is where brokers play an essential role. It is vital that consumers know what's covered and what isn't, and that they review their policies regularly. Consumers also need to know what they can do to reduce their risk. Brokers are on the front lines ensuring that those discussions are happening. Having these regular discussions will become even more important as these extended water coverage products mature and experience more market uptake.

In a recent poll that IBC conducted, only 37% of homeowners felt confident that they know what is covered by their home insurance policy and what isn't.

The survey also yielded a host of other interesting, and concerning, findings, including that only 23% have created an inventory of their home's contents and that 53% have no plans to take any action to protect their homes from flooding in the next several months.

Clearly, there is an opportunity to further educate people about the home insurance product, and about how to minimize the risk of loss. Everyone in the property and casualty insurance industry should take up this challenge and continue to find innovative and proactive ways to arm consumers with this essential information. Together, let's keep this important conversation going. ■

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




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Building a Better Practice: *Continuing Education*

By Kyla Russell and Gregory D. Hardy

Change is inevitable and in today's modern world, change happens at a shockingly fast pace, which can result in knowledge gaps for insurance professionals—not only for those who are new to the industry but also for those who are experienced. It naturally follows that knowledge gaps can result in mistakes and mistakes can potentially lead to a client suing you. Even if a mistake does not result in an Error & Omission claim by a client, mistakes can be costly in terms of fixing the mistake, the potential loss of a client, or the impact on your career. No one can know everything about everything, but continuing education has an intrinsic value that cannot be overlooked.

The Impact of Continuing Education

Often, we get so focused on our daily tasks that the last thing we want to do is to add something more to what seems like an ever-growing to-do list. We want to cross things off that list, not add to it. Continuing education, however, allows us to check things off our to-do list in a more efficient way. Continuing education provides for:

- Improved product knowledge;
- Greater skills in estimating and investigating;
- More efficient claims resolutions;
- Increased competency and credibility; and
- Enhanced dialogue between service providers and customers.

Overall, continuing education leads to better customer satisfaction and a better insurance professional.

Sources of Continuing Education

The insurance industry is an industry that sees the value of continuing education. Within the industry, there are numerous opportunities and resources for continuing education, such as seminars, education days, webinars, conventions, and industry groups. Those opportunities are

often circulated by email, bulletins, and occasionally, word of mouth.

There are, however, other sources of continuing education outside of the industry. Technology is a driving force behind some of the fast-paced changes in the industry, but it is also a way to bridge the knowledge gap in an accessible way. Online resources - blogs, podcasts, online articles, and webinars as examples - allow you to access continuing education when it is convenient for you. Mobile technology, such as smartphones and tablets, give increased flexibility for continuing education. It allows you to access information at a time and location that works for you, such as listening to a podcast while driving to work or watching an online webinar while you prepare supper.

Another option for continuing education is a conversation with your insurance defence lawyer.

The Role of the Lawyer in Continuing Education

Insurance is a detailed profession that requires a breadth and depth of policy and product specialty knowledge, but it also requires a knowledge of the legal framework in which the policy and products exist. The legal and insurance fields interact with one another. When there are changes to one profession, there is often an impact on the other profession. Changes to legislation or new court decisions can impact how a policy is underwritten, how policies are explained, and how a claim is handled. One such example is the minor injury (or "cap") legislation that impacts motor vehicle claims. An insurance professional has to have a working knowledge of what the cap is so that they can explain it to their clients or whether there is an argument for settling a claim within the cap.

Not all brokers or agents work closely with an insurance defence lawyer, but most insurers have a working relationship with an insurance defence lawyer, or maybe the insurance company whose product you sell has in-house counsel. If you don't have a working relationship with an insurance defence lawyer, then an appropriate inquiry to your affiliated insurance company may result in expanding

the relationship that they have with their counsel. Such an inquiry may provide an opportunity to set up a seminar or question and answer session with the lawyer if you have questions about a legal framework or how the law is impacting on certain insurance issues.

To maximize such a seminar, it is important to discuss with the lawyer the topics you wish to learn more about. It is also helpful to provide any questions in advance of the seminar so that the conversation that follows is focussed and provides legal context for the issues that interest you. By engaging in such conversations, you also get the perspective of someone who is working with the insurance industry but from another angle, which can result in different considerations.

A Final Word

Continuing education should not be considered drudgery, but should be recognized for the value it provides. It creates a unique opportunity for an insurance professional to grow as an individual in positive ways which will help their career and which will help the way they provide services to a client. There are a variety of resources available for continuing education that allows for flexibility, accessibility and different perspectives. ■

Kyla Russell and Gregory Hardy are lawyers at C3 Legal Inc. C3 Legal Inc. is a modern insurance defence law firm that takes a fresh look at services for the industry.

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Insurance News: Residential, Auto Insurance to be available exclusively through Quebec Insurance Brokers

Partnership with independent brokers strategic move to drive future growth

MONTREAL (QC) July 31, 2018 Building on the company's nearly 90-year history in Quebec, Wawanesa will soon sell its insurance products exclusively through independent Quebec insurance brokers, the company announced today.

Effective the closing date of the transaction that is targeted for October 1, Wawanesa will discontinue direct sales of its residential and auto insurance and will instead distribute exclusively through eleven independently owned and operated insurance brokers located in communities across Quebec. At the same time, Wawanesa will introduce their commercial insurance products to the Quebec market through their new broker partners.

Wawanesa's new broker partners include AMR Assurances Multi-Risques, Assurancia Venne et Fille, Assurancia Gatineau, Bilodeau Couture Assurances, Bouchard & Associés Solutions d'assurances, Fort Assurances & Avantages Sociaux, Gaudreau Assurances, Gosselin Courtiers d'Assurances, Groupe LCD Assurances, Le Groupe LePelco, Assurances 3G.

"Working with Quebec brokers means giving our customers affordable, dependable insurance coverage paired with expert independent advice," said Carol Jardine, President of Wawanesa's Canadian Property & Casualty Operations. "Our partnership with insurance brokers has been key to our success across Canada, and we're pleased to bring this model to our customers in Quebec."

A number of Wawanesa's service offices will be converted to brokerage locations as part of the transition.

"Quebec's insurance brokers are deeply connected to local communities, and Wawanesa shares that commitment," said Fort Insurance & Group Benefits President Stéphan Bernatchez. "This partnership is excellent news for our newly shared clients and will help drive future growth for both Wawanesa and brokers across Quebec."

The companies noted the transition will be seamless for current policyholders. There are no changes to current policyholder's insurance policies or coverage. Claims, Underwriting and administrative activities will continue at the Quebec Regional Office in Montreal. The companies will communicate directly with current Wawanesa customers regarding the transition in their servicing.

With the transition in Quebec, Wawanesa affirms its position as the largest Property and Casualty insurance provider solely dedicated to distribution through local insurance brokers. Wawanesa products are available exclusively through insurance brokers in all of the company's Canadian markets.

Wawanesa began operations in Quebec in 1931. To date, the company has written over two million insurance policies in Quebec and supports more than 45 Quebec charities and community organizations each year. ■

About Wawanesa

The Wawanesa Mutual Insurance Company, founded in 1896, is the largest Canadian Property and Casualty Mutual insurer with \$3 billion in annual revenue and assets of more than \$9 billion. Wawanesa Mutual, with executive offices in Winnipeg, is the parent company of Wawanesa General, which offers property and casualty insurance in California and Oregon; Wawanesa Life, which provides life insurance products and services throughout Canada; and Western Financial Group, which distributes personal and business insurance across Western Canada. With over 5,000 employees, Wawanesa proudly serves over two million policyholders in Canada and the United States. Wawanesa actively gives back to organizations that strengthen communities where it operates, donating well above internationally recognized benchmarks for excellence in corporate philanthropy. Learn more at <https://www.wawanesa.com/canada/>

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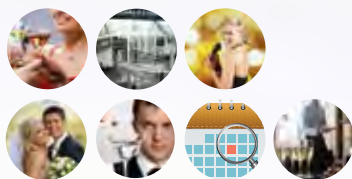


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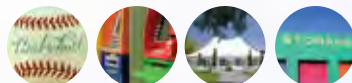
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CALENDAR OF EVENTS 2018 - 19

SEPTEMBER

7	NSIWA Golf Tournament	Chester, NS
10-15	IBANS CAIB 1 Immersion	Halifax, NS
12	National CAIB/CPIB exams	various locations
19-20	Atlantic Brokers Convention	St. Johns, NL
25	IBANS Annual General Meeting	Halifax, NS
26	IBANB Fundamentals of Insurance exam	Fredericton, NB
26	IPEI Golf Tournament	Stanley Bridge, PE

OCTOBER

2	IBAN CAIB 2 (ending December 4)	Evening Webinar
2	IBANS CAIB 3 (ending December 4)	Evening Webinar
4-5	IBAC Board Meeting	Halifax, NS
5	IBAC Annual General Meeting	Halifax, NS
19	IBANB Board Meeting	Fredericton, NB
25	IBANB Annual General Meeting	Fredericton, NB
25	IBANB CAIB 1 Immersion	Fredericton, NB
30	IBANB CAIB 2 Immersion	Fredericton, NB
30	IBAPEI Annual General Meeting	Charlottetown, PE
30	IPEI Convocation	Charlottetown, PE
31	IBANB Fundamentals of Insurance exam	Fredericton, NB

NOVEMBER

2	IBAN Annual General Meeting	St. John's, NL
3	IBAN Convocation	St. John's, NL
4	IBANB CAIB 3 Immersion	Fredericton, NB
5-10	IBANS CAIB 2 Immersion	Halifax, NS
9	IBANB CAIB 4 Immersion	Fredericton, NB
22	Meet the Underwriter Night hosted by YBN	Fredericton, NB
28	IBANB Fundamentals of Insurance exam	Fredericton, NB

DECEMBER

5	National CAIB/CPIB exams	various locations
12	IBANB Fundamentals of Insurance exam	Fredericton, NB

JANUARY

30	IBANB Fundamentals of Insurance exam	Fredericton, NB
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FEBRUARY

6	National CAIB/CPIB exams	various locations
27	IBANB Fundamentals of Insurance exam	Fredericton, NB



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