

Atlantic

INSURANCE BROKER

PRESIDENTS'
MESSAGES

LESSONS FROM
THE PAST

IT'S TIME TO
REVISIT ROAD
SAFETY

THREATS TO
YOUR DATA ARE
THREATS TO
YOUR
BROKERAGE





Swiss Re Corporate Solutions

You know your business inside out. You know your markets, your customers, your competitors. Above all, you know the risks facing your business. At Swiss Re Corporate Solutions, we have the capabilities and the financial strength to meet the risk transfer needs of businesses worldwide. But that's only half the story. Whether your risk is basic or complex, whether the solution is off-the-shelf or highly customised, we believe that there's only one way to arrive at the right solution. And that's to work together and combine your experience with our expertise and your strengths with our skills. Long-term relationships bring long-term benefits. **We're smarter together.**

swissre.com/eo

Swiss Re Corporate Solutions is proud to be the exclusively endorsed E&O provider for your Insurance Brokers Association. For more information or to access our Insurance Brokers professional liability programme, please contact:



T: +1 902 876 0526
E: info@ibans.com,
www.ibans.com



T: +1 506 450 2898,
E: ibanb@nbinsurancebrokers.ca
www.nbinsurancebrokers.ca

Message from the President

IBANB

Table of Contents

<i>Presidents' Messages.....</i>	1-9
<i>Grow your business with a little grip and grin.....</i>	10
<i>IBANB CEO Report.....</i>	12
<i>IBANB Young Brokers Network.....</i>	14
<i>IBANS Young Brokers Network.....</i>	16
<i>Viewpoint.....</i>	18
<i>IBANS PD Report.....</i>	20
<i>Lessons from the past.....</i>	22
<i>IBANS ED Report.....</i>	24
<i>It's time to revisit Road Safety.....</i>	26
<i>Threats to your data are threats to your brokerage.....</i>	28



*Kirby Curtis, CAIB
President IBANB*

Atlantic Insurance Broker

Volume 16, Issue 4 Winter 2014

Published by

Partners Publishing Ltd.

2289 Route 101 Hwy, (Fredericton)
Beaver Dam, NB E3B 7T9
Phone: (506) 450-9768
Fax: (506) 450-2546
Email: pcole@nb.aibn.com

Published four times per year.

For advertising sales and deadlines call:
Peter Cole, President
Partners Publishing Ltd.
pcole@nb.aibn.com
1-866-450-9768 • (506) 450-9768

Graphic Design/Layout
Kelsey Cooper, Partners Publishing

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

have to do their part. Our biggest strength as brokers is at the grassroots level. Our connection to the communities we live and work in is a great opportunity. Get out and meet your MLA and let them know who you are and what brokers contribute to both jobs and the community. We need for brokers to work hard to make sure we maintain and grow our position in the marketplace.

In closing, I would like to wish everyone a safe and happy winter! ■

You may contact Kirby at (506) 843-6558 or via email at, kcurtis@nb.aibn.com.

Well folks, summer and fall have blasted by like a tumble weed in the desert and our days are filled with cold air, cleaning off the car, and slippery roads. As I settle in to write this article I stop to reflect on how I got to this stage, to be president of our great association. Thank you for your confidence.

Being from a small community, I sometimes wonder if what I can contribute is relevant, then as I ponder that thought for a second it quickly goes away. It doesn't matter if you are a broker in downtown Blackville or a broker downtown in one of our great cities, we have a common purpose, to keep the independent broker channel strong and the go to place for insurance products.

Changes

Changes in our industry are forever on-going as well as the way we do business. With company acquisitions, technology flying a million miles an hour, and the constant threat of direct writers. Being an independent broker is never boring, but with dedicated and passionate people working together we can overcome these and other hurdles.

Government

As you all know we have a new provincial government, along with some new ministers. The Association works hard to keep the political connections strong, but brokers

Eh bien, chers collègues, l'été et l'automne se sont envolés comme des virevoltants (tumbleweed) dans le désert, et le froid fait un retour en force avec toutes ses « joies », voitures enneigées et routes glissantes... En écrivant cet article, je ne peux m'empêcher de réfléchir à la manière dont j'en suis arrivé là – à ce poste de président de notre grande association. Je vous remercie de votre confiance.

Originaire d'une petite communauté, je me demande parfois si ce que je peux apporter est pertinent, mais quelques secondes de réflexion suffisent pour faire disparaître cette pensée. Qu'ils exercent à Blackville ou dans les centres urbains de la province, les courtières et courtiers ont un objectif commun : faire en sorte que le canal de distribution que forment les courtiers indépendants reste solide et reste à l'esprit des consommateurs à la recherche de produits d'assurance.

Le changement

Notre industrie et notre façon de faire des affaires changent sans arrêt. Entre les acquisitions d'entreprises, la vitesse vertigineuse de la technologie et la menace constante des assureurs directs, être courtier indépendant n'est jamais ennuyeux. Pourtant, grâce à la présence de gens attentionnés, dévoués et passionnés qui travaillent « ensemble », nous pouvons surmonter ces obstacles et bien d'autres embûches.

Le gouvernement

Comme vous le savez, nous avons un nouveau gouvernement provincial et quelques nouveaux ministres. L'Association s'efforce de tisser des liens politiques solides, mais les courtiers doivent également faire leur part. Notre plus grande force à nous, les courtiers et courtières, se situe sur le terrain, à l'échelle locale. Nos liens avec les communautés où nous vivons et travaillons constituent une formidable opportunité. Je vous invite donc à aller rencontrer votre député. Faites-lui savoir qui vous êtes et ce que vous apportez à la communauté, notamment du point de vue des emplois. Les courtiers doivent redoubler d'effort pour maintenir et renforcer leur position sur le marché.

Pour terminer, je vous souhaite un bel hiver, en toute sécurité! ■

Kirby peut être jointe au 506-843-6558 ou à kcurtis@nb.aibn.com.

Mark Your Calendar

**Insurance Brokers Convention
-2015-**

**Saint John, New Brunswick
October 7 & 8**



The committee for the 2015 Brokers Convention has already been working hard to ensure that you have an amazing time and quality event at the Delta Brunswick in Saint John, NB.

The 2015 IBANB/IBANS Joint Brokers Convention is being held at the Delta Brunswick (which will be a Four Points Sheraton by the time we arrive next October) on Wednesday, October 7th and Thursday, October 8th.

A block of rooms have been reserved at the Delta Brunswick (1-800-335-8233) and the Hilton (1-855-499-0001)

Book today!

We look forward to seeing you in Saint John!



2014 IBANB Special Awards

Award of Merit



Bob Kimball, Pearson Insurance Ltd.

Outgoing President



Theresa Kimball, Pearson Insurance Ltd.

2014 IBANB Graduates

CAIB Honour Graduates



Left to Right: Melanie McNamara, Gayle Morris, Lisa Rossiter, Laura Boucher, Marise Cormier, Arlene Carter

CAIB Graduates



Back row (l to r): Andrée Pelletier, Darlene Price, Donna Spicer, Derek Rose, Joel Benoit, Jamie Grant, Sharon Wood, Lynn Sullivan

Front Row (l to r): Juanita Corbett, Amanda Poirier-Savoie, Christina Walton, Cindy Groom, Michelle McCormack, Krisy Arseneau

Associate in Insurance Production Canada



Brian Schryer, Kent & White Insurance Ltd.

CAIB Certificate of Completion:

Marylene Raymond, Acadie General Insurance,
Melody Rioux, RSA
Gordon Thomas

Top CAIB Graduate



Melanie McNamara, Pearson Insurance Ltd.

Graduates unable to attend:

Kim Baker, Shaw Insurance Agency Ltd.
Lindsay Kennedy, Palmer Atlantic Insurance Ltd.
Catherine Kilcollins, Thompson Insurance & Associates Ltd.
David MacKinnon, Higgins General Insurance Ltd.
Lainey Ross, Miramichi Insurance Brokers

Bursary Recipients



Rus Rice Bursary
Ben LeBlanc



IBANB Bursary
Kaitlyn Cormier



IBANB Bursary
Melanie Keays



GTI Group Bursary
Shelby MacGougan

Message from the President IBANS



*Glenna Boudreau, CAIB
President IBANS*

The Atlantic Broker Convention, held on beautiful PEI, offered an array of sessions and even a special presentation by the Food Network's own Chef Michael Smith who calls Charlottetown home (yes there is an easier way to shuck an oyster!).

As part of this year's convention offerings there was a session discussing telematics. This new technology to Canada seems to be the new buzz word. Rightfully so, as telematics is here to stay, and is on its way to Nova Scotia in 2015. We've already heard about how telematics is rolling out and that it can either be an app or a device installed at the consumer's request. This tool measures good and bad driving habits. However, the introduction of telematics will be as a discount program based on a driver's score. We've also heard that regulators will allow those drivers with a good score to realize significant premium reductions. Although, this method of underwriting is contradictory to one of the basic principles of insurance as we know it.

What we as brokers haven't learned is how telematics will affect us, what direction it will take and the application of it into our workflows? If the underwriting of an auto policy is solely based on "score" then what is our role and how will it change? We may no longer be required to pull an MVA or Autoplus Report and translate that information into our rating software. If the process in which auto insurance is purchased becomes any more commoditized, will this invite new entrants into our industry? What's to prevent Toyota

Canada or any other auto manufacturer who has the technology to start selling auto insurance or a user pay system of insurance?

I believe that as brokers we need to be aware that segments of our industry are changing and technology is playing a large role. We

need to position ourselves so that when it becomes clear where auto insurance is heading we are ready to react quickly; otherwise we risk being left behind. ■

You may contact Glenna at (902) 742-2000 or via email at, glenna@vaughnec.com.

IBANS Board of Directors 2014/2015



Appearing (L) to (R): Scott Conrad, Director; Glenna Boudreau, President; Jason van Vessem, Director; Karen Slaunwhite, Executive Director; Paul Croft, Vice President; Sarah Amirault, Chairperson; Gina McFetridge, Director; Cathie Robski, Treasurer; Suzanne Maclellan, Director

Holiday Wishes

*On behalf of the board and staff of the
Insurance Brokers Association of Nova Scotia
we wish everyone a safe and happy holiday season.
All the best in 2015.*

ibans
Insurance Brokers Association of Nova Scotia



IBANS Networking Night 2014

The industry came together on **October 22, 2014**, at the Delta Halifax, as part of IBANS annual Networking Night. This event was **sponsored by RSA** and was open to IBANS members and insurer partners. To see additional photos from this event visit www.ibans.com.



IBANS AGM & President's Breakfast 2014



Breakfast Meeting: Glenna Boudreau, IBANS and Catherine Smola, CSIO session presenter



Glenna Boudreau, President presents C.D. Fraser Memorial Scholarship to Justin Greek



Message from the President IBAPEI



Mark Hickey, CIP, CAIB
President IBAPEI

The Insurance Brokers Association of PEI held their Annual General Meeting on October 30, 2014 where a new Board of Directors was elected:

PAST PRESIDENT

Daniel W. McInnis, BBA, CIP, CAIB
Peake & McInnis Ltd.

PRESIDENT

Mark Hickey, CIP, CAIB
Hickey & Hyndman Insurance Ltd.

1st Vice President

Helen Hyndman, CIP, CAIB, BBS
Hyndman & Co. Limited

SECRETARY

Stephanie Cooke-Landry, BA, CIP
Cooke Group

TREASURER

Darke Carr, BBA
Bennett Carr Insurance Ltd.

DIRECTORS:

Karen Doiron, FIIC, CCIB
Hyndman & Co. Limited

Skip Beairsto
WB Beairsto Inc.

Blake Craig, BBA
J. Leroy Gallant Insurance Limited

Mary Beth McInnis
Peake & McInnis Ltd.

I would like to welcome Mary Beth McInnis as a new member to the board (replacing Sally MacDonald). I would also like to recognize and thank Sally MacDonald from Concorde Insurance for her many years (10+) of serving on the Board. It is such a busy Board that we don't know what Sally will do with all her spare time, but wish her all the best!

The Annual Insurance Industry Convocation Banquet

The Annual Insurance Industry Convocation Banquet was also held on October 30, 2014. The Insurance Brokers Association of PEI would like to congratulate the graduating class of 2014!! 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. This year's graduates include:

- Shawna Johnston, CIP – Cooke Insurance Group
- Kendall Docherty, CIP – PEI Mutual Ins.
- Regan Thomas, CIP – Co-operators
- Rudy Smith, CIP – PEI Mutual Ins.



In the photo: Rudy Smith (PEI Mutual), Kendall Docherty (PEI Mutual) and Shawna Johnston (Cooke Insurance)

The Top Graduate

IBAPEI is proud to sponsor an education award for the Top CIP Graduate. The recipient of this year's award is Shawna Johnston, CIP - Cooke Insurance. Congratulations Shawna!



In the photo: Dan McInnis, BBA, CIP, CAIB, President of IBAPEI presenting the award for Top Graduate to Shawna Johnston, CIP, Cooke Insurance Group

The Top CIP Student

PEI Mutual Insurance Company sponsored the award for the Top CIP Student. The award went to Meg Cooke of Cooke Insurance Group. Congratulations Meg! ■



In the photo: Blair Campbell of PEI Mutual Insurance presenting the award for Top CIP Student to Meg Cooke of Cooke Insurance Group

Mark may be contacted at (902)436-9215 or via email at, mark.hickey@hickeyhyndman.ca.



Wilbert C. McInnis 1929 – 2014

On Wednesday, November 12, 2014, the PEI insurance industry was saddened to learn of the loss of Wilbert C. McInnis of Charlottetown, age 85 years. Even in his 85th year, Wilbert McInnis still had an office and worked at Peake & McInnis Ltd. - the family-owned and operated insurance brokerage since 1912. The business began as H.M. Davison Ltd. In 1964 George 'Bus' Peake bought out Davison before merging with the McInnis' boys – A. R. McInnis (Wilbert's father) and A. F. McInnis (Wilbert's brother). The business name eventually changed from George 'Bus' Peake & A. R. McInnis Ltd. to simply, Peake & McInnis Ltd. The brokerage is now owned and operated by the 3rd generation of McInnis boys – Danny and David.

Wilbert McInnis was the beloved husband of 60 years to Mary (nee Carroll) and father to Carol (Glen) Kovath, David McInnis (Sally Duffy), Jane (Shawn) Gallant, Mary Helen (deceased in infancy), and Danny (Susan) McInnis.

Our sincere condolences to the family – our thoughts and prayers are with you. Wilbert McInnis will always be known as a hard-working, quiet 'gentleman' with great integrity. He did our industry proud!!



**PEAKE &
MCINNIS LTD.**
Insurance Brokers
INSURANCE SINCE 1912



COMPLETE DISASTER RESTORATION 24 Hour Emergency Services

ServiceCertified

Visit An Office Near You

- Bridgewater
- Digby
- New Minas
- Windsor
- Dartmouth
- Truro
- New Glasgow
- Port Hawkesbury
- Sydney
- Fredericton

1-800-335-CARE (2273)
www.SystemCare.ca



**Water • Fire • Wind
Mould • Asbestos
Reconstruction**

Message from the President

IBAN



C.J. Nolan, BBA
President IBAN

As we wind down the year, brokers will look back at 2014 as a year of the continued change in the insurance marketplace, further discussion on insurance industry technology and the ever focused efforts of brokers to adapt to consumer behaviour.

Looking ahead to 2015, we will no doubt continue to hear many of the same buzz terms that have become all too familiar to the entire insurance industry. This list of ideas is an extensive one and continues to grow very quickly. Modernizing your brokerage means entertaining merger and acquisition opportunities, establishing a succession plan, being ready for telematics education, having a paperless transition strategy, understanding the analytical technology available, knowing your rank through search engine optimization, taking on the cloud advantage, assessing your cyber risk and the list goes on and on.

My father, John Nolan, started in the insurance business as a broker some 40 plus years ago and I am certain that every one of the above mentioned buzz terms were not even considered back in his early days. Heck, many of these buzz terms were of little thought when I started in the insurance broker world 15 years ago. The traditional broker today has a lot to consider as brokers plan for the future in a very competitive industry.

So how do we, as brokers, continue to stay ahead of the curve?

The number one focus of brokers has nev-

er changed, providing a quality customer experience. Every broker works tirelessly to establish themselves as the trusted insurance advisor through professionalism, competency and integrity. Sounds simple doesn't it!

Today, broker performance analytics show a shift in consumer trends that have never been seen before. Brokers are experiencing this disruption due to changing consumer expectations, the consumer's enhanced awareness of the digital world and the consumer's appetite for change in broker distribution and service. This shift in consumer behaviour has proactive brokers racing to become more innovative to adapt to the ever-changing industry and customer expectations.

There are five things to consider as a proactive and innovative broker for future success:

1. Embrace Technology - Technology is a key tool for the proactive and innovative broker, but technology is certainly not the answer. In personal lines today, consumers are more price and time sensitive now than ever before. The broker that is able to offer their client's preferred way of doing business through both the traditional broker distribution service model and the modern online broker distribution service model is establishing a broader client base for long term success.

2. Know your SEO Rank - Search Engine Optimization is the process of affecting the visibility of a website in a search engine's "natural" or un-paid/organic search results. As an internet marketing strategy, SEO considers how search engines work, what people search for, the actual search terms or keywords typed into search engines and which search engines are preferred by their targeted audience

3. Mobile Optimized Website – This year, mobile devices will overtake desktop computers as the most common web access medium worldwide, so the responsibility now falls on website owners to take advantage of the opportunities mobile offers. An even more staggering statistic, 70% of online searches on internet search engines will be made from a smartphone or mobile tablet this year. Your website is one of the most powerful marketing tools you have. Combined with your other marketing initia-

tives, a mobile optimized website can be a vital source for your lead generation campaign while helping you increase sales. If your website is not mobile optimized, kiss those potential opportunities good-bye.

4. Consider the Cloud Advantage - Cloud computing offers many advantages to your brokerage. The technology provides more flexibility, lower costs, greater scalability, ease of use and, if done correctly, increased security and disaster recovery. This applies equally to small and large companies - but there is no doubt that the latter moving to the cloud is more difficult.

5. Develop a Social Media Brand - There are 700,000 Facebook posts and 175,000 tweets on Twitter per minute across the globe. LinkedIn searches how many people viewed your content with primary contacts, secondary contacts and third contacts at 7,610 searches per minute across the globe. Social media is not about the company, it's about informing your consumer and your followers. Adopt the methodology, be social and lead with value.

Brokers have many challenges ahead and status quo is no longer an option; Complacency is our enemy. Don't be left behind, become the proactive and innovative broker, build that broad client base for the long term success of your brokerage. ■

C.J. may be contacted at (709) 757-0505 or via email at, cjnolan@munninsurance.com.



2014 IBAN Graduates



Sandra Smith
CAIB (Honours)
Top Graduate Award
South Coast Insurance



Kathleen Clarke
CAIB (Honours)
Wedgewood Insurance



Julie Seaborn
CAIB
Munn Insurance



Jonathan Collins
CAIB
Munn Insurance



Colleen Hammond
CAIB
Munn Insurance



Amy Ballard
CAIB
Munn Insurance



Kim Butler
CAIB
Cal LeGrow



Peter Mercer
CAIB
Cal LeGrow

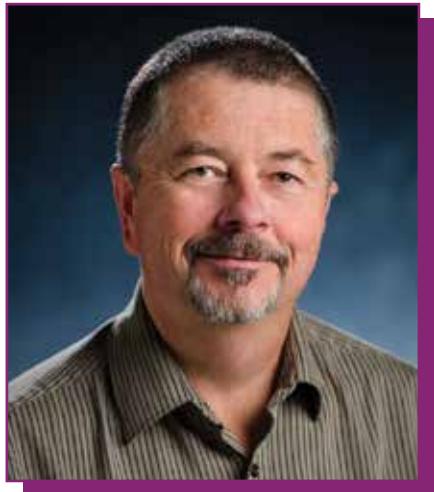


Victoria Piercy
CAIB
Steers Insurance and David A. Woolley
Award



Melissa Jennings
CAIB
Johnson Unifund

Grow Your Business with a Little Grip and Grin



Doug Daley
Kiers Marketing Group

In this ever changing world of business, great new ways to market your company are emerging with the multitude of social media sites like Twitter and Facebook. Although they are a wonderful way to attract potential new customers, there is still nothing better than the actual face-to-face contact. Even with all of the new electronic methods of connecting with people, it's hard to beat the potential selling frenzy of a trade show.

Trade shows continue to be the mainstay of many companies' marketing efforts. The key to making trade shows work for you? Proper planning. Go to the show that best fits your target market, and be prepared.

Pick the Right Show

As a broker, your target market is very broad. This means most trade shows are a good fit for you. Home shows, recreational shows, and car shows are perfect for personal lines; business-to-business shows are a great place for commercial. At these shows, everyone is a potential customer. So how do you choose the right one?

Consider these factors when choosing the show that is right for your company.

- Which show is most relevant to your business?
- Will your competitors be there?
- What is the total cost to attend?

Be Prepared

Once you select the show that is right for your business, start preparations to ensure you get the most out of your investment.

SCHEDULING - give yourself ample time to set up and take down your display. Nothing looks worse than someone putting up a display after the show has started.

STAFFING - it is important to staff your booth with people that genuinely want to be there. A staffer that is always sitting down or isn't proactive with prospective clients could cost you valuable leads.

SET GOALS - the purpose of going to this show is to develop new customers and sell more insurance. Give your staff goals to achieve, these could be number of leads, or volume of sales. Whatever it may be, give them some incentive, it will increase the value of the show for your company.

LEADS - make sure all contact information you get from leads is written down and followed up after the show.

DISPLAY BOOTH - your booth is the first thing an attendee is going to see and it reflects the quality of your business. Your booth has to be professionally done with big bold graphics along with a strong message. The main purpose of your display booth is to attract attention and bring people over for a look. Don't try to tell your whole story on your booth, attendees won't read it.

BOOTH SPACE LAYOUT - make your space inviting by putting samples of your marketing material and premiums out for people to see and touch. If you have a table, don't put it in front of your booth, put it off to one side so attendees can come in and visit you. If you are in a poor location, take along a banner stand to put in the front of your display. This will allow you to be flexible and point the banner in any direction to attract more attention.

PREMIUMS AND BROCHURES - advertising premiums and brochures are great to give out but can be costly if you put them all out on the table where anyone can take one. 90% of brochures and premiums you put out will be picked up by attendees that have no interest in your company. Put them away and pass them out to people who are genuinely interested, especially the advertising premiums.

FOLLOW UP - once the show is over and you are back at your office, prepare a formal list of all contacts you made and follow up by phone or email. If nothing comes out of the follow up, at least make sure you add them to your mailing list.

Make your trade show a success by being at the right show, being prepared, looking good and always follow up with potential customers. ■

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

K
Kiers Marketing Group
Real Marketing. Real Results.



WE RESTORE *with* CONFIDENCE

[WATER] [FIRE] [WEATHER]



EMERGENCY RESPONSE SERVICES

FREE LOSS ASSESSMENTS

RESIDENTIAL AND COMMERCIAL PROPERTY MITIGATION AND REPAIR

PROFESSIONAL PROJECT MANAGEMENT

COMMITMENT TO CUSTOMER SERVICE

When things go wrong, we have the right approach to restoration. It begins with a company wide commitment to customer service to our broker partners and their policyholders. We've built a solid reputation through our efficient handling of claims mitigation and restoration that result in lower loss ratios. With the expertise, experience and equipment available, and national coverage, we can get any job done – anywhere. Our emergency response, 24/7 365 days a year, has us always available. Contact Paul Davis Systems today and ask us about our free loss assessments. We're ready to make things right.



1 800-661-5975
**EMERGENCY
RESPONSE**

24/7/365



PAUL DAVIS SYSTEMS
Restoration Specialists

www.pds.ca

IBANB CEO Report



Andrew McNair, CAIB, CAE
IBANB Chief Executive Officer

In my last article, I spoke of the changes to the board of directors nationally at IBAC and I spoke about events and the need to support them. Since then, IBANB held our Annual General Meeting at which we saw Kirby Curtis take over the reigns as President of IBANB. I would like to take this opportunity to congratulate, and thank Kirby for stepping into this important role. Kirby's enthusiasm and personable way are a testament to what brokers are all about and how well liked they are in their communities...for many reasons, including how much brokers do for the communities in which they live! I look forward to working with Kirby over the next year to make sure that IBANB continues to do the work we do for brokers throughout New Brunswick. The following quote speaks to the reason why many people decide to volunteer for organizations such as the IBANB and I believe anyone who works in an industry

such as ours, should give it some thought.

"Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere" - Theodore Roosevelt

To continue along a similar vein, the 'changing of the guard' theme was something that I noticed as being quite prevalent at our recent convention in Charlottetown, PEI. Throughout the years, I have been attending convention and I often see many of the same faces, both on the broker side and company side of the industry; however, this year was somewhat different. I missed seeing many 'faces of the past', but also saw some completely new faces, as well as many familiar faces that hadn't been at convention in the past. This resonated with me! I am seeing a 'changing of the guard' as we see many young brokers moving into either management or principal roles within brokerages. This hasn't happened overnight, but this year is looking like the year for significant change. To me, this is exciting because as we witness the rate at which our industry is changing, especially on the technology front, we need to have people in 'decision making roles' who want to embrace change in order to prepare for their own future. Young brokers who are becoming decision makers in brokerages will be the ones to experience the impact of today's changes. To use another quote that recently hit home with me:

"It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change" - Charles Darwin

Change will continue to happen and a lot of the change happening within our industry right now involves the need for brokers to be, in the words of Charles Darwin, responsive to change. Don't ignore tools such as MyInsuranceShopper (MIS) that your association has invested in to help brokers remain relevant in the online space as consumer habits change. By the time you're reading this, IBANB members will have had the opportunity to participate in webinars to assist you in setting up your individual listing on MIS to ensure that you are using it to its full potential. If you haven't done so yet, be sure to take the time to get your MIS listing updated so that it works better for you.

IBANB also continues to make efforts to stay abreast of what telematics is going to mean for brokers. There will be change and there will be a need to once again, be responsive to change. Don't ignore change and let the broker distribution channel go the way of Blockbuster in comparison to Netflix or iTunes. Be proactive and make changes to the way you operate, it may not be today or tomorrow, but it will certainly be sooner than we realize...so get ready now!

In closing, I would like to wish each and every one of you a Merry Christmas and Happy New Year. I trust you will take some time to enjoy family and friends over the holiday season.

Thanks for reading! ■

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

A Flexible Underwriting Company Insuring more than you may know!

With offices in Langley, Salmon Arm, Edmonton, Winnipeg and Toronto



Mobile Home Program	Resorts & Lodges	Motor Truck Cargo
Special Event Liability	Pleasurecraft Marine	Builder's Risk
Hole-in-One	Adventure Tourism Liability	Directors & Officers Liability
Hard-to-Place Homeowners	Commercial Property & Liability	Host Liquor Liability
Bed & Breakfast Program	Vacant Risks	Commercial Marine
High Value Homeowners Program	Contents in Storage	

BEACON
UNDERWRITING LTD.

www.BEACON724.com

IBANB Board of Directors



Back row from l to r: Andrew McNair, Lisa MacDonald-Allen, Paula Drillen, Richard Low, and Danny Harrigan

*Front row from l to r: Jay Kimball, Mike Weston, Kirby Curtis, Theresa Kimball, and Brian Schryer
Missing from photo: Kari MacDonald, Andrew Page, and Nathaniel Graham*

At our Annual General Meeting in Fredericton, members of the Insurance Brokers Association of New Brunswick chose the following members as their 2014-2015 Board of Directors.

Executive:

Chair	Theresa Kimball, CIP
President	Kirby Curtis, CAIB
President Elect	Mike Weston
Vice President	Jay Kimball, FCIP, CAIB
Treasurer	Brian Schryer, CAIB, AIPC
Governor	Danny Harrigan
CEO	Andrew McNair, CAIB, CAE

Directors:

Kari MacDonald, CIP, CAIB
Lisa MacDonald-Allen, BBA, CIP
Andrew Page, CAIB
Richard Low, CAIB, AIPC
Paula Drillen, CAIB
Nathaniel Graham

Insurance Brokers Association of NB
*wishes you, your staff and your families much
happiness for a safe and joyous holiday
and all the best in 2015!*



IBANB Young Broker Network



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

Winter is back “weather” you like it or not!

The calendar year-end is just around the corner and we will soon be able to start working on the numbers to see how we made out in 2014.

Weather has been a huge factor in our business more so than ever in recent years. It's happening all across the country. In a recent visit to the Parliament Buildings in June for Hill Day we had a chance to talk to our Members of Parliament about the effects of the flooding and severe weather in our country over the last year and how we can help our citizens and our government with this serious issue and challenge ahead of us. During the conversation one of the MP's said the following, (and maybe I am the only one who found humor in this) he said, "First we had the flooding in Manitoba, then the flooding in Alberta, and NOW we even have flooding in Sussex New Brunswick..."

It's been eight months since Sussex had severe flooding this past April but it did make national news. For the first time in 75 plus years we had water running down Main Street. Many of our homes and businesses had water for the first time ever and even worse, a large number of those homes that were in more frequent flood areas were not even done repairing damage from unusual flooding that occurred in January.

There are ways that we can reduce our losses and the losses of our clients and neighbors. Assign the task to someone in your office to do research on ways to reduce or avoid losses

when it comes to water and weather. There are many things that can be done and just as many if not more resources that can provide this information to you. Contact your insurer partner, they often have literature on prevention, your provincial association can find resources for prevention and many Municipalities have programs as well, some even have funding available for reimbursing or subsidizing expenses for prevention, for example installing a back-up valve or alarms for sewer back-up.

YBN 10th Annual Curling Bonspiel

YBN has scheduled the 10th Annual Curling Bonspiel for Friday February 20th. Being that this is our 10th annual you can expect this one to be the biggest and best to date. Please come out and help us make this already YBN fan-favorite and even bigger and better success. The YBN curling event is a great way to break up the winter with some fun and fellowship. I look forward to seeing you all again in 2015!

Meet the Underwriters, another success.

We had our 6th Annual "Meet the Underwriter" Night on November 20th at the Hilton in Saint John. This has been a great success over the years and an excellent opportunity to finally meet the hard working people at the other end of the phone (or emails) and put a face to the names and voices on the phones, and this year was no exception. YBN New Brunswick wants to thank everyone for their support and attendance again this year.

We also took the opportunity to offer the E & O training for our brokers during the same day, just one more way the YBN is participating in events helping our provincial association and our members.

Have a great winter! ■

You may contact Robert at 506.432.1550 or via email at rekimball@pearsoninsurance.ca



Save the Date!

YOUNG BROKER NETWORK 10th ANNUAL CURLING TOURNAMENT

When? Friday, February 20, 2015

Where? Beauséjour Curling Club
80 Lockhart Avenue - Moncton, NB

Your support is very much appreciated!

Thank you!



THANK YOU

The Insurance Brokers Association of New Brunswick gratefully acknowledges the on-going support of our Corporate Partners in their support of the Broker Distribution Channel.

MAGENTA SPONSORS



GOLD SPONSOR



SILVER SPONSORS



IBANS Young Broker Network

James Mizzi
Member, Nova Scotia YBN

The Young Broker Network (YBN) was established in Nova Scotia in 2006. Its mission is to perpetuate the broker distribution channel by attracting, supporting and developing young brokers in Nova Scotia. Our goal is to make the broker profession the career of choice for young people. Each year the YBN works to enhance the events hosted and raise awareness about the Network.

The YBN hosts a number of events each year to help our member's foster better relationships with peers and other industry professionals. Events hosted annually by the YBN include: a Curling Bonspiel, IBANS Golf tournament, and Meet the Underwriter. In addition, the YB Committee raises money for the YBN Bursary which is awarded to a NSCC student. This past year, we had a wonderful afternoon at the Curling Bonspiel. Whether you were a pro or a beginner, curling is a great way to network, as there is plenty of downtime to get to know your teammates. As a somewhat clumsy person, I can tell you that it was quite safe and there were no injuries to report. A television was raffled at the event in support of the YBN Bursary Program. The IBANS Golf Tournament was hosted by the YBN earlier this year and was a great success.

The weather, the sponsors and the participants all contributed towards a terrific event. Prior to the tournament a panel discussion was held with representatives from AVIVA, Travelers and RSA who had the opportunity to respond to questions on a variety of topics. The dinner following the event provided attendees with an opportunity to get to know each other better. The YBN's last Meet the Underwriter had the greatest company participation to date. We hope to build on our previous turnout this coming spring.

In 2015, The Young Broker Network Committee will continue to be a positive role model for young brokers and encourage greater participation in industry initiatives. The key to success is involvement and together we can do great things. I am proud of my profession, and strive to present a positive image which will enhance the broker profile to consumers, our industry partners and stakeholders.

If you are a young broker, I encourage you to become involved with the YBN. Being a part of this group will enable you to gain valuable leadership experience, enhance your people skills and enable you to connect with more people within the industry. There are many occasions for young brokers to get involved, for instance chairing a committee or assisting with a specific event. Engaging yourself with your peers can

lead to numerous new opportunities. The benefits to your career are numerous. Gain confidence and have your voice heard, help shape the future of the YBN and travel to Parliament Hill to share your story with our leaders. There are plenty of reasons to join the YBN today.

The Young Broker Network of Nova Scotia wants to hear from you! I'm very excited about what the New Year has to offer. We have two new committee members and would like to welcome them as well as encourage others to consider joining. It would be great to have more representation on the committee from communities outside of the Metro Halifax area. With the advancements in telecommunications, it's easy to take part in these meetings. If you don't have the time to commit but still want to help please let us know, as there are numerous ways you can become involved.

Keep your eye on your email to see when our next event is taking place and visit us on Facebook for photos and updates. We are also located on the www.ibans.com website under the Brokers Tab.■

James may be contacted at (902) 421-2838 or via email at, james.mizzi@mcti.ca.



INSURANCE AWARDS

CALL For Nominations

The IBANS Insurance Awards program promotes best practices in the Nova Scotia broker community. Now entering its eighth year, the program offers several award categories designed to recognize both the work being done by individuals and brokerages.

If you know someone who deserves to be nominated please visit www.ibans.com for more information



90%

OF OUR AIR MILES® COLLECTORS KEEP THEIR BUSINESS WITH US.

RSA Insurance offers you a unique way to reward clients for their loyalty—and it works. Policyholders can earn one AIR MILES reward mile for every \$20 they spend on their Personal Insurance premiums, exclusively from RSA.* And, given that nearly two-thirds of Canadian households currently collect AIR MILES reward miles, it's a value-added feature that makes an RSA broker stand out from the crowd.

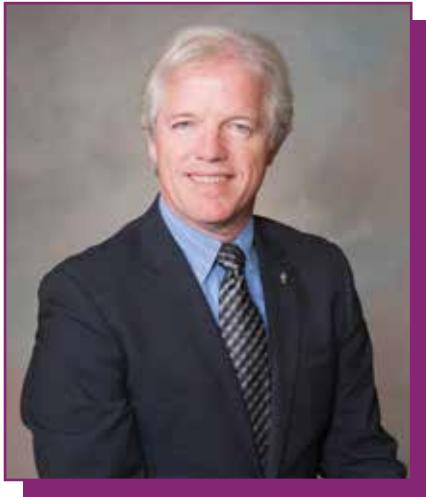
We stand behind the facts. We stand behind our brokers.



rsabroker.ca

Personal Insurance | Commercial Insurance | Global Specialty Lines

Viewpoint



*Stephan Bernatchez, C.I.B., FCIP
President, IBAC*

Reaching the Peak of Performance

Peak performance in the brokerage world means a lot of things. When linked to insurance sales and producer development, peak performance means Elite Force – Best Practices Producer Academy.

Selling is a difficult skill, especially when selling intangible products that no one really hopes they will ever need, but everyone knows the importance of having, just in case. Producer Academy – IBAC's premier sales training program presented on behalf of our member associations, recognizes this somewhat harsh reality and meets it head on with a proven sales process and results that work for any brokerage – large or small, commercial or personal lines focused, rural or urban.

We're fortunate to have access right here in Canada, to the most comprehensive insurance sales training program available, teaching the full sales process, from goal setting and prospecting, to landing new accounts and securing renewals. The content is built around three key principles, essentially, character traits that producers must embrace as a way of life for them to be successful – discipline, persistence and consistency. All of this valuable learning is structured around a 12-day classroom format, presented as four, 3-day sessions held each quarter in Toronto.

There is much to be gained from the program. Brokerages benefit in many ways – perhaps the most important way is increased commissions, which, when factored in over time means that book value could increase significantly over the initial tuition investment – an investment that is substantial, and well worth it when you consider the fact that producers come away from the

program more motivated and focused on getting real results from their sales efforts. It's hard to put a price on the value of having a salesforce that is completely committed to building the business and ensuring its long-term success. This last point is critical since one of the key factors in perpetuating the broker channel is having strong, capable producers to help keep your brokerage business competitive and going well into the future.

Elite Force – Best Practices Producer Academy is now in its sixth year, and more and more brokers and brokerages are learning first-hand about its benefits.

For Sean Murray of WCL Bauld General Insurance in Bedford, Nova Scotia, Producer Academy "truly differentiates itself from other sales programs in that it's specifically tailored for insurance production. Producer Academy also provides a framework which helps you to develop the tools and best practices essential to becoming a successful producer. I have much faith in the program and would recommend it to anyone serious about taking their career to the next level."

Scott Bryson of Bryson & Associates in Ajax, Ontario believes that "Producer Academy taught me that in order to be a great producer you need to develop a good working relationship with your account representative. The term "Producer" basically means business that your company would not have written if you were not out generating new leads. We all get caught up in our clients' needs and we lose focus on new business. We can actually give better service to our clients if we let our account managers handle our accounts. As a producer, I can then go and personally deliver the documents to the client in order to build that business/personal relationship with them. As our facilitator Glenn White would say "Friends do not leave friends".

The next offering of Elite Force – Best Practices Producer Academy begins March 31st, 2015 in Toronto. I invite you to attend the program and experience first-hand how you can reach your own peak performance in insurance sales. ■

Stephan may be reached via email at, bernatchezstephan@gmail.com.



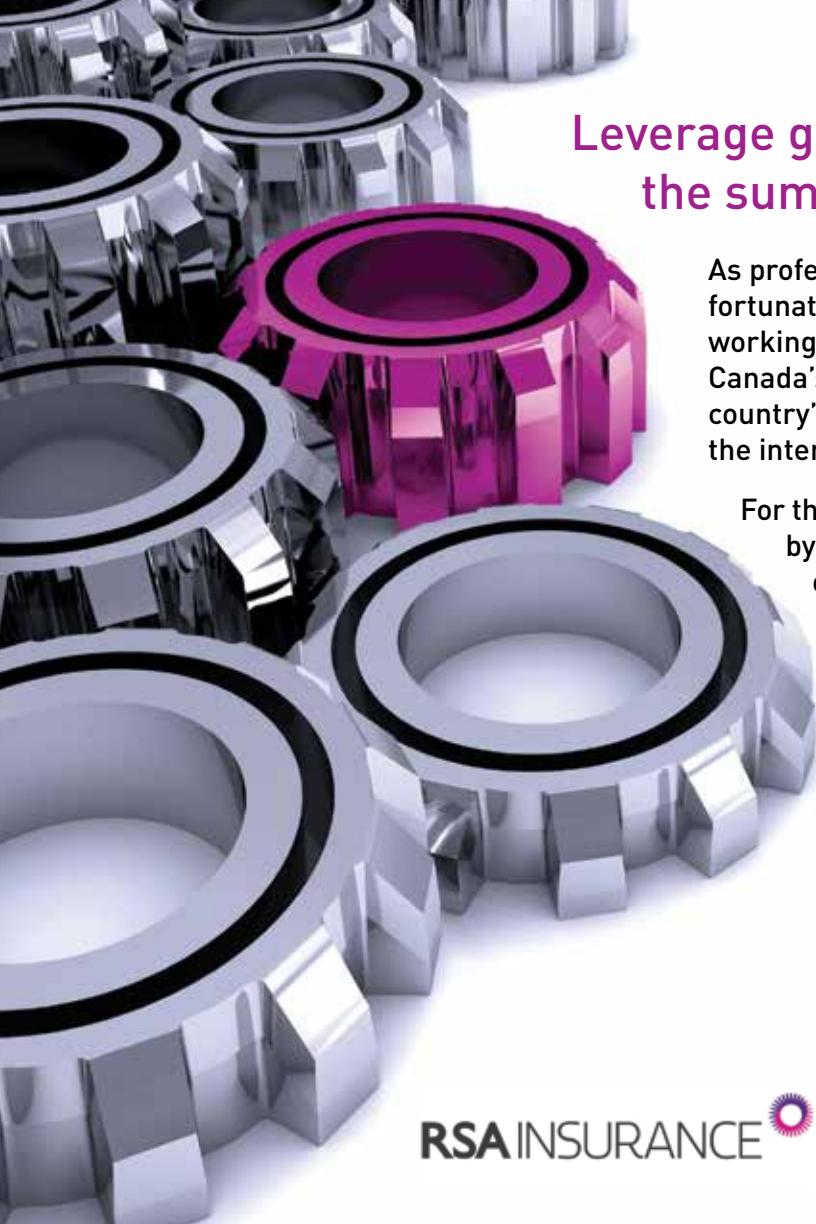
Seating, from left to right

Scott Treasure, Vice-President, Lorne Perry, President Elect, Ken Myers, Chairman, Stephan Bernatchez, President, Robert Harrison, Vice-President, Dan Danyluk, CEO

Standing, from left to right

Theresa Kimball, K. Ann Rake, CJ Nolan, Chris Floyd, Clay Germain, Curtis Wyatt, Gord Enders, Sarah Amtrault, Jim Seip

Missing, Brooke Hunter, Mark Hickey



Leverage greater than that of the sum of its partners.

As professional insurance brokers, we count ourselves fortunate to have the best Canadian insurance companies working with us, helping us magnify our presence in Canada's communities, reinforcing our leverage in the country's markets, and standing with us as we champion the interests of the insurance consumer.

For this, the 35,000 brokers represented by the Insurance Brokers Association of Canada thank you.



Proud Supporter of Brokers
Displaying this Symbol

2014 IBAC Full Partners



Participants
Lloyd's Underwriters, Pafco

IBANS Professional Development Report



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

Engaging Adult Learners

"The ultimate goal of teaching is to make the new seem familiar and the familiar seem new"
-Samuel Johnson

The ability to engage a student at any age can be challenging to say the least. One key aspect that usually every student has in common is motivation. The reason for this motivation may vary, but generally each student can attribute their efforts to the feeling of being motivated to complete the assignment, course or exam.

Motivation is the force that drives people to fulfill a need. If you can break into a learner's motivation, where an individual is rewarded by the learning itself or a specific goal in mind, you will be set. In workplace environments, people are often unmotivated because they are required to take courses that they would not have chosen. However, when taking an insurance course or seminar the information should directly assist the student in their position, thus hopefully creating more interest and more desire to pursue additional educational offerings.

At IBANS our challenge is creating experiences that get our specific audience engaged. We've found some particular characteristics that work well based on our audience.

1. Creating Relevant Learning Experiences – We've noticed that adult learners appreciate relevancy, therefore we offer specific semi-

nars for both personal and commercial lines. We also provide general types of seminars that anyone working in a brokerage would find useful.

2. Provide Options – Choices are always good when it comes to adult learners. Everyone learns differently; therefore courses such as CAIB are offered via self study or immersion. This gives students to choose the method that works best specifically for their learning style.

3. Concentrate On Practical Knowledge – Trying to focus on "real life" examples and situations engages the adult learner and allows them to directly apply the knowledge to their position.

4. Use Online Learning – IBANS offers students who register for the CAIB program an opportunity to purchase an online tutorial to assist them with their studies. The tutorial, which is offered through Captus Press gives a breakdown of each chapter of the textbook as well as a moderator to answer any specific questions the student may have.

5. Provide Practice Material – When taking a CAIB 1, 2 or 3 through IBANS students can download a practice exam and markers guide to assist them with their studies. This allows

the students to see firsthand how the exam will be laid out and also tests their knowledge in preparation for the exam.

6. Challenge the Student – This holds true especially for students who take their studies through immersion. It is important to challenge students by asking thought provoking questions that do not have only one correct answer. This gets the students thinking with more of an open mind and broader perspective.

7. Offer Resources – With CAIB and CPIB, students receive a resource guide to aid with their individual studies. The CAIB program also includes a study guide, which accompanies the textbook as a tool to assist the student through each chapter.

8. Present the Benefits – Sometimes it is as simple as spelling out the WIIFM (what's in it for me) In Nova Scotia, CAIB is tied to step licensing so reminding students that choosing CAIB will enable them to apply for a license is very beneficial. ■

If you have any questions about any programs offered by IBANS, please contact Keri Foley, IBANS PD Coordinator [kери@ibans.com](mailto:keri@ibans.com) or 902-876-0526.

On-line Canadian Insurance Forms Reference Library



iaccessifc.ca

The Insurance Wording Resource's Insurance Forms Reference Library is now available on the Internet.

- Easy on-line access
- 900+ Auto Forms
- 400+ Property Forms
- 300+ Miscellaneous Forms
- Latest Updates Section
- Search
- View
- Print a "sample"

**For membership fees and downloadable membership form
call 416-285-1700 or
visit iaccessifc.ca and click on Become a Member**



The Insurance Wording Resource
A Division of Informco Inc.





THANK YOU

Our insurer partners realize the difference brokers make

Therefore, we would like to thank and recognize our sponsors for their continued commitment and invaluable support of the broker distribution channel.

As dedicated professionals, brokers rely on their insurance partners to ensure their policyholders receive the best price and coverage to meet their unique needs. By offering innovative solutions and support, these insurer partners are one side of a collaborative partnership that allows our member brokers to provide unparalleled service.

The landscape of the insurance industry is changing. However, through mutual respect and trust the broker-insurer relationship has weathered these changes and will continue to evolve.

As IBANS concludes its 65th Anniversary year we look forward to the future and working with our industry partners to support our members.

2015 Sponsors

Platinum Level



economical
INSURANCE®

good to know®

Premiere Level



Feature Level



Wawanesa
Insurance

Presenting Level



Lessons From the Past

*Karen Doiron, FIIC, CCIB
Director IBAPEI*

We've all heard the saying: "History repeats itself – a lot has been learned from the past." What is interesting to note is that four of IBAPEI's current officer's fathers have served as President of IBAPEI. We are very fortunate that our past presidents have left us with a legacy to serve the future of the insurance industry. Indeed, how lucky we are!

**1. Mark Hickey's father – Ron Hickey was president in 1981-1982.
Now Mark is president for the 2014-2016 term.**



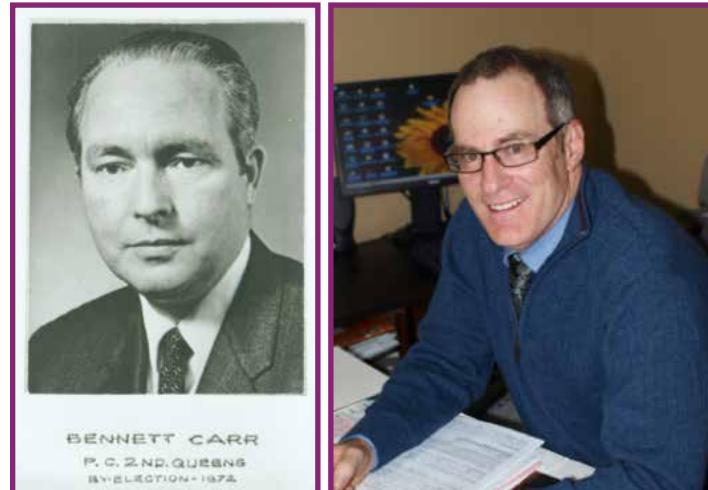
Comments from Mark: "With respect to my father, we had a conversation when I graduated from high school - he told me that he would support and encourage a career in insurance but not to mistake that support for entitlement to a job at Hickey & Hyndman. I would have to get my education and experience first and then we'd talk. So from 1996-2008, I studied, lived and worked in four different provinces learning a lot about insurance, but more importantly about life! I feel I'm much better off today for taking that advice and I thank him for that."

2. Helen Hyndman's father – Fred Hyndman was president in 1977-1978.



Comments from Helen: "My father has been a continuous source of inspiration - from a problem that seemed to have no solution to a calming reassurance that the sky was not falling. Over the years I have never seen him be anything but the consummate gentleman in all his dealings - with staff, carriers & clients - and on those (rare?) occasions when he might get a bit "riled up" you knew it was because he was standing up for the best interests of his clients."

3. Darke Carr's father – H. Bennett Carr was president in 1983-1984, with Darke being president in 1994-1995 and again in 2011-2012. Darke is still serving on IBAPEI in the position of Treasurer.



4. Mary Beth McInnis' father – Dan McInnis was president in 2004-2006 and again in 2013-2014.



Comments from Mary Beth: "My father has taught me that as a broker building relationships and providing the best service to clients is number one. He has helped me excel in the industry by giving me so many networking and educational opportunities. He has also taught me the best practices when it comes to providing customers with the best coverage. I am very lucky to be able to work with my dad everyday and learn from his experience." ■

Chutter

UNDERWRITING SERVICES EST. 1996

C PLUS

CHUTTER PERSONAL LINES UNDERWRITING SERVICES

18 years and going strong. Over \$400,000,000 in written premium

PERSONAL LINES PRODUCTS

Contact Dave Lyons at 604-522-8870,
1-866-683-8870, david@chutterplus.com
www.chutterplus.com

Recreational Vehicles • Motorcycles
Manufactured Homes

- Excellent service + commissions
- No policy fees
- No contract required
- All facilities Canadian licensed

CASUALTY PRODUCTS

KEITH STEAD keith@chutteruw.com

KEVIN WILLIAMS kevin@chutteruw.com

LUKE EHMANN luke@chutteruw.com

MORGAN CHUTTER morgan@chutteruw.com

Casualty limits \$25,000,000. We consider ALL ACCOUNTS including:

Manufacturers

Agricultural Equipment
Boats
Building Products
Clothing
Furniture
Industrial Equipment
Industrial Machinery
Log Homes
Machine Shops
Metal Fabrication
Plastics
Sawmills
Trailers
Premises
Apartment Complexes
Aquariums
Arenas
Bingo Halls
Campgrounds
Casinos
Community Centers
Hotels
Marinas
Parking Lots
Pubs & Lounges
Resorts
Shopping Centers

Contractors

Air Conditioning
Airport
Blasting
Crane Operators
Demolition
Drilling
Electrical
Elevator
General Contractors
Heating
Herbicide & Pesticides
Landscaping
Log Home Builders
Logging
Millwrights
Oil & Gas Project Managers
Pile Driving
Plumbing
Railway
Renovations
Road Building
Roofers
Security Guard Services
Snow Removal
Sprinkler
Welders
Wrap-Up

Distributors

Automobile Parts
Chemical Products
Electronic Products
Food Products

Guns

Industrial Products

Lumber Brokers

Skis & Bindings

Miscellaneous

Auto Dealerships
Auto Repairs
Auto Wreckers
Communications Companies
Consulting
Daycares
Equipment Rentals
Event Coordinators
First Aid & Paramedics
Fitness Equipment Servicing
Garbage Collections
Limousine Services
Propane Vehicle Conversions
Recycling Operations
Safety Training & Testing
Travel Agents & Bus Tours
Unions

We consider both 100% USA and Foreign Product Exposures

ASK US ABOUT OUR PROPERTY FACILITY FOR YOUR LIABILITY ACCOUNT

Tel: 604-984-0285 • Toll-free: 1-888-382-6697 • Fax: 604-984-6140

314-255 W 1st St, North Vancouver BC V7M 3G8 www.chutteruw.com



IBANS Executive Director's Report



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

Recognizing Excellence

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." *Maya Angelou*

There is no doubt that recognition is a motivational factor and positively impacts performance and also brings out the best in others. As human beings, we all want to know that we have accomplished a goal, contributed to the bigger picture or have made a difference in the lives of others. Recognition is so important to people in both their personal and professional lives but it is often something that goes unrecognized and words of praise go unsaid.

When was the last time you heard the words, "job well done" or you told someone else that they did a great job? When you received recognition or positive feedback how did it make you feel and what were your thoughts when you received this message? Better yet, how did you feel when you let someone else know how well they performed in a particular situation?

I am a firm in believing that when we receive and give recognition it is a win-win situation for everyone involved. Research supports the idea that recognition improves self esteem for the individual and productivity for a company or organization. I believe this can be taken one step further to incorporate the

bigger picture and include industry as well.

In 2008, IBANS introduced the Insurance Awards program recognizing the industry's best and brightest. The Awards Program was conceived because we realized that as an industry there wasn't an industry wide event to celebrate the great work being performed by our insurance community. Since the program's inception, IBANS receives many nominations in six categories including: Volunteer Service, Client Service, Professional Development, Young Broker of the Year, Insurance Representative of the Year and Brokerage of the Year. It is a very difficult task for the selection committee to choose only one recipient because all nominees are worthy of an award and all have made a significant contribution to their place of employment, their community or to a volunteer organization.

The quote I shared above by Maya Angelou is so appropriate in relation to the IBANS Awards Program because when I look at the many recipients from over the years there is a common quality amongst them and that is how the recipients have made others feel. It is about going above and beyond to help a client, a co-worker or a volunteer organization. The wonderful thing I have discovered over my eight years in this industry is that there are so many great people, so many good news stories that are left uncelebrated and not shared. We need to change this and celebrate our best and brightest, our people who go above and beyond and be proud to say we are insurance professionals who are part of a great network of people who make a difference everyday to the lives of others.

In addition to the six awards presented every year IBANS also introduced the Long Term Service Awards in 2013 to recognize individuals who have chosen a professional career in the broker channel and have completed 25 years of service. This is a significant accomplishment to dedicate your career to one industry, particularly in today's day and age where on average people change jobs every five years and choose to work in a variety of industries throughout their careers. To recognize the recipients of the Long Term Service Awards the names of those individuals submitted by their brokerage appear on the screen at the Annual Awards Dinner. We

also make mention of their dedication in an edition of the Atlantic Broker Magazine. In addition, a certificate recognizing the 25 years of service is sent to the brokerage and many of IBANS members have hosted special gatherings within their brokerage to present the certificate to their staff.

Following the 2013 Annual Awards Dinner IBANS decided to extend the Insurance Awards Program so that nominations can be submitted year round. We understand how busy life is and we want to ensure that the opportunity to nominate and recognize the talent within our industry is not limited to a short period of time because good works happen throughout the year.

I encourage you to consider making a nomination this year because I am certain that each one of us knows someone worthy of recognition and who has made a difference in the organization where they work, to the community where they live or to the lives of others. Let's share our good news stories and celebrate our successes.

I look forward to seeing you at the 8th Annual Insurance Awards Dinner.

Happy nominating! ■

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



PROPERTY | AUTO | BUSINESS

The long and winding road



...has fewer twists and turns with the right insurance.

With Economical[®] reliability and efficiency are understood — qualities that count when your clients have had a mishap on the road. As one of the leading property and casualty insurers in Canada, we offer comprehensive policies and competitive pricing, including many attractive discount options. Economical...good to know.

Visit us at economicalinsurance.com.



The Economical brand includes the following property and casualty insurance companies: Economical Mutual Insurance Company, Perth Insurance Company, Waterloo Insurance Company, The Missisquoi Insurance Company, Federation Insurance Company of Canada. ©2014 Economical Insurance. All rights reserved. Economical[®] and related trademarks, names and logos are the property of Economical Mutual Insurance Company and are registered and/or used in Canada. All other trademarks are the property of their respective owners.

• • •
economical
INSURANCE[®]
good to know[®]

It's Time to Revisit Road Safety



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

Just before Thanksgiving weekend, while most of us were dreaming of turkey dinners and planning family get-togethers, RCMP officers from Bathurst to Halifax to Charlottetown; and the RNC from Deer Lake to St. John's were busy stopping vehicles.

It's not unusual to see traffic blitzes on holiday weekends, but this one was a little different. Police forces across the country participated in Operation Impact, a traffic safety initiative focusing on impaired driving, speeding, seat belt use and, the newest road safety offender, distracted driving.

It's a fresh reminder that even though we have come a long way in terms of improved road safety, there's still work to be done.

Insurers have a long history of road safety advocacy. In fact, we have often been early leaders on road safety issues, raising awareness and calling for important public policy changes to keep motorists and pedestrians safe.

In the 70's, we played a part in bringing about mandatory seat belt laws. Then, the focus turned to anti-drinking and driving campaigns, which helped make impaired driving socially unacceptable. In the late 90s and early 2000s, our industry successfully lobbied for graduated driver licensing (GDL), funding important research and calling on government to establish the system in Canada.

Today, everyone is well aware of the latest threat on our roads: driver distraction. Our need for constant connectedness and the advent of cellphones, GPS and other technologies have practically made distraction a way of life. Texting and driving is almost an epidemic. And once again, our industry has an important role to play in helping address this risk. In fact, road safety will have a renewed focus within IBC in 2015, though it's important to mention that it has always been a priority issue.

In 2007, Insurance Bureau of Canada and its member companies launched a national campaign on distracted driving with a focus on cell-phone use. The campaign was the leading story on several newscasts that day, and helped spark a much-needed national conversation on the issue.

Some readers might remember the television, radio and print ads and the D.U.M.B. (Distractions Undermining Motorist Behaviour) Car - an interactive driving simulator that demonstrated the dangers of driving distracted. The DUMB Car was an instant success and for years it was a staple of IBC's community outreach tours in the Atlantic provinces, Alberta and Ontario that helped spread the message to thousands of Canadians.

Open minds. Better solutions.

At Sovereign General, we believe that open minds create better solutions. Operating as an established 'A' rated Canadian Insurer, our experienced professionals across the Country are empowered to create innovative solutions for your specialized insurance needs. So next time you're facing a complex challenge, our knowledgeable team is committed to solving it. You can rest assured, your client's policy will be underwritten with an open mind.

sovriegeneral.com



Ivan Au, (left) Senior Underwriter, Technology & Cyber Risk
Ivan.Au@sovgen.com

Jon Cooper, Underwriting Specialist, Professional / D&O Liability
Jon.Cooper@sovgen.com



Public awareness and interest grew. Thankfully, today every province and territory has some sort of driver distraction penalty involving the use of phones.

These measures have no doubt made a positive difference. But seven years later, we are still hearing a common refrain from police who see the reality on the roads: distracted driving, especially texting behind the wheel, is a major cause of injury and deaths on our roads.

Clearly, there is more to be done. A whole generation of drivers who have grown up with smart phones and social media are so accustomed to these technologies that they often don't see the risk. And how many of us have seen drivers -- even older, more experienced ones - using their phones despite the laws in place?

Governments are well aware of the issues and are starting to bring in additional changes. Nova Scotia for example, recently announced that it will take a tougher stance on distracted driving. By February 1, drivers will face steeper fines and could lose demerit points if caught texting or using hand-held cellphones while driving.

The amendments mean that Nova Scotia will have some of the toughest distracted fines in Canada. Ontario's government also announced stiffer penalties for distracted driving.

For the industry's part, we can support government and other safety initiatives by continuing to raise awareness and share our information with the public.

For example, this past summer, IBC partnered with PEI's Department of Transportation and Infrastructure Renewal and a local radio station Hot 105.5 on the "Leave the Phone Alone" campaign. Nearly 5000 Islanders signed a pledge to "Practice Safe Text". At the wrap-up event on Holland College campus during orientation week, I urged students to help us make texting and driving socially unacceptable. (Visit <http://www.hot-105fm.com/index.asp?mn=8&id=1846&cc=2> to learn more about the pledge.)

In December, I will be delivering a presentation at the Safety Services Newfoundland and Labrador's provincial safety workshop. Though I have access to great content for my presentation, I am most looking forward to having a discussion with attendees and learning how we can further partner to make the roads safer in Newfoundland and Labrador.

As always, the broker community is a great resource for consumers. You are in a great position to help educate drivers and raise awareness, and

get consumers thinking about changing their behavior behind the wheel. I encourage you to visit ibc.ca and refer your clients for the many consumer resources available. Most importantly, let us know if you can't find something that you're looking for.

We are taking greater advantage of social media to promote important safety messages by providing compelling and useful content. Please follow us on Twitter (@IBC_Atlantic) to see our content, re-tweet our messages, infographics, and

tips to help us reach as many people as possible. As November is financial literacy month, please look for our Tweets on tips to make us all more savvy insurance consumers in addition to our all-important road safety messages.

Together, we can help prevent needless deaths and injuries on our roads. ■

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

Insurance With Integrity. Since 1884.

**INDUSTRY SPECIFIC COMMERCIAL PACKAGES
WITH BUILT-IN FLEXIBILITY**

Realty Pro

Retailers Pro

Office Pro

Contractors ESSENTIALS Pro
and
ESSENTIALS Plus

and introducing the new

For more information on these packages or our other product lines, which include Residential and Auto, please contact your local Portage Mutual marketing representative.

www.portagemutual.com

Maritimes: 1-800-565-1000

Threats to Your Data are Threats to Your Brokerage

*Don Purchase
Business Development Manager, Stage2Data*

How safe is your data? It's a question that you should ask yourself now before a disaster happens. Why? Because data is the lifeblood of your brokerage and any loss can interrupt business as usual or worse, close your brokerage permanently.

Stop and consider what would happen if your brokerage was in the path of strong weather systems and unexpected interruptions in power? What would happen if you were near a flooding river? Or if brownouts happened unexpectedly and lasted for days? What if a hurricane hits?

Consider the facts: Wind storms blow out windows and close entire buildings. Offices are destroyed by circumstances beyond their control either through water damage, fire or theft. And along with those destroyed or severely damaged office buildings? What else is at risk? Your data.

Of course, Mother Nature isn't the only threat to your data. Your brokerage data is vulnerable to other types of disaster including virus attacks and server crashes. Both are common and should be taken seriously.

You're asking yourself "What can you do to protect your data?"

The answer starts with having a solid Data Backup and Disaster Recovery (DR) plan. Experts agree that every business, including insurance brokerages should have a solid, well-constructed Disaster Recovery Plan as part of their overall Business Continuity Plan.

Before deciding on a Cloud Solutions Provider you need to know they have three very specific strengths.

The Three Pillars of Strength article helps you choose the right Cloud Solution Provider. The right provider will ensure that your data is as

safe as possible through any disaster.

Knowing what to ask a potential Cloud Solution Provider is the first step in making the best choice possible.

To that end, we've created a brokerage specific, user friendly article that describes in detail the three pillars of strength your Cloud Solution Provider must have.

The concepts presented will help you make a partner choice that is a good fit for you and your brokerage. This article will help you navigate the waters of Cloud Solution Providers and offer you straightforward assistance in knowing what to ask, what to look for and how to know you're making the right choice.

We are happy to share the entire article with you free of charge. Simply click on stage2data.com/3Pillars to gain access. If you like the article, please feel free to share it with your associates and business continuity team.

Want to know what to expect from our full length "Three Pillars" article? Here is an excerpt:

"The Three Pillars of Strength"

Having an adequate data protection solution that can recover your business quickly from a natural disaster, server crash, or a virus attack is essential to maintaining your brokerages operations.

It's important to have a reliable backup solution and disaster recovery (DR) plan. Yet many brokerages still do not have a viable DR plan in place. Many rely on manual backup processes that are prone to failures and offer little security. Some factors that contribute to a business not having a DR plan are; accelerating data growth, budget limitations, perceived difficulty in implementation, and a resistance to change."

Download the entire article free of charge at Stage2Data.com/3Pillars

Don Purchase is the Business Development Manager at Stage2Data; Canada's Premiere Cloud Solutions Provider. Stage2Data is the Affinity Partner of the IBANB for cloud solutions.■

Don may be contacted at (647) 260-3355 or via email at, don.purchase@stage2data.com.

Introducing the

Direct Sellers Program

There are over 800,000 Independant Sales Contractors in Canada, with sales of upwards of 2 billion dollars a year.

Whether they sell health products door-to-door, or host a monthly make-up party, this customer segment is extremely under serviced.

Introducing the Direct Sellers Program from U.C.A.I.

An innovative product offering to add to your portfolio, which will increase your client base by allowing you write in this industry which has grown almost **20%** in the past decade.

Premiums starting at just **\$230**



This is an easy cross sell for your personal lines clients running one of these popular home-based businesses.

Our Coverage includes

Business Liability	Samples, stock and Business Property	Crime	Business Interruption
---------------------------	---	--------------	------------------------------

11 Thornhill Drive, Suite 128
Dartmouth, NS B3B 1R9

ph 1-877-343-8224
fax 1-877-432-9822

www.ucai.ca

U.C.A.I.
Since 1995

YOUR SPECIALTY BROKER

PAL thanks our valued Atlantic Brokers!

Host Liquor & Special Event Liability

Exhibitor/Vendor & Kiosk Liability

Property and Products Extensions Available

Coverage Also Available for Canadians Exhibiting in the US

Weddinguard - Worldwide - Some Restrictions Apply

Contents in Storage- Personal and Commercial Goods

Personal Legal Liability | Server Liability

Event Cancellation/ Non Appearance

Prize Indemnity - HIO, Hockey Scoro, Crack the Code, etc.

ATM, VLT & Vending Machines

Miscellaneous Property - Short and Long Term

Performers Liability - Property Extensions Available



Automatic rates &
binding available online.

PAL
INSURANCE BROKERS
CANADA LTD.

Western Office 1.800.661.1608 | Eastern Office 1.800.265.8098

www.palcanada.com

Have you ever heard such a claim?

All banks claim to offer financial services for businesses BMO Bank of Montreal*, however, goes one step further and is the only financial institution to offer a comprehensive program developed for Atlantic Insurance Brokers. Giving value to your client list, we offer:

- Acquisition Financing
- Premium Financing
- Succession Financing
- Refinancing of Loans from Insurers
- Employee Group Banking Plan

To learn more about how our pre-arranged financial services program can meet your specific needs, call Tony Ngo, Manager, Insurance Brokers Services at 1-877-629-6262, contact us by email at industry@bmo.com or visit your local BMO Bank of Montreal branch.

BMO **Bank of Montreal**
Making money make sense®



**A winning
association in
property insurance**

Believing in the importance of solid partnerships with our Insurance Brokers, Promutuel Assurance de l'Estuaire is proud to be represented by a network of committed and trustworthy professionals in New Brunswick.

PROMUTUEL INSURANCE



SINCE 1852 | PROMUTUELINSURANCE.CA

Elliott Special Risks

A Markel International company

Commercial general liability
Directors and officers liability
Environmental impairment liability
Marine program
Professional liability
Property and inland marine
Security and protection industry
Umbrella and excess liability

**Helping brokers with effective
insurance solutions since 1966.**

Montreal
Toronto
Calgary
Vancouver

www.elliottsr.com



Introducing the Wawanesa Select Series

Office | Salon | Realty | Retail | Professional | Wholesale

Wawanesa Insurance is pleased to introduce our series of solutions designed for business owners. The **Select Series** provides comprehensive commercial product packages with optional coverages offered at an exceptional value.

*Contact your Wawanesa Insurance representative
to learn about our innovative solutions.*

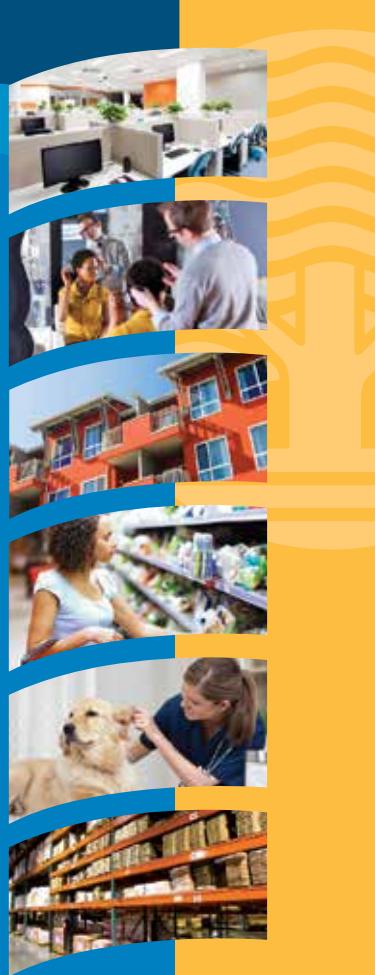


Wawanesa
Insurance

www.wawanesa.com



Auto – Home – Business – Farm – Life and Group



CALENDAR OF EVENTS

2015

JANUARY

12-17	IBANS CAIB 3 Immersion	
13	IBANB Board Meeting	
22	IBANS Board Meeting	

Halifax
Fredericton
Halifax

FEBRUARY

5	NSIWA Wine & Cheese	Halifax
11	National CAIB/CPIB exams	various locations
19	IBANS Board Meeting	Halifax
20	10th Annual YBN Curling Bonspiel	Moncton

Halifax
various locations
Halifax
Moncton

MARCH

TBC	IBANB Insurer Forum/Reception	TBD
TBC	IBC Liason Meeting	TBD
TBC	IBANB Board Meeting	TBD

APRIL

14	IBANS Awards & Graduation	Halifax
19	IBANS Board Meeting	Halifax
TBC	Broker Awareness Day	TBD

Halifax
Halifax
TBD

MAY

5	IBANB Board Meeting	Fredericton
6	National CAIB/CPIB exams	various locations
21	IBANS Board Meeting	Halifax

Fredericton
various locations
Halifax



RESTORATION SERVICES:

- Fire
- Flood
- Windstorm
- Odours
- Cleaning
- Content Handling

EMERGENCY SERVICE 24/7/365:

- Dartmouth Sydney 1-866-285-8076
- Saint John Moncton 1-800-561-3828
- St. John's Corner Brook Gander Labrador City 1-866-747-3264

- Mould Handling/Removal
- Lead & Asbestos Removal





An Atlantic Company
serving Atlantic Canada for more than 20 years



Eliminate your Premium Collections

- Annual - Six month and Motorcycle Policies Financed
- Competitive Rates
- Fast Cheque Release
- Various Payment Plans
- Friendly, Flexible and Efficient Service

Keep it local - Where your business is appreciated

Premium Finance Services Ltd.

154 Prince William Street
Saint John, NB E2L 4K3
1-800-561-1930 Fax: 506-632-5044

Introducing Team 24

The Broker's solution to Vacant Risks, Rental Properties and Seasonal Dwellings



"Thank you. Your service is amazing, and prices too. I will be contacting Anderson McTague a lot more often for quotes now."

Christa Leslie
Sears Insurance

"Seriously!!! You are so FAST!!!"

Nancy Veinot, CAIB
Veinot Insurance

"The service is great, fast and I usually have the new policy in my hands within 30 minutes of sending it in."

Gary Morrison,
Mahone Insurance Agency



At Anderson McTague, we understand the pressures brokers deal with in terms of market availability and turnaround time when faced with last minute situations requiring coverage to be placed on the above noted risks.

We have challenged ourselves to innovate and change so we can provide you with superior service. Asking ourselves - How can we assist you to better serve your clients? How can we make you look good?

The solution **Team 24**.

Team 24's first priority is to immediately respond to quote requests with regards to Vacant Risks, Rental Properties and Seasonal Dwellings - guaranteeing a response in less than 24 hours (Monday to Friday).

Check out Team 24 on our updated website, which will link you to our in-house applications for these classes.

Its Anderson McTague's way of making you look good.

