



## **For Immediate Release Premier Darrel Dexter Declares April as Insurance Brokers Month in Nova Scotia**

Halifax, NS, March 28, 2013 – Premier Darrell Dexter met with members of IBANS on Wednesday, March 22, 2013 to sign a proclamation declaring April as Insurance Brokers Month in Nova Scotia.

Insurance Brokers Month is a series of events to raise public awareness of insurance brokers and the work they do. The broker's primary role is to work for the consumer. As licensed insurance professionals brokers provide impartial advice and expertise, says Sarah Amirault, president of Insurance Brokers Association of Nova Scotia (IBANS). Amirault says, "Another major advantage to using a broker is the peace of mind in knowing if you ever have to make a claim, your broker will be there for you. We represent the client to the insurer. So our main concern always is the client's needs".

"The core strength of the broker distribution channel simply is that we operate at the grassroots level," says Amirault. "We are in every small community across the province. We act as the advocate for the consumer. The consumer is our client, not the insurance company. We aid consumers in finding the best product for them at the most affordable price".

Consumers want choice, professional advice, affordability, and they want to understand which products meet their specific needs. Local brokers can provide all of these services because they are entrenched in the community.

"We understand the community," says Amirault. "We understand their businesses and we are someone they can come in and have a face-to-face conversation with, versus someone at the end of a 1-800 number."

When consumers deal with local insurance brokers, they know whom they are dealing with—an added value that Nova Scotians want and appreciate.

"That is very important to a lot of people," says Amirault. "I think insurance is a difficult product to understand, and people are much more comfortable when they are dealing with a professional from their community they know they can trust. People develop a bond with their broker and rely on that person."

In addition to providing professional advice and arranging coverage, brokers provide a wide range of services. They make changes to clients' policies as needed, take care of claims, and act as the client's advocate if there is any dispute with the insurance company. They confirm coverage to lawyers and mortgage holders, and are the consumers' advocate to governments.

Founded in 1949, the Insurance Brokers Association of Nova Scotia is a not-for-profit trade association.

For further information please contact:  
Karen Slaunwhite, Executive Director, IBANS  
380 Bedford Highway  
Halifax, NS B3M 2L4  
(902) 876-0526  
karen@ibans.com