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Message from the President IBANB

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Robert Kimball, CAIB (Hon's), AIPC, CRM
President, IBANB / ACANB

My experience as President of IBANB.

I'll start out with the cliché statement that the last year really has flown by. But to say otherwise would be a lie... Anyone who has done this role will tell you that, although it can be a busy role, it is here and gone before you know it. This has definitely been the fastest year of my life, but also, one of the most rewarding. The people I've met and worked with and connections that I made, have benefited me both personally and professionally. The brokerage has benefited immensely with the relationships I've made and been able to grow with our markets and suppliers over the last year. Having insight from sister associations and the benefit of being at the table with IBAC and seeing things from a much higher perspective is incredibly valuable. Being part of the future of our channel, not to mention the insight into what the future actually holds and what is coming our way is absolutely priceless. These are just a few of the many amazing and unforgettable experiences and benefits I've seen in the past year. I believe that the relationships made and information I've learned have enabled me to provide value back to the association that will last for years to come.

I could not have done any of this without the support of the IBANB staff, the IBANB board and last but certainly not least, the IBANB membership. Words cannot explain just how much I appreciate the support I've had from our members. We have an incredible group of engaged members! I have had many calls over the year and so many fantastic conversations

with our members. We've chatted about industry matters, company relations, political action and everything in between. I hope you've enjoyed these calls as much as I have.

I also have to thank the team at Pearson's for supporting my role with the Broker Association and understanding the value of having someone in our organization who is working on the bigger picture and how it is essential for our growth in this industry as Brokers. And of course, my family. My wife and kids are so supportive and understanding as to why I spend so much time away and on IBANB work, which makes doing this a lot easier. This is a time consuming but incredibly rewarding position. I believe in this Association and our broker members and am absolutely honored that I was able to give back to the broker channel and especially during our 100th anniversary. Thanks to everyone who was a part of this experience and I really hope to be able to support you in this role at some point in your career, you won't regret it!

What the last year looked like with regards to IBANB work for our members.

We have a hard working board and staff at IBANB! It has been a very productive and busy year for IBANB and I honestly could not list all of what they have done this year but will highlight some of the things that we have crossed off of the list that was established during our Strategic Planning sessions. Our top four priority areas of focus were Member Relations, Government Relations, Broker Education and Consumer Advocacy. Not necessarily in that order as they are all very important. With regards to member relations, we believe in this hard market showing our value is more important than ever. Sustaining those relationships and seeing our brokers, both front line, upper management, and of course broker principals was our main focus for on the ground work. This year we hosted a meet the underwriter, 3 social trivia nights and 3 washer toss events all in correlation with broker visits throughout the entire province. We shared in one of the biggest Conventions with our Atlantic Convention in our 100th year as an association and held a fantastic Golf Tournament raising funds for a great cause. We integrated Member Relations and Political Action (Government Relations), as well as Consumer Awareness with the Bipper Blanket Campaign where IBANB matched blanket donations with several brokers in the province who donated to various non-profit or-

ganizations and service groups while including the regional MLAs and MPs in the presentation and utilized various sources of Social Media belonging to IBANB, the recipients and the fellow Elected Officials to get out to the Consumers. We have had numerous meetings with IBC, FCNB, Local MLAs and MPs and of course Hill Day, my personal favorite political event in Ottawa. We attended the State of the Province and several other political events and fundraisers. All of these relationships are very important to our success as brokers. We are continuing our work on the “Broker Advantage” marketing and media and working with IBAC on the national side for the “Before the Quote” and “The Big If” campaigns launched in several media platforms. IBANB continues its work with the local government to assist as a stakeholder in the potential new licensing regime in order to make brokers work, licensing and staffing more efficient. Lastly, IBANB is working on their CAIB offering and continues to see growth in the registrations and need for these courses, they have launched the first ever Go-To-Meeting study groups as well, which we have had a lot of positive feedback on from both Principals and attendants in the study groups. Again, they have done so much that I could not possibly list it all in one article, but wanted to give our members a summary of some of what they have been doing over the last year. I encourage you to read the “Inside Scoop” when it is issued via email from the Association, we want you to feel engaged and be aware of all that the association can offer. Call and talk with the staff at IBANB or any of the Board members if you have any questions on what IBANB was been, and will be up to. Even better, join the board and see for yourself..!

Thanks for reading...until next time! ■

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Mon expérience à la présidence de l'ACANB

Voilà un cliché s'il en est un, mais le temps a filé tellement rapidement au cours de la dernière année. Quiconque a rempli cette fonction auparavant mentirait à affirmer le contraire et ne pourrait en fait s'empêcher de vous dire à quel point ce rôle est actif et que l'année s'achève dans le temps de le dire. Pour moi, il ne fait aucun doute que cette année a été la plus rapide de ma

vie et une des plus gratifiantes. J'ai rencontré des personnes avec qui j'ai travaillé et établi des liens et j'en ai tiré parti autant sur le plan personnel que professionnel. Les relations que j'ai pu créer et approfondir avec nos marchés et nos fournisseurs ont été particulièrement profitables pour le courtage durant la dernière année. Obtenir la perception des autres associations de même type, l'avantage d'être à la table de l'ACAC et voir les choses d'un point de vue national est quelque chose de très utile. Faire partie de l'avenir de notre réseau est tout à fait inestimable, sans parler de l'aperçu de ce que cet avenir nous réserve. Ce ne sont là que quelques-unes des nombreuses expériences et retombées, aussi formidables qu'inoubliables que j'ai eu la chance de vivre cette année. Bref, je crois que ces relations et informations m'ont permis d'enrichir l'association d'une valeur durable.

Sachez toutefois que je n'aurais rien pu faire de tout cela sans le soutien du personnel et du conseil d'administration et, bien évidemment, de l'ensemble des adhérents de l'ACNB. Les mots ne suffisent pas à expliquer à quel point j'apprécie le soutien de nos membres à mon égard. Nous avons un groupe de membres dévoués incroyable! Pendant l'année, j'ai reçu de nombreux appels et j'ai pu avoir des conversations fantastiques avec nos membres. J'ai discuté des enjeux de l'industrie, de relations avec les compagnies, d'action politique et j'en passe. J'espère que vous avez apprécié ces conversations téléphoniques autant que moi.

Je dois également remercier l'équipe de chez Pearson d'avoir soutenu mon rôle au sein de l'Association des courtiers d'assurances et compris la valeur de l'engagement de quelqu'un de son organisation dans un cadre plus large qui est essentiel pour la croissance de notre industrie. Et bien sûr, ma famille. Ma femme et mes enfants sont si compréhensifs quant aux raisons pour lesquelles je passe tant de temps à m'occuper de l'ACANB, ce qui m'a grandement facilité la tâche. Ce poste prend énormément de temps, mais il est aussi incroyablement valorisant. Je crois en cette association et en nos courtiers membres et je suis si honoré d'avoir eu la possibilité de redonner quelque chose à ce réseau, tout spécialement pendant notre 100e anniversaire. Un grand merci à ceux et celles, et ils sont nombreux, qui ont fait partie de cette expérience. J'espère réellement que je serai en mesure de vous soutenir à un moment ou à un autre de votre carrière grâce à mes fonctions, et vous ne le regretterez pas!

Aperçu de la dernière année au service de l'ACANB et de ses membres

Grâce au dévouement des membres du conseil et à l'ardeur au travail des employés, l'ACANB a connu une année très productive. Honnêtement, je ne pourrais pas énumérer tout ce que nous avons accompli cette année, mais je vais souligner quelques-uns des points que nous avons rayés de la liste établie à l'occasion de nos séances de planification stratégique. Nos quatre grandes priorités étaient les relations avec les membres, les relations avec le gouvernement, la formation des courtiers et la protection des consommateurs. Pas nécessairement dans cet ordre, puisque d'égale importance. En ce qui concerne les relations avec les membres, nous croyons qu'il est plus important que jamais de montrer notre valeur en raison du marché difficile. Sur le terrain, il s'agissait donc pour nous de soutenir ces relations et de voir nos courtiers, tant ceux de première ligne que ceux de la haute direction que les courtiers directeurs. Cette année, nous avons tenu un événement « meet the underwriter », trois soirées de questions sur des sujets divers et trois activités de lancer de rondelles, qui coïncidaient à nos visites des courtiers dans l'ensemble de la province. Nous avons tenu l'un de nos plus grands congrès, soit notre congrès de la région de l'Atlantique pour souligner la 100e année de notre association et nous avons organisé un superbe tournoi de golf destiné à amasser des fonds pour une excellente cause. Nous avons intégré les relations avec les membres et l'action politique (relations avec les gouvernements) ainsi que la sensibilisation des consommateurs dans la campagne « Bipper Blanket », ce qui a permis à l'ACANB de doubler les dons de couvertures faits par les courtiers de la province à divers organismes à but non lucratif et groupes de services, en prenant soin d'inclure les députés provinciaux et fédéraux dans la présentation et en utilisant différents comptes de l'ACANB sur les réseaux sociaux, les destinataires et les élus provinciaux pour rejoindre les consommateurs... ouf! tout s'est bien déroulé. Nous avons eu de nombreuses rencontres avec le BAC, la FNCB, les députés locaux, en plus de la Journée sur la Colline, évidemment mon événement politique préféré à Ottawa. Nous avons assisté au discours sur l'état de la province et à plusieurs autres événements politiques et campagnes de financement. Chacune de ces relations est très importante pour la réussite de nos courtiers. Nous poursuivons nos efforts sur la campagne promotionnelle et médiatique sur les avantages of-

félicités par les courtiers ainsi que notre collaboration avec l'ACAC du côté national en ce qui concerne les campagnes « Before the quote » et « Si jamais », qui ont été lancées sur plusieurs plateformes. L'ACANB continue son travail auprès du gouvernement local pour contribuer, à titre d'intervenant, au nouveau régime d'octroi de licences possible afin de rendre le travail, la certification et la dotation de personnel des courtiers plus efficaces. Enfin, l'ACANB travaille sur son offre du CAAC et continue à observer une augmentation des inscriptions, ainsi que la nécessité de ces cours. Nous avons lancé les tout premiers groupes d'étude « Go-To-Meeting », dont nous avons reçu beaucoup de commentaires positifs de la part des directeurs et des participants. Encore une fois, nous avons accompli tant de choses que je ne pourrais sans doute pas tout énumérer en un seul article, mais je voulais offrir à nos membres un résumé de certaines des réalisations de la dernière année. Je vous invite à lire le bulletin « Inside Scoop » lorsque l'Association l'enverra par courriel; nous voulons que vous vous sentiez interpellés et que vous ayez conscience de tout ce que l'association a à offrir. N'hésitez pas à prendre le téléphone pour parler avec les employés de l'ACANB ou n'importe quel membre du conseil d'administration si vous avez des questions concernant ce que l'ACANB a fait et prévoit faire. Encore mieux, joignez-vous au conseil et voyez par vous-même!

Merci de votre attention et... à la prochaine! ■

Vous pouvez communiquer avec Robert au (506) 432-1550 ou à rekimball@pearsoninsurance.ca



Message from the President IBANS

IBANS Turns 70!



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

In 1949, the Nova Scotia Insurance Agents Association was formed by Chesley D. Fraser, and W. Ritchie MacCoy, with a mission to be the voice of the independent insurance broker in Nova Scotia. C.D. Fraser became the founding President, and served in that position for 6 years in our Association's infancy. 70 years, and 54 Presidents later, IBANS continues to be the voice of the Nova Scotia insurance broker, and most certainly we are proud of our heritage.

A lot has changed in our world since 1949. Our market has become more complex, our product offerings more technical and broad in depth, and technology continues to propel us forward faster than ever before. Climate change is a reality we deal with and attempt to navigate, vehicles are more costly and complex to repair, and consumer expectations are at an all-time high. The post-depression and post-World War II prosperity that all involved had only dreamed of has become reality in society in general, and exceeded I'm sure the expectations of the day. The challenge is staying on top of current and future trends so we continue to meet the needs of our members, and help them achieve in their work.

With progress has come opportunity. IBANS, the basic ideal of which was to be the voice of the independent insurance broker in Nova Scotia, has evolved with the times; and necessarily. The foundations of working on behalf of, and for the bet-

terment of, Nova Scotia brokers and their customers remains today, and will continue as we move forward. We value and support our members as they continue the quest to serve the best interests of Nova Scotian consumers. A vibrant, educated, and engaged insurance community in Nova Scotia is vital to our collective success, and we are excited about what the future holds for the Association and our members.

Since its inception, the IBANS Board of Directors and staff, have been working hard to ensure we are meeting the needs of our members, and supporting their needs for the future. Our education offerings have evolved to provide professional development opportunities for members and their staff to be better equipped to deal with the changing insurance environment. From a typical classroom setting to now online courses and webinars, we are able to offer materials to members efficiently and effectively without taking up their whole day to travel, listen, and learn. We started an Awards program in 2008 which we combined with our annual graduation to recognize graduates of IBAC education program and also worthy nominees of awards in several categories. Our insurance community in Nova Scotia is diverse with skill, perspective, knowledge, and talent, and what better way to recognize that than by gathering together in fellowship. We also continue our professional liability program for members, and are providing opportunities for members to network with industry peers in both formal and casual settings. We are very proud and fortunate as well to have a vibrant and energized Young Broker Network committee, who are working hard to get the next generation involved in our business and engaged for the future. There is a tremendous value to membership and involvement in our great Association, and I encourage all to get involved in some capacity.

IBANS continues to work hard to support Nova Scotia brokers with decision makers, politically and otherwise. On a National level, IBANS has worked closely with IBAC on advertising to support brokers across the county, and Federal political advocacy efforts, speaking to Members of Parliament on insurance matters. Members of Parliament serve Nova Scotia consumers, and keeping them well-informed

of issues that could impact their constituents is paramount. Closer to home, and in discussions with Members of the Legislative Assembly, our voices are also heard on more regional issues. I am proud also of our industry partnerships with IBAC, the Superintendent of Insurance, the IBC and its Atlantic Committee, and the insurers that service the Nova Scotia insurance market. All of these dialogues and relationships provide opportunity to work together, to have a voice, and to positively impact change on behalf of consumers in Nova Scotia. I am thankful to all of these stakeholders for allowing us the opportunity to be part of the solution when the need arises, and look forward to continuing that great work.

Today, IBANS is an organization serving 47 Corporate Members, 5 Associate members, and approximately 1,100 independent insurance brokers in Nova Scotia. Nova Scotia leads the way in collaborating with other Provincial Associations and working together to move forward effectively. We are nimble, efficient, committed and mindful of all aspects of our operations; while at the same time providing value for membership. It is reassuring for me, and has been throughout my term as President, to see the support of the members, and their engagement in our great Association. I have been rewarded many times over with pride in our affiliation, gratitude for those that served before me, and my involvement has provided me a renewed sense of purpose for our journey in this great business. I want to thank our IBANS staff, past and present; and any member past and present that has provided their time, and their talents, for the betterment of all – your efforts are and will continue to be appreciated as we carry on.

70 years, and we're just getting started! From where I sit, the future is looking very bright - here's to 70 more! ■

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70th year ANNIVERSARY

Insurance Brokers Association of Nova Scotia
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Celebrating 70 years!
**Thank you to all our members for your
continued support from 1949-2019.**



Message from the President IBAN



*Kelly Hickman, B.Comm, BPR, CAIB, CPIB
President, IBAN*

I hope everyone had a happy and safe summer, and enjoyed some well-deserved R&R. While much of the Country has been enjoying (or suffering) heat waves, in NL we're still getting our typical RDF with occasional sunshine and 20 or so degrees.

At the national level, our IBAN contingent enjoyed a successful Hill Day in Ottawa in May, meeting with many of our MPs and Senators - all thanks to the efforts of our Political Advocacy guru, Basil Crosbie. Thank you to our NL representatives: Adam Nolan (MUNN), Kent Rowe (Wedgwood), Basil Crosbie (Crosbie Job) and Jeremy Cheater (Steers). Our advocacy messages around the Bank Act continue to be well-received, as were the materials and messages in support of IBAC's recently launched BIG IF campaign about earthquakes and overland flooding.

Back on the Rock, we've been busy dealing with the outcomes of auto reform. First up is the elimination of the remaining 13% RST on auto insurance. Our primary concern was preventing mass cancellations from clients looking to get a refund. Fortunately, after some back and forth (led primarily by Brian Fleming of Steers), Government listened to our concerns and agreed to use the 2008 wording related to tax avoidance, which basically says no refunds for policies cancelled after the tax elimination date, regardless of the reason. Government also recognized

the burden they've placed on the industry so have given us 90 days to make the required system changes and process the refunds. We're now eagerly awaiting word from insurers on their processes for credits and refunds, and brokers are gearing up to refund/credit the RST to agency bill clients.

Another outcome of auto reform was Government's intent to approve electronic proof of automobile insurance (EPAI). CSIO issued a release on July 29th advising the Superintendent of Insurance has approved EPAI for drivers in our province, following the lead of NS, which adopted EPAI in January 2018. In accordance with Section 7 (1) of the Electronic Commerce Act, the use of electronic information is not required, but if an insurer offers it, a person may consent to its use. Brokers are now required to advise clients of the EPAI option and the risks and limitations of its use; obtain written consent from clients;

provide detailed instructions on how to produce eslips on their devices; and meet several other guidelines.

Our Facility Association has also been given authority to start the process of building an all-comers, risk sharing pool, primarily for private passenger vehicles. NL has more drivers in Facility than other provinces, so this offers a gray, tertiary market that will help get some of those drivers out of FA and eventually into regular market.

It's worth noting we had a productive post mortem meeting with IBC on the auto reform process at IBC's request. We discussed what the industry did well, what worked and what we could do next. For clients who are complaining about rate increases, we are directing them to their MHA's since Government opted to double the deductible rather than introduce a cap to stabilize rates.

Thank you to all who supported
our 2019 Golf & Symposium



Regarding Professional Development, IBAN will be offering CAIB 2 evening classes via webinars this fall in partnership with IBANS to meet the needs of students unable to attend immersion classes. We hope to bring online exams to our province by the end of 2019 once the glitches have been resolved. I recently participated in one of IBANS/IBAN's joint webinars – Preparing for Difficult Conversations - and highly recommend it to all brokers and their employees.

Following IBAC's refresh of the BIPPER last year, IBAN distributed 3D BIPPERs to our broker members so they can reinforce the messaging "Your best insurance in an insurance broker."

On the Tech front, IBAN participates in the Atlantic Tech Committee, and we look forward to seeing the winning broker video at the AIBC in October.

In other news, our YBN held a successful symposium in June with a wine and cheese, education session and golf day. Even the weather cooperated! Kudos to Jeremy Cheater and his team for a great event. I'm sure the upcoming YBN Escape Quest event in August will be an equal success.

I'd like to take this opportunity to congratulate Kent Rowe, who will be inducted as President of IBAC at the Annual General Meeting in Winnipeg in September. Only two other Newfoundlanders have held that role – Rex Anthony, 1982-83 and Lloyd King, 1989-90, so thank you, Kent, for breaking our dry spell. Having worked with Kent on IBAN's board for several years, I can say with confidence that IBAC will be in grand hands under Kent's leadership.

I look forward to seeing many of you at the Atlantic convention in Moncton in October. ■

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Message from the President IBAPEI



David Cooke, BSc, CAIB
President, IBAPEI

It is hard to believe fall is closer to us than Hill Day already. Once again, Hill Day was another success, further driving home the point of the value of brokers. I had the pleasure of travelling to Ottawa with Karen Doiron and Mary-Beth McInnis. Together, we met with Senator Dianne Griffin, Senator Percy Downe as well as with our MP Sean Casey. This year was an important year as we launched a new campaign, the Big If, and the federal election being just around the corner. As we always have, we continue to successfully separate banking and insurance as our role as brokers is protecting and advocating for consumers. This is why we continue to advocate maintaining the consumer protection revisions in section 416 of the Bank Act which prohibits banks from selling under the same roof where they grant credit. This year we also advocated for the establishment of a clear consumer complaint process for any potential violations of the Section 416 provisions of the Bank Act either through the Office of the Superintendent of Financial Institutions or the Financial Consumer Agency of Canada.

As we are all well aware, no community is immune from a natural disaster and we are seeing more and more flooding across the country every spring. In addition to that, some regions in the country are vulnerable to earthquakes. This is the purpose of the Big If campaign which is to raise awareness of the available insurance coverage for overland flooding and earthquakes. Many Canadians are unaware of their risks and either assumes they already have coverage in place or that in the event of a natural disaster, the misperception that the government

will come to their financial aid. A collaborative approach to raise awareness in these areas is needed before it is too late. In addition and for the first time ever, IBAC had Deloitte Canada conduct a study on the economic and social impacts of insurance brokers across the country which was perhaps overdue given that brokers are literally in every nook and cranny across the country. Such a study gives us more weight when meeting with politicians and the study revealed that as of 2017, brokerages added approximately \$5.4 billion to Canada's GDP, \$3.3 billion of which contributed to labour income. This means that for every dollar spent on broker business activities generates roughly \$1.49 in GDP. Not only that, 90% of surveyed brokerages donates financially with 70% of their employees volunteering their time. The brokerage industry also sustained approximately 58,000 full-time equivalent jobs. The true numbers are likely much higher as the uptake of this survey was far from 100%.

On the topic of broker value, I do want to close off this article talking about commissions in relation to the current market place of premium correction/inflation/hard market. As premiums rise and capacity reduces with some insurers, how comfortable are we with our clients knowing the commissions we receive? Certainly, there are some clients we may be more comfortable with knowing and others we are perhaps terrified of knowing. For me, the ones I am not terrified of knowing, it is because I believe I have done a good job of explaining each dollar as I personally believe the cost of insurance is much more than the premium going out the door, it is what that dollar is doing for the insured. With a raise in premium, does that mean our level of service is going up with it? Likely the answer is no and the level of service stays the same but that certainly isn't always the case. I believe in transparency in this area especially in some business sectors as there are some that are just so over inflated it doesn't warrant the commis-

sions I am receiving. A perfect example of this would be the Aquaculture or Cannabis sectors and it becomes much more difficult to justify and convey value at the level of commission received and in these cases, removing all commission and replacing with broker fees or fees for service is more ideal as they save money in premium and you receive what is justifiable. Doing it right will also create trust and often produce a loyal client. So in the current market place, what is it we should be doing to convey and create value for the client's beyond providing peace of mind? What is the experience you want to give and can you justify your worth for 10-20% commission? If not, is a fee for service more realistic? I know many of us are often doing plenty of service behind the scenes that the insured is not aware of and sometimes they simply think they are paying us to deliver their policies once per year. ■

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Viewpoint



*Kent Rowe, President
Insurance Brokers Association of Canada*

It is indeed an honour and a privilege to put pen to paper for my first official Viewpoint article as President of the Insurance Brokers Association of Canada (IBAC). This is only the third time in the history of IBAC that a broker from Newfoundland and Labrador will have led our Association and held this prestigious position. Having to follow in the footsteps of Rex Anthony and Lloyd King is a daunting task, but one for which I am most definitely up to the challenge.

I want to express my sincere thank you and appreciation to our outgoing President, Chris Floyd and to our Past Chairman, Scott Treasure for their exceptional work, prodigious leadership and unwavering passion for our vocation. I am truly looking forward to working with our talented incoming Executive Committee, as well as the terrific staff at IBAC, to continue to advance issues that are important to brokers and consumers alike, from coast to coast in our great country.

It's a very interesting time to be a broker! A hardening market, momentous changes in capabilities relating to technology, changing weather patterns that represent more frequent and severe storms and escalating pressures on the broker channel provide us all with challenges, but more importantly, opportunities. IBAC has worked hard over the past year to ensure that we continue to enhance our brand as brokers and to bring forward issues that are important to Canadians.

Our value as brokers is significant! Not

only do we help our customers find the right coverage to help protect the things that matter most to them, we are also significant contributors to thousands of communities across Canada. IBAC recently commissioned Deloitte to conduct a Socio-Economic Impact Study. In that study, it was determined that the 38,000 brokers throughout Canada provide considerable economic and social contributions to the communities in which we do business. Brokers in this country contribute over \$5.4 billion dollars to Canada's GDP and have created over 58,000 full time or equivalent employment positions. In addition to that, it was determined that over 90% of brokers contribute financially to charities and community groups. These are truly remarkable numbers that should make us all proud of the great work we do in our communities.

Another important project undertaken by IBAC in the last couple of months has been the "Big If"/"Si Jamais" campaign. This campaign was designed to create awareness among Canadians with respect to natural disasters, specifically earthquake and flood. Canada has over 300 earthquakes per month, most of which are never felt and have no impact, however this is a remarkable statistic. With high concentrations of our population living on or near fault lines, we thought it was

critical to address this issue so that brokers and consumers know the facts. In addition to earthquake risks, many Canadians live on or near flood plains or in areas that are susceptible to both pluvial and fluvial flooding risks. Both earthquake and flood are two coverages that are under purchased in the insurance market. Our goal is to create awareness of the po-

tential coverage gap, but more importantly to educate consumers on properly managing their risks and protecting their assets.

The challenges and changes continue, as they inevitably will. One constant amongst the continuous change, is the brokerage community's level of passion, determination and genuine care for the Canadians that they work for and represent. I've travelled all over Canada in my various roles with IBAC and it always fills me with pride to hear and see how much brokers really do care about what they do. Let's continue to be proud of who we are and what we do and let's continue to do what we do best, to help protect the things that Canadians value the most.

I'm genuinely looking forward to the next 12 months and meeting with and talking to as many brokers as I possibly can. We will continue to engage our members, our insurer partners and all other stakeholders to ensure that the value proposition of the broker channel remains prominent. ■

*Kent may be contacted at
(709) 753-3210 ext. 375 or via email at,
krowe@wedgwoodinsurance.com.*

An advertisement for K&K Insurance Canada. The background is a wooden target for axe-throwing with a red bullseye. A large axe is embedded in the target. In the bottom right corner, a woman in a plaid shirt is holding an axe. The text reads: "THE FUN STARTS WITH K&K". Below that, it says: "New hobby or stress reliever? Either way, the experienced team at K&K is hard at work insuring the world's fun including axe throwing facilities. K&K handles the coverages so you can concentrate on providing thrills and concentrating on hitting the mark." At the bottom, it says "K&K INSURANCE CANADA" and "800.753.2632" and "kandkcanada.com". There are also social media icons for LinkedIn and Facebook.

THE BIG IF / SI JAMAIS

Insurance Brokers Concerned about Flood & Earthquake

"The Big If" Campaign aims to engage Canadians

TORONTO, ON, July 18, 2019 – Today, the Insurance Brokers Association of Canada (IBAC) is launching a new public awareness initiative entitled "The Big If" that will help Canadians better understand the risks of overland flooding and earthquake.

La campagne « Si jamais » innove en diffusant des publicités sur un certain nombre de sites Web et sur des panneaux numériques situés dans les grandes villes du pays. Les illustrations sont pimentées d'une touche d'humour pour susciter l'intérêt et diriger les personnes vers le microsite expérimentiel, www.sijamais.ca, qui comprend des liens vers des ressources additionnelles.

The call to action encourages Canadians to talk to their insurance broker about their individual risk and the available insurance options that will protect them from financial loss. Given the trust-based relationships between insurance brokers and their clients, brokers are uniquely positioned to start the conversation and provide advice.

« Aucun citoyen n'est à l'abri des catastrophes naturelles. Chaque printemps, des inondations catastrophiques causées par le niveau élevé des lacs et des rivières ou par les pluies abondantes ont des conséquences dévastatrices sur les collectivités, les entreprises et les familles. Nous savons, de plus, que certaines régions sont vulnérables aux tremblements de terre, et qu'un séisme important pourrait avoir de graves conséquences », indique Peter Braid, chef de la direction de l'ACAC.

Insurance brokers have consistently demonstrated their strong commitment to consumer protection. "The Big If" will continue this focus and promote the important role of the insurance broker in educating Canadians and helping them protect their financial well-being.

IBANB • nbinsurancebrokers.ca • (506) 450 2898



IBANB CEO Report



*Andrew McNair, CAIB, CAE
Chief Executive Officer, IBANB*

100 YEARS... We made it! Each and every member; past, present and future, of IBANB has a lot to celebrate! We'll celebrate, but first let's chat about the important stuff that has made this celebration possible...THE WORK!

Advocacy - the stealth winner.

Sometimes brokers forget to brag about how much they do in their communities as it's not in their nature to brag. Give yourselves a pat on the back for keeping your community as great as it is. A huge part of what IBANB was built on was advocacy, and that continues to be a huge part of who we are and what we do. Blanket presentations; sponsoring, and attending, Chamber of Commerce political events; IBAC Hill Day; liaising with Regulators; building, and maintaining, relationships with Industry partners and stakeholders; hosting networking events to enable brokers to spread their wings; talking the talk and walking the walk...just like brokers... IBANB continues to advocate for brokers on many levels.

Education

Where do I start? Things are evolving, and they are evolving quickly. IBAC continues to work hard to ensure that their core programs, Fundamentals and CAIB, keep pace with industry demands. Updated content; on-line exams; relevant material; By Brokers for Brokers. Brokers supporting your provincial association's education offerings ensures that

we can continue to build better programs. Your community supports you; support your association so that we can continue to support you. If you're curious of specifics, give us a call to chat about what's happening or how you may be able to help in the process as we transition to online exams soon.

Industry Matters

We all know the market has hardened and continues to do so. Many reading this remember the early 2000's when a hard market made things hard for brokers. Availability was an issue as premiums rose. Another group reading this will not have experienced a hard market until now, and are learning the ins and outs of navigating difficult times such as this. There has never been a better time to let the Broker Advantage shine bright! As consumers see increasing premiums, this is the time to do what brokers do best...help their clients understand insurance products and make sure they have the coverage they need. As consumers shop price due to increasing premium, make sure you take the time to help them understand how and why premiums are on the rise and help them understand the products they need to be properly covered. I know this all seems like obvious advice, but all too often we don't take the time to make sure consumers know the true value of using a broker. Now is the time to make sure it's obvious to them!! IBANB continues to liaise with companies to ensure we are aware of how the market is

for brokers. Don't hesitate to send us a note if you have questions or concerns as we wade through this hard market.

Marketing

IBANB continues to be busy with promoting the Broker Advantage through various mediums, including a more and more social media presence which has seen increased traction and engagement from members. We also recently did a video to promote the Broker Advantage as well as to help us celebrate our 100th anniversary. Watch for this video online. Blanket presentations, member visits, networking events and the Bippermobile continue to also be important parts of what IBANB does to ensure the success of our members and the longevity of the Broker Distribution Channel.

So now the celebration... October 24th in Fredericton. IBANB Members, join us for our AGM during the day. This will be a special AGM as it will recognize our 100th. Then, once the business is done, we invite all industry friends and partners to join us for an evening of celebration to get the next 100 years started. Let's bid farewell to the past 100 years and welcome, with open arms, the next 100 years of broker success! ■

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

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IBANB YBN Report

Thinking of attending the Atlantic Brokers Convention 2019?



Becci Taylor, CAIB on behalf of
Chair, New Brunswick YBN

Have you ever thought about attending an industry convention, seminar or event but unsure whether it is worth it? Or what about: "Why should I attend industry conventions, seminars and events?"

No matter which industry your business is in, there will be weekly, monthly and annual conventions and events where like-minded people congregate to discuss a whole host of topics related to your industry.

In this article, I have highlighted the three main reasons why you should attend industry conventions, seminars and events, along with the benefits of attending, especially our annual Atlantic Insurance Brokers Convention!

Allow yourself to learn something new

You can only learn so much from reading industry experts' blogs, whitepapers, books etc. You can learn a whole lot more from watching and interacting with those experts face to face. Attending a convention where experts are speaking will allow you to ask them all the burning questions you have. You can also ask for advice and possibly make a connection you can take advantage of in the future. You never know, attending a convention might help you on your way to becoming an expert yourself.

At our convention this year, we have the opportunity for those who attend the educational session, to interact and have real life demonstrations of those topics we are facing today! Make sure you check it out.

Get Inspired

I know that for me, watching someone I admire in their element and doing what they love can inspire me to take action myself. Hearing what convention speakers have done to make their business so successful can motivate you to take their lead and follow in their footsteps. It could be that they inspire you to add something new to your business or change the way you do things. Whatever it is, meeting others who have been/are successful in your industry should inspire and motivate you to reach the same level of success.

You will gain this insight at our CEO Forum, learn from each of the companies, and have an understanding into changes coming in the future.

Most importantly, have fun!

Attending a convention or seminar is a great opportunity to have a bit of fun without feeling guilty for missing work. If you don't mind missing work then it is a perfect chance to get out of the office, meet like-minded people in your industry and have some fun with new people.

Think of attending a convention like an investment. You pay money for a ticket, get something in return, which, given time, will provide a great ROI for your business. The skills and knowledge you learn at a convention can be invaluable to your business and can make you invaluable to your business.

Conventions present the ideal opportunity to meet like-minded people who share similar interests. The people you make connections with could also prove resourceful in the future. You could meet a new supplier, someone to interview for your business, or a new friend who can offer you advice!

This is your chance to meet those people that you have admired for years. Those who have had vast success in your industry and those who you want to learn from first hand.

It is probable that the other delegates at a convention are not

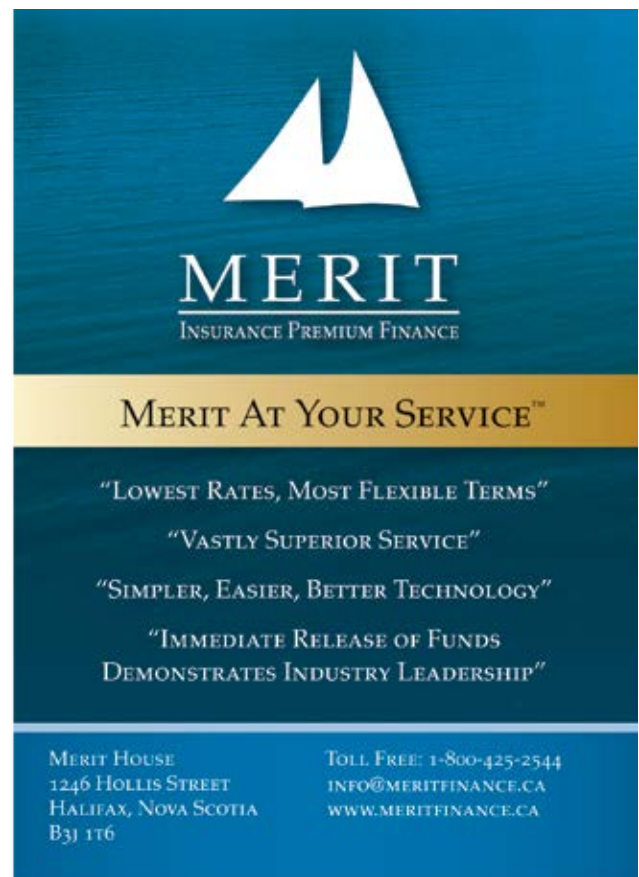
that dissimilar from you. Conventions provide an environment that allows you to easily chat to new people, as they offer numerous opportunities to speak to other delegates. You already have something in common, deciding to attend the same convention, as well as an interest in the convention agenda.

There are really three main reasons why you would attend a convention, seminar or event: for you, for your business and for the people. Whatever your reason, you are guaranteed to find some benefit in your attendance.

Hope to see you at the Atlantic Brokers Convention 2019, and don't forget to share your images! Tag us in or use the tagline #aibc2019!!

For anyone interested in getting involved with the YBN you can either join the committee or volunteer at one of our events, we would be pleased to consider new members. Please contact the IBANB office for more information. (ibanb@ibanb.ca) ■

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



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IBANS YBN Report



Dustin Hickey, CAIB
Chair, Nova Scotia YBN

When speaking to new brokers from around the province about the Young Brokers Network (YBN) they are unsure about who we are and what we do. Even the brokers who have been in the industry for a year or two usually only know about the multiple networking events we put on each year. Although this is a big part of our offering I do believe the YBN plays an important role in shaping our industry that exceeds the many networking opportunities we provide.

The YBN is a subcommittee of the Insurance Brokers Association of Nova Scotia (IBANS). Our mission is “to perpetuate the broker distribution channel by attracting, supporting and developing young brokers in Nova Scotia” and our vision is, “to make the broker profession the career of choice for young people”. We believe in honesty, knowledge, integrity, service, courage, utmost good faith and encouragement. For a full description please visit www.ibans.com. Our committee consists of eight young professionals hailing from different brokerages throughout the province. We all have different backgrounds and due to this, bring a unique skill set to the committee.

The YBN brings value to our industry by planning and implementing many initiatives as well it also takes part in activities that assist in guiding our industry forward such as:

- Bring new/young professionals into our industry: It is no secret that the insurance industry is faced with a shortage of employees. In the past we have participated in high school career days and also invited interested university students to join our conventions.

Honestly, we have found little success with these initiatives. We are currently working on a new initiative involving NSCC students who are soon to be graduating. We believe that due to the maturity of these students, the insurance industry has much to offer and we are looking forward to building on this initiative in the coming year.

- Lobbying on behalf of the insurance broker industry: Each year the YBN has the opportunity to join IBANS and IBAC in lobbying Members of Parliament on issues facing our industry. This exercise has helped shape our industry and help form policies which help us do our jobs. Each year we reinforce our stance on topics like the Bank Act and also share new initiatives that are up and coming.
- Joining other industry boards and committees: Many of the YBN Committee members also sit on other boards, serve on other committees and generally assist where ever needed.
- Multiple networking events throughout the year: Insurance is a relationship business. Not only do we have to build relationships with our clients but we also must build relationships with our insurer partners to be successful. Networking within our industry will open doors for us in the future which could influence our career paths down the road. The Annual IBANS Golf Tournament-Hosted by the YBN, Curling Funspiel and the YBN Olympics increase in size each year with many underwriters and brokers attending. You cannot find better opportunities to build relationships that will help to grow your career! To date all of these events have happened in Halifax but as per our membership feedback we have also begun planning two networking events outside of HRM. More details coming shortly.

I personally have benefitted from being part of this group. When I entered the industry I was able to attend a variety of networking events which afforded me the opportunity to meet other brokers. From this, I am now able to bounce ideas off of my industry colleagues or discuss the common challenges we face.

Membership in the YBN is FREE for brokers under 40 years of age, employed by a member brokerage and possessing a Nova Scotia general insurance license. We do encourage those who might be interested to check with their brokerage

first. It's easy to join - just update your IBANS profile page under the YBN section to start enjoying the benefits of being a member of the YBN!

We welcome any and all feedback as we are constantly looking for ways to improve and better serve our members. Therefore, we invite you to reach out via email to info@ibans.com or better yet register for one of our upcoming events, and provide your feedback in person. We'd love to see you!

For anyone interested in getting involved with the YBN you can either join the committee or volunteer at one of our events. Currently, our committee is at capacity (maximum of eight committee members) however, when a spot opens up, we would be pleased to consider new members. ■

You may contact Dustin at
(902) 457-3030 ext. 44512 or via email at, dustin.hickey@mcti.ca

Thanks to everyone who
joined us for Education
Day 2019! Special thanks
to our Platinum Sponsor,
Economical Insurance

A promotional graphic for Education Day 2019. At the top, it says "Thanks to everyone who joined us for Education Day 2019! Special thanks to our Platinum Sponsor, Economical Insurance". Below this is the IBANS logo (Insurance Brokers Association of Nova Scotia) and a grid of icons representing various educational fields: a graduation cap, a pushpin, a pencil, a document, a paint palette, a paperclip, and an apple. The main text reads "EDUCATION DAY 2019" in large, bold letters, with "MAY 23, FUTURE INN, HALIFAX" underneath. At the bottom, it says "SPONSORED BY economical" with three red dots above the word "economical".



Moncton, New Brunswick welcomes you all to our AIBC 2019!
For those of you attending the convention, we hope you enjoy
the next two days of education, food, information sessions, and more!

Please watch out for Canada's very own Cash Cab Host -

Adam Growe!



Be sure to add
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to your
social media posts!

Sincerely,
AIBC Committee 2019



**What not to miss!
Wednesday, October 9, 2019**

8:00 am - 6:00 pm
12:00 pm - 8:00 pm

Delegate Registration Begins
Trade show / Meet & Greet
Showcasing 60 organizations from
all across the maritimes
Sponsor Hospitality Suites

9:00 pm onwards

Broker Beer Festival! Meet us at the Shediac, honoring our past presidents and members, while embracing our future and raising a toast to 2019 and beyond! Don't forget your badge!

Thursday, October 10, 2019

8:00 am - 6:00 pm
9:30 am - 11:30 am

Breakfast and Delegate Registration is open
Meet us at the Broker Interactive Pavillion (BIP) in Ballroom A, with so much to learn and see! From cars to simulators, from saving money, to how to educate consumers. Live CASH CAB with Adam Growe!! Enjoy some lunch & trade show draws in Ballroom B/C
CEO Panel Discussion in the Shediac

12:00 pm - 1:30 pm
2:00 pm - 4:00 pm

RSA, Donna Ince, Senior Vice President of Personal Insurance
Intact, Debbie Coull-Cicchini, Executive Vice President, Intact Insurance
Economical, Tom Reikman, Senior Vice President and Chief Distribution Officer
Wawanesa, Carol Jardine, President of Canadian Property and Casualty operation
Travelers, Heather Masterson, President & CEO

5:00 pm - 6:00 pm
6:00 pm - 7:00 pm
7:00 pm
9:00 pm onwards

Governors/Past Presidents reception (private function, location to be confirmed)
Presidents Reception in the reception foyer
Presidents Dinner with Adam Growe, Emcee & Host of Cash Cab
Sponsor Hospitality Suites and Social at the Shediac
Don't forget your badge and your dancing shoes!

Adam Grove - Host of Cash Cab Renowned Comedian

Adam Grove has become a familiar face in households across Canada as the witty host of Cash Cab. A natural storyteller, Adam entertains audiences unlike anybody else with his quirky stories that are all too relatable. Adam's unique brand of comedy has garnered an international following.



For over 30 years, Adam has been performing on radio, television, stage, and at conferences and events. In addition to hosting Discovery Channel's Cash Cab, Adam is an accomplished stand-up comedian starring in Just for Laughs, Comedy NOW!, COMICS!, CBS's Star Search, and Comedy Central's Premium Blend. His career portfolio includes keynote presentations, an interactive video web app for businesses and planners, one-man shows, and public speaking coaching.

Adam brings energy and clean, intelligent comedy and trivia to the stage. He delivers a fun and highly engaging performance to meet the interests and needs of his audience and many repeat clients.

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IBAPEI YBN Report



Mary Beth McInnis
Chair, Prince Edward Island YBN

This past May I participated in Hill Day as the Prince Edward Island Young Broker Representative. It was a great experience for me to network with other brokers across Canada and communicate with our MPs and senators. We are lucky enough to be a province where our government believes in the broker channel and supports our initiatives.

As always, we discussed section 416 of the Bank Act which prohibits banks from selling insurance to the point of granting credit. We were able to thank our MPs and Senators for continually supporting this issue, but we also reminded them there is no formal complaints process if a bank were to violate this provision. As a young broker this is a very important issue for me. If this section of the Bank Act were to change, it would drastically impact my future as an insurance broker. It is important that a complaints process and a dispute resolution system be put in place to further secure that this section of the Bank Act.

Another topic we touched on was natural disasters with an emphasis on flooding and earthquakes. IBAC has recently launched a campaign to bring awareness to this issue as a lot of the public is not aware that they do not have these coverages. The goal is to motivate people to take action in prevention and protection by providing helpful information on what to do in the event of these disasters and where to find a broker in your area.

The final topic that we discussed was in relation to a study that IBAC completed in 2017 on the Economic and Social Contributions of the Insurance Brokerage Industry. This study was based on IBAC member brokers and I found the results quite outstanding. Our industry contributes \$3.3 billion to labour income and provides an estimated 58,300 jobs across Canada. The study also found that 70% of employees volunteer their time to charities and social causes which only proves that great people work in our industry.

However, while spending time with the other young brokers I was reminded that a large majority of brokers are set to retire in the next 10 years. So, as young brokers where does that leave us? I know that not only on the broker side but on the insurer side most of us cannot keep up with the amount of work. I also know that it is very difficult to find talent to fill empty positions. I am sure we have all heard someone say you either fall into or you are born into insurance, but as young broker with a fairly large workload, I think that's something we need to change. I think this could become a serious issue.

We aren't exactly an industry that can just close up shop, we need to continue to recruit new brokers in order to support all of the people and businesses that depend on us. You can get some types of insurance online however most people don't even understand what they are buying, and even online platforms still need insurance professionals. We are in an industry that requires us to become educated and trained in order to be an expert in what we do.

So why doesn't young talent want to join our industry? Maybe saying I am an insurance broker isn't as glamorous as saying I am going to be a doctor, lawyer or accountant? I recently read an article about the lack of technology used in our industry which may be discouraging young talent from joining. So, what can we do to change this? Since the lack of talent is going

to affect us young brokers the most, I think we need to step up and make the effort to recruit and strengthen the image of our industry. A simple idea is to make sure the young broker networks are going into schools and career fairs to promote the industry. It's important they hear from us all of the great things about this industry. It doesn't have to be in your area, most of the time coming out of school people are willing to move wherever there is work. Although I believe we need to be careful with the digital strategies we implement, I think its important to keep in mind that sometimes these solutions can be useful, especially internally.

I challenge us all to think about some ways we can recruit more young talent to this industry. We also need to share these ideas with each other and work to together to build our workforce because if we don't, the young talent we do have is going to become overworked and who knows what will happen to our industry. ■

You may contact Mary Beth McInnis at (902) 628-8545 or via email at, mbmcinnis@peake-mcinnis.com.



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To our Companies: We appreciate your continuing support of Angus-Miller Ltd and our broker partners!

Thank You!

IBANS/IBAN Professional Development Report

Helping our Members “Be Prepared for Difficult Conversations”



Keri Foley, BTHM, CAIB
IBANS/IBAN Professional Development
& Marketing Coordinator

It's no secret that brokers are currently feeling extra stress in their role and their day to day duties have dramatically increased. The hard market is making its presence known by increasing the number of quotes, which takes extra time for brokers, who in some cases will not see any return on these quotes. The increased number of quotes also leads to some potentially difficult conversations with prospective clients, and with clients who have received their renewal and are confused and/or upset. As you can imagine, these conversations aren't always the easiest to have.

After hearing from members that their daily activities had become more and more challenging, the Board of Directors decided to find a way that the Association could assist members and bring some positive tips for them to implement.

It was decided the best way to reach all members would be a webinar. IBANS hired Dana Warren, MSW, a life coach based out of St. John's, NL to create a webinar specially for brokers who are coping with stressful situations brought on by the hard market.

The session, “Being Prepared for Difficult Conversations” was designed and presented to members from across Atlantic Canada in late July. Dana started the session reminding everyone that work-related

stress isn't something only a few people deal with. About 40% of workers report that their job causes them stress on a consistent basis. Part of this ties into what we believe is in our control, and what falls out of our control. The good news? This can be treated by being prepared for what our day might bring, having a good work/life balance, self care, and defining what specifically we can and cannot control.

Dana reminded us that we already know very basic traits that we need to make sure we practice. These can be the act of practicing empathy and trying to “put yourself in someone else's shoes”. So, when a client is upset and might speak out of turn, try to understand that they are most likely acting without thinking; they are angry and unfortunately, taking it out at you. Remind yourself to practice empathy on those who need it most. It isn't easy, but when you speak calmly, and show support, the client will pick up on that immediately. Remember, everyone is only human.

It's very key to remember that a person is not the problem; rather the problem is the problem. What's the problem in this case? The rising cost of insurance and this problem is influencing the client's response. Let the client vent and tell you their story and remember that your role is to listen as well as empathize. The power of listening is so key in communication; do not underestimate the power of just listening. By not interrupting them, you are showing them what they have to say matters; you are letting them explain their truth.

When the conversation is over, it is important to “hit the pause button” as Dana says. Take a minute to just sit and experience whatever it is that you may be thinking and feeling in that moment. She uses the acronym “STOP” as a reminder:

S Slow down: stop what you are doing and take a deep breath

T Take note: notice what you are feeling and thinking

O Open up: Make space for thoughts and feelings

P Pursue values: remember what matters to you in your life

In life, we need to remember there are always going to be things we can and cannot control.; whether it is work or personal. It's making a conscious effort to let go of the things that we can't control that is key.

Thanks to everyone across Atlantic Canada who joined us for the webinar.

In planning this webinar, it reminded me that certain aspects of broker education are not designed for one specific province or position within a brokerage. Sessions like the one mentioned above could easily work for brokers across Canada and I think it would be a proactive move to work more closely with our sister associations to provide the best professional development offerings for our members.

As Henry Ford said “Coming together is a beginning. Keeping together is progress. Working together is success.” ■

You may contact Keri at
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keri@ibans.com or keri@iban.ca.



14th Annual IBANS Golf Tournament



IBANB Marketing and Program Coordinator Report

The Road to Online Exams: What the Future Holds



Becci Taylor, BBA
IBANB Marketing and Program Coordinator

Online examination is the future of education. With the advent of technology, the idea of pen and paper is slowly becoming redundant and will soon be wiped off for a better, newer advanced system of online testing, and IBANB is jumping onboard! The package of reachability, scalability, and security makes online examination the most desirable.

Online examination, as the name suggests, uses the internet to conduct tests/assessments, where the candidates are evaluated on a fully automated platform. It supports an easy to use interface for not only the test takers but also the invigilators.

There is no question that technology is changing education. Teaching and evaluating students are no longer restricted to the four corners of the classroom. It can happen anytime and anywhere with the aid of computers and the internet, and the flexibility is what IBANB wants to offer our students. It is not surprising then that more and more associations like ours, are gradually transitioning from traditional methods to more practical, technological solutions.

In 2014, the Florida Department of Education gave a survey to students after taking end-of-course evaluations. The results showed that more students preferred computer tests over paper (53% of the students agreed to that statement). Another study in 2017 Saudi published in the International Journal of Information and Education Technology presented the opposite result. Here, only 42.5% prefer online over paper exam, which is still a considerable portion of the survey population. But while that may be the case, 77.5% of the total examinees liked the fact that they are able to receive results

and feedback automatically after taking the test.

So although the current data on whether students generally prefer online or paper tests are still inconclusive, these studies give us an idea about the advantages of one over the other in their perspective.

Below are a few reasons to consider why IBANB is incorporating online methods to our teaching and evaluation:

1 Getting test results immediately give students peace of mind

It has been documented that students experience stress and anxiety while waiting for exam results, and our current procedure takes 4-6 weeks to complete. With online exams, students can know their test results much sooner, resulting to less anxiety and pressure which affects their learning capability in the long run.

2 Students can take the exam anytime, anywhere

Online exams have the option to eliminate any restrictions, with the possibility of taking the exam from anywhere using any device such as phones or tablets, and the timeframe adjusted from hours to days.

3 Students can take the exam in a more comfortable environment

The typical classroom is not designed for comfortable learning and examination. The hard chairs, harsh light and close proximity to other students add discomfort to an already discomforting situation. It may not seem like much, but shifting positions because of the hard chair, the classmate tapping their pen against their desk three rows over, and noisy air conditioner takes away from deep focus and disable students to access deep memory and interrupt creative flow.

4 Avoid commute that adds stress and saves money

Commuting is stressful for everyone, including students. The traffic, the noise, all add to test anxiety, the dread students experience prior to taking exams. Traditionally, students are advised to arrive at the place where exams will be held an hour prior, just to give the brain a time to calm down and prepare for the test. Imagine the time spent in commute, which takes anywhere from minutes to hours, being used instead for study and review.

5 Technology easily accommodates students with disabilities

Online exams offer alternative assessment methods to persons with disabilities. For example, students with problems with motor skills can, instead of writing, simply touch the screen for the answer.

Growing up with technology, younger generations are all but experts in using devices such as laptops, phones, and tablets. They are digital natives and the ones we are hoping to entice into our industry. The use of these devices as part of their daily lives developed familiarity and comfort, arguably much more than paper and pen. This association with technology may provide for a more relaxed and engaging exam method.

Indeed, online testing has its own share of criticism regarding security and confidentiality but most, if not all systems, has its own security in place to prevent breach. From the first line of security that is the users' name and password, comprehensive exam software's add other measures including notification when candidates copy and paste or take a screenshot of the page.

Given its demonstrated effectiveness, online testing proves to be an invaluable tool in modern education, benefiting both educators and students alike. It's safe to project that in the next decade, most exams will be conducted with the use of technology. Where it stands, it is far from perfect, but the studies being conducted regarding the matter continues to support this advancement, with most conclusions indicating that the positive outweighs the negative effect of this method. Either way, the technology is here to stay and it's up to educators to find the most effective way of incorporating this method in their profession. IBANB have headed this project with a view to roll out to associations over the next few months, so watch this space!

Switching to online platforms can be a giant leap, but the holistic solution offered is very promising and effective. As they say, the first impression is a great lasting impression. An online exam gives the perfect picture of a progressive and pro-technology association like ours.

With progress in innovation, each one of us has positively experienced an online test, somewhere or the other!! Let us know your thoughts, or connect with IBANB at pd@ibanb.ca if you are interested in becoming an exam invigilator! ■

You may contact Becci at (506) 450-2898 or via email at, pd@ibanb.ca

REACH FOR THE PEAK OF PERFORMANCE

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Insurance brokers with an aptitude for this role need targeted and supportive training to enhance their skills and enable them to foster client relationships and consistently land new accounts.

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If you aspire to being in the top tier of producers in Canada, you're a candidate. You're already a highly valued employee with management potential. Perhaps you're already a producer and want to hone your skills.

The Producer Academy delivers a depth and breadth of knowledge through direct teaching by industry experts, case studies, real-life application and mentoring. Student outcomes include:

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- Improve ability to identify and reach target markets
- Build confidence in conducting sales calls and presentations
- Manage time, stress and conflict
- Develop stronger relationships with customers
- Negotiate win-win solutions in closing sales

Graduates achieve the status of Associate in Insurance Production Canada (AIPC), and will benefit from an ongoing network of mutual support that continues to inform and inspire.

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Now let's be clear. Really clear.



*Doug Daley
Vice President of Sales and Marketing,
Kiers Marketing*

Does your company have a tagline that makes potential customers take notice? Do people know exactly what you do by looking at your logo and tagline? If not, then you have to fix this because it is costing you business. Regardless of the size, every company or organization needs a snappy tagline or positioning statement that helps enhance their brand.

For example, if your company name is "Smith & Associates" and you have a sharp looking business card which includes your company name and contact information, you feel confident giving your card to a prospective customer. When the customer looks at your card, do they know what your business does or do they have to ask you? Your company not only needs a tagline that says what you do, but if possible, the benefits of doing work with you.

On the other hand, if your company name is "Smith Insurance Brokers", people know exactly what you do by looking at your name. That's a good thing, however now you need a tagline that tells them why they should call your company and not "Joe's Insurance" across the street.

Make your tagline work for you. Let people know what your company can do for them and how much easier their life could be by insuring with you. A great example of a good tagline comes from one of our clients: Marwood – Creators of Quality Wood Products.

Kind of hits the nail on the head, doesn't it.

Do you have a tagline for your company? What differentiates your company from the agents, direct sellers or other brokers? Do you offer better service, lower rates, or insurance coverage that is unique to your company? If so, let people know about it. Breaking away from the pack is a great thing for any business. Start making your company unique by creating a tagline that makes your company stand out in the crowd.

A good starting point is realizing the benefits of getting insurance from your company. Figure it out and create a tagline that enhances your brand and leave nothing to chance when a potential customer is shopping around for insurance.

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

A common mistake made by a lot of businesses and ad agencies is that the marketing message is not clear. What benefit is an ad if the customer doesn't understand it, or they never find out how buying your product or service will benefit them?

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

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

I looked through a previous edition of this magazine and picked out some ads that were bang on. Some of the better headlines included "We help brokers write more business" - that should get their attention right away.

"Boat insurance made easy for brokers" - that is clear and to the point as well. Can you see where I am going with this? The benefit to brokers is quite evident in these headlines.

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

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

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



BROKER EDUCATION SCHEDULE

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CAIB 4: November 5-11, 2019

CAIB 2: November 11-16, 2019

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Insurers, IBC, Brokers and Consumers

Partners with a job to do



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

Much has been written about the merits of partnership. Throughout history, cooperative and collaborative teamwork has led to success. Work as a team and you will accomplish great things.

Partnership is exactly what we need to effectively reform the auto insurance product in Atlantic Canada.

We require a product that provides science-based benefits to advance the recovery of accident victims. At the same time, this insurance product must remain affordable for all drivers whether or not they are ever in a collision.

Much stands in our way as we strive to achieve this goal.

First, are the increasing claims payouts for bodily injuries resulting from collisions. Second, is the growing question of whether those increases are associated with the intent of the product, which is to help people get well. These costs and their burden on the system have been increasing at an alarming rate. Third, newer vehicles now feature advanced technology that is costly to repair and replace.

The numbers support the magnitude of our challenge. In New Brunswick, for every dollar collected in premiums, insurers paid out \$1.17 in claims in 2018. The picture is not much better in Nova Scotia where that num-

ber is \$1.16. This is not a sustainable situation. It is, however, fixable.

We must collaborate on behalf of the consumers who ultimately pay the bill for a struggling system. Our collaboration requires teamwork – a partnership of committed stakeholders with clearly defined roles.

Insurers have specific obligations in this partnership. They must protect their customers from loss, underwrite responsibly and pay claims.

Insurance Bureau of Canada (IBC) has a specific role to play as well. IBC supports its government advocacy with credible data, sound public policy positions, and professional government relations. IBC is the keeper of information that supports messages and public positioning regarding the auto product. And IBC's Atlantic office shares that information with decision-makers across the region. Where there is a podium from which to speak, a meeting to attend or a column to write, IBC makes the industry's position known for the benefit of Atlantic Canadian drivers. IBC's positions are those of our member companies and emerge through rigorous processes.

Brokers are uniquely positioned to accelerate the product change that is needed by the industry and consumers. To be effective advocates, brokers need first-hand knowledge of the detailed requirements of product change. Data and information available from IBC can help with this process.

As a broker, you can communicate with your customers about the product and its current unsustainability. This strikes a perfect balance: Brokers keep consumers at the centre of change, and these same consumers trust brokers as sources of information.

Consumers have their role to play as well. Like all partners in this project, they must be informed. For their own benefit, they must seek

out information to make certain that they will have no surprises at a time of loss.

Our partnership can bring about much-needed auto insurance product reform. This partnership will work best for the benefit of all when everyone knows their role. Then all we have to do is fulfill those roles.

IBC would like to help. We are a repository of information and data and we welcome any chance to share these with brokers in Atlantic Canada. We publish consumer information and materials that are available for distribution to consumers. We have compiled succinct and insightful messages for media and the public. And our Consumer Information Centre provides an at-the-ready consumer help line.

The 100-year anniversary of the New Brunswick Brokers' Association is a fitting time to celebrate the ongoing work of brokers in the region's communities. Your imprint has been impressive and the industry applauds you for the legacy of your work on behalf of your customers. After decades of service, you are still greatly needed. This time it is to partner with insurers, IBC and consumers to bring about change. Together, we can make a difference. ■

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adean@ibc.ca.*





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* Source: CTA Report, Consumer Technology Association

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The Benefits of Contingency Plans

By Kyla Russell and Gregory Hardy

On April 15, 2019 the Notre Dame Cathedral in Paris, France was devastated by a fire. Days later, it was revealed that about 90% of Notre Dame's artwork and artifacts were saved by firefighters and emergency personnel executing the emergency contingency plan that was put in place for such a possibility. The contingency plan included determining what artifacts were to come out first and how to remove the artifacts quickly and efficiently. (The objects were removed by forming a human chain.) Without the contingency plan, the fire to the Notre Dame Cathedral would have been an even greater loss. The emergency contingency plan for Notre Dame shows on a larger scale the benefits that a contingency plan can have when the unexpected happens.

In the insurance industry, we look for ways to assess risk, to minimize loss and damages, and to avoid liability. Contingency plans help to achieve those goals. Contingency plans are especially important for insured

may have a more complex contingency plan than a smaller business, but all businesses should have one.

No one likes to think that anything bad will ever happen, but bad things do happen and they often happen unexpectedly. It is the reason why consumers purchase insurance. While most people hope never to have to use their insurance, they get it "just in case" something should go wrong. While a properly insured business will most likely have its losses covered, that does not mean the business will survive a loss. Even if there is nothing controversial about the claim, such as a coverage issue, by the time a claim is adjusted and paid, the insured's customer base may have moved on or products may have been irretrievably damaged and unsalvageable.

While contingency plans are the responsibility of the insurance consumer, it is something that insurance brokers and agents should encourage. A contingency plan works

with alongside an insurance policy to ensure that a business survives in the face of adversity. The benefits of such plans should be explained to your clients. Like insurance, contingency plans allow an insured to think ahead.

Contingency Plans Help Assess the Risk

By putting a contingency plan in place, consumers start thinking about what risks may affect their business, such as a natural disaster (flood, earthquake, or storm) or infrastructure collapse (power outage, building collapse, or transportation failure), and how such risks would impact their business. Not every risk carries the same serious consequences, but by planning for the worst possible scenario, insurance consumers will be prepared for whatever they may face.

By looking at how such events and risks would impact their business, insurance consumers can determine what is important with

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their business, what has to be preserved, and what they need to continue working and thriving. Like the Notre Dame Cathedral plan, contingency planning allows insurance consumers to prioritize. As examples, a contingency plan allows insurance consumers to identify backup suppliers of products vital to the company and how those resources can be tapped into, or it may help determine what documents are important and whether they are stored adequately so as not to be lost during a crisis.

The information gathered through contingency planning not only allows insurance consumers to put an effective plan in place, but it also provides beneficial information to the consumers' insurance broker or agent so that they can negotiate with insurers to provide adequate insurance, which in turn helps manage premiums.

Contingency Plans Can Help Minimize Losses

By having a contingency plan in place, it helps avert panic and helps minimize the overwhelming feeling of not knowing what to do or where to start. A contingency plan gives a course of action. Rather than trying to figure out who will do what and when, tasks can be assigned through the contingency plan so limited time is used in organizing everyone. Assigned tasks can also make employees feel involved, instead of insecure, by allowing them (if possible) to continue working with the business. A contingency plan can also help avoid overinflated expenses during a crisis because there is no other option during that time of crisis. With contingency planning, options can be evaluated calmly and reasonably before they are absolutely needed.

Contingency Plans Can Help Defend Against Liability

In addition to identifying what insurance consumers need to keep their business running, a contingency plan also allows them to determine whether any other businesses or property owners could be affected in the event of an emergency, and what that effect would be. A loss can easily flow from one business or property to another. For example, a fire started at one business can spread to the business next door. Once the flames are extinguished, the business where the fire started may be liable for a claim for the damage caused to the neighbouring business. A contingency plan could help minimize the loss and resulting damages, but it could also show that everything within reason was done to avert the crisis. As previously noted, it can also help determine appropriate and adequate liability coverage.

A Final Word

While a contingency plan is not a direct product from the insurance industry, it is a valuable asset that can be used to assess risk, to minimize loss and damages, and to help avoid liability. It is another tool that adds to insured consumers' "peace of mind". Once established, contingency plans should also be reviewed regularly to determine if they continue to serve insurance consumers in the best possible way. ■

***Disclaimer:** The content on this article is provided for general information purposes only and does not constitute legal or other professional advice or an opinion of any kind. Readers are advised to seek specific legal advice by contacting members of C3 Legal (or their own legal counsel) regarding any specific legal issues.*

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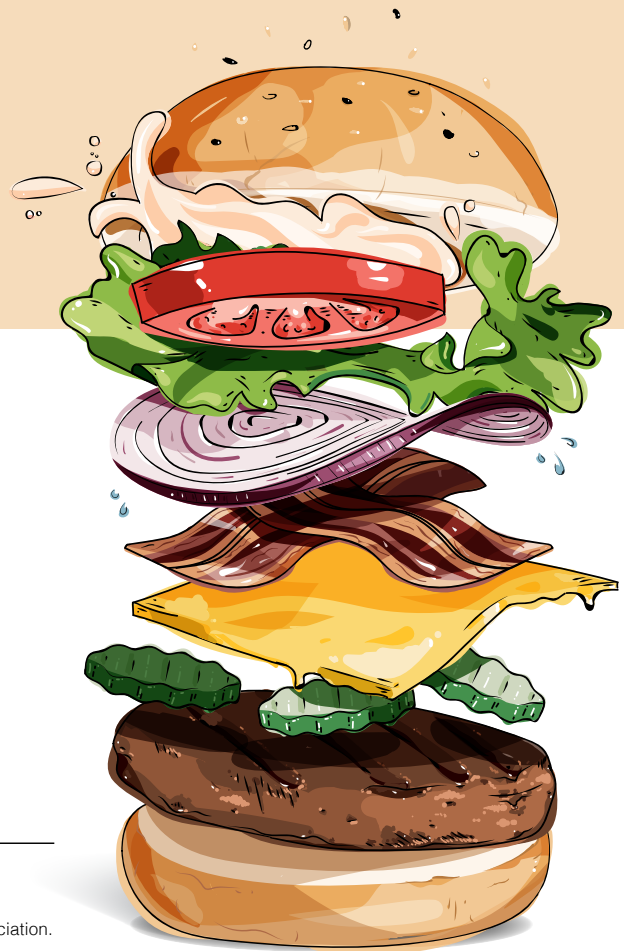
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CALENDAR OF EVENTS 2019

SEPTEMBER

5	IBANS End of Summer Sail	Halifax, NS
11	National CAIB/CPIB exams	various locations
23-28	IBANS CAIB 4 Immersion	Dartmouth, NS
24&26	IBANS CSIP webinars in partnership with IBAM	Halifax, NS
25	IBANB Fundamentals of Insurance exam	Fredericton, NB
25	IBANS Annual General Meeting	Halifax, NS
25	18th Annual IIPEI Golf Tournament	Stanley Bridge, PE

OCTOBER

9/10	Atlantic Insurance Brokers Convention	Moncton, NB
15&17	IBANS CSIP webinars in partnership with IBAM	Halifax, NS
15-Dec 4	IBANS CAIB 2 Evening Webinars	Halifax, NS
21-26	IBANS CAIB 1 Immersion	Dartmouth, NS
24	IBANB Annual General Meeting	Fredericton, NB
26-31	IBANB CAIB 3 Immersion	Fredericton, NB
30	IBANB Fundamentals of Insurance exam	Fredericton, NB
31	IBANB CAIB 1 Immersion	Fredericton, NB

NOVEMBER

4-9	IBANS CAIB 3 Immersion	Dartmouth, NS
5-11	IBANB CAIB 4 Immersion	Fredericton, NB
5	IBAPEI AGM	Charlottetown, PE
5	66 th Annual IIPEI Convocation	Charlottetown, PE
9	IBAN Annual Convocation	St. John's, NL
11-16	IBANB CAIB 2 Immersion	Fredericton, NB
12&14	IBANS CSIP webinars in partnership with IBAM	Halifax, NS
21	Ask/Meet the Underwriter Night – hosted by the YBN	Moncton, NB
27	IBANB Fundamentals of Insurance exam	Fredericton, NB
28	NBIPA Christmas Party	Fredericton, NB
28	IBAN Annual General Meeting	St. John's, NL

DECEMBER

4	National CAIB/CPIB exams	various locations
5	Annual Christmas Meet & Greet	Charlottetown, PE
10 & 12	IBANS CSIP webinars in partnership with IBAM	

JANUARY

29	IBANB Fundamentals of Insurance exam	Fredericton, NB
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FEBRUARY

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



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