

*Atlantic*

# INSURANCE BROKER

*Fall 2020*



CRAFTING THE AUTOMOBILE INSURANCE POLICY  
PAY IT FORWARD AND THANK A MENTOR  
THE ART OF SMARKETING

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INSURANCE



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## Atlantic Insurance Broker

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

**We have to be one of the most social groups as an industry.**

It's been a long time since we have all gotten together to discuss the industry, the market, the trends and how we are all making out in this wild, turbulent and often crazy industry. I have always felt that we are one of, if not THE most amazing group when it comes to getting together and networking. We have had so many great events and experiences together as an industry and I think because of how challenging our business is, we make the absolute most of our time together. We are all in the same storm but in different boats and it's nice to see how other ships are ran and to help out where you can and get help when you need it. Our association (as have all association across Canada) do a fantastic job at providing these venues and opportunities. I have missed the face to face interactions (as I'm sure many of you do) but we have had great success in meeting over the phone via Zoom and Go-To Meeting.

Our immersion courses are doing great online and actually have an even higher pass rate than the traditional ones. Speaking of courses, IBANB has been working really hard and doing a fantastic job at keeping those available and current. A HUGE thank you to Becci and Andrew for their accomplishments with our education platform. Usually we would be reading this article in a hotel room somewhere during our Convention but this year we have had to postpone the convention, but we will certainly make



up for it when we can all get together again. We will also be having a virtual AGM, which is something that many associations and businesses have started to do, so we will not have to reinvent the wheel.

### Adding to the team..!

I would like to welcome IBANB's newest member of the team, Tamara Bishop, Administrative and Communications Coordinator. Tamara has a background and experience that will be a perfect fit for IBANB and our members. If you haven't already reached out to welcome her, please email her at [tbishop@nbinsurancebrokers.ca](mailto:tbishop@nbinsurancebrokers.ca) or give her a call at 1 (506) 450-2898. She is looking forward to meeting and speaking with all of you!

### It's a wrap..!

Well... with COVID and all that changes that have come, I cannot say if I will still be President come the time you actually read this, but if I have been able to pass the torch, I would like to welcome the new President, offer my assistance and guidance and also thank absolutely everyone for joining me in this incredible experience and for supporting me over the last 2 years. It has been a journey that I wouldn't trade for anything. A special thanks to my Team and Staff at Go-To Pearson Insurance, the IBANB Staff, our members, our Industry Partners and Vendors, all the Board members and Exec and most importantly, my family for supporting me every day in this role. They are the absolute best..!



Thank you..!

Take care and thanks for reading...until next time..!

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

*You may contact Robert at (506) 432-1550 or via email at rekimball@pearsoninsurance.ca*

## ACANB - Président

**Robert Kimball, CAAC (Hons.), AIPC, CRM  
Président, IBANB / ACANB**

**Nous devons être l'un des groupes les plus sociaux en tant qu'industrie.**

Cela fait longtemps que nous ne nous sommes pas réunis pour discuter de l'industrie, du marché, des tendances et de la façon dont nous nous débrouillons tous dans ce secteur en constante évolution, turbulent et souvent fou! J'ai toujours eu le sentiment que nous étions l'un des secteurs, sinon LE secteur le plus formidable en matière de rencontres et de réseautage. Nous avons eu tant d'événements et d'expériences fantastiques ensemble en tant qu'industrie, et je pense qu'en raison de notre milieu de travail stimulant, nous tirons le maximum du temps que nous passons ensemble. Nous sommes tous dans la même tempête, mais sur des bateaux dif-



férents, il est intéressant de voir comment les autres navires sont commandés, les aider quand on le peut, et obtenir soi-même de l'aide au besoin. Notre association, comme toutes les associations à travers le Canada, fait un travail fantastique en offrant ces ressources et ces opportunités. Les interactions en face à face me manquent (et je suis sûr que c'est le cas pour beaucoup d'entre vous), mais nous arrivons à bien travailler ensemble en nous rencontrant par téléphone via Zoom et GoToMeeting.

Nos cours d'immersion en ligne fonctionnent très bien, et leur taux de réussite est encore plus élevé que les cours traditionnels. En parlant de cours, l'ACANB a travaillé très dur et fait un travail fantastique pour rendre ces derniers disponibles et à jour. Un ÉNORME merci à Becci et Andrew pour leurs travaux accomplis sur notre plateforme éducative. En temps normal, nous lirions cet article dans une chambre d'hôtel quelque part durant notre convention, mais cette année, nous avons dû reporter cet événement; il est certain que nous nous rattraperons lorsque nous pourrons tous nous retrouver. Nous aurons également une AGA virtuelle, ce que de nombreuses associations et entreprises ont commencé à faire, nous n'aurons donc pas à réinventer la roue.

## Ajout à l'équipe

Je souhaite la bienvenue au nouveau membre de l'équipe de l'ACANB, Tamara Bishop, coordonnatrice administrative et des com-



munications. Tamara a une formation et une expérience qui conviendront parfaitement à l'ACANB et à nos membres. Si vous ne l'avez pas encore contactée pour lui souhaiter la bienvenue, n'hésitez pas à lui envoyer un courriel à [tbishop@nbinsurancebrokers.ca](mailto:tbishop@nbinsurancebrokers.ca) ou à lui téléphoner au 1 (506) 450-2898. Elle a hâte de vous rencontrer et de parler avec vous tous!

## C'est fini !

Hé bien... avec la COVID et tous les changements qui sont survenus, je ne peux pas dire si je serai toujours président au moment où vous lirez ceci, mais dans le cas où j'aurai passé le flambeau, je tiens à souhaiter la bienvenue au nouveau président et lui offrir mon aide ainsi que mes conseils. Je tiens également à vous remercier tous de m'avoir rejoint dans cette expérience incroyable et de m'avoir soutenu au cours des deux dernières années. Ce fut un voyage que je n'échangerais contre rien au monde. Un merci spécial à mon équipe et au personnel de Go-To Pearson Insurance, au personnel de l'ACANB, à nos membres, à nos partenaires de l'industrie et à nos fournisseurs, à tous les membres du conseil d'administration et de direction et, plus important encore, à ma famille de m'avoir soutenu chaque jour dans ce rôle. Ce sont les meilleurs en toute circonstance!

## Merci !

Prenez soin de vous, et merci de m'avoir lu... à la prochaine!

*Robert E. Kimball CAAC (Hons.), AIPC, CRM / Président, IBANB / ACANB*

*Vous pouvez contacter Robert au (506) 432-1550 ou par courriel à [rekimball@pearsoninsurance.ca](mailto:rekimball@pearsoninsurance.ca)*

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Au cours des 30 dernières années, notre logo emblématique s'est transformé en symbole pour les courtiers d'assurances. Il est synonyme de confiance, de sécurité et d'intégrité. Aujourd'hui, nous avons le plaisir de vous le présenter modernisé, bien branché sur l'âge du numérique. Soyez à l'affût! Vous le verrez dans « On se calme! », notre passionnante campagne de publicité qui s'amorce cet automne.





**Aneill MacCaul, BA, CAIB, FCIP  
President, IBANS**

### **Building Trust '6 feet apart'**

*No customer drop ins.  
No client site visits.  
No golf.  
No in person training sessions with company partners.  
No Convention!*

COVID has thrown a wrench in...well...seemingly all of 2020! All of us have had to deal with tremendous challenges, both personally and professionally, as we navigate through a changing landscape and work to service our clients.

As an industry, we seem to have weathered the storm without the type of financial impact that so many others have felt. Clients continue to purchase and have trust in the product; trust that their broker has their best interests in mind, trust that their broker has arranged the proper coverage, and trust that carriers will deliver on the product in their time of need.

Historically, brokers have built and maintained that trust through community involvement, face to face meetings, and with a simple handshake. However, with the evolution of COVID-19 brokers have had to re-evaluate how to connect with our communities and maintain the trust that they have worked so hard to build.

To this point, many of us have been focusing on virtual solutions – adopting new

technologies and new approaches to our workday, finding ways to continue to effectively reach our clients and to underscore the value of an insurance broker in an uncertain time. As the industry landscape continues to change, and clients begin to not only want but expect certain solutions – whether it be an online portal, an application to view their policy documents, or the ability to sign documents electronically – it seems clear that brokers that will continue to have success will be those that can both provide these solutions, and maintain real relationships with their communities. No easy task!

As an association, IBANS has faced the same challenges – when it became apparent that we could no longer carry out many of our traditional activities, our provincial association had to quickly reassess how to reach members to promote engagement and continue to support our brokers.

For its part, our Association has been hard at work reinventing many of our traditional activities.

- During broker month, in lieu of our BIP office decorating contests we moved to a virtual approach by asking members to post 'broker proud' photos highlighting how they were working from home.
- Our Young Brokers held a well-attended virtual trivia night to bring brokers and insurers together.
- In early April, the board decided to support those that were struggling in our communities by making a substantial donation to Feed Nova Scotia with funds that would have otherwise been used for broker month activities.
- A virtual town hall was held among member principals to share information and stay connected and updates were posted to the website regularly with links and information from provincial guidelines and the industry.
- IBANS hosted an online Education Day in June, sponsored by Economical Insurance which featured a broker panel and two learning sessions.

- Additionally, IBANS in conjunction with the other Atlantic provinces offered free weekly webinars throughout the month of April, providing tools and resources to support brokers working from home – Examples: Navigating Anxiety, Working from Home the New Norm; CSIO and eDelivery; and ClearPay.
- IBANS has taken part in weekly and bi-weekly meetings with IBAC and our Atlantic counterparts to discuss impacts to the industry and clients as a result of the pandemic as well as how we can all work together to provide support to the industry
- IBANS provided a COVID-19 relief credit to current members upon renewal to assist them with re-opening. The funds could be used for infrastructure (plexiglass), signage or the purchase of PPE supplies.
- IBANS is now offering online exams, allowing our members to continue to further their education from their home or office.

As we move forward IBANS will continue to plan for a virtual approach to activities, beginning with our first ever virtual Annual General Meeting in September. We are working with our membership, vendors, and sponsors on ways to hold events and engage in safe and socially responsible ways. We will continue to advance our communication strategies and hope that they will convey the trust we have worked hard to build within the industry and community.

Aneill MacCaul

*You may contact Aneill at 902-864-6633 or via email at [aneillmaccaull@aamunro.com](mailto:aneillmaccaull@aamunro.com)*



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## Message from the NL President



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

By the time you read this it will be close to the end of my two-year term as President of IBAN. What a busy but rewarding two years it has been!

Last year, our board was primarily focused on the outcome of the auto review process in our province, including successful discussions with government on the refund process for removal of the 13% RST and preparing for the introduction of DCPD. We produced an explainer video about DCPD for consumers and provided training to brokers. IBAN started negotiations with Academy Canada on an Insurance Broker program that would include CAIB 1 and business courses to create a pipeline of future employees for our broker members. In addition, IBAN welcomed two new members to our Board at our AGM in November.

This year started with implementing changes from the auto review, followed quickly by Snowmageddon in January and then COVID-19 in March. We conducted a survey of our members to find out how COVID-19 affected their operations, and also provided them with support materials for their offices (Thank you, IBANB, for sharing your material with us). In April, we produced an explainer video about flood prevention and promoted it on social media. We signed an Agreement with Academy Canada for the Insurance Broker program, revising it to an online program to ensure safe-

ty during COVID-19. We also signed an agreement with Captus for online exams. And finally, IBAN engaged Grant Thornton to conduct a Compensation Study for our members. Like many other organizations, we're moving networking events to virtual platforms and discussing options to keep members engaged and informed.

None of these initiatives and accomplishments would have been possible without the dedication and contributions of our board members and ongoing support from our administrative team (Debbie Paul, Keri Foley and Corrine Zinck) at our sister association, IBANS.

Two years ago I never thought we'd be in the situation we're in today – five months of staff working from home and many brokers still closed to the public. While the way we interact with our clients may have changed through increased adoption of technology, our value proposition

remains: we provide choice at point of sale, advice throughout the policy term and advocacy in the event of a claim. In these uncertain times, a broker's advice is more important than ever.

One positive outcome of COVID-19 has been increased communications with IBC. IBAN and our sister associations in Atlantic Canada meet with IBC weekly to receive and provide updates, discuss issues and share information. I hope this will continue into the future.

While I will be stepping down from my role as President of IBAN – and handing over the reins to Adam Nolan – I will remain a Director of IBAC for one more year and look forward to celebrating IBAC's 100'th anniversary in 2021.

*You may contact Kelly at (709) 279-3200 x102 or via email at [kellyhickman@southcoastins.ca](mailto:kellyhickman@southcoastins.ca).*

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# ***THANK YOU***

to all those on the front lines working tirelessly to keep us safe, supplied, and healthy including *you*, our broker partners.

**You truly are *heroes!***



*Facing the storm with you*



**Karen Doiron, FIIC, CCIB,  
On behalf of the IBAPEI President**

### **Crafting the Automobile Insurance Policy**

As a result of working to develop an IBAPEI website and also thinking about IBAC plans to celebrate their 100 year anniversary in 2021, the following article on the history of the automobile and its insurance in PEI came together.

I started out writing about how many brokerage names have disappeared over the years, yet how with Covid-19, brokers have been deemed “an essential service” - a realization that we are important and we are needed. In PEI, in particular, where there are not many insurance companies, it is brokers who have helped the government shape policies. To me, it has become an interesting history lesson learning that brokers played an integral part in the process of crafting and implementing the automobile insurance policy.



It all started in 1865 ... many would not be aware that the first automobile in Canada arrived in Prince Edward Island before the country was even officially formed. It was a steam-powered carriage that was imported by Father George A. Belcourt. The parish re-

cords show that Father Belcourt purchased a self-propelled vehicle around 1865 for about \$300 (equivalent to about \$5,000 today) from a manufacturer in Bayonne, N.J. It was shipped by boat to Charlottetown and then by a team of horses to Rustico. A demonstration of the “horseless carriage” took place on Saint-Jean Baptiste Day, June 24, 1867. Father Belcourt drove the carriage down the road to the amazement of some 900 people gathered for the occasion. For some unknown reason the carriage left the road and landed in a ditch; so it can be said that Rustico witnessed not only the operation of the first steam operated automobile, but was also the scene of the first automobile accident in the province and maybe in the whole of Canada. The one-seater vehicle was powered by a two-cylinder steam engine and was designed to run on roads and ice. It was also adaptable. In addition to providing transportation, it could thrash, pump water and fulfil other agricultural purposes. The vehicle was relatively simple by today’s standards, with no suspension windshield or roof. Many a folk were anti-automobile because of its loud noise – it was a contraption that belched thick black smoke and scared their horses.

PEI has earned the reputation of being somewhat backward (some would call it conservative) when it comes to the history of the automobile. In 1908, after a virtually unanimous vote in the Provincial Legislature, PEI attained the distinction of being the only provincial or state jurisdiction to put a total ban on automotive travel. Members of both parties shared the opinion that automotive travel was but “a fad of millionaires and fools.” The 1908 Automobile Act effectively prohibited the use of the motor vehicle for five years, until the lift of the ban in 1913. However the ban was not lifted for long - with the strong anti-automobile feelings of the Island electorate, the Government of 1913 quickly acted to amend the law to allow each school district on the Island to decide on vehicle access – a petition signed by 75% of the community residents was required to open the district’s roads. Even then, automobile travel was still limited to non-market days. Automobiles were only allowed out on Mondays, Wednesdays and Fridays. The Act was repealed around the end of World War I in 1919. Even though it was repealed, it was not until hard surface highways became common in the 1940’s,



*F.W. Hyndman*

(most roads in rural areas were still closed to automobile traffic during “mud season”) that the automobile ownership began to grow.

Hyndman & Company Ltd., the oldest brokerage in PEI (1872), reports that they sold their first automobile insurance policy in the 1920’s.

Although the Insurance Brokers Association of Prince Edward Island was not incorporated until 1985, the activity of the Association can be found in records dating back to 1956. What was then known as the “Canadian Federation of Insurance Agents Association” held meetings in Minaki, Ontario and the minutes show that Mr. F.W. Hyndman was in attendance to represent the “Insurance Agents’ Association of Prince Edward Island.”

These minutes provide the history of PEI’s automobile evolution and reflect how brokers were instrumental in effecting change – slowly and patiently.

In 1960, A.G. MacMillan (representing PEI) attended the Canadian Federation of Insurance Agents and Brokers Association in Mont Tremblant, Quebec. His report included: In the matter of Automobile Insurance problems he advised that the new Government of his Province was cautiously feeling the way in the matter of introducing suitable legislation – as other Provinces have already enacted – to combat the appalling rising accident incidence and seriousness, so far as this can be combatted by legislation.

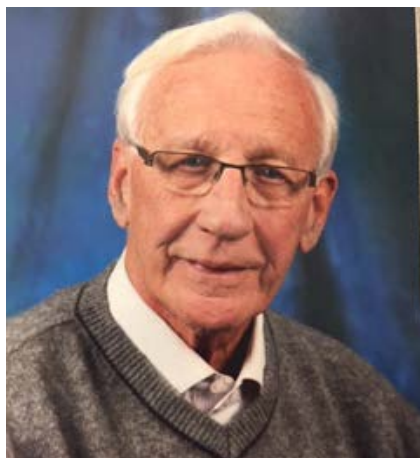


*A.G. MacMillan*

In 1961, A.G. MacMillan (representing PEI) again attended the Canadian Federation of Insurance Agents and Brokers Association this time in Ste. Marguerite, Quebec. He reported that: For several years you may have recalled, we have been reporting on our hopes of improved legislation with respect to Automobile Insurance, Safety Responsibility Laws, etc. I am happy, at this time, to be able to say we have now achieved the whole bundle. We have a Point System, increased Liability limits, Safety Responsibility Law, new Assigned Risk Plan and Judgement Recovery has been offered to the Government and with two of our Members sitting on the Board of Advisory Directors.

Now, the Association as such cannot take full credit or anything like it for these developments, I can assure that several of our more active members have been extremely influential in having these changes instituted.

In 1975, Earl L. Beaton (representing PEI) attended the Canadian Federation of Insurance Agents and Brokers Associations meeting in Ottawa, Ontario. His reported included the following activity: As you are probably aware we are going to have compulsory automobile insurance as of January 1, 1976. We are presently negotiating with Government on the system they have outlined with regard to filing on all policies written, substituted, or cancelled. We continue to have an excellent relationship with Government and expect to have a number of meetings with them before the end of this year.



*Earl J. Beaton*

In 1979, Gordon Full, FIIC met with the Canadian Associations in Ingonish, Nova Scotia to report: One Committee (of the Insurance Agents Association of PEI) is working with the Superintendent's Office regarding our minimum auto liability limit and Section B of the automobile policy. Our minimum limit is still \$35,000 inclusive and we feel that both it and our Section B --\$2,000 medical & \$5,000 DD and TD should be raised.



*Gordon Full, FIIC*

In 1980, Gordon Full, FIIC again met with the Associations from across Canada in Winnipeg, Manitoba. His report included: This year our association achieved an objective it has been working toward for years. As of December 31, 1980, the minimum liability limit under Section A of the automobile policy will be increased to \$100,000. Our association is pleased to have had some input into the provincial government study on this topic.



*Ronald G. Hickey, BBA, AIIC*

In 1982, Ronald G. Hickey, BBA, AIIC, travelled to Niagara-on-the-Lake, Ontario to meet with the Canadian Federation of Agents and Brokers Associations. Regarding Legislation activity he reported: I mentioned at our last Board Meeting that our Association made two formal presentations to our Superintendent of Insurance: one requesting an enrichment of Section B of the auto policy, the other requesting the establishment of a Facility Association.

I am please to advise that the Facility Association is set up and ready to go, effective October 1, 1982. The Government did not wish to implement our recommendations regarding Section B at this time, we feel, for purely political reasons. With most companies increasing their automobile rates, the government felt that the additional premium required under Section B, together with the general increase in rates, would be too much for the public to bear. We will continue to recommend that Section B be improved.

There are many more reports of changes from 1982 until today (perhaps an article for another day).

In 2020, IBAPEI is still working closely with Government on issues such as Electronic Proof of Automobile Insurance (EPAI) and ride-sharing and hope we will be able to move forward on these issues without too much more of a delay.



The test of time ... How many of these brokerage names do you remember?  
Where did they go?

*D.R. Baker Insurance Limited (1973)*

*Clark Insurance (Don L. Clark Inc.) (1977)*

*Clarke & Associates (John Michael (Nobby) Clarke) (1999)*

*Codyco Insurance Company (2000)*

*DeBlois Bros. Limited (1919)*

*Morton Dew Insurance (1977)*

*R.E. Ellis & Son Limited (1952)*

*S.A. Fraser Ltd. (1973)*

*Gordon Full Insurance Inc. (1975)*

*Higgs Inc. (1966)*

*MacDonald Brothers (Earle and Elmer MacDonald)*

*G.B. MacDonald Insurance (1980)*

*Glen MacKinnon & Son Ltd. (1976)*

*E.M. Nicholson Insurance Limited (1975)*

*W.K. Rogers Company Limited (1904) W.K. Rogers Agencies Limited (1932)*

*Saint Insurance Inc. (1977)*

*Sullivan Insurance Inc. (1987)*

*A.E. Underhay Insurance Ltd. (1986)*

*Wigmore Insurance Agency Ltd. (1993)*

*W.D. Young (Ivan Day) (1965)*

#### Resources:

- *Minutes from the Insurance Brokers Association of Canada Annual General Meetings from 1956 – 1982*
- *The Island Magazine, Issue 54 (Fall/Winter 2003) Article: The Machine in the Garden – A Glimpse at Early Automobile Ownership on PEI, 1917. By Sasha Mullally.*
- <https://www.theguardian.pe.ca/news/local/rustico-priest-had-first-automobile-in-canada-150-years-ago-103434/> By Mitch MacDonald, Published January 15, 2017
- [http://www.virtualmuseum.ca/sgc-cms/expositions-exhibitions/ban-que\\_fermier-farmer\\_bank/e/ban/p2sub41.php](http://www.virtualmuseum.ca/sgc-cms/expositions-exhibitions/ban-que_fermier-farmer_bank/e/ban/p2sub41.php) Father Belcourt's Adventures.

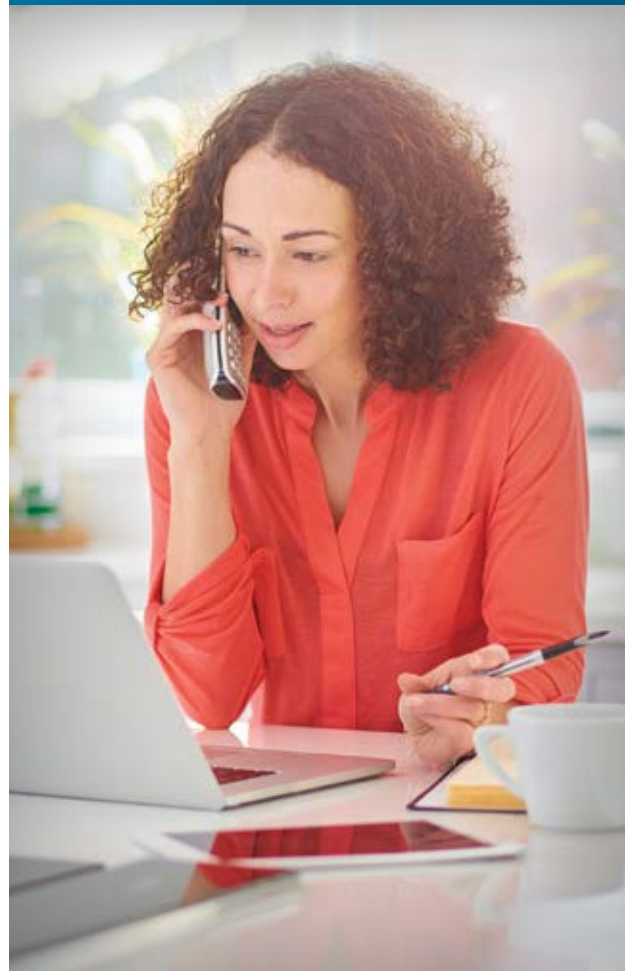
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**Kent Rowe, President, Insurance Brokers Association of Canada**

I'm sure that we're all sick and tired of talking about the impacts of COVID-19 on our lives and our businesses. COVID fatigue is real. However, the reality is that we will be dealing with this for the next 18-24 months, if not longer. It will become a part of who we are. It will define a generation. It will change almost everything that we've come to understand and oftentimes take for granted. But today, I don't want to write about COVID and how it will impact our industry.

I want to write about how you can make a difference in somebody else's life.

I've been very fortunate in life and particularly in my career. I've worked very hard, caught some breaks and have been focused on achieving all the goals I've set out for myself. However, where I've been most fortuitous is that I've been the recipient of many people's belief, time and mentorship.

A mentor is someone who believes in you, inspires you, is patient with you and is willing to give more than they want to receive. A mentor is someone who says "we can do this" instead of "you can do this".

A few years back I completed the Dale Carnegie training program. One of the modules was to recognize and send a hand written letter to 3 people who've helped you or inspired you throughout

your life and career. It was an incredibly empowering exercise, and one that I would recommend that you all undertake. Not only does it give you the opportunity to thank an important person in your life, but it also gives you the pause to reflect on how you can have the same impact on others around you. The other fascinating thing about this exercise is that I received 3 hand written replies, which itself is an incredible insight into the character of those that have acted as mentors.

I want to acknowledge some of my own mentors, many of whom will see this article. Inevitably I will miss some people and for that I will apologize in advance. Here are some of the great people who've really made a difference in my life and my career:

**Craig Rowe**  
**Jennifer Power**  
**Tom Hickey**  
**Gordon Murray**  
**Wayne Vokey**  
**Darrell Swain**  
**Wayne Clarke**  
**Chris Floyd**

Thank you all! I truly appreciate everything that you've done for me. Your friendship, guidance and belief in me will never be forgotten.

Now more than ever, people need a helping hand, an ear to talk to and a gentle push of enthusiasm and support. I hope this inspires you all to help someone and to be the type of person who receives an unexpected hand written note of appreciation (and returns it in kind!).

### **IBAC update**

Things keep rolling along at IBAC. We're continuing to work hard on several files as we navigate through the challenges of our reality and the difficult market conditions. Many of you who are front line brokers like myself, understand how challenging things are these days.

### **Broker Identity Program**

IBAC is celebrating its Centennial Anniversary in 2021 and we're planning a bit

of a celebration that will manifest itself in a few different formats. We'll soon be launching a new BIP ad campaign that celebrates both the longevity of our National Association, but more importantly the longevity of the brokerage industry in our country and the enduring values we uphold. Stay tuned, and I hope that you are as inspired by these ads as I was. Professional Development

We continue to work on the fulsome review of our CAIB program and many of our member associations are now well positioned to begin offering on line courses and on line exams, which is great news. Given the environment we're living in, this will prove to be a critical project that will better enable us to deliver meaningful education programs to our members.

### **Technology**

We're pleased to announce the hiring of Tom Reid at IBAC as he assumes the position of IBAC D/X lead. Working closely with our CEO, Peter Braid and our Broker Technology and Innovation Lead, Kim Opheim, Tom will be in charge of expediting our vision with respect to Data Exchange. We're excited about our ability to work with our technology committee and other various industry stakeholders to help us on our digital journey.

Even though we won't be meeting face to face for our AGM this year, we'll still be getting together virtually with our Board of Directors and CSEs. I'll miss not getting to St. Andrew's but we'll be making arrangements to return there very soon.

To conclude, life is moving ahead. We're focused on continuing to deliver value to our members and to help strengthen the broker value proposition for all Canadian brokers. With your help and support, we'll continue to ensure that people best insurance is with an insurance broker. Thank you for everything that you do!

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

Reflect, rethink, and move forward! I haven't heard many people talk much differently than those words or sentiments over the past several months whenever the 'topic of the day' is being discussed. Business, recreation, home life, school... life as we know it. All of these things have been impacted in some way shape or form; and in many cases, in ways that have shown us that things can work fine, in different ways.

Everyone has learned from what we have been through so far with respect to adapting to a 'new normal' and will continue to learn and adapt. Physical offices will continue to look different as more people work from home; consumers will become more and more comfortable interacting via web platforms, rather than face to face; more and more meetings will continue to be done via web conferencing; schools will continue to adapt to online learning environments; and industries, such as the insurance industry, will continue to evolve. There was a lot of figuring things out on the fly in the early days of the COVID pandemic for brokers and consumers alike; however here we are, several months later, looking good and continuing to do what brokers do best...help people! I am in no way suggesting that this is the end, or that what we're experiencing as you read this, is the way it's going to be for the foreseeable future; however I am saying that we just proved that with some reflecting

and rethinking, that we can continue to move forward. Let's not look back, other than to reflect on how we can continue to move forward!

This edition of the Atlantic Insurance Broker magazine has always been released at the Fall Atlantic Brokers Convention as industry comes together to catch up with old friends, make new business connections, learn about new offerings in the industry, hear from thought provoking speakers, and yes, sometimes blow off a little steam after hours. Those of us who normally attend convention, and those of us who were hoping to attend, will miss this year's event due to it being cancelled; however, look forward to seeing everyone when the time is right. I encourage everyone to take some opportunity to connect either virtually, or face to face if you can, with colleagues, industry connections, or peer groups, to chat about business, have that business dinner, or connect for some social time to simply reflect on what you've learned over the past few months. What is important? What is key to making you productive? How can you change to move forward? What worked well when you adapted? What didn't work well?

Don't 'wish things were the way they used to be'...find ways to make things work with what you have now. Unsure of the idea you have to move forward? Talk to colleagues about it...or just try it...it might work! We are in uncharted times that we are creating the maps for as we go; very few ideas are bad ideas...they are just ideas that may need some tweaking along the way.

Since many of us moved towards a new normal back in early March, IBANB has continued to adapt, evolve, and yes, REFLECT, RETHINK, and MOVE FORWARD. More online exam and course offerings; virtual board meetings; virtual networking opportunities; more telecommuting; and hopefully many more changes to come, that will help us continue to move forward, are just some of the things that have happened.

Stay connected, stay in touch and stay safe. Thanks for reading.

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**Becci Taylor, BBA, CAIB**  
**Marketing and Programs**  
**Coordinator, IBANB**  
**PD on behalf of IBANB YBN**



As skills needed by employer's change, there is naturally a shortage of new skills that have become more important for businesses. The insurance industry is facing a huge skills shortage, with employers struggling to find ways to attract and retain top talent, but this is not specific to insurance: while businesses have always competed for the best talent, they find themselves increasingly competing on a broader level, beyond their direct competitors or similar industries.

The insurance industry is looking for the same skills and talents as many other sectors such as digital skills etc. and, therefore, sourcing experienced candidates is highly competitive in these areas.

### **New talent**

For many brokerages, the answer to ensuring their workforces are equipped with digital skills lies in engaging people while they are young: not a ground-breaking approach, but one which has become more difficult. You can't just run a recruitment campaign these days. These all have to be longstanding relationships that will take up a lot of time. You want people to say,

I could come here because I know them, they have been into my school, or my college, or my university.

To that end, IBANB has worked with local colleges and universities to improve awareness and availability of positions available in the insurance sector. Neat eh!

The learners could be either internal or external recruits and while they are studying on their programme, they will rotate around different areas in departments and see where their skills best fit.

The digital revolution has changed not only the skills an employee needs but also the wants and needs of customers. This is another area in which IBANB hopes looking to members of Generation Z will prove fruitful, YBN is on this!

The approach also serves to show off the insurance sector in all its breadth, beyond the preconceptions potential future employees might have!

### **Hard market skills**

The introduction of new technologies is not the only thing that can leave a workforce high and dry in the skills department if proper training is not in place - the insurance industry's hard-and-soft market cycle also presents challenges.

The market is changing, and the younger staff will not have been exposed to that before. Brokers that have entered and cut their teeth in the market since around 2005 will not have necessarily been exposed to the kind of hardening market they are dealing with.

IBANB have personally been running what we call 'Raise the Bar' sessions in our office every month, where we're addressing soft skill-type issues, which is about preparation for negotiation skills that support us when we're connecting with brokers in a hard market. We are also making sure there is proper on - the - job support, increasing education options, and flexibility with our online learning options.

### **Lifelong learning**

Building the skills of existing employees is another focus of brokerages, particularly

because of concerns around retaining hard-won talent.

If you understand new technology platforms and you understand customer experience, you become quite mobile and can move beyond basic services.

It is not all about new starters. Continuing learning and development is incredibly important, and we pride ourselves on the range of options available to member brokers. This includes a range of workshops, webinars, and online learning. While employees are continually upskilling and robust succession planning is in place, it is a case of expertise, rather than age being the important factor.

Insurance as an industry has a perception problem: the societal good we do is not well recognised, and we all need to do more to get those messages out to the talent we want to attract. Attracting those people is challenging as they are in high demand from most industries. By using social media and young ambassadors from the market we are reaching out to schools and colleges and talking about the variety of roles and careers on offer.

On the flip side we also need to ensure that the market is receptive to diverse talent at all levels in organisations, as when we attract new and diverse talent, we need to make sure we keep it.

There is a less negative perception of the insurance industry than in the past, and we are finding there is increased fluidity with people joining the industry from different backgrounds. Generally, the majority of people who move into insurance find it more fulfilling than other sectors they have worked in, and than they expected looking from the outside in.

We are also attracting people from completely different sectors who want to stay doing what they are doing, for example sales, but move into the insurance industry.

Let us keep talking YBN!!

*Drop IBANB an email [pd@ibanb.ca](mailto:pd@ibanb.ca), or call (506) 450-2898 for more information and/or to register!*

## The Insurance Industry Is A Hidden Gem



**Jen Jackson, B. Comm, MBA, CAIB**  
Chair, Nova Scotia YBN

How did YOU end up in insurance? Let me take a lucky guess – you either got into it through family / friends, or stumbled on / fell into a job opportunity that you weren't necessarily looking for.

When you were a kid and people asked what you wanted to be when you grew up, I'm guessing your current career didn't make the short list. Insurance broker probably didn't hold a candle to astronaut, superhero or pop star when it came to your dream career prospects.

The reality is, though, that the insurance industry is an absolute hidden gem.

As a young professional planning to start a family soon, I couldn't be happier that I "fell into" a career in insurance (which I'm guessing was the case for a good chunk of people reading this as well!)

Here are just a few of the reasons why:

- **Stability & Job Security** – a job in insurance is one of the most stable and secure you can find. Insurance is an essential service – people and businesses need it regardless of what's going on in the economy. While what that looks like may change, the need to insure against risks will never go away. Insurance is necessary for people to lease or finance cars or buy homes, for business to get loans to support their initiatives, the list is endless. There will always be

jobs in insurance because there will always be a need for it. If you get into the industry and you're good at what you do, you will always be in demand and earning a good paycheck.

- **Exciting & Ever-Changing** – as the world evolves, so does insurance. New risks are constantly popping up, and the insurance industry has to evolve and innovate in order to offer the protection needed. Ever-changing technologies also mean that the industry is constantly evolving in order to offer the convenience consumers are looking for. This makes for an exciting, challenging and ever-changing work environment that will ensure you're never bored.
- **Limitless Opportunities** – there are so many amazing opportunities for growth and development in the insurance industry. From the many different roles and job functions involved to the different educational opportunities available, there's never a shortage of ways to push yourself or grow as a person if you're willing to put the work in.
- **Rewarding** – everyone who works in the insurance industry is part of a system that helps people. It helps them by offering protection and peace of mind. It provides coverage when they've suffered a loss. And beyond the functions of insurance policies themselves, the industry is one of the most charitable and community-oriented out there. Brokerages and insurance companies are constantly donating money, time and resources to great causes that genuinely make a difference in their communities.

The insurance industry truly is an amazing industry to work in. So why aren't more people jumping into it purposefully and with enthusiasm instead of falling into it accidentally? Why is the talent pool available to brokerages so small?

The truth is that most people just don't know what opportunities and benefits it holds. We, as an industry, need to do a better job of getting the word out there.

A lot of changes are happening in the indus-

try right now, and many people who played key roles in their companies are transitioning into well-earned retirements. This has created a high demand for talent within the industry – and we need to make sure the talent pool is there.

In today's ever-changing digital landscape, brokerages will be in desperate need of three different types of talent in the coming years:

- **Operations experts extraordinaire** – people who can bring brokerages' "paperless" dreams to life, help push the envelope to make "insurer connectivity" a reality, and build workflows that enable employees to work efficiently while offering clients the convenience they're looking for.
- **Digital marketing gurus** – people who can navigate the constantly evolving digital marketing landscape to help brokerages bring in quality leads, convert them into sales, and build client experiences that foster positive relationships and retention.
- **Technology-empowered brokers** – people who understand and live the broker value proposition while embracing new technologies and focusing on the client experience – selling to and servicing clients with enthusiasm and patience.

My challenge to everyone reading this is to think of ways that brokerages can come together with a united voice to communicate our value to talented and motivated individuals. This is one of the big focuses of the YBN, and it's an area we'd like to really focus on over the next few years. We have some ideas in the works, which will be communicated further with members as we build them out, but we'd love to hear from you as well!

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**Mary Beth McInnis, BBA, CAIB  
Chair, PEI YBN  
Commercial Lines Account Manager**

As a commercial producer and account manager it has been a very difficult summer of renewals. Here on PEI, and I am sure most other Atlantic Provinces, we have a very large amount of seasonal operations that come up for renewal in the summer months. Many of these seasonal operations were unable to open on time. These businesses that would normally generate a huge amount of revenue from our tourist season are now trying to find new ways to draw local customers. Many of these risks fall into the hospitality sector. The suffering hospitality sector who was forced to remain shut down during multiple months of COVID-19 and now must follow strict health guidelines or risk being fined. They are not able to operate at full capacity and now must take extra steps and do extra work to follow the health guidelines. Most of these risks also suffering from drastic drops in revenue. Then to make matters worse we have our insurance companies either increasing rates sometimes up to 40% or not having capacity to even offer a full renewal. So now not only are our customers struggling to continue with operations and generate full revenue but we also have to tell them their premium is about to go up A LOT or worse we have to tell them we cannot even insure them anymore.

I started in this industry not many years ago and since then I have only experienced a soft market. Insurance companies were not asking to many questions and most risks fit the cookie cutter box of regular market. Now I

am learning this industry is not always sunshine and rainbows. But what job is always easy. And I think it might be safe to say that not many people (even the old timers) in this industry can even say they experienced a hard market during a pandemic, until now. As a young broker I am thinking if we can get through this, we will be able to get through anything. Over the past month I thought many times "maybe its time for a career change" but let us be real this is a great job and we are going to learn so much through all of this. So, as we continue in the land of subscription policies and rate increases lets remember all the things we are learning during this time.

One major thing I have improved on is my communication skills. During the past few months, I, like most of you have had some tough conversations with clients. Some of these went well and some of these went not so well. But each time I go through one of these tough conversations I learn something new and leave the conversation noting the things I could have done better. And its always important to remind yourself that you don't know what's going on in someone else's life and maybe you were just an easy target for their bad day.

When it comes to insurance companies, we are practicing our negotiation skills, although things are hard and there isn't much

room for deviation, you will never get what you want if you don't ask. So, keep negotiating and keep asking. Remember things are always changing.

We are also improving basic life skills like patients & empathy with not only our markets but with customers. If there is one thing this pandemic has taught us its that the world needs to slow down. We need to be patient with others and remember everyone is trying their best with their new normal. Be empathic and understand everyone is different and things will happen when they happen. We need to accept the fact that this is the world now, change is hard for a lot of people, and this has been a lot of change in a very short amount of time. We are living in a world of guidelines that are changing daily.

And most importantly with COVID we have learnt, life is too short, you never know when you might have to go weeks or months without seeing the people you love. So, hug your family & friends, smile, slow down and enjoy the good times. Sure, it might be tough at work these days but remember we are all going through it and things are always changing. So as PEI's Doctor Heather Morrison says at the end of every one of her briefings "Be Patient and Be Kind".

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## Why Empathy is Needed More Than Ever



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

We have all developed and learned new skills to cope with “Covid Life” this year. Perhaps we are more understanding? More patient? Perhaps we have consistently put others needs above our own? Aside from making you an all-around better person, these skills are a part of one of the most important assets a broker should possess – empathy. Now more than ever, empathy is key in building and maintaining trust with your coworkers, your manager, and your clients.

What exactly is empathy?

There are three kinds of empathy –

1. Cognitive Empathy – Walking a mile in someone else’s shoes
2. Emotional Empathy – Taking on and feeling someone’s emotions
3. Compassionate Empathy – Ability to understand with a person’s emotional state and demonstrate concern

(credit: [skillsyouneed.com](https://www.skillsyouneed.com))

To develop empathy for others, one must have empathy for themselves, something a lot of us struggle with. You have accomplished a lot in your life and faced struggles that would have made others give up, but you have gotten through it. It is so important to remember successes and not just the hard times. You can learn and develop empathy for yourself by re-

membering the victories and not just the failures ( yes, we’ve ALL had both ), you can learn to meditate or take up a new exercise routine that will benefit your mind and body, and you can also help others. Helping others is always a great way to not only give back but allows you to see yourself in a different light.

There are numerous ways you can develop empathy for others – both in your professional and personal life. A few keys to truly develop and practice empathy include:

1. Listen to others. Listen to hear and not just to respond
2. Keep an open mind. Look at a situation from multiple perspectives
3. Follow up. Be engaged and circle back with your clients
4. Practice consistency. Make a habit of using empathy with your interactions – regardless if it is in person or virtual
5. Recognize your success. Say thank you. Congratulate a coworker on handling a difficult situation or call and give proper credit where it is due.

Why is empathy so important in our “new norm?” Because everyone is struggling. Some are working from home for the first time and finding it difficult, some are having issues managing childcare and/or school for their children, some are not well themselves or are caring for a sick family member, and a lot of your clients could be dealing with financial hardship on top of everything else. It is one thing to say you feel empathy for a client or coworker, but it is another thing to turn that thought into an action. Here are a few simple examples of how you can use empathy in action.

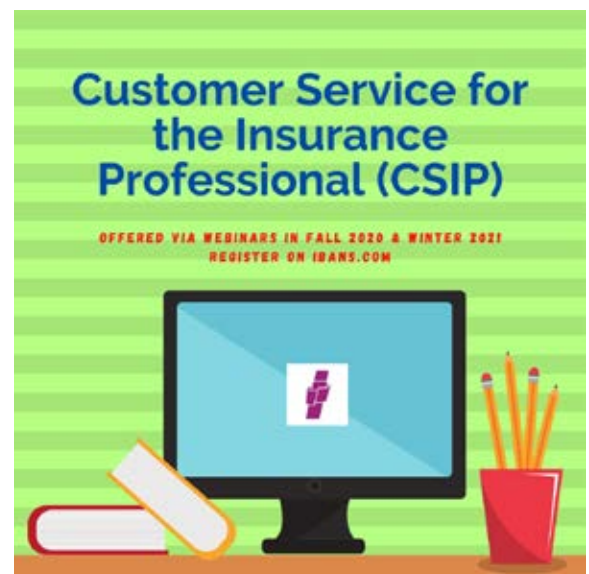
1. Be understanding. Everyone is facing growing pains as they work from home. It is not a common thing for a lot of us and it may take extra time to get used to. In person meetings have now turned to Zoom or GoTo Meetings which are not always as easy to hear or understand. Be understand-

ing that bad days may be more common than normal and that everyone would appreciate a bit of encouragement. The phrase “we are in this together” has never been so popular!

2. Communicate. With your coworkers, managers, and clients. We tend to think that because someone’s work level hasn’t changed that they are doing fine, when really they could use someone to simply ask “how are you?” and, listen to the answer.
3. Learn. Times like these force us to learn, sometimes at a very fast pace, and guess what? We are all doing a pretty good job at learning to cope with things we never dreamed we would deal with. When you get into a tough situation or conversation, try to learn from it. If a client is upset about their rising rates, put yourself in their shoes and try to think how you would react and deal with the situation if you were on the opposite side. There are so many learning opportunities around us – especially now.

The wonderful thing about empathy is that we all can practice it and continue to build on it every day. It allows us to find better solutions to difficult problems and helps us develop action plans that serve the needs of our clients.

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

In a previous column, I talked about your marketing budget, the importance of having one and sticking to it. Assuming that you set a monthly marketing budget, are you getting the maximum out of that investment? Some of you might say that Covid-19 threw all that out the window. Well, it shouldn't have. Insurance is still required, and your industry is faring far better than many others. Your current and prospective clients haven't gone anywhere. Do you have the right media mix to reach them effectively with your marketing efforts?

You have to know who your customers are. You need to know things like age, gender, lifestyle, geographic location and hobbies. When you know this information, it is much easier to target them with your marketing messages. Most business owners already know their customers' information, but for assurance, you might want to do a customer survey. Believe me, it will be worth it. It's a great way to find out who your clients are and what they think about doing business with you.

When you know your customers, it will be easier to come up with a media mix that will reach the majority of your customers multiple times. There is no magic formula because every business is different. Obviously, social media is part of every mix because you can target whomever you want, whenever you want, wherever they are. It's after that when getting to know your customers really helps. Every marketing meth-

od works, some better than others, but they do all work.

With social media advertising, you choose who you target your ads to. You are able to select by gender, age, geographic area and interests. Everyone needs insurance so your target market is really broad. Now depending on what type of insurance you are promoting in the ad, you set your interests. For auto insurance you could target cars and trucks, racing and the great outdoors. For household, you could target home renovations, landscaping, etc. Social media advertising is now the cornerstone media mix for many businesses. It really is quite cost effective.

Think of some of the other options available: online ads, SEO, email, direct mail, radio, tv, newspaper, signage, transit/billboards, trade shows, magazine ads, video, POS, Yellow Pages and referral programs. Oh, the list does go on and on. All of these do work but only if your prospective customers see or hear them. But one method alone is never enough, you have to use a mix to make sure you reach everyone.

When marketing to existing customers, who probably make up around 80% of your business, I would use social media, email, addressed ad mail and a referral program. For prospective customers, I would do social media and try online ads, SEO, Yellow Pages, local radio and if there is such a thing in the next little while, trade shows.

I know I didn't recommend all of the methods I mentioned earlier but some of these don't work in all markets. For instance, transit advertising won't work in rural markets, but weekly newspaper ads might. Every market is different and I'm sure you have a pretty good idea what is best for your community.

Coming up with the right mix will be trial and error and the only proof that you're getting it right will be increased traffic to your website, social media pages and ultimately, your business. Tweak it until you get it right.

*Doug Daley is the Marketing Guy with Kiers Marketing in Fredericton. Doug can be reached at [ddaley@kiers.com](mailto:ddaley@kiers.com) or by visiting [www.kiers.com](http://www.kiers.com).*

**FALL 2020  
EVENING  
WEBINARS**

CAIB 1 - October 6-November 24  
CAIB 2 - September 10-October 29  
CAIB 3 - October 8-November 26  
CAIB 4 - September 8-October 26

**Instructors: Richard Bishop (CAIB 2 & 4)  
Christy Silvestri (CAIB 1 & 3)**



**Becci Taylor, BBA, CAIB**  
**Marketing and Programs**  
**Coordinator, IBANB**

The Covid-19 virus has disrupted and rearranged the workplace with breathtaking speed. In the span of a few weeks, organizations across every sector have sent millions of employees home to work remotely. Without warning — and in many cases, without preparation of any kind — managers have been thrust into the position of leading virtual teams, many for the first time.

It is challenging enough to manage yourself in quarantine without face-to-face human interaction and the structure of a typical workday. Now add to that the task of managing a team under those conditions, especially when you have never done it before. It is daunting.

Pressurized conditions, heightened uncertainty, and an overall sense of dislocation make it even more difficult. Under quarantine, every aspect of the manager's role is magnified and complicated. You will need to reset expectations for how work gets done and adapt your management style to a new context.

To help managers who are new to this — or even experienced managers who need additional guidance in these trying times — here are my best recommendations for supporting continued learning and the emotional well-being of your employees.

### **Reset your expectations.**

Most teams are socialized and accustomed to synchronous work and standardization. They work together, located in the same office, under the same working conditions, with the same work schedule. In a quarantined environment, managers must help their teams shift immediately to asynchronous work and personalization. You will need to reset expectations for how work gets done, letting go of when and how tasks are accomplished, allowing team members to accomplish their responsibilities on their own terms. This means focusing on results and offering more flexibility.

### **Stay in regular touch.**

Sociometric research proves that shorter communication cycle times are more effective in building and sustaining morale and engagement. Use instant messaging to stay in regular contact. Don't let an employee go half a day without checking in. You might want to hold a huddle each day, ideally by video, perhaps rotating responsibility for who leads it. Set the expectation that everyone be present and not distracted. Model what it means to show up as a virtual team player.

### **Support continued learning but keep it short.**

Learning doesn't have to stop in this new environment, but it may be more practical to use microlearning. Focus on sharing short lessons on a single topic in a five to 10-minute segment. These might cover a specific tool, behavior, or skill. Rotate the delivery of these lessons among team members and allow them to identify their own topics for training. You might ask a different team member to debrief the lesson and lead a short discussion about the application, relevance, and implications of what everyone learned.

### **Assign buddies and peer coaches to add a layer of mutual support.**

Attending to every team member's needs will quickly exhaust the capacity of most managers. To distribute that

responsibility, organize team members into pairs with each individual assigned as a buddy and peer coach to their assigned colleague. This shared leadership model creates a second layer of mutual support and guards against emotional isolation. Ask the buddies to check in daily and assess overall engagement and well-being. If people haven't filled this role before, it can be helpful to give them some guidance.

### **Interpret tone and voice as proxies for face-to-face feedback.**

It's harder to read the emotional cues of your people when you aren't in the same room. Instead of relying on non-verbal data and body language, now you must rely on proxy indicators such as text, voice, and infrequent video communications. Pay close attention to patterns in the tone of written communication; rate, volume, pitch, and inflexion of voice communication; and any physical gestures in video communication. If you know your people well, changes in these patterns will help you identify early that a team member may need some additional support.

### **Model optimism and drain the team of fear.**

Optimism is contagious. Leaders who demonstrate hopefulness and confidence in the future are better able to help their team members find meaning and purpose in work, especially under stressful conditions. And don't forget to use humor as a relief valve. Remember that fear freezes initiative, ties up creativity, and yields compliance instead of commitment. Finally, consider that constraints are often the enabling factor that sparks innovation. Invite your team to use the quarantine conditions as a stimulus for new ideas.

### **Update even if there's no update.**

Uncertainty fuels anxiety. The more you communicate and share, the less chance there is to develop an information vacuum within your team. Communicate regularly even if you don't have new information to share. Maintaining transparency through a crisis with frequent



updates is the ultimate expression of good faith, empathy, and genuine concern for your team.

### **Continually gauge stress and engagement levels.**

Make it crystal clear to your team members that your chief concern is their well-being. Take time to monitor their engagement by periodically asking each team member two quick questions. First, on a zero-to-10 scale, rate the level of stress you currently feel. Second, using that same scale, rate your level of overall engagement. Your intuitive or impressionistic sense of the individual may be wrong, so it helps to get quantitative responses.

### **Humans are hyper-social creatures who long to belong.**

And psychological safety — where your team members feel included, safe to learn, safe to contribute, and safe to challenge the status quo, all without fear of being embarrassed, marginalized, or punished in some way — is paramount even under conditions of quarantine. When you create and sustain these conditions you allow them to continue to perform and contribute, and perhaps, most importantly at a time like this, you acknowledge their humanity.

For more information, Stephen Franklin will be delivering the following webinar for IBANB on September 10th at 10am. Register today, its FREE to members!!!

### **Dealing with the Impact of COVID-19 in the Workplace**

The key learning points are:

- Managing staff in the COVID-19 workplace
- Managing our own workload
- Communicating with customers, co-workers, and staff with COVID restrictions
- Managing our levels of stress and our mental health.

*Drop IBANB an email [pd@ibanb.ca](mailto:pd@ibanb.ca), or call (506) 450-2898 for more information and/or to register!*



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

### Finding solutions for a challenging commercial market

For months, insurers and brokers have observed the hardening commercial market. In many cases, the industry experienced it directly when seeking coverage for commercial clients.

The P&C insurance industry was already challenged coming into 2020 for two specific reasons:

- A period of record-low interest rates (which kept investment income anemic) and capacity withdrawal in certain commercial markets and,
- Claims from more severe and frequent weather events.

The COVID-19 pandemic is compounding these challenges and has created a unique dynamic unlike any we have experienced.

What began as largely insurance affordability challenges in the condominium market (mostly in Alberta and BC) became an issue of availability in several commercial sectors across the country. In Atlantic Canada, one of our primary sectors of concern is the trucking industry and transportation risks. However, there are signs that the challenges that hit the rest of the country first are now coming our way.

Over the last five years, risk has become more complex. Claims have been growing more frequent and costly. As market conditions began to

harden, insurers had to re-evaluate how much risk they could support. This is still happening, resulting in less supply in some lines of business in certain parts of the country.

In the past, hard markets lasted 18 to 24 months. But we don't yet know how the pandemic will affect the P&C insurance industry, and how it may impact prevailing commercial market conditions.

This is in contrast to the last hard market, which was attributed to the 9/11 terrorist attacks in 2001. The attacks literally ignited shocks to the market. Consumers understood the hard market because they witnessed the losses on their TV screens.

It's more difficult now to explain the lack of availability and affordability to customers who need to renew their business policy or are finding it tough to get commercial coverage at any price. Few understand the situation that insurers are in, which results from multidimensional factors including challenging market conditions in response to sharply increasing claims costs and natural catastrophes, exacerbated by the pandemic.

### Atlantic task force in the early 2000s

For inspiration and guidance, we turned the clock back to the early 2000s when IBC struck a task force for our region on insurance availability and affordability. Its success was actually the genesis of IBC's National Commercial Insurance Task Force in 2020. Don Forgeron, President and CEO, IBC, recalled the outcome of the Atlantic task force at an IBC meeting earlier this year.

"Some of the things we're doing nationally we did in Atlantic Canada back in '03," he said. "By the time the task force had finished its work, the market had softened, prices had stopped going up, and then for the next 10, 12 years, prices actually came down. We expect that at some point, things will go the other way. The market will stabilize and rates will probably rebalance themselves."

The mandate back then was to examine the causes of insurance availability and affordability problems for commercial and non-profit organizations. The task force heard hundreds of ideas from various stakeholders before committing to 27 recommendations for solutions that would have a lasting impact on all of the stakeholders.

The overarching theme that emerged was the need for consumer education, which the industry took on, quite successfully.

It's hardly surprising that we need to do the same thing today. Consumer education is not a "once and done" activity. It's a constant challenge that our industry needs to collaborate on.

Here are some of the initiatives that IBC and its member companies are working on now.

- We launched the National Commercial Insurance Task Force, which is focused on defining practical steps to improve the availability and affordability of commercial insurance. It has already conducted information-gathering sessions and is continuing its work amid the COVID restrictions.
- We are making available experts, such as risk managers, in challenged segments, allowing commercial clients to access the information and insights they need in a timely fashion.
- We have stepped up educational efforts so that consumers and key stakeholders have essential information related to risk management.
- We continue to engage directly with government and stakeholders to seek out solutions.

### Next steps

This fall, as part of the National Commercial Insurance Task Force, we are engaging stakeholders in conversations across our region with commercial insurance stakeholders. Expect a report on our progress in future issues of Atlantic Broker.

Insurance consumers need answers and solutions, which means we need to understand their circumstances and put ourselves in their shoes. Above all, we need to ensure that we maintain consumer trust, whether they like our explanations or not, as we navigate these choppy waters together.

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**By Kyla Russell**  
**Litigation Lawyer**  
**C3 Legal**

Covid-19 has had a significant impact on human interaction, particularly that it has restricted travel for business and pleasure. People are now looking at ways to explore their leisure and recreation locally with more staycations and other local activities. Options for leisure and recreation could result in the purchase of cottage/vacation properties or recreational vehicles, such as RVs, tent trailers, ATVs, motorcycles, boats, or other watercrafts. Because people are simply focused on getting out of the house and having some fun, they might not be thinking about what happens if their fun and new activity results in an accident or property damage.

Clients may not know that additional insurance is required for their new vacation property or recreational vehicle. They may also have little experience with these types of insurance policies. They may not know what this type of insurance includes or, often more importantly, excludes. When the opportunity presents itself, brokers and agents should help educate and inform your clients so they can be properly and adequately insured.

As a broker or agent, you should be prepared to explain the coverage and limits that these policies provide your clients. Clients, especially those who are new to leisure and recreational insurance, will be looking to you for your knowledge and expertise. If your clients need to access this insurance later and they find themselves inadequate or improperly insured, you could be subject to a profession-

al negligence (E&O) claim.

Many professional negligence claims against brokers or agents are brought by clients who claim they did not receive the insurance they asked for or they were not directed to the insurance they needed. Helping your clients understand the insurance they require and what is available not only serves your clients, but also helps you protect yourself.

### Recreational Vehicles

Many insurance customers may assume that recreational vehicles—an ATV, a watercraft, or a snowmobile for example—are covered under their homeowners' policies should an accident or damage occur. While it is not a broker or agent's responsibility to seek out each client who has a recreational vehicle to determine whether they are properly insured, when a broker or agent becomes aware that a client has a recreational vehicle, they should take the opportunity to explain what insurance is available, in case of loss, damage, or collision while the vehicle is in use or when it is in storage. Information should be provided to the customer about the scope of insurance. Clients may need an explanation on the difference between liability, collision, and comprehensive insurance and how that insurance affects their recreational vehicle(s) and how that insurance could potentially affect them in the future. Clients may not give the same consideration to recreational vehicle insurance that they do to their automobile insurance.

Once the insurance options are explained to your client, it is then their choice as to what insurance they wish to purchase. The discussion with your clients should be documented in your client's file, especially if recommended insurance is declined by the client. Such notations should, at minimum, show the insurance options that were explained to the client, include what recommendations were made, what was declined and the client's reason for declining the recommendation.

### Vacation Properties

The same careful approach should be taken regarding insurance for vacation or cottage properties. Many insurance customers may assume that insurance for their vacation or cottage property is the same as their homeowners' insurance and includes the same terms and conditions. While each policy is

different, there can be distinct differences between homeowner policies and policies for vacation properties. Clients should be made aware of those distinctions, especially the exclusions. For example, insurance clients need to know if there is a cap on the coverage limits or if there are exclusions for sewer backups or flooding. Where vacation properties often stand vacant for long periods of times or are rented out as short term rentals, clients should also receive an explanation as to how these things impact upon their coverage, and whether a vacancy or rental can void their coverage.

Occasionally exclusions can often be offset by adding endorsements to the policy. These endorsements must also be explained to the client. The client must then be given the choice as to whether to purchase the endorsement, especially in those instances where it is not common to purchase certain endorsements. Again, file notes should be made documenting your conversation with your client as to what the insurance for their vacation property entails so that you have a record of your discussion and what decisions were made by your client and why.

### A Final Word

How you service your clients, the advice you give them, the recommendations you make, and the choices your clients make can potentially help you defend against any future professional negligence claims. However, this information should be documented in your client file, most importantly in instances where the client is dealing with insurance that is new to them, such as insurance for recreational vehicles or vacation properties. If a professional negligence (E&O) claim arises, without those file notes, it can often be difficult to recall what advice, recommendations, policies, and decisions were discussed with that client.

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### To show the value of Modern Technology Solutions

#### Stephanie Wei, Manager Industry Relations & Education

CSIO recently hosted a webinar on broker connectivity with panelists Graham Haigh, VP, Broker Distribution with Wawanesa Insurance, Pete Tessier, of the Insurance Podcast and VP, Sales and Marketing for BSI Insurance, and U.S.-based broker Sydney Roe, CMO at b atomic, an insurance technology company. The discussion was thought-provoking and covered APIs, industry challenges and communication between brokers and insurers. We asked our panelists to continue the conversation by responding to some of the questions they didn't get to during the session.

Getting business leaders on board with modernizing legacy systems can be complex due to the large resource commitment required. What can brokers say to their leadership team and how can they convince insurer partners to advance broker connectivity?

**Graham:** Don't think of it as investing in technology. It's all about the customer experience, which will drive business success in the future. If you, as an insurer or broker, don't provide it, someone else will.

Alternatively, you can just hire more people and try to deliver on an enhanced customer experience that way, but that's a difficult argument to make. Insurers who don't invest will be surpassed by those who do. Speaking from a large insurer's perspective, we're as-

sessing our broker's capabilities to operate in the future and only investing effort in the ones who can.

**Pete:** Ask this question every time you talk to your insurance representative, fellow brokers, industry associations, and your BMS vendor: What are they doing about broker connectivity? It sounds simple, but if brokers remain persistent with their industry partners to give the direction of where change should happen, they can shape change. Make it clear with your partners that this is a strategic goal and your desire to work with partners who are aligned in progressive change to improve the customer experience.

**Syd:** Show them how your mutual customer is suffering because of lack of connectivity. Show the data on:

- Time it takes to get a quote to a prospect because of the 50 additional supplemental questions that are emailed
- Number of phone calls to get accurate information about the status of a claim
- Lifetime value of a customer whose experience with Carrier A is X times faster than Carrier B
- Invaluable time spent on carrier portals and duplicate entry instead of selling and deepening relationships

Management cannot ignore the data. Data speaks truth.

And if a company does choose the path of ignoring truth, well, then you have your answer.

How do we develop APIs, when commer-

cial lines (CL) data standards have low adoption?

**Syd:** While finding a common language through data standardization is helpful, it's no longer absolutely necessary. The root of data standardization came from a need for companies' systems to be connected so that data could be passed back and forth automatically (instead of being updated manually).

Data is really just a bunch of fields and objects. For example, if a field is labeled as "Phone" in System 1 and "Phone#" in System 2, an error will be generated when exchanging data. This setup necessitates that we all agree on terminology, aka "data standards."

APIs, however, are a different animal as the focus is on the data structure. They are dynamic, real-time and can be tied to singular objects or fields. If one company has Data Structure A and another company has Data Structure B, an API can pass AND translate the data in between the two companies' sys-



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tems. Think of the difference between taking a bus and driving a vehicle you own. A bus system requires everyone agree upon pre-defined stops before anyone gets on the bus; an individually-owned car does not have these limitations.

**Pete:** Personal lines has all the efficiencies to streamline underwriting and rating so it's easier to build efficiencies or APIs. Whereas in commercial lines, companies have to work with business partners to develop niche offerings that require the industry to have some proverbial skin in the game to do this. The hard part is sharing information with others who are committed to streamlining workflows and building solutions to improve the customer experience.

**Graham:** Without commercial data standards, you can create and integrate APIs, but there's no scale and 'brokering' would be limited. If a broker picked a single company to work with and integrated only with their data needs, you're all good. It's

once you want more companies to integrate with, then standards become critical. As an industry we need to work on CL data standards now, and we've seen progress on this initiative with CSIO. Let's keep it going.

Finding technology that allow brokers to access valuable data can be daunting. With so many solutions out there, how do you select one?

**Pete:** Start by defining the problem. Make a list of all the data issues, ideas, queries that you want to figure out and then prioritize from simple to complex. Choose the first problem you want to solve and seek out a solution for that. Now, look at the second problem, if the first solution worked, see if it can be expanded and try it again. No one ever built the perfect all-in-one solution right from the beginning. Start small, get results, test results, expand and repeat.

**Graham:** Experiment! Run small scale implementations and pilots. If it works on a small scale then look to go further. Business evolves, there's no guarantees that what you

pick will last in the medium and long term regardless of how diligent you are in your technology selection process. If you let the gap between your business and that of the leaders get to a point where it's so wide it will take years to close.

**Syd:** The reason we feel that technology is just a "temporary fix" is because too much insurance tech today is built to solve a small piece of the puzzle. So, tomorrow, you'll need to buy this other solution that solves another small piece. By thinking more holistically about our tech needs and less narrowly, we may find our solutions are "future-proofed."

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**John Knotek,  
Chief Executive Officer, ClearPay**

When is the last time you pulled out a cheque book to pay a personal bill? One week, one month, one year, longer? The reality is that many consumers do not even have cheque books on hand any more.

With broker to carrier payments it is a different story. Cheques are the dominant form of payment but this story is changing.

All carriers accept cheques from brokers. Why? Because it is easy for the policy information to travel with a cheque. This information is essential for a carrier to be able to record a payment to a policy. This applies to agency bill and direct bill advances handled by a broker. Conventional electronic payment methods cannot deliver the necessary data with the payment.

The process of using cheques and manual reports works but it is time consuming and expensive for brokers. The time to administer cheques, track down signing officers, and send off reports all add up. As well, cheques are subject to interception and alteration or counterfeiting. On the carrier side, handling cheques is expensive and subject to issues (lost cheques, early cashing of cheques). The bigger issue lies in the manual reconciliation efforts that carriers undergo. This costs the industry millions of dollars every month.

Fortunately there is an industry specific solution that delivers efficiencies to brokers and ensures that carriers embrace electronic payments. Brokers using ClearPay's payment automation can generate payments and reporting directly from their BMS. No longer do staff chase down physical signatures or send reporting to carriers. ClearPay automatically gathers approvals and notifies carriers of payments. The necessary reporting is provided automatically to carriers with the funds movement also automated through ClearPay's integration with the banking system.

Carriers receiving ClearPay payments benefit from certainty of payment together with a standardized reports. With these reports, some carriers have now eliminated the manual data entry by their personnel, which saves time and improves accuracy of payment posting.

Recent events have also highlighted the advantages of moving to payment automation. Despite tremendous efforts of the industry to move staff to home offices, a small percentage of staff at brokers and carriers still had to physically attend their offices to deal with the receipt or issuance of cheques. Brokers using ClearPay enjoyed the advantage of issuing payments from anywhere.

All brokers can now also enjoy the ease of issuing vendor payments from anywhere. To further assist the industry's movement away from cheques, ClearPay launched a vendor payment portal. Brokers with any bank or any BMS can create

and post-date payments to vendors without the need for any specialized banking services. One such vendor is the Insurance Brokers Association of New Brunswick who recognized that giving their members an option to cheques just made sense. One that is simple to use and that cost the association a fraction of the cost of credit card payments or other electronic means.

For brokers that wish to pay vendors from anywhere with an internet connection, simply schedule a one-time set-up at a time convenient for you <https://go.oncehub.com/RapidActivationsIndustryVendorPayables>. In less than 15 minutes you be ready to pay and bring more efficiencies to your brokerage and put that cheque book away for good.



### *About ClearPay™*

*ClearPay is an independent company that was created by professionals with years of experience in the insurance industry to address the issue of sending payments and account current data between brokers and carriers. What we had been hearing from 100's of brokerages and carriers across Canada was the overwhelming need for an automated electronic payment solution, that standardizes the entire payment process. Something that brokers could use to pay carriers electronically for small and large amounts, immediate payments or payments due months out, be the same process for every carrier and low cost. Quite simply, the industry needs to move away from the manually intensive process that exists with payments and data being sent in as many ways as there are brokers.*

*The current process of settling monthly agency bill accounts and one-time payments (midterm policy changes, NSFs on direct bill business) is antiquated and overly complex. Carriers currently invoice amounts that may differ from that in a brokerage's BMS, the payment process is not secure (with high volumes of cheques being issued by brokerages), is heavily paper based, with countless ways of making payments and the form and format of policy data being sent. All of which takes away value from the operations of brokerages and carriers alike.*





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**BELFOR** 



**Andy Buyting**  
**Founder & CEO**  
**Tulip Media Group**

### **Automating the front end of your sales funnel**

Business is not as usual in this new pandemic world. With tradeshows and conferences being cancelled through to the end of the year, and conventional sales tactics such as sales calls and client presentations being restricted, most of us are being forced to look at new ways to reach potential customers in this “new normal”.

One effective way to approach this is to dig deep and look at your business development strategy as a whole, then synthesize your sales and marketing strategies to produce a complete business development strategy we call your SMarketing strategy.

SMarketing is the combination of marketing and sales into one business development process.

I want to tell you a story about the drastic move I made with my business in the spring of 2019. In one afternoon, I gathered our entire sales team and, one by one, I let them all go. We were a five-year-old company that had built its success to date leveraging an outbound sales team of seven.

On that afternoon, our sales team went to zero. Since that afternoon, we have had record-breaking sales quarter after quar-

ter leveraging an inbound sales model.

I was inspired that day by a good friend of mine in Colorado who had done something similar, which led me down a path of studying our own business development strategy in a different light.

Justin Roff-Marsh, author of *The Machine*, talks in his book about taking a manufacturing approach to your sales process, a process similar to building a car in a factory. There are different people required to build that car every step of the way. Arguably, each person becomes an expert in the one area that they know really well while understanding very little about the other components.

Most business development models do not incorporate the manufacturing process. Most companies hold their sales team accountable for researching leads, generating leads, reaching out, starting a dialogue, arranging product demos, developing a marketing strategy, all the way to closing the sale and issuing the paperwork.

Roff-Marsh calls this into question. Why not employ every person in their highest payoff activity where they add the most value?

In other words, if you have an eight-step model, why would you have one person doing a mediocre job of performing all eight steps? Why not employ eight different people, where each possesses the unique skills required to perform each assigned step? You should have at least six different people performing those eight steps.

I hold a theory that you can further systemize the sales process for efficiency when different people are performing different functions. By delegating in this way, you are breaking the sales process down over several people based on their strengths. Have each person work to where they add the most value and that's it.

Once you've systemized your sales process and implemented the manufacturing process, consider taking a step further to explore automation.

I always believed I could automate the first half of our sales process. For our team, we broke out what skills and talents were needed at each of the eight steps along the way, then automated the rest using online sales and marketing techniques. In essence, we replaced the first half of the sales process with robots, adding further consistency and saving time, money, and other valuable resources.

When we made that decision in early 2019, it was a tough, tough decision for the company because the people we had to let go that day were great people. But, ultimately, it was the right decision for the company.

We replaced the entire sales team and we worked on implementing this manufacturing process approach and automating as much as we could.

Building landing pages on our website enabled us to present potential clients with all of the information they needed to understand what we do in context. We built a variety of landing pages for different audiences. Each page is designed to connect with the user where they're at and introduce specific ways that we can help.

Once the landing pages are built, then we move upstream, leveraging a keyword strategy to do pay-per-click advertising on Google. At Tulip Media, we put a prime focus on driving our content market, capitalizing on quality Search Engine Optimization (SEO) to increase our rankings.

Having completed that overhaul, we've emerged with a clean system that is attracting higher quality leads more efficiently. New potential clients are navigating the first four steps of our sales process entirely independently by going through click funnels instead of a sales team to learn about our programs.

When they're done, a strategy session can be booked directly through our online platform. Since we're already halfway through the sales process at this point, we know the chances of a full conversion are high.

After overhauling our system, we decided to keep the same quarterly sales targets

as before despite missing every single one the previous year.

Guess what? We hit that number for the first time that quarter. The next quarter, we tripled it. All with no designated sales team.

Because of the success that we've seen in our own company within these past 12 months, we have rolled out SMarketing strategies for Client-Partners all over North America with great success. We have gone in, reviewed and revamped their entire sales and marketing strategy, segregated the steps toward a sale, and have worked to automate the front end.

Many of these Client-Partners saw results within the first 2 to 3 weeks. Real results.

We can do the same for you. I would be happy to arrange a free 30-minute phone call to discuss your particular needs and see if it makes sense for us to look at doing a longer strategy session. Book a session with me at [www.tm.media/AB-StrategySession30](http://www.tm.media/AB-StrategySession30).

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"Whoever owns the ink in an industry is the one who gains an unfair advantage over their competition"

- Verne Harnish, Founder of Entrepreneurs' Organization (EO) and Author of Scaling Up

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# CALENDAR OF EVENTS 2020/2021

## SEPTEMBER

15	IBANS AGM 2020	Virtual
23	IBAC AGM 2020	Virtual
29	IBANB Board Meeting,	Virtual

## OCTOBER

27	PEI AGM 2020, location/platform	TBC
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## NOVEMBER

2	IBANS Aspire Awards & Graduation	Halifax, NS (TBC)
5	IBANB AGM 2020,	Virtual

## DECEMBER

W/o 7	Errors and Omissions Session	Online Platform
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## APRIL

19-23	IBANB CAIB 1 Spring Immersion	TBC
26-30	IBANB CAIB 2 Spring Immersion	TBC

## MAY

3-8	IBANB CAIB 4 Spring Immersion	TBC
10-14	IBANB CAIB 3 Spring Immersion	TBC

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