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*Spring 2021*



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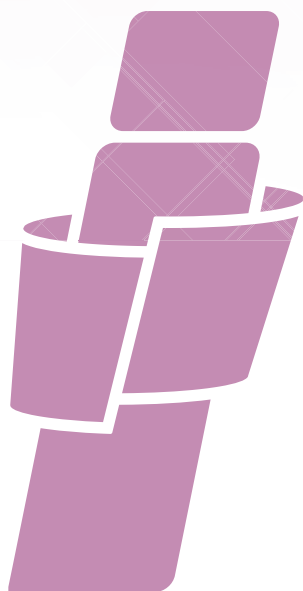
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The opinions and viewpoints expressed in the Atlantic Insurance Broker may not be those of the Association and its members.

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**IBAPEI**  
Insurance Brokers Association  
of Prince Edward Island

## Message from the IBANB President



**Stephen Halsall**  
BBA, FCIP, CCIB, CRM, CPIB  
President, IBANB

That unlike the change of seasons, the **"hard market"** is here to stay. It will be at some point in 2022, at the earliest, that we see any noticeable improvement for many commercial lines' classes. In personal lines there remains plenty of capacity, it is just a question of rating, and data analytics. On the commercial side not only is it a matter of rate adequacy, but also market capacity, and new underwriting guidelines for many classes such as realty, hospitality, and contractors to mention a few hardest hit. It is now the time to renew your contacts with clients and discuss renewals and market conditions along with reviewing policies and coverages to determine necessity and limits. Liability premiums driven by revenue for businesses such as restaurants, need new receipts figures that may justify a reduction in premium.

Underwriting capacity is just as important of a variable, as market capacity, with most markets stretched thin. In some cases, reduced capacity when operating from homes, retirements, and the difficulty in hiring new when working from home. Many markets no longer have the time to quote new when their focus, and rightly so is on renewals. With everything going on all at once it is only logical that our clients think this is all Covid-19 related and when the war on Covid-19 is

won (if ever) the problems will disappear..... they will not.

Now is the time for **Brokers**, as they have so many times in the past be a source of information and value to our clients. Commercial lines coverages will no longer look the same between all markets and brokers will want to review changes in markets a little more carefully and not based on premium.

While all these factors are still at the forefront of our daily workflows, Covid-19 continues to inflict havoc among the elderly, nursing homes, schools, sporting events, hospitality industries and businesses. The constantly changing rules while in our best interest, make it difficult to operate and plan. There is no solution that is perfect for all, every improvement on one side of the equation has repercussions in other areas. To our health care providers, first responders, Federal, Provincial and Municipal politicians and civil servants, thank you even our Covid-19 police whose job is to enforce difficult and constantly moving guidelines. Your work and sacrifice have been greatly appreciated and continues to be.

**IBANB** and its industry matters committee continues working behind the scenes on a number of issues including:

Recent changes to commercial and long-haul clients in Facility Association with deductibles for certain classes moving to 25% of LPN when the policy will only pay on ACV, meaning a client could in theory have a 50,000 DED on a vehicle only worth 80,000.

Something is very wrong here. Credit scoring for personal property auto policies has been approved for some companies in Nova Scotia and other parts of the country, our board wants to speak to our regulators to ensure an open market for all New Brunswick drivers. Credit scoring on personal property policies that was once or could only be used for discounting purposes in some regions of the country has now been approved for surcharges and declines. And we continue to hear from some that more should be done for Covid-19 relief, while much has been done especially on the personal lines side, we must remember not all

companies entered the Covid-19 era in the same financial position.

Our Board has three new directors, thank you for your commitment:

- Kari MacDonald
- Erin Schryer
- Lori Thebeau

Thank you to our returning directors who are all actively at work on various committees with "value to our membership", as our key driving force.

IBANB continues to grow our Errors and Omissions portfolio, supporting members, and for those members not currently with our plan, please give Andrew or Becci a call to help, as this is another member benefit for us all. Education enrollment continues in record numbers with more classes than any time in the past, and proving that interactive immersion classes are a definite success. At IBANB, we are updating our policies and procedures to make our operations more efficient and transparent. YBN are currently looking at ways to engage members virtually, so be sure to follow IBANB on social media.

A final note to our supporters, thank you to those companies that have confirmed supporting our association, and members in 2021. Your support in our work as brokers throughout the year is appreciated! To see who supports you, our members, check out the IBANB website; about us, and meet our partners.

All the best in the coming months until our next issue. Our membership being of hardy stock... we must be in this industry to survive, will not be at the top of anyone's vaccination priority list. Please keep your staff, your families, your clients, and yourselves, safe.

*You may contact Stephen at 506-633-2121 or via email at [Stephen@AllCoverage.ca](mailto:Stephen@AllCoverage.ca)*



Que contrairement au changement de saison, le «marché dur» est là pour rester. Ce sera à un moment donné en 2022, au plus tôt, que nous verrons une amélioration notable pour les classes de nombreuses lignes commerciales. Dans les lignes personnelles, il reste beaucoup de capacité, c'est juste une question de notation et d'analyse de données. Sur le plan commercial, c'est non seulement une question d'adéquation des tarifs, mais aussi de capacité du marché et de nouvelles directives de souscription pour de nombreuses catégories telles que l'immobilier, l'hôtellerie et les entrepreneurs, pour ne citer que quelques-uns des plus durement touchés. Il est maintenant temps de renouveler vos contacts avec les clients et de discuter des renouvellements et des conditions du marché tout en examinant les politiques et les couvertures pour déterminer la nécessité et les limites. Les primes de responsabilité liées au chiffre d'affaires des entreprises telles que les restaurants nécessitent de nouveaux chiffres de recettes qui peuvent justifier une réduction de la prime.

La capacité de souscription est tout aussi importante d'une variable que la capacité du marché, la plupart des marchés étant étirés. Dans certains cas, capacité réduite lors du fonctionnement à domicile, départs à la retraite et difficulté à embaucher du nouveau lorsque vous travaillez à domicile. De nombreux marchés n'ont plus le temps de citer de nouveaux lorsqu'ils se concentrent, et à juste titre, les renouvellements. Avec tout ce qui se passe en même temps, il est logique que nos clients pensent que tout cela est lié à Covid-19 et que lorsque la guerre contre Covid-19 sera gagnée (si jamais) les problèmes disparaîtront ..... ils ne le seront pas.

Le moment est venu pour les courtiers, car ils ont souvent été une source d'information et de valeur pour nos clients. Les couvertures des lignes commerciales ne seront plus les mêmes sur tous les marchés et les courtiers voudront examiner les changements des marchés un peu plus attentivement et non en fonction des primes.

Bien que tous ces facteurs soient toujours au premier plan de nos flux de travail

quotidiens, Covid-19 continue de faire des ravages parmi les personnes âgées, les maisons de retraite, les écoles, les événements sportifs, les industries hôtelières et les entreprises. Les règles en constante évolution, dans notre meilleur intérêt, rendent difficile le fonctionnement et la planification. Il n'y a pas de solution parfaite pour tous, chaque amélioration d'un côté de l'équation a des répercussions dans d'autres domaines. À nos fournisseurs de soins de santé, premiers intervenants, politiciens et fonctionnaires fédéraux, provinciaux et municipaux, merci même à notre police Covid-19 dont le travail consiste à appliquer des directives difficiles et en constante évolution. Votre travail et votre sacrifice ont été grandement appréciés et continuent de l'être.

**ACANB** et son comité des affaires industrielles continuent de travailler dans les coulisses sur un certain nombre de questions, notamment:

Les changements récents apportés aux clients commerciaux et long-courriers dans Facility Association avec des franchises pour certaines classes passant à 25% du LPN lorsque la police ne paiera que sur ACV, ce qui signifie qu'un client pourrait en théorie avoir 50000 DED sur un véhicule d'une valeur de 80000 seulement.

Quelque chose ne va pas ici. La cote de crédit pour les polices automobiles pour biens personnels a été approuvée pour certaines entreprises en Nouvelle-Écosse et dans d'autres régions du pays, notre conseil souhaite parler à nos organismes de réglementation pour assurer un marché ouvert pour tous les conducteurs du Nouveau-Brunswick. La notation de crédit sur les polices de biens personnels qui était autrefois ou qui ne pouvait être utilisée qu'à des fins d'es-compte dans certaines régions du pays a maintenant été approuvée pour les surtaxes et les baisses. Et nous continuons d'entendre certains dire que davantage devrait être fait pour le soulagement de Covid-19, alors que beaucoup a été fait, en particulier du côté des particuliers, nous devons nous rappeler que toutes les entreprises ne sont pas entrées dans l'ère de Covid-19 dans la même situation financière.

Notre Conseil a trois nouveaux administrateurs, merci pour votre engagement:

- Kari MacDonald
- Erin Schryer
- Lori Thebeau

Merci à nos administrateurs de retour qui travaillent tous activement au sein de divers comités ayant une «valeur pour nos membres», en tant que force motrice clé.

IBANB continue de développer notre portefeuille d'erreurs et d'omissions, les membres de soutien, et pour les membres qui ne sont pas actuellement avec notre plan, veuillez appeler Andrew ou Becci pour aider, car c'est un autre avantage de membre pour nous tous. Les inscriptions à l'éducation se poursuivent en nombre record avec plus de classes que jamais dans le passé, ce qui prouve que les cours d'immersion interactifs sont un succès certain. Chez IBANB, nous mettons à jour nos politiques et procédures pour rendre nos opérations plus efficaces et transparentes. YBN cherche actuellement des moyens d'impliquer virtuellement ses membres, alors assurez-vous de suivre ACANB sur les réseaux sociaux.

Un dernier mot à nos supporters, merci aux entreprises qui ont confirmé leur soutien à notre association, et aux membres en 2021. Votre soutien dans notre travail de courtier tout au long de l'année est apprécié! Pour voir qui vous soutient, nos membres, consultez le site Web de ACANB; à propos de nous, et rencontrez nos partenaires.

Tout le meilleur dans les mois à venir jusqu'à notre prochain numéro. Notre adhésion étant de souche robuste.... nous devons être dans cette industrie pour survivre, nous ne serons pas en tête de la liste des priorités de vaccination de quiconque. Veuillez assurer la sécurité de votre personnel, de vos familles, de vos clients et de vous-même.

## Message from the IBANS President



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

Happy 2021!

It's difficult to believe that we are heading into February as I write this article, and what a year it has been! Since taking over the role of President in September, the last few months have been filled with activity on all fronts it seems. Some of the items we have been focusing on include:

**Carrier Meetings** - In Late 2020, the Association reached out to our membership to collect further detail on issues that were presented during our 2020 AGM. We received a lot of great feedback and have begun meeting with individual carriers to discuss these concerns and provide a united voice to some of the challenges our members are facing. Our board of directors also took part in an IBC Commercial Roundtable discussion held earlier this year and voiced concerns along with our members on many of these issues.

**Going Paperless (GP) Team** - This important initiative is being headed by the Insurance Brokers Association of Ontario (IBAO) to collect the perspective of brokers on digitizing processes by insurers and what this will mean for customers. I look forward to seeing the results and also want to thank all of our members who took the time to participate.

**Education** - In December, the Association

was approached by the Office of the Superintendent to discuss the possibility of IBANS taking over their licensing exams (FOI). We are excited with the prospect of managing this exam, which would be made available online, and the opportunity to help more individuals working in the industry become licensed. Feedback received so far about the CAIB online exams has been overwhelmingly positive and we expect fundamentals will see a similar level of success. We are still finalizing details but hope to launch these over the coming weeks.

We are running CAIB modules via evening webinars throughout the winter and are also pleased to have two new facilitators on board. IBANS is also continuing to partner with IBAM to offer CSIP and I'm happy to say we have had 29 brokers successfully complete this course.

**Strategic Planning** - Our board of directors and staff will work with Brad Quinn and his team from TNG to refresh our Strategic Plan. This document will provide the framework for the Associations activities moving forward and we thank everyone who shared their comments either during interviews or as part of our online survey.

**Transportation Network Company – NS-SPF No. 9** – In November the Superintendent announced the development of SPF No. 9 to deal with insurance gaps as they related to ridesharing and car sharing situations.

**Talent Survey** – In December, we administered a quick poll of our members related to their career satisfaction and roles. We received excellent feedback, over 130 responses! The data showed an overwhelming level of positivity for their chosen careers and work, even over the past number of months.

**Aspire Awards & Gradua-**

**tion** - The Association recently announced through a member update that this year's graduation ceremony will be postponed until further notice. As for our industry award program, the Aspire Awards, it was decided that we cancel this year's awards since IBANS is not in a position to fully recognize the nominees and recipients for their hard work and dedication. During the hiatus we will be tweaking the Aspire Awards program which will be back and better than ever in 2022!

I'm very pleased to say that we continue to have the ongoing support of our insurers; most of whom have renewed their commitment to the Association through their varying levels of sponsorships. While COVID continues to challenge many of our traditional activities, our office, board of directors, and the YBN are hard at work looking at different ways in which we can bring our members together in meaningful ways.

I want to thank everyone for their continued participation in our Association, including those who have volunteered to be a part of our many committees. We are looking forward to another great year in 2021.

*You may contact Aneill at  
902-864-6633 or via email at  
aneillmaccaull@aamunro.com*

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## IBANS Presents 2020/2021 Board of Directors



*Darren Lipsett, Chairperson, Aneill MacCaull, President,  
Jennifer MacLeod, Vice President, Pam Hipson, Treasurer,  
Matt Davison, Director, Tara Blenus, Director, Rhonda Kelly, Director  
Missing: Don Jacobi, Director*

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## Message from the NL President



**Adam Nolan BA, CIP**  
**COO and Vice President**  
**President, IBAN**

On January 15th, 2021 Premier Andrew Furey called a winter election to be held on February 14th, 2021. With less than 10 days to go before this historic election, a second wave of Covid-19 breached the shores of the island portion of Newfoundland and Labrador. The second wave came in the form of a variant that has swept across the province, forcing us back into alert level 5 and a full lockdown of the province.

In the short time I had to speak with our membership between the start of the second wave in Newfoundland and Labrador and the submission of this article, it would appear our membership learned from the experience of the first lockdown. What took some weeks to accomplish last March was done this time in hours. Member brokerages were able to have staff up and running remotely without any disruption to their customers. It was just another example of the broker's ability to adapt to the environment.

In January IBAC held their first board meetings of 2021. The January board meeting is always a great experience to be a part of because IBAC invites the leadership teams of insurance company partners to meet with the IBAC board and present to a captive audience. The insurer's presentation is usually a full day of back to back meetings where company representatives shuffle in one after the other. This year's board meeting like

so many other meetings were held virtually. One positive of this year's virtual meetings was the ability to spread out the insurer presentations over a couple of weeks.

These sessions are always very engaging as insurer's often share insight into their immediate goals as well as their strategic vision on where they are going. One very encouraging trend discussed by several insuring partner's was a renewed appetite for new business. The hard insurance market combined with the soft economy because of the pandemic has been tough on brokers. It will be interesting to see how insurer's treat both new business and renewals as the economy navigates out of the pandemic.

A little closer to home, IBAN has renewed our service agreement with IBANS for administrative and support services for another three years. This service agreement initially started in January 2017. For IBAN, this relationship has helped solidify our administrative capabilities. The work done by Debbie, Keri and Corrine has brought a consistency to the operation of IBAN. As a volunteer board, the life cycle of the IBAN

board will always see board members come and go. A knowledgeable and consistent operating team will allow for this transition of succession among the board to remain seamless year after year. I commend current IBAC President, Kent Rowe, for having the vision to enter this relationship when Kent served as President of IBAN.

In closing, 2021 will continue to be an interesting year for IBAN. The delays in the vaccine roll out still leaves a sense of uncertainty as to what the immediate future holds for our province as well as the country. IBAN will continue to look for innovative ways to advocate for our members as the economy evolves and we enter the second year of the Covi-19 pandemic. Please remember to do your part in our fight against Covid-19, wash your hands, wear your mask, practice socially distancing whenever possible and stay safe.

*You may contact Adam at*  
*[adam.nolan@munnsinsurance.com](mailto:adam.nolan@munnsinsurance.com)*  
*T: 709-570-5148*  
*M: 709-682-9445*

## Spring 2021 Evening Webinars

CAIB 1 - April 12 -  
June 7

CAIB 2 - March 31 -  
May 26

CAIB 3 - May 4 -  
June 15

CAIB 4 - May 6 -  
June 24

Instructor: Katrina  
Hueging, CAIB, CPIB

A close-up photograph of a person's hands typing on a silver laptop keyboard. The person is wearing a white long-sleeved shirt and a gold watch on their left wrist.

A photograph of a bouquet of flowers, including large pink orchids and smaller orange and yellow flowers.

The logo for IBAN, featuring a stylized 'I' and 'B' in a square.

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# FILLING THE KNOWLEDGE GAP

## IBAPEI would like to congratulate our new CAIB graduates. We would also like to provide best wishes to those that retired ...

As we say “good-bye” to 2020, we also say good-bye to several colleagues that were lucky enough to retire. Lots of skill and talent has disappeared from the insurance industry, making it all that much more important for brokers to take advantage of learning opportunities and insurance studies to fill the knowledge gap.

IBAPEI would like to recognize the following individuals who have retired from the PEI insurance industry since 2017 and who are now enjoying the next chapter of their life. Some have been described as “A staple in PEI insurance for decades!” In no particular order:

- **Marlene Robison**, Commercial Broker started at Hyndman's in 1989 and prior to that was with Bennett Carr Insurance = 31+ years when she retired in May 2020. Co-workers said they would miss her knowledge, her laugh and yummy home baked treats, but wish her much happiness in retirement.
- **Marilyn Buchanan** worked at Bennett Carr Insurance from July 4, 1983, retiring in June 30, 2017
- **Craig Willson**, Commercial Broker worked at Hyndman & Co. from January 1976 and retired in 2017 after 34+ years
- **Carol Bishop** started with Hyndman & Co. in January 1978 (previously working for Higgs Insurance) She worked for Hyndman & Co. in Charlottetown and their Cornwall office and then Gordon Full Insurance before returning to Hyndman & Co. in their Charlottetown office as a personal lines customer service representative. Carol retired in April 2017 after 39+ years in the insurance world. Carol loves to travel and works as a part-time tour guide to support her habit. Covid-19 is really cramping her style as a free-spirit!
- **Joanne MacKay** – Hired Oct 2008, worked in the Accounting Department with Cooke Insurance Group for just over 12 years before retiring in 2020. Joanne is hoping to one day return to the adventures of travel.
- **Mary Lambe**, Commercial Broker/Office Manager of Hickey & Hyndman retired in 2020 (after 44 years!). She started her career in 1976 with R.E. Ellis & Sons Ltd. which became Hickey & Hyndman in 1992. Mary plans to enjoy long walks on the beach (outside her doorstep in Noonan's Shore). She also looks forward to exploring all the culinary delights that PEI's fine restaurants have to offer with her family and friends.
- **Darlene Stanley** worked at Bennett Carr Insurance from May 29, 1978, retiring in June 30, 2017
- **Kathy Dingle** started working with Hyndman's in 1989 as a personal lines Customer Service Representative. Somewhere along the years, she transferred to Hickey & Hyndman in Summerside, PE. She retired in July 2020 after 31 years. Kathy plans to spend time with family and friends as well as training her new German Shephard puppy – Ellie May.
- **Barb Drake** worked at Hyndman & Co. Ltd. in Charlottetown from June 28, 1999, retiring in April 21, 2017
- **Marie Crane**, started working at Concorde Insurance in Montague in 1989 as a personal lines Customer Service Representative. Retired in October 2017 after 28+ years in the insurance industry. Prior to Concorde Insurance, Marie worked for A.E. Underhay Insurance Ltd. which was acquired by Hyndman & Co, Ltd and then merged to become Concorde Insurance.
- **Carol Gass** worked at Peake & McInnis Ltd. retiring after 25 years of customer service in 2019
- **Norman Stewart** of Concorde Insurance in Montague, PE retired in September, 2020. He started in 1996, but worked for Cooperator's prior to that. After 24+ years in the insurance industry, I expect Norman will now have more time to concentrate on his music and enjoy the ceilidh circuit with his diverse Island folk-music group called 'Treble with Girls.'
- **Garth MacPhee**, well known as a PEI Insurance Institute instructor for many years. He started working with Gordon Full Insurance in 1981 as a broker and retired from the Underwriting Department of Hyndman & Co. in Dec. 2020 after 39 years in the insurance industry.
- **Lynne Smallman** – Hired June 1991, worked in Accounting as the Controller for Cooke Insurance Group for just over 29.5 years before retiring in 2020.
- **Darke Carr** retired in 2017 from Bennett Carr Insurance. The business was started by Darke's father, Bennett Carr, in 1977. Darke essentially grew up in the insurance business taking over as President in 1995. Bennett Carr Insurance was sold to Hyndman & Co. in 2015. Darke stayed on to ensure a smooth transition before retiring in August, 2017. Darke was IBAPEI President in 1994 and again in 2011.



# HAPPY RETIREMENT

- **Pat Bernard** worked in the underwriting department of Hyndman & Co. from June 2013 to Dec. 2020. She moved back to West Prince PEI in 2013 where her and her husband built their retirement home. Pat worked for many years in the insurance industry in NS before returning home.
- **Bonnie MacDonald**, Personal Lines Customer Service Representative at Concorde Insurance in Souris, PE where she worked from Oct 1995 to Sept 2018, prior to that she worked for S. A. Fraser which merged with Hyndman & Co. to become Concorde Insurance.
- **Wendy Younker**, Commercial Lines Account Manager since 1992 retired from Peake & McInnis Ltd. in November 2018 (after 26+ years in the insurance industry) to start a new adventure as co-owner of Dad's Country Store, a small family-run convenience store in Harrington, PEI (previously known as MacKenzie's Grocery)
- **Fred Hyndman** joined the insurance world in 1960 as a 4th generation Hyndman to be involved in the family business. Retiring in December 2017 after 57 years!! An absolute wealth of knowledge with regards to the history of the insurance industry in PEI. He was actively involved with the Insurance Brokers Association of PEI and was instrumental with shaping and guiding much of today's insurance legislation. He was IBAPEI president in 1973 and again in 1977.

What do you call a person that is happy on a Monday? Retired!



**Carol Bishop**



**Carol Gass**



**Darke Carr**



**Garth MacPhee**



**Joanne MacKay**



**Marlene Robison**



**Norman Stewart**



**Wendy Younker**

# Ahead by a Century / Un siècle d'avance



100 years! It's been 100 years since a handful of forward thinking, passionate and hardworking brokers, led by Jean Charles D'Auteuil met in Montreal, QC in 1921 and organized several small provincial brokers associations into a national body. Today, as a result of this visionary effort, the Insurance Brokers Association of Canada (IBAC) works with and represents 11 Member Associations and over 38,000 brokers from coast to coast to coast.

Of course, insurance brokers in Canada have been engaged in helping and advocating for clients for far longer than 100 years. Our history is well documented and rooted in compassion, community and professionalism.

In the early days, our founders united to ensure that the financial pillar of insurance stood on its own and was protected from banks. They realized the imminent danger and unfairness to consumers should banks be granted permission to sell insurance at the point of granting credit. They mobilized and advocated in the interest of consumer protection, an interest that remains at the centre of IBAC's mandate today.

We have worked hard and have been very successful in maintaining the separation of the pillars of banking and insurance through successive governments and Bank Act reviews. We have received tremendous support from all political parties, as they all understand and appreciate the potential risks of banks selling insurance during credit-granting transactions. Despite this success, we must not get complacent. We must remain vigilant and guard against new potential threats such as changing Fintech regulations and open banking, which could permit banks to do through the back door, what they are not permitted to do through the front door. The fight will continue!

For decades, IBAC's sole focus was on the Bank Act, and preserving the protection of the pillar of insurance. Our advocacy mandate has expanded significantly over recent years. Due to the great work of the IBAC team and many insightful volunteer board members, we've realized that there are many other areas of public policy and consumer interest where the collective voice of brokers can have an impact.

Over the last few years IBAC has significantly enhanced its profile in the political world. Our quaint, yet effective means of advocating has proven to resonate with policy makers. Historically our message has always been delivered by pushing our message out, but today we

find ourselves in the enviable position of being a sought-after stakeholder on a wide variety of topics. Our opinion has been solicited on such topics as cannabis legislation and open banking, and we've worked closely with Finance Canada to help develop the aforementioned Fintech regulations. In addition, we've broadened our message to include many more insurance-related issues such as flood, earthquake and distracted driving.

Our "Big If" campaign (Si jamais) drew the attention of politicians and started the conversation about the significant coverage gap that exists for many Canadians as it relates to flood and quake. We continue to invest in this campaign because of the importance of the issue and the broad impact it has on many of our customers. We will continue to build our advocacy tool box and will strive to always include items that are important to consumers and to our broker members. There is work to be done! Cyber security is another area where we see a gap in coverage, and we will be proactively developing plans to raise awareness of the risks to Canadians and Canadian businesses.

Over the past several weeks we have been meeting with our key Insurer Partners to update them on our activities and ask for their continued support for our Broker Identity Program (BIP). We've received overwhelmingly positive feedback from them on the strength of our advocacy efforts and the great work we're doing on natural disasters and distracted driving. While this feedback is nice to receive, it also reinforces that we're doing the right things and that we're creating our message to reflect the needs of our customers and our members.

By now, many of you will have seen our newest advertising campaign on social media and television. "The Broker Advantage" strikes a nice balance between recognizing our past, while at the same time affirming that we're modern, progressive and prepared for whatever the future brings. The first phase of the campaign focuses on values like trust, longevity, local, advice and care. It was developed to help us celebrate our Centennial, and also to demonstrate compassion and empathy for the many Canadians enduring hard times during the pandemic. Phase II of "The Broker Advantage" will be released later in the year, and will build on the success of our previous "Before the Quote" (On se calme) campaign. Stay tuned!

We're living in challenging times, and this will continue over the next few months as we get a grip on the COVID-19 pandemic. In the next 100 years, I'm confident that brokers will continue to do what



we've done for the past century - provide great insurance advice, choice and advocacy in a caring and meaningful way.

Be safe everyone!  
Kent Rowe, IBAC President

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krowe@wedgwoodinsurance.com.*

100 ans! Cela fait 100 ans qu'une poignée de courtiers avant-gardistes, passionnés et travaillants, dirigés par Jean Charles D'Auteuil, se sont rencontrés à Montréal, QC en 1921 et ont organisé plusieurs petites associations provinciales de courtiers en un organisme national. Aujourd'hui, grâce à cet effort visionnaire, l'Association des courtiers d'assurance du Canada (ACAC) travaille avec et représente 11 associations membres et plus de 38 000 courtiers d'un océan à l'autre.

Bien entendu, les courtiers d'assurance au Canada se sont engagés à aider et à défendre leurs clients depuis bien plus de 100 ans. Notre histoire est bien documentée et enracinée dans la compassion, la communauté et le professionnalisme.

Au début, nos fondateurs se sont unis pour faire en sorte que le pilier financier de l'assurance soit autonome et protégé des banques. Ils ont réalisé le danger imminent et l'injustice pour les consommateurs si les banques étaient autorisées à vendre une assurance au moment de l'octroi du crédit. Ils se sont mobilisés et ont défendu l'intérêt de la protection des consommateurs, un intérêt qui reste au centre du mandat de ACAC aujourd'hui.

Nous avons travaillé d'arrache-pied et avons réussi à maintenir la séparation des piliers de la banque et de l'assurance grâce aux gouvernements successifs et aux examens de la Loi sur les banques. Nous avons reçu un soutien considérable de tous les partis politiques, car ils comprennent et apprécient tous les risques potentiels des banques qui vendent des assurances lors d'opérations d'octroi de crédit. Malgré ce succès, nous ne devons pas être complaisants. Nous devons rester vigilants et nous prémunir contre de nouvelles menaces potentielles telles que la modification de la réglementation Fintech et l'ouverture bancaire, qui pourraient permettre aux banques de faire par la porte dérobée, ce qu'elles ne sont pas autorisées à faire par la porte d'entrée. Le combat continuera!

Pendant des décennies, ACAC s'est uniquement concentré sur la loi sur les banques et sur la préservation de la protection du pilier de l'assurance. Notre mandat de plaidoyer s'est considérablement élargi au cours des dernières années. Grâce à l'excellent travail de l'équipe de l'IBAC et de nombreux membres bénévoles perspicaces du conseil d'administration, nous avons réalisé qu'il existe de nombreux autres domaines de politique publique et d'intérêt des consommateurs où la voix collective des courtiers peut avoir un impact.

Au cours des dernières années, ACAC a considérablement amélioré son profil dans le monde politique. Nos moyens de plaidoyer à la fois originaux et efficaces ont fait leurs preuves auprès des décideurs. Historiquement, notre message a toujours été transmis en diffusant notre message, mais aujourd'hui, nous nous trouvons dans la posi-

tion enviable d'être une partie prenante recherchée sur une grande variété de sujets. Notre opinion a été sollicitée sur des sujets tels que la législation sur le cannabis et le système bancaire ouvert, et nous avons travaillé en étroite collaboration avec Finances Canada pour aider à développer la réglementation Fintech susmentionnée. De plus, nous avons élargi notre message pour inclure de nombreux autres problèmes liés aux assurances tels que les inondations, les tremblements de terre et la distraction au volant.

Notre campagne «Big If» (Si jamais) a attiré l'attention des politiciens et a lancé la conversation sur l'écart de couverture important qui existe pour de nombreux Canadiens en ce qui concerne les inondations et les tremblements de terre. Nous continuons d'investir dans cette campagne en raison de l'importance du problème et de son large impact sur bon nombre de nos clients. Nous continuerons à construire notre boîte à outils de plaidoyer et nous nous efforcerons de toujours inclure les articles qui sont importants pour les consommateurs et nos courtiers membres. Il y a du travail à faire! La cybersécurité est un autre domaine où nous constatons une lacune dans la couverture, et nous élaborerons de manière proactive des plans pour sensibiliser les Canadiens et les entreprises canadiennes aux risques.

Au cours des dernières semaines, nous avons rencontré nos principaux partenaires assureurs pour les mettre à jour sur nos activités et leur demander leur soutien continu pour notre programme d'identité de courtier (BIP). Nous avons reçu des commentaires extrêmement positifs de leur part sur la force de nos efforts de plaidoyer et de l'excellent travail que nous accomplissons sur les catastrophes naturelles et la distraction au volant. Bien que ces commentaires soient agréables à recevoir, ils renforcent également le fait que nous faisons les bonnes choses et que nous créons notre message pour refléter les besoins de nos clients et de nos membres.

À l'heure actuelle, bon nombre d'entre vous ont vu notre dernière campagne publicitaire sur les médias sociaux et la télévision. «The Broker Advantage» établit un bon équilibre entre la reconnaissance de notre passé, tout en affirmant que nous sommes modernes, progressistes et préparés à tout ce que l'avenir nous réserve. La première phase de la campagne se concentre sur des valeurs comme la confiance, la longévité, le local, le conseil et l'attention. Il a été élaboré pour nous aider à célébrer notre centenaire et aussi pour faire preuve de compassion et d'empathie envers les nombreux Canadiens qui traversent des moments difficiles pendant la pandémie. La phase II de «The Broker Advantage» sera publiée plus tard dans l'année et s'appuiera sur le succès de notre précédente campagne «Before the Quote» (On se calme). Restez à l'écoute!

Nous vivons une période difficile, et cela se poursuivra au cours des prochains mois à mesure que nous maîtriserons la pandémie du COVID-19. Au cours des 100 prochaines années, je suis convaincu que les courtiers continueront de faire ce que nous avons fait au cours du siècle dernier: fournir d'excellents conseils, choix et défense de l'assurance d'une manière attentionnée et significative.

Soyez en sécurité tout le monde!

# SHOP LOCAL EAT LOCAL SPEND LOCAL ENJOY LOCAL



Buying local has become a hot topic, especially during the pandemic. Some folks are true to their community and do all their shopping locally. Many, like me, shop local when they can but also shop online for items that are unique, or if the price is just too good. Unfortunately, some folks do most of their shopping online. As you know, this is the same for insurance.

Think about your personal shopping habits and how it affects our local economy. For example, when you visit ANBL and buy Coors Light, Budweiser or any other mass-produced beer, does this really affect our local craft brewers? A local craft brewer employs between 5-20 people and does business with about 30 local companies. Some of the suppliers are medium size and some are small, but even if they average five employees each, that means the livelihood of close to 200 people depends, in part, to the brewery committing to buying local.

Consider this: When buying produce at your local grocer, check where it's from. If you have a choice between buying a bag of potatoes from New Brunswick or somewhere else, choose New Brunswick potatoes. If we all purchased our produce supplied from Chile, Mexico or South Africa, what would happen to the local farms in and around our local area? If the farmer cannot sell their produce, they will be forced to shut down the farm. This not only impacts the farm employees, but

it also trickles down to affect the local farmers markets and all the other vendors who sell there – less selection equals less customers. Nobody wins.

The trickle-down effect of not shopping local not only hurts the local brewer/farmer/business, but also all of their suppliers and employees.

Think about this in terms of your business. How many local businesses buy from you? If they choose to purchase their insurance coverage through you, they are making a conscious decision to buy local. That is your strength. Now, how many local businesses do you buy from? I think if you added it all up, you'd discover that it would be a substantial number of businesses and a large number of employees at those businesses. Are you and your staff doing your part to support our local businesses?

Our family made a conscious effort to buy local this Christmas. I am happy to say that not one present was bought online. As a local business owner, I am aware of how important this is to a thriving economy. Sure, depending on the item, buying local can be a bit more expensive, but by buying local, you could be saving your next door neighbour's job, without even knowing it.

I have a family member who works at the local Costco. I know Costco is not considered a "local" business but

think about the number of people they employ and the good wages they pay, and you'll realize they are contributing to the local economy. When you walk around the store, you'll see that they do sell local products as well as some well known New Brunswick brands like Covered Bridge Chips, Ganong, Crosby's Molasses and much of their dairy is local. This is also the case in other big box stores.

Shopping local includes shopping at independent retailers, farmers markets and big box stores. They all employ local people and contribute to the local economy.

Please, buy local when you can. Everybody wins, especially insurance brokers.

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

*Doug Daley is Vice President of Sales and Marketing 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).*





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

One year!

A lot can happen in a year...a lot of things that you planned on; and a lot of things you didn't plan for. You can also make a lot of things happen in a year if you start focused, stay focused, and adjust your focus along the way, if needed.

Early last February (2020), I experienced a personal health issue, a seizure. It was completely unexpected; wasn't the first time but was the first time in nearly 30 years. I didn't plan for that, but I adjusted as required to maintain my focus. My focus on work, home, life, and the things that were 'my life'. About a month later, we found ourselves locking things down due to COVID, and you all know how that story goes...I don't need to rehash it all here. COVID has been a much larger, unplanned occurrence. Early days of the pandemic, and still today, my first focus was on keeping humans, people, safe and healthy; always saying that without them, we have nothing to keep the rest of what matters on track and in focus.

I am proud to say that one year into this, IBANB has kept our focus on our members needs and, on the partnerships, we have with the many stakeholders we have in our world. It wasn't without

significant refocusing along the way. Adapting our education course offerings to online opportunities; pivoting quickly to online meetings, both Provincial and National; engaging members with various online events; finding ways to continue to promote the broker advantage to consumers; and simply focusing on our core values and foundation: Member Relations; Government Relations; Broker Education; and Consumer Advocacy.

There were times of refocusing over the past year; there were challenges; and there were obstacles... welcome to what we call 'life'! We all have our priorities; we all have our passions; and we all have our opinions on what the focus needs to be on any given topic or any given day... but working with the team I have worked with over the past year has helped me focus even more on making sure the focus on humans and people is not lost.

I have been very fortunate over the past number of months to have a great team at IBANB to keep us focused on our members needs; the day-to-day operations of IBANB; and the greater good

of the Broker Distribution Channel in New Brunswick, and Canada. Thank you to Becci Taylor, Tamara Bishop, and the Board of Directors of IBANB for keeping this great organization in focus over the past year.

I'm going to close this article with a challenge to everyone who reads it. If you read this far and accept the challenge, please pass this on to someone else to read. Whether it's in your office, at home, or simply on your own... slow down, focus, get some exercise, and look after you! If this sounds like a mental health ad...it is! It's also a physical health ad; a business continuity plan ad; a healthy workplace ad; and an ad for what I believe in!

Thank you for reading, and in the words of my kid every time I leave the house for a bike ride, a ski, or a hike...Have fun and be safe!

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

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# How to Deal with Difficult clients

## IBANB YBN Report

Becci Taylor, BA, CAIB Hons

Dealing with difficult clients can be... well, difficult, but it doesn't have to be. With the right attitude and action steps, you can effectively navigate these tricky customer situations and emerge (hopefully) unscathed.

This article offers tips and insights to help you do just that. Our hope is by the end of the article, you and your staff will be more prepared to handle difficult clients.

Let's dive in.

## 1 Have the right mental attitude

Take a few seconds to breathe and put yourself in the right mindset before dealing with the customer. Remind yourself that the client isn't necessarily mad at you, but rather, they are miffed about the situation.

Having the right mental attitude will help prevent your buttons from getting pushed and enable you to respond in a calm and professional manner.

## 2 Develop thick skin.

Along with having the right mental attitude is developing a thick skin and training yourself and your team to not shrink from difficult retail situations. Let go of fear. Start viewing difficult clients as a new challenge rather than a condemnation. Start assuming that these clients are preparing you for a better future.

## 3 Hear the customer out and empathize with them.

People who are upset need to be heard, so let your clients talk, and do not interrupt them. Here are a few things to keep in mind when listening to clients:

### Practice active listening:

- At this stage, it is important to engage in active listening, which is the practice of consciously assimilating what the other party has to say, instead of just standing silently in front of them.
- This will help make a good impression and it will allow you to really

take in what the clients is saying, so you can (if possible) resolve their issue efficiently.

- Active listening also entails that you listen with your whole body. This means using positive body language such as having an open stance and nodding along to show the other person that you are listening.
- Make them feel that they are taken seriously

### Respond with empathy:

- When someone yells at us, our natural response is usually to respond with either anger or go into defense mode. Avoid these at all cost.
- Whether or not you think there is a real problem, it's real from the client's perspective, so the appropriate emotion for you to respond with is 'empathy'. Say things like; 'I can see why you're disappointed' or 'Oh dear, that's not what you would have expected' or 'I can understand why you're upset.'"

## 4 Be mindful of your verbal and non-verbal cues.

The things you say — and don't say — can significantly affect the outcome of any client's interaction. Signs of boredom, impatience, or aggression will only escalate the situation. So, be very mindful of your words and the body language you project.

Here are a few tips to help you do just that:

Verbal: Use "phrases of courtesy". Clients appreciate being treated courteously, so when you interject words and phrases of courtesy appropriately throughout your conversations, you show your clients how you respect them."

*"I apologize. I didn't hear/understand what you said."*

*"Will you?" rather than "You will."*

*"Yes," rather than "Yeah."*



*"I'll check and be right back."*

*"Will you hold for a moment while I check on that?"*

*"Thanks for waiting."*

Non-verbal: Be careful with the non-verbal cues that you give off. Body language is an important tool for showing a customer you are serious about resolving the issue. Nodding, eye contact, and note taking are all excellent modes of silent communication. Most importantly, keep quiet. If you interrupt, the person will assume you are not listening and often feel the need to start over again.

## **5 Be discreet.**

Being tactful and discreet is crucial when dealing with difficult clients. And if possible, do not deal with the situation on the brokerage floor. Discreetly remove the client in question from an area where they can be seen/heard by other clients to minimize disruption and the potential for the interaction to impact on brand perception.

## **6 Communicate what you can and can't about their situation.**

Once you have heard what the client has to say, you'll need to talk to them about what you can and can't do. Once you have heard the information, ask questions to clarify where necessary. Then, apologize — tell the customer you are sorry they have had this experience, feel this way or whatever is appropriate.

Now, what happens when you cannot bend to your clients wishes? The best thing is to be upfront.

## **7 Act quickly.**

If you can resolve the client's problem immediately, then, by all means, do so. Being able to quickly address a customer's concerns may just turn their negative experience into a positive one.

## **8 Do not forget about your colleagues.**

Make sure you have a solid team who can support your customer service efforts. Part of doing this means rewarding your employees for the hard work that they have been doing.

Dealing with difficult clients is never easy. Deescalating a high-tension situation requires a lot of patience and empathy and can even take a toll on one's job satisfaction or overall happiness.

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

# HELPING YOU DO WHAT YOU DO BEST

Now more than ever, our top priority is supporting our broker partners – by investing in tools, technology and resources to help you deliver value to customers.

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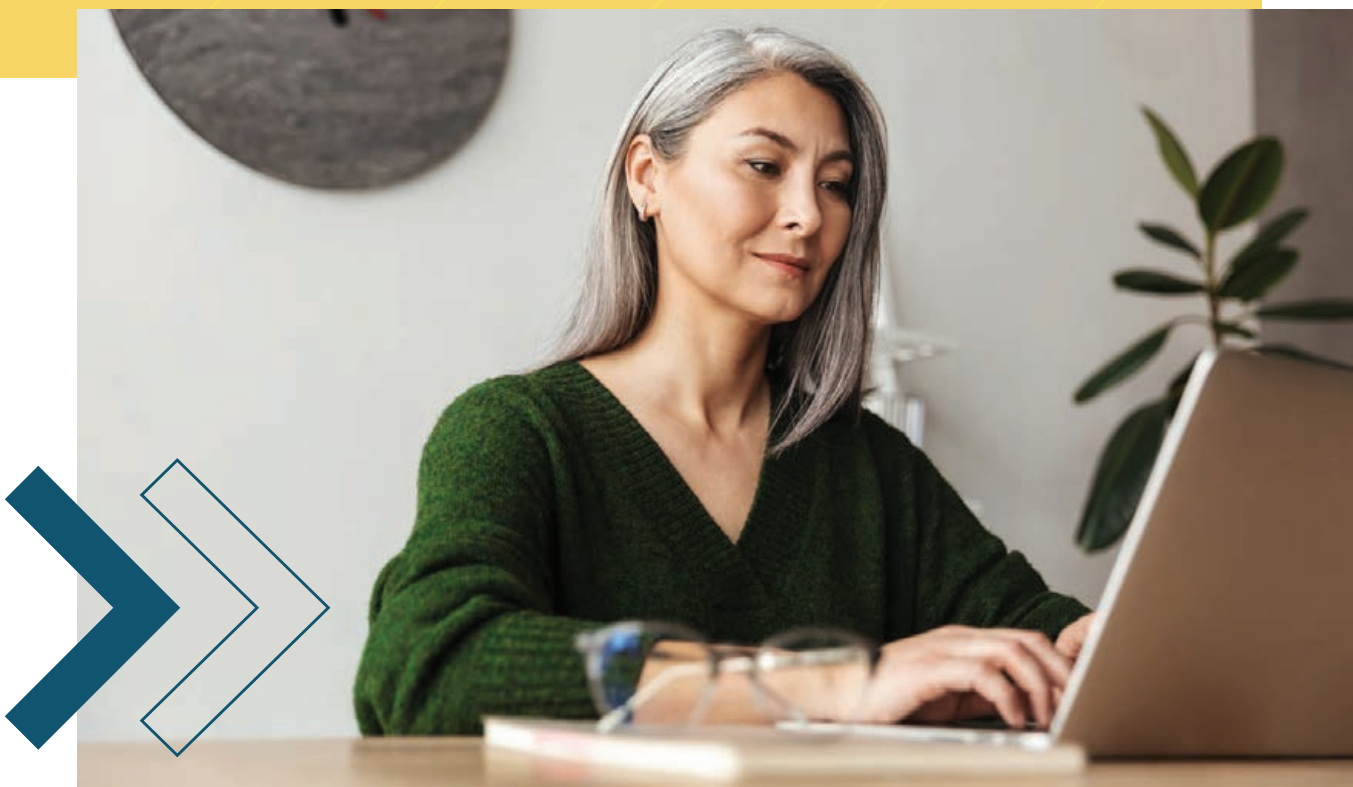


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CSIO advocates for the needs of our members by collaboratively advancing insurance technology. CSIO provides members with resources, tools and solutions that leverage the insurance innovation and industry initiatives that are driving digital transformation in the broker channel.



## **CSIO SUPPORTS** INDUSTRY GROWTH

CSIO facilitates change by building a foundation that ensures the whole industry has the opportunity to prosper in the years to come. We do this through thought leadership, providing industry education, delivering leading-edge standards and solutions, as well as through collaborative committees and working groups that benefit all our partners, including brokers, insurers and service providers in the Canadian P&C insurance industry.



# MEMBERSHIP BENEFITS

Insurance brokers who are members of their provincial association are members of CSIO.  
Benefits of your membership include:



## Exploring Emerging Technology

CSIO researches and advises on technology industry trends and emerging technologies that can streamline data exchange in the broker channel. The INNOTECH Advisory Committee's role is to move standards and solutions forward that improve workflows, free up brokers' time, and provide an exceptional customer experience.



## Resources

CSIO provides engaging, relevant education and resources for all our members, including articles, videos and free, accredited webinars on industry initiatives in insurance innovation. Members learn about the latest industry technology news through our monthly newsletters and social channels.



## CSIO eLearning Program

CSIO offers interactive, accredited online courses that are flexible and meet brokers' busy schedules, available at no additional cost. Broker members who complete six or more eLearning courses are recognized as CSIO Digital Brokers.



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Send digital policy documents for personal and commercial lines, including proof of auto insurance (eSlips) to consumers over secure email. Customers are able to view eSlips on their mobile wallet, without requiring a separate username or password. CSIO supports your implementation with training, user guides, consumer marketing material and other resources.



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**CSIO is committed to leading industry collaboration and innovation to improve the competitiveness of the broker distribution channel for the benefit of the insurance customer.**

*Catherine Smola,  
CSIO President & CEO*



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If your company is already a CSIO member, you can take advantage of member resources by creating your account at [CSIO.com](https://www.csio.com).

Follow us to get the latest industry innovation news:





### IBANS YBN Chair

**Jen Jackson**  
B. Comm, MBA, CAIB

The Nova Scotia YBN (Young Broker Network) is a committee comprised of young brokers who work to bring awareness to the role of the insurance broker, promote the advantages of pursuing a career as a broker, and host networking events for young brokers and insurance company staff.

### Committee Members

As our Committee Chair, I am excited to introduce this year's Committee, which includes three brand new faces:

- **Zach Armstrong** – AA Munro
- **Britany Deal** – Bauld Insurance
- **Dustin Hickey** – MCT Insurance - a Division of BrokerLink
- **Michele Megannety** – Aon
- **Lauren Nickerson** – AA Munro
- **Mark Townsend** – Aon
- **Jordan White** – Caldwell Roach

Welcome aboard Britany, Lauren & Mark; and welcome back Zach, Dustin, Michele & Jordan! I could not be more

excited about this enthusiastic and talented group of young brokers, and I look forward to helping move the YBN Committee's agenda forward alongside this amazing team.

### Committee Goals

For the 2021 year, the Committee's main goals are:

- To host a variety of networking events for young brokers and insurance company reps
- To re-vamp the bursary program that strives to help educate young Nova Scotians about the amazing opportunities available in local insurance brokerages and provide funding toward their insurance education and licensing

### Networking Events

Planning networking events in the midst of a global pandemic is tricky to say the least, but our team is up for the challenge! Our goal is to host four events throughout the year, whether in-person or virtual.

Typically, the Nova Scotia YBN hosts an in-person event per quarter: a curling funspiel, a golf tournament, trivia nights, and an Office Olympics event. Last year, the only in-person event we were able to host was the curling funspiel, which took place in February 2020 – the other in-person events were cancelled due to Covid-19.

I am proud to say that while a number of our in-person events were cancelled in 2020, Nova Scotia's YBN led the charge when it came to hosting virtual events for members. We hosted two virtual events in 2020 – a virtual trivia night and a virtual escape room night – both of which were a hit with attendees. I wrote about these events in detail, along with some tips and tricks for hosting similar events, in my article in the Winter Edition of Atlantic Insurance Broker Magazine if you're inter-

ested in learning more.

For 2021, our goal is to host an in-person event or two if and when it is safe to do so. Our Covid-19 cases are low in Nova Scotia and things are starting to open back up – so our fingers are crossed that this trend will continue. Both the curling and golf events we typically host each year involve small groups that are socially distanced – so we're keeping an eye on things to see if these events will be feasible in 2021.

We also plan to host a virtual event or two in 2021 – ideas we're considering include another virtual trivia night, another virtual escape room night, a virtual Office Olympics event, and virtual games nights inspired by popular games shows such as Family Feud, Minute to Win it, and 1 vs. 100.

### Bursary

This year we plan to make some big changes to the bursary program we help facilitate alongside IBANS each year. Our goal for this year is to engage and partner with local community colleges to inspire their students completing summer internships to consider local insurance brokerages for placements. Students who accept placements in brokerages and are interested in pursuing a career in a brokerage after graduation will have the opportunity to take advantage of a bursary that will cover the cost of their first CAIB.

We are very excited to continue moving the YBN Committee forward with this year's initiatives, and I'm confident we have the right team in place to make that happen!

*Jen may be reached at  
(902) 719-8128 or via email at  
jen@cheepinsurance.ca*





### IBAPEI YBN Chair

#### Mary Beth McInnis, BBA, CAIB, CIP

As a young broker looking to the future of the broker channel, I think a lot about ways to improve our importance in the insurance industry and what we can offer. I think one of our most important jobs is improving our customers experiences. Our goal is to be more than just a representative of the insurance company. We need to stay relevant and essential for consumers by implementing and considering the best business strategies to service our current customers and to prepare for new generations to come. We need to be constantly thinking "What do our customers want?"

It is no secret that in the past year we have seen major and fast-moving technology advances across all industries, especially when it comes to servicing consumers. Here in Atlantic Canada consumers have traditionally wanted that face-to-face interaction when purchasing insurance. Being someone who has worked in a brokerage in both Ontario and Prince Edward Island, things are quite a bit more traditional here in Atlantic Canada. However, like many things that have come from 2020 this is changing. According to Aviva's Consumer Insights Report from the Fall of 2020, in Atlantic Canada purchasing insurance face to face is now only 14% of consumers. In my opinion this shows that with COVID-19, consumers have been forced to purchase in ways they normally would not. Baby boomers are now being forced on the customer journey that a mil-

lennial would take.

Although its likely many people will revert back to their preferred face-to-face interaction post-pandemic, I think it's important to note that having options is going to be a key to success. What is going to make or break a broker is their ability to provide omni-channel marketing for their customers.

- **Omnichannel** marketing means being able to provide a customer experience that ranges from brick-and-mortar, phone, texting, mobile applications, self-service, and everything in between.

One good thing that has come from COVID-19, is that it has created an easier path for many brokers to become an omnichannel brokerage by forcing the adoption of many digital solutions quickly in order to continue business operations. But pandemic aside, we need to recognize that consumers want to be serviced in their preferred way and if you cannot provide that, they will find someone who can. For brokers to excel we need to be constantly updating our customer personas to design the best user experience at all touchpoints on the customer path. It could be argued this is a tremendous opportunity for bro-

kers, being able to offer various channels of communications that align with customer needs (segments). According to the Best Practices Report from 2020, relationships will continue to drive business. The top brokers will be those who are able to develop stronger relationships with their clients on the path their clients want to take. Stronger relationships are what will lead you to increased loyalty and increased referrals.

The ability to communicate on various platforms allows us opportunities to show our expertise and build an emotional connection that resonates with our clients. The technology and data available in our BMS will allow us to continually segment our customers so that our touch points can be specific to each customer journey. Mass Marketing is a futile endeavor in today's Insurance Brokerage business environment.

So, think about your brokerage. What does your customer journey look like? Can you do more to turn it into the ultimate customer journey?

Mary Beth may be reached at 902-628-8545 or via email at [mbmcinnis@peake-mcinnis.com](mailto:mbmcinnis@peake-mcinnis.com)

### Sad News ...

*The Insurance Company of PEI were saddened with the loss of one of their own after a brief battle with cancer.*



Anthony F "Tony" Kelly  
May 23, 1943 – Jan 8, 2021

*The death of Anthony F "Tony" Kelly occurred peacefully on Friday, January 8, 2021 at the Provincial Palliative Care Centre, Charlottetown. He was born in Peacehaven, England on May 23, 1943. Our deepest condolences to Tony's family - especially his wife, Margaret.*

*IBAPEI would also like to pass along our thoughts to Tony's "work family" at ICPEI. Before joining ICPEI as a home inspector, Tony ran his own electrical business for years- Kelton Electric.*

*ICPEI staff and friends described Tony as:*

*Tony was a wonderful man and great friend. He had a big smile that was contagious; he was the type that could brighten up your day with just a quick "hello!" A true gentleman, he was always generous with his time and willing to lend a helping hand. We always enjoyed his laugh and his sense of humor, especially when we were relaxing at staff parties. He had a big personality. We, along with many others, will miss him terribly - a difficult loss.*



## Online Learning - Elements for Success

### IBANS / IBAN Professional Development Report

**V**irtual platform burnout is a very real thing that developed in 2020. In fact, the term Zoom fatigue describes the latest condition referring to it as “tiredness, worry,





or burnout associated with overusing virtual platforms of communication.” (psychiatrictimes.com) This burnout is commonly prevalent in our industry; especially for brokers who are taking any form of online professional development from a weekly webinar to a full licensing course.

Adult learners are fundamentally different in their methods of learning in comparison with young adults, which is why understanding these differences and trying to figure out the best methods of delivery is something we are always investigating for our members in Nova Scotia and Newfound-

land & Labrador. Adult learners have significant challenges to overcome especially now since a lot are still working from home, and in some cases, assisting their children with their studies as well as working full time.

A few of the most common ways to succeed with online learning are as follows:

## 1 Focus.

This one is probably the most difficult. As I am writing this article, I am currently monitoring emails, answering calls and thinking about what else I must complete by end of day today. When you are committing to an online class you need to give it your full attention. Brokers are excellent multitaskers, and although multitasking is not a bad thing, it can cause you to lose your concentration on one specific task. When it comes to focusing on your studies, or on a learning platform, the learning and understanding must be the most important, and only thing you do. Clearly, I need to follow my own advice on this one!

## 2 Treat your studies like a job.

Students need to consciously show up prepared and ready to learn. This means setting weekly goals, completing assigned practice questions, and keeping a study schedule that works with the student's lifestyle.

## 3 Manage your time.

People generally do better in a structured environment, which hasn't been an easy thing to maintain over the last year. Try to estimate how much time you can devote to your studies prior to your online class and advise anyone else in your home that it is imperative that you stick to this study time. The support of your brokerage, family and friends is so important.

## 4 Eliminate distractions.

This is a hard one for anyone who is glued to their phone, but it is necessary to turn the phone off during your

study time. A distraction-free study space helps you feel more at ease because you are no longer concentrating on other things.

## 5 Take notes.

Just like a traditional classroom setting, taking notes may help you to remember these important pieces of information that you need to retain.

## 6 Take a break.

If you are finding that you are not fully retaining the information being presented, stepping aside for a brief moment can be helpful.

## 7 Make your online class enjoyable.

Perhaps you allow yourself an extra coffee during class or treat yourself to something special before or after class. Do something that will make sure you mood is happy and focused.

## 8 Have a study team.

Online classes are a great way to meet others in the industry. You could even form additional weekly study groups. Just like conventional in person classes, building relationships with your fellow classmates benefits the overall learning experience, and can prove to be vital to your success.

## 9 Participate.

Last but certainly not least! I cannot stress this point enough. PLEASE ASK QUESTIONS! Your instructor is there for your benefit, so please continue to use their expertise to your advantage. If you are not comfortable asking or using the chat feature, contact your instructor before or after class to clarify something you do not understand. Your engagement can make or break your success with your online course.

For a full list of our spring online evening classes, please visit [ibans.com](http://ibans.com), or reach out to me directly.\

## IBANS / IBAN Professional Development Report

Keri Foley, BTHM, CAIB

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# Questioning Compliance and Leading Others

Becci Taylor, BA, CAIB Hons



Here is a true story and lesson in leadership:

(Pre Covid...) “One morning I went to the supermarket to get some orange cranberry muffins... no big deal, right? There is a big sign outside that says, ‘**Please wait for a customer to leave before you enter.**’

There is a small queue around the side of the building. So, I join it. Five minutes pass. No one comes out the shop. After another couple of minutes, a man comes out and the girl at the front of the queue goes in. More people join the queue behind me.

A minute or so passes and the girl that just went in comes out with a loaf of bread. The next person in the queue goes in. But no one new comes out, just more people join the queue.

I begin to wonder if there are actually any people in the shop... so I peer through the window... I can see one little old lady, a cleaner, a member of staff stacking shelves and the person who just went in. Really?

Yes, there are **THREE** people in the shop and **26** people queuing outside... “

Human nature has always been that most people follow and do not question. Leaders who question assumptions and situations that seem nonsensical take creative risks, and this tends to require bravery, especially if a big majority of people are unquestioningly compliant.

We are all born with bravery and creativity, but life and human systems persuade us that we should comply unquestioningly, and only follow.

There is another way, to a positive new future. We need more emerging leaders to rediscover their natural born

bravery and creativity, to question and to lead others.

People will follow you, support you and look after you. You will inspire others to be brave and to lead, to question, and to take risks. Your example will cascade and become part of our emerging future better human world.

Here are a few tips and techniques I consider to be invaluable, especially today:

## **Appreciate and understand**

These are some of the most uncertain times many of us will have faced. Team members will be worried – about their health, their jobs, and their futures – and it is important to display empathy and understand that priorities will change, and perhaps work will not be as fluid and successful as it would during the best of times.

## **Lead by example**

People will be looking to a leadership figure to drive progress forward, have the answers, and remove any doubt hanging in the air about how to act. Make sure that this leadership figure is you. Be positive, still seek new opportunities to develop yourself and team members and embed new working practices through yourself as an example.

Emphasise communication, though make sure to listen too. Many of us take for granted the ease and regularity through which we communicate with one another when we are in the office together. Even if our in-person meetings are only on an occasional basis, the information which is conveyed through such interactions is much more efficient and simpler than virtually. However, virtual leadership can be just as effective – we merely need to adapt to the new approach. Regular communication is vital – schedule calls often, video if possible, stay in touch!



However, this does not mean you should neglect listening. Communication goes two ways. Make sure you take the time to listen fully to your team members' concerns; look between the lines and see if there is any support you can offer them, even if they do not distinctly mention they need it.

### **Offer support**

Offer to support individuals. Ensure that their welfare is paramount, and work with them to reprioritise or reallocate tasks based on adjustments to strategy, working patterns and their needs. Direct them towards any company policies or learning resources regarding welfare and resilience that may help them consolidate during this crisis.

### **Encourage and support flexibility**

These are not normal circumstances. People no longer have their normal commute, or the feelings of clocking in at 8am and checking out at 5pm to head home for their dinner. Working hours will vary – people have their office on hand in their house and will find themselves naturally being flexible with their operational hours. Understand and support this, and plan around it. Meetings will likely be at fixed times, but that doesn't mean the working in between has to be. However, make sure that your team members are switching off in between. When working from home, is easy for people to feel like they need to be at the computer all the time. Now especially it is cru-

cial that everyone is taking time to switch off and relax – wellbeing is key over the long-term.

### **Fully appreciate the contributions**

Gratitude and appreciation can go a long way. Without the normality of an office and direct feedback from colleagues, clients or managers, people may feel like their productivity is down or their work is not up to standard. We cannot realistically expect everyone to maintain the same progress they would without these interruptions, and with the comforts of regular, everyday life; however, that does not mean as a leader we should stop showing our gratitude and appreciation for the work that is being done. Make sure to thank team members and show that you have received their work and that you are grateful for it – this can go a long way to maintaining morale, motivation, and in turn, increasing productivity as people settle into new working methods.

These are just some of the ways that I believe leaders can support both their team members and the organisation. The likelihood is that this necessity to find new ways of working will lead to significant long-term changes to how we work – more flexible hours, locations, remaining virtual!

*Drop Becci an email [pd@ibanb.ca](mailto:pd@ibanb.ca),  
or call (506) 450-6083 for more information*

## **BROKER SPOTLIGHT!**

Resurgo Insurance: A home & auto insurance program honouring the service of military members.

Kent & White, an insurance brokerage founded by WWII veterans 75 years ago, is proud to announce the creation of Resurgo Insurance. This specialized home & auto insurance plan offers group rates to past and current members of the Canadian Armed Forces. Beyond offering group discounts, Resurgo donates a portion of all premiums to Soldier On.

"We are so grateful for the support of generous Canadians like Brian and Erin Schryer! Soldier On is the most direct way of making a difference in the lives of ill and injured Canadian Armed Forces members and Veterans. Initiatives like Resurgo enable Soldier On to help an ever-increasing number of members on their journey to recovery, rehabilitation, and reintegration," says Jay Feyko National Manager of Soldier On.

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\*\*\* We thank all our brokerages across the maritimes, and welcome you to share news with us - join in on our spotlight feature. Should you wish to be featured, please send your details to Becci at [btaylor@ibanb.ca](mailto:btaylor@ibanb.ca) for our next issue!



### IBAC CEO Article

#### **Peter Braid** CEO, IBAC

Churchill once said we should never let a crisis go to waste. Looking back on the challenges of 2020, what opportunities emerged that will lead to a brighter and more prosperous future for insurance brokers?

First and foremost, there is an enormous opportunity to further amplify the essential value of the insurance broker.

Consumers have always known how important it is to have a trusted professional in their corner, working for their best interests. In the midst of the pandemic, when people needed help with insurer relief programs or payment flexibility, they turned to their trusted insurance broker. The care, compassion and customer service that brokers provided for their clients won't soon be forgotten. We must continue to build on that positive impression.

IBAC is highlighting the importance of the insurance broker in our new national advertising campaign, "The Broker Advantage", which reminds Canadians of the core values that we all share: trust, support, innovation, custom advice, and the stability and peace of mind that brokers provide in a world of risk and uncertainty.



"Never let a good crisis go to waste."

- Winston Churchill

We also must capitalize on the strong demand and momentum for technology.

One of the main lessons of the past year is the critical need to have a strong technical infrastructure. It is no longer a "nice to have" - it is now a key factor in determining which businesses will thrive and which will struggle.

In the insurance industry, this means systems that talk to each other in the same language and in real time. IBAC has been leading the efforts to achieve real-time connectivity for several years and the pandemic has only heightened the urgency. Now with the addition of a full time Broker Connectivity Lead, Tom Reid, we are making substantial progress.

DX Connect is the next phase in the IBAC mission to implement real-time connectivity in the broker channel. By using IBAC's convening power, we are bringing together industry partners to form the DX Connect Alliance. DX Connect will provide a platform for carriers, vendors and brokers to implement select APIs that will reduce friction, streamline business processes, lower costs, and improve the customer experience. As Canadians demand more digital solutions, brokerages that embrace technological advancement will reap the benefits.

Another welcome byproduct of the pandemic has been the heightened level of

communication and engagement between broker associations and their members.

IBAC Member Associations have been diligent in keeping their members informed through a number of channels including email newsletters and bulletins, social media, virtual meetings and conventions, and other online forums. The increased use of digital solutions has had the added benefit of increasing engagement among members in smaller or more remote communities.

They have also found innovative ways to continue to work effectively to support and advocate for their members and provide valuable services. That is the advantage of belonging to a broker association.

The past year has been like no other. Initial challenges were overcome through hard work, collaboration, ingenuity and communication. A lot of credit goes to brokers who stood firm in their commitment to putting the customer first. With the clarity of hindsight, we must embrace the positive changes, and set a trajectory for continued success.

*Peter Braid CEO, Insurance Brokers Association of Canada (IBAC)*





**Kyla S. Russell**

As the world continues to grapple with Covid-19 and the restrictions needed to keep people safe, we are coming to accept that online communications in all its various forms is (for now) a normal way of life. Businesses especially have had to embrace online models as social and physical distancing has made in-person sales and services difficult at best and non-existent at worst.

### **Protection and Media Liability Exposure**

For many businesses moving to an online platform has been about surviving a challenging time. Survival, however, is not only about finding a way for businesses and organizations to connect with their consumer base, but it is also about protecting the business or organization. Careful consideration has to be given to what content is posted online, and whether that content is going to result in possible media liability exposure. Media liability exposure may result from such things as breach of confidentiality, copyright and trademark infringement, and defamation.

An allegation by a person against the media or online actions of a business or organization could result in the person seeking the remedy of remov-

ing a post or commercial or requesting significant compensation for financial loss generated by the business' or organization's action. Even the seemingly simple task of removing a post can be costly and time-consuming, given the global reach that online marketing can have. Global reach is one of the reasons why businesses and organizations often embrace social media marketing--because it is expansive. A social media post can reach a number of people quickly and efficiently. The same reach, however, can make it extremely difficult to shut down an inappropriate, incorrect, offensive, or misleading post.

### **Who is at risk for media liability exposure?**

Media liability exposure may be common for those in media-based professions—publishers, television and radio stations, graphic designers, and film and production services, as examples. Media liability exposure is something, however, that any business or organization should consider as it moves onto more online and digital formats. This consideration should not only apply to insurance customers, but to brokers and insurers as well. Brokers and insurers have also had to adjust their business models in order to maintain a presence and to reach clients, which has included for some more media presence, such as advertising.

### **How can media liability exposure be managed?**

Media liability exposure can be managed through risk management procedures and policies within the business or organization that address what is acceptable for such things as social media sites, including the type of content that is posted, and what procedures are in place for removing content if an allegation against the content is raised. While a business and organiza-

tion may be able to control what content is posted on its own website and social media pages, it should also have a policy as to what individual employees can post with respect to the business and organization. A business or organization may be vicariously liable for the posts of its employee. As well, a business or organization should be careful of where it sources its content. Something that is found on the internet is not always free for the taking (and using). Posting original content is not always the cheapest way to furnish an online presence, however, it does help ensure that the business or organization retains control of its content and may help prevent an allegation of copyright infringement, for example. A business or organization must remember though that original content should also be free of defamation or slander.

The risk of media liability exposure can also be transferred through the purchase of appropriate insurance. While traditional commercial general liability (CGL) policies often include coverage for torts arising from personal and advertising torts, these CGL policies may not extend sufficient coverage to the broad range of media presence some businesses and organizations have. A business or organization may require a specialized media liability policy.

When purchasing media liability insurance, insurance customers and their brokers should discuss whether the coverage available is suitable for their needs, including whether the business or organization is excluded from the policy, whether the policy covers all aspects of online and digital presence the business or organization has, including social media, and what material information has to be provided to the insurance underwriters; for example, does the business or organization have to advise their insurer every time they move on to a new media

platform? Insurance customers should also be made aware of what the policy doesn't coverage, which may include criminal acts, violations of securities law, patent infringement, and breach of contract.

### A Final Word

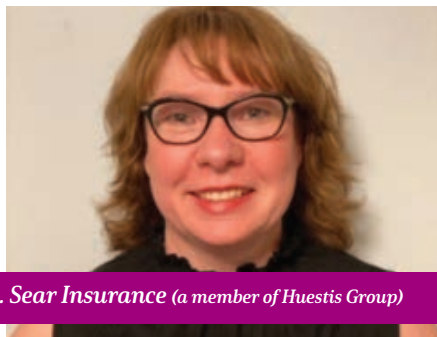
Businesses and organizations face enough challenges in staying afloat and surviving, especially in the diffi-

cult circumstances brought about by Covid-19. The right insurance coverage helps to ease the burden by providing insurance customers with peace of mind. Media liability insurance is one of those insurances and another tool that eases the stress of moving into a new, more digitally-involved business model.

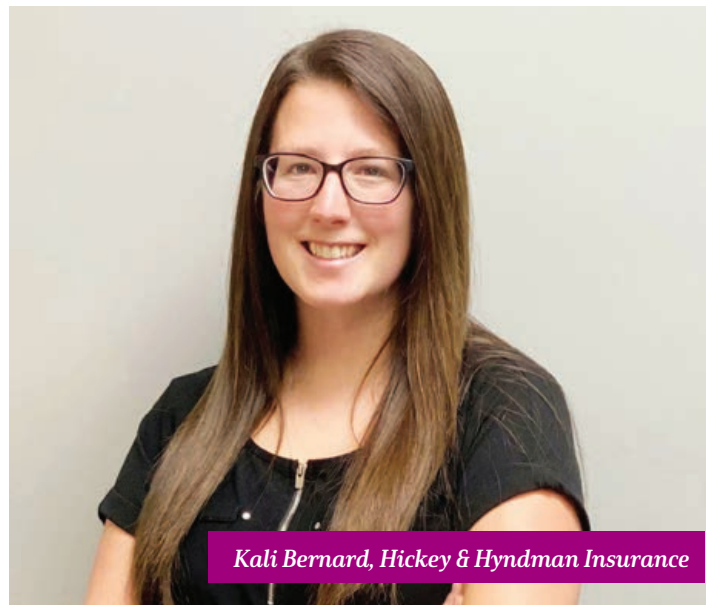
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## IBAPEI is pleased to congratulate these four individuals who have recently attained their CAIB designation:



Lola Inman, H. L. Sear Insurance (a member of Huestis Group)



Kali Bernard, Hickey & Hyndman Insurance



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# Marketing Strategy Starts with Business Strategy

By Andy Buyting – Founder & CEO of Tulip Media Group



I often consult with businesses that want to crack the code for effective marketing strategies. When I speak to them about what an effective marketing strategy might look like, we don't even talk about marketing for the first half of the conversation. What we focus on first is their business strategy.

Marketing can be daunting. It's overwhelming and can be difficult to figure out where to start when the world of digital marketing is so complicated. Everyone just wants to uncover the right strategy for their business.

Businesses often respond to this challenge by simply attempting to mimic market leaders, but this doesn't get them anywhere because their business strategies aren't the same as the market leaders. Industry leaders are running a completely different business than you are, so you won't succeed at using a marketing strategy identical to the one they have in place. You need to develop a unique marketing solution that fits your business.

To come up with an effective marketing strategy, the first thing you need to do is fully understand your business strategy. That's why I always start the conversation here.

Not only do I want to understand the usual details of your business, like industry, product and service lines, target markets, and sales force. More importantly, I want to understand where it is you want to take your company. What's the company's purpose and reason for being? What is your mission and vision?

I want to understand what your five-year growth plan looks like and what it means in true dollar terms. This is important because it tells me and my associates at Tulip Media Group what kind of growth you're looking for. We also look at your past growth trajectory to identify the gap we are trying to fill with an effective marketing strategy. There are so many questions we need to ask about your business before we can even begin to formulate a marketing strategy that will work for you.

We learned this lesson well in the early stages of Tulip Media Group. We were working with a Client-Partner in the consulting industry that had initially hired us to help roll out a new assessment program. We came in, got to fully know and under-

stand their strategic initiative, and got to work moving things forward.

The challenges started appearing very quickly when we were not able to get the support we needed from them to build this part of their business. When we tabled the discussion, we discovered that the initiative was actually less of a priority for the Client-Partner than we had originally thought. Instead, they wanted to focus on growing the consulting aspect of their business.

So, we started from ground zero and developed a new strategy for their revised initiative. The same challenge arose again: we didn't receive the support we needed, and it appeared that they simply weren't motivated to grow their consulting business. As a consequence, we weren't able to build any traction because we were not in sync with our Client-Partner's business strategy.

We went back to the drawing board again and again, and each time they changed their mind and wanted to focus on yet another initiative. It became apparent to us then that their business strategy was unclear, and because of this, it wasn't possible to develop an effective marketing strategy for them.

Now when we agree to bring on a new Client-Partner, we require that the business has a clear strategy for growth and some proven success. In this case, we can simply add fuel to the fire. We cannot create something out of nothing, but we can achieve positive outcomes for companies that understand their business strategy and have a good sense of where they want to go.

Our Client-Partner Metalfab Fire Trucks exemplifies success in this process. When Metalfab came to us, they knew exactly what they wanted to achieve. They knew the markets they wanted to expand in and they knew what they needed to accomplish, which was to secure more opportunities to reach potential customers for their \$500,000 custom fire trucks. They'd been in business for a long time with a proven record of success; they just needed help fueling their marketing and growth.

We were quickly and easily able to align with their business strategy and come up with an insightful marketing strategy that

targeted fire chiefs in a very specific way. Because we were clear on where we wanted to go and what was going to take us there, we were able to develop and execute on a marketing strategy that has delivered incredible results. In fact, in 2020, despite not having access to trade shows as their primary marketing channel, Metalfab managed to engage with as many prospects as they had in previous years without skipping a beat. Not to mention accomplishing this without having to step foot in a single trade show or conference has saved them an enormous amount of time and money.

Consider these contrasting examples whenever you're looking at your marketing. Without a clear understanding of your business strategy, you'll be left to run in circles when it comes to developing your marketing strategy. Only when you have achieved that full understanding should you begin to develop a marketing strategy that supports growth in that direction.

If you have a clear business strategy and you're interested in working with us to develop your marketing strategy, I invite you to book a consultation with one of our digital marketing specialists at [TulipMediaGroup.com](http://TulipMediaGroup.com). Our growing team would be happy to speak with you and determine if our programs would be a good fit for achieving your growth goals.

*Andy Buyting is a leader in thought leadership and content marketing. His "integrated content" strategy has served, both himself and his clients exceedingly well.*

*Andy has delivered countless keynote presentations and workshops to entrepreneurs, business leaders and marketers all over North America. His audiences leave his keynote addresses with a better understanding of their true brand and the value they hold in the eye of their customers. They also leave with easy to execute content marketing strategies that can be immediately integrated into their marketing.*

*Andy's thought leadership journey started when he published his first business book in 2007 and started publishing his first magazines in 2009. Since that time, he has leveraged his integrated approach to print, digital and interactive marketing strategies to establish himself as a thought leader in content marketing and brand positioning. Andy's 2nd book, *How to Win Clients & Influence People*, is now in its 2nd edition and is an International Bestseller on Amazon. Through his company, Tulip Media Group, his team empowers others so they can achieve greater business results through an Easy and Effective content marketing strategy. Andy is also a TEDx speaker.*



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## CSIO 2021 Strategy Focuses on Three Key Pillars

**Kathryn Sinclair, Vice President, Strategy & Operations, CSIO**

CSIO has recently kicked off its 2021 strategic plan to support its mission of delivering leading-edge technology standards and solutions to continuously improve the consumer's ease of doing business within the broker distribution channel. CSIO leads collaboration between insurers, service providers and broker partners to advance technology in the P&C insurance industry. All provincial broker association members automatically receive CSIO membership as part of their association benefits.

The 2021 strategic plan builds on the strength of CSIO's 2018-2021 strategic roadmap that has guided the organization through the rapid changes over the past three years. CSIO's Board of Directors approved the 2021 plan at its January meeting.

### Building on CSIO's Three Strategic Pillars

Since 2018, the industry has seen many impressive milestones in insurance innovation, including the launch of the My Proof of Insurance solution, the formation of the Commercial Lines Working Group to advance the existing Commercial Lines (CL) Data Standards, and the establishment of the Innovation and Emerging Technology (INNOTECH) Advisory Committee.

With the many changes brought on by the pandemic, the plan narrows CSIO's focus to strategic initiatives for the 2021 year, continuing with the three pillars established in 2018:

1. Position CSIO as Technology Champion of Brokers
2. Deliver Leading Edge Technology Standards and Solutions
3. Deliver Reliable and Secure Services

"The 2021 strategic plan supports CSIO in setting out a path to enable new innovative solutions that solve industry pain points," says Catherine Smola, President

and CEO, CSIO. "Our focus is to look at ways we can build on the foundation developed over recent years to continue to work collaboratively to find better ways of doing things."

CSIO developed its 2021 priorities in consultation with the industry through member feedback provided through working group meetings, conversation with members and survey responses, including the CSIO 2020 Member Survey.

The key priorities of the 2021 roadmap will focus on the three strategic pillars:

### Technology Champion of Brokers

- In 2021, the INNOTECH Advisory Committee and its working groups will continue to evaluate the application of new and emerging technology innovations in the P&C insurance industry, and to identify potential implementation opportunities believed to have the highest likelihood of success and the broadest benefits to the industry. Ultimately, this will help brokers make more productive use of technology and automate manual work, allowing them to spend more time focusing on client relationships.





## CSIO 2020 Member Survey

*Insurers, service providers and broker members across Canada were surveyed late in 2020 to understand their awareness of digital trends in insurance, and attitudes toward the work of CSIO. The survey was conducted by an external research firm, and saw high participation from the East Coast.*

*The results show that 84 per cent of total respondents believe their organizations are digital businesses. This is up seven per cent from 77 per cent of national respondents in 2019, pointing to an acceleration in digitization forced by the pandemic. Overall, 87 per cent of all respondents rated their own awareness of digital trends in insurance as good or excellent, which is a slight increase from 85 per cent in 2019.*

*Virtually all respondents agreed that CSIO provides good value, and were confident that CSIO solutions, services and resources would help their organizations be successful in the future. Ninety-eight per cent of respondents reported that overall, they were satisfied with the work that CSIO is doing.*

### Industry Supports CSIO's Current Direction

*The survey asked members to comment on key areas that CSIO should focus on in order to achieve its mandate of advancing technology in the broker channel. The feedback showed that the industry supports CSIO's current path of: advancing data standards including Commercial Lines, enabling more broker access to data, educating the industry on digital trends and topics, and supporting the digitization of insurance operations. CSIO thanks members for their time and effort in providing valuable feedback that we use to determine not only how well we are delivering value to our members, but also to support our strategic direction in the coming years.*

- CSIO will continue to lead the development of data standards and certification programs to help promote and leverage trusted technologies and solutions.
- CSIO will continue to expand its professional development curriculum, providing accredited education through free webinars and on-demand courses to increase members' knowledge of digital transformation best practices and insurance technologies. CSIO helps brokers progress in their paperless journey by delivering digital tools and solutions that enhance workflows and the client experience.

### Deliver Leading Edge Technology Standards and Solutions

- While CL Data Standards are robust and ready to implement, the work of the CL Working Group continues to result in significant gains toward industry-wide implementation. Certifying additional insurers and service providers on their adherence to programming CL Data Standards in three certification phases will lead to real-time quoting functionality.

- As part of its work to solve industry pain points, the INNOTECH Advisory Committee identified three solutions to present to the CSIO Board of Directors. The board has green-lighted three solutions to move forward to proof of concept: Billing eDocs, Claims eDocs and API standardization. CSIO will work with industry partners to support the successful implementation of these solutions, including through the INNOTECH Working Groups, certification, and educating the industry on how to leverage the benefits of the solutions.

### Deliver Reliable and Secure Services

- Since 2018, insurance providers have been able to use the My Proof of Insurance solution to send digital policy documents including proof of auto insurance to their customers. While Nova Scotia was the first province to allow eSlips, PEI became the eighth and most recent jurisdiction to approve in December 2020. CSIO will continue to support brokers in implementing the My Proof of Insurance solution over the course of 2021, and will identify priority enhancements to continuously improve the experience for members and their customers.

**Visit [CSIO.com](https://www.csio.com) for the latest news on these initiatives.**

## Help Clients Prepare for Spring Floods with Free Training and Shareable Resources

Written by:

**Cheryl Evans, Director of Home Flood Protection, Intact Centre on Climate Adaptation, University of Waterloo**

*The COVID-19 pandemic has imposed unprecedented financial and emotional stresses on Canadian families. Many of your clients now find themselves unemployed or working from home and serving double duty as home-schoolers and full time caregivers. During this challenging time, when clients are relying on their homes to keep them safe, you, as a trusted advisor, have a critical role to play in helping them to protect their families from Canada's number #1 threat to home safety - flooding.*

*A variety of free training programs and shareable resources designed to help brokers assist their clients, have been developed by the Intact Centre on Climate Adaptation, an applied research centre at the University of Waterloo. The Centre helps residents, businesses and governments understand and limit their risks related to climate change and extreme weather events.*

### Options for Sharing Flood Protection Tips

*Sharing practical and cost-effective flood protection tips with clients can be as easy as including "Three Steps to Cost-Effective Home Flood Protection," an action-focused infographic, and the link to the "Home Flood Protection Check-Up," an online self-assessment tool, in renewal notices and client newsletters. A social media toolkit developed by the Intact Centre, helps brokers share flood protection tips with existing clients and to build their client base through social networks. Sharing resources in any format not only helps clients to help themselves, it also creates openings to have productive conversations with clients about matching their risks with flood insurance coverages.*



### Home Flood Protection Starts with Simple Actions

*Although flooding is complex and residents can't be guaranteed that taking preventative steps will eliminate future floods, all courses and resource materials reinforce the empowering concept that home flood protection starts by completing simple, low cost actions. Basic maintenance activities like cleaning out eaves troughs, testing sump pumps and cleaning out backwater valves can make the difference between having and not having a flood. Removing boxes and carpets that sit over top of floor drains, and safely storing valuables and hazardous materials can help minimize damage if flooding occurs.*

### Free, Self-Directed Online Training Courses Available

*Developed by the Intact Centre in collaboration with the Insurance Brokers Association of Canada, 'Helping your Clients to Protect their Homes from Flooding' is a free, 1.5-hour, self-directed broker training program that builds broker home flood protection literacy and provides links to shareable resources for clients. A certificate of completion qualifies for continuing education credits at participating broker associations across Canada.*



*'Protecting PEI Homes from Flooding and Erosion' is a free, 3-hour, self-directed professional training program developed by the Intact Centre in collaboration with the Province of Prince Edward Island. With its focus on flood risks and resources unique to the Atlantic Region, including reducing risks associated with coastal flooding and erosion, this course will be helpful to any broker serving clients in the eastern provinces. The course launches this spring and graduates will receive a certificate of completion from the ClimateSense- Training Climate Leaders Program.*

### Helping Your Clients Prepare for the Spring Flooding Season

*As the weather warms, snow turns to rain and river ice begins to break up, the risk of flood damage for your clients rises sharply. Providing home flood protection self-help resources to clients and touching base to determine if their risks match their flood insurance needs, can help your clients feel better prepared and more optimistic as they face the compounding stresses imposed by COVID-19 and the spring flooding season.*



## Insurance brokers in Atlantic Canada face a major challenge in 2021: Helping their clients navigate a difficult commercial insurance market exacerbated by a pandemic

To help tackle this challenge, Insurance Bureau of Canada (IBC) has taken swift action to support commercial insurance stakeholders during this ongoing period of uncertainty. But we know there is more to do.

Problems were brewing in the commercial market even before the COVID-19 pandemic affected businesses. The commercial insurance market was experiencing pressure as a result of an increase in frequency and severity of weather-related claims and persistent weak investment returns from record-low interest rates. As a result, over the last five years, commercial insurance claims have become more frequent and costly causing insurers to reevaluate how much risk they could support and to reconsider supply in some lines of business in certain parts of the country.

According to a 2020 report by Deloitte, the Canadian commercial insurance market started to “harden” in 2019, meaning that rates rose at the same time as the market experienced reduced underwriting capacity. The pandemic has compounded these pre-existing conditions, particularly in the hospitality, food services, travel and transportation sectors, which have been hardest hit by the pandemic.

Global uncertainty presents an unprecedented challenge for the property and casualty insurance industry, and it makes it difficult to predict how long the current commercial hard market will last.

IBC's members, who live and work in the same communities as many brokers, know that the economic downturn has affected people in many different ways. The insurance industry is making every effort to help businesses during this difficult economic period. In 2020, the industry provided more than \$2.4 billion in personal and commercial insurance relief to help Canadians impacted by the pandemic. Of that total, \$805 million in relief and

deferred premiums has been provided to commercial insurance customers.

The hardening market has already affected commercial clients. Brokers have heard from those clients, and so have we.

Across the Atlantic provinces, some condominium corporations now face challenges securing insurance, as have condominium corporations in British Columbia and Alberta for the past couple of years. The hard market has exposed regulatory gaps specific to governance of condominium corporations, including education requirements for condominium managers and board members.

In late 2019, IBC assembled the National Commercial Insurance Task Force to examine the hardening commercial market, listen to affected sectors, and develop industry and policy solutions. At the time, no one knew just how important the task force's work would become as COVID-19 spread around the globe, affecting every industry in one way or another. The task force held roundtables throughout 2020 and has already provided a range of potential solutions for commercial clients. It will publish recommendations for governments, stakeholders and the industry this spring.

IBC hosted a virtual roundtable specifically for Atlantic brokers. The main topic of discussion was the importance of risk management. Participants also raised points about the timing of renewal terms to clients, the use of technology in the underwriting process and capacity issues in the commercial insurance market.

Brokers in Atlantic Canada continue to encourage their clients to work through the current situation by focusing on risk management strategies to prevent or reduce claims. This approach has been effective in BC and Alberta where insurers and brokers have been helping condo corporations

manage their premiums by adopting these strategies.

Brokers can also point clients toward new resources developed specifically for the challenging commercial market. IBC has invested in a roster of risk managers who can help any business working through their broker of record in securing a pathway to affordable insurance.

Any Canadian business can be connected with a risk manager through IBC's toll-free helpline at 1-844-2ask-IBC (1-844-227-5422). The trained professionals who staff the line can answer pressing questions and discuss options that are tailored to a caller's specific needs and situation. IBC's business insurance web page at <https://businessinsurancehelp.ca/> also offers tips and advice.

Moving forward, it is crucial to continue this important conversation with brokers and all commercial insurance stakeholders. We share the common goal of providing answers and solutions to our commercial insurance consumers.



**Amanda Dean**

Vice President

Atlantic Insurance  
Bureau of Canada

# CALENDAR OF EVENTS 2020

## MARCH

31-May 26

IBANS CAIB 2

Evening Webinars

## APRIL

1

IBANB The Role of the Restoration Contractor

Webinar

12-June 7

IBANS CAIB 1

Evening Webinars

15

IBANB Insurance to Value

Webinar

19-23

IBANB CAIB 1

Spring Immersion

26-30

IBANB CAIB 2

Spring Immersion

29

IBANB Successfully Coaching and Developing Staff

Webinar

TBD

IBANB Insurer Forum

TBD

## MAY

3-8

IBANB CAIB 4

Spring Immersion

4-June 15

IBANS CAIB 3

Evening Webinars

6-June 24

IBANS CAIB 4

Evening Webinars

10-14

IBANB CAIB 3

Spring Immersion

26

IBANB Coping with Change

Webinar

TBD

IBANB Convocation

TBD

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Colin Clahane, North American Director, Head of BMO Insurance Initiatives



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- Policy term options of 3 or 6 months with the option to renew

### Seasonal Dwellings

- Includes cottages, camps, and other secondary homes
- First class risks eligible for Broad Form coverage and Replacement Cost coverage
- Unprotected risks will not be denied coverage

### Rented Dwellings

- Includes single family and multi-family homes (up to 6 units), condos, and student housing
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