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Message from the President IBANB

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

Ready and Excited for Round Two..!

I am honored, privileged and humbled to be elected as the President for a second year. Obviously this was not by design, things change rapidly in our industry and our board is not immune to those changes. However, when asked if I would consider a second term, I immediately agreed to do so. The professional comradery and experience of being the Broker Association President has been second to none. Honestly, the first year absolutely flew by, but having said that, we accomplished a lot as an association (please refer to my article in the **fall issue** to see all we achieved in 2018/19).

As it turns out, we have multiple associations across Canada who are also having their President sit for a second term, and fortunately both years are during my two year tenure as President, two of which being our neighbors to the east, PEI and Nova Scotia. This allows our National IBAC Association to benefit from longer and therefore more productive relationships among sister associations as well as an added element of continuity both Provincially and Nationally.

I'd be remiss if I didn't also thank our returning board members, Joanne Deveaux-Murphy, Chris Russell, Blake Anderson, Brandon McGee, Stephen Halsall, Scott Embree and of course, our second year Chair, Brian Schryer. I must also welcome the new Directors who have agreed to take on positions on our board, Julie Godbout and James Hig-

gins and last but not least, returning Director, Andrew Page.

I am very much looking forward to the year to come and appreciate the support of our members, our board and association staff.

I was going to open this with a little joke about Trudeau not being the only one who has been elected for a second term... but that might still be a little too fresh for some.

AIBC Convention 2019

This year's convention was, in my mind, second to none. Although Newfoundland is a very tuff act to follow, I felt we did as well as we possibly could following up their top notch convention in Saint Johns in 2018. The format and agenda was as good as I've ever seen and the CEO panel was actually among the best I've attended. I want to give a special thanks to our Magenta Sponsors, **Intact, Wawanesa, RSA, Economical and Travelers** and our Insurer Partners who had CEO's and Upper Exec participate in our panel, you did a fantastic job!

The President's Dinner was absolutely stunning (thanks **Nicole** for your decorative eye and meal selections) and the **"Broker Beer Fest"** was a really fun, interactive and innovative way to network and mingle with all of our industry peers. Excellent job executing that **Mr. McNair**. Last but not least, thanks to **Becci**, I had my 15 minutes of fame while recording our skit with the absolutely and incredibly talented **Adam Growe** from **Cash Cab**. What an EXPERIENCE! Of course there was much more on deck during this event including education sessions, hospitality suites and more, but these are just to name a few. I hope everyone who attended enjoyed the event as much as I did and to those who didn't make it this year, make sure you get there in 2020. It is sure to be amazing if they are going to top this years'.

See you in 2020..!!!

Thanks for reading...until next time..! ■

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Message du président de l'ACANB

Enthousiaste et prêt pour ce deuxième mandat!

Je suis à la fois honoré et privilégié d'avoir été élu à la présidence pour une deuxième année. Mais de toute évidence, rien n'était gravé dans le marbre. Les choses changent rapidement dans notre industrie et le conseil d'administration n'est pas à l'abri de cette évolution. Cependant, quand on m'a demandé si j'envisageais un autre mandat, j'ai immédiatement accepté. La camaraderie professionnelle et le plaisir d'être président de l'Association des courtiers sont inégalés. Honnêtement, la première année a passé à la vitesse de l'éclair, mais cela ne nous a pas empêchés d'abattre beaucoup de travail (jetez un coup d'œil à mon article dans le **numéro d'automne** pour voir tout ce que nous avons fait en 2018/2019).

Il s'avère que de nombreuses autres associations au Canada, notamment deux de nos voisins de l'Est, l'Île-du-Prince-Édouard et la Nouvelle-Écosse, ont également élu leur président pour un deuxième mandat, et par bonheur, cela coïncide avec mon mandat. L'ACAC, l'association professionnelle nationale, va donc pouvoir profiter de relations plus longues, et donc plus productives, avec les associations ainsi que d'une plus grande de continuité à l'échelle provinciale et nationale.

Je m'en voudrais de ne pas remercier les membres du conseil d'administration, Joanne Deveau-Murphy, Chris Russell, Blake Anderson, Brandon McGee, Stephen Halsall, Scott Embree et, bien sûr, notre président du conseil, qui en est lui aussi à sa deuxième année, Brian Schryer. Je souhaite également la bienvenue aux nouveaux membres qui ont accepté de siéger à notre conseil d'administration, Julie Godbout et James Higgins, et surtout, à Andrew Page, de retour parmi nous.

J'attends avec impatience l'année à venir au cours de laquelle je sais que je pourrai compter sur le soutien, apprécié, des membres, du conseil d'administration et du personnel de l'Association.

J'allais commencer par une petite blague

à sur le fait que M. Trudeau n'est pas le seul à avoir été élu pour un deuxième mandat... mais d'aucuns pourraient penser que je m'aventure sur un terrain un peu glissant...

Congrès des courtiers d'assurances de l'Atlantique 2019

Le congrès de cette année a été, à mon avis, sans pareil. Il est vrai que l'association terre-neuvienne à Saint John avait placé la barre haut en 2018, mais j'ai l'impression que nous avons donné le meilleur de nous-mêmes. L'organisation et l'ordre du jour étaient parmi les plus intéressants que j'aie jamais vus et le comité formé de chefs de la direction était fabuleux! Je tiens à remercier tout particulièrement nos commanditaires, c'est-à-dire **Magenta, Intact, Wawanesa, RSA, Economical et Travelers**, ainsi que nos partenaires assureurs qui ont fait participer leurs chefs de la direction et hauts gestionnaires à notre comité! Quel travail fantastique!

Le souper du président a été absolument époustouflant (merci **Nicole** pour vos choix... un régal pour les yeux et un repas

de rêve!). La **fête de la bière des courtiers** a été une façon vraiment ludique, interactive et innovatrice de faire du réseautage et plus ample connaissance avec nos collègues. Bravo pour votre excellent travail, **M. McNair!** Enfin et surtout... grâce à **Becci**, j'ai eu mes 15 minutes de gloire et pu enregistrer le sketch avec le très talentueux **Adam Grove** de **Cash Cab**. Quelle **EXPÉRIENCE!** Bien sûr, cet événement ne s'est pas résumé qu'à cela et s'est démarqué, entre autres, par la richesse de ses séances de formation et de ses activités d'accueil. J'espère que tous les participants ont aimé l'événement autant que moi et que ceux qui n'y sont pas allés assisteront à l'édition 2020 qui devrait être absolument incroyable, s'il est possible de mettre la barre encore plus haut!

Au plaisir de s'y retrouver en 2020!

Merci d'avoir lu cet article... à la prochaine! ■

Robert est joignable au 506-432-1550 ou à l'adresse rekimball@pearsoninsurance.ca



Thank you

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Message from the President IBANS



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

At the time of writing, I have been elected to serve my second term as President of IBANS. I am grateful to the members who have entrusted me with this honor, and our Board of Directors and staff who stand with me as I execute the responsibilities of this office. I have been rewarded many times over, and I look forward to working with all members and industry stakeholders to continue our work in supporting Nova Scotia member brokers and consumers.

IBANS held their Annual General Meeting on September 25, 2019 in Halifax. At that time, we welcomed two new board Members, and two new executive members. We were pleased to have Don Jacobi from Jacobi Brien Insurance, and Matt Davison of Contrast Insurance, join our board of directors. Both Don and Matt are new corporate members of IBANS, and wanted to become involved and engaged. We look forward to their insights and perspective as we move forward. Pam Hipson of Bauld Insurance, and Aneill MacCaul joined the Executive in the positions of Treasurer and Vice-President respectfully. I have no doubt that both Pam and Aneill will excel in these roles, and I appreciate their willingness to move into these important positions.

Our first meeting of the new Board of Directors was held in October, and I was impressed and encouraged by the new energy and renewed sense of drive that was

exhibited around the table. I am confident that we'll make great progress in our initiatives in the coming year, which is exactly what we are expecting. Our member engagement has been very high in the past year, and we look forward to that continuing in our events and activities, and also in working on IBANS committees. By the time you read this you have likely received and I hope participated in our IT survey, in an effort to capture key data relevant to moving technology forward for the betterment of our members. I want to thank the Atlantic IT committee for their work on this initiative, and am pleased with the positive momentum we are seeing on this front.

Early in October, I attended the Atlantic Conference in Moncton, hosted by IBANB. This venue provided a great opportunity for us all to network with our peers, as well as our insurers and vendors, and I always enjoy the opportunity to learn something new. The education session around flood was relevant and timely considering the wake of Hurricane Dorian a month before, and other sessions also allowed brokers to learn something new in

an effort to educate their clients of current market realities. I also look forward to the CEO panel discussions to gain perspective, and appreciate all insurer's participation. The entertainment was excellent, the meal and the company exceptional, and IBANS looks forward to hosting delegates in 2020 in Halifax!

We are now on the home stretch for the calendar year 2019. There have been many changes this year, many challenges, but also many opportunities. Let's finish the year strong, work hard each and every day in the interest of our clients, support the challenges of the market, and communicate often. The value we bring to the insurance purchase decision is certainly elevated when the market hardens, and while some days are tough ones, there has never been a better time to be a broker. Let's continue the quest as we look forward to 2020 and beyond. ■

*You may contact Darren at
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Holiday Wishes

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

All the best in 2020.



IBANS Board of Directors

IBANS would like to introduce our Officers and Directors for 2019-2020, as voted in by the members during our Annual General Meeting held September 25, 2019.

Chairperson	Gina McFetridge, CAIB Archway Insurance
President	Darren Lipsett, BComm, FCIP, CIP Bridgewater Insurance
Vice President	Aneill MacCaull, VA, CAIB, CIP AA Munro Insurance
Treasurer	Pam Hipson, CIP Bauld Insurance
Directors	Tara Blenus, BSc, FCIP, CRM Russell Insurance Group
	Christy Silvestri, CAIB Cheep Insurance
	Don Jacobi, CAIB Jacobi Brien Insurance
	Matt Davison, BBA, CIP Contrast Insurance



(L to R): Tara Blenus; Gina McFetridge; Darren Lipsett; Matt Davison; Don Jacobi; Aneill MacCaull; Pam Hipson; Christy Silvestri

W. Ritchie MacCoy Award Recipient

The Insurance Brokers Association of Nova Scotia (IBANS) is proud to announce that **Bruce Lipsett, Bridgewater Insurance** received the prestigious W. Ritchie MacCoy Award which was presented at our President's AGM Luncheon. The award, which was established in 1979, recognizes the dedication of an individual throughout their career to the betterment of the professional image of the membership of the Association as well as the broker channel.

"It seemed fitting to honour a member of our broker community during our 70th year with this award" stated Gina McFetridge, Chairperson. "It was also wonderful to have Bruce receive the award from his son, Darren Lipsett, who is carrying on in his father's footsteps as President."

A big **CONGRATULATIONS** to you Bruce, on behalf of the staff and board of IBANS!



Darren Lipsett, President IBANS and Gina McFetridge, Chairperson, IBANS, present the prestigious W. Ritchie MacCoy Award to Mr. Bruce Lipsett, Past President, IBANS.

Previous recipients include:

1979 - William A. MacEachern
1996 - Rodney R. Jones

1980 - Gordon MacCoy
2004 - Kevin N. Umlah

1988 - Phyllis M. Veinot
2009 - Peter Fredericks

1989 - Stanley Brechin
2012 - Joe Davidson

1990 - David Cosman

Message from the President IBAN



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

Greetings from the Rock.

It was great seeing many of you at the Atlantic convention in Moncton this past October. It's always fun to connect with industry peers and partners, compare struggles and successes and of course share a few sociables. Congratulations to our sister association IBANB on a successful event!

As 2019 winds down, Auto Reform continues to keep us busy and will be top priority as we head into the New Year when more new auto insurance regulations take effect. Late September our Government published amendments to three automobile insurance related Acts: Automobile Insurance Regulations; Fault Determination Regulations (for DCPD); and Automobile Insurance Prohibited Underwriting Regulations (under the Insurance Companies Act). We are seeking clarity around some of the regulations, and do not have information yet from insurers about discounts for winter tires or when – and if – telematics will be introduced.

One noteworthy change under the Insurance Companies Act is claims payback. Clients will be able to pay back at-fault claims within one year and the accidents will then be considered not-at-fault for underwriting purposes. We are waiting for some more guidelines around this change as the current wording leaves potential

for abuse. In the meantime, the Superintendent said their goal is to keep drivers out of Facility who shouldn't be there and will use a test of reasonableness if they receive consumer complaints.

IBAN will work with IBC and the Insurance Institute to provide training to brokers and other stakeholders throughout the province to ensure the industry is ready when the changes come into effect January 1, 2020. Some of these changes, especially DCPD, will require a big mind shift for consumers and will require consumer education. We look forward to hearing more on these changes from our Superintendent of Insurance when she speaks at our Annual General Meeting in November.

Regarding Professional Development, IBAN would like to recognize our 10 new CAIB graduates who attended convocation in November. To increase CAIB enrolment and to create a future pool of employees for brokerages in our prov-

ince, IBAN has signed an agreement with Academy Canada to integrate the CAIB 1 module into the Academy's Insurance Broker program. This will be a pilot project for 2 years and may continue depending on its success.

At the national level, we're pleased to see IBAC's partnership with the Canada Safety Council on Safe Driving Week in December. Distracted driving is risky behaviour and most of us are guilty of some sort of distracted behaviour behind the wheel. The message from this campaign is clear: Just don't do it.

Last but not least, kudos to our YBN for another successful Monte Carlo night at Bally Haley in November.

Until next time, stay safe! ■

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Holiday Wishes

*On behalf of the board and staff of the Insurance Brokers
of Newfoundland & Labrador we wish everyone a safe
and happy holiday season.*

All the best in 2020.


Insurance Brokers Association of NL



Congratulations IBAN Graduates!

On November 9, we celebrated our 2018/2019 graduates in St. John's. We had a total of 10 CAIB graduates, and an Elite Force Best Practices Producer Academy graduate. Thanks to everyone who attended and supported our graduates. Special thanks to the convocation committee for their hard work, which made the evening so special.

Class of 2019



***Douglas Pippy, Top CAIB, CAIB (Hons), AIPC
Crosbie Job Insurance***



***Dana Meadus, CAIB (Hon)
Wedgewood Insurance***



***Daisy Moulton,
South Coast Insurance***



***Elysia Hudson,
Johnson Inc.***



***Krista Conroy,
Steers Insurance***



***Brittany Fitzpatrick,
Steers Insurance***



***Grace Rose,
2019 IBAN Scholarship Recipient***



***Gage Miranda,
Munn Insurance***

Message from the President IBAPEI

2019 PEI Annual Awards Banquet

The Insurance Industry Convocation Dinner was held in Charlottetown, PEI on November 5, 2019. The Insurance Brokers Association of PEI would like to congratulate the graduating class of 2019!! Your accomplishments are something to be proud of – education is an important part of what makes you a true insurance professional and a knowledgeable advisor for your clients.

IIPEI graduates included:

CIP

Tania Ramsay, Atlantic Adjusting & Appraisals Ltd.
Michelle Wood, Insurance Company of PEI
Melanie Hall, ClaimsPro Inc.

GIE

Wendy Martin, Peake & McInnis Ltd.
Heather Nelson, Hyndman Insurance Group
Megan Richard, PEI Mutual Insurance Company
Joanne Vessey

The Top Graduate

IBAPEI is pleased to sponsor an education award for the Top CIP Graduate. The recipient of this year's award is Melanie Hall, CIP – ClaimsPro. Congratulations Melanie!



In the photo: (right) David Cooke, BSc, CAIB, President of IBAPEI presenting the award for Top Graduate. Accepting on Melanie Hall's behalf is (left) Tricia Hashie of IIPEI



Left to right –Michelle Wood, (CIP) Insurance Company of PEI, Tania Ramsay (CIP) Atlantic Adjusting & Appraisals Ltd., Pat Van Bakel, Chairman of the Board for Insurance Institute of Canada, Megan Richard (GIE) PEI Mutual Insurance Co., Wendy Martin (GIE) Peake & McInnis Ltd. and Heather Nelson (GIE) Hyndman Insurance Group

The Top CIP Student

PEI Mutual Insurance Company sponsored the award for the Top CIP Student. The award went to Josh Toombs of PEI Mutual Insurance Company. Congratulations Josh!



In the photo: (left) Rudy Smith CFO of PEI Mutual Insurance presenting the award for Top CIP Student to (right) Josh Toombs of PEI Mutual Insurance




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Viewpoint



*Kent Rowe, President
Insurance Brokers Association of Canada
(IBAC)*

Insurance Brokers take on Distracted Driving.

It's a scene that is far too familiar on roads across Canada: a cell phone sounds an alert, the driver reaches for the phone, and in the short time it takes to read the screen, a collision has occurred.

Using a mobile device while operating a vehicle is dangerous and, in most jurisdictions, illegal. And yet, even though this is well known, distracted driving is on the rise, now competing with impaired driving as the number one cause of motor vehicle accidents and claims.

Insurance is all about risk, and distracted driving is an extremely risky behavior. That's why the Insurance Brokers Association of Canada (IBAC) partnered with the Canada Safety Council to sponsor National Safe Driving Week, December 1-7, 2019. And while we highlighted the issue of distracted driving during this advocacy week, it's something we should be thinking about all year.

Where distracted driving is concerned, people are willingly engaging in behaviours that increase the chances of having an accident. Studies in provinces across Canada have borne out the same result: a majority of drivers understand that distracted driving is dangerous and illegal; yet, the same respondents report

using their devices behind the wheel anyway.

Insurance brokers have a role to play in raising public awareness and advising their clients about risk. The stakes are high. Driving while distracted can result in death, injury, property damage, and fines – all excellent reasons to put down the phone and focus on the road.

Insurance brokers bring an additional perspective to this issue – distracted driving will cost you. If you get a ticket for using your phone while driving, or worse yet, cause an accident, your insurance premiums may increase upon renewal.

National Safe Driving Week is a good time to remind family, friends and clients that driving is a serious activity that requires their full attention. Every driver has a social responsibility to protect themselves and other road users from the potentially devastating consequences of a collision. Safe driving is a choice that is completely within our own control.

While distracted driving is usually thought of as using a mobile device while behind the wheel, other forms of distraction can be just as dangerous. These include eating, applying makeup, adjusting GPS settings, interacting with passengers, or any action that takes your attention away from the road.

Whatever the distraction, it's not worth the risk. Make the right decision and just don't do it!

Tips to avoid distraction behind the wheel

- Put your phone on silent or on Do Not Disturb

mode. You won't be tempted by an alert you don't hear.

- Even better, use an app or a built-in function that activates a Do Not Disturb feature automatically when connected to your vehicle's Bluetooth or when increased speed is detected.
- Put your phone in a glove compartment, a zipped purse or knapsack, or even the back seat. Out of sight, out of mind!
- Leave enough time in your schedule to eat and groom before getting in the car.
- Ensure that your temperature, music and GPS are set before you leave.
- If it's really that important, pull over. ■

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The 38,000 insurance brokers represented by the Insurance Brokers Association of Canada work to serve the best interests of millions of Canadians. Thank you to the insurance companies who partner with us to deliver security and peace of mind to so many.



IBANB CEO Report



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

By the time you're reading this, we will quite likely have snow on the ground and we will have succumbed to the fact that winter is upon us. Like it or not, it is a part of where we choose to live. Many will complain about the cold, many will wish the snow would go away, and many will not do anything to change their situation that they do not like. I will admit that I am as guilty as the next person of not initially adapting and accepting the reality of winter as the weather changes every fall. I do, however slowly adapt, put the warmer clothes on and transition from summer and fall activities like mountain biking and lawn mowing to skiing and snow shoveling. Once I arm myself with the proper clothing and tools for the season, I actually quite like winter!

Where am I going with this? Read on!

Brokers choose to be brokers, and I can't argue with that decision as it is a great career option and the insurance industry is a tremendous one, with so many great people and so much opportunity. And like humans, brokers will buck change and often avoid the realities of the environment in which they choose to be part of. Why? Things are changing all around the industry and with consumer demand and habits. That is the environment in which brokers work today, and it won't change back...it will only continue to evolve. Online options, consumer self-serve solutions, longer hours, and many other 'outside the box' changes are

the winter jackets and snow shovels that brokers need to put on today! Accept the change and move on. Brokers have done an amazing job of continuing to be relevant and adapting to change until now...2020 will continue to present opportunities...use 2020 vision to see them and take advantage of them.

I challenge each and every brokerage to capitalize on the young brokers who have many years left in this great industry to help you make change happen. Let them be the ones to wrap their heads around what will keep them relevant for years to come. The YBN executive hosted their annual Meet the Underwriter Night back in November, which has become one of our most popular events of the year and is always well received. I believe a big reason for this is that the YBN aged brokers in our industry are craving change and see events like this as opportunity to discuss what needs to happen with the people they interact with daily. This year, we felt a relevant addition to the Meet the Underwriter event would be an afternoon seminar on how to deal with aggressive and angry clients. We felt that this would be a relevant seminar topic as broker wade through the challenges that come with a hard market, such that we are currently experiencing. It can be challenging to face customers concerns when they see significant increases

in their premiums; however brokers need to look at this as an opportunity to help educate consumers and show the value that a broker brings.

As I wind this article down, so is the year 2019. As I reflect on the past 12 months, I recall a very busy and productive 100th anniversary year. IBANB has continued to strive to be relevant to its members and to continue to play an important role in the continuation of the strength of the broker distribution channel in New Brunswick and Canada. I encourage each and every broker, industry partner, and elected official reading this to take some time to reflect on what IBANB can do to assist you in your roles and please let us know. Together we will ensure the longevity of the broker channel!

I wish you all a Merry Christmas and Happy New Year and hope you enjoy some time with family and friends over the holiday season. 2020 is sure to be another great year...let's look into it with clear 2020 vision of how strong the broker channel is and where it is going.

Thanks for reading! ■

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amcnair@nbinsurancebrokers.ca.*

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#AIBC2020
#ItsGonnaBeATime



THANK YOU TO ALL WHO ATTENDED #AIBC2019!!



THANK YOU TO ALL WHO ATTENDED
#AIBC2019!!



IBANB YBN Report

Are you struggling to attract the right people?



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

Okay, we all understand the importance of having great people working for us. With a talented and motivated team on board, your brokerage is far more likely to be successful. That's why I think recruiting and obtaining the right people in your business is just as vital as managing finances and generating sales.

Here are five steps that I believe can help you attract and recruit the best people in the market.

1. Review your brokerage's approach

Before you start thinking about attracting new candidates, it's a good idea to first make sure you're not actually losing your best staff and brokers. It seems obvious, but I often see this, people forget the fact that when one brokerage is recruiting candidates, another brokerage is losing them. You must make sure your brokerage is not doing the latter.

I would always ask myself are my staff really happy? Am I promoting them, training them and rewarding them properly? Is my brokerage's culture positive or negative?

2. Develop your brokerage culture

If you get this right, then the next step is to communicate what you're doing to keep your employees on board. Identify and develop your brokerage's brand and make sure yours is an 'employer of choice'.

This happens by word of mouth and through the insurance industry as a whole. Get your internal culture right – and get your business model right – and you'd be surprised just how quickly word gets around that your brokerage is the place to work. And don't think you necessarily have to be in a glamorous media-centric industry either!

3. Clearly define the job role

Assuming you have no internal staff members you want to promote or consider for the job then you have to go 'outside'. The first step is to think carefully about your job description. Be clear, accurate and focused on what you want – but also on what you are going to offer, remember continuing education, and the amazing world of CAIB here.

Make sure you point out the opportunities for training and progression and 'sell' the job and the culture of your brokerage. Any good advertising agency knows that a bad brief, leads to a bad job – it's the same with recruitment. If your advert or job description lacks something, is inaccurate or just plain bad – then it simply won't attract high calibre candidates. Remember, you're not poaching staff from other brokerages; you're encouraging new people to the industry, or career advancement of those who feel stale in their current role.

4. Specifically target potential candidates

To reach the right people you've got to find out where they are: which websites they are on, which media they 'inhabit'. Some software programmes can help you find your target audience by seeking them out through their favourite websites. There are plenty of

specialist organisations that can help you do this. Remember, a good ad in the wrong place is going to be pretty ineffective.

5. Refining the interview process

Assuming you've created and posted a really good advert and job description in the right place – one which attracts the right people who are motivated by what you say – then who are you going to assign to run the interview? It's amazing how many companies spend time and effort to draw up candidates and then blow it all with badly prepared interviewers. I've seen it dozens of times; suddenly there's an interview and the manager runs around trying to find someone who's not too busy to do it.

Good candidates are no dummies – and they know when they're being given a bad or a sloppy interview. Being busy is no excuse and being badly prepared is even worse. Put your best people in front of the candidates you want. They are selling your brokerage by everything they do and say, and by the way they act. If I'm a confident and ambitious candidate I'm going to have other opportunities on the table, so you need to woo me.

Get these five points right and you'll be much more effective at hiring the talented people. And remember, once you have them, you must learn to retain them! ■

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IBANS YBN Report



Dustin Hickey
Chair, Nova Scotia YBN

"In the absence of value the only differentiating factor is price" Unknown.

In today's insurance world it is hard not hear about all of the new challenges and opportunities facing our industry. Terms such as telematics, privacy breach, hard market, digital liability cards, voice signatures, the list could go on and on, are being tossed around and implemented daily. The consumer can get an insurance quote while laying on a beach on vacation and can make changes to their policies just as easy with an insurer's online platform.

One of the many changes we hear about are tools that help us do our jobs more efficiently while meeting the needs of the ever changing client. For example: many clients don't require a printer anymore since most tasks are now done digitally. E-signature allows us to save the client time as they just have to open a document and type their name. It also saves us time as we don't have to wait days or weeks for a client to return a signed document through snail mail or email.

Technology changes come easy for some and are more difficult for others. I am relatively new to the insurance industry, only being a broker for 5 years, but from my understanding technology in insurance is still a new concept to a certain extent. Other industries have embraced technology long before our industry has and we are now playing catch up. Clients now do business and general day to day tasks much differently and insurance is trying to meet their needs and catch up as quickly as possible. Due to this we are seeing change quickly which can sometimes make it hard to

adapt. Just remember technology is being integrated to solve issues whether it is profitability or ease of doing business. These growing pains must happen in order to get to a place where technology can truly make a difference. Some technology will work and save time quickly like the above e-signature example. Others will go through a trial and error period before they are as advertised.

This other change is challenging to say the least and we have to look a bit harder to see the silver lining. A hard market is current change in our industry where it is definitely hard to see the silver lining. Often we are inundated with company updates limiting coverages, decreasing appetites and premium increases. On the other side, clients are contacting us to decrease premiums or to shop their policy. It is my view that we need to start looking at a hard market as an opportunity to show our value.

I am unsure of who originally said the quote in the title but it is certainly applicable in this case. If two policies are side by side and you take away all of the value (coverages, relationships, advice, claims handling, etc...) the only thing left to compare them is price. Although price is important to our clients, so is value. We can make a policy as cheap as we want but it doesn't mean it is going to cover what the insured deems valuable.

In a hard market we must build on the relationships we have with our clients and really drill

down on what is important to them. It is very easy to quickly paint everyone with the same brush as we are all very busy. Instead we need to treat each client as an individual who has different needs and a different risk tolerance. We need to ask questions allowing our clients to communicate what is important to them so we can match their needs to an insurer who can accommodate.

The client relationship is not the only relationship we must build in a hard market. Although our primary focus is the client we also work very closely with insurers. Building trust and good working relationships with our insurer partners will go a long way in assisting us in placing business. Attending networking opportunities like the ones the YBN host or the other industry specific events are a great opportunity to meet underwriters. All of these events are well attended and have an atmosphere that is conducive to building relationships.

At the end of the day, whether we like it or not, a hard market is a natural cycle in insurance. Technology is also ever changing and will always be present as insurance companies and brokerages alike try to implement its efficiencies into their everyday workings. We can either choose to sit back and fight change or we can embrace the change and use it as an opportunity to grow. ■

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"A big thank you to everyone who joined us for our Trivia Night in Sydney, and congrats to the AA Munro Team - TRIVIA CHAMPIONS! Special thanks to the YBN for hosting this fun event!"



IBANS/IBAN Professional Development Report

2019 Wrap Up



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

The year 2019 has been filled with new challenges, positive achievements, and great learning experiences; from new events, to additional professional development offerings and the opportunity to welcome new members to the Association.

The year kicked off with a helpful webinar to assist our students who were struggling with exam anxiety, which brought many students from across Atlantic Canada together to learn some coping mechanisms and tips to assist them. The success of this session led us to plan another webinar in the summer on being prepared for difficult conversations, to assist brokers who were struggling with the affects of the hard market. Thanks to Economical Insurance, our Platinum Sponsor, for sponsoring these sessions.

Our Soft Skills webinar series continued to draw many members as a viable way to learn practical skills that will assist anyone in any type of role. Some topics included: Enhancing Your Career and Personal Development, Time Management & Effective Meetings, and Resilience and Emotional Intelligence, to name just a few. Thanks to Heather Peters at Knightsbridge Roberston Surette for facilitating these monthly sessions.

We are lucky in both provinces, Nova Scotia, and Newfoundland & Labrador to have such dedicated, engaged, and passionate Young Broker Networks, who jump at the

chance to assist with events. In Newfoundland & Labrador, the YBN hosted their annual golf tournament, and an added symposium and wine & cheese event. They also participated in a trivia night, Monte Carlo Night, and an escape room challenge. These events brought many members and insurer partners together for some great conversations in a relaxed and fun setting.

In Nova Scotia, our YBN were also busy this year with their annual curling funspiel, and their annual golf tournament, which continues to expand and evolve each year. This year the YBN raised \$1,173.50 for Phoenix Youth, through games on various holes, and donations. The YBN also hosted a trivia night, in Sydney NS in October. This event was specifically held outside of Halifax to be able to give members who are not able to be present at events, due to distance, the chance to attend. The night was a success and plans to host another in 2020 is already in the works! Special thanks go to Mark Anderson, ABC Insurance and Zach Armstrong, AA Munro Insurance Brokers Inc., who made it all happen! To finish off 2019, the YBN will also be hosting their 3rd annual office olympics, which will no doubt be an evening of great comradery and many laughs!

In early September (just prior to Hurricane Dorian!) IBANS was delighted to host a brand-new event to members and insurer partners – an end of summer harbour cruise. Registrations were off the charts, and we sold out the event! The evening couldn't have been better to cruise around beautiful Halifax Harbour, bright and warm with lots of snacks, drinks, and prizes on board! There was a great mix of member brokers and insurer partners, which made the evening full of conversations and catching up. Due to the huge success, IBANS plans to host another harbour cruise in 2020, this time switching it up a bit to create more of a party sail atmosphere – stay tuned!

Our Professional Development goals were met this year in Nova Scotia, and included increased sales, greater immersion uptake, and evening classes via webinar. This year we also partnered with our sister association, IBAM to offer CSIP via webinars to our members. IBANS has previously only ever offered this course through self study

and it was a great opportunity to be able to provide a different option to members. We had a total of five students take part, and we plan to also offer CSIP again in early 2020. Thanks to IBAM, and Katrina Hueging for the wonderful opportunity! This is just one example of how associations can work closer together to offer more options to members.

I would like to extend a special thanks to Richard Bishop, our immersion instructor and Christy Silvestri, our evening webinar instructor for their passion and willingness to share their wealth of knowledge with brokers across the province.

As we finish another successful year, I would like to thank our sponsors. Their generosity, willingness to assist and participate is unwavering. It is because of their support that we are able to offer such fantastic opportunities to our members; whether it be educational, or event related. Your support is certainly appreciated.■

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IBANB Marketing and Program Coordinator Report

Effective Ways to Promote Your Business on Social Media



Becci Taylor, BBA
IBANB Marketing and Program Coordinator

In recent years, social media has gone from a new idea to an absolute must for all organizations. Of all the new media marketing platforms, social media has most thoroughly, turned traditional marketing on its head.

On social media, customers and businesses can directly interact. Both parties can ask each other questions, repost each other's content and work on forming relationships. Getting started with social media marketing can be intimidating, so here are eight tips for effectively promoting your brokerage on social networks.

1. Choose the Right Platforms

There is no shortage of social media sites on which to share your content. The number of sites is growing every day. Sharing your content on the right platforms is crucial to your success.

When determining which channels to use, you should consider your customers and your business. It's important that you create accounts on the platforms your target audience uses, so they can easily connect with you. Conduct some research to determine what sites your audience probably uses, and then use them too.

2. Create a Calendar

Scrambling to create posts at the last minute can lead to low-quality content. A lack of organization can lead to repeated posts or a lull in your presence on one of your channels. Creating social media content calendars can help avoid those mistakes and lead to more effective posts. Content

calendars also help you create goals and strategies for meeting them and track your progress toward them.

To make a content calendar, use a regular calendar for each social media channel and plan out your posts in advance, complete with hashtags, links, images and other content.

3. Encourage Engagement

Social media should, of course, be social. That doesn't only apply to those who use the sites for fun. Businesses need to be interactive, too. In order to take advantage of social capability, you need to encourage interaction.

Post content that people want to read, ask questions and like, repost and comment on other users' posts. Doing research on your audience can help you figure out what they might like.

4. Don't Over-Promote

One trap that businesses often fall into is treating social media too much like regular advertising. You don't want to blatantly promote yourself in every post. You need to create content that people will actually enjoy and want to see.

Promoting yourself is okay every once in a while. Some marketers go by the one-in-seven rule, which says that for every one directly promotional post, six others should be content-based. In these other six posts, you could share articles, comment on current events or ask a question. You don't have to entirely avoid mentioning your brand in these posts; just be careful not to sell too hard.

5. Share Video

Visual content works well on social media. Video content, especially, is ideal for grabbing people's attention as well as conveying your personality and passion to your customers.

Visual content stands out as people scroll through their social feeds, so they're more likely to view it and engage with it. It also allows you to say more than you could in a typical post without taking up much room. Create interesting, narrative-driven video in order to get the best reaction.

6. Address Problems Quickly

Hopefully, you receive mostly positive feedback on social media. Occasionally you may encounter

someone who is upset, argumentative or has something negative to say about your company.

You should carefully monitor mentions of your brand on social channels, so you can catch issues before they escalate. If you spot a problem, engage with the person by publicly apologizing if necessary and offering to solve the problem over a direct message exchange. This way, people who see the post know you were responsive but don't have to see all the specifics of the issue.

7. Build a Community

Instead of trying to get as many followers as possible, focus on finding customers who are interested, loyal and engaged. These people are more likely to repost your content, like your posts and become customers.

When you build a community around your brand, the people within that community will engage with each other and help to promote your content. You could even try reaching out to exceptionally influential social media users and asking them to help you by reviewing a product or mentioning you in a post.

8. Provide Value

Perhaps the most important thing you can do on social media is provide value to your followers. Create something that your audience will find useful. It could be something that tells them something they didn't know before, makes them laugh, entertains them or anything else that's beneficial in some way.

This aspect of social media is what attracts the right customers to your business, makes people want to follow you on social sites and helps content to spread. Master this, and you'll be a big step closer to a successful social media marketing campaign.

With nearly 3 billion active users, social media is a potential goldmine of new customers and current patrons who could become repeat customers. Create a good social campaign, and you'll be able to connect with some of those people and grow your customer base.

Good luck and don't forget to follow IBANB! ■

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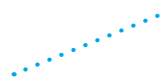
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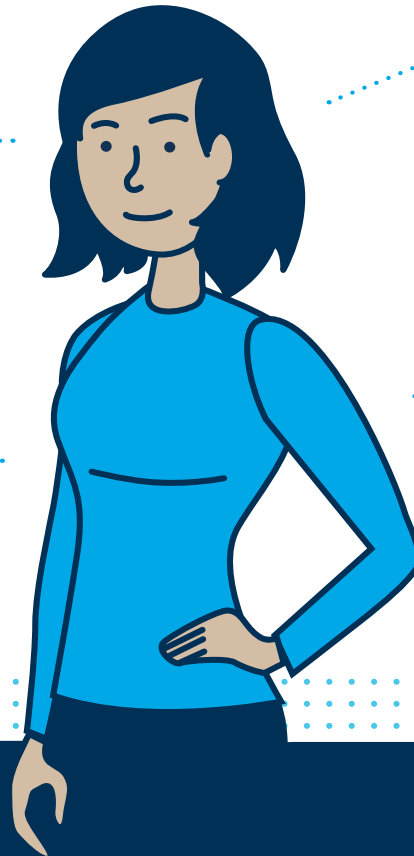
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Get off your computer and go talk to people.



Doug Daley
Vice President of Sales and Marketing,
Kiers Marketing

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

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

PICK THE RIGHT SHOW

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

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

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

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

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

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

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

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

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

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

banner in any direction to attract more attention.

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

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

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

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The Museum of Outdated Technology

Now Open in Nova Scotia and New Brunswick



Amanda Dean
Vice President, Atlantic,
Insurance Bureau of Canada

What do a typewriter, a cassette player, a flip phone and stacks of insurance documents have in common? They all belong in the Museum of Outdated Technology or The MOOT. At some point, we all found a critical use for these items in our daily lives, but in a climate where we carry computers in our pockets, it's time the insurance industry and government made changes to improve the customer experience.

The government of Nova Scotia is in the midst of an auto insurance review and New Brunswick is reviewing its Insurance Act. Both provinces have an opportunity to modernize when it comes to insurance regulation. In fact, both have stated that modernizing is indeed one of their goals. The opportunity exists for our industry to support those efforts in a big way. At a time when consumers and the industry are both feeling cost pressures build in the auto insurance market, innovation could provide a tangible benefit to drivers in Nova Scotia and New Brunswick.

Together, the government and the insurance industry can make the necessary regulatory changes. Clearly, the regulations governing auto insurance were introduced with the best intention of protecting drivers. However today we are hearing from drivers who want more innovation using technology. They have the flexibility with other financial institutions to do business online and expect the same of their insurers.

A recent online survey, commissioned by IBC, of drivers in Nova Scotia and New Brunswick pointed to a desire for innovation in the insurance sector. In fact, 92% of respondents agreed that the government and insurance industry should work together to improve the customer experience, and 83% stated it was important to focus on changing insurance-related technology, for the better.

These survey results spurred us to ask both the NS and NB governments to work with IBC to reform the regulations that govern auto insurance, with a view to modernizing how we do business.

However, first we decided to have a bit of fun, at our own expense, by creating a whimsical campaign entitled the "Museum of Outdated Technology" or MOOT – which features a video of a visit to the MOOT. I recommend you go to our webpage at ibc.ca/change to check it out. There you'll see an insurance exhibit with wads of insurance documents gathering dust, among other items that have long-since been updated – for example, telephones, typewriters, flip phones and even exercise equipment from the '70s. The main character, Gail, a self-described MOOT Enthusiast, takes viewers through the museum, ending at her favourite section, the insurance display. The video finishes with a call to action to governments and insurers to work together to bring insurance into the 21st century.

Key asks of government

IBC put forward several asks for improving insurance regulations in Nova Scotia and New Brunswick:

- A complete online insurance experience for those customers who want it, including electronic insurance documents and electronic cancellations.
- In New Brunswick, electronic proof of auto insurance (EPAI or pink slips) following the lead of Nova Scotia, the first Canadian province to introduce EPAI in 2018.

- The ability to customize pricing, based on driving habits collected through a Usage-Based Insurance (UBI) program on a smart phone app. Currently insurers can only set prices through traditional pricing methods and offer a discount for UBI. This could allow for bigger benefits for good drivers who can base premiums on their actual personal driving habits, as well as give insurers the ability to offer pay-per-kilometre auto insurance.

- Take steps towards a market-based approach to rate regulation, replacing the current "prior-approval" framework with a more flexible "use-and-file" framework similar to those that have proved successful in Europe and the United States. Consumers in those regions generally have access to more stable premiums, more pricing options, more innovative products and more discounts than most jurisdictions in Canada.

- In Nova Scotia, an online registration system for broker/agent licences, which already exists in New Brunswick.

- Going forward, a "digital first" approach. We advocate building the groundwork for insurers to customize coverage, so that the more consumers can do online, the more apps will be developed for insurance.

Trusting that our use of humour to highlight the need for action would be well-received by those who viewed the MOOT campaign, we are optimistic that we can achieve some quick consumer wins that wouldn't require a change in legislation, such as the regulations governing UBI.

Now that's something that Gail, our MOOT Enthusiast, could get behind in a hurry.

And while changing legislation takes time, we're looking forward to inducting stacks of paper pink slips into the New Brunswick MOOT, at the earliest opportunity. ■

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Collaboration is Key to Industry Leadership

CSIO's INNOTECH Committee Leverages Technology to Solve Industry Pain Points



*Catherine Smola,
President and CEO, CSIO*

With today's rapid pace of change, technology and digital innovation are transforming the face of the P&C insurance industry. As insurtechs and non-traditional entities gain traction delivering services that are typically provided by insurers and intermediaries, established technology giants such as Apple and Amazon continuously assess gaps and opportunities in the insurance sector. It gets more challenging for the broker channel to remain competitive against this new category of insurance players.

And that's where CSIO and its industry partners can play a significant role. CSIO's Innovation and Emerging Technology Advisory Committee (INNOTECH) is a newly formed group whose mandate is to help identify effective technology and business solutions aimed at improving the overall customer experience when dealing with their insurance provider. CSIO's INNOTECH Committee have agreed that the starting point should be the important step of mapping specific customer journeys for various business transactions.

The INNOTECH Committee has broad-based representation from CSIO's industry partners. These Committee members are industry leaders and technical experts who bring a range of expertise and knowledge that is invaluable to the P&C insur-

ance industry and its customers.

The recommendations of the INNOTECH Committee will help CSIO evaluate and promote any technology implementations that are found to be beneficial to customers, while also helping to remove friction and cost from the insurance value chain. At the same time, the work of the INNOTECH Committee will aid brokers to make more productive use of technology and help them automate the manual work that doesn't add value to the client relationship. Through the use of fact-based research and analysis, the Committee will identify opportunities that are believed to solve shared business problems, have the highest likelihood of success and the broadest benefits to the industry and end consumers.

Brokers play an important role

Brokers are integral to the efforts of the INNOTECH Committee. Peter Braid, IBAC's CEO is appointing broker representatives from across the country to bring the brokers' perspective to the work that the Committee is tasked to deliver. "The INNOTECH Committee is a fantastic opportunity for brokers to really provide valuable input into how technology shapes our industry," says Braid, who also sits as a guest member on CSIO's Board. "The work of the INNOTECH Committee will have the potential to change the way our industry looks at business problems that impact both insurers and brokers, and to work together to come up with innovative solutions that benefit us all."

Passion backed by expertise

The INNOTECH Committee is passionate about helping the industry and its customers by delivering the most effective and efficient business solutions available. While it is a large mandate, the Committee will work collaboratively and may also form sub-committees and specially assembled working groups with expertise in areas of focus identified. When the Committee selects initiatives to research and review, it will turn to the appropriate working groups to report back to the IN-

NOTECH Committee with their findings.

Partnering to solve industry pain points

Through the INNOTECH Committee, CSIO is looking forward to working collaboratively with its industry partners to solve common pain points. The first step is to reach a consensus that the problems we identify are broadly shared among industry stakeholders, and that any proposed solution wouldn't be to the benefit of any single member.

Collaborating with a competitor to share skills and information reflects the commitment of those participants to provide the best possible outcome for the industry and its customers. Working with competitors is not a new concept. In fact, we don't need to look further than the 2018 launch of the My Proof of Insurance solution.

Together with our partner companies, CSIO built an industry solution that allows both brokers and insurers to digitally deliver auto liability cards and policy documents for their customers. All of this work came together quickly and allowed brokers to be ready when provincial regulators approved eSlips. This tremendous success speaks to what can be accomplished when insurers, vendors and brokers all work together for the benefit of the end consumer.

We are excited about the many opportunities that the INNOTECH Committee will deliver to make a difference for brokers, insurers and customers alike. We anticipate that over the coming months, our work will make valuable contributions in helping brokers and insurers not only remain competitive, but also enhance their ability to improve their customers' experiences. We look forward to taking the industry on this transformational journey. ■

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Cannabis Legalization

One year later and now Edibles, Extracts, and Topicals

By Kyla Russell and Gregory Hardy

On October 17, 2019, the one-year anniversary of the legalization of cannabis passed by with little fanfare. In the year since legalization, there has been little development in how legalization has affected insurance, particularly home insurance, automobile insurance, and commercial insurance. The lack of development is not surprising, as a year is insufficient time for the impact on legalization to be observed, and any issues tested, especially before the Courts. Now cannabis legalization regulations have expanded with the introduction of edible cannabis, cannabis extracts, and topical cannabis. There is some overlap between the insurance issues for previously legalized cannabis, but the introduction of these additional cannabis products also raises some different issues.

What are edible cannabis, cannabis extracts, and topical cannabis?

Edible cannabis (“edibles”) are products that a person eats or drinks that contains cannabinoids, the chemical compounds found in cannabis. Tetrahydrocannabinol (or THC) is a cannabinoid that makes a person high or has an intoxicating effect. Cannabidiol (or CBD) is a cannabinoid that has a non-intoxicating effect and reportedly has some therapeutic benefit.

Cannabis extracts refer to products that are processed in a concentrated form, meaning they have higher THC and CBD levels than what is found in a cannabis plant. They can be ingested or inhaled.

Cannabis topicals are products that are applied directly to a person’s skin, hair, or nails that are cannabinoid-infused. The amount of THC and CBD found in topicals, like extracts, depends on what type of cannabis plant is used as the cannabinoid source.

The new regulations for these products limits the maximum of THC per package to 10 mg for edibles and ingested extracts. Inhaled extracts and topical products limits the THC to 1000 mg per package. The regulations also limits other additives, such as nicotine.

Impact on Insurance

With home insurance, cannabis legalization created concern about insurance coverage and how it would be affected by those growing cannabis, particularly the effect of any modification of heating, electrical, or water systems in order to grow cannabis plants. The insurance industry has identified that these modifications can

create a greater risk of fire, flooding, and even personal injury. A primary issue is whether these increased risks are covered by existing policies or whether changes have to be made and new policies designed for these risks. As a result of the added risk, premiums could also increase. These same concerns, as they relate to home insurance, do not necessarily resonate with edibles, extracts, and topicals, unless the



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homeowner is growing plants in order to produce these products, rather the effects of edibles or extracts leads more to a concern about social host liability.

Social host liability is when liability is imposed on hosts who have provided alcohol or cannabis products to their guests. If one of those guests should then get into an accident down the road as a result of being impaired, the host may be liable for the accident and any resulting damages, because the host provided the means by which their guest got high.

Intoxication from edibles is different from alcohol or cannabis smoking or vaping. Feeling an effect from an edible can take time. Information from the Canadian Centre on Substance Use and Addiction states that it can take from 30 minutes to two hours before the effects of an edible kick in, and the peak effects may take as long as at four hours. The effects of an edible can last up to 12 hours after it is taken and residual effects can last up to 24 hours. A person may also increase an edible's effect if they take another edible, thinking that the first edible is not working because of the delayed effects. The delayed reaction from an edible can also result in a person thinking they are fine to drive, but then they become impaired while driving because the effects of the edible kicks in. Such an impairment can then easily lead to an accident, which will have a significant impact on a person's insurance.

Product liability remains a significant issue with edibles, extracts, and topicals, perhaps more so than cannabis that is produced for smoking. Edibles, extracts, and topicals are all manufactured products derived from cannabis, which may make them more susceptible to contamination and recalls, and mislabeling as examples, thus leading to claims (especially for personal injury) or fines and penalties for non-compliance with federal, provincial, or local regulations. Producers of edibles, extracts, and topicals should be aware of the claims or penalties that could arise against them. They should also be aware of what coverage is available to them, as a commercial general liability policy may be insufficient.

A Final Word

As with the first round of cannabis legalization, there are no answers yet as to how the legalization of edibles, extracts, and topicals will impact Canadian users and producers. Most likely, it is only as the times goes on and the issues are tested, will we understand the full impact on cannabis legalization on the insurance industry. We continue to watch to see what the impact is and any changes that may come. ■

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CALENDAR OF EVENTS 2019/2020

NOVEMBER

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

DECEMBER

1-6	"Distracted Driving Awareness Week"	
4	National CAIB/CPIB exams	various locations
5	Annual Christmas Meet & Greet	Charlottetown, PE

JANUARY

26-28	IBAC Board Meeting	Toronto, ON
27-Feb 1	IBANS CAIB 2 Immersion	Dartmouth, NS
29	IBANB Fundamentals of Insurance exam	Fredericton, NB

FEBRUARY

6	National CAIB/CPIB exams	various locations
24-29	IBANS CAIB 3 Immersion	Halifax, NS
26	IBANB Fundamentals of Insurance exam	Fredericton, NB
TBD	YBN 4th Annual Winterfest	Location to be determined

MARCH

16-20	IBANS CAIB 4 Immersion	Halifax, NS
25	IBANB Fundamentals of Insurance exam	Fredericton, NB
TBD	IBAC BIP Meeting	Toronto, ON

APRIL

1-30	Insurance Broker Month	Nova Scotia
1	IBANS Graduation & Aspire Awards	Halifax, NS
22	IBANB CAIB 3 Immersion	Fredericton, NB
23	IBANB Convocation and Awards Gala	Fredericton, NB
27	IBANB CAIB 1 Immersion	Fredericton, NB
29	IBANB Fundamentals of Insurance exam	Fredericton, NB
TBD	IBANB Board Meeting	Fredericton, NB
TBD	Insurer Forum	Fredericton, NB

MAY

2	IBANB CAIB 4 Immersion	Fredericton, NB
6	National CAIB/CPIB exams	various locations
8	IBANB CAIB 3 Immersion	Fredericton, NB
24-25	IBAC Board Meeting	Ottawa, ON
26	Hill Day	Ottawa, ON
27	IBANB Fundamentals of Insurance exam	Fredericton, NB

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