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INSURANCE BROKER

Winter 2020



WORKING TOGETHER IN CHALLENGING TIMES
THE INSURANCE BROKER AS ESSENTIAL
INTERVIEW WITH UNDERWRITERS

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Table of Contents

<i>Presidents' Messages.....</i>	1-8
<i>The Insurance Broker as Essential..</i>	10
<i>Drive Your Growth with a Strong Brand.....</i>	12
<i>Interview with Underwriters.....</i>	14
<i>I am a YBN Girl at Heart.....</i>	16
<i>The Value in a YBN Network.....</i>	17
<i>Celebrating Our 2020 CAIB Graduates.....</i>	18
<i>Five Key Stress Resilience Skills</i>	20
<i>Covid-19 and the Frustration of Delay.....</i>	21
<i>Working Together in Challenging Times.....</i>	22
<i>Time Quoting in Commercial Lines..</i>	24
<i>Culture by Design.....</i>	26

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IBANB President

Stephen Halsall
BBA, FCIP, CCIB, CRM, CPIB

The Insurance Brokers Association of New Brunswick and the Insurance Brokers of Association of Canada recently celebrated their 100th Anniversaries. We have faced a Depression, World War, computerization, urbanization, hard and soft markets, new competitors and ever changing ways to support our clients and conduct business.

We thought we had seen it all, then along comes 2020 and Covid-19. The world as we knew it changed in a matter of weeks and will never go back to the way it once was. Who would have known you would be asked when entering a Bank to please put on your mask. Who would have guessed that earlier in the year almost 85% of the industry workforce would be working from home and that offices and towers would be virtually empty for months? It happened and the recovery is still ongoing. Through this time Insurance Brokers and the Industry were deemed an essential service. Insurance is the grease that keeps the economy rolling.

Our Member Brokerages met these challenges head on, each with their own unique solutions, no cookie cutter approaches here, as that is what independence means. With the final result that our industry survived and continued operations to support our customers and communities in every way that we could. Thank you.

Our non-partisan committees that handled our safety and operating requirements for the citizens and businesses of New Brunswick did so safely and effectively. A role model for other provinces to follow. It goes to show what one can accomplish when petty differences between parties can be set aside for the benefit of all. With our election recently held, we have not been as active as other years in engaging with our elected representatives and will do so slowly as other issues are more important for their attention. And to those who have suffered loss during these times we express our sympathies and will continue to operate safely and within all guidelines for the benefit of us all. Thank you to our Medical professionals and support staff, first responders and politicians for what you have done and continue to do.

As always, pandemic or not, insurance continues to evolve and waits for no one. Our current hard market does not look to end any time soon, and unlike others in the past it is not just a premium level issue but a capacity and risk selection one also. We continue to work on our members behalf to ensure markets are giving us plenty of time to remarket when necessary and policy extensions on commercial accounts when needed. Hopefully, a vaccine can be found, travel restrictions lifted, and our lives can return to what we once considered normal. Credit scoring will be added to personal automobile rating for many companies in 2021 and please keep us informed of any developments, positive and negative if any.

Education has had transformative change this year with in-person classes no longer available. IBANB embraced the challenge, and the new online format of immersion without the extra expense of travel and being away from home has been very well received. Having more students enrolling in all four levels of CAIB, with multiple sessions and all at or exceeding capacity. I think this new format is here to stay, we welcome the feedback of the students and employers alike, please let us know. We have some new faces to welcome joining our Board this year and for once recruitment was

not an issue. We look forward to hearing from our membership on issues as they arise, those of which we should be aware and work together towards solutions.

Thank you to our staff at IBANB for working behind the scenes and operating as seamlessly as possible. Just when I had thought I had seen it all, our team at IBANB cannot wait to see what 2021 holds in store.

Bring it on.

Happy Holidays!

Best
Stephen Halsall

You may contact Stephen at 506-633-2121 or via email at Stephen@AllCoverage.ca

ACANB - Président

Stephen Halsall
BBA, FCIP, CCIP, CRM, CPIB

L'Association des courtiers d'assurance du Nouveau-Brunswick et l'Association des courtiers d'assurance du Canada ont récemment célébré leur 100e anniversaire. Nous avons été confrontés à une dépression, à une guerre mondiale, à l'informatisation, à l'urbanisation, à des marchés durs et souples, à de nouveaux concurrents et à des façons en constante évolution de soutenir nos clients et de faire des affaires.

Nous pensions avoir tout vu, puis vient 2020 et Covid-19. Le monde que nous le connaissions a changé en quelques semaines et ne reviendra jamais à ce qu'il était autrefois. Qui aurait su qu'on vous demanderait en entrant dans une banque de bien vouloir mettre votre masque. Qui aurait deviné qu'au début de l'année, près de 85% de la main-d'œuvre de l'industrie travaillerait à domicile et que les bureaux et les tours seraient pratiquement vides pendant des mois? C'est arrivé et la reprise est toujours en cours. Pendant ce temps, les courtiers d'assurance et l'industrie étaient considérés

comme un service essentiel. L'assurance est la graisse qui fait rouler l'économie.

Nos courtiers membres ont relevé ces défis de front, chacun avec ses propres solutions uniques, aucune approche à l'emporte-pièce n'est ici, car c'est ce que signifie l'indépendance. Avec le résultat final que notre industrie a survécu et a continué ses opérations pour soutenir nos clients et nos communautés de toutes les manières possibles. Merci.

Nos comités non partisans qui se sont occupés de nos exigences de sécurité et d'exploitation pour les citoyens et les entreprises du Nouveau-Brunswick l'ont fait de manière sécuritaire et efficace. Une modèle à suivre pour les autres provinces. Cela montre ce que l'on peut accomplir lorsque de petites différences entre les partis peuvent être mises de côté pour le bénéfice de tous. Avec notre élection récemment tenue, nous n'avons pas été aussi actifs que les autres années dans notre engagement avec nos représentants élus et le ferons lentement, car d'autres questions sont plus importantes pour leur attention. Et à ceux qui ont subi des pertes pendant ces périodes, nous exprimons nos sympathies et continuerons à fonctionner en toute sécurité et dans le respect de toutes les directives pour notre bien à tous. Merci à nos professionnels de la santé et à notre personnel de soutien, aux premiers intervenants et aux politiciens pour ce que vous avez fait et continuez de faire.

Comme toujours, pandémie ou non, l'assurance continue d'évoluer et n'attend pas pour les autres personnes. Notre marché difficile actuel ne semble pas se terminer de si tôt, et contrairement à d'autres dans le passé, il ne s'agit pas seulement d'un problème de niveau premium, mais également d'une question de capacité et de sélection des risques. Nous continuons à travailler au nom de nos membres pour nous assurer que les marchés nous donnent suffisamment de temps pour faire du remarketing si nécessaire et des extensions de règles sur les comptes commerciaux si nécessaire. Espérons qu'un vaccin pourra être trouvé, que les restrictions de voyage seront levées et que nos vies pourront

revenir à ce que nous pensions autrefois normal. La notation de crédit sera ajoutée à la notation automobile personnelle pour de nombreuses entreprises en 2021 et veuillez nous tenir informés de tout développement, positif et négatif le cas échéant.

L'éducation a connu un changement transformateur cette année, les cours en personne n'étant plus disponibles. IBANB a relevé le défi, et le nouveau format d'immersion en ligne sans les frais supplémentaires de déplacement et de déplacement hors de chez soi a été très bien accueilli. Avoir plus d'étudiants s'inscrivant aux quatre niveaux de CAIB, avec plusieurs sessions et toutes à capacité maximale ou supérieure. Je pense que ce nouveau format est là pour rester, nous apprécions les commentaires des étudiants et des employeurs, veuillez nous le faire savoir. Nous avons de nouveaux visages à accueillir au sein de notre conseil d'administration cette année et pour une fois, le recrutement n'a pas été un problème. Nous attendons avec impatience d'entendre nos membres sur les problèmes au fur et à mesure qu'ils se présentent, ceux dont nous devrions être conscients et travailler ensemble pour trouver des solutions.

Merci à notre personnel d'IBANB pour son travail en coulisse et son fonctionnement aussi transparent que possible. Juste au moment où je pensais avoir tout vu, notre équipe d'IBANB ne peut pas attendre de voir ce que 2021 nous réserve.

L'amener sur.
Joyeuses fêtes!

Meilleur
Stephen Halsall

Vous pouvez contacter Stephen au 506-633-2121 ou par courriel à Stephen@AllCoverage.ca



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

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**Christmas
& New Year!**



FROM YOUR FOUR ATLANTIC
ASSOCIATION BOARD
AND STAFF MEMBERS!

Message from the NS President



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

As I officially begin my term as President of our Association, I do so knowing that it is a time of change and more importantly a time for new opportunities, as our industry continues to evolve, along with the rest of the world, in the face of COVID. In a sign of the times, IBANS held our first ever virtual AGM on September 15th. During this meeting, we elected our directors and officers for 2020-2021, and we said goodbye to board members Gina McFetridge and Christy Sylvestri.

Joining us on the board this year will be two new faces - Rhonda Kelly of Caldwell Roach, and Jennifer MacLeod of MacLeod Lorway, who will join Darren Lipsett, myself, and Pam Hipson on the executive. I am very excited for the board we have put together, representing what I believe to be an excellent cross-section of the province and of brokers with various backgrounds and roles within their respective organizations. I want to thank Gina and Christy for their years of service to the association, and officially welcome Jen and Rhonda to our board.

With Keri and Debbie now back in the office full time, the board made the decision to also move our meetings away from a virtual format and back towards a traditional boardroom setting, as we were able to locate a venue that is able to provide us with the space and amenities required to keep our staff and directors safe. We had an excellent first meeting in October, during



Congratulations to our 2020 Aspire Award Recipients

Commitment to Learning Award – Christy Allen Mullen, Fairway Insurance

Emerging Professional Award – Matthew Summers, Archway Insurance

Insurance Company Rep of the Year – Dudley Landymore, Portage Mutual

Above & Beyond Award – Matthew Robblee, Caldwell Roach

Lifetime Achievement Award – Paul Croft, Aon

which we begun the process of addressing several key initiatives for this year, including addressing several challenges that were voiced by our membership at the AGM. Over the past few years, we have had excellent engagement from members in our various committees and several of the ad-hoc committees and events we have put together. I would ask that members continue to be as engaged as possible – and to voice concerns, suggestions, and feedback directly to myself, Keri, Debbie, or another board member at any time.

I had the unique pleasure this year to meet each of our CAIB graduates, as we elected for the in person (socially distanced) delivery of each certificate, rather than a traditional graduation ceremony. Our grads this year were spread across the province

– representing big brokerages and small, personal lines and commercial, and consisting of those new to the industry and those with decades of experience. One thing that was a constant among all these grads was the level of excitement and pride as each received their CAIB certificate – displaying a level of optimism that served as a reminder that our industry is strong, and that our brokers have pride in and see opportunity in the channel. As we close the calendar on the strange year that was 2020, it is this sense of optimism that I will carry forward, as we look for new ways to serve our membership and prepare for the challenges that 2021 will bring us.

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

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IBAN President

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

By the time this article is printed I will have assumed the role of IBAN President. As I learn the ropes, I am lucky to have the support of our Member Services Coordinator, Debbie Paul, to help me prepare for the work that lies ahead. As professional volunteers, the assistance we receive from staff make the transition from one President to the next as seamless as possible for members. Even insurance brokers need trusted advisors to be successful.

Like many groups and organizations, the 2020 IBAN AGM was virtual instead of the traditional in person meeting. We chose to seize the opportunity and find ways to improve the AGM experience for our members. This year IBAN invited guests from outside the province to virtually participate in our AGM. It's just another example of the insurance broker's ability to adapt and find solutions.

In the summer of 2020, IBAN began to work with Grant Thornton on a compensation benchmarking study for our membership. The goal of the study was to assist IBAN members in reviewing their own compensation practices and programs to ensure competitiveness. Approximately half of the IBAN membership participated in the data collection for the study. As brokers, our value

lies in our ability to match each client's needs with the appropriate solutions, based on the best knowledge currently available in the market. As a member's association for brokers, IBAN's value lies in our ability to share knowledge with our members. For our first compensation benchmarking study, we are encouraged by both the participation and the results of the study.

IBAN continues to search for ways to help our member brokerages educate their people. Thanks in large part to our PD Coordinator, Keri Foley, IBAN can now offer online exams through Captus. To ensure accessibility to online education is available to all IBAN members, any students who registered for written exams prior to the online launch were offered the opportunity to complete their exams online. Finding new ways to do old things allow us to innovate and move forward as an industry.

Politically we have seen change in Newfoundland and Labrador. The Honorable Andrew Furey was sworn in as the 14th Premier of Newfoundland and Labrador on August 19th and quickly announced a new Cabinet. The Honorable Sarah Stoodley was named Minister of Digital Government and Service Newfoundland and Labrador. Minister Stoodley comes from a professional background in digital marketing for Financial Services, which is encouraging for IBAN as we look to work with the new minister. Two months after being named to Cabinet, Minister Stoodley made history when she brought her 12-day old son onto the House of Assembly floor while working.

The Digital Government and Service NL continue to work on changes made to the Automobile Insurance Act through Bill 3 in April 2019. IBAN continues to be a voice for our membership during the process. IBAN has offered feedback to government on the Diagnostic Treatment Protocols through an online questionnaire presented to key stakeholders within both the healthcare profession and the insurance industry. The questionnaire included specific questions and provided an opportunity for respondents to include additional suggestions and information.

As 2020 closes, IBAN will be saying good bye to the outgoing IBAN Chair, Jason Sharpe. Jason has been a tremendous volunteer for IBAN for more than a decade now, working diligently on multiple convention committees, serving as YBN Chair and eventually serving as IBAN President. On behalf of all IBAN members, I would like to extend my sincere gratitude to Jason for his volunteerism and leadership throughout his time spent with IBAN.

I would also like to congratulate our now Past President and new Chair, Kelly Hickman, on a successful tenure as President. For the last two years Kelly has faced unprecedented challenges as IBAN President. A lengthy Auto Reform process in 2019, the great Snowmageddon storm in January 2020 and finally a global pandemic. As a broker I am thankful for Kelly and her hard work over the last two years. Fortunately for IBAN, Kelly comes with a strong communications background, which proved vital in leading us through these last two years. Kelly has been a consistent asset to the IBAN board for the past decade and I look forward to her continued support over the next two years.

In closing I'm excited about the opportunity to serve as IBAN President. If 2020 has taught us anything it's that things can be done differently. IBAN must continue to work with our members, sponsors and vendors as we continue to navigate these uncertain times together. The economy will continue to move ahead and as brokers we need to move with it, albeit in a safe and socially distant way.

*You may contact Adam at
adam.nolan@munnninsurance.com
T: 709-570-5148
M: 709-682-9445*

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Message from the PEI President



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

The Insurance Brokers Association of PEI held their “virtual” Annual General Meeting on Oct. 27, 2020. This would normally have been an election year - but, with the challenges of the year and the need for consistency, it was decided to extend the term of the current board of directors by one year. Therefore, the Board of Directors for 2020 – 2021 is as follows:

President

David Cooke, BSc, CAIB

Past President

Helen Hyndman, BSc, CIP, CAIB

1st Vice President

Nancy Fullarton, BA, CAIB (Hons)

2nd Vice President

Mark Willson, CIP

Treasurer

Susan McInnis

Secretary

Karen Doiron, FIIC, CCIB

Directors

Skip Beairstio
Blake Craig, BBA
Mark Hickey, CIP, CAIB

BIP Representative

Mary Beth McInnis



*David Cooke presenting Tyler Sellar
with his CAIB certificate*

YBN Representative

Mary Beth McInnis

Professional Development Representative

Karen Doiron

Political Action Representative

Mark Hickey

We finally have a website!!

The AGM also introduce the IBAPEI website to its members: www.IBAPEI.ca

Although there is still work to be done and members provided some good feedback for changes, the website is now live.

After the AGM a few of the board members joined our newest CAIB graduate, Tyler Sellar, to celebrate his accomplishment and present him with his certificate. Once again, congratulations Tyler!

The SPF No. 9 – A Ride-sharing Policy

The PEI superintendent of Insurance has introduced a new standard automobile insurance policy form, the Prince Edward Island Standard Automobile Form – Transportation Network, PE-SPF No. 9. The form has been approved for use effective November 1, 2020. The policy will provide coverage for the Transportation Network Companies (TNC) and their authorized TNC drivers.

The SPF9 only provides insurance coverage for rides that have been booked



*Tyler Sellar, CAIB with Mark Willson
of Hyndman Insurance Group*

electronically using the TNC application. It provides no insurance coverage when passengers have street-hailed a ride. Even though the SPF9 is approved for use in Prince Edward Island, it does not mean that a TNC has actually purchased this policy. Before using the services of a particular TNC, be sure to confirm that the TNC and its drivers have appropriate insurance. An Insurance Company that issues the SPF9 must ensure that a TNC Insurance Information Form is provided to all drivers. You may ask the driver to show you this form, which is permitted to be displayed electronically.

It should be noted that if you plan to use your vehicle for ride-sharing that you are obligated to inform your personal automobile insurance company. The insurer may decide to charge an additional premium and continue to insure you, or as is permitted, they may decide to terminate your policy. If your insurer chooses to continue coverage an endorsement PE-SEF No. 1- 45 may be added to your policy.

The Bulletin with complete details can be found on the PEI Government website:

https://www.princeedwardisland.ca/sites/default/files/publications/pe_spf-9_ride_sharing_bulletin_1.pdf

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Kent Rowe
IBAC President

In the early phases of the pandemic crisis, the Insurance Brokers Association of Canada (IBAC) and our Member Associations were successful at ensuring that financial services, insurance and the role of the broker were all deemed “essential” by the federal and provincial governments. This ensured that brokers could continue to provide their valuable services to their clients during the lockdown. It also kept our important contribution to the economy going at a time when other sectors were taking a hit.

In the months since, brokers have shown how truly essential they are. The central themes of the broker value proposition – choice, advice and advocacy – have shone even more brightly under the spotlight of this challenging pandemic. Brokers have gone above and beyond helping their clients take advantage of industry relief efforts for auto insurance, navigating programs that varied by company. Brokers stood up loudly for their business clients who needed support and flexibility with their commercial insurance. This was especially true of businesses that were required to close during the lockdown.

IBAC’s new national advertising campaign, “The Broker Advantage”, highlights this concept of the broker as essential, with a strong emphasis on the role of the broker as an advocate for their clients. It also underscores key

themes such as trust, support, choice, custom advice, innovation and local.

This campaign also coincides with the celebration of IBAC’s centennial in 2021. The creative for both “The Broker Advantage” and the IBAC centennial will be supplemented by past and present photos and videos provided by brokers from across Canada. A group of visionary insurance brokers who saw the benefits of having a national presence created IBAC in 1921 to advocate for the best interests of insurance brokers and consumers. That legacy has endured for 100 years, and we look forward to celebrating together – whether in person or virtually – over the course of 2021.

As we find ways to celebrate the past and the present, we also look to the future with optimism. The role of the broker will continue to evolve. A few factors will drive this. First, brokers will continue to find ways to embrace new technologies. Technology and innovation make it possible to serve customers in new and better ways. Although the human factor is at the heart of the broker-client relationship, the successful broker will leverage the digital environment to enhance the customer experience and meet changing consumer demands.

Second, the role of the broker as a trusted advisor and risk consultant will also be further heightened. We live in a world of seemingly increasing risk – climate change, overland flooding, earthquake, cyber, and dare I say it, perhaps even another pandemic. As the world becomes more complex, so too does the insurance required to cover these risks. As this occurs, the role of the insurance broker becomes even more critical. Brokers will continue to work closely with their clients to find ways to mitigate these risks and customize insurance solutions.

So what does this all mean for the insurance broker profession? The value proposition of the broker has never been stronger. We work for the consumer. If we remain focused on our core principles, and continue to differentiate ourselves

through service, brokers will remain essential for another century and more!

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

Le courtier d’assurance comme essentiel

Kent Row **IBAC Président**

Au cours des premières phases de la crise pandémique, l’Association des courtiers d’assurance du Canada (IBAC) et nos associations membres ont réussi à faire en sorte que les services financiers, l’assurance et le rôle du courtier soient tous jugés «essentiels» par les gouvernements fédéral et provincial. Cela a permis aux courtiers de continuer à fournir leurs précieux services à leurs clients pendant le verrouillage. Cela a également permis de maintenir notre importante contribution à l’économie à un moment où d’autres secteurs étaient touchés.

Au cours des mois qui ont suivi, les courtiers ont montré à quel point ils étaient essentiels. Les thèmes centraux de la proposition de valeur des courtiers - choix, conseils et plaidoyer - ont brillé encore plus sous les projecteurs de cette pandémie difficile. Les courtiers sont allés au-delà d’aider leurs clients à profiter des efforts de secours de l’industrie pour l’assurance automobile, en naviguant dans des programmes qui varient d’une entreprise à l’autre. Les courtiers ont défendu bruyamment leurs clients commerciaux qui avaient besoin de soutien et de flexibilité avec leur assurance commerciale. Cela était particulièrement vrai des entreprises qui devaient fermer pendant le verrouillage.

La campagne de publicité nationale de IBAC, «The Broker Advantage», met en évidence ce concept de courtier comme essentiel, en mettant fortement l’accent

sur le rôle du courtier en tant que défenseur de ses clients. Il met également en évidence des thèmes clés tels que la confiance, le soutien, le choix, le conseil personnalisé, l'innovation et le local.

Cette campagne coïncide également avec la célébration du centenaire de l'IBAC en 2021. Les créations de «The Broker Advantage» et du centenaire de l'IBAC seront complétées par des photos et des vidéos passées et présentes fournies par des courtiers de partout au Canada. Un groupe de courtiers d'assurance visionnaires qui ont vu les avantages d'une présence nationale a créé l'IBAC en 1921 pour défendre les meilleurs intérêts des courtiers d'assurance et des consommateurs. Cet héritage dure depuis 100 ans et nous sommes impatients de célébrer ensemble - que ce soit en personne ou virtuellement - au cours de 2021.

Alors que nous trouvons des moyens de célébrer le passé et le présent, nous regardons également l'avenir avec optimisme. Le rôle du courtier continuera d'évoluer. Quelques facteurs conduiront à cela. Premièrement, les courtiers continueront de trouver des moyens d'adopter les nouvelles technologies. La technologie et l'innovation permettent de servir les clients de manière nouvelle et meilleure. Bien que le facteur humain soit au cœur de la relation courtier-client, le courtier retenu tirera parti de l'environnement numérique pour améliorer l'expérience client et répondre aux demandes changeantes des consommateurs.

Deuxièmement, le rôle du courtier en tant que conseiller de confiance et consultant en risques sera également renforcé. Nous vivons dans un monde où les risques sont apparemment croissants - le changement climatique, les inondations, les tremblements de terre, la cybercriminalité, et j'ose le dire, peut-être même une autre pandémie. Au fur et à mesure que le monde se complexifie, il en va de même pour les assurances nécessaires pour couvrir ces risques. Lorsque cela se produit, le rôle du courtier d'assurance devient encore plus critique. Les courtiers continueront de travailler en étroite collaboration avec leurs clients pour trouver des moyens d'atténuer ces risques et de personnaliser les solutions d'assurance.

Alors qu'est-ce que tout cela signifie pour la profession de courtier en assurance? La proposition de valeur du courtier n'a jamais été aussi forte. Nous travaillons pour le consommateur. Si nous restons concentrés sur nos principes fondamentaux et continuons à nous différencier par le service, les courtiers resteront essentiels pendant un siècle et plus!

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Insurance





Doug Daley
Vice President of Sales and Marketing,
Kiers Marketing

Branding goes well beyond marketing. It will not be successful without ensuring that all aspects of your business reflect and support your brand. One of your most valuable assets, your people, must be well-trained in articulating and delivering your brand. This step is particularly important for insurance brokers who do not have concrete products. Your offerings are soft assets like great service, knowledge, experience and people.

Imagine that you are about to leave on the trip of a lifetime. You have seen promotional material for a luxury resort, you have visited their website, everything looks like paradise. The rooms are luxurious, the grounds are lush. Photos of the restaurant's signature dishes look scrumptious. You just cannot wait to get there!

But, when you arrive at the resort, the room is well worn and a tad dirty. The food does not look at all like the photos online, and the service is spotty at best. When you complain to management, you are met with indifference. You leave disappointed and disgusted. For all the resort's slick marketing, they have fallen woefully short and you will never return.

When employees do not deliver the brand, it can negatively impact a business. Do not believe me? Visit the hotel review website TripAdvisor.com. Look at the comments from travelers and you

will find many who cite poor customer service for their negative hotel reviews. On the flip side, employees who represent the brand flawlessly and consistently, can propel a business to stardom.

Despite what many believe, brand is not about your logo, website and glossy brochure. Instead, a strong brand integrates multiple components – all of them necessary, including customer interactions, employee communications, corporate philosophy and advertising/marketing efforts. Your brand extends to your employees, customers, the media and even the general public, as the above example illustrates. If these components do not consistently reinforce your brand, customers will become dissatisfied. The negative impact of their perception, should they voice their opinions to other potential customers, will erode your brand equity and create misconceptions about your company, which in turn, could lead prospective customers to buy their insurance from someone else.

Plus, brand consistency throughout all levels of your company helps you to grow and prosper. Strong brands can drive and increase in sales. The company is better suited to attract and retain the best employees. Even vendors can see value in your brand and look to establish partnerships with your business.

Most New Brunswick broker offices are mature companies, they have been in business for many years and have built up lots of brand equity. Look to see if all facets of your business support your brand. Make sure you have internal processes in place for your employees to ensure your brand is evident in everything you do.


You must also establish brand consistency

throughout all aspects of your company. But setting the standards is not enough. You must constantly evaluate your actions. Establish checkpoints for each aspect of your business that interacts with customers and the general public. Ensure that each employee is empowered to identify and address inconsistencies in your brand. Fail to deliver on your brand with one customer, and he or she might forget. Fail to do so for another, and he or she might not be so forgiving. It only takes a scant few to dispel the brand you are touting.

Local insurance brokers have strength in customer service, experience, product knowledge and people. Make sure your brand reinforces these strengths and your customer base will grow.

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

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To mix it up a little, we wanted to interview a few underwriters, and understand how they are working and coping with 2020, here goes!

We interviewed **Jane Antao from RSA, Jill Edney from Angus Miller, Tracy Batherson from Pembridge, and Lisa Rossiter, from Wawanesa.** Thank you to all of you for taking part in this, I know brokers across New Brunswick will appreciate your thoughts!

1. Before we begin, tell us about yourself and your position within your organization

Jane – Hi I am Jane Antao, and I am the Team Leader for RSA Prairies and Atlantic Region and lead a dynamic team of 13 underwriters. I have been with RSA for 19 years and held a variety of roles including Underwriter, Quality Assurance, and Team Leader. In my current role I work closely with the sales team, corporate underwriting, and our broker partners. I also work closely with my team to provide coaching and guidance to ensure they deliver best in class service to our brokers and customers. I enjoy the relationships that I have established with many brokerages and look forward to continuing to build on these.

Lisa – Hi, I am Lisa, and I am the Underwriter II - Personal Lines for Wawanesa. I started my career as an underwriter 2 years ago. Prior to that, I was a broker for over 20 years. I feel that my experience as a broker has helped me immensely as an underwriter. I feel that I can relate to our brokers with an understanding of the challenges and priorities that that they deal with while servicing our shared customers.

Jill – Hi, I'm Jill, and I started my insurance career in 1984. I was a P&C underwriter for a few domestic insurers but found the challenge of working with high hazard, hard to place risks for an MGA to be the most rewarding. Presently I am a Senior Commercial Lines underwriter for Angus-Miller Insurance Ltd. in Saint John and have been here for a little over 3 years.

Tracy – Good day, and nice to meet you, I am Tracy Batherson, and I have worked in the insurance industry for 28 years. I have worked for Pembridge Insurance for the past 6 years in Senior Underwriter role.

2. With the ever-increasing number of online sales provider (ie. Scentsy, Arbonne) do you see an increase in the number of home-based business extensions? Do you see a change coming in the role of a home-based business extension in the future?

Jane – We have seen an increase in Home Based Business operations over the last few years. This is likely due to a change in the economy and emerging business models. The pandemic has also seemed to cause many business owners to move their operations to their homes as they recognize they no longer require secondary office space or storefronts in order to operate. We have recently updated our Business in the Home offering and expanded our appetite. RSA's offering for Home Based Businesses is directed to smaller operations. You can find more information on this through our portal.

Jill – The work/life balance that people are striving for is so important, and home-based businesses helps these people have the best of both worlds. Unfortunately, it can create an obstacle for them when trying to obtain insurance. With the availability of these home-based extension it's one less obstacle to overcome to help them reach their goal of running a successful at-home business.

Tracy – I have not experienced an increase in this area – with Covid we of course are seeing more people transitioning to work from home; however, they have an employer – no requirement for changes to policies. Home Based Businesses do require specific coverages and we are continuing to monitor trends and product needs as they arise.

3. What does a typical day at work look like for you and how are you adapting to today's challenges?

Lisa – Every day is different for me. I am very involved with teaching/coaching my peers with all the new technology that has been introduced in the past year or so. That said, the main focus of my job is to provide great service to the broker partners that write for us. Whether that be talking to a broker on the phone, responding to their email requests or processing items in our real-time systems, I am always focusing on giving excellent service to our brokers and customers.

Jill – The majority of my time involves working on new business submissions. Being a Cover holder for Lloyds means that sometimes we do what our brokers do - - we put a submission together and send it over to our lead underwriters for review and rating. It is all about time management and focusing on one submission at a time to give it the attention it needs. Because of the challenges our brokers are facing with the current market we have been seeing a lot more submissions coming in which makes our days very full, but it is a good problem to have.

Tracy – Busy, fast paced – lots of communication with brokers – phone calls and emails. I do find with the pandemic and so many working from home – there has been an uptick in email communications. The whole transition has honestly been seamless thanks to technology. Seems like we have all settled in nicely to the new work from home environment and its business as usual with no interruptions.

4. How are you adapting to today's challenges, and how is that affecting your decisions with our clients and dealing with brokers?

Jane – The importance of customer service is paramount especially during these challenging times. RSA prides itself on having been able to

shift to a full work from home model that allowed for a seamless change when forced to be out of the office. We have enhanced our digital offering and continue to advance our processes to best meet our customer's needs. We are working closely with our brokers to ensure that we are giving consideration and concessions where necessary when our insured's have been impacted by the pandemic. We have implemented rate relief strategies and underwriting protocols to ensure a consistent approach is applied by all underwriters. Understanding and compassion are of utmost importance through times like these.

5. What are some of the challenges / issues you have seen in the Industry relating to Underwriting?

Lisa – One of the biggest challenges that we were faced this year was Covid-19. As an underwriter, not only did I have to make the change from working in an office environment everyday to now working at home, in some ways I had to change how I might underwrite a risk. This past year has been a combination of finding the right balance in fairness when dealing with brokers and openness to listen to the brokers concerns during these unprecedented times, while at the same time ensuring that I'm doing right by not only the individual customer but also the rest of our mutual policy holders.

Jill – Capacity! And the hard market in general with high rates and risk selection. But one of the great things about working for an MGA is the ability to find ways to make a risk "fit".

Tracy – Continuing weather events – challenging from a coverage standpoint as well as pricing adequately i.e. keeping your finger on the pulse of areas that suddenly become problem areas for water etc. Increasing auto frequencies and severity and keeping up with loss costs with increasing technology in cars i.e sensor overload.

6. What questions are brokers asking you now, and how are you answering?

Lisa – The questions that I am asked about the most, center around our new broker portal system, BluePass. As with any new system, it takes a certain amount of time and experience before brokers become fully comfortable and efficient with it. I think that BluePass is a great system and I am pleased to be able to take some time to assist brokers with errors or blocked transactions that they have. I always try to take the time to explain and walk through the problem with the broker. I feel that if I take that extra 5 minutes to help that broker, in the long run, it is going to help the broker to understand and appreciate our new system as much as I do.

Jill – Brokers are struggling. Many are simply trying to retain the business that they have and not focusing as much on new growth. Our job as underwriters is to be here to listen to them and to help them find solutions.

Tracy – Our most frequent property questions include insuring out-buildings properly, updates on older homes, and insurance to value is also an ongoing conversation. In addition, commercial exposures on home policies pops up from time to time and when a risk becomes a Commercial Lines Risk from a Personal Lines Risk.

For auto, usage has been a good topic particularly for the past several months. Reductions and changes in use because of working from home and changes in work situations, etc. We have seen an uptick in policy change requests during the Pandemic and stay at home orders this year.

**** How we answer – We assess each risk and situation on its own individual merits to determine qualification within our specific underwriting guidelines.*

7. Parting words of wisdom for brokers, new, current, or thinking of joining our industry

Jane – Insurance can be an exciting industry to be a part of. There are a multitude of opportunities and career paths for individuals to choose from and succeed in. The industry supports education and advancement of its members at all levels of the business. A career in insurance can lead to strong professional relationships, continued personal development, and a role that is fulfilling and rewarding.

Jill – The insurance industry is a large expansive family of professionals with one common goal, and that is to find solutions for our customers. Socially, economically.....our world is ever changing, and we need to change with it. Keep the communication open with your underwriters. Ask questions and always look for a learning opportunity.

Tracy – The insurance industry is a pillar in our community – always here and always needed. Providing a rewarding experience for a career – you can easily see the value in what you are doing day to day. Its very rewarding being able to provide peace of mind to our customers. Insurance is a relationship industry, we form partnerships, we look out for each other and share common goals. Brokers have the opportunity to form relationships with multiple companies which offers wide variety of options for their customers.

Thank you to all who contributed to this article, it is a slight change to our "Meet the Underwriter" event, but we hope you found it beneficial. Thank you, Jane, Jill, Lisa, and Tracy!





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

Please tell me you read the title of this article to the tune of Madonna's "Material Girl" If not, my worst fear while writing this article has been realized – my inability to come up with a title with the exact number of syllables to match each line of the song has completely botched the reference. That, or I am getting old and my reference just was not as cool or relevant as I had hoped to begin with.

Either way, it caught your attention and you're here now – hopefully visualizing a Madonna-style movie montage of a young broker trying to network in the midst of a global pandemic... missing their industry friends, reminiscing of golf tournaments and curling fun spiels of the past, and having nightmares about Zoom not working properly when they're trying to host a virtual event. Because that is what 2020 has been for YBN committees across Canada this year.

One of the key purposes of the YBN is to host networking events for young brokers and insurance company representatives. In Nova Scotia, the YBN has traditionally hosted an in-person networking event per quarter. Last year's events were:

- A curling funspiel
- A golf tournament
- Trivia nights
- An Office Olympics event

These events were a hit with attendees and provided a fun way for young brokers and industry reps to network. We received positive feedback about all of them and were excited to keep them going this year, but 2020 had different plan for us. We had to adapt to the "new reality" COVID-19 has created for the world, and that meant trying to plan large virtual events using technologies we were not familiar with.

So far, the Nova Scotia YBN has hosted two virtual events – I have provided an overview of each below as well as some tips for hosting your own virtual events.

YBN Virtual Trivia Night

On Thursday April 30, 2020, we hosted a virtual trivia night via Zoom. 8 teams of 5-6 competed for bragging rights and a \$100 donation to a local charity of their choice.

We kicked off the event with all participants on one large Zoom call for an intro and shout out to our sponsors, then there were 3 rounds of 12 trivia questions. During each round, we read out the trivia questions on the large Zoom call, then each team joined a breakout room (a smaller version of the Zoom call with just their team members) to discuss their answers / submit them for marking.

The competition got heated (in a very fun way) and everyone had a great time!

YBN Virtual Escape Room Event

On Thursday Oct 22, 2020, we hosted a virtual escape room event via Zoom through a company called Mystery Escape Rooms. 7 teams of 12 competed to solve puzzles and work their way through clues to crack a "Minutes to Midnight" mystery before time was up. Each member of the team that solved the mystery (with a 100% success rate) fastest won a gift card.

We kicked off the event with all participants on one large Zoom call for an intro and shout out to our sponsors, then each team joined a breakout room with a live host from Mystery Escape Rooms guiding their experience.

Overall, both events were a success and people had a ton of fun! We have put to-

gether a few tips for anyone planning to run similar events below. (Yes, some are lessons we learned the hard way!)

Tips for hosting successful virtual events via Zoom:

- Have participants register individually and collect their email address & team at registration
- Pre-assign participants to Zoom breakout rooms before the event
- Give away awards / prizes to make the event more fun and interactive for each team:
 - Best Team Name
 - Best Team Photo (screenshot of the team in their Zoom breakout room)
- Virtual trivia event tips:
 - Assign a team captain for each team – this person will be responsible for recording and submitting their team's answers during the event
 - Pre-create answer sheets for each team in Google Sheets with checkboxes for marking built in
 - Pre-create a leaderboard in Google Docs that all teams can access and update the scores in real time during the event
- Virtual escape room event tips:
 - Assign a team captain for each team – this person's job will be to organize the clues being solved by their team members, help piece together the clues, and submit the answers for their team

If you are looking to plan an event like this for your team, please do not hesitate to reach out if you have any questions – I am happy to help!

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



**Mary Beth McInnis, BBA, CAIB, CIP
Chair, PEI YBN**

On Thursday October 29th we had our first event for the YBNPEI in a few years. We had 13 people attend our small but awesome event and of that 13 we ended up with 12 volunteers to be part of the board. It was so exciting!! Therefore, I am very happy to report that PEI has now created our first official YBNPEI board. We had planned to start this back in March but of course like most things the COVID pandemic delayed that. But we were so grateful that we were finally able to have our first meet and greet and were able to assemble a board of intelligent, hard working and fun individuals. Our board consists of members across the Island coming from all different brokerages, so we are well represented.

When creating our first mandate and figuring out what needed to be said in order to entice people to join our board, I really had to consider our purpose and what are our goals for this network are.

Of course, networking is a big one. Success in this industry comes from relationships as much as it does ourselves. It is not always what you know but who you know. In our industry having good social capital allows us to get things done and achieve our goals. Having support from a group of peers can be an invaluable tool providing us with additional resources we may not have known we needed. Our network will allow us to be pro-active and prepare our-



selves by taking opportunities to build our social capital. The best information will flow through trusted relationships, but we need to be given the chance to build these relationships outside of the everyday work environment.

Although it is fun to go out for drinks and go golfing, the Young Brokers Network is so much more than that. These events are great, and although I believe networking is the key to success in this industry there are so many other things that our network can achieve. We can build a positive community image around brokers by getting ourselves out and supporting our clients and community. We can do things in our community to help the consumers understand who we are and what we stand for. It will allow us to advocate as a group for opportunities that will benefit brokers and our clients. It also allows us to have a voice when it comes to shaping industry strategy and regulation. A voice outside our provincial association.

Another really big thing that our group can focus on is promoting the insurance industry as a career opportunity. As we know a large majority of brokers are set to retire in the next ten years, and now more than ever the insurance companies are passing a lot of work, especially in personal lines, on to the brokers. If we run out of licensed brokers, the few of us that are left are going to have a large workload. A workload that may be impossible to manage. Therefore, we have a great opportunity to use our network to recruit new talent and get people interested in a career as a broker. We can go to schools and career fairs to promote the broker channel; we can

push marketing material to promote the CAIB program. With all our minds working together we can come up with so many ideas to get people interested.

Another thing that was worth mentioning at our meeting is that this past year the Young Brokers Advisory Council was created which is the first time Canada has its own national board for Young Brokers. The idea would be that this board would eventually operate like IBAC and provide provincial funding and opportunities for Young Brokers. For example, the first YBAC event is scheduled for Banff in 2021. So now more than ever having our own provincial board is crucial in order to take advantage of all the opportunities in front of us.

And of course, another important thing for us young brokers are being able to promote the longevity of the broker distribution channel. We always need to be working on bringing value to the broker channel. The broker channel creates over 50,000 jobs across our country and contributes so much to our economy. As young brokers more than anyone we need to make sure everyone is aware of how important our services really are so we can continue to work in this wonderful career for many years to come.

So, stay tuned for an update on YBN-PEI, I know we are going to make great things happen here on our Island!

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



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

It has been quite the year!

In an industry that is very social and thrives on meeting people and attending networking events, we have had to make big changes in the way we conduct business. This also applies to association staff who organize events that bring brokers together with industry partners. I do not think it would be a surprise to hear that this has been challenging at times. Events like annual general meetings, graduations, and award celebrations have been shifted to online formats and we have tried our best to come up with creative solutions to properly recognize the hard work of our members over the past year.

We announced our 2020 Aspire Award Recipients in a unique way this year. We advised members and insurer partners to tune into our social media channels on a certain day as we revealed the recipients. We created short videos announcing and congratulating each recipient.

We always hold our annual graduation in April Broker Month, which was shifted to November, and then it was decided that we would have to postpone once again. In an effort to still celebrate our graduates, we hosted an online toast to our 2020 CAIB grads, inviting all members and insurer partners to attend and congratulate our graduates. It was decided that

our President, Aneill MacCaull would hand deliver all framed CAIB certificates to graduates across the province, which gave him the opportunity to personally congratulate them.

Our in-person graduation ceremonies normally included a pre-grad reception, hosted by our Platinum Sponsor, Economical Insurance. Since this was not possible to host this year, we packaged "grad boxes" courtesy of Economical Insurance for our graduates and sent them out via courier. Complete with snacks, and some Bipper swag, the boxes also included required supplies for our online toast!

I would like to say a big congratulations to the CAIB class of 2020. Your hard work has not gone unnoticed, and we are proud to add you to the Nova Scotia #CAIBSQUAD

We have wrapped up our series of fall CAIB webinars and are confirming dates for early 2021, as we plan to utilize the online format for the near future. Thank you to our instructors, Richard Bishop, and Christy Silvestri for sharing all their expertise with our students.

It has been a memorable 2020, and as much as I am looking ahead to 2021, I am grateful for the many new learning experiences that the last year has brought to my role at IBANS/IBAN. Cheers to a great 2021!

*You may contact Keri at
(902) 876-0526 or via email at,
keri@ibans.com or keri@iban.ca.*



Proudly Presents the 2020 CAIB Graduates

Robin Beyer

Matthew Borden, CAIB - Aon

Yvette Boxhoorn, CAIB - MCT Insurance

Donna Byers, CAIB - Archway Insurance

Lisa Campbell, CAIB - Burns & Wilcox

Robyn Cook, CAIB (HON) - Roger E Strum Insurance

Michelle Green, CAIB - AA Munro Insurance Brokers

Kirsten Hopkins, CAIB - Fairway Insurance Services

Philip Hudson, CAIB - Cheep Insurance

Deena Leigh, CAIB - Aon

Robyn MacInnis, CAIB - Carmie MacInnis Insurance

Laura MacNeil, CAIB - Archway Insurance

Catherine Minguy, CAIB (HON) - Archway Insurance

Justin Moore, CAIB - Arthur J Gallagher Insurance

Matthew Summers, CAIB - Archway Insurance

Mark Townsend, CAIB (HON) - Aon

Keith Vokey, CAIB (HON) - Cal LeGrow Insurance

2020 CAIB GRADS

Insurance Brokers Association of Nova Scotia
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We are happy to recognize our 2020 graduates who unfortunately did not have an in person graduation. Instead we hand delivered their framed certificates, send grad boxes and had a virtual toast. We wish all graduates the best!





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

In the past we have discussed the hard market, stress, and basically all those things that we are battling daily. Here I will give you some skills to help with stress resilience. I am not an expert, I just find the information, and lay it out in a way that allows for readers to process the information.

Mind-body skills you could say are about managing the mind-body connection (that is, the relationship between experience and biological processes in the body) so that it works for you rather than against you.

In this article I explore the five-key mind-body skills

- Self-awareness
- Attention – flexibility & stability of focus
- Letting go (1) – physical
- Letting go (2) – mental
- Accessing & sustaining positive emotion

Self-awareness

This is self-awareness in a particular sense: it's awareness of your body responses and processes, including feelings, desires and urges to act, plus awareness of your thoughts and thinking patterns, and then crucially how these two relate to each other – awareness of how the mind-body connection plays out in practice. How your body responds to your thinking, and how the

feelings in your body condition your thoughts. We have all heard of that resting face some of us have, this is about being aware of it.

Self-awareness is a prerequisite for choice and control. If your thoughts and feelings are operating outside of awareness, then they control you. If you want to control them, the first thing is to open a window of awareness that is a chance to pause and consider before choosing, deciding and acting.

Self-awareness is the foundation of all other resilience and emotional intelligence skills.

Attention

Your attention, or your focus, is like a muscle in many ways. It can be trained and developed. It is not obvious how focus relates to well-being generally, being focused means being in the here and now. When you are not focused, your mind tends to be either worrying about the future or regretting the past. And that is where you generally find stress and unhappiness: when you are off in the past and the future rather than the present moment.

Mindfulness is a key tool for training attention, and a particular kind of attention: present-moment awareness that is receptive, accepting, kindly and appreciative.

Letting Go Part 1: Physical

There are two parts to letting go, and the first is letting go in a physical or bodily sense. In the first place that can mean letting go of muscles and tension, but I mean it more broadly than that – calming the body, reducing restlessness and agitation and physiological arousal.

I'm talking about the faculty of moving to the left – just what you need if you're caught in the "quicksand trap" when you're to the right of the peak and heading down the slope.

Letting Go Part 2: Mental

The second aspect of letting go means in a mental sense. That means separating yourself, to a degree at least, from your own thinking, and the narratives playing in your head – creating mental space, so that you differentiate your thoughts, beliefs and stories about the world, from the world in itself. And of course, your beliefs and stories are intimately bound up with emotions. So, creating space around thinking tends to take the heat out of emotions – that is it's value.

In some cognitive therapies the emphasis is on changing negative or unhelpful beliefs, but in other approaches you do not need to go so far. Sometimes, it's enough to create this space in the way I'm describing here.

Cognitive defusion is an aspect of acceptance, which just means letting go of internal struggle or resistance. This is acceptance in a positive sense, not just resignation – so for example forgiveness is a kind of acceptance.

Here is a key point: cognitive defusion is made significantly easier when combined with physical letting go, especially letting go of muscle tension – neat eh!

Accessing & Sustaining Positivity

In my experience, most people are primarily occupied with getting rid of negative emotions. But it's not enough to get rid of bad feelings, and ultimately not always possible anyway: there's always a danger of creating mental quicksand.

Positivity is not simply the absence of negative emotion, or even the opposite. When you withdraw your attention from negativity (stop feeding it energy, but at the same time not struggling against it) and instead give your attention to positivity, it can start to naturally displace the negatives. So, you don't have to get rid of bad feelings first.

Accessing positivity is a relatively distinct skill, that can be trained and developed like the others in this list. Positive psychology has developed some great research-proven tools and techniques.

Will-power includes resisting impulses to act on short-term desires that conflict with your higher-level goals (e.g. eating a cake when you want to lose weight). This desire is an embodied process, and you need to be aware of it in both mind and body (self-awareness). You need to stop fighting or resisting the feelings (letting go) and instead focus on your wider goals (attention) and your motivation for achieving them (which means accessing positivity).

In conclusion, I hope you can get a sense of how the five core skills I have listed are so important in daily life. To repeat my mantra: these skills can be learned and developed with the right tools and the right training! I hope this helps with day to day tackles.

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



By Kyla Russell

Covid-19 has become the headliner of 2020 and unfortunately, it is one of the main topics in every day discussion. It has affected most people in one way or another and has affected every industry even as things slowly open. It has definitely affected the legal industry, which may in turn affect insurance consumers who have pending litigation.

In an earlier article ("When it comes to legal action, promptness matters"; Spring 2018) we looked at how at how there could be significant consequences if a legal action is not addressed promptly. Those consequences could include missing limitation periods, the possible granting of default judgment orders, and the loss of evidence. The question is how Covid-19 has affected the legal system in such a way as to affect insurance consumers, and does promptness still matter in this era of uncertainty? Not to ruin the moral of the story, but promptness still matters, even as the Courts grapple with the challenges created by Covid-19.

Filing of Documents

In the early stages of Covid-19, the Courts were only accepting filing of essential documents. Many Courts had limited their operations so that staff and the court buildings could be adjusted to deal with the public health mandates that are necessary to stop the spread of Covid-19, such as disinfecting and social distancing. Courts have gradually re-opened at this time and have returned to the proper filing of documents. If a limitation period for starting an action was still ticking during the pandemic shutdown then the documents should have

been filed with the Court with an explanation as to why the document needed to be filed; that is to say, by advising it was an essential document that needed to be filed to meet the relevant limitation period. Covid-19 cannot be used as an excuse for a late filing of documents.

Limitation Periods

In conjunction with the filing of documents, some jurisdictions, including New Brunswick and Newfoundland, suspended limitation periods. A limitation period is the timeline in which an action can be commenced. The suspension of the limitation periods effectively gives people a longer time in which to start their law suits. With a suspension, the limitation period would stop running at the time the suspension was put in place and then, the limitation period would begin again once the suspension was lifted. The suspensions of the limitation periods have now ended and any claim that should have been filed during the Covid-19 shutdown should now be filed to ensure the limitation period is not missed. Nova Scotia and Prince Edward Island did not offer any limitation period suspensions. The limitation periods in those two provinces continued to run as normal. Therefore, the argument that the suspension of a limitation period resulted in a late filing is not a valid argument in Nova Scotia and Prince Edward Island. Now that the suspensions have lifted in New Brunswick and Newfoundland, people have to be diligent in not missing the limitation period.

Trials and Other Court Proceedings

Trials and other court proceedings are also gradually getting back on track. Trials were largely unable to proceed during the shutdown as a result of social distancing. Courtrooms were not equipped to deal with the social distancing. Trials that were unable to proceed because of the Covid-19 shutdown are now being rescheduled; however, there are still some concerns.

Firstly, some civil trials will most likely be bumped because of the need for criminal trials to proceed. In 2016, the Supreme Court of Canada issued a decision—*R v Jordan*, 2016 SCC 27—in which deadlines were set for criminal trials to be heard. The Supreme Court set a limit of 18 months between the laying of charges and the anticipated end of a trial in provincial court. For trials that are to be heard in superior courts, such as the Nova Scotia Supreme Court or New Brunswick Court of Queen's Bench,

that deadline is 30 months. The *Jordan* decision does not address the timeline for a civil matter to be heard from the date of the filing of the action to the end of a civil trial. Nevertheless, the *Jordan* decision still impacts on civil trials because, where court resources are shared between criminal and civil trials, the criminal trial will take precedence so that the timelines set out in *Jordan* are met, or met as close as possible given the challenges of Covid-19. Therefore, parties to an action who are anticipating their matter will be heard may still be disappointed even as the Courts continue to reopen.

Secondly, some trials may remain delayed because proper social distancing measures cannot be put in place. Courtrooms are being adjusted to allow for social distancing with spacing of chairs and the installation of plexiglass dividers. Even with these measures, however, not all courtrooms remain suitable. For example, in Halifax, Nova Scotia, the Court is still looking for a suitable location where civil jury trial can be held; thus, delaying any civil jury trials.

With the potential delay of trials, parties and witnesses involved in an action or a potential action should be instructed to retain their evidence, such as statements, notes, text and emails, and photographs, so this information is not lost during any trial delays.

A Final Word

While the changes with the legal system as a result of Covid-19 will largely be the responsibility of the lawyers involved to navigate, it helps to understand the ways Covid-19 has affected Court systems. As well, now that the Courts are re-opening, it is important to remember that promptness is still important and legal documents cannot be ignored. Covid-19 is not an excuse for ignoring documents, late filings, and failing to preserve evidence, all of which could drastically impact your insureds' legal rights and responsibilities.

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Amanda Dean,
Vice President,
Atlantic Insurance Bureau of Canada

I thought that our industry was evolving quickly in 2019. With electronic documentation, adaptation to the advent of autonomous vehicles, and evolving products to work with industry disruptors such as ride sharing companies or private home rental platforms, the entire industry was innovating quickly. In 2019, my pride in the industry grew exponentially, as companies, brokerages, and insurance professionals were rising to the challenge. Change was happening at a steady clip.

Fast forward to March 2020, and a whole new evolution was begun. Well-intended workplans were upended, video conference calls exploded, and in the midst of business and personal upheaval, our industry found a way to respond to the people in our communities. We did this with cats jumping on keyboards, while we checked in on elderly family members, and with two-year-olds somehow getting a jar of peanut butter all over themselves and the sofa while both parents were distracted by work calls. The last example hits very close to home for me, and yes – I do have photographic proof!

In the midst of all of that, industry relief measures were significant, and all encompassing. It wasn't easy for insurers to come up with their programs, and it also wasn't easy for brokers to help customers navigate different relief programs from different insurers. The reason that I know this last piece is because the four Presidents of the brokers



associations throughout this region took the time each week to have a conversation with IBC.

Early on we established those weekly calls to exchange notes on what was happening within the market, and the challenges that both of us were seeing; IBC from its members' perspective and IBAN, IBANS, IBANB, and IBAPEI from their respective members' perspective. This proved to be helpful for a number of reasons, but none more important than the fact that we were talking. We knew what was happening, and we were talking about it.

Never has it been clearer to me that this industry's strength is greatest when its component parts are working in unison.

That's not to say there won't be disagreements or different positions. In fact, I would argue that differences make us stronger. In listening to the brokers' associations over the past few months, I've learned that brokerages often face resourcing challenges. As the trade association, we're also hearing of the struggle within insurance companies to keep insurance products available. They are being impacted by low investment rates, and changes to the reinsurance market. These things are all happening at a time when home, car and business insurance – all three lines - were heading into a hard market. Insurers know the decisions they make will have impact on brokers and on customers. In some of the conversations that I have been privy to, I can confirm that they are not making any decisions lightly at this time.

So, let's keep talking.

Never has the relationship between brokers and insurers been more important. Change is happening, and we all need to evolve. This is quite similar to when auto insurance reforms are needed. Based on the numbers and trends, insurers can see difficult markets before they become an issue with consumers. That's why IBC begins the process of talking to governments and brokers associations ahead of time. But often, it requires pain within the market to actually occur before things can move – no matter how clearly it's anticipated.

The space that we now find ourselves in as an industry was not anticipated. But, it's up to all of us to do our part.

For my part, I will commit to connecting more with your provincial associations to share what we're hearing and what we are doing, and to ensure that issues that brokers bring forward are heard.

Insurers, brokers and consumers all want insurance at a sustainable price so that people can heal from collisions and property can be repaired. It's a simple goal, but also a lofty one in this climate. Tough decisions and difficult conversations lie ahead – I have no doubt of that. But I know that there is a lot of good people in this industry and we'll find a way forward.

*Amanda may be reached at
(902) 429-2730 ext. 225 or via email at,
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Monica Hanna,
Business Solutions Delivery Lead, CSIO

Brokers Reap the Rewards with Real-Time Quoting in Commercial Lines

Thanks to major advances in technology, many customer service transactions are automated and happen in real-time. It's no surprise that insurance customers expect that same type of experience. As a result of adopting and implementing data standards, personal lines has already seen success in automating transactions and real-time quoting is the norm. Recently, an industry shift has focused on how commercial lines can realize these same benefits.

Current process for quoting small Commercial Lines (CL) business

In the absence of an industry-wide consensus, there is little consistency in how brokers obtain commercial lines quotes from different insurers. The process for obtaining a quote varies depending on the insurer: some have online portals, some require brokers to submit a form via email, and in some cases, brokers need to contact the underwriter directly for a quote. It is possible that a broker looking for a commercial lines quote from five insurers will have to complete five different processes. The time the broker spends re-keying the same data and navigating the different processes takes away time that could be better spent with the customer. Moving toward industry-wide consensus on what needs to be included in a commercial lines quote by leveraging CL data standards can

help move the needle on automation and real-time functionality.

In addition, the time-intensive manual processes continue after the quote. Without a commercial data download, which is a process to transmit and exchange data between insurers and brokers, a broker management system (BMS) cannot automatically populate the policy data it needs to create a client file. The broker must attach the commercial eDocs manually, with every policy change or renewal.

Driving real-time CL quoting starts with data standards

While personal lines has already benefited from data standards and experienced a shift towards real-time quoting, doing so for commercial insurance is more complex. That's where CSIO's Commercial Lines Working Group comes in. Formed in July 2018 with representation from insurers, brokers and BMS vendors, the working group's mandate is to standardize the data and questions required to underwrite small commercial business. So far, the group has achieved two significant milestones towards their goal. Firstly, they established the minimum data set required for underwriting all commercial risks, regardless of complexity or size. Secondly, additional questions have been finalized for various small business segments to identify specific underwriting criteria for each risk group. Contractor and retail business have been completed with professional services expected to be finalized later this year.

Standardizing these questions helps support workflow efficiencies between brokers and insurers by speeding up the exchange of information, strengthening the value proposition of the broker channel, and enabling real-time quoting.

Benefits of real time quoting for small CL business

It's important for brokers to get involved and advocate for CL data standard adoption. By being vocal about the value that data standardization brings to customer service, brokers are being transparent in their desire to work with partners who are aligned with this mandate.

When brokers work with insurers as equal partners and are engaged early in the

process to improve efficiency through real-time quoting, everyone wins.

Real-time quoting will enable brokers to:

1. Approach multiple markets for a quote: When brokers interact with insurers who use the standards, brokers only need to enter a customer's information once. From there, they can submit the request for a quote to multiple insurers simultaneously. This means they no longer have to create insurer-specific quote submissions, ultimately minimizing double entry and allowing brokers to start and finish the quote in the BMS.
2. Provide dynamic pricing based on changes in limits or risk details: With standards, quotes can be automatically produced which not only reduces processing times dramatically, but also increases the accuracy of the quotes received in the BMS. Based on the quote received, brokers can easily revise and change limits and deductibles to develop a customized policy package that meet the customer's specific needs.
3. Provide better customer service: Data-enabled processes will minimize friction and streamline the customer insurance journey. This will free up time for the broker to spend on higher value-added activities. The end-result is higher industry productivity and the ability to digitize a larger number of small commercial insurance transactions. In turn, brokers will be able to serve their customers more quickly and efficiently, with policy data and eDocs at their fingertips.

As customers' demands continue to grow, new competitors enter the market and with them bring a new set of service expectations. For brokers, digital transformation and real time connectivity is the key driver for ongoing success and those who take advantage of it will accelerate business growth by having more time available to nurture the customer relationship and share their insurance expertise.

For more information on how Commercial Lines data standards are transforming the industry, visit [CSIO.com](https://www.csio.com).

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WERE IMPACTED BY DATA BREACHES.” —
PRIVACY COMMISSIONER**

TYPE OF INCIDENT	TOTAL BREACH REPORTS
ACCIDENTAL DISCLOSURE	147
LOSS	82
THEFT	54
UNAUTHORIZED ACCESS	397

TOTAL

680

No business owner would want to experience a data breach that exposes customer data, or suffer the reputational harm that would bring. Protecting client data and the IT Systems your business depends on should be a top of mind priority for every business. Canada's data privacy and data protection laws continue to evolve, with mandatory record keeping and reporting of data breaches now required, and a risk of financial penalties for non-compliance.

FOR MORE INFORMATION:

**Consult your local association for the full report
and details of who is representing your province.**



By Erika MacLeod and Stacey Cowperthwaite of Tulip Media Group.

Creating Your Ultimate Culture by Design, Not by Default

Renowned thought leader Jack Daly is a valued contributor and friend to Tulip Media. Jack's philosophy about company culture is that it's either created by design or by default. In other words, you either make it happen or it happens on its own.

Jack illustrates this point using a gardening metaphor. Your organization begins as an open field, blank and ripe for new growth. With a little fertility, something is bound to grow there whether you plant it or not. Your choice is whether you let the field be overtaken by weeds or take the opportunity to cultivate a beautiful garden that grows your organization from the inside out.

The fate of your ultimate culture will be determined entirely by the time and effort you put into cultivating a garden and nurturing what you've planted. If you want to sow the seeds of an organizational masterpiece, you'll need to be ready to put in the work.

You cannot simply sit back and wait for your ultimate culture to grow on its own. If it were this easy, everyone would achieve it and there would be no real reward. In reality, taking a hands-off approach will quickly lead to a field full of weeds (or an organization fuelled by negative culture).

The deciding factor in creating your ultimate culture by design or by default is the

action you take to consistently nurture your organizational environment. This isn't going to be a one-off transaction where you plant the seeds of your ultimate culture and walk away. Oh no. Once you've cultivated your culture, it's your responsibility to follow up with the task of nurturing it every day, helping positive elements to flourish and weeding out any traces of negativity.

In order to reap ongoing benefits from the fruit and flowers in your garden, tend to your garden, your ultimate culture, daily. Make sure all of its needs are being met and all of the weeds are being uprooted before they become bigger problems.

If you choose to do nothing, the weeds, or negative culture, will take this opportunity to wreak havoc on your organization. It doesn't matter whether you've left the field blank and open to begin with or if you've already planted a beautiful garden filled with fruit and flowers and walked away. Any time you walk away from your garden, negative culture has the chance to set in.

Nurturing your ultimate culture garden is important, and it needs to be done every day. Make time daily to give your garden some water, or kind words, and assess your plant health, or check in on employee behavior. Maybe you'll need to add a little bit of fertilizer, or incentive, and pull a weed or two, or eliminate toxicity. All of this quality care needs to be given to your garden all of the time to maintain your ultimate culture.

The Role of Core Values in Maintaining Your Ultimate Culture

Sure, cultivating and nurturing your garden of positive culture is easy enough in theory, but how do you go about doing this in practice?

To start, you need to define your company's core values and set them in stone. Your core values are the heart of your organizational culture and the roots from which everything in your garden will grow, so choose them carefully and thoughtfully.

Core values create consistency for your team and provide a solid set of expectations by which everyone abides. Everyone in your organization, or every plant in your garden, should resonate with these values.

On our Tulip Media team, most of what we do in our roles is just second nature at this point. However, we all consistently recognize how each other's behavior supports the core values that our company is built on.

This takes the well-nurtured garden to another level. In our company garden, we've now got plants, or employees, that work together to keep the garden beautiful too. We are able to do this because our core values have been ingrained so deeply into us that we all understand exactly what is expected of us and how to achieve it.

When the fit between employees and company is so compatible, living out core values is easy. It really just comes down to making the most natural decision based on what we value and what we know the company and our team value.

During our quarterly performance reviews, we are assessed 50 percent on our productivity and 50 percent on living our core values. The focal points of core values assessments align with whatever your core values are.

With such a heavy portion of the performance review based on culture, anyone who isn't naturally aligned with your company values won't last long. If who they are, what they believe, the way they treat people, and the way they want to be treated themselves isn't consistent with your criteria for what these areas should look like, the performance review will quickly weed them out before they have a chance to affect the health of your garden.

Someone who is compatible with your company will share all of the core values personally and live them out every day without being asked. A perfect candidate won't need to adopt any new attitudes because their existing attitudes are already compatible with the positive culture of your organization. This person is a true asset to your company and will help nurture your ultimate culture.

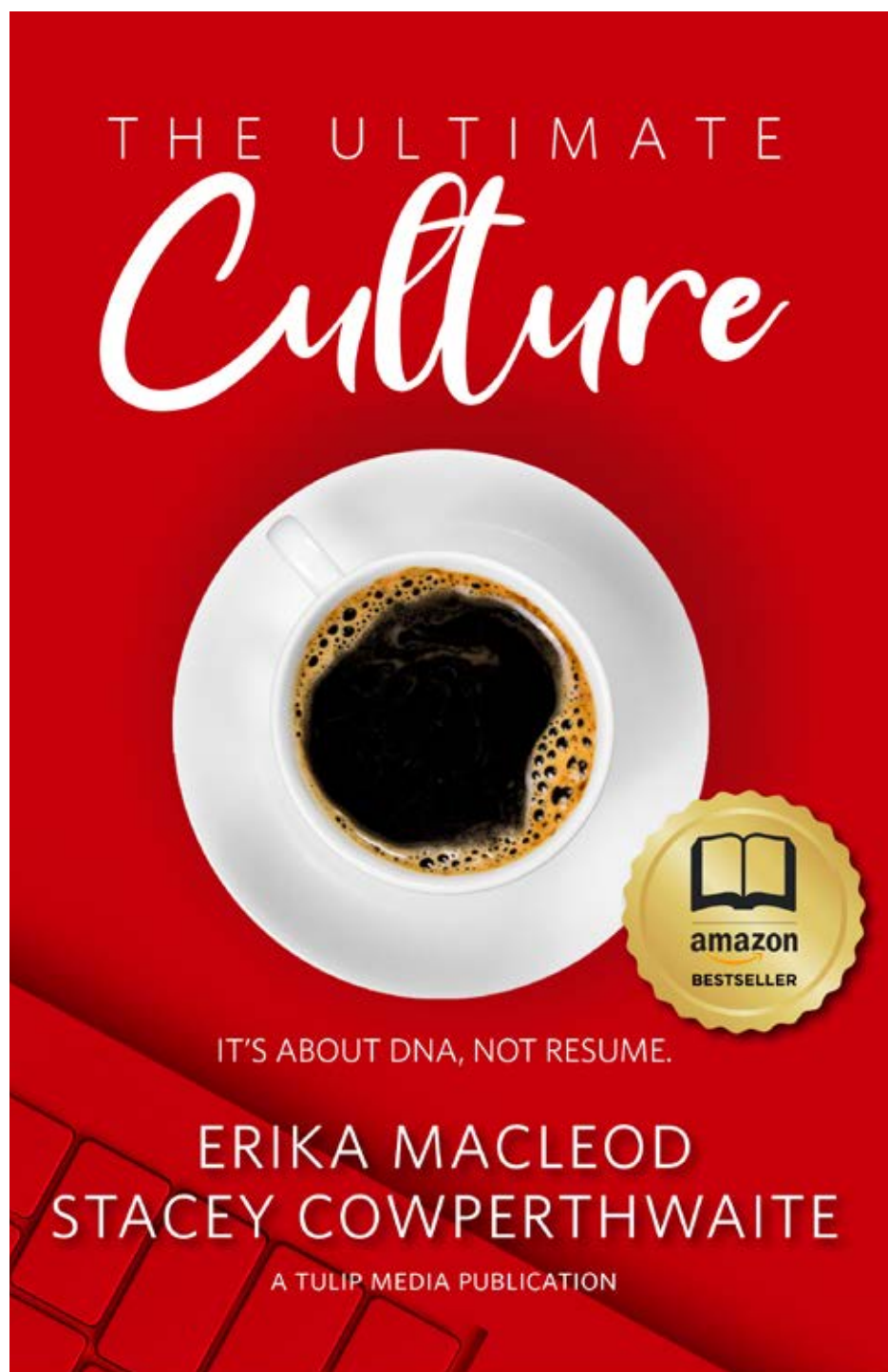
Employees that do live the company core values every day will appreciate being reviewed as much on their role as the way they carry out their role in the organization. This communicates to them that they're being considered in a much bigger framework than simply their ability to maintain operations. They'll also be appreciative of having all of those little things they do for the organization noticed and applauded by everyone else.

Keep your team motivated and living to their highest potential by keeping the environment they're working in clean and beautiful. When someone doesn't live up to the company core values, remove them from the scene. It's better to trust that a new hire will come along than let all of your hard work go to waste.

Remember that the fastest way to destroy your culture is to have someone in the middle ruining it. If someone in the organization is not living up to their core values, you must be willing to fire the offender. Having a weed growing amidst your carefully crafted garden will steal the light and nutrients away from all of your beautiful flowers, causing them to wilt.

You might spend years cultivating your ultimate culture, but if you have someone at the center disrupting your team and making other people frustrated, you can destroy that culture and everything you worked for in the blink of an eye.

Get everybody on the same page, get everybody pulling together, get everyone aligned with the core values that comprise the heart of your organization. Sow the seeds of your ultimate culture and tend to them every day. That's what makes the magic happen and creates a culture that is intentional and by design, not one that is left to grow by default.



Erika MacLeod is the Managing Editor at Tulip Media Group and best selling author of The Ultimate Culture. With over 15 years of organizational experience, Erika works closely with Client-Partners and is Tulip's liaison with their renowned national contributors.

Stacey Cowperthwaite is the VP of Everything at Tulip Media Group and best selling author of The Ultimate Culture. Stacey has excelled in the business management space for over 20 years.

The Ultimate Culture is now available on Amazon: [tm.media/ultimateculture](https://www.amazon.com/tm.media/ultimateculture)

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