



EAST COAST BROKER

Magazine



**GIVE YOUR CUSTOMERS
WHAT THEY WANT**

A PATH TO SUCCESS!

**FINDING SOLUTIONS
FOR RESIDENTIAL
CHALLENGES**

**SIMPLIFY YOUR
WORKDAY WITH
E-DOCS**

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BACK to the FUTURE

AIBC 2022

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St. John's OCTOBER 5-6, 2022

We are pleased to announce that after two years on pause, the Atlantic Insurance Brokers Convention just hit play...and it will be in person at the Delta Hotel.

Save the dates in your calendar if you're ready to head back to the future!

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CONTINUING EDUCATION OPPORTUNITY

Brokers who have obtained the CAIB Designation can take their career to the next level with the CPIB program. This course allows you to specialize in one of the three professional streams: Personal Lines, Commercial Lines or Brokerage Management. Upon completion, the CPIB Designation is awarded.

The CPIB program consists of 6 courses of your chosen stream - 3 mandatory insurance specific courses and 3 elective courses that are offered by recognized colleges or universities. You may also take the courses individually for general interest or continuing education credits.

For more information, contact IBANB at (506)450-2898.

GIVE YOUR CUSTOMERS WHAT THEY WANT!



Almost all customers, regardless of the business, want the following: convenience, speed, personal attention and good value. Think about it, isn't that what you want when you do business with someone. These are also characteristics of doing business with an insurance broker.

When you look at your business, what do you think customers say about you? Put yourself in a customer's shoes – would you be a satisfied customer? There are some things you just can't control, like the rising cost of insurance. So you should focus on what you can control. The four things customers really want. Are your customers getting them at your business?

Convenience. We live in a hurried world where every minute counts. Customers want to buy from someone who makes it easy for them to learn about the product or service and ease of purchase. You know what the most frequently asked questions from your customers are. Make sure the answers to these questions are easy to find on your website or one of your social media channels.

Speed. Customers want it NOW! Most on-line purchases are shipped over night. What about your business? Are you getting the insurance coverage activated as quickly as you possibly can? If you can deliver quicker than your competitors, you will have the edge on future business.

Personal Attention. One of the biggest beefs consumers have about the business world is that it's getting harder and harder to find someone who will help you work through a problem.

Don't you just love it when you call a company and reach a CSR that you can hardly understand, or sometimes, the

dreaded automated answering system, having to listen to countless options only to find out that if you had pressed "0" right away, you would have got a real live person.

When you think about it, insurance brokers are much better at offering personal attention than banks and call centers. You are much better equipped to answer any question that might have a local angle, and a customer can build rapport with their broker because they don't have to talk to a different person every time they call. Make your business stand out by offering personal, knowledgeable assistance.

Good Value. Customers want to feel like the product or service they buy is worth more to them than the money they paid. I have a client that says "our goal is to under promise and over deliver". It is smart business if you can do this and it adds value to your product or service. In most cases, a customer wouldn't be aware of the good value of their policy until they actually make a claim.

You can have the best website, trendiest social media posts, the flashiest vehicle graphics, but it is money wasted if you didn't give the customer what they really wanted.

Another great benefit to giving customers the four things they really want is that price does not become a big factor in their purchase decision. Think about what you are looking for when making a purchase. Most likely it is convenience, speed, personal attention and good value. Think about how you like to be treated and treat your customers the same way.

Doug Daley, Vice President of Sales/Marketing, Kiers Marketing.

Doug can be reached at ddaley@kiers.com or by visiting www.kiers.com.



VIEWPOINT - IBAC PRESIDENT

As President of IBAC, I have the privilege of meeting with our insurer partners to talk about IBAC's program pillars, highlighting our accomplishments over the past year and outlining our strategic priorities going forward. These meetings have been a great opportunity to connect with insurer CEOs and senior management to get their feedback and insights and to see where we are aligned. So what have we been talking about?

Advocacy – With our 38,000+ brokers in every city and town across Canada, we have a powerful voice that can influence positive change. We continue to work to ensure that government understands the important role of the broker as a consumer advocate and the contributions we bring to our local and national economies.

Our main focus is on the Bank Act and maintaining the provisions that prevent the sale of insurance at the point of granting credit. We also provide a national broker perspective on a range of public policy issues including Bill C-208 (family succession of small businesses), a national flood program and climate change adaptation. IBAC's annual Hill Day in Ottawa is a great opportunity to bring together broker representatives from our Member Associations to discuss these key issues

with their Members of Parliament and Senators.

Technology – The industry is more aligned on connectivity than it has ever been. We have merged the IBAC DX initiative with the CSIO Innotech Committee and together we continue to work towards standards-based solutions that reduce friction for both brokers and consumers during the insurance purchasing experience. IBAC's key role will be to provide input on broker business requirements and help to determine the priority of technology solutions, and then to inform brokers about the solutions available and encourage them to use them!

Professional Development – IBAC is focused on the modernization of our flagship education program, the Canadian Accredited Insurance Broker (CAIB), which allows brokers to earn a nationally recognized designation and take their careers to the next level. We are updating the content and transitioning to a digital format, which uses technology to allow the student to navigate through the course material, clicking through to additional resources and information, and utilizing modern learning tools to enhance the education experience. The adoption of on-line exams and on-demand exams has increased the number of CAIB graduates across the country.

Broker Identity Program (BIP) – We ran two excellent television commercial productions over the past year promoting the value of the broker and the importance of having the right coverage from both a personal and commercial lines perspective. Our advertising runs on both television and digital media with a focus on political, news and sports programming. Our Big IF campaign is in its 4th year and continues to raise awareness of the risks of both flood and earthquake and the potential coverage gaps. We also partner with the Canada Safety Council to draw attention to the danger of distracted driving during the annual National Safe Driving Week at the beginning of December; this issue is a key priority for our industry.

What's next? Insurance brokers have a great story to tell. We proved ourselves to be very resourceful and resilient through the recent pandemic and economic downturns. We provide advice and choice to consumers, with many opportunities for a rewarding career in a variety of roles including broker/agent, sales, service, adjusting, underwriting, data & actuarial science, technology and more.

So why are we having challenges attracting new people to our industry? IBAC will be placing a focus



here and talking about what an amazing career the insurance industry can provide. As we know, this industry is anything but boring! What we do is important.

We protect families, and we help to restore people to whole when tragedy occurs. All this while navigating changing technologies, new products and services, and emerging issues such as cyber and autonomous vehicles – nope – this is not boring at all!

We're not great at tooting our own horns, so I encourage you to talk about what you do, the stability of this industry, your involvement and impact on your community and be proud about being an insurance broker! Personally, I know that I am very grateful for this industry and the opportunities that have been presented to

me, not to mention the amazing people that I have had the privilege to meet and work with in my career so far.

I will finish off by saying that it has been wonderful to be able to see and connect with people LIVE at the excellent IBAS, SGI, IBAM and IBAA conferences this spring – and I look forward to meeting everyone at the fall conferences across Canada. We made it work through technology, but it just doesn't compare with face-to-face. I think we will all appreciate those connections just a little bit more in the future!

Have a wonderful summer! Robyn Young, President, IBAC.

Robyn can be reached at, robyn.young@excelandy.ca.



more established as a young professional.

I recently joined the Young Broker Network with IBANB, which is a group of brokers who try and attract younger/newer brokers to join the industry. I am grateful to give back to this industry by helping others get that same opportunity I once had. I have presented to young people, just like I was back before I knew what I wanted to do, and I'm sharing my experiences and love for the industry.

Thinking back to when I started at Mount Allison, I never would've thought insurance would be my career path, however, this industry has given me the opportunity to flourish professionally.

Bradley Sanford, YBN, IBANB.

Bradley can be reached at Archway – Hall & Fairweather, 506-634-1282, or email, bradley@archwayinsurance.ca

A PATH TO SUCCESS...

My name is Bradley Sanford, and I am a PL/CL Insurance Advisor for BrokerLink Insurance in New Brunswick. I graduated from Mount Allison University where I obtained my Bachelor of Commerce Degree, focusing on Marketing.

My first insurance experience was working for a local MGA, Angus Miller Insurance as a summer student. Without even knowing, this job

helped get my foot in the door and sparked my interest to explore a career in the insurance world. After graduating, I had enough experience to land my first job at TD and received my insurance license in the Western Canadian provinces. I was truly thankful for this steppingstone in my career.

After almost two years at TD, an exciting opportunity presented itself at a smaller, local brokerage

known as Archway – Hall & Fairweather, who have since been bought out by BrokerLink, a national insurance brokerage. This job opportunity offered better hours, the flexibility of a small office, yet had the benefits of a large company and allowed to utilize my connections to provide services locally here in Atlantic Canada (meaning family, friends, etc.).

I started with Archway / BrokerLink in July 2019 as a

Personal Lines Account Manager. Before long, I started gaining more interest in the insurance industry and completed my CAIB designation in under 2 years completing with Honors. This was a great milestone as it offered the skills I needed to advance in my career. Once my CAIB courses were complete, I was interested in joining the Commercial Lines Department. I felt I had the right skillset and was fortunate enough to have some great mentors within my office to be successful in this role.

I'm not saying it doesn't have its challenges, especially the way the market is today. However, every day is something new to the table and I am constantly expanding my network. Now almost five years in the industry, I have become



EVENTS IN A HYBRID WORLD

“We are going hybrid” or “I’m on a hybrid schedule” are phrases that we hear often as we are in the “living with covid” phase of the pandemic. People have seen the perks that can come with working from home but missed many things that can only be gained from being in the office. Things like the water cooler chats that can provide insight into a problem you are having or knowledge transfer from just popping into a more senior colleagues office to chat. As we do these things in a hybrid manner, the YBN thought, why can’t we do this for some of our events as well? During broker month, we tried just that, hosting a hybrid trivia night. We thought that this would be a good option to allow those that were comfortable attending something in person an opportunity to get together after work, network, and have some fun, food, and drinks, while also offering an opportunity to participate to those who couldn’t attend in person, either due to time commitments, not being comfortable with in person events at this point, or simply just too far away to also partake.

Overall, we had approximately 40 people attend, with about a 3:1 ratio of in person to on-line, and the event went well. That being said, there are always opportunities to learn and improve and that’s exactly what we want to do and provide tips to those who are thinking of doing similar events.

First tip, test your equipment! If possible, do so at the location that you will be holding your event. Now, this isn’t always feasible, especially if you are renting some equipment and won’t have it until the day of, but test whatever you can! We ran into issues where the plugin for our projector didn’t work with any of our laptops to show our slideshow, so we had to get an adapter last minute, which still didn’t work for some of our laptops resulting in us using an old and slow personal computer. Also, we all know how restrictive some work computers can be, so always best to have a backup for any unforeseen VPN or security issues. In the end, we figured it out, but testing our equipment beforehand would have saved some headaches and lulls in the event.

Second tip, make sure you mute your mic when you aren’t talking! Background noise can be overwhelming for those participating virtual and takes away from their ability to chat and network with those also on the call.

Third tip, have at least one prize dedicated to virtual only and in person only. This ensure that at minimum, one person from each group will win. We did this through a randomizer that was displayed on screen with the winner being awarded a door prize. This makes sure that even if one group has an advantage based on their location, the others have an opportunity at a prize. For example, those in person might ask a clarifying question which isn’t picked up on the mic and the virtual people miss the explanation, or if someone were to have unreliable internet missing entire questions, they wouldn’t be out of contention for all the prizes.

Fourth tip, if time and technical skills allow plan to have some pre-recorded content that can be used as a backup if there are some technical issues. Fourth tip, if time and technical skills allow plan to have some pre-recorded content that can be used as a backup if there are some technical issues. This can easily be interjected by sharing a link to the virtual participants for reasons such as the



Screen-sharing not working, there are audio issues between in person and virtual, or people are having issues connecting to your specific platform (always seems to be an issue switching between WebEx/Zoom/Teams etc!). This allows the event to continue while technical difficulties are worked on.

Last tip, find a good venue. Ideally, this should be a location that you can book for the event and have exclusive access to, be it the entire location or a private room in a larger establishment. This prevents any interruptions from others not involved with the event, can cut out a lot of unnecessary background noise and makes for an overall better experience.

Hybrid events can be successful, but require a lot of work and foresight, but with the above tips, hopefully you are able to run a smooth and successful event!

Mark Townsend, MBA, CAIB, CRM, YBN, IBANS.

Mark can be reached at (902) 474-1201 or by email at mark.townsend1@aon.ca.



PREPARING FOR INFLATION IN THE

With inflation on the rise, it's important that we prepare our customers for how this will affect the insurance industry. During the Aviva Creating Connections Session that took place in May they highlighted the concerns around inflation within the industry and the importance of setting expectations with our customers especially when it comes to the claims process. As brokers we are the first ones to know when a claim isn't going well with our clients. Therefore, it is critical that we continue to keep our customers informed, set expectations, and keep policy information up to date from the minute the policy is written.

As the market begins to soften there are many signs that this will be prolonged or will soften at a much slower rate due to the rising costs of inflation. Supply chains are strained and way behind demand. Labour is becoming scarce in all industries and the cost of current labour is rising rapidly. And the post-covid demand is only making everything worse. This is causing operational and claims costs to skyrocket and unfortunately this cost is going to be pushed back to the consumer in increased premiums. Rate increases have always been both inflation driven, and claim cost driven but the inflation driven increases are going to be much higher than normal.

According to Aviva's statistics automobile claims repairs are taking on average 15 days longer and are 50% more expensive than they used to be. There are major delays and shortages in automobile parts and labour has been steadily increasing. Rental cars are being rented for longer periods of time if they are even available. In Charlottetown I have heard of it being nearly impossible to even find a rental car. Property claims are taking 20 days longer and are 20% and 11% more expensive than they used to be, residential and commercial respectively. The cost of lumber has nearly doubled in the past year which means most people are quickly becoming very underinsured.

Here is a list of reminders that brokers should be doing to prepare and set expectations for clients.

1. Put extra importance on reviewing every

INSURANCE INDUSTRY



policy with the insured at renewal

- Are all values up to date and accurate? – building, stock, contents, equipment, business interruption, liability etc.
- Remind them of co-insurance and the consequences of being under insured.
- Review the construction information you have on file. Have any changes, upgrades or additions been made?
- In personal lines make sure the information generating your evaluators is entered correctly and is up to date.

2. Remind insureds that inflation is occurring and the effects this will have on claims costs and delays in claims. This may prompt them to increase limits or indemnity periods on business interruption.

3. Recommend building

appraisals especially on larger commercial buildings. Again, remind them of co-insurance and the consequences of not being insured to the accurate value. A professional appraisal is the best tool we have.

4. Train your customers that they need to be constantly updating you of all changes

that occur through the term and not just at renewal. Remind them of the importance of this so that they understand why they are doing it which is to stay fully protected.

Update on YBNPEI: In April we were welcomed into Holland College here in Charlottetown to do a presentation on the insurance industry for the business students. Tyler Sellar, Andrew Scott, Jenessa MacLean and I discussed how the insurance industry operates including some

role-playing scenarios to demonstrate all the different roles within the industry. We also discussed the benefits of employment within the insurance industry. The presentation went very well, and we



believe we engaged interest from those soon looking to join the work force. We would like to thank Intact Insurance for sponsoring us with a draw prize for the students. In May we hosted our second annually YBNPEI Bowl Fest 2022 where we welcomed those from off-island this year. I know we can all agree it is great to be getting together in person again. We would like to thank Anderson McTague as our major sponsor for this event as well as the Insurance Company of PEI as our silver sponsor. We are looking forward to more events to come.

Mary Beth McInnis, BBA, CAIB, CIP, YBN, IBAPEI.

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Large scale wildfire damages to Canadian communities are on the rise. Before 2003 no wildfires had caused more than \$10 million in insured damages. Since then 3 catastrophic wildfires have cost a total of \$5.7 billion in insured losses. These include \$3.7 billion for the 2017 Fort McMurray, Alberta wildfire, \$780 million for the 2011 Slave Lake, Alberta wildfire and \$469 million for the 2009 West Kelowna, BC wildfire. (Fire Underwriter's Survey Pamphlet, 2022). For dollar of insured damages it is estimated that governments, businesses and residents spend \$3-4 repairing uninsured wildfire damages. (Intact Insurance, 2020, MunichRe, 2021).

HELP YOUR CLIENTS PROTECT THEIR HOMES FROM WILDFIRES

The heat, smoke and devastation associated with wildfire season will be front and centre in your clients' minds this summer as they make plans for home construction, renovations, and landscaping.

A new, user-friendly wildfire resilience checklist is available from FireSmart™ Canada to help your clients work with their local contractors to integrate

simple wildfire resilient design principles and ignition-resistant materials into their construction, renovation, and landscaping projects. The checklist can be shared alongside a cost-focused info-graphic called "Three Steps to Cost-Effective Home Wildfire Resilience" to help get the conversation started.

Many of the checklist's wildfire-resilient upgrades

can be delivered at low to no additional cost. Providing user-friendly, self-help resources that bring peace of mind to your clients however, is priceless.

Thinking ahead is always the most efficient way to reduce the risks posed by wildfire, but the best time to protect a structure is in advance of construction, renovation, or landscaping.

While many FireSmart practices that address regular maintenance such as keeping things that can burn away from homes and workplaces, the survivability of a property has more to do with appropriate materials than anything else. The sooner safety considerations are considered, the easier it is to incorporate suitable building designs, construction materials, and landscaping techniques that

make the finished product highly resistant to ignition.

This is why the Wildfire-Resilience Best-Practice Checklist for Home Construction, Renovation, and Landscaping was created. Intended for everyone from developers and professional builders to DIY renovators and landscapers, this potentially life-saving resource makes it easier to build

wildfire resistance into any construction project. Following the checklist also makes it easier to come up with designs that increase resilience without sacrificing comfort or practicality.

SOUND ADVICE FROM TRUSTED SOURCES

The checklist represents a comprehensive approach distilled from the combined experience and expertise

of private industry, homeowners, and scientists. To produce the checklist, FireSmart Canada partnered with the Canadian Home Builders Association, the University of Alberta, and the Intact Centre on Climate Adaptation at the University of Waterloo.

The result of this collaboration is an easy-to-use collection of accepted standards, practices, guidelines, and priorities, organized as a step-by-step checklist that identifies potential hazards, grouped by building elements. Some recommendations in the checklist are common sense while others represent the latest research, and together they represent time-tested tricks of the trade and innovative solutions targeting the most vulnerable building elements of homes in the wild-land urban interface.

The checklist is divided into two categories: home or property-level considerations; and those applying to the lot on which a structure sits. The home and property-level guidance focuses on roofing, gutters, vents, cladding, openings

such as doors and windows, and attachments such as balconies and decks, while the lot-level guidance focuses on landscaping aspects such as choosing the right trees and plants and placing them in manner that keeps flammable vegetation away from the structure.

THE BUSINESS CASE FOR BUILT-IN WILDFIRE RESILIENCE

There is no way to eliminate wildfire risks in the wild-land urban interface. However, when combined with other FireSmart practices such as regular inspections, yard maintenance, and community involvement, following the checklist and being prepared can markedly improve a home's chances of survival during wildfire, even in extreme circumstances. A 2020 American Study by the National Association of Insurance Commissioners found that making resilient structural modifications to a home can reduce its risk by up to 40% and when structural and vegetation modifications are combined they can reduce wildfire risk up to 75%.

The checklist provides homeowners with an easy-to-follow tool to increase the wildfire resilience of their homes during small renovations. If renovators use the checklist early in the planning and design process of larger projects, a more substantial risk reduction can be achieved.

Will your clients invest their home construction dollars in ways that increase their property's level of wildfire protection or increase their risk? Do you have commercial clients in the home building, renovation or landscaping industries who are eager to demonstrate professionalism and care to their own customers? Sharing simple, self-help resources with your clients this summer, will ensure that they have the guidance they need to make FireSmart home construction, renovation and landscaping project decisions.



Kelsey Winter, FireSmart Program Lead, BC Wildfire Service and Cheryl Evans, Director of Flood and Wildfire Resilience, Intact Centre on Climate Adaptation, University of Waterloo



CAIB Honours Graduates

Andrea Kelly, McTague Insurance,
Bailey Collins, All Coverage Insurance
Christin Gray, GTI Broker Group
Kayla Guimond, Huestis Insurance Group
Lise St-Coeur, Huestis Insurance Group
Matthew Gilbert, Huestis Insurance Group
Maxime Plourde, Laurent Beaupre Inc
Rachael Grant, J.M C.W Hope Grant LTD
Tracy MacDonald, Huestis Insurance Group
Victoria Bailie, Huestis Insurance Group

CAIB Graduates

Adam Forstner, Carnaghan Thorne Group
Alexander Riddle, Sears Insurance Limited
Amy Perks, Huestis Insurance Group
Antoinette Underhill, Archway Insurance
Ashley Kinney, Huestis Insurance Group
Beth Ruest, GTI Broker Group
Brandi Darling, Cooke Insurance
Brittany Dow, HUB International Atlantic
Brittany Martin, HUB International Atlantic
Brigitte Roy, Arseneault Insurance Ltd
Charline Pelletier, Huestis Insurance Group
Dafne Slipp, RV Thompson Insurance LTD
Dawn King, RV Thompson Insurance LTD
Denis Levesque, Laurent Beaupre Inc
Denis Pinet, Assurance Chaleur Ltee
D'onna Otterman, Gary Steeves Insurance
Geoff Alders, GTI Broker Group
Harrison Embree, Sears Insurance Limited
Heidi Gregoire, Sears Insurance Limited
Isaac Carter, Sears Insurance Limited

Jessica Harper, Sears Insurance Limited
Julie Landry, Sears Insurance Limited
Kelsey Goodwin, All Coverage Insurance
Kristin Lewis, McTague Insurance
Laura Cormier, Cooke Insurance Group
Leanne Duguay, HUB International Atlantic
Lyn Ross, Day Insurance
Nadine Cormier, Kent and White Insurance
Rachael Grant, J.M C.W Hope Grant
Raven Scott, RV Thompson Insurance LTD
Rebecca Brideau, Huestis Insurance Group
Serena Comeau, Cooke Insurance
Shane Stokes, Carnaghan Thorne Group
Sheila Koester, Higgins Insurance
Skye Tinker, All Coverage Insurance
Stacy Roberts, Huestis Insurance
Tanya Barron-Cordy, Huestis Insurance
Tara Patriquin, Archway Insurance
Trenton Hodgins, Huestis Insurance Group

Top CAIB Graduate

Lise St-Coeur Huestis Insurance Group

CPIB Graduate

Krissy Cormier, Vienneau Insurance



IBANS CELEBRATES APRIL BROKER MONTH!



April is Insurance Broker Month in Nova Scotia and this year we were able to celebrate with our members in person for the first time since 2019. Broker Month is filled with events, education sessions, and provincial recognition of our broker members.

We began the month with a webinar on Cyber Liability with Melanie Needham. We invited members from the other Atlantic Associations to attend all professional development webinars hosted in April. We also hosted webinars on Business Interruption: Beyond the Basics, presented by Melanie Needham and Introduction

to Water Damage, presented by Jim Mandeville, First on Site.

Our YBN hosted a Hybrid Trivia Night, via Zoom for those participating on-line, and on site at Spindrift Brewing for those who wanted to attend in person. Thanks to all! As we do each year, IBANS recognized those member brokers celebrating milestones in their career with long term service awards. We were thrilled to see so many brokerages sharing photos of their staff receiving their certificates on social media.

On April 13, the Nova Scotia insurance community gathered at The Westin Hotel in Halifax to celebrate the 2022 CAIB graduates and Aspire Award nominees. This year, we had 18 students graduating with the CAIB

designation and five students who were presented with a Certificate of Completion. We were proud to acknowledge the many Aspire Award nominees at the event as well.

Congratulations to the 2022 recipients:

Felicity Hobbs, BrokerLink - Emerging Professional of the Year Award

Shawn Brockley, CAA - Insurance Company Representative of the Year Award

Zach Armstrong, AA Munro Insurance Brokers- Broker Leadership Award

Kelsey Campbell, MacLeod Lorway -Above and Beyond Award

Robert Duggan, Aon -Lifetime Achievement Award

Congratulations to our 2022 Graduates:

Meggan Andrews, CAIB MacLeod Lorway

Amanda Baker, CAIB Bauld Insurance

Lori Best, CAIB (Hon) The Huestis Insurance Group

Lauren Bethune, Certificate of Completion

Elayne Evans, CAIB BrokerLink/Archway

Darla Haverstock, CAIB (Hon) The Huestis Insurance Group

Jacqueline Anne Henneberry, CAIB SMK Insurance

Sarah Hutton, Certificate of Completion

Megan Jennex, CAIB (Hon) Bauld Insurance/ Cheep Insurance

Lacey Kanellakos, CAIB Current Maritime Insurance

Samantha Langille, CAIB The Huestis Insurance Group

Tham Le, CAIB (Hon) AA Munro Insurance

Glenda Livingstone, CAIB Cheep Insurance

Dawn Logan, CAIB (Hon) MacLeod Lorway

Lindsey MacInnis, CAIB AA Munro Insurance

Lauren MacIsaac, CAIB Gallagher

Brooke Melvin, Certificate of Completion

Kelly Moran, CAIB MacLeod Lorway

Maggie O'Connor, Certificate of Completion

Angela Radelich, CAIB (Hon) Aon

Tammy Rouse, CAIB AA Munro Insurance

Marla Tate, CAIB AA Munro Insurance

Rachel Webb, Certificate of Completion.



We would also like to congratulate Tham Le for having the highest CAIB average in Canada this year. Tham scored an impressive 95% average on her CAIB exams.



"Our team prides itself in fulfilling financing needs across the **full broker lifecycle.**"

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

The BMO broker financing program is well entrenched in communities throughout Canada and remains a market leader in meeting local broker capital requirements. Our team is spearheaded by seasoned individuals who have worked directly in the Property & Casualty space. We're eager to learn more about your financing requirements and assist with all stages of the life of your brokerage including succession, acquisition, working capital and equity recapitalization needs.



We're here to help.™

At BMO, we remain firmly committed to supporting the independent broker distribution channel.

™/® Trademarks of Bank of Montreal.



Keri Foley, BTHM, CAIB, Professional Development / Marketing, IBANS / IBAN.

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MESSAGE FROM THE IBANS PRESIDENT

As summer brings much needed warmth and sunshine to our province, the Insurance Brokers Association of Nova Scotia continues to be excited about the state of the broker channel and the continued development of our members.

This year, we had record numbers of students enroll in our education programs. Brokers across NS continue to show a desire to develop their skill sets and are responding well to increased offerings provided by IBANS – including additional immersive opportunities for our CAIB program, a new Commercial Broker Boot Camp, and a broader range of webinars than ever before.

Perhaps reflective of our broker's commitment to education, we were excited in April to host our first full in person Graduation and Aspire Awards since 2019 – this event was extremely well attended as brokers and carriers alike welcomed the opportunity to get back together and enjoy an evening of recognizing the great work that brokers in NS have been doing. Several brokers approached our board afterward to comment on how well the event went – Keri and Debbie did an excellent job of ensuring the night was organized and ran smoothly.

Our board and staff

continue to work on collaboration initiatives with our sister Atlantic associations. Earlier this spring we hosted 'Town Halls' with our carriers – historically, our Association would meet individually with each carrier; this year, we moved the format to an Atlantic based approach, in which we were able to have an open dialogue with representatives from our carriers and brokers across Atlantic Canada. This was well attended by brokers across the Atlantic and welcomed as a refreshing and constructive approach by carriers.

We also continue to work on finding efficiencies among the associations and areas where we can remove duplications across the four associations, while retaining our own unique provincial identities. Our board also believes there is a role for the four associations to work together in media relations, as we seek to identify where we can pool our resources to ensure brokers are the voice that media and consumers turn towards when they have questions regarding their



insurance needs.

In June, we will have the opportunity to return to our in person Hill Day – after a couple of years of 'virtual' hill days, our board and staff are excited to get together with IBAC in Ottawa and discuss pressing issues with our political representatives. We believe the time to build relationships with government is now, and we will be well represented with five representatives from NS attending the event.

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

Aneill can be reached at (902) 864-6633 or via email at aneillmaccaull@aamunro.com.



MESSAGE FROM THE IBAN PRESIDENT

Spring has sprung in Newfoundland and Labrador, Covid 19 restrictions have been lifted and our provincial government has begun their financial action plan to help the citizens of our great province. The provincial government has launched a comprehensive marketing plan under the slogan of "Come Home Year" to encourage Newfoundlanders and Labradorians living abroad to come home for a visit after two years. We are also rolling out the welcome mat on the front step to anyone interested in vacation to our picturesque home.

As part of the financial action plan, the provincial government's budget states they are trying to put more money in the hands of Newfoundlanders and Labradorians. One tactic in this initiative from government was the elimination of retail sales tax from home insurance. This was announced without consultation from industry on how this tax elimination could be rolled out. At face value this is a great idea for consumers and the initiative was applauded by all brokers in our membership. However, the actual roll out has been cumbersome. The biggest question being, what qualifies for the tax elimination? Was it eliminated for all owner-occupied properties, rental properties, seasonals, mobile homes, boats, homes owned by individuals, home owned by holding companies or number companies? What wordings qualified? Is it only personal lines wordings or do commercial wording qualify?

These and several other questions were raised by consumers and as brokers we had to field these questions. Unfortunately, without much guidance initially from government, brokers were only able to make assumptions and unable to give concrete answers to our customers. A full month after the initial announcement in early April, brokers were still fielding questions from consumers on whether their "home" qualified.

As April continued, we began to hear rumblings from people planning their "Come Home Year" vacation that rental cars were hard to come by. Rental cars in Newfoundland and Labrador were difficult to find in summer months prior to Covid. Now with worldwide supply chain issues affecting the auto industry, travel industry and car rental industry, rental vehicle availability in our province is at all-time low. At the end of April, Tourism NL announced that the ride sharing platform, TURO, was coming to Newfoundland and Labrador in May.

At face value this seemed like a great initiative for the consumer, but with minimal consultation from the insurance industry prior to the announcement, there were logistical issues for insurance. As I write this article, there are currently no insurers in Newfoundland and Labrador offering ride sharing coverage on personal lines automobile insurance. Messaging from TURO in the media was that coverage was available, but brokers were unable to find coverage



when going to market. The message from insurers was that coverage was coming, but not immediately available. Consumers were calling brokers looking for advice on how to offer their vehicle on TURO, but brokers were unable to help. The mixed messaging left brokers dealing with frustrated customers looking for answer, which we unfortunately could not provide.

Despite all of this, brokers are still encouraged about opportunities in 2022. IBAN is very excited to welcome all brokers this fall as we host the first Atlantic Canadian Broker Convention since 2019. Sharon Shea is once again leading our convention committee and planning is well under way for an exciting couple of days in October. Our theme this year is "Back to the Future". While our industry continues to move forward, we're getting back to in person events and I'm excited about seeing all of you this fall. Mark the dates in your calendar; October 5th and 6th I hope to see all of you at Broker House.

**Adam Nolan, BA, CIP,
President, IBAN.**

You may contact Adam at (709) 570-5148 or by email at adam.nolan@munnsinsurance.com.



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MESSAGE FROM THE IBANB PRESIDENT



Over the last little while, I have been fortunate to listen to other broker associations, and what I found was despite the size of our country and the diversity within it, when it comes to insurance brokers, we are all having the same conversations around reaching our customers, being more digital and efficient, and how to grow our market share. We are in fact facing the same issues and opportunities together which helps that we have a great group, who share their knowledge and expertise. Of course, we could spend a large amount of time focusing on our mutual issues, however the larger and more important discussion is around our opportunities. Today, there are more opportunities than ever for brokers and this is true no matter where you are in our vast country.

One of our previous Presidents had the opportunity to attend a CEO speed dating event. Rather than a CEO forum, brokers were given two minutes

of one on one time with various CEOs and senior managers from insurer partners. With our YBN committee, we are hoping to have a similar approach to our "Ask the Underwriter" event this fall, giving new and inexperienced brokers the opportunity to connect with underwriters, and really learn from them. Brokers put the customer journey at the center of all of their focus, which is why this event is so important for that learner journey. These brokers are not just giving great customer service (what broker would say they don't?), they put on constant emphasis on making every move and every decision with the client in mind.

One question that was asked of me nearly everywhere I went to recently, was around how New Brunswick was handling our flooding threats. Albertans had plenty of empathy due to their own major flood a few years ago. Although the threat of flood us always a very sad situation, I am extremely proud of how our province comes together with support for each other. Whether it was helping move furniture, fill sandbags, or lend equipment, New Brunswickers were there to lend a hand.

I want to end this on an incredible high, and this is this years graduation ceremony. On May 12th, I was fortunate to, not only

spend the evening amongst peers and colleagues, but I was able to celebrate the success of 50 CAIB / CPIB Graduates! It was so nice to see the smiles, families and friends come out and celebrate our brokers. Congratulations! We also celebrated the winners of our prestigious IBANB awards, please join me in congratulating:

Above and Beyond Award: Lisa Colwell, of Wilson Insurance

Inspiring Professional Award: Patricia Langlois, of GTI Broker Group

2022 Brokerage of the Year Award: Wilson Insurance

We aren't just insurance brokers, we're neighbours in our communities who are there to lean on or lend a helping hand. It's just part of who we are and what we do.

I'm going to leave you with this pondering thought and one that I've heard being discussed: "are your office hours convenient for your customers or are they convenient for your brokerage?" Let me know your thoughts.

Au cours des derniers temps, j'ai eu la chance d'écouter d'autres associations de courtiers et ce que j'ai constaté, c'est que malgré la taille de notre pays et la diversité qui le compose, en ce qui concerne les courtiers d'assurance, nous avons tous les mêmes conversations sur la façon d'atteindre nos clients, d'être plus numérique et plus efficace et de la façon d'accroître notre part de marché. Nous sommes en fait confrontés aux mêmes problèmes et possibilité

ensemble, ce qui nous aide à avoir un grand groupe, qui partagent leurs connaissances et leur expertise. Bien sûr, nous pourrions passer beaucoup de temps à nous concentrer sur nos problèmes mutuels, mais la discussion la plus large et la plus importante porte sur nos possibilités. Aujourd'hui, il y a plus occasion que jamais pour les courtiers et cela est vrai peu importe où vous êtes dans notre vaste pays.

L'un de nos anciens présidents sont eus l'occasion d'assister à un événement de speed dating de P.D.G. Plutôt qu'un forum de P.D.G, les courtiers ont eu droit à deux minutes en tête-à-tête avec divers P.D.G et cadres supérieurs de partenaires assureurs. Avec notre comité YBN, nous espérons avoir une approche similaire à notre événement « demandez au souscripteur » cet automne, donnant aux courtiers nouveaux et inexpérimentés la possibilité de se connecter avec les souscripteurs et de vraiment apprendre d'eux. Les courtiers placent le parcours client au centre de toutes leurs préoccupations, c'est pourquoi cet événement est si important pour ce parcours d'apprentissage. Ces courtiers ne se contentent pas d'offrir un excellent service client (quel courtier dirait qu'ils ne le font pas ?), ils mettent constamment l'accent sur la réalisation de chaque mouvement et de chaque décision en pensant au client.

Nouveau-Brunswick gérât nos menaces d'inondation. Les Albertains ont eu beaucoup d'empathie en raison de leur propre inondation majeure il y a quelques années. Bien que la menace d'inondation soit toujours une situation très

triste, je suis extrêmement fier de la façon dont notre province s'unit et se soutient mutuellement. Qu'il s'agisse d'aider à déplacer des meubles, de remplir des sacs de sable ou de prêter de l'équipement, les Néo-Brunswickois étaient là pour donner un coup de main.

Je veux terminer ça sur une note incroyable et c'est la cérémonie de remise des diplômes de cette année. Le 12 mai, j'ai eu la chance, non seulement de passer la soirée entre pairs et collègues, mais j'ai pu célébrer le succès de 50 diplômés CAIB / CPIB! C'était tellement agréable de voir les sourires, les familles et les amis venaient célébrer nos courtiers. Toutes nos félicitations!

Nous ne sommes pas seulement des courtiers d'assurance, nous sommes des voisins dans nos communautés qui sont là pour s'appuyer ou donner un coup de main. Cela fait partie de qui nous sommes et de ce que nous faisons.

Je vais vous laisser avec cette pensée méditative et une dont j'ai entendu parler : "Vos heures de bureau conviennent-elles à vos clients ou conviennent-elles à votre courtage ?" faites-moi part de vos avis.

Joanne Deveau Murphy
CAIB(Hons), CPIB, President,
IBANB.

You may contact Joanne at (506) 857-8345 or email at joanne@archwayinsurance.ca



MESSAGE FROM THE IBAPEI PRESIDENT

PEI has another new CAIB graduate! IBAPEI is proud to announce that Jimmie Rogers of HL Sear Insurance has completed his four course requirement for his Canadian Accredited Insurance Broker (CAIB) designation on April 2022. The following is a little bit about our newest grad:

Before joining the insurance industry, Jimmie worked for ten plus years for Home Hardware. He began his insurance career with Co-operators almost 20 years ago. His current position is a Commercial Account Manager with Huestis Insurance Group at their HL Sear office in Charlottetown, PEI. He obtained his CAIB designation through a combination of self-study and immersion. When asked about hobbies to replace his study time, his response was: "Hobbies LOL – Home Life and Cottage life keep one busy enough."

Jimmie will receive his CAIB certificate at the next opportunity that IBAPEI get together to celebrate – likely in November 2022 at our AGM. Once the date has been established, we will be sure to let you know. In the meantime, congratulations Jimmie!! Well done!!

Since IBAPEI has been partnering with IBANB for professional development, we have seen an increase in the number of students and successes. Although you can do self-study, IBANB offers each CAIB course by a popular interactive immersion program with instructor, Wayne Vokey, which is getting great results.

Psst! ... Have you ever heard of "Turo?"

The automobile insurance product sure is changing! There seems to be new risks emerging every day and with that new terminology. In past magazine articles we have discussed:

- Usage-based insurance (UBI)
- Ride-sharing, the PE-SAF No. 9 and the

SEF 45

- Electronic Liability slips, E-pink cards or EPAI's (electronic proof of automobile insurance)

Now we need to understand what "car-sharing" is and if it is available in PEI. To start with, "what" or "who" is Turo?

A Google search advises: Uber and Lyft give us ridesharing services and serve as great taxi replacements, but nothing beats getting on the driver's seat and enjoying a nice drive. That's where Turo comes in. The service has become one of the largest players in the car-sharing industry, offering a quick and straightforward way to rent cars in supported markets.

Turo is a peer-to-peer car-sharing company. Formerly known as RelayRides, Turo allows car owners to make extra cash by renting out their vehicles, while providing a convenient and quick way to rent a car to those in need of transportation.

Unlike Uber or Lyft, Turo is not a ride-hailing app, but a service more akin to traditional car rental. This makes it ideal for longer journeys you plan in advance — like that upcoming job interview out of town or exploring a new city at your own pace. Many also use it as a great way to test out car models for a day or two before purchasing one. A 15-minute test drive isn't enough to get a full vehicle's experience!

(source: <https://www.androidauthority.com/what-is-turo-how-it-works-991933/>)

Turo wisely advises that the vehicle owner should talk to their broker and let them know what they are doing. Car-sharing sounds like a wonderful idea until you speak to the insurance company to let them know your

client is planning to rent their vehicle. Not many insurers have warmed up to the idea in PEI. Facility Association will insure you at class "07" rates, driving record "0" and a 250% surcharge. With that premium, car owners will not be making any extra cash!

Turo is operating in other provinces (like Ontario, Alberta, British Columbia and Nova Scotia), so why not PEI? So, what is the problem? Have you ever heard of the term "vicarious liability?" My old trusty Insurance Institute insurance dictionary provides the following definition: Vicarious Liability means liability imposed upon a person even though he is not a party to the particular occurrence, e.g. the owner of a motor vehicle is vicariously responsible for injuries even though he is not driving the car at the time of the occurrence.

Ontario's Bill 18 in 2006 was the first to make changes so that the renter's insurance pays first and not the owner of the vehicle "The Ontario Highway Traffic Act makes the lessee (or renter) of a vehicle vicariously liable for the driving activities of the driver. A lessee's insurer is first-loss insurance in the event of a motor vehicle accident. A lessee is defined as a person who is leasing or renting the automobile for any period of time".

(Source: <https://www.rogerspartners.com/wp-content/uploads/2015/12/Defending-Claims-in-Ontario-Chapter-5-BILL-18-PRIORITY-AND-LIABILITY-OF-RENTAL-COMPANIES-INSURANCE-POLICIES.pdf>)

In Nova Scotia, the Automobile Insurance Reform – Phase 2 came into effect April 1, 2013. The following copied parts from the NS Government's Q&A provides an explanation of the changes with regards to priorities of payments and limitation of liability.

(Source: <https://novascotia.ca/finance/sitefinance/media/finance/QAsPhaseTwoReformsForIndustry.pdf>).

Limited Liability and new Priority of Pay Rules for Rental Companies

Whose liability will be limited under these changes? The liability for companies that rent motor vehicles as well as the leasing



companies that do not offer the option to purchase the vehicle at the end of the lease, will be limited to damages up to \$1 million. Damages above \$1 million will be

the responsibility of the individual at fault. The individual who rents the vehicle is the primary person responsible. The rental company only responds if the renter does not have underlying coverage.

The NS Government Q&A also explains what was happening before the reforms were introduced.

What is happening before the reforms were introduced? Car rental companies, as the vehicle's owner, were vicariously liable for damages caused by rentees. Liability was unlimited. Insurance under the owners policy was a first loss insurance and insurance attaching under any valid motor vehicle liability policy was in excess insurance only.

PEI has not made these changes, so our legislation reads similar to what was happening in Nova Scotia before the reforms were introduced. And, that my friends, is the problem! The owner of the vehicle is vicariously liable for a driver who is driving with expressed or implied consent of the owner. In my opinion, until the Government makes changes to Section 287 of the Highway Traffic Act, there won't be too many vehicle owners in PEI making extra cash by renting out their vehicles.

If the vehicle owner does not advise the insurance company that they are renting their vehicle, then a claim to the vehicle owner will likely be denied.

The PE-SPF No 1 wording has the exclusions.

It states: "Unless coverage is expressly given by an endorsement ... the Insurer shall not be liable."

There are endorsements that can be added to the policy to provide 'Permission to rent or lease' and also 'Permission to carry passengers for compensation'

As the sharing economy becomes more popular, the broker needs to make sure that they are asking the questions on the application (never assume you know the answer or skip over them). Inform your client of the exclusions in the wording. Know that in the event of a claim, the Insurer is still going to be called upon to defend, but will quickly decline coverage leaving your client that has the 'get rich quick' scheme in the poor house. Turo is providing insurance coverage on the vehicle when it is rented, but if the Owner's SPF 1 policy is primary and first pay, then Turo's insurance will only be excess.

I'm not always right when interpreting legislation, so I have asked a couple of lawyers for an opinion. I'm hoping that one will write an article on the legal implications of renting your vehicle. If this is to happen, then in the spirit of the 'sharing economy' I will make sure to provide a copy to IBAPEI members.

coverage details further: <https://www.economical.com/en/lp/turo-commercial-auto-insurance>

QUESTION: I have reviewed the Turo Insurance policy for PEI. It has some unique endorsements on the policy. I'm curious if the Superintendent of Insurance has approved these forms.

RESPONSE: I can confirm that we did receive approval of the policy documents from the Superintendent of Insurance effective immediately on February 28, 2022.

The part of the E.P.C.F. Carsharing Endorsement with respect to Section A – Third Party Liability reads:

The Insurer agrees to indemnify the insured and, in the same manner and to the same extent as if named herein as the insured, every other person who with the insured's consent, for the exclusive purpose of Carsharing and only during the Delivery Period and the Rental Period, personally drives the automobile or personally operates any part thereof, against the liability imposed by law upon the insured or upon any such other person for loss or

damage arising from the ownership, use or operation of the automobile and resulting from BODILY INJURY TO OR DEATH OF ANY PERSON OR DAMAGE TO PROPERTY. The Insurer shall consider these other people insured persons under this policy but:

a. the coverage provided by this policy is excess to any Third Party Liability coverage available to the other insured persons, including the Carsharing Lessee and driver, under any other automobile third party liability policy, but shall provide primary coverage to the Carsharing Lessor;

b. the policy to which this endorsement is attached shall respond prior to the Carsharing Lessor's automobile insurance policy; and

c. except for the Insured, this policy does not provide any defence for the other insured persons if they are entitled to a defence under any other automobile insurance policy.

David Cooke, BSc, CAIB, President, IBAPEI

You may contact David at 1-800-566-5666 Ext 4826 or via email at DCooke@cooke.ca

IBAPEI AGM

IBAPEI will host their AGM at Cooke Insurance, at 3pm, on October 26th, 2022.

For more information, please reach out to Karen Doiron, at 1800-566-5666, or email kdoiron@cooke.ca

ADDENDUM – the rest of the story:

I shared this magazine article with Turo's Director of Insurance, Aleksandra Kelbas, CIP and asked her some additional questions. The following is her response:

QUESTION: I have drafted the attached article for our members to try to explain why PEI Insurers are reluctant to permit their Insureds to use their vehicles for Turo. How is Turo getting around the vicarious liability issue?

RESPONSE: We have looked into the question around vicarious liability, and Turo's Commercial Auto policy issued by Economical Insurance would be first in priority to respond during the delivery of the vehicle and the Reservation period.

I understand that PEI has not adopted Bill 18, however, the provisions of Bill 18 apply to a standard vehicle rental situation, not carsharing. Please refer to Economical's dedicated webpage which outlines the

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For a long time the MGA sector has been an important segment of the insurance industry, however it's always been operating in the shadows; it's been misunderstood both in what it truly is and what value it brings to the entire industry. Until now there hasn't been a collective attempt to bring structure to the sector and take it out of the shadows; CAMGA, as the national trade association, has attempted to do just that over the past 2 years. The association represents over 80% of MGAs in Canada, and purely p&c MGAs.

An MGA, also known as an MGU (Managing General Underwriter), needs to meet 2 criteria in order to be admitted as a member: 1) they have delegated underwriting agreements with one or more carriers; and 2) they must derive the bulk of their income from underwriting services. MGAs are not firms administering programs, nor brokerages with binders.

First question to help clarify the misunderstanding: what is an MGA? These are firms who have delegated underwriting agreements (known as DAs) with insurance carriers. This means that a carrier exposes their capital so that an MGA can underwrite risks on their behalf; they are outsourced underwriters of insurance companies. They perform exactly the same activities an underwriter employed by a carrier does. For example: a carrier wants to outsource its marine division because it represents a very small portion of their entire book, so they allocate the reserving capital they currently use for their marine risks to an MGA (or several) in order for those MGAs to provide the underwriting services to them. When claims arise, the insurer's reserves are tapped into to pay the claims. These agreements are strictly overseen by the carrier.

The second part of the equation is the value MGAs provide brokers. MGAs only trade with

retail brokers; they do not deal with the consumer nor have any interaction with the consumer. Brokers, when looking to place a client with a market, have options; their carrier partners or MGAs. An MGA is a market, just like all the carrier partners brokerages may have. They send submissions to carriers as well as MGAs; there is no difference between placing a client with a carrier or an MGA. Since most MGAs provide the bulk of their expertise in the commercial space, a broker can generally find a market with better terms and pricing for those harder to place and less common risks with an MGA rather than a carrier.

MESSAGE FROM CAMGA

Most commercial risks are unique and do not fall nicely into rigid underwriting boxes that large carriers have; MGAs have that entrepreneurial spirit to create and shape solutions for less common classes. Simply put, MGAs are underwriters with expertise in those classes that are not traditionally commodity type risks.

The third aspect to a more structured sector are steps taken by the industry itself. CAMGA has created and implemented two codes that all members take an undertaking to meet as a condition of membership; the CAMGA Code of Business Operating Standards and the Code of Ethics. These standards fill in the gaps and create rules that apply to the unique role MGAs play in the insurance chain, where no framework exists. Broker and carrier regulatory frameworks are simply non-applicable to MGAs. Both these codes and the MGAs who abide by these rules are transparent and found on the CAMGA website, so any broker can easily see which MGAs are following those rules. In addition, service levels are generally much better than brokers are used to; an

example of this is that most MGAs strive for providing quotes within 24 hours.

To sum up, MGAs provide brokers options, and brokers can be assured of a trusted partnership when placing a client with an MGA market, now that there is a more transparent structure and understanding how MGAs operate, and of the value MGAs provide. CAMGA members represent 60 additional markets for brokers, that means 60 additional options and solutions.

Steve Masnyk, Managing Director, CAMGA.

Steve can be reached at (416) 903-0478 or email at steve.masnyk@camga.ca



**Canadian Association of
Managing General Agents**

FINDING SOLUTIONS FOR RESIDENTIAL

INSURANCE CHALLENGES



Earlier this year, Insurance Bureau of Canada's (IBC's) Atlantic office learned about a condominium corporation in New Brunswick that saw its insurance premiums more than double. Despite the building having a fully modernized interior, the board president believed the building's heritage status may have complicated the directors' ability to shop around for lower rates.

All rental and condominium properties in the Atlantic provinces are required by law to have insurance; however, many of these corporations are seeing their premiums rise, and some are finding it increasingly difficult to get the insurance they need. As brokers well know, insuring a residential building with a heritage designation does not present additional issues, but the age of the

information that you need to shop their risk. IBC recommends helping clients who own a heritage property to prepare a risk prospectus, and supporting documentation such as photos. This will help insurers to assess the risk associated with the property and make informed underwriting decisions. IBC offers a sample prospectus form for older homes on its website (www.ibc.ca) to help homeowners capture these important considerations and share them with their insurance representative.

Inflation and severe weather affecting costs

the period from 1983 to 2008, to payouts exceeding \$1 billion per year. The report states that water-related losses accounted for more than 50% of the increase.

Actions residential realty clients can take to reduce their risk and find coverage.

The simplest way to help place coverage for condominiums, rental properties and heritage buildings is to find ways to reduce their risks. Keeping records to show maintenance activities can help demonstrate to an insurer that a building owner is less likely to file a claim. For example, homes that have been converted into

• Finding out how many insurance claims have been made in the last five years.

• Being vigilant in helping to maintain owners' or tenants' knowledge of how to prevent loss or damage.

• Requiring rental occupants to hold tenant's insurance, and providing tenants with guidance on when to report a maintenance issue.

IBC recognizes the seriousness of the insurance affordability issues that some

Residential realty properties, even if they're not heritage buildings, face additional premium pressures. The combination of the ongoing hard market, inflation, labour shortages and global supply chain disruptions is contributing to increasing claims costs for all lines of property and casualty insurance. According to Statistics Canada, the national inflation rate hit 6.7% in March – a level not seen in 30 years. Home replacement costs shot up 12.9% across Canada, and home and mortgage insurance was up 8.6%. Home maintenance and repair costs were up 1.9%.

Compounding these costs is the increase in the frequency of natural disasters in Canada. The increased number and severity of floods, windstorms, wildfires and hailstorms – influenced by our changing climate – are costing insurers billions of dollars. According to a report by Intact Centre on Climate Adaptation at the University of Waterloo in Ontario, annual property and casualty insurance payouts in Canada more than doubled in the decade before 2020, from an average of \$405 million per year in

building will certainly raise questions about the risk. The owner needs to provide their insurance representative with information on the building's updates and other details to determine its replacement cost and if it's aligned with modern building codes for electrical, plumbing, and the list goes on.

This can all be a daunting task for residential building owners as they're running a business where insurance is just one of many other increasing expenses. Property owners are in a tough situation as rent control policies in the Maritime provinces are not allowing them to pass the rising costs of owning and operating these buildings along to their tenants.

Use a risk prospectus for heritage properties

Atlantic communities take great pride in their heritage buildings, and rightfully so. These buildings are an example of our unique cultural history and connect us to the past. However, their uniqueness may also make it more challenging to ensure that your client has collected all of the

apartments should have proof that any decks are up to code and in good repair, and that the roof, windows and furnace have been properly maintained.

There are also actions that building owners

(or prospective owners) can take to educate themselves. These include:

• Speaking with the condominium board about the building's maintenance strategy. While a low condo fee may seem great, it could mean reserve funds are inadequate and that the building is not being properly maintained.

residential realty clients are currently facing. Our staff are happy to work with brokers and their clients to help reduce their risks and find affordable insurance.

If one of your commercial insurance clients is running into challenges, we encourage you, as their broker, to access IBC's risk managers by phoning Gloria Haydock at 1-844-2ask-IBC (1-844-227-5422) for support or emailing your questions to riskmanager@ibc.ca. IBC's risk managers can work with you and your client to understand the insurance risk portfolio and offer tailored advice to meet your client's business needs. This service is provided free of charge to help brokers and their clients find affordable insurance during the hard commercial market. You can also learn more about IBC's solutions for commercial insurance challenges at www.businessinsurancehelp.ca.

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

3 TIPS TO CONVERT FASTER ON YOUR WEBSITE

At Tulip Media Group, optimizing websites for maximum conversion is a big part of what we do. In this article, we want to share three things we've seen over and over again that prevent potential Client-Partners from growing their online sales. These three essential tips will keep you from making the same mistakes and help you convert faster on your website.

#1 - Treat Your Website Like Your Storefront

Just like a brick-and-mortar store in a shopping center, your website is your storefront in the online world. Looking at it this way, it's obvious that you need

to present your website in a way that is appealing to potential customers and makes them want to visit.

The most important element of your digital storefront, even more important than aesthetics, is your messaging. The messaging you use on your website helps customers find you and communicates to them how and why they are going to make the decision to buy from you. It should be clear, concise, consistent, and instantly resonate with the need you are targeting in your core customer.

Be sure to prominently identify both the problem your core customer is having and

the solution you are offering on every landing page. When a customer lands on your website, they should understand three things right away: what you are offering, how it will make their life better, and what they need to do to buy it. StoryBrand Founder Don Miller refers to this as the "Grunt" Test, named for the grunt your customer will give when these questions have been answered to their satisfaction. Answering all three questions within the first five seconds

of visiting your website drastically improves your chances of converting prospects into paying customers.

#2 - Always Include a Call to Action

Time and time again, we see potential Client-Partners come to us without a call to action on their websites. This, or they are using "Learn More" as a call to action instead of a direct invitation to buy their product or to contact them. This is a critical mistake that slashes conversion rates. It's amazing how powerful this simple piece of content is in the sales process.

A call to action should be a direct invitation to buy your product or service or to contact your business. If you're in real estate, your call to action should be along the lines of "Buy a Home" or "Sell Your Home." If you own a consulting firm, your call to action should be something like "Book a Consultation." If you are selling products of any kind online, a bold "Buy Now" call to action is very effective.

"Learn More" is not effective as a call to action because most potential customers don't want to take the time to learn more, they want to be presented with a solution then and there. In effect, "Learn More" just sounds like more work to do on their part when you should be doing the work for them, right up to that final decision to buy.

#3 - Optimize Website Responsiveness and Usability

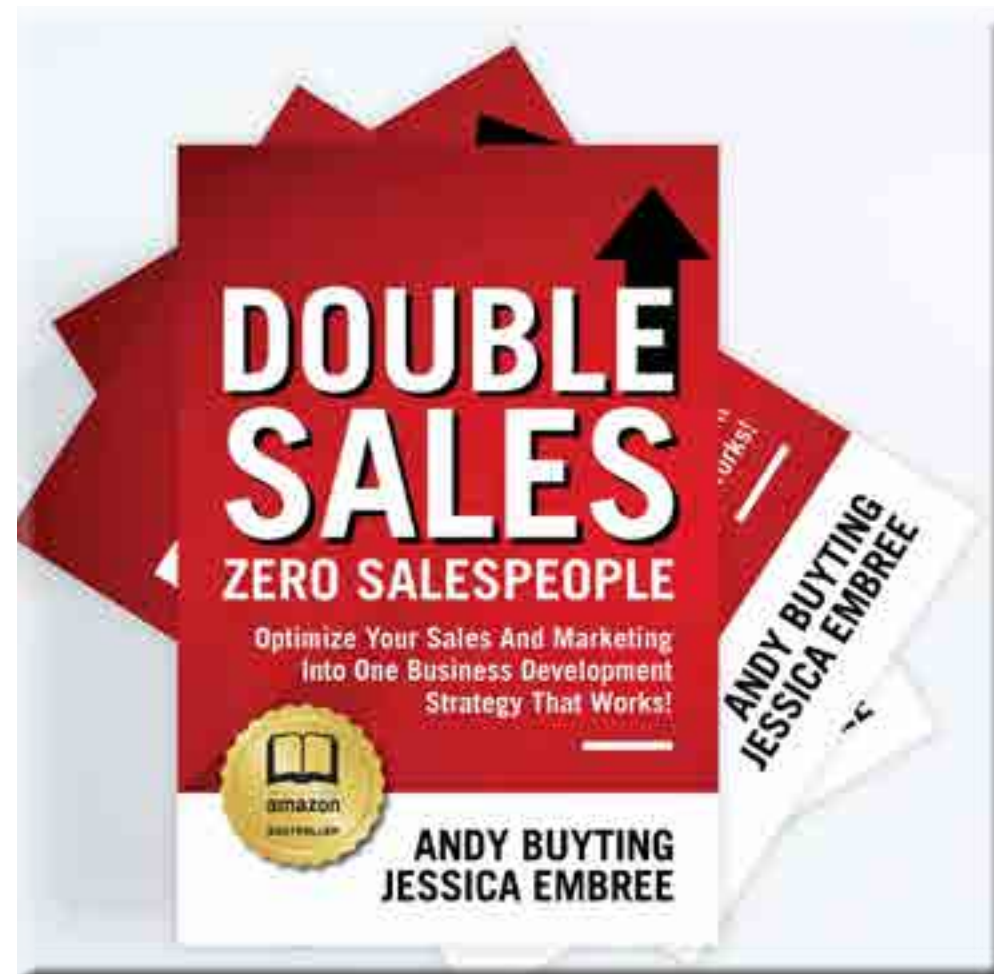
Although content optimization is integral in achieving high search engine rankings and drawing potential customers in to visit your online store, the website itself needs to be healthy, responsive, and usable when they land on it. Maybe you already have the highest quality content, but if your website is slow or not optimized for mobile devices, potential customers are going to bounce back to search engine results and seek out your competitors' websites instead.

When Google crawls your website to determine your search engine ranking, its bots look for keyword-optimized content, but they are also looking for fast response

times and high usability on all devices. If you don't have a holistic approach to all of these SEO components, it will damage your overall ranking. Improving the experience of shopping at your online store will work to convert customers faster and also boost your search engine ranking to attract more potential customers.

When you sign on to a SMarketing program with Tulip Media Group, we'll make sure your website factors in all of these important tips and more. We're so confident in our approach that we now guarantee results for every program. Book a demonstration with us at TulipMediaGroup.com to find out how we can help your business grow.

Jessica Embree is the Creative Director and a StoryBrand Certified Guide at Tulip Media Group. Jessica grew up with an entrepreneurial spirit and started her first business at the age of 10. She has a passion for helping businesses grow and succeed using creative marketing campaigns and strategies that produce measurable results. Jessica's first book, *Double Sales / Zero Salespeople*, co-authored with Andy Buyting, is now available and an international best seller! TM.Media/DoubleSalesUS.



GATHERING EVIDENCE: THINKING ABOUT

Written by Kyla Russell, C3 Legal.

Being in an accident can be nerve-wracking for many people as it is not something that they encounter on a regular basis. When someone is involved in an accident, the focus is often on what is happening at that immediate time and then attention often shifts to “what’s next?”. What a lot of people don’t realize is that the question of “what’s next?” could be something that happens years down the road—litigation. If litigation happens, then the parties involved will need information about the accident. If some thought is not given to the gathering of information in advance of the litigation and collecting that information closer to the actual event itself, then that information could be lost, which makes it more difficult to prove the claim for Plaintiffs or more difficult for Defendants to defend the claim.

Limitation Periods—When is litigation started?

Litigation has to be started within the limitation period that applies to that particular type of accident or negligence that occurred within the province where the accident happened. Generally, governments legislate what the limitation period(s) will be for specific accidents and those limitation periods will be written into statute, such as, for example, the appropriately named Limitation of Actions Act, as the applicable legislation is named in Nova Scotia and New Brunswick. Although the Atlantic provinces all have their own legislation relating to limitation periods, as a common example, the general limitation period for a motor vehicle accident is two years from the date of the accident in these provinces. Other provinces may have different limitation periods for motor vehicle accidents, and other limitation periods, such as those for a trip/slip and fall or other negligence causing personal injury, may even be longer, which is why it is important to collect and gather information as soon as possible—a lot can happen in the years between the event and the start of litigation.

It is important to explain to clients the importance of gathering information and documents in as timely a fashion as possible.

While information and documents that are gathered at the time of the accident are often the best evidence in presenting or defending claim, collecting that information as soon as possible is better than having to try and find that information or documents years down the road.

What information to gather

Most people know that when they are involved in a motor vehicle accident, they need to exchange information with the other driver or vehicle. This information includes an exchange of insurance, names of the persons involved, make and model of vehicles, and license plate numbers. Similar information should also be gathered if a person is hurt by other negligence, such as a trip/slip and fall or being hit by an object.

Other information that should be collected is the name and contact information for witnesses. Photographs of the damage and the surrounding area that are taken at the time of the accident are also particularly useful. If a person is delayed in taking photographs, the conditions can change from one day to the next. There is a myriad of ways that things can change from the time of the accident to when photographs, especially if there is a delay. For a motor vehicle accident, as examples, lanes could be changed from straight-through to turning lanes, or potholes could be repaired. For slip and falls, as examples, snow and ice can melt or for those defending a slip and fall, there might not be any snow or ice present. Further examples of how things can change are that a building where a person claims she or he fell down stairs could be torn down or renovations replacing flooring could be done if the person allegedly slipped on the floor. Quite simply if a person tripped on an object, the object could be picked up or moved.

Receipts are also useful, especially for the person who is seeking damages from the accident. Receipts can show proof of the damages.

People may be concerned about what information is important to gather, but a general rule of thumb is to collect as much

THE LONG TERM

information as possible. If litigation is started as a result of the accident or loss, any collected information and documents can be sorted at a later date based on its relevancy or privilege. In stating the obvious, however, information and documents cannot be sorted if it is lost to the passage of time.

Storing the information

Gathering and collecting information and documents is only the first step. The second step is storing or keeping the information in a safe and secure place where it can be found and easily accessible if it is needed for litigation. People often store things on their cell phones or computers, and digital storage definitely saves space. As we all know, however, cell phones can get damaged or lost, and computers can melt down. Therefore, it is strongly recommended that information is backed up on another format or stored in a secure cloud where it can be accessed if necessary.

A Final Word

Having insurance is a way for people to protect themselves, but even with having insurance if a person is in an accident, they can further protect themselves by gathering as much information about the accident or event as promptly as possible. That information should then be stored in a safe and secure location where it can be accessed in the future should litigation arise, which often can occur years after the accident. Such thinking ahead can help others help you.

Disclaimer: The content on this article is provided for general information purposes only and does not constitute legal or other professional advice or an opinion of any kind. Readers are advised to seek specific legal advice by contacting members of C3 Legal (or their own legal counsel) regarding any specific legal issues. The article was current as of its original date of publication, but should not be relied upon as accurate, timely or fit for any particular purpose.



“OUR BROKERAGE IS VERY EXCITED FOR THESE BILLING & CLAIMS EDOCS SOLUTIONS TO BE IMPLEMENTED WITH OUR CARRIERS. NOT ONLY WILL THE DIGITAL SOLUTIONS REDUCE OPERATIONAL COSTS, THEY WILL PROVIDE MORE EFFICIENT WORKFLOWS, ALLOWING GREATER PRODUCTIVITY FOR OUR BROKERS SO THEY SPEND LESS TIME RETRIEVING INFORMATION AND MORE TIME FOCUSING ON OUR CLIENTS.”

LISA COLWELL, VP PERSONAL LINES AT WILSON INSURANCE LTD.

SIMPLIFY YOUR WORKDAY WITH BILLING AND CLAIMS EDOCS NOTIFICATIONS



A broker survey conducted by CSIO found that 68% of brokers spend at least one hour per day supporting customers with billing-related items, and 66% of brokers reported making at least one claims-related phone call to an insurer each day. If a major component of your daily routine is looking for answers to customers' claims questions and billing inquiries, you can greatly benefit from CSIO's Billing and Claims eDocs Notifications

What is it and how does it work?

Billing and Claims eDocs Notifications allow you to automatically receive billing and claims-related status updates on your clients' files from your insurer partners directly to your broker management system (BMS). For example, if you wanted to know whether an adjuster has been assigned to one of your customer's claims, or obtain a customer's billing payment schedule, you would probably need to contact the insurer handling the customers' accounts, or access their portal, to get that information. With Billing and Claims eDocs notifications, your insurer can provide these customer details via a secure message delivered to your BMS, without you having to reach out. Billing and Claims eDocs Notifications

are made possible by two established solutions that are used by many insurers and brokers across Canada on a daily basis.

1) CSIO eDocs: Electronic documents containing insured information that are digitally sent and received by insurers' systems and brokers' BMS in real-time. Last year, close to 4 million eDocs were sent each month.

2) CSIONet: CSIO's industry network facilitates the secure sending of eDocs between insurance industry systems. Approximately 38,000 brokers, and all major insurers use CSIONet every day.

Thanks to Billing and Claims eDocs Notifications and the solutions that support it, brokers can rest assured they're getting their clients' most up-to-date billing and claims-related data as soon as it's available.

The benefits of Billing and Claims eDocs Notifications

Billing and Claims eDocs Notifications have the potential to improve your brokerage's operations in the following ways:

- Seamless data exchange: key billing and claims details electronically uploaded to your BMS client files.
- Time savings: eDocs are instantly

exchanged between systems, no more waiting for client data.

- Lower costs: Digital documents are more cost-effective than hard copy—and by saving your valuable time you're essentially saving money.

- Environmentally friendly: Fewer paper documents means a lower ecological footprint

Lots of use cases to serve you better

Billing and Claims eDocs Notifications were conceptualized and developed by CSIO's Innovation and Emerging Technology (INNOTECH) Committee and its Working Groups. These talented teams are made up of industry leaders from brokerages, insurers and software vendors with a mandate to create viable technology solutions that require minimal implementation effort while maximizing return on investment. The diverse representation, diligent research and effective collaboration of INNOTECH and its Working Groups ensures that Billing and Claims eDocs Notifications streamline information covering dozens of common billing and claims-related scenarios that are known as use cases.

The use cases below have been defined as part of Billing and Claims eDocs Notifications, meaning whenever one of the following scenarios occurs on a customer's file in an insurer's system, a broker will receive a consistent, accurate and descriptive electronic notification in their BMS.

Claims

- Claim Opening
- Claim-Reopening
- Claim Close
- Adjuster Assigned
- Adjuster Re-Assigned
- Status update - Car Rental Update
- Status Update – Total Loss Indicator
- Status Update – Fault Determination/Liability
- Payment Status to Insured (Issued, Date, Location, Payment Method)

Billing

- Payment Schedule on Recurring Payments
- Payment Schedule on Payment Installments
- Payment Returned on Recurring Monthly Payments (no intent to cancel)
- Payment Returned on Payment Installments
- Past Due Payment / Reminder Notice
- Notice of Intent to Cancel / Final Reminder
- Notice of Cancellation Option to Reinstate (registered letter)
- Notice of Cancellation No Option to Reinstate (registered letter)
- Refund being returned to Policyholder
- Payment Received / Rescind Cancellation
- Outstanding Balance
- Collection Notice
- Premium Written Off
- Credit Card Expiry (Memo)

INNOTECH and its Working Groups are continually evolving eDocs Notifications to include even more use cases to further enhance the broker experience.

How do I start receiving Billing and Claims eDocs Notifications?

After an insurer and software vendor have programmed Billing and Claims eDocs Notifications into their systems, the broker partners of those insurers and vendors are able to receive the eDocs Notifications in their BMS. CSIO recommends encouraging your insurer and vendor partners to program Billing and Claims eDocs notifications so that you can enjoy the benefits.

CSIO even has a Certification program that insurers and vendors can complete which guarantees their implementation of Billing and Claims eDocs Notifications meets CSIO Standards. As of today, The Wawanesa Mutual Insurance Company (Wawanesa) is certified in Billing and Claims eDocs, and more insurers and vendors are on track to receive their certifications later this year.

To learn more about Billing and Claims eDocs Notifications, visit the CSIO website—and advise your insurer and vendor partners to do the same.

Kathryn Sinclair, Vice President, Strategy & Operations at CSIO

GRILLING SAFETY TIPS FOR BARBECUES

It happens every year. The weather gets warmer, more people use outdoor grills – and incidents of grill-caused fires go up. In 2013-2017 outdoor grilling causes an annual average of 10,200 home fires, according to the National Fire Protection Association.

Gas grills cause more home fires than charcoal grills, the association adds. According to the Hearth, Patio & Barbecue Association, 64% of households own a gas grill, 44% own a charcoal grill and 9% own an electric grill.

Regardless of the type of grill you own, here are 9 BBQ safety tips that will keep you and your home safe for barbecuing season:

1. Grill outside and away from any structures

Charcoal and gas grills are designed for outdoor use only. However, NFPA reports that more than one-quarter (27%) of home fires started by outdoor grills began in a courtyard, terrace or patio, and 29% started on an exterior balcony or open porch. Pay attention to overhanging tree branches when you set up your grill.

2. Make sure your grill is stable

Only set up your grill on a flat surface and make sure the grill can't be tipped over. Consider using a grill pad or splatter mat underneath your grill to protect your deck or patio.

3. Keep your grill clean

Remove grease or fat buildup from both the grill and the tray below the grill. If you are using a charcoal grill, allow the coals to completely cool off before disposing of them in a metal container.

4. Check for propane leaks on your gas grill

Before the season's first barbecue, check the gas tank hose for leaks by applying a light soap and water solution to the hose and then turning on the gas. If there is a propane leak, the solution will bubble. Other signs of a propane leak include the smell of gas near the barbecue or a flame that won't light.

5. If the flame goes out, wait to re-light

If you are using a gas grill and the flame goes out, turn the grill and the gas off, then wait at least five minutes to re-light it.

6. Take care around the grill

Never leave a lit grill unattended. Don't allow kids or pets to play near the grill. Never try to move a lit or hot grill, and remember the grill will stay hot for at least an hour after use.

7. Be careful with charcoal starter fluid

If you use a charcoal grill, only use charcoal starter



fluid. If the fire starts to go out, don't add any starter fluid or any other flammable liquids to the fire. Consider using a charcoal chimney starter, which uses newspaper to start the fire instead of starter fluid.

8. Wear the right clothing

Clothing can easily catch fire, so be sure your shirt tails, sleeves or apron strings don't dangle over the grill.

9. Be ready to put out the fire

Have baking soda on hand to control a grease fire and a fire extinguisher nearby for other fires. If you don't have a fire extinguisher, keep a bucket of sand next to the grill. Never use water to put out grease fire.

These easy-to-follow tips will help you and your family to enjoy a safe summer barbecuing season. For those grilling over an open fire, check out these fire pit safety tips to keep you and your guests safe. Thank you, <https://blog.nationwide.com/grill-safety/>!

Becci Taylor, BBA, CAIB, Professional Development Coordinator, IBANB. Becci can be reached at (506) 450-6083 or email btaylor@nbinsurancebrokers.ca

IBANS LONG SERVICE AWARDS 2022

Celebrating our Most Valuable Resource...Our PEOPLE.

5, Meaghan Donovan, Aon	10, Charlene Mattinson, Johnson	25, Cecilia Follet, BrokerLink
5, Michele Megannety, Aon	10, Courteney MacKay, Johnson	25, Sandra Guitard Doucet, BrokerLink
5, Matthew Borden,A on	10, Brenna MacDonald, MacLeod	25, Kelly Murphy, BrokerLink
5, Mike Dickson, Aon	10, JackieTomes-Druhan, OTC	25, Dawn Logan, MacLeod
5, Konatsu Itoh, Aon	10, Denise Simpson, OTC	25, Elise Penney, MacLeod
5, Edward Zhakata, Aon	10, Abby MacLellan, OTC Insurance	25, Sharon Fralic, OTC Insurance
5, Olivia Carter, Bluenose	10, Paul Messervey, OTC Insurance	25, Denise Russell, Stanhope Simpson
5, Carrie Marman, Bluenose	10, Heather McDermaid, Stanhope	25, Michele Logan, Strum
5, Catherine Deleskie, BrokerLink	10, Heidi Bardsley, Stanhope Simpson	25, Laura Reynolds-Chambers, Strum
5, Ashley Garland, BrokerLink	10, Kim MacLeod, Strum Insurance	30, Tina Vihos, Bluenose
5, Lisa Parsons, BrokerLink	15, Virginia Fraser, Aon	30, Glenda Spears, Bluenose
5, Michael King, BrokerLink	15, Sean Stade, Aon	30, Darren MacNeil, Bluenose
5, Linda Lirette, BrokerLink	15, Sean Kavanagh-Lang, Aon	30, Gayle Boutilier, Bluenose
5, Laurenda DeWolfe, BrokerLink	15, Brenda Sampson, Bluenose	30, Anne-Marie Langille, Caldwell Roach
5, Laura MacNeil, BrokerLink	15, Lorraine MacLeod, Bluenose	30, Greg Roach, Caldwell Roach
5, Maria Pike, BrokerLink	15, Jennifer Smiley, Bluenose	30, Josephine MacInnis, Gallagher
5, Janet McLellan, Caldwell Roach	15, Melissa Barrington, Bluenose	30, Teresa Hatcher, MacLeod
5, Andrew Nielson, Caldwell Roach	15, Tracey MacDonald, BrokerLink	30, Allison Bishop, MacLeod
5, Philip Hudson, Cheep Insurance	15, Lindsey Graham, Caldwell Roach	30, Paula Shubley, Stanhope Simpson
5, Nancy Bonn, Gallagher	15, Kyle Thompson, Caldwell Roach	35, Val Bonaparte, AA Munro
5, Michael Christie, Gallagher	15, Danny Robinson, Fairway	35, Paul Croft, Aon
5, Joseph Hines, Gallagher	15, Wanda Rowlings, Fairway	35, Steve Roach, Caldwell Roach
5, Meggan Andrews, MacLeod	15, Chris Fryer , Gallagher	35, Linda MacKenzie, Johnson
5, Lorway	15, Janice Jones, Gallagher	40, Madonna Delaney, AA Munro
5, Ashley Inder, MacLeod Lorway	15, Doreen Pilon, Hub International	40, Derek Flight, AA Munro
5, Erin Turner, MacLeod Lorway	15, Mary Kirrane, Johnson	40, Theresa Gillis, MacLeod
5, Dawn Mengerling, OTC Insurance	15, Deborah Beck, MacLeod Lorway	40, Alison Tremblett, MacLeod
5, Julie Goucher, Russell Insurance	15, Tracy Conrad, MacLeod Lorway	40, Rhonda Church, Strum
5, Shawn Freeze, Stanhope Simpson	15, Alastair Conway, MacLeod Lorway	45, Delores Johnson, Gallagher
5, Greg Blacklock, Stanhope Simpson	15, Amber Prince, MacLeod Lorway	45, Lisa Bonaparte, MacLeod
5, Rebecca Lloyd, Strum Insurance	15, Heather Sangster, OTC	50, Mary Gillis, AA Munro
5, Scott Conrad, Stanhope Simpson	15, Christine Gaudreau, OTC	50, Julia Wamboldt, Gallagher
10, Tomas Stryncl, Aon	15, Mark Howard, Stanhope Simpson	
10, Reanna Slaunwhite, BrokerLink	15, Cat Arnold, Archway/BrokerLink	
10, Arlene Boudreau, Bluenose	20, Marla Tate, AA Munro	
10, Brandy Sampson, Bluenose	20, Jennifer MacLean, AA Munro	
10, Chelsey Young, Bluenose	20, Kelly Power, AA Munro	
10, Jocelyn Graham, Bluenose	20, Janice Brydges, BrokerLink	
10, Tennile Rudderham, Bluenose	20, Debra Parker, BrokerLink	
10, Marie Jarvis, BrokerLink	20, Jennifer Baker, Fairway	
10, Renee Robarts, Fairway	20, Michael Tompkins, Fairway	
10, Susan Oliver, Fairway	20, Robin Green, Johnson	
	20, Alissa Schaller, MacLeod Lorway	
	20, Shannon Vaughan, OTC	
	20, Gerald Ward, Stanhope Simpson	
	20, Daphne Feener, Strum	

UPCOMING Events

AUGUST

9	IBANS WEBINAR: CLOSING THE SALE
18	IBANB GOLF CLASSIC
24	IBANB WEBINAR: QUICK FACTS
25	IBANS MOONLIGHT PARTY CRUISE

SEPTEMBER

9	IBANS WEBINAR: EFFECTIVE STUDY SKILLS
13	ATLANTIC INSURER TOWN HALL; CAMGA & AVIVA
27	IBANB WEBINAR: SOLID FUEL HEATING

28	IBANS AGM & PRESIDENTS BREAKFAST
29	IBANB AGM
29	IBANB EVENT: MEET THE UNDERWRITER

OCTOBER

5-6	ATLANTIC INSURANCE BROKER CONVENTION, NFLD
25-29	IBANB CAIB 1 IMMERSION (INTERACTIVE)
26	IBANS WEBINAR: THE BUSINESS OF SOCIAL IMPACT
26	IBAPEI AGM
27	IBANB WEBINAR: MANAGE STRESS AND MAINTAIN POSITIVITY

MOONLIGHT PARTY CRUISE



GRAB THE WORK GANG AND JOIN US FOR AN
END OF SUMMER SAIL

AUGUST 25TH
8:30 - 11:00 PM

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The savvy broker's solution.

Anderson McTague's Team 24 is a focused group of underwriters specializing in writing policies for Vacant Dwellings, Seasonal Dwellings, and Rented Dwellings – in under 24 hours.

Vacant Dwellings

- Includes properties under renovation, estates, condos, risks held for sale and more
- First class risks eligible for Broad Form coverage and Replacement Cost coverage
- Policy term options of 3 or 6 months with the option to renew

Seasonal Dwellings

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

Rented Dwellings

- Includes single family and multi-family homes (up to 6 units), condos, and student housing
- First class risks eligible for Broad Form coverage and Replacement Cost coverage



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