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A JOURNEY WITH SHANE FELDMAN

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# PRESIDENT'S MESSAGE

JONATHAN BROWN

**A**t IBAA, our work continues in the political arena as we support the needs of the insurance brokers and consumers of Alberta.

On the personal lines front, we are striving to impress upon the government the need for long-term solutions to the issues around auto insurance and the cost drivers in the system. As we aim to have the greatest impact possible, we have created an advocacy task force and are also coordinating with the Insurance Bureau of Canada in some areas. We are advocating for changes to how liability insurance is purchased in Alberta as well as hoping to see an expansion in the choices that drivers are offered. We would also like to see an increase in the care available after a loss and a better regulated injury compensation system. These changes would work to reduce the amounts that are paid in legal costs as injured parties navigate the court system and would allow greater care at the time it is most needed. We are also advocating for change to the GRID framework to remove protections for poor performing operators while still allowing new drivers to access the market at attainable rates.

On the commercial auto front, we have been advocating for changes to the Mandatory Entry Level Training (MELT) program, with the goal of seeing this expanded for commercial class 1 operators to a point that would allow carriers to give them access to the regular market without having to put every new operator into the Facility Association. We also realize that an expansion in the MELT program could put agricultural operators at a disadvantage, so we are suggesting that there be a split license designation. We would like to see a commercial class 1 and an agricultural class 1, with the corresponding training that addresses the needs of each of these.

With this in mind, we have been busy meeting with various ministers and MLAs and their staffs, and we will continue to advocate moving forward. I know I have said it before but I will say again that the more of us who work together on this issue, the better our chances of seeing success with our legislators and regulators. I would ask that each of you reach out to our [brokerhelp@ibaa.ca](mailto:brokerhelp@ibaa.ca) email to get involved with sending letters to your MLAs and be willing to meet with your local representative if possible. IBAA has drafted materials that you can use and we would be happy to provide these and also work with you when you are able to get a meeting.

“One of the things that I appreciate about those that I work with is the support that we are able to give each other, and I encourage all brokers to develop that culture of mutual support.”

Brokers are some of the greatest people that I have ever known and our industry is truly a difference maker for our province. By working together on the challenges that arise, I know that we will continue to be the best possible choice for our customers and the champions of our communities.

I'd like to close with a more personal topic. As brokers, we are sometimes so caught up with addressing the needs of those around us that we may forget about the importance of taking time for ourselves. Personal mental health is often overlooked by professionals, although it is of vital importance. I want to encourage all of you to be mindful of your own needs and make sure you set aside time for your own mental health. One of the things that I appreciate about those that I work with is the support that we are able to give each other, and I encourage all brokers to develop that culture of mutual support. Having someone to talk with or vent to can be cathartic for all of us and can make all the difference. Find that person. Be that person.





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## The Case

### *Mansuri v Dominion of Canada General Insurance Company*

In this case, brothers and roommates Murtaza, Javid and Mohammad Mansuri (collectively, the “applicants”) were denied certain accident benefits by Dominion of Canada General Insurance Company (“Dominion”)

after being involved in two separate motor vehicle accidents. The first accident occurred in 2018 and involved Murtaza Mansuri. The second accident also occurred in 2018 and involved Mohammad and Javid Mansuri. Upon being denied claims for attendant care and housekeeping/home maintenance services, the applicants put forth five applications for dispute resolution

to the Licence Appeal Tribunal (the “tribunal”) pursuant to section 280(2) of the Insurance Act to challenge Dominion’s denials.

On March 1, 2022, the applicants filed a notice of motion before the tribunal relating to the five applications, alleging that Dominion had breached duties of privacy and confidentiality owed to the applicants,

# HANDS OFF

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## Discussing the Court's Reluctance to Interfere in Ongoing Administrative Tribunal Processes



BY SARA HART & DAVID S. COWLEY-SALEGIO

and Dominion's counsel and its adjuster had a conflict of interest with respect to the applicants' claims for benefits. The applicants then also sought an order from the Ontario Superior Court of Justice (the "court") to disqualify Dominion's counsel and its adjusters from handling their claims and to compel Dominion to retain separate counsel and adjusters

to handle the claims of each of the applicants. At the time this matter was heard by the court, the tribunal had not yet rendered a final decision on the merits of the five applications.

Dominion argued that the court application was premature and that the court should not consider an application for judicial review until the underlying tribunal proceeding

has been completed. This principle was quoted with approval by the Ontario Court of Appeal in *Volochay v College of Massage Therapists of Ontario* on the basis that this would prevent the fragmentation of administrative processes and unnecessary costs. Furthermore, the court reaffirmed that, absent **exceptional** circumstances, applications for judicial review of

administrative decisions should not be brought forward until the end of the tribunal’s proceedings and only after the applicant has exhausted all remedies within the administrative scheme. Only few circumstances will qualify as “exceptional.”

The applicants asserted that this circumstance was indeed exceptional due to the absence of alternative remedies of reconsideration and appeal; this, argued the applicants, left them with no choice but to seek judicial review at this juncture.

### Analysis Of The Ontario Superior Court Of Justice

The court held that the burden is on the applicants to justify judicial intervention prior to the conclusion of the underlying administrative process. This is a high bar to meet, as it is generally difficult to show that an “exceptional” circumstance exists.

The court found that the applicants erred in their submission that no alternative to early judicial review existed. While it is true that the applicants had no access to reconsideration at this stage of the administrative process, this is simply part of the Statutory Accident Benefits Schedule statutory scheme, which the court held was entitled to deference. Once the underlying administrative applications were completed, the applicants would then have access to reconsideration and appeal pursuant to the statute. The applicants would then also have access to judicial review, subject to the court’s discretion and to the applicants meeting the high bar required to necessitate judicial review.

The court also rejected the applicants’ argument that early judicial review was justified in the interests of efficiency. Even if the impact of

such an interlocutory judicial review was material, this would still not outweigh the benefits of allowing the administrative scheme to run its full course. In fact, the court noted that judicial review may not be needed at all, depending on the outcome of the administrative tribunal applications.

The court also held that the applicants would not suffer from

“ Dominion argued that the court application was premature and that the court should not consider an application for judicial review until the underlying tribunal proceeding has been completed.”

irreparable prejudice if the privacy and conflict of interest issues were not determined through early judicial review. The applicants had not shown that any alleged deficiencies in the administrative process could not be cured on an ultimate appeal.

As to whether counsel for Dominion ought to be removed, the court again found that this motion did not constitute an exceptional circumstance that outweighed the general benefits associated with allowing the tribunal proceeding to run its full course.

In all, the court held that the applicants did not meet the high bar

needed to justify early judicial review. While the tribunal had initially decided that there was no merit to the applicants’ claims relating to privacy and conflict of interest, the applicants failed to show that any deficiencies in that initial decision would not be rectifiable upon an ultimate appeal. Accordingly, the application for judicial review was dismissed due to its prematurity.

### The Take-Away

*Mansuri* offers valuable insight as to how a court will treat an application for early judicial review of an administrative hearing. It is clear that the bar to justify early judicial review is a high one and will only succeed where the applicant can show that “exceptional circumstances” exist that necessitate judicial intervention prior to the conclusion of the underlying administrative proceeding.

Furthermore, the court’s decision illustrates the high level of deference afforded to administrative tribunals in light of the recent Supreme Court of Canada decision in *Vavilov v Canada (Minister of Citizenship and Immigration)*. Namely, a court will be hesitant to interfere in an administrative scheme, particularly when any alleged deficiencies in an initial tribunal decision could be cured at an ultimate appeal. #

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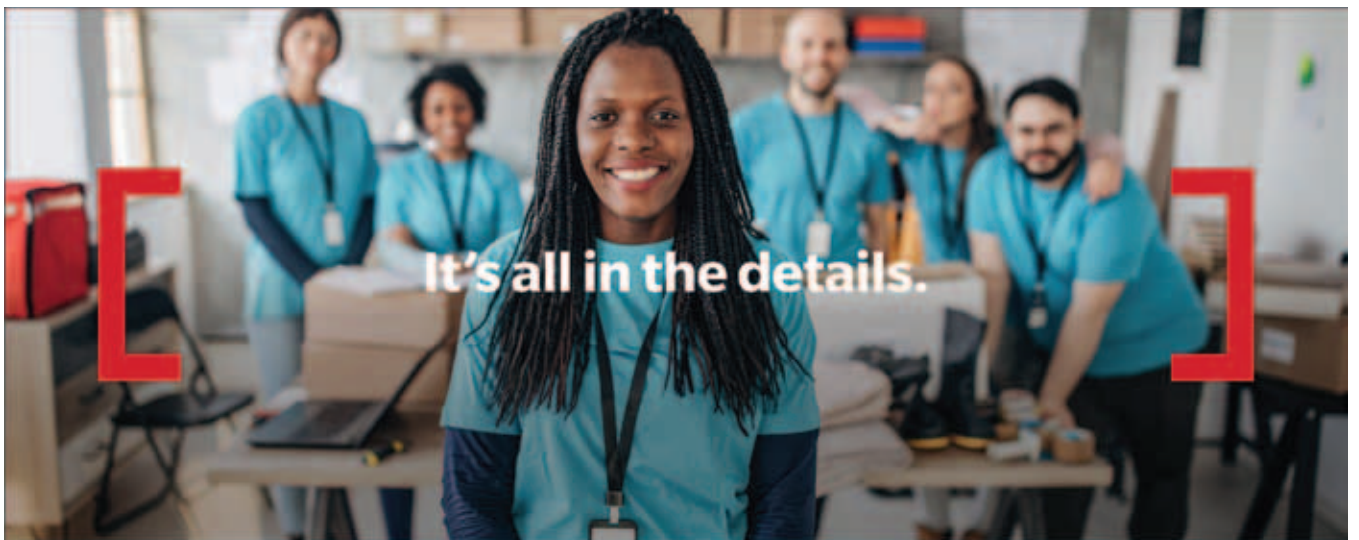
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EMPLOYEE MOTIVATION

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# YOU GET WHAT YOU REWARD

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**M**anagers are riddled with how to motivate and engage with their employees in this new work landscape. Before you start making changes to your compensation programs to “light the fire” in your team members, let’s look at employee motivation principles and how your rewards and recognition programs affect their performance.

Employee motivation involves an individual’s focused and persistent effort toward achieving a goal. This is affected by internal and external forces:

**Intrinsic Motivation** (myself): a person’s internal desire to do something due to their interest, challenge, and sense of personal satisfaction. When an employee cares about their work, they look for better ways to do it and are energized and internally fulfilled by doing it well.

**Extrinsic Motivation** (my work, my environment): the motivation that comes from external incentives, such as:

- Pay increases, bonuses, commissions
- Positions, titles, status
- Perks (parking stalls, celebration lunches, gifts, awards)

Note: extrinsic rewards can also be negative (and intentional), such as management not offering a cost-of-living adjustment (COLA) because the company goals were not met. Extrinsic rewards can also be negative but unintentional, such as an employee having to work overtime due to a new promotion, thereby creating undesirable work-life balance challenges.

## Beware of Creating Your Own Monsters

Intrinsic and extrinsic rewards are interdependent.

- Intrinsic rewards are more powerful and longer lasting, but feedback from others helps to generate internal satisfaction.
- Extrinsic rewards can cause intrinsic interest to decline.

Therefore, it’s important to create the right balance of external rewards so that, as management, you do not accidentally create a team that becomes “entitled.” One manager I used to work with called her sales team “fat and happy,” which meant the team had become too influenced by bonuses, trips and other external perks, thereby killing their natural internal motivation to be excellent sales professionals. I call this “creating your own monsters.”

## Concepts to Consider When Offering External Rewards

There is important psychology to consider when thinking about employees and what motivates them to work to their full potential and remain productive with your organization. To avoid inadvertently developing “total rewards” programs that have unintended consequences on staff motivation, consider the following social-psychological concepts.

To illustrate, we will use an example of offering more money (i.e., a bonus or increase in base pay) to incent motivation.

### EFFORT VS. OUTCOME

Employees will be motivated to exert a high level of effort when they believe:

- Their effort will lead to good performance, AND
- Good performance will lead to organizational rewards (e.g., more money), AND

- This reward will satisfy personal goals (in life)

Questions employees will unconsciously ask themselves when you offer an external reward, such as more money, are:

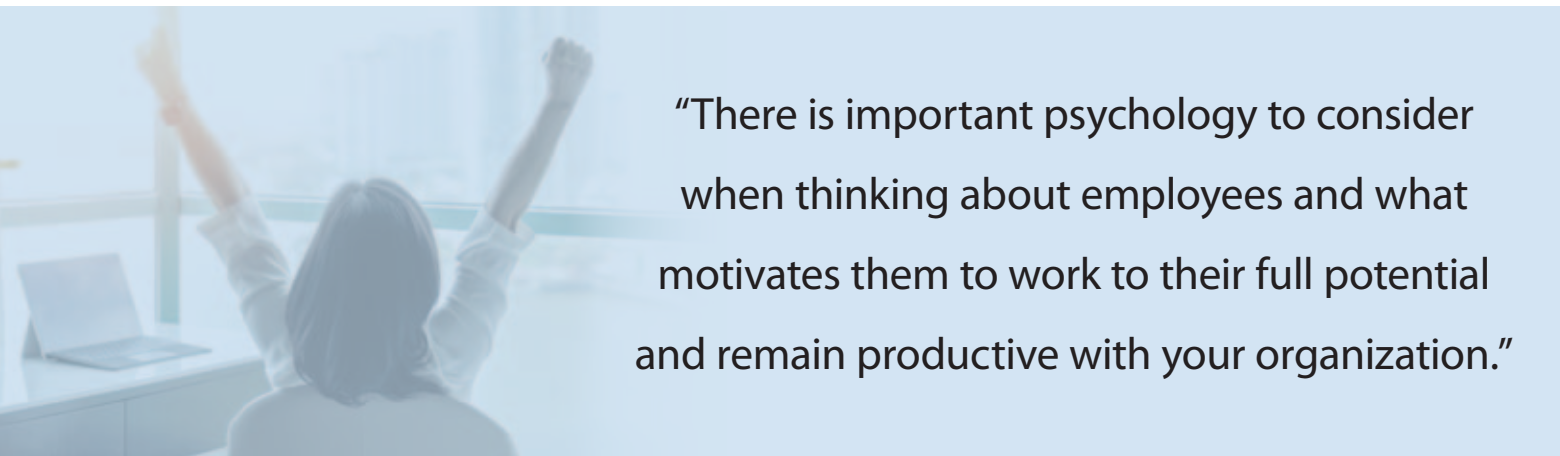
- *Do I have the **ability** to achieve the goal? (self-confidence: perception of the skills, knowledge or abilities required)*
- *How much **effort** do I need to exert to accomplish this? (What sacrifices do I need to make, if any?)*
- *How **desirable** is this amount of money to me in relation to the additional effort required? (E.g., I can take my family on a vacation with this extra money.)*

Here are some common equity comparators:

- Length of service/tenure with the company
- Overall industry experience (breadth/depth)
- Level of authority in the company
- Amount of education attained
- Gender, age, colour (demographic details)
- External job market (how many similar jobs are available out there right now)

3. And, finally, some employees naturally gravitate to **authority/power**. They seek to be influential, effective and impactful (tangible results). They try to increase their personal status/prestige and value being given more responsibility and/or decision-making autonomy. I call this the “company factor,” as they care more about being elevated or promoted in the company.

While most employees are driven by all three of these factors, each employee—based on their personality as well as also the stage of their career—will have different motivation buttons.



“There is important psychology to consider when thinking about employees and what motivates them to work to their full potential and remain productive with your organization.”

## PERCEPTION OF FAIRNESS

Employees not only respond to rewards, they also evaluate and interpret them; they compare their job inputs and outcomes (skill and effort levels) with those of others in the company and respond according to how they see any inequities.

Questions employees will unconsciously ask themselves when external rewards are being evaluated are:

- *Is the **amount and allocation** of rewards among individuals equitable?*
- *How fair is the **process** used to determine the **distribution** of rewards?*
- *Is there **favouritism** going on? (quality of interpersonal treatment received from a manager)*

## PERSONAL NEEDS: INTRINSIC FACTORS

1. Some employees are naturally more wired for individual **achievement**. They seek attainment of goals and advancement, and they want feedback regarding their progress along the way. They gain a sense of accomplishment from doing good work and being recognized for these accomplishments. I call this the “Me factor.”
2. Other employees are naturally more focused on **affiliation**. They desire friendly relationships at work and seek positive interactions with others. They want to be liked by other team members and held in popular esteem. So, instead of being individually focused on achievement, they look for connection within the team. I call this the “We factor.”

## Final Thought

When assessing which external rewards will have the desired effect (i.e., helping to motivate staff engagement at work), please consider the impacts—both intentional and unintentional—before making changes to any rewards and recognition programs. My suggestion for managers is to start having more dialogues with each employee about what matters most to them before making wholesale changes. 🙌

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# NAVIGATING THE CHANGING LANDSCAPE THROUGH RELATIONSHIP BUILDING

## A Journey with Shane Feldman

*By Annette Hubick*

In a rapidly evolving world, the ability to forge meaningful connections is emerging as a critical skill. Shane Feldman, a renowned expert on community building, shares insights on navigating the changing landscape by prioritizing relationships. In this extensive interview, he sheds light on the power of connection and the pivotal role of human interaction in an era dominated by technological advancements.

**A**t only 29 years old, Ontario native Shane Feldman has already traveled to 100 cities and six continents, spearheaded the world's largest millennial-led movement (Count Me In) and been recognized by the White House and the United Nations for his achievements in community leadership..

Count Me In was started by Shane Feldman at the age of 13 in 2008. The organization was developed after Feldman experienced a difficult transition into high school. With the help of his guidance counsellor, Feldman got involved in clubs and volunteer opportunities, which inspired him to help his peers do the same. He organized an event that brought students from several high schools together to network, collaborate and develop skills needed to become community builders. What started as a small project remarkably went viral and evolved into the global phenomenon known as Count Me In, the world-renowned social entrepreneurship incubator which grew to span six continents, engaging 10 million next-gen leaders from more than 100 countries.

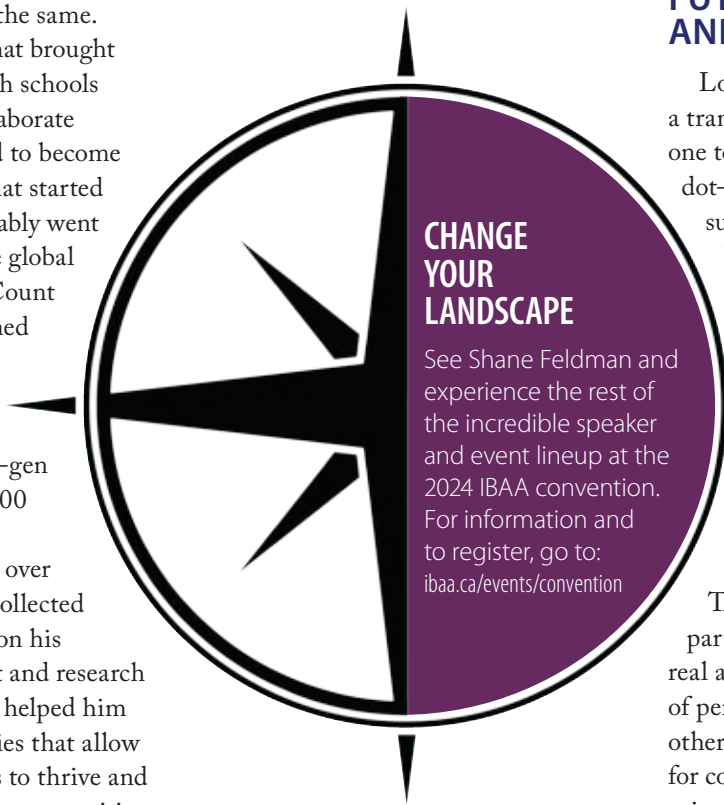
His work took him all over the world, but Feldman collected much more than stamps on his passport; his involvement and research in community leadership helped him uncover universal strategies that allow teams to click, businesses to thrive and leaders to create engaged communities. Sharing these insights as a speaker and consultant means that a typical day for Feldman usually involves an airplane, logging over 100 flights per year.

In this digital age of distraction and disconnection, Feldman's insights on building connection and community as a means to future-proofing your

organization (and your life) are particularly timely. He provides a framework that helps leaders build better relationships and better workplaces, and his message promises to be both inspiring and actionable.

With a client roster that reads like a who's who of the Fortune 500, Feldman has spoken for and advises some of the world's top corporations such as Google, Meta, Coca Cola, Microsoft and Walt Disney (to name just a few). A self-described serial entrepreneur, Feldman is also involved in several other businesses beyond his speaking and consulting engagements.

In anticipation of his appearance at the 2024 IBAA convention as the



event's keynote speaker, Feldman spoke with Alberta Broker magazine. Just as Feldman's work takes him all over the world, our conversation traveled a variety of topics.

## THE HUMAN TOUCH IN A TECH WORLD

Reflecting on the current landscape, Feldman emphasizes the enduring human need for connection amid technological advancements. He asserts that, regardless of the evolving norms, the craving for connection remains universal. However, he cautions against the overreliance on technology, especially generative artificial intelligence (AI), as it can potentially replace or impede genuine human relationships that are so critical to success, especially in the insurance industry.

## FUTURE SHIFTS AND CHALLENGES

Looking ahead, Shane predicts a transformative shift in the next one to five years, comparable to the dot-com boom. He anticipates a surge in personalization facilitated by generative AI (artificial intelligence), akin to platforms like Netflix whose algorithms not only customize available viewing content but also presents different cover art depending on the user (e.g., displaying particular actors or character types, using imagery evoking a specific mood, etc.).

This shift poses challenges, particularly in discerning what is real and genuine amidst the surge of personalized information. On the other hand, there will be opportunities for companies like insurers and brokers using AI to provide information and support to clients, not only in terms of relevance and need, but also in terms of language and style.

"We have to be really careful of just how much we are taking advantage of that kind of technology because it can quickly replace the actual relationship building that is exclusively a human

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experience,” warns Feldman. He notes that companies and organizations that don’t focus on relationship building will suffer from a lack of loyalty from customers, employees and suppliers.

## SMALL STRATEGIES MATTER

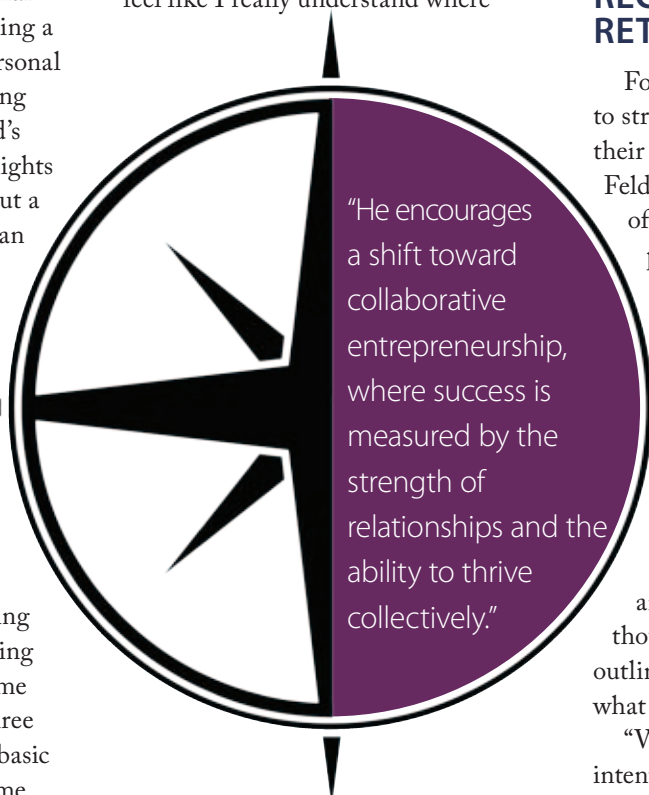
Feldman emphasizes that small strategies can exponentially amplify one’s ability to connect with others. Moving beyond mere transactional conversations, he suggests injecting a human touch by engaging in personal discussions. Whether it’s checking in on a colleague or client’s child’s first day at school, sharing highlights from the weekend or asking about a recent vacation, fostering a human experience is key.

Feldman elaborates on the importance of these strategies, stating, “You’re able to amplify your ability to connect with others tenfold by implementing some very, very small strategies or really simple ideas.” He notes that there’s an increasingly common practice when sending an email of skipping right over the salutation and diving straight into business. In the name of expediency, saving a whole three seconds, we omit the most very basic personal attribute: a person’s name.

## BUILDING RELATIONSHIPS IN INSURANCE

Feldman acknowledges that the complexity of the insurance product, combined with the fact that most people don’t want to spend time learning about or dealing with it, poses challenges to brokers’ efforts to build community and relationships with clients. He stresses the importance

of trust-building through shared experiences, encouraging brokers to go beyond transactional interactions and connect on a personal level with clients. In this context, Feldman advises that brokers pose a crucial question to themselves, “What is one thing that I’m doing today to build more relevance so that this client that I’m speaking to really gets to know me a little bit better and so we can continue to build our own trust?” The goal is to become the go-to resource. “And (as a broker), I want them to feel like I really understand where



they’re coming from so that when they don’t quite understand the difference between these insurance packages or these options, or they’re feeling stressed over it, they’re going to take me at my word and know that I have their best interest at heart.”

## WILL AI REPLACE INSURANCE BROKERS?

While AI tools provide information and administrative efficiency, Feldman

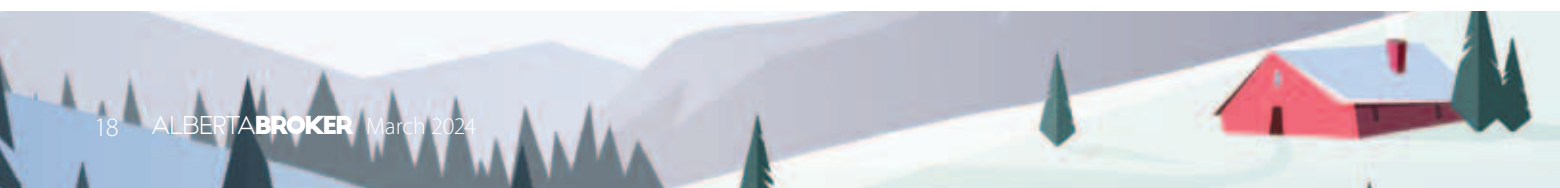
underscores the exceptional value of human insurance brokers offering counsel and a professional opinion. “You can’t replace the human touch ... And having that nuanced conversation about what this (insurance product or coverage terms) actually means for them is irreplaceable.” He encourages professionals in the industry to embrace technology while focusing on mastering AI tools to enhance their role as trusted advisors and effective communicators.

## RECOGNIZING AND RETAINING TALENT

For brokerage owners seeking to strengthen relationships with their staff through recognition, Feldman emphasizes the importance of understanding individual preferences. Recognizing achievements in a manner aligned with each team member’s preferences fosters a positive workplace culture and contributes to staff retention. He shares examples from his own team where one member values public praise, which would “absolutely mortify” another colleague for whom a thoughtful, personal email that outlines the impact of their efforts is what would communicate their value.

“We’re talking about very intentional recognition ... and in this case, we’re not talking about hiring a fancy company to run a fancy survey. This is really a matter of just talking to your people and getting to know them. *How do you want to be recognized when you go above and beyond, because we know you will, how can we best celebrate you?* What an awesome question. Do you know how few companies ask their employees that question? Very, very few. But it’s so critical, right? That’s the only way we can meet someone where they’re at.”

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Feldman goes on to explain that recognition isn't only about acknowledging performance, it's also about communicating how their role impacts the end user, the organization's goals, etc. This practice aligns practice with purpose and is especially important for those team members who don't interact with the end user. "As humans, we are hardwired for connection. We don't just want to be told great stories, we want to be part of them," he says.

## THE PRICE OF EFFICIENCY

When asked what the major obstacle is to building connections, Feldman quickly answered with one word: efficiency. "We have fully entered this age of efficiency where we are trying to go faster and do more with less and get further with less gas in the tank." This quest to achieve optimal productivity comes at a price. "When we're looking at the burnout crisis that we're in the midst of in Canada and much of North America, a large part of that is people feeling like they're just cogs in a machine versus a human being that is doing something meaningful with the hours in their day. And this has nothing to do with the physical function of their role, because you can find everyone from electricians and plumbers to like white collar executives who feel deeply fulfilled by their work. And you'll find people in the exact same roles who don't, who feel burned out. And what's the difference? Oftentimes, it's that level of connection." Feldman explains that "connection" refers to more than interactions with other people. "It's also about connection emotionally to the overall impact that you're having on a business or on society."

## SHIFTING PERCEPTIONS OF ENTREPRENEURSHIP

Feldman challenges the prevailing perception of entrepreneurship as a solo journey, emphasizing the importance of collective experiences. He encourages a shift toward collaborative entrepreneurship, where success is measured by the strength of relationships and the ability to thrive collectively.

"There's no one out there that is successful, entrepreneur or not, who is on a truly solo journey doing something in isolation. So, the shift that that we need to see if we want to thrive in this next era with all the innovation that's going to be thrown at us, with all the challenges, societal and otherwise, that we know are going to head our way ... If we want to thrive through all that change and uncertainty, then we have to absolutely prioritize the relationships, the connection and the who's on our A-team ... the people who are going to allow us to collaborate, to tackle problems, to come up with innovative solutions. We need to be really intentional about creating environments where those people can thrive and where we can all thrive together."

## THRIVING THROUGH CHANGE

Feldman identifies creativity as the linchpin for teams to thrive through change and uncertainty. He underscores the need to stimulate creativity through changing environments, such as "walking meetings," to enhance problem-solving abilities. Shane advocates for a simple yet effective practice, stating, "We have to change our scenery, get up walking around. It actually increases our ability to problem-solve."

Despite their importance when it comes to hiring, Shane places a

premium on values alignment over specific skills or innate creativity. He believes that values alignment fosters a positive culture, increases retention and ensures that the team works cohesively. "If we have values alignment, the skill set will come."

## CONNECTION REQUIRES INTENTION

Feldman emphasizes the importance of intentional efforts to incorporate moments of connection in workspaces, going beyond mere task checklists. One of his recommended practices is the incorporation of "plus-one time" in meetings, allowing for brief moments of personal connection. Shane highlights the significance of these intentional moments, stating, "These things matter. They allow us to connect on a deeper level. And when we are in that headspace, it allows us to actually be a lot more creative and arrive at better ideas."

## BALANCING TECHNOLOGY AND HUMANITY

Feldman envisions a future where leaders and professionals excel in both operating technology *and* exceptional communication skills. While AI may handle administrative tasks, "We're also going to have to be great at communicating, empathizing and building that human connection because that is what's irreplaceable."

As we navigate the changing landscape, Feldman's wisdom serves as a valuable compass, reminding us that, amidst technological advancements, the heart of success lies in our ability to connect, empathize and build genuine relationships.

ANNETTE HUBICK operates Link PR Incorporated—a marketing and communications consulting firm—and has been the publisher/editor of *Alberta Broker* since 1996. Annette@LinkPR.ca



the keynote

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# FUTURE-PROOF PASSPORT

Build Better Relationships in a Changing Landscape

IBAA CONVENTION | MAY 6 | 8:30-9:30 AM

In today's changing landscape, your competitive edge is how effectively and efficiently you connect with others. In this empowering, forward-looking talk, famed entrepreneur and anthropologist Shane Feldman goes beyond the hype and speculation to reveal a fundamental truth: In today's unpredictable landscape, community and relationships are what will set you apart.

New disruptive business models, new flexible work arrangements, new tech-fueled innovation are all part of the future of work. Shifting perceptions of entrepreneurship and moving beyond tech-fueled competition, Shane will help you re-focus, re-connect and elevate your impact.

Having researched community leadership and human behavior on the ground in 100+

cities, towns and villages across 6 continents, Shane Feldman will take you on a journey, illustrating the lessons learned interviewing leaders in places ranging from Vietnam and Albania, to Japan and South Africa. Shane decodes how to empower human connection and future-proof your operation through real-world examples and clear strategies you can apply right away.

## Key takeaways:

- Build stronger relationships with anyone, anywhere.
- Design a team that will thrive through change and uncertainty.
- Break out of silos to elevate innovation.
- Amplify the why behind your work, promoting authenticity.
- Strengthen a sustainable growth mindset.

# WHY ATTEND PYIB EVENTS?



BY JAMIE JOHNSTON

The intention of The Professional Young Insurance Brokers (PYIB) is to help new brokers find their way around the industry, provide fun networking opportunities, accelerate their careers and really make a difference in the community and the broker profession at large. With this in mind, I wanted to explore the actual impact PYIB has on the young brokers in Alberta. I've asked several young insurance professionals: Why do you come to PYIB networking events? What do you get out of them? Below are their responses:

“

I ENJOY GOING TO THE PYIB EVENTS AS I FIND IT BENEFICIAL FOR MY CAREER TO NETWORK WITH LIKE-MINDED PROFESSIONALS IN A FUN ENVIRONMENT. I HAVE BUILT A LOT OF CONNECTIONS THAT I OTHERWISE WOULDN'T HAVE.”

“I attend the PYIB networking events because it is a great environment to meet and mingle with industry up and comers. It provides a low stress, inviting environment to discuss and learn about the insurance world.”

“

PYIB networking events are great opportunities to meet with my peers within the insurance industry. It helps me get an idea of what other opportunities exist, hear the stories of brokers who have been around longer than myself and connect with like-minded individuals who all wish to exceed in their professional lives.



“ I ATTEND PYIB NETWORKING EVENTS TO HELP GROW MY CONNECTIONS WITHIN THE INDUSTRY AS WELL AS GROW MY KNOWLEDGE OF THE DIFFERENT OPTIONS OF BROKERS AND BROKERAGES IN THE INSURANCE INDUSTRY. PLUS, THE EVENTS ARE REALLY FUN AND GREAT BONDING OPPORTUNITIES.”

“I come to PYIB events to connect with my peers. I find it is a great way to network and meet new people in a casual environment.”

“ PYIB networking events allow me to meet people—other brokers to learn more about my own career, underwriters to create and deepen relationships with markets and other industry professionals to grow my own network. It’s also just a ton of fun, which is hard to say no to.”



I come to PYIB networking events for a couple reasons. First is a chance to get out of the office and spend time with other people in our industry. I love learning about the different roles people are in or the areas they specialize in. I also really like the opportunity to meet with staff from our insurance company partners; as we do most of our work online or over the phone, the events can be a great way to put faces to names.”

All these responses show a common perception among young brokers that PYIB events are excellent social opportunities. Young brokers recognize that the chance to network with peers beyond your co-workers has immense value. Communicating with our peers can be inspiring. For example, when you meet a young broker who has just taken on their first management role while balancing their family. It can be comforting when a peer empathizes with you over a difficult work scenario you’ve had to face. It’s exciting when you’re debating with other brokers about a difference of opinion over industry trends. The emphasis on work-life balance and the demand from younger generations to have

fulfilled, enjoyable lives put pressure on employers to elevate. A social component and healthy professional network can play a significant role in that elevation. I believe that as green professionals, it is the social element of the industry that inspires us to make insurance our career, and for insurance brokers PYIB is a huge part of that.

JAMIE JOHNSTON  
Director  
PYIB  
jjohnston@brokerlink.ca



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**A**s a member of the Insurance Broker Association of Alberta (IBAA), you're eligible for a free membership with the Centre for Study of Insurance Operations (CSIO). Creating an account includes several benefits, such as accessing helpful CSIO resources, news and insights. CSIO is a Canadian technology association that collaborates with brokers, insurers and vendors to advance data standards for the property and casualty (P&C) insurance industry. We leverage the best technology to bring turnkey solutions and efficiencies so that brokers can provide the best insurance experience to their customers.

Accessing CSIO offerings is quick and easy. Simply create an account at [csio.com](http://csio.com) to get set up in less than

a minute. Join our broker members across Canada who are already leveraging the benefits of innovative technology and enhanced industry connectivity.

### CSIO Broker Membership Benefits

The advantages of a CSIO account listed below are the ones that our broker members rely on the most. If you have questions about the following services or any other inquiries, email [membership@csio.com](mailto:membership@csio.com). A CSIO team member will be happy to assist you.

#### INDUSTRY FORMS

Over 100 fillable insurance forms across all lines of business are easily downloadable from the CSIO website, saving you time and money. All of our forms are mapped to Electronic Data Interchange (EDI) and Extensible

Markup Language (XML) data standards, allowing for smooth integration with your systems.

#### PROFESSIONAL DEVELOPMENT

CSIO offers free, online accredited courses and webinars for you to take on your own time. A certificate will be available for immediate download when you complete a course and shortly after you complete a webinar. You can choose courses in any of the four education streams: Cybersecurity, Digital Marketing, Technology Innovation and Industry Trends & Initiatives. Our diverse professional development content ensures that you receive formal training from industry experts on topics that align with your educational goals. Earn continuing education credits and build important skills that contribute to maintaining



# The Advantages of Creating a CSIO Account

By Debbie Vassos

your broker license by starting your CSIO education today.

## DIGITAL BROKER DESIGNATION

Complete six or more courses to receive a CSIO Digital Broker designation. It's a great way to show your commitment to education and add value to your brokerage with an industry-recognized certificate and congratulatory logo that highlights your success. You can also add the designation to your LinkedIn profile to share this accomplishment with your network. A growing list of "Digital Brokers" is displayed on the CSIO website and is featured monthly on our social media channels.

## NEWS AND INSIGHTS

CSIO collaborates with insurance leaders via several industry working

groups to drive emerging technologies and regularly improve data standards. Stay informed about our working groups' achievements and CSIO solutions that brokers rely on through newsletters, articles, videos and blogs.

## Solutions That Advance the Industry

In addition to the membership benefits above, CSIO also offers the following industry-leading solutions. There is plenty of helpful information available about CSIONet and My Proof of Insurance on CSIO.com.

### CSIONET

CSIONet is a fast and secure platform for exchanging documents and data with insurers. The platform sends eDocs and uses EDI and XML to allow brokers to automatically

download policies directly into their broker management systems (BMS). More than 38,000 brokers use CSIONet on a daily basis. The platform operates on Amazon Web Services (AWS) cloud servers, which provide significantly faster speed, enhanced security, improved problem detection and resolution capabilities, and an increased capacity to accommodate the growing volume of eDocs and EDI transactions.

### MY PROOF OF INSURANCE (MPOI)

My Proof of Insurance is Canada's leading solution for the fast electronic delivery of personal and commercial policy documents (eDocs) and proof of auto insurance (eSlips) to customers directly from your BMS. This allows customers to conveniently display eSlips right from their smartphone's digital wallet while on the go. MPOI is regulatory-compliant, saves you valuable time and its bank-grade security ensures that customer data is safe. Launching the solution at your brokerage is quick and seamless, with minimal training. Once you're set up, CSIO's website provides an in-depth video, marketing resources and an accredited course to help you get the most out of MPOI.

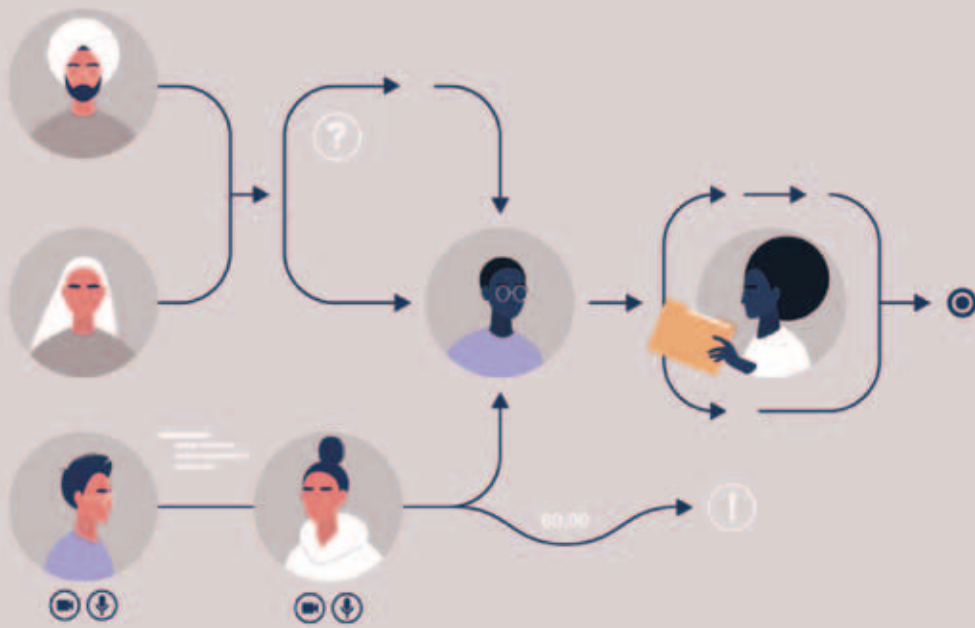
## Scan the QR code to create your CSIO account today!

Make the most of your CSIO membership benefits by creating a free account on our website or scanning the QR code. If you're already a member, you'll have access to everything you need on csio.com. Don't forget to follow CSIO on social media for our latest updates.



DEBBIE VASSOS  
Manager, Marketing &  
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# EFFECTIVE DELEGATION

## WHAT IS HOLDING YOU BACK?

BY JACQUIE SURGENOR GAGLIONE

**H**ow well do you delegate? Are you willing to let other people do things, or do you hold everything hold everything close to the chest?

Many people don't value delegation as a critical skill to move forward in their career. Our job as leaders is to support the people on our team, but it's also to help them grow so they can take over our jobs when we move onto the next one.

### What is delegation?

To delegate means to give a particular job, duty, right, etc., to someone else so that they do it for you. We often think about delegation in terms of: "Yah, I should do that," but rarely do we determine how to make it happen.

### Reasons People Do Not Delegate

#### PERFECTIONISM

You don't believe someone else can do it as well as you.

#### LACK OF TRUST

You do not have faith that they can or will do the task properly.

#### FEAR OF A LOSS OF CONTROL

Individuals who self-identify as "control freaks" often struggle to delegate tasks. This reluctance may stem from a deep-seated connection between their perceived value and the tasks they

handle. There exists a fear that if these responsibilities are entrusted to others and successfully executed, it could diminish their perceived value. This apprehension is rooted in the belief that personal significance is intrinsically tied to the ability to control and execute specific tasks. The challenge lies in overcoming this fear and recognizing that value extends beyond individual task mastery, encompassing the ability to empower others and contribute to collective success.

#### TAKES TOO LONG TO TRAIN

Often people feel they can do the task faster themselves, so they keep doing it. Initially, it can take longer when you train someone, but eventually, they can do the task and you have that time back.

#### INSECURITY/EGO

This is like a combination of perfectionism and fear of a loss of control; people believe that only they can do something and that is what makes them unique, special, or valuable.

#### PREVIOUS NEGATIVE EXPERIENCES

Sometimes a bad prior experience with delegating colours someone's willingness to try again.

#### STRESS/PRESSURE

Under stress or pressure, people can lose sight of the bigger picture and get

caught in the minutia and not ask for help or delegate tasks.

### Considerations to Successfully Delegate

#### GROWTH MINDSET

Numerous factors require consideration when delegating tasks. It's essential to cultivate capacity in others while fostering a growth mindset, both within yourself and the individual to whom you're assigning responsibilities. This involves acquiring new skills, receiving constructive feedback and continually evolving. Simultaneously, you're honing your ability to relinquish control, provide support and empower others. Embracing mistakes, receiving feedback and continual improvement constitute integral components of a growth mindset.

#### RELINQUISHING CONTROL

A big barrier to people delegating is wanting it done a certain way. When you delegate, however, you need to relinquish some control over the how and focus on the result. The person may do it differently than you (sometimes even better or more efficient), which is OK.

#### EMPOWERING & SUPPORTING

Delegating does not mean you hand a task over to someone and check in at the end. It requires regular check ins and

support. You need to ensure that you are available to answer questions and support them throughout the process.

#### APPROPRIATENESS

Not all tasks are appropriate to be delegated. Managers can't simply delegate the people management aspect of their job.

### Tips for Successful Delegation

#### CLEARLY ARTICULATE EXPECTATIONS

Taking time at the beginning of the process to clearly articulate expectations including milestones, deadlines and results is critical. Brené Brown uses the phrase "Paint done for me," which means you clearly discuss and clarify what success looks like at the end. It is crucial for each person to understand exactly what is expected.

Brown describes it as: "Paint Done. For us, it's significantly more helpful than 'What does done look like?' because it unearths stealth expectations and unsaid intentions, and it gives the people who are charged with the task tons of color and context. It fosters curiosity, learning, collaboration, reality-checking and ultimately success."<sup>1</sup>

#### CHOOSE THE RIGHT PERSON

Evaluate the skillset necessary for the task and ensure you choose someone with that skillset and interest. Tools such as a SWIC (strengths, weaknesses, interests, concerns) or a DISC (Dominance, Influence, Steadiness and Conscientiousness) assessment can help. Consider people's career paths when deciding on opportunities too.

#### HOLD REGULAR TOUCHPOINTS

Schedule regular check-ins with the other person and use this time to check progress, work through issues and remove obstacles. In the beginning, these check points will need to be closer together, but as the other person gains experience, meetings can be further apart. The bonus to holding these regular meetings is that they are less likely to interrupt you when they run into a roadblock or have a question as they know they have time coming soon to discuss these with you.

#### PROVIDE RESOURCES

Ensure your team members have access to the essential resources required to complete the delegated task(s). Resources include tangible resources like people, programs and training, but also, access to data and appropriate information, and time to complete the tasks.

#### What's next?

- Review the reasons people don't delegate and ask yourself if any apply to you.

- Pick one task you can delegate and using the considerations listed above, create a plan to delegate.

JACQUIE SURGENOR GAGLIONE is the founder of Leadership and Life, an Alberta-based coaching firm dedicated to creating strong leaders and healthy teams. For more information, visit [leadershipandlife.ca](http://leadershipandlife.ca) or email [jacquie@leadershipandlife.ca](mailto:jacquie@leadershipandlife.ca).



<sup>1</sup> *Brown, Brené; Dare to Lead: Brave Work. Tough Conversations. Whole Hearts. Random House, 2018, page 102.*

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# THE POWER OF IBAC AND THE BIP

**M**any insurance brokers across Canada are not aware of the Insurance Brokers Association of Canada (IBAC) or what the national association does for them. As this year's president, I want to ensure that more brokers across Canada not only understand the importance of IBAC but believe in the power of the Bipper.

IBAC is a federation of smaller associations that joined together in 1921 to promote insurance brokers and the broker channel. Our members are the 11 broker associations across Canada, one in each province plus Toronto. Member associations are on the ground running, taking care of all your day-to-day concerns and pain points, delivering broker education and advocating with their provincial governments.

IBAC is the layer on top of the member associations, taking care of

federal government advocacy, national education programs (CAIB, CPIB and CSIP), broker technology and the broker identity program (BIP).

I'd like to speak to all the frontline brokers about the importance of IBAC to your profession and your brokerage.

Did you know that the reason that banks in Canada cannot sell insurance at the point of granting credit (getting a mortgage or car loan) is because federal legislation (the Bank Act) does not allow it? Did you know that throughout the year, IBAC meets with the federal government to ensure that the Bank Act does not change? This federal advocacy supports the broker channel

and ensures that Canada has a fair and competitive insurance marketplace. In addition to this, IBAC has an annual

"Hill Day" to bring brokers from across Canada to Ottawa to blanket the hill with magenta (the official colour of BIP) and meet with their member of parliament to talk about the Bank Act and other broker priorities such as consumer protection, national flood and earthquake.

In 2024, the update of CAIB (Canadian Accredited Insurance Broker) will be ready to roll out to brokers across Canada. This is an amazing professional designation for brokers to obtain, and we are looking forward to bringing you the updated courses through your member associations.

For technology, it's so important



# BAC PPER

By Traci Boland

influence in affecting change on public policy issues and with our insurance carrier and vendor partners.

We represent 43,000 brokers across Canada. This is a powerful voice! We demonstrate our collective power by using the Bipper logo on our brokerage websites, co-branding all of our brokerages' marketing with the Bipper and wear the lapel pin. This does NOT cost anything for brokers to do and IBAC provides all the marketing tools at [ibac.ca/brokers/bipper-toolbox](http://ibac.ca/brokers/bipper-toolbox). Using the Bipper and wearing it proudly does not diminish your own brand, it strengthens the power of our voice and signifies your brokerage as a professional business.

My goal this year is to bring back the power of the Bipper. I am asking

all brokerage owners, both small and national to use the Bipper in your advertising and on your website. Signify the power behind your professional work and the strength of

**“We represent 43,000 brokers across Canada. This is a powerful voice!”**

our collective voice to consumers and government on all levels. Be proud to be part of an association that stands up for insurance consumers and brokers.

Join me this year in showing your Bipper!

TRACI BOLAND, CAIB  
President  
IBAC  
[ibac@ibac.ca](mailto:ibac@ibac.ca)



that the broker voice is heard. We all feel the pains of missing information in downloads, working with multiple portals and trying to get immediate answers on pricing and coverage for our insureds. IBAC speaks with one voice on technology and works collaboratively with insurers and vendor partners to advance our shared goal of improved connectivity. This past year, IBAC joined forces with CSIO to further this work, and we are really seeing some movement now within this space.

Now, lets talk about the Bipper. This logo/brand was created 36 years ago and signifies to both provincial and federal government that we belong to a professional association and speak with one voice. Our power is stronger when we are united, and we have greater



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BY JENNIFER HAMILTON

## Rebuilding Relationships With Members

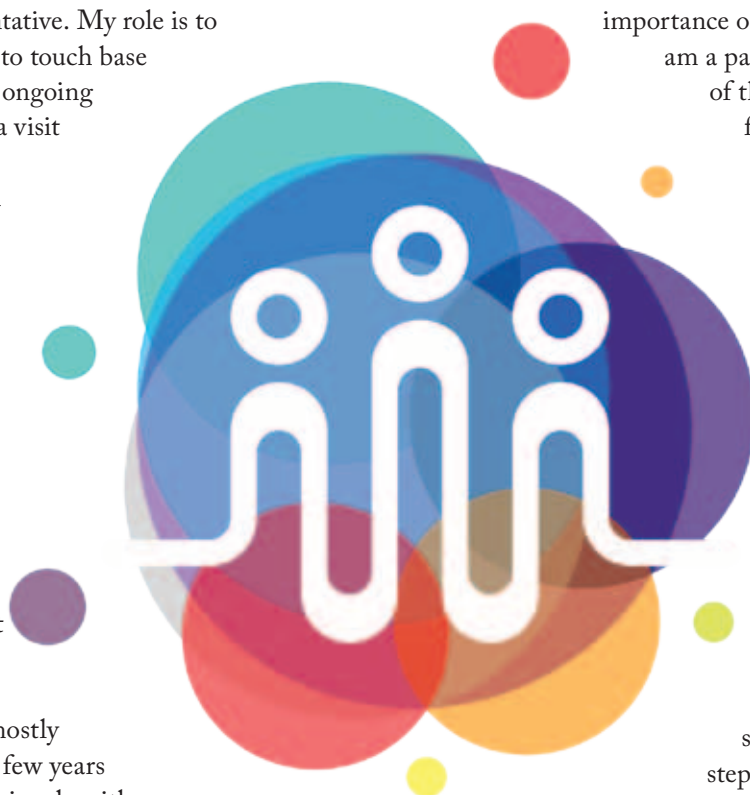
**F**or those who haven't met me yet, my name is Jennifer Hamilton and I'm IBAA's new broker relations representative. My role is to visit with our members to touch base about their current and ongoing needs. My goal during a visit is to find out where and how the association can best support your team and overall brokerage goals. This article will provide an overview of two pieces of general feedback I've collected from my visits and our plans to address them.

Before we get started, I'd like to give you a little bit of insight into my background. I have nine years of experience brokering, mostly in personal lines with a few years in commercial. I took this role with the IBAA because insurance education is a huge passion of mine, whether it be for a new

or experienced broker looking to keep up to date with the newest trends or educating consumers on the importance of insurance and how it works. I am a passionate advocate for the future of the industry and want to shape it for the better.

Since starting this fall, I've visited 13 brokerages, mostly concentrated in the north-central region of the province. To date, I have received some really great feedback—everyone has been excited to meet me and eager to set up meetings. The conversations so far have been very simple, but we've received a lot of positivity around the changes that have happened since Jhnel Weller-Hannaway stepped into her role as CEO.

One of the comments I get most frequently is how the lack of knowledge and



ambiguity surrounding the changes is affecting members. People feel like they're in a holding pattern and are only receiving vague updates about the major changes set to happen this year. There is a general wish to be more informed and to get the information sooner, rather later. Hand in hand with this is that most of the brokers I've talked with have mentioned needing easier access to industry information on our new website.

Our team already has plans to address this concern early in 2024. Our recent website launch was the first step in a two-stage process. We are working on building out the resource and news sections of the site to ensure brokers have access to up-to-date information, tools and FAQs. We will update you via our bi-weekly e-newsletter, *Brokerworks*, when this work is completed. If you want to receive the *Brokerworks* newsletter, feel free to email your request to [communications@ibaa.ca](mailto:communications@ibaa.ca).

With regards to education, we have received some great feedback on our new free webinar initiative. In the future, members can look forward to more choices in free webinars, as our professional development team is finalizing the 2024 education calendar. If you would like to see the free opportunities currently available, please visit [ibaa.ca](http://ibaa.ca).

In addition to our free webinars, many of our members seem to be very excited about our two new member perks: Rexall and Papa Johns. I can't blame them though—who doesn't love a good pizza party? You can expect to see more new perks during the course of the year.

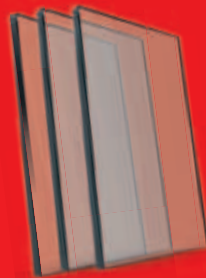
IBAA is aware of the changing and growing needs of our membership, and we are working diligently to ensure we are serving you better. Relationship building is key for us and especially for me because of my role. I

will make every effort to reach out to you, listen to your suggestions and use this information to work towards the betterment of our community.

I plan on visiting as many brokerages as I can this year, so you can expect to receive an introductory email from me at some point. In the meantime, please think about what you want out of your membership so

we can have an engaging and valuable discussion when I visit. I'm looking forward to connecting and rebuilding relationships with as many of you as possible this year! See you soon.

JENNIFER HAMILTON  
Broker Relations Representative  
IBAA  
[JHamilton@ibaa.ca](mailto:JHamilton@ibaa.ca)



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Convention 2024

# CHANGING LANDSCAPES

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