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An illustration on a teal background. A large, dark blue puzzle piece is the central focus. On top of it, two men in suits are standing; one is holding a large gear. To the right, a tall orange ladder leans against the puzzle piece. At the bottom left, a woman in a dark dress is holding up a large puzzle piece. The overall theme is business and problem-solving.

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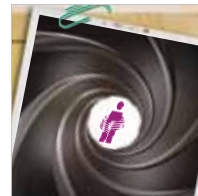
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## THE ALBERTA BROKER

April–May 2018

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Gerry Baert

# President's Message

## Having a Chat

Every year the IBAA president, the PYIB president and George Hodgson, our CEO, tour the province on the president's tour, an event designed to engage IBAA members in the association's activities. This year Barry Haggis (PYIB) and I (IBAA) held the presidential seats. We redesigned the format with an online presentation, enabling member brokers throughout the province to stay in the loop, followed by local "fireside chats," maintaining a personal touch and space for member broker questions and comments regarding the presentation topics or other issues they wanted to raise. I can confidently say that these fireside chats were filled with lots of laughs, engaging conversations and a wonderful exchange of ideas.

## The Banks Are Knocking at the (Back) Door

George started the chat by discussing some improvements in the IBAA office and its Sage subsidiary. He then focused on our federal and provincial advocacy work, zoning in on two key points: the provincial issue of licensing equivalencies and review of the federal Bank Act, which is scheduled for completion in 2019. Government priorities for this review include "modernizing financial services legislation" to meet online consumer demands and allowing financial institutions "to fully engage in financial technological activity" and "invest in and enter into commercial relationships with fintech companies" (<https://www.cba.ca/canada-bank-act-review>). In their lobbying efforts, the banks are focusing on "fintech" as a back door to selling insurance through their website or branch premises. Consultations on the Bank Act have been underway for some time. Impact (our government liaison company), IBAC and the IBAA office are on top of this issue and will make it a new focus of discussion with MPs and senators on Hill Day in Ottawa. This fight is far from over.

**"...the banks are focusing on "fintech" as a back door to selling insurance through their website or branch premises."**

## Youthful Energy

Barry then brought everyone back to life with his quick witted, high-energy style. PYIB is doing great work in federal and political advocacy and raising the broker profile

across the province. Some of the PYIB events included successful participation in its new trivia nights, bonspiels in Edmonton and Calgary, and the very successful annual charity golf tournament. The crown jewel is the work PYIB does in high school Career and Life Management classes, talking to students about how insurance actually works as well as reasons to consider a career in the insurance broker profession. His closing message was to brokerage principals and managers: start encouraging your people to attend these events with their peers! Raising the insurance broker profile needs broker participation.

## Progress on Equivalencies

My part of the evening followed with several issues of concern to our member brokers. AIC, the licensing exam and proposed equivalencies always raise a spirited discussion as frustration with the current exam, and its results, remains a pain point for most brokers across the province. We discussed what the equivalencies might look like and the work we have done to push the proposal into implementation. AIC and the

General Insurance Council support these equivalencies. We have had ongoing meetings with the Ministry of Finance to get the regulations changed. I hope by the time this article is out that we will have some positive news from Minister Ceci's office to share.

## Challenging BMS Providers

Broker technology has been a major focus in my year as president, and the effectiveness of BMS providers is a key part. Most of the brokers attending these talks felt that their provider isn't doing enough to help them keep competitive and current in the digital space. A lack of innovation prevents brokerages from distinguishing themselves in the market. IBAC and IBAA tech committees are working to assess the systems and spur improvement. Along with past president Robyn Young, I attended the Broker Insurance Tech Awards, sponsored by Aviva, at the digital garage in Toronto on March 7. This inaugural event judges BMS providers on a series of criteria derived from a

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national panel of brokers to see how well they are supporting the broker channel. Speed, ease of doing business and innovation were some of the crucial criteria. The plan is to share the results across the country. They should be in your hands by the time you are reading this message.

### Improving Impact

Another issue of concern has been the way we run the IBAA charity of choice, which has been Ronald McDonald House over the last two years. Some changes are likely needed in order to improve our goal of doing something as a provincial broker force that is truly impactful while still respecting the individual charities of choice in each of your offices. The ideas tossed around included reducing the province-wide blitz to a one-month or single-day event so that broker offices could participate without impacting their other initiatives. We'll definitely be discussing this issue with the board.

### Managing Communication Overload

We then jumped to the question of how communication from the office might be more effective. Given everyone's busy emailed-filled day, many email messages are not being seen or read. Some of these are crucial. How do we flag important political push notifications that need urgent attention? One idea that grabbed traction was that each office could possibly assign a communication champion to filter and distribute the messages within the office. Our association gives us power, both in lobbying and in support for the independent broker, but we first have to know about the issues and benefits.

### Are You Leaving Money on the Table?

The Broker Identity Program (BIP) is a strong marketing benefit of IBAA membership. We talked

about the importance of branding with the Bipper to connect your member brokerage with the provincial and national advertising campaigns. IBAC and Agency 59 have changed their messages from a soft awareness campaign to a far more aggressive call to action. Nationally, IBAC is spending roughly \$1 million on the "Find a Broker" advertising campaign across all social media platforms and highly visible television slots. The digital BIP kit and advertising toolbox on the IBAA website, including the Agency 59 link (<https://www.agency59.ca/bipper/bipper.html>), contains social media ads and many other digital ways to distinguish yourself from the direct writer up the street. If you haven't visited these sites, you're just leaving money on the table.

### YOU Are the Change Driver

In closing, the only chance for effective change in our industry needs to come from a groundswell of brokers pushing their concerns up to the office

in order to build advocacy discussion points for various stakeholder groups. We need to know the problems you face but, perhaps more so, we need your ideas and solutions. Fire off your ideas to me, or George Hodgson or Rikki McBride at the IBAA office. That simple act starts to drive change.

### Talking Helps

The best part of these fireside chats, besides spending some quality time with George and Barry, was brokers coming to engage in conversation. As my time as your president starts to wane rather quickly, I believe that getting a chance to sit in a room—sometimes with a small number of participants and other times with bigger groups—has been the highlight of my term and reinforces that we definitely all have something to say. Thank you to everyone who asked a question, voiced a concern or shared an idea. We are all better because of it.

Thank you and, as always,

*Let's talk.*



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# Square Pegs in Round Holes

Newfoundland Court Finds Coverage from Vague Definitions



**I**nsurers draft policies at their own peril. It is well-established that ambiguities or imprecision in contracts of insurance will be interpreted in a manner favourable to the insured.

Policy language that is clear for one purpose may be ambiguous when used in a different context. A recent case from Newfoundland, *Team Mechanical Construction Limited v Viking Fire Protection Inc.*<sup>1</sup> speaks to the precision required in drafting policies of insurance to ensure that they respond only to the risks that are intended by the insurer.

The defendant, Viking Fire Protection Inc. (“Viking”), was a subcontractor performing work during a renovation to the Health Sciences Complex (“the complex”) in St. John’s, Newfoundland. The project involved the installation of a water treatment system on the first and fourth floors of the complex, and Viking’s subcontract included work on pipes in the sprinkler system on the first floor of the complex. A pipe connection installed by Viking failed, causing flooding and property damage on the first floor of the complex. The water also flowed into an adjacent part of the complex and caused property damage there. The general contractor repaired the damage, valued at approximately \$344,000, and sought indemnification from Viking for the cost. Viking claimed that amount under a builders risk policy issued by Dominion of Canada General Insurance Company, under which it was an unnamed insured.

The insurer denied Viking’s claim. The failed pipe connection was located within the area where the renovation was being done, and the insurer conceded that damage to this area was covered. However,

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the insurer argued that damage to property outside the area where the renovation work was occurring was not “property in course of construction, installation, reconstruction or repair” and as such did not fall within the definition of the insured property.

The court disagreed and found that coverage existed. In doing so, it had to reconcile conflicting authorities on the scope of coverage afforded by the policy language. In an Alberta case,<sup>2</sup> coverage was found to exist under a similar policy when an explosion occurred after a natural gas line in a building was renovated. The damage resulting from the explosion occurred outside of the area where the renovation work was being done. In the Alberta case, Justice McDonald found that the responsible subcontractor had an insurable interest in the entire building and that the definition of the insured property was broad enough to include property that was not being renovated. Unless there was clear exclusionary language in the policy to limit coverage to only the areas being renovated, the insured property was to

be construed to include areas adjacent to the renovation as well. A similar subsequent case from Prince Edward Island<sup>3</sup> did, in fact, involve a policy with such exclusionary language, which was not present in the current case.

A case out of Ontario came to a different conclusion when dealing with a fact scenario that was very similar to the current case, involving

“It is well-established that ambiguities or imprecision in contracts of insurance will be interpreted in a manner favourable to the insured.”



the escape of water from the area where renovations were occurring into adjacent areas. However, the court disagreed with the approach that the Ontario court took to reach that conclusion, which interpreted the scope of coverage in light of the scope of work contained in the construction contract underlying the

renovation. Since the insurer was not party to the construction contract and did not incorporate any definitions from the construction contract into the policy, it was not reasonable to read the language of the construction contract into the policy.<sup>4</sup>

The key issue for the court in this case was the determination of the physical boundaries of the area of the insured property. The boundaries were not clearly defined, as the definition of the project site contained on the declarations page referred to the complex, not any specific part of it. This definition was not sufficiently clear to exclude coverage for areas of the complex that were adjacent to areas where the renovation work was being done. The court stated:


*Insurers issuing builders risk insurance policies need to be more specific when dealing with the inevitable ambiguities that arise in renovation projects that occur with pre-existing structures. The Builders Risk Insurance Policy may fit perfectly with a new standalone construction project for a new building, but it is a square peg in a round hole when dealing*



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with a renovation project in an existing building. More clarity is required as to the “Property Insured,” with specific exclusions as appropriate. This would be especially important in the situation where there was a relatively low cost renovation in a large open building. How would one determine the physical space within which property is covered when dealing with a large warehouse space and minor renovations at one end.

The court concluded that given that the renovation included installing new pipes that carried water, it was obvious that there was a risk that water could escape and flow into other areas of the complex. It was incumbent on the insurer to exclude coverage for this risk if it did not want to provide it. The “property insured” under the subject policy was not clear as to whether it referred to new work only or the complex more generally, and the complex as a whole plausibly fell within the definition of “property in the course of construction,” notwithstanding that construction activity was limited to certain areas of the complex.

Even though the insurer was unsuccessful, the court did not award costs against it due to the existence of contradictory authorities from other jurisdictions.

For insurance brokers, it is important to ensure that all the relevant information is gathered to properly place coverage and allocate risk. If the builders risk policy at issue in this case had been more clearly drafted to exclude coverage for damage to pre-existing structures that were not being renovated, or if the scope of risk was more clearly defined, both the insurer and the insured would have been able to avoid seeking an interpretation from the court as to the meaning of the policy. It is only by proactively identifying the needs of the insurer and the insured that one can avoid reaching for square pegs where they are inappropriate.

<sup>1</sup> 2017 NLTD (G) 102 [Viking]

<sup>2</sup> Medicine Hat College v Starks Plumbing & Heating Ltd, 2007 ABQB 691

<sup>3</sup> University of Prince Edward Island v Stevenson, 2008 PESCTD 8

<sup>4</sup> William Osler Health Centre v Compass Construction Resources Ltd, 2015 ONSC 3959



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# The Customer Experience Puzzle

## Solve It and Watch Your Business Grow!

by Sean Muclair

**B**rokers are forever looking at new ways of growing their business, whether it's with improved retention, increased referrals or new sales. They are also at the heart of making customer service a key differentiator in the competitive insurance landscape. Today, however, the new kid on the block is called customer experience and brokers are working hard to understand the difference between their historic bread-and-butter approach of “we offer great personalized service” to now being “let's give our clients an awesome experience!”

In this article we will outline some of the key factors that consumers consider of utmost importance to delivering a great customer experience. We will also see how it can affect your bottom line by improving your retention, referrals and close rates. First, we must understand the differences between customer service and customer experience.

### What Is Customer Service?

In its simplest terms, it's the tangible component of your client-relationship: your politeness, promptness, availability, ability to respond quickly to calls and requests ... it's what can be measured.

whereas

### What Is Customer Experience?

Customer experience (CX) is focused on the “feeling” or “emotion” the clients have because of the

service we offer them. Those feelings or emotions—confident, relieved, reassured, valued—are known today as being the key drivers in retention, referrals and improved sales results.

#### Let's look at a few examples

- Let's say I'm great at responding quickly to my emails but do so in a manner that's confusing to my clients; they will still have a poor experience even if the service was prompt.
- A prospective client comes to your website but finds your online questionnaire to be long and complicated, and no one is available to help her if it is after 5:00 p.m. The opportunity to get an online quote is a great service; however, the experience the consumer has while shopping on your site is not!

### Shifting Your Approach

If you want to shift your brokerage model from one that offers great customer service to one that delivers a great customer experience, it's important to do your research and decide how to implement the strategies that make sense for your brokerage and your clients. A Google search of “customer experience” yields over 1.5 million results—“overwhelming” is an understatement, so here are some resources and insights to start you off.

- A few years ago, I wrote an article for *The Alberta Broker* on the shift from price to value (published in the Feb–Mar 2016 issue). In that article, we mentioned research done by Cranfield University on what drives a great customer experience. Note

that while defining great customer experience is not limited to the content of the report by Cranfield University or my article, these do serve as a great reference for your organization.

- Talk to the real experts. Involve your own clients in the process of establishing a great customer journey for how you transact and interact—an advisory group, a survey, etc.; customer feedback and input is always valuable. Some brokers are using survey tools such as Net Promoter Score to measure the results of their customer experience. It's a great way to see if your clients would promote your brokerage, thus growing your referral base ([www.netpromoter.com](http://www.netpromoter.com)).
- Shep Hyken, an American customer behavioral expert, tells a great story about a cab driver called “Frank.” It's a must-see video on how Frank can take a profession like being a cabby and turn the ride into an awesome experience. Search for it on YouTube and see how many of the eight factors I share below Frank successfully uses with his customers.

### 8 Key Factors that Drive a Great Customer Experience

In our work as insurance industry strategists, we regularly listen to phone calls between brokers and their customers. We've gotten to the point where we can tell how clients feel just by their voice. Many of the insights I share below come from those coaching sessions and the results our clients achieved by ensuring their customers

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come away from every interaction with a positive feeling about the brokerage: increased customer retention, penetration and acquisition. If you want your brokerage to be known for delivering a great customer experience, here are eight key factors you need to incorporate.

## 1 HELPFULNESS

What are you doing within your relationships with your clients to be helpful? We always need to be thinking of ways to be more helpful. Our claims service is meant to be a broker's "moment of truth" when we differentiate ourselves from our direct competitors and banks, yet all too often brokers don't even follow up with clients in those stressful days after a claim! It would be important to see how a claim is progressing, help clients understand what they can do to help, be their advocate to get the process moving more quickly AND ensure a fair settlement.

I also see many brokers reaching out to their clients to review their policies prior to renewal to ensure the product they have truly meets their needs. We have run many reports with our brokers who do reviews at renewal and it's been proven that those contacted show a higher retention rate than those who have not been—upwards of 10% higher.

## 2 VALUE OF TIME

This is one of my favourites, and technology plays a big part. When you look at insurance options such as Sonnet in Canada and Lemonade in the U.S., their main goal is to try to keep the process simple and easy—to respect the consumer's availability to manage their insurance. Brokers have a LOT of work to do in this area. I still see brokers emailing PDF's that their clients must print, sign, scan and return. This is not valuing the

consumer's time. We once worked with a client who implemented an easy e-signature solution for his customers. He was looking at ways of improving his close rate on new business, so we built a new script for the team to emphasize the ease of doing business with them and how they could sign the application form right from their phones. Their close rate went up by over 10%. Why? Because clients appreciate the ease of doing business and how their time was considered valuable!

## 3 RECOGNITION

I often hear brokers tell me how many of their clients have been with them for over 20 years and how proud they are of it—which they should be; but how often do we take time to let our clients know how much we appreciate their business? How many genuine gestures do we have in place for milestones like five, 10, 15 or even 20 years of loyalty? There are some amazing new digital marketing tools available today to make this process easy for our employees. Something as simple as a coffee card and a thank you goes a long way. To get great referrals, you need to be top of mind—a gesture of appreciation and recognition is a great way to do just that!

## 4 PROMISE FULFILLMENT

Do what you say you're going to do. Easier said than done. This expression doesn't just mean telling a client you will call her back by the end of the day and then doing it. I am talking about living up to the broker brand and promise! If we say we are independent brokers, what are we doing to make the client "feel" that?

## 5 PROBLEM SOLVING

Once of the greatest points of differentiation that an insurance broker brings to the table is his ability to

be a relentless problem solver.

Time and time again, I hear brokers performing miracles for their clients. The truth is, however, I'm not sure brokers do enough to make sure the client understands and feels the benefits of their service. Clients need to know how much time this is saving them, how you're making their lives easier. Going forward, brokers and insurers will need to look at effective IT solutions to improve the time it takes get an auto quote, make a change or process a claim. Check out how much time it takes Lemonade to process and deposit a claims cheque into a client's account: [www.lemonade.com/blog/lemonade-sets-new-world-record/](http://www.lemonade.com/blog/lemonade-sets-new-world-record/). If we keep making our clients lives easier, they will stay loyal clients. If we don't, they won't!

## 6 PERSONALIZATION

Clients want to feel unique and special all the time; it's an inherent need in all consumers. Authentic marketing and communication is the way to go for brokers. No more generic newsletters that no one will read. If your client's been driving a minivan his entire life, tell him about the top-rated minivans on the market. If your client is near retirement, explain to her how she has options with policies that won't oblige her to rebuild or replace her contents. Brokers have always prided themselves on personalized service. Their BMS is full of rich data about their clients. Brokers need to understand how to use that data to their benefits to drive new sales. It's a sleeping gold mine as far as we're concerned!

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## 7 COMPETENCE

This one may seem obvious, but I can tell you brokers need to leverage their abilities to wow their clients with their knowledge. All too often, so much work is done behind the scenes and clients don't get a chance to "feel" what their broker is doing on their behalf. We've all been into a large box store and stumbled on an employee who didn't have a clue what we were looking for or how to help us find it. It is one of the most frustrating realities for any consumer! What we see in brokerages are employees who shy away from upselling policies because they're not comfortable with topics like umbrella, water coverage or cyber. Competence creates credibility and credibility creates confidence! When brokers know their product, clients will more often than not listen and take the coverage, resulting in a much higher upsell and close rate!

## 8 ACCESSIBILITY

I saved the best for last. So much can be said about this obscure factor that drives a better customer experience. Accessibility means the ease of getting information or

completing a transaction. It could be as simple as having room for clients to park their cars to come to your office or being open on Saturdays for those who can't reach you during the week. The banks and directs are strong in some of these areas. Welcoming people into an office is one thing, making policy information and enabling online conversations and policy changes is another. Your clients' experiences throughout the lifecycle of their policies are filled with either positive or negative feelings about the process. New mobile broker solutions are also available for clients. The secret is choice! If your clients want to come to your office—great! If they want to use your app—great! Offer them the choice, and they will select the experience that suits them best.



president, research director at global advisory firm Forester, shares the results of Forester's study into whether customer experience has an impact on business success. The study's data showed that in 2010–2015, companies that were CX leaders achieved a 14% higher compound average revenue growth than their "CX laggard" competitors (source: forestor.com). Customer experience is the big buzz word these days—knowing how it affects your bottom line is what's truly important: a client's experience with your organization is proven to have a direct link to their willingness to stay, purchase additional products and refer clients to your brokerage.

Wouldn't you like to experience those results? 

## Conclusion

Much has been written that provides a compelling business case for a CX focus. For example, in his blog *Customer Experience Drives Revenue Growth, 2016*, Harley Manning, vice



Sean Mulcair is the co-founder of Gradient Solutions Inc., a broker-focused consulting firm that concentrates on process optimization, management coaching and strategic thinking. Sean and co-founder Ann Marie Gloutney will be presenting "Mining Data into Gold" at the IBAA convention.



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# Chinook COUNTRY REPORT

## BROKER NEWS

### New and not so new ...

- Blue Circle Insurance Ltd. opened a new Edmonton location on Allan Drive SW.
- Reliance Insurance of Medicine Hat is expanding its office by adding a second story to its downtown building.
- Marlec Agencies Ltd of Olds will now be operating independently of Central Insurance.
- Rogers Insurance and Sharp Insurance recently moved to a new location on Macleod Trail SE.
- Congratulations to the Southern Alberta brokerages that made *Insurance Business Canada* magazine's "Top 10 Brokers 2018":
  - A-WIN, Calgary
  - Costen Insurance, Calgary
  - Sharp Insurance, Calgary
  - Surex Direct, Magrath

## COMPANY NEWS

- Wawanesa hired Pamela Lockett, formerly of Intact Insurance, and Ken Driedger, formerly of Sovereign General, as senior specialists.
- Louis Gagnon of Intact Insurance announced full partner-level sponsorship of the 2018 broker identity program (BIP). The program raises public awareness of the value of the insurance broker distribution network.
- Ecclesiastical Insurance and Intact Insurance were honoured to make the list of Canada's Top Employers for Young People, while Intact

also received the honour of being included in the Canada's Top 100 Employers for the third year in a row.

- Economical announced on February 8, 2018, that it has reached an agreement in principle on the allocation of financial benefits from demutualization.

### Partner News

CARSTAR Red Deer joined the top 10% of all collision repair facilities by earning its I-CAR gold class accreditation. Congratulations!



Stuart Green with his 1927 Ford Model T

## SUCCESSION PLANNING

Congratulations to Vecas Griffiths of Schwartz Reliance Insurance on the new addition to his family: daughter Blythe.

## GIVING BACK

Western Financial Group employees recently worked with local grade four and five students to facilitate business acumen sessions through Junior Achievement Southern Alberta. One of the topics discussed with the kids was business interaction in the community. Walking the talk ... Well done, Western!

## WORK-LIFE BALANCE

Congratulations to Legends Collector Vehicle Insurance founder Stuart Green of TSG Insurance for his March 2018 World of Wheels win in Edmonton! Stuart's customized 1927 Ford Model T Coupe won in two categories: "best engine" and "best of class." A serious collector since 2005, Stuart has in his collection the winning Model T, a 67 Pontiac GTO, a 67 Pontiac Beaumont SD and a 1955 Pontiac Custom. Restoring a car can

take up to a year to complete and recently Stuart has taken on the challenge of doing his own welding and body work. His current projects consist of a 1950 Chev truck for his daughter (looks like the love of vintage cars has been passed on!) and a 1955 Pontiac. Stuart started the Legends program in 2005 adding motorcycles in 2007. While speaking with me, Stuart fondly described to me his first Legends customer, a 1955 Chevy. Attending 8-12 shows per summer seems like a lot of hard work, but

this is balanced by the challenge of continuous learning and his passion for vintage vehicles. Look for Stuart at the next vintage car show in your area—he usually has a booth and at least one of his "babies" entered in the show.

*Thank you to everyone who contributed to this edition.*

**MICHELLE HAMMEL**  
Director of Strategic  
Projects  
Michelle.Hammel@  
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# IBAC Tech Committee Builds Momentum



The Insurance Brokers Association of Canada (IBAC) is made up of member associations from across the country, each with their own unique interests and priorities. And yet, through the development of our new strategic plan for 2018–2020, we reaffirmed a commitment to shared values and objectives, recognizing that we can all accomplish more together than any one of us can individually.

In keeping with that principle of unity, the IBAC technology committee aims to be a unified broker voice that engages with partners and stakeholders to promote the adoption of technology into broker operations and business processes. Acting as a group, we can leverage our influence and ensure that the interests of all brokers are being considered as technology solutions are developed.

The insurance industry continues to face pressure to accelerate the integration of technology, and brokers are an integral part of the equation. As we work together with insurers and stakeholders, our goal is to ensure that brokers are the primary conduit for electronic communication with consumers who choose the broker channel and to enrich the consumer interface while continuing to support

the strong value proposition of the broker.

The IBAC technology committee has been working to identify practical steps toward that goal. Its direction is being informed by the results and analysis of the latest broker technology survey, which had twice as many participants as the previous one. I thank all of you who took the time to respond.

The survey sought input on key areas including the use of broker management systems (BMS), integration strategies and digital marketing practices. The results highlighted a need to improve workflows and processes through real-time integration between brokers and insurers, as well as the importance of carrier implementation of the IBAC data exchange model.

Responding to this call to action, the committee has identified the promotion of the data exchange model as a key priority, and recently launched the Data Exchange Action Plan that aims to achieve real-time integration using the model. The plan will include developing a readiness assessment protocol for insurers and BMS vendors, and creating a certification process. The committee will also work to identify off-the-shelf data exchange compliant technologies

that can be adopted more easily and quickly by the industry.

By building consensus on the data exchange model and putting a national focus on real-time technology integration, we believe that insurance carriers and brokers will be able to make better decisions around their strategies and investments moving forward.

There is still a lot of work to be done; however, with the clear objectives of the Data Exchange Action Plan, the significant ongoing investments in technology modernization by insurers and the innovative solutions being developed by vendors, momentum is building. We have never been in a better position to actually make this happen, and in fact, we're already seeing progress in this direction. 

Did you know that IBAC's technology website, [ibactech.ca](http://ibactech.ca), contains useful information for brokers? Find the link at [ibaa.ca](http://ibaa.ca) under "Resources."

**SCOTT TREASURE**  
IBAC President,  
[Scott.Treasure@  
TreasureInsurance.com](mailto:Scott.Treasure@TreasureInsurance.com)



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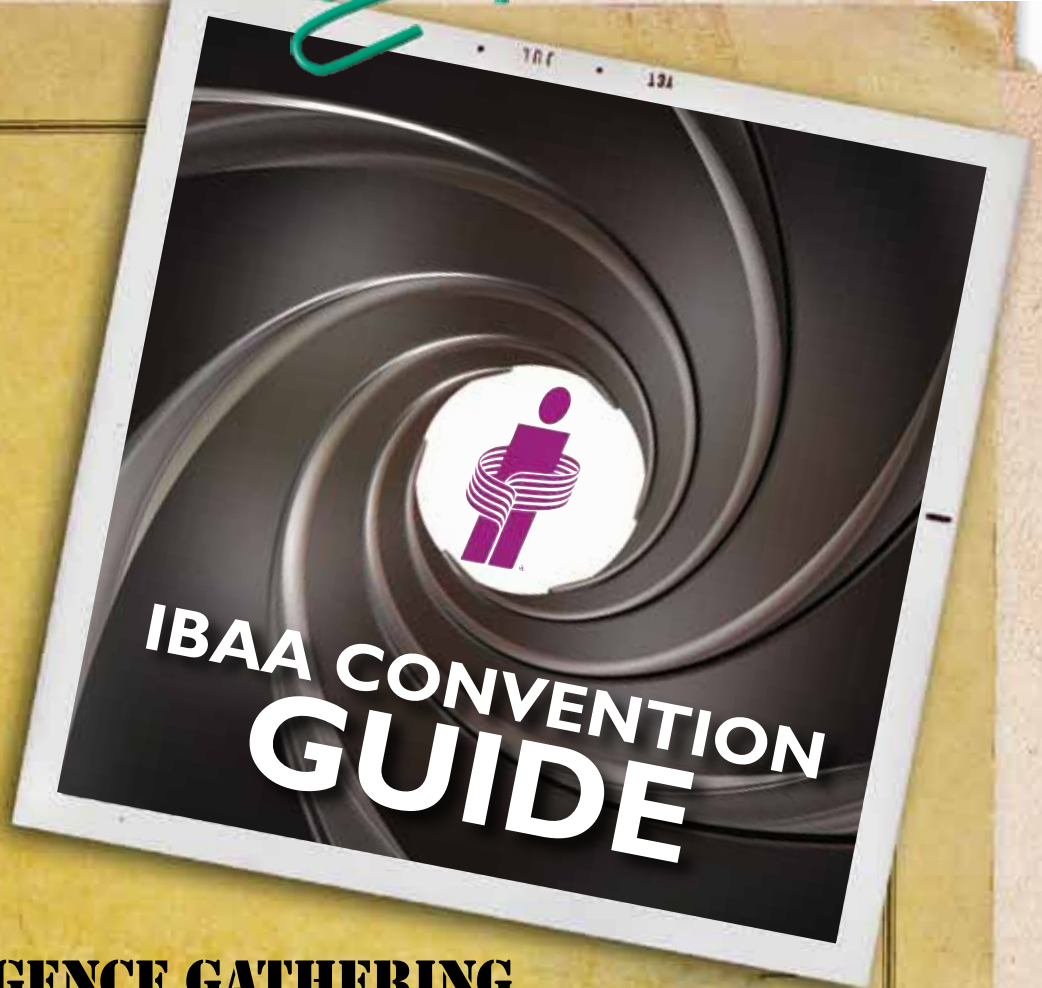
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## **INTELLIGENCE GATHERING**

Gain valuable information and insight into insurance industry issues and business improvement opportunities (not to mention your annual 15 mandatory education credits)

**Mission Briefings** ..... 24

Industry experts and leaders will spill their secrets—no enhanced interrogation techniques required. The education sessions run the gamut from client retention to climate change, with a little Dragon inspiration thrown in for good measure.

**We Have Ways to Make You Talk**..... 25

These sessions are designed to spark discussion on issues that matter most to IBAA

**Field Operations**..... 26

The education sessions on Wednesday, May 9, focus on frontline staff topics but are relevant to all brokerage team members.

## **RECONNAISSANCE MISSIONS** ..... 26

Get to know your fellow agents and allies as they gather to play games, exchange information and celebrate achievements. Hone your working-a-room and intelligence gathering skills while enjoying fantastic food and having fun.

## **OPERATIONS SCHEDULE** ..... 27

The where and when of your training.

## **WEAPON & TOOL DEMONSTRATORS** .. 28

AKA the trade show



# MISSION BRIEFINGS

## Autonomous Vehicles: The Global and Canadian Marketplace and potential insurance impact

The title says it all. Presenter **Raed Kadri** is director of Automotive Technology and Mobility Innovation at Ontario Centres of Excellence. He leads the Automotive and Mobility portfolio, which includes the Autonomous Vehicle Innovation Network initiative and will ensure that Ontario unlocks the economic potential of connected/autonomous vehicles.



## Communications Technology to Engage Customers and Improve Your Business

How can you obtain more value from your communications solution? Explore the technology that is available today, emerging solutions and much more to engage your insurance customers and improve your business.



**Michael McKenzie** has been in the technology industry for eight years and in his current role as a technical account manager with Altitude Communications for four. He has been working with insurance brokers over the past several years and has a good understanding of the needs and challenges present. His keen interest in emerging technologies includes virtual reality, artificial intelligence, and the “everything as a service” model through cloud computing (e.g., software, data and platforms).

## Building a Resilient Alberta

**Bill Adams**, vice-president, Western, of Insurance Bureau of Canada, will provide a perspective on what the industry is doing on the resiliency and disaster mitigation front and how IBC

is working with other stakeholders to better prepare Canadians for these events.

Bill joined IBC in 2004 and has since held positions as vice-president for both the Atlantic and Western & Pacific regions responsible for government relations in Canada’s Eastern and Western provinces.

## Climate Change: Wildland Fire and Water

Albertans (and their insurers) are all too familiar with the devastating fires and floods that the world is experiencing in our changing climate. Gain insight into the research being undertaken with the aim of predicting and mitigating the risks of these catastrophic events. This session features presentations by two experts:

**Dr. Mike Flannigan** is a professor with the Department of Renewable Resources at the University of Alberta and is the Director of the Western Partnership for Wildland Fire Science located at the university.

**Dr. John Pomeroy** leads the International Network for Alpine Research Catchment Hydrology project of the Global Energy and Water Exchange Project for the World Climate Research Programme, the Canadian Rockies Hydrological Observatory study and (as co-principal investigator) the NSERC Changing Cold Regions Network.



## The Journey of Digitizing Brokerages

As representatives of the Aviva Digital Marketing Consultancy (DMC), a team of digital experts with a deep understanding of the evolving digital customer need in the insurance space, **Jamie Keey** and **Nick Finn** will share best practices that help build digital broker self-sufficiency.



## KEYNOTE: A Truly Unique Perspective

“A Truly Unique Perspective” is quickly becoming bestselling author, entrepreneur, financial guru and “dragon” **David Chilton’s** most sought-after presentation. As someone who has experienced both success and failure, David humorously illustrates how a healthy perspective can lead to positive results, despite what life throws at you, using examples from both his professional and private life, including “behind the scenes” stories from his three-season stint on the hit TV show *Dragons’ Den*.

David began his career by self-publishing his book *The Wealthy Barber* in 1989, which has become one of the most popular Canadian books of all time, selling over two million copies since its release. His second book, *The Wealthy Barber Returns*, is also self-published and another runaway Canadian bestseller.





## Mining Data into Gold

Gradient Solutions' **Ann Marie Gloutney** and **Sean Mulcair** will review sources of your data and share the best ways to use them to move your insurance brokerage business forward.

Sean and Ann Marie offer decades of insurance industry experience, working on the brokerage and company sides before founding Gradient Solutions, where they've provided strategic advice and consulting services to Canada's top insurers and brokerage firms over the past 10 years. They have been involved in helping build "lean" workflows and processes focused on e-docs and other insurance modernization projects.



## Omnichannel: The Future of Insurance Distribution

Many brokers have evolved their business model to market and interact with consumers across multiple channels; the goal is to reach and deliver service to consumers in the way they prefer whether that's in-person, by phone, online, social media, etc. However, the future of insurance distribution is to deliver a seamlessly integrated and familiar customer experience no matter which channel is being used. This is called the omnichannel approach and its application to the insurance broker business model was pioneered by **Adam Lyons**, founder and executive chairman of The Zebra, the most visited online car insurance marketplace in the U.S.

Join Adam as he discusses the history, benefits, and drawbacks of traditional broker and online models of distribution. He'll share what omnichannel looks like, how it works and why it is vital to securing the insurance broker's future relevance and success.



## Mission Possible: Keep Them Coming Back

Loyal customers are a brokerage's most valuable asset. Develop your ability to earn and retain customer loyalty, despite the relationship-building challenges of doing business in the online world.



**Jo Anne Mitchell** is the founder and owner of Effective Training & Communications Plus, which provides training and consulting services exclusively to the general insurance industry.

## Superintendent Address

What are the key issues from the government's perspective and how might they be addressed? **Nilam Jetha**, Alberta's Superintendent of Insurance, will provide a legislative and regulatory update.



# WE HAVE WAYS TO MAKE YOU TALK

## Broker Town Hall

Have your say and gain insight from your peers. **Caleb Maksymchuk** will moderate the open discussion forum on a variety of topics important to insurance brokers. Caleb is chief operations officer of Ravenhill Agencies and a PYIB past president.



## CEO Speed Dating

Got a burning question or thought you'd like to share with **insurance company CEOs** and **senior staff**? If only you

could have a couple minutes of face time. Broker delegates will have this unique opportunity in this first-ever CEO speed-dating session.

## Insurtech (BMS Panel Discussion)

**Sherif Gemayel**, president of Sharp Insurance, will moderate a panel on broker managements systems. Topics may include system functionality, pricing, future developments and integration capabilities. Panelists confirmed at time of printing are **Donna Abramson** from Applied, **Chris Farris** from Brokercore and **Stacey Miranda** from Keal Technology.



# FIELD OPERATIONS

## The Cyber Pitch: Beazley's Tips and Tricks on Addressing Client Concerns and Handling Objections

As one of the top global cyber insurers, Beazley has witnessed first hand how the cyber sales cycle has evolved both in Canada and abroad. **Miki Ho**, a cyber underwriter at Beazley, will provide real-life examples of various benefits cyber coverage can offer and help you to address some of your client's key concerns when purchasing a policy.



## Adjusting for Disruption

As the insurance industry undergoes transformation, those that service that industry need to adapt to remain relevant. Change has impacted our market, the way consumers will and do behave, and the expectations of our current and future staff. **Kelly Albert**, national account executive for Crawford & Company takes a look at the impact of the industry disruption on independent adjusters and how the profession needs to adjust so it can remain relevant and responsive.



# RECONNAISSANCE MISSIONS

## Golf Tournament

Connect with industry friends and Mother Nature as you challenge "the Springs," renowned for its panoramic beauty. The 22<sup>nd</sup> annual IBAA golf tournament will take place at the magnificent Fairmont Banff Springs Golf Course (10:00 a.m. shotgun start on Sunday, May 6). Special thanks to long-time tournament organizer Bryce Dzenick of Crawford & Company.



## Peace Hills Party

Catch up with old friends and make new ones at what is the official, unofficial kickoff to the IBAA convention.



## President's Gala

Celebrate our new head of mission control, 2018-19 IBAA president Paul Vanderhooft, at the President's Gala. Strike a pose for our professional photographer and enjoy a champagne reception followed by a sumptuous dinner. Brokers are eligible to win some amazing draw prizes.



## Trade Show

This is a one-stop-shop of organizations that serve insurance brokers and their clients. Make the most of this opportunity to find out what's new in their world and to let them know how they can help you in yours. Many exhibitors offer great draw prizes—winners are announced at 5:00 p.m. and, yes, you must be present to win.

At the tradeshow, our rookie division (i.e., PYIB) will be running a Secret Agent Training Centre where you can complete a number of agent training challenges and enter to win some prizes. There will also be the opportunity to shoot an IBAA person of interest. (This is not a misprint.)



## Hospitality Night

Connect with industry partners and peers in a relaxed, social atmosphere while enjoying great food and what promises to be an epic lip sync battle.





# OPERATIONS SCHEDULE

## SUNDAY MAY 6

### GOLF TOURNAMENT

10:00 am Shotgun Start  
*Banff Springs Golf Course*

### MISSION POSSIBLE: KEEP THEM COMING BACK

2:00–4:00 pm *Shaughnessy/Beatty*

### COMMUNICATIONS TECHNOLOGY TO ENGAGE CUSTOMERS AND IMPROVE YOUR BUSINESS

2:45–3:45 pm *Shaughnessy/Beatty*

### MINING DATA INTO GOLD

4:00–5:30 pm *Shaughnessy/Beatty*

### PEACE HILLS PARTY

7:00 pm–Midnight *Mount Stephen Hall*

## MONDAY MAY 7

### BREAKFAST

7:30–9:00 am *Van Horne Ballroom A&B*

### KEYNOTE BY DAVID CHILTON: A TRULY UNIQUE PERSPECTIVE

9:00–10:00 am *Van Horne Ballroom A&B*

### COFFEE BREAK

10:00–10:30 am *Theatre Foyer*

### OMNI-CHANNEL SEARCH: THE FUTURE OF INSURANCE DISTRIBUTION

10:30–11:30 am *Theatre*

### LUNCHEON/SUPERINTENDENT'S ADDRESS plus video greetings from sister associations

11:45 am–12:45 pm *Van Horne C*

### CLIMATE CHANGE: WILDLAND FIRES AND WATER

1:00–2:00 pm *Theatre*

### BROKER-ONLY TOWN HALL

2:15–3:15 pm *Theatre*

### PHOTOS

4:00–7:00 pm *President's Hall Foyer*

### PRESIDENT'S CHAMPAGNE RECEPTION

6:00–7:00 pm *Van Horne Foyer*

### PRESIDENT'S GALA

7:00–9:00 pm *Van Horne A&B*  
(doors open at 6:30 pm)

## TUESDAY MAY 8

### BREAKFAST

7:30–9:00 am *Cascade*

### BUILDING A RESILIENT ALBERTA

8:00–8:45 am *Cascade*

### THE JOURNEY OF DIGITIZING BROKERAGES

9:00–10:00 am *Theatre*

### COFFEE BREAK

10:00–10:15 am

### INSURTECH (BMS PANEL DISCUSSION)

10:15–11:15 am *Theatre*

### AUTONOMOUS VEHICLES: THE GLOBAL AND CANADIAN MARKETPLACE AND POTENTIAL INSURANCE IMPACT

11:30 am–12:30 pm *Theatre*

### CEO SPEED DATING

11:30–12:30 pm *Shaughnessy*

### TRADE SHOW & STROLLING LUNCH

12:30–5:00 pm *Van Horne A, B & C*

### PRIZE ANNOUNCEMENTS EXHIBITOR DRAWS

5:00–5:30 pm *Van Horne Foyer*

### HOSPITALITY NIGHT & LIP SYNC GAMES

7:00–10:00 pm

*Riverview/Alberta/New Brunswick*

## WEDNESDAY MAY 10 Frontline Staff Focused Sessions

### BREAKFAST

7:30–9:30 am *Bring your vouchers!*

### THE CYBER PITCH: BEAZLEY'S TIPS AND TRICKS ON ADDRESSING CLIENT CONCERNS AND HANDLING OBJECTIONS

8:00–10:00 am *Van Horne A&B*

### LEVERAGING SOCIAL MEDIA & NUTURING BRAND CHAMPIONS

10:15–11:45 am *Van Horne A&B*

### ADJUSTING FOR DISRUPTION

12:00–1:00 pm *Van Horne A&B*

# WEAPON & TOOL DEMONSTRATORS

## AKA TRADE SHOW EXHIBITORS

BOOTH	COMPANY	BOOTH	COMPANY
82	Afirm	83	K&K Insurance
25	Altitude Communications	38	Keal Technology
57	Applied Systems	21	Merlin Underwriting
50	April	68	Milnco Insurance.
48	Aurora Underwriting Services	61	Modern PURAIR
49	AMI Autoglass Maintenance	53	Mutual Fire Insurance
85	BDO	11	National Bank of Canada
73	BMO Bank of Montreal	30	NIRIX
42	Beazley	54	OnSide Restoration Services
20	BrokerCore	40	Opta Information Intelligence
66	Burns & Wilcox	80	Optiom
9	CAFO	14	PAL Insurance Brokers
36	CanSure Underwriting	33	Paul Davis Systems
79	Catalytic Tech	47	Pembridge Insurance
77	Catastrophe Solutions International	26	Policy Works
12	Centre for Study of Insurance Operations (CSIO)	59	PowerSoft Development
23	CHES Special Risk	71	Premier Group of Companies
60	Chubb Insurance	15	PuroClean
22	ClearPay	39	Reliance Glass
5	CSN Collision Centres	2	Restoration 1
65	Cunningham Lindsey	69	RMIS Engineering
10	Custom Software Solutions	81	Rogers Insurance
32	DAS	31	Roper Valuation & Insurance / Longdown EIC Risk Consulting
63	DKI	84	Saskatchewan Mutual Insurance
64	Echelon Insurance	19	SecuriGlobe
41	Economical Insurance	37	ServiceMaster Restore
74	EMRG Canada	8	Servpro Industries
29	ENCON Group	34	SGI
17	Euroshield	55	SNAP Premium Finance
44	First Insurance Funding	70	South Western Insurance
13	FirstOnSite Restoration	4	Special Risk Insurance
72	Fix Auto	7	Sports & Fitness Insurance
28	Frank Cowan Company	18	SUM Insurance
51	General Insurance Ombudservice	58	Swiss Re Corporate Solutions
1	Guardian Risk Managers	78	T&L Adjusters
67	GUS Group	86	The Guarantee
6	Hole in One Direct	3	Trans Canada Insurance Marketing
75/76	IBAA	46	Travelers
35	IFS Premium Financing	43	Trufla Technology
45	Insurance Bureau of Canada	62	Trinity Underwriting
16	InsureLine Marketing Systems	56	TuGo
52	Intact Insurance	87	Whitelaw Twining
27	iv3 Solutions	24	Willis Towers Watson





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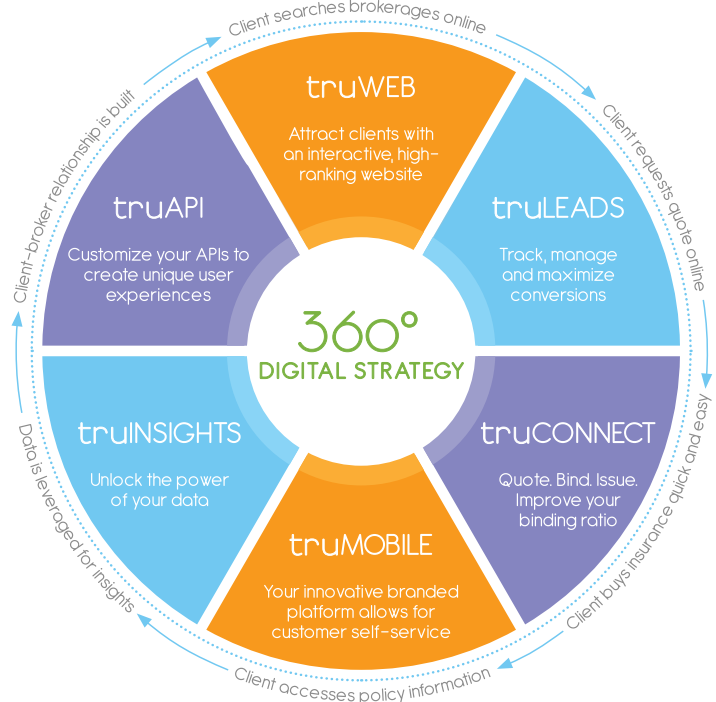



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# Jump into the Insurance Network and Soar

**A**s a broker from a smaller community in Alberta, I can't underestimate the importance of networking. If you never leave your house to meet your neighbours and other community members, you will live a very closed life. The insurance industry in Alberta is like a community that presents many different options and opportunities—as long as you show up to open those doors and explore the avenues to broaden your professional horizons. When you are from a small community, networking in the cities with others at industry events has great perks.

## Golf and Curling

When networking at events such as golf tournaments or curling bonspiels, you meet other brokers from all over Alberta. These connections can open job opportunities in the event you move. Furthermore, a small town may have one or two brokerages, so the chances of meeting others who are new to the industry are slim. At province-wide events, you can meet and learn from others who share similar experiences.

## Professional Expertise

Being connected to brokers in big cities can help you professionally as well. In a smaller community, you may come across risks that your brokerage

has never covered. Chances are good that a broker in the bigger city may have covered this risk before and be able to advise you on where to go for correct coverage and additional markets.

## Meeting the Underwriters

Going to “Meet the Underwriters” nights is an important way to build personal connection with your underwriters. Getting to meet and know them may help you professionally. They are the ones who underwrite all your risks and can make the concession for that hard-to-place risk. Plus, some of those underwriters are just really great people and future friends. As an added bonus, these connections can help you

get a job on the insurance company side if you decide to leave the broker side.

### Claims Tips

Connections with claims adjusters are beneficial when advising clients on claims. Adjusters can give you inside tips on the best vehicle repair shops in certain areas or contractors for home repair claims.

### Education

Your education also benefits from connection with brokers in cities who may have many more effective resources you can use when studying for your CAIB, CIP or other designations. Working together with other brokers is the key to success. Rather than seeing each other as competition, we should be allies going down the same path of professional development.

### Charities

Volunteer opportunities are an additional perk of networking with bigger city brokers and insurance

“We all want to find the best coverage for our clients, excel in our knowledge and keep improving as professionals, but we may not be able to do so if we stay bottled up in our own small worlds.”

companies. They generally will be more connected than small community brokers to big charities such as Ronald McDonald House, Victim Services or KidSport. If you have a good working relationship with people that volunteer

on a regular basis, you can get involved in giving back to the community and boost the broker profile as caring advisers.

We all want to find the best coverage for our clients, excel in our knowledge and keep improving as professionals, but we may not be able to do so if we stay bottled up in our own small worlds. Sure, we have busy personal lives, but we will lose out on many opportunities if we don't put ourselves out there and meet new people. Whether networking in a small community or in a big city, we all need to get out there and make the most of our lives.

LORI WELLS  
PYIB Director  
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# Advocacy in Action

**Advocate:** *noun* A person who publicly supports or recommends a particular cause or policy

Advocacy is Insurance Brokers Association of Alberta's most important function, if not its chief mandate. It's the reason the association was first formed back in 1921. As a team effort to support P&C brokers, our advocacy occurs on four main fronts: the federal government, the provincial government, the insurance regulators and the insurer partners. While other issues supporting the broker cause arise, such as improving BMS systems and broker education, we consistently advocate to these four primary groups.

## Political Advocacy

The association frequently meets with federally and provincially elected officials at Legislature Days in Edmonton, Hill Days in Ottawa and in constituency offices. This type of

**Rising Cost  
of Injury  
Claims**

grassroots advocacy, in which brokers meet with their local MP or MLA, is extremely effective. It makes the issue, which may be national or provincial in scope, an issue of local import that directly affects the individual politician's constituency and future election.

Local accountability is crucial. At the federal level for instance, an MP may not feel that the Bank Act and its prohibition against banks selling insurance through their branches or their websites is important or even contentious. Similarly, at the provincial level, an MLA may not care or even know about the licensing process for brokers or the rising cost of auto insurance claims. However, when those issues become important to a broker constituent who represents other voters, the local politician starts to listen.

The federal and provincial meeting days were quite successful. Hill Day in Ottawa is primarily organized by Insurance Brokers Association of Canada (IBAC) for the end of May each year. In

2017, Insurance Brokers Associations met with 130 MPs and senators, which is about 30 per cent of the 438 elected and appointed politicians on Parliament Hill. IBAA held two Legislature Days in 2017, one in October and one in November. Between the two days, brokers met with 25 MLAs out of a total of 87, which again is slightly less than 30 per cent.

In addition to these events, other meetings took place in the federal constituencies. IBAC has held numerous meetings with federal finance ministry officials, such as my meetings with Finance Minister Morneau's Chief of Staff and IBAC's appearances at parliamentary committee meetings.

IBAA has also held meetings at the provincial level, including the numerous meetings with officials in the Ministry of Finance such as Minister Ceci and his Chief of Staff.

**Small Business  
Taxation**

**At the end of the day the  
GET INVOLVED**

**PROTECT  
Broker-C  
Relation**



IBAA has held at least three meetings with Minister Ceci himself since the election of 2015.

### Federal issues

The primary issue continues to be the federal Bank Act which is up for renewal in 2019. Broker associations across Canada, including IBAC and IBAA, continue to argue that consumers are not best served by allowing banks to sell insurance at the point of granting credit. While this advocacy effort has been successful for the most part, now is not the time to rest on any perceived laurels. The banks certainly aren't resting and continue to lobby for unrestricted selling.

Other federal issues have arisen as well. The legalization of cannabis raises the need for impaired driving tests, prevention measures and insurance policy revisions. The proposed changes to the small business tax caused considerable consternation last summer from small business owners, including brokers. While many business lobbies and individuals responded, IBAC's reasoned and well-argued response can possibly take some credit for the government's alteration of the more controversial elements in the proposal.

### Provincial issues

The main provincial issues are currently licensing equivalencies and auto claims, with equivalencies being the most pressing. Alberta is one of the only provinces in the country that does not recognize successful completion of various courses in the Canadian Accredited Insurance Broker (CAIB) or Chartered Insurance Professional (CIP) designations as equivalents for passing various General insurance licensing exams (Licensing Levels 1, 2, or 3 in Alberta). These designation courses are offered by two of the most respected insurance education providers in Canada and guarantee a high standard of practical and theoretical knowledge. To make this situation even more ridiculous, those with a licence from another province that does allow equivalencies, particularly CAIB in our two neighbouring provinces, can apply for an Alberta licence. Consequently, those who are licensed in B.C. and Saskatchewan have an easier time obtaining an Alberta licence than Albertans. While the association is making progress, this

work nevertheless continues with the regulators.

The other provincial issue is auto insurance, specifically the rising cost for bodily injury claims. The 2012 Sparrowhawk v. Zapoltinsky judgment changed the interpretation of minor injuries, confusing the definition of injuries previously covered by the cap and increasing the frequency of when courts interpret claims as falling outside the minor injury regulation guidelines (MIR). IBAA has joined forces with the Insurance Bureau, calling for the provincial government to review the MIR and the Diagnostic and Treatment Protocol Regulation (DTPR) and refine the definition of the MIR to reduce claims costs and ensure that auto insurance remains affordable.

### Provincial Insurance Regulators

IBAA meets regularly with provincial regulators, particularly the Alberta Insurance Council (AIC) and the Superintendent's Office. IBAA President Gerry Baert has also initiated further meetings with the AIC to build on our good working relationship. Licensing equivalencies continues as our main concern. In 2015, IBAA gained the support of the AIC, the General Insurance Council and the Superintendent's office in encouraging the provincial government to change

continued  
on page 34

**Banks  
Retailing  
Insurance**



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the Insurance Act Regulations to allow for the equivalencies described above. IBAA has been working with Alberta Treasury Board and Finance to get these regulations changed.

## Insurance Company Partners

Advocacy to insurance companies on behalf of insurance consumers and brokers works better when the IBAA CEO and office are the frontline advocates who speak for a large number of brokers than when individual brokers present their case. In government advocacy, the individual represents the views of other constituents who hold the power of the vote. In industry advocacy, individual brokers can be seen to speak for themselves, which can jeopardize their relationship with an insurer partner on which they depend in order to continue to do business.

The most pressing current issues are those that destabilize the broker channel. For instance, some insurance partners have set up a direct arm that uses the same brand as that of their broker channel and confuses clients with premium and service differences. Another important issue is companies that have bypassed the broker and gone straight to the consumer with information and renewals. While the change increased efficiency, bypassing the broker violated the broker's ownership of the book of business and deprived the consumer of the broker advocacy that is a significant advantage the broker channel offers.

## Broker Member Responsibilities

The strength of an association whose chief purpose is advocacy is its members. The larger the association, the more members it has, the stronger it is. The stronger it is, the more influence the association will have with political officials, regulators and insurer partners.

A large membership that is silent is not an effective membership. The

association needs as many responses as possible when it asks members to reach out to elected officials. For example, the mass involvement of over 300 brokers who sent letters to their MLAs regarding the auto issue contributed greatly to the way it moved up in the finance minister's list of priorities. The same can be said for past successes regarding the federal Bank Act and the small business tax issue.

Regarding insurer partners, IBAA can't advocate what it doesn't

know—issues that are important to members need to be communicated to the association so that IBAA can advocate on its members' behalf.

**At the end of the day, the message is simple: get involved!**

GEORGE HODGSON  
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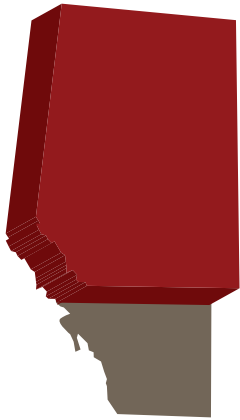
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# NORTHERN EXPOSURE

## CORRECTIONS

My apologies to Grigg Insurance of Mayerthorpe (not Whitecourt, as I mistakenly wrote in my last article). My excuse is all the eggnog as it was right before Christmas! Again congratulations to celebrating 70 years in the Mayerthorpe community.

To Crawford Agencies of Ponoka and Atrix Ins. Management of Hinton, my apologies. The brokerages joined the Excel Insurance group; I had indicated they were purchased, which is not the case.

## BROKER NEWS

Congratulations to two area brokers who earned a spot on *Insurance Business Canada* magazine's "Top 10 Brokers 2018":

- Tailor Made Insurance, Sherwood Park (which actually tied for the number one spot!)
- Elevate Insurance, Grande Prairie

Mason Agencies purchased GT Horton Agencies of Marwayne and moved the business to its Kitscoty location. Brian and Joanne Horton retired after 55 years in the insurance business. Mason's Katherine Delisle commented, "We are honoured to take over and service a long-standing and respected area brokerage and wish the Horton's a great retirement."

There are several changes to some of the Western Financial Group northern branches.

- Lisa Urion was promoted to branch manager of the Beaverlodge location. Lisa has been with Western since 2009.
- Effective January 1, 2018, Kaitlyn Younger was promoted to team lead in the Vermilion office. She managed the office in the interim until Melissa Young's assumed the branch manager position on February 15. Melissa has been with Western since 2014.
- Michelle Stafford was promoted to branch manager of the Wainwright office effective January 15, 2018. Michelle started her career with Western in 1996.



Sipping after slipping at the annual Sip & Slip Funspiel.

- Effective February 1, 2018, Nicole St. Laurent accepted the position of branch manager in the Peace River office. Nicole started her career with Western in 2016 in the Grimshaw office.

Farnese Insurance in Fort Saskatchewan welcomed new commercial producers Paul Lloyd and Karen Davis.

## INDUSTRY PARTNERS & PROFESSIONAL ORGANIZATIONS

The Edmonton Insurance Curling League held their annual Sip and Slip Funspiel on February 3, 2018. There were 24 teams and about \$1000 was raised for WICC. Great fun was had by all and miraculously, there were no injuries.

The International Order of the Honorable Blue Goose Annual Convention is being held in Edmonton July 11–13, 2018, at the Westin Hotel. Visit the Edmonton Pond Website for registration (full or individual events).

Allan R. Nelson

Engineering is pleased to announce the launch of its new website. Visit [arneng.ab.ca](http://arneng.ab.ca) to have a look!

## COMPANY NEWS

Nothing to report this time around—please send me your news!

## GIVING BACK

The Blue Goose Edmonton Pond Charity Gala will be held on April 28, 2018. The charity of choice this year is WICC. If you can provide a silent auction item or can sponsor in some way, please visit the Edmonton Pond website for contact information. 🦦

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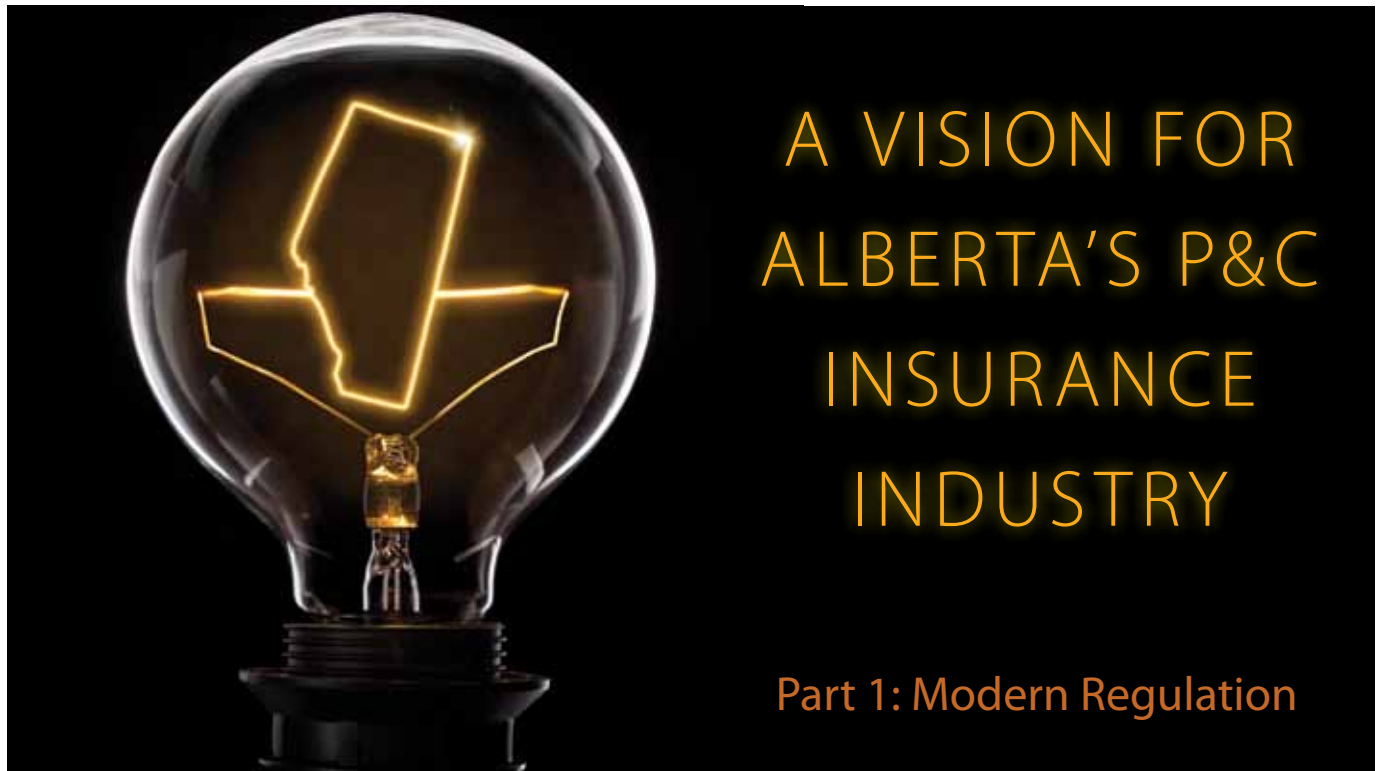
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**T**he property and casualty (P&C) insurance industry in Alberta is at a critical juncture. In addition to seeing cost pressures on every line of business, insurers are grappling with the long-term implications of game changers that include climate change and unprecedented technological advancements, such as automated vehicles and the sharing economy.

With all of this at play, there has never been a greater need for our industry to think big and long term, so Insurance Bureau of Canada (IBC) and its members kicked off 2018 with a substantive discussion designed to craft a vision for the P&C insurance industry in the province. The discussion is focused on four themes:

1. Regulation
2. Innovation
3. Natural catastrophes
4. Relationships

I will explore each of these themes over the course of the next four articles

in *The Alberta Broker*. In this issue, I will start with regulation.

### Modern Regulation

Insurers are committed to pursuing a modern, responsive and more effective regulatory regime in Alberta: changes that will benefit Albertans.

**“...we need to break the cycle of auto insurance reform occurring only in response to a crisis.”**

They take inspiration from recent announcements in Ontario, where the government is implementing the recommendations of David Marshall, the province’s advisor on auto insurance. The changes there focus on improving care for those injured in auto collisions by concentrating on care, not cash; modernizing the rate regulation

process to reduce red tape; and giving the rate regulator rulemaking authority so it can quickly respond to market trends and facilitate innovation.

If Ontario can move in this direction to benefit consumers, why can’t Alberta?

We envision a regulatory regime that is depoliticized and arm’s length from government, a regime that takes a stewardship approach and is accountable for the overall results and health of the auto insurance industry. In other words, we need to break the cycle of auto insurance reform occurring only in response to a crisis. A modern, innovative and responsive regulatory regime is empowered to continually make adjustments, as needed, to keep the system working effectively for Albertans.

IBC recently provided the government with its pre-budget submission, which contained a number of key recommendations on regulation.

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## Rate Regulation

IBC and its members recommend that Alberta move to a more progressive approach to rate regulation, such as use-and-file. The U.S. experience with such an approach shows that consumers enjoy more stable premiums over the long term when there is a more flexible and less strict rate regulation system that allows for increased competition. Consumers also benefit from reduced regulatory burden and red tape.

## Single Financial-Sector Regulator

The Government of Alberta has indicated that it wants to streamline financial regulation into a single regulator.

While streamlined regulation works in theory, IBC has emphasized the need for a thorough consultation. It wants to ensure that the auto insurance expertise residing in the Automobile Insurance Rate Board (AIRB) is not lost in any effort to find efficiencies from consolidation.

## Regulatory Reform That Encourages Innovation

People too often think of innovation as an adversary to regulation, but there is no reason why innovation and regulation cannot go hand in hand. On this front, IBC made a couple of recommendations to the government:

First, IBC recommends that Alberta follow Nova Scotia's lead in allowing electronic proof of insurance. Almost every U.S. jurisdiction has moved in this direction, and it's time for Alberta to follow suit. We recognize there are privacy concerns associated with this move, but measures can be put in place to address them.

Second, IBC recommends that Alberta adopt a "regulatory sandbox" similar to what was recently announced in Ontario. Regulatory sandboxes allow for innovative product and service ideas to be tested in the

real market on a time-limited and small-scale basis. This process enables companies to safely experiment while giving regulators the opportunity to identify the laws and regulations that need to be modernized. We believe that the sandbox should be accessible to all market participants to encourage innovation that improves insurance products and services. There is a new and global trend toward regulatory sandboxes, and Alberta has the opportunity to be at the leading edge of this exciting concept.

## Looking Ahead

These recommendations are just the beginning in the push toward the progressive regulatory system that Canada's P&C insurers envision, but

they are an important starting-point.

There is an overlap between IBC's advocacy for modernized regulation and our industry's drive to be more proactive on innovation. In the next column, I will look more closely at this relationship and where we need to go on issues such as automated vehicles and usage-based insurance.

If you have ideas for a vision of the P&C industry in Alberta, please share them with me at [AlbertaIdeas@ibc.ca](mailto:AlbertaIdeas@ibc.ca).

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# CAIB-HIT REFRESH

**I**nsurance Brokers Association of Canada (IBAC) and the provincial associations have launched an exciting project—renewing our Canadian Accredited Insurance Broker (CAIB) program. CAIB has long been a staple in broker education, and it's time to refresh the program.

## Course Materials

Recently, IBAC put out a call across Canada for experienced brokers, facilitators and course developers who might be interested in helping to revamp the CAIB product. Writers will be paid for their contributions and will be provided with guidelines to help them get started. If you or someone you know would like to be a part of this, contact IBAA for more details.

## How long will it take?

Well, it's a huge task with four textbooks to consider. We will be reviewing them to determine what to keep, what to jettison, what to add and what to update while considering industry trends, procedures and legislation. From there, we will break the project into manageable chunks and match writers to each piece. Then the writing begins. Once complete, the sections will be reviewed and edited to ensure a superior product and tweaked to make writing style consistent as the pieces are amalgamated. After indexing, formatting and addition of pictures and diagrams, a group of fabulously creative designers will give CAIB a fresh new look before printing. We hope to roll out the new program one text at a time over the next 3–4

years and plan to have it available online for ease of access.

## The New Gold Standard

The updated CAIB program will become the new pinnacle of excellence for insurance brokers. As always, it will be written by brokers, for brokers.

But wait, that's not all...

## Online Exams Coming Soon

We will soon be piloting our newest addition to the CAIB program: online exams! Once the pilot is complete and we are comfortable that everything works as it should, the online exams will be rolled out across Canada. We will still maintain multiple physical sittings throughout the year and work to find proctors and locations for those whose office is more than 80 km

outside of the nearest scheduled exam location, but students will also have the ability to write their CAIB exam online and on demand. No more travelling to an exam centre! The exam will have a sign-in code for identification and security. It will run for the same amount of time and have the same format as the paper exam. Once the time is up, the exam will shut down. It will even detect cheating using sophisticated sensors designed to detect irregularities.

At this exciting time for CAIB, keep watching for updates!

**JANIS LOSIE**  
 Director, Media  
 Relations, Marketing &  
 Communications IBAA  
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(3 modules)		Apr 18, 25, May 2
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Promoting Insurance to Value		Jun 6
Success Through Teamwork		Jun 13
Directors' & Officers' Insurance		Jun 14
Errors & Omissions		Jun 19
Catching Up with		
Privacy & CASL		Jun 20
Errors & Omissions		Jun 21

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Restoration & Claims		
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