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August–September 2018

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3010 Calgary Trail,
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T: 780.424.3320 • 1.800.318.0197
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President Paul VanderHoof
Chief Executive Officer George Hodgson

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3 Deacon Lane, Sherwood Park, Alberta T8H 1M7
T: 780.945.1934 • E: AlbertaBroker@LinkPR.ca

Publisher and Editor Annette Hubick
Advertising Michele Schuldhuis 780.910.2601 Michele@LinkPR.ca

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Paul VanderHooff

President's Message

Sometimes, I wonder why I became an insurance broker. How did it come to be? Do I enjoy my job? Why am I still doing this job? I'm certain I'm not alone and that many of you have wondered the same many times as well.

For many, the cliché answer is some version of "I just fell into it." For a good number of others, the response might be "It's the family business." These answers are as good as any for explaining why you are in this profession, but neither of them address why you are still here. Why do you love what you do? What gives your work meaning?

My own journey into the insurance business is similar to that for a great number of you—I fell into it. After graduating from the University of Manitoba, a career in the insurance industry was nowhere on my radar. I interviewed for business development roles, sales roles and a myriad of other "business" type jobs that I thought would be a great fit for my business degree. Eventually, I ended up relocating from Winnipeg to Calgary to take a position as a business analyst with Dun & Bradstreet (a large international company specializing in the collection and distribution of business information).

Landing a great role with a large international corporation, I was set to climb the corporate ladder. A short while later, the company moved its offices from Calgary to Moncton. Faced with a decision to move across the country, I chose to stay in Calgary and look for new opportunities. Once again I interviewed with firms for business-type jobs and soon found myself employed at Wawanesa Mutual. I had fallen into the insurance industry.

Marriage to my wife Kelly and the decision to start a family led us out of Calgary to my wife's hometown of Lethbridge. Continuing my career in insurance in a smaller centre really limited my options either to insurance adjuster or insurance broker. Having been an underwriter, I knew brokers, so that's the path I followed. I've now been in the industry for eighteen years and a broker for the past sixteen.

Why have I stayed? What gives my work meaning and purpose?

Had I been asked these questions early in my career, I likely would have thrown out some other cliché answers—perhaps, "It's a paycheck" or "It's recession proof." Over time, however, I've developed a passion for this industry and, specifically, my occupation as an insurance broker.

Early on, I realized that this occupation is only as dull as you let it become. A learning opportunity is around every corner. You can take courses upon courses, but you can also learn things from customers and mentors. If you open yourself up to these opportunities and spend a little time beyond the nine to five workday, you'll come out of it smarter, more engaged, more engaging and more valuable to your clients and your employer. If you want to keep learning, this industry has you covered!

"Becoming your client's trusted advisor is deeply satisfying!"

As my knowledge of the industry increased, I came to understand that our role as brokers is more than just an insurance salesperson. If you haven't already, move from order taking to having earnest conversations with clients about who they are or what their

business is about and what types of protection they need. Becoming your client's trusted advisor is deeply satisfying!

Interestingly, when people trust you and believe that you are knowledgeable, you find yourself invited to participate in many things. If you have interests away from work or your kids play sports or participate in the arts, you will find yourself immersed in the community. Some will shy away from these opportunities and others will embrace them. I would encourage you to find a few clubs, organizations or activities with like-minded individuals and get involved. Our communities get stronger when we participate in them. As brokers, we are in almost every community in the province. I truly believe our communities are strengthened by our participation.

The truth is, the job of insurance broker is often difficult and stressful. Few people in our industry and even fewer from the outside would suggest our occupation is "sexy." Still, if you ask me is this career worth it, my answer is an unequivocal **"Yes!"** Would I recommend this career to another? Absolutely!



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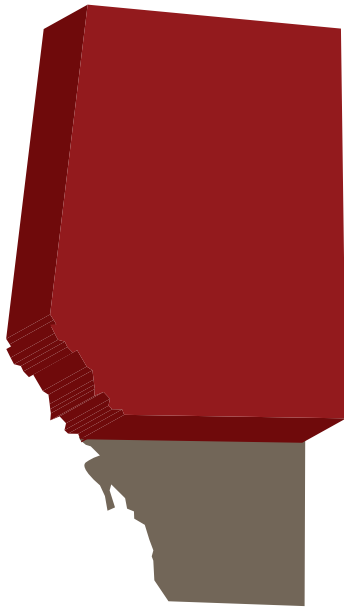
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NORTHERN EXPOSURE

BROKER NEWS

- A-WIN Insurance welcomed new employees: Robin Fitzgibbon to its Calgary head office on May 28, and Joanne Taylor to the Edmonton branch, effective June 7. Congratulations to Gary Dhillon of AWIN-Edmonton and his wife on the arrival of their first child, son Azaad, born June 5.
- Spruceland Insurance in Spruce Grove celebrates its 40th anniversary in November this year. Owner Nigel Mullen remembers starting his brokerage at a booth in the Spruce Grove Co-op mall. Nigel himself celebrates 50 years in the insurance industry this year.
- Shaw Insurance in Leduc held an open house on June 23 and sold burgers and hotdogs for \$2; all proceeds were donated to LINX (employment and life skills training for adults with disabilities) and the HUB (assists with Coats for Families in the winter months and many other initiatives for people living in poverty).



Bubbles D'Khat

- Pratt Lambert & Brown Insurance sure demonstrated its commitment to inclusivity by bestowing its employee of the month award to its human relations manager, Bubbles D'Khat.



Tracy Fata, Insurance Woman of the Year, with Donna Brown

INDUSTRY PARTNERS & PROFESSIONAL ORGANIZATIONS

At the request/insistence of the Edmonton Insurance Association members who put together the nomination form, I am to announce the winner of the Canadian Association of Insurance Women “Insurance Woman of the Year” award presented at the CAIW convention in Halifax this past June. And the award goes to ... Tracy Fata, BSc, FCIP, CRM, regional underwriting manager at Portage Mutual Insurance. Recognizing myself is a little weird, but they insisted!

COMPANY NEWS

Portage Mutual Insurance welcomed new auto underwriters Amanda Davis on May 14, and Sally Bennett on June 21.

CONDOLENCES

We are sad to announce the passing of Greg Hilderman on May 25, at the age of 63. Greg was manager of Armour Insurance Lloydminster up until about three years ago. Though he continued working, he had been slowing down and enjoying life. Our condolences to Greg’s wife Diane and family.

TRACY FATA
Regional Underwriting
Manager
TFata@PortageMutual.com





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WHY BROKERS LOVE WHAT THEY DO

by Annette Hubick

Ah, there's nothing like a good summer romance story, so I thought this issue was the perfect time to delve into why insurance brokers love what they do. Let's face it, some days can be hard and, with all the constant news of industry challenges and threats, it never hurts to hit "refresh" and reconnect to the rewards of being an insurance broker. After all, work is where most people spend half of their waking hours.

I asked IBAA COO Rikki McBride to send me the names of several brokers I could ask to share their insights—a panel of experts, so to speak. Fourteen IBAA members graciously took the time to complete a survey consisting primarily of open-ended questions. While this study was by no means scientific, the participants do offer a cross-section of the brokerage force: personal and commercial, new to experienced, rural to metro, family and no family in the business, frontline to brokerage principal, young to "mature."

With apologies to the panelists—space does not allow for inclusion of all their amazing responses—what follows is a summary and highlights of the survey results.

How It All Began

To get a sense of context, I wanted to find out how our participants became brokers in the first place. As you would expect, there were the "fell into it" or "family business" kind of answers, but for others becoming an insurance broker was a purposeful choice.

How did you learn about the insurance broker career? How were you recruited into the business?

Half of our panel came to the industry through a family connection—some had a relative who worked in the industry; others were literally born into the family business.

Five brokers originally began their careers on the insurer side of the business, citing different motivating factors for making the leap. "I wanted to try something different," said Bonnie Kluthe. "I like the freedom of being on the broker side where we decide who the best insurer is to cover off the client's risk." Larry Heron didn't want to transfer to a company position in Toronto and Steve Hambly was attracted by the opportunity,

"... to have more control over my future," a sentiment echoed by Kevin Lea and Bob Gibbon.

If you are looking to recruit new employees, don't underestimate the potential of your staff's network.

Catherine Cake was recruited by a family friend,

Greg Knott by the broker who looked after his family's account and Jay Sproule by a brokerage employee he'd met at a networking club. With a similar but slightly different story, Jody Lohr was working at a golf course when one of the regulars asked if she'd be interested in a receptionist position. She was hired and, "after having that role for about a year and working with the brokers, I knew I wanted in."

What attracted you to the career?

Our panelists had a lot to say about the career's appeal. The top three mentions were:

Helping people. "As a young man, I was very frustrated with my own lack of understanding of insurance which led to me and my family being taken advantage of by an insurance company after a loss. I was attracted to the opportunity to help other people understand a very complicated product and avoid the same experience," Mark Senger explained.

Challenge and variety. "The way the brokers were always learning new things and working on new types of risks and customer questions and needs, I knew this was a career that was never going to get stale and I would continually be learning new things," recalled Lohr.

Financial opportunity. "I like the dynamics and opportunity of commissioned sales, and the ability to be the problem solver and deal maker," said Lea.

Honourable mentions included: the security of working in a relatively stable, recession-proof industry and the prospects of owning one's own business.

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In Hindsight

It should come as no surprise that when asked if they would choose the insurance broker profession again, 100% of our panelists responded with a resounding “Yes!”

What have been a few of your career highlights?

The answers to this question contained a plethora of acronyms, both in terms of professional designations (CAIB, CRM, CIP, FCIP) and association and industry leadership (IBAA, PYIB, AIC). Several panelists went on to own their brokerages and taking that entrepreneurial leap definitely topped the highlight reel of their careers. Hambly spoke about overcoming obstacles: “Helping clients obtain coverage when others advised them it wasn’t possible has been one of the most satisfying highlights.” For Heron, it was seeing the impact and value of insurance in the community when disaster strikes: “The June 2013 floods in Calgary and the Fort McMurray fires are just some of the examples of times when the insurance industry has shown its value.”

Would you choose a career as an insurance broker again? Why or why not?

“The diversity of the role, challenges, opportunity for continuous learning and relationships has kept me interested and engaged,” said Linda Palmer. The answers to this question abounded with pride in the industry, excitement about the challenges, appreciation of people and gratitude for the lifestyle success in the industry provides (in both financial and work-life balance terms). Sproule summed it up, “The business of insurance is steady and predictable, yet every day I run into a new challenge. I also get to deal with incredibly diverse customers on the front line, and I’ve built a vast number of rewarding relationships within the industry and outside of it as well.”



Success Factors

While these insurance brokers seem to have a “whole lotta love” for their careers, like any relationship, it takes work to succeed.

What advice would you give to new brokers that will help them make the most of this career choice? What does it take to not only achieve success but also satisfaction?

Get educated. “The key to success in insurance (broker-side or not) is education. Insurance is a confusing, difficult product to work with, and it gets even more complex in commercial lines. By learning the what, and more importantly the why, of insurance in detail and as a concept, you broaden your understanding of the product you work with,” said Lea. Many panelists spoke to the value of pursuing a designation to get educated (and establish credibility). “Put the time in, it’s well worth it in the end,” said Kluthe.

Put people first. “Make sure that in every decision you make, you’re keeping your customer’s interest top of mind,” advised Senger. Kluthe took it a step further, “Understand who your customers are and treat everyone like a customer—colleagues, clients, insurers, vendors. Respect and engage them.” And 52-year industry veteran Gibbon reminded, “Be aware that you can help people. It makes for a rewarding life.”

Get involved. Involvement can mean networking in and out of the industry, staying plugged into

trends and serving as an association leader. “Go to industry functions, if you can join boards, volunteer at events, seek education, be on top of the fast-changing technology. The more people/brokers/industry partners you know and network with, the wider circle of knowledge you have to help your clients. These relationships will make you a better broker,” Lohr advised.

The Rewards

Here I wanted to elicit both the tangible and intangible reasons being an insurance broker is a rewarding career.

What makes your work meaningful?

A lot of our panelists spoke of meaning coming from seeing the product they’ve sold do what it was intended to do. “When you see a client suffer a loss and knowing that they have the right coverage that allows them to get their life back on track ... seeing the outcome of this, that is meaningful,” explained Cake. “The support and peace we can bring them at a difficult time is so rewarding!”

Sproule’s response focused on the role of the broker itself: “We bridge the gap between the insurer and consumer. We get to educate and help customers navigate something they don’t understand. There is something meaningful about giving customers and insurers perspective. It’s an important gap to fill.” Serving colleagues is also meaningful says Senger. “Having the opportunity to play a small part in helping many others build a great career for themselves.”

What do you love about being an insurance broker? What are the benefits of this career choice?

I decided that there was no way a summary could do the answers justice, so here are the responses from each participant (some were shortened a bit).



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Kaitlyn Ball

The career of an insurance broker is ever changing. Not one day is the same. Fast-paced work environment. Establishing relationships with clients.



Catherine Cake

I love the people—within the industry, our customers and the community members. I feel this industry allows us a number of opportunities to connect with people from all over!



Bob Gibbon

The biggest love is the people that I get to deal with each day ... clients are now friends.



Steve Hambly

Helping our clients understand insurance is what I enjoy the most. I

regularly meet with new clients that do not understand their coverage and appreciate when we can bring clarity for them.



Larry Heron

I love insurance because of the diversity of the people contact. You meet people from all walks of life in all areas of business. What other business allows you to do this? You are always assisting these people and this alone gives you much satisfaction.



Mitch Holst

People. Dealing with clients and building relationships and friendships, but also dealing with other brokers and insurance company people. I have created some lifelong friendships.



Bonnie Kluthe

I love the freedom of insurer choice—who is the right fit for the client's

needs? I love building products that fit my targeted clients and I enjoy working with the insurers to build the products.



Greg Knott

Meeting all kinds of people doing all kinds of different things and playing a part in their lives. That hard work does pay off, unlike our tax system.



Jason Kristjanson

I enjoy the diversity of the industry. Nothing is cookie cutter for our clients.



Kevin Lea

Being in commercial insurance as a broker is fun, exciting and challenging. It requires a broad breadth of skills in business in order to be successful, from sales to accounting to legal to marketing and more, so it's always a new adventure every day. There's also effectively no limit on the opportunity as a broker, and it can be extremely

Contributors

Thank you to the following brokers for sharing their stories.

BOB GIBBON Blazer Insurance, 52 (the lifer!)	JASON KRISTJANSON Bankers and Traders, 1 (the newbie)
STEVE HAMBLY Sadler Insurance, 18 years	KEVIN LEA Fuse Insurance, 7 years
LARRY HERON Direct-Line Insurance, 42 years	JODY LOHR 12 years
MITCH HOLST Saunders Insurance, 10 years	LINDA PALMER Palmer Salmon Insurance, 31 years
BONNIE KLUTHE AgPro Insurance Brokers, 16 years	MARK SENGER Lundgren & Young Insurance, 11 years
GREG KNOTT Tailor Made Insurance Service, 31 years	JAY SPROULE Sproule Insurance, 15 years
KAITLYN BALL Ing & Mckee Insurance, 6 years in the industry	
CATHERINE CAKE Drayden Insurance, 12 years	

lucrative financially if you work hard enough. Also, the insurance industry is a great bunch of people in general and it's pretty easy to make friends across the various sectors.



Jody Lohr

I still love the daily challenge and constant learning. As a commercial broker, I would get a thrill out of putting together a great comprehensive policy for my new client's operations and having those conversations that bring it all home for the client, knowing that I am providing professional knowledge to protect them and their families. The benefits that I find important to me are the ability to have a work-life balance that is more in my control. There are days that can be long but I work hard for the most part in a "Monday to Friday done at 4:30-5:00 p.m." career, that is primarily economy ups and downs safe, and provides me with a salary and personal time to be with my family and friends.

Linda Palmer

I love the relationships. The opportunity to become a trusted advisor to my clients and mentor to my employees.



Mark Senger

What I love most about being an insurance broker is getting to meet all kinds of interesting people from all walks of life. There is an incredible amount of opportunity available to those who choose a career in insurance.



Jay Sproule

Personally, I'm the master of my own domain. I have the ability to choose my schedule, my path and my level of intensity. I love that there is an incredible amount of opportunity. The career benefit is choice.



And so, Dear Broker

Hopefully reading this piece has rekindled your love affair with the insurance broker profession and reaffirmed your decision to choose it as your career. Basically, it comes down to the this: if you enjoy challenge, variety, people, continuous learning, work-life balance, stability, impacting your earning potential and helping others, you've chosen well.

The End



Annette Hubick operates Link PR Incorporated—a marketing and communications consulting firm—and has been the publisher/editor of The Alberta Broker since 1996.



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ABSOLUTE CERTAINTY

Alberta Court Of Appeal Upholds Certainty of Coverage When Interpreting Policy Language

Insurers draft policies of insurance (and insurance brokers place them) under the belief that the words in the policies mean what they say. While a canon of interpretive tools has been created by the courts to resolve ambiguity and uncertainty in insurance policies,¹ it remains the case that, absent ambiguity, contracts of insurance should be enforced as they are written and that coverage does not exist where it is not provided for in the contract. A recent decision of the Court of Appeal of Alberta, *Funk v Wawanesa Mutual Insurance Company*, 2018 ABCA 200, upheld this conclusion.²

This action arose out of a single-vehicle rollover accident in which the plaintiff, Mr. Funk, was injured. Mr. Funk claimed that the accident occurred when he swerved to

avoid hitting an oncoming vehicle, causing his vehicle to dip into the ditch adjacent to the road. The other vehicle was never identified, and Mr. Funk's vehicle did not make physical contact with it. Mr. Funk received the statutory maximum compensation from the Motor Vehicle Accident Claims Fund and commenced an action against his insurer, Wawanesa Mutual Insurance Company, under his SEF 44 family protection endorsement ("SEF 44") to recover damages in excess of the amounts he had already received.

Wawanesa denied coverage and, in Mr. Funk's subsequent action, applied for summary dismissal of his claim on the basis that there was no coverage under the SEF 44. The definition of an "unidentified automobile" in the SEF 44, which is directly incorporated from section B of the SPF 1

standard automobile policy (“SPF 1”), reads:

An unidentified automobile under this subsection means an automobile which causes bodily injury or death to an insured person arising out of physical contact of such automobile with the automobile of which the insured person is an occupant at the time of the accident, provided

(a) the identity of either the owner or driver of such automobile cannot be ascertained... [emphasis added]

Wawanesa argued that, without physical contact between Mr. Funk’s automobile and the other vehicle, the other vehicle was not an “unidentified automobile” as defined in the SEF 44 and, therefore, there was no coverage. Mr. Funk cross-applied for summary judgment on the basis that the SEF 44 was ambiguous as to whether physical contact between the vehicles, or merely “physical evidence indicating the involvement of an unidentified automobile,” was required for coverage to exist.

In the Court of Queen’s Bench, the chambers judge dismissed both applications but nevertheless held that Mr. Funk was entitled to coverage under the SEF 44. To begin, he agreed with Wawanesa that physical contact between the vehicles was a necessary precondition for coverage under the SEF 44. While physical evidence may be used to corroborate a claim made under a SEF 44 policy, it still must be evidence of physical contact

between the insured’s automobile and the unidentified automobile. He further agreed that the SEF 44 was not ambiguous in the way that Mr. Funk claimed. Finally, the chambers judge held that Mr. Funk could not rely on section 545 of the Insurance Act, which permits the court to refuse to enforce unjust or unreasonable contractual terms, because section 545 did not apply to automobile insurance policies at the time of Mr. Funk’s accident.

Despite agreeing with Wawanesa that no coverage existed under the SEF 44 on its face, the chambers judge held that this was an unreasonable result that was contrary to public policy. Requiring an insured’s vehicle to make physical contact with an unidentified automobile for coverage to exist would, in his view, encourage insureds to commit a tort in order to obtain coverage. He held that, pursuant to the doctrine of public policy, the benefits of enforcing the SEF 44 as written were outweighed by the harms caused by discouraging defensive driving and requiring vehicles to collide to obtain indemnification. He further held that the court had jurisdiction under the equitable doctrine of relief against forfeiture to refuse to enforce the requirement of physical contact, because the harm that Mr. Funk would suffer (i.e., losing insurance coverage) was greater

than the harm caused by his purported breach of the SEF 44 by driving defensively.

The majority of the Court of Appeal disagreed with this conclusion and overturned the chambers judge’s decision. Their decision emphasized that the SEF 44 is a statutorily regulated standard form insurance policy. Its form is prescribed by the superintendent of insurance, and the premiums charged for it are regulated, meaning that “there is little or any room for holding (its terms) to be unreasonable and unenforceable.” It provides coverage above what is provided by Section B of the SPF 1 where an underinsured or unidentified automobile is involved in an accident. However, it is not limitless; where a claim does not fall within the scope of coverage, no indemnification will flow. Mr. Funk’s accident did not fall under the scope of coverage.

While the majority of the Court of Appeal agreed with the chambers judge’s interpretation of the SEF 44, it parted ways when considering the applicability of the doctrines of public policy and relief against forfeiture. The requirement of physical contact between the insured’s vehicle and the unidentified automobile, the court stated, is part of how the SEF 44 defines the scope of coverage. The SEF 44 further requires corroborating

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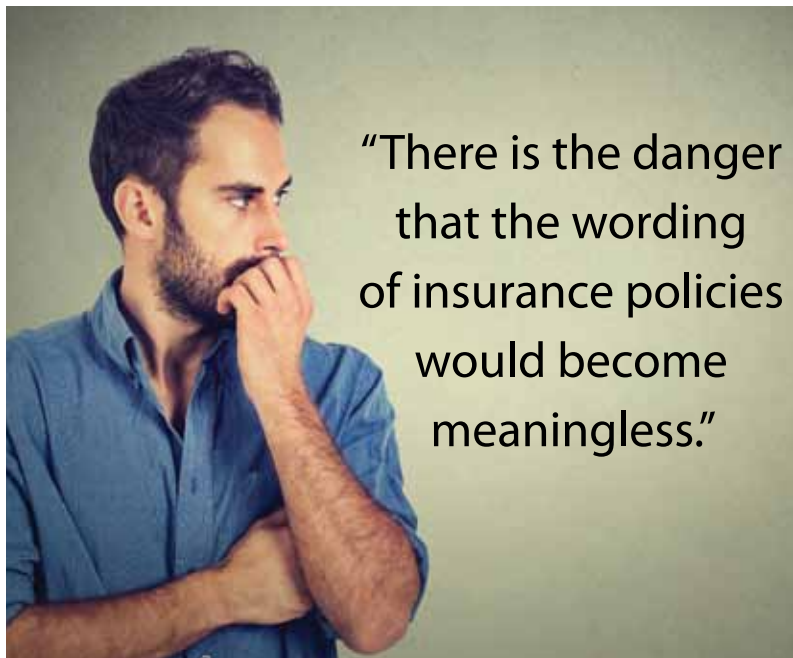
evidence, such as physical evidence, showing that the damages arose from a collision with an unidentified automobile. This, it was held, does not create an ambiguity in the SEF 44. Further, this does not mean that an insured must commit a tort to obtain coverage; rather, it prescribes the scope of what is actually covered under the SEF 44, which may include instances where the driver panics or does not realize that a collision is about to occur.

Regarding relief against forfeiture, the majority of the Court of Appeal held that it did not apply in the circumstances. Mr. Funk did not have coverage under the SEF 44, which means that he could not have forfeited anything: “When damage resulted from a different kind of accident, he simply had no coverage, but he was never in breach of the policy.” As such, relief against forfeiture cannot be used to extend coverage where it did not exist beforehand. Furthermore, an insurer cannot be found to act in bad faith where it relies on the actual terms of the contract.

When describing the risks of the approach taken by the chambers judge, the majority stated:

The approach of stepping around the terms of an insurance policy on the basis of “unjust or unreasonable” terms, “public policy,” or “relief from forfeiture” runs the risk of throwing any semblance of certainty out the window. While these concepts are recognized in law, they must be applied with caution with respect to standard form, statutorily mandated insurance policies. There is the danger

that the wording of insurance policies would become meaningless. Insurance policies would come down to providing the kind of coverage that some future court found to be “fair,” even though the insured never contracted for that coverage, and the insurer never priced the risk accordingly. As it was put in Progressive Homes at para. 23: “Courts should avoid interpretations that would give rise to an unrealistic result or that would not have been in the contemplation of the parties at the time the policy was concluded.” Given




“There is the danger that the wording of insurance policies would become meaningless.”

that the definition specifically requires “physical contact,” it could not have been in the reasonable contemplation of either party that physical contact was not required.

The dissenting justice in the Court of Appeal would have held that Mr. Funk was entitled to coverage because it was sufficient that he had physical evidence showing that an

unidentified automobile was involved. In his view, notwithstanding the plain language of the SEF 44, someone who purchased a SEF 44 would reasonably expect to have coverage in Mr. Funk’s circumstances. It was further unlikely that an independent witness would be present and able to provide testimony in the circumstances, which suggested to him that the majority’s interpretation of the SEF 44 would effectively nullify coverage.

This decision confirms the cardinal rule of interpreting insurance policies: where there is no ambiguity in the policy, it is enforceable as written. It is only in exceptional circumstances that a court could consider refusing to enforce an unambiguous insurance contract. Where an insurance policy is not ambiguous, brokers and insurers can rely on the plain language of a policy (particularly a standard form, regulated policy) to accurately describe

what is, and is not, covered and to determine whether it is appropriate for their clients’ needs. 

¹ See e.g. *Progressive Homes Ltd v Lombard General Insurance Company of Canada*, 2010 SCC 33 at paras 21-24

² *Dentons Canada LLP acted for the insurer in this matter both in the Court of Queen’s Bench and the Court of Appeal. This article is based solely on publicly-available materials.*



Sara.Hart@dentons.com

SARA E. HART and ADAM OLLENBERGER

are lawyers with
Dentons Canada LLP and practice in the
professional liability insurance area.



Adam.Ollenberger@dentons.com




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A VISION FOR ALBERTA'S P&C INSURANCE INDUSTRY—PART 3



Insurance Bureau of Canada (IBC) and its members kicked off 2018 with a discussion around a vision for the property and casualty (P&C) insurance industry in Alberta. With the industry facing serious cost pressures and unprecedented technological change, we need to think big and long-term. The discussion focused on four themes:

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

In previous articles for *The Alberta Broker*, I covered the first two themes. In this edition, I'd like to explore the third theme: natural catastrophes.

NATURAL CATASTROPHES— THE PROBLEM

Insurers in Canada and worldwide play a significant role in helping people recover from natural catastrophes like hail, earthquakes, fire and flooding. Water damage is of particular concern

to Canadian insurers as losses have grown over the last several decades. More than 10 years ago, IBC established adapting to climate change as a national strategic priority, and today we are aggressively advocating for a whole-of-society approach that recognizes that governments, the insurance industry and consumers all have a role in dealing with the problem.

This is not a future threat; it is a present danger.

Nowhere in Canada is that more clear than in our own province, where Mother Nature has been especially cruel, hammering us with two record-breaking events within a few years: the southern Alberta floods and the Fort McMurray wildfire. In the last five years, Alberta has accounted for nearly 70% of all natural catastrophe losses in Canada—about \$7.5 billion.

While Alberta has been hit the worst of late, the long-term trend across the country is clear, and it's frightening. In the 1980s, Canada's insurance industry averaged about

\$400 million a year in cat losses. Now, in this decade, we are averaging \$1 billion a year.

And it's not just insurers who are paying the cost. A 2016 report by the parliamentary budget officer estimates that, over the coming five years, weather events linked to climate change will cost the federal government \$900 million annually.

Most of the damage—75% of the total—is expected to be caused by floods alone.

WHAT TO DO ABOUT IT?

If you're ever looking for another reason to be proud of our industry, look no further than the leadership we have taken in responding to natural disasters and the issue of climate change.

First of all, there is our immediate and tangible response of helping victims when disaster strikes. Whether it's wildfire, wind, hail or water, brokers and insurers do an exemplary job during multi-claim events of

contacting victims, responding to the claims, coordinating the industry's response and ensuring that our customers get back on their feet as quickly as possible. I am especially proud of the broad cooperation we saw with local officials following the Fort McMurray wildfire.

Also, we should be extremely proud of the leadership role we have played in helping governments, businesses and homeowners understand that we need to be better prepared for the severe weather that we know will continue to strike our communities. Here are just a few examples:

- Since the 2013 floods, many Canadian insurers have been broadening their suite of products to include overland flood insurance for homeowners. Brokers are key in helping to explain and sell these new products.
- Canada's private insurers are investing millions in innovative data-gathering, new flood models, machine learning and artificial intelligence to improve their risk models.
- And we regularly stand alongside decision-makers at summits where adaptation policies are discussed. Our contribution last fall at the federal public safety minister's roundtable on flood risk led to IBC being invited to co-chair the National Working Group on the Financial Risk of Flood, a group that includes officials from all levels of government, academics and representatives from other industries.

We also continually urge governments and consumers to make smart choices, another area where brokers play a critical role.

As leaders in your community, when speaking to government officials, there are important issues that you can raise with them about the

“In the last five years, Alberta has accounted for nearly 70% of all natural catastrophe losses in Canada—about \$7.5 billion.”

government's role in adapting to our changing climate:

- implementing risk-based land-use planning to keep citizens out of harm's way;
- making improvements to aging sewer and stormwater infrastructure;
- strengthening building codes; and
- mandating wetland preservation and restoration as a low-cost contributor to protecting communities.

When speaking to your clients, be sure to expand the insurance conversation to the fact that every homeowner has a responsibility to reduce his or her own risk. This can be as simple as moving the precious family heirlooms off the basement floor to higher ground, or as large a decision as moving out of a flood plain, with a range of other actions in between. The important thing is to get consumers thinking about these issues, and brokers are exceptionally well positioned to have these conversations.

Brokers have an essential voice in the conversation around a vision for P&C insurance in Alberta.

If you have ideas, please share them with me at AlbertaIdeas@ibc.ca.

In the next issue, I'll share my thoughts on the fourth theme: relationships.

BILL ADAMS
Vice President,
 Western & Pacific,
 Insurance Bureau
 of Canada



We're training to serve you better

Since SGI CANADA launched our Farm Business Unit last year, our employees have been hard at work, learning everything they can about the agriculture industry. It's one of the many ways we're demonstrating our commitment to you and your customers.

Ask your Business Development Account Manager for details. sgicanada.ca/farm



Chinook COUNTRY REPORT

BROKER NEWS

- The Costen Insurance head office moved to a new Calgary location on Skyline Crescent NE.
- DeJong's Insurance opened a new location in High River.
- Dan Nielsen, formerly of Procom Insurance, will soon join Paul Davis Red Deer.
- Western Financial Group acquired Axion Insurance.
- Kevin Lea, a former account executive at Rogers Insurance, co-founded and launched Fuse Insurance, a new online commercial brokerage.

COMPANY NEWS

- Intact CEO Charles Brindamour was named on recruitment website Glass Door's list of "Top CEO 2018 – Employees' Choice" winners. Congratulations, Charles!
- The Sovereign General Insurance Company welcomes Leah Strader as its new senior underwriting specialist.
- Kent Haley, formerly of RSA, also joined The Sovereign General as a senior commercial underwriter.
- Intact Insurance has a new VP of sales & business development: Jeff Walker.
- Liza Van De Water, formerly of Aviva, joined Economical as a new senior regional underwriter.
- Annicia Fogel, previously with Lloyd Sadd Insurance Brokers, is now working for Intact as a D&O underwriter.

Industry Partners

- MBC Group opened a new appraisal office in Lethbridge.

The office is managed by Thomas Morawiec.

- Crawford & Company expanded services into the Canadian Territories by opening a Yellowknife office. This office will be managed by Katherine Rumford.

Getting Better Every Year!

- Gore Mutual celebrates its 179th year.
- Nuera Insurance is celebrating three years.

GIVING BACK

RSA recently raised \$40,000 for STARs during its 24th annual charity golf tournament.

Congratulations to the Insurance Institute, which raised \$8000 for charity through its Battle of the Insurance Bands event.

This section of the "Chinook Report" is always the easiest to write as there are so many stories about giving back to the communities in which we work. For many insurance professionals, "helping people" and "giving back to the community" is the main driver of job satisfaction. In June, as we all looked back at the five-year anniversary of the Southern Alberta (SAB) floods, there are many positive and emotional stories to be remembered. During disasters, our products and services are tested and we also see extraordinary examples of team work and personal commitment from our colleagues. This issue, I thought I would highlight and thank those who quietly work behind the scenes organizing and supporting our businesses and our causes.

Carly Hauck of WFG Okotoks is an example of someone who takes pride

in her work and who finds meaning in her job by paying attention to details. During the SAB floods, she and her colleagues were tasked with the important role of setting up claims for those impacted. If I recall correctly, they assisted everyone regardless of where they were insured! Although modest in her recollection, she was clearly proud of the work that was done and for achieving their goal of anticipating the needs of customers so that they could focus on their families and on recovery. Daughter of Tim Hauck, an independent adjuster, Carly grew up hearing stories about customer service during a crisis situation. Following in the footsteps of her father, she finds meaning in her job by providing a commitment to excellence and a focus on the details. Now in commercial lines, she remains passionate about setting customers up for the most positive claims experience possible, by ensuring they are covered properly and have the information they need. Outside of her day to day job, she and her colleagues at WFG actively support and participate in their community through the Western Communities Foundation. In May of each year, Carly and other WFG employees participate in a five kilometre walk with the proceeds benefitting local charities like the Okotoks food bank.

Thank you to everyone who contributed. Keep the information coming!

MICHELLE HAMMEL
Director of Strategic
Projects
Michelle.Hammel@
intact.net





Raise Your Voice on Auto Insurance

The long hazy days of summer have certainly not been lazy in the government relations department.

As I write this column in June, IBAA continues to wage battle for equivalencies to the Alberta Insurance Council licensing exams. Some progress is occurring but at a glacial speed. We have been assured that the licensing regulation allowing CAIB, CIP and potentially other programs to be considered equivalent will move out of the finance minister's office and into cabinet this fall—assuming

something else doesn't bump it down the priority list.

However, the desire to pop the cork and celebrate this potential victory is overshadowed by a crisis in personal auto insurance. Not long ago, Alberta auto was the envy of the rest of Canada. We had it all: reasonable rates, reasonable claims, availability to everyone and, most importantly, stability. Those days are gone.

Today, increased claims costs combined with a cap on premium increases have created substantial

losses for the insurance companies and will drastically affect brokers. The losses show no end in sight, so insurance companies are looking at aggressive actions. Some are cancelling payment plans; others are refusing non-mandatory coverage. Still others are looking at drastic measures such as cancelling contracts where the broker's book of business is in poor shape mainly due to the auto portion. The most ominous threat is that some companies, including some large players

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“The urgency for you to reach out to your MLA or a nominated candidate when your association calls may never be greater. This crisis could jeopardize your brokerage, consumers’ insurance and the economy in your community and throughout the province.”

continued from page 21

in the Alberta market, are seriously considering leaving the province. Once a company pulls its infrastructure, it will be difficult to get it back.

These concerns are not hyperbole. They are real, not unexpected and, as one company representative told me, will affect the viability of some brokerages. As he put it, some brokerages that were strong going concerns one week could be in serious trouble the next as markets cancel contracts or leave the province. As a result, consumers will have less choice or, worse yet, limited or no available options for auto insurance. The IBAA office is already receiving phone calls.

So what can brokers and the association do? We have drawn our well-crafted policy positions into our government auto advocacy. Most of

have been around for more than a decade:

- IBAA supports rates that are appropriately set based on actuarial studies and that support the financial viability and profitability of insurers.
- IBAA supports the role of the Auto Insurance Rate Board to monitor and approve premiums, rating plans, discounts and surcharges on mandatory auto coverage.
- IBAA supports making Section C coverage available on all risks at a rate commensurate to the risk.
- IBAA values competition and choice and supports the ability for brokerages to access multiple markets for their customers.
- IBAA supports the insurance industry providing consumers with information that will empower them to make an informed purchase.

These policy positions will continue to inform our government relations activity into the fall and winter. The message is that the auto insurance premium cap and the prejudgment interest rate are creating an untenable environment in Alberta. Ideally the cap should be removed and the prejudgment interest policy should be made comparable to that in other jurisdictions both in terms of the period covered and the rate.

The government has addressed some of the issues around Temporomandibular Joint (TMJ) injury that were increasing claims costs. While these changes are helpful, issues related to the premium cap and the prejudgment interest policy hold a greater threat and continue to jeopardize the industry in Alberta.

With less than 12 months to go before an election, we are effectively in an election year that presents us with

both a concern and an opportunity. The concern is that current government and contending parties will not want to “rock the boat.” They will be inclined to win public appeal (at least until after the election) by keeping in place the low premium caps and the high prejudgment interest rates and period covered.

The opportunity is that we have increased leverage during a pending election, both with the current government and with all political parties. We must relay the message that auto insurance is in a state of impending disaster in Alberta if the government does not address the cap and the prejudgment interest. In fact, auto insurance could likely reach an elevated crisis point just before or maybe even during the election.

As brokers working together, we have an enormous opportunity to

affect change. Every Alberta provincial riding has multiple brokers working or living in the constituency. Every one of these folks holds the power of the vote and, when brokers’ clients are included, the critical mass of voters becomes even greater. Brokers will have ample opportunity throughout the summer and into the fall to reach out to their local MLAs.

In July, IBAA sent an email to members that provided a link to a letter to send to your MLA with a few easy clicks. **Make sure everyone in your office sends one—numbers matter!**

During this election year, many political parties in many constituencies will have candidates nominated for the upcoming election. Contacting and developing relationships with all political parties is critical, so do not be

afraid to reach out to those MLAs or candidates—even those who are not of the same political persuasion as you.

As well, should brokers have questions regarding auto, particularly from clients who may have difficulty getting non-mandatory coverage, please call the IBAA office.

The urgency for you to reach out to your MLA or a nominated candidate when your association calls may never be greater. This crisis could jeopardize your brokerage, consumers’ insurance and the economy in your community and throughout the province. #

GEORGE HODGSON
CEO
IBAA
GHodgson@ibaa.ca



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eDelivery Ready for Alberta Brokers

by Michael Spiar, Broker Relations &
Communications Specialist, CSIO

Say goodbye to paper! With CSIO's My Proof of Insurance eDelivery solution, Alberta brokers can deliver digital auto insurance cards (eSlips) and policy documents to customers for all lines of business—even if your carrier partners are not using the solution themselves.

What's more, My Proof of Insurance is available at no additional cost to all CSIO members as a core benefit. If your brokerage is a member of IBAA, you're automatically a member of CSIO.

The solution allows brokers to create a fast, easy and convenient digital experience for consumers, who receive their documents by secure email—no apps, portals or log-ins required.

Happy Clients Make Happy Brokers

"The client satisfaction alone is well worth it to sign up," says Otilja Majewski, marketing broker lead at Elevate Insurance in Grande Prairie. "This is a very technological age.

Everything is on your phone. To have the eSlips literally at your fingertips is huge for every client out there."

Hundreds of brokerages across Canada have signed up since the solution launched in February, sending thousands of digital documents to insureds in a short amount of time.

For Elevate Insurance, the benefits of using My Proof of Insurance were immediate—even without regulatory approval of eSlips in Alberta. "We just tell clients that this is a simple way to get your pink card, it's secure in your smartphone's digital wallet, but you still have to have the paper," explains Majewski. "And they're fine with that. They run with it, and they're happy—particularly when picking up new cars at the dealership."

Broker Benefits

Broker workflow is fast and efficient for Elevate, even though its broker management system (BMS) has not yet integrated with My Proof of Insurance. "It took me maybe five minutes to set up our templates, and the system guides you where you need to go and

what you need to do," says Majewski. "While we look forward to integration with our BMS, the ease of the system alone is well worth signing up for. The quick return that clients get on the eSlip is worth it."

"We are very happy with this solution and the benefits it will provide to our members," says IBAA CEO George Hodgson. "A simple, standardized option for providing a digital experience to consumers is precisely what many brokers are looking for when it comes to sending policy documents, and this solution will meet that need."

Getting Started

You can sign up for and set up for the My Proof of Insurance eDelivery solution in as little as one business day. All you need:

1. Personal account on CSIO.com. Members of IBAA are automatically members of CSIO and are encouraged to create their account.
2. Brokerage CSIONet mailbox.
3. Brokerage logo file.
4. Designated organization administrator to manage your

brokerage's My Proof of Insurance account.

Create your brokerage's account at www.csio.com/edelivery.

Once you submit the form, your organization administrator will receive a confirmation email with login credentials and a welcome email including a user guide, staff training resources and consumer marketing materials.

Learn More

CSIO hosts regular webinars on My Proof of Insurance for brokers to get a step-by-step demo and ask any questions they may have. "These webinar walkthroughs have been very helpful in demonstrating the solution's key benefits and functionality," says Catherine Smola, president and CEO of CSIO. "We are committed to educating the entire P&C industry about this solution, supporting our members in their efforts to create a digital experience for their consumers."

Visit CSIO.com to register and to learn more about the My Proof of Insurance eDelivery solution, including videos and upcoming webinars.

FAST FACTS ON MY PROOF of insurance

What is it?

My Proof of Insurance is a solution for CSIO member brokers and carriers (including all members of IBAA) to send eSlips and other digital policy documents to consumers over email—no apps, portals or log-ins required.

What is the cost?

No cost to CSIO members.

Can I brand the emails sent to my customers?

Yes! Your logo will be included in all emails sent, and you may customize your email template.

Can I use it even if my carrier partners have not yet signed up?

Yes! You can send documents for personal and commercial lines to consumers insured by any market, any time, independent of carrier adoption.

Does it integrate with my BMS?

Yes, the My Proof of Insurance solution is integrated with the following products:

- Deltek
- Keal (SIG)
- Mastercom
- Power Broker

In addition, the following BMS vendors have announced that integration will soon be available:

- Applied (TAM and Epic)
- Brokercore
- Custom Software Solutions Inc. (TBW)
- PolicyWorks

Contact your vendor for details.

Where can I learn more and create an account for my brokerage?

www.csio.com/edelivery



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What Do Brokers Have That Direct Writers Don't ?

I keep hearing that brokers must up their game and increase their digital capabilities to keep pace with client preferences and compete with direct writers. If you model your business on a direct writer's, don't you become just another commodity? We have to figure out how to make our personal connection and competitive advantage, customer service, work for us while responding to the consumer need for quick, easy access to insurance.

Usually, the folks who go to direct writers are looking for the lowest price; that's the only differentiator that matters to them. If their premium increases the following year, they'll shop and move their business. They don't much care about service or bells and whistles as long as the process is online and fast. Do you really want that business? Yes and no. What happens when that consumer gets married, buys a home, has a second car, has children and buys more toys, such as ATVs and RVs? They will need a broker. Fast and cheap won't measure up to the need for answers about

complicated situations and custom-tailored solutions.

How do you attract the right business and keep it coming back?

Insurance consumer research shows an interwoven need for digital and personalized contact. Accenture's 2017 global insurance consumer study ("The Voice of the Customer") identifies differing needs for three types: Nomads (the young, growing group that is "highly digital"), Hunters ("searching for the best deal on price") and Quality Seekers ("loyal to insurers that deliver on brand integrity and service excellence"). While the whole study is worth your perusal, I've selected some statistics to illuminate this mixture. *See pages 27-28.*

Across all three groups, Accenture's study showed "Consumers would welcome personalized, real-time services that add value in their daily lives." Furthermore, Wunderman's 2017 "Wantedness" survey shows that 79% of U.S. consumers consider only "brands that show they understand and care about 'me.'"

Many insurance companies and alternative providers are looking into how to develop such rapport with their clients, but brokers already have this relationship. What may be needed is a broker-specific omnichannel approach that delivers broker services, branding and messages across many different channels.

How do brokers leverage digital advantages, maintain personal service AND respond to these trends?

The customer life cycle provides points at which brokers should already be "touching" their client relationships:

1. Marketing
2. Selling
3. Renewals
4. Claims
5. Non-renewals & cancellations

Marketing

With 64-68% of consumers looking for insurance online, a strong web presence is paramount. Your website should be clear and focused on providing them with valuable and

interesting consumer information that plays up personal service and connection, both online and in person. You should also have a quoting mechanism and a chat feature so they can talk to you there and then. If they come back with additional questions, be there to answer them immediately. Don't make them leave your website to find the answer elsewhere—they won't be back. If you aren't online, your business is living on borrowed time. If you bank only on retention, your business, like your clients, will die.

Selling

Your legal duty is to ensure you recommend the right coverage. Offer consumers options to receive this valuable information via online chat, phone calls, meetings or email. Send them simple, short, but memorable e-flyers that help them understand what they have purchased. Your contact info and brand should be prominently featured so folks know how to reach you—online, electronically and via email, phone and post (for those who still use it).

Renewals

Electronic reminders are an excellent way to touch your clients at renewal. Let them know what they should be communicating to you—new purchases and renovations—and tell them what happens if you aren't aware of such changes. Then, follow up via phone or email to ensure you have everything you need to renew the policy properly.

Claims

As the client's advocate, a broker should be prepared to let clients know not only what to do in the event of a claim but also what they are required to do under the policy. Electronic mechanisms such as Easyclaims allow brokers to book vehicle appraisals and emergency contractors (with approved vendors) while the customer is waiting for an adjuster to call. Let your clients know about these services so they are prepared if they suffer a claim, are able to address emergency repairs immediately **and** protect their position under the policy. Should a dispute arise, you can explain where to find the information in the policy about what

to do. You can also provide them with contact information for the insurance OmbudService. Be there when they need you in whatever form they need.

Non-renewals and cancellations

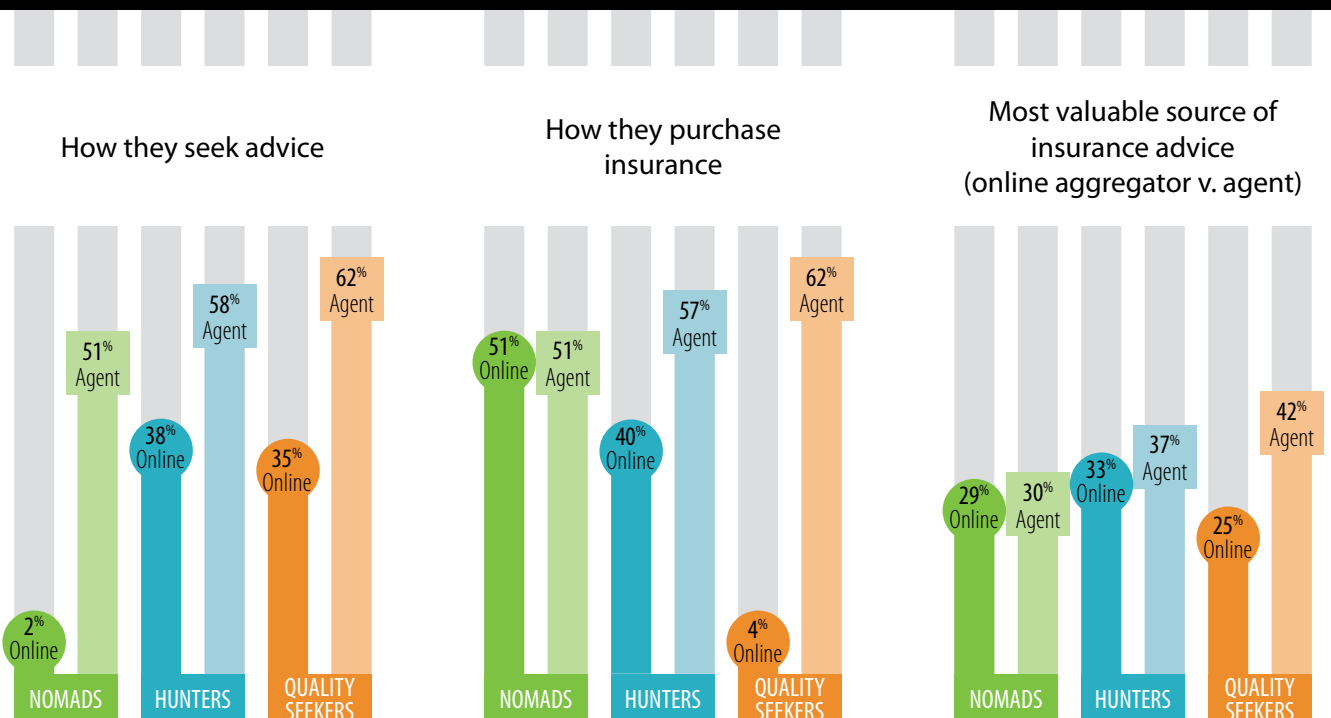
Brokers have a fiduciary duty to let clients know when and why their policies are cancelled. You also need to try to find an alternative market in your office for them. If you don't have one, you need to let the client know immediately and politely, no matter what the circumstances. Stay calm when explaining the client's options. Be the expert advisor they expect you to be. If the initial notice is sent electronically, follow up with a phone call. This type of situation should not be abandoned to email contact. It's an opportunity for you to "save" good business or part on good terms.

Additional brownie points

Every broker should have a **short** electronic newsletter or periodic e-bulletin that relays something of value to clients. It might be monthly, bi-monthly or quarterly. The important

continued on page 28

Percentage using Online versus Agent Habits



thing is to “be in your client’s face” so to speak. Frequent contact (but not annoyingly so) will separate you from your competitors. What are you going to talk to them about?

- How to read their policy—what’s important to know
- Preventive measures to protect their belongings
- What to do in the event of a claim
- Why premiums go up from time to time (even without claims)
- How to avoid cancellation for preventable reasons (e.g., non-payment)
- What happens if you don’t have the information you need to write or endorse the policy (e.g., a possible coverage issue)
- Why it’s important to be honest and up-front
- Why you have to report **all** claims to the insurer
- How total-loss calculations are made.

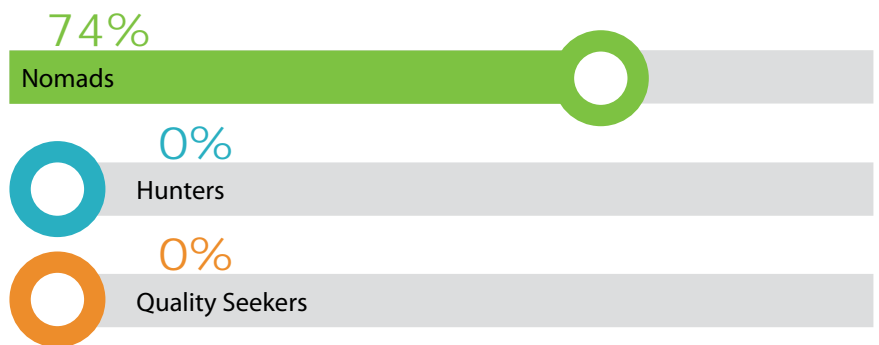
You can talk to your clients about many relevant things that will help them understand insurance better. Use the bulletin for new information and for frequently asked questions or misunderstood situations. Such contact and information is critical in today’s day and age. Your carrier markets will also likely be able to help you generate information—maybe even co-brand.

Every contact a consumer has with you should bring them “joy.” They should leave the interaction feeling valued and happy. Even when the situation is difficult, your clients need to feel that you did your very best to help them. Never forget that you must *earn* customer loyalty; it’s not automatic.

Search for the best deal on price



Consider using alternative online providers of insurance



Willing to use automated support for selection of insurance coverage



Want to receive personal alerts to reduce risk



JANIS LOSIE

Director, Member
Services & Marketing
IBAA
JLosie@ibaa.ca



MIR

CHANGES TO THE

MIR

On June 1, 2018, amendments clarifying the Minor Injury Regulation (MIR) came into effect. These clarifications were made to ensure everyone—Alberta motorists, the insurance industry and the legal community alike—had a shared understanding of which injuries fall under the MIR's cap for pain and suffering damages.

In 2004, legislation was passed to address concerns from the insurance industry and Albertans regarding Alberta's automobile insurance system, including affordability and access to treatment. These reforms, which included the MIR, were made to guarantee accessible, affordable and fair access to insurance for all Albertans, while also safeguarding the viability of the automobile insurance market.

In 2016, Treasury Board and Finance consulted with stakeholders

on possible changes to Alberta's automobile regulations. During consultations, stakeholders raised a number of concerns about injuries to, or affecting, the temporomandibular joint (TMJ), as well as physical or psychological conditions or symptoms arising from sprains, strains and certain whiplash associated disorders (WAD). Most notably, they indicated that some court cases have created confusion about how the MIR and its cap on pain and suffering damages apply to these injuries, conditions and symptoms.

The clarifications to the MIR do not expand the scope of the regulation, rather they make clear that some TMJ injuries, as well as some physical or psychological conditions or symptoms, can be minor injuries. More serious TMJ injuries resulting in damage to teeth, bones or cartilage do not fall

under the MIR, and therefore are not subject to the cap. Additionally, if a physical or psychological condition or symptom arising from a sprain, strain or WAD injury does not resolve with the injury, it falls outside the MIR's cap.

Insurance regulations should be clear and understandable. The recent amendments to the MIR ensure that there is less misinterpretation of the regulation. Furthermore, clarifying the MIR will help keep automobile insurance affordable and accessible for Albertans while ensuring the financial sustainability of the province's insurance system.

For more information on, and access to, the Minor Injury Regulation as well as other insurance legislation, please visit Alberta Treasury Board and Finance's website at finance.alberta.ca.

NILAM JETHA
*Superintendent
of Insurance*
tbfi.insurance@gov.ab.ca



Professional Young Insurance Brokers
pyib

promoting the
broker profession

how insurance works
career opportunities

high school visits
throughout Alberta
to recommend
a school

start again
in the fall
contact Kaitlyn Ball
kball@
ingandmckee.com



HELPING THE WORLD TO BE A BETTER PLACE

...One Client at a Time

I chose to move to insurance for a number of reasons just over three years ago. I applied for a job after taking some aptitude tests and the rest, as they say, is history. I enjoy working in insurance with the challenges it brings and the satisfaction I feel from doing the best I can every day for my clients and myself.

That sentiment sounds a bit hokey but it's the truth. Think back to when you were sixteen. You just passed your driving test and had the world at your fingertips. Remember that feeling of cruising down Main Street with friends and when your biggest concern was what you and your friends were going to do on Saturday night? To help someone else have that feeling is why I love insurance. The look on their faces when young clients get their first policy and first taste of freedom brings back such great memories for me of when anything was possible. I love being a small part of that time for someone else.

Sitting down and taking the time to help family members who are buying their first home understand what that daunting pile of wordings actual means for them takes me back to the pride I felt when I unlocked the front door of my own home for the first time. I glow in the moment when clients call to celebrate making their last payment by removing the financing conditions, and grin with the pride they have in fully owning their own car.

Clients bring me pictures of their kids, grandkids and cars or stop by to tell me about their vacation. Those are the good times and always bring a smile to my face.

The hard times can be just as rewarding, if not more so, than the good ones. I feel I

am making the world a little bit better after helping to get a claim back on track and receiving a heartfelt "thank you" from the client. I could be working with a client to find new options for insurance when times get tough financially or helping someone get a little closer to that light at the end of the mind-boggling tunnel. I love those moments when clients say they're staying not just because of price but also because of the service and the work I put in on their behalf.

Clients are not all that keep me engaged in this industry. A huge part of being successful

"Success is liking yourself, liking what you do and liking how you do it."

Maya Angelou

and satisfied in this industry is the support system we have. Where would I be without my co-workers, underwriters and people who stop what they're doing to help figure out a tough policy? How would I feel without

the underwriter who goes above and beyond to find a solution that works for everyone and takes that extra five minutes to get to know me as a person?

Not every day is going to be all sunshine and roses, but the people in the industry keep me walking through that door. I enjoy the stories, families, celebrations and the challenges that working in a high-paced ever-changing industry brings. I get up and head to the office knowing that my co-workers and I will start the day with a cup of coffee, a couple jokes and confidence in what we're doing to bring peace of mind to people during what could be some of the worst events in their lives.

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Edmonton	Sep 15-Oct 13
CAIB 4	
Calgary	Oct 27-Nov 24
Edmonton	Oct 27-Nov 24

1
L
LICENSING

Calgary Immersion	M-F, Sep 24-28
Edmonton Immersion	M-F, Aug 20-24
Live Online (evenings)	M-F, Oct 15-26

W
WEBINARS

Grid Lunch & Learn	Aug 21
Errors & Omissions	Sep 6
SPF 1	Sep 12
Next Level Social Media: Beyond the Basics of Facebook	Sep 13
SCORE!: How to Build Effect Points of Differentiation	Sep 18
SCORE!: Driving a Better Customer Experience	Sep 20
Advanced Commerical Lines (three modules)	Oct 4, 11, 18
Catching Up With Privacy & CASL	Oct 10
Successfully Handling a Difficult Conversation	Oct 16
Effective Business Communication	Oct 18
Green Acres: An Intro to Farm Insurance	Oct 23

2
L
LICENSING

Calgary Immersion	M-F, Oct 1-5
Live Online (evenings)	M-F, Sep 4-14

CAIB
C 1 & 3
ENSURE ONLINE TRAINING

CAIB 1	
Tuesday evenings	Oct 2-Nov 27
CAIB 3	
Wednesday evenings	Oct 3-Nov 28

DESIGNATION EXAM

2018	
September 12	
October 24	
December 5	
2019	
February 6	
March 20	
May 1	

Why IBAA members love our Sage E&O program:

Reasons 32, 33, 34...

32. No sharing financial information with a competitor

33. No supporting a non-member

34. *Your member dollars support your association*



Face it - We're awesome together



Swiss Re



Corporate Solutions

**3010 Calgary Trail NW Edmonton AB T6J6V4
780.424.3320 800.318.0197 www.ibaa.ca**