

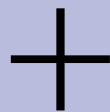
BROKER

THE ALBERTA

THE INSURANCE BROKERS ASSOCIATION OF ALBERTA

KEYNOTE²

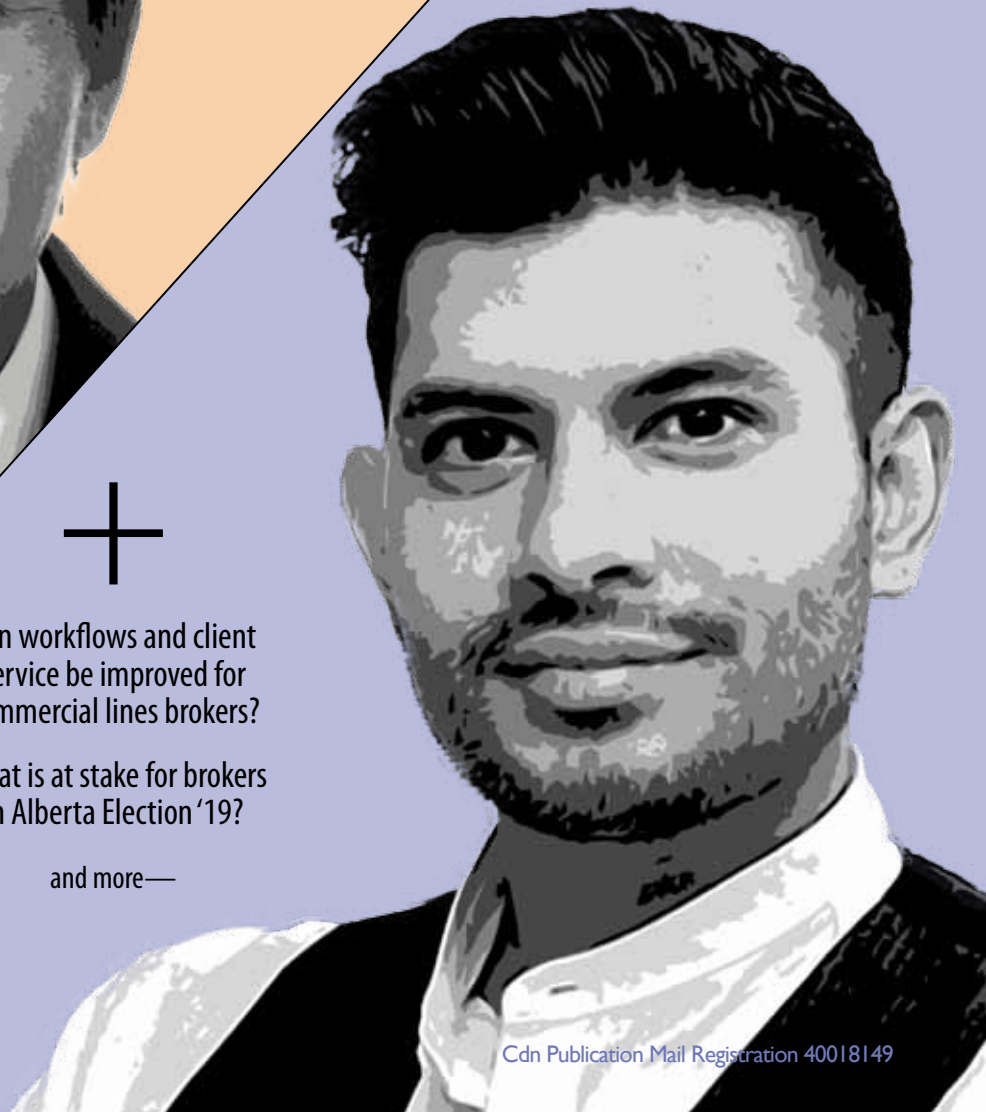
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these two shared in our Q&A!



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service be improved for
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What is at stake for brokers
in Alberta Election '19?

and more—



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With our Q&A, you don't have to attend the IBAA convention to learn from its TWO keynote speakers ... but you'll want to!



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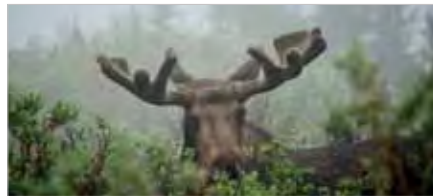
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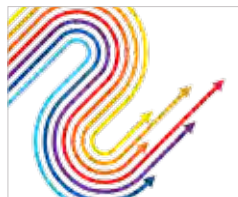
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THE ALBERTA BROKER

February–March 2019

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Paul VanderHooff

President's Message

With my presidency a few short months away from completion, I'm looking back and forward. Much has happened, yet much remains the same.

Since my last article, it's true that the joint effort of IBAA and IBC found moderate success in getting the government to provide some relief to insurers by issuing another ministerial order allowing for an additional 5% increase to automobile insurance rates and for some exceptions to rate filings. It's difficult to forecast the outcome as I write this article for this issue's December deadline, but the success or failure of these exception filings should have started to come out in January. I imagine that by February, when you are reading this article, all parties involved will still be talking about Alberta auto insurance. Enough said for now, as I don't want to write another article about the issues with Alberta auto insurance.

I confided to my wife that I was having a bit of "writer's block" and struggling to come up with a topic that is current, relevant and will still be that way in a couple months (maybe even longer). She mentioned a few things that didn't really resonate with me and then she mentioned something about "relationships." And I thought, "Yep, perfect!"

As I write this article, it is only eight days (seven sleeps) until Christmas. A myriad of things need to get done both at home and at the office: social engagements, gift buying and holiday baking (or eating as the case may be!) accompany the everyday obligations. And yet, in the hustle and bustle, Christmas is often a time to pause and reflect on relationships—strong ones and strained ones; those with friends and those with family; personal ones and business ones. And though Christmas is a time we often set aside for this type of reflection, the truth is that relationships matter ... ALWAYS!

As brokers, relationships are at the core of what we do day in and day out. We stand at the centre of the relationship between client and insurance company. We build relationships with our clients and with our insurance partners. What's more, we facilitate the relationship between our clients and our insurance partners. Building and maintaining these relationships is crucial to our success!

"With the rapidity and volume of changes that have come down the pipe (or through the fire hose), our need to rely on the strength of our relationships with our customers has never been more important."

application of underwriting rules with respect to Section C physical damage coverage and the inability to provide payment plans have taxed our ability to maintain the trust of our clients. As dislocation lists grow exponentially fast, frontline personnel (especially those who are newer to the industry) are struggling to maintain client

Indeed, as brokers, we know that relationships matter. This priority is nothing new. What was somewhat new and surprising though was how quickly a number of those relationships were flipped on their ear in 2018. Relationships have been under a lot of stress in the past number of months. In some instances weaker relationships were terminated, while some stronger relationships withstood the pressures. I suspect we're not out of the woods yet and some relationships might still be tested.

During this time, the importance of client relationships has come to the forefront. With the rapidity and volume of changes that have come down the pipe (or through the fire hose), our need to rely on the strength of our relationships with our customers has never been more important. The inflexible

relationships and managers are struggling to keep morale up for those employees.

So now what? I'm pretty certain that my wife didn't suggest "relationships" as a topic so that I could dwell on all the negatives. Nope. Instead, we need to focus on picking up the pieces and mending broken relationships. Where relationships are not easy to mend, we need to look into building new ones and maybe even resurrecting some old ones. After all, today's pain and struggle might very well be tomorrow's hope and opportunity!

Spend time investing in relationships with your insurance partners, with your business development representatives, with your underwriters, clients, staff and with IBAA. What this looks like will be different for each one of you personally and corporately. We don't all have to do it the same way but we should all recognize that these efforts are never wasted. True, you won't always win, but with strong relationships and teamwork, winning should at least be a little bit easier and more frequent.

Relationships matter ... ALWAYS!





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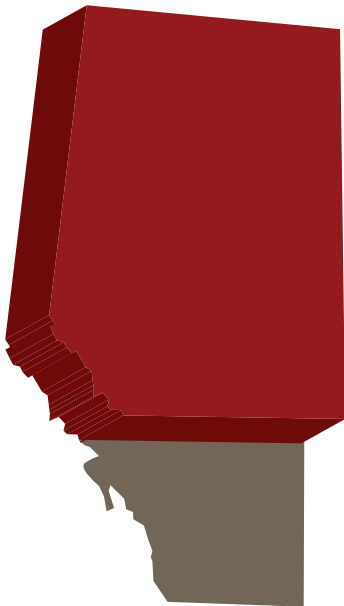
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NORTHERN EXPOSURE

BROKER NEWS

All is quiet on the broker front. Ravenhill Insurance Agency elves volunteered wrapping presents for 630 CHED's Santa's Anonymous. At this time of year—there is not a lot of moving around!

INDUSTRY PARTNERS & PROFESSIONAL ORGANIZATIONS

The Edmonton Insurance Association's Annual Food Bank Drive and the Insurance Institute of Northern Alberta's annual Battle of the Bands worked jointly this year in

Band Together to Battle Hunger. The Edmonton Food Bank was the recipient of \$13,395 and 3062 lbs of food.

As mentioned in previous issues, the Edmonton Pond of the Honorable Order of the Blue Goose International hosted the organization's annual convention in Edmonton in July,

2018. During the convention, funds were raised for the Stollery Children's Hospital Foundation.

In November, Andrew Happer, Past Most Loyal Gander (PMLG) and convention chairperson presented a cheque for \$10,000 to the Stollery Foundation.

The Edmonton Pond was also able to pay it forward and presented a cheque for \$20,000 to the B.C. Pond for their convention fund for the 2022 Convention.



Ravenhill Insurance elves wrapping presents for Santa's Anonymous



L to R: Angela Shears (B.C. Pond), Andrew Happer (PMLG – Alberta Pond and convention chair, Wendy Werier, Most Loyal Gander – B.C. Pond.



L to R: Tony Thibaudeau (PMLG – Alberta Pond) and Andrew Happer (PMLG – Alberta Pond and convention chair) with the donation to the Stollery Foundation.

IN REMEMBRANCE

I am sad to report the passing of Alton “Al” Hegge. Al passed away on December 10, 2018 after battling Lewy Body Dementia. Al was an active member of many organizations in Millet and surrounding area. We aren’t sure when Al started in the industry, but we do that at one time he owned

Mullen Insurance in Millet. After leaving the brokerage, Al worked with IBAA for over 20 years. His first roles were director of education and liaison to the national agency. Al was also very involved with organizing the annual broker convention. Over the years, Al was instrumental in helping develop the national licencing program. Later,

Al’s main focus was the IBAA Errors and Omissions program. Al was a truly remarkable person—everyone knew Al.

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A man in a dark suit and white shirt is seen from the back, looking out over a dense city skyline at night. The city lights are blurred, and there are prominent light trails in shades of blue, white, and yellow, suggesting movement or a long-exposure photograph. The overall atmosphere is one of a busy, modern urban environment.

KEYNOTE²

by Annette Hubick

Whether referring to customers, employees, suppliers or partners, “experience” (i.e., what others encounter when they interact with us) is a one of today’s prevailing buzzwords and is the theme of the 2019 IBAA convention. Like the members it represents, IBAA has to continuously employ new strategies that will improve its engagement experience, including with its convention delegates. One way IBAA is delivering on this objective is to feature not one, but two exceptional keynote speakers to share their expertise: Andrew Au and Shawn Kanungo, two entrepreneurs with their fingers firmly pressed on the pulse of the digital transformation era.

For a preview of the type of insight Andrew and Shawn offer, read on. Whether or not you plan to attend this year’s IBAA annual convention, I’m confident you’ll find it to be a worthwhile experience.



ANDREW AU

The Broker of 2030

Born and raised in Toronto, Andrew Au was studying at York University’s Schulich School of Business and interning at PepsiCo as an assistant brand manager when he was bit by the entrepreneurial bug. “I had many ideas for Pepsi, but I was constantly told, ‘Andrew, we have an agency for that.’ It was at that point that I decided I would venture into the agency world.” And so, at the age of 20 he co-founded Intercept Group, a marketing agency that helps global brands win the head, heart and hands of Gen-Y and Z’ers across Northern America. Intercept went on to work with some of the largest global brands, including the likes of Microsoft, 3M and 7-Eleven.

The youngest person to be inducted into the Entrepreneurs Organization at the age of 22, Andrew is also among the few Canadians named to *Forbes’*

“30 Under 30” list. He’s received over 35 Canadian and international awards for business innovation and thought leadership.

In 2017, he was named INROADS Alumni of the Year alongside other distinguished honourees such as General Colin Powell and Tom Joyner. (Founded in 1970, the INROADS mission is to develop and place talented minority youth in business and industry and prepare them for corporate and community leadership.)

How would describe your business philosophy?

My philosophy is to challenge the norm: to not look at things for what they are today but what they can be tomorrow. We are living in the era of digital transformation, where the pace of change is unprecedented. Digital innovation has outpaced the evolution

of business processes, which is forcing every industry to reinvent itself. Now, more than ever, we need to be challenging norms. We need to look beyond legacy processes and business models to reclaim relevance.

How did you become a “digital transformation expert”?

As you build a business, you’re constantly trying to find your compelling competitive advantage. When I look at the team we’ve built—in addition to my co-founder and myself— it’s easy to see we’re more technically inclined. We not only understand the potential of digital, from data analytics to emerging technology like machine learning, but we also know how best to apply it.

In the early days, this didn't pay dividends because the 'big bucks' were in the traditional creative work. But we held strong to this digital focus because it's what made us different. Fast-forward a decade to today, where this singular focus and expertise has developed into an acute understanding of how to apply digital tools and build digital culture within an organization.

How did you gain such an impressive client list of major blue chip companies?

It's all about momentum. We kept banging on doors until one company decided to let us in. And we worked exhaustively to demonstrate our ability and to keep them happy. From an execution standpoint, we focused on two things: support as if we were employees of our client's organization and predict what they needed next. With time, it became convenient to engage us over other agencies. In the marketing world, turnover is high. Clients that we impressed took us with them to their next gig, and it snowballed from there.

Congratulations on your many awards. Which one was the most meaningful to you and why?

In 2017, I was awarded the INROADS alumni of the year, alongside Tom Joyner and Colin Powell. It isn't who I was standing beside that made it meaningful, it's what it represented. INROADS is an organization that's dedicated to championing inclusion and diversity in the workplace. There is so much strength in diversity. When I look at my team, everyone is so different—from their cultural backgrounds to their religions to their sexual orientation. In many ways, I attribute the strength and quality of the work that we do to this diversity. As part of our research division, we poll 3,000 millennials every year. Last year, inclusion and diversity became the number one factor in deciding what company they want to work for.

In your talks, you refer to the "new paradigm of customer engagement." How would you describe it?

A new equilibrium has been established. Customer expectations are rising at unprecedented rates. They expect experiences to be personalized, immediate and consistent, not to mention competitively priced. The experience customers receive when they browse Netflix or shop on Amazon is what they expect from you.

How would you define a consistent omnichannel customer experience? Are the expectations different for different demographic groups?

Fundamentally, customers expect that you know them. They want to get the advice or help they need without being passed between departments or having to repeat themselves. And they expect this level of service from everyone who they interact with—from frontline customer service reps to the back office. For insurance companies, this means you need to link several data sets to deliver a 360-degree view of the customer and democratize access to this information so that it's readily—and securely—available throughout the organization.

From a generational standpoint, millennials (born between 1980 and 2000) expect a connected customer experience across all mediums. This means they may start a conversation with a chatbot on your website, then wish to continue with the community manager who's managing your social channels and then conclude the conversation with someone by phone. In this scenario, they expect that you maintain context and understanding of who they are and what they need. Millennials also expect that they can do more with digital mediums. Today, they can open an investment account and manage their portfolio purely online with Wealthsimple. With

Roadster, a commerce platform for auto dealerships, they can lease or buy a car, including financing approvals, within minutes. This expectation extends to the insurance industry.

What's an example of how a digital financial services organization can, as described in your speaker's bio, "predict customer needs to spark more meaningful conversations"?

In the previous question, I referred to Weathsimple. It uses machine learning algorithms to predict customers' needs based on investment profiles and behaviours. This allows them to identify relevant cross-sell opportunities.

Take, for example, a customer who is using Wealthsimple Invest. This service builds an investment portfolio for you based on your risk tolerance and social responsibility investment criteria. Based on their key indicators, they may deem you to be a high potential customer for trading services or high-interest savings accounts. You are then proactively engaged by an advisor to explore these opportunities. Through their centralized customer data platform, the advisor is able to personalize her approach, speaking directly to your investment needs and objectives.

How can business owners in a 100+ year-old industry, like insurance, build the employee culture required to shift toward this new paradigm for customer engagement?

Great question. A new tool cannot transform an organization. However, culture can. The North Star shouldn't be tied to any specific digital technology. Rather, it should be on fostering an owner's mindset amongst your team. This means empowering your staff to look beyond legacy processes to strategic problem solving that can create business value. I'll be speaking more about "owner's mindset" and how to develop it in your

continued on page 12

Rowan Saunders, President and CEO,
holding Economical's first policy



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ANDREW AU KEYNOTE SUMMARY

The Broker of 2030

We are living in the age of the customer. An age where a personalized omnichannel customer experience is the standard. An age where every business is a 'digital business'. As business leaders, we are forced to ask ourselves, "Am I future ready?"

Digital transformation is much more than digitizing paper-based systems or metricizing wait times. It's about predicting customer needs to spark more personal and more meaningful conversations. It's about embracing a digital-first culture that protects our people.

Join Andrew as he explores how we can use technology to create strong customer relationships and drive business valuation.

organization at the upcoming IBAA's annual convention.

Each generation brings different values, communication preferences and work styles. This divide creates friction. However, a common lexicon of every generation is "experiences." Unlike material things, experiences become a part of our identity. Strategically sequencing the right experiences—learning, entertainment, individual mindfulness and team building—at the right times of the year can facilitate powerful conversations that unite multi-generational teams ... more on this at the IBAA convention.

Getting culture right is complex by nature. However, no competitor or industry is immune to this challenge. Those who can withstand the storm and transform faster stand to reap significant rewards.

The broker value proposition is personalized expert advice; how can that be delivered in the context of today's digital customer's experience expectations?

The first thing we need to do is re-think how we are using our customer data, compliantly of course. Today, we are data rich but insight poor. Using platforms like Power BI can empower us to visualize data sets in order to better understand our customer needs.

The second thing we need to do is re-evaluate the medium in which we deliver that advice. As our customer shifts from mass to millennial, we need to get comfortable with delivering advice through more current platforms like video chat. Let's go back to Wealthsimple, where you can text, email or video chat with an advisor, but you cannot meet live. In four years, they have amassed \$2 billion in managed assets with 80% of their customer base under the age of 45.

You've worked with very large organizations in the digital transformation space. Considering that the IBAA membership is comprised, in large part, of small businesses with 10–15 employees, how can these "transformation"

strategies be executed in operations of their size?

I firmly believe that we are seeing the rise of the small business (SMB) era. Large corporations used to have the upper hand. They could afford the best talent and the best technology. However, digital transformation has flipped this paradigm on its head. With today's currency being agility, SMBs are at a distinct advantage. Recent graduates are choosing to work at small-to-medium-sized companies over large corporations because of the autonomy. Due to heavy investments in infrastructure and legacy processes, large companies often can't procure the innovate digital tools they need to accelerate growth. SMBs are slated to take over industries, if they have the courage and boldness to pursue these innovation opportunities.

As a "millennial expert," are there any insights you can share as relative to insurance?

When most people think about engaging millennials, their minds tend

to go to Instagram, which isn't wrong. But, more importantly, we need to understand their values. Continuing my Wealthsimple example—as mentioned before, over 80% of their customers are under 45. They are directly aimed at millennials. When you visit their website, their homepage reads “invest in travel life.” They acutely understand that travel is the top lifestyle for this generation. They are speaking directly to their values, not about financial returns. If we are to be successful with engaging millennials, we must reframe the conversation.

“Transforming” a business can feel like a daunting proposition to IBAA members who are at various stages on the digital continuum. I've often heard it expressed “Where do I even start?” and “By

the time I figure out what to do, the information or plan is out of date and I have to start over again!” How do you respond to these concerns?

These questions highlight the value of investing in a single platform that constantly updates versus a “best in breed strategy.” Best in breed paints the more common scenario today. Someone on your team says we need to get Slack—a chat-based collaboration platform—because all of the innovative companies are doing it. So, you decide to procure it. You quickly learn that it's more difficult to implement than originally thought, and the majority of your team hates using it. Nor is it compatible with your existing workflows. Now, what?

By investing in a single platform like Office 365 or G Suite, you are

future-proofing your organization in a sense because these platforms perpetually self-update. You always have the latest version with the latest features. However, this doesn't avoid the learning curve to be able to use the latest functions effectively. (More on this at my keynote.)

The theme of the 2019 IBAA Convention is “Experience.” What are you hoping delegates gain from experiencing your keynote?

My goal is to have the delegates walk away with a good understanding of what digital transformation is and the opportunity that it presents. I also want them to walk away with actionable take-aways that they can implement in their businesses tomorrow.



SHAWN KANUNGO

Be Bold, Be Brave, Be Experimental:
The Exponential Broker

Shawn Kanungo is a disruption strategist. An Edmonton native and University of Alberta graduate (B. Comm), he has been recognized nationally and globally for his work in the innovation space after 12 years working at Deloitte. Shawn's mandate at the firm was to help corporate executives to better understand and plan for the opportunities and threats associated with disruptive innovation. “Other than entrepreneurship, Deloitte Consulting is the greatest training ground for any business professional,” Shawn says.

In 2018, Shawn became a co-founder and partner in Queen & Rock, “I needed to take the opportunity to take organizations and scale them,” Shawn explains of his decision to take the entrepreneurial plunge. “I never had the chance to do this or grab equity in organizations, and Queen & Rook gave me the opportunity. We also started a voice technology called Silver this summer. We're working on a project around language assessments using machine learning that will make a global impact.”

His work and interviews have been featured in Forbes, *The Globe and Mail*, *The Guardian*, CBC and CTV. In 2016, he

was recognized as *Avenue Magazine's* Top 40 Under 40. He spoke at TEDx in 2017, and in 2018, he was named to *Inc.'s* 100 Most Innovative Leadership Speakers.

How would describe your business philosophy?

I believe strongly in a couple concepts that shape my view on business. 1) "Innovation is democratic." You don't have to just innovate using technology; anyone can innovate and everything you need to innovate is available at your fingertips. 2) "Competition is for losers." If you're in a hyper competitive space, you're in trouble. How can you radically differentiate yourself from the rest?

Your speaker write-up states, "We can only keep up if we foster a relentless culture that promotes human-centered design and rapid experimentation." What do you mean by "human-centred design"?

Human-centered design is all about starting with the people you're designing for and ends with new solutions that are personalized to them. The best innovations are always about understanding the needs, behaviours and aspirations of your end customers. How might brokers make their client experience stupid easy? How might brokers reduce friction for their clients using technology? How might we reimagine the entire process of insurance with the end consumer in mind?

What are the hallmarks of an organization that has a culture of experimentation?

Developing a culture of experimentation is hard to achieve—even the best organizations struggle to obtain it. The organizations that have been successful have a number of traits:

- They empower and reward their people, across the organization, to fail quickly.
- They allow employees the opportunity to use talent and technology, from outside their ecosystem, to get problems solved.
- Their leaders have a digital mindset focused on agility, speed and flexibility.
- Everyone is responsible for innovation.

What are some examples of companies that have successfully been "bold, brave and experimental"?

National Basketball Association. Over the last decade, the popularity of the NBA is at a fever pitch. They were unapologetic in embracing technology and content in new ways—from ESports, VR, highlight clip generation and experimenting with Silicon Valley companies.

Domino's Pizza. They are constantly innovating on their customer experience, and they are not afraid to try new things across the world! Their market performance over the last eight years has been better than most technology companies.

Microsoft. The market and its customers were down on them for many years for their lack of innovation. With Nadella as CEO, they've been able to create a new market for themselves around cloud. It started with a new vision and helping the organization to become nimbler, more flexible and enabling experimentation.

What are some emerging consumer expectations for which companies will have to be bold, brave and experimental to meet and therefore compete?

Consumer expectations have changed dramatically. People now expect things to be seamless, on-demand, 24/7, self-service, transparent and delightful. If you can say "Alexa, get me an Uber," and a car will show up to your door—this has literally changed our basic expectations for all services and products. It is now become imperative for all organizations to accept this new paradigm.

I'm the business owner and I've bought in. Now, how do I foster this culture with my team?

As a business owner, it's your job to put the proof in the pudding. It's showing up on Monday morning, and saying, "what experiment are we going to run this week?" Naturally, the team will look at you perplexed.

Start with one. One experiment.

It's starting with one small experiment based on a specific problem that you're experiencing. By defining the team, timeline and technologies for that one experiment, you will start the journey around running experiments.

Being "experimental" risks human and financial capital; how does a business, especially a small one, mitigate that risk?

The risk of not experimenting is irrelevance. Yes, there will always a bit of human and financial capital involved, but it doesn't have to be excessive. The whole idea of experimentation is founded on risk mitigation. Instead of embarking on a large transformation journey, experiments allow you to try small things at the edges of the existing business. Let's look at some tiny examples:

- We know that the future of the broker will be more about providing a greater customer experience and advice, rather than transactions. How could we create short, little videos for our clients using our iPhones to better humanify advice?
- Internal processes of member brokerages are often complicated and cumbersome. How can we get one person trained on an automation tool like UiPath or Blue Prism to automate one process?
- Most technology within brokerages are old and stale. How can we experiment with working with one of the leading startups in the InsurTech space? Experiments can also be about exploring new alliances or partnerships.

The insurance brokerage industry certainly qualifies as a “mature business” that’s been experiencing significant technology-driven disruption. Do you have experience/insights into this industry?

My experience has been working with hundreds of organizations that would be considered mature businesses, including insurance. Based on my experience, my take may seem counter-intuitive. I don’t think we should get so romantic of what’s happening in our own brokerage industry, but rather, stealing and remixing ideas from other industries. We shouldn’t also assume that our industry is so radically unique—it’s not.

- Education & Advice. How can we take the best practices from new EdTech startups in how they educate humans—mobile, immersive and quick?
- Customer Experience. How can we steal what the Ritz-Carlton or Apple has done by providing a high-touch, concierge-like service for their customers?
- Branding. How can we run like a media company and pump out content like Shopify, Warby Parker or Red Bull and create stories of who they are?
- Processes. How can we provide quotes as simple as booking a flight or swiping for a date on Tinder (I’m married, but I hear people do this 😊)?

From your perspective, how would you define your own optimal insurance customer experience? What’s missing from your current experience that you wish a provider would experiment with?

“Alexa, ask X Insurance how to save on my auto insurance?”

The theme of the 2019 IBAA convention is “eXperience.” What are you hoping delegates gain from experiencing your keynote?

I love the theme and can’t wait to be a part of it! My job is to make 2019 the best conference that the delegates have ever attended. You also have Andrew Au, who is a genius on digital transformation. My job will be to plant seeds for new ideas and innovations that people have never heard before. Let’s be honest—the robots, the big tech companies, startups and banks are all coming. The time to be bold, brave and experimental is now.



Annette Hubick operates Link PR Incorporated—a marketing and communications consulting firm—and is the publisher/editor of The Alberta Broker. Annette@LinkPR.ca

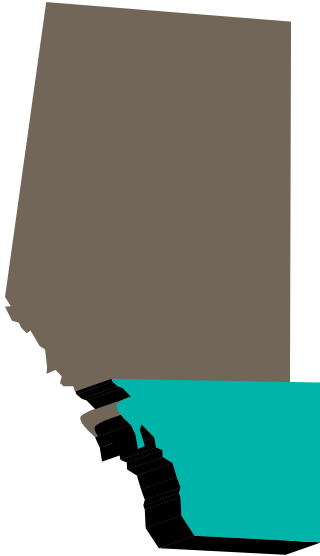
SHAWN KANUNGO KEYNOTE SUMMARY

Be Bold, Be Brave, Be Experimental:
The Exponential Broker

The world of the broker has fundamentally changed. Competition today is unforgiving and ruthless—no one is spared. Startups, fintechs, banks and the big technology firms are all now touting that they can deliver the same value as brokers to their clients. On the flip side, client expectations and behaviours have also changed more in the last 10 years than in the last 100 years combined.

Disruptive innovation is forcing everyone to reimagine their clients’ experiences and business models. How do we survive? How do we disrupt ourselves as brokers before someone else does? How do we deliver better experiences to our clients? Today, we need to be bold, brave and experimental. We can only keep up if we foster a relentless culture that promotes experimentation.

In this awe-inspiring talk, Shawn Kanungo provides a bold roadmap for the future, and introduces the concept of the Exponential Broker. He explores how we can take unexpected approaches to innovation to remain competitive and relevant.



Chinook COUNTRY REPORT

BROKER NEWS

- Lloyd Sadd Calgary hired Kyle Albert, Brett Klymochko, Victoria Howe and Joel Lauzon for its commercial energy, cross border and construction team.
- Ing and McKee was named 2018 service business of the year by the Blackfalds Chamber of Commerce. Well done, Kevin and crew!
- Allegiant Insurance Corporation joined Excel Insurance Group.
- PrimeOne Insurance welcomed new employee Susan Bishop, formerly of WFG, as a commercial and personal lines broker.
- Rizk Insurance has joined Central Insurance Group.
- Krywolt Insurance has a new address on MacLeod Trail.
- BrokerLink Calgary opened a new location on Glenmore Trail SW. This location replaces the Highfield office.
- WFG will be opening a second location in Lethbridge on Aquitana Boulevard.

- Mark Senger, formerly of Lundgren and Young Insurance, is now at Nuera Insurance Inc.
- Dana Duncan, formerly of HUB, is now Arthur J. Gallagher's new IBD manager.
- Michelle Emerson moved on from BrokerLink to work as a senior personal insurance advisor with CRS Merrill.

COMPANY NEWS

- Karen Roller, former underwriting director at April Insurance, is the new director of product development at Premier Group of Companies.
- Job-search website Glassdoor named Intact Insurance as one of the top 10 best places to work in Canada.
- Allan Mackenzie of Intact Insurance announced his retirement after 32 years with Intact. Congratulations, Allan!
- Esta Poon, formerly at Economical Insurance, joined Aviva Canada as a senior property casualty underwriter.

GIVING BACK

Each year the Movember Foundation raises awareness and funds for men's health issues. The insurance industry is a big supporter of this cause. There were many interesting looks this year!

Well done to all who participated. Here are just a few of the results from our industry in support of this cause:

Aviva \$1,570
BFL Canada \$7,883
BrokerLink \$1,105
Chubb Insurance \$12,145
Costen Insurance \$430
Ing and McKee \$1,695
Intact Insurance \$11,141
Roger's Insurance \$3,777
Sharp Insurance \$933
Zurich \$10,710

Thank you to everyone who contributed to this column. Keep the news coming!

MICHELLE HAMMEL
Director of Strategic
Business Development
Michelle.Hammel@
intact.net





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This spring, Albertans can expect a provincial election to be called. Elections shape our communities and our future. As voters, we all have a role to play in this political process.

The insurance industry is one of many groups that will be paying close attention to this election. Alberta's insurance professionals are typically engaged in their communities and concerned about the well-being of our province.

Our industry has a history of taking the lead and working with government to achieve common goals. We've done so time and again. The work

we did with the current government after the Fort McMurray fires is a prime example of what can be done when insurers and governments work together.

The Current Landscape

Given recent economic news and stalls in the Trans Mountain pipeline, many weren't surprised to learn that a recent Nanos Research poll showed optimism among Albertans is the lowest it has been in five years and that they're the least hopeful about their economic future when compared to residents of other provinces. This will

likely lead to an election campaign based around affordability and who you can trust to get through an economic crisis.

While there are six parties fielding candidates in Alberta's 87 ridings, the election will likely come down to a race between the incumbent New Democratic Party (NDP), led by Premier Rachel Notley, and the United Conservative Party (UCP), led by Jason Kenney.

The NDP has spent a considerable amount of time focused on the Trans Mountain pipeline, a project designed to benefit Alberta's oil and gas sector and create thousands of

jobs. The Federal Court of Appeal has indefinitely delayed the pipeline's construction, making the election campaign more challenging for the NDP. However, Premier Notley's brand is still strong and the party has re-branded as "Rachel Notley's NDP," a testament to her likability and trust among Alberta's voters.

The UCP has seized the uncertainty surrounding the pipeline as an opportunity to campaign against the NDP based on the performance of its "social licence" policies, support of carbon taxes and relationship with Prime Minister Justin Trudeau.

However, some Albertans are concerned about potential UCP policies if the party is elected. As a result, many are not willing to count Premier Notley's NDP out of this race.

What about insurance?

The insurance industry faces several challenges, and this election could shape the industry for years to come. Affordability is the common thread linking our industry and Alberta's political climate.

Consider the following:

- Auto insurance claims have been increasing rapidly in recent years, and the 5% rate cap is not allowing

insurers to respond by properly pricing auto insurance products.

- The industry must adapt to emerging claims cost trends, including:
 - Cannabis legalization, which has been linked to higher numbers of vehicle collisions in the U.S.
 - Average vehicle damage claims costs that have been increasing at a rate higher than inflation.

"It's unlikely that insurance will become an election issue, or that either party will commit to anything that increases the cost of living."

- A provincial vehicle theft rate that is by far the highest in Canada and has been increasing.
- The property insurance market has been affected by a high incidence of extreme weather events and natural catastrophes, putting additional pressure on insurers.

What does this mean?

It's unlikely that insurance will become an election issue, or that either

party will commit to anything that increases the cost of living. However, our industry will be working to ensure candidates, party members and MLAs understand our industry's issues and that measures will need to be implemented to ensure that Alberta's drivers can continue to access to affordable auto insurance.

IBC, IBAA and the industry will need to create solutions that enable the government to remove the rate cap and stabilize the industry.

In the meantime, as voters, we can:

- Remind candidates about the role insurance professionals play in our communities
- Help educate candidates on issues that threaten our industry
- Offer support in solving issues facing the auto insurance system, so that it's there for Albertans who rely on it each and every day.

Alberta's insurance industry is local and essential. We need to remind our candidates of that fact as election season draws near.

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Diminished-Value Claims When There's No (Human) Third Party?



A car that has been involved in a collision is worth less than the same type of car that hasn't—the simple fact of the accident causes a diminution in the car's value. As a result, one type of claim that can arise from a motor vehicle collision, alongside claims for the cost of restoring the vehicle to its pre-collision condition, is a claim for diminished value.

Such diminished value claims are typically made by a vehicle owner against the third party responsible for the accident. Historically, diminished-value claims were not normally made against property insurers. However, the adjudication of a number of recent diminished value claims by Alberta courts, particularly at the provincial court level, suggests that they should nevertheless be on insurers' radar.

Specifically, the question has arisen: while a diminished-value claim can be successful against a culpable third party, can such a claim be advanced by an insured against his/her insurer when there is no third party involved in the collision?

In *Dion v Security National Insurance Company*, Moise Dion was insured with Security National Insurance Company ("Security National") pursuant to an Alberta standard automobile policy S.P.F. No. 1 ("S.P.F. No. 1"). On September 6, 2015, Mr. Dion was involved in a collision with a moose. Security National repaired Mr. Dion's damaged vehicle to its pre-accident condition.

Nevertheless, Mr. Dion filed a civil claim against Security National in provincial court on the basis that:

1. the repairs to his vehicle had not been done adequately;
2. he had suffered diminished value to his vehicle for which he was entitled to indemnity; and
3. he was also entitled to indemnity for additional mileage, travel expenses and car rental expenses

Security National applied for summary judgment to dismiss Mr.

Dion's claims and it also sought to exclude the evidence of Mr. Dion's diminished-value expert, Mr. Ed Grieve. Security National argued that Mr. Grieve was biased against insurers and that the treatment of his expert evidence in past cases revealed his overall lack of independence.

The court in *Dion* undertook a helpful analysis of the current test for summary judgment in Alberta as set out in *Hryniak v Mauldin*, *Windsor v Canadian Pacific Railway*, and

Stoney Tribal Council v Canada. The test requires that the court consider whether there is a genuine issue for trial and whether the judge has the facts necessary to make a fair finding, to apply the appropriate law and to achieve a proportionate, expeditious, less expensive and just result.

When considering whether a diminished-value claim can be advanced by insureds against their own insurers, the court noted the following:



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The Alberta Standard Automobile Policy S.P.F. No. 1 provides:
'SECTION C – LOSS OF OR DAMAGE TO INSURED AUTOMOBILE

The insurer agrees to indemnify the insured against direct and accidental loss of or damage to the automobile, including its equipment.'

The relevant portion of Statutory Conditions of the S.P.F. No. 1, section 4(5) states as follows:

The Insurer shall not be liable for more than the actual cash value of the automobile at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to that actual cash value with proper deduction for depreciation, however caused, and shall not exceed the amount that it would cost to repair or replace the automobile, or any part thereof, with material of like kind and quality...

Given that Mr. Dion's action was against his insurer rather than a third party, his claim was based in contract rather than in tort: whereas a claim against a third party would be for negligence, Mr. Dion's claim against his insurer was for breach of contract based on the wording of the insurance contract between them. Therefore, the wording of the S.P.F. No. 1 governed whether or not there was coverage for a claim of diminished value.

The Court found that, under the S.P.F. No. 1, the liability of an insurer is limited to "the amount that it would cost to repair or replace the automobile, or any part thereof, with material of like kind and quality." There was no contractual obligation on the insurer to pay anything more than this, including any claim of diminished value. Such a claim was not contemplated by the wording of the S.P.F. No. 1 and was also explicitly excluded by Statutory Condition 4(5). As stated by Judge Sharek, "the liability of an insurer is capped at an amount not to exceed the cost of repair or replacement of the automobile with material of like kind and quality." Coverage for the claim of diminished value was denied.

Summary Judgment

A procedural device used during civil litigation to promptly and expeditiously dispose of a case without a trial. It is used when there is no dispute as to the material facts of the case and a party is entitled to judgment as a matter of law.

Source: legal-dictionary.thefreedictionary.com

Judge Sharek also ruled that the decision as to whether Mr. Grieve was a qualified expert in relation to the action was not a decision to be made on an application for summary judgment but, rather, it was a decision to be made by the chambers judge at a pre-trial application based on affidavit evidence. This aspect of Security National's application was dismissed.

Finally, Judge Sharek found a genuine issue for trial on all aspects of Mr. Dion's claim except the dismissed claim for diminished value, meaning the claim could proceed to trial to resolve the remaining issues. At this

time, the outcome of this case is unknown—a trial date hasn't been set, and the lawsuit could also be resolved by settlement or some other kind of application beforehand.

In addition to providing a helpful review of the test for summary judgment, Dion reiterates the primacy of contractual wording when a claim is made against an insurer. While claims for diminished value may be viable against third parties, insureds cannot succeed in a claim against their own insurers in Alberta given the binding contractual wording of the S.P.F. No. 1.



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professional liability insurance area.



David.Cowley-Salegio@dentons.com

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Social Media 101: Set Up	Feb 26
Life Leases	Mar 5
Insurance Solutions for Residential Condominium Unit Owners	Mar 7
Special Risk Insurance: Fitness & Lifestyle	Mar 12
Special Risk Insurance: Professional Liability	Mar 14
The Grid—Getting the Steps Right	Mar 19
Proactive Flood Prevention Solutions	Mar 20
SWOT Team to the Rescue	Apr 2
E&O	Apr 4
Effective Communication	Apr 16
Negotiation Skills for Brokers,	Apr 25

1 LICENSING

Calgary Immersion	M-F, Feb 25-Mar 1
Edmonton Immersion	M-F, Apr 8-12
Live Online (evenings)	M-F, Mar 18-29

CAIB FAST TRACK 1 & 3

<u>SATURDAYS</u>	
CAIB 1	
Calgary	Feb 23-Mar 16
Edmonton	Feb 23-Mar 16
CAIB 3	
Calgary	Mar 30-Apr 27
Edmonton	Mar 30-Apr 27

2 LICENSING

Calgary Immersion	M-F, Apr 22-26
Edmonton Immersion	M-F, Mar 4-8
Grande Prairie	Saturdays, Mar 2-30

CAIB ENSURE TRAINING ONLINE 1 to 4

CAIB 1	Monday evenings	Sep 16-Nov 25
CAIB 2	Tuesday evenings	Sep 17-Nov 26
CAIB 3	Wednesday evenings	Sep 18-Nov 27
CAIB 4	Thursday evenings	Sep 19-Nov 28

DESIGNATION EXAMS

March 20
May 1
July 3
Sept 11
Oct 23
Dec 4

Insurance terminology becomes second nature to those of us who have been in the industry for many years. We use it in our regular everyday conversations as if everybody should know what we're saying. The fact that the majority of people in the world do not know what "subrogation" or "co-insurance clause" means highlights the importance of our job as brokers to explain these things in plain English.

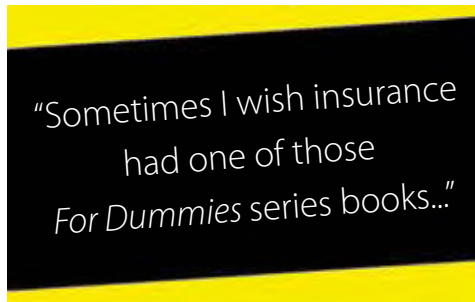
Sometimes I wish insurance had one of those "For Dummies" series books that explain things simply and plainly for the average person to understand. Sometimes I have trouble verbalizing exactly what I mean to the client. I know what I mean, but I cannot think of a way to break it down and to explain it to clients in terminology they would understand. While some may pick up terms better than others, we can't always depend on the fact that the person sitting in front of us will understand.

Insureds who know insurance terminology have many advantages, such being able to examine their own documents and making sure they have all the types of coverage they need or even require on their policy. They can then call their broker and ask for a certain coverage to be added or removed because, as much as we try, our review doesn't always get done or a coverage may get overlooked and result in an errors and omissions claim. When advising clients on a coverage they should have for their policy, it would be reassuring for the client to know that the coverage we recommend is to some degree what they actually require. A lot of clients believe they are over insured and insurance companies are just trying to take more of their money for something they do not require.

Many people who have small home-based businesses do not realize the consequences that may occur in the event of a claim if they do not have the proper coverage on their business. These losses could be altered if the

public knew the importance of insuring all aspects of their lives.

A lot of the insurance commercials these days state only one or two things regarding their policies, such as "We



give you credit for the past six years of driving history" or "We have accident forgiveness on your policy." These ads do not help to educate the public; for the most part they confuse them more. Some brokers target the wide selection of the public that is price driven, advertising: "We give you only the coverage you need." Still, as brokers, we are there to advise them on what is best for them. If we explain to them

in plain English about a coverage they require or a liability limit they should have, that slight increase in premium may be easier to accept as we are recommending from our experience what coverage should be taken, not just up-selling them for no reason.

Keeping that line of communication open with our clients from the beginning will make a less complicated life for both the broker and the client. Each broker in the industry at one time or another has received that angry call from clients asking why they are getting charged more for something, or what a particular coverage is on their policy. If the public is more insurance aware, the world will be a better place—okay, at least our insurance world.



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Can Workflows and Client Service Be Improved for Commercial Lines Brokers?

YES!

IF Carriers and BMS Vendors Adopt Data Standards

by Monica Hanna

Commercial lines (CL) are evolving: The broker channel is moving forward with implementing CL data standards. Now that the CSIO CL working group has completed its work on defining the “minimum data set” for commercial standards development, carriers and vendors can begin to work toward implementing CL data standards. The eventual widespread adoption of CL data standards promises many broker benefits, including speeding up the process of quoting, underwriting and servicing commercial policies.

CSIO data standards are well established in personal lines and, as a result, the workflow is very different from CL. In personal lines, broker management system (BMS) vendors and carrier systems use the standards to exchange policy information and eDocs, meaning much of the work to analyze and underwrite policies is handled electronically behind the scenes. Policy information is downloaded directly to the BMS, and eDocs automatically attach to the appropriate client file.

Typically, workflow in commercial lines is much more manual, with little consistency in how brokers need to

submit client information to different carriers when obtaining quotes. Some carriers have online portals, while others require brokers to submit a form over email. In some cases, brokers type out an email, resulting in more work for commercial underwriters. Further, there is no commercial data download, so your BMS does not automatically populate with the policy data it needs to create a client file and commercial eDocs must be processed and attached manually.

“Right now, the challenge for me in commercial lines is that none of the data captured can be downloaded back to us to our BMS system,” says Jonathan Brown, CL Producer at Peters Insurance in Wetaskiwin, Alberta, and president, Professional Young Insurance Brokers. “So while a lot of our insurer partners might have moved to a downloadable format, no information is transmitted back to us beyond the doc page. This causes a lot of manual, and often rework of, data entry. That increased burden of additional data entry takes time away from relationship management with your clients.”

Industry Consultation

CSIO’s XML data standards for commercial lines are up-to-date, mature and ready to be programmed. To help understand the path forward in implementing CL data standards, in 2017, CSIO commissioned the Conference Board of Canada to conduct extensive industry consultation through a broker focus group, phone interviews with carrier executives and vendors, and a survey of brokerages.

The research found that over 90 percent of brokers said they are more likely to work with carriers who have implemented data standards. Use of the standards would enable consistent workflow, faster and more accurate information exchange and reduced double-entry. However, the study also found that due to both the complexity of commercial risks and the investment required to program the standards, broad industry support is needed to ensure successful adoption among carriers, vendors and brokers.

The Conference Board ultimately recommended a phased approach, beginning with an inclusive industry effort to define a common strategy for the implementation of CL data standards.

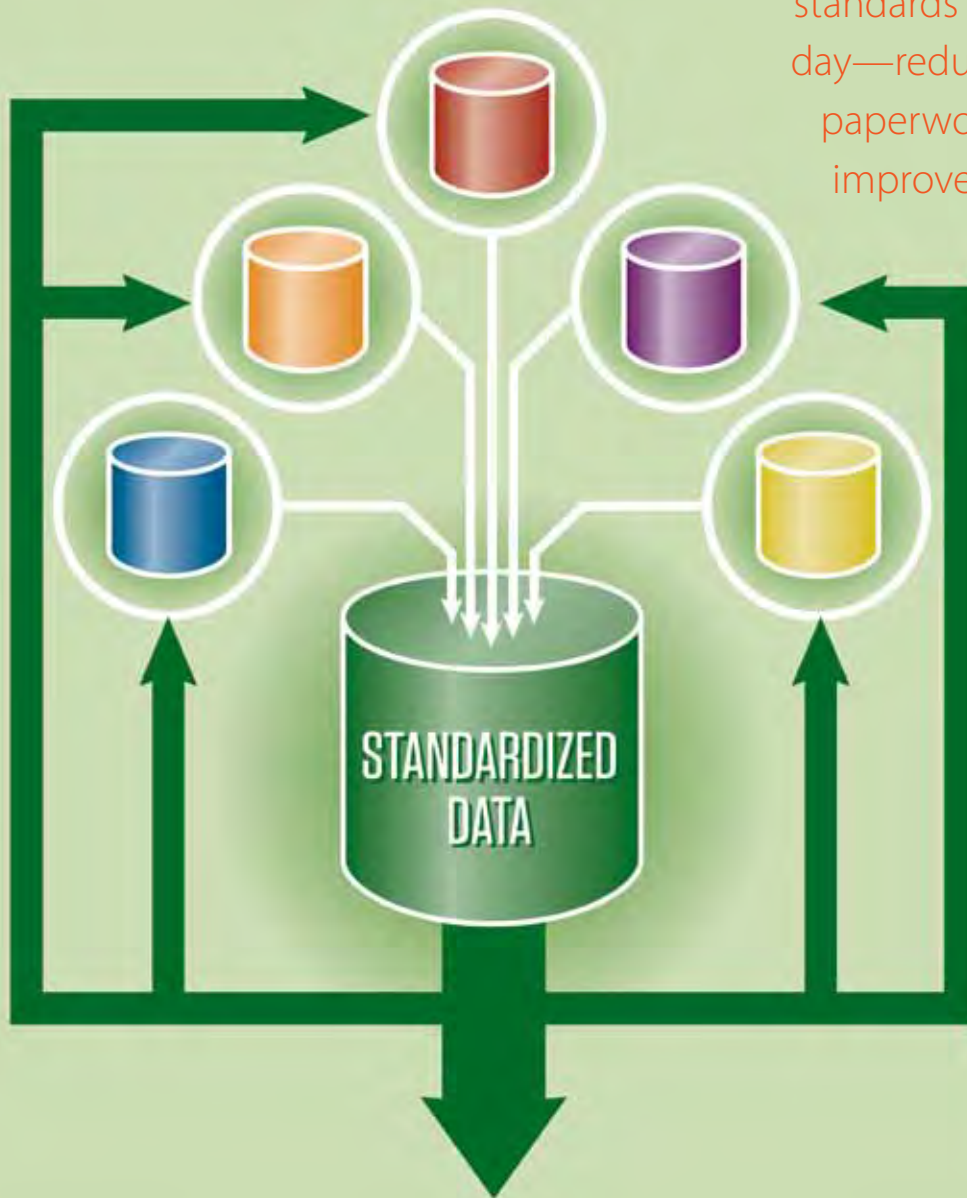
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“We see the benefits of data standards in personal lines every day—reduced double-entry, less paperwork, faster quotes and improved customer service.”



Developing a Minimum Data Set

In summer 2018, CSIO launched a working group focused on advancing the implementation of CL data standards. The CL working group includes broker representation through Insurance Brokers Association of Canada (IBAC) as well as participation from 12 carriers across Canada:

- American Insurance Group (AIG)
- Aviva Canada
- Economical Insurance
- Gore Mutual
- Heartland Farm Mutual
- Intact Insurance
- Northbridge Insurance
- RSA Canada
- Saskatchewan Mutual Insurance
- SGI Canada
- Travelers Canada
- Wawanesa Insurance

The working group’s objective was to define the minimum data elements that carriers have in common for underwriting commercial packages. This minimum data set is not an industry form, but rather a starting point for carriers and vendors to program CL standards: over the long-term, the data set should reduce future development time, investment and effort industry-wide.

“We see the benefits of data standards in personal lines every day—reduced double-entry, less paperwork, faster quotes and improved customer service,” says Kim Opheim, broker technology and innovation consultant at IBAC. “In arriving at a minimum data set with the participation of so many diverse carriers, we are one step closer to transforming commercial lines workflow in a similar way for the broker channel in Canada.”

“This working group is a fantastic example of what our industry can achieve when we work together and collaborate,” says Brian Warkentin, assistant vice president at Aviva Canada. “Data standards will allow us to digitize a number of commercial insurance transactions in the future. The progress we made in a few months has the potential to benefit the entire broker channel for years to come.”

Supporting Implementation of Standards

CSIO worked closely with BMS vendors to provide detailed walkthroughs of the proposed minimum data set, supporting their efforts and those of carriers to move forward with implementation.

Further, CSIO is establishing a certification program for CL, promoting the efficient, seamless exchange of policy data by recognizing carriers and vendors that have implemented the standards in accordance with industry best practices.

Benefits for Brokers

Once carriers and BMS vendors program the minimum data set, commercial brokers should see immediate improvements in their daily operations. Like their personal lines counterparts, commercial brokers will be able to perform more tasks in their BMS and develop consistent

workflows that apply to different carriers, reducing variation that can lead to human error. Commercial standards will also automate aspects of the underwriting and rating process, resulting in faster quotes—especially for package policies.

The minimum data set also streamlines the commercial eDocs experience by enabling download of basic policy data, creating a client file in the BMS. eDocs will eventually be able to automatically attach to the correct file without manual intervention, resulting in further cost and time savings for brokers.

In turn, brokers will be able to serve their customers more quickly and efficiently than before, with policy data and eDocs at their fingertips.

“If we could see a standardized data set across insurers, it would certainly allow us to be more efficient and

streamline our processes. Ultimately, the benefit of having a standardized data set is that it allows brokers to get all the information they need from the client in just one or two calls,” adds Brown. “The benefit to the consumer is they have a broker who is more knowledgeable, who is better able to assist them and has a comprehensive understanding of what is best for the client, not just what’s cheapest.”

CSIO will continue to collaborate with its members to implement the minimum data set, which will serve as the basis for improving the ease of doing CL business within the broker channel in Canada.

MONICA HANNA
Business Solutions
Delivery Lead,
CSIO



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What's going on behind the scenes at IBAA?

CONGRATULATIONS & FAREWELLS



Chief Operating Officer **Rikki McBride** has moved on to become CEO at the Association of Alberta Registry

Agents. We're sorry to see her go and wish her well.

Janis Losie, past director of member services and marketing, has stepped up as COO, with a focus on marketing and government and industry relations. She is also the designated representative for Sage Advisor Resources..



Karen Bushie, past business development representative, has become our director of professional development and member services. She now manages our Sage Advisor Resources, with Kelly Duncan as commercial CSR. Additionally, she has taken on the role of office liaison for PYIB and works closely with our convention coordinator Robyn Young.

GOVERNMENT RELATIONS

- In late January, CEO George Hodgson and President Elect Chad Leibel met with Nathan Rotman (chief of staff for Premier Notley) and Laura Devaney (chief of staff for Minister Ceci, Treasury Board and Finance) to continue the push for licensing equivalencies.
- We continue to meet with candidates from all parties as we prepare for the upcoming elections. Key issues include auto insurance and insurance broker licensing.
- We have asked for meetings to resume with AIC, GIC and other educators to address the licensing and exam-preparation hurdles.

CONVENTION MAY 5-8

Attendees and exhibitors are registering fast. The theme of eXperience seems to resonate—not just customer experience, but how all the different kinds of experience can help you grow your business: employee experience, insurer experience, digital experience, network experience, face-to-face experience, etc. The two keynote speakers should keep Monday and Tuesday hopping. Remember, you can get all 15 CE credits in one swoop.

PROFESSIONAL DEVELOPMENT

- We're currently developing new online courses for our new learning management system.
- Licensing Level 2 students will soon be able to take advantage of our revised Level 2 Workbook.
- Revisions to the Licensing Level 3 materials are underway.

INDUSTRY RELATIONS

We've just completed our 2018–2019 annual Insurer/IBAA Executive meetings. Topics included current issues, insurers' vision for the future and how IBAA can be a resource. Look for upcoming notices in the *bippler* and the report under Broker Tools on ibaa.ca.

MARKETING

- New BIP blankets, decals and pins are available for purchase on the IBAA member store.
- Don't forget to download and use the new BIP logos from ibaa.ca.

As always, we welcome your feedback. What do you value about your IBAA membership? What could we bring you that is not already there? What would you like to see change?

We hope to see and hear from you at convention, but feel free to drop us a line or call anytime.





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