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THE ALBERTA

THE INSURANCE BROKERS ASSOCIATION OF ALBERTA



Intelligent Chatbots and the Future of Work



**Cost of
Insurance
Fraud &
Auto Theft**

**Protect Your
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**Essential
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February–March 2020

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Vicki Livingstone

President's Message

▶ The insurance industry, like many others, is struggling with what is being termed the “War for Talent.” From adjusters to underwriters to brokers, we are all grappling to find the best and brightest individuals to join our industry and our teams. This war consists of two parts: attracting new talent into the industry and training new entrants to take over our senior positions.

How do we attract the proper individuals to our industry? On the surface, insurance looks like such a boring job. Those of us who work in insurance know it is not, otherwise we would not still be here. But, how do we convince a younger generation that working in this industry is fun, challenging and rewarding?

Personally, I think part of attracting new people to our industry is keeping up with technology. Younger people are looking to do things quickly and efficiently—less paper and more online, less time “pushing paper” and more time connecting with the client. Today’s average new hire is also looking for flexibility and personal development. People want to know that what they are doing is making a difference and many want that acknowledged.

Once we have attracted new talent to our industry, we face the challenge of training them and preparing them to take on our most senior roles. Many of the older generation

have spent years gaining experience and knowledge and are now looking to retire. How do we transition them out of their positions without losing the knowledge and wisdom that they spent years cultivating? Their moving on is leaving an entire group of younger people not yet “seasoned.” These up-and-comers have not had the opportunity to experience all the idiosyncrasies inherent in insurance.

“ ... how do we convince a younger generation that working in this industry is fun, challenging and rewarding?”

It is up to all of us with the knowledge and experience to take the time to teach our new brokers. This can be a challenge when we are all so busy and just trying to stay on top of day-to-day demands. It can be hard to balance daily work with the time needed to train an individual without overwhelming them. When we push our new talent too fast, it can be unbelievably stressful, leaving them without the feeling of accomplishment that made working in this industry

so rewarding for those of us with experience. There is a fine line between keeping people challenged and pushing them too fast and too hard. This leaves us to ask: how do we bridge that gap?

The short answer: education.


We still need our older generation to mentor our newer brokers, but we also need education programs and resources. Education is great for personal and professional development. If you are a principal, you need to encourage

your staff to take the courses that are available. If you are a younger broker, don't be afraid to take courses and get involved. Your association, IBAA, has many courses that are fabulous sources of insurance knowledge as well as courses to develop critical management skills. If you don't see what you are looking for, ask them. For courses outside insurance, don't be afraid to check out your local college for business, accounting and human resources courses that will also benefit your career.

Finally, remember to think outside the box. There is no easy answer! Figure out what works best for you and your organization and run with it. Lean on your more experienced "senior" staff while you still can.



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

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

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WE DON'T TAKE THE IMPACT OF RISING PREMIUMS LIGHTLY

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Chinook COUNTRY REPORT

BROKER NEWS

- McKechnie Agency has a new address on 14 Street NW Calgary.
- Alger and DeForest Insurance Inc. officially started operating under BrokerLink as of November.
- Rob Lipsey, former CNA senior specialist from CAN, joined Northbridge Insurance as an executive underwriter.
- Congratulations to Fuse Insurance for winning Broker of the Year at the 2019 Insurance Business Canada Awards.
- Arthur J. Gallagher acquired SBW Employee Benefits.
- Terrence Cairns moved from Action Insurance to serve as the Calgary commercial VP at Wilson M. Beck Insurance.
- Navacord completed another acquisition: SmartChoice Benefits. Congratulations are also in order as the brokerage celebrates surpassing its billion-dollar premium threshold.

COMPANY NEWS

- Congratulations to Roger Marcelo on receiving the Insurance Institute of Southern Alberta Instructor of the Year award for 2019.
- Sherre Newell, AVP for Aviva, transferred from the Calgary to the Vancouver office.
- Lisa Thomson, former central Alberta operations director for Rogers Insurance, replaced Sherre Newell as AVP for the Aviva Calgary branch.

- Intact Financial Corporation completed the acquisition of the Guarantee Company of North America and Frank Cowan Company. Integration is underway with the appointment of Tracy Laughlin senior VP of high net worth, Intact Insurance. Pete Weightman will take on the role of senior VP and chief underwriting officer of specialty solutions North America. Carla Smith will take over the role of senior VP specialty solutions Canada.

INDUSTRY PARTNER NEWS

In 2020, Crawford & Company will round out its digital strategy by offering WeGoLook (an Uber-style platform to expedite home and auto claims appraisals) and YouGoLook (an app for sharing images needed to insure an asset, sell a vehicle, submit a claim, etc.). These apps will allow customers additional self-service options.

GIVING BACK

Recently, I learned of an interesting way for businesses to give back to their communities through “social ventures.” Social ventures are created by organizations to further a social purpose, but not through donations—it is done by attracting investment and performing in a financially sustainable way. Combined with charitable programs, these investments can be a valuable part of a balanced corporate

social responsibility program. Any returns on investment can be donated to other charities or to make investments in other social ventures. In addition, the benefits to the economy, social inclusion and self-reliance cannot be ignored. Love it!

Intact Insurance has invested in this way through Windmill MicroLending. Windmill MicroLending helps skilled refugees and immigrants (healthcare, lawyers, IT professionals) overcome underemployment by providing low interest loans to clients while they gain Canadian credentials. Since 2005, over 4500 skilled immigrants and refugees have been assisted with a 97.5 per cent repayment rate, with three-quarters reporting that they have returned to their field of work and have tripled their income. An important element of this effort is the Windmill Mentorship program where corporate volunteers mentor those who are enrolled in the program. An Intact employee recently worked with a lawyer from Zambia to network, prepare for interviews and draft a resume so that he could successfully find a position at a local law firm.

Thank you to everyone who contributed to this edition of the *Chinook Country Report*. Your stories and information are always appreciated. 📱

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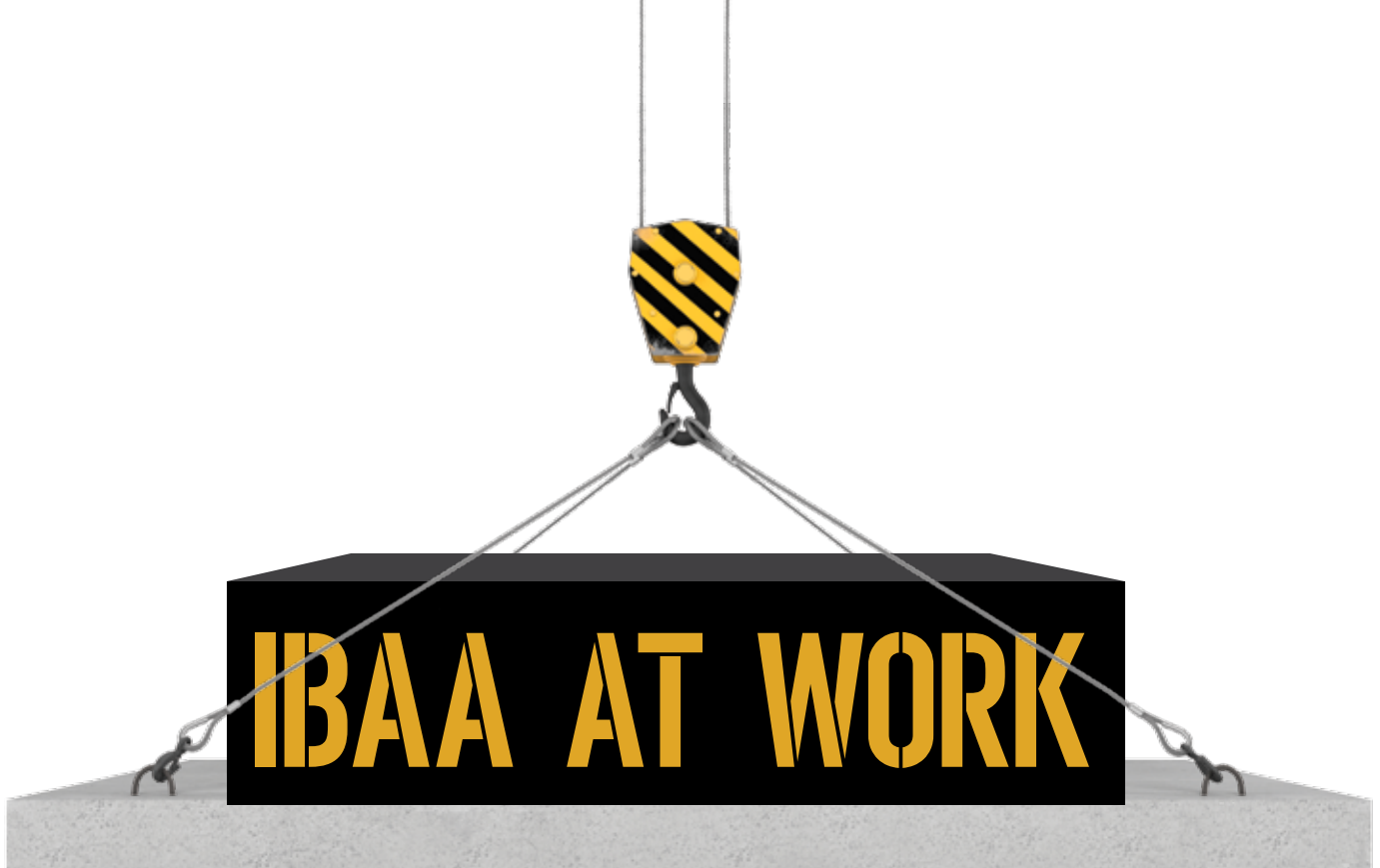
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What's going on behind the scenes at IBAA?

Wow, it's almost spring! Ok, I am being an optimist, but, like everyone else, I am tired of winter. As usual, we are busy making sure we are providing you with value for your member dollars and the past couple of months are no exception

sharing it with you once we have had the chance to review it with the AAC.

ADVOCACY/GOVERNMENT RELATIONS

You will recall that in December, Finance Minister Toews struck a six-month Auto Advisory Committee (AAC) to take a hard look at Alberta's auto insurance system with a view to getting to the bottom of the issues faced by insurers, brokers and consumers over the past few years. While six months feels like a long time, it will fly by for those of us working to have a say in fixing the auto product.

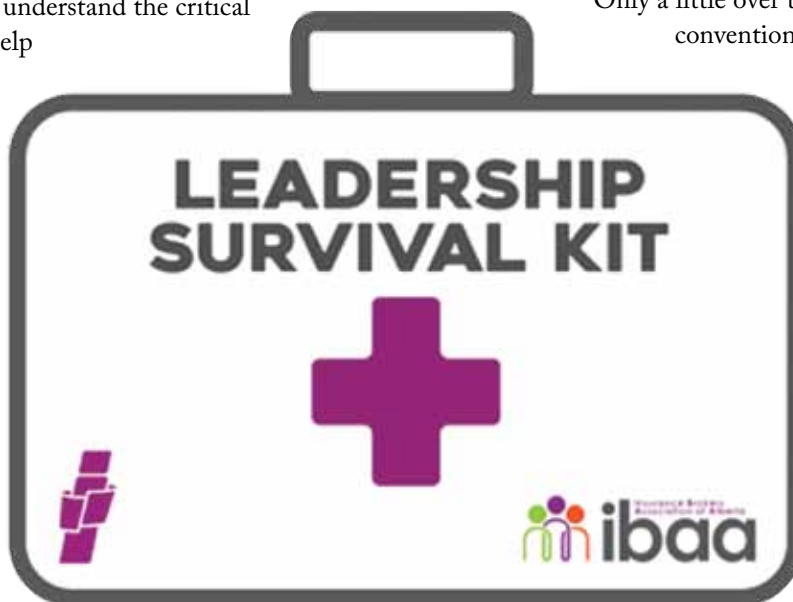
Phase two of our task force began in earnest in January, and we are close to finishing our second white paper for presentation to the AAC, which will include our recommendations on some possible solutions for stabilizing auto insurance in Alberta. We are looking forward to

PROFESSIONAL DEVELOPMENT

The Alberta Insurance Council's formal certification process kicked off in January 2020. Students who do not properly complete our online quizzes and pass the online practice exams will not be certified to write the AIC licensing exam. This ensures that students are using the most current texts, are actually reading and understanding the material well enough and are generally properly prepared to write the provincial licensing exam. All educators are hoping that this new process will see an increase in the exam's provincial passing average and will allow us to pinpoint where things are falling down. Each provider's marks will be publicized, so we all have an idea whether our process meets the needs of students. If it doesn't, we can take a look at our materials and work to improve them.

Luckily, we are now able to offer CAIB as an equivalency to students looking to obtain their license, rather than struggling with the provincial exam. In addition, the CAIB designation is nationally recognized as the gold standard for professional insurance brokers. It is written by brokers, for brokers, with practical day-to-day information to help you become the expert advisor that consumers need you to be.

This year, you will also see us kicking off new courses designed to help front-line staff understand the business side of insurance. These courses were designed to meet the broker's need to understand the critical information required to help educate clients. This course content was requested by brokers and companies alike at the end of 2019. Most front-line staff were being barraged with unhappy consumers with the removal of the rate cap. Most did not understand how the cap damaged the industry and blamed its removal for the increasing rates, which is patently false. We heard brokerage advertisements affirming the rate cap as the culprit, which IBAA feels was irresponsible and simply perpetuated the bad taste consumers have for insurance, rather than telling the truth.



both front-line staff and your clients understand insurance better. In this hard market, we see this education strategy as critical to removing the heat from brokers and to help consumers understand that brokers are there to help choose the right coverage and manage insurance rates through other options such as reducing unnecessary coverage and increasing deductibles.

CONVENTION 2020

Only a little over two months until our 2020 convention, and we still have a

few spots available if you'd like to attend. This year we have a live band for the gala and musical entertainment for hospitality night. No, last year's entertainer will not be returning. Thank you for providing us with your suggestions for gala improvements!

We have a terrific lineup of speakers this year!

In keeping with our theme, "The Leadership Toolkit," our keynote speaker is Lewis MacKenzie. The retired Major-General has commanded troops from dozens of countries in some of the world's most dangerous places, from Vietnam to the Gaza Strip. Considered the most experienced peacekeeper on the planet—he has not one, but two Meritorious Service Crosses—he will share the practical and enduring leadership lessons that arise from crisis: how to negotiate fairly, make decisions under pressure, and manage conflict with ease.

Hope to see you May 3-6, in beautiful Banff, Alberta. 🇨🇦

NEW STAFF

IBAA is thrilled to welcome Carolyn Williamson to the role of Information and Marketing Coordinator. Carolyn reports to the COO, Janis Losie and will be working closely with Professional Development and Events team on an integrated communication and marketing strategy.

MARKETING THE BIP

This year, our focus for advertising will be exclusively digital, which is where most folks want to find us. We will be tying the BIP to an ongoing broker and consumer advertising campaign, as well as developing tips to help

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CRIME COSTS

Getting a Handle on Insurance Fraud and Auto Theft

Insurance Bureau of Canada (IBC) is focused on helping to deter criminal activities that affect our industry by working with our members, government, law enforcement and other stakeholders. We accomplish this by helping law enforcement and insurance companies investigate criminal

activity and by gathering and sharing information for the purpose of educating law enforcement, insurance professionals and the public.

Insurance Fraud and Auto Theft: Two Major Concerns

Insurance fraud and auto theft are particular areas of focus for IBC because both pose significant cost to our industry.

Insurance fraud can be classified in two ways. There's "opportunity fraud," which occurs when someone exaggerates a legitimate claim. There's also "hard fraud," which is an attempt to deliberately stage or invent an accident, theft, fire or other kind of loss for the purpose of receiving payment under an insurance policy.

Insurance fraud affects all Canadians because it wastes valuable emergency resources, contributes to increased premiums and diverts money that could be better used for

settling claims and providing valuable services and care to consumers. This misappropriation of resources is especially difficult for us here in Alberta, given the strain our insurance system is already under.

Auto theft is a special concern in Alberta because the province leads Canada per capita in auto thefts, with a staggering 23,507 vehicles stolen in 2018. Urban centres, such as Edmonton and Calgary, experienced a significant number of these thefts, with 6,603 and 8,093 auto thefts, respectively, in 2018. The high rates of theft aren't just an issue in highly populated areas. Rural parts of the province are also seeing elevated levels of vehicular theft, and it's become a troubling situation that our industry and law enforcement are working to address.

Beyond the disruption to people's lives that comes with the theft of vehicles (and heavy equipment found on farms), this problem also drives up the cost of insurance for Albertans, especially in less densely populated regions where insurance has tended to be less expensive.

We're pleased to see Alberta's government is taking the issue of vehicle theft seriously. The province recently announced funding to create a provincial "auto theft team" to address this concern.

IBC Initiatives

IBC provides the following services and initiatives on its own, and through partnerships with members and an extensive network of law enforcement organizations (including Canada Border Services Agency and the U.S. National Insurance Crime Bureau):

- National cargo theft program
- Auto theft and organized crime investigations

- Provincial Auto Theft Network (PATNET) training
- Vehicle services (Branding and ReVIN)
- Data collection, reporting and analysis
- Stakeholder outreach and education (fraud awareness, stakeholder training)
- Coordination of joint industry investigations

“Auto theft is a special concern in Alberta because the province leads Canada per capita in auto thefts, with a staggering 23,507 vehicles stolen in 2018.”

IBC Programs in Action

The programs listed above allow IBC investigators to engage with insurers and law enforcement in different ways to fight insurance crime. Our cargo theft program, for example, sees IBC collaborate with law enforcement nationwide and helps return stolen cargo to customers. Through the PATNET program, we've presented on auto theft investigation techniques to Calgary Police Service front-line officers. We have also worked with police on projects such as Operation Lock-Out and the Bait Vehicle Program, which has assisted police in catching car thieves.

Our strong relationships and collaboration with law enforcement have yielded positive results. In 2018, IBC helped recover 1,200 stolen vehicles having a total estimated value of \$23 million. Between January and June 2019, we helped recover 625

stolen vehicles, which had an estimated value of \$14.4 million.

IBC also communicates with the public about the risks they face when it comes to insurance crime and how they can protect themselves. For instance, our annual "Top 10 Stolen Vehicles" list focuses on informing Canadians about which vehicles are at greatest risk of being stolen and educates them on how car thieves can take advantage of the average person.

What Can Brokers Do?

Beyond sharing information, reporting fraud when you see or suspect it and continuing to work hand in hand with insurers and claims adjusters on accident investigations, we encourage you, as a broker, to share information with customers on how to report fraud through IBC's insurance tips line at 1-877-IBC-TIPS.

Another step brokers can take as part of their regular activities is to request a copy of the vehicle bill of sale on every new auto insurance policy. Having this documentation on record is useful if a fraud investigation related to that vehicle arises. The more information we have access to, the more difficult it becomes for fraudsters and thieves to succeed.

Criminals are constantly working to take advantage of, and misuse, processes and resources that are supposed to be there for all of us. But by collaborating, sharing information and educating insurance professionals and consumers, we can stop these criminals from damaging a system that we all depend on.

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PYIB: the Young & the Ambitious



Even though Professional Young Insurance Brokers (PYIB) was founded many years ago, we still find ourselves explaining to people in the industry who we are and what we do.

PYIB is actually a sub-committee of Insurance Brokers Association of Alberta (IBAA), established for brokers under 40 years old, who collaborate to expand the insurance industry's horizons as we become its new leaders. We also work to make the world a better place by donating our time and money to worthy causes like Ronald McDonald House Charities, Alberta, which is IBAA's chosen charity.

The PYIB board is comprised of a president, past president, vice president and board members. We have our own committees for education, political involvement, events and communications. For a lot of young brokers, the PYIB board leads to a role on the IBAA board.

Educating the Public

Our education committee's mandate is to educate the public about insurance and what it takes to become an insurance broker. We visit high schools to speak to students about how insurance works, the real-world costs of insuring a vehicle and how accidents

and tickets impact their insurance policies. One of the current topics we address is distracted driving. We also try to get our message out to students at college and university levels about the benefits of becoming an insurance broker. As we all know, most people don't think being an insurance broker is glamorous, so we take any chance we get to give people an in-depth look behind the scenes to see how interesting a broker career really is.

Connecting with Politicians

The political committee is mainly focused on the government advocacy piece of the insurance industry like

IBAA's "Hill Day" in Ottawa. PYIB committee members visit Canada's federal buildings and talk to members of parliament about issues affecting the insurance industry and its consumers, not only just in Alberta, but across the country.

Organizing Brokers Events

The events committee helps plan and run our many events during the year. We have curling bonspiels in both Edmonton and Calgary, a golf tournament in Red Deer and other smaller events in different towns and cities. PYIB organizes these events to foster broker connections and help raise funds for Ronald McDonald House. Our last event, the curling bonspiel in Edmonton, raised \$500 for the cause. In prior years, we raised money for Kidsport, providing help to children who could not afford to play sports in Alberta the funds to pay their fees. Insurance companies and brokerages generously donate prizes for us to auction, and we also do 50/50 draws. Even though our group is made up of under 40-year-old brokers, our events are open to industry members of any age.

Getting the Message Out

Our communications committee is the driving force behind our social media accounts, letting everyone know about our upcoming events and important information we want to pass on to the public. Such things as great insurance-related articles, seasonal insurance tips and promoting other IBAA events, are featured. We have Facebook and LinkedIn pages (under Professional Young Insurance Brokers) and our Twitter handle is @PYIB. If you're not already following us, we invite you to go into these platforms and follow or like us (or both!). We also write articles like this six times a year in The Alberta Broker magazine to provide the young broker perspective on the industry.

Whether you are a new or seasoned broker, we want everyone to come out to our events, talk with us, grant us your wisdom, or provide perspective on a variety of topics (and have fun while doing it!). Are you a broker under 40? We hold board elections every year in May, so if you want to expand your knowledge and meet some pretty awesome people, we would like to

meet you too! If you have any questions regarding PYIB, you can always reach out to us on any of our social media platforms. We would love to hear from you or have you join us!

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PYIB Director
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Insurance Office Spaces Available To Rent

Northeast Registries in Calgary has a 962 sq. ft. office bay for lease in its new Taradale location in the brand new northeast Calgary retail plaza—Savanna Bazaar. It's a standalone bay with a separate entrance, washroom, etc.

Northeast Registries also has a 315 sq. ft. available office at its Sunridge location in northeast Calgary. It is co-located within the registry and would be suitable for a satellite office.

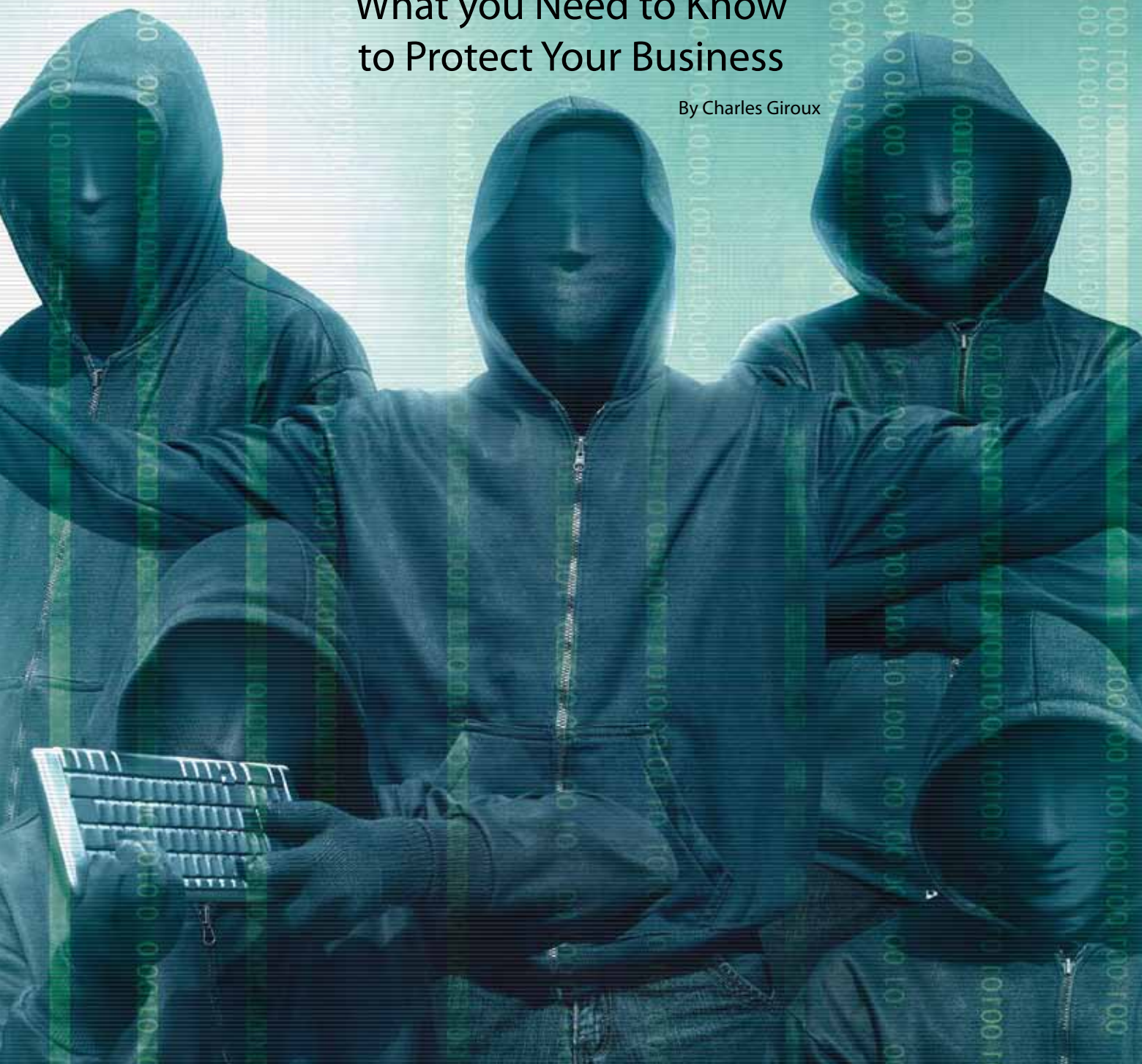
These two offices are ideal for an existing or upcoming insurance agency looking for the walk-in exposure in the two highest traffic registries in growing northeast Calgary.

For further information, please contact Craig Couillard at Craig@NERegistries.com or 403-200-1019.

CYBERSECURITY AWARENESS

What you Need to Know
to Protect Your Business

By Charles Giroux



It's hard to know where to start with cybersecurity awareness these days. Data breaches are becoming a mainstay of headlines, and security concerns are

commonplace. Munich Re Canada recently presented the following stats at IBC's commercial insurance symposium: 90 per cent of all cyber breaches are due to human error, and

64 per cent of small businesses don't have any security measures to manage the use of personal devices.

Cybersecurity is an umbrella term for the defences put in place to protect

your digital assets—the electronic data stored by your company and the systems you use to store and manage that data. A cyberattack is an assault on those systems and data.

Here's a brief summary of what's at stake and the most effective ways to help mitigate your risk.

What Do Cybercriminals Want?

Depending on the type of criminal, cyberattackers may be interested in:

IMMEDIATE GAIN: An attacker may penetrate your computer systems to access anything they can find, including confidential data, bank accounts, credit card numbers, etc.

DATA FOR SALE: An attacker may harvest sensitive personal information, passwords or financial data for resale to others. Attackers could strike once or break into your system and silently gather data over an extended period.

RANSOM: This increasingly common strategy uses malware to encrypt or lock your data. An attacker then demands payment to unlock your systems. Even if you pay, you may not receive an unlock code or you may find yourself victimized again by the same criminals.

BUSINESS DISRUPTION: Cyber-attackers aren't always interested in financial gain—they may want to hurt your business by corrupting your information or tampering with your systems to prevent you or your customers from being able to use them.

BUSINESS INTELLIGENCE: Cyber-attackers may also try to steal intellectual property, access your confidential strategic or financial information, etc.

How Do They Do It?

Some of the most common attack methods are:

PHISHING: This is the use of a fraudulent email or text message to lure an unsuspecting person into disclosing

personal information or credentials to a cyberattacker. Traditionally, these spoofed emails were easy to spot by their poor grammar and spelling; modern phishing attacks are much more sophisticated.

MALWARE: Malicious software can damage your computer systems, open up channels for cyberattackers to gain access to your data or even use your systems to launch attacks on third parties.

DENIAL OF SERVICE (DOS): This type of attack swamps your computer systems with unwanted requests, preventing you, your staff or your customers from accessing your systems.

How Does a Cyberattack Affect Your Business?

Clearly, the impact of a cyberattack can be devastating not only to your business, but to your staff and customer base as well. Consider how your brokerage would cope if you were unable to use your computers for a day or for a week or more. How would your reputation be affected if news of a breach of confidential customer information were to appear on the front page of the *Globe & Mail* or *Calgary Herald*?

Recovering from a cyberattack can be costly and time-consuming in terms of lost time and business, rebuilding customer confidence and goodwill, regulatory fines and penalties, and heightened audit scrutiny. Some businesses *never* recover.

What Can You Do?

Get Trained

While your IT staff and service providers should take steps to lock down your technology to prevent or detect cyberattacks, educating yourself and your staff on how to be more “cyber aware” is an inexpensive and important approach to reducing your risk. If your business handles credit cards, then you're obliged to provide security training for all staff at least

annually in order to maintain payment card industry (PCI) compliance. Cyber risks are constantly changing, so it's essential to keep the training current. Interactive training modules are effective in raising staff awareness about cyber risks. Staff benefit from the training as they can use their newly raised awareness and knowledge to help defend themselves in their personal lives, as well as at the office.

Prepare, Prepare, Prepare

Preparing for the worst is also essential. Another PCI compliance requirement is the development of a data breach/incident response plan. Serving as part of your brokerage's business continuity plan, an incident response plan outlines the steps that you and your firm would take in the event of a data breach. There simply won't be enough time to react on the fly if a breach occurs: having a playbook at hand as a reference is invaluable.

Enroll in the CSIO Digital Broker eLearning Program

As part of its role in supporting brokers in increasing their digital competencies, CSIO has recently launched the CSIO Digital Broker eLearning Program. This new program offers IBAA members free, online courses that are accredited in Alberta. These one-hour interactive courses cover cybersecurity essentials as well as topics in digital marketing and insurance technology. Laurie Bauer, business development manager with TW Insurance Brokers in Edmonton has recommended the CSIO cybersecurity course to her colleagues. “The schemes have become far more sophisticated, and this type of information is so important to avoid being a victim!”

IBAA members can access the courses at csio.com/eLearning.

CHARLES GIROUX
Technology Manager,
CSIO





Intelligent Chatbots and the Future of Work

“Systemize the predictable, so you
can humanize the exceptional.”

~Gino Wickman

by Joseph D'Souza



Throughout history, technology has freed up our time and energy, letting us focus our limited attention on things of higher value and strategic importance.

And today is no different.

Thanks to ongoing innovations—particularly with artificial intelligence (AI) and human-machine collaboration—the future of insurance work promises a reduction in time spent on tedious activities, a better-performing business, plus increased employee—and customer—satisfaction.

A Change is Underway: Human-Machine Collaboration in the Information Age

“The insurance industry is on the brink of a major revolution as adoption of insurtech enters a new phase. Insurtech is the means to transform insurance from an arcane policy-led industry into one that succeeds by placing the customer at the heart of everything it does.”

~KPMG, in *Insurtech 10: Trends for 2019*

Deloitte Canada’s 2019 report *Canada’s AI Imperative – Start, Scale, Succeed*, indicates that almost two-thirds of global businesses surveyed said AI technologies are important to their business success.

The study suggests that companies who adopt AI—**cognitive computing** systems in particular—and who invest in ambitious implementation plans for the future will be well-positioned to reap the substantial rewards of supercharged human-machine collaboration.

Unfortunately, poor understanding of artificial intelligence—the term itself and the technology can be intimidating—combined with a confusing marketplace and a lack of urgency has many insurance companies defaulting to a wait-and-see approach. This ambivalence is a mistake: AI has already touched almost every industry, and companies which don’t embrace AI risk losing future market share and falling behind more ambitious competitors.

What separates the winners from the losers in this new reality: Is it budget? Skillset? A particular customer base?

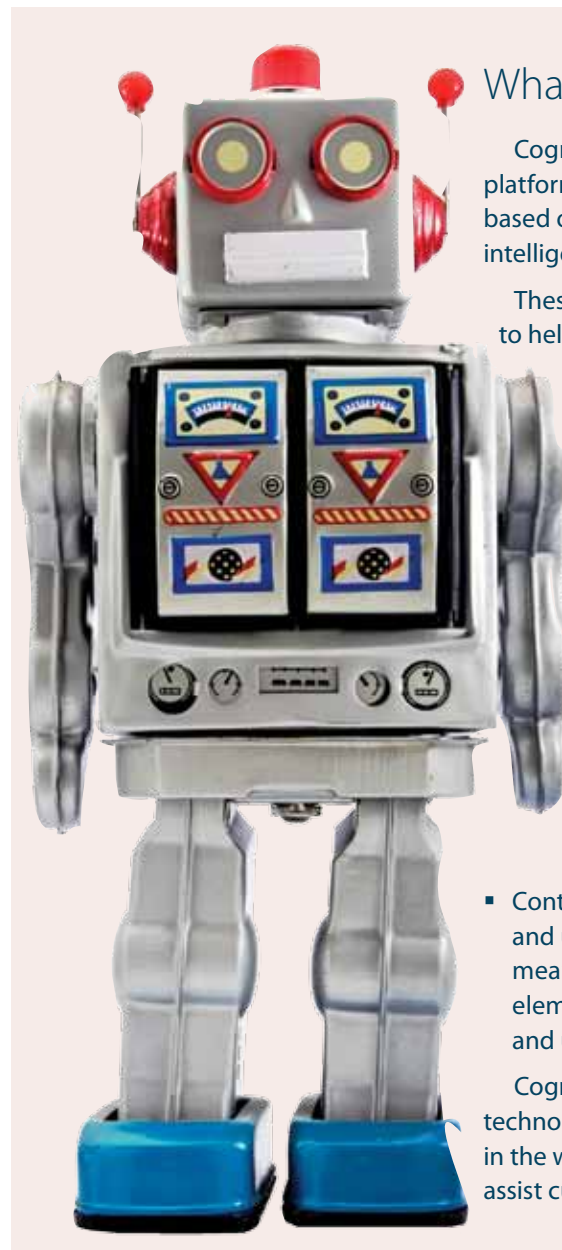
In fact, according to Deloitte the answer is much simpler: “what separates the laggards from the leaders is the willingness to move forward.”

Investing in AI: Customer Service Chatbots

“AI adopters do not wait for the perfect conditions before investing and deploying. They understand they can only secure their future by setting their vision into motion.”

~Deloitte, in *Canada’s AI Imperative – Start, Scale, Succeed*

continued on page 20



What is cognitive computing?

Cognitive computing describes technology platforms which—broadly speaking—are based on the scientific disciplines of artificial intelligence and signal processing.

These systems are particularly applicable to helping humans become more effective at performing tasks—even complex ones—because such systems are:

- Adaptive: they handle changes in goals and information, which makes them well-suited to dynamic environments and problems
- Interactive: they interact easily with users, plus other processes and systems
- Iterative: they attempt to resolve ambiguity by seeking clarification and additional information; they learn from the past, making them more accurate and effective over time
- Contextual: they recognize, identify, extract, and understand contextual elements such as meaning, syntax, profile information, domain elements—and so on—from both structured and unstructured data

Cognitive computing is behind a number of technologies which are already being applied in the workplace both to aid employees and to assist customers directly.



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Customer-facing chatbots offer an intriguing opportunity to get started with AI in a relatively straightforward, low-risk way, and many insurance companies are taking the plunge. The *Connected Claims Report* from Insurance Nexus revealed that 53 per cent of North American insurance executives are investing in chatbots. These investments implicitly recognize a handful of insights:

- Most customers begin their insurance buying journey online.
- Customers expect consistent, immediate (24/7) omnichannel experiences.
- Customer loyalty is influenced by immediate responses.
- Customers are comfortable interacting with digital assistants (depending upon your data source, between one third and one half of broadband-connected homes already have a voice-activated digital assistant).
- When done right, chatbots offer a cost-effective means of scaling an organization's capacity to deliver sales and support services.

Ultimately, to compete in this age of convenience, brokers need to respond to customer sales and service inquiries

in seconds, not minutes, and chatbots present a scalable means of doing so.

For insurance brokerages, a powerful chatbot:

- Answers common questions the right way, saving your team members for more demanding activities.
- Provides prospects with quotes in minutes, without forms or paperwork, by coaching them through an optimized, conversational quoting process in real time and while answering their questions along the way.
- Helps clients make account changes, like adding a vehicle or changing an address, without distracting your team.
- Seamlessly hands off to a live agent if there's a question or scenario which the bot can't address (or gracefully pauses the conversation until an agent is available) and ensures the live agent has complete context when it's time to jump in.
- Easily integrates additional communication channels, including SMS and even voice assistants like Google and Alexa.
- Delivers valuable insights so you can pinpoint the kinds of questions your customers ask and the places they

need the most support—specific to your brokerage.

With a chatbot in place, routine communications are handled automatically, while human personnel are reserved for more complex activities and escalations. This symbiotic approach leads to timely, responsive customer service and much better and more fulfilling application of human workers' attention, energy, and capabilities.

Choosing the Right Solution: InsurTech vs Using Tech in Insurance

"If someone visits our website, our chatbot AIDEN is there to help a customer 24/7, handle multiple customers at once and provide consistently awesome service."

*~Jeff Roy, Owner,
Excalibur Insurance Group*

Generally speaking, there are three approaches you can take if you want to introduce a customer-service bot:

- Build your own
 - Buy a generic bot
 - Buy an industry-specific solution
- Unless your internal technology/tools team is well-versed in natural

language processing (NLP), natural language understanding (NLU), dialogue engines, supervised learning, and other cognitive computing technologies, building your own probably isn't your best choice. Plus, even if your team has the skillset, building a bot will still take time and it will likely cost much more than choosing a commercial alternative.

Recent years have seen an explosion in the number of commercial bots available in the market and many of these tools are viable across a range of use cases. However, the insurance industry has had a very long time—literally centuries—to become extraordinarily complex.

Given this high barrier of domain-specific requirements, it's unlikely that a generic solution will be able to cope with the intricacies of insurance: it's one thing to be able to engage conversationally with a prospect and recognize that they've asked a question; it's quite another thing entirely to understand the intent behind detailed questions specific to a particular context and to retrieve and return, instantly, correct answers from a vast volume of information.

Plus, vendors who focus on the insurance industry are much more likely to be familiar with the strict regulatory environment under which brokerages and carriers operate.

Finally, it's important to note that the chatbot capability is really just the most visible part of a broader customer workflow automation platform. Again, a solution purpose-built for insurance is far more likely than a generic alternative to offer straightforward integration with brokerage systems and processes.

[Editor's note: ProNavigator offers such a purpose-built solution at a discount to IBAA members through the association's Sage Business Boosters program. Learn more at: <https://pronavigator.ai/ibaa-association-landing-page/>]

The Future of Work: What's Around the Corner

"We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten."

~Bill Gates

With its enormous amounts of data, dynamic nature, competitive environment, personalized service

models, and ever-growing product portfolio, the insurance industry is an ideal candidate to benefit from advances which address information problems.

Again, cognitive computing technologies are poised to exert enormous influence: beyond customer-facing chatbots, here are three areas where the future of insurance work will look considerably different from the present.

The advertisement features a large, dark wooden door standing in a field of tall grass and yellow flowers. The door is slightly ajar, revealing a silhouette of a horse in the distance. The background is a soft, hazy sky. In the top right corner, the Portage Mutual Insurance logo is displayed, consisting of a stylized map of Ontario within an oval, with the text "Portage Mutual Insurance" and a trademark symbol. Below the logo is the tagline "Facing the storm with you". The main headline, "Our door is open for business.", is written in large, white, sans-serif font on the right side of the image. At the bottom left, the text "Contact your marketing rep:" is followed by the phone number "1-800-661-3625" in a large, bold font. At the bottom right, there is a logo for the Insurance Brokers of Ontario (IBO) and the text "Proud Supporter of Brokers Displaying this Symbol".

Process and Workflow Automation

Automating processes and workflows offers an enormous opportunity for the insurance industry.

In their *2018 Insurance Industry Outlook*, Deloitte estimated that by introducing automation technologies alone, "... the US insurance industry could potentially free up between 54 million and 285 million hours of their workforce time annually, amounting to potential cost savings between \$1.7 billion and \$8.9 billion, within five to seven years."

KPMG's *Insurtech 10: Trends for 2019* report agrees, as Trend 1: Digitize or Die specifically mentions "intelligent automation to streamline processes" as an important starting point. Later, the report goes on to say that modernizing the insurance business model "requires root and branch overhaul of administrative systems and integration of AI and machine learning to increase automation, productivity and reduce error rates."

Analytical Insights

Second to social media companies, insurance organizations have perhaps the largest and richest datasets.

Recent advances in storing, processing, and analyzing enormous volumes of data mean that insurance companies have newfound abilities to put that data to work.

It seems likely that the future of insurance work will involve examining analytics dashboards to segment customer populations, to identify opportunities for new products and services, and to optimize pricing.

Digital Assistants for Brokers

Digital assistants with conversational interfaces offer enormous potential to change the future of insurance work for brokers. Today, countless hours are lost to manual searches of cheat-sheets, product bulletins, policy manuals, and other dynamic resources—hours which can readily be recovered thanks

to search utilities powered by cognitive computing systems.

For instance, instead of manually searching through hundreds of documents across different carriers and products, a broker might simply ask a digital assistant, via chat or through a voice system, "Which markets have overland water products?" and be



presented with an authoritative answer alongside a comparison of the available options.

Saving an hour or two per day, per employee, adds up quickly to real business impact and opens up time for team members to better apply their expertise.

Wrapping Up

"Applying human-centric innovation to the broker channel is an important

enabler of our 100 per cent broker-based distribution strategy in Canada."

—David Arbuthnot, Director of the Wawanesa Innovation Outpost

The future of insurance work will be shaped by human-machine collaboration which has the potential to deliver significant positive impact—benefiting customers, employees, and insurance businesses.

Brokerages who adopt artificial intelligence technologies and who invest in ambitious implementation plans for the future will be well-positioned to reap the substantial rewards of human-machine collaboration. Intelligent customer-facing chatbots offer a compelling starting point. These bots can deliver conversational service 24 hours a day—automating many routine tasks, preserving human brokers for more complex work, and providing the brokerage itself with a low-risk way of introducing and experimenting with cognitive computing solutions.

Perhaps the authors of a Harvard Business Review article said it best: "With the right planning and development, cognitive technology could usher in a golden age of productivity, work satisfaction and prosperity."¹

And remember, tomorrow's winners won't wait to start their AI journey until after they've addressed all their challenges and concerns—they'll start despite them.

¹ Thomas H. Davenport and Rajeev Ronanki, "Artificial Intelligence for the Real World," *Harvard Business Review* (Jan-Feb 2018)



JOSEPH D'SOUZA
is the founder and CEO of ProNavigator | Solving the Insurance Industry's Information Challenges.

ProNavigator not only provides an insurance-focused chatbot solution, discounted for IBAA members, it also offers the Ask Sage platform which lets brokers quickly retrieve underwriting information by searching your entire knowledge base. For more information, contact 1-855-906-5323 or visit ProNavigator.ai.

HELPING CANADIANS UNDERSTAND RISING INSURANCE RATES



\$1.9 billion

in insured losses over 2018 due to severe weather across Canada

Source: Insurance Bureau of Canada, 2019



\$30 billion+

per year spent across the P&C industry to manage and respond to fraudulent activity

Source: Insurance Information Institute, 2017

\$70

vs.

\$520

in average costs for maintenance and repair of one GMC vehicle (2007 vs. 2014)

Source: Consumer Reports, 2017



steady increase in housing prices in large Canadian cities such as Vancouver and Toronto, from 2010 to 2016

Source: CMHC, 2018

\$5.2 billion

per year on average claimed for home insurance in Canada from 2010 to 2013

Source: Insurance Bureau of Canada, 2015



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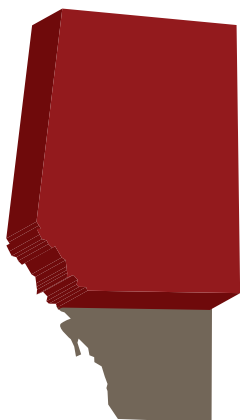
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NORTHERN EXPOSURE

BROKER NEWS

- As you saw in the news, on December 9, the Edson Chrysler dealership was devastated by a fire. To make matters worse, they lost two truckloads of food and toys for the Edson Kinnettes and Edson Food Bank. There was a call out for help, and Donna Hill of Insko Insurance joined Edson Chrysler to replenish the lost items. On the next page is the picture of all the items they were able to collect. Way to go Insko Insurance!
- Up in Grande Prairie, Elevate Insurance Brokers moved into its new digs at 9405 Resources Road. Brokerage president Pierce Krol commented, "When you have the best staff in insurance, you need to the best office to coincide."
- There are two new employees at Roberts McClure in Edmonton: they welcome Nalina Naidoo, previously at Highstreet/Security and Cassie Althiem, previously with Canada BrokerLink.
- The AON office in Edmonton moved to its new location on December 9; they can now be found at suite 2000 in Manulife Place.

COMPANY NEWS

- SGI continues to add staff to its office. New in the claims department is Peter Nguyen, previously with Wawanesa, moving to SGI as an intermediate bodily

injury adjuster. Joining him there is Darcey Garrington (also previously from Wawanesa) as commercial property underwriting manager. As of January, the new commercial lines underwriting director for Alberta and BC is Ryan Yarmuch (previously with Wawanesa). Lisa Bidulka was hired as junior commercial auto underwriter and Obanuju Chijioke started as a commercial auto underwriting assistant. I'm sure we'll be hearing from Wawanesa who their new hires are next edition!

INDUSTRY PARTNER NEWS

- On December 2, Blue Goose Edmonton Pond held its annual Christmas charity lunch. Over 170 insurance industry colleagues gathered to raise funds for their local chosen charity: E4C School Lunch Program. Members of the Singing Christmas Tree choir provided entertainment. As a thank you to the choir, a donation was made to their chosen charities: Life in Transition and Mental Health Alberta.
- On December 11, Carstar employees teamed with the Edmonton Insurance Association for its 29th annual food bank drive. The Carstar team blanketed the city picking up food donations from all participating offices. This drive, along with the EIA/IINA Battle of the Bands and silent auction evening, brought in a great haul for

the food bank. At time of writing, the estimated totals are 3815 pounds of food donated and \$11,800 raised. Way to go Edmonton insurance community!

GIVING BACK

- For the third year in a row, the staff from Ravenhill Agencies (Edmonton and Tofield) offices donated their time to cook meals for Ronald MacDonald House.
- In Lloydminster, the staff at Excel Insurance used a corporate donation from Portage Mutual Insurance to donate \$5000 to House of Paws Dinner Theatre.
- Caliber Insurance ran its 3rd annual Christmas food bank drive—for every donation made to the food bank, donors got a ticket for the chance to win tickets to the Battle of Alberta hockey game on January 31.

BIRTHS/ANNIVERSARIES

- Belated congratulations to Emerson Valdez at Caliber insurance and her husband on the birth of their second child, a baby boy in May 2019. In more Caliber baby news, Evelinne Teichgraber became a grandmother to a baby girl in October 2019.

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Clockwise from top left: Edson Chrysler & Inco Insurance food and toys donation after devastating fire; Elevate Insurance's new digs; Ravenhill staff helping at Ronald McDonald House; Excel Insurance donating to House Of Paws Dinner Theatre.





What You & Your Clients Need to Know About New Condo Regulations

By Jo Anne Mitchell

Effective January 1, 2020, condominium corporations in Alberta will be able to seek recovery of the deductible portion of the corporation's insurance claim (up to a maximum of \$50,000) from an owner for damages that originate from the owner's unit or privacy area.

"You could be on the hook for \$50,000!" is sure an attention grabber, isn't it? Of all the changes announced to Alberta's Condominium Act ("the act") and its related regulations, none garnered as much media attention and online chatter (and, of course, ensuing misinformation) as this change to condo owner liability.

Your brokerage has likely already received phone calls from individual condo unit owners as well as condo boards and or condo property

managers regarding these matters. In fact, the Alberta chapters of the Canadian Condominium Institute are advising unit owners to contact their insurance broker to see if their own insurance policy includes the required deductible coverage.

A condominium is a unique form of real property ownership that has two distinct parts: a titled condominium unit and common property jointly owned with other unit owners in the same complex. In Alberta, both

residential and non-residential condominiums such as retail or industrial outlets, are governed by the same legislation, the Condominium Property Act.

Amendments to the act and associated regulations came into force on January 1, 2020. These regulations address the details and rules of the law as set out in the act and, as such, have the full force of the law.

Part 6 of the regulations deals specifically with insurance

requirements. The many changes made to this section impact brokers, underwriters, claims adjusters and, of course, policyholders. In brief, here is a summary of the revisions to Part 6:

- Condo corporations must purchase fidelity bonds to protect against a loss arising from dishonesty or fraud by a board member or manager.
- Standard Insurable Unit Descriptions (SIUD) must be clarified by each condo corporation to assist owners in knowing what portions of a unit are up to the owner to insure and what portions the condo corporation must insure. Updated SIUDs must be provided to insurance providers and all unit owners.
- A condo corporation's insurance policy no longer needs to cover damage intentionally caused by owners (or occupants) to their own units i.e., such damage is the unit owners' responsibility.
- Condo corporations are required to notify owners of changes to its building insurance information, such as a reduction in limits or perils, or an increase in a policy deductible(s).
- Condo corporations are permitted to pass bylaws requiring owners to purchase deductible insurance and to provide proof of same.
- More options are now available to allow condo corporations to recover the deductible portion of an insurance claim from unit owners when damages originate from owners' units.

The latter revision is of particular concern to insurance professionals and their clients because proof of negligence on the part of unit owners is *not required*: in other words, liability is absolute!

How will capping a unit owner's responsibility for the deductible at \$50,000 affect Condo Corporations?

The sum a condo corporation is able to claim back from a unit owner is capped at a maximum of \$50,000. This cap applies even if the amount

“The latter revision is of particular concern to insurance professionals and their clients because proof of negligence on the part of unit owners is not required: in other words, liability is absolute!”

of a loss is higher than \$50,000 and regardless of the condo corporation's master policy deductible. The revised regulations also state a condo corporation cannot make an owner liable for its policy deductible if the cause of damage is outside an owner's control, for example: a defect in the construction of the unit.

As commercial lines brokers in Alberta well know, most insurers have imposed much higher deductibles on condo corporations' master building policies. Deductibles of \$100,000-\$250,000 are very common now—especially for water damage

claims, e.g., leaking refrigerators equipped with water dispensers and/or ice makers. The directors of condo corporations will need to find ways to fund the difference between the master policy deductible and the \$50,000 cap. Many boards may have no choice but to increase monthly condo fees to build up a deductible contingency fund.

Going forward, condo corporations will be allowed to pass bylaws making it mandatory for owners to purchase insurance covering the portion of a loss made necessary by a deductible in the condo corporations insurance policy, and to provide evidence this insurance is in place.

As condominium corporations' bylaws and insurance coverage is not standard, neither should be a broker's advice to clients. Across Alberta, brokers are stepping up to assist their clients by explaining the importance of having sufficient insurance to look after their responsibility for the building policy deductible.

If you or your staff would like more information about the insurance ramifications of the recent legislation changes, along with solid technical information for insuring condominium unit owners, please join IBAA for our upcoming residential and commercial condominium unit owner webinars. 📺

This article is for information purposes only. Readers should refer to the Alberta Condominium Property Act Regulations for complete information regarding the January 1, 2020, amendments. Brokers should also consult with your condominium insurance providers.

UPCOMING CONDO WEBINARS

Insurance Solutions for Residential Condominium Unit Owners
Thursday, March 5, 9:30 a.m. - 12:00 p.m.


Commercial Condo Unit Owners: Special Insurance Requirements
Thursday April 16, 9:30 – 11:00 a.m.

Register at IBAA.ca under “Broker Education”



JO ANNE MITCHELL, CIP is the founder and owner of Effective Training & Communications Plus. Jo Anne facilitates many IBAA professional

development webinars and has presented at IBAA conventions, sharing her more than 25 years experience as a broker, marketer, program developer and trainer. You can contact Jo Anne at etclplus2018@gmail.com or 519.535.8704.



Off-roading Injury Leads to On-side Claim

To the layperson, the equation is often simple: “Automobile insurance coverage applies to automobile accidents, so if I’m in an accident involving an automobile, I will have insurance coverage.” However, for those working in the insurance industry, we know that the equation is actually much more nuanced—we ask: “What is an ‘automobile’ exactly, and what qualifies as an ‘accident’?” In reality, the nuanced semantics of insurance coverage can make simple algebra look a lot more like complicated calculus. .

The Ontario Court of Appeal’s decision in *Benson v Belair Insurance Company Inc*¹ is a case in point. The court simultaneously decided two related appeals involving Ontario residents who were involved in catastrophic accidents while using off-road vehicles outside of Ontario². The first appeal involved an all-terrain vehicle (“ATV”) accident in British Columbia. The second appeal involved a dirt bike accident in Georgia, USA. In this case, the court was asked to trace the definitions of both “accident” and “automobile” to assess the insureds’

entitlement to statutory accident benefits (“SABs”) under Ontario’s *Statutory Accident Benefits Schedule* (the “SAB regulation”) in relation to the out-of-province accidents on these off-road vehicles.

Ultimately, the Court of Appeal held that the injured parties were entitled to SABs, as both of the off-road vehicles were “automobiles” involved in an “accident” within the meaning of the SABS regulation.

The Facts

In the first case, Austin Benson (“Mr. Benson”), was a resident of Ontario who was living in British Columbia. On June 23, 2013, he was a passenger on an ATV that was owned and operated by a British Columbia resident. While riding on a public trail, Mr. Benson fell off the ATV and suffered a severe brain injury. At the time of the accident, he was a named insured on an automobile policy issued by Belair Insurance Company Inc (“Belair”). The ATV was not listed as an insured vehicle on Mr. Benson’s insurance policy.

Subsequently, Mr. Benson applied for SABs in Ontario. Belair denied

coverage on the basis that the accident occurred in British Columbia and that the question of whether the ATV was an automobile for Ontario accident benefits purposes was to be determined under the laws of British Columbia. Unlike Ontario, British Columbia law does not require ATVs to be insured as a motor vehicle; applying the law of the land where the accident occurred, the past adjudicators determined that there was no coverage for the off-road vehicle. Mr. Benson appealed.

In the second case, Christopher Pernerroski (“Mr. Pernerroski”), a resident of Ontario, was tragically injured while riding his insured dirt bike on a closed track at a sports resort in Georgia. Like Mr. Benson, he submitted a claim for SABs, which Echelon General Insurance Company (“Echelon”) denied on the basis that the incident was not an “accident” as defined by the SABS regulation because the dirt bike did not constitute an “automobile.” A motion judge found that the dirt bike was an “automobile” under the Insurance Act and that if the accident had occurred in Ontario, Mr. Pernerroski would be entitled to receive SABs. The motion judge found that

Mr. Pernerowski's entitlement persisted notwithstanding that the accident was outside of Ontario. Echelon appealed.

The Law

Part VI of Ontario's Insurance Act governs automobile insurance. The provision of SABs in every motor vehicle liability policy is mandated by s 268(1):

Every contract evidenced by a motor vehicle liability policy, including every such contract in force when the Statutory Accident Benefits Schedule is made or amended, shall be deemed to provide for the statutory accident benefits set out in the Schedule and any amendments to the Schedule, subject to the terms, conditions, provisions, exclusions and limits set out in that Schedule.³

Although different versions of the SABs regulation applied to Mr. Benson and Mr. Pernerowski based on the dates of the incidents,⁴ both versions defined "accident" as follows:

"accident" means an incident in which the use or operation of an automobile directly causes an impairment or directly causes damage to any prescription eyewear, denture, hearing aid, prosthesis or other medical or dental device.⁵

At the time of both incidents, the SABs regulation clearly provided coverage for accidents to an insured person whether the accident occurred within or outside Ontario.

Given that the insureds receive benefits for accidents arising from the

use or operation of an "automobile," the court then had to look at the definition of "automobile." Since the SABs Regulation did not specifically define "automobile," the court relied upon case law which established a three-part test for determining whether a particular vehicle was an "automobile" for the purpose of this legislation. The test asked:

1. Is the vehicle an automobile in ordinary parlance?
2. If not, is it defined as an automobile in the wording of the insurance policy?
3. If not, does the vehicle fall within any enlarged definition of automobile in a relevant statute?



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If you are a Risk Management or Insurance program alumnus from one of Alberta's post secondary institutions, and would like to help connect PYIB to the faculty, please contact:

Jen Mohler (Calgary)
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Jennifer Hamilton (Edmonton)
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The parties accepted that neither a dirt bike nor an ATV is considered to be an automobile in ordinary parlance and that they were not defined as automobiles in the applicable policies. As such, the issue was whether the dirt bike and ATV fell within the enlarged definition of automobile in the Insurance Act.

Section 224(1) of the Insurance Act defines “automobile” for the purpose of the part as: “a motor vehicle required under any Act to be insured under a motor vehicle liability policy.”⁶

Further, the parties agreed that dirt bikes and ATVs fell within the definition of “off-road vehicles” under the Off-Road Vehicles Act and that section 15(1) applied:

*15 (1) No person shall drive an off-road vehicle unless it is insured under a motor vehicle liability policy in accordance with the Insurance Act.*⁷

As such, the parties agreed that, if the accidents had happened in Ontario, the two injured parties would be entitled to SABs because s 15(1) of the Off-Road Vehicles Act required that the two off-road vehicles be insured, fitting them within the extended definition of “automobiles” in s 224(1) of the Insurance Act. The point of contention was that this same insurance requirement did not apply in either British Columbia or Georgia where the accidents occurred. Thus, the court had to decide whether the *lex fori* (the law of the forum, i.e., Ontario) or the *lex loci delicti* (the law of the place where the delict was committed, i.e., British Columbia and Georgia) applied to the issue of coverage.

The Ontario Court of Appeal held that the law of Ontario governed and that it was an error to look to foreign law to interpret the phrase “any Act” in s 224(1), which should be properly read as “any [Ontario] Act.” Since there was no language that limited coverage to accidents occurring in Ontario, the court found that “the provisions that dictate the result for Ontario incidents

dictate the same result for incidents that take place outside Ontario that are covered under the automobile insurance policy.”⁸ The court held as follows:

“To conclude, I am satisfied that when considering the extended definition of automobile, the circumstances to be considered are those mandated by the relevant statutory provisions that state when a vehicle is required to be insured under a motor vehicle liability policy. As a definitional mechanism,

“This case, like many others, demonstrates the rigorous semantic exercises that can be required to assess coverage.”

the provisions are applicable to any incident for which SABs may be payable in the same manner, regardless of where the incident occurred within the geographical coverage area of the relevant Ontario insurance policy.”⁹

As a result, both Mr. Benson and Mr. Pernerowski were entitled to SABs for their out-of-province off-road vehicle accidents.

The Take Away

This case, like many others, demonstrates the rigorous semantic exercises that can be required to assess coverage. Moreover, the principle of the decision will demand that insurance professionals be attentive to ways in which insureds may receive “extended” coverage by virtue of the

interplay of overlapping statutory and policy definitions. As we see here, an insured under the SAB regulation is entitled to coverage for accidents in their automobile or another automobile. Even if an accident occurs in an off-road vehicle, it is included in the expanded definition of automobile by virtue of s 224(1) of Ontario’s Insurance Act. These provisions apply to all accidents, regardless of whether the accident occurs outside of Ontario. Although the *Benson* decision widens the territorial from which claims may come, its analysis does permit some certainty in risk assessment for insurers and avoids the difficulty of calculating payouts based on the law of the jurisdiction of the accident.

SAB coverage is created by the SAB regulation, so insurers must note that they cannot simply change their policies to contain this risk. Insurers will need to be aware of this risk when they assess the applicable premiums to charge to all automobile policies until such time as the legislation is amended. 📌

¹ 2019 ONCA 840 [*Benson CA*]. The lower court decisions were *Austin Benson v Belair Insurance Co Inc*, 2018 ONSC 2297 and *Pernerowski v Echelon*, 2019 ONSC 1415, respectively.

² Both appeals were reported in *Benson CA*, *ibid*.

³ *Ibid* at para 17.

⁴ The Statutory Accident Benefits Schedule – Effective September 1, 2010, O Reg 34/10 applied to Mr. Benson, and the Statutory Accident Benefits Schedule – Accidents on or after November 1, 1996, O Reg 403/96 applied to Mr. Pernerowski.

⁵ *Emphasis added*.

⁶ *Benson CA*, *supra* note 1 at para 28 (*emphasis added*).

⁷ *Emphasis added*.

⁸ *Benson CA*, *supra* note 1 at para 37.

⁹ *Ibid* at para 49.



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C1

CAIB 1

Edmonton Immersion M-F, Mar 16-20
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C3

CAIB 3

Live Online Ensure Training Evenings, Apr 22-Jun 24

C4

CAIB 4

Calgary Fast Track Sat, Mar 28-Apr 25
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C2

CAIB 2

Calgary Immersion M-F, Mar 2-6
Edmonton Immersion M-F, Feb 24-28
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MEMBERS-ONLY SOLUTIONS THAT WORK FOR YOUR BUSINESS.

Sage spends a lot of time out in the field asking our brokers what types of services matter to them and to their staff.

With the current Alberta economy, It's important not only to manage your business, but to retain your staff and your clients.

We are always looking for ways to bring you value, but we can't do it without your input.

If what we are offering doesn't work for you, *please tell us*, and let us know what will.

We are here for our members.

Because we are nowhere without you.

