

BROKER

THE ALBERTA

THE INSURANCE BROKERS ASSOCIATION OF ALBERTA

COUNTRY
ROOTS

CITY
HEIGHTS

JODY LOHR
2020-21 IBAA PRESIDENT



6 FREE Courses on
Critical Digital Issues
Alberta's P&C Industry:
COVID-19 & Beyond
and more—

Photo: Cara Hammermaster Photography



June–July 2020

Cdn Publication Mail Registration 40018149



YOUR SPECIALTY MGA

PAL thanks our Valued Alberta Brokers!

HOSPITALITY PROGRAMS

Host Liquor & Special Event Liability
Weddinguard
Server Liability
Performer Liability
Event Planners
Caterer Liability
Exhibitor/Vendor & Kiosk Liability

CONTINGENCY PROGRAMS

Event Cancellation/Non-appearance
Prize Indemnity - **Hole in One**

UNIQUE PROPERTY COVERAGES

NEW PAL's Collectables Program
Contents in Storage
ATM, VLT & Vending Machines
Miscellaneous Property

**Automatic Rates and Instant Policy
Issuance available for most PAL
products online!**



www.palcanada.com



contents

FEATURE
**COUNTRY ROOTS
CITY HEIGHTS**
Jody Lohr, 2020-21 IBAA President



08

18



TECH
**6 FREE COURSES
ON CRITICAL
DIGITAL TOPICS**

20



IBC INSIGHT
**ALBERTA'S P&C
INSURANCE
INDUSTRY**
COVID-19 & BEYOND

VIEWPOINT
A BRAVE NEW WORLD



24

26



LEGAL-EASE
**NO ENDORSEMENT IS AN
ISLAND**
Court considers whether policy
limitations extend to SEF 44

PYIB
PHOTO CONTEST WINNERS



31

departments

04 IBAA AT WORK

05 IBAA COURSE CALENDAR

22 CHINOOK COUNTRY REPORT

29 PYIB PERSPECTIVE

THE ALBERTA BROKER

June-July 2020

The Alberta Broker is the official publication of the



103, 9830 - 42 Avenue NW
Edmonton, AB T6E 5V5
T: 780.424.3320 • 1.800.318.0197
F: 780.424.7418 • www.ibaa.ca

President Jody Lohr
Chief Executive Officer George Hodgson

Published six times annually by:



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

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

The Alberta Broker accepts articles about the insurance industry and its people. Letters to the editor are welcome. The opinions and viewpoints expressed in The Alberta Broker may not necessarily be those of the publisher, the association or its members.

Material in The Alberta Broker may be reproduced with the credit to the author and the following: "Reprinted from the Insurance Brokers Association of Alberta's magazine - The Alberta Broker (date)." Please send a copy to the publisher.



What's going on behind the scenes at IBAA?

Well, what a strange few months it has been around here. The pandemic has really thrown us all for a loop and I haven't met anyone who isn't doing a lot of introspection.

As you know, IBAA closed its doors on March 16, thinking we would be off for a few weeks. No one envisioned that we would be out of the office for a few months. It was easy for us to shift to working from home because we have a contingency plan in place for situations like this. However, I can tell you that we are all getting weary of phone check-ins; we want human contact again. We even arranged a little socially distant luncheon in the office just so we could see each other for a couple of hours.

WHAT KEEPS US BUSY?

In the first two months of our shutdown, we found ourselves deluged with information from many sources:

- Daily federal government briefings
- Daily provincial updates
- Amalgamated updates from our PR firm
- Multiple insurer bulletins, from multiple insurers
- COVID-19 updates from every company, vendor and stakeholder we do business with, all with tips to stay healthy and safe

In fact, we found ourselves sifting through 50-100 items a day amongst

the staff and updating our social media, website and member communications over 15 times per day.

Early on, we decided that we wanted to be THE source of information for members so they didn't have to sift through everything. Essentially, we wanted to provide them with the information necessary to keep up to speed with the ever-changing response from industry and community leaders. With this in mind, we set up separate COVID-19 and severe weather webpages, continually updated our social media and sent out relevant communications bulletins.

Thankfully, things are levelling out now, so the frequency of communication has slowed but we are still actively posting to keep members in the know.

PROFESSIONAL DEVELOPMENT

The pandemic's timing presented challenges with broker license renewals—with the cancellation of the IBAA convention and its other continuing education (CE) events, many IBAA member brokers could no longer meet their CE requirements as planned. Many brokers also faced a cash crunch due to being unable to write new business or clients being laid off and unable to pay their bills. The Alberta Insurance Council rose to the occasion by offering five free credits to all licensees this year, which was a welcome bonus.

With the help of some of our providers, IBAA was able to offer the remaining credits through complimentary webinars, including two townhall meetings. As a result, IBAA member brokers who took advantage of all the no-charge webinars we offered were able to earn all their credits for free.

In addition, we reduced the cost of any webinars booked between April 1-30, 2020, no matter when the webinar was held.

GOVERNMENT RELATIONS

In mid-February, IBAA provided the Alberta Auto Insurance Reform Advisory Committee with recommendations for reforming auto insurance in Alberta. We continue to keep in touch on the progress of the committee and have been advised that it is on schedule to release its report sometime in June.

BROKER ENGAGEMENT

We knew that we would need to come up with some ideas to keep our members engaged while everyone was in isolation, so our PYIB reached out to everyone with a photo contest. We received 54 fabulous entries in three categories: animals, spring and my hometown. Winners were announced the last week of May and the winning entries appeared in our social media, were posted on our

website and are published in this issue's "PYIB Perspective" column. Winners shared their prizes on a 50/50 basis. 50% went to Ronald McDonald house and 50% to the charity of their choice. We are so proud of these folks not only for having fun with photos, but also for giving their winnings to some very deserving charities (SCARS Animal Rescue, Tom Baker Cancer Centre, Greater Edmonton Animal Rescue and Ronald McDonald House). Well done, everyone!

We also asked brokers to participate in a few other events as well, which are still ongoing:

1. Profile completion campaign—a chance to win a \$250 gift card for members who fully complete their profiles on our website and system. This will allow us to reduce the amount of email brokers receive by targeting notices only to those who would benefit from receiving the mailing.

2. Tell Your Story—In an on-going campaign, we're asking brokers to share their stories of community outreach and involvement in part to counter the misinformation being advertised on TV and in the news.

3. IBAC centennial celebration—IBAC is looking for both historic and current photos to celebrate the past 100 years of brokers offering expert advice to consumers across the country.

We would love to see more engagement across all three campaigns, so please make sure to check out our website or social media platforms for more information on how to participate.

IBAA EVENTS

By now, everyone knows that our rescheduled September 2020 convention has been cancelled. The good news is that we are still on track for our May 2021 convention and look forward to seeing everyone there.

We have also had to cancel all golf tournaments this year, but PYIB will be hosting virtual trivia nights over the summer instead. Check out our website—we will be posting details as they become available. We are hoping for good turnouts since most of us will be having 'staycations' this year.

Our annual general meeting was postponed to June 5th, 2020. As in recent years, it was held virtually, via webinar.

Well, that pretty much covers the IBAA world for now. We are anticipating a return to the office on July 2, and will be so glad to be back together again. Stay safe and healthy everyone!

JANIS LOSIE
Chief Operating Officer
IBAA
JLosie@ibaa.ca



DESIGNATION COURSES + EXAMS JULY-AUGUST 2020

CAIB, CPIB, and CCIB courses and examinations help insurance brokers at all levels unlock their potential as industry professionals and leaders. Visit ibaa.ca to register.

Licensing

Licensing Level 2 Immersion- Instructed Online
Nine classes delivered over two-weeks

July 20-30

CAIB

CAIB 1 Immersion- Instructed Live Online
Eight classes delivered over two-weeks

August 10-20

Exams

Provincial Designation Exam (CAIB, CPIB, & CCIB)
Alberta-wide

August 5







COUNTRY ROOTS CITY HEIGHTS

Jody Lohr
2020-21 IBAA President

by Annette Hubick

Photo: Cara Hammermaster Photography

Unprecedented.

It's a word we've heard a lot (too much) these past few months but it does best describe the election of Jody Lohr to the role of IBAA president. Lohr is the first person to be elected president of both Professional Young Insurance Brokers and IBAA, manifesting one of IBAA's goals when it established the first incarnation of PYIB in 2006: developing the industry's future leaders. She is also the first IBAA president to begin her term during a pandemic, so there's that.

A self-described farm girl at heart, Jody Lohr was born and spent her early childhood on a farm near Fairview, a small town in Alberta's Peace Country, about an hour north of Grande Prairie. When she was 13, her family moved a bit further north to a farm near Hines Creek. The Lohrs operated primarily livestock farms, raising and training mules, donkeys and horses. Lohr credits the "hard work and teamwork" philosophy inherent to farm life for establishing the values that have guided her to success in her career.

After graduating high school, Lohr moved to Grande Prairie to enroll in the early childhood education program at Grande Prairie College and work at a local golf course. It was there where, like many other brokers, she "fell into" an insurance career. Brent Oilund, then the owner of Prairie Villa Insurance in Grande Prairie, was a member at the golf course. Impressed with Lohr's people and service skills, Oilund offered her the receptionist position at his brokerage and Lohr's insurance

career, "... naturally progressed from there. I guess he (Oilund) saw something in me. He supported me through the process—pushed some days—and he believed in me. I went from receptionist to general manager of Prairie Villa Insurance with several locations in the Peace Country. I learned my values, determination and desire to succeed from my leaders at Prairie Villa Insurance. I will always be grateful and will never forget."

This seems a little simple, but I truly just believe in working hard, having the best team you can, being a team player, showing up and seizing every opportunity to learn! It's probably the farm girl in me, but that philosophy has always worked for me.

It is super helpful to love what you do, which I do.

Spurred on by the desire for life in the big city, Lohr moved to Calgary to take a position at Rogers Insurance. She later worked for Blue Circle Insurance before landing her current role as vice president, operations for Lundgren & Young Insurance. Headquartered in Calgary, the brokerage employs 120 people and operates in several locations throughout Alberta. Lohr is responsible for leading the sales and services teams, administration, human resources, process/audit and IT.

Lohr was still in Grande Prairie when she first became involved in IBAA. Dennis Milligan of Sexsmith Insurance encouraged her to participate in her IBAA local council, which she did for two years, before becoming the IBAA local council rep, an IBAA director position. Attracted by the ability to network with peers and develop leadership skills, Lohr became active with PYIB, eventually being elected to vice president (with its automatic transition to the president position) before making the move back to IBAA and being elected to its executive. "Through all those different roles, I have seen what the association can do for the brokers of Alberta, when things are tough and when things are good. I have witnessed the strength the IBAA relationship with insurers brings to our members, says Lohr, adding, "Being on IBAA and PYIB's boards has only made me a better broker."

Of her decision to make the significant commitment to run for a position on the IBAA executive and now serve as its president, Lohr explains, "I believe in the mission and purpose of broker associations in the process of making it happen and I want to do my part to keep IBAA's relationship with members strong. I believe those who get involved lead change and those who sit on the sideline only ask for more change without participating. I want to give back to an industry that has given me so much, to lend my hand where I can and to, hopefully, make a difference."

continued on page 10



MUTUAL FIRE
INSURANCE

Introducing **Hobby FarmPROTECT™**

We are excited to announce our newest product offering, **Hobby FarmPROTECT™**, an extension of our successful **FarmPROTECT™** product. Protect your client's passion for agriculture and livestock through insurance coverage designed with the policyholder in mind.

Hobby FarmPROTECT™ safeguards both the home and farm with wordings created in clear language to help your client when they need it most—at the time of their loss. Choose Mutual Fire Insurance to support your client's unique, hobby farm operations.

To learn more about **Hobby FarmPROTECT™** reach out to your dedicated Mutual Fire Insurance underwriter and email your submissions to farmquotes@mutualfirebc.com

info@mutualfirebc.com
mutualfirebc.com

Follow Us  

This is a general description of coverage available. Actual policy conditions govern. Subject to risk acceptance. The Mutual Fire Insurance logo and trademarks are administered by The Mutual Fire Insurance Company of British Columbia.

COVID-19

How have you been coping and adapting, personally and professionally, during the pandemic?

“The new normal.” I change my mind daily about whether this statement makes me upset or I accept it.

Professionally, my brokerage has adapted fairly well to the work-from-home environment. There were some technical glitches and hardware problems, but we were essentially already set to have our entire team work from home.

I am a social person and I work the same way. I miss my team and the rest of the staff. Certain projects and discussions just work better face to face and hands on, but we are connecting by holding all the virtual meetings we can. I talk to my team one-on-one multiple times a week, daily with some. The information then flows directly through them to the brokers, frontline people and all support staff.

Personally, I took this situation very hard at first. For the first few days after the news of the pandemic hit the world, I didn't believe it was as important as we were hearing. Then I went through a week or so of being concerned but unsure of whom to express my concerns as I had reached this phase earlier than most of the people in my life professionally and personally. Once we were working from home and I had really enforced self-isolation, I really felt the lack of connection, and my fears over COVID-19 grew quickly.

I soon started to feel the effects of the pandemic in regards to IBAA and my upcoming presidency term. Sister associations were cancelling

or postponing their conventions. My calendar that was once so full became essentially blank in the matter of one week. I had to participate in the IBAA executive/operational call to postpone our own convention and effectively my own presidential gala and the swearing in of the new board and executive. The 2020 IBAA annual general meeting was postponed, which of course delayed voting in the new board, etc. It all hit pretty hard.

I am lucky enough to work for an employer and with an association team who are super supportive and I've been able to work for both from a different location than my own apartment—I chose to temporarily move in with a friend away from the city, which has helped me immensely.

We had tentatively rescheduled the convention for September and although we are currently seeing the relaxing of some government restrictions, have now cancelled it completely. It's very disappointing but in the grand scheme of things, it's not the end of the world. Let's hope this “relaunch” goes in the right direction and we learn many wonderful lessons for the betterment of humanity from this pandemic.

What have you found most challenging?

The most challenging has been finding a happy medium between keeping informed and updated and not getting lost in too much news, fake news and social media. I learned there was definitely a line of “too much” in this situation and had to turn it off.

Have there been positive impacts? If so, what are they?

There have definitely been positives to come out of this pandemic:

Number one: the importance of family, friends, love and kindness.

Times change, things get hard and are out of your control. It is okay for your path to change and those that love you will always be in your corner. Connection is the most important. I have learned that I don't have to stress to see everyone I can all the time. Facetime, videos, Zoom, phone calls and texts are meaningful.

I am proud to be an insurance broker and involved in an industry that works so hard to be a part of our communities and give back in any way we can. Support has been given to health care, frontline workers, the less fortunate, as well as our own neighbours and families. This industry makes me humbled sometimes when I see what brokers and our insurance company partners will do to help those they can. IBAA made sure that even though we couldn't support our charity of choice (Ronald McDonald Houses of Alberta) by our regular means due to social distancing, and of course the health of the families in the houses, we still rallied our members to support them virtually by raising online funds.

I am grateful to work where I do and be a part of IBAA and this board who gave me so much support over the convention, gala, AGM, my fears of COVID-19 and everything else that changed so fast. My amazing teams at both organizations pulled together and worked collaboratively for the best interest of our staff, customers and IBAA members.

What are you most looking forward to doing when life returns to “normal,” whenever that may be?

I miss restaurants and eating out—I want to sit on a patio with my friends, drink some yummy drinks, eat some delicious food and laugh together.



ibaa Covid-19 Updates Hub

We feel that it is our job to build and maintain connection and awareness during this unprecedented period of disruption and change. The new Covid-19 Updates Hub within ibaa.ca is dedicated to providing brokers and community partners with important industry, association, and governmental updates regarding Covid-19. **Join our community and stay informed.**



HELPING YOU DO WHAT YOU DO BEST

We sell our products exclusively through brokers across Canada. This means our top priority is helping you focus on delivering real-time value to customers—by investing in the tools and technology to help you get you there.

100% broker-distributed. 100% committed.

wawanesa.com



Wawanesa
Insurance



You & the Business

You've worked in both rural and urban settings, what are the similarities and differences?

The rural setting involves much more hands on work. Clients in small towns, the farming world and medium centres want to deal face-to-face. A larger proportion of quoting on business with new and existing clients is generated by walk-ins. The majority of rural clients have that old-school loyalty inherent in farming communities and have less time to shop around. For the most part, the competition within and between brokerages is less aggressive—there is more a kind of acceptance of “your customer” and “my customer.”

In urban or larger centres, people want more interactions over the phone or by email. More marketing is required to generate sales and new business traffic, and the competitive atmosphere is heightened. Urban centres can offer a greater spectrum of types of business and more opportunities for growth and career development.

What isn't different is the level of customer service required. Whether rural or urban, our customers come to us for what a broker offers: professional advice, comfort and trust in the products and coverages we offer and being their right-hand partner during the claims process.

What do you like best about being an insurance broker?

Hands down, I like the people. When I was still actually selling, I loved my clients. I worked hard to develop relationships with them, especially when I was a commercial broker. When we could joke and visit and have great renewal conversations,

it made for such ease of business. Then, when things were hard or tough or uncomfortable, I had built that relationship—they knew that even if they didn't like what I was saying, they could trust me and I would do whatever I could for them. I so enjoy my relationships with my colleagues and staff. Some of my most important personal relationships have come from this industry and working with IBAA. And finally (maybe the most), I thrive on the industry networking. I love being involved, being “in the room,” meeting new people, learning and growing and making connections across Canada and the States that have only made me a better broker and leader along the way.

What do you like least about being an insurance broker?

Some days are just hard—telling people news they don't want to hear, not getting the sale, technology changes, underwriter rules change and there are always new ones to remember.

What is your business philosophy?

This seems a little simple, but I truly just believe in working hard, having the best team you can, being a team player, showing up and seizing every opportunity to learn! It's probably the farm girl in me, but that philosophy has always worked for me. It is super helpful to love what you do, which I do.



Do you have any mentors or heroes? What did you learn from them?

My parents. That is an easy answer, I know, but I've watched my parents go through hard times and loss. They work together and work through it. Again, teamwork and hard work.

I have a group of industry women, with whom I have become very close professionally and personally, and they bring a punch of power, confidence and support for which I could never express my gratitude. I have learned how important it is for every woman to have this team and support. We walk a different path as women, and I am grateful to walk with them.

I can't name my industry mentors or heroes as I would hate to miss anyone but I have and do work for and with some amazing, strong people, who "raised" me in this industry with what I hope is grace and class. They helped me develop my skills to achieve leadership positions, including this new role with IBAA and also how to be true to who I am and "bring it."

Which charities are you involved with and why are they meaningful to you?

When I was on the PYIB executive we worked with KidSport and I was hooked. They do amazing things for children in our communities.

Their vision is coaching and professionalism, which is important to me and fit so well with PYIB. Ronald MacDonald Houses (RMH) has such a big piece of my heart. Once you are in the door and working with these amazing people who have the biggest hearts in the world, you cannot help but feel like you are participating in something big. I have known and lost sick children in my life, and there are no words other than "hero" to describe the people at RMH. I also just truly believe in the importance of being involved in your community.

What's been the greatest challenge you have faced as a broker and how did you overcome it?

Being a broker in Fort McMurray during the fire. I was based in Calgary, but my book of business and customers were from Fort McMurray. I will never forget that experience. I can still remember those phone calls like it was yesterday. They were so scared and emotional. I was talking to customers as they were fleeing in their vehicles. You would be as strong as you could on the phone, hang up, cry, gather yourself and take another call—over and over again. Once again, I got through this challenge because of the amazing people I worked with at the brokerage and IBAA. We were there for each other.

Do you have your sights set on owning your own brokerage someday?

I honestly go back and forth on this. It was definitely on my to-do list when I first got into management. Once I got more into operations specifically, my interests changed, and it wasn't as important to me. Then I moved to a whole new city and now if the right opportunity came up, I don't think I would say no but I am not building any five- or 10-year plans around ownership for certain.



Photo: Cara Hammermaster Photography

The Association & the Industry

What are the key challenges and opportunities facing the IBAA as an association?

I believe IBAA's key challenge and opportunity is the same: membership. I also believe the association and the members or non-members out there play equal parts in this situation. As an association, we need to continue to grow, stay current and plugged into what our current members want and what benefits we can offer that will attract new members. We need to work closely with other sister associations and our national association to stay on top of change and trends in member service requests. Are the member benefits we provide actually what the members want? I am not sure if the answer to that question is always yes, but I 100 per cent believe we are always asking this question and do not always receive answers or constructive feedback. That is where I flip it back to the members and non-members of Alberta—you cannot generate change if you don't get your hands in and ask for what you want. Of course, we cannot always provide everything requested but we want the chance to try. If our members and non-members are complacent, we cannot change for the better.

What are the key issues and trends with insurers, and what will the impact be on brokers? How will IBAA help its members address them?

We are still working with insurers on new business restrictions, lack of coverage and payment issues—even after the auto rate cap was lifted. Although this was a huge win for Alberta's insurance market, the profitability problem does not get

fixed overnight. We will continue to work with the insurers while they work through becoming more profitable again while also being the voice of reason for our members and their clients on access and rates. It is a catch-22. As brokers, we need the markets to open up and write business, but the markets need premium to write business again and our customers have been through several years of hard economic times, which have been exasperated by COVID-19. Education is critical. We need to be educated on the real causes of the issues so that we can educate our clients, and I believe this is where the IBAA can step up to help.

You & the Association

What skills and attributes do you bring to the role of IBAA president?

I believe I bring a strong work ethic and leadership skills. As I have mentioned, I believe in hard work and teamwork. I like to jump in and work toward a solution, find the better approach and discover ways to work smarter not harder. I can see things from a different angle and try to find the best way to provide member benefits. I think I bring people “to the party” and, hopefully, I will be able to get some new members involved and participating in events and meetings.

How did serving as PYIB president prepare you for the role of IBAA president?

Most importantly, I had the opportunity to form relationships with people from sister associations, insurers and industry partners. These connections will ease my ability to jump in and work together with everyone across Canada. Also, the PYIB president holds a director position on the IBAA board, so with that and my time as local council chair, I have a great understanding of

the association, the role of the board of directors and the office's operations.

What issues will you focus on during your term as IBAA president?

Well, right at the outset, we have the Fort McMurray floods and, of course, COVID-19. These both bring big, unexpected focuses to my term and will be primary concerns in the beginning. Outside of these issues, I will be focused on Alberta auto insurance as IBAA continues its work with IBC and the advisory committee formed in December 2018. This will also include continued work with our own IBAA task force and the second phase of our white paper to present our member positions.

My second focus will be involvement, involvement, involvement! I'll be asking brokers: *What do you want from the IBAA? How can you help us get that done for you? What are issues and needs we are not seeing? How can you help us see them? How can you help us be better for you, our members? What type of events do you want to see or be a part of? How can I get you involved for the betterment of all IBAA members?*

What goals have you set to achieve as IBAA president and how will you achieve them?

I think my biggest goal is simply to connect and achieve new interest and engagement, and possibly new members. My strategy was to be present, to participate and get out to see members and non-members. Of course, the pandemic has put a wrench in my plans, but I will work with the IBAA team and office on strategies to do this in the “new normal.”

What have you learned from each of your predecessors that you would like to incorporate as IBAA president?

I have received some great pieces of advice from past presidents:

- Knowledge is power, and if you don't know something, it is okay to admit that and take the time to learn later.
- Pace yourself.
- Sit back and listen; it is not always about being the talker in the room.
- Stand up for your values and what you believe in.

How do you and your brokerage benefit most from association membership?

Association involvement offers opportunities to grow, learn, meet new people and make new connections, which I believe is the best way to be better at whatever you do. By continuously educating yourself and surrounding yourself with similar people in the industry, you stay motivated and avoid complacency.

I bring this back to my brokerage. I have passion for my career and IBAA has fed my passion and helped me grow as a better broker.



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



Alberta's Clear Choice

With over 70 years of experience, we can take care of all your residential and commercial glass needs. Our full automotive line of products and services includes ADAS windshield recalibration to ensure your vehicle's safety features function fully.

Discover the Crystal Glass difference today.

310 GLASS
(4527)
crystalglass.ca



- ✓ 24/7 Emergency Response and Disaster Cleanup
- ✓ Reconstruction and Repair Services
- ✓ Asbestos and Mould Remediation
- ✓ Building Envelope Repairs



LYDALE®

Since 1978

CALGARY, AB
403-571-1200

EDMONTON, AB
780-822-1200

REGINA, SK
306-751-4868

SASKATOON, SK
306-934-6116

www.lydale.com

20 QUESTIONS FOR THE PREZ

If you could meet anyone, alive or not, who would it be and why?

Whoever knows ALL of the secrets at the Pentagon so that they can tell them to me.

If you could build a house anywhere, where would it be?

On my parents' old farm in Hines Creek; but someone else has to "farm" it, LOL. Also, a vacation house in Greece.

You can have one superpower—what is it?

To read minds, but I want to be able to turn it on and off when I want.

What's your culinary specialty?

I am more of a baker—cookies, desserts and all of the Christmas baking.

What's your guilty pleasure TV show?

Anything from The Bachelor franchise

At which single store would you choose to max out your credit card?

Shoppers Drug Mart

If you could see one concert, who would it be?

P!nk is about the only left on my list. [Editor's note: One of my best concerts EVER!]



What is the coolest experience you've ever had?

Watching the sunset at the top of Oia, Santorini, while drinking the yummiest Greek red wine and eating the most amazing Greek dinner.

What's your favourite app?

Instagram

If you didn't do what you do for a living, what would you be?

Working with children in some capacity

What would people be surprised to learn about you?

I am a farm girl who CANNOT drive a standard.

What's your dream car?

Something pretty and not standard 😊

Who was your childhood crush?

Oh boy! I grew up with Teen Beat. There were so many. I'll go with Devon Sawa.

What's tops on your bucket list (that you have yet to do)?

Go to Scotland

If you could go anywhere in the world on vacation, where would you go?

The next big vacation is Scotland.

What are your pet peeves?

Someone saying "irregardless" and people who don't do what they say they are going to do.

If we're buying, what are you having for dinner?

Vietnamese or an ice cream cone

If you could speak to your 20-year-old self, what advice would you give?

Travel. For real, travel! Stay on the same path I am on but TRAVEL! It is a life changer.

What's your fast/snack food weakness?

French fries, Doritos and candy

What are your three favourite movies?



RESILIENT FOR CANADIANS

We've been strategically investing to transform and improve the experience we deliver to customers and brokers through innovation in our systems and processes. Everything we've done to build a strong foundation for tomorrow has made us steady and resilient in the face of today's unique challenges.

Insurance can be **human**
economical.com

PROPERTY | AUTO | BUSINESS



Economical Insurance includes the following companies: Economical Mutual Insurance Company, Family Insurance Solutions Inc., Sonnet Insurance Company, Petline Insurance Company. ©2020 Economical Insurance. All Economical Intellectual property, including but not limited to Economical® and Vyne® related trademarks, names, and logos are the property of Economical Mutual Insurance Company and are registered and/or used in Canada. All other intellectual property is the property of their respective owners.



FREE COURSES ON CRITICAL DIGITAL TOPICS

by Stephanie Wei

If the last few months have taught us anything, it's that as long as we have an internet connection, we can accomplish more from home than we thought possible. This also holds true for online learning, as digital options give us the ability to learn from leading experts from the comfort of our home offices.

CSIO continues to support our members during these challenging times with the release of additional courses in its Digital Broker eLearning Program. Available online and on demand to accommodate busy schedules, the program offers a variety of free, accredited one-hour courses that help insurance professionals

expand their knowledge of insurance technology and stay up-to-date on digital trends.

"The new courses were fun and engaging, which helps you remember what you've learned," says Gloria Hystad, a licensed insurance agent with Drayton Insurance in Drayton Valley. "I always find so much value in the CSIO courses, I pick up so much new information. I encourage my colleagues and all brokers to take these free courses and keep learning."

The program supports CSIO's mission to increase the adoption of technology in the broker channel. CSIO courses are accredited in Alberta.

While the digital imperative is not new, pandemic measures have shown us that businesses that are able to leverage digital tools have a clear advantage in how they are able to connect with their customers. The new courses are a complement to the existing courses: there is something for everyone on your team.

Learning from Digitally Maturing Companies

The idea of the digital enterprise, and what digitally maturing companies have in common, is explored in the course **Digital Disruption and the Technology Fallacy**. This course is

ideal for business leaders who want a deep dive into how to develop a digital culture. Led by Dr. Gerald Kane, Ph.D., visiting scholar at Harvard Business School and author of the best-selling book *The Technology Fallacy: How People are the Real Key to Digital Transformation*, this one-hour course provides insights gleaned from a four-year study undertaken by Deloitte Digital in collaboration with MIT Sloan Management Review to understand how digital businesses are evolving. Dr. Kane was also one of the co-authors of this study and is a professor of information systems and the director of the Edmund H. Shea Jr. Centre for Entrepreneurship at Boston College.

IBAA members who take this course will learn about the connection between digital transformation and what the study authors coin the “technology fallacy,” the mistaken belief that because business challenges are caused by technology, they can only be solved by technology. Digitally mature companies understand that developing internal talent, offering them learning opportunities and developing them into strong leaders will help them to thrive in the shifting environment. While the study was conducted between 2014–2018, Dr. Kane provides additional key insights from a follow up 2019 report on accelerating digital innovation. With the changes to today’s business landscape and the lasting impact of social distancing measures, developing a digital culture is critical to connecting with clients and adapting to the new normal.

Data Standards and Emerging Insurance Technology

The new **Insurance Technology Essentials** course is for anyone with a technical bent or who may want


to know more about the basics of data standards and how they are the foundation for interoperable communication between broker and insurer systems. This course provides an overview of the CSIO XML Data Standards and how they facilitate the efficient exchange of data in the broker channel. The course also goes into the work that is currently being undertaken to evolve commercial lines data standards, and how they make real-time data exchange possible, benefitting brokers, insurers and vendors alike. The course also looks at some of the emerging technologies that are impacting insurance, including blockchain, the “internet of things,” chatbots, artificial intelligence (AI) and application programming interfaces (APIs).

For anyone who is curious about the My Proof of Insurance solution, the new course **My Proof of Insurance: Providing a Digital Customer Experience** is a great introduction into what consumer research tell us about consumer expectations and preferences. The course gives a walkthrough of how to use the solution, what customers will see when you send their eSlips and resources that you can use to educate your customers. If you’re considering implementing the solution or have staff who are new users, this is a great overview.

These three courses on insurance technology are in addition to the course on **How Artificial Intelligence is Transforming Insurance**, which features speakers from ProNavigator, IBI Group and Normative Design. This course explains what artificial intelligence (AI) is, how it works and its potential to change the business of insurance. It also highlights why humans need to be at the centre of AI design.

What’s New in Social Media Strategy is essential for anyone responsible for their brokerage’s marketing or social media presence. It’s both a great refresher and introduction into the various social media platforms and what’s changed, including the skyrocketing popularity of the TikTok video platform. Led by Naheed Somji, senior social media specialist with Economical Insurance and professor of social media at Conestoga College, the course is a fun look at how you can better engage with your customers by “being social, not doing social.” He provides great tips to brokers on how to get started, including how to use video to effectively tell your story.

Cybersecurity Training to Protect Your Teams

While not new, the **Cybersecurity Essentials** course is particularly timely with new phishing scams rampant in the wake of COVID-19. This course not only provides you with tips to avoid becoming a target, it also looks at what cybercriminals can do with your data and how they can use it to fund their criminal enterprise. One of the best defences your brokerage can implement against cybersecurity attacks is mandatory security awareness training. In fact, many brokerages have made this course required for all their staff. “The eLearning modules supplied our staff with relevant information and kept our staff engaged with interactive examples and exams through the modules,” said Trevor Sodergren, president of Broker Age General Insurance in Grande Prairie. 

The CSIO Digital Broker eLearning program can be accessed at CSIO.com/eLearning. Courses are free of charge for IBAA members as part of their member benefits.

Alberta's P&C Insurance Industry COVID-19 AND BEYOND



Since the declaration of a global pandemic in March and the announcement of policies enforcing social and physical distancing for everyone, Canadians have had to cope with tremendous changes and difficulties in their daily lives. These changes have manifested themselves in unexpected ways as federal, provincial and municipal governments worked with businesses and ordinary citizens to flatten the curve and save lives.

The pandemic has been damaging to the economy, especially here in Alberta where financial challenges began well before the pandemic arrived.

Insurance professionals work in a business rooted in helping our customers recover from difficult circumstances and, in this time of crisis, we knew many of our customers would look to us for help.

Stepping Up During the Crisis

Our industry took steps to deliver that help. In April, Insurance Bureau of Canada (IBC), on behalf of its members, announced substantial consumer relief measures to help Canadians cope with the financial impact of COVID-19. For consumers

“Brokers who feel they may have clients who could benefit from the risk manager’s services should contact IBC for more information.”

whose driving habits have changed, IBC’s members offered reductions in auto insurance premiums to reflect this reduced risk. IBC expects this could result in \$600 million in savings to consumers across the country and more

than \$100 million here in Alberta. Additionally, insurers have supported Albertans and businesses who are most adversely affected, by honouring requests to defer payment of their premiums. Thousands of Albertans had their premiums deferred with no interest charged.

Our announcement outlined the following relief measures, that included plans to defer premium payments for individuals and businesses, and also committed that insurers will:

- Explore flexible payment options for consumers who are in a vulnerable position or facing financial hardship as a result of COVID-19;
- Waive NSF fees they charge if a customer has insufficient funds to cover their premium and;
- Allow for more flexibility in how customers are rated, if they are

temporarily using their car or home differently (for example, a customer may be using their car to commute to work instead of taking public transit, or may be working from home and not driving to work).

Tough Conversations

Although the focus of this initiative was to provide relief to Albertans, each insurer handled the roll-out of this initiative independently. Brokers had a crucial role in helping customers access and understand these measures. When customers had questions, brokers were often the ones providing answers.

Alberta's situation was also unique in comparison to other provinces. Spiralling claims costs have led to increases in insurance premiums across the province. Insurers did not want to raise rates on their customers, but after years of significant claims cost increases and troubling loss ratios, these increases were necessary to stabilize a system in crisis.

Looking Ahead and Long-Term Solutions

The insurance industry recognizes that auto insurance in Alberta is expensive and while we took steps to provide short-term savings for Albertans during this emergency, IBC and insurers believe longer-term solutions are needed to make insurance

more affordable and sustainable. IBC, its members and the Insurance Brokers Association of Alberta are working with the Alberta government on solutions to deliver a system that is affordable and that offers more choice and care to those who need it.

By the time this article is published, we hopefully will be back to something that more closely resembles the normal we remember from a few months ago. In the meantime, our industry will continue to focus on pushing for change that saves customers money and provides them with better, more

flexible options in coverage and a stable market. With everything Albertans have to worry about right now, affordable auto insurance shouldn't be one of them. We look forward to working with our broker partners, governments and regulators to deliver a better system to Alberta's three million drivers.

CELYESTE POWER

Vice President, Western
Insurance Bureau
of Canada
cpower@ibc.ca



Providing Peace of Mind

SMI's contractor insurance gives our clients choice when it comes to protecting their business and property.



SMI
SASKATCHEWAN MUTUAL
INSURANCE COMPANY



www.saskmutual.com

Proud supporter of
Brokers Displaying This Symbol



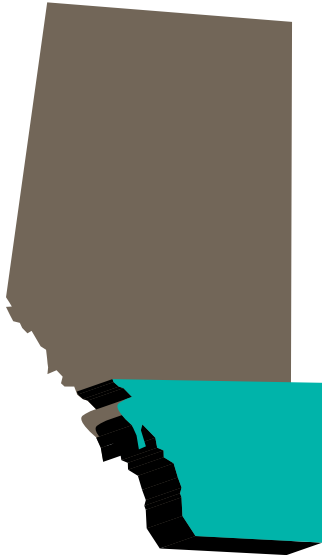




What are you missing?

Join the Professional Young Insurance Brokers and connect with incredible people, events, and professional opportunities.





Chinook

COUNTRY REPORT

BROKER NEWS

- Congratulations to Scott Romans, the newest partner at Ing & Mckee, and Darcy Cavanaugh who left the brokerage to pursue other business opportunities. Ing and Mckee also welcomes new commercial insurance broker Brett Bingham.
- Costen Insurance welcomed two new insurance brokers: Danielle Golanowski and Sanjay Chadha. Danielle previously worked for Schill Insurance Brokers in B.C., and Sanjay came over from Lundgren & Young to join Costen as an independent insurance broker.
- Megan Greene, former commercial account manager at NFP, joined Leibel Insurance Group in a similar position.
- Tim De Jonge started at BFL in May as its new client executive for complex risk. Tim was the former manager for risk and insurance at Calfrac Well Services.
- Travis Wadham recently moved from Rogers Insurance to HUB.
- Willis Canada has a new address on 4th Avenue SW in Calgary.

- Rocky Mountain Agencies changed to BrokerLink, effective April 1.
- Effective April 29, Sims and Associates moved its Ponoka location to its office in Lacombe.
- Dalton Timmis officially changed its name to NFP Canada Corp effective March 27.
- Sproule Insurance changed locations to 9th Ave SW in Calgary.
- BFL has a new location in Saskatchewan managed by VP, Mark Feader.
- AON acquired Cytelligence, a leading international cyber security firm.
- AON also reached an agreement to acquire Willis Towers Watson in March.
- Wilson M. Beck Insurance Services purchased a construction-focussed book of business from Marsh.

COMPANY NEWS

- Brad Becker, formerly of Intact Insurance, joined Economical as its new business development specialist.

- Kenric Hum joined Intact Insurance as a senior commercial auto underwriter. Kenric previously worked at RSA as senior commercial fleet underwriter.
- After four years serving Alberta customers, Patti Gibson of Westland Insurance will be moving to B.C. to serve as vice president, B.C. retail.

CONDOLENCES

Condolences to the friends, family and colleagues of Neil Nason who passed away March 23. Neil served our industry for 40 years and finished his career as a director of loss prevention for Intact Insurance.

GIVING BACK

Our industry was quick to respond to the needs of customers by providing premium relief, relaxing underwriting rules and offering payment flexibility.

In addition, many brokerages and companies are supporting our communities through donations to foodbanks across Canada and the US.

- RSA \$100,000
- BrokerLink \$50,000

- Wawanesa \$100,000
 - Intact \$500,000 to Breakfast Club and additional support to Meals on Wheels in Calgary
- Additional support for the Red Cross was given by Economical Mutual (\$150,000) and Aviva Canada (\$500,000).

I know there are many more stories of generosity and support. Well done, everyone! Keep up your dedicated hard work and support of our Southern Alberta communities.

Thank you to all who contributed to the “Chinook Country Report.” Your input is always appreciated. 📱

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





“Our team prides itself in fulfilling financing needs across the **full broker lifecycle.**”

Collin Clahane, North American Director, Head of BMO Insurance Initiatives

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.



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

© 2020 Bank of Montreal




We just want to say thank you





Thank you to our brokers - the best in Canada - for all your hard work, dedication and resilience. We're living in challenging times and you have truly stepped up to provide great service while keeping people safe. Thank you for 75 amazing years. We're proud to call you our partners. sgicanada.ca



A BRAVE NEW WORLD

Greek philosopher Plato once exclaimed that “Necessity is the mother of invention,” and in today’s turbulent environment, nothing could be more true and glaringly applicable.

We all know that we are in the throes of a global pandemic that hasn’t been experienced in over a century and may never be experienced in many of our lifetimes again. Things have changed; some things have changed temporarily, but many others have changed permanently. Some of these imposed changes are painful and arduous, others are refreshing and desperately needed.

First of all, I want to state how incredibly proud I am of our industry, particularly brokers, for how we have collectively responded to this crisis. We’ve stepped up our games and are now successfully conducting business and engaging with our clients in a way that we would have almost unanimously deemed impossible just a few short weeks ago. We’ve

demonstrated our commitment to our clients and to our communities in a way that leaves me feeling nothing short of unabashed joy and pride. The many financial contributions to food banks and other charitable organizations, brokers working with

*The Times They Are A-Changin’
by Bob Dylan*

Come gather ‘round people
Wherever you roam
And admit that the waters
Around you have grown
And accept it that soon
You’ll be drenched to the bone.
If your time to you is worth savin’
Then you better start swimmin’,
Or you’ll sink like a stone
For the times they are a-changin’.

clients and other business leaders to source personal protective equipment (PPE) and volunteering time and effort to ensure that our most vulnerable are cared for and safe, are all stories I’ve heard over the past weeks and help me

realize what a tremendous business we’re in and the great opportunity we have to add to our “story.”

It’s no secret that our industry has been notoriously slow to respond to changing and advancing technology. This crisis has forced us to rethink how we do things and has placed a tremendous sense of urgency and value around embracing the technology that we’ve been challenged to implement. We’re finding new ways to communicate with each other and with clients, maximizing the utilization of features within our BMS’s that create and enhance efficiency, establishing new ways to deliver our product and our services to clients, developing unique ways to create more lean thinking in terms of overall operations, spending more time ensuring our teams are active, efficient and engaged, the list goes on. Winston Churchill once said “Never let a good crisis go to waste,” and I firmly believe that our industry is doing its best to make the most of our situation and to expedite

and facilitate the necessary changes needed in our business that have been hanging over our heads for many years, if not decades.

Some will say that difficult situations such as these reveal your weaknesses and expose you to threats, but I say that they give you an opportunity to display your strengths and create opportunities. Let's be bold enough to cast away our doubts and fears about change and let's embrace it. Let's not say that things can't be done. Let's not feel threatened but empowered. Let's not feel weakness but strength. The many changes we've already experienced are just the beginning. As this crisis evolves so will the pace of change. We have to evolve with it, and I'm extremely confident that we will!

IBAC Update

At IBAC, things have been extremely busy. Like everyone, we've had to change the way that we conduct business in a pretty significant way. We've had to cancel our flagship advocacy event, Hill Day, this year. We've recently made a decision to cancel our in-person annual general meeting in New Brunswick and we've had to find new ways to continue to do the important work of our executive, board, staff and committees. Although none of this work is happening face to face, it is still happening. I feel compelled to acknowledge and thank CEO Peter Braid and the IBAC team for the great work they've done to support brokers across the country during this challenging time. I know that Peter and the team have worked tirelessly to ensure accessibility and provide resources and support to all our members on every issue.

Despite all of the challenges, the work still gets done. We've done a significant amount of work in conjunction with Insurance Bureau of Canada to ensure that our personal and business customers receive relief in terms of both monetary and coverage benefits. We've made a significant donation to Food Banks Canada,

which has been supplemented by several of our member associations. We're communicating with our political leaders to let them know about the work we continue to do in our communities and for our clients. We're still working diligently to continue to advance all of the key initiatives relating to our four pillars of advocacy, professional development, BIP and technology, and you will all see the fruits of that labour in the months ahead. These are challenging times, but we believe that our association and our

industry are up to the challenge. Let's make sure that we continue to focus on working together and embracing change to allow us to prove our value now and well into the future.

Thank you for everything that you do. Please keep up the great work and please be safe!

KENT ROWE
FCIP, CRM, CAIB
President,
IBAC
ibac@ibac.ca



THANK YOU

to all those on the front lines working tirelessly to keep us safe, supplied, and healthy.

You truly are *heroes!*



Facing the storm with you

No Endorsement is an Island



Court Considers
Whether Policy
Limitations Extend
to SEF 44

Automobile owners in Alberta may supplement Alberta's standard automobile insurance policy, the SPF No. 1, with a variety of standardized endorsements (sometimes called "riders"). An endorsement is an amendment to an insurance contract that alters the scope of the underlying policy. In the auto insurance context, an endorsement will typically extend

coverage to include a risk not otherwise covered by the policy—in exchange, of course, for an additional premium. For instance, the SEF 20 (the "Loss of Use" Endorsement) provides reimbursement for expenses for a rental vehicle when insureds have lost the use of their own vehicle, and the SEF 32 (the "Recreational Vehicle" Endorsement) waives conditions of the underlying policy that require compliance with

authorization and age requirements with respect to recreational vehicles in certain circumstances.

The most frequently litigated endorsement would seem to be the SEF 44 (the "Family Protection" Endorsement), which indemnifies insured persons for injuries they suffer as a result of inadequately insured motorists. When insureds suffer injuries and cannot collect from the at-fault driver because of that driver's

lack of coverage, they will look to their own SEF 44 to bridge the gap between their losses and their recovery, and this leads to frequent litigation between insureds and their insurers over the scope of coverage that this endorsement provides.

In *Wage v Canadian Direct Insurance Incorporated*, the Alberta Court of Appeal was asked to decide whether the territorial limitation provision contained in the SPF No. 1 applied to both the Section B benefits and the SEF 44 endorsement. The Court of Appeal decisively concluded that it did.

The Facts

The insured, Leizle Wage (“Ms. Wage”), was struck as a pedestrian and killed by a motorcycle while vacationing in the Philippines. At the time, Ms. Wage had an SPF No. 1 policy of auto insurance (the “Policy”) through Canadian Direct Insurance (“Direct Insurance”) that included a SEF 44 endorsement. During the vacation, the insured vehicle was parked in Edmonton. The insured’s spouse and estate sought coverage from Direct Insurance under both Section B of the policy and under the SEF 44. In response, Direct Insurance denied coverage on the basis that the policy’s territorial limitation prevented coverage under the policy and that, further, the limitation operated to prevent coverage under the SEF 44, as well.

In the general provisions of the policy, the territorial limitation stated:

This policy applies only while the automobile is being operated, used, stored or parked within Canada, the United States of America or upon a vessel plying between ports of those countries.

The SEF 44 also states at paragraph 11:

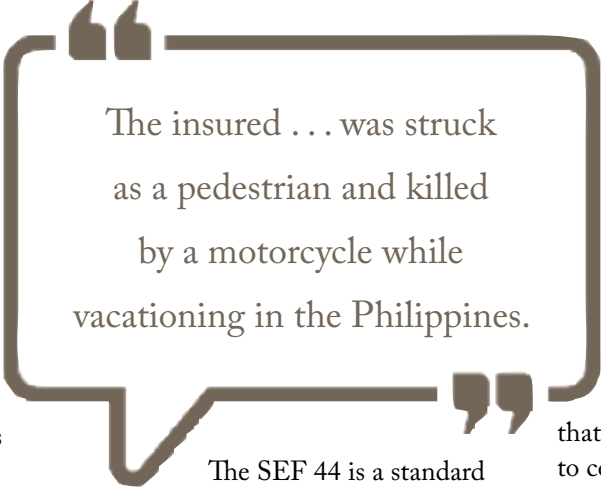
Except as otherwise provided in this endorsement, all limits, terms, conditions,

provisions, definitions and exclusions of the policy shall have full force and effect.

Direct Insurance took the position that Ms. Wage’s automobile was not being operated in “Canada, the United States of America or upon a vessel plying between ports of those countries” at the time of her death, and therefore, there was no coverage.

The Decision

The Court of Appeal relied upon its earlier decision in *Cardinal v Alberta Motor Association Insurance Company*, which described the relationship between the Policy and the SEF 44:



The insured . . . was struck as a pedestrian and killed by a motorcycle while vacationing in the Philippines.

The SEF 44 is a standard form endorsement. It is not issued alone but only as part of an underlying automobile liability policy. If issued, it is “endorsed” on the underlying policy and attaches to and forms a part of that policy. The SEF 44 specifically provides that it is subject to the exclusions in the underlying policy.

The court then turned to the scope of the insurer’s indemnity obligation under the endorsement. The SEF 44 stated that the insurer was required to indemnify the insured “for the amount that such eligible claimant is legally entitled to recover from an inadequately insured motorist as compensatory damages in respect of bodily injury . . . arising out of the use or operation of an automobile.”

Although “automobile” was defined throughout the policy, the court found that those definitions only pertained to the coverages under Sections A, B and C, but not to the coverage under the SEF 44. Instead, the definition of “automobile” given in the SEF 44 itself applied:

The term “automobile” shall mean a vehicle with respect to which motor vehicle liability insurance would be required if it were subject to the law of the province governing the policy.

Hence, the court found that, in effect, an “automobile” was:


- a) “a vehicle with respect to which motor vehicle liability insurance would be required if it were subject [to the law of Alberta]” (per the SEF 44 definition) and
- b) “operating in Canada, the United States of America or upon a vessel plying between the ports of those two countries” (per the policy’s territorial limitation).

Applying its interpretation to the facts, the court found that it was compelled to the conclusion that the claimants were not entitled to coverage under the SEF 44 “where the only vehicle involved in the death of Ms. Wage was not ‘being operated, used, stored or parked within Canada, the United States of America, or upon a vessel plying between the ports of those countries.’” From a practical perspective, the court also held that it would not be commercially reasonable in the circumstances to expect the insurer, for a \$20 premium, to offer coverage on the endorsement that had a greater territorial application than the underlying policy.

The court likewise found that the territorial limitation, being a provision of the policy itself, applied to Section B entitlement so as to prevent the flow of coverage.

continued on page 28

The Take-Away

The unambiguous language of the policy and the SEF 44 allowed the Court of Appeal to answer the question on appeal unequivocally in favour of Direct Insurance. The court also affirmed the relationship between policies and endorsements and the ways in which the latter are constrained by the former. Indeed, the Court of Appeal expressly stated that the endorsements are not stand-alone documents and must be read as part of the underlying policy. 



**SARA E. HART &
DAVID COWLEY-SALEGIO**

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

Sara.Hart@Dentons.com

David.Cowley-Salegio@Dentons.com





Got a tall order?
Our underwriting expertise can help with **hard-to-place risks.** Check us out online to learn more!

www.cansure.com

Guardian

RISK MANAGERS LTD.

Partners. Products. People.

Now, more than ever, you need
Partners, Products & People - that's us.

A Western Canada based MGA specializing in:

- Commercial Property
- Commercial Liability, E&O, D&O
- Non-Standard Habitational
- High Value Homeowners
- Manufactured Homes
- Recreational Vehicles



OPEN

Welcome

guardianrisk.com



In With
the

NEW



**New PYIB
President**

We have some new faces and not-so-new faces on the PYIB board. One not-so-new face is our

2020-2021 president Dirk Bruggate.

Dirk has served as a director on the PYIB board for the past four years. Dirk is a small-town guy who migrated to the big city. His childhood and school years were spent in Ponoka, Alberta, where he was lucky enough to grow up in a great community surrounded by wonderful family and friends. Shortly after graduating high school, he realized that he needed something more than what Ponoka could offer. He moved to Edmonton to work as a bartender and attend college, both of which helped lead him down the path to his career as

an insurance broker. In 2007, Dirk moved to Calgary to join Blue Circle Insurance Brokers, where he has held multiple roles from selling and servicing personal and commercial lines policies to managing the office. Currently, Dirk is the chief operating officer and works with a team he describes as some of the best people in the industry.

For the last seven years, Dirk has been involved indirectly with the brokers association through his spouse, Julia Marshall, and his business partner, Gerry Baert, who have both served as IBAA president in recent years. Julia and Gerry have had a huge influence on Dirk's career and development as a broker, and PYIB was a logical next step. Dirk is excited to work with the great team of brokers from across the province on the PYIB board and is eager to make a difference

and add some fun to the industry during these unprecedented times.

**New Ways of Connecting,
Celebrating & Supporting**

Our whole world has changed over the last few months. As young brokers we're used to adapting quickly to change, but that doesn't always make it easy. We're used to client visits and being able to offer that face-to-face contact both personally and professionally. We're used to being able to simply print a pink card for clients who don't have access to printers and to be in an office with the social interactions and team atmosphere.

The PYIB board of directors has had to reimagine our entire event strategy. Normally, PYIB has multiple events that bring both industry partners and brokers of all ages together in a social atmosphere

to foster relationships and provide educational tools. We also connect with students at social events and career fairs to encourage them to consider the broker channel as a career. COVID-19 has changed how we look at our entire strategy as well as how communicate with each other.

In the past few months, we've done photo contests to showcase the beauty and pride in our province (see the winning photos on this/next page). Our board had a web-based award ceremony to celebrate scholarship winners, which multiple board members attended from their homes and offices. To connect as a board, we've gone from conference calls to Zoom virtual meetings. Is it business as

usual at the PYIB? No. Are we taking the lemons that life has handed us and making lemonade? You bet we are!

We've also been looking at ways we can support not only our charity of choice but also other charities that our brokers support. Our prizes for some of our online contests have been donations to charities of choice as we know they're struggling in these challenging times.

We've been using our social media channels and email contacts to reach out to all of our PYIB members. (If you've missed our new virtual events, online contests, etc., please follow our Facebook, Twitter or LinkedIn accounts for information about what's upcoming.)

Digital events will never fully replace those held in person but they are allowing us to connect with brokers and the public while we navigate this new landscape. Sometimes it's easier for our members to attend a digital event as travel isn't required, and we wouldn't be the board we are without our members. Do you have an idea for a digital or physical event (as restrictions are lifted) you'd like to see imagined? Feel free to drop us a line on social media or via email (pyib@ibaa.ca). We'd love to hear from you. Now, go wash your hands. 🧼

LEXI ENGEL
PYIB Vice President
LEngel@
SylvanAgencies.com



Professional Young
Insurance Brokers

pyib PHOTO CONTEST WINNERS

Clockwise starting top right (category, winner,
brokerage, charity):

Animals

*Natalie, Ravenhill Agencies,
Scars Animal Rescue*

Hometown Pride AND

Overall Favourite

*Janice, RiskTech Insurance Services,
Greater Edmonton Animal Rescue*

Spring Has Sprung

*Cheresse, Northgate,
Tom Baker Cancer Centre*





Oh deer, is your cyber insurance out of date?

{ Sage has a new Cyber provider with a totally new product. The coverage is improved and the pricing is exclusive. If you have questions, just give us a call... we have all the antlers. }

Contact Kelly to learn more.

kduncan@ibaa.ca

780.702.3718



sage
advisor resources