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Jody Lohr

President's Message

What's Your Endgame?

▶ It can be tricky navigating the path to becoming an insurance broker. I discussed my start in the industry in the last edition of *The Alberta Broker*. To recap: I started as a receptionist who knew nothing about insurance and then fell onto a common path of personal lines to commercial lines. Although I was terrified to make the jump from personal lines to commercial sales, that crossroad in my career path was the best choice for me as I found my groove in commercial sales. Achieving lasting success in sales is all about finding that happy place between retention and new business. The peace of mind that comes from retention with regards to daily workflows, work-life balance and my income is where it's at for me.

However, just because I found success within sales does not mean that to be an insurance broker means that you need to love the process of creating and closing deals. What if your endgame as an insurance broker isn't sales? There are more non-sales-centric career opportunities in the insurance broker industry than people realize.

Do you like numbers and data? Do you need to know the why or do you enjoy seeing the bottom line? Great! Analytics and actuarial sciences might be the path for you and are incredibly important aspects to the bottom line and operations of a brokerage. These roles provide insight on why the numbers of your business are good, bad or need to be changed. Data analysts keep brokerages up to date with performance statistics, such as loss ratios and cross selling, and help provide important rationale around the results.

Over the previous year and half, we have all seen market cancellations, reduction in available coverages for our customers and payment plan issues. People in an analytical role at a brokerage can provide unbiased data on the type of business written and the negative or positive effects on your business.

Do you love educating, learning and helping people? Perfect, maybe a role as a trainer is for you. If you can say that you have no issues staying on top of the changes to coverages, underwriting rules, legislation, etc., you, my friend, are a unicorn. Even if you don't want to become a freelance insurance educator, don't worry!

An essential and often overlooked key to the success of a brokerage is having someone on staff who can champion the education and training of product and/or procedure, policy, best practices and customer service skills.

Do you thrive in the digital marketing world? Do you have your pulse on what people are following and how they shop online? SEO, AI, social media content and advertising are your jam? Interested in creating what catches a potential customer's eye and promotions that generate new business? Awesome. All brokerages are, or should be, working on their presence in the new marketing and communications world of today. Combine your insurance and marketing knowhow and play an integral role in shaping and executing your brokerage's digital strategy.

"It is important to know that being an insurance broker is not a cookie-cutter career."

Do you rock the customer service side of things? Do you have a knack for speaking to clients, understanding their needs and concerns and translating insurance, whether about coverage or the claims process, in a way that makes sense to them? Do you have ideas on how your brokerage should proactively reach out to clients to demonstrate the broker value? Maybe customer experience management is a role for you! I believe this position in a brokerage is beyond valuable and often overlooked. At the end of the day, we are a customer service industry and having that lead or relationship manager on your team provides peace of mind to your customers, brokers and leadership teams.

Do you love compliance and making sure all the i's are dotted and the t's are crossed? Well then, auditing may be calling your name. Do you thrive when connecting the dots, seeing projects to the end, planning for the future, leading change management, building relationships with insurance markets and reaching goals set for the success of your brokerage? Me too! A role in operations or brokerage management is probably for you. As part of the management team, I am at the pulse of our brokerage. I immediately know what works, what doesn't and am always thinking about how we can help our team be successful and happy at work every day. Managers ask the difficult questions like, how can we increase profitability and be


rock stars for our customers? How can we develop strong, healthy, positive relationships with our insurer partners? I get to tackle interesting questions like that every day and I love it. Would you?


It is important to know that being an insurance broker is not a cookie-cutter career. There are so many opportunities out there for you to find what makes you happy and motivates you to get out of bed every day. If you are going to strive for a career within our exhilarating industry, make sure you find something you love. If you know that you have something to bring to the brokerage outside of sales, make sure to put yourself out there and prove your individual value to your leaders and owners. No one gets where they want to be by sitting on the sidelines waiting for someone to notice them.

Whatever path you choose, whatever job title you have, I do want to hold you to a high expectation of what an insurance broker is and what we provide to our customers. We bring consumers choice, trust, peace of mind and support, and it's important to be proud of that, no matter what your role is at your brokerage. I have not been involved in front-line sales for a while, but if some asks me what I do for a living my answer is always, "I am an insurance broker!"




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Alberta's Auto Insurance System Needs Improvement, **But Are Changes on the Way?**

Our industry never stops trying to improve the products we offer to our customers and the system that we operate in. Insurance Bureau of Canada (IBC), our members and insurance professionals have spent years and committed time, effort and resources to making recommendations that we believe will make auto insurance better for Alberta's three million drivers. Our focus is to make auto insurance affordable for consumers and sustainable for insurance businesses that operate in our province.

So far, 2020 has been a difficult year, for people around the world, across the country and in Alberta. While fixing Alberta's auto insurance system has remained a priority for our industry and the provincial government, more pressing situations have commanded everyone's attention. The COVID-19 pandemic has affected everyone, and many Albertans have also been affected

by the high number of severe weather events we've seen in the province over the spring and summer.

Flooding in Fort McMurray and Fort Vermilion this spring, along with hailstorms in Calgary and the surrounding areas over the summer, have led to almost \$2 billion in insured damage to homes, businesses and automobiles. The provincial government has also poured significant amounts of funding into dealing with these crises.

While our industry has been working with consumers and the government to address the pandemic and these severe weather events, IBC, our members and other insurance professionals have been continuing the conversation on improving auto insurance for drivers in this province.

Brokers are the members of our industry who often have the most contact with consumers and face the most questions about what we're doing to make insurance better for Albertans.

Below are some questions you might be getting from consumers about the auto insurance system, along with answers you can consider sharing.

What is wrong with the system and what are insurers doing to fix it?

Unfortunately, "What are insurers doing to fix insurance?" is a question many consumers will ask without realizing that fixing Alberta's insurance system isn't something our industry can do on its own. We need the government and regulators on board to make the changes we believe will benefit drivers the most.

As the data shows, the main issue with auto insurance in Alberta is that costs associated with Alberta's Minor Injury Regulation (MIR) have been unnecessarily draining money from the system. Court settlements for pain and suffering from common, minor injuries such as sprains and strains have been

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the main driver behind claims cost increases, which, in turn, puts pressure on premiums.

After legal challenges to the MIR in 2012, claims costs associated with bodily injury increased by nearly 8% per year. These costs went from an average of \$41,887 in 2011 to \$74,946 in 2019. Over this time, insurers paid out an average of \$1.09 in claims, expenses and premium taxes for every dollar they collected in premiums. As a result, Albertans now pay the second-highest premiums in Canada among provinces that provide private auto insurance.

Insurers have been working diligently with the government and regulators to solve this issue. We've made several suggestions that involve cutting red tape so that it is easier for insurers to provide better products and services that consumers expect and deserve.

At the time this is being written, the government has struck an Auto Insurance Advisory Committee and is studying the committee's report and looking at reforms that will improve the system for drivers. IBC has been advocating for simple, common-sense reforms that will have a positive effect on what the average Albertan pays for insurance. We have also provided recommendations on transformational change that would provide affordability, choice and more care for drivers over the long-run.

What changes does the insurance industry want to see?

While we believe transformational change is needed to fully sustain Alberta's auto insurance system, we're suggesting that the government remove or update outdated and cumbersome regulations and implement short-term reforms as a first step to making auto insurance more affordable for Albertans. Short-term reforms that the industry believes will improve the system and stabilize premiums for consumers, include:

1. Reform the minor injury definition in the MIR so that court awards for claimants with common sprains, strains and whiplash injuries no longer receive awards in line with claimants that have sustained far more serious injuries. Alongside updating the MIR, our industry is also recommending that the Diagnostic Treatment Protocols Regulation, which provides claimants with pre-approved treatment after an accident, be expanded to ensure that injured Albertans have even more treatment available to help them recover from their injuries.
2. Adjust the prejudgment interest rate framework for pain and suffering



awards, which is meant to pay interest to claimants based on the length of time between the date of their accident and the date of their award. The interest rate is set at a constant 4%. In other provinces, the prejudgment interest rate fluctuates based on current interest rates.

3. Mandate that all past and future income loss awards are paid at 70% of the awarded value as a means of not only controlling and stabilizing premiums, but as a way to lower premiums for all Albertans across the board.

Implementing these smaller reforms will reduce claims costs enough to stabilize premiums, something consumers want during this challenging fiscal time.

What is the insurance industry going to do next?

Even if the government implements the suggestions outlined above,

our work isn't finished. While our recommended changes to the auto insurance system will create a more stable and affordable auto insurance market in Alberta, IBC and its members believe that more work can be done to improve insurance in this province beyond these suggestions.

In the meantime, insurance professionals will still have to prioritize educating drivers on ways to get the most out of their insurance. Conversations with consumers about what options are best for them and how they can keep more money in their pockets will continue to be essential. If the government does implement reforms, brokers will be a critical resource in helping to explain these changes, and their effects, to consumers.

When the government called on stakeholders to suggest changes to the insurance system back at the end of 2019, our industry took the opportunity to re-imagine Alberta's auto insurance system—we developed transformational change recommendations. We envisioned an insurance product where care for victims of collisions was prioritized over court proceedings and we combined that with the ability for consumers to customize their insurance to fit their individual needs and budgets. These are goals we will continue to work toward.

The one thing I believe we can always share with our customers is that our system is a work in progress, and our industry won't stop making its own improvements to meet their needs. What this also means is that we also won't stop making recommendations to the government and regulators that will ensure auto insurance works well for all Alberta drivers in the years to come

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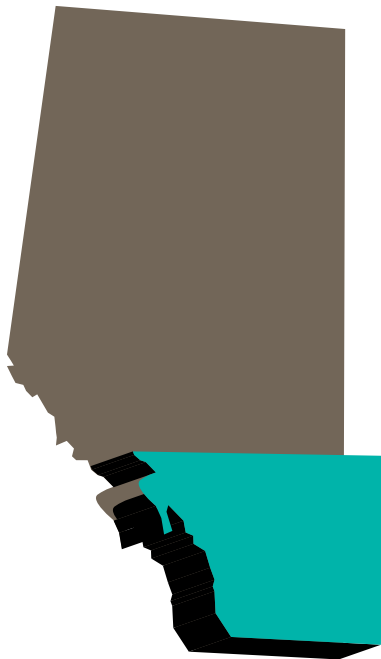
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Chinook

COUNTRY REPORT

INDUSTRY NEWS

- Lynn Maclean formerly of Rogers Insurance moved to Toole Peet Insurance as a personal risk specialist.
- Bruce Barton moved from his role as a commercial account executive at VanHelden Agencies to risk advisor role with Iridium Risk Services.
- Kathy Parsons moved from Iridium Risk Services to Gallagher Energy Risk Services. She is working as an account service coordinator.
- Hedderick Insurance was purchased by Westland Insurance, effective September.
- Neil Burns of BrokerLink was promoted to branch manager commercial lines. Congratulations, Neil!
- Katie Foden, formerly of Intact, has a new role with Evolution Insurance as western regional manager.

GIVING BACK

As we all watch closely as business and schools reopen, I am thinking it is a good opportunity to highlight the important work done in our communities by Pathways to Education. The charity provides academic, financial and social support to youth from low income families. Each student receives one-to-one support that could include food vouchers, transit passes, after-school tutoring, financial support and career planning. With successes like an 85% increase in graduation rate and 71% of graduates seeking post-secondary education and training, it is no wonder that this charity is part of many of our industry community support plans. You can read more about this charity and their success at PathwaysToEducation.ca.

Another shout out goes to Costen Insurance who will be supporting the Leukemia and Lymphoma Society of Canada with an October wine survivor event. All proceeds go towards the society's Light the Night campaign. This lighthearted event seems to be exactly what we need these days and I will be purchasing a ticket! Follow them on their social media channels for the results and good luck!

Thank you to everyone who contributed information to the "Chinook Country Report." I appreciate you!

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Unlock Commercial Line Brokers' Potential with

REAL-TIME

QUOTING

Thanks to major advances in technology, many customer service transactions are automated and happen in real time. It's no surprise that insurance customers expect that same type of experience. As a result of adopting and implementing data standards, personal lines has already seen success in automating transactions and real-time quoting is the norm. Recently, an industry shift has focused on how commercial lines can realize these same benefits.

Current process for quoting small commercial lines (CL) business

In the absence of an industry-wide consensus, there is little consistency in how brokers obtain commercial lines quotes from different insurers. The process for obtaining a quote varies depending on the insurer: some have online portals, some require brokers to submit a form via email and, in some cases, brokers need to contact the underwriter directly for a quote. It is possible that a broker looking for a commercial lines quote from five insurers will have to complete five different processes. The time the broker spends re-keying the same data and navigating the different processes takes away time that could be better spent with the customer. Moving toward industry-wide consensus on what needs to be included in a commercial lines quote by leveraging commercial lines

(CL) data standards can help move the needle on automation and real-time functionality.

In addition, the time-intensive manual processes continue after the quote. Without a commercial data download, which is a process to transmit and exchange data between insurers and brokers, a broker management system (BMS) cannot automatically populate the policy data it needs to create a client file. The broker must attach the commercial eDocs manually, with every policy change or renewal.

Driving real-time CL quoting starts with data standards

While personal lines have already benefited from data standards and experienced a shift towards real-time quoting, doing so for commercial insurance is more complex. That's where CSIO's commercial lines working group comes in. Formed in July 2018, with representation from insurers, brokers and BMS vendors, the working group's mandate is to standardize the data and questions required to underwrite small commercial business. So far, the group has achieved two significant milestones towards its goal. Firstly, they established the minimum data set required for underwriting all commercial risks, regardless of complexity or size. Secondly, additional questions have been finalized for

various small business segments to identify specific underwriting criteria for each risk group. Contractor and retail business have been completed with professional services expected to be finalized later this year.

Standardizing these questions helps support workflow efficiencies between brokers and insurers by speeding up the exchange of information, strengthening the value proposition of the broker channel and enabling real-time quoting.

Benefits of real time quoting for small CL business

It's important for brokers to get involved and advocate for CL data standard adoption. By being vocal about the value that data standardization brings to customer service, brokers are being transparent in their desire to work with partners who are aligned with this mandate.

When brokers work with insurers as equal partners and are engaged early in the process to improve efficiency through real-time quoting, everyone wins.

Real-time quoting will enable brokers to:

1 APPROACH MULTIPLE MARKETS FOR A QUOTE

When brokers interact with insurers who use the standards, brokers only need to enter a customer's information

once. From there, they can submit the request for a quote to multiple insurers simultaneously. This means they no longer have to create insurer-specific quote submissions, ultimately minimizing double entry and allowing brokers to start and finish the quote in the BMS.

2 PROVIDE DYNAMIC PRICING BASED ON CHANGES IN LIMITS OR RISK DETAILS

With standards, quotes can be automatically produced which not only reduces processing times dramatically, but also increases the accuracy of the quotes received in the BMS. Based on the quote received, brokers can easily

revise and change limits and deductibles to develop a customized policy package that meet the customer's specific needs.

3 PROVIDE BETTER CUSTOMER SERVICE

Data-enabled processes will minimize friction and streamline the customer insurance journey. This will free up time for the broker to spend on higher value-added activities. The end result is higher industry productivity and the ability to digitize a larger number of small commercial insurance transactions. In turn, brokers will be able to serve their customers more quickly and efficiently, with policy data and eDocs at their fingertips.

As customers' demands continue to grow, new competitors enter the market and with them bring a new set of service expectations. For brokers, digital transformation and real-time connectivity is the key driver for ongoing success and those who take advantage of it will accelerate business growth by having more time available to nurture the customer relationship and share their insurance expertise. 📱

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Building Relationships in Disconnected Times

By Annette Hubick


It has been said often that insurance is a relationship business and it could be argued that this truism is even more critical in commercial lines where the stakes are often higher, the needs more individualized and the product more complex. It's also been said that face time is required in order to establish and maintain strong relationships. After all, there's nothing like seeing your client's operation in person to reveal risks or mitigation opportunities that sometimes a questionnaire just can't replicate.

To build their network and prospect pipeline, brokers often participate in in-person activities such as business group meetings, community organization volunteering, charity events (e.g., golf tournaments), etc. COVID-19 has put a halt to most of these face-to-face scenarios, and it doesn't look like this will be changing anytime soon. While some businesses are open to the public, many are restricting or avoiding access where possible, forcing brokers to adapt and implement new strategies to service clients and generate business.

The truth is, there's only one way to know what clients need and what their comfort level is for "live-and-in-person" interaction: ask them. By now, more than six months into the pandemic, brokers should have already been in touch with their clients to check on them and how their operations have been impacted. Have their risk profile and coverage needs changed? These check ins are a great opportunity to ask them how they would like to interact with you: phone, email, text, in-person, outdoors, video chat or a combination of the above. I reached out to a few IBAA member brokers to ask how the pandemic has changed the way they interact with clients. It should come as no surprise

that the answers are as varied as the brokers themselves and the clients they serve.

"At Treasures Insurance, although most of the team has been working remotely since just before the mandatory lockdown and most client contact has been via traditional digital means and Google Meets, we are actually currently doing some socially distanced meetings with clients on and off site and even the odd golf game," says brokerage principal Scott Treasure



If there is one thing that the insurance business has taught us it is that we must adapt, and adapt quickly in some cases, and COVID is just another example of that.

and past president of both IBAA and Insurance Brokers Association of Canada (IBAC). "We do most things digitally and where the client wants it, we will mask-up, follow the rules and go see them in person."

For Calgary's Fuse Insurance, it's been business as usual in terms of client interactions. "Our clients are all over western Canada, so we are used to not presenting in person, so not a major change there. Digital tools such as Google Maps are still as useful as ever, so we are making good use of those things," says the brokerage's cofounder, Kevin Lea. "We are still attending client/prospect meetings

within the greater Calgary area, but with a focus on social distancing and trying to do them outside if possible. Also, the same goes for risk inspections or claims. The importance of having the inspection completed or the claim adjusted outweighs the risk of COVID especially if reasonable precautions are in place.

Over in Trochu, Alberta, Knievel Insurance has remained open to the public. "With parts of rural Alberta not having access to reliable and adequate internet, we let the client decide how they chose to be served. Apps and online technology are not always the way a customer in rural Alberta wants and needs to be serviced. Sometimes that is a hard concept for companies or other brokers to understand the uniqueness of rural Alberta; but it is often our reality," says Paula Kowalchuk. "As a brokerage owner I needed to find a balance as to what was right for our customers and as well as my employees." Kowalchuk says she found this balance by staying up to date with Alberta Health Services requirements and making modifications to protect employees and visitors such as increasing sanitization and cleaning, posting signage, and putting hand sanitizers and installing plexiglass barriers on each desk."

To say the average Alberta business owner is overwhelmed right now, would be a major understatement. Whether grappling with a shrinking market or a suddenly expanded one, new worksite and public safety regulations, managing a team remotely, navigating government relief programs or changing service delivery models, people are overwhelmed and confused, including about insurance. That said, despite public health orders, social distancing and even a

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VIRTUAL SALES CALL TIPS

Although you often can't meet with a prospect in person, video chat technology does offer an opportunity to "get personal" that a telephone call or email just can't replicate. People can see the sincerity in your eyes and hear the confident, compassionate tone in your voice. Here are some tips to ensure that you make a professional impression.

- Think of your office as a virtual studio. Consider your background, the lighting on your face and the quality of your audio (you may want to purchase a separate microphone).
- Ensure you have a solid internet connection—to avoid those freeze-frame moments, consider hardwiring your connection to the modem instead of just using Wi-Fi.
- The space behind you should be neat and professional and perhaps include some branded décor items.
- Lay out your questions on your desk so you can follow a logical progression of thought.
- Use the "share screen" function to show your presentation and documents or to display the notes you're taking of the key points arising in the conversation and any agreement on next steps in the process.

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once in a full Hunter's blue moon on Halloween 2020, insurance is still being purchased. Policies are coming up for renewal every day and you can choose to be part of that conversation or run from it.

"I would say to my employees: people don't stop having claims just because COVID. We need to be here for them. Part of that meant helping clients navigate their insurance payments and apply COVID relief discounts that were provided by the companies that we represent," says Kowalchuk.

For the most part, the impact on Fuse Insurance has been minimized by the makeup of its clientele. "Our brokerage deals primarily with clients that are considered 'essential services,' so their businesses have continued to operate throughout the pandemic. For our clients that have been shut down

or were shut down, we have worked to find coverage changes and credits with the insurers to allow them to preserve cash flow and have their insurance program match any changes in risk exposure. Commercial is too specified to apply broad rules to all clients or even niches, so we just have to work with our clients one at a time."

Think of the insurance broker's role as being on a rescue mission—you are rescuing current and future clients who need help. Future clients? Considering the economy, the hard market and the pandemic, is now the right time to be prospecting? In an article for PC360¹, John Tiene, an executive consultant for Strategic Agency Partners in the U.S., says exactly that. "Right now is an excellent time to be talking to prospects but not about buying or selling. You should simply demonstrate to those prospects why they should be with your [brokerage]. It is because you

care about your clients. You should call prospects, empathize and talk about what they are going through. Ask, how can I help? It is not a sales call. It is a relationship-building call."

Scott Treasure reports that his team is finding prospecting, "... to be a bit of a mixed bag at this point. It seems like lots of businesses are choosing to renew with their current broker to keep things stable. While on the other hand, some companies have some additional time on their hands right now and less capital at their fingertips, and those companies are interested in cost savings, so are willing to have some conversation that they normally might not."

Put yourself in the client's shoes and make a list of all the things that are challenging

and concerning to them at this time. Which items on that list can you help them with by providing timely information and great advice? Putting yourself in this mindset can help quell any concerns you may have about "bothering" a client or prospect during these stressful times. It's not insensitive to reach out to help, to empathize and provide a service.

This is about the long game, says Tiene. "In terms of net growth, it's more about planting seeds than about making sales. First, focus on your existing client base. Stay in contact with them and make yourself available as a resource. Second, check in with your prospects. Focus on how they are doing—'How is your family, your business?' It's relationship building. Third, look at your prospect list. Is it up to date or do you need to add new prospects to the list? Fourth, focus on

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continued from page 18

building your brand by being active on LinkedIn and Facebook.

Fuse Insurance's Lea concurs, "We have focused on our online marketing tactics, including ensuring our website is up to date and shoring up our SEO (search engine optimization). We've also been following up on referrals and ensuring we are providing good service to our clients so we can get them to send us additional business. On top of that, we have attended several online networking events, with mixed success. These are not quite as useful as in-person events but they do provide a touchpoint for our current clients and prospects who are attending."

"What you are doing is planting seeds for growth," says Tiene. In the latter part of the year, when things start to open up, people will start to refocus. A producer can prove to a prospect, 'I care about you, and that's why you should be with my agency and me.' Many (brokers) aren't doing that job, and prospects respond to that ... Building relationships now will create opportunities when things move towards normal again."

Of course, "normal," will likely not look the same as in pre-COVID times. Many of the practices born out of necessity such as working from home and engaging with clients via video chat will likely remain to some degree because of the benefits they offer. Understanding how to re-create the effectiveness of in-person, advice-based relationships (with clients and employees) in a virtual environment will be key.

For their part, the brokers I talked to were more concerned with the marketplace factors they cannot control as opposed to the need to adapt brokerage operations (been there, done that). "Looking at

this through the lens of past president of IBAC and the IBAA, the most difficult aspect of the last few months and the next, in my opinion, at least in this province is the combination of the pandemic, with the hard and hardening markets AND the disaster in the oil and gas sector. While we at Treasures feel we are set up to weather this 'perfect storm,' I am definitely concerned for brokers who didn't have many contracted markets to begin with, and are now faced with this particularly dangerous three headed beast," says Treasure (Treasures Insurance is a member of the Excel Group). And, while Kowalchuk concurs, "Alberta was suffering largely before the pandemic hit and COVID

certainly did not help that situation," she has faith in the resilience of the industry. "If there is one thing that the insurance business has taught us it is that we must adapt, and adapt quickly in some cases, and COVID is just another example of that."

1 "Advice for independent agents in the COVID-19 crisis," PropertyCasualty360.com, May 11, 2020.



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

DON'T LOSE YOUR LOW-HANGING FRUIT

Now is the time to make sure your processes are buttoned-up. More than ever, businesses may need to rely on other methods to ensure they are building and protecting revenue where possible. Do your own internal diagnostic check on the following:

- Inbound lead handling needs to be rock solid. Every lead needs to be routed quickly and conversion needs to stay high, especially [if you are] moving away from outbound selling.
- Reinforce or create an incentivized referral program to mine warm leads within your customers.
- Protect the base. More than ever, staying connected to your customers is key to your bottom line. A well-thought-out contact strategy can help you communicate COVID-19 updates with customers, schedule critical meetings like [policy] reviews and manage your upcoming renewals.
- If you can't prospect now, build a pipeline for the future. Now that we find ourselves confined to our own homes, we're spending a lot of time in front of our laptops. Use that time to make prospect lists, organize your target accounts and add those prospects to contact plans that start in the future. This ensures that you're ready to engage when things do recover and your prospect's focus springs back.

Source: Brooke Simmons, "Selling in a COVID-19 World," Outreach.io/blog/sell-in-a-covid-19-world. March 25, 2020.



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DOES YOUR CULTURE INSPIRE COURAGE OR STAMP IT OUT?

By Ed Hess

In today's fast-paced, highly competitive marketplace, we need our employees to excel at collaboration in pursuit of innovation. To connect with each other in meaningful ways. To disrupt the status quo, take risks within financial parameters, fail, learn and get back up again. If your company is to hold its own in a super-competitive, innovation-fueled marketplace, leaders and employees at all levels must do all of this and more.

But it's no job for scared people. People need to feel comfortable trying new things, doing experiments and understanding that unexpected results are surprises, not mistakes. That means fear must be eliminated.

People need to be able to bring their best selves to work every day. That means coming to work in a state of mind where they can be authentic and humble, disagree with others and do things that scare them despite any fear they may feel in the moment. They can't do these things without

courage. And employees will have courage if their bosses enable them to be courageous.

We must all be able to continuously learn, unlearn and relearn by adapting to the reality of the world as it evolves. It requires a set of attitudes and behaviors I call "hyper-learning." Becoming a hyper-learner is not easy considering our inherent ego-driven need to defend what we think we know. Courage is just one of the foundational behaviors required to make the shift. Without it, people surely won't perform to their potential.

Developing courage is an individual journey, but it's greatly impacted by the environment we work in. When companies are set up and led in ways that encourage hyper-learning, employees are more likely to find and express their courage.

So ... are the people in your organization courageous? OR are they fearful? Here are some observable behaviors to look for:

Signs of Courage

- People are willing to experiment because they know failure isn't punished. (Leaders promote psychological safety by allowing people to try things and fail.)
- People freely admit when they are wrong. People are comfortable saying, "I don't know the answer," or, "Let's go find out!"
- People are willing to navigate uncertainty and ambiguity. They never rush to the safety of making comfortable, speedy decisions.
- People volunteer for new projects. They regularly step into uncharted waters and try new things.
- Employees challenge the views of higher-ups. When they disagree, they speak up and explain why. In turn, the higher-ups thank people for having the courage to challenge their ideas. They keep an open mind and try to understand the other person's views. They strive for an idea meritocracy.

- Leaders and employees alike ask for feedback. Even though it may be uncomfortable, everyone welcomes constructive criticism.
- People are transparent. They explain their thinking and reasoning behind their decisions.
- Leaders are willing to be vulnerable. Those who are highest-ranking are vulnerable first, sending a message that they trust others. They show that it is safe to ask for help or advice and to admit to uncertainty. This fosters psychological safety.
- Leaders freely say, “I don’t know,” “I was wrong,” “I apologize,” or, “I should not have interrupted you before you were finished making your point.” If they publicly embarrass someone, they publicly make amends. They transparently own their bad behaviors

... and 6 “Red Flags” That Show Courage Is in Short Supply

- People are hesitant or unwilling to take risks. They feel afraid to put their necks on the line even though change and trying new things is essential for innovation.
- “Learning mistakes” are punished. People may be scolded, shunned or penalized in more overt ways.
- People are guarded and closed lipped. They do not trust that it’s safe to be vulnerable.
- Leaders avoid uncomfortable and difficult conversations. Poor performance goes unchecked, and the whole organization suffers.
- People at all levels avoid asking for feedback.
- Employees do not speak up to higher-ups. They do not feel free to challenge or disagree with their bosses.

Leaders, pay close attention to your people over the next few days. If you don’t see courage on full display, it’s time to take a hard look at your culture and, as importantly, a hard

look at yourself and how you behave. Leaders operationalize culture by their behaviors. Culture is only as good as the most recent behaviors by leaders.

A culture of courage must start at the top. When employees see leaders being vulnerable and transparent, it fosters trust throughout the organization. When employees see their leaders acting with courage, it emboldens them to make their own courageous decisions. Courage is contagious, in the best way.

Edward D. Hess is professor of business administration, Batten Fellow, and Batten Executive-in-Residence at the Darden School of Business and the author of Hyper-Learning: How to Adapt to the Speed of Change. Professor Hess spent 20 years in the business world as a senior executive and has spent the last 18 years in academia. He is the author of 13 books, over 140 articles and 60 Darden case studies. For more information, please visit EdHess.org.



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YOU'RE GONNA NEED A BIGGER BOAT!

Addressing Today's Cyber Risks

By Tyler Johnston

Arguably the most quoted line from *Jaws* is accompanied by the look of fear on Roy Scheider's face as he sees the great white for the first time and realizes the ultimate catastrophic ending.

Whether you consider a data security breach a catastrophe or not, for far too many businesses it may very well be the case. As insurance professionals, we are responsible for providing solutions to businesses and therefore a data-security incident without the adequate insurance coverage in place is absolutely a catastrophe in our view. No one wants to discover that "you're gonna need a bigger policy" after it's too late.

For those unfamiliar with cyber policies, they often appear as merely add-ons with low limits and not much coverage. However, the cyber market is booming, with primary limits reaching \$10 million (USD).

Typical policies trigger off security or privacy incidents, such as ransomware, system intrusions by hackers, theft or loss of protected data, etc. Cyber policies typically provide cover for privileged computer forensic examinations and run through breach response law firms,

“As insurance professionals, we are responsible for providing solutions to businesses and therefore a data-security incident without the adequate insurance coverage in place is absolutely a catastrophe in our view.”

notification, credit monitoring and public relations expenses. However, in response to a burgeoning cybercrime industry, the market today is trending toward more comprehensive and customised cyber solutions.

Ransomware, business email compromise (BEC) and social engineering are three of the more common cyber losses today. Today's ransomware is far more common, destructive and expensive than just a few years ago. A typical ransom five years ago may have demanded one bitcoin (under \$10K as of publication) or less. The ransom could be cheaply paid while decryption was painless, allowing an insured to resume business relatively quickly.

Today ransomware is often deployed only after credential stealing trickbots have been gathering information from an infected system for weeks or months. RYUK, GandCrab and other recent variants are more sophisticated and more difficult to remove from systems.

Ransom amounts are no longer measured in the hundreds or thousands but in the tens or hundreds of thousands and even in millions. Ransom negotiations can drag on for days. Decryption is often difficult and time

consuming. Even when it is complete, restoring data to systems often means extensive remediation that can be a significant endeavor. All of this requires a lot of time and money, often from business owners who have neither.

BEC arises typically from a phishing attack resulting in stolen login credentials, leaving email accounts and system access exposed. What's in your emails? Often more than you think. Emails can include personal health information (PHI), personally identifiable information (PII) and credit card information—of the business owner, employees or customers.

The most valuable information is often the financial data such as accounts receivables, banking information and invoices. Bad actors obtaining this information often turn to social engineering, a form of trickery where they use a business's own invoices, emails and bank account information against it in schemes to defraud the insured (or its clients and vendors) of funds, both coming and going.

Traditionally, business interruption coverage arises from property damage. However, decryption and data restoration arising from a ransomware can last for weeks, just like a property loss. What business can go weeks without revenue? Typical cyber policies now can cover business interruption, extra expense and data restoration for anywhere from \$1M to \$10M. And speaking of property damage, cyber markets are now offering coverage for property damage and bodily injury arising directly from a cyber/triggering event. This coverage did not exist just a few years ago.

The more destructive forms of ransomware use trickbots and encrypting malware that can leave computer hardware compromised to the point of non-use. This is commonly called "bricking." Another potential cause of "bricking" is crypto-jacking, which is the use of a computer system without permission for the theft of processing power. The business is often unaware of this malware on its system until hardware fails or it detects a spike

in power usage. Just a few years ago, hardware losses were not covered by traditional cyber policies. Today, many markets will cover the costs to replace damaged hardware (with carrier prior approval, of course).

The world of data security and cyber insurance may resemble shark-infested waters, but today there is a broad range of resources available for insurance professionals to better understand the current trends in cyber claims and coverages. From subscription services to industry events (currently taking place virtually, so even more accessible) and even free articles or blogs offer an opportunity to navigate the cyber environment safely and confidently. Of course, your local carriers (like us) are here to answer questions as well—and help provide a bigger boat you may need.

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7 TIPS

FOR NEW BROKERS

When I first became an insurance broker, I felt very overwhelmed and for many years, I struggled to find my way in my career, trying to make sure my role worked for me. It took a lot of time and soul searching. Eventually my role as a PYIB board member helped me to realize that in order to grow

and get where I wanted, I needed to put some in extra work outside of the typical nine-to-five day..

Here are some things I have learned over the years that helped me and I think are very important for all new brokers to know.

1. Sign Up for Newsletters

Take the time to check out all our industry tools, sign up for IBAA newsletters or emails and read The Alberta Broker to know what is going in in your industry, gain insight from experts and learn what is being offered course wise or for networking events.

2. Be Intentional in What Courses You Are Taking

Think beyond simply earning education credits and choose the courses that are beneficial to you and your big picture goal. Want to be a manager someday? Find courses geared towards

becoming a better manager and learn what you need to achieve that goal. Want to be the most referred broker in town? There are many courses to help you build your technical, customer service and communication skills.

3. If You Don't Know It, Study It

Not 100 per cent positive on how an SEF works or what the policy wordings mean? Take the time to be an expert at it, discuss with your team, call your

underwriters for clarification, make a chart—it will make explaining it to clients easier.

4. Attend Broker Events

Okay, so 2020 is pretty much a write off for events, but they are a great way to meet other people in the industry and make connections

with adjusters, underwriters, broker development managers or other brokers. Relationships are what makes the insurance world go 'round. Have a hard to place risk that no one at your office has experience with but you were just talking to another broker about it? Get their insight and opinion, or they could refer you to a company or another broker for more information.

5. Be Involved in the Community

Fundraisers and volunteering for an event are great ways to get your name known. They also offer opportunities to network with members of your

“ I spent my first few years in the dark, just going with the flow, and felt so lost until I decided to be intentional about my career growth. ”



community, learn about their issues and insurance needs and find solutions to help.

6. Be Involved with PYIB

If you can't become a board member, make sure to follow PYIB's social media and read this "PYIB Perspective" column. PYIB's goal is help young and new brokers in the industry become confident and offer opportunities for brokers to connect with each other (whether online or in person). Engaging with PYIB offers a way for young brokers to have input on changes they may like to see in the industry.

7. Don't Stop at Level 1

A lot of new brokers get their level 1 license and leave it at that, but there is so much to learn and glean from taking more steps in your education. Between CAIB or CIP courses you can learn so much about your industry and build your professional skills. If you are not yet sure about your career goals, it is a great way to learn what your niche is

and gives you an extra leg up in getting there.

I hope these tips and tricks help shine a little light on the path to enjoying a successful career in insurance. I spent my first few years in the dark, just going with the flow,

and felt so lost until I decided to be intentional about my career growth.

JENNIFER HAMILTON
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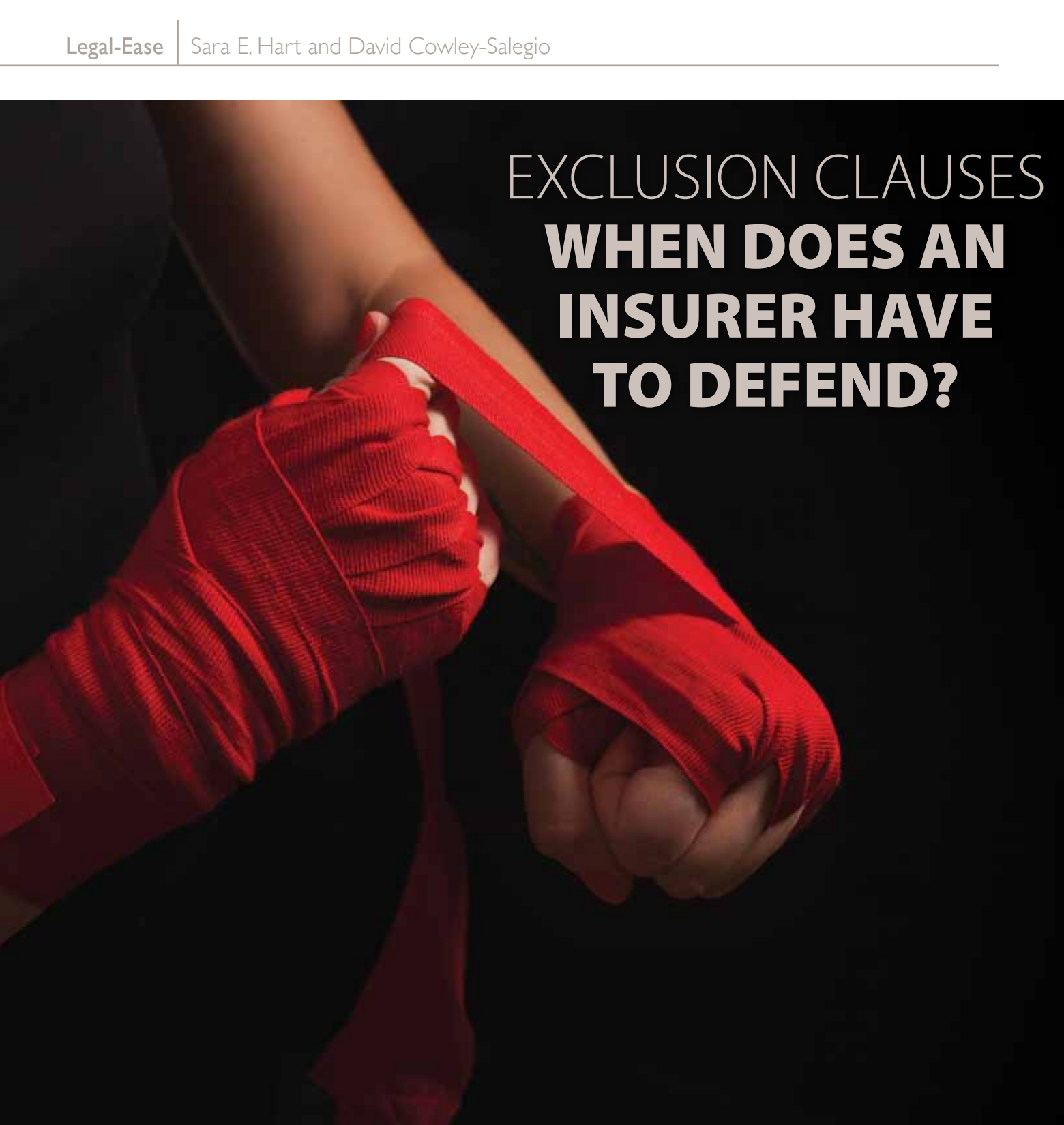
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EXCLUSION CLAUSES WHEN DOES AN INSURER HAVE TO DEFEND?

An insurer's duty to defend is governed by well-established legal principles summarized by the Supreme Court of Canada in *Progressive Homes Ltd. v. Lombard General Insurance Co. of Canada*.

An insurer has a duty to defend if a claimant's allegations made against their insured would bring the claim within the wording of the insured's insurance policy. The duty to defend is triggered by the "... mere possibility that a claim falls within an insurance policy."¹

The issue of whether an insurer had a duty to defend their insured was recently considered by the Ontario Superior Court and Ontario Court of Appeal in *Southside Muay Thai Academy Corporation v. Aviva Insurance Company of Canada*.

The plaintiff was a minor and a kick boxing athlete. She alleged that on a flight home following a kick boxing competition in Thailand, an employee of Southside Muay Thai Academy (“Southside”) touched her sexually without her consent. The employee was found guilty of sexual assault and sexual interference with a minor with whom he was in a position of trust and authority.

At the relevant time, Southside had a commercial general liability policy of insurance with Aviva Insurance Company of Canada (“Aviva”). The policy provided coverage for bodily injury or property damage except for claims that arise directly or indirectly from abuse. The policy contained the following exclusion:

Abuse

Claims or “actions” arising directly or indirectly from “abuse” committed or alleged to have been committed by an insured, including the transmission of disease arising out of any act of “abuse.”

- a. *Claims or “actions” based on your practices of “employee” hiring, acceptance of “volunteer workers” or supervision or retention of any person alleged to have committed “abuse.”*
- b. *Claims or “actions” alleging knowledge by an insured of, or failure to report, the alleged “abuse” to the appropriate authority(ies).²*

Southside brought an application seeking defence of the claim and coverage from Aviva. Aviva denied coverage based on the abuse exclusion contained in Southside’s insurance policy.

On the coverage application, the Ontario Superior Court held that the claim fell within the policy exclusion because it arose directly or indirectly

from an act of alleged abuse. However, the application’s judge also held that Aviva owed a duty to defend Southside in response to the allegation in the statement of claim that Southside was “... negligent in its failure to supervise the plaintiff, ensure she was safe while on their premises and under their care and control, in particular on the flight from Thailand on or about May 1, 2017.”³

This decision is a helpful reminder of how exclusion clauses affect whether an insurer has a duty to defend an insured or not.

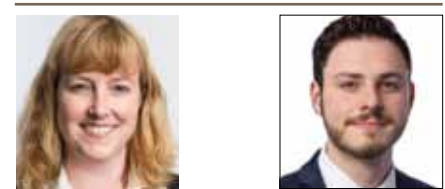
Aviva appealed the decision to the Ontario Court of Appeal. The standard of review in relation to interpretation of a standard form insurance clause is correctness. In this case, the Ontario Court of Appeal found that the wording of the policy was clear and unambiguous: all claims or actions related directly or indirectly to abuse or any claims based on supervision of any person alleged to have committed abuse were not covered.

The Ontario Court of Appeal held that the subject matter of this action was the sexual abuse suffered by the plaintiff. As any claim arising from sexual abuse is clearly excluded by the policy, the court held that there was no claim for damages resulting from Southside’s negligence other than the

claim arising from the abuse incident. As such, it was held that Aviva has no duty to defend the claim and the appeal was allowed.

This decision is a helpful reminder of how exclusion clauses affect whether an insurer has a duty to defend an insured or not. Even when claims appear to fall within the broad coverage provision of a policy, a clear and unambiguous exclusion will avoid coverage for claims that were not intended to be covered, such as abuse in this case. When assessing an insurer’s duty to defend in the face of clear exclusions, it is essential to take a step back to look at the allegations as a whole—despite their wording, do the allegations nevertheless fall within the scope of the exclusion? If so, the insurer’s duty to defend will not be triggered.

¹ *Progressive Home Ltd. v. Lombard General Insurance Co. of Canada*, [2010] 2 S.C.R. 245. at para. 19 (emphasis added).
² *Southside Muay Thai Academy Corporation v. Aviva Insurance Company of Canada*, 2019 ONSC 6086 [Southside SC], rev’d by *Southside Muay Thai Academy Corporation v. Aviva Insurance Company of Canada*, 2020 ONCA 385 [Southside CA]
³ *Southside CA*, Ibid at para. 6.



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What's going on behind the scenes at IBAA?

As we slowly start to make the transition from our homes to our office again, we are more thankful than ever for our wonderful team. Being able to have socially distanced face-to-face meetings has been an unexpected lift to our spirits over the last few weeks. Like many, we have transitioned to a split work week, with half our team alternating days in office and working from home. If you're looking to connect with someone and you seem to keep missing them at the office, visit the directory on our website for a full list of staff emails. Some of us also have our business cell phone numbers in our signatures and would love to hear from you. There are exciting changes happening at IBAA and we can't wait to share them with you. Keep reading to see how, in the next few months, we'll be expanding our (and your) horizons.

ADVOCACY

Auto reform is still a hot topic, and providing our government with broker and customer-centered suggestions for the reform of the Alberta auto insurance system is one of our top priorities. A few weeks ago, we were honoured with a request from the

superintendent's office to provide a summary of the recommendations within the white paper we released at the beginning of this year. Our CEO, George Hodgson, met with the superintendent for an in-depth presentation and discussion of our recommendations. The superintendent seemed responsive to our suggestions and engaged in discussion around most, if not all, points. Just being granted the meeting is a triumph as it means that our voice, and the voices of our brokers, are being heard at a ministerial level.

While we're making progress in terms of forwarding the concerns of brokers, we also want to make sure that we don't lose our momentum. We are looking into the new process (thanks, COVID-19) for meeting with our local MPs and MLAs and intend to continue building our relationships with all levels of government. Over the next few months, our board and CEO will be busy meeting with as many government representatives as possible. If you have any issues you'd like us to bring forward during these meetings, we encourage you to reach out to our CEO, George Hodgson, or our president, Jody Lohr.

STAFF

Our team is changing! Karen Bushie, our former director of professional development, has shifted roles and is now our broker relations manager. With her positive personality and her drive to provide superior customer service, I know Karen will excel in her new role. At the time of writing, we're not quite ready to fully announce the fulfillment of our vacant professional development manager position, but keep an eye on our social media—a very exciting announcement will be coming soon!

EDUCATION

You've spoken and we've listened. Our professional development team has been busy over the summer reexamining our education and professional development courses to make sure our member brokers are getting the opportunities they need. Over the next few months, we will be working on and releasing courses and e-learning that are unique, broker-centric and relevant. Our priority is to ensure you're getting what you need to succeed, so we'd love to hear from you! Are you struggling with

any aspect of your business? Do you have any burning questions that the current webinars aren't able to answer? Does your staff need a specific type of training that you can't afford to arrange at your office? Let us know! You can email your suggestions to jlosie@ibaa.ca or participate in the question of the week that will be included in our Education Bulletins in the new year.

IBAA EMAILS

Speaking of our emails, are you receiving them? In order to stay in-the-know about all of the exciting changes happening over the next few months, make sure you're

subscribed to receive our professional development emails. No one enjoys spam (canned or otherwise), so we promise we'll only send you topical and useful information once or twice a week. Email cwilliamson@ibaa.ca or change the settings in your IBAA profile to receive our emails.

Another great way to stay in touch is to follow us on all our social media accounts. Rochelle, our social media coordinator, works hard every day to fill our feed with all the important information IBAA members need to stay up to date on the latest and greatest events, news and courses.

As the leaves start to turn brown underfoot and the morning chill lingers around longer than we'd like, it

can be tough to find motivation. But, as odd as it sounds given the threat of snow, we're looking forward to the next few months! We will be adding new faces to our team and seeing where our new direction takes our education department. As the end of 2020 creeps closer (thank goodness!), I hope you have an opportunity to sit down with a hot cup of something delicious and something or someone that makes you happy. Until next time, stay safe!

JANIS LOSIE
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