

BROKER

THE ALBERTA

THE INSURANCE BROKERS ASSOCIATION OF ALBERTA

NOW WHAT?

Convention Keynotes Say
"Business as UNusual"
Is Here to Stay



Convention
Schedule & Session
Details

Young Brokers
on Business Post-
Pandemic

Getting Ready for
Hail Season



May 2021

Cdn Publication Mail Registration 40018149

Introducing...



BROKERS *In* PARTICIP-ACTION

Shining a spotlight on brokers dedicated to making their communities a bit brighter through action and participation.



SEIJI MIYAZOE | BROKER SPOTLIGHT

Seiji Miyazoe (better known this winter as “the Chaparral Shoveler”) of Young & Haggis Insurance in Calgary certainly took doing good work in his community into his own hands. During the winter deepfreeze weeks, Seiji took it upon himself to shovel the sidewalks and walkways of some of his more elderly neighbours in his community. It was a happy accident that some of them were also clients of the brokerage! The Young & Haggis Insurance team is extremely proud of Seiji for taking it upon himself to help out his neighbours.



SAUNDERS INSURANCE | BROKERAGE SPOTLIGHT

Saunders Insurance has made a friendly wager with the local Boston Pizza this year on all “Battle of Alberta” Hockey games. The business who supports the losing team for each game (Saunders: Edmonton Oilers vs. BPs: Calgary Flames) will donate \$100 to the Taber Food Bank. With 10 games on the schedule for the year, the food bank is the real winner with a guaranteed prize of \$1000. If COVID rules allow, the plan is to have a community watch party at Boston Pizza to celebrate the fun wager and raise more funds for the food bank, with the overall losing team rep wearing the jersey of the winning team all night.

Pictured: Ken Holst (right) from Saunders and Gil Younie (left) from Boston Pizza delivering wager payouts to the Taber Food Bank.



Know a broker or brokerage that deserves the spotlight?

Send their story to cwilliamson@ibaa.ca.



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THE ALBERTA BROKER

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Jody Lohr

President's Message

CONVENTION AS UNUSUAL

I doubt many people know this, but I actually chose the theme for our upcoming convention back in 2020. It was supposed to be the theme of my president's gala—a mad hatter tea party to rival the original. Honestly, when I chose the theme I had no idea how on the nose it would prove to be. It feels like Alice's trip to Wonderland is very similar to what we've been going through this past year—we are in a wonky world where nothing is normal anymore. We have been faced with so much change: working from home, being removed from our friends, living behind masks, isolation, auto reform, pivoting to work in a virtual world, video meetings and financial strain for many of us and our clients. The theme just made perfect sense. It's also intended to bring a little fun to an otherwise pretty depressing situation.

To highlight COVID or not to highlight COVID? That was the question we had to ask ourselves. We are all tired of talking about COVID-19. The phrase "new normal" actually makes me cringe now, but the fact of the matter is we are all still navigating this weird and unusual new world. We couldn't pass up the opportunity to provide all of the tips, tricks and survival tools we have in our arsenal to everyone within our amazing broker network. In these topsy-turvy times, learning how to navigate a virtual world with regards to staff, client engagement and maintaining superior customer service—all while staying involved with markets and changing industry trends—could mean the difference between a brokerage succeeding or succumbing. We want our membership to walk away from our two-day convention with exciting ideas and fresh new strategies that will help them survive, thrive and optimize their businesses in 2021.

It's also important for us to provide a space for people to engage with other members, insurers and industry partners around best practices and techniques. Convention gives us a chance to talk about how our businesses and lives have

been impacted by the pandemic, and how it changes our brokerages day to day. Coming together will allow us to embrace these abnormal changes, discuss how we've adapted and reflect on how we can become better brokers in order to provide the best professional advice to our customers.

One of the questions we'll be exploring over the span of the two days is, "Will everyone be going back to the office as we were before the pandemic?" I don't think so, and many people more knowledgeable than I say that the answer is no. This means managers and principals will need to regroup around what leading and managing a remote work force long-term really means. We are also going to address some of the other key moments from this past year such as auto reform and ICLR's residential resiliency, which encourages building with storm-resistant materials.

Coming together will allow us to embrace these abnormal changes and discuss how we've adapted and how we can become better brokers. . .

When COVID-19 struck, we had no choice but to adapt our processes to fit into a new and unfamiliar business world. 2020 was all about surviving and making do. I think 2021 should be focused on how we can take what we've learned and apply it to a new and exciting post-pandemic future.

Obviously, under normal circumstances, the convention is our biggest event of the year. It's a time to meet, celebrate and thank our industry and market partners; to bring our members together to network, celebrate and engage with new markets and vendors; to honour and welcome our returning executive and new board and introduce them to members; and to meet face-to-face with the IBAA staff and management teams. We all miss seeing and hugging our favorite people. I personally have a lot of these in this industry and I really miss them all. Of course, an unusual year requires an unusual convention. We're so excited to see what this virtual platform has in store. However, while we're all learning and laughing together online, there's no harm in looking forward to an in-person convention in 2022 (fingers crossed).





150

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HOW WHAT? Keynotes Say “Business as UNusual” is Time to Stay

By Annette Hubick

The COVID-19 pandemic has transformed the way we live, work and do business—not only for insurance brokers but also for the clients you serve.

In the chaos that has been life in the pandemic, it is easy to get overwhelmed by, and focused on, just treading water and putting out fires. However, with vaccinations on the rise, there is light at the end of this “Business as UNusual” tunnel, so the question becomes: Now what? How can brokers prepare for, adapt to and make the most of the post-pandemic reality? The 2021 IBAA convention’s keynote speakers are focused on helping brokers answer that question.



JEFF BUTLER

Remote Leadership

In 2020, no one was planning on COVID-19 to force thousands of companies to transition to remote work. With these abrupt changes, countless teams found themselves communicating less, employee engagement lowered and deadlines were missed because of the inevitable remote work challenges. The in-person managerial and leadership skills simply do not solve the obstacles that the remote workplace experience brings. That said, the benefits that remote work can offer to employees cannot be ignored—many experts agree that, in some shape or form, remote workplaces are here to stay.

Learning to master remote work is no longer optional, it's a necessity. Fortunately, anyone can create a successful workforce, it's just a matter of how. Enter, Jeff Butler.

Since 2014, Butler has been building remote teams across different time zones and studying what the most successful remote companies do. From his research, he put them into practice in his own companies to discern the truth from fallacy. The ideas he found are simple and yet profound; but most importantly, when leaders learned how to master the remote manager techniques, it made them a much better in-person leader.

In an example of how technology offers new ways to do old tasks, here's how my remote interview with Jeff unfolded. I emailed him my questions, he sent me a video of his responses, I uploaded the video to an online transcription service and voila, a Q&A for you to read begins now.

What are the top three challenges to operating a remote workforce?

I go into these more in my presentation, but at high level, I'd say the top three are: micro-management—making sure that people are working when they say they are; people feeling connected—facing retention issues, culture; and making sure people are on the same page.

How does one avoid micro-managing?

By creating transparency and digitizing the actual flow of what needs to be done.

How do leaders maintain meaningful connection with remote work employees?

By digitizing the water cooler experience. That's usually what people really bind over is those interactions that are maybe not necessarily related to work ... so it's how do you take those interactions and create the remote workplace.

How can leaders maintain connection between employees?

That's hard to start, but you usually need someone to be like a linchpin to interact and start those conversations and drive that forward. Once you're able to create that, the organization starts to become more interdependent, and that's where you get those cross-sectional relationships.

You do a lot of work on multi-generational work forces. Does working remotely impact the generations differently?

If you would say there is a correlation between generations and technology use and adaptation, then yes. Usually, the biggest struggle that people have when working remotely is getting used to technology, and working with older generations with technology, there is a learning curve for them, but I don't see it as much of an issue if they spend the same amount of time (using technology) as someone who's younger. Yes, they don't have as much experience with it but they can learn too, so I don't necessarily think there's an issue, it's just having the patience to teach someone.

Insurance brokerage principals and managers are also used to mentoring and monitoring in person; often the process is organic. How can a leader do this remotely?

Systemization—there are certain things you need to do in terms of mentoring and score cards, making sure you're able to build up and manage the employee remotely. Some of it's pragmatic, some of it's meeting weekly, others it's a random cueing that comes up and being able to meet with them over Zoom and then starting to do that organically.

You've been building remote teams since 2014, well before the pandemic. What remote-team challenges have been unique to the pandemic and how are they best overcome?

The problems that you face are people being forced into remote work before they're ready and that creates a lot of pain points in terms of adaptation to different technology and processes.

What are some of the ways remote teams are more effective than in-person teams and how can those be replicated when we're "back together"?

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continued from page 8

Managers learn how to manage way more effectively in remote workplaces because they stop caring about the noise and they start caring about the actual KPIs (key performance indicators) and what makes someone successful. So, if you're a manager and you can manage remotely, in person is way easier.

What challenges has the pandemic trust upon businesses that you think are here to stay?

Remote work. I think, especially in the world of insurance, I believe that a lot more insurance firms will be willing to engage with the initial client acquisition process remotely. Obviously, when you meet in person, that's where you really are able to build strong connections. But I do think that the elementary process of data collection and appointment setting can be done remotely, and there's a good argument for that to stay because you can save a considerable amount of money doing that versus having everyone in the office.

What considerations should leaders be planning for when business operations are "back to normal"?

I think it's understanding that your competitors, who are recruiting for the same talent that you are, can use remote work as a unique selling proposition to attract talent away, so mastering remote work is really important if you want to be able to compete with other companies. And if you are ignorant to remote work and you put your head in the sand ... you will be beat out in the long run.

What are you personally looking forward to most "post-pandemic"?

I am looking forward to a world where people are not as scared. I noticed a lot in the media and just day-to-day life where people are being taken advantage of from a fear standpoint with the pandemic that I wasn't really expecting. I would love to see people in person. I would love to see my family more consistently. But I think the overarching media reaction and the country's reaction in the US was the most terrifying to me and seeing how the country can turn in on itself. As my girlfriend and I like to joke, we struggle with a pandemic, there's no way we'll be able to handle an alien invasion right now.

How have you had to adapt to speaking to audiences remotely?

Well, from a business standpoint, I had to figure out how to be a lot more effective with each dollar in my business, which has led me to be extremely creative. In terms of the art of speaking, I've had to adapt how I engage with people—so basically getting feedback, polls, questions—trying to break the audience into the presentation versus it being a monologue. I want it to be a dialogue.




JEREMY GUTSCHE

Finding Opportunity Through Chaos

Despite the next-level chaos that COVID-19 has wreaked on our lives, Gutsche contends that opportunity abounds and, more than ever, innovation is critical to surviving and thriving during and post-pandemic—his keynote will offer tactics to put this mindset in action.

When he's not touring the globe as a futurist and sought-after innovation speaker, Jeremy is the CEO of Trend Hunter—the world's #1 largest trend-spotting platform driven by artificial intelligence. Imagine the insight from a focus group made up of 100 million people—that's Trend Hunter. With Gutsche at the helm, the company has grown into a powerful innovation engine and global showcase for what's next—attracting three billion views in the process. (Note: 10 years ago, the site had 200 million views. In this day and age, to achieve that growth and remain "the big thing" in the realm of identifying "the next big thing," is quite the achievement.)

Prior to Trend Hunter, Gutsche grew a \$1 billion portfolio for a bank, studied innovation at Stanford, completed an MBA from Queen's University and a honours degree from the University of Calgary, where he was awarded "Graduate of the Decade." Gutsche is the author of three books: the award-winning *Exploiting Chaos*, the *New York Times* bestseller *Better and Faster* and his latest book, *Create the Future*, which won a 2021 Axiom Business Book Award in the category of business disruption and reinvention.

Gutsche is renowned for his high-energy, humorous, thought-provoking keynotes. Page Thomson, CEO of Omnicom, once described Gutsche as "an intellectual can of Red Bull." His innovation keynote videos on the internet have inspired over 35 million people online and 520,000 people at 693 live events. Over 250,000 people subscribe to his weekly newsletter. His client list reads like a who's who of the world's top organizations including Google, Coca-Cola, Disney, NASA and, of course, Insurance Brokers Association of Alberta. 



ANNETTE HUBICK operates Link PR Incorporated—a marketing and communications consulting firm—and is the publisher/editor of *The Alberta Broker*.
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BUSINESS AS UNUSUAL

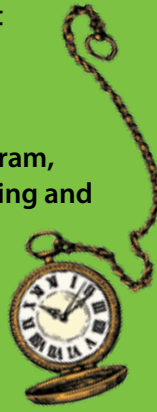
CONVENTION SCHEDULE

MONDAY, MAY 10

- 8:30–9:00 am **Welcome Remarks**
- 9:00–10:00 am **KEYNOTE: Remote Leadership**
- 10:15–11:15 am **Inside a Ransomware Event**
- 11:15 am–1:00 pm **Lunch/Break**
- 1:00–2:00 pm **DCPD and the new SPF1**
- 2:15–3:15 pm **Residential Resilience Program, Commercial Disaster Planning and Business Recovery**
- 3:15–3:45 pm **Disaster Recovery Tool for Commercial Clients**

TUESDAY, MAY 11

- 8:45–9:00 am **Good Morning & Welcome**
- 9:00–10:00 am **KEYNOTE: Finding Opportunity Through Chaos**
- 10:15–11:15 am **Government & Regulatory Updates: Alberta's New DRP Program & AIRB Changes 2021**
- 11:15 am–12:00 pm **Industry Collaboration and Technology to Empower the Broker Channel**
- 12:00–1:00 pm **Lunch/Break**
- 1:00–3:00 pm **Trade Show**
- 3:00–3:30 pm **Closing Remarks**



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SESSION DETAILS

MAY 10



KEYNOTE: REMOTE LEADERSHIP

Monday, 9:00–10:00 am

Jeff Butler—Speaker, Author and Workplace Strategist

Learning to master remote work is no longer optional, it's a necessity, but fortunately, anyone can create and lead a successful remote workforce, it's just a matter of how. Some of the topics Butler will cover in this keynote include:

- How transitioning from a 'face-time' manager to a 'performance-driven' manager can skyrocket your team's performance.
- Discover what signals show up when a remote employee is about to quit.
- Leveraging metrics in order to create an effective and action-driven team

Sponsor: Aviva



INSIDE A RANSOMWARE EVENT

Monday, 10:15–11:15 am

George Bozanin — Managing Partner, Coalition Inc.

Ransomware attacks are on the rise, and more and more companies are falling victim, paying huge sums of money to regain access to their own systems and files.

Bozanin and the team from Coalition will tell you how these attacks happen, what they cost and how to buffer yourself from becoming a victim.

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MUSICAL INTERLUDE

Monday, 11:15 am–1:00 pm

Advanced DJ Services will be spinning your requests during the lunch break.

Sponsor: SGI



DCPD AND THE NEW SPF1

Monday, 1:00–2:00 pm

David Sorenson — Alberta Deputy Superintendent of Insurance

In November 2020, the Alberta government announced part of its response to the reform of auto insurance in Alberta. As with other provinces, Alberta is moving to a system of Direct Compensation Property Damage (DCPD). Along with DCPD, the Alberta SPF1 policy form is being revised. These changes are anticipated to become effective January 1, 2022. This is your opportunity to hear about these changes and how they will impact Alberta drivers.

Sponsor: Peace Hills



RESIDENTIAL RESILIENCE PROGRAM, COMMERCIAL DISASTER PLANNING AND BUSINESS RECOVERY

Monday, 2:15–3:15 pm

Glenn McGillivray—Managing Director, Institute for Catastrophic Loss Reduction

Designed ... for safer living is a program intent on providing homeowners, municipalities and insurers with information on how to build better to prevent catastrophes from wiping out entire communities. McGillivray will talk about building for resilience in our communities and will provide information on helping businesses become disaster ready and able to keep operating even if the premises are gone. His timely presentation will give you tools and advice to share with clients just on the cusp of the 2021 catastrophic weather season. Spend an hour of your time and walk away armed against the storm!

Sponsor: RSA Insurance



DISASTER RECOVERY TOOL FOR COMMERCIAL CLIENTS

Monday, 3:15–3:45 pm

Pam De Boer—Continuing Education Director, Paul Davis Systems

How many of your clients know exactly where to find electrical, gas and water shut offs on their premises? Do they have any recent photos of their buildings? Are your clients prepared to help emergency teams shut off systems to prevent further disasters like flooding, gas explosions or electrical fires? Let Paul Davis Systems walk you through this complimentary mobile disaster planning tool that is designed to get your clients equipped before they suffer a serious loss.

Sponsor: BMO



KEYNOTE: FINDING OPPORTUNITY THROUGH CHAOS

Tuesday, 9:00–10:00 am

Jeremy Gutsche—CEO of Trend Hunter, speaker and best-selling author

The sudden chaos and disruption of COVID-19 has destroyed countless businesses. How can you make sure yours adapts, innovates, and survives? Our potential is often limited by the seven traps of path dependency, which cause us to repeat past decisions. But the beauty of a disruption of this size and scope is that it forces us to break out of our own patterns. Chaos creates opportunity, always, if you know where to look. In this talk, Gutsche shows us how

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GOVERNMENT & REGULATORY UPDATES

Tuesday, 10:15–11:15 am

Sponsor: Sage/Swiss Re

ALBERTA'S NEW DRP PROGRAM Heather Korobanik and Maggali Laguna—Ministry of Municipal Affairs at Government of Alberta



The cost and frequency of disasters in Alberta are increasing, and the province needs a more sustainable approach to disaster response. For disasters that occur in 2021, the Government of Alberta has set homeowner-funding limits and implemented cost-sharing mechanisms between the government and Disaster Response Program (DRP) applicants. Learn about the changes and how they will impact homeowners so you can provide informed counsel to your clients.



AIRB CHANGES 2021

Laurie Balfour — Executive Director, Automobile Insurance Rate Board (AIRB)



Join Balfour as she shares how the AIRB is leveraging recent regulatory changes to ensure future success for all stakeholders. Recent reforms have led to changes at the AIRB—come find out what they have been up to as they implement new areas under their authority.

SESSION DETAILS

MAY 11



INDUSTRY COLLABORATION AND TECHNOLOGY TO EMPOWER THE BROKER CHANNEL

Tuesday, 11:15 am–12:00 pm

Steve Whitelaw—Vice President of Industry and Partner Relations, Applied Systems

The response to many of the day-to-day work challenges presented by the pandemic has been to lean heavily on technology. Previously planned digital strategies have been fast tracked to time frames that were unimaginable before the pandemic struck, and capabilities that were underutilized are more critical than ever before. Join Whitelaw as he evaluates how brokers and insurers are harnessing technology to better connect to team members, customers and the rapidly growing list of stakeholders in the insurance ecosystem

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TRADE SHOW

Tuesday, 1:00–3:00 pm

Explore opportunities, gather information and connect with industry partners in the virtual trade show.





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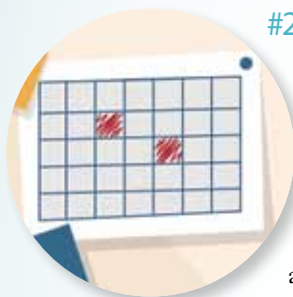
7 Tips for Attending a Virtual Conference



#1. Learn how to use the tool

Your virtual conference will be hosted online, via a tool you may or may not have used before. To make the most of your time “onsite,” take an hour or two before the conference begins to play around in the event hub. Find out how to access sessions, check your audio, and work out any glitches.

If there’s a tutorial about how to get the most out of the conference, watch it! Your experience is in your control. *(IBAA convention delegates will receive login credentials a couple days prior to the event—Ed.)*



#2. Blocking off your calendar

Work never stops, but when you’re attending a virtual conference it should take a backseat – even if only for an hour or two at a time. After all, you chose to attend a virtual conference because you saw value in the speakers, educational sessions, and

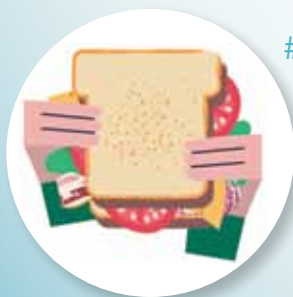
networking opportunities, so don’t throw away the time you have to learn and grow! Make sure your co-workers know when you’ll be busy and make an effort not to check email while you’re in sessions.



#3. Keep your family in the loop

This work from home life means that most of us are never truly alone. Our spouses, our kids and our pets are only a room away at all times, and all demand a certain amount of your attention. By this point, you’ve worked out some kind of schedule to separate work time and family

time, so keep to that schedule during your virtual conference.



#4. Build in snack and meal breaks

One thing you don’t want during a day or week of high-intensity learning is to have “hanger” get in the way. Even if you’ve never meal prepped before,

this is a great time to start. Plan out your breakfast, lunch, and snacks. Even figure out your coffee breaks. While an in-person event would have built-in breaks with coffee set up in the hallways and snacks appearing as if by magic, your virtual conference F&B is your responsibility. For a fun treat, consider getting a coffee delivered during a break to keep you caffeinated.



#5. Go old school

Take notes on paper! To focus more, keep your attention on the screen, but your fingers off of the mouse and keyboard. Rather than flipping between a notes doc and the conference, where it might be easy to get lost and end up on Instagram or Twitter, keep the screen dedicated to sessions.



#6. Attend with others

Conferences are better when you attend them with friends. Any coworkers attending the same virtual conference? Make plans to catch up and discuss keynote sessions after the fact or message them throughout about points you found interesting. This interaction can keep you engaged with the content.



#7. Stand and stretch

Don’t feel confined to your chair. Build in breaks in between sessions to take a short walk or stand and stretch. And, if you aren’t on video during a session that hits in the middle of the afternoon, don’t be afraid to stand. Activity, even something as small as standing or walking in place, can wake you up and get you refocused on the content at hand.

Source: Madison Howard, “Ten Tips for Attending a Virtual Conference,” www.cvent.com/en/blog, August 20, 2020.

The Plus Side of Attending a Virtual Conference

By Annette Hubick

It's easy to lament the absence of features of in-person conferences. We miss the hugs and handshakes, the "accidental" connections, the group energy ... but we need to work with what we have in this new normal (Ugh! I know!). Let's talk about a few positives of attending a virtual conference.

Save money. Transportation, accommodation, food and drink all add up. Think of the money you will save by attending from the comfort of your own home. As is the case with IBAA's virtual convention, the organizer's costs are also substantially reduced, meaning lower registration fees for you! \$75 is hard to beat.

Social distancing. Avoiding groups of people greatly reduces the risk of exposure to Covid-19 (or anything else for that matter). This keeps you and your family safer.

Extra time with your family. No travel means you don't have to leave your home. Most virtual conferences do not include evening programming as those tend to be more social in nature. This gets you extra time to spend with your family, which is hopefully is a good thing for you :-).

Bonus time to work. All of the time spent during travel can be used in more effective ways like being sure to follow up with your connections and preparing the debrief you'll be sharing with your brokerage colleagues.



Comfort. Pants are optional for virtual conferences! That said, dressing more professionally can help put you in "business mode". Plus, you never know what might happen if that camera moves, you forget it's on or you have to suddenly stand up to accept your latest Amazon delivery. Will Reeve from *Good Morning America* discovered the hard way that the camera sees more than you think. 📺

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COMMERCE IN QUARANTINE

(E-)Signatures in the Era of Social Separation



A signature is a mark that, with a person's intent, authenticates the connection between that person and a document and signifies their approval of it. To be enforceable, an agreement requires (among other things) evidence of the parties'

intention to be bound, and a signature is an effective means of showing that intention.

But what exactly constitutes a signature? Stylized cursive in wet ink? No one would argue with that. But how about an "X"? Initials? A typed name at the bottom of an email? An

electronic signature (e-signature) through third-party signature software? In light of the profound disruption caused by COVID-19 in 2020, digital and digitized signatures have taken on greater importance for our newly remote and re-imagined business practices. As such, we

take a look at how the law regards e-signatures as opposed to “wet ink” signatures below.

Wet Ink Signatures

In 1677, the *Statute of Frauds*¹ was enacted to require that contracts concerning certain prescribed subject matters (e.g., sales of land, guarantees) be reduced to writing in order to be enforceable. At the time, fraudsters were alleging oral agreements and supporting their claims by perjury. Under the legislation, the now-written contracts also had to be signed, and this requirement that the written contract also be signed might be one of the oldest such requirements in our legal tradition.²

From the *Statute of Frauds* and beyond, volumes and volumes of ink have been spilled in legal debate and discussion over what constitutes a valid signature generally. Of course, signatures that stray too far from the platonic ideal (written in ink at the end of a document) are assessed on a case-by-case basis and may be subject to different judicial treatment across jurisdictions. For instance, common law courts in different jurisdictions have taken sometimes consistent and sometimes inconsistent approaches to the validity of variations like the use of crosses, initials, pseudonyms, printed names, rubber stamps and cut-and-paste jobs.

Electronic Signatures

With the rise of computer-based commerce, traditional understandings of the “signature” have continued to be challenged by new manners of communicating and conducting business. Fortunately, legislation offers some direction for electronic commerce

and contracts, including with respect to the use and permissibility of “e-signatures.”

Legislation over electronic signatures exists both provincially and federally, and whether we refer to the provincial or the federal regime in a particular instance will depend on whether the signature is required under provincial or federal law. Electronic commerce and contracts fall under provincial jurisdiction, and pursuant to Alberta’s *Electronic Transaction Act*³ (ETA), e-signatures are generally

Although legislation does exist to deal with the matter of electronic signatures, the definitions used tend to be more conceptual than formal.



permissible to satisfy a requirement for a signature under Alberta law.⁴ There are, however, various important exceptions. For instance, the ETA expressly does not apply to wills, powers of attorney, personal directives and guarantees, among other things.⁵ Similar rules will be found in other provinces under their own versions of the ETA. Where a signature is required pursuant to federal law, the rules may differ, and the *Personal Information Protection and Electronic Documents Act*⁶ (“PIPEDA”) will govern with respect to those federal statutes specifically identified by PIPEDA. For our purposes, we focus primarily on the ETA.

The ETA offers a broad definition of “electronic signature,” which means “electronic information that a person creates or adopts in order to sign a record and that is in, attached to or

associated with the record.”⁷ There is no requirement that the e-signature take a certain form or style, such as a cursive signature.

While Alberta’s definition has not been judicially considered, the parallel definitions under other provinces’ legislation have. In British Columbia, a court found that an email signature fell sufficiently within the definition of “electronic signature” for the purposes of the B.C. legislation.⁸ As well, in Saskatchewan, a court found that a letter bearing a digitally-affixed image of a person’s wet-ink signature was validly electronically signed.⁹ Perhaps most interesting as a non-traditional example is another Saskatchewan finding that clicking “I agree” on a digital copy of a waiver was equivalent to having signed a hard copy.¹⁰

Copies in Counterpart

At first glance, “e-signatures” and “remote signing” might seem to be two ways of saying the same thing—after all, you might say that endorsing a document with an e-signature is a form of remote signing. However, though both are helpful during the pandemic, the difference between them is worth noting.

The *COVID-19 Pandemic Response Statutes Amendment Act, 2020* (PRSA)¹¹ amended various pieces of legislation to account for the requirements for isolation and social distance as a result of the pandemic. One target of the PRSA was statutory requirements for the in-person witnessing of certain documents, like guarantees, personal directives and wills. However, the legislation does not go so far as to permit e-signing. Rather, under the revised requirements, it is now possible for signatories to be

connected via two-way video conference rather than in-person (what the PRSAA calls “deemed presence”), and most modifications are to permit copies to be signed in counterpart. Specifically, signatories may sign independently in wet ink while being seen signing through the video conference, and each separate copy can be collected together to form a single comprehensive document with the same effect as if all signatories had signed a single copy while in the same non-virtual room. Given that the amendments are very recent and subject to effective periods prescribed by regulations, work done in any of the identified areas of law that have been affected by the PRSAA

should be checked against the details of the statutory framework before getting underway.

The Take-Away

Electronic signatures can seem to take as many forms as wet-ink signatures. Although legislation

... another Saskatchewan finding that clicking "I agree" on a digital copy of a waiver was equivalent to having signed a hard copy.



does exist to deal with the matter of electronic signatures, the definitions used tend to be more conceptual than

formal. For better or for worse, there is still a lot of room for individual variation, and there is still a lot of room for debate. As a result, one practical approach is the use of e-signature software that allows users to send “execution copies” of documents for signature to recipients for their electronic endorsement. Such services typically provide an audit trail that can identify when a document was sent, when it was viewed, and when it was signed by each party through user accounts and IP addresses. Electronic signatures created through these services ostensibly sit well within the bounds of the relevant legal definitions and offer as good a means as any to conduct our business at a distance while we wait for a return to the days of high-fives and



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hand-shakes—although some of our adaptations, like the heavier reliance on e-signing and hand sanitizer, are probably here to stay.

¹ 29 *Charles II*, c.3 (1677, UK).

² 2 *Having been enacted in 1677 in the United Kingdom and handed down to Albertans and other colonial societies. See J.E. Côte, “The Introduction of English Law into Alberta” (1964) 3 Alberta Law Review 262.*

³ 3 *SA 2001, c E-5.5 [ETA]*.

⁴ 4 *Ibid*, s 16.

⁵ 5 *Ibid*, s 7. *Read further for a brief discussion of recent changes to legislation dealing with these signature requirements.*

⁶ 6 *SC 2000, c 5.*

⁷ 7 *ETA, supra note 3, s 1(c).*

⁸ 8 *Johal v Nordio, 2017 BCSC 1129.*

⁹ 9 *I.D.H. Diamonds NV v Embee Diamond Technologies Inc., 2017 SKQB 79.*

¹⁰ 10 *Quilichini v Wilson’s Greenhouse, 2017 SKQB 10.*

¹¹ 1 *SA 2000, c 13.*



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COVID RESPONSE: KEEP IT/LOSE IT

Navigating year two of the pandemic, has left us all, understandably, a little fatigued, bone-tired, worn out, frazzled and a little stir-crazy. It's hard not to feel like we're all floating on the same sea of platitudes and dismaying facts without a lifeboat in sight. That bright, florescent life-boat orange can be pretty tough to see when you're solely focused on keeping your head above water (just ask Jack and Rose ... sorry, is 24 years still too soon?). At the risk of drowning in our own salty metaphor, we've decided to buoy our spirits by reassessing our situation. Obviously, a positive attitude isn't going to shift icebergs, but looking at things through a future-focused lens may help us acknowledge and embrace the sustainable business practices we're currently using to survive.

As we plan, hope, pray and yearn for an end to this pandemic, it's important to remember that we're

moving forward, not back. Some of the procedures, policies and programs we've established within our businesses can and do have broader applications than just survival. Whether that means connecting us to a broader audience, being more accessible, striking a better work/life balance and keeping our coworkers safer during cold and flu season, it might be wise to hold on to some of the tools we've adopted along the way.

We asked a few of our PYIB board members which "new normals" of the pandemic they're looking forward to embracing and which they're looking to part ways with when all of this is said and done.

QUESTION 1:

In a business sense, what are some positive changes that resulted in response to COVID-19 that you're looking forward to keeping?

QUESTION 2:

Post pandemic, what are some of the things that you're looking forward to resuming, changing or leaving behind?



DIRK BRUGGENCATE
Blue Circle Insurance, Calgary

Q1: Over the last year, I have realized the importance of strong relationships with our clients. Brokers have the amazing ability to actually know and care about each client as

a person rather than the client just being recognized as a number. This is such a valuable differentiator in our ever-competitive industry and one of the easiest things to nurture and grow with a little bit of TLC. It has been a very challenging year or two in our industry for various reasons and more than likely even more difficult for others across Alberta due to COVID and current economic conditions, but clients are choosing to renew their business with us because they know and trust us.

As challenging as we have had it over the last year, let's all be thankful that we are in such a resilient, malleable and awesome industry. COVID has brought a lot of industries to their knees and left a many people unemployed, but the insurance world hasn't missed a beat.

Q2: As convenient as working from home can be, I personally miss all of the in-person interactions with staff, clients and all of my friends in the industry. Sure, having Zoom meetings filled that gap for a little bit, but seeing someone over video got old real fast. For most of us, we are social beasts and miss and need the in-person gathering. I also believe that we are not doing our new and junior brokers any service having them work from home and away from their mentors. When I started out in the industry, I learned a vast amount by listening in to conversation around me and discussing various topics and scenarios with my coworkers. Our young brokers are the future of our industry, and we need to make sure that they are being developed and trained properly. For some of our super self-motivated folks this may not be an issue, but for others it will be a struggle. I personally am looking forward to a time (hopefully sooner than later) where we can all safely learn, work and celebrate together in person.



NICKY FUHRMANN
A-Win Insurance, Lethbridge

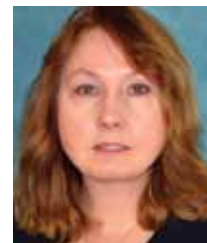
Q1: I've been enjoying the ability to be mobile and still productive—I'm glad we're moving away from the feeling that being in the office is the only way to work. I've also cherished the ability to truly connect with our clients. They really needed to just chat through COVID-19 and it was nice to connect with every commercial client this past year and listen to their concerns or sometimes their wins! It has been really great partaking in some of the virtual events across Canada in our industry this past year and finally



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Q2: I miss commercial field trips and the ease of meeting with commercial clients. It is hard to build a relationship and rapport with a client just from a phone call or Zoom meeting!



CONNOR LEA
Fuse Insurance, Calgary

Q1: I think we've certainly become much more organized and independent with the move to work from home. I'm looking forward to getting back into an office and seeing the difference in work ethic.

Q2: I miss working next to people. Socializing around the office is one of my favorite parts of working for my company.



DAN SALT
Jones and Salt Insurance, Calgary

Q1: This last year has brought up many new challenges for everyone, and a lot of these changes and obstacles involve insurance. In the last year, I've seen the broker channel strengthen and become more important than ever as people seek expert advice and robust solutions for all of the crazy changes going on right now. Independent insurance brokers are well equipped

to offer these solutions to their clients, and the need for proper customer service and product knowledge has never been higher. As a broker, I'm grateful to be in a position where I can help people during this time, and that we have the opportunity to strengthen our role as insurance experts.

Q2: The challenges of the last year have not escaped insurance, and while the role of brokers has never been more important it's also never been as challenging. Rate increases, processing delays, supply chain delays for claims, have all had an impact on the way we do business and the final product that we are able to present to our clients. As the front-line soldiers of the insurance industry, the burden to explain and mitigate rate increases falls on the broker and this has become more difficult this year. The increase in natural disasters, coupled with supply chain delays, has also caused delays in claims processing, which also often falls on the broker to mediate. It falls on the broker to communicate the challenges of the industry, and when we are facing those same challenges ourselves, it can definitely feel like a lot sometimes!



CHRISTAL TAYLOR
Westland Insurance Group, Grande Prairie

Q1: There has obviously been much more of an emphasis placed on electronic communications both with staff and clients. This means that we've been exploring new and exciting ways to communicate more efficiently.

Q2: Unfortunately, an increase in electronic communication is a double-edged sword. While it does provide a lot of efficiency and accessibility, it is lacking in the wonderful human element of in-person communication.

MY TWO CENTS



LEX ENGEL
Freeman Insurance, Penhold

Q1: As a board, PYIB took the leap from conference calls to zoom meetings this year. Normally we talk to each other and discuss on the phone and only meet at events. It was nice to be able to "see" everyone during our meetings. I have also enjoyed the events we've started to do digitally. The photo contests have been very well received as well as our trivia night and escape room evenings. While digital events will never replace in-person events, they have brought a new mix of options to make it easier for people across the province to attend without travelling.

Q2: I can't wait to see faces again—I love the relationships we build as brokers with our clients. I look forward to the day that we can sit across the desk or go into a business and see a smiling face rather than a mask.

I'm also looking forward to getting back to in-person events (like the PYIB curling bonspiels or broker information nights at colleges). While Zoom can be a good substitute and still provide a face to a name, I can't wait to be able to sit down with other brokers, underwriters and BDO's, tell a few stories and get to know people better.

LEX ENGEL
PYIB President
Lex@FreemanIns.ca





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COLLABORATIVE EFFORT

How CSIO's 2021 Strategic Plan Leverages Collaboration to Solve Industry Pain Points

By Kathryn Sinclair

CSIO recently kicked off its 2021 strategic plan to support its mission of delivering leading-edge technology standards and solutions to continuously improve the consumer's ease of doing business within the broker distribution channel. CSIO leads collaboration between insurers, service providers and broker partners to advance technology in the P&C insurance industry. All IBAA members automatically receive CSIO membership as part of their association benefits.

The 2021 strategic plan builds on the strength of CSIO's 2018-2021 strategic roadmap that has guided the organization through the rapid changes over the past three years. CSIO's board of directors approved the 2021 plan at its January meeting.

Building on CSIO's Three Strategic Pillars

Since 2018, the industry has seen many impressive milestones in insurance innovation, including the launch of the My Proof of Insurance solution, the formation of

the commercial lines working group to advance the existing commercial lines (CL) data standards, and the establishment of the innovation and emerging technology (INNOTECH) advisory committee.

With the many changes brought on by the pandemic, the plan narrows CSIO's focus to strategic initiatives for the 2021 year, continuing with the three pillars established in 2018:

1. Position CSIO as technology champion of brokers.
2. Deliver leading edge technology standards and solutions.
3. Deliver reliable and secure services.

"The 2021 strategic plan supports CSIO in setting out a path to enable new innovative solutions that solve industry pain points," says Catherine Smola, president and CEO, CSIO. "Our focus is to look at ways we can build on the foundation developed over recent years to continue to work collaboratively to find better ways of doing things."

CSIO developed its 2021 priorities in consultation with the industry through member feedback provided through working group meetings,

conversation with members and survey responses, including the CSIO 2020 member survey.

The key priorities of the 2021 roadmap will focus on the three strategic pillars:

Technology Champion of Brokers

- In 2021, the INNOTECH advisory committee and its working groups will continue to evaluate the application of new and emerging technology innovations in the P&C insurance industry and to identify potential implementation opportunities believed to have the highest likelihood of success and the broadest benefits to the industry. Ultimately, this will help brokers make more productive use of technology and automate manual work, allowing them to spend more time focusing on client relationships.
- CSIO will continue to lead the development of data standards and certification programs to help promote and leverage trusted technologies and solutions.

- CSIO will continue to expand its professional development curriculum, providing accredited education through free webinars and on-demand courses to increase members' knowledge of digital transformation best practices and insurance technologies. CSIO helps brokers progress in their paperless journey by delivering digital tools and solutions that enhance workflows and the client experience.

Deliver Leading Edge Technology Standards and Solutions

- While CL data standards are robust and ready to implement, the work of the CL working group continues to result in significant gains toward industry-wide implementation. Certifying additional insurers and service providers on their adherence to programming CL data standards in three certification phases will lead to real-time quoting functionality.
- As part of its work to solve industry pain points, the INNOTECH advisory committee identified three solutions to present to the CSIO board of directors. The board has green-lighted three solutions to move forward to proof of concept: billing eDocs, claims eDocs and API standardization. CSIO will work with industry partners to support the successful implementation of these solutions, including through the INNOTECH working groups, certification and educating the industry on how to leverage the benefits of the solutions.

Deliver Reliable and Secure Services

- Since 2018, insurance providers have been able to use the My Proof of Insurance solution to send digital policy documents including proof of auto insurance to their customers. CSIO will continue to support brokers in implementing the My Proof of Insurance solution

over the course of 2021 and will identify priority enhancements to continuously improve the experience for members and their customers. CSIO 2020 Member Survey Insurers, service providers and broker members across Canada were surveyed late in 2020 to understand their awareness of digital trends in insurance and attitudes toward the work of CSIO. The survey was conducted by an external research firm and saw great participation from Alberta respondents.

The 2020 results show that 82 per cent of respondents from Alberta believe their organizations are digital businesses, compared to 84 per cent of total respondents. Nationally, this is up seven per cent over 2019 results, pointing to an acceleration in digitization forced by the pandemic. Overall, 82 per cent of Alberta respondents rated their own awareness of digital trends in insurance as good or excellent, which is slightly behind the 87 per cent of total respondents across Canada. In 2021, CSIO will continue to support brokers in expanding their digital toolkits with monthly webinars and new eLearning courses.

Virtually all respondents, including those from Alberta, agreed that CSIO provides good value and were confident that CSIO solutions,

services and resources would help their organizations be successful in the future. Ninety-eight per cent of respondents from Alberta reported that overall, they were satisfied with the work that CSIO is doing.

Industry Supports CSIO's Current Direction

The survey asked members to comment on key areas that CSIO should focus on in order to achieve its mandate of advancing technology in the broker channel. The feedback showed that the industry supports CSIO's current path of: advancing data standards including Commercial Lines, enabling more broker access to data, educating the industry on digital trends and topics, and supporting the digitization of insurance operations. CSIO thanks members for their time and effort in providing valuable feedback that we use to determine not only how well we are delivering value to our members, but also to support our strategic direction in the coming years.

Visit CSIO.com for the latest news on these initiatives.

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What Will the Post-Pandemic Leader Look Like?

By Ed Hess

We've just been through a stressful year of disruption, trauma, fear, and loss. No company will ever be quite the same as it was before COVID-19. Neither will any employee. What that means is no leader can lead the same way they led in February of 2020, either.

As we move into recovery, leaders will have to deploy a whole new mindset and a whole new skill set.

Not all of this is COVID driven. We've known for years, decades even, that the old-school leadership model would have to change, but the pandemic has most certainly accelerated the need for a new kind of leader.

My book *Hyper-Learning* explores what it means to be this type of leader. On an individual level, *hyper-learning* means being able to continuously learn, unlearn and relearn by adapting to the reality of the world as it evolves, rather than seeking to defend your beliefs and ego. On an organizational level,

it means creating an environment that allows and encourages everyone else to be hyper-learners as well.

Essentially, leaders must embrace the mindset and master the skills needed to create high engagement and enable continuous high performance in constantly changing times.

As we move into recovery, leaders must be able to do the following:

Manage their own emotions and behaviors ...

Inner Peace is a foundational building block for a hyper-learner for many reasons: It allows you to quiet your ego, stay open to the best ideas and connect with others in meaningful ways. And in times of great chaos (like right now), it helps you tune out the noise so you can do the kind of high-level critical thinking that allows you to make smart decisions.

Inner peace allows you to be kind of a port in the storm. A huge spotlight

will be on leaders right now, both inside companies and in the external world. That means we need to be in firm control of our inner world.

...and defuse the anxiety of employees.

People are really suffering right now, and emotional well-being matters. Remember that employees take their cues from you, so a state of calm is more important than ever. Part of helping neutralize anxiety is communication; when you don't do it well and often, people will fill in the void with their own worst-case scenarios.

Defusing anxiety is more than going through the motions of communication, though. It's about communicating in ways that create human connection and relatedness. Now, more than ever, people need to feel cared about as unique human beings.

continued on page 30



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Create a sense of “We are all in this together, and together we will thrive.”

The workplace of the future is an idea meritocracy. The old caste system—a relic of the Industrial Revolution when the “command-and-control” leadership model reigned—is dead. Leaders need to inspire hope, but not in the sense of “Don’t worry, we will rescue the rest of you.” The message needs to be “Together we will thrive.”

Of course, this message must be backed by a workplace environment that allows for true collaboration. People must be able to have high-quality conversations, and it’s the leader’s job to set up the right conditions—and not let their own ego step in and wreck them.

Anticipate market shifts and be disruptive.

For instance, leaders need to know how to manage digital transformation. This is where the hyper-learning mindset really comes into play. Leaders must stay open to the future and really listen to customers, rather than clinging to old, preconceived ideas and hearing what you want to hear.

Operational excellence will be table stakes in the recovery and beyond. Every company will be in the innovation business. Every organization will need to “skate to where the puck is going to be, not where it has been,” as Wayne Gretzky so famously said.

Proactively manage change.

Change is the new given. Impermanence is the new mindset needed. This will require embedding in your business a “story” than enables every employee to embrace change as opposed to being fearful of change or running away from change. That requires teaching employees how to

go into the unknown and figure it out. People will need new tools to use, and small teams will be the structure needed to continuously adapt. Change is an iterative process—and change needs to be challenging but not overwhelming. Change is emotional. That means leaders need to understand the psychology of change: what kinds of emotions/behaviors to expect and how to guide people to positive emotions.

When people know they must constantly learn, unlearn and relearn, then change isn’t some upsetting experience. It’s just life.

Foster quick, effective, smart collaboration.

No one person can ever have the answers. It takes teamwork. People have to be able to arrive at smart answers quickly, and that means creating the conditions for collective flow to happen and building “caring, trusting teams.” While many factors play into good collaboration, an “otherness” focus is at the center.

Otherness is both a mindset and a behavior. Leaders first need to overcome their own tendency to seek confirmation for what they believe. This means acknowledging that they need others to help them see solutions. They also need to behave in ways that show they respect the human dignity of others and make sure all team members do the same.

Seek feedback continuously.

Yes, leaders need to seek feedback and embrace it as opposed to immediately reacting negatively. Embrace feedback graciously and gratefully. That takes humility. If you assume you know it all, you won’t be open to the ideas of others. Humility requires mastering the ego. While this may not be easy, it’s certainly possible to have a quiet ego once you get intentional about it.

Mindfulness meditation is one method. Another good option is to practice gratitude by saying thank you

more often, writing thank-you notes to employees and acknowledging often that you did not reach your leadership position all on your own. You had lots of help along the way.

Create a place where people really want to be.

As economic recovery takes hold and more opportunities begin to open up, we’ll see a mass exodus of people who were poorly treated during tough times. Be ready to capture them by taking steps to “humanize” your workplace culture. Essentially this means you need to:

- **Be an idea meritocracy.** This means the best data-driven idea or judgment wins, irrespective of rank, compensation or power.
- **Cultivate workplace positivity.** Positive emotions enable cognitive processing, innovative thinking, learning and creativity. Negative emotions like fear and anxiety squelch them.
- **Respect human dignity.** Respect every employee as a unique human being worthy of the opportunity to grow and develop their skills and to be economically rewarded in a manner that validates their human dignity and gives them the opportunity to live a meaningful life.
- **Operationalize “psychological safety” throughout your business.** That requires you to build trust throughout your organization. That enables people to do the “hard stuff” like give constructive feedback, challenge the status quo and find the courage to take risks.
- **Meet people’s self-determination needs.** In part, this means people must have input on how they do their jobs and feel a sense of competence in their work.

Adopt a new humanistic way of working.

Leaders must focus on training and developing people so they can

be their “best selves.” Without a whole company of people working at top capacity, it will be tough for any business to survive in a super-competitive marketplace.

Every company will be in the human development business in addition to its core business. The quality of your human performance ultimately will be your strategic differentiator. That is why humanizing the workplace will be important.

COVID-19 has been a workplace disruptor. It has required human adaptation and embracing new ways of working. As we move over time into a post-COVID-19 era, leaders must embrace the reality that the business world will not go back to operating as it did in early 2020. It is time to continue to move forward, not to regress. By moving forward in the post-pandemic phase, the rewards may be exponential. Don't let a good recovery go to waste.



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, visit edhess.org.

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Getting Ready for Hail Season

The frequency and severity of extreme weather events is on the rise, and with these, so too are insured losses. Our industry has repeatedly voiced its concerns as the financial cost of these events steadily trend upward. Of the ten costliest natural disasters in Canada's history, six have occurred in Alberta, with five of these disasters happening since 2010. The financial toll associated with recent hailstorms are another reminder of our recent susceptibility.

Last year, hailstorms in Alberta accounted for over \$1.4 billion in insured losses. Beyond the financial costs to our industry, extensive damage to homes, vehicles and personal property disrupted people's lives and made a difficult situation even worse.

The hailstorms that hit Calgary, Airdrie and the surrounding area last June were some of the worst our province has seen. That event was the costliest hailstorm ever, and the fourth costliest natural disaster of any type, in Canadian history, accounting for over \$1.3 billion in insured damage.

With these facts and last year's storms in mind, I want to highlight how we, as insurance professionals, can help Albertans improve their preparedness for hail events and ensure they have the

financial protection they need to fully recover. Brokers are our industry's voice to consumers and are best positioned to speak with customers about the weather-related risks they face and how they can improve their financial resilience.

Getting Ahead of the Situation

If last year's hailstorms taught us anything, it's that many Albertans are not prepared for severe weather events of this kind. Just as importantly, they revealed that many people don't know how to navigate the process of recovery. In the aftermath of the storm, many Albertans were unable to effectively access the resources they needed to repair their homes.

Fortunately, brokers, agents and other insurance professionals were there to lend a hand and provide some guidance. But we can do even better than that and educate Albertans before events like last year's storms happen by talking to customers and prospective clients about being prepared.

Knowing about what it takes to be prepared for emergencies and severe weather events is second nature to brokers and other insurance professionals, but that's not always the case for many consumers. We can suggest standard disaster preparedness

tips to consumers, including that they:

1. Create an emergency preparedness plan for their family.
2. Secure barbecues and patio furniture or store them indoors when severe weather is in the forecast.
3. Never drive through flooded intersections or large puddles.
4. Ensure proper grading is maintained around their home.
5. Have someone regularly check on their property if they are away.
6. Install a sump pump, sewer backup valve or backflow valve.
7. Know their risks and review their insurance policy with an experienced insurance representative.

Our industry often focuses on educating people about floods prior to spring thaw and about fire prior to the hot, dry summer months when wildfires are a potential danger. Given the damage we witnessed last summer, it is time to focus more attention on hail. In addition to the general emergency preparedness information we give customers, I believe we should also provide specific hail-focused information that customers can use to protect themselves and their property, including advising them to:

1. Park their vehicle in a covered area to prevent damage.

2. Stay away from windows, doors and skylights during a storm.
3. Consider using resilient building materials when completing repairs.

After the Storm

Of course, preparation is only one part of the equation. When we reach out to our communities to inform them about being prepared for a hailstorm, we should also consider taking that opportunity to explain how to address any damage a storm may cause.

Consider walking customers through how and when to contact their insurance rep and file a claim. It's also helpful to explain the process of:

- Creating an inventory of all damaged and destroyed items
- Documenting damage before clean-up starts by taking numerous photos

Many consumers simply don't know this information and aren't sure where to look for it in the aftermath of a catastrophe.

Last year's hailstorms also taught us that many consumers need guidance in hiring and dealing with contractors. It can be helpful to remind them that:

- They have the right to choose their own contractor, and they are not obligated to use the contractor recommended by their insurer.
- If they decide to use their own contractor, they should get competitive estimates from these service providers.
- They should always get references and ask to see credentials.
- Any contractor they employ should always provide a written contract detailing the work to be done, materials to be used and any warranties.
- They share the estimates with the insurance adjuster right away.

Educating the Public

IBC is making a concerted effort to educate consumers on how to prepare for potential hailstorms by partnering with stakeholders, including municipal governments across the province, organizations such as the Institute for Catastrophic Loss Reduction and IBAA.

In the coming weeks, and together with IBAA and other stakeholders, IBC will be launching a hail education campaign that will see our organizations working together to create and distribute informative, consumer-focused materials that can be shared in print and posted on social media. These materials will zero in on how to reduce hail risks and how consumers can be more prepared. Further information about this campaign, its materials and other content to share on hail and emergency preparedness will also be posted on ibc.ca.

IBC is proud to partner with Alberta's brokers and other stakeholders in spreading information that will benefit Albertans who are most affected by these events. Together, we can help improve resilience, mitigate the financial cost of these events and build a true culture of preparedness.

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What's going on behind the scenes at IBAA?

I'm sure someone, somewhere has a delightfully witty quote about how busy bees bring home the best honey or something along those lines, but I'm afraid I was just too busy to find it. While social lives have slowed considerably since the COVID-19 restrictions were applied last spring, work just keeps getting busier—a feeling I'm sure we all share right now. Despite still mostly working from home, we've been up to our eyebrows in convention prep, financial year end, AGM season, professional development facilitation, website restructuring, membership intake, communications planning and, most particularly, broker advocacy. It seems my commute time has been replaced by a longer “to do” list!

George Hodgson—our stalwart CEO—and our incredible executive team spend a great deal of their time advocating for Alberta's broker network across multiple political and market arenas. Over the course of the last three months, George and his team have:

- released a variety of reports advising the government on conscientious and meaningful auto reform;
- organized and conducted multiple productive company-broker town hall meetings;
- worked with pertinent officials and course facilitators to improve the pass rate of Level 1 licensing exams;

- started the process of tackling the complex issue of best terms pricing;
- initiated discussions with the Facility Association around how to combat the skyrocketing commercial trucking deductibles;
- coordinated a virtual broker townhall event series and meetings between IBAA and Intact management to discuss Intact's recent COVID-19 relief initiative and its impact on brokers;
- and much more.

If any or all of the above is news to you, don't worry—it won't be for long. Thanks to some insightful feedback from our membership, we've made it one of our top priorities to

communicate more effectively what George and his team do in their capacity as the voice of Alberta brokers. Keep your eyes on your inbox for our new weekly update on all things George. Well ok, no, not all things George—all things IBAA. But we will do our best to communicate what George, the executive and IBAA are up to on a weekly basis. Each week we'll discuss the issues they're currently tackling, the complicated processes behind broker advocacy, how their efforts will ultimately affect the broker channel and how IBAA delivers value for your membership dollar. If you don't receive our emails, now is the time to make sure

Licensing	Licensing Level 2- Exam Prep	May 27
	Licensing Level 1- Exam Prep	June 3
CAIB	CAIB 3 Immersion- Online	May 31-June 10
	CAIB 4 Exam Prep	June 10

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you're on our list. Please email me at cwilliamson@ibaa.ca if you haven't heard from us in a while.

Because we're in the mood to share, why not take it one step further? We couldn't be more thankful for the expertise, effort and energy each member of our staff brings to our organization and membership. We have an amazing team and we want you to get to know them. Over the course of the next few issues of *The Alberta Broker*, we will be introducing and showcasing the work of our staff so that you stay in the loop and know who to call when you're looking for IBAA support. In the meantime, you'll find

a full staff listing on ibaa.ca under the "About Us" tab.

If you'd like to meet some of the IBAA team and board in semi-real life, you can get some face time with us during our first-ever (thanks, COVID-19) virtual convention. May 10-11, 2021, will be completely dedicated to helping brokers build their business in an unusual world. Each member of our team, along with our incredible presenters, board and participants, have a role to play in making the convention a success. The multitasking mavens on our events team, the fiduciary phenoms on our financial/admin team and the cool

cucumbers on our communications team have all been working around the pocket watch to ensure that our Alice in Wonderland-themed convention is as fun as it is educational.

My newfound appreciation for Lewis Carroll and witty wordplay aside, we look forward to connecting with you in Wonderland and beyond in the coming months.

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