

BROKER

THE ALBERTA

THE INSURANCE BROKERS ASSOCIATION OF ALBERTA

How to Talk to Clients About DCPD



IBAA's Strategic Plan

Legal Considerations of
Mandatory Employee COVID-19
Vaccination Policies

**10 Skills Great Salespeople
Must Possess**

and more—



December 2021–January 2022

Cdn Publication Mail Registration 40018149



MUTUAL FIRE INSURANCE

Take Your Clients up a Level With a **Mutual FarmPROTECT™** Policy

It's near impossible to fit a square peg in a round hole. So why are you trying to fit all your farm clients into a package insurance policy? With **Mutual FarmPROTECT™** you create a custom insurance policy by adding or subtracting coverage forms as needed.

Visit our website and talk to your underwriter to get started.

info@mutualfirebc.com
mutualfirebc.com

Follow Us



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

contents

FEATURE
HOW TO TALK TO CLIENTS
ABOUT DCPD



16

08



LEGAL-EASE
CAN EMPLOYERS IMPOSE
MANDATORY COVID-19
VACCINATION POLICIES?

HUMAN RESOURCES
10 TEACHABLE & NON-
TEACHABLE SKILLS GREAT
SALESPEOPLE MUST POSSESS



14

20



LEADERSHIP
7 OLD SCHOOL WORKPLACE
STRENGTHS THAT ARE NOW
WEAKNESSES

TECH
COMMERCIAL (TIME)LINES
The Journey to CSIO's
Revitalized Data Standards



23

departments

04 PRESIDENT'S MESSAGE

32 PYIB: Reflections & Projections—
10 Young Brokers Look Back at
2021 and Ahead to 2022

28 IBC INSIGHT Liability Immunity Would
Help Businesses Manage Risk During the Pandemic

30 IBAA AT WORK

31 IBAA COURSE CALENDAR

THE ALBERTA BROKER

December 2021–January 2022

The Alberta Broker is the official publication of the



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

President Jody Lohr

Chief Executive Officer George Hodgson

Published six times annually by:



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

Publisher and Editor Annette Hubick

Advertising Michele Schuldhuis 780.910.2601 Michele@LinkPR.ca

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

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



Jody Lohr

President's Message

Strategic Planning

In early September, the IBAA management and executive teams met for three days of strategic planning. With help from a professional strategic facilitator, we created a three-year strategic plan designed to bring out the best IBAA has to offer. Strategic plans are a vital part of any organization because they provide a great sense of direction and purpose. They also usually outline the tools, resources and metrics that will be used to ensure and measure successes. Here are the five focus areas of our plan and the “why” behind some of the decisions we made.



Focus Area #1: MEMBER ENGAGEMENT

We often get asked, “What does the association really do for me?” or we receive feedback that indicates that members feel like they are not involved or “in the know.” It’s time for us to respond to that feedback and ensure that all IBAA members know exactly how hard we work for them on a daily basis. Ultimately, we want to build a professional community that we can all be proud of. We want all our current members to feel involved and active in utilizing the many valuable (but currently under communicated) benefits IBAA offers.

The goal of this focus area is to create more awareness, more involvement and a more active, attentive and engaged membership. As we start to adjust our processes and communicate more to our membership, we hope that our members respond by communicating back. If you are not feeling like we are offering what you want, then please

engage with the board or the office more, and let’s work together to build a stronger association. I’m personally really looking forward to connecting with our members more and building better relationships with them—I feel like we’re lucky to have such a fun and engaging network of members from all walks of life.

Over the course of the next few years, members can expect to see an increase in the type and quality of our communications. We will do our best to keep you updated on provincial news, the day-to-day work of the IBAA team, industry events, networking opportunities and much more. You’re also going to see much more “face time” from our CEO, George Hodgson, and will “meet” more members of the office and board. We want to get to know you and we want to make sure that you can get to know us. Our goal is to encourage candid conversation with our members around changes, concerns, markets and all other industry happenings.



Focus Area #2: PROFESSIONAL DEVELOPMENT & BROKER SUPPORT

We need to be different. Professional development (PD) is one of the biggest members benefits IBAA offers, but we need to start changing with the times. We need to find our niche and offer specialty or specific PD to our members.

We are going to focus on providing courses specific to their brokerages’ needs, (i.e., new broker/hire training or the opportunity to provide a broker-to-broker platform for

continued on page 6



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



Since 1978

CALGARY, AB
403-571-1200

EDMONTON, AB
780-822-1200

REGINA, SK
306-751-4868

SASKATOON, SK
306-934-6116

www.lydale.com

LLOYD'S. INSURANCE COMPANY. BRIDGE BUILDERS.

LLOYD'S



We thank Lloyd's Canada for their continuing support of our participation in the World Federation of Insurance Intermediaries (WFii). For the 38,000 Canadian insurance brokers we represent, this is an important bridge to the world.



INSURANCE BROKERS
ASSOCIATION OF CANADA

continued from page 4

chats, help and networking.) Our goal is to offer courses that help save our member brokers time and money. I want IBAA to become the go-to for PD that will help us all become better brokers or brokerages.

Another goal within this focus area is that we hope to create the go-to job posting platform, whether you are looking to hire or be hired. We all understand how hard recruitment can be. Don't worry though, this new job board would NOT be a head-hunting platform. Instead, it will be what I believe to be a HUGE member benefit that will be very specialized to brokerages' employment needs.

Ultimately, members can expect to see a complete overhaul of our PD offerings. This will not happen overnight, but we are very passionate about this change and, thankfully, have a great staff team at the IBAA office ready and excited to provide fresh new PD benefits to our members.



Focus Area #3: MARKETING & COMMUNICATIONS

We want to be THE source for current and important news, changes, events, etc., in the broker insurance industry. Next to PD, I personally feel like this is most important member benefit we offer, but we needed to reevaluate a number of things: how often are we communicating? Are we communicating the right stuff, the important stuff, to our members? Are

we reaching our target audience? Are we sharing enough of everything—the good, the bad, the ugly—and are we sharing it in the right way?

The feedback from membership regarding our communication seems to be conflicted—too many emails and not enough emails, too many posts and not enough posts, etc. Our goal is to provide high-quality communications across all our platforms, so that our brokers have the option of choosing how they receive their information.

I think this particular focus area is where we can best demonstrate value to our members. We need to be better at tooting our own horn and providing as much info to our members on what the board, CEO and office are doing to further the broker channel in Alberta—because we're always doing something. Advocacy and government relations, whitepaper development and positive industry and regulation changes, you name it, we have been a part of it. We want to bring you more information about our excellent relationships with insurance companies, industry partners and vendors. We want to show you how hard IBAA works with our stakeholders on behalf of our membership. The conversations we have aren't always fun or easy, but everything we do, we do for our members and it's time they knew about our efforts.

Over the course of the strategic plan, members can expect to see an updated website, more defined emails and newsletters, more engaging social media content and all-around better marketing on what IBAA means to its membership.



Focus Area #4: ADVOCACY & STAKEHOLDER RELATIONS

This focus area is a carryover from the last three-year strategic plan and possibly from the plan before that. This is a central function of IBAA and must remain a top focus of the association. Keeping it within our strategic plan allows us to reevaluate our processes and create new ways to stay on top of our game.

IBAA's CEO and board members represent our members with companies, government and ministry representatives (MLAs, MPs, senators and bureaucrats) and the Superintendent of Insurance. IBAA also works hard to generate relationships with other industry leaders such as the Insurance Bureau of Canada, Alberta Insurance Council, the Automobile Insurance Rate Board, etc., as well as our sister associations and the Insurance Brokers Association of Canada. Simply put, we are our members voice when and where it matters.

We love and excel at creating new relationships, fostering existing relationships and being the go-to resource for all our stakeholders. I am not sure if members will necessarily see a lot of change to the advocacy that IBAA is already doing, but we are going to work this focus area into the marketing and communications plan and will make sure everyone knows about the meetings we have and the topics we discuss.



Focus Area #5: OPERATIONAL EFFICIENCY

Every business, big or small, can find ways to be more efficient and effective. The IBAA office staff is a small hard-working group that has many daily tasks, projects and objectives to meet—including the goals and deliverables of our strategic plan. As any business owner or manager knows, the more efficient you become, the more you can get done and hopefully reduce costs and increase value. The idea of this focus area is that if we get more efficient within our daily operations, we have more time to spend on members, member benefits and the multitude of changes that can and do happen at any time in any business. Operational efficiency should allow for more time, and perhaps more budget, to develop member benefits, engagement and advocacy.

I have mentioned in the past that I am truly an insurance geek, but even more so an operational geek. I love finding the most efficient way to get from A to B, so just the title of this

focus area makes me excited. With this last focus area, members likely won't really see the changes we make to the operations, but they will see the effects of those changes as we start to address all other focus areas.

I feel that this strategic plan will absolutely bring out the best our association and industry have to offer. However, I do want to remind everyone that as hard as we might try, we are never going to make every member happy and we will

also never be able to recruit all the non-members out there; but, we will work our hardest to be the best voice we can be for members, brokers and consumers. Ultimately, those who are involved and engaged will receive more back from their membership than those who are sitting back and not engaging. So, get involved, ask questions, follow us on social media and keep your eye out for our emails. Exciting things are happening, and we want you to be part of them. 📧

Providing Peace of Mind

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



www.saskmutual.com



Proud supporter of
Brokers Displaying This Symbol





Your bottom
line is **top**
of mind.

At BMO Bank of Montreal, we're here to help your brokerage succeed. Our comprehensive Insurance Broker Program has the tools you need to achieve your goals.

- Specialized lending¹
- Innovative cash management services
- Tailored deposit solutions (Acquisition, Succession, Startup and Premium Financing)

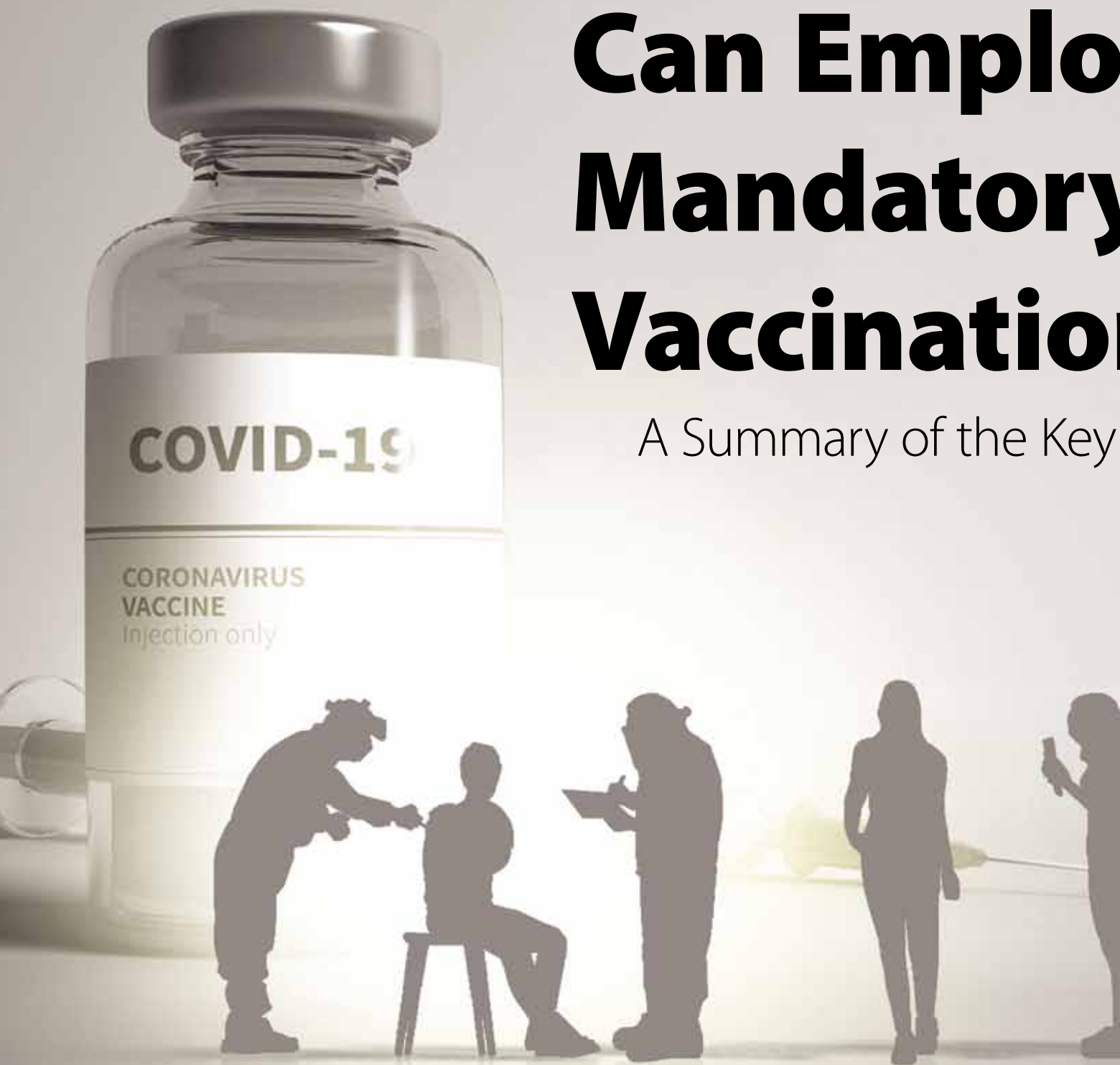
To learn how the BMO® Insurance Broker Program can help your bottom line, contact National Industry Programs at **1-877-629-6262** or by email at **National.IndustryPrograms@bmo.com**.

BMO  Bank of Montreal
We're here to help.™

¹ Subject to meeting Bank of Montreal's usual credit granting criteria.
™/® Trademarks of Bank of Montreal.

Can Employers Mandate Mandatory Vaccination?

A Summary of the Key



Employers Impose COVID-19 Vaccination Policies?

Legal Considerations



The continuous stream of governments, public and private employers introducing mandatory vaccination policies

indicate a growing acceptance that such policies are reasonable, necessary and proportional in protection against and prevention of COVID-19 transmission in the workplace. Alberta's Restrictions Exemption Program, the recent announcement by the Federal government of a standardized Canadian COVID-19 proof of vaccination and changes to entitlement for employment insurance for unvaccinated employees are also indicative of this trend.

Current Legal Framework

As the COVID-19 global pandemic is the first of its kind in modern memory, there is limited legal precedent that can provide guidance on areas of controversy. However, three categories of legal issues are generally applicable to the permissibility of a mandatory vaccination policy:

1. Occupational health and safety obligations;
2. Human rights considerations and the duty to accommodate; and
3. Privacy issues related to the collection, use and disclosure of personal information

Judicial bodies will consider each of the above in a fact-dependent analysis to determine whether and how a mandatory vaccination policy can be implemented. Their analyses may also evolve in response to changes in COVID-19 numbers and vaccination numbers, new variants, advances in COVID-19 research and updates to public health recommendations.

Occupational Health and Safety

Employers are obligated to ensure a safe and healthy workplace for their employees. COVID-19 is considered a workplace hazard. Therefore, since

employers must address all identified hazards, COVID-19 must be considered as part of a hazard assessment. Where reasonably possible, hazards must be eliminated. If that is not possible, the hazard must be controlled. When controlling a hazard, the employer uses a hierarchy of controls, the first choice being engineering controls. These control hazards at the source and vaccinations are an example of such a control. The second choice is administrative controls. These change the way people work and examples include training and hand hygiene. The third choice is

Human Rights

A vaccination policy must allow or contemplate reasonable accommodation of individuals who are unable to receive the vaccination due to a protected ground under the Alberta Human Rights Act. In the context of vaccinations, this would refer to the protected grounds of disability or religion. Accommodation must be provided up to the point of undue hardship.

If accommodation is required, an analysis of reasonable accommodation and undue hardship is fact specific and therefore should be considered on a

or, alternatively, the sufficiency of the nature of the accommodation. Furthermore, there are individuals and groups who hold strong personal views about vaccination and who may make a complaint even without a legitimate human rights basis in order to advance their personal agenda.

The Alberta Human Rights Commission has recently released two written decisions in favour of businesses enforcing their mask mandates policies, which could provide some context for how complaints against mandatory vaccination policies may be considered.

An individual's personally held beliefs
will not be sufficient to ground a
human rights complaint.

personal protective equipment (PPE) and targets the hazard at the worker, requiring use of gloves or masks or other PPE. If the hazard cannot be controlled by a single method, the employer must use a combination of the above.

Although a mandatory vaccination policy is one of the most effective options for controlling the COVID-19 hazard, other COVID-19 safety protocols should be considered in conjunction with the vaccination policy. The potential benefits of the policy also need to be balanced against competing issues such as privacy and human rights considerations.

case-by-case basis. Accommodations may include requiring unvaccinated employees to:

- Work remotely;
- Present a negative COVID-19 test result taken within a specified amount of time before attending the workplace;
- Adhere to additional preventative measures such as wearing a mask, remaining physically distant or separated via physical barriers, etc.

Note that even if the policy is reasonable and provides accommodation, which is in fact offered, an employee may still name the employer in a human rights complaint. Employees often disagree with the employers' perspective on what is reasonable accommodation

In *Szeles v Costco Wholesale Canada Ltd.*, 2021 AHRC 154, on arriving at the store, Mr. Szeles was told he needed a face mask. When Mr. Szeles indicated that his disability exempted him from the mask policy, he was offered a face shield as an alternative. Online shopping and home delivery were also provided as options. Mr. Szeles refused all the options offered to him and, following an altercation, was removed from the store. Similarly, in *Beaudin v Zale Canada Co. o/a Peoples Jewellers*, 2021 AHRC 155, the jewelry store refused to allow Mr. Beaudin to enter unless he put on a face mask. Mr. Beaudin explained he was exempt from the store's policy because of health reasons. Peoples Jewellers offered alternatives, such as telephone and

online shopping and curbside pickup, but Mr. Beaudin rejected them and was asked to leave.

Both complainants filed human rights complaints, claiming discrimination on the grounds of physical disability. Mr. Szeles argued that denying entry to a person who cannot wear a face mask and offering other options short of unrestricted entry did not amount to reasonable accommodation. He also claimed that face shields were not a reasonable alternative because they did not offer protection against transmission of COVID-19 and would stigmatize him

The tribunal found that the mandatory masking policies were designed to protect the health and safety of employees and the public, which constituted a legitimate business purpose. Further, public health guidance and epidemiological research established that such restrictions were reasonable and justifiable in the circumstances, and the public health regulations did not prevent businesses from instituting their own COVID-19 health and safety policies. Importantly, both respondents had provided alternatives to accommodate those unable to wear face masks. The

the policy's purpose of protecting the health and safety of their employees. However, as is the case with all policies implemented in the context of COVID-19, the need for such policy must be re-evaluated on a regular basis in light of the risks and science present at any given time.

It is also important to note that the individual must have legitimate human rights-protected grounds to be entitled to exemption pursuant to human rights legislation. The Alberta College of Physicians and Surgeons released guidance to its member physicians and the public



by singling him out as a person with a disability. Mr. Beaudin argued that, at the time, there was no mandatory public health requirement in place that supported the policy.

In both cases, the tribunal acknowledged that mandatory masking policies have adverse impacts on persons who have disabilities that prevent them from using face masks. However, the tribunal noted that limitations to the right to be free from discrimination may be justified where:

- The limitation or rule is instituted for valid reasons;
- It is instituted in the good faith belief that it is necessary; and
- It is impossible to accommodate persons who may be adversely affected, without undue hardship.

tribunal held that allowing people to enter stores without face masks would cause undue hardship. As a result, the tribunal was unable to find a reasonable basis to have the complaints proceed to a hearing.

While the decisions did not consider employee complaints, the underlying reasoning is equally applicable to employers who are implementing masking policies and can inform an employer of some of the relevant considerations for a mandatory vaccination policy. The employer may reasonably seek to rely on scientific evidence that vaccinations are effective for protection against and prevention of COVID-19 transmission to justify

regarding medical exemptions from COVID-19 vaccinations and noted that an exemption is "exceedingly rare." In the same vein, Alberta Health Service's COVID-19 Advisory Group enumerated very limited circumstances where an individual may be granted a medical exemption to vaccination. These include individuals with a documented severe allergic reaction to a first dose of the vaccine or a known vaccine ingredient and individuals who had a severe adverse effect to the first dose.

Similarly, accommodation for religious reasons will be very limited. An individual's personally held beliefs will not be sufficient to ground a human rights complaint.

Privacy

Vaccination status is personal information. In Alberta, the Personal Information Protection Act (“PIPA”) applies to most private organizations and their collection, use and disclosure of this personal information.

Under PIPA, organizations must limit their collection, use and disclosure of personal information to only the personal information that a reasonable person would consider necessary to collect in the circumstances. Collection of vaccination status for mandatory vaccination policies must be demonstrably necessary and effective in achieving the public health purpose (i.e., reduce transmission), with no less privacy-intrusive measures available that would be equally effective. Additionally, the privacy risks of collecting this information must be proportionate to the public health purpose. A mandatory vaccination policy should clearly address the reason for the collection and storage (where applicable) of any personal information gathered.

Further, employers collecting employees’ vaccination status should have policies and safeguards in place to ensure the protection and security of the vaccination status information to ensure no inadvertent disclosure or access. Consistent with the privacy principle of avoiding collecting more personal information than is necessary, if an employer proceeds with a mandatory vaccination policy, it would be best if it did not maintain copies of the vaccination record itself. Instead, the vaccination record would be viewed, and a notation made that the employee is vaccinated. When the information is no longer necessary, the information that has been collected must also be destroyed and not used for any other purposes.

Risks for Employers Implementing a Mandatory Vaccination Policy

As noted above, some risks employers face include the risk of human rights complaints or privacy complaints. In addition, some employees may claim that a vaccination requirement is constructive dismissal as a unilateral change to the terms or their employment. Courts considering these claims will have to weigh the health and safety considerations. A review of the decisions released to date on other COVID-19 issues, leaves us cautiously optimistic that these cases would be decided in favour of health and safety.

If an employer dismisses an employee for refusing to adhere to its mandatory vaccination policy merely as a matter of personal preference, there is also a risk of a wrongful dismissal complaint. A termination may be without cause (in which case the key is whether the notice or termination pay was sufficient) or with cause. It is uncertain whether terminations for just cause due to an employee’s failure to follow a vaccination policy will ultimately be upheld by the courts. Some considerations include the circumstances and the nature of the employee’s position, whether the employer can establish that the policy was necessary and reasonable, and what alternatives were offered.

Lastly, if remote work is offered as an alternative to unvaccinated employees, employers should consider that vaccinated employees may also wish to work from home and feel that they are not being treated fairly if they are not given that option as well.

Impacts on Employment Insurance for Employees

The Government of Canada has updated its guidance on employment insurance (EI) for both employers and

employees implying that an employee’s refusal to comply with an employer’s mandatory COVID-19 vaccination policy may disentitle them to EI benefits.

Specifically, the new guidance for employers provides that when completing block 16 of a Record of Employment (reason for issuing the ROE) when the employee did not report to work because they refused to comply with a mandatory COVID-19 vaccination policy, employers should use code E (quit) or code N (leave of absence). When employers suspend or terminate an employee for not complying with a mandatory COVID-19 vaccination policy, employers should use code M (dismissal). Employers may then be contacted to determine:

- if they had adopted and clearly communicated to all employees a mandatory COVID-19 vaccination policy;
- if the employees were informed that failure to comply with the policy would result in loss of employment;
- if the application of the policy to the employee was reasonable within the workplace context; and
- if there were any exemptions for refusing to comply with the policy.

In addition, the new EI guidance for employees specifically states:

COVID-19 vaccination

In most cases, if you lose or quit your job because you didn't comply with your employer's mandatory COVID-19 vaccination policy, you won't be eligible for EI regular benefits.

The new guidance is significant, although not necessarily reflective of what an adjudicative body may decide. 🇩🇪



JENNY WANG & CRISTINA WENDAL
are lawyers with Dentons Canada LLP and
practice in the employment and labour area.

Jenny.Wang@Dentons.com

Cristina.Wendal@Dentons.com

WE'D LIKE TO SAY THANK YOU.

IBAC 2021 FULL PARTNERS



PARTICIPANTS : NORTHBRIDGE, PAFCO AND LLOYD'S

Thank you to the exceptional insurance companies who work with us to deliver security and peace of mind to millions of Canadians. Your support and partnerships are greatly appreciated.

10 Teachable and Non-Teachable Skills Great Salespeople Must Possess

By Dr. Christopher Croner



Are great salespeople born? Or are they made? It's a question that confounds many sales managers desperate to hire and hone a winning team. The answer is both—and if you want to survive in the fiercely competitive post-COVID economy, you need to know how to identify and coach for the traits that equip salespeople to acquire new business.

Every company needs “hunters,” especially right now. The stakes are just too high not to hire the right candidates—those with the elusive ‘it’ factors that create natural salespeople—and help them master those skills that are learnable.

The main “it” factor is Drive, that grit and dogged determination that makes the best salespeople relentless in their quest for success. Drive is comprised of three non-teachable traits: need for achievement, competitiveness

and optimism. A person either has drive or they don't—there's no teaching it—and only 20% of salespeople do. If a candidate has it, especially along with other non-teachable traits, you'd better grab them up now. You can help them develop other skills later. Just knowing which skills to look for, and which to train for, gives a sales manager a huge advantage.

5 Non-Teachable Traits to Look For

(Remember, these first three are the building blocks for drive.)

NEED FOR ACHIEVEMENT

This is the inner desire to reach even the most challenging goals. As a person's need for achievement grows, their motivation grows, too. A robust record of accomplishments often

showcases a candidate's high need to achieve.

COMPETITIVENESS

Some people are born with an inner fire that makes them want to achieve more than anyone else and win each customer over. Candidates with innate competitiveness can keep themselves going and persevere long after others have given up. Your organization needs salespeople who go to great lengths to get an answer from each prospect and close every sale.

OPTIMISM

Optimism is an undeniable certainty that if someone puts in the work and pursues a goal, a positive outcome is simply a matter of time. When assessing sales skills, optimism is essential because, in many ways, sales is a numbers game. While there can certainly be lucky breaks that include a series of wins in a short amount of

time, salespeople will often hear “no” many times before they finally reach a “yes.” When salespeople lack this natural optimism, they will begin to lose their fire. Every negative interaction can chip away at their hopes of success and lead them to lose their vigor.

RESILIENCY

Life can be a little messy, and the world of sales often is too. Unexpected things happen. As you know, there will be plenty of times when your salesperson is sure a customer is going to buy, but then they quickly change their mind. Salespeople with the natural sales skill of resiliency can bounce back quickly, learn everything they can from their mistakes and grow from each challenge in the end.

CURIOSITY

Your company sells to a huge variety of customers, right? No matter what you sell, you are likely part of a market that changes quickly, with ever evolving products to meet customer needs. When you hire a naturally curious salesperson who wants to learn more about products, people and the solutions they need, you will have a valuable teammate who is able to adapt to all scenarios.

... And 5 Teachable Sales Skills to Coach For

Moving beyond the innate skills, you will also want to keep an eye out for the beginnings of skills you can teach, coach, and further refine. These skills include:

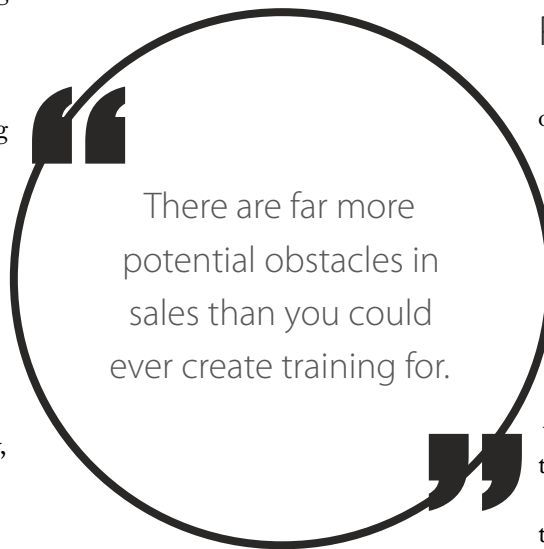
CONFIDENCE

This is simply the ability to freely express opinions or concerns while remaining on an even keel, despite

inevitable rejection. A salesperson with true confidence can even move into the role of trusted advisor who offers real value to clients.

PERSUASIVENESS

Salespeople with a well-developed sense of persuasiveness love the process of selling, negotiating and changing opinions. They are likable and can easily find common ground to help foster emotional bonds and shared objectives. Truly persuasive salespeople make it clear they are on the customer’s



side and know how to wait for the perfect time to ease into the sale.

RELATIONSHIP SKILLS

When assessing the sales skills of your prospective salespeople, study their history of establishing and maintaining business relationships. Top producing salespeople are highly skilled at reading interactions in a room and knowing when to take center stage and when to let other people have the floor. Well-developed relationship skills involve not only talking but active listening, with a strict focus on asking intelligent follow-up questions. A great listener can empathize with prospects to learn more about their needs and main points. They then use that knowledge to sell more effectively.

ORGANIZATION

When your salespeople know how to stay orderly, keep track of every task and avoid mistakes, they have more time to spend on high-gain selling activities. Every moment spent retracing their steps because they are not organized are lost opportunities and lost revenue. A sales career means juggling many different tasks. The most successful salespeople have mastered and incorporated organizational structures into their daily routines.

PROBLEM-SOLVING

There are far more potential obstacles in sales than you could ever create training for. Do not focus on finding new salespeople who can memorize every single thing they may need to do in their jobs. Instead, search for those who can problem solve on the spot. The kind of salespeople you most need to hire will be energized by this part of their work, rather than frustrated by the think-on-their-feet effort it requires.

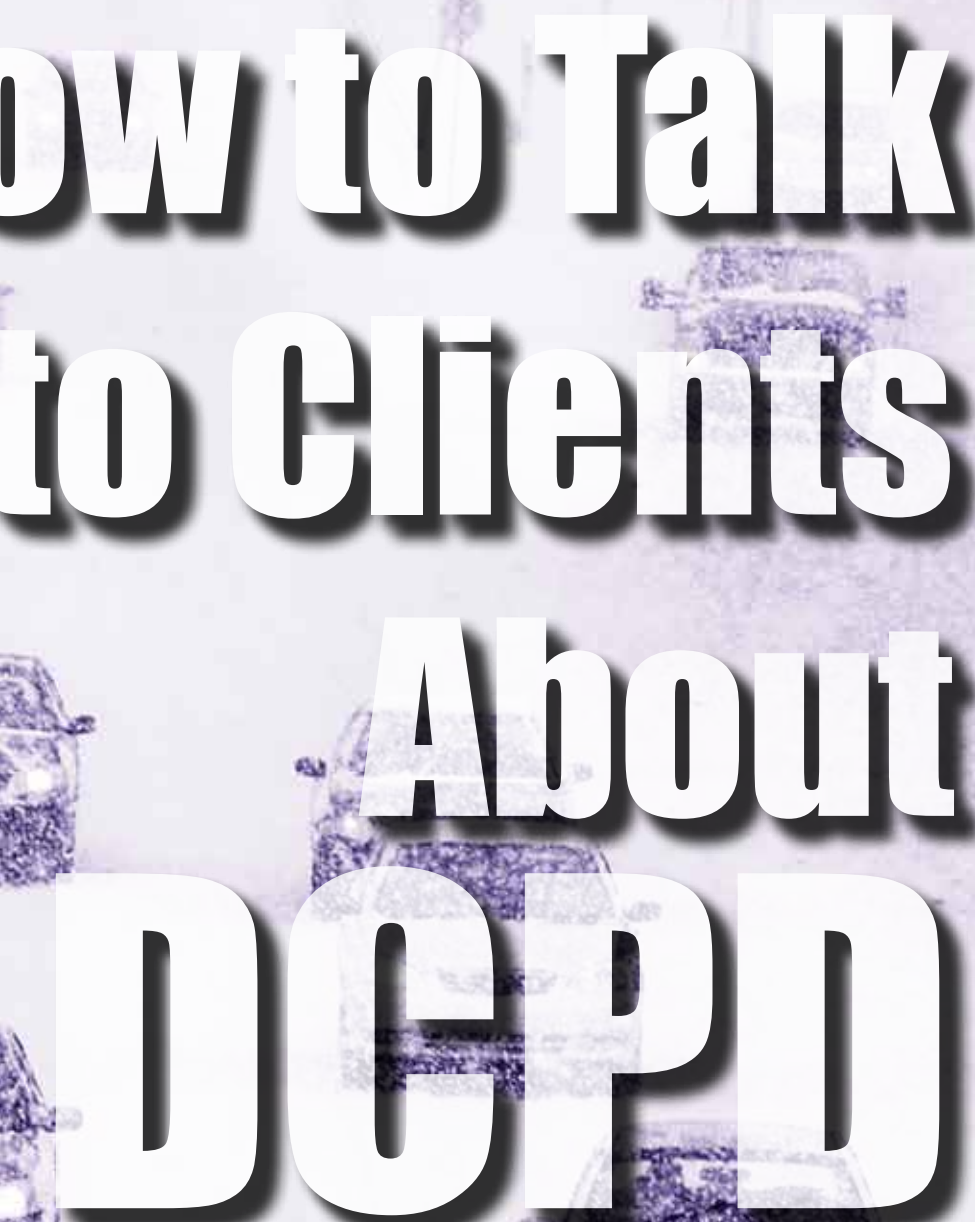
When you know which traits to look for in the hiring process, and which ones to focus on as you coach new employees, you can make huge strides toward creating a high performing sales team. This should be top priority as you prepare your company to move full force into the recovering economy.



DR. CHRISTOPHER CRONER is principal at SalesDrive and coauthor (along with Richard Abraham) of the book *Never Hire a Bad Salesperson Again*, which details his research and practice in identifying the non-teachable personality traits common to top producers. He developed the proprietary DriveTest® online sales test and *The Drive Interview*,® both used for hiring “hunter” salespeople. To learn more, visit www.salesdrive.info.



HO



How to Talk to Clients About DCPD

By Tracy Harty

Let me begin by first saying there is an abundance of information available at your fingertips to assist you in guiding clients on the changes happening with auto insurance and Direct Compensation Property Damage (DCPD), which comes into effect January 1, 2022. Not sure where to go? Check out the resources in the sidebar on the next page.

But how do you, as brokers, bridge the gap between all the information that's out there and the advice you give your clients about DCPD? Here are some of our top practical tips to help you help your clients through this change.

Risk Management Strategy

I'm sure you can agree that preparation is a key element that comes with any change. With DCPD just around the corner, you should be well on your way to being prepared to discuss the impacts of this change with your clients. IBAA, along with other industry partners Insurance Bureau of Canada (IBC) and the Insurance Institute of Northern Alberta (IINA), provided several DCPD webinars to the various industry stakeholders.

These sessions ran in October, November and December and were geared towards brokers, insurers, broker training teams and adjusters. To date, these sessions prepared over 1800 participants. If your brokerage staff have not yet attended one of these webinars, we recommend signing up for one. It is one and a half hours of time well invested in preparing for DCPD.

Consider how your workflows may be affected. This may include taking a bit more time to explain what the changes are and how clients are affected. The Q&A document provided by the Superintendent's office is a great reference for both brokers and their

clients (Notice 03-2021). Consider sending this to your clients and then arranging a time to go over it with those who want more information about the changes and their impact.

You should also consider that updates to all SPFs and SEFs may not be completed in time for your clients renewal documents being sent out, but that doesn't mean DCPD won't apply. DCPD applies as of January 1, 2022,

Consider how your workflows may be affected. This may include taking a bit more time to explain what the changes are and how clients are affected.

regardless of what is showing on the policy forms.

Look at the ways in which you already communicate with clients and include information and links to resources, such as the broker toolkit, in your emails and renewal letters. Do this over the next few months to get the conversation started.

Of course, your clients will be asking how DCPD will affect their auto insurance premiums. The DCPD premiums are based on the vehicle being insured, and whether or not your client is considering choosing a deductible for their DCPD coverage. As a result, your brokerage could see an uptake in quoting various vehicles and DCPD deductible options to help them to make an informed decision on what works best for their budget.

A couple of ways you can get ahead of it is to first direct clients to IBC's website to take a look at the "How Cars Measure Up" document. It details the most popular vehicles and analyzes the vehicle damage costs on average. Just remember we won't see these statistics on Alberta vehicles until DCPD

has been up and running for a while. Secondly, go over the DCPD premium impact chart from the webinars, IBC's website or from the broker toolkit. It is good news, as 73 per cent of drivers will either see no change or plus/minus five percent difference in their premiums.

Remember that as a trusted advisor, your advice to clients should include a robust view on what impacts their

DCPD RESOURCES

IBAA and IBC Broker Toolkit
ibaa.ca/page/DCPDToolkit

IBC's DCPD page
ibc.ca/ab/auto/dcpd

Superintendent of Insurance
Auto Reform: alberta.ca/automobile-insurance-reform.aspx

DCPD and other amendments to standard automobile forms effective January 1, 2022:
alberta.ca/automobile-insurance.aspx#policies

AIRB
The AIRB has launched a webpage with information on DCPD for drivers. You can check it out here: airb.alberta.ca/drivers/dcpd/direct-compensation-for-property-damage.aspx

Informco
Revised forms at: peoplemakingtechnologywork.com/insurance

CSIO
Revised forms at: csio.com/user/login?destination=data-standards-forms/industry-forms

premium, as it is not solely attributed to the implementation of DCPD. Remind clients that auto premiums include many factors—individual driving records, claims, coverage, etc.—and also DCPD is only one part of the overall automobile insurance reform work that began in December 2020.

In your discussions, you should highlight the benefits to create a win-win for both you and your clients. DCPD streamlines the claims process. This allows quicker claims handling, and clients deal with their own insurer, rather than an unknown third-party insurer.

Brokers Are Still Trusted Advisors and Not Adjusters

Be prepared for the questions from clients on the regulation's fault determination. Your advice to clients should be about guiding them to be prepared in the event they have


an accident. Advise them on things like obtaining witness statements, photographs, diagrams, police reports and so on, as these will help the adjuster determine the appropriate collision scenario to apply.

Just as it is true today, brokers should continue to stay away from advising or discussing degree of fault of clients involved in accidents. After all, this is the adjuster's role. The more brokers can help prepare clients for an accident before it happens, the better the adjuster can determine the appropriate collision scenario that applies, which in turn determines the percentage of fault.

And when your clients are not happy about their claim and reach out to you, your role as their trusted advisor does not change. It's still about providing advice on how insurance works and the options that are available to them. When DCPD is implemented, the dispute resolution

process will remain as it is today. And let's not forget about the other options that still exist: speaking to the adjuster and escalating further, if needed, to the insurer's ombudsperson and even further to the General Insurance Ombudservice. These options will remain in place come January 1.

Your clients will be looking to you, as their trusted advisors, to guide them through what the changes with DCPD mean to them and their automobile insurance policies. The resource links and practical tips provided here will get you started for the discussions you will have and the advice you will be giving.

And, as always, your IBAA is here for you, so reach out with any questions. 

TRACY HARTY
*Professional
Development Facilitator*
IBAA
THarty@ibaa.ca



Looking after one another for 125 years.

In 1896, twenty farmers got together to look after each other and their communities. 125 years later, this still holds true.



wawanesa.com



7 Old-School Workplace Strengths That Are Now Weaknesses

In the modern workplace, flexibility and a willingness to learn are the keys to the corner office. Would-be leaders and executives, take note.

By Ed Hess

The times they are a-changing, and so is the nature of our work. And as our familiar world crumbles around us (thanks, COVID-19!)—and technology continues snapping up more and more of the tasks humans have always done—we’ll need a whole new set of skills. If we want to stay employed and viable, we must reinvent ourselves. Leaders. Employees. Everyone.

And it’s not like adding new rooms onto an old house. It’s more like tearing it down to the foundation and rebuilding.

The new world we’re entering has flipped everything upside down. The skills, mindsets, and ways of being that were once prized and sought after have actually become liabilities.

We must all be able to continuously learn, unlearn and relearn by adapting to the reality of the world as it evolves. This is not easy, considering our inherent ego-driven need to defend what we think we know. It requires a whole new way of being and a whole new way of working—which, in turn, requires a whole new way of leading.

Here are seven skills and attitudes that not long ago might have gotten you a corner office—but may now get you fired.

1 Command-and-control leadership style

Expecting people to “follow orders or else” works well when you’re running a factory. In that setting, you expect people to be cogs—to do rather than to think, problem-solve and connect. In the digital age though, you’ll need to lead people whose jobs require innovation, creativity and emotional engagement. You cannot coerce or command people to do these things. Instead, you must create the conditions that enable them.

2 Motivation by fear

In the old command-and-control days (think Industrial Revolution), this worked. Fear is an effective motivator when you need people to simply (mindlessly) comply. The problem is, if employees are afraid of negative consequences (from verbal abuse to being fired), they won't take risks, suggest new ideas, report problems, critique others' thinking.

When people are motivated by fear, they won't bring their best selves to work. And a company that allows this style of leadership can't become an "idea meritocracy" where the best data-driven idea or judgment wins, regardless of rank, compensation, or power.

3 Being a smarty-pants (all-knowing)

Pre-internet, the more you knew, the more valuable you were. In school,

the higher your grades and fewer your mistakes, the "smarter" you were. That is old-school "smart," and it is actually a liability in an age that requires constant learning, unlearning and relearning. You'll never be able to store in your head as much information as a computer, and you will not have fast, perfect recall like a computer. Instead, you'll now be valued for your ability to think differently from a computer when there is not a lot of data or knowledge. You will have to excel at going into the unknown and figuring stuff out. Leaders and employees alike need to be good at not knowing rather than knowing. That takes humility, which is the opposite of a big ego.

4 Hard-driving Type-A work style

In less complex times, such leaders thrived. Needed results were clear, and leaders could push (themselves and

others) until they were achieved. In a global economy rife with uncertainty and ambiguity—and never has that been more the case than it is right now!—nothing is clear. Rather than driving results, leaders must slow down and foster engagement. It's the only way people can work together to find solutions. If this is to happen, leaders must exist in a state of inner peace—and help employees do the same.

5 Focus on quick decisions and efficiency

In the past, when the leader's word was law, being able to make decisions quickly and enforce them was a strength. Not anymore. The best leaders are able to slow down, engage with others and really listen with a nonjudgmental, open mind. They know that the kinds of high-level conversations that need to happen take



SGI CANADA UNIVERSITY

Be the best broker you can be.

“

It's pretty smooth and has a lot of information that helps with business. When our days are so busy, it's really helpful that it can be done on your own time.

— **Giorgia Ciarrocchi**,
Toole Peet Insurance, Calgary, Alta.

”

Find out more about easy-to-use live and on-demand training.

sgicanada.ca/brokertraining

time to unfold. Innovation and exploring the new is a process where the answers change as you learn.

6 Winner-takes-all mindset

Back when companies were military-style hierarchies, it made sense to compete for the boss's favor. Leaders often encouraged such internal competition because it drove individuals to compete against each other. It was a survival-of-the-fittest environment, pitting people against each other and believing that would produce the best results. In the digital age, work will happen via collaboration in an "idea meritocracy" setting. High-functioning teams will trump individualism. This means leaders will need to create environments that result in caring, trusting teams where employees are naturally motivated to work together and help each other.

7 "All-business" mentality

Back when employees functioned as human machines,

It's all about unlearning skills and behaviors that no longer serve us. Actually, many of these are relics of the Industrial Revolution, so they haven't served us in a very long time!

emotions were unnecessary. In fact, they were liabilities. Employers expected people to leave their humanity (certainly their messy emotions) at the door. Today, the opposite is true. Positive emotions are at the heart of learning, connecting, collaborating and creating. They're the building blocks of caring, trusting relationships. Great leaders will have to "get" and value the power of emotions. And they'll need to make a point of showing employees they see and value them as unique human beings.

In the digital age, our human uniqueness will be highly dependent on our emotional capabilities and how

we manage our emotions. It will not be "all business." It will be all about people and enabling the highest levels of performance in concert with technology.

It's all about unlearning skills and behaviors that no longer serve us. Actually, many of these are relics of the Industrial Revolution, so they haven't served us in a very long time! I think most will agree that creating workplaces where people can thrive, grow and become their best selves is worth the effort.



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.





Commercial (Time)Lines

The Journey to CSIO's Revitalized Data Standards

By Kathryn Sinclair

Canadian brokers have reaped the benefits of the Centre for Study of Insurance Operations (CSIO) personal lines (PL) data standards for decades. Commercial lines (CL) data standards, however, have faced a much slower road to adoption. A CSIO member survey revealed 90% of respondents agree that CL data standards are important, making industry-wide uptake essential.

CL data standards facilitate the exchange of information between insurer systems and BMS platforms, expedite underwriting, provide real-time quoting and enable a BMS to automatically generate electronic policy documents (eDocs). Brokers sent over 46 million eDocs to customers last year—more than double the 22 million eDocs sent in 2017.

THE COMMERCIAL LINES CHALLENGE

“The consensus among our carrier, broker and vendor members is that their operations would undoubtedly benefit from the implementation of CL data standards,” said CSIO’s president

& CEO, Catherine Smola. “This significant opportunity to positively impact the industry, coupled with our members’ enthusiasm for collaborating to strengthen CL data standards, made enhancing CL data standards a top priority for CSIO.”

Industry buy-in was a crucial first step towards improving CL data standards; next came figuring out why they weren’t widely adopted. To answer this complex question, CSIO enlisted the help of Canada’s foremost independent, research organization.

THE CONFERENCE BOARD OF CANADA STUDY

To guide the industry in shaping the future of CL data standards, CSIO commissioned The Conference Board of Canada to research the main barriers preventing insurers and vendors from implementing CL data standards and make recommendations for moving forward. Their methodology involved extensive industry consultation via interviews with insurer executives and vendors, a broker focus group and a nationwide survey of 150 brokerages. The four-month initiative

yielded many key findings that are helping to shape CL data standards today, including:

- The main challenges to implementing data standards in the commercial space are manual workflows and a lack of uniformity in how different insurers receive customer info (online portals, emails, phone calls, etc.)
- 94% of brokers support the industry-wide implementation of CL data standards
- 91% of brokerages say they are more likely to work with insurers who have implemented CL data standards

The Conference Board of Canada’s final report recommended a phased approach with broad industry participation to ensure the successful adoption of CL data standards.

HOW CL DATA STANDARDS CAN BENEFIT YOUR BROKERAGE

Additional enhancements to CSIO’s CL data standards, such as binding requirements for multi-operations

CL DATA STANDARDS IMPLEMENTATION TIMELINE


CSIO and the industry have accomplished a lot since the Conference Board of Canada study wrapped up in late 2017. Here are the main highlights.

small business, are on the horizon. In the meantime, the CL working group's existing achievements can help enhance your operations by:

- **Accelerating information** flow between your BMS and insurers' systems
- **Automating quotes**; CL data standards can reduce underwriting time from three days to mere seconds
- **Saving time and money** by digitizing transactions
- **Improving customer service** via faster and more accurate quotes

TALK TO YOUR INSURER PARTNERS. LEARN MORE.

Capitalize on the advantages of CL data standards by talking to your insurer and service provider partners about completing the CSIO CL certification program.

Learn more about CL data standards by visiting csio.com. The time is now. 

KATHRYN SINCLAIR
Vice President, Strategy & Operations
CSIO
KSinclair@csio.com





STAND OUT

with
Alberta's brokers!

BROKER
THE ALBERTA

Advertise in the brokers' #1 reading choice.
Contact Michele Schulhaus @ 780.910.2601 or Michele@LinkPR.ca





Reflections & Projections

10 Young Brokers Look Back at 2021 and Ahead to 2022

*Study the past, if you would
divine the future.*

—Confucius

2021, what a whirlwind! We want to thank all of our incredible sponsors and members for their continued support, love and engagement over this past year. We enjoyed seeing your lovely faces during our many virtual events and contests. Our PYIB board took a look back on 2021 and a look forward to 2022:



LEX ENGEL

What a year! I have had the opportunity to work with some amazing new board members on both

the PYIB and IBAA boards. Even though the past year has been a roller coaster of openings and closings, I am optimistic for 2022 and look forward to more in-person events for our industry and prospective brokers entering the workforce.

As a broker, I'm excited to see what the new year will bring as we see DCPD roll out. This past year—well two years—has really brought home to me that it's the people we surround ourselves with who make us a success. I am truly blessed to work with an

amazing team in an amazing and resilient industry, thank you all.



KELSEY BILL

2021 didn't come without its own specific challenges but it definitely didn't feel as chaotic as 2020. I

really enjoyed seeing clients pivot and adjust their businesses to make it work with the ever-changing environment. I look forward to hopefully more in-person events and meetings, and seeing what challenges await in the new year.



CONNOR LEA

As a young broker, I didn't hit the ground running. Only recently, three-plus years into

my career in commercial lines, am I feeling confident in my abilities and knowledge. It's a nice feeling, knowing that I can now control my destiny. To that end, rather than ruminate on the year previous; I choose to plan for the year ahead.

This year, I hope to pass my knowledge to my junior brokers and watch them grow into their own. I want to double the size of the book, again, and reap the rewards. Most of all, I want to simply enjoy myself and the company of my associates.



AIMEE WALKER

2020: Take 2!

While still in the work-from-home limbo that many have experienced

this year, I realized that I'd become more comfortable not knowing what the future might look like and in that, I found the time to step back, breathe and reassess my own goals and expectations.

This year, I began to grow into my new role as account manager with the help of the amazing mentors in my office and work on some of our large, complex commercial files. This isn't always easy, and I certainly considered whether it was too late to start a career as ... well anything else! But the hard work does pay off, and every month I have a better sense of the role, the clients and just how addictive this career is. While taking on new responsibilities I was also able to get another CIP course under my belt.

In the next year I'm aiming to complete a couple more CIP courses. I'm also looking forward to digging into the role and taking the lead in

building relationships with my clients, underwriters and fellow brokers. But more than anything, I am beyond excited to start training new team members and share some of the knowledge that has been gifted to me.



NICKY FUHRMANN

2021 has been a year of ups and downs! Lots of changes, adapting and, honestly, listening. Our clients

have struggled with mandates, forced closures, lack of supplies and their customers who are challenged in their own way right alongside them. They needed someone to just listen to their frustrations, so that is what we tried to do! Commercial insurance market challenges have been tough from a broker standpoint, but I am excited for 2022 and hopefully we see some flexibility back in this area. Every step of 2021 has made us grow, and challenges are what make us stronger.



DIRK BRUGGENCATE

Well, this young broker turned 40 this year—seriously, where has the time

gone?! Not to worry, while my pants might ride a little higher than they used to these days, I'm still young at heart and don't look a day over 38. I have to say, this year has been one of the more challenging ones with markets tightening up on capacity and underwriting, making the job of your friendly neighborhood broker quite a bit more time consuming. Our not-so-straightforward tasks and accounts that used to take minutes are now hours or days to complete, on top of learning new portals, coverages and regulations. But we are a resilient bunch and are doing one heck of a job, so big high five out to all my fellow brokers out there! On top of that, I do have to say that I have learned and grown as a professional broker more than I ever have.

I'm really hoping that the theme for 2022 is going to be a getting together and celebrating. It's been a long time since we have done this properly, and I am looking forward to meeting all my current and new industry friends at various conventions, events and socials. I'm also really looking forward welcoming new young professionals into our industry. If you are one, I highly suggest you join or get involved with groups like PYIB, it's really a great way to meet other fantastic likeminded people like yourself, mentors and it's a lot of fun. If you know some folks who are looking for a career or aren't happy where they are, please talk up our industry and let them know how wonderful it is.



JOYCE PODOLSKI

This past year has taught me a few lessons. I am thankful to work in such a resilient industry.

Change can be difficult but necessary for growth, and we have all grown plenty this past year! Lastly, I've come to realize that I love online shopping almost too much. Almost. My wishes for the new year are health and stability.



CHRYSTAL TAYLOR

Through another year of the pandemic and hard markets we have faced challenges never seen before in

our Industry. These challenges have forever changed insurance, allowing us to find new and creative ways to offer the best service to our clients while working in places we never thought

possible. It has been a stressful but exciting time to work in insurance. As a northern broker, I have never been more supported by carriers and peers throughout the province and country through virtual events and meetings. I am looking forward to a new year of growth and discovery utilizing the lessons learned through hard times. Wishing you all the best in 2022!



DAN SALT

After a year focused on adaptation and resiliency, it is easy to forget to keep looking ahead and to

keep setting goals. Moving towards 2022 and thinking about the future, I would love to re-focus my efforts on building relationships with my clients and industry partners. My wish for 2022 would be that we won't have any restrictions to navigate through while reconnecting with people. Coffee anyone?



RASHMI MASIH

As the year comes to a close, I am grateful that I have been working in an industry that has been

strong, ready and resilient. I wish that in year 2022 eating a slice of cake after someone's blown their birthday candles is considered ok again, that warm hugs are given freely again, that shaking hands as a symbol of trust is appreciated again, that small businesses and everyone that hurt during pandemic thrive again, that the empty seats next to us would be full again, that vacation means travelling again. I wish we can be socially gathered again!

Don't regret your past. It has shaped you. Don't fear your future. It is yours to shape.

—Louise Hansen



Liability Immunity Would Help Businesses Manage Risk During the Pandemic

As Alberta's economy looks to emerge from the pandemic, recent steps taken by the government to provide legal protection against lawsuits for businesses that require proof of vaccination for COVID-19 may be extremely helpful. This measure was part of a suite of actions the government enacted in September to protect the health care system, stop the spread of COVID-19 and increase vaccination rates.

A number of provincial governments have established such liability immunity reforms, helping to support businesses facing the substantial challenge of recovering from the impacts of the pandemic. The general idea is that businesses following

protocols should be protected against costs associated with pandemic related lawsuits, while consumers should be protected by businesses being required to follow government protocols.

Liability immunity measures for businesses are effective in British Columbia, New Brunswick, Ontario and Saskatchewan. In Alberta, the provincial government passed legislation that protects health services facilities and volunteers only. However, it appears that this has no significant bearing on the availability or affordability of insurance products, given that communicable disease losses were generally already being excluded.

As part of our continuing advocacy, Insurance Bureau of Canada has reached out to the Alberta government

about broadening liability immunity legislation for businesses. Claims, should they arise, may be problematic for businesses in provinces that have not enacted liability immunity legislation relating to the pandemic.

While various public health protocols, including the wearing of personal protective equipment and vaccine policies, are the responsibility of government, insurers, in assessing the exposure and risks a particular business may have, look to ensure that businesses they underwrite are following public health and government guidelines and policies. Insurers may also inquire whether a business has implemented its own policies and procedures, such as a pandemic response protocol.

We encourage businesses to speak with their broker to find out more about what measures they could take to help mitigate their risk exposure.

More broadly, COVID-19 has exposed the protection gap that exists due to pandemics. Absent specific endorsements, insured events are generally limited to perils that cause physical damage, such as flood, windstorm, earthquakes or fires, the likelihood of which can be better estimated or predicted. A pandemic, on the other hand, is a systemic risk, indiscriminately affecting all aspects of a business and the broader economy simultaneously. Insurers have little ability to predict the likelihood of a claim occurring, its magnitude, its duration or the affected geographical areas. In this context, it is understandable that business interruption insurance is not designed, written or priced to cover such risks.

Pandemic insurance is, therefore, a highly specialized coverage that is often cost prohibitive for most businesses. Most business insurance policies do not provide legal defence coverage for lawsuits relating to someone contracting COVID-19, or any other communicable disease, at the establishment. Proactive risk management strategies and following provincial health guidelines are therefore essential to protecting the viability of a business, including individual brokerage offices—where staff and the public are attending the offices and steps are required to ensure their safety. Following government and public health guidance when it comes to COVID-19 may also help a business manage claims made by patrons in those jurisdictions that have implemented liability immunity measures.

IBC appreciates that brokers likely faced many uncomfortable conversations with commercial insurance customers explaining that a business impacted by government shutdowns related to COVID-19 do not have interruption coverage. On behalf of our members, thank you

for all that you have done during the pandemic, continuing to meet with customers and ensuring they have the financial protection they need during these challenging times.

By incorporating lessons taught by the current pandemic, insurers may have a role to play in developing new solutions to disease-related outbreaks. While it is encouraging that progress has been made in attracting government attention to the need for public-private insurance models for

other large risks (such as floods and earthquakes), it remains to be seen whether government will turn its attention to a similar model that would enable an effective economic recovery and financial protection from future pandemic-related events.

AARON SUTHERLAND
Acting Vice President,
Western & Pacific
Insurance Bureau
of Canada
ASutherland@ibc.ca



Facing the storm with you

Producing the world's food is a *farmer's* business and life.

Ensuring they can keep providing this vital service is *ours*.



Contact your marketing rep:

1-800-661-3625

Proud Supporter of Brokers
Displaying this Symbol





What's going on behind the scenes at IBAA?

Since fall we've been working on many exciting initiatives here at IBAA. A lot has happened this quarter and 2022 isn't looking to slow down at all. As we have carved out and ratified our strategic directions for the next three years, we are moving with renewed hope and energy to better serve our membership.

STRAT PLAN INITIATIVES

Out of our September strategic planning meetings, the IBAA executive and management team decided upon five focus areas where we can bring more value to our membership. With the changing needs and demographic of our members, our plans have been shaped to reflect that. For the next three years, our efforts will be thrown towards:

1. Member Engagement
2. Professional Development & Broker Support
3. Marketing & Communications
4. Advocacy
5. Operational Efficiency

You'll be seeing much more in the way of frequent complimentary courses and a variety of campaigns and content on social media. What we'd love for you to do is to start to engage with us and give your feedback through emails or social media messages. And I'll open the floor now to you by inviting you to email me if you want to learn more about the strategic focus points and how that impacts you. You can find my contact at the end of this article.

COMMUNICATIONS & WEBSITE

Speaking of campaigns, our marketing team launched a member benefits campaigns in October as part of our efforts to revitalize our communications. The campaign was created to remind members of the benefits they get from being part of the IBAA. Each month we will highlight two benefits and explain their features. Next time you're scrolling on social, you can follow our #IBAAmemberbenefit hashtag to see the next featured perk. In September, we also welcomed ePayPolicy as a new vendor partner. They are a payment solutions provider specifically geared

for insurance businesses. They come with no contracts or startup fees and are integrated with Applied. Just this month welcomed HRdownloads to our vendor partner programme. They provide a complete suite of HR solutions suited to any size business. You can go to the member perks page on our website to see these and other fantastic benefits you are entitled to.

If you've been on our website recently, you'll see that we've undergone quite a number of changes. We're improving the website with the intention of creating a better user experience. This is the start of even better things as we set to really take our website to a higher level over the next three years. You should definitely head on over to see the work that's been done.

DCPD

As you know, the Direct Compensation Property Damage (DCPD) regulation comes into effect January 1, 2022. We partnered with the Insurance Institute and IBC to hold a number of webinars for members between September and December. To say the response was

exceptional is an understatement. We were happy to share much-needed knowledge and resources with you so that you can be armed with answers when the questions start. If you somehow missed any of these sessions, and would like to have another chance at learning the ins and outs, be sure to email our education team (education@ibaa.ca) and we'll look at fitting it into our schedule.

NEW TEAM MEMBERS

The changes keep-a-coming here at the IBAA. We were very pleased to welcome Logan Beach

as our professional development & social media coordinator in October. Logan comes from a broadcasting background but has had a wealth of experience managing social media in his past life. We're so happy to have him on our team.

LOOKING FORWARD TO 2022

In reflecting on 2021, it has been a whirlwind of a year for IBAA, and I can only imagine that it has been the same for you. As we stare down the barrel of 2022, who knows what to expect? The most likely talked about things of early 2022 are likely to be

the implementation of DCPD and hopefully the beginnings of a post-pandemic recovery. I'm pretty excited for the direction we're headed and am confident that the path we'll take will be one that serves you better. From the IBAA team, I wish you every success in the coming year and that you and yours will have a happy holiday season.

ROCHELLE MIGHTY
*Member Engagement &
 Marketing Manager*
 IBAA
RMighty@ibaa.ca



DESIGNATION COURSES + EXAMS JANUARY 2021

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

Licensing

Licensing Level 1 Immersion Online **Jan 10-20**

Licensing Level 1 Exam Prep **Jan 26**

CAIB

CAIB 1 After Hours Online **Jan 10-20**

CAIB 4 Exam Prep **Jan 19**

CAIB 2 After Hours Online **Jan 31-Feb 9**



More courses at ibaa.ca

HAVE A CUP OF CHEER
—this holiday season—
from our families to yours



*Here's to another year of connection
and growth!*



sage
advisor resources