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Broker Roundtable

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Jody Lohr

President's Message

▶ This issue's feature articles focus on promoting wellness and mental health in the workplace, which is something I believe in and advocate for every chance I get. I believe that mental health is important no matter who you are or what you do but is especially important if you are responsible for the health and wellness of your employees and clients. Obviously, I know I'm not alone in thinking that, and I know many of you try your best to ensure mental health is at the forefront of your professional practice, but there is still work to be done within our industry around the understanding of mental health issues and advocacy.

With everyone having to shift abruptly to working from home due to COVID (and the associated loss of connection), we all became acutely aware of mental health issues and concerns. As much as the past two years have—let's be honest—sucked, they've provided a valuable opportunity to reassess and improve our policies as an industry. It's up to us to ask questions like, are your employees OK? Do they have a health work-life balance? Are they getting what they need from us in order to thrive both personally and professionally? I see progress in ways such as IBAA offering courses and education, more employers looking at better or more comprehensive benefit options for their employees, or even having those tough high-level open conversations at a management level. But I think we can still do better. I personally believe that Alberta may still be a bit behind on the acceptance and knowledge of mental health and the importance it plays within our professional and personal lives.

This is a topic that we have addressed at a board level on a regular basis, especially over the last two years. We have to constantly ask ourselves—have we provided enough mental health education, can we work to incorporate awareness and education in our convention, do we provide member benefits to brokers and principals that will help boost their own wellness efforts? By asking ourselves these questions, we have been able to weave mental health awareness into many of the educational opportunities, member benefits and community supports we

offer. Our ongoing task is to continue to create a nonjudgmental open dialogue for the insurance brokerage industry. We want to build an environment where people are comfortable experiencing, expressing and learning together to create a healthier provincial network. But we still have work to do.

From my personal experience, inspiring a work culture of openness and honesty is one of the most important aspects of mental health awareness. If you are a leader and struggle with your mental health, be open about it (as much as you can within your comfort level, of course). It is human nature to bond with someone who you feel is in the same mindset or spot in life or who knows how real "the struggle" is. As

"As managers, as humans, we need to talk about this more. It's important that our staff know that we have our own struggles, so that they know they're not alone and that they have the space to struggle too."

managers, as humans, we need to talk about this more. It's important that our staff know that we have our own struggles, so that they know they're not alone and that they have the space to struggle too. Even if you don't understand mental health challenges because you don't experience them yourself, it's important to accept when someone is struggling and have options available to them. Do

they need to work from home for a while? Do they need some days to work in the office? Do you offer the proper benefits and coverage? Options for mental health programs? Do you have judgment-free personal days and sick days? Judgment-free short term and/or long-term disability options?

I obviously don't have all the answers, but as you can see, I have a lot of questions, and that can often be the best place to start when reexamining your mental health education and policies. Start asking yourself the tough questions, and we will continue to ask them at every single IBAA board meeting. Better province/industry-wide mental health is a team effort—one that we're honestly just starting. I, for one, am excited about the progress we've all made over the past few years. And I'd love to hear about it! If you have any mental wellness tips or if you have any effective mental health policies within your office, please share them with us at CWilliamson@ibaa.ca and we'll share them far and wide! Your suggestions could make all the difference to someone who is struggling.



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Mental Wellbeing in the Workplace

By Denise Wozniak

According to a *Deloitte Insights* report titled “The ROI in workplace mental health programs: Good for people, good for business,” on average, mental health issues account for 30 to 40 per cent of short-term disability (STD) claims and 30 per cent of long-term disability (LTD) claims in Canada.

You may feel that those figures are not unusual considering the pandemic we have all been through. However, what you may be surprised to learn is that the *Deloitte Insights* report was produced in 2019, before the effects of COVID-19 had even been felt. The situation is likely a lot worse now.

The one constant between then and now is that many companies are

experiencing loss of workers and higher costs due to employee mental health challenges and a search for meaning in their lives.

Dr. Anthony C. Klotz, a psychologist and professor at Texas A&M University’s Mays Business School, originally coined the term “The Great Resignation.” He refers to four pandemic-driven trends, one of which is turnover related to burnout,¹ stating:

“When viewed through this perspective, what is driving The Great Resignation is fairly straightforward: The pandemic has made many realize their job does not contribute enough (or at all) to their pursuit for happiness and meaning.”²

How can organizations change policies and practices to reverse this

trend and how do they address the topic of mental health with their employees when they are not trained in that field?

ADVANCES IN MENTAL WELLBEING

Solutions to this problem can be found in how psychology has changed in the last half century. Previously, psychology concentrated on “victims” of mental diseases and disorders, discovering what was wrong with people. After a period, the disorders became treatable, some even curable, and mental illnesses were scientifically investigated to discover what was causing them.

Dr. Martin E.P. Seligman, director of positive psychology at Penn State Psychology Centre and often credited as the “father of positive psychology,” changed how people have come to think about mental health. He offered that:

“In our rush to do something about people in trouble, in our rush to do something about repairing damage, it never occurred to us to develop interventions to make people happier—positive interventions.”

Dr. Seligman proposed that there be “positive psychology,” which would be just as concerned with strength as with weakness, with building good parts of life as well as repairing the bad and with making the lives of people more fulfilling while nurturing high talent.

Positive psychology encourages organizations to find ways to increase employees’ positive outcomes at work.

a sense of purpose and give leaders a chance to bond with employees and help them reach their goals.

Giving employees opportunities for philanthropy and a chance to make a difference in their chosen community can provide them the fulfilment of being part of something bigger than themselves.

Encouraging Dialogue

Communication is about dialogue and it’s especially about being a good listener. Having an open-door policy, paying attention to employee grievances, respecting confidentiality and asking for permission to share with others all combine to make employees feel they are being heard and cared about.

Check-ins of participants at the beginning of a meeting can help

Sometimes it’s the unspoken dialogue that can be mentally harmful in an organization, and it’s important to have clear lines of communication and transparency. This is particularly important to allay fears and stop rumours from spreading. Often there can be too much “mindreading” going on and that’s when catastrophic thinking and misery can result.

When an employee is going through hard times, it can be difficult to assess when they need support and when they want to be left alone; respectful distancing is tricky and it’s an opportunity to ask: “How often would you like me to check in with you? What works for you? Do you need some other support?”

Find ways to normalize discussions about mental health. For example,

BUILDING UP EMPLOYEES

Promoting Positivity and Fun

Employee recognition, social events, fun breaks to the day and gatherings (in person or virtual) are just some of the ways to improve employee happiness. They may only be short-term mood enhancers but they are worth exploring and need to be monitored to ensure they are held on a regular basis and are proving justifiable. It’s also worth noting that just because an employee does not take part in social events, it doesn’t mean that the person is unhappy. Some employees have other priorities or are more introverted.

Finding Meaning

Involvement in projects and receiving additional training can also improve an employee’s outlook. Finding out employees’ character strengths and matching them to projects can be extremely rewarding and satisfying for both organizations and their employees.

Discussing aspirations of employees and helping them plan can give them

discover the mood of people in the room. It can be a simple, “Let’s introduce ourselves and share how we’re feeling today.” At one meeting I attended recently, it became apparent that there was widespread grief over a recent death. The manager immediately asked the participants if they wanted to continue the meeting or meet later. It gave the employees a chance to acknowledge the effect the death was having; they could decompress during the time out and when they met again, they were more attentive and productive.

A great time to check in on mental wellbeing can also be during performance reviews. This gives an opportunity for private conversations.

share a monthly tip, short video or resource link – not only can the information be helpful, it can also reduce stigma and demonstrate that you acknowledge and care about your employee mental health.

If you want to look at a model initiative, then look no further than Bell’s *Let’s Talk* program. Their record of promoting mental health training, awareness and national dialogue is unsurpassed. It shows what can result if positive psychology is taken seriously. If you visit their website, you can find a description of their program and tools you can use in your own organization.³

Lastly, leaders who share their own challenges make themselves more relatable to employees and are

“ . . . this is not a “one and done” initiative; it’s important to continuously and periodically remind employees of the resources and supports available to them. ”

often looked on as brave and good communicators. This means they should also be part of check-ins, whether in manager meetings or with staff. They should also feel able to use employee assistance programs without being judged as weak leaders.

KNOW YOUR RESOURCES

COVID has resulted in new challenges, and now may be the perfect time to review your employee resources and company policies. For example:

- Look particularly at relaxing or changing work hours, work-from-home-or office hybrid models and employee mental health days.
- Consider ways to support physical activity, which can have a significant positive impact on mental health, such as employee fitness accounts, after work yoga sessions, team fitness challenges or discounts on gym memberships.
- Review the mental health supports coverage in your employee benefits plan.

It's important to recognize when you are not qualified to help. You are not a relationship counsellor, rehabilitation specialist, psychologist or psychiatrist. Employee and family assistance programs (EFAPs) help employees and family members talk privately about their difficulties and steer them in the right direction for even more support. LifeWorks and Homewood Health

are two examples of EFAP providers. They offer online and in-person counselling as well as other resources. It's important to keep records of how much your EFAP is being used and monitor any increase. It can provide a warning of how your employees are coping and whether you need to look for work-related causes.

Free mental health supports are offered through a variety of government and charitable organizations. Compiling and sharing a list of them (and other resources) with your employees demonstrates your care, eliminates the "I don't have time to research" barrier and encourages them to reach out for the help they need. (One example: the Wellness Together Canada initiative offers free phone counseling sessions at 1-866-585-0445.)

Lastly, this is not a "one and done" initiative; it's important to continuously and periodically remind employees of the resources and supports available to them.

IS ALL THIS WORTHWHILE?

There are obvious upsides to mental wellbeing and increased job satisfaction. The aforementioned *Deloitte Insights* report found that employers who invest in mental health initiatives tend to become more profitable. Other benefits include

increased employee engagement, decreased absenteeism and improved quality of work. The effects of a successful program can spread beyond current employees. It can attract future employees and bring company recognition. It also results in insurance companies reducing payouts on short-term and long-term disability claims.

Want to start a positive mental health program in your own company but don't know where to start? There are lots of great resources online. The Canadian Mental Health Association and the Mental Health Commission of Canada websites offer a plethora of resources, including several devoted especially to the workplace. In addition to Bell *Let's Talk* and Deloitte's *COVID-19 Collection Insights*⁴, you can also Google search "resilience and mental health" or "mental health in the workplace" for a variety of articles, including articles from Bloomberg, Business Insider, the Mayo Clinic and Psychology Today. There are also several books that can give you ideas on workplace mental health that can be found on Amazon and at your local bookstore. **Better yet, go straight to THE source: your employees. Ask them, "What does a workplace that supports your positive mental health look like to you?"**



DENISE WOZNIAK
is a motivational and inspirational speaker, certified by the University of Pennsylvania in positive psychology and resilience: applications and interventions.

**DON'T MISS DENISE'S PRESENTATION
AT THE IBAA CONVENTION,
1:00 PM ON MAY 16**

¹ [youtube.com/watch?v=wfbj0cnUkW4](https://www.youtube.com/watch?v=wfbj0cnUkW4)

² [nbcnews.com/think/opinion/covid-vaccine-means-return-work-wave-resignations-ncna1269018](https://www.nbcnews.com/think/opinion/covid-vaccine-means-return-work-wave-resignations-ncna1269018)

³ letstalk.bell.ca/en/our-initiatives/

⁴ deloitte.com/lt/en/pages/legal/articles/covid-19-insights-collection-by-topic.html

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BROKER ROUNDTABLE

Responding to Mental Health Needs

T

here is a plethora of blogs, articles, books, websites and resources discussing mental health in the workplace. But what does responding to mental health needs look like in the Alberta

insurance brokerage workplace? For insight, we turned to IBAA's board of directors. We gave the respondents the option of answering each question anonymously, and because there was a mix of responses, we've chosen not to identify anyone. After all, the value is in the information, not who's sharing it. Context note: when this round table took place, the mask and work-from-home mandates were still in place.

—Annette Hubick, editor

How has the pandemic affected attitudes, policies and procedures surrounding mental health at your brokerage?

“We have experienced very little impact. I gave everyone the option to work from home at the start of the pandemic, and nobody wanted to. Because of this we have been able to maintain some sense of normalcy. Some of the clients coming into our office, however, have been very rude, argumentative and borderline abusive when we’ve asked them to abide by the mask mandate.

“We have really tried to listen to what our brokers and staff were telling us. Not just hearing what we wanted to hear. It was a learning curve in the beginning. We made sure we provided as much information on mental health support, whether

through our benefits or other options. We created an internal COVID policy so that everyone was following the same rules and practices. We didn’t have to make too many changes to our procedures.

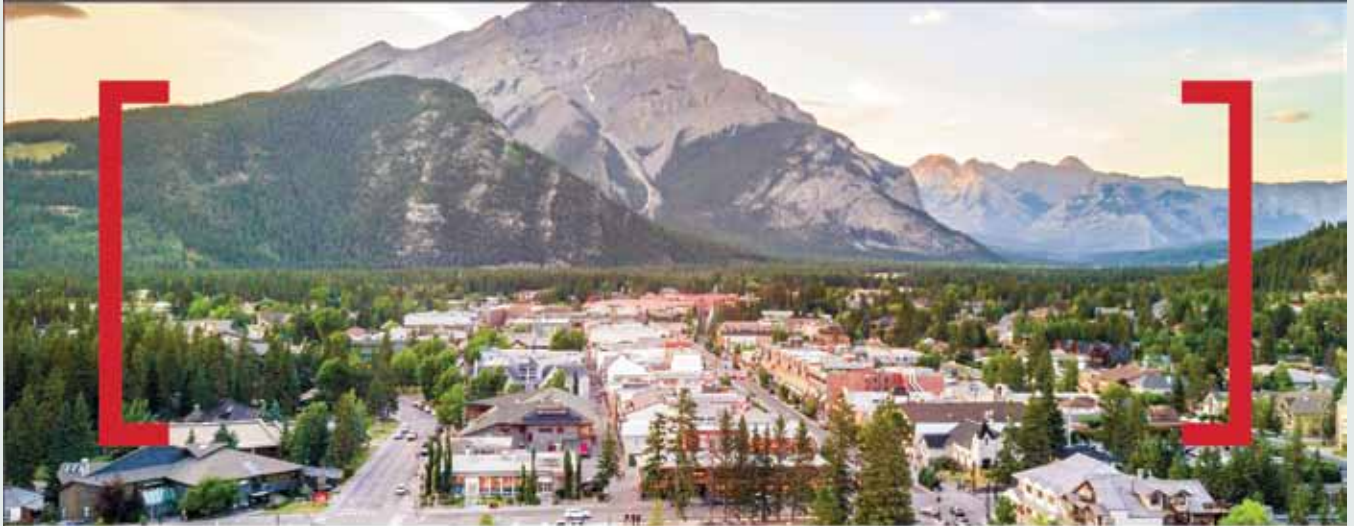
“The pandemic has definitely made us more aware of the possibilities of mental health challenges among all of us. It has caused us to adjust how we implement work-life balance and the way we understand mental health.

“We are definitely more aware of everyone’s mental health. With people working from home, it was imperative to keep in contact with everyone to check in. We make sure that those working from home still come into the office once a month for a lunch and a bit of a break. We have also given everyone the opportunity to continue to work from home if they choose.

In recent years, have staff mental health challenges impacted your brokerage’s operations? If yes, in what ways and how have you responded?

“Overall we can “feel” when staff are starting to get “down.” Looking back, we can see patterns tied to the spikes in COVID stress and weather. The response was just to provide as much support as possible, e.g., one-on-ones, benefits, thank you gifts to their homes, HR policy, team meetings and team-building fun activities.

“Yes, they have. We have chosen to implement flexible days of work both from home and in office to reduce pressure on the individual.



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What resources or incentives are available for employees to improve their mental health?

“Our benefit program does offer some coverage for counseling.

“Depends on benefits provided for us; we have counselling coverage, EPA program, sick days, flex days, etc.

“We have provided flexible workdays and encourage all staff to access available mental health resources, as well as to take personal time to pursue activities to strengthen their mental health.

“We have increased our personal days from seven to ten, which are in addition to vacation days. Hoping that those three extra days can be used for mental health days.

How do you promote employee wellbeing and encourage a healthy work-life balance?

“I really stress with my staff that we are a team. If one of us is behind with their work, the others will pitch in to help out. I don't really like anyone having to work overtime and we try to avoid those situations. It happens occasionally, but it is not something that is encouraged, and in some situations putting in a couple of extra hours one week relieves a lot of stress for the person that is behind. We try to do a few fun staff events every year with plenty of stress-relieving shenanigans. We also have Microsoft Teams running all day and exchange a lot of fun GIFs and conversations that encourage and praise each other. Teams is also very helpful if someone needs a hand with a difficult client. They can message a co-worker inconspicuously.

“Mostly by doing the best we can to let our staff know we are here to talk and help. If you need to balance your hours in another way, come talk to us; if you need a few weekdays off to handle some stuff and want to make up hours at another time, come talk to us, etc. These are just potential examples, but we really want our staff to know we are here to help as much as we can.

“We have an Employee Assistance Program, are offering work-from-home-and-office policy, video calls for meetings, one-on-ones, team building exercises, etc. We also offer personal days for staff who may need them.

“We have provided flexible workdays and encourage all staff to access available mental health resources as well as to take personal time to pursue activities to strengthen their mental health.

“I don't like people working past 4:30 p.m.; I actually discourage it. If there is an emergency, that is OK, but I don't need my staff on their phones on the weekend or checking emails. We offered yoga prior to COVID but that hasn't started up again.

What are some strategies you use to maintain your own positive mental health?

“Stepping away, counselling, go for walks, sleep.

“For me, physical and mental health go hand in hand, so making time for activity, such as biking, hockey, a run or simply a walk has been great for me. I have also learned that you need to turn off your work brain when work is done, which is easier said than done some days. Watching an awesome movie, reading a book or meditation are great ways that I have found to separate

my busy brain on those days. I think the last thing for me, and this maybe the elephant in the room for a lot of folks or companies coming up soon: getting out of the house, dressing for success and getting back to the office. It's easy to fall into ruts when you work, live and sleep at home, and that has never really been for me. Being around people, wearing a suit and tie, collaborating with coworkers in person and ultimately socializing is extremely helpful in the mental health game.

“Daily, I choose to find things to be grateful for and deliberately prioritize my time. I also try to see humour in whatever situation arises to avoid focusing on negatives.

“We have weekly check-in meetings via Zoom. These are separate from office meetings and strictly for a personal check in with everybody. We tell jokes, talk about weird claims, etc.

Any other comments regarding mental health in the workplace?

“Historically, mental health has been often overlooked in the workplace. There has been an unspoken belief that good employees can handle stress and do not need help, and that those in need are failures. This mistaken belief has caused many to struggle in silence for fear of judgment by their peers. If nothing else, I hope that this pandemic has shown all of us that no one is immune to mental health struggles and there is no shame in working together to address each individual's needs. 🙌



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5 STEPS

To Overcome Social Anxiety & Network Like a Pro

By Megan Bruneau

“You are SO awkward. They don’t ACTUALLY like you. You’re just gonna make a fool of yourself. Besides, you know you’re going to be in your head the whole time. Just tell them you’re sick and save everyone the trouble ... ”

A certain degree of social anxiety is completely normal—even helpful. The fear of rejection or negative judgment is evolutionary: in cavewoman days, rejection could mean ostracization from the pack, which meant little chance for survival or procreation. But there’s a difference between wanting to be accepted and

fearing rejection so much we avoid any setting where there’s a possibility of judgment (which, masochistically, is usually our own judgment toward ourselves, not someone else’s).

Social anxiety is only a problem when it’s so intense it prevents you from attending or enjoying social settings. If that’s the case for you, let’s explore how to tai chi it so you

can form lasting friendships and connection.

First, a very important fact: the more we avoid feeling anxiety, the more power it has over us. Why? Because anxiety and confidence are inversely related, so in order for us to decrease anxiety, we have to gain confidence. And how do we gain

confidence? By diving into, and ultimately mastering, whatever scares us.

So as much as anxiety tells you to avoid, doing so is just giving anxiety all the power. Don't let a momentary uncomfortable experience hold you back from success! Follow these tips and never be "feeling under the weather" before an event again:

1 Change Your Relationship to Anxiety

Mindfulness is your first step toward change. This means making space for anxiety and observing it non-judgmentally, rather than trying to shut it off. This is important for two reasons:

First, if every time we felt anxiety we took a pill or avoided whatever caused anxiety, we'd never grow the emotional tolerance muscles we need to be able to live life alongside anxiety;

Second, when we judge or shame ourselves for feeling anxiety, we create what are called secondary feelings—feelings about having feelings! We feel additional anxiety, shame or frustration.

With mindfulness and self-compassion (comforting and supporting ourselves through our difficult experiences), we permit uncomfortable feelings and create choice in how we react to them. Turning into our anxiety isn't comfy or intuitive, but it's a necessary step to overcoming it. Try to stay with that discomfort—breathe into it (try breathing into your belly for three counts, holding for one, and exhaling for four).

2 Practice and Prepare

Like I mentioned earlier, anxiety is negatively correlated with confidence.

And what's the most significant independent variable? Exposure. Practice. Mastery. Think about it: the more talks you give, the more dates you go on, the more interviews you have, the more confident and less anxious you become. Anxiety feeds off uncertainty, and confidence feeds off familiarity.

So, find certainty where you can. Scope out the venue. Bring a friend along. Come up with a few go-to questions that you ask if there's an awkward silence (This weather! Those Mets! Any summer plans? How have you enjoyed the conference so far? Where are you from originally?).

Finally—and this is an important one—think about all the things that could go wrong. Yep, you read that right! Visualizing, *everything is going to go perfectly no matter what* is also called blind optimism. Treat yourself like the human being that you are and hope

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IBAA CONVENTION 7

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for the best but consider the worst. You might stutter or fumble over your words. Your face might go red. You might spill red wine on a bride's dress (true story). You will survive all of these encounters, I promise. Imagine what might go wrong and ask, "What would I do next?" When you feel equipped with a plan for all the worst-case scenarios, you have certainty; and increased certainty = decreased anxiety!

3 Give Your Head a Shake

Our minds LOVE to tell us stories. They say the reason we're not getting a text back is because we're boring (when our friend actually left her phone in a cab); they say the reason we didn't get the job is because we're not good enough (when there was actually an internal candidate); they say the reason someone wouldn't go out with us is because they thought we were ugly (when they're actually totally hung up on their ex).

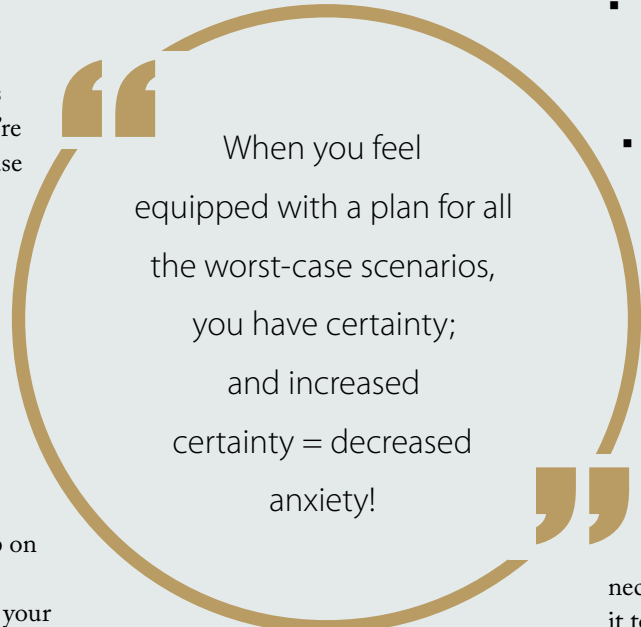
Get in the habit of noticing your thoughts are thoughts, not objective truths. If you're thinking, *I don't belong here*, say to yourself *I'm having the thought that I don't belong here*.

Here are a few other mantras to keep you grounded:

- No one can see inside your head—while you might think everyone can see your fear, it's unlikely they notice at all.
- Everyone around you is also an imperfect mortal who at times feels embarrassed, ashamed, sad, afraid, lonely, etc.
- No one is spending the whole event watching you. If they are, social anxiety shouldn't be your primary concern.

- A person's actions or reactions generally have little to do with you and much to do with what's going on in their mind/life.
- You are at this event/gathering for a reason: you have every right to be there.
- You can ALWAYS leave if it gets too uncomfortable.
- Feeling fear and doing it anyway is making you stronger!

- Smile. Nervousness tends to put an uninviting look on our face. This is one area where we're best to "fake it 'til we make it."
- If you're struggling with communicating, ask for a card and follow up with a more coherent email later.
- Make sure you eat something that's unlikely to keep you locked in the bathroom if you're prone to anxiety-related stomach upset (try a banana or toast).
- Watch your coffee intake—it's a stimulant and will increase your heart rate, potentially increasing your feelings of anxiety.
- Watch your alcohol intake. Many of us tend to drink to quell our anxiety and thus end up completely sloshed. If you plan to drink, commit to a number of drinks beforehand and stick to that.



5 Congratulate Yourself, Rinse and Repeat

The last step is quick but very necessary! Acknowledge the courage it took you to step outside your comfort zone. Remind yourself you just seriously worked your anxiety tolerance muscles and are a step closer to mastery. Archive this experience in your "proof I can do it!" cabinet, give yourself a high-five and celebrate your growth. Now go do it again.

Finally, if facing anxiety still seems impossible, I encourage you to work with a coach or therapist. Don't let those stories your mind tells you to sabotage your career potential!

4 Set Yourself Up for Success

It's unlikely you'll make anxiety go away completely but you can make it stronger or weaker depending on your actions. Here are a few more tips:

- Wear layers so when you feel flushed you can take them off (temperature changes are normal symptoms of anxiety, due to our body going into 'fight-or-flight' mode).
- Wear something that won't show your excitement (read: pit stains!).
- Bring a friend or colleague if possible (but don't spend the whole time talking to them and only them!).

Megan Bruneau is a therapist, executive coach, writer and podcast host. www.meganbruneau.com This article was originally published on Forbes.com. Reprinted with permission from the author.

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#40Actsfor40Years

Peace Hills Insurance is a unique insurance company that truly cares. Giving back is the foundation of our corporate culture. In celebration of our 40th anniversary, we have put our staff into 40 different groups in order to conduct 40 acts of kindness in the community. Be on the lookout for them!



7 Ways to Boost Your Mental Health at the IBAA Convention

By Annette Hubick

If there's one silver lining of the pandemic, it's the elevated public awareness and discourse surrounding the importance of nurturing our mental health. With that in mind, here are some mental health boosters you can take advantage of while at the IBAA convention.

FOSTER CONNECTIONS

Another "revelation" from the pandemic is how critical in-person connection is to our mental health. Coffee breaks, trade show booths, dining tables or the bar lineup, opportunities abound to reconnect with familiar faces (in 3D!) or meet someone new.

FIND A QUIET SPACE TO RESET

As much as there is so much to look forward to in being at an in-person convention, some may find the pace and "being on" mentally draining. Explore "the castle." There are so many nooks and crannies where you can find a quiet place to read or just be.

CONNECT WITH MOTHER NATURE

Studies have shown that nature positively impacts health—physically, emotionally and mentally. The astounding beauty of the Canadian Rockies lies literally at your doorstep. So, breathe in that crisp mountain air as you walk the trails through the alpine forests. Allow your mind to go still as you listen to the sounds of the Bow River Falls. Pause to take in one of many breathtaking vistas. In Banff, nature is queen and if you respect her, she'll show you her healing powers.

SHARE LAUGHTER

As numerous studies have shown, the old adage, "Laughter is the best medicine," holds true for our mental health. For example, research done by Ramon Mora-Ripoll, medical scientific director at Organización Mundial de la Risa in Barcelona, Spain,

showed that laughter releases physical and emotional tension, elevates mood, enhances cognitive functioning, and increases friendliness. Whether it's a funny line from a speaker, a colleague sharing a humorous anecdote or two grown men in their annual dance off (here's looking at you Barry and Roger), the convention is teeming with funny-bone-tickling opportunities.

SWEAT IT OUT

Drop into a class available or hit the weights at the hotel's fitness centre, swim some laps in the indoor pool, or hit the trails for a brisk walk or run. The benefits of keeping your body moving are no secret—exercise not only keeps your body healthy it stimulates the mind and soul.

PAMPER YOURSELF

Home to a plethora of treatments, three mineral pools, saunas, steam rooms, a quiet meditation lounge and more, there is no better spot to indulge in some self-care than Banff's best spa—the Willow Stream Spa located right in your host hotel.

REST UP

This might be a case of "do as I say, not as I do," but try to get a decent amount of sleep every night. You'll function better and avoid the stress of the morning scramble when you've hit that snooze button one too many times.

LIMIT THE TIES THAT BIND

As much as its tempting to check messages and emails at every break opportunity (let alone during a session), try limiting your office check-ins to once or twice per day and only respond to those items that truly can't wait until you're back. Ask yourself if "going for a scroll" is worth missing out on opportunities for connection or just soaking in Banff's beauty.



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On January 1, Alberta became the latest province in Canada to introduce direct compensation for property damage (DCPD) to the auto insurance market. In the event of a collision, DCPD allows vehicle owners to work directly with their insurer, instead of another driver's insurer, when they are not at fault for the accident.

DCPD is a fairer system for everyone. Insurers can set premiums that better reflect repair costs and offer a more customer-focused approach to the claims experience. Throughout fall 2021 and into 2022, Insurance Bureau of Canada (IBC) and its members helped raise awareness of the new system by educating both policyholders and brokers.

Broker Training and Government Advocacy

To support conversations with customers, IBC collaborated with

the Insurance Brokers Association of Alberta (IBAA) to educate brokers on DCPD. IBC's virtual training sessions provided a comprehensive overview of the new regulation and walked brokers through various collision scenarios to determine fault. IBC appreciates the brokers' positive feedback on the training sessions.

Also, IBC provided all IBAA members with a DCPD toolkit, which highlights the key changes in the new system. Through an online platform, brokers can share co-branded materials with their customers using their own social platform, by email or in person. With the help of IBAA and the Alberta Insurance Council, IBC was able to reach all 11,500 licensed agents, adjusters and brokers in the province and provide them with the educational materials.

As part of IBC's government advocacy initiative, the toolkit was also distributed to key government officials, including all Alberta members of the legislative assembly.

Consumer Awareness Campaign

Last November, IBC launched an awareness campaign to inform Albertans about the new DCPD process. IBC used various tactics and channels to ensure key stakeholders were aware of the new DCPD framework ahead of the new year.

To further capture the attention of consumers, IBC provided brokers with informational inserts on DCPD that they could include with the renewal package. In January, IBC also launched a local radio campaign to explain this change to consumers.

IBC's social media, digital media and search engine optimization campaigns will run until fall 2022. These campaigns are linked to a DCPD microsite which includes sample driver profiles, FAQs, a fact sheet and links to additional information on the Alberta Automobile Insurance Rate Board (AIRB) and Superintendent of

Insurance websites. Once the campaign ends, IBC will continue to monitor DCPD activity online and engage with the industry and consumers using the hashtags #DCPDInsurance and #KnowYourPolicy.

Is DCPD Working?

Thanks to the support of brokers, the transition to the DCPD system has been relatively seamless. Preliminary data from AIRB shows that the model is working as intended; for the majority of policies renewed since January 1, DCPD has had little to no impact on premiums. IBC's Consumer Information Centre is fielding only a few inquiries about DCPD in Alberta and typically, the inquiries are from the industry asking for clarification on specific details.

Recently, the media has highlighted stories that connect DCPD to rising commercial vehicle premiums. Most of these media stories were based on misunderstanding DCPD. Insurers and brokers are committed to working with their commercial customers to find the best coverage options available. As more policies renew in 2022, IBC anticipates more questions from consumers and will continue to engage with brokers as these questions arise.

IBC encourages you to refer to the DCPD toolkit when speaking to customers and to remind them that they still need to purchase collision and loss-of-use coverage to have their vehicle repairs completed and obtain a rental vehicle if they are at fault for a collision.

The Path Forward for Alberta Auto Insurance

IBC and its members continue to advocate for more reforms to stabilize premiums and make auto insurance more affordable for Alberta drivers. Actions related to Bill 41 reforms are positive, but do not offer long-term solutions because increased vehicle repair costs and rising injury claims are adding pressure to the system.

Work has already begun on a made-in-Alberta model that includes enhanced care and options to allow

more flexibility. The model will also further stabilize auto insurance in the future.

By adopting a hybrid insurance model, consumers can have access to more choice by only paying for the insurance coverage they want or need. This customized approach creates more affordable insurance options for drivers without sacrificing access to treatment and care.

This work continues. A huge thank-you to all of the brokers who work tirelessly to place the coverage Alberta

drivers need. By working together, we will find a path forward to provide the best long-term options for Albertans.

I'm looking forward to providing IBAA members a DCPD update on May 16, in beautiful Banff, Alberta.

<p>ROB DE PRUIS National Director, Consumer & Industry Relations Insurance Bureau of Canada RDePruis@ibc.ca</p>	
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Making Hybrid Meetings Work

By Rochelle Levine

As 2020's virtual meetings have given way to hybrid meetings, with some team members in the room and others Zooming in virtually from different locations, new challenges and new opportunities present themselves. In a virtual meeting, everyone is in the same situation, using one communication network: their computer screen.

Hybrid meetings involve multiple communication networks: in-person conference room, computer screen,

phone, etc. These different ways of being part of a meeting can be challenging for the meeting leader to manage all those different streams. On the flipside, it's also challenging for meeting attendees who may have a hard time connecting or getting a word in edgewise. We know that it is inherently difficult to manage or be a part of a successful and productive hybrid meeting, which, in 2022, is the new type of meeting that will only grow in popularity as hybrid work models continue to be the new normal for so many companies and organizations.

Why Hybrid Meetings Are Here to Stay

- Flexible/hybrid work models are gaining major momentum in corporate culture.
- According to a September 2021 Forbes survey, 96% of U.S. employees surveyed preferred to work on a hybrid basis.
- Employers are now offering hybrid/flexible work models for better employee/talent retention.
- Meetings experts are now changing their tune about avoiding hybrid

meetings and admitting they are here to stay and need to be accommodated.

- Because so many companies are now offering hybrid work models, there will always be ad hoc meetings and you have to find quick ways to gather with remote employees included in the equation.

Strategies That Make Hybrid Meetings Work for Team Leaders

- Decide whether or not an issue is actually meeting-worthy or if a result can be achieved through email, Slack, a quick phone call or even recording a short video for team members. The best question for team leaders to ask themselves is, “What is the purpose of this meeting and does it require team collaboration?”
- Do the pre-work before the meeting begins. Provide your

team with enough information so they can attend the meeting with a higher understanding and fully prepared to participate, either in person or virtually. Gone are the days where meetings can be improvised with no clear agenda.

- Be aware that there will always be in-room bias, and keep in mind that the meeting room is larger than just the physical space. Ensure even-handed participation regardless of where people are located. One

successful method is to have remote attendees speak first to instantly pull them in to the meeting and establish their significance to in-person team members.

- Observe the golden rule you learned in grade school and adhere to a policy of taking turns so the in-room team members don't monopolize the conversation. Be mindful of who has spoken and who has not.



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- Accommodate hybrid meetings with a meeting room re-design. One example would be to ditch the conference room laptop and use a mounted large screen monitor that brings the virtual attendees more fully into the space.
- Monitor and acknowledge the Zoom chat box on the side of the screen with verbal validation.
- Be a good narrator for the virtual attendees Zooming in from remote locations. Narrate the energy of the room, people's facial expressions and body language.
- Provide your remote team members with good lighting, video and audio equipment where needed and when possible.
- Stick to the meeting's agenda.
- Don't be afraid to call out bad meeting behavior where necessary and explain that, "if you are in the 'room,'" whether physically or virtually, your attention and input is valuable and needed.
- Make sure all in-person attendees leave the room before closing meeting link. Sometimes there tends to be "the meeting after the meeting," which is unfair to remote attendees, as virtuals might wonder what they are missing. All in-person attendees need to leave the room before that link is closed.
- Establish a feedback loop where in-person and remote/hybrid employees can safely share what worked and what didn't work about your last hybrid team meeting and adjust accordingly.

own personal production value as a remote meeting attendee is not an extra added bonus, it's necessary. Make sure you are well lit so other meeting attendees can see your facial expressions clearly. Ensure good sound quality with a lapel mic when necessary, choose a pleasant and neutral background, keep your computer at eye level, and try to look into the camera when speaking, despite being tempted to look at the screen.

- Avoid "monologuing" when you are speaking and avoid multitasking in other computer browsers or on your



phone. Respect the meeting enough to give it your full attention regardless of your location.

- Look at any before-meeting preparation materials and read written meeting recaps after the meeting is over, including the meeting's minutes.
- To establish trust among your team members, if you have been given a post-meeting action item, actually do it. People will realize you are a team player and you are providing value to the whole team.

- Social lubrication is easier in person. It's more difficult for those not in the office and it requires a more intentional approach. Virtual folks need to advocate for themselves through accomplishing action items and actively participating.

Major Benefits of Hybrid Meetings (a.k.a. The New Normal)

- Hybrid meetings are more inclusive than any other meeting set up because they allow people to work where they want to work and still actively participate.
- You break down geographic barriers to collaboration and lower corporate/company travel costs.
 - You're supporting where the current day work force is right now, which is an overwhelmingly popular desire for more work flexibility.
 - Hybrid meetings speak to the future and they allow employees to work where and how they want, while allowing business to be done.
- The way people think about remote work has dramatically shifted. The stigma around remote work and remote workers shattered with COVID-19. It no longer has to negatively impact career tracks and success.
- The new hybrid work model revolution is an excellent talent retention tool for employers and team leaders.
- Hybrid work models are the only constant you can depend on in this ever-changing pandemic and post-pandemic world.

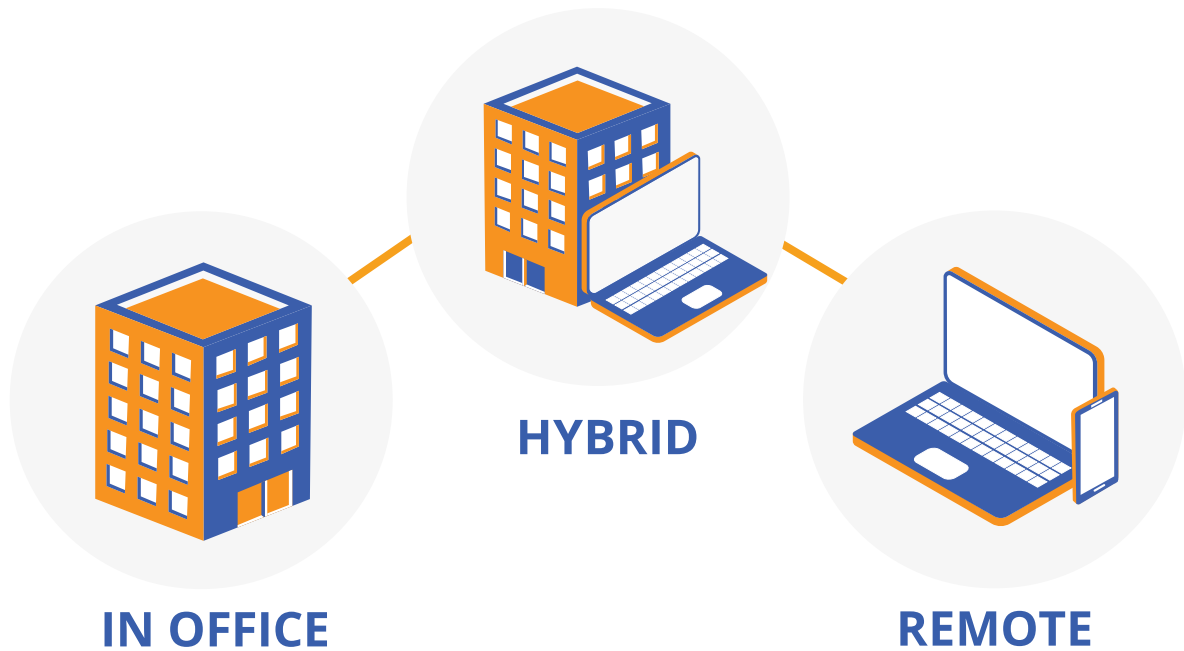
What Remote Team Members Can Do to Ensure Hybrid Meeting Success

- Working remotely is a privilege that comes with added responsibilities. Attending to your

This article based on, and is in promotion of, the recently published book Suddenly Hybrid—Managing the Modern Meeting, co-authored by Karin M. Reed and Joe Allen, Ph.D.

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CSIO MEMBERSHIP HAS ITS BENEFITS

By Stephanie Iacono

The Centre for Study of Insurance Operations (CSIO) membership comes with many benefits, and as an IBAA member, you're eligible to access helpful CSIO resources, tools and solutions, at no cost. CSIO is a Canadian association that collaborates with brokers, insurers and vendors to advance data standards and technology for the property and casualty (P&C) insurance broker distribution channel.

Accessing all that CSIO offers is easy, simply create an account at csio.com to get set up in no time. Join the over 38,000+ broker members who are already leveraging the benefits below and deliver an even better insurance experience to your customers.

The six main benefits of a CSIO membership

"CSIO is committed to leading industry collaboration and innovation to improve the competitiveness of the broker distribution channel for the benefit of the insurance customer. Here are some of the main CSIO value-add solutions and services that will help you maintain a competitive

edge, directly contributing to customer satisfaction." says Catherine Smola, CSIO president and CEO.

Professional Development

CSIO offers a diverse catalogue of free, online educational content so you can learn on your own time, at your own pace. All our offerings are accredited, certificates are available for download immediately after you complete a course and shortly after you complete a webinar. CSIO's three education streams—cybersecurity, digital marketing and technology innovation—ensure you're receiving formal training from industry experts on topics that align with your educational goals. Earn continuing education (CE) credits that contribute to maintaining your broker license, and build useful skills along the way, by starting your CSIO education today.

The Digital Broker Designation

After completing a minimum of six CSIO courses or webinars, you will be awarded the "digital broker" designation. It's a great way to demonstrate your commitment at your brokerage with an industry-recognized

certificate and congratulatory logo that highlights your versatility and commitment to excellence in education. A growing list of digital brokers is displayed on the CSIO website and featured in our newsletters and social media channels.

My Proof of Insurance (MPOI)

The My Proof of Insurance solution enables you to securely send digital documents, including proof of auto insurance (eSlips), and policy documents to customers directly from your broker management system (BMS). Clients can store an eSlip in their smartphone's digital wallet and conveniently show it on their mobile device when needed. Setting up MPOI is quick and easy. CSIO's *My Proof of Insurance: Providing a Digital Customer Experience* course can help you get started (and earn a CE credit). Hundreds of thousands of Canadians received policy documents through MPOI over the last couple of years; consider enabling this solution for your customers.

CSIONet Industry Network

CSIONet allows eDocs and policy downloads to be stored and accessed directly from your BMS. More than 38,000 brokers use the network on a daily basis to quickly and securely exchange policy, claims, and billing information with their insurers' systems. CSIONet is upgraded at regular intervals to accommodate its ever-growing use by the broker distribution channel.

Industry Forms

Over 100 standard insurance forms across all lines of business that save you time and money are easily downloadable from the CSIO website. All our forms are mapped to EDI and XML data standards, facilitating smooth integration with your systems.

News and Insights

CSIO collaborates with insurance leaders via several industry working groups to drive emerging technologies

and provide our members with innovative solutions. These talented teams regularly improve tools and processes the broker channel relies on, and when they do, we want to make sure you realize the benefits. We're committed to keeping you informed with regular articles, newsletters and social media updates.

See for yourself—sign up for your CSIO account today!

Give all the CSIO member benefits a try by creating an account at csio.com. If you're already a member, you'll have access to everything you need on our website. Don't forget to follow us on social for the latest CSIO updates, too!

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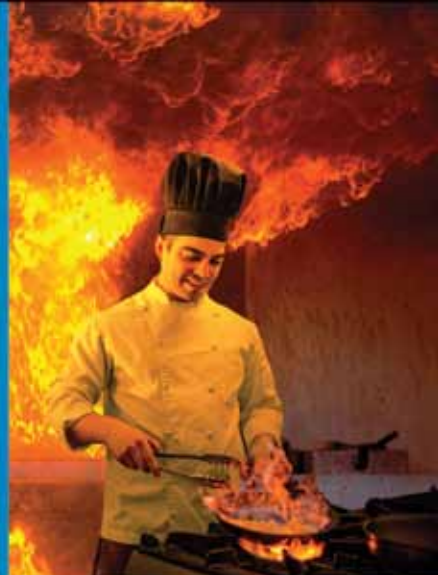
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WHY THE GREAT RESIGNATION IS REALLY A GREAT OPPORTUNITY



People across the country are quitting their jobs in record numbers. If you're a business owner, you've undoubtedly had a tense moment or two wondering, *Who's going to leave my company?* But don't just wring your hands; take decisive action. Smart leaders are approaching the "Great Resignation" as a time to pause, take stock and really audit their business practices and processes.

This is the perfect time to ask, "What can we be doing better?" Not only is this the secret to keeping the people you have, it also gives you the opportunity to attract some of the amazing talent floating around right now.

People aren't leaving the workforce altogether. They're leaving old-school environments that aren't meeting their needs for those that will. When you shift in ways that create the kind of culture people are drawn to, everyone wins: current employees, talented prospects and, of course, the company.

So how do you leverage this opportunity? What do you absolutely have to get right? Here are 13 tips for becoming a great place to attract and retain talent.

Ask yourself: Have we flexed? In a shockingly short amount of time, the employment landscape has changed dramatically. What about your company? Have you evolved to keep up? To answer, you'll need to audit "what we've always done" and ask, "Does this still make sense for a talent base that demands an employee-centric workplace?"

This has to be a permanent shift. While there's a talent squeeze right now, the new employee expectations are the new normal. Make sure leaders understand this reality. Then, honestly ask yourself, What do my employees, current ones and future ones, REALLY want? This is the first step to moving your company in the right direction.

In general, today's employees value training and development, the opportunity to collaborate with teams, a sense of meaning in their work and an affiliation with socially responsible entities. They insist on fairness, equity, diversity and inclusion.

If any area of your culture is not in alignment with these values, move to fix any glaring problems right away. Then get set on making long-term changes that will make you more likely to meet the needs and wants of modern workers and protect you from costly litigation and other issues.

Once you get a sense of where you are and where you need to improve, ask yourself, **Do our leaders need more training?** Do they understand the attitude shifts your company needs to make? Attracting and retaining talent needs to be top of mind for everyone, and that includes leaders at every level.

Getting employee-centric is about building emotional connections. If leaders inside your company have no idea how to make and nurture these connections, it may be time to take a hard look at the culture you've created. Like it or not, if you're to win the war on talent, there have to be some changes in the attitudes of your leaders.

Stay flexible and fluid. Since the gig economy exploded on the scene, it has reshaped the American workforce. Consider that today, more than one-third of Americans report that they are participating in one way or another, with 49 percent of adults under 35 "gigging it." The flexible nature of gig work appeals highly to the younger generation. To them, the work/life integration built into the gig economy is not a cool trend but a priority, even a value. And companies competing for generation Y (*a.k.a. millennials—Ed.*) and Z workers need to bake it into the jobs they offer.



(Gig economy participation is not as high in Alberta; however, the appeal of the work/life integration transfers to other employment models.—Ed.)

More and more, workers are demanding flexibility in where they work, how they work and when they work. Millennials and gen Zers in particular value work/life integration. As much as possible, accommodate them. If it works for the position, allow fully remote, hybrid and flexible arrangements. In light of the Great Resignation, it's vital to give employees a work life that suits them.

Understand that it's not just about WHERE people work; it's about WHEN and HOW. Many employees want flexibility to work remotely. Give it to them if at all possible—but be aware that simply transitioning your old practices to Zoom isn't enough. You need to be truly flexible, and that means giving people the freedom to structure their workday and week in a way that fits into the rest of their lives.

To the extent that you can, let employees maintain control over when they're available. Even if a job can't realistically be done remotely, people may still be able to tailor hours to their own schedule. For example, they might come in earlier (or later) and leave earlier (or later). This often ensures that

their work is done at the most effective times and enables employees to fulfill family obligations without interfering with their working hours.

When hiring, focus on skills, not academic histories. For decades, companies have prioritized candidates' educational backgrounds: the schools they went to, the degree they earned, the grades they made. Now there's a huge shift underway. More and more, employers are hiring based on skill set instead of academic pedigree. This makes perfect sense in a rapidly changing workplace where frequent disruption is a given and in-demand skills are constantly changing. This recruitment approach also makes it easier to build a more diverse workforce.

Hire for the skills you need in the moment and develop them based on how your needs evolve. Just don't try to lock employees down in the same role long term. Let their talents and interests drive their skill development. It should go without saying, but try to hire people who are excited about learning and growing—education is a lifelong journey now.

Put relationships at the top of your to-do list. Relationships have always been important, but they matter now more than ever. Get intentional

about building strong relationships with your team. But don't stop with the manager/employee relationship.

People always say that employees "leave bosses," but that's not the whole story. People don't just leave jobs and bosses. They also leave coworkers and others in the organization. You have to pay attention to ALL relationships in the workplace.

Get intentional about knowing your people. Of course managers need to know employees' goals, strengths and other work-related factors. Hopefully that's a given. But they should also know their birthdays, who their kids are and where they like to go on vacation. This requires regular human connections, and they aren't going to "just happen." You need to make it happen by holding people accountable and creating the right environment.

There is a resurgence of the old "management by walking around" method happening even on factory floors. When you schedule time to do this, and also make a point of having regular face-to-face meetings with employees that go beyond performance reviews, a lot of things will change. This can be challenging with remote workers, but with a few extra steps by managers, it can be done successfully.

Start a real dialogue and be open to what they're saying. Don't just send out questionnaires or use a passive "feedback box." Talk to people one-on-one and give them the freedom to give you hard feedback. Proactively ask questions about their well-being. Are they happy? Why or why not? What can you do to keep them around? The answers may surprise you. The more you involve people in running the company, and the fewer surprises there are, the happier they'll be.

One-on-one conversations can help you get a sense of where people are coming from. You can learn who is burned out, who might be planning to leave and who has new ideas around the future of work in the post-COVID era. It's a great way to take people's temperature and work together to find solutions to make the transition back easier on everyone.

job well done helps keep people fulfilled and engaged. Doing this right means recognizing things in the moment.

It's not about a big yearly ceremony or a group thank-you; it's more about individual efforts. It's about noticing when people do something positive and recognizing them the way they want to be recognized. In this way, you help to constantly refill their cup.

Carefully manage the onboarding process. Know that people often make decisions to stay or leave in the early days of their job. In a staff crunch, every single hire really counts. It's vital to check in immediately and see how things are going—and to stay in touch as time goes by.

Make sure you manage goodbyes well. In the new gig economy, people are going to leave and come back. And

seasoned employees who could share their expertise with those less experienced. And reverse mentoring is a big trend now too: How better to engage Gen Y and Z employees than to get them involved in working with boomer employees on the latest innovations in technology or social media?

Another key to creating a strong multi-generational company is to learn what truly motivates your employees.


Leaders might think all millennials and Gen Zers care about is money, but maybe it's because that's all we're offering them. Research shows that they really want a sense of fit and "skin in the game." We need to do the work of getting to know them and developing them. Make sure they know where the advancement opportunities are. When we make the effort to give younger employees what they really need, we'll usually find they're huge assets to us.

Collectively, the Great Resignation is a gift for employers who are willing to accept it—the chance to reinvent themselves.

It's kind of a national pause, a national regrouping. From time to time, everyone needs to step back and look at their life and say, "Is this really working for me?" It's true of individuals, and it's also true of companies. Very often we find the status quo really isn't working—and that's our impetus to shake things up, shift our mindset and create something fresh, new and energizing.



RICK GRIMALDI is a workplace trends expert and the author of *FLEX: A Leader's Guide to Staying Nimble and Mastering Transformative Change in the American Workplace*. Rick is an internationally recognized writer and keynote speaker and has been selected through a peer review process as one of *The Best Lawyers in America*® in three of the last four years. For more information, please visit RickGrimaldi.com.



"From time to time, everyone needs to step back and look at their life and say, "Is this really working for me?" It's true of individuals, and it's also true of companies."

Make employee well-being a top priority. This means checking in with people. Don't wait on yearly assessments; now we do what's called a pulse check. When times are tough, we always need to know how people are doing on a daily basis. Mental health issues are no longer in the closet. They can't be in a time when so many have moved past stress and into trauma territory.

Companies are realizing that psychological well-being impacts not just engagement, but also productivity, performance and every aspect of culture. Do everything you can to promote employee well-being. Keep an eye on this issue as you design benefits, career tracks and work arrangements. And destigmatize mental health issues. It has to be okay to ask for help.

Keep people fulfilled by getting reward and recognition right. Regular reward and recognition for a

even if they don't come back, chances are good that they know lots of other people who might be a good fit, and will tell them how you treated them. The last thing you want to do is burn any bridges (with good employees).

With a few exceptions, drop outdated no-rehire policies and see what you can do to help with the transition. Remember, it is just business, not personal.

Embrace inter-generational differences and bridge the gap between young and older workers. Research shows multigenerational companies do well in performance and productivity. It makes sense: A blend of different ages means you get more diverse perspectives and a synergy that gives you a competitive edge. You can also leverage the gifts of different age groups to boost engagement. To do so, I suggest setting up a bi-directional mentoring program.

We know Gen Y and Z crave development. Well, you've got these



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EVENTS WITH A CAUSE

PYIB Offers More Than Just a Good Time

By Lex Engel

Have you ever been to a PYIB event? If you have, then in addition to good times, good people and likely some good laughs you've also bought raffle tickets, 50/50 tickets or tried to putt into a bucket in support of Ronald McDonald House Children's Charity.

The first houses were built in 1985 in Alberta, and the need for them has not decreased with nearly 70% of Canadians living outside a center with a children's hospital. The charity now has four houses across the province and, on average, provides over 15,000 night stays to 1,200 families annually.

I am very proud to be a member of an association that has helped so many families of not only our members but also our clients; and that does not go unnoticed by the charity. Sarah Heiben, stakeholder relations manager at RMHC Alberta, gushed "What sets our partnership on another level is by the fact your brokers are located across the province in over 150 communities—where your colleagues, families and friends live and work. You are a cornerstone in the communities in which many of the families we serve, live."

Through the pandemic, the PYIB has continued to support the Ronald McDonald Houses through matching donations via our photo contests. Since 2019, we have been a proud supporter of the charity through our annual golf tournament (pictured here). We have also committed to supporting the RMHC through as many of our in-person events as we are able to over the next year.

While I don't have children, I have had the opportunity to not only tour the Red Deer house, but to make a meal for the families staying there. The house is not a hotel, it's airy and welcoming with quiet places for those that need a minute. In essence, it feels like a home away from home. Many

families are grateful just to have peace of mind while going through difficult times. This is owing to the fact that RMHC Alberta caters to their needs.

We may be 800 kilometres from home, but we have no worries. We have a roof, food to eat, all the basics covered. If we weren't here, we'd have to pay for rent, utilities, food. We can totally concentrate on our son's health. It's our world right now—it's everything at this moment. I don't even have the words to describe how helpful it is to be living here; it's a blessing.—the Singh Family (266 nights and counting at the time of writing).

There are countless testimonials like this that point to the immense value that the charity has brought to many families. The PYIB welcomes any broker, 39 and under, to join us in this very worthy cause. However, if you're looking for ways to support the charity outside of the IBAA and PYIB, please check out their website at www.rmhc Alberta.org.



LEX ENGEL
PYIB President
Lex@FreemanIns.ca



Facing the storm with you

**Our door is open
for business.**

**Hope to see
you at the IBAA
Convention!**



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What's going on behind the scenes at IBAA?

The past three months have been very busy here at the office. As we're welcoming spring, convention planning is ramping up and we're having all the feels. The excitement and adrenaline has been next level as we're readying up for our first in-person meeting in two years! George and the board also had several meetings with industry stakeholders so there have been lots keeping us on our toes. We're also excited to share that we have some new additions to the team. Here's a quick run-down of what's been happening in our world.

PROFESSIONAL DEVELOPMENT (PD) PRODUCTS

Over the past few months, our education team has been working on streamlining our offerings so that they are more tailored to your needs. For one thing, we have begun offering at least one complimentary course each month. This has been requested by our members for some time, and we're working on a slate of relevant topics for the upcoming months. You can look out for more of these courses in our PD bulletins. We have also been working on an enhanced CAIB self-study product that would give students access to class recordings in addition to the course material and quizzes. This will be available at a reasonable cost.

As well, we've packaged our DCPD recordings and placed them on our LMS for easy access at a nominal cost. For more information on these or any other courses, you can email our team at education@ibaa.ca.

IBAA CONVENTION

Our Convention registration closed on April 15th. We are so pleased to see that over 500 people have registered. We can't wait to see you there!

We're now in the final stages of preparing our app. You will soon be seeing information on it in your email and on social media.

QUARTERLY LIVE

In March, we held our second quarterly live on Facebook. We were amazed at how much better the response was towards this compared to our very first one. George and Jody had a fantastic time talking about the convention, the AGM and answering the questions that came in. Thank you to all who participated.

MEMBER PERKS

We recently welcomed NeuShield to our roster of vendor partners. NeuShield is a service that essentially mirrors your data so that you can recover your information quickly in the event you

are hacked. The software installation is minimal, very affordable and greatly minimizes business interruption. IBAA members also get a 10% discount so it's well worth it! For more information, log into your profile to learn more about the NeuShield product.

NEW TEAM MEMBERS

We're pleased to welcome two new members to the IBAA team. Sage account executive, Katy Lovegrove, joined us in February and our new PD manager, Zara Heather, joined us in April. We're so happy to welcome them on board and look forward to seeing them accomplish a lot with us!

We're really looking forward to what the next few months hold for us. With some normalcy being restored, and the fresh spring scenery, one can't help but feel excitement for the newness that's on the horizon. I hope to see you in Banff!



Katy



Zara

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





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Visit ibaa.ca to register for the next exciting PYIB event

4 DAYS
15 CREDITS



BACK in the SADDLE

IBAA CONVENTION GUIDE

MAY 15-18, 2022

RESILIENCE THROUGH REINVENTION

Saddle up for four days of reinvigoration and reinvention at the beautiful Banff Springs Hotel. Learn how to channel the resiliency you gained over the past few years into new business strategies. With a roster of incredible speakers, the 2022 IBAA convention is your opportunity to network, share ideas and learn from the best. It's time to hit the dusty trail and head for the success that's just beyond the horizon.

HARNES IDEAS (sessions).....39-40

Gain valuable information and insight into insurance industry issues and business improvement opportunities (not to mention your annual 15 mandatory education credits).

SAY HOWDY PARTNER (networking, events & entertainment)....41

Get to know your fellow brokers as they gather exchange information and celebrate achievements while enjoying fantastic food and having fun.

VISIT THE TACK SHOP (trade show exhibitors).....42

ROUND UP THE DETAILS (the app).....Apple & Google Play

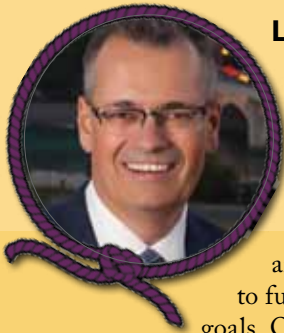
Get session details, network with delegates, participate in activities and more in the **IBAA Convention 2022 app**. Available for download in late April at the Apple and Google Play stores.

HARNESSE IDEAS

LEADERSHIP EXCELLENCE

Sunday, 1:00 pm

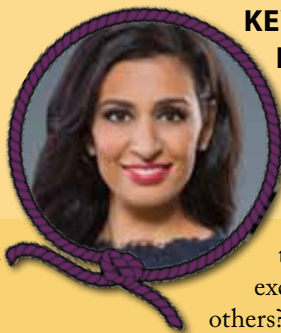
Join Oliver Baezner, founder of Sonic Breakthrough Coaching, as he shares the five characteristics of all great leaders. Learn why the team, the individuals and the leader are equally important for the organization to function correctly and achieve their goals. Oliver will reveal his ground-breaking leadership excellence triangle, and participants will leave with a leadership excellence assessment tool.



KEYNOTE: RISING TO THE TOP—HOW TO INSPIRE, LEARN & LEAD

Monday, 9:00 am

Facing tough choices with tenacity and living up to our potential is so often easier said than done. How can we truly rise up to the occasions that challenge us? How can we harness exciting possibilities in a way that inspires others? Star of TV's *Dragon's Den* Manjit Minhas is a mesmerizing speaker who will show you how to make a difference—at work, at home, and in the lives of everyone around you. With wisdom and wit, Minhas shares her memorable experiences as an entrepreneur and leader, showing what it means to have vision, perseverance and true teamwork—and what it means to lead.



IS YOUR SADDLE TIGHTLY CINCHED?

Sunday, 2:15 pm

Are your client services processes tightly cinched? Do your service processes position you and your brokerage staff as trusted insurance advisors or simply as insurance order takers? And does it matter? The answer is a resounding yes! Why? Because customers view insurance order takers as that “necessary evil” and not as trusted business partners. This session with experienced insurance broker, marketer and trainer JoAnne Mitchell aims to help your team forge collaborative relationships with their clients who understand that their broker always has their best interests at heart and will renew their policies year after year, despite increased premiums and other hard market factors.



DCPD UPDATE: 5 MONTHS IN

Monday, 10:15 am

Alberta moved to a direct compensation for property damage (DCPD) framework on January 1, 2022. DCPD is part of a suite of insurance reforms that were announced in the fall of 2020. Have these changes caused confusion with Alberta's vehicle owners? How is the process working? What can we expect before the end of the year? Rob DePruis, director, consumer and industry relations with Insurance Bureau of Canada (IBC), will provide an update on auto insurance, sharing some of the challenges we have experienced so far.



HOW IS FIGHTING FRAUD CHANGING IN THE CANADIAN LANDSCAPE

Sunday, 3:30 pm

Post-COVID, the quickening pace of technology, and the emerging globally-based professional fraudsters have created the need for a new approach. Insurance fraud and fraudsters cross all borders, hopping industries, silos, countries and companies. Sid Kingma of Équité Association, who leads a team investigating fraud on behalf of the insurance industry, will discuss insurance fraud practices and how data can be used to prevent and deter insurance fraud. From automation to investigations, data, data modeling and the careful sharing of data may be our best deterrent.



MENTAL WELLBEING, PSYCHOLOGICAL SAFETY, COMPASSIONATE SUPPORT

Monday, 1:00 pm

Focusing on mental wellbeing has never been more important. In a recent survey of 3,000 18 - 54-year-old employees, 97% of respondents said employers need to improve the mental health of employees. It's no longer good enough to have a single employee assistance program—employees are seeking understanding; they need to trust employers and feel a level of comfort in their daily lives. Denise Wozniak's presentation based on her work in human resources, personal story of trauma and her education in positive psychology, inspires attendees to create resilience, cultivate healthier mental wellbeing and provide compassionate support.



HARNESSE IDEAS



BROKER EXCHANGE: INDUSTRY PERSPECTIVE

Monday, 2:15 pm

Share your concerns and perspectives about the industry with your peers. Come prepared to ask questions and use industry colleagues as a sounding board.



INSURANCE COMPANY PANEL

Tuesday, 11:30 am

Sharing insights. Answering questions.

- Tannis Wiebe, regional vice-president, Wawanesa
- Tom Reikman, senior vice-president and chief distribution officer, Economical
- Louis Gagnon, CEO, Intact
- Andrew Voroney, COO, SGI



THE BASICS OF BUSINESS INTERRUPTION

Tuesday, 8:00 am

Martin Valvano, senior manager within BDO's forensics group will give a walkthrough of a basic business interruption calculation and provide examples of business records that insurers typically request as supporting documentation. In addition, the presentation will offer recommendations for policy holders to effectively manage the claims process and guidance as to when the services of a forensic accountant can help.



RATE REGULATOR'S VIEW OF THE AUTO MARKET

Wednesday, 8:30 am

Laurie Balfour, executive director of the Alberta Automobile Insurance Rate Board, will share highlights on market trends to watch, consumer perceptions and what the AIRB has planned for the year ahead.



FORCES OF CHANGE DRIVING DIGITAL

Tuesday, 8:30 am

This session with Steve Whitelaw, vice president and general manager of Applied Systems Canada, will evaluate the current trends driving the agenda for personal and commercial consumers and how brokers are leveraging technology to capture the most value from the insurance ecosystem under the brokerage brand. Discover how technology drives paperless efficiency, security and business opportunities for the independent brokerage channel.



THE ELEPHANT IN THE ROOM: THE IMPACT OF CYBER RISK ON THE CANADIAN INSURANCE BROKER MARKET

Wednesday, 9:45 am

Matt Cullina is head of global cyber insurance business at Transunion. Matt's presentation will cover cyber claims trends, best practices and insurance solutions. Matt will be joined by April Canada's chief underwriting officer, Kent Pitkin, and manager of broker development Ontario and West, Tracey Paish.



FLIPPING YOUR TYPE: STRESS MANAGEMENT PERSONALITY INSIGHTS

Tuesday, 9:45 am

Did you know that people tend to revert to the less preferred areas of their personality type under acute and chronic stress? This is referred to as being "in the grip" and can often cause out of character reactions that can lead to conflict and performance issues in the workplace. Jolene Watson will discuss personality insights in terms of leadership skills, stress management strategies, developing resilience through behavioral adaptation and, most importantly, getting back to balance for introverts and extroverts.



CLIMATE CHANGE - HOW BROKERS AND INSURERS CAN HELP CUSTOMERS

Wednesday, 11:00 am

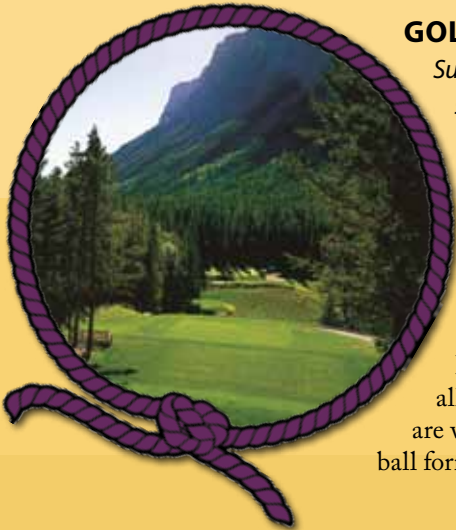
Joanna Eyquem is the managing director, climate-resilient infrastructure at Intact Centre on Climate Adaptation. She will be discussing how climate change impacts brokers and the insurance industry, why it's important and how they can sell insurance differently while keeping climate change in mind.

HOWDY PARTNER

GOLF TOURNAMENT

*Sunday, 10:00 am
shotgun start*

Kick off the convention with a round of golf at the majestic Banff Springs Golf Course. Registration opens at 9:00 a.m.; shotgun start is at 10:00 a.m. Rain or shine, golfers of all skill levels and abilities are welcome. Play your own ball format.



TRADE SHOW

Tuesday, 12:30–4:30 pm

The IBAA convention trade show is an opportunity for brokers and industry partners to connect, network and explore what's new in the industry.



KICK OFF PARTY

Sunday, May 5, 7:00 pm

It is an 80's theme night. Bust out your finest 80's gear and get ready for a trip back in time.

Hosted by:
Peace Hills



HOSPITALITY NIGHT

Tuesday, 6:00 pm

Dust off your cowboy hat and boots and get ready for a good old fashion barn hoedown! There will be karaoke, delicious food and plenty of fun.



PRESIDENT'S GALA

Monday, 6:00 pm

Boots & BLING

Join us for an elegant night full of amazing food, entertainment and company. Grab your fanciest bolo tie and help us welcome our new IBAA president, Barry Haggis.

Dress Code: formal.
No jeans, please!



AFTER PARTY

Tuesday, 9:00 pm

Let the good times roll! For those who want to ride that hospitality wave (or is it a bronco?) even longer, make your way to the after party.

Hosted by:
SGI Canada.



VISIT THE TACK SHOP

BOOTH COMPANY

56	Accomsure
25	Acturis Canada
1	Agile Underwriting Solutions
82	Allianz Global Assistance
44	AMI
9	APOLLO Insurance
38	Applied
40	April Canada
49	ARAG Legal Solutions
43	Aurora Underwriting Solutions
62	Aviva Canada
52	BDO Canada LLP
60	Beazley Canada
58	Belfor Property Restoration
13	BI&I
81	BioSweep
39	BMO
23	Broker Canada Insurance Group
31	Brokercore
70	Burns & Wilcox Canada
69	Chub Insurance Company of Canada
75	ClaimsPro
63	Coalition Insurance Solutions Canada
74	Compuvision Systems
8	CSIO
26	Custom Software Solutions
50	DKI Canada
42	Echelon Insurance
18	Enterprise Holdings
15	Executrade
30	First Insurance Funding
16	First Onsite Restoration
3	Fortress Insurance
77	Forward Insurance Managers
10	Hagerty Canada
2	Hampton Inn & Homewood Suites Calgary North
20	HDI Global Specialty SE - Canada
41	IBAA/Sage
7	Ideal Agriculture & Marine Canada
55	IFS Insurance Premium Financing
33	Imperial PFS Canada

BOOTH COMPANY

68	Insurance Institute of Southern Alberta
78	InsureLine
61	Wawanesa
46	K&K Insurance Canada
27	Lydale Construction
64	Milnco Ins
71	Modern PURAIR
11	National Bank of Canada
34	Nirix
54	Opta Information Intelligence
14	Optiom
53	PAL Insurance Brokers Canada
21	Paul Davis Restoration
67	Peace Hills
37	Pembridge
80	Premier Marine Insurance Managers Group
32	Primaco
76	Pro Navigator
51	Puroclean Canada
79	PYIB
5	RMA
36	Roper Valuation & Insurance Advisors
65	Saskatchewan Mutual Insurance
24	Sedgwick Claims Management
66	ServiceMaster Restore
35	Servpro
47	SGL Canada
12	Skyline QS Consultants
22	Special Risk Insurance Managers
57	SPG Canada
19	Strategic Underwriting Managers
29	Swift Underwriting Solutions
28	Swiss Re
83	The Croo Group
73	Mutual Fire Insurance Company of BC
17	Totten Insurance Group
48 & 59	Travelers
45	Trufla Technology
4	Vertafore Canada* DNM
6	Victor Insurance Managers
72	Winmar (Canada)

MEMBER OF THE MONTH

March & April 2022

MARCH

Lloyd Sadd Insurance Brokers

Lloyd Sadd Insurance Brokers Ltd has been a powerhouse in Edmonton and they have much to share. We're so glad to feature them as Member of the Month for March. They proudly support numerous initiatives in their community. Each year they raise over \$50,000 for local and regional charities through internal events such as annual United Way campaign, Food Bank fundraisers, and casual dress Fridays, as well as through external event sponsorship and participation. As an organization that leads with education first, they also host a number of seminars, conferences and learning events for local businesses throughout the year. They've implemented a number of staff initiatives that have helped to enhance

the work environment. Some of their initiatives include: hybrid work environment with a combination of in-office and remote working capability, flexible schedule, industry specialized practice groups, people can work in industries of interest to them and employer paid learning and development opportunities.

The push towards learning and development opportunities for staff has paid off. They recently celebrated Ana Lage who completed CIP and CRM. Another recent CIP graduate is Nicole MacKeigan. Congrats ladies!!

announce that Costen Insurance is one of our Members of the Month. This office is a small, close-knit unit made up of three lovely ladies. Dena Chen started the Aspen branch in 2017. Since then Victoria Guan and Sarah Ho have joined her. Dena is very proud of her team. When asked about Sarah, she said "Sarah joined my branch with over ten years of industry experience... We share the same values, work ethic, and positive attitudes towards our clients and business. We also enjoy golfing and picnics in the park together." Victoria is a University of Calgary graduate in actuarial mathematics. She assist Dena with administrative tasks and also writes personal lines business. Of her Dena said "with her educational background and understanding of numbers, she has been a great asset to our office and helps ensure our clients obtain the

A P R I L

Costen Insurance Aspen

For this month, we've set our sights on the Calgary region and we're pleased to



Lloyd Sadd



Costen Insurance



Costen Insurance



BrokerLink Glenmore

right coverage and favorable premiums they desire".

The team members are currently working early 2020. Even while working from home, they have remained close- with a focus on building a loyal and consistent client base. They focus on writing quality business as opposed to large volume. Insurance rates are of course important for every consumer, but the most important part for their policyholders is a fair and speedy settlement of their claims. They work to build long-term professional relationships with their clients, and try to think of their long-term insurance requirements.

BrokerLink Glenmore

Generosity is one of the core values at BrokerLink Glenmore. This is why we have given them their spotlight for April. Through donating time and resources,

they believe that they can make a positive impact on the lives of people in their community. Cystic Fibrosis Canada is a cause that is near and dear to their hearts and over the holiday season they had a number of team members that stepped up and volunteered for their annual "Wrapping for a Cure" event, where volunteers provided gift wrapping services to shoppers in exchange for donations. They also had some team members participate in the "Million Reasons Run". These brave souls ran almost a combined 400km to raise money for the Children's Hospital.

They not only value generosity, they strive for excellence by building and developing the best teams to succeed now and in the future. Adebusola Famakin recently received an award from the Insurance Institute for her completion of CIP as the most deserved graduate upon completion of the CIP Program. She also

received the highest mark in C13 – Insurance Against Liability. Busola attributes her award to dedication and goal setting. She believes nothing is impossible with a positive attitude, perseverance, can-do-it spirit and commitment. Go Busola! Like many businesses during the pandemic, they found it difficult to hire experienced individuals into the organization. In 2021, they undertook to build a robust training and onboarding program that allowed them to target individuals who were a great fit for the organization, but had no prior insurance knowledge or experience. Through this initiative, they were able to welcome over 50 individuals who are now fully licenced brokers in the Glenmore office alone!! What a great accomplishment!

Keep up the great work Glenmore Team!



NO ABOUT-FACE

THE LIMITS ON A CHANGE IN COVERAGE POSITION



The wildfire that ravaged Fort McMurray in 2016 was one of the worst in Canadian history. More than 80,000 people were forced out of their homes as 2,400 structures were destroyed, and the cost of damage climbed to nearly \$9 billion.¹

During and after the wildfire, individuals and businesses turned to their insurance providers. In the matter of *Shelter Canadian Properties Limited v Aviva Insurance Company of Canada*,² the plaintiff real estate property management company and various landlords sought coverage under an insurance policy issued by the defendant insurers in relation to rental loss and the recovery of professional fees incurred to quantify their loss. In resolving the dispute about coverage, Justice Price of the Alberta Court of Queen's Bench provided further commentary on the impact of representations and reliance in the handling of claims by insurers, agents and brokers.

Facts of the Case

When the wildfire broke out in the Regional Municipality of Wood Buffalo on May 3, 2016, the residents of Fort McMurray—including the plaintiffs' tenants—were forced to evacuate by a mandatory evacuation order. The plaintiffs' properties suffered heavy smoke damage as a result of the wildfire. The tenants could not return to the properties until the plaintiffs had investigated the extent of the damage and ensured the properties were safe. By June and July 2016, the plaintiffs' tenants were progressively able to return to their residences.

The plaintiff's properties were insured with the defendants. The policy included coverage for property damage, rental loss and professional fees required to quantify the loss.

Very shortly after the evacuation, the plaintiffs submitted a formal insurance claim to the defendants, who

appointed an adjuster. The adjuster confirmed that property damage had been established under the policy, a determination that triggered coverage under the policy's rental loss provisions. The adjuster represented to the plaintiffs that rental loss for at least June should be covered and advised that they would review the insurers' position regarding May's rents.

The adjuster requested the plaintiffs' calculation for any potential rental loss, which the plaintiffs provided through a report from their auditor. In response, the adjuster confirmed to the plaintiffs that there was professional fee coverage available under the policy and that the auditor's invoice would fall under that coverage. The plaintiffs were asked to pay the auditor's invoice directly and then add it to their request for indemnity.

Subsequently, the adjuster advised the plaintiffs that the insurers were not accepting the auditor's report on the basis that it calculated 'potential losses' rather than 'actual losses,' and as a result, the plaintiffs discussed plans to hire a forensic accountant to prepare a further report. The plaintiffs' broker advised the insurers of the plaintiffs' intention to retain the forensic accountant and to invoke the professional fee coverage for that cost. The insurers requested and received a budget for this cost and then requested a copy of any reports that the accountant issued. The insurers confirmed one further time before the report was issued that payment for the

accountant's cost would be based on the policy's professional fees coverage.

The plaintiffs submitted the accountant's report and invoices to the adjuster, who forwarded them to the insurers for reimbursement.

The insurers denied the claim for rental loss on the basis that the plaintiffs had suffered no actual loss. The adjuster advised the plaintiffs directly about the insurers' position and that the insurers were also denying coverage for the cost of the accountant's report.

Analysis

Litigation ensued over several key issues. Naturally, three out of four of the issues before the court dealt with the interpretation and application of the terms of the policy:

1. How is rental loss calculated under the terms of the policy?
2. Do the amounts claimed by the plaintiffs fall within the terms of the policy?
3. Are the defendants obligated to pay the cost of the accountant's report?

The fourth issue dealt with an alternative argument advanced by the plaintiffs:

4. Are the insurers estopped from denying coverage for professional fees and rental loss as a result of their conduct or the conduct of their adjuster?

The plaintiffs argued that, if they did not succeed in their positions on the first three issues, the insurers'

WHAT IS ESTOPPEL?

Estoppel is a legal principle that prevents someone from arguing something or asserting a right that contradicts what they previously said or agreed to by law. It is meant to prevent people from being unjustly wronged by the inconsistencies of another person's words or actions.⁵

and/or adjusters' behavior nevertheless justified coverage.

On those first three issues, Justice Price described and applied the standard principles of contractual interpretation to find that, under the policy, the plaintiffs were entitled to rental loss as well as the cost of the accountant's report. Nevertheless, Justice Price also commented on the fourth issue of estoppel in terms of the duty that insurers and brokers owe to insureds and the costs of the forensic accountant.

The plaintiffs had argued that estoppel by representation prevented the insurers from changing their position and denying coverage. Justice Price stated the test for estoppel by representation:

A person wishing to rely on estoppel by representation must demonstrate that the representor made a representation of an existing fact to the representee with the intention (actual or presumptive), and with the result, of inducing the representee on the faith of the representation to alter his position to his detriment. The representation may be written or oral, and may also be made by conduct on the part of the representor, or by silence of inaction where the insurer has a duty to speak or act.

Whether there was estoppel by representation would depend on whether the insurers' conduct and behaviour made it "wholly inequitable" for their position to succeed.

Crucial to the court's analysis was the insurers' legal duty to speak and act. Justice Price relied upon the Supreme Court of Canada's 1990 decision in *Fletcher v Manitoba Public Insurance Corp.*,³ which held that "private insurance agents and brokers are viewed as more than mere salespeople ... [I]t is entirely appropriate to hold private insurance agents and brokers to a stringent duty to provide both information and advice to their customers." Since agents and brokers are "licensed professionals who specialize in helping clients with risk assessment and in tailoring insurance policies to fit the particular

needs of their customers," the Supreme Court found it "both reasonable and appropriate to impose upon them a duty not only to convey information but also to provide counsel and advice."

Building upon these principles, Justice Price affirmed that:

When a claim is presented to an insurer the facts giving rise to the claim should be investigated. If there is no coverage, then the insured should be told at once and the insurer should have nothing further to do with the claim if it wishes to maintain its off-coverage position. If coverage is questionable the insurer should advise

... insurers cannot remain silent when they believe there may be a coverage issue and then refuse to pay ...

the insured at once and in the absence of a non-waiver agreement or of an adequate reservation of rights letter defends the claim at its risk.⁴

Accordingly, an insurer's failure to advise that there was no coverage for a claim or that coverage was questionable could lead an insured to reasonably assume that coverage existed.

Applying this law, Justice Price found that the defendants had essentially told the plaintiffs to go ahead and hire the forensic accountant, confirming, when asked, that those fees would be covered. Further, the defendants never signalled the possibility that they would not be covered.

On the basis of the defendants' silence regarding non-coverage, the court found it reasonable for the plaintiffs to assume the second report

would be covered. The plaintiffs had relied on the conduct and silence of the defendants to their detriment when the defendants later refused to cover the costs of that report. Justice Price concluded that "insurers cannot remain silent when they believe there may be a coverage issue and then refuse to pay... [I]nsurers have a heightened duty to raise coverage issues to their insured when they become aware of them." Failing to make the insured aware of any doubts about coverage, particularly when that exact coverage is being discussed, could ultimately estop an insurer from later denying coverage.

Take-Away

There is little doubt that courts will hold insurers, agents and brokers to a high standard given the significant role that they play in risk management and loss protection for insureds. Courts will remain attuned to parties' reasonable expectations, and where insurers' conduct—even silence—creates a reasonable expectation of coverage, the insured may be able to rely on that expectation to restrain the insurer in the (about) face of a subsequent denial.



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¹ Jamie Malbeuf, "Forged by fire: Fort McMurray 5 years after the disaster" *CBC News*, 3 May 2021 < <https://newsinteractives.cbc.ca/longform/fort-mcmurray-five-years-on-from-disaster> >.

² 2021 ABQB 217 [Shelter].

³ [1990] 3 SCR 191.

⁴ *Shelter*, supra note 2 at para 120, quoting *Rosenblood Estate v Law Society of Upper Canada* (1989), 37 CCLI 142 (Ont HC), aff'd in (1992), 16 CCLI (2d) 226 (Ont CA) at 157.

⁵ Source: *Investopedia.com*



**FIRST
ONSITE**

PROPERTY RESTORATION

**IN AN EMERGENCY,
HAVING THE RIGHT TEAM IN
YOUR CORNER MAKES ALL
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Reach out to your local contacts in Alberta to find out what FIRST ONSITE can do for you:

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