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THE INSURANCE BROKERS ASSOCIATION OF ALBERTA



BRIDGE BUILDER

BARRY HAGGIS
2022-23 IBAA PRESIDENT



Help Your Clients
Protect Their Homes
From Wildfires

Convention Roundup

Closing the Flood
Insurance Gap

and more—

Photo: Tracy Grabowski
Photography



June–July 2022



Insurance Brokers
Association of Alberta
ibaa

MEMBER OF THE MONTH

May & June 2022

MAY

T.A. Firth & Son Limited

This month we are very happy to highlight T.A. Firth & Son Limited in the Yukon. T.A. Firth & Son Limited was first licensed in 1906 in Dawson City, YT and they are the oldest active family business in the Yukon. The owners of the business are brothers, Howard & Thomas Firth and the business was first started by their grandfather, Thomas Andrew Firth.

They currently have 11 staff members, some of which have been there for 20 years. Talk about staff retention! They are well known in the community for sponsoring multiple sports teams from all different kinds of sports. They also donate to cancer fundraisers and school fundraisers, among others. The brokerage also offers a safe ride

program every New Year's Eve where we pay for taxis for their clients from anywhere within city limits. Is that ever cool?!

We hope they continue to keep up the great job in their community!



T.A Firth & Son Limited Team

T.A Firth & Son Limited Anniversary Sign



JUNE

Schindel Agencies

For the month of June, we've focused our sights on Schindel Agencies in Central Alberta. Schindel Agencies is a small office with a people-focused culture. Principal, Daniel Schindel, is an active member of two Chambers of Commerce. He serves as President of the Oyen office and Distinction Representative in the Provost office. Outside of work, he also serves as Treasurer on an advisory board for a local charity in Provost.

His staff is highly motivated as well. Peter Weyenberg recently completed his General Level 1 and began his career in the Provost office. Charmain Snell, who manages the office in Oyen, obtained her Level 1 in November 2019. While working full time, she wrote her Level 2 in September 2020. The LLQP is her latest challenge. Great going guys!!

Business expansion is looking good for them right now. They opened a new office in Cochrane last year. Crystal Nagy, with her fifteen years of insurance experience, manages that office.

We look forward to hearing more great things from the team at Schindel Agencies!



Schindel Agencies

The Schindel Agencies Team



Charmain Snell



Daniel Schindel



Peter Weyenberg



Crystal Nagy

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THE ALBERTA BROKER

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Help Your Clients Protect Their Homes From Wildfires

by: Cheryl Evans & Kelsey Winter



The heat, smoke and devastation associated with wildfire season will be front and centre in your clients' minds this summer as they make plans for home construction, renovations and landscaping.

A new, user-friendly wildfire resilience checklist is available from FireSmart™ Canada¹ to help your clients work with their local contractors to integrate simple wildfire resilient design principles and ignition-resistant materials into their construction, renovation and landscaping projects. The checklist can be shared alongside a cost-focused infographic called "Three Steps to Cost-Effective Home Wildfire Resilience"² to help get the conversation started.

Many of the checklist's wildfire-resilient upgrades can be delivered at low to no additional cost. Providing user-friendly, self-help resources that

bring peace of mind to your clients, however, is priceless.

Thinking ahead is always the most efficient way to reduce the risks posed by wildfire³, but the best time to protect a structure is in advance of construction, renovation or landscaping.

While many FireSmart practices that address regular maintenance such as keeping things that can burn away from homes and workplaces, the survivability of a property has more to do with appropriate materials⁴ than anything else. The sooner safety considerations are considered, the easier it is to incorporate suitable building designs, construction materials and landscaping techniques that make the finished product highly resistant to ignition.

This is why the *Wildfire-Resilience Best-Practice Checklist for Home Construction, Renovation and Landscaping*⁵ was created. Intended

for everyone from developers and professional builders to DIY renovators and landscapers, this potentially life-saving resource makes it easier to build wildfire resistance into any construction project. Following the checklist also makes it easier to come up with designs that increase resilience without sacrificing comfort or practicality.

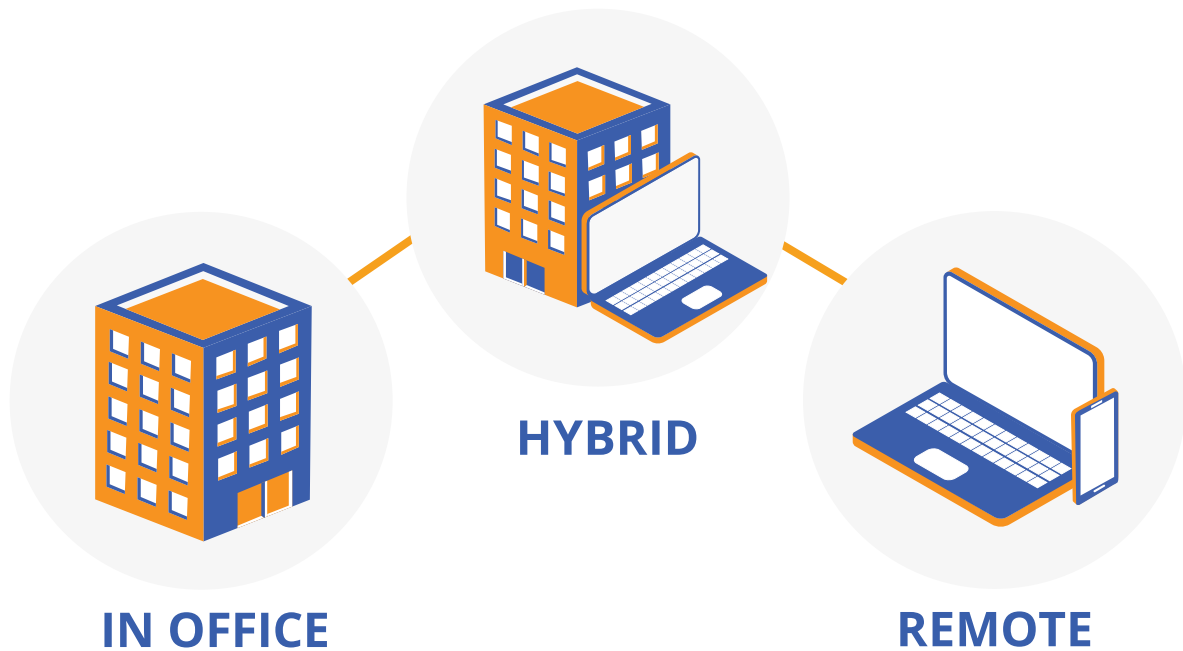
SOUND ADVICE FROM TRUSTED SOURCES

The checklist represents a comprehensive approach distilled from the combined experience and expertise of private industry, homeowners and scientists. To produce the checklist, FireSmart Canada partnered with the Canadian Home Builders Association⁶, the University of Alberta and the Intact Centre on Climate Adaptation⁷ at the University of Waterloo.

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The result of this collaboration is an easy-to-use collection of accepted standards, practices, guidelines and priorities, organized as a step-by-step checklist that identifies potential hazards, grouped by building elements. Some recommendations in the checklist are common sense while others represent the latest research, and together they represent time-tested tricks of the trade and innovative solutions targeting the most vulnerable building elements of homes in the wildland urban interface.

The checklist is divided into two categories: home or property-level considerations; and those applying to the lot on which a structure sits. The home and property-level guidance focuses on roofing, gutters, vents, cladding, openings such as doors and windows, and attachments such as balconies and decks, while the lot-level guidance focuses on landscaping aspects such as choosing the right trees and plants and placing them in manner that keeps flammable vegetation away from the structure.

THE BUSINESS CASE FOR BUILT-IN WILDFIRE RESILIENCE

There is no way to eliminate wildfire risks in the wildland urban interface. However, when combined with other FireSmart practices such as regular inspections, yard maintenance⁸ and community involvement, following the

checklist and being prepared can markedly improve a home's chances of survival during wildfire, even in extreme circumstances.⁹

A 2020 American study¹⁰ by the National Association of Insurance Commissioners found that making resilient structural modifications to a home can reduce its risk by up to 40%

and when structural and vegetation modifications are combined they can reduce wildfire risk up to 75%.

The checklist provides homeowners with an easy-to-follow tool to increase the wildfire resilience of their homes during small renovations. If renovators use the checklist early in the planning and design process of larger projects, a more substantial risk reduction can be achieved.

HELP YOUR CLIENTS HELP THEMSELVES

Will your clients invest their home construction dollars in ways that increase their property's level of wildfire protection or increase their risk? Do you have commercial clients in the home building, renovation or landscaping industries who are eager to demonstrate professionalism and care to their own customers? Sharing simple, self-help resources with your clients this summer, will ensure that they have the guidance they need to make FireSmart home construction, renovation and landscaping project decisions.



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QUICK LINKS

1. FireSmartCanada.ca
2. IntactCentreClimateAdaptation.ca/wp-content/uploads/2020/10/3-Steps-to-Wildfire-Protection.pdf
3. FireSmartBC.ca/homes
4. NationalPost.com/life/homesmaterials-matter-most-in-fire-resistant-homes
5. FireSmartCanada.ca/wp-content/uploads/2022/01/FSC_ConstructionChecklist_FINAL.pdf
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WILDFIRE DAMAGES ON THE RISE

Large scale wildfire damages to Canadian communities are on the rise. Before 2003, no wildfires had caused more than \$10 million in insured damages. Since then, three catastrophic wildfires have cost a total of \$5.7 billion in insured losses:¹

- \$3.7 billion 2017, Fort McMurray, AB
- \$780 million 2011, Slave Lake, AB
- \$469 million 2009, West Kelowna, BC

For every dollar of insured damages, it is estimated that governments, businesses and residents spend \$3-4 repairing uninsured wildfire damages.²

¹ Fire Underwriter's Survey pamphlet, 2022

² Intact Insurance, 2020, MunichRe, 2021



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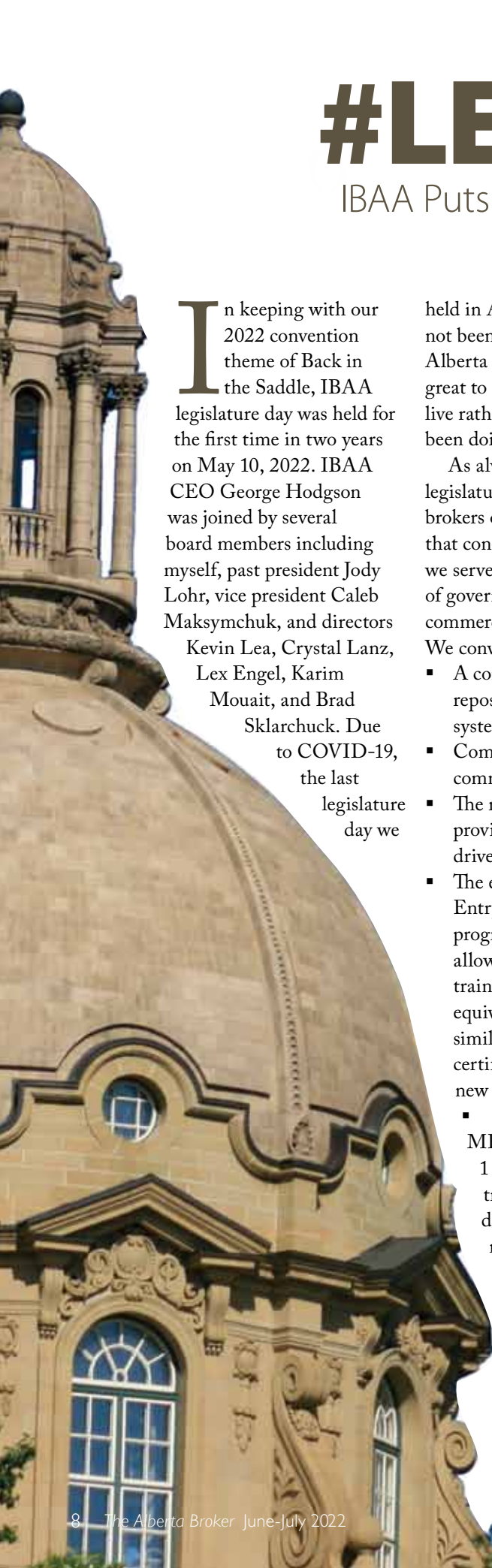


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#LEGDAY

IBAA Puts Advocacy in Action

By Jonathan Brown



In keeping with our 2022 convention theme of Back in the Saddle, IBAA legislature day was held for the first time in two years on May 10, 2022. IBAA CEO George Hodgson was joined by several board members including myself, past president Jody Lohr, vice president Caleb Maksymchuk, and directors Kevin Lea, Crystal Lanz, Lex Engel, Karim Mouait, and Brad Sklarchuck. Due to COVID-19, the last legislature day we

held in Alberta was in 2019. We have not been able to meet in person with Alberta MLAs since then, so it was great to be able to reconnect with them live rather than virtually as we have been doing during the pandemic.

As always, the purpose of IBAA legislature day is to advocate for the brokers of Alberta and the issues that concern them and the clients we serve. This year, our major asks of government were regarding commercial trucking insurance issues. We conveyed the need for:

- A commercial driver experience repository similar to the AutoPlus system.
- Compulsory reporting of drivers for commercial operators.
- The requirement that companies provide claims experience letters for drivers in a timely fashion.
- The expansion of the Mandatory Entry Level Training (MELT) program to an extent that would allow insurers to accept the training program as an experience equivalency for new operators, similar to how the driver training certification program operates for new class 5 operators.
- A delineation in the MELT program between class 1 operators in commercial trucking and class 1 operators driving farm use vehicles to reflect their difference in scope and training needs.

As we all know, currently it is very difficult to find coverage options for new commercial trucking operators outside of Facility, and we all understand the challenges that the Facility

Association brings to commercial trucking insurance. The solutions to these challenges will need to come from multiple fronts including industry, IBC and government. IBAA is active on all fronts to try to resolve this issue and help the market find its appetite again.

Beyond the asks that we brought forward, we also took the time to thank the UCP MLAs for the work that the current government has done around DCPD, the removal of the rate cap, the equivalency of CAIB and CIP for licensing, as well as reforms around minor injury. These have been advocacy goals of the IBAA for the past several years, and it has been nice to see these issues addressed.

We met with more than thirty MLAs, legislative assistants, policy development planners and staff members from Fort McMurray and Peace River in the north to Medicine Hat in the south and everywhere in between. Overall, our messaging was met with genuine interest and a desire to better the system and improve access for consumers to the insurance products that they need.

Our meeting with Transportation Minister Rajan Sawhney went very well, and she expressed her interest in continuing to work with IBAA on advancing the needs of the commercial consumer, especially at a time when there is difficulty finding drivers, which contributes to supply chain disruptions. We also met with Education Minister Adriana LaGrange, and she mentioned a desire to see insurance taught in high school curriculum. IBAA will be working with her office to see what this could look like, with an eye towards creating more awareness of the broker



L to R: Lex Engel, Kevin Lea, Jody Lohr, George Hodgson, Karim Mouait, Jonathan Brown, Crystal Lanz

profession and better understanding of general insurance in the populace.

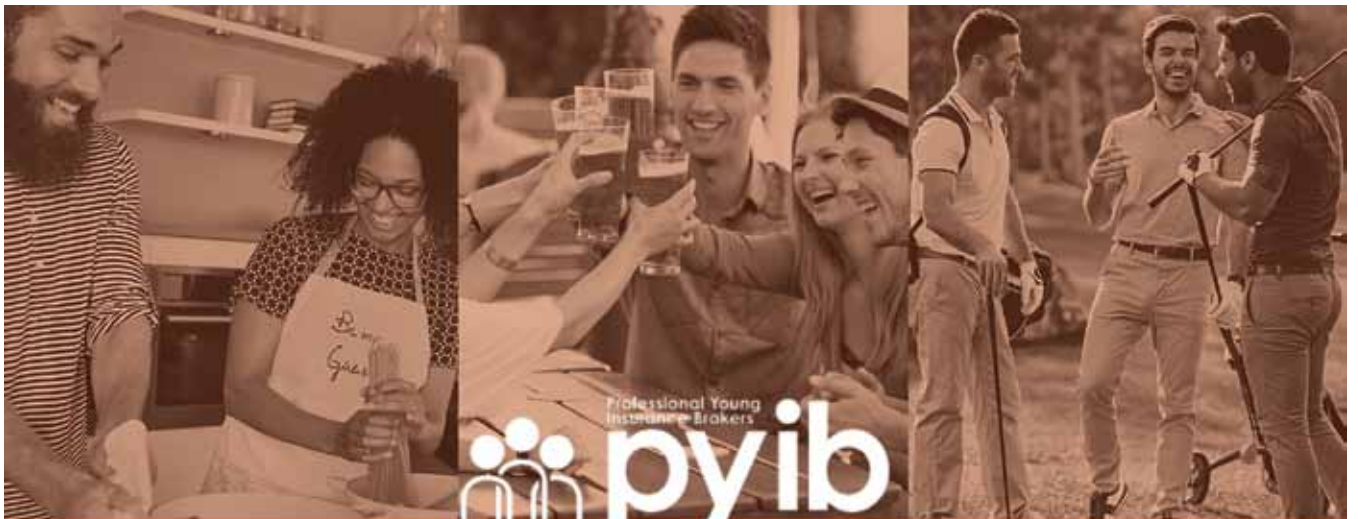
As any that have taken part in an event like this will know, legislature days can be chaotic. From meetings in different buildings with almost no time to get from one to another, to last-minute cancellation calls when you are about to open the door to their office, to those great meetings where

pages of notes are taken and the real desire to understand issues is conveyed, the full gambit is covered. For those of us wearing step tracking watches, we are able to watch the numbers move like a rolling banner, and it is the best opportunity for jogging in a suit most of us will have. Business dress aerobics aside, legislature day is a great opportunity to be a part of one of the

things that makes IBAA what it is: the advocate of the insurance broker and, ultimately, the voice of Alberta's insurance consumers.

JONATHAN BROWN
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BRIDGE BUILDER



BARRY HAGGIS

2022-23 IBAA PRESIDENT

by Annette Hubick

Photo: Tracy Grabowski Photography

As a metaphor, a bridge connects people who are in different places, it enables the exchange of ideas, it opens up the opportunity for understanding and it gets you where you need to go more efficiently. In essence, building bridges means building relationships, which is at the centre of everything Barry Haggis does both as an insurance broker and now, as IBAA's 2022-2023 president. "We are facing unprecedented changes in the industry. Whether it is climate changing and CAT losses becoming more common, UBI, electric cars or the outside threats of car manufacturers insuring their own vehicles, the association needs to work closer than ever with our members and partners, says Haggis. "If we all go at this alone, some might be ok, but a lot won't. The stronger the broker channel is, the better it is for our industry."

With his recent purchase of the family brokerage, Young & Haggis Insurance (along with his partner and brother, John), his previous stint on the Professional Young Insurance Brokers (PYIB) executive and now his role as IBAA president, Haggis has certainly demonstrated he is "all in" the insurance industry. However, this third-generation insurance broker's original career aspirations did not include joining the family business. "I wanted to play in the NHL, play in the NFL, be a brain surgeon, be a movie star or be a bull rider—in that order," recalls Haggis. In his early 20s, after attending St. Xavier University (Nova Scotia), Haggis moved to Vancouver to pursue an acting career. Although he landed a few one-liner roles in made-for-TV movies, he eventually decided that he no longer wanted to play the role of struggling actor and returned to Calgary to give working in the family insurance brokerage a try. "I have to say now that it is the best decision I ever made. It may sound cheesy, but I honestly love what I do," Haggis says.

Haggis' grandfather, Jack Young, founded the brokerage in 1964, later selling it to his children Barb and Rob (Haggis's mother and uncle). In the 90s, Barry's father Chris joined the business and "Haggis" was added to the company name. Eager to fast track his career upon joining the family business, Haggis acquired his level 1 and 2 general insurance licenses in quick succession and never looked back. He later went on to earn his Bachelor of Arts degree while working at the brokerage and achieved his CIP designation in 2020.


Although his formal education was vital, Haggis contends that the lessons gleaned from his years spent observing and working with his parents were invaluable. "My parents have very different skill sets—my dad is a true people person and relationship builder. A lot of our biggest clients came from him and his relationships. My mom is incredible with the product itself, wordings, communication, and numbers—which was great because I learned so much on both sides of the business. How important relationships are, but also how important it is to know the products we are providing and the nuances. A mix between the two of them would be a perfect broker and that is what I am striving to be," he says.

Now president of the 12-person brokerage, Haggis's area of responsibility is company relations. "I enjoy the relationship aspect with our partners. Strengthening those relationships and knowing I can pick up the phone and have a conversation with the decision makers at our insurer partners is comforting to me and makes things a lot easier in the day to day," he explains. Executive title notwithstanding, Haggis also maintains and writes new business for his own book. "I am still on the front lines and I don't think I will ever leave. Being in the trenches with our CSRs is something I enjoy and allows me to keep a finger on the pulse of industry trends, wins, losses and anything else you might miss if you separate yourself completely."

The opportunity to benefit from the experience of others while also giving

back to the industry is what drew him to serve in a leadership role with IBAA. "I got a taste of the IBAA board while I was the PYIB president, and it was an easy decision to continue on with the IBAA. The relationships I have built through being on the board and executive are invaluable. I am a strong believer that if you are the smartest person in the room, you are in the wrong room, and being involved with the IBAA has really allowed me to explore that," he explains.

Believing that the best bridges allow for two-way traffic, Haggis intends to focus his term as IBAA president on seeking opportunities for dialogue with



We are facing unprecedented changes in the industry . . . If we all go at this alone, some might be ok, but a lot won't. The stronger the broker channel is, the better it is for our industry.

members and partners. "I want to be able to listen to their thoughts and ideas and also have a chance to explain, on a deeper level, what the IBAA offers, what we're working towards and what issues we have been hearing about," he says.

To offer more insight into the person at the other end of that bridge, Haggis recently in a Q&A. Read on.

YOU & THE BUSINESS

What do you like best about being an insurance broker?

The thing I like best about being an insurance broker is that we are really helping people. We are protecting our clients' largest assets for them because of our expertise and constant continued education. We are on the front lines

when something goes wrong, and can be a shoulder to cry on, a counselor, a consultant, a risk manager, a negotiator, an investigator and just a friend—all in the same day.

What do you like least about being an insurance broker?

This can be a frustrating profession at times, especially in a hard market, where business is more difficult to place, premiums are increasing, and consumers can be tough to deal with. As brokers, we are the ones who face that head on and have to contend with some interesting individuals sometimes. The important thing for me is to build a relationship and not just sell a product. Focus on the people, as much as they may try to ruin your day, and that is what gets me through the tough times. Find a way to connect with every person who calls, regardless of how that call is going.

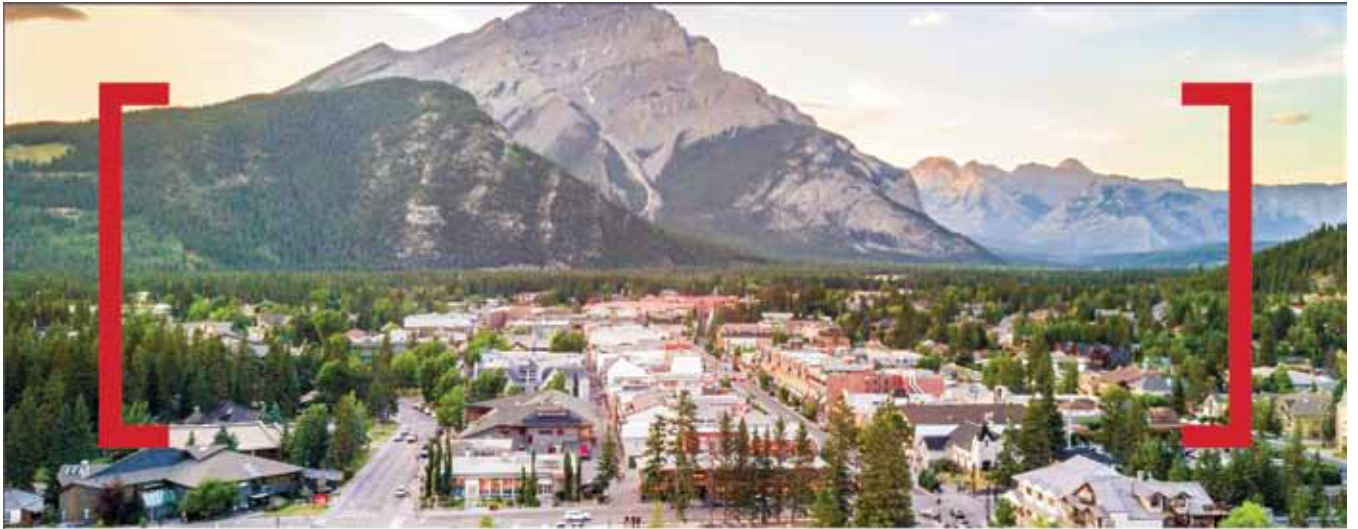
What is your business philosophy?

Build relationships and do the right thing. I don't believe in cutting corners and pushing a lower premium with coverage gaps just to win business. It is more important to sell a relationship as someone a client can trust and then make sure you live up to that. If we don't have the expertise in a certain area, or we don't have the markets, we won't hesitate to refer a prospect to another broker that we know will be able to provide a better option.

Who are your mentors and what did you learn from them?

This is cliché, but true for me: my mentors are my parents. Knowing what I know now about what it takes to run an insurance brokerage and the stresses that come with it, makes me realize everything they did. They built Young & Haggis to what it is today and gave my brother and me such a solid foundation to continue to build on. I can never remember either of them missing a concert, hockey game, tournament or birthday because of

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work. I know that is a privilege, but they made an effort not to ever miss anything involving me or my brother. That has passed to our employees as well; if they have a child, niece, nephew, someone close to them that has a concert or something during working hours, they better be going! Now that I have a young son of my own, I am carrying that on and strive to have that work/life balance. It is easy to be on your emails on a weekend or pop on to the computer to do something quickly at night, and I am still guilty of that sometimes, but I try to remember how important it is to carve out that family time.

YOU & THE ASSOCIATION

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

There is so much going on in the industry right now, and I am sure issues will arise that I haven't even thought of yet! I do know that I want to focus on the relationships between the IBAA and our members and sponsors and look to strengthen them where I can. We all need to work together to be successful and having all of us pulling on the rope in the same way will go a long way. Each brokerage and company need something different from the IBAA and I hope to find some consistency there where we can make a difference. The IBAA does so much behind the scenes that a lot of people are not aware of. I plan to get out there and be the face of the association as much as I can.

What skills and abilities do you bring to the role?

I like to think I am a pretty personable guy. I enjoy building relationships and working in a team atmosphere and I hope to use my current relationships to strengthen those between our carriers and the IBAA. The fact that I am in a mid-sized brokerage, where I am still on the front lines from time to time, will help me better understand some of our members' issues because I will be dealing with a lot of the same ones.

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

Serving as PYIB president was a great stepping stone for me into the role of IBAA president. I had the chance to lead on a bit of a smaller scale and get a taste of what the role entailed. It also allowed me to spend a lot of time with the IBAA president at that time and I learned a lot from being involved in meetings and planning sessions with the board.

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

I know I have some big shoes to fill and I can honestly say I am going to take a little bit from each of their skillsets that I have picked up. We all have different strengths, so the important thing for me is to be surrounded by a well-rounded team to bounce ideas off of.

What was the greatest insight into IBAA that you gained by joining the board/executive?

The IBAA does so much behind the scenes that a lot of people are not aware of. It is one of those organizations that you may not know how much they are doing until they stop doing it. I have also learned to pick your battles. Find the areas where you can make the biggest impact and go after them.

How does your brokerage benefit most from its association membership?

Aside from the Sage E&O offering, which is incredible, as a mid-sized brokerage we rely on the IBAA as a sounding board and a voice where we otherwise might not have one. Many brokers can be struggling with the same issues or roadblocks that we are not sure how to navigate, and the IBAA is a great place to start. If I have an issue, it is likely that I am not the first; and if there are enough of us with the same issues, the IBAA is there to put the work into research and ask the tough questions that we might not have the clout to ask as individual brokerages.

THE ASSOCIATION & THE INDUSTRY

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

With all of the M&A (mergers and acquisitions) activity happening on the brokerage side, the IBAA is faced with having fewer, but larger member brokerages. This will be a challenge to adapt to the needs of larger broker members, which will be different than some of the smaller brokerages, and still offer value to each of them. We have a great executive in place, with different areas of expertise and experience. We are committed to being active and agile and facing both challenges and opportunities as they come.

What are the key legislative/regulatory issues that the IBAA is dealing with?

Advocacy is one of IBAA's most important roles, and it's a continuous effort to build relationships with all elected officials (whether forming government or not) and educate them on industry issues that impact their constituents. While the bulk of our work is focused at the provincial level, federally, there is the constant concern with the Bank Act and financial institutions offering insurance at the point of granting credit. This would be detrimental to the industry and consumers, and institutions are getting increasingly creative with how they approach this. We are also in regular contact with the Superintendent's office and the IBC, and they know us well.

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

As much as we would like to say otherwise, we are still in a hard market. We are also still so early into the DCPD that there are still some growing pains going on, and I don't think we will see any real results from



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this change for another few years when we have some more solid data. I think the biggest trend we are seeing is companies moving quickly with technology and finding different ways to communicate and offer product to consumers. I firmly believe that the broker channel is still the best distribution model our company partners have and I feel that they believe that too. Brokers will have to adapt to changing service models and be able to communicate and service their clients in a way that they want to be serviced. We are working with our partners to find common avenues and the best way to do that, and we stay on top of the new offerings and plans our partners have.

In both traditional and social media, there has been lots of commentary on insurance affordability challenges for both personal and commercial consumers. How can brokers and IBAA best respond to these concerns?

This is going to be a major issue for brokers going forward. It doesn't help when mainstream media puts out stories about how profitable insurance companies are without stating all the facts. This can be a lose-lose for brokers as we better understand the reasoning behind rates, but it is difficult to explain that to a client when they are getting fed what I would call misinformation. If we defend the rates, we look bad to consumers, and if we argue with the rates, we look bad to our partners. The industry has to be sustainable, and the talk of rate caps again in auto is a scary thought. The IBAA works closely with the superintendent's office, the IBC and our company partners to keep our finger on the pulse here. We are all in

the same boat, and I feel it is important to be conveying the same message to consumers as a united front.



PANDEMIC PULSE CHECK

What insights did you gain and/or practices did you develop due to the pandemic that you will carry forward?

From a business standpoint, it really hit home how important communication is with your team. When we were all forced to work from home, communication and touch points had to be ramped up. We made a conscious effort to have more regular check ins with our staff and take a moment to talk about something other than the industry. That is something we will definitely continue to do going forward. From a personal standpoint, I realized not to take socializing for granted. I'm not likely to turn down dinner or drinks with friends anymore after not being able to do it for so long.

The theme for the IBAA convention was "Back in the Saddle." What do you think member brokers need most from IBAA to help them get back in the saddle after the pandemic experience?

This is one of the main things I will be focusing on during my term as president. I don't think there is a "one size fits all" need for brokers in Alberta. Our members are spread across the province—some are larger, some are smaller—and have different areas of expertise and varying business models. That's what makes our members so valuable. Every one of us showed perseverance during the pandemic, and it was a long battle that we will feel the aftershocks of for a while yet. We will continue to advocate at the government and company partner levels behind the scenes and give voices to those who may feel they don't have one. But I really want to hear from our members, and our company partners, about what we can do for them, and I'll do everything in my power to make it happen.

ANNETTE HUBICK
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20 QUESTIONS FOR

1. If you didn't do what you do for a living, what would you be doing?
I'd take another stab at Hollywood. Maybe I'll get better with age!
2. If we're buying, what are you having for dinner?
I'm an Alberta boy through and through. Give me a nice filet and a twice-baked potato, with a mud pie for dessert.



STIONS THE PREZ

3. You could have one superpower—what is it?

Teleportation. The worst part of travelling is the actual travel. If I could just suddenly snap my fingers and be in Hawaii, I'd do it. The rest of my family and friends could catch up—I'll have the drinks poured.

4. At which single store would you choose to max out your credit card? Golf Town

5. What's your "guilty pleasure" TV show?

Below Deck. It makes me want to be in my early 20s again, working on a super yacht.

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

Waskesiu Lake in Saskatchewan. It is a hidden gem in Northern Saskatchewan and a little slice of heaven.

7. What are your pet peeves?

People listening to videos on their phone at full volume in public. Headphones exist for a reason!

8. If you could meet anyone, alive or not, who would it be and WHY?

My Uncle Barry, my namesake. I never had the chance to meet him as he passed away in a plane crash well before I was born. He was a wildlife biologist who worked with black bears. From the stories I have heard, I would love to be able to sit with him around a fire and just listen to him speak.

9. What is the coolest experience you've ever had?

Riding a 1600-pound bull. Feeling that power underneath you is both humbling and exhilarating.

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

I have always wanted to go to one of those places that has the little 5-star huts over the water with your own waterslide—in Bora Bora or somewhere around there.

11. If you could see one concert, who would be performing?

I'm just going to say it. Backstreet Boys. No question.

12. What are your three favourite movies?

Varsity Blues, *8 Seconds*, *Major League*

13. What's your favourite app?

The Masters App. I only use it once a year for four days—but they are important days.

14. What would people be surprised to learn about you?

This is tough. I feel like there isn't much as I am a pretty open book! I guess I'd say that as stoic and proud as I am, I will NEVER go on a roller coaster or any amusement park ride that spins even remotely fast.

15. What's your culinary specialty?

Root Beer ribs in the slow cooker and then finished off on the BBQ. Delicious.

16. What's your dream car?

Ford F150 Platinum Edition. Maybe I'll get a truck again after we don't have to deal with car seats anymore.

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

Credit cards are not free money!!! Enjoy the moments, but the best years are ahead.



Barry at 20

18. Who was your childhood celebrity crush?

Britney Spears. I think I would have been good for her, too.

19. What's your fast/snack food weakness?

Chips. Any chips. I'm a huge salt guy. Always have chips in the house.

20. What's tops on your bucket list?

Super Bowl, Master's, Rugby World Cup. Any of the really big sporting events, really!

BONUS QUESTION:

Favourite move that you break out when you and Roger have your annual dance off at the IBAA convention?

It has to be the "reverse worm." I don't know how to do the forwards worm, I just somehow go backwards, but I think that is to my advantage. Roger sees it and is so blown away by my physical prowess that he doesn't have a response.





TO BE OR NOT TO BE A MORTGAGEE

The case of the homeowners policy that didn't name the actual mortgagee

With the ever-increasing cost of owning a home or business property, having a mortgage through a bank or other lender is common. Mortgagees are entitled to certain protections for their monetary investments under various contracts and insurance policies in case a building is damaged by fire or other cause, regardless of any misrepresentation, neglect or omission by the insured homeowner.

However, what happens when a mortgagee is not named or known at the time the insurance policy is entered into and there is no contract between the insurer and the mortgagee, and the mortgaged building is destroyed by a fire? Can the actual mortgagee not named

in the insurance policy rely on the standard mortgage clause to recover its monetary losses if the insurance policy has been voided ab initio by the insurer due to misrepresentations by the insureds?

Ab Initio

A Latin word meaning from the first act, from the beginning or from inception. An agreement is considered to be “void ab initio” if it is not legally valid at any point in time.

The very issue and meaning of the words “the mortgagee” in a standard mortgage clause in a homeowners insurance policy was recently decided

by the Alberta Court of Appeal in *Builders Capital (2014) Ltd. and 1053011 Alberta Ltd. v Aviva Insurance Company of Canada*. (“*Builders Capital*”).

In May 2014, a loan for

construction of a home was obtained by Jakub Lesnik and Alicja Opach (“Lesnik/Opach”) from the plaintiffs, 1053011 Alberta Ltd. and Builders Capital Inc., which later changed its name to Builders Capital (2014) Ltd. (“Builders Capital”). Repayment of the loan was secured by a mortgage collateral to a promissory note. The mortgage contained an insurance clause which required Lesnik/

Opach to obtain insurance in favour of Builders Capital. Builders Capital received a copy of a home insurance policy issued to Lesnik/Opach by

Security National Insurance Company (and later that policy was cancelled and replaced with a similar policy through The Mutual Fire Insurance Company of British Columbia). Both policies identified Builders Capital as the mortgagee. The policies also included the standard mortgage clause that was approved by the Insurance Bureau of Canada.

The Mutual Fire Insurance Company of British Columbia policy was either cancelled or replaced without the knowledge of Builders Capital, and a new insurance policy was taken out by Jack and Alicja Opach (“the Opachs”) through Aviva Insurance Company of Canada (“Aviva”), which also contained the standard mortgage clause. However, unlike the earlier two policies, the mortgagee was listed as Royal Bank of Canada and not Builders Capital as the Opachs thought they were going to refinance through the Royal Bank of Canada at the time of taking out the policy, which did not come to fruition. When the Opachs later tried to add Builders Capital as a second mortgagee on the Aviva policy, Aviva refused and advised that they would cancel the policy if Builders Capital was added as a second mortgage holder. The Opachs took no steps to obtain insurance coverage in which Builders Capital was named as the mortgagee.

The standard mortgage clause as approved by the Superintendent of Insurance in the Aviva homeowner’s policy partially reads as follows:

1. Breach of Conditions by Mortgagor Owner or Occupant—This insurance and every documented renewal thereof—AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN—is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy

or non-occupancy, or the occupancy of the property for purposes more hazardous than specified in the description of the risk....

In May 2016, the Opachs’ insured property was substantially damaged by fire. Aviva investigated and denied coverage and voided the policy ab initio on the basis of several misrepresentations by the Opachs of material facts in their application for insurance; one of the misrepresentations was in relation to the proper identification of their mortgagee.

In November 2016, Builders Capital filed a statement of claim against Aviva for the cost to repair the property on the basis that the standard mortgage clause in the insurance policy permitted their ability to do so regardless of the misrepresentations by the Opachs. Aviva denied the claim on the basis that Builders Capital was not a party to the Aviva insurance policy.

The trial judge held that Builders Capital was not entitled to coverage under the Aviva policy. The judge reasoned that Aviva had never agreed to extend coverage to Builders Capital, given they were considered non-traditional lenders, and a policy would not have been offered to the Opachs in the first instance if this was known. Aviva also had specifically declined to add Builders Capital as a second mortgagee on the property. The judge also held that Builders Capital was not aware of the Aviva policy nor relied on it.

Builders Capital appealed to the Alberta Court of Appeal (“Court of Appeal”) on the sole issue of whether the trial judge erred in interpreting the standard mortgage clause. They specifically relied on the Supreme Court of Canada’s analysis in *National Bank of Greece (Canada) v Katsikonouris*, [1990] 2 SCR 1029 to argue that the mortgage clause must

be interpreted to include the actual rather than named mortgagee in the policy.

The Court of Appeal, applying the principles of contractual interpretation as outlined by the Supreme Court of Canada in *Progressive Homes Ltd. v Lombard General Insurance Co of Canada*, 2010 SCC 33, held that the meaning of “mortgagee” in the Aviva insurance policy was ambiguous.

To resolve the ambiguity about the meaning of the word “mortgagee”, the court looked to the reasonable expectations of the parties. Based on the facts before the court, it was clear that Aviva did not expect to enter, nor had they in any way entered, into a contract involving Builders Capital.

The Court of Appeal determined that the “mortgagee” referred to in the Aviva insurance policy could not mean Builders Capital, because the interpretation would lead to a commercially unreasonable situation that the parties would not have contemplated. The Court of Appeal upheld the trial judge’s decision and dismissed the appeal.

This decision provides helpful guidance and analysis on the operation and interpretation of the standard mortgage clause in a homeowners policy. It will be imperative for lenders or mortgagees to ensure they are named as mortgagees in policies of insurance to ensure the protection of the standard mortgage clause should a loss arise.



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Benefit Your Brokerage with Billing and Claims eDocs Notifications

By Kathryn Sinclair

“Our brokerage is very excited for these billing & claims eDocs solutions to be implemented with our carriers. Not only will the digital solutions reduce operational costs, they will provide more efficient workflows, allowing greater productivity for our brokers so they spend less time retrieving information and more time focusing on our clients.”

—Lisa Colwell, VP Personal Lines
at Wilson Insurance

A broker survey conducted by CSIO found that 68% of brokers spend at least one hour per day supporting customers with billing-related items, and 66% of brokers reported making at least one claims-related phone call to an insurer each day. If a significant portion of your daily routine is devoted to chasing answers to customers' claims questions and billing inquiries, you can alleviate this pain point with the help of CSIO's billing and claims eDocs notifications.

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.

What is it and how does it work?

Billing and claims eDocs notifications allow you to automatically receive billing and claims-related status updates on your clients' files from your insurer partners directly to your broker management system (BMS). For example, if you wanted to know whether an adjuster has been assigned to one of your customer's claims or obtain a customer's billing payment schedule, you would probably need to contact the insurer handling the customers' accounts or access their portal, to get that information. With billing and claims eDocs notifications, your insurer can provide these customer details via a secure message delivered to your BMS, without you having to reach out.

Billing and claims eDocs notifications are made possible by two established solutions that are used by many insurers and brokers across Canada on a daily basis.

1. CSIO eDocs: Electronic documents containing insured information that are digitally sent and received by insurers' systems and brokers' BMS in real-time. Last year, close to 4 million eDocs were sent each month.
2. CSIONet: CSIO's industry network facilitates the secure sending of eDocs between insurance industry systems.

Approximately 38,000 brokers and all major insurers use CSIONet every day.

Thanks to billing and claims eDocs notifications and the solutions that support it, brokers can rest assured they're getting their clients' most up-to-date billing and claims-related data as soon as it's available.

Improving your brokerage's operations

Billing and claims eDocs notifications have the potential to improve your brokerage's operations in the following ways:

- Seamless data exchange: key billing and claims details electronically uploaded to your BMS client files.
- Time savings: eDocs are instantly exchanged between systems; no more waiting for client data.
- Lower costs: Digital documents are more cost-effective than hard copy—and by saving your valuable time you're essentially saving money.
- Environmentally friendly: Fewer paper documents means a lower ecological footprint.

Lots of use cases to serve you better

The use cases below have been defined as part of billing and claims eDocs notifications, meaning whenever one of the following scenarios occurs

on a customer's file in an insurer's system, brokers will receive a consistent, accurate and descriptive electronic notification in their BMS.

Claims

- Claim Opening
- Claim-Reopening
- Claim Close
- Adjuster Assigned
- Adjuster Re-Assigned
- Status update—Car Rental Update
- Status Update—Total Loss Indicator
- Status Update—Fault Determination/Liability
- Payment Status to Insured (Issued, Date, Location, Payment Method)

Billing

- Payment Schedule on Recurring Payments
- Payment Schedule on Payment Installments
- Payment Returned on Recurring Monthly Payments (no intent to cancel)
- Payment Returned on Payment Installments
- Past Due Payment/Reminder Notice
- Notice of Intent to Cancel/Final Reminder
- Notice of Cancellation Option to Reinstate (registered letter)
- Notice of Cancellation No Option to Reinstate (registered letter)
- Refund being returned to Policyholder
- Payment Received/Rescind Cancellation
- Outstanding Balance
- Collection Notice
- Premium Written Off
- Credit Card Expiry (Memo)

INNOTECH and its working groups are continually evolving eDocs notifications to include even more use cases to further enhance the broker experience.

How do I start receiving billing and claims eDocs notifications?

After an insurer and software vendor have programmed billing and claims eDocs notifications into their systems, the broker partners of those insurers and vendors are able to receive the eDocs notifications in their BMS.

CSIO recommends encouraging your insurer and vendor partners to program billing and claims eDocs notifications so that you can enjoy the benefits.

CSIO even has a certification program that insurers and vendors can complete, which guarantees their implementation of billing and claims eDocs notifications meets CSIO Standards. As of today, The Wawanesa Mutual Insurance Company (Wawanesa) is certified in billing and claims eDocs, and more insurers and

vendors are on track to receive their certifications later this year.

To learn more about billing and claims eDocs notifications, visit the CSIO website—and advise your insurer and vendor partners to do the same. 📱

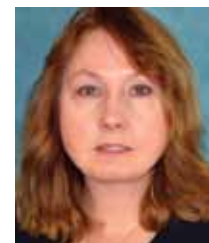
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IBAA CONVENTION 2022 ROUNDUP

By Annette Hubick

Cowpoke On The Street Interviews

What was your main takeaway from the convention sessions or activities?

“I think as an industry, we’re trying to figure out how can we emerge successfully from a COVID world and be able to strengthen and maintain relationships with our markets and insurance partners and leverage that to continue to service our clients. And how does that look from a servicing standpoint as well as a staffing standpoint? I think these are big questions that have been really discussed at length.

“If you listen to Manjit, she took chances her whole life to get where she is, and something like that would, I think, propel a brokerage forward to maybe a position they didn’t think they would be able to achieve.

“I think the session I especially enjoyed the most was the CEO session. I think that hearing the perspective of the C-suite of all of those companies, especially ones that are partnered strongly with the insurance brokers, it’s really imperative that we hear that from that level.

“It was a really great keynote, and I just love the philosophy of being brave and not being afraid to face your biggest fear and overcome it. I think it’s a great reminder that we’re going to be faced with some really big challenges in the years to come in our industry, and you just have to be fearless.

“I just stepped into a manager role, so a lot of the leadership content was huge for me.

“I really thought that our broker townhall went well. It was a great conversation. We talked about some real things. We had some very good back and forth, and back and forth is what we want.

“Whether I’m wearing my broker manager hat or my IBAA hat, with every conversation I have here, I gain something back to our everyday work.

“I fell in love with the stress management one—It was fantastic, it was personal, there was a lot of coping mechanisms, a lot of body language cues ... it was just a great session.

“Getting back to those fresh ideas.



What was your favourite thing about being at the 2022 IBAA convention?

“Talking with people again. Come on. It’s the easy answer, isn’t it? This industry is so connected and so full of life that you know everybody, what they’re doing and what’s going on, and I say we’ve missed that for three years. It’s just been a great time to check in again.

“The networking.

“I’m blown away by the scale of this event and I find my head spinning, trying to figure out where to go and who to chat to. It feels like there’s so many relevant business owners that I can meet, that I can maybe do work with some day. I’m very impressed by the number of relevant connections here.

“Collaboration. Bouncing off ideas to people. Listening and engaging in those perspectives.

“It’s actually just the people, just the re-connectivity.

“Overall, just a fun place to be.

“I mean we’re at the Banff Springs and we’re working. It’s pretty unreal!

“It’s like a giant class reunion.

“I’ve met so many people and shook so many hands, I don’t know what’s going to come of it, but it feels like there’s a lot of possibility.

“I think like most people, it’s about building relationships, finding one another, meeting each part of our industry.

“Despite the developments in technology, the basis and foundation of insurance is relationship, and there’s no better way to do that than one-on-one, face to face, and that’s what this conference has allowed us to do again.

“I think it’s great being back in the saddle because there’s a lot of energy floating around, and I’m hoping that brokers can build on that energy within their own brokerages to elicit some change or take a new direction or take a chance. I’m really hoping for that energy to just snowball into something really big.



KICK OFF PARTY

A trip back to the 80's.



BOOTS 'N BLING

Celebrating past president Jody Lohr and president Barry Haggis.



TRADESHOW

Brokers connected with the people, products, services and ideas of 84 industry partners.





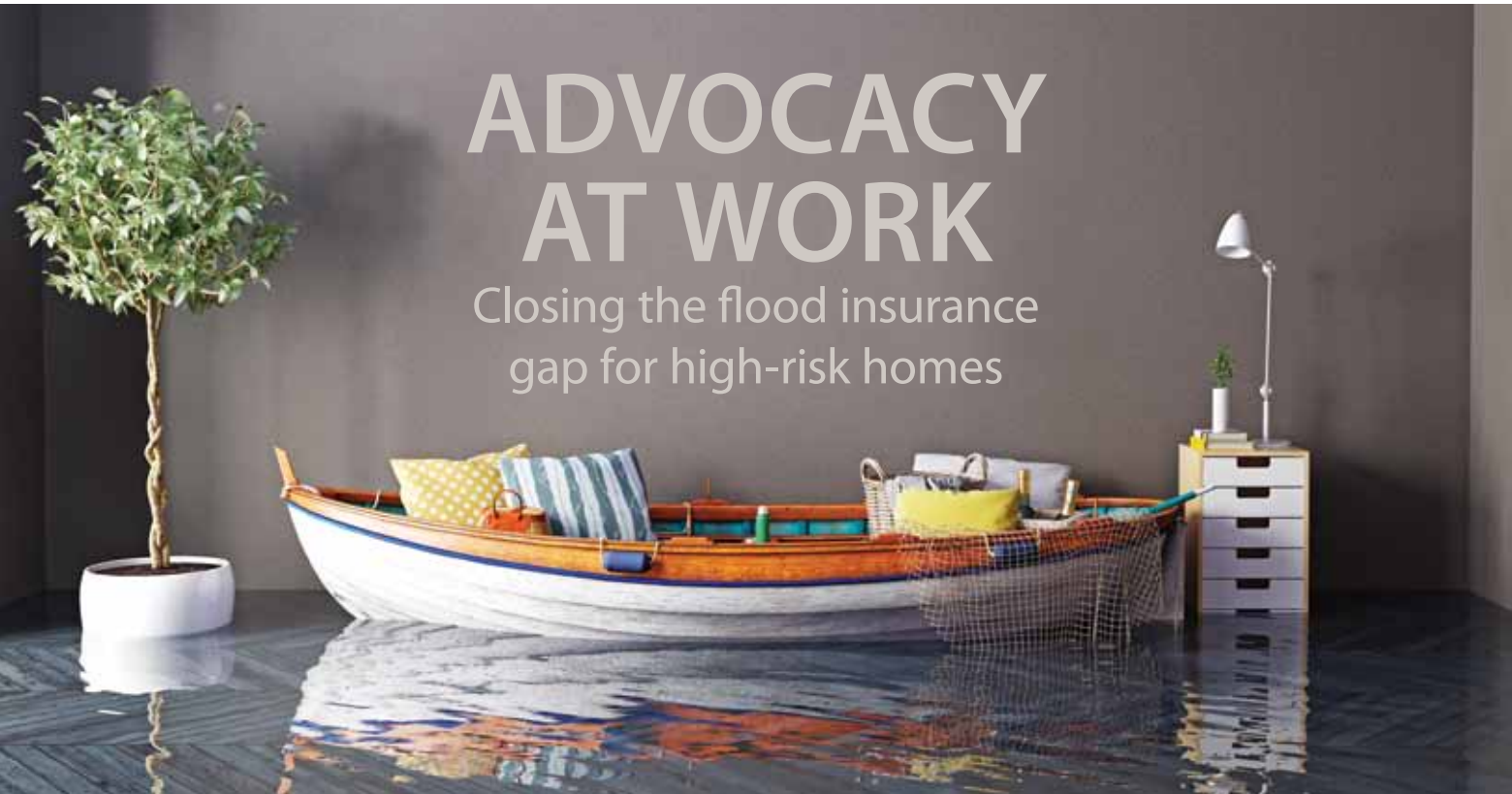
HOSPITALITY NIGHT & AFTER PARTY
Hoedown, karaoke and broncos. Oh My!



CONVENTION PHOTOS
Tracy Grabowski Photography

ADVOCACY AT WORK

Closing the flood insurance gap for high-risk homes



Every year, thousands of Canadians feel the impacts of flooding—destroyed homes, treasured possessions lost and stress associated with repairing their homes, communities and lives. Last year alone, natural disasters accounted for \$2.1 billion in insured losses, much of this due to damage from flood. Educating consumers about the importance of determining their flood risk and if eligible adding optional flood coverage to their homeowner's policy continues to be one of the property and casualty (P&C) insurance industry's main priorities. This is especially true here in Western Canada, where insurers have seen the country's highest frequency and severity of flooding in recent years.

Emergence of a new public-private flood insurance solution for Canadians

This past March, following a tour of the BC communities damaged in the November 2021 floods, Canada's Emergency Preparedness Minister Bill Blair announced that a new public-private flood insurance program

will be introduced within the next 18 months. This program will help close the insurance protection gap for approximately 800,000 homes in Canada that are at such high risk of flooding that private insurance is neither affordable nor available.

Insurance Bureau of Canada (IBC) and several of our members sit on the industry task team (ITT) of the Federal Task Force on Flood Insurance and Relocation. The ITT and its sub-committee have been meeting weekly for the past two years to craft a robust solution that will protect Canadian homes that are at high risk of flooding. We welcomed Minister Blair's comments and indicated the industry is ready to partner with the federal government and support the development of the program.

Minister Blair also committed to producing new and updated flood maps for the entire country. This is long overdue, as many of Canada's existing flood maps are outdated. This new flood risk data would be accessed through a public portal, designed to better enable

consumers and governments to assess their risk. That data will be valuable in guiding government land-use planning and flood defence infrastructure decisions. It will also help consumers understand their flood risk and make appropriate mitigation efforts.

While IBC is pleased to hear of the government's commitment to developing a high-risk flood insurance solution, it cannot stand alone. There must be a broader, comprehensive national flood program. This is something IBC will continue to advocate for, as insurers have made it clear that flood mapping and risk modelling, physical mitigation, improved building codes and land-use planning are all necessary parts of Canada's response to flood risk.

How we got here

For more than a decade, IBC and its members have been sounding the alarm that our changing climate is resulting in more frequent and damaging floods, wildfires, hailstorms and windstorms, costing Canada billions and putting people and property at risk.

Currently, flooding is Canada's most costly natural peril for insurers. The P&C insurance industry has been on the frontlines for each major flooding event, managing an average of \$2 billion in annual insured losses in recent years. For every dollar paid in insurance claims for damaged homes and businesses, all levels of government and taxpayers pay out more to repair public infrastructure damaged by severe weather. Provincial and territorial disaster aid costs to those without insurance have been climbing over the last several years, along with federal disaster financial assistance arrangements (DFAA) transfers to provinces.

Evolution of the flood insurance market

Following the devastating Southern Alberta floods of 2013, Canada's insurers saw how severe flooding events could cause significant turmoil and stress for homeowners. In the absence of reliable flood maps, IBC funded Canada's first national flood model (JBA) and shared information on the number of properties at risk with federal and provincial governments. Several leading insurance companies developed risk assessment capabilities and some of the first residential overland flood insurance products appeared on the market in 2015.

Alberta was one of the first provinces to have access to overland flood insurance, and the number of insurers providing coverage has steadily increased since that time. In 2020, an estimated 13 insurers provided this coverage. As is the

case with the rest of Canada, Alberta's overland flood coverage is almost universally optional and is often bundled with a sewer back-up endorsement.

Consumer interest in flood insurance has been steadily growing. By 2020, 63% of homeowners in Alberta had purchased this coverage, surpassing the national average of 53%. This suggests a clear appetite for this type of coverage in the province.

IBC estimates that approximately 4.1% of properties in Alberta are ineligible for flood coverage, which sits well below the national average of 6.4%. With the national flood program on the horizon, we can expect coverage that offers protection from water-related damage to become available for more households.

What's next?

IBC and the insurance industry's advocacy remains focused on the federal government, which needs to further expand investments in the Disaster Mitigation and Adaptation Fund (DMAF) and nature-based

solutions for adapting to extreme weather, and act on its commitments to facilitate home retrofits and create a consumer awareness portal. As well, IBC is partnering with the Canadian Red Cross, Public Safety Canada and the Conference Board of Canada to improve recovery outcomes for disaster victims.

IBC will continue to press for increased investment in, and action on, resilience measures to keep people safe and prevent the financial hardship that comes with widespread, uninsured flood damage.

IBC appreciates the instrumental role that brokers play in promoting flood awareness to their customers and will be providing updates to the industry as we prepare for the new national flood insurance program.

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SOMETHING TO TALK ABOUT

IBAC

As president of IBAC, I have the privilege of meeting with our insurer partners to talk about IBAC's program pillars, highlighting our accomplishments over the past year and outlining our strategic priorities going forward. These meetings have been a great opportunity to connect with insurer CEOs and senior management to get their feedback and insights and to see where we are aligned. So what have we been talking about?

ADVOCACY

With our 38,000+ brokers in every city and town across Canada, we have a powerful voice that can influence positive change. We continue to work to ensure that government understands the important role of the broker as a consumer advocate and the contributions we bring to our local and national economies.

Our main focus is on the Bank Act and maintaining the provisions that prevent the sale of insurance at the point of granting credit. We also provide a national broker perspective on a range of public policy issues including Bill C-208 (family succession of small businesses), a national flood program and climate change adaptation. IBAC's annual Hill Day in Ottawa is a great opportunity to bring together broker representatives from

our member associations to discuss these key issues with their members of Parliament and senators.

TECHNOLOGY

The industry is more aligned on connectivity than it has ever been. We have merged the IBAC DX initiative with the CSIO Innotech committee, and together we continue to work towards standards-based solutions that reduce friction for both brokers and consumers during the insurance purchasing experience. IBAC's key role will be to provide input on broker business requirements and help to determine the priority of technology solutions, and then to inform brokers about the solutions available and encourage them to use them!

PROFESSIONAL DEVELOPMENT

IBAC is focused on the modernization of our flagship education program, the Canadian Accredited Insurance Broker (CAIB), which allows brokers to earn a nationally recognized designation and take their careers to the next level. We are updating the content and transitioning to a digital format, which uses technology to allow the student to navigate through the course material, clicking through to additional resources and information, and utilizing modern learning tools to enhance the education experience. The adoption of

online exams and on-demand exams has increased the number of CAIB graduates across the country over the past year.

BROKER IDENTITY PROGRAM (BIP)

We ran two excellent television commercial productions over the past year promoting the value of the broker and the importance of having the right coverage from both a personal and commercial lines perspective. Our advertising runs on both television and digital media with a focus on political, news and sports programming. Our "Big IF" campaign is in its fourth year and continues to raise awareness of the risks of both flood and earthquake and the potential coverage gaps. We also partner with the Canada Safety Council to draw attention to the danger of distracted driving during the annual National Safe Driving Week at the beginning of December; this issue is a key priority for our industry.

WHAT'S NEXT?

Insurance brokers have a great story to tell. We proved ourselves to be very resourceful and resilient through the recent pandemic and economic downturns. The insurance industry remains solid, with many opportunities for a rewarding career in a variety of roles including broker/agent, sales, service, adjusting, underwriting, data & actuarial science, technology and more. So why are we having challenges

attracting new people to our industry? IBAC will be placing a focus here and talking about what an amazing career the insurance industry can provide.

As we know, this industry is anything but boring! What we do is important. We provide advice and choice to consumers, we protect families, and we help to restore people to whole when tragedy occurs. All this while navigating changing technologies, new products and services and emerging issues such as cyber and autonomous vehicles—nope, this is not boring at all! We're not great at tooting our own horns, so I encourage you to talk about what you do, the stability of this industry, your involvement and impact on your community and be proud about being an insurance broker! Personally, I know that I am very grateful for this industry and the opportunities that have been presented to me, not to mention the amazing people that I have had the privilege to meet and work with in my career so far.

I will finish off by saying that it has been wonderful to be able to see and connect with people LIVE at

the excellent IBAS, SGI, IBAM and IBAA conferences this spring and I look forward to meeting everyone at the fall conferences across Canada. We made it work through technology, but it just doesn't compare with face-to-face. I think we will all appreciate those connections just a little bit more in the future!

Have a wonderful summer!

ROBYN YOUNG
President,
IBAC
ibac@ibac.ca



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What's going on behind the scenes at IBAA?

We're finally starting to feel some summer breezes and we are very grateful. As the warmth has made its way back, we're able to see so many familiar faces and connect with new colleagues. We recently had our very successful convention in May. We were so happy to chat with everyone and boy did we have a good time (see the evidence on pages 22-25)! However, the work continued after convention, and the education team was busy ensuring that credits were issued for the sessions. As one convention is behind us, we are already looking forward to planning for next year's. Here are the other happenings at the office.

PROFESSIONAL DEVELOPMENT

The education department continues to work hard at developing and curating courses to meet members' needs. The team is still in the process of pinning down a "commercial boot camp" for intermediate and advanced-level brokers. The course will be arranged in modules and will be set up for you to study at your own pace. We are also looking to develop other webinars in the pipeline. Due to low numbers, our Level 1 immersion was not able to be held. This was deeply disappointing as we had high demand for it in the past months but no response to our spring campaign. We

have already planned another session for the end of September. If you know of anyone who may be interested, please share this link with them: <https://bit.ly/3vWhKTg>

Look out for our new courses in your emails and on social media. If you have ideas about the type of programming you would like us to offer, feel free to email education@ibaa.ca.

MEMBERSHIP RENEWALS

We have started our membership renewals for this year and will be busy with that for the next few months. We encourage all account admins and/or managers to make payment before the September 30 deadline to avoid losing membership status. If you usually receive communication about membership renewals, you can look out for our emails soon. If you do not receive any notices from us, be sure to email cwilliamson@ibaa.ca.

LEGISLATURE & HILL DAYS

Our "Legislature Day" was held on May 10. We considered it a great success as George and the board were able to speak with more than 30 MLAs. As IBAA president-elect Jonathan Brown wrote in his article (page 8), IBAA has made some strides with the putting broker concerns on the table.

We were also able to get together for IBAC meetings and Hill Day. The board and executive had meaningful talks for both days.

NEW MEMBER BENEFIT: BELL MEDIA

We are pleased to announce that we have a new member benefit! Bell Media has joined us with their Exclusive Partner Program (EPP). **IBAA members receive significantly discounted prices on mobile phone and data plans.** These discounts are on top of offers advertised to the general public. Members also get discounts on tablets when they walk into any The Source store. There is even a specific tech support number for all persons enrolled under the EPP. For more information, login to your IBAA profile and go to the "Member Perks" section. Once you register on their link, you can start your savings! We encourage you to take advantage of these fantastic deals—it's your #IBAAmemberbenefit.

That will do it for this update. I hope that the warmer weather doesn't turn into an inferno. Take the time to enjoy it with friends and family and, as always, stay safe!

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