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INSURANCE BROKERS ASSOCIATION OF ALBERTA

GAME
CHANGER

JHNEL WELLER-
HANNAWAY
IBAA'S NEW CEO

+

Getting to
Know PYIB
President
Connor Lea

The Darkside
of Meetings

Next Few
Months Critical
to Improving
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and more—



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PRESIDENT'S MESSAGE

JONATHAN BROWN

Here we are mid summer, and it is going by all too quickly. I hope that you are having a great summer and are able to take some much-needed time for yourself. Personally, my summer's been busy with meetings, vacation time, home renovation projects and the influx of work that comes to all brokers over the summer months.

I have decided to take this opportunity as my first article as president, to provide a sort of state-of-the union update, as well as to give some thoughts on what we can all be doing to advance the cause of brokers in Alberta.

STRATEGIC PLAN UPDATE

As I write this, we are just wrapping up our strategic planning sessions. We are in the last year of our current strategic plan, and I am happy to report that we have been making great progress on all areas. I am especially excited that our professional development offerings will be free for all members starting in September. This applies to all regular webinars. Specialty training courses such as CAIB, Broker 101, licensing and E&O, etc., will continue to incur a fee, but with this change, members will be able to get all your required continuing education (CE) credits through IBAA free of charge.

ADVOCACY IN ACTION

Another focus of our strategic plan is around government advocacy, and we have been exceeding our goals in terms of our meetings with MLAs, MPs, senators and staffers at all levels of government. On the federal side, the Insurance Brokers Association of Canada held its annual Hill Day in Ottawa on May 30. I traveled to Ottawa with other IBAA representatives including our then CEO George Hodgson, Alberta IBAC representative Jody Lohr, vice president Karim Mouait, PYIB president Connor Lea and past presidents of both IBAA and IBAC Robyn Young and Scott Treasure. I am happy to report we were very well received at all our meetings. This year, our key messages to decision makers focused on three requests:

1. Uphold section 416 of the Bank Act, along with the creation of a national external consumer complaint system to help enforce the Act.
2. Support for a national flood relief and insurance program that will leverage existing insurance systems and technology (along with a similar earthquake insurance backstop).
3. That the national adaptation strategy includes funding for retrofits that will increase the resilience of residential and commercial buildings to withstand extreme weather events.

On the home front, we have continued our advocacy with our provincial government and the opposition party. We met with many MLAs and candidates leading up to the election and we are planning to hold a legislature day in the fall once the legislature resumes sitting.

I urge all of you to get active in advocacy with your MLA and MP. It is our grassroots

lobby efforts that will move the needle on the issues that concern us. Issues like the rate pause, the commercial trucking MELT program, the need for long-term solutions for auto insurance in Alberta, resilience in building code and materials, and the list goes on. Your association board and executive would love to work with you in advocating with your local representative on these issues. Reach out to me or the IBAA office to join the advocacy task force, and we can work together on connecting with your MLA or MP. I understand the time challenges that we all face; however, I would caution that if we do not take the time now, we may wish we had in the future.

ON THE TECH FRONT

IBAC and the provincial associations continue our work on the data exchange project. I am happy to report that some carriers have already built APIs for consumption by brokers, and I strongly suggest all brokers have a conversation with your business development representatives to talk about implementing these in your broker management system.

"I understand the time challenges that we all face; however, I would caution that if we do not take the time now, we may wish we had in the future."

For those carriers that have spent the time and money to build them, we need to support these efforts by consuming them, and for those that have not yet, it is important to know that this is what is needed in order to remain the best choice for the consumer of the future. For those who are wondering how implementing real-time interfacing with their carriers can benefit their brokerage, IBAC commissioned a study on this recently and the results were incredible. The use of real time APIs allowed a process time reduction of up to 50% on some processes. This means that brokers can spend far less time doing data entry and more time engaging in what really makes us great: relationships with our customers, current and new. If you would like to have a further look at that study, head over to IBAA.ca and go to the IBACTech.ca link on the member perks page.

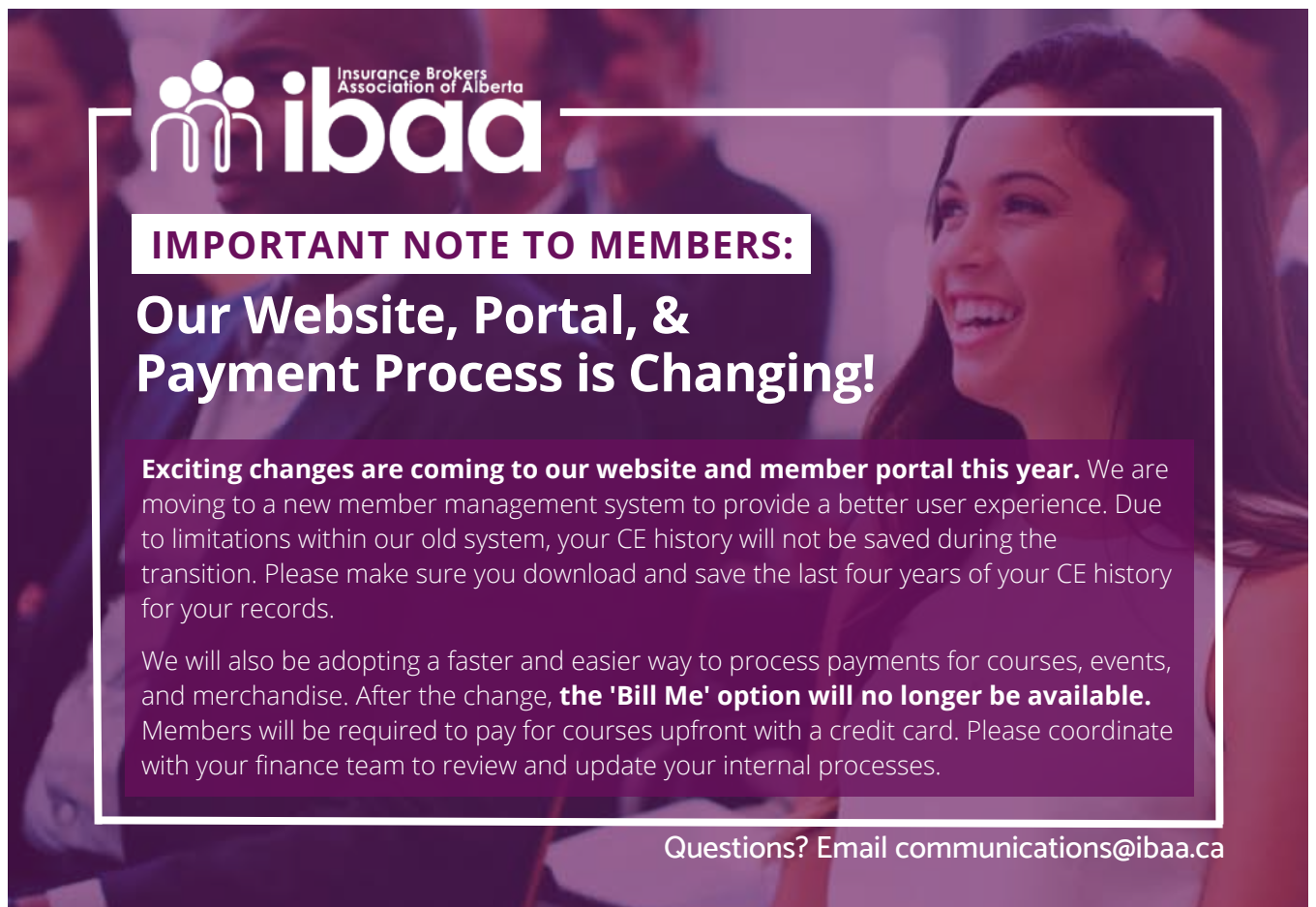
THE YEAR AHEAD

I am looking forward to what this year has in store for us all. While some areas seem rocky right now, I know that by working together we will continue to be the best possible choice for consumers to access insurance and the trusted voice for the government and public alike. Your IBAA board will be meeting again in September for our orientation and first meeting of the new board, and we are excited to be the champions of our membership.

OUR NEW CEO

Last but certainly not least, I am so incredibly excited to welcome our new CEO Jhnel Weller-Hannaway. As I am certain you all are aware by now, our long-running CEO George Hodgson retired on June 30, 2023. In preparation for this, the IBAA executive has spent the last four months in a comprehensive search process. Beginning in March and April, we conducted initial interviews via Zoom, and then invited the top four candidates to Edmonton for exhaustive in-person interviews.

After much deliberation and consideration, the executive chose to extend an offer to Jhnel Weller-Hannaway to be our next chief executive officer. Jhnel's intelligence, creativity, education, experience and vision stood out above the rest of the candidates who put their names forward, and we are excited to see the direction that she will take our association. Jhnel brings many years of high-level experience to this position—along with an exemplary academic and collegiate sports record—with proven leadership at every level. I am very grateful that she is willing to extend her talents to our association. Her time as our COO has prepared her to understand the unique challenges and needs that brokers in Alberta face. She brings a fresh vision and an incredible work ethic to her role that compliments the work that the office staff and board of directors have already been engaged in, and her dedication to, and belief in, our association will take us to new heights.

A graphic with a purple and white color scheme. At the top left is the IBAA logo, which consists of three stylized human figures in white and the text "Insurance Brokers Association of Alberta" above "ibaa". The background of the graphic shows a blurred image of a smiling woman. A white border frames the central text area.

IMPORTANT NOTE TO MEMBERS:

Our Website, Portal, & Payment Process is Changing!

Exciting changes are coming to our website and member portal this year. We are moving to a new member management system to provide a better user experience. Due to limitations within our old system, your CE history will not be saved during the transition. Please make sure you download and save the last four years of your CE history for your records.

We will also be adopting a faster and easier way to process payments for courses, events, and merchandise. After the change, **the 'Bill Me' option will no longer be available.** Members will be required to pay for courses upfront with a credit card. Please coordinate with your finance team to review and update your internal processes.

Questions? Email communications@ibaa.ca



NEXT FEW MONTHS ARE
CRITICAL
TO IMPROVING
AUTO
INSURANCE
MARKET

It's been over six months since the government of Alberta announced a freeze on all auto insurance rate filings, and drivers are starting to feel the chill.

In the coming months, it will be critical that we continue to stand united in holding the government to its commitment to end the rate pause by December 31, and get down to work with our industry to develop short- and long-term solutions to steady and lower auto insurance rates.

Alberta's premier herself has reinforced that reforms will be introduced to reduce the price of auto insurance coverage.

"I am open-minded about what the solution might be ... this is why we are taking a full year to understand this. We are going to solve it—those rates have to come down," said Premier Danielle Smith in March.

Although the legislature will not sit until October 31, Insurance Bureau of Canada (IBC) is already undertaking a robust government relations and communications campaign. We are extremely proud to partner with IBAA in these efforts. Your voice—and your direct connection to consumers—is something the government can't ignore.

We need to reinforce the message to our elected officials that they can't simply intervene in a market and pause rates without some impact on drivers. We need only look to California, the last jurisdiction that did this, to see where such policies lead. There, the state government froze auto insurance rates for two years, which forced a number of major insurers to close their offices and stop providing insurance to customers. The insurers that remain are struggling and have had to reduce the amount of protection they provide.

In Alberta, too, insurers are being forced to limit or restrict the amount of coverage they can offer. Not because they want to, but because they have to in order to remain viable. The result for Alberta drivers: less choice and less competition. Meanwhile, the cost of

providing insurance continues to climb within our system.

Insurance companies aren't immune to the effects of inflation and supply chain issues. Anyone who is in the market for a new car or needs a repair will tell you that the cost of repairing and replacing damaged vehicles is soaring. Legal costs related to auto insurance claims are also on the rise—up an eye-watering 79% in recent years. It's unsustainable.

In the face of these pressures, a government-mandated rate pause makes it increasingly difficult for insurers to keep doing business in Alberta.

So how do we avoid following in California's footsteps? How do we move forward to reduce the cost of auto insurance while ensuring the system is sustainable for the long run?

Our goal of ensuring an affordable, sustainable auto insurance system is hindered by Alberta's one-size-fits-all

approach to auto insurance—where everyone is forced to purchase the same coverage, regardless of circumstance or personal preference. It's time to change that and give Alberta drivers more choice in their coverage.

That's why IBC has joined with IBAA to put forward a proposal that would fix this antiquated system and give drivers more control over the insurance they are buying. It would double the amount of treatment and care provided in the event of an injury in a collision, while protecting the right to sue for proper care and benefits after an accident.

Here's the best part: When linked with improving the province's regulatory system and eliminating the hidden tax drivers pay on their auto policy, these reforms would save Alberta drivers an average of \$325 a year.

Albertans are known to be fierce advocates for free markets and strong competition. Oversight is essential, but

the province's auto insurance system is over-regulated. It limits choice and undermines competition. Worse, it lines the pockets of lawyers instead of prioritizing care for victims.

We can do better. Today, fewer insurers are operating in Alberta than in the Maritimes—despite Alberta's vastly larger population. The time has come to cut red tape—and politics—out of the auto insurance system to create an environment that encourages insurers to enter the marketplace, not leave it.

By doing so, we can reverse the current trend. We can increase choice and competition across the province—all while bringing down rates for Alberta drivers.



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The background features two large, stylized, orange letters, 'G' and 'C', which are partially cut off by the edges of the frame. The 'G' is on the left and the 'C' is on the right. The text is centered within the negative space of these letters.

J H N E L
W E L L E R -
H A N N A W A Y

GAME CHANGER

From the volleyball court to the IBAA CEO desk, Jhnel Weller-Hannaway's focus is on making a positive impact.

“Jhnel’s potential as a strong leader and her strength of character were just as attractive to me as Her highly competitive nature and strong work ethic will quickly earn her the respect of our ... opponents and her teammates.”¹

Although this quote echoes the sentiments IBAA president Jonathan Brown expressed in the association’s July 5, 2023, announcement of Jhnel Weller-Hannaway as its new CEO, these words were actually stated over 20 years earlier by Miami University’s volleyball head coach Carolyn Condit after signing the all-star to the team.¹ Evidently, Weller-Hannaway has been cultivating her reputation as a strong, skilled leader and a driven, devoted team player for many years.

Simply put, my vision for the association is for the IBAA and its member force to become a more engaged, collaborative unit.

A Leader in the Making

Weller-Hannaway’s leadership potential was evident from an early age. Even then, her ability to multitask and prioritize set her apart. Back in her high school days, she not only excelled as an athlete but also graduated with honours, led various student associations and earned certificate of appreciation from her school board in recognition of her contributions and professional qualities. In her last two years of university, she also added an internship placement to her already demanding student/athlete schedule. These skills, honed over the years, have prepared her to take on the multi-faceted role of IBAA’s CEO with finesse.

A Journey Rooted in Possibility

Born in Kingston, Jamaica, Weller-Hannaway’s early childhood was marked by simplicity, outdoor play and a close-knit community with an “it takes a village” approach to raising children. When she was 10 years old, her family moved to the greater Toronto area. Although the move offered new opportunities and expanded experiences, at the same time, the culture was more insular. “Given the weather, a lot more time was spent indoors and many neighbors, although familiar and friendly, were not a part of your daily life.”

Weller-Hannaway credits her family for instilling a sense of gratitude and for teaching her that “through hard work, possibilities are endless, so never limit yourself.” These lessons have remained with her throughout her career and continue to drive her determination to seize opportunities and overcome challenges. “The fact that today, I sit here as the second female CEO of the IBAA, and its first minority one, is the ultimately testament of how I have implemented these lessons throughout my life thus far.”

A Career Propelled by Performance

After graduating from Miami University’s Farmer School of Business with honours just three months after turning 21, Weller-Hannaway accepted a role as an accountant with Ernst & Young LLP, one of the world’s big four accounting firms. She later transferred back to Toronto and continued to work for the firm. Her main audit clients included Western & Southern Financial Group and TD Bank, both Fortune 500 and Global Fortune 500 companies, respectively.

In 2010, she relocated to Fort McMurray to join BMO in a management role. Quickly discerning that particular role did not suit her career aspirations, she moved on to the Regional Municipality of Wood Buffalo as a finance officer, later ascending to a senior financial analyst position. In 2017, one year after the infamous wildfires, she relocated to Edmonton along with her husband and two young daughters, whom she describes as “my biggest passion. I spend every possible moment I can with them, making memories and supporting them in their interests.” Her journey eventually led her to the doors of IBAA, where her passion for positive change and impact found a new home.

An Opportunity to Make an Impact

In January 2018, IBAA hired Weller-Hannaway as a contractor and tasked her with evaluating and auditing the association’s financials and administrative practices. One week later, she met with George Hodgson and Rikki McBride (then IBAA CEO and COO respectively) to present her findings and recommendations. By the end of the meeting, she was offered the opportunity to stay on in a management capacity to help IBAA implement her suggestions and improve its processes. At the time, she had another job offer on the table, “but I was drawn to the opportunity and the challenge the role presented and also how supportive both George and Rikki were of my career goals. I loved that the role would allow me to affect change and make impactful improvements.”

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A Vision for Success

To Weller-Hannaway, success is measured by the positive impact she can have on others' lives. "There is something extremely rewarding about being able to help someone—whether personally or professionally—to achieve a goal, develop a new skill or complete a milestone." This innate drive to affect positive change is what drew Weller-Hannaway to the opportunity to serve as IBAA's new CEO, along with the appeal of the industry's dynamics. "The insurance industry is fast-paced and ever changing. The unique challenges the industry is facing in Alberta—like auto, commercial trucking and catastrophic losses— present an opportunity to affect change and make impactful improvements," she explains. "The work that the association does is critical and the support our members require has increased exponentially."

A Vision for IBAA

Weller-Hannaway believes that one of IBAA's greatest strengths is the composition of its membership—people from different sectors of society, educational backgrounds, experience and communities, as well as brokerage size and

with educational institutions will be key to achieving this vision and expanding the public's knowledge about insurance while creating awareness about the varied career opportunities within the industry.

In the short-term, the implementation of several key initiatives stemming from IBAA's current strategic plan will dominate the work of IBAA's new CEO and her team. She cites examples such as the shift to offering all regular webinars to IBAA members for free, launching a new member management system and exploring a new learning management system that would offer members online access to CAIB text and exams and provide on-demand learning all in one platform. Additionally, as the December rate-freeze deadline approaches, navigating the complexities of auto-reform will be a top priority to ensure the industry's sustainability.

A Leadership Style that Adapts

With such a vast array of responsibilities, goals and stakeholders, it bodes well that Weller-Hannaway's strength as a leader lies in her adaptability. Her situational leadership style allows her to tailor her approach to the specific needs and circumstances of each situation, group and individual. This flexibility ensures that the association's path forward is well-calibrated to meet its members' needs.

A Driven and Visionary Leader

As she takes the helm of the IBAA, Weller-Hannaway's commitment to transparency and a solutions-focussed mindset is palpable. As an advocate for progress, she promises to actively listen to members and to challenge the status quo to drive meaningful change. "Change can be uncomfortable but is essential for us to move forward and grow the association. It is important for our members to know that every path forward will be taken while keeping brokers' needs and concerns at the forefront of each decision we make. I ask that our members join me in embracing change and becoming active participants as we continue to expand upon the work that has already begun."

A Game Changer

With Jhnel Weller-Hannaway at the CEO's desk, the IBAA embarks on an exciting new chapter. Her journey from a dedicated student-athlete to a visionary executive represents the embodiment of positive leadership and impact. As she leads the charge for change, it's "game on!" for the future of IBAA.

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As an advocate for progress, she promises to actively listen to members and to challenge the status quo to drive meaningful change.

structures—who are united in their passion of purpose. "This diversity is an actual asset to our industry and is what makes the broker channel unique," she explains, adding, "They care so much about what they do, their communities and the consumers they serve." The association's ability to leverage its members' diversity and passion correlates directly to the degree of member involvement. "Simply put, my vision for the association is for the IBAA and its member force to become a more engaged, collaborative unit. Through active member participation and engagement, the association can achieve more and have a more meaningful impact on our industry." To achieve this goal, Weller-Hannaway envisions IBAA establishing task forces or committees that reflect the diverse membership and focus on specific issues such as advocacy and technology. These groups would appeal to members looking for engagement opportunities that align with their strengths and interests, while expanding the number and variety of members taking on an active role.

Another area of Weller-Hannaway's long-term focus is IBAA's educational offerings. "The association should be brokers' top choice for education, especially in attracting new talent to the industry." Collaborating

¹ "Weller Signs National Letter of Intent with Miami Volleyball Team"; *MiamiRedhawks.com*, April 15, 2003; https://miamiredhawks.com/news/2003/4/16/weller_signs_national_letter_of_intent_with_miami_volleyball_team.aspx



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What's your favourite way to spend a day off?

Lately, especially if it's a singular day off, I try to catch up on sleep. I juggle so much personally and professionally that any chance I get to have uninterrupted sleep I usually take it.

What experience is at the top of your bucket list?

I have a travel bucket list. I plan to travel to a country starting with the letters A-Z over my lifetime.

What was the last TV show you binge-watched?

Succession

What are your pet peeves?

Lying, people chewing with their mouth open, putting the toilet paper on the roll incorrectly.

What's your favourite season and why?

Summer—I hate the cold and the fewer clothes I have to pile on me the better. I also love the beach.

At which one store would you choose to max out your credit card (someone else is paying)?

Hermes. It's an investment—the value increases over time.

What was the best concert you've ever been to and why?

Reggae Fest in Jamaica. It was my first concert and first exposure to live music.

What causes are you passionate about?

Mentoring and supporting underprivileged kids.

If you could live anywhere in the world, where would it be?

If money and cost of living wasn't a concern, I would choose anywhere in the Caribbean.

What advice would you give to your 18-year-old self?

Do not live your life based on anyone else's expectation of you, especially society's; set boundaries and do more of the things that feed your soul.

JHNEL WELLER- HANNAWAY

What song never fails to get you out on the dance floor?

Any reggae song.

If you could have one superpower, what would it be?

It's a toss up between teleportation (only if I could take whoever I want with me) or mind reading (if I can choose when to turn it on and off).

What's your favourite quote?

I have two: "Grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference," and "If you are the smartest person in the room, then you are in the wrong room."



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'TIS BUT THY NAME THAT IS MY ENEMY'

Policy 'Family' Won't
Override Policy Provisions
in Dictating Coverage

By Sara Hart & David S. Cowley-Salegio

**"[T]hat which we call a rose,
By any other name would
smell as sweet," said Juliet.**

Few people realize that she was talking about insurance—it's not the name that matters, it's what's inside (the policy) that really counts. As we discuss below, courts will decide coverage based on the policy's written provisions, not on what they expect that type or 'family' of policy to cover generally.

Bridgewood Building Corp (Riverfield) v Lombard General Insurance Co of Canada¹

This issue was at the forefront of dispute at the Ontario Court of Appeal in 2006, where two insured residential home developers sought coverage under their shared commercial general liability (CGL) policy for structural defects caused by one of their subcontractors. The subcontractor had supplied defective concrete, and the insureds sought indemnification for the cost of repairing a number of their new homes.

Under the CGL policy, the insurer's agreement was to "pay those sums that the insured becomes legally obligated to pay as damages because of 'bodily injury' or 'property damage' to which this insurance applies." The CGL policy also contained an exclusion related to property damage, and the exclusion had an exception:

This insurance does not apply to:

...

j. "Property damage" to

- 1) that particular part of "your work,"*
- 2) that particular part of machinery or equipment forming a part of "your work" described in 1) above, or*
- 3) a component or constituent of "your work" described in 1) above, whether such component or constituent is a separate physical part or an integral element of "your work,"*

that is defective or actively malfunctions. This exclusion applies only to "property damage" to "your work" included in the "products-completed operations hazard."

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

The insurer denied coverage and took the position that the exclusion for repair or replacement of the insured's own defective work or product applied regardless of whether the defects were caused by the insured's subcontractor. The insurer relied upon the

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wording of the agreement to “pay those sums ... **to which this insurance applies**” and argued that, since CGL policies are not intended to cover repair or replacement costs arising out of an insured’s own defective work or product, coverage here was precluded.

The Ontario Court of Appeal rejected the insurer’s argument and affirmed that: “While general descriptive terminology distinguishing different categories of insurance


As such, in this case, the Court of Appeal held:

“[I]t is not now, nor, to my knowledge, has it ever been the position of this court that, standing alone, the ‘general principle’ [regarding what CGL policies normally cover] precludes coverage of an insured’s own defective work or product regardless of provisions in the policy that evidence a contrary intent. Rather, it constitutes an interpretative aid that can be helpful, though not decisive, when

- An insurer would retain a right of subrogation against the subcontractor such that ultimate responsibility for poor workmanship would remain with the one who performed it;
- General contractors who hire incompetent subcontractors will suffer the effects of a bad reputation and will not survive in the marketplace; and
- Most importantly, if they so choose, insurers can avoid this kind of coverage by clear and unambiguous language in their policies.

The Take-Away

“Had I it written, I would tear the word,” said Romeo about being a Montague. In this case, the Ontario Court of Appeal felt the same, favouring the policy’s written provisions over expectations based on the type of policy at issue. When determining coverage, it matters more what a policy says than what ‘family’ of policy it is in. So Montague or Capulet or CGL, it’s what’s inside that really counts.



“... it’s not the name that matters, it’s what’s inside (the policy) that really counts.”

coverage no doubt serves a useful purpose in some contexts it cannot be determinative of the rights and duties of the parties to the policy. Those matters can only be resolved definitively by ascertaining the intent of the parties from the language used.”²

A court is obliged to decide these issues “not upon general insurance principles, nor upon the general nature of the policies, but upon the exact terms of the insurance policies themselves.”³ While it is fair to say that “a liability insurance policy is not a performance bond,” the court should not use that perspective to read an insurer’s agreement too narrowly when a particular claim falls within the scope of the coverage that the insurer has agreed to.⁴

interpreting particular provisions of a CGL policy in an effort to determine the scope and extent of the risks that the insurer has agreed to cover.”

The Court of Appeal reasoned that, on a plain reading, the exclusion described coverage where the impugned work was done by a subcontractor. Applying the “general principle” as the insurer advocated would make the written exception to the exclusion redundant.

Although the insurer argued that this approach turns CGL policies into performance bonds and offers windfalls to general contractors, who could hire inexpensive subcontractors but remain protected against shoddy work, the Court of Appeal disagreed on the basis that:

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¹ 2006 CarswellOnt 2017 (ONCA) [Bridgewood].

² Bridgewood at para 6, quoting *Ellet Industries Ltd v Laurentian P&C Insurance Co*, 1996 CarswellBC 490 (BCCA) at para 12.

³ Bridgewood at para 8, quoting *Westridge Construction Ltd v Zurich Insurance Co*, 2005 SKCA 81, 2005 CarswellSask 421 at para 34.

⁴ Bridgewood at para 8, citing *Gordon Hilleker, Liability Insurance in Canada*, (3d ed) (Toronto: Butterworths, 2001) at 147.

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THE DARK SIDE OF MEETINGS

PITFALLS KEEPING YOU FROM SUCCESS

By Jacquie Surgenor Gaglione

When was the last time you walked out of a meeting and said, **“That was a kick-ass meeting!”**

Did you just laugh out loud? Or maybe you quietly said to yourself, “never”? I hear you. I’ve sat through crappy meetings and felt the frustration build inside. When I bring up the topic of meetings, people generally groan, and tell me something like:

- Meetings are the bane of my existence.
- Meetings suck.
- Meetings are a waste of time.

When I dig in more, I realized there are common traps these crappy meetings have in common. By recognizing these pitfalls, we can eliminate them and take our meetings from sucktastic to kick ass.

Unfocused Meetings

Meetings often lack agendas and clear objectives. People mistakenly believe that meetings do not require preparation. You need to be clear about the purpose of the meeting and what success looks like at the end of the meeting.

Try starting a meeting with this statement: “Success at the end of this meeting means ...” Some examples might include:

- We’ve narrowed our choices down to three options.
- We’ve made a decision about ...
- We have a project plan for ...
- We created a draft for ...
- We brainstormed possible solutions for ...

- We have a common understanding of the challenges with this project.

If the meeting objective is clear, then it is easier to call out tangents. Sometimes, tangents bring up important points, challenges or ideas, but if they do not relate to the objective, add them to a parking lot and determine the best way to address them (someone does research, hold a different meeting, make a note to review later). Be aware of getting sucked into addressing the tangent unless it helps you achieve your meeting objective (in which case it’s not really a tangent). Having a clear meeting objective at the top of the agenda or shared somewhere everyone can see helps keep the meeting focused and gives everyone permission to call out the tangents and stay on track.

Not Enough Time/Too Long

Booking an appropriate amount of time can be challenging. Ensure you understand the objectives and that you have enough time, but not too much. Try to push yourself to book just a little



bit less time. Try to give participants all the information they need in advance, so they come prepared.

“Work will expand to fill the time allotted for its completion.” — Parkinson’s Law

Have you ever procrastinated a project or task, only to discover it didn’t take as long as you thought it would? Often even if we start, we spend more time on it than we need to (hello PowerPoint slideshow - I see you here).

If you give yourself two weeks to complete an assignment, you will take two weeks. If you give yourself five days, you’ll do it in five days. Like a teeter-totter, there is a magic spot where you have enough time, but not extra that is wasted. Experiment and try to find that perfect time limit. Pushing the group a little bit might also help keep everyone focused.

Back-to-Back Meetings

When we mostly met in person, we often needed to travel from one

meeting to the next, so we would stop to use the washroom or get a drink. With virtual meetings becoming more frequent, we have lost our “travel time” (even if it was just a couple of minutes). We click “leave” or “end” on one meeting and “join” for the next.

We need breaks. A quick Google search yields pages of articles and links supporting this.

Consider making your meetings five minutes shorter to give yourself (and everyone else) a chance to get up and move between meetings, use the washroom, grab a drink and just rest their brain a bit.

Ensure you start your meetings on time and end them on time (five minutes early) to facilitate these breaks and so meetings don’t run over into each other. Additionally, when you start late, you disrespect those who came on time and teach participants that they can come late since they don’t miss anything.

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Nothing is Accomplished

Decisions not made or next action steps not identified are potentially the biggest meeting frustrations as it leaves participants feeling like they have wasted their time.

It's too easy to go around and around and never decide or determine the next step. Starting a meeting with clear objectives makes it easy to determine what critical decisions or next steps need to happen.

Be clear about decisions made and tasks assigned and review these at the end of the meeting. Another common mistake is that there is no follow up after the meeting.

This Meeting Could Have Been an Email

Have you been to a meeting where someone just read a report to you or presented something you could have read yourself? Meetings are expensive, so use the time the most effectively. Reading out a report is not efficient. Send information out in advance and use the meeting time to discuss, debate and decide.

Look at the purpose of the meeting and use time together to debate, brainstorm, clarify, solve and discuss,

rather than simply inform. Focus on two-way discussion. If you are rolling out a new initiative, give people the information in advance and use the meeting to solicit questions.

While there is a time to share information (like a full company meeting), try to keep these types of meetings to a minimum, rather than the standard for meetings.

Distractions

Being in virtual meetings has made multi-tasking easier (and maybe expected). Set clear expectations that people are fully engaged in meetings. Ensuring people have breaks, are participating in the meeting, are accomplishing something, etc., will help people stay engaged too.

Wrong People in the Room

Do you attend meetings where they don't need you? Are you missing people you need?

Paying attention to inviting the right people is an important aspect of planning a meeting. Ensure you have all the people you need and that you don't invite people who don't need to be there. If you need someone for just part of the meeting, try to structure it so they only have to attend that portion

of the meeting. It is more work and sometimes requires some creativity, however, the improved engagement outweighs the challenge.

No One Manages the Meeting

Chairing successful meetings is a skill (although we rarely teach it as such). An ineffective meeting chair can mean:

- A few people may dominate the discussion while others do not contribute.
- The group goes off on a tangent and doesn't accomplish the meeting objective.
- The meeting objective isn't clearly identified.
- The meeting starts late or runs long.
- Decisions aren't made; next steps are not identified.

It is unlikely that you can eliminate all meetings, however, make the ones you do have pass the kick-ass test. If you want help with that, check out my tips to running a kick-ass meeting on page 24.

JACQUIE SURGENOR GAGLIONE is the founder of Leadership and Life, an Alberta-based coaching firm dedicated to creating strong leaders and healthy teams. For more information, visit leadershipandlife.ca or email jacquie@leadershipandlife.ca.



SO WHAT?

LOWSY MEETINGS COST MONEY!



In addition to being frustrating and demotivating for attendees, meetings have a high price for organizations. A quick search yielded these statistics:

- 31 hour per month (per employee) are spent in unproductive meetings¹
- \$37 Billion in salary cost of unnecessary meetings for US businesses²
- Executives spent an average of 10 hours per week in meetings in the 1960s and today, that average is 23 hours per week³
- 37% of meetings start late⁴

In addition to the monetary cost, there is an equally important cost to productivity, engagement and motivation.

¹ & ² "You waste a lot of time at work"; Atlassian.com; <https://www.atlassian.com/time-wasting-at-work-infographic>

³ "Stop the Meeting Madness"; Harvard Business Review; [hbr.org; https://hbr.org/2017/07/stop-the-meeting-madness](https://hbr.org/2017/07/stop-the-meeting-madness)

⁴ "\$37 billion are lost every year on these 12 meeting mistakes"; Insider; [Businessinsider.com, June 6, 2019; https://www.businessinsider.com/37-billion-is-lost-every-year-on-these-meeting-mistakes-2014-4](https://www.businessinsider.com/37-billion-is-lost-every-year-on-these-meeting-mistakes-2014-4)

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BUILDING STRONG LEADERS AND TEAMS

THIS MEETING SUCKS ...

- because people aren't prepared
- because the meeting is not managed well
- because we didn't accomplish anything

RUN A KICK-ASS MEETING INSTEAD

1 PREPARE YOURSELF AND OTHERS

- Invite the right people to the meeting (and not unnecessary people)
- Create an agenda with a clear purpose or objective
- Ensure you have booked enough time (but not too much)
- Give attendees information beforehand so they can prepare

2 MANAGE THE MEETING EFFECTIVELY

- Start and end on time
- Ensure everyone speaks and no one dominates
- Keep the discussion on track to achieve the objective/purpose
- Ensure a polite and respectful discussion

3 CLOSE THE MEETING WITH SOLUTIONS & ANSWERS

- Check that you met the objectives for the meeting
- Determine clear action steps
- Review any decisions that were made and clarify commitment
- Designate someone who is responsible for each next step/action

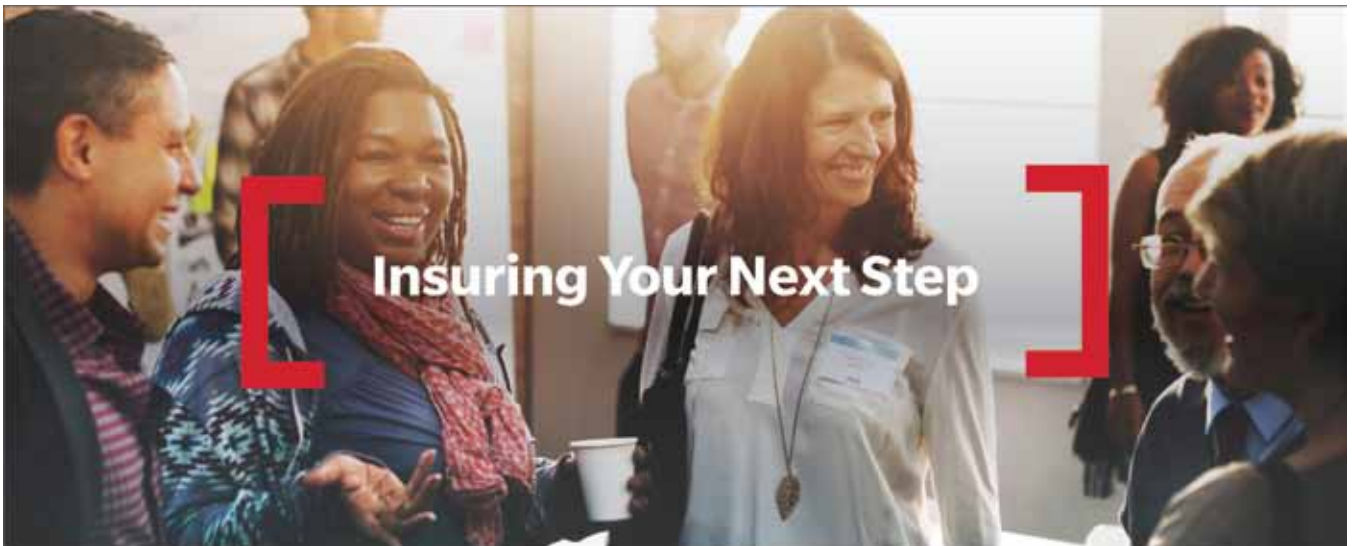
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CSIO's INNOTECH Publishes API Standards for Policy Amendment

BY BRIAN WARKENTIN

It is no secret that brokers face obstacles every day in their efforts to readily access real-time information to support their clients. Broker management systems (BMSs) and the insurer systems need to communicate with each other but do not always “speak” the same language. As a result, brokers need to access insurance companies’ portals or contact the insurer, via email or telephone to obtain customer information. This is not an optimum client experience.

CSIO’s Innovation and Emerging Technology advisory committee (INNOTECH) and its application programming interface (API) working groups are solving this industry

challenge with innovative API data standards. They are making great strides in their commitment to enhancing the customer experience within the broker channel by driving digital advancement.

This article provides an overview on the latest INNOTECH and API working groups’ digital developments, including the JavaScript Object Notation (JSON) API standards for policy amendment—a pivotal achievement.

API standards overcome challenges

In March 2023, the API working groups published JSON API standards

that facilitate real-time quote and bind capabilities. Insurers and vendors programming the API standards into their systems enable brokers to quote and bind personal automobile, habitational, individually rated commercial automobile (IRCA) and commercial general liability (CGL) lines of business directly into their BMS.

Programmable schemas were built for the API standards using JSON, the latest state-of-the-art technology for API data interchanges, that allows condensed sets of data to move rapidly between systems.

To date, 20 JSON API standards have been published. Key solutions

critical to a broker's operations are now available for insurers and vendors to program into their systems.

Now, CSIO and the working groups have taken broker connectivity to new heights again with their digital solution for policy amendments.

JSON API standards policy amendment solution

Previously, integrations published for JSON API standards were single-step processes (one-directional, single-stage, simple changes). However, policy amendment is a multi-stage, complex integration—a major industry hurdle to jump.

The innovative solution delivered is JSON API standards published for policy amendment. **Now broker workflows can remain in the BMS without the use of portals. Increased digital connectivity helps the industry thrive and hands back numerous hours spent sending and receiving data through calls and emails for a policy change.**

JSON technology changed the game. If insurers and vendors program the JSON API schemas into their systems, brokers can simultaneously make a policy change in an insurer partner's system the instant the transaction is submitted. Brokers get the support they need from insurers

for policy changes. Insurers can now provide broker partners with support to seamlessly make policy changes. The API standards, and their implementation guides with workflows, are in place for a multi-stage function.

"This digital innovation was a long time coming. We commend the members of the INNOTECH advisory committee and its API working groups for bringing it to fruition and helping us reach this pivotal moment for our industry," says Kathryn Sinclair, vice president strategy & operations at CSIO. "It is a fundamental achievement that allows a BMS to have enhanced, real-time integration with insurers—and one that is well received by BMS vendors and insurers."

Key benefits of JSON API standards for policy amendment

As an organization providing industry standards, CSIO wants to lead by establishing the groundwork for its members, so they can implement these standards. CSIO is in a good position with the work completed using JSON API standards for multi-stage scenarios like policy amendment.

JSON is the best available technology for API data interchange to deliver critical information between insurer and broker systems instantly.

Brokers can save time and money with API standardization. They benefit by starting and ending all transactions in their BMS and receive accurate and up-to-date (real-time) data to support clients.

APIs reduce operational costs for the support that insurers provide to brokers as a result of real-time integration capabilities. It means insurers spend less time supporting brokers on the phone and handling email inquiries.

Learn more about API standardization

Brokers can reap the benefits of these solutions by speaking to their insurer and BMS vendor partners about programming API data standards into their systems. For more about our types of data standards and their many advantages, visit the CSIO website.

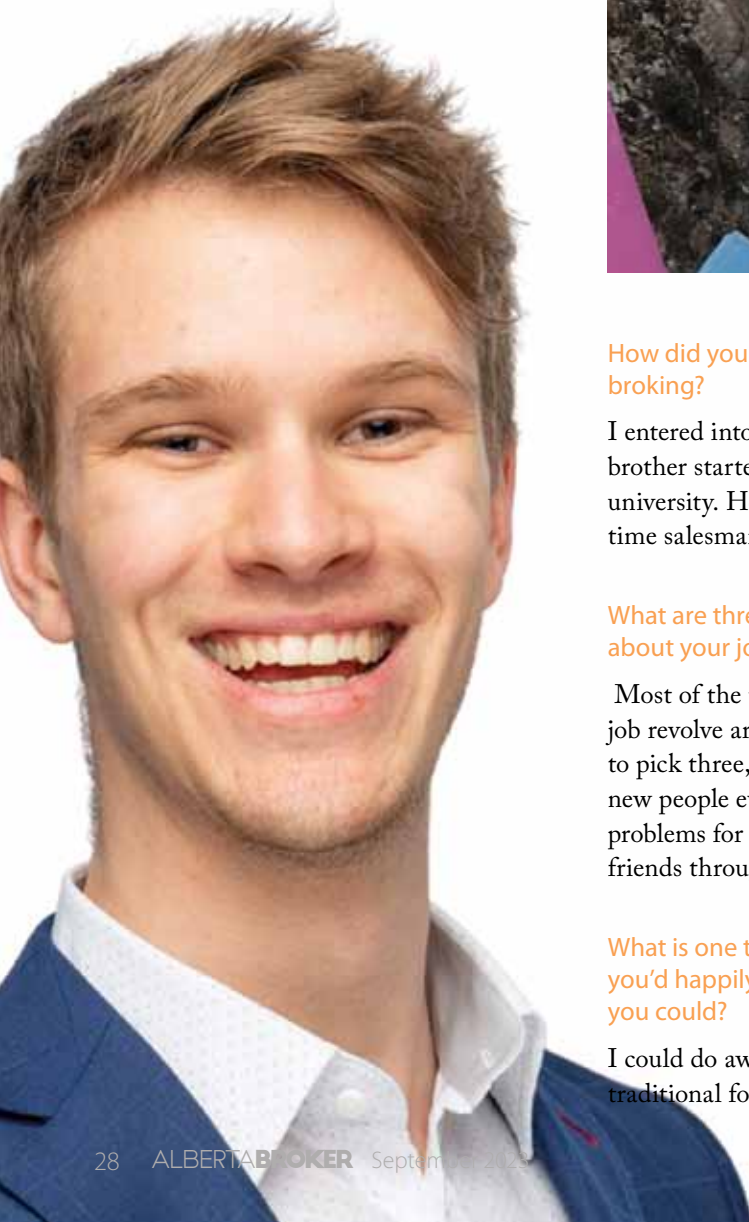
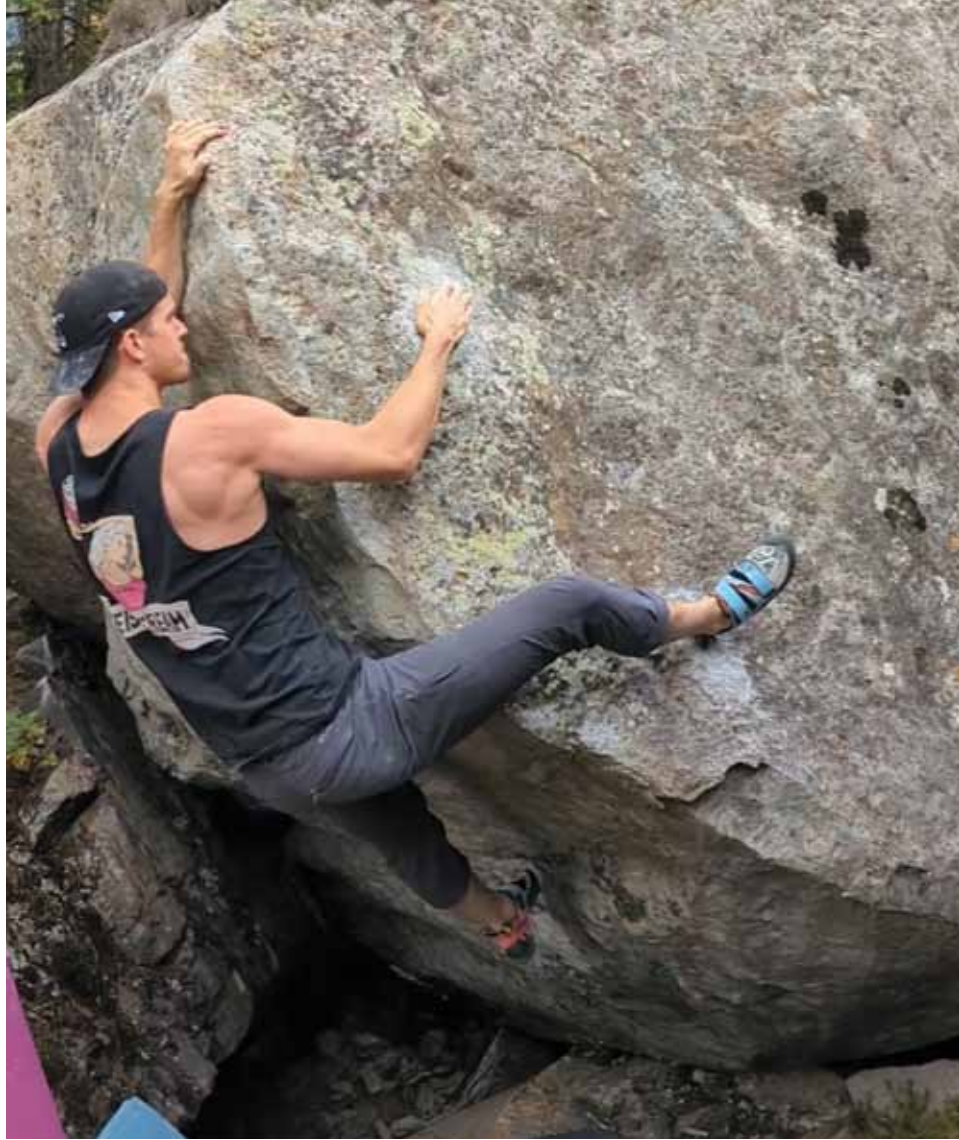
The API working groups continue their efforts to ensure a large inventory of published JSON API standards is available to insurers and vendors to program this year.

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GETTING TO KNOW PYIB President CONNOR LEA



How did you get into insurance broking?

I entered into broking when my brother started Fuse while I was in university. He needed a good part-time salesman, and I was available.

What are three things you love about your job and why?

Most of the things I love about my job revolve around people. If I had to pick three, it would be meeting new people every day, solving problems for others, and making friends through business.

What is one thing about your job you'd happily ditch tomorrow if you could?

I could do away with many traditional forms of policy

application. SAF1 forms, facility manuals, insurer application documents; there's certainly more efficient ways of operating.

Why did you join the PYIB board?

I joined the board on recommendation from a colleague, who suggested I could learn more about the industry and develop more as a broker. They were, in fact, correct.

What are your goals as president?

Organization and continuity. To make sure the young brokers committee can run as efficiently as possible, and be picked up and built further by the next executive committee.

How do you plan to achieve these goals?

We're already well underway on setting up PYIB in this way. First it started with a full review and codification of internal processes, and reconnecting with stakeholders. Right now, we're in the process of strategic planning as well, which will set us up for success going forward.

How have you benefited from your involvement with PYIB?

Besides making many friends, I would say that the opportunities PYIB has provided have taught me much more than I predicted. From sitting on the IBAA board, attending Hill Days in Ottawa with IBAC, and learning from my fellow brokers, the experience is extremely valuable.

Why should employers encourage their young brokers to get involved in PYIB?

It might be the most effective way to get young brokers to actually understand their role in the industry. As well, knowing other young brokers at different stages in their careers gives employees the network necessary to learn from their most similar peers.

What's your advice to young brokers who want to do more with PYIB but are a bit hesitant because they "won't know anybody"?

Attend a PYIB event! You'll quickly meet people and get the answers you need.

What do you like to do when you have free time?

Climb rocks, cook to fuel my climbing, and travel to climb more. I'm a pretty one-track guy when I'm not in the office.



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IBAA AT WORK

WHAT'S GOING ON BEHIND THE SCENES AT IBAA?

In and around some much-needed vacation time, our team has been engaged in a number of member-focused projects that will roll out this fall.

ADVOCACY

Under the direction of our new CEO, Jhnel Weller-Hannaway, we have doubled our efforts to meet with policy makers and broadcast across the province a message of more sustainable, accessible, and equitable reforms to Albertan auto insurance.

In order to continue supporting the broker channel efficiently and holistically, we are calling on all brokers who wish to help advocate for our industry to put their names forward for the new IBAA Advocacy Task Force. This task force will advise and support the IBAA as we work towards governmental and regulatory change on your behalf. We are looking for brokers from a variety of ridings and regions across the province. If you wish to have a greater impact on the changes happening within our industry, email your name, brokerage name, phone number and riding to communications@ibaa.ca.

SOCIAL MEDIA

We are in the process of transitioning our Instagram to a

consumer-focused page that gives Albertans a detailed look into what brokers do and how they can help. Give us a follow at [@ibaofalberta](https://twitter.com/ibaofalberta) if you'd like to have access to educational posts and videos you can share across your platforms to boost broker and industry awareness.

FREE PD

Remember that as the summer comes to a close, we get closer to free professional development (PD) for IBAA members! Starting this September, PD is now a part of your IBAA membership. All regular webinars are **free for IBAA members**. Our free courses are taught by industry experts from a variety of different specialties and focus areas. So, the next time you're looking to advance your skills or earn CE credits, make sure to visit our course calendar at ibaa.ca. This member-exclusive program excludes licensing, CAIB and specialty courses.

TEAM CHANGES

Our member engagement and marketing manager, Rochelle Mighty, returns to work at the end of August after spending a year with the newest member of her family. We're looking forward to having her skills, enthusiasm and infectious laugh back in the office. If you'd like to connect with Rochelle, email rmighty@ibaa.ca.

Alongside Rochelle's return, we will be adding an operations manager to our team this month. We are excited to see how this new position will shape the continued growth and success of our team and association.

COMMUNICATION

The changes within the management team and the exciting projects we've been working on this summer are representative of a new and future-focused era for the IBAA. To help you manage this change, we have created a series of new emails designed to give brokers access to the information they need in a timely manner. Feel free to reach out to any of our teams via the emails below:

brokerhelp@ibaa.ca

For industry specific questions, answered by a panel of experts

membership@ibaa.ca

For all membership and renewal inquiries

communications@ibaa.ca

For all website, email, and general communications questions

education@ibaa.ca

For all professional development or facilitator inquiries

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