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PRESIDENT'S MESSAGE

CALEB MAKSYMCHUK

Transforming Alberta Auto Insurance

As we reflect on the recent auto reform announcement, it is evident that we have reached a significant milestone—a summit that has been years in the making. This achievement is a testament to the unwavering dedication and collaboration of many, including the past and present boards of the Insurance Brokers Association of Alberta (IBAA), the hard work of our association team and the leadership of Jhnel, whose efforts have been instrumental in bringing about meaningful change. It is also important to acknowledge the government's perseverance through numerous challenges to create a system that prioritizes the needs of Albertans. Together, we have laid the groundwork for a transformative auto insurance system that should deliver affordability, stability and simplicity.

A Paradigm Shift

The new “care-first privately delivered” model represents a paradigm shift in how auto insurance operates in Alberta. Unlike our current model that often prioritizes litigation, this system focuses on providing timely care to individuals who have experienced bodily injuries. By streamlining the claims process and reducing legal costs, the model ensures quicker resolutions, less complexity for claimants and a more efficient allocation of resources. These changes are not only designed to lower premiums for Alberta drivers but also to enhance their overall experience by delivering timely and appropriate support when they need it most.

The reforms borrow best practices from across Canada combined with innovative approaches to address the current issues within our province's auto insurance framework. By

reducing litigation costs, streamlining claims processes and maintaining a privately delivered, competitive marketplace, the Government of Alberta has created a system that balances fairness with financial sustainability. This balance is crucial to keeping Alberta's auto insurance market viable and ensuring that consumers have access to a variety of options that meet their diverse needs.

What's Next?

While we celebrate this achievement, it is essential to recognize that the road ahead requires continued effort. Implementing these reforms effectively will demand collaboration from all stakeholders. As brokers, our role is pivotal in this process. We must take the lead in educating

clients about the changes, ensuring they understand how the new system works and how it benefits them. Clear, consistent messaging will be critical in combating misinformation and building trust among Albertans. Insurers, too, must align their communications with these messages to present a unified front as we introduce this new system to the public.

“The success of these reforms depends on our collective efforts to educate, advocate and collaborate.”

IBAA's Role

The IBAA is committed to leading this education and messaging initiative. Working closely with the Government of Alberta and industry partners, we aim to provide brokers with the tools and resources they need to effectively inform their clients. This collaborative approach will help ensure that all Albertans receive accurate information about the new system, fostering confidence and understanding across the province.

Stability & Sustainability

It is also important to address some of the challenges that persist within the industry. In addition to the recent

announcement of upcoming reforms, adjustments to rate caps are essential to maintaining market stability and preventing insurers from leaving Alberta. The increase in the rate cap from 3.7 per cent to five per cent, along with an additional 2.5 per cent rider for catastrophic events, underscores the need for sustainable practices in the face of rising costs. Catastrophic events like the 2024 Calgary hailstorm, which caused an estimated \$4 billion in losses, highlight the importance of a financially stable system that can absorb such shocks while continuing to serve consumers effectively.

By addressing these challenges head-on, we can preserve the integrity of Alberta's auto insurance market. Removing unnecessary costs from the system, such as those associated with excessive litigation, and focusing on faster care delivery and increased benefits for claimants will help keep premiums manageable while ensuring that the system remains fair and efficient.

Fairness for Good Drivers

The reforms also emphasize fairness in pricing. This approach not only benefits individual drivers but also contributes to the overall sustainability

of the insurance pool. The current system allows good drivers to shoulder the costs of bad drivers. Insurers will now have greater flexibility to align premiums with actual risk, creating a more equitable marketplace for all Albertans.

Brokers: a Call to Action

As brokers, we have a unique opportunity to shape the future of auto insurance in Alberta. Our commitment to serving clients and advocating for their best interests is at the core of our profession. By embracing these reforms and actively participating in their implementation, we can reinforce the value of brokers in the insurance ecosystem. Consumers rely on us to guide them through complex changes, and it is our responsibility to rise to that challenge with clarity, integrity and dedication.

This moment represents a win for auto insurance in Alberta. However, it is also a call to action. The success of these reforms depends on our collective efforts to educate, advocate and collaborate. Together, we can ensure that the new system not only meets but exceeds the expectations of Albertans, delivering on its promise of affordability, stability and simplicity.

As we move forward, let us remember the lessons of the past. The 2004 reforms, while initially successful, eventually faced challenges that undermined their effectiveness. By learning from those experiences and remaining vigilant against similar pitfalls, we can ensure that the current reforms have a lasting positive impact. This requires a proactive approach, with brokers, insurers and government working in unison to address emerging issues and adapt to changing circumstances.

To my fellow brokers, your continued support and engagement are essential. You are the connection between the industry and the consumers we serve, and your dedication will help ensure that these reforms truly benefit Albertans.

Let us see this as an opportunity to work together and make meaningful improvements for the benefit of Albertans. Together, we can shape a better future for auto insurance in Alberta—one that is accessible, straightforward and supportive. While we've reached a major milestone, there is always more we can do. Let's move forward with optimism, collaboration and a shared goal of serving our clients in the best way possible.

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Industry Needs To Ensure “Care-First” Auto Insurance Model Delivers For Albertans

BY AARON SUTHERLAND

The wheels are in motion for a significant reform of Alberta’s auto insurance system after the government announced its “care-first” model in November 2024.

When the new system is in place on January 1, 2027, the government expects it will deliver on three main planks: more benefits for Albertans injured in a collision, faster access to care and lower premiums by substantially reducing the need for litigation.

Extensive legislative and regulatory changes are required to implement this new insurance model. Of note, the province intends to:

- Model its care-first system after Manitoba’s system. While tort access and cash settlements will be restricted in the new system, the right to sue will be permitted in the following scenarios:
 - To recover economic losses beyond prescribed benefit amounts (similar to Saskatchewan’s system) for out-of-pocket medical costs and income replacement above the threshold; and
 - When an at-fault driver is convicted of prescribed Criminal Code or enumerated Traffic Safety Act violations.
 - Set an income replacement threshold of 90 per cent of net income up to a gross income threshold of \$120,000 as of 2024. Insurers will have the option of offering a top-up for high-income earners.
 - Establish a permanent impairment benefit that mirrors what is available in public insurance provinces.
 - Set up an independent dispute resolution entity—to be funded by industry. Legal representation will be permitted.
 - Eliminate the grid framework effective January 1, 2027, and replace it with a new system focused on improving premiums for new drivers.
- The government has said that, once the new system is in place, consumers will save up to \$400 on their annual

premium. As the new model moves through the legislative and regulatory phases, the details of these changes will be critical to its success in improving affordability for drivers while expanding the care provided to those injured in a collision. To achieve the desired impact, government needs to get the details right, and our industry's expertise will be critical to ensure they do. Insurance Bureau of Canada (IBC) looks forward to lending our expertise to the process.

While IBC had proposed a different reform model—a model that Alberta brokers supported—we are committed to helping the government achieve its current goals. Our joint advocacy on the impact of growing legal costs in the system resonated with government and they agreed that addressing these costs opened the greatest opportunity to improve rates for drivers.

While the increase in the “good driver” rate cap to 7.5 per cent is a positive development, government’s

ongoing rate intervention will likely result in a further deterioration of the competitive market and harm consumers.

IBC will continue to remind the government that unless the rate cap is removed before 2027 and premiums are allowed to return to required levels, competition will be eroded, choice and availability of coverage may be reduced, and the consumer savings from any reforms will be greatly diminished.

To facilitate the implementation of the auto insurance system reforms, the government intends to introduce legislative changes in early 2025, with detailed regulations to follow (likely in fall 2025). It has indicated the following timeline for the completion of elements of the reform:

- **Spring 2025:** Determining major Criminal Code and Traffic Safety Act offences that would make the claimant eligible to sue the at-fault party for pain and suffering awards and introducing the care-first legislation.

- **Fall 2025:** Releasing detailed regulations describing the new system and its coverages.
- **Spring 2026:** Pricing the new product and releasing treatment guidelines/best practices for health care professionals and insurers.

Reforms of this magnitude are no small feat, but the fact that government is moving forward with a complete overhaul of the auto insurance system is a massive opportunity for our industry to help guide the government to an outcome that delivers stable premiums and better recovery outcomes for those injured in a collision. If done right, Alberta drivers could finally have the effective auto insurance system that they deserve.



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THE POWER OF LISTENING

The Case for Quiet Leadership

BY JACQUIE SURGENOR GAGLIONE

In a world where everyone seems to be shouting to be heard, who is taking the time to truly listen?

Whether it's the chatter of social media, breaking news or the constant buzz of daily life, the noise can feel overwhelming. As leaders, we face a unique challenge: How do we cut through the distractions and focus on what truly matters?

The answer lies in listening. Taking a moment to step back, breathe and

hear the voices of those around us isn't just a sign of strength—it's a leadership imperative. We don't always have to be right, but by creating space for others to share their thoughts and ideas, we empower our teams and, in turn, become stronger leaders ourselves.

In this world dominated by noise, leaders face a unique challenge: to cut through the distractions and truly hear their teams. Sometimes those distractions include us as leaders.

Why Listening Matters

When you think about great leaders, who comes to mind? The traditional

leadership paradigm is a charismatic leader at the front of a crowd, inspiring those around them with great speeches.

While this charismatic leader has a place, limiting our view of great leadership to this model limits us; there are many great leadership archetypes, but listening has become more critical as our views on leadership evolve.

That quiet leader has been misunderstood and misconstrued as passive and ineffective, and we need to revise our thoughts and beliefs on effective leadership.

In his book, *Good to Great*, Jim Collins presents "Level 5 Leadership" as a mix of "extreme personal humility with intense professional will." He writes that this Level 5 Leadership was critical for the shift from good to great in most of the companies he studied.

He emphasizes the importance of humility in these leaders and shares that they didn't seek the spotlight and that they created an environment where people felt empowered to contribute, collaborate and innovate.

The Power of Listening

Listening builds trust, it creates space to hear diverse perspectives and it fosters innovation.

Consider the leader who asks for input and opinions but first shares theirs. They aren't really listening, although it may be unintentional. As a leader, consider trying to be the last to speak.

Creating space where people feel safe to share ideas without fear of being put down or criticized fosters innovation and creativity and leads to better decision making. By the law of numbers, the more ideas shared, the better the opportunity to choose the best solution.

Listening is more than just hearing words though. There is a difference between hearing and listening. Hearing is simply allowing the words to flow through your ears. Listening means you want to know more; you tend to ask more questions and you remain open to ideas and suggestions. Often the first idea isn't necessarily the best, but it leads to questions, iterations and ultimately a great idea. The more ideas shared, the better the chance of uncovering a truly innovative solution, especially when diverse perspectives are included.

The collaboration that happens when you focus on listening elevates your team as well as your leadership.

Build Stronger Relationships

People do not want to be in a one-sided relationship where they rarely have the opportunity to contribute. Adopting a listening-first approach

makes you more approachable and empathetic. Ultimately, people will proactively come to you with problems too, resulting in improved efficacy of your team as well.

Overcoming Myths

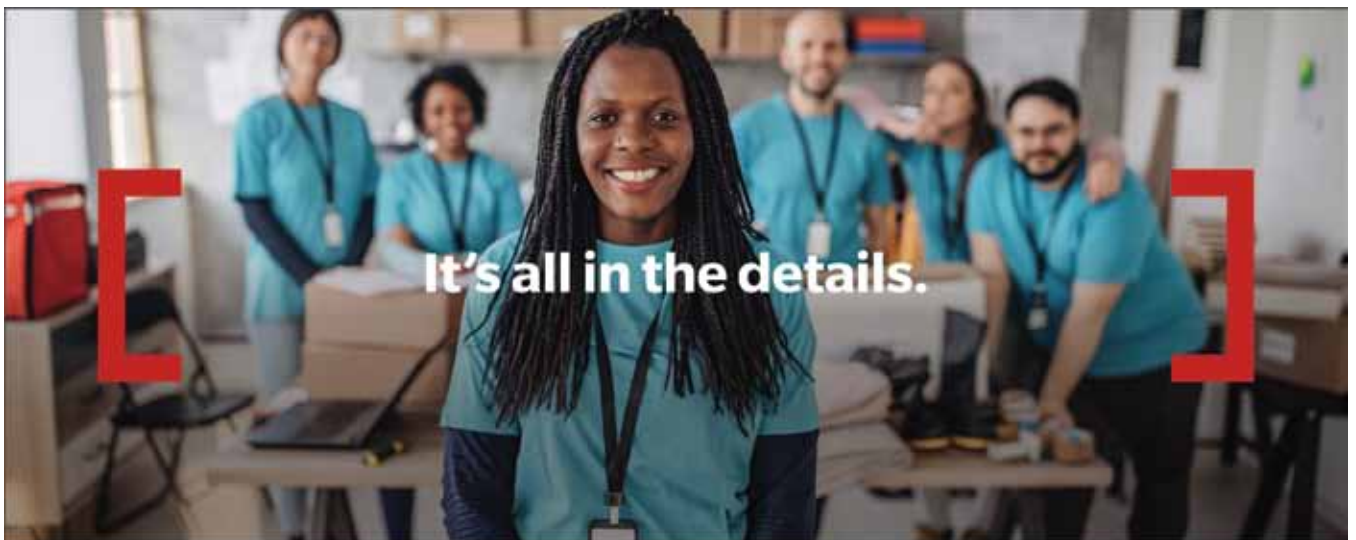
There are several myths that come out of the traditional extroverted, charismatic leadership archetype.

Quiet leaders aren't assertive.

Introverts and quiet leaders are often mischaracterized as passive, pushovers or doormats, which is not accurate. They are just as able as extroverts at holding boundaries and they speak up when necessary.

Quiet leaders are ineffective in high stress situations.

Contrary to this myth, quiet leaders are quite effective in high-stress situations. They are often more composed and deliberate, generally more reflective than reactive. Once



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they make a decision, though, they can hold to it. They listen carefully to ensure they understand all perspectives and work towards a win-win resolution. Their demeanor can calm others too, allowing discussion to be focused, rather than emotionally charged.

Quiet leaders lack the charisma needed to inspire others

Reflect on leaders you admire. Are any calm, reserved and quiet? It is likely those qualities that make you respect them. Quiet leaders often focus on building trust; quietly and safely inspiring others.

Quiet leaders don't make bold decisions

Bold decisions are not reserved solely for extroverted or charismatic leaders. Quiet leaders seek a wide diversity of input, reflect carefully and with all the information they need, can make any decisions, including bold ones. They often consider long-term impact when making decisions.

Quiet leaders lack influence

As with the other myths, this one is rooted in the traditional charismatic paradigm. Quiet leaders are effective at building relationships which means people trust them which is key to influencing others. They build strong loyalty and give thoughtful feedback; their influence comes from guiding others rather than commanding them.

Practical Tips for Developing Quiet Leadership Skills

Practice Active Listening

- Actively listen by doing the following:
- Fully engage with the speaker
 - Ask clarifying questions

- Demonstrate empathy
- Maintain eye contact
- Eliminate distractions
- Remain engaged
- Reflect and paraphrase

Cultivate Patience and Reflection

- While patience might not be one of the top ten attributes you use to describe yourself, you can focus on improving your reflection, which will lead to more patience.
- Build reflection practices such as journaling, clarity breaks and regular reflections.

In this world dominated by noise, leaders face a unique challenge: to cut through the distractions and truly hear their teams.

- When you are tempted to make a quick or rash decision, slow down and ask yourself if you can wait an hour, a day ... What else might you need to know before you make it.
- Give people the benefit of the doubt. Brene Brown advocates that we assume everyone is doing the best they can; believing this creates patience and causes you to reflect on how that statement might be true.
- Consider all perspectives and solicit and seek those which are different than yours.

Develop your Emotional Intelligence

- Learn to recognize your emotions and name them (Brene Brown's Atlas of the Heart is a great resource for understanding your emotions and putting a name to them).
- Learn to recognize emotions in others.
- Practice self-regulation and self-care strategies, including taking time to reset when you need it.

Lead by Example

- Demonstrate empathy, integrity, respect, compassion and professionalism.
- Be humble.
 - Find a role model/mentor.
 - Ask people to bring to your attention when you are not leading by example.

Adopt a Coaching Approach

- Be the last to speak (introduce but don't drive the discussion).
 - Ask lots of questions.
 - Listen more than you speak (follow the 70/30 rule where you listen 70 per cent of the time and speak 30 per cent—and use your speaking time to ask great questions).
- Follow Michael Bungay Stanier's advice: "Can I be curious just a little bit longer?"

What's Next?

While we often follow a pendulum approach where we swing from one absolute to another, that isn't the answer. Taking small steps towards listening more will still pay dividends. Reflect on where you can improve a bit and take a small step. When that feels more comfortable, take another small step.

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.





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BATTLING BURNOUT

Insights from Dr. Jody Carrington
on Building Resilience

By Annette Hubick





"It doesn't mean that we're going to turn into this soft, mushy, everybody's kumbaya and [BS]. No. Here's the new set of rules: Be kind and don't tolerate [BS], in that order."

—Dr. Jody Carrington

In a world where constant connectivity blurs the boundaries between professional and personal lives (while ironically, a loneliness epidemic spreads), burnout is becoming a pervasive phenomenon. Dr. Jody Carrington, a psychologist turned motivational speaker and author of three books, will address this pressing issue as the keynote speaker at the 2025 Insurance Brokers Association of Alberta convention. Her talk, "Reignite: Building Resilience in the Age of Burnout," will delve into strategies for avoiding burnout while fostering resilience, particularly for those in demanding professions like insurance brokers.

THE JOURNEY TO THOUGHT LEADERSHIP

Dr. Carrington's path to becoming a thought leader was shaped by personal experiences and professional pivots. Growing up in Viking, a small hockey-centric Alberta town, she witnessed firsthand the profound impact of emotional regulation. "I remember where my favorite teacher was standing and what she was wearing the day she had to tell us that the captain of

our hockey team had been killed," Carrington recalls. "I thought, if the people in charge are okay, if they're regulated, the rest of us will be okay too. That's what I want to do for the rest of my life."

Her career began with training as a civilian member of the Royal Canadian Mounted Police, which led to a deeper exploration of stress, trauma and neurophysiology as she successfully pursued a doctorate in psychology. Over time, after several years in private practice, her focus shifted to speaking engagements and consultations, reaching educators, organizations and now global audiences. Her message, though expansive, remains consistent: "If the big people aren't okay, the people you love and you lead don't stand a chance."

Carrington's transition from clinical psychology to motivational speaking was driven by her ability to connect with audiences on an emotional level. She recalls working with educators who were overwhelmed by the demands of supporting dysregulated students, gradually expanding the reach of her universal messages into other industries. "We're leading a set of people that we have no script for," she

explains. "We've never been this sleep-deprived, this overwhelmed, or had so much access to each other. It's going to take a different set of leadership skills, and most of all, we've got to look after our leaders better."

This philosophy culminated in her third book, *Feeling Seen*, and has propelled her into global recognition, including speaking engagements at the United Nations and appearances on NBC's *Today* show. "Holding space for people, creating opportunities for them to feel seen, is what allows them to rise," she says. "That's the purpose of therapy, leadership, and connection."

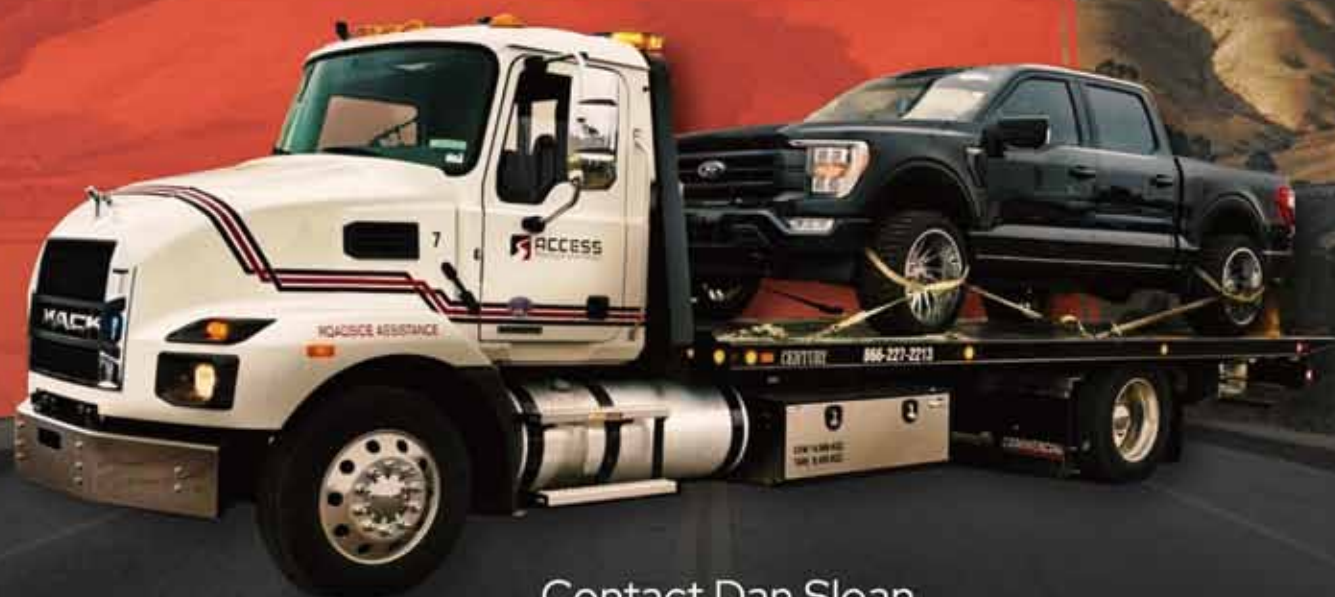
UNDERSTANDING BURNOUT IN MODERN TIMES

Burnout, as Carrington defines it, occurs when the resources available to refuel the soul outside of work are insufficient to counterbalance the energy drained by work. Contrary to popular belief, burnout isn't simply a function of hard work. "We're wired to do hard things," she asserts. "What we're not wired to do is navigate them in isolation."

continued on page 16

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Carrington emphasizes the unique challenges of modern life that fuel burnout. The ubiquity of smartphones, social media and remote work has created unprecedented levels of accessibility. She shares the example of people checking their phones before they even get out of bed in the morning, a habit that sets the tone for a day of constant connectivity and stress. “We are developing beyond human scale,” she explains. “Our kids, parents, employers and clients have constant access to us, which, while convenient, has profound implications for our mental health.”

She also notes that most people inherited the “you will be successful in this world if you work hard and you hustle hard” mantra of past generations, but the message we didn’t take from them is that Sunday was sacred and nobody can reach us after 5:00 p.m. Reemphasizing that burnout is not a function of hard work, “It is a function of our capacity to rest,” she illuminates.

Carrington points out that even if we’re not working, we’re scrolling, reminding us of all the things we should be doing and worrying about. “So there’s this constant sense of a comparative suffering that does not allow us to refuel. And the issue is then, we also want to be available for

our children, for our parents. And it’s killing us.”

This perpetual accessibility is particularly taxing for professions like insurance brokerage, where interactions often center on crises—accidents, financial stress, or natural disasters. Brokers are frequently called upon to empathize with dysregulated clients, making emotional resilience a crucial skill.

HOW TO STAY EMPATHETIC WITHOUT BURNING OUT

When asked how to maintain empathy while avoiding burnout, Carrington provides practical advice drawn from her work with various organizations. “So many organizations are having the same conversation,” she notes. “When we think about teachers serving dysregulated kids, police officers never go anywhere where people are happy. And you’re right. In this world of insurance brokers, whenever it comes down to things that involve our finances, our families, our well-being, you’re really signing up to be good with unhappy people.”

She emphasizes that success in such roles doesn’t necessarily come from solving every problem but from holding space for people in their mess. “What really makes people want to seek your business, your service, is not necessarily your capacity to solve the problem, but it is to hold space for them in that mess, and then they will have access to figuring it out, too,” she explains.

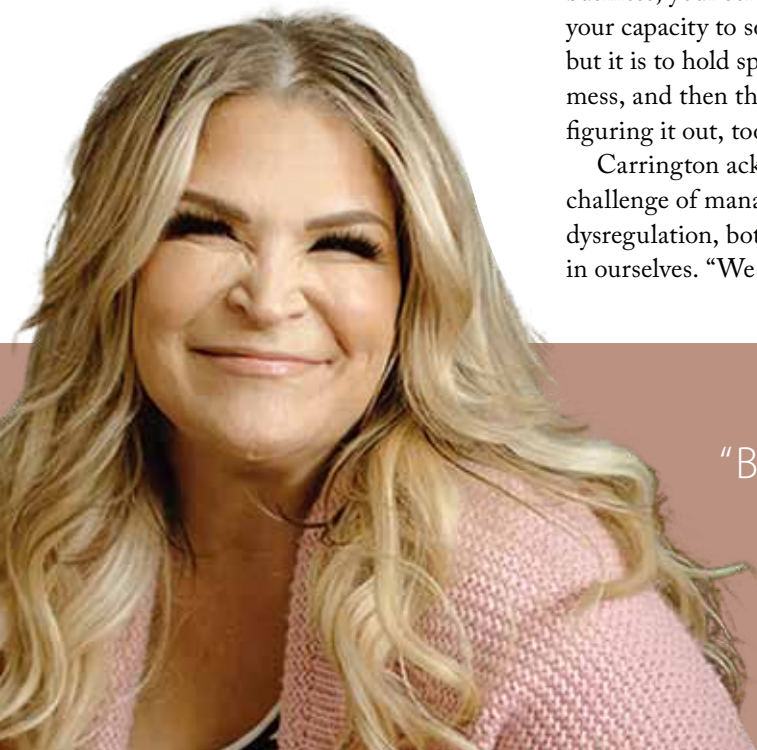
Carrington acknowledges the challenge of managing emotional dysregulation, both in others and in ourselves. “We don’t like it when

people are upset. In fact, we hate it when people are emotionally dysregulated,” she says. However, she believes that leaders and professionals must plan for these moments. “We’ve got to think about, you know, these days, we have so much on our plates and so much access to each other, that we’re going to have shitty days. What do we do when that happens? Not if.”

Crucially, she argues that these efforts should not be limited to customer interactions. “The most successful organizations in the next two decades will be doing those things for their employees,” she predicts. “Because if you are going to maintain a successful business in the insurer or insurance broker world, you will be doubling down on making sure your people know that the seriousness of people will only increase, not because they are indeed assholes, but [because] they are losing access to the best parts of themselves.” As for what leaders (and we ourselves) need to watch out for, Carrington says the three hallmarks of burnout (as originally stated by Herbert Freudenberger in 1974) are: emotional exhaustion, lack of compassion and a sense of futility.

Avoiding burnout requires balancing empathy and boundaries. “When you can sort of be like, okay, I’m going to give you the best I can, with what I’ve got, on any given day. It’s got to be enough because I’m going home to the people that matter the most.”

She also advises frequently taking two minutes to perform three small physical exercises to release tension, regroup ourselves and be ready to reengage:



“Burnout is not a function of hard work. It is a function of our capacity to rest.”

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1. Take a deep breath and drop your shoulders when exhaling slowly.
2. Touch the tip of your tongue to the roof of your mouth.
3. Wiggle your toes.

STRATEGIES FOR RESILIENCE

To combat burnout, Carrington advocates for a paradigm shift in leadership and personal habits. The cornerstone of her advice is emotional regulation—the ability to remain calm and composed in times of distress. “Emotional regulation isn’t about avoiding hard emotions; it’s about staying present and grounded,” she explains.

For leaders, this begins with self-care. Carrington dismisses superficial notions of self-care, emphasizing instead the importance of setting boundaries and creating restorative routines. “Leaders need to understand that looking after themselves is the kindest thing they can do for their teams,” she says. “This means charging your phone outside your bedroom, having no-phone dinners and taking breaks that truly allow you to recharge.”

In the workplace, leaders must model these behaviors. “If you say, Everybody leaves at three, and you’re there ‘til six. Dumb. Or if you say, We’re not going to send you any emails after four o’clock. Then don’t. How we

do those things really, really matter,” Carrington advises, citing the quote, “What you permit, you promote.” By creating an environment that prioritizes emotional well-being and human connection, organizations can foster resilience and reduce turnover. “Leaders have to be very conscious of the fact that despite the fact that it’s not ‘our job’ to fill up our employees, either you do it or you don’t have productive people.”

THE ROLE OF CONNECTION

A recurring theme in Carrington’s philosophy is the power of connection. “We are all just here walking each other home,” she says, quoting Ram Dass. Authentic, empathetic relationships are not just beneficial; they’re essential. “When people feel seen, they rise. It’s not about solving their problems but holding space for them in their mess.”

For leaders, this means investing time in understanding their teams. Carrington suggests simple yet impactful gestures, like learning personal details about employees or showing genuine interest in their well-being. “You should see how fast I can get a kid to skate when I know the name of their dog,” she says, quoting a favourite hockey coach, adding, “If you don’t invest in the relationships as a leader these days, people will not work hard for you.”

Carrington also highlights the importance of proximity. “People are hard to hate close up,” she notes. Whether it’s turning on cameras during virtual meetings or taking time for face-to-face interactions, maintaining human connection is crucial in today’s fragmented world.

BURNOUT AND DIVERSITY

Carrington’s keynote aligns closely with the conference theme, “Mosaic: Fostering Unity, Embracing Diversity.” She acknowledges the systemic challenges faced by marginalized groups, whose resilience may be compromised by generational trauma, racism or poverty. “If I know that someone has overcome immense challenges, I need to be extra conscious of my biases when serving them,” she says.

She underscores the responsibility of privileged individuals to foster inclusivity and emotional regulation. “It’s not the responsibility of our marginalized brothers and sisters to fix these systemic issues,” she asserts. “The onus is on those of us with privilege.”

A CALL TO ACTION

As Carrington prepares to address the IBAA convention, her message is clear: building resilience in the age of burnout requires a collective effort. By prioritizing emotional regulation, fostering authentic connections and addressing systemic inequities, leaders can create environments where both individuals and organizations thrive.

“The most successful organizations in the next two decades will be those that double down on making their people feel seen. Because when we feel seen, we rise. And when we rise, so does everyone around us.”



ANNETTE HUBICK operates Link PR Incorporated—a marketing and communications consulting firm—and has been the publisher/editor of *Alberta Broker* since 1996. Annette@LinkPR.ca



“We do not lose our ability to be great. We lose access to it.”

"The most successful organizations in the next two decades will be those that double down on making their people feel seen. Because when we feel seen, we rise. And when we rise, so does everyone around us."



DR. JODY CARRINGTON

Keynote Speaker–2025 IBAA Convention

Dr. Jody Carrington is a renowned psychologist and a charismatic keynote speaker celebrated for her profound expertise in human connections. As a leading authority in addressing complex, human-centered challenges, Dr. Carrington excels in guiding individuals and organizations through the intricacies of re-establishing relationships in today's increasingly disconnected society. She boldly believes that all humans have the capacity for good; however, so many of us these days, because of isolation and burnout, have lost access to that good.

Through her insightful analysis, Dr. Carrington explores how societal detachment occurs and outlines practical, meaningful solutions for reconnection. Her approach combines a deeper understanding of how necessary acknowledgment has become and she underscores how this need is so much bigger than recognition. Her dynamic and heartfelt presentations, infused with humour and honesty, captivate and energize audiences worldwide.

She is the founder and principal psychologist at Carrington & Company, she has served as a civilian member of Canada's national police force, the RCMP, and practiced with the most complex cases on a

psychiatric inpatient unit. Dr. Jody's balance as a devoted practitioner and brilliant communicator result in an ability to authentically connect through impactful presentations that has set a new bar in talking about the shifting landscape of mental health.

Dr. Jody has authored three best-selling books including *Feeling Seen* (Harper Collins, 2022) and hosts the widely celebrated podcast, *Everyone Comes from Somewhere*. From major theatres and convention halls of 5,000 attendees, to boardrooms of 20 senior leaders, she revels in connecting and delighting an audience of any size, championing the profound need for genuine human connection in an era often dominated by digital communication. Her work is trusted by many of the world's Fortune 500 companies, professional sports teams, education and healthcare leaders all working to solve similar core challenges in creating a new set of rules to support and motivate their teams.

She is a mom to three, a wife to her (very lucky) husband, a hockey coach, a daughter and a sister, navigating this world, alongside everyone she has the privilege to learn from and serve.

Source: Talent Bureau



STREAMLINING BROKER WORKFLOWS WITH CSIO'S STANDARDS AND SOLUTIONS

BY KATHRYN SINCLAIR

Entering data into portals, waiting days for quotes and handling mislabelled eDocs are some of the most common pain points that brokers experience.

The good news is that CSIO worked with the industry to make significant strides in removing these pain points to improve broker efficiency through our data standards and solutions.

In 2024, CSIO and the industry continued advancing key initiatives, such as updating the eDocs codes and descriptions, eliminating Z-codes (non-standard coverage codes), and enhancing commercial lines (CL) data standards. As a result, brokers can devote more time to more meaningful items and less on administrative work.

CSIO offers a wide range of standards and solutions that benefit your brokerage. The ones highlighted below are what brokers rely on the most.

Updating the eDocs Codes and Descriptions

CSIO's eDocs standards eliminated the need for paper by enabling insurers

to send electronic documents to a broker management system (BMS). Despite not needing to open an envelope, brokers were still opening every eDoc attachment to understand its contents. The mislabeling of eDocs added unnecessary workflow steps creating an additional burden for brokers.

In response, our eDocs working group, consisting of CSIO insurer, BMS vendor and broker members, finalized a list of 40 updated eDocs codes and descriptions to provide clear labeling and save brokers time and money. Furthermore, [CSIO's eDocs Implementation Steering Committee](#) has played an instrumental role in ensuring seamless implementation of the updated eDocs Standards. All BMS vendors and several insurers have programmed the updated eDocs codes and descriptions and more are preparing to deploy them into production.

Brokers can learn more about CSIO's updated eDocs initiative on our website and view the eDocs programming scorecard to check an insurer's status.

Eliminating Z-Codes

Although there is a complete data set for standardized coverage codes, many insurers still use Z-codes (non-standard coverage codes) to identify coverages on a policy. These Z-codes fall outside industry-recognized standards and create obstacles for brokers to process requests and run reports.

This year, CSIO continued working with insurers to eliminate Z-codes by providing them with the appropriate CSIO standard code to leverage. If insurers have new coverage codes, they can use our agile [maintenance request tool](#) to request adding them to CSIO's standards, instead of creating new Z-codes.

Brokers can also help eliminate Z-codes by emailing standards@csio.com, indicating any Z-codes they received from an insurer and the coverages they represent. Eliminating Z-codes benefits brokers immensely by ensuring accurate reporting from consistent data, and much more.

Advancing Commercial Lines Data Standards

Without modern CL data standards, brokers have to re-enter data into portals or contact an insurer to request a quote. CSIO's CL data standards allow the transmission of quotes through an application programming interface (API), enabling real-time quote requests and delivery within a BMS. With CL data standards and API connectivity, brokers can receive quotes in seconds, making it easier to convert quotes to binds.

CSIO's CL data standards include requirements to quote over 375 Insurance Bureau of Canada (IBC) codes from various industry segments. In 2024, our CL working group added five more segments, bringing the total number to 12 with published CL data standards.

Learn more about [CL data standards](#) and view CSIO's [CL adoption scorecard](#), which shows the

benefits reported quarterly by insurers and BMS vendors.

Professional Development Program

CSIO's professional development program includes self-paced, accredited online courses that are available in four education streams: cybersecurity, digital marketing, technology innovation and industry trends & initiatives. By completing six courses, you can earn your digital member designation, which demonstrates your commitment to education and adds value to your brokerage. We also host accredited webinars led by industry experts about current topics, such as artificial intelligence (AI), cybersecurity, insurance fraud and more.

Last year, CSIO launched a [cybersecurity education program](#) in response to the increase in cybercrime. The program allows you to earn 2.5 continuing education credits while

strengthening your digital and cyber skills with interactive modules that you can pause and resume on your own time.

Create Your CSIO Account

As a member of the Insurance Brokers Association of Alberta, you are automatically a CSIO member. By creating an account, you have access to several broker benefits. Once you are signed up, check out the [10-minute video](#) in our course list featuring CSIO's president and CEO, Catherine Smola discussing our initiatives to improve the broker channel.

Create a free account today on [csio.com](#). Don't forget to follow CSIO on social media for our latest updates. 📱

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



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FUTURE-READY AND RESILIENT IBAC's Commitment to Alberta Brokers

By Mathieu Brunet

LEADING WITH PURPOSE AND PROGRESS

As president of the Insurance Brokers Association of Canada (IBAC), I am honoured to represent brokers across Canada, including the talented professionals who serve communities throughout Alberta. IBAC's role in promoting and elevating the insurance broker profession depends on the strength and contributions of brokers like you. Alberta brokers play an essential part in ensuring that businesses, homes and families are protected against uncertainties, all while adapting to the dynamic needs of a growing and diverse population.

My own journey in this industry began in 2006, and my commitment to IBAC's mission is deeply personal.

As someone who grew up in a family insurance business, I've seen the impact brokers have in their communities. Alberta's brokers demonstrate it through their entrepreneurial spirit, resilience and dedication to clients. IBAC is here to ensure that you have the resources, tools and advocacy needed to thrive in an evolving industry.

WHY I REMAIN COMMITTED TO IBAC'S VISION

Brokers are much more than insurance distributors; you are trusted advisors who guide clients through some of their most critical decisions. IBAC's mission is to empower brokers to remain indispensable to their clients while supporting their professional growth and development.

By collaborating with member associations such as the Insurance Brokers Association of Alberta (IBAA), IBAC promotes a respected and trusted broker profession. Our shared goal is to strengthen the broker channel, ensuring it remains vibrant, competitive and adaptive to change.

KEY INITIATIVES SUPPORTING ALBERTA BROKERS

1. Evolving the Broker Identity Program (BIP)

The broker identity program (BIP) has long underscored the trusted role of brokers in Canada. Today, we are evolving this program to better serve both brokers and their clients. This includes providing customer-facing resources that emphasize brokers' roles as advocates who prioritize client needs.

IBAC's "Big If" initiative (a climate resilience program) also ties into this evolution. Alberta's brokers, who are no strangers to the challenges of natural disasters and environmental risks, play a crucial role in helping clients prepare for the unexpected. By empowering brokers with tools and knowledge, we're building trust and resilience across communities.

2. Launching the Next-Generation CAIB Certification Program

In response to the evolving industry landscape, IBAC has updated the Canadian Accredited Insurance Broker (CAIB) certification program to meet today's demands. This new, accessible pathway is designed to better equip brokers with the tools they need to succeed right from the start, supporting their growth and ability to meet clients' needs with confidence and expertise.

3. Driving Innovation With IBAC's Technology Committee and CSIO

As digital transformation reshapes the insurance industry, IBAC remains committed to supporting brokers in embracing new technologies. Our technology committee is working to drive innovation that enhances broker-client relationships and improves service efficiency.

IBAC's approach to technology is proactive, equipping brokers with resources that ensure they're not just adapting to change but leading it. Our work with the technology committee demonstrates our commitment to keep brokers on the cutting edge of industry trends. A new website from IBAC Tech and a podcast will also be launched in early 2025.

4. Federal Advocacy to Protect Brokerage Interests

IBAC's advocacy work ensures that the interests of brokers are protected at the federal level. A key focus is preserving the integrity of the Bank Act, which restricts banks from selling insurance at the point of granting credit. This legislation is critical in maintaining brokers' ability to provide unbiased advice tailored to each client's unique needs.

REFLECTIONS ON THE STRENGTH OF IBAC'S NATIONAL NETWORK

Throughout my experience, one of the most rewarding aspects has been the opportunity to connect with brokers from all regions of Canada. Each broker brings a unique perspective that strengthens our community, whether they work in a large urban area or a rural town. This diversity enriches our national discussions and reinforces the value of collaboration in our profession.


It's this network of dedicated professionals that makes IBAC such a resilient and agile organization. Brokers come together around a shared commitment: to serve clients with integrity, to adapt to industry changes and to support one another's growth. This unity makes IBAC's work impactful and fulfilling, and I am proud to be a part of such a vibrant, forward-thinking community.

LOOKING AHEAD WITH CONFIDENCE AND VISION


As we continue this journey, I encourage brokers across Alberta to stay engaged and contribute to our shared goals. Your commitment to your clients and communities makes a significant impact, and I am inspired by the accomplishments we are achieving together. IBAC's vision is to empower brokers with the knowledge, tools and support they need to serve their clients with excellence and agility. It's an honour to serve as your president and work toward building a future where brokers remain innovative, essential and empowered to make a difference.

Thank you for your continued support, and I look forward to all that we will accomplish together in the years ahead.

MATHIEU BRUNET
President
IBAC
ibac@ibac.ca



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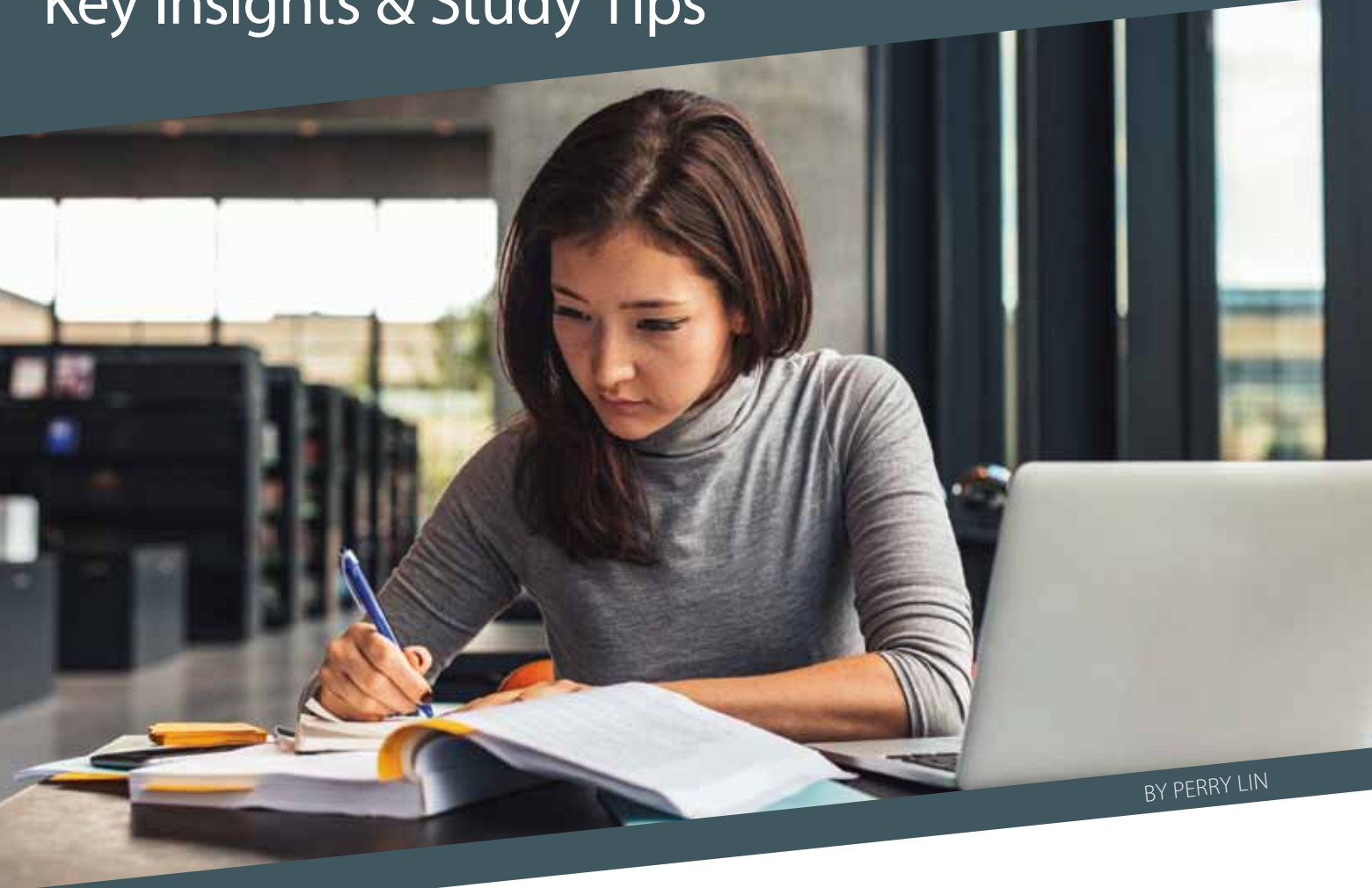
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LICENSING EXAM PREP

Key Insights & Study Tips



BY PERRY LIN

Achieving either your General Level 2 or General Level 3 license is a pivotal step in your career as a broker and insurance professional. An integral part of receiving your license is preparing for, writing and successfully passing the associated licensing exam. The Alberta Insurance Council (AIC) knows preparing for licensing exams requires dedication and commitment and we're pleased to share some key insights to help make the preparation process easier and smoother. This article provides an overview of the exam structures and practical study tips to help set students on a path to success.

Exam Format and Content Overview

All AIC examinations are multiple choice. For General Level 1 and 2, the two-hour exams consist of 100 questions, while the General Level 3 exam is 90-minutes long and 50 questions. These exams are designed to evaluate the knowledge and skill in key competencies required of licensed agents in Alberta. The questions not only cover foundational topics but also delve into advanced areas to prepare agents for real-world scenarios they will encounter in their roles. Both Level 1 and 2 focus on core insurance principles; however, General Level 3 places additional emphasis on managerial and supervisory knowledge.

Preparation Resources

AIC strongly encourages candidates to return to their education providers for any relevant study materials, as these resources align closely with the exam content. Additionally, AIC has a curriculum design document (CDD) and a related executive summary for each exam. These provide detailed guidance on topics that will be covered on the exams. Examinees can greatly benefit from thoroughly reviewing these documents to understand the specific competencies each exam covers.

The CDD outlines both the foundational and advanced concepts tested and helps students identify areas where further study may be required. The executive summary is a quick reference to confirm which topics

are critical for each exam level. Both resources are available on the AIC website (abcouncil.ab.ca).

Study Tips For Exam Success

A disciplined study approach is essential to preparing for these exams. Here are a few effective study strategies to consider:

1. **Understand the exam structure.**
Since all questions are multiple choice, practice eliminating unlikely answers when you study.
2. **Plan a study schedule.**
Establishing a consistent study routine can help you systematically cover all material. Break down content into manageable sections and allow time for review before your exam. These are not exams that you can easily “cram” for.
3. **Use the provided course study materials.** The tools provided by your education provider can help you gauge your progress and areas that may need additional attention.
4. **Review between attempts.** If you don't succeed on your first exam attempt, it may be tempting to book another sitting straight away. Take your time to review and use additional study time before you rush into the exam room again. Use each attempt as a learning experience.

Finding The Right Study Approach

Everyone has their unique study preferences—whether it's learning through self study, in a classroom or a combination of both. Choose a study method that best fits your learning style. This can be critical to achieving a passing grade.

Regular Updates To Exam Content

To ensure exam content stays relevant, the General Insurance Council (GIC) routinely reviews and updates general examination materials

to reflect current industry standards and practices. GIC and AIC are committed to ensuring that licensed agents entering the field are well prepared for the evolving landscape of the insurance industry.

The journey to obtaining a General Level 2 or General Level 3 license can be challenging, but it is achievable with the right preparation. By using recommended resources, structuring

a study plan and engaging in self-assessment, you will be equipped to succeed in these exams and take meaningful steps forward in your insurance career. Good luck!



PERRY LIN has been education coordinator at the Alberta Insurance Council since 2007. Perry also has his Fellow Chartered Insurance Professional (FCIP) and Canadian Risk Management (CRM) designations.



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ALIGNING OPERATIONS & RISK

Navigating the Ins-and-Outs of Exclusions and Exceptions

BY SARA HART DAVID COWLEY-SALEGIO

When an insured is sued for a loss and believes they're covered by their insurance policy, the insurer asks: (a) do they owe the insured a duty to defend and (b) do they have a duty to indemnify the insured for the losses?

KPCL v Lloyd's

In *Kelly Panteluk Construction Ltd. v Lloyd's Underwriters et al*, 2024 SKCA 42 (*KPCL v Lloyd's*), KPCL asked the Court of Appeal for a declaration that Lloyd's was obligated to defend KPCL under a course-of-construction, wrap-up, liability insurance policy ("policy"). KPCL argued that the judge who first

heard their application made several errors in rejecting their request.

KPCL, which performs earth-moving and excavation services, entered into a contract with Canadian Pacific Railway Company (CP) to construct an embankment for a railway line in southern Saskatchewan. Lloyd's issued the policy to KPCL for the construction project. When the project was almost complete, the embankment collapsed causing damage to it and to the land; CP sued KPCL and other contractors for the damage, seeking \$41 million. KPCL notified Lloyd's and wanted coverage under the policy.

Although the allegations made in CP's pleadings were within the scope of the policy, the insurer declined coverage on the basis of two exclusions: the "project damage exclusion" as well as the "operations exclusion" under the policy. These exclusions were worded as follows:

EXCLUSIONS

This policy does not apply to: ...

8. *damage to or destruction including loss of use of...*

(c) that particular part of any property:

(i) upon which operations are being performed by or on behalf of the

continued on page 28



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Monday, May 4th is **#BrokersDay** at Convention. Attend topical sessions like:

- Auto Reform
- BMS Fireside Chat
- Facility
- Broker Connect

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Insured at the time of the damage thereto or destruction thereof, arising out of such operation, or (ii) out of which any damage or destruction arises, or (iii) the restoration, repair or replacement of which has been made or is made necessary by reason of faulty workmanship thereon by or on behalf of the insured;

the “**Operation Exclusion**”...

11. *property either forming part of or to form part of the project insured. However, this exclusion shall not apply with respect to such coverage as is afforded under the Completed Operations Hazard and the Products Hazard as defined;*

The “**Project Damage Exclusion**”...

SCHEDULE “A”

ENDORSEMENT NO. 22

Property Damage to Existing Property

This policy is amended in that Exclusion 8 shall not apply to Property Damage to the principal[s] existing surrounding property, not forming part of the project works, but no coverage shall be provided for Property Damage to that part of the property being worked upon when such Property Damage arises out of such work that is or would normally be considered as being covered by a Builders Risk/Course of Construction Insurance policy.

Lower Court Decision

The lower court rendered four key conclusions about coverage under the policy:

- (a) The pleadings in the CP action could not be read in a way for the court to separate damaged property (i.e., the embankment and foundation soils of the land) and KPCL’s work thereon into “component parts” to thereby avoid the exclusion for damage to or destruction of “that particular part of any property” under the operations exclusion.
- (b) The operations exclusion excluded the losses claimed against KPCL, which included claims for damage

to the foundation soils, because it excluded losses from operations performed by on or behalf of KPCL and KPCL was responsible for all aspects of the construction of the embankment.

- (c) Endorsement 22, although an exception to the operations exclusion, did not apply because the foundation soils formed part of the “project works.”
- (d) Lastly, the project damage exclusion applied to exclude coverage for damage to the foundation soils because they formed part of the embankment project in accordance with the definition of “project insured” under the policy.

As stated by the Supreme Court of Canada in *Progressive Homes Ltd. v Lombard General Insurance Co. of Canada*, 2010 SCC 33, “the issue of the duty to defend requires the consideration of the pleadings in the actions against [the insured] to determine if there is a possibility of the claims falling within the insurance coverage.”

The lower court concluded that (a) CP had claimed that the foundation soils were part of the construction project and (b) CP had claimed that KPCL was responsible for monitoring the foundation soils or for supervising the contractor who performed the work. The court did not award KPCL its requested declaration.

KPCL’s Appeal

None of KPCL’s six grounds of appeal was successful at the Court of Appeal, which determined:

1. The trial judge correctly made findings of fact to confirm Lloyd’s duty to defend KPCL in the CP action rather than assuming the facts in the statement of claim were true. In this instance, the judge was required to make findings about the pleadings to determine the substance and nature of the allegations against KPCL.

2. The judge did not misinterpret the pleadings in support of his conclusion that the foundation soils were an integral part of the embankment construction.
3. The judge correctly found that the foundation soils were part of KPCL’s work because KPCL was responsible for supervising the work of the consultant who was doing the monitoring.
4. The judge did not improperly place the onus on KPCL to establish that the policy exclusion did not apply. Rather, the judge properly required Lloyd’s to establish that the exclusion did apply to all pleaded claims.
5. The judge correctly interpreted the relevant exclusions in the policy.
6. The judge properly considered relevant legal authority and caselaw. The Court of Appeal would not change the lower court’s decision, given the interpretation of the exclusions in the policy. Lloyd’s had established that the claims were excluded from coverage

The Takeaway

This decision reminds us of key principles of contractual interpretation, including the significant potential impact of exclusion clauses. Interpreting policies can often involve tracing the complex shuffle of prescribed activities in and out of the scope of coverage as a result of exclusions and exceptions to exclusions. The case affirms the opportunity for brokers to provide expert advice that brings insurance coverage and a business’s operations into alignment. 📌

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COMMUNITY CONNECTION

BY ADRIENNE HILL

FALL AD CAMPAIGN DELIVERED RESULTS

Over a year ago, we heard from our members that they wanted us to focus efforts on highlighting broker value within the public sphere. This included building overall public awareness and trust, differentiating between insurance brokers and agents, and showing how brokers positively impact consumers' lives and their communities. In 2024, IBAA launched a public campaign to do just that, while emphasizing the bipper as the symbol of insurance brokers.

The campaign focused on two main themes: the value of using a broker and promoting insurance broking as a career. It ran between August and November and targeted adults ages 25-35 with ads running on Instagram and Facebook, as well as on web platforms. The ads' messaging focused on the positive role brokers play in people's lives, building a positive broker identity in the public consciousness and positioning it as a career of choice. The ads drove the audience to our new consumer website.

The campaign was a definite success exceeding our expectations. During the campaign, 26 per cent of web traffic to

IBAA's website was a direct result of the ads. The campaigns served 1,567,358 impressions and 10,155 clicks, resulting in a click rate of 0.65 per cent. This means that of the 1,567,358 times the ads were seen, 10,155 individuals clicked on the ad. Breaking that down even further, the campaign achieved a conversion rate of 25.13 per cent, meaning that of those who viewed the ads, 25 per cent performed the desired actions:

- Visiting the "Become a Broker" page (521 views)
- Visiting the "Benefit of Using a Broker" page (2,031 views)

An unexpected result was increased traffic to the IBAA office with a number of individuals popping in to get more information on pursuing a career as a broker. Building on this success, further campaigns are planned throughout 2025.

Starting in January and running into July, radio ads will play on Bell media stations in Calgary and rural Southern Alberta. Radio ads will also run on Kiss 91 in Edmonton from

May to August. For all the podcast fans, you can catch broker value ads by tuning into your favourite iHeartradio podcast between February and June. IBAA will also be piloting career-focused transit ads in Edmonton in the fall with ads placed on buses traveling between post-secondary institutions. By using a broader range of media, we hope to reach new audiences building further public recognition and brand identity. But we won't let the momentum of the 2024 social media campaign ads go to waste. Facebook and LinkedIn ads will run again in the summer months and will be supported with Google ads running simultaneously.

This will be a busy year, and we encourage you to keep your eyes and ears open throughout 2025 to catch some of the new and creative campaigns.

ADRIENNE HILL
IBAA Communications Specialist
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YOUNG BROKER
PERSPECTIVES

ELEVATING CUSTOMER SERVICE

By Anna Rickard

As we step into 2025, the Professional Young Insurance Brokers (PYIB) board is focusing on fresh strategies to redefine customer service excellence in the insurance industry. With a shared vision to educate clients, enhance relationships and improve operational efficiency, PYIB's leadership team is setting a high standard for brokers nationwide. Here's a look at their key initiatives:

Prioritizing Insurance Education

Jesse Gauthier, PYIB director of finance, emphasizes the importance

of dedicating time to insurance education. "I think we all too often are wrapped up in getting the policy issued as quickly as possible.



"By focusing on education, transparency, responsiveness and accountability, these young brokers aim to set a benchmark for customer service in 2025 and beyond."

In reality, we can put more time into making sure the client has all the tools to make a well-informed

decision on coverage. Whether this be cyber extensions, auto reform, appraisals, etc., these are important pieces of the decision-making process that I will look to spend more time on in 2025," Gauthier explains.

This shift towards a more consultative approach aims to empower clients and foster deeper trust.

Strengthening Client Relationships Through Transparency

For Kelsey Bill, PYIB vice president, 2025 is about bridging gaps in understanding. "I plan to spend more time teaching clients about how the broker system and

processes work. This will help build more understanding of my role and strengthen the relationship with the client,” she shares. By demystifying the brokerage process, Bill aims to position brokers as trusted advisors rather than just service providers.

Enhancing Responsiveness Through Organization

PYIB’s director of events Jamie Johnson is focusing on improving response times by leveraging available resources more effectively. “I’m doing this by learning about all the resources available to me and organizing them so they can be most convenient to use,” says Johnson. This proactive approach ensures that client inquiries

are addressed promptly, enhancing overall satisfaction.

Taking Ownership of Client Interactions

Jordan Rea, co-director of events for PYIB, advocates for a hands-on approach to client service. “Own the client!” he asserts. “Some brokerages rely on a phone queue system, and when a client has to follow up or provide us with documentation, I believe that the broker who initially spoke with the client should see the service request through and own it until the change is complete.” By ensuring continuity and accountability, Rea’s method fosters stronger client loyalty and minimizes frustration.

Looking Ahead

The PYIB board’s forward-thinking strategies highlight the evolving role of insurance brokers. By focusing on education, transparency, responsiveness and accountability, these young brokers aim to set a benchmark for customer service in 2025 and beyond. As these initiatives unfold, they promise to not only enhance client experiences but also strengthen the trust and credibility of young insurance professionals in the industry.

ANNA RICKARD
Director
PYIB
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CORRECTION NOTICE

In the December 2024/January 2025 issue of the Alberta Broker, the photographer we credited for the photos of the 2024 PYIB Conference was incorrect and should have been Stuart Reece Photography (www.stuartreece.ca). We apologize sincerely for the error.

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