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CASE FOR DEI

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ON PAGE 30

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contents

FEATURE
FOCUS ON DEI



12

14 **Kickstarting the Conversation**
A Q&A With the IBAA
Convention's DEI Panelists

22 **The Business Case for DEI**
Creating Cultures of
Belonging in a Changing World

24 **Understanding the Backlash Against Corporate DEI & How to Move Forward**

06



IBC
**WHAT'S GOING ON WITH
PROPERTY INSURANCE?**

E & O
SILENT TREATMENT
How to Make Sure You Never
Speak to an E&O Claims Handler



32

47



EDUCATION & EVENTS
**CHECK OUT THE
CONVENTION GUIDE**



04 **PRESIDENT'S MESSAGE**

10 **RENEWALS MADE EASY**
AIC's Top Tips for Renewing Your License

34 **INTELLIGENT TEAM BUILDING**

38 **CSIO: MY PROOF OF
INSURANCE TO THE RESCUE**

40 **DO TELL**
Adequate Disclosure of Material
Information Required,
Whether Asked or Not

44 **HOW TRUST UNLOCKS
TEAM POTENTIAL**

50 **IBAA COMMUNITY
CONNECTION: Building Connections
Through Community Events**

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APRIL–MAY 2025

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PRESIDENT'S MESSAGE

CALEB MAKSYMCHUK

As I prepare to write my final column as president of the Insurance Brokers Association of Alberta (IBAA), I find myself reflecting on the incredible journey this past year has been. It has been a year marked by collaboration, resilience and a shared dedication to improving the insurance landscape for brokers and clients alike. From advocacy efforts on the auto insurance file to building stronger connections with brokers across Canada, this experience has been both humbling and inspiring.

Over the past year, we have continued our relentless advocacy on the auto insurance file, which culminated in the Alberta government's announcement of the "Care-First, Privately Delivered" model. This model represents a significant shift towards prioritizing the care of injured individuals while aiming to streamline processes and reduce the complexity that has long plagued our system. The reforms from 2004 were created with Albertans as top of mind; the process was not too dissimilar for 2024. With legislation presented, we await the launch of these new reforms January 2027.

The previous reforms worked very well until the legal world poked holes into the product and diluted its benefits for Albertans. The care-first approach will focus on Albertans getting back to what they do best; working hard and playing hard. It has been a privilege to witness the tireless efforts of our association, Jhnel, the IBAA team and countless brokers who have contributed to making this vision a reality.

Looking ahead, it is clear that the insurance industry in Alberta remains at a critical juncture. The new model presents both challenges and opportunities, and it will be our collective responsibility to ensure its successful implementation. This will require continued collaboration between brokers, insurers and the government, along with clear and consistent communication to educate our clients about the changes and what they mean for them.

The road forward will also demand adaptability. We must remain proactive in responding to evolving market dynamics, technological advancements and regulatory changes. Alberta brokers are resilient, and our strength lies in our ability to innovate while staying true to the values of trust, service and professionalism that have defined our industry. The broker proposition remains Albertans' best option for insurance. As brokers, we must continue to use our strengths to help Albertans.

One of the most exciting initiatives on the horizon is the collaboration between the IBAA and the Professional Young Insurance Brokers to establish a mentorship program for

brokers. This program will focus on providing meaningful mentorship beyond career development, emphasizing overall support, guidance and community-building within our industry. I firmly believe this initiative will help nurture the next generation of leaders, empowering them to navigate the challenges of our ever-changing landscape with confidence and purpose. Most

"I firmly believe this initiative will help nurture the next generation of leaders, empowering them to navigate the challenges of our ever-changing landscape with confidence and purpose."

importantly, they will perpetuate the independent broker channel in Alberta.

As I step away from the role of president, I do so with a sense of pride and optimism. The future of our industry is bright, and our brokers are more prepared than ever to meet the challenges ahead. I am immensely grateful for the opportunity to have served as your president and for the unwavering support of the IBAA team, my fellow brokers and all those who have contributed to our shared success.

Thank you for your dedication, your passion and your commitment to making Alberta's insurance industry the best it can be. I look forward to continuing to work alongside all of you in new and exciting ways as we move into the future of insurance.



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California's recent wildfires are the latest heartbreaking reminder of the increasing impact of severe weather. Unfortunately, the destruction they have wrought is an experience known

all too well in our province, most recently in Jasper.

After a disaster, it's natural to hear concerns about the future of the insurance market. It's a message that has certainly made its way to the Alberta government, as the minister

of finance and minister of affordability and utilities have been mandated to "make property insurance more affordable," and are actively exploring recommendations.

The intention is understandable—we all want improved affordability—but it must be stressed that this can only



What's Going on With Property Insurance?

BY AARON SUTHERLAND

be achieved by reducing risk and addressing the underlying factors that drive up claims costs. This is the message that insurers and brokers alike need to jointly communicate to customers and policymakers when the subject of property premiums comes up.

What Not to Do: The Story of California

We can confidently say that insurance remains widely available in this province. That is far from true in California and the reason why provides critical lessons for policymakers in this

country. That state offers a troubling case study in how political interference in the insurance market can create more problems than it solves.

Prior to the wildfires that began in early January, California saw natural catastrophes double over the past five

years. Rather than investing in risk reduction measures, the government tried to regulate themselves out of the problem. They intervened in rate setting, forcing many insurers to sell their products at a loss while risk continued to increase.

As claims costs related to fires and other disasters soared, there was a predictable result: seven of the top 12 insurers in California, facing financial ruin, stopped selling new homeowner policies or ceased renewing existing ones. Homeowners were left scrambling, often relying on the state's insurer of last resort—an entity that, despite its expensive premiums, lacked the financial reserves to cover catastrophic losses like the latest devastating wildfires.

California has recently been trying to reverse many of its recent regulatory changes to attract insurers back to the state, but these actions came too late for consumers who have already been affected. Many impacted residents are either underinsured or don't have any coverage at all.

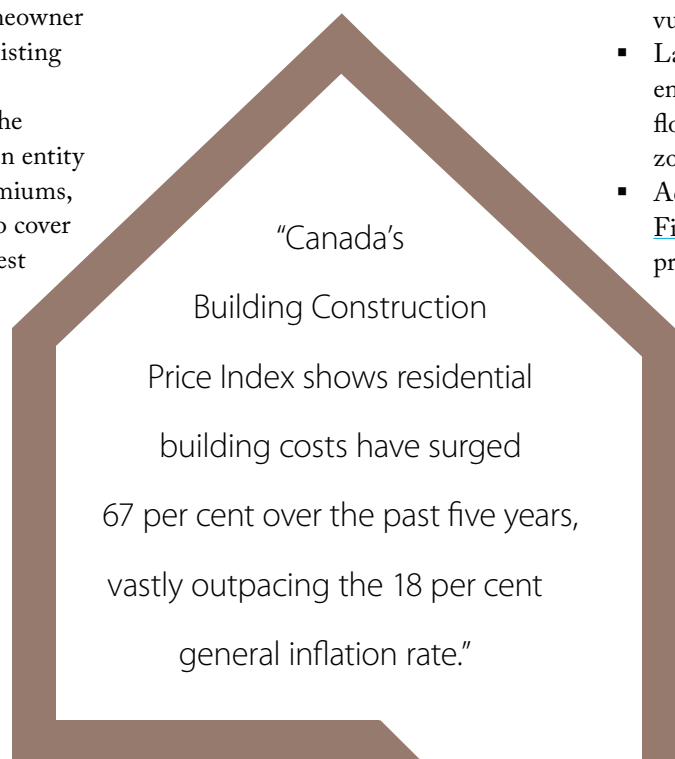
What's Pressuring Insurance Premiums in Alberta?

It's critical that customers and policymakers understand the real factors behind property insurance premiums. They are:

Severe Weather Events: The long-term trend of worsening weather losses in Canada is clear, and last year was the [worst in Canada's history](#)¹. According to figures from Catastrophe Indices and Quantification Inc. (CatIQ), losses totalled \$8.5 billion—over half of these were in Alberta alone.

Alberta has been particularly hard hit, facing unprecedented wildfires, floods and hailstorms in recent years. In 2024, the Jasper wildfire alone resulted in over \$1 billion in insured

damages, and the Calgary hailstorm caused \$3 billion in losses—making it the costliest hail event in Canadian history. The long-term trend is clear: from 1983-2004, annual natural catastrophe losses in Alberta averaged \$100 million. Then from 2005-2014, the annual average leapt to \$700 million, and in the past 10 years, it leapt again—to \$1.5 billion.



Inflation and Rising Construction

Costs: Construction costs have skyrocketed. Statistics Canada's Building Construction Price Index shows residential building costs have surged 67 per cent over the past five years, vastly outpacing the 18 per cent general inflation rate. In Calgary, construction costs have nearly doubled since 2017.

For the first nine months of 2024, personal property insurers paid out 117 cents in claims and expenses for every dollar of premium they collected (or, if you use a proxy of the combined ratio as it used to be calculated before accounting rules were changed—126 cents on every dollar). This is not sustainable.

A Better Response

In the case of Alberta's property insurance challenges, government should focus on risk reduction and adaptation measures to address the root causes. This means investing in communities and making them safer, including:

- Investments in infrastructure that defend against floods and wildfire, including fire breaks around vulnerable communities.
 - Land-use planning rules that ensure homes are not built on flood plains or in high-risk wildfire zones.
 - Adopting the principles of the [FireSmart](#)² wildfire prevention program in communities in high-risk wildfire zones.
 - Implementing long-delayed updates to building codes that will better protect homes and livelihoods.
 - Better forest management and investment in wildfire suppression.
- Together, brokers and insurers must be transparent with consumers and decision makers about the realities facing the property insurance marketplace and emphasize the need for policies that focus

on reducing risk. Together, we can help protect the stability of Alberta's property insurance market and ensure that affordable, available coverage remains within reach for Albertans. 🏠



¹ "2024 shatters record . . ."; Insurance Bureau of Canada; Jan. 13, 2025; www.ibc.ca/news-insights/news/2024-shatters-record-for-costliest-year-for-severe-weather-related-losses-in-canadian-history-at-8-5-billion

² www.iclr.org/wp-content/uploads/2024/02/FireSmart-Guide_2024.pdf



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RENEWALS MADE EASY

AIC's Top Tips for Renewing Your License



BY MELANIE THERRIEN

The Alberta Insurance Council (AIC)'s annual license renewal period is here. With the right preparation and knowledge, you can navigate the renewal process with ease.

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.

For insurance agents, brokers and adjusters in Alberta, the renewal period begins on May 1, and all certificates must be renewed and the license renewal fee paid by June 30. This annual renewal is mandatory for all individuals and businesses that had licenses issued between May 1, 2024 – April 30, 2025. The renewal process is

done through the online portal found on AIC's website.

Renewing your license ensures you can continue conducting insurance business in Alberta uninterrupted, as holding an active license is a requirement under the Insurance Act. If your license expires, you will need to reapply, which can delay and affect your ability to provide services to Albertans.

Top tips for renewing your license

1. Stay ahead with accurate information

Maintaining accurate and current information in your license profile is essential. An updated profile helps ensure your license is efficiently renewed without delays. Ensure

your email address and other contact details are correct, as AIC uses this information to contact you regarding your application or any other licensing-related notifications, including follow-ups by licensing officers.

When you renew your license, it is to renew the exact same license you currently hold. If you intend to change anything, such as your agency or sponsor, you must complete a new application.

2. Avoid the last-minute scramble

Starting early is key to a smooth renewal process. While the deadline is June 30, there is no need to wait until the last minute. Renewing early gives the AIC more time to review and address additional requirements before the deadline date. This is especially important if your application needs to be reviewed due to additional occupations or other disclosures.

Be sure not to wait until midnight on June 30 to submit your application. Late applications may cause a period in which your license is inactive while the application is being reviewed. Don't let this happen to you—renew early and avoid the last-minute scramble!

3. Stay on top of your CE credits

Continuing education (CE) credits are a required part of the renewal process. A minimum of 15 hours of approved CE courses are required for *each* class of license being renewed. Before you can renew your license, ensure all your CE credits are completed and entered into your AIC CE record.

Bonus tip: Enter your CE credits into your AIC record as soon as you complete them throughout the year. This way you can stay on top of your CE reporting. It is a requirement that you keep a copy of all your CE certificates for a period of three years following the expiry of the license term, in case of an audit.

Renewing your insurance license can be a straightforward and stress-free experience. By keeping your profile information up to date, starting early and ensuring your CE credits are completed and entered, you can make the renewal process smooth and efficient. Remember, holding an active

license is not just a legal requirement but essential for your professional practice.

For more information and answers to the most frequently asked questions about renewals, visit AIC's website (abcouncil.ab.ca). The website is our most comprehensive resource for all your licensing needs, including CE course listings and renewal guidelines. 📱

MELANIE THERRIEN is head of licensing with Alberta Insurance Council, overseeing and ensuring the licensing and educational requirements of insurance professionals in Alberta.



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FOCUS ON DEI

Kickstarting the Conversation 14

A Q&A With the IBAA Convention's DEI Panelists

The Business Case for DEI 22

Creating Cultures of Belonging
in a Changing World

Understanding the Backlash
Against Corporate DEI and
How to Move Forward 26



Kickstarting the Conversation

A Q&A WITH THE IBAA CONVENTION'S DEI PANELISTS

BY ANNETTE HUBICK

In anticipation of the panel discussion taking place at the 2025 IBAA convention titled, “Diversity Equity & Inclusion (DEI) in the Insurance Industry,” we invited the panelists to answer a few questions. Our goal: to kickstart the conversation and glean insights valuable to all IBAA members, whether attending the convention or not.

The panel is comprised of four insurance industry leaders who will share their firsthand experiences with DEI. Unfortunately, scheduling conflicts prevented Jennifer Lau, president of the Canadian Chinese Insurance Professionals Association, from participating in our Q&A. We are grateful to the other three panelists who could answer our questions:

Dionne Bowers Senior Insurance Professional, Canadian Association of Black Insurance Professionals

Aly Kanji President & CEO, Insureline

Buffy Mills Indigenous Employee Benefits Consultant | Employee Owner, Acera Insurance

What are some examples of an insurance brokerage implementing DEI policy in relation to:

Staff?

Kanji: In order to foster an inviting environment within the workplace, there must be a prevailing culture of inclusion. Policy statements are one thing, but how you make people feel included is where the rubber hits the road. One key way to show inclusivity is through the team and culture building activities you undertake as an organization. Most brokerages tend to organize the same types of events: going out for drinks after work and attending sporting events. Drinking culture is not inviting to many, and a lot of people don't follow sports. Try new things. Make events meaningful for

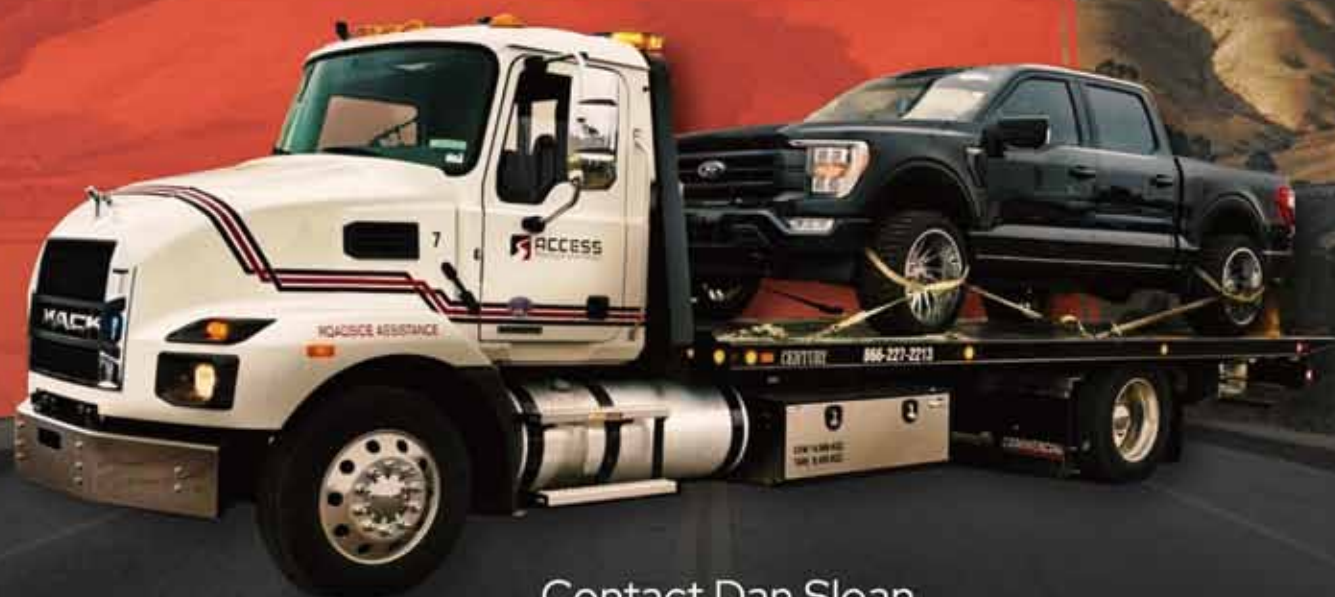
your people by making sure they feel welcome and comfortable participating in your events. After all, the purpose of hosting events for your teams is to foster a sense of belonging and to build camaraderie, and you can only do this if people feel safe and accepted.

Mills: At Acera Indigenous Benefits, our policy is grounded in a commitment to representation and authenticity. We have intentionally mandated the hiring of Indigenous employees to work with Indigenous communities. This is more than just a staffing choice—it's a value statement. Our clients feel truly understood because our team members are not just working with communities, they are from those communities. This approach helps build trust, relevance and culturally informed service, which are critical in our industry. However, we also recognize a challenge: there are not enough Indigenous people currently represented in the insurance

continued on page 16

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and benefits space. To address this, we actively mentor, support and create visibility for Indigenous professionals in our sector, working to make the industry feel more accessible and welcoming. We believe that meaningful DEI work includes not only equitable hiring but also investing in long-term pathways for Indigenous talent to thrive in our field.

Clients?

Kanji: Demonstrating diversity in client interactions is essential to create an environment where clients feel valued and understood. One way to achieve this is through inclusive marketing and communication. Make a conscious effort to ensure that marketing materials reflect the diversity of your client base. You can do this by using diverse imagery, using inclusive language and ensuring that the marketing reflects the lived experiences of multiple groups. Recognizing different ethnic and cultural holidays is an easy way to do this. Another way is to have multilingual marketing and support for clients who may not be fluent in English.

Mills: From our clients' perspective, representation matters deeply. Many of the Indigenous organizations we work with are actively seeking partners who understand their values, histories and lived realities. At Acera Indigenous Benefits, our team is made up of Indigenous professionals who come from the very communities we serve. This creates a level of trust, cultural safety and mutual respect that simply cannot be manufactured—it's lived and felt in every interaction. Our clients often ask how we give back and how we support reconciliation in our work. For us, reconciliation is about action. We prioritize community involvement, advocate for better benefits for Indigenous people and support economic development by hiring Indigenous professionals whenever possible. Acera, as a company, stands



DIONNE BOWERS
Senior Insurance Professional,
Canadian Association of Black
Insurance Professionals



ALY KANJI
President & CEO, InsureLine



BUFFY MILLS
Indigenous Employee Benefits Consultant |
Employee Owner, Acera Insurance

behind us by referring Indigenous business to our team and partnering with us to strengthen the relationships and connections we've built over time. This kind of backing allows us to continue doing this work in a good way—honouring community, building capacity and helping our clients feel seen, heard and supported.

Community?

Kanji: Establishing relationships with diverse communities within your larger geographic trading area is critical to building trust and credibility for your brokerage. Encourage your staff

to participate in their own community events as ambassadors for your brokerage as well as sponsor initiatives and events. Seek to serve those underrepresented groups by showing your support and participating, not just with monetary support but by attending and embedding yourself within their communities. Token sponsorship does not demonstrate a willingness to understand and engage. If you can build genuine connections within diverse communities and groups, not only will the brokerage better understand the unique needs of the communities it serves, it will also serve as an example to your team of the value and emphasis placed on diversity and inclusion within your organization, while positioning your brokerage as a trusted partner and ally.

Mills: From a community perspective, having an Indigenous-led team in the insurance and benefits space is powerful. For too long, these systems have been experienced as confusing, extractive and culturally disconnected. When community members engage with Acera Indigenous Benefits, they're often surprised—and relieved—to find people who look like them, speak like them and understand where they come from. That representation creates an immediate sense of safety and belonging. Our presence in this space signals to communities that change is happening—that there is room for Indigenous voices, leadership and ways of knowing in financial and wellness systems. We don't just work *for* community; we work *with* community. We're at local events, supporting youth initiatives, investing in culture and showing up in ways that matter. Because our team members are from the Nations we serve, the work we do isn't just professional—it's personal. And Acera supports that by giving us the autonomy to serve our people in a good way and by standing behind our work through referrals, partnerships and investment. That solidarity makes a difference. It helps communities feel



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like they have advocates inside the system—advocates who won't settle for less than what our people deserve.

What is a common misconception of what DEI means in practice?

Bowers: A common misconception about DEI in practice is that the primary focus is on racial, gender or other demographic categories, however, that is not the case. DEI requires a deep dive into the systemic issues and the long-term impact of such initiatives. It is also about the creation of inclusive and equitable environments where all individuals, regardless of background, have equal opportunities to thrive, contribute and grow. These interconnected concepts are not just about numbers or superficial representation; it's about dismantling inequities and building a more supportive space for everyone.

Kanji: Many believe that the purpose of DEI policies is to bring together people of different colours and genders on moral grounds. Or said differently, we can counteract the disadvantages faced by marginalized groups by instituting hiring practices. I would submit that the true purpose of DEI initiatives is not to create a rainbow. The purpose of DEI policies is not to bring together people of different colours and genders on moral grounds.

The true value in bringing diverse people together is to offer differing perspectives and to create diversity of thought. Diversity of thought generates solutions to problems that are more creative and original. Diversity provides perspective—diversity of experience, diversity of expertise, diversity of mindsets, diversity of lived experiences. These creative and original solutions to problems will ultimately lead to greater profits

Mills: Too often, DEI efforts feel like tokenism. Organizations may hire an Indigenous person to meet a target

or to say they're "diverse," but then fail to create an environment where that person is truly valued, respected or supported to lead. It can feel like you've been brought in to represent all Indigenous people, to educate others or to give the organization credibility—without being given the resources, voice or influence to make real change.

From an Indigenous lens, DEI must go far deeper. It's not about optics—it's about relationships. It's about understanding that Indigenous people carry not only professional skills, but also cultural responsibilities, lived experiences and intergenerational stories that shape how we move through the world.

True DEI means making space for those realities. It means honouring Indigenous ways of knowing, supporting cultural leave and ceremony, addressing systemic barriers and building workplaces where Indigenous people don't have to leave parts of themselves behind to succeed.

If DEI is only a policy—it's not enough. For our communities, it must be a practice rooted in respect, truth and long-term relationship. Otherwise, it risks becoming another colonial tool—another way to be visible but not heard.

How can one avoid or counteract pushback or resistance to DEI initiatives from employees or leadership?

Bowers: To effectively minimize pushback or resistance to DEI initiatives, whether from employees or leadership, it's important to address concerns proactively, communicate regularly with transparency, create accountability structures as well as illustrate the long-term benefits of these initiatives. Some successful strategies may include:

- Training and development programs focused on the "why" behind DEI and—using data and metrics—demonstrating the overall impact of these initiatives on an organization's culture, innovation, growth and long-term success.

- Involving leadership early to ensure that there is "buy-in", visible and intentional commitment as well as ongoing support of these initiatives.
- Engaging employees from day one so that they feel they are contributing to the overall progress and success of the organization.
- Acknowledging and addressing employee concerns and myths around DEI. Focus on the positives to ensure that employees understand that as an organization, an equitable and welcoming environment is being built for everyone to thrive.
- Creating an organizational framework that hold leaders accountable. As an organization, if you are committed to building a more inclusive and supportive space for all employees, DEI progress must be managed as a business goal like any other desired outcome. This will require implementing metrics in performance reviews and leadership evaluations, communicating the progress of initiatives honestly and regularly ensuring that successes, challenges and areas for improvement are identified, analyzed and monitored. There will be challenges, however, leaders who take the time to acknowledge that DEI work is complex, and requires a constant effort, will prosper.

Kanji: Ask: *As an organization, do we want to grow? Do we want to generate higher sales and make higher profits?*

Countless studies have demonstrated that diversity leads to greater profits. More creative thoughts and original ideas originating from a diverse workforce ultimately leads to better results. If you want to make more money, start by creating diversity within your organization.

Mills: From an Indigenous perspective, the first step is understanding that DEI—especially when tied to economic reconciliation—is not optional. Our communities are increasingly holding organizations accountable for their actions, not just

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their statements. Many Nations and Indigenous businesses will only partner with companies that demonstrate real allyship, tangible commitments to reconciliation, and Indigenous representation at the decision-making table.

When it comes to internal pushback, education is key. Resistance often comes from a place of misunderstanding or fear—fear of change, fear of saying the wrong thing or fear of losing power. That's why it's essential to create space for ongoing learning: not just one-time training, but honest conversations about colonial history, systemic inequities and the role business has played in both harm and healing.

Leaders need to understand that DEI isn't a threat—it's a business imperative and a responsibility. When organizations invest in DEI, they don't just create better workplaces—they open doors to meaningful partnerships, talent pools and opportunities for growth that reflect the future of this country.

To counter resistance, we also center relationships. DEI must be rooted in reciprocity and respect—principles that guide many Indigenous cultures. When employees or leadership see that DEI is not about guilt or blame, but about building better systems and stronger communities, the resistance often begins to soften.

Finally, the most effective motivator? Accountability. When clients, communities and Indigenous partners insist on working only with organizations that walk the talk, leadership listens. And we're seeing that shift. Economic reconciliation is not a trend—it's a standard. And those who aren't ready to meet it will be left behind.

What advice would you offer to insurance brokerages to ensure that their DEI initiatives are successful?

Bowers: The advice that I would offer to insurance brokerages to ensure that their DEI initiatives are

successful, is to build a strategy that may include:

- The intentional commitment and support from all leaders, top-down.
- A careful review of recruitment and hiring practices to ensure they are fostering inclusivity and equity.
- Continuing education opportunities.
- Collaboration with diverse internal and external stakeholders which incorporates the facilitation of healthy discussions to identify issues.
- Ongoing monitoring of the strategy to identify areas for improvement.

This list is by no means all encompassing as DEI initiatives require prioritization, a progressive

WANT TO HEAR MORE?

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May 4 | 3:45 pm–4:45 pm

mindset, hard work and dedication from individuals and organizations who are ready for change. By creating a workplace that considers and supports all employees, clients and stakeholders, you are positively impacting business outcomes.

Kanji: Creating diversity within your organization is a mindset that requires ongoing commitment. It's not a statement, it's not a one-off training session, it's not a box-ticking exercise and it's not only about changing hiring practices.

Building an inclusive environment must start with buy-in from top leadership that is consistent and visible in its support. Leadership must model inclusive behaviours, allocate resources and be willing to be held accountable. Success will come from addressing company culture, practices and potential systemic inequalities, and doing this consistently until the organization can point to tangible results. Employees at all levels should be involved in the design and execution of ideas, initiatives and experiences. Leadership should seek feedback and input from throughout

the organization so that they are not perceived as top-down.

To ensure success, diversity has to be genuinely integrated into the brokerage's culture. It requires an authentic and long-term commitment from leadership. When done right it will result in a more engaged, loyal and high performing team within your brokerage that will deliver improved results, and ultimately higher profits.

Mills: Make the long-term commitment—and mean it. DEI isn't a checkbox, a press release or a one-and-done training session. It's a continuous, evolving practice that requires space, time and care. If you're serious about creating inclusive and equitable workplaces, you need to commit to building the space—not just inviting people into a system that was never designed for them.

That means leadership must be unwavering. The tone is set at the top. When executives and managers stand behind DEI—not just in words, but in action—it becomes part of the organization's culture, not just a side project. That commitment will be tested, especially when there's pushback or discomfort. Stand up for it anyway. That's what integrity looks like.

Also, don't expect immediate returns. Real change is slow, relational and sometimes uncomfortable. But it's worth it. Because the alternative is staying stuck in systems that exclude, overlook, or harm people—and that's not sustainable for any business, especially in an era where clients, partners and communities are demanding more.


If you're not sure where to start, listen. Learn from Indigenous voices, from people with lived experience, and from the communities you serve. Let them shape the path forward. And remember: your DEI efforts aren't just about who you hire—they're about who you stand with.

ANNETTE HUBICK operates Link PR Incorporated—a marketing and communications consulting firm—and has been the publisher/editor of *Alberta Broker* since 1996.
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THE BUSINESS CASE FOR DEI

Creating Cultures of Belonging in a Changing World

By Erin Davis

We're in a time of flux. For some, this era feels like a reckoning—a chance to reimagine how we live and work. For others, it feels like a retreat—where conversations about diversity, equity and inclusion (DEI) are being met with hesitation, resistance or even outright backlash. And yet, the truth remains: organizations that foster inclusive cultures are better positioned to weather uncertainty, navigate complexity and unlock human potential.

At its heart, DEI isn't about checking boxes or saying the right thing. It's about cultivating spaces where people can show up fully and contribute meaningfully. It's about recognizing that everyone—employees, clients, leaders—wants to feel seen, valued, and heard. And it's about ensuring that our workplaces reflect the diversity of the world we live in.

As we approach the IBAA 2025 convention, I'm excited to connect with leaders across the insurance industry to explore how we can build inclusive workplaces, together. Whether or

not you're attending my session, this article offers a window into the conversation—and some inspiration to keep going, especially when the path ahead feels uncertain.

DEI IS NOT A TREND—IT'S A BUSINESS IMPERATIVE

Let's begin with the bottom line. Inclusive workplaces aren't just “nice to have”—they are a competitive advantage.



A recent report by McKinsey & Company (2023) shows that companies in the top quartile for ethnic and cultural diversity on executive teams were 39 per cent more likely to outperform their peers on profitability.¹ Similarly, Deloitte research shows that inclusive teams outperform their peers by 80 per cent in team-based assessments.² The data is clear: inclusion drives innovation, engagement and results.

But beyond the metrics, inclusion speaks to something more human: the need to belong. When people feel

psychologically safe, they are more willing to speak up, challenge the status quo and collaborate in ways that drive business forward. When they don't, they disengage—or they leave.

In an industry like insurance, where trust, service and relationships are everything, inclusion isn't just a values-based decision. It's a strategic one.

BEYOND THE OPTICS

Understanding the Business Case for DEI

The most successful organizations recognize that DEI is a lever for:

- **Attracting and retaining top talent:** With Gen Z making up more of the workforce each year, expectations around inclusion are changing. A 2024 Gallup report revealed that 73 per cent of Gen Z workers consider a company's DEI efforts when choosing where to work.³
- **Driving innovation:** Homogeneous teams tend to fall into groupthink. Diverse teams are more likely to challenge assumptions, explore different angles and find novel solutions. In an industry responding to evolving risks—from climate change to digital disruption—this kind of thinking is vital.
- **Serving clients more effectively:** Inclusion isn't just an internal priority. Clients want to see themselves reflected in the people they work with. Inclusive organizations are better positioned to build trust with diverse communities

and offer services that truly meet their needs.

- **Strengthening resilience and adaptability:** Inclusive organizations are more agile. They're better at adapting to change, managing conflict, and navigating crises—skills that are becoming more essential with each passing year.

These outcomes aren't abstract ideals—they're grounded in evidence and affirmed globally. When I had the privilege of speaking at the United Nations Commission on the Status of Women, it reaffirmed something I see every day in my work: inclusion isn't just a corporate value or an HR initiative—it's a catalyst for transformation, resilience and sustainable growth. Whether we're gathered in a boardroom in Alberta or seated in a chamber at the United Nations, the message is the same: when we invest in people, we all rise.

UNCONSCIOUS BIAS

The Barrier We Can't Afford to Ignore

One of the most overlooked barriers to inclusion is unconscious bias—the automatic preferences and assumptions we all carry, shaped by culture, upbringing and media. Bias isn't about being a “bad person.” It's about being human.

In fast-paced, high-pressure environments, our brains rely on shortcuts. But those shortcuts can result in inequitable decisions—like who we trust, promote, listen to or invest in.

In the workplace, bias might sound like:

- “They're just not a culture fit.”
- “She's great, but she's not quite leadership material.”
- “They're too young for that kind of responsibility.”

When we become aware of our biases, we can begin to interrupt them. And that's where change begins.

BELONGING AND PSYCHOLOGICAL SAFETY

The Foundations of Inclusive Culture

True inclusion isn't about surface-level representation. It's about creating the conditions for people to feel a deep sense of *belonging*. Belonging means I don't have to hide who I am to succeed. I don't have to code-switch, conform or prove myself twice over.

Psychological safety—the belief that you won't be punished for being vulnerable or speaking up—is the foundation of this. And research from Google's "Project Aristotle" confirms what many of us already know: teams with high psychological safety are the highest performing.

Creating a culture of safety and belonging requires intentionality from leaders. It requires empathy, curiosity and the courage to listen deeply. And it requires us to acknowledge the lived experiences of people whose realities may be very different from our own.

MAKING DEI REAL

From Conversation to Action

The most common question I get is: *Where do we start?* My answer is simple: *start where you are*. You don't need to overhaul your entire organization overnight. But you *do* need to take action.

Here are five ways to begin:

1. **Make inclusion a leadership priority.** This work cannot be delegated to HR alone. Leaders at every level must be equipped and accountable.
2. **Audit your systems.** Look at hiring, promotions, feedback and benefits. Where might bias be embedded? Where might people be falling through the cracks?

... companies in the top quartile for ethnic and cultural diversity on executive teams were 39 per cent more likely to outperform their peers on profitability.

3. **Invest in ongoing learning.** DEI isn't a one-time training. It's a mindset and a muscle that needs regular exercise.
4. **Ask better questions.** How do people *really* experience your workplace? What voices are missing from the table? How can we serve our clients more inclusively?
5. **Celebrate progress, not perfection.** This work is not about getting it right every time. It's about being willing to learn, unlearn and do better.

A PERSONAL INVITATION

I've spent nearly two decades working across sectors, continents and communities—supporting leaders who are ready to do things differently. And I've seen firsthand what's possible when organizations commit to this work with intention.

If you're attending the IBAA 2025 convention, I hope you'll join me for my session on cultivating inclusive workplaces. We'll dive into real-world stories, practical tools and courageous conversations. And if you're not attending, I invite you to start a conversation in your own circle: with your team, your clients, your leadership.

Because inclusion isn't something we achieve once and check off a list. It's something we build—conversation by conversation, policy by policy, person by person.

And in a world that often feels divided, that work has never been more important.

ERIN DAVIS is the Founder of Erin Davis Co., a leading inclusion strategist, speaker and host of the "Uncovering Belonging" podcast. She helps organizations unlock the power of inclusion, one conversation at a time. Learn more at www.erindavisco.ca.



¹ "Diversity matters even more: The case for holistic impact."; McKinsey & Company; January 18, 2024; <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-matters-even-more-the-case-for-holistic-impact>

² "Becoming irresistible: A new model for employee engagement."; Deloitte; January 26, 2015; <https://www2.deloitte.com/us/en/insights/deloitte-review/issue-16/employee-engagement-strategies.html>

³ "State of the Global Workplace Report."; Gallup; June 2024; <https://www.gallup.com/workplace/349484/state-of-the-global-workplace.aspx>. Gallup.com+4Gallup.com+4Gallup.com+4

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UNDERSTANDING THE BACKLASH AGAINST CORPORATE

AND HOW TO MOVE FORWARD

*By Camellia Bryan and
Brent John Lyons*



Just hours after he took the oath of office on January 20, United States President Donald Trump issued an executive order to end federal diversity, equity and inclusion (DEI) programs. In the days since, Trump even tried to blame a deadly Washington, D.C., plane crash on DEI hiring practices, without citing any evidence. He was swiftly criticized for his statement.

In the corporate world, DEI programs aimed at addressing systemic barriers that have historically disadvantaged marginalized groups are facing growing resistance, with backlash becoming increasingly visible in workplaces and in public discourse.

High-profile companies like Amazon, Meta, McDonalds and Target have been cancelling their DEI programs since last year. Although others, like Costco and Apple, have said they're retaining theirs.

The backlash against DEI isn't just about individuals rejecting change; it reveals deeper tensions in how people see themselves and their place in society.

Our research explores these tensions. We find that while social identity threat—the discomfort people feel when their identity is challenged—can lead to backlash, it can also present an unexpected opportunity for learning and growth. Understanding this dynamic offers a path forward for organizations struggling to balance DEI efforts with employee buy-in.

What Drives DEI Backlash?

Backlash often emerges from employees who belong to dominant social identity groups that hold disproportionate access to power and resources. Examples include white people in North America, men in patriarchal societies or heterosexual individuals in hetero-normative cultures.

For these employees, DEI initiatives can sometimes feel threatening. Why? Because such efforts highlight inequalities and challenge assumptions about fairness, merit and the status quo. When someone identifies strongly with their group—whether as a white person, a man or a member of another

dominant identity—they may see DEI initiatives as attacks on their assumptions. This discomfort is known as social identity threat.

For instance, when a company introduces a gender equity policy aimed at addressing women's underrepresentation in leadership, some men might perceive this as unfair. Their response—whether it's skepticism, defensiveness or outright resistance—reflects a defensive reaction to that threat.

Beyond Defensiveness: A Path to Learning

Traditional approaches to managing DEI backlash often focus on mitigating threat: providing reassurance, avoiding confrontation or encouraging self-affirmation (“DEI isn't about you; it's about everyone”). Yet these approaches miss an important point: social identity threat doesn't have to result in defensiveness or backlash. It can also inspire reflection, learning and growth.

continued on page 28

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Our research draws on transformational learning theory, which explains how adults change their understanding of the world in response to disorienting experiences.

According to this theory, when people encounter information that challenges their assumptions, they can engage in a process of deep reflection. By questioning their beliefs and seeking out new perspectives, individuals can develop more accurate, inclusive interpretations of themselves and others.

Real-World Examples of Transformation

Consider the story of Caolan Robertson, a former alt-right filmmaker in the United Kingdom.

For years, Robertson worked with extremist figures to produce anti-immigrant and anti-Muslim content that garnered millions of views online. Then, in 2019, Robertson saw media coverage of mosque shootings, where 51 people were killed by a white supremacist. The tragedy rattled him.

In Robertson's own words, the event forced him to confront his assumptions about white identity and how it can be involved in violence and extremism. What began as an overwhelming sense of disorientation turned into a period of deep reflection. Robertson eventually rejected his old beliefs, began speaking out against extremism, and co-founded an organization to help others de-radicalize.

Similar learning occurs on smaller scales in workplaces every day. For example, a male manager who initially feels threatened by gender equity policies might, over time, come to recognize the barriers women face at work and become an advocate for change. Or a white employee who feels uncomfortable during discussions about racism might come to see how privilege has shaped their experiences.

Creating Conditions for Growth

So how can organizations turn social identity threat into an opportunity for learning rather than backlash? We propose three strategies:

1. Foster a "learning-oriented" DEI climate

Organizations must shift how they frame DEI initiatives. Instead of treating these efforts as compliance-driven checkboxes, companies should position DEI as a chance for employees to learn, grow and contribute to a more inclusive workplace. A strong diversity

“Instead of treating these efforts as compliance-driven checkboxes, companies should position DEI as a chance for employees to learn, grow and contribute to a more inclusive workplace.”

climate—where differences are valued, and conversations about identity are encouraged—creates a safe space for reflection. Our research shows that when employees feel that diversity is part of their organization's mission, they're more likely to approach identity threats as a learning opportunity.

2. Encourage dialogue across perspectives

One of the most effective ways to challenge harmful assumptions is through dialogue across perspectives—open conversations where employees with different lived experiences share their perspectives and provide feedback. This kind of dialogue requires psychological safety: employees need to feel secure enough to express their views, even when those views are incomplete or flawed. Importantly, these conversations don't always have to occur between dominant and marginalized group

members. Dialogue with other dominant-group colleagues who have already reflected on their identities can also provide valuable insights.

3. Support incremental progress

Transformational learning doesn't happen overnight. Employees may initially engage in surface-level reflection, revising specific assumptions without challenging deeper systems of inequality. Over time, they may progress to deep-level reflection, critically analyzing the foundational beliefs that shape their identity. Organizations can support this incremental progress by recognizing small steps and encouraging continued learning.

Discomfort: a Powerful Motivator for Change

The backlash to DEI efforts is often framed as evidence that the initiative is failing, but it can also be understood as a natural part of the learning process.

Social identity threat is uncomfortable, but it can serve as a powerful motivator for change when organizations provide the right tools and support.

Companies that ignore backlash risk deepening resistance and undermining their DEI goals. However, organizations that embrace discomfort as an opportunity for growth can transform their workplaces into spaces where employees are not only more inclusive but also more reflective, empathetic and engaged.

Backlash isn't the end of the story—it's the beginning of a conversation.

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Cybercrime isn't just a big business problem—it's hitting small and medium businesses hard. In 2023, 16% of Canadian businesses experienced a significant cyber incident, and the financial impact is escalating. The cost of recovering from cyber attacks has doubled in just two years, soaring to \$1.2 billion in damages. Even more alarming, identity theft-related incidents among Canadian businesses jumped by 11 percentage points, with nearly one in three affected companies falling victim to this type of fraud. Meanwhile, ransomware remains a persistent and costly threat, with 13% of cyber-attacked businesses facing ransom demands.

Despite the growing risks, many small businesses are still underestimating the need for cyber protection. In a digital landscape

where a single breach can derail operations, lead to customer trust issues, and cause significant financial loss, businesses should be reinforcing their defenses. Yet, only 22% of Canadian companies have cyber risk insurance, even as attacks become more frequent and sophisticated. At the same time, human error remains one of the leading causes of cyber breaches, yet fewer than a quarter of businesses provide formal cybersecurity training to their employees.

So why are so many businesses leaving themselves vulnerable? One reason is that traditional cyber insurance has often been seen as a safety net for when things go wrong, rather than a proactive tool to prevent attacks in the first place. But cyber risk isn't just about recovering

from a breach—it's about staying ahead of threats before they happen. That's why businesses need a cyber insurance partner that doesn't just cover losses but actively helps predict and prevent cyber incidents. At BOXX Insurance, we combine real-time threat intelligence, employee training, and risk mitigation tools with comprehensive coverage - because the best way to protect a business from cyber crime is to stop attacks before they start.

Reference for all statistics:

Statistics Canada Impact of Cyber Crime on Small Businesses, October 2024

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SILENT TREATMENT

How to Make Sure You Never
Speak to an E&O Claims Handler



BY BRENDAN MCNEAL

The errors & omissions claims handler understands that you, the policyholder, are not altogether eager to speak with them. We get it. Precious few people wake up in the morning and announce to the world, “What a fine day! I think I’ll ring up my E&O claims handler!”

If you *are* this excited to speak with us, we are flattered. But under the assumption that the number of people with this inclination can be counted on one hand, let us assume that you, like most policyholders, are looking at the insurance broker’s E&O claims process through a more practical, less sentimental lens. Specifically: “How can I keep this from ever happening again?”

This is a question we in claims hear quite often. And, with the caveat that you can never fully insulate your

brokerage from E&O claims, the answer is simple: document, document, document.

A well-documented brokerage file will not solve all problems and



[Documentation] can also sometimes mean the difference between outright vindication and a swearing contest that results in a lawsuit, settlement or both.

it will not necessarily keep customers from alleging brokerage errors, but it can certainly help. It can also sometimes mean the difference between outright vindication

and a swearing contest that results in a lawsuit, settlement or both.

For instance, a broker that occasionally manages a farm policy asked the customer to review the policy, coverage limits and a few other details. If everything looked in order, the brokerage had the customer sign a document stating as much. This document proved very helpful when the customer claimed the brokerage had failed to procure adequate limits for an outbuilding lost in a fire. The recent renewal document signed by the customer that included a list of the limits of all buildings, including the lost outbuilding, quickly put the claim to bed.

Requiring customers to sign off on coverages or otherwise state they have reviewed the coverages and limits procured and are agreeable with them

is an effective way to head off the most-common E&O claim: You failed to get me the coverage I wanted or enough of the coverage I wanted.

Further, requiring customers to sign off when they *don't* want coverages can be equally important.


In another instance, an insured held an annual renewal meeting with their customer where they recommended—not for the first time—that the customer purchase cyber coverage. The customer declined, as usual, but signed nothing to that effect. Naturally, when a cyber event later caused significant damage to the customer's business, they claimed the brokerage had failed to recommend or procure cyber coverage. Without any documentation, the claim became a dreaded swearing contest.

Documenting those coverage reviews, rejections and approvals can be very important in the E&O claims process. But these aren't the only contexts in which good documentation can make a big difference.

Brokerage notes—preferably in a management system—can tell their own story. They can show what the brokerage was told, what it did and when. They can also provide important information about calls or in-person conversations, which are often at the heart of E&O claims.

Emails are also an important form of documentation. More obviously, they provide evidence of the documents, requests or information exchanged between a brokerage and a customer. Less obviously, but no less important, an email follow-up to a phone call or in-person conversation can confirm what was discussed. These emails can be vital when faced with the common argument of, "I called the brokerage and told them what I wanted to be changed."

In particular, water damage insurance can often be the coverage customers don't want—until they do. Or, it can also be the sort of coverage customers are happy to pay lower premiums on until they discover the practical consequences of those lower premiums in the form of lower limits, less coverage and so on.

Documenting offers and refusals, reviews and renewals, questions and conversations can save you the headache of a water damage-related E&O claim and the call to your friendly neighborhood E&O claims handler—unless you're one of those precious few who just loves talking to us. Either way, we're happy to take your call. 

BRENDAN MCNEAL is a claims specialist employed by Swiss Re Corporate Solutions America Holding Corporation. Insurance products are underwritten by members of the Swiss Re group of companies ("Swiss Re").

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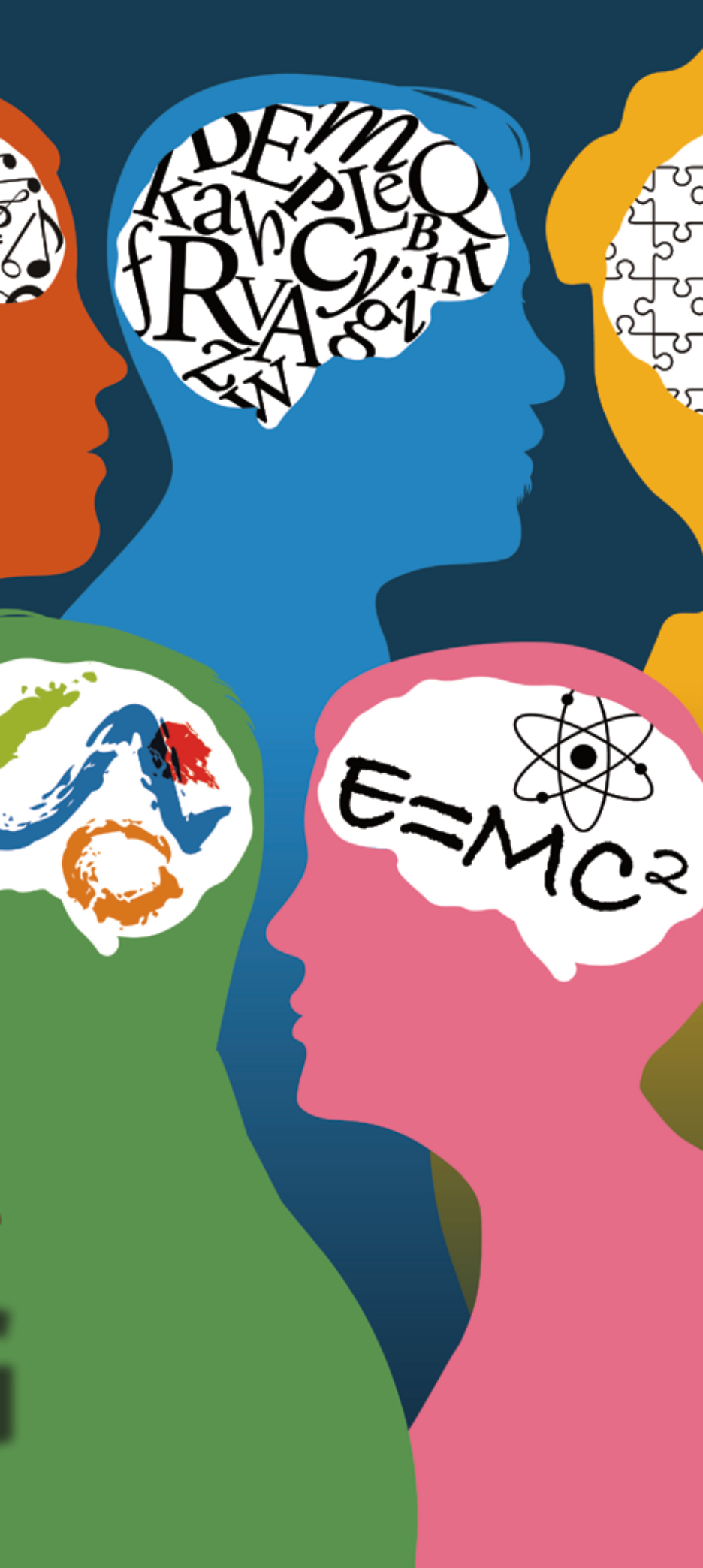
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INTELLIGENT TEAM BUILDING



Think about the best meal you have ever had. What was it? Where were you? Who were you with? Did you eat until you were stuffed? Can you still taste it? And smell it, too? That meal is the essence of good team building—building an experience that lives on long after you depart from the event site or meeting room.

For almost 30 years, I've been a full-time keynote speaker, author and team designer. A few years back, I ran across a book by a Harvard professor named Howard Gardner called *Frames of Mind: The Theory of Multiple Intelligences*. He explored how to teach children to their learning intelligence and that those intelligences could be a gateway to career choice.

It totally resonated with me.

Gardner asserted that there are eight styles of learners, and each of those learners likes to process information and approach their work with different tools in their toolkit. For example, an interpersonal learner is really good at group interaction, team listening, guiding conversations and more. While mathematical logical learners are great at problem solving, manipulating numbers, strategy and more.

This got me thinking about the team building I was providing, and what events were most successful with which teams. I realized that “good team building was good team learning.” If I could apply the team's learning style (what I call its “multiple intelligence quotient fingerprint,” which aligns the top three learning styles), I'd have a better chance of building an engaging team experience, because they liked how they were learning.

It worked.

From NASA space engineers and IT security professionals to dairy product sales reps to construction professionals, I could apply the “science” of learning to the delivery of team building activity.

My clients would get stuck choosing team-building activities because they heard from their cousins, boyfriends, sisters, neighbours that axe throwing was a great team building event. And while it is for intelligences like kinesthetic, intrapersonal and mathematical logical, it's not so great for verbal linguistics and musical learners.

Here's a quick look at the eight intelligence types and how they learn:

1. INTERPERSONAL

The "People" Learner

Encourage discussions, presentations, mentoring. Likes to work with others and can both guide and manipulate the situations to meet their needs. They love personal feedback and are very conscious of verbal and non-verbal language.

2. INTRAPERSONAL

The "Thinker" Learner

Provide opportunities for self-reflection, research and visioning. They are internally motivated and like to know how their roles connect with others. The thinker enjoys corresponding via email. Make sure you give these people some space to work.

3. KINESTHETIC

The "Doer" Learner

Get ready to go, these folks like short explanations and getting involved with props and tangibles to figure out the job. They like OJT, role playing and practicing the task. They like to build models and connect their actions to everyday life.

4. MATHEMATICAL:

The "Numbers" Learner

Logical by nature, the numbers learner likes to see things in facts and figures, step by step, presented logically and with short explanations. This person will ask a lot of "why" questions and enjoy searching for the answers through experimentation.

5. VERBAL LINGUISTIC

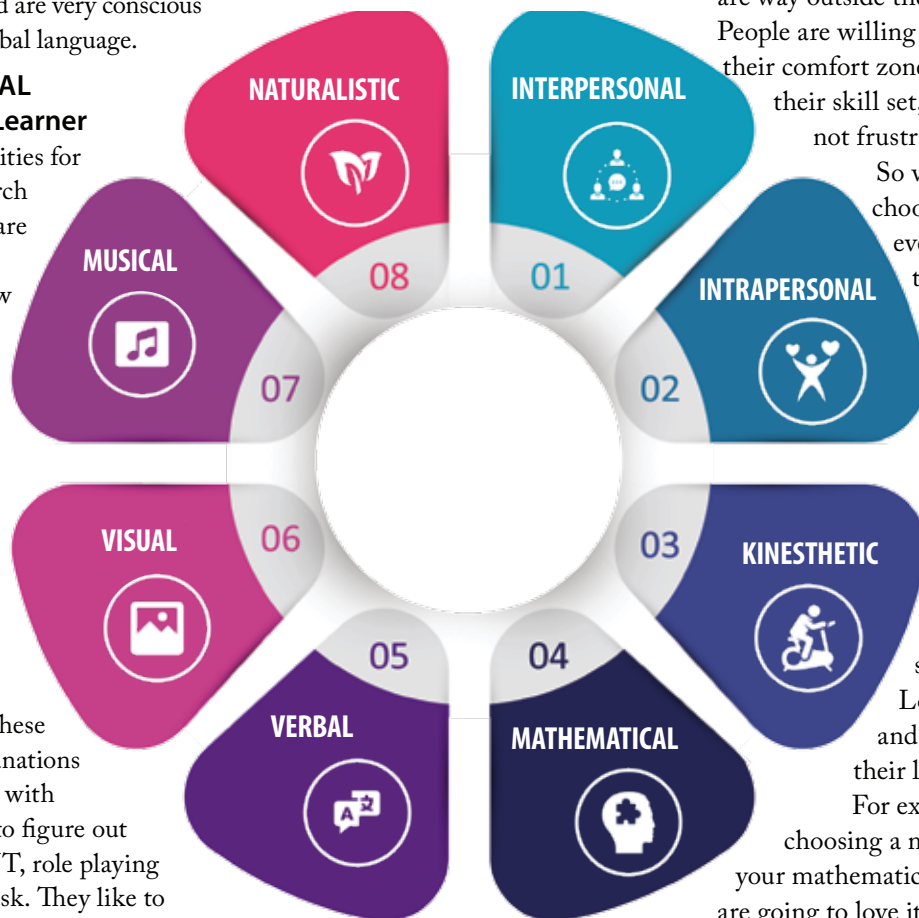
The "Word" Learner

This learner loves to have things explained—both by you and by them for clarification. They love to present materials, put together policy handbooks, tell stories and use humor/irony.

6. VISUAL:

The "See it" Learner

Explore maps, charts, movies and visioning to illustrate learning points. Encourage them to spearhead the design of displays/marketing, timelines, concept maps, documentation/handout creation.



7. MUSICAL

The "Music" Learner

Probably the one you'll meet the least often in a group. They like to demonstrate things in patterns, catchy lingo, rhymes, mnemonics and the like. They like to see the logical sequence and flow of things.

8. NATURALISTIC:

The "Nature" Learner


Work towards using analogies of nature to explore concepts. These folks relate to cycles, interconnectedness, patterns, cause and effect. Connect everything to real life and encourage them to classify things into their proper place.

By understanding your team members' makeup you can use a learner-centric style to choose activities that meet your learners' strengths. That's what engages them with the activity. Too often we do activities that make learners feel icky because they have to do things that are way outside their comfort zone. People are willing to push a bit outside their comfort zone when it's within their skill set, because that's fun, not frustrating.

So when you are choosing your team events, think about the learner and what it takes to be successful at that activity. That is the doorway to engaging activities. Don't necessarily do events that your "boss" will love or that you heard someone else loved.

Look at your team and deliver directly to their learning needs.

For example, if you are choosing a mixology event, your mathematical logical learners are going to love it. Or choose a volunteer day to help a local charity to engage your naturalistic learners. Or choose a day at the local high ropes park to engage your kinesthetic and intrapersonal learners.

Remember, good team building is good team learning. You got this. 

TYLER HAYDEN CSP is a team building designer, workshop leader, keynote speaker and author of over 25 books. For more information, visit www.tylerhayden.com and www.teambuildingschool.com/designations.com





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MY PROOF OF INSURANCE TO THE RESCUE



BY JOHN CAJAYON

What do these three scenarios have in common:

- A customer calls to ask when they will receive a policy document that was sent via mail.
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- You are running out of space in your office to store physical customer documents.

The answer: all three pain points can be alleviated by CSIO's My Proof of Insurance solution.

CSIO and My Proof of Insurance

The Centre for Study of Insurance Operations (CSIO) is Canada's industry association for property and casualty (P&C) insurance, representing a member network of 85 insurers, 45+ vendors and more than 43,000 brokers. CSIO's diverse value-add offerings to members include data standards, accredited education and technology solutions such as My Proof of Insurance (MPOI).

MPOI enables brokers across Canada to email any document, including confirmation of insurance

and proof of auto insurance (eSlips), to their customers. Clients who receive eSlips can easily store them in their phone's mobile wallet and display them as needed, even without internet access. The industry has really embraced MPOI since its launch in 2018, as over **2 million** digital documents were sent last year alone using the solution. Here are the main features behind MPOI's success as Canada's leading solution for digital document delivery.

Why MPOI Is Right for Your Brokerage

SPEED

Customers instantly receive policy documents emailed to them via MPOI, saving your brokerage time and postage costs. It's not just fast delivery speeds, but getting set up with MPOI is a quick process thanks to the solution's plug-and-play implementation and minimal training requirements.

SECURITY

MPOI uses bank-grade protection to keep documents and data safe on the Microsoft Azure cloud. All sent documents are encrypted on Canadian

servers, giving your customers peace of mind that their information remains confidential. Documents remain safe even when displayed, with smartphone lock features allowing customers to restrict access to apps and other personal data.

SIMPLICITY

Customers can use any type of device to store and view the digital documents received through MPOI. They are able to conveniently access eSlips from their phone's digital wallet without needing to download an app or memorize a password.

AVAILABILITY

MPOI eSlips meet regulatory requirements in all Canadian provinces with private insurance, including Alberta, and two territories. This means Alberta brokers can send eSlips for both personal and commercial vehicles, allowing more of your clients to benefit from this seamless delivery service. The solution is also extremely reliable with a 99.9 per cent availability rate in 2024.

ADAPTABILITY

The latest MPOI update enabled new functionalities such as additional

vehicle information included in eSlips, the ability for brokers to send fleet and garage eSlips directly from the online portal, the inclusion of a garage policy type field and more. CSIO is continually releasing new features for MPOI based on member feedback and industry best practices.

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If you're ready to unlock all the benefits of My Proof of Insurance for your brokerage and clients, visit the CSIO website to get started today!

Be sure to follow CSIO on LinkedIn, which is an excellent way to stay on top of all the latest happenings at Canada's P&C broker channel association, including MPOI updates. 📱

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DO TELL

Adequate Disclosure of
Material Information
Required, Whether
Asked for or Not



In *John Doe v Roman Catholic Episcopal Corporation of St John's*, the Newfoundland and Labrador

Supreme Court dealt with various insurance questions in a set of consolidated lawsuits alleging abuse by members of the Roman Catholic Episcopal Corporation of St. John's ("RCEC"). The court's analysis involved a discussion of the scope of information exchanged between an insured and insurer as well as the role of the broker in that exchange.

The Facts

Guardian issued an occurrence-based general liability policy (the "policy") to the RCEC covering October 1980 to October 1981, renewing yearly until October 1985. The policy and renewals were issued through Marsh & McLennan ("Marsh"), a broker.

After the policies were placed, RCEC faced claims from individuals alleging abuse by priests that fell within the coverage period from October 1980 to October 1985, and it requested indemnification from its insurer. However, one of the claims alleged that RCEC had knowledge of certain relevant misconduct; as a result, the insurer denied coverage, arguing that, if the allegations were found to be true, RCEC had failed to disclose that knowledge and the associated risk to the insurer at the time of entering the policies. These failures, it argued, amounted to a material non-disclosure and voided any applicable coverage.

Ultimately, the court found that RCEC did, in fact, have knowledge of the material facts at the time of its submission for insurance and failed to make proper disclosure to the insurer.

The Principles Regarding Disclosure

The court reviewed several of the fundamental principles underlying contracts of insurance and how they are interpreted. For instance, insurance contracts are contracts of *uberrima fides*—the utmost good faith—which requires

“a higher level of transparency between insurer and insured ... to ensure the disclosure of all material facts so that the contract may accurately reflect the actual risk being undertaken.” The basis for this rule is clear:

“Insurance is a contract of speculation.... The special facts, upon which the contingent chance is to be computed, lie most commonly in the knowledge of the insured only: the underwriter trusts to his representation and proceeds upon confidence that he does not keep back any circumstances in his knowledge, to mislead the underwriter into a belief that the circumstance does not exist.... Good faith forbids either party by concealing what he privately knows, to draw the other into a bargain from his ignorance of that fact, and his believing the contrary.”

To decide the materiality of a particular withheld fact, the court will ask “whether if the matters concealed or misrepresented had been truly disclosed, they would, on a fair consideration of the evidence, have influenced a reasonable insurer to decline the risk or to have stipulated for a higher premium.”

Importantly, the court observed that the insured’s duty to disclose all material facts applies “even in the absence of questions from the insurer, although the absence of questions may be evidence that the insurer does not consider a fact to be material.” If the insured misrepresents or fails to disclose a material fact, the insurer is entitled to void the insurance contract *ab initio*, i.e., from the beginning, and the insured is entitled to a return of their premiums, unless there has been fraud.

As part of the proceedings, the court heard expert evidence on what an insurer would have considered

a material fact. Both RCEC and the insurer brought forward experts qualified in underwriting. RCEC’s expert’s opinion was that, during the period of 1980 to 1985, claims for abuse were an unknown exposure to insurers and that insurers would not have anticipated related insurance claims. The insurer’s expert emphasized the role of the broker in the application process, although agreeing that the issue of abuse would not have been raised in the application or renewal processes by the broker or underwriter

“

The special facts, upon which the contingent chance is to be computed, lie most commonly in the knowledge of the insured only ...

”

because it was not on the industry’s radar at the time. However, on cross-examination, RCEC’s expert acknowledged that, from his personal perspective, as a reasonable and prudent underwriter, he would not have accepted the risk and issued a policy to RCEC had it disclosed the existence of prior abuse.

Weighing the evidence, the court found that, during the relevant period, RCEC had knowledge of the allegations of abuse and failed to both disclose this information to the insurer

and to report the allegations to civil authorities. The court decided:

“The collective weight of the expert opinion adduced by both parties was that despite the absence of questions from Marsh, a reasonably prudent insurer during the period of 1980 to 1985 would have considered RCEC’s knowledge of allegations of sexual abuse to be a material fact, or at the very least, an important and relevant consideration before issuing the policy; and therefore, RCEC had an obligation of full disclosure under the doctrine of *uberrima fides*.”

The Takeaway

The questions raised in *John Doe v Roman Catholic Episcopal Corporation of St John’s* go to the heart of the insurance relationship and the expectations that the insured and insurer have of each other. In exchange for indemnity from the insurer, the insured must bring to the bargaining table the full set of material facts for the insurer’s consideration. Despite the absence of specific questions about abuse from the insurer and broker as well as the unclear civil liability for issues just entering larger social discourse, the court determined that the abuse information was adequately material to warrant disclosure by the insured. For insureds, this case reiterates the danger of incomplete disclosure. For insurers and brokers, it shows the challenges of staying ahead of risks as they grow and evolve alongside social and cultural discourse.

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A woman with dark hair tied back, wearing a light-colored turtleneck, is smiling and looking towards a man. The man, with short dark hair and a beard, is wearing a dark button-down shirt and looking down at something in his hands. They appear to be in a workshop or creative space with large windows in the background.

HOW TRUST UNLOCKS TEAM POTENTIAL

BY JACQUIE SURGENOR GAGLIONE

P psychological safety isn't just a leadership trend; it's a crucial foundation for a thriving workplace. While physical safety rightly garners attention—through measures like secured doors, surveillance, and visitor protocols—these efforts overlook a deeper need: the psychological safety of employees.

Unlike external threats, psychological safety addresses internal concerns, ensuring employees feel respected, valued and free to express themselves without fear. Establishing this safe environment is essential for fostering engagement, driving

innovation and supporting overall well-being. Without it, employees are far more likely to disengage and, ultimately, to leave.

What is Psychological Safety?

Coined in 1999 by Amy Edmondson, she defined it as: “A belief that no one will be punished or humiliated for speaking up with ideas, questions, concerns or mistakes, and that the team is safe for interpersonal risk-taking.”

In 2012, Google created Project Aristotle which set out to investigate the differences between high and low performance teams. They spent significant time and resources and could not find anything that was consistent across teams that could explain why some teams were effective or not, until they stumbled on Edmondson's

work, after which, they were able to definitively correlate psychological safety with the high performing teams.

Patrick Lencioni's work on *The Five Dysfunctions of a Team* reinforces Edmondson's work as he talks about trust being the basis of an effective team. “Trust is the confidence among team members that their peers' intentions are good and that there is no reason to be protective or careful around the group. In essence, teammates must get comfortable being vulnerable with one another.”

His concept of trust and Edmondson's psychological safety are very similar.

Why is Psychological Safety Important?

Psychological safety affects productivity, creativity and morale (and consequently, employee retention/turnover).

continued on page 46



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Consider these statistics:

- Psychological Safety was rated in the top three things employees most value.¹
- Gen Z want their employer to support their mental and physical wellness including their physical and psychological safety. This group will make up nearly one third of the workforce by 2025.²
- 60 per cent of employees who do not feel psychologically safe feel burned out and 34 per cent are considering quitting their job. Conversely, if they feel psychologically safe, only five per cent feel burned out and only three per cent are considering quitting their job.³
- One in four organizations report that psychological safety is the top driver of employee retention.⁴
- Improving psychological safety can lead to up to a 27 per cent reduction in turnover, a 40 per cent reduction in safety incidents and a 12 per cent increase in productivity.⁵
- 70 per cent of Canadian employees are concerned about the psychological health and safety of their workplace.⁶

Whether your organization relies on paid employees or volunteers, fostering a psychologically safe environment is critical.

Why Psychological Safety Matters in Leadership

Benefits of psychological safety (or that base layer of trust) include:

- Improved performance
- Greater creativity and innovation
- Enhanced team cohesion
- Increased openness to taking risks
- Higher employee retention

As Lencioni relates in his work, team members who work in a safe environment feel valued, respected, free to take risks and are more willing to collaborate and innovate.

How Do You Foster Trust and Psychological Safety?

LEAD BY EXAMPLE: you need to model respect, honesty and vulnerability.

Establish Clear Communication: share ways to receive and solicit feedback that leaves people feeling welcomed and respected.

ENCOURAGE & SUPPORT: recognize contributions, show appreciation and provide constructive feedback.

BE PROACTIVE IN CONFLICT MANAGEMENT: address potential conflict early to avoid a buildup of tension. Teach others how to resolve conflict so they do not become reliant on you.

VALUE INDIVIDUAL DIFFERENCES: understand personalities and adapt your style to their preferred style.

CREATE A TEAM AGREEMENT: working with your team, create a team agreement which sets expectations for how people behave so as to create and foster trust.

ADDRESS INAPPROPRIATE BEHAVIOUR: when some acts in a way that contravenes the team agreement, or that negatively affects individual or team trust, privately address it and set expectations for future behaviour.

COMPLETE A 360 REVIEW: have a neutral third party conduct a 360 review to determine your strengths and potential blind spots in terms of fostering and building a trustworthy environment.

BE TRANSPARENT: share all appropriate information in a transparent manner.

Signs of a Safe Team Culture

As Lencioni presents in his model, when you have strong team trust you will see evidence presented as follows:

- Vigorous debate with everyone participating.
- Discussions and debate are idea-centered (not people centered).
- People are willing to ask questions.
- People are willing to admit mistakes and ask for help.
- Past disagreements are not brought up in current disagreements or debates.

- The team is focused on an end-goal, rather than on individual needs.
- People are willing to share personal challenges with you.
- People collaborate with each other and work well together.
- Everyone has equal opportunities to speak.
- Team members accept input and questions about their area of expertise
- People give each other the benefit of the doubt.
- Individuals offer feedback and help.
- Team members apologize willingly.

In conclusion, psychological safety is not just a workplace perk—it's a powerful driver of team performance, innovation, and well-being. As both Amy Edmondson and Patrick Lencioni emphasize, trust is the bedrock upon which effective teams are built. When leaders intentionally foster an environment where employees feel safe to speak up, take risks, and support one another, they unlock the full potential of their teams. The data is clear: organizations that prioritize psychological safety experience stronger collaboration, higher productivity, and greater employee retention. By embedding these practices into daily leadership and team culture, we don't just build better teams—we build workplaces where people thrive.

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.



¹ www.oysterhr.com/resources/employee-disillusionment-report

² www.conference-board.org/press/Recruiting-Gen-Z-Workers

³ Smith, Brad; *Psychological Safety at Work: The Remote Kids are Alright (Maybe Even Better)*; mequilibrium.com; www.mequilibrium.com/resources/psychological-safety-at-work/

⁴ Barnett, Greg; *8 Ways to Create Psychological Safety in the Workplace*; The Predictive Index; Oct. 8, 2019; www.predictiveindex.com/blog/psychological-safety-in-the-workplace

⁵ Herway, Jake; *How to Create a Culture of Psychological Safety*; Gallup; Dec. 7, 2017; www.gallup.com/workplace/236198/create-culture-psychological-safety.aspx

⁶ *Psychological Health and Safety Cost Benefits*; Workplace Strategies for Mental Health.com; Canada Life; Feb. 5, 2025; www.workplacesstrategiesformentalhealth.com/resources/psychological-health-and-safety-cost-benefits#cit-ref



CONVENTION 2025

MOSAIC

FOSTERING **UNITY**
EMBRACING **DIVERSITY**

Just like a mosaic is made up of many individual tiles, the 2025 IBAA convention offers a medley of opportunities to learn and connect, to be inspired and entertained. Here are the highlights.

FOSTER THE MOSAIC

There are several sessions that are offering inspiration and information on how to build a workplace culture that demonstrates a commitment to fostering diversity, equity and inclusion.

Elevating Your Business Through DEIB

The session will provide insights into how DEIB (Diversity, Equity, Inclusion and Belonging) initiatives drive business success, offering practical solutions to navigate challenges and improve outcomes.

Diversity Equity & Inclusion in the Insurance Industry

In this panel discussion, industry leaders will share their firsthand experiences with DEI in the insurance sector, highlighting challenges, successes and lessons learned. (We kicked off the conversation with the panelists on page 14.)

Creating an Inclusive Workplace

Gain practical insights into understanding unconscious bias, fostering environments of belonging, and navigating the complexities of diversity, equity, and inclusion (DEI). Through interactive exercises,

participants will learn how to apply DEI principles in their day-to-day interactions and create a more welcoming and supportive work culture. (Read "The Business Case for DEI" by session presenter Erin Davis on page 22.)

KEYNOTE Reignite: Building Resilience in the Age of Burnout

Renowned for her humour and "tell it like it is" style, Dr. Jody Carrington will share specific strategies to prevent burnout and build resilience for yourself and your teams. (Check out the February/March 2025 issue of the Alberta Broker for our cover story featuring Dr. Carrington.)

Executive Women's Panel

This dynamic and thought-provoking discussion highlighting the essential contributions of women in executive roles within the insurance sector will feature influential leaders sharing their insights, experiences and strategies for success.

EXPLORE THE MOSAIC

With its plethora of business lines, stakeholder interests, partner industries and influencing trends, the insurance industry itself is a mosaic. Whether through presentations or dialogue, these sessions aim to deepen understanding of this multi-faceted industry.

Class 1 (Commercial Trucking) Learning Pathway Panel

The panel discussion on the new commercial truck driver training pathway in Alberta is expected to provide valuable insights into several critical aspects of the program's design, implementation, and impact.

All About Auto

The Automobile Insurance Rate Board will provide an update on all things auto insurance. This is a must attend session to learn all about the latest trends and developments in auto insurance.

Optimizing Broker Management Systems

This expert panel will delve into the challenges and inefficiencies in broker management systems (BMS) and share insights on leveraging technology to perform and compete.

Broker Connect

Brokers get face time with their major markets as they connect with company reps from Aviva, Economical, Intact and Wawanesa.

Broker Townhall

This session is IBAA members' opportunity to share concerns and perspectives about the industry with your peers. Come prepared to ask questions. The 2025-2026 IBAA board will also conduct their official swearing in and member dedication during the session.

Strengthening Fleet Quoting in FA Systems

Facility Association (FA) will inform on how to use its new rater tool and quote business accurately. The course will also outline the benefits of the tool for brokers as well as consumers.

The Tradeshow

Spark new connections, reignite old ones. There's no better place to explore the mosaic of companies who offer products and services that complement the work of brokers.

Global Change & Catastrophic Loss

Learn what can be expected through the next decade in terms of disaster loss claims and prevention. Glenn McGillivray, managing director of the Institute for Catastrophic Loss Reduction (ICLR), will also discuss ICLR's work and its efforts to help insurers and others mitigate the impact of severe weather and earthquake events.

The insurance industry is comprised of a mosaic of diverse individuals. What better way to foster connections than through these shared experiences of fun and celebration.

ENJOY THE MOSAIC

Golf

Eat, visit, putt, and play on the legendary Banff Springs Golf Course! The 27th annual IBAA golf tournament is an 18-hole, team scramble format that welcomes golfers of all skill levels and abilities.

Diversity Equity & Inclusion in the Insurance Industry

Get red carpet ready! Dress as your favourite celebrity and come enjoy a night of food, fun and karaoke.

Peace Hills Party

Come as your favorite Hollywood star, movie character, or just bring your red-carpet best! Get ready for a night of blockbuster fun, dazzling music and star-studded surprises.

SGL After Party

After the trade show, head on over to SGL's Casino Royale after-party. You can play craps, roulette or blackjack, bond with fellow brokers or find a quantum of solace while you relax with a martini (shaken, not stirred).

Cosmos & Cocktails

Tuesday's gala kicks off with a cocktail reception. The event is black tie, and our photographer will be set up to capture you looking your glamorous best.

President's Gala

We are bringing the bling with our President's Gala this year—Cosmopolitan Glam. Don your finest attire and get ready to celebrate our new IBAA president **Karim Mouait** with an evening of fantastic food, music and the **IBAA Awards for Excellence** presentation.

Wawanesa Party

Wrap up the convention in style at the Wawanesa After Party. Join us for an unforgettable evening featuring the famous "Dueling Piano Show," where you can request your favourite songs, while enjoying a signature cocktail.

For detailed session descriptions, logistics, contests and delegate listing, be sure to download the 2025 convention app.



COMMUNITY CONNECTION

BY ADRIENNE HILL

BUILDING CONNECTIONS THROUGH COMMUNITY EVENTS

Connecting with our membership has always been a priority for IBAA—keeping our membership updated on the latest news, events, education courses and advocacy efforts. Now, in a rapidly changing industry facing greater and more complex issues than ever, the need for connection is even more important. That is why member engagement is one of the top priorities in IBAA's strategic plan.

MEMBER CONNECT

On March 13, the first three Member Connect events were held in Grande Prairie, Lethbridge and Red Deer. At the events, members of the IBAA board and management team provided updates on IBAA's latest advocacy efforts and other IBAA news. Members were also invited to share their concerns, thoughts and ideas during an open forum.

While the first round of events focused on rural locations, more events will be held across Alberta in the future. The goal is to connect with as many of our members as possible.

#BROKERSDAY AT CONVENTION

Monday, May 5, is #BrokersDay at the IBAA convention. A day designed specifically for brokers with sessions on the most important issues facing the insurance industry today including updates from the AIRB regarding auto reform, optimizing broker management systems and engaging with some of the industry's top insurance carriers during Broker Connect. Afterward, we encourage members to attend our semi-annual town hall where they can share their concerns and ideas about the industry and its future. A feature of the day will be our annual trade show where attendees can discover the latest services and products available from industry vendors.

We have prepared a special discount for that day to open up the opportunity for junior level managers to attend. In this way, we intend to encourage member engagement in the convention and other IBAA events.

GIVING BACK, GROWING STRONG

We are proud to be a part of the Ronald McDonald House Charities'

"Home for Dinner" initiative.

Every year, IBAA staff, board and member brokers prepare a dinner for the families living across Alberta. This includes everything from meal planning and purchasing groceries to cooking, serving and the final clean up. These types of shared experiences reinforce a sense of belonging and community fostering positivity, pride and vibrant broker channel. We encourage every member to take part in these exciting and meaningful initiatives. If you know of other local events, we'd love to hear about them, they might resonate with others. Collaboration with IBAA is all about lifting each other up!

We're committed to creating meaningful opportunities for you to connect, collaborate and grow. We can't wait for you to join us at these and other events.

ADRIENNE HILL
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