



M A G A Z I N E

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AND WHAT IT MEANS  
FOR INSURANCE



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Volume 1, Issue 3 | January 2020

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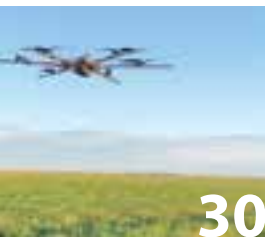
*Thank you to you and your brokerage for our past and future relationship!*







## IN THIS ISSUE



### The future of farming (and what it means for insurance)

As Canada prepares for the widespread adoption of driverless cars and trucks, Saskatchewan's ag-tech revolution is already bringing autonomy and artificial intelligence mainstream. Meet two homegrown companies pushing the boundaries of what's 'possible' in farming — and explore how those advancements may reshape the insurance industry.



### IBAS continues its advocacy work around overland flooding

According to the most recent available statistics, there are approximately 42,000 residential properties in Saskatchewan at risk of flooding, with a total exposure of \$8.9 billion. Of these, 26,000 homes have a 22 per cent-or-greater chance of flooding over the span of a 25-year mortgage. Find out what IBAS is doing to move the needle.



### The Insurance Act takes effect January 1

On January 1, 2020, roughly five years since it was first passed in the legislature, *The Insurance Act* comes into effect, bringing along changes that will impact brokerages and individual brokers alike. April Stadnek from the General Insurance Council of Saskatchewan discusses what you need to know to remain compliant.

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# 2019 IBAS Community Leadership Award



**Individual Broker Category**  
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**Brokerage Category**  
Henderson Insurance (Moose Jaw & Regina)

## *Congratulations to Our Inaugural Award Winners*

This past October, at the 2019 Chair's Banquet, IBAS — in partnership with Saskatchewan Blue Cross — presented the first-ever Community Leadership Award. This special recognition celebrated the outstanding contributions of one broker and one brokerage that have went above and beyond to make a difference in their respective communities.

**On behalf of IBAS  
and its 200-plus  
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different Saskatchewan  
communities,  
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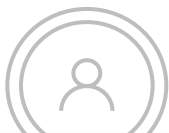


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# A look back, a leap forward

*By Dave Pettigrew, President & CEO, Harvard Western Insurance*



**T**he beginning of a new year is a time for reflection — to take stock of progress, recognize opportunities for growth, and set resolutions to match ambition with action. It's also a time to thank and celebrate those who have had a meaningful impact on the success of the past 12 months.

For IBAS, those steps forward start and end with the contributions of our members. With 206 brokerages in 249 different Saskatchewan communities, our membership is geographically broad, operationally diverse, and yet collectively committed to strengthening the broker channel. We understand that your investment in IBAS — both in terms of money and time — is voluntary, and that we must work hard every day to earn the trust you put in us to champion your interests.

While there is much work left to do, 2019 was full of positive change and new directions — all undertaken with the singular goal of delivering sustainable, long-term member value within our three priority focuses.

The first is **advocacy**.

It is part of our mission to be the unifying, trusted, and influential voice of Saskatchewan insurance brokers with government, regulators, insurers, consumers, and other industry stakeholders. And there is no doubt 2019 was one of our most exciting years in that pursuit.

For example: We tabled and began to action six recommendations finalized by our 16-member Extended Auto Advisory Committee. We played a key role in addressing broker concerns in the development of regulations to accompany the new insurance act. We were consulted and provided input on the new Saskatchewan growth plan. We advanced policy deliberations in the areas of overland flood protection and autonomous vehicles. And, we were instrumental in the launch of the Saskatchewan

Business Council — a new entity that brings together 20 of the province's top business associations and economic development groups.

The second pillar that we spent a great deal of time and energy on over the past year was **workforce development**.

Nationally, we continued efforts to update the CAIB curriculum to ensure IBAS and its sister associations are setting the standard for broker education. And, regionally, we began to offer CAIB preparation courses fully online, partnered with our neighbours at IBAM on monthly CE webinars, and kick-started a longer-term plan to provide more regular and relevant in-person CE workshops.

At our annual general meeting, meanwhile, IBAS unveiled a plan to transition the Saskatchewan Young Brokers Network into the IBAS Emerging Brokers Council, institutionalizing the critical role that young and new licensees play in the health of our association and profession. Then, in late October, IBAS also convened more than 15 stakeholders to form the Saskatchewan Insurance Workforce Development Coalition, which has embraced an aggressive vision of collaborating to cultivate the next generation of skilled insurance professionals.

Last but not least, the third member-facing emphasis over the past year has centered around **member services**.

That term, of course, can mean many different things to many different people. For us, it was simply about doing a better job responding to our members' needs and wants, wherever they may be.

You hopefully saw that translated into a variety of different areas, such as our annual events program. The Industry Dinner, Golf Tournament, and Convention all set records for attendance in 2019 — and that was in no small part due to the elevated quality of those functions.

"With 206 brokerages in 249 different Saskatchewan communities, our membership is geographically broad, operationally diverse, and yet collectively committed to strengthening the broker channel."



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**"Over the coming months, the board will be entering a process to update its strategic framework, culminating in a three-year action plan to take effect in August. This plan will look at the shifting challenges faced by our industry, and the role that IBAS should play in supporting our members' resiliency and growth. We will be asking for your feedback early in the New Year; please take the time to submit your thoughts — this is *your* association and *your* voice matters."**

We received exceptionally positive feedback in the changes we made to our E&O insurance program and in the relaunch of *SaskBroker Magazine* as well. Additionally, the first in-person meeting of the Rural Brokerage Advisory Committee in the fall tangibly demonstrated the value that brokerage principals see in getting together more regularly to share ideas and learn from one another.

It's important to note that all these achievements — in all three priority areas — took place amidst some of the most significant internal changes in IBAS's recent history, from the complete redevelopment and migration of our website

and association management platform to preparing for new legislation that prompted the need to overhaul our long-standing Consumer Protection Fund. Thank you to the staff and to my fellow directors for your steady hand in seeing through this evolution.

Now, as we enter 2020, the question turns to where we go from here. How do we keep the momentum and, at the same time, diligently anticipate and plan for the future?

Over the coming months, the board will be entering a process to update its strategic framework, culminating in a three-year action plan to take effect in August. This plan will look at the shifting challenges faced by our industry, and the role that IBAS should play in supporting our members' resiliency and growth. We will be asking for your feedback early in the New Year; please take the time to submit your thoughts — this is *your* association and *your* voice matters.

Thank you again for your incredible support as members over the past year. On behalf of the IBAS board and staff, we wish you a happy, healthy, and prosperous 2020!

*Dave Pettigrew is the president and CEO of Harvard Western Insurance and, this past October, was appointed to a second term as chair of the IBAS board of directors. #*



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# Honouring the past and insuring the future — in partnership with you

By Andrew Cartmell, President & CEO, SGI



I'd like to take you back to the year 1945. It was a bleak time in Saskatchewan, following the Great Depression, prolonged drought, and the aftermath of the Second World War. Our province had the highest per capita debt and the lowest per capita income in the country. Saskatchewan faced many tough challenges — and one of them was the high cost of insurance.

Those who had insurance could barely afford it, while many had none at all. Fewer than 10 per cent of Saskatchewan licensed vehicles at the time were insured. At least 90 per cent of insurance in the province was written by companies from Eastern Canada, and the profits didn't remain here. In fact, some insurance companies just packed up and left.

It was into this environment that SGI was born. The government of the day had the idea that a publicly owned insurance company offering affordable coverage could help solve some of these problems. So, on May 1, 1945, the Saskatchewan Government Insurance Office (SGIO) was formed. Shortly after,

SGIO's first broker (or *agent*, as they were then known) was appointed on May 17, 1945.

That first broker was Oscar Sawby of Maple Creek. At 65 years old, Oscar had no experience selling insurance. But he was not short on determination. On his application, he listed 25 years as a private and co-operative general store merchant, 40 years' attendance in the college of experience, and declared himself 'a graduate from the university of hard knocks during the hungry 30s.'

He named his new business Maple Creek Agency. Motivated by a desire to learn about insurance and steeled by the fortitude that had seen him through tough times, Oscar did indeed succeed in partnership with SGIO. His business is actually still a partner of ours today — now called Blythman Agencies. This coming year, we celebrate our 75th anniversary together.

Surviving and thriving after 75 years in this business is an important achievement. And, as the milestone anniversary approaches, we at SGI

have the opportunity to consider two important questions: What are the things that we need to protect, that have made us successful over the past seven decades, and continue to be important today? And what do we need to do to make sure we're successful into the future?

One of the most important principles that remains with us goes right back to the very beginning. We believe in the value of brokers — the value that you provide to the customer. We believe that, as an insurer, our partnership and relationship with brokers gives SGI an advantage over the competition, just as it did 75 years ago.

There are other principles that we remain steadfast in keeping. Our focus to grow beyond Saskatchewan's borders, and our focus on providing an exceptional customer experience, are commitments we share with our broker partners. These are essential principles you have heard us talk about for many years.

But it is also evident that the whole insurance market, and indeed all of

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In May 1945, Oscar Sawby of Maple Creek Agency was appointed SGI's first broker.

society, is shifting. These changes are so significant that they require us to transform our company, while still holding on to the core values that made us successful.

We've adopted the term *corporate transformation* to encompass everything we're doing to set ourselves up for a future that allows us to empower our broker partners, engage customers, optimize our operations, and transform our products and services. I want to take this opportunity to provide you with an overview of that transformation, and how we plan to achieve it in partnership with you.

### Digital transformation

SGI got its first computer in the year 1960. It took up an entire room, but it could only hold a miniscule amount of the data you now hold on the mobile device in your hand. By the 1990s, we began developing what would eventually become our core policy and

claims handling systems, GIS and SAM. Since that time, we've redeveloped and improved, but what we've embarked on under our digital transformation is much bigger.

Digital transformation involves replacing or modernizing our existing technology and introducing new, innovative tools, while supporting you in your efforts to do the same.

We're replacing our old systems with custom-made solutions in partnership with Microsoft Canada, while we also learn new agile delivery methods. This is a massive undertaking, requiring considerable resources. But it's essential work, and I thank you for your patience as we push forward to get it done.

At the same time, we remain focused on supporting you on the digital front. Some of you are currently using our Value Quote portal for our commercial Value Pak products, and are exchanging data with us in real-time




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## Cultural transformation

To stay successful, we believe we need to transform not just the tools we use to do our jobs, but how we work together — as SGI employees, with our partners, and with customers. Our digital transformation goes hand-in-hand with cultural transformation.

If you attended last year's SGI CANADA Brokers' Convention, you may have taken part in one of our leadership culture workshops. Leadership culture is about empowerment and accountability for choices and actions, frequent and clear communication, continual professional development, and challenging ourselves to excellence.

So, what does this look like in real life? One example can be found in our claims division and how our staff are improving the 'three Es' of the customer experience — *effectiveness, ease, and emotion*, with emphasis on that third 'E.' We wanted to help our adjusters improve their skills to help customers through their claim with empathy and care. So, we put together a training, coaching, and measurement plan — called the 'Intentional Customer Experience' — to focus on what they needed to do to create a positive emotional connection.

One of the critical skills within leadership culture is listening for

support. When you listen for support, you don't hold preconceived ideas about what the speaker is about to say, be impatient, or judge them. You give them your full attention, focus on their emotions in that moment, and listen for useful information. You ask questions, take time, and deal with the issue while supporting them. At claims time, when an upset customer has suffered a loss, listening for support is more important than ever. Listening, paraphrasing, and expressing empathy are just some of the skills we're improving in our staff.

So, how are we doing? I was pleased to hear from a broker at the 2019 IBAS Convention who's been a partner of ours for decades. His wife was in a fender bender, and he told me the difference in the way her claim was handled now, versus the approach taken in the past, was a big improvement.

Happy as I was to hear it, that's just one story. In reality, we need a wide



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range of customer feedback for an accurate picture. We've been collecting that data through a new tool called Medallia that provides us with quality feedback in real-time from customers about their claim. In claims, 70 per cent of inquiries are handled within 24 hours. By collecting and acting on this data, we're able to evaluate how we're doing and provide better experiences for customers.

We also do annual customer surveys through Forrester Research and, in 2019, with your support, we achieved our best results ever. When compared to Canada's 10 largest insurers in Forrester's national customer survey, SGL's customer experience score was number one. We were proud to achieve that score in partnership with the best brokers in Canada.

Additionally, in 2019, we were also pleased to be rated a *Five-Star Carrier* by brokers in *Insurance Business Magazine's* annual survey in six out of nine categories. Continuing to provide you with meaningful support is extremely important to us.

Although we're pleased with these results, this is just the start. We plan to keep moving the dial on customer and broker experience to ensure our future success.

## Join us on this journey

Everything around us is shifting significantly — insurance, business, and society as a whole. We are reinventing SGL for the future because, if we don't, we won't be able to continue our success in terms of growth, broker satisfaction, and customer experience.

As our partners in business for the past 75 years, you're in a crucial position to help guide and support us in preserving what we do well and improving on what we can do better. We invite you to join us on this journey and thank you for your support as we reshape our company.

*Andrew Cartmell is the president and CEO of SGL. In 2020, the company will be celebrating its 75th year in business. #*





**Insurance Institute**

# Congratulations to the class of 2019

When life happens, it's good to know there are more than 18,000 Chartered Insurance Professionals (CIPs) working in the property and casualty insurance industry throughout the country.



**Back Row (L to R):** Jennifer Tran, CIP (*Sask Mutual Insurance*); Chad Kozun, CIP (*SGI CANADA*); Tristan Isaac, CIP (*SGI CANADA*); Jason Flaman, CIP (*SGI CANADA*); Norman McNally, CIP (*SGI CANADA*); Alexandros Papakonstantinou, CIP (*SGI CANADA*); Jayla Hepting, CIP (*SGI CANADA*); Robert Harris, CIP (*SGI CANADA*); Terence Palaschuk, CIP (*SGI CANADA*); Egbe Elvis Oben, CIP (*SGI CANADA*); Shane Peters, CIP (*Kessler Agencies*); Kinglsey Ohaebo, CIP (*SGI CANADA*); Dana Garner, CIP (*SGI CANADA*); Kelly McKay, CIP (*SGI CANADA*)

**Middle Row (L to R):** Peter Hohman, MBA, FCIP, ICD.D (*Insurance Institute of Canada*); Hui Guo, CIP (*SGI CANADA*); Susana Acuna, CIP (*SGI CANADA*); Melissa Olson, CIP (*SGI CANADA*); Ragulan Rahunathan, FCIP (*SGI CANADA*); Darcie Keith, CIP (*SGI CANADA*); Lindsey Adams, CIP (*SGI CANADA*); Nadine Briere, CIP (*SGI CANADA*); Meaghan Flegel, CIP (*SGI CANADA*); Stephanie Kerr, CIP (*SGI CANADA*); Angela Kardash, CIP (*SGI CANADA*); Robyn Cherry, Risk (*Cherry Insurance*); Jennifer Perrin, CIP (*SGI CANADA*); Martha Cano Velasquez, Risk (*SGI CANADA*); Milena Ghebre, CIP (*SGI CANADA*); Pat Van Bakel, BA, CIP (*Crawford and Company*)

**Front Row (L to R):** Laine Van Vliet, CIP (*SGI CANADA*); Nicole Hubbard, CIP (*SGI CANADA*); Wanita Honan, CIP (*SGI CANADA*); Danielle Harwood, CIP (*SGI CANADA*); Fay Bobetsis, CIP (*SGI CANADA*); Sarah Edwards, CIP (*Aberdeen Agencies*); Krystal Kothlow, CIP (*SGI CANADA*); Nola Eva, CIP (*SGI CANADA*); Cheryl Kapell, CIP (*SGI CANADA*); Almeda Boodhoo, CIP (*SGI CANADA*); Miranda Michel, CIP (*Sask Mutual Insurance*); Ganga Adigarla, CIP (*Smith's Insurance*); Val Penner, BAC, FCIP (*President, Insurance Institute of Saskatchewan Council; Sask Mutual Insurance*)

**Not in Attendance/Missing from Photo:** Alexa Crozon, CIP (*SGI CANADA*); Mallory Eigler, CIP (*SGI CANADA*); Nhu Le-Gaudet, CIP (*O'Reilly Insurance*); Megan Moulding, CIP (*SGI CANADA*); Denise Will, CIP (*SGI CANADA*); Britney Schlosser, GIE (*Wynward Insurance*); Jenessa Howlett, Risk (*NorQuin*); Bonnie Eckhart, CIP (*SGI CANADA*)

## Why does the CIP designation matter to you?

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# Focusing on distracted driving

By Peter Braid, CEO, Insurance Brokers Association of Canada



It's a scene that is far too familiar on roads across Canada: A cell phone sounds an alert, the driver reaches for the phone, and, in the short time it takes to read the screen, a collision has occurred.

Using a mobile device while operating a vehicle is dangerous and, in most jurisdictions, illegal. And yet, even though this is well known, distracted driving is on the rise, now competing with impaired driving as the number one cause of motor vehicle accidents and claims.

Insurance is all about risk, and distracted driving is an extremely risky behavior. That's why the Insurance Brokers Association of Canada partnered with the Canada Safety Council to sponsor National Safe Driving Week, December 1 – 7, 2019. And while we highlighted the issue of distracted driving during this advocacy week, it's something we should be thinking about all year.

Where distracted driving is concerned, people are willingly engaging in behaviours that increase the chances of having an accident. Studies in provinces across Canada have borne out the same result: A majority of drivers understand that distracted driving is dangerous and illegal; yet, the same respondents report using their devices behind the wheel anyway.

Insurance brokers have a role to play in raising public awareness and advising their clients about risk. The stakes are high. Driving while distracted can result in death, injury, property damage, and fines — all excellent reasons to put down the phone and focus on the road.

Insurance brokers bring an additional perspective to this issue — distracted driving will cost you. If you get a ticket for using your phone while driving, or worse yet, cause an accident, your insurance premiums may increase upon renewal.

National Safe Driving Week was a great opportunity to remind family, friends, and clients that driving is a serious activity that requires their full attention. The message,

however, must be continuously reinforced. Every driver has a social responsibility to protect themselves and other road users from the potentially devastating consequences of a collision. Safe driving is a choice that is completely within our own control.

While distracted driving is usually thought of as using a mobile device while behind the wheel, other forms of distraction can be just as dangerous. These include eating, applying makeup, adjusting GPS settings, interacting with passengers, or any action that takes your attention away from the road.

Whatever the distraction, it's not worth the risk. Make the right decision and just don't do it!

### Tips to avoid distraction behind the wheel

- Put your phone on silent or on 'do not disturb' mode. You won't be tempted by an alert you don't hear.
- Even better, use an app or a built-in function that activates a 'do not disturb' feature automatically when connected to your vehicle's Bluetooth or when increased speed is detected.
- Put your phone in a glove compartment, a zipped purse or knapsack, or even the back seat. Out of sight, out of mind!
- Leave enough time in your schedule to eat and groom before getting in the car.
- Ensure that your temperature, music, and GPS are set before you leave.
- And if it's really that important, pull over!

*Peter Braid is the CEO of the Insurance Brokers Association of Canada. Prior to assuming that role in 2017, he served as a Member of Parliament for Kitchener–Waterloo between 2008 and 2015.*

**"Every driver has a social responsibility to protect themselves and other road users from the potentially devastating consequences of a collision. Safe driving is a choice that is completely within our own control."**





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# 2020 at IBAS will be about embracing the future

By Derek Lothian, CEO, IBAS



It's that time of year again: When economists, business leaders, and pundits alike dust off the ol' crystal ball and share their sage predictions for what's on the horizon in the coming year. While the specific rationales may vary depending on the crisis of the day or the unique perspectives of those with an opinion, the narrative — somewhat ironically — seldom changes: *There is risk, and there is opportunity.*

Thanks, Gandalf. Take all my money.

If I am being completely honest, however, I will admit I have used that line myself. In fact, I use it regularly — because, as with anyone who has a habit of reading tea leaves, I enjoy making 'bold' forecasts that have zero chance of being wrong (don't tell my board). Plus, there is an undeniable element of truth to it. There *is* risk, and there *is* opportunity. How insurance brokerages understand and manage these principles, and the relationship between them, is the fine line between growth and retraction.

Since stepping into the role as CEO of IBAS in late 2017, our 'true north' has been to work towards helping you in that pursuit. Not every risk and not every opportunity looks the same. Some appear to be both simultaneously, and others are disguised altogether. But, as you will see throughout this and other issues of *SaskBroker Magazine*, they are scattered across the spectrum of your business. There are obvious (slow GDP growth and capital investment) and more subtle (trade dependency) economic pressures, shifting regulations, a rapidly evolving insurtech ecosystem, and a widening skills gap that is bridling potential, just to name a few. Our job at IBAS is to lift the veil on these issues and connect you with the insight, resources, and business climate necessary to thrive.

There is no doubt that 2020 will be an important year for both IBAS and its members. The market is changing, the industry is changing, and we must be prepared to anticipate

and get ahead of that change. It will not be enough just to keep pace. With that in mind, here are a few of the files we will be keeping an eye on and advancing on your behalf over the next 12 months:

## The innovation equation

Innovation and technology adoption is — in my oh-so-humble (cough) opinion — the topic that looms largest for Saskatchewan businesses, including insurance brokerages. It is, after all, the disruptor that has the potential to transform entire business models and supply chains.

Over the next year, we will be viewing this issue through two separate and distinct lenses: Its impact on brokerage operations, and its impact on the risks you write.

With respect to the former, we know that IBAS must do a better job on the technology front. While the work we've recently undertaken at the national level through our sister associations at IBAC (such as the Data Exchange initiative) is very much transformational, we can and should explore ways to better support brokerages — especially small and medium-sized brokerages — 'where the rubber meets the pavement.' These supports may include forums to assist you in the selection of vendors, or education to help you better understand how technology can be best and most cost-effectively applied as a tool in your broader business strategy.

We will also be shining a light on technology's role in the lives of your clients. Within these pages, for example, you will find a (hopefully compelling) article on automation, artificial intelligence, and the future of farming. With specialization and industry-specific knowledge becoming a differentiator for success, these conversations matter to your ability to properly provide protection and deliver value.

"There is no doubt that 2020 will be an important year for both IBAS and its members. The market is changing, the industry is changing, and we must be prepared to anticipate and get ahead of that change. It will not be enough just to keep pace."





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**“There is a good reason you don’t stare off into the rear-view mirror for long periods of time when driving — what’s behind you is not nearly as important as what’s in front of you.”**

## **The elephant in the room**

Every business, whether you’re in insurance, manufacturing, construction, or IT, shares one fundamental, universal input — human capital. *People*. And, if the insurance industry is united on any front, it’s that we are in the midst of a talent crunch and it’s only about to get worse.

As an entity rooted in professional development, IBAS takes that challenge seriously. That’s why, in late October, we brought together more than 15 organizations to launch the Saskatchewan Insurance Workforce Development Coalition, which we will be formalizing through a joint terms of reference this winter. Additionally, it was the impetus behind dissolving the Saskatchewan Young Brokers Network and replacing it with the new IBAS Emerging Brokers Council — to recognize and embed into our DNA the critical role of the next-generation broker force. I am very pleased that the following eight individuals have accepted appointments to the council for its inaugural, 2020 calendar year: Council Chair, Nicole Sinclair (HAL Insurance); Advocacy Liaison, Justin Kozakevich (Trustmark Insurance); Workforce Development Liaison, Nicole Crump (Affinity Insurance); Community Liaison, Jessica Yelland (Harvard Western Insurance); Jenna Dusyk (Dusyk & Barlow Insurance Brokers); CaSandra Sopel (Galon Insurance); Talsa Warken (Western Financial Group); and, Reece Ricard (Kelly Insurance Brokers).

We will be doubling down on continuing education as well — endeavouring to provide you a greater breadth of targeted, high-quality PD opportunities in formats that are responsive to your needs.

## **Appropriate oversight and red tape**

As a regulated industry, there are rules and authorities in place to protect insurance consumers. And for good reason — insurance is a highly complex product, and quality advice and fair treatment are central tenets to maintaining the integrity of our system.

At the same time, as with any sector, brokerages — the overwhelming majority of which are small businesses — must have confidence that the rules they are subject to will be applied consistently, fairly, and under the spirit of their original intent.

Ensuring that equity and accountability, while striving to reduce unnecessary or duplicative red tape, will be a focus of IBAS’s in 2020.

## **Putting your issues first**

One of IBAS’s primary mandates is to champion the issues that matter to you with government, regulators, insurers, and the general public. I think we’ve made a lot of progress in our advocacy work over the past 12 months; but the next 12 will present some unique opportunities.

First off, we will be entering into a fall provincial election, which always offers an inroad for industry associations to influence policy. The new federal government will be entering into the first full year of its new mandate, too, making IBAS’s work within the Saskatchewan Business Council that much more timely. And, finally, building on the recommendations laid out by the Extended Auto Advisory Committee last May, we will be piloting an innovative digital marketing campaign to raise the profile of extension coverage and the limitations of basic plate insurance.

But to truly represent you, we need to continuously validate that we understand your concerns. As part of that ‘quality assurance’ process, we will be bumping up our bi-annual IBAS Broker Issues Survey — first administered in the spring of 2018 — to Q1 of 2020. Please take the time to complete a submission; it is perhaps the most vital information you can provide us — and that is doubly true entering into a strategic planning year.

## **A final word**

There is a good reason you don’t stare off into the rear-view mirror for long periods of time when driving — what’s behind you is not nearly as important as what’s in front of you.

In 2020, I implore you keep your eyes on the road. There are many risks waiting to jump out to catch you off-guard, and — yes — plenty of opportunity to take you in a different direction if you’re ready to seize it. And IBAS will be there every step of the way to help.

Thank you for your continued support. On behalf of my staff and I, have a wonderful holiday and a happy New Year! 🍀





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# EVENTS SPOTLIGHT

## STARS Air Ambulance announced as the 2020 IBAS Charity Partner

On October 18, at the 2019 IBAS Convention in Saskatoon, IBAS announced that it has selected STARS Air Ambulance as its annual charitable partner for the coming year. All funds specially raised by the association through 2020 will go to support this important cause. The announcement coincided with a surprise auction at the Chair's Banquet, proudly sponsored by GMS. Peter Bennett of Saskatoon Insurance Agencies was the successful bidder of the auction package, raising \$6,000 to kick-start the STARS campaign.



## IBAS hosts social media education session in Saskatoon



Several brokers from across the province joined IBAS in Saskatoon on November 27 for a full-day workshop aimed at developing an actionable social media plan. The session was part of the new IBAS Broker Insights Series, and was instructed by Strategy Lab's Jeph Maystruck — one of Saskatchewan's foremost authorities on branding and digital marketing.

## Annual Christmas Mixer marks the last YBN event

With the Saskatchewan Young Brokers Network (YBN) dissolving at the end of the year, making way for the new IBAS Emerging Brokers Council, the 2019 YBN Christmas Mixer held on November 27 at Hudson's Pub in Saskatoon was the group's last official event. More than 30 brokers came out to network with other industry representatives. Attendees brought donations of toys to support the Saskatoon Secret Santa Foundation.



# UPCOMING EVENTS

## Save the Date

### 2020 Saskatchewan Summit of Young Insurance Professionals



April 2, 2020  
Sheraton Cavalier (Saskatoon, SK)

This is one of our most highly anticipated educational opportunities of the year. The third annual Saskatchewan Summit of Young Insurance Professionals will bring together brokers, carrier representatives, and other industry stakeholders from across the province for a day of learning, best practices sharing, and networking. Attendance is free, but seats are limited!

### 2020 Saskatchewan Insurance Dinner



April 28, 2020  
Double Tree by Hilton Hotel & Conference Centre (Regina, SK)

Formerly known as the IBAS Industry Dinner, this 'reinvigorated' event is marquis on the IBAS calendar. Join provincial cabinet ministers and senior executives from roughly a dozen insurance companies as we celebrate the important contributions of the insurance industry in Saskatchewan. Past keynote speakers include Gary Doer, Peter MacKay, and Brad Wall.

### 2020 IBAS Golf Tournament

June 16, 2020  
The Legends Golf Club (Warman, SK)

This event will be returning to The Legends Golf Club in Warman for the second straight year. In 2019, registration sold out nearly a month in advance, so keep your eye out in the New Year for details and reserve your spot early! There are only 144 spaces available. A free shuttle bus will run from the Sheraton Cavalier in Saskatoon.

### 2020 IBAS Convention & AGM

October 28 & 29, 2020  
Double Tree by Hilton Hotel & Conference Centre (Regina, SK)

Big changes are coming to the IBAS Convention in 2020, and we couldn't be more excited! This year, the event will be held on a Wednesday and Thursday; and, for the first time, the Double Tree by Hilton Hotel & Conference Centre in Regina will play host. Early-bird registration will open in the spring — we can't wait to see you there!

## Professional Development

### Webinar: Personal Lines Property

January 14, 2020

### CSIP, Module 1 (Online)

January 21 & 23, 2020

### Webinar: Insuring Unique Property

January 29, 2020

### Webinar: Understanding Residential Plumbing & Electrical Systems

February 4, 2020

### CSIP, Module 2 (Online)

February 18 & 20, 2020

### Webinar: Builders' Risk & Wrap Up Liability Series, Module 1

February 27, 2020

### CAIB Immersion Courses

CAIB 3: January 18 – 25, 2020  
Regina, SK

CAIB 4: March 6 – 14, 2020  
Regina, SK

CAIB 1: May 2 – 9, 2020  
Saskatoon, SK

Taught by long-time instructor Todd Hochban, CAIB immersion courses are a weeklong experience where students participate in intensive theoretical discussions and hands-on exercises. A final exam is held on the last day of each course.

### National Exam Dates

February 5, 2020

May 6, 2020

Students can choose to write CAIB and CPIB paper exam exams in Regina (IBAS Office) or Saskatoon (SGI Claims Centre).

**To learn more or to register for IBAS professional development programs or exams, visit [www.ibas.ca](http://www.ibas.ca).**



# How to attract the talent you need to drive your brokerage forward



*By Trevor Buttrum, Manager, Career Connections, Insurance Institute of Canada*

A recent survey of IBAS members identified that workforce development issues are keeping brokers up at night. Why is that? You identify a need, develop a job description, post an ad, review applications, interview, and select your candidate. Simple, right?

While talent acquisition is not necessarily rocket science, there are nuances and a bit of an art to it. Factor in some tough competition for talent both in and outside of insurance, as well as lingering misconceptions about the roles available in brokerages, and it's understandable why it is difficult to find top candidates to meet your business needs.

There are, however, some strategies you can employ to help make the process easier and put your best foot forward in attracting top talent.

## **Don't underestimate the value proposition of a career in insurance**

According to a recent Insurance Institute of Canada report, 27 per cent of insurance professionals will be eligible to retire by 2027. With an estimated workforce of 126,400 professionals in P&C insurance across the country, that is a significant talent crunch. Insurance is not alone, either. Banking, healthcare, professional services, and education are facing

similar demographic shifts. How will insurance measure up and compete for the best talent?

The key is to not underestimate the value proposition of a career in your brokerage. Most of the research out there tells us that what career seekers want most is stability, variety, and the chance to make an impact they feel good about at work.

The positive news is we've got these in spades. Thomson Reuters reported that insurance added 12,000 positions at the height of the 2008 downturn. Career paths in a brokerage, meanwhile, can be shaped to align with individual goals — whether that's through deeper specialization, working with 'cool' emerging risks, moving into leadership, or contributing to digitization and evolving technology. Ninety-seven per cent of industry professionals feel that they contribute to their company's success and 94 per cent are proud to work in insurance.

## **Understand and clearly define your needs**

What do you really need? This is pivotal. Work upfront here can save on time, money, and potential pain points down the road.

What kind of problems will this person solve? What types of risk will they work with? What impact will they have on people's lives? How will their work fit into the direction of the brokerage?

What knowledge, skills, and attitudes do they need to be successful? How will this role support the work of and intersect with others? What kind of support and benefits do you have to help them be successful? Your answers will help to shape what is required both from the individual and others at the brokerage to be the right fit for your needs.

Make sure to be specific, too. Almost every job description out there calls for 'good communication skills.' What does that mean? It can be detrimental and frustrating if candidates cannot get a clear picture of what you *actually* need from them.

Finally, be mindful and helpful. Describe the role clearly and in ways anyone could understand. If you need your candidate to be licensed before they apply, consider including links to licensing providers in your posting. If you will train the right candidate, include that information as well. Consider statements that invite applications from diverse talent pools or those with limited industry experience. These are not only helpful but are subtle ways to build your employer brand.

### Show candidates what it will be like to work at your brokerage through authentic storytelling

Referrals are a powerful tool — both in bringing in business and new talent. But, how might you amplify the message?

Start by identifying your best storytellers. From there, leverage them in compelling videos or mini profiles of people talking about their roles, the impact they have had, and their

**"According to a recent Insurance Institute of Canada report, 27 per cent of insurance professionals will be eligible to retire by 2027. With an estimated workforce of 126,400 professionals in P&C insurance across the country, that is a significant talent crunch."**

career journeys (these can be featured on social media or directly in job postings). Or, find other ways to encourage or incentivize your brand champions to give back and become active representing the brokerage in the community. Judging a case competition, speaking to a classroom, or volunteering to serve on a community board are all ways to build your brand and demystify available roles in your business. Get creative!

### Embrace diversity on all levels

It can be easy to fall into the trap of 'if they have insurance experience, they will be a great candidate.' The demographic research also tells us that there are not enough experienced professionals out there to meet the demand.

Before seeking outside talent, look inward. Is there opportunity to expand someone's scope, move them into a different role, or offer a new challenge? This might help with retention and open a role for a new entrant all at the same time.



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Should you wish to contact Doug Kitsch, please refer to the following information:

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We have all heard stories of bringing our favourite barista or server into the business; how global talent or new grads can offer a unique perspective; or, how a political science or law degree can help with understanding insurance contracts. These stories are not far-fetched — they are concrete examples of finding success by recruiting from diverse talent pools.

There is also a lot of evidence that diversity in identities, education, and experiences make our workplaces more innovative and help teams perform better.

## Build alliances that can help you in your talent strategy

With a somewhat limited understanding of what a career in insurance has to offer and even more limited employer brand recognition, it can be tough to go it alone or be 'loud enough' to get potential candidates' attention.

There is power in coming together as an industry to increase our reach to attract the next generation of insurance talent. One example of this is the newly formed Saskatchewan Insurance Workforce Development Coalition, kick-started by IBAS, which is bringing together brokerages, insurers, education providers, and industry associations to shape best practices and explore ways to collaborate to be responsive to the local industry's talent needs.

The Insurance Institute of Canada's Career Connections program can also be a partner in helping you connect to talent. Career Connections works with 60-plus college and university campuses along with industry associations, high schools,

community employment service providers, and services for global talent and new immigrants to deliver more than 470 events reaching 126,000-plus career-seekers across Canada each year.

Additionally, Saskatchewan Polytechnic has a business diploma specializing in insurance. Students have the opportunity to graduate with five of 10 CIP credits, including courses focused on the essentials of being an insurance broker.

Finally, amazing networking opportunities, tools and resources, industry connections, and a job board are available right here through IBAS.

How will you build alliances to connect with the talent you are looking for? A deliberate strategy is vital to your success.

*Trevor Buttrum manages the national Career Connections program with the Insurance Institute of Canada and is a leading speaker on addressing workforce challenges in insurance.* #



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# THE FUTURE OF FARMING

## AND WHAT IT MEANS FOR INSURANCE

*As Canada prepares for the widespread adoption of driverless cars and trucks, Saskatchewan's ag-tech revolution is already bringing autonomy and artificial intelligence mainstream*

*By Joanne Paulson & Derek Lothian*


It's early May in southern Saskatchewan. The fields, once dusted with a wintry white, have turned a rich brown in anticipation of another farm year. It's seeding season on the Prairies, and hope is in the air.

As the quonset doors open, the purr of a diesel engine bubbles across the yard and a U-shaped vehicle rolls into the field — part transformer-like robot, part tractor. There's no driver anywhere in sight, but this self-propelled device will soon plant the year's first quarter-section of canola with scientific precision.

Fast forward a few weeks. The fall's bounty has now broken through the spring soil and from the budding, new life has emerged the first healthy





A white autonomous tractor, branded with 'DOT' and featuring a grid of black dots on its side, is shown in a field. The tractor is equipped with various sensors, including a tall antenna and a camera, and is positioned in a field of dry, golden-brown grass under a clear blue sky.

**"We're in the middle of the next big societal change, and I don't think we know yet what it will look like. Really, who would've thought we'd need to be considering cyber insurance on a piece of farm equipment? It's an exciting time to be alive. And it's a fascinating time to be in insurance."**



green leaves, marking the window where most farmers would apply two passes of herbicide to eliminate the growth of unwanted weeds.

But the sprayer hasn't left the shop. The 120-foot-wide boom that has been a staple part of the annual routine for the past decade has instead been swapped out by the unlikeliest — and tiniest — of competitors: A drone.

You can barely hear the hum of the vehicle's rotors as it lifts from the concrete pad and drifts towards the horizon. Equipped with a high-definition camera and game-changing artificial intelligence (AI) capability, the unit analyzes each plant in real-time, identifying which is canola and which is broadleaf or grassy weed. It then applies the expensive chemical only to those unwanted plants and returns home.

To some, these two processes may sound like a futuristic vision of agriculture 10 or 20 years down the road. Thanks to two innovative Saskatchewan companies, however, this technology is already here — and the market is salivating at its arrival.

The next question is: Are the rest of us ready?

There are many parallels between the province's agricultural community and the insurance sector. Consolidation is reducing the number of individual farms — down 12.4 per cent since 2006 — in exchange for fewer, larger operations. That trend is, in turn, driving the need for greater efficiencies and more cutting-edge, scalable solutions.

Daniel McCann is the founder of Precision.AI, which is pioneering the use of drones and AI for chemical application. He says when it comes to the marriage between farming and AI, it's a matter of simple math.

"Farmers are spending \$20 to \$40 per acre on spraying, and 80 per cent of that spray hits the dirt and does absolutely nothing. It's hugely wasteful and environmentally problematic."

Recent field trials suggest that targeted, drone-based spraying could bring that cost down as much as 93 per cent, to \$2.80 per acre.

"Machines are capable of doing things that human beings simply

cannot," says McCann. "We need to sleep, and we want to spend time with loved ones. But a machine can work the field 24 hours a day, seven days a week."

A short drive east of Regina, DOT Technology Corp. has embraced that same creed.

DOT is the brainchild of Norbert Beaujot, who founded and nurtured SeedMaster into one of the world's leading manufacturers of high-capacity seeding equipment. The company debuted its fully autonomous platform at the 2017 Ag in Motion show, just north of Saskatoon, to industry-wide acclaim. The vehicle is able to connect with different interchangeable implements, including seeding, planting, fertilizer spreading, and sprayer tools. In fact, other businesses that may have once been thought of as competitors are now designing products to fit with the DOT-powered system.

Apart from its self-driving capacities, its unique U-shaped design affords other engineering advantages. For example, implements are effectively 'carried' on the platform in lieu of being 'towed'



**“Typically, you have inexperienced drone operators at the remote controls and they end up flying these things into airspace and power lines, or they drop out of the sky from 100 feet up onto unsuspecting cars below — that’s the model insurers have built drone insurance on. What we’re doing is completely different. It’s wholly autonomous, so humans can’t screw it up.”**

behind. That eliminates the need for equipment traditionally used in towing — hitches, wheels, axles — and results in a more efficient use of horsepower.

### **Field, road, and air**

In the field, an autonomous vehicle such as DOT has a limited — albeit complex — scope of risk.

The issue begins to compound when the unit needs to travel on public roads to move from one plot of land to the next.

DOT uses a special ‘follow me’ feature that enables the driverless vehicle to trail behind a truck or combine much in the same way a

pilot vehicle would lead a large semi load. The company’s team has been working closely with SGI to develop the necessary regulations, and the hope is that framework will eventually be able to be duplicated in other provinces and states. Until then, DOT needs to be loaded onto a trailer to be transported from one place to the next.

Drones, on the other hand, are a different beast altogether.

Also known as unmanned aerial vehicles, or UAVs, drones are regulated federally by Transport Canada for both personal and commercial use. Effective this past June, all drones exceeding 250 grams in weight must be registered, and operators must be both licensed

and have a line-of-sight with the UAV at all times.

While most farm policies exclude the use of drones, drone-specific coverages and specialty endorsements are now widely available. Yet, insurance companies and regulators have not caught up to Precision.AI’s business model — fully autonomous UAVs.

“Typically, you have inexperienced drone operators at the remote controls and they end up flying these things into airspace and power lines, or they drop out of the sky from 100 feet up onto unsuspecting cars below — that’s the model insurers have built drone insurance on,” explains McCann. “What we’re doing is completely different. It’s

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wholly autonomous, so humans can't screw it up. And they fly very low to the ground — two or three metres off the crop canopy — so you don't get the same risk factors associated with normal drone insurance."

McCann contends the rules need to change — not just to respond to shifting agricultural needs, but to adapt to other potential uses, including in urban settings.

"In the next 10 to 15 years, drones will be a big part of our lives, whether it's having your food or Amazon packages delivered, or taking medical supplies into remote communities," he predicts. "All of these alternate models that transition from this idea of drones as toys or photographic tools to low-flying, autonomous UAVs will cause the industry to balloon out, and I don't think anybody knows what to do with it yet."

### Adapt and accelerate

For 150 years, My Mutual Insurance in Waldheim has prided itself on its farming focus. It has seen the mechanization and industrialization of agriculture, and has survived as a small mutual through those decades by being nimble, agile, and responsive to the needs of its largely rural owners — its policyholders. The integration of AI and automation into farm practices is now its next major challenge.

And the challenge is incredibly varied. Navigating reinsurance treaties is one obstacle, as is ensuring the right coverages are available for the right types of risks.

Take, for instance, the intersection

between hardware, software, and data.

Equipment malfunction or software failure on an autonomous farm implement could theoretically result in physical damage or even bodily injury should the vehicle veer outside its designated boundaries. The software, meanwhile, could be at risk of cyber intrusion; and the data collected by that software could be vulnerable as well. Additionally, there is an inevitable element of human error and liability associated in all three areas.

"These are all big questions, and we're doing our research to better understand where we can fit," says My Mutual CEO Valerie Fehr. "But there are other implications beyond the *type* of coverage, too. With autonomous vehicles, farmers will also have to consider the *amount* of coverage to properly protect the expensive electronics some of this equipment will contain.

"So, it's a matter of being able to identify and understand the risk, and then establish an appropriate rate for the exposure."

It's all part, she says, of the Fourth Industrial Revolution — with seismic implications on the economy at-large as well as individuals.

"We're in the middle of the next big societal change, and I don't think we know yet what it will look like. Really, who would've thought we'd need to be considering cyber insurance on a piece of farm equipment?"

"It's an exciting time to be alive. And it's a fascinating time to be in insurance." 🍷





# *The price of success*

*By Todd Hochban, President, West Coast Training*

In a dark basement within the River Heights Shopping Centre in Regina, the IBAS office was quiet, aside from two employees who were busy working away. The year was 1981, and I walked into the office ready to conquer the Qualifications and Licensing Exam. At the time, there were no licensing levels, no criminal background checks, no bylaws examinations, and no continuing education. Quite frankly, I had no clue there was a vacuum of employee development opportunities available. I

walked out of the office that day, though, a licensed broker.

Fast forward to today. The insurance industry has wildly expanded and there are several employee development opportunities to choose from. Professional designation programs like CAIB place employees on the right career path. The possibilities with insurance now are endless, just as learning itself is persistent and constant. At the root of the possibilities in our dynamic industry are the challenges we are met with each day

and the opportunity to adapt and grow.

The cost of employee recruitment, orientation, training, and retention is mounting. Brokerage managers often wonder which employee development model is the best. Is the cost of extensive training worthwhile? Is employee development really an investment? In a word: YES.

Over and over, I get asked by brokerage owners and managers, "What if we pay for employee development and then they resign to work for a

**"It is generally accepted that two-and-a-half years' commission is required to recoup acquisition costs. This means any client staying less than three years ends up costing the brokerage in the long run. Bringing clients in the front door is a sales function, whilst retaining clients is an employee development function."**

competitor?" Although a valid concern, the alternative may be untrained staff requiring extensive supervision that never leave. Henry Ford once said, "The only thing worse than training your employees and having them leave is not training them and having them stay."

Being a consumer myself, I can truthfully say I prefer buying insurance from knowledgeable sellers. In all my years of sales training, I tell students that a solid knowledge base is the foundation of solid sales success. The quiet confidence that professional designations provide is worth its weight in gold. There is a straight line from employee development to profitability.

Before we look at employee development, we must consider customer acquisition costs. Marketing is usually designed to attract *any* customer. Few brokerage managers consider the importance of marketing to attract the *right* customers.

Short-term clients actually *cost* the brokerage money. As with any professional service, the initial investigative steps take time and skill. It's generally accepted that two-and-a-half years' commission is required to recoup acquisition costs. This means any client staying less than three years ends up costing the brokerage in the long run. Bringing clients in the front door is a sales function, whilst retaining clients is an employee development function.

Motivated and professional employees know that they are part of a team. They understand the importance of supporting and encouraging their fellow team members, which is the outcome of a brokerage manager creating the proper environment for them to excel in. Workplace design is no accident. Hiring

the right people, giving them the tools to succeed, and recognizing their success breeds exceptional internal service quality.

When workers are engaged and supportive of one another, job satisfaction soars. This is directly linked to employee retention. Now, long-term employees obviously mean lower recruitment and orientation costs; but there are other important benefits, too. Long-term, satisfied, and happy employees know their customers wants and needs. In fact, long-term employees can often predict customer wants and needs before they ask. This exceptional customer service leads to satisfied customers and satisfied customers rarely leave. Rather, they continue to buy, and retention rates directly improve.

Customer retention should be the primary goal of every business. Insurance brokerages are no exception. In fact, due to the unique relationship and products involved between the broker and client, retention of clients becomes even more beneficial. I believe there are six notable reasons long-term clients are the key to profitability.

First, long-term clients make more referrals than new clients and referrals are crucial to the sales of any organization. I know we may not believe it, but every once in while, insurance is the topic of conversation at our clients' dinner tables. For example, it could be a relative who stops by and complains about their upcoming renewal and a long-term client

may step in and say, "You should call my broker — they're awesome!"

Second, long-term clients tend to buy their insurance from one broker. The longer you have them as a client, the more they will buy from your brokerage. When an account is 'rounded,' brokers are usually able to identify relationships at risk. Losing an auto insurance policy may be an indicator of client dissatisfaction. When recognized, client retention strategies can be implemented. At the very least, a friendly follow-up phone call from a brokerage leader should occur to investigate.

Thirdly, long-term clients pay on time. Long-term clients have been trained to pay or utilize premium finance options with your brokerage. Usually, your aged receivables are short-term or new clients.

The fourth reason long-term clients are more profitable is simply that you are more knowledgeable of them. Staff make fewer mistakes with long-term clients because they know when and how to connect with them. Relationships develop that extend beyond the insurance transaction.

Next, long-term clients have fewer claims. This is known as a *seasoned* book of business. Ask any underwriter: Seasoned books generate lower loss ratios — if for no other reason than that poor, high loss ratio clients are either rehabilitated through coverage, deductible and rate adjustments, or are dropped altogether.

Finally, long-term clients are less price sensitive. With most or all of their insurance with one brokerage, they are less likely to shop or jump ship for a small price difference.

Referring back to our 'straight line' from employee development to brokerage profitability, I think we can all agree that relationships between brokerage employees and clients are desirable. With long-term clients and improving retention rates, profitability

**"Customer retention should be the primary goal of every business. Insurance brokerages are no exception."**

is assured. The challenge for brokerage managers remains creating an environment for employee development and satisfaction.

This begins with hiring workers who are eager to learn. Once these employees are hired, it is up to the manager to pay attention to when an employee is overwhelmed, and when they are getting bored and need to be challenged. There is a difference between students who want to learn and those who are forced to learn. Their attitudes are polar opposites. Find those who are curious, who are self-motivated, who show signs of innovation, and who are longing to grow their career. Trust me, they are out there.

Another key piece to employee success is effectively planning human resource needs. When you are suddenly faced with having to hire a worker to fill a vacancy due to overwhelming workload, sometimes compromises can be made. Looking, however,

strategically at human resources ahead of time allows managers to hire more selectively. Brokerage managers should always be in hiring mode. Keep your eyes open to find the next great CSR, producer, or even your successor. Once the right person is hired, properly developing them is critical. This process begins with a solid orientation program showing them the progression between experience and skill, which will ultimately help them meet their needs and wants. Expanding responsibility, growing relationships, and broadening knowledge in each employee will result in their overall development.

At the end of the day, exceptional internal service translates into exceptional external service. It is the external service that leads to client loyalty and overall brokerage profitability. So, as a brokerage manager, next time you find yourself wondering if employee training, regardless of how long they may or may not stay at your company,

is worth it, remember this: Investing in your company is not a cost. Rather, it is the outlying piece to a company's success and a promising future.

*Todd Hochban is the president of West Coast Training, based in Vancouver. He is also IBAS's lead trainer for its Canadian Accredited Insurance Broker (CAIB) immersion programs. #*



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**“According to the most recent available statistics, there are approximately 42,000 residential properties in Saskatchewan at risk of flooding, with a total exposure of \$8.9 billion. Of these, 26,000 homes have a 22 per cent-or-greater chance of flooding over the span of a 25-year mortgage.”**



# IBAS continues its advocacy work around overland flooding

By Derek Lothian, CEO, IBAS

Over the past several months, IBAS has been working closely alongside its industry partners to influence government policy related to overland flood protection and the Provincial Disaster Assistance Program (PDAP).

These efforts, in conjunction with the Insurance Bureau of Canada (IBC), have culminated in multiple meetings with officials from the Province, including a meeting with the new minister responsible for PDAP, Hon. Lori Carr, in late November.

## The issue

According to the most recent available statistics, there are approximately 42,000 residential properties in Saskatchewan at risk of flooding, with a total exposure of \$8.9 billion. Of these, 26,000 homes have a 22 per cent-or-greater chance of flooding over the span of a 25-year mortgage.

Until only a few years ago, losses incurred as a result of flooding were covered entirely through PDAP. Today, though, roughly three-quarters of Saskatchewan homeowners have coverage through SGI CANADA or another private insurer — exponentially higher than the national average of 32 per cent. There are also now more tools available to properly defend at-risk structures against flooding. Unfortunately, in Saskatchewan, only 37 per cent of at-risk homes are properly defended.

## Our position

IBAS supports measures to phase down the reliance on taxpayer funded PDAP payments and transfer more risk onto the private insurance market. Yet, this cannot be done in isolation. It will require a

forward-thinking partnership between the private sector and all three levels of government to protect current at-risk homes and prevent or mitigate future development in designated flood plains.

Specifically, IBAS has held the position that stakeholders must jointly:

1. Define *affordable coverage* and maintain protection for high-risk homes that cannot reasonably access private insurance (may be accomplished through a subsidized high-risk insurance pool or modified PDAP);
2. Introduce new controls to limit future development on high-risk land or shift liability exposure onto developers through the permitting process;
3. Improve access to flood maps for municipal governments, developers, and the general public;
4. Allocate freed-up PDAP funds to incent homeowners to invest in flood defenses (there are innovative models whereby proper defenses are recognized through a certification process to stabilize the values of high-risk homes);
5. Ensure governments consult insurers in the development of land use and water management strategies; and
6. Invest in a targeted consumer education campaign to raise awareness of flood risks and defenses.

IBAS will continue to advance this file as a priority through 2020 — especially heading into the spring flood season.

If you would like to discuss the issue, or if you have questions, please contact me directly at (306) 525-4075 or [derek.lothian@ibas.ca](mailto:derek.lothian@ibas.ca). #

# CSIO launches Digital Broker eLearning Program

By SaskBroker Magazine Staff

**T**he Centre for Study of Insurance Operations (CSIO) has launched a new educational initiative designed to increase brokers' digital operational competencies, promote digital best practices, and equip brokers with knowledge-based materials and tools to improve their awareness of technology in insurance.

The Digital Broker eLearning Program is available free to IBAS members and offers one-hour CE-accredited courses focused on three streams:

- *Digital marketing essentials:* An overview of how to get started with forming an online presence and engaging customers through web-based marketing;
- *Cybersecurity essentials:* A look at what cybercriminals can do with data, and what precautions can be taken to safeguard brokerages and their clients; and
- *How AI is transforming insurance:* An introduction to artificial intelligence, how it works, and how the insurance industry can leverage machine learning to optimize business processes and enhance the customer experience.

Each course — developed in direct response to broker feedback — is taught by at least one subject matter expert and provides practical information that students can immediately apply within their brokerages. Instruction is supported by a variety of interactive modules, videos, and quizzes, as well as a final quiz at the end of each course. Additional courses will be added to the platform in 2020.

CSIO has had tremendous response to past webinars and online professional development opportunities, including a cybersecurity offering introduced last year. The course had more than 1,300 registrants from across the country, demonstrating the need for accessible and engaging training that supports the development of brokers' digital skills and knowledge.

"It is clear that, as technology continues to transform the P&C insurance industry, [CSIO and IBAS] members want access to training on digital topics that can assist them in providing value to their business and customers," says CSIO President & CEO Catherine Smola. "CSIO is excited to offer this new e-learning program to continue to support brokers with educational training designed to enhance their digital skill set."

## How to get started

Visit [www.csio.com/elearning](http://www.csio.com/elearning). If you don't already have an account through the CSIO website, take a moment to create one — don't worry, as an IBAS member, there is no cost to you. Then, from the e-learning portal main screen, click on the *Access eLearning Courses* button.

It's as simple as that — you're ready to go! 🚀







# Saskatchewan's Growth Plan

The Next Decade of Growth | 2020-2030

## Weighing in on the new Saskatchewan growth plan

By Krista Clark, Editor, SaskBroker Magazine

It has been one year since IBAS was involved in the founding of the Saskatchewan Business Council (SBC) — a coalition comprised of 20 industry associations and business support groups that have come together to speak with one voice on common policy priorities.

One of the hot topics that was a focus for the SBC in 2019 — and will remain in the forefront this year — is the new provincial growth plan.

This past November, Premier Scott Moe unveiled the government's new growth agenda to replace 10-year *Action Plan for Growth*, which expired at the end of 2019. Entitled *The Next Decade of Growth*, the new strategy promises more diversity, sustainability, and a doubling-down on education to strengthen the Saskatchewan economy.

To better understand where we've come as a province and the prospects of achieving those ambitious goals, we touched base with the leaders of three SBC members to understand a bit more about their respective organizations, the sectors they represent, and how they will factor into Saskatchewan's future prosperity.

### Mark Cooper, President & CEO, Saskatchewan Construction Association

As a facilitator of economic growth, the construction sector depends on consumer and investor confidence to drive growth. People need to feel more positive about the future of Saskatchewan in order to spend money building homes, recreational and municipal facilities, commercial spaces, and even industrial sites. The construction industry, like other service industries, has a direct interest in supporting efforts that boost economic confidence.

Most of Saskatchewan's service-based industries, like construction and insurance, rely on the success of economic-driving sectors. So, it makes sense for the growth plan to place its emphasis on addressing the needs of these sectors. These needs clearly include:

- A skilled and diverse workforce;
- Infrastructure to extract, process, and move goods to market;
- A competitive tax and regulatory environment;



- International market development to support exports;
- Utility and technology infrastructure to make capital investments affordable;
- A supply chain that allows Indigenous and Saskatchewan-based companies to provide goods and services; and
- Investment into value-added processing and development to capture more value here in Saskatchewan.

The plan, in turn, addresses each of these needs. In short, through this plan, the government is seeking to create and support the conditions that will allow our primary economic driver sectors to thrive. When that happens, we all win.

### **Eric Anderson, Executive Director, Saskatchewan Industrial & Mining Suppliers Association**

SIMSA recently released a study revealing that in-province procurement purchases by Saskatchewan resource companies would deliver nearly four times more economic benefit to the province than purchases made from non-Saskatchewan suppliers.

Commissioned by SIMSA and performed by PricewaterhouseCoopers (PwC), the study used data from current spending patterns plus interviews with SIMSA members to compare the theoretical impact of one dollar spent by a resource company in three ways: One-hundred per cent in-province, 100 per cent out-of-province, and the current 63/37 (excluding utilities) local to out-of-province spending split. The study also tracked the economic impact of spending for out-of-province resource companies on Saskatchewan suppliers, noting that every dollar spent in Saskatchewan generates \$1.12 in economic impact for the province.

Concurrent with its study on the total impact of local spending on the province, PwC also assessed the total economic footprint of SIMSA's 200-plus members, based on their global and local sales. According to the study, SIMSA members in 2018 generated (direct, indirect, and induced):

- \$15.1 billion in revenue (over \$10 billion direct);
- \$8.26 billion in GDP;
- 33,363 full time equivalent jobs (over 21,000 direct);
- \$2.1 billion in labour income; and
- \$2.0 billion in total tax contribution.

Those statistics reinforce the importance of solidifying and building the Saskatchewan supply chain as a mechanism of growth over the next decade.

### **Darla Lindberg, CEO, Greater Saskatoon Chamber of Commerce**

The Greater Saskatoon Chamber of Commerce plays an instrumental role in the economic advancement of the Saskatoon region. The Chamber speaks on behalf of approximately 1,500 members that employ more than 87,000 people. By developing and maintaining strong relationships with community, government, and other stakeholders, the Chamber contributes to and influences policies that affect all businesses.

This past fall, the Chamber accompanied Premier Moe on a trade mission to Japan and South Korea, coordinated by the Saskatchewan Trade & Export Partnership. The mission's purpose was to build demand for Saskatchewan's wide array of exports. In fact, a key component to the Province's new growth plan focuses on increasing Saskatchewan exports by 50 per cent. A tactic to achieve this is the creation of new trade and export offices abroad, giving the province a competitive advantage in the future.

Moving forward, the province and communities within it must also work to find innovative methods for attracting talent and investment. We must strive to reduce inefficiencies that make doing business more cumbersome. And the Chamber will be there to continue to advocate for a competitive business environment, efficiency of processes for business, and opportunities for business growth at the local, provincial, and national levels. 🇩🇪

**"Most of Saskatchewan's service-based industries, like construction and insurance, rely on the success of economic-driving sectors. So, it makes sense for the growth plan to place its emphasis on addressing the needs of these sectors."**



# The Insurance Act takes effect January 1

By April Stadnek, Director, Strategic Initiatives, General Insurance Council of Saskatchewan

**O**n January 1, 2020, *The Insurance Act* (the Act) comes into effect and brings some changes that will affect people and businesses within the insurance industry in Saskatchewan. The following is a summary of the changes and clarifications that will most likely have a bearing on you as an insurance broker.

## Changes that affect individual licensees

*Do you call yourself an insurance broker or does the business you work for call itself an insurance brokerage?*

The Act now defines both *insurance broker* and *insurance brokerage*. In order to hold out as either of these, the business must hold a valid insurance agent's licence and represent two or more insurers.

As a broker or brokerage who is only able to obtain insurance for a specific risk from one insurer, you must tell your clients or potential clients that you have only one insurer that will cover that risk. You must also tell the client or potential client who that insurer is.

*Do you charge your customers fees over and above the premium in the policy?*

The General Insurance Council of Saskatchewan (GICS) has for many years required our licensees to tell their customers about any fees that are charged over and above premium, advising them in writing of both the fee and the reason for it. The new Act expands on this requirement. As of January 1, licensees must have their customers agree in writing to the amount of the fee, and the reason for it, before the service is provided.

## Changes that affect the brokerage

There is a change in terminology in the new Act: *Sponsorship* of a licence is changing to *recommending* a licence. Under the new Act, individual licensees must be recommended by the Designated Representative, not the brokerage. The licence of the Designated Representative must be recommended by the insurance company that recommended the brokerage.

## Changes that affect the Designated Representative

The Act and *The Insurance Regulations* (the Regulations) now specify what the Designated Representative (DR) is required to do on behalf of the brokerage.

The DR of a brokerage is responsible for screening all new licence applicants and for the ongoing monitoring of the licensees that represent the brokerage. The DR must have procedures in place and use those procedures to ensure that applicants and licensees have the knowledge needed to obtain and maintain their licence.

GICS has developed a set of *Operating Principles* for the DR in *Appendix B* of the new bylaws.

The DR must ensure that:

- The agency or firm and all of its licensees adhere to the *CCIR/CISRO Fair Treatment of Customers Guidance Document*, dated September 2018;
- Only licensed persons act as an insurance agent, broker, or adjuster for the business;





- Licence applications, annual reporting, and transfer of recommendation forms are filed, and prescribed fees and fines are paid in accordance with the legislation;
- All licensees of the business comply with the legislation and any other legislation governing their business practices;
- Licensees are provided with, and use, all information respecting insurance that is necessary to properly conduct insurance business;
- All books, records, and accounts are maintained by the business in accordance with the legislation;
- Errors and omissions insurance is maintained by licensees of the business in accordance with the legislation; and
- Appropriate procedures are established by the business and are followed such that the requirements of the above principles are met.

Given the importance of the DR role, GICS has also developed a Designated Representative Handbook. The handbook expands on those principles in establishing professional standards for the management of the brokerage.

Brokerages can have other individuals assist their DR. The Act and Regulations allow the DR's responsibilities to be delegated to other licensees; but, ultimately, it is the DR that will be held responsible for ensuring that the principles are met.

The new Act also defines certain notice requirements.

- Because the role of the DR is so important to the brokerage, GICS must be immediately notified if the DR leaves their employment, changes roles within the brokerage, or passes away. The recommendation of a new

DR by the insurer needs to be completed very quickly (a maximum of 14 days if the DR resigns or passes away). If the DR's employment is terminated, the brokerage must have a new DR recommended immediately,

- GICS must be notified immediately when a licensee of the brokerage is no longer working there. Currently, GICS bylaws allow for notification to GICS within five days of a licensee leaving their employment.
- All cancellations of a recommendation must advise the specific reason(s) as to why the recommendation has been cancelled. Did the licensee resign to pursue other employment, retire, or were they terminated for cause? GICS needs to know if there are concerns about the individual's suitability to hold an insurance licence.

Since the changes to the DR role are significant, it is important that the DR and brokerage management be familiar with the changes and the Operating Principles. The DR Handbook will provide guidance in the development of procedures. The GICS *Agent Code of Conduct* is also an important document for all brokerage staff to review and be familiar with.

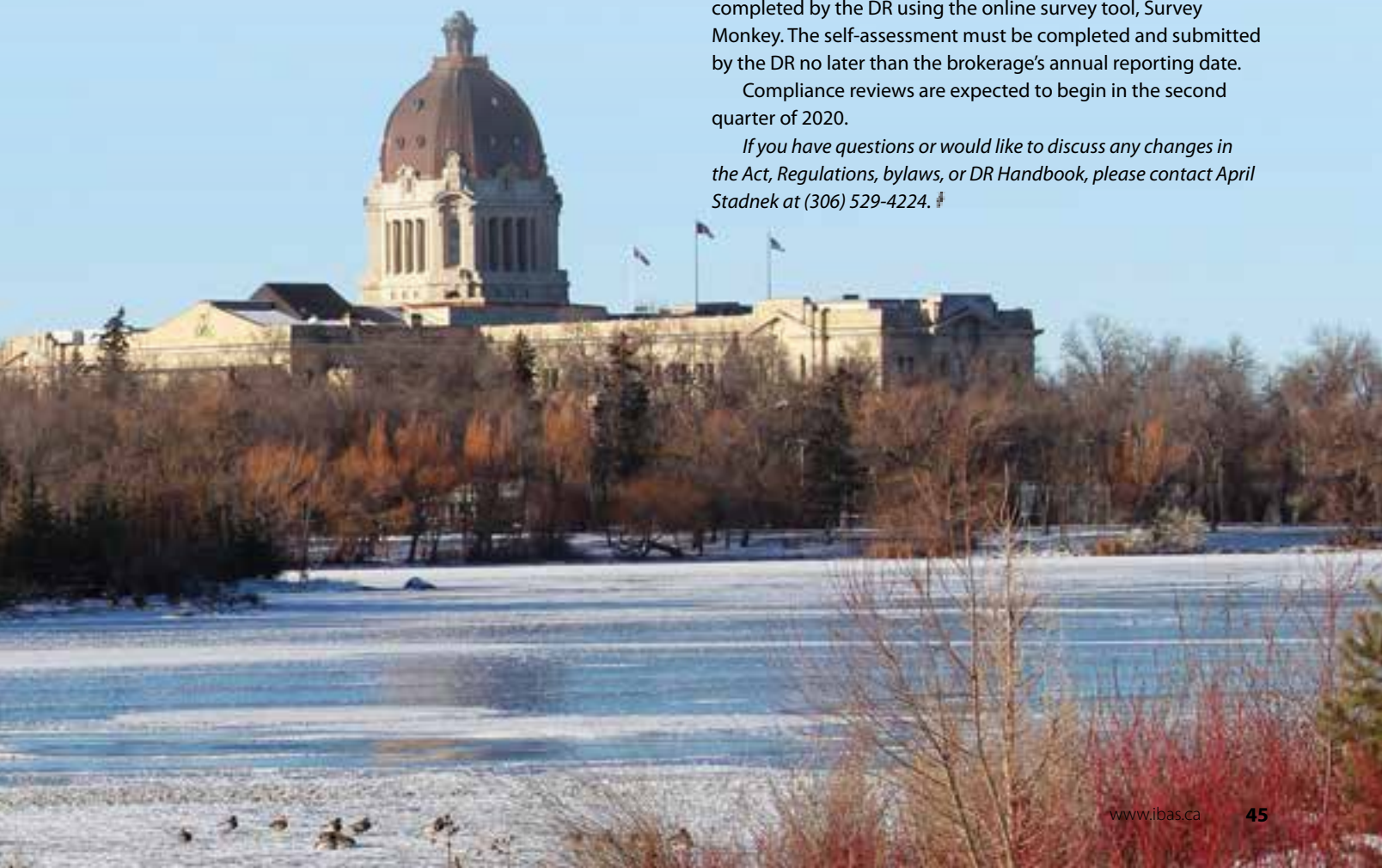
## Council compliance reviews

As of January 1, GICS will undertake to perform compliance reviews of licensees.

GICS will begin the compliance review with a self-assessment questionnaire that is to be completed by the DR. The questionnaire will be forwarded to the DR at the same time as the brokerage's annual reporting form is sent out. The questionnaire will be in the form of a survey and will be completed by the DR using the online survey tool, Survey Monkey. The self-assessment must be completed and submitted by the DR no later than the brokerage's annual reporting date.

Compliance reviews are expected to begin in the second quarter of 2020.

*If you have questions or would like to discuss any changes in the Act, Regulations, bylaws, or DR Handbook, please contact April Stadnek at (306) 529-4224. #*





# DATA TALK

By Pete Tessier, Host, TheInsurancePodcast.com



During a casual mid-day scroll through Twitter, I recently came across a thread that talked about the perils of a scalable business model. It was a fascinating look at the how the model was built to capture the largest per cent of customers who may not have strong feelings of loyalty towards that particular business or service. I feel it's worth discussing this topic because, as the insurance distribution model changes due to new technology, ideas, and market segmentation, the threat vectors appear similar.

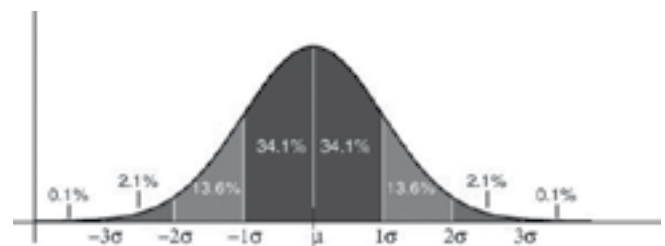
It's no secret that insurance intermediaries, such as brokers, have been under threat for some time from other financial service models. Many have wanted a piece of the brokers' proverbial pie; but, thus far, broker distribution has held onto its share. Seemingly, however, change is here.

Insurance is a data-driven business and, with more technology allowing brokers to better understand their customers, the insurance experience has far improved. While the backbone of insurance and actuarial science sets the rates, underlying value, and offerings of insurance products, brokers are now able to add far better analysis to their own businesses, especially when it comes to building customer experiences and measuring them. The same can be said for those looking to disrupt the industry.

Often, brokers will deploy customer service surveys based on their particular customers' recent or overall experiences. The questions can ask about products, services, knowledge, and the value of the broker and brokerage. When it comes to responses and where the customers fit, for a broker, we can measure them

off the average and how they deviate. In a visual sense, the graph would look like a bell curve.

When looking at it more specifically, a bell curve represents where a data set falls in relation to a standard deviation from the mean. Revisit that customer survey the broker undertook and think of responses to questions. They more than likely ranged from 'strongly disagree' to 'strongly agree.' Statisticians know that, with standard deviations from the mean, a bell curve shows where the most respondents lie.



Here, we can see 68 per cent fall within a certain range of the mean. Add in the next bands and it moves to 95.4 per cent. This is who a brokerage is likely catering to when it comes to customer contentment and engagement. This is the mass that neither strongly agrees or disagrees — they are the average customer and the one who can be most influenced by the broker or competition.

It's hard to satisfy customers who are not strongly engaged with their broker or the service. Are those customers with the broker for specific reasons such as a unique product or service that is hard to find elsewhere? Is the broker convenient due to geography? These customers are the

ones that technology and outside disruptors are looking to influence and guide to other options.

Brokers have put time and money into serving this 68 per cent of their customer base and it's the one segment brokers should worry about with scale in any business initiative. They need to ask the question, *Is my business creating the right value to increase my customers' satisfaction?*, just as often as asking, *Is my business gaining new customers?*

The first question might make you think about the retention of business, but it really speaks to loyalty and the experience that the broker is offering. A satisfied and engaged customer is the loyal one, especially within a world of different insurance offerings, products, and services.

Technology has made the development of insurance products and services cheaper, easier, and widespread compared to traditional channels. What has become forgotten is that the increased interest has allowed the historical local customer base of brokers to become influenced from afar. This reality speaks to scale and efficiencies of the brokerage, because the bulk of the customer base is likely to be comprised of those that fall into the 68 per cent, unless you move the mean towards one end or the other.

The reason to strive for front and back office efficiencies is to help develop a culture and identity that improves the customer experience, thus increasing customer satisfaction and engagement. By doing so, the business model can support a general offering to the 68 per cent with a good value proposition. It would be akin to moving the middle or average of the bell curve towards the good end of the scale — the highly engaged.

Without changing and adapting, will brokers be able to hold onto that 68 per cent of their customers? The competition does not need to take the outer bands away because they already have a shot at the 15.7 per cent who are dissatisfied. And to catch the other 15.7 per cent who are very satisfied is far too difficult and expensive.

Brokers have offered a regional-based solution that covers a product most don't want to buy but have to for various reasons. Insurance may be an 'essential' financial product, but that does not mean it's an attractive one that is actively sought out. Historically, brokers have bundled enough products and services together that they can easily capture this 68 per cent of people who are reasonably satisfied within their customer base. However, they have rarely realized that this group is the most

susceptible to being influenced away from them. Furthermore, this same group has used most of the broker's resources to sell and service them. The cost of trained insurance professionals, commercial real estate, equipment, communications systems, software licenses, and other technology all add up quickly.

Can brokers maintain their current model, servicing a group of customers that is changing due to outside influences around a product that is neither attractive nor often on mind? The current broker distribution model is far from efficient and it's that inefficiency which leads others to see opportunity. The natural thought process is to keep expanding the range of services and offerings to compete. But that taxes resources and will usually lead to customer alienation as a broker tries to be all things to all people. Some may call it *omni channel* or *omni service* — remember those old buzzwords?

The threats to the broker model are either niche services that cater to efficiency or larger operations, or brands that can serve and survive due to their scale. But the opportunity to compete and prosper takes a similar path by focusing on niche products and market segments, and scaling to serve those better than anyone else. Here, brokers' resources are focused, and they become segment experts competing on expertise and knowledge. They can adapt quickly to changing market needs without concern of managing revenue to cover the cost of scale. To achieve this model, brokers still need to understand their specific market, enable the right technology for their needs, and make continual reinvestments in the staff, product knowledge, and training.

At the beginning of this piece, I mentioned that I had come across a Twitter thread on the perils of scale in a certain business model. That business model was local news. The costs to provide the service to the marginally engaged reader were high and many in that business misunderstood what their readers or customers wanted and where their revenue came from. It's no secret about how much pressure is on news media industry as a whole, and when it comes to local media across the country, the broker distribution model shares many of the same realities.

*Pete Tessier is the founder, host, and producer of TheInsurancePodcast.com. He is a past president of the Insurance Brokers Association of Manitoba, a former board director with the Insurance Brokers Association of Canada, and has served on both the General Insurance Council of Manitoba and the SGI Strategic Broker Task Force. #*



# IBAS Group Benefits Plan



INSURANCE BROKERS  
ASSOCIATION OF SASKATCHEWAN



SASKATCHEWAN  
**BLUE CROSS**®



**INDEPENDENT  
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**D**id you know that, as an IBAS member, you have access to the IBAS Group Benefits Plan? In partnership with Independent Financial Services and underwritten by Saskatchewan Blue Cross, this Employer Benefits Plan gives brokerages with two or more employees the opportunity to provide health and wellness benefits at affordable premiums.

## What coverages are available under the IBAS Group Benefits Plan?

- Extended health care benefits
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- Basic group life insurance
- Dependent life insurance
- Accidental death and dismemberment
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- Critical illness
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The IBAS Group Benefits Plan has been redesigned to provide more flexibility and choice to suit your employees' health insurance needs and your brokerage's budget. With four plan options, we will ensure you get the right plan for your brokerage.

When your team is healthy and happy, they'll work hard to improve and grow your business. The IBAS Group Benefits Plan is designed to provide employees with health and wellness coverage so they don't have to worry about life's ups and downs.

## Why purchase the IBAS Group Benefits Plan?

- Flexibility and choice
- Customized benefit options
- Affordable premiums
- Protect your most important assets, your employees
- Risk is spread across the entire IBAS plan pool, and therefore premiums may be lower than a comparable employer benefits plan with the same benefits
- Employees who retire or leave employment are eligible to convert to a Saskatchewan Blue Cross Personal Health Plan — which now offers bigger, better benefits!

**Provide us a copy of your current policy and we will compare it with the IBAS Group Benefits Plan, with no obligation, to ensure you have the right program — at the right price — for your employees' health and wellness needs!**

To learn more, contact George Clark with Independent Financial Services at (306) 244-7385 or [placement@ifsgroup.ca](mailto:placement@ifsgroup.ca).



# Start the year off right with Sage

By Karen Bushie, Manager, Sage Advisor Resources



Without a doubt, 2019 was a big year for the team at Sage Advisor Resources. For those of you who may be unfamiliar with us, allow me to introduce ourselves: Sage is a wholly owned subsidiary of the Insurance Brokers Association of Alberta (IBAA), and recently became the managing partner of the IBAS errors and omissions (E&O) insurance program.

The program was previously managed by Earl Garratt through IBAS's own for-profit entity, IBCO Services. After Earl's retirement in the fall of 2018, IBAS began to look for alternate options for servicing its E&O book. By partnering with IBAA, IBAS was able to maintain its current underwriter (Westport, a division of Swiss Re) while providing an elevated level of service through our experienced team of experts at Sage.

So, here we are today — a year into the partnership and ready to serve IBAS members.

There are many reasons to consider Sage as your E&O provider. First off, as a subsidiary of a not-for-profit brokers association, you are not providing your financial information to a competing brokerage. Your premium dollars also directly support IBAS's programs and services, which, in turn, reduces dependency on membership dues.

Next, this program has been around for years as an exclusive member benefit and has become known for superior coverage at highly competitive rates. In fact, it has been endorsed by all 10 brokers associations across the country and in all 50 U.S. states.

Last but not least, as an E&O policyholder through Sage, you now have access to complementing directors and officers insurance for your brokerage through the same carrier. This is available *only* to Sage's E&O customers.

As I personally reflect on the past year, I am thankful for all the opportunities we've had to-date to meet with brokers in Saskatchewan and share information about the IBAS-Sage relationship, whether it was at the IBAS Convention, the SGI Conference, or at your own brokerage. Some of you may have had the opportunity to meet with our Business Development Representative, Sharon Johnson, or our Customer Service Representative, Kelly Duncan — both wonderful resources that are here to help.

And that's why we are here: To help.

Let us help you start the year off right. Reach out to our team for a no-obligation consultation and see how we can enhance your experience as IBAS members with exceptional E&O coverage and best-in-class service. Call Kelly directly at 1-800-318-0197 ext. 100 or contact Sharon Johnson at [sjohnson@ibaa.ca](mailto:sjohnson@ibaa.ca) to schedule a visit at your brokerage.

On behalf of the team at Sage, IBAA, and IBAS, we wish you all the best in 2020!

*Karen Bushie is the director of professional development with the Insurance Brokers Association of Alberta and is the manager of Sage Advisor Resources. #*



"There are many reasons to consider Sage as your E&O provider. First off, as a subsidiary of a not-for-profit brokers association, you are not providing your financial information to a competing brokerage. Your premium dollars also directly support IBAS's programs and services, which, in turn, reduces dependency on membership dues."

# Classifieds

## Brokerages for Sale

### North West Agencies

North West Agencies, located in the thriving community of Buffalo Narrows in northwest Saskatchewan, is for sale. The owners are eager to sell this turn-key operation, which includes the business, building, and equipment.

Please contact:  
Charlie Seright  
North West Agencies  
Buffalo Narrows, SK  
306-235-4684  
nwagencies@sasktel.net

### Confidential

Located in northwest central Saskatchewan. Well-established brokerage, including contracts with SGI CANADA, My Mutual Insurance, and Saskatchewan Blue Cross. Motor Licence Issuer; hail and livestock insurance markets. Currently employs two licensed brokers and one administrative staff. Sale is to include building, equipment and book of business. Owner is looking to retire from this lucrative, progressive, turn-key business.

Insurance Brokers Association of Saskatchewan  
Please reference *Classified A* in the subject line  
communications@ibas.ca

### EMTA Agencies Ltd.

Insurance brokerage in southwest Saskatchewan community for sale. Located one hour from major centers. Sale includes SGI book of business, licence issuer, lottery terminal, and Sask. Liquor vendor.

Please contact:  
Earl Haubrich  
EMTA Agencies Ltd.  
Hodgeville, SK  
306-741-9005  
emta@sasktel.net

**On behalf of the IBAS  
board and staff, we wish  
you a very happy New Year  
and all the best in 2020!**



INSURANCE BROKERS  
ASSOCIATION OF SASKATCHEWAN

## Career Opportunities

### Commercial Lines Broker

Prince Albert Insurance is looking for a Commercial Lines Broker. As the successful candidate, you will use your industry experience and customer service focus to provide superior service to our clients. Your previous sales and customer service experience, combined with your ability to adapt and thrive in a fast-paced team environment, will be essential to our success. Qualifications include:

- General insurance Level 3 licence;
- Ability to maintain an existing commercial book of business;
- Ability to provide exceptional customer service;
- Talent to grow and develop relationships with our existing clients, new clients, industry-related associate, and our community; and
- Ability to suggest and implement standardized best practices procedures.

Please reply in confidence to:  
Ron Wesolowski  
Prince Albert Insurance  
Prince Albert, SK  
ron@princealbertins.com

### Personal Lines Broker

In this role, you will use your industry experience and customer service focus to provide superior service to our clients. Your previous sales and customer service experience combined with your ability to adapt and thrive in a fast paced, team orientated environment will be essential to success. Only those candidates whose background and experience most closely fit the needs of the position will be contacted. Qualifications include:

- General Insurance Level 1 minimum;
- Your ability to maintain an existing book of business and writing new personal lines policies;
- Your ability to provide exceptional customer service;
- Your talent to grow and develop relationships with our existing clients and new clients; and
- SAM/MVD experience is an asset.

Please reply in confidence to:  
Debbie Clark  
Prince Albert Insurance  
Prince Albert, SK  
debbie@princealbertins.com

### Agency Account Manager

At Dickson Agencies, a partner of Innovation Credit Union, we redefine insurance by helping residents of Saskatchewan simplify their lives and ensure peace of mind. We do this through professional, responsible advice when they need it! As part of a high-performance work team and reporting to the Agency Manager, this position is responsible to manage and grow a book of business in alignment with the organization's segmentation and sales strategy.

The successful candidate will provide a variety of insurance and motor vehicle services with courtesy, accuracy and efficiency. Duties include:

- Conduct client meetings, service and sell personal lines insurance, small farm, and small business insurance;
- Provides advice, guidance and offers products, and services in a way that best meets customer needs;
- Recognizes opportunities to promote, cross-sell and refer additional insurance products and services that will best meet/exceed the needs of customers;
- Provides knowledgeable and timely responses to insurance inquiries;
- Solicit new customers and foster business development by maintaining a prospect file (expiry dates, insurance needs, and receptiveness to proposals) for new Personal Lines accounts using personal efforts, brokerage marketing plans, and existing account referrals; and
- Keen attention to detail and ensures up-to-date knowledge of products and services offered.

Some of the skills and abilities we would prefer to see in your application:

- Grade 12 Diploma plus one year of formal education or equivalent program; one to two years of job-related experience; or equivalent combination of education and experience;
- CAIB Level 1 License;
- CAIB Level 4 within two years;
- Proficient in Microsoft Office and keyboarding skills;
- The successful candidate will demonstrate efficiency and accuracy skills, be decisive and results oriented. They will also demonstrate excellent interpersonal and communication skills; and
- Demonstrated commitment to continuous education and personal development.

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Please send all Classifieds submissions to  
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This is a free service for IBAS members but is  
contingent on the availability of space.





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For more than 110 years, SMI has continued to partner with independent brokers across the Prairies to deliver reliable insurance products and services, including home, auto, business and farm insurance.



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HONOUR THE PAST.  
INSURE THE FUTURE.



SGI CANADA is proud to celebrate 75 years of success in the insurance industry, in partnership with the best insurance brokers in Canada. Thank you for helping us reach this amazing milestone.

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