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IN THIS ISSUE



Hacked! It's not if, it's when

Tina Beaudry-Mellor is no stranger to the tech sector. Fresh off completing the cybersecurity executive education program through the Harvard Business School, the former cabinet minister responsible for Saskatchewan's innovation priorities shares her thoughts on why the best 'insurance policy' for brokerages and businesses alike is a solid risk mitigation plan.



Labour force transformation in a tech-driven economy

Saskatchewan's economy has historically been impervious to large-scale digital disruption. In the last decade, however, two things have changed: There have been major advances to both applied machine learning as well as to practical autonomous transportation. Aaron Genest, president of SaskTech, dissects what it all means — for the labour market *and* for businesses.



Human considerations for automated vehicles

Fully autonomous vehicles are no longer science fiction — they're here. But in a world where cars drive themselves, who is accountable if things take a turn for the worse? We asked one young Saskatchewan driver to give his take on the potential implications of this fast-emerging technology as more consumers begin to migrate from Toyotas to Teslas.

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Shaping the future of motor licence issuing

By Dave Pettigrew, President & CEO, Harvard Western Insurance



Since November, the IBAS Issuer Advisory Committee has been hard at work on behalf of members to advance the motor licence issuing relationship between SGI and Saskatchewan insurance brokerages. This includes a comprehensive review of the agreements currently in place, and the negotiation of terms to carry the partnership forward over the next five-or-so years.

As you can imagine, this is a complex, multi-faceted, and lengthy process — one that is likely to still take several months. And, as with every negotiation of this size and scope, there are as many perspectives as there are considerations. It will always be an exercise in compromise. IBAS has an incredibly diverse membership, and we must do the best we can to equally represent the needs of our roughly 180 brokerages across the province.

That is why we felt it was important early on to identify and propose to SGI a set of ‘shared principles’ through which we would mutually view issues and undertake discussions:

- **Consumer-centricity:** Doing what is in the best interest of the consumer;
- **True partnership:** Recognizing and respecting that the SGI – issuer relationship is unlike any in Canada, and endeavouring to ‘do right by each other’ in the spirit of fairness, understanding, and shared success;
- **Taxpayer value:** Ensuring Saskatchewan taxpayers, as well as both SGI and issuer customers, receive a consistent level and superior balance of service, value, and protection; and
- **Continuous improvement:** Embracing change as an opportunity, and striving to create better outcomes for consumers, communities, SGI, and issuers alike.

If we stay true to these pillars, and if we validate our own positions to these goalposts, I’m confident we can arrive at an outcome that works for all parties.

Where we’re at in the process

In April, the Issuer Advisory Committee tabled its first ‘formal’ submission to SGI for consideration. This document was the result of six months’ worth of internal discussion and debate that centered around three overarching themes: *Consumer protection*, *process improvement*, and *remuneration*. Input gathered directly

from members through the 2020 IBAS Brokerage Issues Survey (and resulting consultations) formed the basis for this initial proposal — and was supported by extensive additional research and industry context.

Over the coming weeks and months, the committee will liaise back and forth with SGI representatives, with the goal of arriving at an eventual consensus. The outcome will then be brought to the full IBAS membership for ratification.

While the intent is to complete this process prior the expiration of the IBAS – SGI Auto Fund Strategic Accord in November, it is entirely possible the current agreement will need to be extended to allow sufficient time for appropriate due diligence. One of the unique dynamics at-play is the ongoing technology transformation project at SGI, which has put additional stresses on the accessibility of senior SGI executives and has added a distinct element of ‘the unknown’ into committee dialogue. Given how critical motor licence issuing is to our members’ businesses, we will always prioritize getting this done *right* as opposed to getting it done *fast*.

As soon as it is practical to do so, we will update members with further details and provide additional forums and opportunities for feedback.

Looking beyond our borders

Perhaps the most interesting exercise in this process has been comparing Saskatchewan’s auto insurance system with those in other provinces and territories. And I continue to hold the opinion that our model here works well — better, in fact, than anywhere else in Canada.

But that doesn’t mean we shouldn’t be identifying best practices and borrowing elements to strengthen what we have. There is *always* room for improvement.

One area that we will need to think about as issuers is around licensing. Saskatchewan remains the only jurisdiction in Canada where drivers may fulfill compulsory auto insurance requirements by purchasing insurance products through unlicensed individuals. These ‘front counter’ issuing staff are restricted by legislation and accompanying regulations from providing insurance advice — creating inequity in the information that is accessible to consumers at the time of making coverage decisions.

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The flip side of that equation, however, is having a remuneration (and education delivery) structure that supports the necessary investments in stepped training and licensing.

Despite having approximately the same number of policies in force, compared to our public auto insurance neighbours in Manitoba, 'basic auto' gross written premiums are 32 per cent lower in Saskatchewan. And while that's great news for consumers, it also means that the total fees paid to issuers are 36 per cent less in terms of real dollars. Considering that Saskatchewan has close to 80 more non-government issuing locations than Manitoba, including service in 160 more communities (yes, you read that right), it is not unreasonable to suggest there are constraints on the system. The average compensation per Saskatchewan issuer branch location is *half* of what it is in Manitoba.

These things, though, are never 'apples to apples,' and while comparisons can be helpful, they can be unproductive as well if used as firm benchmarks instead of as more general reference. There are many, many dimensions that set Saskatchewan's auto insurance regime apart, so it will only be through a 'made-in-Saskatchewan' solution that we will achieve progress within the framework — and shared principles — that we've established.

The road ahead

The very nature of auto insurance across Canada is undergoing a massive state of change. From telematics and usage-based coverage to autonomous vehicles and a growing complexity in automotive repair, disruption is omni-present. That creates understandable and immense challenge — for both SGI and IBAS — in charting the future of the motor licence issuing relationship.

As we move ahead, your input (and patience) will be critical as we navigate the unknowns, build out efficiencies, improve communication, and strengthen the value proposition of Saskatchewan's broker-distributed public auto insurance system sustainably into the future.

We're on this road together.

Dave Pettigrew is the president and CEO of Harvard Western Insurance, and is serving his third term as chair of the IBAS board of directors. He is also co-chair of the IBAS Issuer Advisory Committee. Dave can be reached at chair@ibas.ca.

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Wynward reflects on the past and looks to the future



By Darryl Levy, President & CEO, Wynward Insurance Group

In 2020, Wynward Insurance Group achieved a rare milestone by celebrating its 100th year in business. I am always humbled when I tell the story of Wynward's origins — that, in 1920, a group of prairie grain companies, dissatisfied with the premiums being charged for fire insurance on their grain elevators, decided to charter their own insurance company called Grain Insurance & Guarantee.

Over the ensuing decades, the company expanded its product and service offering to meet the ever-changing needs of Canadian businesses, and to reflect how the company had expanded far beyond the origins of Grain Insurance through the years. We rebranded in 2013 as Wynward Insurance Group — a name that signifies both who we are and where we are going. The name Wynward has profound meaning and serves as our touchstone, as *wyn* in Old English is rooted in the meaning of 'fair,' and *ward* signifies guardianship and protection.

While our history is rich, our future holds even greater potential through our incredible team members continuing to support the broker channel along with an investment in technology with our new back-office system ready to be launched this fall.

Local knowledge

A major reason for our success throughout the years has been the local presence we have in the provinces we operate in. Wynward is one of just a few P&C insurance companies with a full branch operation in Saskatchewan, and the talented team in our Regina office works tirelessly to serve our broker partners and grow our presence in the province.

Having a team who lives and works in Saskatchewan means that we understand the landscape, and our team is invested in the mutual success of our broker partners and the economy of

"Having a team who lives and works in Saskatchewan means that we understand the landscape, and our team is invested in the mutual success of our broker partners and the economy of the entire province."



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“Wynward has no direct channel to compete against brokers, and we also do not own any broker distribution, both of which we feel position us as a truly independent insurer. When it comes to protecting your own business and your clients, we feel this independence is tremendously valuable, and the growth we’ve seen with many of our Saskatchewan broker partners makes us confident that you feel the same way.”

the entire province. We feel that being able to meet for lunch (hopefully more regularly in 2021 as the world returns to the normalcy we had before the pandemic!) or to visit the site of a new prospective client is a differentiator for Wynward, and so we always encourage our broker partners to reach out and meet to discuss ways to grow our business together.

Broker support

At Wynward, we make the right choice every day to have brokers as our sole distribution channel. We are proud to support both IBAC and IBAS as full partners; and, as a commercially focused insurer, we place tremendous value on the expertise and advice that brokers provide to customers in an increasingly complex buying environment. Wynward has no direct channel to compete against brokers, and we also do not own any broker distribution, both of which we feel position us as a truly independent insurer. When it comes to protecting your own business and your clients, we feel this independence is tremendously valuable, and the growth we’ve seen with many of our Saskatchewan broker partners makes us confident that you feel the same way.

Technology and looking into the future

Our growth from a company that wrote \$50 million of revenue in 2011 to more than \$175 million in 2020 reinforced the need to invest in modernizing our back-office infrastructure. This

fall, we look forward to the launch of our new integrated policy, claims, and finance system, which will allow us to work more efficiently and enhance the strong service we provide to our broker partners.

This project came at a substantial cost both in dollars and resources; however, I’m proud of our team for working together and building a technology platform that will support our continued growth journey.

As we gain traction with our new system and find ways to improve our internal processes, we will also be assessing the landscape of real-time data exchange with our broker partners. Our goal is not to create a transactional broker portal, as the majority of our brokers are looking to the future with real-time data exchange as the solution that levels the technology playing field with direct writers. At Wynward, we wholeheartedly agree with this approach and will be watching the commercial space develop in this area, and have no doubt that pursuing this initiative alongside our broker partners will lead to our continued success together.

Darryl Levy is president and CEO of Wynward Insurance Group. Headquartered in Winnipeg, Wynward is a subsidiary of James Richardson & Sons, which is regarded as one of the most prominent privately held companies in Canada. Prior to joining Wynward in 2011, Mr. Levy was president of Western Canada and Ontario regions at Rogers Communications and served in various senior executive positions at Rogers from 1994 to 2011. #

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Digital transformation in the P&C broker channel

By Tom Reid, Broker Connectivity Lead, Insurance Brokers Association of Canada



Digital transformation is a hot topic these days because of COVID-19 and the need to deliver goods and services in a safe and convenient manner. While COVID has thrown more fuel onto the fire, digital transformation always comes back to responding to consumer preference or improving efficiencies — or both.

While it is easier for a vertically integrated company (a direct writer, for example) to provide a powerful digital customer experience, it is challenging to do the same thing in the broker channel. The direct writer uses the same system from front to back. The broker needs to move data between many carrier systems and their own tools. Essentially, that's why carrier portals exist. You and your teams are the 'network' that moves the data back and forth.

The good news is that the data movement challenge is solved by API connectivity. The bad news is that our industry has many transaction types, suppliers, and broker systems. Some carriers, and several vendors, have started investing in connectivity using real-time application programming interfaces (APIs) that are standardized through the Centre for Study of Insurance Operations (CSIO). There are, however, only a relatively small number of APIs available so far, and they do not necessarily align with the priorities of all industry players.

As brokers deal with many carriers, brokers will not change their business processes, improve their customer experience, or reduce expenses until there are enough carrier-vendor API implementations to make those changes worthwhile.

What is the DXCA and why should I care?

The DX Connect Alliance (DXCA) is a group of carriers and vendors that have agreed to focus on a subset of the overall challenge. The carrier group is comprised of Aviva, The Commonwell, Economical, Gore, SGI CANADA, RSA, and Wawanesa. The vendor group, meanwhile, is comprised of Acturis/Powerbroker, Applied Systems, Brokercore, Brokerlift, CSSI, Deltak, Nude Solutions, Pathway, Trufla, and Vertafore.

This group has agreed to implement two real-time CSIO standard APIs that cover billing inquiry and claims inquiry. These APIs were chosen as they were the most commonly available amongst the group and can allow brokers to reduce expenses and improve the client experience. The data output from the APIs can be made available to a brokerage customer service representative (CSR) through their broker management system (BMS) or self-served by the client through the broker's client portal.

As this work nears completion, the third component of the DXCA will be selected — the group of broker 'test pilots.' We will be recruiting 20 – 40 brokers who have significant volume with the aforementioned carriers and use the systems provided by the participating vendors. This broker group will be tasked with implementing the new connectivity tools to their fullest. They will also be tasked with measuring the business benefits of these tools. *How much time has a CSR saved per call? How many clients self-served?* While we have no doubt these benefits will result, we want to measure them and demonstrate the clear business case.

This iteration of DXCA is a starting point. Even when this part is complete, there are still many API transactions to be tackled and many carriers that have not participated. But this represents a great start and is expected to set a template for future work to bring meaningful digital transformation to the P&C broker channel. The carriers and vendors involved in the DXCA should be applauded for their focus and dedication to the broker channel.

Tom Reid was appointed in September 2020 as the broker connectivity lead for the Insurance Brokers Association of Canada (IBAC), responsible for overseeing IBAC's Data Exchange (DX) project. Prior to this role, Tom served as president of Trufla Technology, executive director of digital broker strategy with Aviva Canada, and chief operating officer of Canada BrokerLink. He is also the co-host of the Digital Insurance Pint podcast. #

"As brokers deal with many carriers, brokers will not change their business processes, improve their customer experience, or reduce expenses until there are enough carrier-vendor API implementations to make those changes worthwhile."



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Five short updates you won't want to miss

By Derek Lothian, President & CEO, IBAS



Earlier this month, I had the opportunity to join *SaskBroker Magazine* columnist Pete Tessier as a guest on an episode of *The Insurance Podcast*. Although I discovered that, in addition to having a face made for radio, I have a voice made for neither, 45 minutes seemed like 10 as we flew through a laundry list of topics, from insurance career paths and technology to government relations and market capacity.

It wasn't until afterwards, when I reflected back on the conversation and all the things I *wish* I would've remembered to cover, did I appreciate just how many files we have on the go at IBAS.

I'm not saying this to toot our own horn — one could make the argument that perhaps we do too much not well enough (something we're working to improve). It *did*, however, help me to appreciate how important it is to make every effort to share with you, as our valued members and partners, the work we're undertaking on your behalf. After all, you have a business to run. And if we are forgetting to mention issues and initiatives that we're pursuing, it's unfair for us to anticipate *you* will be fully up-to-speed.

So, as we head into another beautiful Saskatchewan summer, here are updates on five files you won't find covered in other sections of this *SaskBroker* edition:

Aluminum wiring in Saskatchewan homes

On May 1, SGI CANADA aligned with the majority of insurance companies across the country and began requiring homes with aluminum wiring to be inspected by a licensed electrical contractor prior to offering coverage on new residential property policies. Although there is no precise data as to how many homes in Saskatchewan this may affect, some certified home inspectors estimate the number to be as high as 30 per cent of the houses constructed in the 1960s and 1970s.

It should be noted that, while some carriers have specific checklists that must be completed, others — including SGI CANADA — will accept the electrical compliance report so long as it contains the following:

- Confirmation of the amperage size of the home's electrical service;
- Confirmation the main panel, grounding, and bonding are compliant;
- Confirmation the correct circuit protection is used;
- The percentage of aluminum wiring in the home and whether it meets standards;
- A complete list of deficiencies; and
- A list of recommended actions to remediate deficiencies.

In response to this standardized requirement, and in an effort to appropriately inform and protect consumers, IBAS has prepared a joint, one-page (double-sided) information brief with the Saskatchewan REALTORS® Association, which will be distributed to potential home buyers as well as sellers who have homes that may contain aluminum wiring. This document will be made available on a new *consumers* section launching soon on the IBAS website.

Consumer handout on home flood protection

Based on requests following the Saskatchewan Summit of Young Insurance Professionals presentation from Blair Feltmate, head of the Intact Centre on Climate Adaptation, on March 25, we are making available an IBAS-branded one-pager that you may use inside your brokerage entitled *Three Steps to Cost-Effective Home Flood Protection*. You will also be able to download it off the new *consumers* section of the IBAS website.

COVID-19 liability immunity

This past December, Minister of Justice & Attorney General Gord Wyant tabled Bill 23, *The Emergency Planning Amendment Act, 2020* in the Saskatchewan Legislature. This bill would, among other things, protect individuals, corporations, organizations, and the Crown from legal action — including retroactively — resulting from an individual becoming infected or potentially being infected with COVID-19 due to an act or omission.

This legislation is in direct response to a joint request from IBAS and the Insurance Bureau of Canada in April 2020. Given that communicable disease exclusions are now commonplace in many commercial liability insurance policies, the absence of Bill 23 would represent a material and uninsurable risk for many companies and organizations.

IBAS disrupted a member briefing note on this topic on April 6. Contact me directly if you missed it and would like a copy.



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"We are very pleased to announce that the RSTS has been extended from its previous iteration. The new deadline to apply is June 30. Through this initiative, many of our members may be able to secure 100 per cent reimbursement of eligible costs for our September CAIB 1 Immersion course as well as our new Readying Your Team for Flight training program."

Extension of the Re-Open Saskatchewan Training Subsidy

IBAS has played an instrumental role in recent months ensuring members have access to two programs designed to subsidize the cost of employee training: The Re-Open Saskatchewan Training Subsidy (RSTS) and the Canada-Saskatchewan Job Grant (CSJG).

We are very pleased to announce that the RSTS has been extended from its previous iteration. The new deadline to apply is June 30. Through this initiative, many of our members may be able to secure 100 per cent reimbursement of eligible costs for our fall CAIB 1 & 2 Immersion courses (see the listings on our website for details) as well as our new Readying Your Team for Flight training program.

Even if you are *ineligible* for the RSTS, however, including for courses beyond the RSTS training window, your brokerage may very well be *eligible* for reimbursement funding ranging between two-thirds and five-sixths of eligible costs through the CSJG. IBAS staff have deep experience with both programs and are available to advise members through the short application process.

Relaunch of the IBAS Rural Brokerage Advisory Committee

Back in October 2019, IBAS held the first meeting of its new Rural Brokerage Advisory Committee, which was rolled out in an effort to ensure the unique voice and perspective of rural insurance brokers were properly represented in the development of IBAS policies, programs, and services. Less than six months later, we were shutting the doors of our office due to the pandemic, and momentum for this committee soon fizzled out.

Due, however, to direct feedback we've fielded from members, we have committed the resources necessary to relaunch this important committee this coming fall — and will be seeking expressions of interest from potential participants. Watch your e-mail for details. If you have an interest in taking part, please e-mail nicole.sinclair@ibas.ca.

Derek has been the chief executive at IBAS since 2017. He can be reached at derek.lothian@ibas.ca or (306) 525-4075. 📞

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It's not if, but when

By Tina Beaudry-Mellor



In late March 2021, CNA Financial, one of the largest insurance carriers in the United States, was hacked via a ransomware campaign that interrupted critical business systems for three days. Of more crucial importance, however, it wasn't (and still isn't at the time of writing this column in mid-April) clear whether client policyholder data was stolen as a result of the breach. Now consider what the implications might be if lists of what organizations do (and to what extent) and do not have cyber insurance was released onto the dark web. It's a challenging scenario.

Over the last number of years, there have been numerous and increasingly frequent reports of cyberattacks by a variety of actors, including from nation-state actors like in the 2015 Sony Motion Pictures attack. The U.S. Treasury Department, Microsoft, Target, Adobe, LinkedIn, Marriott International, eBay, Yahoo, and Equifax have all been targets

of cyberattacks that compromised the data of millions of users.

While headlines about corporate giants getting hacked have made governments and citizens more aware of the need for increased levels of cybersecurity, there is a common misperception that small- and medium-sized enterprises (SMEs) are somehow immune or 'less desirable' targets. But, as a recent article in *IT World Canada News* explains, more than 40 per cent of cybersecurity attacks are on SMEs and they tend to be fatal. The Insurance Bureau of Canada notes that approximately 60 per cent of small businesses go out of business within six months of a cyberattack, because the average cost of a data breach today is about \$4.74 million.

Ironically, SMEs are the businesses least likely to be able to afford a chief information security officer (CISO) or even a dedicated network security analyst. As

such, many are turning to the insurance industry to transfer risk onto a third party.

The best 'insurance policy' is a solid risk mitigation plan

Here is where the insurance industry can help most effectively, creating a win for clients and mitigating the impact of the growing frequency and breadth of cyber threats on the sector itself.

The industry needs to better understand the evolving nature of cyber risks and reflect that understanding in their risk mitigation processes, customer relations, premiums, and coverage terms. This will help prevent the moral hazard of companies using cyber insurance as a way of shielding from and transferring risk without any systematic mitigation measures in place.

Of equal — or perhaps even *greater* — importance is the role the industry can play in helping to increase the capacity of its customers to implement proactive risk

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mitigation strategies, as well as build and maintain secure networks and systems. From delivering education sessions to providing affordable access to shared CISO or network analyst services, these types of investments could protect against future business disruption and provide a stream of value-added service and differentiation to customers.

But that is just one suggestion. The Canadian Centre for Cyber Security has also put forward several baseline controls and resources for small enterprises that are high-impact and generally low-cost. At a minimum, every organization should have an incident response plan. *If a breach is detected, either by a person or by monitoring software, who should lead the response? What is the process for notifying management or shareholders? What about*

members of the public or customers? What are your responsibilities under privacy legislation? Having the answers to these questions *before* you need to act on them can be the difference between control and catastrophe.

It is important to note here that one of the most significant cost drivers of a cybersecurity breach is the time delay between when a breach has been detected and how soon potentially impacted parties are notified. If you or your customers maintain client files, you are especially at-risk — not only from the potential business disruption from being hacked, but also from litigation if confidential personal information is leaked and if an organization failed to comply with regulatory standards on customer notice. A solid incident

response plan should have notification systems in place that comply with regulatory standards and seek to notify customers as soon as possible. Transparent, consistent communications is critical to managing another type of key risk: *Reputational risk*.

Secure business processes

It is often said that the best defense is a strong offense, and this is true of network security processes. This includes the use of software patches to automatically update business operating systems to protect against known vulnerabilities, the use of two-factor authentication systems to enable access to critical systems, the backup and storage of data on external cloud servers, basic perimeter defenses like



“The number one risk factor for a successful cyberattack that disrupts a business for days on-end is human behaviour. As with the spread of COVID-19, cyber threats are spread through a lack of education *about* and adherence *to* some pretty basic hygiene standards — or, in this case, *cyber hygiene standards.*”

firewalls, remote device configurations, virtual secure private networks, physical building security, and data encryption.

While most of these steps are commonplace now, the escalation of the Internet of Things means that the sheer number of connected devices for any organization has swelled the surface area for risk. Office and building security systems may be wired into networks, thermostats may be controlled by your phone, access to elevators may require electronic passcode entries, and the sheer number of company electronic devices travelling beyond the office has exploded. The rapid shift to remote work brought about by COVID-19 has magnified this risk and we have seen the impact of that, with dramatic increases in the number of cyberattacks worldwide. According to U.S.-based cybersecurity firm McAfee, COVID-19-related cyberattack detections increased 240 per cent in Q3 of 2020 and 114 per cent in Q4 — to an average of 648 threats per minute.

The dependence on virtual platforms has created a lucrative target for hackers, especially those who use ransomware. Keeping in mind that cyber criminals generally look for the weakest points in the supply chain, a company’s vendors and suppliers who share sensitive customer data may especially vulnerable.

Develop a culture of cybersecurity

The number one risk factor for a successful cyberattack that disrupts a business for days on-end is human behaviour. As with the spread of COVID-19, cyber threats are spread

through a lack of education *about* and adherence *to* some pretty basic hygiene standards — or, in this case, *cyber hygiene standards.*

Phishing scams, for example, are one of the most common ways that malware gets into critical business networks. Often, hackers will rely on what are referred to as ‘social engineering’ tactics to trick people into downloading malicious software by posing as a reputable individual or company, and asks the end user to click on a link or download an attachment. Or, where perhaps the physical building space is less secure, a hacker may leave a flash drive somewhere where a person may find it and insert it into a computer to see what it is and inadvertently upload malware onto the networks.

Spear-phishing campaigns work similarly, only these target an individual to try to get them to share personal information that they then use to access systems. A typical example would be to imitate an entity like a bank or the Canada Revenue Agency and have you fill in a form with personal information so you can access your tax refund or bank deposit information, which then falls into the hands of the hacker, who can now access your personal data.

Knowing what kinds of phishing scams are out there and which ones your clients may be susceptible to is an important consumer education gap that the insurance industry can fill. Facilitating tabletop exercises with a client’s employees to mimic how to recognize and respond to social engineering tactics is one proven way to rapidly increase the compliance of employees and businesses. Monitoring and measuring employee and

customer compliance are also important continuous improvement and reporting tools.

We should all assume that, at some point in the near future, if it hasn’t happened already, the organization we belong to or those we serve will experience a cyberattack. There is no amount of software that will mitigate all the risks, nor is it just a matter of purchasing an insurance package that covers cyber threats (although that is undoubtedly essential). A comprehensive plan to minimize the impact of a cyberattack relies on industry associations, businesses, and individuals working collectively to limit the vulnerabilities for cyber criminals to exploit. That is a win for customers and a win for the insurance industry.

As a final thought: I would also add that the size of our province is an advantage. The relative smallness of our population means that it is easier to marshal and collaborate with partners than it might be in larger, more populous jurisdictions. This creates an opportunity to demonstrate leadership both at home and abroad in establishing best practices that serve insurers, brokerages, and consumers alike at a time when minimizing more devastating economic blows is desperately needed.

Tina Beaudry-Mellor has been shaping the narrative around public policy issues for more than a decade. She is a former provincial cabinet minister, holding several portfolios, including technology and innovation. She recently completed the cybersecurity executive education program through the Harvard Business School. 🇩🇪

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Navigating commercial insurance markets

By Aaron Sutherland, Vice President, Western & Pacific, Insurance Bureau of Canada

Saskatchewan's insurance brokers face a major challenge in 2021: Helping their clients navigate a difficult commercial insurance market exacerbated by a pandemic.

Even before COVID-19 affected businesses, the commercial insurance market was experiencing a correction as a result of an increase in weather-related claims and record-low interest rates. Over the last five years, commercial insurance claims have become more frequent and costly, causing insurers to re-evaluate how much risk they could support and compelling them to reduce supply in some lines of business in certain parts of the country.

According to a 2020 report by Deloitte, the Canadian commercial insurance market started to 'harden' in 2019, meaning that rates had risen at the same time as the market was experiencing reduced underwriting capacity. COVID-19 has only compounded the market's challenges, particularly with respect to businesses in the arts, food services, and travel sectors, which have been hardest hit by the pandemic. COVID-19 presents an unprecedented challenge for the P&C insurance industry, and it makes it difficult to predict how long this situation will last.

The hardening market has already affected commercial clients in various industries across the country. In British Columbia and Alberta, some condominium corporations have

faced challenges securing insurance for a couple of years. In Ontario, the restaurant and bar industry has been hit with the one-two punch of a hardening market and COVID-19 lockdowns. In Atlantic Canada, meanwhile, the trucking and transportation industry is currently facing obstacles. The potential exists for the hardening market to affect more industries in more regions of the country, including in Saskatchewan.

Saskatchewan brokers can help their clients work through this situation by encouraging policyholders to manage their risks to prevent and reduce claims. This strategy has been particularly helpful in British Columbia and Alberta, where insurers and brokers have been helping condo corporations manage their premiums by adopting risk management strategies. Through the Insurance Bureau of Canada (IBC), condominium corporations have been advised to:

- Ensure that they follow through on repairs and maintenance as outlined in their reserve fund studies;
- Complete repairs and maintenance in a timely fashion. Buildings that delay making repairs may be more likely to suffer a loss or damage;
- Avoid using reserve funds for expenses other than the pre-determined reserve-allocated expenses. Using these funds for other expenses may leave the reserve fund short, and

the condominium corporation will be unable to follow the recommendations of the reserve fund study;

- Ensure their building has a comprehensive risk management strategy that is continually reviewed and updated. This can help prevent and mitigate losses or damage and is a good practice to reduce potential loss exposure;
- Take action to prevent common loss or damage occurrences in the future. Many claims are preventable. Understanding how loss or damage can occur and taking steps to prevent these claims will help over the long term; and
- Ensure they regularly review their insurance policy. Every condominium corporation should review its policy, coverages, and options on a regular basis to ensure appropriate coverage levels.

Brokers can also point clients toward other new resources developed specifically for this challenging market. In November of last year, Canada's P&C insurance industry, including brokers, came together to create a new Business Insurance Action Team, aimed at helping small business owners find the insurance they need to continue operating.

Through IBC, the industry has access to a roster of risk managers, who are experts in helping commercial clients (and condominium corporations) leverage essential information and

insight, so they can assist businesses in securing a pathway back to affordable insurance.

Any Canadian business can be connected with a risk manager through IBC's toll-free helpline at 1-844-2ask-IBC (1-844-227-5422). The line is staffed by trained professionals who can answer pressing questions and discuss options that are tailored to a client's specific needs and situation. IBC's business insurance webpage, businessinsurancehelp.ca, also contains tips and advice.

These new initiatives build on the spirit of IBC's National Task Force on Commercial Insurance, which was launched before the commencement of the pandemic, but continues its work and has already provided a range of potential solutions for commercial clients. The goal of this task force is to gather information to help commercial consumers navigate an increasingly difficult market. The task force held roundtables across the country throughout 2020 and will publish recommendations for the industry, governments, and stakeholders later this year.

Aaron Sutherland is IBC's vice president for the pacific region and acting vice president for the western region. The association's member insurance companies represent 90 per cent of the P&C market across Canada.



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News & Notes

#BrokersCare Day is Tuesday, June 15

We are very excited to announce that the first-ever #BrokersCare Day in Saskatchewan will be held on Tuesday, June 15. This special day — hosted as part of the 2021 IBAS #BrokersCare Campaign for Mental Health — will bring together brokers and other insurance industry stakeholders from across the province (*virtually*, of course) to raise awareness and show support for the importance of mental wellness in our communities.

Getting involved is easy: On June 15, wear your #BrokersCare t-shirt, schedule a staff initiative, do something positive for your own mental health, or simply take a few moments to check in with your colleagues and friends. Visit www.ibas.ca to learn how you can take part and win up to \$1,000 in amazing, locally sourced prizes!

To date, the #BrokersCare campaign has provided funding to 12 organizations, totaling \$43,653. A special *thank you* to our *Presenting Partner*: Wawanesa Insurance.

We can't wait to see you again!

IBAS recognizes the important role that face-to-face relationship-building plays in the insurance industry. To that end, we continue to monitor the COVID-19 situation, including the rollout of vaccinations, in the hopes of *safely* returning to in-person events later this fall. Your health and safety, however, will remain our top consideration and priority.

Given the current re-opening plan announced by the Government of Saskatchewan, IBAS is aiming to host two in-person events in 2021:

- **2021 IBAS Golf Tournament:** Tuesday, September 14 at The Legends Golf Club in Warman; and
- **2021 IBAS Convention:** Thursday, October 14 & Friday, October 15 at the Sheraton Cavalier Hotel in Saskatoon. While details are still to be determined, we already have our first two special guests locked in and ready to go: Olympic gold medalist and host of *The Amazing Race Canada*, Jon Montgomery, and Canadian stand-up comedy legend, Ron James!

Watch www.ibas.ca closely for details. Registration for both events will likely be limited.

IBAS Young Community Leader Bursary

The IBAS Young Community Leader Bursary — presented in partnership with Red River Mutual — recognizes one graduating Saskatchewan high school student who exemplifies outstanding dedication to making their community a better place. In 2021, the successful applicant will receive a one-time cash bursary in the amount of \$5,000.

The recipient of the Young Community Leader Bursary will:

- Be a grade 12 student in Saskatchewan, graduating in the spring or summer of 2021, with an intent to pursue a higher education within the next two years;
- Demonstrate an exceptional commitment to their community through volunteerism, school involvement, leadership of local initiatives, or other means of engagement;
- Be a role model in their community; and
- Demonstrate academic dedication and achievement with a minimum cumulative Grade 11 average of 75 per cent.

Applications close on May 31. An independent selection committee will announce the recipient in June. For more information, visit www.ibas.ca.

Register Now

Free IBAS e-Learning Opportunities

Supporting Your Clients in a Disaster: The Broker & Restoration Company Relationship

Thursday, June 3, 2021

Presented by Lydale Construction

From the moment a peril strikes, restoration companies play a critical role in the insurance claims process. This free hour-long webinar connects brokers at all levels with experts in the field to discuss how brokers and restoration companies can work closer together to deliver customer value and ensure policyholders are back on their feet after a disaster with as little headache as possible. This session is free to attend (open to broker members only) and is worth one CE credit.

The Big Switch Series

Before the Switch (Part 1): Thursday, June 10, 2021

After the Switch (Part 2): Thursday, June 17, 2021

Presented by Wawanesa Insurance & SGI CANADA

Designed for brokerages considering a new brokerage management system. Join Sam Jazayeri-Moghaddas, insurance broker, speaker, and podcaster, in this two-part webinar series for IBAS members as he shares his personal experiences leading up to and following the decision to change BMS providers. IBAS is offering its members one free registration per brokerage; member brokers are eligible to receive one CE credit per session.

Brokerage Options for Acquisition, Succession & Sale

Tuesday, June 22, 2021

The pace of M&A activity across the Canadian insurance industry has accelerated rapidly over the past year, leaving many brokerage owners to weigh their options for succession, future growth, and potential sale. There are many factors to balance, and many different paths to consider — some traditional, and others more novel and unique.

To help you navigate the changing landscape, and in response to member demand, IBAS is pleased to host a special (free) webinar, which will connect you with the insight and information you need to begin shaping the decisions that are right for you. Please note that this session is open to IBAS member principals only, and your participation will remain anonymous and 'invisible' to other attendees.

Networking Events

#BrokersCare Day

Tuesday,

June 15, 2021

Virtual

(Across Saskatchewan)

IBAS Golf Tournament

Tuesday,

September 14, 2021

The Legends Golf Club

Warman, SK

IBAS Convention & AGM

Thursday, October 14 &

Friday, October 15, 2021

Sheraton Cavalier Hotel

Saskatoon, SK

Technical Courses

CAIB 4 Online Preparation Course

Starts Wednesday,

September 15, 2021

Weekly Webinar

(\$600 + GST per member)

CAIB 1 Online Preparation Course

Starts Monday,

September 20, 2021

Weekly Webinar

(\$600 + GST per member)

CAIB 2 Online Preparation Course

Starts Tuesday,

September 21, 2021

Weekly Webinar

(\$600 + GST per member)

CAIB 3 Online Preparation Course

Starts Wednesday,

September 22, 2021

Weekly Webinar

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CAIB 1 Immersion

September 25 – October 1, 2021

Zoom e-Delivery

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including exam)

CAIB 2 Immersion

October 23 – 29, 2021

Zoom e-Delivery

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Labour force transformation in a tech-driven economy

By Aaron Genest, President, SaskTech

A few years ago, I spoke as part of a panel to help provide insights to teachers on why STEM education would be valuable for students entering non-STEM fields. I participated alongside a journalist, a financial advisor, and a project manager. The final question for the panel was, “What skill do you wish you had learned in school that you had to learn as a professional?” Each panelist answered in the same way: *Coding*.

Their answer is a perfect expression of the critical challenge businesses face in the coming decades. Every segment of our economy is staring down an increasing digitization of data-driven tasks in the same way that machines began replacing muscle power a century ago.

Forty years ago, this shift began with information management and communication, changing the role of administrative staff and leading to the disappearance of secretary pools and filing cabinets from businesses. Ten years later, Amazon was founded, leading to changes in commerce that continue to be felt today, eliminating or modifying every job involving the sale and distribution of goods to the point where we discriminate between the old model, *commerce*, and the new model, *e-commerce*.

At the beginning of the 21st Century, specialized controllers for robotic machinery in manufacturing — particularly the automotive sector — began being replaced by more flexible centralized computers, hastening a labour disruption that sprouted in 1961 with the Unimate 1900 robotic arm. Today, the vehicle parts and assembly industry employs less than 10 per cent of the labour force that it did in the 1970s and 80s, and the jobs are unrecognizable to an employee who was around at that time.

In the last 15 years, improvements in computation and software technology have started similar disruptions in financial services, insurance, the legal profession, communication, medical health (although it’s notoriously laggard), and other previously ‘safe’ white-collar professions. At the same time, Uber, Skip the Dishes, 7Shifts, and their ilk have changed the restaurant and transportation industries. We’re just beginning to see the edges of how complex these changes are and how a digitally enabled and largely automated service economy might affect our society.

COVID-19 has wrought further changes — this time in the retail sector, where even small businesses were forced to innovate, frequently pivoting to digital or digitally enabled sales



to stay alive. Those changes are unlikely to be reversed when the pandemic is over and they, too, have profound effects on the labour needs of the sector.

Saskatchewan has been largely impervious to these disruptions. Our economy has been based predominantly on agriculture, mining, and energy, despite the increasing urban engines of construction, finance, commerce, and innovation. Up until the last 10 years, digitization of industries relied on fixed locations and standardized business or mechanical processes.

Two things have changed: There have been significant advances in applied machine learning (ML) as well as to practical autonomous transportation, which — taken together — allow a much wider application of digital processes in the economy. Our historically important economic engines are going through enormous changes as a result of these advances.

Mining is connecting workers, automating the mine head, and using data analytics to manage product flow from the head to the consumer. Agriculture is using data to determine optimal planting, fertilizing, and harvesting techniques on a metre-by-metre basis — and automating every step. Energy grids are transforming to accommodate microgrid contributions (my employer, Siemens, is installing several of these, from

community-sized to school-sized across Canada as pilot projects), and oil and gas projects are increasingly using ML-driven solutions to perform predictive maintenance, optimize performance, and identify emerging hazards.

In all these fields, this means a significant transformation in the labour force. Jobs that previously involved operating machines now can require a basic or even advanced knowledge of data analytics, network troubleshooting and communication protocols, robotics, scripting, cybersecurity, and the skills necessary to understand the work the now-automated machines are doing. A farmer outside Moose Jaw recently told me that she lost two days of harvest because she had to wait for the manufacturer to send some technicians from Toronto to “debug the combine.” There was nobody working on farms in the region with the qualifications necessary to solve the problem.

This creates two, extremely serious challenges: *How do we retrain our existing workforce quickly and efficiently to ensure they continue to be employable and competitive? And, how do we create a pipeline of new workers with these skills when the tools they’ll be using are still being invented?*

Both problems require distributed but coordinated solutions involving governments, not-for-profits, post-secondary



“Even the core technical fields such as computer science, computer engineering, and electrical engineering need to massively expand. The computer science program at the U of S has been growing at an annualized rate of 16 per cent for the last seven years. That is still acknowledged to be insufficient to meet the growing need for trained software developers.”

institutions (PSIs), our K-12 educational stakeholders, and industry. The problems are also what is known in my field as ‘wicked problems,’ because the problem statement continues to change as the environment changes. New technologies will continue to disrupt the labour force and the rate of change in these technologies will likely continue to increase. So, any solution must account for the dynamic nature of the problem, and not just solve *one* problem. For instance, the challenge of having only one in 100 miners working underground in 10 years — and what skills the other 99 will need — is an emerging problem, but it’s quite likely that, a decade later, another set of reskilling will be needed for a large part of the same group.

The good news is that Saskatchewan is small and highly cooperative. Indeed, there is a competitive advantage that we have over every other jurisdiction: We can get all the relevant stakeholders on these issues into the same room with very little notice. This is leading to very strong collaborations between government, industry, and other players. While the path forward isn’t at all solidified, there are some clear solutions emerging:

- Immigration will be a linchpin regardless of what strategy emerges. Expect highly skilled immigrants to fill critical roles, enabling skills transfer to new and existing workers in fields where we do not have local experts.
- On-the-job training will likely be insufficient to address the scale of reskilling needed. New methods for supporting workers and businesses while employees take educational breaks for micro-skilling may need to be considered. SGI, for example, retrained an entire R&D workforce, more than 60 people, by taking them off-the-job for up to 18 months to learn new, necessary skills, but that option is unlikely to be tenable for smaller organizations.
- Post-secondary institutions will need to be part of re-skilling, not just core education. SaskPolytech has already made significant strides in addressing this, including the establishment of a continuing education division designed to address industry-specific training challenges on a case-by-case basis. Both major universities are also exploring degree add-ons, collaborations with each other and SaskPolytech, and hybrid programs that will position themselves to be key players in providing technical skills to a wide range of labourers.
- Degree programs at PSIs need to change to accommodate the skill sets required in a digitized

economy. Some programs are already far behind, unfortunately. The marketing program at the Edwards School of Business barely has any digital marketing as a requirement for graduation, yet digital marketing is emerging as key component in every marketing plan. Fortunately, other programs at the University of Saskatchewan and University of Regina are more aggressively pursuing changes. A new applied computing program at the U of S will merge computer science and seven different educational domains to provide highly technical but field-specific education.

- Existing non-technical fields need to be reworked to include technical educational components. For instance, ML-driven medical imaging, patient and drug database analytics, and AI advisors (for example, IBM Watson) are rapidly changing the practical experience for medical doctors, yet the training lags. Reasons for this are understandable: Changing certified programs is a chancy thing and should involve careful consideration, which takes time. So, fields such as medicine and engineering take time to change, but that’s a problem when the technologies they’re using are changing so rapidly that any accredited program is already obsolete.
- Finally: Even the core technical fields such as computer science, computer engineering, and electrical engineering need to massively expand. The computer science program at the U of S has been growing at an annualized rate of 16 per cent for the last seven years. That is still acknowledged to be insufficient to meet the growing need for trained software developers.

Even as we sort all of this out, we will discover that we need to change things again. Agricultural employees once trained on implement operation, then trained on remote operation, will need to be trained again on managing AI-assisted swarms and then further retrained to balance mote-based, real-time feedback from the ground while directing drone sprayers using satellite broadband. Immigrants brought in because of a desperate need for network managers will arrive after clearing the immigration system only to find that we no longer need those jobs and instead need Python developers. And so, we will have to work to adjust our programs to manage these further challenges yet again.

All of this will cost money, create disruptions for individual companies, and be horribly challenging to navigate as an existing employee. The benefit — if we get it right — is to position Saskatchewan, the Prairies, and Canada as a leader in every industry we drive.

The risk to our economy and citizens should we fail to meet this challenge is incalculable. Or perhaps an AI-assisted insurance actuary may be able to calculate a precise risk analysis that updates with every policy decision.

Aaron Genest holds a PhD in computer science from the University of Saskatchewan and serves as president of SaskTech, Saskatchewan’s technology advisory organization. He is also a manager at Siemens EDA’s Saskatoon R&D facility and is the government affairs representative for Siemens Canada in Saskatchewan. #



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The BMS is your future — what kind of future do you want?

By Pete Tessier, Host, *The Insurance Podcast*

As an industry veteran and someone who talks to a lot of insurance software vendors, I know how hard it can be to make sense of the software services that are now available to insurance brokers. As the brokering side of the industry moves to integrate more technology into the distribution experience, insurance brokers, managers, principals, and owners will be faced with decisions that will significantly impact their business — now and into the future.

Brokers know that real-time data exchange has long been the 'holy grail' for companies and brokers, yet it requires the involvement of another party: The broker management system (BMS) vendors. Nothing will move forward without the involvement of this group and their technology platforms. There are still insurance brokers out there who are not using a BMS as part of their core business operation; but for the majority of those who are, there is still a question to answer: *Is your current partner ready for what's coming next?*

If change is part of your brokerage's plan, let's look at what needs to be considered with software services and how to apply those needs to your brokerage strategic plan. You do have one of those, right?

Your customers can tell you a lot about where and how you should proceed as a business. What do they want from their insurance experience with you? That piece of information is going to help you align with software services — and, in particular, the BMS you will rely upon. Having a partner and associated technology aligned with what experience your existing customers want will help you focus on growth for new customers. Be sure to also ask critical questions about your operation, such as: *What are some of the reasons you have not been able to meet the needs of the 'prospects who got away?' Could your brokerage have provided*

other value-added options, ones away from the core insurance product, to entice and convert them to a customer?

Insurance company partners will be changing, too. Start having conversations with them about what will be evolving and automating from their end in the next 12 – 36 months. Upon having a good understanding of what your key insurance company partners are planning, your brokerage can start reviewing the resources required to maintain those relationships for perpetuity.

Once your brokerage has a detailed list of key issues from customers and another from insurance company partners, develop a version of a SWOT (strengths, weaknesses, opportunities, and threats) analysis diagram. This will help list and visualize the current state of needs and then your brokerage team can discuss those findings to review for other key issues that should be considered for future development.

Finally, we arrive at the third-party entities, the BMS vendors. Your brokerage should have a comprehensive list of needs to be discussed with the existing vendor, or a new one. While every brokerage will have specific needs, let's look at some general questions and concepts that should be considered:

- How does the BMS vendor plan to address real-time data exchange and the standards that are being set by CSIO (Centre for the Study of Insurance Operations) for the industry?
- What form of digital customer experience does the company support or plan to develop to help brokerages manage current and future customer experience needs such as self-service?
- Will the vendor be updating their core system for web-based interface that can be mobile friendly? Does it work off local servers or a cloud-based service?
- There is a growing movement toward data empowerment for brokers as they are the ones acquiring the customers and the data that insurance companies use. What kind of reporting system does the BMS use to help brokers understand who, how, and what their customers are? Will they be offering an analytics module to help brokers effectively manage data?
- Does the company make system data easily accessible to third parties who help brokers analyze data and develop strategies around their customers?
- Are all the data points in the CSIO standards in the downloaded file sets available to the brokers? Any BMS a brokerage uses is a massive data depository that the brokerage needs to control because it is *your* data. A brokerage should be able to use that data in an easy, effective way to make smart business decisions on all issues.

When reviewing features and demonstrations from BMS vendors, the system may look easy as there is a set way a demonstration works. But what about the real-world environment? Ask the vendor to provide you with some references of existing clients who use the software and then ask them the same questions. Furthermore, ask the references to show you how certain features work in their 'real world', particularly with reports and data presentation. While this is happening, ask them about tech support and resources. What has been their experience and what internal resources did they need to manage the relationship?

Another area to query is how the workflows function for your regular brokerage operations with insurance and the financial side of the business. Everything from new policy entry, abeyances, endorsements, billing, reconciliations, and cancellations

should be seen in a live functioning environment.

Also, what kind of timelines and resources are needed to implement a new system or update an existing one? And where does the legacy exist after you have updated or transferred to a new BMS?

This is just the tip of the iceberg for questions. The answers should give you just as many secondary and tertiary questions about the BMS. One key thing to think about, however, and weigh heavily is current user experience from fellow brokers. Who is a fan, a true advocate of the product, and how many are there? Just like your best clients, those advocates are the ones who will likely have the most meaningful information and have invested the most time in the BMS. They are the ones likely



to be able to answer your questions with the best context.

Finally, reach out to your brokers association, as they may be able to

connect you with fellow brokers currently using a BMS you are considering and provide some unbiased information. After all: This is about information — your information (and your customers') — so do enough due diligence to know how best to manage it, because insurance really is about to start a new wave in the information age.

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 as well as the SGI Strategic Broker Task Force. #

INSURANCE BROKERS ASSOCIATION OF SASKATCHEWAN

THE BIG SWITCH SERIES

EVERYTHING YOU NEED TO KNOW ABOUT SELECTING & ONBOARDING A BMS PARTNER

Are you considering a new broker management system (BMS) or are you looking to switch BMS vendors and don't know where to start — or what to think? Join Sam Jazayeri-Moghaddas, insurance broker, speaker, and podcaster, in this two-part webinar series for IBAS members as he shares his personal experiences leading up to and following the decision to change BMS providers.

Session #1: Before the Switch
Thursday, June 10, from 11 a.m. – 12:15 p.m.
(1 CE Credit Hour)

This session will outline critical factors to consider in the decision-making process, and will provide practical tips and information on how to evaluate potential solutions and make the choice that is right for your brokerage.

Session #2: After the Switch
Thursday, June 17, from 11 a.m. – 12:15 p.m.
(1 CE Credit Hour)

This follow-up session dives into what happens between the time that you sign a new BMS agreement and the point it is a fully functioning and value-adding tool in your brokerage. Sam will touch upon accounting setup, staff training, deadlines, and much more!

Individuals may choose to register for one or both sessions. IBAS is offering its members one free registration per brokerage per session. Additional member registrants are subject to a nominal cost recovery fee of \$50 (plus GST) per session.

For more information or to register, visit www.ibas.ca.

HUMAN CONSIDERATIONS FOR AUTOMATED VEHICLES

Fully autonomous vehicles are no longer science fiction. In many places around the world, they are already on the road. We asked one young Saskatchewan driver to share his perspective on the implications of this fast-emerging technology.

By Scott Pettigrew

In a world where cars drive themselves, who is accountable if things take a turn for the worse?

While advancements in mobile computing and consumer electronics have revolutionized modern life in profound ways, the technological principles of a motor vehicle have remained relatively unchanged for decades.

There is no question that automakers have introduced many innovations that have made driving and owning a car, truck, van, or SUV far more convenient and comfortable than it used to be. Yet,

most of the vehicles people own today share much of the same 'DNA' with those of yesteryear. The vast majority are still fuel-powered internal combustion engine machines, operated by a human driver via pedals and a steering wheel. Even most electric vehicles, despite using a completely different approach to generate propulsion, are still operated in the same manner as their conventional gas and diesel counterparts.

Through that lens, not much has changed since the introduction of the world's first mass-market automobile —

the Ford Model T — in 1908. But, today, the introduction of automated driving technology has spawned what could be a whole new era in personal and commercial travel.

Partially automated driving technology is already ingrained into the consumer vehicle marketplace. Features such as assisted steering, intelligent cruise control, and automatic emergency braking are becoming more the norm than the outlier. But some newer, higher-end vehicles like Tesla's all-electric Model S have already taken it

“In the event of an inevitable collision, will the software prioritize the life of the driver or those in surrounding vehicles? Will the vehicle weigh other, more minor factors, like property damage expenses, when deciding how to respond? Where does insurance fit into this picture — particularly in a province like Saskatchewan with a public auto insurer?”





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“As we weigh the challenges of this technology, it is also important for us to consider the benefits. It is entirely possible that precise computers will outperform imperfect humans, and road safety will improve across the board.”

one step further, boasting full self-driving capabilities, with the driver merely serving as an emergency backup operator.

When Tesla first introduced its self-driving technology to the market, exciting automotive and technology enthusiasts all over the world, it was doing a fraction of the sales volume the enterprise is enjoying today. Now, as the manufacturer's growth continues to explode, pulling up alongside a Tesla sports car on the streets of Saskatchewan has become a lot less like spotting a Ferrari and a lot more like spotting a nicely appointed Volvo. Sure, it may not be as common as, say, a Honda Civic quite yet, but seeing the distinctive grill-less front end of a Tesla in Saskatoon or Regina is no longer something you text your friends pictures of.

As Tesla introduces more family and budget-friendly options, it is forcing larger automakers to shift gears. For now, vehicles with self-driving features still rely heavily on human operators, although that is changing quickly. And while the full implications are still not entirely known, there is no question that automated driving technology will present unique challenges for insurers and consumers alike.

Young people are clamoring to get their hands on one of Tesla's many self-driving models, though not many can currently afford even their entry-level options. For lots of young people (myself included), our aspirational 'someday' car no longer features a roaring V8 and the high-pitched squeal of a turbocharger; many of us prefer the idea of a silent but scarily fast Tesla, with the self-driving feature being a key selling point for many.

While these exciting vehicles have an entirely unique product offering with amazing proprietary technology, the self-driving function in particular has also made distracted driving far easier.

I constantly hear stories from friends about students commuting between Saskatoon and Regina with their Teslas,

many of them rarely bothering to pay much attention to the road. While it is still illegal to use handheld electronic devices behind the wheel of a car operating in autopilot mode, I've heard many people boast about how they can watch movies on their phone while their cars drive themselves — some even playing mobile game consoles while the car is in motion. As dangerous as this type of behaviour is, nobody should be overly surprised. Many drivers still struggle to put their devices down behind the wheel of a conventional car. It is not hard to imagine how many people would feel safe to operate them when a computer is calling the shots. This is far from Tesla's fault — it just goes to show how product misuse is inevitable, and it is important to be cognisant of that as a potential threat to the safety of other road users.

Distracted driving, though an important subject, is among the less complicated things to consider when contemplating the impact of automated vehicle technology in the mainstream automotive marketplace. When human drivers are presented with worst-case scenarios on the road, they are often forced to make split-second judgement calls that have profound implications for themselves and those around them. When another collision happens immediately in front of your vehicle, do you apply the brakes hard and fast? Try to swerve the car away from the crash? If so, do you veer towards the ditch or guard rail where there may be a pedestrian walking, or into oncoming traffic? While a human might not have easy answers for these questions, we *are* forced to make those split-second choices in the moment. Depending on the situation, errors in judgement behind the wheel can have dire, even criminal repercussions for drivers. But what happens when a computer algorithm makes a programmed decision that leads to property destruction, injury, or loss of life?

For now, the finite details of each competing firm's automated vehicle technology and how it responds to emergencies on the road are somewhat shrouded in mystery. Part of this likely comes from the deeply complex nature of how the technology itself functions, coupled with liability concerns and the desire to protect sensitive intellectual property. As time marches on, though, the prying eyes of regulators will probably become a lot more inquisitive as to assure public safety.

Similar to the classic trolley problem many of us learned about in philosophy class (a thought experiment in ethics where you must choose between two undesirable outcomes), it's only logical that there would be a necessity for software developers to determine how their vehicles will react when faced with multiple terrible choices. In the event of an inevitable collision, will the software prioritize the life of the driver or those in surrounding vehicles? Will the vehicle weigh other, more minor factors, like property damage expenses, when deciding how to respond? Where does insurance fit into this picture — particularly in a province like Saskatchewan with a public auto insurer? Clearly, this subject evokes a lot more questions than we currently have answers. It's nevertheless imperative that we all at least reflect on what those answers could — or *should* — be.

As we weigh the challenges of this technology, it is also important for us to consider the benefits. It is entirely possible that precise computers will outperform imperfect humans, and road safety will improve across the board. After all, dramatic change is seldom comfortable. And whether it is comfortable or not, the groundswell towards autonomous vehicles is not likely to recede.

So, perhaps the better question we need to ask ourselves is: When will you be ready to get out of the driver's seat?

Scott Pettigrew is a 24-year-old writer and political science student at the University of Regina. He's active in public policy and has engaged with elected officials and business leaders throughout Canada on issues related to economic development, technology, and trade. #



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KNOW YOUR AG CLIENTS

Earlier this spring IBAS and My Mutual Insurance proudly announced a new partnership with Utensil.ca to provide IBAS members with free access to two on-demand educational resources to help brokers better understand the agriculture industry and their farming clients. This is a value of more than \$200 per person!

As an IBAS member, what do I get with this partnership?

'So...Your Client is a Farmer' e-Learning Course

Led by well-known Saskatchewan grain producer Cherilyn Jolly-Nagel, as well as Crystal MacKay, past CEO of Farm & Food Care Canada, this online training program is all about helping you develop better relationships with your farming clients. Over the span of 90 minutes, these experts will help you better understand farm business realities, and will pass along practical information, tips, and advice on how to thrive as a service provider to the agriculture industry.

Take this course individually or — better yet — in conjunction with your brokerage colleagues! Each participant will complete an initial self-evaluation, will receive a certificate of completion, and will be entered to win in our 'Supper in the Field' Contest.

Utensil 101

Utensil 101 is your resource centre to get up-to-speed on what you need to know (and perhaps were to shy too ask about!) to navigate your work in the food system more effectively. Here, you will find a library of quick, practical videos and weblinks covering a wide range of topics, from key things to remember when meeting with a new farm family, to explaining the difference between hay and straw, to an overview of agricultural biosecurity protocols. New content is being added each week!

How do I access these free resources?

Visit www.ibas.ca/ag.html to get started. Please note you will need your login information to the IBAS website. If you've lost your password, you can reset it directly by clicking the corresponding link on the login page. If you require further technical support, however, contact Kyle Halvorson at (306) 525-4076 or kyle.halvorson@ibas.ca.

'Supper in the Field' Contest

All brokers who complete the *So...Your Client is a Farmer* training program before June 30 will be automatically entered into a draw to win a fall 'Supper in the Field' for one farm client of their choice, courtesy of My Mutual Insurance. IBAS and My Mutual staff will join the chosen broker to deliver (in a COVID-safe manner, of course) a hot, locally sourced meal for up to 10 people anywhere in Saskatchewan to help 'refuel' their harvest efforts. 🍴

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Part 1: In-conversation with Saskatchewan brokers

By Todd Hochban, President, West Coast Training



I interviewed several Saskatchewan brokers over the past month as I prepared to lead a session on needs-based insurance sales as part of the inaugural IBAS Leaders Forum.

I interviewed all different types and sizes of brokerages, from large multi-branch brokerages to single-office brokerages. I spoke with owners, managers, and both senior and junior staff. My goal was to get a fair cross-section and feel for the state of sales management on-the-ground in Saskatchewan brokerages. I would be remiss if I didn't mention at the outset that my interviews and developed statistics are not scientific. I *do* believe, however, the points I will raise in this article will spur discussion and thought on the state of sales management in your business. In the fall issue of *SaskBroker Magazine*, I will share my observations on the state of *marketing* management.

I am happy to report that the overall consensus with the people I interviewed was positive. Yes, this past year presented many challenges. On balance, the brokerage community responded well and many reported strong sales performance. I have no doubt in the ability of the brokerage network in Saskatchewan to survive. Working with many of you over the past 43 years, I am well aware of your dedication and your commitment to both your communities and your coworkers. This focus on client relationships allowed for a prompt, professional, and timely pivot to the 'new normal.'

The first question I asked was: *Does your brokerage plan their sales function?* Two-thirds said *yes*, while one-third said *no*. This is both good news and great news. The good news is that shows that one-third of brokerages are not actively considering their sales production, which means either sales are fine as they are, or the pace of business doesn't afford them the time to plan. I understand that, in many communities, brokerage operations are strong retail businesses. As an anchor professional in their community, walk-in traffic sustains their income. That is an enviable position for many businesses. Building on that foundation, sales management strategies can solidify and enhance client preferences to buy from your brokerage, especially as digital technology removes geographic barriers to competition.

I do believe that, as a sales organization, brokerages can benefit from sales management. It does not have to be a complicated practice. Knowing you wish to improve, developing a plan to improve, and implementing that plan *is* sales management. It can be something as simple as ensuring new clients are thanked after a sale with a phone call, e-mail, or personalized note. This will begin the relationship-building aspect of sales management. It can be trying to cross-sell to existing clients to 'round' an account. This is a start to not only *new* sales, but also improved client retention — the best way to increase profitability.

Implementing sales goals for your brokerage or departments or

producers is another simple activity to bring brokerages closer to their sales aspirations. It's impossible to go anywhere without a destination.

On the 'great news' side, the majority of brokerages *do* manage their sales. This demonstrates their emphasis on growth. These same brokerages have brokerage sales targets identified as part of their sales management plan. Knowing current brokerage sales realities and having a defined destination for brokerage sales is the cornerstone of sales management.

The next critical part of managing sales is determining how your brokerage will achieve these set goals. This will involve human resources. There were interesting observations made in this area during my conversations with Saskatchewan brokers.

Most brokerages, a staggering 75 per cent of those interviewed, track sales by employee. Many broker management systems have included assigned producer codes for years. Understanding where sales are originating within brokerages assists in sales management planning. Interestingly, only half of these brokerages have developed employee sales targets. And even more curious, only 33 per cent have customized commission plans for their producers. Most brokerages who pay commissions have a one-size-fits-all approach to this method of motivation.

What I glean from these HR topics is a strong desire to grow brokerage sales, without engaging staff directly. I am heartened to hear most brokerages want

"Implementing sales goals for your brokerage or departments or producers is another simple activity to bring brokerages closer to their sales aspirations. It's impossible to go anywhere without a destination."

to grow and most brokerages know they must grow. A little effort to engage staff in a sales management plan may be all it takes for more significant growth.

Starting small and earning small victories will build a desire to succeed again and again. Consider taking the brokerage overall sales target and dividing it into lines of business or by department. Challenge the staff to hit their department's monthly targets by giving them the tools and the motivation to reach these goals. Keep the targets achievable and even *easy* for the first few months. Allow success to reign supreme. Victory tastes great!

So what tools could be introduced? What motivations work best? Here is the beauty of sales management: *Whatever it takes*. If your brokerage has too many single policy clients, make it a target for all client contact staff to obtain one expiry date per week for these single policy clients. When they do, give them an extra 15 minutes for a lunch break of their choice next week. It can be simple and cost the brokerage nothing. Let this success occur week after week, then add to or evolve the plan.

One-size-fits-all motivation plans rarely satisfy or encourage staff to stretch. Knowing what your individual staff members need and then providing them a way to satisfy that need is key.

Brokerage managers: Your challenge is to know your staff well. Know their work aspirations and know their personal aspirations. Career advancement, higher income, more holidays, more work flexibility, or more remote work options are common needs of staff. Build motivation programs that address these and achieve brokerage goals at the same time. It's not always about money.

Brokerage staff: Your challenge is to assist your manager in this process. Don't be shy. Ask what is expected. What can you do to assist your brokerage or your department to satisfy established plans? Ensuring your manager knows your needs and suggesting alternative activities to progress brokerage goals is a good first step. For example, you could explain to your manager that your daycare requires a 4 p.m. pick-up time and that you are prepared

to work remotely in the afternoon. Maybe you could offer to improve client satisfaction by developing and delivering client surveys. As an employee, you are responsible for your own career. Know what your brokerage wants to accomplish and bring forward ways that you can help.

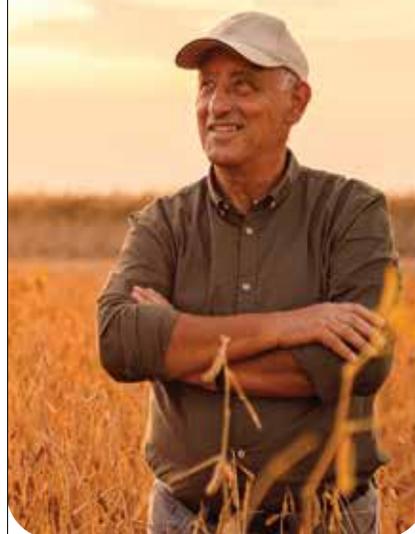
The last few comments I have regarding my interviews involve technology. A vast majority of brokerages, 90 per cent of those sampled, have an active online presence. These powerful tools, when centrally managed, are critical to client and prospect awareness. Websites and social media platforms are often what your clients see first. You know what they say about first impressions — ensure your virtual image is your best image.

Another good news story is how brokerages have embraced virtual meeting applications. Eighty per cent of brokerages have used these, but only one-quarter have used these tools in the sales process. Exposure and comfort with this method of communicating are becoming commonplace. Offering this alternative may provide unique sales opportunities and even expand market areas.

Connecting with clients and prospects is critical when managing sales. Meeting client and prospect needs and wants always has to come first. Client preferences are fickle and change often; brokerages need to adapt. A client who wants to meet with you face-to-face in the past may now only wish to see you virtually. A client who wants to buy from a real person today may be comfortable with an online purchase option not too distant in the future. Currently, very few — less than 20 per cent of brokerages — offer a start-to-finish insurance sales option off their website, without insurer portal support. Moving forward, there will be many adaptations of online sale opportunities. Brokerages need to ensure they are listening to their clients now and in the future to stay up-to-date with their demands.

Todd Hochban is the president of West Coast Training, based in Vancouver. He is also IBAS's lead trainer for its CAIB Immersion programs. #

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The evolution of eDocs

CSIO provides claims and billing digital solutions to save brokers time and money

By Kathryn Sinclair, Vice President, Strategy & Operations, Centre for Study of Insurance Operations

The Centre for Study of Insurance Operations' (CSIO) Innovation and Emerging Technology (INNOTECH) Claims and Billing Working Groups have chosen to leverage CSIONet and the CSIO eDocs Standard to deliver electronic claims and billing notifications. The working groups endorsed the use of CSIONet and the successful eDocs Standard due to their industry-wide adoption and familiarity among insurance providers, including more than 2,200 brokerages and all major insurers.

Background

The INNOTECH Advisory Committee, launched in August 2019, was created to evaluate the application of existing, new, and emerging technology and digital innovation in the P&C insurance industry. Comprised of a cross-section of industry stakeholders, including insurers, brokers, and representatives from the Insurance Brokers Association of Canada, the committee identifies, shortlists, and approves solutions to solve some of the most common industry pain points.

In March 2020, the advisory committee shortlisted claims and billing notifications as two priority industry pain points for developing digital solutions. Working groups for claims and billing were then formed to further investigate the solutions.

Feeling the pain

Arguably, two of the most important and ubiquitous client transactions in the industry are claims and billing inquiries that are unrelated to policy changes.

The current process is typically slow and unwieldy when customers have billing or claims questions. For brokers to respond to inquiries about claims status or billing changes, there is a

certain amount of back-and-forth with the insurer, creating a cumbersome customer service experience. Clearly, this gap in data exchange between insurers' and brokers' software prevents a seamless experience.

With no common workflow for these inquiries, proprietary software systems used by insurers and brokers prevent the sharing of customer data — machines cannot talk to one another. As a result, valuable time is lost using inefficient and outdated methods, causing brokers to be *reactive* rather than *proactive*.

Last June, CSIO conducted a survey about brokers' experiences with the current process for handling claims and billing inquiries:

- 66 per cent reported making at least one claims related phone call per day to an insurer;
- 74 per cent would like to receive a claims status update document as an eDoc;
- 68 per cent reported spending at least one hour per day supporting customers with billing related items; and
- 68 per cent would like to receive a cancellation notice (billing document) as an eDoc.

Making brokers' lives easier

CSIONet is essentially the 'information highway' with which eDocs are sent, and is the network for connectivity and data exchange between insurers and brokers in the P&C insurance industry. More than 38,000 brokers and 75 insurers connect with CSIONet daily, and in excess of 45 million eDocs have been sent in the past year.

The CSIO eDoc Standard allows documents to be downloaded directly from an insurer's system to a broker management system (BMS), via CSIONet. eDocs are standardized, which means

“CSIONet is essentially the ‘information highway’ with which eDocs are sent, and is the network for connectivity and data exchange between insurers and brokers in the P&C insurance industry. More than 38,000 brokers and 75 insurers connect with CSIONet daily, and in excess of 45 million eDocs have been sent in the past year.”

that insurers and brokers who use eDocs structure their data in the agreed-upon rules to enable any software to read and store that data.

In a recent CSIO member survey, brokers’ experiences with using the CSIO eDocs Standard was reflected in their highly positive feedback:

- 96 per cent were ‘satisfied’ or ‘very satisfied’ with their eDocs experience — because eDocs support a reduced need for paper, resulting in more efficient workflows that allow for real-time, instantaneous transactions;
- 79 per cent indicated that eDocs were useful or very useful for personal and commercial lines ; and
- 73 per cent reported savings of up to one hour per day by receiving eDocs.

Fast, easy, seamless solutions

What the digital claims and billing solutions offer is the ability for insurers to send customer information to brokers as eDocs, through CSIONet. The electronic information is clearly labeled and attached to a customer file. Brokers can view the file within their BMS and see key claims and billing details that were automatically delivered. And, eDocs reduces the need for paper among brokers, insurer, and customers, creating more efficient workflows that allow for real-time, instantaneous transactions.

This is a practical and effective solution that delivers accurate, up-to-date claims status and billing information. It is a giant step forward in the broker and insurer partnership, and in providing exceptional customer service.

Learn more

To learn more about the INNOTECH claims and billing digital solutions, access the *Everything INNOTECH* course in CSIO’s Digital Member eLearning program (the course is a free member benefit for IBAS members). Brokers can find out how much time and money the solutions can save them by using CSIO’s Savings Calculator.

Kathryn Sinclair is vice president of strategy and operations at CSIO, which oversees the development, implementation, and maintenance of technology standards and solutions for Canada’s P&C insurance industry. In her role, Kathryn is responsible for leading CSIO initiatives designed to drive continuous process improvements in the broker channel. #



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Five questions with IBAS President & CEO Derek Lothian

By Nicole Sinclair, Editor, SaskBroker Magazine

This past April, with support from SGI CANADA, Saskatchewan Mutual Insurance, and My Mutual Insurance, IBAS launched the new *BetterThanBasic.ca* awareness campaign, which aims to educate consumers on the limitations of compulsory coverages provided with vehicle registration and highlights practical situations where the minimum insurance often isn't enough.

We caught up with IBAS President & CEO Derek Lothian and asked five questions on how the campaign came to fruition and the impact it has had thus far.

Why did IBAS decide to initiate the BetterThanBasic.ca campaign?

There are three main reasons why we felt this was an important initiative to undertake on behalf of our members.

First off, let's be honest: Insurance is complicated. And that's doubly true when you're communicating with new drivers and individuals who are new to Saskatchewan — either because they came from other parts of Canada where auto insurance is dramatically different, or they immigrated to Canada and are navigating life with English as their second or third language. So, we wanted to provide a resource that broke down those complexities as much as possible into simple verbiage and relatable examples.

The second reason is because we have a very unique auto insurance system in Saskatchewan, and there still tends to be

some lingering misconceptions out there that 'hey, we have public, no-fault insurance here, so I don't need coverage beyond what comes included with my plates.' And, as we all know, that's often not the case; there are many, many situations where 'basic' coverage isn't enough. We feel passionately that it is our *responsibility* in this industry to clearly articulate what risks consumers *are* and *are not* protected against, so they can make the insurance decisions that are right for them and their loved ones.

And that ties into the third reason, which is recognizing and responding to the challenges that consumers are facing right now. A report from MNP back in October found that half of Saskatchewan residents are only \$200 away from insolvency at month-end. Can they afford a \$700 deductible? What if they cause an accident where there are more than \$200,000 in damages? What if they get into an accident with a driver who has insufficient insurance? Given the relatively low cost of extension coverage, these considerations should factor into the calculus of consumers — but they need to first have enough information to ask themselves the right questions.

Why did IBAS ask insurers to get involved?

There's an understandable degree of cynicism when it comes to marketing in the insurance industry. It's very easy for the general public to see or hear an insurance ad and say 'they just want to sell more policies.' So, for a consumer awareness campaign like this to hit the mark, it needs to be genuine, and it definitely helps combat that perception when there are

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competitors at the same table. This is truly a ‘Team Consumer’ approach, which is why we’re thrilled to have SGI CANADA, SMI, and My Mutual all on-board to spread the word and promote BetterThanBasic.ca as a *shared* online resource. It’s a unique opportunity where we can all win — along with consumers — when we work together to do the right thing.

How are you promoting this resource?

We’ve earmarked roughly \$50,000 as part of a short-term, targeted digital advertising strategy that will run through the first part of summer. This includes the production of two 15-second videos, an ad buy that touches four social media platforms — Facebook, YouTube, Twitter, and Instagram, digital display advertising through Google, as well as the pilot of some influencer marketing tactics. One unique angle I’m particularly excited about is a partnership with travel blogger and former *Saskatchewanderer* Ashlyn George, which will be rolling out shortly.

The reality, however, is that in today’s advertising terms, \$50,000 is a relatively small budget. So we’re also relying on our members and insurer partners to help get the word out through their own respective channels. We’re hoping SGI will help do the same through the Auto Fund as well.

What results have you seen so far?

Within the first month of the campaign, we had already surpassed one million unique impressions, so we’re feeling pretty good about that. And we’ve received a lot of positive

feedback from both insurance industry partners and the general public alike.

I think, though, this is really about ‘resetting’ a pretty entrenched void in consumer awareness. A small advertising spend like ours isn’t going to drive up extension coverage uptake overnight. This is just the first step in a very ‘long game approach’ to moving the needle. Before you will ever see a change in consumer behaviour, consumers first need to understand there is an issue. And before they can develop an appreciation for that issue and how it may affect them, we need to spark their curiosity. *That’s* what we hope we can begin to accomplish here.

Is this type of project something IBAS will be doing more of?

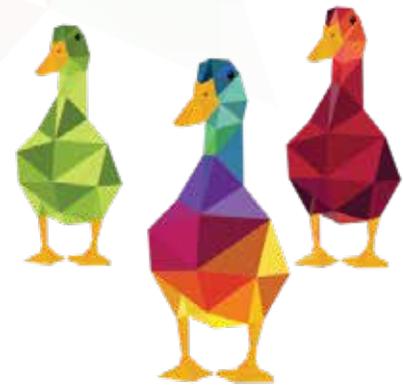
Absolutely. When the IBAS board of directors set the association’s new strategic plan last year, one of the four pillar priorities was to generate value for our members by empowering local communities. This includes leading initiatives to increase consumer confidence in the broker channel through public education around key insurance issues.

So, in the months ahead, I think you will see us become much more involved in consumer education than perhaps we have been in years passed. The BetterThanBasic.ca campaign just happens to be our first major foray into this space.

Questions or comments about the campaign? Contact IBAS President & CEO Derek Lothian directly at (306) 525-4075 or by e-mailing derek.lothian@ibas.ca. #



Readying YOUR TEAM for Flight



New training program available exclusive to IBAS member brokerages

There's no other way to put it: The past year has been tough. And while the insurance industry has endured perhaps better than many other sectors in the province, brokerages have not been immune to the stresses, challenges, and emotional toll of the pandemic. Now more than ever, teams must work together to weather the remaining storm and emerge from this crisis in a stronger position than they entered.

To help you along this journey, IBAS is proud to announce a new partnership with Regina-based Instinctive Solutions to offer members access to a new, customized training program designed to help your brokerage align its people with the specific roles needed to safely thrive and grow in the coming months.

Program Options

Brokerages may choose between two program options:

Standard Program: Eight hours of instruction delivered over one full day; or

Advanced Program: 30 hours of instruction, including one full day of learning in each of three consecutive months, plus an additional monthly 'rapid improvement session.'

Support Funding Available

Brokerages may be eligible for government funding (covering between two-thirds and 100% the cost of training) through the Re-Open Saskatchewan Training Subsidy (RSTS) and/or Canada-Saskatchewan Job Grant. Please note the application deadline for the RSTS is June 30.

Delivery Style

This program is delivered virtually by Zoom; however, elements may also be facilitated in-person at a later date as public health guidelines permit and as it is safe to do so. All course materials are tailored exclusively to your team and your brokerage's unique needs.

Instinctive Solutions utilizes a high-energy 'workshop' format, complete with interactive exercises, engaging question and answer periods, and participant breakouts. Each participant will receive a certificate of completion at the end of the program.

Learning Objectives

- Develop a shared understanding of how you and your teammates process information when acting, reacting, and interacting with each other.

- Recognize you and your teammates' conative strengths and problem-solving methods — and how that contributes to the success of the brokerage.
- Understand conative stress, and how it affects mental health, physical health, and productivity in the workplace.
- Gain appreciation for team dynamics, and the practical application of that knowledge working within the short- and longer-term context of the COVID-19 pandemic.

What to Expect

Both Programs

Instinctive Solutions will put together a customized training plan to work with your brokerage's leadership team and staff. This will provide you with the tools not only to identify the key strengths of your team members, but also allow you to predict where their natural talents could provide your brokerage the most benefit. Prior to the course, participants will complete a Kolbe A Index assessment. You will emerge from this training energized, empowered to embrace each other's unique conative strengths and styles, and ready to tackle complex challenges as a collective team.

Advanced Program Only

In addition to all the elements encompassed within the Standard Program, students will dive deeper into course content, completing additional Kolbe B & C Index assessments. These exercises will explore the self-expectations of employees in their current roles and contrast those dynamics against management's expectations for those positions — resulting in healthier team dialogue, improved organizational alignment, and a conscious moulding of brokerage culture. The Advanced Program also leverages monthly coaching sessions with brokerage leadership and the opportunity for all trainees to apply monthly learnings in a real-time, real-world setting.

Investment & Registration

Standard Program: \$1,499 (plus GST) per trainee.

Advanced Program: \$2,999 (plus GST) per trainee.

Please note that government support funding covering up to 100% of training costs may be available (see section on *Page 48* for details). Group pricing is available for brokerages exceeding 10 trainees. Participating brokerages with individuals also enrolled in the IBAS Leaders Forum are eligible to receive an additional three free monthly coaching sessions between Instinctive Solutions and the brokerage principal(s) at no cost. If you are interested in scheduling a workshop for your brokerage, please contact IBAS President & CEO Derek Lothian as soon as possible, as instructor availability will be extremely limited. Derek can be reached at (306) 380-3765 or by e-mail at derek.lothian@ibas.ca.

Frequently Asked Questions

Is this program eligible for continuing education (CE) credit hours?

Yes. IBAS is able to offer six (6) CE credit hours per trainee for the Basic Program and 12 CE credit hours for the Advanced Program.

Is there a minimum number of trainees within our brokerage required to offer the program?

Because the course is designed to be delivered within and specific to each brokerage, a minimum of four trainees is preferred. That said, if you have three or fewer prospective trainees, please contact us and we are happy to discuss accommodations and options.

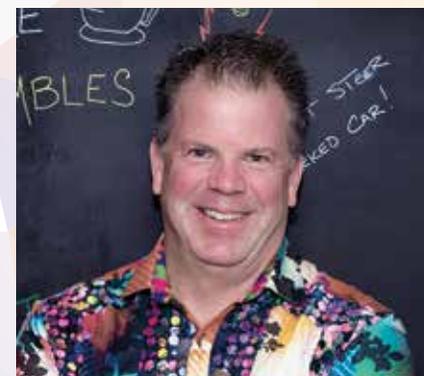
I have questions related to the RSTS and/or CSJG application process — is there someone at IBAS who can help?

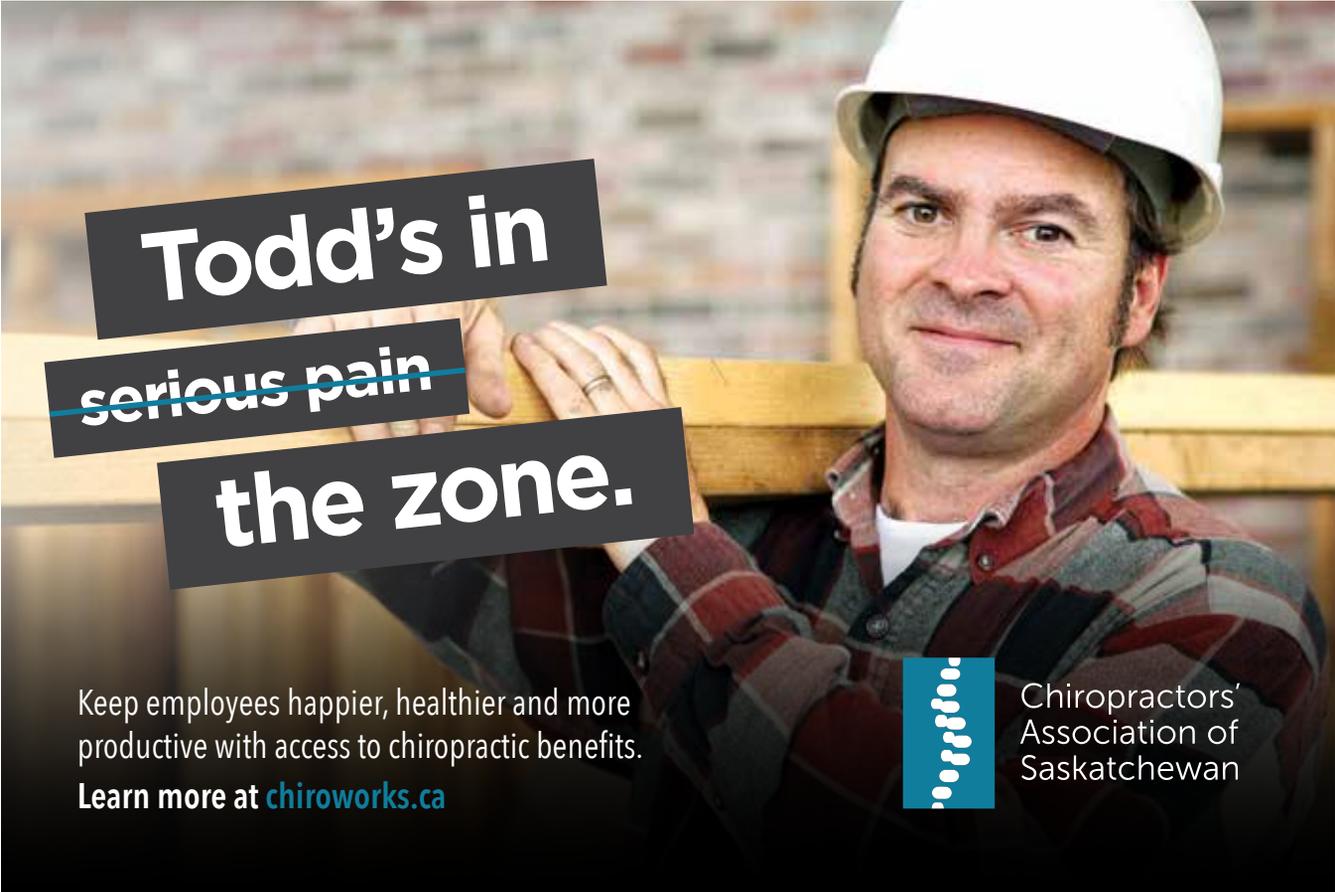
IBAS has deep experience assisting brokerages with both RSTS and CSJG applications. If you have questions related to this process, please contact IBAS's Jordan Jensen at jordan.jensen@ibas.ca or (306) 525-8001.

Who will be leading the training from Instinctive Solutions?

The lead instructor for this program is Instinctive Solutions' Founder & President Warren Barry. With his exuberant personality and dynamic presentation style, Warren brings science-based insights to employees, employers, and human resource professionals alike — creating an environment where harmony, productivity, and profitability can flourish. He helps CEOs, HR managers, and business owners create a cohesive team by identifying their true potential and getting them to fly in a metaphorical 'V' formation. The tighter your team and culture, the better off you are to navigate the volatility in your market and unleash that power in a way that reduces workplace stress and friction while increasing speed and velocity.

Warren is a highly regarded resource speaker with TEC Canada, Vistage International, as well as within IBAS's own Leaders Forum, and delivers presentations and workshops across the continent for organizations that come in a wide variety of shapes and sizes — including many insurance brokerages. A Saskatchewan native who is true to his prairie roots, Warren can also be found wearing a mask and pads while tending goal for his beer-league hockey team, attempting to be a latter-day version of boyhood idols like Tony Esposito and Gerry Cheevers. 🏒





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