



M A G A Z I N E



THE NEW NORMAL

COVID-19 has changed how brokers operate.
Intensifying weather events have shifted how carriers view risk.
Which industry trends will pass, and which are here to stay?



INSURANCE BROKERS
ASSOCIATION OF SASKATCHEWAN

www.ibas.ca

Volume 1, Issue 4 | Spring 2020

HELPING YOU DO WHAT YOU DO BEST

We sell our products exclusively through brokers across Canada. This means our top priority is helping you focus on delivering real-time value to customers – by investing in the tools and technology to help you get you there.

100% broker-distributed. 100% committed.

wawanesa.com



Wawanesa
Insurance





SASKATOON
FIRE & FLOOD
RESTORATION | CONSTRUCTION

YOUR CLIENTS CAN RELAX
KNOWING THEIR HOME
WILL BE RETURNED TO
**PRE-ACCIDENT
CONDITION**

LOCALLY OWNED COMMERCIAL & RESIDENTIAL
INSURANCE RESTORATION AND GENERAL CONTRACTING

Fire & Smoke Damage Restoration
Flood Damage Restoration
Mould Remediation
Asbestos Removal

Clean-up & Reconstruction
Odour Control
Esporta® Soft Content Cleaning

www.fireandflood.ca

IN THIS ISSUE



Broker Q&A: COVID-19

Since announcing its operational response plan on March 13, the team at IBAS has been hard at work fielding and following up on member questions related to the COVID-19 pandemic. CEO Derek Lothian tackles five of the most common inquiries received to-date — on topics ranging from declaration of emergency endorsements to business interruption insurance.



2019 a quiet year for weather-related claims

Severe weather resulted in fewer claims in 2019 compared to recent years. SGI CANADA, for example, experienced CAT event losses of only \$27 million. Comparatively, in each of the five years prior, the carrier endured losses of at least \$40 million. But, as Joanne Paulson writes, don't expect that outlier to turn into a trend.



Chasing disaster

Greg Johnson is no stranger to catastrophes. Known across Canada as *The Tornado Hunter*, he is one of North America's top professional storm chasers. In this exclusive column, Johnson recalls one of his most harrowing accounts to-date, and explains why preparation before disaster strikes is often the difference between life and death.

REGULAR FEATURES

- 8 In Camera with IBAS Board Chair Dave Pettigrew
COVID-19 and 'the new normal' at IBAS
- 12 Carrier's Perspective
Your community's stories are ours to protect
- 16 National Priorities
Raising awareness of natural disasters
- 18 CEO's Notebook
Five industry predictions borne from the COVID-19 pandemic
- 46 Special Announcements
Applications open for the 2020 Young Community Leader Bursary
- 50 Classifieds



INSURANCE BROKERS ASSOCIATION OF SASKATCHEWAN

2631 – 28th Avenue, Suite 305
Regina SK S4S 6X3
Phone: 306-525-5900
www.ibas.ca

Derek Lothian
President & CEO
306-525-4075
derek.lothian@ibas.ca

2019-20 BOARD OF DIRECTORS

Dave Pettigrew (*Chair*)
Harvard Western Insurance

Tracy Archer (*Vice Chair*)
Knight Archer Insurance

Sarah Edwards (*Secretary-Treasurer*)
Bora Insurance Brokers

Jayne Gorrell
Hoffmann Kool Insurance

Keith Jordan
HUB International

Nicole Korpusik
Norquay Agencies

Dave Reidy
Henderson Insurance

Jaycee Turtle
Lakeview Insurance

PUBLICATION CONTACTS

For editorial inquiries:
Kyle Halvorson
Manager, Community Engagement
306-525-4076
kyle.halvorson@ibas.ca

For advertising inquiries:
1-877-880-3392
ronda@rlmediaservices.ca

Published and designed by RL Media Services

© Copyright 2020, RL Media Services.
All rights reserved. The contents of this publication may not be reproduced by any means, in whole or in part, without prior written consent of the publisher.

Publications mail agreement
#43155015

Return undeliverable Canadian copies to the IBAS office via the address above.

While every effort has been made to ensure the accuracy of the information contained in and the reliability of the source, the publisher in no way guarantees nor warrants the information and is not responsible for errors, omissions or statements made by advertisers. Opinions and recommendations made by contributors or advertisers are not necessarily those of the publisher, its directors, officers, or employees.



...WHAT NOW?



LYDALE®

Disaster Clean-up & Construction Services



24/7
EMERGENCY

SASKATOON, SK
306-934-6116

REGINA, SK
306-751-4868

EDMONTON, AB
780-822-1200

CALGARY, AB
403-571-1200

www.lydale.com



**2020 IBAS
CONVENTION & AGM**

Wednesday, October 28
& Thursday, October 29
DoubleTree by Hilton Hotel &
Conference Centre
Regina, Saskatchewan

**CONFIRMED SPEAKERS &
ENTERTAINMENT INCLUDE**

Jon Montgomery

Canadian Olympic Gold Medalist
& Host, 'The Amazing Race Canada'

Amber Mac

World-Renowned Technology Expert
& Host, 'The AI Effect' Podcast

Don Forgeron

President & CEO,
Insurance Bureau of Canada

Ron James

Canadian Comedy Icon

Early-bird registration launching soon. Full refunds offered if the in-person event is cancelled due to COVID-19 concerns — in which case, a one-day 'virtual' convention and AGM will be held.

Stay tuned for further details at
WWW.IBAS.CA



Wawanesa
Insurance





Crime

COVERAGE

Broad protection for peace of mind.

Crime is evolving and so are the needs of businesses.



Today, businesses face a multitude of threats from both inside and outside sources that can cause unplanned expenses and put them at risk.



Help protect your customers' business and give them peace of mind with customizable and broad Crime coverage that will protect them now and in the future.

Backed by Canada's largest insurer, you can rest assured your customers are protected for the risks they face.

Modernized. Flexible. National.

Talk to your Intact Insurance representative today to learn how we help protect businesses.

®Intact Insurance Design is a registered trademark of Intact Financial Corporation, used under license. © 2020 Intact Insurance Company. All rights reserved.



COVID-19 and 'the new normal' at IBAS

By Dave Pettigrew, President & CEO, Harvard Western Insurance



It's difficult to capture the past couple months into words.

At IBAS, it was 'business as usual' through the first part of the new year: The board had just held its strategic planning session, we had wrapped up our third annual Insurance Broker Day at the Legislature on March 3, we were nearing registration capacity for the 2020 Saskatchewan Summit of Young Insurance Professionals, and the staff was putting the final touches on plans for the spring Saskatchewan Insurance Dinner and annual IBAS Golf Tournament.

Then COVID-19 struck.

I don't need to tell you the operational, economic, and social upheaval that has transpired since. In each of our businesses, we have been forced to grapple with an avalanche of questions few of us had likely even thought to ask prior to the word *coronavirus* entering our vocabularies. Where to source bulk hand sanitizer or front counter sneeze-guards, for instance, was not atop my personal priority list to kick-off 2020.

The disruption has understandably led to a great deal of anxiety, uncertainty, and confusion — both for brokerage principals, as well as our staff. After all, we are in a different world now than we were prior to mid-March. But if there is one silver lining I've been struck by, it is how adaptive brokers have proven to be amidst this crisis (on incredibly short notice) and how collaboratively our industry has mobilized to solve problems and help consumers.

While much of that credit goes to you on the front lines of your businesses, I'd like to think IBAS has had a hand in helping its members weather that storm.

I'm sure you have received several of Derek's e-mails keeping you up to date on the latest COVID-19-related news, or perhaps you've had the opportunity to attend one of our virtual town halls. With the heavy volume of information we've been

inundated by from all angles in recent weeks, however, it would be tough — even for board directors — to truly appreciate all the different files IBAS has been advancing on members' behalf, or the notable impact the association has had, both here at home and across the country. So, I wanted to share with you a small cross-section of *some* of the highlights:

- In the early days of the pandemic, IBAS successfully advocated the General Insurance Council of Saskatchewan to allow for the deferral of continuing education credit hour requirements as a condition of licence maintenance;
- As chair of the Saskatchewan Business Council, IBAS CEO Derek Lothian has been participating in twice-weekly meetings with the deputy minister in charge of the Province's COVID-19 response, as well as weekly meetings with the cabinet minister in charge of the Province's COVID-19 response, shaping critical policy related to Saskatchewan business supports;
- Based on member feedback, IBAS created a COVID-19 InfoHub, which serves as a central resource and information portal for insurance brokerages navigating the crisis;
- IBAS established a central online repository for COVID-19-related carrier bulletins (as of April 21, this page had 84 bulletins from 17 insurance companies);
- Alongside several of its provincial counterparts, IBAS has held daily conversations with insurance company executives, as well as the Insurance Bureau of Canada, to discuss and establish (often *national*) directives on key issues and processes, ranging from business interruption coverage and declaration of emergency endorsements to consumer payment relief and policyholder protection for vacant commercial buildings;

"This crisis has demonstrated and honed IBAS's ability to innovate in real-time, listen and respond to the needs of our members, and mobilize quickly to deliver tangible value to brokerages."

Ever had that Errors & Omissions feeling? *Call Monarch before it happens to you!*

Individual/Corporate Life Agents' Professional Liability (Errors & Omissions) Program

- Broad Coverage
- First Dollar Defense
- Prior Acts Coverage
- Payment Options Available including Monthly Payments
- Competitive Premiums
- Excellent Service
- Serving Western Canadian Brokers for over 15 years now! Alberta, British Columbia, Saskatchewan, Manitoba, Northwest Territories, Nunavut and Yukon

Insurance Brokers' Professional Liability (Errors & Omissions) Program

- Broad Coverage
- First Dollar Defense
- Prior Acts Coverage
- Payment Options Available including Monthly Payments
- Excellent Service
- We have been providing quality, competitively priced, product since 1982 in Western Canada and we would like to welcome you as a participant under our program. Alberta, British Columbia, Saskatchewan, Manitoba, Northwest Territories, Nunavut and Yukon



Contact us today!

Monarch 
Insurance Brokers Ltd.

204, 7633 - 50 Street
Meridian Place
Edmonton, Alberta T6B 2W9

Phone: 780-422-0568 • Toll Free: 800-561-1713 (Canada)
Fax: 780-425-6776 • Toll Free Fax: 866-425-6774 (Canada)

monarch@monarchins.com
www.monarchins.com

- IBAS submitted a formal request and successfully advocated the Government of Saskatchewan to have the insurance supply chain — including brokers — recognized as an 'allowable business' to permit continued operation during the provincial state of emergency;
- Between March 27 and May 1, IBAS created and has held several online forums and education sessions with a combined registration of 400 participants; and
- IBAS has been working alongside West Coast Training to reformat and offer its CAIB 1 Immersion program via Zoom videoconference, May 2 – 8.

Needless to say, the team has been busy — advocating for your interests and responding to literally dozens of member inquiries each week.

The lingering question atop of everyone's mind is: *What will this all mean long-term?* Will the economy bounce back quickly? What will the impact be on our books of business? Will brokers continue to embrace 'remote work' once this is all over? Will this crisis accelerate the adoption of digital technologies?

We've been asking those same questions at IBAS, and the truth is no one has definitive answers. That said, it is pretty safe to assume that our 'normal' from one year ago may never fully return — or at least not for a while.

The same applies to our association. Yet, that's not necessarily a bad thing, either. This crisis has demonstrated and honed IBAS's ability to innovative in real-time, listen and respond to the needs of our members, and mobilize quickly to deliver tangible value to brokerages. The *how* should never stop changing — and, if for no reason other than necessity, I can't imagine it will slow anytime soon.

A huge *thank you* to our CEO Derek Lothian and his amazing team. They have done an outstanding job 'pivoting' in this crisis, and will continue to find new ways of delivering value to our stakeholders in our 'new normal.'

Thanks also to you — our members — for your ongoing support of IBAS and its mandate. Don't ever hesitate to reach out to myself, one of my fellow board members, or to the staff directly if you have thoughts as to how the association can better serve you through these trying days.

Take good care of each other and stay healthy!

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

MCKERCHER LLP BARRISTERS & SOLICITORS

Proven Strategies for Building Success



SASKATOON

Gregory A. Thompson, QC
(306) 664-1335

REGINA

David E. Thera, QC
(306) 565-6522

mckercher.ca

Members of Risk Management Counsel of Canada

*Locally owned & established
since 2002*

*"Restoring your
property & peace of mind!"*



**24/7
EMERGENCY
SERVICES**
306.931.7371

YOUR PROPERTY RESTORATION SPECIALISTS

- COMMERCIAL & RESIDENTIAL RESTORATION
- FIRE - WATER - ENVIRONMENTAL DAMAGE
- MOLD - ASBESTOS ABATEMENT
- HOARDER - VANDALISM - TRAUMA CLEANUP
- SOFT CONTENT RESTORATION - ODOR CONTROL
- GENERAL CONTRACTING



WWW.SASKATOONDISTASTERSERVICES.COM

Your community's stories are ours to protect

By Brian Esau, President & CEO, Red River Mutual



Recreational centres, community halls, parks, and other beloved public spaces have one thing in common: They bring people together. They are where stories are born, and the ground upon which *community* is built.

As a company, we know it's the people we protect that matter most. Our commitment to being a positive force in the community is made possible, in large part, by our relationships with the brokers that serve those communities.

No one can ignore the increasing frequency of extreme weather events across Canada and the inevitable threat that this poses to property owners and communities across the country. While we continue with plans to prepare our company for a viable future in the long term, Red River Mutual is focused on providing great customer service to our brokers and finding ways to have a positive impact on the people we serve.

Our new community sponsorship initiative, *Spruce Up Your Story*, is our way of showing our brokers and policyholders in Manitoba and Saskatchewan that we have their backs and want the best for them — and their neighbours.

Looking to our broker partners

Many of you not only work in your communities, protecting people's livelihoods and their families — you *live* in those communities, too. As brokers, you are deeply connected to the community's roots. You likely advocate

for the community's success, you help protect and support your neighbours, and you are actively pitching in when your community needs a helping hand.

Through the policies you write, the claims you respond to, and the way you show up for your neighbours, you are part of the impactful stories that shape your community. It's in this spirit that Red River Mutual has launched a brand-new community campaign — saving and protecting beloved spaces in your communities so everyone can continue to create memories for many years to come.

This community sponsorship isn't about bringing a brand-new recreational centre or library to life. Rather, it will honour and protect the spaces that are well-worn and well-loved — the places where stories are already being made.

Protecting well-loved spaces

Whether it's a roof fix on a youth centre, a fresh coat of paint on a park fence, or new seating in an ice rink, Red River Mutual is on the hunt in Spring 2020 for a community space that needs an investment to keep its stories going.

We'll help to restore select community spaces where people connect, laugh, learn, and share, awarding up to \$40,000 in cash to deserving communities across Manitoba and Saskatchewan. With no limit to the number of communities that can win, we're committed to ensuring the winning spaces continue to serve their communities for years to come.

These well-loved spaces will be evaluated based on their community

impact and which are a viable renovation or beautification project. On top of the monetary gift, the winners will also have access to additional volunteer hours from a crew of staff members from Red River Mutual (and their local brokerage) to help complete the project.

You may already be thinking about a well-loved space in your community — and we're looking for your recommendations. Alert your community centre of the campaign, invite your customers to nominate, and even canvass a neighbour to put forward a project.

Members of the public can enter their project by acknowledging their favourite community space, outlining a beautification project that would help sustain it for years to come, and sharing how that location is integral to their community. When submitting, people will be asked to name their local Red River Mutual broker, and entries that receive broker endorsements will earn extra points toward receiving a donation.

Red River Mutual has already launched a campaign web page where the public can submit their application for funding and volunteer hours. We are also sharing marketing assets for you to use on your own social media pages, websites, and in your brokerage to promote the opportunity.

Look forward to a vibrant and engaging process that arms you with the tools you need to invite submissions and to get your brokerage involved in the fun. There will also be perks for



***Red River Mutual is on a mission
to honour and protect the places in your
community where stories are made.***

In early 2020, we introduced our new community sponsorship initiative: **Spruce Up Your Story**, where we will award up to \$40,000 to well-worn community spaces across Manitoba and Saskatchewan.

So as brokers and advocates of your communities, we are asking you to get the word out and encourage your clients and people you know to submit a renovation or beautification project for consideration.

Submission Deadline is May 31, 2020

Entries will be evaluated based on:



COMMUNITY



SUSTAINABILITY



VOLUNTEERISM



BROKERAGE

Red River Mutual

Your Story is Ours to Protect



Learn more at:

SpruceUpYourStory.com

"Through the policies you write, the claims you respond to, and the way you show up for your neighbours, you are part of the impactful stories that shape your community. It's in this spirit that Red River Mutual has launched a brand-new community campaign — saving and protecting beloved spaces in your communities so everyone can continue to create memories for many years to come."

the brokerage named in the winning community submissions.

Engaging employees in the process

In addition to the volunteer hours our staff will be contributing to the community sustainability project, we're putting the selection process in their capable hands. We're thrilled to involve our staff in the opportunity to contribute to the campaign on-the-ground, and to reward a space that strikes a chord with our whole team.

The stories in our communities are the ones that motivate great work within our walls. With our brokers and employees championing the community campaign, we'll strengthen our position that we protect and care about the communities we serve.

We're committed to treating our policyholders like family members. Just like our brokers, we're honest with them, support them, keep them safe, offer a listening ear, admit when we're wrong, and strive to be a positive force in their lives and in their communities. Our goal is to be the insurance provider that Canadians love talking with. To do this, Canadians have to feel like we're on the same page with them — that we're like a neighbour looking out for them.

We can't wait to share details about the submissions we receive and to hear and celebrate the stories in your communities that make all of us at Red River Mutual proud to protect them with you.

For more information about Red River Mutual's community sponsorship, visit SpruceUpYourStory.com or contact your Red River Mutual representative.

Brian Esau is the president and CEO of Red River Mutual. Since being appointed to the position in 2008, Brian has led the execution of the carrier's ambitious strategic plan, which included a five-year technology plan culminating in the implementation of the Guidewire Insurance Suite, a significant corporate rebrand, and an overhaul of Red River's customer service approach. 🏡



306 ADJUSTING SERVICES LTD

306 Adjusting Services Ltd is a multi-lined independent adjusting firm with over 90 years combined experience. Our services range from task to full assignments. We pride ourselves in providing strong communication between our adjusters and your clients. The use of Xactimate is utilized during the claim process to assist in providing a fair and accurate settlement.

Experience in all types of losses, including:

- Residential
- Condominium
- Commercial
- Industrial
- Agriculture
- Business interruption
- Bodily injury
- Products liability
- Automobile
- Transportation/Cargo

office: 306-955-8049
new claims: claims@306adjusting.ca
website: 306adjusting.ca
Unit 5, 3919 Brodsky Ave · Saskatoon, SK S7P 0C9

PHOTO: RICK MCCANN PHOTOGRAPHY



**SASKATCHEWAN
PENSION PLAN**

FACT

**92% OF PEOPLE STAY
WITH THEIR CURRENT
JOB BECAUSE OF A
PENSION PLAN.**

Help your employees save at work.

Join the Wealthcare Revolution.



Raising awareness of natural disasters

By Peter Braid, CEO, Insurance Brokers Association of Canada



No community is immune from natural disasters. Every spring, we see catastrophic flooding from rising lakes and rivers or heavy rainfalls that devastates communities, businesses, and families. In addition, certain regions of the country are vulnerable to earthquakes, and a major seismic event could have severe consequences. Canadians, however, are often unaware of these risks and many do not have appropriate insurance coverage.

That is the message I delivered on behalf of our member associations at the annual CatIQ Conference, which took place in Toronto this past February. Participating in a panel entitled, *Communications Tools for Preparedness and Recovery*, I explained that insurance brokers are taking action to educate Canadians on the risks of natural disasters.

Surveys have shown that Canadians underestimate their personal risk of being impacted by flood or earthquake, and often do not know if their insurance policy would cover such damages. This exposes a disconnect that must be addressed by providing reliable information and education.

Given the trust-based relationships between insurance brokers and their

clients, brokers are uniquely positioned to provide advice and help raise public awareness. In addition, brokers have a vested interest in protecting people in the communities where they live and work.

Flooding can have a devastating impact on a family's future, and can cause far more than just property damage. When homes and their contents are almost totally destroyed, long-lasting impacts can include serious trauma, mental health issues, and total community disruption.

Financial impacts can also be significant. An average basement flood claim is estimated to be \$43,000, and underinsured homeowners could face significant financial hardship. A common misperception is that the government will come to their aid. In fact, some Canadian homeowners who decline the option to purchase overland flood coverage where it is available may not be eligible for government assistance. And those who are eligible may be compensated for only a fraction of their financial losses. This 'insurance gap' puts families and businesses at risk and underscores the need for more public education.

As a responsible stakeholder, IBAC is stepping up to be part of the solution with a national public awareness campaign entitled *The Big If*.

The Big If aims to help Canadians better understand the risks of overland flooding and earthquakes, and motivates them to take action. The campaign was launched in 2019 with digital ads on targeted websites and outdoor billboards in major urban centres across the country. The creative illustrations use a lighthearted approach to spark interest and engage people. Clicking

through to the thebigif.ca micro-site leads to information about the real risks of flooding and earthquake, as well as links to resources and suggested mitigation measures.

The call to action encourages Canadians to talk to their broker about their individual risk and the available insurance options that will protect them from financial loss. Homeowners can also learn about practical steps they can take to reduce their flood risk — from cleaning eavestroughs or extending downspouts to installing sump pumps or backwater valves. To prepare brokers for these conversations, IBAC has partnered with the Intact Centre on Climate Adaptation (which you will also hear from in this addition of *SaskBroker Magazine*) to create free online training modules specifically for insurance brokers.

Governments, academia, and the private sector must all work together to protect Canadians from natural disasters and ensure the resilience and well-being of families, businesses, and communities.

Insurance brokers have consistently demonstrated their strong commitment to consumer protection. *The Big If* continues this focus and promotes the importance of knowing your individual risks and ensuring that you have the right insurance coverage to protect your financial well-being.

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



DESIGNED WITH YOUR CLIENT'S NEEDS IN MIND

We're Milnco Insurance and we support the broker channel in Canada. Whether it's through our in-house binding authorities or through our market access, we work hard to find the best solution for your clients.

COMMERCIAL LINES PRODUCTS

- Property; including subscriptions
- Commercial General Liability
- Cyber Liability
- Umbrella / Excess Liability
- Inland Marine Insurance
- Equipment Breakdown Insurance
- Mobile Welders (including Oil & Gas)
- Directors and Officers Liability
- Errors & Omissions / Professional Liability
- Builders Risk / Course of Construction / Wrap Ups
- Bonds including Contractor and Miscellaneous

PERSONAL LINES PRODUCTS

20% commission

(Available in Manitoba and Saskatchewan)

- Homeowners
 - Seasonal Homeowners
 - Condominiums
 - Tenants Packages
 - Stand Alone Seasonal Homeowners Including Rentals
 - Stand Alone Rented Dwellings / Condominiums
 - High Value Homes
- (Underwritten by certain underwriters at Lloyd's)*



MILNCO
INSURANCE
BROKER SOLUTION CENTRE

CALL **888-216-5838**
OR GO ONLINE FOR
AN INSTANT QUOTE!

 Phone/Online Quotes

Milnco is your Broker Solution Centre. Experience the Milnco team advantage today!

Our team:

- Cliff Hryciuk
- Jason Brown
- Gil Lagasse
- Brettory Reeve

- Kristie Huhtala
- Lisa Clayton
- Kim Byczek
- Shannon Funk

- Shelley Perrick
- Anna McIntosh
- Steve Baker
- Lucy Baptista

- Michelle Munro
- Penny Forbes
- Josie Cuvos
- Matthew D'Ignazio

- Trina Poganiatz
- Paul Poganiatz
- Teresa Didora

Five industry predictions borne from the COVID-19 pandemic

By Derek Lothian, CEO, IBAS



Contrary to the belief of my wife, and perhaps the belief of my staff at IBAS, I am perfectly capable of admitting when I'm wrong. No, seriously. And when it comes to COVID-19, I'm not shy to concede that, boy, was I wrong.

I was first wrong about how widespread it would become. I was then wrong about how quickly it would escalate. I was wrong about how long it would last. I was also definitely not expecting how deep the impacts would cut.

Fool me once and shame on you — or a second, third, or fourth time, for that matter, and shame on me. But I'll be damned if I'll be wrong on the fifth go.

So, while I don't have a crystal ball and I am just barely smart enough to know what I don't know, I feel confident making five predictions that I believe will come to fruition in our industry, borne largely out of the COVID-19 pandemic:

Brokers and carriers will work more collaboratively when this is all over.

Dave mentioned it in his column, but it's worth reiterating how collaborative most insurers have been in working alongside the broker community and other industry stakeholders through this crisis. Personally, I know there hasn't been a single workday since March 13 where I haven't exchanged e-mails or spoke on the phone with a senior executive from at least one carrier.

While I won't sit here and tell you we received the answers we wanted in every conversation, more often than not, a discussion around the question led to something of equal or greater value than what we were looking for in the first place — even if that's a better, mutual understanding of the issues at-hand.

We've all went through the motions of saying this for a long time, yet it took a crisis of this magnitude for folks in the

sector, on both sides of the broker-carrier relationship, to fully appreciate just how much stronger we are when we work together.

The value of the broker channel will be solidified.

A broker's true value is rarely demonstrated when times are good. When there is a hard market, however, or a tough situation where the client needs someone to step up and advocate on their behalf, that's when long-term customers are earned.

The current chaos has been a confluence of all those factors at once: A hard market, diminished personal and business cash flow, an uncertain economy — name the headache and I'm certain someone in Saskatchewan is exhibiting the symptoms. I have seen first-hand, though, the awesome lengths that brokers have went to help — both their clients and their communities. And although I'm sure our members would contend it's simply 'the right thing to do,' those actions will pay dividends well into the future.

Agility will be commonplace — not exceptional.

Nothing will inspire you to do things differently quite like not having the option of doing them the same.

In that sense, IBAS is a precise case study. We struggled in vain to embrace a remote work policy amongst our team for 18 months. It took not being able to physically go into the office to really settle into our groove.

Brokers have found themselves in the same boat. Many of you have shifted staff to a virtual office environment for the first time — in some cases, literally overnight. Others have emerged into health and safety leaders with major new investments in

"The thing about innovation is that it's a learned behaviour. Yes, systems must be instituted to *sustain* that competency within a business, but there is no better way to spark the flame than to just start *doing*."



YOUR SPECIALTY MGA

PAL Thanks our Valued Saskatchewan Brokers!

HOSPITALITY PROGRAMS

Host Liquor & Special Event Liability
Weddinguard
Server Liability
Performer Liability
Event Planners
Caterer Liability
Exhibitor/Vendor & Kiosk Liability

.....

CONTINGENCY PROGRAMS

Event Cancellation/Non-appearance
Prize Indemnity - **Hole in One**

.....

UNIQUE PROPERTY COVERAGES

NEW PAL's Collectables Program
Contents in Storage
ATM, VLT & Vending Machines
Miscellaneous Property

.....

**Automatic Rates and Instant Policy
Issuance available for most PAL
products online!**



www.palcanada.com



protective equipment upgrades and best practices adoption. We even had one brokerage install a drive-thru window to service customers while maintaining physical distance with staff.

The thing about innovation is that it's a learned behaviour. Yes, systems must be instituted to *sustain* that competency within a business, but there is no better way to spark the flame than to just start *doing*.

Brokers will become more digital, more quickly.

There isn't likely a product demonstration out there that could've showcased the value of technology with the same effectiveness as COVID-19.

From solutions to manage very manual processes — such as financial transactions, reporting, and obtaining signatures — to tools that improve connectivity with customers, digitization has proved its mettle. The speed and scope in which brokerages will embrace those technologies will only increase as a result.

The world will become smaller.

Okay, the last one is not specific to insurance, but it *does* have implications.

At the end of February, when I looked at my calendar, I was scheduled to spend as many nights in April and May away from home as I expected to spend in my own bed. Now, with the exception of the odd leisurely weekend drive through the Qu'Appelle Valley, there's a pretty good chance I won't leave Regina within that window of time.

The strange thing (and I know it sounds cliché) is that physical distance — the act of not moving — has actually forced us to 'move' closer together. I've had more regular communication with friends, family, colleagues, and groups I volunteer with in the past two months than I have in the previous two years, without any of the cost or travel time.

Nothing will replace in-person interaction. Nor do I think that necessarily would be a good thing. We *have* discovered, though, that we don't rely solely on it for a sense of camaraderie and togetherness. Geography doesn't matter as much — and that will have long-term effects on our lives and in our businesses.

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



Remediation, Restoration & Reconstruction Services



Flood



Fire



Wind



Mould

Residential & Commercial
Saskatoon, Saskatchewan

1.306.978.6600

firstonsite.ca



1.877.778.6731

24-HOUR EMERGENCY
RESPONSE LINE

YOUR
PROPERTY
IS OUR
PRIORITY



THE RIGHT STUFF

A winning combination of people and bespoke products, set to accomplish great things. We are proud to be your choice for MGA of the year!

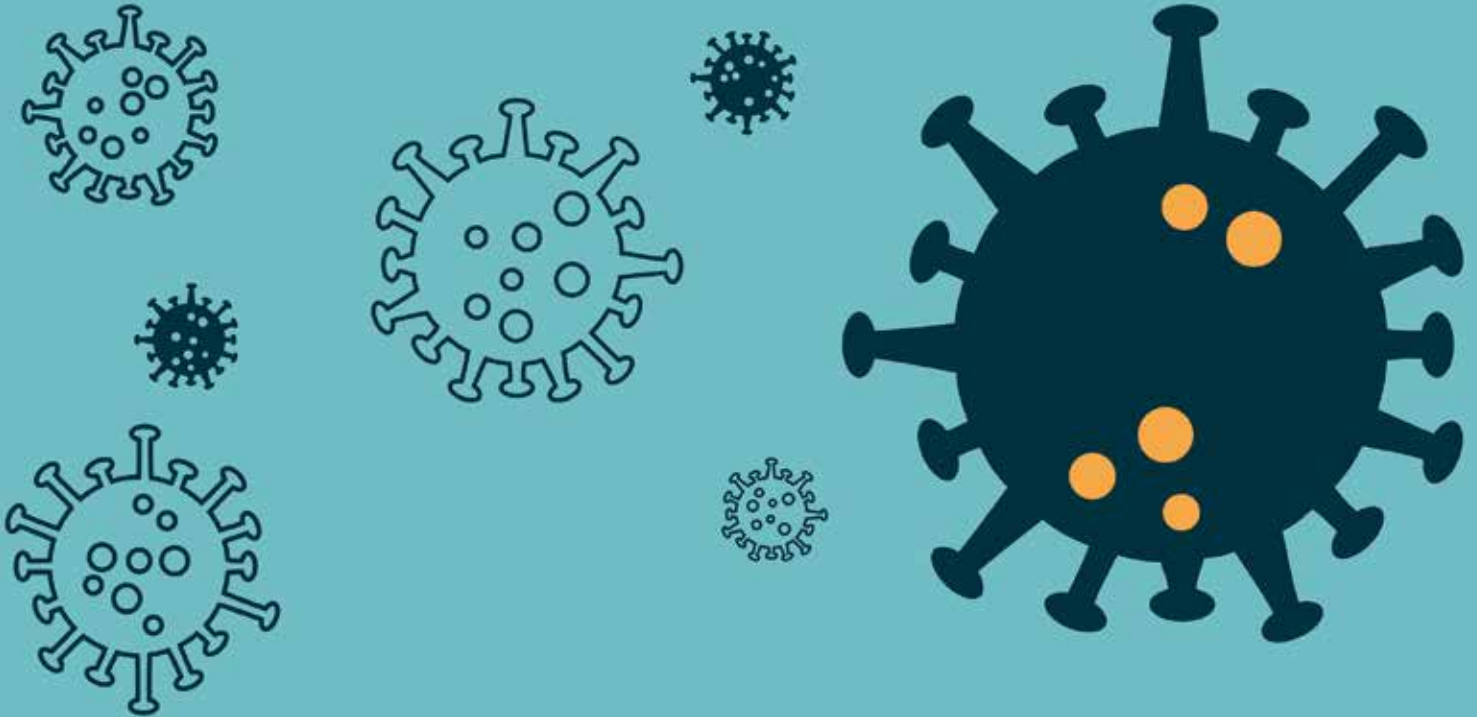
Visit us online to learn more about our products and capabilities, and register for access to the Cansure Portal to quote, bind, and issue commercial, personal and specialty products 24/7.



www.cansure.com
portal.cansure.com

Broker Q&A: COVID-19

By Derek Lothian, CEO, IBAS



Since announcing our own operational response plan on March 13, the team at IBAS has been hard at work fielding and following up on member questions related to the COVID-19 pandemic.

One of the primary challenges we've grappled with has been the torrent pace by which issues continue to evolve. It is not uncommon for direction on a particular file to fundamentally change within a matter of *hours*, never mind *days*. So, while we thought it was important to provide you — our members — an overview of the most common inquiries we've received to-date, please keep in-mind that the responses may only be valid as of the time of writing (April 21). Therefore, I'd ask you regularly check back on the IBAS COVID-19 InfoHub, accessible off the front page of our website, for new association and carrier bulletins as they're released. They are the best way of ensuring you are working off the latest possible information.

My licence is coming up for renewal, but due to recent industry event and course cancellations, I have not been able to obtain the necessary continuing education (CE) credit hours. What are my options?

In the early days of the crisis, IBAS reached out to the General Insurance Council of Saskatchewan (GICS), asking council to defer CE credit hour requirements for individuals whose licenses were up for renewal through at least the end of May and who do not otherwise have sufficient CE credits to maintain their licenses.

We were very pleased that GICS agreed to adopt the following approach to CE requirements for licensees whose licences were renewable between March 19 and May 31, 2020:

- **Step 1:** Licensees must process their renewal online — this solution will not be available for paper renewals, as GICS is currently initiating a 'work from home' scenario for council staff.
- **Step 2:** Licensees should enter all the CE hours they have completed.
- **Step 3:** For the hours missed due to the COVID-19 pandemic, licensees should add a course to the report with the following information entered into the designated fields:
 - o Course Provider: *Council*
 - o Course Name: *COVID-19*
 - o Course Date: *March 19, 2020*

- o Credit Hours Earned: Licensees should identify the number of hours they are short because of the COVID-19 pandemic
- **Step 4:** Once brokerage operations begin to return to normal, GICS will follow up with any licensee who accessed this extension provision of this GICS bylaws to arrange the confirmation of other course completion(s) to make up the deferred CE hours. Licensees will still need to meet their full requirements at next year's renewal.

Because there is no definitive timeline for a 'return to normal,' GICS has committed to reassessing the end-date for the extension in May, and then determine appropriate actions based on the circumstances in place at that time.

How do declaration of emergency (DOE) endorsements work — especially in broker bill scenarios?

I think it's helpful to first understand a bit about the history of DOE endorsements. Contrary to popular belief, these endorsements were originally put in place *not* at the initiative of insurance companies, but actually at the behest of brokers in response to the SARS epidemic in the early 2000s. They were implemented specifically to address situations where the broker could not reach the policyholder upon a renewal period that occurred during a public emergency.

And that's an important distinction: DOE endorsements are *not* intended to be payment deferral programs. Instead, they are to extend existing coverage when brokers find that customers are non-responsive.

Understandably, that has spurred unease around what agency bill brokers are to do if they can't reach those customers, as the endorsements are generally clear the policyholder is still responsible for the additional time on risk.

The good news is that *most* insurers — and I do believe it is partly due to the lobbying efforts of brokers associations across Canada — have taken somewhat of a consistent approach. In most situations, brokers should be activating the cancellation or policy lapse notification process for non-payment as if it were business as usual. There is some variance to how insurers will be processing those cancellations or lapses, but the majority of markets have indicated they will be accepting responsibility for the additional time on risk.

The one regional market we're aware of that does *not* have a DOE endorsement is My Mutual Insurance. In those situations, I would still encourage you to follow your standard cancellation practice, *and* to follow up directly with your broker rep to discuss the situation. They have indicated their flexibility and we have a high degree of confidence you will be able to identify solutions on a case-by-case basis.

There has been a lot of talk about whether business interruption (BI) insurance will respond to COVID-19-related losses. Originally, the industry consensus was a fairly broad 'no.' Has anything changed?

IBAS published a detailed bulletin on April 6 (available on the COVID-19 InfoHub) — much of which is still valid — so I won't repeat most of what can be found in that communication. Given some of the media and legal attention this issue has started to receive, however, there are a few additional bullet points worth taking note of.

First, there has been no substantive change to the industry position. While I *am* aware of a handful of very specific coverages and endorsements that would be the rare exceptions, BI coverage will generally *not* respond to COVID-19-related losses.

Secondly, there has been some intensifying chatter around the possibility of government 'forcing' insurance companies to cover these types of losses. Putting aside the very real question as to whether such a scenario is even legally viable (it's currently being tested in some American states), without government directly picking up the bill for these claims, it would be a debilitating blow to the industry for a spectrum of reasons. For instance, the equity of the entire P&C market in Canada is \$66 billion in a \$4.5 trillion economy. Single, large insurers could have BI exposures that represent anywhere between 25 – 45 per cent of that equity, so there would be an immediate liquidity crisis, and many small or regional carriers could disappear overnight. That doesn't even touch on the business uncertainty it would create. Ultimately, I would put the odds of this actually happening somewhere between *a fraction of a per cent* and *a snowball's chance in hell*. Then again, I've learned not to bet against the 'impossible' in this crisis.

And, third, there has been one recent Ontario court ruling floating around that folks are pointing to, indicating that

“One of the primary challenges we’ve grappled with has been the torrent pace by which issues continue to evolve. It is not uncommon for direction on a particular file to fundamentally change within a matter of hours, never mind days.”



it could potentially open the door to insurance companies covering COVID-19-related BI claims. While I'm not a lawyer and I don't pretend to be, I've received enough questions on this that I thought it be worthwhile to outline some of the key considerations in this particular case:

For those of you who aren't familiar with it, an Ontario court ruled in favor of a company called MDS, which essentially is a manufacturer of nuclear isotopes. They had sued their carrier for a denied claim on a very unique 'worldwide all risks' policy that related to water contamination in their plant that resulted in the federal government issuing a special order for the company to halt operations.

The issue in question, and the reason it was conflated with COVID-19, was whether contamination was deemed a *physical loss* — in which case, BI coverage would be triggered. And the court ultimately ruled it was.

Now, putting aside for a moment that the ruling is likely to be appealed and this is by no means definitive, its application in a COVID-19 claim would most likely be very narrow and limited to situations where:

- The insured is able to prove that the premises (so, the *physical property*) has been contaminated by the virus;
- The policy does not have an exclusion for contamination, pandemics, or public health outbreaks; and
- The insured took measures to mitigate the damages — in other words: To *decontaminate*.

Again, assuming all those boxes are checked — and I think it's worthy to add the policy wouldn't cover *proactive* decontamination — claims would probably be quite modest, as decontamination can be done *very* quickly (we likely do it in our own houses right now each day). Moreover, if the business has (or *had*) been ordered closed by emergency government measures, there would theoretically be no claim anyway, as decontamination of the property may not be necessary, because the business would not be operating in that property and the available science suggests the virus can't survive on surfaces for more than a few days.

Regardless, I'm sure there will be new legal challenges in the weeks ahead; but that is the low-down as it stands on one of the most high-profile cases.



Introducing
AgBUSINESS

AGRICULTURAL BUSINESS PROTECTION

Under this new program, we're pleased to offer our new Grain Pro Package geared towards larger grain farms. For more information, contact your local marketing rep:

Lisa Todd: 877-249-3838



Facing the storm with you

In April, insurers in jurisdictions with private auto regimes announced up to \$600 million in consumer relief efforts. What is being done in Saskatchewan along those lines?

In early April, the Insurance Bureau of Canada announced that its insurer members in private auto markets would be providing up to \$600 million in relief to drivers. The premise was that because people are driving less during the pandemic, there would be fewer accidents and fewer claims, meaning they could return some of that premium to consumers.

In short, IBAS been supportive of the insurance industry's consumer relief measures in other provinces around auto coverage. In Saskatchewan, however, we have *also* been supportive of the position SGI has taken, which is not to issue refunds at this time and instead focus on other means of relief — such as payment deferrals and penalty-free temporary cancellations. There are a handful key nuances for that position:

One: The relief that would be provided to drivers in a model similar to what some private insurers are using elsewhere would be limited — probably in the vicinity of \$15 – \$30 per month.

Two: It's important to note that, in other jurisdictions, this

'relief' is being paid out of private insurer profits. Conversely, in Saskatchewan, our government auto system essentially runs on a break-even basis. So, in the event there is lower claims activity, that value is returned to customers through rate adjustments. It's one of the reasons Saskatchewan has the lowest (or second lowest, depending on the metric) auto insurance rates in Canada.

Three: There is no data yet to suggest claims activity in the province has tapered off. It may happen eventually, but has not yet in a manner that could be identified as a trend.

And, four: Although SGI's rate stabilization fund *did* have around \$1 billion in it at the start of the year, a large portion of those funds were tied up in investments. As with a lot of investment portfolios (just ask my advisor), it has likely taken somewhat of a shellacking, and divesting at the low point of a downturn — it could be argued — may not be a responsible use of taxpayer dollars.

That all said, the situation is obviously fluid, and all options need to be on the table. Whatever government and SGI *does* decide to do in this space, it needs to be measured, meaningful, and avoid jeopardizing the ongoing stability of our system. It's not an exaggeration to say our model is the envy of the country.

Saskatchewan-made insurance

Plans designed for your customers



"The good news is that most insurers — and I do believe it is partly due to the lobbying efforts of brokers associations across Canada — have taken somewhat of a consistent approach [to declaration of emergency endorsements]. In most situations, brokers should be activating the cancellation or policy lapse notification process for non-payment as if it were business as usual."

With the push towards online SGI auto transactions in this crisis, what is IBAS doing to ensure consumers are being protected and issuers are competing on a level playing field?

On April 22, IBAS sent a letter to SGI reiterating concerns the association continues to field from consumers regarding online renewal processes for the basic package of insurance that comes standard with licence plates. These complaints have centered around situations whereby consumers have inadvertently switched their issuer of record — and often, in the opinion of the consumer, without their expressed permission

In its initial review of the matter this past fall, SGI detailed several instances where this has likely occurred due to advertising practices that contradict the current issuer

terms and conditions. In response those circumventions, SGI distributed a bulletin to issuers on November 22, contextualizing expectations, announcing enhanced monitoring activities, and restating its commitment to the principles of consumer transparency, clarity in permitted activities, as well as the consistent application and fair enforcement of the rules.

Those four pillars are the underpinning of *all* regulated industries, and are especially important amidst the changing dynamics of COVID-19, when consumers are vulnerable and may be conducting online transactions for the first time.

The legislated standard for every other insurance product requires that consumers are reasonably able to discern the intermediary responsible for all insurance-related



ALL INSURANCE CLAIMS WELCOME

DISASTER RESTORATION SPECIALISTS
FREE ASSESSMENTS
24 HOUR EMERGENCY SERVICE
EMERGENCY WATER & SEWER REMOVAL



- Emergency Water Removal & Restoration
- Contents Cleaning and Restoration
- Drying Equipment Rentals
- Fire & Smoke Damage Cleanup & Restoration

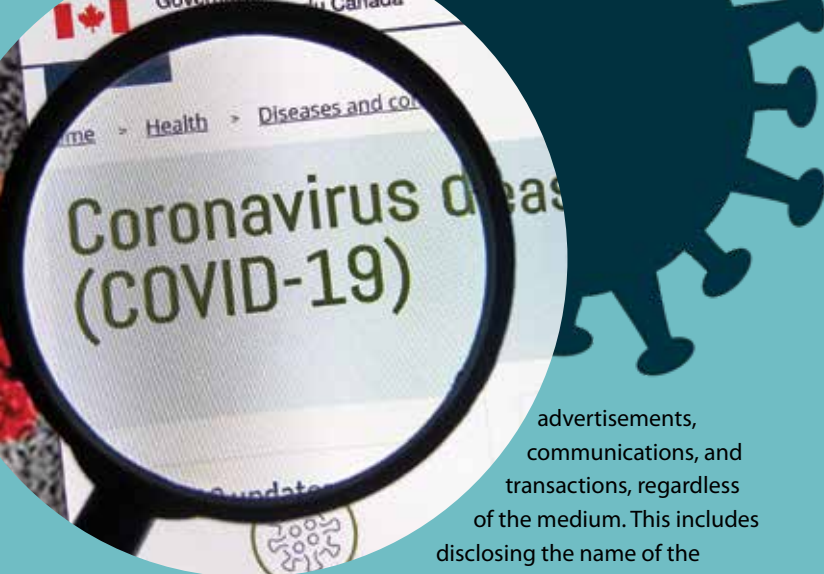


Good News After Your Disaster
Completely Restore your Soft Contents
www.SoftContentsRestoration.com



1465 McDonald St., Regina SK
306-522-3350
Fax 306-522-3351
Melville 306-728-2266
Moose Jaw 306-693-3155
Yorkton 306-783-1606
Russell/Roblin 204-821-6545

www.restorexsask.ca restorex@sasktel.net



advertisements, communications, and transactions, regardless of the medium. This includes disclosing the name of the licensed intermediary. It would seem

this baseline is consistent with SGI's advertising guidelines already in place.

Therefore, to better facilitate shared accountability between SGI and its issuers, in its letter, IBAS asked SGI to consider immediately adopting the following four recommendations:

1. Provide additional context or clarification on permitted advertising practices, as needed, to *all issuers* simultaneously — including in response to compliance inquiries or requests for guidance. This mirrors regulatory best practice to establish a standardized knowledge

base amongst all entities subject to common rules and enforcement provisions.

2. Articulate clear protocols for identifying, addressing, and remedying non-compliance.
3. Establish an internal validation mechanism with defined metrics to affirm that advertising rules are being enforced — and that penalties are being actioned — uniformly to all issuers.
4. Support the creation of an ad hoc IBAS committee — to include representation from the IBAS board, its Extended Auto Advisory Committee, and the membership at-large — that will work alongside the SGI Auto Fund management team to identify and explore potential improvements in the issuing process, including those to strengthen consumer transparency and the overall customer experience.

It must be underscored that these measures are not aimed to dissuade innovative marketing practices or in any way stymie issuer competition — both of which should be highly encouraged. Rather, they are steps to ensure the consumer is put first and to apply a level playing field amongst issuers. 📌

Questions, comments, or input?
Contact me directly at derek.lothian@ibas.ca
or by calling (306) 525-4075.



MIDWEST
 CLAIMS SERVICES

REGINA

Garrett Schous, CIP
garrett@midwestclaims.ca
 306-533-4784

Curtis Horwath
curtis@midwestclaims.ca
 306-536-4450

Jordan Demarsh
jordan@midwestclaims.ca
 306-533-2546

Colin Warnecke, CIP
colin@midwestclaims.ca
 306-530-3054

SASKATOON

Lee Dixon, B.Comm, CIP
lee@midwestclaims.ca
 306-361-5285

Jamie Birns
jamie@midwestclaims.ca
 306-361-0020

Michael Gauthier, ACIP
michael@midwestclaims.ca
 306-850-9810

SWIFT CURRENT

Nicole McClelland, CIP
nicole@midwestclaims.ca
 306-774-9642

Shari Mosthaf, CIP
shari@midwestclaims.ca
 306-537-8489

Darren Kuznitsoff, CIP
darren@midwestclaims.ca
 306-591-3358

Amy Woods
amy@midwestclaims.ca
 306-550-4444

Jay Schwindt, B.KIN, CRCA, CIP
jay@midwestclaims.ca
 306-526-9612

Nathan Rivard, CIP, CFEI, CRM
nathan@midwestclaims.ca
 306-250-3834

Don Zazula, CIP
don@midwestclaims.ca
 306-221-3311

Kevin Buchholz, BA
kevin@midwestclaims.ca
 306-281-5390

LLOYDMINSTER

Luc Turcotte, B.COMM, FCIP
luc@midwestclaims.ca
 780-808-6155

Property | General Liability | Products Liability | Bodily Injury
Professional Liability | Medical Malpractice | Heavy Equipment
Farm Equipment | Semi Truck Cargo | ATV | Snowmobile
Recreational Vehicles | Watercraft

REGINA

2-2072 McIntyre St
 Regina SK S4P 2R6
 Ph 306-522-1656
 Fx 306-569-1256

SASKATOON

3-2217 Hanselman Ct
 Saskatoon SK S7L 6A8
 Ph 306-668-0870
 Fx 306-249-4114

SWIFT CURRENT

317-12 Cheadle St W
 Swift Current SK S9H 0A9
 Ph 306-773-8848
 Fx 306-773-8849

LLOYDMINSTER

Box 11992
 Lloydminster AB T9V 3C3
 Ph 780-808-6155
 Fx 1-888-856-8982

Midwest Claims Services provides Saskatchewan, Manitoba and Alberta wide insurance claims services. We provide 24-hour claims service, 7 days a week. Our after-hours service is a prairie-wide service available for you and your clients at (306)533-0732. Midwest Claims Services is the prairie leader in providing insurance claims services. With offices in Regina, Saskatoon, Swift Current, and Lloydminster we provide the most comprehensive network of adjusters in the prairies. Midwest's offices are strategically located to provide a high quality, low cost insurance claims service alternative to the large national firms operating in Canada.

We take pride in utilizing a common sense approach to the adjustment of claims while at the same time ultimately striving to be fair to both the insurance underwriters and the clients who suffer the loss. By employing this philosophy in conjunction with the fundamental principles of claims investigations and adjustments, we focus on amicably resolving the issues in the shortest period of time.

DISASTER RESPONSE | 24 Hour Emergency Claims | 306-533-0732

admin@midwestclaims.ca www.midwestclaims.ca

CANADIAN COST ESTIMATING GUIDES

These comprehensive manuals are a MUST for estimating replacement costs!

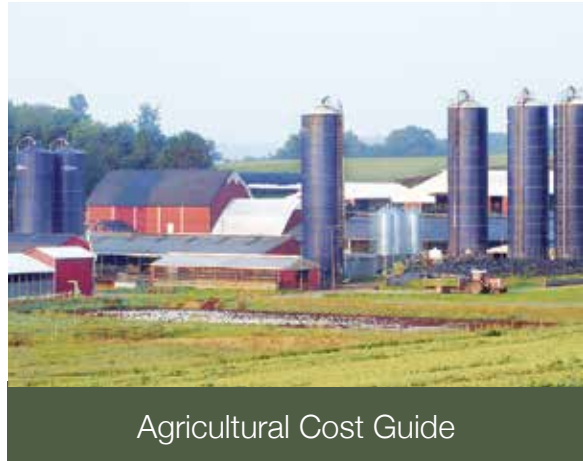
DOUGLAS COST GUIDES INC



ESTIMATE REPLACEMENT COST
OF SINGLE FAMILY DWELLINGS

- 1 Storey • 1½ Storey • Raised Ranch • 2 Storey
- Tri-Level • 2½ Storey • High Valued Dwellings

DOUGLAS COST GUIDES INC



ESTIMATE REPLACEMENT COST
OF AGRICULTURAL USE BUILDINGS

- ✓ Dairy ✓ Poultry ✓ Swine ✓ Produce Storage
- ✓ Horses ✓ Beef ✓ Feed Storage ✓ Machinery Storage

Training Seminars

Sign up today for training on the use and application of the
Douglas Agricultural Cost Guide and the Douglas Residential Cost Guide.

Cost: Attend one or both sessions - \$20 per person

Start times: All locations: 9:00 a.m. – Douglas Agricultural Cost Guide | 1:00 p.m. – Douglas Residential Cost Guide

Training dates coming up in the following Western Canada locations:

Winnipeg, MB
Portage La Prairie, MB
Regina, SK
Saskatoon, SK

Swift Current, SK
Yorkton, SK
Calgary, AB
Lethbridge, AB

Red Deer, AB
Edmonton, AB
Kelowna, BC

FOR MORE INFORMATION OR TO REGISTER ONLINE TODAY

Visit www.douglascostguide.com Training Seminars

Toll free: 877-284-0028 | info@douglascostguide.com | www.douglascostguide.com

Helping condo corporations control their premiums

By Celyeste Power, Vice President, Western, Insurance Bureau of Canada

Commercial insurance can be complex. It operates a little differently than residential property and auto lines of business because the regulations and the clients are different. Commercial insurance is also not often a focus of the Insurance Bureau of Canada's (IBC) public-facing work. Our public outreach is usually more about auto and home insurance, fraud protection, and disaster preparation — the insurance issues that are top-of-mind for most average Canadians.

That, however, is changing. Toward the end of 2019, IBC noticed evidence of challenging market conditions affecting some of our members' commercial clients — particularly condo corporations. In response, IBC gathered and mobilized stakeholders in the commercial sector to generate solutions to these issues.

Before I discuss what IBC and the insurance industry is doing to address these challenges, I will highlight some key information that brokers can share with customers in the condo market and steps you can suggest they take to manage their premiums. These tips can help condo corporations regardless of conditions in the market.

What drives insurance increases?

While overall market conditions are a concern and can be a factor in what a condo corporation pays for insurance, it's important to speak to clients about some of the other factors that can have an impact on their premiums.

For those of us in the insurance industry, it may seem obvious that high claims frequencies will lead to higher premiums. But some condo boards aren't aware of this connection. In fact, a primary method of helping to keep insurance at a reasonable level is to prevent a loss from happening in the first place. It is useful for condo managers and board members to know this.

What can condo corporations do to control their premiums?

Condo corporations can start by working to prevent damage that can lead to unnecessary claims. Taking the following steps could significantly reduce risks to their buildings and prevent many common types of damage:

- Ensure 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 due to poor maintenance;

- 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 deficient, and the condo 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 in the future will help over the long term; and
- Ensure they regularly review their insurance policy. Every condo corporation should review its policy, coverages, and options on a regular basis to ensure adequate coverage levels.

Going the extra mile

While the aforementioned suggestions will put most condominiums on solid footing when it comes to managing and maintaining their properties from an insurance perspective, there are other proactive steps they can take to manage their insurance over the long term. These include:

- *Providing specific training for condo managers:* Currently, condo managers are not required to be licensed or have any specific training or education to manage these multi-million-dollar properties. Training managers to ensure they understand their responsibilities, how to manage challenges and risks as they arise, and making insurance education a key component of this training can save money in the long run;
- *Educating board members:* Condominium board members should receive training so that they can better understand their obligations and establish best practices for good governance, including understanding when and how to make an insurance claim and how claims may affect future premiums; and
- *Considering upgrades as a way to prevent and mitigate extensive water damage losses:* Water damage is one of the primary causes of frequent claims for condo corporations. Condo corporations should consider taking proactive steps to reduce this type of damage by installing leak

“In addition to holding roundtables that address the concerns of condo corporations, IBC is also engaging a specialized risk manager who will work on behalf of our industry to help condo corporations that are having difficulty acquiring insurance. The risk manager will make practical recommendations to reduce condo corporations’ risks and help give them a pathway to more affordable insurance.”



detection and mitigation devices, such as water sensors, to alert building managers about leaks before they cause major damage.

What is the industry doing to help?

As I mentioned earlier, IBC took action when we started hearing reports about difficult market conditions affecting condo corporations and other commercial sectors across the country. To address these issues, we worked with industry stakeholders in late 2019 and early 2020 to put together a National Commercial Insurance Task Force. The goal of this task force is to gather information and figure out ways to help commercial consumers navigate an increasingly difficult market.

The task force is holding roundtables across the country throughout 2020 and will publish recommendations for the industry, governments, and stakeholders later this year.

Helping condos manage their risks and take action

In addition to holding roundtables that address the concerns of condo corporations, IBC is also engaging a specialized risk manager who will work on behalf of our industry to help condo corporations that are having difficulty acquiring insurance. The risk manager will make practical recommendations to reduce

condo corporations’ risks and help give them a pathway to more affordable insurance. For example: If a condo corporation can’t obtain insurance because of numerous water damage claims, the risk manager will advise on steps the corporation can take to reduce that risk.

The risk manager and the process created to help condos find insurance are part of an action plan to support condo corporations that are going through particularly tough times as the market continues to become more challenging.

Brokers who feel they may have clients who could benefit from the risk manager’s services should contact IBC for more information.

We know that these market conditions are cyclical, and while there’s not much we can do to control the markets, we can pull together with stakeholders and members of our industry to provide unique solutions to problems that arise. The best way to get through a challenging market is also the best way to get through any difficult situation: Collaborate and find solutions together.

Celyeste Power is the western region vice president with the Insurance Bureau of Canada, which is comprised of member insurance carriers that, collectively, represent 90 per cent of the national P&C insurance market. ¶

**Todd’s in
serious pain
the zone.**

Keep employees happier, healthier and more productive with access to chiropractic benefits.
Learn more at chiroworks.ca



Chiropractors’
Association of
Saskatchewan



2019 a quiet year for weather-related claims — but don't expect that to continue

By Joanne Paulson, SaskBroker Magazine



Summer is the scary season in Saskatchewan. British Columbia may face earthquakes at any time, and Ontario has ice storms in the winter. In our province, though, insurers spend June through August holding their collective breath.

Fortunately, 2019 proved to be “quite a benign year,” according to Robert Osicki, vice president of product management and corporate underwriting at SGI CANADA. Last year, the carrier experienced losses of \$27 million related to severe weather in the province. Comparatively, in the five years prior, SGI CANADA endured catastrophic losses of at least \$40 million.

“If I’m looking at the last decade, it was the third lowest year,” says Osicki. “It would be right in-line with the best year we’ve had. Hopefully, it continues like that. But all the research out there — and it is certainly backed by data — shows severe weather is on the rise. And the expectation is that it will continue to increase with climate change.”

Severe convective storms are the primary catastrophic events out on the Prairies, typically bringing hail, wind, and heavy rain. In 2019, there were 10 such occurrences. One storm alone in southern Saskatchewan is estimated to cost SGI CANADA \$15 million. Two smaller events brought claims of \$6.5 million and \$5.1 million.



"The biggest concern for me in Saskatchewan is that climate change and the fluctuating temperatures not only prolong that summer storm season, so there's a longer period of time for these types of severe weather to happen, but pushing up that temperature increases the geography these storms may impact. All of a sudden, Prince Albert is at-risk of a large tornado that, 10 or 15 years, ago we wouldn't even have worried about. Temperature increases widen the actual area that could get damaged."



These figures do not include weather-related SGI Auto Fund claims, which totaled \$30 million in 2019. Since 2000, that mark has hit as high as \$51.8 million, with a 10-year mean of \$31.8 million.

Similarly, at Saskatchewan Mutual Insurance (SMI), claims in 2019 were well down from their three-year rolling average. 'CAT' event claims — any event with cumulative losses of \$100,000 or more — came in at \$2.9 million for the insurer, or only one-third of its benchmark recorded between 2016 and 2018. More than 72 per cent of those losses were in Saskatchewan, while the remaining \$800,000 in claims were spread across Alberta and Manitoba.

Some of the decline can be attributed to significant 2016 losses, which saw a barrage of claims related to sewer backups due to overland flooding in the Estevan area. Another factor is simply where in the province storms are taking place.

The rural communities of Eston and Mistusinne are prime cases-in-point. Located on the shores of picturesque Lake Diefenbaker, these locations were pummeled not once but twice in 2019

with severe wind, rain, and hail so intense, it shattered windshields. The damage was brutal, but localized. If the same storm would have hit a more populated area like Saskatoon, losses could have easily been multiplied several times over.

And there are more reasons for that than a concentration in policy count. For example: Growing, urbanized centres are beginning to suffer from infrastructure deficiencies, and the use of basements as full-fledged living areas in the home is driving up the costs to repair damages.

Andrew Voroney, SGI CANADA's regional vice president for Saskatchewan, shares his colleague's trepidation.

"The biggest concern for me in Saskatchewan is that climate change and the fluctuating temperatures not only prolong that summer storm season, so there's a longer period of time for these types of severe weather to happen, but pushing up that temperature increases the geography these storms may impact," he explains. "All of a sudden, Prince Albert is at-risk of a large tornado that, 10 or 15 years, ago

we wouldn't even have worried about. Temperature increases widen the actual area that could get damaged."

The good news from an insurer's perspective is that Saskatchewan, geographically-speaking, is very 'spread out' — including its most populous cities. That, to some degree, aids in the dispersion of risk.

There are other issues, however, that are quite unique to rural regions.

"Agriculture is changing and farms are becoming larger," says Wes Moroziuk, SMI's vice president of claims and facilities management. "So, with larger farms, you get larger equipment and larger buildings. The impact on those buildings can be quite severe in the event of a hailstorm versus a windstorm, where some roof panels might get taken off."

Many of these farming communities often do not have the same firefighting capability as larger jurisdictions, either, leaving them vulnerable to the spread of wildfires. Accessing services and supplies to remediate damage — quonsets and fenceposts, for instance — can also require a dedicated and substantive effort.

Mitigating risk

Mitigation is top-of-mind for all insurers, and a big element of that is educating property owners. Simple actions like directing a home's downspouts away from the foundation or raking your roof clean of snow in the winter can make a big difference.

Other technologies, such as geo-located hail information that may warn policyholders of an impending storm (so they can protect vehicles by moving them into a garage), are emerging. Building codes are adapting to climate change, too, and will likely need to further evolve in the years ahead. Mandating sewer backflow valves is one item high on the industry's wish list.

"The issue is trying to institute those changes," says SGI CANADA's Osicki. "That's where the challenge is. I think that, given the frequency and severity of weather-related events, it's something that should be getting more attention."

For carriers, the evolution is a never-ending process.

Overland flood coverage is now the *norm*, not the *exception*, in Saskatchewan, but can still be limited or cost-prohibitive to people living in high-risk flood zones. Other changes are slanted towards coverage alterations. SMI recently changed its policy wordings on roofs to reflect depreciation. Now, in the event of hail or wind damage, the adjuster must determine how much of the damage is due to the loss and how much because of its age. SMI's depreciation schedule kicks in after 15 years on an asphalt roof.

"Any time you have an event, an [insurance] company will look back and say, 'Was that normal?'" says SMI President & CEO Shelley Willick. "Do we have gaps in our coverage? Do we need to change things? We're there to support policyholders when they have that event and get them back on their feet. But we have to look back afterwards and ask, 'Do we want to expose ourselves to this? Can we afford to expose ourselves to this?'"

Sink or swim

Invariably, there's always a random element of 'luck' to if, when, and how

catastrophic weather hits — and what damage it causes. Building codes and other government interventions can only go so far.

2019, it's fair to say, was a *lucky* year.

"Year to year in Saskatchewan, perhaps even more than in other provinces, it's either sink or swim. We either have some major centres that are hit with lots of damage, or purely by luck it skims past," says Voroney. "And that was last year."

Still, it's that element of the unknown that creates anxiety amongst insurance executives — like in 2019, when a monstrous storm tracked toward Craven during the Country Thunder music festival.

"They had to shut down a number of concerts for the evening, but the hail didn't hit. If it did, you had 30,000 vehicles and trailers there in one place," adds Voroney. "Craven, Rider games — those are the things that keep us up at night, for sure." 🦄



"Our team prides itself in fulfilling financing needs across the **full broker lifecycle.**"

Colin Clahane, North American Director,
Head of BMO Insurance Initiatives



We're here to help.™

™/® Trademarks of Bank of Montreal.

The BMO broker financing program is well entrenched in communities throughout Canada and remains a market leader in meeting local broker capital requirements. Our team is spearheaded by seasoned individuals who have worked directly in the Property & Casualty space. We're eager to learn more about your financing requirements and assist with all stages of the life of your brokerage including succession, acquisition, working capital and equity recapitalization needs.

At BMO, we remain firmly committed to supporting the independent broker distribution channel.

Free training and shareable resources help brokers to reduce home flood claims

By Cheryl Evans, Director, Home Flood Protection, Intact Centre on Climate Adaptation, University of Waterloo

It's a call you never want to get from a client: "My basement is flooded, and I don't even know if I have coverage." Fortunately, a variety of free, third-party resources, are now available from the Intact Centre on Climate Adaptation to help you have great, *proactive* flood protection conversations with your clients, *before it's too late*. A free, 1.5-hour online home flood protection broker training course, and action-focused shareable resources are all available at www.homefloodprotect.ca to help you become your client's trusted, go-to resource for home flood protection information.

Increase of flood loss claims

Residential basement flooding is on the rise across much of Canada. Intense rainfall events combined with aging municipal infrastructure, increased urbanization, loss of natural infrastructure, and a lack of flood protection measures at the household level have resulted in losses of billions of dollars for the country's insurance companies, governments, homeowners, landlords, and tenants over the past decade. With an average price tag of \$43,000 to clean up a flooded basement, including insured and uninsured losses, Canadians are looking for practical and cost-effective ways to protect their single biggest asset — their homes.

The 'Intact Centre,' a third-party, applied research centre at the University of Waterloo, created a variety of free resources to help residents address flood risks based on three years of research at homes in southern Ontario and in Saskatoon, from 2016 through 2018. Intact Financial, SGI, the Insurance Bureau of Canada, the Province of Ontario, the City of Saskatoon, the City of Burlington, and the City of Toronto supported this research. Flood risks were assessed at more than 500 homes, the most common flood risks were identified, and the most cost-effective opportunities to reduce risk were summarized in easy to understand resources that can now be shared by insurance brokers to help their clients to help themselves.

Research identifies top flood risks, mitigating actions

Residents can address the most common flood risks identified for very little money after reviewing simple resources provided by the Intact Centre, taking a trip to the hardware store, and undertaking some simple do-it-yourself projects over a weekend. For example, 78 per cent of homes assessed had downspouts and sump pump discharge pipes that dump water right beside the home's foundation. This causes water to pool right beside the house, increasing the likelihood that water will come in through wall cracks or leaky windows.

Downspout extensions can be purchased from \$25 – \$150 per home and sump pump discharge pipe extensions usually cost about \$15 per home. Sixty-nine per cent of assessed homes had soil around the house (usually covered in grass or garden beds) that was sunken and directed water toward the foundation. Most grading issues can be corrected for little to no cost with a shovel, rake, and some elbow grease.

Seventy-one percent of assessed homes had valuables sitting right on the floor or in cardboard boxes, making them vulnerable to mould growth and flood damage. Keeping valuables high and dry in case of a basement flood can be as simple as putting items in sealed rubber containers and placing them on a shelf or removing them from the basement. Eighty-five percent of assessed homes had no backup sump pump or battery in case of a power failure. Do-it-yourself kits are available at hardware stores and are relatively simple to install for less than \$250.

Many residents who participated in the research had never taken the most cost-effective actions to reduce their flood risk. Forty per cent of participants had never dumped a bucket of water into their sump pump to see if it was working. Fifty-three per cent of residents with a backwater valve had never put on a pair of rubber gloves, scrubbed the inside of it to remove debris, and tested to see if the flap inside was moving freely to prevent



a sewer backup. After watching one of the Intact Centre's simple how-to videos, these critical maintenance activities can be completed at no cost, in less than 15 minutes.

Maintenance is a top priority

When I look at everything we learned over the past four years, what really stands out to me is that the simplest things can often make the biggest difference.

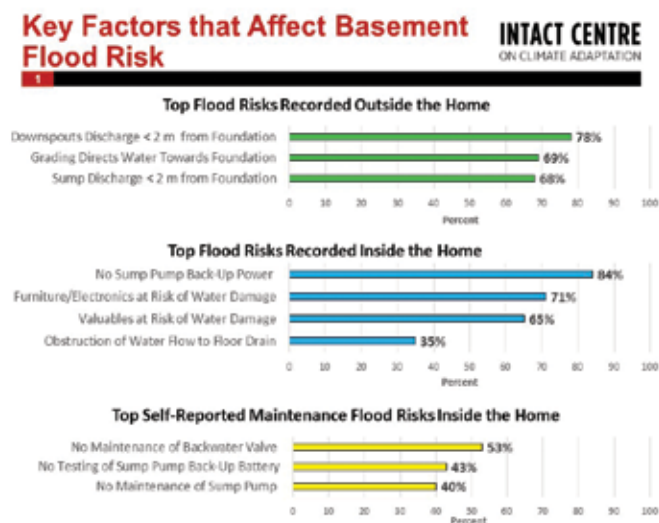
This all came into focus when Margaret Banks, from Burlington, Ontario, shared her flood protection journey with Intact. Shortly after moving into her new home, Margaret experienced flooding in her basement.

Over the next few years, she worked with her insurance company, local governments, and contractors to identify the various reasons why water was entering her basement every time there was a heavy rainstorm. After spending thousands of dollars to correct her grading, clean out her eavestroughs, excavate and seal around her foundation, install a new sump pump, and install a backwater valve, she was shocked to find that she was still getting water in her basement after large rain events. An inspection of her backwater valve revealed that the flap inside it had not closed to prevent sewer backup because of a buildup of debris. Her sump pump had not come on at all because it had seized up.

Later, when an inspector asked how often she had done maintenance of these items over the past few years, she explained that she never had because she was not told that maintenance was necessary. At that point, she got a simple maintenance lesson from her inspector and started cleaning and testing her sump pump and backwater valve once per month. In August of 2014, when a massive downpour in Burlington flooded out 3,500 basements, she had one of the only homes in her neighbourhood with a dry basement.

Free shareable resources available

The 'Three Steps to Cost-Effective Home Flood Protection' infographic, shown below, summarizes the most common things



"With an average price tag of \$43,000 to clean up a flooded basement, including insured and uninsured losses, Canadians are looking for practical and cost-effective ways to protect their single biggest asset — their homes."

that increase flood risks at homes and the actions that residents can take to reduce these risks.

A home flood risk self-assessment based on this document is now also available that walks people through a series of yes-or-no questions and creates a custom report with an itemized checklist that allows residents to keep track of their home flood protection progress. The free 'Home Flood Protection Check-Up' tool is available online at www.homefloodprotect.ca (optimized for mobile, tablet, laptop, and desktop devices) and is set up so that an insurance broker can walk their client through the questions and send them their custom report as a free service.

Support from brokers is critical

My colleague, Daniel Filippi, the program manager of resilience and adaptation at the Intact Centre explains it well: "Something that our research showed that we didn't expect was that *who* is delivering the information is just as important as the information itself. Without trust, you can expect little-to-no action. Residents identified insurance professionals as some of their most trusted sources of information. That is why the Intact Centre's top home flood education priority for 2020 is training insurance brokers to provide their clients with the information they need to protect their homes."

The Intact Centre now offers a 1.5-hour online home flood protection training program, developed in collaboration with the Insurance Brokers Association of Canada. Registration is free and is available online in English and in French. After moving through a series of five, 15-minute, self-directed modules, participants receive a certificate of completion.

Insurance brokers have a critical role to play in supporting their clients to make home flood protection the 'new normal' across Saskatchewan. Free online training and shareable resources are now available to make it as easy as possible to have proactive home flood protection conversations with clients. A quick investment of time with each client could make the difference between receiving a barrage of panicked flood calls every time there is an extreme rainfall event and receiving a steady stream of referral calls from the family members and friends of happy, flood-free clients.

Cheryl Evans oversees home flood protection programming at the Intact Centre on Climate Adaptation, housed within the University of Waterloo's Faculty of Environment. The centre serves as an incubator of new adaptation ideas, conducts research, educates, and promotes initiatives aimed at de-risking the negative impacts of a changing climate and extreme weather.

Chasing disaster

By Greg Johnson, 'The Tornado Hunter'

When most people see the devastating impacts of severe weather in the news, their default reaction is often 'that would never happen here.' Greg Johnson, best known for his award-winning photography and hit television show *The Tornado Hunter*, has seen first-hand, though, how — within a matter of seconds — a family's life can be flipped upside down by the unthinkable. In this issue of *SaskBroker Magazine*, he shares one of his most memorable experiences that will make you think twice about the necessity of being prepared.

A large tree limb clung to wires overhead and teased us to drive under it. Ahead of us, in the rain, we could make out the shape of something huge lying across the road, blocking our access. We had to try another route, so we turned the truck around and looked for an alternate way in.

Getting into Vilonia was going to be a challenge, but time was of the essence. It was dark and rainy, and a monster EF4 tornado had just plowed through the town. As it turns out, Vilonia was the second Arkansas community along the same highway to get pounded by this storm, and we knew it was going to be a nightmarish scene just beyond the debris strewn across the road.

We found a small dirt road that seemed to be clear, so we took it, made a left, then another left. There were no overhead streetlights and clearly no functioning electricity anywhere. It was dark except for the light from our truck. I had the sense that we were getting close to the damage path. Leaves and small branches littered the ground. Bits of paper and pink insulation were floating down from the sky into the beams of our headlights. I rolled down the window a few inches and took a burst of rain to the face. I was determined to see if the tornado was still close by.


We pulled into the first neighbourhood we could find, which was the farthest northeast section of town and the zone that ended up being hit the hardest. The quarter-mile drive from the crossroads to the neighbourhood's entrance took 10 minutes, as a handful of vehicles tried to

navigate the downed power lines and debris. The rain stopped as if a tap had been closed. The wind subsided and it was dead calm.

We parked the truck on someone's front lawn so we were out of the way. My friend, Dave, who was driving, was an EMT and knew what to do in trauma situations. He grabbed the first aid kit and our jackets from the back of the truck, ready to help. The scene in front of us was something you would expect to see in a movie, except it was all very real. Entire homes had been swept from their concrete foundations. Piles of debris were visible in a 360-degree view. People were walking out of the darkness toward the headlights of the growing number of vehicles. Many were injured, all were dirty, and some clearly needed more help than we could provide.

Here we were: Three Canadian storm chasers standing at ground zero doing first aid in the minutes after a tornado. Adrenaline took over. I honestly can't recall many of the conversations I had or the actions that I took — it was all a blur. My face probably told the story. I was in over my head and I certainly had never expected to be in this situation. Dave was giving people instructions as they showed up to the scene. We began taking people out of the area, wrapping jackets around them, and assessing their needs. This random group of strangers were working together and helping people the best we could.

I attended to a gentleman who was clearly in shock. He was sweating and shivering, with only a few cuts and scrapes, but he had his young



daughters with him. They were all covered in mud and they had no shoes. Their story is one I will never forget. The tornado sirens were going off and they had no basement or storm shelter. The father received a text from a friend that read, "It's headed your way." He screamed "Tornado!" and everyone ran to the main floor bathroom and crawled into the tub, with dad hovering over. Within seconds, their home and everything in it was destroyed. They, however, survived. They survived because they knew what to do — they had a plan. In fact, the local school drilled their students around tornado safety and Arkansas even had a state-wide tornado drill every year. They knew what to do and it saved their lives.

We began to move out through the darkness, searching for more citizens who needed assistance. It was eerily quiet. The sheer blackness of the night and the lack of power meant that only our flashlights illuminated our path as we moved from one pile of chaos to another. We found a mother trapped in the pieces of her home. She was pinned under some debris and was not moving, but she was speaking and asking for help.

There was one moment in particular I will never forget. We found a group of people removing debris from a pile of rubble. We joined the effort and eventually revealed an access door to a storm shelter. Inside were three families, and the homes all around had been completely levelled. This hole in the ground saved their lives.

By the time we left the area around 3 a.m., the Federal Emergency Management Agency (better known by its acronym, FEMA) helicopters were circling overhead. Fire departments and ambulances had arrived from as far as a hundred

miles away, and the Red Cross was set up at the local high school. There was a coordinated plan being implemented and it was time for us to leave and let the professionals do their work.

I have been a witness to far too many of these types of catastrophic weather events. It never gets any easier to process. There are two things, however, that I am struck by every time something like Vilonia happens: One, humans have incredible capacity to do good things for other humans; and, two, even the most catastrophic weather events are survivable if you are prepared and have a plan.

We will never stop disasters from happening, yet we can mitigate the effects of severe weather by introducing robust building codes and giving people the right information they need to stay safe. That includes right here in Saskatchewan.

At the end of any catastrophic loss, people care most about their families' safety. The loss of property runs a distant second, and the reason for that is insurance. Insurance allows victims to focus on what is truly important without having to worry about the 'stuff' that has been destroyed. The real tragedies that unfold are for those who lose everything without having a plan.

Having a plan in place for our personal safety during moments of crisis, along with a solid insurance plan to guard against loss of property, allows us a measure of control against the unexpected.

Greg Johnson is one of North America's best-known professional storm chasers and severe weather experts. For more information, visit tornadohunter.com, or follow Greg on Twitter at @TornadoGreg.

"I have been a witness to far too many of these types of catastrophic weather events. It never gets any easier to process. There are two things, however, that I am struck by every time something like Vilonia happens: One, humans have incredible capacity to do good things for other humans; and, two, even the most catastrophic weather events are survivable if you are prepared and have a plan."

The broker's role when catastrophic loss hits

By Pete Tessier, Host, TheInsurancePodcast.com



With each turning season in Canada, there is a threat for catastrophic loss in one form or another that affects insureds. Weather and climate are unpredictable, and large-scale or catastrophic losses are happening with far more frequency and severity. This isn't a new reality for insurance brokers. Traditionally, insurance brokers have always acted as intermediaries in the claims process between insurance companies and clients. Often times, that role changes to an advocacy position as well. But what happens when a majority of clients suffer a loss all at once?

If it has not happened already, chances are an insurance brokerage will experience a large loss on its book of business that affects several clients insured by various companies. Events such as storms that result in hail, wind, or severe amounts of water can damage buildings and create overland flooding. Flooding can happen without storms, too. And it appears an early spring is approaching the Prairies, which causes concern of flooding from existing tributaries, snow accumulation, and rapid melting. Furthermore, the all-too-familiar threat of fire that has devastated communities in Alberta and British Columbia is a threat as soon as summer takes hold and temperatures rise. Each season brings the potential for large catastrophic loss, and insurance brokers need to be ready.

Preparation for clients and brokers

There's no certainty as to when catastrophes will emerge. Fires start but can then move with speed far greater than resources can respond. Just ask anyone from Slave Lake or Fort McMurray. Storms form quickly as well; and when they hit, there's rarely time to prepare a home or property for the impending weather assault. This is why preparation is important. It's as much a long-term plan as it is developing good habits with home care.

Brokers can help prepare clients for the possibility of catastrophic losses and those actions start at the point of sale or renewal. Education about the claims process can help a client understand what to expect when they have their own individual claim and when they are one claim amongst hundreds or thousands of others. Brokers understand how to manage problems that arise with a few clients being hit by a weather-related loss — but what happens when it's 10 times that number of clients, or more, asking for help at once?

Developing a claims guide on how a broker's company partners will respond and react in situations can help a client navigate the confusion and chaos that comes with catastrophic losses. A large and fierce windstorm could leave many without power, which will prevent any repair from starting until power is restored and stable. If temporary accommodation is needed, hotels can be overloaded and only the truly displaced may have that option provided to them despite certain coverages on their policy. It sounds cliché, but having enough food, water, and basic supplies to survive without electricity for up to five days is smart preparation. If a client is located in or near a well-known area of risk, they should be advised of the possibility of reduced services after a loss.

"Brokers should take on the responsibility to ensure they can help their clients even if they, too, are affected by loss. Ensuring that there is an accessible system in place, even if the physical office is damaged, will enable a broker to help their clients."

In earthquake zones, the proper precaution is to have an 'earthquake kit' available, should the *big one* hit. The same logic can be applied on the Prairies. If an insured lives in or around a flood zone, having a kit that contains relevant documents, changes of clothing, and other necessities can make life much easier after a catastrophic loss occurs. Being able to take two or three pre-packed boxes or containers can ensure an effective evacuation where essentials are not forgotten or lost forever. At the bare minimum, every insured should have an evacuation checklist to use before a catastrophic loss hits or while they are evacuating. One of the most gut-wrenching stories for brokers to hear is that of pets being left behind due to the ensuing chaos because they were not remembered.

After the event

Once a catastrophic event hits, it may take hours, days, or weeks for a home or property to be available for return. And, even then, it might not be habitable due to the nature of loss. A

fire-damaged building, tornado-hit home, or flooded house will not be able to accommodate anyone living or working in it. How does an insured start to manage their lives when they cannot live in their home?

When floods or fires hit, they may render communities near-vacant, and that includes businesses. For some, that means they might not know how to access their insurance coverage and needed support, like money. A broker has a chance to develop specific lines of communication with each specific insurance company, so that the client can make contact and get the needed support. Updating contact information within a client's file is important, as they likely cannot be reached at their home. Having the client's cell phone number and e-mail address, and knowing how that information can be accessed, is important. If a broker cannot access their client data because they too are affected by the catastrophic loss, how can they be of service? How can insurance companies contact hundreds or thousands of people when a system overload of claims occur?

Brokers should take on the responsibility to ensure they can help their clients even if they, too, are affected by loss. Ensuring that there is an accessible system in place, even if the physical office is damaged, will enable a broker to help their clients.

The other area that many brokers fail to see of value for their clients is communication. When catastrophic loss happens and there is a large scale of displacement and emergency measures in-place, those affected are looking for answers, and brokers can help. After the emergency stage is over and authorities have allowed people to return to affected areas, there is an opportunity to relay messages about what comes next. Connecting with media channels, such as radio and TV, along with social media, can allow brokers to provide guidance and instructions about how to manage insurance issues — and not just for their own clients. When there is a state of emergency, there is opportunity to communicate, instruct, and help those affected get the insurance they need.

The repair

When catastrophic losses take place, eventually, buildings, homes, and lives have to be rebuilt. That process takes time. In large-scale losses, people can't simply go back home and pick up the pieces, because there is likely no home to return to, or any other community resources or facilities. That can include services like gas stations, grocery stores, home stores, repair facilities, and other businesses we depend on in our everyday lives.

With wide-scale loss and damage, there is a 'new normal' and broker clients have to be prepared for an overwhelmed claims

system — one that can only move at a certain pace. Lessons learned from losses in remote communities have demonstrated that clients' need access to funds and services, and most importantly they need access to their jobs. Herein lies the part that is difficult: The early conversations about loss and why it's important to review insurance before a claim happens. It's not fun to explain (or hear) the cold, hard realities that come with catastrophic loss.

When a loss happens, it is impossible to rebuild entire communities all at once. There is not enough labour and resources. Clients may not receive the care they expect because the magnitude of loss is so vast. This is why it's so important to review various insurance options with clients, especially those in areas that could have increased potential for catastrophic losses.

Explaining limits of insurance, guaranteed replacement cost, business interruption coverages, and extension coverage to insure against water damage, roof restriction clauses, among others, is essential to ensuring clients are aware of the perils that could affect them. In fact, the best preparation for catastrophic losses is to discuss the many variables that insurance policies offer when the client is receptive to that valuable information.

If providing advice about having a preparation kit for clothes and resources, ask about where it is stored and if it is safe from water if in the basement. That is the opportunity to explain water coverages. Should a client want to use a checklist for possessions in the event of an evacuation, ask them if they have ever experienced evacuation before and what they learned about their insurance coverage — then ask if they need to improve their coverage.

The topic of catastrophic loss is easily dismissed by many clients because they believe 'it could never happen to them.' But even if a loss is not widespread and catastrophic, it can happen anywhere. Brokers have the vital role of explaining the potential for catastrophic loss to clients who might face that possibility due to their geographic area. It's another talking point with clients and part of the greater value proposition that insurance brokers provide, and is worth discussing before the quote — not after the event.

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

"Brokers can help prepare clients for the possibility of catastrophic losses and those actions start at the point of sale or renewal. Education about the claims process can help a client understand what to expect when they have their own individual claim and when they are one claim amongst hundreds or thousands of others."

A costly decade, a troubling trend

By Celyeste Power, Vice President, Western, Insurance Bureau of Canada

Last year, severe weather events resulted in \$1.3 billion in insured losses across Canada, according to Catastrophe Indices and Quantification Inc. While it was only the seventh worst year on record, it came at the end of a decade that saw eight of the 10 largest-loss years in history.

Annual losses in excess of \$1 billion have become the norm. In fact, the annual average cost of insured severe weather losses between 2009 and 2019 stands at \$1.9 billion. This trend is not just about finances — it also represents headaches and disruptions for Canadians.

2019 was also the second year in a row that aggregate severe weather losses were not because of a single massive catastrophic event like the 2016 wildfires in Fort McMurray or the 2013 southern Alberta floods. Instead, this total was the result of many smaller events that happened from coast to coast. It's a worrying sign.

Saskatchewan saw its share of severe conditions in 2019 as well. A hot, dry summer made the province susceptible to wildfires. And when those dry conditions were interrupted, it sometimes came in the form of torrential rains that caused flash flooding. Swift Current was one community that experienced flash floods after heavy rains last June.

Insurance professionals on the front lines of handling claims are acutely aware of the increasing frequency and severity of these events. They are generally well tuned in to the financial burden severe weather puts on their clients, the property and casualty (P&C) industry, and society as a whole. That is precisely why our industry is advocating for governments at all levels to increase their investments in building a society that is more resilient to extreme weather.

The Insurance Bureau of Canada's (IBC) advocacy has been focused

Largest weather related losses in 2019

DATE	EVENT	LOSS (\$ million)	LOCATION
January	Winter storm	40	Eastern Canada
February	Winter storm	70	Ontario
February	Winter storm	48	Southern Ontario
March	Two winter storms	114	Greater Toronto Area and Eastern Canada
April and May	Floods	208	Quebec and New Brunswick
July and August	Hailstorms	181	Western Canada
September	Hurricane Dorian	105	Eastern Canada
October	Storm	250	Eastern Canada

Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte
Values include loss adjustment expenses and are in 2019 dollars.

Top 10 largest loss years on record

RANK	YEAR	TOTAL LOSS (\$ billion)	NOTABLE SEVERE WEATHER EVENT
1	2016	5.364	Fort McMurray, Alberta, fire
2	2013	3.485	Alberta and Greater Toronto Area floods
3	1998	2.543	Quebec ice storm
4	2018	2.154	Multiple events including Ontario and Quebec rainstorms and windstorms
5	2011	1.774	Slave Lake, Alberta, fire and windstorm
6	2012	1.484	Calgary rainstorm
7	2019	1.351	Multiple events
8	2005	1.325	Ontario rainstorm
9	2017	1.280	Multiple events
10	2010	1.250	Calgary rainstorm

Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte
Values include loss adjustment expenses and are in 2019 dollars.

extensively on the impact of flood and water damage, as an increasing number of catastrophic events are water-related. Between 1991 and 2000, Canada experienced 15 water-related catastrophes. Between 2011 and 2019, that number more than doubled to 32.

IBC and insurers are calling on governments to improve building codes and land-use planning. Beyond that, we've recommended offering incentives to move homes and businesses away from areas at highest risk of flooding.

And there are strong signals that our message is being heard.

Working with the federal government

Prior to the federal election in November, we advocated to all parties that Canada needs a national action plan on flooding. The Liberal government adopted our recommendations, and the flood priorities of the P&C insurance industry were featured in the mandate letters of six federal cabinet ministers. These ministers are accountable for deliverables in four key areas:

1. The establishment of a high-risk insurance pool to offer insurance



- to all homeowners regardless of risk;
- 2. The creation of a federal program for 'strategic retreat' to move those at highest risk out of harm's way;
- 3. Completion of high-quality flood mapping in Canada — better maps will help insurers assess and underwrite flood risks, help governments prioritize disaster mitigation, and help ordinary Canadians understand their individual risk; and
- 4. Expansion and prioritization of investments in disaster mitigation, placing emphasis on natural infrastructure. We're helping Infrastructure Canada design a national framework for resilient infrastructure that welcomes insurers' input on where to spend on flood defences.

Furthermore, the industry has succeeded in expanding the mandate of Natural Resources Canada's residential retrofits program to include climate resilience.

Working locally

IBC is also working with the Federation of Canadian Municipalities (FCM) to encourage climate adaptation investments at the municipal level. Together, IBC and FCM have prepared a report that outlines annual investments needed by all levels of government needed to make municipalities more resilient.

This report calls for doubling the federal Disaster Mitigation

and Adaptation Fund by \$2 billion and creating federal tools to help municipalities and other partners access the funds they need to build resilience.

Governments are finally accepting that taxpayers need strong policy and solutions as the financial cost of severe weather events continues to rise. For every dollar paid out in insurance claims for homes and businesses damaged by severe weather, Canadian governments and taxpayers pay out much more to repair public infrastructure that is damaged with each event. The time has come for governments at all levels to get serious about funding ways to mitigate damage caused by severe weather and work to find ways to fund the adaptation of infrastructure to better protect people and property from weather conditions we're experiencing across the country.

Insurance brokers know well the significant impacts severe weather events have on the lives of Canadians, and I am proud to know that our industry is a leader in advocating for change. We will continue to encourage all stakeholders, consumers, governments, industry and other private sectors, to do their part in finding ways to build better, more resilient communities from coast to coast.

Celyeste Power is the western region vice president with the Insurance Bureau of Canada, which is comprised of member insurance carriers that, collectively, represent 90 per cent of the national P&C insurance market. #

SASKATCHEWAN'S
1ST DUAL BRANDED HOTEL
 PROUDLY LOCATED ON THE CAMPUS OF
 THE UNIVERSITY OF SASKATCHEWAN



Extended Stay

**RENOS
 DISASTER RELIEF
 INSURANCE CLAIMS
 LONG TERM CONTRACTS**



STAYBRIDGE
 SUITES
 AN IHG® HOTEL

**1838 COLLEGE DRIVE
 SASKATOON, SK**

**306.952.4888
 WWW.STAYBRIDGE.COM**

Disaster planning:

Making sure your brokerage is prepared

By Todd Hochban, President, West Coast Training

I have been training brokers across Canada for more than 30 years. During that time, I've come up against some very challenging moments. The one challenge that shocks me the most, however, is learning that some students in my courses *do not have insurance!*

Trying to train a person about a dry and technical topic such as insurance when they don't even see the value of the topic themselves is difficult. It would be like trying to teach a millennial how to use a slide ruler. The saying, 'the cobbler's son has no shoes,' couldn't be more true. As jarring as it is for a broker not to have insurance, there is another reality just as alarming: Most brokerages don't have a disaster recovery plan.

Some of you may have been in one of my classes where I ask students, "What would you do if you were awakened by a news broadcast announcing that your brokerage burned to the ground?" Many students have said they would hit snooze or make a tee time. But all kidding aside, most say they would rush to the fire. Seems like a reasonable thing to do when your livelihood is up in flames. In some ways, it's the worst thing you could do. Standing around opining about your hard luck is expensive. Every second of interrupted client service increases the likelihood that the client may satisfy their needs with a competitor elsewhere.

When discussing indirect losses of all types, re-establishing 'normal' is paramount. In fact, in a few parts of CAIB, we discuss disaster recovery plans and how important they are for

brokers to discuss with clients. This kind of discussion is a great example of how brokers add value. Unfortunately, few brokers take this advice to heart and many that do broach this topic with clients do so with trepidation. After all, discussing the importance of developing a disaster recovery plan with clients when the brokerage doesn't have one is hypocritical. That insincerity is likely to shine like a beacon in the client's eyes.

Let's change that! Let's challenge ourselves to begin the process of developing a disaster recovery plan today. You never really finish plans like this. Many would say that all management planning is, is a living document open to improvement. So, where do you start?

Disaster recovery plans are most effective when there are representatives on the disaster recovery team from all departments and pay grades. In some brokerages, this may involve all staff. This is not a bad thing. All those who play a role in disaster recovery planning will benefit. With the team established, planning can begin.

There are five essential ideas that I will offer that may motivate, assist, and complete your brokerage disaster recovery plan.

The first and simplest idea is to have up-to-date employee contact information. This information must be disseminated to all members of the disaster recovery team. Off premises, both an electronic and hard copy should be stored at all planning team members' homes.

Now that your team is connected, financial survival needs attention. This applies to both *brokerage* and *staff* financial survival. Dependence on staff during disaster recovery is the cornerstone to success. Ensuring pay cheques are provided when expected will go a long way to ensuring staff loyalty.

It is crucial that financial functions continue without interruption. Payroll, current payables, and receivables are among those corporate financial crown jewels. Aside from the obvious electronic backups and off-premises storage, having alternate processing is a must. Remote processing may be as simple as using a well-equipped home office for small brokerages or contracting with a third-party data centre for larger operations.

Another critical component of all disaster recovery plans is communications. When disaster strikes, communications with internal and external customers is crucial. Providing information to all stakeholders, or failing to provide information, will shape the days and weeks following a disaster. Prepared communications that can be immediately uploaded to clients providing clear instructions for service arrangements will be appreciated. Using social media platforms can also be especially useful. Progressive brokerages are always expanding their presence on social media and encouraging clients to 'like,' 'friend,' or 'follow' their brokerage page. Working with community organizations that often provide support services to impacted businesses during

"Fire, flood, and windstorms have been the traditional trifecta of disasters. Now, though, we need to add cyber-attack to this list. All potential perils can be managed to one degree or another. There are no guarantees, as we know in our industry, but an ounce of prevention is worth a pound of cure."

natural disasters is another source of assistance. Often, local media will work with businesses during natural disasters to advise your community of your brokerage's alternate operations.

Next, when developing your disaster recovery plan, consideration must be given to assessing your disaster risks. Fire, flood, and windstorms have been the traditional trifecta of disasters. Now, though, we need to add cyber-attack to this list. All potential perils can be managed to one degree or another. There are no guarantees, as we know in our industry, but an ounce of prevention is worth a pound of cure. Brokerage office organization, training staff on fire extinguisher use, and having emergency supplies like first aid kits and generators are solid steps in managing many disasters. You must also consider non-traditional risks to have a complete plan. Global epidemics (or *pandemics* as we've recently learned), transportation disruptions, and human resource retention are growing areas of concern for all businesses.

My last recommendation is that disaster recovery plans need testing. Gathering team members regularly to check on preparedness is a sound step in quality control. Many organizations roleplay disasters as an effective method of testing. The more spontaneous the drill is, the more organizations will learn answers to vital questions. How secure is your database? Are needed documents accessible? Are communication efforts effective? How quickly were you able to get your messaging to your stakeholders? Does your disaster remote location actually operate? Testing allows organizations to identify positive outcomes. But even more critical, testing allows organizations to identify negative outcomes to be corrected.

Above are my five suggestions to consider when developing disaster recovery plans. I am confident that further detailed plans and templates are also available with a little research. As brokerages, your entire client base depends on your business's survival. Disasters often impact entire

communities. Being there as a source of information and comfort to your community and clients will make your brokerage shine.

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







Complex Commercial Risk and **Brokers' E&O** **SPECIALISTS**

TSW
MANAGEMENT SERVICES INC.


Toll-free: 1-866-904-8146
Fax: 604-678-6882
www.tsw-management.ca


Dave Weinberg CIP
Western Regional Manager
Direct: 604-678-5405
dweinberg@tsw-management.ca

We're proud to announce the First General app is now available in the App Store and on Google Play.

With the First General app, you can contact us for immediate property damage assistance 24/7, connect with the closest First General Restoration office near you, and get information regarding our emergency services.





Applications open for the 2020 IBAS Young Community Leader Bursary

By SaskBroker Magazine Staff

IBAS is very proud to announce it is now accepting applications for the all-new, 2020 IBAS Young Community Leader Bursary — presented in partnership with Wawanesa Insurance.

This \$2,500 cash bursary recognizes one graduating Saskatchewan high school student who exemplifies outstanding dedication to making their community a better place. Applications are due June 10, and the winner will be announced no later than June 30.

While the availability of this bursary has been communicated to school divisions throughout the province, we encourage you to promote it to local students and educators within your network.

Eligibility and selection criteria

The recipient of the 2020 Young Community Leader Bursary will:

- Be a Grade 12 student in Saskatchewan, graduating in the spring or summer of 2020, 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%.

How to apply

Visit www.ibas.ca/bursary.html to download the full application. Completed applications must then be returned to kyle.halvorsen@ibas.ca no later than 5 p.m. on Wednesday, June 10, 2020. Please use the subject line *Bursary Application*.



Wawanesa
Insurance

SMI appoints new SVP of operations

By SaskBroker Magazine Staff

Saskatchewan Mutual Insurance (SMI) has a new member of its executive team.

Rob Jones was announced as the company's senior vice president, operations, effective February 26, taking over from Shelley Willick, who was appointed president and CEO in July of last year.

Prior to joining SMI, Jones was the chief information officer at Prairie Centre Credit Union (PCCU). He had been with PCCU

since 2016, previously holding the role of chief operating officer.

Jones holds a Bachelor of Arts in psychology, along with a Bachelor of Commerce, majoring in accounting. He has also taken the leadership development program from the University of Saskatchewan, as well as strategic planning and organizational effectiveness training through other educational institutions. In addition, Jones holds a Professional Director designation (Pro.Dir).

"Following an extensive senior VP search process, we are pleased to welcome Rob to SMI and look forward to working with him in his new role," the company released in a statement.

SMI is a federally regulated property and casualty insurance company, operating in Saskatchewan, Manitoba, and Alberta, with annual direct written premiums of \$83.1 million. The carrier is currently celebrating its 110th anniversary.



"On behalf of the IBAS board and membership, I'd like to extend a warm welcome to Rob. SMI is a longstanding and valued partner of IBAS, with a rich history in our province. I sincerely look forward to working alongside Rob to advance common priorities that will strengthen Saskatchewan's broker community and enhance consumers' insurance experience."

Derek Lothian, CEO, IBAS





MUTUAL FIRE
INSURANCE

Introducing **Hobby FarmPROTECT™**

We are excited to announce our newest product offering, **Hobby FarmPROTECT™**, an extension of our successful **FarmPROTECT™** product. Protect your client's passion for agriculture and livestock through insurance coverage designed with the policyholder in mind.

Hobby FarmPROTECT™ safeguards both the home and farm with wordings created in clear language to help your client when they need it most—at the time of their loss. Choose Mutual Fire Insurance to support your client's unique, hobby farm operations.

To learn more about **Hobby FarmPROTECT™** reach out to your dedicated Mutual Fire Insurance underwriter and email your submissions to farmquotes@mutualfirebc.com

info@mutualfirebc.com
mutualfirebc.com

Follow Us



This is a general description of coverage available. Actual policy conditions govern. Subject to risk acceptance. The Mutual Fire Insurance logo and trademarks are administered by The Mutual Fire Insurance Company of British Columbia.

Celebrating 75 years of partnership

By Andrew Cartmell, President & CEO, SGI CANADA

On May 1, 2020, SGI officially celebrates its 75th anniversary. We've been exclusively committed to the broker channel since the very founding of our company in 1945. Over 75 years of partnership, through all the ups and downs of our industry, we've proven how much we can achieve when we work together. These past few weeks have provided another example of your resilience and dedication as you support our mutual customers during the COVID-19 pandemic.

Unfortunately, we weren't able to celebrate our milestone anniversary with you at our 2020 Brokers' Convention as we had planned. Of course, this crisis has changed plans for everyone. We would, however, like to take this opportunity to thank all of you for your support over the years. We owe our shared success to the incredible working relationship we have built with you.

One of the most important principles we remain steadfast in preserving is our exclusive commitment to the broker channel, recognizing the value you provide to customers. Our relationship with you gives us an advantage over the competition, just as it did 75 years ago.

Looking at our efforts to transform for the future, we know the only way we can get there is in partnership with you:

- We remain committed to providing an exceptional customer experience, by improving how we work with our partners and serve customers. Embracing a 'leadership culture' will help us get there. In 2019, we reached our highest customer experience results ever, with a #1 ranking compared to Canada's 10 largest insurers in Forrester's national customer survey. This was achieved in partnership with the best brokers in Canada, and we'll continue to push ourselves to serve customers better.
- Our digital transformation involves replacing our old systems with solutions that give us the flexibility to

deliver the experience we want to provide to brokers, customers, and our staff, based on their needs.

- At the same time, we'll continue to support you on the digital front. Some of our partners are currently using their broker management systems (BMS) to quote, submit, and issue business for our products or through their own customer-facing online tools. We're expanding these capabilities as we bring more brokers on board to take advantage of real-time data exchange with us. Working directly with brokers to develop new technology will be our advantage as we move forward to become digital insurance providers.
- We plan to continue to grow by gaining new broker partners and customers across Canada, knowing that geographic growth outside of our province helps stabilize our financial results here in Saskatchewan.

You're in a crucial position to help us preserve what we do well, and to improve on what we can do better. Thank you for your continued support as we transform our company for the future.



The Insurance Institute of Saskatchewan



Annual General Meeting and Climate Risks Session

Join us on June 4, 2020, for our AGM
followed by:



EMPOWERING INSURANCE CAREERS
insuranceinstitute.ca

Climate Risks a Top Issue:
Extreme weather will impact every area of insurance.



Join Paul Kovacs, Executive Director of Institute for Catastrophic Loss Reduction and author of the Insurance Institute's latest research report, *Climate Risks: Implications for the Insurance Industry in Canada*.

Classifieds

Brokerages for Sale

North West Agencies

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

Please contact:

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

Confidential

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

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

EMTA Agencies Ltd.

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

Please contact:

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

Please send all Classifieds
submissions to
communications@ibas.ca

This is a free service for IBAS
members but is contingent on the
availability of space.



**INSURANCE BROKERS
ASSOCIATION OF SASKATCHEWAN**

Career Opportunities

Commercial Lines Broker

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

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

Please reply in confidence to:

Ron Wesolowski / Prince Albert Insurance / Prince Albert, SK
ron@princealbertins.com

Personal Lines Broker

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

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

Please reply in confidence to:

Debbie Clark / Prince Albert Insurance / Prince Albert, SK
debbie@princealbertins.com



Providing Peace of Mind

SMI's habitational insurance gives our clients choice when it comes to protecting their property.



www.saskmutual.com

75

Celebrating 75 years of partnership!



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

sgicanada.ca