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on what's next for the broker industry —  
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## Charting the next era of IBAS

By Sarah Johnston, President & CEO, Johnston Insurance Brokers

This is my first column in *SaskBroker Magazine* as chair of the IBAS board of directors. As many of you will recall, I took over this past October from Dave Pettigrew of Harvard Western Insurance, who served roughly five years in the position — the longest in the association's history. While those are some big shoes to fill, I've been humbled by the support I have received from my fellow directors and am proud to be helping lead an organization as strong, influential, and — especially for our members — *consequential* as IBAS.

One of the first things I've come to appreciate during my young tenure is how high we punch above our weight class both within Saskatchewan and on the national stage. IBAS is the smallest provincial brokers association west of the Maritimes, both in terms of revenue and staff size. Yet, we are consistently at the forefront of shaping policy, strengthening the broker network, and delivering a first-class member experience. In fact, in the recent *2022 Brokerage Issues Survey*, members gave IBAS an average member value score of 4.4 out of five — an increase from 4.2 in 2020. Perhaps more impressively, none of the close to 110 brokerages that responded to the

survey provided a score less than three out of five. We must be doing some things right already.

That doesn't mean, however, we can afford to be complacent or rest on our laurels. The industry is transforming at a torrid pace, and IBAS, too, must evolve to remain relevant to stakeholders and our investors — the 98-plus per cent of P&C brokerages with a physical presence in Saskatchewan that comprise our membership. That's why, earlier this year, the IBAS board and management began the arduous work of reviewing and updating its strategic plan — the current iteration of which expires at the end of July.

Although the original predecessor to IBAS, the Saskatchewan Insurance Agents' Association, was incorporated all the way back in 1928, the modern-day association we've come to know and appreciate today wasn't formed until 1952 (as the Insurance Agents' Association of Saskatchewan — how confusing is that?). And, since that time, it has endured through three foundational stages.

The first stage was arguably also its longest, from inception through to about 1986. In this period, the

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**“The next phase of the IBAS journey – what we’re calling IBAS 4.0 – will be all about refocusing our priorities to align with the changing needs of a changing membership.”**

association helped to professionalize the role of the broker and successfully advocated for self-regulation – a model still in place today.

The second stage ran from 1987 through 2009. It was here that our name officially changed to IBAS, we pushed aggressively for step-licensing, the national Bipper branding was introduced, and brokers became auto issuers – thanks, in part, to a memorandum of understanding signed between IBAS and SGI.

And the third stage carried from mid-2009 through to now. In those 14-or-so years, IBAS delinked its operations from the General Insurance Council of Saskatchewan, motor licence issuing accords were signed and consecutively renewed, and major governance and leadership changes spilled into the COVID pandemic.

The next phase of the IBAS journey – what we’re calling IBAS 4.0 – will be all about refocusing our priorities to align with the changing needs of a changing membership. Within that context, there are four ‘strategic imperatives’ identified for sustained success:

- **Two ‘eyes,’ one focus:** Maintain unique but integrated value propositions for both small and large members. It was interesting to read in the results of the *2022 Brokerage Issues Survey* how different the wants and needs of those two member segments are. The old saying ‘you can’t be everything to everyone’ isn’t helpful when our membership is this diverse. So, instead, we need to shift how we operate to generate meaningful impact and return on investment, regardless of your broker count or premium volume.
- **Make the bold decisions:** Prioritize near-term action with long-term benefits. This could result, as it will likely this year, in IBAS incurring deficits in order to invest in the future health

of the association and its membership. Two examples that jump to mind are the launch of IBAS’s own learning management system later this summer and adding temporary resources to support the ongoing IBAS-SGI issuing discussions – which, alone, could easily be a full-time staff position.

- **Do less, better:** Concentrate resources on priorities that deliver maximum value for the membership. When we asked members to rate our performance across our seven service pillars, only four of the seven came in with a rating of at least four out of five. The rest hovered in the mid-threes. Stopping a program or an offering is seldom straightforward or popular; yet, it is a necessity if, as a high-performance organization, we want to reach that next level of effectiveness.
- **Lean in:** Build organizational resilience by eliminating waste while adding value for members. This imperative cuts across each of the other three. Although we won’t deviate from our value of *making every experience an ‘I!’* (for members, partners, and staff alike), there is a need to be more deliberate in driving efficiencies through restraint and, more importantly, innovation.

Good, thoughtful strategic planning is not easy – I suppose few ‘big’ things worth doing actually are. There will be tough conversations, I’m sure, and potentially tough decisions to follow. But the outcome and the potential to make a real, positive difference for our member businesses now and into the future is truly exciting. And I can’t wait to share our vision for IBAS 4.0 at the 2023 AGM this October. I hope to see you there!

*Sarah Johnston is the president and CEO of Johnston Insurance Brokers in Rosetown and the chair of the IBAS board of directors – the youngest in its 71-year history. In 2022, she was named one of Insurance Business Canada’s top 48 ‘Elite Women.’ Sarah can be reached at [chair@ibas.ca](mailto:chair@ibas.ca). #*



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## When the only certainty is uncertainty

By Derek Lothian, President & CEO, IBAS

A few weeks ago, I was asked by *Canadian Underwriter* to reflect on the key trends and pressures impacting Saskatchewan's P&C insurance sector, and predict what might be on the horizon for brokers and consumers over the back half of the year.

Truth be told: I've never felt overly comfortable fulfilling these types of media requests, which is odd, because it is a large part of the job and something I've done in other dimensions of my career for more than 15 years. I think that anxiety, though, comes from knowing these issues carry very real consequences for our members, their staffs, and their customers — many of whom are friends and neighbours. And while our entire mission at IBAS is dedicated to helping brokerages navigate the challenges at-hand, publicly opining on their potential impacts can feel almost *flippant*.

I shared that sentiment with my wife, who was quick to remind me that it's okay to not have all the answers. Simply sparking and establishing the forum for conversation can be equally as powerful as leading an attempt to overcome the hurdles on our own.

So, discomfort aside, I thought I would use this opportunity to highlight five issues I believe will continue to have a profound impact on our industry both near-term and well into the future. Our team at

IBAS is already working on some of them, we have plans to advance others, and others — to be wholly transparent — I have no idea how (or whether) to tackle.

To borrow from my wife's advice, however, that is where you come in. I'd love to hear from you on what you would like to see from our association to progress these files. We don't always have all the answers; but we will always be here to try and find solutions for our members — together.

### THE ELEPHANT IN THE ROOM

Most of our challenges in Saskatchewan aren't unique, but they often take on a unique context here compared to other jurisdictions.

One of the best examples of that dynamic is when it comes to maintaining market access and capacity for brokers — arguably the top challenge facing many of our members today. In fact, according to the *2022 IBAS Brokerage Issues Survey*, only 51 per cent of brokerages with fewer than 10 licensees feel they currently have the market access necessary to offer their clients a healthy variety of carrier and coverage options across both personal and commercial lines — compared to 81 per cent of brokerages with 10 or more licensees. That number further drops to 45 per cent from brokerages with fewer than five licensees.

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Amidst that backdrop, it's hard to argue that the concentration of business is simultaneously a blessing and a curse. In 2021, three insurance companies in Saskatchewan – only two of which were broker-distributed – accounted for roughly 57 per cent of all property premiums. Next door in Alberta, the largest three carriers comprised less than 27 per cent. Considering we are, proportionally, a small jurisdiction, that concentration limits the capacity deployed here and puts pressure on our largest insurers to be 'all things to all brokers.'

## BATTLING FOR TALENT

If market access doesn't top the list of barriers to growth, finding and retaining qualified brokers assuredly does – especially for our large and urban members. We aren't on an island here, either. Insurers and employers from virtually every other segment of our economy are in the same boat. This is as much

of a 'warm bodies' issue as it is a 'skills' issue that is permeating throughout the insurance value chain.

You don't need to look further than the recent, historic turnover in front-line positions to highlight the need for more proactive collaboration within the P&C industry. It wasn't that long ago you had an experienced broker talking to an experienced underwriter when serving a customer. Then, there was an exodus of brokers during COVID and you had new brokers talking to – and being supported by – experienced underwriters. Now, the most common scenario seems to be brand new brokers interacting with brand new underwriters, trying to understand and navigate complex scenarios. It's a recipe for heightened friction.

That said, we are making some positive progress. The recent partnership with SGI to make certain licensing exams free for IBAS members can help reduce onboarding risk faced by brokerages. If we can get



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creative, there may even be opportunity to train potential employees to be 'licence-ready' before they even step foot into a member office.

## BROKER MENTAL HEALTH

In my five-and-a-half years at IBAS, I would contend that our biggest failure as an organization — and, by extension, the industry — has been providing inadequate support to front-line brokers to protect their mental health.

With the worst of COVID long in the rear-view mirror, it's easy to forget the extraordinary and difficult conversations that brokers were forced to have with customers at the most vulnerable points in their lives — individuals who had lost their jobs or were about to lose their businesses, routinely with limited, and sometimes *non-existent*, insurance options. We would need to be exceptionally naïve to ignore the correlation between the weight of those interactions and the spike in workers exiting the broker profession.

And although the worst may be over, the root of the problem will continue to subsist. It's the nature of the

role. Add in the hard market and rising premiums, and we're left in much of the same position. We all have a responsibility to take action to nurture improved workforce wellbeing.

## SHIFTING MARKET DYNAMICS

Over the past few months, I've had the opportunity to present to the board of Sandbox Mutual Insurance as well as to the staff and senior leadership team at My Mutual Insurance. In both sessions, I was invited to offer my perspective on how P&C distribution is evolving at a time of significant brokerage and carrier consolidation. My answer was the same: other industries have already been through this — let's learn from their successes (and failures).

Take the ag equipment sector. When I first started in that business close to two decades ago, the landscape looked far different than it does today. The dealer network was comprised mostly of small, independent businesses representing dozens of equipment lines; financing was primarily done through banks or credit unions; and it seemed there was a locally owned farmed equipment manufacturer in every second Saskatchewan town.



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Times have changed. Publicly traded dealers with dozens of locations are now commonplace and behemoths like John Deere and Case have aggressively eaten up different facets of the 360-degree customer experience, from accredited parts and service, to the data generated from the usage of their equipment, to the very loans typically required to purchase their products.

It's easy to be apprehensive or even scared by that scope of change. But there are a few critical nuances to consider.

Did independent ag equipment dealers disappear altogether? Nope. They're now more specialized. Did all shortline manufacturers get bought up by larger conglomerates? Of course not. Just visit the communities of Frontier, St. Brieux, Englefeld, or Assiniboia and see for yourself. The shortlines that call those towns home are amongst the most successful, globally competitive businesses in Saskatchewan. They've simply dedicated themselves to being the best at their niche and have doubled down on customer service.

The 'new world' of insurance will be different, no doubt. Yet, the takeaway is that you can have a seat at the table, no matter your size.

## THE CAT CAME BACK

Regardless of your views around causation, catastrophic (CAT) loss events are rising in frequency and severity across Canada. In response, the federal government announced in their most recent budget a series of investments to provide carrier and consumer relief:

- \$31.7 million over three years to create affordable insurance for the 10 per cent of Canadians most at-risk of flooding. This is envisioned through two mechanisms – a new, federal Crown reinsurer and a separate subsidy

program aimed at coverage affordability. Expect earthquake and coastal flooding risks to be rolled into this program eventually;

- \$1.6 billion over five years to implement the National Adaptation Strategy. There are still looming questions around what this will look like and whether it will adopt more controversial ideas such as strategic retreat. Nevertheless, it signals unprecedented new investments in community resilience; and
- \$15.3 million over three years to create a publicly accessible online portal where Canadians can access information on their exposure to flood risk. IBAS has expressed ongoing concerns around the potential impact that the proliferation of this data could have on property values and permitting liability for land development (something that will need to be worked out between provinces and municipalities). In the meantime, consumer education must be prioritized; and promotional efforts like IBAS's FloodSafe Saskatchewan ([www.floodsafesask.ca](http://www.floodsafesask.ca)) can play an important role.

If there's one certainty in this time of *uncertainty*, it's that the broker value proposition will only grow. Best-in-class advice around coverage selection and loss prevention, coupled with personalized service and advocacy in the claims process, will keep Saskatchewan a broker-distributed insurance market (currently representing roughly 90 per cent of all P&C premiums) no matter what other changes come our way.

*Derek Lothian has been the president and CEO of IBAS since 2017. He also currently serves on the boards of the Heart and Stroke Foundation of Canada and Platform Genetics Inc., as well as as a senior advisor to several privately held and not-for-profit organizations across the country. Derek can be reached at [derek.lothian@ibas.ca](mailto:derek.lothian@ibas.ca). #*



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# Celebrating the Bipper

By Linda Dolan, President, Insurance Brokers Association of Canada



2023 marks the 35th anniversary of the Bipper – the national emblem of brokers across Canada – and that’s something to celebrate!

When I travel across the country as the Insurance Brokers Association of Canada (IBAC) president, I am always proud to notice the brokerage offices that display the magenta logo on their storefront signage. These brokers obviously understand the value of this time-honoured symbol and what it represents.

I would like to provide some history and context, and hopefully encourage even more brokers to embrace the Bipper and benefit from the positive image and brand recognition it provides.

In 1986, Canada’s Minister of State for Finance, Barbara MacDougall, tabled a white paper in the House of Commons announcing the government was about to allow banks to sell insurance. Brokers from all corners of Canada knew they had to mobilize and fight back. Letting banks sell insurance at the point of granting credit would not only harm consumers, but it would also erode Canada’s competitive insurance marketplace, putting all Canadian insurance brokers in jeopardy.

IBAC met with Minister MacDougall in Ottawa, where it became very apparent that politicians did not know what P&C insurance brokers did and often mistook them for life insurance agents. IBAC decided to create a national image-building campaign to educate politicians and consumers on the important role of the insurance broker. The mission statement of the campaign was: *To promote the value of the*



*insurance broker distribution system to consumers, insurers, and governments.*

In 1988, the Broker Identity Program (BIP) was introduced, featuring the Bipper logo. A national advertising campaign aimed to raise the profile of the profession, and the IBAC lapel pin became a visible symbol that unified insurance brokers across Canada – and continues to do so today.

The original Bipper depicts a ‘human being wrapped in a symbolic blanket indicative of comfort, care, security, and warmth.’ The magenta colour was chosen to make sure it stood out from those of the well-known banks.

Successive brand awareness studies showed that the impact of the BIP campaign grew steadily over the years, and our brand has become well-recognized by politicians, consumers, insurance stakeholders, and community leaders as a symbol of trust and integrity.

The branding is particularly powerful in supporting IBAC’s federal advocacy initiatives. Each year, brokers

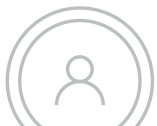




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In 2018, the 30th anniversary of the Bipper, IBAC updated the logo to what it is today, simplifying and modernizing the design for today's digital environment and refreshing the brand to keep it top-of-mind.

The national BIP advertising strategy continues to elevate and promote the broker profession across Canada. Our newest campaign with television and digital ads is now in the marketplace. It is based on the idea that 'nothing works without insurance, and insurance works best with an insurance broker.' You need insurance for almost everything, from driving to the store and owning a home to opening a business and traveling — all the daily things that we might take for granted. And insurance works best when you have a broker providing choice, advice, and advocacy.

The campaign is also elevating the profession and portraying it as a great career, helping to attract and retain new people to the industry. A series of videos will

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Without the vision of our IBAC predecessors in creating the Bipper logo in 1988, and the hard work that IBAC has done to continually promote it for 35 years, I often wonder how different our industry would look.

For myself, I am grateful for this powerful symbol of our profession, and I encourage all brokers to carry the torch to ensure it remains strong for years to come.

*Linda Dolan is the president of the Insurance Brokers Association of Canada (IBAC) and is the owner of Alport Insurance Agencies in Port Alberni, British Columbia. #*

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# Footprints through the ash

## A day in the life of a Saskatchewan fire investigator

*By Nicole Sinclair, Editor, SaskBroker Magazine*

In the final days of February, I had the pleasure of joining Greg Litvanyi to experience a day in the life of the province's most in-demand forensic fire investigator. Buckle up: this had it all — potential arson, ice, distraught insureds, shovels, axes, and protective gear.

I didn't know exactly what to expect when IBAS President & CEO Derek Lothian volunteered me to tag along with Litvanyi, owner of 251 Forensic Fire Investigations. I assumed it would be interesting; but I was not quite prepared for how downright captivating, exciting, saddening, and educational the experience would be.





251 Forensic Fire Investigations is based in Yorkton. As such, a great deal of Litvanyi's time is spent behind the wheel of a truck — about 80,000 kilometres per year, attending fire scenes north of the Montana border, west of Winnipeg, and east of Medicine Hat. I tagged along to the remnants of a house fire west of Regina on a day with fortunate weather. While we donned protective gear on the street, the acrid smell lingered in the air even though the scene was encased in thick layers of ice. When we entered the property, fire alarms were still ringing, there was no electricity, nearly all windows and doors were smashed or torn off, and there were deep piles of rubble beneath our feet.

Litvanyi explained each careful step as we went. It quickly became clear that methodology and painstaking attention to detail were crucial.

"My job is to find the unbiased truth," he said. "I am not on any party's side. I am seeking the truth of what caused the fire. There will be times when

the truth doesn't make all parties happy, but that doesn't change the fact it is my obligation."

Litvanyi works from the outside in — from the least damaged area to the most damaged. One of the first things I noticed was his intuitive ability to act as a human compass. He always knew which direction north was, which confirmed I was far outside the scope of my personal capabilities. He immediately remarked on areas of concern and explained what he interpreted from what I saw to be a mere pile of wet rubble, sheathed in ice.

Forensic fire investigators are licensed and extensively trained. Investigators must have a strong understanding of current and past building codes, electrical wiring, materials, and general construction methods to understand the circumstances that lead to a loss — all in addition to understanding fire movements, smoke, water damage, burn patterns, and the effect that wind and pressure from fire hoses has on how a fire spreads.



In addition to their accreditation, non-government inspectors are also licensed private investigators. On-site investigation is coupled with interviews with insureds and witnesses to paint a clear picture of what may have happened before and during the fire, requiring liaising with local law enforcement agencies. Fire investigators take 'pure version statements' — the witnesses' best, uninterrupted version of events. This can be a lengthy process and requires ample patience. Fire investigators can be called to testify at trial, so even the most cut-and-dry cases include following steps and procedures precisely.

As we proceeded to the interior of the structure, I observed that this work calls for not only cognitive sharpness, but physical strength and coordination as well. We were joined by the Saskatchewan Public Safety Agency as blocked doors were bashed down and wreckage was shovelled aside to allow for closer investigation. 251 does not need to work with the provincial inspectors, but Litvanyi prefers to.

"There is strength in collaboration," he stated. "We can learn from one another, share photos, and notes. At the end of the day, all inspectors have been tasked with finding the origin of the fire. We represent different parties and are seeking different details but are all here to find out what happened and how."

This investigation took approximately six hours. With multiple floors to inspect and mountains of debris, I could not fathom how anyone would ever be able to figure out what occurred. Some areas were under inches of water and, others, under feet of ice. Knob-and-tube wiring hung from what used to be ceilings and, to my untrained eye, there appeared to be randomized patterns of burn marks and smoke

damage along the wall. Greg was quick to educate me on what we were looking at.

"That is not burned material — that is heat damage," he explained with conviction. "This is exactly why firefighters tell people to 'get low' if caught in a fire. The 20-or-so inches of wall that is not black — that is how low the smoke hung. At standing height, temperatures reach nearly 350 degrees Celsius, so down on the floor you stand a chance."

One could have forgiven me at that moment for mistaking Litvanyi for a classroom teacher. His passion and patience for articulating what were clearly complex concepts were evident in how deliberately he chose each word. It brought me back to another childhood lesson that he confirmed: closed doors save lives. One nearby room was covered in soot and smoke stain, while the next appeared out of place with minimal visible heat or smoke damage.

With nearly 60 years combined experience, Litvanyi and 251 Forensic Fire Investigations' second investigator, Shawn Frankfurt, have seen their share of action and circumstance. In addition to structural fires, 251's investigators attend marine, agricultural equipment, wildland, and vehicle fires, as well as explosion scenes.

"Explosions are not usually what people think they are," Litvanyi explained. "It *usually* isn't an incendiary device. They can be caused by backdrafts, natural gas, or propane leaks."

That led me to ask the next obvious question: Was the 1991 film *Backdraft* *factually accurate*? — to which his response was a prompt and emphatic, "No."

**"My job is to find the unbiased truth. I am not on any party's side. I am seeking the truth of what caused the fire. There will be times when the truth doesn't make all parties happy, but that doesn't change the fact it is my obligation."**



Roughly 250 evidentiary photos later, a single burn area caught Litvanyi's eye. "I don't like that. That should not look that way," he remarked. To my surprise, however, we continued past it after a few seconds of staring. Even an indication of the point of origin did not interrupt the process of 'outside in' – least to most damaged, moving clockwise.

More than three hours into the investigation, Litvanyi had not once deviated from the plan. His phone had not stopped ringing, either – so much so that I pined to offer impromptu administrative support. I couldn't shake the thought that, by the time we were wrapped up, he would have dozens of voicemails – never mind *e-mails* – to respond to. It made me anxious, and they weren't even my messages.

Once we made our way back to the suspect burned area, Litvanyi paused to detail for me what is required to prove the cause of a fire.

"There needs to be clear evidence of a competent source of ignition, materials first ignited, and then we have to prove how those two came together to start a fire," he said. "If those cannot all be proven, the cause of fire cannot be determined."

Surprisingly, less than 10 per cent of 251-investigated fires are listed as being of unknown cause.

The source of this particular fire was eventually identified as a chemical reaction known as *pyrolysis* – thermal decomposition of material, which often precedes combustion. This cause is not common, but Litvanyi has seen it once or twice before.

"This is what we *think* started the fire, at this origin site. But we still have to confirm that the only option for the source of the ignition was the reaction. We need to check for foreign substances,



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**"At the end of the day, all inspectors have been tasked with finding the origin of the fire. We represent different parties and are seeking different details but are all here to find out what happened and how."**

wiring issues, and any other possible source of ignition before this can be confirmed," he noted.

The suspicion was soon verified with more deconstruction of the surrounding area. Litvanyi then started making calls. A lot of them. To the insurance adjuster, the local fire captain and chief, law enforcement, and even the Saskatchewan Public Safety Agency. This level of collaboration is not necessarily a *requirement*, but it is what makes 251 one of the most recognized and respected firms in Western Canada.

Even as an individual who has been involved in the insurance industry for a few years, I was astonished by the different layers and levels that go into a successful investigation. And I am told what I saw that February day was not an overly intricate case. Litvanyi recounted the story of one condominium complex where, in addition to the condo unit where the loss occurred, six other tenants, the condo corporation, manufacturers, and service providers were all involved. Such losses regularly lead to more than a dozen insurance policies reacting on behalf of both individuals and organizations. In many of those instances, lawyers are also often present during investigations.

So, how does one get started in this field? What inspires someone to go out and do this kind of work for a living?

For Litvanyi, it was a combination of chance encounters, the right connections, and simple career progression.

"Firefighting was my way of helping people and making my community a safer place. It was

never a career — it was a way of life. Once you are a firefighter, you are always a firefighter," he beamed, proudly. "As a young firefighter, I was always in awe of the big insurance investigators that would come to Yorkton and how they could determine the cause of the fire. I always volunteered to help at their scenes and was able to gain an amazing amount of knowledge from them."

From there, thanks to an introduction from Litvanyi's good friend, Terry Heroux, he joined a small private investigation company from Saskatoon in 2016. That eventually led to a three-and-a-half-year stint with a national forensic engineering firm before opening 251 Forensic Fire Investigations in May 2021.

Litvanyi has never looked back.

I, on the other hand, still regularly reflect on my day with Litvanyi and the weight of the job he carries with him every time he climbs into the cab of his truck to respond to a call.

That property we walked through: it was a home. There were still belongings and reminders of the lives lived there — and there was no saving any of it. I am in awe that there were individuals running *into* that inferno to save what they could. Being at the scene and meeting the people who helped fight the blaze left me with a feeling of deep reverence for those who chose that career. Sure, they have seen worse — death and destruction are part of the job. Seeing it in action, though, brings humanity back into the equation, especially for those of us sitting at a desk. #

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# IBAS Advocacy Update

By Derek Lothian, President & CEO, IBAS

I have stated this on many occasions — probably more than once in the pages of this magazine — but feel compelled to reiterate it every time we begin to talk about advocating for our members' interests: Advocacy, in the IBAS context, rarely takes the form of pursuing a new directive. Instead, 95 per cent of the time, it involves us trying to *prevent* an authority of influence — a government, regulator, or carrier — from turning a bad idea into implemented bad policy.

It typically isn't a malicious effort on their part, either. More often than not, it's simply a matter of failing to understand the industry, the market, or how the decision at-hand could impact both. I think the majority of our members would be shocked by how common of an occurrence that is, and how much effort IBAS invests in a given year playing policy whack-a-mole. The breadth and scope of 'bad ideas' we've squashed before our members could become aware of them — let alone impact them — is, quite frankly, jolting.



What has made 2023 particularly busy, however, is the unusual volume of advocacy files that are *proactive* in nature. This is an overview of just three of those key files and their statuses at the time of writing:

## SGI ISSUER NEGOTIATIONS

This past March, we announced that a deal had been reached with SGI on three near-term measures to provide immediate support to issuers — all effective June 1. The first included changes to issuer remuneration on three specific ancillary transactions:

- Adding a driver's licence with photo increased from \$9 to \$15;
- Adding a customer (all types) increased from \$2 to \$15; and
- Transferring a registration increased from \$5 to \$10.

It is important to note this action is not meant to replace or circumvent a broader dialogue around issuer compensation. Instead, it is an expression of mutual goodwill between SGI and IBAS as we work through the next steps in the joint commitments set forth in the new issuer accord.



The second measure focuses on reducing barriers to licensing and eliminating some of the business risk involved with employee onboarding in a highly regulated industry. IBAS Auto Part I (Basic), IBAS Auto Part II (Extension), General Bylaws, and Auto Bylaws exams written through IBAS are now free for IBAS members. This is made possible through a three-year pilot program launched in partnership with SGI.

The third measure, meanwhile, reduces hours-of-service requirements for issuers to a minimum 12 hours per week (issuers, however, may apply for an exemption to the minimum). This change is intended to allow issuers greater control over their respective businesses, and alleviate challenges caused by existing requirements where issuers must maintain operating hours that may exceed the levels of customer service that are otherwise necessary.

There have been several other developments that I expect to be able to share more about in the coming weeks as well, including the outcomes of the IBAS-SGI Joint Working Committee (JWC) on service standards. Here is a preview of what to look for:

- Agreed upon service levels – both short-term implementable and long-term targets through transformation – for meetings and visits with SGI issuer representatives, improved issuer communications, acceptable and target wait times for SGI Call Centre support, enhanced visibility to complex inquiries, online customer self-service capabilities, streamlined issuer access to customer data, increased permissions for issuer ‘super users,’ and more.
- The JWC has identified several issues that will require additional exploration and dialogue with SGI leadership and IBAS member principals, including acceptable minimum and maximum thresholds for customer access to in-person service, clear and equitable protocols for addressing issuer deficiencies, and advanced issuer consultation on significant issuing changes.
- As SGI prepares to migrate from its current 'closed' SAM environment to its new, 'open' DRIVE model, there are many process-related hurdles and questions that SGI and IBAS have jointly



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acknowledged will need to be addressed, such as: equipment ownership, usage, and maintenance options for widely varying issuer needs; control over and monitoring of the location of systems access; and cybersecurity protocols. The ultimate goal is to improve the customer experience by allowing issuers to transact Auto Fund and extension auto business on the same device.

- The JWC has agreed in principle on the pilot of a customer experience (CX) survey to be delivered by e-mail to issuing customers served in-person. The Auto Fund has been publicly reporting on CX performance for well over a decade. To date, however, it has been a composite score with SGI CANADA. SGI has expressed a desire to eventually have the ability to 'bonus' issuers based on CX performance (not tied to base issuer compensation). Although IBAS has shared its initial concerns with how such a program could reliably function in a fair and transparent manner, we remain open to further discussion following the completion of the limited pilot.

IBAS expects SGI systems transformation will remain atop the agenda for dialogue in the immediate future. We also hope, though, SGI will

make issuer remuneration a priority for discussion heading into the summer and fall, as it remains a key pressure point for many IBAS member issuers.

## FIRE UNDERWRITERS SURVEY

In recent months, it has come to our attention that the Saskatchewan data contained within the Canadian Fire Insurance Grading Index (the *Index*) is notably outdated and incomplete. This Index – published by the Fire Underwriters Survey (FUS) and compiled through a voluntary submission process completed by each municipality – is used by most insurance carriers to assess certain risk factors related to fire response preparedness and, in turn, set appropriate premiums.

While there are several, compounding reasons the quality of the Saskatchewan-specific data has gradually eroded over time, the inaccuracy of available information has resulted in many customers paying – depending on the circumstance – artificially elevated or deflated premiums for their commensurate risk.

Subsequently, in March, IBAS sent a letter to the Province outlining possible strategies to address these deficiencies. After consulting with the Minister of Government Relations, it was determined that IBAS will lead an outreach and education effort with the government's support

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to encourage municipalities to update the FUS information. IBAS has retained Mark Cooper as a third-party contractor to oversee this project. Cooper is the former CEO of the Saskatchewan Construction Association and director of policy for the Saskatchewan Urban Municipalities Association.

Although it is IBAS's belief that more policyholders stand to benefit than will experience negative outcomes, IBAS has been reaching out to several of the prominent insurance companies operating in Saskatchewan to discuss how to manage downside consumer impact. We are pleased that all markets we have spoken with to date have expressed support for this initiative and indicated they are at least willing to *consider* mitigating actions, such

as rate increase caps, on renewal business where there is a degradation to the Index score.

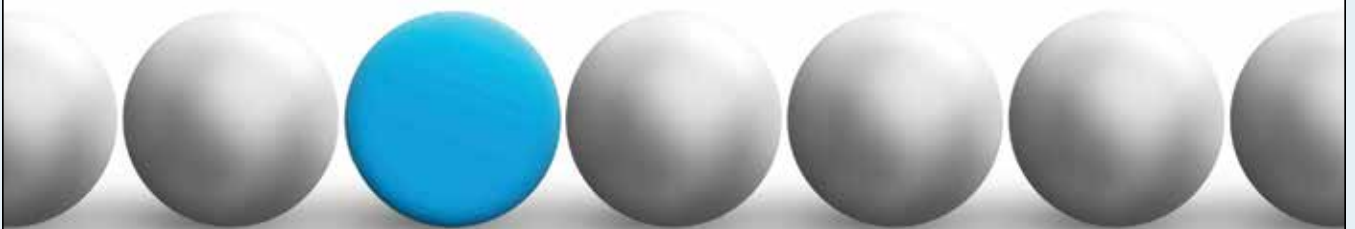
## PST ON INSURANCE PREMIUMS

As many of you will remember, the longstanding Provincial Sales Tax (PST) exemption on P&C insurance products was removed in 2017, along with similar exemptions for the hospitality and construction sectors. The exemption was then *reinstated* on life, health, and some ag (crop, hail, etc.) products in 2018; but, P&C insurance remained PST-applicable.

Since that exemption was repealed, IBAS has *not* yet established an official policy position on the matter, nor has it engaged in any related advocacy activities to the provincial government.

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Nevertheless, the case for applying the P&C exemption is grounded in sound economic policy and in the principles of consumer fairness under the following six-point basis:

- All P&C insurance products are also subject to an insurance premiums tax, ranging from 1 – 4 per cent depending on the type of coverage. This tax, payable by insurance carriers, is already built into the cost of premiums paid by consumers. The application of PST onto the policy consequently results in the 'tax of a tax' collected by the same level of government.
- The value of a P&C insurance product is realized by the policyholder only in the event of a claim. In these claims scenarios, the majority of goods and services consumed in the remediation are already subject to PST. This includes PST on construction services and the replacement of used vehicles – the exemptions for which were also removed in the 2017 provincial budget.
- The private purchase of P&C insurance policies transfers risk onto insurance companies and away from not only consumers but also governments (i.e. overland flood coverage vs. the Provincial Disaster Assistance Program). Disincentivizing consumers from taking those proactive measures increases dependency on emergency and public support programs, and adds direct costs for taxpayers.
- P&C insurance is a financial instrument to protect and preserve existing value – not to generate new value for policyholders. This is not distinguishable against other types of insurance products such as life, health, disability, and accident and sickness insurance, which are all now PST-exempt in Saskatchewan.
- Insurance consumers are under significant economic strain. A combination of hard

market conditions and increased claims costs have pushed P&C premiums upwards over the last few years, often by double-digits percentages – adding to affordability concerns that have been driven largely by record-high inflation and weakened financial markets.

- Other provinces have recognized the harmful impact of PST on P&C insurance products. Newfoundland and Labrador and Manitoba have recently announced retail tax exemptions – albeit with some variance. Saskatchewan is now one of only three provinces to collect PST (or the equivalent) on the majority of P&C insurance policies, joining Quebec and Ontario.

I expect this issue to go before the IBAS board for consideration in June.

It is important to recognize, however, there are potential downsides to taking this issue up as an advocacy priority. For instance, although the Province's financial position has dramatically improved since the exemption was repealed, that does not necessarily mean this exemption – if reinstated – wouldn't be targeted by a future government, resulting in a significant administrative burden to IBAS members (i.e. taking PST off and then putting it back on). There is also an argument to be made that consumers are now accustomed to paying the PST on P&C insurance, meaning there could be future reputational risk for brokerages should that 'flip flop' scenario occur.

Additionally, there are no guarantees government will change its mind, and actioning this file may require significant political capital at a time when other important issues are on the table.

As always, your input will have a direct influence on whether or how we action this file. If you have questions or comments, including on any other advocacy issue, I can always be reached directly at [derek.lothian@ibas.ca](mailto:derek.lothian@ibas.ca). #





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# A new generation

## *Building a brokerage on 115 years of shared values*

In 2022, Butler Byers Insurance celebrated 115 years in business. Then, earlier this year, the fourth generation of family leadership officially took the reigns at the Saskatoon-based brokerage.

*SaskBroker Magazine* Editor Nicole Sinclair recently sat down with new CEO Scott Byers, business partner Colin Rooke, and former CEO Drew Byers, to discuss what comes next for one of the founding members of IBAS – a brokerage determined to remain independent and true to their values.

What follows is a transcript from that interview.





***In only a few sentences, give us a snapshot of your 115 years in business.***

**Scott:** We were founded in 1907. My grandfather was one of the founding members of what is today known as IBAS. I took over leadership from my father, Drew Byers, earlier this year with Colin as my business partner. In that time, we have had multiple locations, were at one time an MGA, established Butler Byers Hail Insurance and sold it to Palliser Insurance, and have always been deeply involved in service to the communities we serve.

***What accomplishment within your brokerage are you most proud of?***

**Drew:** I greatly value the relationships we have built. Remaining independent has always been important, and we have been successful in doing that.

**Scott:** For me, it's our reputation in the community. Both my father and grandfather are nice — almost to a fault. That respect and support in all our relationships has contributed to our success. Treat people well and support your community — those are the values that have endured. I am proud to say today that much of our community involvement is driven by our passionate staff.

**Colin:** I would agree. It's one thing to say you have 'family values'; it is another to show it. I was shown it before my very first day working here when I needed to miss my start day due to a family emergency and Drew made it very clear that work should be the furthest thing from my mind. I have been here for 10 years, and these values are demonstrated every single day.

**Scott:** That is baked into Butler Byers — hire the right people. If the formula is simple, it is easy to stick to.





**Obviously, when you've been around for that long, drastic change is inevitable. What do you think, though, hasn't changed much over the decades?**

**Drew:** People have not changed. How we communicate — via text or Zoom — has changed and, in my opinion, improved. But the expectations people have of us have not. Clients may no longer want all the papers, but they still want the person.

**Scott:** Human nature is as it always was. People want to be seen and know we can solve their problems.

**Mergers and acquisitions have spiked dramatically over the past three or four years, including in Saskatchewan. Was remaining a locally-owned family business intentional for Butler Byers?**

**Scott:** Absolutely, this was intentional — this is 'Butler Byers 4.0,' and this succession plan has been in the works for 23 years. Internal perpetuation takes a long time, and it has to be part of the strategy. Drew was one of the founding members of CAFE — the Canadian Association of Family Enterprise, a group of individuals looking to ensure they have the help from their families to make certain their legacy is carried out right.

**Drew:** There have been many opportunities to sell over the years, but I strongly believe that an independent, family-owned business will have a bright future.

**What keeps you interested in the insurance industry?**

**Colin:** I love the assumptions people make about the insurance industry and I enjoy telling them their preconceived notions are wrong. People have an expectation of how the process 'should' go, or what the buying and selling of insurance products 'should' look like. They are bewildered to learn that there are so many ways to do this, so many ways for these transactions to happen. This is the most under-sold industry; and, for those of us in it, it looks nothing like what people would expect — it is flexible, active, engaged, and fueled by commissions.

**Scott:** Insurance is dynamic. When I was 12 years old and responsible for mowing the brokerage's lawn, it seemed like a boring place that smelled like paper and coffee. Once you get into it and see how quickly it all changes, you get to know the clients and the staff — your opinion changes. Not long ago, I was the chair of the IBAS Young Brokers Network (now the

IBAS Emerging Brokers Council). Now, as far as Butler Byers staff go, I am kind of the old guy. The industry is getting younger, and it is an exciting time.

**Drew:** This industry does so much, I think if people knew the extent, they would be amazed at the power of insurance support in local communities.

#### *How has technology disrupted your business?*

**Drew:** The technology will continue to evolve, but the relationships are with the people and that will never change. I wonder if technology saves us as much time as we think it does — I honestly don't know if we would have more staff than we do now if we didn't have all the systems. I believe insurance technology has focused more heavily on the accounting side instead of the customer service side. Remote access has made everything easier and more flexible, but there is also all of this data and putting the data to work can be difficult. Our very first piece of technology was a tele-fax, which pre-dates a fax machine, and we have had every iteration of technology since then. One of the most beneficial developments for brokers has been the ability to access education online — it is easier to access high-quality continuing education than it used to be.

**Scott:** Disruption is an interesting subject. Thirty-or-so years ago, my dad realized that banks might want to get into insurance, particularly personal lines, which Butler Byers was heavy on at the time. In order to avoid an industry disruption being detrimental to our business, the leaders got proactive by hiring established commercial brokers to grow our commercial book. The belief was that commercial would be less exploited by big nationals and that instinct was correct — Butler Byers is still heavy on commercial lines from that decision.

#### *Colin, you spearhead Butler Byers' podcast, 'Risky Business.' Tell us more about it.*

**Colin:** The podcast was born out of a need to market our business differently. It has been going for over

seven years and features Paul Martin as the 'voice' of Butler Byers. Paul was the perfect fit as a well-known business veteran. We have a unique process, and we share exactly what that process is on the podcast. We have to sell 'why Butler Byers' all the time and this enables us to do that. It works too — we have two full-time producers whose entire job is to manage walk-in and call-in traffic from the show — qualified leads who know how we work and want to be our client. The goal was never to educate the listener on products. The goal was to turn the listeners into better consumers of insurance. On-air discussions are exactly like the discussions we have with clients in our office, and it has worked out very well.

#### *What about this journey has been the most surprising?*


**Colin:** Butler Byers is still relevant and that is so important — the original clients are long gone, this business has had to reinvent itself many times. It is easy for people to get comfortable, turn something into a lifestyle business, then close or sell. But the effort to keep Butler Byers relevant has been consistent.

**Scott:** The number of people that want to work here surprises me. Even in the current labour market, we have a great brand impression — that is easy to miss when you work in it.

#### *Finally, what is your family's 'secret sauce' to 115 years of success?*

**Drew:** Faith, community, a great sense of humour, and perhaps a bit of luck.

**Scott:** I view it as stewardship. I am working in and on things bigger than myself. Colin and I have big plans. It is important to keep a sense of humour through it all. I do not know that humour can be a corporate value, but it is an important part of how we operate. #



# Business ecosystems: living, breathing service networks

By Nicole Sinclair, Director, Industry Development, IBAS

**Y**ou have likely interacted with a *digital ecosystem* at some point — probably even within the past few weeks, if not more recently. Think of an online brand that has evolved into something infinitely more than the purpose for which it was originally created — for instance, Amazon's journey from an online bookstore to a global technology company operating across e-commerce, cloud computing, entertainment, and artificial intelligence domains. The key ingredient that can transform a mere tool or piece of software into an entire ecosystem is interconnectivity.

A digital ecosystem is essentially an integrated bundle of what could be considered *disruptive* technologies. Ecosystems consider the needs of the customer beyond a simple transaction or task and look at ways to provide services that are logically interrelated. A perfect case study of this is

InsureMyTesla — a program developed in cooperation with Aviva and offered exclusively to Tesla vehicle owners to purchase insurance. The product is highly tailored to the needs of an electric vehicle owner, with coverage for wall connectors and telematics-based discounts that respond to safe driving habits. While some massive companies have their own bootstrapped ecosystems, many like Tesla are built on partnerships and collaboration.

One could argue that Saskatchewan's auto insurance framework is, in and of itself, an ecosystem. SGI provides the base products and technologies (often with the support of third-party vendors), issuers deliver streamlined and accessible service, brokerages add licensed advice and the sale of extended coverage options through both SGI and other private carriers, and auto body repair shops respond in the event of the claim. At every step of the





process, new value is added for the customer. Yet, the central *hub* for the ecosystem remains the broker-issuer. And that is a large part of why the model works so well.

When you take a step back and think about it, the concept is nothing new or novel. Ecosystems in which all needs are met in the same place are precisely why communities are built, and why many people choose to live in them. It is more convenient and efficient to be in a place where most everything one needs will be there when it is needed.

As the SGI example illustrates, ecosystems are not the sole domain of massive corporations, and can be built or participated in by organizations of any size. Through collaboration, investment, and a commitment to innovation, brokerages large and small can become part of an ecosystem that offers as many solutions as its clients have needs.

Ultimately, the goal of ecosystems is to improve the customer experience. In insurance, that could mean involving chatbots, apps, APIs, marketing partnerships — all powerful levers for not only connecting resources but also gathering data and sharpening an understanding of what consumers want, need, and

will pay for. Connectivity and the ‘digital cloud’ have lowered — and, in many cases, removed — the hurdles that previously stood in the way of businesses joining forces to generate value for a shared customer base.

The concept of an ecosystem where brands operate like digital species that interact and evolve sounds like a dystopian state where humanity is no longer needed; but these ecosystems are a reality now in hundreds of brokerages. Heck, if you operate a brokerage management system, you are part of a digital ecosystem and probably don’t even realize it.

And surprise: humans are still needed more than ever.


Technology isn’t a panacea. When used, however, to add value as part of a broader network, it can lead to transformational business outcomes. With competition becoming more and more fierce, that is a rallying cry worth a serious look.

*Nicole Sinclair is the editor of SaskBroker Magazine and IBAS’s director of industry development, where she oversees a broad range of strategic initiatives encompassing education, workforce attraction and retention, member services, and advocacy. #*

# HOW TO APPROACH EVER-CHANGING BROKER TECHNOLOGY

*By Nick Kidd, CEO & Co-Founder, Quotey*





**A**fter years of stagnation, the pace of change around broker technology is accelerating. Every month, there is news of something different in the technology landscape that has the potential to change the way brokers work.

First, brokerage management systems (BMSs) are continually evolving: Applied, Acturis, and Vertafore are all working on improved solutions for broker clients, while several others are emerging with interesting solutions like BrokerCore and Nude that promise a modern take on the BMS theme. The growing competition of increasingly connectable solutions will hopefully be in the brokers' interests.

Modern CRMs like Salesforce, HubSpot, or Zoho are now in use in many brokerages. These are highly robust solutions that can add substantial value in understanding clients and managing key workflows. There are also options that are hyper-focussed on lead management, such as TruLeads from Trufla and Goliath from Mitch.

The availability of quoting solutions is growing as well – mostly in the form of insurer or MGA portals. My business, Quotey, is very much in this space, having built a digital, commercial insurance marketplace with hundreds of products, while transforming broker workflows.

'The APIs are coming' is a common refrain heard in the market these days. That connectivity may take some time but will eventually help brokers become increasingly connected to their insurer partners. This, however, will rely on technology providers to harness the power of APIs – in and of themselves, APIs are not the whole solution.

And of course, I can't get through this list without mentioning the 'D-word' – *data*. Some of the options outlined above will allow you to harness your data for better insights and decision-making. Applications like Broker X-Ray from Trufla have been built to provide specific and actionable insights from your data. Data visualization tools like Microsoft's Power BI are becoming increasingly affordable and straightforward to use. It wouldn't be a long shot to suggest that a Chat GPT integration with Microsoft will enable AI-led insights in the near future.

**"The likelihood is that no single [technology] solution in itself will optimize every aspect of your brokerage, and a combination of things might be the smartest bet."**



With all this change, how should brokers think about their technology and data? What are the best moves to make, and what should be avoided?

I'll start by saying I don't think there is a 'one size fits all' approach. The likelihood is that no single solution will optimize every aspect of your brokerage, and a combination of things might be the smartest bet.

Even though the major BMSs are improving, their primary purpose is to act as the system of record for a brokerage and manage transactions and accounting. With the notable exception of Applied Rating Services, BMSs have not traditionally been focused on rating or sales management. Equally, the systems do not support the management or automation of key processes or workflows across the brokerage. So much so, that *RPA* (robotic process automation) is a new buzz term in the insurance industry with companies such as Clementine and Quandri building bots that can automate repetitive workflows.

Put simply, your BMS is not the only piece of technology you will need.

Here are some things to consider when navigating some of the options currently available on the market:

- First and foremost: **What are the real pain points of your brokerage?** Of course, in my case, the commercial sales process was a nightmare, so I set out to build a solution that evolved into Quotey. Technology sometimes feels like it has been built with some ideal in mind that doesn't address the realities of how a broker's business works. Make sure to dig in and understand the back story of the proposed solution before you go too far down the road.
- **What do other brokers think of it?** Broker technology can often seem like a grudge purchase. Are there any broker advocates of the technology being considered? Does it bring *true value*, or is it grudgingly accepted?

- **How easy is it to implement and test the solution?** Are there large setup fees or minimum contract periods? How easy will it be to train your team? Some technology can take weeks or months to implement while some can be implemented in less than a day and will be highly intuitive for your team. The cost and complexity of implementation should be weighed against the expected benefits.
- **Who owns your data?** This question will become increasingly important in the future as the concept of 'big data' emerges. I appreciate this is abstract, but it seems sensible to me that brokers will want to have full rights over their data in whatever different systems that it resides. As more tools emerge to connect data and provide powerful insights, brokerages will want to avoid legal hurdles around data ownership.
- **What does it cost?** Are you getting value for money when it all adds up?

Your brokerage is probably already using a broad range of technologies in its day-to-day business — a BMS, a rating system, insurer portals, e-mail, a phone system, Microsoft Office, and maybe a CRM. You have a tech stack whether you know it or not.

That stack will evolve as better and better solutions emerge (and hopefully Quotey will be a part of it!). Optimistically, broker technology will one day be as intuitive, affordable, and useful as the technology we consume everywhere else in our lives. That's one of our guiding principles.

*Nick Kidd is the co-founder and CEO of Quotey — a new technology company in Canada designed to address the many broker and insurer challenges with commercial lines insurance. Prior to that, Kidd was the CEO of APRIL Canada from 2014 – 2018. #*





# Bipper Bulletin Board

## 2023 IBAS CONVENTION & AGM

Huddle up in YXE! IBAS's signature event of the year returns to the Sheraton Cavalier Hotel in Saskatoon on Thursday, October 12 & Friday, October 13. Come together with brokers from across the province, as well as senior carrier and industry leaders, to hear from in-demand keynote speakers, take in world-class entertainment, and end the event with the #BrokersCare Riders Game Day Party.

## GET YOUR 2023 #BROKERS CARE CAMPAIGN T-SHIRT

Our newly designed 2023 #BrokersCare t-shirts are going fast! The cost is \$39.99 each (plus tax) and includes free shipping anywhere in Canada. Thanks to our friends at Wawanesa Insurance, 100% of the sale price from each t-shirt goes directly to support youth-related projects and not-for-profit organizations across Saskatchewan. Get yours before it's too late — they are already more than 70% sold out!

## IBAS DISASTER EDUCATION DAY

Join us in Saskatoon on Monday, November 27, for an afternoon of broker learning and discussion focused on catastrophes, claims, and remediation. The event will include a special presentation from James Heigh, recovery manager for the Village of Lytton and City of Merritt, B.C. Attendance is free for IBAS member brokers, and there are three CE credit hours to be earned.

## 2023 IBAS HOLIDAY MIXER

Get in the holiday spirit and support a great cause in the process! Come together with your fellow brokers and insurance industry partners in Saskatoon beginning at 5 p.m. on Monday, November 27, for a festive evening of camaraderie, cold drinks, and hot eats. This is the first time IBAS has been able to hold this popular networking event since 2019, so it is sure to be one to remember! There is no cost to attend; however, all attendees are encouraged to bring along a new, unwrapped toy for donation to Santa's Anonymous.

## STAFF CHANGES AT IBAS

*By Derek Lothian, President & CEO, IBAS*

It is with mixed emotions I am sharing with you three staffing changes that will have notable implications on the IBAS team:

First off, after nearly a decade with the association, Jan Milton, has announced she will be retiring from IBAS, effective June 30. Jan is the longest-serving member of our group and has been a human Swiss Army knife over the years, filling a variety of functions and playing an instrumental role in elevating the member and partner experience.

In her most recent capacity as IBAS's Events Manager, Jan led the modernization of our annual events programme, shepherding several from near-cancellation to become perennial — and profitable — sell-outs. Her deep expertise, dedication to the job, and sterling attention to detail will be sorely missed. That said, I am happy for her to be able to spend more time with her two (adorable!) grandkids.

In addition to Jan's retirement, Amanda Thick, our director, operations and finance, has also departed IBAS as of May 12. Although Amanda's time with us was short, her impact has been profound. I am sad to be losing her expertise but am tremendously excited for her as she tackles her new role as controller at Quorex Construction — one of Saskatchewan's most prominent general contractors.

On the upside, where there is change, there is often opportunity. And I am very pleased to welcome Timothy Landgraf to our team as IBAS's new manager, finance and administration. Some of you will have met Timothy already at the SGI Brokers Convention in April. If you haven't said *hi* yet, Timothy can be reached at [timothy.landgraf@ibas.ca](mailto:timothy.landgraf@ibas.ca). #

# Blockchain for the insurance industry

By Pete Tessier, Host & Producer, The Insurance Podcast

**B**lockchain technology has been on the rise since it was introduced in 2008. Most people know it as the backbone of cryptocurrency, but it has long been touted as proprietary tech with potential to transform how industries track, share, and distribute data.







Could insurance be one of these industries? That question has yet to be determined. There is reason to believe, however, that blockchain may develop into a meaningful tool for the property and casualty sector.

First, it is important to understand what exactly blockchain technology is. Munich Re's definition is: 'A data structure that enables the creation of a digital ledger of transactions and the ability to share them among a distributed network of computers.' Ledgers can be either public or private, thus one possible advantage for insurance is the blockchain ledger could be a semi-private setting specific to the insurance industry. The blockchain becomes a record of what has occurred and is therefore a great way to manage contracts — which are exactly what insurance policies are. Since the ledger cannot be altered once the information is recorded, there is a permanent record of the contract, which builds trust. A broker who can use blockchain technology to accept terms and complete the contract could, in theory, instantly have the insurance policy recorded, preventing disputes on agreed terms.

In the insurance industry, blockchain technology could lead to the development of smart contracts. A smart contract is a computer code built directly into the blockchain and operating under a set of conditions, allowing anyone to transfer something of value without the middleman. Ledgers would outline the rules of the contract between different parties and are able to track events, such as a claim, and ensure that both parties are accountable to the contract details. Should either party violate the terms of the smart contract, then the agreement is dissolved, and the payments are transferred back to the insured individual. The concept is that data transparency makes trust

mutual, and that any deviation from the agreed terms voids the contract with the harmed party receiving restitution.

Blockchain technology can also aid in creating efficiencies — obvious areas that could be improved by using a blockchain ledger are fraud and risk management. Underwriting requires data and declarations about the risk to be insured; blockchain's potential to verify and quantify the accuracy of data from third-party sources is vast. There can be transparency on insurance claims history and loss runs that, when combined with trusted sources of data, lead to a more efficient capacity to assess risk.

Once the risk is assessed and the quoting process begins, a more accurate pricing model at a granular level to the risk can be provided. The ledger could offer a digital smart contract with verifiable rates, terms, and clear obligations between the insurer and the insured. The centralized blockchain ledger can provide access to multiple companies, which may participate in the underwriting and policy issuance. Upon binding and acceptance, the smart contract allows for automatically verified payment and recording of that payment. Imagine this record-keeping happening with automated efficiency — less interaction and less human error.

The claims management side of blockchain would seemingly be the biggest win for the industry, as it is the area that often creates friction points. The speed with which a claim could be submitted, verified, and assessed would increase, thereby allowing verified contractors to begin response and repair. In the claim management ecosystem, there are multiple payments that can happen between a number of vendors. Those payments

**"Blockchain is the future. It is coming; but not at a speed that should be feared."**

can be automatically managed and verified to prevent any disruptions in work. When closing a claim, there will be immutable proof of the payment and the work completed to the terms of the smart contract.

So, is this happening in the insurance industry now?

Yes, it is happening — but not all over, and only in micro cases as interested entities build out the capacity to use blockchain and its vast resources. Travel insurance claims are currently being settled by blockchain when air travel baggage is lost, providing immediate indemnity to insureds.

For the traditional broker distribution channel, though, there is not much happening — yet. Blockchain is the future. It is coming; but not at a speed that should be feared. Insurance contracts are

complex. Brokers are familiar with how difficult it can be to review contracts and conditions with clients, and a smart contract may not make that process easier. What smart contracts *could do* is ensure a more efficient and verifiable set of terms, of which brokers will be integral in communicating, all the while allowing technology to be the ledger as opposed to layers of paper containing imperfect information.

The real benefit is for the insurers when managing complex risks such as large-scale global supply chain entities and the vast complexities that come with insuring them. Efficiency will trickle down eventually, so while this technology seems like it has the potential to threaten the broker channel, it still requires vast resources which will be focused on the biggest return. #



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# Protecting the broker value proposition in a time of disruption

By Todd Hochban, President, West Coast Training



**W**e have been ordered to close the campus.

Those were the last words spoken in my classroom. The day was March 17, 2020, and I was starting an afternoon CAIB session at Simon Fraser University. That was three years ago, but it seems like only yesterday.

Disruption is generally viewed as a negative event — ‘problems that

interrupt’ is the *Oxford Dictionary* definition. While it is true that we are challenged with unforeseen events constantly, we are not defined by our challenges, but, instead, by how we adapt to them.

Challenges often require change, which is resisted by many yet embraced by leaders. I am so impressed by how brokerages changed, virtually overnight, in response to the pandemic. Amongst

the rapid changes, required or by choice, there is a constant that has not changed — the consumer.

Clients need, but do not necessarily want, insurance. Brokerages supply this critical, intangible product without interruption, pandemic or otherwise. Consumers may be attracted to other suppliers from time to time; inevitably, however, they come back to brokerages. Why clients try alternate suppliers only

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to return to brokerages is important to discuss and understand.

The overriding benefit your brokerage has that no website or toll-free number will ever have is your local presence. Your local response is valued. This was proven in a recent study of social media keywords that showed people searched for responsiveness and reachability over all other traits.

*Price, price, price* – brokers hear this chant over and over with many clients. The answer to this is *value*. Of all the disruptions to the world since 2020, broker value has been one of the few things that has not changed. Processes, automation, and human resources change. A client's opinion of value doesn't.

People address insurance like they do making a dental appointment – they may hate making the call, although they know they must. When response is slow, or not given at all (thus requiring another call or email), clients start to consider other suppliers.

Responsiveness, peace of mind, and professionalism are core values to be stressed. When building financial, operational, automation, marketing, and sales management strategies, these core client values must be forefront.

What does this mean operationally? Let's have a look.

When building budgets, are client relationships considered? When developing operational strategies, are all client connection methods being considered? When looking at automation, are mobile devices included? When marketing is reviewed, are community involvement and local

support budgeted for? When developing sales plans, are contact strategies to enhance retention woven into the goals?

These five simple ideas are just the tip of the iceberg. These and other strategies must be constructed with responsiveness in mind. The best strategy is worthless when your telephone isn't answered, e-mails

are ignored, and documents are not provided before deadlines.

We have faced many disruptions in the past, and we will face many in the future. I have every confidence the brokerage community will overcome these disruptions with focus and demonstrated responsiveness. #



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

# National issues take on a local flavour

By Derek Lothian, President & CEO

There are many different models for industry associations across Canada. Some are structured as a singular, national entity with regional branches. Others, like IBAS, are independently governed, provincial organizations that come together as members of a separate, national body, entrusted to advance issues of common importance.

Having worked extensively in both environments, I consider that a prevailing strength of the broker association network. The ability to collaborate through the Insurance Brokers Association of Canada (IBAC), as well as together with individual provincial associations on case-by-case basis, provides IBAS a seat at the table on interjurisdictional policy, regulatory, and carrier files, while maintaining the flexibility, autonomy, and focus that enables us to drive maximum local impact.



## PARLIAMENT HILL DAY

Each year, representatives from brokers associations nationwide converge on Ottawa for IBAC's annual Parliament Hill Day — a blitz of meetings with members of Parliament, senators, and other federal stakeholders, on pressing P&C insurance matters.

The 2023 installment was held on May 30. IBAS was dutifully represented by IBAC and IBAS Director Jaycee Turtle (Lakeview Insurance), IBAC Observer and IBAS Director Sarah Edwards (Bora Insurance Brokers), IBAS Chair Sarah Johnston (Johnston Insurance Brokers), and IBAS Emerging Brokers Council Co-Chairs Nicole Crump (Long Lake Insurance) and Talsa Warken (Western Financial Group). Spotlighted issues included:

- Affirming government's commitment to upholding and enforcing the separation of the pillars of banking and insurance;
- Leveraging the existing distribution and claims system, including the important role of the broker, in creating the framework for the National Flood Insurance Plan; and
- Adding a government funding program to the National Adaptation Strategy to encourage property retrofits that increase resilience and provide greater protection from extreme weather events.

## LICENSING HARMONIZATION

For the past several months, IBAC has been working alongside the Insurance Institute of Canada to shape and influence the General Insurance Licensing & Qualifications Review (GILQR). This project, led by provincial regulators, is an effort to harmonize general insurance licensing requirements amongst all provinces.

While IBAS has been supportive of GILQR, we are concerned by what appears to be growing fragmentation amongst regulatory authorities, putting the future of the initiative in question. There is also a distinct need for



Saskatchewan to maintain compatibility with its western counterparts, where our members are most likely to hold concurrent licenses.

IBAS has subsequently met with the General Insurance Council of Saskatchewan and has co-signed a joint letter with the Insurance Brokers Association of Manitoba. The letter reiterated the importance and benefits of reducing compliance costs, simplifying processes, streamlining workforce mobility, and ensuring the long-term viability of industry-led supports. We expect to learn more in the coming weeks.

## BEST TERMS PRICING

I have written extensively on the issue of best terms pricing, including in this publication, since late 2020. Even in those early days, IBAS was clear that although we understood (and resonated with) why regulators were considering phasing out the practice on the composition of subscription policies, there would be unintended consequences if not done slowly, carefully, and through the unique lens of our marketplace.



We are pleased that the Financial and Consumer Affairs Authority has, to date, heeded our advice on this file, which we continue to actively engage on — as recently as late May. Due to this engagement, IBAS doesn't expect any immediate change in direction that would have detrimental impacts on Saskatchewan consumers or brokerages.

*Have a question on these or any other issues? E-mail us at [community@ibas.ca](mailto:community@ibas.ca). #*



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