

*Atlantic*

# INSURANCE BROKER

*Summer 2020*

C H A N C E

DOES REMOTE WORK, WORK?  
THE FIVE THINGS CUSTOMERS WANT  
BUSINESS INTERRUPTION INSURANCE AND COVID-19

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new brunswick



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# Atlantic Insurance Broker

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Robert Kimball, CAIB (Hon's), AIPC, CRM President, IBANB / ACANB

### So, what did we learn...?

Well... I'll be honest, I started out 2020 thinking it was going to be a great year...! Did I expect it to turn out the way it did? I do not think anyone could say they saw this coming. BUT... Can 2020 still be a great year? What did we learn, how will we utilize this experience to improve our future and are we able to see the good that come of it and some of the things that might be considered silver linings in a very challenging experience?

As I write this article, we are still in a State of Emergency in NB. We are doing quite well as a province with regards to "flattening the curve" and are trending in the right direction. I am very proud of all New Brunswickers with how we handled this situation to date. Sure, we had some advantages with being a smaller population with fewer large centers and international travelers, but hey, we still had our share of challenges and we came out on top.

Challenges and crisis like these (although this one separated us literally for weeks) bring us together as a society, as humans and as families and friends. We are really good at rising from the ashes so to speak, we take adversity head on and make lemonade when life gives us lemons... or in my case, a nice lemon flavored craft wheat beer...

So, that may have been the longest intro in the history of our magazine, but I have

some time on my hands here at work with the doors locked to the public and for that I apologize...

So, what did we learn? We learned that we as an industry are essential. We as a broker channel are very, very agile, and innovative as well as efficient. When challenged with the situation that we were faced with, we reacted with speed and accuracy, we were able to continue to serve our clients, keep our workforce employed and stay safe. Many were deployed to work from their homes or other remote locations. We used social media, emails, and countless other methods of communication to let our clients and partners know that WE ARE HERE for them. This crisis forced us all to put into practice some disaster recovery plans and procedures that we had only ever talked about before now, and now that we have experienced this exercise, I am very confident that we are capable of withstanding almost any situation.

We learned that we could meet virtually when necessary, we learned that we could trust our workforce to not only work from home, but in many cases, even increase productivity and improve morale. We also learned that with all the kids home from school on "Fortnite" online gaming, our internet was not always the best... But we still managed. We learned that our government and regulators as well as other industry partners and affiliates are also able to move quickly and think outside the box, whether it be dealing with the Associations and their licensing challenges during a province wide lock down or figuring out ways to help consumers who have been hit financially by this crisis.

The NB Association has had a huge upswing in registrations for online learning and webinars and is moving forward in leaps and bounds with online and virtual programs required for licensing such as CAIB, Fundamentals, etc.

Most importantly, I think we learned that we could take a bit of a break. We are moving at a million miles per hour and have been for a very long time. We cannot take ourselves too seriously, we need to slow down a bit, spend time with family, friends and loved ones and do not take anything for granted. I personally found myself several times

thinking to myself that I was not going to take this lightly and will take advantage of the time we had in a slower lifestyle. This may never happen again. Having said all that... I cannot wait to see you all again...! I started out 2020 thinking it was going to be a great year... and I still think it will be.

Take care and thanks for reading...until next time...! ■



*Robert E. Kimball CAIB (Hon's), AIPC, CRM / President, IBANB / ACANB*

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### **Alors, qu'est-ce qu'on a appris?**

Bon, je vais être honnête : j'ai commencé 2020 en pensant que ce serait une super année... Est-ce que je m'attendais à ce qu'elle se passe comme ça? Qui aurait pu prédire les choses? D'un autre côté, qui peut affirmer que 2020 ne va pas être une super année, finalement? Bref, qu'est-ce qu'on a appris? Comment va-t-on utiliser cette expérience pour améliorer l'avenir? Va-t-on pouvoir tirer les enseignements et voir le bon côté de cette expérience particulièrement éprouvante?

Au moment où j'écris ces lignes, le Nouveau-Brunswick est toujours en état d'urgence. À vrai dire, la province s'en sort plutôt bien pour ce qui est d'« aplatis la courbe ». Nous sommes sur la bonne voie. Je suis très fier de la façon dont les Néo-Brunswickois ont géré cette situation jusqu'à présent. Bien sûr, le fait que la province soit moins peuplée et compte moins de grands centres et de voyageurs internationaux a joué un rôle, mais elle a quand même eu sa part de défis et s'en est sortie vainqueur.

Bien que cette pandémie nous ait – littéralement – séparés pendant des semaines, force est de constater que ce genre de crise a un effet rassembleur, nous rapprochant l'un de l'autre, en tant qu'êtres humains, mais aussi en tant qu'amis et membres de la famille. Nous sommes vraiment doués pour renaître de nos cendres, nous n'avons pas peur d'affronter l'adversité et faisons de la limonade quand la vie nous envoie des citrons... ou dans mon cas, une bonne bière de blé artisanale aromatisée au citron!

C'est peut-être la plus longue introduction de l'histoire de notre magazine, mais j'ai un peu de temps libre ici, au travail. Après tout, les portes sont fermées au public... veuillez m'en excuser!

Alors, qu'est-ce qu'on a appris? Tout d'abord que notre secteur d'activité est essentiel. Nous, les courtiers, sommes très, très agiles, innovants et efficaces. Confrontés à cette situation, nous avons réagi avec rapidité et précision, servi nos clients sans relâche et maintenu notre personnel en activité tout en restant en sécurité. Nombre d'entre nous ont dû aller travailler depuis leur domicile ou à (très grande) distance. Nous avons utilisé les médias sociaux, les courriels et toutes sortes de moyens pour faire savoir à nos clients et partenaires que nous étions là pour eux. Cette crise nous a obligés à mettre en pratique des plans et des procédures de reprise après sinistre dont nous n'avions jamais parlé auparavant. Après avoir vécu pareil exercice, je suis certain que nous serons capables de résister à presque toutes les situations.

On a aussi appris qu'il était possible de se réunir virtuellement au besoin, de compter sur le personnel pour travailler à distance, mais aussi, dans de nombreux cas, d'augmenter la productivité et de remonter le moral des troupes. Admettons-le aussi, avec tous les enfants à la maison, en train de jouer à Fortnite, notre réseau Internet n'était pas toujours de bonne qualité! Malgré tout, ça a marché! On a appris que le gouvernement et les autorités de régulation, ainsi que d'autres partenaires et affiliés du secteur, sont capables d'agir rapidement et de sortir des sentiers battus, qu'il s'agisse de traiter avec les associations, de régler leurs problèmes d'octroi

de permis pendant un confinement total ou de trouver des moyens d'aider les consommateurs qui ont été touchés financièrement par cette crise.

L'Association du Nouveau-Brunswick, qui a connu une forte hausse des inscriptions aux formations en ligne et aux webinaires, fait des progrès de géant en ce qui concerne les programmes en ligne et virtuels nécessaires pour l'obtention des permis, comme la CAAC ou les cours de base.

Plus important encore, je pense qu'on a appris qu'il est possible de faire une petite pause. Depuis très longtemps, la vie va à mille à l'heure. Arrêtons de nous prendre trop au sérieux, ralentissons un peu, passons du temps avec notre famille, nos amis et nos proches et ne tenons rien pour acquis. Plusieurs fois, ces derniers temps, je me suis dit que je n'allais pas prendre ça à la légère et que j'allais profiter de ce mode de vie plus lent. Cette situation ne se reproduira peut-être plus jamais. Cela dit... j'ai hâte de vous revoir!

J'ai commencé l'année 2020 en pensant que ce serait une super année... et, finalement, je crois bien que cela va être le cas!

Prenez soin de vous et merci de m'avoir lu... À la prochaine! ■



*Robert E. Kimball CAAC (avec distinction), AIPC, CRM / Président, IBANB/ACANB*

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# Awards

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new brunswick



association des  
courtiers  
d'assurances  
du nouveau-brunswick

Every year we say thank you to those who excel in our industry by way of three awards; Above and Beyond, Emerging Professional and Insurance Partner Award.

This year is a little different, 2020 Convocation Awards Gala was postponed, but the celebrations still continue! Thank you for your hardwork and dedication to our industry, you are truly wonderful!



Stacy Frye  
St. George Insurance  
Recipient of the Above  
and Beyond Award



Nicole Hachey  
Intact Insurance  
Recipient of the Insurer  
Partner Award



Kalum Landry  
Kent & White Insurance LTD.  
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## Message from the NS President



*Darren Lipsett, BComm, FCIP, CRM  
President, IBANS*

### **The Silver Lining...**

As I write this article, we are several weeks in to the most unprecedented challenge of our time. People all over the world have had to adjust to doing things differently, thinking differently, and taking stock on most aspects of their lives. Overnight, our world as we knew it changed, and in the early stages we were apprehensive, and perhaps even afraid, of the unknown. So much information and media from all over the world bombarded the news, and with no end day in sight, the future brought much uncertainty. In all the chaos of this emerging and new normal, I do feel there is a silver lining.

Firstly, our new reality forced up to move people from our offices to their kitchen tables. As an industry, brokers and carriers alike took swift action to move people from their offices to their homes for fear of their safety. Contingency plans were put in place to ensure we could carry on our business, provide a level of certainty around our operations, and be there for our clients in such uncertain times. These adjustments were well executed by all involved, and my perception when speaking with my colleagues across the Country is that we as brokers, and industry in general, have not missed a beat. We have still been there for our clients giving them choice, advice, and claims advocacy; and we have done it swiftly, and

professionally. It's no small feat for any business; but I think we should be especially proud of our effort and execution.

Secondly, we have had to learn to work differently. A lot of us had to consider new technologies quickly, and implement these into our regular workflows. The situation in general has challenged our own infrastructure in a way that's different than a small interruption in our business via a weather event or a power interruption. We have had to consider all aspects of our operations, and test their effectiveness in the current situation. Whether it be a phone system needing an upgrade, the implementation of an E-Signature solution that you had been on the fence about in the past and now need, or changing the way we accept payments and remit payments to our providers – without a doubt, we have all identified something that we could improve upon. At the same time, we have had the opportunity to identify business processes where efficiencies can be gained, and push ourselves to have a more digital experience for our customers and our business. We have done this all while taking care of our customers, our teams, and with no end date on the horizon. I know that when business resumes to normalcy, whatever that looks like, we will be stronger, efficient, and more focused organizations.

Thirdly, we have done right by our customers. We have worked with our partners to assist with premium relief measures for all Canadians on the personal auto side, and also worked with business owners facing the most challenging circumstances and uncertainties of their future. We have stood with our customers as we always do, and demonstrated as we do time and time again, that we are there to support them. There has been many efforts underway both regionally and nationally to bring attention to key issues, and what we can do to support our clients. I am pleased to have been involved in these efforts in Atlantic Canada with my Atlantic colleagues, and I know our industry is better off because of our commitment to collaboration. Let's be proud of our partnerships and the benefit of our collective voice.

Last, but certainly not least, this time has allowed most of us to slow down the pace of life and refocus for the future. We have busy careers, busy lives, busy families, and as I am sure most can relate, it's tough to find time to breath. We run from work to home to an event or kids activity all week, and then we have busy family activities on the weekend. Not having the ability to move about freely has been challenging without a doubt, but it has also allowed us time to smell the roses. We are missing the social interactions with each other and our friends, but perhaps we have a little time to consider what the new normal looks like personally as well. Making times for the people most important to us, and for ourselves, should always be something we do – not just when we have time – we need to make the time.

These past months have been a challenging, and they have been a test on our resilience, our drive, and our determination as insurance professionals, and as people. What I have learned myself is that we are adaptable, willing to adjust to new and better ways of doing things, remained committed to our cause, and had some time to slow down and regroup. Therein lies the silver lining.

Stay safe, and stay well! ■

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## Message from the NL President



*Kelly Hickman, B.Comm, BPR, CAIB, CPIB  
President, IBAN*

Early March I was wishing life would slow down. Since December I had been going non-stop, and I was exhausted. Then it happened. Everything stopped. COVID-19 turned the world, our lives and our industry upside down.

Beginning mid-March, brokers, like many other businesses, closed their doors and sent their employees home. Since then IBAN has been working with IBAC, IBC Atlantic and our sister associations in Atlantic sharing resources to help our members and their employees, including various webinars, on Working from Home and Navigating Anxiety in Turbulent Times, Everything CSIO and Clear Pay/KixPay.

To find out the impact of COVID-19 on NL brokerages, IBAN conducted a survey early in May. Nine of our 15 members (60%) responded. Of those who responded:

- All nine are serving clients, but their offices are closed to the public;
- 6 (67%) closed between March 16 and 18; 1 on March 23rd; 1 on April 2 and 1 on April 12;
- 3 (33%) have <10 employees; 1 (11%) has 10-25 employees; 1 (11%) has 26-49 employees; 2 (22%) have 50-74 employees and 2 (22%) have more than 75 employees
- 4 (44%) have 75-99% of their employees working from home; 2 (22%) have no employees working from home; 2 (22%) have all employees working from home and

1 (11%) has 50-74% of their employees working from home

- Of the 8 brokerages with employees working from home, half had to purchase new technology
  - Telephones / phone system - 22%
  - Laptops /computers - 33%
  - Accessories, such as headphones, cables, etc. - 44%
  - Technology to offer eSignatures - 22%
- Of the 8 brokerages with employees working from home:
  - Half spent <\$500 on technology
  - 1 (12.5%) spent \$1001-\$5000
  - 3 (37.5%) spent > \$10,000 on technology
- 4 (44%) have seen increased client activity; 4 (44%) have seen decreased activity and 1 (12%) has experienced no change
- 2 (22%) have seen no change in employee productivity; 1 has seen increased productivity; 4 have seen decreased productivity and 2 were unsure
- 3 (33%) implemented eSignatures; 6 (67%) implemented eTransfer payments / EFTs; 1 (11%) implemented Clear Pay / KixPay for Insurers; 1 (11%) implemented Voice recording; 1 (11%) implemented client access through a client portal and 3 (33%) did not make any changes to the ways they interact with customers
- 3 (33%) have seen increased sales revenues since the start of the COVID-19 outbreak in NL; 2 (22%) have seen no noticeable change; 1 (11%) has seen increased revenues; 1 (11%) was unsure and 2 (22%) preferred not to say
- On steps they have taken or plan to take to protect employees and customers once their office reopens:
  - Hand sanitizing stations - 89%
  - Sneeze guards at Reception area - 55%

- Sneeze guards at CSR workstations - 22%
- Social distancing signs – 78%
- Traffic flow signs throughout their office – 33%
- Limit the number of customers permitted in the office – 89%
- On anticipated permanent changes in operations resulting from this shutdown:
  - Increased use of technology by clients – 100%
  - Fewer locations – 0
  - More staff working from home – 66%
  - Reductions in office space – 22%
  - Client visits by appointment only – 33%

Based on the results, NL brokers reacted quickly and responsibly and will make some permanent changes post COVID-19 to take advantage of new found technology and efficiencies. So instead of business as usual, for many brokers it will be business even better.

Other initiatives

IBAN has been working toward online exams and in May signed an agreement with Captus Press to provide this service.

IBAN used material from the Intact Centre on Climate Adaption to develop an explainer video on how to prevent spring flooding. We posted it on social media and distributed it to members for their use.

We recently issued an RFP for a Compensation Study to help our members review their own compensation practices and programs to ensure competitiveness within the industry.

As for home life, I finally have time to rest. Silver linings? Definitely. But next time, I'll be a little more careful what I wish for. ■

*You may contact Kelly at  
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# ***THANK YOU***

to all those on the front lines working tirelessly  
to keep us safe, supplied, and healthy.

You truly are ***heroes!***



*Facing the storm with you*

## Message from the PEI President

The Insurance Brokers Association of PEI would like to congratulate:



Tyler Sellar, CAIB

Tyler has completed his CAIB designation. Congratulations!! Your accomplishments are something to be proud of – education is an important part of what makes you a true insurance professional and a knowledgeable advisor for your clients.

A little bit about Tyler ...

- How long have you been in the insurance industry? 7 years
- How did you end up working in the insurance industry? Previous owner at a broker reached out to me shortly after graduating from UPEI.
- What was your first insurance job? Personal Line Account Manager
- Other jobs prior to insurance? Retail Manager and Accounting Technician
- Family status – wife, kids? Wife and 3 kids
- Were you born in PEI or where did you come from and how did you end up in PEI? Born and raised in Argyle Shore, PEI. Moved to Charlottetown to attend university and raise a family.
- Now that you are finished your CAIB, what is next? More education? Hobbies? Continue my CIP, coach sports and raise my family.
- Did you do all your CAIB courses through IBANB immersion program? Yes, I took all 4 within 1 year.
- Any advice to offer the CAIB students? Committing to life long learning, setting goals, and networking are key to success.

Best of luck for a happy and rewarding career in the insurance industry! ■

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# A Sad time...

IBAPEI wishes to send our condolences and “virtual hugs” to the families of two PEI insurance professionals who passed away during the quarantine period when public interaction with others was not allowed, making it difficult to show our caring and support. They both exhibited high professional standards and the ability to make you smile. With fond memories ... RIP!



**Gary Ellis, BBA, FCIP, RF,  
FCIAA, CLA, FIFAA** May  
13th, 1951 -March 28th, 2020

Gary had a long 45-year career in the insurance industry as an independent insurance adjuster. His technical abilities were recognized internationally and resulted in his involvement in large complex projects such as Strait Crossing (The Confederation Bridge). He was an active member and supporter of the Canadian Independent Adjusters Association where he served on the executive and was a long term chair of the education committee where he rolled out the establishment of curriculum evaluation standards. He was known as a reliable and knowledgeable source of guidance for colleagues and a mentor to those newer in the industry. His knowledge, skills and integrity led him to become one of the top independent adjusters in Atlantic Canada.

His friends remember him as a great story teller - no one told a story with the enthusiasm and animation that Gary did! I smile when I remember Gary as he always had a joke and displayed a happy and fun loving attitude. He had a great sense of humor and was such fun to be around. But above all else, he was a gentleman and a highly respected insurance professional. He did us proud! Rest easy my friend.

IBAPEI sends our condolences to Gary's wife Patricia (Hardwick) Ellis, daughter Charlotte Ellis, grandson Isaac Doyle and brother Dale Ellis (Bonnie McOrmond) and families. Gary's complete obituary is at [www.belvederefh.com](http://www.belvederefh.com).



**Pearle Cameron**  
July 29, 1929-March 31, 2020

Pearle Cameron passed away peacefully at Andrews of Stratford Senior Care Center on the evening of March 31, 2020. She was born in Augustine Cove, PEI, July 29, 1929, and lived her life in Borden-Carleton, PEI and Charlottetown, PEI. She was predeceased by her parents Aletha (Dickie) Cameron and Leigh Cameron. She will be lovingly remembered by special cousins Betty Lou Wood and Mary Moase and numerous other cousins.

I first met Pearle over 35 years ago when I started my insurance career at Hyndman & Company Limited. Pearle had a quiet, caring and unassuming personality. Pearle was not well known as she was a private individual who did not mix her personal life with her business. However, those who knew her thought highly of her. She was a true profes-

sional and is one of the reasons why I chose 'insurance' as a career. She took me under her wing and taught me the basics, encouraging my insurance studies. It is fair to say that Pearle was serious about doing things right. She burned the candle a many a late night to ensure the job got done! She has been retired for likely 25+ years, but nevertheless, was an important player in the PEI insurance industry. Her sense of humor was not well known to many - but I am privileged to have her scrapbook on "Women Drivers" to prove she had a fun side. Her collection of cartoons will put a smile on your face. So glad she crossed my path!

IBAPEI wishes Pearle's cousins and families our sincere condolences. Pearle's complete obituary is at [www.davisonfh.com](http://www.davisonfh.com)



*Kent Rowe, President, Insurance Brokers Association of Canada*

Greek philosopher Plato once exclaimed that “Necessity is the mother of invention”, and in today’s turbulent environment, nothing could be more true and glaringly applicable.

We all know that we are in the throes of a global pandemic that hasn’t been experienced in over a century and may never be experienced in many of our lifetimes again. Things have changed, some things have changed temporarily, but many others have changed permanently. Some of these imposed changes are painful and arduous, others are refreshing and desperately needed.

First of all I want to state how incredibly proud I am of our Industry, particularly brokers, for how we have collectively responded to this crisis. We’ve stepped up our games and are now successfully conducting business and engaging with our clients in a way that we would have almost unanimously deemed impossible just a few short weeks ago. We’ve demonstrated our commitment to our clients and to our communities in a way that leaves me feeling nothing short of unabashed joy and pride. The many financial contributions to food banks and other charitable organizations, brokers working with clients and other business leaders to source PPE, volunteering time and effort to ensure that our most vulnerable are cared for and safe, are all stories I’ve heard over the past weeks and helps me realize what a tremendous business we’re in and the great opportunity we have to add to our “story”.

It’s no secret that our industry has been notoriously slow to respond to changing and advancing technology. This crisis has forced us to rethink how we do things and has placed a tremendous sense of urgency and value around embracing the technology that we’ve been challenged to implement. We’re finding new ways to communicate with each other and with clients, maximizing the utilization of features within our BMS’s that create and enhance efficiency, establishing new ways to deliver our product and our services to clients, developing unique ways to create more lean thinking in terms of overall operations, spending more time ensuring our teams are active, efficient and engaged, the list goes on. Winston Churchill once said “Never let a good crisis go to waste”, and I firmly believe that our industry is doing its best to make the most of our situation and to expedite and facilitate the necessary changes needed in our business that have been hanging over our heads for many years, if not decades.

Some will say that difficult situations such as these reveal your weaknesses and expose you to threats, but I say that they give you an opportunity to display your strengths and create opportunities. Let’s be bold enough to cast away our doubts and fears about change and let’s embrace it. Let’s not say that things can’t be done, let’s not feel threatened, but empowered, let’s not feel weakness, but let’s feel strength. The many changes we’ve already experienced are just the beginning. As this crisis evolves so will the pace of change. We have to evolve with it and I’m extremely confident that we will!

### **IBAC Update**

At IBAC things have been extremely busy. Like everyone, we’ve had to change the way that we conduct business in a pretty significant way. We’ve had to cancel our flagship advocacy event, Hill Day, this year. We’ve recently made a decision to cancel our in person Annual General Meeting in New Brunswick and we’ve had to find new ways to continue to do the important work of our executive, board, staff and committees. Although none of this work is happening face to face, it is still happening. I feel compelled to acknowledge and thank CEO Peter Braid and the IBAC team for the great work they’ve done to support brokers across the country during this challenging time. I know that Peter and the team have worked tireless-

ly to ensure accessibility and to provide resources and support to all of our members on every issue.

Despite all of the challenges the work still gets done. We’ve done a significant amount of work in conjunction with the IBC to ensure that our personal and business customers receive relief in terms of both monetary and coverage benefits. We’ve made a significant donation to Food Banks Canada, which has been supplemented by several of our Member Associations. We’re communicating with our political leaders to let them know about the work we continue to do in our communities and for our clients. We’re still working diligently to continue to advance all of the key initiatives relating to our 4 pillars of advocacy, professional development, BIP and technology and you will all see the fruits of that labour in the months ahead. These are challenging times, but we believe that our association and our industry is up to the challenge. Let’s make sure that we continue to focus on working together and embracing change to allow us to prove our value now and well into the future.

Thank you for everything that you do. Please keep up the great work and please be safe! ■

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### **Bob Dylan – The times they are a changing**

*“Come gather ‘round people  
wherever you roam*

*And admit that the waters around  
you have grown*

*and accept it that soon you’ll be  
drenched to the bone.*

*If your time to you is worth savin’*

*Then you better start swimmin’,  
or you’ll sink like a stone*

*For the times they are a-changin’.*

*Kent Rowe, président, Association des courtiers d'assurances du Canada*

C'est au philosophe grec Platon que l'on doit la citation « La nécessité est la mère de l'invention. Dans la période de bouleversements actuelle, il n'y a rien de plus vrai et de plus applicable.

Nous subissons les affres d'une pandémie qui n'est pas sans rappeler celle qui a secoué le monde il y a plus d'un siècle, une crise qui ne se reproduira probablement pas de notre vivant. La vie n'est plus la même, certains changements seront temporaires, d'autres permanents. Certains des changements imposés sont pénibles et difficiles, d'autres bénéfiques et absolument nécessaires.

J'aimerais d'abord indiquer à quel point je suis fier de notre secteur d'activité, et en particulier, des courtiers qui ont su répondre collectivement aux enjeux de cette crise. Nous n'avons ménagé aucun effort pour nous adapter à la situation. Nous sommes maintenant en mesure de gérer nos activités et d'entrer en communication avec nos clients d'une façon qui nous aurait semblé tout simplement impossible il y a quelques semaines à peine. Nous avons su démontrer notre engagement à répondre aux besoins des clients et des collectivités d'une façon qui me remplit d'une joie et d'une fierté sans commune mesure. Les nombreux dons aux banques alimentaires et autres organismes de bienfaisance, les courtiers qui collaborent avec les clients et autres décideurs pour obtenir de l'équipement de protection individuelle ou qui travaillent bénévolement auprès des personnes les plus vulnérables de la société pour assurer leur sécurité et les soins nécessaires, sans compter toutes les anecdotes que j'ai entendues ces dernières semaines et qui mettent en lumière le rôle important que nous jouons au sein de la société.

Tout le monde sait que notre secteur d'activité est connu pour sa lenteur à réagir aux changements et aux progrès technologiques. La présente crise nous a forcés à revoir nos façons de faire et a créé un sentiment d'urgence pour ce qui est de l'adoption des technologies prometteuses dont la mise en œuvre soulève certaines difficultés. Nous avons adopté de nouvelles façons de communiquer entre nous et avec les clients, notamment en optimisant l'utilisation de certaines fonctions des systèmes de gestion de courtage qui nous font

gagner en efficacité, en livrant nos produits et nos services de façon différente, en développant des processus inédits pour alléger la gestion de nos activités et en dévouant plus de temps à nos équipes pour qu'elles demeurent actives, efficaces et motivées. Winston Churchill a dit qu'il ne faut jamais gaspiller une bonne crise. Je suis convaincu que notre secteur d'activité fait tout ce qui est nécessaire, compte tenu des circonstances, pour accélérer et faciliter la mise en œuvre des changements requis, changements qui planaient au-dessus de nos têtes depuis de nombreuses années, pour ne pas dire des décennies.

Certains ne manqueront pas de dire que des périodes difficiles comme celle que nous traversons actuellement révèlent nos faiblesses et nous exposent à des risques. Selon moi, ce genre de situations nous donne également l'occasion de démontrer nos forces et de créer des conditions propices. Soyons suffisamment courageux pour mettre de côté nos doutes et nos peurs à l'égard des changements et engageons-nous à soutenir les efforts déployés pour aller de l'avant. Évitez de dire qu'une chose est impossible ou d'entretenir un sentiment de peur à l'égard des changements. Soyons responsables et soutenons le processus. Ne cédon pas aux sentiments de faiblesse. Soyons forts. Les nombreux changements dont nous avons déjà été témoins ne sont qu'un prélude à ce qui nous attend. À mesure que la situation de crise évoluera, le rythme des changements variera. Nous devons évoluer et je suis extrêmement confiant en notre capacité de le faire!

### Nouvelles de l'ACAC

Nous avons été très occupés au sein de l'ACAC. Comme tout un chacun, nous avons dû modifier de façon substantielle nos méthodes de travail. Nous avons dû annuler notre Journée au parlement, activité de sensibilisation phare que nous tenons habituellement chaque année auprès des parlementaires. Nous avons également pris la décision de ne pas tenir notre assemblée générale annuelle au Nouveau-Brunswick à l'automne. Il nous faut trouver de nouvelles façons de procéder pour que la haute direction, le conseil d'administration, les employés et les comités puissent poursuivre leur travail. Même si les personnes ne se rencontrent plus en personnes, le travail se poursuit. Je tiens à souligner l'excellent travail effectué par notre chef de la direction, Peter Braid, et par les employés permanents

qui soutiennent les courtiers du pays pendant ces temps difficiles. Je sais que Peter et l'équipe ont travaillé d'arrache-pied pour rester disponibles et fournir les ressources et le soutien nécessaire à tous nos membres pour les problèmes qui ont été soulevés.

Malgré les difficultés, le travail continue de se faire. Nous avons travaillé de façon importante avec le BAC pour nous assurer que les clients de l'assurance des particuliers et des entreprises puissent bénéficier de mesures de soutien, tant sur le plan financier que des couvertures. Nous avons fait un don important à Banques alimentaires Canada, don qui a été bonifié par plusieurs associations membres. Nous communiquons avec les décideurs politiques afin de les sensibiliser au travail que nous continuons de faire dans les collectivités et pour nos clients. Nous travaillons avec assiduité à faire avancer les projets importants sous les quatre piliers de notre mandat : défense des intérêts, perfectionnement professionnel, programme de promotion du courtier et technologies. Nous vous communiquerons le fruit de notre travail au cours des prochains mois. Nous vivons une période exigeante, mais notre association et notre secteur d'activité sont à la hauteur. Nous devons mettre l'accent sur la collaboration et nous montrer ouverts au changement si nous voulons être en mesure de démontrer notre valeur.

Je vous remercie pour tout ce que vous faites. Continuez votre excellent travail et surtout, prenez soin de vous! ■

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### Bob Dylan – Les temps changent

*Où que vous soyez,  
accourez braves gens.*

*L'eau commence à monter,  
soyez plus clairvoyants.*

*Admettez que, bientôt,  
vous serez submergés*

*Et que si vous valez la peine  
d'être sauvés,*

*Il est temps maintenant d'ap-  
prendre à nager*

*Car le monde et les  
temps changent.*

## Wear your magenta superhero cape



Andrew McNair, CAIB, CAE  
Chief Executive Officer, IBANB

Brokers are working harder than ever right now. They are managing, in many cases, larger call or email volumes from clients looking for help to wade through the many solutions insurers have come up during the COVID pandemic. This combined with more consumers 'shopping' as their bottom line gets tighter...oh, and did you forget about the hard market that was already happening before any of us even heard of COVID-19?!! Just one more thing...all of this, in many cases, was or still is happening from kitchen tables, home offices, or some other version of a 'work from home' environment... with kids at home.

Those magenta Bipper blankets we all know and love, are now magenta superhero capes!!

Much of the technology being used to help brokers work through this difficult time already existed. Many of the non-traditional work environment options that have been deployed through all of this were nothing new. So, what's the big deal? It wouldn't be that big of a deal if someone had said...you have one year to prepare for this...or even one month...BUT in most cases, the transition happened overnight, over a weekend, or if lucky...over a week. This is where the opportunity and learning comes in.

We can ride this storm out, transition back to what we think of as 'how things used to be'... OR we can learn from this, find the opportunities, and create a new future for ourselves. As things transition to the new normal and out of what we have endured since the beginning of

the pandemic, be sure to take inventory of what changes had to be made to keep the wheels turning. What worked; what didn't work; what could have been done differently?

It's no surprise; we as an industry (or maybe even as a society) have been slow to adapt to change and embrace technology. This is nothing to be ashamed of...or to be scared of! This is something to now look at and figure out how we're going to avoid sliding backwards. I have heard some people say five years and I have heard numbers as big as ten years...but regardless of what number or opinion you put on it...we have been forced, almost overnight, to a place that is arguably 5-10 years ahead of where we were pre-COVID. Let's stay there! Through casual conversation and from more formal discussions I've had with various industry stakeholders throughout the past few months, most are quite excited about the prospect of the new normal, and the possibilities it brings. Streamlining processes; creating efficiencies; finding creative ways to incentivize employees; and simply fully embracing change that has been, in many cases, imposed upon us has come with many challenges, but the outcomes are making a better future.

Part of my goal while writing this article was to try and avoid making it all about COVID... but I also realized that would be a bigger chal-

lenge than the challenge COVID itself has imposed on society. So, while the content is largely about how COVID has changed our industry, our day to day life, and the world as a whole, the content is also about hopefully making us all think just a bit more about how we are going to embrace the positive changes that we have all had to adapt to over the last few months. So if I can't avoid writing about COVID; I will at least leave you with some final thoughts...

- C** – Change is inevitable;
- O** – Operations never stay the same;
- V** – Victory will happen if you...;
- I** – Innovate;
- D** – Daily, weekly, monthly...always!

By the time you are reading this, many of us will have had the chance to (hopefully) get out a bit, enjoy a bit of time in the warmer spring/summer sun, visit with some close friends or family (while social distancing), and sorting our new normal. Please know that we here at IBANB are always just a phone call, email, or ZOOM call away. Stay safe, stay healthy, and stay awesome!

Thanks for reading! ■

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amcnair@nbinsurancebrokers.ca



*Becci Taylor, BBA, CAIB  
Marketing and Program Coordinator, NB*

The COVID-19 pandemic has propelled businesses into a strange new reality. For many, the dynamics of virtually every aspect of operations have shifted overnight. Few have remained unscathed - organisations are faced with the need to scale back operations and cut costs, create, and manage virtual workforces, or ramp up and adapt to sudden surges in demand for their products or services. Some organisations face all these challenges simultaneously.

HR professionals and recruiters are feeling the impact - 38 per cent say the health crisis is severely impacting their hiring plans, while a further 39 per cent say it is having a moderate impact.

Regardless of whether your business is freezing, slowing, or accelerating recruitment, there are key principles recruiters should consider ensuring candidates have a positive experience and that you continue to build a strong employer brand through the crisis.

It is critically important to communicate with candidates and set clear expectations - regardless of your current hiring situation - and to do so with respect and sensitivity. Now is not the time to go-cold or “ghost” candidates. With job security in question, job seekers are feeling anxious and exposed. They are under pressure to find a job quickly and pivot to apply for open roles in the small number of industries still hiring. Clear, honest, and timely communication will be appreciated.

If you are suspending hiring, be transparent with candidates and set clear expectations. Ensure they understand how the process will be impacted in the short- and long-term. If you are likely to be hiring again in the future, assure them their application will be kept on hand and considered again when the role is reopened. Encourage them to stay in touch. Consider adding them to your talent pool and create nurture campaigns to keep key talent engaged for future opportunities.

For businesses on a hiring spree, make sure candidates understand the immediate opportunities available to them and be honest about the long-term prospects. Is it a stop-gap role only, or is there the prospect of

longer-term employment and growth within the company? Candidates will appreciate the transparency.

How you treat candidates during a sensitive time like this reflects your brokerage’s values and culture. It will impact candidates’ perceptions of your business and, ultimately, their decision to work with you now or in the future. Ensure you engage each candidate positively during this time.

### **Shift recruiting online**

If your business is hiring at scale during this time, you will need to find ways to expedite the process.

With increased unemployment and growing uncertainty in the job market, you can expect to receive far more applications than usual. How do you manage a sudden overwhelming influx? If you already have technology in place, include additional screening questions on the application form to quickly create shortlists of the most suitable candidates.

While social distancing measures remain in place, virtual meetings via video-conferencing platforms are becoming the new normal. Many of us have experience catching up socially via Zoom, Googlemeets, WhatsApp or GoToMeeting, but this is entirely different to a video interview. Candidates may not have done a video interview before and this may be quite daunting. Help candidates understand what is expected of them during the interview and offer tips in advance to help them feel more comfortable.

This may also be the first time you have done video interviews with candidates. Be honest and open with candidates so they understand that this is a first for the business and there will be room for learning along the way. Consider inviting their feedback to reinforce that you care about the quality of their experience. Take the time to ‘break the ice’ and establish rapport with candidates at the start. Pre-recorded video interviews are also an option - this allows candidates to record answers to questions at a time and place that suits them.

### **Keep new starters front of mind**

With the shift to remote working, and emphasis on social distancing, many new hires are onboarding virtually. In the cur-

rent environment it is more important than ever that you get your onboarding right and ensure your new hire has a positive experience from the start. Starting a new role can be scary and challenging at the best of times. Now is the time to go overboard with onboarding - focus on creating a sense of purpose, connection and reinforcing the employee value proposition sold during the recruitment process.

To foster connections with colleagues and understand the dynamics of the workplace (that usually come through face-to-face onboarding), we will have to get creative. Personal welcome videos, photos of hand drawn signs, company swag arriving via mail - adding a personalised touch will help new hires feel connected to the organisation. Arm new starters with relevant guidance and information ahead of their first day. Create a schedule for their first week, so they can ‘meet’ not just colleagues they will be working closely with, but also people from across the business to give them a sense of who’s who, and compensate for the lack of in-person contact.

Broker Principals may need to adjust their expectations of new hires. It may take them longer to add value to teams as they are missing out on face-to-face interactions and on-the-job learning. Create and foster open communication channels so they feel comfortable asking questions and coming to terms with this unique situation. This will reduce uncertainty, improve engagement and productivity, and ensure the onboarding process is as smooth as possible.

With each day, our workplace will continue to change rapidly in ways we cannot predict. Get on the front foot with your hiring and onboarding strategy and be ready to pivot as things change. Maintaining candidate-first hiring and onboarding throughout this crisis is a business priority that will pay off in the long-term.

Good luck and know that your YBN team is working on connecting with prospective new brokers in NB! ■

*Drop IBANB an email [pd@ibanb.ca](mailto:pd@ibanb.ca), or call (506) 450-2898 for more information and/or to register!*

insurance  
brokers  
association of  
new brunswick



association des  
courtiers  
d'assurances  
du nouveau-brunswick

# Convocation & Awards Gala

## Congratulations Class of 2020!

### CAIB Honours Graduates

Kassia Clendenning  
David Loveless  
Becci Taylor

Palmer Atlantic Insurance Ltd.  
Cooke Insurance Group  
Insurance Brokers Association of NB

Hartland, NB  
Moncton, NB  
Woodstock, NB

### CAIB Graduates

Shanna Fillmore  
Amanda Foote  
Amanda Frenette  
Tamber Knight  
Jennifer Leblanc  
Elise Maillet  
Carolyn Manning  
Jeannie McKay  
Shaun MacPhee  
Mingie (Ivan) Yue  
Jennifer Paisley  
Sylvain Hachey

Huestis Insurance Group  
HUB International Atlantic Limited  
Higgins Insurance  
GTI: Cambridge McKnight Ltd.  
HUB International Atlantic Limited  
Assurance Vienneau / Vienneau Insurance  
Dairytown Insurance Ltd.  
Dairytown Insurance Ltd.  
South Eastern Mutual Insurance  
J.M. & C.W. Hope Grant Ltd.  
Cardinal Insurance

Moncton, NB  
Saint John, NB  
Quispamsis, NB  
Fredericton, NB  
Saint John, NB  
Moncton, NB  
Sussex, NB  
Rothesay, NB  
Riverview, NB  
Fredericton, NB  
Hampton, NB  
Bathurst, NB

### Top CAIB Graduate

Becci Taylor

Insurance Brokers Association of NB

Fredericton, NB

### Canadian Professional Insurance Broker (CPIB)

Joanne Deveau-Murphy

Archway Insurance

Moncton, NB



## CAIB Honours Graduates



Kasia Clendenning  
Palmer Atlantic Insurance Ltd.



David Loveless  
Cooke Insurance Group



Becci Taylor  
Insurance Brokers Association of NB

## CAIB Graduates



Shanna Fillmore  
Huestis Insurance Group



Amanda Frenette  
Higgins Insurance



Tamber Knight  
GTI: Cambridge McKnight Ltd.



Jennifer LeBlanc  
HUB International Atlantic LTD



Elise Maillet  
Assurance Vienneau /  
Vienneau Insurance



Jeannie McKay  
Dairytown Insurance LTD



Shaun MacPhee  
South Eastern  
Mutual Insurance



Jennifer Paisley  
Cardinal Insurance

Amanda Foote  
HUB International  
Atlantic Limited

Carolyn Manning  
Dairytown Insurance LTD

Mingie (Ivan) Yue  
J.M. & C.W. Hope Grant Ltd.

## Canadian Professional Insurance Broker (CPIB)



Joanne Deveau-Murphy  
Archway Insurance



Dustin Hickey  
Chair, Nova Scotia YBN

Things have definitely been different the past few months and in times of crisis it is easy to fall into the trap of negativity. I want to focus this article on the many positive things our industry has going for it right now.

I do not want to talk about COVID-19 to much as you have all heard enough about it over the last couple of months. I do however want to point out a couple positives. As you may or may not know one of the objectives of the YBN is to implement strategies to attract new professionals to our industry. This task can be very challenging as there are many other industries competing for the same people we are. Insurance is not necessarily the most exciting topic and may be seen as very complicated thus turning people off before they even give it a chance. COVID-19, in my opinion, has brought to a forefront a couple of examples as to why insurance should be looked at as a viable career option. They are essential service and flexible work arrangements. As an industry we very quickly moved to working from home thus having little to no impact to salaries and the government declared insurance an essential service. I have heard from many different sources that insurance is recession proof and very important to society, but COVID-19 has really shown me how secure and resilient this industry is.

It is no secret our industry could use some new blood so to speak. The above two examples are just the tip of the iceberg with regards to the many benefits being an insurance broker could provide someone entering

the work force or someone looking to make a change. Besides many of the obvious ones we hear about quite often like professional development opportunities, variety of career paths, security etc.... this industry has some of the most charitable people I know. Individual brokerages are consistently donating funds and time to their local communities and IBANS supports a variety of charities also. It is this giving back that gives insurance a good name that is often vilified in the media. As a collective we need to do a better job of communicating these benefits to the general public in order to attract motivated people. We are in sales after all let us sell ourselves also.

Another positive initiative is Hill Day. This event is usually held in May. The in-person event has been deferred but IBAC is working on a virtual solution. Brokers from across the country fly to Ottawa to represent consumers and member brokerages in lobbying elected officials. In these one on one meetings with Members of Parliament the discussions are to the point and convey a unified message. One of the messages that has been consistent over the years is reinforcing The Bank Act. This legislation supports consumer protection by enforcing separation of banking and insurance. Another hot topic is "The Big If". This is a public awareness campaign to promote a better understanding of the risks of catastrophic flooding and earthquakes and encourage homeowners to talk to their brokers about their insurance options. Last year's Hill Day was about introducing this campaign to politicians so they too can be aware of the coverage deficits facing their constituents. For more information on "The Big If" please visit [www.ibac.ca](http://www.ibac.ca).

In the month of April, the YBN hosted a virtual trivia night. I think I can speak for everyone who attended and say it was

very successful. Yes, we were all still stuck at home but that did not stop the fun. You would think it would be a little chaotic with 60 people in a virtual chat session, but it was far from that. Individual teams had plenty of time to chat amongst themselves and when we did meet as a whole group it was great to see so many familiar faces. We even had a few "sociables" mixed in. As a group the YBN are always looking for opportunities to involve more brokers in our networking events. Virtual events like this in my opinion are a great way to involve the whole province. It is my hope to see more of these events in the future so please keep an eye out. Also, if you have any ideas for future events please reach out as all ideas are welcome.

All of the above examples show just how special our industry is and I for one am very proud to call myself an insurance broker. ■

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*Mary Beth McInnis*  
*Chair, Prince Edward Island YBN*

It is amazing how quick things have changed in the world. Just back in February I wrote an article about the importance of networking and here we are not knowing when we will have another opportunity to network again.

So now the question is who has the technology to survive? I am sure other brokers can relate to me in saying that leading up to COVID-19 we have had technology solutions constantly being thrown at us. Some of these solutions having a very large ticket price. So how many of us prepared our technology solutions for something like this? Did you sink or swim when your doors had to close, and you started to operate through technology only?

I know at my office we did not skip a beat; we have solutions such as EDOCS, E-signature and now we are launching a customer portal. As a millennial this is my ideal working environment and I would be perfectly okay if our operations remain this way indefinitely. But amongst all these technology solutions it is so important for us to consider our cyber security. I recently did a Cyber Liability Webinar with Melanie Needham and learnt the importance of cyber protection and being careful with how we use technology. Cyber Liability claims can easily reach astronomical numbers.

Have you considered what the most valuable asset in your brokerage is? There are probably a few things you think of but for me one thing comes to mind and that is our data.

Data is not covered on a regular property insurance policy. So how many businesses are operating without any coverage for lost or stolen data. Think about your office, how are you protecting your data? Cybercrime is currently the fastest growing crime in the world. There is an increasing amount of money spent each year on fighting computer and network intrusions as well as ransomware attacks. The amount of ransomware attacks has significantly increased each year worldwide with Canada reporting a 103% increase according to a report by corporate security vendor: Sonicwall. Some cyber insurance carriers are seeing ransom demands in the six and seven figures, so loss severity is also becoming an issue. The attacks have become much more automated so there is little interaction with the hacker. As well the attackers have started targeting smaller businesses because they know security may not be as tight.

Of course, if you have a cyber-attack you will call up your IT people to fix the problem, but have you considered the other costs involved. Are you aware of Bill S-4? Bill S-4 modifies PIPEDA and says that you must record and REPORT breaches of security meaning you must notify every single customer that could have been affected by a security breach. If you do not notify customers, not only will you be liable for fines up to \$100,000 but you can also be named publicly. Now consider the amount of revenue lost while your

system is down, this can last days or months. And then they say if you do decide to just pay the ransom to get back up and running quickly, chances are they will come back to attack you again.

As a broker using email a lot we are also very at risk for phishing attacks. It is important we educate our employees on safe email usage. So not only do we need to protect our own businesses, but we also need to push protection on our customers. With COVID and the fast technology advances businesses are taking, cyber liability insurance is a coverage that is just not worth operating without.

But for now, here are some basic tips from the FBI's website that if not already implemented, can be implemented right away:

- Keep your firewall turned on
- Install and update antivirus software
- Keep your system up to date
- Be careful what you download
- Turn off your computer at the end of the day ■

*You may contact Mary Beth McInnis at (902) 628-8545 or via email at, [mbmcinnis@peake-mcinnis.com](mailto:mbmcinnis@peake-mcinnis.com).*

PLEASE JOIN US FOR OUR

# Annual General Meeting

MORE DETAILS TO FOLLOW, BUT PLEASE  
SAVE THE DATE  
TUESDAY, OCTOBER 27, 2020

**IBAPEI**  
Insurance Brokers Association  
of Prince Edward Island

## Does remote work, work?



*Keri Foley, BTHM, CAIB  
IBANS/IBAN Professional Development &  
Marketing Coordinator*

I don't know if anyone could have predicted that we would be going through the complete lifestyle changes we are all currently experiencing. So far, it's week seven of working from home for me, and I am finally adjusting. Since this began, we have been able to service our members in Nova Scotia and Newfoundland & Labrador completely from an online platform, including providing webinars, evening classes, a town hall, trivia night, contests and a virtual celebration for our graduates. Not to mention various meetings, both provincial and national and of course I have continued to have my morning coffee with my co-worker Debbie, through video.

The obvious change is the fact we cannot hold in person sessions or meetings but with the exception of face to face gatherings, has much changed? Brokers are still serving their clients from homes across the province, communication is flowing between associations and members, and IBANS and IBAN are able to provide many of the same services we have always provided for members. One exception is online exams, which we are fast tracking for members this spring. In terms of other educational offerings, we made the move to online platforms in 2016 for classes and webinars, so our members were fully aware and comfortable using the platforms we already had in place. This proved to be a huge advantage for IBANS/IBAN and their respective members across the two provinces. At a high stress time when the learning curve is already steep, our members did not have the added pressure of learning how to maneuver classes and online education sessions; it was the norm.

When it comes to moving our national exams online, the process isn't as daunting thanks to the expertise of two of our sister associations to assist and support us. The Insurance Brokers Association of British Columbia (IBABC) and the Insurance Brokers Association of Saskatchewan (IBAS) have both been offering online exams using the same platform for many years and have been an excellent resource to us.

While none of us know what the future will bring, one thing we can guarantee is that change is all around us, and our "normal" way of working may change for some. With some brokerages showing higher than average sales, decreased wait times for calls, and replies they may transition to having some staff remain at home and continue working from their surroundings. Some however will welcome the chance to get back to the hustle and bustle of the office environment. It has personally taken me many weeks of being home to finally adjust to working remotely, but now like anything, it has become a routine and a way of life. A big kudos to those who are not only full-time brokers, but also part time teachers as they guide their children through their studies while schools

remain closed. I think its safe to say that one thing this pandemic has given us (or rather forced upon us) is more patience!

Aside from the COVID-19 challenges, we all had to deal with the horrible mass shooting that took place in Portapique, Nova Scotia on April 18-19. Although this tragedy certainly affected all Canadians, it especially hit close to home for Atlantic Canadians who would have never believed such a horrific event could take place in our peaceful corner of the world. A special thanks to all who kept Nova Scotia in their thoughts.

Our Atlantic Committee has recently made the difficult decision to reschedule our 2020 Convention – Vision 2020 until October 2021. As disappointing as this is for many, the safety and protection of brokers, insurer partners and vendors is the utmost importance. We look forward to hosting in Halifax for 2021 – October 6 & 7. ■

*You may contact Keri at  
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keri@ibans.com or keri@iban.ca.*



**RESCHEDULED!!**  
**2020 IBANS ASPIRE**  
**AWARDS & GRADUATION**

**NEW DATE IS NOVEMBER 2, 2020**  
**THE WESTIN HOTEL, HALIFAX NS**

**ibans**  
Insurance Brokers Association of Nova Scotia



*Doug Daley  
Vice President of Sales and Marketing,  
Kiers Marketing*

Almost all customers, regardless of the business, want the following: convenience, speed, personal attention and good value. Think about it, isn't that what you want when you do business with someone? These are also the characteristics of doing business with an insurance broker.

Since the Covid-19 pandemic, there is something else that your customers want and will expect. They will want to feel safe when they come to your office. They want to be reassured that you are doing everything you can to keep them that way. When you look at your business, what do you think customers say about you? Put yourself in a customer's shoes – would you be a satisfied customer?

Let's explore the five things that customers want closer. Are customers getting them at your business?

**Safety.** People now expect to feel safe when entering a business. You owe to it your customers to post the appropriate signage and have proper cleaning measures in place so they feel that you care enough about them to have the right processes in place.

**Convenience.** We live in a hurried world where every minute counts. Customers want to buy from someone who makes it easy for them to learn about the product or service and make purchasing easy. You know what the most frequently asked questions from your customers are. Make sure the answers to these questions are easy to find on your website or brochure.

**Speed.** Customers want it NOW! Most online purchases are shipped overnight. What about your business? Are you getting the insurance quotes and coverage activated as quickly as you possibly can? If you can deliver quicker than your competitors, you will have the edge on future business.

**Personal Attention.** One of the biggest complaints that consumers have is that it's getting harder and harder to find someone who will help them work through a problem. Don't you just love it when you call a business and reach a CSR that you can hardly understand, or the dreaded automated answering system, which forces you to listen to countless options only to find out that if you had pressed "0" right away, you would have spoken to a real live person.

When you think about it, insurance brokers are much better at offering personal attention than banks and call centres. You are much better equipped to answer any question that might have a local angle, and a customer can build rapport with their broker because they don't have to talk to a new person every time they call. Make your business stand out by offering personal, knowledgeable assistance.

**Good Value.** Customers want to feel that the product or service they buy is worth more to them

than the money they paid. I have a client that says, "our goal is to under promise and over deliver". It is smart business if you can do this and it adds value to your product or service. In most cases, a customer won't be aware of the value of their insurance policy until they actually make a claim.

You can have the best website, coolest brochures, the flashiest vehicle graphics, but it is money wasted if you didn't give the customer what they really want.

Another great benefit to giving customers the five things they really want, is that price does not become a big factor in their purchase decision. Think about what you are looking for when making a purchase. Most likely it is convenience, speed, personal attention, good value and in this new world of ours, safety. Think about how you like to be treated and treat your customers the same way. ■

*Doug Daley  
Kiers Marketing*

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*The COVID office signage that we have made available to members was received at the IBANB office last week and is available. Please email [ibanb@ibanb.ca](mailto:ibanb@ibanb.ca)*





*Becci Taylor, BBA, CAIB  
Marketing and Program Coordinator, NB*

Throughout the world, more than 300 million students have had their education disrupted by the coronavirus outbreak! OK, that's all I'm going to say on that matter, as I'm sure you have read a few Covid related articles already.....

Going through a period of change is very challenging and emotionally draining with the end outcome almost always unforeseeable. A common thing that I have noticed chatting with my peers is that our levels of productivity have fallen, significantly.

Even though we are locked inside our houses, working and in some cases, dealing with many others around the home (we love our children...) the thoughts of reading the CAIB manuals and preparing for an exam, somehow there seems to be a lack of motivation that all of us are experiencing.

IBANB has successfully launched our exams online as of May 25, 2020, to help our members continue their education, here are four ways to overcome that lack of motivation!

### **1 It is OK to be unproductive.**

As I mentioned, nobody saw this coming and maybe you are feeling a bit under the weather. Take some time to adapt to this new situation, accept it and talk about it with your family and loved ones.

Remember that you can always share your worries and feelings with fellow students who are indeed going through the same rough path as you are. IBANB are holding weekly coffee room chats on GoToMeeting, which has many other brokers and industry members, who are in the same position.

### **2 Organise your home-study environment**

If you are working from home, take some time to adjust to your new home-library study space. This does not mean that you have to earn a minor in interior design, it simply means that you should tidy up your old desk and get it organised.

If you can make the space you have similar to how you would have your desk in your office, that will help with continuity and relax the stress of being in the new space.

### **3 Prioritise your workload**

Next step would be to prioritise your workday and reading of CAIB by complexity and due date. Do not think you can easily juggle 5000 things – set yourself minor goals to tackle as you move through the process of getting it done and do not forget to reward yourself once those goals are achieved. I know that seems odd to do, but its so easy to get comfortable and lose 6 hours of your day. By seeing how many hours you have studied in a week, will also boost confidence, and spur you to read more!

### **4 Acknowledge your wins and take breaks**

Remember that it is important to acknowledge small victories as they will lead you to something great in the end. For instance,



find a Netflix show (lucky for us there are so many) or a good piece of fiction to turn to when you need a break. Make sure you try and get a walk in at lunch and do it once you have achieved what you planned that morning.

In my case, I tend to dedicate my breaks to baking – another fun activity and a way of keeping in touch are to share recipes with your colleagues and friends.

And finally, in this uncertain environment, it is important that learning continues, even if it cannot happen in person. That is why we are providing access to expert faculty, best practices, and other online learning resources for people who are studying and working remotely. This spring, for the first time, IBANB are able to host interactive immersion sessions. We will be updating this site regularly with even more helpful resources.

Stay in touch!



### **Focus. Focus. Focus.**

This one was hard – not going to lie. Being in my early twenties, I am addicted to my phone. Imagine that level of stress when you are not holding your phone for more than an hour. But oh well, first world problems – you know that at a certain point you should put it down.

One interesting technique which helps with focusing on schoolwork that I learned at LSE is the Pomodoro. Easily explained as 25 minutes focus time followed by a 5-minute break, repeated for 4 times after which you deserve a longer break.

And if you want something that is a bit more modern try the Forest app; it really does help and gets you to my next point which is...

### **Routine**

Getting into a routine during this time is one of the most important things you can do for yourself. Honestly, I do not know a single student who is sitting at their desk for twelve consecutive hours.

On top of everything, this is not healthy for you.

Instead, try to dedicate around 6-7 hours each day to studying but with much-needed exercise in between your study sessions.

Knowing how you start your everyday routine is very impactful for your motivation.

Bonus tip – try not to look at your phone for at least one hour after waking up – it is hard, but at least give it a go

*Knowing how you start your everyday routine is very impactful for your motivation. ■*

*Drop IBANB an email [pd@ibanb.ca](mailto:pd@ibanb.ca), or call (506) 450-2898 for more information and/or to register!*

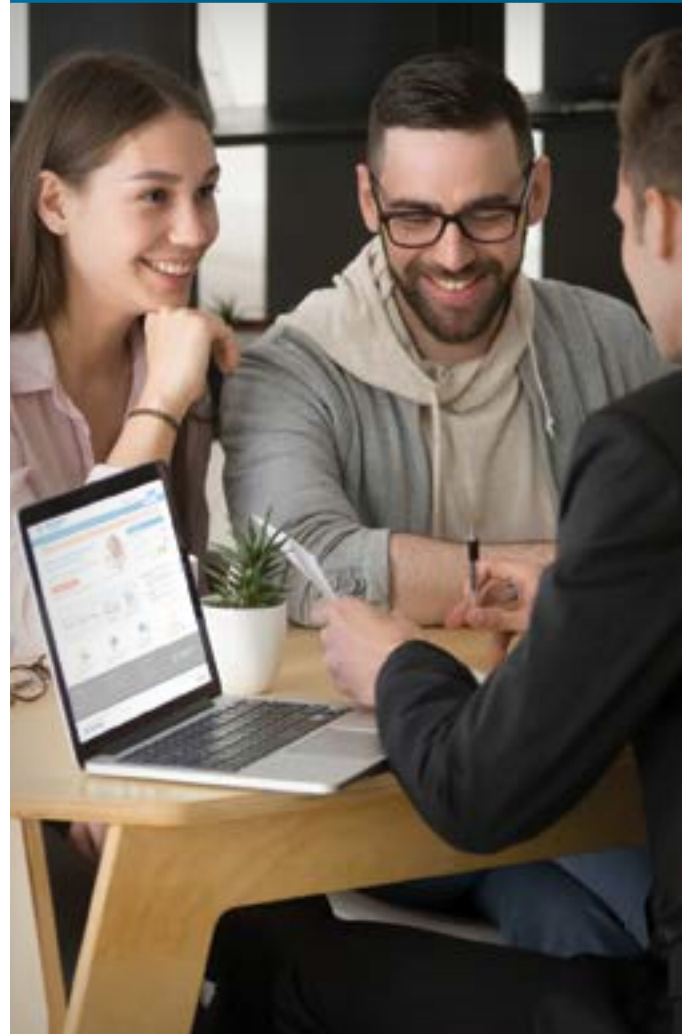
# HELPING YOU DO WHAT YOU DO BEST

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.

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**Wawanesa**  
Insurance





*Amanda Dean, Vice President, Atlantic, Insurance Bureau of Canada*

Brokers and insurers have a long-standing relationship – one that is rooted in the services we provide to customers. Without drivers, homeowners, and businesses, neither insurers nor brokers would exist.

Our shared focus for the past four months has been the COVID-19 outbreak – and what it means for the customers we serve, both personal and commercial. And now, we are just beginning to learn how different our operations will look post-pandemic.

With the whole country in a time of unprecedented upheaval, no one has been more affected than the frontline workers in our health care system and other essential services. But it is clear that everyone has been affected.

As we began to heed the advice of public health officials, who have had to navigate uncharted waters, all sectors of the economy felt the impact of the lockdown measures almost immediately. This included the property and casualty (P&C) insurance industry and our customers who, through no fault of their own, felt the pinch financially and, in some cases, struggled to make routine payments.

COVID-19 propelled the customer-broker relationship to the forefront

Customers needed answers, so they turned to their brokers, and brokers shared what they were hearing with insurers and vice versa.

Many productive conversations and efforts to serve customers happened during those first few weeks.

IBC's member companies came together early on to announce a series of relief measures for drivers. For those whose driving habits changed significantly, members offered reductions in auto insurance premiums to reflect the reduced risk, contributing to the estimated savings of \$600 million to consumers across Canada in the first 90 days of the pandemic. In Atlantic Canada, the figure was approximately \$44 million.

Additionally, insurers introduced relief measures, such as premium reductions and deferrals, to support both drivers and thousands of Canadian businesses as they coped with the financial impacts of COVID-19. Those commercial conversations were far more in depth as the insurance products that they purchase are far more specialized. Insurers worked closely with brokers on a case-by-case basis to help small businesses and commercial clients manage their costs.

### **Tough conversations**

Not every conversation resulted in a solution, and not every solution resulted in a happy customer. IBC is in a unique position to connect the dots in order to work toward finding solutions, as we hear from brokers who are on the front lines and from insurers who are working tirelessly behind the scenes. None of it is glamorous work and much of it is done to prevent larger problems. As we all know, anything done to prevent problems rarely gets the credit it deserves. To all who have had to hold these tough conversations, you should know that, even if the outcome was not always a happy customer, your efforts made a difference.

### **No easy task**

Back in mid-March when we all started working from home, the P&C insurance industry was suddenly a network of thousands of home offices, all relying on technology to connect them. Phone systems, video calls, emails – coupled with an increase in the volume of incoming calls from customers – made work difficult. But we know that the pace increased for our members and brokerages when drivers began calling to see if they

were eligible for premium reductions. What is more, we know that not everyone's circumstances resulted in what they considered to be significant savings. However, those conversations were important, and many received savings.

Things have settled down somewhat as the weeks have gone by and, as I write this, organizations are planning for the future and a gradual return to their forever-changed workplaces.

### **Working together on solutions**

With each insurer taking its own approach to consumer relief, it was a challenge for brokers to stay on top of what each company was offering and to communicate the specifics to their customers. This is the nature of a competitive market – insurers cannot collude. Whether it is brokers dealing with an increased workload or brokers and insurers talking about broader challenges, communication is important. Mid-crisis, IBC was able to organize regular touchpoints in partnership with all four Atlantic brokers' associations. This proved to be incredibly beneficial from IBC's perspective, and I hope that it was helpful for the associations as well.

By the time this article is published, I hope we will be back to some form of normal. COVID-19 has changed every aspect of our lives and will continue to do so for some time. One thing we know for sure is that the strength of our industry partnerships will continue to serve our customers well, no matter what unprecedented challenge comes next. ■

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By Kyla Russell

Covid-19 has brought us into a whole new world. Not only is it a novel virus, but it has left us in a novel situation where businesses were shutdown suddenly with little warning. While some businesses continue to operate, the way in which they operate have completely changed. Businesses have put in protective barriers. Others have limited the number of people allowed in their businesses at any one time. Still other businesses have changed their service model and are limited to curbside pickup, take-out, or delivery. Regardless of how the face of business has changed, one thing is certain - businesses are feeling the economic strain of global shutdown due to Covid-19. Unfortunately, the shutdown has no timeline for when it will end. Consequently, businesses are looking at the resources available to them to help offset their losses, including looking for coverage under their insurance policies.

#### Initial Assumptions

One might initially assume that any losses stemming from Covid-19 are not covered by business interruption insurance. Generally speaking, business interruption is only available when there is a loss that is covered for a peril found in a property policy. In other words, the insured's financial loss is usually directly related to property damage or physical loss. Many policies specifically exclude pandemics as a peril, because, like wars, such events can trigger large scale payouts that make the insurance industry unsustainable. One should not automatically assume, however, that when an insured makes an inquiry about coverage for losses resulting from Covid-19 coverage is excluded.

Commercial insurance is highly specialized and complex. Not all policies are the same. The wording for business interruption policies varies between insurers, and the type of policies that each business holds is different. Some clients hold named perils policies which cover losses or damages that are caused by perils which are specifically listed in the policy. Other policies are comprehensive ones, which cover losses or damages that are caused by any peril, unless the peril is specifically excluded with-

in the policy. Within the various policies, there may also be exceptions to the exclusions. Some clients may have policies that have been specifically customized to their business needs.

#### The claim must be placed in context

Whether coverage is available for an insured under its policy depends not only on the wording of the policy, but the events that caused the insured's loss. Not all businesses have experienced loss from forced closures of their business; rather some businesses have experienced losses because of restricted supplies or a shutdown of a key supplier. Other businesses are able to remain open in accordance with public health authority orders; however, portions of their business may be affected due to event cancellations for social distancing purposes. In other instances, open businesses may have brief shutdowns when deep-cleaning and disinfecting is required from an employee or customer outbreak. In these examples, there might be coverage under the policy based on the specific circumstances. The circumstances of the loss and the wording of the insured's own policy have to be considered together when determining whether coverage exists.

Whether there is coverage under an insured's policy for any losses resulting from Covid-19 is not necessarily a determination which can be made by a broker or an agent. Often it will require a coverage decision directly from the insurer. If an opinion is offered too hastily by an insurer (or by a broker or agent), without an analysis of the insured's loss, the nature of the claim, and the wording of the policy, then a claim for bad faith against the insurer, broker, or agent could arise. A denial of coverage, in and of itself, does not necessarily lead to a claim of bad faith, but insurers and their agents have a duty to investigate a claim in good faith. Furthermore, an insurer will want to support any denial of coverage because an insured may decide to litigate the denial to get a judicial determination of whether coverage exists.

The determination of whether there is coverage under a policy can also impact businesses in other ways as well. Finding that there is insurance coverage may stop

businesses from being able to claim government relief or from accessing relief program that are offered by their banks or lending institutions. It is up to insureds to discuss with their legal and financial advisors what options are available and which of those options will benefit them as they navigate through the challenges Covid-19 has brought with it.

#### A Final Word

The true impact of Covid-19 on the insurance industry will not be fully realized until months after the restrictions are lifted and insureds are able to take a true measure of their losses. Apart from business interruption insurance, Covid-19 is likely to impact other areas of insurance as various types of claims are made, including, as examples, director and officer liability insurance for actions taken during the pandemic, or cyber liability claims because more companies moved their businesses online and were exposed to cyber threats. It is important when investigating and analyzing any of these claims that insurers, brokers, and agents work carefully and patiently to provide reasoned and well-supported answers to their insureds and clients. Hasty answers will not help anyone and could lead to more involved legal issues further down the road. ■

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**Help Insurance Brokers to Reduce Clients' Home Flood Claims**

*By Daniel Filippi - Program Manager, Resilience & Adaptation Intact Centre on Climate Adaptation, University of Waterloo*

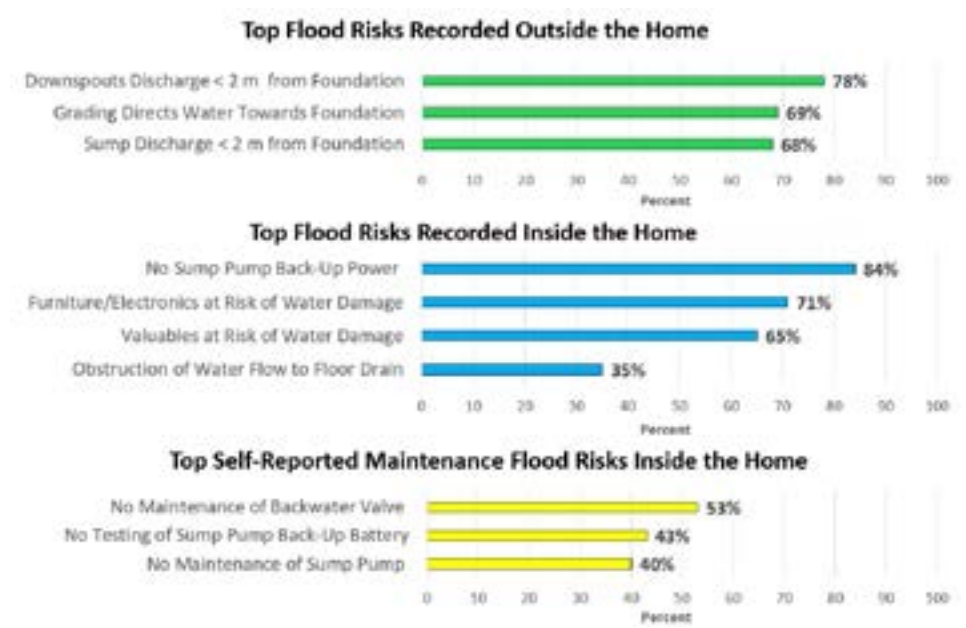
When it rains, some Canadians (who at least are in the comfort of their own home) find the weather to be quite relaxing, but a growing number of homeowners are feeling heightened levels of anxiety and stress the minute they see the first few droplets. Over the past few years alone, flood claims have risen drastically. The last thing a broker wants to hear from their client is that their basement is flooded and they are desperately trying to find out if they have adequate coverage for it.

Fortunately, a recent course was developed by the Intact Centre on Climate Adaptation at the University of Waterloo (Intact Centre) in collaboration with the Insurance Brokers Association of Canada (IBAC). The [“Helping Your Clients to Protect their Homes from Flooding”](#) is a free, 1.5-hour online training course, which provides action-focused and shareable resources to help you become your client’s trusted, go-to source for home flood protection information.

The course offers a wide variety of free, third-party resources, created and made available by the Intact Centre to help you have great, proactive flood protection conversations with your clients, instead of fielding panicked questions during or after a flood has occurred in their homes.

**Flood Loss Claims on the Rise across Canada**

At the individual level, flooding is on the rise across much of Canada. Intense rainfall events combined with aging infrastructure, increased urbanization, loss of natural infrastructure, and a lack of flood protection measures at the household level have resulted in billions of losses per year (Evans & Feltmate, 2019). The Insurance Bureau of Canada noted \$2.1 billion worth of catastrophic losses were paid out, Canada-wide, in 2018 alone (Bakos, 2020). IBC also states that due to under-insurance, 60-80% of economic losses due to extreme weather events are borne by taxpayers. Educating, and promoting action among homeowners



with the aid of local subsidies and discounts from their insurance company is a step in the right direction to help avoid an average \$43,000 basement flood claim (Evans & Feltmate, 2019).

The Intact Centre, created a variety of free resources to help residents address these rising flood risks based on over 3 years of research at homes in southern Ontario and in Saskatoon, Saskatchewan from 2016-2018. Intact Financial, SGI, 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 over 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,” explains Cheryl Evans, who developed and led the 3-year research program and is the Director of Home Flood Protection at the Intact Centre.

**Research Identifies Top Flood Risks and Cost-Effective Actions to Address them**

Many of the top flood risks in homes are relatively speaking, simple fixes. Most residents can address the most common flood risks for very little money, after reviewing simple resources provided by the Intact Centre and highlighted in the broker course.

For example, 78% of homes assessed had downspouts and sump pump discharge pipes that deposited water right beside the home’s foundation, which can cause seepage into a clients’ basement or home over time through cracks in walls and windows. Downspout extensions can be purchased for approximately \$30 and discharge pipe extensions usually cost about \$15. Nearly 70% of assessed homes had sections of sunken earth around their foundation that directed water back towards the home whenever it rained. Meanwhile, most grading issues can be corrected for little to no cost with a shovel, a rake and some hard work.

Inside the home, 71% of assessed properties had valuables (electronics, family heirlooms, art) sitting right on the floor or in cardboard boxes, making them vulnerable to flood damage and potential mould growth after getting wet. Storing valuables up high on shelves in sealed rubber containers, or simply moving them out of the basement can help limit damage caused by a flood. An additional 85% of homes had no backup sump pump or battery in case of a power failure. Batteries and backup kits are available at hardware stores and are relatively simple to install for under \$250.

Many residents who participated in the research had never taken cost-effective actions to reduce their flood risk. Of these participants, 40% had never poured a bucket of water into their sump pit to see if their



sump pump kicked on and was working effectively. Meanwhile, 53% of residents who had a backwater valve had never done any maintenance on the device since its installation. This maintenance work consists of simply putting on a pair of rubber gloves and cleaning the inside of the device to remove debris and testing to see if the flap inside was able to move freely to prevent a sewage backup. After watching one of the Intact Centre's simple [how-to videos](#), these critical maintenance activities can be completed by a homeowner at no cost, in less than 15 minutes.

### Maintenance is #1

The importance of maintenance cannot be overstated. A story from a resident who took part in the Intact Centre's 3-year study, Margaret Banks shows just that. 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 whenever there was a heavy rainstorm. Margaret spent thousands of dollars to correct her grading, clean out her eavestroughs, excavate and seal around her foundation, and install a new sump pump and backwater valve. Thinking she had done just about everything to ensure water did not enter her home again Margaret was shocked to find water still entering her basement during the next major




## THREE STEPS TO COST-EFFECTIVE HOME FLOOD PROTECTION


Complete these 3 steps to reduce your risk of flooding and lower the cost of cleanup if flooding occurs. For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies. \*Applicable only in homes with basements

### Step 1: Maintain What You've Got at Least Twice per Year


Do-It-Yourself for \$0




Remove debris from nearest storm drain or ditch & culvert




Clean out eaves troughs



Check for leaks in plumbing, fixtures and appliances




Test your sump pump\*




Clean out your backwater valve

### Step 2: Complete Simple Upgrades


Do-It-Yourself for Under \$250




Install window well covers (where fire escape requirements permit)\*




Extend downspouts and sump discharge pipes at least 2m from foundation



Store valuables and hazardous materials in watertight containers & secure fuel tanks




Remove obstructions to floor drain




Install and maintain flood alarms

### Step 3: Complete More Complex Upgrades


Work with a Contractor for Over \$250




Install window wells that sit 10-15cm above ground and upgrade to water resistant windows\*




Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2m from foundation



Correct grading to direct water at least 2m away from foundation



Install backwater valve



Install backup sump pump and battery\*

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of flooding.



For Additional Resources Visit:  
[www.HomeFloodProtect.ca](http://www.HomeFloodProtect.ca)



rainstorm. An inspection of her backwater valve revealed that the flap inside was not closing entirely due to a buildup of debris and thus was not creating a seal to prevent a sewer backup from entering her home. Next, her sump pump was inspected and she was told it had seized up and was not operating efficiently during major rain events to pump water out of the house. Following this, the inspector asked how often she had done maintenance on these items over the past few years, she explained "never". She simply stated that because the people who

had installed her sump pump and backwater valve never told her that maintenance was necessary, she believed the devices would continue operating normally by themselves. After the inspection, she began doing her own maintenance and started cleaning and testing her sump pump and backwater valve once per month. In August of 2014, when a massive downpour in Burlington (192 mm of rain in just a few hours) flooded out 3,500 basements, Margaret had one of the only dry homes in her neighbourhood.

# HELPING YOUR CLIENTS TO PROTECT THEIR HOMES FROM FLOODING

INTACT CENTRE  
ON CLIMATE ADAPTATION

UNIVERSITY OF GUELPH

UNIVERSITY OF  
WATERLOO

**PROGRESS TRACKER**

- WELCOME TO THE COURSE
- MODULE #1 - Why is Residential Flooding at Homes on the Rise?
- MODULE #2 - Different Types of Flooding & Common Flood Risks at the Home
- MODULE #3 - Top Actions to Reduce Flood Risk Outside the Home
- MODULE #4 - Top Actions to Reduce Flood Risk Inside the Home
- MODULE #5 - How can Insurance Brokers Help their Clients to Protect their Homes from Flooding?**
- CERTIFICATE OF COMPLETION

**MODULE #5 - How can Insurance Brokers Help their Clients to Protect their Homes from Flooding?**

**STEP 1 QUIZ**

Content Summary: In this section you will learn about how insurance brokers can motivate their clients to protect their homes from flooding. You will also learn about where to access free, third-party resources to share with clients that can help them take action. Please click on the button below to download training materials.

[Download Training Materials](#)

**STEP 2 QUIZ**

Take the Quiz!: To test your knowledge of the materials provided in Module 5 please click the button below. You must answer at least 2/3 of the questions correctly to advance to the next module.

[Start Quiz](#)

Also Available on Mobile / Tablet

## Additional Free Resources to Share with Clients

1. The “[Three Steps to Cost-Effective Home Flood Protection](#)” infographic, shown above, summarizes the most common things that increase flood risks at homes and the actions that residents can take to reduce these risks.
2. A free home flood risk self-assessment tool ([Home Flood Protection Check-Up](#)), based on this document is also now available and walks clients through a series of “yes” or “no” questions and creates a customized report with an itemized checklist that allows residents to keep track of their home flood protection progress. The report also highlights where clients can gain access to municipal flood subsidies to help pay for some of the actions mentioned (installation of sump pump, flood alarms, etc.) and where insurance premium discounts may be available if they can show their insurance provider their home is adequately protected.

The tool is available online (optimized for mobile, tablet and computer) and is set up so that an insurance broker can walk their clients through the questions and send them their customized report as a free service.

Support from Brokers is Critical for Promoting Home Flood Protection

Something that our research showed was that “who” is delivering the information is just as important as the information itself. Without trust, you can expect little to no action from your clients. Homeowners identified insurance professionals as some of their most trusted sources of information when it comes to protecting their life’s greatest investment (their home). 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 “[Helping Your Clients to Protect their Homes from Flooding](#)” course 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. The course allows you to move at your own pace and saves your progress every time you complete a new section of the course. You can also take the course on your smart phone and tablet when you are on the go as the course has been optimized for devices of all sizes.

Insurance brokers have a critical role to play in supporting their clients to make home flood protection the “new normal” across Atlantic Canada. The goal of the course is to provide brokers with the foundation for productive conversations with their clients to discuss common flood risks. Brokers can help match their clients’ needs with appropriate flood insurance coverage, and discuss how taking action at home can help reduce future flood loss claims. A short investment of time with your clients to discuss what they can do proactively around their home to protect it from flooding could make all the difference. ■



Monica Hanna, Business Solutions Delivery Lead, CSIO

Standardized data in modern society plays a significant role in making our lives easier. Take the example of a supermarket: almost everything you buy comes with a barcode. Why is this important? Managed barcodes allow stakeholders throughout the supply chain gain efficiencies by using the same ‘language’ when they’re talking about an item. This form of standardization enables systems to talk to each other about the same food item, with little or no human intervention required.

Everyone benefits from this. Customers have a seamless, hassle-free experience making their purchases. Manufacturers, distributors and store owners obtain valuable data insights regarding product inventory, customer purchasing behavior and marketing opportunities. Like the success of barcodes in the grocery sector, the insurance industry benefits in the same way by using CSIO’s EDI and XML standards.

### Standards in Insurance

CSIO’s standards are the complete source for data elements that are used to exchange information for personal lines, commercial lines, and claims. Using the same data standards, brokers and insurers are able to exchange the correct information between their customer management systems. Data elements such as a policyholder’s name, for example, won’t be confused with the name of the broker. The standards are designed to handle business messages such as eDocs, auto, property, liability, crime, claims and billing.

### Z-Codes Create Barriers for Efficiency

Even though there is a complete source for standardized coverage codes, many insurers still use proprietary “Z-codes” to identify coverages on a policy. These codes fall outside recognized industry standards. While they are often used for temporary purposes or legacy system workarounds, Z-codes are not required, nor are they a quick and easy solution. In some cases, an insurer uses a Z-code even when a standard code exists, creating duplicate codes. Too many Z-codes represent coverages today, creating obstacles for brokers to process, run accurate reports and access an insured’s information.

### Greater Data Insights for Brokers

Brokers need rich data about their customers. More data means clearer customer insights and the opportunity for brokers to drive business forward by identifying opportunities to upsell insurance.

The use of Z-codes, however, continues to be a barrier. For example, if brokers want to promote a complementary product to their customers who have flood insurance, they may have trouble searching their databases and generating an accurate report for people who have flood coverage. Why? Because some insurers could be using a custom Z-code for flood coverage instead of the standard industry code. As a result, the broker will have incomplete and inaccurate data, denying them an opportunity to identify new sales leads, affecting both the broker’s and the insurer’s book of business.

### Brokers Benefit from Standardized Data

Businesses need better ways to get value from their data and stay at the forefront of innovation. Insurance is no different: brokers must tailor their products to customers’ needs. By implementing standardized coverage codes, all stakeholder can realize the following benefits:

- Accurate reporting
- Targeted marketing
- Improved customer experience
- Operational efficiency
- Seamless data exchange

“In today’s competitive and changing insurance marketplace, data-driven business insights are critical,” says Bob Armstrong, owner of WW Smith Insurance Ltd. “Leveraging clean data, meaning no Z-codes, makes it possible to analyze your book of business in a new way, allowing you to proactively create value for your customers.”

**Agile Implementation of Standardized Codes**  
CSIO’s mandate is to deliver leading-edge digital standards and solutions to improve broker workflows and improve the customer’s ease of doing business. The National Standards Working Group meets monthly to review and approve submitted requests for new codes to reflect changing business requirements and emerging technologies. These meetings give members a frequent, agile process to create new industry-wide codes, rather than introducing a Z-code. As products evolve and business needs change, the data standards used to transmit insurance information between brokers and insurers must be continuously updated. Over the past year, a total of 556.5 million codes were sent on CSIONet, 12 per cent of which (68.1 million) were Z-codes. Since 2017, the working group has introduced close to 450 new codes to the standard and has seen a decrease of over 20 million Z-codes.

### Decrease in Z-code Usage

CSIO works closely with insurers to analyze their Z-codes and help identify which ones can be replaced with standard codes going forward. All of this means brokers can expect to see a sustained decline in Z-codes that promises better customer data in their Broker Management Systems.

### Learn more about the CSIO Standards

As a member of your provincial association, you can take a free, accredited eLearning course on Insurance Technology Essentials to get an in-depth look at the evolution of CSIO Data Standards. eLearning courses are flexible and can be done on your own schedule, from virtually any device. Visit [CSIO.com/eLearning](http://CSIO.com/eLearning) to get started.

To stay up to date on the progress of Z-codes and other technology initiatives, sign up for an account at [CSIO.com](http://CSIO.com). You’ll start receiving our monthly newsletter and have access to CSIO’s Digital Broker eLearning program, webinars and other resources. ■

# CALENDAR OF EVENTS 2020

## JUNE

25 IBANS Hosts Virtual Education Day, Online Platform  
*Sponsored by Economical Insurance*

## JULY

7 IBANB Board of Directors Meet Online Platform  
 8 National Exam Date NS, NFLD

## AUGUST

## SEPTEMBER

15 IBANS AGM Halifax, NS  
 15-17 Producer Academy – In person / GoToMeeting All Provinces  
 23-25 IBAC AGM Online Platform  
 29 IBANB Board of Directors Meet Online Platform

## OCTOBER

23-28 IBANB CAIB 3 Immersion Class Fredericton, NB  
 28-2 IBANB CAIB 1 Immersion Class Fredericton, NB

## NOVEMBER

2 IBANB Graduation/Aspire Awards Halifax, NS  
 2-8 IBANB CAIB 4 Immersion Class Fredericton, NB  
 8-13 IBANB CAIB 2 Immersion Class Fredericton, NB  
 19 Meet the Underwriter Night Saint John, NB  
 25-26 IBANB Strategic Planning Session 2021-2024 Saint Andrews, NB

## DECEMBER

W/o 7 Errors and Omissions Session Online Platform



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



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