"I was born on the Internet..."

Insurance and the Online Client

Owner-controlled vs. Contractor-controlled Insurance

Connecting with Millennial Customers

What’s on Your Resolution List?

December 2012 - January 2013
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October was the busiest of my presidency, which included a special treat in the form of the National Insurance Conference of Canada (NICC) in Quebec City in early October. And I say “treat” partly because it was an important event with a very impressive list of speakers and sessions in a very cool city that I had never visited, but also because we are given a ticket to this conference by IBAC.

The NICC is primarily aimed at insurers and their various partners, so it included content like a great session on cybercrime and another on space weather, specifically mass coronal ejections and their effect on the North American power grid (spoiler alert: it’s potentially massive). In addition to those cool presentations, I was also able to take in the seminar on the Insurance Bureau of Canada's newest actuarial toy: the Municipal Risk Assessment Tool (MRAT) that was entertainingly moderated by Alister Campbell of the Guarantee Company of North America.

Make no mistake, MRAT (and the philosophical approach it represents) is a big deal and we in the insurance brokerage community will be talking about it and its potential ramifications on our businesses and the products we offer (both good and bad) for months and years to come. The aim of the MRAT project is to take all the relevant claims data and mountains of actuarial analysis of all of the IBC member insurance companies and combine them with key data provided by municipalities, for example:

- the age and design of sewer and surface water systems;
- the maintenance and operation of those systems;
- the urban development that influences system capacity, and
- topographical features such as elevation and slope that affect risk and can be very different from one part of the city to another.

Per its December 2011 IBC position brief, “IBC is calling on municipalities to adopt the use of IBC's new Municipal Risk Assessment Tool to measure storm water and sanitary infrastructure risk in their communities. The tool supports municipalities’ initiatives to upgrade their aging infrastructure and helps insurers more accurately measure and price risk.”

Now before you hear my take, I have to point out that there

continued on page 4
As I watch in awe as my 3-year-old navigates my iPhone in a manner that can only be described as ‘natural,’ I can see why Karen Rutherford entitled her look at connecting with today’s wired (or should I say, wireless) generation of consumers, “I Was Born on the Internet.” For an industry built on forming relationships, this consumer evolution (or revolution) poses great challenges, but so are the opportunities. Karen’s article is on page six and for further insight into this market, I encourage you to read “Great Expectations — 12 Considerations for Connecting with Millennial Customers” (page 10) and this issue’s “PYIB Perspective” for Mitch Holst’s views on the subject (page 18).

The fact that we are at the mercy of the weather is clearly an understatement that this industry is more acquainted with than most. This issue’s “IBC Insight” takes a look at what insurance companies, governments and individuals are doing to mitigate weather-related claims (page 14). And on that topic, IBAA president Scott Treasure takes a look at one of IBBC’s aforementioned strategies: MRAT. Always thought-provoking, that Mr. Treasure (page 3).

Well, it will soon be a new year, and you know what that means — another year I likely won’t finally get around to reading Moby Dick. If you’re looking for ideas on New Year’s resolutions beyond the typical “quit X bad habit,” “lose weight,” or “only have one Moose Milk at the IBAA convention” (kind of a blend of the first two, n’est-ce pas?), take a look at “What’s on Your List?” (page 28). And, if you’re needing to kick-start your work life, “Re-igniting the Flame — How to Rekindle Enthusiasm for Your Job” (page 20) may just be what the doctor ordered.

On behalf of The Alberta Broker team, I wish you and yours a safe and happy holiday season and health and prosperity in 2013!
Wishing
Happy Holidays
and a
Merry Christmas
to all.
From the Staff at IBAA

In lieu of cards this year, IBAA will be donating to Victim Services in each local council region.

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“I was born on the Internet … literally.” Have you seen that commercial? I love it because it epitomizes the world in which your next consumers live.

If you are under 24, you have never known a world without connectivity. You grew up on MSN, then Facebook; you upload every aspect of your life for the whole world to see. YouTube seems like a reasonable road to celebrity status and you would rather text your friends than talk to them. You might seek medical advice from all your friends on Facebook rather than talk to a health care professional.

Bank online, date online, shop online, find a job online, sell anything online — that is the world the next generation knows best. They have a comfort with it all. Older folks are suspicious of online services. They worry more about security and privacy and many have trust issues giving money to unknown locations in exchange for merchandise.

Insurance and the Online Client

By Karen Rutherford

Relationships matter to your current customers; that is why you have a loyal customer base. But the insurance customers of tomorrow are a different breed. In fact, they prefer the entire online process over the traditional way of doing business.

Soon the online generation will buy houses and condos and run businesses. If you try to engage them today about the value of a broker, you will see total abject apathy. Not only is it difficult to convince them that there are any benefits to working with a broker, many are offended that they can't do business their way.

To the generation called both the millennials and the “most narcissistic generation,” the whole process of getting in your car, driving somewhere, parking and paying, just to go wait to see your broker, answer endless questions, pay and finally get your pink card then trundle off to the registries branch for a registration and plate is ridiculous. Bank-owned insurance companies and some direct writers are only one step better: they at least don't bother getting a signed SPF 1 (which is totally legal).

The millennials want to use their smartphone, fill in the app, agree to the quote and pay, all from wherever they are. They want the insurance card downloaded without ever leaving the comfort of their chairs.

continued on page 8
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continued from page 6

When it is time to use their insurance, after a claim, they want the app for claims on their phones. They want to video the accident site, be guided by the app as to the info to collect, and be able to order their temporary replacement vehicle from the accident site (and will expect to be picked up).

If that is what your consumer wants, you will want to start getting ready right now!

Let’s throw out everything we currently think is critically important; office locations, staff with training, sales people, everything.

Start with a clean slate. How about using chip technology or QR codes attached directly to the plate? No need to tell about your driving experience, the chip will record the facts and charge their smart phone accordingly, or auto debit their bank.

Some years ago Aviva had a pilot project that used some of the technology I am referring to. Aviva now offers a program it calls Autograph. Auto-graph allows insureds to effortlessly record how their vehicles are driven. By placing the Autograph device in the vehicle, a tiny chip will track driving frequency, distance, time of day and speed. The driver removes the device and then views driving information on his personal computer in the comfort of his own home. The insured will also see whether he’s earned a discount based on the driving behaviour data. Insureds are under no obligation to share this information. However, by doing so, she can save up to 25% on her next renewal premium. I have been wondering about this program. How many insureds have signed up and what has been their experience? Aviva in the U.K. recently announced a similar program that is tracked via an app. In the U.S., Progressive offers its Snapshot program and Allstate has announced plans to roll out Drivewise in both Canada and the United States.

The application process could be restricted to just a series of pictures that you would tap on your touch screen to select coverage for certain types of losses — no need to listen to a broker explain what fire, theft or collision coverage is.

It has been decades since there has been any innovation in the delivery of insurance. It will happen soon because the next wave of consumers is just not interested in doing business the old-fashioned way.

No office to staff, no continuing education to worry about. At first glance it does seem like an easier way, but if you bring no value, who will pay you for your services? Maybe we better back up a little and insert some broker content to protect your business.

“It is unlikely that you can continue down the current road and expect the online generation to be content to buy from you.

To meet the needs and expectations of the next wave of consumers you do need to innovate. Maybe start small and convince your insurance companies to put you on the same footing as direct writers and dispense with the signed SPF 1. Then make sure your clients can print their pink cards or view them on their smartphones. Make payments from smartphones an option.

I think my pet peeve is the archaic way coverages are described and offered to clients. Don’t you think someone out there could build a series of photos or short videos making it clear what you have to offer?

“Live chat” buttons on your webpage is another easy step to take in order to perpetuate the broker’s advisor value proposition. Talk to your website developer or consider a firm like Agencies Online, which has this feature as part of its standard offer for all brokers who work with them to develop an online strategy. Of course if you want to have an online chat button, your best staff better be available to take all “calls.” The online generation won’t try twice if you don’t answer your live chat feature.

There is room for significant improvement in the delivery system. Certainly the next wave of buyers is going to select the path of least resistance to the way they prefer to do business. Insurance may never evolve like the music business or the banking world, both which dramatically changed the delivery of their products, but it is unlikely that you can continue down the current road and expect the online generation to be content to buy from you.

I encourage you to spend some time just chatting with your youngest customers to find out just exactly what they think is the value proposition you offer. I am afraid many of you will be shocked at their total lack of respect for your chosen profession.

There are pockets of young tech-savvy brokers working on exciting innovations now. Wouldn’t it be wonderful if some young broker learned how to bring insurance delivery into the current century?
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Great Expectations
12 Considerations for Connecting with Millennial Customers

By Tricia Morris

Millennial customers, commonly defined as the age group now between 12 and 34-years-old, represent the largest and most unique segment of customers since the baby boomers — and they have great expectations for brands and customer service.

Millennials extensively research and follow brands online before and after purchases, making up their own minds about quality, value and customer care rather than being told what they should know through marketing messages. According to a recent Forbes article, “They take technology for granted. They live through social media. They want the world their way, and they want it now. “They have grown up in a text-it or FedEx-it, why-wait world, and they don’t expect to wait. They expect unlimited choices, and they would like you to customize your product just for them.” As millennials age, and the next generation of customers who have never known life without the internet and social media come of age, expectations for personalized, real-time service will only grow. Here are 12 statistics to consider when connecting with web-savvy gen-Y customers:

MOBILE USAGE
1 77% of affluent Americans between the ages of 18 and 24, and 80% between the ages of 25 and 34 own smartphones (Business Insider).
2 According to a recent Forbes article, “They take technology for granted. They live through social media. They want the world their way, and they want it now. “They have grown up in a text-it or FedEx-it, why-wait world, and they don’t expect to wait. They expect unlimited choices, and they would like you to customize your product just for them.” As millennials age, and the next generation of customers who have never known life without the internet and social media come of age, expectations for personalized, real-time service will only grow. Here are 12 statistics to consider when connecting with web-savvy gen-Y customers:

SHARING BRAND AND SERVICE EXPERIENCES
3 Sharability of retail experiences is twice as important to gen-Y as it is to boomers (Brodeur Partners).
4 Half of all bloggers are between the ages of 18 and 34 (Nielsen); 60% of millennials produce and upload online content, including photos, videos, wiki entries, blog posts, micro-blog posts and product/service reviews, compared to 29% of non-millennials (Barkley).
5 While all age groups still prefer direct feedback methods, young adult consumers increasingly choose online public feedback over direct, with 33 percent of the youngest consumer age group (18 to 24 year olds) preferring public feedback methods and 28 percent of those...
specifically favouring Facebook. The younger the consumers, the more likely they are to prefer public over direct feedback methods (NICE Survey).

**CHANNEL SURFING**

A quarter to a third (25% to 32%) of millennials report using the following alternative channels frequently: live chat or virtual assistant on websites, text messaging (SMS), smartphone applications, service kiosks, social networks and online communities sponsored by their providers (NICE Systems Survey).

On average, 18 to 30 year olds use 6.3 customer service channels. On a monthly basis, 18 to 30 year olds use 3.6 channels (NICE Survey).

**SOCIAL CUSTOMERS**

When customers have a problem with a product, 71% of 16 to 24 year olds and 65% of 25 to 34 year olds search for a solution online first (2012 Sitel Study).

17% of customers age 16-34 said companies could most drastically improve customer experience by “responding quickly when I ask a question on Twitter.” (Sitel Study)

45% of UK consumers age 25-34 engage in social commerce. By 2021, that percentage is expected to increase to 73% (Barclays).

55% of American adults age 35 and under use Facebook every day (Associated Press CFK Group Poll).

42 percent of 18 to 34 year olds expect customer support on social media within 12 hours of a complaint or comment (Nielsen).

Welcome to the age of the mobile, social, vocal, channel surfing customer. Is your brand ready to connect?

*Posted on July 11, 2012 at www.parature.com.*
As you are reading this, Christmas may be just around the corner. It may have come and gone already, or it may even be 2013. It all depends on how many holidays you have taken in the month of December, and knowing a few our brokers, it may even be July! With that said, I truly hope everyone has a wonderful Christmas break and I would like to wish you and your families all the health and happiness in the world in 2013. Over the years, as you may recall, I usually begin this article with this year’s top New Year’s resolutions. However, this year I will start off with mentioning my own piece of exciting news. My wife Holly and I are expecting twins in February 2013, and rather than suggesting New Year’s resolutions for this year, I thought I would share with you some of what I’m expecting MY 2013 will look like.

1. I’m expecting to make more trips taking out the trash as twins are estimated to go through roughly 7,000 diapers in their first year. Yikes!
2. Please accept this as my official apology if I seem a little cranky due to a severe lack of sleep for the year of 2013.
3. Less trips to Golf Town, more trips to Toys ‘R’ Us, and I will be making sure to do a great job storing my golf clubs as, chances are, they will not be used much in 2013.

After going through this experience, I have thought of a great business opportunity for any investor. Maternity pants might be the greatest invention of all time and I’m thinking male “stretchy” pants or MANturnity pants would be a very big hit for us men who like to indulge a little too much at Christmas and Thanksgiving dinners. Needless to say, we are very excited and would like to thank everyone for the well wishes!

What’s New?

Brent and Cindy Oilund of Prairie Villa Insurance (Grande Prairie) and Dennis, Marcy and Shayne Milligan of Sexsmith Insurance (Sexsmith) announced that they will merge their companies to “work together as one.” The company names will remain the same; however, Peace Country Insurance Brokers was formed October 1, 2012, to formalize the merger.

Tailor Made Insurance has sold its Beaumont operations to Dan Carriere who will continue to run the operation in Beaumont under the name Carriere Insurance Brokers Inc.

November 12, 2012: Robinson Insurance Brokers Ltd. moved into its new eco-friendly office. The move to an environmentally sustainable office is the latest step taken by the brokerage to reduce its carbon footprint. They currently use energy efficient electronics, computers, as well as electronic filing and communication systems. The new office is solar powered, using a 3.4 kWh photovoltaic roof top system and uses natural light through windows and skylights.

October 18, 2012. HUB International held its fall mixer at Grant MacEwan University. All of the companies were invited, and HUB employees attended from across the province. It was great to see all of the staff together in a very social setting. The fall mixer was an event held by Phoenix Insurance for the past number of years, and it’s great to see HUB continuing this excellent tradition. Once again, a pleasure to attend!

September 13, 2012: Peace Hills Insurance celebrated its 30th year in business by hosting a party at the Oasis conference centre. Over 500 people attended and enjoyed various performers and dancers at the milestone event. As always, it was a great time.

September 17, 2012: The Insurance Institute hosted the battle of the bands contest at On The Rocks. Four bands...
participated in the first-ever event, which was a great success. Contestants were Scarlet Ibis featuring Mike Twittey of TD Insurance, Lora Jol from Foster Park, Tough Century featuring Doug Ries from MHK Insurance and lastly, the winner, Hammered By Sound featuring Townsend Leedham Adjusters with Chris Twardzik. RSA’s Roger Marcello (pictured above) was the MC and also made an appearance doing a Billie Jean performance.

Who? What? Where? When?
Lots and lots and lots of changes over the past few months, so here we go!
• Tina Carver, formerly of HUB International, moved to Stevenson Douglas.
• Lynn Parchewski rejoined HUB International from Peace Hills Insurance.
• Long-time Peace Hills employee Veronica Hipkiss joined her sister Cindy Giusti at Boulevard Insurance.
• Tammy Beals, formerly Federated Insurance, joined Peace Hills Insurance.
• Gene Paulsen is in the role of VP of marketing and underwriting for Peace Hills Insurance.
• Travis Vanberg, formerly of Aviva Insurance, joined HUB International.
• Gloria Corkum moved from WFG (Spruce Grove) to TW Insurance as a branch manager.
• Kim Heykants left TW Insurance after many years of service.
• Christina Rankin left Tailor Made Insurance to join Leibel McMillan Insurance as a personal lines manager.
• Kim Beckland joined MBS Insurance.
• Alison O’Neil is back from maternity leave to join her crew at Excel Insurance.
• Eric Kelly is the new personal lines manager at Excel Insurance.
• Candice Martin joined Economical Insurance from Aviva Insurance.
• Glenda Geddes joined Intact Insurance from Johnson Inc.
The year 2012 was another very bad weather year for Alberta. Heavy wind and rain in Edmonton in July caused widespread flooding. Later that month, southern Alberta got pounded with a hailstorm that left a path of destruction from Cardston to Nanton. Then, in August, Calgary endured heavy rain, wind and hail as big as golf balls followed by flooding.

When insurers tallied up the claims costs from just these three extreme weather events, the total came to $300 million. As well, the provincial government earmarked another $58 million to help Albertans cover uninsurable losses due to flooding.

2012 was expensive, so were 2011 and 2010. In fact, Alberta has experienced six of the 11 most costly weather events in Canada from 1983 to 2011. And the country as a whole has seen the rate of insured losses rise steadily so that they have been near or above $1 billion for the last three years straight. In 2011, losses hit $1.7 billion. Climate and weather scientists tell us we can expect even more extremes in the future. Unfortunately, home and auto insurance rates in the province are increasing in lockstep with rising claims costs. Hit with sticker shock when they open up their annual insurance premium bills, many Albertans are starting to ask what can be done to reduce their risk of claims.

It's a question insurers have asked themselves for a while. Higher premiums make customers angry, which is never good for business.

As early as the 1990s, insurers around the world identified changing weather patterns and increasing severe weather events as the cause of rising claims costs. Today in Canada, claims for water losses are now higher than for fire losses.

**Alberta has experienced six of the eleven most costly weather events in Canada from 1983 to 2011.**

Armed with these grim statistics, insurers have taken the lead in encouraging governments, communities and consumers to adapt to climate change by protecting themselves. Insurers are promoting and encouraging municipal infrastructure improvements, sound water management policies, effective land use policies, more resilient communities and buildings, updated building codes and climatic design standards.

**Fix the Infrastructure**

Insurance Bureau of Canada (IBC), the trade association representing Canada’s property and casualty insurers, has identified adaptation to severe weather as a major priority and has created a revolutionary new underwriting tool that has the potential to make a huge difference. The municipal risk assessment tool (MRAT) uses three kinds of data — geographic information system (GIS) data, climate history and modeling, and claims history — to pinpoint infrastructure vulnerabilities. MRAT will help insurers underwrite risk. And it will help municipalities prioritize infrastructure repairs.

Many municipalities are finding ways to reduce water damage risk on their own while waiting for the MRAT roll-out. Edmonton’s infrastructure improvements since the mega-storm of July 2004 are great examples of what municipalities can accomplish. After the storm damaged 12,000 homes and caused $185 million in losses, the city spent $146 million expanding a major storm sewer and creating a storm pond on a school sports field to handle storm water overflow. These improvements were tested by the major storm this year, and Edmonton Mayor Stephen Mandel praised city staff for the success of the system. “They deserve an A+,” he said.

**Install a Rain Barrel**

IBC has also championed an old-fashioned approach to reducing water damage risk that is proving to have decidedly modern applications. Rain barrels, properly installed and regularly emptied, can divert millions of liters of rainwater away from municipal storm sewers, according to a rain barrel study IBC conducted in the Ontario community of Wingham, Ontario. More than 1,000 barrels — one for each household in the town — were installed. At the same time, more than 70% of downspouts were disconnected from the town’s storm and sanitary water system. The results, released in June 2012, showed that enough water was diverted from the system to keep Wingham within its storm sewer capacity during the study period. IBC is now conducting a second pilot project in Stratford, Prince Edward Island.

**Change the Weather**

Alberta insurance companies have gone another step further by actually changing the weather to reduce the
damage it can do. In 1996, several Alberta insurance companies came together to form the Alberta Severe Weather Management Society to fund cloud seeding, a weather modification technology that is used to increase precipitation, reduce fog and decrease the size of hail. Silver iodide, which is shot into clouds from planes, is used to change precipitation patterns.

Cloud seeding, funded by the society to the tune of $2.5 million, was credited with reducing the size of the hailstones that hit Calgary this summer. Even though the storm caused millions of dollars in damage, larger hailstones would have resulted in even more claims, so it was money well spent.

The increase in severe weather in Alberta and across Canada isn’t just an insurance problem, it’s everyone’s problem to solve. The insurance industry is focusing on encouraging adaptation by developing a tool for municipalities to pinpoint flood risks, advocating for improved infrastructure and educating consumers on simple low-tech solutions like rain barrels.

Much needs to be done and time is short. Let’s work together to protect our homes, our businesses and our communities from this growing threat.

HEATHER MACK
Director of Government Relations, Alberta and the North, Insurance Bureau of Canada
hmack@ibc.ca
Season’s Givings

The season of giving is upon us and, whether Christmas is part of your faith or is a secular holiday, it is the season when we celebrate the gifts we give, the gifts we have and have received, as well as the gift of ourselves and our families. In the midst of the Christmas hustle and bustle, let us remember the organizations and causes brokers and the brokers association support. IBAA and its member brokers have supported such worthy causes as Operation Red Nose, Victims Services, Students Against Drinking and Driving and WICC.

Victims Services

Victims Services operates units in over 100 communities throughout Alberta. This organization assists people who have suffered losses, financial and otherwise, from accidents, crime and disasters. Most people are fortunate enough to have never heard of Victims Services; however, for those who have, this program offers much needed relief.

From providing blankets and clothing to those who have experienced loss due to fire, to being a compassionate face when families are faced with the loss of a loved one in a traffic collision, or to assisting victims of crime to work their way through an often convoluted court system, Victims Services can be a lifeline for people trying to put their lives back together again. All of its work is done by volunteers, and much of its funding comes from donations.

Last year, IBAA chose Victims Services to be its flagship community involvement organization. In addition to general funds donated regionally through local councils, Bipper blankets and funding for specific Victim Services initiatives, IBAA teamed up with the Alberta Junior Hockey League and launched the Insurance Goal of the Game program. For every home game that is won by an insurance goal, IBAA and a sponsoring local broker will donate a total of $100 ($200 during playoffs) to the local Victims Service Unit of the sponsoring broker’s choice.

Support for Victim Services will continue to be IBAA’s main focus for community involvement — not only because the funding is badly needed but also because attention to those who have suffered disaster reflects the broker’s duty of care.

Students Against Drinking and Driving

Students Against Drinking and Driving (SADD) is an organization of university, college and high-school students who “strive to promote smart decisions through public awareness to prevent tragedies caused by impaired driving.”

The single largest cause of teenage deaths in Alberta is traffic collisions and alcohol is a factor in most of these fatalities. Little will devastate a family and a community more than the untimely and preventable death of a teenager, to say nothing about the countless, and
often debilitating, injuries suffered by many more innocent victims.

SADD is another organization that relies upon donations for funding. Through various events, the Professional Young Insurance Brokers has donated time and money to SADD.

Any organization that reduces the number of deaths and serious injuries to the young, and not so young, is deserving of our support.

**Operation Red Nose**

Operation Red Nose is a safe ride service offered by volunteers and generally operates during the holiday season of Christmas and New Year’s Eve. This service is offered not only to those who have been drinking but also to those who do not feel able to drive due to fatigue, medication or any other cause of driver impairment.

This organization is funded entirely by donations at the local level and staffed by volunteer drivers. It is also confidential and free to those who need its services.

The energetic PYIB has offered it services for several years. Of late, however, Operation Red Nose has struggled to maintain operations in many centres throughout Alberta due to difficulty getting enough volunteers. While the activities of Operation Red Nose often go unnoticed, their efforts save lives, prevent injuries and save families from the heartbreaking scenario of losing a loved one or dealing with catastrophic and often permanently crippling injuries.

**Other Needs**

While most of us have many blessings (and great families and friends with whom to celebrate those blessings) for many more, the holiday season is not a cause for celebration but a time of loneliness and despair. Every community in Alberta has significant needs and usually has organizations that try to fill those needs. We have ample opportunity to share the gifts we have with the communities in which we live, whether our donations be money or time.

In addition to the above causes, food banks, Boys and Girls Clubs, children’s sports teams, and countless other organizations in our communities rely on volunteers and donations to help make better lives for those who we live with in our communities. In the end, we will make the lives of at least two people better — those we have helped and ourselves.

From ours to yours, may you all have a blessed and fulfilling holiday season.
The customer has evolved and so should we.

My name is Mitch Holst. I was born in Taber, Alberta on October 9, 1983. I grew up in a time when we always had a television and always had the option of cooking my food in a microwave. I can barely remember life before my family had a home computer, or when we got our first cell phone in our family vehicle. Fast forward to the current day; I am 29 years old and married with three children. We own a nice home and two vehicles. In our home we have two cell phones, an iPad, a PC and a laptop. I have Facebook and Twitter accounts. I use the Internet multiple times every day. I keep in touch with friends online. I check the weather online. I keep updated with sports and current events via the Internet, and I even shop online and do most of this on my cell phone! I tell you all of this, not to try to boast of myself or give my life story, but I want to show a true-life example of how the world has changed.

I often hear stories from what I will call “seasoned veterans” of the insurance industry, of a time when you had to write policies and policy changes with a pen and mail them to an insurance company! Today in our office, we do almost everything on our computers. Our computers have two monitors to help us be more efficient. We use email, fax and even text messages to relay information. We submit information to the insurance companies via their broker portals or by email. The world has changed and so has the insurance industry.

It is easy to see, not only from the examples in my own life but also by looking at the world around us, that we as a society are constantly striving to be “connected” to the Internet. The up and coming generations of consumers have, just like I have, grown up in a world where they have always had technology to assist in their everyday lives, even to the point where they are dependent on it. Now more than ever, people are turning to the Internet in all facets of their lives, which includes shopping and more specifically shopping for insurance.

This poses somewhat of a new challenge for us as brokers. In the past, consumers put a lot of value on talking to a person. They felt more comfortable dealing with an actual tangible human being, someone whom they could see face-to-face. Today, that is not necessarily the case. There is an ever growing number of people who would rather have the convenience of doing all their business via the Internet because it is easier and faster. This is kind of scary to us as brokers because now the banks and the direct writers of the world have an easier way into the homes and the minds of our clients.

So, what can we do? There have been numerous publications, seminars and training sessions available that have spoken to the importance of social media and marketing via your website and the Internet in general. We are
also very lucky as brokers in Alberta to have the IBAA leadership group who believes very strongly that we need to increase the broker presence online and has presented the My Insurance Shopper (MIS) program to its membership. As you may or may not know, the MIS program is designed to help us as brokers join together and receive strength in numbers, to combat the big banks and direct writers who now flood the Internet and dominate its search engines. As individual brokers, we cannot do it alone. I don’t know of any brokerage in Alberta that has the resources to run the kind of Internet marketing campaigns that the likes of TD Bank or RBC are currently running. It is simply impossible for us to do it as individual businesses. How important is it then that we all do our part in supporting the MIS program and increasing the broker channel as a whole on the Internet. While it may not give you a huge increase in sales via the Internet, My Insurance Shopper will ensure that we are still present as a viable option to those consumers who prefer to do business online. Through this program we will be able to combine forces to ensure that the market share that currently belongs to brokers, stays with brokers and isn’t lost to the banks and direct writers.

Being someone who, compared to industry standard, is considered fairly young and fairly well versed in the crazy world that is the Internet, I believe that we have only two choices: we can try to evolve as brokers, accept the inevitable fact that consumers want to use the Internet to shop for insurance and do our best to combat the banks and direct writers that are already marketing on the Internet; or we can stick to our old ways of doing business, which can only end badly. Yes, it may be difficult at first. We as humans are often resistant to change, but the world is changing and we need to change with it if we want to continue to be successful.

As a member of the Professional Young Insurance Brokers, I am confident that if any of us are struggling as brokerages to find ways to make such changes, IBAA and PYIB are available as valuable resources to help brokerages to succeed. Let us all work together to continue to provide the best service and insurance advice to our clients and new customers alike, and ensure that our profession and our industry can continue to thrive in the years to come.

MITCH HOLST
Vice President, PYIB
mitch@saunders-insurance.com

Most people would never commit insurance fraud.

So why is everyone paying for it?

Only a small number of people engage in it, but insurance fraud costs everyone. Aviva’s investigation teams fight fraud at the front end, heading off potential problems before they take root. Through early detection, investigation and deterrence, we’ve expanded our anti-fraud management program to address this serious and costly issue.

Together with our broker partners, Aviva is stepping up the fight against fraud to ultimately keep insurance costs down.
Re-igniting the Flame

How to Rekindle Enthusiasm for Your Job

By Koula Vasilopoulos,
Senior Regional Vice President, Robert Half International
By nature, most people will address high-priority projects. Where might you devote adequate attention to spending your time? Keep a detailed log of work activities each hour of the day over the course of a week. After maintaining the record for at least five days, analyze your time-usage patterns. Are you devoting adequate attention to high-priority projects? Where might you make improvements?

Deep down, you like your job and where you work. But lately, you’ve been unenthusiastic about coming to the office and unfulfilled by your assignments. You would like to feel more inspired, but you’re unsure how to turn things around. One answer: some self-motivation techniques that really work. Here are some tips:

**Stay in an orbit of positivity.**
First, consider the company you keep. Are the people you spend the most time with at the office complaining about their work regularly? If so, their negative outlook might be rubbing off on you. Try to spend more time around colleagues who are upbeat and seem motivated to excel. Their positive attitude likely will be even more contagious.

**Monitor your time.**
How you manage your work hours can also affect your ability to rebound from a low point in your career. A frequent contributor to dissatisfaction is a lack of effective time management. Without clear priorities, you may create unnecessary stress by limiting your time for important projects. To regain control over your schedule, you need to have a clear idea of how you are spending your time. Keep a detailed log of work activities each hour of the day over the course of a week. After maintaining the record for at least five days, analyze your time-usage patterns. Are you devoting adequate attention to high-priority projects? Where might you make improvements?

**Tackle tough challenges head on.**
By nature, most people will address the easiest or most interesting tasks on their to-do list first, pushing aside projects they think will be boring or difficult. If this describes your approach to work, flip things around. Address the most frustrating or tiresome responsibilities when you feel most productive, so you can get these stressors off your desk sooner and avoid having them stockpile. The sense of accomplishment you’ll gain should give you the energy to plow through less-intensive work with ease.

**Keep learning new things.**
Many professionals find that engaging in continuous learning is essential to their job satisfaction. If this describes you, and your firm is unable or unwilling to provide job-related education and training you’d like to pursue, you may need to make the investment on your own. The rewards can be well worth it: Not only will you have the personal satisfaction of improving your knowledge and skills, but you also can increase your value to your current employer (or perhaps, a future one).

**Be your own goal-setter.**
More than likely, you’re working toward milestones that you discussed and set with your manager. But have you established your own professional goals and a deadline for achievement? Working toward what you want to accomplish can be more satisfying, personally, than simply meeting your employer’s expectations. And don’t think only of big-picture goals, like, “I want to earn a promotion by next year.” Assign yourself short-term “achievable” as well, such as, “This month, I’m going to master the newest version of our firm’s payroll software so I can work more efficiently.” Smaller accomplishments can help keep you engaged in your everyday job while pursuing longer-term career objectives.

**Seek balance.**
Finally, don’t underestimate the value of taking a break from your work. Even the most enthusiastic and successful professionals can lose motivation if demands are unrelenting and they fail to designate time to relax and counteract stress. Few individuals can work at peak performance for eight consecutive hours or longer. Taking five or ten-minute breaks throughout the day can help you recharge and ensure that you get the most out of your work hours. Use your vacation days and pursue outside interests, such as spending time with family or focusing on a hobby. You’ll return to the office refreshed and ready for any challenges ahead.

Re-igniting the flame after reaching burnout is a process that will take time. Identify the factors that most motivate you and work toward bringing more of them into your job. Each time you set a professional goal and reach it, celebrate a little — even small accomplishments. Toasting your success doesn’t have to be reserved only for reaching a career-altering achievement.
Failure to Communicate

Ontario Broker Sued for Failing to Advise of Vacancy Exclusion in Policy

Insurance brokers are frequently sued when an insurer denies coverage based on an exclusion clause. The insureds will often say that they had wanted full coverage and were not aware of the exclusion. In a number of recent cases, insurance brokers have been sued after an insurer denied coverage based on a vacancy exclusion.

In one recent Ontario case, the insured owned a property in St. Catharines, Ontario, which was used as a boarding house for students. The insured contacted M. Butler Insurance Brokers Ltd. (“Butler”) to arrange insurance coverage. Butler arranged coverage with Lloyd’s Underwriters (“Lloyd’s”) through Totten Insurance Group Inc. Subsequently, the insured’s property manager discovered water damage in the basement that had occurred as a result of vandalism while the residence was vacant. Lloyd’s denied the insured’s claim on the basis of the following vacancy clause in the insurance policy:

Vandalism or Malicious Acts: This peril does not include loss or damage . . . (f) Occurring while the building is under construction or vacant even if permission for constructions or vacancy has been given by us.

After Lloyd’s denied coverage, the insured sued Butler for failing to properly explain the vacancy provision in the policy.

The trial judge found that the insured relied on Butler, who was his “long-term friend,” to provide coverage for a rooming house. The trial judge stated that Butler made specific recommendations about a specialized rental policy for the rooming house and had an obligation and duty to advise of the specific exclusions under the policy. The insured admitted being sent the policy which was acknowledged, signed and returned to Butler. However, the insured did not read the policy and never met with Butler to review the terms of the policy. Therefore, the insured was not aware of the vacancy provision. The trial judge found that Butler did not advise the insured of exclusions regarding vacancy in the policy and failed to explain the policy to the insured. In the result, the trial judge ordered Butler to pay damages.

Butler appealed. However, the appellate court dismissed the appeal stating that the trial judge correctly found in law that Butler breached his obligation in not telling the insured that at any time the premises were vacant there would be no coverage under the policy. This Ontario case provides a good example of the high standard of care that insurance brokers can be held to and how the mere fact that the insured received a copy of the policy will often not be a defence to a claim that the broker failed to properly advise about an exclusion to coverage.

“The mere fact that the insured received a copy of the policy will often not be a defence to a claim that the broker failed to properly advise about an exclusion to coverage.”
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sovereigngeneral.com

Jennifer MacKinnon, (Art) E&O Liability Underwriter
Dave Alexander, National Professional Liability Manager
I have worked as the risk and insurance advisor on several very large construction projects. In each case, the owner agonized over whether they or the contractor(s) should provide the insurance.

For brokers, it can be a kick in the pants if your client is awarded a large job, and you find out that the owner will be arranging the insurance, depriving you of healthy commissions. In my view, this is short-sighted. Even if your client relies on insurance controlled by another party, there are some basic risks to manage and expertise that the broker can bring to the table.

Train your clients to start well in advance. I worked with a client and found, after the contract had been signed, that every contractor on site needed $10 million of auto liability insurance and that the project needed massive amounts of terrorism coverage for the opening and closing of the Vancouver 2010 Olympic Winter Games!

Truthfully, some owners just don’t know what insurance to ask for. I recently spent over an hour explaining to an owner the difference between sudden and accidental pollution and environmental impairment liability coverage. When he realized the price difference was equivalent to a brand new vehicle, he made sure to be precise in his specifications.

Size matters. If the owner or general contractor is casting a wide net and will be utilizing many small sub-contractors, a project-specific insurance program may be most suitable. This will provide higher limits, broader coverage scope, and ensure that a small contractor doesn’t come to the project managers after starting work to tell them that he can’t get (or can’t pay for) the required coverage.

Big contractors may actually have MORE leverage than the owner. Ledcor or Kiewit likely have more experience arranging construction insurance than most of their clients — they get more practice.

Sometimes the owner doesn’t know which route is best. Encourage your owner clients to ask for bids with insurance isolated as a clearly identified cost item so that they can do their own cost/benefit analysis. If your client is a contractor, make sure that the price quoted for insurance is not marked up to the point of ridiculousness. Many owners prefer project specific insurance because they pay only what the insurance company quoted, without mark-up.

Understand the scope of work. A painting contractor acquaintance realized (again, after signing a contract) that painting the runway at a large airport would not be covered by his commercial general liability policy. Dumbfounded, he and his broker had to stickhandle out of the mess. No wonder he was the low bidder! Projects that involve aviation, watercraft and other high hazard exposures may sometimes be better handled by the party who has the most experience obtaining coverage for such activities.
Make sure that the coverage selected covers as many key risks as possible, including delay in start-up and associated extra expenses, if these are issues. This delay alone can justify the decision to have the owner control the insurance. If an insured event delays the project, the owner will feel the pain and suffer more from the damage to their reputation than the contractor when things aren’t ready on time.

If work involves contractors from outside the province or country, realize that insurance doesn’t always cross the border with the speed of a Nexus pass holder. I worked with a client and we required a contractor in Idaho to obtain $5 million of auto liability. In Idaho, the statutory minimum limit is $25,000 per claim. Of course, they thought the request was ridiculous. Employers’ liability, policy limits, and foreign policy wordings can all be issues.

If the project includes design and professional liability exposures emanating from multiple firms, project-specific coverage may tend to be a better choice. Many design professionals may have eroded the annual aggregate limits on their practice policies, and a project-specific policy will have dedicated limits, typically at fixed cost, for the project duration.

Even if a project-specific policy is arranged, your contractor clients may need to arrange auto liability and equipment floaters, or to “buy down” the project insurance deductible. Many government owners arrange project-specific insurance with deductibles that are equivalent to some smaller contractor’s limits.

Many of the most serious construction risks are not insurable ones. Surety bonds may create an opportunity for your office to provide service, even if you are not managing the insurance.

Even if you are not the placing broker, you should be willing, able and available to review the project policies with your client so that you can advise them about additional coverages that they require. Maybe the great service that you provide will mean that you are the broker of record for the owner for the next big project.

KAREN MacWILLIAM
is an insurance and risk management consultant
karen_macwilliam@telus.net
BROKER NEWS

A couple of broker acquisitions were recently announced — one each in Calgary and Brooks. Calgary’s H.E. Hunt & Associates was purchased by Toronto-based Tredd Insurance Brokers, which already operates Tredd West Insurance and Tredd Mayfair Insurance located in the southeast part of Calgary. Ian Eddy, Tredd’s chairman, moved to Calgary and is running the operation here. The previous owner of H.E. Hunt, Chris Burn, is pursuing other opportunities. Out in Brooks, Wildrose Insurance was purchased by Palliser Insurance Agency Ltd., which is a wholly-owned subsidiary of B.C.-based Westland Insurance Group. Palliser’s Lynn Butters has responsibility for this office, and all staff are staying on including previous owners Norm Reise and Janette Hycha. Meanwhile Lundgren & Young Insurance opened a new office in Evergreen in the southeast of Calgary, which is being headed up by Ariell Arevalo.

BROKER PEOPLE MOVES

Calgary

• At Rogers Insurance, Dave Matthews rejoined the Rogers team after having been at Aon and Courtney Elliot came on board from Toole Peet. Leaving Rogers are Lucy Breeze, who went to Hub International; Todd Butler, who joined Toole Peet; and Nicole Castle, who decided to leave the insurance industry to try her hand at something new.
• Marsh added three new faces: Darren Drebert and Scott Stevens from Aon and Josh Fahey from Renfrew Insurance.

Southern Alberta

• Teresa Simpson, who was with Eckrim Agencies in Eckville, joined Ing & McKee in its Rocky Mountain House office.
• Over in Medicine Hat, Val Holmes, previously of Thomson Schindle Green Insurance, is now at Brokerlink.

BROKER NEW FACES

Calgary

• Nanci Claasen at Wilson M. Beck Insurance.
• Shawn Driscoll at Sharp Insurance.
• Mary Deiter at CRS/Merrill Insurance.
• Peggy Orchard at Renfrew Insurance.

Southern Alberta

• Two new staff members at Western Financial Group’s High River head office are Tanya Page, who has taken on a claims consultant role and Darlene Nichols.
• Taryn Binnie joined All Service Insurance in Red Deer.
• Steve Passey is new at Armour Insurance in Lethbridge.

IN SYMPATHY

On a sad note, Rosie Johnson, who was the long-time receptionist for both Harding Hall & Graburne and Trilagy Insurance, passed away on September 29th.

COMPANY NEWS

Three companies in Calgary announced new marketing representatives:

• Pembridge hired Scott Beare, who was the business development manager at Lundgren & Young’s head office; Peace Hills hired Anthony Lim from Liberty International; and Boiler Insurance and Inspection hired Ante Susnjar, formerly of CNA.

New staff at Intact Insurance include: Leah Strader-Goled, who was with Cooperators; Megan Powell, who was with Boiler Insurance and Inspection; and well-known insurance lawyer Heather Sanderson who has come on as Senior Legal Counsel.

Novex Insurance has two new managers: Ida Scarcelli, who was promoted from underwriter, and Charlene Fizer, who came on board from Brokerlink. Debbie Morneault left Mooney Insurance in Red Deer to become the new Alberta underwriter for Gore Mutual Insurance, while Andy Lai left Liberty International and went to Dominion of Canada. At Aviva, Sherre Newell was hired as a vice president (previously with Brokerlink), and Jody Reed, who had been with Renfrew, joined the underwriting department.
INDUSTRY PARTNER NEWS

Crawford and Company Adjusters has a new Calgary Branch Manager: Nancy Toso.

MILESTONES

- DeJong’s Insurance celebrated its 50th Anniversary on September 26th with a get together hosted by founder Durk DeJong and present owner Tim DeJong, who is Durk’s son.
- Congratulations to two Intact staff members on their recent marriages. Personal Lines underwriter Karen Lee celebrated her nuptials with Randy Sellars on August 18th in Osoyoos and Lisa Vienneau celebrated hers with John Munro on September 2nd in Calgary.
- Best wishes to Linda O’Connell of Intact Insurance and Maureen Moran of Aon who both retired after long careers in the industry.

A special acknowledgement goes to Cher Weisgerber and her daughter Tanya Saban for their efforts in September’s All Industry Insurance Golf Tournament, which raised over $14,000 for the fight against Sarcoidosis.
What’s on YOUR List?

Find the New Year’s Resolution That’s Right For You.

By Richard E. Ensmen

Well, it’s just about that time again. The first of the year is almost upon us, and it’s time to make those all-important New Year’s resolutions.

Once again, you’ll have the chance to set forth all sorts of ambitious and far-reaching resolutions — goals that you know, deep in your heart, you’ll probably ignore three or four weeks into the year. Or, if you’re tired of making resolutions that you never keep, you might concentrate instead on trivia: like resolving to clean your kitchen sink twice or promising yourself that you’ll brush your teeth after every meal. Unfortunately, these resolutions won’t bring about any significant or long-standing changes in your life.

So why not try something different this year? Make a handful of concrete, realistic promises that can help you make long-standing changes in your life without presenting insurmountable obstacles. Turn these opportunities into specific, short-term resolutions that can work.

Forty of these resolutions follow. Scan the list and pick out a few resolutions that have special meaning for you:

1. Name one professional fear you’d like to confront and one strategy you’ll use for confronting it.
2. Identify one new skill you’d like to learn and determine how you can acquire this skill in the year ahead.
3. Name one change in your work environment (it could be as simple as a rearrangement of furniture or installation of a desk organizer) that can help you become more productive and set a date for making the change.
4. Identify one person you should pay more attention to, and determine how you will do so in the year ahead.
5. Name one publication that you will resolve to read, or at least skim, this coming year.
6. Pick one destination that you’d like to visit over the coming year and set a tentative travel date and plans.
7. Identify one step you can take to bring greater financial security to your life and set a date for taking this step.
8. Admit one professional weakness (be honest). List three things you can do over the coming year to help overcome this weakness.
9. Identify one other person you’d like to get to know better (a sales prospect, a mentor or a co-worker, for instance) and list three ways you can make this happen.
Name one enjoyable activity you’ve put off for a long time and set a date for pursuing it with family or friends.

Select a favourite cause, and block out at least ten hours in the months ahead to donate to the cause.

Pick one annoying habit of yours and resolve to eliminate it in the year ahead.

Name one special talent of yours. Identify three ways you can use this talent to help the people around you.

List one way you can encourage your co-workers to do their best on an ongoing basis.

Name one unproductive activity or “time waster” you engage in and determine how you can drop this activity.

Name one persistent problem in your work life — and one person who may be able to help you solve it. Resolve to ask this individual for help.

Pick a single seminar or workshop you’d like to attend and set a date for enrolling.

Identify one step you can take to make your relationship with your closest co-worker more effective.

Figure out how you can save ten minutes of time each day.

Identify one way you could offer assistance to someone in your neighbourhood.

Make a list of ten ideas that could help your co-workers and resolve to pass these ideas along early in the new year.

Name three ways you could lose a total of five pounds over the next year.

Figure out how you could spend an additional half-hour (or more) exercising at least twice each week.

Pick a hobby that you’ve been neglecting and “block out” a total of twenty hours over the next several months to pursue that hobby.

Name one individual you’ve had disagreements with over the last year, and identify a topic or problem you could work on together in the future.

continued on page 30
Figure out how you can save $5 a week at work, and $5 a week at home.

Make a list of three money-saving suggestions you can offer your supervisor. Resolve to bring them to your supervisor’s attention in January.

Name a way that you could help your favourite charity and resolve to act on your desire in the next year.

List three “magic phrases” that praise and affirm people and resolve to use them regularly.

List three simple gifts you can obtain for friends or loved ones over the next year.

Name one work or civic committee you’d like to join — and resolve to make the appropriate telephone calls next month.

Identify at least three ways you can thank your colleagues for help they’ve given you at work.

Buy three books you’ve been meaning to read for a while and block out time for reading them.

Schedule a long-awaited “fix-up” project at work or at home.

Schedule a day or two throughout the year to reflect on your long-term goals and plans.

Discover how you used your time over the last year, by reviewing your old appointment calendar. Plan to spend more time on high-priority projects next year.

Identify at least three ways you can simplify your personal or work routines each day.

Name one “high-payoff” project you can begin immediately at work. Set a date to begin it.

Name three longtime friends you haven’t seen in a while. Schedule time with them in the months ahead.

Name three ways you can reward yourself for making — and keeping — your New Year’s resolutions.
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Exploring the Possibilities

U of A Students Explore the Unknown World of Insurance

On September 26, 2012, IBAA teamed up with the PYIB by sponsoring a tradeshow booth at the U of A career fair. We had several students stop by and inquire about what IBAA and PYIB stand for and what we represent. Many of these students were quite interested in exploring a career in insurance. They wanted to know how their degree would apply. Our booth attracted a wide variety of students: everything from BAs to accounting degrees and even a B.Sc. studying forensic science. Many were surprised that an insurance career is much more than auto and property insurance.

The accountants were pleasantly surprised to hear that many insurance brokers do have in-house accounting. Even some education students came over and were intrigued by the possibility of offering insurance courses on a consulting basis.

Along with our banners advertising IBAA and PYIB, we dressed in our team IBAA football jerseys and encouraged career fair goers to come over and play our football Kinect game and enter our draw. Our giveaway footballs with the BIP logo were a huge success and everyone wanted to know what the Bipper represented.

In our draw, we raffled off a Level 1 course as our first prize and a Bipper blanket as our second prize.

The lucky winners were:

1st prize:
Licensing Course
Rahmat Saeedi

2nd prize:
Bipper blanket
Xuebingqing Dong

The event, which attracted over 6000 students, was a huge advertising success for a career in insurance. It helped open the eyes of undergraduates and graduates looking for a job and open to exploring the world of insurance!

Planning for 2013?

Check out the next page for our 2013 Licensing and CAIB Course calendar and our website at www.ibaa.ca for all our course listings. The spring calendar includes popular listings from the past as well as some new offerings. We will continue to provide a variety of seminars and webinars to be able to cater to all the broker needs. We are always looking for great ideas on what to offer for education. Let me know if you have any suggestions or requests, including in-house training (kbushie@ibaa.ca, 780.702.3718 / 1.800.318.0197).
## Early 2013 Seminar Highlights

- **Bullet-Proof Manager Series** (Edmonton/Calgary)
  (First of 4 Spring sessions) Raise the Customer Service Crossbar and Deliver Results the First Time (Edmonton February 26 / Calgary January 23)
- **Communications** (Edmonton January 22 / Calgary January 23)
- **SPF #1 & Property Policies** (Edmonton February 20-21)

## 2013 Licensing and CAIB Courses

### Licensing Level 1

<table>
<thead>
<tr>
<th>Location</th>
<th>Dates</th>
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<tr>
<td><strong>Calgary</strong></td>
<td>February 11-16&lt;br&gt;April 8-13&lt;br&gt;June 17-22&lt;br&gt;October 21-26&lt;br&gt;December 9-14</td>
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<tr>
<td><strong>Edmonton</strong></td>
<td>January 7-12&lt;br&gt;March 4-9&lt;br&gt;May 13-18&lt;br&gt;September 16-21&lt;br&gt;November 18-23</td>
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<td><strong>Red Deer</strong></td>
<td>July 15-20</td>
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### Licensing Level 2

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<td><strong>Edmonton</strong></td>
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<tr>
<td><strong>Red Deer</strong></td>
<td>August 13-15</td>
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Note: 2013 Licensing courses will open for registration on December 17, 2012.

### CAIB Immersion

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<td>CAIB 1, September 23-28&lt;br&gt;CAIB 3, January 28–February 2</td>
</tr>
<tr>
<td><strong>Edmonton</strong></td>
<td>CAIB 2, November 4-9&lt;br&gt;CAIB 4, March 11-16</td>
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### CAIB Fast Track

- **CAIB 1**, January 5, 12, 19 and 26 (Exam February 6)
- **CAIB 2**, April 6, 13, 20 and 27 (Exam May 1)
- **CAIB 3**, June 8, 15, 22 and July 6 (Exam July 10)
- **CAIB 4**, October 26, November 2, 16 and 23 (Exam December 4)

*(CAIB 1-4 offered 9:00 a.m. to 5:00 p.m. in Edmonton & Calgary on the same dates.)*

Note: 2013 CAIB Courses are currently open for registration.

### CAIB Discussion Groups – Edmonton

- **CAIB 1**, TBD
- **CAIB 2**, Tuesday evenings, 6:00-8:00 p.m. February 19–April 23 (Exam May 1)
- **CAIB 3**, Wednesday evenings, 6:00-8:00 p.m. February 6–April 24 (Exam May 1)
- **CAIB 4**, Monday evenings, 6:30-8:30 p.m. February 11–April 29 (Exam May 1)

Note: Calgary CAIB Discussion Groups are replaced by Fast Track courses in 2013.
If you talk on a cellphone while driving, you are just as impaired as someone with a blood alcohol content (BAC) of .08? This equivalent supports the argument that cell phones are just as potentially deadly as a few drinks. Scary thought if you take a look around you while driving on many of Alberta’s major roads.

You could potentially avoid flooding or sewer backup by clearing away snow from your house foundation? This may be a great time to start offering your clients some tips and tricks to help avoid these types of claims.

A major TV personality speaking at the IBAA Convention this year in Banff? Check out our website (www.ibaa.ca) to learn more about the appearance of a trusted contractor who is frequently on HGTV. You can also print your registration form directly from the website.

26% of fatality and injury crashes are related to fatigued driving? Make sure you have a good night’s sleep before you head out on the road!

You can be in the pocket of each and every one of your clients? All you need to do is purchase the Broker-Branded App from IBAA and you will have your very own customized smartphone app that your clients can download to their phones. Welcome to the future Alberta brokers!

Sources: Alberta Finance, AIRB, IBAA, Travel Alberta and Statistics Canada.
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