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18904877	XX270(H)
MR CHAD LEIBEL	4/34
PARTNER	
LEIBEL MACMILLAN INSURANCE	R=12835
150-11082 156 ST NW	
EDMONTON AB T5P 4M8	



**EXPERT ROUNDTABLE:** TECHNOLOGY AND BROKER WORKFLOWS **PAGE 27**

**TECH AWARDS FINALISTS** **PAGE 17**



# Tech *Innovations*

Learn about the finalists of the 2012 Insurance Canada Technology Awards

>> BY SUZANNE SHARMA

**A** common theme in the insurance industry today is that if the independent broker channel plans to continue competing with direct writers, it must use technology to stay on a level playing field.

And as the industry evolves its technological practices, Insurance-Canada.ca continues to highlight the companies that develop the most innovative ways to use technology to better serve policyholders.

In 2010, the organization launched the Insurance Canada Technology Awards (ICTAs). Now in their third year, the ICTAs will be presented at the annual Insurance-Canada.ca Technology Conference (ICTC).

Nominations opened in summer 2011 and closed in late fall 2011.

“Once nominations came in [Insurance-Canada.ca] vetted them for eligibility,” says Doug Grant, principal at Insurance-Canada.ca. “From there we narrowed them down to a subset.”

Grant says although judges were given every single nomination entry, providing them with a subset saved time. Judges were then given about four days to cast their ballots, and then Insurance-Canada.ca did a weighted scoring of their selections. This resulted in three finalists in each of the

three categories: Supplier, Insurer, and Distributor.

At time of print, the seven official judges were yet to be announced. However, all are experienced in judging awards, involved in technology and P&C insurance, according to Grant.

“The winners will be chosen based on the impact on the business of that technology,” he adds. “This is ultimately what the overriding criteria is.

There are also elements of innovation, uniqueness and applicability to the industry.”

*Canadian Insurance Top Broker* had the opportunity to speak with the finalists about how they set themselves apart from their competitors with their innovative uses of technology. Winners will be announced during a luncheon at this year’s ICTC on March 5, 2012 in Toronto.

## **CATEGORY:** *Distributor*

**Finalist** *Donovan Insurance Brokers*

**Location:** *Waterloo, Ont.*

**Nominated for:** *Overall technology innovation*

**T**o say that Donovan Insurance Brokers is paperless is one way to describe how technology has changed the way the company does business. However, according to president Kevin Donovan, leveraging technology has also improved the business in many other ways.

“If I look at my financial statement, our technology costs per employee are getting fairly low, and my payroll is not expanding rapidly,” he says. “In the last six years, we’ve doubled our volume (in part due to the recent acquisition of C.W. Tweed & Son Ltd.), and a good percentage is due to double-digit growth every year. Our ability to use technology has made it so we haven’t had to hire much extra staff.”

Donovan adds staff satisfaction is high because technology allows them to serve

customers quickly and efficiently, resulting in happier policyholders.

The brokerage is located in Waterloo, Ont., home of BlackBerry creator Research in Motion (RIM). The tech giant is one of the brokerage's clients. Donovan says serving RIM's group home and auto policyholders is certainly a boon to their business—RIM staff and others provide positive feedback about the Donovan website.

Donovan Insurance Brokers uses various platforms, including Keal's sigXP, comXP, docXP, and Brovada's NexCenter. More recently the brokerage introduced a telephone monitoring system, Blue C, which digitally records all telephone communications. This protects the financial interest of the company, staff and company partners in the event of customer discrepancies, says Donovan. The company also implemented Compu-Quote online so customers can get multiple quotes from their website.

Going forward, Donovan is considering online chat capabilities on its website so clients can speak directly to staff—likely through extended office hours. Donovan says the company will consider any type of technology that will allow it to better serve clients and compete in the market.

"We have to look at how we're competing with directs, their websites and large marketing budgets," says Donovan. "If we're going to have a future in this business we've got to learn how to play ball even if it's in our own local marketplace."

## **CATEGORY:** Distributor

### **Finalist** *Ingle International*

**Location:** Toronto, Ont.

**Nominated for:** *Ingle School Microsites (ISM)*

**S**ince 2003, Ingle International, a travel and special risk MGA, has been creating web portals and websites for its customers. In 2010, the firm developed a new version of Ingle School Microsites (ISM) as a one-stop shop to help international students studying in Canada get information about health and accident insurance.

Ingle markets these websites through universities, colleges, private and public schools in Canada. The microsites are customized for each school and include the school logo, colour schemes, and insurance products offered by Ingle.

"The sites have been a great resource for the schools as they have all of the content online," says Robin Ingle, chairman, Ingle International. "Parents of international students in their home country can get reliable health information and insurance product information in their own language. Everyone has benefited from this tool."

International students can access the website, file claims, ask questions and get the support and information they need about their benefits. For example, the Geo-pointing tool allows students to input their location and find doctors, clinics, hospitals and other healthcare providers in their area. Further, the tool provides information on the healthcare



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— Robin Ingle, Ingle International

provider, including what languages they speak, hours of operation and whether they have a direct-payment option with Ingle International.

"These websites reduce the number of calls we get to our call centre," says Ingle. "It's a ready-made tool for our clients and intermediaries."

ISM has increased the company's agility, decreased costs, improved service levels and customer satisfaction, asserts Ingle.

"The amount of time that we now invest in each new school microsite is a small fraction of what it was in the past, providing the client with a higher level of service, more insurance information and saving substantial IT and staff costs," he says. "Moreover, the higher quality of information and resources available to end users encourages a self-serve model, decreasing the burden on our call/contact centre and administration group."

## **CATEGORY:** Distributor

### **Finalist** *AP Reid Insurance Stores*

**Locations:** *Several in Nova Scotia, one in New Brunswick*

**Nominated for:** *ZipSure.ca*

**L**unched in September 2011 as a "virtual brokerage," ZipSure.ca addresses the specific needs of tenants requiring insurance by allowing them to obtain a quote instantly and purchase the product, simply by inputting their home address. The product is self-managed by the client with no renewal—it's a month-to-month product (similar to purchasing cable). Currently, it is available in Atlantic Canada with plans to launch nationally.

"We designed it to solve what we saw as major problems for the insurance industry with respect to tenants' insurance," says Jamie Reid, president, AP