



FROM 2013 FLOOD EVENTS TO NOW:

*An agent's perspective on our journey
toward addressing flood resiliency in Canada*

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2017 CAS RPM – San Diego

2013 CONTEXT

Alberta – June 2013



- Total Damage: \$5 Billion
- Insured Damage: \$1.7 Billion
- Costliest Natural Disaster in Canadian History

2013 CONTEXT

GTA – July 2013



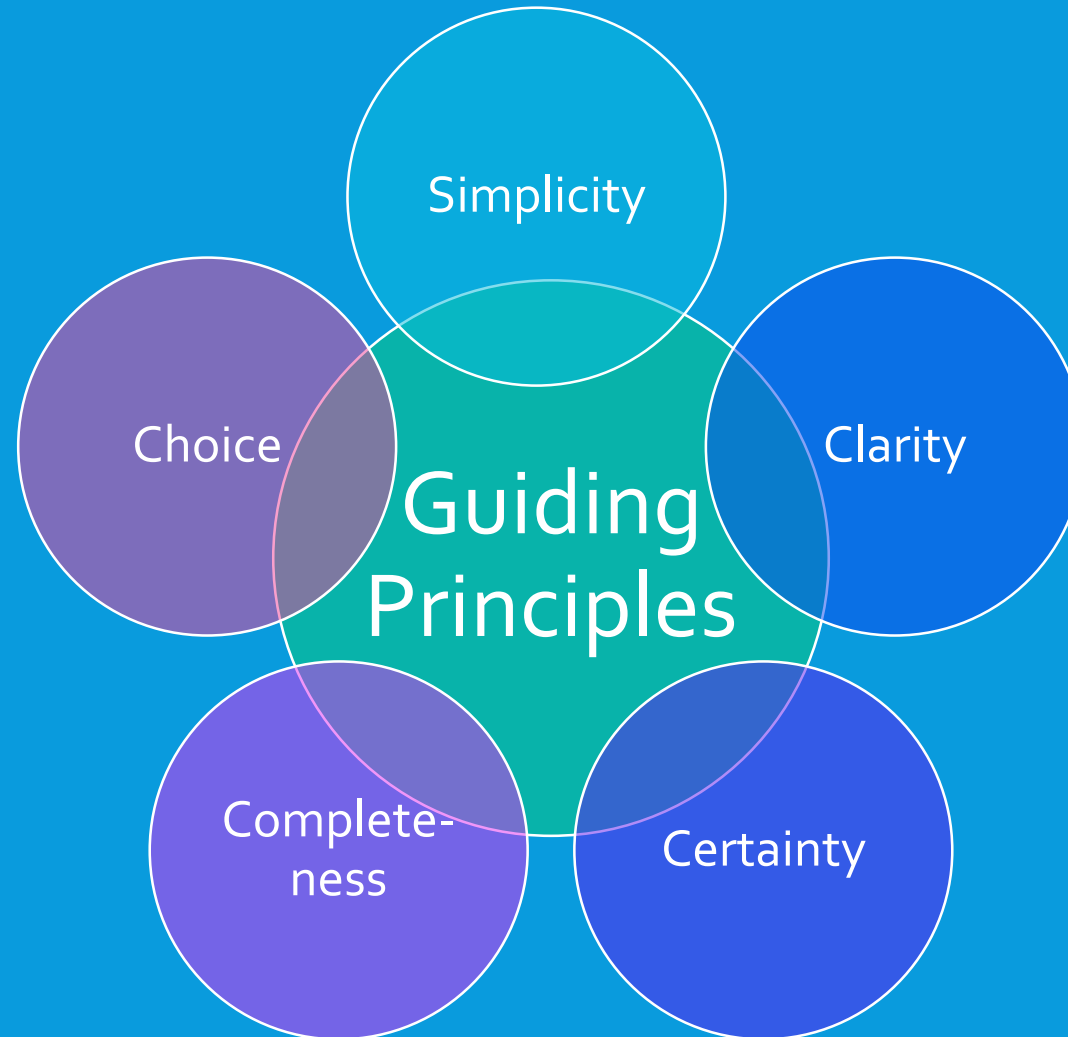
The Costliest Natural Disaster in
Ontario History

WE ARE A COOPERATIVE



Our role
=
Insure unmet needs

DEFINING THE SOLUTION – THE COOP WAY



DEFINING THE SOLUTION – THE COOP WAY

Distribution

Product

**INVOLVE EVERY
STAKEHOLDERS**

Marketing

Claims

Pricing

FROM AGENTS' PERSPECTIVE

Survey of current clients' flood insurance needs



FROM AGENTS' PERSPECTIVE

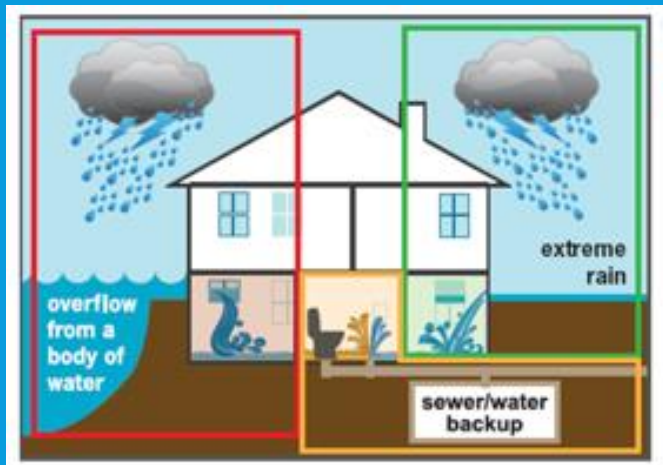
EDUCATE

Help clients understand their risk

COMMUNICATE

INFORM

Become a loss prevention catalyst



FROM AGENTS' PERSPECTIVE



Comprehensive water product, offered to all

- Managing current sewer backup coverages
- Managing clients in high risk zones
- Helping agents in high risk zones

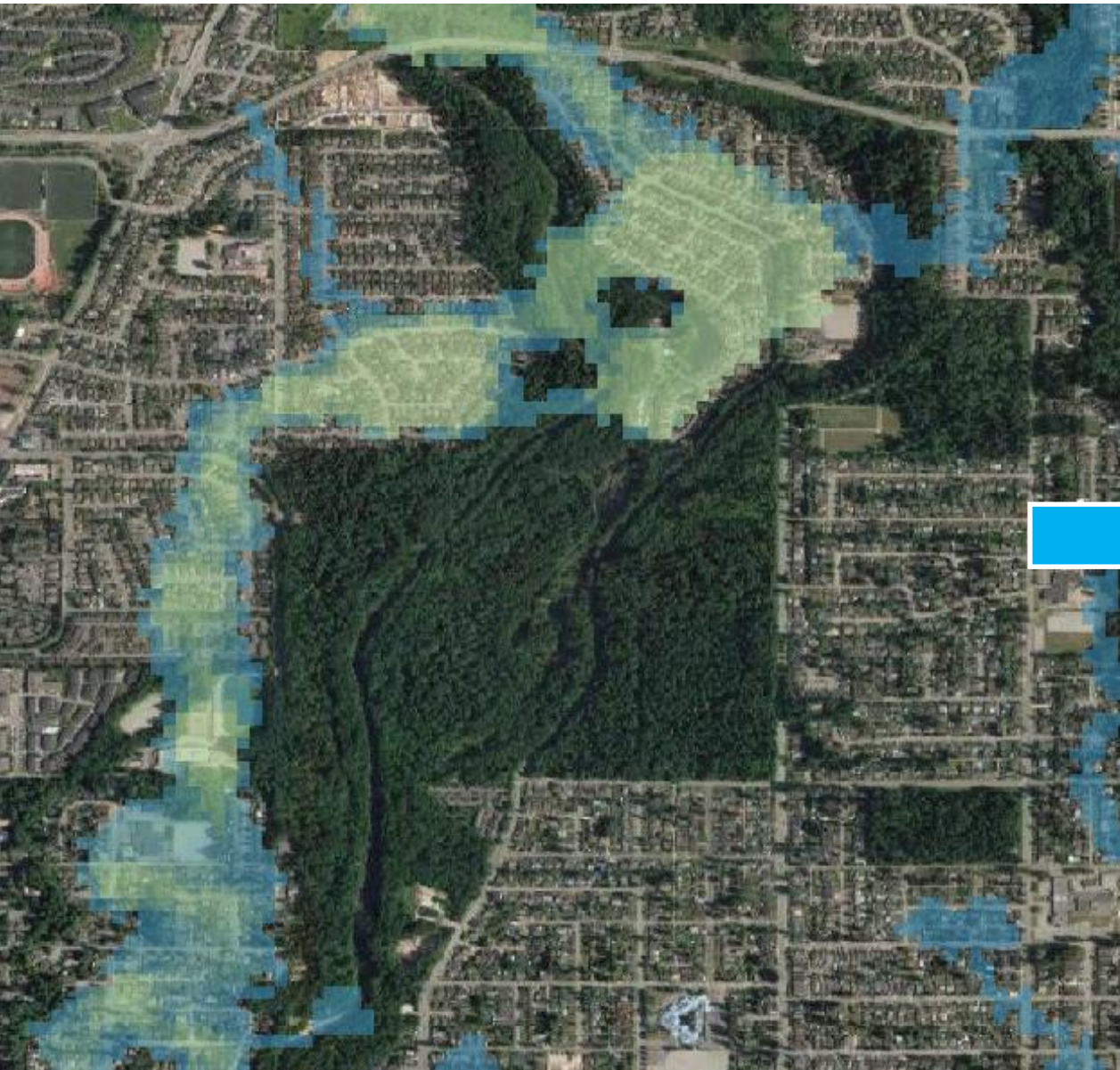
FROM AGENTS' PERSPECTIVE



Flood models are not perfect, agents will tell you

- Counterintuitive model output
- Border of floodplains
- Unknown defense structure
- ...

Before



After

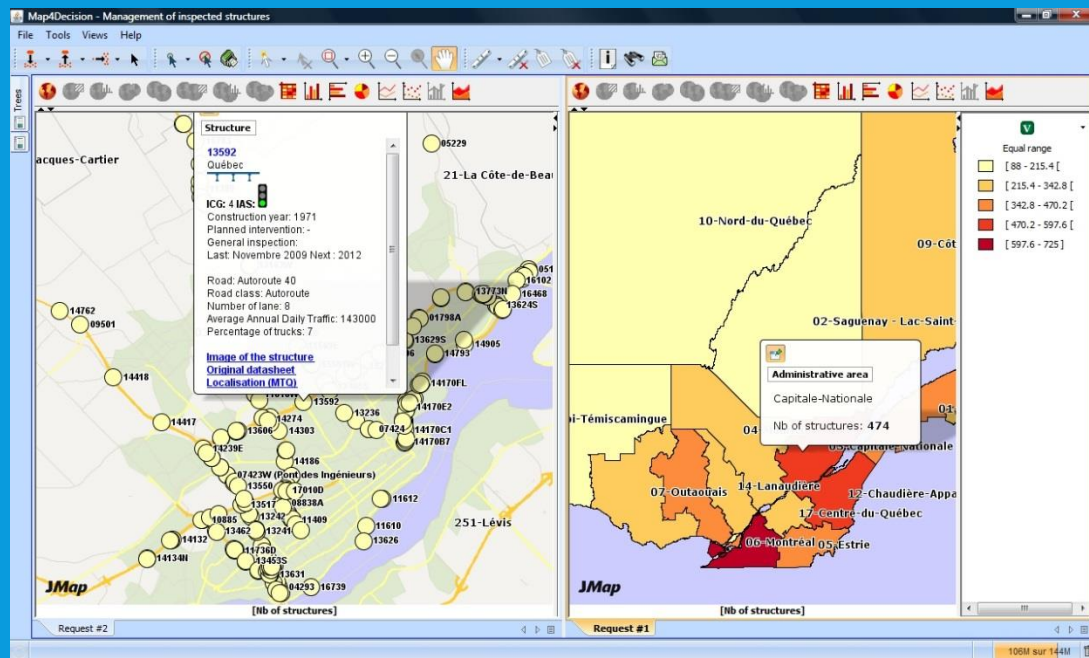


FROM AGENTS' PERSPECTIVES



SUCCESS FACTOR = SUPPORT

FROM AGENTS' PERSPECTIVES



BI Mapping tool to empower agents understanding the model

FROM AGENTS' PERSPECTIVES



Dedicate experts for agents'
ad-hoc requests

FROM AGENTS' PERSPECTIVES



Answer / Help / Implement FAST

THANK YOU !

