



Grassroots Advocacy Kit

You are more important than ever to your community and to your elected representatives in government.

Everyone is feeling the impact of the increased frequency and severity of extreme weather events – wildfires, storms, floods, and heat. While tens of thousands in B.C. are evacuated or put on alert¹ each year, hundreds of thousands more are following the news with growing concern, helping family and friends, dealing with supply-chain disruptions, and assessing their own risks and exposures.

“Community resilience” is taking on a new focus and urgency. But what is it exactly?

Resilience means to build skills to endure hardship and adapt to life's misfortunes and setbacks.

An extensive literature review² identified nine core elements of *community* resilience: local knowledge, community networks and relationships, communication, health, governance and leadership, resources, economic investment, preparedness, and mental outlook.

Insurance brokers are an integral contributor of most, if not all, of these elements.

You are keeping your community strong and resilient through your localized expertise, advice, and ability to obtain the right insurance coverage for individuals and businesses.

You are close at hand with the knowledge, solutions, and advocacy your clients need and expect.

You are a resource to your elected representative through your understanding of your customers' needs and concerns, and of the threats and risks in your community and region.

Your representatives in government need your perspective and front-lines experience. The insurance brokerage industry needs engaged professionals to foster the relationships that will ensure consumer protection is maintained.

This is grassroots advocacy.

Let's get started.

¹ At one point during summer 2023, 35,000 people were under an evacuation order, and a further 30,000 were under an evacuation alert. In 2021, at least 32,882 British Columbians were displaced by wildfires; another 20,000 had to evacuate their homes because of floods. According to new research by KPMG Canada, the extreme weather events of 2023 have impacted nearly 60 per cent of Canadian small- and medium-sized businesses.

² <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5693357/>



Grassroots Advocacy Kit

Elements of successful advocacy

The insurance brokerage industry is widely acknowledged to have developed a highly effective advocacy program over many decades; critical to that success is the engaged and active membership that periodically, and at critical times, makes its presence felt directly on decision-makers. You are needed to continue that success.

Make your time with elected officials count:

Stay consumer-focused. Frame your comments and recommendations in terms of how they serve the greater public good. Reinforce to elected officials that, by regulation and by professional ethos, insurance brokers keep the interests of the consumer paramount in all dealings, to avoid any perceptions of self-interest.

Communicate early and often. Bring issues to officials early enough that solutions can be acted upon. Help them stay on the leading edge of emerging problems and changes. Present workable solutions. Success depends on government becoming convinced a solution is less risky than ignoring the problem. Reduce positions/requests to bullet points. Have backup available to provide as required or requested.

Bring real-world experience and facts. You are the insurance expert and the go-to person in your community for advice on managing risks. Educate your elected representatives and their constituency staff. Make yourself available to help them understand issues, develop positions, and shape public debate. Always make the official's job easier, not harder: Make information simple; Reduce information to bullet points. Have backup available to provide as required or requested.

Be an industry ambassador. Describe the roles of insurance broker associations provincially and nationally, the presence of insurance brokers in every community, and their influence on consumers in making key financial decisions. Government will immediately assess your credibility in terms of how organized and well-resourced your advocacy efforts are.

Any time is the right time to build connections

B.C.'s next provincial election is scheduled for October 19, 2024, to elect Members of the Legislative Assembly (MLA).

Canada's next federal election will take place on or before October 20, 2025, to elect Members of Parliament (MP).

The governing party, both provincially and federally, has the option to call a general election earlier, and may do so if they determine that they have any strategic advantage in doing so.

Since we are potentially between election campaigns, elected representatives are fulfilling their stated objectives, as outlined in mandate letters to cabinet ministers, and responding to issues as they emerge. They are in Victoria and Ottawa respectively while governments are in session, and back in their

Grassroots Advocacy Kit

constituencies for the balance of their time. While at home they are reaching out to residents and businesspeople and letting their constituents know that they are listening. As election campaigns grow closer their public appearances become more frequent, but they'll have less time to sit down and engage in meaningful discussion.

In addition to long-term advocacy issues like the *Bank Act*, the increased frequency and severity of extreme weather events so far in 2023 has made community resilience a top-of-mind issue. Now is the right time, therefore, for brokers to share their experiences and recommendations with officials at the constituency level.

Who are your representatives? If you are not sure what constituency (or riding) you are in or who your provincial or federal representatives are, there are online tools available for both.

- [Elections Canada online tool](#): Enter the postal code of your home or business to find your riding as well as the contact information for your MP and a link to their Parliamentary website.
- [Elections BC search tool](#): Enter the postal code of your home or business to find your MLA, their bio, and their contact information.

You can access the sitting calendars for MPs and MLAs here:

- [MP parliamentary sitting calendar](#)
- [B.C. parliamentary sitting calendar](#)

Make contact. There are a variety of ways to connect with your MPs and MLAs and continue to strengthen those connections.

- **Attend events:** MPs and MLAs will often have booths at community events where you can stop by and meet them. Many also often host annual events – summer barbeques, holiday toy drives, town halls, etc. – giving community members an informal opportunity to meet with them.
- **Invitations to events:** If you are sponsoring a charity event or volunteering in the community at an event, invite your MP and MLA to participate. Consider giving them a speaking role such as bringing greetings or presenting awards. Invite your representatives to tour your office and meet employees. IBABC also hosts the Robert P. Vickerstaff Insurance Industry Dinner & Distinguished Speaker Series, where brokers can invite their elected representatives to participate in an evening of networking.
- **Request a meeting:** Email or call your elected representative to request a meeting, either virtually or in person. Introduce yourself, tell them about your role in the community and outline some of the issues you'd like to talk about. See "Meeting Tips" for additional guidance.
- **Representative emails:** Ask to be added to your MPs' and MLAs' contact list for their regular communiques to constituents.
- **Newsletters and bulletins:** If you have a regular newsletter or bulletin you sent to customers, add your MLA and MPA to your distribution list. Offer your elected officials the opportunity to include messages in your bulletins.



Grassroots Advocacy Kit

- **Social media:** Follow your elected representatives on social media. Find opportunities to engage with them through social media by commenting on their posts, sharing their posts, or tagging them in your own posts on relevant issues.

Keep it win-win. Remember that elected representatives have their own interests and agendas, and you want to position this relationship as a worthwhile investment for them, too. The relationship you are building is mutually beneficial. You are able to talk about issues important to the insurance industry, and by inviting them to attend your events, or giving them space in your newsletter, you are offering them a platform to raise their profile among constituents and network with the community.

Meeting tips

B.C.'s insurance brokers are in every community and provide customers with choice, advice, and advocacy along with their insurance coverage. As insurance professionals, brokers have powerful voices and can use them to influence public policy. Elected officials rely on industry organizations such as IBABC and its members to educate them on insurance and therefore shape future policies.

- Be prepared. Review the key messages and understand the issues.
- Your meeting may be as short as 15 minutes long, so be brief and to the point. You may need to focus on only one or two of the key issues. If another broker is attending the meeting with you, decide on a principal spokesperson to handle the main points, while ensuring that everyone is included in the conversation.
- Begin by thanking them for taking the time to meet with you. Introduce yourself and offer your business card. Briefly describe what an insurance broker does, and point out that brokers work for the consumer, not the insurance companies.
- Mention your affiliation with the IBABC; we have a good reputation in Ottawa and most MPs will be familiar with our organization. Outline the purpose of the meeting:
 - a. To build a productive relationship with your elected representative.
 - b. To inform them of IBABC's and insurance brokers' key advocacy messages.
 - c. To offer your assistance on local or insurance issues.
- Briefly summarize the issues, referring to the key messages outlined in this briefing sheets. Print the issue briefing sheet you want to discuss and leave it with them for future reference. Please note that our message changes for provincial and federal representatives because their jurisdictions differ. This will also ensure that you are conveying a message that is consistent with IBABC's advocacy direction. Offer to provide additional information, or IBABC can follow up.
- At the end of the meeting, ask to take a photo with your elected representative to share on your social channels.

Post about your meeting – include photos where available, tag the person you met with and IBABC [Facebook: @insurancebrokersassociationofbc; Twitter: @ibabc; LinkedIn: @insurancebrokersassociationofbc; Instagram: @_ibabc].

Keep the tone positive. Example: "Thanks @[representativehandle] for the great talk about how brokers help protect Canadians #InsuranceBrokersintheCommunity @IBABC"

Share posts from @IBABC and @IBACanada when they share meetings from other brokers.



Grassroots Advocacy Kit

- Ask the representative's staff person for their business card; they will likely become your key contact person in that office.
- After the meeting, send an email thanking them for their time and summarizing the discussion. Include the picture you took; elected representatives like to promote their engagement with constituents and your picture may end up in their community newsletter or on their social media.
- Let IBABC know how the meeting went so we can update our advocacy files and provide any follow-up information if requested. (Email Sarah Polson, spolson@ibabc.org.) IBABC will also notify IBAC of any meetings brokers have with their MPs.

Key messages

From the time of B.C.'s earliest settlements in the mid-1800s, insurance agents have been part of the fabric of society, providing residents with unbiased advice, choice, and advocacy while consistently demonstrating their strong commitment to consumer protection. This focus on consumers underpins the IBABC's advocacy on several public policy issues that affect both insurance brokers and consumers.

Insurance brokers are small-business professionals who operate in virtually every city and town in B.C. as well as across Canada. Brokers contribute to the local economy and are leaders who make a positive difference, donating to important causes, volunteering to help others, and participating in advocacy activities at all levels of government.

Insurance brokers are an important constituency and proud contributors to the prosperity and well-being of your community.

Insurance brokers are the chosen, trusted, and respected experts for Canadians' insurance needs. They work for their clients, not the insurance companies, and provide unbiased advice, choice, and advocacy.

Key issues

IBABC has identified flood, wildfire and earthquake as priority issues related to the insurance industry and consumer protection at the provincial and federal levels. At the federal level, brokers continue to advocate for the separation of banking and insurance in the *Bank Act*. The key issues are outlined in a printable handout for your information and for you to give to your MLA: [2024 Issues Briefs](#)

IBABC sent an earthquake insurance briefing to applicable provincial and federal contacts in April 2023. If you would like to include the briefing in your takeaway for elected officials, it is available for download: [2024 Earthquake Briefing](#)