

# TOP OF MIND

THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS



ISSUE NUMBER 6: ENTREPRENEURSHIP



# SOMMAIRE

## TOP OF MIND

October 2018

### THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS

Welcome to another edition of TOP OF MIND. We hope you like it.

In this issue, we cover the surging interest in entrepreneurship with a feature article by our contributor Stéphane Desjardins, who talks about the Quebec Entrepreneurship Index. The story includes an interview with Pierre Duhamel, Executive Director of the Fondation de l'entrepreneuriat and the Réseau M business mentoring network.

*Happy reading.*



Click on the link at the bottom of any right-hand page to return to the CONTENTS.

- 4 THE ECONOMY  
Entrepreneurship has never been more popular
- 14 COMMERCIAL PROPERTY  
EDGE Complete
- 16 COMMERCIAL PROPERTY  
Cybercrime
- 20 COMMERCIAL  
AUTO INSURANCE AND  
COMMERCIAL PROPERTY  
Des innovations signées Intact Assurance
- 22 SPECIALTY INSURANCE  
On track for growth
- 26 COMMERCIAL  
PROPERTY INSURANCE  
Issuing insurance certificates for  
additional insureds
- 28 PROPERTY, LIABILITY AND GARAGE  
AUTO PROGRAM FOR USED  
VEHICULE DEALERS  
New features for your customers who are  
AMVOQ members
- 34 INSURANCE CLAIMS  
The Rely Network for Heavy Trucks
- 36 INTACT INSURANCE MEETS  
WITH ENTREPRENEURS



4  
THE ECONOMY



16  
COMMERCIAL  
PROPERTY  
Cybercrime



22  
SPECIALTY  
INSURANCE  
On track for growth



14  
COMMERCIAL  
PROPERTY  
EDGE Complete

## Economic Indicators

INDICATORS	REFERENCE PERIOD	CHANGE
Real Gross Domestic Product Growth (GDP, Canada)	January 2018 VS January 2017	3.3%
Consumer Price Index Growth (CPI, Quebec)	June 2018 VS June 2017	2%
Unemployment Rate (Quebec)	June 2018	5.4%

Source: Statistics Canada and Institut de la statistique du Québec

# ENTREPRENEURSHIP HAS NEVER BEEN MORE POPULAR

*Stéphane Desjardins*



## GOOD NEWS

There have never been as many Quebecers with entrepreneurial aspirations.

That's what comes out of the 2017 Quebec Entrepreneurship Index, a survey led by the Fondation de l'entrepreneuriat. In 2009, 7% of Quebecers planned to start a business, compared to 21% in 2017. In eight years, three times as many Quebecers wanted to give entrepreneurship a try.

## FACT

Entrepreneurship is clearly trending with young people.

# 40.9%

AGED 18 TO 34  
HAVE THOUGHT ABOUT  
STARTING A BUSINESS

COMPARED TO  
**27.6%**  
35-49 YEAR OLDS

Surprisingly, the business ownership rate dropped between 2009 and 2017, from 7.2% to 6.9%. This situation doesn't worry Pierre Duhamel, Executive Director of the Fondation de l'entrepreneuriat and the Réseau M business mentoring network. "We're living in a time when baby-boomers are retiring in droves, or thinking about it," he says. "That's where entrepreneurs of this generation are at. For years now, we've been afraid of a huge hole forming in Quebec's entrepreneurial fabric, because in the past, the younger generation didn't seem very interested in owning a business. Some people predicted major job losses or businesses moving overseas. But that never happened. The ownership rate has held steady, because we have a new generation of entrepreneurs."

Duhamel is especially happy that more than 40% of young people are thinking about starting a business. "It's just fantastic for Quebec. The idea of starting a business has become enormously appealing and important to people," he says.

"When our grandparents were asked to choose a career, practically all of them wanted to become a lawyer or a doctor. For our parents, it was finance or accounting. Today, people want to be an entrepreneur! No other career is as attractive for young people."

[Read more →](#)

For Duhamel, Quebec is full of young dreamers who hope to own their own business and make a unique contribution to their community. This represents extraordinary potential for wealth and creativity for Quebec.

But are they taking action? Much more than before, says Duhamel, who wrote *Le Code Québec* (Éditions de l'Homme) with Jean-Marc Léger and Jacques Nantel. "Less than 10 years ago, just under 3% of people took action on their entrepreneurial goals. Today, it's almost 10%. That's a huge jump; they're getting serious."

*"At the Fondation de l'entrepreneurship, we're very encouraged by the number of dreamers who want to be entrepreneurs. More people with entrepreneurial aspirations means more people taking steps to achieve that goal. And the more businesses created, the more will be successful,"*  
*says Duhamel.*



## Quebeckers are ambitious

The well-known Quebec expression "Né pour un petit pain" (signifying a lack of drive for achievement) definitely doesn't apply to today's Quebeckers. They're an ambitious bunch (according to *Le Code Québec*, 72% of Quebeckers identify as such, compared to 68% of English Canada). And they fully own that ambition: "92% of native French-speaking Quebeckers see themselves as being completely responsible for their financial success, while that number is only 82% in English-speaking Canada," the authors write.

The authors of *Le Code Québec* also say that Quebeckers, especially younger ones, are more determined and optimistic than their neighbours. And definitely more entrepreneurial. They cite the work of researchers at Université du Québec à Trois-Rivières (UQTR) as part of the Global Entrepreneurship Monitor (GEM), a comparative study carried out in over 100 countries and territories. According to the research, Quebec ranks 5th in the world, behind Taiwan, Norway, Singapore and Sweden, on perceptions of entrepreneurship as a good career choice (according to 79% of Quebeckers, compared to 51% of Canadians in other provinces). Our love of entrepreneurship surpasses all G7 countries (Germany, Canada, United States, France, Italy, Japan and the United Kingdom).

According to *Le Code Québec*, more than one in five Quebeckers would like to start their own business within the next three years, a much higher number than in the rest of the country — even though 40% of them have a fear of risk (same proportion as in the rest of Canada).

This increased desire to start a business is all the more remarkable, given that Quebec doesn't have a strongly rooted entrepreneurial tradition like its neighbours, especially Americans. "It's one of the big differences between Quebec and American entrepreneurial cultures. Many American business owners are fourth-, fifth- and even sixth-generation entrepreneurs," the authors of *Le Code Québec* write. "Americans have developed an entrepreneurial culture that gets passed from generation to generation, whereas in Quebec, our entrepreneurs are first, sometimes second, but rarely third generation. They didn't grow up with entrepreneurship in their blood."

But, the authors say, we haven't seen anything yet.

Young generations intend to seize new opportunities created by technological changes. According to the authors of *Le Code Québec*, young people are more independent and creative and have more freedom, and are more determined to achieve their goals.

[Read more →](#)



And they have examples to look up to. The increasing power of rockstar entrepreneurs has helped Quebecers become more comfortable with the idea of entrepreneurship and to expand their horizons. They're proud of these business people's success and give them their overwhelming support. They also recognize their contribution to social development, *Le Code Québec* reveals: "The international success of Quebec start-ups is a source of pride for the up-and-coming generation."

Later in the book, the authors mention the successes of our politicians of the 1960s (like Pierre-Elliott Trudeau, Jean Marchand, Gérard Pelletier, René Lévesque and Jacques Parizeau), who fought hard for the recognition of Quebecers and to give them a greater place within Canada. In the 1980s and 90s, we were proud of the international success of our performing artists, like Robert Charlebois, Luc Plamondon, Carole Laure, Diane Dufresne, Roch Voisine and Céline Dion. "The global success of our entrepreneurs is our greatest source of pride: companies like Bombardier, Couche-Tard, CGI, Saputo, Stingray Digital and hundreds of other SMEs that have been able to export their expertise," they write.

According to the authors, Quebec entrepreneurs create pride. And pride is a fundamental value central to Quebecers' survival.

## A promising future

However, several factors are slowing the rise in the number of entrepreneurs. With an unemployment rate that's the lowest it's been in 40 years (as of last July), some would-be entrepreneurs are instead choosing good, well-paying jobs created by existing businesses.

Also, the business exit rate has stabilized at 11.3% since 2010 in Quebec, according to Statistics Canada, while the entry rate has dropped, from 12.3% in 2009 to 11.3% in 2014. There are roughly as many businesses being created as there are closing up shop. However, in order for the business ownership rate to remain stable, the difference between the business entry rate and exit rate must equal the population growth rate, according to the authors of the Entrepreneurship Index. "Renewing the pool of businesses alone requires more effort," the report reveals.

Another problem is ownership concentration. We now have fewer entrepreneurs owning the same number of businesses.

Finally, economic globalization is also happening at the business level. Entrepreneurs are now more mobile, which means "the most innovative startups are being increasingly courted by various countries where conditions are favourable

to risk-taking entrepreneurs and disruptive business models," the report's authors write. Business dematerialization, due to technology, encourages the mobility of young entrepreneurs.

Duhamel isn't worried about these issues. As he says, "We're in the global game in many areas. Artificial intelligence is a striking example. We've invested massively in many sectors, and we're now feeling the effects. We have affordable, and even surplus, electricity. We have a less aggressive society than the United States, and we've shown that we're innovative. Even if there's no highway to prosperity, we have no shortage of ways to set the conditions for success."

Duhamel does worry about education, though: "We absolutely must reduce the school dropout rate and significantly increase the university graduation rate so we can thrive in the global marketplace and create wealth. Our current indicators are very troubling, and we'll need to invest heavily in education if we want to turn the situation around."

[Read more →](#)

# MORE AND MORE WOMEN ARE LAUNCHING BUSINESSES

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“We have a ways to go, but the increase has been dramatic,” says Duhamel. In absolute numbers, there have always been fewer women in the business world, considered by many as a boy’s club. That’s not true anymore.

In 2009, 5.4% of women planned to start their own business, compared to 8.7% for men. By 2017, that rate had jumped to 16.2% for women, versus 25.7% for men.

But women are more committed when they do take action. Even though there are still fewer women than men who are taking steps to start a business, 4.2 times as many women have created or taken over a business since 2009. For men, it’s 2.9 times more. Since the ownership rate has stalled, it’s reasonable to conclude that the percentage of women entrepreneurs will increase in the medium and long term. And compared to businesses created by men, women’s start-ups are barely more than half as likely to fail.

According to the Entrepreneurship Index, the business ownership rate for women was 5.5% in 2009 (9.1% for men) compared to 5.3% in 2017 (8.6% for men). And all the experts expect this gap to shrink significantly within a few years.

*“This advancement of women is a revolution,” says Duhamel. “They’re more independent than ever and better educated than men, and society values their success. Because young women have more models of female entrepreneurship, more and more of them are launching businesses. Look at Daniele Henkel, Mariouche Gagné, Caroline Néron or even Lise Watier, to name just a few business women. Women are creating businesses at a faster rate than men, and that’s why they’re the future of entrepreneurship.”*

# BUSINESS MENTORING, A KEY TO SUCCESS

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It’s well known that businesses created or headed by entrepreneurs who were mentored have double the survival rate of non-mentored businesses at the five-year mark.

*“Entrepreneurship is an obstacle course,” says Duhamel, who heads up the foundation that oversees Réseau M ([reseauum.com](http://reseauum.com)), a business mentoring service that supports businesses throughout Quebec. “Entrepreneurs often face seemingly insurmountable hurdles. A mentor can completely change the dynamic. They become an inspiring motivational partner.”*

Mentors work mainly on the entrepreneur — their strengths and weaknesses and soft skills. They share their experience, contacts and wisdom. Most importantly, the entrepreneur feels less alone, because they have someone to listen to and support them when they face crises.

“First and foremost, entrepreneurs are innovators. They aren’t content with the status quo. They believe that their business will do a better job of meeting the demand for a new product or service. They make things happen in the world. But, ironically, they often feel isolated,” says Duhamel. And because being a business owner is akin to conducting an orchestra, no one has all the essential expertise needed in the key areas of business, like administration, sales, human resources management, technology, law and insurance. Mentors, given the circumstances, offer a 360-degree vision of the realities of running a business.

TO DATE, RÉSEAU M HAS SUPPORTED OVER 10,000 MENTEES.



# ENTREPRENEURSHIP BY THE NUMBERS

## INTENTIONS TO START A BUSINESS

2009	<b>7.0%</b>
2017	<b>21.0%</b>
Age 18-34	<b>40.9%</b>
Age 34-49	<b>27.6%</b>
Age 50-64	<b>8.6%</b>
Women	<b>16.7%</b>
Men	<b>25.7%</b>
Immigrants	<b>35.3%</b>

## ACTION TAKEN TO START A BUSINESS

2009	<b>2.8%</b>
2017	<b>9.4%</b>
Age 18-34	<b>14.1%</b>
Age 34-49	<b>14.2%</b>
Age 50-64	<b>5.2%</b>
Women	<b>7.5%</b>
Men	<b>11.4%</b>
Immigrants	<b>15.8%</b>

## OWNERSHIP RATE

2009	<b>7.2%</b>
2017	<b>6.9%</b>
Age 18-34	<b>5.3%</b>
Age 34-49	<b>9.5%</b>
Age 50-64	<b>8.2%</b>
Women	<b>5.3%</b>
Men	<b>8.6%</b>
Immigrants	<b>8.3%</b>

## CLOSURE RATE

2009	<b>6.0%</b>
2017	<b>11.3%</b>
Age 18-34	<b>6.5%</b>
Age 34-49	<b>12.2%</b>
Age 50-64	<b>13.4%</b>
Women	<b>8.5%</b>
Men	<b>14.3%</b>
Immigrants	<b>12.7%</b>

Source: Quebec Entrepreneurship Index, November 2017, Fondation de l'entrepreneuriat du Québec



## EDGE COMPLETE

### Enhanced protection. Freedom to choose. More growth.

When it comes to insurance for their business, your customers are looking for flexibility, so you can tailor their protection to suit their operations. To address this need, a few months ago we undertook a review of our product offering. The result was *EDGE Complete* (**Latitude affaires** in French). With *EDGE Complete*, you have the flexibility to tailor coverages for your customers' specific needs.

### Enhanced solution. Multiple benefits.

Like the building that houses your customer's business, their insurance policy needs to be built on a solid foundation. By adding *EDGE Complete* to their Intact Insurance commercial property policy, you open the door to:

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Three available levels of coverage, for more possibilities;

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A Catch All Clause that provides additional insurance if a sub-limit turns out to be insufficient in case of a claim;

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More than 50 available coverage extensions to meet the needs of businesses of all sizes and in all sectors;

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The ability to adjust insurance amounts as the customer's company grows and evolves.

Besides this enhanced coverage, don't forget that Intact Insurance already offers a great trio of assistance services to SME owners – so they can get valuable help and have more time to devote to growing their business. That's **Assistinc.**, which combines these three valuable services:

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HR Assist – telephone consulting with certified HR professionals

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Legal Guard – a telephone assistance service with experienced lawyers, and

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**Privacy breach coverage** – the enhanced version!

### How's that for good news?

We are confident that the new features of this offering will contribute to developing your new business.

### Want to find out more about this new product?

See the **Interactive toolkit**, for a complete overview of *EDGE Complete*.





## CYBERCRIME

### Protection and prevention go together

In July of 2017, the Equifax credit agency was hit by a cyberattack due to a data security weakness the company had failed to fix. The investigation found that personal information on 145.5 million American and 8,000 Canadian customers had been compromised<sup>1</sup>. If this can happen in one of the leading credit reporting agencies, imagine the risk to a small business. In fact, about 31% of reported breaches involved companies with fewer than 100 employees<sup>2</sup>. And studies have shown that 69% of Canadian businesses were targeted by cyber threats in a 12 month period, with SMEs being the most vulnerable among them<sup>3</sup>.

It's no longer possible to downplay cybercrime. Indeed, cyber threats have become much more intense and sophisticated since 2014<sup>4</sup>. However, Intact Insurance has the product you can offer your customers to give them peace of mind when it comes to privacy and data risks.

## A new name, better protection, and all the flexibility you're looking for

Not all businesses are the same, and their needs are constantly changing. That's why we decided to enhance the protection we offer against cyberattacks. First of all, we have changed the name of the product to better describe the coverage it provides. The enhanced Cyber endorsement is now called "Privacy Breach".

It offers your customers the same coverages and the same flexibility as before, plus many more advantages:

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**Worldwide coverage for business trips lasting up to 60 days.**

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**Coverage for computer forensic services to prevent or mitigate privacy breaches in case of cyber extortion.**

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**Business interruption coverage extended to 60 days (instead of 30).**

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**Coverage for smartphones, including data stored in the cloud.**

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**Available protection for compensatory damages in case of liability resulting from a privacy breach, along with related legal expenses.**

And all this is just a first phase in the upgrade; we are currently working on more improvements to enrich this offering and provide even better protection for your customers.

<sup>1</sup> Equifax: 145,5 millions d'Américains touchés par le piratage, dû à une faille non corrigée, La Presse [en ligne, 2 octobre 2017].

<sup>2</sup> Le Canada figure parmi les chefs de file mondiaux en matière de cybersécurité, Le Journal de l'assurance [en ligne, 26 novembre 2015].

<sup>3</sup> La Loi canadienne anti-pourriel < <http://combattrelepourriel.gc.ca/eic/site/030.nsf/fra/00321.html> > [15 janvier 2015].

<sup>4</sup> Les cybermenaces de plus en plus graves, La Presse [en ligne, 13 février 2018].

## Give your business insurance customers the tools to resist cybercrime

With Intact Insurance and its range of cybersecurity protection, your customers can enjoy peace of mind while they get on with their business. Whatever the type of operations, we have the insurance to help get them back on track if they are targeted by a data breach. And they can protect themselves against this threat by using the prevention and intervention services of Cyberscout™ – an independent provider of identity and data risk management services – to reduce the risk of a privacy breach and mitigate the impact if one occurs.

Visit the **Broker Portal** to find out more about coverage to protect your customers from a privacy breach.





## MORE INNOVATIONS FROM INTACT INSURANCE

### Commercial Lines Quick Quote now available for Property and CGL as well as auto

Business owners and executives have to take care of every detail to make their company thrive. To make things easier, during the past few months Intact Insurance has rolled out a new online “Quick Quote” tool for small and mid-size businesses. They can now get a quote for their commercial vehicle or their property and liability insurance with just a few clicks . Making business easier!

### Simple, fast and user-friendly

How to get a quick quote? Nothing could be simpler. From their computer, tablet or mobile phone, customers simply need to go to [intact.ca](http://intact.ca), click on the Business tab, choose either Commercial Vehicles or Property and Liability, and follow the link to Quick Quote. An answer to a few questions is needed to get a premium.

### Businesses are going digital in more and more ways – and so are we!

Commercial Lines Quick Quote is a response to demands from business people, who, as a U.S. survey showed, are looking for a simplified process that makes use of technology. These new solutions support business development in the brokerage network and offer a competitive advantage.

If you would like more details about the new Quick Quote or have any questions, please contact your Business Development Account Manager.





## ON TRACK FOR GROWTH

When Intact Financial Corporation acquired U.S. specialty insurer OneBeacon Insurance Group Ltd. last September, we became a leader in specialty lines in North America. The acquisition has also allowed our Commercial Lines department to focus more on small and medium-sized businesses.

*“The completion of this transaction represents a defining milestone in our history and our journey, combining Intact’s leading commercial lines track record and deep data, claims and digital expertise with OneBeacon’s high caliber team and specialty lines capabilities,”*

Charles Brindamour, Chief Executive Officer of Intact Financial Corporation, said at the time.

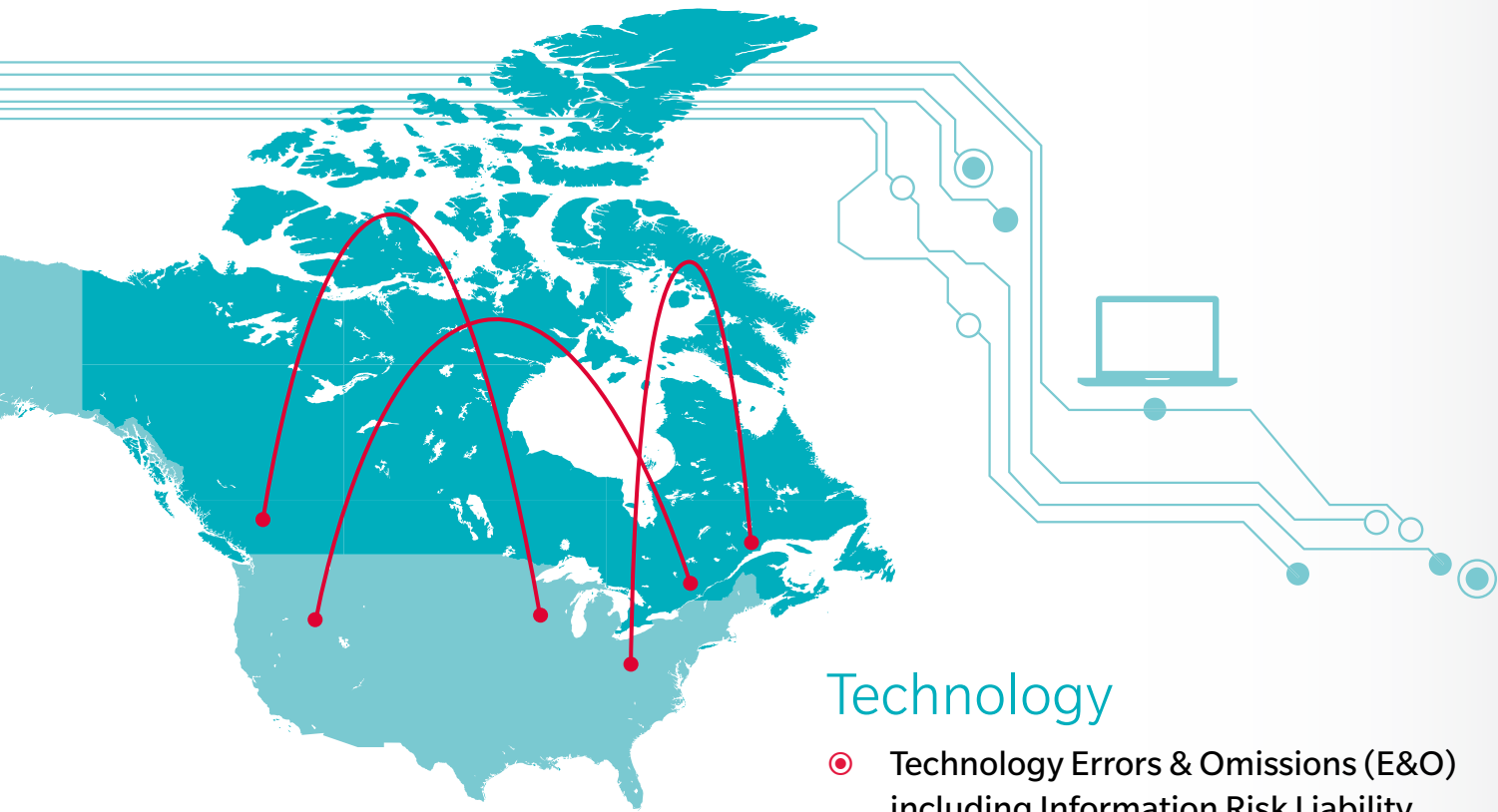
The deal opened a gateway for us to export products such as our contract surety bonds and farm insurance policies to the United States market. More than that, it enabled us to broaden our range of products for technology risks, including liability for privacy breaches and E & O for electronics manufacturers, software developers and IT service providers, as well as the telecommunications industry.

The acquisition of OneBeacon and the expansion of our products and services support our ongoing commitment to brokers in Canada, and now in the U.S. We believe these extensions in our capabilities and broader appetite will contribute to a stronger future for you.

## An array of advantages

In the past year, we have launched our specialty products for the Entertainment and Technology sectors, in addition to our Cross Border Solution.

With these new specialized insurance solutions, we are even better equipped to meet the changing needs of your customers and contribute to your business development.



## Entertainment

- Errors and Omissions coverage specifically tailored for the motion picture and television industries
- CGL coverage
- Protection for business property
- Umbrella liability coverage in excess of the policy limits

As a broker, you can work on these policies in tandem with a specialized Entertainment Underwriting team .

## Technology

- Technology Errors & Omissions (E&O) including Information Risk Liability
- Umbrella insurance for software developers and IT service providers, electronic equipment manufacturers and the telecommunications industry.
- Property Insurance
- CGL

This coverage is available as a package solution or on a standalone basis through the new Intact Insurance Technology Unit. For you, that means ease of access, with a one-stop approach for all your underwriting requirements, specialization, with our team's expertise, and a holistic vision that integrates coverages and prevents gaps and overlap.

## Cross Border

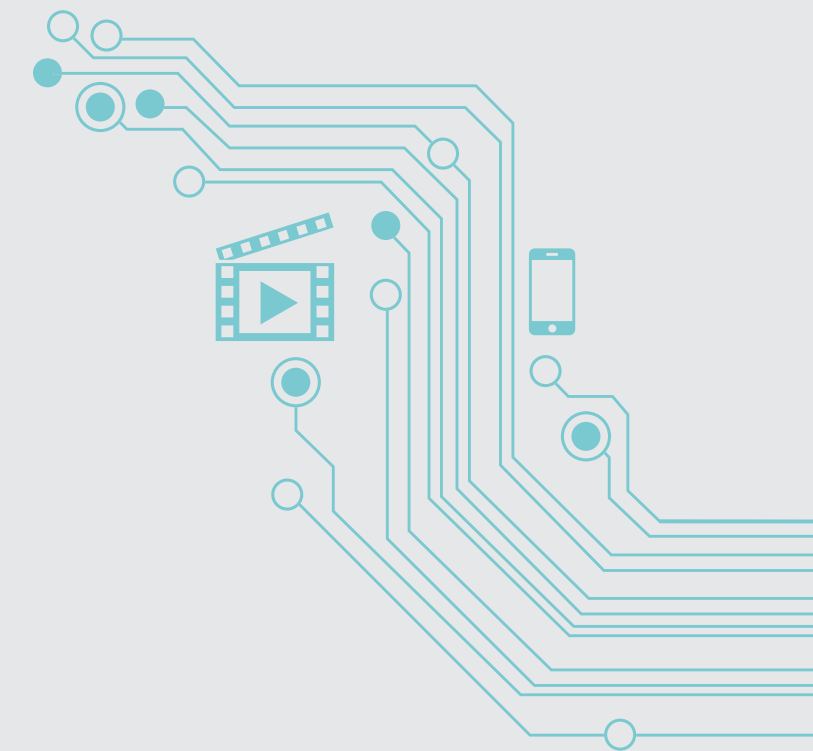
- "Master policy" approach, with a DIC/ DIL clause providing assurance that the coverage on the U.S. exposure mirrors what is provided in Canada
- A one-stop shop with a maximum 5-day turnaround

As a broker, these solutions offer you a competitive advantage over the competition. You also benefit from:

- the services of a Canadian team specialized in cross-border underwriting;
- a simple process with a single point of contact to manage your customers' needs on both sides of the border;
- the choice between working with an American broker you know (if you already deal with one) or the services of our affiliated U.S. based agency (Specialty Advantage Insurance Services – SAIS).

This is just a brief overview of the products and services we'll be offering you. Bolstered by OneBeacon's expertise, we will continue to explore opportunities to extend our product line.

TO FIND OUT MORE AND KEEP UP WITH THE LATEST INFORMATION ON THE SOLUTIONS MENTIONED ABOVE, GO TO [BUSINESSACCESS.INTACT.CA](https://businessaccess.intact.ca). IF YOU HAVE ANY QUESTIONS ABOUT OUR SPECIALTY SOLUTIONS, CONTACT YOUR BUSINESS DEVELOPMENT ACCOUNT MANAGER.



# Highlights

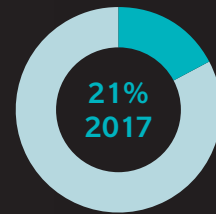
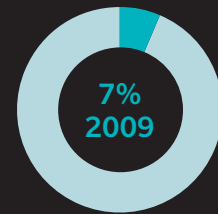
## NEVER HAVE SO MANY QUEBECKERS ASPIRED TO START A BUSINESS

40.9%

of Quebecers aged 18 to 34 have thought about starting a business.



In eight years, the proportion of Quebecers wanting to give entrepreneurship a try tripled.



16.2%

of women want to start a business.

No other career is as attractive for young people.



More and more women are launching businesses.



10%

of people take action on their entrepreneurial goals, compared to 3% ten years ago.



The number of businesses being created is keeping pace with the number closing down.



## THE BROKER'S ROLE IS ESSENTIAL IN THIS CONTEXT

Beyond insurance policies, a broker offers professional advice that goes beyond the value of the premium. This is even more valuable for a customer just starting out in business, who could get lost in all the technical details related to insurance.

## AND INTACT INSURANCE MEETS THEIR COVERAGE NEEDS WITH...

### EDGE Complete



Three levels of protection  
More than 50 coverages  
A Catch All Clause that provides additional insurance if a loss exceeds a sub-limit

### Privacy Breach



Worldwide coverage for business trips  
Computer forensic services  
Business interruption coverage  
Smartphone coverage  
Protection for compensatory damages

### Assistinc.



**HR Assist**  
access to certified HR professionals



**Legal Guard**  
help from an experienced lawyer



**Privacy Breach**  
enhanced coverage against cybercrime

### Quick Quote for Commercial Auto AND Property and Liability



Answer a series of questions to obtain a premium



Simplified quoting process

### Specialty insurance solutions



**Entertainment**  
comprehensive insurance solutions for the film and television industries



**Technology**  
a complete range of protection for tech businesses



**Cross Border**  
coverage for Canadian firms that do business in the U.S.A.

When you combine our product offering with your expertise and advisory role, you get an outstanding team that can support today's entrepreneurs.



## ISSUING INSURANCE CERTIFICATES FOR ADDITIONAL INSUREDS

### More authority to serve your customers better

At Intact Insurance, we aim to make it easier for you to do business and serve your customers. One recent example concerns certificates of insurance for additional insureds on commercial general liability policies. Subject to a few conditions, you can now issue these certificates yourself.

### Available tools: “Additional Insured” form and certificate template

Once added to a CGL policy, the “Additional Insured” form enables you to issue insurance certificates for both new business and renewals.

Let’s say your customer, an excavation contractor, contacts you because he has won a contract for minor work on the premises of a refinery. The “Additional Insured” form is specifically designed to meet this need. Included free of charge with the company’s CGL, this form allows other parties to be covered by your customer’s policy even though they are not named on that main policy. In this case, that party would be the refinery owner.

As previously announced, you can add these additional insureds using either the certificate template we have made available or your own form.

### Need to issue a certificate? Here’s what you need to know:

If this is the customer’s first request, our underwriters will help you determine whether the policyholder is eligible for the “Additional Insured” form.

When you issue certificates, copies must be sent to us if they involve any policy change, including a requirement to provide notice of cancellation. In such a case, Intact Insurance will send a notice of cancellation to the certificate holder.

### Some exceptions apply

Our Underwriting teams will continue to issue insurance certificates in certain situations, including the following:

- If the Insured is a manufacturer or wholesaler;
- If the insured operations are outside Canada or do not appear on the policy.
- If the requested certificate contains any requirements that would change our policy wording.

### Save time and increase customer satisfaction

We strive to continuously improve the way we do things, to save you time and help you raise the quality of your customer service. This new process for issuing certificates to additional Insureds is another in a long line of initiatives we have implemented to serve you better. Take advantage!



## PROPERTY, LIABILITY AND GARAGE AUTO PROGRAM FOR USED VEHICLE DEALERS

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New features for your customers who are AMVOQ members

Your customers who belong to AMVOQ qualify for an insurance program offered exclusively for their businesses. It provides enhanced protection designed for their needs, with multiple advantages.

Intact Insurance has recently revised certain coverages. Here are some of the new features:



## Coverage for open yards

Theft coverage is now available for rural locations that are not fenced-in. Certain conditions apply.

## More flexible eligibility conditions

Businesses can now enjoy the exclusive AMVOQ insurance program if they sell used vehicles on the internet but keep inventory on their commercial premises. To be eligible, the company's premises must be clearly identified by outdoor signage and must be open to the public. These customers will benefit from the same underwriting conditions as risks not classified as wholesalers.

## Vehicles registered to the Insured can be covered under their business's Q.P.F. 4

A vehicle registered under the insured's name no longer needs to be on a separate auto insurance policy, whether it be a personal or service vehicle. Your customers can now simply add it to their Garage Auto policy. This will give them a lower premium for the same protection and deductibles as the other vehicles insured on the policy.

## More competitive rating for your clients who sell vehicles at auction

We have revised our underwriting rules and rating to make it easier for you to offer competitive premiums to AMVOQ members who sell vehicles at auction.

## Theft coverage available for vehicles owned by the Insured (4-82C)

If the risk is subject to the Theft Exclusion for the Insured's own vehicles, coverage can be extended to certain vehicles by specifying them on endorsement 4-82C. This protection is available for the Insured's personal vehicle(s) and/or vehicles in the sales inventory used with an X licence plate. This type of risk must be referred to Underwriting for analysis.

## Free Q.E.F. No. 4-27a

To provide AMVOQ members with more complete protection and a competitive, differentiated offer, the Q.E.F. 427a endorsement is now free with new business policies. Existing customers aren't being left out: they can receive this endorsement for free at their next renewal.

We are confident this new offering will help you grow your business in the used vehicle sales segment. Seize the opportunity!



# THE RELY NETWORK FOR HEAVY TRUCKS

## Get your business customer back on the road

There's no denying it: last winter was harsh, marked by snowstorms, freezing rain and high risks of motor vehicle accidents. Car drivers and heavy truck owners were not spared. A claim is an unfortunate situation at the best of times, but at least there's good news for owners of heavy commercial vehicles. These customers now have their own dedicated Rely Network.

## Getting customers back on track – fast

Offered exclusively by Intact Insurance, the Rely Network for Heavy Trucks is synonymous with efficiency. The process gets underway as soon as your customer chooses to deal with one of the five members of this new Rely Network, located on the north and south shores of Montreal and in the Trois-Rivières, Quebec City and Lac-Saint-Jean regions. The repair shop will get back to the owner to follow up within 24 hours and produce an estimate within 72 hours.

There are a number of advantages for your customers. Not only will they be dealing with an excellent repair shop – with a one-year warranty on all body repairs as well – but they'll have the truck back on the road in no time, to keep lost income to a minimum.

## A multitude of benefits

Your customers aren't the only ones who benefit from our Rely Network for Heavy Trucks. You will, too. For you, it's a way to provide superior customer service by referring your clients to repair shops that use state-of-the-art technology to perform high-quality work. It's an opportunity to set yourself apart from the competition by recommending the Rely Network for Heavy Trucks: no other insurance company offers a repair program like this for heavy commercial vehicles. And that makes it one more way we can help you grow your business and retain your existing customers.

It's a win for your customers, and a win for you – all year round.



# STRATÉGIES PME 7<sup>e</sup> édition

pour accélérer votre croissance

**HOP!**  
Le Sommet  
du commerce  
de détail

**Salon**  
de l'agriculture

Réseau M  
mentorat pour entrepreneurs

## INTACT INSURANCE MEETS WITH ENTREPRENEURS

### BUSINESS EVENTS: WE WERE THERE!

#### The 32<sup>nd</sup> Salon de l'agriculture was a huge success

Intact Farm Insurance participated in the Saint-Hyacinthe Salon de l'agriculture again this year. The agricultural fair, held on January 16–18, was well-attended, especially the presentation by actor, speaker and facilitator Hugo Dubé, who spoke about creativity, leadership and innovation. Besides sponsoring this luncheon session, we were also an exhibitor. Our farm insurance professionals and business development representatives were there to answer your customers' questions and to share their expertise. All in all, we enjoyed good visibility, even on the newly available event app. If this year's experience is any indication, future shows should be just as successful.

### A good presence with SMEs

Intact Insurance again presented at the largest annual gathering for Quebec SMEs, Stratégie PME, and took advantage of the opportunity to chat with your business customers. This last show attracted 5,711 attendees. The 7<sup>th</sup> edition, which takes place November 21 and 22, promises to draw an even bigger crowd. We'll be presenting for the third year in a row.

### Support for entrepreneurs

Since last year, we've also been supporting budding entrepreneurs through our partnership with the Fondation de l'entrepreneurship's Réseau M, which is mentioned in Stéphane Desjardins' article. At the most recent Rendez-vous Réseau M, we had the chance to reiterate our support to entrepreneurs in front of a packed room. Alain Lessard, Senior Vice President, Commercial Lines, Canadian Operations; Louis Harpin, Vice President, Operations and Planning, Commercial Lines; Pierre Depatie, Vice President, Business Development, Intact Insurance Quebec; and Patrick Fillion, Business Development, Intact Insurance Quebec and Digital Distribution, along with other business development and marketing representatives, met with entrepreneurs.

And we'll be there again for this year's Rendez-vous on November 21 and 22.

In addition to all that, we recently signed a three-year agreement with the Fondation de l'entrepreneurship to offer over 5,000 members a business insurance and group home and auto insurance plan specifically for them. It's one more way we're helping you develop your business.

### HOP! retail trade show

HOP!, the biggest annual event for Quebec's retail sector, was held on March 20 and 21 at the Montreal Convention Centre. We were there as an exhibitor, and also as a Gold Partner. Once again, we met with your business customers to share our insurance expertise.