

Full circle

IBABC's new President Shawn Fehr originally saw teaching in his future. Now, nearly 30 years later, his experience in insurance and interest in education are converging.



By Laurie Jones

When Shawn Fehr was going to university 28 years ago, his intention was to be a teacher.

But as with many people in the insurance industry, fate stepped in to change the course of his life plans. While attending UVic for a teaching degree, a summer job at BCAA extended to a full-time position, and he has never looked back.

Today he's a commercial insurance producer/partner at SeaFirst Insurance Brokers Ltd., a brokerage with five locations in and around Victoria and two on the southern Gulf Islands. Fehr works out of the Colwood location. A committed volunteer, he's also the newly elected president of the Insurance Brokers Association of B.C.

"I got my Bachelor of Arts degree in geography and history and needed another year to get my teaching certificate, but the program was full so I had to wait another 12 months," Fehr explains. "That summer I was working at BCAA in Victoria doing travel and auto insurance. When management realized I was available, they suggested I stick around for a while. Twenty-seven years later, I'm still sticking around."

Fehr started working through



Photo by Frances Litman

the CAIB courses right away because, thanks to his university studies, he was already in a reading and learning mode. "I was with BCAA for six years doing auto and personal insurance then I moved to Jardine Lloyd Thompson [in 1995] for another six years, which is where I started learning commercial insurance," he says. "Commercial insurance is very interesting to me because every risk is different and I like to jump into complex cases."

Before moving to SeaFirst Insurance Brokers, Fehr spent 11 years at Tuffrey & Mills, starting in 2001, which was purchased by Coastal Community Credit Union in 2004. "When I moved to SeaFirst [in 2012], I started as a producer with the intention of getting into an ownership position. Doug Strong and Doug Guedes were the main partners and were true to their word. Within a couple of years I was a partner, along with Scott Preston and Dan Olive."

He says technology and the changing world of business adds another dynamic to an insurance brokers' advisory role and responsibilities. "It's all new exposures that require new insurance coverages to cover off the evolution of business."

New risks and business models mean new opportunities for brokers to add value, according to Fehr. "At SeaFirst Insurance we do a lot of our own in-house marketing," he says. "We deal with Lloyd's of London so they allow us the opportunity to create our own products. We did one for craft breweries, which is a personal interest of mine. I insure several already with a product called Brew

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Guard. SeaFirst has also put together Adventure Guard to write high-risk liability for activities like white water rafting, bungee jumping, or zip lining."

Fehr was active with the Victoria Insurance Brokers Association (VIBA) for a number of years so he had a good idea of what to expect when he joined the IBABC board in 2015, the year he was

VIBA's vice-president.

"At this point in my career and in my family life, I decided it was time to give back and step up for an industry that's treated me very well. It's been a very good career," he says. "I spent two years on the IBABC board and got on the executive two years after that."

In deciding to get on the leadership ladder at IBABC, Fehr had two role models in his partners: Doug Strong was president in 1995, Doug Guedes in 2006.

Strong says of Fehr, "I have had the pleasure of knowing Shawn for many years and the pleasure of working with him as a business partner for the last six years. As well as having a strong work ethic, Shawn approaches his professional and personal life with a great sense of humour and more importantly, is very focused and empathetic to the

needs of his clients. I know the members of IBABC will enjoy meeting and working with Shawn this coming year and will be impressed with his commitment to the membership and the clients we represent."

Jeremy Lebsack, 2017 president and this year's chair of the IBABC board, is also pleased to be working with Fehr.

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"I only recently got to know Shawn in the past few years when he came onto the board of IBABC," he says. "From the beginning, though, I saw Shawn's keen interest to learn, participate, engage and make his opinions known, all the while being respectful to all. Shawn's approach to things is to face them head on and he doesn't shy away from a challenge. He is confident and committed to serving the best he can and he brings those qualities to whatever he is involved with."

Priorities currently on the table for the IBABC leadership team include ICBC, which is undergoing some fundamental changes, and building bridges with the year-old government. "It's been quite a transition going from 16 years of Liberals to an NDP government," says Fehr. "We've been working hard to build our relationship with the new government. I've known John Horgan personally for a number of years so when I see him at functions we can chat."

Horgan, who in the past often referred to himself as folksy "John from Langford", is the MLA for Langford-Juan de Fuca, which borders on Fehr's home riding of Esquimalt-Metchosin.

"It's also important to build a relationship with Attorney General David Eby, minister responsible for ICBC," Fehr continues. "They seem very open to talking to the Brokers Association and getting our input on their proposed direction."

He says over the past year it has been reconfirmed that ICBC is not alone in having to face the inevitability of rate increases. Two government-commissioned reports in the past couple years – David Marshall's *Fair Benefits Fairly Delivered* submitted April 2017 to the Ontario Ministry of Finance, and Oliver Wyman's report on the auto industry in Newfoundland and Labrador, *Profit and Rate Adequacy Review: Private Passenger Automobiles*, released in March – concluded that their respective auto insurance markets aren't working. David Marshall's statement in his report summed up both, "The structure is flawed: Current trends do not indicate that the system will self-correct".

"In talking to sister associations and insurance companies across Canada,

there is no insurance company out there that is making money on auto," Fehr notes. "Every stakeholder is looking for ways to make it profitable. ICBC is in a tough spot and some people say it should be open to private insurers. I have no problem with competition, but it wouldn't be the best thing for consumers at this point when the auto product is suffering in every other province as well. Why would you let a broken system come in to fix the broken system?"

Recent B.C. legislation has capped pay outs for minor injuries. "That's been met by resistance from trial lawyers and other groups, but if an injury causes long-term chronic pain, that's still covered and now there will be an



Shawn Fehr, Melanie Mark and Ronna-Rae Leonard

increase in the dollars available to do rehab. It has doubled from \$150,000 to \$300,000. So if clients want to go see their physiotherapist or chiropractor, they can do that and be covered. ICBC is just proposing that it will no longer write a blank cheque. That's a fair way to handle things."

When Fehr joined the IBABC board in 2015 he served on the Education Committee; the following year, he was co-chair. In September 2017, as IBABC VP, Fehr became B.C.'s representative on the board of the Insurance Brokers Association of Canada, and co-chair of IBAC's Professional Development Committee. His involvement happened to coincide with IBAC's decision to do a deep dive on the Canadian Accredited Insurance Broker (CAIB) designation program.

Over the past 20 years, Fehr has taught CAIB courses in and around Victoria, particularly the CAIB 2 and 3 commercial insurance modules.

"Education is right up my alley so I've been quite involved in helping reform and reshape what CAIB is going to look like. The program was launched in 1985, and the basic structure of four modules has been place most or all of that time. We are looking at restructuring that whole program and updating the content."

The entry-level Fundamentals of Insurance course and the four CAIB courses offered by IBAC are among the requisites for the three general insurance licensing levels in B.C. As such, B.C. has always been a national leader in enrollment, and IBABC has always punched above its weight in national discussions to ensure that the designation courses continue to meet B.C.'s regulatory licensing standards.

Throughout Fehr's term as president, IBABC will continue to liaise with the Insurance Council of B.C. and IBAC so that course upgrades can be seamlessly integrated with licensing criteria.

Balancing this hectic schedule of brokerage and association work is his home life with his wife Sue, also a broker of 30 years with Megson FitzPatrick in Victoria, and their two daughters, Molly, 18, and Maggie, 15. "They don't have any plans to go into the insurance industry," he

says. Famous last words.

Shawn and Sue spend most of their personal time with their daughters. "Maggie is a good basketball player so I've been coaching a lot of basketball. I played basketball in high school with the Oliver Hornets. Molly has always been into performing arts such as acting and singing. She's a very good singer and is in a band that goes around to seniors' homes performing." Shawn has had the occasional role as an extra in film productions.

So what does the future hold?

"It's pretty exciting to be president of the IBABC during its 100-year anniversary," he says. "It's a time to reflect back on where we came from and where we are going. My original teaching career path changed, but I still found a way to teach and do insurance. It worked out quite well because, as I look around me, there's no doubt as to where I would rather be." #