



NOVA SCOTIA FEDERATION  
OF MUNICIPALITIES



# Insurance for Groups

Nova Scotia Federation of Municipalities

## Employee Benefits Report 2024



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# Executive Summary

Thank you for providing the opportunity to present an overview of our Insurance for Groups home and auto program for Nova Scotia Federation of Municipalities. The following will demonstrate how BrokerLink Insurance is working with NSFM and its employees and is committed to providing insurance that offers protection plus additional value through your home and auto group insurance program.

At BrokerLink, we provide exclusive discounts on home and auto insurance for employers, professional associations, unions, university alumni, and interest groups. We've been providing group members and employees with insurance products for over 30 years. With more than 200 partner groups, we're one of the fastest growing home and auto group insurers in Canada.

By being our partner, you are offering your employees competitive rates that are not available to retail customers, along with other savings and discounts.

We have a national group insurance team across Canada, dedicated to BrokerLink's Insurance for Groups programs. Each of our partners is assigned a Group Relationship Specialist - Erin Kinsman, who resides in the Nova Scotia region, along with a supporting sales and service team based locally in Nova Scotia is dedicated to the Nova Scotia Federation of Municipalities group partnership. Erin is committed to providing personalized service tailored to your employees' unique needs. While our team lives and works in the same communities as NSFM, **we also have the support of National Personal and Commercial Insurance representatives.**

Our local, group insurance experts are committed to providing prompt service along with their expert recommendations for coverage design, coverage limit options, risk control and claims advocacy. As one of Canada's largest property and casualty (P&C) brokers, BrokerLink provides NSFM with value-added service. Our national presence as a key Canadian group insurance leader offers a significant advantage in the marketplace, while maintaining a strong connection to the local communities we serve.

Our in-house Marketing and Communications Department delivers marketing, advertising and communication initiatives for our program. Our marketing project lead works with your designated Group Relationship Specialist to build a customized annual marketing and communications plan. We utilize marketing initiatives to engage with your employees, enabling NSFM to retain and grow your member and employee base by offering additional value through this program.

# Locations and National Presence

## A national brokerage with local roots

- One of Canada’s largest property and casualty insurance brokerages
- 3,700+ employees
- 200+ locations
- **\$230 million+** personal home and auto group direct written premium nationally
- National group partner distribution across the country:
  - Atlantic 50
  - Ontario 85
  - Alberta 100

## We live and work in the communities we serve:

- Our team members have local expertise.
- We support local causes and give back to our communities.
- BrokerLink is an employer of choice and invests in communities across Canada.



# The BrokerLink Advantage

## Being part of a group has its perks

As a NSFM employee under the BrokerLink Group Insurance Program, employees and their dependants receive benefits that are not available to BrokerLink retail insurance customers.

### Benefits & advantages of the BrokerLink/NSFM partnership

#### Benefits for NSFM

- A voluntary benefit plan for your employees **at no cost to you**
- Competitive rates that are not available to retail customers
- A dedicated group insurance team, a regional Group Relationship Specialist - **Erin Kinsman**
- Value to employees by partnering with a broker to provide support on insurance options
- Accountability and transparency through quarterly or periodical reporting and detailing on key program metrics

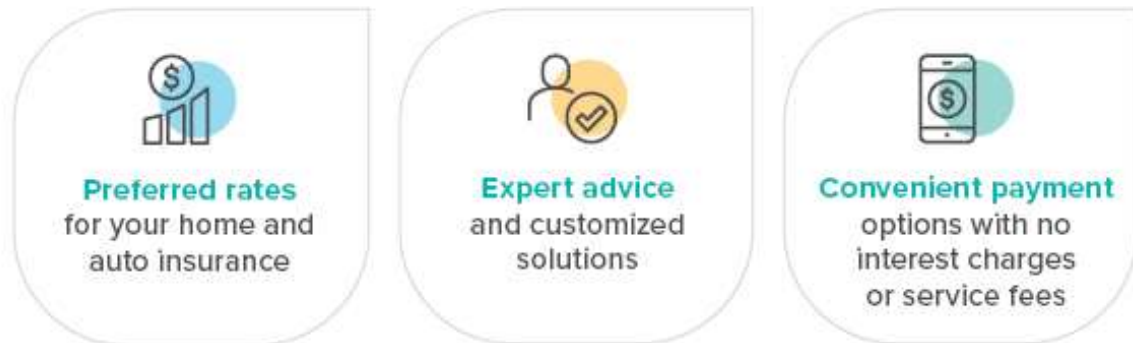
#### Benefits for NSFM employees

- Savings through discounted rates on home and auto insurance, and other personal insurance products.
- Full-service brokerage offering significant savings on all lines of insurance “one stop shopping”
- 24/7 claims assistance and advocacy team
- Expert advice and customized solutions
- Commitment to customer experience
- Dedicated online landing page, online home and auto quoting - [BrokerLink.ca/municipalities-NS](https://www.brokerlink.ca/municipalities-NS)

#### Benefits to BrokerLink

Partnering with NSFM compliments our values and strives to advocate and represent a group of individuals with similar interests, purpose or goals.

## All NSFM employees qualify for:



Employees benefit from comprehensive coverage, competitive rates and customized insurance solutions to fit their unique lifestyle and needs.

### Group Eligibility

- Any active or retired (if applicable) full-time employee of the organization
- The spouse (including common law) of the active or retired employee
- Any dependant children (under 21, or under 25 and attending post-secondary educational institution)

### Advantages and Additional Savings

Being a customer of BrokerLink has distinct advantages, including:

- **Bundle + Save:** eligible for members who have home and auto insurance on one policy.
- **New Business Discount:** new policies to Intact and Economical can qualify.
- Convenient service. Available after hours and Saturdays with extended calling times.
- Our knowledgeable team of advisors can be reached by telephone, email or in person.
- Significant savings on all lines of business.
- We recognize customers who are claims-free, mortgage-free, non-smokers.
- Access to multiple markets for coverage options.
- Access to niche insurance products for unique risks.

We answer any questions, highlight discounts employees may qualify for and compare their insurance options. Our goal is to get our customers the most comprehensive coverage at the best value.

# Our Value Proposition

## Self-service:

- Group members and employees needing to make a quick change to their policy can utilize our chatbot, who will assist with common requests such as:
  - Request new pink slips
  - Request documents
  - Change billing
  - Add or remove a driver
  - Add or remove a vehicle
  - Update address
  - Make a payment
  - Report a claim

## Doing business with us is easy

Our Insurance for Groups department has a dedicated 1.800 number for new and existing customer members and employees. Members and employees also have the option to visit us in person in one of our 30+ community-based branches across the Atlantic, or online. Whatever is easiest!

## We do the work

As a broker and an insurance expert, we are well versed on the marketplace and the various insurance companies, making us able to recommend the best providers, discounts and promotions to suit your needs. You don't have to scour the endless insurance universe—we'll do it for you and present to you your best options.

## BrokerLink customers don't have to go through the claims process alone

When a NSFM employee is facing an auto or property claim situation, it can be difficult to know what to do first. Our team will provide support and direction on gathering and collecting relevant details and walking customers through the process. Our dedicated full-time claims advocacy team is available to our customers at their time of need. Their responsibility is to monitor the life of the claim, and to advocate for our customers for fair and equitable claims settlements.

- Immediate reporting of claims received with provision of claims adjuster, including contact information back to Group customer within 24 hours of receipt.
- Immediate assistance with the procurement of emergency services in the event of insured or uninsured incidents, where a claims adjuster is not immediately available.

## BrokerLink is committed to technology

As technology continues to advance, the role of our analytics team continues to evolve. Our team of business analysts discover, interpret, and communicate insights to help gain efficiencies, improve customer experience and grow the business. Simply put, we translate numbers and data into meaningful information to help our brokers across the organization do their job better and service our customers efficiently

# Customer Experience

At BrokerLink we are dedicated to the customer experience and every interaction with our customer is important! We have a culture of customer service, and our Customer Experience Program includes the Net Promoter Score.

## **What is the Net Promoter Score (NPS)?**

Our Customer Experience Program includes a metric called the Net Promoter Score (NPS) that measures how likely a customer is to recommend BrokerLink to friends or colleagues. NPS is a score based on a ranking system of 1 to 10, 1 being 'Not at all Likely' to 10 being 'Extremely Likely' to recommend.

We survey thousands of customers each year to evaluate and improve the customer experience. Our surveys incorporate all customers. BrokerLink currently serves over half a million customers including over 200 group programs and provides specialized customer satisfaction monitoring and reports based on their needs.

## **Benefits of NPS**

NPS is a leading indicator of growth and a lagging indicator of business operations.

- Region, branch and broker level data to leverage known, valued strengths and evaluate areas of improvement
- Understand customer expectations, experience gaps and pain points
- For front line employees - improved transparency on the impact of individual interactions between brokers and customers
- Effectively help case managers engage in service recovery with customers
- Opportunity to evaluate data to make operational change

# Marketing Support

## Member Engagement

BrokerLink has a dedicated in-house marketing and graphic design team. Our team works closely with NSFM to create marketing material that reflects your voice, meeting the unique needs of members and employees. We have seen excellent growth in our programs, and our retention continues to hold strong at 93% or higher. Our new business closing ratio average is more than 10% higher than retail.

## Educating

We believe in educating our group members and employees to make informed decisions about their insurance needs and options. We provide timely, association specific content, which includes helpful tips, risk management, industry updates, and product spotlights.

### Delivery methods can include:

- Benefit Bulletins specific to a product or offering
- E-blasts
- E-Newsletters
- Short information-based videos
- Access through social media (Facebook and Instagram)
- Website articles and blogs
- Webinars
- In-person presentations (lunch and learns) and office visits

### Benefits of membership education include:

- Enhanced awareness of risk exposures and knowledge of potential coverage gaps
- Improved investment in, and attention to, strategies to reduce and mitigate risks
- Reduced program loss experience
- A better risk profile for the whole group

## Grand Group Giveaway Contest



Over the years BrokerLink has incentivised members to get a quote through various contests. In 2024 we launched our biggest contest yet – the 20 Grand Group Giveaway! A national contest giving group members the chance to win 1 of 4 \$5,000 cash prizes when they get a no-obligation quote with BrokerLink! This contest runs from Jan. 1 - Dec. 31 annually. Draws take place each quarter. We are excited to offer this again in 2025.