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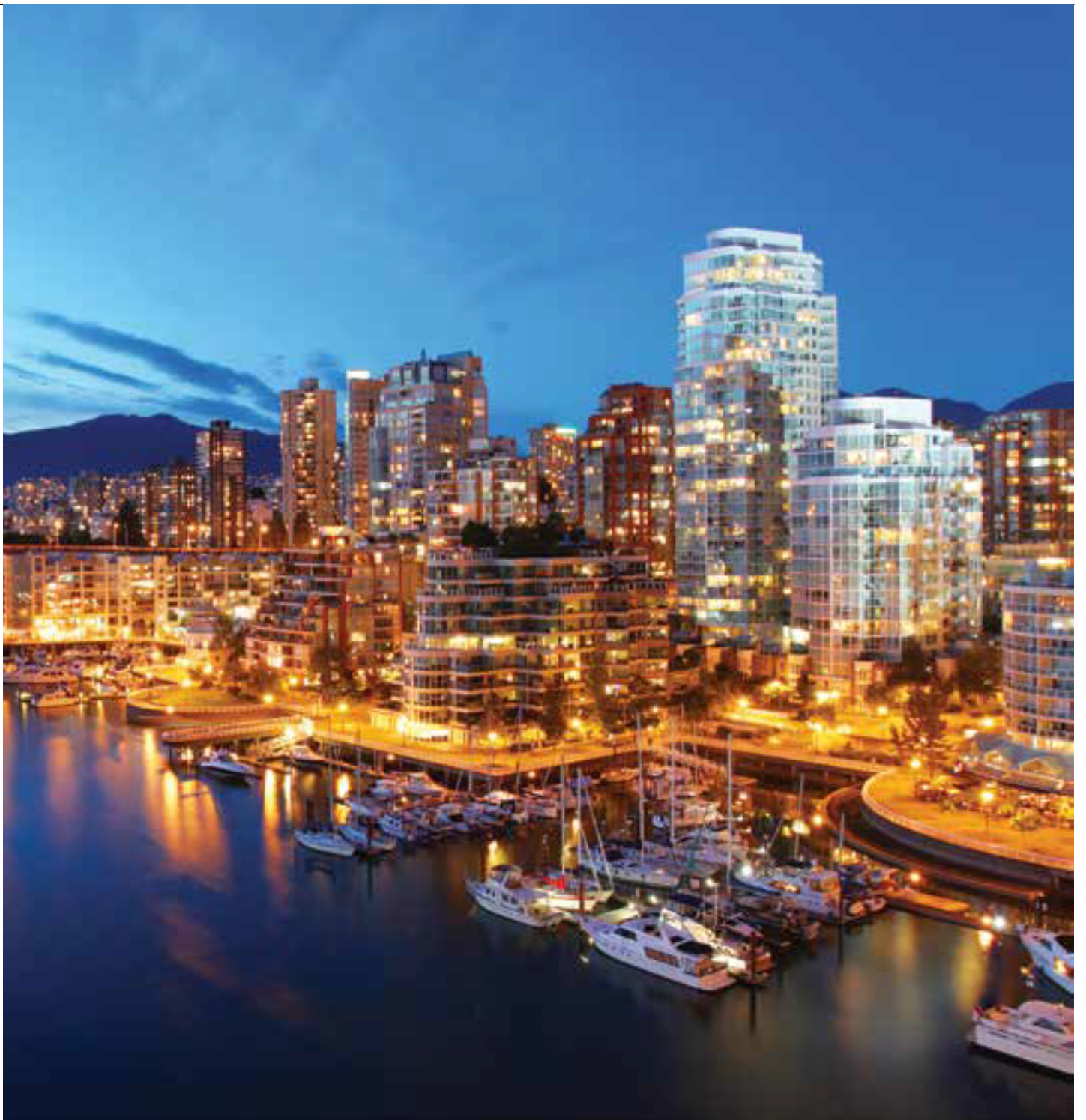
# **ACC DOCKET**

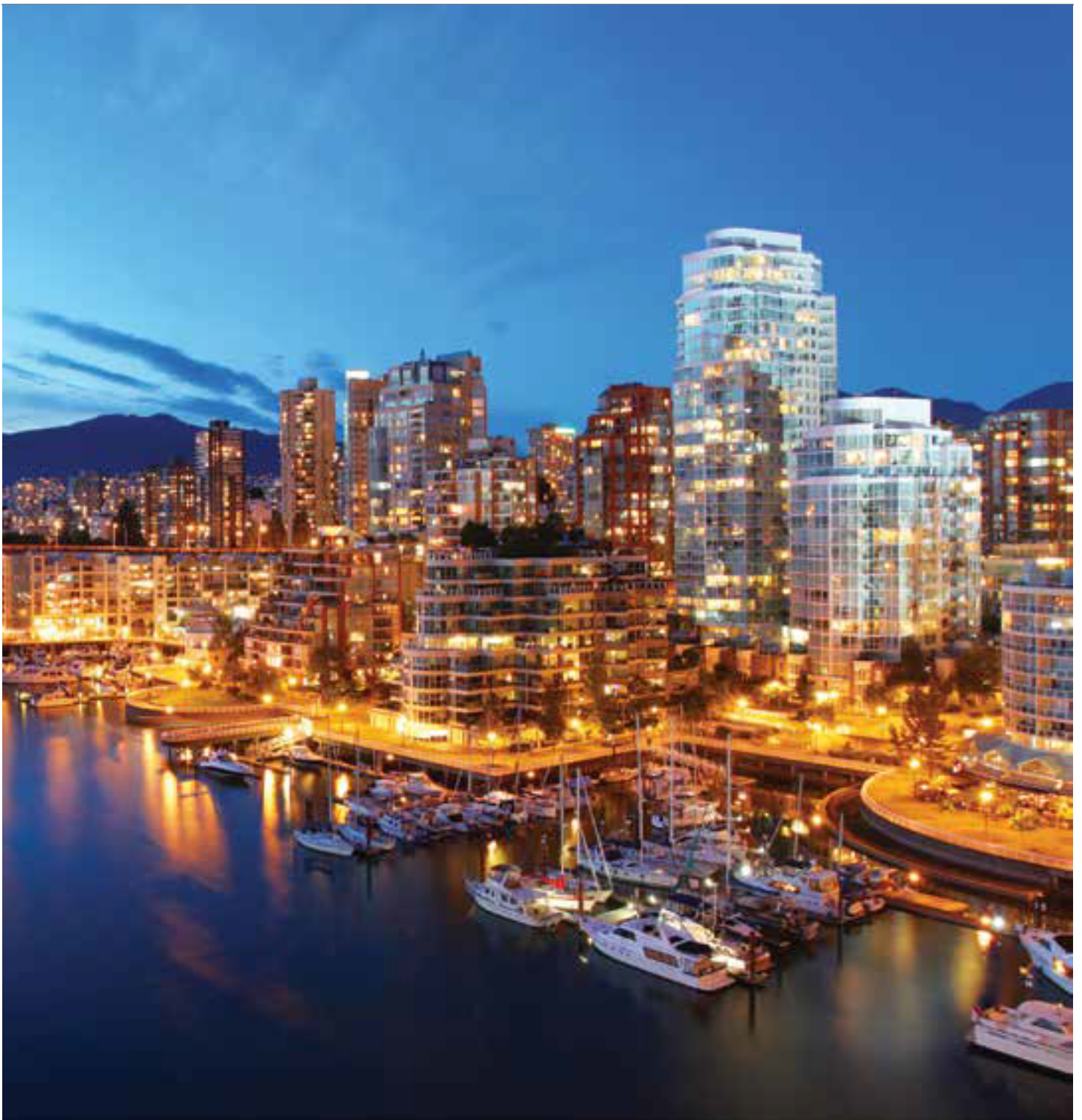
*INFORMED. INDISPENSABLE. IN-HOUSE.*

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## **Marie-Claire Lachance Masters the Insurance Industry**

**Interviews and Profiles**





Marie-Claire Lachance, legal counsel at Insurance Bureau of Canada (IBC), describes herself as a bit of a bookworm. As a child, she was constantly surrounded by literature. After all, her mother was a librarian. During late nights, she would hide under her bed with a flashlight and read anything she could get her hands on. These are the memories that Lachance is most proud of — moments that showcase her passion for knowledge acquisition and foreshadow her future as a shining legal voice in the insurance industry.

“At each stage in my career,” says Lachance, “I am very grateful for every experience, lesson, and skill that has helped me grow as a well-rounded lawyer.”

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Even now, Lachance considers herself to be a student at heart — pulling from the wisdom of her mentors as she attends to legal issues for an association comprising nearly 90 percent of Canada's property and casualty insurance market. "I feel fortunate to have found more than one mentor along the way. It has set me on the right path," she explains.

As is the case for most lawyers, however, the journey in-house for Lachance came with intermittent detours. In fact, after studying in a tourism program in college, she ultimately enrolled into law school at the Université Laval in Québec with the hopes of advancing her education. Almost immediately, Lachance discovered her love of the legal practice and decided to complete her training with a master of laws degree at the London School of Economics (LSE). There, she was thrust into the global spotlight, surrounded by experts from around the world, and quickly became enamored of the practical skills that would strengthen her understanding of the regulatory framework in both Canada and beyond.

"I was studying with people from all over the world — people from different backgrounds, legal systems, and perspectives. We were taught to analyze and deconstruct legal concepts to reach the objectives set out by the regulatory framework but in new ways. This is an opportunity very different from an experience your average Canadian would have. I find these skills to be very useful in my job because it broadened my perspective," she states.

Upon graduation, Lachance went back to the drawing board, hoping to find an outlet for her legal education. "I think my family got concerned that I would stay in school forever because I loved it so much," she jokes. In 2008, she got her first job as in-house counsel at TD Insurance in Canada. Although she found the world of in-house to be a fascinating change, Lachance discovered the transition from student to practicing lawyer to be challenging.

"I thought there was such a huge gap between the theory that we learned in school that I was comfortable with, and the practical matters that I didn't have an opportunity to develop," she notes.

Eager to learn, Lachance adapted to the in-house culture quickly. With the help of her mentors, she developed the essential legal skills necessary to succeed in a legal department, as well as a seasoned business perspective that is often appreciated by her internal clients. But in the interest of exploring different avenues, she briefly left the insurance industry to join contracting group Bombardier Aéronautique. The allure of insurance, however, continued to compel her. So when IBC offered her a position in its legal department in Quebec, she didn't hesitate to accept.

"I felt that the insurance industry was more appealing especially with regard to the social issues that have a direct impact on consumers. It's been three years and I haven't looked back. I guess you could say I'm still on a cloud," Lachance says.

IBC is a Canadian national association that represents the vast majority of home, auto, and business insurance companies in Canada. As a result, Lachance primarily works on behalf of the industry as a whole — not solely on behalf of an individual insurer. "We have to be collaborative in order to reach a consensus between our insurers, industry experts, and the government. We work to ensure that the issues brought forward represent the priorities of our stakeholders," she says.

In order to better address legal issues throughout Canada, the IBC legal department has one team based in Quebec, which oversees the unique legal considerations of the province, and another based in Toronto, which oversees both federal and provincial matters in rest of Canada. Because Quebec has a vastly different legal system than the rest of the country, Lachance mostly oversees provincial

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“civil law” as it specifically pertains to the province.

For the most part, Lachance explains that the insurance needs of one province differ from the insurance needs of another. In Quebec, for example, the legal framework surrounding condominiums has been a problematic obstacle for the legal department, and IBC has been vocal about its interest in finding a solution that benefits and protects the consumer. Insurers are heavily regulated and must abide by different regulations in Québec — and Lachance is there to guide them along the way.

When a new regulation will impact the insurance industry, IBC will assess it, in collaboration with its members, and issue comments to ensure that the regulatory framework remains well-balanced for the insurers and the consumers. Whenever an insurance policy shifts, IBC ensures that the industry has a seat at the discussion table.

“We are very active when there’s a new bill going forward,” Lachance says. “We present our observation to the government and are not afraid to share the priorities of our members and get our messages out.”

In an effort to take consumer representation a step further, Lachance recently participated in an initiative by the Groupement des assureurs automobiles (Association of Automobile Insurers) to simplify the language of the standard auto form that’s distributed throughout Quebec to make it more easily understood by the general public. To Lachance, this initiative is an essential step in the right direction — allowing the consumer to better grasp their policy.

“It’s satisfying to know that we’re working for the consumers to help them better understand their policies. It impacts thousands of people. I’m thankful for the opportunity to affect such change and for the lessons I learned in the process,” Lachance states.

Looking to the future, Lachance hopes to follow in the footsteps of the mentors who helped her achieve success in her own career and become an industry leader. In recognition for her dedication, Lachance received the Young Bar Association of Montréal volunteer of the year award in 2011 for her work with continuing education — honoring her commitment to supporting the next-generation of in-house counsel. As a member of the ACC Quebec board of directors, she aspires to use her platform to connect young ACC members in the province and enable them to find confidence in the community.

“I feel that it’s time for me to give back because my colleagues worked so much for me to be able to enjoy my profession and I would love to be able to pass that on to other generations. I would love to have an articling student under my wing in the upcoming five years,” she notes.

What’s one takeaway that she wants to pass on to the in-house counsel of the tomorrow? Never stop learning. To Lachance, success comes as a direct result of recognizing lessons-learned and making a concerted effort to grow in the process. When a new project comes across her desk, she remains an eager student — looking for potential growth in every opportunity and encouraging the next generation to follow her along the way.

**Getting to know... Marie-Claire Lachance**

**DO YOU HAVE ANY HOBBIES? IF SO, WHAT ARE THEY?**

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I would say that I would have two passions: I love reading and hiking. I have books everywhere in my house and I read two or three books at the same time. And I also love to walk in the mountains. One of my favorite place in the world, I know it's not that exotic, but I love the Adirondack in New York state.

### **WHERE ARE YOU GOING ON YOUR NEXT VACATION?**

I'm expecting this October so I'm not taking any vacation beforehand, but I'll definitely enjoy my time at home. In Quebec we have almost a year of maternity leave so we're very lucky.

### **WHAT BOOK ARE YOU CURRENTLY READING?**

I love reading *Utopia* by Thomas More. Utopia was the basis for George Orwell's *1984* classic and one of my teachers mentioned reading both to see the resemblance between them. So, I really find it fascinating reading *Utopia* and then I read the George Orwell classic. It's a really old book but it's very interesting and I think it's two books that people would love to read.

[Matthew Sullivan](#)

