

Meet the Equipment Breakdown team

Behzad Ghods, P.Eng., MBA



Current role: Manager

Location: Vancouver, BC

About Behzad:

I've been with Intact as the Equipment Breakdown manager since 2018. Before joining Intact, I worked as a Senior Equipment Breakdown Risk consultant with FM Global for 6 years specializing in Mining and Power Generation industries.

While at FM Global, I became interested in the business decisions made by FM's large clients regarding their operations. I decided to return to school to pursue an MBA on a part-time basis to learn and better understand how to make strategic and financial business decisions.

Before my work in the insurance industry, I worked as a field engineer liaising between design engineers and mechanical contractors on mining and power generation installation and upgrade projects.

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Nicole Price



Current role: Specialist

Location: Calgary, AB

About Nicole:

I started my career in the insurance industry in 2000 as part of the CSU - Claims Support team at Royal and Sun Alliance. After almost two years in that position, an opportunity arose when their Specialty Insurance Group was looking to expand. I took a leap of faith, applying for a position on their Boiler and Machinery team. It was an unknown world, with foreign terminology and unfamiliar concepts which I found very intriguing, and I challenged myself to learn as much as possible.

I continued my Equipment Breakdown underwriting at AXA Insurance from 2006 and through Intact acquisition, my journey of intrigue, learning and growth continues to this day. I manage the analysis and underwriting of larger and more complex exposure accounts (as well as the mainstream/simpler accounts). I also work alongside my peers, our claims department and with brokers as a technical resource.

Training and coaching are highlights of my job - both with our newer Equipment Breakdown underwriters, and product training to our broker partners. Consulting and gathering information to support the current Equipment Breakdown Harmonization project has provided me the opportunity to be hands on with the creation of our new wordings and underwriting guidelines. My daily discussions about new and existing accounts, seeking new opportunities to grow our book of business and being able to add value to the underwriting process are what I look forward to the most.

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Rhonda Daniels



Current role: Underwriter

Location: Calgary, AB

About Rhonda:

As an underwriter in the Equipment Breakdown team at Intact Insurance since 2013, I assess mid to high hazard occupancies as well as the more common small business accounts. I am passionate about learning about the equipment we insure: how the machinery works, its function, how the loss of this equipment impacts insureds and how we help them get back to business.

I came to Intact as an experienced Equipment Breakdown underwriter from The Boiler Inspection and Insurance Company of Canada. At BI&I, I began as an underwriting assistant in processing and customer service. My drive to learn resulted in my promotion to a role in underwriting, and it was there I learned the basics of insurance and built the foundation for a technical-focused approach to Equipment Breakdown insurance.

I collaborate daily with our commercial property teams and our broker partners, using a solutions-based approach to ensure that we are offering our most comprehensive product with our most competitive terms.

I am a Systems West Champion and an active member of Leading Out Loud and Womentum.

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Kirk Gower, BFA



Current role: Underwriter

Location: Vancouver, BC

About Kirk:

Upon joining Intact Insurance I jumped at the opportunity to try different departments early on in my career to diversify my skill set. In 2014 I had a brief stint in our in-house Legal department, and then moved to our Commercial P&C team where I learned the fundamentals of insurance as an underwriting assistant.

In 2016, this led me to my current role within Specialty Solutions as an Equipment Breakdown underwriter. We have a strong and knowledgeable team that has allowed me to grow and learn more every day.

I have been fortunate enough to work on multiple projects while in Equipment Breakdown, including launching standalone Equipment Breakdown insurance in our Ontario and Atlantic regions, and participating in the Equipment Breakdown Harmonization project as an EB Specialty Solutions Distribution Lead. During my time on the Equipment Breakdown Harmonization project, I've helped develop the IT requirements and guidelines; gathered content for our internal databases; create training; and provide technical support.

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Amanda Billen



Current role: Underwriter

Location: Toronto, ON

About Amanda:

I have been in the insurance industry since 2014 and joined Intact Insurance in early 2020. I started in insurance with a short stint processing commercial lines policies at RSA. I quickly moved to the Equipment Breakdown team and became an underwriter in 2016.

I further developed my skills and interest in Equipment Breakdown as a field underwriter at Aviva. In 2020 I moved over to Intact Insurance and have been managing the new Ontario and Atlantic book of business.

Over the years, I have had the opportunity to learn from a variety of underwriting specialists to further refine my underwriting style and continuously develop my technical expertise.

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Savannah Burley, BBA (Hons), CIP



Current role: Underwriter

Location: Vancouver, BC

About Savannah:

I originally joined Intact as a co-op student in 2015 and completed three co-op terms as an Underwriting Assistant with the Commercial Lines, Specialty Solutions, and Surety teams.

After graduating from university, I returned to Intact as part of the Specialty Solutions Underwriter Development Program in 2017. During the two-year program, I developed my underwriting skills while rotating through the Non-Standard Property, Pleasure Craft, and Equipment Breakdown teams.

Upon completing the program, I was fortunate to remain with the Equipment Breakdown team where I am continuing to develop my technical knowledge and learn from the incredible expertise of my teammates.

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Dave Harder, CIP



Current role: Underwriter

Location: Vancouver, BC

About Dave:

I joined Intact Insurance in 2012 as a Commercial Lines underwriting assistant before moving to our Personal Lines Broker Services Unit in 2013.

My drive to learn and assist our broker partners quickly led to a promotion to a Personal Lines underwriter. In that role, I had the privilege to help develop and roll out our recent Contact PL platform, harmonize our national underwriting criteria, and facilitate training sessions across the province.

Since 2019, I've been part of our Equipment Breakdown team as an underwriter, taking the opportunity to broaden my expertise across multiple lines of business.

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Kelsey Gill, B.Comm



Current role: Development Underwriter

Location: Vancouver, BC

About Kelsey:

I entered the insurance industry as a summer intern with Intact Specialty Solutions in 2018. After this successful internship, I was invited to join the two-year Specialty Solutions Underwriter Development program in 2019.

Before joining the insurance industry, I graduated from UBC's Sauder School of Business with a Bachelor of Commerce in Accounting and Human Resources. I have completed a 6-month rotation through the Non-Standard Property line of business, and have been with the Equipment Breakdown team since the beginning of 2020.

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