

## PRODUCER PROFILE

# The Imaginarium of Guylaine Déchaine

As a leading film and entertainment broker, **Guylaine Déchaine** insures against everything from high-flying stunts to lavish movie sets

**A DECADE** or two ago, covering the kinds of special effects that erupted across the screen in the 2014 box office hit *Pompeii* – which, as one movie reviewer put it, saw Mount Vesuvius “raining down a shower of ash and fiery meteors that targeted unpleasant major characters like cruise missiles – would have posed some serious challenges for a film and entertainment insurance broker.

But thanks to the rise of computer-generated imagery (*Pompeii* featured millions of dollars of CGI exploding-volcano effects, a CGI crumbling Roman city, and thousands of itsy-bitsy CGI people), Guylaine Déchaine found that insuring the movie was a fairly straightforward endeavor.

Déchaine, BFL Canada’s leading film and entertainment broker, is well-versed in customizing coverage for American and Canadian film, television and theatrical productions.

In the beginning of her career, most special effects were done live. But these days, “It’s very seldom in the movie production business that they would actually blow up some stuff,” she says. “Now, they just do it on a computer. It’s much more cost-effective, and the exposure is a lot less. There’s no risk – or very minor risk.”

Problems Déchaine solves on a daily basis can run the gamut from the surprisingly straightforward (CGI special effects) to minor bumps in the road (a film crew who ran over their own camera at the end of a long day of shooting) to tragic (her biggest claim ever was for Heath Ledger’s death during the filming of *The Imaginarium of Dr. Parnassus*).

## A big break

When Déchaine first ventured into the insurance industry in her early 20s, she never dreamed that her career would evolve in such a fun and fascinating direction. She was more interested in administration.

“I love paper and organizing and structuring everything,” she explains.

She got her foot in the door as an intern with a group insurance company, and within a few years – thanks to her fluency in both French and English – she was leading the company’s customer service department for all of Canada.

Her next big break happened shortly after transitioning into commercial insurance at Richard Melling Insurance Brokers. When an agent in the commercial, film and entertainment division departed for maternity leave, Déchaine took over her position.

A few years later, in 1989, she and colleagues Ed Gathercole and Joanne Camacho jumped from Richard Melling to BFL, where they continued in commercial insurance while pursuing their dream of growing a film and entertainment portfolio. Pooling their considerable talent, the team was able to reach out to both the English- and French-speaking industry.

“And here we are, 26 years later, with a beautiful clientele that we adore that are very loyal to us,” Déchaine says.

Today, BFL’s Montreal office boasts a highly trained and experienced team of 10 film, media and entertainment brokers, headed by Déchaine. They provide comprehensive





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insurance protection and consulting services for productions in North America and internationally.

Clients range in size from documentary filmmakers, international festivals and concert tours, to major studios with film budgets exceeding \$90 million.

As all-consuming as it can be, it's clear that Déchaine loves her job. "A&E is a very beautiful niche, but extremely stressful and challenging," she says.

### **Risk management**

Much of what Déchaine and her colleagues do can be categorized as risk management.

On a film production, for example, they read the story scenarios, go through the script and highlight anything that has to do with stunts, special effects, shooting with helicopters, animals and the like.

"We consider if the main cast are going to be doing any high-risk activities. We really look at that script and address it line by line with the production company - 'How are you going to do it? Are you going to have a stunt coordinator? Do you have any major cast stunt doubles?'" says Déchaine.

They then approach the handful of insurance companies that specialize in film and entertainment, help them to "appreciate" the scope of the project, "and get a comfort zone to be able to give us a premium on whatever type of production we get involved in," Déchaine explains.

Each project is fraught with its own unique set of challenges. One of the current film projects with which Déchaine is involved, for example, is about the story behind the construction of the Chateau Versailles in France.

"It's an exotic period piece, which is very complicated," she said. "You have got to make sure you insure the shooting location properly. And the props are priceless."

Déchaine has also recently insured the *Resident Evil* series, which has "a lot of action and stunts, a lot of weird things going on."

*Midnight Sun*, a 2014 action/adventure film set amongst the ice fields of northern Canada, also presented unique challenges. The storyline follows a young boy who defies the dangerous elements of nature to reunite an abandoned polar bear cub with its mother.

Although Canada has plenty of its own resident bears,

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the bruises for *Midnight Sun* were flown in from other countries, and some had to go through quarantine.

“We hope that everything is going to be fine after the quarantine and that the animals will be able to perform and participate in the movie,” Déchaine says.

But if not – well, that’s what insurance is for.

Animal mortality, as it’s called, is one of the many specialized coverage needs that Déchaine’s clients sometimes have, sending a veritable menagerie of animals – including elephants, tigers and lions – parading through her career.

Déchaine describes her film and entertainment department as an emergency ward that runs 24/7. “We come in, and we never know if we will have heart attacks or Band-Aids,” she says. “We just know we are ready for anything.”

## When tragedy strikes

The overdose death of Heath Ledger on Jan. 22, 2008, represented by far the biggest challenge – not to mention the biggest claim – in Déchaine’s entire career – “and a very disturbing one,” she says. Ledger was in the midst of filming *The Imaginarium of Dr. Parnassus*, a \$30 million production in which the Australian actor played the lead role.

BFL was the film’s broker. The minute Ledger’s death happened, senior representatives stepped in, along with BFL’s head of claims department and the adjuster, to huddle with other key players on the project to find a solution to the seemingly unsolvable problem.

For a while, Déchaine recalls, it felt like things were going from bad to worse. But ultimately, the producers rewrote the script in a way that enabled them to complete the production by casting three other actors (Johnny Depp, Jude Law and Colin Farrell) to portray transformations of Ledger’s character as he traveled through Dr. Parnassus’s dream world.

“This could have been abandonment, but it wasn’t,” Déchaine marvels. The insurance company that was covering the production “went ahead and paid what they had to pay, in accordance with the financial agreement that they had, because it was a covered loss.”

Many millions of dollars later, the production company was able to complete the movie, which went on to gross more than \$60 million and earn two Academy Award nominations.

## THE TRINITY OF FILM & ENTERTAINMENT COVERAGE

According to Déchaine, there are three main insurance policies that every film or television production company needs:

**1** Entertainment package insurance covers the physical aspect of a production. That includes cast, crew and animals (if they pass away, get sick or have an accident), shooting locations, equipment, prop sets, wardrobes, rented vehicles and everything else on the property side of a project, right down to the footage that is being shot. Each package is tailor-made for its particular production.

**2** Comprehensive general liability covers the production company in case of negligence resulting in bodily injury or property damage to a third party. The errors and omissions policy is put in place prior to the airing of a TV series or release of a film project, and is designed to cover the production company in case of defamation or breach of rights.

**3** When a production company is shooting in a remote, high-risk foreign country, they need additional insurance coverages. Depending on the scenario, these might include major medical (including kidnap and ransom), accidental theft and dismemberment, travel delay and political insurance. (War and terrorism are excluded.)

For Déchaine, the claim was a once-in-a-lifetime experience that she hopes never to endure again. But, she reflected, everyone walked away from it with some important lessons learned.

“I think the communication and creativity and expertise at the table is key,” she says. “In the case of Dr. Parnassus, everyone was around the same table, putting their heads together, in order to make sure they would find a solution.”

More than anything, the experience gave Déchaine a deeper appreciation for the value of the work she does.

“When everything is fantastic, it’s great,” she says. “But you know what? That’s where you really determine the expertise of a brokerage firm – when it goes really sour, really bad, and you have this huge claim. And when you come through with a conclusion, it’s a fantastic feeling.” 

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