

70

**YEARS STRONG
IN SASKATCHEWAN**

 **BROKERS**
CARE CAMPAIGN FOR
MENTAL HEALTH

**2022 INSURANCE BROKERS
ASSOCIATION OF SASKATCHEWAN
ANNUAL REPORT**

THANK YOU TO OUR 2022 PARTNERS

IBAS's 2022 *Partners* are organizations that invest in the long-term health of the association and its mandate through an annual partnership commitment. On behalf of the IBAS board of directors and membership, **thank you** to the following partners that continue to go above and beyond to support the broker network in Saskatchewan:



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**CHAIR'S
MESSAGE**

2021-22 was a transformational year for IBAS. It was marked by significant advancements in the association's strategic plan, an expansion in member services, a return to long-awaited in-person events, and a celebration of our 'platinum' anniversary – a rich, 70-year history of championing Saskatchewan insurance brokers and their customers. This progress would not have been possible without the outstanding contributions of our members and partners. On behalf of the board of directors and the entire IBAS team, thank you for your steadfast support – we are humbled to have, I believe, the best, most engaged member network of any brokers association in Canada.

The past 12 months, however, have not been without notable challenges. For example, ongoing consolidation has resulted in a 20 per cent year-over-year reduction in IBAS's brokerage membership, despite an increase in licensee count. This has created new operational dynamics and a growing impetus to balance very different member needs and priorities simultaneously. It is not an easy task, but I know our talented team is up to the challenge.

Perhaps the most encouraging news is that while our industry and organization have continued to evolve at an unprecedented pace, the foundation to our shared success has remained wholly intact. IBAS is now comprised of more than 97 per cent of all P&C insurance brokerages in Saskatchewan. That deep representation is only emboldened by our geographic reach. IBAS members employ 1,700-plus licensees who directly serve roughly 250 different cities, towns, villages, and hamlets across the province. Our collective economic and social impact in the communities in which we live and work is our strength. It is what has made Saskatchewan brokers the preferred insurance distribution channel for the past seven decades, and what drives our ability to advocate and shape policy – whether it be with government, carriers, or our public auto insurer.

When we come together, there are few sectors in Saskatchewan that have as powerful of a voice as insurance brokers. IBAS is the vehicle for that voice. It has never been more important for us as brokers to unite under that banner.

Thank you once again for your time and commitment to our association – *your* association. I look forward to working alongside you to navigate change and uphold the broker value proposition in the years ahead!

Regards,



Dave Pettigrew

Chair, Insurance Brokers Association of Saskatchewan
President & CEO, Harvard Western Insurance

YOUR ASSOCIATION
YOUR VOICE



WHO WE ARE

Founded in 1952, the Insurance Brokers Association of Saskatchewan is a voluntary, membership-based organization, comprised of more than 97% of all P&C insurance brokerages across the province. We directly represent roughly 165 brokerage members, with 1,700 licensed brokers, operating 370 branch locations in close to 250 different Saskatchewan communities. IBAS is led by President & CEO Derek Lothian.

2021-22 BOARD OF DIRECTORS

Dave Pettigrew (*Chair*)
President & CEO
Harvard Western Insurance

Sarah Johnston (*Vice Chair*)
President & CEO
Johnston Insurance Services

Sarah Edwards (*Secretary-Treasurer*)
Owner
Bora Insurance Brokers

Dave Reidy
President & CEO
Henderson Insurance

Don Thompson
Executive VP, Insurance
Westland Insurance

Jason Galon
Chief Operating Officer
HUB International

Jaycee Turtle
Partner
Lakeview Insurance Brokers

Nicole Korpusik
Partner
Norquay Agencies

Scott Frizzell
Managing Partner
Long Lake Insurance

Nicole Crump (*Emerging Brokers Council Observer*)
Commercial Insurance Advisor
Westland Insurance

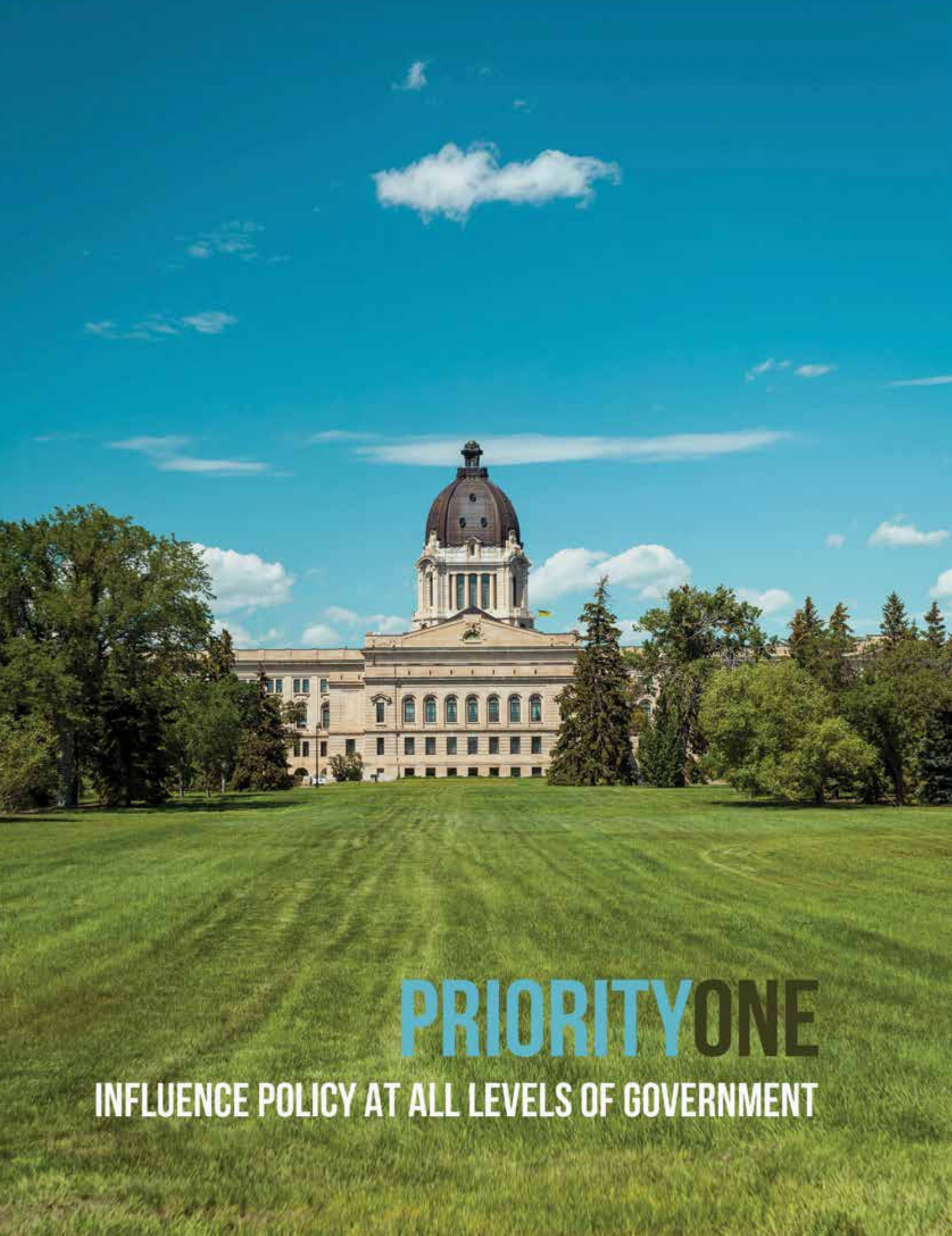
OUR FOCUS

Mission: Protect Saskatchewan consumers, families, and businesses by nurturing world-class insurance brokerages.

Vision: A thriving, engaged community of trusted insurance brokerages delivering the best available advice and customer experience.

Priorities: We generate extraordinary value for our members by:

1. Influencing policy at all levels of government;
2. Championing member interests with insurer partners;
3. Developing next-generation brokerage leaders; and
4. Empowering local communities.



PRIORITY ONE

INFLUENCE POLICY AT ALL LEVELS OF GOVERNMENT

As the unifying voice for insurance brokerages in Saskatchewan, IBAS advocates on behalf of its membership to all levels of government. Our goal is not to be viewed as the *loudest* voice at the table, but to be a trusted, collaborative source of insight and ideas on the key issues that matter to brokers. That requires a consultative approach to dialogue, evidence-based and clear policy positions, the right connections, and a highly engaged membership.

REGULATORY FAIRNESS & PREDICTABILITY

Advocating for the equitable, consistent, and consumer-focused treatment of insurance-related legislation and regulation is one of the most important and consequential activities IBAS undertakes on behalf of its members. It is also the most complex, and – if executed well – often flies well under the radar. Whether it's working to ensure best terms pricing regulation did not exacerbate hard market conditions, or promoting a level playing field between brokers and direct writers in the interpretation of *The Insurance Act*, this was amongst IBAS's busiest portfolios in 2021-22.

PROTECTING THE ROLE OF BROKERS IN THE CLAIMS PROCESS

This year, the General Insurance Council of Saskatchewan (GICS) launched a committee to review and consider whether insurance brokers should be required to carry an adjuster's licence to assist policyholders in the claims process. IBAS took the strong position that this step would create unnecessary regulatory burden and duplication, erode consumer protection, and add significant new costs for Saskatchewan small businesses. After consultation, GICS ultimately agreed with IBAS and maintained the status quo with respect to licensing requirements.

LOCAL FOCUS, NATIONAL REACH

One of the unique advantages of IBAS is its close connection to local issues coupled with its ability to shape policy at a national level. Through working partnerships with organizations such as the Insurance Bureau of Canada, as well as its membership in the Insurance Brokers Association of Canada (IBAC), IBAS engaged in several federal and interprovincial policy conversations in 2021-22, including those related to the harmonization of licensing requirements for insurance intermediaries, upholding the spirit of the *Bank Act* amidst changes to credit union legislation in Ontario, the development of federal open banking regulations, and the establishment of Canada's first national flood insurance program. Additionally, in May 2022, as part of the annual IBAC Parliament Hill Day, IBAS held its first-ever reception for Saskatchewan Members of Parliament and senators.

STAYING CONNECTED

Following the Government of Saskatchewan's spring cabinet shuffle, IBAS met with key ministers to provide an update on member priorities, and subsequently tabled letters to the Minister of Finance, the Minister of Public Safety, and the Attorney General & Minister of Justice, covering a variety of topics – from *The Labour Mobility and Fair Practices Act* and to the taxation of P&C insurance products.



SUPPORTING UKRAINE

IBAC donated \$10,000 to the Red Cross Ukraine Humanitarian Crisis Appeal on behalf of associations and brokers across the country. "Insurance brokers have a long and proud tradition of supporting people and communities through difficult times," said IBAC President Robyn Young. "The heartbreaking situation in Ukraine has spurred an outpouring of concern and compassion and, naturally, brokers want to help."

REAL-TIME DATA EXCHANGE

IBAC works with partners and advisory committees focused on insurance industry technological innovation and adaption. In 2021, IBAC created the Data Exchange Connect Alliance (DXCA) to advance the 2018 launched D/X Initiative that included a reusable data services library of APIs that transmit data between brokers, carriers, and third-party vendors. DXCA has prioritized two APIs for development with participating carriers and BMS vendors working collaboratively to build the APIs. In January of this year, IBAC and Centre for Study of Insurance Operations' (CSIO) joined forces on API development, with IBAC's

D/X Initiative now integrating with into CSIO's Innovation and Emerging Technology (INNOCTECH) API Roadmap, putting IBAC representatives at the table to provide a broker's view on developing API business requirements, helping brokers make more productive use of technology.

THE BROKER BENEFIT

IBAC'S annual national advertising platform, *The Broker Benefit*, ran television and digital ads across the nation, including in Saskatchewan. *The Broker Benefit* campaign highlights the critical role brokers play in consumer advice, trust, advocacy, knowledge, and innovation.



"AS THE OWNER OF A SMALL BROKERAGE, I RELY ON IBAS TO BE MY VOICE WITH ALL LEVELS OF GOVERNMENT. AND AS A BUSINESS OWNER AS WELL AS A PARENT, I TRUST THE ASSOCIATION TO IDENTIFY THE MOST PRESSING ISSUES SASKATCHEWAN BROKERS FACE TO PROTECT OUR INDUSTRY AND OUR CLIENTS' BEST INTERESTS. ONGOING ADVOCACY IS THE MOST IMPORTANT SERVICE IBAS OFFERS ITS MEMBERS."

ROSE FREEMAN
WILLOW INSURANCE (SHELL LAKE & DEBDEN, SK)



PRIORITY TWO

CHAMPION MEMBER INTERESTS
WITH INSURER PARTNERS

IBAS's advocacy mandate extends well beyond government and regulatory bodies. With one of the most extensive membership networks of any business association in Saskatchewan, we are your voice with regional, national, and global insurance companies. Our goal is to be the first point of consultation with senior carrier executives on issues directly impacting Saskatchewan brokers. We are your voice — and, by extension, the voice of the consumer.

SGI ISSUER ACCORD

In April 2022, IBAS and SGI proudly announced agreement on a new *IBAS/SGI Auto Fund Strategic Accord*, enshrining insurance brokers as the primary distribution channel for motor licence issuing products and services until 2030 — a partnership expected to generate approximately \$400 million in issuer revenue. The accord also included appendices that established a governance framework and identified six shared priorities to advance discussions on in the months ahead:

1. Standards and service levels for accessing in-person services;
2. Issuer remuneration that reflects the evolution and customer uptake of online services, the rising costs incurred by issuers, as well as other changing business conditions;
3. Stronger customer protections in online issuing activities;
4. The introduction of a digital framework to connect Auto Fund transactions to the sale of competitive products more seamlessly;
5. Determining the role of issuing in ensuring consumers have adequate auto insurance protection and the appropriate advice to make informed auto insurance decisions; and
6. Mechanisms to provide easier data, information, and systems access for issuers, while protecting customer information and privacy.

HARD MARKET RESPONSE

This past July, IBAS announced two measures that SGI CANADA has taken — in direct response to appeals from IBAS on behalf of its members — to increase capacity for difficult-to-place commercial risks. The first is the creation of a new Alternate Risk Unit within SGI CANADA through which brokers can submit for reconsideration commercial risks that have been previously denied coverage. The second, meanwhile, is a change in corporate policy that will see SGI CANADA provide non-lead capacity on split terms subscription policies within Saskatchewan.

SHAPING TRANSFORMATION

IBAS has established itself as a primary advisor to SGI in its corporate transformation journey, conducting regular meetings, facilitating touchpoints with members, and contributing valuable insight and data. But these efforts are not limited to Saskatchewan's Crown insurance company. Through the past year, IBAS regularly met with the senior leadership from more than a dozen broker-distributed insurance companies, and presented to carrier committees within the Insurance Bureau of Canada. Former IBAS Board Chair Sheldon Wasylenko (Rayner Agencies) also was appointed on behalf of Western Canadian insurance brokers to the board of the Centre for Study of Insurance Operations, where he serves as vice chair, driving forward ongoing real-time broker-carrier connectivity efforts.



PRIORITYTHREE

DEVELOP NEXT-GENERATION BROKERAGE LEADERS

In any service-based industry, your *people* are your *value proposition*. Insurance is no different. Having the right team — with the right skills — can be the inflection point between brokerage growth and stagnation. That's why professional development remains a core focus of IBAS. Our approach is threefold: Create learning and networking opportunities focused on brokerage principals and emerging brokerage leaders; promote insurance as a modern, rewarding, first-choice career pathway; and, provide brokerage leaders with affordable and accessible options to educate and licence staff.

LICENSING EDUCATION

During 2021-22, IBAS facilitated 1,335 licence-related exams — an increase of 52 per cent from five years ago, and bested only by the record of 1,469 set in 2020-21. A total of 741 Canadian Accredited Insurance Broker (CAIB) exams were written — 208 of those (or 28 per cent) were written by CAIB Immersion students. IBAS also completed the rewrite of its CAIB 1 curriculum this year. The remaining modules are targeted for completion in 2022-23, after which IBAS will begin to roll out the revised content to members.

To further support students studying for CAIB exams, IBAS introduced a new, free-to-members resource titled *Ask Todd* study sessions, as well as a 24/7 CAIB study support tool. The combination of monthly virtual sessions and dedicated e-mail access to anytime, anywhere study support has been accessed by dozens of students across the province studying for CAIB 1- 4.

LEADERS FORUM

In partnership with SGI CANADA, IBAS proudly completed the inaugural pilot of its new Leaders Forum. This yearlong initiative brought together 20 select participants in two separate cohorts for a structured program that blended facilitated monthly meetings with peer mentorship, group discussion, targeted learning, and shared accountability. Each meeting focused on a topic of mutual interest — led by an expert guest speaker — and provided a confidential, constructive environment for participants to navigate the challenges facing their brokerages. The overwhelming majority of

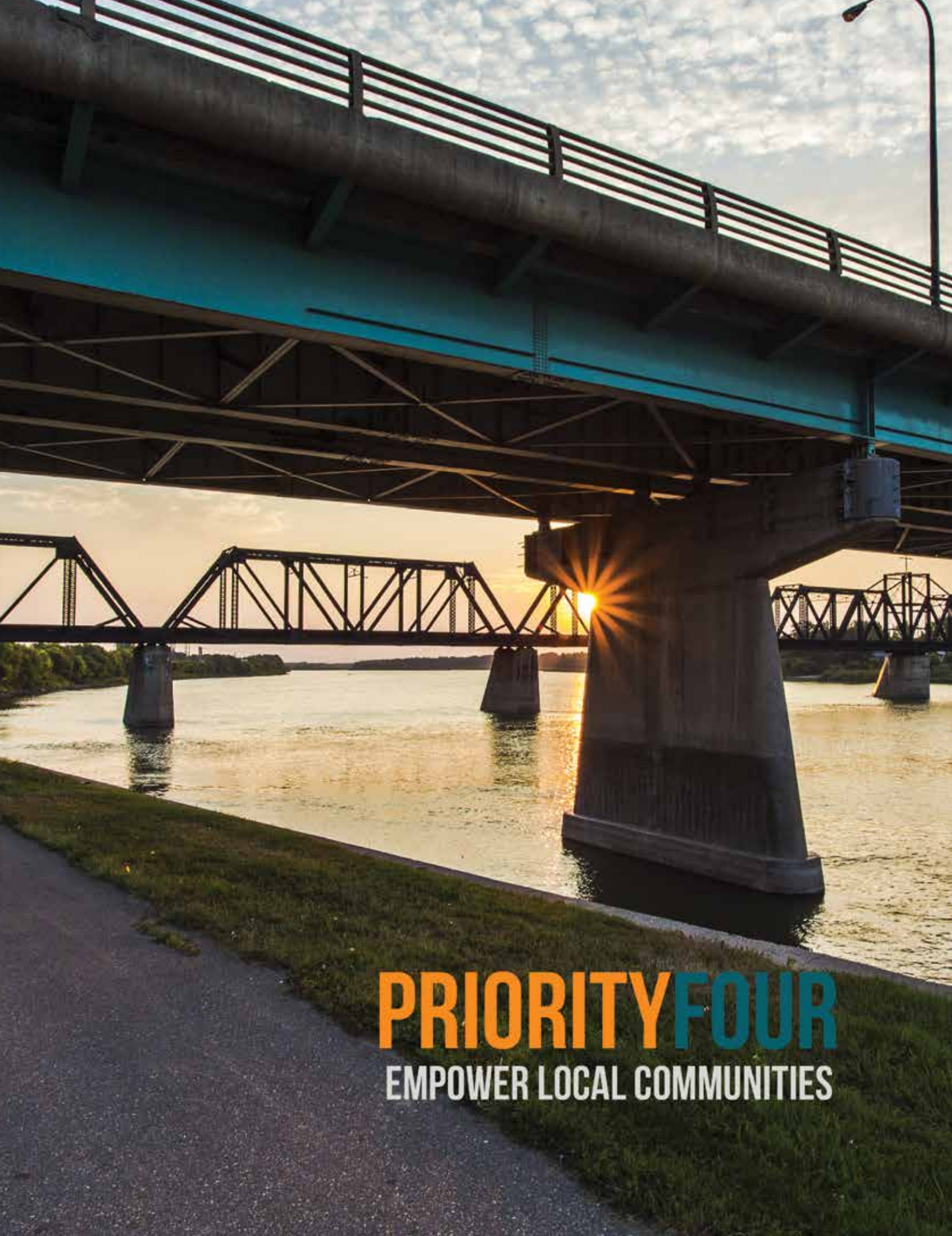
participants voted to continue for a second year. Based on that success, a third cohort is slated to launch in October 2022.

SASKATCHEWAN POLYTECHNIC PARTNERSHIP

IBAS entered into a pilot project with Saskatchewan Polytechnic (SaskPoly) to enhance education and employment pathways for students interested in pursuing insurance careers. Through this partnership, IBAS fully funded CAIB 1 Immersion course, exam, and textbook fees for students enrolled in the second-year insurance specialization portion of the SaskPoly business diploma program. For students pursuing co-op employment with brokerages, IBAS also offered to reimburse the cost of Restricted Auto Part 1 and Part 2 exams, as well as the GICS bylaws exam.

COMMERCIAL BROKER BOOT CAMP

In January 2022, responding to findings from the *2020 IBAS Brokerage Issues Survey*, IBAS announced a new partnership with award-winning insurance education specialists, MRD Training & Consulting, to provide members with an effective and affordable solution to train brokers on the ins and outs of commercial insurance. The Commercial Broker Boot Camp was launched as a fully online, asynchronous program, consisting of five core modules plus an additional elective chosen at registration. Completion of these six modules resulted in a certificate of completion. The program has subsequently been introduced in other provinces.



PRIORITYFOUR

EMPOWER LOCAL COMMUNITIES

With members in close to 250 cities, towns, villages, and hamlets across the province, insurance brokers are an intrinsic part of the Saskatchewan identity. Wherever there is a hockey rink or post office, there is almost inevitably an insurance brokerage nearby. Our goal at IBAS is to help you, our members, support these communities in which you live and work. We do that by leading targeted philanthropic initiatives that also raise awareness of the vital civic role brokerages play, and by increasing confidence in the broker channel through public education around key insurance issues.

#BROKERS CARE CAMPAIGN

2021 marked the launch of the inaugural #BrokersCare Campaign, presented in partnership with Wawanesa Insurance. More than 700 t-shirts sold, dozens of fundraisers, and hundreds of donations later, the campaign contributed a grand total of \$77,353 in funding to grassroots mental health projects across the province, ranging from the delivery of mental health first aid courses and crisis counselling services to both in-school and extra-curricular youth programming. Among the 18 funding recipients, benefactors included the Chief Red Bear Children's Lodge, Phoenix Residential Society, Hospitality Saskatchewan, Sask Girls United, The Do More Ag Foundation, and the Canadian Mental Health Association. Building off that success, the IBAS board unanimously voted to carry the #BrokersCare 'brand' forward in 2022 and beyond as the association's permanent philanthropic arm.

COMMUNITY SPONSORSHIP

Since 2020, IBAS has directly invested more than \$170,000 on behalf of its members and partners in community initiatives. 2021-22 recipients included the Viterro Scotties Tournament of Hearts, Women Entrepreneurs of Saskatchewan, Santa's Anonymous, SaskAbilities, SGI Car Seat Clinics, National Safe Driving Week, Canadian Red Cross, and Saskatchewan Insurance Professionals – a division of the Canadian Association of Insurance Women.

CONSUMER AWARENESS

In spring 2021, IBAS launched the BetterThanBasic.ca campaign to educate Saskatchewan drivers on the limitations of compulsory coverages provided by SGI with vehicle registration and highlight practical situations where the minimum insurance isn't enough. This important and informative resource has since been incorporated into all MySGI renewal e-mails and receipts. Over the past 12 months, IBAS also laid the groundwork for the formation of FloodSafe Saskatchewan, which will be formally announced this fall.

YOUTH BURSARY

Campbell Collegiate graduate Sung Park was named the third-ever recipient of the IBAS Young Community Leader Bursary, presented in partnership with Red River Mutual. This prestigious award was established in 2020 to recognize one outgoing grade 12 student in the province who exemplifies outstanding dedication to making their community a better place. In commemoration of IBAS's 70th anniversary, Park received a \$7,000 cash contribution to put towards the advancement of her post-secondary education. Park founded the Stargivers Initiative – a not-for-profit organization created to support the homeless community through COVID-19 by providing essential safety kits, including items such as face masks and hand sanitizer. Since then, the project has expanded its mandate and continues to work with charitable groups across the city, including the community fridges and local shelters. To date, the organization has raised and donated more than \$15,000 in funds and in-kind contributions.



MEMBER SERVICES

In addition to our four strategic priorities, IBAS offers a growing suite of customized products and services that are available only to member brokerages. We know that running your business is hard enough. So IBAS is here to lighten the load with turn-key solutions — saving you money and enhancing member value.

MEMBER INSURANCE PROGRAM

In 2018, IBAS entered into a service agreement with Sage Advisor Resources, a for-profit subsidiary of the Insurance Brokers Association of Alberta (IBAA), to deliver the association's member insurance program. This partnership allowed policyholders who purchased errors and omissions insurance (E&O) under IBAS's previous for-profit corporation, IBCO Services Ltd., to continue their coverage through Swiss Re, while having access to a full-service team of advisors. More than 70% of IBAS member brokerages now protect themselves with E&O coverage through this program. Sage Advisor Resources also offers IBAS members directors and officers insurance, as well as cyber liability products. Every policy purchased directly supports IBAS and reduces its dependency on membership fees.

GROUP BENEFITS PROGRAM

The IBAS Group Benefits Plan remains a staple offering for brokerage members. In partnership with Independent Financial Services and underwritten by Saskatchewan Blue Cross and Blue Cross Life, this employer benefits plan gives brokerages with as few as two employees the opportunity to provide health and wellness benefits at affordable, stable premiums, pooled with other IBAS members across the province. Available coverages include health, dental, life, dependent life, disability, accidental death and dismemberment, critical illness, and an employee family assistance program.

CONSUMER PROTECTION BOND

As part of IBAS membership, brokerages automatically receive coverage under an association-wide umbrella surety bond — underwritten by SGI CANADA — that meets the statutory requirement to maintain a \$20,000 consumer protection bond as a condition of licence. This is provided by IBAS as an exclusive member benefit and foregoes the need for the member brokerage to purchase a bond on its own.

BROKER WEBSITE PROGRAM

This unique offering provides customized web design and hosting services to close to 60 member brokerages. With one low monthly fee, members gain access to a mobile-responsive, functional website that meets the requirements of SGI Auto Fund's and SGI CANADA's online services.

SASKBROKER MAGAZINE

All IBAS members are eligible to receive a free copy of the association's flagship publication, *SaskBroker Magazine*, delivered direct to member mailboxes. We produced two issues in 2021-22, combining leading-edge insight and expert analysis with the latest information our members need to make better business decisions. *SaskBroker* is edited in-house by IBAS's Nicole Sinclair and is published by RL Media Services.



MEMBER ADVISORY COUNCILS

“BEING A MEMBER OF THE EMERGING BROKERS COUNCIL HAS BROUGHT A NEW DEPTH OF INSIGHT INTO THE INDUSTRY. THE OPPORTUNITY TO COLLABORATE WITH OTHER BROKERS PROVIDES ME WITH A DEEPER UNDERSTANDING OF THE ISSUES THE INDUSTRY FACES. I AM PROUD TO ADVOCATE FOR SASKATCHEWAN BROKERS, BROKERAGES AND OUR CUSTOMERS WHILE GIVING BACK TO LOCAL COMMUNITIES.”

TALSA WARKEN
WESTERN FINANCIAL GROUP (ASSINIBOIA, SK)

IBAS Member Advisory Committees are comprised of representatives from insurance brokerages across the province, and are intended to tap into the diverse perspectives, expertise, and experiences that exist within the association's membership. Each committee is governed by a separate terms of reference, which establishes mandate, structure, composition, and other key guidance. There are currently four committees in operation:

EMERGING BROKERS COUNCIL

In September 2019, the IBAS board of directors approved the creation of the IBAS Emerging Brokers Council. This member advisory committee replaced the former Saskatchewan Young Brokers Network, which was established in 2003.

The IBAS Emerging Brokers Council's mandate is segmented into three equally important directives:

- Ensure the unique perspectives of young and emerging insurance brokers are represented in IBAS activities, within IBAS policy directives, and at industry functions;
- Promote the insurance broker profession as a modern, rewarding, first-choice career; and
- Champion association-wide fundraising activities in support of IBAS's annual #BrokersCare Campaign.

RURAL BROKERAGE ADVISORY COMMITTEE

The IBAS Rural Brokerage Advisory Committee was established on October 14, 2021, for the purpose of providing input to IBAS management and ensuring the unique perspectives of rural-based Saskatchewan insurance brokerages are represented in the development of association policy positions and activities.

ISSUER ADVISORY COMMITTEE

On July 17, 2020, the IBAS board of directors approved the formation of the new IBAS Issuer Advisory Committee — created with the purpose of guiding the association's activities and positions relative to the insurance broker and SGI Auto Fund motor licence issuing relationship.

Since that time, the 14-member Issuer Advisory Committee has worked diligently to advance one of the most important policy priorities at IBAS: To uphold Saskatchewan insurance brokers as the primary distribution channel for the province's compulsory auto insurance program.

At a special meeting held on April 2, IBAS members voted to ratify the new IBAS/SGI Auto Fund Strategic Accord. This is an important milestone in IBAS's efforts to undertake a comprehensive review of the motor licence issuing relationship and lays the groundwork for strengthened collaboration in the coming years.

PRESIDENT'S COUNCIL

The IBAS President's Council was created on October 12, 2021, for the purpose of providing input to IBAS management and ensuring the unique perspectives of large and/or interjurisdictional insurance brokerages are represented in the development of association policy positions and activities.

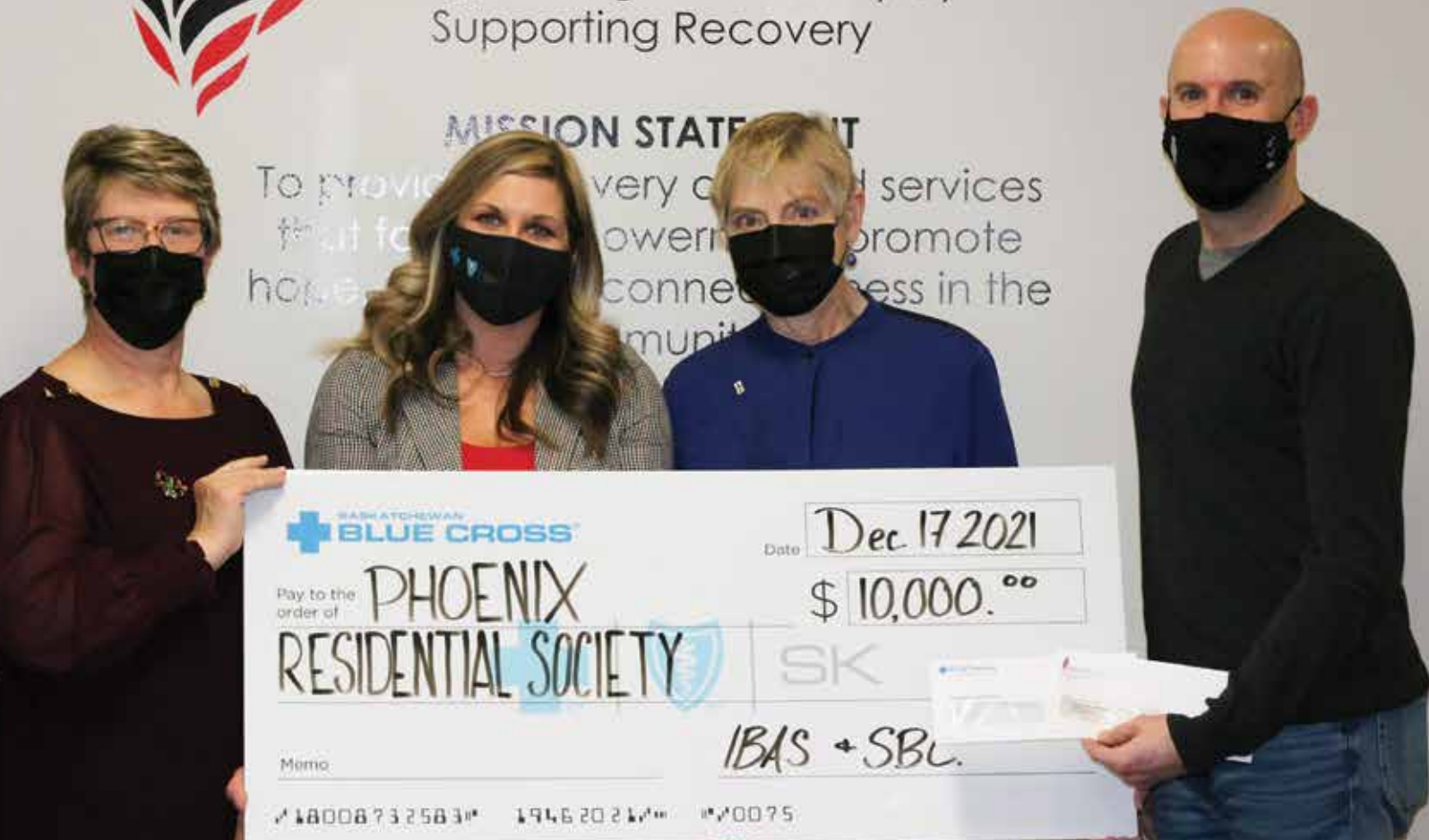


VISION STATEMENT

Strengthening Community by
Supporting Recovery

MISSION STATEMENT

To provide every community with services
that empower and promote
hope, connection and success in the
community.



JUDY MCCUSKEE RECEIVES THE 2021 IBAS COMMUNITY LEADERSHIP AWARD

Long-time insurance broker Judy McCuskee was named the recipient of the 2021 IBAS Community Leadership Award, presented by Saskatchewan Blue Cross. The announcement was made at the association's annual general meeting on October 14, 2021.

This award — now in its third year — recognizes IBAS members who have gone above and beyond to make a difference in their respective communities. Judy is well-known throughout the insurance sector for her 47-plus years of service as a broker, brokerage owner, and advisor, as well as for her immense contributions to advance both the broker profession and dozens of not-for-profits, charities, and important local causes.

"The impact that Judy has had on the industry, on IBAS, and in the community is truly profound," explains IBAS President & CEO Derek Lothian. "She has directly shaped insurance legislation and education curriculum, has been a champion of Saskatchewan's unique motor licence issuing framework, and has volunteered countless hours to her community. Judy embodies what being an insurance broker is all about, and we couldn't be more humbled to acknowledge her with this honour."

Judy began her career in insurance with SGI in 1974. A decade later, she co-founded ISI Insurance Services, which was then sold to Western Financial Group in 2002. She continued to manage the brokerage until 2005, when she started her own advisory practice, McCuskee Consulting Ltd.

Within the industry, Judy sat for a decade on the IBAS board of directors, chaired the General Insurance Council of Saskatchewan during an unprecedented time of transformation, authored thousands of pages

of training curriculum, served as an expert witness for insurance-related legal proceedings, and helped lead negotiations surrounding the SGI motor licensing issuing relationship and the introduction of *The Insurance Act*.

Outside of insurance, Judy has served on the boards of the Regina Symphony Orchestra, Law Society of Saskatchewan, All Saints Anglican Church, Kidzone Child Care, Business and Professional Women's Club of Regina, Saskatchewan Association of Care Homes, Wascana Care Home, and Last Mountain Lake Sailing Club. Additionally, Judy holds her Master Gardener's certificate, and has volunteered her time to support employment readiness programs at Saskatchewan Polytechnic, as a canvasser with the Kidney Foundation of Canada, and as an election worker.

"Being an active part of our communities is core to our values as an organization and to the DNA of the entire insurance industry in our province," says Megan Douglas, vice president of customer relations and external affairs with Saskatchewan Blue Cross (pictured with Judy in the top photo). "That's why the IBAS Community Leadership Award is so meaningful to us: It is an opportunity to shine a spotlight on the amazing work being done by our broker partners and to acknowledge how intrinsic our sector is to the social and economic fabric of Saskatchewan."

IBAS and Saskatchewan Blue Cross made a joint \$5,000 donation to Judy's chosen benefactor, Phoenix Residential Society, as a symbol of our gratitude. Saskatchewan Blue Cross generously added a subsequent \$5,000 through the 2021 #BrokersCare Campaign for Mental Health, for a total contribution of \$10,000."



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