

Tuesday, March 24, 2020

Hon. Scott Moe
Premier of Saskatchewan
Government of Saskatchewan
2405 Legislative Dr., Room 226
Regina SK S4S 0B3

Re: COVID-19 & The Essential Role of the Insurance Supply Chain

Mr. Premier:

On behalf of Saskatchewan's property and casualty (P&C) insurance sector, thank you for the Province's swift action in response to the COVID-19 pandemic. We strongly support — and will continue to support — measures to protect the safety and wellbeing of Saskatchewanians.

In that spirit, the Insurance Brokers Association of Saskatchewan (IBAS) and the Insurance Bureau of Canada (IBC) are jointly writing today to underscore the vital role that our industry plays in protecting consumers, enabling the flow of commerce, and reinforcing the resiliency of communities, large and small. Without proper insurance coverage, families are at risk and businesses simply cannot operate.

This protection is only made possible by a robust and highly collaborative supply chain, which includes insurance brokerages, private insurance companies, SGI, and various other vendors, from third-party adjusters to remediation and construction professionals. Brokerages, of course, also serve as the primary distribution channel for public services offered through the SGI Auto Fund, such as the issuance of driver's licences, licence plates, and basic auto insurance coverage.

The majority of the P&C insurance workforce has already migrated to remote work environments. Additional voluntary safeguards have also been put in place to limit potential exposure to appointment-based, in-person interactions only — in compliance with newly mandated provincial health protocols — that are deemed absolutely essential and without timely alternatives. These efforts will not only endure through this crisis, but intensify.

As your government works to determine appropriate next steps, other jurisdictions — Ontario and Quebec in particular — have designated insurance as an essential service. In the event the declared State of Emergency in Saskatchewan is elevated to further restrict business operations and public access to certain businesses for a protracted period of time, it is *essential* that:

- The insurance needs of all Saskatchewan consumers and businesses can remain reasonably and professionally serviced;

- Brokerages are able to continue operating (while being closed to general walk-in traffic);
- Brokerages are able to fulfill their responsibilities as SGI Motor Licence Issuers;
- Insurance companies are able to process, address, and pay claims on a timely basis;
- Insurance companies are able to issue policy documents; and
- Remediation companies are able to perform the necessary work to alleviate immediate health and safety concerns in response to a claim.

For more than 75 years, Saskatchewan residents have come to rely on insurance brokerages, carriers, and related supply chain partners in their time of need. With the proper support of government, we will be here to serve through this crisis as well, as many in the province transition from economic *survival* to *recovery*.

Please extend our sincerest thanks to your cabinet and MLA colleagues for their dedication and service in these trying days. Should you have any questions or require further information, please do not hesitate to contact either of us via the information below.

Regards,



Derek Lothian
Chief Executive Officer
**Insurance Brokers Association of
Saskatchewan**
Phone: (306) 380-3765
E-mail: derek.lothian@ibas.ca



Celyeste Power
Vice President, Western
Insurance Bureau of Canada
Phone: (780) 995-6873
E-mail: cpower@ibc.ca

CC: Hon. Jeremy Harrison, Minister of Trade & Export Development, Government of Saskatchewan
Hon. Joe Hargrave, Minister Responsible for SGI, Government of Saskatchewan
Hon. Don Morgan, Minister of Justice & Attorney General, Government of Saskatchewan
Kent Campbell, Deputy Minister, Ministry of Trade & Export Development, Government of Saskatchewan