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Looking ahead to the next chapter

Earlier this spring, at the 2025 Annual General Meeting in Saskatoon, I announced this will be my final term as chair of the IBAS board of directors. It has been the honour of a lifetime to serve IBAS members in this role, and I know I will be able to step away in 2026 with the confidence that the association is in the strongest position it has been in nearly three-quarters of a century.

There are many different reasons for that success, but it starts and ends with the membership.

As a *voluntary* association, IBAS now represents more than 99 per cent of all P&C insurance brokerages operating with a physical presence in Saskatchewan — spanning 368 branches and 1,800 professional licensees. That is virtually unheard of in any other industry, in any other jurisdiction across Canada.

More importantly, IBAS members are engaged. Whenever there is a need for volunteers, you're there. Whenever IBAS hosts an event, you pack the house. And when it comes time to mobilize, whether it's to influence a policy decision or to raise money for a worthwhile cause, you step up in a big way. We take for granted how fortunate we are to work amongst such a collaborative and tight-knit community of peers.

The board — past and present — also deserves an immense amount of credit. IBAS continues to enjoy healthy operating reserves, with more than \$1.3 million in investments, \$1 million in retained equity, and three board-restricted funds fully capitalized at \$775,000.

By Sarah Johnston, President & CEO, Atlas York Insurance





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The — often *tough* — decisions over the past 10 years to modernize governance processes and invest in growth have paid countless dividends, and have enabled IBAS to build its value proposition when similar organizations are scrambling to cut services and find efficiencies.

Then there is the staff — the men and women responsible for operationalizing the board's strategy. I have never met a more dedicated, hard-working, or talented group of leaders, who put their everything into representing you, the members. We are incredibly lucky to have them, and each one of us benefits from their abilities.

There is no denying that, after 73 years in business, IBAS is foundationally solid. It has weathered tectonic shifts before and is well-positioned to do so again. The next chapter, however, will be about more than just adapting to change — it will be about reimagining the role of IBAS, and how it serves a brokerage base with exceedingly diverse and sometimes *competing* needs.

Here are just a few of ways we plan to respond to that challenge over the coming year:

ADDING CAPACITY

The *2023-26 IBAS Strategic Plan* put great emphasis on 'leaning in' — building organizational resilience by eliminating waste. While that focus has served IBAS well amidst a prolonged period of uncertainty, the reality is that the organization has been running too thin for too long — especially considering that supporting SGI transformation and motor licence issuing negotiations has alone become a full-time job. So, this past spring, the board recognized IBAS was at

a fork in the road: either pare back on our priorities or expand the team. We chose the latter, and welcomed Jessica Eberle as IBAS's new Manager, Broker Development, effective May 5.

REVITALIZING IBAS EDUCATION

Since the 1980s, broker education has been a pillar of IBAS's service offerings. The *problem* is that it has been due for a change for quite a while. Well, that time has come.

I'm pleased to share that, after several years of extensive behind-the-scenes work, Saskatchewan recently became the first province to both sign its agreement with the Insurance Brokers Association of Canada to licence the updated Canadian Accredited Insurance Broker (CAIB) program, as well as the first province to secure regulatory approval for its delivery.

'New CAIB' does not only mean 'new curriculum.' It also means new learning modalities, including access to an online, on-demand e-course for each module. IBAS is anticipating an early 2026 launch date to fall in conjunction with the rollout of its one-stop learning management system, complete with brand new e-courses for Auto Part I and Auto Part II, plus a fully refreshed Ethics Course.

ADDRESSING WORKFORCE PRESSURES

Saskatchewan is admittedly 'unique' compared to many other insurance markets. We have the only Crown insurance company that competes beyond auto in the private space. Despite consolidation, we still have three times the number of distinct



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brokerage businesses per capita compared to Alberta. And we have IBAS members that operate in nearly 250 *different* communities — more than double that of Manitoba.

These dynamics create obstacles — and a few advantages — that other brokers associations don't have in aiding members with recruitment and upskilling. The key for IBAS is being deliberate in its efforts; and I have three examples of how IBAS is doing just that:

The first is a partnership with SGI CANADA introduced back in June 2023 to make Restricted Auto and General Insurance Council of Saskatchewan By-laws exams free for IBAS members. Through the end of March, this initiative has already removed roughly \$300,000 in cost from the broker channel, directly benefitting roughly 80 brokerages, and supporting the licence eligibility of more than 500 new brokers.

The second is the new IBAS Indigenous Broker Development Program (again made possible with the financial backing of SGI CANADA). Announced in April and formally launching this June, this two-year pilot will reimburse brokerages up to \$25,000 in eligible costs to assist in the recruitment, onboarding, and training of P&C insurance brokers of First Nations, Métis, or Inuit heritage. Additional details can be found later in this issue.

The third, meanwhile, is the development of a suite of promotional materials for brokerage careers, a broker mentorship toolkit, and an online *Brokerage Employee Essentials* course, with the goal of creating an end-to-end pathway that can accommodate targeted-yet-flexible partnerships — such as with career exploration organizations, post-secondary institutions, open door societies, employment assistance networks, and other community groups.

DOUBLING DOWN ON ADVOCACY

Finally, I would be remiss if I didn't touch on IBAS's bread and butter.

There are four different arenas that IBAS is active in from an advocacy perspective: federal, provincial, regulatory, and carrier. Not a week goes by where IBAS is idle on any one of them. Although many of our member principals will be at least *familiar* with the impact IBAS has had in recent months, it is usually the wins you *don't* see or hear about that are the most significant.

But as the issues change, so, too, must our approach. That is why the board and management have identified the need to become more involved in shaping policy at the municipal level, as well as more broadly within the industry — especially on files related to technology and standards. This will be a topic of discussion at our June board meeting in the lead-up to a more substantive plan being implemented in September.

THANK YOU

I wanted to wrap up this column the same way I started it: with gratitude. Thank you again for your incredible support over what I know has been a trying few months.

Your confidence in IBAS is our inspiration to keep improving; and I know I'm speaking on behalf of the entire board and staff when I say that we will do everything in our power to ensure your voice is heard, that IBAS generates meaningful value, and that we deliver upon our mission of nurturing the strongest P&C insurance brokerages in Canada.

Sarah Johnston is the president and CEO of Atlas York Insurance and is the longest-serving chair of the IBAS board of directors. She can be reached at chair@ibas.ca. #



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Three predictions for a precarious time

I have always enjoyed writing — maybe because it was one of the few skills that came natural to me early in life. Or perhaps it was simply a default alternative to not being a confident public speaker, especially early in my career.

Regardless of the reason, however, I've seldom had difficulty putting my thoughts onto paper. Usually, that has served me well. And, sure, every now and then, it has gotten me into a bit of trouble.

The challenge with authoring a column for a bi-annual publication, though, is how quickly issues evolve — and how 'absolutes' now seem to be anything but. One day, I'll believe definitively that two plus two equals *four*, and the next morning I'll find myself grappling with the assertion that *two* really means *apple* and that *apple* plus *apple*, in fact, equals *ostrich*. Between the time I typically sit down to write my editorial and the moment the magazine hits mailboxes, the world often looks very different.

Case in point: I am writing this on April 21. When you open up this edition, there will likely be a new pope, we'll know the results of Canada's 45th federal election, and we'll have held at least two dozen meetings to advance our members' priorities with senior leadership from SGI, Wawanesa, the Insurance Bureau of Canada, the General Insurance Council of Saskatchewan, and other key stakeholders.

By Derek Lothian, President & CEO, IBAS



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The question then becomes: *What can I write here that I know will still be relevant to you when you read it that isn't already covered elsewhere within these pages?*

Now this is where I get to have some fun.

The good news is that I'm not shy about my opinions. The bad news is, well, that I'm not shy about my opinions. And I happen to have a lot of them – about what is currently happening in the industry (and, more broadly, across the business community), and more interestingly at least, where we're heading in the coming months.

So, I thought I would take this opportunity to share with you three predictions for the remainder of 2025:

THE HEADACHES WILL CONTINUE — AND THEN WILL GET BETTER

I don't think you will find anyone to disagree that SGI's rollout of Guidewire and DRIVE has resulted in significant disruption for IBAS members and their employees.

In plain language: it has not been easy. The truth is, however, that no systems implementation of this size or scope ever is. Big change, especially after a long period of little change, is almost always fraught with friction. And while I'm sure we can all pick out things we wish would've happened differently in the process, our efforts are far better spent navigating the path forward than debating the merits of steps already taken.

That's where I feel we've made some foundational progress.

Just this past January, IBAS and SGI launched a joint Transformation Working Group, intended to provide a regular, constructive, and collaborative forum to share information, provide input, and discuss issues pertaining to transformation. Even if you don't see it in your *everyday*, I can assure you that this entity has played a critical role in helping SGI identify pressure

points, shape solutions, and prioritize fixes in a manner that has *significantly* led to better outcomes for our members. That important work will continue in the months ahead.

Does that mean we're through the weeds and should all start booking tropical holidays? Of course not. Far from it. In fact, as the Guidewire and DRIVE changes and releases snowball, I'm confident we have several months left that will be marked by more migraines than mimosas.

But, eventually, change won't feel so much like *change* anymore. The bugs will get worked out and the processes will become familiar. Then, all of a sudden, it will just be *normal* again.

I don't say that to minimize the struggles you're up against. They are many, and we are dealing with them, too. I *am* saying this to remind you that you've already done the hardest part.

RELATIONSHIPS WILL MATTER MORE

Many folks know that my professional background is in manufacturing. I remember reading a prominent study a few years ago that found more than 90 per cent of Canadian manufacturers that made major capital investments in technology and digitization did not ultimately realize the intended business benefits. The report cited a litany of reasons – from a lack of implementation and management capacity to contradictions between the system architecture and the business realities.

I see many of these same mistakes being repeated in the insurance sector. Don't get me wrong: technology is already a differentiator – and will almost certainly lead to growing separation amongst brokerages in terms of profitability, what markets are available to them, and the simplicity by which available data can be leveraged.

Yet, I still see far too many companies confusing technology as a *business tool* with technology as a *business strategy*. Compound that with record-



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setting claims losses, premium increases, capacity reductions, and shifting goalposts for carrier and customer expectations, and we find ourselves at this pivotal intersection, where the relationship between brokers and carriers is showing signs of erosion, and where the industry finds itself with a credibility problem.

IBAS Board Director Lyndon Block put it best in a recent LinkedIn post: "We are in a relationship-driven business, and we're missing the mark. Insurance is increasingly driven by technology, data, and process efficiencies. While these are crucial to keeping up with industry trends, the reality is that PR, support, and empathy are what truly sustain and grow our business. Right now, we're in a frustrating state."

I truly believe that not only is Lyndon correct, but we are also at a tipping point.

I was born and raised in this province. I've spent the majority of my professional and personal life here.

I've worked in or adjacent to many of its different prominent industries. One thing has always been a constant: *Relationships matter more than anything else*. And that is doubly true when times are tough.

For many, times are tough.

To be clear: I have no illusion that we're all going to join hands and sing kumbaya. Businesses will continue to make difficult decisions where they feel necessary. But I have never been more confident that those who prioritize *relationships* as their 'true north' will be more successful on scale than those who don't — brokerages and carriers alike.

WE WILL FIND OUT WHAT KIND OF NATION WE ARE

As a professional advocate, it is my job to maintain strong relationships with representatives from every political stripe. I have good friends who are actively involved with each major party, both provincially and



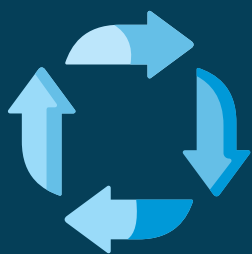
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federally. I consider myself to be, first and foremost, a Canadian — and a pragmatist.

Like most everyone else, I have watched the last few months unfold south of the 49th parallel with a sense of bewilderment. Forget for a moment whether you resonate with certain rationales and styles of delivery, trying to understand the official *positions* of our largest trading partner and most fervent ally has been a frustrating game of policy whack-a-mole. This has led to one of the most consequential federal elections in our nation's history.

Regardless of which leader is ultimately elected Prime Minister, and regardless of whether the party in power has a minority or majority mandate, the next government has the weighty task of trying to unite a country that has felt more fragmented in recent years than at any point in recent memory. And, in doing so, we will likely find out exactly what we're made of.

Will we make good on the promise of Confederation by reducing — or dare I say even *eliminating* — interprovincial trade barriers, as we've attempted unsuccessfully many times before? Do we have the willingness to compromise anymore to make tough decisions and pursue big solutions to big problems? Can we respect our differences and still find a common identity and purpose?

I hope the answer is yes. And I hope we will collectively root for the success of whoever is elected to take on that responsibility. Because, if we fail, we will have missed out on one of the greatest opportunities of our generation.

Derek Lothian has been the president and CEO of IBAS since 2017. He also currently serves on the board of directors for the Heart and Stroke Foundation of Canada, Simpson Seeds Inc., as well as the Vineland Research and Innovation Centre. Derek can be reached at derek.lothian@ibas.ca. #



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The evolving role of **MGA**s in the insurance industry

By Peter Tessier, Co-Founder, Taycon Risk & Host, The Insurance Podcast

There has been a lot of conversation recently around managing general agents (MGAs) and their role in the marketplace, including how they are regulated. Before the pandemic and through the hard market, MGAs became an essential part of the insurance capacity and distribution system for brokers. The MGA segment of the insurance market has continued to grow and evolve, with more than 100 MGAs now operating in Canada alone.

The importance, and sometimes necessity, of MGAs in the insurance product and distribution cycle are often misunderstood or minimized. The core purpose of an MGA is to offer outsourced and specialized underwriting with access to capacity that the traditional insurer-broker relationship does not always provide.

One important detail I believe is misunderstood about the role of insurance is when it is described as a 'transfer' of risk. A better description might be that it acts as a hedge to 'an access to capital' should certain events happen. I think this is an important detail as it relates to MGAs. The second phrase

aligns with insurance companies transferring the risk process of underwriting on to another entity while they provide the capital. Understanding this difference is important because the role of MGAs has gradually, and in some cases, dramatically shifted.

Traditionally, MGAs were used to fill in gaps in the market, usually with non-traditional insurance capacity such as Lloyd's of London, or other specialized carriers. This capacity and risk appetite was separate from regular insurance contracts within the office, often used when a broker would ask 'where do I send this application?'. Access to MGAs was for harder-to-place risks with circumstances such as poor losses, odd conditions, location, and business class.

Currently, MGAs fill both a specialized and general role in the marketplace for both insurers and brokers with unique industry experience integrating with underwriting processes. Insurers have relied on MGAs to be their specialized underwriters and distribution partners so that they can find new growth opportunities with a more efficient cost benefit. However, there is a cost to brokers as often commissions are not the same as with insurer partners, and policy fees can be added as well.

The other part of broker-MGA relationship that should be noted is how the role of technology impacts product distribution for MGAs and their broker customers. Without large enterprise systems, MGAs can often be faster to develop products with bespoke underwriting and build efficiencies to make the journey easier and more responsive to brokers than traditional insurance partners.

"Without large enterprise systems, MGAs can often be faster to develop products with bespoke underwriting and build efficiencies to make the journey easier and more responsive to brokers than traditional insurance partners."

The insurtech sub-industry is gaining significant traction, and looking ahead, MGAs may be better positioned than traditional carriers to deliver a modern, digital customer journey. However, that does not simply mean easier submissions and quoting; in fact, the future is likely going to be far more difficult for brokers and clients, at least in the short term.

The technology that is being honed and perfected will have more to do with underwriting and changing the broker-client service/value experience, pushing brokers to be far more attentive to their clients' core businesses and associated risks. MGAs will be able to adopt this technology quickly and implement it into their underwriting cycles in a stand-alone process or via automation with APIs and then Agentic AI.

The *how* and *who* in this equation remains to be seen but there will be signs, and the requirements will likely come down from companies providing capacity. There is a shift within the insurance industry, despite a softening market, that will focus more closely on the specific risk, rating, mitigation, and ultimately pricing. Brokers who work closely with their preferred capacity providers and learn how the pieces fit together will find success with their clients.

It's hard not to discuss MGAs without looking back at recent news and troubles that have become known regarding fiduciary conduct. As a former regulator and chair of a provincial insurance council, I can

"The core purpose of an MGA is to offer outsourced and specialized underwriting with access to capacity that the traditional insurer-broker relationship does not always provide."

say that even the most oppressive regulations cannot prevent what is alleged. There should always be safeguards within an organization to prevent situations of fraud or other crimes, but no active regulation can do so with 100 per cent effectiveness. Any relationship with an MGA should have, at a bare minimum, some sort of contractual agreement addressing fiduciary duties for both parties. Brokers should ask questions about the contracts backing an MGA's capacity to instill trust in the MGA. When enlisting a MGA business partner, build a relationship based on transparency and cooperation that works both ways — your business will grow and your clients will benefit.

Pete Tessier is the host of The Insurance Podcast, co-founder of Taycon Risk, and a director with the Canadian Association of Managing General Agents. A common fixture at insurance industry events, Pete is a regular moderator, guest speaker, and facilitator. #

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From **filing cabinets** to **artificial intelligence**: The transformation of brokerages

By Todd Hochban, West Coast Training

I am not sure how many people remember filing. I certainly do! In my early days as an insurance broker, the staff all had to pause whatever was being worked on at 3 p.m. to file.

In the mid-1980s, mainframe computers, databases, and desktop computers changed how brokerages stored client information. The new technology eliminated the clerical filing function. Was this the beginning of the end of being an insurance broker? No. In fact, the insurance brokerage industry is stronger than ever.

Around the same time, automation was taking hold in the banking industry as automated tellers (ATMs) became more and more popular. These ATMs were touted to be to 'end of the bank teller,' yet bank tellers remain an integral part of banking.

Technological automation in banks and brokerages demonstrates Jevons Paradox, where improved efficiency results in higher resource consumption. This is as true for the brokerage industry as it was for the LED lighting, and the coal and banking industries.

Today, we are on the precipice of another step in improved efficiency. Artificial intelligence (AI) will change many aspects of our lives, much like the internet has in the past 30 years. Again, there are concerns.

When an initial consumer-friendly AI product became available, I asked it a simple technical question on insurance. This early version of AI scraped the internet and provided me with an answer. It was wrong. Recently, I asked the same AI program the same question — what a change! In just over a year, this AI program was able to find an impressive amount of information and present it in a very professional way. There were still errors, but charts, graphs, and pages of information were provided. What we are experiencing is very proficient and organized internet searches with these first versions of AI. Not a bad resource for a professional delivering advice and guidance, but quite useless for a consumer purchasing a product.

Current versions of AI are struggling with the Goldilocks Rule: not too much information, not too little information, but how much information

"Insurance brokers are more than vessels of knowledge. They are trusted members of our communities, providing *much* more than a stack of policies. Insurance brokers provide comfort and security."

is just right? Brokers have faced this challenge for hundreds of years. Overloading clients with explanations of coverages and exclusions impedes sales. Finding this elusive sweet spot can make or break a sale.

AI will become a powerful tool in the brokerages of tomorrow. Some are already tapping into this technology. Undoubtedly, many mundane and administrative tasks are becoming the sole responsibility of AI within brokerages. This will not restrict growth in the brokerage industry but will enhance it. Jevons got it right in 1865, and it is still right in 2025: increased efficiency leads to increased consumption.

The next level of artificial general intelligence will understand, innovate, and adapt. This leap is just a

theory today, but so was an automated database in the 1970s.

Fear not. Insurance brokers are more than vessels of knowledge. They are trusted members of our communities, providing *much* more than a stack of policies. Insurance brokers provide comfort and security.

Comfort and security. A truly human thing.

Todd began his insurance career in 1977. He has been an insurance broker, commercial lines underwriter and field representative, as well as an IBAS education director. Now the president of West Coast Training, he is one of Canada's leading instructors focused on the P&C insurance industry, including for IBAS's CAIB Immersion program. 🇨🇦



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An **urgent call** to eliminate internal trade barriers

By Aaron Sutherland, Vice President, Pacific & Western, Insurance Bureau of Canada

The U.S. trade war with Canada is a crisis. To help ensure that we are best able to weather this storm, it's imperative that the country's insurance industry work with governments — at all levels — to identify ways to improve our competitiveness and better serve our customers in their time of need.

Governments across Canada are seeking ways to do exactly that, beginning with the removal of barriers that impede the free flow of goods and labour within our country. In a recent interview, Anita Anand, then-federal minister of internal trade, specifically cited 'lengthy certificate recognition, and licensing processes that delay regulated workers from going where they are needed most.'

This has positive potential for our industry, specifically regarding adjuster mobility. Hopefully, we can finally eliminate a pain point that impedes the industry's ability to effectively serve customers in the aftermath of a severe weather event. Because each province has its own licensing requirements for adjusters, insurers must secure special permission from their regulators to bring in adjusters from other provinces to help manage the high volume of claims in a disaster zone.

This slows down the claims process at the worst possible time; it's a classic case of red tape that, though perhaps well-meaning, is harming consumers.

BROKERS AND INSURERS AGREE — LET'S BREAK DOWN THE BARRIERS

In response to government calls for ways to break down internal barriers, a coalition of eight property and casualty (P&C) insurance associations has renewed its long-standing plea for Canadian policymakers to fix this problem, and adopt a system of adjuster reciprocity so that if an adjuster is licensed in one province, their license would be recognized across the country.

In a February 10 letter to the Canadian Insurance Services Regulatory Organizations (CISRO), the coalition called for this long-overdue and much-needed change.

The Insurance Brokers Association of Canada is a member of the coalition. Often, the first person a customer calls after a disaster is their broker, and they may very well continue to call their broker if

"The rapid growth in the severity and frequency of severe weather events is straining domestic adjuster capacity. Canada just experienced its worst-ever year for insured losses from severe weather events, and its ability to rapidly deploy labour across the country is critical."



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they are unhappy with the pace of their claim – so broker associations recognize the value of adjuster reciprocity.

A HISTORY OF DELAY

Sadly, past efforts to knock down mobility barriers for adjusters have stalled.

In 1990, the federal, provincial, and territorial governments (FPT) established an agreement to facilitate the free flow of trade, and worker mobility in Canada. In 2011, FPT ministers committed to adding financial service occupations, which would include insurance adjusters.

In 2014, in recognition of the need for insurance companies to deploy enough adjusters to a disaster zone to quickly begin the claims process, CISRO implemented a pilot project to streamline the reciprocity process.

However, the pilot did not mature into a fully operational framework.

THE CASE FOR KNOCKING DOWN ADJUSTER LICENSING BARRIERS ONCE AND FOR ALL

There has never been a more critical time to fix the adjuster mobility problem.

The Canada-U.S. trade dispute could limit Canada's ability to tap into American adjuster capacity. This would test Canadian adjuster capacity like never before.

The rapid growth in the severity and frequency of severe weather events is straining domestic adjuster capacity. Canada just experienced its worst-ever year

for insured losses from severe weather events, and its ability to rapidly deploy labour across the country is critical.

In its communications with policymakers, the coalition noted that other jurisdictions have found ways to facilitate the free flow of adjusters. For example, in the United States, all but three states offer reciprocity on adjuster licensing. New York, California, and Hawaii are the exceptions.

The coalition also highlighted the many similarities between Canada's provincial licensing requirements (e.g., hours of training, nature of education, the scope of the licence, and oversight requirements). It noted that with so much similarity between the provincial licences, it only makes sense to introduce reciprocity.

LOOKING AHEAD

In the face of the U.S. threat, Canadian governments appear willing to undertake the difficult work necessary to facilitate the movement of goods and labour within the country.

The P&C insurance industry stands ready to work constructively with governments and regulators to remove barriers to labour mobility, improve the claims landscape, and ultimately, make Canada a more resilient country.

Aaron Sutherland is the vice president for the Insurance Bureau of Canada's (IBC) Pacific and Western regions. In this capacity, Aaron directs all of IBC's government relations activities in B.C., Alberta, Saskatchewan, and Manitoba. He is responsible for eliciting positive change and sound public policy on key priorities, member concerns, and strategic P&C insurance industry objectives. 📧



SAFEGUARDING TRUST:

DATA PRIVACY STRATEGIES FOR YOUR BROKERAGE

Imagine firing up your computer on a Monday morning with the usual hustle and bustle of various requests to attend to. An urgent client request for a policy change comes in but, in a rush, you decide to send this information as quick as possible and off goes the client information via an unsecured email. This seemingly innocuous action is about to set off a chain reaction, leading to a potential security breach.

Understanding one's role in this setting is crucial. Brokers are custodians of sensitive information, including client financial details and personal identifiers. It is their duty to provide comprehensive coverage and maintain the privacy and trust of their clients. This involves staying abreast of the evolving threat landscape and taking proactive measures to avoid any breaches.

REPUTATIONAL DAMAGE AND EROSION OF TRUST:

A breach can significantly tarnish the reputation of a brokerage. Clients' trust, once broken, is hard to regain and requires robust data protection practices to be re-established.

FINANCIAL LOSSES AND LEGAL RAMIFICATIONS:

Immediate costs of addressing the breach aside, there are potential financial repercussions such as legal fees, regulatory fines, and settlements. These can affect the long-term financial health of the brokerage, and it's essential to adhere to privacy regulations to avoid such risks.

PROFESSIONAL REPERCUSSIONS:

A privacy breach can put a brokerage at a competitive disadvantage. Potential clients may hesitate to engage services from a firm with a history of breaches, affecting growth and sustainability.

REGULATORY SCRUTINY:

Such incidents can lead to investigations by regulatory bodies into the brokerage's adherence to privacy regulations, possibly resulting in fines and disciplinary actions.

OPERATIONAL DISRUPTION:

A privacy breach can cause significant disruptions, diverting attention from core business activities and impacting the ability to provide seamless service to clients.

To mitigate these risks, a series of preventative measures should be implemented:

COMPREHENSIVE TRAINING:

All staff should receive regular training on privacy best practices and the handling of sensitive data.

DATA ENCRYPTION AND SECURITY PROTOCOLS:

Sensitive information must be encrypted, and security protocols should be strictly enforced, including secure password practices and regular system audits.

REGULAR SECURITY AUDITS:

These help identify and promptly address vulnerabilities, keeping cybersecurity measures up-to-date.

STRICT ACCESS CONTROLS:

Access to sensitive data should be limited to essential personnel, with regular reviews and updates to access permissions.

INCIDENT RESPONSE PLAN:

A comprehensive plan should be in place, outlining actions to be taken in the event of a breach to minimize impact and demonstrate proactive risk management.

ALIGNMENT WITH VENDORS:

Ensure that third-party technology partners have robust security measures that align with the brokerage's standards.

In conclusion, as the digital world evolves, insurance brokers must remain vigilant in protecting their clients' sensitive information. The potential ramifications of a privacy breach are extensive, but by adopting a proactive approach to privacy and data protection, brokers can not only prevent breaches but also reinforce their commitment to security and confidentiality. This commitment is key to maintaining a secure, resilient, and trustworthy brokerage that clients can rely on. #



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From chaos to clarity:

Using emotional and social intelligence to navigate uncertainty

By Nicole Korpusik, Nicole Korpusik Leadership Consulting

Let's be honest: working in insurance these days feels a bit like pitching a tent in a windstorm. Between nature's wrath and an unpredictable political and economic climate, the industry is full of frustration and uncertainty. Rate increases, limited markets, evolving risks, and changes to underwriting rules mean brokers are often caught in the crossfire between clients and insurers. Instead of focusing on growth and success, many feel as if their main goal is simply to survive these turbulent times. The pressure can lead to conflict, stress, and even burnout, contributing to loss of business, decreased job satisfaction, and increased employee turnover.

In times of uncertainty, we must *control the controllables*. What does this mean? We cannot control rates, weather, or markets but we can control how equipped we are to navigate them. As an owner, executive, manager, or broker, *you* are a leader, whether it's employees and clients alike look to you for guidance, advice, and support. Therefore, in this unstable environment, strong leadership, clear communication, empathy, and foresight are not just nice-to-haves — they are essential. These skills provide stability amid uncertainty, fostering collaboration and trust even in the most challenging situations.

Whether navigating team dynamics, broker-client relationships, working with insurers, or mediating claims, the ability to build connections,

communicate with clarity, and maintain professionalism is crucial. Using social and emotional intelligence enables leaders to develop trust, resolve conflicts, and ultimately achieve the best outcomes for all parties involved by prioritizing their people's needs, listening to learn, communicating clearly, and applying empathy to respond with integrity.

THE ROLE OF EMOTIONAL AND SOCIAL INTELLIGENCE

Social and emotional intelligence is a leadership superpower in the insurance industry. We see these traits in people who can regulate their emotions and the emotions of others, the ones who can 'read the room' and mediate tense discussions with empathy, and those among us who can find solutions through curiosity and mutual understanding. These skills strengthen relationships, increase loyalty, and have positive outcomes for all parties involved. Are you one of these people?

The ability to interact with others like this requires self-awareness — which is at the core of emotional intelligence — recognizing when your emotions, perspective, and want for personal gain may be clouding judgment or influencing behaviour; understanding how your tone, body language, and choice of words can impact the outcome of any interaction.

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The other side to the coin is social awareness — it is essential to understand the perspectives, beliefs, emotions, and needs of those around you to get the whole picture and cultivate a *collaborative culture*. By practicing social and emotional intelligence, leaders have the ability to be adaptable to any situation. Listening to learn, using empathy, and being willing to find solutions that benefit both sides are traits that create an environment where trust and productivity can flourish even in high-pressure situations.

SERVICE TO OTHERS AND THE POWER OF CONNECTION

Service to others isn't easy; it takes intention and the ability to put aside our egos to help others succeed. Success is fleeting if we focus on the small, instant gratification wins, those are wins that feed our ego and lack foresight. Long-term success is built on big-picture wins and the growth that occurs when we choose development over easy, short-sighted wins.

One of the most powerful yet overlooked tools in maximizing growth potential and performance is human connection. Laughter, shared interests, and genuine interest can help create an environment where difficult discussions can be approached with mutual respect. Shared

values are the cornerstone of all successful relationships, and fostering relationships that go beyond transactions creates long-term trust and loyalty. Respect and collaboration become the goal when we feel connected to our team, our clients, or our industry partners, making our relationships more productive and less adversarial. But how do we build those connections?

TRADING JUDGEMENT FOR CURIOSITY

Connection begins with curiosity, also known as active listening. The insurance industry is a relationship business — active listening is a fundamental trait of not only great leadership but successful relationships. True listening goes beyond hearing words — it is about understanding interests, values, motivations, and concerns. Whether working through a claim dispute or determining coverage requirements, curiosity is a powerful tool.

When you seek to understand the perspectives of clients, colleagues, or industry partners, you create an opportunity for mutual problem-solving. Asking thoughtful questions, using empathy, and probing for insights helps uncover solutions that might not have been immediately apparent.

"The most successful among us approach discussions with more questions than answers and have the ability to see the world through the lens of others to find positive outcomes."



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“Unclear communication and unmet expectations can lead to conflict, loss of business, employee turnover, and the ever-looming E&O claim.”

The most successful among us approach discussions with more questions than answers and have the ability to see the world through the lens of others to find positive outcomes. But how can we be sure we are all on the same page?

THE IMPORTANCE OF CLEAR COMMUNICATION

Active listening is the first step in effective communication. Expectations, values, detailed information, and ensuring all parties are aligned on the next steps are the cornerstones of our industry. Unclear communication and unmet expectations can lead to conflict, loss of business, employee turnover, and the ever-looming E&O claim. Clarity is a non-negotiable trait for success in our industry. Leaders who communicate effectively create safe environments where collaboration thrives, satisfaction and service soar, and trust deepens with employees, clients, and industry partners alike.

EMBRACE AUTONOMY AND REAP THE REWARDS

Leaders must have a clear vision — not just of the present state of their organization, but of what it should become. Respect, integrity, and forward-thinking leadership set the tone for how teams operate and communicate.

At the end of the day, a thriving brokerage is one whose people feel they are seen, heard, valued, and are contributing to the success of the team. This is where we see the importance of recognizing leadership potential in others, delegating effectively, and fostering autonomy within our teams. Strong leadership is not about control; it's about empowering others to take ownership and drive results, ensuring the organization thrives well into the future. Leaders who trust their teams and encourage autonomy create stronger, more resilient organizations that can weather uncertainty.

TAKE AWAYS

Success in insurance isn't just about policies — it's about *people*. Building strong connections with your brokers and clients, communicating with clarity to ensure all sides are aligned and understood, and giving autonomy to your people to capitalize on their strengths and increase their sense of ownership are three ways we not only resolve challenges more effectively but also strengthen relationships, elevate our teams, and drive growth in our business and our industry.

Nicole Korpusik is a leadership consultant who strives to educate fellow leaders in emotional intelligence using servant leadership philosophy. Before taking the jump into leadership consulting, Nicole was an owner and insurance broker of Norquay Agencies in Norquay Saskatchewan. #

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Meet Danah White,
Saskatchewan's newest
insurance brokerage owner.

White opened InsureLine Brokers (Pipestone) in Windthorst, Saskatchewan, in April 2025. Formerly known as Shackleton Insurance, White took over from Terry Shackleton with the hopes of continuing to serve the Kipling and Windthorst communities.

No stranger to Saskatchewan, White and her family have been deeply rooted in the Pipestone Region since 1888. Her childhood is full of fond memories spent on her family's ranch near Kipling. "I remember growing up at the ranch, going to school in Kipling, and roaming the land on my grandfather's tractor," she shared nostalgically. "I'm glad my family still owns the land, and my children and grandchildren live nearby."

Her great-grandfather's photo still hangs in the Broadview Museum.

White's illustrious insurance career began in 2010 at the front counter of Indian Head Agencies. With grit and hard work, she worked her way up to managing three Mainline offices before their acquisition by HUB Insurance, owned by an American private equity group.

"Working for an American conglomerate provided tremendous financial growth opportunities, but my heart wanted to serve my community," she stated thoughtfully. She returned home to work as a senior executive at Knight Archer Insurance,

which was then also acquired, this time by Stoneridge Insurance (also backed by American private equity). "Watching Canadian businesses being absorbed and staff worrying about job security was eye-watering. I knew I was destined for more."

"Owning my own brokerage was a dream come true, but the sweeping tech changes in the industry kept me up at night," said White, referring to SGI Canada's switch to the Guidewire platform and the launch of the new DRIVE system. Many insurers will no longer be mailing policies to customers through Canada Post, leaving brokerages to rethink their customer communication and renewal strategies.

"Most small brokerages aren't set up for digital transformation," continued White. "Like me, they have no broker management system and instead have filing cabinets full of physical client files, which makes it overwhelming to think about how we will digitize and service our clients properly. Gone are the days where you can operate without proper systems."

"I met the InsureLine team at an IBAS event and recalled how they may be able to help. After attending their annual Leadership Convention in Victoria, BC, and meeting with the community of InsureLine franchise owners, I experienced first-hand the advanced technology platforms, tools, and strong support teams at InsureLine's head office, giving me confidence to move forward with my plans to own a brokerage," she explained.

InsureLine was founded in Port Coquitlam, BC, in 2015. Since then, they have grown to forty locations across Canada with more on the horizon for 2025.

"I remember meeting Danah," said Aly Kanji, CEO of InsureLine. "After being hit by the consolidation train multiple times throughout her career, and the

digitization challenges brokerages are facing, we knew we could offer her the perfect solution. InsureLine provides franchise owners with a robust tech stack, ongoing training, marketing and operational support, and access to markets, allowing the brokerage to focus on what they do best – serving their customers and community.”

Lawyer turned insurance broker, Kanji contemplated the ‘what’s next?’ himself. “I understand the feeling and have made it my life’s work to help people walk the path to ownership,” Kanji shared. “As the insurance industry evolves, we adapt and take our owners with us every step of the way to ensure they can scale to compete and together we achieve collective business success.”

Danah White retains 100% ownership of her business. “I chose InsureLine to maintain my independence while ensuring that my brokerage can operate and function exactly like the large, consolidated operations that I have come from. I now have the same systems, processes, and sophistication they have, but in my little office in Windthorst. I have lots of capacity and feel confident that I can go out there and win business!” White explained. “InsureLine provides amazing mentorship and leadership, and there’s lots of help to ensure I will take this business to the next level, ultimately, leaving a legacy behind.”

InsureLine Brokers (Pipestone) is InsureLine’s first franchisee in Saskatchewan. For more information about partnering with InsureLine, call Cory Good 780-886-0812 or visit www.joininsureline.com.

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Danah White

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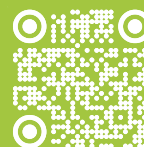
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The advantages of CSIO's My Proof of Insurance for your brokerage

By John Cajayon, Business Systems Technical Analyst, CSIO

What do these three scenarios have in common:

- A customer calls to ask when they will receive a policy document that was sent via mail.
- A customer cannot locate the policy document that was mailed to them.
- You are running out of space in your office to store physical customer documents.

The answer: all three pain points can be alleviated by CSIO's My Proof of Insurance solution.

CSIO AND MY PROOF OF INSURANCE

The Centre for Study of Insurance Operations (CSIO) is Canada's industry association for Property & Casualty (P&C) insurance, representing a member network of 85 insurers, 45-plus vendors, and more than 43,000 brokers. CSIO's diverse value add offerings to members including data standards, accredited education, and technology solutions such as My Proof of Insurance (MPOI).

MPOI enables brokers across Canada to e-mail any document, including confirmation of insurance, to their customers. Additionally, Saskatchewan brokers can e-mail proof of auto insurance (eSlips) for commercial vehicles. Clients who receive eSlips can easily store

them in their phone's mobile wallet and display them as needed, even without internet access. The industry has really embraced MPOI since its launch in 2018, as more than two million digital documents were sent last year alone using the solution. Here are the main features behind MPOI's success as Canada's leading solution for digital document delivery.

WHY MPOI IS RIGHT FOR YOUR BROKERAGE

Speed

Customers instantly receive policy documents e-mailed to them via MPOI, saving your brokerage time and postage costs. It's not just fast delivery speeds, but getting set up with MPOI is a quick process thanks to the solution's plug-and-play implementation and minimal training requirements.

Security

MPOI uses bank-grade protection to keep documents and data safe on the Microsoft Azure Cloud. All sent documents are encrypted on Canadian servers giving your customers' peace of mind that their information remains confidential. Documents remain safe even when displayed, with smartphone lock features allowing customers to restrict access to apps and other personal data.

Simplicity

Customers can use any type of device to store and view the digital documents received through MPOL. They are able to conveniently access eSlips from their phone's digital wallet without needing to download an app or memorize a password.

Availability

eSlips for commercial vehicles are available in all Canadian provinces with public insurance, including Saskatchewan. This means brokers can send commercial eSlips, and any other document, allowing more of your clients to benefit from this seamless

delivery service. The solution is also extremely reliable with an availability rate of over 99 per cent in 2024.

Adaptability

The latest MPOL update enabled new functionalities such as additional vehicle information included in eSlips, the ability for brokers to send fleet eSlips directly from the online portal, and more. CSIO is continually releasing new features for MPOL based on member feedback and industry best practices.

If you're ready to unlock all the benefits of My Proof of Insurance for your brokerage and customers, visit the CSIO website to get started today! 📱



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Supporting the journey of emerging brokers

By Kristi Green, Chair, IBAS Emerging Brokers Council

The insurance industry was not where I would have guessed where I would end up — and it's interesting to see that same story repeated by many other brokers across the country. I began my career at a rural brokerage in 2014 as a clerk and assistant to the brokers in the office. At the time, I was unsure if leaving a job that could be considered 'more fun' to work at a brokerage was the right decision; however, the working hours, and the clients started to grow on me. Ten years have passed and I am still here. The beauty of this industry is there is room for everyone — it takes all personalities to make up the insurance world we all know. Looking back, I realize that the key ingredients to building a lasting and fulfilling career in insurance are mentorship, trust, and strong communication — all of which continue to shape my journey today.

MENTORSHIP MATTERS

It was the mentorship I received that truly connected me to insurance. We do not simply sell insurance; we connect with people. Had I not recognized such passion for the job in my mentors — I cannot say I would still be in this role. A lack of seasoned

mentorship has the potential to slow professional development. Sharing our enthusiasm for helping others is what will light the spark for future brokers in this industry.

TRUST BREEDS LOYALTY

The constant changes in markets, technology, processes, and products can be difficult to keep up with, especially when the goalposts can seem ever-changing. As an emerging broker, this can be very hard to navigate. Brokers are trying to do what is best for the individual sitting across the desk from us, and systems can make this difficult. We work hard to build trust with our customers, and that confidence can waiver when dealing with these types of changes. A strong client base is built upon faith in the broker, and how we are perceived will play into the loyalty we receive from clients.

COMMUNICATIONS SKILLS ARE CRUCIAL

For emerging brokers, few skills are more important than the ability to communicate effectively. The way people communicate has changed: some clients will like e-mails, while some will prefer a text message, some will require in-person meetings, while others still like receiving mail. Meeting your clients where they are at is important, and communicating with them in the way that works best for them will go a long way. It is easy to default to the form of communication you yourself are most comfortable with, but meeting your client where they are at is key.

"The constant changes in markets, technology, processes, and products can be difficult to keep up with, especially when the goalposts can seem ever-changing."

REDUCED BARRIERS

Several challenges that used to exist for those new to the industry have been alleviated. Personally, the shift of the CAIB Immersion program from in-person to online changed my career trajectory and has made it possible for so many people to further their education without the burden of leaving home. Online training has changed the way our rural brokerages function and allows staff to remain up to date on all the current industry knowledge with greater ease. As emerging brokers, we face many challenges, but there are also many opportunities to grow and make a difference in the lives of our clients and within our community. We learn everyday through the relationships we build with clients and other industry professionals. Insurance is an industry that thrives

“Looking back, I realize that the key ingredients to building a lasting and fulfilling career in insurance are mentorship, trust, and strong communication – all of which continue to shape my journey today.”

on connection and trust. It’s important for emerging brokers to seek out mentorship and remember that your passion for the industry and for helping others will ultimately guide the way to a fulfilling career.

Kristi Green is the chair of the IBAS Emerging Brokers Council, and an insurance broker at Cornet Agencies located in Gravelbourg, Saskatchewan. #

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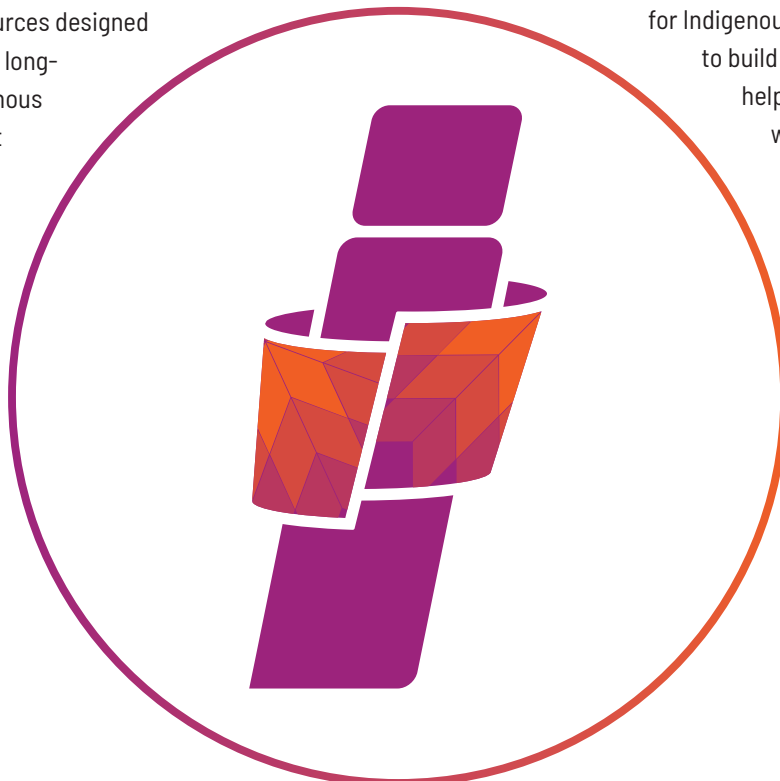
IBAS, SGI unveil new **Indigenous Broker Development Program**

The Insurance Brokers Association of Saskatchewan (IBAS) and SGI CANADA (SGI) are proud to announce the launch of a two-year pilot program to support insurance brokerages in the recruitment, onboarding, and training of property and casualty (P&C) insurance brokers of First Nations, Métis, or Inuit heritage.

Administered by IBAS with the financial backing of SGI, the new Indigenous Broker Development Program (IBDP) will reimburse Saskatchewan brokerages up to \$25,000 in eligible costs and remove barriers to accessing expert resources designed to maximize long-term Indigenous employment outcomes.

OneHoop Indigenous Advisory Services (OneHoop), led by Chair Cadmus Delorme and CEO Thomas Benjoe, has been retained to deliver educational support, best practices guidance, as well as strategic counsel to both IBAS and program participants.

"This initiative represents an important milestone in IBAS's and SGI's shared commitment to responding to *Call to Action #92* of the Truth and Reconciliation Commission of Canada," explains IBAS President & CEO Derek Lothian. "The goal is not only to create jobs and career development opportunities for Indigenous people, but also to build bridges that will help address mounting workforce challenges facing our



membership. We are grateful to have a principled partner in SGI that is willing to make significant investments to advance those priorities.”

Through the IBDP, IBAS members may apply to receive direct funding to cover expenses related to recruitment and internal capacity-building efforts, employee wages, and fulfilling licensing requirements — such as certain course and exam fees. The first intake of applications is expected to open on June 2, 2025, followed by a second intake in either late 2025 or early 2026.

“Indigenous engagement, diversity, equity, and inclusion are core values at SGI that shape everything we do,” adds SGI President & CEO Penny McCune. “This pilot program is a step forward along our path of economic reconciliation and serves as an innovative tool to strengthen SGI’s broker and motor licence issuer network.”

GOVERNANCE

While SGI has provided core funding for the program, the IBDP itself is under the fiduciary oversight of the IBAS board of directors. The board, however, remains at arm’s length from all operational decision making, including — but not limited to — those pertaining to fund allocation. The board’s role is solely to ensure responsible financial stewardship and internal accountability.

Additionally, the IBDP has formed an independent, three-person advisory committee to provide external input and assistance on program activities.

ABOUT THE LOGO

To commemorate the launch of the IBDP, the iconic *Bipper* logo has been reimaged by Justine ‘Tini’ Stillborn, a visual artist and brand advisor with OneHoop. This unique design incorporates a star blanket, which holds deep cultural, historical, and ceremonial significance among many Indigenous Peoples as a symbol of honour and healing. While the emblem is intended to be

displayed on its own, it also can appear enclosed in a circle — representing unity as well as the interconnectedness of the communities in which IBAS members serve and operate.

NATIONAL SUPPORT

In addition to its core investment from SGI, the IBDP is also receiving support from the Insurance Brokers Association of Canada.

FUNDING SUPPORT

The program reimburses approved brokerages up to \$25,000 in eligible costs across three different streams of funding, intended to encompass the full candidate-to-career transitional pathway:

- Recruitment: Expenses directly related to the intended recruitment of new Indigenous employees as prospective insurance brokers (may initially hold any position within the brokerage) and other capacity-building efforts — to a maximum of \$10,000.
- Employee wages: Regular wages or salary to a maximum of \$5,000 per month for new Indigenous employees — or Indigenous employees who have started at the brokerage within the preceding three months (these employees must not have previously worked for another Saskatchewan P&C insurance brokerage in the past year).
- Licensing: Certain costs directly pertaining to the Saskatchewan-based licensing of Indigenous employees, such as course and exam fees, as well as licensing fees for first-time brokers.

QUESTIONS?

For more information about funding eligibility and processes, visit ibas.ca/IBDP.html or e-mail ibdp@ibas.ca. #

Sandbox's Approach to Growth

By Rachel Kehrig, Chief Experience Officer, Sandbox Mutual Insurance



The insurance industry is evolving rapidly — Sandbox Mutual Insurance views this as an opportunity rather than a challenge. Under the leadership of President & CEO Rob Jones, Sandbox is focused on growth, innovation, and creating *meaningful value* for brokers and policyholders. Jones took over as president and CEO in December after serving as the senior vice president, growth and customer experience, since 2020.

THE GROWTH IMPERATIVE

"Growth is not just about getting bigger," says Jones. "It's about being more agile, finding ways to do things differently than the rest of the insurance industry, and ensuring that brokers have the tools they need to succeed in a changing market".

The Canadian insurance landscape has undergone significant shifts in recent years, from regulatory changes to emerging risks like cybersecurity and climate-related events. As a result, brokers need partners who can help them navigate this new terrain with confidence.

BROKERS AS PARTNERS

For Jones, the key to sustainable growth lies in strong partnerships. "Brokers are core to the insurance industry, and it is our job to support them and ensure they have what they need to advise policyholders".

Sandbox strives to provide brokers with the knowledge they need to succeed by offering robust training programs. Brokers have access to full-year online training led by Sandbox underwriters or adjusters, giving them direct access to the experts who know the products inside and out.

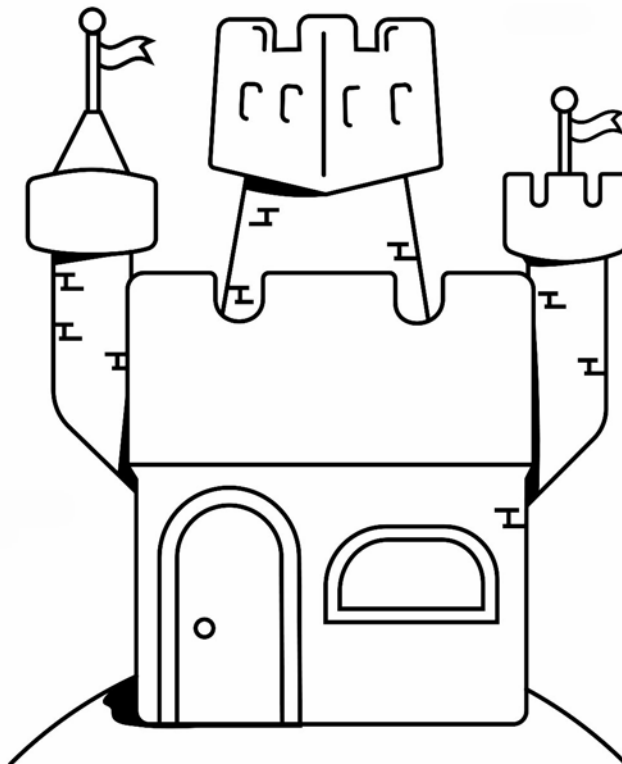
Beyond training, Sandbox is providing tools that empower brokers to work more efficiently and serve policyholders with ease. This includes the ability to quote, bind, and issue policies through the Collabor8 platform. While this functionality is already in place for habitational, in 2025, Sandbox is expanding the tool for use in auto for Saskatchewan and Manitoba to improve operational processing time, data accuracy, and customer experience. Brokers from both provinces have been assisting with the development of the auto platform through design feedback and user testing.

This January, Sandbox held its first-ever broker conference, *Beyond the Sandbox*. This event brought together broker partners from Alberta, Saskatchewan, and Manitoba in Saskatoon for two days of idea-sharing, building connections, and learning how to leverage each others' strengths. Sandbox is a partner invested in the long-term success of brokers.

INNOVATION MEETS PRACTICALITY

While technology is often cited as the future of insurance, Jones emphasizes that innovation must be practical and broker and policyholder-centric. "We're not innovating for the sake of it — we're doing it to make brokers' lives easier and to deliver a better experience for our policyholders." Sandbox is investing in digital tools that enhance efficiency, streamline processes, and allow them to provide customer service in the way brokers and policyholders choose to receive it.

For example, a brand-new customer self-service hub is in the works, designed to give policyholders more control and convenience than ever before. With just a few clicks, policyholders can access policy documents, update contact information, view billing history, make payments, access receipts, and enjoy enhanced claims tracking in real time — all in one easy-to-use platform. For brokers, the new self-service hub will provide a more detailed view of their client lists and profiles, including policies and claims, making it easier than ever to manage accounts and provide high-quality service. Plus, brokers will have access to an enhanced Broker Resource Library with improved search capabilities that utilizes AI, ensuring they can quickly find the tools and information they need.



"Customers today expect more—more transparency, more responsiveness, and more tailored solutions."

Sandbox is focused on removing pain points in the insurance process and creating opportunities for Sandbox and brokers to partner on what they do — supporting the policyholder.

TRANSFORMING THE CUSTOMER EXPERIENCE TOGETHER

Beyond growth and innovation, Sandbox and its broker partners are working together to fundamentally shift the customer experience in insurance. This commitment was evident in the development of the customer self-service hub. Brokers participated in a full-day session to shape the hub that provides full visibility into what their customers see, ensuring they can offer seamless support when needed. The hub design was then tested with both policyholders and brokers, with refinements made to balance a strong digital experience with broker-backed support. Now, after thoughtful design and collaboration, the hub is being built and will be launched in phases throughout 2025.

"Customers today expect more — more transparency, more responsiveness, and more tailored solutions," says Jones. "By combining the expertise of brokers with technology and customer experience, and ensuring we never lose sight of the policyholder, we're creating a customer journey that is delightfully simple, intuitive, and built on trust."

This partnership-driven approach ensures policyholders receive not only the best products but also a level of service that sets a new standard in the industry. By leveraging data, automation, and personalized solutions, Sandbox is redefining what it means to deliver exceptional insurance experiences.

THE ROAD AHEAD

Looking forward, Sandbox's growth strategy will continue to be driven by its core principles:

- Relentless pursuit of simplicity: Nothing is ever complete. They are always working towards making everything easier.
- Get to the point: Use fewer words, create fewer steps, and remove barriers to make the insurance experience simpler.
- No dead ends: Make the options for brokers and policyholders clear. Sandbox is here to guide you at every step.

"We're excited about the future," says Jones. "The insurance industry is changing. Our goal is for brokers and Sandbox to work together to meet the evolving expectations of the policyholders, and to collaborate to fundamentally change the way the policyholder views the insurance process."

With a clear directive and a relentless focus on growth, Sandbox is ready to make a lasting impact on the insurance market.

Rachel Kehrig is the chief experience officer at Sandbox Mutual Insurance — bringing her passion for storytelling, strategy, and customer connection to the heart of the organization. Since joining Sandbox in 2022 as associate vice president, marketing, Rachel has been instrumental in shaping how Sandbox shows up for policyholders and brokers, driving efforts to simplify messages, elevate experiences, and building meaningful relationships at every touchpoint. #



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*Suppose you only
had 30 seconds to
list your five most
important valuables.
What would they be?*

BROKERAGE CRITICAL ASSETS: PROTECTING THE DIGITAL CROWN JEWELS

By Brennen Schmidt, Principal, ALEUS Consulting Group

One would imagine physical assets would be at the top of a most valuable items list, but what makes something valuable? Value is in the eye of the beholder with some items prioritized based on monetary worth, while others hold unmeasurable sentimental significance. Now, imagine having to replace these things. Some items like bills and tax forms might be a nuisance to track down, but they are often recoverable. Family photos, on the other hand, are irreplaceable. They would be devastating to lose. Money can't buy memories after all.

For some, perhaps the most important items are stored in a single secured location, like a locked safe, or a safety deposit box. We invest in securing these items in the hopes that we won't necessarily keep an inventory of them. Jewelry is a common example of an often protected valuable. If it's valuable enough, it's not just locked up — it's insured against the unexpected like loss, theft, or damage. It's a far easier choice to place items with significant

monetary value in a box under the careful watch of resources such as guards and two-person keyed entry.

While it may be easy to imagine these safeguards for physical items, many of our most prized possessions now exist in *digital form*. Our valued items may be stored somewhere we can't see or touch, often in 'the cloud,' wherever that might be. This shift doesn't just apply to our personal lives; it applies to our businesses and brokerages, too.

Today, nearly every business operates with the help of technology. Keeping track of all the data each of us amasses over time can be a nightmare to manage. Determining where and how to store this information is just the beginning. Deciding what makes something 'safe' to store is a whole other story. And what happens when it comes to data retention? How long should you hold onto it before it can be safely deleted? How do you know?

These questions, among others, can easily become overwhelming — and we're just talking about data at this point. What about software? While it's easy to quantify things like software licenses on a balance sheet, the value generated from business applications can far exceed licensing costs.

Let us channel a threat actor, or someone with malicious intent, for a moment. Imagine getting access to human resources files, accounting records, client data, policy information, marketing messages, or e-mails — each would be a prime target for a threat actor. HR records, for example, contain a treasure trove of information such as Social Insurance Numbers (SINs), telephone numbers, e-mail addresses, and other sensitive details.

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"If you need a sense of urgency, consider this: threat actors have already identified your crown jewels."

Together, these form a dangerous combination that could facilitate identity theft or extortion.

What's more: the advent of *general artificial intelligence* (GenAI), like ChatGPT, has become a valuable tool for threat actors. With GenAI, messages can be crafted that sound like you or your organization. A well-crafted phishing email sent on 'your' behalf could mimic your brand's tone, making it difficult for the recipient to detect. Threat actors are becoming increasingly more sophisticated and are keen to use these kinds of tools against you. If you have imagined the worst-case scenario, a threat actor has already tested it or profited from it.

Shifting from data for a moment, let us ponder: What would happen if one of your business-critical applications or systems went down? Not only would it be disruptive, but it would demand immediate attention — pulling your attention away from everything else.

What do business owners do about all of this?

A great starting point would be to treat your most important business applications as you would your crown jewels. Take inventory of them, identify where they are stored, and assess what protections exist to safeguard them. Once identified, it becomes far easier to pinpoint what data flows through these systems. Mapping dependencies allows you to determine how best to shore up potential gaps in your existing processes.

For example, does a critical application in your inventory support multi-factor authentication (MFA)? MFA can require a physical key you touch, like a Yubikey, or a randomly generated and time-sensitive code from an authenticator app. Enforcing the use of MFA, where available, can be a great first step to help add an additional layer of protection beyond a username and password.

For insurance brokers, there is no time like the present to inventory your organization's crown jewels. Start by listing the applications and systems you use daily. A key example for brokers would be the broker management system. From there, catalogue other applications and data critical to your operations. Consider identifying which items provide MFA support, and whether you are (or could) use it to supplement a username and password.

To add a bit more 'fun' to the exercise, consider thinking like a threat actor. What kinds of vulnerabilities would they target? How could they disrupt your business?

Lastly, with cyberattacks on the rise, consider these key questions before disaster strikes:

- Who manufactures or maintains this system?
- How long have we been using this tool?
- Who do we contact in case of an issue?
- Do we depend on a contractor for maintenance? If so, who maintains the contract?

Sure, it's a lot to think about, but preparing now is far better than at the time of an incident. If you need a sense of urgency, consider this: threat actors may have already identified your crown jewels. Taking the time to build an inventory now can make it a bit harder for them to execute a 'smash and grab' of what matters most to you and your organization.

Brennen Schmidt is the principal of ALEUS Consulting Group, a boutique management consulting firm based in Western Canada specializing in cybersecurity, IT strategy, and leadership development. He co-authored 'Cyber City Safe: Emergency Planning Beyond the Maginot Line' and is a frequent media commentator on cyber risks. Brennen works with organizations to strengthen cyber resilience through customized tabletop exercises that test real-world scenarios. 🦋



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UPDATED CAIB EDUCATION

As many IBAS members learned at the recent IBAS Annual General Meeting (AGM) in Saskatoon, the Canadian Accredited Insurance Broker (CAIB) educational material update has been completed by the Insurance Brokers Association of Canada (IBAC).

Over the next 12 - 24 months, the modernized curriculum will be implemented into the Saskatchewan licensing education framework. Our rollout process will be gradual, with an expected two-year period of parallel delivery between the active fifth edition and the new sixth edition so that students have the reasonable opportunity to complete the exam for which they have prepared.

The CAIB program — administered by IBAS under licence from IBAC — has been central to Saskatchewan's brokerage industry for the past three decades and remains the primary education pathway for step-licensing amongst our members.

PROGRAM ENHANCEMENTS

All four CAIB modules have undergone a modernization and redesign process.

This includes:

- Availability of learning tools in traditional and digital format to allow users to learn with the tools and methods that work best for them and their brokerages.
- The development of interactive, digital programming.

- Updated content to align with changes in policies, industry advancement, and best practices in the property and casualty sector.
- For topics where substantial regional differences exist, such as auto insurance, common aspects have been clearly distinguished from those that differ by region.

CAIB 1

General Insurance, including habitation insurance, personal liability insurance, personal automobile insurance, farm insurance, and professional service practices.

CAIB 2

Commercial Insurance, including commercial property insurance, commercial automobile insurance, commercial general liability, and the law in Canada.

CAIB 3

Commercial insurance, including business interruption insurance, crime insurance, marine and aviation insurance, cyber insurance, reinsurance, surety bonds, and risk management.

CAIB 4

Brokerage Management, including business skills, administrative management, and financial management.

CAIB IMMERSION

IBAS's CAIB Immersion Courses, synonymous with excited students and high exam pass rates, has long been the study modality of choice for CAIB education. CAIB Immersion education has always been offered in conjunction with West Coast Training's Todd Hochban, this successfully partnership will continue with the introduction of new material.

NEW ETHICS COURSE

IBAS is set to unveil a comprehensive update to its online ethics course, featuring entirely new content structured into three, one-hour modules. This asynchronous program aims to provide property and casualty insurance professionals with an enriched learning experience that delves deeper into ethical practices within the industry.

In developing this updated course, IBAS has collaborated with Nicole Korpusik, a seasoned expert in leadership and emotional intelligence. Korpusik, a previous broker and member of the IBAS board of directors, brings a wealth of experience to the project. Her background spans roles as a special education teacher, recreation therapist, early childhood educator, and of course, insurance broker.

The all-new ethics course is designed to meet the evolving needs of insurance professionals, offering in-depth insights into ethical decision-making and conduct. Each of the three modules will cover distinct aspects of ethics in the insurance sector, ensuring a comprehensive understanding for participants.

This update underscores IBAS's commitment to providing high-quality educational resources that uphold the integrity and professionalism of the insurance industry and can be grown, changed, and adapted over time based on the needs of members. By partnering with experts like Korpusik, IBAS ensures that its members have access to top-tier training that reflects current best practices and ethical standards.

ONLINE EDUCATION PLATFORM

To facilitate the delivery on the updated CAIB and its digital modules, the new online ethics courses, as well as recently developed online training courses for IBAS Auto Part I (Basic) and IBAS Auto Part II (Extension), IBAS will launch a new learning management system and digital exam delivery service. Acting as a single-access education hub for members, the online system will be capable of delivering e-learning courses on-demand, increasing accessibility and flexibility for licensing education. #

Register Now

Licensing Courses

CAIB 1 Immersion

September 8 - 13, 2025 | Zoom e-delivery (\$900 +GST per student, member pricing)

CAIB 2 Immersion

November 24 - 29, 2025 | Zoom e-delivery (\$900 +GST per student, member pricing)

Each course in this four-course program culminates in an online exam. Upon successful completion of all four exams, eligible candidates are awarded the prestigious Canadian Accredited Insurance Broker (CAIB) designation.

To learn more or to register for IBAS events, education, or exams, visit www.ibas.ca.



Bipper Bulletin Board

TUNES AND TRIVIA, OCTOBER 16, 2025

The #BrokersCare Tunes & Trivia Night — hosted the evening prior to the 2025 IBAS Leaders Summit — is part insurance industry networking social, part fundraiser, and a 100% good time. All proceeds go directly to the #BrokersCare Community Fund. The action gets underway at 7 p.m. inside the main ballroom of Saskatoon's Sheraton Cavalier Hotel.

BROKTOBERFEST: 2025 IBAS LEADERS SUMMIT, OCTOBER 17, 2025

This is where *leadership meets lederhosen*! Join us on Friday, October 17, at the Sheraton Cavalier Hotel in brew-tiful downtown Saskatoon for the can't miss insurance event of the year! Delegates will learn from one another's experiences, network with industry decision-makers, raise a glass to broker achievements across Saskatchewan, and have a direct voice in shaping IBAS's advocacy and operational priorities. In partnership with SGI CANADA, each IBAS member brokerage will receive one free registration.

IBAS, RED RIVER MAKE DONATION TO CELEBRATE CANADA'S AG DAY

In February, IBAS teamed up with Red River Mutual to make a \$5,000 donation in celebration of Canada's Agriculture Day (February 11, 2025). The contribution went directly to the Saskatchewan chapter of Agriculture in the Classroom — a leading not-for-profit organization that provides experiential learning opportunities and curriculum-based resources to schools and youth across the province.

#BROKERS CARE COMMUNITY FUND CELEBRATES 5 YEARS

Launched in 2021 as the #BrokersCare Campaign for Mental Health, and growing into something so much more, the #BrokersCare brand turns five in 2025! With over \$350,000 raised since its inception, what is now known as the #BrokersCare Community Fund supports local projects, schools, and registered not-for-profit organizations.

In 2024, the Insurance Brokers Association of Alberta launched their own #BrokersCare Campaign, joined by the Insurance Brokers Association of Nova Scotia and the Insurance Brokers Association of British Columbia in 2025. All #BrokersCare brands in Canada are launched with the support of IBAS to ensure standardized brand identity and campaign direction.



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Theft of Sporting Equipment Away from Premise

Sandbox will cover up to \$2,500 for loss or theft of sporting equipment when away from home.

Pair and Set

If part of a pair or set is damaged, Sandbox will pay up to \$5,000 for the undamaged part.

Build Back Better

If Kelsey's home is damaged by events like wildfire, hail, windstorm, or water (if covered), Sandbox will pay up to \$5,000 to improve the property's resilience. This includes:

- Replacing damaged roofing with stronger shingles.
- Replacing damaged siding with tougher materials.
- Implementing up to three measures to reduce future damage. A list of these measures will be provided.

Go Green

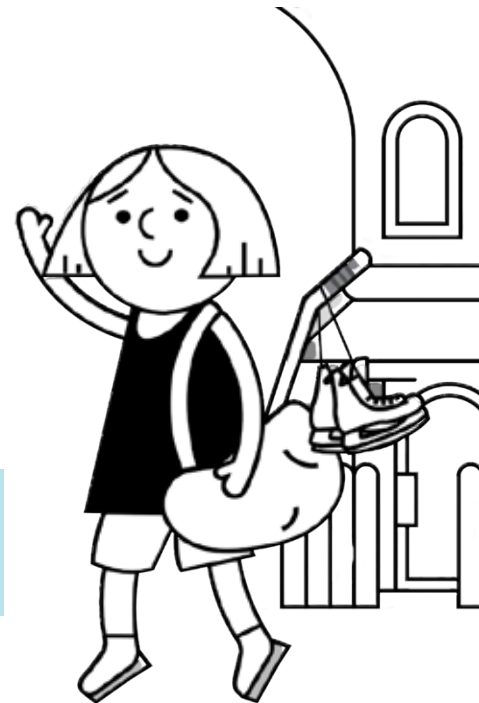
Sandbox will pay up to \$5,000 of the extra costs to repair or replace damaged property using eco-friendly or energy-efficient materials and methods.

Better Bicycle

Sandbox will cover up to \$5,000 for any bicycle, tricycle, unicycle, or e-bike (with pedals, not exceeding 500 watts and 32 km/h), including equipment and accessories.

Loss of Income

If Kelsey has to miss work due to an insured loss, Sandbox will pay up to \$250 per day, for a maximum of 14 days (up to \$3,500 total), to compensate for her lost income.



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