



M A G A Z I N E

TRANSFORMATION

with SGI President & CEO Penny McCune



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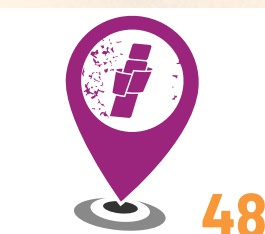
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The Transformation of SGI and Penny McCune

SGI has a new CEO and a plan to transform the operation from top to bottom. *SaskBroker Magazine* interviews CEO Penny McCune to discuss what 'transformation' means for SGI and its broker partners, explore how McCune's career evolution laid the foundation for SGI's path forward, and her vision for her role as CEO.

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Convention Guide

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Breaking Down Barriers in Agriculture

Cherilyn Jolly-Nagel is passionate about her life as a Saskatchewan farmer and is a dynamic public speaker, sharing stories about life on a modern-day farm as only she can. Cherilyn will be discussing the future of farming at the 2022 IBAS Convention in her trademark smart, humorous and myth-busting style.

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2021 – 22 Annual Report

IBAS provides a comprehensive report on the fiscal year (ending July 31, 2022), including updates from Board Chair Dave Pettigrew, the advancement of the IBAS/SGI Auto Fund Strategic Accord, and important milestones in the 2020 – 23 strategic plan.

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Renewed accord lays groundwork for deepened collaboration between SGI and motor licence issuers

By Dave Pettigrew, Chair, Insurance Brokers Association of Saskatchewan

One of the most important responsibilities of IBAS is to advocate to uphold Saskatchewan insurance brokerages as the primary distribution channel for the province's compulsory auto insurance program, including vehicle registration and driver licensing activities. This 'relationship' is broadly defined by a set of documents that encompasses the:

- **IBAS – SGI Auto Fund Strategic Accord:** The accord sets out high-level commitments between IBAS and SGI regarding the delivery of issuing products and services. It outlines the guiding principles that IBAS, SGI, and all motor licence issuers in Saskatchewan will follow in their day-to-day activities and in the pursuit of a long-term partnership;
- **Issuer's Agreement:** Also known merely as the 'contract,' this is the standard contractual agreement between SGI and each individual issuer. While IBAS is not party to this contract, IBAS is entrusted to represent the interests of all issuers in negotiating agreeable terms and conditions;
- **Issuer's Website Contact:** The website contract is the standard contractual agreement between SGI and each individual issuer that specifically pertains to issuing activities facilitated through an issuer's website (currently via MySGI);

- **Agreement on Issuer Remuneration:** The remuneration agreement establishes standard compensation — as outlined in the Issuer Manual — provided by SGI to issuers for defined issuing activities; and
- **Terms and Conditions of an Issuing Appointment:** The criteria by which SGI determines when, where, and how an issuer shall be appointed.

The accord, which underpins the whole of the relationship, was previously set to expire on November 1, 2021, but — at the 2021 IBAS AGM — was extended by six months to allow the IBAS Issuer Advisory Committee additional time to review and recommend changes to key provisions. Subsequently, this past April, IBAS and SGI announced agreement on a new accord, to take effective May 1, 2022, and run through December 31, 2029.

This accord secured several wins for IBAS members. It reaffirmed the role of insurance brokers as the main customer conduit for both in-person and online issuing transactions and value-added advice for another seven-and-a-half years — an income source worth approximately \$400 million. It also established a governance framework to ensure joint commitments are followed through upon, and identified six priorities for IBAS and SGI to advance discussions:

1. Standards and service levels for accessing in-person issuing products and services;



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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. Implementing strong customer protections in online issuing activities, including ensuring that any customer is clearly notified and prompted to confirm when that customer's issuer is changing in the course of a transaction;
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, including enhanced and accessible training and/or insurance licensing requirements for customer-facing staff; and
6. Mechanisms to improve processes and provide easier data, information, and systems access for issuers, while protecting customer information and privacy.

There are inherent challenges and opportunities to each of these six issues. All of them, however, are highly integrated and complex, and — particularly amidst SGI's ongoing corporate transformation — will take time to address properly. The continued patience and support of IBAS members will be critical to achieving positive outcomes.

But perhaps the most prominent indicator of success will ultimately be member engagement. Despite the expansive scope of issuer knowledge and expertise that comprise the Issuer Advisory Committee, we rely on the input of each and every IBAS member to inform and shape our positions. Through our consultations to date, there are several underlying themes we have heard loud and clear:

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First, you told us issuer remuneration is not keeping pace with the rising cost of doing business, and there is significant misalignment between the amount of work required in certain ancillary transactions and the level of compensation provided.

Second, you have been vocal about the need to improve communication between SGI and issuers. This includes creating a defined plan to reduce wait times and improve support delivered by the call centre, and establishing clear expectations around regular touchpoints with SGI issuer representatives and Auto Fund executives.

Third, there is immense opportunity to enhance digital processes and workflows. Simple things like better reporting functionalities and a greater ability to serve clients at the front counter without SGI intervention could lead to major advancements in both customer and issuer experience.

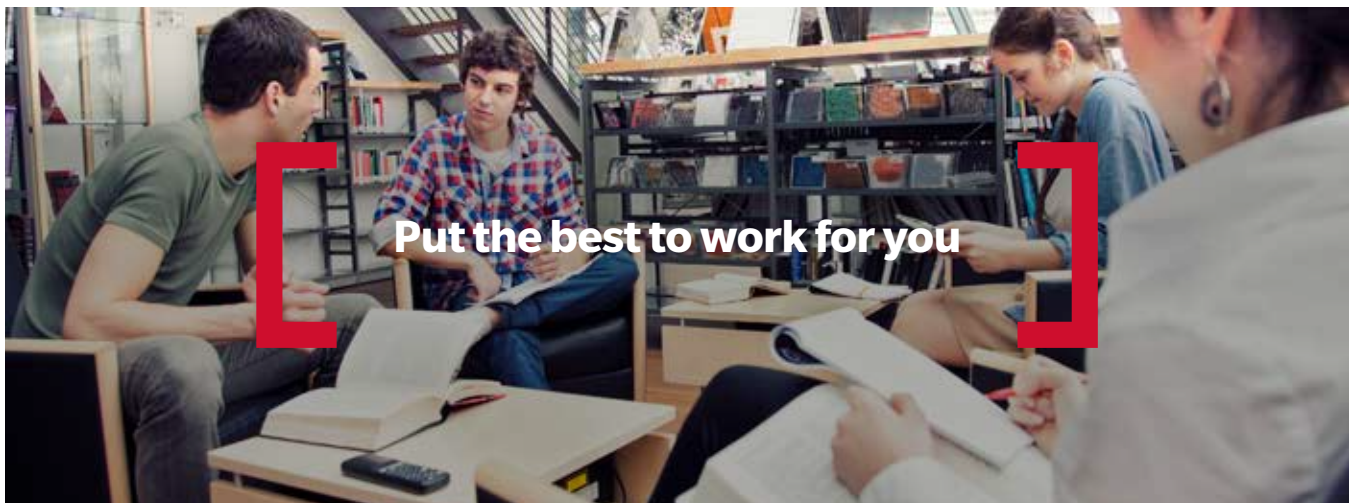
And, fourth, there are some notable gaps in training and education. This can put pressure on staffing and negatively impact customer service levels.

These are just a few of the more common items that have been front and centre on our radar. There are plenty of others, and I'm sure many more that will bubble to the forefront as we make progress.

As we venture down that path, though, it is hard not to look over our fence at other jurisdictions and be reminded of what we have already built. Saskatchewan residents — our customers — enjoy access to the most stable, affordable, and best-served auto insurance system in Canada. And while there is always room to improve, the constructive, proactive, and values-based relationship between IBAS, brokers, and our government-run insurer is the envy of other provinces.

Do we have lots of work to do? Absolutely. But the foundation is strong; and so long as consumer protection and service remain our 'true north,' the future of the broker-Auto Fund partnership is bright.

Dave Pettigrew is the president and CEO of Harvard Western Insurance and currently serves as the IBAS board chair. He also co-chairs the IBAS Issuer Advisory Committee. #



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Advocating for your interests

By Derek Lothian, President & CEO, IBAS

This year's convention and AGM marks my fifth anniversary with IBAS. And as we prepare to put the final touches on our first in-person iteration since 2019, I am conscious how COVID has had such a strange way of skewing time.

It seems like only yesterday I walked into the IBAS office, met the team, and began trying to wrap my head around an industry I had no familiarity with and knew functionally nothing about. Since those early days, I also met my beautiful wife, Kayla, and welcomed our wonderful daughter, Makenna, into the world. This fall, she started pre-school. It's true what they say: blink and you'll miss it.

On the other hand, the chaos of once again planning for live events offers a stark reminder of how painful those two-ish years of lockdowns and restrictions truly were. That's not to say there was less to do – from an IBAS perspective, it was often quite the opposite. But, even for a semi-functioning introvert like myself, the absence of face-to-face interaction was the professional and personal equivalent of running a marathon, while juggling, now with a 50-pound weight chained to my leg. It will still likely be several years before we fully understand the impacts that COVID – and the response to it – had on both society and the economy.

The good news, however, is that we seem to be coming out the other side. And as we continue our march back toward normalcy and into the fall season, I am reminded how much you all have on your plates – and how important it is for IBAS to go the extra mile to ensure you're connected into the policy files we're advancing on your behalf. Our board Chair Dave Pettigrew covered off

the ongoing SGI issuing discussions in his column, so I'll take a few moments to highlight three other items:

SMOKE ALARMS AND CARBON MONOXIDE DETECTORS

On July 1, 2022, the Government of Saskatchewan brought into force amended regulations that require smoke and carbon monoxide alarms be installed in all residential buildings, regardless of the date the building was constructed.

IBAS has learned some municipalities have sent letters to taxpayers warning about potential insurance implications. We have also received information that at least one carrier may have begun incorporating underwriting questions related to these changes, although we have been unable to confirm whether that is the case. It is important to note that *all* the insurance companies IBAS has directly spoken with have indicated they have no intention of modifying underwriting processes and have stated they would generally not deny claims solely on the basis of a policyholder being non-compliant to smoke alarm regulations.

IBAS, though, has obtained an independent legal opinion, which cautions that – based on some policy wordings – failure to comply *could* be deemed grounds for denied coverage in the event of a fire-related property loss in specific circumstances. Therefore, it is still prudent for brokerages to consider communicating these requirements to applicable policyholders and new customers. You can find a summary of the requirements, according to building type, on the IBAS website.

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BILL 81

On April 6, 2022, the Government of Saskatchewan introduced Bill 81: *The Labour Mobility and Fair Practices Act* (the "Act"), designed to reduce barriers to working in Saskatchewan by ensuring equivalent skills and credentials earned in other jurisdictions can be recognized with minimal administrative burden. The intent is this Act will apply to all 120 regulated occupations, including within insurance.

Akin to other industries, the ability to find and retain talent is the top challenge many of our members face today. While each province and territory has its own licensing framework, there are significant similarities to both educational requisites and the functions ultimately performed by licensees. In fact, many jurisdictions leverage the credentialed CAIB and CIP curricula as eligible pathways to licensing, and regulators have already entered into a process to explore licensing harmonization — although that project is expected to take up to four years to complete. Particularly given the interjurisdictional operations of several of our members, IBAS strongly supports the new Act with the following caveats:

1. The mobility of insurance licensees within Canada presents minimal risk to consumers; however, Canada's insurance system is distinct, and there is an impetus to evaluate international credentials with more rigidity than credentials earned domestically;
2. In the credential evaluation process, the focus should centre around the permissible activities of licensees. For example, if a broker is licensed to sell commercial insurance in Alberta or Ontario, it is reasonable to suggest that individual should be qualified to sell commercial insurance in Saskatchewan;
3. The primary differentiation in Saskatchewan compared to every other insurance market is auto insurance. The existence of SGI, and the unique regulatory regime it operates within, requires specialized knowledge to properly educate and serve consumers. As such, prior to performing the duties of a licensee, all out-of-province candidates being considered for credential recognition should be required to complete:
 - a. The Restricted Auto Part I exam or SGI New Issuer Training; and
 - b. The Restricted Auto Part II exam.



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REGULATORY PREDICTABILITY

Over the past decade, IBAS has cultivated exceptional and progressive working relationships with the General Insurance Council of Saskatchewan (GICS) as well as the Financial and Consumer Affairs Authority (FCAA). Both organizations are staffed by consummate professionals who share in IBAS's passion for consumer protection.

Despite these relationships, however, IBAS and its members continue to struggle with clarity, predictability, and shared accountability in our regulatory system. A few examples:

1. It is common for IBAS members to be told by regulatory officials the only way to determine whether a particular action will be compliant is for a licensee to first commit the act in question — after which an adjudication will be made, pending a complaint being received. Although it is understandably important to leave room for nuance and review each situation on its respective merit, the hesitancy to provide any — even broad-based — meaningful, proactive guidance or interpretation creates frustration amongst licensees with no discernable benefit to improving overall consumer protection.
2. Over the past few months, it seems GICS has caught up with what has been described as a “huge backlog” of administrative processing due to COVID-19. That said, GICS is still insistent on 20 business days as the appropriate timeframe to issue a licence, despite whether it is a licence

transfer or a new licence. Timeframes such as these are not conducive to the pace of business — especially when some offices, including those in rural or remote regions, may have severely limited access to staff.

3. The cost to licensees to dispute GICS rulings and penalties is unreasonably restrictive for many small businesses and individual licensees. This puts industry in a notable position of vulnerability when considering the broad authorities of GICS and its investigators. It is critical to add that the overwhelming majority of P&C insurance licensees do not deliberately circumvent applicable rules and regulations — they are, after all, the basis of their livelihood. Instead, breaches are usually the result of unintentional misinterpretations or miscommunications. Levying costly penalties in these situations, with even costlier dispute mechanisms and without more comprehensive education and outreach efforts, does little to promote consumer protection or compliance.

We cannot reiterate enough the crucial role of GICS and FCAA, and the great work undertaken by their respective staffs. But we also recognize the need for enhanced transparency and process improvement, and will continue to advocate the Province to capitalize on opportunities to protect Saskatchewan insurance consumers through modern, equitable, and outcomes based regulation.

Derek Lothian has been the president and CEO of IBAS since October 2017. He can be reached at derek.lothian@ibas.ca #

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A photograph of three men in animal costumes (giraffe, tiger, pig) styling a fourth man in a grey hoodie. The man in the hoodie is looking directly at the camera. The man in the giraffe costume is on the left, the man in the tiger costume is in the middle, and the man in the pig costume is on the right. They are all holding grooming tools like scissors and a comb. A large red diagonal shape is overlaid on the left side of the image.

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Portage Mutual Insurance CEO and President, John Mitchell set to retire



After nearly 40 years in the industry, John Mitchell is saying farewell. John has spent 39 years with Portage Mutual Insurance, including assuming his current position of CEO and President in 2010.

John's love of, and devotion to, the industry brought about many changes in the company. He was instrumental in their successful legacy IT projects, migrating the company to a best in class technology platform. He helped infuse a company wide commitment to customer service excellence. During his tenure the company realized strong financial growth while continuing to grow its customer base. John is very proud of Portage's commitment to Mutuality evidenced by the contribution of over \$1,000,000 to local community organizations across the country over the last 5 years.

John was kind enough to take the time to answer some questions for the Manitoba Insurance Broker before his much-deserved retirement in December of 2022.

MIB: Name one thing you learned in your 39 years in the insurance industry?

JM: It is a great industry to be in, and one where you never know what tomorrow will bring.

MIB: Do you remember your first day at the office or is there a memory that really stands out from when you started at Portage Mutual?

JM: I started in the computer department and I used to back up data onto large disks on the weekends. One such weekend, I found the backup device on the floor. I picked it up, dusted it off, turned the machine on to spin up the disk, only to hear a horrible screeching and see smoke coming from the machine. Who knew that data storage machines were so sensitive? Apparently, my boss did. He was not exactly enamoured with my work that day, but he eventually got over it.

MIB: What words or phrase best describes you professionally?

JM: I am passionate about our company, the people I work with, and our industry as a whole.

MIB: What were your guiding principles through your years of business?

JM: I really believed you should work hard, have fun, and help others around you to succeed and enjoy their careers.

MIB: What are you are most proud of from your time at the company?

JM: Watching people grow and develop both

personally and professionally. I am very proud of the commitment and personal investments that our employees have made on behalf of Portage Mutual.

MIB: If you had not entered the insurance community, where do you think you would you have been today?

JM: I would either be an entrepreneur or a retired rodeo clown.

MIB: What advice do you have for young people looking to enter the insurance industry?

JM: I would tell them to get a mentor, help your boss be successful, and engage in your own personal professional development. If you do not find the work interesting and rewarding, then saddle up and move on.

MIB: What will you miss most about working in insurance?

JM: Some of the weird and wonderful characters, friends, and peers I have met over the years.

MIB: What part of retirement are you looking forward to the most?

JM: Teaching the grandchildren bad habits and trying to explore different hobbies I might like.

Thank you John for answering our questions. We all wish you the best in the next stage of your adventures! 🐾

FROM ASSOCIATES AND COLLEAGUES:

"John Mitchell is one of those people that the insurance industry has been lucky to have working for it. With common sense, intelligence, compassion and fairness, he made Portage Mutual and everyone around him better. John's support of brokers and customers is second to none, and he will be missed in this industry so much. Thank you for everything you have done John, and I hope you and Maureen enjoy a long and happy retirement."

*- Brett McGregor, IBAM
Past-President and Chair*

"John is an icon in the industry and will be greatly missed. He consistently livens up IBAM events and is among the very best panelists in the country. We have appreciated his can-do attitude and strong support of brokers and IBAM over the years. We all wish him well in retirement, and good luck on the golf course – he is going to need it!"

- Grant Wainikka, IBAM CEO

"John took over Portage Mutual at a challenging time. Like peers in the market, Portage was seeking a path for the future as they faced fundamental challenges such as brand differentiation, technology upgrades, distribution channels, and relevance. Through John's stewardship, Portage now has a clear direction and focus for the foreseeable future. Fundamental to crafting this clarity of purpose is John's inclusive leadership style. This is important for a 138-year-old organization such as Portage Mutual, as it straddles a position between tradition and modern; staff need to be contributing to the success of the organization. John always ensures that the views of others are heard and considered."

- Robb Scott, AON Reinsurance Solutions



More must be done to protect Canadians **and their property**

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



Awareness of the effects of climate change has been growing in Canada in recent years. Remarkable floods, wildfires, and heat waves have damaged infrastructure, destroyed personal property, and claimed lives. While Canada's emissions reductions plan has been sold as an effort to limit future risks, much more must be done to protect Canadians and their property.

Adapting and building resilience to the changing climate cannot be a future proposition. The risks are a clear and present danger to our communities and our economy and must be addressed with far greater urgency than we have seen to date. It is within that frame the Insurance Bureau of Canada (IBC) is undertaking its advocacy in this area moving forward. In



In our most recent submission to the National Adaptation Strategy (NAS) Public Consultation, IBC advised the federal government clear goals must be established for a resilient Canada by mid-century, where resilience is defined as protecting Canada from acute disasters and slow onset events. Those goals should be achieved through a succession of five, five-year plans, spanning 25 years of effort (following the approach pioneered in the United Kingdom and New Zealand).

Each five-year implementation plan should be designed to drive whole-of-society efforts to attain the outcomes and meet the targets it identifies. The first five-year plan should run from April 2023 to March 2028. In 2027, that plan should be reviewed, adjusted and a new plan developed for the subsequent five-year period. An implementation plan should identify the policies, programs, and actions needed to attain those outcomes and meet those targets within a specified timeframe.

“Adapting and building resilience to our changing climate cannot be a future proposition. The risks are a clear and present danger to our communities and our economy and must be addressed with far greater urgency than we have seen to date.”

The NAS for Canada must focus on risk reduction from disasters that are already being impacted by climate change. This is not all it should do, but climate risk reduction must be a core component of the strategy. Risk is driven by three factors: hazard, exposure, and vulnerability.

For each of the three perils identified – floods, wildfire, and heat waves – IBC recommends a four-step process:

RISK IDENTIFICATION

Identify the most exposed/vulnerable communities and properties/people. This should

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be completed by developing the best available modelling, adjusted for various emissions scenarios. Risk identification should be completed by 2023 for floods, 2024 for wildfire, and 2025 for heat, and should build on the national risk assessment and flood hazard modelling work completed by Public Safety Canada.

RISK COMMUNICATION

Develop and implement a risk communication plan for each peril, focused on all Canadians but particularly targeting those at highest risk. Implementation should occur within one year of risk identification being complete for that peril.

RISK REDUCTION

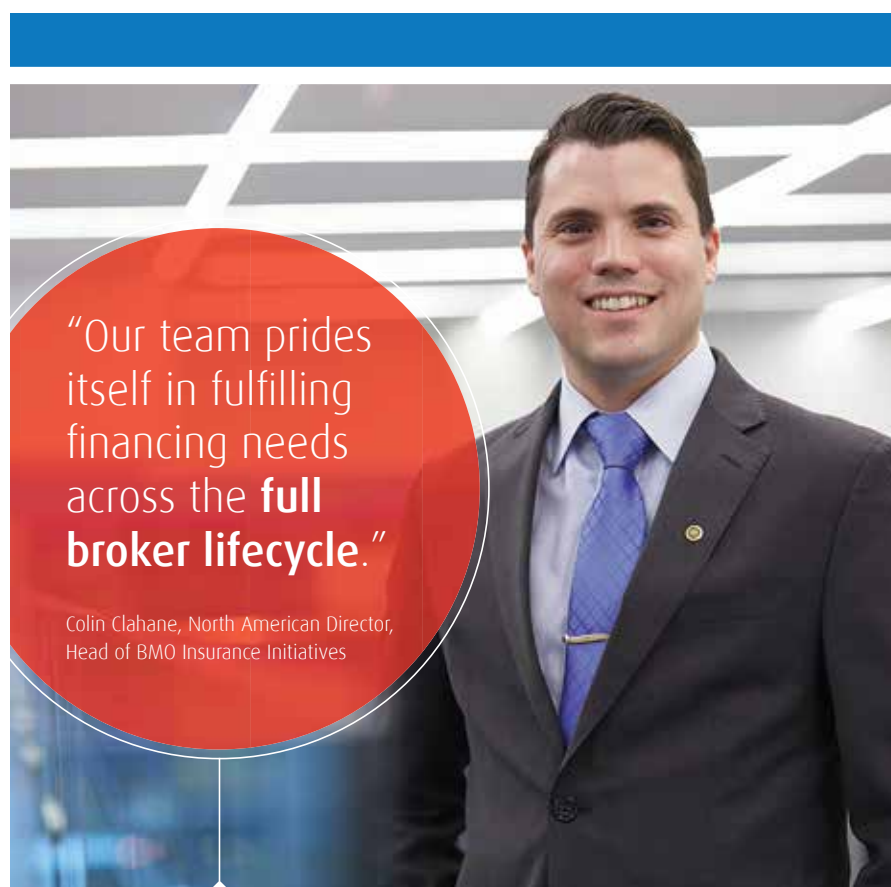
Invest in risk reduction through public sector investments by all orders of government and public/private partnerships catalyzed by the Canada Infrastructure Bank. In the first five-year phase, efforts should be focused on those at highest exposure and vulnerability. IBC is working with Climate Proof Canada and the Advisory Table on Disaster Resilience and Security to develop inputs, outputs, outcomes, and targets needed to achieve risk reduction of the three leading climate perils facing Canada in the short term — floods, wildfire, and heat.

INCENTIVIZING RESILIENCE

Communication is not enough; communities and individuals must be given incentives to act. A resilience incentive program should be developed by 2023 to be co-led with the private sector and implemented within two years of risk identification being complete. Examples of resilience incentive programming include premium discounts by insurers, mortgage rate incentives by lenders, and property-level risk disclosure by realtors.

The good news is that we already have the tools to jumpstart a national adaptation strategy.

Environment and Climate Change Canada has used targets to drive accountability and investment in biodiversity conservation, in eliminating toxic substances, and in reducing carbon emissions. What gets measured gets done — it's time to set targets for protecting Canadians, a NAS Policy Framework that avoids the use of targets is a meaningless exercise. Over the past six years, many federal



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Over the past six years, many federal agencies — including Infrastructure Canada, Natural Resources Canada, Public Safety Canada, the National Research Council, and the Standards Council of Canada — have developed the standards and programs that serve as the building blocks needed to limit climate risk, with a return on investment that is compelling — every

\$1 invested in adaptation yields \$3 - \$8 in avoided losses.

One of many examples of where a federal action plan could build on existing announcements relates to the Climate Adaptation Home Rating Program (CAHRP) announced in 2021. The CAHRP — deployed in concert with Canada's Greener Homes Grant and the

Deep Home Retrofits loan program — would jump-start adaptation across Canada at the level of the homeowner: fewer homes would flood, and in forested regions, fewer would burn. The NAS should set retrofit targets for these federal programs — funding should be allocated with a view to protecting a defined number of high-risk residences from flood and wildfire.

A new program is needed to encourage landlords to protect a defined number of high-risk rental units from heat. And Canada's new \$200 million Natural Infrastructure Fund should be targeted to address the highest-risk areas of the country rather than be a catch-all for anyone who applies.

Preparedness for escalating flood, wildfire and extreme heat events is within Canada's immediate grasp — we have the tools. The NAS offers the potential of a co-ordinated approach, co-lead by the federal government's Emergency Preparedness Secretariat and Environment and Climate Change Canada with support from provinces/territories, indigenous organizations, the private sector, and civil society, to help make Canada weather-ready today.

The risk of not acting to limit extreme weather risk, when the answers are in-hand, is akin to ignoring holes in the roof when the near-term forecast calls for sunny skies. Against the backdrop of irreversible climate change, the heavy rains are coming.

Aaron Sutherland is the Vice-President, Western and Pacific at IBC. IBC member insurance companies represent 90 per cent of the P&C market across Canada.

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A photograph of an older couple standing outdoors by a body of water at sunset. The woman, on the left, has long, wavy brown hair and is wearing glasses and a patterned jacket. The man, on the right, has short grey hair and is wearing a light-colored button-down shirt. They are both smiling and holding hands. The background shows a calm lake and a warm, golden sunset sky.

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Introducing: FloodSafe Saskatchewan



BAS is leading the charge on a new consumer advocacy campaign that aims to educate Saskatchewan consumers on the impacts of overland flood risk and empower property owners to take proactive measures to eliminate preventable water damage.

Expected to launch in spring 2023, FloodSafe Saskatchewan is a joint initiative between 10 stakeholder groups, including eight organizations from within the province's insurance industry, as well as the Saskatchewan chapter of the Canadian Red Cross and the Prairie Adaptation Research Collaborative. This project is in response to the increasing frequency and severity of catastrophic flood events across Western Canada.

"Flooding does much more than lead to property loss — it can greatly affect the financial well-being of families and businesses, personal safety, and overall economic stability," explains Stephen Heckbert, who is chairing the FloodSafe Saskatchewan advisory board on behalf of the IBAS.

"While flood risk can never be fully eliminated, there are highly affordable and easy-to-implement measures most property owners can take to better manage risk. That is where we are prioritizing our efforts."

In addition to providing simplified access to tools and resources to support property owners in adopting physical flood defences, FloodSafe Saskatchewan hopes to raise awareness around the limitations of the Provincial Disaster Assistance Program (PDAP), so that consumers can make informed decisions on the appropriate types and levels of insurance coverage.

"It's human nature not to want to think about worst-case scenarios, but it is far better to ask the 'what if' questions *before* a disaster than after one occurs," adds Heckbert. "We all have a role to play in prevention and safety, and FloodSafe Saskatchewan is all about championing that important message."

Since 2019, IBAS has been a vocal advocate of shifting the burden of overland flood risk away from taxpayers and onto the private insurance market. This, however, cannot be done in isolation. It will require a forward-thinking partnership between all three level of government and the private sector. Currently, roughly three quarters of Saskatchewan homeowners have overland flood insurance (fewer than the national average for the first time since coverage became available).

IBAS's six-point policy position is as follows:

1. Define affordable coverage and maintain protection for high-risk homes that cannot reasonably access private insurance (may be accomplished through a subsidized high-risk insurance pool or modified PDAP);
2. Introduce new controls to limit future development on high-risk land or shift liability exposure through the permitting process;
3. Improve access to flood maps for municipal governments, developers, and the general public;
4. Allocate freed-up PDAP funds to incent homeowners to invest in flood defences (there are innovative models whereby proper defenses are recognized through a certification process to stabilize the values of high-risk homes);
5. Ensure governments consult insurers in the development of land use and water management strategies, and
6. Invest in a targeted consumer education campaign to raise awareness of flood risks and defences (hence FloodSafe Saskatchewan).

For more information, including partner organizations and project updates, watch floodsafesask.ca or contact IBAS's Stephen Heckbert at stephen.heckbert@ibas.ca. #

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Building resilience in prairie homes

By Nicole Sinclair, Director, Industry Development, IBAS

At the 2022 Insurance Brokers Association of Manitoba convention, Carol Jardine, president of Canadian P&C operations with Wawanesa Insurance, made an exciting announcement: Wawanesa would be rolling out two innovative climate adaptability coverages – *Stronger Home* coverage and *Eco-Friendly* coverage.

The Stronger Home coverage includes coverage for the increased cost to replace exterior siding and/or roofing with more resilient materials when a loss occurs. The Eco-Friendly coverage promotes the use of environmentally friendly or energy-efficient products to repair or replace materials following a loss.

“We’re always looking for better ways to support our customers, and we know some of the largest risks Canadians face is losses from extreme weather,” said Randy Dhillon, vice president, central region, at Wawanesa Insurance. “We wanted to get to market quickly, in time for renewals and this year’s CAT season so people have this important new option.”

Elaborating on what the products were designed to protect and promote, Dhillon explained, “the Eco-Friendly coverage promotes the use of environmentally friendly or energy-efficient materials to repair or replace materials, paying the increased costs to upgrade insured property that is lost or damaged by an insured event to energy-efficient or environmentally friendly property. These upgrades include products that are Energy Star or Canada Green Building Council/LEED Canada rated or accredited. We see this as an important way to help reduce our impact on

the environment, lower overall emissions, and help people reduce household energy costs.”

“The Stronger Homes coverage covers the increased cost of replacing a roof or siding with more resilient materials, specifically weather-resistant shingles and siding. It also offers the possibility to rebuild in an alternate location in the event of a total loss. If you’re living in a region that is prone to severe weather, we support the ability to rebuild in a location that isn’t subject to the same kind of climate risks.”

Both products are seeing the most uptake where extreme weather has done the most damage in recent years – the Prairies. In 2021, winter storms caused damages estimated at \$30 million in Alberta and close to \$70 million in Saskatchewan. Two summer storms caused a total of \$120 million in insured damage between the two provinces, and a Calgary hailstorm accompanied by heavy rain and floods caused \$247 million in insured damages.

“Alberta and Saskatchewan have seen high winds and damaging hail, so we are not surprised to see such strong uptake here,” said Dhillon. “More than anything our customers would rather not experience a claim at all. These products can do just that, adding to the resilience of property and avoiding claims in the future.”

Wawanesa, like most insurers, has seen significant increases in climate-related disasters across Canada. In 2021, the total weather-related damages paid by insurance companies in Canada exceeded \$2.1 billion. Wawanesa is involved in multiple groups that advocate for greater



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climate resilience. For example, the Institute for Catastrophic Loss Reduction (ICLR) is credited with the data behind the new insurance products. ICLR is a centre for multidisciplinary disaster prevention research and communication, established by Canada's property and casualty insurance industry as an independent, not-for-profit research institute affiliated with Western University. ICLR staff and research associates examine wind and seismic engineering, atmospheric science, risk perception, hydrology, economics, geography, and health sciences. Carol Jardine serves as the board chair of ICLR.

"We see this as a critical issue facing our industry and our communities," added Dhillon. "As a Canadian-owned and operated mutual insurer, we want to use our expertise to help people be more resilient. Part of that is offering these new products, and another part is using our expertise

to help governments and other companies prepare. In addition to helping people through our insurance operations, we are also working to make sure that Canadians understand the risks that their greatest asset, their home, faces. Wawanesa is advocating for a more resilient country through Climate Proof Canada, Nature Force, the Institute of Catastrophic Loss Reduction, and the federal government's climate adaptation work with the Insurance Bureau of Canada."

Extreme weather driven by changing climate is a growing risk, and companies (like Wawanesa) across the country are increasingly involved in finding innovative solutions, including infrastructure planning and investment, consumer education, research, and insurance product development — all with the goal of mitigating risks and protecting consumers, as the insurance industry was designed to do. 🐟



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The TRANSFORMATION of SGI President & CEO Penny McCune

SGI CANADA and the SGI Auto Fund are uniquely Saskatchewan entities. Now topping \$1 billion in annual premiums, SGI CANADA is the only Crown-owned insurance company competing in the private property and casualty (P&C) market across the country. The province's auto insurance and motor licensing framework, meanwhile, is touted by many – including IBAS – as the most stable and cost-effective system nationwide, and the envy of many other jurisdictions.

But success, especially in an evolving industry like insurance, is seldom a stagnant process. It requires an ongoing commitment to investment, innovation, and continuous improvement. So, when SGI first began unveiling its plans for 'corporate transformation,' brokers took note – with excitement, and with questions.

For answers to those questions, we turned to newly appointed President & CEO Penny McCune. No conversation around SGI's *transformation* would be complete, however, without acknowledging McCune's own 35-year history with the company, and how that professional journey of transformation will shape the largest operational overhaul SGI has executed in modern times. *SaskBroker Magazine* Editor Nicole Sinclair sat down with McCune this past summer to get the details.

Q: Let's start with your long history with both the Auto Fund and SGI CANADA. Where did it start, what stops were made along the way, and how did you end up here?

A: It's been quite a journey. I started at SGI when I was 22 years old and quickly moved through various positions in the Auto Fund. My first management job

was in communications and corporate relations. I was basically the Santa Clause of SGI; I gave the money away and handled sponsorships and traffic safety promotions. I moved back into the Auto Fund into a manager position, and for three years we worked on the development of the Safe Driver Recognition Program.

Next, I went into the newly developed rating area, which was actuarial support services. That was when we first started hiring internal actuaries. At that time, actuaries were difficult to find in Saskatchewan, which led to SGI CANADA working with the University of Regina to establish the actuarial sciences program.

My next opportunity was in Canadian operations, to help us grow outside of the province. I got a fancy new office for that role, which lasted all of two weeks before I, and two others, were moved to focus on Alberta expansion – that was one of the most exciting parts of my career. I was the strategy; someone did the systems, and someone did the programming. I learned a lot about SGI CANADA and the competitive business being in that shared office for a year.

I moved back into the role of leading Canadian operations; and shortly thereafter, I was asked to be the interim COO of Coachman, which was a great opportunity to oversee the entire insurance operation. After about 18 months, I went back to Canadian ops – it was about this time that SGI was shifting its strategy towards customer-centricity and evolving digital expectations. I was successful in the competition for the new executive role that was created to establish a customer division. After several years of focusing on how to enhance customer



“What we are looking at is how we serve customers and what experience we want to provide to them so that we stand out and are there for them when they really need us – anytime, anywhere, anyhow.”

experience, a good next step was moving into the claims area – the moment of truth for customers. My goal was to transform claims from more of a top-down, hierarchical structure to an empowered and inclusive culture, and I’m very proud of what we achieved. Claims was later merged with the Auto Fund division, so I became the chief operating officer – and that led me to the CEO position.

Q: There seems to be a trend of you being placed in strategic positions within departments that require transformation and growth. Is that a theme or did you seek positions that allowed you to utilize those skills?

A: Yes, there is very much a theme. Everywhere I went, even early on, there were problems to solve. I always talk about my time at salvage because it was a really small division and we all really pulled together. We had to dig in and take a hard look at how we were doing things to ensure parts were generating revenue. Salvage at that time was the training ground for new assistant VPs. Sometimes you are in these roles and people of influence remember you from what you did there, and it helps you as you move up. If you are remembered as a person who is good in a crisis, you will be top-of-mind when someone with your skill set is needed for another project. It’s about how you show up.

Q: Can you summarize what exactly the SGI transformation project includes, when it will start, and when it will be considered complete?

A: Right now, we’re talking a lot about the IT part of transformation, but it is broader than that. It’s continuing to transform the culture of the company – work we started in 2016. It’s transforming processes, and it’s transforming IT systems to support all of that. Transformation has four pillars:

One, is empowering employees and included within that is SGI’s broker partners. Both employees at SGI and its partners need to be empowered to do their jobs and meet customer expectations over the long term. We are providing tools to effectively serve customers.

The second is optimizing operations, which includes increased efficiency, better use of data, and a more seamless flow of information between employees, partners, and customers, making the process more seamless from start to finish.

The third pillar is transforming products. We recognize the need to evolve to meet the needs of the customer, both how customers are interacted with and how their needs within the risks we cover are being responded to and met.

The fourth pillar is customer engagement. SGI has to get off its old IT systems, but customers are the reason we need to do that. The real purpose of transformation is to make sure we have systems that can evolve and allow us to be quicker to market, be responsive to changing expectations, and set the company up for the future. We’re building our new systems with a goal to never get to this point again, where we are running on a system that doesn’t work for us anymore.

Q: Was the need for a new system the catalyst for the entire project?

A: Discussion began about the system quite some time before we started the transformation strategy. The system discussions led to discussions about the customer, and it was those conversations about our customers that made us quickly realize we needed to transform.

Customer expectations are evolving, and we need to evolve with them; it is not a comparison between SGI and other insurance companies, we are being compared to each and every business our customers interact with. It’s not just what people want in or from their insurance products – that is what brokers are for. What we are looking at is how we serve customers and what experience we want to provide

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to them so that we stand out and are there for them when they need us – any time, anywhere, anyhow.

Q: Is any time, anywhere, anyhow a statement from the strategy, or is that your vision for a transformed SGI?

A: We started talking about that a while back when we talked about customer experience and meeting them where they are, in what form they want, with what information they want, and when they want it. That is what customers expect and that is what we need to be able to provide.

Q: What part of the system transformation do you expect to have the greatest impact?

A: A unique aspect of the new system is that it enables ease of doing business. SGI CANADA will run on Guidewire, which is based on microsystems. That concept will

be applied to the Auto Fund technology solution as well – microsystems.

Everything in the GIC system is so integrated, which made it a first-of-its-kind system back in the day. But now, when one small change needs to be made, testing is required for every single other aspect of the system – a small change here breaks something over there. That is why it currently takes so long to build and offer a new product. We liken it to a string of Christmas lights where one bulb goes out and causes the whole string to stop working. Where we are going with the new system is a situation where one bulb might go out, but all the other lights on the string are working and we can fix just the one bulb. We are moving away from the very integrated and interdependent system and moving toward microsystems; they can all talk to one another but if one micro-service goes down, the rest of them are still running, meaning

improvements can be done much quicker. We are aiming to be able to conduct continuous improvements in the new environment. You could see small improvements approximately every three weeks. Previously, we did two big releases a year – it would be work, work, work, test, test, test, launch, then fix, fix, fix. The new system allows us to be more fluid and respond quicker with little bits at a time. That is where we get the flexibility and ease moving forward.

Q: BOSS is a popular portal. It is rare to have such a large number of users agree positively about a product, especially a tech product. What did the development of BOSS teach you that will be used to ensure the success of the new systems?

A: I was not personally involved in the development of BOSS. The game-changer, though, was having the end user of the product, brokers, help develop the flow, so it worked well for them. The reason many brokers like BOSS is that brokers were part of the development process. That is exactly what we want to do as we transform – involve our partners so we get it right.



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As far as Guidewire goes, the goal is not to do extensive customization. The beauty of the microsystems is that they can be linked to third parties with ease. For example, we are currently looking at Duck Creek for a broker portal and managing brokers. If there is a service that needs to be built, we can link to a third party and make it seamless. Bringing in the users and making sure it is smooth for them will be the key.

What does transformation mean for the Auto Fund?

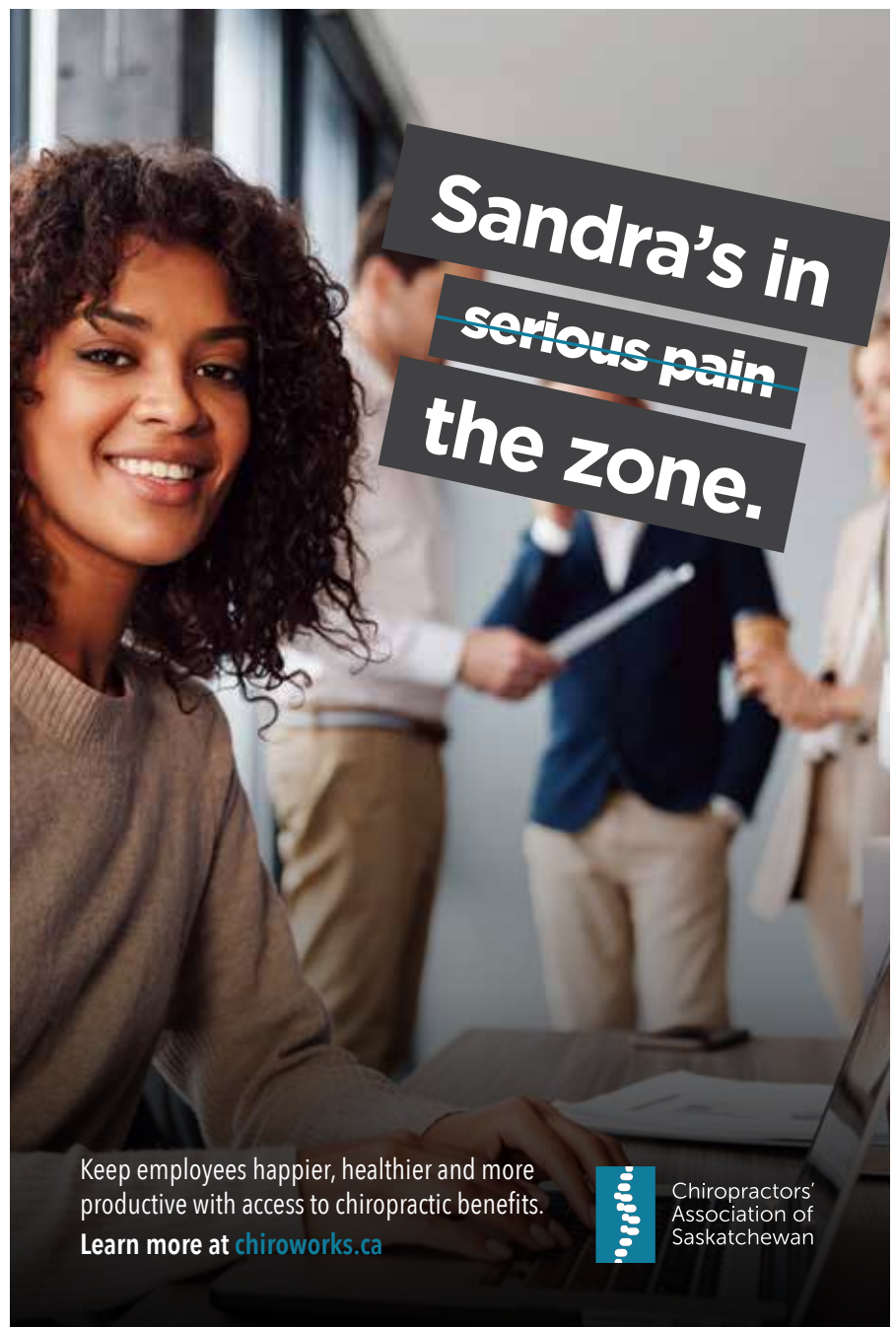
A: There are a lot of opportunities to help motor licence issuers with a modernized SAM, but the challenge with SAM is it isn't just for insurance — there is also driver and vehicle registration to consider. I believe there is an opportunity to get information to issuers more effectively and make the systems better for issuers and brokers. SGI's Call Centre is an example of how we better help customers — it is an area of SGI where we have a lot of opportunity to realize benefits. Yes, we have cut down call times and waits for issuers, but we are always looking for ways to improve. We have technology that can identify issuer calls by topic and, if issuers are asking common questions, we can build intuitive technology to provide quick answers and interact more effectively. New technology opens up new ways of eliminating inefficiencies.

Q: To what extent have brokers been involved thus far, and how will they be involved moving forward?

A: We are in the early stages still. Guidewire is an off-the-shelf product and for the Auto Fund we are working with a consortium of Saskatchewan development companies that are going to build it — just like we did for SAM.


Thus far, we have identified what will be introduced in what order; the first 'wave' as we are calling the phases will be personal lines. The transformation road map has been shared with brokers, so they know what to expect and when. We will be having brokers join the discussion by showing them a model of what something looks like and asking for feedback — brokers need to be involved

long before implementation. Once the basics are up and running, there will then be continuous improvements every three weeks as we build towards the ultimate experience. As far as prioritization goes, work will be prioritized on what has the greatest impact — the most bang for our buck, and that is how it will operate in the future as well — more frequent changes of smaller bites.



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Discussions are also being held with brokers to learn about other system launches. We aren't the first insurer to implement this system, we should learn from what others have done. We want to make sure we make this as easy for brokers as possible and we have been given great feedback from brokers on what *not to do* already. For example, brokers identified early on the need for a support line as a resource for a new system — that is a great idea. We recognize it's not just about our employees, it's about partners too.

Q: Has much changed for SGI employees as far as transformation and internal change?

A: SGI's transformation is not just a digital one — it is also a cultural transformation. Our culture has facilitated *big* changes in how we do business. The transformation project is not just taking old processes and putting them on a new system — it is rethinking how we do business with the customer in mind. Some operational processes have already been modified to ensure we are transformation-ready.

Q: What has changed within the culture? Are employees and leaders interacting with one another differently?

A: The culture development began about five years ago with a shift to an intentional leadership culture built on guidelines employees at all levels have learned. It clearly articulates how everyone at the organization can work more effectively together. It focuses on elevated accountability and encourages everyone to be a leader. Our culture is focused on how you show up — it is a new way of being. We have concepts to follow designed to make everyone work more effectively with one another — 'talking straight responsibly' is an example. The idea here is that if anything is getting in the way of an effective working relationship, it is people's responsibility to address the issue directly. Doing so 'responsibly' is the most important part of having these conversations — everything must be done with the intention of enhancing the relationship.

Everyone is using a shared language, which leads to a more effective workplace. The concepts that have informed our culture transformation have been embraced by all SGI staff and people are feeling more empowered to share their thoughts in the moment, meaning we have more employee feedback. We're still developing our leadership culture. To me, our culture is the secret sauce for how we are going to be successful with transformation.

Q: Where within the company do you believe the internal changes are being felt the most?

A: Besides the complete change in how people interact with one another, the Transformation Office at SGI, and the transition of that area to the Agile philosophy of work has been a big shift. Agile enables working teams to turn around smaller portions of work more quickly for feedback, with a heavy focus on prioritization and accomplishment in short timeframes. Another change at SGI is that a number of employees have moved from supporting SGI operations to supporting work in the Transformation Office, meaning there are opportunities for many roles to be filled by new faces. We are also looking to the future training needs of employees in each department and plans are being put in place to deliver that training without compromising day-to-day work.

Q: Does this feel like you are a part of something important and exciting? There is a clear pattern in your career of leading exciting projects — does this feel different?

A: This is an exciting time to be a leader at SGI, and not just for me. It's exhilarating to know this is our opportunity to transform the company and set it up for the future. While it is

The graphic is a vertical rectangle with a blue and white wavy background. At the top, the letters 'TSW' are in a large, bold, blue font, with a blue circular line partially encircling them. Below this, the text 'Complex Commercial Risk and Brokers' E&O SPECIALISTS' is written in a white, sans-serif font. Further down, 'TSW MANAGEMENT SERVICES INC.' is written in a smaller, blue, sans-serif font. At the bottom, contact information is listed in a small, blue, sans-serif font: 'Toll-free: 1-866-904-8146', 'Fax: 604-678-6882', 'www.tsw-management.ca', 'Dave Weinberg CIP', 'Western Regional Manager', 'Direct: 604-678-5405', and 'dweinberg@tsw-management.ca'.

exciting, it is complex with many layers. Balancing priorities without letting customer service slip can be a challenge, especially during a pandemic that is causing supply chain issues. There is never a boring second.

Collaboration wise, we have come so far, and we have to keep going. We are no longer silos. We are working more effectively together and bringing the right people into the room to get those perspectives. There is not anything I can think of that any could do without the involvement of other departments—communications, change management, human resources, and certainly the system people all must be involved. Collaboration needs to be done upfront to get it right before anything is implemented; that way, the roll out is just so much smoother.

A recent Auto Fund project was completed for e-inspections to change from paper to electronic submissions. The change management and collaborative work were done upfront and the implementation was smooth!

Q: What has been your greatest accomplishment at SGI to-date? What are you most proud of?

A: Having the privilege of working for this amazing company for 37 years has afforded me many proud moments — and all of them involved working in collaboration with talented people who really care about making a difference. Leading Safe Driver Recognition was one of my proudest accomplishments — it was unique and welcomed by Saskatchewan people and continues to be supported by residents. I was very proud of leading Alberta as my first venture into the competitive side of the company, and my time with Coachman was important to my career. I'm also very proud of how far claims has evolved as I've seen a significant difference in both the customer and employee experience. My work really shifted from leading products and people to shifting mindsets when I led the customer division — and the work I did with broker distribution at SGI was also invaluable to my career growth. But I believe the work we did to transform to a customer-centric organization not only elevated both the customer and broker experience, it also laid the foundation for how we approach transformation and the future — and I'm pretty proud of that as well! Overall, it's been a very gratifying journey and a fulfilling career — with even more exciting times ahead. #



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Exploring restoration innovations and adaption

With Brennen Mills, Partner, Saskatoon Fire and Flood

What is the most beneficial development in your restoration company in recent years?

There is a new focus on timelines and customer satisfaction. Educating our people and providing the best tools helps not only the contractor but also the client, broker, adjuster, and insurer. As our capacity and claim count increases, the need to handle data efficiently has shown its value within our organization. Finding understandable processes with our people and technology while adapting to new requirements has been key.

How has technology changed, and how is that reflected in the industry?

Technology has helped in communication and documentation. For example, cloud-based software to access documents and photos right from an insured's property or 360-degree cameras that help put a claim into context for an insurer or broker without having to attend the site. These new tools are benefits to all involved.

What are your predications for where restoration is heading with regards to technology adaption?

Technology allows us to do more with less. Reporting and documentation have increased exponentially in recent years. Third-party reviewers assisting with cost control and data collection beyond the historic adjuster management of a claim has increased our time involved and thus overhead. With the large service area in our province, being able to attend a claim without additional trips and persons can be the difference in project profitability.

The insurance industry is changing rapidly. What effect has this had on restoration services?

We have this discussion with broker partners frequently — insurance is rapidly changing, but the role of restoration is one thing that has not changed. We provide a service that is typically required under an unfortunate and unplanned occurrence. No matter what changes the insurance industry goes through, it is our role to maintain a respectful and organized service and offer a quality product. The claims process is changing and that does impact us. Our role in that change is to evaluate every new idea and ensure the efficacy of what we do and our role in helping the various parties involved in a claim.

Saskatoon Fire and Flood was established in 2005 — what is the single largest change within your organization since then?

You can ask around our office for how often I can be heard talking about change and, if handled correctly, the opportunity within it. One change is people. We are our people; we need to continue working diligently to understand that each new person we add to the team has something to teach us about them, others, the people we work with, and ultimately about ourselves.

There is change in bringing on new talent to help us in the incredible growth we've sustained over the last 17 years and there is change within people who have been with us for the long haul, with retirements to celebrate and succession planning to be done. We believe our people help us be the respectful, hard-working professionals in our local and national markets. No matter what changes within the insurance or restoration industries, simply knowing what needs to be done, by whom, how, and most importantly why, helps us through these changes. #

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Young Community Leader Bursary Award Recipient

By Kyle Halvorson, Manager, Community Engagement, IBAS

The 2022 IBAS Young Community Leader Bursary has been awarded to recent Campbell Collegiate graduate **Sun Park**. Presented in partnership with Red River Mutual, the award recognizes one graduating Saskatchewan high school student who exemplifies outstanding dedication to making their community a better place. In celebration of IBAS's 70th anniversary, the successful applicant received a one-time cash award in the amount of \$7,000 for advancement of her post-secondary education.

An immigrant to Regina from South Korea at the age of five, Park founded the Stargivers Initiative in 2020 — 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. It is also providing its first annual scholarship to graduating Campbell Collegiate students who contribute positively to their community and continuously demonstrate kindness and integrity.

"We are tremendously excited to be honouring such an inspiring young citizen, who embodies the very spirit of community leadership that has become synonymous with IBAS members and the insurance broker profession," says IBAS President & CEO Derek Lothian. "Not only has Ms. Park gone above and beyond to give back to those in need, but she has also achieved a high level of academic success and remains a role model for her younger peers."



In addition to her philanthropic endeavours, Park served four years on her school's student leadership council, including terms as secretary and president. She was also selected to be the student representative on the local school community council and, in 2021, was appointed to the Government of Saskatchewan's Youth Council, becoming the first individual from Regina Public Schools to hold a seat.

In her spare time, Park plays the violin, volunteers to provide Korean language and cultural lessons, and is an assistant coach at a Regina cheerleading gym.

"As a mutual insurance company owned by its policyholders, our defining purpose is to be a positive force in the community and the lives of our customers," says Brian Esau, president and CEO of Red River Mutual. "This bursary is an opportunity to celebrate a young leader who shares and embodies that very spirit. Ms. Park is extremely deserving of this recognition, and we are very proud to be able to partner with IBAS once again to deliver this valuable program." 🏡

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CSIO's Commercial Lines Working Group: Enhancing the Customer Experience With Real-Time Quoting

By Kathryn Sinclair, Vice President, Strategy & Operations at CSIO

Brokers can enhance the customer experience by expediting the commercial lines quoting process at no extra cost to their brokerage by partnering with insurers and vendors who have programmed CSIO's Commercial Lines (CL) Data Standards developed by CSIO's Commercial Lines Working Group.

WHAT ARE CL DATA STANDARDS?

Data Standards are programmable codes that facilitate communication between insurers' systems and broker management systems (BMS). Standardizing the data exchanged between brokers and insurers results in real-time quoting, consistent workflows, greater accuracy, reduced double-entry, and the automatic generation of electronic policy documents by a BMS.

INTRODUCING THE CL DATA STANDARDS WORKING GROUP

A main recommendation of a 2017 study commissioned by CSIO to research the best ways of facilitating the industry-wide adoption of CL Data Standards was broad industry participation, which CSIO implemented by forming the Commercial Lines Working Group. Comprised of insurers, vendors, and broker representation, the standards created by the working group automate small business commercial quotes to be delivered in minutes.

CSIO's CL Certification Program is our guarantee that an insurer or vendor has successfully adopted CL Data Standards and is compliant with industry best practices. There are three levels of certification:

- Level I – Foundational: Set the groundwork for real-time quoting
- Level II – Verified: Demonstrate successful data exchange in test scenarios
- Level III – Certified: Launch real-time quoting

Three ways your brokerage can realize the value of CL Data Standards.

- **Visit the CSIO website's Commercial Lines Standard page:** Includes commercial lines resources for develop a better understanding of how CL Data Standards can help your brokerage.
- **Take CSIO's, free, accredited Commercial Lines course:** Get a more in-depth look at the value of CL Data Standards, by taking CSIO's *The Future of Commercial Lines with Real-Time Quoting* course free of charge as an IBAS member.
- **Talk to your insurer and vendor partners about getting certified:** When insurers and vendors complete CSIO's CL Certification Program, everyone benefits. #

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**YEARS STRONG
IN SASKATCHEWAN**

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

 **BROKERS**
CARE CAMPAIGN FOR
MENTAL HEALTH

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*)
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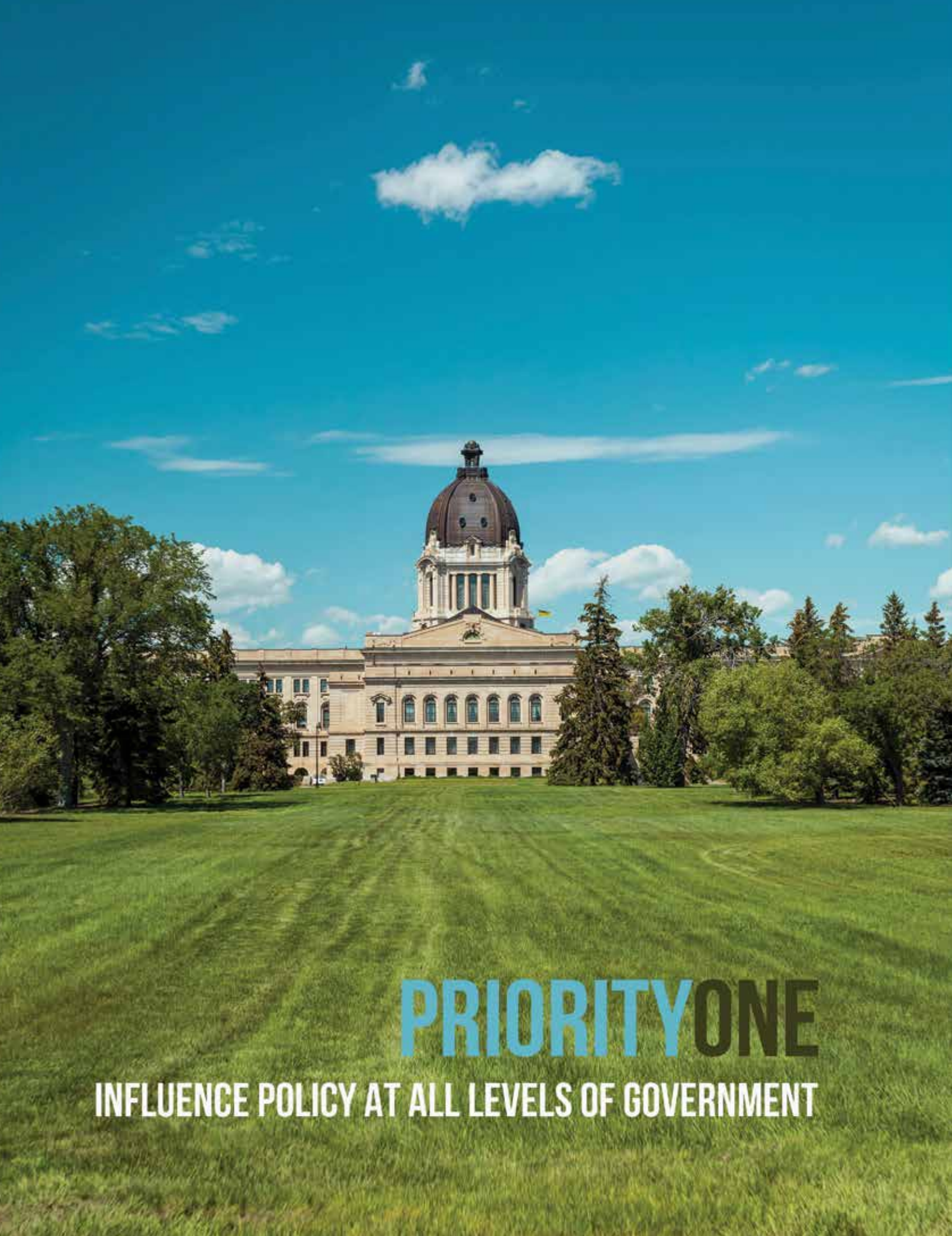
OUR FOCUS

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

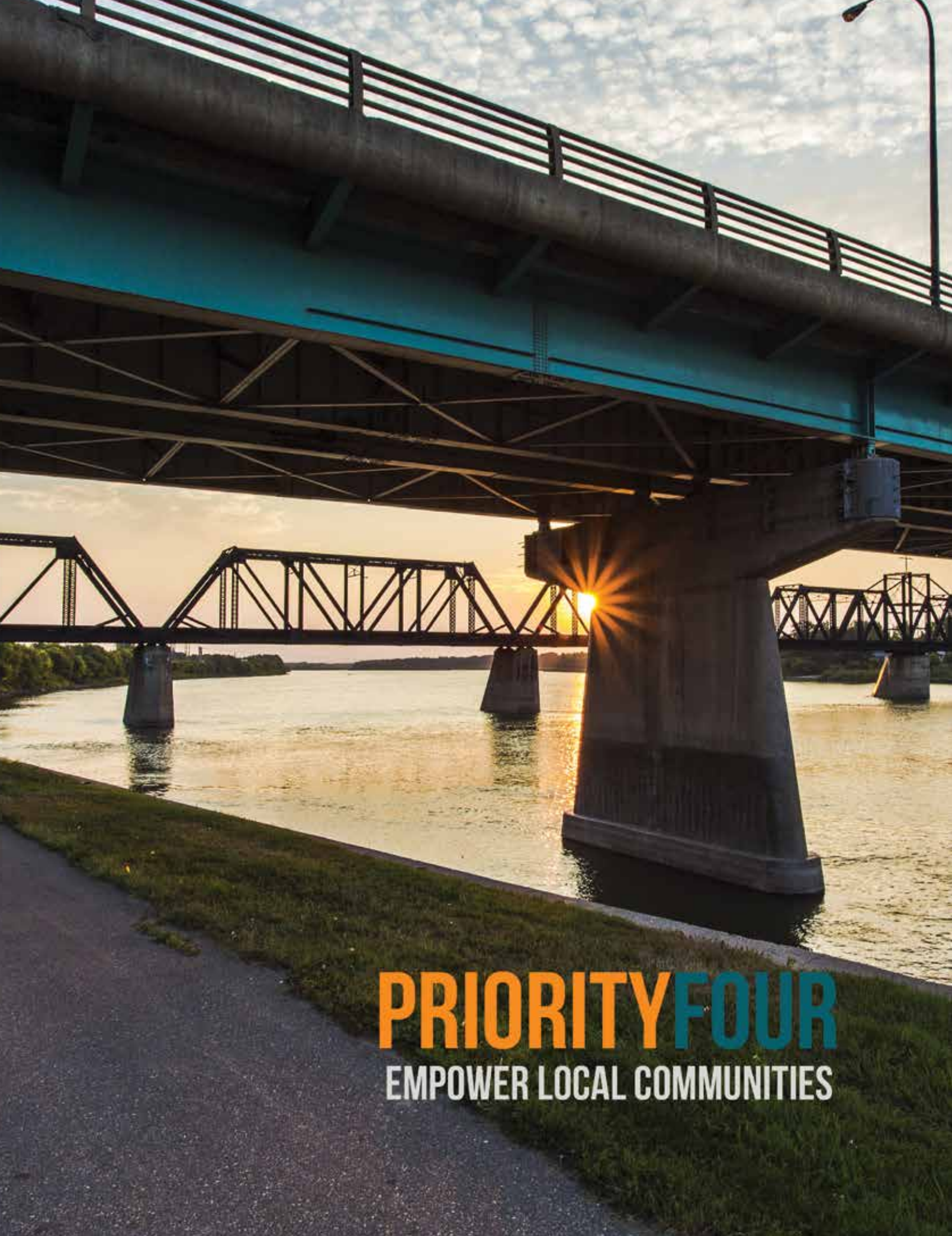
participants voted to continue for a second year. Based on that success, a third cohort is slated to launch in October 2022.

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
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hope, connection and success in the
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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."



Insurance Brokers Association of Saskatchewan

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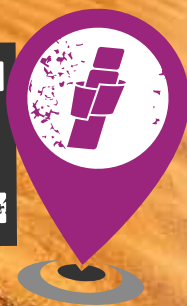
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EXPLORE

2022 IBAS CONVENTION & AGM | OCTOBER 13 & 14



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SUPPORTING PARTNERS



Breaking down barriers in agriculture

By Cherilyn Jolly Nagel, IBAS Convention Speaker

Greetings from the farm! Today, I have my laptop propped up on my steering wheel. No, I'm not a distracted driver — but I am a distracted farmer. I sit here parked in our bin yard as the combines spin around me during harvest and I patiently wait for a semi truck to come and load lentils. I am taking these few spare minutes to say hello and to share with you a bit of my farm story in the hopes that you'll look forward to meeting me at IBAS's convention in October.

For four generations, the Nagels have been farming in the Mossbank area — more than 100 years. We grow lentils, canola, durum wheat, and sometimes chickpeas and barley find their way in our crop rotation. We also have some alfalfa and are new to the baling scene. In addition to being a farmer, I am a wife, a mother, board member, speaker, and relentless advocate for the agricultural industry and food system.

I am often frustrated because the industry I live and work in is so incredibly misunderstood. The agricultural industry is one of the most technologically advanced industries in the world, but many consumers and politicians still hold onto an outdated and often nostalgic memory of farmers depicted in children's books holding pitch forks and standing in front of old red barns.

For more than 20 years now, I have worked in the agriculture policy arena, tackling the regulatory issues that affect the business of farming. I try to break down barriers between farmers and our non-farming public. Incredible as it may sound, I have lost count of the number of people in my life who have told me I am the first farmer they have ever really talked to. *Sigh...* that gives me a mission. To address this, I have taken on a number of projects to bridge the information gap between modern agriculture and the questions

consumers have about how their food is grown. One of the projects I am proud to showcase is a partnership with Utensil.ca, a resource for those interested in food and food systems, particularly the course titled "So... Your Client is a Farmer." The course was designed for those working with farmers who are looking to build better relationships with farmers. Farmers are a challenging bunch, we admit it! But we want to help lessen the intimidation, through partnered education platforms such as Utensil.ca

I spend a good chunk of my off-farm time speaking to audiences about the modern agricultural tools we use on the farm these days, and I try to debunk the myths and misinformation that many people find online about how food is grown. Consumers have a growing interest in food and food production and are often so removed from farmers, they're primarily getting inaccurate

"Consumers have a growing interest in food and food production and are often so removed from farmers, they're primarily getting inaccurate information from critics and activists through social media."



information from critics and activists through social media. I aim to shift that conversation so that it is the farmers themselves, the people who work the land, who value sustainability, invest in technology, and feed the world, that are educating the public on where their food comes from. Modern agriculture is about growing the safest, healthiest crops to feed Canadians — and the world.

There is no shortage of topics for me to cover, but I am quite excited to share some fun, informative and entertaining stories that will leave your audience feeling confident that Canadian agriculture is a good place to do business. No matter the topic, continuing meaningful conversations about the modern agricultural practices is important and I am proud to be a part of that — not only as a voice for my family's farm but as a proud Saskatchewan citizen and a member of the global



farming community. Thank you for the invitation and I'll see you in Regina!

Cherilyn was the first female president for the Western Canadian Wheat Growers Association and serves as an international director for the Global Farmer Network. In 2021, Cherilyn was recognized as one of Canada's 'Top 50 People of Influence in Agriculture.' She

is the host of Farm Show TV and as a speaker in high demand, she has spoken to a wide array of audiences throughout her farming career. Cherilyn was selected as SaskBusiness Magazine - One of Saskatchewan's Most Influential Women in 2011, is a Queen Elizabeth II Diamond Jubilee Medal recipient, and was awarded the Agricultural IMPACT Award at Grow Canada Conference. 🇨🇦



Self exploration leads to success for IBAS keynotes Jon Montgomery and Dr. Robyne Hanley-Dafoe

By Joanne Paulson, SaskBroker Magazine

Winning a gold medal in the men's skeleton event at the 2010 Vancouver Winter Olympics was a life-altering accomplishment for Jon Montgomery, although he is likely more well-known by his fellow Canadians for what came next. As he walked through the streets of Whistler, B.C., a fan emerged from a nearby pub with a frothy pitcher of beer and handed it to him. He drank a large portion of it with gusto as fans and supporters cheered him, on and the television cameras caught the entire scene.

"I think in that moment, when four million-plus people shared that pitcher with me, the perception of who I was in people's imagination changed," Montgomery said in an interview. "It went from gold medalist to Jon Montgomery, kind of an everyman, average dude. Everyone wants to see

themselves and their moments being celebrated, that's the stuff of dreams. If you can see yourself in that moment, that's the connective tissue to your life, to things that mean something to you, to something relatable. That's where the opportunity to be part of *The Amazing Race* stemmed from, being authentically myself in that moment."

When he takes the stage as the opening keynote at the 2022 IBAS Convention at the historic Hotel Saskatchewan, Montgomery will detail the secrets to 'gold medal teamwork' and how exploring with curiosity can differentiate leaders in both sport and in business.

Montgomery, who originally thought he would be a welder, began his career as a auctioneer, but he didn't plan to simply relying on his innate ability to engage audiences. He studied at the

Automotive Business School of Canada, Georgian College, and while his friends were enjoying spring break one year, he headed to Iowa for further training in auctioneering.

"I looked at it critically from the standpoint of, do I have any natural abilities that would give me a leg up on the competition? Everything is a competition, both from a sports standpoint or a job prospects standpoint. I wanted to work smarter and harder. That's how I looked at and approached things."

To a great extent, he followed his gut and watched for opportunities. And so, when his first boss in Winnipeg offered him a job in Calgary, he jumped at it.

"I said *sign me up!* I hear they have Olympic sports that you can try out there."



He had played sports in high school, particularly hockey – just like his hero Theoren Fleury, also from Russell, Manitoba – and wanted to be competitive again, to the extent that he wanted to represent Canada internationally. He discovered skeleton racing at Calgary Olympic Park.

“I did the first four runs of what would be probably a couple of thousand and started my journey in the sport of skeleton racing. I left that night after the first runs and thought, how am I going to structure my life? How am I going to pursue this as the next thing I do in my life? In a sport, in anything, it’s 90 per cent mental. It’s all between the ears. If you can get between the ears right, in terms of perspective and attitude, you will be able to do it.”

Jon’s passionate nature and willingness to explore new opportunities landed him the gig as the host of *The Amazing Race Canada*, which has earned him two Canadian Screen Awards.

Dr. Robyne Hanley-Dafoe, meanwhile, is a sought-after speaker, published author, scholar, and expert on workplace resiliency. She is author of *Calm Within the Storm*, which outlines a kinder approach to taking on the challenges of life and developing authentic self-alignment and balance.



Exploring the wrong paths helped Hanley-Dafoe find the right one.

“I tried things that were not a good fit, exploring many avenues in search of alignment of purpose and how I want to be of service,” she explained. “I was never pressured to get it all figured out the minute I was done school. I was raised in a family of giving back that understood there needs to be lessons, mistakes, and experiences, for true purpose to come to fruition. Perspective expands through lived experiences.”

At the start of her journey, Robyne was focused as an educator in psychology, exploring resilience work off the side of her desk. Part of the reason she kept her resilience work at arms length is because it felt deeply personal. It was the very first time she shared her story of personal resilience that the spark of passion was ignited. Hanley-Dafoe explained, “the academic rigor mixed with my personal story created a community. It is a braiding of the academic into lived experience.”

The concept of human connection and its importance in all aspects of life runs through all the speakers’ viewpoints and presentations. Hanley-Dafoe says this connection is our deepest desire, and while the pandemic confounded in-person interaction, connection could still be cultivated virtually. “It can be a more inclusive, diverse and creative way of creating human connection,” she said. “Through online connection, we feel as if we belong. The reality right now is a feeling of unbelonging, but there are ways of using the digital landscape to create bridges to one another.”

Hanley-Dafoe works to support groups by developing wellness initiatives, strategies to rally its members, and envisioning what is possible to form collective resilience. That includes building programs that are both practical and research informed with legacy power; one of her philosophies is to make research informed information accessible, some of which can be found on her website at robynehd.ca. #

AGENDA

Thursday October 13, 2022

11 a.m. Delegate Registration & Exhibitor Booths Open

Convention Foyer, 2nd Floor

Pick up your welcome package and kick-off convention by visiting your industry partners at exhibitor booths setup throughout the venue's second floor.

12 p.m. Welcome Luncheon & Opening Keynote

Regency Ballroom, 2nd Floor

Olympic gold medalist and host of *The Amazing Race Canada*, Jon Montgomery, is first to take the stage with his inspiring story about finding success outside his comfort zone.

2:30 p.m. Annual General Meeting

Regency Ballroom, 2nd Floor

This will include the election of directors, as well as an update on SGI motor licence issuing discussions and other important advocacy issues. Open to IBAS broker members only.

5:00 p.m. Chair's Reception

Blue Lounge & Library, 2nd Floor

Join your fellow brokers and partners for complimentary cocktails and musical entertainment prior to the banquet.

6:30 p.m. Chair's Banquet & Comedy Night

Regency Ballroom, 2nd Floor

This marquee event will commemorate the presentation of the 2022 IBAS Community Leadership Award as well as the 30-year Broker Service Awards. It will also feature a set from Graham Chittenden — actor, writer, and one of the country's hottest stand-up comedians! Delegates are invited to stick around after the performance to enjoy the DJ and open bar.

Friday, October 14, 2022

2022 #BROKERS CARE DAY

Friday, October 14, is the second-ever #BrokersCare Day across Saskatchewan. Wear your campaign t-shirt with pride — and win awesome prizes in the process!

8:30 a.m. CAIB Breakfast, Keynote & Major Prize Draw

Regency Ballroom, 2nd Floor

Open to all delegates, this special breakfast will recognize 2022 CAIB graduates followed by a keynote from renowned resiliency and workplace wellness expert, Dr. Robyne Hanley-Dafoe. We will also be drawing for one major door prize — but you must be present to win!

AGENDA

10:45 a.m. Insurer Executive Fireside Chat

Regency Ballroom, 2nd Floor

Moderated by IBAS Board Chair Dave Pettigrew, this engaging discussion features SGI President & CEO Penny McCune and Carol Jardine, president of Canadian P&C operations with Wawanesa Insurance.

12:30 p.m. Lunch Keynote

Regency Ballroom, 2nd Floor

Re-energize your Friday with Graham Sherman, founder of Tool Shed Brewing Company, as he shares the lessons he's learned pioneering Alberta's craft beer industry, dispelling the innovation 'myth.'

2:30 p.m. Mutual Leaders Panel Discussion

Regency Ballroom, 2nd Floor

Mutual insurance companies have long played a vital role in the Saskatchewan insurance marketplace. Shelley Willick (President & CEO, Saskatchewan Mutual Insurance), Brian Esau (President & CEO, Red River Mutual), and Valerie Fehr (CEO, My Mutual Insurance) give their takes on where the industry and the broker distribution network are heading.

3:45 a.m. Education Breakouts

Delegates can choose from attending one of two concurrent, 45-minute breakout sessions:

Session #1: The State of the Commercial Insurance Market

Oak Room, Main Floor

Presenter: Celyeste Power, Executive Vice President, Strategic Initiatives & Advocacy, Insurance Bureau of Canada

Session #2: The Future of Farming

Saskatchewan Room, Second Floor

Presenter: Cherilyn Jolly-Nagel, Saskatchewan Grain Farmer & Canadian Western Agribition's Top 50 Most Influential People in Agriculture

4:30 p.m. Brokers' Beer & Innovation Showcase

Circa 27 Dining Room & Lounge, Main Floor

This showcase is a hybrid between a mini trade show, beer tasting, and reception, and will feature complimentary beer sampling led by Graham Sherman of Tool Shed Brewing Company (along with some of Regina's leading craft brewers), as well as interactive vendor displays by insurance industry partners offering new and/or improved technologies, products, or services.

6:30 p.m. #BrokersCare Hospitality Night & Featured Entertainment

Regency Ballroom, 2nd Floor

The evening will include vendor partners, an open bar, good eats, and performances by an all-Saskatchewan trio of musicians: Langenberg-born country superstar Jess Moskaluke, Weyburn-based recording artist Brayden King, and Lloydminster's own Jordyn Pollard! Wear your 2022 #BrokersCare campaign t-shirt for a chance to win great prizes!

SPEAKERS & ENTERTAINMENT



JON MONTGOMERY | THURSDAY LUNCH

Olympic gold medalist and host of *The Amazing Race Canada*, Jon Montgomery is first to take the stage with his inspiring story about finding success outside his comfort zone. Jon will detail the secrets of 'gold medal teamwork' and how curiosity can be a key differentiator for leaders both in sport and in business.

DR. ROBYNE HANLEY-DAFOE | FRIDAY BREAKFAST

Dr. Robyne Hanley-Dafoe is a multi-award-winning psychology and education instructor who specializes in resiliency, navigating stress and change, leadership, and personal wellness in the workplace. Hanley-Dafoe is also the author of the award-winning and bestselling book, *Calm Within the Storm*, which outlines a powerful and achievable path to everyday resiliency. It won the 2022 Silver Nautilus Award in the Psychology/Mental and Emotional Well-Being category. Robyne would be the first person to tell you she is still navigating her way through all research and literature, talking with people, and exploring, with the intention of developing a deeper understanding of resiliency. Robyne's refreshing approach looks at resiliency from multiple vantage points with the aim of being fully accessible to everyone.



GRAHAM CHITTENDEN | THURSDAY NIGHT

Graham Chittenden is one of Canada's most exciting comedic performers. A familiar face at the Just For Laughs festival, Chittenden has shared tours and stages with Brent Butt, Howie Mandel, Andrea Martin, and Louie Anderson, to name a few. Delivering and deliberating over the day's random hot topics and pop culture snippets, Chittenden has numerous television appearances as part of Just For Laughs, the Winnipeg Comedy Festival, the Halifax Comedy Festival, and as a host for MTV Canada, he also stars in several comedy specials, including his most recent *Graham Chittenden: Reluctant Adult*, streaming on Crave.

SPEAKERS & ENTERTAINMENT



GRAHAM SHERMAN | FRIDAY LUNCH

Graham Sherman is a self-professed "high-level geek" who used his love of technology to disrupt an entire industry. After quitting his well-paying, stable government job to jump head-first into the craft brewing industry, Sherman quickly learned that his new-found vocation was actually illegal in his home province of Alberta. So, he changed his game plan from simply brewing craft beer to disrupting the industry. It took one year of relentless perseverance for the Alberta Gaming and Liquor Corporation to change their legislation. It was through this process he learned the importance of adaptability, resiliency, and collaboration in any success story, and it is these traits that helped his brewery see sustained success throughout a difficult pandemic. Sherman has been nominated for *Canadian Entrepreneur of the Year*, was named one of Calgary's 2016 *Top 40 Under 40* by Avenue magazine, and won the 2018 Business in Calgary Leaders Award.

CHERYLYN JOLLY-NAGEL | FRIDAY AFTERNOON

Born and raised on the Saskatchewan prairies (Mossbank, to be exact), Cheryl Jolly-Nagel is passionate about her life as a farmer, being a wife to David, and a mother to Claire and Addison. She has two post-secondary diplomas (Agricultural Business and Finance), has sat on countless boards, speaks at major events and conferences, and loves breaking down barriers between farmers and city-dwellers. Her smart, humorous, and myth-busting approach has made her a go-to resource for organizations across the country.



CELYESTE POWER | FRIDAY AFTERNOON

As Executive Vice-President, Strategic Initiatives and Advocacy, Celyeste Power advances IBC's national advocacy priorities through foresight for and strategic management of issues affecting Canada's property and casualty insurance industry. Celyeste has held progressively senior positions at IBC, developing strong relationships with the executive leadership team, members, insurance stakeholders, and consumers. As a consumer advocate, Celyeste works toward maintaining affordable insurance across Canada. As IBC's vice president for Western Canada, she led several successful advocacy initiatives. She is an active member of The Insurance Supper Club Canada, an organization that supports the advancement of women to senior positions across the insurance industry.



JESS MOSKALUKE | FRIDAY NIGHT

Saskatchewan's own Jess Moskaluke is the first Canadian female country artist since Shania Twain to achieve CRIA Platinum single status. The 2017 JUNO Award winner for 'Country Album of the Year,' Moskaluke is also the 2018 CCMA Award winner for 'Album of the Year', a three-time consecutive CCMA 'Female Artist of the Year' Award winner – the first resident of Saskatchewan in the history of the awards to achieve this title, a 2017 SOCAN Award winner, and the 2020 WCM Award winner for 'Country Artist of the Year.'





Bipper Bulletin Board

REGISTER NOW

LICENSING COURSES

CAIB 2 Immersion

October 29 – November 4, 2022

Zoom e-delivery (\$900 +GST per member)

CAIB 3 Immersion

January 6 – 14, 2023

Zoom e-delivery (\$900 +GST per member)

CAIB 4 Immersion

March 3 – 12, 2023

Zoom e-delivery (\$1,050 +GST per member)

CAIB 1 Immersion

May 12 – 20, 2023

Zoom e-delivery (\$900 +GST per member)

TECHNICAL COURSES

Building Construction 101

October 11, 2022

Webinar (\$30 per member)

CSIP Module 2

October 27, 2022

Webinar (\$250 per member)

Auxiliary Heat- From Woodstoves to Wood Furnaces

November 1, 2022

Webinar (\$30 per member)

Getting Started in Commercial Lines: Module 1

November 2, 2022

Webinar (\$30 per member)

CSIP Module 3

November 24, 2022

Webinar (\$250 per member)

Getting Started in Commercial Lines: Module 2

December 2, 2022

Webinar (\$30 per member)

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