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The 69th IBAS Convention & AGM returns to the Sheraton Cavalier in Saskatoon on October 12 & 13. Huddle up with fellow brokers and industry colleagues for two days of networking, learning, and celebrating the vital impact insurance brokers have on the social and economic fabric of Saskatchewan.



2022 – 23 Annual Report

Included in this issue, you will find our standalone annual report, which recaps the activities and accomplishments of IBAS over the past year, as well as an overview of association's new, three-year strategic plan.

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Driving member value through advocacy

By Sarah Johnston, President & CEO, Johnston Insurance Brokers

One of the core priorities in IBAS's new strategic plan is to *influence the decisions that impact members*. Through this lens, we view the association as a proactive and highly respected advocate to governments, regulatory authorities, insurance carriers, and other industry stakeholders on the issues that matter most to Saskatchewan P&C insurance brokerages.

While the focus on advocacy is nothing new for IBAS, the deliberate approach IBAS has taken to advancing key priorities in recent months illustrates our shared commitment to putting the right people — and the right resources — behind that mandate.

For this issue of *SaskBroker Magazine*, I thought I would provide you an update from the perspective of the IBAS board of directors on the progress we've made and what we view as 'next steps' in our mission to represent you, our members.

MOTOR LICENCE ISSUING

This is, without a doubt, the most demanding file IBAS has worked on over the past half-decade, requiring several meetings each month, extensive consultation, and adherence to a very specific — yet nuanced — governance framework.

Earlier this year, the efforts of the first IBAS-SGI Joint Working Committee concluded, with agreement on a lengthy list of practical initiatives intended to improve service levels and standards. IBAS was masterfully supported in these discussions by Cari Watson (Westland Insurance), Trina Barber (Carnduff Agencies), and Jessica Eberle (HUB International). You can find a summary of those action items in the *members only* section of the IBAS website. Some of them have already been implemented, while others will be executed over the next 6 – 12 months.

Since the ratification of the new strategic accord in April 2022, one of the loudest calls we've heard from members is for IBAS to work to strengthen the remuneration framework for the delivery of issuing products and services. In fact, in the latest *Brokerage Issues Survey*, 78 per cent of IBAS members indicated they felt that they were not fairly compensated for these activities, including only four per cent of brokerages with fewer than 10 licensees.

Although we recognize we still have a long way to go, and will be pushing for this issue to be front-and-centre through the fall and winter, we are proud to have already secured *some* notable improvements in the interim, amidst one of the most challenging financial years the Auto Fund has experienced in recent memory.

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One of the core priorities in IBAS's new strategic plan is to influence the decisions that impact members.

As you will recall, effective June 1, rates for three of the most common ancillary transactions (adding a driver's licence with a photo, adding a new customer, and transferring a registration) all increased; and, four licensing exams written with IBAS (Auto Part I, Auto Part II, General Insurance Council of Saskatchewan [GICS] Bylaws, and GICS Auto Bylaws) became *free* for IBAS members. Collectively, we estimate these improvements to be valued between \$5.5 million and \$6 million over the next three years.

And then there's everyone's favourite word right now — *transformation*. The IBAS Issuer Advisory Committee has been meeting monthly with Auto Fund leadership since June to provide input on identified issues related to SGI's systems overhaul.

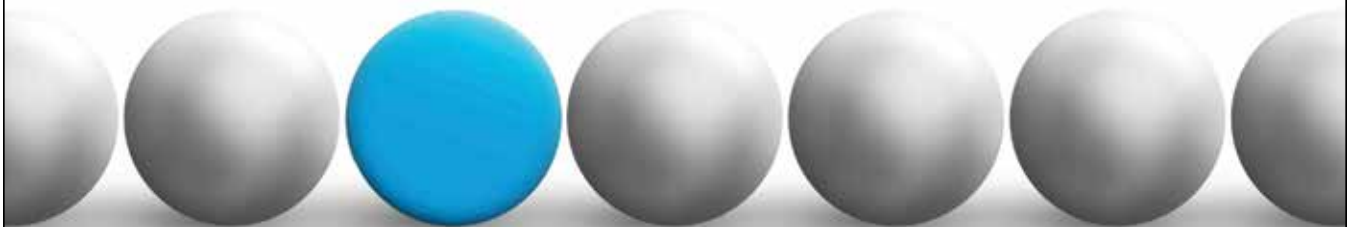
Again, you can find a summary of submitted input on each topic posted to the *members only* section of the IBAS website.

WATER PROTECTION COVERAGE

IBAS staff spent a large part of their summer addressing broker and consumer concerns surrounding SGI CANADA's Water Protection Coverage (WPC) product. These concerns stemmed primarily from the definition of *surface water* and its subsequent claims treatment, which led to unexpected denials on the basis of landscape grading, indication of previous water pooling, and other scenarios, such as rainfall accumulation in window wells.

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As a direct result of IBAS's research, outreach, and advocacy, this past August, SGI CANADA committed to a number of important actions:

- Updating its surface water definition and WPC wordings to more closely align with other insurers in the Saskatchewan market. The intent is to position the WPC product to respond similarly to that of other carriers.
- Applying the updated definition, wordings, and intent to all WPC claims occurring on and after July 1, 2023. Outstanding claims or denied claims with a loss date of July 1 onward will be automatically reviewed and addressed.
- For denied SGI WPC claims with a loss date between January 1 – June 30, 2023, SGI has been conducting a review and will address cases where the policy wordings in effect during that period were applied inconsistently.

Regardless of the loss occurrence date, if your brokerage has advocated on a WPC denial that has been elevated through the SGI Fair Practices Office and Ombudsman Saskatchewan without a resolution, please forward the details to community@ibas.ca.

FIRE UNDERWRITERS SURVEY

Back in July, we shared with you how significantly outdated the data is contained in the Fire Underwriters Survey (FUS). For example, at that time, *none* of Saskatchewan's 147 incorporated towns had updated their FUS information in the previous five years. Since then, IBAS has taken several concrete measures to improve the data used in the evaluation of risk:

- IBAS retained Mark Cooper (former CEO of the Saskatchewan Construction Association and past director of policy for the Saskatchewan Urban Municipalities Association, or SUMA) to

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advance this issue. He has held conversations with several stakeholder groups, including the Urban Municipal Administrators Association of Saskatchewan (UMAAS), the Rural Municipal Administrations Association, the Saskatchewan Association of Rural Municipalities, and SUMA.

- Hon. Don McMorris, Minister Responsible for Government Relations, broached this issue in his remarks at the UMAAS convention in June, outlining the importance of up-to-date fire protection data for both municipalities and the insurance industry. IBAS also placed content in the June and July editions of *Municipalities Today* – a monthly e-publication sent out by the Ministry of Government Relations to all municipalities in the province.
- IBAS and FUS staff hosted three webinars for municipalities and fire protection service providers through the summer. Each session covered the role of the FUS, how the data is used by the insurance industry, how the FUS data can be updated, and the impact of outdated data on insurance premiums. More than 75 individuals participated, representing roughly 70 unique communities across Saskatchewan.

FUS has reported an increase in requests for portal access and a spike in data being submitted following the webinars. FUS recently stated this is the highest frequency of updates they've received in the province

since 2019, with significant progress being made in a few large centres as well, including Regina and Weyburn. Historically, FUS sees this data updated between the months of October and December as municipalities submit year-end statistics; therefore, clearer details on the impact of IBAS's outreach efforts will be made available in early 2024.

BUT THAT'S NOT ALL...

These three topics represent only a *small portion* of IBAS's ongoing advocacy work. To keep brokerages better informed in real-time, IBAS will be launching (or, by the time this is published, we may even have *already launched*) a new, online Member Principals Forum, administered through the *members-only* section of the IBAS website, which will serve as a central hub for new developments and the submission of member feedback. Watch your inbox for details.

As always, however, if you have comments, questions, or concerns, please don't hesitate to reach out to me directly (at chair@ibas.ca) or any member of the IBAS team. Thank you for your continued support – we are only as strong as our members are engaged!

Sarah Johnston is the president and CEO of Johnston Insurance Brokers in Rosetown and is the chair of the IBAS board of directors – the youngest in its 71-year history. In 2022, she was named one of Insurance Business Canada's top 48 'Elite Women.' #

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An old photo, and four lessons for success

By Derek Lothian, President & CEO, IBAS

Earlier this summer, I stumbled upon an old photo of my grandfather and I. Even though he passed away when I was young, I have vivid memories of him as an eminently caring, wise, and devoted family man, who had a profound impact on the person — and the professional — I'd eventually become.

I sat with the picture for the better part of an hour one Saturday morning, coffee in hand, and reminisced. It's funny how time has a way of

magnifying details that seemed mundane in the moment: the deliberate cadence in which he spoke, the sound of his metal truck door latching shut, or the sweet smell of the Werther's Original butterscotch candies he always kept in his front shirt pocket.

Those reflections soon descended, almost instinctively, into a full-on study of the lessons he taught me. Apart from the importance of being a snappy dresser, which — judging by the photo — is a quality I clearly mastered in my youth, I began

to scribble a list of characteristics into the blank column of an outdated small-town newspaper. By the time my mug was empty, I had jotted down four basic traits that form, what I believe to be, the nucleus to most success:

WORK HARD

My grandfather was employed by Gulf Oil for 49-and-a-half years. In that time, he didn't miss a single day of work — didn't oversleep, didn't call in sick, and didn't skip out on the Friday before a long weekend for an unannounced tee time.

Yes, times have changed. And the nature of work has changed. But the merits of being wholly committed to your vocation, whatever that may be, remains, I think, the single-largest





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"We don't quit. We get up and try again."

determining factor to achieving what you set out to accomplish.

If I'm being completely fulsome: it's also one of the rarest qualities out there.

MAKE PEOPLE FEEL SPECIAL

Like many others in that era, my grandfather had a lot of kids. Eight of them, actually — all crammed into a tiny, rural Saskatchewan house that couldn't have been larger than 600 square feet. Unsurprisingly, he had a lot of grandchildren as well. There was never a moment, though, you felt as if you weren't the most important person in his world (apart from my lovely grandmother, of course).

There was one time — I couldn't have been much older than my own daughter is now — I dropped a butterfly net into the river and the current carried it away. It was worth, at most, a couple dollars and was easily replaceable; but I *loved* that net. He immediately jumped into his truck, drove a mile-or-so downstream onto a bridge, and rigged up a fishing rod to snag the net on the way by.

I never forgot that kindness (or that drive to solve a problem), and it is a feeling I've done my best to impart onto others in life and in business.

As the old saying goes: people easily forget what you say to them and what you do for them; however, they rarely forget how you made them feel.

PRACTICE HUMILITY

I'm certain my grandfather was the smartest person in virtually every room he entered. He knew

something about everything: small engines, sports, animals, sewing, you name it.

He didn't have a university degree hanging on his wall, and he was neither boisterous nor timid. He was humble and confident all at once — a hallmark, perhaps, of both his generation and his 'farm boy' upbringing.

Simply put, the way he carried himself seemed to automatically elicit respect from everyone he encountered — not because it was *commanded*, but because it was *earned*. Grandpa was the type of person who would give a stranger the shirt off his back and would struggle to spend the money to replace it.

I remember driving home with him from Calgary one winter night and stopping at every motel on the main highway through Medicine Hat to find the 'best deal' so we could get some shut-eye. The place he landed on was, I believe, \$35 a night. This was the same man who, without prompting, purchased my family's first computer (when computers weren't cheap) because he had the foresight to understand technology was the way of the future. Ironically, I don't think he used a computer once in his entire life.

It was many, many years before I saw this breadth of humility applied in the business world. One of my first, real *career* jobs was working for a southern Saskatchewan farmer, who had turned an invention he originally developed for his own use into a flourishing agriculture equipment manufacturing business. Despite growing the company from his farmyard quonset to a 40,000-plus-square-foot production facility in a matter of only a few years, he never diverged from being that same farmer who just wanted to help and do right by his neighbours.

Four years into that role, I was working a trade show with this gentleman. I asked him what education he

A man in a blue sweater is carrying a young child on his shoulders. The child is wearing a white shirt and jeans, and is laughing joyfully. The man is also smiling and looking up. They are outdoors with green trees in the background under a clear blue sky.

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had that garnered the *RNG* designation that appeared after his name on his business card. I'll never forget his response. The corner of his mouth immediately turned upward into a grin, and he said, "Derek, you're the first person to ever ask me that. It just stands for *real nice guy*."

GRIT WINS

I'm not going to sugar-coat this: there have been a *lot* of days at IBAS where I felt like throwing in the towel. I don't think that's particularly unusual. I'm sure you've had several of those moments yourself.

But, whenever I get that feeling, I can hear my grandfather's voice as clearly as if he was sitting across the kitchen table: "We don't quit. We get up and try again."

It's such a simple mantra. Some might even call it overly idealistic. Out of all the progress we've made

as an organization in the past six years, though, and through every major achievement we've had, I cannot think of a single one that wasn't preceded by at least a fleeting moment of wanting to knuckle under.

Change is tough. *Big* change — and big success — is *really* tough. It's designed to be. That said, I'm truly blessed and grateful to have had people in my life — like my grandfather — to give me the tools to overcome those challenges. You have them, too. And if this column is nothing else, let it be a reminder that you already have everything you need to succeed, regardless of what the future brings.

Derek Lothian has been the president and CEO of IBAS since 2017. He also currently serves on the boards of the Heart and Stroke Foundation of Canada and Platform Genetics Inc., as well as as a senior advisor to several privately held and not-for-profit organizations across the country. Derek can be reached at derek.lothian@ibas.ca. 📧



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Listening to you: Wawanesa is turning your feedback into action

By Randy Dhillon, Vice President, Central Region,
The Wawanesa Mutual Insurance Company



Saskatchewan brokers are busy. The insurance market here is growing, people need advice, and the services brokers provide are more important than ever. While some insurers are investing to compete with brokers, Wawanesa is investing to better support Saskatchewan brokers — to be your market of least resistance.

Since I moved into my new role as Wawanesa's vice president for the central region, I've been meeting with brokers throughout Saskatchewan. I've heard loud and clear that the single most important issue for you is ease of doing business. You've given me great advice on how Wawanesa can improve our operational efficiency, address constraints, improve workflows, and seize new opportunities. I've also heard that you want us to do more to show the difference a Canadian-owned and -operated mutual company can make for people.

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For example, we recently introduced our new Digital Small Business Solution. It enables us to provide instant quotes on nearly one hundred types of small businesses. Wawanesa knows the value of getting you a quote fast and, with this tool, we're seeing fast quotes and strong growth. We are also piloting a new tool, called *Link*, that will make it easier for us to provide health and life quotes to potential prospects. In addition, we continue to lead the industry with our implementation of APIs to foster greater connectivity between us.

But we know it's not just about digital tools. It's also about personal connections. Together with our new leadership team in the central region, we're actively looking at how we can improve our physical presence in Saskatchewan. We are also investing in our people, especially the expertise of our already skilled underwriters, to make sure we're there to help, offering excellent advice to our valued broker partners.

RAMPING UP FOR SEVERE WEATHER

We've staffed up and streamlined our claims processes to make sure we're there for you and our members this catastrophe (CAT) season. 2022 was a tough CAT season for Saskatchewan. Our year-over-year claims in the central region increased nearly 20 per cent. This impacted our capacity, and that of our vendor partners who were also dealing with supply chain shortages.

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- Grown our preferred vendor network;
- Given more decision-making authority to independent adjusters; and
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My commitment to you is that we will continue to learn, invest, and adapt to make sure we're there for you and our members.

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We also know that many of you want more options to diversify your books of business, specifically with health and life coverage for people and businesses. Wawanesa is unique in that we offer P&C coverage as well as a full suite of group life and personal life benefits. There’s a real opportunity for us to help brokers harmonize the insurance experience for our members, providing them with both P&C as well as life coverage. This

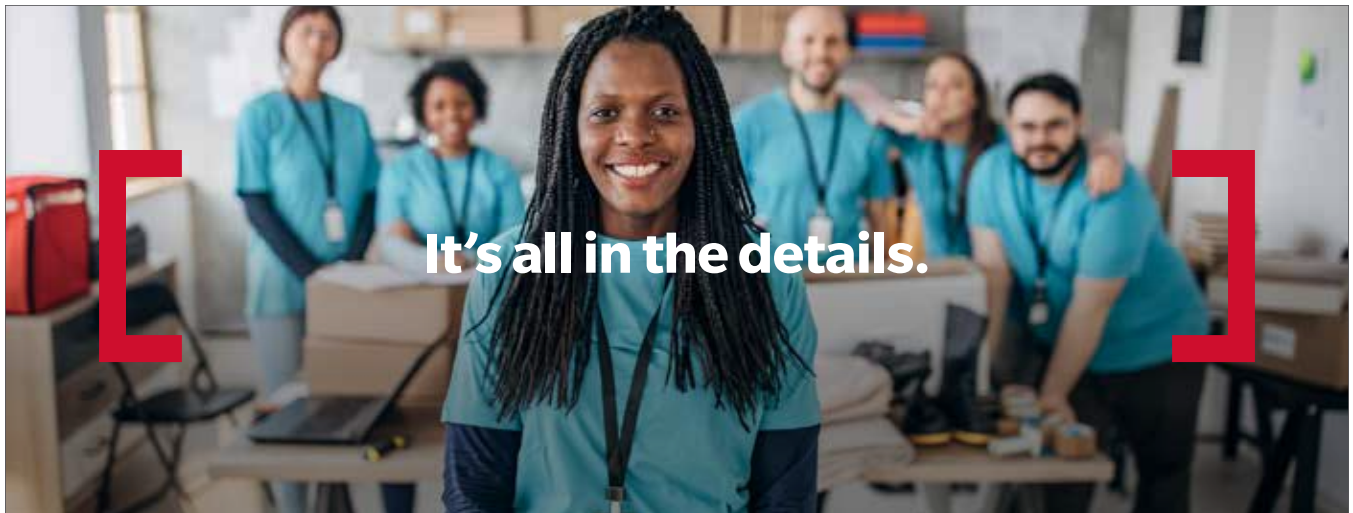
type of full coverage is an important way we can improve retention together.

I’m excited to speak with you more about how we can grow in this space together.

COMMUNITY IMPACT

As one of Canada’s largest mutual companies, we are deeply committed to strengthening the investments we make in the communities where our brokers and members live.

For instance, our Wawanesa Climate Champions program provides \$2 million to increase the climate resilience of communities across Canada. The



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program supports national organizations with local impact, focusing on areas with a larger risk of catastrophic weather events. We're supporting projects that mitigate against wind, water, and fire events as well as projects that protect wetlands, farmlands, forests, and more.

We also know brokers go the extra mile to support our members and communities. We want to celebrate you for the extraordinary service you provide people every day. Through our Going the Extra Mile program, we invited brokers to send us stories of how they've gone the extra mile for the people and communities they serve, and we will award 10 brokers with \$10,000 each for the charity of their choice, courtesy of Wawanesa. We look forward to sharing our winning brokers soon.

Wawanesa is proud to be the annual partner for the IBAS #BrokersCare initiative. #BrokersCare is about bringing people together, showing the good that brokers do in the community, and helping more people to see a great future in our essential industry. Congratulations to everyone at IBAS for leading such a transformative initiative.

HERE FOR SASKATCHEWAN BROKERS

Finally, thank you for the advice you have provided to me and my team over the past year. We appreciate your partnership with us, and we will continue to invest in the people and processes that enable us to look after our members and communities together. #

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Bipper Bulletin Board

CHANGES TO CAIB GRADUATION BEGINNING IN 2024

Beginning in 2024, we're elevating the CAIB graduation ceremony. The first-ever CAIB Graduates Dinner will bring the broker channel together for an exclusive evening of celebration and networking. This special event — scheduled for the evening of Thursday, April 11, in Saskatoon — will recognize individuals graduating from the CAIB program between August 1 – December 31, 2023.

BROKERS CARE COMMUNITY FUNDS DOUBLES UP ON SASK GIRLS UNITED

IBAS is increasing its annual sponsorship of Sask Girls United (SGU) from \$2,500 to \$5,000 in 2023. This contribution, made through the #BrokersCare Community Fund, will directly enhance the not-for-profit organization's program delivery capacity. SGU was founded in 2021 by five university students with the goal of providing mentorship, mental wellness, and leadership development opportunities to Saskatchewan girls between the ages of 8 – 14. Last year, SGU's all-volunteer team connected with 391 youth across the province — roughly 30 per cent of whom identified as Indigenous and another 31 per cent of whom were located in a rural community.

JOIN THE IBAS EMERGING BROKERS COUNCIL

Later this fall, IBAS will issue a call for expressions of interest to join the 2024 IBAS Emerging Brokers Council (EBC). This is a unique, rewarding opportunity to strengthen engagement within the insurance industry, get involved with IBAS, and make a meaningful, positive contribution to the broker profession. The EBC is a professional development resource unlike any other with council members participating in important conversations that shape IBAS decisions and the future of the insurance sector, both in Saskatchewan and throughout Canada. Interested individuals are encouraged to contact Nicole Sinclair at nicole.sinclair@ibas.ca.

COMMERCIAL BROKER BOOT CAMP

Learn the ins and outs of commercial insurance in under 25 hours. This educational program is delivered fully online through five core modules and one elective in an engaging format that includes interactive assessments, quizzes, and case studies. Course demonstrations and group discounts are available. Learn more at ibas.ca.

HOLIDAY MIXER

'Tis the season to come together — and help out a great cause in the process! Join your fellow brokers and insurance industry partners in Saskatoon from 5 – 8 p.m. on Monday, November 27, for a festive evening of camaraderie, cold drinks, and hot eats. This event is 100% free thanks to our 2023 Annual Partners. That said, we are encouraging all attendees to bring along a new, unwrapped toy for donation to Santa's Anonymous.

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Why Canada must accelerate work to establish a National Flood Insurance Program

By Craig Stewart, Vice-President, Climate Change and Federal Issues, IBC



In 2021, a prolonged atmospheric river resulted in billions of dollars of flood damage in southern British Columbia. Many of the people impacted lived in areas that were at high risk for flooding and did not have access to flood insurance coverage. A similar situation played out in 2022 in Atlantic Canada — Hurricane Fiona ravaged the entire Atlantic region and, once again, many homeowners did not have access to flood insurance. This summer, more devastating floods have damaged or destroyed homes and businesses across Canada.

The trend of increased flooding in Canada has been in plain sight for years, including in Saskatchewan.

In 2022, eight storms caused flooding in various communities in this area. In two of these storms, which impacted Spiritwood, Yorkton, Langbank, Churchbridge, Regina Beach, and Saskatchewan Beach, flooding was the main peril. Total insured losses from these two storms alone totalled \$35 million. Looking back over the past 10 years, flooding and water were a contributing peril in 35 major storms that swept into the province — all of which had significant insured losses.

As intense storms continue to impact people and property, the case for establishing a federal flood insurance program has never been clearer. The frequency and severity of flooding in Canada continue to increase each year, and we know there are still over 1.5 million households across the country that remain highly exposed to flooding yet lack access to flood insurance.

In 2019, Insurance Bureau of Canada (IBC) spearheaded advocacy for a National Action Plan on Flooding to help raise awareness of growing flood risk across Canada. The plan included a call for the federal government to create a National Flood Insurance Program to ensure that all homeowners, regardless of their risk, could access affordable flood insurance.

Now, in 2023, the federal government is continuing its important ongoing work to establish a low-cost National Flood Insurance Program. Once established, this program will be a major step forward and critical to help protect homeowners across the country whose homes are at high

Once established, this program will be a major step forward and critical to help protect homeowners across the country whose homes are at high risk of flooding.

risk of flooding. This is why Canada must accelerate its important work to implement the National Flood Insurance Program.

IBC's hope is that the program will be in place within two years — and Canada will finally be on equal footing with the UK, the US, and other G7 nations that already have flood insurance plans.

So, where do you come in?

The federal government has made clear that it wants to launch the flood insurance program in partnership with the provinces and territories.

I encourage each of you to reach out to your MLA and — as a broker and a Saskatchewanian — tell them how important it is that the provincial government gets behind this new program. Tell them about the difference it will make in people's lives.

A government-backed program, in partnership with Canada's property and casualty insurers, will help all homeowners — regardless of where they live or their risk exposure — have access to affordable flood insurance.

In June of this year, the Government of Canada took a key step toward a flood program when it released its official National Adaptation Strategy (NAS) and Action Plan, the first plan of its kind in Canada.

The NAS and Action Plan will strengthen the government's flood program commitment by:

- Expanding the Flood Hazard Identification Mapping Program;
- Topping up the Disaster Mitigation and Adaptation Fund;
- Accelerating the use of climate-informed codes, standards, and guidelines; and
- Delivering climate toolkits and services that increase the uptake of climate-resilient practices and investments in communities.

The NAS is a critical component in delivering the National Flood Insurance Program, which is expected to help speed recovery and rebuilding for displaced families and businesses in flooded communities and reduce unplanned disaster costs facing the federal and provincial governments. Overall, the NAS will help address the impacts of climate change on Canadian families and communities. IBC is urging the federal government to make the necessary investments to implement this strategy.

With severe weather events increasing year over year, Canadians at high risk of flooding deserve access to insurance protection. IBC's hope is that with the help of the broker community, others in the insurance industry, and governments, Canada's National Flood Insurance Program will soon become a reality. #

Young Community Leadership Bursary Awarded

By Kyle Halvorson, Manager Community Engagement, IBAS



The 2023 IBAS Young Community Leader Bursary, presented in partnership with Red River Mutual in the amount of \$5,000, was awarded to Telia Lafontaine.

Telia is an avid volunteer and was previously named the Saskatchewan Junior Citizen of the Year and, in 2021, earned the SaskTel Youth Indigenous Award for Community Service.

IBAS staff had the pleasure of meeting Telia and a few of her family members during the cheque presentation at the IBAS office late this summer including her mother, grandmother, aunt, and two sisters. It is clear that Telia comes by her dedication to giving back and to community honestly, as her grandmother explained that service and giving were family values and something that was expected of all

family members. Of Métis and Hawaiian heritage, Lafontaine was surprised by her family with a Haku Lei (braided lei), also called Lei pō'o (head lei), made with flowers and leaves. Haku leis are braided together and used for adornment, typically made with native flowers and plants such as the Ti leaf and Tiare. However, the ones seen in the images here were handmade by her aunt using flowers from her grandmother's garden. "When she gave it to me, she was sharing her love for me and so it symbolizes a gift of aloha to the receiver," explained Telia.

Lafontaine is also a burgeoning entrepreneur, operating a small handmade goods business, Ohana Made Designs, and donates a percentage of her sales to support inner-city youth programs. IBAS was gifted one of her artworks, which now

adorns the entryway table at the IBAS office for members to enjoy when visiting.

"We are humbled to be able to honour such an incredible young leader, who lives her values and exudes an infectious passion for building and giving back to her community," says IBAS President & CEO Derek Lothian. "She is a role model for her peers and a force for change that has already made a remarkable impact."

"As a mutual insurance company, community is at the heart of who we are and what we do," explains Red River Mutual President & CEO Brenda Gibson. "This bursary is a unique opportunity to celebrate a young leader who shares and embodies that very spirit. Ms. Lafontaine 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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An Experiment with ChatGPT

Artificial Intelligence (AI) has dominated headlines in 2023. With the launch of OpenAI's ChatGPT and a cascade of competing products from the likes of Microsoft and Google, more and more tools are readily available, often at no or low cost to businesses. When thought of as aids to efforts as opposed to competition for jobs, the tools are quite powerful. We asked ChatGPT to write a 500-word article on the importance of insurance brokers. The following is the unedited result.

The Crucial Role of Insurance Brokers: Safeguarding Your Future with Expertise

In the complex and often unpredictable world of insurance, the presence of intermediaries who bridge the gap between individuals and insurance providers is invaluable. These intermediaries, known as insurance brokers, play a pivotal role in ensuring that individuals, families, and businesses secure the right insurance coverage to protect their assets, mitigate risks, and plan for an uncertain future.

This image was generated by AI using the prompt 'home insurance coverage'.

Understanding Insurance Brokers: Navigating the Insurance Landscape

Insurance is a multifaceted field, rife with a multitude of policies, coverage options, terms, and conditions. Navigating this landscape can be overwhelming for the average person. This is where insurance brokers step in as trusted advisors. Insurance brokers are professionals with a deep understanding of the insurance market. They possess the knowledge to analyze the unique needs of their clients and match them with the most suitable insurance solutions.

Tailored Expertise for Individual Needs

One of the key advantages of working with insurance brokers is the personalized approach they bring to the table. Rather than being tied to a single insurance company, brokers are independent entities who work with a variety of insurers. This independence enables them to provide unbiased recommendations tailored to the specific needs and preferences of their clients.

Whether an individual is seeking health insurance, a business is looking for liability coverage, or a homeowner needs property insurance, insurance brokers meticulously assess their clients' requirements before scouring the market for policies that align with those needs. This not only saves clients time and effort but also ensures that they are not paying for coverage they don't need or missing out on crucial protections.

Expert Negotiators and Risk Mitigators

Insurance brokers are skilled negotiators. They leverage their industry knowledge and relationships with insurance companies to secure the best possible terms and premiums for their clients. This can be particularly advantageous for businesses seeking comprehensive coverage at reasonable rates. Brokers possess the insight to identify potential risks that clients might not be aware of, helping them select policies that provide adequate protection.

Simplifying Complexities

The language of insurance policies can be intricate and filled with legal jargon that can leave individuals baffled. Insurance brokers act as interpreters, breaking down these complexities into understandable terms for their clients. They ensure that clients are fully aware of what their policies cover, what is excluded, and any limitations that might exist.

Claims Advocates: A Beacon in Times of Crisis

The true worth of insurance becomes evident when a claim needs to be filed. Insurance brokers don multiple hats during such times, serving as advocates for their clients. They guide clients through the claims process, offering support and ensuring that their claims are processed smoothly and fairly. This is particularly comforting during stressful situations, such as a medical emergency, natural disaster, or business interruption.

Building Long-Term Relationships

Insurance brokers don't just secure policies; they cultivate lasting relationships. By consistently monitoring their clients' evolving needs and staying abreast of changes in the insurance landscape, brokers provide ongoing guidance. This means that as a client's life circumstances change or new risks emerge, the broker is ready to adapt their coverage recommendations accordingly.

Conclusion

In a world where unforeseen events can disrupt lives and livelihoods, insurance brokers stand as pillars of support. Their expertise, personalized service, and commitment to securing the best coverage for their clients make them an indispensable asset in the realm of risk management. From simplifying the complex to advocating during crises, insurance brokers not only provide peace of mind but also ensure that individuals and businesses are well-prepared to face whatever challenges lie ahead. Choosing to work with an insurance broker is an investment in expertise that pays dividends in safeguarding the future. #

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Industry Collaborates to Refine CSIO's eDocs

By Kathryn Sinclair, Vice President, Strategy & Operations at Centre of Study of Insurance Operations (CSIO)

During the development of a multi-year strategic plan, the CSIO board of directors, which includes Sheldon Wasylenko of Rayner Agencies in Saskatchewan, identified an opportunity to further improve standards development and corresponding implementation guides to ensure there is no room for differing interpretations.

As part of this initiative, the standardization of eDocs for personal and commercial lines was a priority. CSIO discovered inconsistencies between insurers in labelling eDocs codes into the broker management system (BMS) and the code did not always reflect the document's contents.

To eliminate inconsistencies, CSIO launched a project addressing unclear data standards to improve broker efficiency. By refining eDocs descriptions for personal and commercial lines, brokers and insurers can communicate effectively, and brokers can quickly identify a document's contents in their BMS.

During the first part of 2023, CSIO conducted the following to address ambiguity for eDocs descriptions:

DISCUSSIONS AND DISCOVERY SESSIONS

Multiple sessions were held with brokers, insurers, and BMS vendors to gather feedback on unclear eDocs use case descriptions. This included:

- Working with brokers and vendors to discuss eDocs workflow processes and ways to improve eDocs code selection;
- Contacting insurers to assess their existing code selection process and capture current use cases; and
- Creating, publishing, and promoting a form on CSIO's website for members to report ambiguous standards.

These sessions led to CSIO updating descriptions and identifying 17 that were not required.

BROKER SURVEYS AND FOCUS GROUPS

CSIO surveyed hundreds of brokers across the country and hosted focus groups to gather input on proposed eDocs descriptions. Each session focused on a specific BMS, ensuring that all use cases were accurately captured, and confirming if the proposed eDocs labelling is clear for each use case.

EDOCS WORKING GROUP MEETING

Brokers, insurers, and BMS vendors from CSIO's eDocs Working Group convened to reach a consensus on a list of refined eDocs descriptions for all use cases. These include billing, claims, policy transaction, cancellation, lapse, and underwriting. Following this, CSIO completed a business requirement document for insurers and vendors to consult for implementation.

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Use Case	Number of eDocs Descriptions
Billing	15
Claims	7
Policy Transaction (Declaration & Liability Certificate)	12
Cancellation	5
Underwriting Request	1

REFINED EDOCS DESCRIPTIONS

Thanks to the effort of the eDocs Working Group, CSIO met its 2023 objective and finalized eDocs descriptions for personal and commercial lines to be used in the eDocs Standards for all use cases.

Brokers will benefit from the refined eDocs Standards once their insurer(s) and BMS vendor partners program these standards in their systems. The table to the left outlines the 40 eDocs descriptions that capture all industry use cases.

"The industry coming together and CSIO's structured approach to this initiative was instrumental in reaching a consensus and advancing the standardization of eDocs descriptions in a short period of time," says Aly Kanji, President & Chief Executive Officer at InsureLine Brokers Inc. "The output from the eDocs Working Group will ensure a standardized industry approach, which will provide further opportunity for automation within the broker's workflow while providing brokers with an enhanced experience."

The eDocs Business Requirements and Certification Document (BRCD) is now available for insurers and vendors to program in their systems. Brokers can learn more by taking CSIO's upcoming professional development course or can speak with insurer or vendor partners about programming the updated eDocs Standards into systems.

The dedication, knowledge, and collaboration of the eDocs Working Group made this achievement possible. Thank you to all of the brokers, vendor partners, and insurers for your contribution to this important industry initiative. #



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5 Takeaways from the outgoing EBC Co-Chair

By Nicole Crump, Co-Chair, IBAS Emerging Brokers Council



Although my joining the IBAS Emerging Broker Council (EBC) was truly a short while ago, so much has changed in the world, in the industry, and in my career that it feels like the very first meeting was a lifetime ago.

While the EBC's mandate is (relatively) the same as when it was launched, there have been significant shifts internally and externally that have me looking at my time as a member, liaison, and chair in awe.

Here are my top five takeaways from my time with the EBC that I would share with existing and incoming members.

NETWORKING IS POWERFUL

Networking is a powerful tool. Networking has enabled me to engage with like-minded individuals beyond my immediate space of employment and be exposed to the greater insurance industry, resulting in knowledge sharing through the exchange of industry insights, best practices, and market trends. I have had the privilege of travelling to Ottawa multiple times to represent Saskatchewan brokers' interests. During these trips, I have met with federal policymakers, national advocates, and brokers from across the country I would likely never have crossed paths with if I was not on the EBC.

I have attended more industry events than I had ever hoped, and as such met more partners, had

more impactful conversations, and engaged with the industry at a much greater rate than I would have expected at this time in my career. This has provided me with a seat at the table for conversations that matter to the insurance industry, my community, and all of our customers.

YOUR VOICE MATTERS

The EBC is, at its core, an advisory committee. This group of young or new brokers provides input in advocacy files, strategic initiatives, and the future of the insurance industry. Emerging brokers are typical front-line, boots-on-the-ground brokers — we can provide a unique perspective on the issues both the industry and our customers face. This affects action items and advocacy efforts executed by the IBAS staff, which affects all of Saskatchewan.

Through my years of work with the EBC, and observing the IBAS board of directors, I have been able to identify how my involvement has directly impacted our brokerage community and industry. Even if you are new, even if you are young — your input matters.

INFORMED BROKERS CAN BETTER ADVOCATE FOR THEIR CLIENTS

As co-chair of the EBC, and the Saskatchewan representative of the national Young Broker Advisory Council (YBAC), I have been able to engage in



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conversations with insurance companies around reinsurance, the effects of the environmental climate, and the ever-changing political atmosphere at both a provincial and national level. By having a holistic understanding of the insurance industry, I am better able to act as a risk advisor and advocate for my clients.

YOUR COMPETITION IS ALSO YOUR PEERS

The collaboration within the insurance industry amongst brokers and insurers, between brokerage principals and employees, and through the provincial associations is very unique to other industries. This collaboration is proven through the Bipper marketing, the #BrokersCare Campaign, and through the advocacy efforts of brokerage principals working with IBAS. I believe that this collaboration leads to stronger brokerages and stronger communities.

SAY 'YES'

Pull up a seat at that table, *especially* if you are a young female. Upon entering the insurance industry in 2017, I adapted the mentality of saying 'yes' to all professional opportunities. I said 'yes' to joining the EBC, 'yes' to being a workforce development liaison, 'yes' to filling the IBAS board position with Saskatchewan Industry Education Council, 'yes' to representing Saskatchewan as a member of the YBAC, 'yes' to being chair, to every event, every meeting, every round of golf, and every trip to another province. I have been able to round-out my professional experience and flex my strategic, business development muscle by working on projects outside of my role as a broker, aligning work with passion. Say 'yes.'

Nicole Crump is a senior commercial account executive at Long Lake Insurance and has served on the IBAS Emerging Brokers Committee since its inception. #



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Collaboration for customer confidence

By Brennan Mills, Partner, Saskatoon Fire and Flood

If the summer of 2023 has taught us anything, it is that disasters are becoming more common and increasingly damaging. A tornado touchdown near Regina, forest fires devastating northern Saskatchewan and our neighbours to the west, multiple floods in Swift Current, and flash flooding in Saskatoon — summer is a damaging season across the country, making the insurance supply chain more crucial than ever before.

Saskatoon Fire & Flood looks at each section of the supply chain as a partner we can learn *from* and *with*. We have seen an increase in broker partners looking to learn more about the claims process from the perspective of restoration to see how we can better serve our shared customers.

Coming this November, IBAS and Saskatoon Fire & Flood have partnered up to offer a brand-new event, Disaster Education

Day, at which we will be discussing *After the Loss: Broker Best Practices for Supporting Insured Repairs*. Attendance is free for IBAS members, thanks to partnerships like the one we have with the association.

We are dedicated to working alongside brokers to ensure consumers are confident that all parties are working together to get their property back to its pre-loss state.

Here is a sneak peek of what to expect from the session:

- Communication through the claims process;
- Professionalism and trust in a contractor;
- Guidance of the insured;
- Education of the insured; and
- Conflict identification and resolution. #

Are you my insurance company/adjuster?

Who do I call?

I have been paying my premiums for decades, this should be covered!

How long will this take?

Who will pay for this?



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YEARS
ANNIVERSARY



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- 100% Customer satisfaction guarantee
- Works with all insurance and restoration companies and residential and commercial clients



BioSweep's Sustainability Initiative:

BioSweep Canada has launched a sustainability initiative to quantify and validate how our BioSweep Deodorization Treatment Program positively impacts the environment. Calculating and validating the carbon footprint reduction when engaging with BioSweep will assist in a more sustainable claims process that helps reduce carbon emissions and other greenhouse gases. The BioSweep Deodorization program allows for a more sustainable approach to dealing with insurance property claims by restoring and repurposing materials, contents and building materials that would otherwise be discarded and replaced using traditional methodologies.

REDUCE Landfill Waste:



REDUCE A.L.E.:



REDUCE Costly Pack Outs:



REDUCE Tear Outs:



www.biosweepsask.ca

Regina: 306-522-3251

Saskatoon: 306-280-3101

gbanerd@biosweep.ca



Join IBAS and partners for the first-of-its-kind full day of education on disaster response.

LESSONS FROM LYTTON AND BEYOND

Keynote speaker James Heigh, recovery project manager, has over 20 years experience in emergency management. James was a founding member of British Columbia's smoke-jumper program and has worked with incident response teams across the globe.

In 2021 a forest fire devastated the small community of Lytton. In a short time over ninety per cent of the town was decimated, spurred on by high winds and record-setting temperatures nearing 50 degrees Celsius.

Heigh is the Recovery Manager for both Lytton and nearby Merrit, whose residents were evacuated due to wildfires only to return home and have the city be devastated by flood and re-evacuated in short order. James will share his

experiences and expertise from some of the most catastrophic losses in recent history.

AFTER THE LOSS: BROKER BEST PRACTICES FOR SUPPORTING INSURED REPAIRS

Brennen Mills & Chris Phaneuf, Partners at Saskatoon Fire & Flood, understand that brokers are often the second call after disaster strikes. Support and collaboration between brokers and restoration can make the difference between a positive and negative experience for the client.

NAVIGATING COMPLEXITY IN THE PROPERTY CLAIMS PROCESS

When a weather event ravages an area, the property claims process is unlike that of a single property loss. Join SGI Canada claims department directors for an end-to-end exploration of large-scale, complex claims. Based on real-life events in Saskatchewan, brokers will get a glimpse of how resources are utilized to adjust claims efficiently and accurately. #

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Visit www.ibas.ca to register.



WE ARE
SASKATCHEWAN'S
INSURANCE
BROKERS

2023 ANNUAL REPORT

THANK YOU TO OUR 2023 PARTNERS

IBAS's 2023 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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A full-page photograph of a pregnant woman with long, wavy blonde hair, smiling warmly at the camera. She is wearing a white long-sleeved top and dark jeans, with her hands resting on her belly. She is standing in front of a large mirror, which reflects her from the side. The background is bright and out of focus.

CHAIR'S MESSAGE

Over the past three years, a lot has changed within the property and casualty (P&C) insurance industry. Record consolidation. A global pandemic. Shifting consumer behaviours. Emerging technologies. The list goes on. Locally, that change has permeated as well, with an unprecedented turnover in the brokerage workforce, and growing capacity and market access challenges for many brokerage businesses within our province.

Through that time, however, I've grown a deep appreciation for the critical role of the Insurance Brokers Association of Saskatchewan (IBAS) and for how high the association punches above its weight class at home and on the national stage. IBAS is the smallest provincial brokers association west of the Maritimes, both in terms of revenue and staff size. Yet, we are consistently at the forefront of shaping policy, strengthening the broker channel, and delivering a first-class member and partner experience.

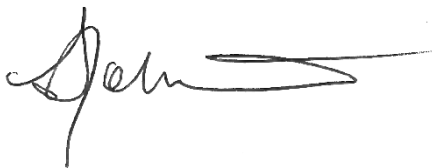
In fact, in the recent *2022 Brokerage Issues Survey*, member principals gave IBAS an average member value score of 4.4 out of five — an increase from 4.2 in 2020. Perhaps more impressively, *none* of the close to 110 brokerages that responded to the questionnaire provided a score below three out of five. We must be doing some things right already.

But that doesn't mean we can afford to be complacent or rest on our laurels. The sector is transforming at a torrid pace; and IBAS, too, must evolve to remain relevant to its stakeholders and *investors* — the more than 98% of P&C brokerages with a physical presence in Saskatchewan that comprise our membership.

That's why, earlier this year, the IBAS board of directors and management began the arduous work of reviewing and updating its strategic plan — the current iteration of which expired at the end of July 2023. You can find the outcome of that process — the blueprint for what we're calling *IBAS 4.0* — outlined in detail at www.ibas.ca.

You will note that it envisions some transformative changes to what the association prioritizes and how it operates. We have no illusions that this new, three-year plan will be easy to execute. Few 'big things' worth doing actually are. Yet, we are confident this approach is the right one for the association and for its 160-plus brokerage members that rely on IBAS to deliver meaningful value.

On behalf of the IBAS board of directors and senior leadership, thank you for your continued support. This is your association and we could not make any progress without your engagement. We are all stronger *together*!

A handwritten signature in dark ink, appearing to read 'Sarah Johnston', with a long horizontal flourish extending to the right.

Sarah Johnston

Chair, Insurance Brokers Association of Saskatchewan
President & CEO, Johnston Insurance Brokers

YOUR ASSOCIATION YOUR VOICE



Founded in 1952, the Insurance Brokers Association of Saskatchewan is voluntary, membership-based organization, comprised of more than 98% of all P&C insurance brokerages across the province. We directly represent roughly 160 brokerage members, with close to 1,800 licensed brokers, operating 370 branch locations in 250 *different* Saskatchewan communities.

2022-23 BOARD OF DIRECTORS

Sarah Johnston (*Chair*)

President & CEO

Johnston Insurance Brokers

Scott Frizzell (*Vice Chair*)

Managing Partner

Long Lake Insurance

Jason Galon (*Secretary-Treasurer*)

Chief Operating Officer

HUB International Prairies

Dave Pettigrew

President & CEO

Harvard Western Insurance

Don Thompson

Executive VP, Insurance

Westland Insurance

Jaycee Turtle

Partner & Branch Manager

Lakeview Insurance Brokers

Morgan Kolababa

Director of Commercial Growth

Hoffmann Kool Insurance

Nicole Korpusik

Partner

Norquay Agencies

Sarah Edwards

President & CEO

Bora Insurance Brokers

Nicole Crump (*Emerging Brokers Council Observer*)

Senior Commercial Insurance Advisor

Long lake Insurance

STAFF LEADERSHIP

Derek Lothian has served as president and CEO of IBAS since 2017. Lothian also sits on the boards of directors of the Heart and Stroke Foundation of Canada as well as Platform Genetics. He holds a diploma in public relations from Ottawa's Algonquin College and his ICD.D designation in corporate governance through the Institute of Corporate Directors and the University of Toronto Rotman School of Management. Lothian leads a small-but-mighty team at IBAS consisting of:

Nicole Sinclair

Director, Industry Development

Jordan Jensen

Manager, Education & Membership

Timothy Landgraf

Manager, Finance & Administration

Kyle Halvorson

Manager, Engagement & Events

**LEADING
WITH IMPACT**



2023-26 STRATEGIC PLAN

The IBAS board of directors recently approved a new, three-year strategic plan to guide the association's external and internal priorities through July 2026. A full copy of that plan can be found on the IBAS website at ibas.ca.

MISSION, VISION & VALUES

Mission: Nurture the strongest P&C insurance brokerages in Canada.

Vision: A thriving, engaged community of trusted, Saskatchewan-based P&C insurance brokerages, delivering the best available advice and customer experience.

Values:

1. Progress through partnerships
2. Relentlessly pursue improvement
3. Make every experience an 'I'
4. Service with accountability

EXTERNAL PRIORITIES

Influence the decisions that impact members: We are a proactive and respected advocate to governments, regulatory authorities, insurance carriers, and other industry stakeholders on the issues that matter most to members.

Elevate the insurance broker profession: We enhance public trust in the role and capabilities of members through best-in-class licensing education and targeted community outreach.

Connect members and industry partners: We deliver top-quality networking and peer mentorship opportunities, while building strategic partnerships to facilitate member growth.

INTERNAL PRIORITIES

Transform members into IBAS champions: We have the most informed, engaged, and supportive member principals of any brokers association in Canada.

Build organizational resilience: We are a national model for industry association stability, sustainability, and adaptability.

Refine key business systems and structures: We are supported by the modern business infrastructure and governance framework that position IBAS for operational excellence.

MEMBER ADVOCACY



As the unifying voice for P&C insurance brokerages in Saskatchewan, IBAS advocates on behalf of its membership to all levels of government, insurers, and other industry stakeholders. 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 timely issues that matter to brokers.

STRENGTHENING THE ISSUING RELATIONSHIP

Over the past year, with the incredible volunteer support of the IBAS Issuer Advisory Committee, IBAS was particularly active in advancing the priorities and principles enshrined in the newly ratified IBAS/SGL Auto Fund Strategic Accord. Progress included:

- Successfully advocating for immediate remuneration increases to three ancillary transactions, resulting in a \$1.7 million – or a 3.4% increase – to issuer compensation;
- Securing a three-year pilot partnership with SGI to deliver IBAS Auto Part I & II as well as General Insurance Council of Saskatchewan (GICS) Bylaws exams free for IBAS members – a savings of up to \$650 per licensee;
- Establishing the Issuer Advisory Committee as the primary consultative body to SGI on key transformation issues, beginning with monthly meetings in June 2023; and
- As part of the first Joint Working Committee, agreeing upon 34 action items to implement or explore to enhance service levels and standards.

LOCAL IMPACT, NATIONAL REACH

One of the unique advantages of IBAS is its close connection to regional issues coupled with its ability to shape policy at a national level. Through proactive 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

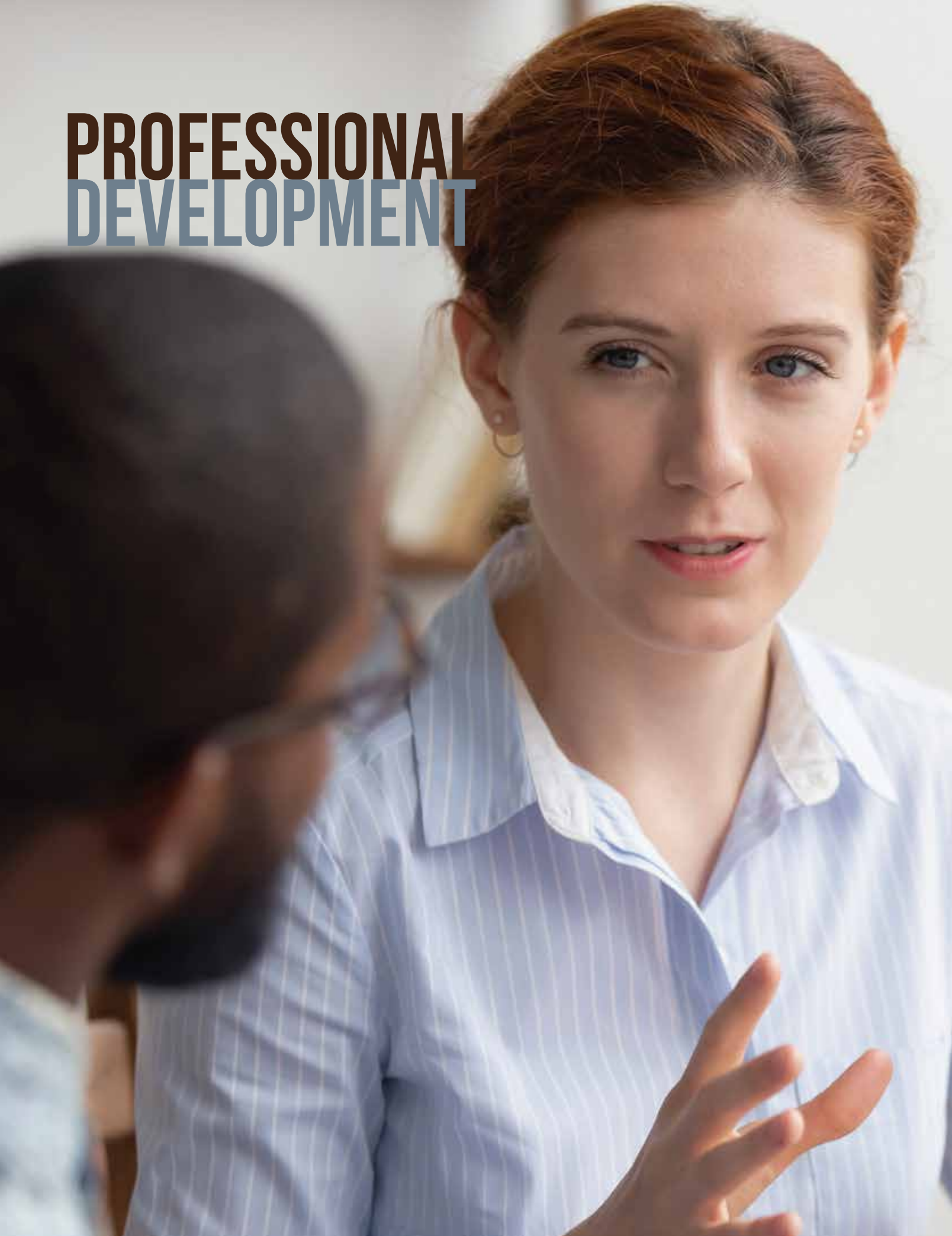
and interprovincial policy conversations in 2022-23, including those related to the harmonization of licensing requirements for insurance intermediaries, upholding the spirit of the *Bank Act* amidst changes to credit union legislation in Ontario, and the establishment of Canada's first national flood insurance program.

TACKLING THE BIG ISSUES

IBAS has not shied away from taking on the difficult, complex policy files that matter most to member brokerages. For example, in 2022-23, IBAS:

- Launched a major initiative to encourage Saskatchewan municipalities to update the *extremely* inaccurate data contained within the Fire Underwriters Survey;
- Began a comprehensive review of industry options for addressing CSA label deficiencies on mobile homes;
- Ensured Saskatchewan did not follow other Western Canadian provinces in adopting Best Terms Pricing regulation that further would further restrict coverage availability and choice;
- Met regularly with senior government officials to push for enhanced regulatory predictability and fairness;
- Voiced the strong objections of IBAS members in the \$1,000 'special assessment' levied on CSIONet mailboxes; and
- Supported the introduction of Bill 81 to reduce red tape for out-of-province licence transfers.

PROFESSIONAL DEVELOPMENT



In any service-based industry, your *people* are your *value proposition*. Insurance is no different. Having the right team — with the right skill sets — can be the tipping point between brokerage growth and stagnation. That's why professional development remains a core underpinning of our association. And while our specific areas of focus may evolve based on member needs, IBAS's commitment to enhancing consumer trust through best-in-class broker education remains foundational to who we are and what we represent.

LICENSING EDUCATION

2022-23 was a record year for the delivery of licensing education. In total, 1,439 licence-related exams were written, not including approximately 300 Ethics Course completions, while 65 students earned their Canadian Accredited Insurance Broker (CAIB) designations. Additionally:

- IBAS renewed its agreement with West Coast Training to be the lead facilitator of CAIB Immersion courses in Saskatchewan;
- IBAC continued its work to update its CAIB curriculum and develop online, asynchronous self-study resources; and
- In only two months (June & July 2023), through an innovative pilot program sponsored by SGI CANADA, IBAS saved member brokerages \$22,250 in exam fees through the delivery of four free licensing exams.

LEADERS FORUM

Building off the significant success of its pilot year in 2021-22, IBAS — in partnership with SGI CANADA — proudly renewed its commitment to the IBAS Leaders Forum over the past 12 months, introducing a third cohort. Overall, 27 participants representing 24 different Saskatchewan-based P&C insurance brokerages took part in the program, which blends targeted learning, peer mentorship, group discussion, and shared accountability to help brokerages navigate business challenges in a confidential, constructive, and facilitated environment.

INVESTING IN TOMORROW

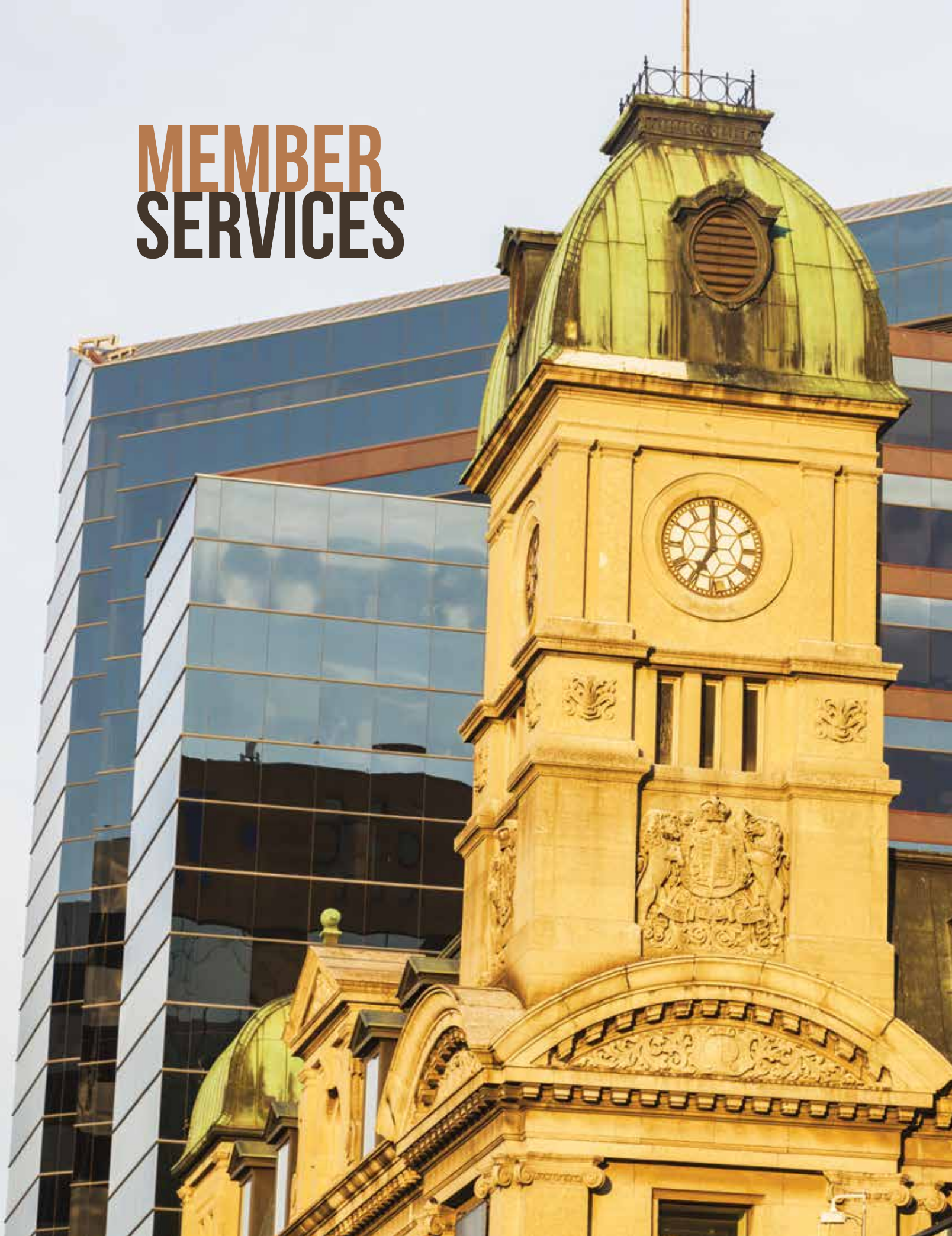
In Spring 2023, the IBAS board of directors approved a plan to establish a new learning management system (LMS), complete with guided self-study resources for all licensing exams. The first phase of this project will roll out to members in 2023-24.

CONTINUING EDUCATION

IBAS members have benefitted from enhanced access to both free and low-cost continuing education (CE) solutions. Through 2022-23, IBAS:

- Offered close to two dozen technical skills webinars;
- Was the first province in the country to deliver members an information session on *Bridge-MGA* — a new platform designed to connect brokers with capacity at more than 65 MGAs using a single submission;
- Hosted three in-person *Introduction to Risk Management* workshops with insurance experts MRD Training & Consulting;
- Grew participation in the national Customer Service for the Insurance Professional (CSIP) and Canadian Professional Insurance Broker (CPIB) accreditation programs; and
- Continued the growth of the Commercial Broker Boot Camp — a fully online, on-demand program, consisting of five core modules plus an additional elective chosen at registration. This IBAS course has been subsequently introduced in five other Canadian provinces.

MEMBER SERVICES



IBAS connects Saskatchewan brokerages with an evolving suite of customized products and services that are available exclusively to members. We understand that running your business is hard enough already. So, we strive to lighten the load with turn-key solutions — saving you money and enhancing member value.

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 cost and headache for each member brokerage to purchase a bond on its own.

BROKER WEBSITE PROGRAM

This unique offering provides customized web design and hosting services to roughly 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 bi-annual flagship publication, *SaskBroker Magazine*, delivered direct to member mailboxes or offices. *SaskBroker* is edited in-house by IBAS's Nicole Sinclair.

CONCIERGE SERVICES

IBAS provides tailored concierge services for members and has assisted in dozens of capacities, from identifying and being introduced to potential new markets to helping brokerages prepare for sale.

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, to deliver the association's member insurance program. This partnership allowed policyholders who purchased errors and omissions (E&O) insurance under IBAS's previous for-profit corporation, IBCO Services Ltd., to continue their reliable and affordable coverage, while having access to a full-service team of advisors. Today, more than 75% of IBAS member brokerages now protect themselves with E&O coverage through this program — a threefold increase in only five years. Sage Advisor Resources also offers IBAS members directors and officers insurance, as well as critical cyber liability products. Every policy purchased directly supports IBAS and reduces its dependency on membership fees.

GROUP BENEFITS PLAN

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. This plan is currently used by roughly 40 Saskatchewan brokerages.



MAJOR EVENTS

IBAS is proud to create and execute a truly world-class in-person events program that is recognized across the country for its quality, value, and ingenuity. Each year, these events bring together brokerage principals, front-line brokers, senior carrier executives, underwriters and adjusters, elected officials, industry regulators, vendors, and other stakeholders to build relationships and learn from one another.

CONVENTION & AGM

The 68th annual IBAS Convention & AGM took place October 13 & 14, 2022, at the historic Hotel Saskatchewan in Regina — the exact site of the inaugural IBAS Convention in 1953. Under the theme of *Explore!*, this was the first convention since prior to the pandemic; and, boy, did we pull out all the stops! This sold-out event featured:

- 450 total attendees;
- Participation from 135 unique businesses;
- 36 exhibitors setup through the venue, including 16 in our first-ever Beer & Innovation Showcase;
- Keynotes from: Olympic gold medalist and host of *The Amazing Race Canada*, Jon Montgomery; renowned resilience and workplace wellness expert, Dr. Robyne Hanley-Dafoe; and Graham Sherman, founder of Tool Shed Brewing;
- Breakout presentations from Insurance Bureau of Canada's Celyeste Power as well as Cherilyn Jolly-Nagel, Saskatchewan grain farmer and alumnus in Canadian Western Agribition's *Top 50 Most Influential People in Agriculture*;
- Discussions with C-suite executives from five of the top insurance markets in Saskatchewan;
- Performances by Langenburg-born country music superstar Jess Moskaluke, Weyburn-based recording artist Brayden King, and Lloydminster's own Jordyn Pollard; and
- A roll-in-the-aisles comedy set from stand-up sensation Graham Chittenden.

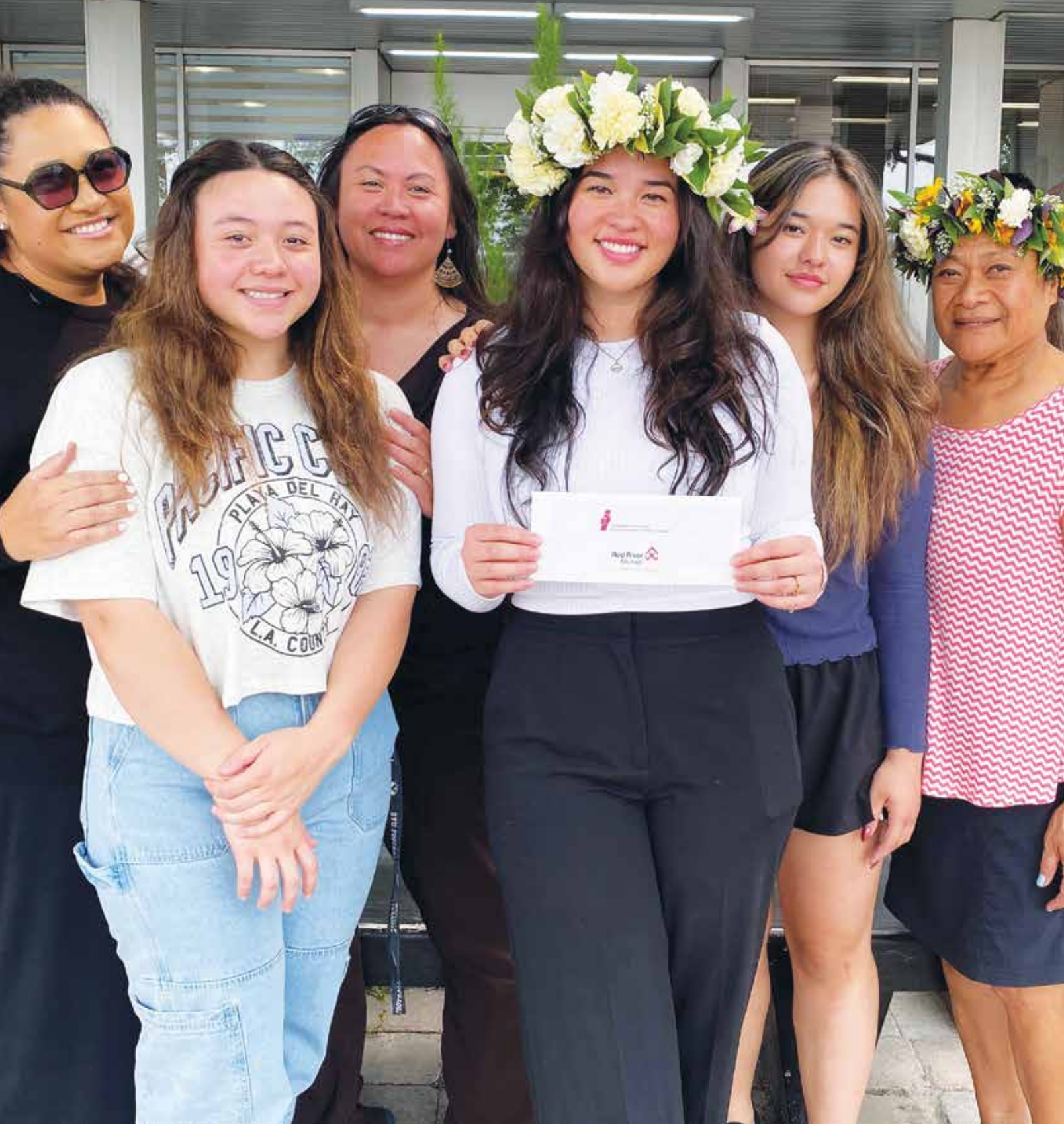
GOLF TOURNAMENT

On June 13, 2023, the IBAS Golf Tournament returned to The Legends Golf Club in Warman. This event as exploded in popularity in recent years and is arguably one of the best insurance networking events in Western Canada. Registration sold out in less than 72 hours of announcing its launch via e-mail, with a record 152 golfers hitting the links. They were joined by representatives from 23 generous event sponsors, including 16 that set up interactive tables, tents, and booths at their sponsored holes. This year's low-score was recorded by IBAS board directors Dave Pettigrew and Sarah Johnston as well as SGI's Rick Baylak and Brent Dueck.

SUMMIT OF YOUNG INSURANCE PROFESSIONALS

For the first time since 2019, the Saskatchewan Summit of Young Insurance Professionals was held live and in-person — April 20, 2023, at the Sheraton Cavalier Hotel in Saskatoon. Despite one of the worst snowstorms of the year that also complicated the travel of brokers heading into the city for the SGI CANADA Brokers' Convention, the summit attracted a sold-out room of 130-plus representatives from brokerages, insurance companies, and insurance sector suppliers. Delegates were treated to an unforgettable keynote from Tareq Hadhad, award-winning entrepreneur, activist, and founder of Peace by Chocolate; a leadership workshop by IBAS-favourite Warren Barry; and a panel discussion with underwriters from SGI CANADA, Wawanesa Insurance, and Sandbox Mutual Insurance.

COMMUNITY ENGAGEMENT



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, celebrating the vital role that brokerages play, and increasing confidence in the broker channel through public education around key insurance issues.

COMMUNITY LEADERSHIP AWARD

Insurance brokers are woven into the very social and economic fabric of our province. They are the heartbeat of our communities, large and small: champions for civic engagement, generous supporters of local causes, and compassionate business leaders, who go the extra mile to provide their neighbours with an unparalleled level of service and support. As an industry, it is imperative we celebrate these positive impacts. That is why, in 2019, IBAS established the Community Leadership Award, recognizing brokerages and brokers who have gone above and beyond to make a difference in their respective communities. This is one of the Saskatchewan P&C industry's most prestigious honours. In 2022, the recipient was Amber Hoffus, owner of Johnston Agencies in Porcupine Plain.

FLOODSAFE SASKATCHEWAN

This past spring, IBAS launched FloodSafe Saskatchewan (floodsafesask.ca) — a joint initiative between insurance industry partners, united by the common goal of eliminating preventable and uninsured overland water damage through enhanced consumer education.

CAR SEAT CLINICS

IBAS once again partnered with SGI to host car seat safety clinics at member offices across the province. Through this initiative, IBAS donated \$3,000 in draw prizes, including a \$1,000 RESP contribution.

#BROKERS CARE

Established in 2021, #BrokersCare has evolved into the permanent, philanthropic brand of the association. It is powered directly by the generosity of IBAS members and partners, with 100% of the purpose-raised funds being directed to support not-for-profit organizations and grassroots community projects that align within four priority areas:

- Responding to the youth mental health crisis;
- Enhancing equitable access to children's learning and development opportunities;
- Providing comfort, care, and hope to sick kids; and
- Eliminating food insecurity for at-risk youth.

Through the end of 2022-23, the #BrokersCare initiative has been able to invest \$165,850 back into Saskatchewan communities.

YOUNG COMMUNITY LEADER BURSARY

The IBAS Young Community Leader Bursary recognizes one graduating Saskatchewan high school student who exemplifies outstanding dedication to making their community a better place. In 2023, the honour — along with its \$5,000 cash award — went to Telia Lafontaine of Regina. Lafontaine is both an avid volunteer and a burgeoning entrepreneur. She has been previously named the *Saskatchewan Junior Citizen of the Year* and, in 2021, earned the SaskTel Youth Indigenous Award for Community Service.

2022-23 IBAS HONOUREES



BROKER SERVICE AWARDS

The IBAS Broker Service Awards are presented annually to active member brokers who have contributed 30 years of service to the P&C insurance industry. In 2022, these awards were bestowed at a special ceremony held during the IBAS Chair's Banquet. Recipients included:

Chandra Archdekin

Biggar Insurance Services

Joanne Kempel

W.W. Smith Insurance

Cindy Meyers

HUB International

Maxine Schmidt

Karrington Enterprises

Joan Kowalyshyn

Community Insurance

Suzanne Cairns

Knight Archer Insurance

CAIB GRADUATES

The Canadian Accredited Insurance Broker (CAIB) program is the gold standard in broker education. Individuals who successfully complete all four course modules, and who retain employment with an IBAS member brokerage in good standing, are eligible to use the CAIB designation — recognized across the country as the hallmark of excellence, knowledge, and professionalism in the P&C insurance industry. We are proud to acknowledge the following CAIB designates, who graduated between October 1, 2021, and September 30, 2022:

Alyesia Bauml

Hillary Nagy

LeeAnna Lang

Andrea Dunn

Janet Thorstenen

Margriet Groenewald

Ashley Clark

Jeannine Chuckvar

Nicole Kuzyk

Ashley Galger

Jennifer Reynar

Rochelle Coolidge

Brian Mack

Jessica Flaman

Savannah Trembecky

Brittany Kashuba

Jessica Jack

Shaylene Hart

Candance Lange

Jordan Morlock

Shelby Harrington

Chloe Murray

Karen Bye

Shyla Campbell

Cindy Tough

Karen Paul

Stephanie Dirkson

Cole Labbee

Katrina Rocha

Taylor Nixon

Cristine Orlowski

Kayla Kraft

Tim Kealy

Danielle Beckstead

Kelsey Hillier

Twila Senger

Danielle Graham

Kendrick Dusyk

Vicki Penney

Derek Behrman

Kristen Sinclair

Whitney Ebinger

Hayden Adelman Livermore

Krysztof Krechowicki

A large white wind turbine stands prominently on the left side of the frame. In the foreground, a dirt path leads from the bottom center towards the turbine. The field is filled with bright yellow wildflowers. In the background, several other wind turbines are visible against a blue sky with wispy white clouds. A small red car is parked near the base of the main turbine.

BROKERAGE ISSUES SURVEY

Every two years, IBAS embarks on a *significant* data collection effort to better understand its membership, as well as the challenges and opportunities facing Saskatchewan brokerages. 2022 was the third time this exercise has been undertaken. In total, principals from 64% of IBAS members completed the survey, representing 84% of member branches, and 89% of licensed brokers in the province.

TOP CHALLENGES BY BROKERAGE SIZE

10 or More Brokers

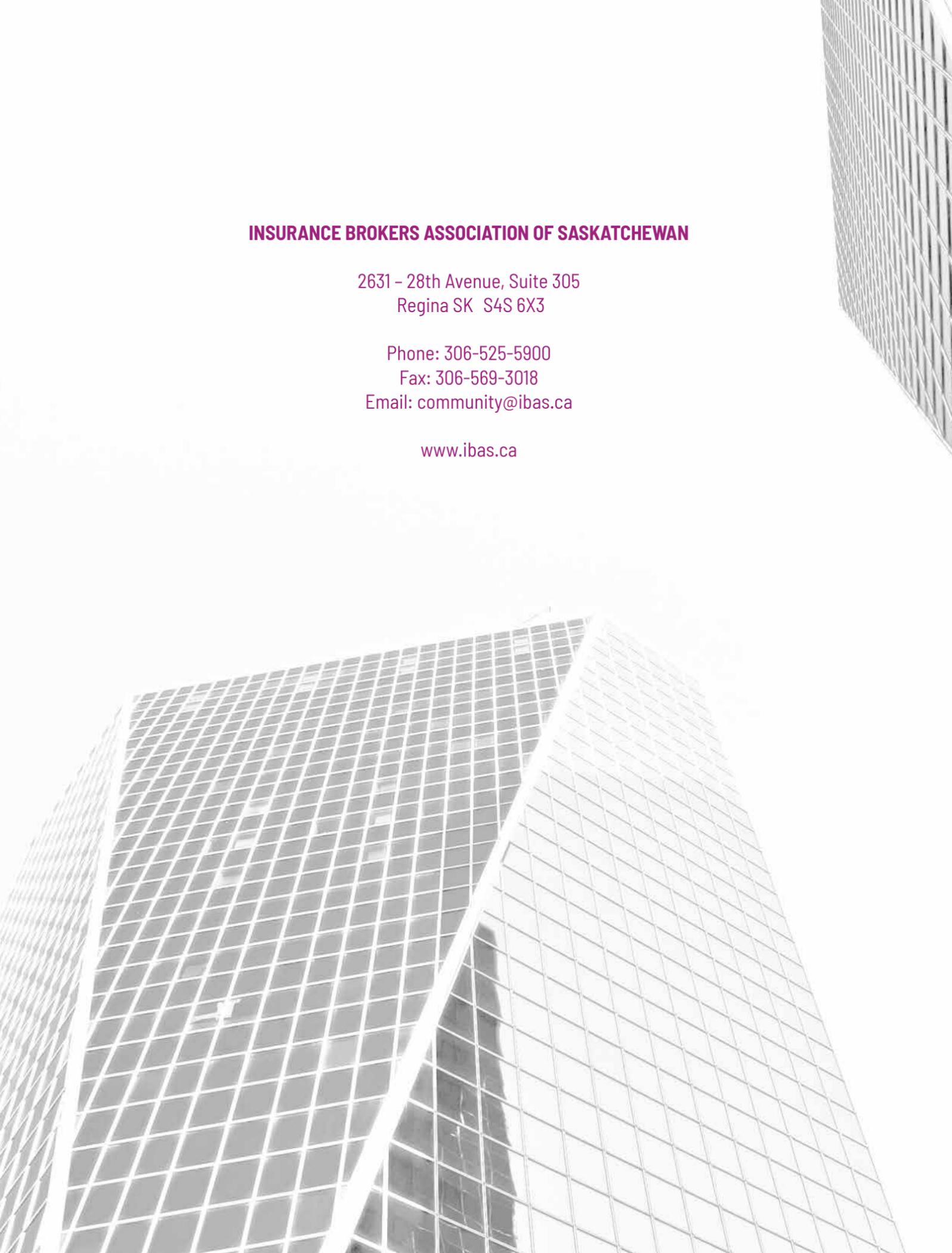
1. Finding and retaining qualified brokers
2. Insurance industry consolidation
3. Finding or retaining qualified management
4. Growth of the direct sales channel

Fewer Than 10 Brokers

1. Changing insurer requirements
2. Pace or cost of technology adoption
3. Growth of the direct sales channel
4. Insurance industry consolidation

OTHER FINDINGS OF INTEREST

1. The number of principals expecting to sell their brokerage was cut in half compared to 2020, dropping to 12%. There was an *increase*, however, in the brokerages planning to make acquisitions — from 24% to 28%.
2. Only 57% of IBAS members say they currently have the necessary market access across all business lines to offer customers a healthy variety of insurer and coverage options. That number drops to 45% for brokerages with fewer than five licensees.
3. Saskatchewan brokerages contribute, on average, 7.1% of their total earned commission to community and philanthropic causes.
4. 78% of brokerages that serve as motor licence issuers believe they are not fairly compensated for providing issuing products and services.
5. 69% of IBAS members feel they are *very informed* on IBAS programs, services, and advocacy work, while another 28% believe that are *somewhat informed*.
6. 82% of members say that revenues are not keeping pace with the rising costs of doing business.
7. Apart from English, there are 20 known languages used within Saskatchewan brokerage branches, from Arabic and Bengali to Ukrainian and Urdu.



INSURANCE BROKERS ASSOCIATION OF SASKATCHEWAN

2631 – 28th Avenue, Suite 305
Regina SK S4S 6X3

Phone: 306-525-5900
Fax: 306-569-3018
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www.ibas.ca

2023 IBAS CONVENTION & AGM

OCTOBER 12 & 13 | SHERATON CAVALIER HOTEL, SASKATOON



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CLAIMS SERVICES



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INSURANCE



PMU | Pacific Marine
Underwriting Managers Ltd



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TRADE SHOW VENDORS

Remember to fill out your themed trade show trivia card for a chance to win \$1,000 cash, courtesy of Midwest Claims Services.

- | | |
|-------------------------------------|--|
| 1. Boxx Insurance | 21. Four Points Insurance |
| 2. Beck Glass | 22. Acturis |
| 3. Lions Gate Underwriting | 23. FIRST Insurance Funding of Canada |
| 4. BMO | 24. Saskatchewan Blue Cross |
| 5. BioSweep | 25. Quotey |
| 6. Restorex | 26. CAA Insurance |
| 7. Trans Canada Insurance Marketing | 27. My Mutual Insurance |
| 8. Victor Insurance | 28. Saskatoon Fire & Flood |
| 9. Pacific Marine Underwriting | 29. 251 Fire Investigations |
| 10. Agile Underwriting | 30. Wynward Insurance |
| 11. CHES Special Risk | 31. GMS |
| 12. Rival Insurance Technology | 32. Opta Information Intelligence |
| 13. Taycon Risk | 33. InsureLine |
| 14. APRIL Canada | 34. Sandbox Mutual Insurance |
| 15. Primaco | 35. Optiom |
| 16. PAL Insurance Brokers | 36. Lydale Restoration |
| 17. Midwest Claims Services | 37. Applied Systms |
| 18. Saskatoon Disaster Services DKI | 38. Germania |
| 19. Red River Mutual | 39. OASIS - Outdoor Adventure & Sport Insurance Solution |
| 20. Mutual Fire Insurance of B.C. | |

The **Wawanesa Insurance** vendor suite and hospitality room can be found in Carver's Lounge, while **SGI CANADA** is located in Scarlet Restaurant.

SPEAKERS



RON TITE

One of Marketing Magazine's 'Top 10 Creative Canadians'

Ron Tite has always blurred the lines between art and commerce as an award-winning advertising writer and creative director for some of the world's most respected brands. Ron is the founder of Church+State, a Toronto based agency that combines advertising and content in an increasingly complex landscape. He is the host of the hit podcast, *The Coup*, and publisher of *This is That Travel Guide to Canada* — a best-selling and award-winning satirical book. Ron speaks to leading organizations about leadership, disruption, branding, and creativity, and will share how brokers can prioritize personal and organizational growth to shift from recovery to reinvention.

LAURA TWIDLE

President & CEO, Catastrophe Indices & Quantification Inc.

Catastrophe Indices and Quantification Inc. (CatIQ) is widely recognized as the most reliable source of catastrophe loss information in Canada, delivering detailed analytical and meteorological information on Canadian natural and human-made catastrophes. Laura Twidle has been a professional meteorologist for over seven years specializing in forecasting catastrophic events and providing decision-makers with proper information and tools. Laura analyzes insurance loss and exposure data and has designed and managed the development of several projects at CatIQ. Laura will present to brokerage members on trends in CAT losses and their impact on insurance consumers.



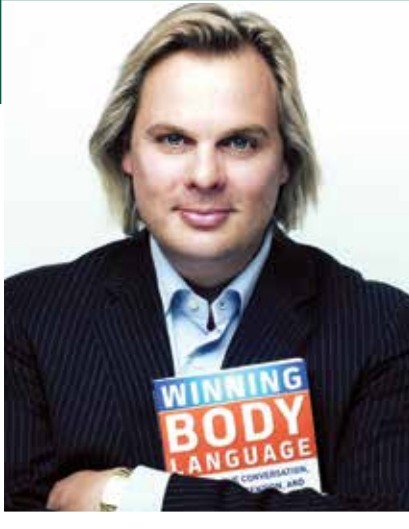
ENTERTAINMENT

DEREK EDWARDS

Self-identified 'ordinary working guy' Derek Edwards' gift is making the ordinary, extraordinary. The only Canadian winner of the prestigious Vail International Comedy Competition, Edwards sells out theatres across Canada and is currently touring his new show *In Praise of the Ostrich*.



SPEAKERS



MARK BOWDEN

Human Behaviour Expert

Mark Bowden is a world-renowned body language expert, keynote speaker, and commentator for national news networks on body language analysis. Voted Global Gurus' #1 *Body Language Professional* in the world three times, he is a thought leader in body language and human behaviour who has appeared on *Dr. Phil*, BBC, CNN, *The Social*, and is frequently quoted in *The Wall Street Journal*, *Washington Post*, and *GQ Magazine*.

CELYESTE POWER

President & CEO, Insurance Bureau of Canada

Celyeste Power is IBC's seventh president and the first woman to hold the association's top position. Celyeste works with Canadian governments and key stakeholders to build a strong, stable P&C industry and a stronger and safer Canada. Prior to joining IBC, Celyeste honed her political and strategic acumen with the Government of Canada where she held a number of senior roles, including issues manager to the Prime Minister. Power will be sharing her thoughts on the state of the P&C insurance industry and what to watch for in the months and years ahead.



MORGAN ROBERTSON

Morgan Robertson is a singer-songwriter from Carlyle, Saskatchewan. Since picking up a fiddle at the age of six, she has honed her craft to include guitar and writing her own original music. Morgan received the 2021 Saskatchewan Country Music Association (SCMA) Youth Development Bursary and won a spot in the Henhouse Youth Song writing competition based in Nashville.

DOCTOR RESTAURANT

Music by brokers, for brokers! Catch the crowd favourite Taronno family, a multi-generational insurance and music bunch hailing from Winnipeg back on stage playing all the hits that will fill the dance floor.



THURSDAY, OCTOBER 12

9 a.m.: Delegate Registration Opens

Hotel Lobby (Main Level)

9 a.m. – 12 p.m.: SGI Transformation Open House *

Top of the Inn (8th Floor)

Drop in anytime for a coffee, conversation, and a breakfast sandwich, with subject matter experts leading SGI's corporate transformation efforts. Here, you will receive a hands-on look at the latest in SGI CANADA's Guidewire implementation as well as the Auto Fund's DRIVE platform – and provide feedback to improve the broker and issuer experience.

12 – 2 p.m.: Kick-Off Luncheon & Thursday Keynote Presentation

Centre/East Rooms (Main Level) | Sponsored by Intact Insurance

Renowned keynote Ron Tite, founder of award-winning agency Church+State and one of *Marketing Magazine's* 'Top 10 Creative Canadians,' shares his thoughts on how brokers can prioritize personal and organizational growth to shift from recovery to reinvention.

2:30 – 5 p.m.: 2023 Annual General Meeting *

Centre/East Rooms (Main Level) | AGM Sponsored by Optiom | Presentation Sponsored by My Mutual Insurance

The 2023 IBAS AGM is your opportunity to have a direct say in the governance and future of your association. This will include the election of directors, a key update on SGI motor licence issuing discussions, a review of IBAS's new three-year strategic plan, and an informative, members-only presentation from Laura Twidle, president and CEO of Catastrophe Indices & Quantification Inc.

6 – 7 p.m.: 'The Redzone' Tailgate Reception

South/West Rooms (Main Level) | Sponsored by Intact Insurance

Join your industry peers prior to the Chair's Banquet for complimentary cocktails, hors-d'œuvres, and musical entertainment from Carlyle's own Morgan Robertson.

7 p.m.: Jeans & Jerseys Banquet & Comedy Night

Centre/East Rooms (Main Level) | Sponsored by SGI CANADA

Bring your best pair of jeans and favourite team jersey as we cheer on the recipients of the annual IBAS Community Leadership Award and 30-year Broker Service Awards. Following the program, guests will be treated to a stand-up set from award-winning Canadian comedian Derek Edwards.

Due to capacity restraints, please note that some portions of the event are open to broker members only. These sessions are denoted with an asterisk (). Please note this schedule is subject to change.*

FRIDAY, OCTOBER 13

8:30 – 10:30 a.m.: CAIB Breakfast & Morning Keynote

Centre/East Rooms (Main Level) | Sponsored by Sandbox Mutual Insurance

This breakfast will recognize 2022-23 CAIB graduates followed by a presentation from body language, human behaviour, and communication expert Mark Bowden.

11 – 11:45 a.m.: The State of the Industry

Centre/East Rooms (Main Level) | Sponsored by Portage Mutual Insurance

Celyeste Power returns to the IBAS stage for the first time in her new role as president and CEO of the Insurance Bureau of Canada.

11:45 a.m. – 12:30 p.m.: Half-Time Luncheon

Centre/East Rooms (Main Level) | Luncheon Sponsored by My Mutual Insurance

1:30 P.M.: Major Prize Draw *

Top of the Inn (8th Floor) | Sponsored by Red River Mutual

Whether you're dreaming of a hot winter vacation or jetting off to the next big game, we want to help to get you there! Be on-hand at 2:45 p.m. sharp for our 2023 major prize draw: a \$2,500 WestJet gift card, complete with a Monos Hybrid Carry-On Plus Suitcase — valued at \$3,000

1:45 – 2:45 p.m.: Wawanesa Executive Bear Pit Session *

Top of the Inn (8th Floor) | Sponsored by Wawanesa Insurance

Senior leaders from Wawanesa Insurance will provide an update on key broker issues and will then answer both pre-submitted and live questions from the audience.

3 – 4:15 p.m.: SGI Executive Bear Pit Session *

Top of the Inn (8th Floor) | Sponsored by SGI CANADA

Executives from SGI CANADA and SGI Auto Fund will share their latest insights and perspectives with brokers, and participate in an interactive delegate Q&A.

4:30 – 8 p.m.: Trade Show & Hospitality Rooms

Main Level

7:30 p.m.: #BrokersCare Riders Game Day Party

Centre/East Rooms (Main Level) | Sponsored by Wawanesa Insurance

Show off your Rider pride as we watch Saskatchewan head into Calgary to take on the Stampeders. The game will be up on the big screen with plenty of food, refreshments, and prizes. Following a Rider victory, dust off your boots and hit the dance floor to the tunes of Doctor Restaurant — back for the second year by popular demand!



October 13 is #BrokersCare Day in Saskatchewan! Remember to wear your #2023 #BrokersCare Campaign T-Shirt for a chance to win amazing prizes throughout the day and into the evening.

2023 CAIB Graduates

Scott Allen, Henderson Insurance
Taylor Bartsch, Kessler Agencies
Laura Bennett, Henderson Insurance
Melody Bergh, Knight Archer Insurance
Cassandra Beutler, Andrew Agencies
Victor Breault, Westland Insurance Group
Austin Byczynski, Westland Insurance Group
Erin Choponis, Life Line Brokers
Haley Clark, Big Sky Agencies
Taylor Cooper, Hub International Insurance Brokers
Veronica Crawford, Westland Insurance Group
Agnieszka (Agnes) Dadura, Long Lake Insurance
Andrew Derksen, Hague Agencies
Leisha Desrosiers, Biggar and District Insurance Services
Cheryl Ehresman, Westland Insurance Group
Justine Elliott, Oxbow Agencies
Kailey Gartner, Tom Agencies
Cassandra Haaf, Elliott Insurance Services
Teagan Harty, Bora Insurance Brokers
Nicole Heywood, Butler Byers Insurance
Farren Huxted, Cornerstone Insurance Services
Amanda Kinequon, Block's Agencies
Kalena Klassen, Mello Insurance

Kelsey Krueger, Butler Byers Insurance
Tasha Lipinski, Knight Archer Insurance
Becky Loewen, Block's Agencies
Dayna Mak, OASIS Outdoor Adventure & Sport Insurance Solutions
Jo-Ann Meszaros, Andrew Agencies
Crystal Munt, Western Financial Group (Network)
Angelika (Gail) Novecosky, Westland Insurance Group
Bonnie Oviatt, PCCU Insurance
Shelby Pederson, Butler Byers Insurance
Adam Pegg, Rayner Agencies
Ofelia Pieza, Henderson Insurance
Hope Prost, Harvard Western Insurance
William (Colin) Rooke, Butler Byers Insurance
Joelle Salzl, Prairie Insurance
Shantelle Sandercock, Westland Insurance Group
Barbara Slowski, Butler Byers Insurance
Jessica Sorensen, Westland Insurance Group
Jason Szczerba, Butler Byers Insurance
Kayla Thompson, Butler Byers Insurance
Talsa Warken, Lakeview Insurance Brokers
Ethan Webber, Hoffmann Kool Insurance
Sarah Yellowega, Harvard Western Insurance
Connor Yeo, Hoffmann Kool Insurance

Broker Service Award Recipients

Jason, Dunn, LaRoche McDonald Agencies
Colin Fleck, Fleck's Insurance
Perry Gaudet, Gaudet Agencies
Persona Hoehn, Westland Insurance Group

Brent Loewen, Loewen Agencies
Richard Petkau, Kessler Agencies
Laurie Schaefer, Cherry Insurance
Jason Shaw, Cliff Shaw Agencies

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Join the IBAS Issuer Advisory Committee

IBAS is currently looking for up to five new volunteers to join the IBAS Issuer Advisory Committee. This standing committee of members is responsible for guiding the association's activities relative to the issuer and SGI Auto Fund relationship, including on matters related to remuneration, processes and workflows, systems, customer satisfaction and engagement, training, and standards and service levels.

The committee is entering its next phase of work is actively seeking broader representation and additional perspectives. It is co-chaired by Dave Pettigrew (Harvard Western Insurance) and Trina Barber (Carnduff Agencies). For more information, please contact IBAS President & CEO Derek Lothian by e-mailing derek.lothian@ibas.ca

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Licensing Courses

CAIB 3 Immersion

January 15 – 20, 2024

Zoom e-delivery

(\$900 + Tax Per Member)

CAIB 4 Immersion

March 11 – 17, 2024

Zoom e-delivery

(\$1,050 + Tax Per Member)

CAIB 1 Immersion

May 6 – 11, 2024

Zoom e-delivery

(\$900 + Tax Per Member)

UPCOMING EVENTS

2023 IBAS Convention & AGM

October 12 & 13, 2023

Saskatoon, SK

2023 #BrokersCare Day

October 13, 2023

Across Saskatchewan

2023 IBAS Disaster Education Day

November 27, 2023

Saskatoon, SK

2023 IBAS Holiday Mixer

November 27, 2023

Saskatoon, SK

2024 CAIB Graduation Dinner

April 11, 2024

Saskatoon, SK

2024 IBAS Golf Tournament

June 18, 2024

Warman, SK

2024 IBAS AGM & Leaders Summit

October 17 & 18, 2024

Regina, SK

Technical Webinars

\$30 + Tax Per Member

Solid Fuel Heating, an insurance perspective

November 21, 2023

Commercial Extensions and Endorsements

January 10, 2024

Insuring Unique Homes

February 8, 2024

Residential Plumbing & Electrical

February 13, 2024

Surety Bonds

February 21, 2024

Condominium Insurance

March 5, 2024

Watercraft & Marine Insurance

March 14, 2024

Water Coverages

May 22, 2024

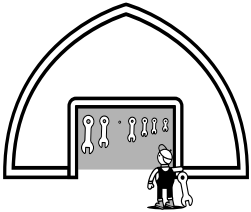
To learn more or to register for IBAS events, education, or exams, visit www.ibas.ca.

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Delightfully simple farm insurance
designed with your clients in mind.

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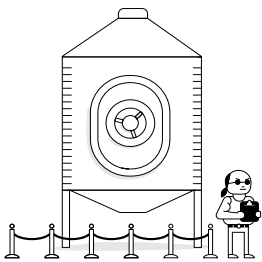
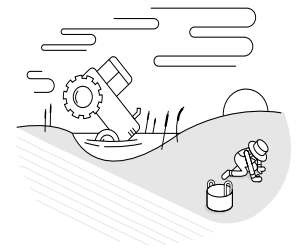


Property Protection

The next-best-thing to controlling the weather. Protect your clients' tools, property, and equipment!

Equipment Protection

Remember the good ol' days when farmers didn't have big equipment and had to do it all by hand? Yeah, neither do we. Let's keep it that way.

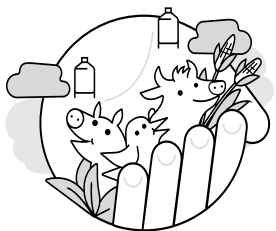
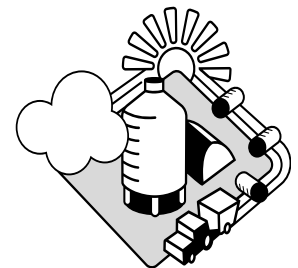


Production Protection

Look after your clients' every single kernel, grain, and seed. When the little things run right, the big ones do, too!

Farm Business Box

For farms over 160 acres, Sandbox can cover their property, produce, and machinery with one package.



Farm Lifestyle Box

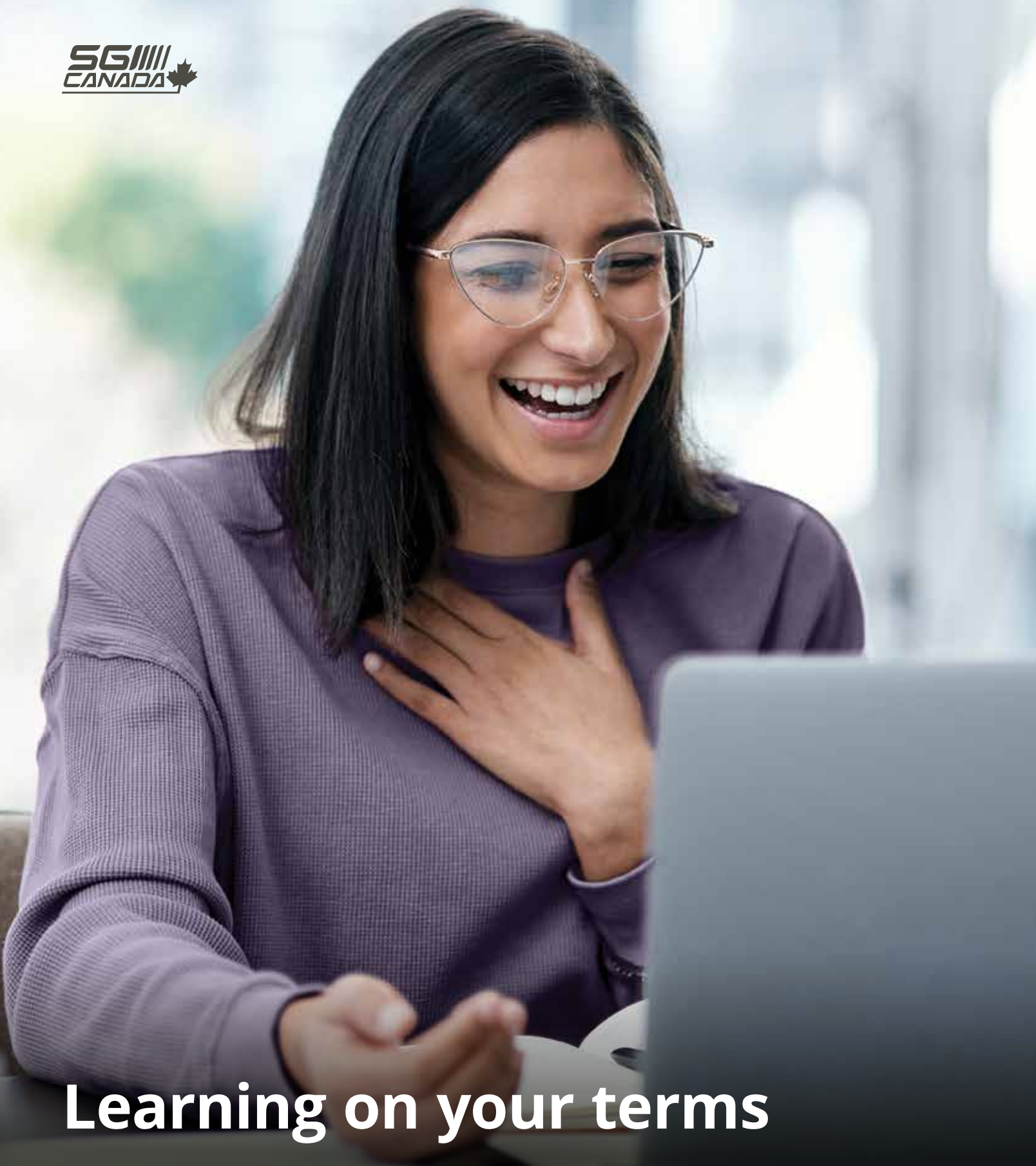
If your client has a hobby farm, we've got their back (and their livestock's backs, also their produce's... you get the picture).

Buzz Box

Protecting your clients' bees, is our beeswax. We'll even donate 10% of the direct written premium to Pollinator Partnership Canada.



Learn more about our new farm products at [sandbox.ca](https://www.sandbox.ca)



Learning on your terms

SGI CANADA offers high quality professional training that fits your schedule. Join us for accredited sessions when and where it works for you – live online, on demand or in-person.

Contact us today to find out more.

sgicanada.ca/partners