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IBAS calling for CE exemptions for licensees on parental, disability leave

By Sarah Johnston, President & CEO, Johnston Insurance Brokers

One of the most important priorities within IBAS's advocacy mandate is to improve the predictability, accountability, and fairness of Saskatchewan's insurance regulatory environment — while upholding the core principle of consumer protection. To advance this goal, the IBAS staff regularly interfaces with the Ministry of Justice, the Financial and Consumer Affairs Authority, the Insurance Councils of Saskatchewan, as well as other provincial and national stakeholder groups.

This work is not always (okay, is almost *never*) glamorous. More often than not, instead of advocating for a specific position, IBAS finds itself *reacting* to a potentially harmful decision or change under consideration. Explaining the unintended consequences of introducing new 'best terms pricing' restrictions at the lowest point of the 2021-22 capacity crunch is a recent example of this dynamic where IBAS was particularly effective.

But every now and then an idea arises that we simply need to dedicate the time and resources to champion from the front.

That is why, earlier this spring, IBAS reached out to the General Insurance Council of Saskatchewan (GICS) to formally request that GICS consider implementing a standing, one-year exemption on continuing education (CE) credit hour requirements for P&C insurance licensees on parental or disability leave.

We believe this request is rooted firmly in employment law, workplace best practices, business

necessity, and outcomes-based, reasonable regulation. IBAS's position is that providing such an exemption would:

Eliminate the risk of employer brokerages and/or employee licensees potentially violating compliance requirements related to employment insurance (EI) benefits and Saskatchewan employment standards.

Under applicable law, employers are generally required to compensate employees who perform training that is required for the job. Because licensing is mandatory for brokering P&C insurance in the province, and due to an individual's inability to hold such a licence without the sponsorship of their employer (which, by the way, is not the case for life licensees), brokerages failing to pay employees completing for CE for the *primary purpose* of maintaining their licence status may be found to be in contravention of governing employment rules.

Meanwhile, there are potential implications to EI benefits if the licensee is paid to attend a CE course while on leave, including a reduction in or a complete loss of benefits.

Both situations put the licensed employee and the employing brokerage in a compromising position, with compounded risk and uncertainty.

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We thought it would be useful to examine the policies and procedures of other professional organizations with ongoing CE requirements:

Lawyers: The Law Society of Saskatchewan has a rule that inactive members are not required to fulfill CE requirements. This includes a member on parental or disability leave, provided they change their practicing status from *active* to *inactive*. Upon return and reinstatement, the member receives an exemption of one hour of professional development obligations for each month in that year during which they were inactive. Lawyers may also carry forward certain surplus credits from the prior year.

Accountants: Chartered Professional Accountants Saskatchewan also provides for exemptions to members upon application by such members. During a leave of up to 12 months, a member can apply to be relieved from their CE obligations and from the payment of annual fees, provided the member is not actively practicing during this period of leave.

Dentists: The College of Dental Surgeons of Saskatchewan does not provide its members with an exemption from CE obligations while on leave; however, the cycle for recording CE credits is three years, so the requirements can easily be fulfilled either in advance of or return from a leave.

Engineers: The Association of Professional Engineers and Geoscientists of Saskatchewan, in principle, does not waive the mandatory requirement to complete CE while on leave and while an active member. But engineers are permitted to bank hours during the prior year for use while on leave. Additionally, and what is more often used — especially during parental leave — is an application for a variation of the requirement. Typically, the engineer would be required to use up any banked credits and then undertake a reduced amount before leave commences and/or after returning from leave.

Not, in any way, adversely impact consumer protection.

The stated mandate of the Insurance Councils of Saskatchewan and — by extension — GICS is

to ‘ensure that consumers receive responsible, trustworthy advice and service regarding insurance and related financial matters.’ It cites ‘fair, ethical, and professional’ conduct as the tenets by which it advances that mission.

Requiring licensees on parental or disability leave to complete a prescribed number of *general* — not *technical* or otherwise *specified* or *specialized* — CE hours within a leave period of 12 months or less serves no material benefit to upholding that objective, nor does it contravene a licensee’s ability to act in a manner that is ‘fair, ethical, and professional.’ Consumers would bear no incremental risk, direct or indirect, by granting such an exemption.

Instead, eliminating this requirement would better align GICS policies and procedures with the Government of Saskatchewan’s decade-long commitment and initiatives to reduce regulatory red tape — saving small businesses unnecessary labour, training, and administrative costs amid mounting profitability challenges.

Ease the transition of licensed employees currently on leave back into the workforce — helping brokerages address significant and widespread labour pressures.

In the 2022 IBAS Brokerage Issuers Survey, ‘finding and retaining qualified brokers’ was ranked a top-three challenge facing IBAS members — and the number one business hurdle for brokerages with 10 or more licensees.

Coupled with record-high turnover among experienced licensees and climbing wage expectations, IBAS members find themselves in a precarious time. The industry simply cannot afford to lose licensees who may choose to pursue entirely new careers opposed to enduring the stress and disruption of completing CE requirements while on an employment absence that is intended exclusively to allow for concentration on their personal and/or family’s wellbeing.

Without a change in approach, this inter-sector migration will unfortunately become much more

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commonplace over the next five years as the growing proportion of new licensees contemplate parenthood.

IBAS RECOMMENDATIONS

So, the ultimate question is: *What should be done about it?*

After examining how other professional organizations address this issue, acknowledging those same organizations do not feel as though the public is at risk due to their chosen methods, and considering the unique characteristics of Saskatchewan's P&C insurance industry, IBAS has recommended to GICS that:

- Licensees on parental or disability leave be exempt from CE requirements for a period of no more than 12 months;
- Licensees returning from parental or disability leave be provided one year from the date of return to satisfy any unfulfilled pro-rata CE requirements in the licensing cycle(s) in which the leave began and ended; and

- GICS enters an industry consultation process to consider a multi-year CE recording cycle, whereby CE credits could be earned prior to or after return from a leave.

This proposal is not aimed at minimizing the critical role of CE and ongoing professional development in the insurance licensing framework. Rather, it is intended to modernize outdated regulatory protocols and prevent P&C insurance licensees from being affected by parental or disability leave more harshly than lawyers, accountants, dentists, engineers, and many other regulated and/or licensed professions.

We hope you will join us in supporting this call to action. After all, IBAS is nothing if not the voice of its members.

Sarah Johnston is serving her second term as chair of the IBAS board of directors. She is the president and CEO of Johnston Insurance Services in Rosetown, Dodsland, and Coleville. Sarah also carries professional designations as a Canadian Accredited Insurance Broker and Chartered Professional in Human Resources. #

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My take on the op-ed that shook Ottawa

By Derek Lothian, President & CEO, IBAS

At the start of May, a good friend of mine who lives in Ottawa and leads a large, national trade association sent me a text message. It contained no words. Just a link and an emoticon of an upside-down happy face — you know: the one reserved for those special moments when **** is really going south.

I clicked on the URL and up popped a *National Post* op-ed from Pierre Poilievre, Leader of the Official Opposition, and, if you believe the polling trends, the front-runner to become Canada's next prime minister. Few headlines catch me off-guard, although this one was a doozy. It read: *Memo to corporate Canada: Fire your lobbyist. Ignore politicians. Go to the people.*

I almost spit out my coffee. I knew where this was going.

A few paragraphs past the byline and anyone half politically astute could easily chalk the piece up as a clever, if not transparent, attempt to avoid taking a position against the Liberals' proposal to hike the capital gains tax — an effort that has received broad, popular support from Canadians (although one that I personally feel will have profound, negative consequences). But, as you reach the end, you realize this is not a simple evasion technique. It is a full-on declaration of war against the status quo in the nation's capital.

In fewer than 1,200 words, Poilievre takes direct aim at Beer Canada, TC Energy, the Canadian Chamber

of Commerce, Teck Resources, the Business Council of Alberta, and the Canadian Federation of Independent Business, for (in his opinion) capitulating their principles in exchange for political (or, worse, *personal*) favour — even calling on companies to cancel their memberships in the latter two. In terms of column inches or word count, it is quite possibly the most efficiently disruptive op-ed I have ever come across. I'm assuming that was the point.

If I'm being completely honest, my initial instinct was to take offence. It felt a bit personal. I've spent the last 13 years — including six years within a tee shot of Parliament Hill when Stephen Harper was still in power — working for organizations just like these. *Is this guy minimizing the last decade-plus of my career? Does he really think the files I've helped reached a resolution on are because I somehow traded my convictions for an invite to some stuffy political supper that, frankly, I wouldn't even have the clothes for?*

As day turned into evening, however, and the initial shock dissipated, I could sense my raw emotion beginning to soften. Maybe I wasn't prepared to suggest Poilievre was *totally right*. There was no doubt in my mind, though, there was — at very least — a lot of truth to what he was saying.

The reality is that I've personally seen, first-hand, associations abdicate responsibility to their members out of fear for how the government of the day might react. I know of lobbyists who have accepted ungodly cheques for not only zero results, yet also laughably



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little work (or effort). And I've been in the room as so-called 'advocates' have spent more time discussing their own career ambitions than issues they have been paid to advance.

Those things happen. Too often. And Poilievre — or any politician — is right to call them out.

In fact, the more I reflected on the column, the more proud I became of how we already approach advocacy at IBAS.

For starters, we put our members front and centre in everything that we do. I don't sit in a dimly lit conference room with our board of directors and dream up policy on behalf of our 150-ish member brokerages. Instead, we get out and talk to brokerage leaders — on-location, at events, and in dedicated town halls. We consult. We stay true to our shareholders' input. All our major files are steered by

volunteer advisory committees that *you* can be part of. *Nothing* is done in isolation.

Secondly, we leverage our network. That doesn't mean repeatedly asking consumers to sign petitions or causing a scene when concerns can be more effectively hashed out over a cold beer (I'd contend that's more 'the Saskatchewan way' anyhow). But it *does* mean being ready and willing to tap into the immense influence that comes from having active, community-minded members in 250 *different* cities, towns, and villages across Saskatchewan. Even if it earns me a couple angry phone calls.

And, third, we prioritize *solutions* over *ideology*. This province has always been a *get 'er done* kind of place. We're all neighbours — likely with a single degree of separation from each other. Viewing advocacy as a zero-sum game is like suggesting you can 'win' in a marriage while still having a healthy marriage. Have



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fun with that. It's a give-and-take — and, if you think otherwise, well, I can't help you. Common sense, fairness, and data underpin all of our policy positions, which is why I'd be fully comfortable debating any one of them with your choice of MLA, MP, broker, insurance customer, carrier rep, or member of the public. That's how I know we're doing this the right way.

Take, for example, negotiations on motor licence issuing remuneration.

Historically, a formal review of issuer compensation was undertaken jointly by IBAS and SGI in conjunction with the renewal of the *strategic accord* — the broad-based set of principles that defines the issuing partnership. That was originally scheduled for 2021.

Around that time, however, IBAS offered to defer the compensatory review to allow SGI additional bandwidth to weather the impacts of its ongoing systems transformation. We knew that decision would come with some short-term pain. In the spirit of collaboration, it was still the right thing to do. An updated accord was subsequently ratified in April 2022.

Issuers have been exceptionally patient in the meantime. You've endured another two years of inflation (roughly 29 per cent since April 2016), a decade with no new rate program, and growing complexity amongst both customers and transactions. The time for some meaningful progress has arrived.

To advance that priority, IBAS has put forward to SGI a set of short-, mid-, and long-term recommendations, rooted in the following seven-point position:

- Stagnate issuer fees have subsidized disproportionate expense growth in other SGI Auto Fund operational areas;
- The current compensatory framework for issuers did not anticipate the combined effect of zero rate increase and high inflation;

- Issuer remuneration does not currently cover the costs that SGI itself recognizes as requisite for service delivery;
- Remuneration must reflect the access to service that SGI and policymakers expect;
- The growth in online transactions has been financed, in large part, by issuers — and those investments must be recognized and respected;
- Ancillary fee compensation is outdated and insufficient; and
- Issuer sentiment has eroded over the past 12 – 24 months, and resolution is expected no later than Fall 2024.

I personally believe it is next to impossible to disagree on substance with any one of those statements. They are *fair*. They are *reasonable*. They are based squarely on *good data*. And *that* makes representing your interests an easy thing for me to do.

If there is one thing I've learned in my career it's that associations tend to go south when members and boards forget they are in charge and CEOs start to believe they have autonomy in steering the ship. Think of me more so as the *lead deckhand* than the *captain*. This is *your* ship. *You* determine the destination.

If we're veering off-course, let us know. If we're on the right path, let us know that, too. I'm so proud to be a part of this crew; but I recognize, more than ever, the need to be constantly checking our compass.

We exist to fight for *you*. Don't let us forget that. And then trust us to deliver.

Derek Lothian has served as president and CEO of IBAS since 2017. He is also a director with the Heart and Stroke Foundation of Canada as well as Simpson Seeds. Derek can be reached at derek.lothian@ibas.ca or 306-525-4075. 📞

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Looking Ahead: As we celebrate this significant milestone, we look to the future with optimism and enthusiasm. With a proven track record of success, a talented team of adjusters, and a commitment to excellence, we are poised for continued growth and success in the years to come.

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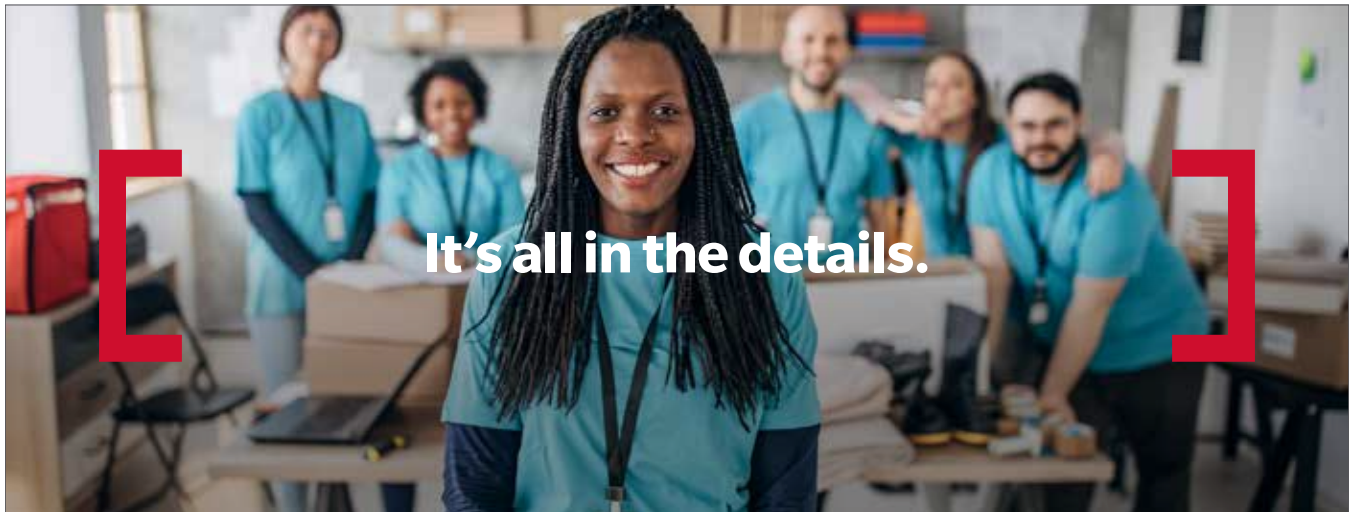


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CHARGED UP

Navigating the world of electric bikes and how to insure them

By Landon Bosch, President of Oasis Insurance, and Tia Bossaer, Senior Underwriter of Pedal Power Insurance, a division of Oasis Insurance

The COVID-19 pandemic brought about a dramatic increase in bicycle sales as consumers avoided using public transit and sought options for leisure and exercise. Additionally, the increasing cost of automobile ownership encourages more commuters to choose pedal bikes, electric bicycles, or electric scooters as an alternative method of getting from point A to point B.

Take the changing purchasing habits of consumers, as well as some new technology, and then sprinkle in legal ambiguity and new risk exposure, it appears a new insurance market is emerging. While government and insurance professionals are adapting to find solutions within this power-assisted market segment, there still seems to be some uncertainty for both brokers and consumers when it comes to insurance requirements, permitted usage, and identifying potential gaps in coverage.

Each province has its own set of regulations and guidelines regarding electric bicycles; however, there are significant similarities throughout the country. All provinces allow electric power-assisted bicycles as long as they are limited to a 500W max output, do not exceed speeds of 32 kilometres per hour on level ground, and most jurisdictions require the bike to have functional pedals.



A common misconception is that, because an e-bike or e-scooter is sold in Canada, it must comply with the provincial regulations for e-bikes. This is not the case — it is advisable to do research before purchasing an electric bicycle or scooter to ensure it can be legally operated within the province.

In Saskatchewan, e-bike regulations are as follows:

- E-bikes are restricted to a maximum power output of 500 watts or less and a maximum speed of 32 kilometres per hour;
- The bike must be designed to be propelled with a combination of muscular power and power assist from the electric motor;
- Operators must be 14 years of age or older;
- Operators must wear an approved helmet; and
- E-bikes must be driven in accordance with the rules of the road under The *Traffic Safety Act* normally applicable to all bikes and cannot be operated in any area restricted by municipal bylaw.

If the e-bike in question complies with these regulations, great! E-scooters, however, are different. E-scooters may comply with provincial regulations, but it is also important to check municipal bylaws. SGI has changed its regulations allowing municipalities to pass bylaws permitting e-scooter use. These bylaws restrict riders to streets with a 50km/hr speed limit, and riders must be at least 16 years of age and wearing an approved helmet. In the city of Saskatoon, riders are permitted to use the city-licensed shared e-scooters but may not currently operate personal e-scooters. It is important to ensure e-bikes and e-scooters comply with all provincial regulations and municipal bylaws.

A potential gray area or gap in coverage occurs when an e-bike or e-scooter crashes into a parked vehicle, a pedestrian, or another e-bike or e-scooter operator. The gap occurs when these accidents result in bodily injury or property damage to a third party.

About 65 per cent of Canadians hold some form of home, tenant, or condo insurance that includes a personal liability insuring agreement for property damage or bodily injury caused to a third party when using an e-bicycle or e-scooter. This means that, potentially, one in three e-bicycle or e-scooter operators have no personal liability protection.

Pedestrians who use public sidewalks may be worried about collisions with power-assisted bicycles — and rightfully so. Some owners or users of electric units may be okay with taking on some risk such as the above scenario but what happens when an aftermarket battery or battery charger overheats and starts a hostile fire? Third party liability protection, at a minimum, that covers the damages that one has a legal liability to pay is recommended.

What is an e-bikes favorite type of insurance?

“Current” coverage of course!

Oasis Insurance and the rest of the Canadian P&C industry are finding creative solutions with stand-alone policies or providing extensions from primary property or liability policies. Another potential solution involves writing in new exclusions for risks outside of the regulations to limit liability for e-bikes and e-scooters. These creative solutions provide great coverage for all types of cycling enthusiasts. When stand-alone policies are used for specialized items, it protects the claims free status on the homeowner policy and provides a lower deductible option. These policies may also offer coverage that goes above and beyond the limits covered by a homeowner or tenant's policy.

Tia Bossaer is the Senior Underwriter of Pedal Power Insurance, a division of Oasis insurance. Pedal Power was created for the benefit of all cyclists and provides insurance products for personal use pedal and e-bikes, as well as business use and competition use cycling.

Landon Bosch is the President of Oasis Insurance, established in 2007 to provide programs for local, provincial, and national associations and their members with a particular focus on not-for-profit.

OASIS Insurance offers a national general liability program for accredited ATV, Off Road Trail Bikes, and Snowmobile Safety Instructors while providing their courses. Its specialties include working with non-profit clubs, trail-related exposures, outdoor adventure risks, large commercial, as well as standard line products. Oasis Insurance is headquartered in North Battleford, Saskatchewan. 🇩🇪

Hardy, resilient, pragmatic

Why Prairie Clean Energy is proud to call Saskatchewan home

By Mark Cooper, CEO, Prairie Clean Energy

Nearly 29 years ago, in October 1995, I moved to Saskatchewan. I came here with my parents and my brother from Toronto. Although I'm sure I could have pointed out Saskatchewan on the map, and I knew that Roy Romanow was the Premier, there was practically nothing else I knew about this province.

I remember, vividly, our first night in Regina. We were staying at the old Travelodge on South Albert Street prior to taking possession of our home. That night we drove out onto the open prairie. It was so expansive, so awe-inspiring, and quite frankly so intimidating. Then, as if in a movie, we started seeing fires pop up across the horizon. I know now that these were fires set by farmers to burn their waste straw – probably flax straw. 29 years ago, though, I wondered just what I'd stumbled into by moving to Saskatchewan.

25 years later, I became CEO of a company that I had started earlier with some friends called Prairie Clean Energy (PCE). PCE collects that flax straw, preventing it from getting

burned, processes it into energy-dense pellets, and sells those pellets around the world. In so doing, we turn waste into energy, reduce the unproductive release of all that carbon and produce new revenue streams for Saskatchewan farmers.

That journey, from awed kid to an even more awed CEO, was possible because of the things that make Saskatchewan so unique.

Our province has a geography larger than the country of France with a population that is about half the size of Paris. We are a gigantic mass of land and a tiny number of people. Most income earners in Saskatchewan earn that income either directly or indirectly from the land and resources. Even those who don't, say in the service or government sectors, mostly exist to support those who do. We are, primarily, a resource-based economy.

It's why we hear so much about Saskatchewan having the food, the fuel, and the fertilizer that the world needs. Because we do.



Somehow amid an economy and geography that lend themselves to rugged individualism, we here in Saskatchewan have found community and belonging.

The nature of such an economy is that it tends to build hardy, resilient, and pragmatic people. A geography as vast and as sparsely populated as ours also tends to support innovation. When there literally isn't anyone else around to help you solve a problem, you figure out how to do it yourself.

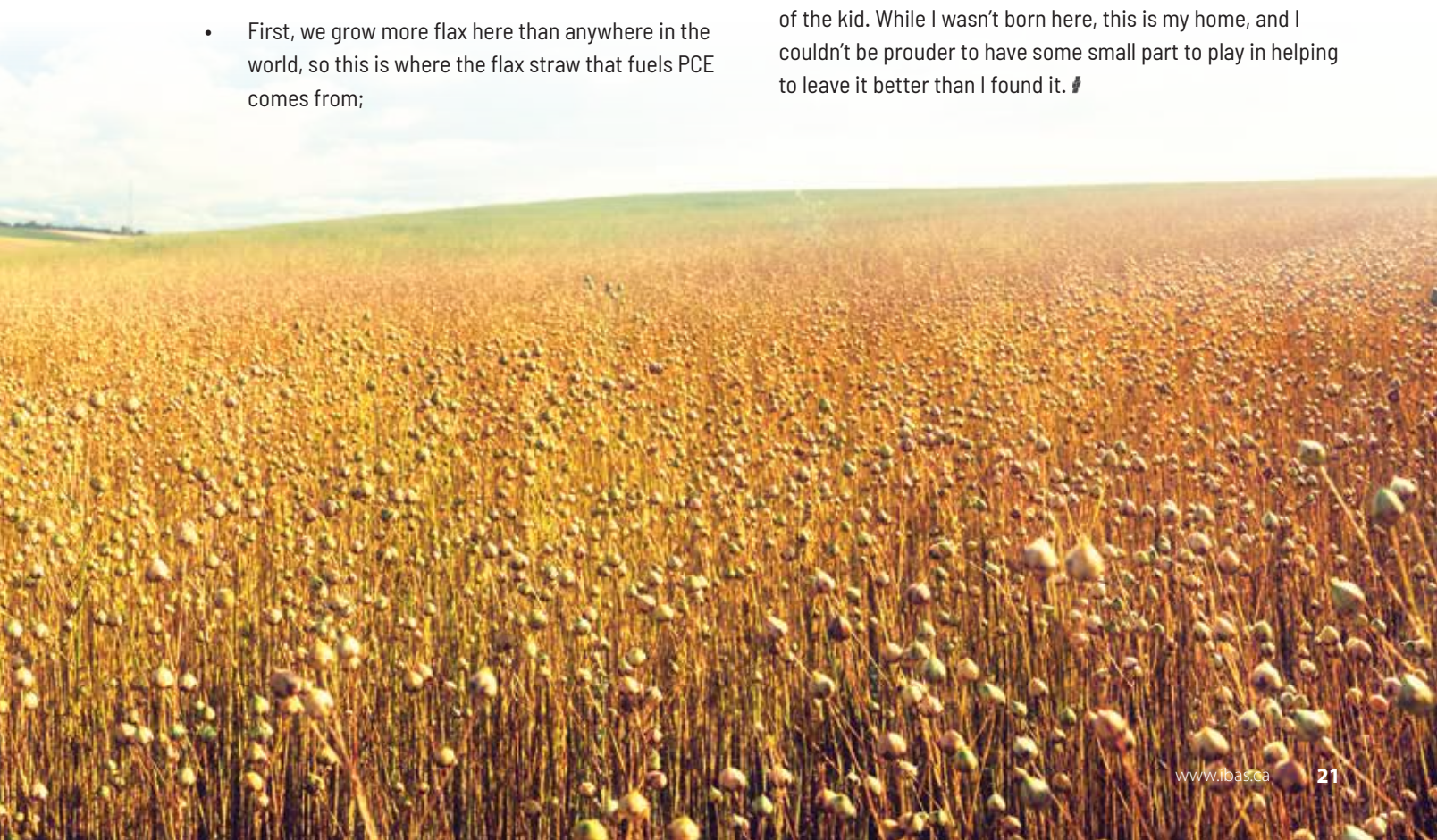
Somehow amid an economy and geography that lend themselves to rugged individualism, we here in Saskatchewan have found community and belonging. I'm quite sure that everyone in Saskatchewan is no more than four degrees of separation from each other, and possibly three degrees from Derek Lothian. Historically, we've been good at looking out for one another and extending support and kindness to each other. It's possible that some of the toxicity and divisiveness of modern-day politics and social media is starting to decay some of that connectedness that has defined Saskatchewan but it's still stronger here than in most places I know.

So, when I reflect on how we've managed to grow Prairie Clean Energy, I can't help but fixate on the fact that what has happened here literally could not have been possible in any other place on Earth. That's not just hyperbole:

- First, we grow more flax here than anywhere in the world, so this is where the flax straw that fuels PCE comes from;

- Next, we were able to build relationships with farmers across the province because of the tight communities and connections that existed, and we were able to turn those relationships into mutually profitable partnerships because we trust each other and both parties honour their word;
- When we needed help from governments, we could meet face-to-face with decision-makers, and have them come out and see our work in action. Where else can that happen? Not in Toronto, I'll tell you that; and
- Because we're doing something no one has ever done before, we rely on the ingenuity and stick-to-it-iveness that Saskatchewan builds into us and all of our team.

As PCE grows into the multi-national large-scale company that we can become, we will always remain headquartered here in Saskatchewan. That's not a product of chance but of choice. We will stay here, because we were built on the values of Saskatchewan, and they are ingrained in our identity as a company. After all, you can take the kid out of Saskatchewan, but you can't take the Saskatchewan out of the kid. While I wasn't born here, this is my home, and I couldn't be prouder to have some small part to play in helping to leave it better than I found it. #



Navigating loss

The role of vehicle replacement insurance in today's auto market

By Kirsten Rempel, Vice President, National Business Development and Marketing and Miranda McGee, National Business Development Manager, Optiom Inc.



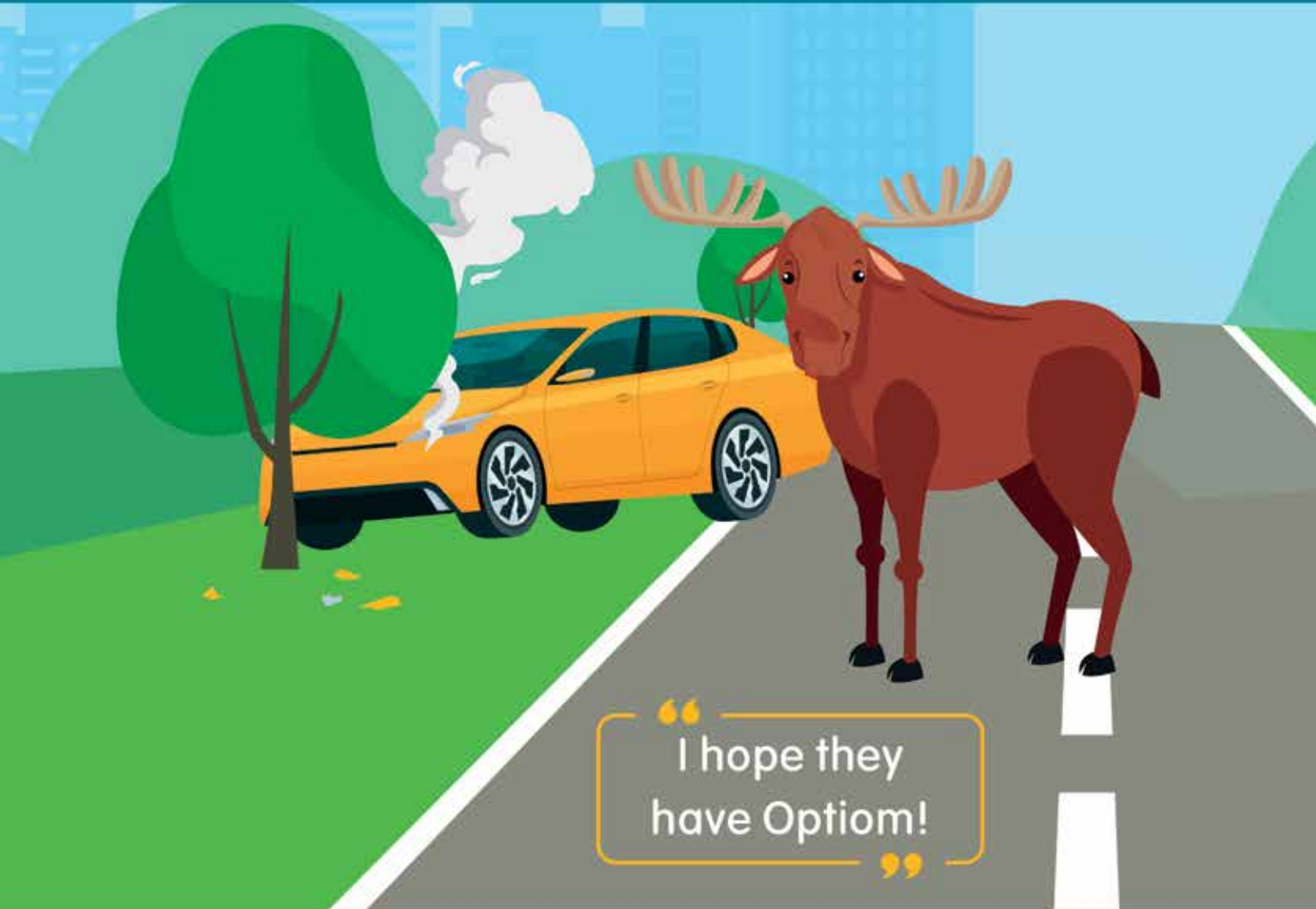
Surprisingly, this vehicle was deemed a write off the same day as the accident. No airbags were deployed, the visible damage was minimal, and the driver was not at-fault — yet the insured was suddenly and unexpectedly left without a vehicle along with an outstanding car loan hanging over their head. The next logical step was to replace their vehicle and get on with their life, but unfortunately it wasn't as straightforward as they expected it to be. Here's why:

The Canadian automotive market has been particularly vulnerable to the global supply chain constraints that arose during the COVID-19 pandemic. These disruptions have led to higher vehicle prices and reduced availability of new and used cars. Thinking of purchasing a vehicle? Think again. The average new car price was reported at \$67,817.00, resulting in a 19.4 per cent increase year-over-year. The used car market, although slightly more affordable, has also seen the damaging effects of inflation.

The scarcity of used vehicles, a consequence of reduced new car production in previous years, has kept used car prices elevated. This market saw prices rise by 36 per cent in 2021,

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and although they fell by 7 per cent the following year, they are expected to remain high due to ongoing supply limitations. This situation is compounded by the elevated cost of financing in an economy still rebounding from pandemic-induced challenges.

The average auto finance rates stand at 7.03 per cent for new vehicles and 11.35 per cent for used vehicles. If this wasn't challenging enough, borrowers are facing an average negative equity amount of \$6,054.00, indicating that many owe more on their auto loans than the current value of their vehicles. The trend towards longer finance agreements, with 53 per cent of them spanning 84 months or more, increases the risk of incurring negative equity as it takes an average of 48 months for the value of the vehicle and the outstanding loan balance to align. Now imagine after all that, waking up and finding your car is no longer in your driveway and all that remains is broken glass and a substantial loan.

Every five minutes a vehicle is stolen in Canada, with over 105,000 stolen in 2022 alone. The Insurance Bureau of Canada estimates, "that Ontarians are paying more than \$1.9 billion to cover the costs of auto theft, with an insured customer paying an average of \$130 per year on law enforcement associated with auto theft." Saskatchewan Government Insurance (SGI) reported over 3,200 vehicle theft claims resulting in over \$29 million in total settlements in 2022.

Whether the vehicle is recovered or not, there are additional challenges the insured could face. The repair times for vehicles, coupled with the cost of renting a vehicle during repairs (averaging \$140/day in Canada), adds another layer of financial and logistical difficulty for vehicle owners. If only 57 per cent of vehicle thefts in Canada were ever recovered in 2022, what about the other 43 per cent who were left holding the keys to a vehicle that no longer exists?

Vehicle Replacement insurance is designed to counteract the inevitable depreciation of a vehicle's value over time. This insurance, which goes by various names such as

Waiver of Depreciation, Replacement Cost Insurance, or New Car Replacement, depending on the province, aims to provide financial relief to consumers in the event their vehicle is declared a total loss. The essence of this coverage is to bridge the gap between the vehicle's current market value and its original purchase price, or to cover the cost of a brand-new equivalent vehicle.

In Saskatchewan, consumers have access to several vehicle replacement insurance options, among which Optiom Inc. stands out. As Canada's leading provider of vehicle replacement insurance, Optiom caters to a wide range of vehicles, including new, used, and leased vehicles up to 10 years old. This type of insurance is crucial for maintaining one's lifestyle and mitigating the economic impact of losing a vehicle unexpectedly. Considering the various challenges associated with purchasing and upkeeping a vehicle—ranging from financial constraints and loan interest rates to external threats like adverse weather, wildlife, and theft—vehicle replacement insurance represents a vital layer of financial security.

To illustrate the significance of this coverage, consider the scenario presented at the beginning of this article: an individual faced with a total loss but left without a vehicle and burdened with an outstanding loan. Thanks to their Optiom Vehicle Replacement Insurance, they were able to acquire a brand-new 2023 model of their previous vehicle, valued at \$61,000. This was made possible by combining the payout from their primary insurance with the benefits of their replacement insurance, allowing them to clear the remaining loan balance and make a substantial down payment on a new vehicle. This effectively relieved the financial pressure associated with finding alternative transportation in an unpredictable market.

Kirsten Rempel, VP of National Business Development & Marketing and Miranda McGee, National Business Development Manager are both seasoned professionals at Optiom Inc., boasting a collective 20 years of expertise within the vehicle replacement insurance market, with extensive engagement spanning across Canada. 📍



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LEADERS SUMMIT



IMPORTANT CHANGES TO IBAS FALL 2024 EVENTS

Over the past several months, IBAS has been reevaluating the future of its events programme, looking specifically at long-term viability — not only from a financial perspective, but also (and more importantly) through the lens of maximizing member value.

We understand that you, as insurance brokerages, are balancing limited time, budget, and staff resources. Therefore, our in-person networking and education opportunities must reflect those dynamics — and must be both highly impactful and as accessible as possible.

We are also operating in a very unique environment. Saskatchewan remains the only jurisdiction in Canada with a large-scale, annual insurance brokers convention administered separate and apart from that of the provincial brokers association. This creates some distinct benefits, but also poses some mounting challenges.

In response, the IBAS board of directors announced several changes as part of its *2023-26 Strategic Plan*. These included the launch of a CAIB Graduates Dinner, which was held for the first time on April 11, the expansion of our sold-out June IBAS Golf Tournament, as well as the transformation of our own IBAS Convention into a reformatted major event.

As we've begun planning for the fall, however, it has become clear that additional measures are needed to ensure we can deliver a first-class member experience.

So, with that in mind, here's what you can expect to see from IBAS in October:

2024 ANNUAL GENERAL MEETING

The 2024 IBAS AGM is being separated from the 2024 Leaders Summit. The AGM will now be held as a dedicated Zoom videoconference, from 1:30 – 3 p.m. on Tuesday, October 29. There is no cost to attend and all participants will receive 1.5 CE credit hours. Visit www.ibas.ca for more information and to register.

2024 LEADERS SUMMIT

Event program: The 2024 IBAS Leaders Summit is now a full-day, one-day event on Thursday, October 17, at the Hotel Saskatchewan in Regina. A schedule, with other important event details, can be found at www.ibas.ca. We couldn't be more excited to share what we have in store — including two world-class keynote presentations, the inaugural Member Policy Congress, and the return of the IBAS Chair's Banquet & Comedy Night!

Registration: Early-bird registration runs through June 30. Each IBAS member brokerage will receive one free ticket. No later than Wednesday, May 15, your designated brokerage principal will receive a promotional code that can be applied at checkout. If you don't receive it, please e-mail community@ibas.ca. This will allow you to sign up multiple individuals while still taking advantage of this member benefit. Tickets are 'all-inclusive' of three meals, draw prize eligibility, access to the open bar, a welcome gift, and more!

Hotel: Upon completing your registration, you will receive a confirmation e-mail that will contain the direct booking link to the IBAS room block at the Hotel Saskatchewan.

#BROKERS CARE BANGER BINGO

IBAS is hosting a new charitable fundraiser on the evening of Wednesday, October 16, at the Hotel Saskatchewan in Regina open to all IBAS members and partners.

This is quite possibly the most fun you (or your staff) will ever have at an insurance event! Part bingo night, part comedy gameshow, and part rock-and-roll dance party, Banger Bingo is an immersive mash-up of networking, fun, laughter, prizes, cold drinks, and great tunes.

Registration for this special event is also online at www.ibas.ca. Tickets are \$75 each (plus taxes) and include 'pub snacks' and one complimentary drink ticket. All proceeds go directly to the #BrokersCare Community Fund. #

THE ART AND SCIENCE OF GOVERNMENT RELATIONS

By Joel Peterson, Principal, GSD Strategies

Organizations such as IBAS serve a multitude of functions and a core activity of any provincial or national trade association is lobbying and advocacy – neither of which can happen without government relations.

For clarity purposes advocacy, lobbying, and government relations are terms often used incorrectly and interchangeably. Lobbying activity is geared towards influencing policies, or legislation. Advocacy involves activities such as public awareness campaigns, providing information, sharing stories, and mobilizing supporters. Government relations means just that, managing relationships with government officials.

Governments invest in communities, associations, and industries; they create policies that help organizations, businesses, and the economy. However, they're not perfect, so businesses and associations need to tell the government what industries need and do not need – that is where government relations come in.

For IBAS and its members, this involves collaboration and continuous dialogue with the Auto Fund and SGI CANADA. This extends to the Crown Investment Corporation, the Minister

Responsible for SGI, the Minister of the Environment, the General Insurance Council of Saskatchewan, and many more.

A properly implemented government relations strategy seeks to align an organization's priorities, goals, and objectives with the priorities of the either federal, provincial, or municipal governments. This is accomplished by building long-term relationships with all levels of government, constructing awareness of the organization's profile with those in decision-making positions and communicating either the public policy benefit or political benefit of the organization's "ask."

There are essentially four areas of focus in a government relations strategy:

Relationship Building

Advocates must get to know the leaders and decision-makers and understand their goals and interests. Once a rapport has been established, you can begin working towards mutual goals. The first step in any public matter strategy is identifying those you want to influence (groups, key decision makers, key influencers, etc.) and finding ways to engage them. These

groups and individuals can help you achieve your goals, whether it is getting legislation passed, increasing funding for a program, or raising awareness about an issue.

Awareness

One of the most common mistakes organizations make when approaching governments is assuming that the key influencers and decision-makers within the political spheres they are dealing with are already familiar with the organization's concerns. In Saskatchewan, there are 61 Members of the Legislative Assembly – ranchers, nurses, administrators, farmers, teachers, homemakers, businesspeople, and union members, all with their own experiences, diverse backgrounds, and beliefs. Most groups approach the government treating the exchange as if they should be as familiar with the organizations or business issues as the presenter is, rather than treating the interaction like an orientation. Awareness-raising can mobilize the power of public opinion in support of an issue and thereby influence the political will of decision-makers.

Communication

Politics is the process of influencing the allocation of scarce resources, and the act of influencing others occurs through proper communication. The process of influencing or persuading can occur in many ways. For example, this can happen in conversation at social events, through testimony, in e-mails, on social networking websites, and in meetings. This persuasion can happen over time, through an e-mail, a short meeting with a policymaker, or during an encounter

at an event. As such, spoken and written words need to be clear, concise, logical, and communicated in a way the target audience can understand.

Consistency

Government is complex, making thousands of decisions every day on policy, legislation, and regulation. These policy changes do not occur overnight; they result from activities in each stage of the policy life cycle. Each phase can take weeks, months, or years, depending on the depth of the issue, the people involved, and the intricacy of the policy itself. As a result, several different approaches are often required to create one policy change. However, all policy creation is iterative and builds upon prior developments and activities.

To be successful in lobbying and advocacy efforts, a sustained, coordinated, and strategic approach is most likely to produce the desired results. Successful lobbying is about positioning your organization as a problem solver, aligning your organization's policy asks with the government agenda and educating the government about the issues they are facing and the solutions you are providing in a simple, clear, and concise way. It's also about building long-term relationships with government officials and portraying yourself or your organization as positive partners.

As one of the founders of GSD Strategies, Joel has dedicated more than two decades to providing impactful government relations and public affairs counsel in Saskatchewan. He currently serves as an advisor to the IBAS board and management. 🇵🇪



Brokers benefit from eliminating Z-Codes

By Daniel Filippelli, Manager, Technology and Business Transformation at CSIO

Standardizing data makes our lives easier. Take the example of a supermarket — almost everything comes with a barcode. Why is this important? Managed barcodes allow stakeholders throughout the supply chain to use the same language when they're talking about an item. This form of standardization enables systems to talk to each other about the same food item, with little or no human intervention required.

Everyone benefits from standardizing data. Customers have a seamless, hassle-free experience making a purchase. Manufacturers, distributors, and store owners obtain valuable data insights regarding product inventory, customer purchasing behavior, and marketing opportunities. Like the success of barcodes in the grocery sector, the property and casualty (P&C) insurance industry benefits in the same way by using CSIO's EDI and XML Standards.

THE ROLE OF STANDARDS IN INSURANCE

CSIO's standards are the complete source for data elements that are used to exchange information for personal and commercial lines. Using the same data standards, brokers and insurers can exchange accurate information

between customer management systems. Data elements such as a policyholder's name, for example, won't be confused with the name of the broker. The CSIO Standards are designed to handle business messages such as eDocs, automobile, property, liability, cyber, claims, and billing.

Z-CODES CREATE BARRIERS FOR EFFICIENCY

Even though there is a complete data set for standardized coverage codes, many insurers still use proprietary "Z-Codes" to identify coverages on a policy. These codes fall outside recognized industry standards. While they are often used for temporary purposes or legacy system workarounds, Z-Codes are not required, nor are they a quick and easy solution. In some cases, an insurer uses a Z-Code even when a standard code exists, creating duplicate codes. Too many Z-Codes represent coverages today, creating obstacles for brokers to process requests, run accurate reports, and access an insured's information.

BROKERS BENEFIT FROM STANDARDIZED DATA

Businesses need better ways to get value from their data and stay at the



forefront of innovation. Insurance is no different: brokers must tailor their products to customers' needs. By implementing standardized coverage codes, all stakeholders can realize these benefits:

- Accurate reporting;
- Targeted marketing;
- Improved customer experience;
- Operational efficiency; and
- Seamless data exchange.

AGILE IMPLEMENTATION OF STANDARDIZED CODES

The National Standards Working Group, comprised of CSIO members, meets monthly to review and approve submitted requests for new codes, called Maintenance Requests (MRs), to reflect changing business requirements and more product offerings. The working group meetings give members a frequent, agile process to create new industry-wide codes,



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INSURANCE

CSIO's standards are the complete source for data elements that are used to exchange information for personal and commercial lines.

rather than introducing a Z-Code. As products evolve and business needs change, the Data Standards used to transmit insurance information between brokers and insurers must be continuously updated.

ELIMINATING Z-CODES

CSIO insurer and broker management system (BMS) vendor members can request that a Z-Code be eliminated by submitting an MR to csio.com. The MR

will be reviewed by CSIO's Standards team and then be added to the agenda for the next National Standards Working Group meeting. Approved MRs can be programmed in members' systems immediately, eliminating the need for Z-Codes. If a broker receives a Z-Code in a download from an insurer, they can forward the details to standards@csio.com.

CSIO also works closely with insurers to analyze their Z-Codes and help identify which ones can be replaced with standard codes going forward. Insurers who demonstrate to CSIO that they use only CSIO Standard codes in data exchange services with brokers, can apply to attain CSIO's Compliance Certification.

All of this means brokers can expect to see a sustained decline in Z-Codes that promises better customer data in their BMS.

LEARN MORE ABOUT CSIO STANDARDS

To stay up to date on the progress of Z-Codes and other technology initiatives, sign up for an account at csio.com. You'll start receiving our monthly newsletter and have access to CSIO's Professional Development courses, webinars, and other resources. Membership to CSIO is a free benefit included as part of your IBAS membership. Also, remember to follow us on our social channels.

Daniel Filippello is the Manger, Technology and Business Transformation at the Centre for Study of Insurance Operations (CSIO) where he collaborates with insurers, brokers, and vendors to drive business transformation utilizing technology to create value for CSIO members. #



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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.

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The new generation finds its voice with the Emerging Brokers Council

By Kendrick Dusyk, Broker, Dusyk and Barlow Insurance Brokers

Earlier this year, I was appointed the 2024 Chair of the Emerging Brokers Council (EBC) by the IBAS Board of Directors. I am honoured and excited to take on this role.

The EBC is an advisory committee with a three-part mandate:

1. Ensure the unique perspectives of young and emerging insurance brokers are represented in IBAS activities, within IBAS policy directives, and at industry functions;
2. Promote the insurance broker profession as a modern, rewarding, first-choice career; and
3. Champion the association's engagement and philanthropic activities in support of the #BrokersCare Community Fund.

This year, with a mix of returning and new faces, the EBC consists of fifteen brokers, making it the largest committee since the advisory committee's inception in 2019. I think one of the factors that makes the EBC beneficial is that it truly is inclusive to all parts of Saskatchewan. The memberships-at-large and the executive committee are from all parts of the province: from large cities to small towns and villages. The EBC is well represented from many walks of life and I believe an accurate representation of the brokerage community in the province.

Introducing the 2024 EBC:

- Past Chair: Talsa Warken, Lakeview Insurance (Assiniboia)
- Chair: Kendrick Dusyk, Dusyk & Barlow Insurance Brokers (Regina)
- Vice-Chair: Kristi Green, Cornet Agencies (Gravelbourg)
- Co-Secretary: Jazmine McCracken, Laroche McDonald (Saskatoon)
- Co-Secretary: Adam Pegg, Rayner Agencies (Saskatoon)
- Emily Jabs, Green Teal Insurance Brokers (Nokomis)
- Haley Clark, Big Sky Agencies (Rockglen)
- Hayden Adelman-Livermore, Al Hattie Insurance (Saskatoon)
- Katherine Vega, Harvard Western Insurance (Regina)
- Karlee Kabatow, Tom Agencies (Dinsmore)
- Leah Jurgens, Western Financial Group (North Battleford)
- Levi Smith, Cornerstone Insurance Services (Prince Albert)
- Michael Daher, HK Henderson Insurance (Regina)
- Ria Karoutis, Hub International (Saskatoon)
- Stephen Hordos, Hordos Insurance Brokers (Regina Beach)



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The EBC divides themselves into three committees: #BrokersCare, Advocacy, and Workforce Development. Each committee has a mandate, priorities, and goals and elects a chair, which reports back to the Executive Committee which, in turn, reports to IBAS management and the board of directors.

#BROKERS CARE COMMITTEE

This committee is one of the main driving forces behind fundraising efforts for the IBAS #BrokersCare Community Fund. The committee will be an instrumental part of #BrokersCare Day this fall.

ADVOCACY COMMITTEE

The advocacy committee advises management on IBAS policy positions to ensure the voice of emerging brokers is reflected, helping to shape

key government, regulatory, and consumer advocacy programs and activities. Having a voice is important, and the advocacy committee ensures emerging brokers across the province have a mechanism to provide feedback into the critical advocacy work IBAS does on half of brokerages in Saskatchewan.

WORKFORCE DEVELOPMENT COMMITTEE

The goal of the workforce development committee is to promote a career in an insurance brokerage as a rewarding, positive, career for a wide range of individuals with plenty of room for growth along the way. I think many of us would agree that currently the industry relies heavily on people moving from brokerage to brokerage, or insurance carrier to brokerage.

I personally was part of this committee last year, and we had many discussions on the best target group for new

recruits to brokerages. This year, the committee will be focused on reviewing and providing feedback to IBAS staff on the development of a new package of tools for recruitment and training that will be rolled out over the next 18 months.

The EBC will meet in-person a minimum of four times throughout the year, allowing ample time for the committees to progress towards their goals in between. The first in-person meeting was in April in advance of the CAIB Graduates Dinner. Everyone is engaged and excited for the year ahead, we plan to provide as much value as possible to IBAS and its members this year.

Kendrick Dusyk is an insurance broker at Dusyk and Barlow Insurance Brokers in Regina, where he has worked since 2011. Kendrick graduated from the University of Regina in 2018 and obtained his CAIB designation in 2021. #

The advertisement features a background image of a combine harvester in a field. The Peace Hills Insurance logo is in the top left. The main headline is 'Ask us about our Farm Coverage'. Below this, four callout boxes list coverage details: '\$1,000,000 on newly acquired farm machinery', 'Stored seed, chemical, and fertilizer up to \$25,000', 'An optional "Minimum Livestock Clause"', and 'AND MORE!'. The website 'PEACEHILLSINSURANCE.COM' is at the bottom.

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#BrokersCare Bursary

\$7,200 to mark 72 years

By Kyle Halvorson, Manager, Community Engagement, IBAS

The IBAS #BrokersCare Bursary – presented in partnership with Wawanesa Insurance – recognizes one graduating high school student in Saskatchewan who exemplifies outstanding dedication to community service, civic leadership, and academic achievement. Since 2019, IBAS has received over 400 applications and as of this year, will have distributed \$34,700 to young leaders across the province to go toward their future education.

“Supporting our communities is the essence of who we are at Wawanesa. We are thrilled to partner with IBAS on the #BrokersCare campaign. Together, we can make a meaningful impact in the province, building strength and resilience at a grassroots level,” says Randy Dhillon, vice-president, central region, Wawanesa Insurance. “We’re excited to celebrate community-minded young leaders dedicated to making a difference with the #BrokersCare Bursary and help to inspire the next generation of leaders who share our commitment to looking after one another.”

The #BrokersCare Student Bursary has undergone significant adaptations and changes over the last two years to better align with our #BrokersCare Community Fund, which support grassroots initiatives throughout the province. Reasons for increasing the bursary funding include the rising costs of education and rewarding strong community leadership of high school students in Saskatchewan.

With these goals in mind, in celebration of IBAS’s **72nd** year in operation, we have increased the bursary amount for the successful applicant’s one-time cash award to **\$7,200**.

The recipient of the #BrokersCare Bursary must:

- Be a Grade 12 student in Saskatchewan with an intent to pursue some form of recognized higher education within 12 months of the application deadline;
- Demonstrate an exceptional commitment to their community through volunteerism and leadership of civic, school-based and/or extra-curricular activities;
- Be a role model for their peers and the next generation of young leaders; and
- Have achieved a minimum cumulative Grade 11 average of 80 per cent.

The applicants must complete a short online form found on the IBAS website. The application requires a 250 – 750 word description explaining how the applicant has made a meaningful difference in their community, and how that involvement has helped shape their life and future ambitions. #





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The new workforce equation

How the values of young professionals shape job preferences

By Joanne Paulson, SaskBroker Magazine

It was not so long ago that one of the first questions we asked a potential new employer about was the company pension plan. In the words of a subsequent generation that's so over.

Steven Jose, president of the Saskatchewan Polytechnic Students' Association Inc., said the word 'pension' has never once come up in his conversations with students.

"Most of the time, it's experience. Experience is what matters to them."

Students — particularly international students — want to connect with Canadian companies that will provide co-op work terms or other work

opportunities. "They're looking for a lucrative work experience with a good company," Jose said.

Many business owners, managers, and industry associations have been warning of Saskatchewan's tight labour markets for a few years. The province boasts one of the highest job vacancy rates in the country and one of the lowest unemployment rates with economic growth outpacing population growth.

With small businesses employing over 30 per cent of the labour market, keeping up with hiring trends and spending thousands on recruitment is not always in the cards. It is understandable if small businesses

feel lost as to how to attract workers, particularly the next generations of workers who grew up in a very different world than their future employers did.

"They're not looking long-term," said Janet Uchacz-Hart, executive director of the Saskatoon Industry Education Council (SIEC). "Older generations were looking at 30-year careers with the same company."

According to statistics Uchacz-Hart has seen, young people today could have 15 to 20 different jobs in their lifetimes, maybe more.

"They're going to have a lot of job movement," she said. "This generation



Steven Jose



Janet Uchacz-Hart



Lang McGilp



Ishita Mann

is also looking for life-work balance; they're not looking for what their parents have. They're not looking for 60-hour weeks and getting paid for 40."

The main finding in a new independent study done by Saskatoon's Insightrix Research Inc. with young workers aged 18 to 34 via an omnibus poll, this March, is that work-life balance and flexibility attract young workers. Entitled *What Matters Most at Work*, the poll had 225 respondents with an estimated margin of error of +/- 6.6 per cent, 19 times out of 20.

Lang McGilp, research director at Insightrix, said the poll reflects young people's interest in both intrinsic rewards like work-life balance and extrinsic ones like pay.

"I think it's interesting that we see both sides of that paradigm coming out," he said, pointing to the word cloud developed from responses. "The work-life balance comes out pretty strongly along with flexibility," he noted.

"I think we definitely are hearing about that more post-COVID, particularly

around flexibility," McGilp said. "It's something that's come up a lot, and that's hybrid, work from home, and remote working. Some of that was there before but it's much more prevalent now."

Insightrix divides the most common poll responses into quadrants, which illustrate weaknesses and strengths. Typically, this kind of poll is designed to identify critical weaknesses — things comparatively more important to people with which they are less satisfied. Higher pay always ends up in that quadrant, McGilp noted.

"Obviously, you need to remain competitive to keep your staff. But it's not just about how much you pay someone. The word cloud is showing us that it's even more focused on things other than pay, than it may have been in earlier generations."

"The other thing that jumped out at me was the critical strengths," he added. "People talk about work-life balance a lot and this is suggesting this generation is pleased with it. That's their most satisfied item."

The second most positive response was having "a boss/supervisor I can be honest with," and "that's really great, that that strong connection is there," McGillp said.

These points are high on the radar for Ishita Mann, president of the University of Saskatchewan Students' Union (USSU), who founded a non-profit called Youth Helping Youth in 2018 – when she was still in high school.

She does, however, hear a lot about the desire for good compensation, calling it one of the biggest advocacy points. This is followed by flexible working arrangements, particularly for

those in graduate, post-doctorate, or professional colleges.

Going beyond traditional benefits, young people may seek opportunity for advancement, skills development, and continuing learning. This includes mentorship, training, and courses employers can provide in collaboration with universities.

"Young workers are going to value mental health support programs, maybe even gym memberships, wellness programs, and initiatives that promote a healthy work-life balance," Mann said.

Uchacz-Hart hears similar goals from the students at SIEC, among others.

"They're looking at the values of the organization. What are their philanthropic endeavours? What are they giving money back to society for? What are some of their core values? What is their mission statement? What is their vision of their workforce? Where do they see the company going?"

"Vacation time, too, is very important, whether paid or not," she said; and many are choosing to create careers in the gig economy.

For many industries in Saskatchewan, insurance included, it's a job seekers' market. A recent report commissioned by Economic Development Regina calculates the cost of 4,000 unfilled jobs in Regina at close to \$500 million annually in lost GDP (similar data for other population centers in the province is not available).

This March, the Government of Saskatchewan released The Saskatchewan Labour Market Strategy, which highlights how government is addressing labour needs across various sectors. In the preface, Premier Scott Moe states, "The number one challenge employers are facing as a barrier to the continued rate of growth in our province is developing a labour force that maintains pace with the opportunities our economic success is creating."

As the province and business continue to advance workforce attraction, the ability to understand the demands of the incoming generation can help businesses better reach target audiences and prepare future strategies that will recruit and retain workers based on shared values. #

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Canstar Restorations LP ("Canstar") proudly announces its latest strategic advancement with the acquisition of Lydale Property Restoration ("Lydale"), a highly respected player in the fire and flood business in Alberta and Saskatchewan. This acquisition brings together over 40 years of Lydale's expertise with Canstar's robust infrastructure and regional network, creating an unmatched one-stop restoration solution throughout Western Canada.

Canstar now encompasses a total of 18 branches across British Columbia, Alberta, and Saskatchewan. The Canstar Group of Companies includes Canstar Restorations, ABK Restoration, NorHaz Solutions, Universal Restoration, and Lydale Property Restoration, collectively offering a full suite of services, from emergency response to complete restoration.

"Our commitment is to provide comprehensive restoration coverage across Western Canada, meeting the needs of our customers," said Ji Yoon, President and CEO of Canstar. "Lydale,

renowned for its experience and customer service, is the ideal partner for us to enhance our footprint and service offerings. A special welcome to Blaine Jackson, as he joins the Canstar executive team."

"Joining forces with Canstar marks a significant evolution for Lydale. Together, we are better positioned to meet all restoration needs across the Western Region, moving away from a local fragmented approach towards a regional, client-centric model," said Blaine Jackson, Founder and Principal of Lydale

ABOUT THE CANSTAR GROUP OF COMPANIES

The Canstar Group of Companies, consisting of Canstar Restorations, ABK, NorHaz Solutions, Universal Restoration, and Lydale Property Restoration, provides property restoration services across British Columbia, Alberta, and Saskatchewan. Founded in 1985, the group has grown to include 18 offices, over 200 vehicles, and more than 400 professionals. Services span building and contents restoration, including fire, water, and storm damage repair, to hazardous materials removal for both residential and large-scale industrial projects. Trusted by numerous insurance companies, adjusters, stratas, schools, government, healthcare facilities, and more, the Canstar Group is built on enduring dedication, superior service standards, and an unparalleled breadth of expertise and resources, ensuring top-tier customer service for claims of any scale.

Visit the respective websites to learn more about their specific services and regional expertise at www.canstarrestorations.com, www.myabk.com, www.norhaz.com, www.urscanada.com, and www.lydale.com.

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For more information, please contact:

Ji Yoon
President and CEO
Canstar Restorations
Phone: 604.549.0099
E-mail: pr@canstarrestorations.com



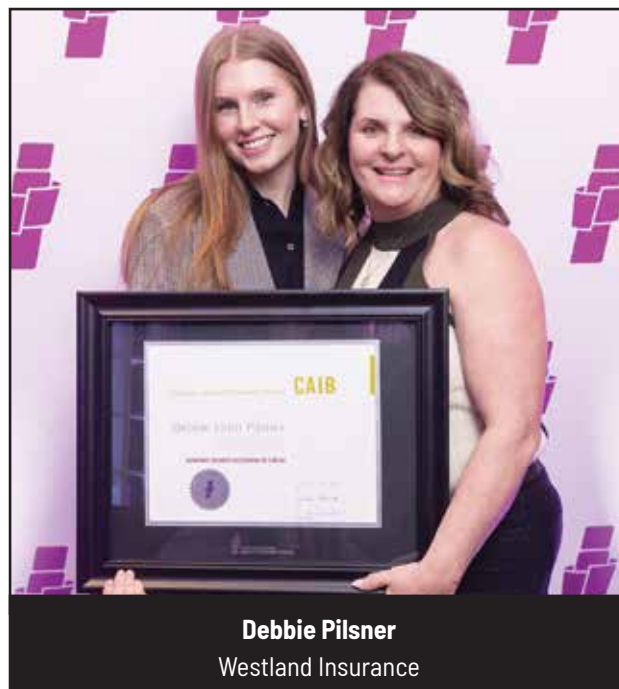
The first-ever CAIB Graduates Dinner brought together new grads, their employers, CAIB designation holders from across the province, as well as supporters of the broker channel, for an inspirational evening of celebration, networking, and shared learning.

Presented by SGI CANADA, the evening recognized individuals who graduated from the Canadian Accredited Insurance Broker program between August 1 – December 31, 2023 and featured keynote speaker Bruce Kirkby, an acclaimed Canadian adventurer, photographer, and writer.

Congratulations once again to the dedicated individuals who have completed their Canadian Accredited Insurance Broker journey.

Congratulations CAIB Graduates

Debbie Pilsner, Westland Insurance
 Haley Brownell, Westland Insurance
 Johnathan Fast, HUB International
 Jolynn Kolinski, HK Henderson Insurance
 Nolan Janzen, Hague Agencies
 Roxanne Murray, Westland Insurance
 Shannon Lindsay, Barrier Valley Agencies
 Holly Burgess, HK Henderson Insurance



Debbie Pilsner
Westland Insurance



Holly Burgess
HK Henderson Insurance



Jolynn Kolinski
HK Henderson Insurance



Nolan Janzen
Hague Agencies



Shannon Lindsay
Barrier Valley Agencies



Roxanne Murray
Westland Insurance



Haley Brownell
Westland Insurance

Promoting CAIB exam success

By Jordan Jensen, Manager, Education & Membership, IBAS

The Canadian Accredited Insurance Broker (CAIB) program plays an important role in Saskatchewan's licensing framework. Finding the best way to guide each employee through it varies — so how do you set your team up for CAIB exam writing success?

CAIB students may have been out of school for a few years. Getting back into healthy study habits and learning to prepare to write exams again can be a challenge for many people. Recognizing the type of learner an individual is

and matching their learning style with corresponding CAIB courses will increase their chance of success.

There are four types of learners:

- Visual learners;
- Auditory learners;
- Reading/writing learners; and
- Kinesthetic learners.

Visual learners prefer visual aids to absorb material — graphs, charts, pictures, as well as the use of colours all help this type of learner comprehend

information. Colour coding can also aid a learner's retention immensely and highlighting key points in a textbook is the simplest form of visual aid that individuals can use. The CAIB four-month Flex program and CAIB Immersion courses each employ these strategies which students can utilize. The use of PowerPoint presentations and the constant highlighting in the CAIB Immersion course make understanding the material easier.

Auditory learners recall information more readily when they hear it than when they read it. These learners often use their own voice to study. Reading out loud increases the retention rate with this type of learner. Listening to pre-recorded classes using the CAIB four-month Flex Program will add to their comprehension. CAIB Immersion, however, will be their best option. Listening to an instructor discuss material at length results in a deeper understanding for auditory learners.

Reading/writing learners prefer to read the material. These are the people who can read a textbook and absorb the information on their own. Self-studying for CAIB exams is a daunting task but reading/writing learners are the ones who are usually drawn to this method of studying. Students study on their own by reading the material and utilizing chapter questions and practice exams. The use of handwritten notes and flashcards will help with memorization and aid in passing any level of CAIB.

Kinesthetic learners prefer learning from experiences and real-life



situations. These are employees who learn by doing and need examples to fully understand a concept. CAIB Immersion will be their greatest chance of success. The inclusion of multiple real examples and stories and the use of breakout rooms to discuss topics will increase retention and keep these types of learners engaged.

Once brokerage leaders and their employees identify their learning styles, they can confidently enroll in a CAIB course that will set them up for success. IBAS offers a variety of courses for studying for CAIB exams.

CAIB IMMERSION

CAIB Immersion is a week-long online classroom that fully immerses students in the CAIB world. Students gain

knowledge using thorough breakdowns of the course material, mock exams, and break-out rooms. Immersion is the one option that caters to all learning types, and, it has proven successful through the years with its constant high pass rate.

CAIB FOUR-MONTH FLEX COURSE

The CAIB four-month Flex Course is a hybrid offering between self-study and CAIB Immersion. It is for those unable to take the full week Immersion session but need further learning tools to boost their success. The CAIB four-month Flex Course includes pre-recorded classes, practice mid-terms and finals, pre-made flashcards, and access to an Ensure Training instructor for questions.

Taking a CAIB course over self-studying has proven to result in higher pass rates. In the past year, 93 per cent of all CAIB Immersion and CAIB four-month Flex students have passed their exams, whereas 71 per cent of self-study students achieved a passing grade.

The last step to fully prepare for an exam is selecting an exam date. Set a goal by choosing a date to write the exam. Failure to select a date diminishes the drive to be prepared, resulting in a seemingly never-ending study process.

There are no right or wrong choices to prepare for CAIB exams. Choosing a CAIB course based on a brokerage employee's learning style promotes success for the employee and for your brokerage. #



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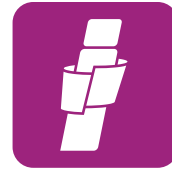


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Bipper Bulletin Board

IBAS MEMBER PRINCIPAL TOWN HALL

Join IBAS President & CEO Derek Lothian from 1:30 – 2:30 p.m. on Thursday, September 12, for the final quarterly member principal town hall of the association's 2023-24 fiscal year. Hosted via Zoom, this session is intended to provide brokerage leaders with an update on key IBAS advocacy activities, as well as an open forum to discuss IBAS operations, priorities, and services. There is no cost to attend, but pre-registration is required. Attendees are eligible to receive one (1) CE credit hour. For more information, please contact community@ibas.ca.

EMERGENCY PREPAREDNESS WEEK CONTESTS

To mark Emergency Preparedness Week, IBAS teamed up with Saskatoon Disaster Services DKI to help raise consumer awareness by with our largest giveaway to date valued at over \$4,200. The contests drove traffic to the online resource for overland flood prevention education, FloodSafeSask.ca. Hundreds of brokers and over 1,000 consumers visited the site, entering two unique draws — one available to brokers only (a Jackery Explorer 500 Portable Power Station) and one available to their customers (Jackery Explorer 2000 Plus Portable Power Station, two SolarSaga 100W Solar Panels, and a DC Extension Cable). Congratulations to the winners!

GET YOUR 2024 #BROKERS CARE T-SHIRT

The 2024 #BrokersCare t-shirts are going fast! The cost is \$39.99 (plus tax) each and includes free shipping anywhere in Canada. Thanks to our friends at Wawanesa Insurance, 100 per cent of the sale price from each t-shirt goes directly to support youth-related projects and not-for-profit organizations across Saskatchewan. Get yours before they're sold out!

COMMERCIAL BROKER BOOTCAMP

Looking for a training pathway to build stronger commercial brokers? IBAS Commercial Broker Boot Camp is a fully online, asynchronous certificate program, consisting of five core modules plus an additional elective. Course fees are \$550 per student, with discounts available for multiple students from the same brokerage. For more information or to register, visit www.ibas.ca or contact Jordan Jensen, IBAS Manager of Education & Membership, at jordan.jensen@ibas.ca.

Beyond the Garage: Sandbox Car Insurance

Here's how Sandbox turns heads in the Saskatchewan Auto Insurance industry...

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