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Amplifying your voice where it matters most

By Sarah Johnston, President & CEO, Atlas York Insurance

One of the hardest things about authoring a column for *SaskBroker Magazine* is the gap between sitting down to write the piece and when it hits mailboxes.

For many associations like ours, those few weeks probably wouldn't be much of a problem. But, in my experience, IBAS is truly unique in the sheer volume of files the team is working on at any one time, as well as the speed and complexity with which those priorities evolve.

As board chair, it's a challenge I'm extremely proud of. It means not only is IBAS providing meaningful value — it is viewed in the marketplace as a powerful advocate whose collective voice is relied upon when decisions are being made.

On that note, I thought it would be a worthwhile exercise to share with you an update on four key policy issues IBAS has been advancing on your behalf in recent months, as well as some high-level insight on where I think they will ultimately end up:

ISSUER REMUNERATION

This is a file where any update I provide could already be out-of-date before the publication even goes to print. In fact, on this one, it's a virtual guarantee.

Regardless, it is important for members to have a clear picture on the road we've taken to get to where we are.

On May 3, after several months of dialogue, the IBAS Issuer Advisory Committee tendered a proposal to SGI Auto Fund leadership outlining a comprehensive set of recommendations to address short-, medium-, and long-term priorities around motor licence issuer remuneration.

Then, on August 28, SGI formally responded to that proposal with a counteroffer. The committee, though, did not feel that offer represented a reasonable path forward that would be acceptable to IBAS members, so additional efforts were undertaken to negotiate an improved position.

As I write this, the calendar reads September 23. While the committee has not yet reached an agreement with SGI, it feels like the end is in sight, and I am very optimistic we will land on a resolution in the coming weeks, if not days.

All indications are currently pointing towards an *interim* agreement that will provide immediate financial support to issuers this year and in 2025 in exchange for delaying the development of a broader compensation framework into 2026.

Assuming the deal comes to fruition, I imagine it will be met with mixed reviews amongst IBAS members; but I can assure you that it will represent the *best possible* agreement given the current circumstances. SGI remains highly preoccupied with its ongoing systems transformation, we have a provincial election fast approaching this fall, and there is lingering

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uncertainty around whether a new rate program will ultimately be introduced (and to what extent) or approved by the Rate Review Board. Given those considerations, IBAS feels it is in its members' interest to secure both relief *now* as well as key commitments that are designed to lead to longer-term outcomes.

SGI TRANSFORMATION

I don't think there would be any argument — from members or from SGI for that matter — that the last few months have been exceptionally tough on Saskatchewan brokerages. Although any change of this size and scope is always difficult, SGI's systems transformation has been more disruptive than most likely anticipated (or hoped).

The same is true within IBAS. As Derek points out in his column, IBAS has been heavily involved since May in helping SGI CANADA understand and navigate the hurdles faced by brokerages during the Guidewire implementation. It has been uncommon for a day to go by when IBAS staff has not exchanged at least a text message or an e-mail with SGI leadership on some matter pertaining to transformation.

Some of that work in early summer included:

- Ensuring brokerages would not be held responsible for time on risk accrued post-renewal date on broker-billed policies;
- Ensuring brokerages had access to an online payment tool (similar to *Got Payment*) that would allow in-office payment processing on company-billed policies without requiring brokers to phone in credit card information; and
- Clarifying remittance rules around the Provincial Sales Tax (PST) to keep members compliant with Ministry of Finance requirements.

A member principals meeting was also held on July 31 — after which, IBAS submitted 17 items to SGI for follow-up. An update on those items was provided on

September 10, outlining progress and resolutions. We expect this daily work to continue well into the New Year, as SGI CANADA prepares further releases (commercial auto, personal property renewals, etc.) and the Auto Fund rolls out its new DRIVE platform.

FIRE UNDERWRITERS SURVEY

At the beginning of 2023, it came to the attention of IBAS that the integrity of the data contained in the Canadian Fire Insurance Grading Index (the Index) was notably outdated and incomplete. When we obtained the list of municipalities that had not updated their information in the prior five years, we found that:

- It contained an incorrect number of municipalities — signaling that the Fire Underwriters Survey (FUS), used to populate the Index, was referencing expired source data;
- All of Saskatchewan's incorporated towns had not completed the FUS since at least 2018; and
- Five Saskatchewan cities had not completed the FUS since at least 2018.

It is IBAS's belief that much of the data in use was well over a decade old, and possibly much older. These discrepancies were leading to customers paying — depending on their circumstances — artificially elevated or deflated premiums for their commensurate risk. Some consumers appeared to be denied coverage on this basis altogether.

In response, IBAS led a project alongside Opta Information Intelligence, which owns the Index and administers the FUS, to educate municipalities on how this data set is used and provide resources to support them in completing the FUS. This included a series of webinars last summer.

We are pleased to report that, according to Opta, more than 70 Saskatchewan fire stations and municipalities have submitted the FUS in the past 12 months — more than double the previous three years combined. IBAS recognizes, though, there is much work left to do. And we are especially concerned of

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the implications on consumers and brokerages once SGI CANADA begins processing policy renewals within Guidewire — where FUS ratings are automatically updated on each renewal.

We expect this will be a topic of discussion during the first-ever Member Policy Congress at the IBAS Leaders Summit on October 17.

CE EXEMPTIONS

Since the start of the year, IBAS has been advocating the General Insurance Council of Saskatchewan (GICS) to implement maximum 12-month continuing education (CE) credit hour exemptions for licensees on parental and disability leave. We believe this request is rooted firmly in employment law, workplace best practices, business necessity and reasonable regulation — and that granted such an exemption would:

- Eliminate the risk of employer brokerages and/or employee licensees potentially violating compliance requirements related to employment insurance benefits and Saskatchewan employment standards;
- Align P&C insurance with the practices and expectations of other professional licensing and certification bodies in Saskatchewan;
- Ease the transition of licensed employees currently on leave back into the workforce — helping brokerages address significant and widespread labour pressures; and
- Not — in any way — adversely impact consumer protection.

Speaking from the perspective of someone who is a brokerage owner, licensee, and a mother, this simply seems to be a common-sense measure. And from IBAS's perspective, we are disappointed it has not been actioned more urgently by GICS.

That said, IBAS management has indicated there has been positive discussion with the leadership of GICS in recent weeks, and we have renewed confidence

we will soon see some progress in the form of either a pilot program, clarified rules around temporary licence suspension, or movement to a multi-year CE credit hour reporting cycle.

SHOUT-OUTS

Before I wrap up, I wanted to give a few dedicated shout-outs to some special people who deserve to be recognized:

- To Sandbox Mutual Insurance CEO Shelley Willick, My Mutual Insurance CEO Valerie Fehr, and Wawanesa CEO Jeff Goy, who are all retiring later this year and who have each made immense contributions to Saskatchewan's P&C insurance industry;
- To IBAS member and Kelly Insurance Brokers owner Nikki Meschishnick, who quietly and generously donated a staggering \$150,000 to support the Kids Academy Early Learning Centre in the Town of Kindersley;
- To Bora Insurance Brokers owner Sarah Edwards, who will be completing her sixth year and final term on the IBAS board, including as a member of the executive committee; and
- To every individual who put forward their name forward to join IBAS's board of directors this fall. We were incredibly fortunate to field the largest number of expressions of interest ever; and while we had far more interest than we have the capacity to fill, the board was humbled by both the dedication to IBAS and the willingness to serve.

At its core, IBAS is a community. Everything we do as an association can only be done with your support. Fortunately, I continue to believe we have the best, most engaged community of brokerage professionals in Canada.

Sarah Johnston is the president and CEO of Atlas York Insurance and is serving her second term as IBAS board chair. She can be reached at chair@ibas.ca. 📧



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East bound and down

By Derek Lothian, President & CEO, IBAS

July 31 marked the end of IBAS's 2023-24 fiscal year. Why that cycle is timed for the middle of summer is anyone's guess. Perhaps it was deliberate to coincide with our accountants' off-season. Maybe it has something to do with when our founding documents were originally filed. Or it could be because our bookkeeper decades ago just preferred the air-conditioned office over the Saskatchewan heat. Regardless of the reason, let me just say it has never been my favourite.

To be fair: when I started with IBAS in 2017, the summer months were not exactly *bustling*. Of course, we had priorities to advance as an association. From a broader industry perspective, however, there was a lull in the pace of business. It was not uncommon for brokerage and carrier leaders to take good chunks of time off. Large projects were routinely put on pause. And elected officials often retreated to their constituencies only to be heard from if you crossed paths at some charity golf tournament.

What a difference a few years make.

I'll start by emphasizing that this isn't a complaint. I love what I do, and IBAS as an organization treats me exceptionally well to carry out the job of representing its members. It's a job – and a responsibility – I take very seriously. The reality, though, is there is no such thing anymore as a *summertime slowdown*.

In fact, the last 4 – 5 months have been my busiest as CEO. I'm pretty sure I've written those exact

words in the pages of this magazine before; but, alas, it rings true once again. My guess is you've been feeling it, too.

Apart from the files we typically have stacked atop our desks this time of year, we've been intervening in SGI's ongoing systems transformation (a full-time job in itself), advancing a resolution on motor licence issuer remuneration, preparing for an upcoming provincial election, navigating leadership changes within our sector's regulator, and working feverishly towards the rollout of a revitalized Canadian Accredited Insurance Broker (CAIB) program.

When there is so much 'in flux,' it can be hard to pause and take stock of the progress we've made – and we've made a lot. So, I wanted to hold a moment to share with you a cross-section of IBAS's achievements through the end of 2023-24:

FINANCIAL STABILITY

After two consecutive years of operating losses, IBAS returned to the black in 2023-24 – thanks, in part, to the approval of a three-year membership dues plan passed at the 2023 Annual General Meeting, which will provide much-needed stability and predictability through 2026.

While the third-party audit process was not yet complete at the time of writing this column, our draft year-end income statement pegged IBAS's surplus at around \$150,000. Our three board-restricted



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funds, meanwhile, remain fully capitalized, and the association's investment holdings are approaching \$1.3 million in value.

ADVOCACY

I can honestly say that I don't think IBAS has ever been more influential than it is today – within government, amongst carriers, and throughout Saskatchewan's business community.

The challenge is that much of the advocacy work we undertake is long term. The relationships we forge and the positions we formulate are often months if not years in the making, and it can seem painfully slow for those efforts to bear fruit.

It would be fair to suggest that was the case in 2023-24. Although we made *huge* strides forward on several key policy fronts, most of them did not get over the finish line by the time the calendar rolled

"We recognize the strain that many of our members are under. We also know that we have ground to cover in our continuous pursuit of maximum member value and creating exceptional member experiences. Fortunately, we have an ambitious plan for how we're going to deliver."

over into August – with the exception of a couple specific SGI files related to the Guidewire transition (most notably: time on risk associated with broker bill policies and in-office payment processing on company bill policies). Rest assured, though, several are on the precipice, and I am extremely confident that the value proposition of IBAS advocacy activities will be on full display in 2024-25.



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PROFESSIONAL DEVELOPMENT

Apart from advocacy, professional development is still IBAS's largest and most consequential business line — and has grown steadily since prior to the pandemic.

In 2023-24, IBAS facilitated 1,410 different licensing exams — up more than 41 per cent since 2019-20 and down only slightly from the record mark of 1,439 set only one year ago. Of those exams, 465 were CAIB, 459 were Restricted Auto (a new high), 410 were bylaws, and 76 pertained to Fundamentals of Insurance.

IBAS was able to add significant new member value as well. You may recall that, in June 2023, we announced a new pilot partnership with SGI CANADA that would provide free Bylaws and Restricted Auto exams exclusively to IBAS members. We're proud that this program has already saved Saskatchewan brokerages nearly \$167,000 through July 31.

And last but certainly not least, we completed development on new Auto Part I and Auto Part II

e-learning courses that will be unveiled as part of a new IBAS learning management system in the coming months alongside new, online CAIB self-study courses.

#BROKERS CARE

As of July 31, the #BrokersCare Community Fund had contributed almost \$270,000 (since launching in 2021) to not-for-profit organizations and youth-centric grassroots projects across Saskatchewan. This is entirely thanks to the generosity of our members and partners; and I would be remiss if I did not give a special mention to Wawanesa Insurance, which really stepped up this year in its support as our annual campaign's presenting sponsor.

A few of our funding recipients over the past 12 months included Sask Girls United, Ronald McDonald House Charities Saskatchewan, Secret Santa, the Saskatoon Industry Education Council, KidSport Saskatchewan, SaskAbilities, and Agriculture in the Classroom. IBAS was also able to donate \$2,000 to three local causes — Heartland Health Region, Beechy Recreation Board, and Dismore Health Centre — on behalf of Tom Agencies, which was

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OTHER AREAS

One of the happy surprises of an exercise like this is getting 1,000 words in only to realize how many successes you haven't yet touched upon. Here are a handful that I believe are particularly noteworthy:

- Fresh off the introduction of an aggressive, three-year strategic plan, IBAS passed a suite of new and revised by-laws, terms of reference, and policies, reflecting the board's commitment to strong, modern governance principles;
- Just this past June, IBAS gave away its largest bursary of all time — \$5,000 to a pair of deserving graduates, from Regina and near Annaheim (see details later in this issue);
- IBAS hosted its inaugural CAIB Graduates Dinner in April to glowing reviews — a new event to honour students earning their CAIB designations;
- In conjunction with Sage Advisor Resources, IBAS's insurance program now provides errors and omissions coverage to more than 80 per cent of IBAS members; and
- IBAS teamed up with its sister associations in Ontario, Manitoba, and Alberta to launch a first-of-its-kind broker compensation benchmarking survey — the results of which will be available this fall.

LOADED UP AND TRUCKIN'

Most people who spend any time with me know I'm a hardcore *Seinfeld* fan. I can recite any line pretty much verbatim.

One of my favourite episodes is the final installment of season eight. In this episode, after being fired from the New York Yankees with severance (okay, he was *actually traded* from the Yankees in exchange for some Tyler chicken), George Constanza declares that it will be "the summer of George" — a time to do whatever, or as little as, he wants. Instead, he slips on

"In fact, the last 4 – 5 months have been my busiest as CEO. I'm pretty sure I've written those exact words in the pages of this magazine before; but, alas, it rings true once again. My guess is you've been feeling it, too."

a party invitation and finds himself immobile, unable to walk, leaving him to complain: "This was supposed to be the summer of George!"

A friend of mine from Ottawa made the mistake of e-mailing me on one particularly chaotic day mid-August to ask how my summer was going. I replied simply with a clip from that episode, accompanied cheekily by the text: "This was supposed to be the summer of Derek!"

Like any good friend would, he quickly snapped me back into reality, reminding me how much progress IBAS has made in recent years — and specifically over the last 12 months. Not to be outdone, he attached a clip of his own. It was a music video for the late Jerry Reed's *Smokey and the Bandit* classic, *East Bound and Down*, with a portion of the lyrics highlighted in yellow in the body of the e-mail: *Oh, we gonna do what they say can't be done. We've got a long way to go and a short time to get there...*

That's my mantra for 2024-25.

We recognize the strain that many of our members are under. We also know that we have ground to cover in our continuous pursuit of maximum member value and creating exceptional member experiences. Fortunately, we have an ambitious plan for how we're going to deliver.

It's time to put the pedal to the metal.

Derek Lothian has been the president and CEO of IBAS since 2017. Additionally, he serves as a director on the boards of the Heart and Stroke Foundation of Canada and Simpson Seeds Inc. He can be reached at derek.lothian@ibas.ca. #

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Navigating client relationships as an emerging broker

By Kendrick Dusyk, Dusyk and Barlow Insurance Brokers

Something I have always found interesting as a broker is the range of clients that come into our office daily: younger folks, older folks, students, families, trade workers, business professionals, and farmers, are all examples of the people who walk into Saskatchewan insurance brokerages each day.

For emerging or younger brokers, it can potentially be overwhelming dealing with people from so many walks of life — especially if they are hesitant to deal with someone who has not been in the industry for half a lifetime. When building a book of business as an emerging broker, clients will truly come from every walk of life. People often view age as an automatic indicator of experience (or inexperience, for that matter), but that is not always the case. Just because a person has streaks of grey in their hair, does not automatically mean they are an expert in a specific insurance field.

“Confidently saying ‘I will check on this and get back to you shortly’ is much more reassuring to a client than a simple shrug of the shoulders.”

For example, a broker who has been in the industry for five years may have more knowledge about the current state of home insurance than a commercial-focused broker who has been in the industry for decades but has not sold a new home policy in

years. From my perspective, emerging brokers can use confidence, personality, and honesty to have good relationships with clients — no matter the age or experience gap.

When dealing with a wide range of clients, the cliché that confidence is key is often very true. I have found that when speaking with clients who are unsure of my experience, being confident in my insurance knowledge and displaying that confidence when speaking can go a long way in giving clients peace of mind. We are all licensed brokers, which means we have taken courses and training to get us where we are now. Confidence in knowledge gained through training can help and when in doubt, confirmation with a supervisor or co-worker is always advisable. In most cases, clients are willing to wait if a double-check with a co-worker will confirm a correct answer. Quite frankly, it is almost impossible to know every single detail about every policy in your book of business as a broker. Confidently saying ‘I will check on this and get back to you shortly’ is much more reassuring to a client than a simple shrug of the shoulders.

A client of a different age than you does not mean you cannot be personable and connect with them over similar interests or hobbies. Personally, I have great relationships with some clients who are twice my age. We always have great chats about shared interests like sporting events, golf, cooking, travelling, or current events (the recent Olympic



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"Many people seem to view age as an automatic indicator of experience (or inexperience for that matter); this is not always the case."

Games being a great example). Even making small talk about simple things like local events in your city or town, or discussions about the recent Roughrider game are great ways to get clients to open up and start talking. Making their time in the brokerage an enjoyable errand is a great way to maintain relationships. From experience, being able to talk to people about a variety of topics helps clients become comfortable dealing with someone newer to the insurance industry. This also goes hand-in-hand with boosting confidence in the people skills needed to be a great broker. With that being said, there will likely always be outliers that you cannot relate to – in which case being cordial and amicable is perfectly fine.

The last point to consider is that one of the best ways to have a good relationship with clients as

an emerging broker is to be upfront and honest with them when talking about their coverages and needs. This builds a level of trust between broker and client that can solidify a good working relationship for the future.

While it may seem like a daunting task to build, service, and maintain a book of business as an emerging broker, knowing how to properly navigate the relationships with clients, as well as confidence, personality, and honesty can go a long way to build a layer of trust that helps create lasting business relationships.

Kendrick Dusyk is a broker and partner at Dusky and Barlow Insurance Brokers Ltd. in Regina and serves as the chair of the IBAS Emerging Brokers Council. 🇵🇸

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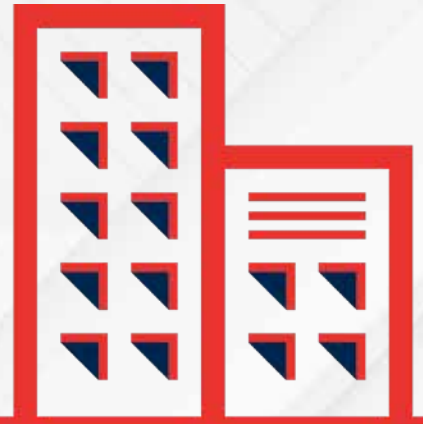
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#BROKERS CARE BURSARY

By Kyle Halvorson, Manager, Community Engagement, IBAS

For the first time in the five year history of #BrokersCare Bursary, the Insurance Brokers Association of Saskatchewan (IBAS) has named co-recipients of this prestigious award.

Presented in partnership with Wawanesa Insurance, the #BrokersCare Bursary was established to recognize graduating grade 12 students who exemplify outstanding dedication to empowering their communities. In 2024, the independent selection committee chose to recognize two honourees: Lanea Lafontaine of Regina and Lilly Church, who resides on a farm outside Annaheim. Each has received a \$5,000 cash award.

"Community is foundational to everything we do at IBAS and is at the heart of what it means to be an insurance broker in Saskatchewan," says IBAS President & CEO Derek Lothian. "Since its inception in 2020, this bursary program has provided \$31,000 to support young leaders in the cities and towns our members call home, and I couldn't be more pleased with this year's decision to celebrate the outstanding contributions of both these special individuals."

Lanea Lafontaine actively serves as a mentor for inner-city youth, volunteers her musical talents performing for and teaching senior citizens, is a member of the RCMP National Youth Advisory Board, is a first aid attendee with St. John's Ambulance, was president of her local JustServe club, and has lent her time to dozens of local and national organizations, including Wild Outside Canada, Soup After Dark, the Regina Food Bank, Bishop's Storehouse, the Comeback Society, REACH Regina, and Circles of Reconciliation. Lafontaine will be attending the University of Regina in the fall, where she will be beginning her post-secondary journey to become a licensed physician in the province.

Lilly Church is the first recipient of the #BrokersCare Bursary to hail from rural Saskatchewan. Throughout high school, she channeled her passion for mental health into initiatives and causes that reduced the stigma and provided meaningful resources to those who needed it. Church helped champion the HEADSTRONG initiative, leading a series of wildly successful fundraisers and kick-starting the school's inaugural K – 12 'mental health day,' which featured Saskatchewan Roughrider alumni Dan Clark as guest speaker. These experiences have inspired Church to pursue a career as a teacher specializing in middle-years education. She will also be attending the University of Regina this fall.

On behalf of the IBAS, its membership, and industry partners – thank you to the many dedicated, industrious students who applied for the bursary this year. 🙌



"It isn't by accident that *community* and *collaboration* are two of our core values at Wawanesa Insurance," adds Randy Dhillon, the company's vice president for the central region. "As a mutual insurer, we exist primarily to serve our members and support their communities. That's why this bursary program is such a wonderful fit for our organization — and why we are so proud to be the founding partner of IBAS's broader #BrokersCare initiative. Together, we are strengthening Saskatchewan."



Getting on the wall

The power of embodiment

By Peter Katz, Singer-Songwriter, Keynote Speaker, and Facilitator

I was on a call this morning with a friend interested in becoming a speaker and he asked me for some guidance on how to break into the industry. We talked through his ideas, framework, format, and strategy over our hour together, but I think the most important thing I said during the call came at the end.

"More than anything that we've talked about," I said, "what matters most is that every day of your life, you already live, breathe, and do this. You have what any speaker, leader, teacher, mentor, guide, or coach needs to have above all else: you embody what you're speaking about. You have authenticity and authority because of who you are."

As I so often share with any of the leaders that I'm privileged enough to work with, the same concept applies to any of us whenever we step into a position of leadership. Anything we ask of others, any change we seek to inspire, any of the ways we invite others to join us on a path ahead, we must already be living ourselves.

Furthermore, we must know that all of this is a practice. It's something we work on every day, without resolution or completion. We remain in the process and in our practice alongside our people. If we want our teams to be less reactive, we must be nurturing our mindfulness practices, doing the deep



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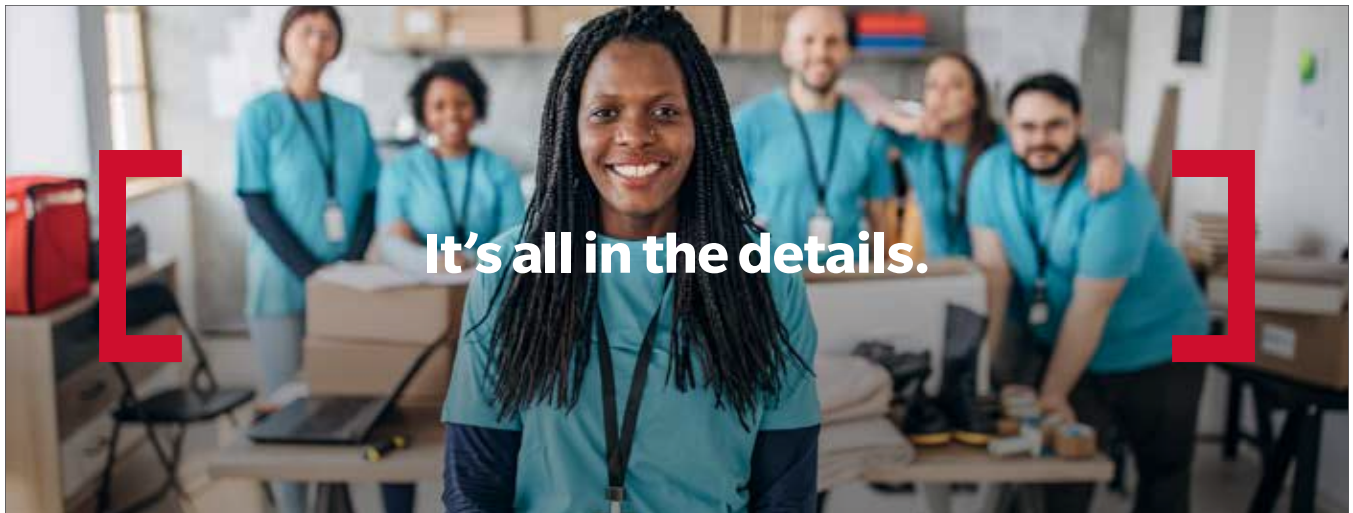
work of understanding ourselves, and addressing our reactivity. If we want our people to be open to change, we must be open to it ourselves, while being unattached to our preferred method and inviting the whole system to influence, inspire, and change the direction of the organization. If we want our people to be curious, we must show up with great curiosity, open to what wants to emerge at any given moment. Lastly, we must deeply know that our ability to grow as leaders will always be limited by our willingness to do this inner work ourselves.

Every summer, I put my regular career as a singer-songwriter, keynote speaker, and facilitator on pause and head out to the mountains of Alberta to run a multi-week youth mentoring program called FACES. Without exception, it always reminds me of the importance of walking the same path as those I lead. We use activities such as rock climbing, rappelling, canoeing, and hiking to provoke reflection and mental processing and to inspire integrity, empathy, and collaboration.

I spend one of those days at the bottom of a towering rock wall, cheering and guiding students as they climb to the top. As they navigate the cliff, I encourage them to use the power of their legs rather than their arms and to work through the negative thoughts telling them they can't do it. I remind them they don't need to race to the top and they can pause whenever they need a moment to regroup. And every year, at some point in the day, I tie myself to the rope and go up as well. And every year, without fail, I'm reminded of just how hard it is!

Climbing looks deceptively easy when I'm the cheerleader on the ground! It's so obvious where they should put their foot or where the next handhold is. It seems unnecessary when they become frustrated – sometimes to the point of tears. They're so hard on themselves when they feel stuck.

And then I get up there and I go on that same journey. I fall, I struggle, I get tired, I get scared, and I need to regroup. But I do it with great intention, allow it to



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humble me, and let them watch me navigate those challenges as I slowly but surely find my way up.

I have no right to ask them to do what they're doing if I'm not willing to do it myself. I don't truly have a perspective on their experience unless I live them myself. Through it all, I also need to hold in my heart that my experiences — and any other experience of climbing that rugged slice of the mountain — is going to be different for each person. Their experience level, physical ability, available mental resources, quantity and quality of sleep the night before, breakfast that morning, and countless other factors will influence what it feels like to be hanging from a piece of rock.

What is beautiful, though, is what invariably happens year after year. Throughout the session, I build currency with the students. I bring my humanity, vulnerability, imperfections — and my thought process, problem-solving, and intuition to each moment. I know why I'm there. Ultimately, my job is not merely to guide our group through a set itinerary, but to be a trusted person in their lives who truly loves, cares for, and believes in them. I hold strong in those intentions and objectives. As we slowly earn one another's trust, they deepen their trust in each other. Once that happens, we go on together to accomplish many remarkable things.

I've trained extensively in a model called Appreciative Inquiry which is a collaborative approach to organizational change founded by David Cooperrider that focuses on identifying and leveraging an organization's strengths and successes to drive positive transformation. Cooperrider says "The seeds of change are implicit in the very first questions that we ask."

So, I invite you to reflect on three questions as a way of planting those seeds of change and immediately applying the ideas shared above:

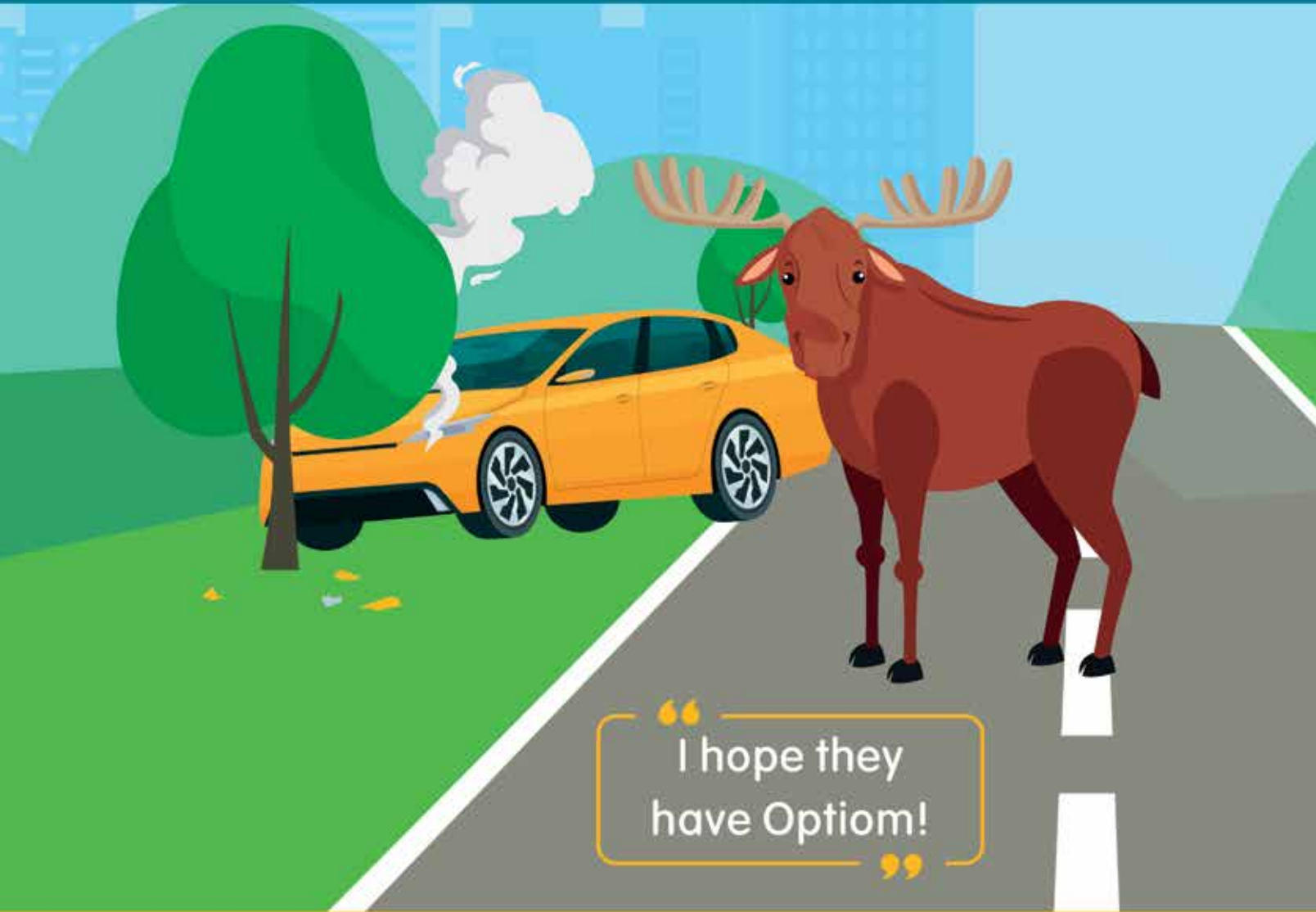
- How am I embodying the change and/or behaviour I wish to see?
- How am I tying myself to the rope too?
- How are you deeply understanding others' experiences, inviting their unique perspectives, and searching for the same handholds that they are?

*Peter Katz is a JUNO-nominated singer-songwriter, keynote speaker, and facilitator. Peter's acclaimed 2015 album *We Are The Reckoning* was hailed by CBC Q Radio host Tom Power as "one of the most heartfelt, beautiful, and vulnerable records of the year." Peter is a session lead at FACES, an outdoor program which focuses on awareness and character-building experiences for students in Crowsnest Pass, Alberta. 🇵🇪*

The advertisement features a background image of a combine harvester working in a field. The Peace Hills Insurance logo, consisting of a stylized mountain peak above the text "PEACE HILLS INSURANCE", is positioned in the upper left. To the right, the headline "Ask us about our Farm Coverage" is displayed in large, bold, white letters. Below the headline, four yellow callout boxes with black text list the coverage details: "\$1,000,000 on newly acquired farm machinery", "An optional 'Minimum Livestock Clause'", "Stored seed, chemical, and fertilizer up to \$25,000", and "AND MORE!". At the bottom left, the website "PEACEHILLSINSURANCE.COM" is written in white on a dark blue background.

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A repurposed CEO

By Nicole Sinclair, vice president, IBAS

After 37 years of employment, 17 of those at the helm, CEO Scott Donald has announced he *will not* be retiring from Western Surety Company (WSC).

"I have decided not to acknowledge a retirement from Western Surety — I am referring to 2025 and beyond as a 'repurpose'. Like many of my broker and surety company colleagues, I have arranged for an extended involvement with Western Surety in a significantly reduced capacity; a role which will be defined in the latter part of 2024. I will, however, remain on the Western Surety Company Board of Directors," Donald explained. Succeeding Donald is the CEO and President role is Mr. Greg Salmon. Greg has been with Western Surety for over 15 years and is currently in a Senior Vice President position.

Reflecting on his time with the company, what has changed (and what has not) since 1987, Donald points to the most significant change to the surety industry is the expectation of expediency on decisions. The result of such demand has been advancements



Scott Donald with incoming CEO Greg Salmon.

in technology. The WSC office tools have made tremendous progress from the Telex and fax machines utilized in the late '80s and 90s. At that time, WCS had more administrative staff than underwriting staff with total premiums of slightly over \$4,000,000; in 2024, Donald anticipates premiums to be in the \$44,000,000 range.

Technology is not all that has changed since 1987. Specializing in construction bonds, Western Surety, with Donald as the CEO, has seen plenty of changes in the construction industry. Elaborating on industry changes, Donald explained, "The most significant change in the

construction industry, in my opinion, is the type of construction contracts available and utilized today. In 1987, there were a small number of contracts types. There were other types of contracts, but it seemed that fixed price and cost-plus contracts were the only ones commonly used in the industry. In the present day, *fixed price* and *cost-plus* contracts are still common, however, *fixed price* is now called *lump sum* and there are other contract types such as *design- build*, *unit price*, *guaranteed maximum price*, *incentive construction*, *time and materials*, and the latest contract type – *integrated project delivery*."

Donald's original career ambitions were not fixed in the insurance industry. "My education was in accounting, and I preferred general finance as a career path. Having virtually no idea what surety was all about, I bamboozled my way through the interview and must have come up with some logical responses as I was ultimately hired as a surety underwriter at SGI Canada," Donald stated. It was a broker who suggested that Donald meet with Leo Ell, the then President and CEO of Western Surety and the rest is history. The move brought Donald back home to Regina from Calgary – the standard

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"Scott has been an integral part of The Hill Companies for decades; few have made such impactful contributions to an organization as Scott has at Western Surety Company. His commitment to 'repurposing' himself is indicative of the type of leader he is. Personalities like Scott embody what the insurance industry is meant to be – steadfast, dependable, and of service."

- Dave Pettigrew, Harvard Western Insurance

destination for Saskatchewan college graduates in the 1980s.

A nearly 40-year career with one company is becoming increasingly rare. Donald elaborated that the people are what kept him in the insurance industry, while good people and culture is what kept him at WSC. His admiration and appreciation for the insurance industry is clear in his words, "I have stated many times before, we are employed in the largest industry in Canada that is virtually unknown to the average Canadian. However, the professional growth opportunities, potential remuneration, and healthy work-life balance make it an incredibly satisfying employment area. As an added bonus, abetted by a general lack of supply to meet employee demands, anyone with a decent reputation can virtually choose which major Canadian city in which to live."

Scott is confident in the future success of WSC, and the staff that will drive said success. "Finally, I can proudly state that we have currently assembled the finest coast to coast staff in my 37 years and I leave knowing that under Greg's leadership, the transition will be seamless and the employee foundation will lead to continued financial success for Western Surety Company," he stated. #

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Repair versus restore

By Nicole Sinclair, Editor, SaskBroker Magazine

A common question – replace, or repair property subject to a claim? Many factors go into making such a decision, but what is becoming a more common factor is the environmental impact.

In Canada, construction, renovation, and demolition (CRD) waste represent 12 per cent (4 million tonnes) of the solid waste stream. Such products commonly contain chemicals that may pose a risk to both human health and the environment. According to the Saskatchewan Waste Reduction Council, estimates of the amount of CRD materials in the waste stream vary from 22 to 40 per cent. These heavy, bulky materials consume landfill space at an amazing rate. For example, the destruction of the hospital in Swift Current used up a whole year of that landfill's life.

Enter New Creations, a specialized restoration company with the slogan *Repair, Restore, Renew*. You may have had the pleasure of meeting the company's Saskatchewan franchise operator Jason Salmon at the Blue Goose Golf Tournament or seen samples of his work at the SGI CANADA Convention. SaskBroker Magazine sat down with Jason to discuss the benefits of repair, and the company's unique approach to landfill diversion.

Q: What is the history of the company, and how did this unique service come to be?

A: The story goes like this: the founder Larry Stevenson, was raised by his parents who had lived through the Great Depression. The experience of his parents, who were not able to throw any table scraps away, resonated with him and he consequently developed an

anti-waste mentality. Larry became a vinyl repair contactor and added additional types of repairs gradually in response to customer demand. Materials have even been created by New Creations using different adhesives and compounds.

Q: How much waste had New Creations help divert from landfills?

A: We have completed over 2.1 million repairs. Renovations produce on average 60 pounds of waste per square foot. On average, our methods can prevent approximately 50 pounds per square foot from finding its way to the landfill. Our estimate is that our repair methods have diverted 300 million pounds of waste from Canadian landfills.



Q: What are some of the benefits, beyond environmental factors, of repair versus replacement?

A: Speed, cost savings, and reduced risk of damage.

We can complete a repair with no downtime, without displacing homeowners, and causing less damage to the surrounding property. For example, a window jamb can be repaired in a few hours at a fraction of the cost, whereas if the window was replaced, there is a risk of damage to the exterior elevation materials as well as a risk of damage to the interior casing. The paint could be affected also. Recently we repaired windows on a home with a stucco exterior that had been hit with hail - resulting in damaged windows on

every elevation. The original estimate was \$35,000 due to the cost of new windows and stucco. New Creations repaired those windows for under \$3,900.

Q: Have you come across something you cannot fix?

A: There are over 100 materials we can restore, and we are constantly establishing new techniques and products, but there are still some situations and material we cannot assist with. Dented steel, garage doors, and some appliances are some examples. The fact is, not all things should be repaired. If we do not think the repair will be durable, we will not complete it.

*New Creations Regina services all of Saskatchewan.
Jason can be reached at regina@newcreations.com 📞*

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Learn how to be cybersmart

Introducing CSIO's cybersecurity education program

By Karen Hatch, Director Communications, CSIO

We've all had that experience of receiving an email that doesn't feel right. But sometimes, we may not immediately see the signs that we are about to become the victim of a sophisticated cyber-attack. And even if we do have that feeling there's something wrong, is there really any harm in opening the email? The answer is an emphatic yes.

20 years ago, the U.S. Congress declared October to be Cybersecurity Awareness Month, and the Canadian government echoed the legislation a few years later. Today, Cybersecurity Awareness Month is an international campaign designed to heighten public awareness, educate individuals and businesses about cybercrimes, and provide the tools needed for protection. Just how big a problem is cybercrime today? According to the Canadian Centre for Cybersecurity, over \$500 million was reported stolen due to cybercrime in 2022, with the volume of cybercrimes – and victims – continuing to grow unabated.

With this ongoing threat, Centre for Study of Insurance Operations (CSIO) has responded to the need to provide the Property & Casualty (P&C) industry with a cyber learning program by launching the Cybersecurity Education Program. Comprehensive, fully online and accredited, the program is designed to provide P&C employees with the tools they need to identify and avoid cyber-attacks.

CYBER VIGILANCE IS EVERYONE'S PRIORITY

One of the biggest misconceptions is that cybercriminals focus exclusively on so called big fish – massive corporations and governments, and directly attack their central operating systems. While it is true that cybercriminals use state-of-the-art technology to infiltrate systems, and publicity tends to focus on high-profile attacks, small businesses and individuals are increasingly targeted for cybercrime. Employees of large

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- Allows families back into their homes in a timely manner
- Avoids business interruption
- Works with all insurance and restoration companies and residential and commercial clients



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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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corporations may believe their IT departments have every safeguard in place to protect them, but in case after case, cybercriminals leveraged front-line employees to gain entry to protected systems.

In short, in every business, big or small, it's not just the IT department's responsibility to prevent cybercrime. Being cybersmart and having the ability to identify and avoid cybercrime is everyone's responsibility.

SPOT AND STOP COMMON CYBER THREATS

Phishing, vishing, ransomware, and spoofing are all commonly used tactics designed to infiltrate systems. The Cybersecurity Education Program is offered free to CSIO members and includes 13 interactive modules that deal with these tactics and more. With a 2.5-hour commitment, participants will boost their confidence in identifying and preventing cyber threats.

LEARN AT YOUR OWN PACE

The program offers complete flexibility, allowing participants to pause and resume modules at their convenience. Upon finishing the program, you'll receive a certificate and a logo you can use when posting about your achievement on social media – your colleagues may be inspired to become cybersafe when they see your post.

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Saskatchewan brokers will be happy to know that not only do they benefit from this complimentary education program, but

they will also receive 2.5 CE credits. It's easy to sign up. Go to csio.com/cybersecurity-education-program or email education@csio.com to learn more.

DON'T HAVE A CSIO ACCOUNT? SIGN-UP NOW!

As a member of IBAS, you are automatically a member of CSIO. Membership is free and not only will you have access to the Cybersecurity Education Program, you'll also benefit from webinars, our monthly newsletter, accredited courses, online forms, and information about important CSIO solutions, like CSIOnet, CSIO Data Standards, eDocs, and more. Don't forget to follow CSIO on social media for our latest updates.

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STAY CYBERSMART

This October, take some time to do your part for Cybersecurity Awareness Month and be cybersmart. Sophisticated criminals are constantly looking for ways to infiltrate your business and personal accounts. It's critical to be alert – protect yourself and your brokerage by leveraging CSIO's Cybersecurity Education Program and applying the tools from your training to spot and stop potential cyber-attacks. #



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Getting to know

Jean Gauvreau, Vice President
Underwriting & Business Development



What do you like most about working in insurance?

I think it's the variety of things we get to work on everyday. No 2 days are the same. I really enjoy working with our broker partners and staff to find solutions to problems they face on a daily basis.

When did you join Portage Mutual Insurance and in what position? What was your career path leading up to joining Portage?

I joined PM late in 2020 as the branch manager for Edmonton. My career started in 1995 at ING Western Union in the underwriting dept. I had just finished my post secondary education and needed a job; I knew very little about the industry but thought I would give it a try. At ING, I worked in personal lines, commercial auto and spent 2 years as a property road adjuster. In 2001, I moved to Pembroke Insurance in a BD role, in 2006 after a brief stint in Ottawa with the company I was promoted to Director for Alberta. In 2018, looking for a change I moved to SGI Canada as their director of corporate underwriting for personal lines. In June 2022, PMIC restructured their senior leadership team and I was offered my current role.

If you didn't go into insurance, what would you have done for a career?

I wasn't a good enough to make a career in hockey as a player but I always thought it would have been great to work for a hockey team in some capacity. Let's go with Director of player personnel, not sure what's involved but I love the title!

Can you walk through a day in the life in your role?

One of the exciting and fulfilling parts of my role is that I have the opportunity to work with our senior leaders, branch managers, underwriters, broker relationship managers and many others from across the country within our organization. While there are a lot of similarities from region to region there are also a lot of differences. On a daily basis we collaborate about not only on operational opportunities and challenges but also on strategic opportunities and engagements with our broker partners. No two days are ever the same for me. So, in essence I meet and talk with people from Alberta, Manitoba, Ontario and Nova Scotia each day.

Strategically, what is your primary focus from the broker partner perspective?

There are 3 areas that I primarily focus on these days. First, we are looking for strategic growth by expanding our farm offering across the country. We will be expanding our farm product offerings in the Maritimes late in Q4 of this year, followed by Ontario in the near future. Second, which is a strategic focus for us, is continued product and pricing competitiveness for all lines of business. Third, and a very important focus for us is improving our overall service levels and including continually finding ways to improve the Ease of Doing Business with our broker partners.



SPONSORED CONTENT

What are your thoughts on broker facing technology and does Portage Mutual have any projects on the horizon?

Last year we completed our conversion to Guidewire which was a key initiative that will allow us to improve our broker connectivity. Moving into 2025, we are working on several digital projects that will be broker facing. A major project for us is replacing our existing broker portal with new digital quote to bind tools directly through our Guidewire systems including Broker Direct Connect for personal lines new business, Epic Upload for personal lines new business and real time rating. We will also be launching a new broker facing website called Unity. We want to improve the overall experience we provide to our broker partners when it comes to technology.

Portage Mutual are huge advocates for the community – what are some of the projects you sponsor in a given year?

We have several community investment initiatives in Portage La Prairie like the hospital and Koko Platz recreation center. We are always looking to partner with our brokers to support infrastructure

projects in their communities across Canada. Our goal next year is to expand the program in each of our branch offices.

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

Build connections in your organization and in the industry. Be willing to try different roles within your organization to gain knowledge and experience. Focus on getting the relevant education CIP, FCIP, CRM and CAIB are so important for your career development. The best advice I ever got when I started out in BD from my boss was your job is 9 to 5 but you build your career outside of those hours.



What is your favorite:

TV show? Seinfeld/Hockey Night in Canada

Movie? Braveheart

Book? I read a lot of fiction but one book that has stuck with me is Lone Survivor

Sport? Hockey

Hockey team? Montreal Canadiens

Hobby? Golf

Saturday morning breakfast? Classic Bacon & Eggs

Comfort food? Anything Italian

Dream vacation? Europe – Spain, Portugal, Italy





2024 IBAS

LEADERS SUMMIT



2024 IBAS LEADERS SUMMIT

EVENT PARTNERS

PRESENTING PARTNERS



SUPPORTING PARTNERS



ACTIVATION PARTNERS





EVENT PROGRAM

8 a.m.

Exhibitor Booths Open

Convention Level

Be sure to complete the Exhibitor Trivia Card for your chance to win \$1,000 in cold, hard cash, courtesy of Red River Mutual!

8:30 – 10 a.m.

Keynote Breakfast: Showing Up Wholeheartedly, Peter Katz

Regency Ballroom | Sponsored by Lydale Restoration

10:30 – 11:30 a.m.

The State of the Industry

Regency Ballroom | Sponsored by Sandbox Mutual Insurance

12 – 1:45 p.m.

Keynote Luncheon: Embracing Uncertainty, Sam Goodwin

Regency Ballroom | Sponsored by Intact Insurance

1:45 – 2 p.m.

Our Largest Grand Prize Draw Ever

Regency Ballroom | Sponsored by Saskatchewan Blue Cross

You won't want to miss our biggest prize draw in IBAS history! You must be present, in the room at the time of the draw, to win — no exceptions!

2:30 – 4:30 p.m.

Member Policy Congress (Broker Members Only)

Regency Ballroom | Sponsored by Red River Mutual

This is an interactive, members-only forum where brokerage leaders will come together to discuss and ultimately vote upon key IBAS advocacy directives and policy priorities.

Have your say on the future of Saskatchewan's P&C insurance industry in the first-ever IBAS Member Policy Congress.

EVENT PROGRAM



4:30 – 6:30 p.m.

Saskatchewan Craft Beer & Spirits Showcase

Convention Level | Sponsored by FIRST Insurance Funding of Canada

Sample world-class products from some of Saskatchewan's leading craft brewers and distillers while catching up with partner exhibitors.

6:30 – 10:30 p.m.

Chair's Banquet & Comedy Night

Regency Ballroom | Sponsored by Wawanesa Insurance & SGI CANADA

This year's featured evening theme is Hometown Heroes, throw on an outfit that reflects your hometown pride. Program includes dinner, 30-year Broker Service Awards, Community Leadership awards, and stand-up comedian Dave Hemstad.

9:30 p.m.

Exhibitor Booths Close

Convention Level

10:30 p.m.

CEO's Social

Circa 21 Lounge & Dining Room (Lobby Level) | Sponsored by Red River Mutual

The night's not over yet! Head on downstairs to enjoy complimentary beverages and reconnect with partners and peers from across the industry.



October 16 is #BrokersCare Day in Saskatchewan! Remember to wear your 2024 #BrokersCare Campaign t-shirt for a chance to win amazing prizes.



KEYNOTE **SPEAKERS**



PETER KATZ

Keynote Breakfast: 'Showing Up Wholeheartedly'

A thunderbolt for the soul. Peter Katz is a Juno Award, Canadian Screen Award and two-time Canadian Folk Music Award nominated singer-songwriter. Alongside his career as an international recording artist, Peter Katz serves clients across the globe by delivering highly customized Keynote Concerts. Going beyond the standard keynote presentation format, Peter utilizes customized-to-your-audience performance enhancers with meaningful musical anchors.

In his keynote session Katz will tap into his 15-year experience on tour to share his secrets on how to stay connected to the bigger picture, to create maximum positive impact, and empower those around you to do the same.

SAM GOODWIN

Keynote Luncheon: 'Winning through Uncertainty'

Goodwin is a kidnapping survivor who was held in multiple Syrian prisons by an oppressive regime while travelling the world. Following a multi-national effort involving journalists, hostage negotiators, Middle East experts, Russian diplomats, the Vatican, and mercenaries, Goodwin was reunited with his family after 62 days in captivity. Since his rescue, Sam has published a memoir, co-founded a tech start up, and is pursuing a doctorate at John Hopkins University. Sam continues to share his story of survival and extraordinary power of the human spirit with audiences around the world.



DAVE HEMSTAD

Canadian Stand-Up Comedy Sensation

The evening's theme is Hometown Heros, so throw on the outfit that shows your hometown pride and get ready to laugh. Dave Hemstad is a three-time Canadian Comedy Award nominee, who was an Academic All-American golfer at Missouri State University when he was struck by lightning during a tournament, which significantly altered his career path. You might recognize him from the CBC series The Debaters, or from one of Canada's famed comedy festivals, or perhaps you caught him on Just for Laughs or Comedy Now — Dave is a mainstay in the Canadian entertainment industry.

STATE OF THE INDUSTRY **PANELISTS**



IBAS discussions with some of the sector's highest-profile experts to discuss the trends and challenges impacting both brokers and carriers in Saskatchewan and beyond.

Nevina Kishun, President, MSA Research

Market-Security Analysis & Research Inc. (MSA Research) is a Canadian-owned, independent, and impartial analytical research firm that is focused on the Canadian insurance industry, used by 95 per cent of the Canadian industry.

Prior to joining MSA, she was the Vice President – Strategy, Compliance and Sustainability at Valani Global, a life actuarial consulting firm focused on actuarial modelling, financial reporting, and tailored Moody's Analytics solutions.

Nevina holds an Executive MBA from Cornell and Queen's University, a Doctor of Pharmacy from the University of Florida a BSP from the University of Saskatchewan and a BSc from the University of Guelph.

Peter Braid, CEO, Insurance Brokers Association of Canada (IBAC)

IBAC is a national organization that represents the collective interests of 11 Member Associations (including IBAS) and their member brokers.

Peter is a former member of parliament who has spend the last seven years leading the national voice of insurance brokers. With a diverse background in government, public service, and private industry, Peter as the founding Chair of the Insurance Caucus on Parliament Hill, which provided important stakeholders in the insurance sector with the opportunity to speak directly with legislators to help shape public policy.

Aaron Sutherland, Vice President, western region, for the Insurance Bureau of Canada (IBC)

IBC is the voice of property and casualty insurers and a partner for governments, insurance stakeholders, and consumers. The national industry association represents the vast majority of Canada's home, car and business insurance companies.

Serving British Columbia, Alberta, Saskatchewan, and Manitoba, Aaron is responsible for eliciting positive change and sound public policy on key priorities and member companies' concerns on strategic property and casualty insurance industry objectives.

Aaron is an enthusiastic and dedicated community advocate, serving as a board member of Pacific Northwest Preparedness Society and the British Columbia Earthquake Alliance. He has been a "Big Brother" with the Big Brothers of Greater Vancouver since 2014.



TRADE SHOW **PARTNERS**

BLUE LOUNGE

- 251 Forensic Fire Investigations • Acturis Canada
- FIRST Insurance Funding of Canada • Lydale Restoration
 - Midwest Claims Services • My Mutual Insurance
- Pacific Marine Underwriting • PAL Insurance Brokers
 - Rival IT • Saskatchewan Blue Cross

LIBRARY

- Saskatchewan Mutual Insurance
- Saskatoon Disaster Services DKI

REGINA ROOM

Back by popular demand for a third-straight year, the baristas at Cortado Mobile Café will be setup in the Regina Room to serve delegates complimentary coffee- and tea-based beverages beginning at 8 a.m.

- Restorex • BioSweep Saskatchewan

SASKATCHEWAN ROOM

- Applied Systems • APRIL Canada • GMS
- Saskatoon Fire & Flood • Taycon Risk
- Victor Insurance • Wynward Insurance

VICTORIA ROOM

Need a quiet spot to relax and unwind? Catch up with senior leaders from Wawanesa Insurance in the comfort on their hospitality suite.

- Wawanesa Insurance

WASCANA ROOM

Stop by the Wascana Room to hydrate at its flavoured water stations. Then, starting at 4:30 p.m., come on back for one of the Hotel Saskatchewan's famous smoked old fashioned!

- SGI CANADA

BROKER SERVICE AWARDS



The year is 1994: Roy Romanow is the Premier of Saskatchewan, the North American Free Trade Agreement (NAFTA) has come into effect, the Saskatchewan Roughriders lost the semi-final to the Calgary Stampeders while Canada's national hockey team beat team Russia in a exhibition game hosted in Unity, Saskatchewan just weeks before the Olympics. And, 30 years ago in 1994, these insurance brokers entered the insurance industry in Saskatchewan.

30 YEARS

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 2024, these awards will be bestowed at a special ceremony held during the IBAS Chair's Banquet and Comedy night at the IBAS Leaders Summit on October 17 in Regina.

Bradley Bentz

Raymore Agencies

Brenda Day

Dusyk and Barlow Insurance Brokers

Lori Gropp

HK Henderson Insurance

Anita Ingram

Butler Byers Insurance

Karen Rosin

Westland Insurance

Barbara Semko

Shewchuck Insurance

Darcy Shenher

Affinity Insurance

Tanya Tait-Cadieu

Tait Insurance

Mike Hudey

One Insurance

Congratulations to all the award recipients





Canada's National **CYBER THREAT** CYBER THREAT

By Sat Parhar, President, s0lve Cyber Solutions and Nicole Sinclair, Vice President, IBAS

This June, the government of Canada issued a statement about our national security and the threat posed to it by malicious cyber activity by foreign states and their affiliates, countries which are conducting wide-ranging and long-term campaigns to compromise government and private sector computer systems. The statement specifically calls out China's state-sponsored cyber threat activity, urging Canada's cyber security community to bolster awareness of, and protection against, China's sophisticated cyber threat activity. The statement issued via Public Safety Canada, reminds Canadians that such campaigns seek to undermine Canada's democracy and urges the public to be vigilant.

The 2022 National Justice Survey indicated that only 66 per cent of Canadians were concerned with cyber crime in the past two years, with concern increasing by age group. Only 51 per cent of Canadians view cyber crime as an international or domestic threat.

On an organizational level, the Insurance Bureau of Canada (IBC) believes small businesses underestimate their cyber risk. In its 2023 Cyber Security Survey, IBC found that more than 60 per cent of Canadian businesses believe their business to be too small to be targeted. *Employees of small and medium-sized businesses, however, are concerned — 22 per cent reporting being worried their actions could contribute to an attack or breach on the company. Sending a work document from a personal device and having passwords saved in a browser are the two most common concerning activities. The most concerns being having sent a work document from a personal device and having passwords saved within a browser.*

Cyber attack prevention strategies—such as employee training, robust security software, and real-time monitoring, detection, and response—are often appreciated only after an attack occurs. We understand how critical prevention is because we've seen the devastating impacts on organizations that didn't recognize its value. As with many preventive measures, the return on investment isn't always immediately visible. I saw this firsthand during my years with the Calgary Police Service, where reaction and damage control were inevitable, and prevention was often undervalued. Prevention must be regarded with the same urgency.

THE FOURTH INDUSTRIAL REVOLUTION

The term Fourth Industrial Revolution was popularized 2016 by Klaus Schwab, the founder of the World Economic Forum, to describe a world in which virtual and physical system of manufacturing cooperate with each other in a flexible way at the global level, blurring the lines between the physical and the digital. Starting around 2011, this is our current digital development phase.

Continued adoption of connected devices will increase with the introduction of 5G cellular technology, as new sectors and services digitally transform. Workplace flexibility, connectivity in public spaces, precision agriculture, smart homes and cities, and nanotechnology are all hastily evolving, and intelligence is everywhere. Smart systems generate massive volumes of data. There is a flourishing market for cyber crime tools and services which are readily available online to be purchased by criminals — gone are the days of needing to develop skills and expertise needed to be a cyber criminal. The world of cyber is both intricate and, in some ways, surprisingly simple. As technology advances and becomes more integrated into our daily lives, the risks we face grow alongside it.

INDIRECT ATTACKS

It is becoming increasingly common for an attack to be launched on tools or services, as opposed to being directed at a specific organization. Open-source software is a critical aspect of the software supply chain, the maintenance of which is provided by third parties. When vulnerabilities are found in common third-party code,

any system using the code becomes vulnerable. By default, organizations inherit the software supply chain of all parts of its software. In some cases this leaves thousands of points of entry for bad actors. Zero-day vulnerabilities are unknown, with no patch is available, thus all systems employing the software or hardware with the vulnerability are at risk of being exploited by criminals.

RANSOMWARE

Ransomware is considered the most disruptive form of cyber crime as both the frequency and the payment demands against large organizations have grown. Even when victims of attacks do pay, there is no method to guarantee data will be restored — one survey indicated that 45 per cent of organizations that paid a ransom had data completely restored. Ransomware attackers are drawn to critical infrastructure systems as organization are perceived to be willing to pay large sums to prevent disruptions or customer impacts.

Increasingly, public sectors such as hospitals and post secondary institutions have been victimized by ransomware attacks. Cyber attack groups offer ransomware-as-a-service, which requires payments in exchange for ready to deploy attacks.

CRITICAL INFRASTRUCTURE RISK

Service interruptions to the nations critical infrastructure (CI) have large sprawling consequences. CI refers to systems essential to the health, safety, security, or economic well-being of Canadians and the effective functioning of government.

CAA Insurance is levelling the playing field.

When someone buys one of our products, they can get the same price no matter which channel they buy through.

At CAA Insurance, we're always thinking about how to make things better for our broker partners. Here are just a couple of the benefits we offer:



Health and wellness at your fingertips.

Jaunt Wellness is a health and wellness platform designed for CAA Insurance brokers. The program allows you to track and manage your wellbeing via an app or website while participating in challenges and connecting with other brokers.



More tools in your toolbox.

CAA Insurance brokers have exclusive access to the Broker Marketing Academy, a program designed to develop brokers marketing skills.

These are just a few ways CAA Insurance delivers unexpected value to their broker partners. Visit caainsurancecompany.com/partner to learn more.



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"We know that foreign entities have targeted—and will continue to target—our critical infrastructure and key assets. Attacks on our energy and communication networks not only disrupt functionality but also risk demoralizing an entire nation."

Internet connected software to monitor and control physical processes and devices (operational technology) increases the opportunity for threats to have an impact in the physical world. Researchers suggest one in seven ransomware attacks against critical infrastructure where information is stolen and released included information about operational technology. Such information can be used by threat actors to plan future activity or can be a valuable sale item for commercial espionage. With the global market for operational technology expected to be over \$1 trillion CAD by the early 2030s, there are increasing risks for critical infrastructure providers. We know that foreign entities have targeted—and will continue to target—our critical infrastructure and key assets. Attacks on our energy and communication networks not only disrupt functionality but also risk demoralizing an entire nation.

ESPIONAGE

In 2021, Chinese state-sponsored threat actors compromised 400,000 Microsoft Exchange servers worldwide. It is estimated that 9,000 Canadian servers were vulnerable, putting intellectual and personal information at risk. Most would agree that even the most pedestrian inboxes contain information one would not want to be circulated for sale online. In 2017, the Communications Security Establishment Canada (CSE) alerted partners in the United States to a cyber compromise affecting the energy sector. Foreign cyber threat actors had gained access to secure and isolated systems to the point where the state sponsored threat actor could have disrupted power flows.

Cyber espionage is not always state sponsored. Corporate espionage by both external and internal threats also seeks to extract critical information. In 2017, Uber was accused of participating in extensive espionage, including hacking into a competitor's database with the goal of poaching employees.

While the responsibility of the government and law enforcement is to inform communities and respond to criminal activities, they cannot do it alone. Small and medium-sized businesses and families need the support of qualified community partners. This collaborative approach is unconventional but necessary, as law enforcement lacks the capacity and resources to address cyber threats in a truly comprehensive way. Partnering with experts can help meet the growing needs of those affected by cyber attacks.

October is Cyber Security Awareness Month, an internationally recognized campaign held to inform the public of the importance of cyber security. Cyber insurance protects businesses from risk, but cyber security and awareness is the responsibility of all Canadians.

Sat Pahar is the President, s0lve Cyber Solutions, a former Deputy Chief of Police of the Calgary Police Service with nearly 30 years of leadership, management, public safety, collaboration, and community engagement. Prior to becoming the President of s0lve, Sat was the National Co-chair of the Canadian Association of Chiefs of Police Cyber and Tech Crimes Committee. #



**A people
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in the
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People First : On Purpose

Join the IBAS Leaders Forum

This unique program brings together groups of selected individuals for facilitated regular meetings that blend peer mentorship, group discussion, targeted learning, and shared accountability. Each meeting focuses on a topic of mutual interest — often led by an expert guest speaker — and provides a confidential, constructive environment for participants to navigate the challenges facing their brokerages. IBAS will launch the fourth cohort of the Leaders Forum in January 2025— *only four spots remain!*

"The part that has been most beneficial to me personally is the relationships I've built both in the cohort as well as the entire IBAS organization. On a professional level, having other peers to reach out to with questions and support has been a huge help. Talking through challenges we all encounter and bouncing ideas off each other during our meetings are the best parts."

Tara Labbee, owner, Big Sky Agencies, Cohort 1

**Joanna Reece, vice president,
Commercial Insurance,
Harvard Western Insurance, Cohort 2**

"The Leaders Forum has helped me build connections that I am sure will last a lifetime. It has been a great space to brainstorm, sort through challenges, and offers education on a variety of leadership driven topics ranging from human resources to strategy, to self-care. I am a better leader because of this program."

Running a brokerage, the same question often comes up — what do other offices do? Enter the Leaders Forum, where like-minded owners across the province can share their experience and thoughts. We're not sharing trade secrets, but rather failures or successes that we know every broker is going through."

**Will Smith, owner,
W.W. Smith Insurance, Cohort 1 & 2**

"Rob was in one of the cohorts in the inaugural year of the Leaders Forum. Our brokerages appreciated the substantial value of the program, so I joined Cohort 3 when it was launched the next year."

**Stephen Barlow, vice president,
Dusyk and Barlow Insurance Brokers,
Cohort 3**

"The Leaders Forum is a unique leadership education opportunity, I do not believe anything else like it exists in Canada, as it is designed specifically for brokerage leaders in the property and casualty sector in Saskatchewan. I am proud to have been in a cohort in the launch year and I am eager for the years ahead as my cohort's relationship expands."

**Rob Barlow, vice president,
Dusyk and Barlow Insurance Brokers,
Cohort 2**

**Jaycee Turtle, managing partner,
Lakeview Insurance Brokers, Cohort 2.**

"Growing up in the insurance industry I never really had any exposure to other industries. I didn't learn innovative techniques, new technologies, or efficient processes from outside my own brokerage experience. I needed somewhere to draw inspiration from and to bounce ideas off of —the Leader's Forum was the answer. Finding like-minded, curious and collaborative colleagues to share ideas and best practices with has been a highlight of my career. I owe so much to my cohort, and to IBAS for facilitating a safe space for us to grow and develop our leadership styles. My best piece of advice for those who may feel stuck or complacent, join the IBAS Leader's Forum."

**For more information and to secure
a seat in Cohort 4 of the IBAS
Leaders Forum starting January
2025, contact Nicole Sinclair at
nicole.sinclair@ibas.ca**



Canstar Restorations LP (“Canstar”) Proudly Announces the Appointment of Peter Duhault in the Role of Vice President, British Columbia. In this new role, Peter will be assuming responsibility for project management, performance metrics, and the delivery of exceptional results across all of our twelve branches in the lower mainland, Okanagan and Northern BC regions.

Peter brings over 20 years of experience in restoration, construction, and facility operations. He has a proven track record of building and leading successful teams that drive growth and enhance brand experiences. His strong people skills, combined with his strategic and creative approach, have consistently enabled him to deliver outstanding results. Previously, Peter served as Territory Manager and was later promoted to Director of Operations, BC, at On Side Restoration, where he excelled over an eleven-year tenure.

Peter is adept at leading teams of various sizes, ranging from small groups to large teams with over 200 staff members. His leadership focus is on ensuring that the workplaces he oversees are healthy, productive, and positive environments. Peter’s expertise and leadership make him an invaluable asset to the Canstar Group of Companies’ project management team, and we look forward to his impact as we continue to expand our operations.

Peter officially assumed his new role on September 3, 2024.

Ji Yoon, President and CEO of Canstar, stated: “We are thrilled to welcome Peter Duhault to the Canstar Group of Companies as Vice President, British Columbia. Peter’s extensive experience and leadership in the restoration and construction industry make him a perfect fit for our team. His commitment to excellence and his proven ability to lead and inspire teams will undoubtedly strengthen our operations across British Columbia. We are confident that Peter will play a pivotal role in driving our continued growth and delivering exceptional results for our clients. Please join me in welcoming Peter to the Canstar family.”

ABOUT THE CANSTAR GROUP OF COMPANIES

The Canstar Group of Companies, consists of Canstar Restorations, ABK Restoration, NorHaz Solutions, Universal Restoration, and Lydale Property Restoration. We provide property restoration services across British Columbia, Alberta, and Saskatchewan. Founded in 1985, the group has grown to include 17 offices, over 200 vehicles, and more than 400 restoration 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 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.

For more information, please contact:

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





Summer CAT claims **stretching** industry to its limits

Recovery will take time, and the industry will be there to support impacted customers every step along the way

By Aaron Sutherland, Vice-President, Pacific and Western, IBC

Canada's home, auto, and business insurers are managing approximately 228,000 insurance claims – double the number of claims they handled last year and 406 per cent higher than the previous 20-year average. This summer's damage from severe weather events and natural disasters has been record-breaking. Insured losses from the Jasper Wildfire Complex, Ontario, and Quebec flooding, and the Calgary hailstorm now total \$7.1 billion.

While insurers continue to assist customers affected by these recent events, the sheer volume of claims, coupled with skilled-labour shortages and continued strains in Canada's supply chain, means that the claims process will take time and may result in some unexpected delays.

The surging frequency and severity of damaging weather events and natural disasters – floods, wildfires, hail, windstorms, and heatwaves – represent an escalating threat to lives and property. More homes and communities

are being affected. More Canadians are now at risk.

While the property and casualty (P&C) insurance industry has taken a number of steps to adapt to the new normal of more frequent and severe catastrophes (e.g. by establishing expedited claims handling processes, creating specialized field teams for complex losses, and improving their communication processes with claimants), the new normal is increasingly a moving target. Canadians are entering uncharted waters, and patience will be needed as the insurance industry undertakes earnest efforts to help customers recover from catastrophic events.

The industry is grateful the Alberta Insurance Council (AIC) moved quickly to approve expedited licensing of non-resident adjusters in response to the recent catastrophic events in that province. In Quebec, the AMF eased its rules and allowed insurers to use supernumeraries as claims adjusters, including those from other Canadian

provinces and from the U.S. In Quebec, the Autorité des marchés financiers also upwardly revised the maximum value of claims that can be handled by unlicensed employees, from \$7,500 to \$30,000. Following the flood in the Toronto area and other parts of southern Ontario, in keeping with its practice, Financial Services Regulatory Authority implemented temporary measures that allow insurers to use claims adjusters who have licences from outside the province.

The ability to rapidly deploy adjusters is an increasingly vital component of insurers' claims response. While the recent post-catastrophe allowances made by the AIC are welcome, they are imperfect. These measures are often characterized by limited entry periods, onerous application and reporting requirements, and, of course, a reliance on regulators to introduce measures in times of need and in a timely fashion. Even with an expedited process, hundreds of applications from out-of-province adjusters can still take weeks

IBAS Flood Resilience Policy Recommendations

Flooding is one of the most common causes of insured damage in Saskatchewan, costing an average of \$54.4 million in losses each year. According to the most recent available statistics, there are approximately 42,000 residential properties alone at risk of flooding. And, of those, three in five have a 22 per cent-or-greater chance of flooding over the span of a 25-year mortgage.

IBAS has urged the provincial government to work with federal government and industry partners to adopt a made-in-Saskatchewan approach to build flood resilience, including the following policy recommendations:

- Introduce mechanisms to help protect the financial well-being of consumers with existing properties in high-risk areas susceptible to flooding.

- Establish controls to limit development on known flood plains.
- Promote uniformity in flood risk data collation and interpretation.
- Provide greater clarity and consistency on the application of disaster financial assistance arrangements (DFAAs).
- Dedicate new resources to enhance consumer awareness around flood risk, including practical steps to increase flood resilience.

For more information on overland flooding Saskatchewan visit floodsafesask.ca

to receive approval from the regulator, delaying claims progression and frustrating disaster victims.

A coalition of P&C insurance industry associations, including the Insurance Brokers Association of Canada (IBAC), is calling on Canada's regulators to establish a licensing reciprocity regime – meaning an adjuster's licence in one province is recognized across the country. As it stands, each Canadian jurisdiction has its own rules and requirements for adjusters, resulting in a fragmented approach to licensing.

Insurance Bureau of Canada would welcome the support of Insurance Brokers Association of Saskatchewan and its members in advocating for a regime that better serves the public interest and Canadians.

All orders of government must also take decisive action, but they have been slow to respond. To date, they have not enacted meaningful measures that would help people prepare for this new era of heightened peril where financial pressures are straining affected homeowners and government treasuries, and disasters disrupt economic growth.

Looking ahead, it's critical that the P&C industry demand governments make three key commitments to help protect communities, ensuring they are in a better position to withstand the impacts of weather-related catastrophes.

At the forefront of these commitments, the federal government, with the support of the provinces and territories, must prioritize the necessary resources required to build the National Flood Insurance Program for high-risk households. This is the single, most-important step the government can take

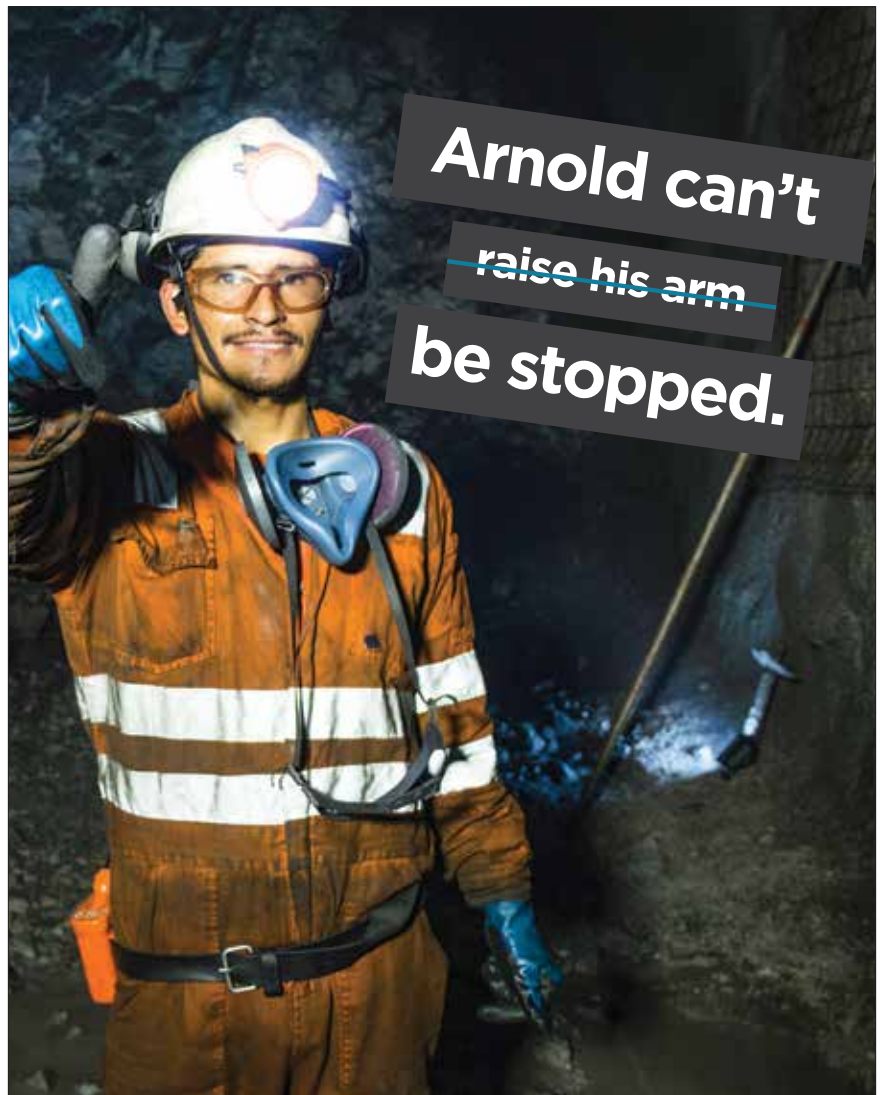
to better protect homeowners from the financial risks of climate change.

In addition, governments at all levels must prioritize assistance to help communities reduce risk and protect their homes so they are less vulnerable to flooding and wildfire.

Lastly, governments need to stop building and rebuilding homes in high-risk areas, such as flood-

plains and in areas prone to wildfire; invest in disaster mitigation, including upgrades to stormwater infrastructure; and roll out programs to fire and flood-proof homes. The most expensive property is the one you have to build twice.

Aaron directs all of IBC government relations activities in British Columbia, Alberta, Saskatchewan and Manitoba for IBC. #



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(\$900 + GST per student, member pricing)

CAIB 3 Immersion

January 13 – 18, 2025

Zoom e-delivery

(\$900 + GST per student, member pricing)

CAIB 4 Immersion

March 17 – 23, 2025

Zoom e-delivery

(\$1,050 + GST per student, member pricing)

CAIB 1 Immersion

April 28 – May 3, 2025

Zoom e-delivery

(\$900 + GST per student, member pricing)

Technical Webinars

\$30 + GST per member

Social Host Liquor Liability | October 15, 2024

Furnaces To Woodstoves And Everything In Between | October 23, 2024

Hoarding Insurance | November 7, 2024

Special Coverage, Personal Lines | November 20, 2024

Commercial Building Bylaws & Related Insurance Solutions | November 28, 2024

Umbrella Policies | December 4, 2024

Insurance Solutions For Residential Condominium Unit Owners | January 22, 2025

Understanding The Mga World | January 28, 2025

Reinsurance Fundamentals | February 13, 2025

Insuring Seasonal Homes | February 25, 2025

Certificates Of Insurance | March 5, 2025

Building Construction 101 | March 18, 2025

An Insurance Perspective Of Residential Plumbing & Electrical | April 9, 2025

Equipment Breakdown | May 13, 2025

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

2024 IBAS Annual General Meeting (Virtual)

The next Annual General Meeting of members will be held virtually via Zoom videoconference, from 1:30 – 3 p.m. on Tuesday, October 29.

At this members-only meeting, brokerage members will elect association directors, appoint representatives to the General Insurance Council of Saskatchewan, approve financials (including membership dues), and make other important decisions regarding IBAS policies and operations.

Participants are eligible to receive 1.5 CE credit hours and will be automatically entered into the AGM prize draw.

Register online at no cost by visiting www.ibas.ca

Sandbox's *FarmSecure*

Sandbox makes farm insurance delightfully simple and fun with three packages and boxes.

Property Protection

Protects the policyholder's farmland and property, as well as against unnecessary costs, too.

Farm Business Box

Protect 160 acres or over farmland and business with this box.

Production Protection

It's the little things! Protects those farm inputs and outputs.

Farm Lifestyle Box

Protects the lifestyle, farm animals, farm structures, and, of course, the policyholder.

Equipment Protection

A package to protect harvesting and non-harvesting machinery and equipment.

Buzz Box

Protects the policyholder, their busy bees, and all the liquid gold that comes with it.



SGI CANADA and IBAS

Here with you