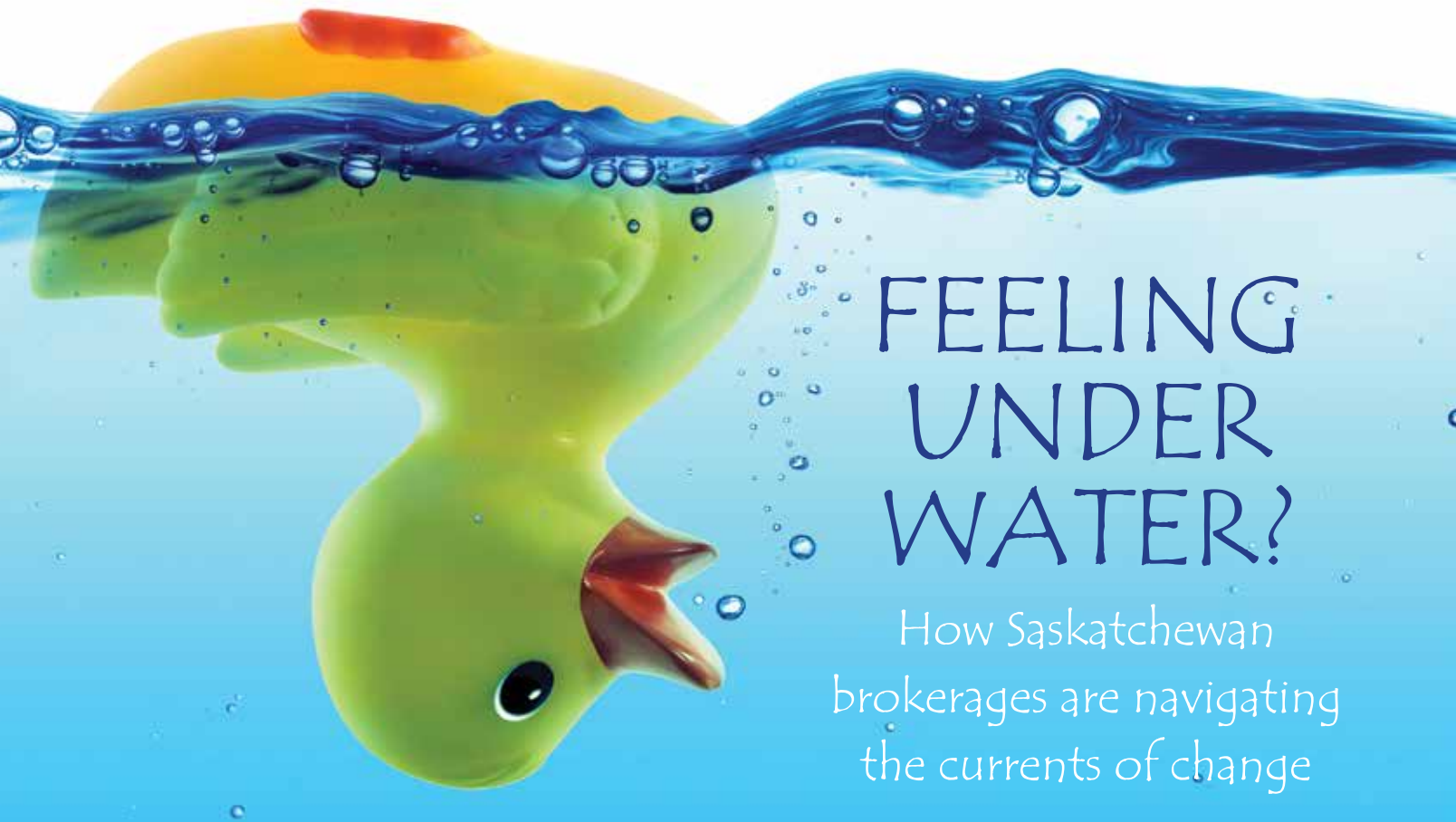




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Strength in transition: Building the future of Saskatchewan brokers

As I write this, I do so with a sense of both perspective and purpose. My term as chair of the IBAS Board of Directors is coming to a close as I prepare to transition into the role of past chair in the spring of 2026. While the finish line is in sight, we still have important work to do together in the months ahead.

Serving in this role has been one of the great privileges of my professional career. Over the past few years, I have witnessed firsthand the resilience, collaboration, and leadership that define Saskatchewan brokers. And while our industry has been tested by significant change, we have continued to prove that our strength lies in our ability to adapt, *together*.

When I first accepted the chair's role, I knew it would be a demanding responsibility. What I did not fully anticipate, however, was just how deeply meaningful the experience would be. From strategy sessions to community events across the province, I have had the opportunity to learn from and be inspired by colleagues in every corner of Saskatchewan. That perspective continues to shape how I approach the work ahead.

EDUCATION AS A FOUNDATION FOR THE FUTURE

One of the defining achievements of recent years has been IBAS's investment in education. For decades, professional development has been central to our



By Sarah Johnston, President & CEO, Atlas York Insurance



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mandate, and today, we are on the cusp of a new era in broker learning.

The modernization of the CAIB program is not just about refreshed content; it is about providing flexible, interactive pathways that meet learners where they are. IBAS aims to launch the new CAIB online self-study tools and updated exams in the first half of the new year, accompanied by a redesigned broker learning platform. Later in the fall, the new CAIB immersion experience will be rolled out, providing learners with more flexible and interactive pathways to success.

Our partnership with Saskatchewan Polytechnic is another important milestone. By ensuring diploma graduates enter the workforce with Restricted Auto education, we are opening doors for young professionals while addressing labour shortages in our sector. And, through the Indigenous Broker Development Program, we are building a more inclusive workforce that reflects the communities we serve. This year, we proudly launched this initiative, which approved 10 applications totalling \$250,000 in funding for Saskatchewan brokerages. The program is already fulfilling its promise to support diversity and inclusion while strengthening the workforce.

I have always believed that education is not a 'nice to have' — it is the lifeblood of our profession. In my own brokerage career, I have seen how investing in staff training pays dividends not just for the

business, but for clients who deserve the very best advice. Seeing IBAS lead this charge at the provincial level has been one of the most rewarding aspects of my tenure.

SUPPORTING BROKERS BEYOND THE BOTTOM LINE

Education is just one piece of the puzzle. IBAS continues to prioritize the resources and insights that enable members to thrive in today's rapidly changing environment.

The release of the Brokerage Compensation Benchmarking Survey, which captures data from 69 per cent of Saskatchewan licensees, will provide brokers with the most comprehensive workforce intelligence available in our province. We are also committed to supporting brokers beyond the numbers. In mid-November, IBAS will host a virtual mental health workshop for brokers, underscoring the growing need for resources that address the stress and strain of today's workplace. We know from our recent survey work that frontline staff, in particular, are feeling the pressure, and we are determined to respond with tools and conversations that matter.

Looking ahead, the rollout of a refreshed online ethics course in 2026 will reaffirm our profession's long-standing commitment to integrity, fairness, and public trust.

These initiatives may sound technical on paper, but behind every survey,

Looking ahead, the rollout of a refreshed online ethics course in 2026 will reaffirm our profession's long-standing commitment to integrity, fairness, and public trust.



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workshop, or course is a real person in a real brokerage. Over the past several years, I have been humbled by conversations with members who tell me that these resources matter — that they make it easier to recruit and retain staff and build healthier workplaces. That feedback is what keeps our work grounded.

NAVIGATING CHANGE, TOGETHER

Of course, not all challenges come with neat timelines or ready-made solutions. IBAS remains deeply engaged in advocacy on critical files, including issuer negotiations, advancing dialogue around market access, regulatory consistency with MGAs, and the integration of technology into brokerage operations. These conversations are often complex, and, at times, difficult, but they are essential to ensuring Saskatchewan brokers of all sizes and in all locations can continue to succeed in a competitive, fast-paced market.

As chair, some of the most demanding days have been those spent weighing different perspectives on these very issues. We are, after all, an incredibly diverse membership base, comprised of rural and urban areas, large and small communities, multi-generational and brand-new individuals. Yet, despite those differences, I have seen time and again how we can rally around shared principles: fairness, sustainability, and putting the client at the centre of everything we do.

That is the spirit I will continue to lean on as we tackle the year ahead.

A PERSONAL JOURNEY IN LEADERSHIP

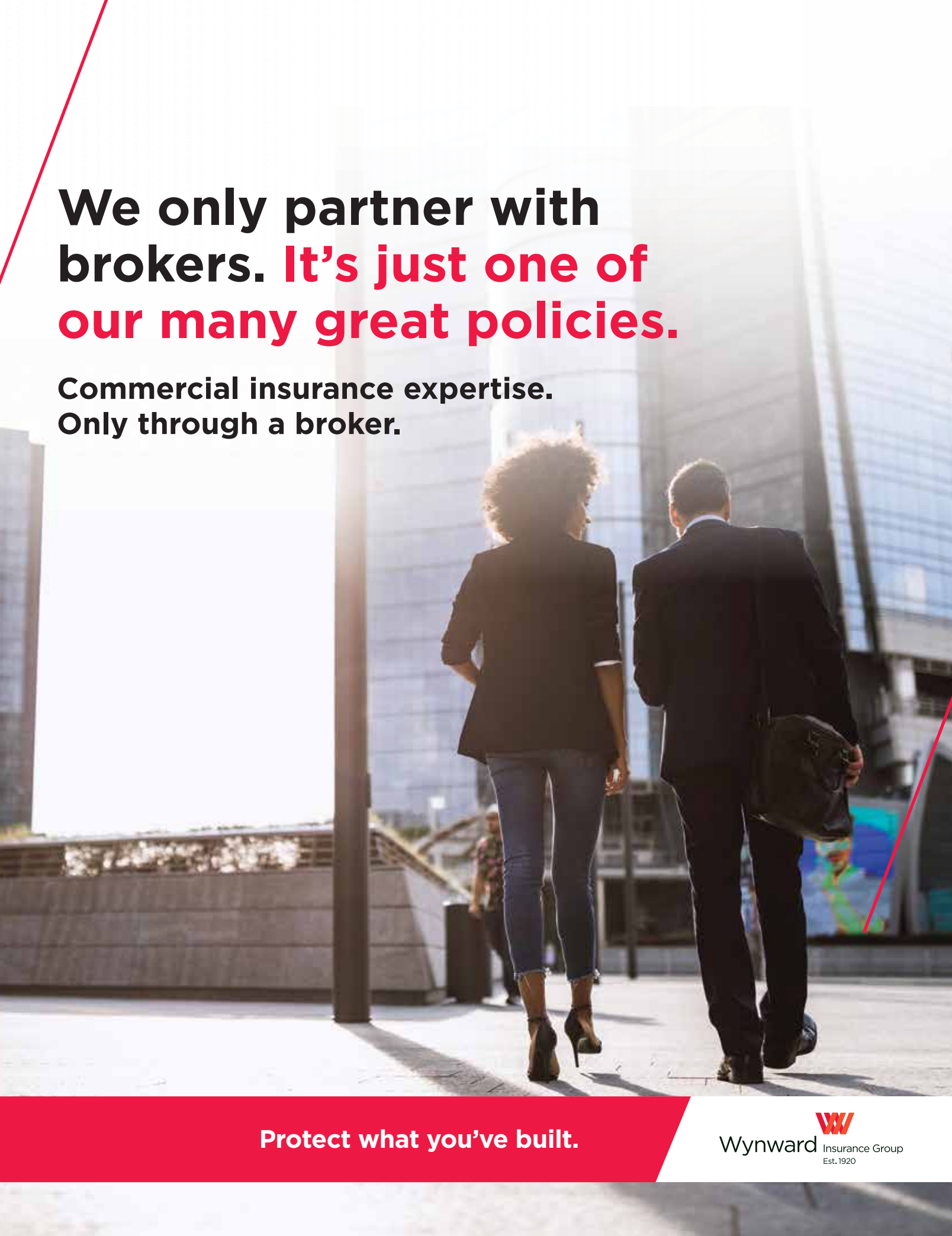
When I reflect on my time as chair so far, what stands out most is not a single milestone, but the balancing act it has required. Like many of you, I wear several hats: business owner, spouse, parent, community volunteer, and for these past years, chair of IBAS.

Interestingly, my brokerage is younger than my time as chair. That has meant growing a new business while also helping lead this association, all against the backdrop of an industry undergoing significant change. It has not always been easy, but it has been immensely rewarding. The skills and perspectives from one role often inform the other: challenges at the brokerage give me insight into the realities members face every day, while my work with IBAS keeps me focused on the bigger picture of where our industry is heading.

This industry has been my professional home for over 20 years, and I remain grateful for the career it has provided me. I have seen firsthand how resilient brokers are — how we adapt, support one another, and step up when clients and communities need us most. That spirit of resilience is what carries me through the long days, the difficult decisions, and the competing priorities.

Balancing the demands of IBAS leadership with family life and a growing

"I have been humbled by conversations with members who tell me that these resources matter — that they make it easier to recruit and retain staff and build healthier workplaces."



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brokerage requires patience, flexibility, and plenty of support from those around me. But it has also deepened my appreciation for the strength of our community. None of us does this work alone — we rely on our teams, our families, and on each other. And that collective support is exactly what makes Saskatchewan brokers so unique.

LOOKING AHEAD TO THE LEADERS SUMMIT

IBAS members and partners will once again come together at the IBAS Leaders Summit this fall. This event has always been a highlight for me, not just for the sessions and discussions, but for the energy that comes from gathering as a community.

This year's Summit will be particularly significant. With major initiatives underway in education, workforce development, and advocacy, it is the perfect time to align on our shared priorities and build momentum for the year ahead. I encourage all of you to join us, to lend your voices, and to help shape the future of our profession.

GRATITUDE ALONG THE WAY

While I will save my full reflections and farewells for my final article next year, I cannot let this moment pass without expressing my gratitude.

To my fellow board members: thank you for your time, your insight, and your commitment to IBAS. To the IBAS staff team: your dedication and professionalism make our work possible, and your impact extends far beyond what most members ever see. And to our members: thank you for

your engagement and your trust—it is your voices and your stories that give purpose to everything we do.

I would also like to extend a very personal thank you to Derek Lothian, his wife, Kayla, and their daughter. Derek's leadership and vision have been central to everything IBAS has accomplished during my time as chair, but just as important has been the sacrifice and support of his family. This role demands long hours, late nights, and plenty of time away, and it is only possible because of the people behind the scenes who make that commitment sustainable. We are all deeply grateful to Kayla and their daughter for sharing Derek with us and for allowing his dedication to this association to shine through.

CLOSING THOUGHTS

IBAS will celebrate its 75th anniversary in 2027, a milestone that reminds us of the enduring and adaptable nature of this association. The next year-and-a-quarter will be about ensuring we are as strong and relevant in the future as we have been in the past.

Personally, I still have work to do, and I remain as committed as ever to serving you in this role until the very last day of my term. I look forward to the journey ahead, and to the conversations, connections, and progress we will make together.

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



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Overcoming Market Challenges

A Brokerage Owner's Perspective

Hi, I'm Danah. Some of you may recognize me from my work with Indian Head Agencies, Mainline, Hub, Knight Archer, or Stoneridge. I've seen it all! Earlier this year, I took over from Terry at Shackleton Insurance in Windthorst and joined InsureLine as a franchisee. Suffice it to say, insurance is in my veins.

I deeply understand the challenges that insurance brokerages are facing in Saskatchewan. System changes, coverage changes, and electronic-only client communication are just a few of the hurdles. Before joining InsureLine, I thought many of these challenges were insurmountable.

Born and raised on a ranch in the Kipling area, I know small-town Saskatchewan life. Running a small independent insurance brokerage is tough, especially with no broker management system and limited insurers. I knew that if I wanted to grow this business, I would need to do something different. As Albert Einstein said, "you can't do the same thing over and over and expect a different result." That's why I joined InsureLine.

InsureLine provides me with the same tools, technology, and systems as the big brokerages. They manage my website, email, backups, and cybersecurity, constantly updating systems with fantastic IT support. Plus, they handle all the negotiations and contracts, so I can focus on better service, products, and pricing for my clients.

In my little Windthorst office, I now have access to all the markets I need.

With InsureLine, my brokerage can compete with larger ones I used to work for. InsureLine also provides marketing support and an amazing head office team that has even sent actual people to my office to assist with scanning and uploading my historical files into Epic!

All I do now is go out there and win business.

Do you want to know what my biggest fear was? I was worried that I was selling out, but that hasn't been the case. I still own my own brokerage 100%, and I always will. I run it my way with full control of my book of business. Joining InsureLine has taken a lot of the burden off my plate. It's still me and my team in our small outpost in Windthorst, completely independent but with more horsepower behind us now!

Come find me at the IBAS Summit. Let's talk.

Feeling underwater?

Let me start by saying I have the best job in the world. I am blessed with an all-star team of colleagues, a supportive board of directors, and one of the most engaged memberships of any industry association in Canada. There is nowhere else I'd rather be, and there is no other community I would rather serve.

Over the past year, however, it has been difficult to shake the feeling that I'm progressively battling against the current. Every other week, it seems like there is a new crisis to overcome, a new disruption to navigate, or an old irritant that has spontaneously resurrected itself thanks to some well-intentioned 'improvement.' At times, *swimming upstream* has given way to a sense of outright drowning.

I'm not saying this for sympathy. It is simply an acknowledgement that times in the industry are tough for many folks right now — perhaps even for you personally. And, if that's the case, I want you to know you are not alone. In fact, I would contend you're likely in pretty good company.

In the 2025 IBAS Member Principals Survey conducted this past July, fewer than one in 10 respondents said the state of their team's mental health was positive. Eighty per cent, meanwhile, indicated it was challenged. By any interpretation, those are rough numbers, and we see their impacts borne out behind the scenes and on the front lines every day: *Burnout. Frustration. Turnover.*

By Derek Lothian, President & CEO, IBAS





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They are the same tell-tale signs of struggle that were evident during the darkest lows of the COVID-19 pandemic, when brokers were thrust into a parallel role as untrained counsellors, doing their best to support customers through impossible situations — all while traversing a world of uncertainty in their own lives. With the benefit of hindsight, it was *the* area where I feel IBAS could and should have done more. Regrettably, it's five years later, and we're finding ourselves in much of the same position.

Now, I'm not naïve to the fact that, as an association, there are priorities and limitations that factor into our operational reality. IBAS only has five full-time staff. At least one of those positions — mine — has been almost entirely absorbed by the SGI transformation and motor licence issuing files over the past 12 – 18 months. Add in the launch of new programs and refreshed service offerings, and it's obvious there's little we're doing right now in the 'maintenance' category. There is only so much bandwidth to extend.

Our team, though, was adamant that doing nothing this go 'round wasn't an option. Even if it weren't as big of an initiative as we would like, we wanted to make sure our members — and their employees — recognized that the effects of the challenges they're facing were being seen. So, we called in a favour.

On November 19, we've teamed up with leadership expert and former IBAS board director Nicole Korpusik to host a free (thanks to Saskatchewan Blue Cross), 90-minute webinar for brokers to come together and share practical strategies to safeguard mental well-being, strengthen resilience, and maintain focus amidst unprecedented strain and pressure. I encourage you (and your

entire team) to take it in if you're able. Hopefully, it will spark a conversation in your brokerage. At the very least, you'll be contributing to a worthy cause: for each attendee, Saskatchewan Blue Cross is donating \$10 towards mental health programming in the province, to a maximum of \$2,500. Registration is available on the IBAS website.

That all said, I remain convinced that the best way we can truly help our member brokerages — especially in the medium to long term — is to continue advancing our strategic plan and remain focused on executing at a high level. Here is just *some* of what we hope to achieve over the coming months:

STABILIZE SGI TRANSFORMATION

This is our most immediate goal. Since mid-August, we have been meeting with SGI senior leadership — both at the C-suite and board level — with increased frequency to ensure all levels of the company understand the issues our members are facing and chart a workable path forward. This will hopefully result in longer periods of stabilization, allowing for a greater number of fixes to known problems before new functionalities are introduced.

ADDRESS ISSUER REMUNERATION

As you know, late last year, IBAS and SGI reached an interim deal on motor licence issuing remuneration. This included a top-up payment — equivalent to about a 14 per cent year-over-year increase — in 2024, with a similar payment (subject to an inflationary adjustment) scheduled for the last

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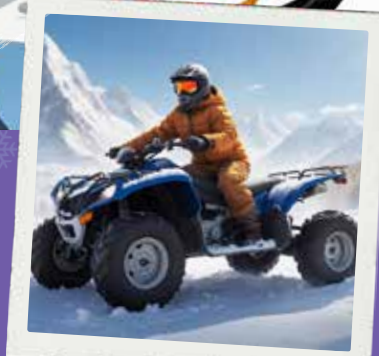


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quarter of 2025. It also set January – June 2026 as the formal negotiating window for a more permanent compensatory framework.

Our desire is to avoid a drawn-out, friction-filled negotiating process and to put forward a reasonable and data-driven proposal that both parties can live with. This is on the docket for discussion during the afternoon members meeting at the 2025 IBAS Leaders Summit on October 17.

USHER IN A NEW ERA OF IBAS EDUCATION

Next year will be — as much as I’ve grown to hate this word — a *transformative* year for IBAS’s education portfolio. We have now selected a new learning management system and are aiming to roll it out in Q1 of 2026. With it, we plan to unveil a brand new Canadian Accredited Insurance Broker (CAIB) curriculum and suite of on-demand e-learning courses, a new Ethics Course, new training resources for Auto Part I and Auto Part II, and much more over time — all in a centralized, one-stop hub for content, exams, and student management.

STRENGTHEN OUR EVENTS PROGRAMME

In 2025, we decided to try a few new things to enhance the value of events. Some of it, we thought, worked extraordinarily well (the CAIB Graduates Dinner at the Remai Modern was a hit and the IBAS Golf Tournament sold out in less than 15 minutes), and some of it is too early to tell (at the time of writing this, registration for the Leaders

Summit has been far slower than it has been in the past). As we look ahead to

2026, our commitment to continuous improvement is unwavering.

We know for sure we will be back at the Remai Modern for the 2026 CAIB Graduates Dinner on April 16, and that we’ll be returning to The Legends Golf Club in Warman for the 2026 IBAS Golf Tournament on June 17.

As for the Leaders Summit, we’ll be leaning on your input from this year’s function to shape our plan for 2026 — is tentatively scheduled for Friday, October 16, at the Hotel Saskatchewan in Regina.

I’ll be fully transparent with you: our fall event (whether we call it the Leaders Summit, as it is now, or *convention*, as it was before) is challenged. It is becoming exceedingly expensive to host, and there are more demands on our members’ time and money than there has ever been before. For example: in 2025, there were *three* in-market brokers conferences hosted by different insurance companies. I cannot think of another province in Canada where there was even *one*.

I’m not saying that IBAS will necessarily discontinue its fall event. What I *am* saying is that we are willing to explore any and all options to ensure that we are living up to our core tenet of ‘making every experience an 11’ for both members and partners — in whatever form or format that may take.

LEVEL UP OUR TECHNOLOGY GAME

One of the new service areas we are looking at in 2026 is technology. It’s easy to see why: two of the top three brokerage challenges identified in the recent Member Principals Survey were



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related to the pace, cost, or complexity of technology adoption.

Don't take that to mean our small staff is going to spend a bunch of money trying to become an authority on insurance tech; we don't have close to the requisite capacity. But IBAS's biggest strength is when it acts as a 'convener' — so bringing our members together with technology experts and service providers to learn and support one another at least *seems* like low-hanging fruit. Stay tuned!

RESPOND TO YOUR NEEDS

Last but certainly not least: we need to make sure we don't lose sight of what, I think, has set us apart — our ability to listen and react in real time. From helping members on licensing matters and liaising with insurers during the wildfire evacuations, to providing

brokerage divestment advice and assisting principals with securing new market options, we have done it all over the past few months alone.

It would be easy to look at those interactions and say: *IBAS doesn't have the people or time to be doing that kind of one-off work.* I wholeheartedly disagree. That is exactly the type of work we cannot stop. IBAS is, at its very DNA, a concierge. Our promise is that 'we will help you when you need it.'

And that is a promise I and our entire team intend to keep.

Derek Lothian has served as president and CEO of IBAS since 2017. He also sits as a director on the boards of the Heart and Stroke Foundation of Canada, Simpson Seeds Inc., and Vineland Research and Innovation Centre. #



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Advocacy in a time of change

By Peter Braid, CEO, Insurance Brokers Association of Canada

The Insurance Brokers Association of Canada's (IBAC) advocacy has been successful for over a century because the foundation of its mission has always been to protect Canadians — a commitment widely shared by all levels of government.

This core value stands the test of time as national and global realities shift and evolve. Canada has seen incredible change in the past year with a new prime minister, tariff and trade threats, ongoing economic uncertainty, and increasing natural disasters. IBAC is continually repositioning our advocacy to align with new and emerging challenges and priorities — with a constant eye on consumer protection.

The federal election in April 2025 ushered in a new government in Ottawa, with 118 Members of Parliament (MP)s, almost one-third, newly elected. Over the coming months, we will introduce IBAC to these new MPs and outline our key advocacy priorities and our focus on consumer protection. We will explain how brokers work for consumers, not insurance companies, providing their clients with expert advice on tailored insurance solutions and loss prevention. We will also be coordinating a Canada-wide grassroots advocacy initiative for fall 2025, connecting brokers with their local MP and highlighting the important social and economic contributions that brokers make to their community.

The *Bank Act* remains our number one advocacy issue, and a mandatory statutory review is slated for 2026. Leading up to the review, we will be working to ensure that all parliamentarians understand why the provisions in Section 416 of the *Bank Act* are critical to protecting the interests of insurance consumers.

These provisions guard against potential exposure to high-pressure sales tactics or coercive tied selling when customers are securing a loan or mortgage. The limitation on banks' business powers also ensures a competitive and diverse insurance marketplace that benefits consumers. With increased pressures from the banks, fintechs, and insurtechs, IBAC's overarching message emphasizes the importance of putting consumers first.

The federal government is rightly concerned about the rising cost of living and is looking for ways to make life more affordable for Canadians. This presents an opportunity for IBAC to further highlight the importance of insurance for financial security and how brokers can assist clients in shopping around to find the right insurance at the best price.

Other priorities include moving forward with the National Flood Insurance Program (NFIP), which will support approximately 10 per cent of homeowners for whom overland flood insurance is either unavailable or unaffordable. Although a great deal of consultation and work has been done by the previous government, full funding is still required to bring this important initiative to fruition. With a prime minister focused on government cutbacks

According to the 2025 IBAS Brokerage Principals Survey data, boasting a response rate of 81.4 per cent of voting delegates, **4.07 out of 5** respondents support the harmonization of licensing requirements for insurance brokers across Canada.

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and an increase in defence spending, IBAC must make a strong economic case for a program that will protect Canadians from financial hardship when the unexpected happens.

Climate adaptation also plays a key role in protecting Canadians from losses caused by natural disasters. Brokers can advise homeowners on adaptation measures to reduce their property's risk profile, which in some cases could reduce their insurance premiums. Home upgrades and improvements can be cost-prohibitive, therefore, IBAC is advocating for a government program that will mitigate these costs for consumers and make adaptation more affordable.

Finally, eliminating interprovincial barriers to trade and labour mobility has become a political priority at

both the national and provincial levels. This is also a priority for brokerages that are currently dealing with the existing regulatory and administrative burdens of obtaining multiple licences for brokers operating in more than one province. IBAC is working with member associations to build on the momentum and ensure a more efficient and streamlined process to recognize broker licensing across provincial jurisdictions.

Peter Braid is the CEO of the Insurance Brokers Association of Canada, a role he has held since 2017. A former Member of Parliament for Kitchener-Waterloo. He holds a BA in International Relations from the University of Toronto and is recognized for his leadership in strengthening the broker channel and advancing industry modernization. #



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Reflecting on Reconciliation

10 years past and 10 years forward

By Brandon Ringham, Director of Consulting & Professional Services, OneHoop



In honour of the tenth anniversary of the Truth and Reconciliation Commission's release of its final report, OneHoop employees share their stories on how reconciliation has evolved and what it may look like for the next decade.

In the decade since *Honouring the Truth, Reconciling for the Future* was published, we have seen governments and organizations making strides toward honouring, respecting, and valuing both Indigenous Peoples and traditional knowledge. Additional publications, such as *Reclaiming Power and Place* and the United Nations Declaration on the Rights of Indigenous Peoples, have continued to raise awareness and call for action on the experiences and stories of Indigenous Peoples in Canada. Our team at OneHoop sat down to discuss our experiences and our hopes for the future as Indigenous Peoples.

Fearence Francis, an intern consultant and member of Piapot First Nation, shares his experience growing up in a time where Canadians are more aware of Indigenous Peoples. "Going to school with predominantly non-Indigenous students, I feel like I see a lot more opportunity for Indigenous Peoples these days, especially young Indigenous people looking to get into the workforce. I think a lot about what opportunities are available to me that my parents didn't have and how I can walk in both worlds as a young professional, and an Indigenous man. My mom always says to me 'the sky is the limit' and I always pondered on that because the sky has no limit."

In 2025, Indigenous unemployment remains 58 per cent higher than the non-Indigenous unemployment rate across Canada. However, many Canadian companies

have been more intentional in providing opportunities to Indigenous and other diverse talent that more accurately reflect Canada's demographics and population and aim to close the unemployment gap through culturally adaptive and respectful practices. For example, many companies are developing policies for flexible working hours and location to allow Indigenous people to be present in their communities while employed with companies located in larger, metropolitan areas. Moreover, companies are supporting their employees with cultural education and supports, such as inclusive benefits packages and cultural awareness training.

Thomas Benjoe, partner and CEO, and member of Muscowpetung First Nation, shares the importance of being at the decision-making table. "We don't want to be on the periphery for decisions related to the economy, land, or resources anymore. Indigenous businesses are growing because we want to be part of companies that reflect our traditional values. We place importance on community wellness and economic development, and we want to be seen as powerhouses, not afterthoughts."

In June 2022, the National Indigenous Economic Development Board published its *National Indigenous Economic Strategy*, which estimated that closing the productivity gap between Indigenous and non-Indigenous Canadians could increase Canada's GDP by \$27.7 billion annually. Between 2005 and 2021, the number of non-Indigenous businesses increased by 50 per cent and continues to grow. When examining Indigenous businesses, which have grown by 42.7 per cent and have experienced a slight decline, companies should consider how they can show up in the way they procure and partner with Indigenous businesses in a meaningful and profitable way.

This is why it is so important that governments and organizations take a holistic view of reconciliation. "While employment and procurement targets establish a foundational baseline as a guide, other socioeconomic factors, such as accessibility, culture, education, health and wellness, and language, are critical components for organizations looking to partner with Indigenous businesses and communities. This is why it is important that governments and organizations take consultation and engagement seriously, so they can learn how to be a strong community partner and show up for Indigenous Peoples.

Over 100 governments, municipalities, and organizations across Canada have recognized and acted on this importance as well. A Reconciliation

In June 2022, the National Indigenous Economic Development Board published its *National Indigenous Economic Strategy*, which estimated that closing the productivity gap between Indigenous and non-Indigenous Canadians could increase Canada's GDP by \$27.7 billion annually.

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IBAS has retained OneHoop Indigenous Advisory Services to deliver educational support, best practices guidance, and strategic counsel to the IBAS Indigenous Broker Development Program.

1. Respond to Call to Action #92 of the Truth and Reconciliation Commission of Canada;
2. Create jobs and career development opportunities for Indigenous people;
3. Address mounting workforce shortages among Saskatchewan property and casualty insurance brokerages; and
4. Increase the cultural awareness competency of IBAS members, enabling them to more meaningfully engage with Indigenous communities.

At the time of publication, \$250,000 in funding has been approved for 10 Saskatchewan brokerages.

Action Plan (RAP) is a living document developed by an organization to demonstrate a tangible commitment to reconciliation. What makes these RAPs effective is that they diffuse the responsibility for Indigenous relations across the organization instead of relegating it to human resources, corporate citizenship, or environment, sustainability, and governance (ESG). A strongly developed RAP approaches reconciliation from a multivariable lens, understanding the importance and connection between aspects such as organizational culture, employment, community engagement, economic development, leadership, and sustainability.

Brooke Hramalak, an intern consultant and member of the Manitoba Métis Federation, shares her experience as a Métis woman. "I hope for a future where young Indigenous people feel proud of their identity and that Canadians move away from harmful stereotypes and create more space for Indigenous youth to feel safe. When I left to study at First Nations University, I felt as though I had more opportunities to connect with Métis culture than I did growing up. I hope people continue to learn more about Métis people; we have Aboriginal rights in the Constitution like First Nations people and Inuit."

According to the 2021 Census, there are over 1.8 million Indigenous people in Canada. As the fastest-growing population in Canada, some estimates project that the Indigenous population could grow as large as 3.2 million by the 2040s. When companies consider their role in supporting Indigenous Peoples, it is important that they recognize that youth are a large component to a company's role in bringing about meaningful reconciliation.



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Karalan Francis, an Intern Consultant and member of Piapot First Nation, reflects on this as her two children are entering primary school: "When I look at the future for my kids, I want to see the bullying stop. I want my son to be proud to wear his braids, and I want my daughter to be proud to wear her ribbon skirts without being made fun of. It would be amazing to see my kids grow up where other children don't stop them for the colour of their skin or the clothes they're wearing. And for working-age Canadians, I want to see them learning about our culture and our traditions not because they *have* to, but because they want to."

Cree Lavallee, a consultant and member of Piapot First Nation, focuses on the importance of preserving culture and traditional knowledge: "I want to see support

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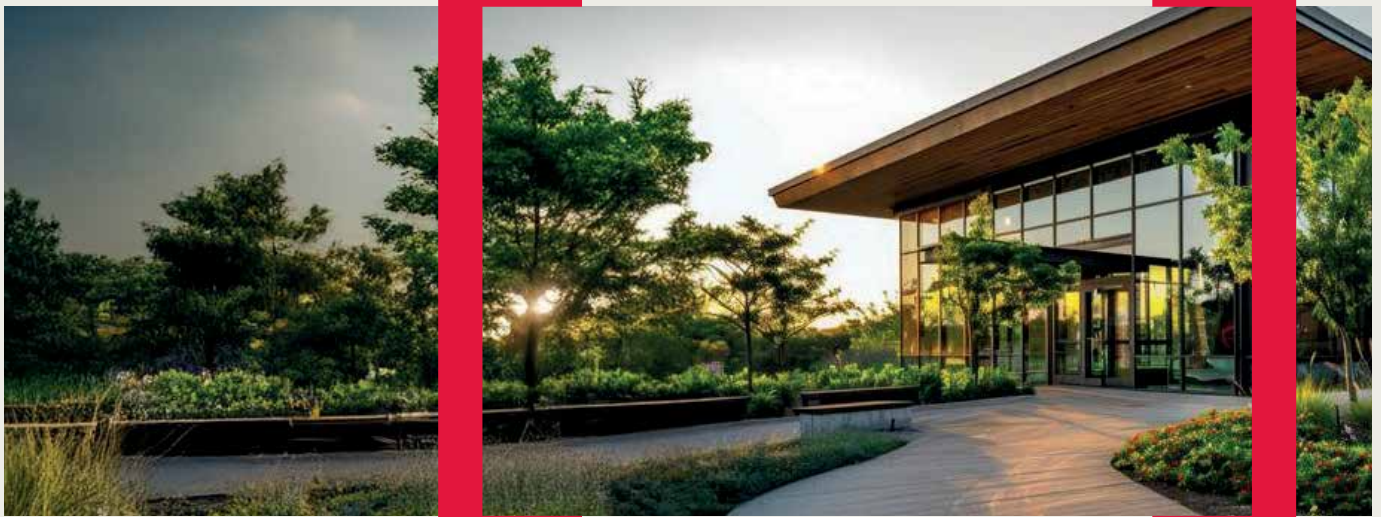
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“While employment and procurement targets establish a foundational baseline as a guide, other socioeconomic factors, such as accessibility, culture, education, health and wellness, and language, are critical components for organizations looking to partner with Indigenous businesses and communities.”

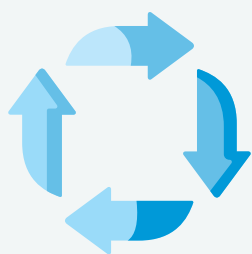
for Elders and Knowledge Keepers who carry on our teachings from our ancestors and generations before us. It is important that we pass knowledge and teachings down to future generations. I am proud that the work I do with the community helps to transfer traditional knowledge to younger and future generations, like my son and future grandchildren. I do this work to make a positive impact on the next generations so they can have a better childhood than I had. I am so proud to do this work so they can grow up with less fences and more open fields.”

When reflecting over the last ten years and envisioning a future Canada, Cadmus Delorme, founder and partner and member of Cowessess First Nation, shares: “Canadians have started to shift their mindset on the importance of both truth and reconciliation. We saw a lot of focus on reconciliation without addressing the truth first. We are seeing a change in mindset to expand on the qualitative aspects of hearing experiences and stories, and to implement quantitative aspects like frameworks, legislation, and policies. We as Canadians need to shift our purpose as a country to include the Indigenous worldview in everything we do and recognize that Indigenous Peoples are rightsholders, not just stakeholders. We need more than to be heard, we need to be listened to.”

Brandon Ringham is the director of consulting at OneHoop, where he leads a team of practitioners to develop solutions and strategies for both Indigenous and non-Indigenous organizations. He previously served as the co-lead of the Indigenous Peoples ERG at Accenture Canada, supporting 5,000+ employees to develop cultural awareness training and education programs, develop safe cultural spaces for Indigenous and non-Indigenous employees, and identify initiatives, policies, and programs to ensure Indigenous perspectives, values, and worldviews were integrated into business operations. 🏡



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ASHES TO ACTION

Lesson's from Saskatchewan wildfire season

By Tim Morrison, Director, Government Relations, Western, Insurance Bureau of Canada

Another record-breaking wildfire season reminds us about the need to understand the risk, prepare, and become more resilient.

The 2025 wildfire season in Saskatchewan has been one for the record books – close to three million hectares of land have been burned this year, the most area burned in one year in decades, and the largest amount of any Canadian province this year. More than 20,000 people have been displaced since the wildfire season started in early May.

A slow-moving high-pressure system and a prolonged period of dry weather over the eastern Prairies in April and May worsened this year's wildfire season. A heat dome built over the region, resulting in unusually high temperatures in many parts of central and southern Saskatchewan and Manitoba.

Amid tinder-dry conditions, the region was susceptible to fire starts, and multiple fires erupted across northeastern Saskatchewan. Each fire was initially separate, but the individual blazes spread rapidly and effectively merged into one very large complex fire, extending from north of Snow Lake in Manitoba to Pelican Narrows in Saskatchewan – a band roughly 200 kilometres long and up to 80 kilometres wide, spanning more than 670,000 hectares.

The Saskatchewan government declared a provincial state of emergency on May 29. The Denare Beach and Jan Lake communities were both evacuated on May 28. The fire reached the Denare Beach

community on June 3, and according to local authorities, 218 homes and structures, as well as 230 vehicles, were destroyed. The southern part of the community was devastated. According to initial estimates from Catastrophe Indices and Quantification Inc. (CatIQ), insured damage from the Denare Beach fire totalled just under \$200 million.

The La Ronge Fire which occurred on June 2 - 12, is now estimated to be \$50 million in insured damage, according to CatIQ. Rona and the historic Robertson Trading Post were among some of the properties destroyed.

The 2025 wildfire season was not only record-breaking for Saskatchewan. A new record was set for total hectares burned across Canada for the second time in three years. As of late August, wildfires across Canada had impacted approximately 8 million hectares of land – three times the 25-year average and second only to 2023, when 16.6 million hectares were burned.

The toll these wildfires are taking on Canadians cannot be overlooked. Behind the insured loss numbers are families coping with immense heartache and devastation.

To address increasing wildfire losses, the federal government, along with the governments of British Columbia, Alberta, Newfoundland and Labrador, Yukon, Nova Scotia, Prince Edward Island, and Manitoba, and the Canadian Interagency Forest Fire Centre, recently announced a combined \$104-million

investment in the Resilient Communities through FireSmart (RCF) Program. RCF provides funding to support a whole-of-society approach to enhance wildland fire prevention and mitigation efforts, including support for:

- Establishing inclusive governance structures;
- Training dedicated prevention and mitigation practitioners; and
- Community-based wildland fire prevention and mitigation projects.

The Government of Saskatchewan is also supporting the federal government's fire prevention and resilience initiatives. In 2024, it announced a joint investment of over \$47.7 million over five years in the RCF and the Government of Canada's Fighting and Managing Wildfires in a Changing Climate Program Equipment Fund (FMWCC). FMWCC provides funding to support efforts to strengthen capabilities in wildland fire management across Canada by procuring specialized firefighting equipment.

With significantly heightened wildfire risk, Canadians need governments and the private sector to continue investing and collaborating on solutions to protect them from severe weather disasters.

Across the country, all orders of government must prioritize measures to protect people and communities, including:

- Updating building codes and ensuring all new construction is designed with resilience in mind, for example, mandating resilient roofing and siding materials;
- Supporting communities in developing wildfire preparedness plans;
- Incentivizing homeowners and businesses to make homes and businesses more resilient via mechanisms such as rebates and retrofit programs; and
- Prioritizing nature-based solutions for fire prevention, such as controlled burns, fire-smart forestry, and agricultural practices like green firebreaks and targeted grazing.



Canada also needs a federal coordinating agency to guide emergency preparedness and recovery so communities across the country do not have to create unique playbooks after each catastrophic event. Every other G7 country has an agency operating in this capacity — Canada must follow suit and take a proactive approach to emergency management.

Canadian governments at all levels need to stop reinventing the wheel after every natural catastrophe. As a first step, the federal government should lead a national summit, bringing provinces and territories together to improve coordination of emergency preparedness and recovery.

All levels of government should prioritize the recovery of Canadians affected by catastrophic events, such as the devastating wildfires in Saskatchewan.

Tim Morrison is the director, government relations, western, at the Insurance Bureau of Canada. Morrison leads advocacy and stakeholder engagement across British Columbia, Alberta, Saskatchewan, and Manitoba, working with governments, regulators, and industry partners to advance policies that strengthen the property and casualty insurance sector.

The Insurance Bureau of Canada is the national industry association representing Canada's private home, auto, and business insurers. It advocates for sound public policy, educates consumers about insurance, and works with governments and stakeholders to help Canadians prepare for and recover from risks such as severe weather, natural disasters, and other emergencies. 🇨🇦

Playing to Win

A conversation with Wawanesa Insurance CEO Evan Johnston

By SaskBroker Magazine Staff



At the start of 2025, Evan Johnston stepped into the role of president and CEO of Wawanesa with a clear message: it is time to play to win. In Wawanesa's 129-year history, Johnston is only the 10th person to hold the CEO position. In conversation with Johnston, he shares his vision for the company's future, reflects on his first months in the role, and outlines what brokers can expect as Wawanesa evolves.

Q: Wawanesa has a long history of growth across Canada. What are your plans for the future of the company?

A: I am honoured to lead a Canadian insurer based in the Prairies. I have deep respect for what has brought the company to where it is today and, at the same time, I am energized by Wawanesa's untapped potential.

We are proud of our legacy, but now is the time to build on that foundation, elevate our game, and compete more aggressively - a strategy I have framed as 'play to win'. We are focused on growth, especially in commercial and farm insurance in Saskatchewan. As such, we are shifting the way we present ourselves within those spaces, and we believe brokers will already notice a smoother, more rewarding experience when they send business our way.

Ultimately, our goal is to win in the market because Wawanesa has greater potential to deliver for our brokers, members, and communities.

Q: Can you explain what you mean by untapped potential?

A: Being a mutual gives us a unique advantage as we do not answer to shareholders; we exist for our members. Serving members means we can reinvest in ways that directly benefit the people we serve, but to unlock that potential, we need to become a better insurance company. There is

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Q: What are some highlights from your first months as CEO?

A: Connecting with people. Early on, I met with the Insurance Brokers Association of Canada's board of directors to hear unique perspectives from each province and gain a better understanding of how we can better support brokers from coast to coast. Strong relationships are essential to our mutual success, and I am excited about the opportunities ahead.

We also held forums across our offices where we candidly discussed what it means to 'play to win' – working hard together, bringing out the best in one another, and taking our competitive game to the next level.

While connecting with folks across Canada, it has been inspiring to see so many embrace the idea of 'Canadians supporting Canadians.' Despite growing geopolitical uncertainty, this is comforting. In a time when global dynamics are shifting rapidly, our identity as a 100 per cent Canadian-owned and operated mutual stands out. We know our markets exceptionally well because we live in them, and that local expertise is a real competitive advantage.

Q: Wawanesa has announced changes to its C-suite. What's the reason behind that?

A: I'm excited about the changes we've made to strengthen our leadership team. It's very much about building the Wawanesa of the future. In recent months, we've welcomed new talent to our executive leadership team from outside the organization: Lambert Morvan, svps, chief distribution & regional operations officer, and Michael Lin, svp, chief information & technology officer. Both bring expertise that aligns with our strategic priorities – Lambert with a focus on growing our commercial business, and Michael with a vision for delivering a modern, relationship-based value proposition through technology.

Organizationally, we're evolving our business structure and focusing our operating model through three distinct lines of business: personal lines, commercial lines, and life. For brokers, this will mean standardized workflows and processes to make it easier to do business with us while still delivering local service and expertise.

Q: Wildfires devastated our communities this year. What is Wawanesa doing to get ahead of future catastrophes?

A: I know many in Saskatchewan had a difficult year, and we were there for our members. We dispatched our Mobile Response Unit to provide on-the-ground support at an evacuation centre in Prince Albert. At the same time,

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we supported the broader community with a donation to the United Way Saskatoon and Area to help provide recreational activities for evacuees.

Beyond our efforts to manage catastrophes in real-time, we are involved in mitigation and preparedness work. The Wawanesa Climate Champions program invests \$2 million annually to help people and organizations on the front lines of climate change. In the past year alone, this included grants to the Saskatchewan Association of Watersheds Inc., Relay Education, and a Saskatchewan Polytechnic student.

Q: What do you want to say to Saskatchewan brokers specifically?

A: Saskatchewan brokers can expect three things from Wawanesa, some of which they may have already experienced. First, we are focusing on diversification and managing risk wisely, with variation across geographies and exposures. Second, we are strategically shifting away from certain risks and classes — not because we do not want to write them, but to maintain a well-balanced portfolio for the future. Third, we recognize there are gaps in other areas of the market where we currently do not participate, and we want to explore these opportunities with you.

To give brokers a better idea of what this means, it involves addressing risk concentration, focusing more intently on opportunities within commercial lines, and doing more farm insurance business together.

Q: What are your plans for the province over the next few years?

A: Our goal is to deepen our relationships with like-minded Saskatchewan brokers who share our aspiration of playing to win. As the second-largest insurer in the province, we see a clear opportunity to increase our market share in a way that supports long-term stability and profitability.

A key part of that growth will come from optimizing our technology and systems to better support brokers and meet the expectations of today's digital-first consumers. For us, this is not just about keeping up — it is about adding meaningful value and reducing friction across the board.

"In a time when global dynamics are shifting rapidly, our identity as a 100 per cent Canadian-owned and operated mutual stands out. We know our markets exceptionally well because we live in them, and that local expertise is a real competitive advantage."



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Wawanesa field catastrophe claims representatives work inside one of the organization's Mobile Response Units, which are deployed to provide personalized, on-the-ground support to brokers and members during a catastrophe. From left: Jackie Holland, Jason Behling, and Brett Birch.

Like any growth initiative, playing to win involves change, including support from brokers. We are committed to being as supportive as possible and, in return, we ask brokers to keep the lines of communication open and stay engaged in the bigger picture of winning together.

Evan Johnston was born and raised in Manitoba and has worked at Wawanesa since 2016, previously serving as the executive vice president, strategy and related business, and senior vice president chief legal and strategy officer. Johnston holds an MBA from Ivey Business School Executive Education, a CFA designation and a Bachelor of Laws from the University of Manitoba. #



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HOLDING IT TOGETHER

A practical resource for broker mental health in times of change

By Nicole Korpusik, Nicole Korpusik Leadership Consulting

If you are an insurance broker who feels like they are drowning in demands, systems that don't work, and a nagging sense that no matter how hard you try, it's never enough — you are not alone. The truth is that brokers across the province (and country) are navigating a perfect storm. Major system changes are resulting in unexpected errors and extra work arounds, new underwriting guidelines that make placing business more difficult, frustrated clients and delays in processing, and all the repercussions land squarely on the shoulders of front-line staff and brokers. It's no wonder so many are overwhelmed, burned out, and emotionally spent. What can we do to take back some control in what feels like a very out of our control situation?

The following isn't a call for more self-care. This is a survival toolkit for navigating the emotional labour, mental load, and morale crash that comes when the system is presenting unexpected hurdles, and it feels harder than ever to do the job you love.

Let's dig in.

CALL IT WHAT IT IS: EMOTIONAL LABOUR

You are not just selling insurance — you're absorbing client frustration with a smile on your face, correcting errors you did not cause, and holding emotional space for people in a difficult time. That's emotional labour and it's real work.

Simply naming it helps. This isn't about weakness or lack of resilience — it's about recognizing that people

can only carry invisible burdens for so long before it starts to impact their well-being.

Tool: *Team debriefs and vent sessions.* Schedule regular check-ins where staff can share their frustrations. Validation goes a long way.

The 2025 IBAS Member Principals Survey conducted this summer boasted an 81.4 per cent response rate — equivalent to 92 per cent of all licensees within the IBAS membership. The survey indicated that the state of mental health in Saskatchewan brokerages is in a precarious state, with nearly 80 per cent of respondents describing the current state of mental health in their brokerages as either *very challenged* or *somewhat challenged*.

THE SYSTEM SOLUTION

In an industry built on accuracy and client trust, perfection feels non-negotiable, but when systems are glitchy, timelines are tight, and everything is urgent, the pursuit of perfection becomes a recipe for burnout.

Tool: "You do not rise to the level of your goals. You fall to the level of your systems," James Clear, *Atomic Habits*. Efficient internal systems that help people succeed under pressure are key; the fewer opportunities to miss crossing a 't' or dotting an 'i', the less perfection stress your people will carry.

REFRAME THE BAD DAYS

When nothing seems to go right, it's easy for thoughts and feelings to spiral downward. The 'can't win for losing' feeling is real, and it is toxic over time.

Tool: *Reflect and reframe.* Give yourself grace to have a rough day and do not let one hard interaction or mistake be in control. Was the whole day awful or just that situation? What were some bright spots? Step back, reset (the steps below will give you some tips on how to do that), and try again.

FIND THE FUNNY

Yes, things are hard, but laughter is still allowed, in fact, it's essential. Science, backed by my own personal experience, shows that laughter reduces stress, boosts connection, and offers a much-needed mental reset. It doesn't minimize the challenges — it makes them bearable.

Tool: *Laugh together.* Share bloopers, swap ridiculous stories, and keep things light when you can. A team that laughs together survives together.

FOCUS ON WHAT YOU CAN CONTROL

You cannot fix the system alone, but you can take care of your energy. Set boundaries, doing so is not a selfish act — it is one of survival. Leaders can use this opportunity to see what small changes or additions are within their control to relieve some of the stress their people are experiencing.

Tool: *Start small.* Log off when your day ends. Know yourself and say no when your plate is full. Ask for help before you hit the wall. Control inputs and protect outputs. Leaders, be proactive and have the foresight to work with your people in anticipation of holidays or times where workloads are known to be the heaviest. This could mean spending money on bringing in more help or implementing efficiencies to help manage schedules or workloads.

CREATE MICRO-MOMENTS OF RECOVERY

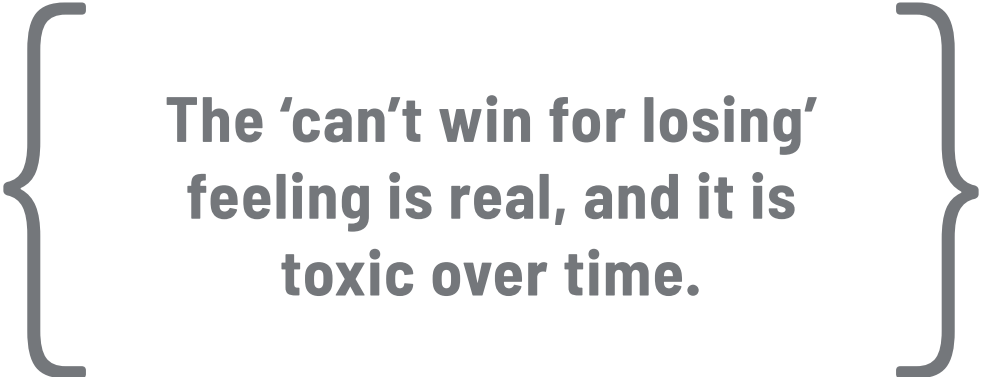
You do not need a week off to reset. Sometimes all it takes is a little break to shift mood and regulate your system. Simple things such as enjoying a favourite beverage or snack, sharing a funny meme, or taking a moment to unclench your jaw, drop your shoulders, and taking a few slow, deep breaths can change everything.

Tool: *Build a menu of quick wins.* What calms you, what energizes you? Write it down, and use it when you have reached the limit on patience or feel as if you are running on fumes.

BELONGING BEATS BURNOUT

A supportive team does not eliminate stress, but it does change how people carry it. When team members feel seen, safe, and supported, they are more likely to cope well in messy situations and during difficult times.

Tool: *Foster belonging.* Celebrate small wins, with intention. Encourage peer support, show people



The 'can't win for losing'
feeling is real, and it is
toxic over time.

we are in this together by having their back and implementing these tools to help battle burnout.

DOCUMENT AND ADVOCATE

You are not responsible for the current challenges in the industry, and you do not need to handle them alone. When feedback loops are open, and leaders or company partners are willing to listen, change is possible.

Tool: *Document patterns.* Be specific, bring forward examples and impacts; constructive feedback is a form of leadership.

GET TO THE ROOT OF WHAT IS TRULY GOING ON

Sometimes what looks like burnout or poor performance is actually frustration, helplessness,

or sheer exhaustion from managing one fire after another. Instead of assuming, dig deeper. Ask your team real, practical questions:

- “What part of your day is the most frustrating right now?”
- “What is one small thing we could change that would make your job easier?”
- “Is it the systems? The customers? The pace? All of the above?”

When employees feel safe to name what is draining them, leaders gain insight that can assist in developing meaningful, low-cost changes that are unlikely to fix everything, but can significantly reduce the burden on staff.

If long wait times are causing customer stress (and employee dread), try softening the experience on both sides. A softer experience can be offering



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refreshments, acknowledge delays with a friendly sign or message, or by creating a light moment: customers waiting more than 30 minutes can enter a monthly draw or receive a small token of appreciation. These little gestures can reduce tension and show customers the business understands their frustrations and have their back.

YOU ARE NOT FAILING – YOU ARE SURVIVING A STRUGGLING SYSTEM

The reality is that no amount of positivity or breathing exercises can erase the stress of an overloaded desk or a malfunctioning system. The good news is mental health support does not have to be perfect, it just needs to be intentional.

For frontline workers and team leaders alike, the most powerful step that can be taken right now is to acknowledge the struggle, give yourselves and others

grace, gain an awareness of what can result in a small shift in mood, open the door to honest conversations, and offer small but meaningful acts of relief. These tools are not one-size-fits-all and do not require a full culture overhaul, but do require empathy, awareness, intention, and action (the follow through is very important). In this line of work, it is not about avoiding the pressure – it is about knowing how to breathe under it.

Nicole Korpusik is a leadership consultant, keynote speaker, and coach specializing in emotional intelligence, servant leadership, and workplace well-being. She works with teams and organizations across Canada to develop leaders who lead with intention, awareness, and empathy – championing the human side of leadership and building team cultures rooted in trust, accountability, and psychological safety. Learn more at www.nicoleleadership.com or contact Nicole at nicole@nicoleleadership.com. #



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Building cyber skills with CSIO's Enhanced Cyber Program

By Simon Pang, Manager, Standards and Business Operations (MSBO), CSIO

Fraud and scams, the most common forms of cybercrime, cost Canadian businesses \$567 million in 2023, according to the Canadian Centre for Cyber Security's most recent threat assessment. The Centre estimates the frequency of cybercrime events such as ransomware has only increased since then, as fraudsters' operations continue to get more sophisticated. Findings like these can be concerning, but increasing your awareness of cybercrime through education is an excellent way to protect your brokerage and personal information.

Centre for Study of Insurance Operations (CSIO) is Canada's industry technology association of property and casualty insurers, vendors and more than 43,000 brokers. A key component of our broker value offerings is free, accredited education, which includes the

Cybersecurity Education Program. Insurance Brokers Association of Saskatchewan (IBAS) members are automatically CSIO members and can register for an account in minutes at csio.com.

Our Cybersecurity Education Program was launched in August 2024 to provide insurance professionals with the tools to spot and stop cyber threats. Topics covered include ransomware, phishing, various forms of social engineering, cyber-attack simulations and more. The program was recently enhanced to help brokers further build on their cyber knowledge and enjoy a flexible learning experience. As fraudsters' operations get more sophisticated, CSIO's Cybersecurity Education Program is evolving to help you stay ahead of cybercrime trends. With the enhanced Cyber Program, you can now earn up to

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three continuing education (CE) hours by completing all three tiers:

Foundational: An introduction to fundamental concepts, tools and best practices in cybersecurity, from the basics of phishing to data protection.

Advanced: A deeper understanding of cybersecurity techniques, such as safe browsing and recognizing malware.

Expert: In-depth mastery of cybersecurity principles and the chance to learn more about cyber best practices at home.

Each tier is accredited for one CE hour in Saskatchewan. Brokers can complete each tier at their own pace by pausing and resuming modules as needed. Once

completed, you will receive a celebratory logo for each tier to share your achievement on social media.

In addition to the Cybersecurity Education Program, a CSIO account also provides access to more than 25 accredited courses about current industry topics such as cyber, generative AI and insurance fraud. See CSIO's events calendar, as we regularly host free, accredited webinars led by industry experts. Visit csio.com to register and follow CSIO on LinkedIn for real-time news and updates.

Simon Pang is Manager, Standards and Business Operations at the Centre for Study of Insurance Operations (CSIO). He holds his Chartered Insurance Professional (CIP) and Accredited Customer Service (ACS) designations from the Insurance Institute. #



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Talking shop: How mentorship, modernization, and culture are shaping Saskatchewan's next generation of brokers

By Jordan Jensen, Manager, Member Services, IBAS

When it comes to developing top talent in the insurance broker profession, there's no single, universally accepted recipe for success. There are, however, widely recognized elements to any effective development and growth strategy: a combination of strong mentorship, modern training pathways, and an organizational culture that prioritizes professional growth.

SaskBroker Magazine caught up with Jessica Eberle and Todd Hochban to discuss the latest trends in broker development and education and what brokerages can do to build better brokers.

Q: *What changes have you noticed in how brokers are trained today compared to how training was delivered five or even ten years ago?*

Todd: Technology plays a significant role in brokerages and, in turn, brokers expect technology to be an ever-available tool; that expectation extends to training and development. Zoom, video, and 24/7 support have become the standard expectation of students.

Jessica: Technology has empowered brokerages to train employees more effectively. The 'thrown into the fire' approach is much less common now than it used to be. In the past, brokers were often handed a book of business and told to figure things out on their own. Today, there is an increased emphasis on strong mentorship, technical training, emotional intelligence, and an understanding of how these tools can differentiate a broker or a brokerage from the competition.

Q: *How can the industry balance traditional relationship-based training with the push toward digital and on-demand learning modules?*

Todd: A hybrid training approach that combines live, video, and in-person mentoring blends traditional methodologies with modern training demands.

Jessica: The digital space is not a bad thing; it can provide abundant training on specific topics without depleting the brokerage of its most valuable resource, which is a broker's time. However, it is essential that leaders provide new brokers



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Susanne Berg

Saskatchewan Association of Optometrists

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with mentorship opportunities from experienced experts. This ensures that the human components of the industry, including technical knowledge and a complete customer focus, are not lost.

Q: *What role should mentorship play in broker development? How can brokerages prevent knowledge gaps caused by seasoned brokers exiting the industry?*

Todd: On-the-job training is the most effective and time-tested method to learn how to be a well-versed broker. I learned from shadowing my mentor on sales calls. Mentorship paired with classroom learning leads to a deeper understanding of many aspects of the job.

Jessica: I agree with Todd — mentoring is the key to developing a great broker. Working alongside an experienced colleague as they navigate covering a complex risk, renewal, or unexpected situation is of tremendous benefit, developing a novice broker's ability to critically think through a situation and use those tools down the road. Succession planning is not limited to leadership; brokerages should look at the knowledge in their brokerages and ensure that decades of expertise are not lost on a broker's retirement date.

Q: *How can we better articulate the value of a career in insurance to young people or those looking to change careers?*

Todd: The stability of the insurance industry is one of the strongest cards we can play. Many industries come and go, but the local insurance office is a staple in Saskatchewan communities. Technology will enhance the broker role, not diminish it. As more mundane tasks are automated, brokers will spend more time with clients, providing the human experience that no bot or artificial intelligence can replicate.

Jessica: Even with the whirlwind of the past five years, one thing remains clear — the insurance industry is strong, resilient, and here to stay.

Insurance is an incredible space to make great connections, build a solid knowledge foundation through education, and grow both personally and professionally as you explore your career path. That journey starts within our communities — by having real conversations with friends, family, and peers, and by proudly sharing that this industry can truly offer everything people are looking for in a long-term, fulfilling career.

"Succession planning is not limited to leadership; brokerages should look at the knowledge in their brokerages and ensure that decades of expertise is not lost on a brokers retirement date."

The insurance industry is evolving rapidly; education and broker development must keep pace. What worked previously may not work now; current generations have vastly different expectations of workplaces and the leaders within them.

Jessica Eberle is the manager, broker development at IBAS. Jessica joined the team at IBAS after spending 12 years working in Saskatchewan brokerages. She is playing a key role in launching and managing the Indigenous Broker Development Program.

Todd Hochban is the president of West Coast Training and has served as IBAS's lead educator for decades. Highly regarded as the foremost voice in insurance industry education, Todd is playing a critical role in the launch of the updated CAIB curriculum in Saskatchewan. #



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Inside Lloyd's

A market for insurance

By MaryKate Townsend, Head of Market Development for Canada, Lloyd's of London



Imagine stepping into a bustling farmer's market on a Saturday morning, where each vendor offers something distinct - fresh produce, artisan breads, handmade items. Now, flip that image into the world of insurance. Welcome to Lloyd's.

Lloyd's of London isn't a single insurance company. It's a marketplace where diverse players come together to trade one of the world's most complex commodities: *risk*.

At the heart of Lloyd's are syndicates, groups of investors and capital providers who pool resources to offer coverage for a wide range of risks. Much like specialized vendors in a marketplace, syndicates have their own areas of expertise: marine insurance, cyber risk, aviation, even satellites. These syndicates offer tailored coverage for risks that often fall outside the scope of traditional insurers.

Behind every stall is a vendor, who knows their product inside and out. In the Lloyd's market, these are the underwriters or managing agents. Each syndicate is overseen by a managing agent, responsible for deploying capital, managing underwriting operations, and ensuring compliance with Lloyd's standards. Underwriters assess risks, determine which ones to insure, and set the terms and pricing. Much like a vendor pricing goods based on quality and demand, underwriters evaluate exposure and craft tailored insurance solutions. Their deep expertise is what makes Lloyd's the destination for complex and unconventional risks.

Now picture the shoppers weaving through the market, comparing prices and asking questions.

These are the brokers. While they don't sell insurance directly, Lloyd's brokers play a vital role by representing Canadian brokers and coverholders seeking tailored coverage for their clients. Their job is to navigate the market, understand each syndicate's offerings, and match risks with the right solutions.

Every good market requires structure. Someone must set the rules and maintain standards. That's the role of the Lloyd's Corporation. It doesn't underwrite insurance or handle claims. Instead, it provides infrastructure, governance, and oversight to keep the market running smoothly. From regulatory standards to innovation support, the corporation ensures Lloyd's remains a trusted and forward-thinking marketplace.

Markets are known for specialty items and Lloyd's is a marketplace where unique and complex risks find coverage. Whether it's insuring a spacecraft, protecting a film production against delays, or equipment failures during harvest season, Lloyd's thrives on the unusual.

CONNECTING SASKATCHEWAN BROKERS TO THE LLOYD'S MARKET

For Saskatchewan-based brokers, one of the most accessible ways into the Lloyd's market is through Lloyd's coverholders.

In Canada, Lloyd's coverholders, more commonly referred to as Managing General Agents (MGAs), serve as access points for retail brokers looking to place business through Lloyd's. These partners operate under delegated authority from Lloyd's managing agents, enabling them to offer specialized coverage locally on Lloyd's behalf.

Every MGA that represents Lloyd's is vetted and approved, with their activities subject to ongoing oversight and review. When you place business with a Lloyd's coverholder, you're accessing a marketplace backed by centuries of underwriting expertise, deep pools of capital, and a global reputation for paying valid claims.

WHAT MAKES LLOYD'S UNIQUE

Lloyd's is a global ecosystem that brings together over 50 leading managing agents, more than 80 active syndicates, and over 400 registered brokers, facilitating access to a broad spectrum of underwriting expertise, capacity, and innovative insurance solutions.

Through its unique model and extensive global permissions, Lloyd's provides access to more than \$450 billion in premium flow worldwide. The market benefits from 80 direct insurance licenses, 200 reinsurance licenses, and relationships with over 3,300 MGAs, giving it unparalleled international reach and robust multinational capabilities, enabling brokers and clients to place and manage risks seamlessly across borders.

What sets Lloyd's apart is the combination of diverse capital, specialist underwriting expertise, and a global distribution network. Together, these enable Lloyd's to insure risks that many traditional insurers cannot, from cyber and climate exposures to shipping, satellites, and major infrastructure.

FIND OUT MORE

Master the market and join one of our upcoming Lloyd's Academy bootcamps for Canadian risk professionals.

MaryKate Townsend joined Lloyd's Canada nearly three years ago and serves as head of market development for Canada. She leads strategic relationships with Lloyd's stakeholders, including coverholders, underwriters, and brokers and drives market access and commercial strategy across Canada. MaryKate is the past-president of the Canadian Association of Managing General Agents (CAMGA), where she championed education and advocacy for the delegated authority sector. She has also held leadership roles with the London Insurance Brokers Association and served as an industry ambassador with the Insurance Institute of Canada. #

Melville student awarded 2025 #BrokersCare bursary

By Jessica Eberle, Manager, Broker Development, IBAS

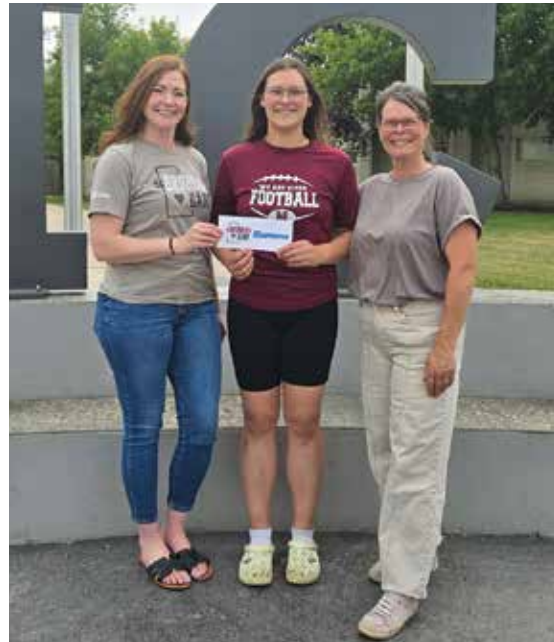
Olivia Mikolas, a student at Melville Comprehensive School, has received the 2025 Insurance Brokers Association of Saskatchewan #BrokersCare Bursary, presented in partnership with Wawanesa Insurance.

The annual bursary awards one graduating Grade 12 student in Saskatchewan a \$7,300 cash prize, marking IBAS's 73rd anniversary. The award recognizes dedication to community service, civic leadership and academic achievement. It is open to students entering recognized post-secondary education who achieved a minimum average of 80 per cent in Grade 11. Since 2020, the bursary has distributed \$38,300 provincewide.

This year's selection process was led by the Insurance Brokers Association of Saskatchewan Emerging Brokers Council #BrokersCare Committee, with the final decision made by the full council.

Mikolas impressed the committee with her leadership as founder of the Student Centre, a peer-support initiative that offers homework help, tutoring, scholarship guidance and friendship to nearly 400 students in grades 7 - 12. To launch the group, she organized a visit by Saskatchewan-born adventurer Calem Watson on May 29, 2024. Watson's talk about his 2,000-kilometre solo canoe trip inspired many students. Mikolas also served as president of the Student Representative Group for two years, leading events and fundraisers, including raising \$7,745 to support extracurricular programming.

Beyond school, Mikolas serves as deputy mayor on Melville's first Youth Council, helping secure \$1,200 in grant funding for a community colour run and leading charitable drives, including donations to a



local women's shelter. As Student Representative Government president, she spearheaded the Cobra Card fundraiser, raising \$7,745 to promote equitable access to extra-curricular activities.

Mikolas plans to study chemical engineering at the University of Saskatchewan, with career aspirations in global water safety and security.

"The quality of applicants we received this year was truly inspiring," said Jessica Eberle, IBAS manager of broker development. "Reading their stories leaves me optimistic about Saskatchewan's future. We have a generation of young leaders committed to building stronger, more inclusive communities."

The #BrokersCare Bursary underscores IBAS's commitment to fostering future leaders in Saskatchewan — students who excel academically and give back to their communities. #



BROKTOBERFEST

• 2025 IBAS LEADERS SUMMIT •



AGENDA

8:30 – 10 a.m.: Keynote Breakfast: 'Creating Customer Magic'

Centre/East Ballroom | Sponsored by Red River Mutual

For more than 30 years, Anne Belliveau has been at the forefront of shaping some of Canada's premier brands, from Telus and Tennis Canada to the Just for Laughs comedy empire and in her current role as chief experience officer with Cirque du Soleil. In this dynamic keynote, Anne will share how your team and organization can navigate the perils of transformation by using what you already have to drive customer loyalty and build your bottom line.

10:30 – 11:30 a.m.: Panel Discussion: 'The Three Wise Men'

Centre/East Ballroom | Sponsored by Sandbox Mutual Insurance

Get your popcorn ready! We'll sit down with three of the P&C insurance industry's leading experts to tackle the issues impacting both brokers and carriers across Saskatchewan and beyond. Featured guests include Peter Braid (CEO, Insurance Brokers Association of Canada), Aaron Sutherland (Vice President, Western & Pacific, Insurance Bureau of Canada), and Pete Tessier (Host, *The Insurance Podcast* & President, Canadian Association of Managing General Agents).

12 – 1:45 p.m.: Keynote Luncheon: 'The Barenaked Truth'

Centre/East Ballroom | Sponsored by Intact Insurance

As the co-founder and former frontman for The Barenaked Ladies, Steven Page is one of Canada's most iconic musicians. Today, he is also amongst the country's most powerful voices on mental health. Page will share his own raw experiences with mental illness, sadness, and grief, and will perform a selection of songs he has written throughout this career that speak to the important topic.

2:15 – 3:15 p.m.: IBAS Members Meeting (*Members Only*)

Top of the Inn Ballroom | Sponsored by CAA Insurance

Have your say on the future of your association and Saskatchewan's P&C insurance industry. Moderated by IBAS President & CEO Derek Lothian, this engaging, members-only session will bring together brokerage leaders to discuss and provide direction on key IBAS advocacy and operational priorities.

AGENDA

3:15 – 3:30 p.m.: Grand Prize Draw *(Members Only)*

Top of the Inn Ballroom | Sponsored by Saskatchewan Blue Cross

Immediately following the Members Meeting, we will be drawing for the Summit grand prize — valued at roughly \$5,000. But there is a catch: You must be present in the room at the time of the draw to win — no exceptions!

3:30 – 6:30 p.m.: Booths & Beer Showcase

Lobby Level | Exhibitor Trivia Contest Sponsored by My Mutual Insurance

Grab a pint, network with colleagues, and visit with key vendors setup throughout the main floor:

- Red River Mutual, Carvers Lounge
- Sandbox Mutual Insurance, Hamptons Room
- 23 exhibitors in the Convention Foyer, South Room, and West Room

Underwriters Lounge

During the Booths & Beer Showcase, head over to Scarlet Craft Kitchen for the Summit Underwriters' Lounge (sponsored by InsureLine). Here, you can meet with front-line underwriting staff and senior underwriting management from SGI CANADA, Wawanesa Insurance, My Mutual Insurance, Sandbox Mutual Insurance, and Red River Mutual.

6:30 – 10:00 p.m.: Chair's Banquet & Comedy Night

Centre/East Ballroom | Sponsored by Wawanesa Insurance & SGI CANADA

Gather in the 'beer hall' for a night of laughter and celebration! While we'd never say no to traditional Oktoberfest attire, we're guessing that's not your thing, so we encourage everyone to dress *fall casual*: jeans, flannel, your favourite sweater (your #BrokersCare crewneck, perhaps?) — get comfy! The program will include the presentation of the 7th annual Community Leadership Award and — back by popular demand — a return performance by Dave Hemstad, one of Canada's top stand-up comedians.

10:00 p.m. – Close: SGI CANADA Afterparty

Top of the Inn Ballroom | Sponsored by SGI CANADA

After the laughs, head back upstairs to the Top of the Inn Ballroom and close off the Leaders Summit with a fun night of camaraderie, complimentary cold drinks, music, and maybe even a bit of karaoke!

SPEAKERS AND ENTERTAINMENT



Anne Belliveau

Anne Belliveau is a seasoned visionary with more than 30 years of transformative leadership across telecommunications, performing arts, sports, and entertainment. Currently the Chief customer experience officer at Cirque du Soleil, she is leading digital innovation to redefine how global audiences engage with one of the world's most beloved brands.

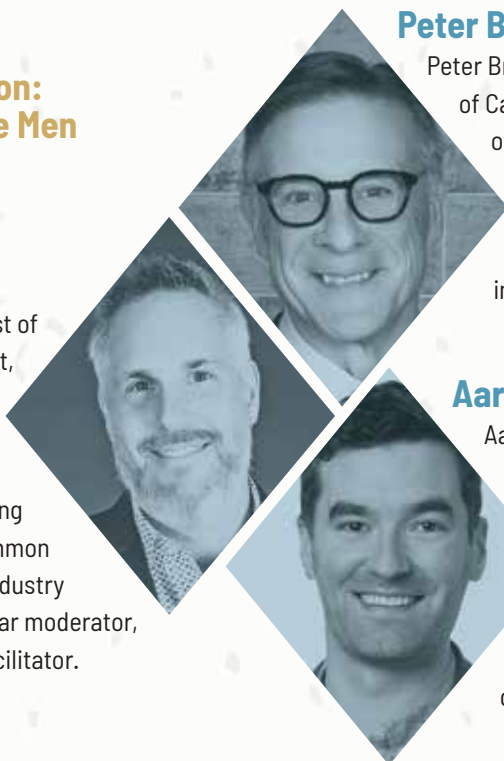
Throughout her career, Belliveau has delivered strategic breakthrough performance in major Canadian institutions. As Chief Marketing and Revenue Officer at Tennis Canada, she spearheaded initiatives that drove revenue growth and elevated the organization's global brand reputation. At Just For Laughs Group, Belliveau was instrumental in guiding the organization through its digital transformation, shifting to digital-first strategies with compelling impact.

At the 2025 IBAS Leaders Summit, Belliveau's keynote breakfast, "Creating Customer Magic," will draw on her vast experience — and especially her current role at Cirque du Soleil — to explore how organizations can navigate transformation by tapping into existing strengths and reimagining customer touchpoints. She'll share leadership lessons on fostering resilience, nurturing creativity, and driving innovation from within, all while staying true to an organization's core values. Belliveau's presentation will inspire brokerage leaders to reframe enterprise change — not as starting from scratch, but by building upon what already works.

Panel Discussion: The Three Wise Men

Pete Tessier

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



Peter Braid

Peter Braid is the CEO of the Insurance Brokers Association of Canada, a role he has held since 2017. A former Member of Parliament for Kitchener-Waterloo. He holds a BA in International Relations from the University of Toronto and is recognized for his leadership in strengthening the broker channel and advancing industry modernization.

Aaron Sutherland

Aaron Sutherland is the Vice-President for Insurance Bureau of Canada's (IBC) Western region, Aaron directs all of its government relations activities in British Columbia, Alberta, Saskatchewan and Manitoba. He 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.

SPEAKERS AND ENTERTAINMENT



Steven Page

Steven Page is best known as the co-founder and former lead singer of the Barenaked Ladies, but he has since built a successful solo career that showcases his creative talent, authenticity and commanding stage presence. A witty, honest and deeply engaging performer, he continues to hold a prominent place in Canada's cultural conversation.

For more than two decades with the Barenaked Ladies, Page helped shape the soundtrack of a generation. He wrote or co-wrote some of the band's most enduring hits, including *The Old Apartment*, *If I Had \$1,000,000* and *Brian Wilson*. Along the way, the band sold millions of albums worldwide, collected six Juno Awards and two Billboard Awards, and in 2018 was inducted — along with Page — into both the Canadian Music Hall of Fame and the Juno Awards Hall of Fame.

As a solo artist, Page has released five albums, including *Discipline: Heal Thyself, Pt. II*. His career has also seen him collaborate with Toronto's acclaimed Art of Time Ensemble, compose six theatrical scores for the Stratford Festival, and co-write the musical *Here's What It Takes* with Governor General's Award-winning playwright Daniel MacIvor. Beyond music, he has delivered a TEDx Toronto talk and hosted the television series *The Illegal Eater*.

At the 2025 IBAS Leaders Summit, Page will go beyond his celebrated music career to share his own raw experiences with mental illness, sadness and grief. With the same candour and emotional honesty that have long defined his songwriting, he will explore how adversity can shape resilience, creativity and leadership. Interwoven with this conversation, he will perform a selection of songs from throughout his career — pieces that speak directly to these important themes and bring them to life through story and melody.

Blending artistry, vulnerability and insight, Steven Page's keynote will challenge attendees to think about leadership in new ways — not as the absence of struggle, but as the ability to embrace it, learn from it and use it to lead with empathy and purpose.

Comedian Dave Hemstad

Dave Hemstad is one of Canada's most respected comedians, known for sharp, clean humour that finds the funny in everyday life. A former Academic All-American golfer whose career path changed after a lightning strike, Hemstad is now a stand-up, writer, and actor. He's taped 17 televised festival galas, starred in his own *Comedy Now!* special, and is a regular on CBC's *The Debaters*. With credits ranging from *Still Standing* to *Almost Heroes* to *Flashpoint*, Hemstad's quick wit and commanding stage presence make him a favourite in theatres, boardrooms, and comedy clubs nationwide.



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FIRST Insurance Funding of Canada	South/West Room	16
Four Points Insurance	South/West Room	12
GMS	Main Foyer	4
Lydale Restoration	Main Foyer	5
Markel	South/West Room	15
Midwest Claims Services	South/West Room	13
Mutual Fire Insurance	South/West Room	11
My Mutual Insurance	Main Foyer	6
Pacific Marine Underwriting	South/West Room	17

Vendors	Booth Location	Booth Number
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Portage Mutual Insurance	Main Foyer	3
Red River Mutual	Carver's Lounge	-
Restorex	South/West Room	18
Rival IT	Main Foyer	8
Sandbox Mutual Insurance	Hampton's Lounge	-
Saskatchewan Blue Cross	South/West Room	9
Saskatoon Fire & Flood	Main Foyer	2
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