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Your complete guide to the 2026 IBAS Leaders Summit. Meet this year's speakers, explore session highlights, discover networking and wellness experiences, and find everything you need to make the most of Saskatchewan's premier leadership event for insurance brokers and industry professionals.

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From the Editor

Change has always been part of the insurance business. What's different today is the pace.

Artificial intelligence is moving from theory to practical application. Customer expectations continue to evolve. New technologies are entering the market faster than most brokerages can evaluate them. At the same time, brokers are being asked to remain efficient, competitive, and responsive in an increasingly complex environment.

This issue of *SaskBroker* looks at some of the developments shaping the broker channel and what they mean in practice.

Chad Parenteau shares his perspective as Chair of the IBAS Technology Committee on the opportunities and challenges facing brokerages as technology becomes increasingly embedded in day-to-day operations. Bill Bishop, author of *Dancing with Robots*, examines the growing role of artificial intelligence and asks what technological change means for an industry built on advice, expertise, and trust. Peter Braid also outlines the work being done by IBAC to help brokers evaluate and adopt AI responsibly through industry-specific guidance, governance frameworks, and real-world testing.

Technology is only part of the conversation. This issue also highlights advocacy efforts, industry modernization initiatives, and other developments that will influence how brokers operate and compete in the years ahead. These are not abstract discussions. They affect brokerage operations, consumer protection, and the long-term strength of the independent broker channel.

Our goal with *SaskBroker* has always been straightforward: to provide information that is relevant, practical, and worth your time. I hope you find a few ideas in these pages that you can take back to your brokerage, your team, and your clients.

As always, thank you for reading.

Nicole Sinclair, CAIB

Vice President

Editor, *SaskBroker Magazine*

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Steady Hand in a Season of Change: Reflections on Six Years and a Look at What Comes Next for Saskatchewan Brokers

This is my first time writing the In-Camera column as the chair of the IBAS board of directors. It's also my last year on the IBAS board, after six years of service. That combination has a way of sharpening perspective. I find myself thinking less about any single meeting or file, and more about the shape of the whole journey.

Serving on this board has been one of the more meaningful commitments of my career. Not because of any title, but because of the people, the volunteers, staff, and brokers across this province who show up, year after year, for an industry that asks a lot of them.

A BOARD AT A CROSSROADS

IBAS is entering a genuine transition point. At the IBAS annual general meeting in April 2027, three long-serving board members, me included, are finishing our six years together. The remaining board members have three years of IBAS board experience or less. That's a significant changing of the guard, and it's one this board has prepared for deliberately. Part of that preparation has meant sharpening our own role: less operational involvement, more focus on governance, and long-range strategy. That shift matters, it frees the board's attention for what's ahead in this industry, rather than what's already in motion.



By Jason Galon, Chief Operating Officer, HUB International Insurance Brokers

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A GLIMPSE OF WHAT'S NEXT

Before looking forward, it's worth acknowledging the plan that is coming to an end. The current IBAS strategic plan was extended by one year to align with the association's revised fiscal cycle and to give the board time to navigate a period of unprecedented change across our industry.

Looking back, that proved to be the right decision. The last several years have been disruptive for brokers, insurers, issuers, regulators, and consumers alike. They have also created some of the most important opportunities in recent memory for IBAS to demonstrate its value to members. Whether engaging government, advocating on issues affecting the SGI Auto Fund, working through industry challenges, or facilitating difficult but necessary conversations among industry partners, IBAS has been called upon to play a leadership role. The association's ability to bring people together, represent broker interests, and help navigate uncertainty reinforced the importance of a strong, engaged provincial association. More importantly, it demonstrated the value of IBAS bringing the industry together when difficult conversations need to happen.

The board recently completed its strategic planning sessions, setting direction for the next three years ending in 2030. Engagement in the room was excellent and the discussion was candid. I want to be upfront that the resulting plan is still in draft form. The board has not yet formally approved the plan, so please consider what follows to be a preview, not an announcement.

Our core values and strategic imperatives are staying largely intact. They have served IBAS well, and there was little appetite to reinvent what already works. Our purpose and vision may see modest rewording, but the intent behind them holds firm: Continue to strive to be the best P&C brokerages in Canada serving the consumer with value and experience they can trust.

Where the plan sharpens is in priority. In order of importance, four areas emerged:

1. Protecting the SGI Auto Fund and the role of brokers and issuers within it.

2. Repairing and strengthening relationships across the industry.
3. Safeguarding the pathway to licensing for the next generation of brokers.
4. Connecting the community, ensuring every brokerage in Saskatchewan feels represented, connected, and can leverage the power of our network in the spirit of "co-opetition."

I'll leave the finer details for when the plan is finalized. For now, know that your board is thinking hard about where IBAS needs to go.

KEEPING PACE WITH CHANGE

One theme surfaced again and again in our planning sessions: technology, and the speed at which it's reshaping this industry.

There is no shortage of noise right now about what artificial intelligence (AI) and other tools can do for a brokerage, from behind-the-scenes operational efficiency to meeting consumers who expect information and service at their fingertips. Every brokerage is being sold a solution right now. Not every solution is actually solving something. Sorting genuine opportunity from noise and expenses is hard work, and it's exactly the kind of forward-looking thinking this board wants to spend more of its time on.

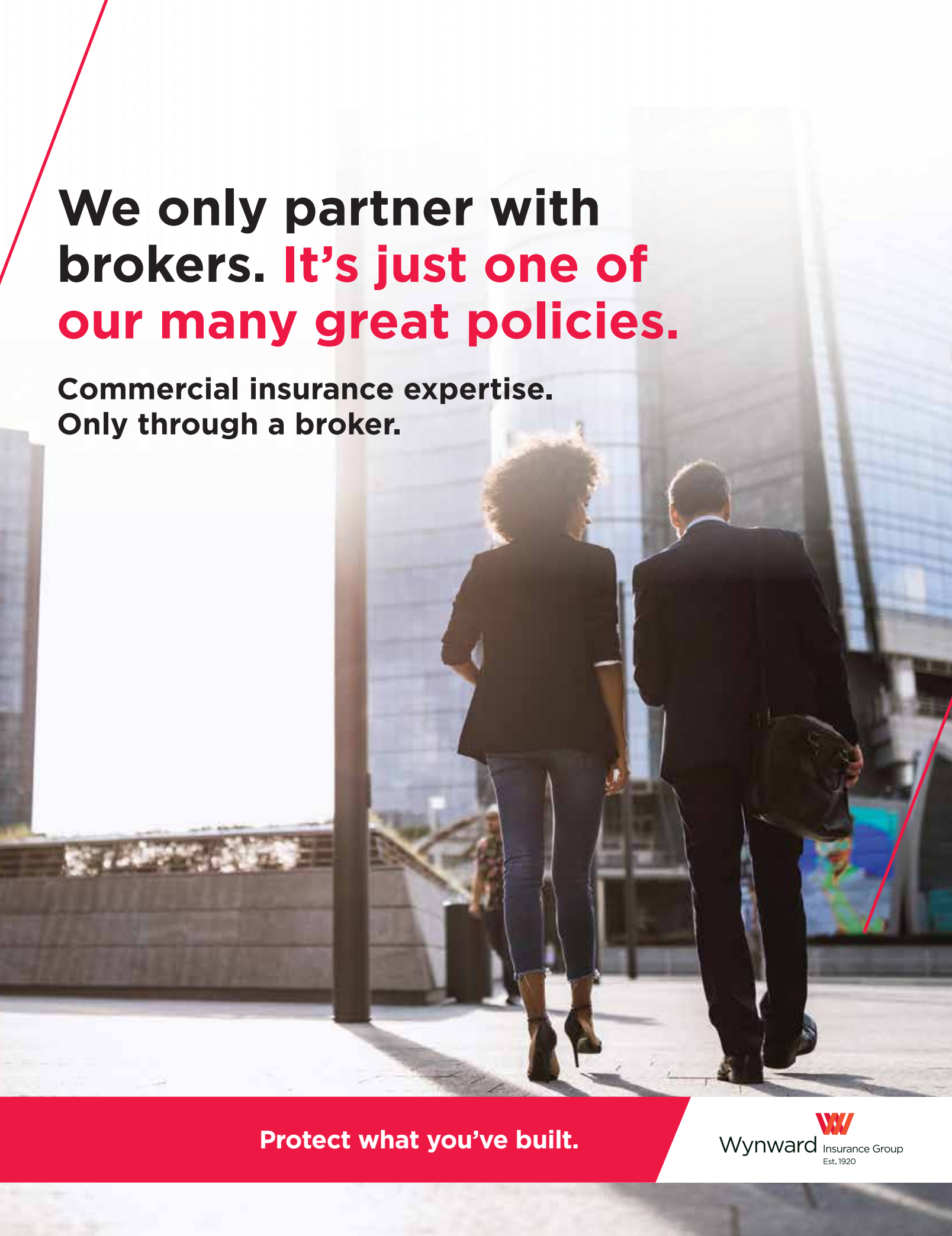
AI isn't the story. What brokers choose to do with it is.

To help members navigate such questions directly, IBAS welcomes members and partners to its first-ever BrokerStack Technology Forum on October 15 in Regina, a chance to hear from technology providers and from member brokers on their real, practical experience with various tools.

WITH GRATITUDE

A few thank-yous before I close.

Sarah Johnston set the bar for this role over four years as chair. Her leadership made this an easier role to step into, and I want to acknowledge her dedication and hard work. Thank you, Sarah.



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To the board members I'm finishing my term alongside, and to those who served before us, this work doesn't come with much public recognition, but it matters. Thank you for the time you gave.

To Derek Lothian and the IBAS team, the advocacy work you do day to day is the reason this association carries weight and has a voice in our province and across Canada alongside our sister associations.

None of this works without members who volunteer their time, participate in committees, attend events, and share their perspectives. Thank you for staying engaged and thank you for the trust you've placed in IBAS, and in those who volunteer to lead it.

Six years on this board taught me that good governance is mostly about showing up prepared,

asking the right questions, and trusting the people around the table. I've had that here. I'm glad to spend my last year laying that same foundation for whoever comes next.

See you at BrokerStack and the IBAS Leaders Summit in the coming days. I look forward to connecting with many of you during the fall events.

Jason Galon is chief operating officer, prairies, for HUB International Insurance Brokers, and serves as chair of the Insurance Brokers Association of Saskatchewan (IBAS) board of directors. Jason was a member of the original IBAS Issuer Advisory Committee, created to guide IBAS's position and activities related to the SGI Auto Fund and the motor license issuer relationship, and was a critical contributor to the remuneration agreement negotiations finalized in 2026. #

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More Than Another Portal:

What Brokers Actually Need From Technology

By Chad Parenteau, Chair, IBAS Technology Committee

For years, conversations about technology in the broker channel have largely focused on the next tool, platform, or innovation promising to change the industry. Technology matters. It always has.

What matters more, however, is whether that technology actually improves the day-to-day realities of operating a brokerage.

That distinction is one reason the IBAS Technology Committee was established in late 2025. The committee was created to provide IBAS management and the board of directors with practical brokerage perspectives on technology issues, identify emerging member needs, support technology-focused education and advocacy, and strengthen Saskatchewan's voice in broader industry technology discussions.

Its membership includes brokerage leaders and technology professionals from communities across Saskatchewan, representing a range of brokerage sizes, business models, and areas of expertise. The goal was simple: ensure technology conversations include the people using these systems every day.

The committee's creation was not driven by technology for technology's sake.

Member feedback, principal surveys, and industry conversations have consistently identified technology as both an opportunity and a growing operational challenge. Brokerages continue to invest heavily in broker management systems, workflow tools, automation, cybersecurity, data management, and

digital customer experiences. At the same time, many continue to encounter technology-related inefficiencies that create duplicate work, increase administrative burden, and limit operational efficiency. As a result, much of the committee's work to date has focused on a simple question: *How do we make technology work better for brokers?*

That question quickly led the committee toward three areas of focus.

BROKERAGE MANAGEMENT SYSTEM CONNECTIVITY

Brokers want to work within the systems they have invested significant time and money implementing. Company portals serve an important purpose and are now a permanent part of the insurance landscape. The committee is not advocating eliminating them. Brokers continue to emphasize, however, that insurer investment in portals must be matched by investment in integration.

When data must be entered more than once, transferred manually between systems, or managed across separate environments, technology can create more work instead of reducing it. The committee has been clear in discussions with carriers that continued investment in connectivity remains essential. The objective should be a true "enter once" environment, where information moves efficiently between broker and insurer systems, reducing duplicate handling, and allowing brokerage staff to focus on serving clients, rather than managing process.



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INDUSTRY STANDARDS

Technology creates the greatest value when systems communicate consistently and reliably. For that reason, the committee has placed significant emphasis on CSIO standards, improved data quality, certification, and eliminating workarounds that create unnecessary complexity for brokers.

“Technology should reduce pressure on brokerages, not add to it.”

Standards work can sound highly technical, but the outcome is practical. Better standards support better downloads, cleaner data, stronger workflows, and improved connectivity between brokers, insurers, and technology vendors. They create the foundation upon which future innovation can be built.

REDUCED FRICTION

As the committee prepared for discussions with carriers, members kept returning to the same concern. Regardless of the technology being discussed, the underlying issue was often the same: brokers were doing more work than necessary.

Whether through duplicate entry, inconsistent downloads, disconnected workflows, poor integration, or unclear communication regarding technology changes, administrative complexity continues to affect brokerage operations. Technology should reduce that pressure, not add to it.

These priorities are closely connected. Better standards improve connectivity. Better connectivity reduces duplicate work. Less friction lets brokers spend more time with clients and less time navigating systems.

Those priorities also informed one of the committee's first major initiatives, a series of carrier technology meetings.

Throughout the past year, committee members met directly with insurers to discuss technology road maps, connectivity challenges, CSIO adoption, integration priorities, and operational issues identified by Saskatchewan brokers. The objective was not to criticize individual carriers. It was to create productive dialogue and ensure brokerage perspectives were part of the conversation.

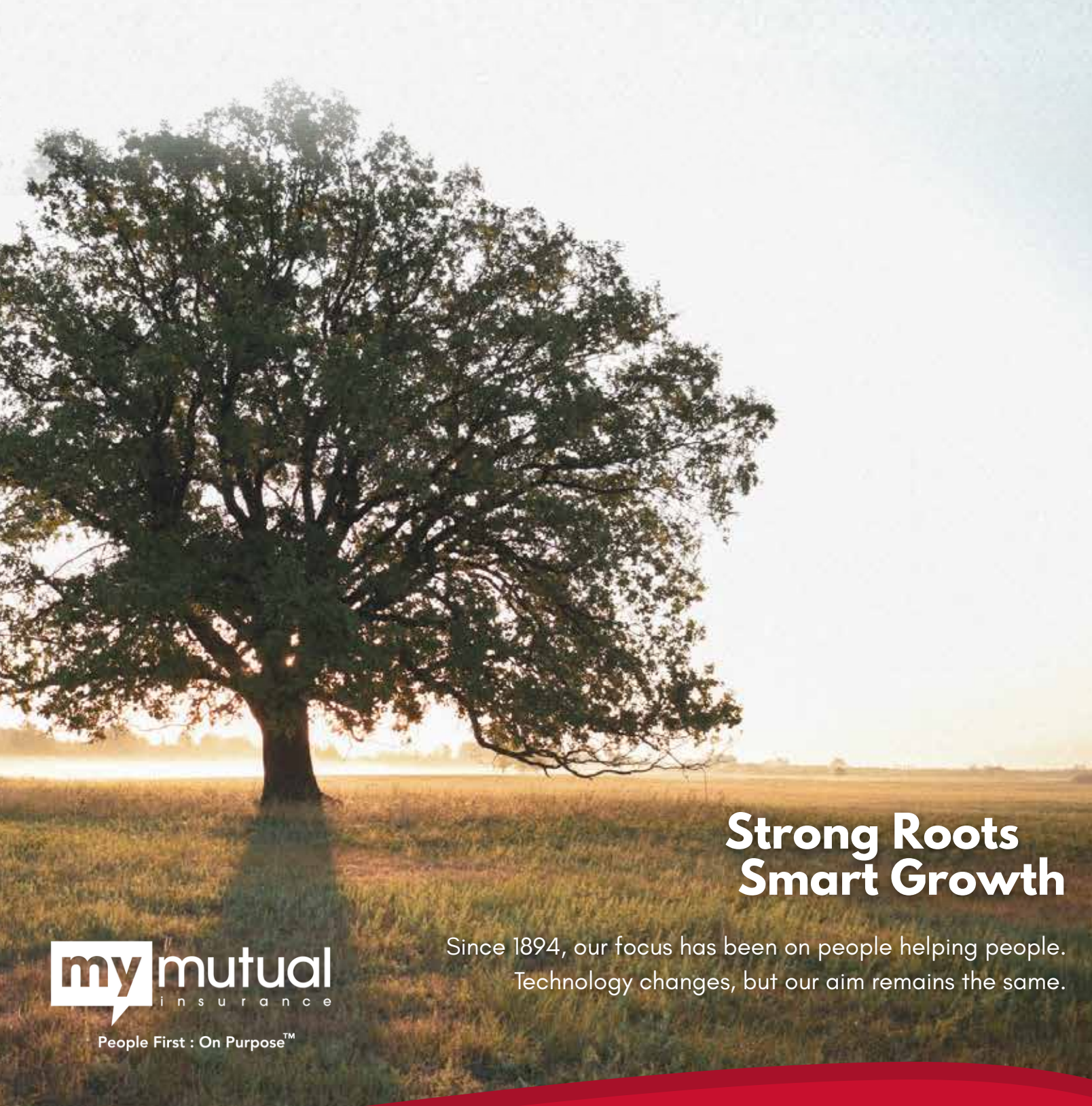
Those discussions reinforced something many already suspected: insurers, brokers, and technology providers generally want the same outcome. Everyone benefits from a more connected, efficient insurance ecosystem. The challenge is ensuring broker realities remain at the forefront when technology decisions are made.

Technology initiatives are often evaluated based on features, functionality, and implementation timelines. Brokers, meanwhile, experience those decisions through workflows, customer interactions, and operational efficiency. The committee's role is to help bridge that gap by ensuring the broker perspective remains visible.

That philosophy also shaped the creation of the BrokerStack Technology Forum. BrokerStack represents a significant milestone not only for the committee, but for IBAS as a whole. It is the association's first event dedicated entirely to brokerage technology and reflects how important these discussions have become to the future of the broker channel.

The vision for the event was to bring together brokers, insurers, vendors, and industry leaders for *practical* conversations about the challenges and opportunities shaping brokerage operations. The objective is not to promote a particular platform, system, or vendor. It is to help brokerages make more informed decisions, learn from industry peers, and better understand the technology landscape around them.

The event also reflects one of the committee's core beliefs: meaningful progress happens when the entire insurance ecosystem works together.



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No single insurer, vendor, or brokerage can solve these challenges independently. Connectivity requires shared standards. Better workflows require collaboration. Innovation is most effective when it considers the needs of everyone involved, including the brokers who ultimately serve clients every day.

Technology will continue to reshape how insurance is distributed, serviced, and experienced. That much is certain. Less certain is whether those changes will simplify brokerage operations or create additional complexity.

The IBAS technology committee believes the answer depends on how the industry approaches the challenge. Brokers need a seat at the table. Technology decisions must account for brokerage realities. Connectivity must remain a priority. Innovation must make the work simpler, not harder. When those principles guide the conversation,

everyone benefits, including brokers, insurers, technology partners, and, most importantly, the clients we serve.

That vision of a more connected industry is what continues to drive the committee's work. The goal is not simply better technology. The goal is better outcomes for brokerages, stronger insurer relationships, smoother workflows, and a broker channel positioned to succeed in an increasingly digital future.

Chad Parenteau is a partner with W.W. Smith Insurance in Swift Current, chair of the IBAS Technology Committee, and a passionate advocate for strengthening the broker channel through technology and collaboration. In 2024, he was named recipient of the IBAS Community Leadership Award, recognizing his exceptional commitment to community service, professional leadership, and the advancement of the insurance broker profession. #

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The Rise of the AI-Empowered Risk Coach

Bill Bishop, Founder and CEO, The BIG Idea Company

It is the middle of hail season in Saskatchewan, and a rancher outside Swift Current gets a text two hours before a storm arrives. His broker's artificial intelligence (AI) platform has been watching the weather radar and cross-referencing it with his address, his roof's age, and the twelve pieces of equipment listed on his policy. The message advises him to move the equipment and his truck into the shed. He does. The storm drops golf-ball-sized hail for eleven minutes. His equipment is saved from damage, and he never files a claim because there is nothing to claim. He also saves the time and hassle of replacing or repairing his equipment.

This is just one possible scenario about how the P&C insurance industry will be transformed in the age of AI hyper-intelligence. I spend my time helping business owners develop BIG Ideas for the AI version of their company, and when I look at where AI is heading in property and casualty insurance, the real story isn't about carriers and brokers using AI to simply cut costs. It's about an industry finally getting the tools to do the one thing it always claimed to sell and rarely delivered: risk management — keeping a loss from happening at all.

For a century, the industry has run essentially the same way. A client paid a premium and filed a claim after a loss. Insurance was a promise to pay, not a plan to protect. AI is the first technology

that makes continuous protection such as watching a roof, a fleet, a water heater, or a wildfire perimeter scalable and cost-effective. This shift from insurance broker to risk protector is coming to every carrier and broker in this business, whether they know anything about AI or not. Several inexorable incentives will force a change in the industry's underlying business model.

"It's about an industry finally getting the tools to do the one thing it always claimed to sell and rarely delivered: risk management — keeping a loss from happening at all."

So you might be wondering: what is the broker's role in the age of AI? Won't you all get disrupted? Not at all. In fact, tremendous opportunities lie ahead for insurance brokers. Once risk can be monitored continuously, somebody still has to turn that stream of data into a plan a human being will actually follow. Turning data into a plan a person sticks with is coaching work, and coaching happens to be what I call a human superpower, the higher-level work made possible when AI clears away routine tasks. That is why I do not believe AI will put everyone out of work but rather, AI will enable humans to provide more advanced value and, as a result, increase their incomes.

In the age of AI, brokers will become risk management coaches. They will help clients identify their risks and understand the value of proactive risk management. Brokers will help their clients onboard their AI-enabled risk management system and take the actions needed to proactively mitigate their risks. The goal is to prevent losses and significantly reduce claims and premiums. This last point is key. By reducing losses and claims while simultaneously reducing premiums, the insurance carrier and brokers can also increase their profits. While this business model sounds counterintuitive, AI makes it possible because this ever-evolving cognitive technology is designed to constantly strive for optimization. In this case, AI will optimize outcomes for both clients and the insurance industry. It will be a win-win.

Moreover, the broker's role in the age of AI will be to help clients solve more advanced, complex problems, while AI handles basic problems. Basic problems in this business are straightforward: a homeowner needs a quote, a small business needs a certificate of insurance, and the victim of a fender-bender needs a policy number. Basic problems have clear solutions, and AI is very good at taking over this kind of well-documented work. It can develop a quote, draft a recommendation, and process the paperwork faster, and cheaper, than any human. A broker who builds a whole practice on solving basic problems is building it on ground that is disappearing.

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An advanced problem looks nothing like that. A commercial client calls to renew the policy on his manufacturing shop, and the real issue, once you sit with him for twenty minutes, is that he's added a night shift, brought his daughter in as operations manager, and started shipping product he has never insured before. His liability exposure has tripled in eighteen months. Untangling

what is actually at risk in his business takes a higher level of human skill, and judgement, that an AI cannot replicate.

This is exactly the kind of work AI makes newly possible for a broker. Advising that manufacturer, a broker can work with an AI that has already read every policy in the file, flagged the gaps between the coverage and the current operation,

modelled three ways to close them, and drafted the questions to ask at the next meeting. The broker's job stops being paperwork and starts being judgment: which three options actually fit this family, this business, this moment. That is the trust conversation no AI can have on a broker's behalf.

This is not a hypothetical shift decades out. The industry's own numbers show AI spending is on pace to triple this year, telematics and sensor networks are already live in the field, and carriers built around prevention are already outperforming the ones still just processing claims. Brokers who get ahead of this trend will spend less time quoting and more time coaching. They will see that AI is not a competitor, but an assistant that can help them take their value proposition to a much higher level.

Thanks to AI, and a broker acting as risk management partners, the rancher outside Swift Current will gladly renew his policy this year. He is getting *much* more value from his broker. After the hailstorm, his equipment was not wrecked, his broker did not have to file a claim, and the carrier did not have to pay one. Thanks to AI and human superpowers, everyone is happier, safer, and more prosperous.

Bill Bishop is the founder of The BIG Idea Company and The BIG Idea AI Company, where he helps entrepreneurs and CEOs build the AI-powered version of their business using his New Factory Thinking framework. A Toronto-based speaker, author, and AI strategist, he is currently writing his next book, The AI For Business Handbook: How to survive and thrive in the age of AI hyper-intelligence. #

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THE PORTAGE MUTUAL INTERVIEW

A conversation with **Cara Cameron**,
CEO of Portage Mutual Insurance



From deep community roots to national growth, Cara Cameron shares her vision for leading Portage Mutual Insurance into its next chapter—grounded in people, partnerships, and purpose.



Congratulations on your new role – what excites you most about stepping in as CEO of Portage Mutual Insurance?

I'm most excited for the opportunity to connect and align our staff, broker partners and policyholders during an exciting time of growth. We have very deep roots in Canadian communities (since 1884) and we truly value that local connection. We also have national scale and have experienced significant premium growth and policies in force growth over the past three years. Our future is bright and we are resourcing our teams to continue supporting that organic growth.

Can you share a bit about your journey in the insurance industry and what led you to this position?

I began as a Chartered Professional Accountant (CPA) auditing federally regulated insurance companies. The complexity of the industry was fascinating to me and I was recruited by an insurer to join as their Chief Financial Officer. I then leaned into the CIP and FCIP programs to better understand insurance operations. It did not take me long to realize strategy, leadership and change management were my areas of passion. I had the great fortune of holding C-suite roles of VP Operations, Chief Future of Work and Chief Strategy Officer throughout my career which has ultimately led me to this role of President & CEO.

What are your key priorities or areas of focus as you begin your tenure as CEO?

Over the past year we have engaged with staff and brokers to better understand their views of and experiences with Portage Mutual Insurance. That has really helped us to understand "what are those moments that truly matter for brokers and policyholders", how we compare to competitors in the market and where we need to improve. I'm focussed on leading the company towards closing those gaps and staying true to our roots of people-first, valuing long-term relationships and being there for each other.

How do you see Portage Mutual continuing to support brokers and policyholders in today's evolving insurance landscape?

We deeply value our broker relationships and we remain 100% committed to the broker distribution channel. As a mutual, we support brokers with our stability, trust, consistency and flexibility to listen which has been the backbone of our success. I see us continuing to support brokers in this way and with more sophisticated technology; as we implement more of Guidewire's capabilities and as we move to Guidewire Cloud.

What opportunities or challenges do you see ahead for the property and casualty insurance industry in Saskatchewan?

I see both significant challenges and significant opportunities for the property and casualty insurance industry in Saskatchewan.

The wildfire activity we saw last year was a very tangible reminder that climate change is changing the risk landscape across Canada. As a national insurer, we see firsthand how wildfire, severe convective storms, tornadoes, flooding and other catastrophic events can affect policyholders and communities. The prairies are not immune to those trends, and I expect climate-related risk and affordability to remain important issues for the industry.

At the same time, I think this creates an opportunity for the industry to move further upstream—from primarily responding to losses to helping prevent and mitigate them. We have a joint responsibility to educate consumers, work with governments and communities, encourage stronger building practices and support homeowners in taking practical steps to reduce their exposure to loss.

I also think there is a tremendous opportunity to strengthen the conversation around building back better after a catastrophe. Resilience shouldn't simply mean replacing what was there; it should mean using what we've learned to reduce the likelihood and severity of the next loss.

Organizations such as the Insurance Bureau of Canada, the Canadian Association of Mutual Insurance Companies and the Institute for Catastrophic Loss Reduction are already doing important work in this area, and I think insurers, brokers, governments and communities all have a role to play in advancing it.

Ultimately, the challenge is managing increasing risk while maintaining insurance availability and affordability. The opportunity is for our industry to be a much stronger partner in building resilient communities—not just paying for losses after they happen.

How important is the broker relationship to Portage Mutual, and how do you plan to strengthen those connections?

Broker relationships are a top priority for us and have been since Portage Mutual Insurance was established in 1884. Our focus is long-term broker partnerships and we seek out brokers that align with our brand personality of friendly, supportive, consistent and trustworthy.

An area of opportunity we see in strengthening those relationships is with ease of doing business. Our Guidewire conversion provided a foundational technological lift and we are currently working on real-time rating, direct connect with broker management systems and quote-to-bind for brokers on personal lines business. We have national scale geographically and we are looking to leverage that strength with technological solutions that make working with us quick, simplistic and enjoyable.

What leadership values or approach will you bring to your new role?

Openness, honesty, transparency and inspirational is how I would describe my leadership approach. That has always been my style and I do not see it changing as I move into the President & CEO role. I champion others to bring their full and authentic selves to work each day and I value all ways of working (remote, hybrid and in-person). I believe as leaders we have to be flexible and supportive to foster talent; especially in today's environment where talent management is of the utmost importance.

What advice would you give to young professionals looking to build a career in insurance?

I would say - learn as much as you can, learn to pivot and flow with change as that will serve you well in all future opportunities. Find a mentor or someone that challenges you, ask for feedback (as it truly is a gift) and try new things until you find a department or team that excites you. The insurance industry has so many options with underwriting, actuarial, claims, sales, risk, internal audit, finance, technology and the list goes on. Insurance is such a rare industry that offers an amazing breadth of opportunities!

Outside of work, what do you enjoy doing in your free time?

I enjoy spending time in nature, being close to the water and hiking. I spend a lot of time September thru April in hockey rinks with my sixteen year old triplets which I absolutely love. They are growing up so fast and I treasure the moments with them. My oldest daughter has embraced line dancing classes and now I'm the newest addition to the class!

In one sentence, how would you describe your vision for Portage Mutual moving forward?

Modern mutuality encapsulated as local connection with national strength. 🏡

“ Modern mutuality encapsulated as local connection with national strength. ”

~Cara Cameron

IBAS Announces 2026 Community Leadership Bursary Recipients

Expanded Program Recognizes Student Leadership in Service, Community, and Rural Saskatchewan

IBAS is recognizing two Saskatchewan students through its expanded 2026 bursary program, with one award focused on community leadership and the other on rural roots.

With support from CAA Insurance and Portage Mutual Insurance, IBAS awarded \$7,000 to students who are already showing what strong communities are built on: service, initiative, and a willingness to step up.

“Every year, we see applications from students who are doing meaningful work in their schools, communities, and hometowns,” said Derek Lothian, president and CEO of IBAS. “These two bursaries give us a way to recognize leadership that shows up in different places and in different ways. Angela and Eli are both strong examples of young people helping move Saskatchewan forward.”

Angela Xue Receives Young Community Leader Bursary

Presented in partnership with CAA Insurance, the \$5,000 Young Community Leader Bursary recognizes a graduating Saskatchewan student who has made a clear contribution through service, civic involvement, and academic achievement.

The 2026 recipient is Angela Xue of Campbell Collegiate in Regina.

Angela stood out for the depth and range of her volunteer work, including the Saskatchewan Health Authority’s Regina General



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Hospital Youth Bookstore Program; community meal and donation drives through the Star Givers Initiative, student-led charitable fundraising; and accessibility and growth work as president of *The Tartan Times* student publication.

Her application showed a student who is not just involved, but intentional about using her time and leadership to make life a little easier for others.

"CAA Insurance is proud to support young leaders who understand that strong communities are built through service, compassion and action," said a CAA Insurance spokesperson. "Angela's dedication to helping others and her leadership make her an outstanding representative of the values this bursary was created to celebrate. We are excited to support her educational journey."

Elijah Bartlett Receives Inaugural Rural Roots Bursary

Sponsored by Portage Mutual Insurance, the \$2,000 Rural Roots Bursary recognizes a graduating student from rural Saskatchewan who is contributing to the people, places, and industries that keep small communities strong.

The inaugural recipient is Elijah Bartlett of St. Mary's High School in Carnduff.

Eli stood out for his leadership in agriculture, youth mentorship, volunteerism, and community service. A longtime 4-H member and current club president, he mentors younger members, supports inclusive youth participation, volunteers with the Saskatchewan Sheep Development Board at Canadian Western Agribition, and contributes to his family's farming operation and local initiatives.

His application reflected the kind of practical, community-minded leadership that is essential to rural Saskatchewan.

"Rural communities are strengthened by people who step forward to lead, mentor, and support those around them," said Lisa Todd, broker relationship manager, Saskatchewan, at Portage Mutual Insurance. "Eli's commitment to agriculture, youth development, and community service reflects the values Portage Mutual Insurance proudly supports. We are honoured to recognize his achievements through the Rural Roots Bursary." 🌱



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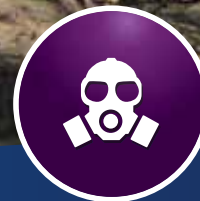
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Growing With Saskatchewan

Mutual Fire Insurance Expands Its Focus on the Prairies

Earlier this year, IBAS management met with representatives of The Mutual Fire Insurance Company of British Columbia (MFIB) to discuss the company's plans for Saskatchewan and opportunities to build relationships with brokerages in the province.

The meeting was part of IBAS's ongoing effort to connect insurers seeking to expand or strengthen their Saskatchewan presence with brokerages whose books of business, client needs, and growth objectives align with their underwriting appetite. Those conversations help IBAS understand where new capacity, products, and expertise can address marketplace gaps and help brokers serve their clients.

MFIB identified commercial farm and hobby farm insurance as primary areas of growth in Saskatchewan. Agriculture remains a natural fit for the company, which has built much of its business around serving agricultural operations, rural property owners, and communities with strong ties to the farm economy.

MFIB says it is looking to work with brokers who value product education, open communication, and collaboration. While premium growth is an objective, the company believes lasting partnerships are built on alignment. Brokers and insurers that understand each other's strengths, expectations, and appetite are better positioned to develop sustainable business together over the long term.

That focus is particularly relevant given the importance of agriculture to many Saskatchewan brokerages. Farm clients often have unique exposures, evolving operational needs, and insurance requirements that do not fit neatly into standard

commercial products. Access to insurers with dedicated agricultural expertise provides brokers with another option when building solutions for those clients.

MFIB's Saskatchewan strategy also includes Four Points Insurance, its wholly owned commercial insurance subsidiary. Established in 2022, Four Points Insurance operates as a distinct commercial insurance brand within the broader MFIB organization. Together, the two companies provide brokers with access to a wider range of products and underwriting capabilities across farm, residential, and commercial lines.

For brokers, that relationship provides useful context. Four Points Insurance is not an external partner or distribution arrangement. It is part of the same corporate organization, with a commercial insurance focus that complements MFIB's established business. This connection lets the insurer approach Saskatchewan growth from a broader platform while maintaining clear areas of specialization within each brand.

The value of any market relationship ultimately comes down to fit. MFIB is less concerned with a brokerage's size than with finding partners whose approach aligns with its own. The company is looking for brokerages that share a commitment to client service, advice, and advocacy, and that see carrier relationships as long-term partnerships rather than transactional arrangements.

It is also interested in working with brokerages that have strong roots in the communities they serve. That emphasis reflects MFIB's mutual structure and its belief that local relationships remain important to understanding customer needs and supporting sustainable growth.

For Saskatchewan brokers, community connection is not a marketing concept. It is how brokerages have built and maintained their businesses for generations. Brokers understand the industries, communities, and clients they serve because they are part of those communities themselves. MFIB sees that local knowledge as an asset and a critical component of a successful insurer-broker relationship.

Equally important is underwriting support.

When brokers discuss a market's value, conversations extend well beyond products and pricing. Access to knowledgeable underwriters, clarity around appetite, responsiveness, and a willingness to work collaboratively on opportunities all contribute to the strength of a carrier relationship.

MFIB identifies underwriting expertise as a key area of investment. The company believes strong broker relationships are built through ongoing communication and a shared understanding of business objectives. That approach is reflected in the type of partnerships it hopes to establish in Saskatchewan.

Looking to work with brokers interested in product education, open communication, and collaboration, MFIB believes strong partnerships mean both sides understand the strengths, expectations, and long-term goals, rather than focusing exclusively on premium growth.

That emphasis on alignment is particularly important when entering a new market or expanding within an existing one. Not every insurer is the right fit for every brokerage, and not every brokerage is the right fit for every insurer. Successful relationships are often built on a clear understanding of where products, expertise, appetite, and opportunity intersect.

Fit is not determined solely by underwriting appetite or product mix. It also extends to how brokerages and insurers approach the future of the business. An interest in innovation, technology, digital tools, and ease of doing business forms part of the relationship the organization is looking to build, alongside strong underwriting support, open communication, and long-term collaboration.

The company's relationship-focused approach has earned industry recognition. MFIB was recently named P&C Insurer of the Year by Insurance Business Canada, an honour it views as reflecting its commitment to brokers, policyholders, and the communities it serves. While awards alone do not define the value of a market relationship, the recognition aligns with the company's emphasis on service, expertise, and long-term partnership.

For IBAS, conversations with insurers such as MFIB are part of a broader effort to identify opportunities for Saskatchewan brokers. As the market continues to evolve, the association works to understand where insurers are looking to invest, where broker needs exist, and where meaningful connections can be made between the two.

Those efforts are not about promoting one insurer over another. Saskatchewan brokers succeed when they have access to a healthy range of markets, underwriting expertise, and competitive products that help them meet their clients' changing needs. New insurer investment, expanded capacity, and additional specialization all strengthen the broker channel and ultimately benefit Saskatchewan consumers.

MFIB's focus on commercial farm and hobby farm insurance provides a clear starting point for its Saskatchewan growth strategy. Its relationship with Four Points Insurance extends that conversation into commercial lines and gives brokers a more complete picture of the organization behind the brands.

As the company continues to develop its presence in Saskatchewan, its success will depend on building relationships with brokerages that align with its appetite, values, and long-term objectives. MFIB's message is straightforward: it is looking for brokers who value strong underwriting support, community connection, open communication, and long-term relationships.

For Saskatchewan brokers, that offers another opportunity to evaluate where a developing market may fit within their existing portfolio, and whether the partnership ultimately supports the work they are already doing on behalf of clients across the province. 📍

AI, on the Broker's Terms

By Peter Braid, CEO, Insurance Brokers Association of Canada

In every brokerage, daily administration and mundane tasks eat into productivity. Artificial intelligence (AI) has the potential to change that, simplifying workflows and streamlining operations to give brokers more time to do what they do best – advising clients, helping with claims, or generating new business.

AI doesn't replace brokers, because in an insurance brokerage, relationships are the real value. People depend on the personal advice of their trusted broker to protect what's important to them. We're selling peace of mind, just as much as insurance policies. AI can't do that.

So how can brokers implement AI technologies that save time and money while maintaining the personal touch and ensuring that customers still receive accurate, expert advice they can rely on?

That's where the Insurance Brokers Association of Canada (IBAC) comes in. We established an AI Working Group (AIWG) and worked with KPMG to develop broker-specific guidance principles and practical resources that will give brokers the knowledge and confidence to succeed in the exciting new world of AI.

These resources are now available to brokers on IBAC's technology website: www.ibactech.ca.

AI GOVERNANCE GUIDANCE

This document is the cornerstone of IBAC's responsible AI approach. This practical framework integrates cutting-edge thinking on AI with the long-standing values that underpin the broker channel and the insurance industry. It gives brokers an understanding of all the aspects of AI that must be considered in order to implement AI in a way that is reliable and ethical. The overarching imperative stresses that human oversight is essential. AI is smart, but it's not foolproof.

CHANGE MANAGEMENT

Implementing AI in a brokerage is a fundamental shift in how your team delivers value. KPMG and the AIWG designed an effective change management framework that helps brokerage owners lead their staff through the transition and incorporate AI into their daily tasks.

AI IN ACTION

To assess AI's potential in a brokerage environment, the AIWG piloted two proofs of concept (PoC) that explore real-life scenarios, pairing a brokerage with a specific AI tool and measuring the benefits in time savings, efficiency, and customer experience.

The first PoC deployed an AI-powered onboarding agent to facilitate client intake for personal lines. This agent collects client information, answers onboarding questions, and guides users through the process. It can also process renewal documents from selected carriers, extract key data, and integrate with the BMS to enable faster, more accurate quoting and reduce manual effort.

The second PoC looked at AI assisted coverage discovery and gap analysis for commercial lines. This tool analyzes client data, industry benchmarks, and existing policies to recommend relevant coverage options and flag potential shortfalls to support more tailored broker-client conversations.

In both PoCs, preliminary results show that the tools are easy to use and deliver significant time savings, giving brokers more capacity to engage with clients and provide professional expertise. They also showed clear benefits for accuracy, workflow efficiency, and client satisfaction.



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The complete findings and case studies are being finalized and will be posted on the ibactech website, giving brokers specific examples of how AI could be implemented in their own brokerages. Additional PoCs are planned for the coming year.

AI SIMULATION

The ibactech.ca website hosts an exclusive demo of a sophisticated AI insurance agent. This educational tool, provided by Koios Intelligence, simulates a seamless conversation for a client seeking tenant insurance, illustrating how AI can automate routine processes and workflows.

ONGOING COMMUNICATIONS

The world of AI is rapidly changing. The ibactech.ca website keeps brokers up to date with news and views on the latest developments.

AI has significant potential to enhance the customer experience, not only through technological innovation, but also by enabling brokers to dedicate more time to building relationships, serving clients' needs, and attracting new business.

When and how to adopt AI is a decision for each brokerage based on their unique business model. Wherever you are on your technology journey, IBAC's resources will help you move forward with the knowledge and confidence to apply AI ethically, responsibly, and in the best interests of your clients.

Peter Braid is Chief Executive Officer of the Insurance Brokers Association of Canada (IBAC), where he leads the national organization's advocacy efforts on behalf of Canada's insurance brokers. A former Member of Parliament for Kitchener-Waterloo, he is recognized for advancing consumer-focused public policy, strengthening the broker channel, and supporting industry modernization. #

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Restoring What Worked, Building What's Next

By Sheldon Wasylenko, General Manager, Rayner Agencies

Technology has always shaped the way brokers do business but rarely has the pace of change felt as rapid as it does today. Across Canada, insurers are investing billions of dollars to modernize legacy systems, replace aging infrastructure, and introduce new digital capabilities.

Amid all this change, one thing remains constant: brokers need technology that works. We need systems that connect. We need data that moves efficiently and accurately. We need solutions that reduce friction in everyday transactions and allow brokers to spend more time serving clients and less time navigating technology challenges.

This is where the Centre for Study of Insurance Operations (CSIO) continues to play an essential role.

For decades, CSIO has been responsible for developing and maintaining the standards that enable brokers and insurers to exchange information electronically. Those standards support everything from eDocs and billing inquiries to policy changes, renewals, new business submissions, and commercial insurance transactions.

While most brokers never see those standards directly, they experience their impact every day.

The broker distribution channel depends on connectivity. Every time information moves between a broker management system and an insurer platform, standards are working behind the scenes to create consistency, efficiency, and reliability.

As insurers modernize their systems, that work becomes even more important. The challenge for all of us is ensuring those systems remain connected.

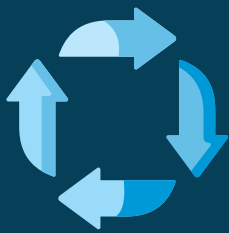
That objective sits at the heart of CSIONet 2.0, one of the most important initiatives currently underway at CSIO. At its core, CSIONet 2.0 is about creating stronger, more seamless connections between broker management systems and insurers' modern technology platforms.

Many brokers remember a time when certain transactions flowed seamlessly between broker systems and carrier systems. As insurers modernized their technology platforms, some of that connectivity was disrupted during the transition. CSIONet 2.0 represents an opportunity to restore and enhance those connections using

"The broker value proposition has never been about paperwork. It has always been about relationships, advocacy, expertise, and advice."



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modern technology, creating a future state that combines the efficiency brokers have long valued with the capabilities of today's platforms.

By leveraging industry standards and modern connectivity, the initiative aims to improve data quality, increase automation, reduce manual processes, and support more efficient insurance transactions.

The benefits are significant. For insurers, better connectivity means receiving higher-quality, more complete information. For brokers, it means reducing duplicate entry, streamlining workflows, and improving transaction efficiency. For customers, it means a smoother experience supported by brokers who can spend more time providing advice and less time managing administrative tasks.

Projects like CSIONet 2.0 strengthen the broker distribution channel.

The broker value proposition has never been about paperwork. It has always been about relationships, advocacy, expertise, and advice. Technology should support those strengths, not replace them.

That perspective has been reflected in many of the conversations taking place through the IBAS Technology Committee. As committee members meet with insurers, recurring themes continue to emerge: connectivity, interoperability, workflow efficiency, data quality, and the need to reduce friction between broker and insurer systems.

Those discussions reinforce the importance of the work taking place through CSIO.

While the solutions may not always be visible, their long-term impact is significant. Strong standards, consistent data exchange, and reliable integration create the foundation for future innovation. They also help ensure



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brokers remain competitive, efficient, and well-positioned to continue delivering value to their clients.

Technology will continue to evolve. New platforms will emerge. Artificial intelligence will influence how brokerages operate in the years ahead. Regardless of what comes next, success will continue to depend on our ability to connect systems, share information effectively, and create technology that supports both brokers and customers.

That is why standards matter.

That is why connectivity matters.

And that is why the work being undertaken through CSIO, including CSIOnet 2.0, represents an important investment in the future of Canada's broker distribution channel.

Sheldon Wasylenko is general manager of Rayner Agencies in Saskatoon, Saskatchewan and a member of the IBAS Technology Committee. #

Editor's Note: A Well-Earned Thank You

While this article focuses on the work being done for future of broker connectivity, IBAS would be remiss if we did not recognize the author behind it.

For decades, Sheldon Wasylenko has represented Saskatchewan brokers at both the provincial and national levels. A past president of IBAS, a long-serving member and former vice-chair of the CSIO board, and the Saskatchewan representative on the national IBAC Technology Committee, he has dedicated countless volunteer hours to advancing broker interests, strengthening industry standards, and helping shape conversations about technology, connectivity, and modernization across Canada's broker distribution channel.

Much of this work happens behind the scenes and the impact is reflected in the standards, systems, and workflows that brokerages rely on every day. Through his work with CSIO, IBAC, and the IBAS Technology Committee, Sheldon has helped ensure Saskatchewan brokers have a voice in national discussions around data standards, broker management systems, insurer connectivity, and the technologies shaping the future of independent distribution.

In 2024, CSIO recognized Sheldon with its Award of Distinction, honouring his contributions to advancing the broker channel and the Canadian property and casualty insurance industry following nearly two decades of service on the organization's board.

Those who have worked alongside Sheldon know he has never sought recognition for this work. Instead, he has consistently brought a practical Saskatchewan perspective to complex industry discussions, generously shared his expertise, and helped connect local broker concerns to national technology conversations. Many of the issues discussed around Technology Committee tables today are issues Sheldon has spent decades helping the industry address.

On behalf of Saskatchewan brokers and the entire IBAS community, we extend our sincere thanks and appreciation for his leadership, service, and advocacy.

The industry is stronger because of people willing to invest their time, expertise, and energy in building its future. Sheldon has been one of those people. Saskatchewan brokers continue to benefit from his contributions today, and for that, we are grateful. #



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2026 IBAS BrokerStack Technology Forum

Presented by Wawanesa Insurance

IBAS's first-ever event focused entirely on brokerage technology, BrokerStack brings together brokers, insurers, solution providers, and industry experts to explore the tools, trends, and innovations reshaping the property and casualty insurance marketplace.



EVENT PROGRAM

10:00 a.m. – 11:00 a.m.

Registration Check-In & Exhibitor Networking

Throughout the event, the showcase area will serve as a hub for learning, networking, and hands-on technology exploration.

11:00 a.m. – 11:15 a.m.

Welcome & Opening Remarks

Host Pete Tessier kicks off Saskatchewan's first BrokerStack Technology Forum. Known for asking the questions everyone else is thinking, Tessier has become one of the insurance industry's most recognizable voices.

11:15 a.m. – 12:15 p.m.

Opening Keynote

Ramy Nassar: Designing the Future in an Age of AI

Futurist and innovation strategist Ramy Nassar will challenge attendees to think differently about AI and technological change. Drawing on his experience helping organizations navigate disruption and emerging technologies, Nassar will share practical insights on innovation, adaptation, and how leaders can take an active role in shaping the future rather than simply reacting to it.

12:15 p.m. – 1:30 p.m.

Luncheon & National InsurTech Update

Presentation: Broker Tech — The Future is Now

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1:45 p.m. – 2:45 p.m.

The Future of Standards & Broker Connectivity

Kathryn Sinclair, President & CEO, CSIO

This session examines the growing importance of standards, integration, and connectivity across the insurance ecosystem. Delegates will gain insight into how brokers, insurers, and technology providers are working together to improve data sharing, reduce friction, and create more efficient workflows.

3:00 p.m. – 4:30 p.m.

Technology Showcase

The Technology Showcase serves as the centrepiece of BrokerStack.

Rather than learning through brochures or online demonstrations, brokers can ask questions, compare offerings, discuss challenges, and explore practical applications for their businesses.

Featuring:

- Jeff Barsalou, Co-Founder & CRO, QuickFacts
- Curtis Samoy, Founder & CEO, Clementine
- Kathryn Sinclair, President & CEO, Centre for Study of Insurance Operations
- Nick Kidd, CEO & Co-Founder, Quotey
- Samuel Belanger Lamoureux, Co-Founder & Co-President, Cemiar

4:30 p.m.

Door Prize Draw & Closing Remarks

The formal program concludes with final remarks and prize draws, recognizing exhibitors, sponsors, and attendees who helped make the inaugural BrokerStack Technology Forum possible.

5:00 p.m.

Exhibitor Booths Close

Partner Welcome Receptions

Following the BrokerStack Technology Forum, attendees are invited to take advantage of a series of partner Welcome Receptions running from 4:30 to 7:30 p.m. throughout the Hotel Saskatchewan. Hosted by GMS in the Dining Room and My Mutual in Circa 27 Lounge, The Burrow, and the Prohibition Room, these informal gatherings provide an opportunity to connect with industry colleagues, continue conversations from the day's sessions, and kick off the Leaders Summit in a relaxed setting.



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IBAS LEADERS SUMMIT | OCTOBER 16
The Hotel Saskatchewan | Regina, Saskatchewan

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8:30 a.m. – 10:00 a.m.

Opening Ceremony & Breakfast Keynote

Presented by Intact Insurance

Michel Falcon explores how organizations can build people-first cultures that create exceptional customer experiences and strengthen business performance.

10:15 a.m. – 11:15 a.m.

Western Canadian Broker Panel

Presented by Wawanesa Insurance

Sometimes, the best lessons are not from your own backyard. For the first time in the history of the Leaders Summit, IBAS is bringing together one dynamic brokerage owner from British Columbia, Alberta, and Manitoba for a conversation on the trends, challenges, and opportunities they're confronting in their businesses — and how they relate to the Saskatchewan marketplace.

Panelists include:

- Barry Haggis,
Young & Haggis Insurance,
Calgary, Alberta
- Brett McGregor,
Guild Insurance,
Wawanesa, Manitoba
- Jessica Asano,
Thunderbird Insurance,
Victoria, British Columbia

REGINA
2026

MICHEL FALCON

Creating a Customer Experience So Good, It Seems Like Cheating

What if the key to a stronger business isn't found in the bottom line, but in the people behind it?



That question sits at the heart of the work of Michel Falcon, an entrepreneur, bestselling author and internationally recognized keynote speaker who will take the stage at this year's IBAS Leaders Summit.

Falcon has built his career around a simple premise: organizations that take care of their people are better positioned to take care of their customers — and, ultimately, build stronger businesses.

His perspective is shaped not only by his work with organizations, but also by his experience as a business owner. As the owner of Brasa Peruvian Kitchen, Falcon puts his people-first philosophy into practice every day, in an industry where employee experience and customer experience are closely connected.

He is also the author of *People-First Culture: Build a Lasting Business by Shifting Your Focus from Profits to People*, a bestselling book that challenges conventional thinking about workplace culture. Rather than treating employee engagement as a human resources initiative, Falcon views it as a fundamental business strategy — one that directly impacts the customer experience and an organization's strength.

For brokerage leaders, that message hits close to home. Insurance brokerages are built on relationships with clients, employees, insurers and communities, and the strength of those relationships increasingly depends on how effectively leaders attract, develop, and retain great people.

Falcon doesn't simply ask leaders to think differently. He challenges them to act differently, offering practical ideas, and strategies they can put to work long after the keynote ends.

At this year's IBAS Leaders Summit, Falcon will bring his people-first perspective to Saskatchewan's brokerage community, exploring what it takes to build cultures where people want to work, customers want to stay, and businesses are positioned to thrive.

For leaders navigating a rapidly changing industry, his message is timely: when you invest in your people, you strengthen everything they touch from the workplace to the customer experience and, ultimately, the business itself.

SARAH WELLS

Turning Detours into Stepping Stones



Excellence rarely comes from following the path everyone else has taken. Sometimes, it means finding your own way forward. That philosophy is at the heart of the work of Sarah Wells, an Olympian, keynote speaker, and leadership expert who will take the stage at this year's IBAS Leaders Summit.

Wells represented Canada in the 400-metre hurdles at the 2012 Olympic Games in London, advancing to the semifinals after overcoming a serious stress fracture that sidelined her for nine months. She went on to become a four-time Canadian champion and a Pan American Games silver medallist.

Her experience at the highest levels of competition shaped a perspective that extends well beyond the track. Wells believes excellence isn't about perfection or simply replicating what has worked for someone else. It's about understanding your strengths, challenging assumptions, and continually finding ways to improve.

That philosophy came to life in one of the defining strategies of her athletic career. While most elite 400-metre hurdlers take 15 strides between hurdles, Wells developed a 16-stride approach that played to her individual strengths. Instead of forcing herself to follow the conventional path, she and her coach found a different way forward, one that ultimately helped her compete at the Olympic level.

With a master's degree in leadership and more than a decade of elite athletic competition behind her, Wells brings both lived experience and practical strategies to her work with organizations. She helps leaders and teams cultivate excellence, navigate change, and turn challenges into opportunities for growth. Wells doesn't simply talk about overcoming obstacles. She challenges leaders to see them differently as opportunities to adapt, learn, and discover a better way forward.

For brokerage leaders, the lesson extends well beyond athletics. In an industry shaped by constant change, what worked yesterday may not work tomorrow. Wells challenges leaders to understand their organization's strengths, question the status quo, and give their teams the confidence to find new ways forward.

At this year's IBAS Leaders Summit, she will bring that perspective to Saskatchewan's brokerage community, exploring what it takes to pursue excellence, embrace change, and have the confidence to break the blueprint when the conventional approach no longer fits. Her message is a timely one for leaders navigating an evolving industry: there isn't always one right way to get where you're going. Sometimes, the path to excellence starts with finding your own stride.

11:30 a.m. – 12:15 p.m.

Concurrent Breakout Sessions

Delegates can choose between two focused sessions:

The Future of MGAs - Regency Ballroom

Presented by Sage Advisor Resources

Brett Boadway, executive director of the Canadian Association of Managing General Agents, will explore the role MGAs play in today's insurance marketplace while addressing common misconceptions about the sector. Drawing on her experience representing MGAs across Canada, Boadway will discuss how brokerages can better leverage MGA partnerships to serve clients and where she sees the MGA landscape evolving over the next three to five years.

Buying Technology Better - Saskatchewan Room

Presented by My Mutual Insurance

With technology investments becoming increasingly critical to brokerage success, Steve Pieroway will examine why many organizations struggle to realize the return on investment they expect. A former executive with Policy Works, Applied Systems, and Trufla, Pieroway will share practical advice for evaluating technology solutions, cutting through vendor hype, and selecting tools that solve real business problems.

12:30 p.m. – 2:15 p.m.

Luncheon Keynote

Presented by Red River Mutual

Olympian Sarah Wells shares lessons from her journey through injury, adversity, and elite competition, encouraging delegates to view setbacks and unexpected obstacles as opportunities for growth.

2:30 p.m. – 3:30 p.m.

Fireside Chat with Kent Campbell

Members Only

IBAS leaders sit down with SGI President and CEO Kent Campbell for a discussion about the opportunities and challenges facing Saskatchewan's insurance industry and the future of the broker channel.

3:30 p.m. – 6:30 p.m.

Delegates' Village

Underwriters' Lounge & MGA Café

The afternoon shifts to networking and relationship-building, with opportunities to connect directly with insurer partners, MGA representatives, and industry colleagues from across Saskatchewan and beyond.

6:30 p.m. – 10:00 p.m.

Chair's Banquet & Comedy Night

Presented by SGI CANADA

Throw on your red and white colours, Team Canada jersey, or 2026 #BrokersCare sweater, and get ready for an evening of celebration and laughter. The program will include the presentation of the 8th annual Community Leadership Award and entertainment from The Debaters Live, a one-of-a-kind comedy show that is part stand-up, part quiz, and part comedy competition, with three of the country's top comics, including Steve Patterson, Saskatchewan's own Kelly Taylor, and IBAS's old friend, Dave Hemstad.

Fireside Chat with SGI President & CEO Kent Campbell

One of the day's most anticipated conversations brings together two organizations whose relationship has helped shape Saskatchewan's insurance industry for generations. During this exclusive session, open to IBAS brokerage members only, IBAS President & CEO Derek Lothian will sit down with newly appointed SGI President & CEO Kent Campbell for a candid discussion on the issues, opportunities, and challenges facing the industry.

While IBAS and SGI do not always agree on every issue, the organizations share a long history of working together on matters that impact Saskatchewan brokers and the customers they serve. From distribution strategy and industry modernization to consumer protection and public policy, both organizations play an important role in shaping the province's insurance future.

The discussion will explore Campbell's perspective on the Saskatchewan economy, the opportunities and challenges facing SGI, and the evolving role of the broker channel in the years ahead. Delegates can also expect insight into how insurers and brokers can continue working together to meet changing customer expectations, navigate new technologies, and ensure Saskatchewan consumers continue to receive expert advice and professional service.

Designed specifically for brokerage leaders, this members-only conversation offers a rare opportunity to hear directly from the head of Saskatchewan's largest insurer and better understand the priorities, pressures, and opportunities that will shape the industry over the coming decade.



**Faster, Higher,
Stronger, Together**

10:00 p.m. – Close

Closing Ceremony Afterparty

Presented by Sandbox Mutual Insurance

Delegates are invited to cap off the Summit with an evening of networking and celebration at the official afterparty.

Leaders Summit Experiences

Every great Games is about more than the competition itself. Following the afternoon sessions, delegates are invited to connect, collaborate, and build relationships through three unique networking experiences

Following the members' session, delegates will spread out across three unique networking spaces designed to encourage meaningful conversations, strengthen industry relationships, and connect brokers with carrier and solution-provider partners. Whether attendees are looking to discuss a challenging risk, explore a new market opportunity, or simply reconnect with colleagues from across the province, the afternoon activations are designed to create those opportunities.

Delegates' Village | *Presented by Red River Mutual*

Located throughout Circa 27 Lounge, The Burrow, and the Prohibition Room, Delegates' Village serves as the Summit's primary networking hub. Brokers, carriers, vendors, and industry partners are invited to gather for refreshments, informal conversations, and relationship-building in a more relaxed setting. Whether reconnecting with familiar faces or making new industry connections, Delegates' Village celebrates the collaborative spirit that defines Saskatchewan's broker channel.

Underwriters' Lounge | *Presented by InsureLine*

Back by popular demand, the Underwriters' Lounge gives brokers direct access to front-line underwriters and underwriting leaders from many of the industry's leading insurers. Rather than connecting through emails or phone calls after the event, brokers can sit down face-to-face, discuss challenging risks, ask questions, and build stronger working relationships with underwriting teams. The Lounge is designed around one of the Summit's core objectives: creating opportunities for meaningful conversations that strengthen partnerships across the distribution channel.

MGA Café | *Presented by the Canadian Association of Managing General Agents*

New for 2026, the MGA Café offers delegates a chance to connect with representatives from some of the country's leading managing general agents in a setting intentionally designed to encourage conversation. The concept borrows from the traditional café experience, where people gather over coffee to exchange ideas, seek advice, and explore new opportunities. Attendees can grab a coffee, an Irish coffee, or even an espresso martini while learning more about specialty and niche market solutions available through participating MGAs. The goal is simple: create a welcoming environment where brokers can comfortably ask questions, discuss difficult placements, and discover new ways to serve their clients.

Together, these three activations transform the Summit from a traditional conference into a true industry gathering, giving delegates opportunities to learn not only from the formal program, but also from the conversations and relationships that continue long after the keynote presentations end.

Brain Break Lounge | *Presented by Saskatchewan Blue Cross*

Located in the Library Room, the Brain Break Lounge offers a quiet retreat from the energy of the conference. Delegates can connect with an on-site leadership and mental wellness coach, take part in the Brain Break Challenge by locking away their phones for 60 minutes to enter a prize draw, and explore activities focused on mindfulness, stress management, breathing, hydration, and overall wellbeing in a calm, comfortable setting

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The Attention Audit

By Nicole Korpusik, Nicole Korpusik Leadership Consulting

Our workdays are already full. We navigate competing priorities, difficult conversations, uncertainty, expectations, and, at times, the emotional roller coaster that comes with being around other humans all day.

When we finally have a moment to ourselves, many of us reach for our phones. The content and information we consume in those moments have a greater impact on our mindset and well-being than we often realize.

Our phones give us access to an endless stream of information, much of it designed to capture our attention. Fear, outrage, conflict, bad news, and constant reminders of what could go wrong are effective at keeping us engaged. We can spend 30 minutes absorbing problems we have no control over, then wonder why we feel more anxious and depleted afterward.

The trap isn't limited to doomscrolling. We save the workout, the productivity hack, the recipe, the inspiring quote, or the motivational video. It feels productive. We get the satisfaction of discovering something useful, even though we haven't actually done anything with it.

That cycle of seeking rewarding, novel content can reinforce the habit of checking and scrolling. The reward is brief, so we return for another hit. Before long,

we've spent more time collecting ideas than putting any of them into practice.

Science journalist and Screen/Life Balance founder Catherine Price encourages people to interrupt that automatic cycle by becoming more intentional about why they pick up their phones. She suggests asking three simple questions:

What for: Why am I picking up my phone right now, what is the purpose?

Why now: Is this actually the right moment, or am I avoiding something or acting on impulse?

What else: Is there something else I could be doing that would feel better or matter more?

These questions don't require us to abandon technology or swear off social media. They simply create a pause between impulse and action. Sometimes we'll still choose to scroll, and that's fine. The difference is that we're making a conscious choice rather than reacting on autopilot.

Intentionality isn't about eliminating our phones. It's about choosing how we use them and staying in control of what we give our attention to.

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Meet the team behind Sandbox's growing commercial appetite.

**Miranda Michel**

Underwriting Manager

With 14 years at Sandbox, Miranda has worked across all lines of business and built strong relationships with brokers and industry partners. Outside of work, she enjoys family time, card games and soaking up the sunshine.

Melissa Neufeld

Commercial Underwriting Supervisor

Melissa has spent 14 years at Sandbox, starting as a Commercial Farm Underwriter before moving into Product Development. She recently earned her CIP and, outside of work, keeps busy as a proud mom of three teenagers.

**Jolanta Dadura**

Commercial Senior Underwriter

Jolanta brings nine years of industry experience, including seven years as a broker, and joined Sandbox two years ago. Outside of work, she keeps the family tradition of Saturday morning cartoons and cereal alive, with Scooby-Doo and The Jetsons as her favourites.

Jayne Robinson

Commercial Underwriter

With more than 20 years of industry experience, Jayne joined Sandbox in 2022. She holds her CAIB and is working toward her CIP, while enjoying reading and camping outside of work.





We've got your back

At SGI CANADA, brokers aren't just part of our business — they're the only way we do business. That's why we listen, collaborate and provide you with support to help you succeed, today and into the future.



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