



## **Welcome to the CQ! CUISA's Quarterly Newsletter**

2024 marks a special year in the Credit Union Insurance Services Association history--it is our 40th anniversary! Please join us for our celebrations at the June conference, including our trade show and silent auction event which will be open to the entire insurance industry and our valued partners! See [cuisa.com](https://cuisa.com) for registration details, now live!

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# Message from the President



**Peter Knowles**

It's hard to fathom that 2023 is almost in the books already, so as we head into seasonal activities (watch for me at Elf the Musical) it is always a good time to reflect on the past year and look ahead to 2024.

Of course this year the trend of natural disasters continued to hit home. Just as BC's highways recover from flooding in 2021 the interior gets walloped by the wildfire season as drought conditions become more the norm than the exception. These climate related trends impact all elements of society and our industry is well positioned in our role of 2nd responders to be part of the solution. When these events occur our credit union community can take a leadership role as we, together with our insurers, are on the ground for our customers.

This is one of the many reasons I was thrilled to join CUISA's Board as your president this year. I believe there are opportunities for us to enhance our involvement in multi-stakeholder solutions and help our communities become more resilient. At IBABC's recent trade show we were introduced to BC's Fire Commissioner who is in the process of developing data mapping to create the Community Fire-Risk Reduction Dashboard—see BC Broker's December edition for more information about this proactive initiative. In addition, we have been reaching out to BC's Minister of Emergency Management and Climate Readiness, Bowinn Ma, to identify CUISA's willingness to play a role in preparing our citizens for what may lie ahead this next year.

Our role here at CUISA is to serve our members as the collective voice for individual businesses within the credit union industry. I welcome your calls at any time to discuss issues and share information that will benefit our customers and help strengthen our presence in communities across BC. I look forward to seeing you all at next year's conference at the River Rock June 18–20—registration is now open to reserve your spot in continuing this dialogue and to help celebrate our 40th anniversary.

Happy holidays to everyone and all the best to you and yours this festive season!  
Cheers!  
Peter





# Wishing you a special Holiday Season!

During this special time of year, we're reminded of how grateful  
we are to partner with our valued Brokers across Canada.  
Have a safe and happy holiday!



## Andrew Janzen & Moe Arbab-Hesari headline Salute's Insurance Person of the Year Gala

A beautiful bluebird fall day and lightly snow dusted north shore mountains provided a fitting setting for this year's Salute Insurance Person of the Year Gala, held at the Pan Pacific Vancouver on October 26.



Salute IPOTY winner Andrew Janzen accepts his award from last year's recipient Danielle Bolduc and a couple of Pan Pacific busboys.

About 400 people gathered to recognize independent broker Andrew Janzen as Insurance Person of the Year, a fitting choice given his decades-long contribution to the insurance industry and his community. Graham Haigh, SVP and COO for Wawanesa's western Canadian operations gave a humorous and at times emotional tribute to Andrew and his life partner Charlene. Lorraine Bullock, Salute Committee chair, also provided a heartfelt introduction to this year's Rising Star, Moe Arbab-Hesari. In his acceptance speech he gave tribute to the great work the insurance industry does in times of crisis like this past year's wildfires, and humbly suggested his snowboarding skills were lacking despite spending a year in Whistler at the beginning of his insurance career.





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Grateful Rising Star recipient Moe Arbab-Hesari poses with past winners (from left) Jacob Singh, Denise Yeng, Kevin Sigouin, and Aly Kanji

The evening began with a unique poem by Tyler McGilvery of ICBC that delighted the audience and ended with a reception where attendees could personally congratulate the winners.



Andrew Janzen's wingspan almost covers the entire Salute committee; from left, Lorraine Bullock, Jeanie Pan, Alana Udovicic, Tyler McGilvery, Leanne Taylor, Nicole Federucci, and John Dickinson

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# WICC Winter Gala



CUISA was a proud sponsor of WICC BC's Winter Gala fundraiser held in Vancouver on November 18. The organizing committee did a masterful job of convincing celeb MC's Mi-Jung Lee and Shachi Kurl that taming an excited and moderately lubricated insurance crowd would be easy, and they did an incredible job!



The committee also presented an oversized cheque of \$60,000 to the Canadian Cancer Society which is an amazing contribution to research efforts for a disease that has impacted so many people.



The event promoted the opportunity to party and dance until midnight, however your executive director may have been spotted departing early and mumbling something about a Canucks home game ending and a 30 minute wait if he missed the next Seabus.



A man with a beard and a blue cap, wearing a white t-shirt and a dark blue apron, stands with his arms crossed in a shop. The background shows shelves with various items, including coffee bags and jars.

## Big coverage for small businesses

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# ICBC Update

We've just completed our fall cycle of monthly meetings with ICBC and covered several topics including the shift for brokers to order their own paper (with higher Basic fees to cover the costs), the upgrade to card readers, encouragement for brokers to offer higher deductibles on own damage coverage to help lower costs and prices, changes to loss of use to reflect current claims challenges, and a briefing on customer satisfaction with broker transactions, which remain high.

ICBC confirmed that in 2024 Basic fees will only increase to cover the paper costs, and commented on rapidly escalating material damage costs that will result in increased prices for customers on Optional. ICBC forecasted that overall broker commissions will soon return to their pre-Enhanced Care levels due to this upward pressure on Optional premiums.

Back in October we heard concerns from some members about the implementation of ICBC's new trademark agreement, both about the use of old logos by brokers who have yet to sign the new agreement, and also about the nominal reimbursement amount offered by the Corporation. The broker associations co-signed a letter to ICBC outlining these concerns and making recommendations for improving the implementation process. ICBC responded by committing to listening to individual brokers who may face barriers to achieve the desired timelines.



Senior ICBC leadership supported the BC Achievement Foundation Indigenous Awards



A large white circle containing the number '50' in blue. A purple pill-shaped badge with the word 'years' in white is positioned over the '0'. The background is blue with a large purple circle on the right side.

50 years



**Thank you  
for being there**

For decades, you've supported our customers with knowledge, advice — and a warm smile. Thank you for being the connection that's helped drive us forward for 50 years.

# ICBC Update

In addition, the recent passing of Bill 28 will enable lessees, rather than lessors, to be the vehicle licence holder and the insurance policyholder. ICBC reviewed the change implementation plans at December's Liaison meeting and they appear fully prepared to support brokers through these changes.

December's meeting was followed by a wonderful Christmas turkey lunch hosted by IBABC at North Vancouver's Pinnacle Hotel where representatives from both broker associations broke bread with ICBC personnel and expressed gratitude for our positive working partnership.







## **Specialty Program Group Canada (SPGC)**

is the parent brand of 3 leading Canadian insurance MGAs – Cansure, Beacon, and i3 Underwriting. Through our brands, we provide unique solutions for personal, commercial, and specialty lines.

**Cansure** provides commercial and personal insurance products, offering property and liability insurance alongside several specialty products across 10 broad-based industry segments.

**i3 Underwriting** focuses on providing solutions for liability-driven complex risks to industries with high risk exposure, or who have a niche market focus.

**Beacon** is our personal lines-focused MGA with a lifestyle approach to insurance products, providing coverage across several niche products such as motorcycles, off-road vehicles, pleasure craft, and special events.

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**Visit our MGA websites via the QR Code, or visit [www.spgcanada.ca](http://www.spgcanada.ca) to learn more!**

Follow us on:  



# CQ Recognition Corner

## Interior Savings Insurance- Credit Union Day of Difference

On October 19, 2023 All Interior Savings Credit Unions and Insurance locations closed their doors at 2 pm to serve in their communities.

All staff volunteered, performing random acts of kindness, or lending a helping hand to non-profits who work tirelessly in our communities.

The efforts were not beyond the CEO of Interior Savings Insurance, Kirsty Scriver with her regional leaders, Darcy Custeau and Kim Dickson spent there afternoon at Dress for Success.



The mission of Dress for Success is to empower women to achieve economic independence by providing a network of support, professional attire and the development tools to help women thrive in work and in life.



Do you have a team or someone you'd like to recognize? Send a pic and details to [exec@cuisa.com](mailto:exec@cuisa.com) and we will publish one in the next edition of the CQ, in April.



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# CQ *Chill Zone*



Throwback to summer at Shawnigan Lake by Peter Knowles Coastal Community CU

Submit a scenic shot to [\*\*exec@cuisa.com\*\*](mailto:exec@cuisa.com) from your community  
for the next edition of CQ!



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# Message from your Executive Director

Shorter days and a return to our normal levels of precip is good news for skiers, but leaves others searching for deals to sunnier destinations this winter. Here at CUISA HQ, we are already thinking about spring and preparing for CUISA's 40th anniversary conference which will be held at the River Rock Casino Resort on June 18-20, 2024.

Our working theme is 'Building Resilient Communities' which is becoming the dominant topic in our industry as wildfires, flooding, and earthquake continue to be major concerns in BC and across the continent.

We will be building out the program over the next several weeks, but registrations are actually now live on our website if you already have an idea of who will be attending from your organization. It will be an exciting week!

And new this year, we will be opening up our trade show to non-members, so anyone will be able to take advantage of seeing their favourite insurers and vendor/suppliers in one place. If you attended the IBABC's very successful trade show at the Hyatt this past September, you'll know what I mean. The trade show will be held in the famous theatre at the River Rock the afternoon of June 20. Exhibitors, you can also register now to secure your spot at this event.

For those of you coming from out of town, we've arranged a very reasonable rate at the hotel for overnight stays so consider bringing more of your team members this year, it will be a fun week! Details on hotel bookings will be announced early in the new year.



Your executive director, MC for the Salute dinner, sadly did not get a Ticketmaster code to help support Taylor Swift's Vancouver concert