



Welcome to the CQ! CUISA's Quarterly Newsletter

We are in the last quarter of 2025!
In this CQ edition we address a
big topic in early 2026, the
renewal of the Strategic Accord
with ICBC.

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- Upcoming Industry Events - Salute
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- Chill Zone



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01

Property

- Commercial building owners & commercial stratas
- Retail
- Manufacturing
- Wholesale
- Contracting
- Construction
- Rented & vacant buildings
- Townhouses & fire resistive stratas
- EQ buy down

02

Liability

- Manufacturing
- Wholesale
- Contractors (all types)
- Retail
- Professional and business services
- Land / premises ownership
- Food trucks, deli's, coffee shops, restaurants
- Restaurants with low liquor

03

Construction

- Frame residential
- Civil projects
- Large commercial projects
- Wrap up
- Vacant land
- Premises liability

04

E&O

- Architects & engineers
- Miscellaneous E&O

05

Contractors Pollution

- Annual contractors
- Storage tank
- Premises pollution

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Message from the President



Peter Knowles

Hello Everyone,

As we head into the fall, I wanted to take a moment to highlight a key issue that will shape our industry in the months ahead: the upcoming **ICBC Accord negotiations**.

CUISA is actively preparing for these discussions, and we want to ensure that broker priorities are clearly represented. Among the most important topics are:

- **Sole Distributor Model:** Maintaining brokers as the exclusive channel for Autoplan remains a top priority.
- **Length of Term:** A longer Accord term provides stability and allows for meaningful strategic planning.
- **Future of Online Transactions:** We support modernization, but it must complement—not replace—the broker-client relationship.
- **Basic Fee Structure & Commissions:** Fair compensation for brokers is essential, especially as transaction types evolve.

To support our advocacy, **CUISA, IBABC, and ICBC** collaboratively developed an **Accord survey** that ICBC will distribute in **October**. Your feedback will help shape CUISA's position and ensure we reflect the diverse needs of our broker community. Following the survey, in-person Accord meetings are scheduled for the new year, where the CUISA Accord team will present broker perspectives directly to ICBC. If you'd prefer to share your thoughts directly, please don't hesitate to reach out to either **John Dickinson** or myself. We welcome your insights and want to make sure every voice is heard.

Let's continue to approach these changes with optimism and unity. By staying engaged and sharing our perspectives, we can help shape an Accord that reflects the strength and values of our CUISA community. I look forward to hearing from many of you—whether through the survey or in conversation—and to continuing our work together toward a resilient and thriving future.

Warm regards,
Peter Knowles



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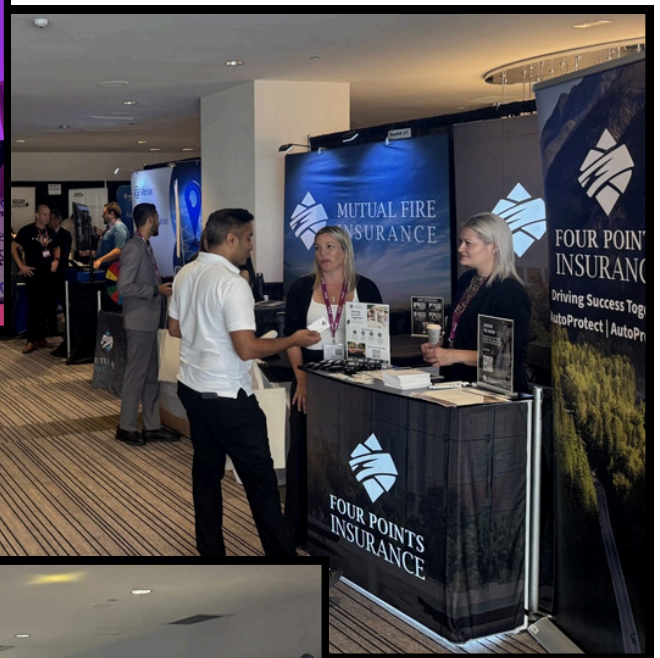


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IBABC Trade Show



Over 100 exhibitors were on the Trade Show floor, many of whom are CUISA Corporate Partners

07/20



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Dreams

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Wawanesa

IBABC Trade Show



Many familiar faces (above) had the chance to be immortalized in the Insurance Institutes photo booth (below)



09/20



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Upcoming Industry Events SALUTE



Congratulations to Lorraine Bullock and Matt Woodall

CUISA congratulates Lorraine Bullock as the 2025 **Salute Insurance Person of the Year** recipient! Lorraine has been a mainstay of our industry, being heavily involved in industry committees, the Insurance Council, IBC, the Dorman Charity Golf Tournament, and of course 16 years with the Salute committee itself.

The Salute event is being held on October 30 at the Pan Pacific and also represents a bit of a retirement party for Lorraine as her career concludes at Wawanesa at year end. Her departure will represent a void in our industry however we are hoping she will make a regular return to the dinner as a past recipient so that we may all keep in touch.

Congrats Lorraine!



Upcoming Industry Events SALUTE



CUIA also congratulates Matt Woodall as the **Salute Rising Star** this year. Following the footsteps of his father Mark Woodall, past recipient of the Insurance Person of the Year, Matt has made a name for himself as President of Royal Claims Services, attaining that position in 2019. Matt joins a prestigious group of past Rising Star winners and we look forward to seeing him continue to prosper in his career. Congrats Matt!





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ICBC Update



ICBC Update: Solidifying the Foundation

It only happens once or twice a decade, and this winter the broker associations and ICBC are once again going to collaborate on the foundational piece of our relationship: The Strategic Accord.

The Accord solidifies the financial health and stability of the distribution system here in BC. It offers commitment, policy, guidelines, and problem-solving mechanisms to ensure that customers get the right coverage in a convenient, cost-effective manner. You may not hear much about the Accord in between renewals, but the monthly meetings brokers hold with ICBC (Liaison and MOUC) to lead the distribution system are rooted in the principles this agreement.

Now, I have been in the room on every Accord renewal starting in 2002, and I will tell you it is not an easy process! In fact, it can border on emotional at times as the parties' trade stories and examples of what might not have gone so well in the past and come to the table with great intentions of change only to find unanticipated barriers.

And all parties at the table have different constituents to manage. ICBC has different divisions and departments that interact with brokers, and they will have ideas about how things can improve. Brokers themselves operate under different business models and may have varying priorities on how to better serve customers. While this diversity makes our system stronger, it can be difficult to navigate at times.

The process usually takes about 4-6 full days, with a few weeks spread out among sessions to conduct background work, communicate progress to our Boards, and confirm wordings. The last couple of sessions are always the toughest as the most difficult aspects of the agreement often require compromise and understanding on all sides.





We appreciate your hard work

Thank you for updating your Autoplan signage and logos. A consistent look and feel makes it easier for customers to find you — and builds trust, too. We know it took time and effort on your part, and we're grateful to have your support.



ICBC Update cont'd



Once agreement is reached and the Accord is ratified, the parties can plan for the future knowing that;

- Brokers may invest in their businesses and serve customers with confidence.
- Long term leases for accessible locations can be confirmed.
- Brokers and ICBC will lead the business as a team.
- Brokers will provide third party advocacy for ICBC during rough times.
- A framework for managing change and improving the system will be in place.

I am confident that an agreement will be reached this winter. The distribution system we have built is one of the best in North America and with the interests in common that ICBC and brokers have: serving customers, providing peace of mind, low costs, running successful businesses; it just makes sense to continue on this path.

If the discussions go to plan, CUISA members may expect to ratify the Accord at the 2026 AGM in Kelowna on May 12, 2026.



ICBC's Sales Team demonstrates their daily greeting for Cam Sutherland, Senior Manager Broker Governance





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Message from your Executive Director



And just like that...the seasons have changed, and we are back into our busy fall routines. While we did not totally avoid the wildfire season and accompanying smoke, it wasn't as bad as we've seen in past years and for that we are grateful. Here at CUISA we recognize that the threat will continue as a normal part of summer now, and to that end we are proud that thanks to everyone who attended our conference, we have donated \$4020 to the United Way's BC Wildfire fund. The funds will be there for our communities when needed in future.

With most people back from holidays and the business cycle gaining its usual fast fall pace, we now have a number of opportunities to get together and continue to build on the strong relationships that work well for our customers. Plus, it's great fun to take the time out of our routines and see everyone!

Case in point was IBABC's successful trade show just held on September 23. With hundreds in attendance and over 100 exhibitors on the floor, it was a great way to get back up to speed in those all-important face to face interactions.

Up next this week is WICC BC's Oktoberfest event at the Brewhall in Vancouver on October 8, followed by Salute BC's classy Insurance Person of the Year dinner the night before Halloween on October 30 (there will be around 400 people in attendance for that one!). The Insurance Institute of BC's convocation ceremonies are November 20 in Victoria and November 27 at the Pan Pacific: congratulations to all graduates and award winners!

For those involved with ICBC's Liaison and MOUC committees, IBABC generously hosts an annual Christmas lunch in early December which is always a nice reminder that despite the challenges that inevitably arise in our partnership with ICBC, mutual respect and professionalism always guide us through.

If there is one thing about fall that is as sure as bad weather, the time passes very quickly! Be sure to catch our holiday newsletter summarizing fall activities and updating you all on the latest on Accord preparations and be sure to contact me anytime exec@cuisa.com if you have any questions, concerns, or feedback.

John



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CQ *Chill Zone*



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