

# CUISA

Credit Union Insurance Services Association

**Member Owned, Customer Driven**

## WINTER 2025



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

We are nearing the end of 2025! In this CQ edition we reflect on the past year and look ahead to what is in store for 2026.

### In this issue

- Message from the President
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01/23





# Wishing you an Uplifting Holiday Season

During this special time of year, we're reminded of how grateful we are for our valued partnerships with Brokers across Canada. As a gesture of our appreciation, we've made a \$6,000 donation to the Women in Insurance Cancer Crusade (WICC) to help propel research forward and improve the lives of those affected by cancer.



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# Message from the President



**Peter Knowles**

## Reflecting on 2025:

### Resilience, Progress, and What Lies Ahead

As 2025 draws to a close, we reflect on a year that tested our adaptability and rewarded our commitment to our customers. For CUISA and its member agencies, this was a year of resilience—navigating challenges while laying the groundwork for future growth..

#### 2025 in Review

CUISA continued to foster collaboration and knowledge-sharing across member agencies. Our annual conference focused on Value-Driven Profitability and climate resilience, sparking important conversations about risk mitigation and community strength.

Across the province, our member agencies advanced key initiatives such as Epic migrations, process automation, and grassroots client engagement. And while 2025 brought another active wildfire season, property losses in BC remained low—a reminder that a wildfire catastrophe remains a risk to many of our communities.

Another defining trend was consolidation. Credit unions, insurers, and insurance brokerages pursued mergers to gain scale and efficiency. This momentum will continue in 2026 and beyond, reshaping the landscape of our business.

#### Looking Ahead to 2026

The coming year promises further disruption and transformation. Key trends include:

- Strategic Accord Renewal: Negotiations begin in February, reinforcing our partnership with ICBC for the years ahead.
- Artificial Intelligence Adoption: AI will become more widely used across agencies and the industry, driving efficiency and personalization.
- Commercial Insurance Soft Market: Competitive conditions will create opportunities to grow and expand.
- Continued Consolidation: Mergers and acquisitions will remain a defining theme.

2026 will be more than a new calendar year—it will be a defining moment for our industry. The pace of change is accelerating, and success will hinge on how well we adapt, innovate, and collaborate. By embracing technology, strengthening partnerships, and staying client-focused, we can turn uncertainty into opportunity and shape a stronger future together.

Warm regards,  
Peter Knowles





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# ICBC Update



After a few years of relative stability, 2026 promises to be more active with respect to your Autoplan business.

You will be hearing soon about some changes in technology that are expected to be introduced from ICBC. Your association has been involved at a high level, and we are eagerly anticipating further details and communications from ICBC to all brokers. I can tell you that one of these changes is expected to enhance the support brokers receive from ICBC utilizing technology, and it looks good; the other change we don't know as much about and need to dig into further. More to come shortly!

Of course, the beginning of 2026 will feature several meetings between brokers and ICBC with respect to renewing the Accord. We've received the results of the survey that many of you completed last month and the major themes that concern you the most will not come as a surprise.

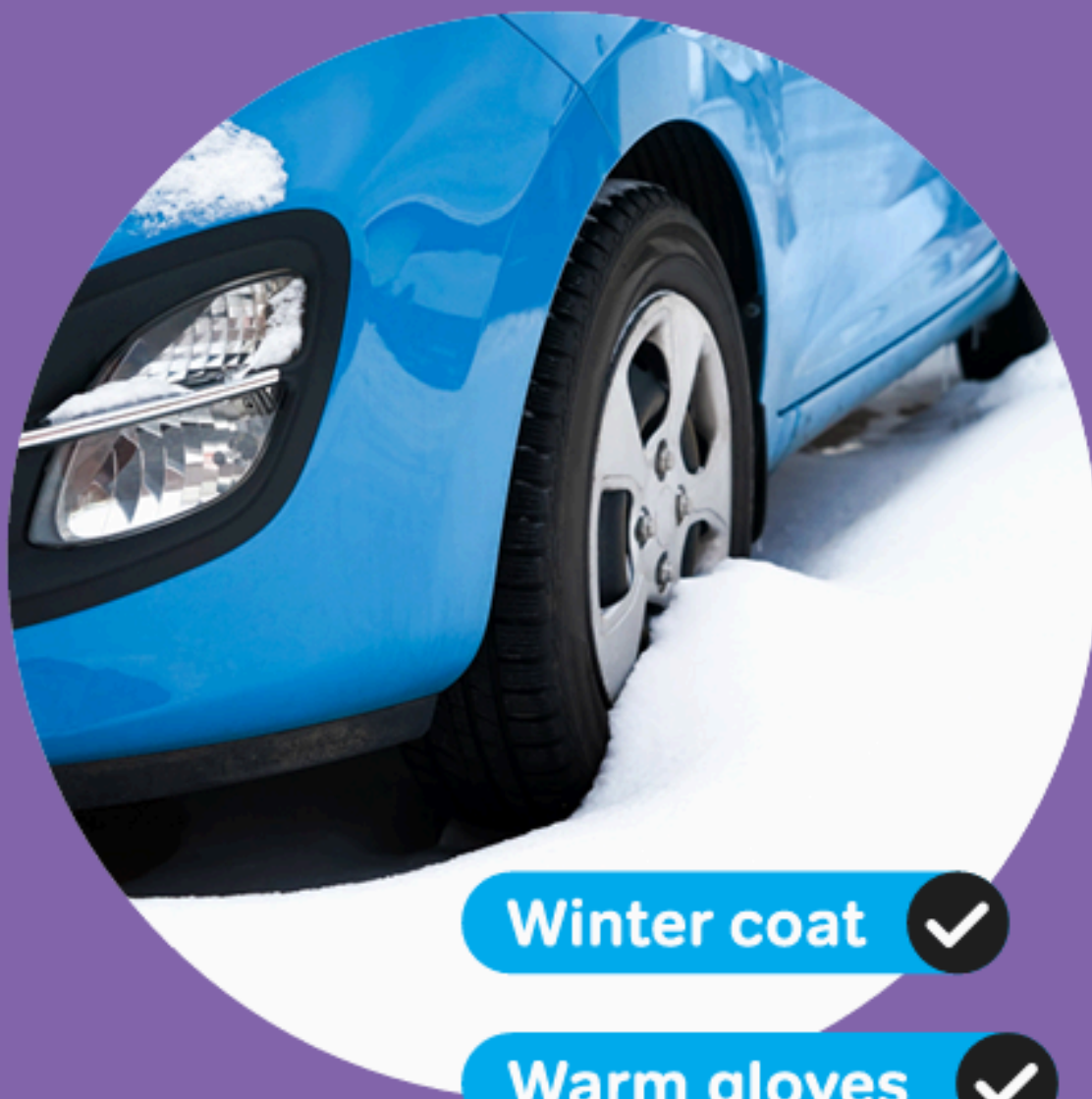
The impact of technology will be a major theme of the discussions this time around. Not only how tech can enhance broker-client interactions, but also how to streamline workflows and back office work and possibly reduce operational costs for all parties. Another key related theme is better data, and as well access to data, to allow better analysis and decision making for brokers.

Remuneration continues to be a hot topic and this year's announcement that Basic fees will not be increased will not lessen the heat. ICBC is maintaining that brokers have seen double digit increases on Optional this past year (a separate line of business according to law, but that is another story), but many brokers are not experiencing those kind of results. In addition, only this past year have brokers actually caught up to pre-Enhanced Care levels of remuneration, so justifying a zero increase on fees in an inflationary environment based on one or two years of recent data is a tough pill for brokers to swallow.

The Accord will not be the time to negotiate fees or discuss specific compensation rates due to Competition Act concerns. However, your CUISA team has ideas they intend to raise at the table to encourage ICBC to develop a strategy for a more predictable and fair model with respect to Basic fees.

continued...





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# ICBC Update continued



It seems clear that we need a better annual process for ICBC to consult with all brokers prior to the setting of fees and the development of a model that better accounts for the workload and rising operational expenses that are necessary for a distribution model that prides itself on in-person service.

And last but certainly not least is the matter of confirming the role of the broker as the sole distributor for Autoplan. This has always been the foundation of the Accord and brought the sides together in the first place in the late 1990's. We do not expect this to be an issue at the table but what will warrant extensive talks is the length of this guarantee and balancing the pace of change with the length of the Accord. CUISA believes a lengthy term will send a strong, positive signal to all brokers that their livelihoods are not at risk, but that a far more robust review process is necessary to ensure the Accord serves us all well in the upcoming years of rapid change.

Your CUISA Accord team: myself, Peter Knowles, and Kawkab Jamal; will be meeting in January to confirm our position on these themes for the negotiation table, and that process begins in early February. If you have any additional thoughts you'd like us to know, please reach out to any of us at any time.



ICBC's team looking great at a recent career fair event.





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# Community Contributions



## INTERIOR SAVINGS INSURANCE

We're thrilled to share that Intact Insurance has approved our application and delivered \$10,000 grant through their Community Impact Partnership Program in support of the Youth Excellence Society (YES). This funding recognizes the ongoing engagement and donation history of Interior Savings Insurance with YES, and we are incredibly grateful for Intact's continued partnership and commitment to youth development in our communities.

In addition to Intact's support, Beem Credit Union and Interior Savings Insurance have proudly come together to fundraise for eight youth to attend the 2025 YES Camp. This collaborative effort reflects our shared dedication to empowering young people and investing in their future and our communities.

A heartfelt thank you to Intact Insurance for standing alongside us and YES in making a meaningful impact. Your support helps us continue to build stronger, more vibrant communities. Thank you to everyone who played a role in making this happen!



Our very own Peter Knowles, AVP Integrated Relationship Sales and Chelsea Lake, Executive Director, Youth Excellence Society.

09/23



## Meet Vailo

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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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# Community Contributions



## COASTAL COMMUNITY

Happy Friday! We're excited to share great news—Intact Insurance has generously provided a **\$6,000 donation** through its Community Impact Partnership Program to support the **Nanaimo Unique Kids Organization (NUKO)**.

NUKO is an incredible organization that we've proudly supported in the past. This latest contribution helps them continue their vital work with children who have diverse needs. We were at the **Bowen Road branch** to present the cheque—the same place where, three years ago, we began our journey of supporting NUKO. This milestone reflects our shared commitment to building stronger, more vibrant communities.

A heartfelt thank-you to Intact Insurance for standing alongside NUKO and to everyone who played a role in making this happen.

Below: Shannon McEvoy, Dawn Gagnon, and Karl McLellan presenting the cheque to **Teresa Neilsen**, Executive Director of NUKO.



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# Salute Insurance Person of the Year Dinner



Lorraine Bullock shares a tender moment with her granddaughter



Matt Woodall gave an acceptance speech worthy of the Hall of Fame





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# Salute Insurance Person of the Year Dinner



Smiling faces abound, and not just because it was a hosted bar at reception





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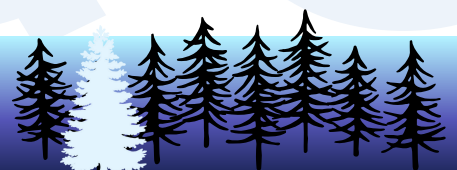
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# Salute Insurance Person of the Year Dinner



The Salute Committee is a pleasure to work with!  
From left: Pearl Sarpal, Jenny Ryu, Shana Johnston, John Dickinson,  
Tyler McGilvery, Jeanie Pan, Jacob Singh







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# Message from your Executive Director



With 2025 almost completely in the books, here at CUISA HQ we are turning our attention to preparing for 2026: and more specifically, CUISA's annual conference to be held May 12-14 on the shores of Okanagan Lake at Kelowna's iconic Eldorado Resort.

A personal family favourite for meals (my parents live a few blocks away) the Resort is a combination of two hotels, the Eldorado and Manteo, that are side by side and share the same ownership. Our meetings will be held at the Manteo, and the trade show will be on the 2<sup>nd</sup> floor of the Eldorado on the afternoon of May 14. There are two restaurants, 2 lounges, and a Whisky Room, all great spots to connect with business partners; recreation facilities on-site; and the Mission Creek Greenway Park entrance is a 5 minute walk away for a long walks or run along 16 km of Creekside trail.

During the opening night reception on May 12, if the weather cooperates we'll be on the patio overlooking the lake and will be guided by the Eldorado's sommelier for a little wine tasting as we get settled in.



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# Message from your Executive Director



We haven't finalized the program yet but we have invited the popular Sam Thiara back to build on his CARE presentation from last year; achieving business results through collaboration, adaptability, resilience, and empathy. Expect hands-on workshops to help you tackle the issues you face in your operation today and in addition, we will be making Sam available for one on one coaching throughout the entire conference.

Also returning to CUISA is John Glennon who will be delivering a seminar to help you exceed your sales goals. In addition, your association will be hosting a sales training webinar conducted by John after the conference for select front line CUISA members not in attendance so that they may enhance their skills. Free sales training (well, assisted by your support of CUISA)--more on that later!

You may also expect to see seminars from our now traditional favourites: Chief Economist Bryan Yu for an update on economic conditions; ICBC with a timely presentation on an active

continued on next page...



Patio and Conference Room







# Message from your Executive Director



year for them; and likewise Insurance Council who are also looking at a year of change. We are also in the midst of sourcing a seminar on cyber risk and we hope to have the entire program confirmed in early 2026.

So we've got a great show lined up and we are very much looking forward to seeing you all there! In fact, registration is now open on our website at [cuisa.com](http://cuisa.com) and due to our encouraging financial situation here at CUISA, prices for attending the conference and the gala dinner will remain the same as last year. And we will soon be sending the discount code via email for booking hotel rooms—the Eldorado has generously given us several upgrades to suites for the same price as a regular room (\$272). If you've come this far in our newsletter, drop me a line at [exec@cuisa.com](mailto:exec@cuisa.com) and I'll let you know exactly when the email will go out so you can be ready to snag a coveted waterfront view suite for no extra cost!

So from my family to yours, I wish you all nothing but the best this holiday season—have a Merry Christmas and a very Happy New Year!



Sunset from the Eldorado



# CQ Chill Zone



**Whisky Jack trying to keep warm at Whistler**

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