Credit Union Insurance Services Association

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Summer 2026

Welcome to the CQ! CUISA's Quarterly Newsletter

We are officially half way through 2026 and we have already accomplished a lot, including the renewed Strategic Accord with ICBC and our annual conference which was held at the Eldorado Resort in Kelowna. Read on for plenty of pictures and the latest updates!

In this Issue

Message from CUISA's NEW PRESIDENT

Kawkab Jamal

Help Shape CUISA's Priorities

It is an honour to serve as President of CUISA, and I am excited about the opportunities ahead for our association and its members.

What inspires me most about this role is the strength of the credit union system and the unique value that credit union-owned brokerages bring to the communities we serve. At a time when our industry is navigating changing customer expectations, evolving regulations, technological advancement, and increasing climate-related risks, I believe CUISA has an important role to play in bringing members together, sharing best practices, and ensuring our collective voice remains strong and influential. As credit union-owned brokerages, we are uniquely positioned to demonstrate that a values-based approach—grounded in ethics, trust, and putting members first—is not only the right thing to do, but also a competitive advantage.

As I begin my term, I would like to extend my sincere thanks to Peter Knowles for his outstanding leadership and service over the past three years. Peter has led CUISA with professionalism, integrity, and a collaborative spirit that has helped strengthen our association and advance important initiatives on behalf of our members. His work building relationships across the industry and helping position CUISA for the future has created a strong foundation for the next chapter of our organization.

continued...

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Wawanesa

Message from the President

Kawkab Jamal

Looking ahead, my priorities are clear. First, we will focus on supporting the successful implementation of the Accord and helping members understand, prepare for, and maximize the opportunities it creates.

We will also explore opportunities to grow and strengthen our membership base, recognizing that a larger and more engaged association benefits us all. Most importantly, I want to listen. Understanding the challenges, opportunities, and ideas of our members will help shape how CUISA can best deliver value and support our collective success. I look forward to connecting with many of you in the months ahead and working together to build an even stronger future for CUISA.

I encourage you to reach out, share your perspectives, and actively participate in shaping our priorities—CUISA is strongest when it is guided by the collective experience and expertise of its members.

Kawkab Jamal President, CUISA

Kawkab with husband Ali and Linda Bowyer

ICBC Update

CUISA Ratifies 6th Strategic Accord with ICBC & IBABC

I knew heading in to 2026 that the renewal of the Strategic Accord would be the dominant issue for your association this year, and you've no doubt heard by now that the Accord has been finalized.

I won't repeat the key messages that have been well communicated by ICBC and IBABC, but I will flag my highlights and what it means for CUISA members.

First and most importantly, ICBC has committed to brokers that they will remain sole distributors of the Autoplan product through 2031. This is the core element of the Accord dating back to the late 90's when it first began. ICBC wasn't comfortable with current precedent of 7.5 year Accord terms, however in discussions prior to, during, and after the Accord was confirmed, senior ICBC leadership—including their CEO—have been ***authentically*** adamant that distribution through brokers is and will remain their strategic direction.

Secondly, I am pleased that we made inroads on the topic of remuneration, specifically for Basic transactions. This issue has plagued me in my past career at ICBC when the determination for Basic fee amounts were dominated by 3 factors: where we were in the election cycle, whether ICBC was in financial difficulty, or the performance of optional commissions. None of these factors were tied to work effort or the costs to brokers of delivering a mandatory product, which were rarely if ever considered in our decision making back then.

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ICBC Update - continued

This Accord contains a commitment from ICBC to review the remuneration model for Basic. It is a reasonable position for ICBC to take that this issue won't be resolved right away, as their strategic direction is clear that their limited resources are dedicated to modernizing Claims and Driver Services, a much-needed focus.

However, it is obvious that there are better ways to be fair in determining compensation for Basic transactions, and that includes work that brokers will need to do to clearly articulate their costs of delivering the product and the impact of changes to work effort as driven by ICBC.

All of which leads to my third highlight: the inclusion of a meaningful mid term review.

If there is one major criticism of past Accords, it was the lack of follow up on whether we were delivering on our commitments. As a participant in 4 past Accord renewals, I can tell you that this was an issue that we did attempt to resolve, including an ambitious annual review process. But the priorities of the day always pushed it to the back burner.

This time around, the players at the Accord table were unified that this needs to change. And rather than bite off more than we can chew, we committed to reconvening after all parties have had a chance in the first couple of years to get some good work done.

This 6th Accord is a good agreement to further evolve the partnership between brokers and ICBC. It can be become a great one if all parties deliver on their commitments!

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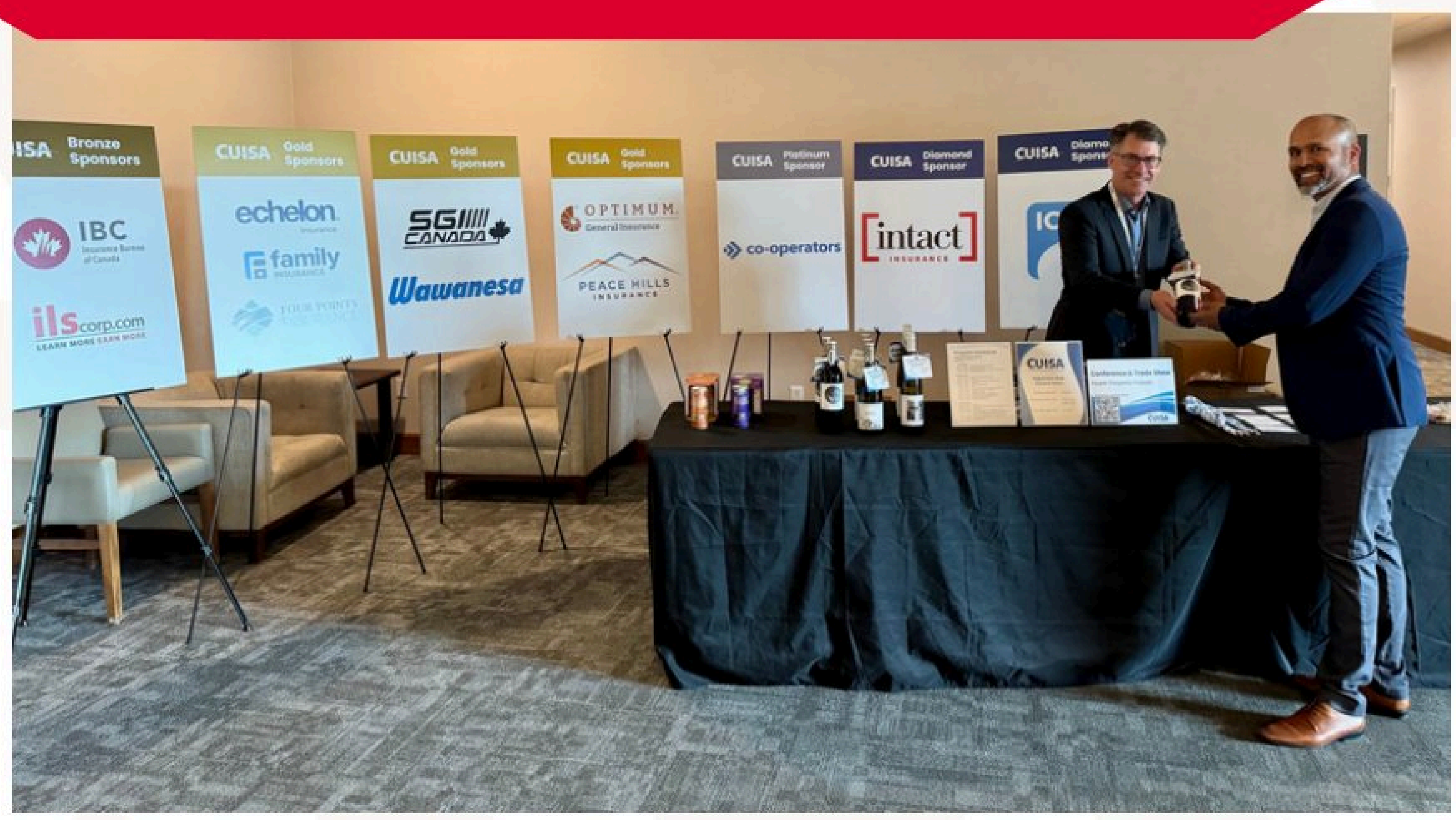
CUISA's Board and many smiling faces

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CUISA Conference 2026

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CUISA Conference 2026

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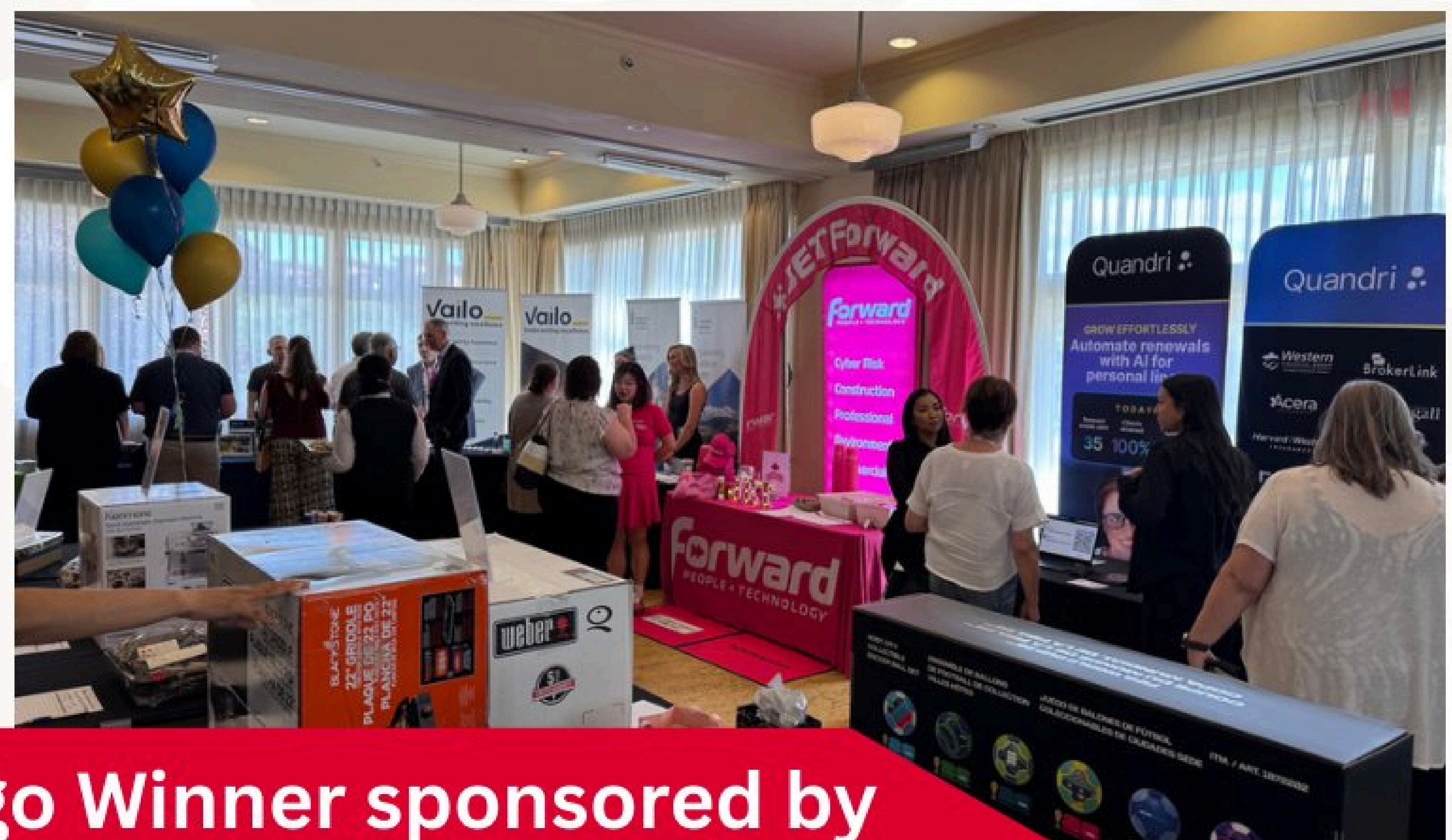

Trade Show - Bingo Winner sponsored by Growth Financial and one last sunset

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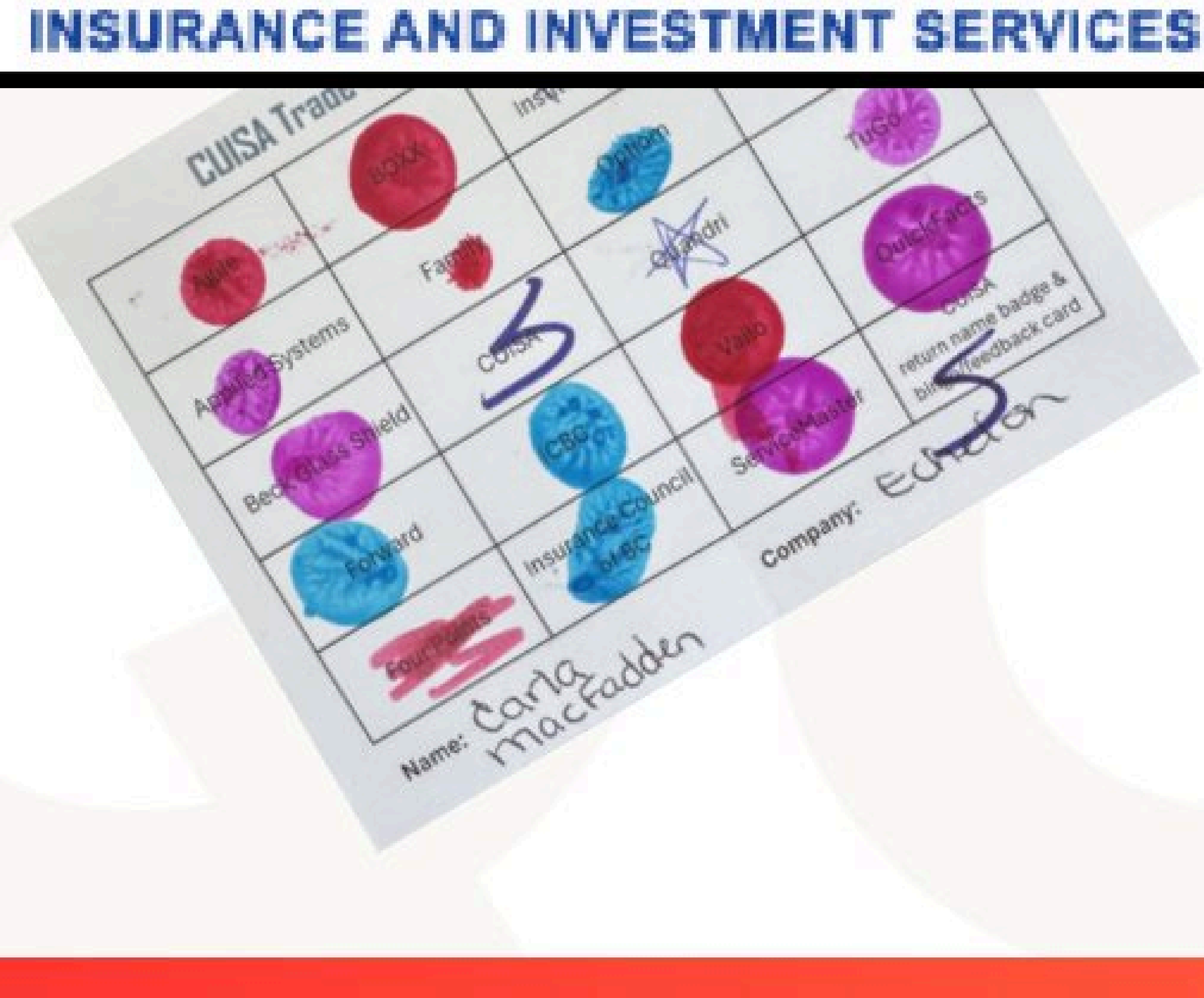

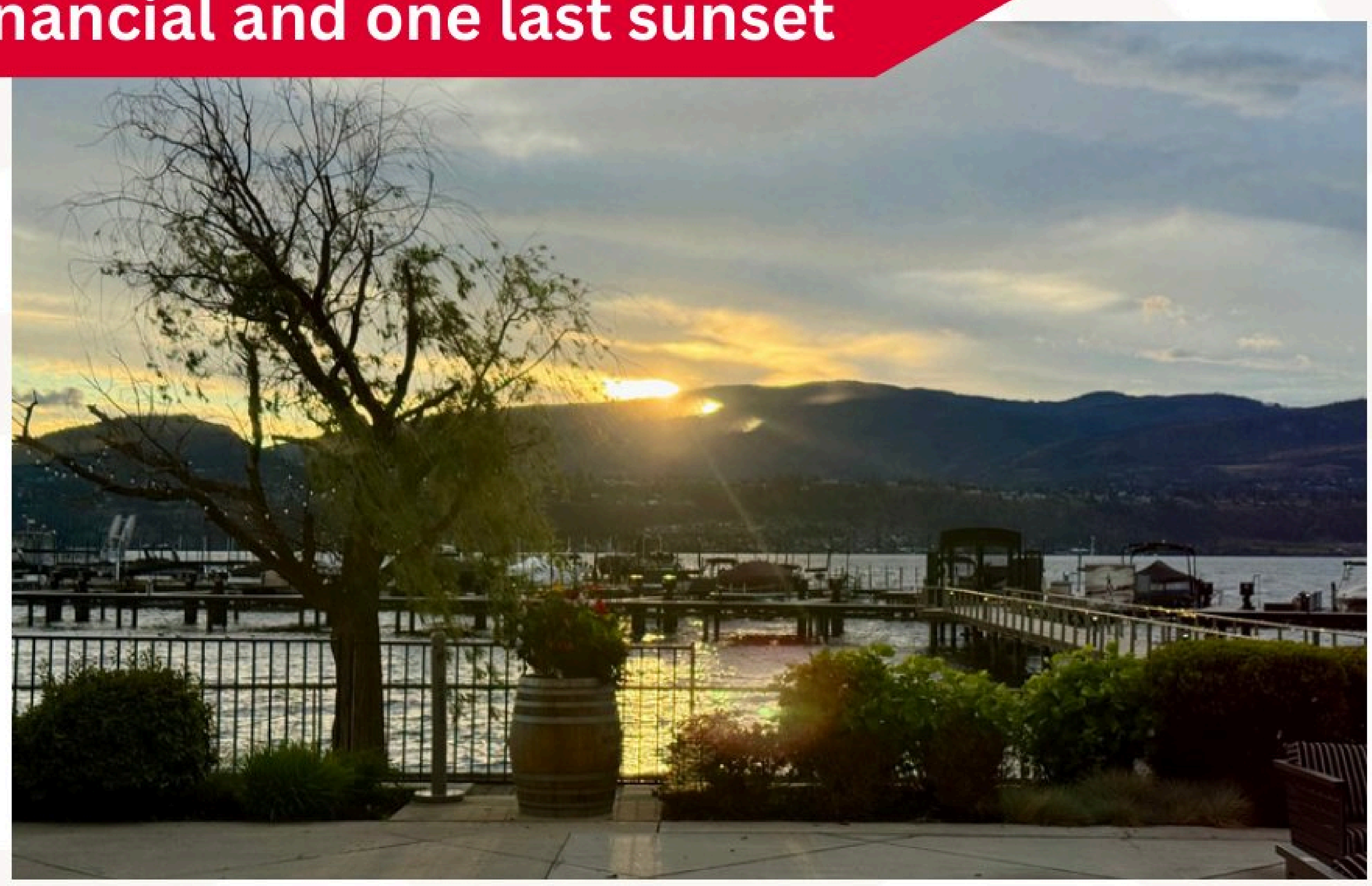


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Message from your Executive Director

John Dickinson

We are halfway through 2026 and already we have a few major accomplishments to report to CUISA members.

You read earlier about the renewal of the 6th Accord with ICBC and IBABC. This was my 5th time at the table, and the journey was more or less the same as in past.

We began with optimism and some nice team building and visioning work; that quickly turned into heavy lifting as we got right into the heart of several issues; and after 5 days of face-to-face meetings, it took us about 3 months to resolve language and legal issues.

In the end, a long email train confirmed the Accord in the last week of June. It is a good agreement and worthy of celebrating, but we all know the real work is just beginning!

Secondly, we had a wonderful conference at the Eldorado Resort in Kelowna. We've held it in Kelowna before but the resort, with its lakefront location and eager to please staff, was a real charmer. The opening night reception on a sunny patio with live music and wine tasting is one that will be tough to beat in future conferences, but we will try! And our seminar lineup offered new material that evaluations confirmed added value, along with our constant favourites that are worthy of return annually.

Third, we are coming off one of our best financial performances in the history of the association, and your CUISA Board was unanimous that we find a way to return value to our members. So, in early June we brought back sales consultant John Glennon for a webinar that was attended by almost 50 members, sponsored entirely by CUISA. The evaluations for that seminar were glowing!

Message from your Executive Director continued

Looking ahead our next conference will take place May 11–13, 2027, at the River Rock Casino Resort. They always treat us well and the location is hard to beat for travellers, with its own Canada Line station providing direct access to the airport. Based on feedback from our recent conference, I'm also pleased to confirm that CUISA will return to the Eldorado from May 9–11, 2028.

Finally, congratulations to our new CUISA President, Kawkab Jamal; new Vice-President, Tyler Maki; and new Board member, Angie Seifrit. A sincere thank-you also goes to former President Peter Knowles, who has graciously agreed to remain on our executive as treasurer.

We still have much to do in the second half of 2026. And as always, if you have any questions, feedback, or concerns, please contact any one of us, we'd be happy to hear from you. Have a great summer everyone!

None of this is possible without Sonja D!

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