

CUISA

Credit Union Insurance Services Association

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Welcome to the CQ! CUISA's Quarterly Newsletter

Fall has arrived after an eventful summer and rough wildfire season. It marks the resumption of industry events and a chance to catch up with each other; read on as CUISA debriefs some of the main topics that are impacting our industry.

In this Issue

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Message from the President



Kawkab Jamal

The Strategic Value of Insurance

Consolidation, technology, changing consumer expectations and growing operating complexity are reshaping our industry—and forcing financial institutions to decide where to invest, scale or divest.

Beem Credit Union's sale of Interior Savings Insurance Services, completed August 1, 2026, illustrates that shift. Each credit union must choose what best serves its organization and members.

For credit union-owned insurance leaders, this is a moment to be clear about what we have—and why it matters.

Some credit unions are exiting insurance ownership. Major financial institutions continue to invest. RBC Insurance offers home, auto and bundled products. TD Insurance actively markets home and auto coverage and says more than 1.1 million Canadians insure their vehicles with it.

That should give our sector pause.

Major financial institutions see strategic value in combining insurance and financial services. Credit unions with their own brokerages already hold that advantage.

We are rooted in our communities. Our brands are trusted. We know our members. Insurance gives us another meaningful way to serve them.

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Message from the President ...continued



Kawkab Jamal

Insurance delivers value on both sides: diversified credit union revenue and deeper, more integrated member relationships.

But our greatest advantage is more than revenue.

When members trust us with banking, borrowing, investments and insurance, relationships grow broader and more enduring. Insurance puts us beside members when it matters: buying a home or vehicle, protecting a business or responding to an unexpected loss. Each touchpoint strengthens engagement, loyalty and retention.

Insurance is more than a subsidiary. It is part of the credit union value proposition.

Our responsibility is to prove that value: run strong businesses, modernize client service, deepen ties with our parent credit unions and make insurance a visible contributor to their strategies. **Ownership must earn its place through performance, relevance and member value.**

I believe we are exceptionally well positioned to deliver.

Major financial institutions see the value of bringing insurance and financial services together. We already have that advantage. Now we must build on it.

Our opportunity as CUISA leaders is clear: demonstrate insurance's value through diversified revenue, deeper member relationships and stronger, more resilient credit unions. Fully integrated into the credit union value proposition, insurance is not just a subsidiary. It is a strategic asset.

Kawkab Jamal President, CUISA



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Now that the Strategic Accord renewal has been completed, the next big story coming from The People's Insurer was the implementation of the PolicyCenter Vehicle Registration system, which occurred in August.

As a former director of sales for ICBC when PolicyCenter was implemented in 2016, I admitted to everyone that I was nervous about this rollout. I spent Sunday in BEU when we went live in 2016 and watched the queue grow to hours by 1pm on what is normally the lightest day of the week for Autoplan transactions. A broker from Quesnel had my cell number off an Autoplan Bulletin and called me directly out of desperation for an authorization so she could get her long-time customer on the road for an urgent delivery, so I just gave her my word. You don't forget days like that!

The source of the problems in 2016 was the same thing being implemented now: vehicle licensing and registration, which was not part of the standard PolicyCenter product.

To my relief, the implementation was successful. Not perfect, but a repeat of 2016 did not occur, and brokers were able to conduct business mostly uninterrupted from the normal flow.

continued...





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ICBC Update – continued



In a recent bi-weekly meeting with ICBC's current Director of Sales, David Fearncombe, I asked David a question that my daughters often ask me after a travel adventure: what was your peach (the best part), and what was your pit (the worst) of this project?

I caught him off guard with the question, but then he responded with an unsurprising answer for a project sponsor.

His peach? The commitment and dedication of 60 people involved in the project, all of whom put their shoulders squarely into the project and were dedicated to ensuring a smooth and successful rollout. Many of them knew the history and no one took anything lightly.

That response was in alignment with my career as a leader at ICBC. The Corporation often gets an unfair rap in the press and with the general public but the vast majority of time the source of the problems are typically due to political influence or interference in corporate policy or direction, which sometimes is not in alignment with doing what's best for the ICBC customer. The people doing the work there are famously known for putting the negativity aside and doing the best work they possibly can that is within their control.

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His pit? The inevitable change requests that forced the project team to pivot at the risk of delays and increased costs. This was also unsurprising as I don't think there's ever been a project at ICBC that didn't have change requests, it's part of the process of getting things right.

In the same call I also got an update on Broker Assist, the Corporation's implementation of AI to assist with BEU enquiries. Far less risk attached to this one; BEU was staffed the same way before and after, so if anything broke as a result of this advance in technology then the impact to brokers would likely be negligible.

ICBC did advise that 30% of calls to BEU are procedural and that they hope most or all of that volume eventually gets covered by the bots. That may allow BEU the ability to continue to handle the annual increases in call volume and broker support while keeping costs low and stable. For brokers who have been around for a while, these are the types of calls ICBC used to charge \$5 for until we realized the absurdity of charging brokers to distribute our own products.

This all makes sense to me and sounds like a win for everyone. ICBC has learned over the years that rushing too fast into new technology can have unintended consequences that could impact brokers and customers negatively.





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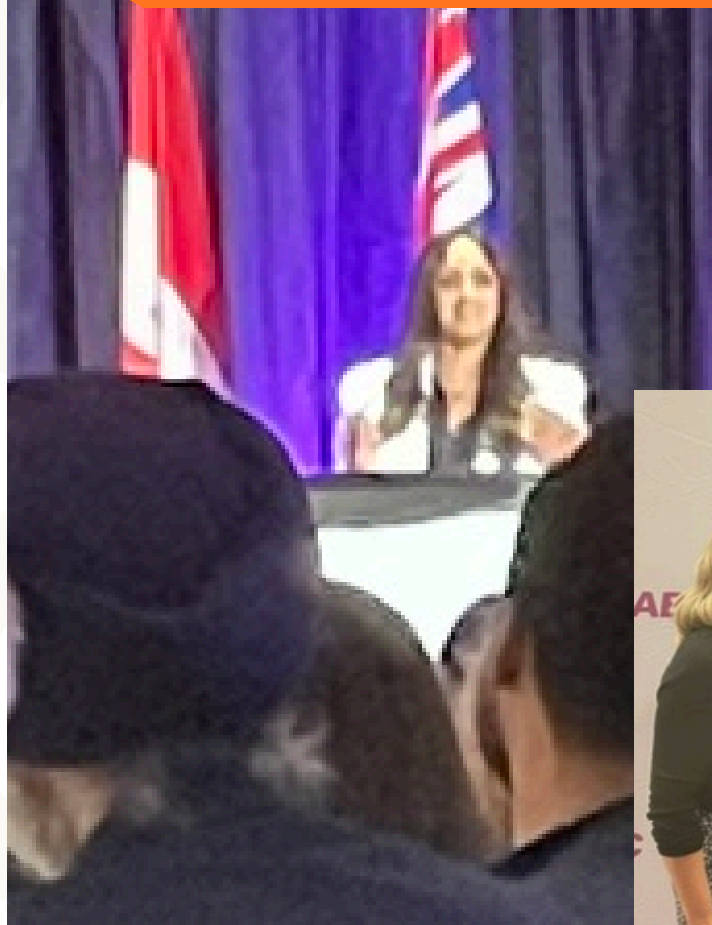
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Message from your Executive Director



John Dickinson

With temperatures dropping and November rains right around the corner, it's finally a good opportunity to reflect on the end of the wildfire season.

Since fire hit West Kelowna hard in 2023 and even jumped the lake, it has been a couple summers since we had a significant event threatening lives and property.

But this year it was Summerland that brought home the reality that wildfire risk is now an annual threat and fact of life in BC.

With family in Kelowna, I happened to be in town and witnessed both 2003 and 2023 fires develop before I got out of everyone's way quickly. In those events people had some warning, a day or two at least before it became apparent that the fire was not going to be stopped. But in Summerland, fire hall sirens had to be activated at 11pm to wake people up and evacuate the entire town for a fire that didn't even exist until 4pm that day.

It's a good lesson that CUISA members can reference when advising your clients around preparedness and coverage; it can and does happen when you least expect it.

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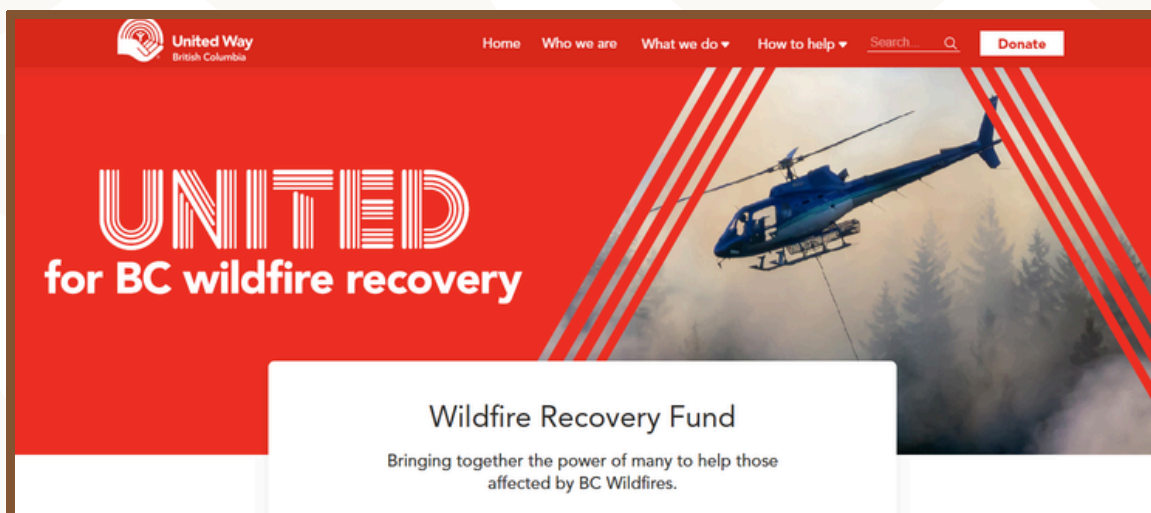
Message from your Executive Director continued



Your association hasn't taken our eye off the ball of wildfire threat and how we can support our members. Seminars at our conferences the last few years have featured wildfire related topics and our silent auction the last two years has raised over 8k for victims of wildfires. In addition, speaker appreciation gifts have consisted solely of donations in the speaker's name to wildfire relief as well.

Our 2027 conference returns to the River Rock Casino Resort and your Board of Directors have already decided to continue the focus on wildfire risk. New this year will be a panel on wildfire preparedness and lessons learned from Summerland that will be designed to enhance our knowledge and continue to position CUISA members as an asset to the customers and communities they serve.

Expect to hear more about this and our other plans for the topic of wildfire risk when we 'soft open' registration for conference 2027 in December.





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