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## A TALENT FOR TALENT

**KARIM MOUAIT**  
2025-2026 IBAA PRESIDENT



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T: 780.424.3320 • 1.800.318.0197  
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**President** Karim Mouait

**Chief Executive Officer** Jhnel Weller-Hannaway

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T: 780.945.1934 • E: [AlbertaBroker@LinkPR.ca](mailto:AlbertaBroker@LinkPR.ca)

**Publisher and Editor** Annette Hubick **780.945.1934** [Annette@LinkPR.ca](mailto:Annette@LinkPR.ca)  
**Advertising** Michele Schulhaus **780.910.2601** [Michele@LinkPR.ca](mailto:Michele@LinkPR.ca)

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# ALBERTANS ON AUTO

## Cost, Confusion and Access Top Concerns

BY LAURIE BALFOUR

**A**s Alberta prepares for a transformative shift in our auto insurance system, the Automobile Insurance Rate Board's (AIRB) *2025 Consumer Representative Report* offers an in-depth look at how drivers across the province perceive the current state of auto insurance. The report is based on a survey of 1,000 Albertans conducted by Y Station in January 2025. While the promise of reform lies on the horizon with the upcoming "care-first" system, the report reveals a market still struggling with cost concerns, consumer confusion and uneven access.

### Affordability at the Forefront

Affordability remains the main concern among Alberta drivers. Despite government efforts to introduce rate caps and greater transparency, consumers continue to express frustration with rising insurance costs.

To address affordability, the government implemented short-term measures, most notably the "good driver rate cap," limiting annual premium increases to 7.5 per cent in 2025 for eligible drivers. However, awareness of this consumer protection remains low—only 28 per cent of respondents reported being familiar with it. This indicates a disconnect between policy and public understanding, worsened by the complex nature of insurance and inconsistent communication from insurers.

Interestingly, the survey showed a 10-point increase in the number of Albertans who agree that premiums are fair and reasonable—from 29 per cent in 2024 to 39 per cent in 2025. This shift may reflect lower expectations rather than genuine satisfaction. With frequent media coverage on affordability challenges, consumers may have anticipated higher

premiums and found some relief in the capped increases.

### Shifting Towards Care-First

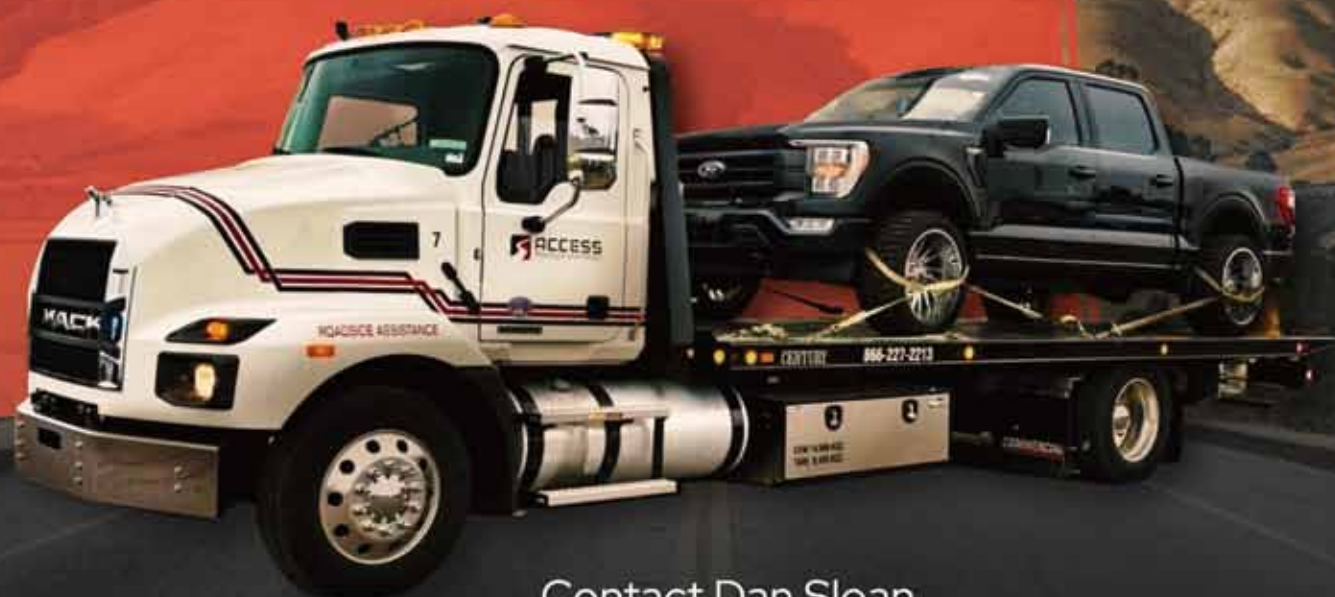
A new element of this year's report is the province's shift to the care-first system, set to take effect in 2027. This reform promises higher injury benefits and greater system stability, while still allowing legal action against at-fault drivers in serious cases. However, only 22 per cent of respondents had heard of the care-first system, signaling the need for extensive public education before implementation.

Support for care-first appears to vary by age, with younger Albertans (18–34) expressing the most optimism—55 per cent believe it will lead to greater affordability, compared

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to just 37 per cent of those 55 and older. As rollout nears, awareness and understanding will be critical to building public trust in the new model.

## Shopping the Market—With Caution

While conventional wisdom encourages consumers to shop for competitive quotes, the current insurance climate in Alberta complicates this approach. Consumers who switch providers risk losing the protections afforded by the good driver rate cap. This unintended consequence discourages movement within the market.

Survey data illustrates a decline in consumers actively shopping for quotes—only 42 per cent sought alternatives in the past two years, down nine points from 2024. Rural Albertans, in particular, are less likely to shop around (32 per cent) compared to their urban counterparts (51 per cent in Calgary, 47 per cent in Edmonton). Younger drivers (18–34) are the most proactive, with 55 per cent seeking new quotes.

The way consumers obtain quotes is also shifting. Online options are less prevalent, partly due to insurance companies imposing barriers such as paper applications or vehicle inspections. Consequently, phone calls to insurers have increased, and reliance on personal recommendations and online reviews has grown.

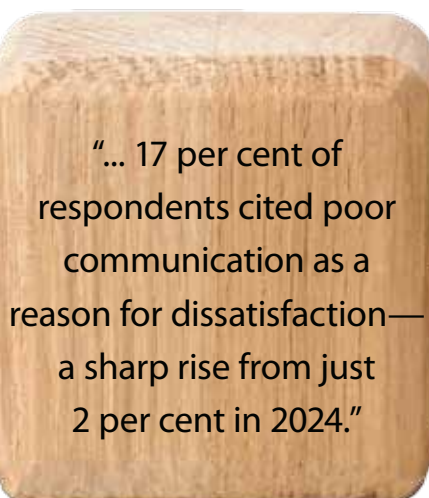
## Trust and Transparency

Building trust in the auto insurance industry remains an ongoing challenge. When asked whether insurance providers act in the best interests of Albertans, respondents gave a modest average score of 3.66 out of 7, with 16 per cent expressing complete disagreement. However, trust improves when consumers evaluate their own provider specifically, particularly in the context of claims handling.

Communication breakdowns are a persistent source of dissatisfaction.

While more consumers reported satisfaction with broker explanations of premium increases in 2025 (39 per cent, up from 34 per cent in 2024), many still feel left in the dark. A lack of clear, understandable information leaves consumers confused about rate changes, premium calculations and eligibility for programs like the good driver rate cap.

This year, 17 per cent of respondents cited poor communication as a reason for dissatisfaction—a sharp rise from just 2 per cent in 2024. The AIRB has encouraged insurers to be more transparent and proactive in educating policyholders, but delivery remains inconsistent.



## Coverage Challenges and Market Shifts

While Alberta's auto insurance market is still considered robust, with dozens of companies operating, consumer experiences tell a more nuanced story. Two insurers exited the market in 2024, affecting a small portion of policyholders, and some companies have restricted Section C coverage (physical damage) to manage costs under the rate caps. This disproportionately impacts consumers who finance their vehicles, as lenders typically require full coverage.

Compounding the issue, consumers denied physical damage coverage who attempt to switch insurers often find themselves outside the good driver rate cap, leading to potentially significant

premium increases. These complications make navigating the market increasingly difficult for average drivers.

## Service Satisfaction and Complaint Trends

Customer satisfaction with insurance providers improved modestly, with the mean score for point-of-sale service rising to 5.24 out of 7 in 2025. Yet complaints about rate hikes and poor communication remain prevalent. Notably, AIRB call volumes surged by 73 per cent between 2023 and 2024, reflecting growing consumer frustration and confusion.

The AIRB plays a key role in resolving these concerns, often clarifying misinformation or correcting rating errors that result in savings for consumers. Additionally, the AIRB provides guidance through its consumer-facing website ([airbfordrivers.ca](https://airbfordrivers.ca)).

## Looking Forward

The *2025 Consumer Representative's Report* highlights a pivotal moment for auto insurance in Alberta. While immediate reforms such as premium caps have tempered increases, deeper structural issues—limited transparency, uneven access, and communication gaps—continue to erode consumer confidence. The upcoming care-first system presents a rare opportunity to rebuild trust and improve affordability, but success hinges on effective public engagement and industry accountability.

The AIRB is actively working to close the knowledge gap, investing in education campaigns and digital tools to empower Albertans. As reforms unfold, maintaining an open dialogue with consumers through surveys and public outreach will be essential to ensuring the auto insurance system serves all Albertans fairly.

LAURIE BALFOUR  
Executive Director  
Automobile Insurance  
Rate Board  
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# AUTHENTICITY OVER AUTHORITY

## Report Reveals What Professionals Want From Leaders



**T**wo thirds of professionals (63 per cent) have admitted that one of the leading reasons for leaving a previous employer is because they did not have a “connection” with their management or leadership team. A further 68% stated that their exit was due to “empty promises” from management, with professionals feeling that leaders who fail to act on commitments erode trust.

The findings come from a new report<sup>1</sup> from global talent solutions business Robert Walters, which highlights “human-centric leadership” as a key trend that will be required of any business that wants to be successful in 2025 and beyond.

Gerrit Bouckaert, CEO of Robert Walters Recruitment, comments:

“In today’s rapidly evolving workplace, leadership success will be easier to achieve when leaders put people first—more so now than ever as professionals fear the role of AI and whether it will be considered as a job replacement.

“We will always need people in the workplace. And much like you would invest in your technology with R&D

and improvements, the same goes for your people.

“Business leaders that foster psychological safety, flexibility, and continuous learning will build stronger, more engaged teams—and ultimately, a more successful business.”

### TRANSACTIONAL RELATIONSHIPS

The report highlights the downfall of when a leader lacks genuine interest, with 62 per cent stating that they feel disengaged when leaders only communicate when they need something. 71 per cent of employees say they can tell when leaders are being insincere in their optimism, with many reporting this as “forced enthusiasm.”

Gerrit adds, “Leaders who fail to engage personally with their teams not only risk losing loyalty, but also some valuable insight on the company and ideas for improvement or future growth.”

### INAUTHENTIC LEADERSHIP

When asked what the common traits were for poor or inauthentic leadership, professionals responded with:

#### Lack of Transparency (72%)

Employees lose faith in leaders who withhold information or fail to explain decisions.

#### Inconsistency (66%)

Leaders who say one thing but do another struggle to earn long-term respect.

#### Avoiding Accountability (44%)

A failure to admit mistakes or take responsibility leads to a culture of blame.

#### Ignoring Employee Wellbeing (30%)

Leaders who prioritise profit over people create a toxic work environment.

#### Micromanagement (28%)

A lack of trust in employees’ abilities can stifle innovation and motivation.

#### Playing Favourites (22%)

Unequal treatment of team members fosters resentment and disengagement.

*Source: Robert Walters Recruitment*

<sup>1</sup> “Top Talent Trends in Recruitment 2025”; Robert Walters Plc; Jan. 30, 2025, <https://www.robertwalters.co.uk/insights/hiring-advice/e-guide/top-talent-trends-in-recruitment.html>

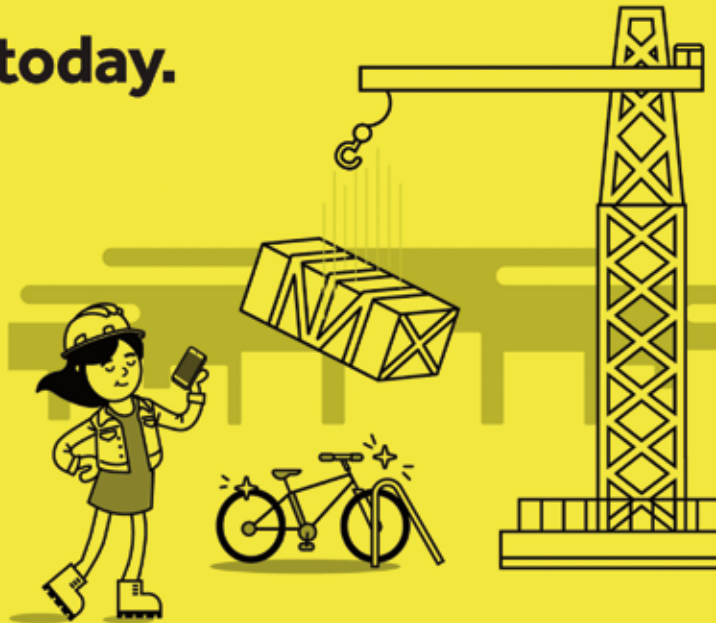


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# A TALENT FOR TALENT

## KARIM MOUAIT

### 2025-2026 IBAA PRESIDENT

*By Annette Hubick*

**H**e's fluent in three languages, plays piano and guitar, is a martial artist, runner and snowboarder, and has built a thriving career as an insurance professional. But Karim Mouait isn't interested in talking about those talents. As the 2025–2026 president of the Insurance Brokers Association of Alberta (IBAA), he's focused on a different kind of talent: the people power behind insurance brokerages.

"We're at a moment where talent attraction, mentorship and professional development are more critical than ever," Mouait says. "Our people are our greatest competitive advantage, and we need to support them to stay resilient, relevant and fulfilled."

He believes professional development is essential for long-term growth—not only for individual careers, but for the resilience of the industry overall. To that end, establishing a mentorship program and recognizing the successes of broker

certification program graduates are among his top association priorities during his term. "Our people are our greatest competitive advantage," Mouait says. "Being an enabler of team growth is paramount."

That commitment to talent is not just a leadership priority—it reflects Mouait's own journey through the industry, which has been shaped by those who recognized and nurtured him and, like any good broker origin story, a bit of happenstance.

Born in Montreal in 1978, Mouait was a pre-schooler when his family moved out west to Edmonton, which he considers his hometown. His early life was shaped by a diverse, multilingual household: his mother, a registered nurse from Mexico, learned two new languages to continue her career in Quebec and Alberta; his father, originally from Morocco, became a Red Seal chef in Italy and operated a French restaurant in Montreal before moving the family west during Alberta's oil boom.

"I grew up surrounded by language, culture and adaptability," Mouait says. "Both of my parents were polyglots, they spoke five-plus languages."

That openness to new experiences defined his youth. While studying political science and philosophy at the University of Alberta, he took a year off to teach English in Taiwan. When he returned, he looked for a summer job—and found one in insurance.

"My first role was as a commercial auto underwriting assistant," he recalls. It wasn't a planned career path, but after graduating university, he stuck with insurance until he could figure out what he wanted to do. He spent the next several years in commercial auto and property underwriting with CGU (now Aviva).

The proverbial seed was planted while flipping through an issue of IBAA's broker magazine. "I remember it like it was yesterday," he recounts. "Harold Baker was on the cover, and I fumbled through a reinsurance article written by Jim Ball. I saw pictures of brokers at conventions and golf tournaments, and it gave me a glimpse of the broader ecosystem of our industry."

Soon after, a quirk of fate and a five-minute conversation changed everything. During a company office renovation, Mouait was seated across from a business development manager who made an offhand remark that changed his path. "He said, 'You know, with your energy, talent and people skills, you'd make a great insurance broker,'" Mouait recalls. Already contemplating his next move, he discussed the idea with a family friend who worked at Cornerstone Insurance Brokers. He joined the firm and never left.

## A Ground-Up Approach to Leadership

That leap into broking quickly grew into a career. Now, 19 years later, Mouait is the managing partner and president of Cornerstone Insurance Brokers Ltd.

From the beginning, he made it a priority to understand every aspect of the brokerage. "My philosophy was to work every position, so I really understood the business," he explains. "I sold and serviced personal, commercial, filled in at reception, then became manager. Then, I was given the opportunity to join the ownership group about 13 years ago ... As part of

close communication with the team is critical in today's work environment. "It's easy to become results oriented. It's more paramount than ever to have conversations," he says. "People are more introspective and seeking work-life balance."

That attentiveness helped his brokerage weather one of its greatest challenges: the COVID-19 pandemic. He describes the early months as "quite dark with the uncertainty that everyone in our society was experiencing collectively." For his team, staying focused and minimizing outside noise helped maintain stability until normalcy returned.

Throughout, his role as a mentor remained top of mind. "I'm here to mentor, look at their careers and constantly look for opportunities for growth and then mentor them through that," he says.

Mouait credits much of his own success to mentorship. "I am a product of some fine mentorship—any modicum of my success is attributed to them," he says. He lists Cirenia Silva Ruiz (compassion), Judy Mercer (humility), Owen Corus (tenacity), and Debbie Voth (grace) as key influences.



the ownership group, I see brokering through the lens of an entrepreneur."

"I come from a long line of entrepreneurs but didn't think I'd ever be one," says Mouait, citing his keen awareness of the hard work, big risk and sacrifices entailed. "Until I became a broker." Charged with overseeing the brokerage's operations, Mouait finds his role very rewarding. "I thoroughly enjoy watching individual members of the team scale and grow professionally."

He conducts weekly check-ins and engages in constant career conversations and says staying in

## Stepping Into the IBAA Presidency

Mouait's first engagement with the IBAA came in the mid-2000s, when he served on the Professional Young Insurance Brokers (PYIB) board. "I saw many of my fellow directors continue on to the IBAA board and I saw the long-term value in terms of professional development," he says.

After stepping back to focus on work and family, he returned to the

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association post-pandemic, ready to contribute to an industry in transition.

"I wanted to give back to this industry that has given me tremendous opportunities throughout my career," he says. That said, Mouait points to the benefits he's enjoyed by serving on the IBAA board. "Seeing and hearing the different perspectives of the directors when we tackle issues as a team and being exposed to our sister associations across Canada and members of IBAC have been invaluable. On a provincial level having conversations with leadership in government and insurance carriers has increased my understanding of the issues and solutions we are currently facing as a distribution channel."

Mouait's board involvement has also revealed the true scope of work handled by the IBAA team. "I was unaware of the tremendous volume of hard work that the office, exec and board do behind the scenes," he says. "It gives me a great appreciation of the efforts of the past and present as an association."

Now, as president, Mouait brings two decades of hands-on experience spanning underwriting, brokering, leadership and community board work. This varied experience has fostered the ability to be dynamic and responsive, while also maintaining composure under pressure. "The only control we have is how we react," he says.

"My 22 years in the industry brings experience in that I have seen and bridged the technological transitions," he says. "I was there in the early days of the implementation of e-mails at the carrier level when it was only used inter-departmentally as brokers were transitioning to the archaic BMS systems that are bygone today. We had vast mailrooms, aisles of paper files, printers and multiple fax machines." Today's brokerage looks and operates much differently, underscoring what Mouait sees as a key strength of Alberta's broker

community: adaptability. "For instance, at Cornerstone we operate a virtual brokerage that is on a hybrid in-person model as we have successfully leveraged technology. Years ago, this would have been unfathomable."

Among his priorities as president are long-term issues such as auto insurance reform and property coverage challenges in high-risk, catastrophe-prone areas. "Auto reform will be a long-term project that I will assist moving along for the next executive," he says. "As well, the issues with mass adoption of climate-resilient materials and property coverage in high-risk areas will be a project."

When asked why these issues are a focus, Mouait points to their broad social impact. "Progressing through these issues will assist Albertans for decades to come," he says. "We are facing an affordability crisis amongst the background of sustainability of the insurance product in a frequent catastrophic environment."

## Adapting the Association to New Realities

For Mouait, much of IBAA's future lies in customizing its offerings to better serve a diverse and evolving membership base.

"M&A activity and consolidation of the broker channel gives the association the opportunity to reinvent itself," he says. "The needs of a multi-office inter-provincial brokerage with 200-plus brokers differs from a brokerage of six in a rural location." He sees opportunities for IBAA to tailor educational resources, mentorship support, advocacy, insurance products and social programming to meet those varied needs.

From an advocacy standpoint, auto rate regulation and auto product reform continue to dominate IBAA's advocacy activities. "Auto rate regulation is adding to the instability of the auto product as it currently sits pre-reform. Artificially suppressing auto rates reduces competition in the market as carriers leave the province, leaving

the consumer with severely reduced coverage options. This coupled with high inflation on vehicle pricing and a high frequency of natural catastrophes adds a tremendous amount of cost pressure," he explains. Then there is the colossal task of auto reform—from ensuring the voice of brokers and the Albertans they serve is heard on working committees to developing the tools brokers will need to educate themselves and their clients, the IBAA's work and value has never been more critical, Mouait contends. Constant conversation, collaboration and consultation with government and industry stakeholders will dominate the association's efforts.

## It All Comes Back to Talent

Through all the complexity—regulatory reform, climate pressure, technological change—Mouait keeps coming back to one fundamental truth: people are the foundation.

He believes the future of the industry depends on its ability to attract, develop and retain talent, particularly in a time of generational transition and changing workplace values.

"Professional growth has been incredible," he says of his own journey. "Being amongst my peers, other broker industry leaders, has given me a deeper insight into this great profession." He wants today's young brokers to have similar opportunities—to find mentors, to grow their skills, and to be recognized for their accomplishments. "We've proven we can adapt," Mouait says. "Now, we need to support our people so they can grow with us."

After all, it was mentorship and encouragement that brought him into the profession. Now, in his new role at the helm of the IBAA, he's ready to return the favour—one future leader at a time.

ANNETTE HUBICK operates Link PR Incorporated—a marketing and communications consulting firm—and has been the publisher/editor of *Alberta Broker* since 1996. [Annette@LinkPR.ca](mailto:Annette@LinkPR.ca)





# KARIM MOUAIT

## 20 QUESTIONS

*If you didn't do what you do for a living, what would you be doing?*

Collectible shop owner, martial arts and snowboard instructor.

*What are your pet peeves?*

Rigid thinking.

*If we're buying, what are you having for dinner?*

Glass of Malbec and lasagna at Café Amore.

*What three words best describe you?*

Rarity, curious, optimist.

*If you could meet anyone, alive or not, who would it be and why?*

Alexander the Great—Aristotle was his teacher, and he had conquered the world by the age of 30. Want to see what all the fuss was about him.

*What's your culinary specialty?*

Steak with all the fixings.

*What would people be surprised to learn about you?*

I am a big fan of musicals—throw on some *West Side Story* and I am game.

*At which single store would you choose to max out your credit card?*

It would be pretty cool to take some underprivileged kids to Toys R Us and tell them to have a go at it for 20 minutes.

*You can have one superpower—what is it?*

Time travel.

*If you could build a house anywhere, where would it be?*

Guanacaste, Costa Rica. I was there years ago and it was quite ideal.

*What are your three favourite movies?*

*Apocalypse Now*, *Judy* and *Win Win*.



*What's tops on your bucket list (that you have yet to do)?*

Spaceflight—now that it is commercial there is a definite possibility in my lifetime.



*What's your "guilty pleasure" TV show?*

*Love is Blind*—all seven seasons.



*Who was your childhood celebrity crush?*

I fancied Alyssa Milano from *Who's the Boss*. Alas, it was never meant to be as we went to different junior highs.



*If you could go anywhere in the world on vacation, where would you go?*

Climb Mount Kilimanjaro in Tanzania.



*What's your fast/snack food weakness?*

Miss Vickie's chips—any flavour they are straight kryptonite.



*If you could see one concert, who would be performing?*

Lollapalooza '92—eclectic lineup: Soundgarden, Red Hot Chili Peppers, Ice Cube and Pearl Jam.



I remember reading about it in *Rolling Stone* magazine as a teenager wishing I was there.

**A**lberta's auto insurance market is under tremendous strain. Following three years of government rate intervention, it is evident that consumers are facing challenges and brokers know better than anyone that today's system simply isn't working. To that end, the Insurance Brokers Association of Alberta has shown tremendous leadership in making the case to the provincial government that it's time for a change.

And finally, change is coming. The Alberta government recently introduced legislation that will underpin the new care-first system, set to come into effect January 1, 2027. The new system marks a significant shift in how the government would like auto insurance to be delivered in the province: a shift away from court battles and toward better care.

It's an important step. But many Albertans may still be asking: *What exactly is care-first and how will it work?*

The success of Alberta's new system—and any improvement in required premiums—depends, in part, on the province striking the right balance between the benefits provided to those injured and how much tort access (the ability to sue) is permitted in the new model. One thing is abundantly clear: the more litigation is involved in the new system the less drivers will save.

As it moves forward, the government must move urgently to finalize the details of the care-first system for it to be implemented successfully and on time. Insurers need the details of the new auto insurance product to price it, begin to adjust their internal systems and train their teams on the new claims process associated with the



# CARE FIRST

## A New Direction for Auto Insurance

*By Aaron Sutherland*

care-first model. This is a tall order that will become impossible to fill if the government's timelines slip.

Time will also be needed to ensure broker management systems can successfully onboard the new product, and brokers themselves will need time to understand the new product and how to explain it to their customers.

It will be critical for all those involved in the delivery of the new auto insurance system to have accurate information to educate consumers about what the changes really mean. To support consumer education, Insurance Bureau of Canada recently launched [BetterAutoAlberta.ca](https://www.betterautoalberta.ca)—a new website designed to help Alberta drivers stay

informed about the care-first auto insurance system and what it means for them.

### What Will Change?

Under care-first, if you're injured in a car crash, you would seek benefits—including medical treatment, rehabilitation and income replacement—from your own insurer, regardless of who caused the accident. The intention is that you can immediately access pre-approved medical care without having to wait for insurers and lawyers to determine fault and how much treatment is needed. There are fewer parties involved; rather





than multiple insurers, lawyers and the other driver in the collision, it's just you, your insurer and your medical service provider.

If it all works as intended, this should not only improve the speed of care and make the claims process less combative but also reduce costs in the system. A 2023 report<sup>1</sup> by accounting consulting firm MNP showed a 48 per cent increase in collision-related lawsuits between 2018 and 2022 in Alberta, with litigation costs exceeding \$1.2 billion. Those costs are often borne by consumers.

The current system, driven by the legal process, also lends itself to the situation whereby insurers make a cash

payment to settle a claim (with lawyers often getting a significant portion of the payout). While this may seem appealing to some accident victims, the reality is that it doesn't necessarily help them get better. Under the care-first system, your insurer will pay for treatment and other expenses with the shared goal of getting you back on your feet as soon as possible.

An additional goal of the government's care-first system is to ensure people injured in a collision get the financial support they need to recover. Key to this is a new lump-sum, permanent-impairment benefit, much like the cash settlements for pain and suffering that people receive under the

current system. By reducing the need for a long and costly legal process, the new lump-sum funds will go to the person who needs them.

### What About the Right to Sue?

Albertans will still have the right to sue in specific, serious circumstances. These include:

- If the at-fault driver is convicted of a specific criminal offence (e.g., impaired or dangerous driving);
- If the at-fault driver is convicted of certain offences under the Traffic Safety Act; or
- If a person's out-of-pocket costs exceed what's covered by the insurer.

Overhauling a province's insurance system is no small task and the details will be important. There will be ongoing discussions about how to get the details right as the government writes the new rules into law and the auto insurance industry prepares for the January 2027 launch. It will be critical that Alberta's insurers and brokers are as aligned as possible in our recommendations to the government moving forward.

With the details in place, Alberta drivers can look forward to a more cost-effective auto insurance system that delivers improved premiums and better care to those injured in collisions.



<sup>1</sup> MNP; "System Costs and Auto Insurance Premiums"; Insurance Bureau of Canada; Sept. 2023; <https://betterautoalberta.ca/wp-content/uploads/2025/04/IBC-System-Cost-Report-September-2023.pdf>

# FROM ROOKIE TO RESPECTED

## Real-World Advice for Next-Gen Brokers

By Anna Rickard



Starting out in the insurance industry can feel like being dropped into deep waters with no compass. For young brokers facing those early waves of uncertainty, having the right mindset—and a few guiding principles—can make all the difference. Drawing on my own journey, here's the advice I would give to those just stepping into the world of insurance brokering.

### 1. When You Feel Overwhelmed: Show Up, Stay Consistent

Every broker, no matter how experienced, started with that same anxious flutter of the unknown. My greatest piece of advice? Hard work pays off. Consistency isn't glamorous, but it's powerful. Throughout my career, I've made it a mission to be someone others can count on—clients, colleagues and leaders alike.

There will be days when your efforts feel invisible. You'll crave recognition that may not come right away. But in those moments, trust the process. Being the best version of yourself, regardless of who's watching, lays the foundation for a lasting, respected career.

### 2. Turn Rejection into Momentum

Like many others, I didn't walk into my dream role on day one. Despite earning my license and being ready to dive in, I quickly realized that enthusiasm alone wasn't enough—no one wanted to take a chance on a newly licensed agent. But instead of retreating, I pushed forward. I applied for any role that would get me in the door.

Eventually, I found my way in—and worked my way up. That path wasn't just humbling; it was eye-opening. It allowed me to appreciate every part of the organization and the value each role brings to the client experience. What once felt like a barrier turned into the very experience that shaped my leadership perspective.

### 3. For Those Aspiring to Lead: Patience and Presence Matter

In my current leadership role, I often speak with emerging professionals about their aspirations. It's exciting to see ambition, but I always emphasize the importance of patience. Growth is a marathon, not a sprint.

Loyalty—to your company, your team and your purpose—is a trait I believe is deeply underrated. Leaders notice those who show up day after day, not just for themselves, but for others. Promotions are important milestones but so is being a dependable team player who uplifts those around them. When the right opportunity comes, those consistent actions will speak louder than any resume.

### Final Thought:

To every young broker just starting out: know that the road isn't always easy, but it's worthwhile. Believe in your potential, invest in your growth and trust that each step—even the uncertain ones—is leading you exactly where you're meant to go.

ANNA RICKARD  
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PYIB  
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# NO IMPACT

## Can Injury Without Collision Trigger Accident Benefits?

BY SARA HART DAVID COWLEY-SALEGIO

**C**an a passenger in a motor vehicle be severely injured in an “accident” without being involved in an actual collision? If an interaction on the road impacts a pre-existing congenital condition, does this trigger statutory accident benefits?

In *Pourkhodayar v The Personal Insurance Company*, the Ontario Superior Court of Justice (Divisional Court), overturned the decision of the License Appeal Tribunal (“LAT”) and awarded statutory accident benefits to Ms. Pourkhodayar pending a new tribunal hearing. The Court’s decision considered the test for an “accident,” including an analysis of the

“but-for” test and what constitutes an “intervening cause.”

### Background Facts

On October 10, 2020, Ms. Pourkhodayar and her minor daughter were passengers in a vehicle driven by Ms. Pourkhodayar’s partner. Their vehicle was surrounded by several motorcycles who were driving aggressively and swerving in and out of traffic and around their vehicle. This caused Ms. Pourkhodayar’s partner to drive more aggressively, resulting in fear and upset to Ms. Pourkhodayar and her daughter. After Ms. Pourkhodayar’s partner

pulled over, she took over driving but started to immediately have back pain, which then caused a pins and needle sensation. Her partner then switched back to the driver’s seat and drove her to the hospital. When they arrived at the hospital, she had lost feeling in her legs and could not walk.

Ms. Pourkhodayar suffered a spinal cord hemorrhage which rendered her paraplegic. Doctors determined that she had a pre-existing congenital condition called arteriovenous malformation (“AVM”) in her spine. An angiogram determined that the AVM was associated with a suspected

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aneurysm. Mrs. Pourkhodayar applied for accident benefits from the respondent insurer, the Personal Insurance Company (the “insurer”). The insurer denied her application on the basis that she was not involved in an accident as defined in the *Statutory Accidents Benefits Schedule*, O. Reg 34/10.

## Further Appeals

Ms. Pourkhodayar appealed to the LAT. The LAT had to decide whether the hemorrhage was the result of the aneurysm rupturing due to an increase in blood pressure caused by the incident or whether it was a spontaneous rupture of the AVM. The LAT decided to maintain the denial.

Ms. Pourkhodayar then asked the Ontario Divisional Court to judicially review the LAT’s decision.

## Key Findings of the Court

### What constitutes an accident?

The two-part test for whether there has been an accident is:

1. The purpose test: Did the incident arise out of the use or operation of an automobile?
2. The causation test: Did the use or operation of an automobile directly cause the impairment?

The causation test considers the “but for” analysis, namely:

1. But for the use or operation of the automobile, would the incident have occurred?
2. Was there an intervening cause that cannot be said to be part of the ordinary course of the use and operation of the automobile?
3. Was the use or operation of the motor vehicle a dominant factor of the incident?

### Did Ms. Pourkhodayar satisfy the “but for” test?

The LAT had found that while the purpose test was met, the causation test was not. However, the Ontario Divisional Court held that the LAT’s findings on causation were based on an unreasonable and unfair review of the expert evidence. Further, the LAT had failed to recognize a significant contradiction in one of the expert’s evidence that it relied upon.

... that the appellant’s medical condition would eventually result in the hemorrhage she suffered is neither here nor there.

The Court held that the LAT had relied on the respondent’s defence expert for reasons that were misplaced or not supported by the evidentiary record. This critical deficiency made the LAT’s “but for” analysis unreasonable.

### Was there any intervening cause?

Not only did the LAT hold that Ms. Pourkhodayar did not meet the “but for” test, they also held that the stress and high blood pressure she experienced were not a normal risk of the use or operation of a motor vehicle and that the hemorrhage and consequent paraplegia were not reasonably foreseeable risks

involving the motorcyclists. The LAT considered the aggressive actions of the motorcyclists to be akin to an assault, which type of action does not constitute an “accident.”

The Ontario Divisional Court found the LAT erred in its application of the “intervening cause” aspect of the causation test. The Court held that “absent a proper finding that a spontaneous rupture of the AVM as responsible for the appellant’s hemorrhage, that the appellant’s medical condition would eventually result in the hemorrhage she suffered is neither here nor there. If in fact the hemorrhage was caused by an increase in blood pressure resulting from the stress of the situation involving the motorcyclists and NM [her partner] it occurred earlier than it otherwise would have.”

As a result, the Court awarded accident benefits to Ms. Pourkhodayar and referred the matter back for a new hearing before a new LAT tribunal.

## The Takeaway

This decision fleshes out what might constitute an “accident” and provides a detailed review of the “but for” test for causation and when something is considered an intervening cause. The use and operation of an automobile can trigger a foreseeable medical issue associated with an underlying medical condition. Even with no impact, this event can still qualify as an accident and result in SABs.

SARA HART, K.C.  
is a lawyer with Dentons Canada LLP  
and practices in the professional  
liability insurance area.  
Sara.Hart@iDentons.com



DAVID S.  
COWLEY-SALEGIO  
Legal Counsel  
EPCOR Utilities Inc.  
DCowley-Salegio@epcor.com





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# INSTANT INFO

## CSIO Standards Enable Real-Time Data Exchange in Your BMS

BY BRIAN WARKENTIN

If you have ever needed to log into a portal or contact an insurer to obtain policy data, then you know these added steps can take valuable time away from helping clients.

Fortunately, CSIO's data standards allow systems to talk more effectively, resulting in real-time information available in your broker management system (BMS).

### How do data standards facilitate real-time data exchange?

CSIO develops data standards that enable property and casualty insurers and brokers to share information

in real-time through an application programming interface (API), which enables communication between systems. You may not have realized it, but API technology plays a big role in our everyday lives, a prominent example being search engines. When you perform a Google search, APIs allow information to be exchanged between systems fast enough for you to get the results you need in real-time. Now consider how helpful it would be if you could log into your BMS and find client information as quickly as you see Google search results—a lot more convenient than making a call, sending an email or logging into a separate portal to get client info.

When insurers and BMS vendors implement APIs using CSIO's data standards, brokers get:

- Accurate and seamless data exchange
- Real-time information in their BMS
- More time to allocate for essential tasks

In short, CSIO standards are the backbone of efficient data transfer that elevate your brokerage's productivity.

### Who are the champions of standards development?

Continuously enhancing data standards is a key industry initiative



by CSIO's Innovation and Emerging Technology (INNOTECH) Advisory Committee and its API working groups to address bottlenecks in the broker channel. This team of experts has been at the forefront of standards development to encourage widespread adoption and highlight the value of real-time data exchange.

A major achievement for INNOTECH's API working groups last year was making headway in publishing Java Script Object Notation (JSON) API data standards. JSON is a leading technology for data interchange as it allows very large amounts of information to rapidly transfer between insurer systems and BMS. The team published over 100 JSON use cases in 2024, bringing our total to over 300 published use cases that support real-time data exchange. As insurers and BMS vendors integrate more JSON APIs, new information becomes readily available at your fingertips.

## What's next for CSIO data standards?

CSIO's 2025 roadmap for API development includes publishing JSON data standards for commercial lines small business segments. To date, we have completed JSON API data standards for business and professional services and contractors segments, with standards for all 14 segments, or 386 Insurance Bureau of Canada (IBC) codes, to follow. These segments have been completed for real-time quoting using CSIO XML data standards, and adding JSON standards will further enable real-time quoting capabilities for commercial business directly in your BMS.

Finally, CSIO continues to support insurers and BMS vendors in achieving CSIO standards certification. (Check out this list of certified members: [www.csio.com/solutions-tools/csio-certification/certified-members](https://www.csio.com/solutions-tools/csio-certification/certified-members).) As more companies get certified by effectively integrating data standards into their systems, brokers will have

improved efficiency and additional time to focus on what matters most—their clients.

## Will you speak to your BMS vendor and insurer?

We encourage you to speak to your BMS vendor and insurer about the benefits of CSIO data standards. You can also share this link (<https://csio.com/solutions-tools/csio-certification/get-certified>), which includes more

information about implementation and certification.

Be sure to follow CSIO on LinkedIn to stay up to date on regular industry news, including working group updates and new member certifications.

BRIAN WARKENTIN  
Director, Solution  
Architecture & Technology  
CSIO  
[communications@csio.com](mailto:communications@csio.com)



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# COMMUNITY CONNECTION

BY ADRIENNE HILL

## THE VALUE OF BEING AN IBAA MEMBER SUPPORTING BROKERS. STRENGTHENING INDUSTRY.

In today's fast-changing insurance landscape, Alberta's brokers need more than just knowledge—they need community, advocacy and support. That's where the Insurance Brokers Association of Alberta (IBAA) plays a vital role.

At IBAA, we are dedicated to empowering our members through a combination of strategic advocacy, high-quality education and practical business support. Here's how we bring value to every member:

### ADVOCACY

At IBAA, advocacy isn't a side initiative, it's a core pillar of what we do. Every day, we work to ensure that the voices of Alberta's brokers and their clients are heard in the rooms where decisions are made by those who make the decisions.

Through ongoing collaboration with regulators, government representatives, industry partners and the Insurance Brokers Association of Canada (IBAC), we influence policies that impact both the profession and the public.

We work with municipal, provincial and federal governments to influence

legislation and public policy that supports brokers and strengthens Alberta's insurance industry. Current priorities include:

- **Slip and fall reporting period:** advocating to reduce the legal reporting window from two years to 90 days to help curb fraudulent claims and improve risk management.
- **Disaster-resilient building codes:** encouraging municipalities to adopt updated building codes to prevent and reduce hail-related damage.
- **Resilient materials incentives:** pushing for increased government and carrier incentives to promote the use of weather-resistant construction materials in high-risk areas

IBAA is actively engaged with Alberta's insurance regulators to ensure fair, modern and practical regulations that support broker professionalism and career development. Recent initiatives include:

- **CAIB equivalency review:** advocating for clearer and more accurate alignment between CAIB and the Alberta license levels.

- **CAIB program revamp:** supporting the launch of an updated CAIB education program while maintaining its licensing equivalency recognition.
- **Designated representative (dr) rule adjustment:** proposing to extend the DR replacement period to 30 days, allowing brokerages more flexibility.

Whether it's shaping legislation, adjusting licensing rules or promoting disaster resilience, IBAA's advocacy ensures that broker concerns are addressed proactively—and that consumer protection remains a top priority. Our goal is to create a fair, stable and forward-looking insurance environment for all Albertans.

### CAREER DEVELOPMENT AND EDUCATION

Empowering our members through ongoing education and professional growth is a cornerstone of IBAA's mission. We believe that a well-supported broker is not only more successful but also better equipped to serve clients and build trust within the community.



That's why we provide more than just licensing courses. We offer **career-long** support through accessible education, broker development tools, and resources that help our members grow and thrive in a competitive marketplace.

We also provide **public-facing** resources to educate consumers and career seekers on how to become a licensed broker in Alberta, demystifying the process and helping more people enter the profession with confidence.

Whether you're just entering the insurance industry or looking to deepen your expertise, IBAA offers education and training that fits your path. We support our members with:

- **Licensing** through the Alberta Insurance Council (AIC) licensing process and the Canadian Accredited Insurance Broker (CAIB) program.
- **Continuing education opportunities** delivered through engaging monthly webinars and a growing library of on-demand courses.
- **Flexible learning formats** designed to meet regulatory requirements and fit busy broker schedules.

## MEMBER PERKS

Being an IBAA member comes with more than just professional support,

you also get access to a growing list of perks designed to make your work (and life) easier.

Through our Member Perks program, members have access to **exclusive deals, discounts and special offers** from trusted partners across a variety of industries. Perks include:

- Discounts on broker technology and tools
- Access to Perkopolis—Canada's leading perks platform
- Exclusive banking and financial offers
- Regularly updated partnerships and promotions

## SAGE

As an IBAA member, you also have access to Sage Advisor Resources Corp., a trusted subsidiary that offers exclusive group rates on essential coverage types. With over 30 years of expertise, Sage provides tailored solutions to meet the unique needs of brokers. Available coverages include:

- Errors & Omissions (E&O) insurance
- Cyber liability insurance
- **Newly added:** commercial general liability (CGL) and property insurance

These comprehensive options are designed to provide peace of mind, reduce risk on your portfolio, and ensure you have expert advice and

support for all your insurance needs.

In an industry that never stands still, insurance brokers need more than resources. They need a strong, connected network and a trusted advocate. As the voice of Alberta's brokers, the IBAA is proud to lead with purpose—providing the tools, representation, and community that fuel long-term success.

From **policy influence and regulatory advocacy** to **career development, licensing pathways** and **exclusive member perks**, IBAA is committed to supporting brokers at every stage. We're not just responding to industry change—we're helping shape it.

Membership means more than access—it means **belonging**. It means being part of a vibrant, future-focused community of professionals who are raising the bar for our industry, advocating for clients and making a real impact in the communities we serve.

Grow your career. Strengthen your business. Amplify your voice. With IBAA, you're not just keeping up, you're moving forward.

ADRIENNE HILL  
IBAA Communications Specialist  
IBAA  
[AHill@ibaa.ca](mailto:AHill@ibaa.ca)



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