

CANADIAN ASSOCIATION OF MUTUAL INSURANCE COMPANIES



ASSOCIATION CANADIENNE DES COMPAGNIES D'ASSURANCE MUTUELLES

CAMIC Newsletter

We're So Glad You Are Here!

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Save the Dates!



May 2026

Announcement



**SOUTH
EASTHOPE**
MUTUAL INSURANCE

On behalf of South Easthope, with heavy hearts, we share the news that Ed Pellow passed on Sunday, April 19, 2026, at Sakura House.

From 1965-2003 - Ed served as President/Manager/Secretary-Treasurer of South Easthope Mutual Insurance Company.

Over his 38-year career in Mutual Insurance, he served as Chair of OMIA, FMRP and CAMIC.

He is also a recipient of the OMIA Presidential Merit Award.



Member Recognition



Congratulations to Farm Mutual Re which has once again been named one of Southwestern Ontario's Top Employers for 2026—our third year in a row! Find out why we were selected: https://lnkd.in/ePX_tgRn [hashtag#SWOTopEmployers](#) [hashtag#TopEmployers2026](#) [Canada's Top 100 Employers](#).



PEI is proud to share that our CEO, [Craig Noonan](#), has been recognized by [Atlantic Business Magazine](#) as one of Atlantic Canada's Top 50 CEOs for 2026.

Anyone who knows Craig knows he's never been one to seek the spotlight. What matters most to him is building a company Islanders can trust, a workplace people are proud to be part of, and a team that cares deeply about the communities we serve.

Whether he's in the boardroom, walking through the office, or out talking with Islanders, Craig leads with heart, humility, and a genuine belief that people come first.

We're lucky to have him leading our team, and very happy to see him recognized for the kind of leader we already know him to be.

From all of us at PEI Mutual, Congratulations Craig! Well deserved.

Member

Recognition

continued



Stanley Mutual is proud to be featured on [Farms.com Canada](#) for protecting farms in New Brunswick 🌱 🚜.

Founded by farmers in 1937, Stanley Mutual understands the hard work, dedication, and resilience it takes to run a farm. Our roots are in agriculture, and we are proud to continue protecting farmers and their livelihoods across New Brunswick every day.

Supporting local farms, strengthening rural communities, and standing by the people who feed our province is at the heart of everything we do ❤️.

Read more about our journey and commitment to agriculture on [Farms.com](#) and see how we continue to serve New Brunswick's farming community.

<https://lnkd.in/eGndNWwt>.

Member Recognition

continued...



The Commonwell Mutual is proud to be named one of the 2026 Best Workplaces in Canada. This recognition reflects the dedication, collaboration, and everyday commitment of its incredible Commonwell crew. The organization looks forward to continuing to build something great together. [Great Place To Work® Canada](#).

The Commonwell Mutual Insurance Group

The Commonwell Mutual Insurance Group has also been named one of the 2026 Best Workplaces for Women in Canada by Great Place to Work 🎉 🎉 🎉.

This recognition reflects the culture built together. At The Commonwell, when women are supported, heard, and empowered to lead, everyone succeeds. That means making space for diverse voices, showing up as allies, and fostering an environment where people feel safe being their authentic selves 🙌.

To the incredible women across The Commonwell is thankful to leadership, impact, and the role women play in shaping the company. And to everyone who helps create a supportive, inclusive workplace; this recognition belongs to all women 🧡 💚 💙.

The Commonwell is honoured and energized to continue the work ahead.

[#BestWorkplaces](#) [#WomenAtWork](#) [#DEI](#) [#TeamCommonwell](#) [#IndividualsTogether](#)
[#OntarioMutuals](#).

Mutuality



Thank you to OMIA for sharing this useful information about Mutuality!

What exactly is a “Mutual”?

You may have heard us talk about the Mutual Difference, but what does that actually mean?

A mutual insurance company is owned by its policyholders, not outside shareholders. This means policyholders are more than customers, they're members.

This model creates a different kind of focus. Instead of prioritizing short-term returns for investors, mutuals are built around long-term stability, community support, and protecting members when it matters most.

Ontario Mutuals are also part of a broader system built on collaboration.

Mutuals share knowledge, support one another, and work together to manage risk, strengthening the communities they serve across the country.

From rural communities to growing urban centres, mutuality is rooted in a simple idea. We are stronger when we work together.

That's the Mutual Difference.

Learn more at www.ontariomutuals.ca

CAMIC

News

Web site:

We are excited to share that a brand-new introductory video about CAMIC and the concept of mutuality—prepared by one of our talented work term students, Natalia Szymczyk—is now live on our website. This short video offers a fresh and accessible look at who we are, what we stand for, and how mutuality continues to guide and strengthen our work across Canada.

👉 Please click [HERE](#) to watch the video!

Conference:

Registration to the 2026 CAMIC Conference will open in June. In the meantime, below is some helpful information:

Airline code: **FX9FMDM1**. Please click [HERE](#) for details.

Banff shuttle: If you are interested in taking the shuttle from the airport to the hotel or from the hotel to the airport, here is the [LINK](#) to make a reservation and use CAMIC2026 as the “Promo Code”. **CAMIC will cover one-way transportation only for all delegates!**

Room reservation: Please click [HERE](#) book your hotel room. If the In-House Reservations team is unavailable, the call will be automatically forwarded to the **Global Reservations Centre**. Please identify that you are with the **2026 CAMIC Conference**.

Room rate: The basic room rate is **\$299**, with an additional **\$14 per room** added as a mandatory resort fee. This resort fee includes access to on-site amenities and activities offered by the hotel, such as business centre access and guest services.

👉 Please click [HERE](#) to see what is included in the Resort Experience Fee.

Lobbying News



What's Going On On The Hill?

The Hon. Joe Jordan

A 2nd generation former Member of Parliament. Joe is working with CAMIC in support of our government relations objectives.

Calmer Waters....

As the partisan temperature drops and Parliament settles down into a more functional routine, the Government looks to drive the legislative and regulatory underpinnings necessary to support their trade diversification agenda.

While recent floor crossings have eliminated the obstructions inherent in minority government, they have also eliminated a major excuse for inaction. Quite frankly, the Carney Government is now the “pitcher of record” and their fate will be largely impacted by their ability to deliver in the eyes of Canadians.

We witnessed a major component of the government’s strategy when, on April 28, Canada’s Finance Minister François-Philippe Champagne tabled the 2026 Spring Economic Update (SEU). The 178-page document, entitled, *Canada Strong for All*, provides an update on the country’s financial outlook and outlines the overall progress made since Prime Minister Mark Carney’s government tabled its first budget in November 2025.

To that end, outside of a handful of new initiatives such as the *Canada Strong Fund*, the SEU was very much an update, not a mini-budget. It is light on new spending with only \$1.7B in new capital investments over the next five years, on top of existing baseline and Budget 2025 measures through to 2030-31. All new measures in the SEU have a net additional cost of \$37.5B over six years, with more than 45 per cent of that on subsidies and support programs for Canadians through groceries, fuel tax cuts, housing initiatives and training.

There were a number of important themes, including measures to attract increased foreign investment, renewed commitments to increase Canada’s defence capabilities, a focus on leveraging domestic procurement in order to mitigate the impacts of the current Canada/USA trade challenges, increased support for the extraction sector, and a very popular initiative that highlights new investments to train and expand skilled tradespeople.

Lobbying News

continued...

Overshadowing all this strategy and planning is the uncertainty surrounding the latest round of renegotiations on the Canada-United States-Mexico Agreement (CUSMA), as well as the potential outcome of the mid-term elections in the United States. Both have the potential to fundamentally alter the government trajectory domestically, and the Government will need to have multi-level contingencies in place.

This puts the Carney Government in a position where expectations are increasing, while the environment for useful metrics, benchmarks and projections is deteriorating. Navigating these shoal infested waters will not only test the Prime Minister's policy chops, but require a level of political skill that, to date, remains a bit of a untested attribute.

Looking ahead, there could be a couple of by-elections over the summer, always a good litmus test of real time popularity, and a fall budget that will provide Canadians with a much clearer sense of the Government's performance.

As always, your Government Relations Committee will continue to monitor issues that could impact the sector and intervene when, and where, appropriate.

2026 CAMIC Lobby Day / Mid-term Meeting Overview:

The 2026 CAMIC Lobby Day brought members together in Ottawa for two days of meaningful discussions with Parliamentarians and expert speakers, focusing on the sector's top priorities: auto/property theft, building codes, and climate change. The program also explored key economic, social, and political trends shaping the mutual insurance landscape.

Please click [HERE](#) to read the key presentation takeaways.

Thank you to everyone who took the time to complete the post-Lobby Day survey. If you attended the event and have not yet filled it out, please click [HERE](#) to answer the short post-event survey. Your feedback helps us continue improving our events.

Information from Affiliate Members



Introducing Stacey Rose as the New CEO of Omnia Adjusters Cooperative

Omnia is pleased to welcome Stacey Rose as the new Chief Executive Officer. Stacey brings 38 years of adjusting experience, including founding Cornerstone Adjusters Inc. in Vancouver in 2006. She and her team joined Omnia in early 2022, and she was invited to the Board of Directors that fall. Still active in claims, Stacey combines deep insurance expertise with strong dispute-resolution credentials (CIP, CRM, and Charter-level designations in Mediation and Arbitration), along with extensive nonprofit governance experience and a proven track record in business development. As CEO, she is focused on strengthening Omnia's cooperative, people-first model and showcasing its advantages as an all-Canadian alternative to the traditional corporate independent adjusting structure. Stacey also thanks Pieter Heydenrych for his leadership and the solid foundation he helped build, and looks forward to listening, learning, and collaborating with CAMIC members to deepen connection, dialogue, and knowledge-sharing across the sector.



How Social Media and Open-Source Intelligence Can Affect Functional Capacity vs. Claimed Disability

In accident benefits, bodily injury, and casualty claims, one of the most important questions is whether a claimant's reported disability is consistent with their actual functional capacity. Medical reports, treatment records, insurer examinations, and self-reported symptoms often form the foundation of a claim. However, social media and open-source intelligence can materially affect the outcome when they reveal real-world activity that appears inconsistent with the limitations being alleged.

Functional capacity is not simply a medical label. It is about what a person can actually do in daily life: walk, drive, work, travel, exercise, care for children, perform household tasks, participate in hobbies, or maintain a business. A claimant may allege that pain, psychological injury, fatigue, concussion symptoms, or mobility restrictions prevent them from working or enjoying normal life. Publicly available online information can sometimes provide a different picture. [MORE](#)

Information from

Affiliate Members

continued...



Beyond the Inbox: Why print still has a place in the digital age

It would be easy to say that print is irrelevant today. But don't write off print just yet – it's far from dead. Digital may dominate, but print still matters, reaching audiences who prefer paper, or building trust in ways emails and texts simply can't.

Regulations make print unavoidable

When it comes to compliance, print matters. For Canadian banks and insurers, printed communications aren't a nice-to-have. They're a regulatory requirement, making print a critical part of keeping customers informed and protected

Not everyone lives in their inbox

Another reason to keep print in the mix is that some demographics still prefer it. In our recent reports on insurance and banking communications, Boomers revealed a strong preference for printed communications.

Print vs. digital? No. Print and digital

When it comes to print and digital, the answer isn't to think in absolutes. Print and digital can and should coexist.

For situations in which print isn't mandated by regulations, banks and insurers can send printed communications to bolster the digital version. The customer gets the best of both worlds: the reassurance of print and the convenience of digital.

View the full article [HERE](#)

Reach out to us for more information or to discuss your customer communication requirements.

Andrew MacDonald

Computershare Communication Services

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Phone: 647 270 7975

Information from Affiliate Members

continued...



Supporting the Next Generation of Mutual Insurance Professionals
Across Canada, mutual insurers are navigating a defining moment. Experienced professionals (many of whom have shaped their organizations for decades) are approaching retirement, while a new generation enters the industry with different expectations, skills, and ways of working. Supporting this transition requires more than recruitment alone; it calls for thoughtful investment in how work gets done.

For emerging professionals, confidence is built through clarity. Clear processes, consistent workflows, and accessible information help new team members move from learning to contributing more quickly. When systems are intuitive and aligned to real business practices, they reduce reliance on informal knowledge and allow experience to be shared and not lost.

Just as importantly, modern tools can free up time for the work that matters most. When manual tasks are reduced, professionals at all stages of their careers can focus on customer service, judgement-based decision-making, and collaboration. This is especially important within the mutual model, where long-term relationships and local understanding remain central to success.

Technology alone is not the answer, but it plays a meaningful supporting role. Platforms designed specifically for insurance and built to reflect the realities of mutual organizations can help bridge generational gaps, preserve institutional knowledge, and create an environment where emerging professionals are set up to succeed.

By combining strong mentorship, purposeful development, and the right operational foundations, mutual insurers can ensure the next generation is prepared and empowered to carry the mutual system forward.

Information from Affiliate Members

continued...



Active farmland optimization: an integral process in enhancing farmland's value



Crescero Natural Capital is a leader in farmland asset management. We empower investors and farmers to safeguard the integrity of farmland for future generations, connecting investors with the value of Canadian agriculture, by actively optimizing, managing and protecting farmland in partnership with farm families.

Optimization is a key component of proper farmland asset management. It refers to the improvement of farmland to maximize long-term value for investors, farmers and the land itself. Optimized properties support consistent yields, reduce operational inefficiencies, and maintain soil health over time. Farmland optimization at Crescero can be broken down into land and financial optimization.

Land optimization is the improvement of the agronomic and physical attributes of the land. It is executed mainly through the maintenance of soil health and effective water management. These are essential in supporting stronger crop performance and the long-term productivity of the land.

Financial optimization is the process of ensuring the capital allocation to the land is optimal and that the land is generating cash flow to its utmost potential. It is executed mainly through two methods. The first is the liquidation of non-core components which strengthens the economic profile of the property by reducing maintenance costs and freeing capital that can be redirected toward productive farmland improvements. The second is by leasing sections of the land for alternative uses which maximizes the generation of stable, long-term cash flows.

Information from Affiliate Members

continued...



At Crescero Natural Capital, we believe farmland shouldn't sit idle or be treated as a passive investment. Every acre can be improved economically, agronomically, and ecologically, through thoughtful management that benefits investors, farm families, and the land itself. Read the full article [HERE](#).

For information about Crescero, please reach out to Oliver Wolf at oliver.wolf@crescero.com.



DEFINITIVE DATA INSIGHTS FOR
STRATEGIC MANAGEMENT DISCUSSIONS
AND DECISIONS

IFRS 17 Changed Your Ratios. Here's How MSA Research Is Bringing Them Back - In a Comparable Way

Sarah Fong, Vice President - MSA Research

About the MSA Research Working Group: MSA Research has convened a member-led Supplementary Data Working Group recently to help insurers translate IFRS 17 results into practical, decision-ready KPIs. The group brings together finance and actuarial leaders to align definitions that are simple to produce, consistent across insurers, and useful for executives and boards. The work aims to produce a supplementary data set that will serve as a foundation for benchmarking, so leaders can compare performance across the industry with greater confidence.

One early focus area: IFRS 17 improved consistency in insurance financial reporting, but it also made some everyday performance measures harder to see at a glance. Many teams now struggle to recreate the familiar **loss ratio** and **expense ratio** because claims and expenses are combined into a single line item.

Mutual insurers rely on clear, comparable KPIs to support pricing decisions, explain results to boards and members, and monitor emerging loss trends - often with lean finance teams and limited resources. That's why MSA's working group is focused on straightforward, comparable definitions that make IFRS 17 results

Information from Affiliate Members

continued...



What changed under IFRS 17

- **Claims and expenses are blended:** IFRS 17 introduces *Insurance Service Expense*, which typically combines claims and certain expenses, so the previous ratios such as loss ratios and expense ratios are no longer obvious.
- **Everyone can define things differently:** judgments about expense attribution, discounting, and reinsurance can make cross-company comparisons tricky.

View the full article [HERE](#).

Save the Dates!

2026

·2026 CAMIC Conference and Annual General Meeting:

October 4-6, 2026, Fairmont Banff Springs Hotel, Banff Springs, AB

2027

·2027 CAMIC Lobby Day / Mid-Term Meeting:

May 3-4, 2027 at the Fairmont Château Laurier, Ottawa, ON

·2027 CAMIC Conference and Annual General Meeting:

October 3-5, 2027 at the Fredericton Convention Centre, Crowne Plaza and Hilton Garden Inn, Fredericton, NB

2028

·2028 CAMIC Lobby Day / Mid-Term Meeting:

May 1-2, 2028 at the Fairmont Château Laurier, Ottawa, ON

·2028 CAMIC Conference and Annual General Meeting:

October 1-3, 2028 at the Fairmont Château Laurier, Ottawa, ON

2029

·2029 CAMIC Lobby Day / Mid-Term Meeting:

April 30-May 1, 2029 at the Fairmont Château Laurier, Ottawa, ON

·2029 CAMIC Conference and Annual General Meeting:

September 30-October 2, 2029 at the Fairmont Le Manoir Richelieu, La Malbaie, QC

2030

·2030 CAMIC Conference and Annual General Meeting:

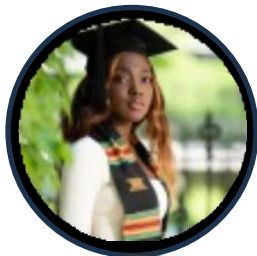
October 6-8, 2030 at the Fairmont Château Whistler, Whistler, BC

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