

THOMPSON'S WORLD INSURANCE NEWS

P.O. Box 1027
Waterloo, ON N2J 4S1
Phone 519-579-2500
Email mpub@rogers.com
Internet www.thompsonsonline.com

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EDITORIAL

TONY THOMPSON (1931-1999)
Founder

MARK PUBLICOVER
Publisher / Manager

ROD WEATHERBIE
Staff Reporter
(416) 520-0448
rod.weatherbie@gmail.com

SHANE McCUNE
Daily Editor
(250) 890-9252
coastwords@yahoo.ca

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Rates.ca finds claim satisfaction rebounding

RATES.CA said it has found satisfaction with auto insurance claims service has rebounded across all age groups, even as more policyholders choose insurers based on price.

The firm hired Pollara to conduct a poll last summer for the *Rates.ca Annual Best Auto Insurance Study* and found 81% of Ontario drivers who filed an auto claim in 2025 were satisfied with their claims experience — an eight-percentage-point increase from 2023.

Rates.ca said the improvement signals that insurers have largely recovered from the pandemic-era supply chain disruptions that led to lengthy repair delays and extended vehicle replacement times in 2022 and 2023.

"Good claims service is the cornerstone of the insurance business," said Igal Mayer, CEO of Rates.ca. "Insurers struggled to deliver on that key service for years after the pandemic threw a wrench into global supply chains. The results of this year's study show the industry has recovered, with claims satisfaction rising meaningfully."

While claims service improved, the survey results suggest consumers remain highly cost-conscious. Thirty-six per cent of the respondents said they selected their insurer because it offered the lowest price, up from 34% in 2024. Rates.ca noted that economic pressures, including higher repair costs, inflation and rising auto theft losses, continue to influence purchasing decisions.

The company said the polling also shows that expectations with communication are changing, particularly among younger drivers. While the majority of respondents still prefer to initiate claims by phone, Gen Z customers were far more likely to use digital channels such as apps, websites, email or online chat.

About 80% of baby boomers reported starting claims by phone, compared with roughly 60% of Gen Z respondents and just under 70% of millennials.

Rates.ca said usage-based insurance continues to attract attention, with awareness rising across all age groups, although uptake remains modest.

Pair charged after high-end vehicle thefts

POLICE have arrested and charged two men in connection with the theft of multiple high-end vehicles from an Oakville car dealership earlier this month, following a break-and-enter that initially prompted a region-wide investigation.

Halton Regional Police Service said the charges stem from a Jan. 11, break-in at Lockwood Leasing on South Service Road West, where several masked suspects entered the dealership in the early morning hours and stole keys to luxury vehicles stored on site.

As reported last week in *Thompson's*, eight vehicles, including a Ferrari, two Porsches, three Mercedes-Benz models and two BMWs, were taken from the property.

In the days following the incident, police

located several of the stolen vehicles abandoned across the Greater Toronto Area.

HRPS later learned that Peel Regional Police had recovered an additional stolen Porsche 911 on Jan. 12 and arrested two men in connection with that recovery.

Further investigation by HRPS detectives linked those arrests to the Oakville thefts.

On Jan. 14, HRPS took both suspects into custody.

Police have charged two 24-year-old men with break and enter and disguise with intent.

Both men were initially held in custody but have since been released on bail. They are also facing additional charges laid by Peel Regional Police.

Institute seeks leadership award nominations

THE INSURANCE Institute and the CIP Society have opened nominations for the 2026 National Leadership Awards, which honour leadership excellence within Canada's p&c insurance industry.

Established in 2009, the awards recognize up to 10 individuals across two categories — emerging leader and established leader — who are contributing to the advancement of the industry.

Insurance professionals nationwide can nominate colleagues, with successful recipients to be announced this fall and inducted into the CIP

Society Leadership Circle.

Applications are assessed by a judging panel composed of CIP Society members drawn from four regions: Western, Ontario, Quebec and Atlantic.

Eligible nominees must hold a CIP, FCIP or HCIP designation and be members of the CIP Society in good standing.

The nomination period will close June 30, with recognition events planned between November and the spring of 2027.

Nominations can be submitted on the institute's website.

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LOOKING AHEAD

FEB. 2 - 4 — **CatIQ Connect, Catastrophe conference**, Toronto, Marriott Downtown.

FEB. 5 — **Ins. Institute, GTA convocation & awards**, Toronto, Metro Toronto Conv. Centre.

FEB. 11 — **Insurance Institute, GTA chapter Trends & Predictions seminar**, online.

Western partners with association of bakeries

BROKER Western Financial Group has formed a national partnership with the Baking Association of Canada to provide commercial insurance and employee benefits solutions to the organization's network of more than 500 businesses and affiliated members across the country. High River, Alta.-based Western is offering sector-specific insurance and benefits programs designed for retail, wholesale and manufacturing bakeries, with a focus on managing operational risk and rising benefit costs. The BAC said the partnership is intended to support bakeries as they address workforce and cost pressures across the sector. Western is a subsidiary of Trimont Financial, which is owned by the Wawanesa Mutual Insurance Co.

Crawford reorganizes operating structure

CLAIMS specialist Crawford & Company has revised its global operating structure and is now operating with two separate divisions for U.S. and international operations. The Canadian operation is now under the leadership of Andrew Bart, CEO of international operations, who is based in London, U.K. Pat Van Bakel, who at one time was CEO of Crawford's Canadian unit, has been appointed to a global role as the company's chief commercial and strategy officer. Reporting to CEO Bruce Swain, Mr. Van Bakel will guide the company's strategic direction and work to improve communication with markets and major global clients.

IBAM celebrating 75th anniversary this year

THE INSURANCE Brokers Association of Manitoba will be celebrating its 75th anniversary during its annual conference and trade show this spring in Winnipeg. The event will be held April 7-9 at the Fairmont Winnipeg and the RBC Convention Centre with the theme 'Treasured Past, Brilliant Future.' Along with receptions, breakout sessions and keynote speakers, the conference will also feature a seminar on errors and omissions coverage, a broker panel and an insurer CEO panel. The IBAM trade show will be held April 9. Early bird registration pricing for the conference and trade show is available until Feb. 20.

Collectivfide appoints Mulcair to executive role

COLLECTIVFIDE Insurance Group has welcomed industry consultant Sean Mulcair as chief operating officer. Mr. Mulcair joined the Cambridge, Ont.-based mutual-owned brokerage firm last week. As founder and managing partner of Gradient Solutions, he has been consulting with brokers, insurers and software vendors for more than 20 years. Mr. Mulcair has been a guest lecturer at several broker association conventions and he has written a range of articles and ebooks on sales strategy, efficiency and customer experience. Formed in 2019, Collectivfide invests in and provides support for independent broker partners while allowing them to maintain their local identities.

Lamontagne named SAAQ president and CEO

THE QUEBEC government has appointed Serge Lamontagne as president and CEO of the Société de l'assurance automobile du Québec, with a mandate to stabilize the organization and improve service for the public. He took over the role last week. Cabinet said Mr. Lamontagne's priorities will include addressing ongoing operational challenges at the SAAQ and restoring public confidence in the agency. He was director general of the city of Montreal from 2018 to 2024, following four years in the same role with Laval. The SAAQ manages driver's licences and vehicle registration and provides mandatory public auto insurance in Quebec.

Campaign launched to highlight CIP designation

THE INSURANCE Institute has launched a national, multi-media advertising campaign aimed at raising public awareness of the Chartered Insurance Professional designation. The institute said the campaign builds on insights from previous years and uses targeted placement to reach key audiences. In English Canada, the campaign is running on television networks including Rogers, Sportsnet, Bell, TSN and CBC News Network, alongside digital streaming services such as Netflix, Amazon Prime, Disney, YouTube, CBC Gem, Tubi and Rogers. In French Canada, placements include Canal D and RDS/Sports, supported by a broader digital presence.

Ecological restoration consortium formed

INSURERS SCOR and Axa have partnered to form a new consortium at Lloyd's to finance ecological restoration projects. The companies said the initiative will address a gap in the insurance market for projects that assist the recovery of previously degraded, damaged or destroyed ecosystems. They said that by combining their capacity and global reach, SCOR and Axa will be able to cover larger, more complex ecological restoration projects. "The preservation of biodiversity plays a major role for the economy," said Etienne Champion, p&c commercial group chief underwriting officer at Axa. "It is estimated that around 50% of the world's economy relies directly or indirectly on healthy ecosystems, which makes their protection a strategic priority for all economic actors."

Aviva provides funds for disaster response group

AVIVA Canada has committed \$250,000 in funding for Team Rubicon Canada to support the group's disaster response, mitigation and preparedness efforts across the country. Team Rubicon is a registered charity and veteran-led organization that works with governments and community partners to deliver disaster response and recovery services. The funding announcement coincides with Team Rubicon's 10th anniversary in Canada. Aviva employees will also have opportunities to participate in volunteer deployments and the two organizations plan to collaborate on disaster preparedness and response advocacy initiatives.

SGI VP MacDonald joins CSIO board of directors

SGI CANADA VP Steven MacDonald has joined the board of directors of the Centre for Study of Insurance Operations. Mr. MacDonald has more than two decades of experience in information technology and held several leadership roles at IT firms iQmetrix, Viterra and CGI. At SGI Canada, the p&c division of Saskatchewan Government Insurance, he serves as VP of solution delivery and has directed large-scale business transformations and helped enhance the organization's insurance platforms. The CSIO is Canada's industry technology association of p&c insurers, vendors and more than 43,000 brokers.