

## THOMPSON'S WORLD INSURANCE NEWS

P.O. Box 1027  
Waterloo, ON N2J 4S1

**Phone** 519-579-2500

**Email** mpub@rogers.com

**Internet** www.thompsonsnews.com

THOMPSON'S is published Mondays 42 times per year from the second week in September to early July, except during the Dec. 25/Jan. 1 holiday season, by First News Publishing Inc.

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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

National Library of Canada  
ISSN 1481-8361

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MARCH 23, 2026 — Vol. 38, No. 25

## Tribunal rules scooter qualifies as automobile

AN ONTARIO Licence Appeal Tribunal adjudicator has found a three-wheeled electric scooter involved in a 2023 crash qualifies as an 'automobile' under Ontario's Statutory Accident Benefits Schedule, distinguishing it from a separate 2025 ruling involving an e-scooter.

In a decision released earlier this month, adjudicator Rachel Levitsky ruled that Kelly Bartok was involved in an accident under SABS after the 'Boomer Beast' vehicle he was operating broke apart and caused him to fall to the roadway.

The insurer, Intact Insurance Co., had argued the vehicle should be treated as a mobility scooter and not an automobile, citing Ontario pedestrian safety guidance.

But the adjudicator said the evidence showed the Boomer Beast was intended for road use, not sidewalks or other pedestrian areas, and that its size and speed set it apart from a typical mobility scooter.

The decision describes the Boomer Beast as an

electric three-wheeled vehicle with a seatback, handlebars, headlight, brake light and large tires, capable of travelling at about 40 km/h and designed for use both on-road and off-road.

The adjudicator found it was designed for and capable of transporting a person on streets and highways.

The ruling contrasts with an earlier tribunal decision involving the driver of an electric kick-scooter that struck a pedestrian food courier (*Thompson's*, June 30, 2025). In that case, the appeal tribunal found there was insufficient evidence about the scooter's specifications, including speed, passenger capacity and safety features, to determine that it was an automobile.

Although Mr. Bartok succeeded on the preliminary issue, the tribunal found he was not entitled to \$2,486 for an attendant care assessment because he did not establish that the assessment was necessary for preparing an attendant care needs form or that the fee was reasonable.

## BrokerLink expands in Ontario and Alberta

BROKERLINK announced last week that it completed three acquisitions earlier this month.

Ontario's InsuranceHero.ca and Levitt Insurance Brokers and Alberta's Rizk Insurance Services all joined the Intact Financial Corp. subsidiary as of March 1.

InsuranceHero.ca, founded in 2011, has an office in Elliott Lake, Ont. and also operates in Toronto, Sudbury and West Nipissing with a focus primarily on personal insurance. It also offers commercial, life and health and travel coverages.

Levitt Insurance was founded in 1990 and is headquartered in Vaughan, Ont. It also has operations in the Kitchener-Waterloo and Ottawa-Kingston areas. The multiline broker has specialized in contractor and transportation risks, along with

programs for alarm installers and security service providers.

Calgary-based Rizk Insurance, which formerly operated as Braeside Insurance Services, has operated for nearly 30 years, providing coverages for individuals and businesses with commercial clients in contracting, professional services and real estate.

BrokerLink said staff from the three brokerages will remain at their respective offices.

"Each brokerage joining BrokerLink in March brings a strong blend of community-focused service and forward-thinking practices," said Michael Stack, BrokerLink's VP of acquisitions.

Founded in 1991, BrokerLink now has roughly 4,000 employees at more than 225 branches.

## Institute recognizes case competition winners

THE INSURANCE Institute of Canada's insurance career connections division has named a team from London, Ont.-based Fanshawe College as the winner of its 2026 'NextGen Risk' insurance case competition.

The competition focused on commercial property fire risk mitigation and broker services and involved 14 student teams from post-secondary institutions in Alberta, Saskatchewan and Ontario studying insurance, risk and business.

Calgary's Mount Royal University placed second and Seneca College, which has campuses in the Greater Toronto Area, finished third.

The event was held in Calgary, where teams first attended a networking session with industry professionals before receiving the case assignment at Bow Valley College on March 12.

Teams then prepared their responses and presented them the following day before a panel of judges working in insurance risk.

The institute said the case involved a fictional commercial client in northern Alberta seeking broker advice on fire risk mitigation and insurance coverage.

Students were provided with excerpts from Chartered Insurance Professional course materials to assist in preparing their submissions.

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