

# Facility Association Annual General Meeting

Karen Dyberg, Chair  
Board of Directors

March 19, 2025

Good morning Ladies and Gentlemen.

My name is Karen Dyberg, and I am the Chair of the Board of Directors of the Facility Association. It is my pleasure to welcome you to the Annual General Meeting.

My two years as Chair has been brief, but a lot has been accomplished. I am extremely proud of all the work that has been done by the Board and staff, which has further solidified FA's presence and role within the industry.

A special thank you to my fellow Board Directors for their ongoing support, encouragement and engagement.

Now, let's move on with the business at hand. FA has embraced the new norm of hybrid. Both in the workplace and with meetings.

But having worked as a broker for my adult life, I appreciate and understand the value of being able to come together, to collaborate and discuss the issues we are all facing.

There is no escaping the impact and reach of technology, and we will continue to leverage it in order to strengthen our organization.

With that, I would like to welcome my colleagues who are here with us today in person and welcome to those who are joining us virtually via our webcast. *Thank you for being with us.*

While our days are busy filled with phone calls, meetings and family tasks, we cannot overlook the complex global challenges millions of people face every day.

Political conflicts, natural disasters, human error tragedies causing widespread suffering.

Wildfires in Jasper and California, and other natural and climate disasters. Trade wars, threats of tariffs, and the financial uncertainty caused by inflation continue to cause a measure of discomfort for many.

As we begin 2025, auto insurance continues to be an issue that has the attention of provincial governments and consumers. And we look to balance sustainability and affordability.

Reforms are already underway in Ontario and Alberta. Nova Scotia will begin a review this summer. There is a provincial election scheduled in Newfoundland & Labrador this October, where insurance is likely to be an issue.

Rest assured, Facility Association's Board, management, and staff are focused on our Purpose and Mission of providing insurance in an ever-changing market and enhancing the insurance market stability.

At the same time, FA has made significant strides in several key areas including strengthening its own IT infrastructure, modernizing the organization and systems, data governance and innovative responses to emerging issues.

Together, FA is moving ahead on achieving and executing on our stated purpose and strategic objectives.

Saskia will provide you with some details from an operational perspective on how FA stepped up to address several specific issues.

Right now, I'd like to give you a highlight on the progress FA made in 2024 to deliver on our strategic priorities.

To begin, we took another big step towards the development and creation of a Central Operating Platform for FARM.

Most notably, we selected a vendor to build our new platform.

We harmonized rules in New Brunswick, Northwest Territories and Nunavut. We are awaiting approval from PEI and Yukon, and we've submitted filings in Nova Scotia, Alberta and Newfoundland to harmonize rates.

Second, we continued to build out our internal IT capacity by:

Strengthening our IT Governance and IT Risk Management; Establishing Project Management Office and Procedures; and Creating and updating core IT Policies and addressing gaps.

Third, FA identified several key issues where we were able to leverage our expertise of the residual market.

We provided constructive input to governments where auto reforms are taking place as well as our increasing experience in the inter-urban segment.

Next, we continued to focus on the important topic of data and data governance.

FA was engaged with GISA, IBM and IBC to ensure smooth and functional transition of data reporting for FA and data for non-ASP/UIP industry initiatives.

FA is also in the final steps of completing a Memorandum of Understanding with GISA, which formalizes our shared data partnership, expectations and data governance obligations.

Finally, we further strengthened FA's capabilities and modernization by:

Operationalizing our Third-Party Risk Management Framework; Improving our IT platform; and Implementing our ERM framework for Policy and Process review.

Auto insurance continues to play a critical role within our economy, and the pace of industry change and market forces continually challenge member companies to improve their efficiencies and responsiveness.

This is true for Facility Association as well.

On behalf of your Board, I would like to assure you that FA will continue to minimize our market presence and impact, while ensuring we continue to enhance the capabilities necessary to support the industry.

I would like to once again thank and recognize my fellow board members as they continue to challenge the status quo and elevate the entire organization with their insight and foresight.

To our three Board Committees, you carry the lion's share of the work in Data & Technology, in Risk and Audit, and Governance and HR. And to the Advisory Committees, for all the work you do in claims, Actuarial, and Rates and Rules, and advising on UIP, and of course we are also supported by the Provincial Operating Committees. Thank you!

Saskia, thank you for your inspired leadership of Facility Association and thoughtful commitment to transformation.

With those acknowledgements complete, I will now hand over the proceedings to Saskia for her remarks.

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