



## ELECTION ADVOCACY TOOL KIT

### OVERVIEW

The 2025 Federal Election is in full swing, and there are many great candidates from all political parties who are looking to engage with voters to hear about what is important to them.

The Insurance Brokers Association of Canada (IBAC) recognizes the important role that advocacy has in our organization. Over the years, IBAC and our Member Associations have had much success in achieving our advocacy goals because of our continuous efforts to establish strong relationships with Parliamentarians. These relationships often begin with the election campaign.

We would like to encourage brokers to take the opportunity to get to know your local candidates. Make sure they understand the important contributions that brokers make to the economy and the community and highlight the work that we do to protect consumers. These are compelling messages.

Regardless of the party you support, it is important to be engaged with candidates at the grassroots level, because one of them will become your Member of Parliament. Start building a relationship with your future MP that will support our important advocacy efforts on behalf of all insurance brokers and consumers across Canada.

## TIPS TO INCREASE YOUR INVOLVEMENT AND HAVE AN IMPACT

- 1 Obtain contact and background information** on your candidates by visiting the party websites:  
[www.conservative.ca](http://www.conservative.ca)      [www.ndp.ca](http://www.ndp.ca)  
[www.liberal.ca](http://www.liberal.ca)      [www.greenparty.ca](http://www.greenparty.ca)  
[www.blocquebecois.org](http://www.blocquebecois.org)
- 2 Engage on social media.** This is the predominant form of communication.
- 3 Make a personal contribution or volunteer** for a political candidate/registered association/registered party that you feel best represents your views and understands the consumers' point of view. (Business contributions are not permitted.) \*For details see Federal Electoral Rules on page 7 of this guide\*
- 4 Attend events at which the candidate will be appearing and introduce yourself.** To find out about upcoming events, contact your candidates' campaign office, town hall or keep informed from the local newspaper.
- 5 Attend events at which the Prime Minister or other opposition party leaders** will be appearing. To find out about upcoming events, contact the party office or keep informed from the local and national newspapers.
- 6 Be ready** when candidates come knocking at your door. Ask pointed questions of the candidates. See key messages on page 2 of this kit.
- 7 Vote** for the candidate that best represents your interests!



# KEY ISSUES & MESSAGES

## ► INSURANCE BROKERS IN YOUR COMMUNITY

### Key Messages

- Canada's 43,000 insurance brokers have a long history of providing their clients with unbiased advice, choice, and advocacy, while consistently demonstrating their strong commitment to consumer protection. This focus on consumers underpins the Insurance Brokers Association of Canada's (IBAC) advocacy on several public policy issues that affect both insurance brokers and consumers.
- Insurance brokers are small business professionals who operate in virtually every city and town across Canada, creating jobs and contributing to the local economy. They are also community leaders who make a positive difference, donating to important causes, volunteering to help others, and participating in political activities at the federal level.
- Insurance brokers are an important constituency and proud contributors to the prosperity and well-being of your community.
- Insurance brokers are the chosen, trusted and respected experts for Canadians' insurance needs. They work for their clients, not the insurance companies, and provide unbiased advice, choice and advocacy.

## ► PRIORITIZING AFFORDABILITY FOR CANADIANS

### Summary

Canada's insurance brokers consistently demonstrate their value by providing affordable options to their clients and pursuing the best policy at the best price. As Canadians grapple with the rising cost of living and the economic uncertainty around tariffs, insurance brokers' trusted advice is needed now more than ever.

### Key Messages

- Insurance brokers work for the consumer, not the insurance company.
- Brokers work to provide consumers with personal advice, more choice in the market, a range of pricing options, and a representative that's on their side.
- In the event of a claim, brokers advocate to ensure a timely resolution for their client.
- Brokers can also advise homeowners on adaptation measures to reduce their property's risk profile, which could better protect them from natural disasters and in some cases, reduce their insurance premiums.

## ► PROTECTING CANADIANS FROM NATURAL DISASTERS

### Summary

Catastrophic floods, wildfires and extreme weather events are occurring with more frequency and intensity across the country, with devastating impacts on families, business and communities. While the proper insurance can mitigate some of the financial impacts, about 10 percent of homeowners live in high-risk flood zones where overland flood insurance is unavailable or unaffordable.

### Key Messages

- Insurance brokers are on the front lines in the aftermath of these events, providing critical services and support to individuals and businesses affected, and helping them regain productivity.
- A national flood insurance program for high-risk properties will help provide security and peace of mind for affected Canadians. It will also reduce growing cost pressures on the Disaster Financial Assistance Arrangements (DFAA).
- As this program takes shape, we believe that Canadians will be best served by leveraging the existing private sector distribution and claims process, as well as the valuable expertise of insurance brokers who have a unique understanding of the specific needs in the communities where they live and work.
- A Public-Private Partnership (PPP) of this kind between government and industry will also more effectively share the rapidly increasing risk-transfer costs of natural catastrophe events, helping to keep insurance accessible and affordable for all Canadians.
- We also recommend that the government support a national awareness campaign to encourage all homeowners to assess their personal flood risk and ensure that they have adequate coverage.

## ► CONSUMER PROTECTION IN THE *BANK ACT*

### Summary

The *Bank Act* is the legislation that governs Canada's chartered banks. The Act contains provisions that limit banks' business powers, including the historical separation of the pillars of banking and insurance. IBAC believes that these provisions must continue to be upheld in order to protect consumers. Our primary advocacy focus is on maintaining the important consumer protection provisions in Section 416 of the *Bank Act* that prohibit banks from selling insurance at the point of granting credit.

### Key Messages

- For insurance brokers, the principle of protecting consumers is paramount.
- Section 416 of the *Bank Act* contains consumer protection measures that prohibit banks from selling insurance at the point of granting credit.
- These provisions are important to protect consumers from potential exposure to high-pressure sales tactics or coercive tied selling when consumers are securing a loan or mortgage. The limitation on banks' business powers also ensures a competitive insurance marketplace that benefits consumers.
- IBAC believes that the historical separation of the pillars of banking and insurance must continue to be upheld.

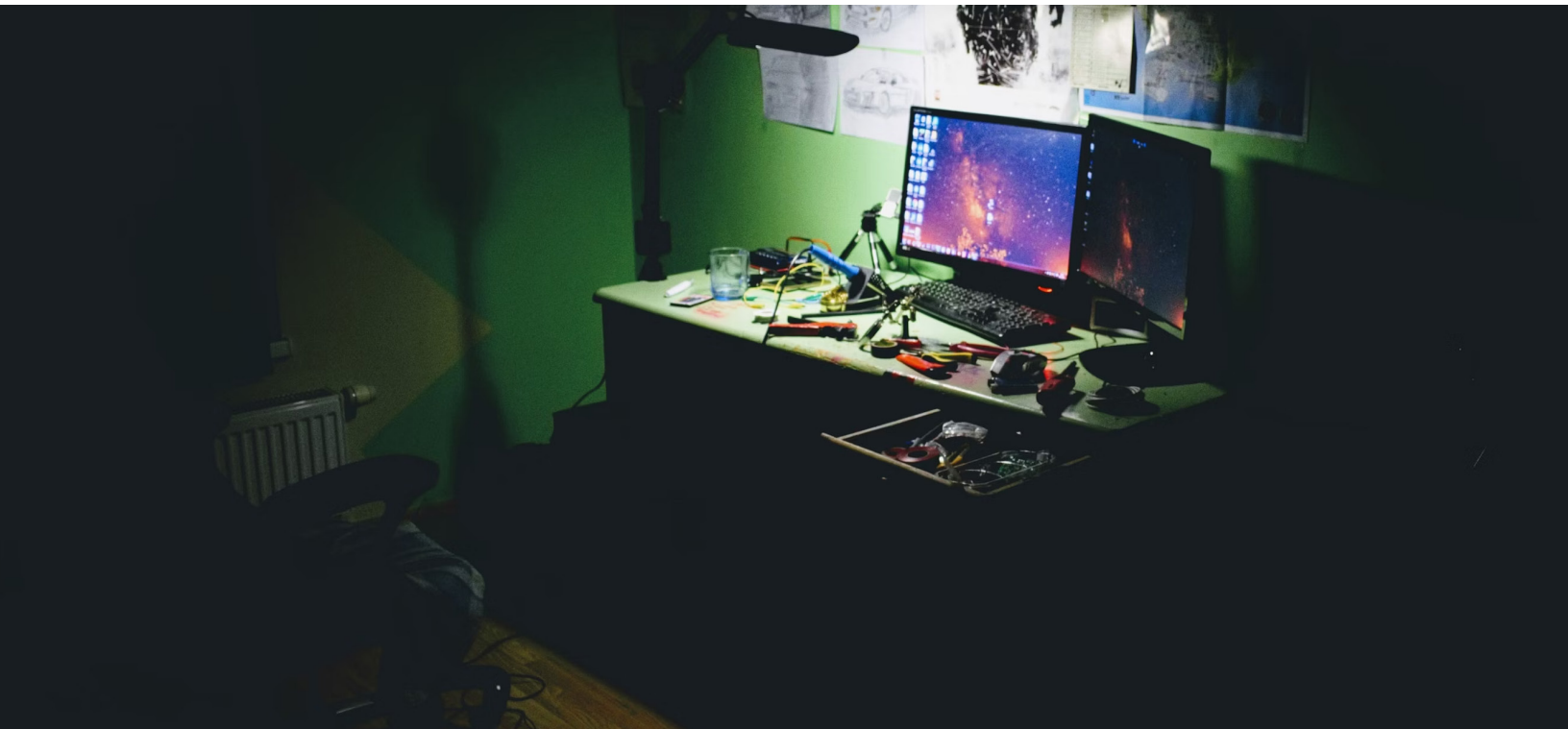
## ▶ PROTECTING CANADIANS FROM CYBER RISK

### Summary

Cyber-attacks are a growing threat that paralyzes businesses and puts consumers at risk. Canadian small businesses continue to be the target of criminal cyber activity. A recent survey conducted by the Business Development Bank of Canada (BDC) found that 73 percent of small businesses in Canada have experienced a cybersecurity incident. At the same time, many SMEs don't have the knowledge or capacity to implement protective measures, or they view cybersecurity as an unnecessary, additional expense that falls behind other business priorities.

### Key Messages

- All Canadians are affected by cyber attacks. For example, last year, British Columbia-based London Drugs closed all 79 storefronts for a week due to a cyberattack. The Toronto Public Library had its system paralyzed for months following an attack in late 2023.
- The rapid development and expansion of Artificial Intelligence (AI) is increasing the overall risk and prevalence of cyberattacks and cyber fraud.
- These attacks often result in significant financial costs, business disruption and reputational damage.
- A program that raises awareness and supports SMEs with the costs of implementing cybersecurity measures would allow small businesses to better protect themselves.



# SOCIAL MEDIA TIPS



## Post about meeting your candidates

Include photos where available, tagging the candidate, IBAC, and your provincial association (see list below), and using the hashtag **#InsuranceBrokersintheCommunity** (English) or **#courtiersd'assurancesdanslacommunauté** (French).



## Keep the tone positive

and the message appropriate. The posts should be generalities such as:

- *Enjoyed speaking with @inserthandle about how brokers support consumer protection in the insurance industry! **#InsuranceBrokersintheCommunity @IBACanada***
- *Thanks @inserthandle for the great talk about how brokers help protect Canadians. **#InsuranceBrokersintheCommunity @IBACanada***



## Repost


@IBACanada posts and meetings from other brokers.

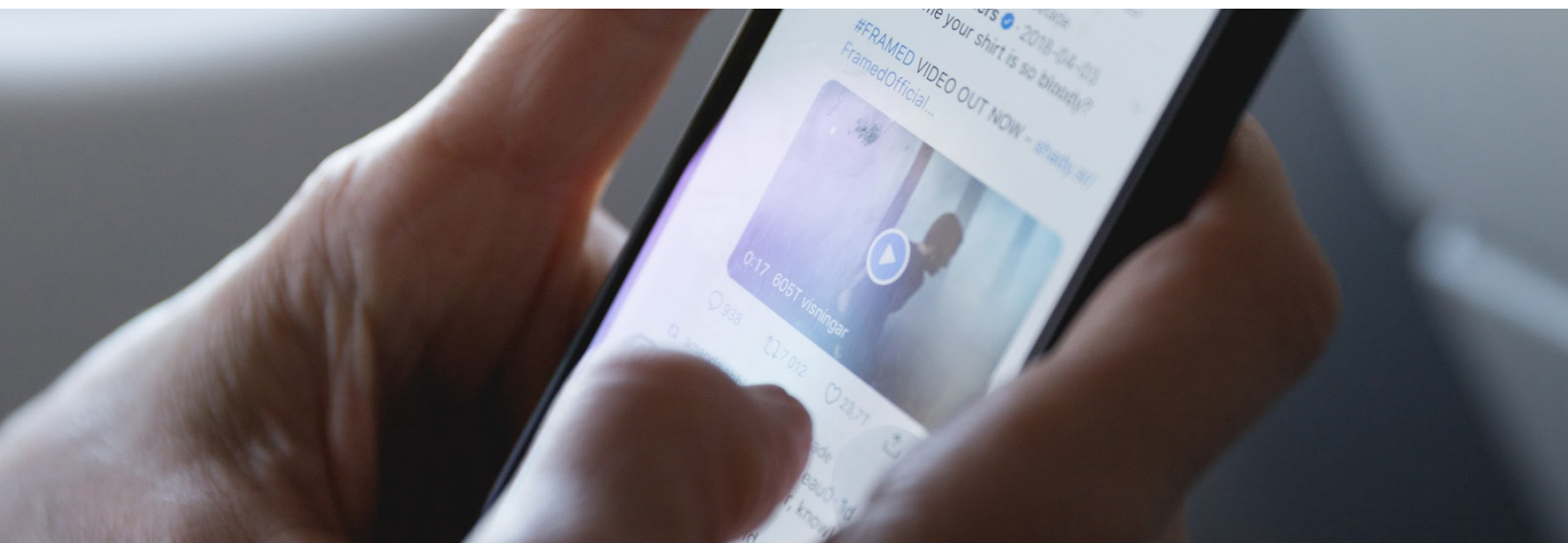
## Find us here:

 @IBACanada [↗](#)

 Insurance Brokers Association of Canada [↗](#)

 Insurance Brokers Association of Canada [↗](#)

 @ibac\_acac\_canada [↗](#)



# ELECTORAL FINANCE RULES

## Limits on Contributions, Loans and Loan Guarantees

Political Entity	2025 annual limit	Limited per election called between Jan. 1 and Dec. 21, 2025
To each registered party	\$1,750*	N/A
In total to all registered associations, nomination contestants and candidates of each registered party	\$1,750*	N/A
In total to all leadership contestant in a particular contest	\$1,750*	N/A
To each independent or non-affiliated candidate	N/A	\$1,750*

\*Rules are taken from the Canada Elections Act

**Contributions to political entities may only be made by individuals who are Canadian citizens or permanent residents.** This means that corporations, trade unions, associations and groups are not permitted to make contributions to political entities

- The sum of these three amounts cannot at any time exceed the contribution limit.
- Note: When total contributions from an individual are over \$200, their name, partial address and contribution amounts disclosed in the financial return will be published on the Elections Canada website.

### Example

- Max decides to contribute \$1,750 to the registered party he supports. In addition, he makes a \$650 contribution to the party's registered association in his riding. When a federal election is called in the same year, he makes a \$1,000 contribution to the candidate representing the party in his riding. With that, Max reaches the annual limit for contributions to the registered party as well as the annual limit for contributions to any combination of candidates, registered associations and nomination contestants of the registered party. He could still make a contribution to political entities of other registered parties.

## Non-monetary contributions

Any person can volunteer for a political entity, even if they are not a Canadian citizen or permanent resident. But a self-employed person cannot volunteer a service they would normally charge for. That is a non-monetary contribution and not volunteer labour. The person would have to be an eligible contributor under the contribution rules and stay within their contribution limit. People who work on-call or variable hours can volunteer for a political entity, as long as they are not self-employed in the field and their employer has not instructed them to work for the political entity while receiving standby pay or other compensation.

### Example

- Alex, a self-employed graphic designer offers to design a pamphlet for the registered association free of charge. Because Alex is self-employed and normally charges for that service, the pamphlet design is not volunteer labour. The commercial value of the service has to be recorded as a non-monetary contribution. In this case, the commercial value is the lowest amount Alex normally charges for that service.
- Mary is an insurance broker and is volunteering for her local riding association. For the campaign launch, she offers her office as the venue for the event. Because this is a commercial office, the event was required to find a new venue in order to follow Elections Canada guidelines.
  - Volunteer labour cannot be provided by corporations, trade unions, associations or groups. Only individual employees or members can independently choose to volunteer.

For additional information on volunteer guidelines for association members, visit [Elections Canada](https://www.elections.ca).

