

Introduction

The **Mutual Marketplace** is the trusted gateway between Canadian Mutual Insurers and specialized, *Mutual-Ready* service providers. Every Marketplace Partner is vetted for expertise, credibility, and relevance to the Mutual sector, giving Members confidence that they are working with professionals who understand their unique governance structures, community obligations, and long-term commitments.

Mutual insurers operate in a distinct environment where trust, compliance, and resilience are paramount. The Marketplace was built exclusively for this sector, ensuring that Mutuels have direct access to the right expertise when facing challenges such as regulatory change, digital transformation, catastrophic claims, or workforce development.

What We Cover

The Marketplace brings together experts across all disciplines critical to Mutual strength and sustainability:

- **Finance & Risk** – IFRS 17, actuarial services, ERM, ESG reporting
- **Regulatory & Legal** – Compliance, AML, governance, mediation
- **Technology & Data** – Core systems, AI/analytics, cyber, cloud solutions
- **Operations & Transformation** – Operating models, procurement, customer experience
- **Market & Growth** – Product, pricing, broker strategy, marketing, PR
- **Corporate Services** – Facilities, ESG reporting, insure-tech solutions
- **People & Workforce** – Rewards, DEI, learning & development, HR tech
- **Restoration & Recovery** – Property damage repair, disaster recovery, environmental remediation, catastrophe response

Benefits to Members

- **Trusted Access:** Marketplace Partners are vetted and carry the *Mutual-Ready* designation, ensuring they are aligned with Mutual values and priorities.
- **Reduced Risk:** Transparent governance, conflict management, and pre-vetting provide assurance when engaging external expertise.
- **Efficiency:** Save time and effort by avoiding cold searches — the Marketplace connects you directly to providers with Mutual experience.
- **Breadth of Expertise:** From regulatory compliance to catastrophe recovery, every critical discipline is represented.
- **Confidence with Boards & Regulators:** Engaging through the Marketplace demonstrates that the Mutual is sourcing expertise responsibly.

How It Works

Intake & Needs Assessment

- Each Member's requirements are confidentially discussed with a MutualXchange advisor.
- Needs are mapped against the appropriate Marketplace categories and service providers.

Partner Matching

- MutualXchange introduces vetted, Mutual-Ready Partners tailored to the Member's specific project or challenge.
- Only providers with no conflicts of interest and proven sector expertise are recommended.

Engagement Support

- Introductions are facilitated with transparency and neutrality.
- Governance protocols ensure clear expectations, conflict management, and appropriate oversight.

Ongoing Visibility

- Members receive regular updates on emerging Partner capabilities.
- Quarterly sector check-ins provide insights into evolving priorities and service demand.

Summary

The **Mutual Marketplace** exists to give Canada's Mutual Insurers a direct, trusted pathway to the expertise they need — without the uncertainty of untested vendors or the risk of misaligned solutions. Every Partner is vetted for Mutual relevance, every introduction is transparent, and every engagement is designed to protect the credibility and sustainability of the Mutual sector. For boards, executives, and regulators, the Marketplace provides assurance that Mutuels are supported by the right expertise, at the right time, with the right safeguards.