

Introduction

Canada's Mutual Insurers operate in a landscape that is both challenging and full of possibility. Reinsurance costs are climbing, climate-driven claims are becoming more frequent and severe, regulators are sharpening their focus on governance, and the competition for leadership talent — particularly in rural and regional markets — is intense. At the same time, member expectations are shifting, technology is creating new ways to deliver value, and younger generations are engaging with the Mutual model in fresh ways.

The Leadership Peer Forum was created to help leaders navigate this environment with confidence. It is a program designed for CEOs, senior executives, and functional heads to share candidly, to pressure-test strategies, and to learn from both peers and leaders in other industries.

Unlike a traditional conference, the Forum runs throughout the year. It blends virtual and in-person sessions with exclusive reports, benchmarking, and tools prepared by MutualXchange. It is a trusted place to face the hard realities of the sector while equipping leaders with the practical insights and frameworks they need to strengthen their organizations for the future.

Value to Members

Shared Perspective. Many of the challenges facing mutual insurers are structural: limited scale, rural footprints, regulatory compliance with lean resources. The Forum gives leaders a rare chance to compare approaches directly with peers wrestling with the same realities. Problems become easier to solve when they are understood collectively.

Fresh Insight from Beyond Insurance. Mutuels are not alone in facing governance renewal, modernization, or workforce change. The Forum deliberately brings in voices from credit unions, cooperatives, banking, retail, and healthcare — sectors that have navigated similar shifts. This outside-in perspective provides models and cautionary lessons that can be adapted to the mutual context.

Actionable Outputs. Dialogue is valuable, but outcomes matter. Every Forum session produces anonymized deliverables — briefing notes, checklists, benchmarking tables, or tools — that Members can take directly to their Boards and executive teams. These outputs give weight and credibility to decisions and ensure discussions translate into tangible action.

A Trusted Space. The Peer Forum operates under the Confidentiality Principle: *what is said in the Forum stays in the Forum*. Members can raise sensitive issues knowing discussions remain confidential. The result is candour and honesty that does not necessarily exist in more public forums.

Program Structure

C-Suite Roundtables (Quarterly, Virtual). Senior executives gather online in 90-minute, facilitated discussions. Each begins with a short provocation — perhaps on reinsurance volatility,

regulatory pressure, or capital planning — and then moves into structured peer exchange. Leaders leave with a distilled summary of insights and an action checklist prepared by MutualXchange.

Heads-of Peer Circles (Quarterly, Virtual). Heads of Finance, Claims, Technology, Distribution, and HR meet in discipline-specific circles. These sessions are practical: how to control claims costs without undermining member experience; how to recruit in non-urban markets; how to modernize systems without overspending. Benchmarking surveys run in advance and anonymized results are shared back with participants.

Annual Leadership Forum. Our flagship in-person gathering brings together senior leaders from across the Mutual sector in a rotating Canadian location. The Forum provides opportunities for strategic dialogue, peer learning, and exposure to perspectives from beyond insurance. Designed to balance sector-specific focus with broader leadership insights, the event equips participants with fresh ideas, practical takeaways, and stronger connections to guide their organizations forward.

Mid-Year Mini-Forum (One Day, In-Person). A concentrated program that dives into a priority issue — technology modernization, talent pipelines, or cost discipline. Includes a keynote, facilitated workshops, and a networking dinner to build relationships across the sector.

Confidential Issue Exchange. An anonymous submission channel allows Members to raise live challenges — a governance conflict, a regulator concern, a capital adequacy issue — without attribution. These issues are introduced by facilitators and explored collectively, ensuring no leader feels isolated in addressing critical decisions.

Reports & Thought Leadership (Included with Membership)

- Bi-Annual Insight Papers: reinsurance volatility, climate-driven claims, governance renewal, succession.
- Quarterly Executive Briefs: broader business trends reframed for mutual insurers.
- Benchmarking Reports: governance practices, claims, technology adoption.

These deliverables are included in Membership at no charge and are refreshed regularly as part of the MutualXchange value stream.

Eligibility

Participation in the Leadership Peer Forum is restricted to active Members of MutualXchange.

- Only organizations with current Membership in good standing may enrol executives or purchase Forum tickets.
- Membership is a prerequisite; Forum enrolment does not itself confer Membership.
- MutualXchange reserves the right to verify Membership status prior to enrolment and event attendance.

Fees & Participation

Insight papers, benchmarking, and briefs are included in Membership at no additional cost. Participation in Forum cohorts and events is fee-based and contracted separately. Contact membership@mutualxchange.ca for more information.