



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Emerging Risks & Best Practices:

Community Insights for Today's Operating Environment

AFOA BC Workshop Week | March 10, 2026



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Welcome & Agenda

Agenda

- 1** Today's Operating Environment

- 2** Session 1 – Compliance, Talent and Culture

- 3** Session 2 – Cyber Risk

- 4** Session 3 – Total Rewards Strategy

- 5** Best Practices & Takeaways

Today's Operating Environment



Evolving Legal Landscape

UNDRIP implementation, FPIC obligations, and ongoing treaty negotiations are reshaping the legal terrain for First Nations governments across Canada.



Self-Government Pressures

Nations are increasingly assuming jurisdiction over health, education, child welfare, and lands — expanding responsibility with varying levels of resource support.



Digital Transformation

Expanding digital services, band member data management, and remote connectivity bring opportunity — and significant new exposure to cyber threats.



Climate Vulnerability

Communities on traditional territories face disproportionate climate impacts — flooding, wildfires, permafrost loss — with limited infrastructure buffers.



Funding Complexity

Multi-source funding from federal, provincial, and own-source revenue streams creates compliance complexity and cash-flow vulnerability.



Reconciliation Momentum

Calls to Action and growing public accountability create both opportunities for partnership and reputational risks when commitments fall short.

Top Emerging Risks for First Nations



1	Cybersecurity & Data Sovereignty Breach Ransomware, data theft and loss of control over community member data	HIGH
2	Expertise, Talent and Capacity Educated and skilled community members leaving, attracting top talent for key roles	HIGH
3	Climate-Related Infrastructure Loss Wildfire, flood and extreme weather damage to community infrastructure	HIGH
4	Financial Fraud & Internal Controls Insufficient oversight on band finances, grants and enterprise operations	MEDIUM
5	Regulatory Non-Compliance (Environmental) Increased scrutiny on lands, resource development and environmental obligations	MEDIUM
6	AI & Emerging Technology Misuse Unvetted AI tools processing sensitive community data without governance frameworks	EMERGING

HUB 2026 North American Outlook: From Reactive to Ready

What is risk maturity?

An organization's ability to anticipate and manage risks with agility and awareness.

Executive Summary

HUB's North American Outlook spotlights the top risks shaping organizational resilience and profitability each year.

As 2026 approaches, leaders surveyed across ten industries cite rising costs, cybersecurity, and regulatory risk as top threats—yet most aren't evolving fast enough to keep pace.

Only **5%** of organizations have achieved advanced risk maturity, and just **15%** believe risk management is a shared responsibility across all employees.

Building risk readiness strengthens organizational resilience and long-term performance.



48% of organizations lack formal business continuity plans.

Rising macro-economic pressures reinforce the need to strengthen Enterprise Risk Management (ERM) and continuity plans.



92% of organizations fear rising operating and labor costs, yet only **22%** feel fully confident managing them.

Heightened costs and coverage gaps call for stronger organizational protection and oversight.



Fewer than half of organizations meet with their broker twice a year or less.

As the risk curve steepens, regular conversations with brokers strengthens agility and confidence.



HUB 2026 North American Outlook: From Reactive to Ready

Where are you on the risk maturity curve?

As the risk maturity curve steepens, organizations that strengthen maturity today will be best equipped to lead tomorrow.



The Challenge: Closing the Risk Readiness Gap

73% of organizations operate with only basic risk management traits, and just **5%** have reached advanced maturity.

Low readiness leaves organizations **struggling to stay agile** in an environment where resilience is critical to success.



The Opportunity: Advancing Risk Maturity & Confidence

As risks grow more complex, organizations that manage risk **holistically** and partner closely with advisors enhance decision-making and **position themselves to lead with confidence.**



The Solution: Risk Management as a Strategic Advantage

HUB helps organizations anticipate exposures and **turn risk management into a strategic advantage** by:



Identifying gaps across risk areas



Strengthening governance and reporting



Building a culture of awareness and agility



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Compliance, Talent and Culture



Who has employment contracts?

Employment Contracts

- How are your employment contracts represented
 - Are they specific or are they vague?
 - Do they include detailed job descriptions or general outlines of employment
 - Do they include a termination clause?
 - Do they include compensation and total rewards?
 - Are there cultural leave provisions or community obligations?



Marketing your Employment Opportunities

Health Manager

Tl'azt'en Nation
Fort St James, BC

[➤ Easily apply](#)



New



Community Health Nurse

Douglas First Nation
Tipella 7, BC

\$50-\$52 an hour

Full-time

35 hours per week

On-site childcare

On-site gym

RRSP match

Extended health care

[➤ Easily apply](#)

Marketing your Employment Opportunities



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About Chu Cho Environmental (CCE)



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About Northern Health

About Us

At Northern Health, we build for the future.

Acquiring and retaining high-quality talent is a high priority for our organization's success. Northern Health (NH) covers an area of nearly 600,000 square kilometres, offering health services to 26 communities, 55 First Nations communities, 11 Métis chartered communities, and Inuit families. Our services include:

- Hospital care
- Mental health and addictions
- Public health
- Home and community care

Marketing your Employment Opportunities

About Ktunaxa Kinbasket Child & Family Services

Ktunaxa Kinbasket Child & Family Services (KKCFSS) is a non-profit Indigenous Child and Family Service Agency governed by a Board of Directors represented by ʔakisq̓nuk, ʔaq̓am, yaq̓an nuʔkiy (Lower Kootenay Band), yaq̓it ʔa-knuq̓tiʔit (Tobacco Plains Band), Shuswap Band and the Métis Nation BC. KKCFSS programs and services are available to Ktunaxa citizens, First Nations, Métis and Inuit living on and off-reserve in Ktunaxa ʔamakʔis (Traditional Territory).

We have 5 office locations in Aqam, Lower Kootenay, Akisq̓nuk, downtown Cranbrook and Foundry East Kootenay also located in downtown Cranbrook.

KKCFSS believes in a holistic approach to providing services with some fundamental beliefs:

- ~ Healthy communities make healthy children.
- ~ Children are the future of our, and all, nations.
- ~ Children have the right to a safe, secure and culturally appropriate family and community experience.
- ~ Children have the right to grow up connected to their family, community and culture.
- ~ Families have the right to culturally relevant services. [Show less](#)

Marketing your Employment Opportunities

★★★★☆ 26 February 2026

Sadly inexperienced and unprofessional management in such a beautiful place.

Addictions Counsellor 📍 Cape Mudge 10, BC

Unskilled and inexperienced staff. Lacking proper credentials. Unprofessional and unregulated programming. Lack of trauma informed practice for vulnerable clients and staff.

Pros ✓

Beautiful surroundings.

Cons ✗

Toxic work environment.

Ratings by topics

2.0 ★ Work/Life Balance

5.0 ★ Salary/Benefits

2.0 ★ Job security/advancement

2.0 ★ Management

2.0 ★ Culture

Marketing your Employment Opportunities

Bring your A Game!

Band Office Employee 📍 Cheam 1, BC

Working in an Indigenous Community is always tough as an "outsider" and the people will hold you accountable to the work at all times which can be stressful but motivating also.

Working in Human Services is NOT for everyone, be prepared to dive in head first!

Cheam First Nation is a great place to work!

The people are very protective of their protocols and culture but also very welcome to those genuinely invested in the community.

Pros ✓

Salary, Schedule, People

Cons ✗

Politics

Ratings by topics

5.0 ★ Work/Life Balance

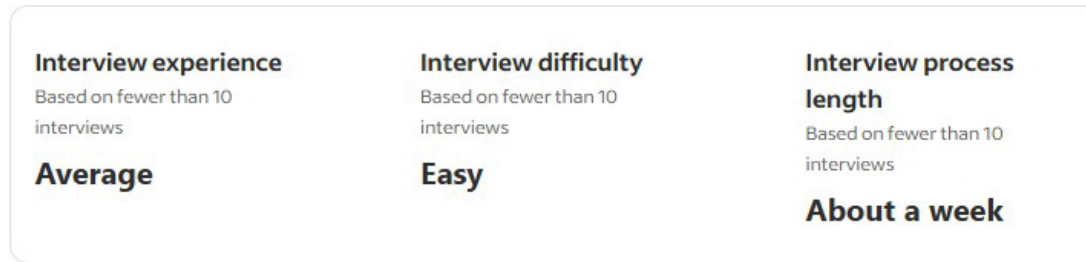
5.0 ★ Salary/Benefits

5.0 ★ Job security/advancement

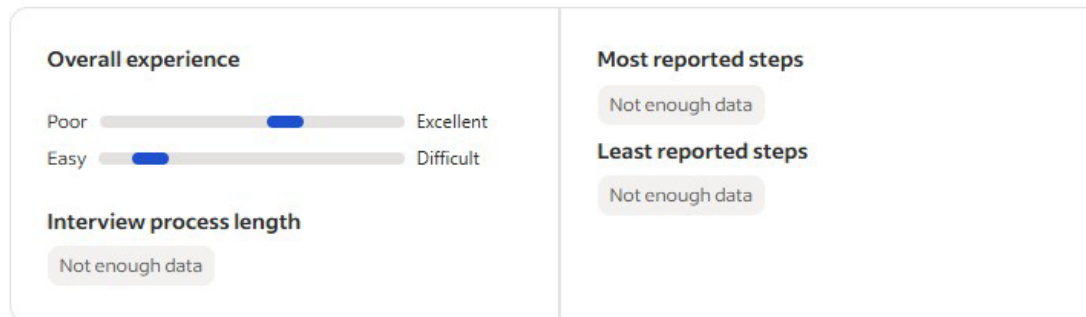
5.0 ★ Management

5.0 ★ Culture

Marketing your Employment Opportunities



Interview process at T̂silhqot'in National Government



Interview questions at T̂silhqot'in National Government

Commonly asked questions, as reported by candidates

“ What I could add to the team, where I see myself in 5 years, asked about my experience and how it relates to the job.

Marketing your Employment Opportunities

Rating overview

Rating is calculated based on 9 reviews and is evolving.



Explore reviews by category

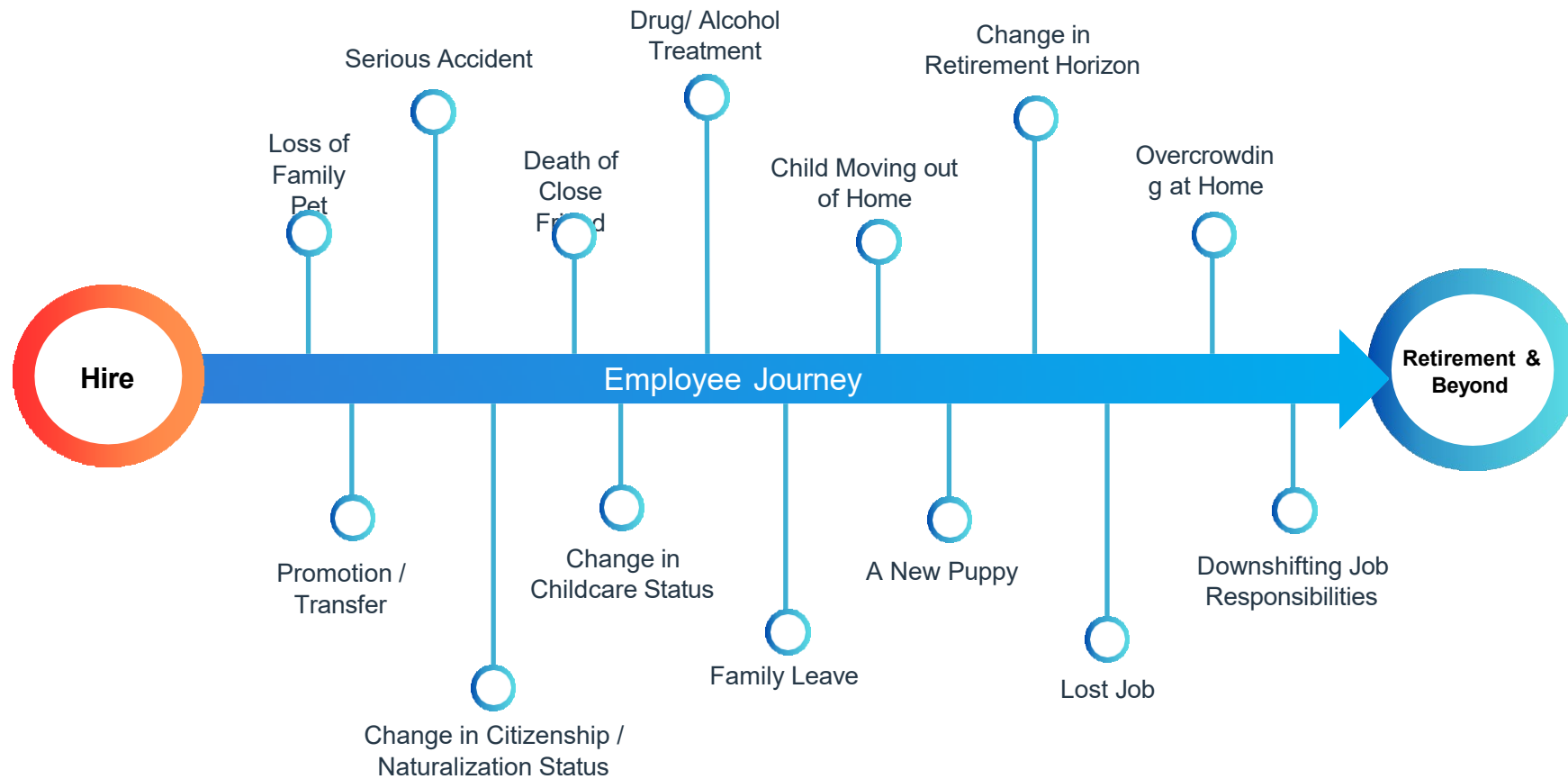
Work-life Balance 3.9 ★ >	Compensation & Benefits 3.1 ★ >
Job security & advancement 2.8 ★ >	Management 2.9 ★ >
Culture 2.9 ★ >	

Live Example of Indeed

Empowering Employees at Every Stage



To ensure engagement, well-being, and long-term success, we provide the tools and insights to support employees from hire to retirement and beyond.



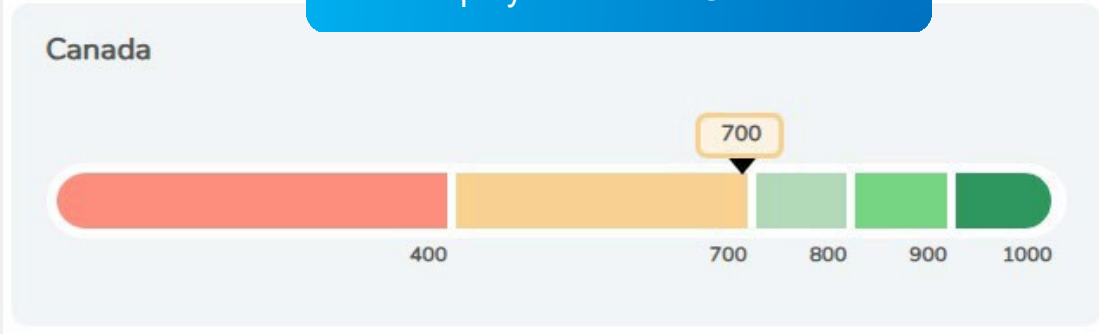
- ✓ Surveys
- ✓ Persona Analysis
- ✓ Communication Strategy
- ✓ Vendor Selection
- ✓ Total Rewards Analysis
- ✓ Lifecycle Benefits Planning
- ✓ Health & Well-being Solutions

Benchmarking & Strategic Insights



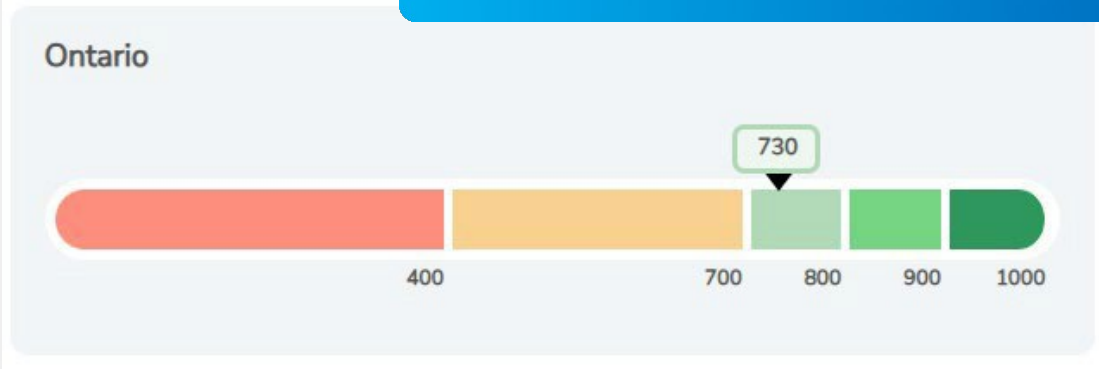
National

Compare your benefits to other employers across Canada



Region/ Territory

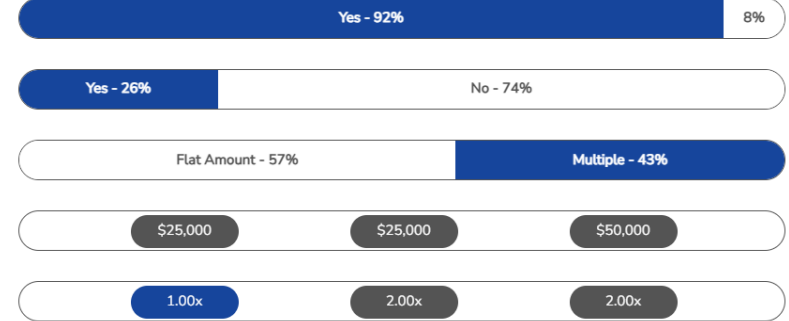
Benchmark by region, industry, and size.



Tailored recommendations with a persona analysis.

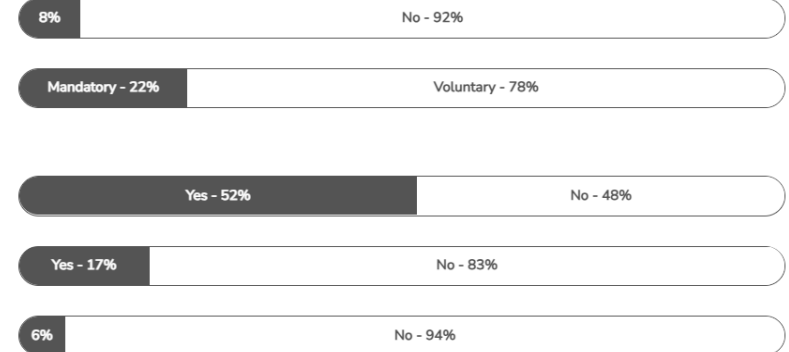
Life Insurance

- Life Insurance
- Optional Life Insurance
- Multiple of Earnings
- Flat Amount
- Multiple of Earnings



Retirement

- Retirement Plan
- Participation
- Plan Not Included
- RRSP
- DPSP
- TFSA

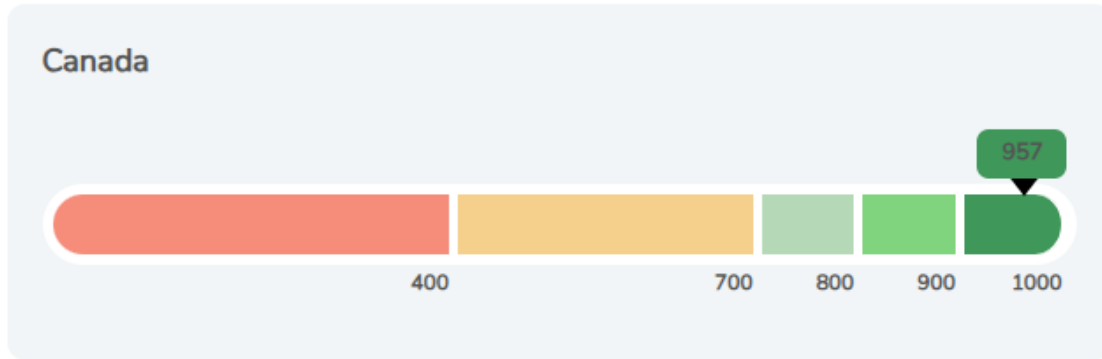


Benchmarking & Strategic Insights

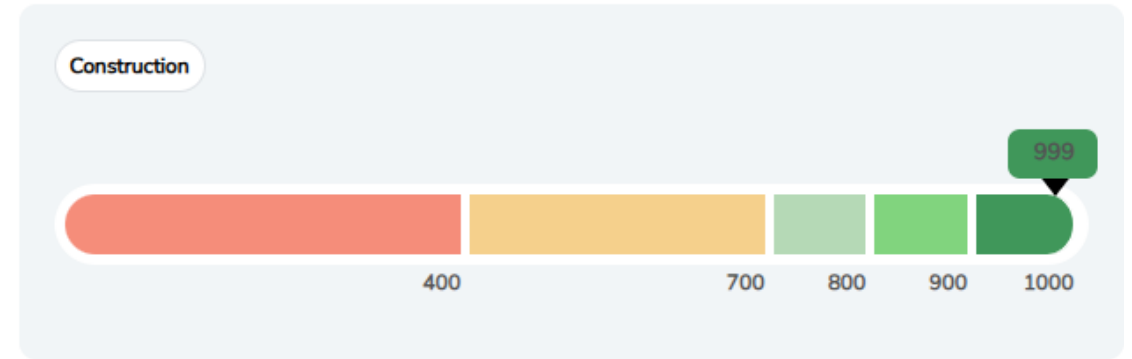


Your Benefit's Rank

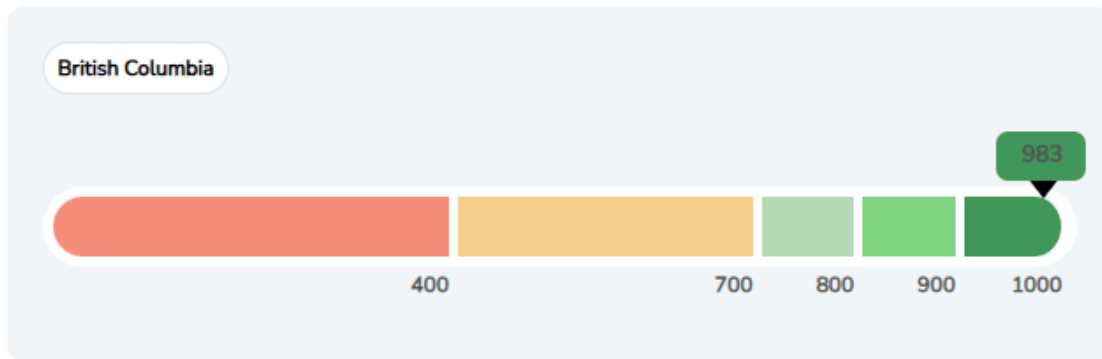
National



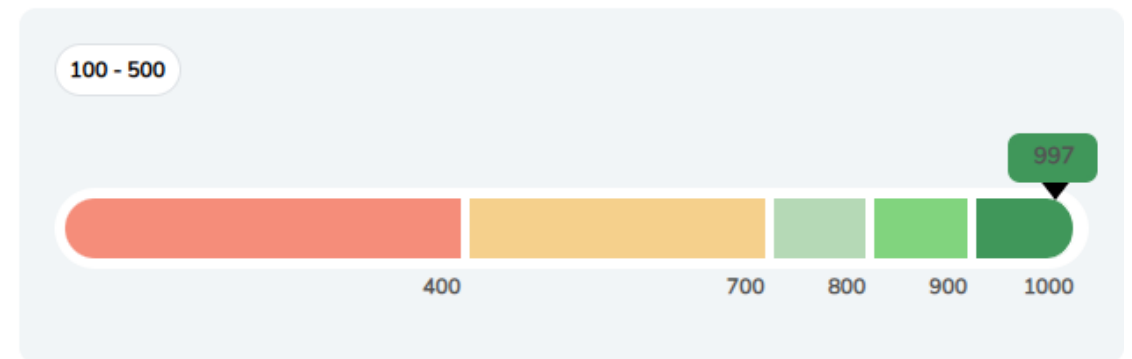
Industry (1)



Region/ Territory (1)



Group Size (1)



Benchmarking & Strategic Insights



- AFOA BC Opportunity
 - Do you find value in the benchmarking data?
 - Would you like a complimentary analysis report for your organization?
 - We can complete this and deliver it to you by the end of the AFOA conference



Capital Accumulation Plans



CAP Guidelines

What Is a CAP?

- The CAP Guideline outlines common standards for Capital Accumulation Plans across Canada, regardless of plan type or federal and provincial jurisdiction. While it isn't legislation, it reflects the standards that regulators expect sponsors and service providers to meet when operating a plan

CAP Guidelines

Capital Accumulation Plan (CAP)

CAPSA CAP Guideline – Canada (Updated 2024, Effective Now)

- On September 9, 2024, the Canadian Association of Pension Supervisory Authorities (CAPSA) released **Guideline No. 3 – Guideline for Capital Accumulation Plans (CAP Guideline)**, replacing the previous 2004 guidelines, along with **Guideline No. 10 – Guideline for Risk Management for Plan Administrators**

CAP Guidelines

- **Broader Plan Coverage** The updated guideline now covers a much wider range of plan types including TFSAs, FHSAs, RRIFs, LIFs, and PRPPs — beyond the traditional DCPP and group RRSP focus of the 2004 version.
- **Clearer Sponsor Accountability** Sponsors now have explicitly defined responsibilities toward plan members, with best practice expectations formally stated by regulators — not just implied.
- **Stronger Governance Requirements** Sponsors must establish a governance framework scaled to the size and complexity of their plan, including oversight of fees, expenses, and member education programs.

CAP Guidelines

- **Default Investment Policy** Sponsors are required to have a written policy for default investment options, including clear criteria for how member assets are invested when no election is made.
- **Enhanced Member Education** Ongoing education is now a formal expectation — it must be purposeful, outcome-focused, and designed to genuinely improve member decision-making, including access to projections and planning tools.
- ***Do you feel your organization is compliant?***

Employment Law Update

Agenda

1. Pre-Hiring
2. Hiring
3. Managing the Employment Relationship
4. Termination of Employment





Advertising and Job Postings

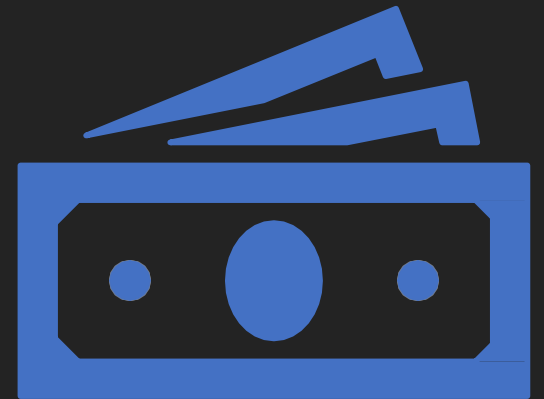
- 1) Salary Considerations
- 2) Information to include in job postings
- 3) Human rights considerations in job postings

1) Salary considerations

- Minimum wage in BC is currently \$17.85/hr.
 - Increasing to \$18.25/hr on June 1, 2026
- Living wage in 2024*:
 - Fraser Valley \$23.23/hr.
 - Kelowna \$25.77/hr.
 - Victoria \$26.78/hr.
- Average cost of a home in January 2025**:
 - Chilliwack \$694,700
 - Okanagan \$736,479
 - Victoria \$968,258
- *Pay Equity Act, SC 2018, c 27*

*https://www.livingwagebc.ca/living_wage_rates

** <https://wowa.ca/bc-housing-market>



2) Information to include in job posting

- Title of the position
- The name of the employer, and which department
- Job duties and responsibilities
- Qualities, skills, experience required and/or desired
- Contact information for HR department
- Deadline to apply
- Salary or wage range (requirement of the new *Pay Transparency Act*)
 - Includes benefits, bonuses, other perks



3) Human Rights considerations

- You cannot discriminate against prospective employees on the following grounds:
 - race, colour, ancestry, place of origin, religion, marital status, family status, physical or mental disability, sex, sexual orientation, gender identity or expression, and age
- “___ need not apply” = discriminatory

Interviewing – inappropriate questions

Human rights

- Relationship status (e.g., single or married)
- Family status (e.g., kids or no kids)
- Health status (e.g., any disabilities or health issues)
- Citizenship or residency (e.g., are you a Canadian citizen, what kind of work permit do you have)
- Race (e.g., Indigenaeity)
- *exception = you can ask these questions if hiring for a federal program that is designed to provide employment opportunities to a disadvantaged group

Pay Transparency Act

- Employers cannot ask applicants about their pay history, or seek this information from other parties, unless this information is publicly accessible

Agenda

1. Pre-Hiring
2. **Hiring**
3. Managing the Employment Relationship
4. Termination of Employment



Employment Contracts



Employment Contracts



WRITTEN



ORAL



IMPLIED

Valid and Enforceable Contract:



Offer and acceptance



Not unconscionable or
illegal



Consideration



Written Employment Contracts

- Written account of the Parties' expectation
- Understanding duties, responsibilities and obligations
- Compensation
- Work hours, breaks, sick leave, vacation time
- Notice in the event of termination
- Confidentiality and non-disclosure agreement
- Conflict resolution options
- Layoff provision

When revising contracts:

Offer consideration



Preserve previous rights



Provide enough time to review / seek legal assistance



Consistent with the applicable legislation



Be transparent

Types of Employment Contracts



Indefinite Duration



Fixed Term

Fixed-Term Contracts – mistakes to avoid!

1

Do not contract out of the applicable legislation

2

Give enough termination pay on an early termination

3

Do not let them roll into permanent employment

4

Use clear and explicit language

Agenda

1. Pre-Hiring
2. Hiring
3. **Managing the Employment Relationship**
4. Termination of Employment



10 Tips for Effective Management

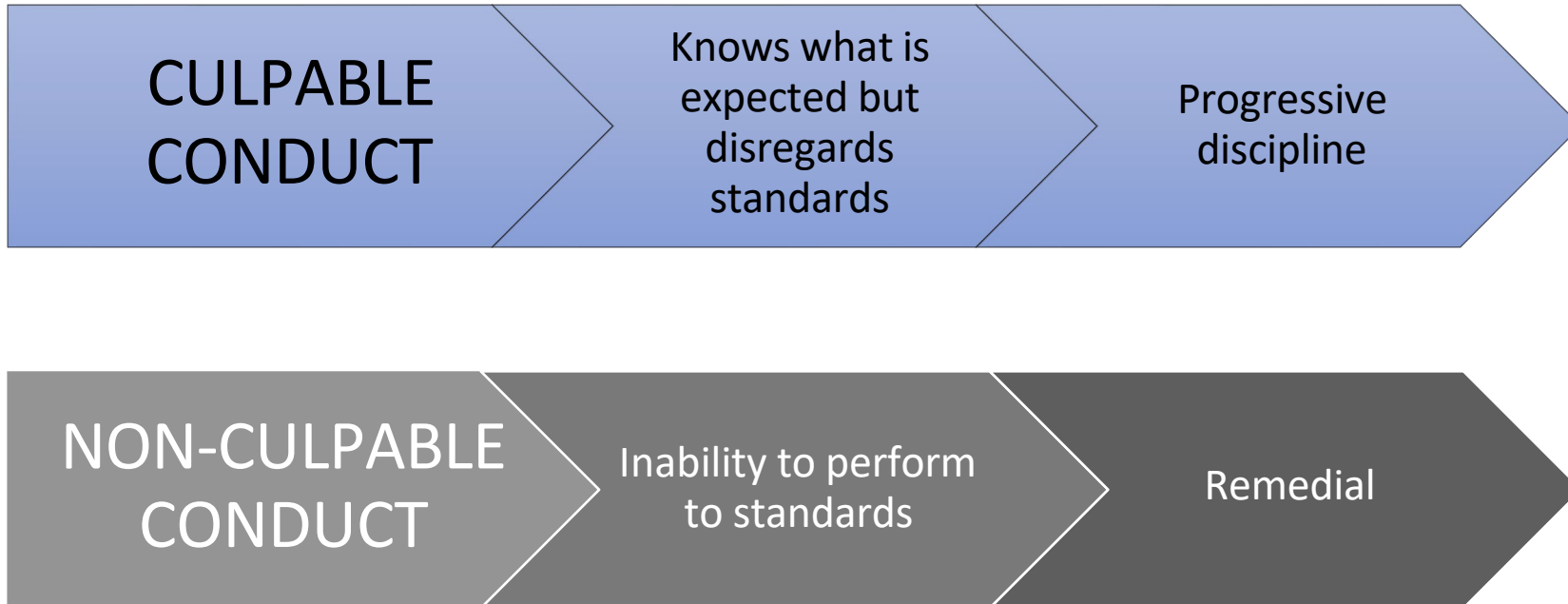
1. Be consistent
2. Communicate clearly
3. Publicly recognize hard work
4. Be transparent
5. Encourage team members to come up with ideas



6. Tailor your approach for individuals
7. Set a good example for your team
8. Create a positive environment
9. Be organized
10. Listen and ask questions



Responding to Performance Issues



Performance Management for Non-culpable Conduct

1.

Listen to employees

2.

Orient, train, coach

3.

Ensure consistency

4.

Evaluate employees

5.

Maintain standards and expectations

6.

Communicate the results

Conducting Effective Performance Reviews

- Set and maintain consistent standards
- Maintain detailed records of evaluations
- Record inadequacies and accomplishments
- Communicate results to employees
- Warn employee if employment is in jeopardy



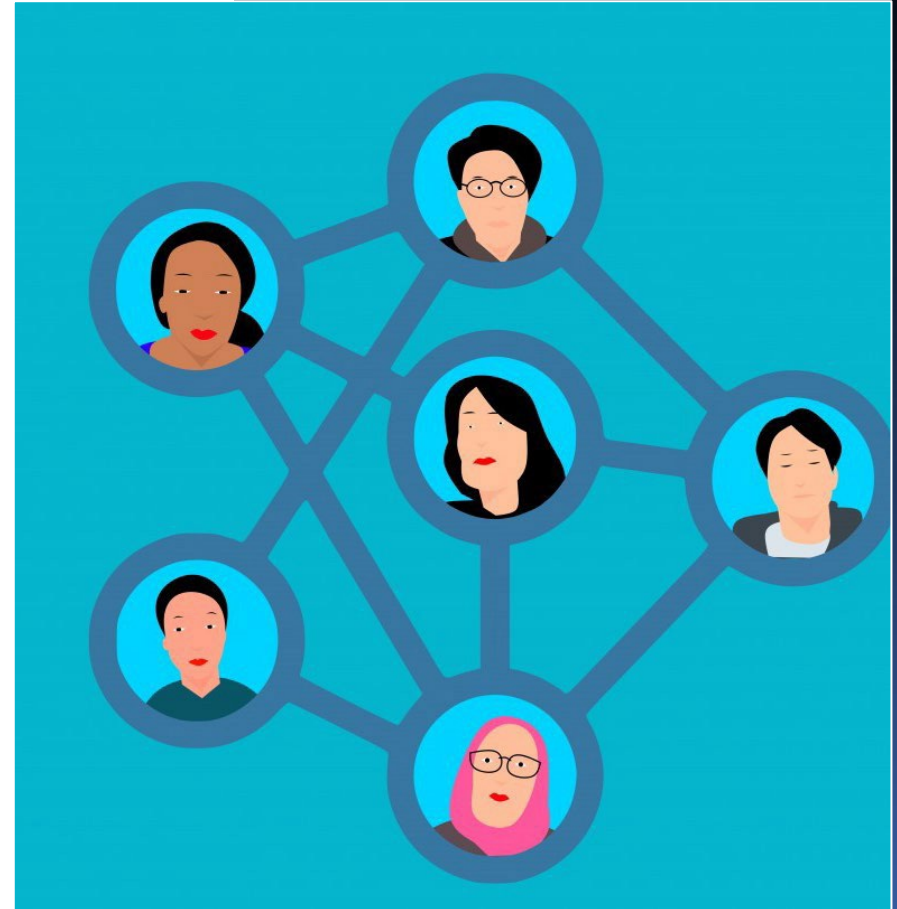
Performance Management vs Bullying

- Reasonable management decisions are **not** Bullying and Harassment...
- Bullying and Harassment excludes:
 - any **reasonable** action taken by an employer or supervisor relating to the management and direction of workers or the place of employment
- Management personnel are not entitled to communicate these decisions in an abusive or threatening manner, however.



Bratrud v. Office of the Superintendent of Financial Institutions, [2006] C.P.S.L.R.B. No. 65

- Negative performance appraisal not harassment or an abuse of authority
- Abuse of authority requires either:
 - A lack of foundation for the observations or conclusions reached by the reviewer, or
 - Evidence of improper intent



Marlowe v. Ashland Canada Inc., 2001 BCSC 954

- Employer gave a negative performance review despite the employee exceeding all performance goals
- Negative review was unfair and conducted in bad faith with an intent to deprive the employee of a bonus
- Employee entitled to bonus during the notice period and punitive damages of \$20,000



Progressive Discipline



Progressive Discipline Steps

Oral Warning

Written Reprimand

Final Warning

Dismissal



Agenda

1. Pre-Hiring
2. Hiring
3. Managing the Employment Relationship
4. **Termination of Employment**



Termination of Employment

By the Employee

- Resigning/ Quitting
- Retiring
- Job abandonment

- Note: taking an unpaid leave is not termination of employment

By the Employer

- Temporary layoff
- Without cause termination
- For cause termination
- Frustration of contract
- Constructive dismissal

Permanent dismissal

Without Cause – notice or pay in lieu

- Corporate restructuring or discontinuance of a function
- Permanent layoff for lack of work (individual or mass)
- Performance issues that do not amount to just cause
- Not a “good fit”
- Any other reason that is not discriminatory

For Cause – no notice or pay in lieu

- A breach of the employment contract
- Misconduct that is so serious that it “strikes at the heart of the employment relationship” (e.g., theft, fraud, assault)
- Performance issues for which the employee has previously been provided with a clear warning which specifically informs the employee that his or her job is in jeopardy

Without Cause Termination

Employee Entitlements under:

- Contract
- *Employment Standards Act*
- Common Law

Temporary Layoffs

Individual Layoffs

- Must be specifically contracted
- Maximum layoff period under the ESA is 13 weeks
- If not recalled, the employee is deemed terminated without cause (therefore, owed pay in lieu of notice)

Group Layoffs / Mass Layoffs

- Must be specifically contracted
- 50 or more employees are laid off in a single location within a 2-month time period
- Recall period = 13 weeks
- Pay in lieu of notice = individual entitlement + group entitlement
- Provide written notice of group termination

Checklist – Misconduct

- Explanation
- Investigation
- Verbal warning
- Written warning
- Suspension
- Dismissal
- Keep records





The Test for Cause

- Did the employee's conduct result in a fundamental breakdown of the employment relationship?
- Contextual analysis



What Not To Do



Caldwell v. Shxw'ow'hamel *First Nation, [2011] C.L.A.D. No.* **270**

- Employee part-time researcher in housing
- 14 separate incidents of misconduct including fraud
- The Employer only provided the Employee with one warning letter for absenteeism
- Arbitrator deemed dismissal to be unjust
- *Takeaway:* a list of employee misconduct is not enough, the employee must be given notice of the conduct and an opportunity to modify their behavior





Ojanen v. Acumen Law Corporation,
2021 BCCA 189

- Employer did not provide employee with opportunity to respond to allegations of misconduct
- Employer publicly served employee during Professional Legal Training Course



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Cyber Risk & Insurance

Protecting First Nations Communities in a Digital World



About Your Speaker

John Butterworth

Cyber Insurance Specialist, HUB International Insurance Brokers

I work with organizations across Western Canada, with a particular focus on First Nations communities:

- Helping communities understand and assess cyber risk
- Getting organizations into an insurable position
- Securing coverage that fits community budgets
- Connecting leadership with response teams when incidents occur

HUB International insures First Nations bands across Canada through our dedicated P&C program. Cyber is the natural next step.

My Goal

No First Nation should face a cyber event without the resources to recover.



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hubinternational.com



Why Cyber Risk Matters to Your Community

Understanding the threat landscape facing First Nations organizations

What Your Community Manages Every Day

A breach of this data can trigger legal notification requirements, regulatory investigations, and community trust issues



Membership Records

Names, addresses, birth dates, Indian Status Card numbers — identity theft risk



Health & Social Data

Medical records, mental health files, social assistance — privacy law obligations if breached



Financial Transactions

Payroll, vendor payments, government transfers — direct targets for fraud



Administrative & Operational Records

Council minutes, contracts, land management files, program delivery records

The Cost of a Cyber Attack

\$6.98M

Average breach cost
in Canada (CAD)

IBM, 2025

\$112K

Average funds transfer
fraud loss (via BEC)

Coalition, 2026

\$262K

Average ransomware
loss per claim

Coalition, 2026

For a bank office, even a single \$40,000 fraudulent wire transfer can disrupt operations for months.

58% of all cyber insurance claims are from email compromise and funds transfer fraud | Coalition 2026

Why First Nations Communities Are Targeted



Criminals Are Shifting Targets

Large institutions have hardened their defenses. Attackers are now targeting smaller organizations with fewer security resources



High-Value Personal Data

Health, identity, financial records — exactly what criminals are looking for



Staff Turnover

New employees aren't always trained on security protocols. Processes aren't documented for the next person



Predictable, High-Value Payment Cycles

Communities make regular large payments tied to government funding, capital projects, and vendors — creating attractive opportunities for fraud



Access to Shared Systems

Communities connect to federal portals, health authority systems, and banking platforms — a breach can spread beyond your organization



Limited IT Resources

Small teams, tight budgets — security often isn't the first priority when there are competing demands

This Is Already Happening

Real cyber incidents affecting Indigenous organizations in Canada

2024 First Nations Health Authority (BC)

Hackers accessed and copied sensitive files including health records, Indian Status Card numbers, and insurance claims data. Data published on the dark web. FNHA provided 24 months of credit monitoring.

2020 Tsuut'ina Nation (AB)

Ransomware attack during the pandemic. The community reportedly paid a ransom to regain access to critical systems.

2018 Federation of Sovereign Indigenous Nations (SK)

Ransomware attack that disrupted operations and highlighted vulnerabilities in Indigenous governance organizations.

Case Study: FNHA Data Breach (2024)

What happens when a community-serving organization gets breached

Data Compromised

- Personal Health Numbers
- Indian Status Card numbers
- Medical records & TB screening results
- Health insurance claims data (Pacific Blue Cross)
- Employee payroll & corporate credit card info
- Internal contracts and budgets

The Response Required

- Forensic investigation & incident response
- 24 months of credit monitoring for victims
- Dedicated Cyber Incident Support Centre
- Legal counsel & regulatory notifications
- Crisis communications & member outreach
- **Stolen data published on the dark web**

A properly structured cyber policy can respond to many of these costs, subject to policy terms.

What I'm Seeing in Communities Right Now

From working with First Nations across Western Canada



Funds Transfer Fraud Is the #1 Loss

Invoice manipulation and payment redirection. It only takes one spoofed email to a finance officer.



Staff Turnover Creates Security Gaps

New employees aren't trained on protocols. Processes aren't documented. Every transition is a vulnerability window.



Many Communities Are Uninsured

Many communities are either uninsured, underinsured, or have coverage that wasn't designed with their specific cyber risks in mind.



But Getting Covered Is Easier Than Ever

I help communities get into an insurable position with risk management timetable clauses. You don't have to be perfect to start.



What a Cyber Attack Looks Like

How attackers target communities — and what happens next

Scenario: The Fake Invoice

The most common attack pattern — 58% of all cyber claims involve email compromise or funds transfer fraud (Coalition, 2026)

1

The Email Arrives

A finance officer receives an email appearing to be from a trusted vendor or government agency requesting an urgent payment.

2

The Payment Goes Out

The email looks legitimate. Payment is processed to what appears to be the usual account — but the banking details have been changed.

3

The Discovery

Days or weeks later, the real vendor calls about an unpaid invoice. The payment has been sent to criminals.

4

The Cascade

Funds are gone. Recovery can be difficult and time-sensitive. Vendor relationships are damaged. If your systems are compromised, your partners and vendors may also be at risk.

Scenario: Ransomware Hits the Band Office

1

Monday Morning

Staff arrive to find all computers locked. A message demands \$200,000 in cryptocurrency to restore access.

2

Systems Down

Payroll can't run. Membership records inaccessible. Finance systems locked. Vendor payments frozen.

3

The Decision

Pay the ransom with no guarantee? Or spend weeks rebuilding from backups that may not exist?

4

The Real Cost

Forensic investigation, system rebuild, legal fees, privacy notifications, operational downtime, reputational damage.

Avg ransomware claim: \$262K (Coalition 2026)

65% ransom reduction via negotiation (Coalition 2026)

The Threat Is Evolving: AI-Powered Threats

Artificial intelligence is making cyber attacks faster, cheaper, and more convincing

1 in 6

breaches now involve
attackers using AI

IBM, 2025

5 min

to create a convincing
phishing email with AI

Down from 16 hours

67%

of breaches are NOT
detected internally

HUB International

AI makes phishing emails nearly indistinguishable from legitimate messages. Voice cloning and deepfakes are being used to impersonate executives. The attacks that reach your staff are getting harder to spot.

This is why security controls AND insurance coverage both matter.

The Coverage Gap

Traditional insurance policies were never designed for digital risks

What Traditional Policies Cover

- Fire, theft, physical damage
- Slip-and-fall liability
- Vehicle accidents
- Employee injury claims

What They Typically Exclude

- Ransomware payments & recovery
- Wire transfer fraud / social engineering
- Data breach response costs
- Privacy notification obligations
- Business interruption from cyber events
- Reputation / crisis management

Many organizations are surprised to learn their traditional program does not fully address cyber loss.



What You Can Do Right Now

Practical steps to strengthen your community's cyber resilience

5 Steps to Reduce Your Cyber Risk

1

Enable Multi-Factor Authentication (MFA)

Add a second verification step to all email and financial systems. This single step prevents the majority of account takeovers.

2

Train Your People — Especially New Hires

Regular phishing awareness. With turnover, build security into onboarding so every new hire starts protected.

3

Verify Payment Changes by Phone

Always confirm banking detail changes using a known number — never reply to the email requesting the change.

4

Back Up Your Data Offline

Maintain offline backups tested regularly. If ransomware hits, backups are your fastest recovery path without paying.

5

Have an Incident Response Plan

Know who to call in the first 24 hours. Speed of response directly impacts cost.

Cyber Security as Data Sovereignty

For First Nations, cybersecurity isn't just an IT issue — it's a governance issue.

Your community's data belongs to your community. Protecting it means:

- Maintaining control over member information
- Ensuring health and social data can't be exploited
- Protecting financial systems that serve your members
- Having the resources to respond and recover when something goes wrong

Communities should not assume that government or program funding will absorb cybercrime losses. If your community loses \$200,000 to fraud, that cost typically comes from your operating budget and program funds.

Chiefs and council have fiduciary responsibilities to protect community resources. Cyber insurance is part of demonstrating that risks are being appropriately managed.

What Cyber Insurance Actually Covers

For example, the CFC policies I place through HUB include:



24/7 Incident Response

Immediate access to cyber specialists — the call you make at 2 AM when something goes wrong



Financial Protection

Coverage for ransom payments, funds transfer fraud, system restoration, and business interruption



Legal & Regulatory

Legal counsel, privacy breach notification and regulatory response where legally required, and regulatory defense



Crisis Management

PR and communications support to manage reputational fallout with members and partners



Ongoing Risk Management

Dark web monitoring, threat alerts, and access to HUB's eRiskHub portal with training and tools

Common Misconceptions



“We’re too small to be a target.”



Small organizations are the primary target. Automated attacks don’t discriminate by size.



“Our IT person handles security.”



IT manages prevention. Insurance manages recovery. Like having a fire extinguisher AND fire insurance.



“Cyber insurance is too expensive.”



Policies can start at a few thousand dollars/year. A single incident costs 10–100x more than the annual premium.



“We’re not ready — our controls aren’t good enough.”



We use risk management timetable clauses to get you covered now while you improve. You don’t have to be perfect to start.

How I Help You Get There

The tools and resources I bring to assess your risk and get you into an insurable position

Risk Assessment Tools

CFC Cyber Threat Review

A personalized risk report scanning your external systems for vulnerabilities, compromised credentials, and exposures. Generated using just your website URL.

HUB Cyber SCORE

Quantifies your overall cyber risk posture and puts a dollar value on your exposure so leadership can make informed decisions.

BitSight Security Ratings

Like a credit score for cybersecurity (250–900). Continuous monitoring of your security performance. No information required from you.

Getting You Covered

Risk Management Timetable Clause

We get your policy in place with an agreed 45-day timeline to implement key controls: MFA for remote access, MFA for email, MFA for cloud backups, and decommission end-of-life software.

CFC Response App

Award-winning mobile app included with your policy. Real-time threat alerts, dark web monitoring, phishing simulations, one-tap incident reporting, and direct access to expert support.

One-Page Application

The entire application is one page. Name, address, revenue, employees, operations. That's it. I handle the rest.

Why Now Is the Right Time

The Canadian cyber insurance market is in a soft cycle — this window won't last



Rates Are Decreasing

Premiums are dropping. Excess market rates have fallen up to 40%. It's never been more affordable.



Coverage Limits Are Expanding

Cybercrime coverage that was capped at \$250K is now available up to \$500K–\$1M. More protection for less.



Applications Are Simpler

Carriers have streamlined the process. Less paperwork, fewer hoops. We can quote with just 5 data points.



Lock In as an Existing Policyholder

When the market hardens, existing policyholders are in a much stronger negotiating position than new applicants.

Best rates. Best coverage. Simplest applications. This is the time to act.

Getting Started Is Easier Than You Think

We can generate a cyber insurance quote with just 5 pieces of information:

- 1 Organization Name
- 2 Address
- 3 Annual Revenue (last 12 months)
- 4 Number of Employees
- 5 Description of Operations

Not in an insurable position yet? That's okay. I help communities get to where they need to be through risk management timetable clauses. We can get coverage in place while you work toward stronger controls. You don't have to be perfect to start.

What to Look for in a Cyber Policy

Not all policies are created equal. Here's what matters:

- ✓ Incident response included from Day 1 (not just after a claim)
- ✓ Social engineering / funds transfer fraud coverage
- ✓ Business interruption for non-physical events
- ✓ Ransomware payments and system restoration
- ✓ Privacy breach assessment, notification, and regulatory response costs where legally required
- ✓ Dark web monitoring and threat intelligence
- ✓ Legal and regulatory defense
- ✓ A broker who specializes in cyber and understands your community

Key Takeaways

Cyber attacks on Indigenous organizations are real and increasing

Your community holds high-value data that makes you a target

58% of claims are from email compromise and funds transfer fraud (Coalition, 2026)

Traditional insurance does not cover cyber events

Basic security steps can significantly reduce your risk

Cyber insurance provides expert response and financial protection

The market is soft — best rates, best coverage, simplest applications

You don't have to be perfect to get started — I can help you get there



Thank You

*Protecting your community's resources, data, and people
— that's what this is about.*

John Butterworth

Cyber Insurance Specialist | HUB International Insurance Brokers

250-819-1091 | john.butterworth@hubinternational.com

hubinternational.com

Questions?

I welcome your questions — and I'm available to connect one-on-one after the session

John Butterworth | 250-819-1091 | john.butterworth@hubinternational.com



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Total Rewards Strategy

Framework for attracting, retaining, and honoring talent within communities



Agenda

1 Canadian Labour Market Trends

2 HR / Total Comp Macro Trends to Watch

3 The GPS of Resilient Benefits Design: 3S MAP

- Data Driven Decision Making
- Making Benefits Meaningful
- Sustainable Plan Design Practices

4 Key Takeaways

Affordability

In 2026, economic uncertainty and rising costs will put benefits affordability under a microscope.



Source: HUB 2025 Canadian Workforce Vitality Gap Index.

Economic uncertainty and rising plan costs will pressure employers to enhance benefits without increasing spend, prompting plan redesign and sharper cost management.



Medication costs and long-term disability trends remain major drivers of affordability challenges and will require careful program review.



Employers are reconsidering legacy benefit models built during tight labor markets and exploring more efficient structures that better match current employee needs.



Data-driven insights will help organizations identify inefficiencies and make informed decisions that keep coverage sustainable.





Source: HUB 2025 Canadian Workforce Vitality Gap Index.

An intelligent benefits strategy will help retain existing employees and develop leaders for the future.

- Shifting workforce demographics are creating succession challenges** as older workers stay longer and younger workers show less interest in management roles. 
- Turnover and difficulty filling key roles are raising the urgency** for stronger retention strategies and leadership development programs. 
- Employees value flexibility and work-life balance more than traditional benefits**, making wellbeing-focused programs a competitive differentiator. 
- Organizations that align benefits with culture, management quality and employee growth** will be better positioned to retain talent. 

Resiliency

Costs
have become the
biggest employer
consideration in
designing benefits
plans

Source: : Canadian HR Reporter, "How are employers trying to cut down the cost of benefits?" May 21, 2025.

To keep benefits resilient, organizations will leverage benefits data, benchmarking and personalization.

Maintaining benefits that are affordable, effective and sustainable will require employers to anticipate pressures and adapt before issues escalate.



Rising benefits costs may prompt organizations to reassess coverage, especially as aging workforces increase health and career-path-related expenses.



Resilient programs mirror broader risk practices by evaluating market conditions and adjusting based on employee needs and competitive benchmarking.



Long-term planning, informed by data and strategic prioritization, will help organizations strengthen their benefits and respond quickly to market shifts.



Retirement & Financial Wellbeing

Fewer than
40%
of Canadians were
planning to
contribute to their
RRSP in 2025.

Flexibility will help employee retirement readiness — and improve financial wellbeing.

Financial stress is widespread and affects productivity, engagement and the ability of employees to retire on time.



Many workers struggle to save, creating long-term challenges for both retirement readiness and workforce planning.



Flexible retirement plan design, education and guidance can help employees take meaningful steps toward their financial goals.



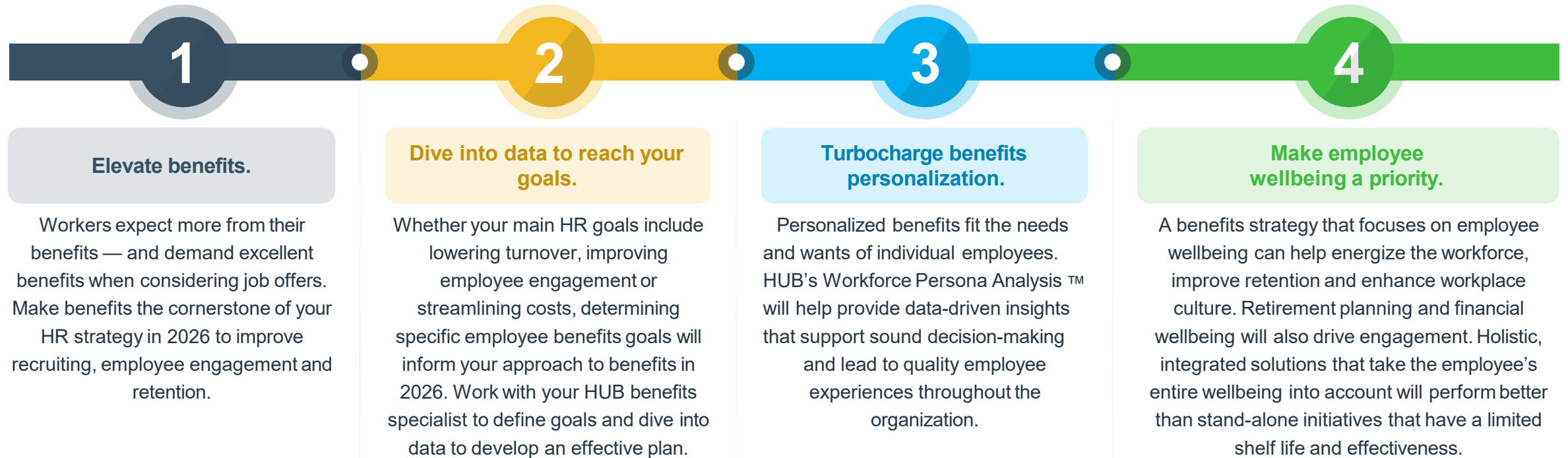
Improved communication and support around retirement planning can enhance employee confidence and reinforce a positive employee experience.



Source: Edward Jones, "Edward Jones Canada Survey: Canadians are Struggling to Save for Retirement," February 18, 2025.

Moving Your Organization Forward

HUB employee benefits specialists and financial advisors will work with you to develop a tailored strategy that protects the bottom line, supports your workforce and builds resiliency for 2026. Here are some initial considerations:



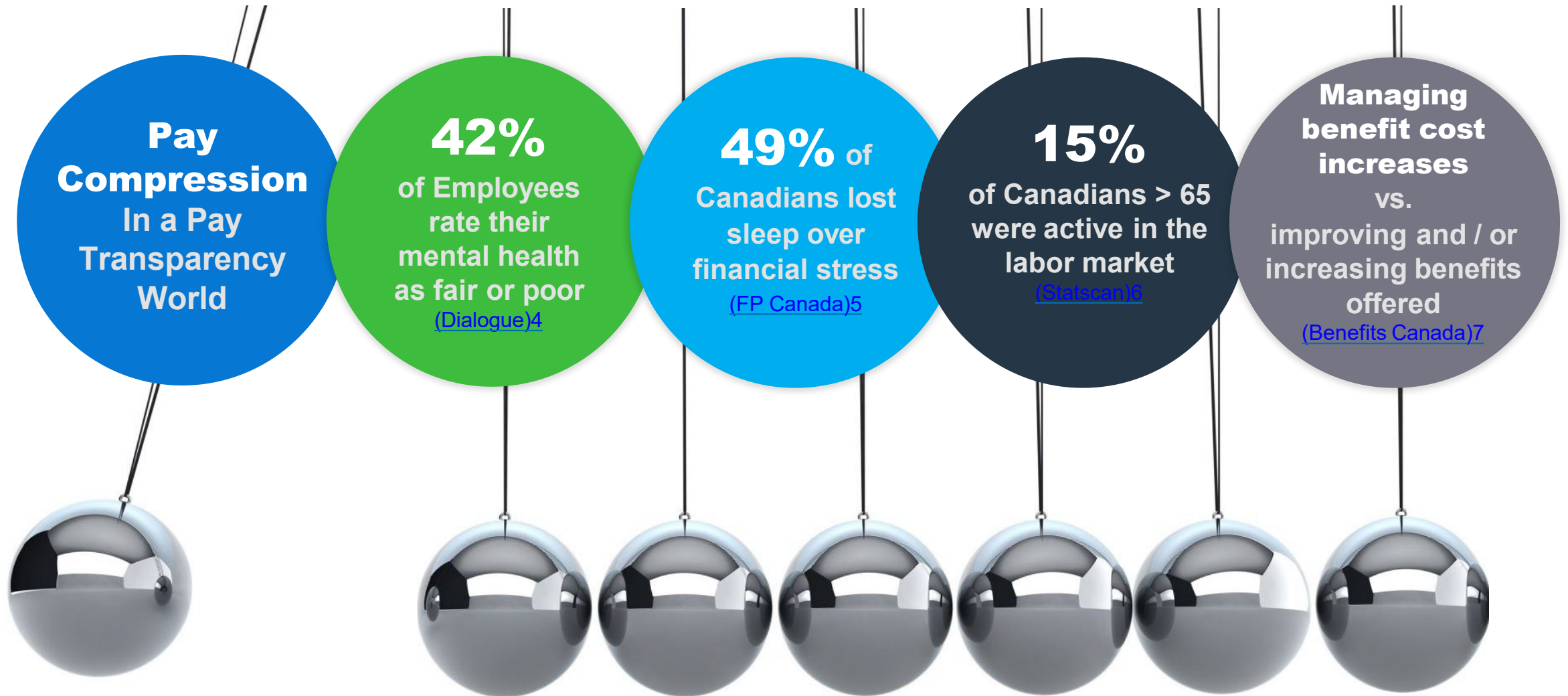
Canadian Population Trends (2018 to 2022)

Age Segment	% Growth from 2018 to 2022	# Growth from 2018 to 2022	Rank % Growth	Rank # Growth
Under age 20	2%	123,211	7	7
20 to 30	4%	212,518	5	4
30 to 40	9%	431,342	4	3
40 to 50	4%	190,240	5	5
50 to 60	(5%)	(249,330)	8	8
60 to 70	10%	454,288	3	2
70 to 80	19%	526,243	1	1
Over age 80	11%	176,306	2	6

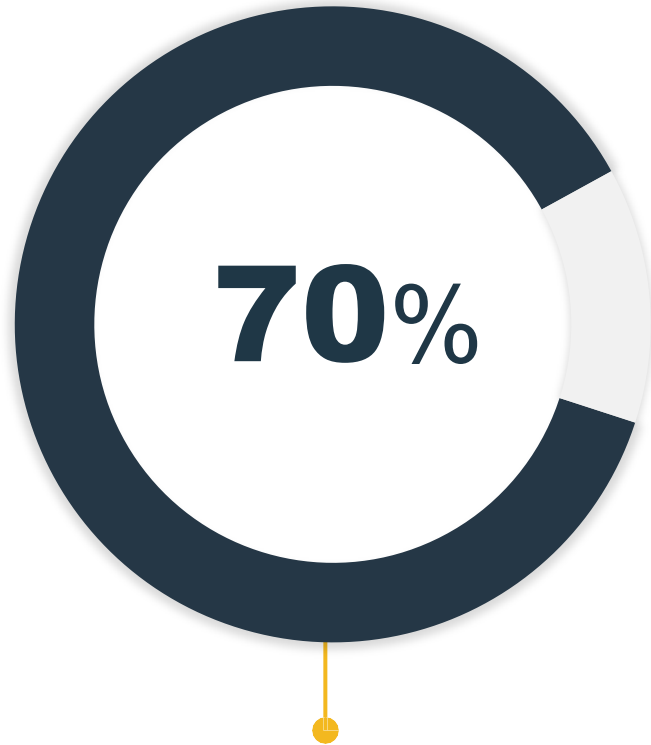
¹Stats Canada Tables

Employers are in a unique space dealing with the **intersection of rising costs, economic uncertainty, labor challenges, managing the needs of an aging and diverse workforce** and trying to maintain / increase employee engagement

The New Labour Market Continued...



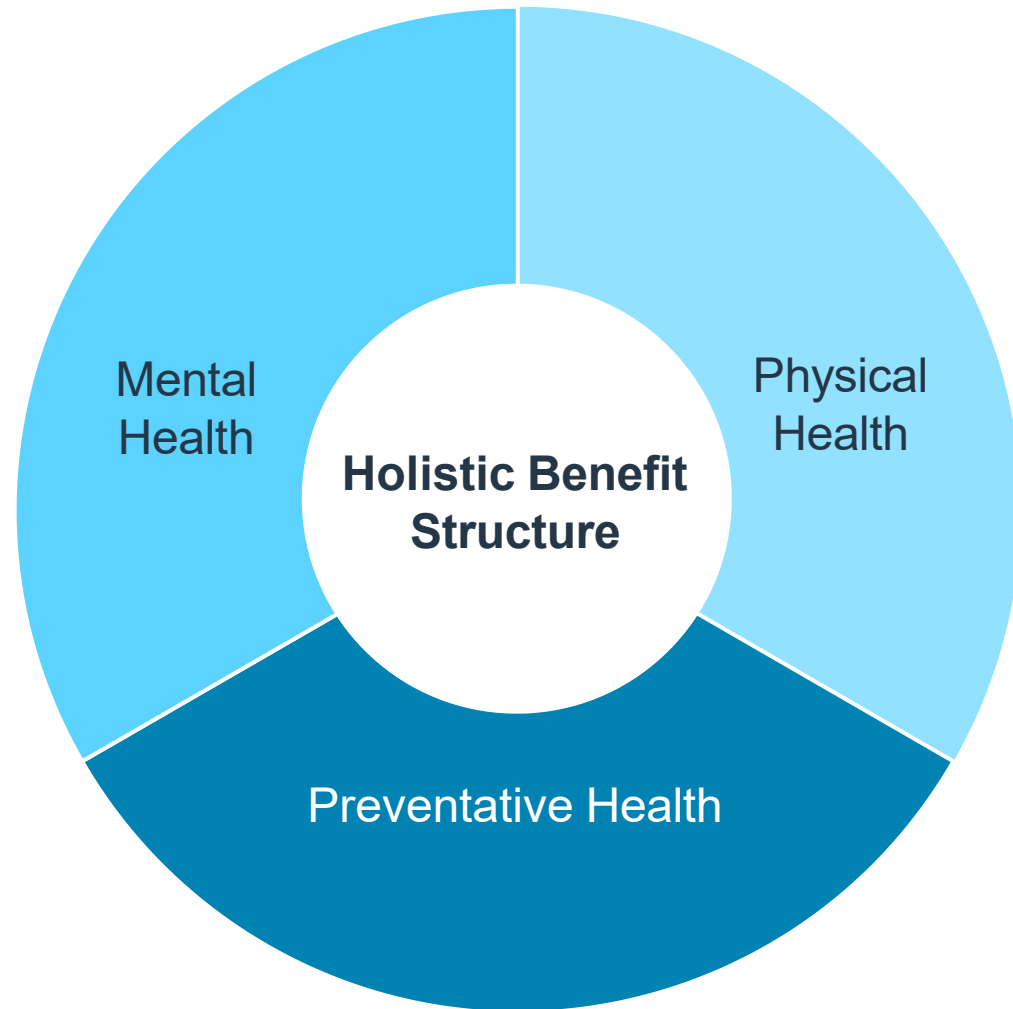
Trends to Watch



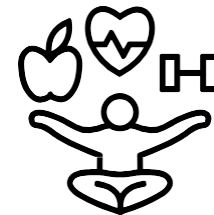
Of the variance in team engagement
is directly tied to the manager
[\(Gallup\)](#)⁸

Personalization:
Table Stakes for
Competitive Total
Rewards Strategy

Integrated Well-being and Preventative Health Benefits



Creative Solutions:



Wearable Wellness
Incentive Programs

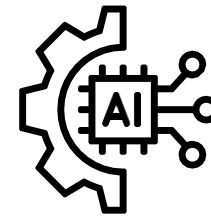


Well-being Retirement
Accounts (WRAs)

Enhanced Financial Well-being and Retirement Support



Creative Solutions:



AI-driven Financial Coaches



Employer-Matched
Emergency Savings Plan

Employee Benefits & The Employer Dilemma



Employee Financial Well-Being
Employee Mental Well-Being
Employee Retention



Productivity Focus
Cost Reductions / Sustainability
Economic Uncertainty



SMART: Data-Informed Strategy

Data Informed:



Plan Design



Engagement



Org. Health



Case Study: Data-Driven Plan Design Pivot



Dental Benefits

- 200 employee manufacturing firm looking to cut costs
- Proposal to cut basic dental coverage from 100% to 80%
- 13% savings on monthly dental spend



- Persona Analysis
- Financially fragile group most affected by the change included maintenance technicians (strategic retention role for them)
- Decision being made to either find other areas for savings or shift class structure to avoid cutting benefits for certain roles





Understanding your Employee Segments



Jordan

25 Years old
Single
No Children
First Job

New Entrant

What is important to them right now?

- Paying off student loan
- High Cost of Living
- Wants opportunities to network with colleagues and mentors

How do you support them?

- In person networking
- Pet Insurance
- Compensation for performance



Miriam

30 Years old
Married
No Children
Recently completed
MBA

Transitional Worker

What is important to them right now?

- Paying off student loan
- Family planning
- Wants to increase skill set to prepare for new opportunities

How do you support them?

- Training subsidies
- Mentorship programs
- Benefits for family planning



Bob

58 Years old
Married
4 Adult Children

Founder

What is important to them right now?

- Supporting Adult Children through major life events
- Planning for retirement
- Wants to focus on total health

How do you support them?

- Retirement planning and matching
- Training and support for total health
- Access to discounts on key services

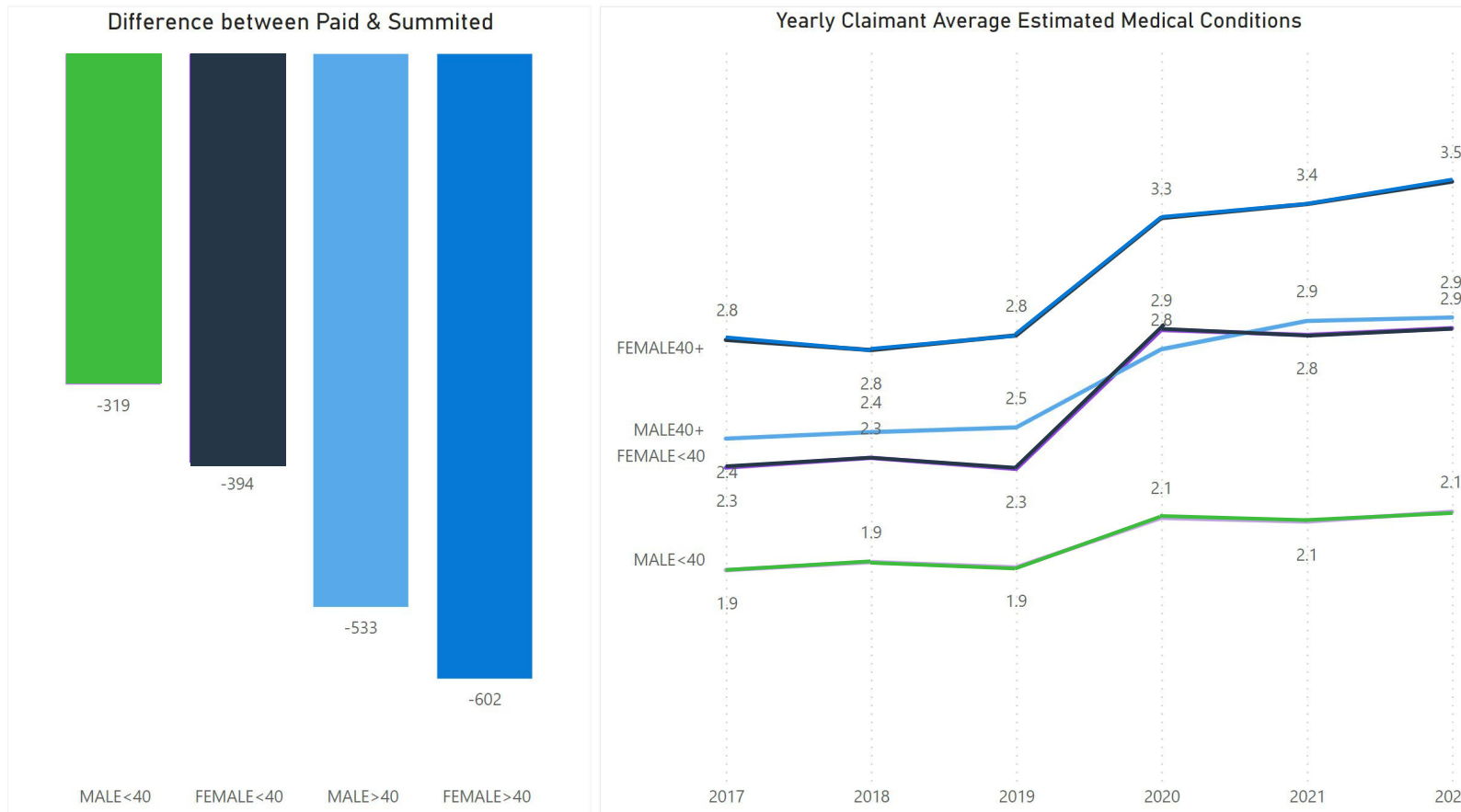


Benefits & Equity

Traditional Benefits Design Not Providing Equitable Coverage

We are seeing valid, consistent, reliable, and sufficient evidence nationally

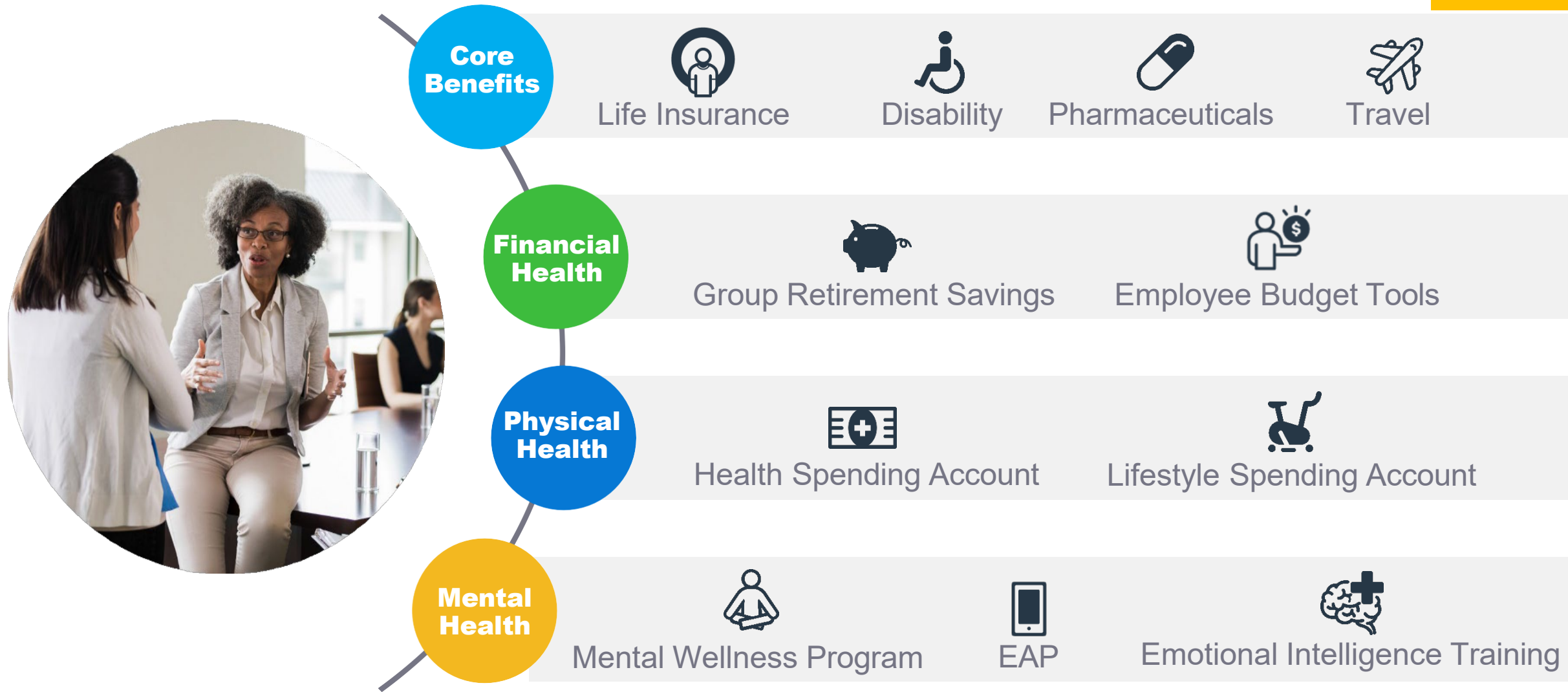
- Women's Health continues to experience an inequity and burden, increasingly post pandemic



One of the biggest challenges for employers is that **employees lack an awareness and understanding of the benefits they offer.**

Employers will need to **customize communications to effectively engage and educate** employees of different generations, given the diverse needs of today's workforce.

Effective Communication + Effective Design

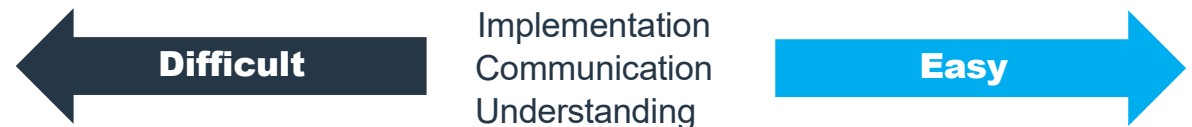
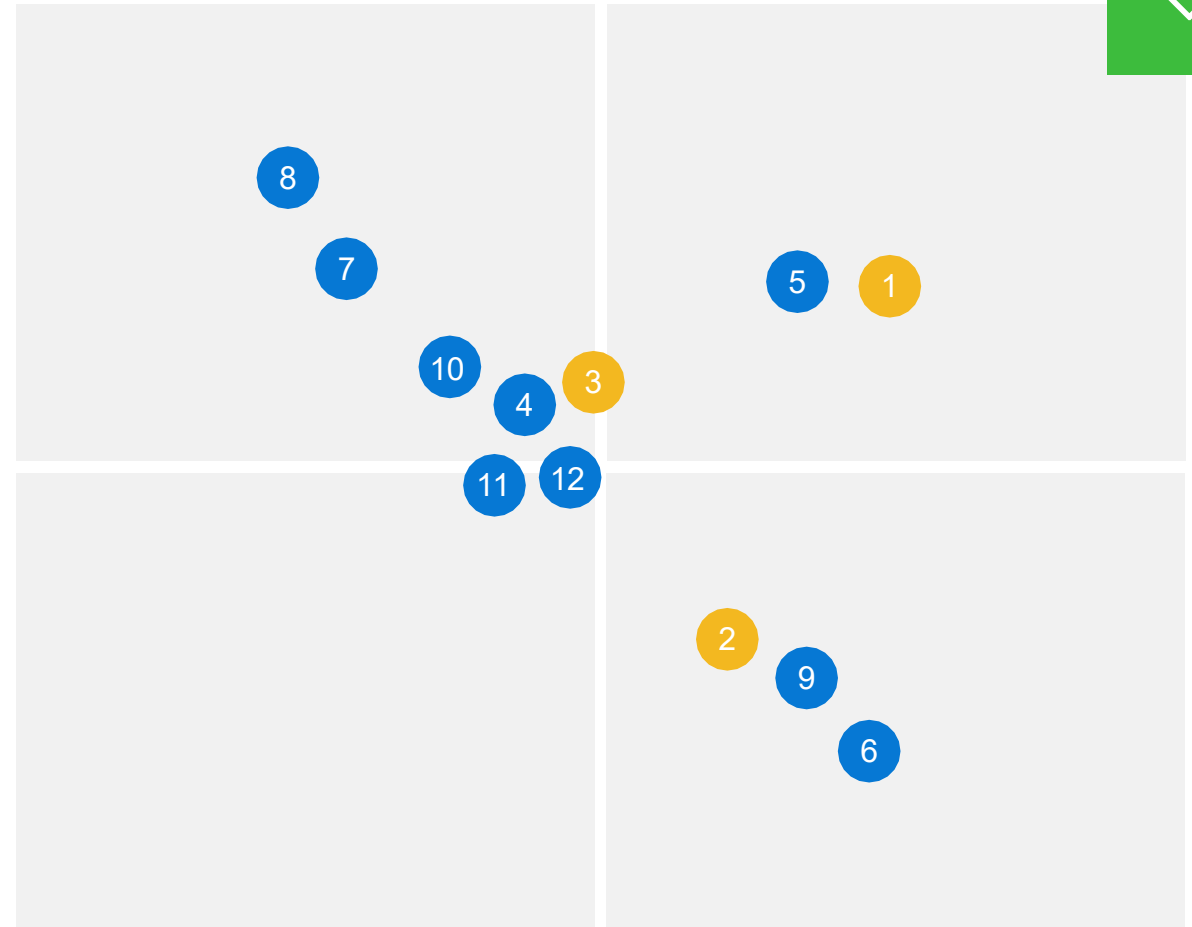




A Drug Plan Under Control

- 1 Mandatory Generic Substitution
- 2 Quantity Management
- 3 Pre-authorization
- 4 Claim Management
- 5 Prescription Deductible
- 6 Annual Indexation of Deductibles
- 7 Co-insurance
- 8 Managed List of Medicines
- 9 Preventive Vaccines
- 10 Biosimilar Drugs
- 11 Management of Big Claimants
- 12 Preferred/Postal Pharmacy

✓ You have this service.
 ✓ You have a multi-year strategy.



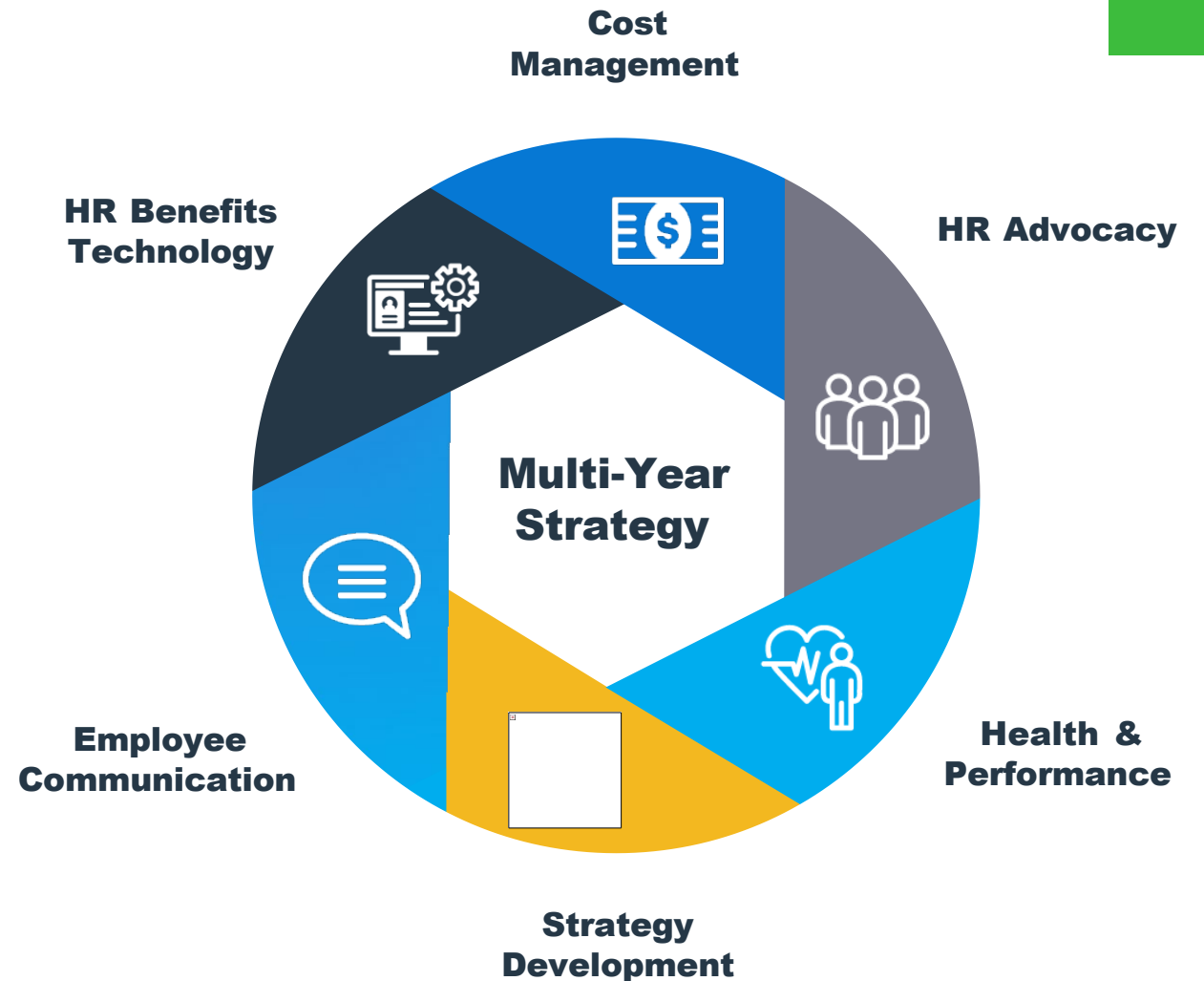


Multi-Year Strategy

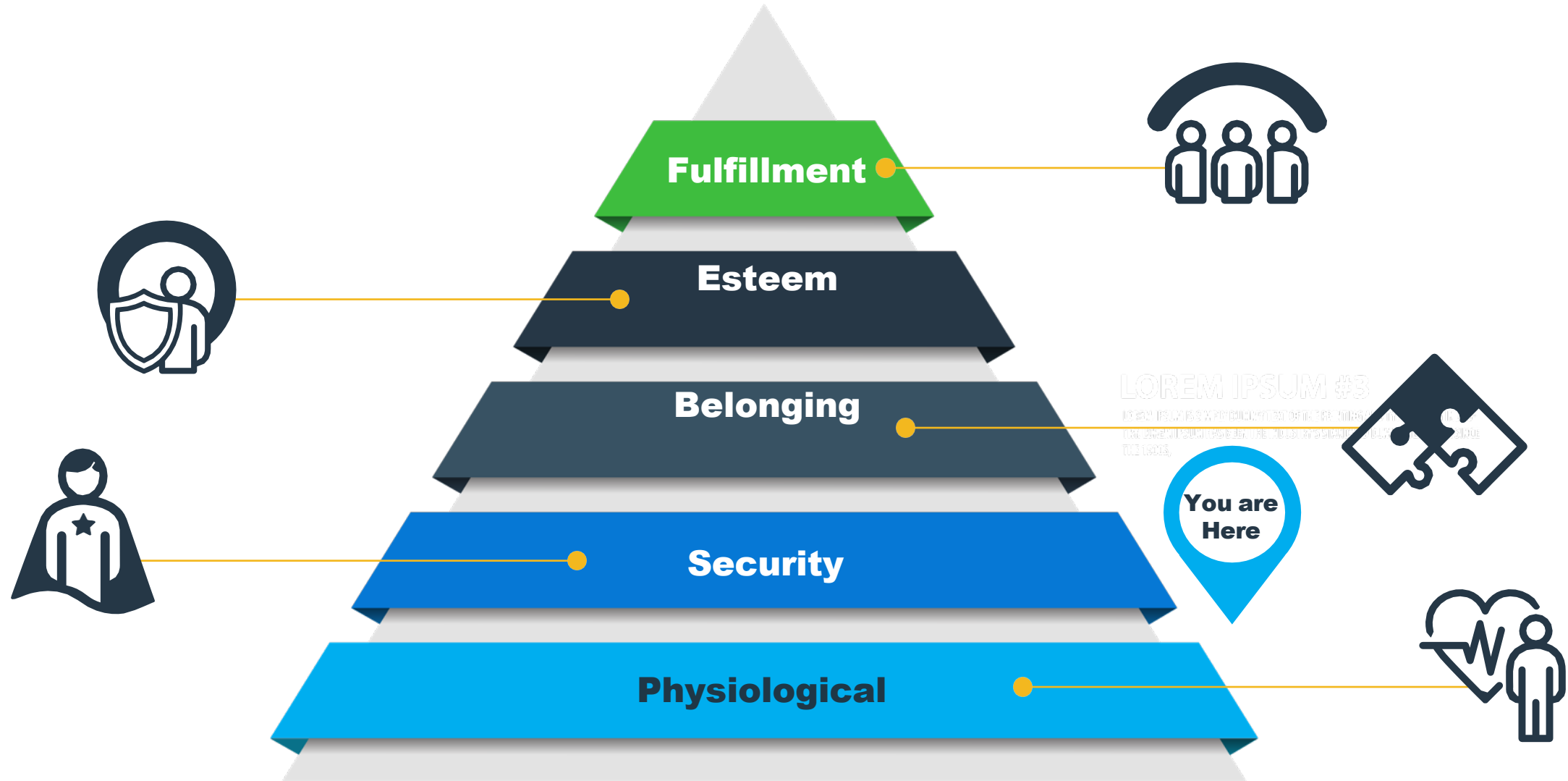
Without a long-term plan, rising costs, shifting workforce needs, and inefficiencies can threaten the sustainability of your benefits program.

A multi-year strategy proactively manages risk, controls expenses, and ensures benefits evolve with your business—protecting both your workforce and your bottom line.

- Proactive, Not Reactive
- Sustainable Growth
- Cost Stability
- Efficiency & Innovation
- Adaptability



Meaningful - The Total Rewards Hierarchy of Needs



Meaningful – De-commoditizing

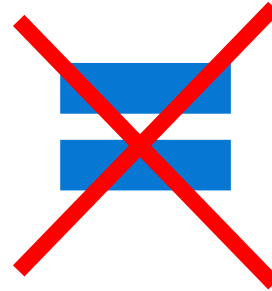


Employee Assistance Plan	Vendor 1	Vendor 2
# of Employees	300	300
Rate	\$3	\$4
Monthly Premium	\$900	\$1,200



Meaningful – Communication Perspective

Better Plans



Not Always

Better Outcomes

Better Communication



Better Outcomes

“Communication truly happens on the listener’s terms.”

– Thomas Erikson

Authentic



RETAIL

Costco is looking like the big winner after Target's DEI rollback

Dominick Reuter

Share



Talia Lakritz/El (Costco); Paul Weaver/SOPA Images/LightRocket via Getty Images (Target)

- Target and Costco have responded in different ways to the changing politics around DEI.

HR

Honey Wyatt

08 January 2025 · News

DIVERSITY

McDonald's rolls back DEI initiatives



The fast food chain has removed representation goals for senior leadership and DEI commitment targets for suppliers



McDonald's announced it will roll back some of its diversity, equity and inclusion (DEI) initiatives, four years after they were introduced.



The most strategic Total Rewards plans don't follow trends – they reflect who you really are as an organization.

Your Total Rewards Strategy is your values, budgeted.

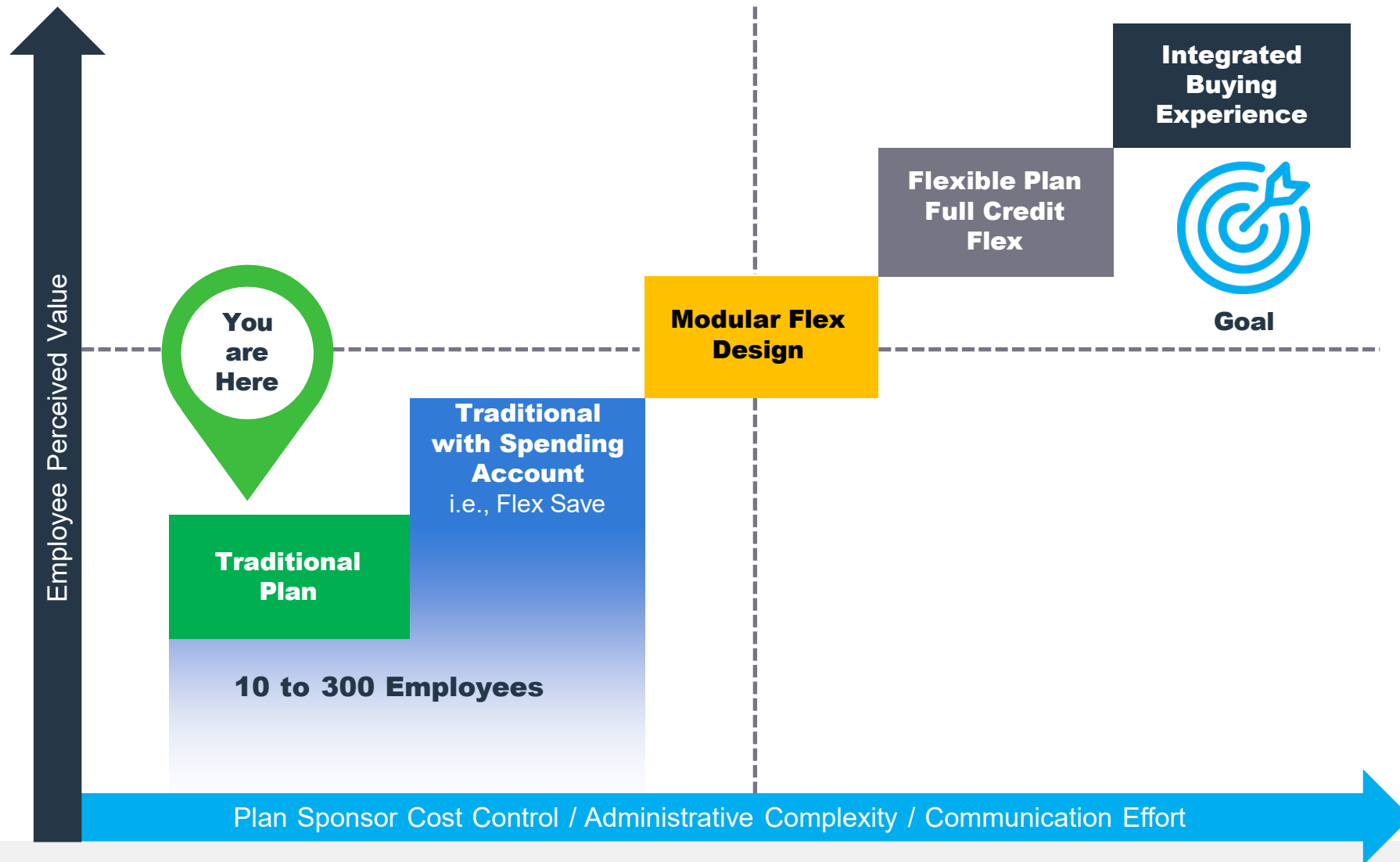
Only 32% of employees believe their leaders' actions align with stated values
(Edelman Trust Barometer)⁸

76% of employers recognize they'll need to offer a wider variety of benefits options in the future to meet the expectations of the different generations in their workforces according to a study from LIMRA and EY⁹

How do you define “Benefits”?

Emergency health Preventative health Dental Life insurance
Disability protection Home insurance Parental leave top-up
Pet insurance TFSA Retirement RRSP Mortgage subsidy Student loans
Vacation buy / sell Flex days Financial literacy Education
Something ‘New’ courses Sabbatical Music lessons Travel subsidy
Mental health coaching EAP Wellness Health clinics
Vitamins & supplements Fitness Nutrition Gym membership
Sports programs Arts programs Philanthropy time Matching donations
Legal Personal shopper Virtual assistant meals Best Doctors Private
healthcare On-site massage Computer purchase Home buying
seminars Daycare Referral bonus Profit sharing Tax preparation
Concierge Health testing Fertility & adoption assistance
Laundry services Free lunches and snacks

Journey Towards Flexibility & Employee Engagement



Considerations:

- Anti-Selection
- Cost of Administration
- Communication Effort
- HR Time
- Satisfaction with Current Plan
- Market Alignment
- Persona Alignment
- Multi-year Strategy
- Language Barrier

Build a Total Rewards Strategy

Move beyond a traditional approach to Total Rewards toward a more holistic and flexible strategy.

McLean & Company is the trusted partner of HR and leadership professionals around the world. Our memberships are designed to help leaders drive their organization forward. 1997-2023 © McLean & Company.
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**McLEAN &
COMPANY**

Executive Summary

McLean & Company Insight

Situation

- While many organizations have a combination of compensation, benefits, wellbeing, recognition, and/or development offerings, few have a holistic Total Rewards (TR) strategy in place to streamline how employees are rewarded and incented for their work.

Complication

- Despite compensation, benefits, and other TR areas making up a significant portion of an organization's overall expenditures, there is often a lack of understanding of which TR offerings employees value and how they impact organizational success.
- Pressures in the external environment and shifting employee preferences have put a focal point on Total Rewards to attract and retain talent. Categories other than compensation and benefits (e.g. development, wellbeing, and recognition) have emerged as top reasons why employees join and leave an organization and what keeps them engaged at work. Organizations need to understand what employees value most and work within budgetary and resourcing constraints to provide meaningful rewards.

Solution

- Build a Total Rewards strategy to find efficiencies in the organization's largest expenditures and find the right balance of priorities between organizational and employee needs across all Total Rewards categories.
- Gather data and collect employee feedback to understand the current state of Total Rewards and ideate ways to strive toward the ideal future state. Use the data to design a three- to five-year roadmap to create a Total Rewards package that fulfills the needs of current employees and appeals to future talent while aligning with the organization's strategy.

What is Total Rewards?

Total Rewards (TR) captures a holistic view of what an employee receives in return for working at an organization.

It encompasses the traditional categories of compensation (e.g. base pay) and benefits (e.g. healthcare), but also includes:

- Wellbeing, or the various aspects of an employee's experience that support their overall health and happiness, both within and outside of work.
- Development, or how the organization helps an employee develop their knowledge, skills, and attributes to meet the organization's needs and the employee's interests and goals.
- Recognition, or the acknowledgement by the organization and employees of the demonstration of desirable behaviors.

What is a Total Rewards strategy?

The different categories that make up TR are often siloed in different teams or functions within an organization.

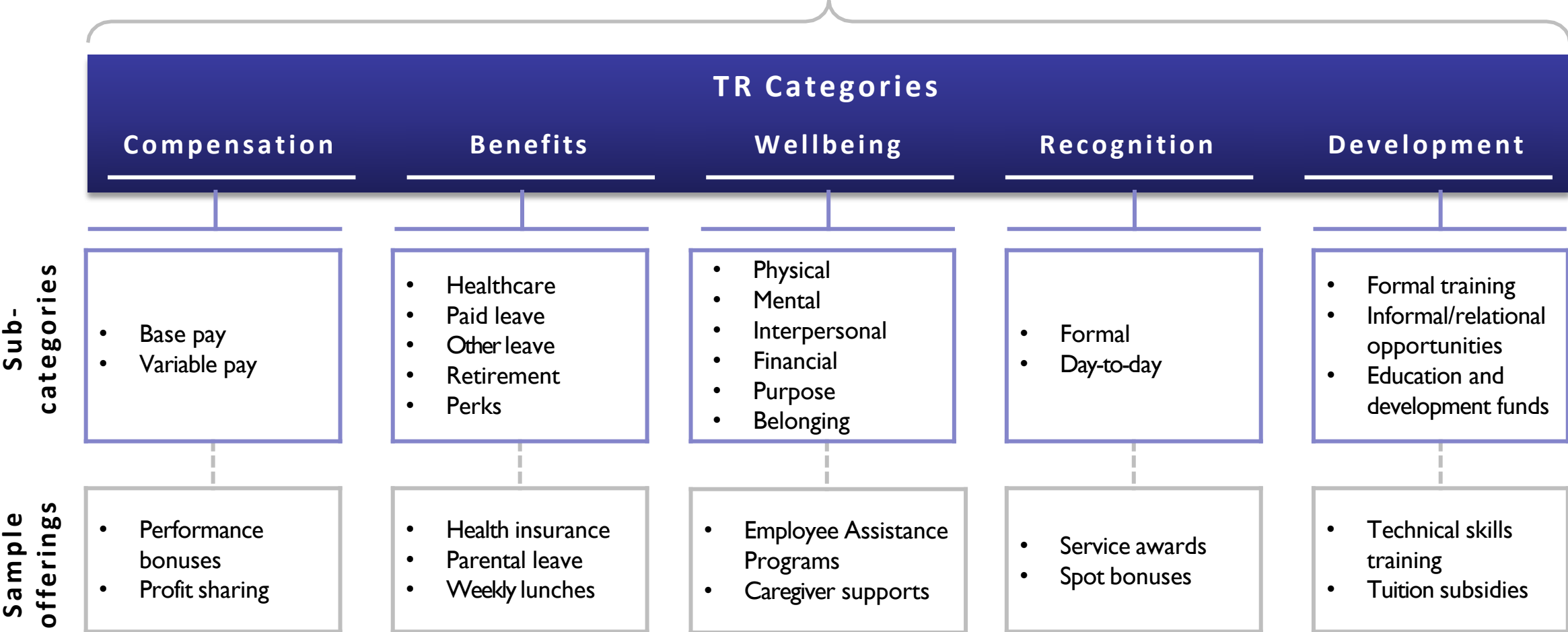
A **TR strategy** is an approach that allows the organization to look at its offerings holistically and plan for the future to ensure its rewards are cohesive and aligned with organizational strategy and values and employee preferences.



This blueprint will guide you through building a **three- to five-year roadmap** that prioritizes TR projects based on strategic goals, employee needs, impact/effort, and organizational capacity.

Review the key terminology used throughout this storyboard

Total Rewards (TR)



Total Rewards offerings are failing to keep up with the needs and preferences of an evolving workforce

Employees have varied needs across the spectrum of TR and current offerings, such as standard vacation policies and instructor-led educational sessions, often no longer meet shifting preferences.

69% of employees say having the right mix of benefits would increase their loyalty to their employer.

(Hub International, 2021)

Yet

59%

of organizations offer no choice or customization of benefits to employees.

(OPES, 2022)

40% of employees said they would take a job with a lower salary for better perks like flexible work scheduling.

Surveyed employees viewed flexible scheduling as the equivalent of a 9% pay increase and telecommuting as a 4.1% increase.

(Lattice, 2020)

Modern TR offerings to attract and retain talent are unique and differentiated, including things like:



Leadership coaching



Wealth planning



Pet insurance



Student loan repayment

Eighty percent of employees want support and guidance from their employers on personal finances —not only for retirement and future education but also for financial planning, investing, and day-to-day money management.

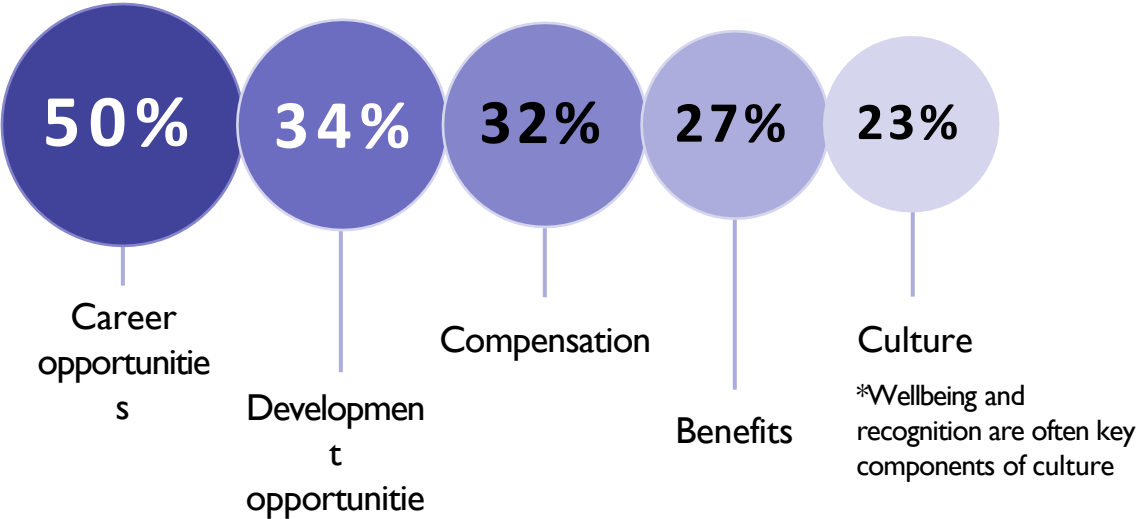
(BrightPlan, 2021)

Despite the diversity of employee needs and preferences, very few organizations have a dynamic TR strategy to meet employee needs and changing business conditions (28%) or tailored to the preferences of diverse employee populations (22%).

(Willis Towers Watson, 2022)

Challenges with talent attraction and retention are often linked to Total Rewards – not just compensation

Reasons for accepting a job offer



Source: McLean & Company New Hire Survey Database, 2019-2022; n=28,764

Factors reported as a primary reason for leaving



Source: McLean & Company Exit Survey Database, 2019-2022; n=27,838-40,352

While other TR areas rank high in job offer acceptance and reasons for leaving, compensation and benefits remain important attraction and retention factors.

However, only:

29%

of organizations adjusted their pay increase budget to accommodate for the volatile state of the economy (Payscale, 2022).

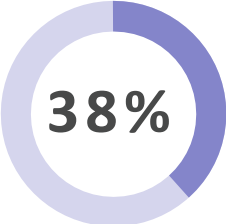
25%

of organizations increased benefits in response to changing economic conditions (McLean & Company, HR Trends Survey, 2022; n=394).

A holistic approach to Total Rewards is needed to support organizational goals

Few organizations have a strategy in place...

...and current efforts have room for improvement



of organizations have a documented TR strategy (McLean & Company, HR Trends Survey, 2022; n=390).

Out of 11 HR functions, stakeholders ranked compensation and benefits:

- 1st in terms of importance, but just
- 6th in terms of satisfaction

(McLean & Company HR Stakeholder Survey Database, 2022; n=2,943)

Only 57%

of employers understand which TR offerings their employees value (Semos Cloud, 2020)

While compensation and benefits are foundational to a TR strategy, they are not enough on their own

Correlations with overall organizational engagement ranked the following TR categories from strongest to weakest: (McLean & Company Engagement Survey Database, 2022; n=123,616-153,035)

- 1. Career Advancement and Development
- 2. Recognition
- 3. Work-Life Balance
- 4. Total Compensation (incl. benefits)

65%

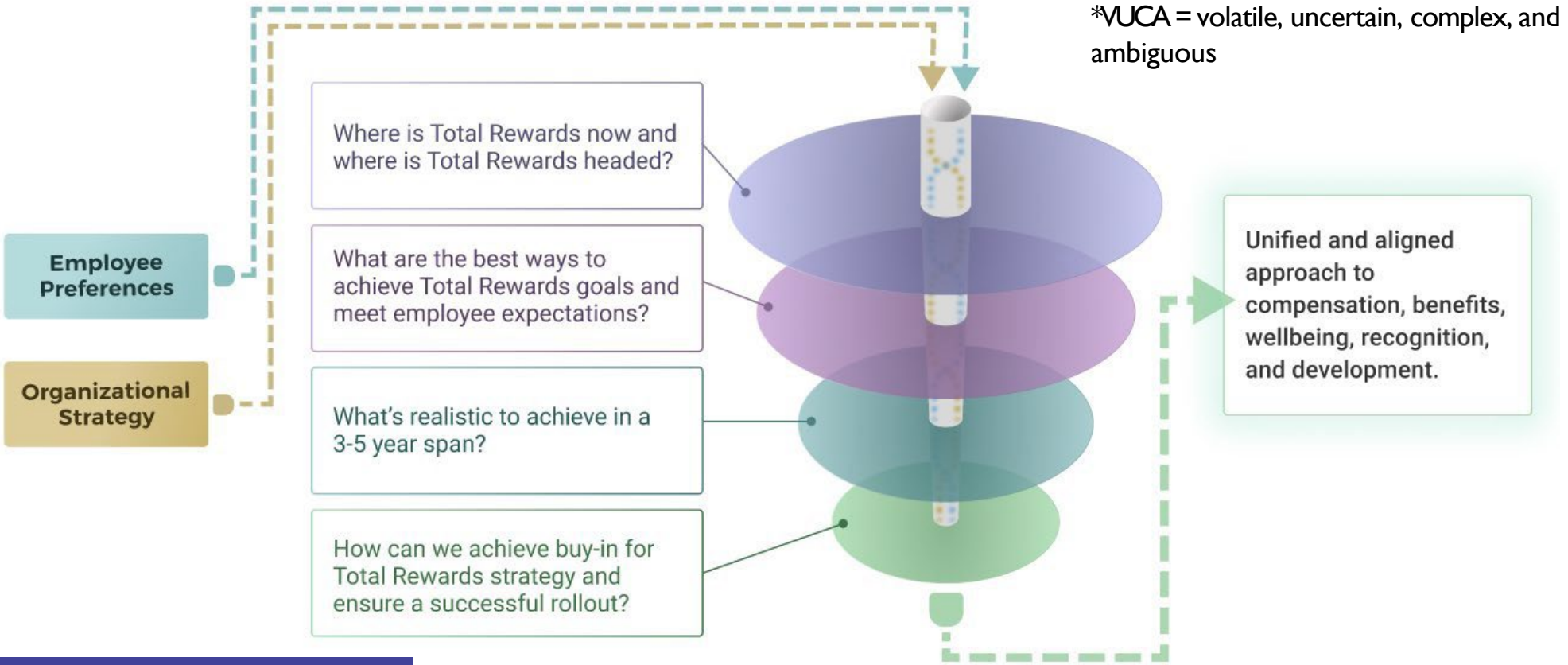
of organizations redesigning their Total Rewards strategy indicate placing a greater emphasis on employee wellbeing as a top priority (PwC Towers Watson, 2022)

McLean & Company Insight



A cohesive TR strategy that's aligned with organizational strategy, values, and employee preferences is impactful from a competitive standpoint in the labor market. The many organizations without a TR strategy in place (or an outdated one) presents a missed opportunity to support organizational goals.

Build a holistic and flexible Total Rewards strategy to compete for talent in a VUCA* environment



McLean & Company Insight

Follow McLean & Company's process to build a Total Rewards strategy



Establish a project team

Incorporate multiple inputs and perspectives to develop a TR strategy that captures the needs of both employees and the organization.

Role	Description	Accountabilities
Executive sponsor	<ul style="list-style-type: none"> A senior leader who understands the value of a comprehensive Total Rewards strategy (e.g. CEO, CFO) 	<ul style="list-style-type: none"> Establishes the direction of the organization’s TR strategy. Champions this vision and articulates its value. Leverages position and influence to generate buy-in from leaders across the organization for the strategy.
Project owner	<ul style="list-style-type: none"> HR functional leader who owns Total Rewards (e.g. CHRO, VP of Total Rewards & Benefits) 	<ul style="list-style-type: none"> Drives the development of the TR strategy and maintains accountability for its progress and delivery. Works with executive team to secure the necessary resources for strategic projects and aligns the TR strategy with the organizational strategy and values.
Project team members	<ul style="list-style-type: none"> Cross-section of functional leaders (e.g. finance, L&D, employee wellbeing) Subject matter experts (e.g. payroll, legal, communications) 	<ul style="list-style-type: none"> Provides insights about current offerings and identifies constraints (e.g. budget) and linkages across TR categories to create alignment throughout the development of the TR strategy. Leverages their position and expertise to contribute to the development of the strategy and facilitate implementation.
Contributors	<ul style="list-style-type: none"> Managers and employees Members of DEI committee Employee resource groups (ERGs) 	<ul style="list-style-type: none"> Represents the employee voice to ensure the strategy is informed by employees’ needs and preferences. Challenges biased decision making and advises on inclusion considerations during TR strategy development.



Tip

The project team will vary widely depending on the context of each organization (e.g. size, HR structure). In any case, ensure the project team includes stakeholders from across the organization to capture a wide spectrum of perspectives and expertise.



Record the project team in tab 2 of the [Total Rewards Strategy Workbook](#).

Review strategic documents across the organization to uncover key takeaways about Total Rewards



Tip

When reviewing strategic documents, focus on answering these questions:

- How can TR enable and support these strategies?
- Where is it currently falling short?

For example:

1 Organizational strategy

The organizational strategy outlines the organization’s goals, projects, metrics, and timelines. It also encompasses the mission, vision, and values. Where possible, refer to the long-term strategy (3-5 years).

Ask:

- How can TR attract and retain talent to achieve strategic goals?
- Which cultural values should TR be aligned with? Are current TR offerings aligned with values?

Look into profit sharing and other variable pay options to support the organizational goal of 10% growth.

2 People strategy

The people strategy identifies the organizational priorities HR supports, strategic pillars, HR outcomes, and how it plans to accomplish them.

Ask:

- What do our strategic pillars say about compensation, benefits, wellbeing, recognition, and development?
- How can TR help HR achieve its vision and outcomes?

A strategic pillar of “We will invest in our employees’ efforts to upskill” indicates an opportunity for the TR strategy to invest in development offerings.

3 Strategic documents

Review available documents to anchor the development of the TR strategy:

- Employee value proposition (EVP)
- Diversity, equity, and inclusion (DEI) strategy; ESG or CSR strategy
- Financial documents such as annual reports, financial budgeting plan, and projected statements
- Related HR programs and strategies such as compensation philosophy, L&D strategy, wellbeing program, and recognition purpose statement

More focus is needed on mental and interpersonal wellbeing to ensure the EVP that emphasizes a respectful environment reflects the lived experience of employees.

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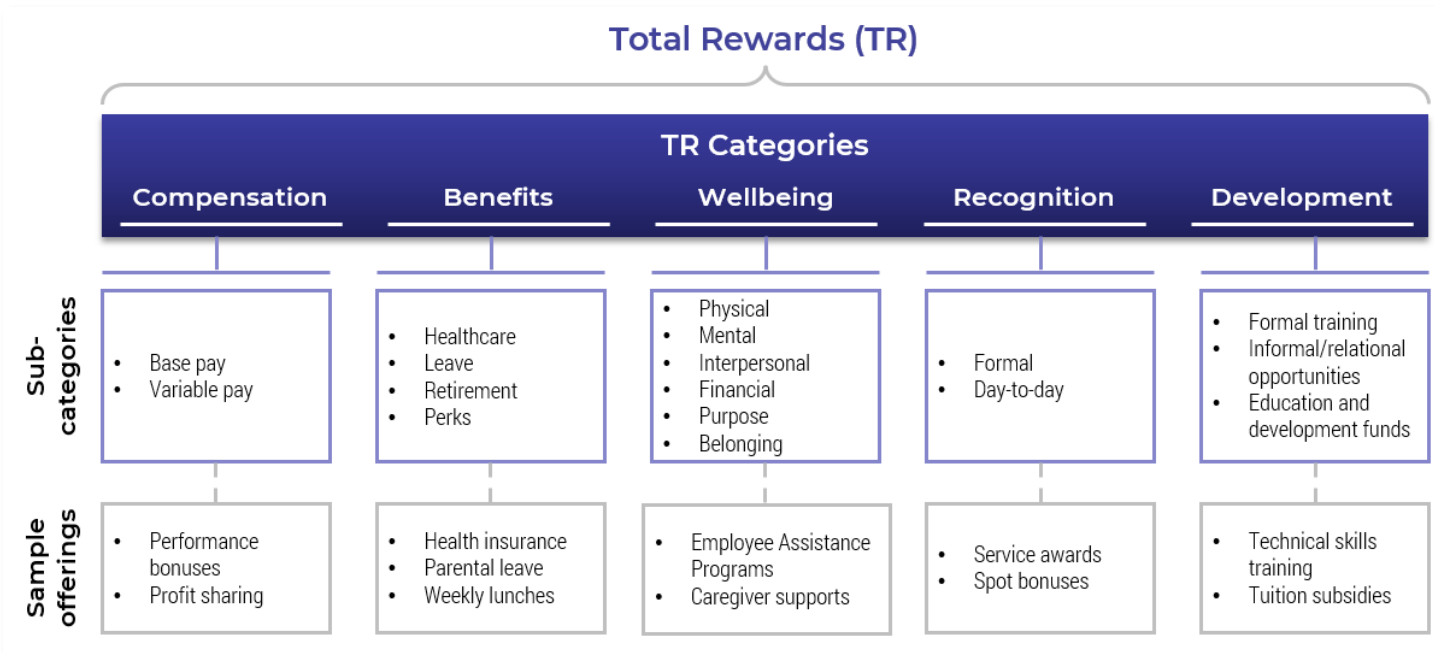


Record key takeaways gathered from the strategic documents in tab 3 of the [Total Rewards Strategy Workbook](#).

Inventory current TR offerings



For each TR category and sub-category, take an inventory of current TR offerings along with their budget, and document key takeaways in tab 5 of the [Total Rewards Strategy Workbook](#).



To uncover key takeaways from the inventory:

- Gauge how offerings are distributed across TR categories, including how many are provided for each category.
- Identify any immediate gaps that can be observed (e.g. no wellbeing offerings).
- Note any additional relevant information about offerings (e.g. variable pay available for sales roles only).

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Review existing organizational data

Data source	Sample metrics to evaluate	Links to Total Rewards (key takeaways)
Metrics on TR offerings and related HR programs	<ul style="list-style-type: none"> Utilization rate of benefits, wellbeing initiatives, recognition programs, or optional training Analysis of target market position, base pay rates by role Absenteeism rate, average sick leave per employee 	<p>Insights from existing TR offerings and related HR programs inform how well-received they are and which particular aspects are pain points or need improvement.</p>
New Hire Survey	<ul style="list-style-type: none"> Top reasons employees apply to the organization Top reasons employees accept the job offer Comparison of current TR offerings and previous employer's 	<p>Assess which TR offerings attract talent to the organization. Reviewing how current offerings compare to competitors can indicate which ones matter more to employees, and thereby, the priorities of the TR strategy.</p>
Employee Exit Survey	<ul style="list-style-type: none"> Top factors for leaving the organization Ratings on job factors (e.g. opportunities for career-related skill development), manager factors (e.g. appreciation from my manager), compensation factors, and working condition factors 	<p>Understand which TR offerings employees are the least satisfied with and how they compare to the offerings at their new organization.</p>
Employee Engagement Program	<ul style="list-style-type: none"> Scores on engagement drivers associated with compensation, benefits, wellbeing, recognition, and development 	<p>Higher scores reflect areas of strength in TR. Lower scores reflect employee dissatisfaction with particular TR categories and/or offerings.</p>
Workforce Demographics, Diversity, Equity & Inclusion Engagement Pulse	<ul style="list-style-type: none"> Workforce segmentation (e.g. age, gender, location, life stage) Qualitative data about inclusion and obstacles to being authentic selves at work 	<p>Uncover the most meaningful changes employees want to see specific to TR and where support is lacking for different workforce segments (e.g. caregivers, disability).</p>



Document key takeaways for each TR category in tab 6 of the [Total Rewards Strategy Workbook](#).

Gather additional data from employees

Review the key takeaways drawn from organizational data and identify up to five TR sub-categories on which to engage directly with employees. Prioritize sub-categories with gaps in data or high-cost sub-categories yielding limited returns.

1 Select the appropriate data collection method

- Survey all employees to evaluate their sentiment toward current offerings in the prioritized TR sub-categories and identify desired ones that will meet their needs and preferences.
- If possible, conduct focus groups or interviews with diverse employee segments to facilitate a more in-depth and synchronous discussion. See [Appendix I](#) for a list of sample focus group questions.



Collect employees' perspectives about the following:

- Awareness of current TR offerings
- Rate at which they use TR offerings currently provided
- Satisfaction with current TR offerings
- Desired or missing TR offerings
- TR offerings misaligned with their needs and preferences



Leverage McLean & Company's [Total Rewards Employee Question Bank](#), [list of focus group questions](#), and [Standard Focus Group Guide](#) to collect additional data.

2 Analyze employee feedback for key takeaways

Examine the results by asking the following:

- Which TR offerings are employees most and least satisfied with? Does one offering/sub-category particularly stand out above the rest?
- Can any glaring gaps be identified immediately (e.g. majority of responses point to wanting additional wellbeing resources)?
- Do employees lack awareness into certain TR offerings, particularly those that are high cost to the organization?



Document key takeaways from employee feedback in tab 6 of the [Total Rewards Strategy Workbook](#).

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Discussion on Total Rewards



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Thank You!

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