



News & Views

December 2025



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Message from the Executive Director

HAPPY HOLIDAYS!

Happy Holidays to all NBASW members from the Board of Directors, staff, and I!

As another productive year draws to a close, I want to extend my deepest gratitude and sincere appreciation for your invaluable work.

The commitment and compassion you demonstrate daily in supporting the well-being of individuals and families across New Brunswick are truly inspiring.



Miguel LeBlanc
NBASW Executive Director

We recognize that the essential work you do can often be very demanding and tiring. It is our sincere hope that this holiday season provides each of you with a much-deserved opportunity for rest, rejuvenation, and quality time spent with loved ones.

We wish you all a peaceful and restorative close to this year, and a healthy, successful start to the New Year. We appreciate every single social worker and social work technician for your hard work helping people in this province.

SOCIAL WORK TECHNICIANS / EQUIVALENCY

Over one year has passed since the Social Work Technician paraprofession was regulated! We have now welcomed over 160 new technician members since registration opened on June 7, 2024.

The Social Work Technician Equivalency Pathway application period ended on June 7, 2025. Thank you to every New Brunswicker who applied.

We are excited to continue welcoming technicians to the Association as applications are reviewed!

Recruitment & Retention Update

SOCIAL WORK RECRUITMENT & RETENTION STRATEGY

In September, the Association sent its fourth 60-second member update on the ongoing [2023-2028 Social Work Recruitment & Retention Strategy](#).

The 5-year Strategy (2023-2028), led by the NBASW, brings together individuals from various government departments, health authorities, schools of social work, colleges, unions, and more in implementing the various goals and actions identified to ensure there are enough social workers in the province to meet the needs of citizens, both now and for years to come.

Recent achievements include:

- The Department of Social Development (SD) beginning to hire social work technicians in the Child Welfare area.
- The NBASW Foreign Qualification Recognition (FQR) Program being implemented for internationally educated social workers who wish to upgrade their education to practice social work in New Brunswick.
- Continuing the development of college-university bridging pathways.

The Strategy has now finished its second year, and we are very excited by all the important work that has been done to date! The Strategy's Steering Committee will continue to meet monthly and will continue working collaboratively to ensure the Strategy's success.

[CLICK TO READ THE LATEST UPDATE](#)

Annual Recruitment & Retention Survey

YEAR 2 R&R SURVEY

This year's Recruitment & Retention survey is now open! You can enter your name in a draw to receive a reimbursement of your 2025-2026 membership dues (value up to \$429) by completing the survey before December 22, 2025 at midnight.

[CLICK TO ACCESS THE SURVEY](#)

Standards and Guidelines

The Association develops standards of practice and guidelines on an ongoing basis in support of its mandates of promoting excellence in social work practice and protecting the public.

These standards and guidelines are easily accessible and available to NBASW members and the public on the Association website's [resources page](#).

STANDARDS OF PRACTICE

- [Standards Regarding the Capacity of Minors to Consent to Social Work Services](#)
- [Cultural Competence Standards Regarding Social Work with Indigenous Peoples](#)
- [Standards Regarding Telehealth Services, the Use of Technology and Social Work Practice](#)
 - [Standards for the Use of Technology](#)
- [Standards Banning Conversion Therapy](#)

GUIDELINES

- [Guideline on Assessing the Capacity of Minors](#)
- [Guidelines Regarding Social Work and the Use of Naloxone](#)
- [Guidelines on Disclosure of Confidential Information in Situations of Potential Harm](#)
- [Conflict of Interest](#)
- [Release of Information and Consent Form](#)
- [Member Handbook](#)

**VIEW ALL STANDARDS & GUIDELINES
ON THE NBASW WEBSITE**

Membership Renewal

2026 RENEWAL PERIOD

The NBASW would like to inform you that the 2026-2027 membership renewal period will be beginning January 1, 2026. What does this mean for you as a member?

To maintain your NBASW membership, the Association requests that you submit your online re-registration (membership renewal) form and pay your membership dues at your earliest convenience following January 1 and no later than the end of March 31, 2025.

To renew your registration, [click here.](#)

To view our Renewal FAQ page, [click here.](#)

To view a step-by-step instruction guide on membership renewal, [click here.](#)

To facilitate your 2026-2027 registration process, we encourage you to test your username and password before you attempt to register to ensure enough time for troubleshooting prior to March 31, 2026.

If you have any remaining questions, please do not hesitate to contact us at (506) 459-5595 or at info@nbasw-attsnb.ca.

A \$50.00 late fee applies to re-registrations which are received by the NBASW between April 1, 2026 and April 15, 2026.

A \$100.00 late fee applies to re-registrations which are received by the NBASW after April 15, 2026.

New Brunswick Social Workers

NEW BRUNSWICK SOCIAL WORKER SPOTLIGHT: NADINE VILLEGAS

Nadine Villegas, a New Brunswick Social Work Student, received an Annual Humanitarian Award from MAGMA (The Multicultural Agency of the Greater Moncton Area) in October for being a Community Volunteer Hero.

The Annual Humanitarian Award for being a Community Volunteer Hero recognizes two outstanding community volunteers each year for their dedication and impact. The volunteers are nominated by local organizations and selected by the Annual Humanitarian Award committee.

Nadine, who is currently completing a social work degree through distance education at the University of Maine at Presque Isle, received the award due to the impact of her volunteering work in her community.



Nadine Villegas holding the Community Volunteer Hero Annual Humanitarian Award

Congratulations to Nadine, and best of luck in completing your social work degree!



DID YOU KNOW?

Volunteering can be counted as CPE hours!

You can count up to 20 volunteer hours as Continuing Professional Education (CPE) hours during the year!

Volunteering is a great opportunity to assist people in your community while completing the annual required CPE hours to continue as a registered social worker.

More information about annual CPE requirements for social workers is available in the [NBASW CPE Policy](#).

MEMBER SPOTLIGHT SUBMISSIONS

You can shine a light on New Brunswick social workers by submitting positive social work stories! The Association is always looking to highlight stories of members finding success and demonstrating the virtue of the social work profession through their hard work.

Social Work Spotlights are featured on the Quarterly Newsletter and potentially on social media. Send your stories to Engagement & Communications Officer Ethan Stryde at ethan.stryde@nbasw-attsnb.ca for a chance to be featured!

Upcoming Bursary Deadlines

The NBASW offers financial assistance to members for their education and continuing professional development. All applications can be sent to shae.mccarthy@nbasw-attsnb.ca.

CO-OPERATORS STUDENT BURSARY: UNIVERSITÉ DE MONCTON BSW/MSW PROGRAM

Deadline: January 31, 2026

Awarded to one student member of the NBASW from each New Brunswick School of Social Work and recognized social work technician program.

Funding for these bursaries is made possible by Co-operators home and auto insurance, in partnership with the NBASW.

- [Eligibility Requirements](#)
- [Application Form](#)

CO-OPERATORS STUDENT BURSARY: UNIVERSITY OF NEW BRUNSWICK SAINT JOHN BSW PROGRAM

Deadline: January 31, 2026

Awarded to one student member of the NBASW from each New Brunswick School of Social Work and recognized social work technician program.

Funding for these bursaries is made possible by Co-operators home and auto insurance, in partnership with the NBASW.

- [Eligibility Requirements](#)
- [Application Form](#)

CO-OPERATORS STUDENT BURSARY: ST THOMAS UNIVERSITY MI'KMAQ AND WOLASTOQEQ BSW PROGRAM

Deadline: March 1, 2026

Awarded to one student member of the NBASW from each New Brunswick School of Social Work and recognized social work technician program.

Funding for these bursaries is made possible by Co-operators home and auto insurance, in partnership with the NBASW.

- [Eligibility Requirements](#)
- [Application Form](#)

UNI EDUCATION GRANT

Deadline: March 1, 2026

Awarded to two registered members of the NBASW that reside in New Brunswick pursuing a higher degree in social work, a specialized certificate program, or a course related to social work. Funding to pursue other forms of continuing professional education activities are eligible for consideration.

Funding for these bursaries is made possible by UNI Financial Cooperation in partnership with NBASW.

- [Eligibility requirements](#)
- [Application Form](#)

CO-OPERATORS BURSARY FOR MEMBERS

Deadline: March 31, 2026

Awarded to a registered member of the NBASW who resides in New Brunswick and is pursuing training including but not limited to conferences, workshops, and webinars. Studies leading to a higher degree in social work, or to a specialized certificate program or course related to social work may be considered.

Funding for these bursaries is made possible by Co-operators home and auto insurance, in partnership with NBASW.

- [Eligibility requirements](#)
- [Application Form](#)

NBASW BURSARY

Deadline: March 31, 2026

Awarded to a registered member of NBASW who resides in New Brunswick and is pursuing training including but not limited to conferences, workshops, and webinars. Studies leading to a higher degree in social work, or to a specialized certificate program or course related to social work may be considered.

- [Eligibility requirements](#)
- [Application Form](#)

VIEW ALL NBASW BURSARIES/GRANTS

Upcoming Award Deadlines

RAOUL LÉGER MEMORIAL AWARD

Nomination Deadline: February 28, 2026

The Raoul Léger Memorial Award is presented yearly to a social worker in New Brunswick who has made a significant contribution to the advancement of the practice of social work and social justice in New Brunswick.

This award is presented in memory of Raoul Léger, a social worker who devoted his career and gave his life for the advancement of social justice in Guatemala.

- [Eligibility requirements](#)
- [Nomination Form](#)

DEBBIE NASON SOCIAL WORK IN HEALTH CARE AWARD

Nomination Deadline: February 28, 2026

The Debbie Nason Social Work in Health Care Award is presented yearly to a social worker who is a current or former member of the NBASW, in memory of Debbie Nason, a social worker who devoted her career to the development and betterment of hospital social work.

- [Eligibility requirements](#)
- [Nomination Form](#)

Bursary & Grant Recipients

UNI STUDENT BURSARY FOR DISTANCE EDUCATION RECIPIENT

Congratulations to Nadine Villegas on receiving the UNI Student Bursary for Distance Education!

The bursary is awarded to an NBASW member who resides in New Brunswick while studying in an accredited social work program or recognized social work technician program fulltime through distance education.

Learn more about the bursary [HERE!](#)



*Nadine Villegas
UNI Student Bursary for Distance
Education Recipient*

CO-OPERATORS STUDENT BURSARY WINNER

Congratulations to Laura Steeves on receiving the Co-operators Student Bursary for members enrolled in St. Thomas University's School of Social Work!

The bursary is awarded to a member who resides in New Brunswick while studying in an accredited social work program or recognized social work technician program full-time.

Laura will be using the bursary to help fund her degree.

Learn more about the bursary [HERE!](#)



*Laura Steeves
Co-operators Student Bursary
Recipient (St. Thomas University)*

Continuing Education Opportunities

PESI CANADA

(Almost) everything available for \$99 until March 31, 2026.

[Click here to see all PESI Canada training opportunities](#)

SICKKIDS CCMH LEARNING INSTITUTE

Use the code *NBASW20* at checkout for a 20% discount.

[Click here to see all upcoming courses](#)

ACHIEVE CENTRE FOR LEADERSHIP

Use the code *NBASW15* at checkout for a 15% discount.

[Click here to see all ACHIEVE upcoming training opportunities](#)

CRISIS & TRAUMA RESOURCE INSTITUTE (CTRI)

Use the code *NBASW15* at checkout for a 15% discount.

[Click here to see all CTRI upcoming training opportunities](#)

LEARNING ESSENTIAL APPROACHES TO PALLIATIVE CARE (LEAP)

20% discount with a connected CASW account using promo code *20OFFCASW*.

[Click here to see all LEAP upcoming training opportunities](#)

HEALTH LINKS EDUCATION

Use the code *NBASW15* at checkout for a 15% discount.

[Click here to see all upcoming courses from Health Links Education](#)

BESPOKE MENTAL HEALTH

Live Webinar: Exploring Mental Imagery within Cognitive Behaviour Therapy

Jan 9, 2026, 1:00 pm - 2:30 pm (AST)

[Click for details and to register](#)

BESPOKE MENTAL HEALTH

Live Webinar: Clinical Management of Alcohol Use in the Context of Trauma Focused Therapies

Feb 6, 2026, 12:00 pm - 7:30 pm (AST)

[Click for details and to register](#)

Promotions/Calls for Participation

NBASW

Have something you'd like to see in the NBASW Newsletter? Contact our Communications Officer via email with the subject line "Newsletter" at ethan.stryde@nbasw-attsnb.ca to submit articles, upcoming events, or stories about New Brunswick social workers and social work technicians.

GOVERNMENT OF NEW BRUNSWICK: MULTIDISCIPLINARY PLANNING

Stronger Together: Protecting and Empowering New Brunswick's Children and Youth

Collaboration is essential when it comes to ensuring the safety, well-being, and future of children and youth in New Brunswick. Every day, professionals in education, health care, law enforcement, and social services play a vital role in recognizing and responding to the needs of children, youth and families facing abuse or neglect. That's why the Child and Youth Well-Being Act introduces Multidisciplinary Planning—a powerful approach that brings experts together to create stronger, more effective support systems for children and youth.

The Child and Youth Well-Being Act makes it easier for professionals to work together by supporting responsible information sharing. Section 42(1) allows the Minister to request and to share confidential information to help plan for a child or youth's well-being. Section 22(5)(e) permits professionals to share necessary information for multidisciplinary planning. Section 19 ensures that when there's a conflict with the Right to Information and Protection of Privacy Act, the Child and Youth Well-Being Act takes priority, ensuring children and youth's safety remains the top concern.

Importantly, only Social Development social workers and social work technicians working under Part 5 of the Act have the authority to gather and share this information. This ensures that trained professionals—those directly responsible for assessing risks and developing care plans—handle sensitive details with the highest level of responsibility and care. When professionals communicate quickly and effectively, they can identify risks sooner, coordinate the right supports for children, youth and families, and develop stronger care plans that put a child and youth's safety, stability, and development first. The Act ensures that service providers can share necessary information, with or without consent, when it is in the best interest of the child or youth. This means that no critical details are left out, and every professional involved has the knowledge they need to take action and make informed decisions.

Families trust the professionals who support them, and protecting that trust is non-negotiable. That's why information is shared only when needed and only for the purpose of protecting and supporting the child or youth. The process is clear, responsible, and focused on the child and youth's best interests, ensuring that accuracy and confidentiality remain top priorities.

Multidisciplinary Planning brings together a network of dedicated professionals, including educators, school staff, health care providers, police and youth criminal justice officers, Child and Family Services agencies, community organizations, and non-profit groups.

By working together, these professionals are doing everything they can to ensure that no child or youth falls through the cracks and that families receive the right supports at the right time. When information is shared responsibly, it creates meaningful change, strengthening the system that protects children and youth across New Brunswick. Through collaboration, trust, and action, a safer and more supportive future can be built for the province's youngest and most vulnerable individuals.

UNIVERSITY OF TORONTO FACULTY OF SOCIAL WORK

Technology changes the way we age. The Schlegel-UW Research Institute for Aging (RIA) invites you to share the Technology for Aging Gracefully Research Scholarship. Made possible by a generous donation from Dr. Cosmin Munteanu, Schlegel Research Chair in Technology for Healthy Aging, two \$2,000 scholarships will be awarded by the RIA to Master's or PhD students from racialized and/or Indigenous (First Nations, Inuit and/or Metis) communities who are conducting research that supports the advancement and use of technology for older adults.

"Technology has the power to improve older adults' lives, but we need greater equity in access to technology and participation in designing it," said Dr. Munteanu. "This scholarship will help promising students to overcome the barriers they face."

Interested candidates must apply online by December 15, 2025. For more information, please contact Shira Ginsler, Fundraising and Development Manager, at shira.ginsler@the-ria.ca.

APPLY ONLINE

UNBSJ: PHD STUDENT STUDY

“Exploring the Emotion Abilities of Mental Health Professionals, Emotion Scientists, and the Average Person”

Purpose of the Study: To investigate emotion recognition and what people understand about their own and others’ emotion-related abilities (recognition, understanding, usage, and management).

Participation Requirements: You must be at least 18 years of age to participate if you are a UNB student or 19 years of age if you are not a UNB student. If you choose to participate, you will be asked to complete a brief demographics questionnaire that includes questions about your age, gender, educational background, and current occupation. You will then complete a measure of emotional intelligence, participate in an emotion recognition task, and then be asked to estimate the emotion-related abilities of the various groups included in the study. The study should take between 20-30 minutes of your time to complete.

Risks and Benefits of participation: There are no known risks associated with your participation in this study. The benefits of participation include contributing to a better understanding of emotion recognition in the included groups and how people understand their emotion-related abilities.

Participants of this study will receive:

- A 0.5 bonus point for participation if recruited through SONA and currently an undergraduate student at UNB.
- Compensated appropriately for their time if recruited via Prolific.
- A chance to be entered into a draw to win one of five \$20 Amazon gift cards (Odds of winning are approximately 5 / 100) if recruited outside of UNB or Prolific.

Should you wish to stop the study, you will still be entitled to the described compensation for your participation in this study.

Voluntary participation: Your participation in this study is completely voluntary. If you wish to stop, you may do so at any time. You may also choose not to answer questions that may make you uncomfortable.

PARTICIPATE IN THE STUDY

NEW BRUNSWICK COALITION OF PERSONS WITH DISABILITIES

"If you can't see it, do you still believe it?"

Invisible Disabilities such as chronic pain, chemical sensitivities, arthritis, fibro, endo, neurodivergence, mental health and on and on, are too often misunderstood, minimized, gaslit, and/or overlooked in not only service delivery but in attitudes of those delivering such services.

Invisible disabilities require visible support. Just because a person doesn't "look disabled" doesn't mean they aren't navigating barriers every day. Social workers play a critical role in validating lived experience and advocating for accommodations that aren't obvious. We need you on our side. In the latest report released by Overcoming Poverty Together 4 (OPT4), one of the most repeated statements was : " I miss the pandemic. It was the only time, as a person with a disability, that I felt seen, valued in society. I was included in events and activities for the first and only time". Can you imagine- I miss the pandemic. How often would one hear that?

The next time you are working with a client with a disability, especially an invisible disability that you likely have not heard of, try to keep in mind that for many "The most disabling thing isn't the condition—it's being disbelieved and that they "Miss the pandemic, because it was the only time they were included and believed".

This is about being able to provide what could be seen as an almost lived experience; which in turn makes work and relationships between social workers and the 70% of those with disabilities who have invisible disabilities. It may also help social workers better argue for the services they fight tooth and nail for, in terms of our members-but are too often declined by the decision makers. All in all, it helps lead to better self-determination and dignity for your clients.

Thank you for your ongoing dedication to making our lives ones of equality and equity!





SAVE

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NBASW20

Advance Your Skills. Transform **Mental Health** Care.

Practical courses delivered online for professionals supporting children, youth, families, & adults.

- Attachment
- Supporting neurodivergent clients
- Trauma-informed practice
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- Eating disorders & body image
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Start your learning journey here!

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REGISTER FOR COURSES

Online WORKSHOPS



Are you short CE credits with a deadline fast approaching?

Bespoke Mental Health Canada has the answer!

We have an extensive library of online workshops in evidence-based psychological therapies, delivered by global experts, available to watch On-Demand at your convenience. Each of our Live events will also be available On-Demand 10 days after the Live presentation. All of these workshops are eligible for various CE credits, depending on the workshop. All you need to do is complete a short Workshop Evaluation and Knowledge Quiz after watching an event.

On Demand Event Library

Webinars-\$60 (CAD) for professionals -\$48 (CAD) for students + tax

Half day -\$100 (CAD) for professionals -\$80 (CAD) for students + tax

Full day -\$175 (CAD) for professionals -\$140 (CAD) for students + tax

Our Webinars, Half and Full day workshops are eligible for 1.5 to 6 CE credits as specified in the event details

Bespoke Mental Health Canada is approved by the Canadian Psychological Association to offer continuing education for psychologists. Bespoke Mental Health Canada maintains responsibility for the program.



www.bespokementalhealth.ca

CONFÉRENCE NATIONALE

Santé et mieux-être

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CONSORTIUM NATIONAL
DE FORMATION EN SANTÉ

Volet Université d'Ottawa



Sonia Lupien, Ph. D.

**Trop stressé.e,
j'ai oublié !**

**Comment le stress
affecte la mémoire**



Geneviève Beaulieu-Pelletier, Ph. D.

**Et si le mieux-être
devenait une priorité ?**



Estelle Morin, Ph. D.

**Ce qui donne sens
soutient la santé :
comprendre pour
mieux agir**

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Le vendredi 20 février 2026

sur **zoom**

Contribution financière :



Santé
Canada

Health
Canada



COMMISSION DE SERVICES RÉGIONAUX
**SUD-EST
SOUTHEAST**
REGIONAL SERVICE COMMISSION

Economic Development
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CREATING INCLUSIVE WORKPLACES: Intercultural Training

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**MAGMA
AMGM**



**Build Stronger, More Inclusive
Teams**



Understand Cultural Dynamics



**Improve Onboarding and
Communication**



**Receive A Takeaway Employer
Toolkit**



**CHALLENGES COMMUNICATING
WITH NEWCOMER STAFF?**

BUILD INCLUSIVE TEAMS THAT STAY!

REGISTER NOW



REGISTER

Invitation to Participate

Stories of Allyship in Social Work

The purpose of this study is to explore the process of Allyship relationships and practices in Social Work and the impact on service.

Allyship can be expressed as an active commitment to addressing historical and ongoing inequities, transforming systems to challenge oppression, supporting communities' rights to self-determination, and advancing justice by amplifying marginalized voices, perspectives, and ways of knowing (CASW Code of Ethics).

Participation Includes a Virtual:

Individual Interview (1 hour) *OR* Focus Group (1.5 hours)

Questions will be provided in advance



Compensation: \$20 cash

Eligibility Criteria

- Graduate from a social work degree program
- Registered social worker with your provincial organization
- Have experiences engaging in **Allyship** practices with service users from casework or agency initiatives
- At least 18 years old

For Information Contact: Research Assistant Seema Uddin

Email: Seema.Uddin@umanitoba.ca

PI Jennifer Hedges, MSW, PhD, Assistant Professor, Faculty of Social Work

Email: Jennifer.Hedges@umanitoba.ca

PI Eveline Milliken, MSW, PhD, Associate Professor, Faculty of Social Work

E-mail: Eveline.Milliken@umanitoba.ca

This research has been approved by the Research Ethics Board at the University of Manitoba, Fort Garry Campus





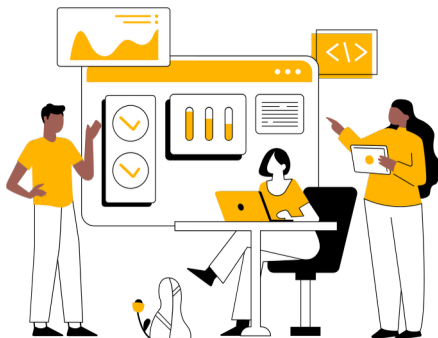
**WHAT IS YOUR QUALITY OF LIFE
AS A CHILD WELFARE WORKER?**

We are seeking individuals currently employed as child welfare workers in Canada to participate in a survey aimed at understanding the unique challenges and opportunities experienced in this profession.

SURVEY DETAILS:

The survey will remain open until Winter 2026.

You may choose to enter into a draw to win one of 50 \$25 gift cards to Tim Hortons or Amazon.



Questions to kristen.lwin@uwindsor.ca
This study has been cleared by the
University of Windsor REB Research
Project Title: REB #24-079



SCAN HERE

PARTICIPATE
NOW



CLICK HERE



University
of Windsor

Resources

WEBINARS

The NBASW partners with CASW to provide free, live and on-demand training for members through the CASW Webinar Platform. Members can [browse the full catalogue](#) of over 50 free live and On-Demand webinars available annually by creating a CASW login.

Members can also access English and French webinars supported by the NBASW through the NBASW's Continuing Professional Education page!

LEARN MORE

Partner Updates

CENTRE OF EXCELLENCE FOR HEALTH

The NBASW is a proud partner of the Department of Education and Early Childhood Development's Centre of Excellence (COE) for Health!

The COE for Health is dedicated to promoting various health professions, including the social work profession and the social work technician paraprofession, to K-12 students across anglophone school districts in New Brunswick. NBASW and COE have partnered on multiple initiatives to promote the social work profession, including:

- Organizing 'Myth-Busting' events and other virtual presentations;
- Participating in career fairs throughout the year; and
- Attending the COE's annual Mental Health Symposium
- Attending the COE's Experiential Career Summit ([Report available](#))

Thanks to our partnership with the COE, students in New Brunswick are learning more about social work and considering this as a career path. We look forward to our ongoing collaboration and presenting additional learning opportunities/experiences for students in New Brunswick anglophone school districts.

LEARN MORE

CO-OPERATORS GROUP

Thanks to our partnership with the Co-operators Group, NBASW offers [7 Co-operators bursaries](#) annually, and NBASW members can obtain up to a 40% discount on home and auto insurance rates.



How insurance rates are calculated

Do you ever wonder why your premiums sometimes change or why auto and home quotes are different from one insurance company to the next? There are several factors involved in determining who pays what rate.

What are risk levels?

Insurance rates are set based on risk, or the likelihood that someone will be involved in a claim. The greater the risk, the higher the premium. The lower the risk, the lower the premium. To set rates, actuaries study the claims history of groups of people with similar characteristics. They then add information about your particular history to determine the exact premium.

For example, home insurance rates depend on factors including:

- whether your neighbourhood is prone to sewer backup
- the crime rate and claims history in your neighbourhood
- how close you live to a fire station and fire hydrant
- the value of your personal property
- your insurance history

Auto insurance rates reflect:

- the driving experience of people in your age group
- safety and theft statistics for your area
- the safety features and statistics of your vehicle
- the year, make and model of your vehicle
- whether you commute to work or use your car for personal or business purposes
- how many driving offences you've had, including past at-fault insurance claims
- how many years you've been driving

What you pay for your insurance coverage also depends on the discounts you qualify for, how much coverage you decide to buy, and the deductibles you choose.

Federal and Provincial regulations apply

Government regulations, taxes and the cost of health care also affect rate calculations. As these costs change, so do premiums. Rates can also be affected by increased court awards, towing fees, repair costs, insurance fraud, and more frequent and severe storms.

Understanding the basics of how premiums are calculated means you'll be better able to choose the coverage you need. For more answers to common insurance questions, connect with us today at cooperatorsgroupinsurance.ca.

Contact us at 1-800-387-1963 to talk about what your insurance policy can do for you.

Investments. Insurance. Advice.



Social Media

FACEBOOK



Our English page:
New Brunswick Association of Social Workers [@NBASW](#)



Our French page:
Association des travailleuses et des travailleurs sociaux du
Nouveau-Brunswick [@ATTSNB](#)

X (FORMERLY TWITTER)



Our English page: New Brunswick Association of Social
Workers [@NBSocialWorkers](#)



Our French page:
Association des travailleuses et des travailleurs sociaux du
Nouveau-Brunswick [@TravSocNB](#)

