

CASE STUDY

Closing the Gap: How HUB Helped Canadian All Care College Transform Insurance Challenges into Strategic Protection

Executive Summary

When Canadian All Care College reached out to HUB with concerns about rising premiums, a comprehensive insurance audit revealed a more important issue: The urgent need for broader coverage to support significant operational expansions across both campuses. Through strategic program restructuring and enhanced protections, HUB helped Canadian All Care College achieve a 23% premium reduction while strengthening coverage protections. Canadian All Care College was then able to move forward and continue to operate with confidence and focus on preparing students for successful careers.

CANADIAN ALL CARE COLLEGE

Industry: *Education*

Services: *Career College*

Location: *Ontario, Canada*

CHALLENGE

Canadian All Care College offers career-focused programs across business, health and technology disciplines at its two Ontario campuses, preparing students for success in many fields. It offers more than 25 programs, including hair stylist, development service worker, health services administration, banking, medical esthetics, medical office administration, cybersecurity and digital marketing. As the College expanded its operations and programs across both locations, its operational risk profile increased. At the same time, shifting market conditions during the insurance cycle led to rising premiums, creating program-specific exposures that required more comprehensive coverage.

SOLUTION

HUB dedicated significant time to building trust with Canadian All Care College, which included sharing critical education-focused insights and regulatory changes. As a result, HUB earned the opportunity to conduct a comprehensive diagnostic audit of Canadian All Care College's insurance program. HUB education specialists addressed coverage gaps tied to the institution's growth and program diversity, then redesigned the insurance structure to align with current exposures across two campus locations. By adjusting limits, enhancing protections for education-specific risks and providing strategic risk management guidance, HUB helped address cost pressures and improve coverage adequacy.

RESULTS

HUB's value-driven approach and specialized education sector expertise delivered tangible results: A 23% premium reduction AND stronger coverage protections. The college secured comprehensive coverage aligned with its expanding operations and diverse program offerings at both campuses. With improved risk management clarity and cost efficiency, Canadian All Care College now has the right plan in place to protect its mission and properly support students as they prepare for the future.

"The HUB Education team demonstrated a strong understanding of the unique risks faced by career colleges. Their comprehensive review of our insurance program helped us identify important areas for improvement and align our coverage with our campus operations. We appreciate their strategic guidance and the confidence their support provides as we continue to grow and serve our students."

~ Canadian All Care College Leadership Team