

THE MANITOBA **BROKER**



VOLUME 14, NUMBER 2, JULY 2006



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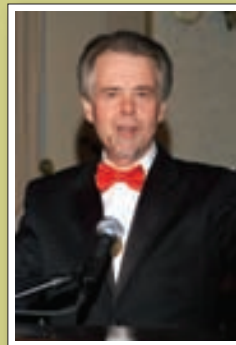
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Introducing Irwin Kumka new IBAM President



Following the recent 2006 Conference, IBAM's new President, Irwin Kumka, took time out from a very hectic schedule to sit down for an interview with *TMB*. Read what he has to say on the state of general insurance, the Association and much more.

Q – How does it feel being elected President of the Insurance Brokers Association of Manitoba?

A – I am honoured to be part of such a talented and committed Executive team. However, to be quite honest with you, because of the excellent management system IBAM has in place, my life hasn't changed very much.

Q – Can you elaborate on that?

A – When you commit to the Executive, it's not a one-year deal – unless something unforeseen occurs. There is a plan for succession whereby an Executive member first sits as the Vice-President, then President-Elect, then President, and finally, Chair and Past-President. Over those years, you become a close-knit team and take on different duties so that you get an excellent overview of the Association and the issues facing our industry – both provincially and nationally.

Q – How about a preliminary report card on the new Executive team?

A – You can read more on the individuals elsewhere in this issue, but as a team, it looks to be very strong. At this early date, we haven't had an official meeting yet – that should be taking place very soon. We are certainly going to miss **George Miller**, who has been replaced as Chair and Past-President by **Tony Taronno**, but the flip side of this succession issue is we get to welcome **Larry Watson** to the Executive team. Larry,

Congratulations Irwin!
Here's to a great year!



*From the
Management and staff*

Congratulations Irwin!

- From the Management and staff



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who works for Marsh Canada, will bring a new perspective to the table – that of a national brokerage. This is something that has been missing on our Executive in recent years. Now, we will truly be serving the entire broker community.

George Miller will be joining the talented group of former IBAM Presidents that we will be contacting regularly for advice and information. These individuals are a valuable resource and their experience isn't something to be wasted.

We will be formulating our plans for the new term's committee structure. IBAM's committees are a great way for members to get involved in Board business. I encourage all members to put their names forward either to a current Board member or to the IBAM office regarding their willingness to serve on one of our committees.

Q – Can you comment on the recent Conference, AGM and Trade Show?

A – It was outstanding! Everything went off like it was supposed to. Thanks to the support of our suppliers and the enthusiasm of our members, it was a very special series of events – a perfect venue for connecting with people. Our staff and volunteers worked their tails off to make it happen and my hat is off to them.

Q – How did you get involved in the insurance industry?


A – In 1966, my parents moved into a new home. The neighbour across the street from them was a very engaging fellow in his mid-20s. Thanks to him, I was introduced to the Life Insurance industry. I decided to leave my position as an engineer and try out this new career. I subsequently joined the Co-operators where, along with Life Insurance, I learned about General Insurance. In 1977, I bought my own brokerage and the rest, as they say, is history.

Q – What can you tell us about your brokerage?

A – Ryan Gateway Insurance is, I believe, Winnipeg's longest-serving general insurance brokerage. In 2004, the brokerage celebrated 100 years in business. We follow a balanced, broadly based approach to business in the three areas of Autopac, personal and commercial insurance. We have over 40 hard-working employees at our seven locations. We pride ourselves at seeking out unique problems and developing creative solutions for them. We are constantly looking for opportunities to grow and develop.

CONGRATULATIONS IRWIN

From the Management
and staff at Aviva





*Special Congratulations
to Irwin Kumka
on your recent appointment*

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a successful term
as IBAM President.*

Irwin!

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We wish to extend our congratulations to
IRWIN KUMKA
for a successful upcoming year as
President of IBAM.

*Congratulations
Irwin!*

- from the Management and Staff



**Grain Insurance and
Guarantee Company**

Q – *When, how and why did you become involved with IBAM?*

A – Back in the mid-1980s, I served for a few years on the Board. When I was asked to move up to the Executive, I realized that a young family and a growing business precluded me from making that commitment. A few years ago, I bumped into Past President **Gerry Corrigan** and he convinced me to get involved once again.

Ours is a wonderful, challenging business and brokers should feel a strong obligation to give back to the industry that has been so good to them. There are some important issues that we,



as individuals and a group, have to act upon.

Q – *What are these important issues?*

A – There are two issues that require a concerted lobbying effort at this time, one being the desire of banks and credit unions to be able to retail insurance from within their branches, while the other is the ongoing *Insurance Act Rewrite*. It is the responsibility of the Executive to get members involved and to alert governments on the dangers of financial institutions widening their scope. I think we can all imagine what the end result would be for consumers if we were to see a decrease in the number of insurance ‘players’ and a consequential decrease in competition. Do we really want increased insurance premiums translated into increased profits

and those being funneled to Ontario and US based financial institutions?

Our challenge is to motivate members to become involved in what will be the political fight of their lives. So far, I’ve received a positive response, with many words of encouragement. However, now is the time for continuous action!

Q – *How do you view the IBAM staff?*

A – I am extremely pleased with the team we have assembled at the IBAM office. CEO **Dave Schioler** has quickly taken control and picked up on the issues and activities that are coordinated through the office. The staff works extremely well together and the recent success at Conference is proof of that.

Q – *What can you tell us about IBAM’s ‘first family’?*

A – Karen and I will be celebrating our 35th Anniversary shortly. She is, and has been, extremely supportive in my business and volunteer careers. We have a daughter, Gillian, who is a medical doctor working in Montreal; and a son, Bryce, who recently moved to Calgary to pursue his career as a general insurance broker. Karen and I are very proud of both of them.

Q – *When not at your desk, out with clients or in the IBAM boardroom, how do you enjoy spending time?*

A – I enjoy being a home handyman – tinkering with things, working on carpentry projects and gardening. Karen and I have a little acreage just north of the city and there is always something to do there. A couple of years ago, I took up long-distance running. I’ve completed four half-marathons and have been training for my first full marathon that will take place this Father’s Day. I’m looking forward to it. Karen and I also enjoy cruising around in our summer convertibles. 🚗

Presidential

Fave ...

Musical Group – ABBA

Movie Genre – historical drama

Books – I’ll read technical books, but Karen is the reader in the house

Car – Ford GT40

BBQ – Lamb chops

Vacation Site – Florianopolis, Brazil

Sports Team – Winnipeg South Blues (one of their top players, Calin Wild, is a relative)

Christmas Tradition – Our family get-together on Christmas Eve

Childhood Memory – The day I got my leg brace off when I was 11. I’d been wearing it since I was five-and-a-half-years-old.

‘Quick Picks’

Congratulations Irwin!

From everyone at

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More on the banks

Dave Schioler, CEO

On Tuesday, June 6, 2006, the Insurance Brokers Association of Canada (IBAC) participated in a designated Lobby Day in Ottawa. Every provincial association across Canada took part in the Parliamentary meetings. Attending on behalf of IBAM were **Brian Gilbert, George Miller, Irwin Kumka and Dave Schioler**. Over 100 Members of Parliament and Senators were visited one-on-one to discuss the current issues affecting our industry, particularly on the issue of banks retailing general insurance. The collective representation from the majority of MPs was that status quo of the *Bank Act* would remain. Our IBAC group was commended for how we have been addressing the issue – we were advised to keep up the pressure. At the end of the day's activities, IBAC hosted a reception that was well attended by approximately

70 MPs, providing us with a further opportunity to speak to those present on a more personal level.

Some MPs, (such as Manitoba's **Merv Tweed**) informed the group that they had received many e-mails, letters and phone calls pushing for brokers and consumers by maintaining the status quo. However, some MPs noted they had not yet been contacted by a single insurance broker requesting support for our cause. A few even indicated they had never been contacted or supported by a broker during their election campaign. An effective grassroots lobby campaign consists of educating our MPs about the issues affecting our industry. The best ways to do this are through e-mails, phone calls, letter writing and of course, meetings. It's time for our IBAM members to get even more vigorous. While we

are guardedly optimistic that we will achieve a positive result with respect to this round of the *Bank Act* review, it is absolutely the wrong time to let up.

We must remember to get out there and meet with our respective MPs and MLAs, especially during the summer months when the House of Commons and the Manitoba Legislative Assembly may break. If there are any fundraising events, be sure to attend in order to show your continued support. Victory in this instance will require a protracted effort from all. 📌

Watch for a special report on IBAM's Ottawa lobby efforts in the next issue of *The Manitoba Broker*.



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Golf Day's charity of choice hits close to home

Every year, IBAM's Golf Day committee selects a charity that is the beneficiary of the event's fundraising efforts. This year's event was held June 12 at Rossmere and the funds raised will go to the Crohn's & Colitis Foundation of Canada.

Former IBAM Board member **Bruce King** was instrumental in the selection of this charity of choice as his son-in-law, **Ryan Martens**, was stricken with Crohn's disease in 2004. Crohn's disease and colitis are two types of Inflammatory Bowel Disease (IBD) for which there is no known cure.

Crohn's disease causes inflammation of the digestive tract anywhere from the mouth to the anus, resulting in extreme pain and diarrhea. Rectal bleeding, weight loss, arthritis, skin problems and fever may also occur. It affects men and women equally.

Colitis is a disease characterized by inflammation of the colon. It results in pain, tenderness in the abdomen, and bleeding.

According to **Talia Martens** (Ryan's wife and Bruce's daughter), her family's experience with Crohn's disease was absolutely devastating. Early in 2004, Ryan was Talia's robust (6'2", 200 lbs.), active (golf, baseball, and fishing) fiancé. He began feeling ill with stomach pains and saw his weight begin to drop. Obviously concerned, Ryan and Talia went to a number of doctors, to no avail. The pain persisted and the weight continued to come off. After nine months, Ryan had dropped 100 lbs. – half his body weight! Ryan was in such a weakened state that he could no longer work (he is in sales with Empowered Communications).

Finally, the young couple found a specialist who correctly diagnosed the illness and put Ryan on the proper medication. Things were proceeding well and Ryan had regained 25 lbs. when he experienced a common complication of the disease – a blockage of the intestine. The specialist prescribed Remicade, a drug that blocks the body's inflammation response. This worked for a couple of

months until a second blockage occurred one year after the first.

Finally, a surgeon was called in and in January of this year, Ryan had 15 inches of his small intestine and his entire ascending colon removed. (During this time, his condition was complicated by an appendix attack and the discovery of six kidney stones.) After all that, the news is good. Ryan is recovering nicely, although the operation wasn't a cure. He may require another operation in a few years, but today he is pain free, gaining back his weight and back at work.

Talia said it was a tough way to start a marriage, but she and Ryan stuck it out and they are stronger now because of the experience. Talia and Ryan thank the golfing members of IBAM for their generosity and hope the funds raised will help in the discovery of a cure for this debilitating disease.

Shari Haydaman, Manitoba & Saskatchewan Regional Director for the Crohn's & Colitis Foundation of Canada, says: "Our organization is very appreciative of IBAM's generosity. Our mission is finding a cure for these devastating diseases through education and research. Money raised at your golf tournament will go towards research that is currently taking place at the University of Manitoba (under Dr. Bernstein) and the IBD Research Institute in Ottawa. Over 180,000 Canadians of all ages suffer from IBD diseases. They and their families applaud your generosity." #



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JUNE 2006

- 3/5 IBAC Meetings - Ottawa
- 6 Lobby Day - Ottawa
- 8/9 Auto Broker Technical Course - Phase 3
- 12 FOI Homestudy Exam
- 12 IBAM Golf Day
- 12/17 FOI 5-Day Course
- 22 IBAM Board Orientation

JULY 2006

- 10 FOI Homestudy Exam
- 12 CAIB/CPIB Exams

AUGUST 2006

- 14 FOI Homestudy Exam

SEPTEMBER 2006

- 11 FOI Homestudy Exam
- 13 CAIB/CPIB Exams
- 15 Young Broker Golf Day
- 18/23 CAIB1 Immersion

President's Schedule



IBAM President
Irwin Kumka

APRIL 2006

- 6 IWAWM Industry Mixer
- 26 Executive Meeting
- 26 Past Presidents Meeting
- 26/28 IBAM, AGM, Conference & Tradeshow

MAY 2006

- 8 Meeting with MPI
- 28/31 IIBAA Conference

JUNE 2006

- 3/5 IBAC Meetings - Ottawa
- 6 Lobby Day - Ottawa
- 12 IBAM Golf Day
- 22 IBAM Board Orientation

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Rules don't make sense for the banks - but do for consumers



By Robert J. Kimball, CIP, CAIB, CCIB, IBAC President

The last few weeks have been a busy time in the media dealing with banks and insurance. Stories surface every few days, reporters try and cover both sides of the issue, and speculations and opinions are flying around like never before.

I've never been more convinced that our fight is the right one. We are on the right side, and that is the side of consumers. Canada's banks are on the wrong side, and that is the side of greater profits and less choice for consumers.

The Canadian Bankers Association (CBA) is fully engaged in lobbying Ottawa into 'loosening' the rules prohibiting them from using branches to retail, market or advertise their own insurance product. This prohibition is in place to protect healthy competition, choice and, most importantly, the consumer. Recent comments made by

senior bank executives call these rules "absurd," "archaic" and "bizarre." The head of the CBA claims these rules "don't make sense."

Of course they don't make sense for the banks. This rule protecting consumers prevents banks from dominating yet another industry, driving competition and choice into the ground, and increasing their profits even more. Have banks ever been interested in providing consumers with more choice? I just look at securities firms, or trust firms. Today they are mainly owned and controlled by six players. Is that providing more choice to consumers? I think their track record speaks for itself.

Banks already own insurance companies that compete head to head on a daily basis with every other insurance company. We welcome this competition because it provides more choice to

consumers. What we oppose is banks having an unfair advantage by accessing millions of their existing banking customers at the touch of a keyboard.

They are now asking the federal government and the Prime Minister to loosen these rules. I think back to the election campaign last winter. The Conservative Party clearly outlined in its platform that it would maintain the current regulations regarding banks and insurance. Canadians voted this party into office based on its platform and this commitment. It stands to reason that Canada's banks are asking the Prime Minister to break his election promise and go against the wishes of those Canadians who voted them into office.

I cannot believe that an industry would be so self-serving and politically naive as to ask the government to break a promise made to all Canadians in order to increase their profits. Canada already suffers from one of the most concentrated banking sectors in the developed world. Now it wants to swallow yet another industry.

MPs will debate and vote on this issue in the fall. In the meantime, they will be in their constituencies. It is a great opportunity for everyone to reach out to them and let them know that, as their constituents, we're very concerned about allowing banks into our industry. We serve Canadians with professionalism and experience. Brokers are the voice of consumers and we must remind MPs of this. We are the ones representing consumer interests because we live and work alongside our customers in virtually every community across the country.

Arrange to meet with your MP, organize a small BBQ or picnic fundraiser for your MP. They really do appreciate this kind of outreach. Remember that they are there to serve and represent you, and not the other way around. We send them to Ottawa to represent us. Let's make sure when they go back to Ottawa they truly do represent us.

I'd like to wish everyone good luck on this crucial front, and on behalf of everyone at IBAC, a restful and safe summer. 🍷

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2006/2007 IBAM Board of Directors

Irwin Kumka, B.Sc. (M.E.), CRM President



Irwin began his career in 1973, purchased Gateway Insurance in 1977 and merged with Ryan Agencies in 1989. He is currently the Executive Vice President and Sales Manager for Ryan Gateway Insurance Brokers Inc. Irwin got his B.Sc. in Mechanical Engineering in 1971 and his Canadian Risk Manager in 1999.

Irwin and wife Karen have two adult children, Gillian and Bryce. This is Irwin's third term on the IBAM Board of Directors and is a Past President of the Rotary Club of Winnipeg, West. Irwin enjoys gardening, wine making and drag racing. He is considered the "Home Handy Man" around the house.

Tony Taronno, CAIB Chair & Immediate Past President



Born and raised in Winnipeg, Tony attended Daniel McIntyre Collegiate and the U of W. He started his insurance career in 1977 with CNA Assurance. Then, after a brief period in Toronto, came back to Winnipeg as a Commercial Accounts Executive with Aronovitch & Leipsic in October of 1978. Tony is now a partner with the Horizon Group and manages Horizon Tuxedo in the Tuxedo Shopping Mall in Winnipeg.

Tony believes in community involvement. He has been vice president of the Sons of Italy, vice president of Corydon Biz, a board member and hockey coach at his local community club, and has coached high school basketball. His hobbies include working out, racquetball, golf and music.

Tony and his wife of 30 years, Ruth, live in Wolseley with their two boys, Sandy and Jamie, and daughter Christy.

Neil Andrews President-Elect



It all began on a farm near Douglas, MB. Neil was a teacher, lending consultant and farmer, before ending up in insurance in 1978. He is President and managing partner of Guild Insurance Brokers Inc. in Brandon, MB.

Neil chaired the Auto Broker Licensing Committee that was instrumental in creating the Level 1 Auto Only Broker licensing program.

Neil and wife of 35 years Heather are both active in the community. They have two grown children – Nathan, 31, a successful entrepreneur (married to Kristin) and Tara, 27, employed by Peace Hills Insurance at its Calgary claims department.

His interests are managing baseball, curling and allowing others to feel good when they golf with him.

Larry Watson Vice-President



Larry has been in the industry for 32 years in the company, risk management and brokerage areas. He was also a senior executive with a publicly traded international holding company. For the last 10 years, he has been manager of the Marsh Canada Limited Winnipeg office. Larry has a Business Admin. (Hons.) degree and the Associate in Risk Management designation from the Insurance Institute of America.

He is Past President of the MB Risk & Insurance Management Society and the Carleton Club; a Director of The Boy Scouts of Canada (MB) and the Ontario Risk & Insurance Management Society, and a Trustee of Fort Whyte Centre. He is also a member of the Manitoba Club, St. Charles G & C Club, and Winnipeg Winter Club.

Larry is married to Michelle. They are the proud and active parents of a 12-year old daughter (Lindsey) and 10-year old twin sons (Grant and Graydon).

Larry enjoys time with his family at their Lake of the Woods cottage.

Scott Andrew



Scott started his insurance career in 1990, working with his father and brothers in a Virden brokerage owned by his family since 1913.

In 1993, he partnered with his brothers Todd and Blair and purchased the family brokerage, making them the fourth generation of the Andrew family to own and operate the firm. Today, he is President and Managing partner of Andrew Agencies Ltd., a brokerage with seven locations in SW Manitoba and SE Saskatchewan. He is also President and CEO of Custom Software Solutions Inc., which sells automation software to brokerages and insurance companies across Canada; and President of RFNow Inc., a wireless high speed communications company first established to provide a communications link between offices, but since grown to include high speed and phone service to last mile clients in SW Manitoba and SE Saskatchewan.

Scott is married to Jennifer and they have two boys and one girl: Hayden 4 years, Tyson 2 years and Samantha 8-months

When his schedule allows, Scott enjoys flying, motorcycling and traveling.

Vince Chorney, CAIB



Raised on the family farm in East Selkirk, Vince attended both the U of M and Red River Community College, but eventually decided his future was in the insurance industry.

His career began in 1990 and he is presently the Branch Manager of Stone-wall Insurance. He has attained his CAIB designation and is now working toward completing his CPIB. He has served on the IBAM Publications Committee.

Vince and his wife Paula reside in Winnipeg and are the very proud parents of a new daughter - Emma. Vince is an avid sports fan and enjoys playing hockey and golf. He also plays electric guitar in a garage band with his long-time friends.

**Scott Feasey,
CAIB, CRM**

Scott joined Ranger Insurance 12 years ago and is currently a salesperson as well as Senior Vice-President of Operations at Ranger's corporate office.



He completed his BA degree at the U of M and has obtained his CAIB designation. He is working on completing his Canadian Risk Manager accreditation.

Scott was actively involved in the community sports scene as a hockey coach for eight years. He also served on the board of the St. James Soccer Association. He plays soccer in the summer and hockey in the winter.

Scott and his wife Natasha have one son, Kehlan, who is two-and-a-half-years-old. The family plans to spend the summer weekends at Natasha's parents' cottage at Loni Beach.

Wade Garriock

Wade started in the insurance industry 16 years ago. In 2003, he became an equal owner in his family business, which is now celebrating its 50th year in operation. Wade oversees the Commercial Department. He is an active member and Past Chair of the Young Broker Network. With both his father (David) and his grandfather (Doug) being Past Presidents of IBAM, Wade is looking forward to his future within the Association. For the past year, he has been a volunteer with SEED Winnipeg (Supporting Employment and Economic Development) teaching risk and insurance.



Wade is the proud father of 18-month-old son, Kai, who keeps wife Kristin and him busy at home. They are expecting their second child in August.

His interests include fishing, hunting, various sports and vacationing at the cottage in Lake of the Woods.

**Pamela Gilroy-Rajotte,
CAIB**

Pamela grew up in the family brokerage owned by her parents and began her career while completing her final year of high school. Pam obtained her CAIB designation in 1998. More recently, she obtained a cer-



tificate in Business and Administrative Studies from Red River College.

After briefly trying out commercial underwriting, Pamela was lured back to the brokerage by an offer from Manitoba Insurance Group (MIG) three years ago. The family brokerage had recently been sold to MIG and the ownership group wanted her to play a key role in its new acquisitions. Pamela was recently named to a Managing Partner position at MIG.

Pamela's contributions to IBAM have included sitting on the PD committee, General Liaison committee and Communications committee. She enjoyed working with her peers at the earliest stages of the Young Broker Committee to form Canada's first Young Broker Network. Pamela currently chairs the Publications committee, which contributes to an effective communications strategy overall.

**Dale Rempel,
P.Ag., CIP, CAIB**

Dale's insurance career began in 1981, when he started selling Crop Hail Insurance (this year celebrating its 25th Anniversary). Dale received his Agriculture Economics Degree from the U of M in 1985. He became a licensed broker in 1988 and purchased Rempel Insurance Brokers Ltd. in Morris in 1990. Dale completed the CAIB program with honours in 1991 and his CIP designation in 1999.



Dale is very active in many business, professional and community activities, including IBAM, IBAC and other community boards. He has coached minor hockey for the past 12 years and was recently integral in bringing a Manitoba Major Junior Hockey (MMJHL) team to Morris. Dale is manager and part-owner of the team.

Dale enjoys spending time with his family, wife Lynn, Brent (15) and Leanne (14). When time permits, he also enjoys golfing, traveling, and flying.

**Bob Ross,
CAIB**

Bob Ross grew up in Strathclair, MB. Following high school, he entered the funeral profession and obtained his embalmers license in 1973 and funeral



directors license in 1976. He worked in funeral service in Dauphin, Russell and Roblin. After 18 years, Bob wanted a change, and became an insurance broker. Bob and his wife Karen purchased McMurray Insurance of Russell in 1991. They subsequently purchased Rowat Agencies and Boucher Insurance Brokers. The business is now known as Westpark Insurance Brokers, with offices in Russell and St. Lazare. Bob earned his CAIB designation in 1996.

Bob is involved in many community organizations, having served in the following positions:

- President – Kinsmen Club of Russell, 1988 – 89;
 - Chairman – Russell & District Community Centre, 1993 – 94;
 - President – Russell & District Lions Club, 1994 – 95;
 - President – Russell & District Chamber of Commerce, 1997 – 98;
 - Co-Chair – Russell Lions Manor Inc. Building Committee, 1995 – 98;
 - Treasurer – # 677 Air Cadet Squadron, Russell, 1996 – 98;
 - Board Member – Community Employment Service, Russell, 1997 – 99;
 - Board Member – IBAM, 2001 – present
- Bob and Karen have two children, Kris and Jaime, who reside in Winnipeg.

Russell Wasnie

Russell Wasnie was born and raised in Selkirk, where he currently lives with wife Drinda and their two sons, Blair and Cole.



Russell works for McMillan Insurance Agencies, a family-owned business located in Selkirk. During his 16 years in the industry, Russell has been involved in all aspects of managing and operating a general insurance brokerage.

Outside of work, Russell enjoys spending time with his family and the outdoors. He spends most of his time at the rink watching and coaching his two sons. Russell is actively involved in the local sports community and assisted in the development of a summer hockey camp program for children. He is also involved in business and community activities and enjoys volunteering his time and energy to projects beneficial to the growth and development of the area.

**Dave Schioler,
CEO**

Dave Schioler was born in Montreal and grew up mainly in Winnipeg. Dave holds a B.A. (Honours) in Political Studies and a B.Ed. degree, both from the University of Manitoba, a Law degree from Dalhousie Law School and a M.B.A. from Queen's University School of Business.



A former professional hockey player and a practicing lawyer of 15 years, Dave has spent the last six years as an executive with internationally recognized Manitoba business interests, including his current role over the last six months as CEO of IBAM.

Dave is involved in many business, professional and community activities, including having previously served as Chair of Legal Aid Manitoba and as a Director on the Boards of Special Olympics Canada, Deer Lodge Hospital and other organizations. Over the last few years, Dave has proudly coached his sons' hockey teams out of Heritage-Victoria, Bord-Aire and Kirkfield Westwood Community Clubs. Dave and wife Sharon live in Winnipeg with their three boys – Jordan, Connor and Dane – all of whom are playing hockey.



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2006 National Best Practices Symposium

By Brent Gilbert, CCIB and Glenn White, CAIB - IBAC Best Practices Champions

IBAC held its first ever National Best Practices Symposium on October 18 and 19, 2005, in Toronto. Held in conjunction with the Insurance Brokers Association of Ontario (IBAO) Annual Convention, the Symposium gave selected brokerages from across the country the opportunity to participate in educational sessions and to network with their peers. Every brokerage in Canada that had completed IBAC's Best Practices program was invited to attend.

The foundation of IBAC's Best Practices Program is the Independent Insurance Agents and Brokers of America Inc.'s (IIABA) Best Practices Study, which identifies the characteristics of leading agencies and provides measurements of performance for those agencies. The IBAC Best Practices Program is a step-by-step process for Canadian brokerages to make the best use out of these American Studies. The slogan for the IBAC Best Practices Program is *Enhancing Brokerage Performance*. Using IIABA's Best Practices Study and their Agency Diagnostic Tool, IBAC's program provides Canadian brokerages with a four phase process to enhance performance:

- Phase 1: Understand your own brokerage's performance by utilizing the Self Diagnostic Tool.
- Phase 2: Understand the performance of the best agencies by utilizing the Best Practices Study.
- Phase 3: Identify and measure performance gaps between

your own brokerage and the best agencies by utilizing the Self Diagnostic Tool.

- Phase 4: Developing a performance enhancement action plan for your brokerage to improve on performance gaps identified in Phase 3.

Over 100 Canadian Brokerages have completed the IBAC Best Practices Program since it was launched here in 1998. IBAC's board felt it needed to go the next step with the Best Practices Program by offering these brokerages a way to participate in educational sessions related specifically to Enhancing Brokerage Performance and to network with their peers on an annual basis. Based on IIABA's annual Best Practices Management Institute, the first annual Canadian Best Practices Symposium brought 50 Best Practices brokers together for two days of educational sessions and networking.

Day 1 started off with IBAC's Best Practices Champions, **Glenn White** and **Brent Gilbert** providing the participants with the very latest Best Practices figures from the 2005 Best Practices Study Update. They also provided an historical comparison of Best Practices numbers over the past 10 years. Glenn and Brent had also attended the IIABA Best Practices Management Institute in New York City in September 2005 and took the opportunity to update the participants on the latest Best Practices activities in the US.

Kevin Stipe, Senior VP and Principal of Reagan Consulting of Atlanta, Georgia, then addressed the Symposium on the state of the industry. He focused on mergers, building brokerage value, perpetuation, and strategic planning. Following Kevin was a gripping address by **Kevin Donovan**, a young, successful Best Practices broker from Ontario who, several years ago, was diagnosed with a serious illness and told to "Get his affairs in order." Kevin outlined the meticulous process that he and his staff undertook to ensure the perpetuation and continued success of his brokerage while he was being treated for his illness and, more importantly, if he did not survive his illness. Kevin described the process of letting go of the 'insurance' work and the 'operational' work of his brokerage in order to concentrate on the 'ownership' work that needed to be done. The good news is that Kevin survived his illness and is enjoying more free time now due to the Best Practices work that he did previously.

The first day wound up with a CEO Cocktail Reception that allowed participants to mingle with several insurance company CEOs. This reception provided an opportunity to recognize the companies that originally funded the development of IBAC's Best Practices Program. Representatives from ING, Dominion of Canada, Royal SunAlliance, and Aviva were in attendance to receive certificates of appreciation from IBAC President **Bob Kimball**.

Day 2 started off with several 'Cracker Barrel Sessions' where participants held discussions on Peer Groups, E&O Prevention, and Best Practices Success Stories. The last session was interesting – two Best Practices brokers were interviewed on the topic of "Why work when you can play?" **Kevin Umlah** of Nova Scotia and **Dale Rempel** of Manitoba outlined how they used the Best Practices program to reorganize

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their brokerage operations so that focus was not 'in' the business but 'on' the business. The good news is their brokerages didn't just survive their absence from the day-to-day operations of their brokerages. They, in fact, thrived.

The event closed with a Wrap-up Session and an invitation to the IBAO Education Awards Luncheon where participants were formally acknowledged.

Evaluations by the attending brokers were very positive and urged IBAC to keep the idea of an annual Best Practices Symposium going. Plans are now being made for the 2nd National Annual Best Practices Symposium.

IBAC has secured Kevin Stipe again this year to do a half-day session on brokerage perpetuation. Other sessions on brokerage succession planning, hiring top talent, and customer service are being finalized. IBAC is also hoping to again use some Best Practices 'alumni' brokers to provide sessions on the positive benefits that the Best Practices Program has had on their brokerages.

IBAC's professional development mission is to promote and enhance the value of the P&C insurance broker distribution system. The Best Practices Program and, in particular, the National Best Practices Symposium, are certainly helping IBAC with that mission. Best Practices brokerages should look forward to receiving their invitations to IBAC's 2nd Annual National Best Practices Symposium soon. We hope to see you there!

In 2004, IBAC initiated the Best Practices Champion Commission to heighten the awareness of the Best Practices program. Glenn White and Brent Gilbert have been appointed Best Practices Champions to lead the Commission. #

**The next issue of
The Manitoba Broker
will be coming in
September.**

**Advertising
deadline:
July 14, 2006**

CAIB Exam Schedule:

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Fundamentals of Insurance Exam Schedule (for Home Study Students)

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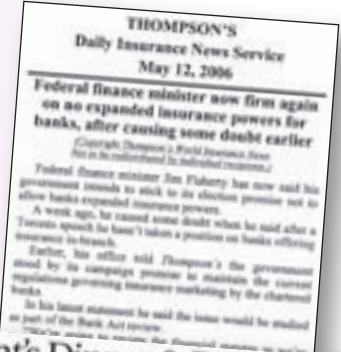
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In the media ...

IBAM and the general insurance industry have been in the forefront of recent media reports. On television, IBAC's new ads are playing regularly and are very impressive. As well, Shaw Cable's *Around the Community* featured IBAM for an entire weekend in April.

IBAM has recently appeared in the *Winnipeg Sun*, the *Winnipeg Free Press*, the *National Post*, and *THOMPSON'S Daily Insurance News Service*. Just more examples of IBAM and IBAC raising our industry's concerns, successes and profile.



Great-West CEO attacks banks' insurance lobby

By Geoff Kirbyson

TORONTO — Great-West Lifeco CEO Ray McFectors took on Canada's biggest banks on their own turf yesterday, using the company's annual meeting in Toronto's financial district to attack a bank lobby campaign for easier access to insurance customers.

The banks want to be allowed to use their databases and branch networks to sell

Lifeco's four main operating units. "The securities industry, the factoring industry and the trust industry are classic examples of this."

McFectors said that after several months of bank executives making their case for expanded distribution capabilities in insurance, it was time to tell the other side of the story.

"The banks have been upping the ante to try to convince people that this should be allowed. I think it would be insurance company. Industry regulations significantly limit the use of bank customer databases for the purpose of selling life insurance."

McFectors said the banks have detailed personal information on almost every adult Canadian.

"What the banks are saying now is 'We've tried competing in the life insurance space on a level playing field but we haven't been as successful as we hoped. So please allow them to use



April 27 saw the ushering-in of the new president of the Insurance Brokers Association of Manitoba (IBAM), Irwin Kuzka. The president's dinner was one of many events being hosted by IBAM for their annual general meeting, conference and trade show, which brought in associations from all over Manitoba and Canada. Besides fellow insurance brokers, the dinner also had in attendance such prestigious guests as Mayor Sam Katz, MLA Jim Rossman and Olympic silver medalist Shannon Kempel.

In his presidential address, Kuzka indicated a direction he wanted to take with IBAM and stressed the importance of the insurance broker to Manitoba as well as to Canada and its energy. The night's festivities included a Sitara award by past president, by Tarasov, who also wowed off his musical skills keyboardist for the occasion and accompanied Kuzka and his "body in suits" to the dance floor for the night.

BUSINESS

Taking a bigger bite

Banks irk brokers on insurance sales

ADAM CLAYTON
Staff Reporter

Insurance brokers are worried about big banks taking a bite out of their business.

Royal Bank of Canada executives are calling for the removal of restrictions on the sale of insurance products by banks. Chartered banks are prohibited from selling insurance products at branch outlets but can sell them through separate subsidiaries.

During a speech at a Canadian Club luncheon in Montreal earlier this month, BIC chief operating officer Barbara Styrniest called the restrictions unreasonable and BIC recently began opening retail insurance outlets near some of its bank branches.

Selling insurance

David Schieler, CEO of the Insurance Brokers Association of Manitoba, said local banks are worried about the prospect of big banks selling insurance. Schieler said they would have an unfair advantage over independent insurance brokers because of the amount of financial information they have on clients.

The prospect of find selling — which is prohibited under Canada's Bank Act — is credit unions in Brandon. Winkler and Brandon are currently active in the insurance business and more are considering it. Provincial guidelines established by were very interested in being insurance products from their side, he said. "It's really been in the marketplace, quite frankly."

CONGRATULATIONS

President, and the IBAM Board of Directors would like to congratulate all of the 2005/2006 Canadian (CAIB) and Canadian Professional (CP) graduates and to the special award winners, received their certificates at the IBAM Annual from held on April 28, 2006 in Winnipeg.

- | | |
|--------------------------|------------------------------------|
| BROKERAGE | CAIB GRADUATES |
| Dick Agency | Kathryn Nihil, CAIB |
| Winn Insurance | Mandy Northwood, CIB |
| Horizon Leplus Insurance | Quinn Evans, CAIB |
| Kancon Insurance | Jonathan Preston, CAIB |
| Wanna Hill & Johnson | Michelle Pavia Edwards, CAIB, Hon. |
| Ryan Insurance | Jennifer Ewings, CAIB |
| Ryan Gateway Insurance | Doug Ryan, CAIB, H |
| Horizon Leplus Insurance | Joey Rook, CAIB, H |
| Horizon Trade | Dale Stock, CAIB |
| AON Real Brokerage | Erin Solomon, CAIB |
| Norwest Insurance | Chloe Sims, CAIB, H |
| Gilbert Insurance | Tiffany Anne Sims, CAIB |
| Horizon Leplus Insurance | Justine Swanson, CAIB |
| Ranger Insurance | Vicky Suresh, CAIB |
| Maple Insurance | Endor Thomson, CAIB |
| Mander Chetwyck Ins. | Johanne Van Eersel, CAIB |
| Indemnity Agency Inc. | Heidi Yocco, CAIB |
| Winn Insurance | Barbara Zenton, CAIB |
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| Winn Insurance | Ken Appels, CAIB |
| Winn Insurance | Karina Hoeging, CAIB |

SPECIAL AWARD WINNER

Chloe Arksey, CAIB — Dick Agency Award for achieving highest sales in Manitoba — Harvest Insurance Award for achieving highest sales in Manitoba.

THOMPSON'S Daily Insurance News Service

May 11, 2006

Battling the banks top priority for new IBAM president: also concerned about CUs buying brokerages

(Copyright Thompson's World Insurance News Inc. in collaboration with individual contributors.)

Battling the banks is the top priority for new Manitoba brokers association president Irwin Kuzka.

The federal Conservative's decision to postpone consideration of amendments to the Bank Act isn't necessarily a bad omen, but he isn't taking chances.

"We have to consider the banks to be a continuous, long-term issue and we have to be continually reminding and providing information to the legislators that we are concerned about the fact that the banks will, if they were to gain a toehold into our business... move as quickly as they could toward reducing competition."

The banks know a tremendous amount about (consumers) now and if they were able to mine their data base — which, legally, they're not supposed to, but we already see it happening — I believe they would take advantage of that situation and the impact on our business would be serious in the long term."

He is also concerned about the purchase of brokerages by credit unions, an established trend in other provinces that is taking root in Manitoba.

If allowed to gain a significant amount of market share, "that does not augur well in the long term for our ability to lobby against the banks being allowed to retail insurance."

MLA/MP Reception ...

On March 15, IBAM's second annual MLA/MP Reception was held in the legislature's Golden Boy Dining Room. The evening was well attended by our broker members and, indeed, by lawmakers of all political stripes. This event is proving to be extremely useful in developing ongoing relations with government decision makers. We encourage even more of our brokers to utilize this type of opportunity in the coming months as we 'rev up' our political efforts at such a critical time.



Manitoba's newest MP Rod Bruinooge and former IBAM President Kevin Neiles.



Hon. Gord Mackintosh, Minister of Justice & Attorney General with IBAM CEO Dave Schioler.



Dean Postlewaite, MLA for Turtle Mountain Cliff Cullen and Tony Taronno.



Irwin Kumka, Tony Taronno, MP Judy Wasylycia-Leis and John Cardosa.



Bob Ross, Brent Gilbert, Hon. Greg Selinger (Minister of Finance), George Miller, Ron Vandenbosch and Dean Postlewaite.



Dave Schioler, Bonnie Korzeniowski, MLA, St. James and Ryan Garriock.



River East MLA Bonnie Mitchelson, IBAM's Irwin Kumka and Morris MLA Mavis Tailleau.



River Heights MLA Jon Gerard, Dave Schioler and Inkster MLA Kevin Lamoureux.

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2006 IBAM Conference *revisited*

Those who attended the recent 2006 IBAM Annual General Meeting, Conference & Trade Show know what a special event it was. The hardworking team of volunteers and IBAM staff members created a truly memorable three days. Join us as we revisit the 2006 Conference.



Trade Show in action.

Title Sponsor MPI introduces its new Photo Licensing System during the Trade Show.



Diane Brickner of Peace Hills Insurance (Trade Show sponsor) with emcee Tara Chamartin of Rempel Insurance at the Pajama Party.

Kimbley Systems booth.



First General Services Group and George Miller, IBAM Past President.

MPI booth.



Modern Earth booth.

SGI booth.



Conference Exhibitors

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 BMO Bank of Montreal
 Beacon Underwriting
 Belfor Restorations
 Boyd Autobody & Glass
 Caddy Shed
 Canada Worldwide Underwriting
 CARSTAR Automotive Canada
 CFI Underwriting Managers
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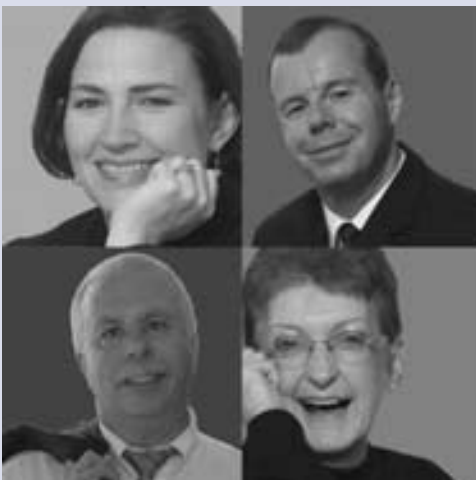
SCM booth, winner of Best Themed Booth.

CGI booth.



Red River Valley Mutual booth.

Young Brokers dressed for the night. (L-R) Brett McGregor, Nathan Mehling and Dwight Heppner.



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2006 IBAM Conference *revisited*



Keynote Speaker Michael Vickers inspired the audience with his *Becoming Preferred* presentation.



Chris Luby of Wawanesa Insurance, sponsor of the Education Award Luncheon.

Brian Gilbert, a former IBAM President, was emcee of the President's Dinner.



Wendy Shrimpton of Manitoba Blue Cross, sponsor of the President's Dinner wishes new President Irwin Kumka and IBAM's new Board all the best in their new term of service.



Outgoing President Tony Taronno with incoming President Irwin Kumka.



Irwin shows his strength as incoming President.





▲ *President's Dinner.*



◀ *Fubuki Daiko Drummers wowed delegates at the Reception.*

▶ *Tony Taronno and Jenny Pudavick perform New York, New York prior to the major draw for a 'Trip for Two to the City that Never Sleeps,' sponsored by Red River Valley Mutual.*



◀ *Karen and Irwin Kumka with Mayor Sam Katz.*



2006 IBAM Conference *revisited*



Congratulations to all of the 2005/2006 CAIB Graduates:

Back Row (L to R): Lisa McNab, CAIB - BSI Insurance; Sandra Boutet, CAIB - Wyatt Insurance; Miriam Mort, CAIB - Waggoner Insurance; Doug Rogers, CAIB Honours - Ranger Insurance; Nicole Youzwa, CAIB - Horizon/Parker & Ramsay Insurance; Michelle Hopkins, CAIB Honours - Ranger Insurance; Joan Bueckert, CAIB - Horizon Leipsic Insurance; Blair Gibson, CAIB Honours - Gibson's Insurance; Kathee Thurston, CAIB - Stewart-Greenslade; Patricia Ellis, CAIB - Horizon Tuxedo; Lorna Chapman, CAIB - Harvest Insurance

Middle Row (L to R): Michele Plezia-Edwards, CAIB Honours - Plezia Insurance; Barbara Zimmer, CAIB - Cook & Cooke Insurance; Meredith Haines, CAIB - Flanders Insurance; Claire Sorin, CAIB Honours - HED Insurance; Tanya Cotroneo, CAIB Honours - Ranger Insurance; Rebecca Anne Stone, CAIB - Ranger Insurance; Vicky Szeredi, CAIB - Crossroads Insurance; Joanne Haueusler, CAIB - Horizon Leipsic Insurance; Chris Arksey, CAIB Honours - Dick Agencies; Lois Dudar, CAIB Honours - Ryan Gateway Insurance; Jane Swanton, CAIB Honours - Newman Hand Insurance; Kimberly Nikkel, CAIB Honours - Capital Insurance; Mandy Northwood, CAIB Honours - McElhoes & Duffy

Back Row (L to R): Quinn Parent, CAIB - Essex Insurance; Colin Matychuk, CAIB Honours - Nunavut Insurance; Darla Sinclair, CAIB - Plezia Insurance; Sheri Dulan, CAIB Honours - Horizon Leipsic Insurance; Nathan Mehling, CAIB - Southeastern Autocity Insurance; Jennifer Ramjohn, CAIB - Horizon Leipsic Insurance; Melissa Gleich, CAIB - Norstar Insurance; Amanda Krahn, CAIB Honours - Southeastern Autocity Insurance; Jarret Rooks, CAIB Honours - Cook & Cooke Insurance

CAIB Graduates (not in photo) Malcolm Cook, CAIB - Warren Still & Johnstone; Scott Fraser, CAIB - AON Reed Stenhouse; Edward Kozak, CAIB - Manders Cherewyk Insurance; Jonathan Paterson, CAIB - HED Insurance; Kevin Solomon, CAIB Honours - Horizon Leipsic Insurance; Johanne Van Damme, CAIB - Wallis Agencies

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Irwin Kumka (IBAM President), Dale Holm (MPI), Shauna Doerksen (Harvest Insurance), winner of the Auto Broker Award, Kathy Ullicki (MPI) and Bob Kimball (IBAC President).



Irwin Kumka, IBAM President, and IBAC President Bob Kimball present the George E. Wilson Award for top marks in CAIB studies to Chris Arksey of Dick Agencies.



CPIB Grads Ken Apperly (Ryan Gateway Insurance) and Katrina Hueging (Horizon Tuxedo).

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2006 IBAM Conference *revisited*

Portage Mutual prize winners:



Greg Kirk (right) presents *Mountain Echoes* print to Vince Chorney of Stonewall Insurance.



Big Bertha Callaway Irons winner Jake Peters of Leatherdale Insurance.

Portage Mutual sponsors a major prize each day.



John Mitchell (L) and Randy Clark (R) present Steve Corrigan of McElhoes Duffy with his Panasonic wide-screen LCD television.



An attentive seminar crowd.

Nathan Mehling at Young Broker Reception.



Drinda and Russell Wasnie (McMillan Insurance) with Mark and Brenda Stockford, visiting from Saskatchewan.

Brokers and industry partners having fun at Brokers Night Out.



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▲ Lito Aytona (Butler Byers Hail Insurance) presents Bruce King with a framed art print.

At Young Broker Reception, winner Claire Girardin, Baron & Griffin Insurance (L), was presented with a \$500 gold coin set by Jan Van Nest of SGI, sponsor of the event.



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At Brokers Night Out, fun was had by all.



Brokers and industry partners having fun.

Is Dave Schioler part of the band?



Improve your networking skills

(Adapted from *Aftermarket Insider*, Volume 33)



Networking at work-related functions is a useful strategy to help develop professional relationships. When networking, ease into a conversation about similar likes or interests, such as travel or music. Avoid obvious subjects such as religion or politics. Once a connection is formed, determine the appropriate time to discuss business. Don't be shy – the more networking you do, the more comfortable you will feel. Networking should not be stressful – relax and don't set any expectations.

Making that first impression

A typical person will meet approximately 10,000 individuals in his or her lifetime. That's a lot of first impressions. Here are some tips for making a dynamic first impression:

Apply the 'three-foot rule.' Approach anyone within three feet of you, never hesitating to start a conversation. You never know when a business-altering meeting will take place. However, don't interrupt an existing conversation. Ease into a group and wait for a verbal or nonverbal cue that you're being included.

Smile and make eye contact. Adopt a pleasant expression and look directly into the person's eyes. If the other person is standing and you are seated, rise to demonstrate respect.

Extend your hand first and give a firm handshake. A weak handshake conveys lack of confidence. A bone-crushing handshake shows a desire to dominate. In a proper handshake, connect fully palm-to-palm (thumb locked) for at least a couple of seconds. Apply firm, but not hard, pressure as you shake. Avoid simply grasping the other person's fingertips.

Learn and use the person's name. If you don't hear or understand a name upon hearing it, ask to have it repeated. If it's an unfamiliar name, repeat it and ask if you are saying it correctly. Use the name in conversation as a sign of respect, but don't overdo it.

Be a good listener. When meeting new people in a busy situation, avoid letting your gaze wander around the room while others are speaking. Focus on the speaker and listen for details that you can use to promote conversation.



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Networking tips for the professional

Networking can definitely help advance a career. Here are some ways to accomplish just that:

Setting the stage:

Join an IBAM Committee – Don't just be on the membership list. By joining a committee, you will be working closely with a handful of industry leaders. Fortunately, for new members, the IBAM Board of Directors consists of a team of very friendly professionals who will put you immediately at ease.

Attend business or professional meetings and conferences – These sessions are ideal places to learn. If a presenter is a person you would really like to meet, ask a smart question. When you approach him/her after session, it will mark your second conversation with one another.

Attend the social events, too – Golf tournaments, curling bonspiels, social evenings – these are all excellent venues in which to practice your networking techniques in a stress-free, non-threatening environment.

Find a role model – If you admire someone's business acumen or networking abilities, try to emulate that person. This is a great route to self-improvement. As you practice and refine your own style, you will develop more confidence.

At the Event:

Get there early and stay late – You can't meet or talk to others while a meeting is in progress.

Separate incoming and outgoing business cards – At a big event, keep your business cards in one pocket and the business cards you are collecting in another, so you don't mix them up. When someone hands you a card, read it and comment on the title or company. This shows that you are interested and also helps you recall the person when you are going over your literature following the event.

Spread your attention – Others want to make important contacts, too, so don't corner them for half-hour conversations. If you find someone particularly engrossing, make a lunch or coffee date for another day, shake hands, excuse yourself and move on.

Be generous – Share tips, referrals and leads with non-competitors. You'll be remembered for your graciousness, and others may return the favour. 🍀



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Onward and upward for Manitoba's Young Brokers



IBAM's Young Broker Committee has its new officers for 2006-07. Committee chair **Ryan Garriock** is excited about the upcoming term.

On maintaining focus

We will continue our community involvement initiatives in order to give back to the society that provides us with a living. We will still pursue PD opportunities, including the popular Young Broker Education Day. And we will continue with our social events (golf tournament, curling event, and so on).

On new initiatives

We have taken on a leadership role with the new National Young Brokers Committee. Since that group's inaugural meeting here in November, it is looking to encompass every province. We are also looking for opportunities to liaise with the national Young Broker Committee in the US. It has been

around for many years and we want to look at the logistics of forming a national body, obstacles its faced, and how it overcame these obstacles. Our organization can learn from the network in the US.

On communication

Communication is key to any organization. We will continue with *I-News*, a very effective YBN report that is e-mailed to our membership throughout the year. We will also continue providing a regular report in *The Manitoba Broker*.

On looking for new members

We are always looking for new members. It's a wonderful opportunity to 'spread your wings' and meet other young insurance professionals. If you are interested in becoming a YBN member, mail in the form on page 13 of the *Manitoba Insurance Directory* or contact the IBAM office directly. We also have some vacancies on our Committee. We will be conducting a drive shortly in an attempt to fill these positions. If you're a Young Broker, give us a try and see what the YBN can do for you!



Ryan Garriock

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Mark your calendars

A pair of very important Young Broker events are right around the corner. Be sure to include them on your calendars.

First is the **Young Broker Golf Day** on Friday, September 15 at the Neepawa Golf & Country Club. Tee off is noon. Cost is \$80. All ages are welcome – organizers promise ‘no identification required.’ Registrations can be found in this issue of TMB.

The second event is the **3rd Annual Young Broker Education Day** on Friday, October 27 at Winnipeg’s Victoria Inn. Contact the IBAM office for more information.

Committee needs volunteers

The Young Broker Committee currently has three vacancies. If you are interested in putting your name forward or would like additional information, please submit your name to info@ibam.mb.ca.

Young Brokers help out MS walkers

IBAM’s Young Broker Network was front-and-centre at the recent MS Walk. Our Young Brokers volunteered their time to take care of a rest stop during the fundraising event.



St. Paddy’s Day FunSpiel

On March 17, the Young Broker Network displayed another example of how it thinks ‘outside of the box’ and staged a ‘St. Patrick’s Day Bonspiel.’ As the photos prove, a great time was had by all!



Most Honest Team (L-R): Lyle Grosney, Jennifer Ramjohn, Kevin Campbell and Kurt Gutoski.



Winning Team (L-R): Richard McKenzie, Jennifer Fraser, Teresa Hunter, Dave Hunter, and award presenter Ryan Garriock (Event Chair).

MAIP events

The Manitoba Association of Insurance Professionals would like IBAM members to be aware of the following MAIP events:

July 20	MAIP Annual Golf Tournament – Player's Golf Course
September 19	MAIP Dinner Meeting – Guest Speaker TBA
October 5	MAIP Annual Wine & Cheese – Delta Downtown
December 12	MAIP Christmas Dinner & Rainbow Auction – The Fort Garry

Best wishes, Tom

Tom McCartney, President and General Manager of Portage Mutual Insurance will be retiring at the end of August. Tom has been with Portage Mutual for 44 years. Enjoy your retirement, Tom.

CEO Dave Schioler represented IBAM at a retirement function held in Tom's honour at the Winnipeg Squash Club on Thursday, June 8, 2006.



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