

THE MANITOBA **BROKER**



VOLUME 14 NUMBER 6 SEPTEMBER 2005



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IBAM's CEO Dave Schioler with key staff (clockwise from right) Rosemary Anderson, Director of Operations; Alison Kerr, Administrative Coordinator; and Tammy Shpak, Membership Services Coordinator.

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Irwin Kumka, President

Grassroots work significant

As you know, I commenced my IBAM presidency at our April 2006 Conference. I cannot believe how time is flying! During this brief period, I believe we have accomplished much. We have enjoyed success on many fronts.

Our broker community has done some wonderful grassroots work to date in terms of conveying a strong and convincing message to our Members of Parliament. As a result, the government has maintained the status quo with respect to the Bank Act – a move definitely in the best interests of consumers.

Notwithstanding this, the fight isn't over. IBAM, along with its broker members, is taking advantage of the summer months to "express gratitude" to Manitoba's MPs. While the follow-up with our Members of Parliament is both necessary and natural, we must continue to pay attention to and address issues on the home front.

In this regard, IBAM continues to develop relations with and support Members of the Manitoba Legislative Assembly. Issues related to legislative change will continue to arise, and it is important that the issues and concerns of our members are embedded in the minds of politicians. More particularly, our members will need to be intimately and profoundly involved in discussions regarding Manitoba Public Insurance, disclosure

and industry governance.

Developing and enhancing relations with government, and in this case, particularly our provincial government, is continually at the forefront of our Association's agenda. In this regard, IBAM will again host our now annual MP/MLA reception in March 2007. We strongly encourage our membership to take part in this event – and we will be sure to give sufficient advance warning.

In the coming weeks and months, members can expect to be both advised and consulted with respect to MPI/DVL developments. There is much work to do and we need participation. We believe that excellent committees have been struck to deal with the matters at hand and represent the interests of our members. But there will be important and controversial matters with respect to which tough decisions will have to be made. We need to take full advantage of the opportunity to sit at the planning table with our public auto insurer. It is in the interests of consumers to do so and it is in the interests of brokers to do so.

On behalf of the IBAM Board, I thank you in advance for your involvement in these challenging political and industry processes. #

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The WOW factor

Dave Schioler, CEO

One has to be impressed by our members helping their own cause. You will recall these following comments from our last issue: "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 meetings. Attending on behalf of IBAM were **Brian Gilbert, George Miller, Irwin Kumka and Dave Schioler**. In all, over 100 MPs and Senators were visited 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 the status quo of the Bank Act would remain. Our group was commended for how we have been addressing the issue – we were advised to keep up the pressure."

And keep up the pressure we are, but in an appropriate way and with great participation – which is exactly what is impressive. In August, our member brokers delivered to Manitoba's MPs a message of congratulations and appreciation. Continuing throughout the fall, brokers will be visiting their MPs to deliver this very message – and this again is where the WOW factor comes in. We are indeed impressed with the responses and overwhelming participation expressed and exhibited by members with respect to this process, the significance of which goes without saying. Congratulations to all – to our federal Government for doing the right thing and to our membership

for delivering and following up on a strong message. Maintaining a healthy brokerage distribution system is absolutely in the interests of Canadian insurance consumers. "Your best insurance is [indeed] an insurance broker."

Bringing on the integrated system – DVL & broker distribution

As indicated on previous occasions, the new, MPI/DVL integrated system will mean both substantial change and opportunity for our broker members. As an industry segment, we need to immediately capitalize on this opportunity. Members should know that their IBAM Board members and additional brokers well-versed in both Autopac and general relations with MPI will be working hard in the coming weeks and months to ensure that brokers will be intimately involved in much of the planning, communication and activity related to this systemic, strategic and meaningful change to our relationship with MPI. In this regard, the timeliness and efficiency of communication – complete with input from our members – will become increasingly important. Consequentially, we will be stepping up our communication and interaction with members over the coming weeks. In the mean time, we ask that members pay particular and profound attention to the information that MPI is and will be distributing to brokers. Stay tuned. #

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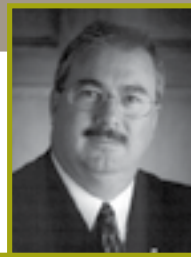
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By Robert J. Kimball, CIP, CAIB, CCIB, IBAC President

Time for everyone to get involved

I'd like to take my time in this issue informing everyone about the current state of the review of the federal *Bank Act*, and what IBAC is doing about it

On June 6, IBAC organized its annual 'Lobby Day' in Ottawa. Representatives from every region of the country had meetings set up with MPs and Senators. All provinces were represented, and we spoke to legislators from every party and every part of the country. I can report that the response was overwhelmingly positive.

Time and time again, our parliamentarians told us the message we were communicating resonated in Ottawa. That message is one of consumer choice, a healthy and competitive industry, and supporting local small businesses. I left with the firm conviction that the truth does truly go a long way.

However, MPs and Senators advised us all of one thing: *we must continue reaching out to our legislators!* This is not over. We have made a very strong case thus far, but until the Governor General signs into law the new *Bank Act*, we'll need to continue making our case.

Where do we stand today?

In June, the Department of Finance released a White Paper dealing with the financial services sector. This document is a recommendation of the direction the government plans to take on certain issues. In it, there is no mention of any changes to the provisions dealing with insurance and banks.

These recommendations will now proceed to the drafting stages of the bill that will be tabled in the House of Commons. The bill will then be sent to the House of Commons and Senate Finance committees for debate and further scrutiny later this fall. It is at this stage that there may be some unforeseen curves in the road.

Another unpredictable aspect to this process is the fact that this is a minority Parliament, and there are no guarantees. The Parliament could fall at any time. If that is the case, then the review of the *Bank Act* is suspended, and the process begins again from scratch.

On June 20 in Toronto, the COO of the Royal Bank gave a speech in which she said "it is only a question of time" before they will have the right to retail insurance. She also said the Royal Bank will continue pushing hard for permission to retail. They are definitely NOT giving up.

Those are the worries that we are looking at. How can we deal with them?

The most effective way is to continue talking with our MPs this summer and fall. They are in their ridings, and this provides all of us an opportunity to meet with them. They are involved in fundraisers, BBQs, community events, festivals, and so on. Even a few words with an MP at one of these events shows what they will eventually vote on will have an effect on people he/she knows and who live in their communities.

Take some time and get involved. Who knows, you may even enjoy yourself. #



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President's Schedule

July-2006

- 12 CEO Briefings
- 20 Strategic Committee meetings with MPI



Irwin Kumka

August-2006

- 9 CEO Briefings
- 16 Meeting with Merv Tweed – Member of Parliament for Brandon-Souris
- 22 Meeting with James Bezan – Member of Parliament for Selkirk-Interlake
- 24 IBAM Executive Meeting

September-2006

- 7 MB Chamber of Commerce Luncheon with Vic Toews
- 12 MB Chamber of Commerce Luncheon with Hugh McFadyen
- 28/30 IBAC AGM – PEI

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3rd Annual Young Broker hosted Education Day

(See registration form with this issue of *The Manitoba Broker*)



Friday, October 27, 2006
 The Victoria Inn
 Earn a total of 5 CECs
 Cost: \$96.30 for the day
 Cost: \$42.80 (evening events) including the *Meet your Company Representatives* Reception, Dinner and Social

Program at a Glance

9:30am – 10:00am Registration
 10:00am – 12:00pm Seminars:
 Business Marketing
 or
 Identity Theft
 12:00pm – 1:30pm Lunch & Guest
 Speaker
 1:30pm – 4:30pm E & O Loss
 Prevention
 or
 Claims Process
 4:30pm – 6:00pm *Meet your Company
 Reps* Reception
 6:00pm – 7:45pm Dinner
 7:45pm – 1:00am Halloween Social

Seminars

Business Marketing – CECs: ICM-2
 Presenter: Larry Finnson
 Larry combined creativity, enthusiasm, and experience to create dynamic and successful companies such as Krave's Candy Co. and 24K Water Co. He knows how to open key doors in the business world and how to create a unique brand that sets his products apart from the competition.

Identity Theft – CECs: ICM-2
 Presenter: Cst. Robert Carver
 Cst. Carver has been with the Winnipeg Police Service for 12 years. He is presently assigned to the Crime Prevention Section providing training to businesses and organizations on crime prevention and personal safety.

This presentation covers trends in types and methods of ID theft, issues for companies and individuals, and protection strategies.

E & O Loss Prevention – CECs: ICM-3
 Presenter: Bill Gange
 Lawyer Bill Gange has practiced primarily in the fields of civil litigation and administrative law. He is a partner in Gange Goodman and French.

This seminar is for anyone interested in minimizing his/her exposure to Errors & Omissions incidents.

Claims Process – CECs: ICM-3
 Presenter: Jamie Casey, CIP
 Jamie has 20 years in Claims Management, making him very qualified to discuss such topics as coverage, investigation, negotiation & settlement; in-house adjusters vs. independent adjusters; disputes; qualities of a good adjuster; and the role of broker reporting.

Luncheon Speaker

Mayor Sam Katz
 An entrepreneur, promoter, sports mogul, and politician, Mayor Katz is excited to share his wisdom and experience with IBAM's Young Brokers.



Evening Activity Halloween Social – dancing, prizes, games and more.

Rooms can be booked at the Victoria Inn, 1808 Wellington Ave.
 Reservation Code: IBAM (Room Rate: \$70)



A busy September

YBN co-chairs Ryan Garriock and Mario Reimer will attend the USA's YBN Conference in New Orleans this September.

The same month, the co-chairs will be at the 2nd Annual Canadian YBN Conference in Grand Bend, Ontario, where the focus will be on building upon the national initiative.

Both events will provide insight into the growth of the YBN in Manitoba. Ryan told *TMB* both he and Mario look forward to reporting to our Young Brokers on their experiences in the next issue of *The Manitoba Broker*.

AUGUST-2006

- 14 FOI Homestudy Exam
- 24 IBAM Executive Meeting
- 28/30 Auto Broker Technical Course – Phase I

SEPTEMBER-2006

- 11 FOI Homestudy Exam
- 11 CAIB 3 Discussion Group Begins – 6:00pm - 8:00pm
- 12 CAIB 1 Discussion Group Begins – 6:30pm - 8:30pm
- 12 CPIB – Claims Management Discussion Group Begins – 6:00pm - 8:00pm
- 13 CAIB/CPIB Exams
- 14 CAIB 2 Discussion Group Begins – 6:30pm - 8:30pm
- 15 Young Broker Golf Day
- 18/23 CAIB 1 Immersion
- 19/20 Auto Broker Technical Course – Phase III
- 20 CAIB 4 Discussion Group Begins – 6:30pm - 8:30pm
- 25 Seminar – Business Interruption - Winnipeg
- 25 Seminar – Personal Liability - Winnipeg

OCTOBER-2006

- 4 IBAM Executive Meeting
- 5 IBAM Board of Directors Meeting
- 8 FOI Homestudy Exam
- 27 Young Broker hosted Education Day

NOVEMBER-2006

- 8 FOI Home Study Exam
- 9 IBAM Executive Meeting
- 9 Past President Meeting
- 13/18 CAIB 2 Immersion

DECEMBER-2006

- 6 CAIB/CPIB Exams
- 7 IBAM Board of Directors Meeting
- 11 FOI Homestudy Exam





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Ranger team lends a hand

In February, Ranger Insurance instituted an incentive program whereby employees were broken up into teams of five (distinguished by different colours) and met to devise ways of improving as individuals, working better together, bettering communication between employees and branches, and giving back even more to the community that supports their industry.

Every quarter, teams would focus on a different theme of their work environment and attempt to make themselves, their team members, and Ranger even better. The quarterly themes were:

Q1 – Me Inc. – In this quarter, employees would look inside themselves and their teammates to learn and understand their natural talents and how these talents could be best utilized in the workplace.

Q2 – Ranger Pride – Employees were encouraged to show their pride in being Ranger employees; and were asked to create a written proposal that would improve their customers' experience and confidence in the brokerage.

Q3 – Work & Laugh Together – Employees were encouraged to organize staff events such as a BBQ, Theme Day and a Volunteer Initiative where employees could work together at getting closer, having even more fun, and giving back to the community.

Q4 – Education – PD is a prerequisite in the general insurance industry. Ranger wanted to promote the value of education more strongly than ever in order to increase customer confidence. Teams organized a Lunch & Learn program as well as a Town Hall. Staff went outside their comfort zone and took part in public speaking at the Town Hall or went on a fact-finding mission for ideas that they incorporated at a Lunch & Learn session.

The Yellow Team, consisting of **Colleen Hrabi, Joanne Bernier, Cat Lord, Megan Derkson** and **Tanya Cotroneo**, met the incentive program's goals, especially in the area of giving back to the community. The group decided they were going to commit themselves to the Children's Rehabilitation Centre of Manitoba.

First on the agenda was to tend to the garden at the Rehabilitation Centre

(633 Wellington Crescent in Winnipeg). Colleen Hrabi recalls, "We visited the garden area in the spring to see what needed to be done and returned a couple of weeks later to plant flowers and seedlings supplied by the Centre. In the interim, the dreaded canker worms had arrived, turning our working weekend into a rather grizzly chore. It was well worth it in the end, however, as the final product looked really nice."

However, the garden wasn't the end of this generous group's commitment to the Rehabilitation Centre. **Gay Kirby**, the Centre's Director put the Yellow Team in touch with a 12-year-old girl named Elly. She is from Morris and has Cerebral Palsy. Like all children, Elly wanted to ride a bicycle, but her ailment required that she have a special bike. Unfortunately, the cost of the bike was prohibitive. The Ranger team thought this was just the type of project they could tackle. Not only did the members of the Yellow Team tackle the problem, they scored a touchdown!

In two months, through fund raising activities such as a Western Day BBQ, donations from friends and families, and a matching donation from Ranger Insurance, the Yellow Team raised almost \$1,600. This was more than enough for the special bike. The remaining money will be placed in an account for Elly.

Yellow Team members tell *TMB* there are 14 children at the Centre waiting for a specialty bike of their own. They encourage other Manitoba brokerages and brokers to get involved and "put a kid on a bike."

Our hats are off to this energetic crew from Ranger Insurance. Our community is a better place because of their heart and their commitment. We are proud to have you as members of our broker community and on behalf of Elly – thank you!



Yellow Team members with Elly and her new bike.



The Western Day BBQ wasn't for the faint of heart.



Yellow Team in western garb: (L-R) Megan Derkson, Cat Lord, Tanya Cotroneo, Colleen Hrabi and Joanne Bernier.

The group decided they were going to commit themselves to the Children's Rehabilitation Centre of Manitoba.

BIPPER out and about



At the Springfield Days Parade on June 17 in Oakbank.



The Bipper made a popular appearance at Steinbach's Pioneer Parade on August 4. Here he poses by Clearspring Insurance's classic auto.



Bipper at Essex Insurance.



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Dave Schioler

CEO

I commenced my service with IBAM in November of 2005. I love my job and I am enjoying immensely meeting and getting to know more and more people in the industry. Being associated with good people is the key to success – and there are indeed many with whom I am now associated in the insurance business. The challenging issues that we are facing as an industry present no shortage of business problems and opportunities for me as I face each day. I am pleased to be charged and blessed with the responsibility of leading and managing a dedicated staff at IBAM, and I am happy to be helping insurance brokers in Manitoba to achieve all of the successes to which they are entitled.

I am certain that IBAM would not be enjoying the same kind or level of success without the valuable contribution of the IBAM staff. Here they are:



Rosemary Anderson

Director of Operations

Email: rosemaryanderson@ibam.mb.ca

Areas of Responsibility include:

- Executive Assistant
- CAIB, CPIB
- AGM, Conference & Trade Show
- Special Events

Born and raised in Kenora, Ontario, Rosemary attended Beaver Brae High School and moved to Winnipeg to attend both U of M and Red River College. Rosemary has experience with not-for-profit associations & coordinating special events, having previously worked at the Manitoba Restaurant Association for four years.

Rosemary began working for IBAM in the fall of 2001. She has enjoyed, and continues to enjoy, coordinating the CAIB program and many of the Association's special events. She feels the best aspect of her job is getting to meet and know so many great people. Through involvement in the various committees and the Annual Conference, she has had the opportunity to liaise with many IBAM members and industry partners.

Outside of work, Rosemary enjoys traveling, sports and spending time with her boyfriend, Craig.



Tammy Shpak

Membership Services Coordinator

Email: tammyshpak@ibam.mb.ca

- E & O Program
- Education Seminars
- Auto Broker Technical Course
- CSIP

Born in Winnipeg, Tammy spent her weekends and free time in the country at her grandfather's home in Roseau River. After high school, Tammy entered the hospitality industry, where she spent five years learning every aspect of the banquet side. She spent the next two years on the restaurant side. Although she loved the fast-paced environment, Tammy realized it was time for a change.

Tammy began working for IBAM in the fall of 2003 after graduating from an Administrative Assistant Program. She quickly realized that she had made a positive career change as she could apply many of the skills obtained while in the hospitality industry.

Tammy has had the pleasure of coordinating IBAM's Auto Broker and Fundamentals of Insurance licensing courses and the Education Seminars. She is looking forward to working even more closely with many of the IBAM's members, as she has recently taken over administration of the E&O Program. Tammy's outside interests include cooking, working out, billiards and socializing with friends and family.

“I am certain that IBAM would not be enjoying the same kind or level of success without the valuable contribution of the IBAM staff.”

– Dave Schioler, CEO



Allison Kerr, Administrative Coordinator

- Office Administration
- Fundamentals of Insurance
- Seminar Administration
- Broker Identity Program (BIP)
- General Info and Inquiries

Allison was born and raised in Winnipeg and attended J.H. Bruns Collegiate. She holds a B.A. degree from the U of M and recently graduated from the Business Administration program at Red River College.

As the newest member of the IBAM team, Alison was the perfect fit with her extensive customer service experience. Alison will be looking after the Fundamentals of Insurance program, seminar administration and the BIP Program. She looks forward to meeting all of the Association members at upcoming events.

Allison’s interests include, camping, traveling, going to the gym, and spending time with her boyfriend and her family. #

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A new web presence for IBAM

By the time of this magazine release, IBAM members will hopefully have noticed IBAM's new on-line look on the world wide web.

www.ibam.mb.ca now provides our members with a clean, professional look and a design that we are sure will produce maximum efficiency in terms of use and service. Our Home Page will continually highlight major upcoming 'member' events such as Conference or Golf – and will provide members with the instant ability to obtain & utilize essential information at the click of the mouse.

A revolving presentation of event photographs and Manitoba scenery should also make the site more attractive and enjoyable for visits by our members. Educational opportunities will continue to be presented in the most logical format, complete with a calendar of educational opportunities and other notable events. As the site receives its initial phase of use, we welcome input and feedback from members, so that we can maintain, build and enhance service along the way. 🖱

- Dave Schioler, Chief Executive Officer, IBAM



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– Kevin Briscoe and Staff at ING Insurance

Keeping brokerages in brokers' hands

With the battle raging to prevent financial institutions from retailing insurance in their branches, it has never been more important to keep Manitoba brokerages in the hands of Manitoba brokers. However, what happens when brokerage owners reach the age of retirement or wish to strike out in another entrepreneurial direction? Isn't it their right to sell their business for the best deal they can negotiate? Certainly it is – and that is where fellow brokerage owners looking to expand their operations come into the picture.

This past year, a couple of high-profile sales have taken place that keep successful Manitoba brokerages in the IBAM family.

Early in 2006, **Dale McMillan**, of Selkirk's McMillan Agencies, purchased Bird's Hill Insurance Brokers Ltd. Bird's Hill had two offices – one in Bird's Hill and one in Middlechurch. The Bird's Hill office retained the Bird's Hill name, while the latter changed its business title to 'Middlechurch Insurance.'

McMillan Agencies now has seven offices under its umbrella: two sites in Selkirk, Stonewall, Teulon, Oak Bank, Bird's Hill and Middlechurch.

Dale tells *TMB* that the brokerage sale was a natural fit. "As brokerage owners are getting older and wanting to

retire, there are those of us wanting to grow our business ready to work with them. It's a win-win situation."

In early May, **Steve Patrick** of Patrick Insurance began talks with **Brian Gilbert** and his MIG Group. Steve was looking to retire after over 50 years in the insurance and real estate industries. In less than a month, the deal came together for MIG to take over the insurance portion of the business.

According to Brian, "We will slowly begin introducing the MIG logo at the Patrick location. After half a century as 'Patrick Insurance,' there is no rush to change everything overnight. We want everyone – employees and customers, alike – to be comfortable with the change."

Monique Berzenji will oversee management of the new MIG operation, which now has locations in Portage la Prairie (administration office), Winnipeg (five sites), Winkler and St. Claude.

Both Dale McMillan and Brian Gilbert may not be done purchasing brokerages. They acknowledge that, if the right deal presents itself, they would seriously look at adding to their current line-up of brokerages.

And that would suit the industry and consumers very nicely – and keep Manitoba brokerages in the hands of Manitoba brokers. #

• • • • •
*Congratulations to
Patrick Insurance
on joining the
Manitoba Insurance Group!*

From the Staff
& Management of



Congrats to Patrick Insurance
and the Manitoba
Insurance Group!



From the
Management and staff

Patrick Insurance teams up with



Manitoba Insurance Group is pleased to announce that they have acquired Patrick Insurance Services Ltd effective July 1. "Patrick Insurance is a great fit for MIG," said MIG's **Brian Gilbert**. "They represented Wawanesa Mutual, Aviva Insurance and ING Insurance Company, three companies that are strong insurers within MIG."

There will be some changes within the organization in the areas of automation and markets, but by and large there will be no changes to the business from the outside. "Patrick Insurance had a successful business philosophy in their 50 year history and we are not going to tinker with that success," stated Brian.

MIG/Patrick Insurance will be managed by **Monique Berzenji**, a veteran of the Manitoba brokerage industry. "We are very fortunate to have Monique join MIG to guide our new operation" said **Pamela Gilroy-Rajotte**, MIG's Winnipeg manager. "Monique's a real pro!"

While there is a change in management, there won't be a change in the most recognizable face of Patrick Insurance as Steve Patrick will continue his involvement in the firm. Steve is well known within the Winnipeg community through Patrick Insurance and Patrick Realty, which he founded in 1955 and guided forward for the past 50 years. Along with his insurance expertise, Steve was also a member of the Winnipeg Blue Bombers from 1952 to 1964 and an MLA in the Manitoba legislature from 1962 to 1977.

MIG/Patrick will continue the relationship with Patrick Realty run by Steve's son, Stephen. Stephen is very active in the real estate market and is consistently among the top producers in real estate sales in Winnipeg.

The Patrick Team



Steve Patrick



Monique Berzenji

MIG now has a total of eight locations with five in Winnipeg, one each in Winkler and St. Claude as well as an administration office in Portage la Prairie. MIG's philosophy has always been that efficiencies in operations can be realized if you maximize on the strengths of brokerages. Therefore, all transactions, system document scanning, and all accounting functions are handled by the MIG administration office in Portage la Prairie, leaving the retail brokerages to do what they do best, service the customer.



In the media ...

The leadership from IBAM and IBAC has been working hard at getting their message out to consumers. Here are some recent articles that have appeared in publications such as *THOMPSON'S Daily Insurance News*, the *Winnipeg Sun*, *National Post*, and *Insurance West*.



FINANCIAL POST

The big banks get to speak to whoever they want in the Ottawa government. But instead of being top down, influence is bottom up.

— Stephen LeDrew, Toronto lawyer, former president of Liberal party

In the battle for insurance sales, the real muscle is on Main Street, not Bay Street

One for the little guys

In a market that is dominated by the big banks, the little guys are struggling to survive. The insurance industry is a competitive one, and the big banks have a significant advantage. However, the little guys are finding ways to compete and succeed. They are offering personalized service and specialized products that the big banks cannot match. This is the key to their success in a market dominated by the big banks.

The man from IBAM

IBAM's David Schioler is the man from IBAM. He is a leader in the industry and is working hard to get the message out to consumers. He is a member of the Board of Directors of the Insurance Brokers Association of Manitoba and is a past president of the organization. He is a well-respected leader in the industry and is a role model for many others.

Big Banks just don't get it

Be it due to bad luck or bad lobbying, banks won't likely see Ottawa budget on insurance.

The big banks are not getting it. They are not listening to the needs of the little guys. They are focused on their own interests and are not considering the needs of the consumers. This is why the little guys are struggling to survive in a market dominated by the big banks. They need to change their approach and focus on the needs of the consumers.

IBAM's David Schioler

IBAM's David Schioler is a leader in the industry and is working hard to get the message out to consumers. He is a member of the Board of Directors of the Insurance Brokers Association of Manitoba and is a past president of the organization. He is a well-respected leader in the industry and is a role model for many others.

GUILL LAKE — Manitoba's Minister of Agriculture, Food and Rural Affairs, Alexander Reeve, said he will be touring the resort community of Gull Lake with Agriculture Minister Bruno Woywotnik.

SMITH — Alexander Reeve, George and Rural Municipality of St. ...

Banks confident insurance powers will come

THE BANKS' bid for insurance retailing will come, the chief operating officer of the Royal Bank of Canada says.

Delegation of the securities industry side's duties it and the same goes for the insurance industry, Barbara Stewart said in a speech to the Economic Club of Canada in Toronto last month.

She said if banks are to grow in the financial services industry they will have to start retailing insurance.

"Canadian lead not to look at banks this may not really be one in the retail business."

Consumers have an inherent desire to simplify a complex lifestyle with the help of a single financial services provider.

"This entails a consolidation of accounts, investment portfolios and debts."

Mr. Stewart said the fact that the 16th Parliament last month (December), her month was made on the banks' stated desire to offer a full range of insurance products was a discouraging the banks from moving forward on this front.

"We are confident this time will come and until it does we will wait the course."

"Thinking was sold about our selling of insurance to other ways, however."

IBAC Insurance provides a wide variety of protection products to millions of Canadians and more than 10 million of North America. We are pleased with our progress in an area of expansion that remains competitive.

The response from the public is encouraging.

According to IBAC, 16 million Canadians buy a wide range of insurance products from banks.

"They do it over the telephone, even the Internet or I see one of the biggest number of retail outlets that have been built for the past years."

He, however, stressed the fact that the banks and insurance companies are not the best way to do it. The banks are not the best way to do it. The banks are not the best way to do it. The banks are not the best way to do it.

Contrary to common belief, tornadoes are not defined as "an act of God," and, therefore, are almost always covered, private insurers said. Most insurance policies include tornado damage under wind and hail coverage, said David Schioler, chief executive officer of the Insurance Brokers Association of Manitoba.

"Everybody that has insurance coverage in this case will likely have some level of damage coverage," said Schioler.

Lobby Day in Ottawa ...

On June 6, IBAC held its annual Lobby Day in Ottawa. Brokers from across the country met with MPs and Senators representing every province and every political party. The IBAC Executive Committee had the opportunity of meeting with Prime Minister **Stephen Harper** and left the meeting with a sense of confidence and support from the PM. Brokers who attended this event left Ottawa with a feeling of accomplishment and a warning from MPs not to let up on our lobbying efforts as the banks are doing their utmost to affect changes to the *Bank Act* in their favour.



IBAC Executive Committee and Prime Minister Harper. (L-R) President Bob Kimball, V-P Danny Craig, President-Elect Larry Kozakevich, Prime Minister Stephen Harper, Chair Keith Wilson, CEO Dan Danyluk and V-P Peter Fredericks.



Dave Schioler and Steven Fletcher, MP for Charleswood-St. James – Assiniboia.



Dave Schioler and Senator Janis Johnson.



George Miller, Dave Schioler and Senator Terry Stratton.



Merv Tweed (MP for Brandon-Souris), Bob Kimball (IBAC President), Judy Wasylcyia-Leis (MP for Winnipeg North), James Bezan (MP for Selkirk-Interlake) and IBAM's George Miller.



In discussion.



(L-R) Dave Schioler, Brian Pallister (MP for Portage-Lisgar and Chair of the Finance Committee), Irwin Kumka and George Miller.



Dave Schioler and Pat Martin, MP for Winnipeg Centre.



James Bezan (MP, Selkirk-Interlake), Irwin Kumka, Merv Tweed (MP, Brandon-Souris) and George Miller.

Manitoba follow-up ...



MP Merv Tweed (centre) with Brandon area brokers. (L-R) Back: Robin Patmore, Murray Cameron, IBAM's Irwin Kumka, MP Merv Tweed, IBAM's Dave Schioler, Kelly Durnin, Randy Wallis & Kim Kemp. Front: Greg Barrows, Neil Andrews, Brent Patmore, Darryl Andrews & Don Scott.



Merv Tweed poses with President Irwin Kumka and CEO Dave Schioler.



Summer meeting with Rod Bruinooge, MP for Winnipeg South.

NDP Breakfast ...

On June 21, IBAM representatives enjoyed business conversation over breakfast with the NDP Caucus.



Rob Altemeyer, MLA for Wolseley and Tony Taronno, IBAM Chair.



Portage Mutual's Randy Owens and Premier Hon. Gary Doer.



(L-R) Tony Taronno; Hon. Ron Lemieux, Minister of Transportation & Government Services; and Dave Schioler.



IBAM President Irwin Kumka and Hon. Greg Selinger, Minister of Finance and MLA for St. Boniface.



Premier Hon. Gary Doer and IBAM CEO Dave Schioler.

PD Committee a key cog



Scott Feasey



Dale Rempel

Since this issue of *TMB* contains the 2006-07 Education Calendar, it is fitting that we focus this report on the Professional Development Committee. We sat down recently with co-chairs **Scott Feasey** and **Dale Rempel** for their views on committee-related issues.

The PD Committee line-up

Dale – Besides the co-chairs, the committee consists of **Tara Chammar-tin** (Rempel Insurance), **Nelson Celones** (Sarbit Insurance), **Rhonda Kachurovski** (Horizon / Leipsic), **Lloyd Wilson** (Standard Investments), and **Kevin Campbell** (Horizon / Leipsic Insurance), who is also our YBN rep on the committee.

PD's role in how others view brokers

Scott – PD is a key cog in IBAC's efforts to educate both the politicians and the public on the importance of the brokerage system; and also to help show the public that we are professionals in every sense of the word. Continuing education and the development of educational programs that recognize professional excellence elevate us to the same level as other professions, such as lawyers and accountants – that of trusted advisors.

Dale – It is very important to show the politicians and the public that brokers are professional and continue to improve through continuing education. A recent example is the CPIB designation, a university-level course.

How their brokerages support PD

Scott – Ranger has all employees that deal directly with the public obtain their CAIB designation, and we have a chart that earmarks the next level of PD on the individual's career path. Ranger staff has participated in all forms of education and has truly benefited from it.

Dale – At Rempel Insurance, all full-time employees are encouraged to obtain the CAIB designation. All course fees are paid by the brokerage.

What's new in PD?

Scott – We had a very productive meeting in July. Some great ideas came out that require more study. The survey we sent out helped greatly in allowing us to begin structuring the year to capitalize on certain needs. As soon as our new initiatives are confirmed, we'll let members know about them. We are also seeing if there is interest from Best Practices graduates in the province in creating an alumni session.

Dale – We are planning a Best Practice symposium for Manitoba's Best Practice brokers. As well, IBAO is holding another Best Practices session this fall and inviting all Best Practices brokers across Canada.

Seminars this academic year

Scott – Again, the survey gave us valuable feedback. At our meeting, a brainstorming session also produced some additional topics. At this time, we are researching these topics and/or seeking instructors who can deliver them.

Dale – We are looking at providing seminars that provide education, not just credit hours. The survey was invaluable in this regard.

Online Continuing Ed program

Scott – The Online Continuing Education program has been what we expected it to be – an alternative for brokers too busy or too remote to attend scheduled classes. We will continue to monitor this program.

Final PD thoughts

Scott – I'd like to invite all those who did not complete a survey to please do so as this assists the committee in determining the the Education Calendar for 2006-07. #

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2006/2007 IBAM Education Program at-a-glance

(CAIB) 2006/2007 - Discussion Group Schedule

Fall Semester Classes Begin

CAIB 1 Tuesday, September 12, 2006
 CAIB 2 Thursday, September 14, 2006
 CAIB 3 Monday, September 11, 2006
 CAIB 4 Wednesday, September 20, 2006

Spring Semester Classes Begin

CAIB 1 Tuesday, February 13, 2007
 CAIB 2 Thursday, February 15, 2007
 CAIB 3 Monday, February 12, 2007
 CAIB 4 Wednesday, February 14, 2007

(CAIB) 2006/2007 Immersion/5-Day Schedule

CAIB 1 September 18, 2006 – September 23, 2006
 CAIB 1 February 5, 2007 – February 10, 2007
 CAIB 2 November 13 – November 18, 2006
 CAIB 3 January 29 – February 3, 2007
 CAIB 4 March 5 – March 10, 2007

2006/2007 CAIB/CPIB/CCIB Exam Schedule

<u>Exam Date</u>	<u>Registration Deadline</u>
September 13, 2006	August 18, 2006
December 6, 2006	November 10, 2006
February 14, 2007	January 19, 2007
May 9, 2007	April 13, 2007

(CPIB) 2005/2006 Class Schedule – Discussion Group Classes

CPIB – Claims Administration & Management – Tuesday, September 12, 2006

Auto Broker Technical Course

August 2006 Phase 1 August 28, 29, 30, 2006 Phase 3 September 19 & 20, 2006

Additional course dates TBA

Fundamentals of Insurance

Home study exam dates: Second Monday of each month
 Immersion class: June 18-23, 2007

Seminars

September 25, 2006 - Business Interruption
 September 25, 2006 – Personal Liability
 January 17 (Winnipeg) & January 18 (Brandon), 2007 – The Young Commercial Producer – Succeeding At Transition
 January 17 (Winnipeg) & January 18 (Brandon), 2007 – The Commercial Advisor: Fusing Growth and Retention Strategies
 March 15, 2007 – Pitfalls & Perils
 March 15, 2007 – Directors & Officers Insurance

* For additional seminars check out the Young Broker hosted Education Day (see page 10). Earn **five continuing education credits**.

* The IBAM Annual General Meeting Conferene & Trade Show will be held on April 25 – 27, 2007 in Brandon. The Conference offers **eight continuing education credits**.

Luncheon Seminars – (All Luncheon Seminars will run from 11:30am – 1:00pm)

November 21, 2006 – What's New in Security?
 February 20, 2007 – Privacy Legislation

VISIT www.ibam.mb.ca FOR MORE INFORMATION

Career Path for a General Insurance Broker

Each level of licence can be applied for after successfully completing the following courses:

Auto Only Broker Licence

Auto Broker Technical Course

This course is designed for a person new to the insurance industry who is interested in selling auto insurance. Available as an in-class course.

Level I Licence

CAIB Accredited Insurance Broker Course**

This course is suitable for a person who has been in the insurance industry and is interested in making insurance a career and is the recommended “next step” after the Auto Broker Technical course. This also is the first step in obtaining the Canadian Accredited Insurance Broker designation (CAIB). A student must complete the four levels of the CAIB course and be an IBAM member to qualify to use this designation.

OR

Fundamentals of Insurance Course

This course is designed for a person new to the insurance industry. Available by Homestudy.

Level II Licence

Canadian Accredited Insurance Broker Course**

A person must successfully complete CAIB 2 and CAIB 3 to qualify for a Level 2 licence.

Level III Licence

Canadian Accredited Insurance Broker Course**

A person must successfully complete CAIB 4 to qualify for a Level 3 licence. Must have two years as a Level 2 licensee.

Note:

The Auto Only Broker licence holder is authorized to sell only basic compulsory and optional extension automobile insurance issued by Manitoba Public Insurance Corporation and only inside the office of a general insurance agency under the supervision of the holder of a Level 2 or Level 3 licence.

Level 1 licence authorizes licence holder to sell, inside but not outside the office of a general insurance agency and under the supervision of the holder of a Level 2 licence, every category of insurance including accident and sickness insurance (excluding life insurance).

Level 2 licence authorizes licence holder to sell insurance (excluding life insurance) inside and outside the office of a general insurance agency and to supervise a branch office of a general insurance agency.

Level 3 licence authorizes licence holder to sell insurance policies (excluding life insurance), both inside and outside of the office of a general insurance agency and to manage the office of a general insurance agency.

** There are two CAIB semesters per year (February-May and September-December) plus CAIB immersion courses.

Getting Started As A General Insurance Broker

To be a general insurance broker in Manitoba you are required to hold a general insurance agent/broker license. Licenses are issued by the ICM (Insurance Council of Manitoba, Tel: 204-988-6800).

In addition to verifying that applicants' education, experience and errors and omissions insurance requirements have been met, ICM also reviews applicants for suitability. ICM also requires that criminal records checks accompany any first time applications for licensing.

To qualify for a license, you must be employed by a

licensed brokerage. Any changes to your job status (i.e., unemployed or new employer) must be reported to ICM. If you are not working for a licensed brokerage, your license will be terminated. You can apply to ICM to have it reinstated within the same licensing year or you can make application to ICM for a new license within twelve months of termination, without having to retake the licensing exam.

There are four levels of general insurance licenses. The Career Path indicates the education requirements and authority for each level.

Choosing the entry-level option that's right for you.

If you are interested in selling Autopac only (this is where many brokers get their start), the **Auto Broker Technical Course** will be your choice. This course will provide you with detailed information on the Autopac products and equip you with the knowledge and skills required to meet the needs of your Autopac clients. It qualifies you for a Level 1 Auto Only Broker Licence.

As indicated in the Career Path successful completion of either Canadian Accredited Insurance Broker (CAIB) 1 or Fundamentals of Insurance meets the education requirements for an unrestricted Level 1 general agent/broker licence. Application for a Level 1 licence must be submitted to the Insurance Council of Manitoba within one year of successful course completion.

CAIB 1 is the next step on the career path, following the

Auto Broker Technical Course and qualifies a student for a Level 1 General License. There are four levels to the CAIB program and CAIB 1 meets the education requirements for a Level 1 licence. Successful completion of CAIB 2 & 3 qualifies the student for a Level 2 licence and CAIB 4 qualifies for Level 3 licence (must have two years as a Level 2 licensee).

The Fundamentals of Insurance course covers the basics of general insurance, including auto, personal and commercial insurance. Exams are available once a month.

One advantage to taking CAIB 1 as opposed to the Fundamentals of Insurance is that if you are planning to eventually have the 'CAIB' designation after your name, you must take all levels of CAIB including CAIB 1. CAIB 1 is also viewed as the natural progression in the education process following the Auto Broker Technical Course.

Education Calendar Disclaimer: All information provided in IBAM's 2006/2007 Education Calendar was accurate at the time of publication, but venues, instructors, topics, dates and other statements made herein are subject to change without notice. While coffee is served at most seminars, no food is provided unless indicated. All classes are subject to minimum attendance requirements. There is a \$20 administration fee applicable on all returned cheques.

Auto Broker Technical Course

The Auto Broker Technical Course is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level Auto Only Broker Licence.

The Auto-Broker Technical Course has three phases.

Phase I – Three days providing an overview of auto insurance (focusing on the history, terminology and basics of this area of the business), information on the Insurance Council of Manitoba and a customer service component.

An exam will be written on the third day of the course and students attaining a grade of 70% or higher will move on to the next phase of the program.

Exam Details:

- 30 multiple choice questions
- 1 hour to complete the exam
- Pass mark 70%
- If required, exam rewrite fee \$75

Results available on the IBAM website: www.ibam.mb.ca

Phase II – Three weeks of supervised training in the brokerage, which includes IWS computer assisted instruction (tutorial) and a complete review of the Auto Broker 'Practical' text which leads students through a variety of Autopac transactions, screen by screen.

Phase III – Two days of MPI Introduction to Autopac Training, in classroom with instruction through IBAM. At completion, students will challenge the MPI Introduction to Autopac Training test and successful completion (pass mark 75%) will meet the education requirement for a Level Auto Only Broker Licence.

Upcoming Auto Broker Technical Courses

The cost of the course is \$395 (tuition, all course material, examinations and graduation certificate). Classes run from 8:30am to 4:30pm with a one-hour lunch break (lunch at your own expense).

Courses TBA

Fundamentals of Insurance

FOI is an approved pre-licensing course, and successful completion satisfies the education requirement for a Level 1 license. This level of license authorizes the license holder to sell, inside but not outside the office of a general insurance brokerage and under the supervision of the holder of a Level 2 license, every category of insurance including accident and sickness insurance (excluding life insurance).

This course is available by home study. Fee is \$195, which includes the cost of the course manual, and the first exam, which must be written within 6 months of registration date.

or

5-Day Immersion Class – June 18-23, 2007

Course Location: The Victoria Inn – Winnipeg

Guest Room Reservations: (204) 786-4801 - Room Rate: \$70

Time: 8:30am – 4:30pm Mon-Fri Exam: Sat. 9:00am – 12:30pm

- **Exams by pre-registration only.** Registration deadlines:
- Winnipeg – One week prior to exam date
- Out-of-Winnipeg – Two weeks prior to exam date
- Exam Rewrite Fee \$75
- Results are posted on IBAM website and will be mailed.

Canadian Accredited Insurance Broker (CAIB)

The Canadian Accredited Insurance Broker Course, developed by the Insurance Brokers Association of Canada, is a nationally recognized course for those brokers looking to enhance their professional skills.

CAIB courses will familiarize brokers with the major coverages that generate 90% of premiums. As well as coverages, the course also deals with the management of marketing and office operations and prepares the student for ownership or management of an insurance brokerage.

Course Content

CAIB 1

A comprehensive introduction to the general insurance industry and an in-depth study of personal lines coverages.

- Current Textbook (2005 Edition):
- Introduction to General Insurance
- Habitational Insurance
- Other Habitational Insurance Forms and Endorsements
- Farm Insurance
- The Basics of Personal Automobile Insurance
- Building Towards Professionalism

Successful completion qualifies student to apply for a Level 1 licence.

CAIB 2

A thorough examination of commercial lines coverage, including commercial property, crime and business interruption insurance.

Current Textbook (2005 Edition):

- Introduction to Commercial Property Insurance
- Underwriting Commercial Property Insurance
- Commercial Property Insurance – Policy Forms
- Commercial Property Insurance – Additional Coverage Forms
- Commercial Property Insurance – Miscellaneous Property Forms
- Crime Insurance
- Business Interruption Insurance

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 Licence.

CAIB 3

A comprehensive study of commercial lines coverages, including commercial liability, commercial auto, marine, aviation, surety and risk management.

Current Textbook (2005 Edition):

- Commercial Liability – A Legal Perspective
- The Commercial General Liability Policy
- The Commercial Automobile Exposure
- Ocean Marine and Aviation Insurance
- Surety Bonds
- Risk Management

Successful completion of CAIB 2 and 3 qualifies student to apply for a Level 2 licence.

CAIB 4

A sophisticated study of marketing management and office operations of a general insurance brokerage.

Current Textbook (2006 Edition) Revisions are underway, a new text will be introduced:

- Brokerage Formation and Environment
- Producer – Insurer Relations
- The Job of Management
- Financial Management
- Technology and Broker Operations
- Marketing Management
- Building Long Term Relationships
- Quality of Service Management
- Sales Leadership
- Database Management
- Suggested Readings and Case Studies

Successful completion and two years as a Level 2 licensee qualifies student to apply for a Level 3 licence.

Program Options

Option A – Discussion Group

Option B – Self-Study

Option C – Online Tutorial (This is an optional study tool to enhance your method of study)

- CAIB 1, 2 & 3 available online available

Option I – Immersion/5 Day Course:

2006/2007 Immersion/5-Day Schedule

CAIB 1 September 18, 2006 – September 23, 2006

CAIB 1 February 5, 2007 – February 10, 2007

CAIB 2 November 13 – November 18, 2006

CAIB 3 January 29 – February 3, 2007

CAIB 4 March 5 – March 10, 2007

Immersion Course Location: The Victoria Inn – 1808 Wellington Ave., Winnipeg

Time: 8:30am – 4:30pm Mon.-Fri. Exam: Sat. 9:00am – 12:30pm

Guest Room Reservations: (204) 786-4801

Room Rate: \$70

2006/2007 Discussion Group Schedule

Fall Semester Classes Begin

- CAIB 1 Tuesday, September 12, 2006 – 6:30pm – 8:30pm
- CAIB 2 Thursday, September 14, 2006 – 6:30pm – 8:30pm
- CAIB 3 Monday, September 11, 2006 – 6:00pm – 8:00pm
- CAIB 4 Wednesday, September 20, 2006 – 6:30pm – 8:30pm

All fall discussion group classes will be held at Centro Caboto Centre

Exam: Wednesday, December 6, 2006 (*Students are automatically enrolled for the exam at registration*)

Spring Semester Classes Begin

- CAIB 1 Tuesday, February 13, 2007
- CAIB 2 Thursday, February 15, 2007
- CAIB 3 Monday, February 12, 2007
- CAIB 4 Wednesday, February 14, 2007

Exam: Wednesday, May 9, 2007 (*Students are automatically enrolled for the exam at registration*)

CAIB Pricing

Program Option	Cost Per CAIB Course	
	Member	**Non-member
I Immersion/5-Day	\$690	\$1,035.00
A Discussion Group	\$465	\$ 697.50
B Self Study	\$465	\$ 697.50
C Online Study Tool (Course fee plus)	\$ 24 (plus GST)	Not Available
• 12 week activation		
• CAIB 1, 2, & 3 available		
• Online re-enrollment	\$ 38	Not Available
D Re-Enrolment – Discussion Group	\$100	\$ 150.00
R Rewrite	\$ 75	\$ 75.00

**The additional fee for Non-members may be credited to Membership Dues within one year.

**While membership in the provincial brokers association is not a pre-requisite of this course, membership IS required for the use of the CAIB designation.

Course materials are sent once payment has been received.

CAIB & CPIB Examinations

Pass Mark:	60%
Allotted Time:	3½ hours

Exam Result Analysis

Exams may be remarked or reviewed by written request submitted within one month of receiving your results.

- A “remark” is a reevaluation of your exam score. Cost \$50.00
- A “review” is an analysis of your exam, which indicates where you need improvement. You will receive a written report, but your exam will not be returned to you. Cost \$75.

2006/2007 CAIB & CPIB Exam Schedule

Exam Date	Registration Deadline
September 13, 2006	August 18, 2006
December 6, 2006	November 10, 2006
February 14, 2007	January 19, 2007
May 9, 2007	April 13, 2007

Continuing Education Credits

Completion of each level of CAIB earns the student the following credits:

- ICM 12 (Note: for CAIB 4 you may elect to receive either General or Life credits)
- RIBO:
 - CAIB 1 5 Management, 18 Technical
 - CAIB 2 & 3 18 Technical each
 - CAIB 4 15 Management

CAIB Honours Graduates are those who achieve mark of 80% when averaged over all of the CAIB exams, without a rewrite. Each calendar year the Manitoba graduate achieving the highest average mark receives an award and acknowledgment at the Education Day Awards Luncheon.

VISIT www.ibam.mb.ca FOR MORE INFORMATION



Canadian Professional Insurance Broker (CPIB)

The Canadian Professional Insurance Broker is the new senior designation program developed by IBAC and its member associations, designed specifically for P&C insurance brokers. CPIB is positioned at a senior level of study with admission prerequisites set as CAIB, CCIB or AIIC/CIP designations.

This program consists of three disciplines: Personal Lines, Commercial Lines and Broker Management. To earn the CPIB designation, students must complete three mandatory and any three of the elective courses in that stream. The program's courses may also be taken individually for general interest or continuing education credits. Like all IBAC designations, the use of the CPIB will be restricted to licensed P&C insurance brokers who are members or associate members of their

provincial/regional brokers association. Non-members are welcome to take the CPIB program and receive a Certificate of Completion upon graduation.

The mandatory CPIB courses will be available through IBAC's provincial/regional member associations, and may be taken in discussion group or distance learning formats.

Elective courses can be taken through a university or college of the student's choosing; students then apply to their local brokers association for a transfer credit for an elective course successfully completed. Similarly, students may apply to their local brokers association for a transfer credit for any elective courses already taken at a recognized university or community college prior to enrolling in the CPIB program.

CPIB Course Outline

Streams

Personal Lines

Mandatory Courses:

Law & Ethics
Claims Management and Administration
Advanced Personal Lines

Elective Courses (choose 3 within stream):

Accounting /Finance
Marketing
Sales Management
Communications
Business Administration

Commercial Lines

Law & Ethics
Claims Management and Administration
Advanced Personal Lines

Accounting /Finance
Marketing
Sales Management
Communications
Business Administration
*Risk Management

Broker Management

Law & Ethics
Claims Management and Administration
Advanced Personal Lines

*Management Accounting
Marketing
*Human Resources
Communications
Organizational Behavior
Business Finance
Management Information Systems (MIS)
Sales Management

Continuing Education Credits

Claims Management & Administration

- The Brokerage and Claims Management
- The Human experience of Claims and Communication
- Rights and Responsibilities of the Insured
- Rights and Responsibilities of the Insurer
- Rights and Responsibilities of the Public
- Claims by Assignees and Third Parties
- The Claims Process and the Legal System
- Bad Faith Claims and Punitive Damages
- The Legal Systems and Claims
- Alternative Dispute Resolution and Claims a Brokers Perspective

Advanced Personal Lines

- Building Self-Confidence
- Selling to Your Prospect File
- Beyond the IBC Residential Forms
- Beyond the IBC Residential Liability Forms
- Seasonal and Secondary Residences

- A Home Based Business
- Travel Insurance
- Risk Management in Personal Lines
- Underwriting
- Case Studies

Law & Ethics

- Basic Law / Business Law
- Professional Ethics I – Ethical Principles and Issues
- Professional Ethics II – Personal and Organizational Ethics
- Insurance Brokers as Professionals at Common Law
- Developing a Risk Management Strategy For Professional Liability
- Corporate Law
- Brokerage in Business – Insurance Brokerages and Business Contracts
- E-Commerce, Privacy Rights, Legislation and Practice
- Employment Contracts – The Employment Relationship
- The Employment Relationship and Termination

CPIB courses are available by self-study **or** Discussion Group
Claims Administration & Management – Tuesday, September 12, 2006– 6:00pm – 8:00pm Centro Caboto Centre
Exam Date: December 6, 2006 Cost: \$465 Self-study or Discussion Group

Best Practices – Companion Program Workshops

The concept behind the Best Practices Companion Program is to get principals and key personnel away from your offices so that you may make strategic choices about the future of your brokerage, which are essential to your success. For maximum benefit to your brokerage, we suggest that more than one person attend. You may choose to send different representatives to each module depending on their area of expertise.

The program consists of five modules. Each module is presented in a two-day seminar/workshop except for the final module, which is completed in one day. Module I looks at issues such as developing a Strategic Plan and Introducing Best Practices to your Staff; Module II is Sales and Marketing; Module III is Human Resources; Module IV is Operations and Financial Management; and Module V brings it all together and develops a business plan.

Program Outline

Module 1

- Participating in Best Practices Companion Program
- Getting Started - A Company History
- Developing a Strategic Plan
- Introducing Best Practices to your Staff

Module 2

- Sales & Marketing
- Sales Management
- Producer Development
- Carrier Relations
- Customer Service

Module 3

- Human Resources Management
- Employment Law Issues
- Employment Challenges
- Building a Team

Module 4

- Operations Management
- Technology Management
- Financial Management
- Financial Operations

Module 5

- Bringing Everything Together
- The Planning Process
- Creating a Brokerage Action Plan
- Making Everything Fit
- The Business Plan

Each module has been accredited for Continuing Education Credits (CECs) as follows:

ICM:	Modules 1- 4	12	(Life or General)
	Module 5	6	(Life or General)
RIBO:	Modules 1–4	12	(Management)
	Module 5	6	(Management)

*The Best Practices Workshop program will be arranged if interest arises.

Customer Service For The Insurance Professional (CSIP)

(Available to Members only)

Recognizing that delivering outstanding client service is the foundation of all that brokers do, this course examines the broker's role in client perceptions of service; and it addresses how each individual can add value for the client, to the brokerage, and ultimately benefit him/herself. It also delves into the workflows and work processes with an eye to understanding how every action bears a consequence that either positively or negatively impacts delivery of service and exposes, or protects, brokers from E&O liability. Further, it introduces participants to a number of industry issues and trends and how they affect all industry stakeholders.

The program consists of the following four modules. There is no final exam.

1. The Role of the CSR

- Client Service
- Communication Skills
- Telephone Skills
- Business Etiquette

2. Adding Value to Your Brokerage

- Selling Skills
- Communication with Insureds
- Negotiating with Clients
- Time Management

3. Brokerage Operations

- Basic Automation
- Basic Office Procedures

- Renewals
- Money Handling

4. Industry Issues

- The Broker and the Law
- Inadequate Coverage
- Coverage Termination
- Areas of Special Concern (i.e. Fraud, Claims)

Program Delivery: **In Office**

- Each student must have a mentor (senior staff person or owner/manager) guide them through the textbook. Mentor Guidelines are provided.
 - Upon completion of each module, the student receives 6 CECs and the mentor is awarded 4 CECs.
- Cost: \$120 per module

Canadian Certified Insurance Broker (CCIB)

The CCIB designation denotes a professional standard of excellence towards which all insurance brokers may strive. CCIB sets a standard of quality to merit public recognition throughout Canada and to ensure that the independent broker will continue to flourish.

There is no formal course of study. The program is rather a test of the broker's general knowledge and experience. It involves completing two prerequisite exams and one final exam, which may be done orally or as a written survey exam.

Please contact the IBAM for an information/registration package, or visit the IBAM website www.ibam.mb.ca.

Continuing Education

In Manitoba Continuing Education is mandatory for all licenced general insurance agents/brokers.

Continuing Education Requirements

The annual continuing education credit hour requirements for agents/brokers are as follows:

- 30 hours per year for Life Insurance Agents
- 15 hours per year for Accident & Sickness ONLY Insurance Agents
- 8 hours per year for General Insurance Agents/Brokers
- 8 hours per year for Independent Insurance Adjusters
- 4 hours per year for Auto-Only Brokers

The annual continuing education credit hour carry forward for agents/brokers is as follows:

- Maximum of 10 hours per year for Life Insurance Agents
- Maximum of 5 hours per year for Accident & Sickness ONLY Insurance Agents
- Maximum of 4 hours per year for General Insurance Agents/Brokers
- Maximum of 4 hours per year for Independent Insurance Adjusters
- Maximum of 2 hours per year for Auto-Only Brokers

IBAM will provide you with an attendance verification form at the end of each continuing education seminar or course. These forms act as your record of attendance. When renewing or reapplying for your licence you will be required to list the seminars/courses that you have attended and the CECs earned. The Insurance Council of Manitoba will be performing random audits. Be sure to keep your attendance verification forms for audit purposes.



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Questions and Answers

What is the next step after I've completed the Auto Broker Technical Course?

CAIB 1 is the next logical step in your career path. It will provide you with a good introduction to the field of general insurance with the focus on Personal Lines products. Successful completion meets the education requirement to have your license upgraded to a Level 1 License.

How do I register for an IBAM online seminar or course?

That depends on which seminar or course you are registering for. If you check the Online Education section of this education calendar you will find step-by-step instructions on how to register for any of our online offerings.

How do I register for other IBAM seminars or courses?

Registration forms are on our website: www.ibam.mb.ca under 'Education' or in this Education Calendar. We have designed a generic registration form, which you can use to register for any IBAM, courses or seminars, you will simply have to detail the seminar or course that you are registering for and complete the relevant sections.

What if I have to cancel my seminar registration?

Simply notify IBAM at least 7 days prior to your seminar date and we will be happy to grant a refund for the amount of your registration fee less the non-refundable administration fee or a seminar credit for the full amount. Credit will only be given for substantiated medical emergencies where the cancellation request is less than 7 days prior to your seminar date. No

refunds or credits will be given for a No Show, or for online seminars or courses.

What proof do I receive to verify that I have attended an IBAM seminar?

When you come to one of IBAM's seminars you must sign the registration sign-in sheet. At the end of the session an Attendance Verification form is given to each pre-registered attendee. Keep all of your Attendance Verification forms in a secure location as you may be required to produce them for an ICM audit.

How do I get my examination results?

When you write your examination you will be given a card with information on how to access your exam results on the IBAM website (www.ibam.mb.ca). The results are posted on the website once the marking has been completed. Results are posted by student number only to ensure confidentiality. Results are also sent by ICS or Canada Post with all envelopes stamped "Confidential."

Do any IBAM Seminars/Courses qualify for Life Insurance continuing education credits?

Many of the online seminars qualify for life credits. The Best Practices Companion Program, which has 5 modules, is approved for 12 Life or General continuing education credits per module (except module 5 which earns 6 CECs). CAIB 4 also provides the choice of 12 General or 12 Life continuing education credits. CPIB – Law & Ethics earns 12 General or Life credits

2006/2007 Seminars

Monday, September 25, 2006 • The Victoria Inn, Winnipeg • 8:30am – 12:00pm • ICM 3, RIBO 3 (Technical) • Cost: \$80

Business Interruption

This session will interest anyone wanting to take the mystery out of the various business interruption wordings and to discuss, with confidence, this often-misunderstood topic with their clients. Attendees will be introduced to the function and purpose of the most popular types of Business Interruption and Business Income forms in use today and will work through examples to reinforce the concepts discussed in the presentation. The seminar concentrates on identifying the need for this coverage. Participants review the various forms

available in the marketplace in order to select those that will best suit their clients' needs.

Presenter:

Wayne Vokey, B.Voc.Ed, FCIP, CRM is an educator and insurance consultant who delivers successful courses and seminars throughout Canada and extensive experiences as an evening class instructor

Monday, September 25, 2006 • The Victoria Inn, Winnipeg • 1:00pm – 4:30pm • ICM 3, RIBO 3 (Technical) • Cost: \$80

Personal Liability

This Personal Liability seminar focuses on legal principles, definitions and concepts such as liability of parents for acts of their children. It will also focus on coverage, definitions, persons and premises insured as well as the general exclusions of the comprehensive personal wording and how they might differ among insurers. Participants will study the Canadian Legal System and its concepts, as well as the Comprehensive

Personal Liability section applicable to most personal lines policies.

Presenter:

Wayne Vokey, B.Voc.Ed, FCIP, CRM is an educator and insurance consultant who delivers successful courses and seminars throughout Canada and extensive experiences as an evening class instructor

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2006/2007 Seminars *(continued)*

Wednesday, January 17, 2007 • Centro Caboto Centre, Winnipeg • 8:30am – 12:00pm • ICM 3 • Cost: \$80

Thursday, January 18, 2007 • The Victoria Inn, Brandon • 8:30am – 12:00pm • ICM 3 • Cost: \$80

The Commercial Advisor: Fusing Growth and Retention Strategies

As a commercial broker you are expected to present and potentially implement the complete insurance solution to address all the foreseeable insurable risks of your clients. This seminar will, through the comprehensive analysis of two small-to-midsize commercial risks, review the commercial property and commercial liability gaps that can compromise the broker's duties as commercial advisor.

Seminar participants will:

- Identify common commercial property and liability gaps.
- Develop a complete insurance solution to address all foreseeable insurable risks.
- Implement an insurance solution that will facilitate growth and retention strategies

- Undertake an advanced review of commercial liability exposures and corresponding solutions through an analysis of a small and mid sized commercial risk. .
- Identify risk management opportunities in light of an advanced understanding of recent leading commercial cases.

Presenter:

Mario Fiorino, B.A, LL.B, M.ED

Mario Fiorino has worked with insurance professionals and insurance organizations across Canada as a training, organizational development, legal and performance consultant. As an author, educator, lawyer and former education manager for IBAO, Mario brings a unique perspective to the challenges confronting insurance professionals.

Wednesday, January 17, 2007 • Centro Caboto Centre, Winnipeg • 1:00pm – 4:30pm • ICM 3 • Cost: \$80

Thursday, January 18, 2007 • The Victoria Inn, Brandon • 1:00pm – 4:30pm • ICM 3 • Cost: \$80

The Young Commercial Producer – Succeeding At Transition

The demographics of the profession will present unprecedented opportunities for associate brokers to excel as commercial producers over the next decade. If you are interested in seizing these opportunities, this seminar is for you.

Learn the strategies that will unleash your skills, knowledge, experience, creativity and potential and make you a successful commercial producer. Brokers will:

- Understand the characteristics of an effective commercial producer.
- Review the expectations of commercial prospects and clients in the digital age.
- Develop an understanding of the CGL and directors and

officers liability through two small-to-midsize commercial case studies.

- Understand the commercial risk from both a business owner and underwriting perspective.

Presenter:

Mario Fiorino, B.A, LL.B, M.ED

Mario Fiorino has worked with insurance professionals and insurance organizations across Canada as a training, organizational development, legal and performance consultant. As an author, educator, lawyer and former education manager for IBAO, Mario brings a unique perspective to the challenges confronting insurance professionals.

Thursday, March 15, 2007 • Centro Caboto Centre, Winnipeg • 8:30am – 12:00pm • ICM 3, RIBO 3 (Technical) • Cost: \$80

Perils & Pitfalls

This seminar is for Personal Lines CSRs in their first seven years of their career. It's also good as a refresher for those that have been out of the personal lines business for a while. It will cover basic policy construction and include a claims workshop. You'll learn steps to take when providing coverage and what steps should be taken when presented with a claim inquiry or claim notice.

Presenter:

Ken De Decker, CIP, CRM

Ken began his insurance career in 1982 in Winnipeg. He has held positions of increasing responsibility in the underwriting departments of major P&C insurers. He spent four years with a Commercial broker in Winnipeg. He became a CIP with the Insurance Institute of Canada (IIC) in 1991 and obtained his certificate in Risk Management in 1994. He is active in the industry as a board member of IIC and a presenter of many seminars. His present position is with Aviva Insurance Company of Canada as the Assistant Vice-President, Ottawa.

Thursday, March 15, 2007 • Centro Caboto Centre, Winnipeg • 1:00pm – 4:30pm • ICM 3, RIBO TBA • Cost: \$80

Directors and Officers Insurance

This is an introductory seminar for those that market or sell D & O insurance. Included are reviews of the market, underwriting and coverage. You will gain the foundation of D & O insurance for your career.

Presenter:

Ken De Decker, CIP, CRM
Ken began his insurance career in 1982 in Winnipeg. He has

held positions of increasing responsibility in the underwriting departments of major property and casualty Insurers. He spent four years with a Commercial Broker in Winnipeg. He became a CIP with the Insurance Institute of Canada (IIC) in 1991 and obtained his certificate in Risk Management in 1994. He is active in the industry as a board member of IIC and a presenter of many seminars. His present position is with Aviva Insurance Company of Canada as the Assistant Vice-President, Ottawa.

Luncheon Seminars

November 21, 2006 & February 20, 2007 • Centro Caboto Centre, Winnipeg • 11:30am – 1:00pm • CEC: ICM 1 • Cost: \$30

What's New in Security? November 21, 2006
Help protect the people and things you value the most! Participants will learn how to educate their valued customer on Residential and Commercial Security devices and save money.

Presenters:

Ken Dzogan and Tom Racine of ADT Security Services.

Privacy Legislation February 20, 2007
The focus of this seminar will be on both the legal and practical aspects of privacy and the protection of personal information in

the workplace. Particular emphasis will be placed upon PIPEDA (the *Personal Information Protection and Electronic Documents Act*) – the governing federal legislation dealing with information protection, and how this relates to brokers in Manitoba and across the country.

Presenter:

David Schioler – Dave is CEO of IBAM. He holds a B.A. in Political Studies and a B.E.d degree, both from the University of Manitoba, a Law degree from Dalhousie Law School and a MBA from Queen's University School of Business.

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3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Other Personal Lines Property Forms, Miscellaneous Floaters, and Endorsements

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Personal Liability Insurance and the Law

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

An Introduction to Farm Insurance

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Personal Automobile Insurance Coverages - The Basics

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Commercial Liability - A Legal Perspective

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

The Commercial General Liability Policy

6 hours Technical Credits; \$113.93 members; \$227.86 non-members*

Commercial Automobile Exposures

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Ocean Marine & Aviation Insurance

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Surety Bonds

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Risk Management Basics

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Introduction to Commercial Property Insurance

5 hours Technical Credits; \$98.57 members; \$197.14 non-members*

Underwriting Commercial Property Insurance

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Commercial Property Insurance – Policy Forms

6 hours Technical Credits; \$113.93 members; \$227.86 non-members*

Commercial Property Insurance - Additional Coverage Forms

5 hours Technical Credits; \$98.57 members; \$197.14 non-members*

Commercial Property Insurance - Miscellaneous Property Forms

4 hours Technical Credits; \$78.76 members; \$157.52 non-members*

Crime Insurance

6 hours Technical Credits; \$113.93 members; \$227.86 non-members*

Business Interruption Insurance

6 hours Technical Credits; \$113.93 members; \$227.86 non-members*

Travel Insurance

3 hours Technical Credits; \$56.96 members; \$113.93 non-members*

Administrative Seminars

Categories

Insurance Specific Courses

Privacy

E-Commerce

Business Management

Financial Statements

Management/Financial

Sales

2004 CSTD Canadian Awards for Training Excellence

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Community Development

Customer Service

Business Excellence

Management and Consulting Skills

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External E-Learning Program

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W. Edwards Deming (1900-1993)



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Application for Registration – Courses & Seminars

NAME: _____

BROKERAGE: _____

ADDRESS: _____

CITY: _____ POSTAL CODE: _____

PHONE: _____ FAX: _____ EMAIL: _____

I (MY FIRM) IS A MEMBER IN GOOD STANDING OF THE INSURANCE BROKERS ASSOCIATION OF MANITOBA: YES NO

Seminars

REFER TO YOUR SPECIFIC SEMINAR FOR APPLICABLE REGISTRATION FEES

(Non-members add 50% sur-charge per person per seminar. May be applied to membership dues within 1 year)

SEMINAR TITLE: _____

LOCATION: _____

DATE: _____ TIME: _____

PLEASE NOTE: If you are not notified before the seminar begins, assume that your registration is confirmed and that the seminar will begin as scheduled.

Courses

I have completed the following designation courses: CAIB/CCIB AIIC/CIP None

EDUCATION COURSE: _____

LEVEL: _____ STUDY METHOD: _____

***While membership in the provincial brokers association is not a pre-requisite of IBAM courses membership IS required for the use of any IBAC designations.**

Exam Date: _____ I wish to write my exam in the following location:

Winnipeg Brandon The Pas Dauphin Thompson WHERE APPLICABLE: *Please check here _____ if you require RIBO continuing education credits**I would like to receive General or Life CEC's *Make copies as needed – **DO NOT FAX** – registrations processed as received by mail only.

Enclosed please find my cheque in the amount of _____ payable to I.B.A.M.

Fees include a non-refundable amount. NO REFUND if cancellation within 7 days of session, or if a "NO SHOW". A \$20.00 charge applies on all returned cheques.

Applications will be processed as monies are received on a first-come, first-served basis
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DATED: _____ SIGNED: _____

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President Kumka – marathon man

Crossing the finish line of the 2006 Manitoba Marathon was a very special moment for IBAM President **Irwin Kumka**. In an interview with *TMB*, he said, “It’s something I’ll remember for a long, long time. For years, I had wanted to run the Marathon, but I never thought I could do it. Now, I’ve done it!”

Irwin began running seriously about 18-months ago and started training for the Marathon in March. “I’m in a group of seven runners who met through The Running Room. We decided to train together,” said Irwin. “We all ran at a similar pace and were like-minded about how we wanted to approach the Marathon.” The group decided that it would follow The Running Room Program, a pace consisting

of a mile of running followed by a one-minute walk. (Irwin has high praise for The Running Room, whose experts provide runners with excellent equipment, advice and encouragement.)

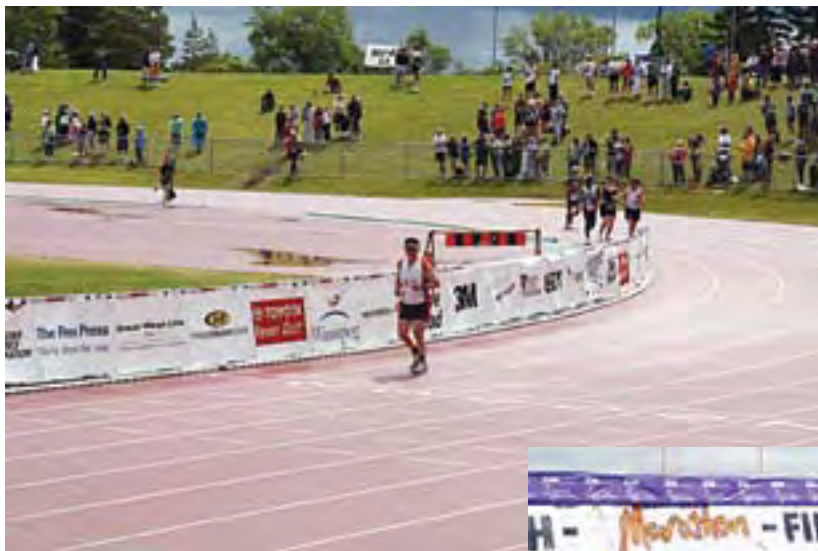
A typical training week would start on Monday evening with a five-mile run. On Wednesday, the group would run six-miles of hills at the former garbage dump in the West End of Winnipeg. Thursday evening saw a shorter three-and-a-half-mile jog, which was followed on Friday by another five-mile jaunt. On Saturday, the group would do their long run of the week – anything from 12 to 20 miles.

Irwin found himself thoroughly enjoying his new hobby. He commented, “The nice thing about

running is that almost everyone can do it at his or her own pace and style. One doesn’t need a lot of skill to take it up, just a strong mind and a firm commitment.”

The day of the Marathon brought some ‘iffy’ weather, however, the runners felt the rain kept them cool. Irwin said that two or three days prior to the run, a strange calm had come over him and, despite the normal concerns about weather, potholes, cramping, traffic and so on, he was feeling quite good about the challenge.

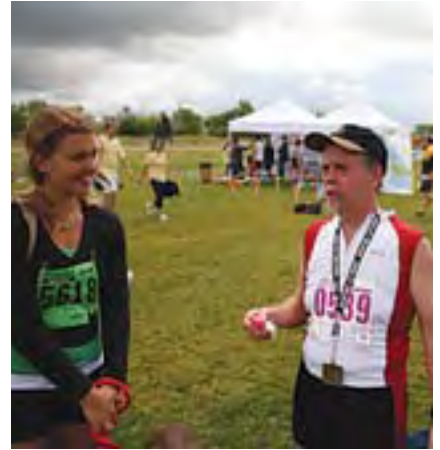
Irwin thoroughly enjoyed his first full Marathon, feeling “very comfortable” throughout. In fact, when he crossed the finish line, his wife Karen commented how fresh he looked. His pace was steady and the only ‘blip’ was when he took a wrong



“It’s something I’ll remember for a long, long time. For years, I had wanted to run the Marathon.”

“The nice thing about running is that almost everyone can do it at his or her own pace and style.”





turn and ran three-quarters of a mile the wrong way. His official time was 4 hours, 52 minutes; but that, of course, was for 26-and-three-quarters miles. For the 26-miles – the true marathon – his time was 4 hours, 42 minutes. His previous half-marathon times were in the 2 hours, 20-minutes range, so Irwin was very pleased with his consistent pace.

Thanks to running, Irwin has lost weight, seen a decrease in blood pressure, and enjoys an overall feeling of well-being. Weeks later, he is still

excited about completing the Marathon the way he did. He concluded, "It is such a feeling of accomplishment." Irwin plans to run a half-marathon in the fall and is very much looking forward to the 2007 Manitoba Marathon.

By the way, and his training partners from The Running Room have given him a new nickname – courtesy of his errant sense of direction. They call him 'Detour Man.' For IBAM members, however, he will always be our 'Marathon Man.' #



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Golf Day – what a time!

The 2006 IBAM Golf Day was a roaring success as 152 golfers enjoyed a terrific day. Held on June 12 at Rossmere Country Club, the event was a wonderful opportunity for brokers to socialize with each other and their industry partners and raise funds for the Crohn's and Colitis Foundation. We think the following photos say it all.



Dean Postlewaite and Bruce King, Gold Day co-chairs. Dean was the winner of the Arnold F. Rempel Award for Male Low Gross Broker.



President Irwin Kumka presents award to Texas Scramble winning team: Ruan Van Rooyer, Scott Shippam, Mace Mazur and Scott Feasey.



Winner of MPI-donated golf clubs was T.J. McRedmond, shown receiving his prize from MPI's Shawnda Muir.



Putting Contest Winner: Russell Wasnie (left) receives prize from Chad Isbister of Advance Electronics. Thank-you to Advance Electronics for donating the prize for the Putting Contest.



Golf Day wouldn't have been possible without our generous sponsors.



Most Honest Team: Michelle Hopkins, Megan Gilbert, Pamela Bell, Rae Campbell. Thank-you to Enterprise Rent-A-Car for donating the winning team prizes.



IBAM Golf Day 2006

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In 1978, following in the footsteps of his father and brothers, Bruce commenced a career in general insurance. After almost 10 years in the insurance company ranks Bruce joined Milnco Insurance in 1987. In addition to his responsibilities as Milnco's Senior Commercial Underwriter, Bruce also acts as Milnco's in-house Information Technologist.

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What it takes to motivate employees

(Adapted from *Aftermarket Insider*, Volume 31)

Motivate – cause to act in a particular way; inspire (Oxford Dictionary)

Whether it's more personal attention or the occasional break, motivation is essential to keep employees satisfied and keep the office running to your standards. However, no two workers are the same. While one may require more responsibilities and a salary increase, another may need to hear more appreciation and praise for a job well done.

Here are some points to ponder about the fascinating area of motivation.

What motivates?

Most people are motivated by one of these four drivers:

The drive to accomplish – These employees just want to get it done. They may function better as loners than in teams. Try to assign them whole tasks as opposed to piecemeal work where success is dependent on others.

The drive for accuracy – These workers also want to get things done, but they want them done right. These people must be taught to prioritize, so they'll focus on what is important rather than being bogged down with minor details.

The drive to belong – These are your 'team players.' They need to feel part of a group. Avoid assigning these approval-seekers to spearhead projects; they'll perform much better in supporting roles.

The drive for appreciation – These people are in it for the rewards – not monetary rewards, but the inner glow of feeling appreciated. Conversely, they may become difficult if their contributions aren't acknowledged. Remember to thank them often.

Create a 'culture of motivation'

The difference between a motivational tool and a culture of motivation is like the difference between a single carrot and a carrot patch. To create an environment where workers are continually motivated, follow these tips:

1. Say where you stand, and then stand there.
 - Promote core values that include diversity, teamwork and honesty. Reinforce these values by refusing to tolerate discrimination, awarding

bonuses based on team rather than individual performance and ensuring workers are never punished for telling the truth.

2. Put your money where your values are.
 - Bonus and incentive programs should focus on more than increased production or profits. They should also reward workers for exemplifying your core values.
3. Tackle problems as they occur.
 - When workers make you aware of problems, be they disciplinary issues, equipment malfunctions or faulty processes – do something. Even if you can't immediately resolve the problem, show that you're taking steps to address the issue.
4. Be willing to make a better mousetrap.
 - Plan an off-site planning retreat where each employee is given two hours to come up with a proposal for improving the company. Everyone then discusses the proposals and the best are implemented. The exercise inspires creativity; and knowing management listens to their ideas

gives workers a greater stake in the company's success.

Low-cost ways to motivate

Want to give employees a boost, but your budget is restrictive? Try these low-cost tips to rally the troops:

Shake things up – A job rotation program keeps overworked employees fresh and engaged. Don't make it a department-wide shuffle, which could throw everything into chaos; just offer the change to a selected group of talented people who want to expand their skills.

Give a change of scenery – Recognition can come in many forms, not just bonuses and raises. Giving a person more space to work can be a great reward. If space permits, moving a worker from a cubicle to an office can have startling results.

Keep employees in the loop – When employees feel informed, it cuts down on gossip, which can be rampant in difficult times. Without official information from management, employees create their own reality of what is occurring; and this is often much worse than the reality. #



It's like farming

It has been said that micromanagers are like farmers who plant a seed, then pull up the sod each day to see whether anything has taken root.

Instead, plant your seeds (the vision of what you'd like to achieve), provide the necessary nutrients (human, data, and equipment resources), nurture your crop (offer guidance and feedback), then reap what you've sown.

Listen and learn

If you want workers to pay attention to your needs, pay attention to theirs. Of course, you should listen to employees' ideas and concerns; but you should also listen to their interests and aspirations.

Earning trust is the first step to earning loyalty. And the more you know about your staff, the better you'll be able to ensure their needs are met, which will then motivate them to meet yours.

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Maggie Harris retires

IBAM wishes **Maggie Harris**, IBAC's Manager of Professional Development, a happy retirement. Maggie was with IBAC for 16 years.



IBAM's Dale Rempel presents retirement gift to Maggie Harris

Successful Two Ball Open

Wallis Agencies 20th Annual Mixed Two Ball Open on July 7-8 at the Glenboro Golf Course was, as usual, a success as 228 golfers took part! Proceeds from the event went to the Glenboro and area Foundation and the MS Society.

Norm Gamble and **Chris Moore** carded an 81 and won by one stroke over **Bob** and **Sharon Chapman** in the Championship Flight. Other winners were:

- 1st Flight – **John** and **Brenda Tosh** (93)
- 2nd Flight – **Scott** and **Nicole Campbell** (99)
- 3rd Flight – **Anne Biles** and **Matthew Bolley** (104)
- 4th Flight – **Kevin Newton** and **Laurie Murray** (114)

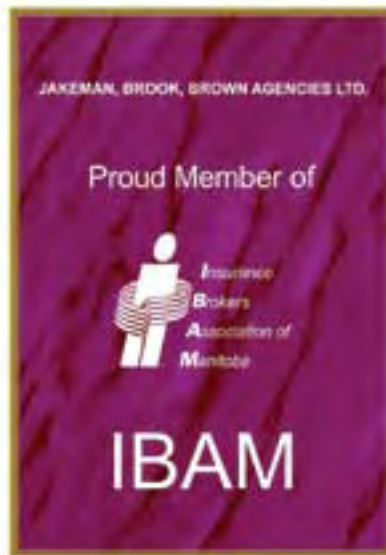
Congratulations and thank-you to Wallis Agencies for giving so much back to their community.

(Source: *Glenboro Gazette*)



IBAM plaques available soon

All IBAM members, watch for your new IBAM plaques being distributed this winter.



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IBL crowns champs

The Insurance Baseball League enjoyed another successful season in 2006. The annual tournament was held on August 19. A-side winners were Plezia Pistols, while B-side winners were Young Guns. Congratulations to all those who competed this year.



Plezia Pistols – A-side champs



Young Guns – B-side champs

Congratulations Tony

IBAM
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**Tony
Taronno**

has assumed the position of Professional Development Chair with the Insurance Brokers Association of Canada (IBAC). Congratulations Tony, we know you'll do IBAC and IBAM proud.

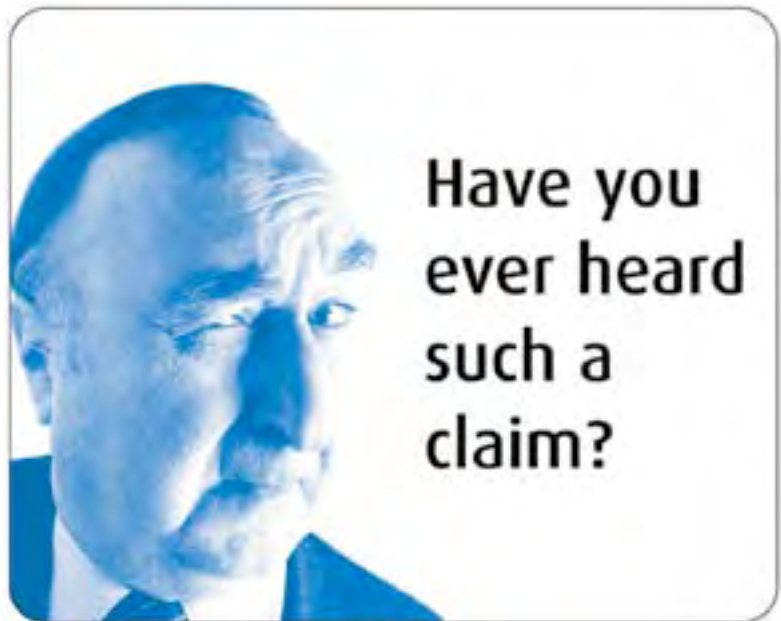


Congratulations!

Does your brokerage have a story?

Does your brokerage have a 'Connected to the Community' story to tell like Ranger Insurance did in this issue (page 12)? Many IBAM members are involved in their community and other members want to hear about it. Simply send the facts to rosemaryanderson@ibam.mb.ca and we will contact you for further details.

Also, if you have any photos of industry involvement at community events, please send those to Rosemary as well.



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