

THE MANITOBA **BROKER**



VOLUME 15, NUMBER 3, SEPTEMBER 2007

2007-2008 **EDUCATION CALENDAR**

HARVEST INSURANCE FEATURED

**POLITICAL ACTION
HIGHLIGHTS (p. 15 - 17)**

**YOUNG BROKERS TO HOST
EDUCATION DAY**

IBAM Golf Day Photos Inside

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Mario Reimer, chair

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Message from the President

Proud to fight for brokers

Larry Watson, President

The Insurance Brokers Association of Canada is a federation of 11 provincial and regional associations of property and casualty insurance brokers. Through its member associations, the IBAC represents approximately 30,000 insurance brokers in virtually every community across the country. Similarly, the Insurance Brokers Association of Manitoba is an organization representing approximately 1,500 broker members from all communities across our province. I am proud to be participating in IBAM's efforts to ensure that insurance brokers remain the primary provider of insurance services in Manitoba.

In June of 2007, our 1,500 members were once again heard on the issue of bank retailing of insurance, when a contingent of approximately 40 brokers met with MPs and Sena-

tors on Parliament Hill in Ottawa. The message from the politicians remains that P & C brokers must continually educate their elected MPs on this and other matters affecting their insurance industry. Developing strategies and formulating argument on these matters requires consultation with the membership at large – and this is precisely why IBAM hosted its series of regional meetings throughout January and February of this year. The chief aim of these meetings was to both advise and consult IBAM members with respect to the Association's activities and plans regarding:

1. political/government relations including relations with elected and unelected "politicals" and regulatory authorities
2. insurer relations including both local and national interests

3. IBAM's role in facilitating the national and local BIPs (broker identity programs)
4. issues concerning advancement of broker interests in the broader public domain
5. professional development requirements, hiring and retention
6. providing general informational services through regular communication with members

The general plan going forward is that executive and/or board members from IBAM will continue to attend regional meetings in the future with the purpose of sharing information and ideas with members, and obtaining feedback with respect to all of the above. We will advise as to the precise dates again with reasonable, advance notice. We look forward to meeting with you or your delegates soon and strongly encourage your participation.

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Dave Schioler, CEO

In the Community

I should also emphasize this year's focus on professional development, education, training and recruitment. In this vein, IBAM will have a strong presence and loud voice at upcoming national meetings in Whistler in September. I can advise with certainty that recruitment will be discussed – and that action will be taken in order to assist our members in their efforts at finding and securing quality people for their businesses in the foreseeable future. Particularly, IBAC and IBAM will be producing videos and forms of advertising to help in these efforts. In the not too distant future, we will advise more specifically on what will be available to our members.

Finally, on a more personal note, I wish to say to our members that I am enjoying tremendously my role as your President. I hope to meet all of you along my journey. 🍷

As we enter the latter part of 2007, I recall vividly the Prime Minister's address at the IBAO Conference in October of 2006, wherein he emphasized the importance of brokers to the community fabric of Canada. In particular, Mr. Harper emphasized the significance of broker contribution to

community and charitable events. It is in this vein that I strongly encourage brokers to continue with these endeavors in any reasonable way possible. On behalf of its members, IBAM will also continue to play an important strategic role and display a salient presence in this arena. 🍷



IBAM CEO Dave Schioler with Gail Asper, Ray Turnbull, (Turnbull Whitaker Insurance), Gregg Hanson & Michael Leipsic, (Horizon Leipsic Insurance) were on hand as a group of Wawanesa-affiliated brokers made a presentation and contribution in the name of Gregg Hanson to the Canadian Museum of Human Rights.

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Manitoba Public Insurance



Larry Kozakevich, IBAC President

It's been quite a proactive year

As my last Viewpoint article as President of IBAC, I'd like to spend some time looking back at the last 12 months and reflecting on some of the things that have taken place.

We began last fall with of course the biggest issue confronting us, revisions to the federal *Bank Act*. Through careful messaging, lots of volunteer grassroots

lobbying, insurance brokers were successful in delivering a message to legislators that consumers across the country were best served by not changing the current rules. All parties in Parliament heard this message loud and clear, and the new law confirmed this. A year ago we were not certain of the outcome, however we were certain that the message we were sending was the right one for consumers.

We've been dealing with another important issue creeping up and that is succession planning, and perpetuation of our profession. IBAC has put in motion the beginnings of a service that will provide brokers, young and old, some of the tools

and knowledge in developing succession plans for their futures, as well as empowering young people, both in the industry and outside of it, with some insights in joining and growing within the profession.

Young Broker Networks are now alive and growing in every province across the country. Recruitment in these networks is flourishing with interest in them catching on like a wild fire. The establishment of a National Young Broker Committee allows the leaders of these networks the opportunities to meet their colleagues from across Canada, exchange strategies, learn how to go about conquering challenges, and give them more of a 'world view' of our industry.

Our improving relations with other similar minded industry associations have given us a stronger voice when dealing with regulators and legislators on issues that affect brokers; whether they be tax issues, disclosure, succession, or international regulatory trends that affect Canada.

The Broker Identity Program has realized never before seen interest and support from insurers. This investment allows the program to even further distribute the branding campaign that relays the value insurance brokers bring their clients and their communities. It also helps in speaking with legislators who for the most part recognize the brand, the profession, and the value the profession provides Canadians. The new commercial this year was different from the past, but very effective and catchy.

Your IBAC Executive Committee, along your Board of Directors, have played an effective role in guiding this ship forward over the past 12 months with a steady hand on the rudder. This group has never lost sight of the big picture and continued to contribute to the well-being and vibrancy of our profession.

As I started my term last year in Charlottetown, and now end at the other end of the country in Whistler, I can tell you that our profession is as varied, changing, and multi-faceted as what you would find between the great distances that separate those two points. But, of course, being Canadians, we wouldn't want it any other way. 🇨🇦



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4th Annual Young Broker Hosted Education Day

Friday, November 16, 2007, The Victoria Inn, Earn a total of 5 CEC's, Cost: \$95.40



Program at a Glance

9:30am – 10:00am	Registration
10:00am – 12:00pm	Seminars: Seminar 1 – <i>Marketing Privacy</i> Seminar 2 – <i>Staying in Touch Means Keeping Their Business & Understanding Your Website Visitors</i>
12:00pm – 1:30pm	Lunch & Keynote Speaker
1:30pm – 4:30pm	Seminars: Seminar 1 – <i>E & O Loss Prevention</i> Seminar 2 – <i>Supplementary Health Plan - All You Need to Know</i>
4:30pm – 6:00pm	'Meet Your Company Representatives' Reception

Lunch – Keynote Speaker

Intergenerational Conflict in the Workplace – Myth or Reality?

With three-to-four generations in the workplace, can you expect conflict or is it simply a myth? How do generational traits impact on organizational culture, leadership and teamwork? This interactive presentation will alert you to the nuances of each generation and discuss why paying attention to both similarities and differences is key to the recruitment and retention of high-producing employees.

Presenter: Barbara J. Bowes, FCHRP, CMC is President of BowesHR and Vice-



President of Legacy Executive Search, Manitoba. She is the author of *The Easy Resume Book: A Transferable Skills Approach*, a weekly columnist with the *Winnipeg Free Press*

and a commentator with the *Chamber Business Show* heard weekly on CJOB.

AM Seminars

Seminar 1 – MARKETING PRIVACY

The do's, the don'ts and marketing potential of privacy compliance in a hyper-sensitive privacy era

It's all about trust. Headlines regularly expose Canadian organizations that have lost consumer trust because of privacy compliance efforts gone wrong. Organizations should be leveraging their privacy compliance efforts for maximum marketing and PR gain.

Presenter: Brian Bowman practices as a business lawyer specializing in areas related to privacy, access to

information, intellectual property and technology matters.

He writes a regular column entitled "On the Cutting Edge" in the Business Section of the *Winnipeg Free Press*.

Brian is a passionate supporter of the community, being involved in numerous volunteer efforts including serving as President and CEO of the Alumni Association of the University of Manitoba.

Seminar 2 – STAYING IN TOUCH MEANS KEEPING THEIR BUSINESS

• How to stay top-of-mind with your clients through email marketing

With over 70% of Canadian homes online, almost everyone has email. Keep your message on their radar, not in the recycle bin – where direct print mail goes to die. Email messages get read, get passed on to friends, and get results. Learn how email can work for you – and how to stay out of the Spammer Zone.

Presenter: Susan Hurrell is the Manager of greatBIGnews.com, an email marketing service used by hundreds of clients across North America.

UNDERSTANDING YOUR WEBSITE VISITORS

• How to use your website traffic stats to better understanding your website visitors, and 'convert' them into clients

The more you know about your website visitor, the easier it is to turn them into a client. Understand how visitors click through your site. Use that information to refine your message and lead visitors to a mutually satisfying conclusion.

Presenter: Chad McMurren is the Outside Sale Account Executive for Modern Earth Web Design.

PM Seminars

Seminar 1 – E & O LOSS PREVENTION

This seminar will be of interest to anyone in minimizing his/her exposure to E&O incidents. Topics include the law and the independent broker; the three parties involved (company, insured, and broker); a broker's duties to a principal under law of agency; the dual role of the independent broker; problems of the broker as a professional; general standards of performance; minimizing E&O liability; causes of loss; and management perspectives.

Members who are insured through IBAM's E & O Program for members, and who meet the requirements for representation, will earn a 10% credit on their total annual premium after they attend this seminar and remain loss free. This credit will apply to the three renewal dates following the seminar.

Requirements on representation for the discount to apply to E&O premium for those members who have their E&O through the association program:

Brokerage Staff Size: 1-7

Number Required: 1

Position in Brokerage: Any of: office manager or producer. If a CSR, must have two staff members in attendance.

Brokerage Staff Size: 8-20

Number Required: 2

Position in Brokerage: Any two of: Owner, office manager, producer or CSR

Brokerage Staff Size: 21 or more

Number Required: 3

Position in Brokerage: Any three of: Owner, office manager, producer or CSR

Presenter: William S. Gange is a University of Manitoba law grad. Since 1980, he has practiced law in Manitoba, primarily in the fields of civil litigation and administrative law. A good portion of his practice has been devoted to professional liability and E&O insurance. He is a partner in Gange Goodman and French, a firm specializing in civil litigation, administrative law and labour law.

Seminar 2 – SUPPLEMENTARY HEALTH PLAN - ALL YOU NEED TO KNOW

- Part 1** Provincial Health Care and Manitoba Health Programs
- Part 2** Supplementary Health and Dental Plans
- Part 3** Supplementary Travel Plans

The session details the coverage provided to Manitobans by Manitoba Health and why supplementary coverage may be required. It will also explain the inter-provincial relationship with respect to health care.

Presenter: Nikki Makar has been with Blue Cross for four years, initially as a CSR and most recently as Customer Service Training Coordinator and acting liason/trainer for National Accounts. Prior to Blue Cross, Nikki held a long-standing position as Reservation Sales and Service Rep within the travel industry. Nikki is a native Manitoban and a graduate of the University of Winnipeg. She is currently working in the Systems Department of Blue Cross, helping develop a new travel sales application, which will be completed at the end of this year. #



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AUGUST 2007

- 17 IBAM Executive Meeting
- 20 FOI Homestudy Exam
- 27/29 Auto Broker Technical Course - Phase 1

SEPTEMBER 2007

- 5/7 Auto Broker Technical Course - Phase 1
- 10 FOI Homestudy Exam
- 10 CAIB 3 Discussion Group Begins
- 11 CAIB 1 Discussion Group Begins
- 12 CAIB/CPIB Exams
- 12 CAIB 4 Discussion Group Begins
- 13 CAIB 2 Discussion Group Begins
- 14 Young Broker Golf Day
- 17/22 CAIB 1 Immersion
- 19/22 IBAC AGM
- 24/29 CAIB 3 Immersion
- 26/28 Auto Broker Technical Course – Phase 3
- 27 IBAM Board of Directors Meeting/Joint Young Broker Meeting

OCTOBER 2007

- 1/3 Auto Broker Technical Course - Phase 3
- 11 Seminar – Fundamentals of Water Restoration – Part 1
- 11 Seminar – Fundamentals of Water Restoration – Part 2
- 12 IBAM Executive Meeting
- 15 FOI Homestudy Exam
- 23 Best Practice Symposium – Salary Review
- 24/26 Auto Broker Technical Course – Phase 1
- 26 IBAM Executive Meeting

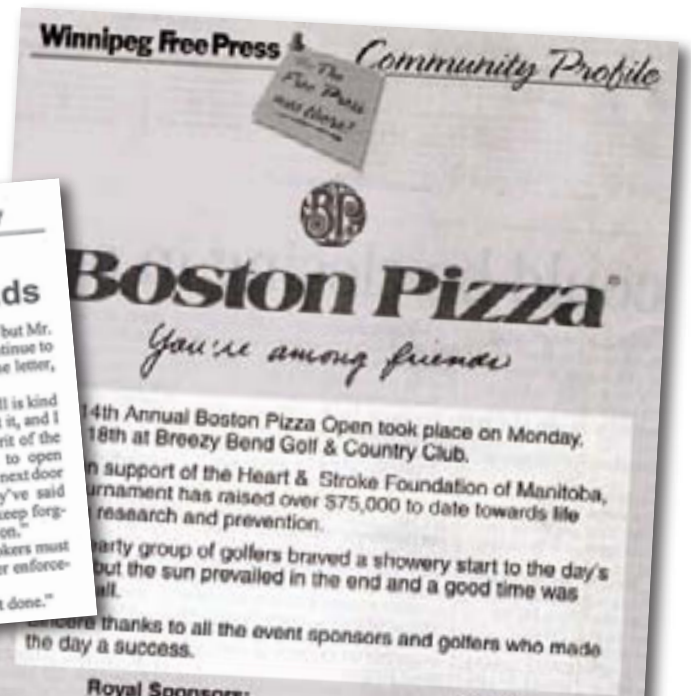
NOVEMBER 2007

- 5/10 CAIB 2 Immersion
- 12 FOI Homestudy Exam
- 15 Past President/IBAM Board Meeting & Dinner
- 16 Young Broker Hosted Education Day
- 21/23 Auto Broker Technical Course – Phase 3
- 23 IBAM Executive Meeting
- 27 Seminar – Identity Theft
- 28 Seminar – Identity Theft (Brandon)

DECEMBER 2007

- 5 CAIB/CPIB Exams
- 7 IBAM Executive Meeting
- 10 FOI Homestudy Exam
- 14 IBAM Board Meeting

In the media...



4 THOMPSON'S
MAY 14 2007

IBAM's Watson aims to find education funds

IT HAS BEEN a hectic couple of weeks for Larry Watson. Just as he was taking over from Irwin Kumka as president of the Insurance Brokers Association of Manitoba, he left Marsh Canada to accept a position as regional client services manager for Aon Global/Risk Management.

He is only the second IBAM president to come from the ranks of the big 'alphabet' houses. (Ted Shaw from Aon predecessor Reed Steinhilber held the post from 1979 to 1981.)

Mr. Watson said this year's focus on recruitment would include a campaign to find funding, faculty and content for a post-secondary insurance course.

He concedes there isn't enough co-operation in the industry to return to the days of the company-owned, dedicated campus. Rather he would like to see an insurance major incorporated into existing curricula at a community college or tech school such as Red River College in Winnipeg.

"Maybe you're looking at a two-year administration degree with a major in insurance," he said.

"We'd have to throw some money at it. But there's a lot of groups that are interested in doing that, I think. The insurance companies benefit when they have educated brokers, as well."

He said IBAM has no plans at the moment to make associate membership available to brokerages owned by credit unions, as the Saskatchewan association did last fall.

"We haven't been approached, so we haven't been put to the task yet," he said. But he indicated he would expect a mixed response if brokers were polled on the subject.

"It's a Catch-22 for these guys. They hate the credit unions and they hate the fact that they can't sell, if you will," he said. "But (sale to a CU) is a form of liquidity that they formerly didn't have, and it's increasing the multiples that they can get for the business."

When it comes to banks, though, the fight is still on. Brokers may have won the battle to maintain the Bank Act ban on in-branch insurance sales, but Mr. Walker said the banks continue to violate the spirit, if not the letter, of the law.

"The Royal (Bank) still is kind of thumbing their nose at it, and I think it's against the spirit of the law that they continue to open insurance branches right next door to the banks. And they've said that's their strategy, to keep forging ahead in that direction."

Mr. Watson said brokers must push Ottawa for tougher enforcement of the law.

"The lobbying's not done."



4th Annual Boston Pizza Open took place on Monday, 18th at Breezy Bend Golf & Country Club.

In support of the Heart & Stroke Foundation of Manitoba, the tournament has raised over \$75,000 to date towards life research and prevention.

A party group of golfers braved a showery start to the day's play but the sun prevailed in the end and a good time was had by all.

Thanks to all the event sponsors and golfers who made the day a success.

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- Scott Andrew
Andrew Agencies
- Vince Chorney
Stonewall Insurance
- Pamela Gilroy-Rajotte
MIG/Manitoba Insurance Group
- Keith Jordan
Horizon Insurance/Nunavut Insurance
- Nick Leitch
Flanders Insurance
- Dale Rempel
Rempel Insurance
- Peter Tessier
Waggoner Insurance
- Russell Wasnie
McMillan Insurance

Executive Officers:

- Irwin Kumka, IBAM President & Immediate Past President, Ranger Insurance
- Scott Foster, IBAM President-Elect, Ranger Insurance
- Wade Garrick, IBAM Vice President, Garrick Insurance
- David Schioler, IBAM Chief Executive Officer

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MAY 14 2007

Flooded homeowners want city to pay more

They're demanding compensation for the damage done to their homes, but they're not getting it.

The city immediately took responsibility for the flooding, starting a cleanup and repair program. Homeowners could be reimbursed for the damage to their homes.

The city immediately took responsibility for the flooding, starting a cleanup and repair program. Homeowners could be reimbursed for the damage to their homes.

The city immediately took responsibility for the flooding, starting a cleanup and repair program. Homeowners could be reimbursed for the damage to their homes.

Irwin Kumka, chair of the Insurance Brokers Association of Manitoba, said replacement coverage is common, but optional, and government rules tend to focus on the depreciated or actual value of what was lost.

Gimli Film Festival July 27-31, 2007

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A special Thank You to the Winning Film crew for their creative support, the contributors and their enthusiasm.

We thank Don Stelmach, Don Williams at Kelle Arts, Shirley and staff at the Calverton Resort, The Airport Centre, the New Norway Heritage Museum.

As a big appreciation THANK YOU to our staff & members and volunteers that made this possible and to help make the festival a success.

Canadian Cancer Society's 'Let's BOND Together' Gala Ball '07 September 15, 2007

Website for the Canadian Cancer Society's 'Let's BOND Together' Gala Ball '07. The page features navigation tabs for Home, Tickets, Sponsoring Links, and Donor Center. A central section titled '2007 Corporate Sponsors' lists various partners, with the PROSPERITY logo circled in purple. Other logos include CERIDIAN, GRANITE, and others.

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Insurance Brokers climb Parliament Hill

June 12, 2007

On Parliament Hill this past June 12, IBAC outlined to federal politicians the importance to the Canadian fabric of its 30,000 members. The event was part of over 100 meetings a team of 50 brokers from across Canada had with MPs and Senators. The goal of the one-day event is to build awareness of the role brokers play in small communities and the importance of small businesses maintaining a viable role in the financial services sector.

“Brokers are the backbone of so many community endeavors across Canada,” said IBAC CEO **Dan Danyluk**. “Not only do our members support charity and community events, but we also financially contribute to the viability of thousands of small communities from coast to coast.”

This statement is supported by the results of IBAC’s recent socio-economic study that found the following:

- The average broker purchases 87% of personal goods and services within

his/her local community and approximately 90% within his/her home province.

- The average brokerage firm purchases over 88% of its goods and services within its local community.
- Insurance brokers contribute over 2.5 million volunteer hours annually.
- IBAC principals and employees give 4% of their personal income to charity.

“Ensuring brokers play a viable role in the ever-globalizing financial services market is an important role for government to play,” said Danyluk. “When Parliament passed *Bill C-37* this spring, it ensured that there continued to be a level playing field between the banks and small business when retailing insurance. We applaud the Government of Canada for keeping a promise made to maintain the rules governing insurance retailing.”

“Ensuring brokers play a viable role in the ever-globalizing financial services market is an important role for government to play.”

– Dan Danyluk, CEO of IBAC

Breakfast with MP Brian Pallister

Portage–Lisgar MP Brian Pallister, was very generous with his time as he addressed the broker national team during breakfast.



Addressing brokers.



(L-R) IBAC/IBAM Past President Brian Gilbert, IBAC President Larry Kozakevich, IBAM Immediate Past President Irwin Kumka, MP Brian Pallister, IBAM Past President Tony Taronno, and IBAM CEO Dave Schioler.

IBAC Multi-Caucus Reception



Irwin Kumka and Tony Taronno ensure that Winnipeg-North MP Judy Wasylcia-Leis is 'protected' by a BIP blanket.



Tony Taronno, Brandon-Souris MP Merv Tweed and Brian Gilbert.



MP Merv Tweed with Dave Schioler.



Dave Schioler, Tony Taronno, Selkirk-Interlake MP James Bezan and MP Merv Tweed.



(L-R) Leader of the New Democratic Party Jack Layton in discussion with IBAM Immediate Past President Irwin Kumka and IBAC Past President Ken Orr.

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Jack Layton faces off with IBAM CEO Dave Schioler.

Meeting with the Finance Minister

Finance Minister Jim Flaherty met with the IBAC contingent.



Discussions went well. (L-R) Minister Flaherty, IBAC President Larry Kozakevich, IBAO CEO Randy Carroll and IBAC CEO Dan Danyluk.



Finance Minister Jim Flaherty (L) greets IBAC's Dan Danyluk, Larry Kozakevich and Randy Carroll.



Larry Kozakevich and Minister Flaherty.

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Harvest Insurance

Reaping the rewards of good business



Customers and employees of Harvest Insurance in Steinbach are both enjoying the brokerage's spanking new headquarters that are 'the talk of the town.' The move was necessitated by a growth in business that had the brokerage bursting at its seams.

The Harvest Insurance story began in 1982 with the purchase of George T. Penner Insurance & Travel. The office at 301 Main Street in Steinbach was so small that employees referred to it as "the Taco Stand." Ten years later, in 1992, a new facility was constructed.

A commitment to the prairie work ethic allowed the brokerage to grow its book of business and by 2005 the company had again outgrown its office space. This resulted in a temporary addition being built. Harvest Insurance has subsequently grown to 18 full and part-time employees handling all lines of general insurance including farm and commercial, with special emphasis on homeowners insurance. The brokerage also has a significant Autopac and Drivers Licensing portfolio. It soon became obvious to principals **Gerald Banman** (who purchased the brokerage in 1982) and **Orville Giesbrecht** (who joined in 1996) that the growing business required newer, larger premises.

Good fortune smiled on the brokerage when the building across the way at 304 Main Street became available. Gerald and Orville purchased the building and this allowed them to do the leasehold work without disturbing the day-to-day business operations. Redesign work was done by Arnott & Associates of Winnipeg and Gerald says they were "wonderful to work with and did an outstanding job."

Throughout construction, Orville tells *TMB* that the staff was "thoroughly supportive and deserves all of the credit for making the move so seamless. Everyone was so excited about moving into a beautiful new workplace."

On December 15, 2006, at approximately 11:00 a.m., the entire brokerage



moved across the street and immediately started doing business at the new facility. Incredibly, says, Gerald, "The move went off without a hitch."

Gerald describes the new brokerage site this way: "With the added room and functional design of the office, we can serve many more people and have room to expand. The new premises are about three times larger on the main level and there is a full basement, which we desperately needed. (The basement has been developed and now houses a large meeting/training room, a sizeable staff kitchen and locker area, washrooms and storage facilities.) With the added room and functional design of the office, we can serve many more people and have room to expand. There are more offices for our CSRs to conduct business and we can handle more clients at our busy front counter."

There is a front and back entrance and the rear entrance has full wheelchair access. There is ample parking on Main Street and a big parking lot in the rear.



On May 17, 2007, Harvest Insurance held the new facility's Grand Opening. Ribbon cutting took place at 11:15 a.m. following a speech by **Mayor Chris Goertzen** and the dedication of the new building by **Pastor Mel Letkaman**. Also in attendance was IBAM CEO **Dave Schioler**. A 'pork-on-a-bun' BBQ lunch was served to 1,500 customers, suppliers and visitors. Free draws were made for fabulous prizes such as a 43-inch plasma TV, a mountain bike, a BBQ, a lawnmower, 10 iPod shuffles and more. According to Orville, "Tremendous support from our customers, our insurance companies and IBAM ensured that the Grand Opening was a very gratifying day."

These are heady days for Harvest Insurance with an ever-growing book of business and a beautiful new office space. What does the future hold? According to Gerald, "We have built this business from very humble beginnings one customer at a time. This philosophy, coupled with a lot of hard work, has resulted in steady, stable growth. It has proven to be successful for us and that is our plan for the future."

And it sounds like a good plan at that, Gerald! 🍷

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Rempel Insurance solidly behind Manitoba Stampede

Thursday, July 19 through Sunday, July 22, 2007 saw the staging of the 44th annual Manitoba Stampede and Exhibition in Morris featuring Manitoba's only professional rodeo. Front-and-centre at the event, as always, was the team from Rempel Insurance Brokers Ltd.

Two members of the brokerage staff, owner and president **Dale Rempel** and Senior Account Manager **Shawn Graydon**, serve on the event's Board of Directors (Dale is Director of Public Relations, while Shawn is Director of Operations). The brokerage also sponsors the free stage that boasts live entertainment at all times throughout the four days.

The entire staff of Rempel Insurance gets onboard for this internationally renowned event. For the entire dura-

tion of the Stampede & Exhibition, staff members dress in Western attire and decorate their office accordingly. Everybody volunteers in some capacity, whether it's as ticket-takers or security personnel.

On Sunday afternoon at the Manitoba Stampede & Exhibition, Rempel Insurance hosts a Fleet Appreciation Day for its large trucking accounts. Clients receive free tickets to the Stampede & Exhibition and the staff cooks up a delicious BBQ for customers to enjoy.

The Manitoba Stampede & Exhibition began with the Wednesday night town wide Kick-off. The Morris fire department provides a Steak BBQ and it just so happens that **Colin Harbinson**, Senior Account Manager at Rempel Insurance, is also the fire chief for the Morris area. Account Manager, **Cheryl**

Gemmell organized a 'Wheel of Fortune' that provided 'goodies' prizes for kids. Rempel Insurance Brokers also held random gift basket draws that included tickets to the Manitoba Stampede & Exhibition Rodeo for adults and Midway bracelets for the kids.

Operations Manager **Tara Cham-martin** ran a Texas Hold 'Em Tournament on Saturday afternoon on behalf of the Stampede and tells *TMB* there is no truth to the rumour that she is going by the nickname "Doc" these days.

The Rempel Insurance team genuinely enjoys giving back to the community during this very special event. Dale Rempel says, "We are very fortunate to have the Manitoba Stampede in our community. We are also very proud of the many hours our staff volunteers



“We are very fortunate to have the Manitoba Stampede in our community. We are also very proud of the many hours our staff volunteers to help make this event a success. It is just one of the ways we give back to our community!”



to help make this event a success. It is just one of the ways we give back to our community!”

However, Stampede week isn't the only time of the year when the good people at Rempel Insurance support their community. The brokerage's 'Wheel of Fortune' comes out again during the Christmas season's *Moonlight Madness* when customers and visitors to the brokerage spin the wheel to see which dollar amounts they 'win.' The brokerage, in turn, donates that amount to a local charity. What a great way to celebrate a special time of the year and give something back!

Rempel Insurance is another great example of a brokerage that is grateful for its success and wants to stay *Connected to the Community*. 🍷



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PD Committee gears up

It looks like another great year for IBAM education. According to Professional Development Committee chair **Dale Rempel**, "Education has been growing the last couple of years, thanks to the efforts of this committee and the commitment to professionalism shown by IBAM members who have taken advantage of the Association's educational opportunities. The current version of the PD Committee is determined to continue this growth."

Dale, who chaired this same committee a number of years ago during his first stint on IBAM's Board of Directors, tells *TMB* that, despite being early into the committee's mandate, there are a number of PD initiatives that Association members can look forward to this year.

"First, we intend to work much more closely with the graduates of our Best Practices program," says Dale. "These individuals are our industry's leaders and we have to be smart enough to tap into their expertise. This group's initial task will be to conduct a review of salary levels within the industry."

The Best Practices grads will also be asked for their input on the best ways for the Association to recognize brokerage owners who are dedicated to IBAM's Education program and have an established PD program within their brokerages.

Another group the PD Committee will be working closely with is the Young Broker Committee. Recruiting new young employees is a concern of many industries these days, and insurance is no exception. Committee vice-chair **Pamela Gilroy-Rajotte** states, "The PD Committee and the Young Broker Committee will be working together making presentations at schools, manning the IBAM booth at career symposiums, and redeveloping IBAM's 'look' in an attempt to attract the younger segment of new employees."

Pamela adds, "The industry is desperate for an influx of quality employees. The situation got very tight very quickly and we have to move to remedy the situation."

The PD Committee will also be looking into the issue of IBAM's educational facilitators. These dedi-

cated people perform a great service for IBAM members and the insurance industry in general. However, many of these individuals have retired or are nearing that age and the PD Committee is looking into how to attract new long-term facilitators to make up the shortage. The committee is also looking at a more formalized training program to ensure the facilitators are of the highest quality. To make things easier for new facilitators and give them direction, the committee is also investigating standardized programs of study. Finally, the committee will be looking into incentive rewards for those facilitators who exceed certain levels of expectations.

Brokers and CSRs will notice the Online Continuing Education program has undergone further 'tweaks' in its road to excellence. "Hopefully, this area of PD will continually change and develop, as that is the nature of any online program," says Pamela. "We are well into the new millennium now and this is a necessary component of IBAM's Education Program."

Another new development will see members of the PD Committee pouring over brokerage line-ups seeking those committed to professional development to serve as "PD Champions." It is hoped these brokers will turn this commitment into formal education plans for brokerages and assist in convincing even more professionals to sign up for IBAM's Education Program.

Another idea from the PD Committee may be a Saturday Seminar following IBAM's annual Conference. Dale points out, "Rural brokerage, owners often subsidize their employees attendance at the Conference. Why not take advantage of this 'captive audience' by holding a seminar on the Saturday following the Friday evening's *Brokers Night Out*? This may increase Friday attendance at the Conference while at the same time offering increased educational opportunities. The infrastructure is in place, we simply have to act." #



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Dale Rempel,
P.Ag., CIP, CAIB

(Vice-chair)



Pamela Gilroy-Rajotte,
CAIB



Tara Chammartin, CAIB



Keith Jordan, CA

(IBAM staff)



Rosemary Poleshuk

(YBC rep)



Keris Lynn Dick, CAIB

Message from the chair

“I firmly believe that professional development is one of the most important value-added services that IBAM provides to its members.” – Dale Rempel, Chair, IBAM Professional Development Committee

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2007/2008 IBAM Education Program at-a-glance

(CAIB) 2007/2008 - Discussion Group Schedule

Fall Semester Classes Begin

CAIB 1 Tuesday, September 11, 2007
 CAIB 2 Thursday, September 13, 2007
 CAIB 3 Monday, September 10, 2007
 CAIB 4 Wednesday, September 12, 2007

(CAIB) 2007/2008 Immersion/5-Day Schedule

CAIB 1 September 17, 2007 – September 22, 2007
 CAIB 1 January 28, 2008 – February 2, 2008
 CAIB 2 November 5 – November 10, 2007
 CAIB 3 September 24 – September 29, 2007
 CAIB 3 February 4 – February 9, 2008
 CAIB 4 March 3 – March 8, 2008

Canadian Professional Insurance Broker (CPIB) – self-study available

Advanced Commercial Lines
 Advanced Personal Lines
 Claims Administration & Management
 Law & Ethics

Fundamentals of Insurance

Home study exam dates: Second Monday of each month
 Immersion class: June 16-21, 2008

Seminars

October 11, 2007	Fundamentals of Water Restoration – Part 1
October 11, 2007	Fundamentals of Water Restoration – Part 2
October 23, 2007	Best Practice Symposium – Salary Review
November 27, 2007	Identity Theft
November 28, 2007	Identity Theft (Brandon)
February 11, 2008	Commercial General Liability
February 11, 2008	Business Interruption
February 12, 2008	Personal Liability (Brandon)
February 12, 2008	Commercial General Liability (Brandon)
March 12, 2008	Pitfalls & Perils
March 12, 2008	Intro. to Condominium Insurance

For additional seminars: *The Young Broker hosted Education Day will be held on November 16, 2007 in Winnipeg. Earn five continuing education credits. (See page 10-11 for further details.)
 *The IBAM Annual General Meeting Conference & Trade Show will be held on April 30 – May 2, 2008. The Conference offers eight continuing education credits.

Luncheon Seminars

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

Spring Semester Classes Begin

CAIB 1 Tuesday, February 12, 2008
 CAIB 2 Thursday, February 15, 2008
 CAIB 3 Monday, February 14, 2008
 CAIB 4 Wednesday, February 13, 2008

2007/2008 CAIB/CPIB/CCIB Exam Schedule

<i>Exam Date</i>	<i>Registration Deadline</i>
September 12, 2007	August 17, 2007
December 5, 2007	November 9, 2007
February 13, 2008	January 18, 2008
May 7, 2008	April 11, 2008
July 9, 2008	June 13, 2008

Auto Broker Technical Course

October 2007	Phase 1 October 24, 25 & 26, 2007
	Phase 3 November 21, 22 & 23, 2007
January 2008	Phase 1 January 16, 17 & 18, 2008
	Phase 3 February 13, 14 & 15, 2008
March 2008	Phase 1 March 19, 20, & 21, 2008
	Phase 3 April 16, 17 & 18, 2008



Visit
www.ibam.mb.ca for more information

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 Insurance Council of Manitoba (Phone: 204-988-6800).

In addition to verifying that the applicants' education, experience, and errors and omissions insurance requirements have been met, the Council 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 the Council. If you are not working for a licensed brokerage, your licence will be terminated. You can

apply to Council to have it reinstated within the same licensing year or you can make application to Council for a new licence within 12 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.

CAREER PATH

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 **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 and 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 2007/2008 Education Calendar was accurate at the time of publication but venues, instructors, topics, dates and any 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.



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Are you a Facilitator?

IBAM is looking for facilitators to lead a number of Education courses. If you are interested, please contact **Rosemary Poleshuk** at the IBAM office:

204-488-1857 ext. 3

Auto Broker Technical Course

With the need to provide excellent customer service, brokers require more knowledge and expertise than ever before in the marketing of Autopac products. This Program was developed to provide new brokers with the skills required to provide a higher level of expertise to their auto clients than ever before!

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).

Phase III - Three 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 \$425 and includes 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).

Course Dates:

Fall 2007

Phase I –

September 5, 6 & 7, 2007
October 24, 25 & 26, 2007

Phase III –

October 1, 2 & 3, 2007
November 21, 22 & 23, 2007

Winter 2008

Phase I –

January 16, 17 & 18, 2008

Phase III –

February 13, 14 & 15, 2008

Spring 2008

Phase I –

March 19, 20 & 21, 2008

Phase III –

April 16, 17 & 18, 2008

Location: Canad Inns Fort Garry – 1824 Pembina Hwy., Winnipeg

Guest Room Reservations:

(204) 261-7450 or 1-888-332-2623

Room Rate: \$82

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 licence authorizes the licence 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 for homestudy is \$195. This includes the cost of the FOI course

manual, as well as the first exam, which must be written within 6 months of the registration date.

or

5-Day Immersion Class

June 16-21, 2008

Location: Canad Inns –

Fort Garry – 1824 Pembina Hwy,
Winnipeg

Guest Room Reservations:

(204) 261-7450 or 1-888-332-2623

Room Rate: \$82

Time: 8:30am – 4:30pm Mon-Fri

Exam: Sat. 9:00am – 12:00pm

- 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 the IBAM website www.ibam.mb.ca 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 (2007 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 C Online Tutorial (This is an optional study tool to enhance your method of study)

- CAIB 1, 2 & 3 available online

Option B Self-Study

Option I – Immersion/5 Day Course:

2007/2008 Immersion/5-Day Schedule

CAIB 1 September 17 – September 22, 2007
 CAIB 1 January 28 – February 2, 2008
 CAIB 2 November 5 – November 10, 2007

CAIB 3 September 24 – September 29, 2007
 CAIB 3 February 4 – February 9, 2008
 CAIB 4 March 3 – March 8, 2008

Immersion Course Location: The Canad Inns – 1824 Pembina Hwy, Winnipeg – **Time:** 8:30am – 4:30pm Mon-Fri
Exam: Sat. 9:00am – 12:30pm – **Guest Room Reservations:** (204) 261-7450 or 1-888-332-2623 – **Room Rate:** \$82

2007/2008 DISCUSSION GROUP SCHEDULE

Fall Semester Classes Begin

CAIB 1	Tuesday, September 11, 2007 – 6:30pm – 8:30pm
CAIB 2	Thursday, September 13, 2007 – 6:30pm – 8:30pm
CAIB 3	Monday, September 10, 2007 – 6:30pm – 8:30pm
CAIB 4	Wednesday, September 12, 2007 – 6:30pm – 8:30pm

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

Exam: Wednesday, December 5, 2007 (Students are automatically enrolled for the exam at registration)

Spring Semester Classes Begin

CAIB 1	Tuesday, February 12, 2008
CAIB 2	Thursday, February 14, 2008
CAIB 3	Monday, February 11, 2008
CAIB 4	Wednesday, February 13, 2008

Exam: Wednesday, May 7, 2008 (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
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
R Rewrite	\$75	\$75

** 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:	3 ½ 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.
- A 'review' is an analysis of your exam that 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
December 5, 2007	November 9, 2007
February 13, 2008	January 18, 2008
May 7, 2008	April 11, 2008
July 9, 2008	June 13, 2008

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 senior designation program developed by the Insurance Brokers Association of Canada 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 either 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. Please click here to view the CPIB Course Outline, with detailed descriptions of each of the courses. 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 property and casualty insurance brokers who are members or associate members of their provincial/regional brokers association. Non-members are welcome to take the CPIB program and will receive a Certificate of Completion upon graduation.

The mandatory CPIB courses 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 IBAM for a transfer credit for an elective course successfully completed. Similarly, students may apply to IBAM for a transfer credit for any elective courses already taken at a recognized university or community college prior to enrolling in the CPIB program.

To learn more, visit www.cpiib.ca

CPIB COURSE OUTLINE

STREAMS Personal Lines	Commercial Lines	Broker Management
<p>Mandatory Courses: Law & Ethics Claims Management and Administration Advanced Personal Lines</p> <p>Elective Courses (choose 3 within stream): Accounting /Finance Marketing Sales Management Communications Business Administration Organizational Behaviour</p>	<p>Law & Ethics Claims Management and Administration Advanced Commercial Lines</p> <p>Accounting /Finance Marketing Sales Management Communications Business Administration *Risk Management</p>	<p>Law & Ethics Claims Management and Administration Business Strategy</p> <p>*Management Accounting Marketing *Human Resources Communications Organizational Behaviour Business Finance Management Information Systems (MIS) Sales Management</p>
<p>Outline Key Brokers must complete 6 courses (3 mandatory and 3 elective courses) in their stream of specialization in order to obtain the designation. The courses marked with an (*) are strongly recommended due to their relevancy.</p>		

COURSE OUTLINE

<p>Claims Management & Administration</p> <ul style="list-style-type: none"> • The Brokerage and Claims Management • The Human experience of Claims and Communication • Rights and Responsibilities of the Insured • Rights and Responsibilities of the Insurer 	<ul style="list-style-type: none"> • 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 	<p>Advanced Personal Lines</p> <ul style="list-style-type: none"> • Building Self-Confidence • Selling to Your Prospect Profile • Beyond the IBC Residential Forms • Beyond the IBC Residential Liability Forms • Seasonal and Secondary Residences • A Home Based Business
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COURSE OUTLINE (continued)

- 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

Advanced Commercial Lines

- Property
- Liability
- Miscellaneous Coverages
- Financial Analysis
- Financial Applications
- Emerging Coverages
- Risk Management
- Proposals & Presentations
- Sales
- Account Management

CPIB courses are available by self-study

Exam Date: December 5, 2007 **Cost:** \$465.00 Self-study

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 deals with such things as developing a Strategic Plan and Introducing Best Practices to your Staff; Module II Sales and Marketing; Module III Human Resources; Module IV Operations and Financial Management and Module V bringing it all together and developing 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 (Cec's) 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: \$120.00 per module

Canadian Certified Insurance Broker (CCIB)

The CCIB designation denotes a professional standard of excellence towards which all insurance brokers may strive. The 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 prereq-

uisite 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 licensed general insurance agents/brokers.

Continuing Education Requirements

The annual continuing education credit (CEC) 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.

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 licence 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 available 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 out 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. To ensure confidentiality, results are posted using student number only. Results are also sent via ICS or Canada Post and all envelopes are 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 CECs.

CPIB – Law & Ethics earns 12 General or Life CECs.

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BROKERS

Do you have
an item for
our Industry
News section?

If so, please send it to
Rosemary at the IBAM office
(rosemarypoleshuk@ibam.mb.ca)

2007/2008 Seminars

Thursday, October 11, 2007

Priority Restoration/Steamatic -
225 McPhillips Street, Winnipeg
8:30am – 12:00pm
ICM 3
Cost: \$80

Fundamentals of Water Restoration – Part 1

This half-day session will enlighten attendees on the hands-on techniques that will give you the necessary knowledge into the fundamentals of water restoration.

Topics will include:

- Goals of Restorative Drying
- Water Damage – The Rules
- Professional Equipment and Instrumentation
- Roles of the Key Players
- Mold Prevention

Presenter

Stephanie Beattie, IICRC, Certified Instructor & Motivation Speaker

Stephanie is one of only five women teaching for IICRC. She is the only approved Canadian female instructor teaching in restoration categories. Stephanie has a background of over 15 years in the disaster restoration and cleaning restoration industry. Her experiences in chemical and equipment distribution, cleaning, restoration and consultation allow her to relate both practical, as well as educational assistance to contractors.

She has achieved the status of Master Textile Cleaner, Master Water, Master Fire and is certified in all divisions of IICRC. Stephanie serves on the certification board and is a committee member for Odour, Health and Safety, Applied Structural Drying, Water Damage Restoration. She also serves on the task force for revision of the IICRC S500 and development of IICRC's Mold Remediation Standards.

Thursday, October 11, 2007

Priority Restoration/Steamatic - 225
McPhillips Street, Winnipeg
1:00pm – 4:30pm
ICM 3
Cost: \$80

Fundamentals of Water Restoration – Part 2

This half-day session will cover the major causes for restoration and disaster clean-up and prevention.

Topics will include:

- Asbestos in 2007
- Oil & Fuel Spills
- Skunk Claims
- Fire Damage
- Odours

Presenter

Stephanie Beattie, IICRC, Certified Instructor & Motivation Speaker

**** Attend the full day - The Fundamentals of Water Restoration Part 1 & Part 2 at a discounted price of \$120 and earn 6 CECs. Lunch will be included for those who attend the full day sessions.*

Tuesday, October 23, 2007

Canad Inns – Fort Garry –
1824 Pembina Hwy, Winnipeg
9:00am – 12:00noon
ICM 3
Cost: \$80 – includes lunch

Best Practice Symposium – Salary Review

This session will concentrate on average industry salary range(s), how salary ranges can be used to attract new people to our industry and employee incentives. Best Practice Brokers will be surveyed prior to the session and results will be discussed and utilized at the meeting. This session will be open to any Best Practice Broker graduates.

Presenters

Brent Gilbert, B.Ed., CCIB, is President and CEO of Stewart-Greenslade Ltd., a P&C insurance brokerage in Portage la Prairie. Brent has been broker since 1978. He is Past-President of IBAM, Past-President and Governor of IBAC, Past-Director of CSIO, Past-Chair of IBAC's Professional Development Committee, and he spearheaded the re-write of the CAIB course of study in



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- 👑 Experience

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1992. He has also been an instructor and seminar leader for many IBAM courses.

Dale Rempel, P.Ag, CIP, CAIB has been President of Rempel Insurance Brokers in Morris since 1988. He is a Past President of IBAM, Past-Chair of IBAC's Professional Development Committee, co-Chair of SRE/IBAM, sits on the MPI Autopac Standards Committee and the MPI Strategic Initiative committee, and is an IBAM representative on the Insurance Act Rewrite. Dale was instrumental in IBAC's CPIB Sales Course development.

Tuesday, November 27, 2007

Centro Caboto Centre, **Winnipeg**
9:30am – 12:00pm

Wednesday, November 28, 2007

Victoria Inn, **Brandon**
10:30am – 1:00pm

ICM 2, RIBO 2 (Technical)
Cost: \$55 (Light lunch included)

Identity Theft

Identity theft is a growing concern. Learn how to protect yourself and your clients. This presentation will cover types and methods of ID theft; issues facing companies and individuals; and protection strategies.

Presenter

Cst. Dan Bell has been a Winnipeg police officer for 21 years. He is currently assigned to the Crime Prevention Section and oversees the *Counteraction* Business Crime Prevention Education Program.

Monday, February 11, 2008

Canad Inns – Fort Garry, Winnipeg
8:30am – 12:00pm
ICM 3, RIBO 3 (Technical)
Cost: \$80.00

Commercial General Liability

This session will be of interest to any broker wishing to better understand the Commercial General Liability Policy. Attendees will be introduced to tort law, contract law and statute law to better understand how clients can be held responsible for their negligent acts, and when the Commercial General Liability Policy responds to this accountability.

The seminar focuses on the terms and conditions of the Commercial

General Liability Policy – its coverages, limits and exclusions. Participants will study the wordings and apply what they have learned by working through some real life situations.

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, February 11, 2008

Canad Inns – Fort Garry, Winnipeg
1:00pm – 4:30pm
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 insurance topic with their clients. Attendees



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2007/2008 Seminars (continued)

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 what will best suit their clients' needs.

Presenter
Wayne Vokey,
B.Voc.Ed., FCIP, CRM

Tuesday, February 12, 2008

The Victoria Inn, Brandon
 8:30am – 12:00noon
 ICM 3, RIBO 3 (Technical)
 Cost: \$80

Personal Liability

This 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 wordings 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.

Tuesday, February 12, 2008

The Victoria Inn, Brandon
 1:00pm – 4:30pm
 ICM 3, RIBO 3 (Technical)
 Cost: \$80

Commercial General Liability

This session will be of interest to any broker wishing to better understand the Commercial General Liability Policy. Attendees will be introduced to tort law, contract law and statute law to better understand how clients can be held responsible for their negligent acts, and when the Commercial General Liability Policy responds to this accountability.

The seminar focuses on the terms and conditions of the Commercial General Liability Policy – its coverages, limits and exclusions. Participants will study the wordings and apply what they have learned by working through some real life situations.

Presenter
Wayne Vokey, B.Voc.Ed., FCIP,
CRM

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Wednesday, March 12, 2008

Centro Caboto Centre
 8:30am – 12:00pm
 ICM 3, RIBO 3 (Technical)
 Cost: \$80

Perils & Pitfalls

This seminar is for Personal Lines CSRs in their first 7 years of their career. Also good as a refresher for those who have been out of the personal lines business for awhile. It will cover basic policy construction and include a claims workshop. Learn steps to take when providing coverage. Learn what basic steps should be taken when presented with a claim inquiry or claim notice.

Presenter

Ken De Decker, CIP, CRM 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. Ken became a CIP in 1991 and obtained his certificate in Risk Management in 1994. He is a board member of the Insurance Institute and a presenter of many seminars for industry groups and associations. His present position is with Aviva Insurance Company of Canada as the VP Operational Pricing & Analysis, Scarborough.

Wednesday, March 12, 2008

Centro Caboto Centre
 1:00pm – 4:30pm
 ICM 3, RIBO 3 (Technical)
 Cost: \$80

Condominium Insurance

So much to know, so little time. Anyone who has attended Ken’s seminars knows that that will definitely leave with a better understanding of the topic. This seminar will appeal to brokers wishing to gain a better understanding of condominium insurance. Topics covered include insurance on *The Condominium Act*, condominium corporations, condominium building and unit owners’ forms.

Presenter

Ken De Decker, CIP, CRM.

***Additional Seminars will be added throughout the year. The Young Broker hosted Education Day will be held on November 16, 2007. (For more information see pages 10-11) Four seminars will be held throughout the day. The IBAM Conference will be held on April 30, May 1 and May 2, 2008.*



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Aligning sales and marketing for dynamic growth

By Voss W. Graham

One of the most intriguing issues that surfaces when working in organizations is the lack of effort to align sales and marketing. There are numerous companies that have sales and marketing groups that refuse to even talk or dialogue with each other. It is equally amusing that the leaders of these companies do not understand why their sales results are below expectations. There is a simple solution – align the sales and marketing teams.

The lack of understanding about the role of marketing leads to commod-

ity building practices and price cutting activities. Individual sales people create their own issues and challenges by doing things like: selling to a non-buyer; selling to the wrong type of customer; and not understanding what the customer is willing to buy. Marketing people understand the principle of niche marketing, yet, seldom educate sales people of what problems their products solve. Therefore, opportunities are missed as sales people chase the sale rather than the account.

When both sales and marketing are aligned you get a more focused sales process that is aligned with the buyer's buying cycle and success is created. In fact, companies and individuals that have aligned their sales and marketing practices have experienced significant growth – both in sales and margins.

An example of one individual who has aligned both sales and marketing is Stanley Mills of Crye-Leike Real Estate. Back in the late 1980s, Stan discovered computers and customer databases.

Not only did he discover these instruments of increased productivity, he embraced them as a tool to develop relationships with his growing customer list. Using birthdays and anniversaries and holidays and anything else that would create a customer contact or touch – he made certain that his customers remembered him. Most importantly, the consistent contact created a top of mind awareness – Real Estate equaled Stanley Mills.

His referral business grew to the point that he hired people to do his administrative work (on his payroll) so he could sell real estate.

Here are four keys for aligning marketing and sales:

Recognize that a customer database is one of your greatest assets

If used properly, it will provide you with on-going business, trend analysis, an ideal customer profile and a never-ending supply of referrals. You must understand that a true customer database is not a Rolodex file. A Rolodex file is a contact lookup file. A customer database is an interactive source of new business, trends analysis, customer opinion source, credibility machine and most importantly – repeat business.

A good customer database cultivates both prospects and existing customers. It can be used to automate the contacts of a prospect or customer – using different channels of communication. Phone calls, emails, newsletters, faxes, case studies, testimonials, catalogs, giveaways and anything else you can create, can be delivered to your customers or prospects on a regular cycle. This creates top of mind awareness for you. Your customer or prospect's mind is a special link for you to nurture.

Realize that the 'good old days' are gone

You need a process that can create credibility for you and a business relationship for finding and developing new business. In the 'good



old days,' you could walk into a business office and see a buyer or decision maker and make a sale. At a minimum you could call someone and actually talk to them on the spot. You could qualify a prospect, get an appointment, and set up a presentation or showing, or get a sale on a phone call. Today, you cannot get within a hundred yards of the corporate building due to fences, gates and guards. And worst, you cannot call anyone without the dreaded voice mail.

People who have aligned their sales and marketing efforts have learned

how to leave effective messages on voice mails that actually get returned. Additionally, marketing savvy sales people have learned to leave different

from your clients now 'protect' e-mail boxes. You must learn the words that don't work in the subject lines for spam filters and the ones that create a positive count helping get your email into the customer's inbox.

“Opportunities are missed as sales people chase the sale rather than the account.”

Put more effort in on the sales end

Aligning sales and marketing requires more sophistication from the sales person. Because the alignment process

messages using customer specific issues to drive a return phone call. Then there is also the email issue. 'Spam blockers' that are designed to keep you away

is simple, but not necessarily easy, it requires effort. This effort comes in the form of studying four areas. The first area is studying your



J.M. Johnson Insurance Brokers working hard to know their clients.

profession. As a professional, it is a given to study sales if you are in sales; study management if you are a manager; study marketing if your job is marketing. Learn what is new and what trends are 'in play' in your profession.

The second area of study is learning about your industry. You must know the language; how things work; and what new trends are driving the market. Look to your trade associations and use the Internet to research the latest news.

The third area to study is business. How do your clients or customers make money? What business terms are important to you, your boss or the customer? Business acumen is the term that savvy business people are using to describe this knowledge base and how to use it in the field. This is a primary issue for people who are considered "consultative sales people."

And the fourth area of study is your customer. Superior sales people know more about their customer than the customer knows about

himself or herself. There are several methods to learn about the customer. The most important method is simply asking questions and listening to the customer's answers. Simple is not easy for most sales people relative to asking questions. Why? Because they are too busy talking and telling the customer what they need rather than asking good questions and have the customer participate in the solution.

Become a businessperson that sells

You can make a major difference in your sales success when you have the confidence to be a businessperson that sells. Business people adopt the YOU concept by becoming Youthful, seeing the Opportunities that present themselves to you, and knowing that Understanding is the connection piece of the puzzle.

Make yourself or your company into a revenue growth machine. It is simple. Align the sales and marketing efforts and watch your results grow and grow and grow. #

About the Author:

Voss Graham is the founder and CEO of Inneractive Consulting Group, Inc. As the author of *Three Games of Selling*, he works with companies across the country to develop and hire successful sales teams with above average performance. Voss is a seasoned sales veteran who has worked with companies such as International Paper, The Memphis Group (a Division of GE) and Alcan Packaging, the United Way and Sara Lee Foods. For more information, please email voss@inneractiveconsulting.com, or call 901-757-4434.



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Lowest Scramble Team (L-R) Mace Mazur, Scott Feasey, Rick Downey, Brian Ormel of Boyd Auto Body & Glass (winning team sponsor) and Stewart Bannatyne.



Most Honest Team (L-R) Kurt Gutoski, IBAM's Dave Schioler, presenter of most honest team prizes, Arlene Fleming, Tracey Stoppler and Jen Ramjohn.



Winner of the Mens Longest Drive Contest – Mace Mazur, Ranger Insurance with Golf Day Chair Dean Postlewaite, Reno Insurance.



Winner of the Ladies Closest to the Pin Contest – Keris Lynn Dick, McMillan Insurance.



Winner of the Putting Contest, Kathleen Kolt (Horizon Leipsic Insurance), middle, with The Rainbow Society's Leilani Kagan and Joe Smeets of Advance Electronics, sponsor of the Putting Contest.



Leilani Kagan, President of The Rainbow Society, expresses appreciation.



Winner of the Mens Closest to the Pin Contest – Morley Sigvaldason, Sigvaldason Insurance.



AVIVA's Dale Kein was Lowest Individual Golfer.



Winner of the Ladies Longest Drive Contest – Treena Piasta, SMI.



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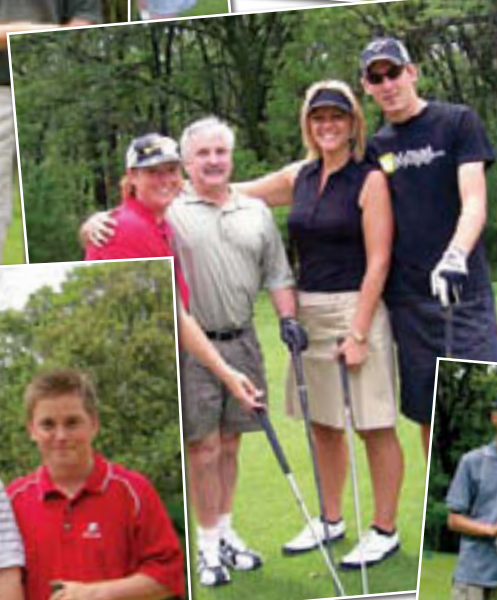
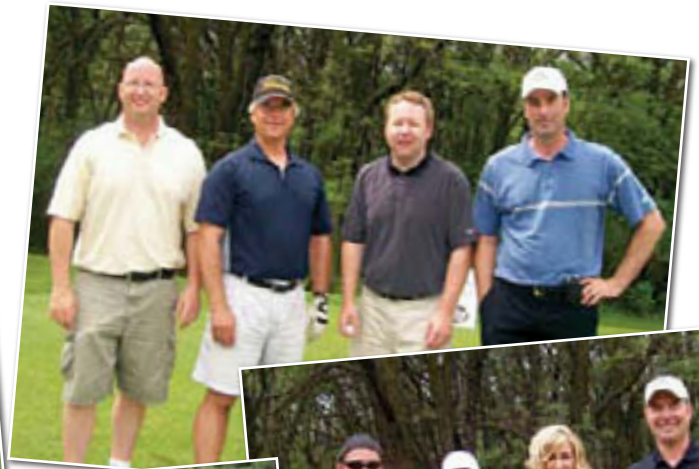
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Future of the INDEPENDENT BROKER CHANNEL

By George Cooke, President & CEO, The Dominion of Canada General Insurance Co.



Lately, I have heard much discussion regarding the political strength of broker associations. Without question, politicians listen to brokers, and if you really think about it, it is easy to see just why.

Politicians will always listen to those who have influence in their communities. Why wouldn't they, since community support is necessary to be elected or re-elected? The most significant factor in this perception of influence is the level of community involvement, in business and philanthropic organizations that is typical of insurance brokers across Canada.

Brokers are seen as making material contributions to the prosperity and wellbeing of their communities by operating successful businesses, providing employment and giving their time and financial support to community organizations. They are viewed as a beneficent force for consumers' interests because they and their reps listen and talk to literally millions of Canadians every year. As a group and as individuals, insurance brokers are perceived as having a credible and legitimate voice in advocating the interests of their clients and insurance consumers in general. From the interests of big business located outside local communities, independence, real and perceived, helps as well.

Therefore, is it any wonder that, when acting collectively with a common objective, brokers are seen as a force to be reckoned with?

Insurance brokers have built this level of trust and perception of influence by being involved. Those brokers who are not involved ultimately won't matter. They can rest on the laurels of those who preceded them for only so long. Without local political strength derived through visible local presence, future *Bank Act* changes, regulatory intrusion or product enhancements will take place without their voice being heard. Consideration of brokers' interests

only gains the necessary strength when it is aligned with the interests of consumers who are also voters.

Insurance brokers have proven they are a force to be reckoned with beyond the political arena as well. Distribution changes in other jurisdictions were lauded as an imminent and pressing danger to their survival. Bank assurance and direct sales were the way of the future, and those who thought otherwise were dinosaurs doomed to failure.

Now, many years later, brokers remain a strong and highly valued distribution channel in our marketplace. In fact, brokers are so strong and highly valued that insurance companies are falling over themselves to get in on the action. If you can't beat them, join them – or similar logic, appears to be the new order of the day. More accurately in the Canadian context, if you can't beat them, pretend you are them!

Even as growth or direct or quasi-direct sales encroaches on what has historically been the brokers' share of the market, brokers today continue to have all the tools and clout to maintain and gain market share.

Independent brokers have built a strong brand based on the goodwill they enjoy with consumers, and this goodwill has been painstakingly built by generations of brokers. Consumers and communities have been well served by their efforts, and the loyalty insurance consumers have demonstrated to the brand is a testament to this. The independent broker brand, based on a 'core competency' that cannot be replicated, would be the envy of any Fortune 500 company.

As a group, insurance brokers have enormous clout because they, collectively, retain control of the market.

I will never be convinced that consumers are better off when they buy from a direct insurer, no matter how good they are or how they present themselves. Brokers play a critical role (individually and as a group) that keeps the system working in the interests of their clients and insurance consumers in general.

Last year, I observed that one of the most important questions to consider in predicting the future of the Canadian marketplace was the degree to which insurance brokers would participate in the survival of their own channel. That question remains.

Brokers have options. They can rely on advice from many quarters, even those who prosper from the failure of the channel. They can allow themselves to be convinced by those who predict that, once again, the future of their channel is limited, doomed, not economically feasible or whatever fear tactic is in vogue at the moment. They can buy into the idea that consumers are driving the demand for direct sales. They can ignore the efforts to shape consumer demand and accept the idea that responding to consumers buying preferences through innovation inside the broker channel just can't be done. They can even be benefactors to their competitors by sharing the goodwill they've earned with consumers.

There are other options, however. Independent brokers can use their collective influence to limit the market advantages they are currently conceding to their competitors. They can get involved and stay involved, in their communities and in their associations, using their talents and clout to increase their market share. They can reclaim their enthusiasm and confidence in the channel by believing in their value and their ability to deliver a better deal to consumers. They can accept the value they add to their communities and acknowledge that this, in turn, is valued by their neighbours. They can recognize the power they have and use it.

I don't have to spell out the options I'd suggest you choose. The future of the independent broker channel is in your hands. For many reasons, and for the sake of Canadian communities and consumers, I hope you choose wisely. #

PROFILE: Red River expands head office

Red River Valley Mutual Insurance Company celebrated the Grand Opening of its expanded head office building in Altona on June 26. Over 500 people took part in guided tours of the new 3,400 sq. ft. two-story addition along with the existing 10,000 sq. ft. building that has undergone extensive renovations.

President and CEO Harv Heinrichs says Red River has grown to become the third largest property insurer in Manitoba. This is quite a feat when one considers there are over 90 other insurers competing for this business.

This hasn't happened overnight. Heinrichs feels that being a Manitoba-based mutual (policyholder owned) company has helped Red River grow. Mutual companies are owned by the policyholders they serve, and are distinctly different from stock insurance companies. Shareholders of stock insurance companies expect a return on their investment. These firms, therefore, are profit driven to satisfy shareholders. Mutual firms are more focused on providing a service to policyholders at the lowest cost possible. However, mutual companies also strive to earn a profit to build reserves in support of continued growth. These profits aren't paid out to shareholders, but remain in the company as reserves. A mutual company will consider rate reductions if their reserves exceed regulatory requirements.



Red River policy holders salute the renovated head office at the Grand Opening on June 26.

Red River derives all of its business from some 150 independent brokers located throughout Manitoba and Saskatchewan. It has over 55,000 clients. Today, Red River has a staff of 46 and writes in excess of \$45 million in premiums. There are 13 CIPs on staff. The company strongly encourages and supports staff members in pursuing professional education.

Red River has a dedicated staff who are readily available to help the firm's brokers and clients when the need arises. This is often not the case when you deal with a multi-national entity, where you may be speaking to a call centre located anywhere in

the world. Red River employs 36 at its Altona head office. It also has a claims and marketing office in Winnipeg with five employees. Four other claims adjusters and a marketing rep work out of their homes in Brandon, Steinbach and Moose Jaw, Saskatchewan.

Heinrichs says Red River is in a better financial condition today than at any other time in its history. Red River meets all regulatory reserve requirements and policyholders will be happy to hear that the company has reduced most policy premiums by increasing some package discounts.

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Gladstone celebrates 125th anniversary

On the weekend of August 11-12, the Town of Gladstone celebrated its 125th anniversary with events such as a fair and a rodeo. IBAM brokerage member Broadfoot Fraser Agencies was prominent at the parade that took place on Saturday, August 11. Watch for more on this active business in the next issue of *The Manitoba Broker*.



Portage Mutual Golf Day

Portage Mutual Insurance held its 2007 Golf Day on Monday, August 20, 2007 at the municipal golf course in Portage la Prairie. A good time was had by all, as indicated by this fearsome foursome:

(L-R) Ron Leclerc (Premiere Disaster Kleenup), Kent Spraggs (JDS Adjusters), Doug Fast (Manitoba Insurance Group), and Randy Owens (Portage Mutual Insurance).



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