

THE MANITOBA **BROKER**



Insurance
Brokers
Association of
Manitoba

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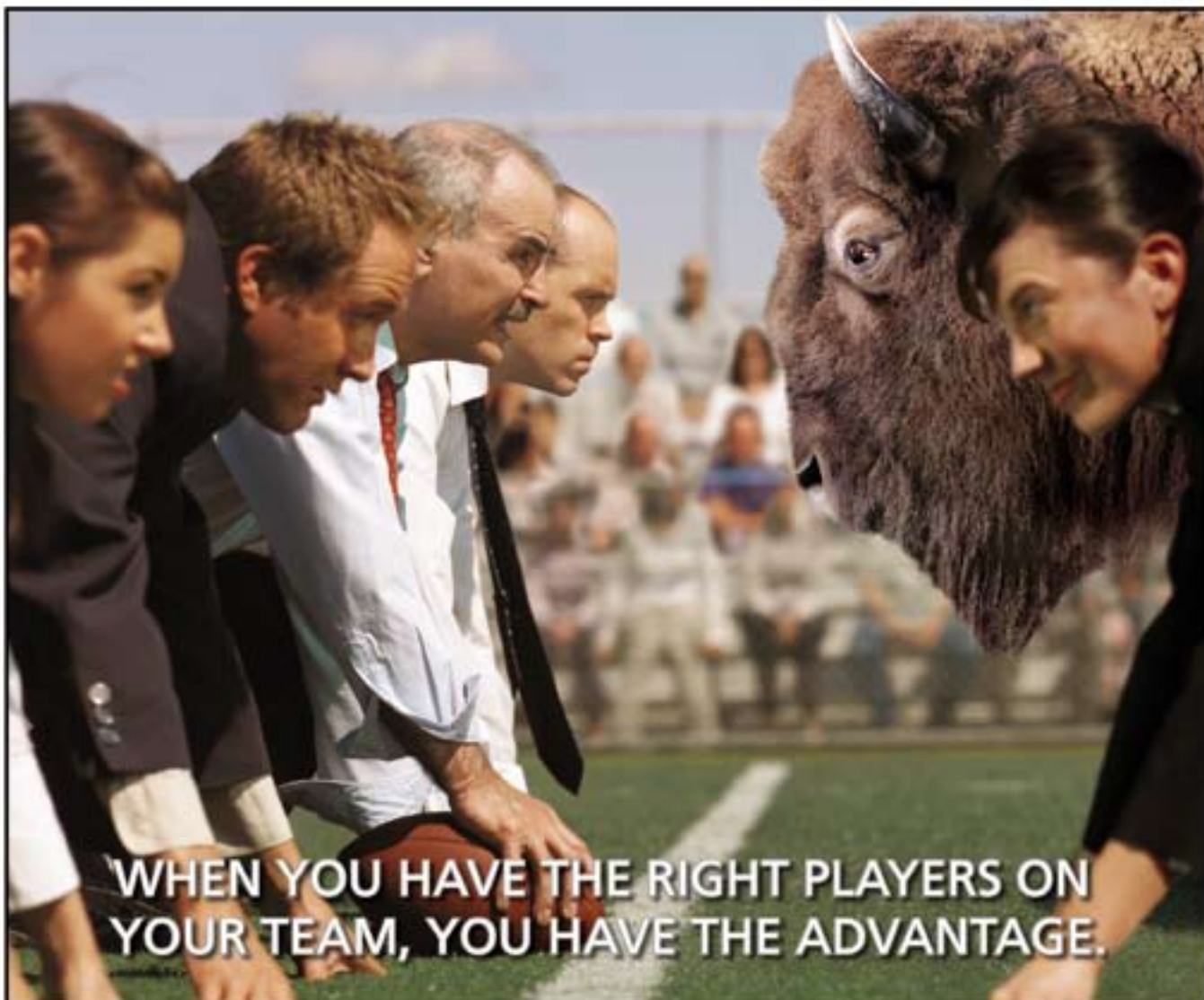


Meet new CEO

DAVE SCHIOLER

*Margaret Scurfield
retires after 17 years*

IBAC Task Force faces bank retailing



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Membership Services: Wade Garriock
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Tony Taronno, President

The most important task of my presidency

What a year it's been! One of my first tasks as your President was to find a new CEO. As you all know, **Margaret Scurfield**, after a stellar career at IBAM, decided to retire and has been succeeded by our new CEO **Dave Schioler**.

Let me tell you a little about the approach we took in finding our new CEO. I knew that this was going to be the most important task of my presidency, and I took it very seriously. I struck a very strong selection committee of people for whom I have a high level of respect – **Brian Gilbert, Dale Rempel, Irwin Kumka, Neil Andrews** and **Bruce King** – all of whom have had a history of disagreeing with me on various issues, making them, in my mind, the perfect candidates! A well-rounded opinion base always makes for the best decisions. Brian had recently been involved in hiring IBAC's new CEO and brought incredible experience to the table. He wisely suggested we talk to **Jack Shand**, the consultant that facilitated the IBAC search. With Jack's guidance, we advertised in the insurance periodicals, on-line and in the local press; and 'spread the word' as we looked for candidates for this important position.

We pared 40 resumes down to 11 fine individuals who had either an insurance background or an association related background. We had to make a fundamental decision as to which background was more important to IBAM's new Strategic Plan. We further narrowed the search to four (three associations-based and one insurance-based). All four, in my opinion, would have

done a good job. As many of you now know, we finally decided on Dave, who interviewed extremely well and who caused every one of my friends on the committee to agree on the same solution – for once! That's when I knew we had gone through a strong process for the future of your IBAM.

Dave comes with strong credentials. He is a Dalhousie lawyer, has his MBA from Queens, is active in the community, politically involved and, most important, has a friendly demeanor that will serve him well in our government relations efforts. I know Dave is excited to take on this job and I am confident that he will serve us well as our new CEO.

We are going to miss Margaret, and the respect she has garnered from here and across this country was evident by the tremendous turnout for her retirement reception at her favorite place, The Fort Garry Hotel on Oct 27. I'd like to thank **George Miller, Kevin Neiles, Cliff Cook, Melody Terin** and the IBAM staff for the tremendous job they did for this successful evening.

We are moving along now with the business at hand: 'forward-planning' with MPI, the transparency issues, the *Bank Act* review, and so on. The plate is full, but those of you who know me, know that's when I am the happiest!

On a personal note, I would like to express my gratitude to the many of you that extended their condolences and support to me with recent passing of my mother. All of your warm expressions of concern have helped me through this difficult time, and I thank you all. #

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Updated CAIB I textbook and online chapter

The CAIB I textbook now includes an additional Chapter 8 - Travel Insurance.

To check whether you have a new textbook, look inside the front page for Fourth Edition – 2005. Students currently enrolled in self-study who have an older text and would like a copy of the new Chapter 8 material, please contact the IBAM office and one will be sent to you without charge.

Also, the new Chapter 8 for CAIB I is available online.

IMPORTANT

Self-study students with old textbooks will have until September 2006 to write their exam based on this material. After that date, the CAIB I student will be required to purchase a new text and all exams will be based on the Fourth Edition 2005 textbook.



Presenters at 1st National Best Practices Symposium. (L-R) Glen White, CAIB, Best Practices Champion; Kevin Stipe, Sr. VP and Principal of Reagan Consulting (Keynote Speaker); and Brent Gilbert, B.Ed., CCIB, Best Practices Champion.

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- Scuba Diving

Seminars

You will spend a few brief hours in the classroom and the rest of your time enjoying the Breezes Punta Cana Resort Spa & Casino. You will join old friends from Manitoba and meet new friends from the other western provinces, providing valuable networking opportunities.

Two seminars will be available for C.E. credit hours on Friday, February 3, 2006. Seminar topic(s), time(s) and location(s) will be announced at a later date.

Departure

The Sunshine Seminar trip will depart from Winnipeg on January 31, 2006.

For a full color brochure or to register online, visit www.uniglobeactiontravel.com and click on the "Insurance Brokers Sunshine Seminars" link.

For further details contact Uniglobe Action Travel at 1-800-268-8747.

Registration

A registration form can be found on the Uniglobe website www.uniglobeactiontravel.com. Amazing Group Savings for the 2006 Winter Season - Insurance Brokers Sunshine Seminars.

Registration forms and fees are to be sent directly to Uniglobe Action Travel.

ATTENTION:
NEW DEPARTURE DATE:
January 31, 2006

Fundamentals of Insurance (FOI) - textbook update

The Fundamentals of Insurance textbook has been revised to include more substantial Accident and Sickness material. New textbooks are currently available from our office. If you are unsure about whether or not you have a new text, check the inside first page for **Third Edition - 2005**. All other editions are now considered old materials.

IMPORTANT

Self-study students with the old textbook will have until September 2006 to write their exam based on this material. After that date the Fundamentals of Insurance student will be required to purchase a new text and all exams will be based on the new textbook.

Canadian Professional Broker Program (CPIB) - Advanced Commercial Lines

The fourth in the series of new textbooks - *Advanced Commercial Lines* - is now available for the CPIB program. This course focuses on enhanced commercial lines product knowledge and the application of a sales approach by the broker. Topics include:

Account Management
Emerging Coverages
Financial Analysis
Financial Application
Liability

Miscellaneous Coverages
Property
Proposals and Presentations
Risk Management
Sales

Whether you would like to pursue a CPIB designation or enhance your knowledge and skills while earning your CECs, you should consider taking a look at the CPIB program.

For more information on the CPIB designation visit www.ibam.ca.

Upcoming Education

Canadian Professional Insurance Broker (CPIB)

The Law & Ethics Course is a mandatory course for all streams of the CPIB designation course.

There will be a Law & Ethics Discussion Group Class held this semester.

Classes will be held on Monday nights, beginning on Monday, February 13, 2006.

Look for a registration form in this issue of the magazine or for more information on CPIB courses go to www.ibam.mb.ca

Canadian Accredited Insurance Broker (CAIB)

Immersion Courses

CAIB 1 – February 6 – February 10, 2006
Exam: February 11, 2006

CAIB 3 – January 30 – February 3, 2006
Exam: February 4, 2006

CAIB 4 – March 13 – March 17, 2006
Exam: March 18, 2006

Discussion Group Classes

All discussion group classes will begin the week of February 13th and are scheduled as follows:

CAIB 1 – Tuesday, February 14, 2006

CAIB 2 – Thursday, February 16, 2006

CAIB 3 – Monday, February 13, 2006

CAIB 4 – Wednesday, February 15, 2006

Exams for all levels will be held on Wednesday, May 10, 2006.

Auto Broker Technical Course

Phase I March 6, 7 & 8, 2006 &

Phase III March 30 & 31, 2006

Phase I May 1, 2 & 3, 2006 &

Phase III May 25 & 26, 2006 (Brandon)

Phase I May 15, 16 & 17, 2006 &

Phase III June 8 & 9, 2006

Seminars

Skills for Hiring the Right Person

Presenter: Patricia Braiko \$140

February 22 – Winnipeg
9:00 am - 5:00 pm

Sound recruitment and selection procedures are vital for finding people with the right skills and abilities. This seminar will focus on the recruitment process; the interview; the role of testing, reference checking; and relevant legislation. You will learn how to prepare a job description/specification, a job advertisement, and interview questions. We will discuss the importance of proper screening and interview rating. This HR seminar will assist you to make better recruitment and selection decisions.

CEC's: 7 – ICM, 6.5 – RIBO (Management)

The Broker as Professional Advisor: Understanding The Claims Process – The Legal Dimension

Presenter: Mario Fiorino \$80.00

March 6, 2006 – Brandon 9:00am – 12:30pm

March 7, 2006 – Winnipeg 9:00am – 12:30pm

This seminar will review the legal role and limitations of the broker in the claims process. The seminar will lead participants through the various legal duties and obligations of the various parties to the claims process. Participants will examine:

- The legal role and limitations of the broker in first party claims
- The legal role and limitations of the broker in third party claims
- Understanding the roles of the various parties to a claim
- The duties and obligations of the insurer in the claims process
- The role of the independent and company adjuster
- The duty to defend
- The doctrine of good faith in the claims process

CEC's: ICM – 3, RIBO – 3 (Technical)

The Broker as Professional Advisor: Understanding The Claims Process – The Relationship Dimension

Presenter: Mario Fiorino \$80.00

March 6 – Brandon 1:00pm – 4:30pm

March 7 – Winnipeg 1:00pm – 4:30pm

This seminar will explore the role of the broker in the claims process. It will emphasize the need for the broker to be able to communicate the basis of the claims process in concise and easily understandable language. The insurance broker who communicates the claims process will be in a better position to provide excellent customer service to clients. This will have a direct positive effect on growth and rates of retention.

CEC's: ICM – 3, RIBO – 3 (Technical)

Ensuring That Your Writing is Well Read

Presenter: Doreen Pendgracs \$80.00

March 28, 2005 – Winnipeg
9:00am – 12:30pm

When corresponding with clients in writing, your message must be clear and concise.

This session will address jargon-free writing; reader friendly tone, short and sweet sentence structure & punctuation.

CEC's: ICM – 3, RIBO – 3 (Personal Skills)

New CAIB IV text for 2006

In its continuing development of textbooks, IBAC is pleased to announce that a new CAIB IV textbook will be ready for release in early 2006. Presently, the text is in the pilot testing stage. The chapter titles of the revised text are expected to be:

- Planning
- Organizing
- Human Resources
- Leading
- Broker – Insurance Company Relations
- Marketing
- Building Long-Term Relationships
- Technology
- Financial Management
- Monitoring



Seasons Greetings

FROM OUR TEAM TO YOURS




There is no better time of year to say "thank you" to you, our loyal friends and clients, for your friendship and support.

On behalf of its clients and employees, Crawford has made a donation to Crawford Cares. All funds raised by Crawford Cares are donated to The Women in Insurance Cancer Crusade (WICC). Since its inception, Crawford Cares has raised over \$75,000 for this very worthy cause.

The entire Crawford Adjusters Canada team wishes you all the best during the Holiday Season and the coming year.



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Banks are after all the pillars

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

The most serious threat to our industry is coming from banks who are asking Ottawa to allow them to market insurance products from their branches. They claim this will create more choice and competition for consumers.

Banks aren't interested in competition or choice. We have seen over the past 20 years what has transpired with countless other industries. Let me give you a few examples.

In 1988, the banks lobbied the government to let them own securities firms, which, at the time, were all independently run businesses. Banks were given the right to own these firms and today manage 71% of the revenue of this industry.

In 1986, trust companies were also independently run. Since being allowed to own trust companies, banks now control over 95% of trust assets in Canada.

Canadian banks already have over 85% market share in three of the four traditional financial services pillars: chartered banking, trust services, and brokerages. The only remaining pillar is insurance.

Today, insurance brokers represent about 75% of insurance sales in Canada. With banks current network of customers along with their capital, this figure will eventually drop to a point where some of the previously stated figures will characterize the insurance industry.

The banks' view seems very logical and in consumers' interests. Who is against a more informed consumer?

But, what do banks really want? They want to advertise a product sold by their own subsidiary to their own 5 million customers who already have financial services products with them. If you have a mortgage, they'll bundle this mortgage with home insurance (with a preferential price). If you have a car loan, they'll bundle this loan with auto insurance. They wish to use the personal financial information of millions of customers and try and match up the insurance product sold by their own subsidiary to their needs. Even the government acknowledges that tied selling is difficult to police and it will be even more prevalent with this type of arrangement. It's also inherently unfair. Is a brokerage on the same playing field as a competitor who already has 5 million customers?

The most effective way of preventing this is to reach out to MPs and tell them of this threat to independent brokerages. Emphasize that we work and live in every community in Canada. We employ many people and believe that Canadians will eventually be at the mercy of banks when it comes to their insurance needs if these changes to the *Bank Act* are allowed.

Banks already provide, manage or administer nearly 60% of a household's assets. Let's make sure insurance is not added to that.

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Insurance Act Rewrite

Committee to update 60-year-old regulations



Former IBAM President **Dale Rempel** of Rempel Insurance in Morris, Manitoba, chairs the Association's Insurance Act Rewrite Committee. Also on the committee are CEO **Dave Schioler**, **George Miller** and **Art Elias**. These individuals regularly meet with representatives from other sectors of the insurance industry (companies, regulators, government, etc.) in the quest to update an outmoded piece of legislation – *the Insurance Act*.

TMB caught up with Dale recently and asked him about his committee.

TMB – Your committee has a huge task in front of it. Do the individuals around the table feel overwhelmed at times?

DR – Well, we aren't alone in our efforts. There are several industry people that we consult regularly on certain issues that affect brokers. Among these individuals are **Bill Gange** (IBAM's lawyer), **Jack MacKenzie**, **Brent Gilbert**, **Michael Liepsic** and **T.J. McRedmond**.

TMB – How old is the Act that the committee wants to rewrite?

DR – The act is currently over 60 years old.

TMB – What are the major issues involved in the Insurance Act Rewrite?

DR – The major issues that affect brokers include:

- Fees in addition to commission. Currently Manitoba is the only province that is limited to one or the other;
- The definition of "a broker;"
- The insurance council makeup and appointment process;
- License sponsorship;
- Limit of adjusting claims by brokers;
- 'Holding out' clause of a licensed broker;
- The establishment of a Hail Insurance Council
- The definition of "an Adjuster;" and
- The regulation and licensing of insurance consultants.

TMB – What is your best guess about when the rewrite will be completed?

DR – The transparency issue has now delayed the entire process. The committee was supposed to submit a number of important issues to the government for immediate review and approval prior to the completion of the entire Act rewrite. However, this has not been done. My best guess is that it will take at least another two years to complete the entire process.

TMB – Can you sum up the process for the readers? When did it start? How often do you meet?

DR – The process started on November 14, 2001. At the beginning of the process, we were meeting monthly except July and August. There are about four members of the larger committee that travel from Toronto for every meeting. The cost to the industry is tremendous. All sectors of the industry, including IBAM, is taking this process very seriously and putting a lot of resources into the process.

TMB – What have been the major highlights and stumbling blocks for the committee?

DR – Two of the major highlights have been:

- An agreement from the committee to proceed with fees in addition to commission; and
- We recently received a number of

sections for final review of the committee. We are moving forward.

Some of the stumbling blocks have been

- Lucy Couture's sudden retirement from the Superintendent's office;
- The transparency issue;
- The definition of "a broker." This issue has been discussed in length at many meetings. It is not as easy to define as you think;
- The regulation of consultants;
- The desire to harmonize life and general acts into one act;
- Changes made to the *Alberta Insurance Act*; and
- The delays in making any changes until the entire act is rewritten.

YMB – Do you have any final comments on the task before you and the committee?

DR – The overall process has many challenges, but this can be expected when you are changing something that is over 60 years old. This is a very important process and it is important that IBAM continues to provide resources until the process is complete. ♣

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Calendar of Events

NOVEMBER 2005

- 31/4 CAIB 2 Immersion - Winnipeg
- 14 FOI Homestudy Exam
- 17 BIP Insurer visit – Grain Insurance
- 17 Past President & Board Meeting and Dinner
- 18 Executive Meeting
- 18 Young Broker Education Day
- 19 Young Broker National Meeting
- 27 BIP Insurer visit – Wawanesa

DECEMBER 2005

- 1 BIP Insurer visit – Portage Mutual
- 3 Legislative Open House
- 7 Board Meeting
- 7 CAIB/CPIB Exam
- 12 FOI Homestudy Exam
- 13 Young Broker Committee Meeting

JANUARY 2006

- 5 Executive Meeting
- 9 FOI Homestudy Exam
- 10 YBN Meeting
- 28 National BIP
- 29/31 IBAC Board Meeting
- 30/3 CAIB III Immersion

FEBRUARY 2006

- 30/3 CAIB III Immersion
- 6/10 CAIB I Immersion
- 8 Board Meeting
- 8 Board Meeting & Young Broker Committee Joint Meeting
- 8 Board & Young Broker Committee Social Activity
- 13 FOI Homestudy Exam
- 15 CAIB/CPIB/CCIB Exams
- 24 Seminar: Skills For Hiring the Right Person



IBAM President
Tony Taronno

President's Schedule

OCTOBER 2005

- 3 PUB Hearings
- 12 Executive Meeting
- 12 Board Meeting
- 12 Meeting with MP Brian Pallister
- 13 Political Action Breakfast Meeting
- 13 MAIP Wine & Cheese
- 14 Forward Planning Meeting with Manitoba Public Insurance
- 19/21 IBAO Conference
- 27 BIP Insurer Visit - Wawanesa
- 27 Margaret Scurfield Retirement function
- 28 Meeting with MPI
- 30 'Warm & Fuzzy Days' Blue Bomber game

NOVEMBER 2005

- 1 Orientation with CEO
- 4 Wawanesa Open House
- 8 Meeting with MPI
- 9 Winnipeg Chamber of Commerce meeting with Minister Reg Alcock
- 10 Meeting with MP Pat Martin
- 17 Past Presidents/IBAM Board Meeting, Winnipeg
- 17 BIP Insurance visit - Grain Insurance
- 18 Executive Meeting
- 18 Young Broker Education Day
- 18 Management Committee Meeting
- 22 Winnipeg Chamber of Commerce meeting with Premier Gary Doer
- 23 IBAM/MPI 'Warm & Fuzzy Days' wrap-up meeting
- 23 Meeting with Insurance Council of Manitoba

DECEMBER 2005

- 1 BIP Insurer visit – Portage Mutual
- 1 IWAWM – Industry Mixer
- 3 Legislative Open House
- 7 Board Meeting
- 7 IBAM Board Christmas Party
- 8 Optimum Frontier Open House

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*joy, health,
prosperity
and family*

from *Tony Taronno*
IBAM President

IBAM *welcomes new CEO*

DAVE SCHIOLER



CEO Dave Schioler is well known to many in Winnipeg and Manitoba through his exploits in hockey arenas, board rooms and political hustings. For those readers who haven't had the pleasure to meet Dave, *TMB* recently sat down with him and conducted this interview.

Can you give readers a summary of your professional background?

A practicing lawyer of 15 years in Winnipeg, I have spent the last five years as an executive with internationally recognized Manitoba businesses in the manufacturing, wholesale, retail and pharmaceutical sales and distribution industries. I received my Bachelor of Arts (HONOURS), Political Studies and Bachelor of Education degrees from the University of Manitoba. I also hold both a Law degree from Dalhousie University and a Masters in Business Administration (MBA) from the Queen's University School of Business. I mention this because my strong educational background has helped me in the past, and I expect that this will continue as I serve IBAM and its members going forward.

What personal and professional attributes do you bring to the CEO position?

I bring substantial experience in government relations and communications – both internal and external to organizations. I will bring with me to IBAM integrity and a sound sense of judgment, coupled with good decision making skills and abilities. I also pride myself, with humility, on possessing excellent leadership and management styles – having continually practiced fairness and participatory management throughout my career. It is of note that during my time as an executive for corporate interests, I continually maintained responsibility for and handled all insurance related matters.

"IBAM is blessed with good people who are smart and experienced – traits quite helpful to an incoming CEO"

What is your initial opinion of IBAM?

IBAM appears to me to be healthy, with a great base of organization on which to build. I was extremely impressed with the professionalism of the IBAM executive during the executive search process – very thorough and fair. I am appreciative and was equally impressed by the warmth of invitation and courtesy that has been extended to me already by the IBAM Board. IBAM (consisting of both Board and staff) is blessed with good people who are smart and experienced – traits quite helpful to an incoming CEO.

What will be the most challenging part of your initial learning curve?

It will be a continual challenge – but an exciting and fulfilling one I am sure – to determine and serve the commonality of interests of IBAM members amongst all of their diversity. We have big brokers and small, commercial and personal, passive and aggressive – all with some similar yet many different requirements in business and in life. Meeting the industry people will obviously be an important part of the job – but one that I know I will enjoy immensely, and one that will surely help with the learning curve.

"I plan to quickly meet as many brokers as possible."

What part of your new job are you most looking forward to?

Meeting the industry people. I've always been known as a people person, and this is one attribute that I fully intend to maintain. In addition, I look forward to the results and successes that we will be sure to enjoy and celebrate together.

Have you set initial priorities yet and, if so, what are they?

Yes – and to emphasize the 'people' point again, I plan to quickly meet as many brokers as possible. I am fortunate to know many great ones already. I also need to swiftly establish and maintain positive and fruitful relationships with key industry people overall – brokers, broker representatives, MPI executives and government authorities. Good relations most often result in a solid foundation of support for an organization and its members. It is imperative that the IBAM CEO continually and effectively communicates and relates in a way that will always protect and enhance the interests of the organization and its members.

I will also be focusing on learning as much as I can - as fast as I can - about some of the most pressing issues facing our brokers in Manitoba. The big banks' efforts to enter the retail insurance market is but one example.

How does the new CEO enjoy life away from the office?

I love spending time with family and friends, whether at home, the cottage, the hockey rink or golf course. Sharon and I enjoy having dinner and wine in front of a roaring fire. I also help coach our three boys, Jordan, Connor and Dane in hockey. I still play hockey myself – or something that resembles hockey – with the Winnipeg Steelers (of no particular league at all, but great comraderie!).

I am an avid reader and life-long learner – in all aspects of my life. Community involvement is also important to me. I have been and remain actively involved in many community activities, including the hockey coaching and having previously served as Chair of Legal Aid Manitoba and as a Director on the Boards of Special Olympics Canada, Deer Lodge Hospital and other organizations. #

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2005 Public Utilities Board Hearing

Opening remarks from CEO Margaret Scurfield

Good morning Mr. Chairman, members of the Board, ladies and gentlemen. My name is Margaret Scurfield, Chief Executive Officer of the Insurance Brokers Association of Manitoba. It is usual for our President Tony Taronno to bring greetings, but there has been an untimely death in his family this weekend.

The Insurance Brokers Association of Manitoba represents 90% of the general insurance brokers in the province of Manitoba. This translates to approximately 1,500 owners, managers and support staff.

Brokers are the main point of contact for Manitobans renewing their auto insurance and, therefore, the face that most Manitobans relate to MPI. Our brokers are located throughout the province and although independent, they are interconnected through our association.

Brokers offer a highly valuable service both to MPI and its customers. Brokers offer the consumers professional advice, counseling and personal service for all of their insurance needs. As licensed professionals, they are required to obtain continuing education training annually. Our members have a good rapport with their customers as they live and work in

the same community, which allows us to provide feedback directly from the consumer on the MPI products.

In summary, we would like to emphasize the significant role brokers play as the front line representatives of MPI. We are proud of the professional service brokers provide in literally millions of transactions and enquires they handle.

As a major strategic partner with MPI, we look forward to our continuing liaison to increase efficiencies and provide the best service in the distribution of the MPI products.

Thank you, Mr. Chairman. These are our opening remarks. #



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What a gratifying journey

MARGARET SCURFIELD

retires after 17 years with IBAM



The Village of Binscarth is a sleepy community of 500 people located in Northwestern Manitoba near the Saskatchewan border. It is home to the largest outdoor pool on the Yellowhead Highway. It is also the hometown of IBAM's retiring CEO **Margaret Scurfield**. Margaret's family farmed in her formative years before her father decided to buy a general store. Whether on the farm or in the store, Margaret received a strong foundation from her parents – work hard, be independent, enjoy what you do and treat people the way you would want to be treated.

Margaret took these lessons with her, along with her high school diploma, to Saskatoon Business College. After college, she obtained a position with Canada's Freshwater Marketing Board as assistant to the CEO. This was a portent of things to come.

Jump ahead to 1988 and Margaret's next position served as a springboard to the IBAM office. Now married to Dave and the mother of three, she was working at a real estate firm when she met a lady by the name of **Ros O'Brien**. Ros happened to be married to IBAM's Executive

Director **Bill O'Brien** and, knowing her husband was looking for help, she told Bill about this dynamic gal she had just met who would be perfect for the position at IBAM.

The rest, as the saying goes, is history. Margaret started in the Association's office as a temp and worked her way up through every job there was to do. Her rise to the top culminated in 1997 when she was named Acting Executive Director after Bill O'Brien retired.

a bad one and took over two years to heal; but it didn't slow down the new Executive Director. Whether IBAM was lobbying politicians or reorganizing its Education courses or running a successful conference, Margaret was always front-and-centre, providing true leadership. Subsequently, in 2002, Margaret was named Chief Executive Officer of IBAM.

Asked what she will miss most once she retires, Margaret doesn't

"Margaret was always front-and-centre, providing true leadership"

The following February, Margaret was named Executive Director and started her new post with crutches and a cast – the result of a broken ankle suffered while walking the family's two dogs. The break was

hesitate in replying, "The wonderful people I've met and befriended, not only in Manitoba, but across this vast country. Not too many associations exist where the CEO knows most of the members by name, but

that's the case with IBAM. And through our work with IBAC, I've been able to visit every province in Canada and make friends in those respective insurance industries. There's nothing like insurance people for being open, friendly and energetic. Then there is our dedicated, hard-working staff that has really come together as a team and is a joy to work with on a daily basis. It's the people – I'll definitely miss the people most of all."

Right at the top of Margaret's 'people list' that she will miss are the Presidents that have served IBAM since 1988. According to Margaret, "The CEO works closely with the IBAM President and does whatever is necessary to carry out the wishes of the Executive. I was blessed in that every IBAM President I worked with treated me as a friend rather than as an employee. Every time I see one of them, I say, 'You know, you were always my favourite President.' It didn't take long for them to catch on and call me on it," she says laughing.

As far as the job itself is concerned, Margaret says she'll miss being involved in the planning of the annual conference, always an exciting time. "And I'll miss the PUB hearings and meetings involving the Insurance Act Rewrite," she adds with a facetious chuckle.

TMB asked Margaret to list some successes the Association enjoyed during her tenure. She began with the lobbying efforts culminating in the last Bank Act Review. "IBAM and IBAC really refined their lobbying techniques for that battle against the banks and it paid off. Of course, these days the battle is raging all over again," she laments.

Another success was the gains made in the area of education. Thanks to a fervent communication effort by IBAM, brokers began focusing on professional development and relying on IBAM to provide a good portion of their education requirements.

Margaret also discussed the area of membership and membership services. "We've worked awfully hard to make membership

in the Association a wise business decision. IBAM membership is now at an all-time high with 90% of the province's brokers on board," states Margaret. "Among those newer members are large brokerages like Marsh Canada Ltd. and AON Reed

A further 'win' in Margaret's books was the gradual improvement of relationships the association has with insurance providers. IBAM now sits on Manitoba Blue Cross's Board of Directors. The uneasy relationship that brokers once had with MPI has

*"There's nothing like
insurance people
for being open, friendly
and energetic"*

Stenhouse, firms that wouldn't have bothered with IBAM 10 years ago. In fact, one of our Board members, **Larry Watson**, is from Marsh Canada. And we haven't raised our membership dues since 1993. How many associations can say that?"

been replaced with a true partnership thanks to strong leadership at the top of both organizations.

On a personal level, Margaret thanks the Association and the industry for introducing her to the wonderful game of golf. She says,



Margaret Scurfield
CEO, Insurance Brokers
Association of Manitoba

We'll miss you Margaret!

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wish you a happy retirement.*



***"Best Wishes
Margaret
on Retirement"***



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"I'll definitely miss the people most of all"

"Those who know me and have golfed with me know that I'm in it for the fun rather than the competition or the finer points of the game. I do love being out on the course with friends, though, and will pursue the game in retirement."

Margaret notes that the game brought out the best in the industry when she and Dave almost lost their Lester Beach cottage this summer. "My clubs were in my car which was at the bottom of Lake Winnipeg," she notes. Caddy Shed's **Ward Koga** immediately provided me with a replacement set of clubs and the good people at Peace Hills Insurance Company sent along a 'survival' package of golf balls, tees, a hat, a towel and so on. These gestures are just typical of the industry – awesome people coming together to help those in time of need."

The reality of retirement still hasn't sunk in for Margaret, although some plans have been made. She and Dave will work at getting the cottage back in shape.

There is also a two-month trip to Mexico on the winter calendar. Most important, Margaret will get to do "grandmother stuff" with the Scurfield's first grandchild, two-month-old **Bode Robert**. "The timing couldn't be better. I'll be able to give Bode some real quality time and spoil him rotten," Margaret says with a laugh.

To her successor, **Dave Schioler**, Margaret says, "I wish Dave all the best. I know he will be vigilant in the renewed battle against the banks. If I have any advice, it is to rely on those around him. He has an excellent Board of Directors to work with and a fantastic staff with which to help carry out the Board's vision."

Asked to give a final word to a remarkable career, Margaret pauses and then states, "It's been very, very gratifying – not bad for a little farm girl. I think my dad would be proud!" 🍷

"I think my dad would be proud!"

Margaret

Retirement is a very special time for you...
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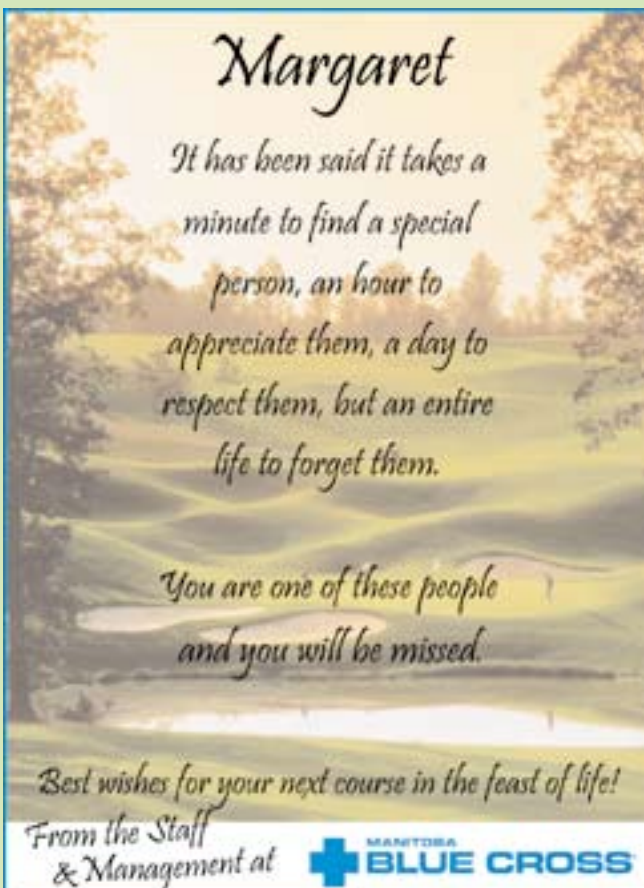
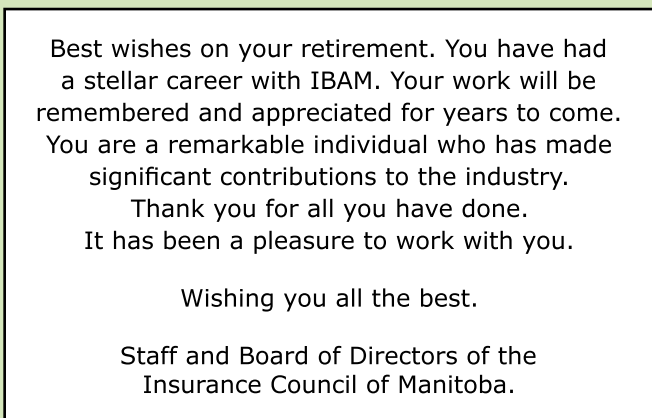


Congratulations and
best of luck in your
retirement Margaret!



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New contests highlight Young Broker Golf Day

Selkirk Golf & Country Club was the site of the 2006 Young Broker Golf Day held on September 16. This year's event featured some exciting new 'competitions' that included Best Poker Hand, the Oven Mitt Drive and the Frisbee Hole.

Judging by the photos, everyone had a fabulous time.

The Young Broker Network would like to thank the Golf Day Supporters. Without their assistance, this great day would not have been possible.





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4. **Closest-to-the-Pin Male**
5. **Land-in-Sand Award**
6. **Land-in-Pond Award**
7. **Putting Contest Winner**
8. **Winning Team:** (L-R) Enterprise Rent-A-Car's Craig Goldstein presents prizes to the team with the lowest score: Ryan Campbell, Terry Bialek, Kevin Campbell and T.J. McRedmond.
9. **Most Honest Team:** Craig Goldstein made the presentation to 'Team Honesty': Kathleen Klohn, Janice Swanson, Shannon Burke and Charity Stokes.
10. **Best Poker Hand:** Portage Mutual's Greg Kirk (L) and Randy Owens (R) present awards to the team with the winning poker hand (five 4's) – Dwight Heppner, Amy Chappellaz and Lincoln Bergman (missing: Tyler Carefoot).

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First national YBC meeting in Winnipeg

The first national Young Broker meeting took place in Winnipeg on November 19. Manitoba's YBC is hosting the event in conjunction with its popular Education Day. The site will be the Victoria Inn on Wellington Avenue. **Steve Masnyk** of IBAC and **Keith Wilson** will be co-ordinating this meeting, focusing on education, networking and the formation of YBCs in all jurisdictions.

IBAC Chairman and Past-President Keith Wilson of Hudson Bay, SK, told *TMB*, "This is the culmination of a lot of hard work by brokers who believe in our industry's newest generation. I recall a few years ago when former IBAM President **Gerry Corrigan** and I were considering the merits of young broker committees in our respective provinces. Having some provinces up-and-running with YBCs and young brokers from all provinces

meeting on a national basis is very gratifying."

YBCs already exist in Manitoba, Saskatchewan, Ontario, New Brunswick and Nova Scotia, while plans are being laid to establish the organizations in the other provinces.

Keith says the establishment of a YBC in a province is a win-win situation for all individuals, groups, organizations and provinces that are affected. "The young brokers, both individually and as a group, gain confidence as young professionals. They learn about their industry and their place in it. They get to see the big picture – both provincially and nationally – that they wouldn't see if they just stayed in their brokerages. They have a tremendous opportunity to network with fellow young brokers, which is invaluable when it comes to personal and professional development."

Keith points out that brokerages and brokerage owners gain from their young employees' new knowledge

and confidence. YBC members are well-rounded professionals and this translates into better service being delivered to insurance customers.

The provincial brokers associations receive a major shot-in-the-arm from this young, enthusiastic infusion of talent. Now, the national body will benefit from the YBC development.

The industry is stronger for having active, able individuals working hard to improve their knowledge and skills. Its future leaders are getting an invaluable education in how the national industry works and the challenges it faces.

Finally, and most importantly, the consumer will reap the rewards of having a stronger set of broker organizations.

Keith concludes, "In short, the development of Young Broker Committees across the country benefit everyone that is involved in or needs P&C insurance." #

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AGENDA

The Manitoba Young Broker Committee is proud and excited to be hosting this milestone event. Here was the agenda.

Friday, November 18

- YBN Education Day

Saturday, November 19

- 1st National Young Broker Meeting (9:00 am – 3:00 pm)

**Watch for a report
on this important event
in our Spring issue.**



Rising construction and replacement cost policies

By Bill Gange of Gange Goodman & French

Courts require a broker to adhere to a stringent duty to serve and protect the consumer. According to the Supreme Court of Canada, brokers are *"licensed professionals who specialize in helping clients with risk assessment and in tailoring insurance policies to fit the particular needs of their customers. Their service is highly personalized, concentrating on the specific circumstances of each client. Subtle differences in the forms of coverage available are frequently difficult for the average person to understand. Agents and brokers are trained to understand these differences and to provide individualized insurance advice. It is both reasonable and appropriate to impose upon them a duty not only to convey information, but also to provide counsel and advice."*

This is quite a duty and it becomes even more difficult when it is not clear that the customer is actually relying upon you.

Consider this scenario. In 1990, a client requests a policy on his newly purchased home. He says he has always used XYZ Insurance Co. and would prefer to stay with this insurer. You calculate the value and make an application to XYZ for \$115,000 on a replacement cost basis. Included is an automatic inflation endorsement. On an annual basis, the policy is renewed and the limit of liability increases with each renewal. XYZ implements a direct bill system. Every year, you notify the customer that the policy has been renewed and invite him to contact you if there are any changes. He never contacts you. Although other insurers implement a guaranteed replacement cost program, XYZ does not. By 2005, the limit on the replacement cost coverage for the house is \$180,000. You assume that all is well.

That is the case until the old house is burned down by an arsonist. XYZ appoints an adjuster who calculates the replacement cost at \$250,000. The adjuster advises the customer that there is a big problem: the value of building materials has 'sky-rocketed' recently and the policy's limit of \$180,000 is grossly inadequate. This leaves the customer short \$70,000 on the house and \$42,000 short on the value of its contents. The adjuster suggests the customer sue the broker. That would be YOU.

Who bears responsibility for this loss? The adjuster tells the customer that it's the broker's fault. At that point, it becomes very clear to the customer that he always relied very heavily upon his broker to protect him. The customer did not know that the value of building materials has risen so much over the past few years. Why did the broker not advise him of this and increase the limits? The broker relied upon the insurer to keep the inflation factor realistic. In fact, the inflation factor that was applied by the insurer was significantly less than the increase in the cost of building supplies. XYZ, of course, says it paid the loss in full, according to the instructions it received.

Criticisms of each of the parties can certainly be made. Who would ultimately be responsible depends, in large part, upon the perspective of the person considering the question. The more important question to consider, however, is how can a broker prevent this problem from occurring.

One step that should be considered is performing a regular cost evaluation of the house – either every renewal or every few years. The longer that one goes between cost evaluations, however, the greater the risk that the replacement cost value is going to be inaccurate.

A comparison could be made at the time of the calculation of the cost evaluation to determine how the insurer's rate of inflation is tracking the actual costs of construction. That comparison would provide a degree of understanding of how urgent the calculation of the cost evaluation is. A second step that could be taken would be to advise the client that XYZ has not offered a guaranteed replacement cost option and may not, therefore, be the most suitable carrier. If the customer insists on staying with XYZ, the risk of a problem arising out of the choice of carrier becomes that of the customer, not the broker. #



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The Insurance Brokers Association of Manitoba, Manitoba Public Insurance and the Winnipeg Blue Bombers partnered together to help our province stay warm this winter. Donations were made to Winnipeg Harvest and rural Manitoba food banks. Donations were made throughout the month of October

through Autopac brokers' offices, Manitoba Public Insurance locations and at the Winnipeg Blue Bomber game on October 30. Cans and packages of soup, new hats, scarves, mitts and gloves were collected.

Thanks to all brokers who participated.



Bipper and friends helping out at Winnipeg Harvest.



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Irwin Kumka, IBAM President-Elect, and BIPPER at Media launch.



(L to R) Buzz - Winnipeg Blue Bomber Mascot, Carol Ellerbeck - Winnipeg Harvest, Brian Smiley - Manitoba Public Insurance, Brendan Taman - Winnipeg Blue Bombers, Irwin Kumka - Insurance Brokers Association of Manitoba and BIPPER - Insurance Brokers Association of Manitoba Mascot.

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"Go Bombers." (L-R) Bipper, Boomer, Dawn Miller (Winnipeg Blue Bombers), Bruce Michalski (Winnipeg Harvest), Tony Taronno (IBAM), Dan Guimond (MPI) and Buzz.

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Task Force to face-off against Banks



Brian Gilbert is Manitoba's rep on the National Task Force.

The Insurance Brokers Association of Canada (IBAC), representing 7,000 brokerages and 29,000 licensed brokers across Canada, is primed for its latest battle against banks entering the P&C insurance industry. Spearheading the effort on behalf of IBAC is the organization's National Task Force, a team made up of one representative from each province whose job is to coordinate the government relations efforts in his or her jurisdiction.

Background

Canada's *Bank Act* allows the nation's chartered banks to own insurance companies and sell P&C insurance; however, they are forbidden to retail insurance through their branch network. This legislation was designed to protect consumers from 'tied selling' and to maintain a level playing field with insurance brokers who don't have access to the banks' vast client records.

Banks claim the current regulations are 'anti-consumer' and plan to revisit the issue of marketing insurance through their branches when the *Bank Act* comes up for its next review in the fall of 2006.

Is it competition or control?

The Canadian Bank Association (CBA) claims that if banks were allowed to retail insurance products, it would create more competition in the marketplace. Would it though? Perhaps, in the short run, this would be the case, with the six

"Banks have a history of being anti-competition and monopolistic."

new competitors (and their extensive branch networks) joining the more than 200 licensed P&C insurance companies already serving Canada's insurance buying public.

However, banks have a history of being anti-competition and monopolistic, particularly in the medium and longer terms. With their size, they would undoubtedly muscle into the market where they could exercise control, thereby stifling competition. A recent example demonstrates this development. A few years ago, banks were allowed to acquire trust companies and stock brokerage firms. It didn't take long for the competition in both areas to be replaced by bank control.

The opportunity for abuse

If they get their wish, banks could abuse their relationships with clients to obtain business unfairly. They could oblige a client to 'opt for' his/her insurance services in order to use another service that the bank provides. They could easily offer a mortgage to a client, but tie it to an insurance sale. The intimidation factor is a powerful tool that could potentially be used against consumers. Tied selling is very difficult to police and, thus, to prevent.

Small towns to suffer

Should banks get their way, it could be argued that job losses on the brokerage distribution side would be somewhat offset by new bank hires. However, would these new hires be qualified and licensed like brokerage personnel must be? And where will these new bank hires be located? Probably in major out-sourced call centers like Delhi, India. What would this mean to rural Canada? Recent history has shown the banks' blatant disregard for small and low-income communities, with hundreds of bank closures over the last decade.

Insurance brokers, are located in virtually every community in Canada. Brokerage owners and brokers not only have a stake in the communities they serve, but they are qualified to serve their friends and neighbours - their clients - in those varied communities.

The Manitoba message

IBAM believes it is in the best interests of consumers that the current prohibition on bank retailing of insurance should remain. The prohibition has served consumers well in the past and will do so in the future.


The National Task Force's point man in Manitoba is **Brian Gilbert**. Brian is co-owner of MIG (Manitoba Insurance Group) and also a Past President of both IBAM and IBAC and, last year, was Chairman of the national organization. His message to brokers is, "Get involved in the political process. Get to know your current MPs and MLAs. Educate and inform them with respect to this significant issue."

To help with getting this message out, IBAM has developed an information piece available to all member brokers and designed to provide basic information for your discussions with those politicians in and outside of government. "We want to ensure that our message is informative and cohesive," says Brian. "Everyone has a bank story to tell. Armed with the IBAM information piece, we should all be singing from the same songbook."

In the meantime, Brian has assembled a team of Manitoba brokers, who have a personal relationship with the

province's 14 MPs. The broker team is cultivating these relationships so that if the need arises the MPs can be contacted immediately and will pay heed to the brokers' message. Similar broker teams are also being assembled through the other provincial associations and IBAC so that, if needed, all of Canada's 308 MPs can be contacted simultaneously.

For more information on the issue of banks in insurance, your National Task Force and the grassroots kit, contact IBAM at 488-1857. #



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Catch me if you can

By John Knotek, BMO Bank of Montreal

You may recognize our title from the movie about a fraud artist turned fraud consultant. While the film took a light-hearted look at more than US\$2.5 million in cheque frauds, the real-life scenarios can be true horror shows. The insurance sector is no stranger to fraud and staying one step ahead of criminals is a challenge. The good news is that brokers can take action to minimize the opportunity for fraudulent activity, through internal controls and external services. As well, financial institutions are implementing changes that should further aid in the fight against cheque fraud.

Internal controls must be your first line of defence. A starting point is physical security – ensure that you properly secure and restrict access to any computers that issue cheques, especially ones with electronic signatures. Cheques, cheque order forms, and articles of incorporation should be treated as carefully as cash and kept locked up. Ensure the cheques themselves have the serial number on the electronic codeline (or MICR). Most banks' detection equipment relies on the MICR as part of their fraud detection systems. Operationally, tactics such as reconciling accounts on a daily basis (confirming both correct amounts and payees) and separating the accounts payable from the accounts receivable roles can help minimize opportunities for fraudulent activity.

A secondary line of defence revolves around various banking products. Typically, these products will serve to cross check-banking activity against cheque issuing activity, thereby assisting you in identifying potential discrepancies. Specifically, services such as positive pay, electronic reconciliation, and electronic payments direct to the payee can help mitigate the risk of cheque fraud.

Even with the best defence systems in place, be ready to act on warning signals, such as account debits that you have no record of. A less obvious one is a mismatch between a payee's record of payment and your own, when you know the item has cleared your account (but the payee claims the item is still outstanding). If you believe that fraudulent activity is at work, contact your banker immediately and be prepared to provide the cheque number, date, amount, and payee. If after investigation, you determine that an item is not your genuine article, immediately request a stop payment on the cheque. This may sound redundant given that the cheque has cleared, but there could be multiple copies of it in circulation. You will need to complete a declaration form from your bank, which legally declares the fraudulent nature of the item. It's important to note that whether conducting regular account reconciliation or investigating a suspicious item, be conscious of the account documents you signed with your bank. Carefully review these documents to understand your responsibilities with regard to notifying your bank of account irregularities.

In addition to any internal methods in your office, there is an important change coming from financial institutions – electronic cheque imaging and truncation. Paper cheques will no longer be physically transported between financial institutions. Rather, cheques will be scanned at regional processing centres and the ensuing electronic image will be used for further processing. The actual physical cheque will be destroyed

shortly after the image usability is verified and, hence, will no longer be provided in monthly statements. In turn, some form of access to these images will be made available, either through a printout of the image or viewable on-line. Stay tuned for more on this issue, which is only in the development stage. Implementation is scheduled to start this January and be phased in over five phases to end June 2008.

While the impetus for electronic imaging is to modernize the clearing system, there are some resultant effects that should aid in fraud detection and prevention. First, cheques will need to be image-friendly. All cheques will be required to meet new standards by the end of 2006. Among the new standards is mandatory MICR line encoding, which should further aid in detecting suspect items. Ask your bank or cheque provider when the new cheques will be available, so you can manage your supply accordingly. If your bank gives you the ability to view cheque images online shortly after a transaction is posted to your account, it will allow for more timely account reconciliation and earlier detection of fraud. Also, the reduction in the physical transportation of cheques should help reduce theft incidences.

Using technology and increasingly sophisticated fraud tools, criminals are continually creating imaginative ways to try to pocket your firm's money. You can't afford to let your guard down. Fortunately, there are ways to minimize the risk of fraud, so take action and protect yourself! #

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By Nicole Harris

The icemen cometh



Back (L-R): Lionel Ewbanks, Riley Johanson, Dale Rempel, Andrew Peckham, Keith Bially, Stephane Warnock and Aaron Kirouac; Front: Dominik Vann.

Known for its steer wrestling and cowboy-rustling stampede, the Town of Morris is about to undergo a face-lift. **Dale Rempel** of Rempel Insurance and several community leaders are burning the midnight oil to lasso an economic windfall for this Southern Manitoban community. Their collective goal was to score a Manitoba Major Junior Hockey League team and make it a success. "With a league like this playing in our home town we will be able to draw people from all over the province and the economic spin-off benefits will help support local business and volunteer opportunities for everyone involved," Rempel noted.

For the past four years, Oakbluff was home to the Pembina Valley Twisters, but since September the MMJHL team has a new look and location. The team of 17-21-year-olds has relocated to Morris and will soon christen their first season in a new state-of-the-art arena. A brand new, \$4-million Multi-Purpose Complex and Wellness Centre is undergoing the finishing touches in Morris and, once complete, will provide improved revenue from a larger fan base.

"This is a stepping stone for kids playing here," said Rempel. "It also gives kids an opportunity to go to university, without a lot of travel. It's an easier schedule than the Manitoba Junior League."

The Town of Morris will soon be asking for the public's help for sponsorship and in choosing a name for the new arena. The Pembina Valley Twisters started well and currently have an 8-6 record in the regular season. It's expected the transplanted team will play its first game in the new Multi-Purpose Complex sometime in November. Not only will this be a momentous occasion for the team in their new venue, but it will also mark the 35th anniversary for the MMJHL.

If you would like further information, please contact the TWISTERS HOTLINE at (204) 746-8463. #


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Guild staff members *Partners for Life*

An employee's tireless commitment to blood donation spurred a Brandon insurance brokerage to join Canadian Blood Services' Partners for Life program, a nationwide program designed specifically for corporate and community organizations.

"It's really worthwhile and the benefits are huge," said **Brett McGregor**, Operations Manager for Guild Insurance. "I don't know if everyone knows what they are. It's a great feeling when you're done (donating)."

McGregor said his company's employees, Partners for Life members since 2003, were inspired to join by a co-worker whose son was born prematurely and required blood transfusions for his survival.

"She was the one who spearheaded this effort because of what she went through with her son," said McGregor. "People knew she was a donor and her reasons for getting involved – more than anything we understood."

Though the co-worker has since left Guild Insurance, her efforts continue, said McGregor, mostly because the company feels there are a host of other benefits to participating.

"It's nice to have a cause all the staff can rally around," he added. "It's definitely brought together people from all parts of the company – from the CEO through to the front line staff."

Of Guild's 28 employees, about half participate in the program. This 50% rate is much higher than the national average of 3%, but McGregor said the real participation rate is higher, since a few Guild employees cannot participate due to previous illnesses.

The process involves donating blood once every eight weeks. Guild Insurance employees go as a team, during work hours, to the sessions, which last about an hour and a half.

"The one nice thing is we've introduced new people to the blood donation process," said McGregor. "You can sit beside the new person and make them feel comfortable. Some people get anxious around needles and blood."



"The whole group concept has helped ease that."

On a personal level, McGregor said the Partners for Life program has been extremely rewarding, especially when you consider that for every blood donation, the lives of up to three people could potentially be saved.

"It makes me feel good, being involved in a program that is helping people," said McGregor. "You leave knowing you've accomplished something – that day you saved a life, you don't know whose, but it's a good feeling."

What started out as empathy towards a co-worker's life experience

has become something very personal for each Guild employee.

For McGregor, it motivated him to replace his co-worker as 'program champion,' the link between Guild Insurance and Canadian Blood Services.

"I just thought it was a really good program and I didn't want to see it die when she left," he said. "It was important for me to see this keep going."

McGregor said there's also the matter of a gauntlet he's thrown down. "I think we could be held as an example and challenge to other brokers to do the same program. 'I would love to see all other brokers in Manitoba take part in the Partners for Life program.'"



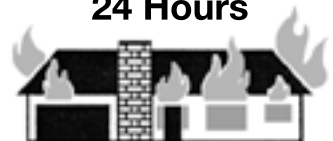
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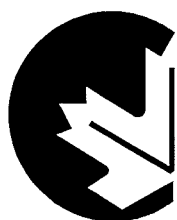
The Insurance Brokers Association of Canada recently recognized IBAM Past President **Dale Rempel** for his many contributions to IBAC's Board of Directors. Dale is retiring from the IBAC Board and as chair of the IBAC Professional Development Committee. Congratulations Dale and thanks for everything you have contributed.

*Keith Wilson, IBAC Chair
Dale Rempel, IBAM Past President*



*IBAC Executive: (L to R)
Peter Fredricks – Vice-President
Larry Kozakevich – President-Elect
Robert Kimball – President
Danny Craig – Vice-President
Keith Wilson – Chairman
Dan Danyluk – Chief Executive Officer*

Manitoba Broker's Association

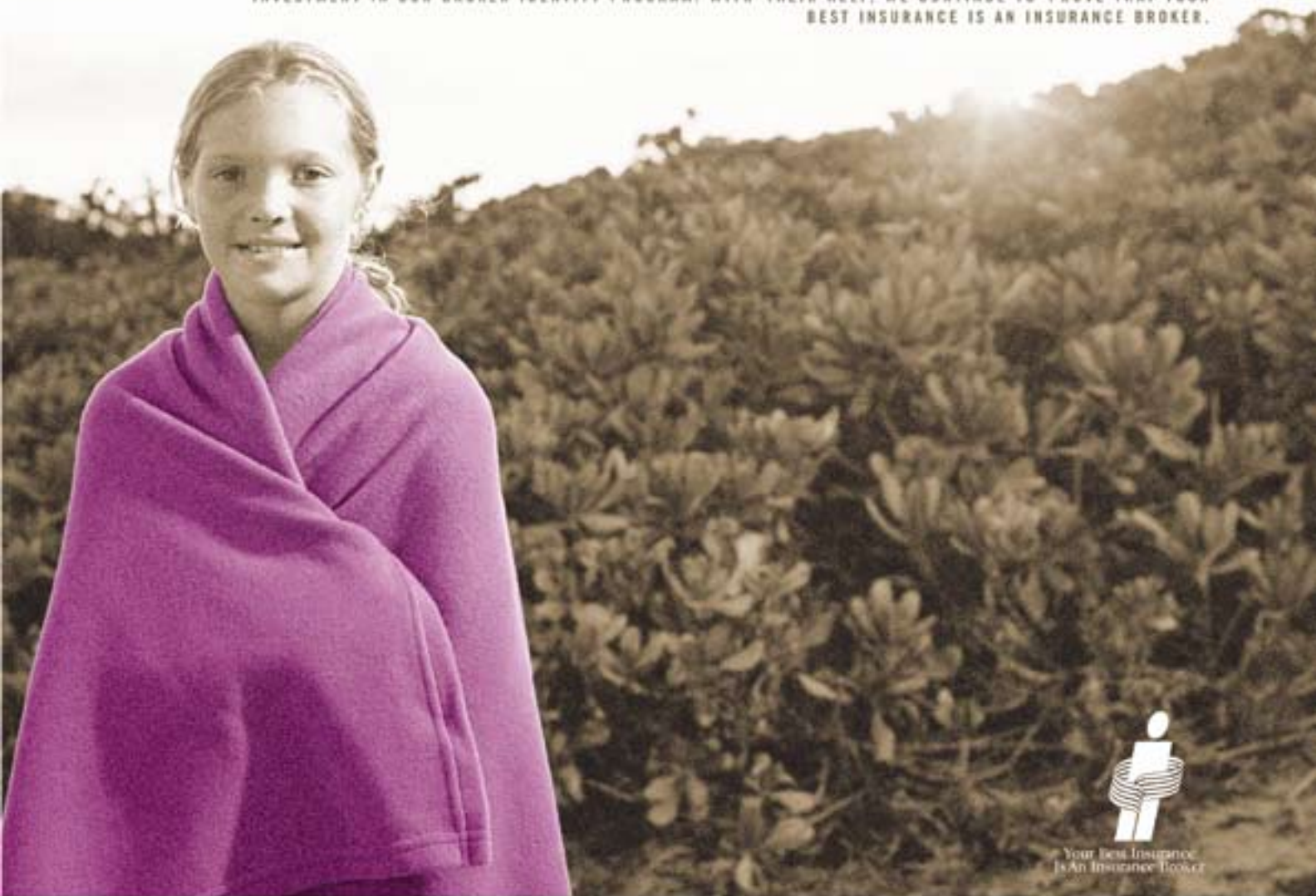


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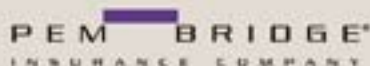
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NEW MEMBER

IBAM welcomes **Horace Smaczylo**, of Standard Investments of Winnipeg, as its newest member.

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Conference reminder

For those readers who are putting together their 2006 Business Calendar, be sure to highlight April 26 to 28. Those are the dates for **IBAM's 2006 Conference** set for The Fort Garry in downtown Winnipeg. Watch for more information in upcoming issues of TMB.

Shilling Bear a timely Christmas gift

Shilling Bear, by well-known Winnipeg children's author and puppeteer (and TMB Advertising Manager) **Cindy Robin**, is a beautiful and inspirational story about kindness and sharing. Recently, Shilling Bear made his debut on CD, with a portion of the proceeds going to Variety, the Children's Charity of Manitoba.

The CD is available at Chapters, McNally Robinson Booksellers, Toad Hall Toys, Radiance Books & Treasures, Prairie Sky Books, Showcase Manitoba, Sage Garden Herbs, or can be ordered from the Variety Club office (982-1058).

In 2006, the storybook *Shilling Bear* will be released. It will feature illustrations by noted Nova Scotia artist **Carol Whitcombe**, a former Winnipegger. For more information on Shilling Bear and Variety Club, visit www.cindyrobin.com or www.varietymanitoba.com.



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Lupus Society of Manitoba

IBAM recently made a generous donation to the Lupus Society of Manitoba. Proceeds were raised from the 2005 IBAM Golf Day.



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Liberal Cabinet Reception

IBAM representatives attended a Liberal Cabinet Reception and BBQ on August 25.



1. (L-R) IBAM President Tony Taronno, Prime Minister Paul Martin and IBAM Director Wade Garriock.



2. Federal Cabinet Minister Ken Dryden and Garry Fast, Team Insurance.

WARNING – Notice of Unauthorized Adjuster

On May 19, 2005, the Provincial Court of Manitoba released written Reasons for Decision with respect to the four charges before the Court concerning Mr. Laurie Tomlinson. Convictions were entered on all four charges.

The convictions involved section 385(8) of *The Insurance Act*, for “acting as an adjuster without a licence by directly negotiating, investigating, adjusting, or settling a loss or claim, for compensation or reward or the hope or expectation thereof” on behalf of four separate “clients.”

This outcome validates the consistently held historical position of the Insurance Council of Manitoba with respect to unlicensed activity in the insurance industry. All licence holders are hereby reminded of the need for ongoing vigilance in monitoring and reporting unlicensed activity, in the interest of broader consumer protection. Any information or awareness in that regard should be brought to the attention of the Insurance Council of Manitoba at (204) 988-6800.

- Insurance Council of Manitoba

Bears on Broadway

If approaching from Main Street, the first bear visitors saw this summer while touring Bears on Broadway was *Respect and Honor the Bear*, in front of the Wawanesa Mutual Insurance Company. The artist was Cyril Assiniboine.



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CFIB *launches* new national tax cut campaign

The Canadian Federation of Independent Business recently launched a national campaign calling on Ottawa to implement a new five-year tax reduction plan to replace the current five-year plan that ended on March 31, 2005.

In spite of federal tax reductions implemented in recent years, the overall tax burden remains too high. In fact, the total tax burden remains the biggest concern expressed by 8 out of 10 surveyed business owners, as it impedes their ability to grow their business and create jobs in their community.

CFIB recently joined forces with IBAM to tackle the issue of banks selling insurance through their branch networks, something both organizations oppose.

The Canadian Bankers Association is currently working on a proposal that would allow Canada's major banks to offer information on home and auto insurance products through their branches. The CBA, which represents

the big six banks, claims this will offer convenience for customers across Canada.

IBAM disagrees, arguing that if banks are allowed to sell insurance through their branch network, healthy competition would be destroyed and consumers could be unfairly forced into confronting 'tied selling' practices and being intimidated into purchasing their insurance from banks that tie other financial services, such as mortgages and car loans, to the insurance purchase.

Shannon Martin, CFIB's Director of Provincial Affairs for Manitoba, said, "In past surveys, 74% of our Manitoba members opposed permitting banks to sell insurance through their branches. Small businessowners believe banks already have excessive market power, they have a history of broken promises to reduce prices and improve services, and small firms are rightly worried about tied selling of lending products and insurance products."

Last year, CFIB surveyed business owners as to whether Ottawa should



(L to R) Tony Taronno – IBAM President, Margaret Scurfield – IBAM CEO and Shannon Martin – Canadian Federation of Independent Business (CFIB)

implement a new multi-year tax cut plan. Of the 15,277 responses, 77% said 'yes' while 13% said 'no' (9% were undecided and 1% had no interest in the issue).

Over the past year, many influential MPs told CFIB that a reduction in taxes was not a priority for Canadians. Over the same period, there has been a drastic increase in government spending commitments as part of the 2005 budget and its aftermath. CFIB is concerned that the large increase in program spending will pre-empt already delayed and badly-needed tax relief for small- and medium-sized businesses.

With a federal election looming, MPs will be particularly receptive to what they hear from business owners in their ridings. CFIB has developed a political action alert form for use by its members. The alert urges MPs to voice CFIB's concerns within their party caucus and to call for a new five-year tax/debt reduction plan that will:

- Reduce personal income tax rates for all Canadians and further increase the basic personal exemption;
- Reduce the overall tax burden on small- and medium-sized businesses to encourage entrepreneurship; and
- Give the highest priority to paying down the public debt and providing tax relief.

CFIB urges business owners to get involved. Readers are asked download the CFIB's political action alert from its website at www.cfib.ca, fill it out and fax it to the CFIB's Ottawa office where it will be sorted and sent to respective MPs.



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