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VOLUME 14, NUMBER 4, DECEMBER 2006

The President and the Prime Minister



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Mario Reimer, co-chair

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Irwin Kumka, President

Watch for regional meetings in the new year

On November 28, 2006, The Insurance Brokers Association of Canada (IBAC) praised the Financial Institutions Legislation package introduced in the House of Commons the previous evening by federal Finance Minister **Jim Flaherty**. The legislative package reflects the national consultation that the Government undertook during the last few years and demonstrates the Government's desire to best serve consumers and small businesses. Obviously, this news is also good for brokers.

"The legislation ensures that the balance between the power of the banks and needs of the consumers is maintained," commented IBAC CEO **Dan Danyluk**. "Banks have a privileged place in our economy, and maintaining the current framework that regulates insurance retailing by banks is good for consumers and good for small business."

IBAC also stressed the need for prompt action on the passage of the legislation. We at IBAM concur with this assessment. Consumers and brokers require certainty in the marketplace and the sooner this issue is formally passed into legislation the more our broker members can focus on serving customers. We congratulate all our members for their hard work in terms of educating and informing our political decision makers with respect to these important consumer issues.

IBAC is a federation of 11 provincial and regional associations of P&C insurance brokers. Through its member associations, IBAC represents 30,000 brokers in virtually every community across the country. Similarly, IBAM represents 1,500 broker members from all communities across Manitoba.

Our members have been heard on this issue (bank retailing) and continually need to be heard on a variety of matters. It is for this reason that IBAM will host a series of regional meetings throughout January and February of 2007. The chief aim of these meetings is to advise and consult IBAM members on the Association's activities and plans regarding:

- 1 Political/government/regulatory relations
- 2 Insurer relations (including MPI and the DVL roll out)
- 3 National and local BIPs (broker identity programs)
- 4 Advancement of broker interests in the public domain
- 5 PD requirements, hiring and retention
- 6 Providing general informational services to members

The plan is for IBAM executive/board members to attend regional meetings to share information and ideas with members, and obtain feedback on the above. We will advise on dates and sites in the near future.

We look forward to meeting with you or your delegates soon and strongly encourage your participation. #

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IBAM's ancillary roles sometimes the most important

Dave Schioler, CEO

On Thursday, November 16, 2006, IBAM proudly and willingly hosted a tribute evening for **Neil Andrews**. Neil, who was IBAM's President-Elect and scheduled to become the Association's President at Conference 2007, was recently diagnosed with a terminal disorder known as *Creutzfeld-Jakob disease*, a rare and fatal illness that attacks the brain.

Over the years, Neil Andrews has contributed so much to the Association and its fellow brokers; he was instrumental in developing the Auto Broker educational course, served on the IBAM Board and Executive and on a regular basis continually provided help to his staffers and peers. Indeed, Neil has remained an astute business person and a fierce competitor to many while simultaneously holding the importance and dignity of people at the forefront of all of his dealings. Neil Andrews is obviously deeply respected in and outside of the industry.

The celebration evening saw approximately 200 invitees enjoy emotions that ran the gamut. Neil wanted a party while he would still be with us – and he got one. I cannot emphasize enough the significance of what the members have done in this regard. I truly believe that all of this reveals an Association – and therefore members – with tremendous heart and back-

bone. We are truly happy to have been able to do this for Neil and his family – it will have a lasting effect. In the end, it is all about thanking someone who so rightly deserves our thanks.

Conference 2007

The IBAM 2007 Conference will again be held at the Fort Garry in Winnipeg – this time May 2 through 4. During Conference, our current President-Elect, **Larry Watson**, is expected to be sworn-in as President of the Association. While now IBAM VP, **Scott Feasey** would naturally move to President-Elect at that time. We have already secured a dynamic keynote speaker who will be introduced to members in the very near future. We expect another large attendance for this Conference – so we will be encouraging you to book as early as possible. #

“In the end, it is all about thanking someone who so rightly deserves our thanks.”

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A Changing Landscape

By Larry Kozakevich, IBAC President

As the new President of the Insurance Brokers Association of Canada, I am writing my first *Viewpoint* with both a cautionary tone, as well as with a sense of opportunity.

I think a lot of you out there would agree with me, that our industry has undergone major changes over the last number of years. The insurance brokerage industry is rapidly changing and we need to not only keep up with those changes, but we need to stay ahead of them. Otherwise, our profession as we know it will not be the same.

Regulators have scrutinized our industry as never before. Proposed regulatory changes have been a knee-jerk reaction to fears that certain practises simply do not exist in Canada. Both at the national level, and most importantly at the provincial levels, we all need to keep reminding regulators that the problems that occurred in the US do not apply in Canada, and that we currently do have an effective, transparent, and trustworthy market.

Consolidation and international presence have been two key phrases over many years across many industries. Ours is no exception. We have seen major amalgamation of financial services into the hands of fewer and fewer players. Banks are doing it, insurers are doing it, and credit unions are as well. The economic model of one-stop shopping is the current flavour of the day.

At the national level, Canada's banks are fighting to get more of a stranglehold on the remaining financial services sector. Speaking recently to an insurance salesperson at a big bank owned insurer, he explained to me that they are trying to adopt a model of person-to-person service, learning about their clients' specific needs, and dealing directly with them as they realize that this is the best model for insurance.

What this tells me is that they have realized that the way brokers operate makes the most sense when dealing with clients of insurance. I guess brokers must be doing something right if others are willing to copy our model.

We need to continue thinking out of the box when it comes to our businesses. We need to think creatively at innovating our businesses in order to keep ahead of possible imitators or other threats facing our industry. Had we not been doing our jobs properly, we as an industry would not have lasted over a century in this country. However, we cannot afford to rest on our laurels. We need to continuously keep thinking of how we can increase the value we bring our customers in innovative ways.

Succession and perpetuation is also another topic that has crept up over the years and continues to do so. As with our general population, brokers are getting older, and their businesses will be up for a change in ownership and management. Surveys show that about two-thirds of SME owners plan on retiring or selling their businesses within the next 10 years. They also show that most do not have a successions or perpetuation plan in place.

Although this may appear a challenge facing us, it also provides us with an opportunity to think about and re-examine aspects that most of us had not thought about. Here are some questions that we should all be asking ourselves:

When do you plan on retiring and why then? Have you got anyone in mind that you'd like to see the business go to (a family member, a younger broker working for you, a partner, another brokerage)? What can you do to maximize the value of your business for sale purposes? How can you find a suitable and competent buyer that you feel would carry on the tradition of your business? What kind of 'legacy' would you like to see continue for your business?

I think these are all questions we should be thinking about no matter what age we are. Succession planning is something that should be thought about early in your career, not when you are a year or two away from retiring.

These are some of the threats, and at the same time opportunities facing us. #

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DECEMBER-2006

- 6 CAIB/CPIB Exam
- 7 IBAM Board of Directors Meeting
- 11 FOI Homestudy Exam
- 13-15 Auto Broker Technical Course Phase 1

JANUARY-2007

- 4-5 Auto Broker Technical Course Phase 3
- 8 FOI Homestudy Exam
- 11 Executive Meeting
- 17 Seminar - The Young Commercial Producer – Succeeding At Transition, Winnipeg
- 17 Seminar – The Commercial Advisor: Fusing Growth and Retention Strategies, Winnipeg
- 18 Seminar - The Young Commercial Producer – Succeeding At Transition, Brandon
- 18 Seminar – The Commercial Advisor: Fusing Growth and Retention Strategies, Brandon
- 29/3 CAIB 3 Immersion

FEBRUARY-2007

- 12 FOI Homestudy Exam
- 12 CAIB III Discussion Group Begins – Winnipeg
- 13 CAIB I Discussion Group Begins – Winnipeg
- 14 CAIB/CPIB Exams
- 14 CAIB IV Discussion Group Begins – Winnipeg
- 15 CAIB II Discussion Group Begins – Winnipeg
- 21 Senior Insurance Executive Dinner
- 22 IBAM/YBC Joint Meeting & Function



Irwin Kumka

President's Schedule

OCTOBER 2006

- 16 Meeting with MPI & Winkler area Brokers
- 18/20 IBAO Conference – Niagara Falls, ON
- 27 Young Broker Education Day
- 31 Meeting with MPI Managers

NOVEMBER 2006

- 3 PC Annual Fall Dinner
- 6 MPI/ IBAM Executive Meeting
- 16 IBAM Past President's Meeting/ Neil Andrews Tribute Dinner
- 22-24 RCCAQ Conference, Quebec City, PQ

DECEMBER 2006

- 7 IBAM Board Meeting

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your calendar:

IBAM's 2007 Annual General Meeting, Conference & Trade Show will take place May 2-4, 2007 at the Fort Garry.

An Open Letter to IBAM's Membership

As Manitoba's new driver licensing system becomes operational and the partnership between Manitoba Public Insurance and brokers enters a new era, we wish to recognize that this is a huge undertaking, and we, along with MPI, want to thank you now for the time and effort you are investing to ensure its success.

When MPI was given responsibility for replacing the previous system, it knew that the task would be challenging. MPI had a very limited time window in which to design, adapt, test and implement the new system. Many of you are expanding into a new line of business and have faced a steep learning curve in a compressed time period.

We believe that the cooperative efforts of IBAM and MPI have aided in the success of the new DVL system. But more particularly, along with MPI, we recognize and appreciate that success has come at the hands of the people on the front lines. In this vein, we fully understand that the implementation stage has placed heavy demands on the staff and resources of the many brokerages in Manitoba, and also on all of MPI's own staff and resources.

At a time like this, it is therefore also vital to reflect on the substantial rewards that these efforts bring.

Brokers benefit by holding a significant business opportunity. You and your fellow brokers have the chance to build relationships with 200,000 potential new customers as you cross-sell different products. The industry will rest on a stronger and more stable foundation as we fuse together the delivery systems for driver's licences and insurance.

For MPI/broker shared customers, the rewards are improved service, convenience and security – benefits that will reflect directly back onto your broker business.

Rewards like this do not come easily, but along with MPI, we know that we can count on the brokers who have served Autopac customers so well for the past three decades.

Thank you, again, for making these advances possible.

Yours truly,

Dave Schioler,
Chief Executive Officer
Insurance Brokers' Association of Manitoba

Chairs serve as IBAM ambassadors



NEW ORLEANS



GRAND BEND



In September, YBN Chairs **Ryan Garriock** and **Mario Reimer** accumulated considerable Air Miles while networking with other young broker networks from across North America at a pair of prestigious events.

First on the agenda was the annual conference for YBN groups in the US that ran September 8 to 10 in New Orleans. Ryan and Mario were invited to attend this event as guests. Ryan said the agenda was very similar to the Manitoba group's annual Education Day with seminars, keynote speakers and workshops. He also noted, "While their YBN has been in existence for many, many years, they experience pretty much the same challenges that we do in Manitoba. These include a shrinking workforce, growth of the YBN in the industry, succession planning and education initiatives."

Mario was struck with the lingering effects of Hurricane Katrina on the city. He told *TMB*, "Parts of New Orleans still resemble a war zone. Progress has been slow."

The first day of the Conference saw delegates working with Habitat for Humanity to rebuild homes in one of the hardest hit areas of New Orleans.

According to Mario, "It was a unique way to meet fellow delegates. It was also great to take a step back from our insurance life to help people in a physical way."

September 13 to 15 found our dynamic duo in Grand Bend, Ontario (90 minutes from London) attending the second annual meeting of the National Young Brokers Committee. The inaugural meeting was held in Winnipeg last year and, according to Ryan, was still being talked about at this year's event.

Both chairs commended the Ontario committee for being the perfect host and making all delegates feel welcome. Ryan and Mario saluted the Maritimes for establishing its YBN Committee over the past year. Out of the national meeting came the following initiatives:

- Plans to hold quarterly conference calls to discuss industry issues and provide support to each other;
- Development of a Leadership Seminar that would be available from coast to coast; and
- Extend the national meeting from a half-day to a full day.

Mario concluded, "Manitoba remains a 'model' for the other provincial Young Broker Committees."

Asked for a final comment on their experiences, the chairs said:

Ryan: "You can't truly appreciate your accomplishments until you compare them with others. These events instilled in me a sense of pride. Over the last nine years, Manitoba's YBN has flourished into a very successful and meaningful part of IBAM, IBAC, and the insurance industry as a whole. The ability to discuss hurdles that we face in Manitoba and to hear how others overcame them is invaluable."

Mario: "Attending these events is integral to our group's growth. It gives us the opportunity to develop business relationships and friendships with people doing virtually the same thing that we're doing. We've been able to develop a contact base from people in both countries, which will make future events that much more open to discussion. It's exciting to anticipate the future and see the tip of the iceberg of what is to come in our industry." 🍷

Young Broker Education Day a hit

The 3rd Annual Young Broker hosted Education Day on October 27 was a huge success. Over 100 delegates attended the event, which was highlighted by a keynote address from newly re-elected **Mayor Sam Katz**.

Four dynamic continuing education sessions were invaluable to attendees.

These included: Business Marketing, Identity Theft, the Claims Process, and Errors & Omissions. The afternoon wrapped up with the *Meet Your Company Representatives Reception*, and we would like to thank all company representatives who participated. CEO Dave Schioler addressed all delegates during

dinner (see at end of report), which was followed by a Halloween Social.

Special thanks go out to all sponsors of this day. Hosting such an event would not be possible without your generous support. 🍷



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YBN Education Day address

Given by Dave Schioler, CEO, IBAM

Ladies and Gentlemen, Young Brokers of Manitoba:

Thank you for allowing me to speak with you this evening. The message I want to bring is simple and clear and it is, as motivational & self-help guru **Brian Tracy** says:

[As young brokers and present or future business principals]...*"If you absolutely believe that you are destined to be a great success in life, you will think and behave accordingly, and you will make it become true. If you confidently believe that you are a lucky person, and that good things are continually happening to you, your belief will become the actual fact of your life.... You can have anything you really want in life if you can think about it, dwell upon it, emotionalize it, visualize it, and affirm it, over and over again."*

In the context of this idea, think about what you have accomplished in your life thus far. Think about the things you have done to bring you to where you are today – sitting amongst your peers – fellow professionals who you admire and respect. Each of you is a part of that individual and collective success. And so, you are the present and you are the future of this industry. Most importantly, you can create your own future... you can create **our** future.

There are a number of ways that you can go about creating your own future, but I'd like to address it in the context of these three areas.

- First, broker professionalism, succession and perpetuation;
- Second, political activity; and
- Finally, sound organization

Your broker professionalism, your service with integrity and caring, while protecting, preserving and enhancing the interests of the brokerage community, consequentially means protecting the interests of the insurance consumer. In order to both create succession and be successful, young brokers must play a significant role in ensuring that the traditional brokerage delivery system is maintained and enhanced for the foreseeable future. There can be no doubt that if the insurance consumer is left with sufficient insurance choice through strong, independent brokers – brokers that truly provide both product and professional service in accordance with customer interests – then notwithstanding adjustment in the marketplace by potential bank entry and organic consolidation, that same consumer will be much better off (and brokers will thrive). Amongst the fierce business competition within which our members will no doubt engage, the means to survival, growth and success are to be found in delivering personal and professional service to the insurance consumer. 'Professional, young and experienced' insurance brokers can and must do this better than any other market player. You, our Young Broker members, are professionals – and your professionalism is what will allow you to survive and win in a changing market place. Broker professionalism is the key – for no one will provide better or care more for the consumer than the local insurance broker. You will be operating in a continually changing environment, faced with many tough challenges, but also with much opportunity. While brokerage consolidations may initially mean a decrease in the number of member brokerages in operation, it does

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not necessarily have to mean a substantial decrease in either the number of professional brokers operating in the Province or in the revenues for those brokerages. On the contrary, the consolidation activity can bring a significant opportunity for growth **and for you**, and for future generations of brokers and the present and future generations of consumers of insurance products and services in Manitoba. **I am also convinced that, if you conduct yourself with integrity and professionalism, you will be lucky and, as Brian Tracy says, "You will be a great success in life."**

If you would have been in Niagara Falls last week, you would have witnessed first-hand the enormous political power of insurance brokers in Canada. Five thousand delegates attended the Trade Show, Conference and AGM of the Insurance Brokers' Association of Ontario. It was no small statement by Canadian insurance brokers to have **Prime Minister Stephen Harper** speak to a crowd of over 800. In his address, the Prime Minister said:

"Thanks to the 10,000 independent businesspeople who belong to the Insurance Brokers Association of Ontario, consumers in this province have access to a wide array of insurance products at competitive prices. In communities large and small, insurance brokers help individuals and businesses get the coverage they need and the support they need when they make a claim. I also know that, as respected professionals within your communities, many of you are involved in local business, sports and charitable organizations (and maybe even in political parties). And that's why I'm especially pleased to be with you today.... In the letter your Chief Operating Officer Randy Carroll wrote to invite me to speak at this convention, he said your [Broker] Association[s] [are] extremely thankful that our government has upheld the position we took during the election campaign against direct selling of insurance products by the banks. To which I would say, there's no need to be thankful. We made a commitment, and we stuck to it. It's as simple as that. And, to the best of our ability, that's what Canadians can expect from our government for as long as they entrust us with the responsibility to lead this great country."

Need I say more with respect to political influence? Maybe. As young brokers, I encourage you to learn it, understand it, embrace it and practice it. It is, indeed, another key to your future, to our industry's future, and to the future of Canadian insurance consumers who just may want to have choice in the marketplace for their general insurance needs. Understand that the Prime Minister's statements – the Government's position – didn't happen by accident. **YOUR SUCCESS – YOUR LUCK – YOUR FUTURE – ARE ALL WRAPPED UP IN YOUR POLITICAL AWARENESS AND ACTIVITY.**

Finally, to ensure professionalism and to effectively utilize political action, you require a sound organization. To this end, I congratulate Manitoba's Young Broker Committee and Young Broker Network. Today's Education Day has been another resounding success and for this you should thank yourselves; and we should thank our business partners, our sponsors who contribute so graciously to our industry; and we should thank our presenters, who wouldn't do what they

do for us without valuing your professionalism and your future potential. Thank you all.

Young Brokers, we can and will grow and improve, but I can tell you today that you have been and remain leaders in your movement. By your organization and efforts, you are absolutely creating your own future, your luckiness and your success. In my travels across the country this year, I have seen the beginnings and growth of young broker organizations in other provinces – all replicated on the Manitoba model. These organizations and yours represent the future. They allow for and promote the sharing of ideas, business practices, professionalism and friendship – all of which are keys to our future and our success. Keep up the great work.

And as you go forward, remember:

If you confidently believe that you are a lucky person, and that good things are continually happening to you, your belief will become the actual fact of your life.... You can have anything you really want in life if you can think about it, dwell upon it, emotionalize it, visualize it, and affirm it, over and over again."

Ladies and gentlemen, 'believe and achieve' – and as you create your own future, remember that you are, indeed, **our** future.

Thank-you.

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YBN Golf Day a smashing success

In what has become a highlight of the insurance industry calendar, the 2006 YBN Golf Day was a smashing success, as these photos will prove. A huge *THANK-YOU* goes out to our sponsors, who made the event possible.

1. **Lowest Scramble Team winners:** (L-R) Shawn Graydon, Lincoln Bergman, Dwight Heppner and Tara Chammartin receive their prizes from Dave Wooden of sponsor Enterprise Rent-A-Car.
2. **Most Honest Team:** (L-R) Dave Schioler of IBAM presents prizes to Joanne Hampson, Katrina Hueging, Vanessa Heichert and Darryl Maeren.
3. **Best Poker Hand Team:** Greg Kirk (Centre) of sponsor Portage Mutual awards (L-R) Joel Carriere, Krista Stevenson, Ryan Bineau and Mike Kehler.
4. Joe Smeets (R) of Advance Electronics, Putting Contest sponsor, awards prize to Rob Geswin.



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Season's Greetings

All of us at Crawford Adjusters Canada would like to take this opportunity to thank our loyal friends and clients for their friendship and support.

In lieu of a holiday card, Crawford has made a donation to Crawford Cares on behalf of its clients and employees. All funds raised by Crawford Cares are donated to The Women in Insurance Cancer Crusade (WICC). Since its inception, Crawford Cares has raised over \$125,000 for this very worthy cause.



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A tribute to

NEIL ANDREWS



On Thursday, November 16, IBAM hosted a dinner in honor of Neil Andrews at the Victoria Inn in Brandon. Over the years, Neil has dedicated a vast amount of time and energy to the insurance industry. It was a wonderful evening with 180 in attendance.

Thank you, Neil, for your years of commitment to the Insurance Brokers Association of Manitoba and to the general insurance industry.

Neil Andrews, President of the Insurance Brokers Association of Manitoba for the evening of Thursday, November 16, 2006, with wife Heather.

Brandon Sun Monday, October 23, 2006

As Neil Andrews intently watched the action at the Brandon Curling Club on the weekend, it was obvious he would much rather be on the other side of the glass, holding the broom and calling the shots.

A partner in a successful business, two-time provincial senior men's curling champion and manager of the Ora Dental Marlins senior baseball team, Andrews has never been one to watch from the stands.

But a one-in-a-million twist of Fate changed that.

Andrews was diagnosed last month with classical Creutzfeldt-Jakob Disease, a rare and fatal disorder that attacks the brain. Early symptoms of the disease, for which there is no cure, can include memory and mood swings as well as difficulty maintaining balance.



Neil with his Guild Insurance staff.



Neil's broker friends, family and community partners.

The benefits of IBAM membership



In its simplest and most intrinsic terms, IBAM membership has the raw benefit of providing a sense of belonging – belonging to a community of sorts. But what else? What are the core and ancillary benefits that membership brings?

At its core, membership in your association has always been designed and intended to create and continually develop and enhance broker interests by providing a unified voice for the industry overall and in the following areas more specifically:

1. Political/government relations, including relations with elected and unelected ‘politicals’ and regulatory authorities
2. Insurer relations, including both local and national interests
3. Advancing broker interests in the broader public domain
4. Coordination and control of the prerequisites to licensing requirements and perpetual, professional development through strict education and other means
5. Organization of the affairs of the association and its members via Annual General Meetings, conferences, trade shows, and other events
6. Governance of the affairs of the association through the coordination and conduct of board meetings and board affairs
7. Facilitating the national and local ‘broker identity programs’
8. Providing general informational services through regular communication with members

In addition, some of the secondary benefits of membership include:

9. Serving as broker for the Association’s members who take part in the Errors and Omissions insurance program
10. Acting as an ambassador in the community at large
11. Providing a range of participants and facilities in the Association’s Affinity Program, whereby members can enjoy a wide array of discount and other group purchase benefits
12. Keeper of the member website
13. Serving as editor and distributor of IBAM’s quarterly magazine *The Manitoba Broker* and the yearly *Manitoba Insurance Directory*.

– Dave Schioler, CEO



Prime Minister supports consumer choice through broker distribution channel



IBAM President Irwin Kumka greets Prime Minister Harper

(Portion of a speech delivered by Prime Minister Stephen Harper to IBAO delegates and guests in Niagara Falls on October 19, 2006.)



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In communities large and small, insurance brokers help individuals and businesses get the coverage they need and the support they need when they make a claim.

I also know that as respected professionals within your communities, many of you are involved in local business, sports and charitable organizations (and maybe even in political parties).



(L-R) Garry Stack (IBANS President), George Wright (IBAS President), Ralph Zutter (IIBAA President), Irwin Kumka (IBAM President), Prime Minister Stephen Harper, Brenda Rose (TIC President), Doug Guedes (IBABC President), and Larry Kozakevich (IBAC President).



Prime Minister Harper addresses broker delegates at the IBAO Conference on October 19, 2006.

And that's why I'm especially pleased to be with you today...
 ... In the letter your Chief Operating Officer Randy Carroll wrote to invite me to speak at this Convention, he said your Association is extremely thankful that our government has upheld the position we took during the election campaign against direct selling of insurance products by the banks.

To which I would say, there's no need to be thankful.

We made a commitment, and we stuck to it. It's as simple as that.

And, to the best of our ability, that's what Canadians can expect from our government for as long as they entrust us with the responsibility to lead this great country.

Thank you.

God Bless Canada.

(For a full version of the speech, visit <http://news.gc.ca/cfmx/view/en/index.jsp?articleid=248729>)



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Gary Morris in Big Apple Marathon

Five years ago, broker **Gary Morris** (Cox Morris Insurance) was a bit overweight and not happy about it. That is when he decided to make a lifestyle change in order to get fit and trim. One aspect of his new regimen became jogging. As Gary focused on his new hobby, he became more and more committed. Eventually, the question of tackling a marathon arose.

"I enjoyed running, but never thought I could complete a marathon," Gary told

TMB. "As I continued training, however, I was going further and further. One day, I decided 'why not?' Today, I've got 14 marathons under my belt including five Manitoba Marathons."

Among those 14 marathons are events in Honolulu (with Team Diabetes), Las Vegas, Fargo, Minneapolis-St. Paul, Victoria and Regina. "My wife Dini (who is a broker with Gary at Cox Morris's Portage Avenue location) is also a runner," says Gary. "We combine our

love of running with our love of travel – and if we can raise money for a deserving charity, that's a bonus."

On November 5, Gary added one of the world's most famous marathons to his list of accomplishments. On that date, he and his team ran the New York ING Marathon. This event is mentioned in the same breath with marathons in Boston and London as 'the' prestigious events for marathoners. Over 90,000 applicants entered their names in the lottery to get into the New York run. On November 5, more than 2 million spectators lined the streets of "The City That Never Sleeps" to cheer on the participants. A further 315 million people watched the marathon on television. The picture of exhausted participants crossing the finish line in Central Park is one of the sporting world's memorable moments, and this year, IBAM member Gary Morris was part of this historic scene.

Fortunately, Gary didn't have to take his chances in the entry lottery. As the title sponsor, ING sent teams from across North America and Gary was asked to join the team from Winnipeg. "I was elated when I heard the news," recalls Gary. "Our team consisted of seven runners – myself and six ING clients. We were from all walks of life, from an accountant to a member of the Winnipeg Symphony Orchestra. It was a great group of individuals, and we became great friends. ING was a very supportive sponsor. I can't say enough about their efforts." (Editor's note: Unfortunately, Dini couldn't travel with Gary to New York this year as she was eight-months pregnant with the couple's second child.)

Leading up to the ING New York Marathon, the ING team trained

together four-to-five times a week. From Monday to Friday, they ran short distances of six-to-eight miles. On Sunday, they undertook their long distance run (anywhere from 14 to 23 miles).

And what was it like to run the ING New York Marathon? According to Gary, "It was an unbelievable event. I felt great the entire way; I wasn't tired at all. My time was slower than usual, but that was because of the crush of racers. It was shoulder-to-shoulder for the entire marathon. The run to the finish through Central Park was amazing!"

Asked what was the most memorable moment in the marathon, Gary replied, "That would have to be running up 1st Avenue, a huge street in Manhattan. As far as you could see in front and behind, there was nothing but people running. That was pretty cool."

Running has changed Gary's life. He is in shape, looks good and enjoys life much more. The sport has also become a family affair as Dini runs half-marathons and has been a huge supporter of Gary in his marathon efforts. Gary's mother, Nancy (a broker at the Cox Morris head

office on Roblin Blvd.), has walked the Bermuda Half Marathon, raising funds as a member of Diabetes Team in Training. Another Cox Morris staff member has also run the Manitoba Half Marathon.

"The sport is a fantastic stress release," says Gary. "All your worries simply dissipate when you're running. Then there's the runner's 'high' – that's just indescribable. Afterwards, there is such a sense of accomplishment."

As mentioned, Gary has made a lot of new friends through running and this has translated into a block of new clients. According to Gary, "Not everyone is into golf, and running is another great outlet during which one can talk business. My involvement in running has been a big boost to our brokerage."

It sounds like a win-win situation for Gary and his brokerage. We wonder what personal and business successes his future goal will bring. Gary tells *TMB*, "I'd really like to try an Iron Man competition – that's a 2.4-mile swim, followed by a 118-mile bike ride, followed by a 26-mile run." Whew – good luck with that, Gary! 🏃



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Political & Government Relations Legislature Christmas Open House



Tony Taronno, Dave Schioler, Irwin Kumka and Larry Watson.



Tony Taronno, Larry Watson, Gimli MLA Peter Bjornson, Irwin Kumka and Dave Schioler.



Dave Schioler and Premier Gary Doer.



Dave Schioler, Irwin Kumka, Ginny Devine and husband Premier Gary Doer, Larry Watson and Tony Taronno.



Dave Schioler, Irwin Kumka, Minister of Finance Greg Selinger, Larry Watson and Tony Taronno.



Tony Taronno, Irwin Kumka, Leader of the Official Opposition Hugh McFadyen and wife Jennifer, Larry Watson and Dave Schioler.

Nygård for Life Pink & White Charity Ball

(August 24, 2006)



IBAM was out in full force in support of the fight against breast cancer.

Political & Government Relations



(L-R) Brian Gilbert, Dave Schioler, Vic Toews (Federal Minister of Justice), and President Irwin Kumka.



(L-R) Gerry Corrigan, Brian Gilbert, Irwin Kumka, Keris Dick, Hugh McFadyen (Leader of the Official Opposition and MLA for Fort Whyte), Dave Schioler, Cliff Cullen (MLA for Turtle Mountain), and Wade Garriock.



Past President Tony Taronno met with Federal Foreign Affairs Minister Peter McKay.



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Political & Government Relations



Wade Garriock, Larry Watson, MP Rod Bruinooge, Dave Schioler and Ryan Garriock at Steven Fletcher fundraiser.



Ryan Garriock, Dave Schioler, Wade Garriock, Larry Watson, Finance Minister James Flaherty and (Front) MP Steven Fletcher at Steven Fletcher fundraiser.

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Dave Schioler and Larry Watson meet Federal Finance Minister James Flaherty (middle).

Coughlin gets creative with partnership that fits

Coughlin Insurance and C.W. Pooles & Company in unique alliance

"In the next 10 years, you'll see all kinds of changes within the insurance industry, with lots of consolidation and lots of competition – and we're going to be part of it."

With those words, **Ken Coughlin** summed up the reasons behind the recent business partnership involving his brokerage, Coughlin Insurance, and C.W. Pooles and Company (owned by **Carol-Ann Borody-Siemens**). The partnership allows Coughlin Insurance to 'expand its brand' both within the industry and to the commercial insurance buying public. For Carol-Ann, it allows her brokerage to expand its home policy business and her, personally, to focus on the area of insurance in which she is most interested – Life and Disability. In short, it's a win-win situation for all concerned and a partnership that, simply put, is the right fit.

Both brokerages are family businesses. Coughlin Insurance has been in business for 35 years, since May of 1971, when Ken's father, Guy, started the Winnipeg-based enterprise, which has grown into a brokerage with two sites (Taylor Avenue and Regent Avenue). Today, Guy can still be found in the Coughlin Insurance offices, although Ken and his brothers Bob and Brian oversee the brokerage's day-to-day affairs.

C.W. Pooles is located on Portage Avenue and was started in 1937 by the brokerage's namesake, Cecil William Pooles. He eventually sold the business to employee Walter John (W.J.) Borody. W.J.'s daughter, Carol-Ann, assumed control in 1991.

The history of these two businesses formed the basis of the new partner-

ship. According to Ken, "Our fathers did business together and that tradition has continued. Over the years, our families became more than business acquaintances – we became friends. At

partnership became official."

When asked if the transition has been a smooth one, Ken chuckled and said, "For the most part, it has been very smooth. The first day, however, the fax machine broke and we lost our printer connection. We were left shaking our heads for awhile, wondering if the insurance gods were against us, but these problems were quickly ironed out."

He added, "The offices are integrated, but we work with two different networks. The staff members at all three sites have been wonderful. They are totally behind this partnership and see the greater opportunity in being part of a larger brokerage entity."

What does the future hold for C.W. Pooles / Coughlin Insurance? "I consider our new partnership a 21-employee start-up company," said Ken. "In my view, we are just getting started. Five years ago, no one knew who we were. Then, about three years ago, we invested considerable time and resources into our advertising efforts and, today, the industry and consumers alike, recognize Coughlin Insurance. We plan to get even more creative in the future, and we're are

always looking for new opportunities that could turn into something more profitable." (Editor's note: Something along the lines of the C.W. Pooles-Coughlin Insurance partnership, no doubt.) #



(L-R) Bob, Brian & Ken Coughlin

The partnership allows Coughlin Insurance to 'expand its brand' both within the industry and to the commercial insurance buying public.

social functions, the conversation would inevitably shift to business. That's what happened with this recent move. Over the last Christmas season, our families first discussed the notion of a partnership. We continued to talk and toss ideas around and, on June 1 of this year, the



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News from IBAC

The Insurance Brokers Association of Canada recently recognized IBAM Past President **George Miller** (Stewart-Greenslade, Portage la Prairie) for his service on the IBAC Board of Directors. Congratulations George!

IBAC also released this photo of its new Executive for 2006-2007.



IBAC's Bob Kimball presents George Miller (L) with his Certification of Appreciation.



2006-2007 IBAC Executive – Back (L-R): Justin MacGregor, Vice-President; Peter Fredericks, Vice-President; Danny Craig, President-Elect; and Dan Danyluk, CEO. Front (L-R) Robert Kimball, Chair and Larry Kozakevich, President.

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President's Award was presented to Gregg J. Hanson

The 2006 *Winnipeg Press Club President's Award* was presented to **Gregg J. Hanson**, FCA, President & CEO of The Wawanesa Group of Companies on Monday, October 20, 2006

At the ceremony, Mr. Hanson was described as, "Someone who made a difference."

IBAM was in attendance and congratulates Gregg Hanson.



IWAWM Golf Day

The Insurance Women's Association of Western Manitoba was very pleased with the turnout for this year's IWAWM Golf Day on September 8 at the Glen Lea Golf Club in Brandon, Manitoba. The IWAWM would like to thank all participants and sponsors for making the event so special.



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RRC honours David Garriock



Red River College has awarded its Distinguished Alumni Award to **David Garriock** (Business Administration, 1967).

According to RRC, the award "honours graduates of the College who have distinguished themselves in both their chosen profession and the community. It recognizes the outstanding personal and professional achievements of our finest graduates."

Following graduation, David worked in retail for almost a decade before joining his father's brokerage. He subsequently grew the brokerage into the leader it is today (before turning the reins over to his three children).

In 1987, David co-founded the umbrella group Premier Insurance Group. He also served as IBAM President in 1984-85 and 1987-88. From 1985 to 1988, David was a Director of IBAC. He obtained his CCIB designation and is a regular lecturer in IBAM's educational program.

David credits his experience at Red River College with giving him the tools and confidence to become a successful entrepreneur and businessman. He states, "My diploma got me employed right after graduation, which is important when you begin your career. There is no doubt that my education from RRC gave me the confidence to run a business."

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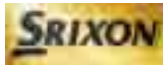
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