

THE MANITOBA **BROKER**



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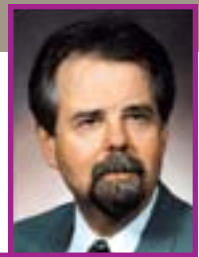


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Irwin Kumka, President

Keeping you up to speed

The Bank Act

It's time again to look at the current status of the *Bank Act* (Bill C-37) as it passes through Parliament.

The bill was introduced in the House of Commons at the end of November 2006, followed by first reading and second reading in December 2006. It was then sent to the Commons Finance Committee, which held hearings on the bill over the past few days. Appearing as witnesses were the Minister of Finance, and the Canadian Bankers Association (CBA). Parroting what the Prime Minister stated in his address to the IBAO 2006 Convention in Niagara Falls, the Minister of Finance advised the Committee that the Government had indeed made its decision with respect to keeping banks from retailing insurance out of their branches and was sticking with this decision. (The bill is essentially quiet on the issue of extending more insurance powers to the banks).

The result is that the bill will now go for third reading in the House and then on to the Senate for readings and committee hearings.

The reality is that with an election looming any time soon, the deadline for passing a re-written *Bank Act* could be extended as late as April 2008 from its current April 24, 2007 deadline. In light of this and while we remain positive that the federal government will "do the right thing," brokers should continue to speak with their MPs on this issue every chance they get.

Former IBAC and IBAM President **Brian Gilbert** continues to do an excellent job as IBAM's 'political champion' as we carry a common message in order "to ensure that insurance brokers are the primary provider of insurance products and services in Manitoba."

Working with the regulators

We continue to build positive relationships with Manitoba's insurance industry

regulators. CEO **Dave Schioler** meets regularly with Superintendent **Jim Scalena** and ICM General Manager **Lois Broder**. We fully expect that these superb working relationships will help members receive, significant, tangible results in the near future.

Passing the torch

I can't believe Conference 2007 will be here so soon. While looking forward to passing the presidential duties on to IBAM President-Elect **Larry Watson**, I will miss – profoundly and with great memories – my role as IBAM President. I believe that we have accomplished much this year, particularly in terms of broker identity and political action. Thank you to all of our members for their tremendous support and involvement during the my term as your President. I have been proud to serve. See you at Conference. #

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Conference is here again

Dave Schioler, CEO

I can't believe it! It seems like just yesterday that **Tony Taronno** was introducing **Irwin Kumka** as our new IBAM President. In just a few weeks, a new IBAM President will be proudly announced to our members. As you will now know from our website and brochure mailing with respect to AGM, Conference & Trade Show 2007, our theme for this year – as we make a play off of **007** – is *The **BOND**ing of Brokers & Insurers*. We again expect more than full attendance at Conference 2007 – so register early. We look forward to seeing you all there.

We believe that the theme is fitting as IBAM continues to build relationships with the valued partners of our insurer members. In this vein, we only recently held our second annual (and again successful) *Senior Insurance Executives Dinner*. During the evening,

your Board shared ideas, strategies and camaraderie with 24 insurance company executives. This has indeed become an event that all feel is well worthwhile and that attendees look very much forward to. During the course of the evening, IBAM made a presentation on 2006, the year in review and shared thoughts for the ensuing year. A presentation was made to outgoing Wawanesa President & CEO, **Gregg Hanson**, who has represented his company and the industry superbly over the last many years.

Regional meetings prove both meaningful and successful

As many of you will now know from your various attendances, IBAM recently held a series of terrific regional meetings in Winkler, Selkirk, Brandon, Winnipeg, Stein-

bach and Dauphin – and we may yet do another further North. We were extremely pleased with the attendance, both in terms of quantity and quality of participation.

During the meetings, IBAM offered video presentations and brought members up to speed with respect to its activities, strategies and plans involving its core (four plus one) pillars of purpose – (1) member relations and communications; (2) professional development and education; (3) insurer relations; (4) public and consumer relations; and (5) political action. We should also say that we were absolutely pleased with the necessary and useful feedback, recommendations and ideas received from our members during the course of these meetings. We will indeed continue this practice well into the future. #

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Senior Insurance Executives Dinner

a highlight of the year

Even though we are at the beginning of 2007, the recent **Senior Insurance Executives Dinner** has to be considered one of the highlights of the year.

IBAM's Board of Directors hosted this prestigious event on February 21 at the Manitoba Club. The evening serves as both an appreciation dinner and a networking event. It allows our Board members to recount for their insurer partners the Association's accomplishments of the past year, as well as highlight IBAM's upcoming goals, challenges, issues and opportunities for the months ahead.

Insurance Company Attendees

Canadian Northern Shield Insurance Company

Carol Jardine, President & C.E.O.

Sovereign General Insurance

Karl Jaikaransingh, Office Manager

Peace Hills

Diane Brickner, President & C.E.O.

ING Insurance

Kevin Briscoe, Regional Vice President

Portage Mutual Insurance

Randy Clark, President & C.E.O.

ING Insurance

Jetse de Vries, Chief Operating Officer

Trans Canada Insurance Marketing

Jean Fontaine, President/Underwriter Property/Programs

Manitoba Public Insurance

Daniel Guimond, Vice President Corporate Insurance Operations

Wawanesa Mutual Insurance Company

Gregg Hanson, President & C.E.O.

CNA Canada Group

Don Harvey, Branch Manager

Red River Valley Mutual

Harvey Heinrichs, President & C.E.O.

AVIVA Canada Inc.

Dale Kein, Assistant Vice President

Wawanesa Mutual Insurance Company

Chris Luby, Vice President, Branch Operations



Grain Insurance and Guarantee

Cheryl Madden, Vice President - Underwriting

Wawanesa Mutual Insurance Company

Ken McCrea, Vice President & C.F.O.

Wawanesa Mutual Insurance Company

Glenn McGregor, Vice President, Prairie Region

Manitoba Public Insurance

Marilyn McLaren, President & C.E.O.

Portage Mutual Insurance

John Mitchell, Vice President

Wawanesa Mutual Insurance Company

Edna Rossong, Vice President, Winnipeg Region

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Larry Kozakevich, IBAC President

Canada's financial services industry is at a crossroads

My topic in this space will focus on the revision of the *Bank Act*, and the current national political climate.

At the time of writing, Bill C-37 is going through the Senate. It has passed the House of Commons, and is expected to pass the Senate within a few weeks. Now that an election is not on the short-order radar, the bill should pass by the deadline date of April 24, 2007.

Many people have asked why the bill makes no mention of greater powers for banks into insurance. I believe that the answer is a simple one. Brokers have, over the past few years, invested a lot of time talking with their MPs and explained to them the importance for consumers and for communities large and small to maintain restrictions from having five players swallow up and dominate yet another pillar of financial services in Canada.

It is thanks to this effort by brokers that a loud message was sent to legislators on this issue. However, there has been a feeling among some decision makers in Ottawa that lifting restrictions will eventually happen, and that it is just a question of time.

What does this mean for brokers and our industry?

This brings me to my second topic, and that is the current political climate, and how insurance brokers can shape it going forward.

Canada is at a crossroads in terms of the financial services industry. The trend over the last number of years has been towards greater consolidation and amalgamation. "One-stop shopping" is the overwhelming trend in the industrialized world. These trends will eventually make their way to Canada, and it will be up to our legislators to decide on its breadth and scope.

Bank mergers, and cross-pillar mergers have not been on the radar politically since the late-90s. Banks have been left hanging on this topic, but keep insisting that, in order to be able to compete globally, they need size. Since successive governments in the past have not taken any firm direction, nor given any, there is anticipation that



this will be one issue that needs to be resolved once and for all.

Should this issue be opened in a serious way, cross-pillar mergers may pose the greatest threat to our industry – even greater than revisions to the *Bank Act*. The argument will be made, if insurers are allowed to retail banking products, then why should banks not be allowed to retail insurance products.

With a current minority government, anything can happen and any party can make government within a short timeframe. This is why we need to continue raising the issue with our legislators even more actively. And now is the best time to do so. The period leading up to an election campaign provides one of the greatest opportunities to get involved.

Irrespective of the party or candidate that you support, get involved

and let your MP or candidate know that you appreciate the effort they are doing in serving the public. This is an excellent opportunity to raise some of the issues affecting your profession, and of underlining the importance you as a small business owner, an employer and a constituent play in your community.

If you don't know how to get involved, call IBAM and they will be able to help you. Brokers shouldn't count on having politicians' ears in times when they need something. Most of them are there in the true sense of the phrase 'public service.' They work for us, and not the other way around, so it is vitally important to have an on-going relationship with them. And right now is the time to either re-connect, or begin a relationship with someone new that you may not have had any dealings with in the past. #



MEET OUR FACILITATORS

Tara Chammartin
CAIB 1

**In this new feature,
we will be introducing
readers to IBAM's
Education Facilitators**



Q - How long have you been in the industry and how did you originally become involved?

A - I have been involved in the insurance industry since 1994. I was hired to do some basic office skills such as typing letters (literally on a typewriter) along with answering phones at an agency in Winnipeg. Shortly after, that I took my Fundamentals of Insurance course and proceeded to learn Autopac on the old IRP system. Thankfully, soon after, MPI introduced their new AOL System, and things became much easier.

Q - What are your duties at Rempel Insurance (types of insurance with which you are involved)?

A - Currently I am the Operations Manager at Rempel Insurance, which includes being involved in pretty much all aspects of the office. I do everything from servicing clients with respect to Autopac or drivers licence transactions to managing large commercial insurance policies. I try to stay familiar with all areas of MPI, along with maintaining my knowledge of general insurance products. I also handle our in-house finance plan for our large commercial clients.

Q - You were a founding member of the YBC. Can you describe your experience with that group and what it has meant to IBAM?

A - I am privileged to have been part of the formation of Manitoba's Young Broker Committee . This educational experience allowed me to learn the role of a committee and it's different positions, along with becoming familiar with the objectives of the Insurance Brokers

Association of Manitoba. The assistance and experience that this committee gets from the IBAM staff is invaluable. They provide the YBC an opportunity to be involved in the on goings of IBAM, MPI and the insurance industry in general, by including them at different committee levels. I believe that IBAM also benefits by including the younger generation of brokers, as these people are the future of the IBAM board and it's committees. The more that Young Brokers can learn about our industry, the better!

Q - What are your views on professional development? Which designation(s) do you have? Will you be striving to obtain more designations?

A - I obtained my CAIB designation in 2001. Currently I am a facilitator for the CAIB program. Due to time constraints, I am unable to take any further courses for myself at this time. As I really enjoy facilitating, I can't see myself taking more courses in the near, near future. I really believe that, in this industry, the more education you can get, the better! I can see myself going for my next designation, in the next few years or so.

Q - For which course/topic are you the facilitator? How long have you been doing this? What do you enjoy about it? What are the challenges?

A - I started facilitating in 2002 with the CAIB 3 unit. I facilitated that course for two years. After taking a session off due to time constraints, IBAM was in need of a facilitator for the CAIB 1 program, and I took on this challenge. I really enjoy the CAIB 1 program, as it allows me to meet new people coming into the industry and help them prepare for their future career in the insurance industry. My greatest challenge of being a facilitator is failure. I really take it personally when students don't pass the exam. I find myself going back and reevaluating, wondering if there is there something different I could have done for them; or maybe there was a way I could have helped them more. I am learning to accept that sometimes it is just out of my control! #

Upcoming Education

Auto Broker Technical Course

Phase 1 - March 28 – 30
Phase 3 - April 25 – 27
Phase 1 - May 9 – 11, Brandon
Phase 3 - May 30 – June 1, Brandon

CAIB (Exam Dates)

May 9, 2007
July 11, 2007
September 5, 2007

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Welcome aboard Scott

The latest addition to the Young Broker Committee is **Scott Harbun-Ewing**. Here, Scott introduces himself to the industry.

My start in the insurance industry

I started in the industry in January 2004. A position opened at Harbun Insurance, which is partially owned by my father-in-law, **Peter Harbun**. After discussing a career change with my wife, I decided to throw my hat in the ring and try the insurance business. I've enjoyed it from the first day.

My brokerage and my duties

Harbun Insurance has been at the same location (877 Henderson Highway in Winnipeg) since 1968, selling a variety of insurance/financial products – from life, bonds, home and commercial policies to Autopac and now driver's licences. At present, we have six employees including the two owners. I focus on new business. I handle my own P&C book and help out at the front counter doing Autopac and driver's licences.

"After discussing a career change with my wife, I decided to throw my hat in the ring and try the insurance business. I've enjoyed it from the first day."

My professional development

I have completed three of the four CAIB courses and found them very interesting. I enjoy learning new things about the industry.

My involvement with YBC

When I started at Harbun Insurance, I didn't know anyone in the industry. While taking my CAIB 3 course, **Tara Chamartin**, the facilitator and past chair of the Young Broker Committee, encouraged me to join the YBN. She told me that it would be a great way to meet other young brokers, and she was right. In 2006, I considered join-

ing the YBC. After meeting with the chair, past chair and incoming chair, I felt really good about the idea and signed on.

My life away from the office

Away from the office, I enjoy spending time with my wife **Amber**, going to the cabin and getting together with family and friends. I used to be in the carpentry trade, so I enjoy working on projects where I can keep those skills sharp. Amber and I purchased our first home last year and we are currently renovating it inside and out. #



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Calendar of Events

MARCH-2007

- 5-10 CAIB 4 Immersion, Winnipeg
- 7 Regional Meeting - Steinbach
- 12 FOI Homestudy Exam
- 15 Seminar – Pitfalls & Perils
- 15 Seminar – Directors & Officers Insurance
- 16 YBN BIP Bingo Bowling
- 28 Seminar – What’s New in Security
- 28-30 Auto Broker – Phase 1

APRIL-2007

- 16 FOI Homestudy Exam
- 25-27 Auto Broker – Phase 3

MAY-2007

- 2 IBAM Board Meeting
- 2 IBAM Past President’s Meeting
- 2-4 IBAM 2007 Annual General Meeting, Conference & Trade Show
- 7 IBAM Board of Directors Meeting
- 9 CAIB/CPIB Exams
- 9-11 Auto Broker – Phase 1, Brandon
- 11 FOI Homestudy Exam
- 30-June 1 Auto Broker – Phase 3, Brandon

JUNE-2007

- 11 FOI Homestudy Exam
- 13 2007 IBAM Golf Day – St. Boniface
- 18 -23 FOI Immersion Class



Irwin Kumka

President's Schedule

DECEMBER 2006

- 2 Legislative Open House
- 7 IBAM Executive Meeting
- 7 IBAM Board Meeting
- 7 Chamber of Commerce State of Province Address
- 11 IBAM Executive Meeting
- 12 Brian Tracy Seminar
- 20 Breakfast with Stephane Dion
- 20 IBAC BIP visit to Wawanesa

JANUARY 2006

- 12 IBAM Management Meeting
- 16 Chamber of Commerce - State of City Address
- 19 IBAM Management Meeting
- 27-30 IBAC Board Meeting - Toronto

FEBRUARY 2006

- 2 IBAM Regional Meeting Winkler
- 2 MPI / IBAM - Winkler Service Centre Meetings
- 3 NDP Convention Political Dinner
- 3 IBAM Regional Meeting Selkirk
- 13 IBAM Regional Meeting Winnipeg
- 21 IBAM Senior Insurance Executives Dinner
- 22 IBAM Board Meeting

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SCM ADJUSTERS CANADA LTD. IS PLEASED TO ANNOUNCE

Larry Shumka, President & CEO of SCM Adjusters Canada Ltd., together with Norman French, is pleased to announce the successful completion of an acquisition agreement resulting in Leonard French & Co Ltd. joining the SCM team.

Leonard French & Co was founded in 1977 by Mr. Leonard French and more recently, under the leadership of Norman French, Denis Rivard, Drew Knox and Doug Friesen, has built a solid reputation in the industry with a commitment to the highest quality of service. The broad range of expertise and professionalism of the Leonard French team is a perfect complement to SCM's core business. We will continue to embrace the traditions of Leonard French.

Combined, we can achieve strong synergies. The strengths of Leonard French melded with those of SCM Adjusters Canada Ltd. will solidify the company's leadership position in the industry. We look forward to maximizing the opportunities this creates for a more robust and diverse product portfolio.

We are pleased and excited to welcome Leonard French's clients as we join forces. We will continue to build on our combined heritage of growth, strong performance and outstanding customer service to support our clients, employees and the community.

With over 62 offices coast to coast, SCM Adjusters Canada Ltd. is the largest privately held Canadian-owned insurance adjusting company in Canada.



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The Shumka Group is its people. Together, we deliver world-class service through an uncompromising commitment to quality and innovative business solutions for our customers and stakeholders.

Meet the staff of the Insurance Council of Manitoba



By Lois Fedak (Broder), ICM General Manager

The Insurance Council of Manitoba was established by the ***Insurance Act of Manitoba*** to license and regulate the operations of life insurance agents, non-life insurance agents and independent insurance adjusters in the province. We are committed to serving and protecting the public by regulating licensees under the Act, and by ensuring that licensees act within a professional framework which promotes fair and ethical conduct, integrity and competence.

The General Insurance Council, Life Insurance Council and the Insurance Adjusters council license, investigate complaints and if necessary discipline licensees or former licensees.

Councils are also sanctioned to establish the educational, training and other standards and qualifications required for agent licensing and to establish and enforce ethical trade practices for brokers.

We work in conjunction with a number of organizations and have an excellent rapport with the Insurance Brokers Association of Manitoba (IBAM), meeting on a regular basis to discuss matters of mutual interest.

I wish to underscore the incredible contributions made by the ICM staff for their hard work, commitment and professionalism. It is through their efforts that we are able to operate efficiently and effectively. The staff operates as a team, however all members contribute distinctively through different perspectives. All effort is made to provide helpful service to the public and to the industry, and to be fair and reasonable in the performance of our duties.

The Council members and the staff are ever mindful of the powers provided under the Act and the need to be even-handed in their application. It is a pleasure to introduce you to my staff team.



Lois Fedak (Broder)

General Manager -
Insurance Council of Manitoba
Email: lbroder@icm.mb.ca

I was born, raised and educated in our great city. I hold a certificate in Management and have a professional accounting background, as well as eight years of experience (prior to Council) with non-profit associations.

My career path in insurance began with my entry into the Life Insurance industry in 1983 on the brokerage side, which was followed by several years with the Co-operators Insurance (a national multi-line company), most notably as the District Manager (Manitoba). Thus, I have seen the industry from both the Life Insurance and General Insurance perspectives, as well as from both the sales and management sides.

I then began working with the newly created Insurance Council of Manitoba on April 1, 1993. I was instrumental in the development of the Council and contributed to many of the policies and procedures that are in place today. I was hired as the Licensing Coordinator when ICM was a two-person office, soon becoming Director, Licensing & Investigations. As of July 2001, I was named General Manager.

I am single raising my 16-year old daughter Alexa, and we both love to travel (especially to locales near the equator). Summers are spent gardening and reading.

Erin Pearson

Assistant General Manager
Email: epearson@icm.mb.ca

Erin was born in The Pas and grew up in Pinawa. She obtained a B.A. with a Psychology major from the University of Winnipeg in 1983. Erin began her insurance career with the Great-West Life Assurance Company on a part-time basis while still in university, and returned on a full time basis in 1986. Erin held a number of positions with the Great-West Life, including Assistant Manager of Disability Underwriting. She has obtained the following professional designations: FLMI, AALU, and FALU.

Erin's primary area of responsibility is the handling of complaint matters involving misconduct of Licensed Agents and Adjusters, and issues that may represent violations of the *Insurance Act of Manitoba*, related regula-



tions and rules, and codes of conduct.

Erin joined the Insurance Council of Manitoba in 1996 as Manager of Investigations, and has enjoyed the challenges and rewards of her current position, Assistant General Manager, since 2001.

In her spare time, Erin enjoys theatre, movies, exercise and activities relating to physical fitness, and spending time with her husband, Murray and their friends and family.

Ellen L. Morin

Manager, Licensing & Administration
Email: emorin@icm.mb.ca

Ellen was born and raised in Winnipeg. After graduation she went to work for Inter-City Gas now known as Centra Gas. In 1983, she joined the insurance industry on the General Brokerage side as a Receptionist moving up to Office Manager. She left the brokerage side to work for the ICM in 1994 as the Licensing Coordinator. Her experience and commitment over the years to the Council has earned her the position she holds today.

Ellen's primary role is to oversee the daily operation for licensing of existing and new applicants ensuring they meet the criteria required to hold and maintain a license in Manitoba. She is also the liaison for other regulatory bodies and industry organizations. Given her understanding and appreciation for legislation, she also assists the General Manager in making recommendations and in the writing of Manitoba's licensing rules, the implementing of policy procedures, compiling data for vari-



ous assignments and lends a hand in writing articles for the Council's bulletin/reports.

Ellen and her husband Gerry reside outside of Winnipeg in the small town of Ste. Genevieve. There, they enjoy time by the pool in the summer with friends, family and their two pets and cozy nights indoors during the cold winter months. Ellen's other outside interests include cooking and gardening. She also volunteers during elections and is the Campaign Manager for Andy Rivard, Councilor of Ward 6, who has been elected for a second four-year term.

Audrey Treichel

Executive Assistant
Email: atreichel@icm.mb.ca

Audrey was born and raised in Winnipeg to Dutch immigrant parents. She graduated from a private Christian school, majoring in classical music studies with the Royal Conservatory of Toronto. Audrey's professional experience includes many facets of strategic business planning inclusive of financial management, operations, HR, broad marketing experience, brand management, advertising and campaign, and promotional campaign management – having spent the last number of years in the marketing and design industry in executive and management positions.

As the newest member to our team, we greatly look forward to Audrey's unique contribution. Along with her vast experience in the application of brand management and communication in the not-for-profit sector, she brings to us a great enthusiasm.

Audrey's primary responsibilities are in direct support to the General Manager and in the coordination of



Council Member related activities. She will also be responsible for harnessing our intellectual capital and unique value proposition into the design and development of all current and future communication vehicles, in the various multi-media platforms – from web to print related materials and event planning.

A former member of the Canadian Pops Orchestra and teacher, Audrey still enjoys playing the violin as both soloist and in local ensembles and continues her volunteer work with the WSO. She and her husband Terry enjoy going to church, traveling and spending time together in shared hobbies.



Sandi Saluk

Licensing Officer
Email: sandisaluk@icm.mb.ca

Sandi was born and raised in Winnipeg. After high school, she completed various computer and customer service related courses at Red River College. Prior to her employment with the Council, Sandi was a Customer Service/Office Supervisor and has a strong customer service background that has been a tremendous asset to the ICM. Sandi can be counted on for consistent delivery in the execution of all her duties - whether dealing with people, technologies or processes, it's Sandi's professional and positive disposition that promotes a superior culture and rapport with both internal and external stakeholders.

Sandi started her employment with the Council in the fall of 2001. Some of her duties include: reviewing and preparing applications for licensing, issuing licenses, managing and maintaining Continuing Education Accredited Course Providers, assisting in the preparation of compliance files, electronically marking examinations and compiling examination statistics. She thoroughly enjoys the communication with both agents and brokers and other industry-related associates, and has a tremendous appreciation for the continuous insurance industry knowledge she gains from her position.

In her spare time, Sandi enjoys spending time with her family and friends, watching movies and attending concerts.

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Jill MacKenzie

Title: Licensing Clerk
Email: jmackenzie@icm.mb.ca

Born and raised in Manitoba, Jill was pursuing her B. Sc. degree at the University of Winnipeg when she decided to take time off and rejoin the workforce in an administrative capacity. She previously worked as an Office Clerk with IKO Industries and as a Biology Lab Demonstrator while at the U of W.

She began her employment with the Council as the receptionist in 2005, and moved into licensing when the position became available. Jill presently works as the Licensing Clerk; as such she is responsible for issuing licenses and responding to agents' inquiries regarding the licensing process. She also assists others when needed in filing.

Jill is a very capable and valued member of the ICM team and possesses a wonderful and colourful personality that is quickly evident when asked about her leisure activity and outside interests.

Her pastimes include 'watching Spongebob Squarepants with her cat,' reading, cycling ("share the road people!") and can often be found on various downtown patios enjoying our wonderful summer months in Winnipeg.

Andrea Black

Receptionist
Email: ablack@icm.mb.ca

Andrea Black is proud to say that she has lived in Winnipeg all of her life. She holds a B.A. degree from the University of Winnipeg with a double major in Psychology and Anthropology. Her previous work experience includes Reception at the City of Winnipeg Zoning and Permits office, retail at Kite & Kaboodle at the Forks, and she has also worked as a bilingual long-distance Telephone Operator.

With ICM since March of 2006, Andrea's duties include answering the phone, processing incoming mail and scheduling exams, performing multiple tasks quickly and interacting and supporting the ICM team in their various duties. Her favourite part of her work is "listening to agents' reactions when they learn they've passed their provincial exam."

Her calm, courteous and professional demeanor, as your



first contact with the ICM, makes Andrea a truly valuable member of the ICM team.

She enjoys reading, writing, playing piano, and weekends at the lake with her grandparents. Last June, she accomplished her goal of running a half-marathon. #

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NOTICE

THE ANNUAL GENERAL MEETING

of the Insurance Brokers Association of Manitoba

will be held at

9:30am

Thursday, May 3, 2007

Provencher Room
The Fort Garry,
222 Broadway
Winnipeg, MB

For The Purposes Of Transacting Such
Business As May Be Placed Before It

Dated at Winnipeg, the 23rd day of February, 2007
David Schioler, Chief Executive Officer



CECs: Manitoba - 1 (General)

A man in a tuxedo is standing behind a green table. On the table, there are several stacks of colorful chips in shades of green, yellow, blue, and orange. The background is dark.

2007

IBAM ANNUAL GENERAL MEETING

CONFERENCE & TRADE SHOW

MAY 2-4, 2007

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KEYNOTE SPEAKER: PETER LEGGE

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MAN WITH THE GOLDEN TONGUE

(CECs: ICM-2, RIBO-TBA)



Peter Legge is an inspiration to anyone who meets him! He lives his life dream as an internationally acclaimed professional speaker, and as President and CEO of Canada Wide Magazines & Communications Ltd., the largest, independently-owned magazine publishing company in Western Canada. He is also a best selling author and a community leader, tirelessly devoting his time to many worthwhile organizations.

Peter's presentations are renowned for enrapturing audiences. *The Runway of Life* (the basis for his recent best seller) shows how individuals can live their dreams. His *27 Success Habits* is a review of what highly successful people have in common. *Taking on the Giant* takes on the challenges, rewards and responsibilities of leadership. *Five Smooth Stones* uses the tale of 'David & Goliath' to provide ammunition for personal change. His presentations are based on his everyday experiences as a community leader, husband, father and CEO. His eight books have motivated thousands of people towards positive change.

The National Speakers Association (NSA) has conferred upon Peter the Certified Speaking Professional (CSP) designation and honoured him with the coveted Council of Peers Award of Excellence (CPAE), and inducted him into the Speakers Hall of Fame – the highest award for speaking excellence and professionalism bestowed by the NSA.

In 1993, Toastmasters International voted Peter the Golden Gavel Award winner and 'Top Speaker in North America.' Peter is also the only Canadian member of the prestigious Speakers Roundtable, an invitation-only society comprising 20 of North America's top professional speakers. Peter was the recipient of the 'Nido Qubien Philanthropist of the Year Award' in 2005. This past April, Sales and Marketing Executives International appointed Peter the 2006 Ambassador of Free Enterprise.

Peter lives with his wife Kay in Coquitlam, BC, and has three daughters.

Peter's Honours

- 1993 Toastmasters International - Golden Gavel Award
- 1995 New York Toastmasters - Leadership & Communications Award
- 1998 Canadian Association of Professional Speakers – Speaker Hall of Fame
- 1998 Council of Peers Award for Excellence – Speaker Hall of Fame
- 2004 Communicator of the Year Award



Win a trip for 2 to the Bahamas



Red River Valley Mutual is proud to sponsor this major prize to be drawn at the President's Dinner & ThunderBall. The prize package is a trip for two to the beautiful Bahamas, where two Bond movies were filmed – *Thunderball* and *Casino Royale*.

Only fully registered delegates in attendance at the President's Dinner are eligible to win.

What others have said ...

"You managed to capture the audience, tell stories of lessons learned, and allow us to reflect on what is important in our own lives... You made each of us feel that the work we do is important."

- Corine Williams, Strategic Analyst, HR Branch, RCMP 'E' Division

"You had the the whole audience in the palm of your hand. It was obvious that things you were saying touched and inspired each person there."

- Ann Johnston, HR Manager, Bull, Houser & Tupper LLP

"His stories about his life, the people he has met, and his values made his presentation all the more powerful and credible."

- Mary Moravec, Past President, APICS Vancouver Chapter

"Your message on personal attitude, being passionate and setting goals, combined with your amazing energy, professionalism and humor left a very positive message with all those in attendance."

- Denise Johnson, Education Coordinator, Fraser Valley Real

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IBAM 2007 Annual General Meeting, Conference & Trade Show

The Fort Garry, Winnipeg

May 2 - 4, 2007

PROGRAM-AT-A-GLANCE

2007 THE BONDING OF BROKERS & INSURERS

WEDNESDAY, MAY 2, 2007

6:00pm Registration
6:00pm - 10:00pm Trade Show **"007 BOND"** Party
10:00pm - 1:00am Peace Hills **"MOONRAKER"**
Evening Hospitality

THURSDAY, MAY 3, 2007

8:30am - 9:30am Registration
& Continental Breakfast
9:30am - 12:00pm Annual General Meeting
"FOR MEMBERS EYES ONLY"
12:00pm - 2:00pm Exhibits Open Networking Lunch
& Exhibitor Draws
"YOU ONLY VIEW TWICE"
2:00pm - 4:30pm Keynote Speaker: Peter Legge
**"MAN WITH THE
GOLDEN TONGUE"**
6:00pm - 7:00pm Broker & Company
Appreciation Reception
"FROM IBAM WITH LOVE"
7:00pm - 1:00am President's Dinner &
"THUNDERBALL"

FRIDAY, MAY 4, 2007

8:00am - 9:00am Registration
& Continental Breakfast
Friday Education Sessions
9:00am - 12:30pm Seminar 1: CEO Panel
"GOLDENEYES"
12:30pm - 2:30pm Annual Awards Luncheon
"LICENCE TO SELL"
2:30pm - 5:00pm Seminar 1: E & O Mock Trial
"A VIEW TO A COURT ROOM"
Seminar 2: Human
Resource Seminar
"DR. KNOW"
6:00pm - 7:00pm YBN hosted Reception
**"YOUNG BROKERS
ARE FOREVER"**
7:00pm - 1:00am Brokers Night Out -
Pizza & Spirits Night featuring
"CASINO ROYALE"
& Much Music Dance Party

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President's Dinner & **'THUNDERBALL'**



On the evening of Thursday, May 3, **Manitoba Blue Cross** is pleased to sponsor the *President's Dinner & 'THUNDERBALL'* in honour of incoming President **Larry Watson**.

The Danny Kramer Event Band, one of the busiest groups in the Canadian corporate entertainment market, will provide entertainment for this prestigious event. (Last year Danny's ensembles performed at 103 events) The band's extensive repertoire, excellent vocals and premier showmanship are sure to entertain even the most discerning music lover.



TRADE SHOW THEME

Sponsor: *Peace Hills General Insurance*

The theme for the 2007 Trade Show is 007 BOND Party. Come dressed as a secret agent or your favourite James Bond movie character.



BROKERS' NIGHT OUT

(Friday Evening)
(Sponsor: *The Sovereign General Insurance Co.*)

Pizza & Spirits Night featuring 'CASINO ROYALE' and Much Music Dance Party.

Bet the bank that this Friday event will be a night of F-U-N! Casino Fantasy will provide a great evening of fun gambling with IBAM's 'CASINO ROYALE.' As well, Much Music will host the *Much Music Dance Party*.



Warning: *This event is for fun-loving brokers only!*

'YOUNG BROKERS ARE FOREVER'

Reception
(Sponsor: *SGI Canada*)

On Friday evening, IBAM's Young Broker Network will host this annual event, which leads into Brokers' Night Out.



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CEO PANEL

'GOLDEN EYES'

(CECs: ICM-3, RIBO-TBA)

Insurer CEOs will share their visions and answer a balanced array of questions from the driving force of their distribution channel - you, the member brokers. Each year brings new challenges and opportunities to the insurance industry, and these open dialogues are an excellent way to get a better understanding of the issues as seen from the golden eyes of the insurer.



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IGAL MAYER,
President & Chief Executive Officer
Aviva Canada Inc.



MARILYN MCLAREN,
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Manitoba Public Insurance



JON SCHUBERT,
President and Chief Executive Officer
SGI Canada

FRIDAY, MAY 4 EDUCATION DAY

Sponsor: AVIVA Insurance Co. of Canada

Seminar Overviews:

'DR. KNOW'



**HUMAN
RESOURCE SEMINAR**
Presented by John Platz
(CECs: ICM-2, RIBO-TBA)

'OUR EMPLOYEES ARE OUR BIGGEST ASSETS AND OUR BIGGEST EXPENSE-A CONUNDRUM'

Our workforce is aging and it is becoming more difficult to find suitable candidates to work within our organizations. With this backdrop, we will concentrate on how to produce a high performance organization, including hiring standards, performance reviews, training and development and your reward structures. All these activities must align to achieve the ultimate goal of high performance. Recruitment is contingent on many things beyond the availability of labour. Becoming an 'employer of choice' will make recruitment activity more successful. Essentially, *build it and they will come.*

'A VIEW TO A COURT ROOM'



E & O MOCK TRIAL

Presented by
William S. Gange
(CECs: ICM-2,
RIBO-TBA)

Back by popular demand! IBAM is pleased to offer the Mock Trial E&O Seminar. Join us in the courtroom as our cast presents the trial of *Green Things Nursery v. The Lax Agency*. IBAM members who have their E&O through the association program and who meet the requirements for representation, will earn a 10% credit on their total annual premium.

Annual Awards Lunch

'LICENCE TO SELL'

Friday, May 4

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Be sure to attend this annual event that salutes the CAIB/CPIB graduates and special award winners.



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Thursday, May 3 ✂
Golf set: *Callaway X-20*
golf clubs (3 - pitching
wedge) and a golf bag



Friday, May 4 ✂
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Diamond Sponsor ING Insurance Co. of Canada will give away a diamond jewelry piece at Thursday night's President's Dinner & "THUNDERBALL".

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(as of February 14, 2007)

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(as of February 14, 2007)

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Morgex Hole In One Insurance
Place Louis Riel All-Suite Hotel
Premier Marine Insurance
Red River Valley Mutual Ins. Co.
SGI Canada Insurance
Shumka Craig & Moore Adjusters
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South Western Group
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Register before April 2, 2007 and be eligible to win one of the two fantastic Early Bird Draw prizes:

- Three-nights stay in a suite at The Fort Garry for May 2-4 (during the Conference) courtesy of **Portage Mutual Insurance**

- Golf Getaway – A two-nights stay at Elkhorn Resort, two rounds of golf at Clear Lake Golf Course and meal vouchers. Courtesy of **The Insurance Brokers Association of Manitoba.**



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CONGRATULATIONS TO THE CLASS OF 2006

GIE Graduates:

Olga Benson	Portage La Prairie Mutual
Scott Hlady	Manitoba Public Insurance
Karlene Huth*	Aviva Canada
Nicole Judd	Manitoba Public Insurance
Robin Payeur	Portage La Prairie Mutual
Judith Peters	Portage La Prairie Mutual
Cynthia Plaseski	Portage La Prairie Mutual
Jason Murray Pratt	Portage La Prairie Mutual
David Tickle	Portage La Prairie Mutual
Leticia Toche	Federated Insurance
Kerri Vandenberg	Portage La Prairie Mutual



FCIP Graduates:

Leo Busch	Wawanesa Mutual
Vivian Enns	Red River Valley Mutual Insurance
Duane Galston	Wawanesa Mutual
Douglas Litwin	Federated Insurance
Amanda Matthes	Wawanesa Mutual



CIP Graduates:

Corey Abrams	Red River Valley Mutual	Jennifer Lynn Klause	Wawanesa Mutual Insurance
Cynthia J. Bauer	Marsh Canada Limited	Janet Kowal	ING Insurance Company
Michael Bilenki	Investors Group	Karen Joy Krueger	Manitoba Public Insurance
Elaine Breedon	Manitoba Public Insurance	Kevin Maryniuk	The Co-Operators
Danielle Cook	Wawanesa Mutual Insurance	Brett McGregor	Guild Ins Brokers Inc
Carmel Cullen	Manitoba Public Insurance		
Bradley Derksen	Red River Valley Mutual	Caryl McKay	Crawford Adjusters Canada
Curtis Desrochers	AON Reed Stenhouse Inc	Bruce Minton	Oakbank Insurance
Cathryn Grace Fast	Manitoba Public Insurance	Teresa Newton	Manitoba Public Insurance
Ken Fraser	Portage La Prairie Mutual	Randy James Owens	Portage La Prairie Mutual
Richard Gabrielle	Dowling Insurance Brokers	Susan Mona Marie Perreault	Manitoba Public Insurance
Angela Georgeson	Wawanesa Mutual Insurance	Nadine Pollock	Manitoba Public Insurance
Kendall Giesbrecht	Red River Valley Mutual	Ramona Raymond	Ruban Insurance Brokers
Rena Ginther	Ryan Gateway Ins. Brokers	Donna Elise Roed	Manitoba Public Insurance
James Govatsos	Aviva Canada Inc	Jennifer Rondinone	Manitoba Public Insurance
Frank Grande	Wawanesa Mutual Insurance	Raymond Mark Stepler	Portage La Prairie Mutual
Roslyn Gregory	Wawanesa Mutual Insurance	Gordon James Strang	Portage La Prairie Mutual
Mark James	James Dube Spraggs	Craig Swaitkewich	AON Reed Stenhouse Inc
Sheila Marie Janzen	Wawanesa Mutual Insurance	Shelley Tanchak	Aviva Canada Inc
Sylvia Agata Jensen		Donna Tetreault	AON Reed Stenhouse Inc
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Political & Government Relations

Liberal Party Breakfast Fundraiser (December 20, 2006)



(L-R) IBAM President-Elect Larry Watson, Past President Brian Gilbert, Director Pamela Gilroy-Rajotte, CEO Dave Schioler, Hon. Jon Gerrard (Leader of the Manitoba Liberal Party) and President Irwin Kumka.



Brian Gilbert, Irwin Kumka, Dave Schioler, Stephane Dion (Leader of Canada's Opposition), Anita Neville (MP, Winnipeg South Centre) and Larry Watson.

Manitoba Chamber of Commerce Breakfast (March 5, 2007)



(L-R) IBAM President Irwin Kumka, Hon. Vic Toews (President of the Treasury Board) and IBAM CEO Dave Schioler.



Irwin Kumka, Hugh McFadyen (MLA for Fort Whyte and Leader of Manitoba's Official Opposition) and IBAM Director Wade Garriock.



Hugh McFadyen and Irwin Kumka

IBAM meets with Canada's Minister of Foreign Affairs



Hon. Peter MacKay and Larry Watson.



Larry Watson, Irwin Kumka, Hon. Peter MacKay, Rosemary Anderson and Dave Schioler.



IBAM's Irwin Kumka, Larry Watson and Dave Schioler in discussion with Hon. Peter MacKay, Minister of Foreign Affairs.

IBAM attends NDP Convention Dinner (February 3, 2007)



Irwin Kumka, IBAM President, and Bidhu Jha, MLA - Radisson

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Dear IBAM Member,

As part of our continuing efforts to make our views known to our political leaders, we have added an innovating tool to our private member area at www.ibam.mb.ca.

This tool will allow you to easily send an e-mail or develop a letter to your MP or MLA. The steps are as follows:

- 1) Log into the private members area of ibam.mb.ca (if you do not have a password, please contact Alison at our office)
- 2) Click on the 'Write your MP/MLA – Political Action' icon to access the letter writing tool.
- 3) Select whether you want to write your local MP or MLA.
- 4) You will now be presented with a list of either the MPs or MLAs for the province. Select your official from the list. You can also click the provided link to do a query by postal code.
- 5) Select either to create an e-mail or mailed letter.
- 6) For e-mail, enter your email address and the subject line. Then, you can modify the body of the message to personalize it.
- 7) For mail, you can personalize the body of the message.
- 8) Once you have completed personalizing the message, you will see a pre-view of your message. If you need to modify the message further, press the back button.
- 9) Once your message is ready, hit the next button to either have it sent by email, or provide you with a link to download the letter so that you may print it on your letterhead and mail it to your MP/MLA.

From time to time, IBAM will provide a sample letter for you to use outright or modify. IBAM will advise of these occasions.

Otherwise, please feel free to enter in your own text into the message body. Remember – it's critical that we have our views and opinions heard! #



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evo·lu·tion

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2. A process in which the whole universe is a progression of interrelated phenomena.

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Red River Valley has been sponsoring this exceptional Conference prize since 2003, and past winners have enjoyed themselves in renowned tourist sites such as the Dominican Republic, the Bahamas, Mexico and New York City. This

year's *Trip for Two* is to the Bahamas, where two James Bond movies were filmed – *Thunderball* and *Casino Royale*.

Here is what **Don Schmall** (Gill & Schmall Agencies, Neepawa), our 2005 winner had to say about his family's good fortune:

On March 24, 2006, thanks to the generosity of Red River Valley Mutual, our entire family travelled to the Grand Marival Resort in Nuevo Vallarta, Mexico for a marvelous one-week holiday. We went with friends from Neepawa, the



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"The prize that Red River promotes is a fantastic incentive to attend our annual conference, and shows that the company appreciates the work that all brokers perform throughout Manitoba."

Douglas family, and had a wonderful time.

This vacation was very memorable due to the fact that it was probably the last vacation we will be able to coordinate as a family unit now that our eldest daughter is attending university.


We spent a lot of time enjoying the pool and the expansive beaches. We took in a few tours and I even tried my hand at deep-sea fishing. Three of us chartered a boat and guide, and after witnessing sting rays jumping clear out of the water, each of us were fortunate enough to catch a 30-lb. fish (which we gave to our guide to sell for his family).

The photos include my wife Susan and I on a Rhythm of the Nights tour – a dinner cruise to a 'Survivor'-type site, a family picture taken in front of our hotel (the Schmall children include Jillian, 18, Adrienne, 12, and Emma, 10), and me landing a yellow fin tuna.

This was a great experience. The prize that Red River promotes is a fantastic incentive to attend our annual conference, and shows that the company appreciates the work that all brokers perform throughout Manitoba. We will remember this prize for years to come. #

Last year's trip winners, **Brian and Susan Gilbert** (MIG/Manitoba Insurance Group, Portage la Prairie), will be vacationing in their winning destination, New York – the City that Never Sleeps – this spring. Brian assured *TMB* that he would be filing a trip report complete with photos upon their return. Stay tuned!

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Four Corners

a better way of doing business

Shown above: (L-R) Brent Patmore, Doyle Pivniuk, Robin Patmore and Ross Tycoles

A new brokerage entity was created in rural Manitoba on January 1, 2007, when Tycoles Agencies Ltd. and Ward Agencies merged to form Four Corners Associates, with offices in Reston, Virden and Oak Lake.

The evolution of the new business enterprise actually began in 2004 when the principals of both agencies expressed an interest in purchasing each other's brokerage. Over negotiations, it was realized that none of the individuals were ready to exit the industry. That left the option of a merger or partnership. These discussions went

on between the principals and their representatives through most of 2006. By year's end, it was a done deal.

The name Four Corners was chosen for a number of very appropriate reasons. It represents the four new principal partners and the fact that they plan to service the four corners of southwestern Manitoba with the four cornerstones of financial services: General Insurance; Autopac; Investment and Life Insurance; and Income tax Services.

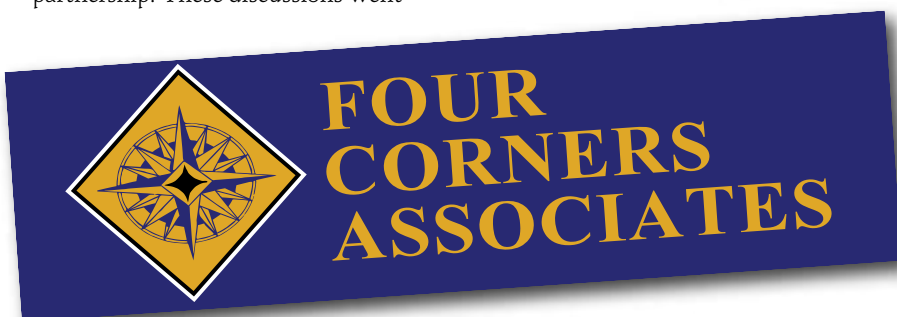
NEW PARTNERS

The four principals of Four Corners Associates are **Doyle Pivniuk, CFP;** **Brent Patmore, CIP;** **Ross Tycoles;** and **Robin Patmore, CAIB.**

Doyle was with Ward Agencies and specializes in the areas of Investment and Life Insurance. He is married to Michelle and they have two children, Aiden and Jillian. Doyle is chair of the Virden and Area Economic Development Board, Treasurer of Virden Kin Place and a board member of St. Mary's Anglican Church Building Fund.

Brent, also with Ward Agencies, specializes in Commercial Insurance including oilfield risks. Formerly with MPI for 17 years, Brent is married to Ann and they also have two children, Keenan and Kaitlyn. He has been involved in minor baseball for years and is Vice-Chair for the Virden and Area Foundation.

Ross specializes in insuring farm and business operations. He and wife Carol have three children – Aaron, Roy and Amy. A former bank manager, Ross



is currently Reeve of the RM of Pipestone and chair of the Reston and Area Foundation.

Robin's specialty has been Farm Risks and Income Tax preparation. Married to Linda, they have three children, Erickka, John and Billy. Robin enjoys mixed farming with his father, and coaching baseball and hockey in the area. He has been Treasurer of the Reston Arena for the past 12 years.

BENEFITS OF PARTNERSHIP

According to Robin, the individual talents and areas of expertise of the partners is an excellent fit. "Our backgrounds and specialties definitely complement one another, for the betterment of the business," he says. "We can specialize in our unique expertise and still have the freedom and ability to service our customers' multiple needs."

The new partnership has many other benefits. Office efficiency between the locations is a big plus, including the merging of software and procedures. There is an obvious increase in access to markets and volumes with existing markets. There has also been a merging of investment products and markets.

After its first three months of existence, Four Corners is a vibrant, dynamic business. According to Robin, there have been some expected growing pains, but nothing that couldn't be handled quickly and efficiently by the Four Corners team. He tells *TMB*, "Employees totally bought into the merger. It could not have been done without their solid support."

Robin adds, "The four principals meet every two or three weeks to monitor our progress and head off any 'hiccups.' So far, it has been working out very well. Asked to describe the new business in one-word, he says, "Excellent."

The company has hopes of expanding in the future either by adding partner brokerages to the group or the outright purchases of brokerages whose owners like the Four Corners business philosophy and ideas and are looking for succession alternatives. Robin says they have some 'feelers' out already, but it's too early to tell whether they will come to fruition.

Congratulations to Four Corners Associates for finding a better way to do business. #

"Our backgrounds and specialties definitely complement one another, for the betterment of the business."



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A fixture on the Manitoba insurance scene will be leaving this spring when **Gregg Hanson**, President and CEO of Wawanesa Insurance, steps away from the executive office and enters the exciting world of retirement.

Born in Saskatoon, Gregg came to Winnipeg with his family at a young age. Losing his father while still a boy was a tough blow, but it taught Gregg and his family the importance of love, teamwork and the value of a hard-earned dollar. To this day, his late mother remains his hero. She tackled the role of family breadwinner and raised Gregg and his sister Heather, all-the-while staying upbeat, positive and determined.

Following graduation from St. Paul's High School, Gregg embarked on a five-month backpacking trip through Europe during which he gave some serious thought to his future. Upon his return, he set his sights on a university degree and a few years later, came away from the University of Manitoba with a B. Comm. (Hons).

Gregg realized that he wanted a career in financial services and pro-

ceeded to take his CA with what is now Deloitte. His first job with his new CA designation was as Accounting Manager at Wawanesa in 1979. Gregg was quoted in *Canadian Insurance* (December 2006) as saying, "I saw an awful lot of gray

“Our approach is that we aren’t building for the next quarter, but for the next generation of policyholders.”

hair at Wawanesa, so I thought if I work hard, study hard and learn more about the business than anybody else, eventually an opportunity will open. And that’s exactly the way it happened.” A three-year stint (1982-85) at the then

small Wawanesa operation in San Diego allowed Gregg to learn all facets of the general insurance business.

Returning to Winnipeg in 1985, Gregg took over the firm’s Winnipeg branch and focused on the property side of the business. He also immersed himself in professional development. In 1987, Gregg joined the executive office as General Manager, and then was also given the Vice President portfolio. In 1992, he was named President and CEO (at which time he made himself a promise that he would stay no longer than 15 years to ensure that Wawanesa’s leadership would be refreshed).

A company’s bottom line is its bottom line and in that regard, Gregg is proud of his tenure at Wawanesa. In that time, the company has consistently been among the nation’s top 10 insurers; and its growth has been organic, with no acquisitions. “That was a conscious decision,” Gregg tells *TMB*. “Our approach is that we aren’t building for the next quarter, but for the next generation of policyholders.”

Gregg says being a mutual company makes this approach easier to

Involvement in the Industry

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- Past Chair, Insurance Institute of Canada
- Past Chair, Property & Casualty Insurance Compensation Corporation
- Past Director, Center for the Study of Insurance Operations
- Past Chair, Institute for Catastrophic Loss Reduction
- Board and Executive member, Insurance Bureau of Canada

Involvement in the Community

- Past Director, Winnipeg Big Brothers Association
- Past Director, Winnipeg Blue Bombers
- Past Chair and National Director, Arthritis Society of Manitoba
- Past Fundraising Chair, Salvation Army Grace Hospice
- Finance Chair, 1999 Pan American Games
- Chair, The Winnipeg Foundation
- Member of various committees, United Way of Winnipeg

implement. "If Wawanesa were a stock company," he points out, "we'd be dancing to the tune of the markets quarterly. In that situation, you spend a lot of time and energy trying to make numbers for quarterly purposes. Fortunately for us, our customers are our owners."

Gregg also tries to view every business decision through the eyes of the policyholder. "If you do that," he states, "then everything else will look after itself."

From his first days at the helm of Wawanesa, Gregg wanted staff members to take pride in being Wawanesa employees and to be happy to stay on as long-time employees. This has resulted in a stable senior management team that has given the company a consistency in decision-making. Gregg says, "A company is only as good as its people. If you treat employees well, hopefully they will treat your customers well – whether that means brokers or insureds."

A couple of strategies have encouraged this positive corporate culture. One is a decentralized approach to business wherein branch employees who are closest to the insurance-buying customers are given the responsibility

of making decisions that affect their particular market. Inevitably, states Gregg, "People rise to the occasion."

Another corporate culture strategy at Wawanesa is an emphasis on professional development. Gregg recalls, "When I entered the industry, the lack of education was quite a concern. Education leads to quality service, low turnover and good morale. One of my first priorities when I took over was to increase rewards to employees who pursued their industry education. Today, the situation is a lot healthier."

The corporate culture at Wawanesa is what makes Gregg most proud about the company. "Along with our long and proud history, it's the attitude of our people that makes me most proud. We all have different jobs, but we're all important to the company's success. We can all work hard and have fun together, and status is not important. That attitude and spirit rolls over to our relationship with our brokers, too."

Education has been a cornerstone of Gregg Hanson's life and that will continue in his retirement. As well as increasing his already impressive volunteer activities, he plans to take further university courses, beginning with world religions and computers. And of course, family time will be a priority. He also wants to work on his golf game and add a cardiovascular component to his regular yoga and Pilates workout. Gregg tells *TMB*, "In my career, I've learned that life is all about risk and the choices you make to mitigate, transfer or accept life's risks that then determine the course of the future. I will continue to apply these perspectives to my life's next chapter."

Gregg has thoroughly enjoyed his career in insurance. He says in closing, "I am so happy to have worked with wonderful people at Wawanesa and met outstanding individuals throughout the industry. I was fortunate to find a company like Wawanesa where the values and the culture were consistent with my own values and the way I approach life."

As Gregg heads into retirement, he has a final word for Manitoba's general insurance brokers: "The message I would like to leave is that the broker distribution system's greatest strengths lie in the choice you can offer consumers and the knowledge and advice you can provide as a professional. If the broker always focuses on the best interest of the customer, more customers (and prosperity) will naturally follow." #



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BSI Insurance continues to grow

“Standing still is regressive” at BSI

Since 1989, BSI Insurance has been very active in purchasing rural brokerages. Recently, two new purchases were added to the BSI stable of brokerages – Loewen Insurance in Altona and Clearspring Insurance in Steinbach – bringing the number of BSI brokerages in rural Manitoba to 13. Insurance customers can now be serviced by BSI staff in Emerson, Dominion City, Letellier, St Jean, St Malo, St Agathe, St Norbert, Somerset, Manitou, Morden, Carman, Altona and Steinbach.

TMB recently talked with BSI principal **Richard Barnabe** and discussed his business philosophy, his penchant for growth and what the future holds for his brokerage.

The right focus and fit

According to Richard, it's important to have a focus for one's business and then stick to that focus. He says, "Our focus has been rural since we started expanding in the mid-80s. More specifically, we were interested in building market share with our insurers so that we could have all the better insurers to offer to our clientele. At first we looked at acquiring brokerages in areas where we were doing a significant amount of business. Our



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niche has always been farm insurance and we were very strong in certain areas, making acquisitions look and feel natural.”

Eventually, by 1999, BSI’s goal was to be established in the main trading centres for the regions of Southern Manitoba and additions like Morden, Carman and Manitou fit the bill perfectly. The addition of Loewen in Altona and Clearspring in Steinbach is a continuation of this strategy.

BSI has 60 people on the payroll. Ten employees work exclusively on the agricultural business. Management endeavours to have specialists or experts for each line of business available in each office.

Tried and true business philosophy

When asked if the company has a business philosophy, Richard replies, “We like to believe we do. We believe in friendly, superior service provided by local people. We want to be known as the local broker who is backed up by a strong back office and superior products and knowledge. Since we are one of the largest independent brokerages in Manitoba, we can apply our

resources to develop insurance specialists and programs that initially were primarily for the agricultural market. We also have professionals concentrating on commercial and home products because we have the markets to be competitive in all lines."

The size of his business creates an array and a volume of business that Richard equates with big box stores. He says, "Much like the big box stores, we want to be able to serve all the needs of the residents and businesses, and we feel that our size and knowledge gives us the unique ability to do that."

Farm insurance still a dominant niche

"Absolutely," states Richard when asked if farm insurance will remain BSI's dominant niche business. "We are far and away the largest provider of insurance to the agricultural community. We have five dedicated employees marketing our farm products to all our brokers and brokerages. We write more farm business through our office than any insurance company writes in all of Manitoba. We have more staff administering our farm programs than any insurance company in Manitoba. We write farm business all over the province, especially for the hog industry, because we have the capacity to provide policies to the mega-corporate barns."

He adds, though, "Our ultimate goal is to have a well rounded brokerage and we are using the formula developed for the farm business to expand and improve our home and commercial business."

Proud of accomplishments

When the question "What is it about your company that makes you most proud?" is put to Richard, he replies, "We are very proud that we have been able to dominate the market in farm insurance. We are constantly working to improve our delivery of services in this niche. We take a lot of pride that a brokerage starting from very humble beginnings has grown to be one of the largest in Manitoba. We believe through this expansion, we have been able to maintain our core values, values that are dear to rural Manitobans like friendly service and integrity. We also believe that we have been able

to provide the best professional service delivered by local residents. We want to be the best in the business with our roots firmly planted in the rural communities."

The future and BSI Insurance

Stay tuned for further growth news from BSI Insurance. According to Richard, "Progress and success are fueling the desire for more growth and the wish to continue improving our delivery system (as well as our products). We

believe that standing still is, in fact, regressive and that one needs to continue to strive for efficient and profitable growth. We will be looking at generic growth, expanding our niche markets and acquisitions or mergers if they fit with our stated goal."

He adds that BSI management has been in place for 28 years so succession planning is another preoccupation. Hopefully, for the general insurance industry in Manitoba, that will occur in the distant future. #



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Lakeview Insurance Open House helps kids



Staff at Christmas. Back (L-R) - Judy Fillion, Rachel Penner, Kristen Thiessen, Tim Friesen, Chris Friesen, Darlene Wilkinson and Terrie Woodward. Front - Anthony Reimer, Sid Reimer and Mario Reimer.

Across Canada, insurance brokerages are well known for their generosity and giving back to the communities in which they do business. A classic example of this giving attitude is Lakeview Insurance, located at 679 Pembina Highway in Winnipeg.

Lakeview's partners (**Sid and Gladys Reimer** along with sons **Anthony Reimer and Mario Reimer**) are a family with a strong Christian faith. Being heavily involved in their church's activities has introduced the family to a cross section of other churches and charitable organizations. This, in turn, has led to a niche market in their business as Lakeview Insurance counts many of these groups as loyal customers. According to Anthony Reimer, "As our

business involvement with this sector has grown, so has our expertise in this area of insurance. Now we are able to provide programs designed specifically for these non-profit organizations. This, in turn, has led other such groups to us, so the niche has grown steadily."

Anthony says this success has brought with it a quandary for the Reimer family. Annually, during the Christmas season, the Reimers like to give back to the community in the form of donation(s). But to which of their many non-profit acquaintances should they donate? They have given to their church, of course, and to the Mennonite Central Committee. In 2005, the brokerage made a donation to the Salvation Army, which isn't even a client. That donation stemmed

from the fact that just prior to the Christmas season, Sid had taken his mother back to her childhood home for a visit. Her old school, run by the Salvation Army, had been a source of so many fond memories, so it seemed like the right thing to do at the time. This past year, it was decided that the charitable donation would go to a Winnipeg-based organization - Inner City Youth Alive or ICYA.

The Reimers had known the ICYA directors for years. They knew it was a worthy recipient of its donation, as it works hard to help children in the north end and core areas of Winnipeg. The registered non-profit ministry is committed to relationship building with its young clients through activities such as its Day Camp, Winter Camp, Racing Club, and regular canoe trips.



The start of Open House 2006.



Lakeview's Anthony Reimer (R) presents cheque to ICYA's Kent Dueck (L)

Once the decision was made as to which group would receive Lakeview's annual donation, the brokerage's staff got in gear. Invitations were sent out to customers and industry personnel to attend an informal Open House at Lakeview Insurance. Plans were laid to order food from Sobey's. As well, says Anthony, the staff insisted that they contribute a number of dishes in order to keep costs down (and the donation up).

When the big day arrived, Open House attendees received an envelope containing Season's Greetings and a "thank-you" for their business and for attending the event. As well, there was an introduction to Inner City Youth Alive, an opportunity to make a donation to ICYA and a message saying that Lakeview would triple whatever was donated that day. During the Open House, ICYA Director **Kent Dueck** gave a PowerPoint presentation. Staff members hosted the event, keeping guests comfortable and well fed.

Everyone had a wonderful time. More importantly, the Open House raised \$900 for Inner City Youth Alive. ICYA's Kent Dueck told *TMB*, "This was a special evening. It was a nice blend of Lakeview thanking their customers and suppliers for a successful year, a heartfelt celebration of the Christmas season, and a realization that there are those in our community who are not as privileged as others. The Open House was the crescendo to my year."

As for the money that was raised, Kent said, "Our organization really, really appreciated the generosity of



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the Reimer family, their staff, customers and suppliers. The funds went towards a Christmas celebration for children who attend ICYA. We were able to provide Christmas presents for over 300 happy kids.”

When asked to reflect on the event, all Anthony Reimer wanted to talk about was the Lakeview team. He

said, “We have by far the best staff. They are simply great individuals who are eager to make any event special. When you have a growing business and incorporate fundraising initiatives like the Open House, neither will achieve their true potential unless the staff genuinely buys into them. We don’t have to coax these

people into anything. They just jump right in and, whether it’s a new insurance program or a fundraising event, they make it the best that it can be.”

Whether one is discussing Lakeview’s partners, its clients, or its staff – it is clear that this is a special place. We wonder what Christmas 2007 will bring! #



Lakeview Insurance, 679 Pembina Highway, Winnipeg.

Team Lakeview

Along with the Reimer family, the following staff and associates make up Team Lakeview:

- Tim Friesen
- Darlene Wilkinson
- Judy Fillion
- Chris Friesen
- Kristen Thiessen
- Cory Friesen
- Terrie Woodward
- Rachael Penner
(on maternity leave)
- Glen Poier
(associate in Saskatoon, SK)



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>> Larry's launch
in 1982 made
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With 45 helium balloons and a lawn chair, Larry Walters of North Hollywood, Calif., in 1982 soared to 16,000 feet, then shot out some balloons and descended safely.

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Bingo Bowl

The YBN BIP Bingo Bowl was held on Friday, March 16 at the Travelodge Winnipeg East. Fun was had by all at this great Young Broker networking event, with over 75 bowlers in attendance.



YBN members network to form a winning team.



Team Dowling 'strikes it up.'

2006 P&C premium growth rates

According to results from a MSA Research Inc. report based on a survey of 119 Canadian insurers, Canadian P&C direct premiums in 2006 "were essentially flat, growing only an anemic 1%." The report noted that overall, in 2006, direct premiums written in Canada totaled \$30.1 billion, as opposed to the 2005 total of \$29.8 billion.

The report observed that in 2006 there were "no dramatic system-wide shifts in overall net loss, expense and combined ratios." There were improvements in personal property, commercial property and liability loss ratios.

The report is available at www.msaresearch.com.

(Source: *Canadian Underwriter*)

MAIP calendar

The Manitoba Association of Insurance Professionals asks IBAM members to circle these dates on their calendars:

- March 20* 39th Annual Public Speaking Contest –
Sponsored by Kernaghan Adjusters.
The Fort Garry (Guests welcome).
- April 17* Annual Industry Appreciation Night (MAIP Member
Awards Night. The Fort Garry (Guests welcome).
- May 15* MAIP Annual General Meeting & Elections.
The Fort Garry (Members only).

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