

# THE MANITOBA **BROKER**



VOLUME 15, NUMBER 2, JUNE 2007



IBAM's  
New  
President

**Larry  
Watson**

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**2007/2008 IBAM Board of Directors**

Back Row (L-R) Nick Leitch, Pamela Gilroy-Rajotte, Vince Chorney, Irwin Kumka, Russell Wasnie, Dale Rempel, Scott Andrew  
Front Row (L-R) Wade Garriock, Dave Schioler, Larry Watson, Peter Tessier, Scott Feasey  
Missing: Keith Jordan

#### 2007/2008 Board of Directors

##### Executive Committee

###### **President**

Larry Watson

###### **Chair / Past President**

Irwin Kumka

###### **President-Elect**

Scott Feasey

###### **Vice-President**

Wade Garriock

###### **Chief Executive Officer**

David Schioler

##### Board of Directors

Scott Andrew

Vince Chorney

Pamela Gilroy-Rajotte

Keith Jordan

Nick Leitch

Dale Rempel

Peter Tessier

Russell Wasnie

#### IBAM 2007/2008 Committee Chairs

##### **IBAC**

Tony Taronno, Irwin Kumka, Larry Watson

##### **MPI/DVL/IBAM General Liaison**

Bruce King, chair

##### **MPI/IBAM SRE Committee**

Dale Rempel, chair

##### **Communications/BIP Committee**

Larry Watson, chair;

Scott Feasey, co-chair;

Wade Garriock, BIP representative

##### **Conference**

Scott Feasey, chair

##### **Nominating**

Irwin Kumka, Scott Feasey

##### **Professional Development**

Scott Feasey, chair;

Dale Rempel, co-chair

##### **Young Broker Committee**

Mario Reimer, chair

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Editorial and Advertising Offices:  
3rd Floor, 2020 Portage Ave. • Winnipeg, MB R3J 0K4  
Tel: (204) 985-9780 • Fax: (204) 985-9795  
E-mail: terry@kelman.ca

Executive Editor..... **David Schioler**  
Managing Editor..... **Terry Ross**  
Design / Layout..... **Tracy Toutant**  
Advertising Manager..... **Cindy Robin**

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# New IBAM President Larry Watson

**Taking a break from a hectic schedule, IBAM's new President Larry Watson sat down with TMB recently and gave his views on the state of the industry – and much more.**

**Q** *Can you describe your feelings on being elected President of the Insurance Brokers Association of Manitoba?*

**A** I agreed to serve on the Board of IBAM three years ago and early into my term, further agreed to join the Executive and go through the positions to become the President in 2009. Things seldom work out exactly as planned, and this plan was no exception, as here I am today, the President of IBAM some two years ahead of schedule. The timing could have been a little bit better, but nevertheless here I am – happy to be here and eager to get on with the job. I think being employed by one of the 'alphabet house' brokers, I can bring a different perspective to the job and, hopefully, enhance IBAM's profile; particularly with respect to the national and international insurers that historically seem to ignore our small corner of the world.

**Q** *What does your 'scouting report' say about the individuals who make up the IBAM Executive team?*

**A** IBAM has made some tremendous strides in the last couple of years in terms of its profile locally and with respect to its stature on the national scene. The leadership within the brokerage associations that has been demonstrated by IBAM is attributable to the executives and boards of the past couple of years, and is a track record of which we should be very proud. Going into my term as President, I feel strongly

that we will continue to lead the way. The current Executive and Board are representative of the old (Larry Watson and Irwin Kumka) and the new (Scott Feasey and Wade Garriock) and are also truly representative of IBAM's membership. Given the talent and enthusiasm I see in IBAM's Board and Executive, inclusive of CEO Dave Schioler, I believe we are well poised to continue to lead.

**Q** *What is your background in the insurance industry?*

**A** While not a career insurance broker, I am a career insurance person and can say that I have worked in most aspects of the industry. I joined the Aetna Casualty Company of Canada (Toronto) directly out of university (University of Western Ontario) as a trainee, did the required stint in Hartford Connecticut, and then returned to the southern Ontario marketplace as 'field man' (underwriter and marketing rep) – which is now an extinct position. Subsequent moves took me into the realm of risk management, first with Dylex Ltd. in Toronto and then with Federal Industries Limited in Winnipeg. At the time, I was young and restless and wanted to see something else of Canada, so I took what I thought would be a 'flyer' for a couple of years and came to Winnipeg. Well, here I am still in Winnipeg (and happily so) some 28 years later. With Federal Industries, I got to see the world as business took me throughout North America, Europe and other regions.



Further, I got to experience all aspects of business and an unbelievable diversity of businesses as part of a mergers and acquisitions team and as a member of the executive team (i.e., aviation, rail, trucking, shipping, petroleum distribution, retail, manufacturing and more). When Federal Industries made the decision to pack up and move to Toronto, I carefully thought through my options and elected to stay in Winnipeg. For a couple of years, I did risk management consulting in Winnipeg and then, at the urging of an old friend and associate, entered the brokerage business with Marsh Canada, which is where I was up until a month ago when I decided to move on to AON Reed Stenhouse.

**Q** *What about your new role at AON Reed Stenhouse?*

**A** In simplest terms, I will say it is a regional role and is currently a work in progress. I am excited by the organization, the people, and the prospects for the future.

**Q** *How and why did you become involved in IBAM?*

**A** The alphabet houses were not historically members of IBAM. Margaret Scurfield, IBAM's former CEO, was very persistent in her pursuit of the large brokerage houses in terms of their becoming members of IBAM. It was a lengthy courtship/tug-of-war in which I finally relented and joined IBAM (not so ironically AON Reed Stenhouse signed up on Marsh's heels). With the inclusion of the large brokerage firms, IBAM really does represent all

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*"I hope to be able to work on strengthening IBAM and the ties to our membership."*

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of the Manitoba brokerage community. From reluctant participant to President has been a rapid journey and one that I can say I honestly have enjoyed. It's a great fraternity we have and the issues we all face transcend the relative size and diversity of the firms for which we all work.

**Q** *Can you comment on the recent IBAM Conference, AGM and Trade Show?*

**A** The recent Conference, AGM and Trade Show were a success any way you look at it. We sold out the booth space and all of the key events, and can boast a larger than normal attendance at the actual AGM. By all reports, the quality of the seminars was also excellent and as attested to by the number of attendees, the panel of company CEOs was a huge success. We have booked the Fairmont for Conference 2008. I expect only bigger and better things next year.

**Congratulations  
Larry!**



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*Congratulations  
Larry!*

- from the Management and Staff



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**Congratulations**

**Larry!**

Wishing you much success in your term as  
**IBAM President**

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## Presidential Quick-Picks

### Fave ...

Singer – Bob Seger

Movie Genre – Action

Books – Stephen King (what an imagination!)

Vehicle – ½-ton 4-wheel-drive

Meal – Anything and everything

Vacation spot - The lake

Sports team – Montreal Canadiens

Childhood memory – The family cottage

# #1



*The Watson family: Larry's sons Grant and Graydon, wife Michelle and daughter Lindsey*

## Congratulations Larry!

*From everyone at*

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to Larry Watson  
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## Congratulations Larry!

*- From the Management and staff*

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**Q** *These are challenging times in the industry. What are the major issues confronting your administration?*

**A** The major issues facing us are:

- Enforcement of the Bank Act to its intent
- Consolidation of brokerages (purchases and investments by insurers and Credit Unions)
- Shortage of qualified personnel

We have overcome (successfully) a number of major hurdles in the past couple of years. We have been outwardly focused and perhaps now during what seems to be a hiatus it may be time to focus internally and think strategically; but obviously not to the detriment or to allow outside efforts to date to slip backwards. All our outside efforts will carry on, however, in what I believe will be a somewhat less tumultuous year ahead, I hope to be able to work on strengthening IBAM and the ties to our membership.

**Q** *What can you tell readers about the Watson family?*

**A** As your newly-appointed President, who is in the process of a change in career path, I have a family consisting of my wife (Michelle), 13-year-old daughter (Lindsey) and twin 11-year-old boys (Grant and Graydon) – you tell me if it can get any busier! But who says busy can't be any fun? My family, as I've said before, is the reason for just about everything I do. Every day things change and priorities shift, however, a centre point of family activity, our cottage on our island at Lake of the Woods, always seems to be a constant and a 'hobby' that involves us all. Time permitting (and it seems to be less these days), I have a passion for cooking, whether it's breakfast for the family, a gourmet dinner for friends, or rolling sushi at the island in the kitchen with friends gathered around to enjoy and chat.

**Q** *How does the President like to spend his time away from the office and the boardroom?*

**A** Needless to say my very limited spare time is occupied by hockey, soccer, tae-kwon-do, guitar lessons, school events, etc. However, I still find time to indulge myself and go fishing and/or hunting with buddies a couple of times a year. #





**2007/2008 IBAM Board of Directors**

Back Row (L-R) Nick Leitch, Pamela Gilroy-Rajotte, Vince Chorney, Irwin Kumka, Russell Wasnie, Dale Rempel, Scott Andrew  
Front Row (L-R) Wade Garriock, Dave Schioler, Larry Watson, Peter Tessier, Scott Feasey  
Missing: Keith Jordan

# 2007/2008 IBAM Board of Directors



**Larry Watson**  
**President**

In insurance for over 30 years, Larry joined the industry following graduation from the University of Western Ontario. He has worked on the company side of insurance as an underwriter and marketing rep for Aetna and in the private industry as a Risk Manager for Dylex and Federal Industries (where he became VP, Administration). He has also been independently employed as a consultant and in recent years as a broker, office head and national practice leader for Marsh Canada. Larry recently changed employers and has joined Aon Reed Stenhouse in a regional capacity.

Larry is an active member of the Manitoba Club, St. Charles Golf & Country Club and the Winnipeg Winter Club. He has served on the boards of several non-profit organizations, most notably the Boy Scouts of Manitoba and the Fort Whyte Centre. He is a past president of the Carleton Club and the Manitoba Risk and Insurance Society. Larry has a Business Admin. (Hons.), a Management Training Certificate, and his CRM designation.

Larry is married to Michelle. They are the proud and active parents of daughter Lindsey and twin sons Grant and Graydon.

Larry's interests are varied, but his mainstays are family, the cottage at Lake of the Woods, and hunting with his buddies in the fall.



**Irwin Kumka,**  
**B.Sc. (M.E.), CRM**  
**Past-President**

Irwin began his career in 1973, purchased Gateway Insurance in 1977 and merged with Ryan Agencies in 1989. He is currently the Executive Vice President and Sales Manager for Ryan Gateway Insurance Brokers Inc. Irwin got his B.Sc. in Mechanical Engineering in 1971 and his Canadian Risk Manager in 1999.

Irwin and wife Karen have two adult children, Gillian & Bryce. This is Irwin's third term on the IBAM Board of Directors and is a Past President of the Rotary Club of Winnipeg, West. Irwin enjoys gardening, wine making and politics. He is considered the "Home Handy Man" around the house.



**Scott Feasey,**  
**CAIB, CRM**  
**President-Elect**

Scott joined Ranger Insurance 13 years ago and is currently a Senior Vice-President at Ranger's corporate office.

He completed his BA degree at the U of M and has obtained his CAIB designation. He recently completed his Canadian Risk Manager accreditation. Scott was actively involved in the community sports scene as a hockey coach for eight years. Scott also served on the board of the St. James Soccer Association. He plays golf in the summer and hockey in the winter.

Scott and his wife Natasha have one son, Kehlan, who is three-and-a-half-years-old. The family plans to spend the summer weekends at Natasha's parents' cottage at Loni Beach.

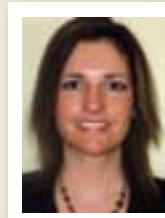


**Wade Garriock**  
**Vice-President**

Wade started in the insurance industry 17 years ago. In 2003, he became an equal owner in his family business, which has been operating for over 50 years. Wade oversees the Commercial Department. He is an active member and Past Chair of the Young Broker Network. With both his father (David) and his grandfather (Doug) being Past Presidents of IBAM, Wade is looking forward to his future within the Association. For the past year, he has been a volunteer with SEED Winnipeg (Supporting Employment and Economic Development) teaching risk and insurance.

Wade is the proud father of two.

His interests include fishing, hunting, various sports and vacationing at the cottage in Lake of the Woods.



**Pamela Gilroy-Rajotte,**  
**CAIB**

Pamela grew up in the family brokerage owned by her parents and began her career while completing her final year of high school. Pam obtained her CAIB designation in 1998. More recently, she obtained a certificate in Business and Administrative Studies from Red River College.

After briefly trying out commercial underwriting, Pamela was lured back to the brokerage by an offer from Manitoba Insurance Group (MIG) three years ago. The family brokerage had recently been sold to MIG and the ownership group wanted her to play a key role in its new acquisitions. Pamela was recently named to a Managing Partner position at MIG.

Pamela's contributions to IBAM include sitting on the PD committee, general liaison committee and Communications committee. She enjoyed working with her peers at the earliest stages of the Young Broker Committee to form Canada's first Young Broker Network.



**Scott Andrew**

Scott started his insurance career in 1990, working with his father and brothers in a Virden brokerage owned by his family since 1913. In 1993, he partnered with his brothers Todd and Blair and purchased the family brokerage, making them the fourth generation of the Andrew family to own and operate the firm. Today, he is President and Managing partner of Andrew Agencies Ltd., a brokerage with seven locations in SW Manitoba and SE Saskatchewan. He is also President and CEO of Custom Software Solutions Inc., which sells



# 2007/2008 IBAM Board of Directors

automation software to brokerages and insurance companies across Canada; and President of RFNow Inc., a wireless high speed communications company first established to provide a communications link between offices, but since grown to include high speed and phone service to last mile clients in SW Manitoba and SE Saskatchewan.

Scott is married to Jennifer and they have two boys and one girl: Hayden (5) and Tyson (3) and Samantha (18-months).

When his schedule allows, Scott enjoys flying, motorcycling and traveling.



## **Russell Wasnie**

Russell Wasnie was born and raised in Selkirk, where he currently lives with wife Drinda and their two sons, Blair and Cole.

Russell works for McMillan Insurance Agencies, a family-owned business located in Selkirk. During his 16 years in the industry, Russell has been involved in all aspects of managing and operating a general insurance brokerage.

Outside of work, Russell enjoys spending time with his family and the outdoors. He spends most of his time at the rink watching and coaching his two sons. Russell is actively involved in the local sports community and assisted in the development of a summer hockey camp program for children. He is also involved in business and community activities and enjoys volunteering his time and energy to projects beneficial to the growth and development of the area.



## **Keith Jordan, CA**

With a B.A. from the University of Manitoba, his designation as a Chartered Accountant, and experience as a business owner/manager,

Keith has been in the insurance industry for over 10 years. He is currently Chief

Operating Officer of Horizon Insurance.

He is a past board member of Balmoral Hall School, where he was Chair of the Fund Raising and Finance Committee. He is also a past board member of McDonald Youth Services, where he again chaired the Fund Raising and Finance Committee.



## **Nick Leitch**

Nick worked as a banker before entering the industry with Johnson & Higgins in 1976, where he remained in the international brokerage operations until 1991, when he became the managing partner of Flanders Insurance Services. In 1997, he purchased the entire business and Flanders now handles local, national and international business.

For 13 years, Nick sat on the Board of the Health Sciences Centre Foundation. He was made a honorary member in 2004. Currently, he is a member of the Lions Club of East St. Paul.



## **Vince Chorney, CAIB**

Raised on the family farm in East Selkirk, Vince attended both the U of M and Red River Community College, but eventually decided his future was in the insurance industry.

His career began in 1990 and he is presently the Branch Manager of Stone-wall Insurance. He has attained his CAIB designation and is now working toward completing his CPIB. He currently sits on the IBAM Publications Committee.

Vince and his wife Paula reside in Winnipeg and are looking forward to the arrival of their first child in June. Vince is an avid sports fan and enjoys playing hockey and golf. He also plays electric guitar in a garage band with his longtime friends.



## **Peter Tessier**

Born and raised in Vancouver, Peter obtained a BFA from the University of Victoria. As starving artists weren't in high demand, Pete turned his summer

break relationship with London Drugs into a career, where he developed internal corporate communications and produced corporate videos and communications presentations. Following a couple of backpacking adventures, Peter began working in the new Internet sector, providing communications and marketing services.

In 2002, when the opportunity to join a family business in Winnipeg arose, Peter and his family (wife Marni and son Liam) moved from Vancouver to Winnipeg, where he joined Waggoner Insurance Services. Currently a partner in the company, Peter is also a partner in Waggoner Industrial Products, a distributor of supplies to the manufacturing, construction and agricultural sectors.



## **Dale Rempel, P.Ag., CIP, CAIB**

Dale's insurance career began in 1981, when he started selling Crop Hail Insurance. Dale received his Agriculture Economics Degree from the U of M in 1985. He became a licensed broker in 1988 and purchased Rempel Insurance Brokers Ltd. in Morris in 1990. Dale completed the CAIB program with honours in 1991 and his CIP designation in 1999.

Dale is very active in many business, professional and community activities, including IBAM, IBAC and other community boards. He has coached minor hockey for the past 12 years and was recently integral in bringing a Manitoba Major Junior Hockey (MMJHL) team to Morris. Dale is manager and part owner of the team.

Dale enjoys spending time with his family, wife Lynn, Brent (16), Leanne (15). When time permits, he also enjoys golfing, traveling, and flying.

# 2007/2008 IBAM Board of Directors



## Dave Schioler

Dave Schioler holds a Bachelor of Arts (HONOURS) degree in Political Studies and a Bachelor of Education degree, both from the University of Manitoba, a Law degree from Dalhousie Law School and a Masters in Business Administration from Queen's

University School of Business.

A former professional hockey player and a practicing lawyer of 16 years, Dave has spent the last 7 years as an executive with internationally recognized, Manitoba business interests, including his current role as Chief Executive Officer of the Insurance Brokers' Association of Manitoba, (IBAM). In 2006, Dave was featured in the *Winnipeg SUN's* "Manitoba Profiles

in Business Excellence".


An Associate of the Asper School of Business, Dave is involved in many business, professional and community activities, including having previously served as Chair of Legal Aid Manitoba and as a Director on the Boards of Special Olympics Canada, Deer Lodge Hospital and other organizations. A four time Provincial, "Achievement in Sports Excellence" award winner, Dave has for a number of years coached his sons' hockey teams out of Heritage-Victoria, Bord-Aire, Silver Heights and Kirkfield Westwood Community Clubs in Winnipeg. Dave and his wife Sharon live in Winnipeg with their three boys, Jordan, Connor and Dane – who are all playing hockey. Dave Schioler was born in Montreal, Quebec and grew up mainly in Winnipeg. #

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Larry Watson

## President's Schedule

### APRIL 2007

- 13 Manitoba Chamber of Commerce Lunch with Hon. Vic Toews
- 25 Gregg Hanson Retirement Reception

### MAY 2007

- 2 IBAM Past President's Meeting
- 2/4 IBAM Conference
- 3 IBAM Board Meeting
- 15 Manitoba Chambers of Commerce Breakfast with Hugh McFadyen
- 30/2 IBABC Conference

### JUNE 2007

- 22 IBAM Executive Meeting

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| ■ Woodworkers             | ■ Cargo / Auto Physical Damage | ■ Kidnap                  |
| ■ Builders Risk           | ■ Contractors Equipment        | ■ High Value Homes        |
| ■ Hotel / Motel           | ■ Foreign Risks                | ■ Yachts                  |
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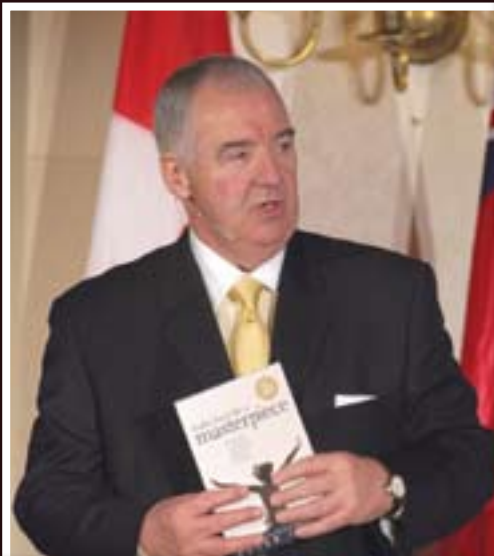
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# WHAT A TIME!

## 2007<sup>F</sup> CONFERENCE, AGM & TRADE SHOW...

*Keynote Speaker Peter Legge*



*A huge THANKS goes out again to the Insurance Women's Association of Western Manitoba for graciously donating their time to work the Conference registration desk.*

## ***PRESIDENT'S RECEPTION***



## ***PRESIDENT'S DINNER***



*Wendy Shrimpton of Manitoba Blue Cross (Sponsor of the President's Dinner) addresses delegates.*





## ***PRESIDENT'S DINNER***

*Major Prize winner –  
Greg Hutsal won the Trip for Two to the  
Bahamas presented by Harv Heinrichs,  
President & CEO of Red River Valley  
Mutual (sponsor of the prize)*



*Thanks to Past President Kevin Neiles for  
emceeding the President's Dinner.*

## GRAND PRIZE DRAW WINNERS: (Sponsor: Portage Mutual Insurance)



• Portrait – Ken Greavett,  
Parkway Insurance

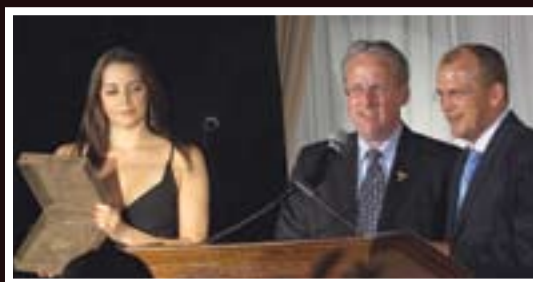


• Golf Clubs – Vince Chorney,  
Stonewall Insurance



• Television – Keris Lynn Dick,  
McMillan Insurance

## INSURANCE CEO PANEL



• ING sponsored  
a diamond  
pendant necklace  
draw. Jenny  
Pudavick (L)  
displays the prize  
with ING's Kevin  
Briscoe and  
Kevin Neiles





## EDUCATION AWARDS LUNCH



*CPIB Graduates (L-R) Kevin Solomon, Vanessa Heichert and Garnet Workman*



*CAIB Graduates*

*Congratulations  
to Patricia Cutts,  
winner of the  
2006 CAIB  
"Wilson Award for  
Excellence"*



*Auto Broker Award Winner Whitney Schroeder (L) receives her award from Kathie Ulicki of MPI (award sponsor)*



*Scott Feasey,  
Professional  
Development Co-Chair*



*Awards ready for distribution*



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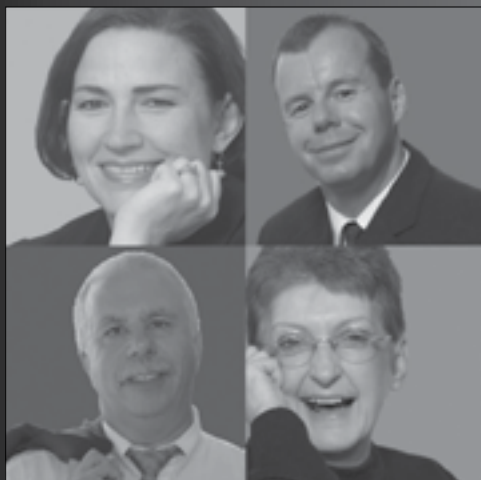
*John Platz presented the Human Resources Seminar*

*Delegates at seminar*

## E&O MOCK TRIAL



*Thanks to Bill Gange of Gange Goodman & French for coordinating this great event*



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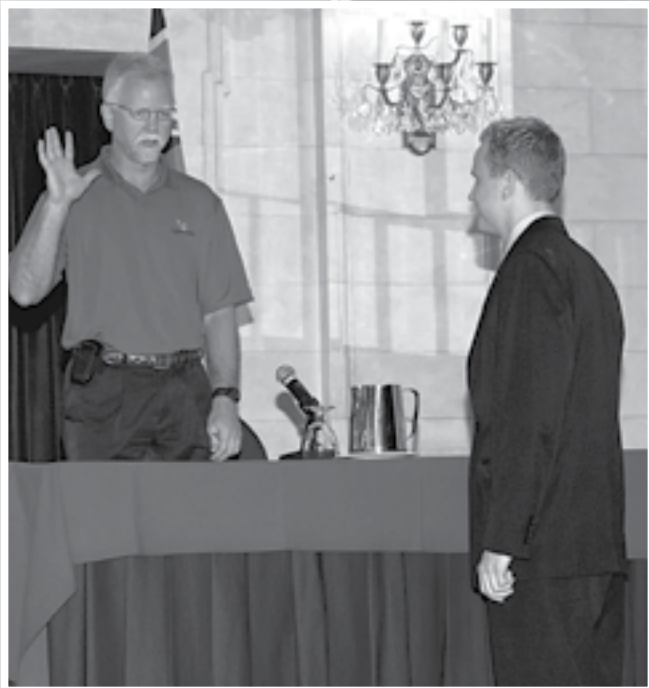
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*Justice Schioler presiding*

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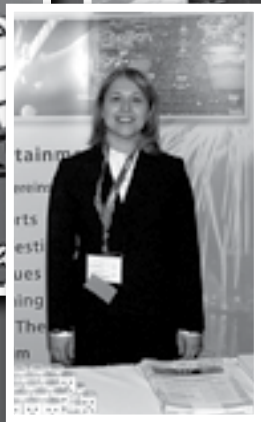
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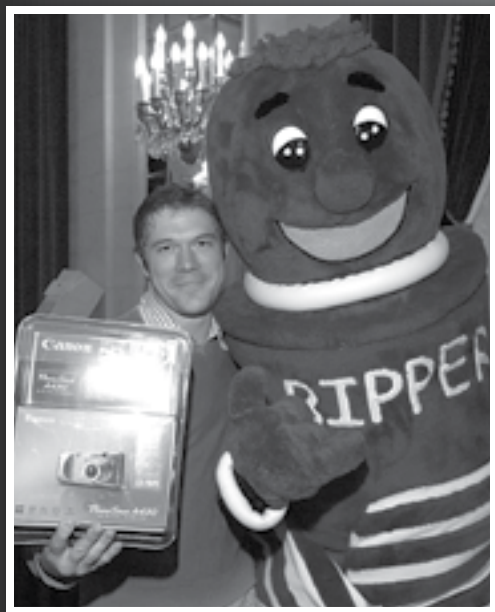
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*We wish to extend our congratulations to*

**LARRY WATSON**

*for a successful upcoming year as*

*President of IBAM.*

# IBAM Conference

The Young Broker Committee was pleased to take the emcee lead again at the 2007 IBAM Annual General Meeting Conference & Trade Show.

A special 'thank-you' goes out to **Katrina Hueging**, who organized our 'Austin Powers' get-up for the Conference 007 BOND Party & Trade Show.



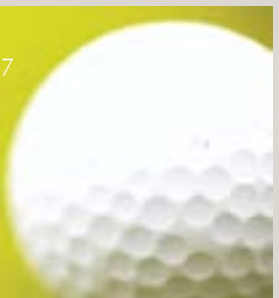
## MS Walk

The YBN participated in MSWalk on April 29, 2007.



## YBN Golf Day

Mark your calendar for the 2007 YBN Golf Day being held on Friday, September 14, 2007 at Minnewasta Golf Club in Morden, MB.





## Chair Report



As my term as YBC Chair comes to an end, I must say that I've enjoyed the position immensely. I'd like to thank my fellow commit-

tee members for all their dedication and efforts over the past year.

I'd like to highlight some of our 2006/2007 accomplishments.

- 1) The YBC held its third Annual Young Broker hosted Education Day on October 27, 2006. Over 100 delegates attended the event, which was highlighted by a keynote address from newly re-elected Mayor **Sam Katz**.
- 2) Along with co-chair **Mario Reimer**, I represented Manitoba's YBC at the 2<sup>nd</sup> Annual Young Broker National Meeting held on September 13-15 in Grand Bend, ON.
- 3) YBN groups in the US held their Annual Conference on September 8-10 in New Orleans. YBC chairs were thrilled to be in attendance for the first time.
- 4) The YBN Golf Day was held on September 7 in Neepawa. This year, there were a record number of golfers (over 100) and \$1,000 was raised for Cancer Care Manitoba.
- 5) Community outreach remains a major focus. This year, we participated in the MSWalk, Christmas Hamper delivery, Children's Wish Foundation Lip Sync and Canadian Blood Drive.
- 6) The YBC was challenged with the opportunity of promoting careers in insurance and a sub-committee was formed with the chief initiative being recruitment.
- 7) This year's social event was a Bingo Bowl on March 16. It was a great networking event with over 75 brokers and industry partners attending.

Again I'd like to thank all YBC committee members for their support in making my term as YBC Chair a success. #

Ryan Garriock



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# Insurance business faces broker shortage

And fewer firms due to mergers

By Murray McNeill

ADD insurance brokers to the growing list of occupations facing a potential labour crunch as their baby boom members approach retirement age.

The chief executive officer of the Insurance Brokers Association of Manitoba said Monday the insurance brokerage business is facing the same dilemma as a lot of other industries in Canada because of the country's aging population and workforce.

"There are a lot of senior people in the industry where succession is a real issue," David Schioler said in an interview. "We want to attract more young people to the industry."

That's why a two-and-a-half-hour seminar has been included on the agenda of the IBAM's three-day annual meeting, conference and trade show, which gets underway Wednesday in Winnipeg.

*"The attraction is the entrepreneurial aspect and the opportunity of running your own business"*

—David Schioler, Insurance Brokers Association of Manitoba

Schioler said he expects a good turnout for the Friday afternoon session, which will focus on how to produce a high-performance organization. The theory is that if a firm is a high performer, it has a better chance of attracting and retaining good workers.

Schioler conceded the industry isn't going to attract new workers with the lure of big bucks, because salaries are generally "decent but average."

"I think the attraction for people, in the medium and longer term, is the entrepreneurial aspect and the opportunity of running your own business," he said.

Schioler couldn't say how many brokers are likely to be needed in Manitoba over the next decade or so, or how many enter or leave the industry in an average year.

"But we would expect the close to 30 per cent of our (company) principals will be looking in the near future to concrete succession," he said. "Historically, a lot of brokerages were taken over by family successions, but that's not always happening now."

The IBAM represents about 80 per cent of the independent property and casualty insurance brokers in Manitoba. Its membership includes about 1,500 individual brokers and about 300 brokerage firms.

Schioler said the number of individual brokers has risen in the last few years, but the number of brokerage firms has been declining due to industry consolidation.

He said he knows of at least seven firms that were swallowed up last year, mostly by other brokerages, but that's an unusually high number for any one year.

MAY 14 2007

## Schioler h

MANITOBA Conservative Hugh McFadyen would be consulting the province's insurance industry before implementing sweeping changes in insurance-related matters, says brokers' association CEO Dave Schioler.

Mr. McFadyen said if his party wins the May 22 election he'll cancel personal injury coverage for car thieves and eliminate deductibles from theft claims involving cars equipped with immobilizers approved by Manitoba Public Insurance.

"Neither Mr. McFadyen nor anyone in his party has approached us for any discussion on that,"

## 2007/2008 IBAM Executive and Board

As elected at the Annual General Meeting of the Insurance Brokers Association of Manitoba (IBAM) on May 3, 2007 at The Fort Garry

### Directors

Scott Andrew  
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Wade Gunkel  
IBAM Vice President  
Gunkel Insurance



David Schioler  
IBAM Chief Executive Officer



deductibles in cases of auto theft or attempted theft. But customers who opt for deductibles of \$300 or more must pay half that amount if an approved immobilizer is defeated.

And the NDP government passed legislation in 2003 to end rehabilitation and medical equipment payments to convicted thieves injured in the course of their crimes.

Mr. Schioler said the Conserv-

way: I think Mr. McFadyen has to get more profoundly into the issues before he makes those policy decisions and promises," he said.

"I've offered Mr. McFadyen to meet with us to discuss some of these issues but he hasn't taken up on it yet."

## APPOINTMENT NOTICE



Gilles Coniveau, Executive Vice President, Sales and Regional Director, Aon Reed Stenhouse, is pleased to announce the appointment of Larry Watson to the position of Regional Client Services Manager, Aon Global Risk Management.

Mr. Watson has over 33 years of experience, including managing the local office of an international brokerage firm for 11 years and holding the position of National Practice Leader. In his role as Regional Client Services Manager, Mr. Watson will be responsible for relationship development and the delivery of Aon's Risk Management Services across its Central Region.

A graduate of the Ivey School of Business at the University of Western Ontario, Mr. Watson holds the Certified Risk Management designation and is the incoming President of the Insurance Brokers' Association of Manitoba.

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# Political & Government Relations

## IBAM President's Dinner – May 3



*Premier Doer addressing delegates at President's Dinner.*



*CEO Dave Schioler.*



*Premier Gary Doer and IBAM CEO Dave Schioler.*



*Premier Doer and IBAM's new President Larry Watson.*



*Cliff Cullen (L), MLA for Turtle Mountain, with IBAM Director of Operations Rosemary Anderson (R) and Rosemary's fiancée Craig Poleshuk.*



*(L-R) MPI's President and CEO Marilyn McLaren, President Larry Watson, Past President Cliff Cook, Premier Doer, Karen and Irwin Kumka (Immediate Past President).*



## Progressive Conservative Party Dinner – April 25

IBAM reps attended this important event.



*All PC candidates in the upcoming election were introduced to the audience.*



*Party Leader Hugh McFadyen greeted IBAM representatives Matthew Hanneson (front left), Alison Kerr (front right) and Irwin and Karen Kumka (back).*

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# Business Strategies course preps for national launch



By Larry Kozakevich,  
IBAC President

2007 marks a milestone for IBAC in the completion and successful launch of the final program for the Canadian Professional Insurance Broker (CPIB) designation Broker Management Stream. The Business Strategies course was launched in January of this year to a select group of Principal Brokers with rave reviews.

Participants in our inaugural program found the course material and discussion forum to be of great assistance to them in considering their perpetuation plans, in planning for succession, and in furthering best practices operations within their own brokerages.

The Business Strategies program focuses on Leadership Development, Strategic Planning, Human Resources and Financial Management, Operations, Marketing Strategies, and Growth, Valuation and Perpetuation – all of which are important topics for our industry at this time.

The CPIB designation is a great next step in your professional development and career path. What better way to encourage and support succession planning than to ensure you are ready to take on any new challenges!

IBAC would like to thank IBAO for hosting this important event and our Best Practices Commission Champions and National Facilitators, Brent Gilbert, President of Stewart-Greenslade Limited, Portage la Prairie, Manitoba and Glenn White, Partner, Insurance and Financial Planning Group, Markham, Ontario.

This fall, the Business Strategies program will be launched on a national basis. We encourage you to contact your provincial association to enroll as soon as possible.

We look forward to other exciting developments in the Professional Development area and encourage you to visit your provincial association's web site to stay up to date! #





## Calendar of Events

### JUNE-2007

- 8/11 IBAC Meetings - Ottawa
- 11 FOI Homestudy Exam
- 12 Lobby Day - Ottawa
- 13 IBAM Golf Day
- 18/23 FOI 5-Day Course
- 27/29 Auto Broker Phase 1 - Winnipeg

### JULY-2007

- 9 FOI Homestudy Exam
- 11 CAIB/CPIB Exams
- 25/27 Auto Broker Phase 3 - Winnipeg

### AUGUST-2007

- 13 FOI Homestudy Exam
- 29/31 Auto Broker Phase 1 - Winnipeg

### SEPTEMBER-2007

- 10 FOI Homestudy Exam
- 12 CAIB/CPIB Exams
- 14 Young Broker Golf Day
- 17/22 CAIB 1 Immersion
- 20/22 IBAC Meetings - Whistler
- 24/29 CAIB 3 Immersion



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# Meet our Facilitators



**Katrina Hueging,**  
Horizon Leipsic  
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**CAIB 2**

**Q** - Where did you grow up and go to school?

**A** - I grew up near Warren, Manitoba; a small agricultural town north of the city. I graduated from Warren Collegiate Institute in 1999 and from Red River College with a diploma in Business Administration in 2001.

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

**A** - I originally entered the industry on an absolute fluke. I was asked at 16 to work for a few weeks one summer organizing files for the local insurance agency. On my breaks, the owner let me play a 'game' on the computer. This ended up being the Autopac On-Line Training Program involving a car that drove around a game board with each module that was completed. A few days after completing the game, I received a letter in the mail that I was now certified to use the MPI system. A family friend (Michael Leipsic) heard this story and soon offered me a part-time job selling Autopac at his city office. I have been with Horizon Insurance ever since.

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

**A** - I use to be involved with all aspects of selling insurance but recently I was promoted to Employee Training and Development for our six Horizon Insurance offices, as well as our Nunavut offices. This involves facilitating new staff to achieve their licenses as well as the upgrading of skills and tutoring for existing

---

“Everyone who knows me knows that I am an education junkie.”

---

employees. I am also the life insurance agent for our Horizon and Nunavut offices for individual life insurance policies.

**Q** - What is the absolute best thing about being a professional insurance broker?

**A** - The best thing about being a professional broker is the fact that I now get to be part of something bigger than I could have ever imagined. IBAM and IBAC are strong promoters of their brokers and it allows the public to know that they are in capable hands.

**Q** - You are a member of the YBC. Can you describe your experience with that group and what it has meant to IBAM? How has it helped your career?

**A** - Being on the YBC has given me many opportunities such as meeting other brokers from around the province, giving back to the community through charity events and increasing public awareness about

YBN and IBAM. It has also given me a very tight bond with the IBAM staff and board. This association has greatly furthered my career in the insurance industry. When I was originally asked to teach CAIB, I had never taught a course in my life – now teaching and educating others is my full-time position with Horizon / Nunavut Insurance.

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

**A** - Everyone who knows me knows that I am an education junkie. I am a firm believer that you have to constantly improve yourself through knowledge. As a result, I have completed my CAIB designation as well as my CPIB designation. I am currently not pursuing any additional insurance designations, but I am enrolled in the Knowledge Management Diploma at Red River College.

**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 am currently the facilitator for CAIB 2 as well as a backup for the Autobroker Technical Course. I have been teaching CAIB 2 since September 2005 and am currently facilitating my first Autobroker Technical Course in Brandon, which will be completed in early June. I love teaching as it gives me a way to share my knowledge and passion for the industry with others. As well, it was a great feeling to go to the IBAM Conference this May and not only run into former students, but to watch them achieve their CAIB designation. One of the challenges is that I am not a formal teacher. I constantly need feedback from everyone around me so that I can improve my skills and become an even better facilitator for all involved. #

---

“I love teaching as it gives me a way to share my knowledge and passion for the industry with others.”

---



## Education

### Auto Broker Technical Course

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Phase 1 – August 29, 30 & 31, 2007 &

Phase 3 – July 25, 26 & 27, 2007  
Phase 3 – September 26, 27 & 28, 2007

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### CAIB & CPIB

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July 11, 2007

September 12, 2007

### Immersion Courses

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CAIB 3 – September 24 – 29, 2007

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# Dowling Insurance always looking for opportunities

**D**id you know that Dowling Insurance, a well-known Winnipeg brokerage added a sixth office on October 1, 2006, when the purchase of Westport Insurance, located at 3304 Portage Avenue, became official?

The Dowling name has been synonymous with insurance in Manitoba's capital city since 1939, when **Blair Dowling** started the company. An industry leader, Dowling Insurance was one of the first Winnipeg brokerages to open its doors in the evening, and is known for its *Six Minute Autopac* program. Blair's son **Charlie Dowling** is President (since 1979) of the brokerage and was instrumental in the acquisition of Westport Insurance.

One of the founding members of Premier Insurance, a cluster group of brokerages formed in 1990, Charlie says Westport Insurance fit the existing Dowling Insurance like a glove. He adds, "The reasons were fourfold: first, it gave Dowling a presence in west Winnipeg where we had not been previously; second, it provided a strong addition to our Personal lines business; third, the Westport Commercial book of business fit our aggressive Growth Strategy for Business Insurance

book; and finally, Westport's owner **Bob Dott** agreed to stay on as a part-time consultant, to help ease the transition."

Asked how long the acquisition negotiations took, Charlie chuckled and said, "About two years." Actually, that is the time frame from when the subject was first broached at a social function. The actual 'nuts and bolts' of the negotiation took very little time once Charlie and Bob agreed that it would be a good merge.

Eight months later, the Westport

office has been renovated into a Dowling office look. There was a lengthy transition period involving the changing over of computer systems that featured the inevitable 'hiccups.' Charlie, though, relied on his management team to solve these and any other problems. He says with another chuckle, "I tell everyone that I start the problems (i.e., the acquisition) and the management team solves the problems (i.e., the transition). Seriously, though, the management team does all the work

and must be credited for making the transition as smooth as it was."

He adds, "Each and every expansion offers opportunities for existing employees looking for a change. We were able to move staff from our other five locations into the Westport branch.

The management team of which Charlie speaks so highly includes:

- Keith Phillips – COO and General Manager
- Darlene Carleton, CAIB, CIP, CRM – Head Office/Commercial Lines Manager
- Linda Lazic-Vasarevic, CAIB – Operations/HR Manager
- Katherine Holowaty, CAIB – Autopac/Sales & Marketing Manager
- Melody Terin, CAIB – Personal Lines Manager

What does the future hold for Dowling Insurance? According to Charlie, the brokerage is always on the lookout for another "good fit."



(L-R) Bob Dott and Charlie Dowling outside the Westport Dowling office.



“Each and every expansion offers opportunities for existing employees looking for a change.”

• Vivienne Chamberlin, CAIB – Underwriting Manager

As mentioned, Bob Dott stayed on as a part-time consultant for Dowling Insurance, working mostly out of the St. James Street location. As well, **Ed Stelfox** moved over to the St. James Street location. One employee, **Diane Magrel**, took her planned retirement at the end of 2006, and **Rita Smiley**, worked through the transition before recently retiring and being honoured by MPI as one of the longest serving Autopac agents in the Province of Manitoba. **Linda Haberoth** moved from a part-time position to full-time with Dowling at the St. James Street office.

What does the future hold for Dowling Insurance? According to Charlie, the brokerage is always on the lookout for another “good fit.” There are still areas of Winnipeg where Charlie would like to see a Dowling office and he has had discussions with a few brokerage owners who are looking to retire in the next few years. He says Dowling Insurance is open to outright purchases or an owner easing into retirement by first moving his/her books of business into a Dowling office in the area – whatever works for everyone concerned. It’s a safe bet this isn’t the last item of expansion news we’ll hear from the offices of Dowling Insurance. 🍀

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# Understanding E&O reporting guidelines

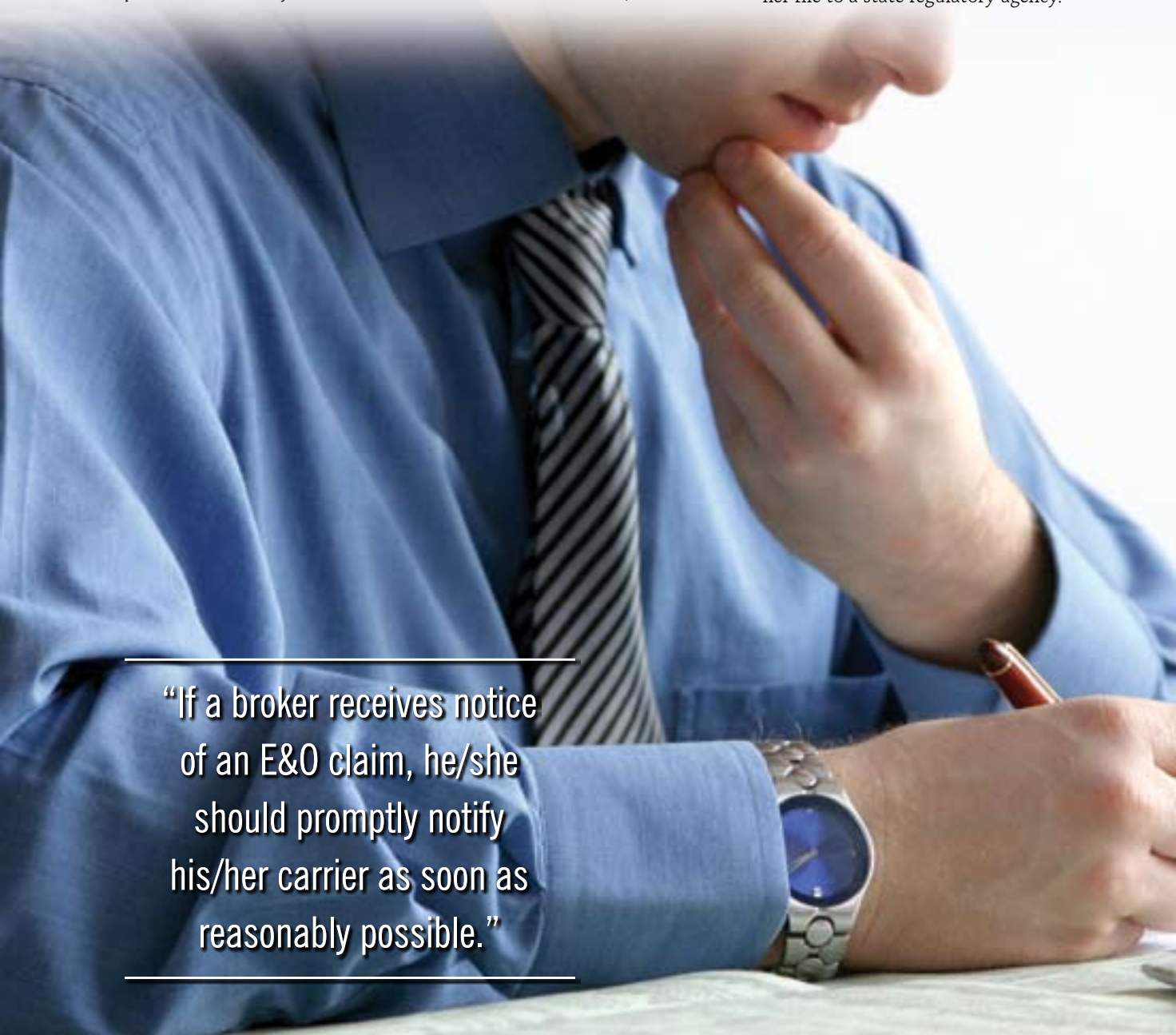
**B**rokers who provide their errors and omissions carrier with prompt notice of claims made against their brokerages are already one step ahead of their colleagues who fail to report such professional liability claims. In a litigation-driven society where brokers are routinely sued for failure to procure adequate coverage for their clients, many brokers fail to report E&O claims to their professional liability car-

riers until their clients have already filed suit against them. In an effort to better understand when a demand constitutes a 'claim' under a broker's professional liability policy, this article will address when to provide notice to carriers of claims made against insurance brokers.

Contrary to popular belief a lawsuit is not the only type of claim insurance brokers should report to their errors and omissions carriers. For instance, consider

the following examples:

- A broker's client files suit against its carrier for declination of coverage. The client does not sue the broker. In the litigation process, by means of a subpoena, either the client's or the carrier's lawyer requests to take the broker's deposition.
- A broker receives a Department of Insurance notice to produce a copy of her file to a state regulatory agency.



"If a broker receives notice of an E&O claim, he/she should promptly notify his/her carrier as soon as reasonably possible."



- A broker procures coverage for his client. After the carrier denies coverage for the underlying loss, the carrier demands that the broker provide it with an oral/written statement regarding how the broker serviced the account.

While no one has directly sued the broker in the instances outlined above, the scenarios nevertheless constitute "claims" under most professional liability insurance policies. While brokers should read their own errors and omissions policies to better understand how "claim" is specifically defined, it is noteworthy that many policies define "claim" as a request to take a recorded statement; a demand for money or services; and/or service of a summons, a subpoena, or any other notice of legal process. Hence, many policies define "claim" in a much broader sense than a mere lawsuit filed against the brokerage in question.

After a broker promptly notifies his E&O carrier of a claim, the carrier, pursuant to the policy, is generally obligated to render a coverage determination and to provide a defense to the broker if coverage exists. In the examples outlined above, if such claims were covered under the broker's professional liability insuring agreement, the carrier might have hired defense counsel to prepare the broker for his deposition, to review the broker's file to produce to the department of insurance and to aid the broker in preparing an oral/written statement to submit to the carrier. Agents, while insurance professionals, are not always in the best position to fully appreciate how statements regarding procurement of coverage could adversely affect

their brokerage's interest. Rather, such analysis is better left to an attorney hired by the E&O carrier to represent the brokerage.

It is imperative that brokers read, in full, their professional liability policies to completely understand what constitutes a "claim" under the insuring agreement. If a broker receives notice of an error and omissions claim, she should promptly notify her carrier as soon as reasonably possible. If professional liability coverage is afforded, the broker

should work with defense counsel hired by the carrier to resolve the claim in an effective and efficient manner. Failure to report claims and potential claims promptly not only loses the opportunity to take advantage of the E&O carrier's and counsel's expertise, but could additionally jeopardize coverage under the terms of the broker's policy. Followed correctly, these errors and omissions reporting tips can help brokers avoid putting themselves and their brokerage at risk of an adverse exposure. #



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# McMillan Insurance comes to the aid of Marine Museum

**D**isaster hit the City of Selkirk recently when a flash flood caused by iced dams ravaged a section of the municipality.

Following an initial spring melt, ice chunks on the Red River jammed at the Selkirk Bridge. A subsequent cold snap froze the chunks together, creating the ice dam. The local sewage plant was submerged, resulting in raw sewage spilling into the river. A handful of homes were affected and 120 seniors from a pair of waterfront condominium complexes had to be evacuated.

Nearby at the popular Marine Museum of Manitoba, a dike surrounding the site failed resulting in six-feet of water enveloping the museum. Most of the dry-docked ships were torn from their moorings and at least four of them were flooded by water and ice. Museum staff is doubtful they'll be able to open this tourist season.

At times like this, it's good to have friends – friends like the good people at McMillan Insurance. Staff at the brokerage has volunteered to help the

museum staff with the massive cleanup. According to broker **Russell Wasnie**, "We volunteered our staff to help get the museum back on its feet from April 20 to mid-May. We made it optional for staff members at our two offices in town (McMillan Agencies and Steel-town Insurance) and nobody declined to be involved. It's very emotional seeing everyone roll up their sleeves and put on their boots and work gloves to pull together for a good cause."

Brokerage owner **Dale McMillan** authorized the purchase of two pressure washers to help rid the historic vessels of backed-up engine oil, mud and sewage. Staff also got on the phone to local car dealerships asking them to get involved.

For many at the brokerage, the flash flood was a personal slight and had to be remedied. "Dale grew up in Selkirk and so did I," states Russell. "When I was a youngster, I worked at the museum. Photos of my family were on display as my mother, **Audrey Wasnie**, and uncle, **Bill Russell**, had been members of the

Manitoba Water Ski Team."

"Most of us felt that we had to do something and, like in our business, teamwork gets the job done," concludes Russell.

**Shaylene Nordall**, the museum's manager tells TMB that the good people from McMillan Insurance were the first ones offering assistance. "We were devastated and didn't know how we were going to get the mess cleaned up and the museum opened again to the public. The pressure washers and the hard work by these wonderful individuals really saved us."

In an update, Shaylene tells us that officials from the Hudson Bay Company saw the museum's plight on the national news. An emergency meeting the next day determined that, since the company's rich history was so entwined with Selkirk and the ships in the museum, \$25,000 would be donated. As well, they would allow any Bay, Zeller's and Home Outfitters employees in the area to volunteer in clean-up operations for a two-day period. Over 30 people





“It’s very emotional seeing everyone roll up their sleeves and put on their boots and work gloves to pull together for a good cause.”

showed up both days and now it looks like the museum will be opening this season after all. Thanks to the donations and volunteerism of companies like McMillan Insurance and HBC, Shaylene and her team are now ahead of schedule and Shaylene says they are hoping for a July opening. #



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## MAIP calendar

Circle your calendars for these important Manitoba Association of Insurance Professionals events:

- June 6-10 CAIW National Conference, Hamilton, ON
- June 19 Dinner Meeting / Convention Recap, The Fort Garry (Guests welcome)
- July 26 Annual MAIP Golf Tournament, The Players Course (Guests welcome)
- September 18 Dinner Meeting, the Fort Garry (Guests Welcome)
- September 21-23 Tri-conference, Regent Canad Inn (Guests welcome)



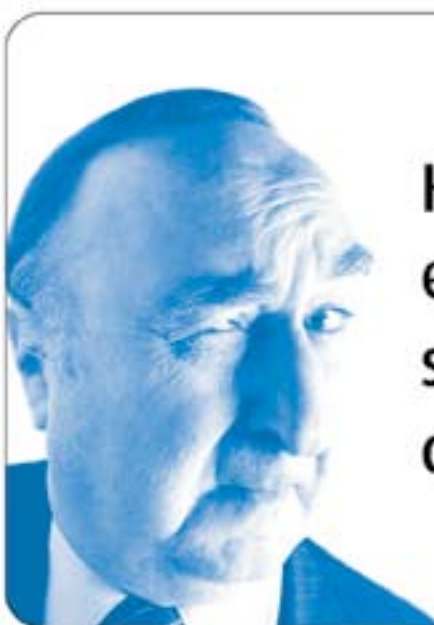
## Portage Mutual's new office

Portage Mutual held the Grand Opening of its new Winnipeg office on April 26. The office is located at 103 – 1661 Portage Avenue. Here is the proud staff showing off their new 'digs.'



## Harvest Insurance opens new office

Harvest Insurance was proud to stage its Grand Opening on May 17.



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